

Branch - 2

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Oracle Financial Services Software Limited
Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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1. Preface

1.1 Introduction

This User Manual is prepared to familiarize you with the Savings module of Oracle FLEXCUBE. The manual gives you an overview of the module and explains all the maintenances required for its smooth functioning. It also takes you through the different types of transactions that may be handled through this module.

1.2 Audience

This manual is intended for your Branch Tellers, Vault Operators and Branch Supervisors to provide quick and efficient service to customers and prospects of your bank.

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 2	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
Chapter 3	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
Chapter 4	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
Chapter 5	<i>Data Replication</i> – Details replicating host data in the branch.
Chapter 6	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
Chapter 7	<i>Branch Deployment Options</i> - Details various branch deployment options.
Chapter 8	<i>Batches</i> - Details various batch operations done in this module.
Chapter 9	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents.
Chapter 10	<i>Function ID Glossary</i> - has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 **Abbreviations used**

The following acronyms/abbreviations are used in this User Manual:

Abbreviation	Description
GL	General Ledger
CCY	Currency
FCY	Foreign Currency
LCY	Local Currency
WF	Workflow
RT	Retail Teller
DE	Data Entry
TC	Traveler's Cheque

1.6 **Related Documents**

- The Procedures User Manual

1.7 **Glossary of Icons**

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Savings - An Overview

2.1 Introduction

Savings is the web-enabled front end of Oracle FLEXCUBE, and is used for handling the Retail Teller transactions. It is fully browser based and facilitates the processing of several types of transactions, like cash transactions, cheque transactions, remittance transactions, funds management transactions and so on.

A typical Savings transaction may be classified into the following five Workflow stages:

1. Capturing the transaction
2. Transaction enrichment from the host
3. Authorization by the supervisor (Local or Remote)
4. Viewing and Submission
5. Cash Disbursement

The Workflow engine which forms the core of Savings, determines the flow of the transaction from one stage to the other.

For more details on the Workflow engine, refer the 'Transaction Workflow' chapter of this User Manual.

2.2 Savings

This section contains the following topics:

- [Section 2.2.1, "User Roles"](#)
- [Section 2.2.2, "Salient features"](#)
- [Section 2.2.3, "Data Replication"](#)

2.2.1 User Roles

You can define the User Roles, applicable in Savings, in the host. Each role may be associated with a set of functions that are allowed for the role. For example, roles of the following type may be created and associated to appropriate transactions:

- System Administrators
- Supervisors/Authorizers
- Vault Administrators
- Tellers

Typically, a department within a branch will have only one system administrator and a single vault but can have any number of supervisors and tellers. However, you can add additional roles depending on the bank's requirement.

2.2.2 Salient features

Some of the salient features of the module are discussed below:

2.2.3 Data Replication

Host based 'Push' Replication is used to reproduce the critical data (maintenances/customer data) from host to branch at regular intervals. These maintenances are pushed to the branch automatically. The time interval between each replication cycle can be configured as per the bank's requirement. Host will ensure that only necessary and critical information is made available locally in the branch.

For more details on replicating data from the host, refer 'Data Replication' chapter of this User Manual.

2.2.3.1 Offline and Online behavior

When branch places a request on the host, as part of the response mechanism, the system can dynamically determine whether the branch is online with the host.

2.2.3.2 Transaction reversals

You can manually reverse only authorized and completed transactions. A transaction may be a normal completed transaction or a tanked transaction, which is believed to be complete in all respect.

When you reverse a transaction, the data is not removed from the system. The contract will remain in the system with the contract status as 'Reversed' and the accounting entries will be reversed (negative amounts will be posted into the accounts). Also, this will update the Till balance for the currencies (for cash transactions), wherever applicable.

You can pick up the transaction to be reversed from the transaction screen. If reversal is applicable (i.e. you have defined a reversal workflow stage for the transaction), save icon will be enabled. When you click on this button, the reversal request will be sent as a fresh request.

2.2.3.3 Deletion of incomplete transactions

You have the provision to delete incomplete transactions at any stage prior to its completion. This is typically done as part of the End of Day activities.

The 'Workflow' section in the Application Browser will display the count of Incomplete Transactions. You can fetch any of these transactions for clearing. Once you mark a transaction for deletion, the system will not display the transaction in the Complete/Incomplete/Pending transactions list.

2.2.3.4 Auto Reversals, Roll Forward and Timeout Handling

Auto-Reversals are applicable for transactions which have been configured as 'One Stage' transactions. If, during submission to host, the request (or the response) times out, then the transaction is updated as 'Marked for Reversal'. The untanking job will pick up such transactions and do the needful.

However, for 'Two Stage' transactions, timeouts will be based on the stage of the transaction. If the first stage request encounters a time out, the transaction will be updated as 'Marked for Delete'. But, if the first stage request goes through successfully, as a result of which the transaction is saved in the host (but is unauthorized), the subsequent second stage request time out will update the status as 'Marked for Roll Forward'. This implies that the transaction is complete in all respect and will be forced posted in host. But, in case of a timeout, if the subsequent branch follow through updates (e.g. Till updates, Transaction Status updates etc), if any, fails, the transaction status will be updated as 'Marked for Reversal' and not as 'Marked for Roll Forward'.

In both the above cases, the untanking process will pick up the transactions and do the needful.

2.2.3.5 Tanking and Untanking process

The following section explains the process in branch and host:

In Branch

When the connection between branch and host is lost, the transactions will be tanked in the branch. Subsequently, when the connection is re-established, the system will untank the tanked transactions from the branch to host. The transactions will be saved in the transaction log master in the same stage at which the connection between the branch and host is lost i.e. the stage at which the transaction failed to take place in the host.

The following transaction will be tanked:

- Offline transactions
- Transactions with status 'Marked for Delete'
- Transactions with status 'Marked for Roll Forward'
- Transactions with status 'Marked for Reversal'

In the branch, all the transactions which failed to reach the host are tanked. The tanked transactions are marked with status 'T'. The untanking process will fetch the count of pending transactions in the branch and then upload the tanked transactions to the host when online. During the upload, the transactions in the branch remain locked. This is to prevent other parallel processes from picking up the same records. After successful upload, the status of the transactions is updated to 'P' in the branch which indicates that the transactions have been processed. The system, then unlocks the transactions which were locked in the branch.

In Host

The host will process the tanked transactions sent from the branch. The host will receive the untanking requests from the branch in the form of XML via an interface. These requests will be stored in a table. A background job will process the untanked transactions by first parsing the XML requests received by the host. Each transaction is identified by a unique external transaction reference number. On successful parsing, the job will forward it to the relevant interface for further processing. If there are any errors, the host is updated with the status and error details. If the transaction is successfully completed, the transaction status in the host will be marked as 'S'.

Transaction reconciliation with host

During the EOD activities in the branch, the transactions processed in the branch have to be reconciled against their corresponding entries in the host. Each teller of the branch will perform this activity as part of the respective Till balancing and closure. The following checks will be done as part of the transaction reconciliation in branch:

- Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.
- Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.
- Transactions in branch minus transactions in host: List of all transactions that are 'Complete' and 'Authorized' in the branch, but have no corresponding entries in the host.
- Transactions in host minus transactions in branch: List of all transactions which are 'Complete' and 'Authorized' in the host, but have no entries in the branch (or are still Incomplete).

- Transaction Amount in branch and in host: The transactions are present in branch as well as in the host, but the sum of the transaction amounts do not match.

These mechanisms will minimize the reconciliation efforts required as a result of any branch-host inconsistencies either at the Cash Till/GL level or at the Transaction Amount or Count levels.

Further, based on the results and observations of these reports/queries, you can initiate adjustment processes, as required, for Audit and Control measures.

3. Transaction Workflow

3.1 Introduction

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

At the beginning of each stage, you (teller) have to capture the relevant data in the appropriate screen and then click on the 'Save' button. Upon clicking this button, the Workflow engine checks the Workflow definition and appropriately moves the transaction to the next logical step.

This chapter contains the following sections:

- [Section 3.2, "Features of Savings Workflow"](#)
- [Section 3.3, "Workflow Interfaces"](#)
- [Section 3.4, "Maintaining Function Group"](#)
- [Section 3.5, "Workflow Definition"](#)
- [Section 3.6, "User Role Definition"](#)
- [Section 3.7, "Workflow Transaction"](#)

3.2 Features of Savings Workflow

The following are the features of savings workflow:

- The workflow can be defined for each function.
- For functions which consist of similar workflow, the definition is defined at a generic level.
- Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.
- The number of stages and workflow using front end maintenance can be configured.
- Any change in workflow does not result in re-deployment.
- It minimizes the number of host trips.
- The workflow is supported in offline scenario.
- For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.
- For cash transactions, you can configure the denomination tracking, whether it is required or not.

3.3 Workflow Interfaces

This section contains the following topics:

- [Section 3.3.1, "Defining workflow interfaces"](#)
- [Section 3.3.2, "Locking a Workflow stage"](#)
- [Section 3.3.3, "Tracking and Auditing"](#)
- [Section 3.3.4, "Defining a Workflow stage "](#)

3.3.1 Defining workflow interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

This interface is invoked when you select a transaction from the Menu. Internally, a Workflow object corresponding to the transaction you select in the Menu is created and control passed to it. This Workflow object will first check if you have the rights to execute the selected transaction. It will then, display the appropriate screen and data.

Execute a workflow stage

This interface is called after you capture the mandatory data and click on the 'Save' button in relevant transaction screen. The Workflow object, created on initiation of a new transaction, checks if any server code needs to be invoked and appropriately invokes it with the data received. Based on the response from the server code, the Workflow object routes the workflow to the next appropriate stage. On completion of a stage, the stage details including the input data XML and response data XML are logged in Savings to indicate that the workflow has moved to the next stage.

Load a Workflow stage

This interface is invoked when you click on a stage in your task list. This results in the Workflow object providing you the appropriate screen and data. The transaction workflow stage status is marked as Work In Progress (WIP).

Hold a Workflow stage

This interface is used when you don't want to execute the workflow stage immediately but save the data captured for use at a later point.

Cancel a Workflow

This interface is used when you need to cancel a transaction at any stage.

Assign a Workflow stage

This interface is invoked when you click on the 'Assign' button in the assignment screen. If you need to assign the workflow stage to a different user, the assignment screen is displayed where you can specify the new user in the 'Assign To' field. Upon clicking the 'Assign' button, the workflow object updates the 'Assigned To' column in the Log Master table. The transaction then, appears in the pending tasks list of the new user from where the user can pick up the transaction.

Discard a Workflow

If you need to discard a transaction at any stage, the discard interface is invoked.

3.3.2 Locking a Workflow stage

You can assign a workflow stage to more than one user. This means that any user with appropriate rights can pick up and execute a given workflow stage. However, to ensure that only one user executes a stage, the workflow engine ensures that as soon as one of the assigned users selects a workflow stage for execution, the stage is locked for that user. If any other user tries to execute the stage, the system displays an error message informing that another user has already locked the workflow stage.

3.3.3 Tracking and Auditing

The Workflow engine provides highest level of security and auditing capabilities. It captures and maintains the following information about every action taken by each user:

- The transaction stage that was invoked
- The name of the user who invoked the stage

- The time when it was invoked
- The data captured for the transaction
- The result of the action performed

The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

3.3.4 Defining a Workflow stage

You can define workflow stages as per the bank's requirements. The class generator utility will automatically generate the transaction specific classes. The workflow definitions for all transactions are generated in XML format. Whenever you change the workflow definition for a transaction, the respective class should be generated again and replicated to the workflow.

3.4 Maintaining Function Group

You can logically club the function IDs to a function group using the 'Function Group Detail' screen. To invoke this screen, type 'STDFNGRP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Function Group Detail

New

Function Group * CGGRP

Group Description CLEARING TRANSACTION

Function Group Details

Function	
☒ 5521	
☐ 5555	
☐ 6501	
☐ 6512	
☐ 6514	
☐ 6520	

Maker: APACKT01, Date Time: 2014-01-01 08:46:52, Mod No: 1, Record Status: Open, Checker: APACKT01, Date Time: 2014-01-01 08:46:52, Authorization Status: Authorized, Exit

Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

Select the function ID which is part of the function group from the option list provided. The system will list only savings functions.

The system performs the following validation while clubbing the function IDs to a function group:

- The function ID should be unique. Same function ID should not be mapped to multiple function groups.
- The function group code should not be a function id.
- At least one function ID should be defined for a function group.

While generating workflow if you select function group, then the system generates online and offline workflow. The system generates offline workflow only if the function supports offline processing or if workflow is maintained for a group. The static data released for stage wise response does not include override and undo (auto reversal).

3.5 Workflow Definition

This section contains the following topics:

- [Section 3.5.1, "Maintaining Workflow Definition"](#)
- [Section 3.5.2, "Tracking Approval by E-mail"](#)
- [Section 3.5.3, "Handling of Local Transactions and Pure Query"](#)
- [Section 3.5.4, "Maintaining Auto Assignment of Authorizer"](#)
- [Section 3.5.5, "Maintaining Default Authorizer"](#)

3.5.1 Maintaining Workflow Definition

You have to maintain certain parameter which determines the workflow of a savings function. You can either define a workflow for individual savings functions like Cash Deposit, Cash Withdrawal or you can define for a group of similar functions like Function Group.

You can set the parameters for workflow definition for a branch using 'Function Workflow Definition Detail' screen. To invoke this screen, type 'STDWFDEF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

User Preferences

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

Check this box to modify the exchange rate picked up by system.

Till Required

Check this box to update the till balances. This is applicable only for cash transactions.

Note

If Till Required is checked and if the transaction amount is greater than or equal to maximum cash deposit maintained in Retail Teller Branch parameter then the system displays an override message. The override message can be configured as an error message also.

Signature Verification

Check this box to mandate the signature display screen as part of the workflow for various transactions.

Note

- If you manually traverse to 'Customer Signature\ Image View' by pressing F12, then the workflow (of displaying 'Customer Signature View') is not triggered. System will however validate for the click of 'OK' or 'Cancel' button to post the transaction.
 - Even though in Workflow definition the "Signature Verification" is checked, you have to keep focus on the debit account and press F12 key to verify signature and F10 to verify image, else system will throw an error during workflow stage to verify the same."
-

Validation Preferences

Inter Branch check

Check this box to indicate whether the transaction involving inter branch account needs authorization.

Authorization limit check

Check this box to indicate the transaction amount limit beyond which an authorization for the transaction limit is enforced.

Note

You have to maintain a currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then transaction amount limit authorization is not enforced.

Authorization Preferences

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

Check this box to indicate whether authorization is required in case if you have amended the charge defaulted by the system.

Authorization on exchange rate amendment

Check this box to indicate whether authorization is required in case is you have amended the exchange rate defaulted by the system.

Email Approval

Check this box to send transaction authorization approval request to the checker by e-mail. The checker can either Approve or Reject the request and provide remarks in the mail as reply. The sent and received email status is tracked in Email Approval Queue (CSSAMQUE) screen.

Assignment Mode

Select the assignment mode to indicate whether remote authorization assignment is automatic or manual operation. The assignment modes available are:

- Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.
- Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

Authorization Role

Select the authorization role of the authorizers. The users belonging to this role are the valid authorizers for this workflow. This field is applicable if assignment mode is 'Manual' or if assignment mode is 'Auto' and no default authorizer is maintained for the user.

Two Step Role

Select the role, who can execute the second step, from the adjoining option list.

Two step role for cash deposit and cash withdrawal are maintained only if the setup is configured for two step process. A role maintained in the two step role is not considered if the process is a single step.

Click 'Populate Stage' to derive the number of stages. A maximum of two stages are displayed, they are:

- INPUT Stage
- ENRICH Stage

The derived stages are displayed in the 'Branch Work Flow Details' section in the screen.

Note

You can add another stage if single stage is populated. This is required if two stages are enforced despite the preferences that are maintained. The stages added explicitly by you are allowed to be deleted.

Multiple Level Authorization Preferences

Multi Authorization

Check this box to route the transaction for multiple authorization.

Follow Sequence

Check this box to follow a sequence during various levels of multiple authorization of a transaction. This is enabled if 'Multi Authorization' is checked.

3.5.1.1 Authorization Limit Check Button

Click 'Authorization Limit Check' button to maintain the currency wise transaction limit in online and offline mode. The 'Authorization Limit Check' screen is displayed.

Currency	Amount	Offline Amount
----------	--------	----------------

Here you need to maintain currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then it is treated as authorization required.

Currency

Specify the currency for the authorization limit check.

Online Amount

Specify the online amount for the authorization limit check.

Offline Amount

Specify the offline amount for the authorization limit check.

The system performs the following validation while setting the preferences for Workflow definition:

The denomination tracking check should be Y only if 'Till Required' is Y.

Authorization Preference should be Y only if corresponding amendment preferences are Y.

The override handling in last stage cannot be Defer.

If you select 'Auto Authorize' option then the following options cannot be selected.

- Auth limit check
- IB check

- Authorization on charge amendment
- Authorization on exchange rate amendment

You cannot select the override handling to 'Auto'.

3.5.1.2 **Multi Authorization Role Details Button**

You can configure roles eligible to authorize transactions specific to a currency and amount combination in the 'Multi Level Authorization Role Details' screen. You can configure the roles only if you select the 'Multi Level Authorization' check box in the 'Function Work flow Definition Detail' (STDWFDEF) screen.

To configure the roles eligible to authorize transactions, click the 'Multi Authorization Role Details' button. The 'Multi Authorization Role Details' screen is displayed.

You can specify the following details here:

Currency

Currency Code

Specify the currency code using which the amount slabs are defined. Alternatively, you can select the currency code from the option list. The list displays all the currency code maintained in the system. This is enabled if 'Multi Authorization' is checked.

Amount Slab and Authorization Levels Grid

Amount Slab

Specify the amount slab up to which authorization can be performed. Alternatively, you can select the amount slab from the option list. The system refreshes the amount slabs for the selected currency. This is enabled if 'Multi Authorization' is checked.

No of Levels Path1 and Path2

The system displays the maximum number of levels of authorization required for selected currency and amount slab combination as maintained in 'Authorization Role Mapping' section.

Authorization Role Mapping

Authorization Rule

Select the authorization rule from the adjoining drop-down list. This list displays the following values:

- Primary - To apply the authorization rule as primary
- Alternate - To apply the authorization as alternate

Level (1-5)

Specify the user role to authorize the transaction in the respective level.

Note

For Primary rule, you should specify the role for at least one level.

3.5.1.3 Authorizing Multi Level Authorization Details

When a maker submits a transaction eligible for multi level authorization, all the authorizers mapped to various levels can view and authorize the record in their authorization queue.

If you had checked the 'Follow Sequence' check box in the 'Function Work flow Definition Detail' screen (STDWFDEF), the transaction appears in the authorization queue only after the previous level of authorization. If you did not check the 'Follow Sequence' check box, all authorizers mapped to primary or secondary rule across levels can authorize the transaction from the queue in any order.

To authorize a record in the authorization queue, click the 'Reference Number' link of the record in the 'Multi Authorization Role Details' screen. The system displays the transaction and authorization role details as maintained in the 'Multi Authorization Role Details' screen.

You can navigate to the respective transaction from the authorization queue by double-clicking on a record. This is applicable for authorizers with multi branch access to navigate from the same branch they are logged in.

You can view the roles for each level as per primary and alternate rule in successive rows. By default, the system selects the role as per the lowest level in the primary rule. During authorization, you can edit the role by clicking the check box against respective role based on the roles mapped and authorize the transaction

After verifying all the details, click 'Authorize' button to authorize the transaction.

Note

If you have Multi Branch Access, you can view and authorize pending records from other branch by querying on records of the respective branch. You can filter the records for authorization belonging to a specific branch and authorize the transaction.

3.5.2 Tracking Approval by E-mail

Oracle FLEXCUBE allows you to seek approval on a retail teller transaction through e-mail request. You can enable 'Email Approval' flag in the Workflow Definition screen to avail this feature. On setting this flag to 'Yes', a scheduler job triggers transaction authorization request mail to all the allowed checkers. Checkers can view the mail in their inbox and decide to approve or reject the transaction with any remarks.

You can track the status of email requests send, approved and rejected through Approval by Email Status screen. You can invoke this screen by typing 'CSSAMQUE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Code	Function	Key Id	Transaction Date	Email Reference Number	Maker ID	Assigned To	Email Status	Approval Status
AR1	1401	FJB1400200000001	2017-10-23 16:50:01	1	RAJANIPK1	RTAUTH2	Mail Sent	Approved
AR1	1401	FJB1400200000003	2017-10-24 15:13:18	2	RAJANIPK	RTAUTH2	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	10	RAJANIPK	RAJANIPK	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	11	RAJANIPK	AUTH_1	Mail Sent	Approved
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	12	RAJANIPK	RTAUTH1	Mail Sent	Rejected
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	13	RAJANIPK	TEST12	Mail Sent	
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	14	RAJANIPK	ADMINUSR	Mail not Sent	
AR1	1401	FJB1400200000021	2017-10-25 13:12:47	15	RAJANIPK	RTAUTH2	Mail Sent	Rejected
AR1	1401	FJB1400200000012	2017-10-24 18:21:54	6	RAJANIPK1	RTAUTH2	Mail Sent	Rejected

You can query the status of the e-mails by specifying any or all of the following parameters and fetch records:

- Function
- Assigned To
- Authorization Status
- Key ID
- Approval Status

The following records are displayed based on the queried criteria:

- Branch Code
- Function
- Key ID
- Transaction Date
- Email Reference Number
- Maker ID
- Assigned To
- Email Status
- Approval Status
- Approved Date
- Remarks
- Email Reference Number
- Authorization Status
- Intimation Sent

3.5.3 Handling of Local Transactions and Pure Query

In Oracle FLEXCUBE, the workflow for local transactions and the query stage is pre-configured. You are allowed to amend the following options in work flow maintenance:

- Till Required
- Denomination Tracking Required
- Authorization Limit Check
- Assignment Mode
- Assignment Role
- Authorization Limit Check Button

3.5.4 Maintaining Auto Assignment of Authorizer

Following are the maintenances for handling Auto Assignment of Authorizer, they are:

- Maintaining Default Authorizer
- Maintaining User Role Definition

3.5.5 Maintaining Default Authorizer

You can maintain the default authorizer by using 'Default Authorizer Detail' screen. To invoke this screen, type 'STDDEFAU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Maker	Checker	Date Time:	Date Time:	Mod No	Record Status	Authorization Status	Exit
-------	---------	------------	------------	--------	---------------	----------------------	------

Here you need to enter the following details:

User ID

Select a user ID from the adjoining option list. The option list consists of user IDs for whom a default authorizer needs to be maintained.

User Name

The system displays the name of the user, when you select the user ID.

Branch Code

Select the appropriate branch code. This field is enabled if the 'All' option is chosen in the 'User ID' field. If specific authorizer is selected, then the system will default the home branch as branch code.

Branch Name

The system displays the branch name, when you select the branch name.

Default Authorizer

The system displays the default authorizer, if you already set a default authorizer while assigning the transaction. However you are allowed to change it, if the mode assigned is Manual. Select the authorizer ID from the adjoining option list. The option list consists of authorizers who are mapped to a role with 'Savings Authorizer' flag value as 'Y' and 'All' option.

There are two different modes of assignment of workflow transaction, they are:

- Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.
- Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

Description

The system displays the description.

3.6 User Role Definition

This section contains the following topics:

- [Section 3.6.1, "Maintaining User Role Definition"](#)
- [Section 3.6.2, "Maintaining Denomination Tracking"](#)
- [Section 3.6.3, "Maintaining Savings Function Definition"](#)

3.6.1 Maintaining User Role Definition

You can define the user role in the 'Role Maintenance' screen. To invoke this screen, type 'SMDROLDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Then click 'Branch Limit' button on the 'Role Maintenance' screen.

Role Maintenance

Save

Role Id *

Role Description

☐ Centralisation Role

Maintenance Reports Batch Online Process Stage Rights Acc Class Restriction Branch Restriction Rights

Password Restriction Web Branch Branch Limit Fields

Maker

Checker

Mod No

Date Time:

Date Time:

Record Status

Authorization Status

Cancel

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

For more information about 'Role Maintenance' refer 'Defining a User Role' topic under 'Security Management System' User Manual.

3.6.2 Maintaining Denomination Tracking

Oracle FLEXCUBE facilitates denomination tracking. For cash transactions, there is an internal stage called Till Update. The system will update the user till with the amount of cash transaction. If denomination tracking is checked in the 'Workflow Definition' screen then the system updates the denomination wise update of Till. If denomination tracking is not checked then you should not input the denomination details in the denomination block (If inputs are ignored).

3.6.3 Maintaining Savings Function Definition

Oracle FLEXCUBE allows you to set preferences for function ID specific configuration using 'Branch Function Definition Detail' screen. The primary data are pre-shipped with an option to modify certain parameters. Here you are allowed to enter query, modify, authorize and close.

To invoke this screen, type 'STDBRFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Function Definition Detail

Function Id: 1000 Function Description: Retail Teller Transaction Input

Preferences

☐ Offline Support ☐ Input Stage Slip Required
☒ Next Date Transaction Allowed Online Input Stage Slip Name: _____
☒ Reversal Allowed Offline Input Stage Slip Name: _____
☒ Authorisation for Reversal ☐ Confirmation Required
☒ Advice Required Confirmation Message Code: _____
☐ Amend After Auth Allowed Confirmation Error Type: Error
☐ Duplicate Advice Tracking
☐ Reversal Advice Required
Online Advice Name: ADVICE_CR_TELLERTXN.xml
Reversal Advice Name: N

Maker: MAHA01 Date Time: 2011-01-05 18:28:57 Mod No: 9 Record Status: Open
Checker: MAHA01 Date Time: 2011-01-05 18:29:01 Authorization: Authorized
Status: _____ **Exit**

Here you need to enter the following details:

Function Id

Specify the function Id for which preference is to be set.

Function Description

The system displays the function description.

Preferences

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

Check this box to indicate if next date transaction is allowed.

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

Check this box to indicate if authorization is required for reversal. Reversal is an internal stage in workflow. The system triggers reversal authorization based on the flag.

Advice Required

Check this box to indicate if advice has to be generated.

Duplicate Advice Tracking

Check this box to track the duplicate advices. When an advice is duplicated or regenerated, the word 'Reprint' appears in the header of the advice.

Amend After Auth Allowed

Check this box to indicate if the transaction can be amended after approval.

If this field is not checked, then whenever the maker picks up a transaction from the pending queue and if the transaction had been approved, then all the fields on the screen will be disabled. Only the denomination details will be enabled for editing.

Reversal Advice Required

Check this box to indicate whether Reversal advice is required or not.

If you check this field, then the system will pick the values from 'Reversal Advice Name' field for advice generation during reversal.

Reversal Advice Name

Specify the reversal advice name.

Online Advice Name

The system displays the advice template name to be used in online mode. However you can amend it.

Note

If new templates are not created during implementation of the product, the system will display the default advice template in online and offline advice name. If you require advices specific to the bank, then new templates must be created during implementation and maintained in this screen. Also new tags required in the existing advice must be modified during implementation.

Input Stage Slip Required

Check this box to indicate if input stage slip is required.

Online Input Stage Slip Name

Specify the input stage online slip file name.

Offline Input Stage Slip Name

Specify the input stage offline slip file name.

Confirmation Required

Check this box to indicate if confirmation is required before completing the transaction.

Confirmation Message Code

System defaults the confirmation message code as 'LBL_DEFAULT_CONFIRM' if you have selected 'Confirmation required'.

Confirmation Error Type

Select the error type from the drop down list.

The system performs the following validations:

Authorization Required for Reversal can be set as Y only if Reversal Allowed is Y.

Offline Allowed and Reversal Allowed option can be set only if they are supported for the function. The support will be as per factory shipped information.

3.7 Workflow Transaction

This section contains the following topics:

- [Section 3.7.1, "Stages in Workflow Transaction "](#)
- [Section 3.7.2, "Input Stage"](#)
- [Section 3.7.3, "Enrich Stage"](#)
- [Section 3.7.4, "Running Savings EOD Mandatory"](#)

3.7.1 Stages in Workflow Transaction

Oracle FLEXCUBE allows you to set preferences before generating the workflow. The following are the preferences you can set for each stage, they are:

Handling of overrides – The following options are supported:

- **Defer** – It indicates whether the display and remote authorization handling of savings and host overrides raised in the current stage are combined with the branch validation step of the subsequent stage. If the branch validation step of the subsequent stage does not raise any overrides then the host overrides are not displayed and the transaction proceeds. If the next host hit again results in overrides then they will be displayed.
- **Immediate** – It indicates whether the host overrides are handled in the current stage. When you accept the overrides and submit the transactions for remote authorization. The workflow proceeds only on successful remote authorization.
- **Auto** – It indicates whether all the overrides from branch and host do not require authorization. The system sets the 'Auto' option, if you have opted for 'Auto Authorize' option.
- **Sl. Number** – This is a system generated number which determines the sequence of execution of the stages.

While saving the preferences the workflow gets generated. There are two stages for generating a workflow. They are:

- Input
- Enrich

After generating the workflow, INPUT and ENRICH stages, the system performs the following validations after determining whether validations need to be carried out before calling HOST:

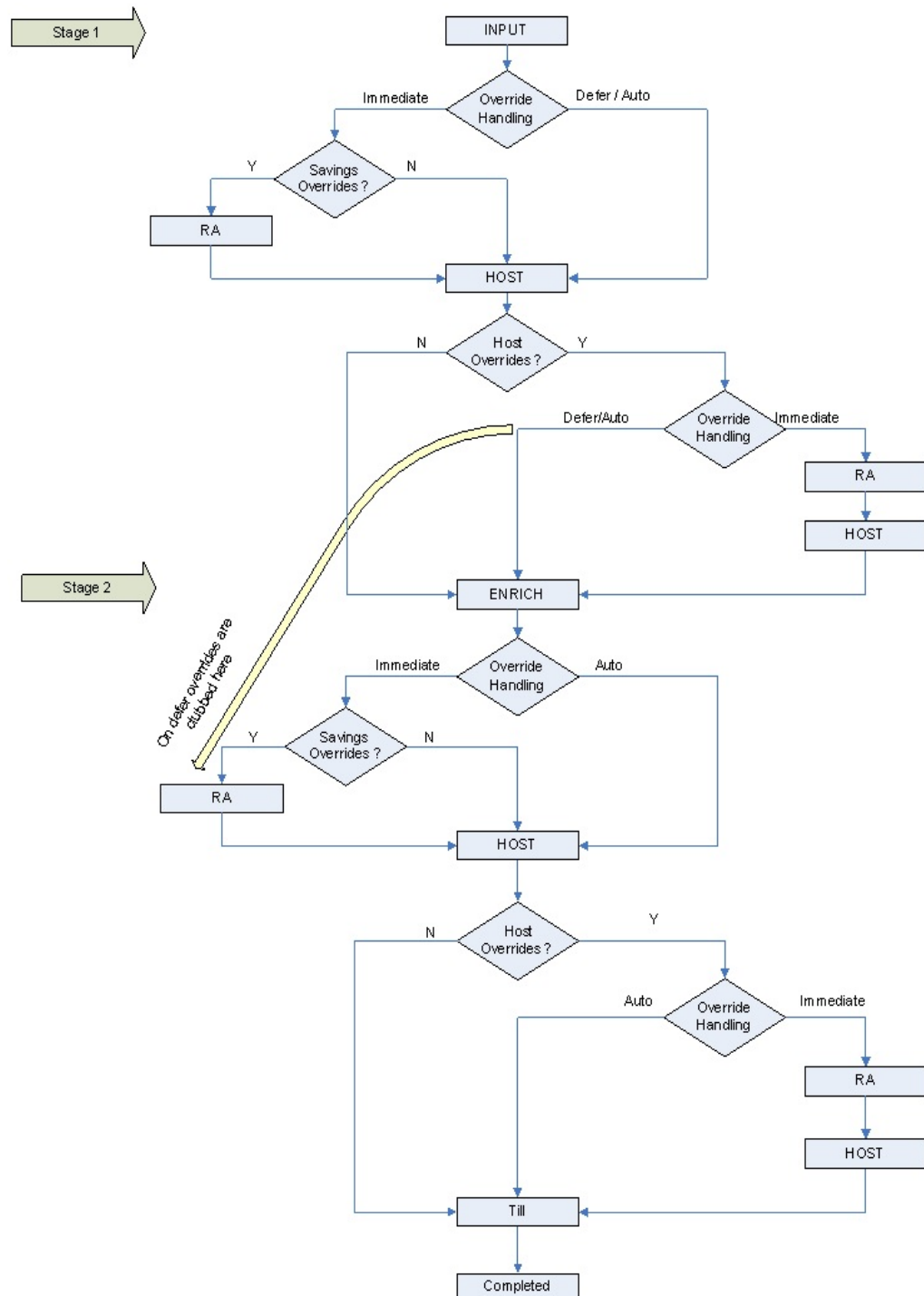
- The system raises the inter-branch override if the transaction account does not belong to the current branch.
- The system raises an override if the transaction amount is greater than transaction level limit or role level limit.
- The system raises an override if you amend the exchange rate that is defaulted by the system.
- The system raises an override if you amend the charges that is defaulted by the system.

If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If validation does not return overrides, transaction will proceed with Work Flow i.e. to HOST directly. The Inter Branch and transaction limit checks are carried out in first stage and the remaining validations are carried out in second stage.

Note

Online and Offline transaction level limit is maintained in 'Savings Workflow Definition' and Role level limit is maintained in 'User Roles Definition' Screen.

The diagram below consists of two stages for generating the workflow:



3.7.2 Input Stage

The system performs certain validation during input stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for

authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction moved for override handling validation. Here if system raises an override as Immediate, the transaction will require Remote Authorization. On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST and then moves to ENRICH stage.

If the system raises an override as Defer, then the transaction are clubbed and sent for Remote Authorization during ENRICH stage. If the system does not raise any host override, then the transaction directly hits the ENRICH stage.

3.7.3 Enrich Stage

The system performs certain validation during enrich stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction is moved for override handling validation. Here if system raises the override as Immediate, the transaction will require Remote Authorization.

On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. And then moves to Till. If the system does not raise any override, then the transaction directly moves to the Till. If the validation does not return any host overrides, then the transaction directly moves to the Till.

If Till required is selected then on successful completion of the enrich stage, the system will update the Till automatically. After updating the Till, the transaction is completed.

Note

If 'Advice Required' is selected in the 'Branch Function Definition Detail' screen, the system generates the advice and displays on successful completion of the transaction.

3.7.4 Running Savings EOD Mandatory

Oracle FLEXCUBE facilitates to make savings EOD (End of Day) mandatory to run EOD for a particular branch wherein the workflow cannot be modified. Therefore the 'Workflow Allowed' flag is maintained as 'N'. The EOD batch run is carried out for both stages. During the first stage, the system performs validation needed for executing savings EOD. And in the second stage, it performs HOST call.

You have to maintain the following function to make savings EOD as mandatory for running host EOD:

The function 'BRNRECON' should be maintained as a mandatory function in 'Mandatory Batch Programs'.

In 'Mandatory Batch Programs' maintenance, the End of cycle group will be 'End Of Transaction Input' for the function ID 'BRNRECON'.

The HOST keeps a track whether savings EOD execution is completed for each branch and date. After completion, the HOST marks the savings EOD execution as completed for that application date and branch. The batch program 'BRNRECON' checks if savings EOD is completed and return success. If savings EOD is not mandatory, then 'BRNRECON' is not maintained as a mandatory function

4. Common Operations

4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings.

This chapter contains the following sections:

- [Section 4.2, "Workflow Task List"](#)
- [Section 4.3, "Clearing a User"](#)
- [Section 4.4, "Authorizing a Transaction"](#)
- [Section 4.5, "Initiate a Customer Session"](#)
- [Section 4.6, "Opening the Branch"](#)
- [Section 4.7, "Opening a Vault/Till"](#)
- [Section 4.8, "Balance and Close a Till"](#)

4.2 Workflow Task List

When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- Number of pending transactions
- Number of transactions that are assigned to the logged in users
- Number of transactions that are yet to be assigned
- Number of transactions that have failed
- Number of transactions that are complete
- Number of transactions that are reversed

4.3 Clearing a User

Sometimes you may require to force-logout a user from Savings. You can do this if you are a supervisor with the necessary rights to logout a user from the branch. The supervisor also has the facility to force log off all the users at any given point of time. Typically, the force-logout right is given to only one administrator role user in the branch.

You can invoke the 'Clear User' screen by typing 'CLRU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The following screen will be displayed:

Clear User

User Id

Branch Code

Records

10 of 1

Branch Code	User Id	User Name
☐ 004	36697T1	PRAHLAD
☐ 004	SIVAKAN	SIVAKANNAN
☐ 004	SIVAAUTO	SIVAKANNAN

You can search for the users based on the following parameters:

- User ID
- Branch Code

Once you have specified the parameters click 'Fetch' button. The system lists the following details of the users who have logged into the application:

- Branch Code
- User ID
- User Name

To force log out a user, check the box against the relevant user record and click 'Clear' button. The system will display a message to confirm the clear operation. To force log out all the users in a page, check the box against the header row, which will select all the users in the page. Further click the 'Clear' button. The selected users are logged off from the application.

4.4 Authorizing a Transaction

Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

This section contains the following topics:

- [Section 4.4.1, "Manual Assignment"](#)
- [Section 4.4.2, "Auto Assignment"](#)
- [Section 4.4.3, "Displaying Overrides and Errors"](#)
- [Section 4.4.4, "Reversing a Transaction"](#)

4.4.1 **Manual Assignment**

The maker can opt for either the local authorization or the remote authorization for the transaction that is submitted with one or more overrides.

Local Authorization

The supervisor can authorize the transactions from the teller screen by entering the ID and password. In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:

Local Authorization	
Information	
User ID	
Password	
Remarks	

[Override Messages](#)

The authorizer can only view the transaction details here. He or she will have to enter the following details:

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Remarks

Specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

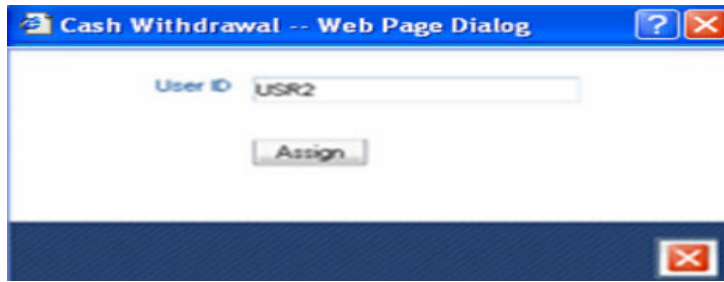
You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

Remote Auth

In this type, the Maker will assign the transaction to an authorizer using the Remote Authorization screen. This screen will appear during the appropriate stage as per the Workflow definition.



In this screen, the Maker has to specify the name of the authorizer and then click the 'Assign' button. Upon successful assignment, a confirmation message "Successfully assigned to OFFICER" with the name of the assignee is displayed.

The authorizer, to whom the Maker assigns the transaction, will see the same in the pending Tasks List from where he/she can fetch the transaction for approval or rejection, as the case may be.

Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

4.4.2 Auto Assignment

If the Workflow for the transaction is configured for 'Auto Assign' at this stage, it will assign the transaction to all the eligible authorizers as per the assignment criteria. All the eligible supervisors will be able to see the transactions in their pending Tasks List. The transaction will be locked by the first supervisor who fetches it from the Task List. The supervisor will then have to Approve/Reject the transaction. This is similar to remote authorization in case of manual assignment.

4.4.3 Displaying Overrides and Errors

In case of any errors or overrides, the same will be displayed on the main screen in separate window.

The overrides have to be authorized by the supervisor and depending on the Workflow structure, will be 'Manual – Local/Remote' or 'Auto'. By default, remote authorization will be selected. However, you can select local authorization. When you click 'Local Auth' button, the 'Local Authorization' screen is displayed. The Maker is required to take appropriate action on the main transaction screen.

You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction albeit without reversing charges.

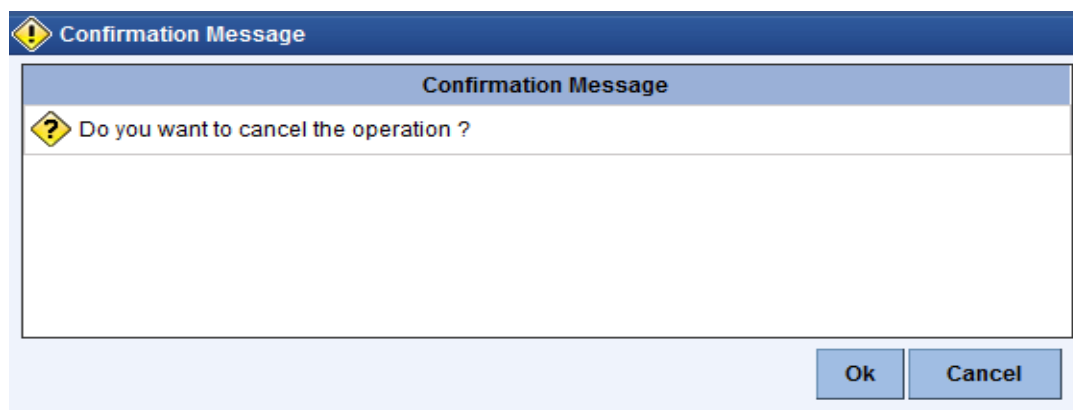
Note

Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

During advice printing, the system will print reject advice if the 'Reject Processing Required' option and the 'Reject' option are set to 'Y' at the branch function definition level. The advice will be printed using a factory shipped reject advice template.

4.4.4 Reversing a Transaction

You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it by clicking the 'NO' button on the confirmation window. You can proceed with reversal of transaction by clicking 'YES' button.



4.5 Initiate a Customer Session

This section contains the following topics:

- [Section 4.5.1, "Initiating a Customer Session"](#)
- [Section 4.5.2, "Ending a Customer Session"](#)

4.5.1 Initiating a Customer Session

In Savings, you have the facility to process multiple transactions for the same customer without having to key in the customer and account details every time. You can achieve this by starting a Customer Session after logging into the Savings.

To start a Customer Session, go the Customer Search frame and search for a customer.

Customer

Customer Name

%

Customer No

%

Linked Customers

Identifier Value

%

Branch

%

Account Number

%

Search

Reset

Search Results

Customer Number	Customer Name
000000024	
000000062	
000000103	PAVIT
000000168	Jason Landless
000000330	Deepak

In this screen, you have to enter any search criteria for whom multiple transactions have to be processed and then click on the 'Search' button. The system will display the details of the selected customer in a format as shown above.

When you click on the hyperlink provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any

Customer

Customer Name

raghav

Customer No

%

Linked Customers

Identifier Value

%

Branch

%

Account Number

%

Search

Reset

Search Results

Customer Number	Customer Name
034002662	RAGHAV

Change Branch Options Window Help S

Customer Details

Customer No

034002662

Customer Name

RAGHAV

Customer Type

Individual

Address

H. NO. 662STREET 001
London

Telephone

Email

Mobile Number

Passport Number

Account Details

Account No

03400266201

Account Type

Active

Currency

GBP

Account Status

ACTIVE

Account Current Balance

0.00

Available Balance

0.00

Joint Account Details

[View](#)

Linked Customer Details

[View](#)

Customer Session

[Start](#)

The system will list all the accounts created for the selected customer. The following account details are displayed on click of any Account no:

- Account Number
- Branch
- Product Name – the type of account
- Status – the date since when the current account status is effective
- Available Balance
- Current Balance

The screenshot shows the Oracle Customer Details form. The top navigation bar includes the Oracle logo, a multi-factor authentication status, entity (CORE1), branch (000), date (2014-01-01), window, user (0002), and session ID (STD0USIG). The main menu has tabs for Home, Interactions, Customer, Workflow, and Preferences. The Customer Details section is active, showing a search bar with 'Customer Number' selected. The search results table lists one customer: VINAY003 with ID 000003. The customer details form displays fields for Customer No (000003), Customer Full Name (VINAY003), Address Line 1 (LONDON), Address Line 2 (ENG), Address Line 3 (UK), Address Line 4, Date of Birth (1988-01-01), Telephone, Mobile Number, Email, and Passport Number. To the right of the form are two placeholder images for the Customer Photo and Customer Signature, both marked with a large 'X'. An 'Exit' button is located at the bottom right of the form.

On selecting a loan account, the following summary details of the loan account will be displayed:

- Loan Product
- Loan Account Currency
- Loan Account status
- Total Amount Financed
- Total Amount Disbursed

Customer

Customer Name

%

Customer No

000004186

Linked Customers

☐

Identifier Value

%

Branch

%

Account Number

%

Search

Reset

Search Results

Customer Number	Customer Name
000004186	fgfg

Previous

Next

List of Accounts

Account Number	Branch Code
IAD04GBP000418601	019

Previous

Next

To set a customer for a session, click 'Start Session' button. The message "Do you want to set this Account Number and Details to the Session?" is displayed.

Click 'OK' if you wish to process multiple transactions for the account. The system will display "Customer session is opened for Account Number 100000001, Customer Number: DMP003IND" message to confirm the same.

The page also contains the customer's Image (including those of other signatories of the account), if available, and the Operating Instructions etc. will be displayed, as shown below:



You can go through the signatory details and view all customer Photos and customer signature images using the Links 'Prev' and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

4.5.2 Ending a Customer Session

To end a customer session, click 'End Session' button in the customer search frame of the screen which will be displayed in place of 'Start Session' button. The system displays a message to confirm the action. Click on 'OK' to proceed or 'Cancel' to continue with the same session.

4.6 Opening the Branch

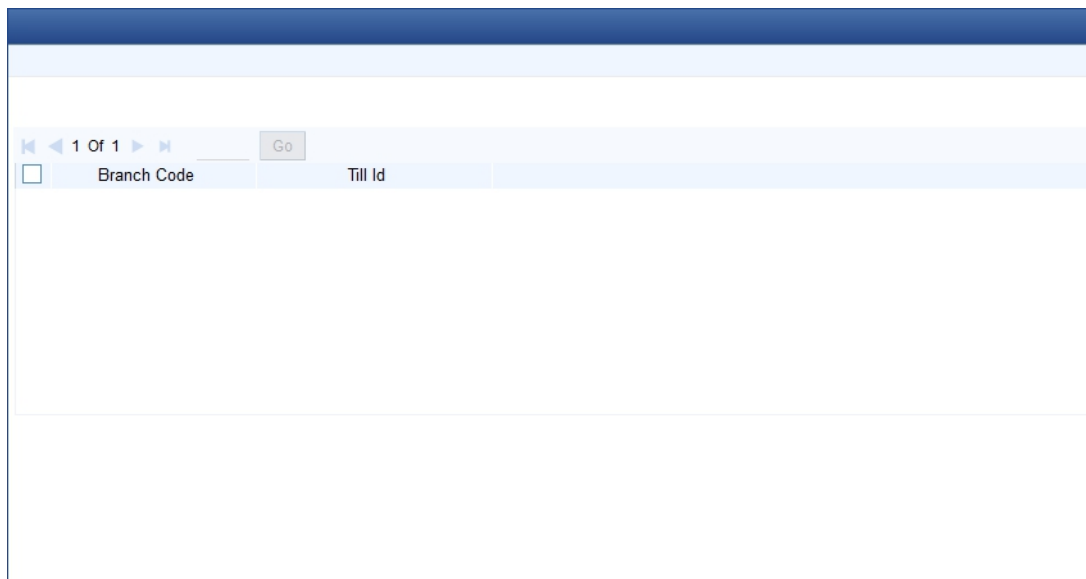
As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).

Note

Opening of Branch will have no processing or operational implications.

4.7 Opening a Vault/Till

You can open a Vault or a Till for the branches you have access for through the 'Open Teller Batch/Till' screen. You can invoke this screen by typing '9001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The option list will display the available Tills (i.e. the Tills that are yet to be used). When you select a Till, the same will be linked to your name and locked in the system.

After selecting the Till Id, click the close icon to continue. The system will display the message "Transaction Completed Successfully" to indicate that the Till has been marked against your user id:

The system will also update the Till status as 'Locked'. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till.

The system will display an error message if you do not open a Till for transactions that require an open Till when an event is triggered.

Note

Opening a Till is a one time activity and should typically be done at the beginning of the day.

Similarly, you can perform Vault related transactions ONLY after you have opened a Vault. The system does not perform any validations for opening a Vault. However, you can open a vault only if you have the requisite rights.

4.8 Balance and Close a Till

This section contains the following topics:

- [Section 4.8.1, "Balancing and Closing a Till"](#)
- [Section 4.8.2, "TC Details"](#)

4.8.1 Balancing and Closing a Till

For closing a Till, you (Teller) should ensure that the Till has zero balance at end of day. The balance in the Till should be same as the system count. You will be allowed to close the Till only if both the values match.

In the Till and Vault Parameter Maintenance (DEDTVSET) screen, if you select the 'Carry Forward Allowed' check box, the system allows Till balancing with balance in the Till or Vault and closure of Till or Vault with TC and cash Balance.

If you do not select the 'Carry Forward Allowed' check box, the system checks for the error code maintenance and performs the following:

- If you maintain error codes as 'Ignore', the system allows you to close the Till or Vault with balance and does not display any error or override message
- If you maintain error codes as 'Override', the system displays an override message at the time of Till and Vault balancing if closed with cash and TC balance
- If you maintain error codes as 'Error', the system displays an error at the time of Till and Vault balancing, if closed with cash and TC balance

The system displays the following error messages:

- For Cash Balance: The system displays, "Cash balance carry forward is not allowed"
- For TC Balance: The system displays, "TC balance carry forward is not allowed"

In this case, you have to transfer the cash balance to other Till or Vault and proceed to Till Batch Closure.

Till Balancing and Closure

External Reference Number

Till Id

Branch

Cash Details

TC Details

Summary

1 Of 1

Go

☐ Currency Code	System Total	Cash Available	Shortage/Overage Amount

Book Overage/Shortage

Buy

Sell

Denomination Details

1 Of 1

Go

☐ Currency Code	Denomination Code	Units	Denomination Value	System Count	Denomination Total	Syst

Exit

External Reference

Till Id

Branch Code

4-11

4.8.2 TC Details

TC Denomination details are available in 'TC Details' tab. The field values are defaulted with the currency values handled by the corresponding teller.

Main

External Reference Number Till Id

Branch

Cash Details **TC Details**

TC Details

1 Of 1 Go

☐	Issuer Code	TC Currency	TC Description	System Count	TC Count	Series
--------------------------	-------------	-------------	----------------	--------------	----------	--------

The system displays the following information:

- Issuer Code
- TC Currency
- TC Description
- System Count
- TC Count
- Series
- Start Number
- End Number

After capturing the required details, click the 'OK' button to continue. If the balancing is correct, the Till closure is initiated. The system will confirm with the message "Transaction Completed Successfully".

The till closure has to be authorized by another user having sufficient privileges. This feature can be enabled by checking 'Default Authorization' checkbox at Workflow for the function ID 'TVCL'.

For more detail on processing Traveller's Cheque (TC) transactions, refer the 'Instrument Transactions' chapter of this User Manual.

5. Data Replication

5.1 Introduction

Savings is an interface provider for processing teller transactions. Business logic is partially built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Pull' based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by creating materialized views in the branch schema. The materialized views can be created with desired frequency of refresh. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/ accounts information are replicated.

The method of replication depends upon the mode of Oracle FLEXCUBE deployment. There are three modes of deployment viz:

- Centralized FCUBS deployment - In 'Centralized' deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.
- De-Centralized FCUBS deployment – In a 'De-centralized' deployment, all the branches will be deployed in de-centralized mode. Data can be replicated by using materialized views.
- Hybrid FCUBS deployment – In 'Hybrid' deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data using materialized views.

This chapter contains the following sections:

- [Section 5.2, "Maintain Replication Parameters"](#)
- [Section 5.3, "Steps to follow during Setup"](#)

5.2 Maintain Replication Parameters

This section contains the following topics:

- [Section 5.2.1, "Maintaining Replication Parameters"](#)
- [Section 5.2.2, "Replicate Common Data Button"](#)
- [Section 5.2.3, "List of Materialized Views"](#)

5.2.1 Maintaining Replication Parameters

You have to maintain CSTB_PARAM table You have to maintain the following values for centralized set-up:

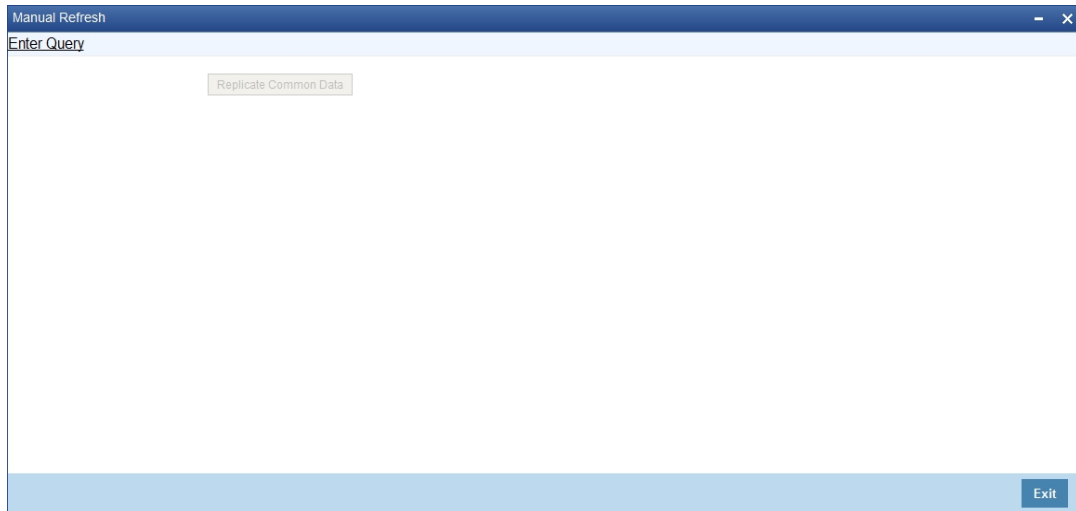
- BRANCH_INSTALLED - Y
- DEPLOYMENT_MODE - C (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

You need to maintain the following values for de-centralized and hybrid set-up:

- BRANCH_INSTALLED - Y
- DEPLOYMENT_MODE - D or H (Here, C indicates Centralized, H indicates Hybrid and D indicates Decentralized)

5.2.2 Replicate Common Data Button

You can replicate records from branch manually on an Adhoc basis using the 'Manual Refresh' screen. You can invoke this screen by typing 'STDBRREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Click 'Replicate Common Data' button to replicate the common data such as workflow, role definition, static data. This button is applicable only to centralized set branches. The branch tables are as follows.

Host Table	Branch Table
STTM_BRANCH_WF_DEF_MASTER	FBTB_WF_DEF_MASTER
STTM_BRANCH_WF_DEF_DETAIL	FBTB_WF_DEF_DETAIL
STTB_BRANCH_WF_MASTER	FBTB_WF_MASTER
STTB_BRANCH_WF_DETAIL	FBTB_WF_DETAIL
CSTM_BRANCH_FUNC_DEFN	FBTB_FUNC_DEFN
CSTM_BRN_STAT_FUNC_DEFN	FBTB_STAT_FUNC_DEFN
CSTB_LOV_INFO	FBTB_LOV_INFO
SMTB_FUNC_GROUP	FBTB_FUNC_GROUP
SMTB_FUNCTION_DESCRIPTION	FBTB_FUNCTION_DESCRIPTION
SMTB_MENU	FBTB_MENU
CSTM_BRANCH_LOC_PARAMS	FBTB_PARAMS

5.2.3 List of Materialized Views

The table below lists the materialized views in branch schema:

CATM_CHECK_BOOK
CATM_CHECK_DETAILS_MV
CATM_STOP_PAYMENTS
CGTM_BRANCH_PARAMETERS
CGTM_LATE_CLEARING
CSTB_CLG_REJ_REASON
CSTB_DEBUG_USERS
CSTB_FEATURES
CSTM_DENM_DETAILS
CSTM_DEV_PROJECT_DETAILS
CSTM_DEVELOPER_PROJECTS
CSTM_INST_DETAIL
CSTM_INST_MASTER
CSTM_PROD_BRN_DISALLOW
CSTM_PRODUCT
CSTM_PRODUCT_CCY_DISALLOW
CSTM_PRODUCT_UDF_FIELDS_MAP
CSTM_PRODUCT_USERDEF_FIELDS
CYTB_CCY_PAIR_MASTER
CYTB_RATES_HISTORY
CYTM_CCY_DEFN_MASTER
CYTM_CCY_PAIR_DEFN_MASTER
CYTM_FWDRATE_DETAILS
CYTM_FWDRATE_MASTER
CYTM_RATE_TYPE
CYTM_RATES
CYTM_RATES_MASTER
DETM_CLG_BANK_CODE
DETM_CLG_BRN_CODE

DETM_MCK_ISSUER_CODES
DETM_MCK_ISSUER_CODES_DTL
DETM_RT_PREFERENCES
ERTB_MSGS
FBTB_BRANCH_MULTIAUTH_AMT
FBTB_BRANCH_MULTIAUTH_CCY
FBTB_BRANCH_MULTIAUTH_MAP
FBTB_BRANCH_PARAM
FBTB_BRANCH_PARAM_MASTER
FBTB_BRNLOC_MAP
FBTB_CLG_BRN_CODE
FBTB_CUST_ACC_BAL
FBTB_CUST_ACCOUNT
FBTB_FUNC_DEFN
FBTB_FUNC_GROUP
FBTB_FUNCTION_DESCRIPTION
FBTB_ITEM_DESC
FBTB_JOINT_ACC_HOLDER
FBTB_LABELS
FBTB_LOV_INFO
FBTB_MODULES
FBTB_RATES
FBTB_ROLE_LIMIT
FBTB_STAT_FUNC_DEFN
FBTB_TCDENM
FBTB_TILL_MASTER_MV
FBTB_TILL_VLT_CCY_PARAMS
FBTB_USER_AUTHORISER
FBTB_USER_TILLS
FBTB_UTILITY_PROVIDER
FBTB_WF_DEF_MASTER

FBTB_WF_TXN_LIMIT
FBTM_BRANCH_INFO_MV
FBTM_END_POINT
FBTM_LCL_HOLIDAY
GLTM_GLMASTER
GLTM_MIS_CLASS
GLTM_MIS_CODE
GWTM_FCJ_FUNCTIONS
IFTM_ARC_MAINT
ISTM_INSTR_DAO_ACCOUNTS
ISTM_INSTR_MASTER
ISTM_INSTR_PROD
MITM_ACCLS_DEFAULT
MITM_COST_CODE
MITM_CUSTOMER_DEFAULT
MITM_MIS_GROUP
MITM_MIS_HEAD
MITM_POOL_CODE
MITM_PRODUCT_DEFAULT
SLAB_CODE_MAINT
SMTB_LANGUAGE
SMTB_MENU
SMTB_PARAMETERS
SMTB_ROLE_ACCCLASS
SMTB_ROLE_DETAIL
SMTB_ROLE_MASTER
SMTB_USER
SMTB_USER_ACCCLASS
SMTB_USER_ACCESS_PRODUCTS
SMTB_USER_BRANCHES
SMTB_USER_CENTRAL_ROLES

SMTB_USER_GLEXCEPT
SMTB_USER_GLREST
SMTB_USER_PRODUCTS
SMTB_USER_ROLE
STTB_CUST_LIMIT_TRACKING
STTB_TRANSFERRED_ACCOUNT
STTM_ACC_CLASS_GRP_DTL
STTM_ACC_CLASS_GRP_MASTER
STTM_ACCLS_BRN_RESTR
STTM_ACCLS_CCY_BALANCES
STTM_ACCOUNT_CLASS
STTM_BANK
STTM_BRANCH
STTM_BRANCH_ARCGRP_MASTER
STTM_BRN_ENT_MNT
STTM_BRN_ENT_MNT_PARAMS
STTM_BRN_FUNC_GRP_DTL
STTM_BRN_FUNC_GRP_MASTER
STTM_CCY_HOL_MASTER
STTM_CCY_HOLIDAY
STTM_CHARGE_CD_DETAIL
STTM_CHARGE_CD_MASTER
STTM_CLG_HOL_MASTER
STTM_CLG_HOLIDAY
STTM_COUNTRY
STTM_CUST_IMAGE
STTM_CUST_PERSONAL
STTM_CUST_RESTR
STTM_CUST_RESTR_CODES
STTM_CUST_RESTR_LINK
STTM_CUSTOMER

STTM_DATES
STTM_END_POINT
STTM_FLOAT_DAYS_DETAIL
STTM_FLOAT_DAYS_MASTER
STTM_LATE_CLG_MTN
STTM_LCL_HOL_MASTER
STTM_LCL_HOLIDAY
STTM_RESTR_CODE_PRDGRP
STTM_SECTORS
STTM_TRN_CODE
STTM_VIRTUAL_ACCOUNTS
SVTM_ACC_SIG_DET
SVTM_ACC_SIG_MASTER
SVTM_CIF_SIG_DET
SVTM_CIF_SIG_MASTER
SVTM_SLAB_CONDITIONS
SVTM_SLAB_GROUP_DET
UDTM_FIELDS
UDTM_LOV

5.2.4 Replicating data from Branch - Ad-hoc basis

You can replicate records from Host to Branch manually on an ad-hoc basis using the 'MV Refresh' screen. You can invoke this screen by typing 'MREF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "MV Refresh". Inside the window, there is a "New" button at the top left. Below it, the label "External Reference Number" is followed by a text input field. To the right of the input field is a dropdown menu labeled "Data Group *" with the selected option "Account and Balance Information". Below the input field and dropdown is a "Refresh" button. At the bottom right of the window is an "Exit" button.

External Reference Number

The system displays the external reference number.

Data Group

Select the data group from the drop-down list. The list displays the following options:

- Data Group
- Account and Balance Information
- Check Information
- Customer Image Information
- Exchange Rates Information
- Others
- Static
- User and TILL Information

You can choose any one of the below mentioned option from the drop down list and click Refresh button to refresh all materialized views.

The MV Refresh screen will not support authorization.

The list of Materialized views along with the grouping are mentioned below:

Materialized View Name	Data Group
STTM_VIRTUAL_ACCOUNTS	Account and Balance Information
FBTB_CUST_ACC_BAL	Account and Balance Information
GLTM_GLMASTER	Account and Balance Information
STTB_TRANSFERRED_ACCOUNT	Account and Balance Information
STTM_ACCLS_CCY_BALANCES	Account and Balance Information
FBTB_JOINT_ACC HOLDER	Account and Balance Information
FBTB_CUST_ACCOUNT	Account and Balance Information
CATM_CHECK_BOOK	Check Information
CATM_CHECK_DETAILS_MV	Check Information
CATM_STOP_PAYMENTS	Check Information
STTM_CUST_PERSONAL	Customer Image Information
MITM_CUSTOMER_DEFAULT	Customer Image Information
SVTM_ACC_SIG_MASTER	Customer Image Information
SVTM_CIF_SIG_MASTER	Customer Image Information
SVTM_ACC_SIG_DET	Customer Image Information
STTM_CUSTOMER	Customer Image Information
STTM_CUST_IMAGE	Customer Image Information

Materialized View Name	Data Group
SVTM_CIF_SIG_DET	Customer Image Information
CYTM_CCY_DEFN_MASTER	Exchange Rates Information
CYTB_RATES_HISTORY	Exchange Rates Information
CYTB_CCY_PAIR_MASTER	Exchange Rates Information
CYTM_CCY_PAIR_DEFN_MASTER	Exchange Rates Information
CYTM_RATES	Exchange Rates Information
CYTM_RATES_MASTER	Exchange Rates Information
FBTB_RATES	Exchange Rates Information
CYTM_FWDRATE_DETAILS	Exchange Rates Information
CYTM_FWDRATE_MASTER	Exchange Rates Information
CYTM_RATE_TYPE	Exchange Rates Information
CSTM_DEV_PROJECT_DETAILS	Others
CSTM_DEVELOPER_PROJECTS	Others
CGTM_LATE_CLEARING	Others
STTM_LATE_CLG_MTN	Others
FBTB_BRANCH_MULTIAUTH_MAP	Others
FBTB_BRANCH_MULTIAUTH_CCY	Others
FBTB_BRANCH_MULTIAUTH_AMT	Others
STTM_SECTORS	Others
CGTM_BRANCH_PARAMETERS	Others
STTM_FLOAT_DAYS_MASTER	Others
STTM_FLOAT_DAYS_DETAIL	Others
STTM_LCL_HOLIDAY	Others
STTM_CLG_HOL_MASTER	Others
STTM_CLG_HOLIDAY	Others
STTM_LCL_HOL_MASTER	Others
FBTB_BRANCH_PARAM	Others
FBTM_BRANCH_INFO_MV	Others

Materialized View Name	Data Group
FBTB_WF_TXN_LIMIT	Others
FBTB_WF_DEF_MASTER	Others
FBTM_END_POINT	Others
SVTM_SLAB_GROUP_DET	Others
SVTM_SLAB_CONDITIONS	Others
FBTM_LCL_HOLIDAY	Others
FBTB_UTILITY_PROVIDER	Others
FBTB_FUNC_GROUP	Others
FBTB_FUNC_DEFN	Others
FBTB_CLG_BRN_CODE	Others
FBTB_MODULES	Others
FBTB_TCDENM_DETAIL	Others
FBTB_TCDENM	Others
FBTB_ROLE_LIMIT	Others
STTM_CCY_HOL_MASTER	Others
ISTM_INSTR_DAO_ACCOUNTS	Others
ISTM_INSTR_MASTER	Others
ISTM_INSTR_PROD	Others
IFTM_ARC_MAINT	Others
DETM_RT_PREFERENCES	Others
GLTM_MIS_CLASS	Others
GLTM_MIS_CODE	Others
MITM_POOL_CODE	Others
MITM_PRODUCT_DEFAULT	Others
SLAB_CODE_MAINT	Others
MITM_MIS_HEAD	Others
MITM_ACCLS_DEFAULT	Others
MITM_COST_CODE	Others
MITM_MIS_GROUP	Others
DETM_MCK_ISSU- ER_CODES_DTL	Others

Materialized View Name	Data Group
CSTM_INST_DETAIL	Others
CSTM_INST_MASTER	Others
CSTM_PROD_BRN_DISALLOW	Others
CSTM_DENM_DETAILS	Others
CSTB_CLG_REJ_REASON	Others
CSTB_FEATURES	Others
GWTM_FCJ_FUNCTIONS	Others
DETM_CLG_BRN_CODE	Others
DETM_CLG_BANK_CODE	Others
DETM_MCK_ISSUER_CODES	Others
CSTM_PRODUCT_USER- DEF_FIELDS	Others
CSTM_PRODUCT	Others
CSTM_PRODUCT_CCY_DISAL- LOW	Others
CSTM_PRODUCT_UD- F_FIELDS_MAP	Others
SMTB_LANGUAGE	Others
STTM_CUST_RESTR_LINK	Others
UDTM_FIELDS	Others
STTM_TRN_CODE	Others
STTM_DATES	Others
STTM_BRN_ENT_MNT_PARAMS	Others
STTM_BRN_FUNC_GRP_DTL	Others
STTM_RESTR_CODE_PRDGRP	Others
UDTM_LOV	Others
STTM_BRN_FUNC_GRP_MAS- TER	Others
STTM_CHARGE_CD_DETAIL	Others
STTM_COUNTRY	Others
STTM_CUST_RESTR_CODES	Others
STTM_END_POINT	Others

Materialized View Name	Data Group
STTM_CUST_RESTR	Others
STTM_CHARGE_CD_MASTER	Others
STTM_CCY_HOLIDAY	Others
STTB_CUST_LIMIT_TRACKING	Others
STTM_ACC_CLASS_GRP_DTL	Others
SMTB_ROLE_MASTER	Others
SMTB_PARAMETERS	Others
SMTB_ROLE_ACCCLASS	Others
SMTB_ROLE_DETAIL	Others
STTM_BRANCH	Others
STTM_BRANCH_ARCGRP_MASTER	Others
STTM_BRN_ENT_MNT	Others
STTM_BANK	Others
STTM_ACC_CLASS_GRP_MASTER	Others
STTM_ACCLS_BRN_RESTR	Others
STTM_ACCOUNT_CLASS	Others
FBTB_BRNLOC_MAP	Static
FBTB_ITEM_DESC	Static
SMTB_MENU	Static
ERTB_MSGS	Static
FBTB_FUNCTION_DESCRIPTION	Static
FBTB_LABELS	Static
FBTB_LOV_INFO	Static
FBTB_STAT_FUNC_DEFN	Static
FBTB_USER_AUTHORISER	User and TILL Information
FBTB_USER_TILLS	User and TILL Information
FBTB_TILL_MASTER_MV	User and TILL Information
FBTB_TILL_VLT_CCY_PARAMS	User and TILL Information
SMTB_USER_ACCESS_PRODUCTS	User and TILL Information

Materialized View Name	Data Group
SMTB_USER_BRANCHES	User and TILL Information
SMTB_USER_ACCCLASS	User and TILL Information
CSTB_DEBUG_USERS	User and TILL Information
SMTB_USER	User and TILL Information
SMTB_USER_PRODUCTS	User and TILL Information
SMTB_USER_ROLE	User and TILL Information
SMTB_USER_GLREST	User and TILL Information
SMTB_USER_CENTRAL_ROLES	User and TILL Information
SMTB_USER_GLEXCEPT	User and TILL Information

5.3 Steps to follow during Setup

Centralized Branch Setup

For centralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'Centralized'.
For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.
- Once the set up is complete, for common static data replication, you get an option in 'STDBRREF' screen, by clicking the button 'Replicate Common Data'. When you subsequently click this button, only the incremental common static data is replicated. This specific step is not required when new centralized branches are created using 'STDBRANC'.

Decentralized Branch Setup

For decentralized branch setup, you need to follow the steps given below:

- During setup, you need to select the Branch plug-in in the Installer. Select the mode of deployment as 'De-centralized'.

For further details on this point, refer to the installation manuals 'Setting up Database' and 'Setting up Property File'.

6. Cash Transactions

This chapter contains the following sections:

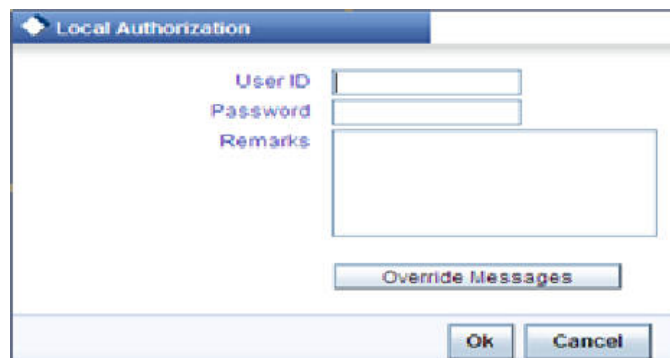
- [Section 6.1, "Pay a Bill against Account"](#)
- [Section 6.2, "Pay a Bill by In-house Cheque"](#)
- [Section 6.3, "Purchase FX against Account"](#)
- [Section 6.4, "F23 Tax Collection and Payment from Account"](#)
- [Section 6.5, "F24 Tax Payment - From Account"](#)
- [Section 6.6, "Issue MAVs"](#)
- [Section 6.7, "Blocked MAV Numbers"](#)
- [Section 6.8, "Receipt of Payment of MAVs RAVs FRECCIAs - From Account"](#)

6.0.0.1 Recalculating charges

You can modify the charges by clicking on the charges button. You can edit the charge amount and Click "OK" button. The system displays the new charges in the main screen against 'Total Charge', which subsequently updates the changes in 'Net Account Amount' too.

6.0.0.2 Local Authorization

In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:

A screenshot of a software dialog box titled "Local Authorization". The dialog has a blue header bar with a small icon on the left. Below the header, there are three labels: "User ID", "Password", and "Remarks". Each label is followed by a text input field. The "Remarks" field is a larger, multi-line text area. Below these fields is a button labeled "Override Messages". At the bottom right of the dialog are two buttons: "Ok" and "Cancel".

The authorizer can only view the transaction details here. He or she will have to enter the following details:

User Id

Specify the user ID of the authorizer.

Password

Specify the password with which he or she can either authorize or reject the transaction.

Remarks

The authorizer can specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

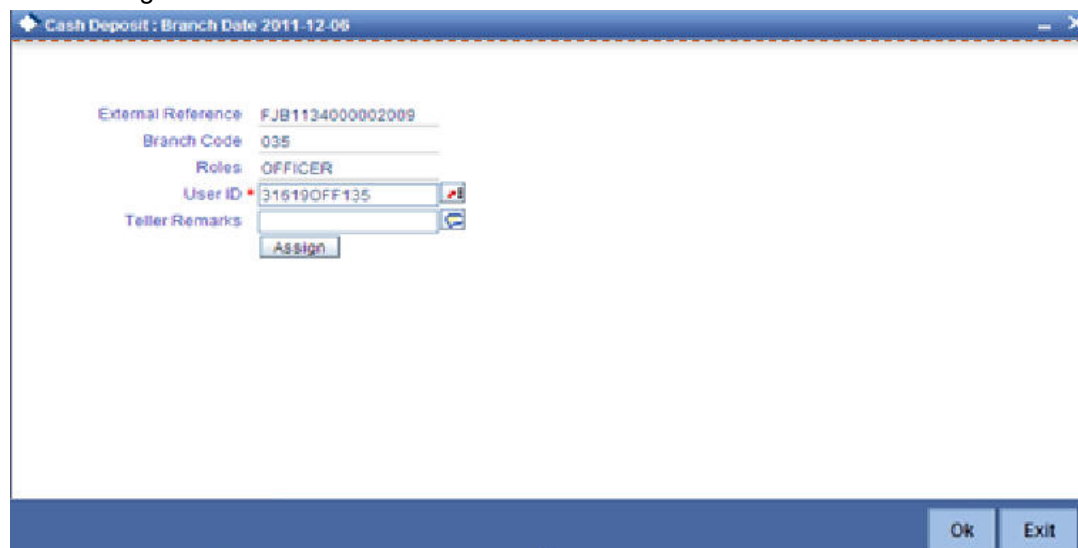
You can view the override messages by clicking 'Override Messages'.

Note

Local Authorization option is not available when user authentication is via Single Sign On (SSO).

6.0.0.3 Remote Authorization

In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:



This screen is automatically prompted if the transaction workflow is configured as 'Remote Authorization'. This assignment can happen either to a particular role or a particular person. In the screen shown above, it is to a particular person. The system displays the message "Successfully Assigned to <USER ID>" on successful assignment.

The supervisor can view the transactions pending his authorization in his or her 'Assigned Txn' list. In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can also view the remarks entered by the teller for that transaction.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker. The following screen will be displayed to the supervisor:



You can fetch and see the response from your task list. If the supervisor has approved, you can fetch the transaction from your task list and click save icon to save the transaction for submitting it. Post this, the system will post accounting entries for the transaction and update balances. In case of rejection, the transaction will move to failed queue of the Maker.

6.0.0.4 Submission stage

Submission of the transaction for saving in the Host can happen in two ways:

- Single-step save – wherein the transaction is saved as 'Auto-authorized' in the Host.
- Two-step save – wherein the transaction is first saved as 'Unauthorized' in the Host and then authorized locally or remotely (as described under 'Authorization stage').

After the transaction is successfully saved and the tills are successfully updated, the message "Transaction completed successfully" is displayed.

6.0.1 Cash Deposit in Two Step Processing

During two step processing, the two step role needs to be defined at workflow level.

Role of Teller

The customer approaches the teller for cash deposit. The teller collects the details from the customer and maintains the details like transaction account and transaction amount, specifies the denomination details and checks the charges if anything needs to be modified or waived. The teller then saves the transaction. The accounting entries are not passed at this stage. The teller can choose to open or not open a till at this stage.

Role of a Cashier

The cashier picks the transaction from the pending queue which is saved by the teller. The customer is then called by referring to the token number available in the transaction. The cashier/vault collects the cash from the customer and checks whether the denominations matches with the entry in the system and then saves the record. The cashier's till gets updated and accounting entries are passed.

The cashier role is performed by CHDP.

Accounting Entry:

Dr/Cr and Account	Amount
Dr Cash GL	Transaction Amount
Cr Customer A/c	Transaction amount less the Charges
Cr Income GL	Charges
Dr Income GL	Tax payable on Charge collected
Cr Tax payable GL	Tax payable on Charge collected

NSF is not applicable when the Charge debit account maintained under the charges tab is a GL.

Note

- You cannot delete the records in 1401 if the first step is completed by the teller.
 - Once the teller completes the transaction, it will be in the completed queue and the same record will be available in the pending queue of the cashier. The transaction can be reversed either by teller or cashier.
 - If the teller picks the transaction for reversal from the completed queue, then the number of pending records for the cashier will be reduced by one and the number of records in reversal queue gets added up by one for the teller.
 - If the cashier picks the transaction for reversal, then the completed queue of the teller gets reduced by one and adds the reversal queue of cashier by one.
 - If a token is in use, i.e. one step has been completed by the teller and awaiting for cashier to process, then if same token number is specified, the system displays an error message.
 - You cannot amend a transaction after authorization for cash deposit with two step processing. Cash Deposit in two step processing does accounting in second step only. So validations during accounting cannot be achieved.
-

6.0.1.1 Specifying Denomination Details

This block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

6.1 Pay a Bill against Account

This section contains the following topics:

- [Section 6.1.1, "Paying a Bill against Account"](#)
- [Section 6.1.2, "Specifying charge details"](#)
- [Section 6.1.3, "Specifying the MIS details"](#)
- [Section 6.1.4, "Specifying the UDF details"](#)

6.1.1 Paying a Bill against Account

You can capture a bill payment transaction against account through the 'Bill Payment (Against Account)' screen. You can invoke this screen by typing '1075' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Bill Payment Against account : Branch Date 2019-01-31

Save Hold

External Reference FJB1903100000172

Consumer Number

Bill Date * YYYY-MM-DD

Bill Currency *

Account Number *

Account Branch

Account Currency

Exchange Rate

Narrative

Charge | MIS | UDF

Ok Cancel

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

Bill Number

Specify the bill number here.

Consumer Number

Specify the consumer number for the transaction.

Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Bill Amount

Specify the amount that should be paid towards the bill.

Account Number

Specify the account number of the customer against which the bill should be paid. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Branch

The branch where the chosen account resides is displayed here.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Clicking 'Pickup' button, the system defaults the following details:

Account Currency

The system displays the currency in which the chosen account is maintained.

Customer ID

The system displays the customer ID based on the account specified.

Account Title

The system displays a brief title for the chosen account.

Exchange Rate

The system displays the exchange rate used to convert the bill amount in bill currency to transaction amount in transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

Customer Name

Specify the name of the customer.

6.1.2 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

6.1.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' for further details.

6.1.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

6.1.5 Specifying the Field details

You can capture the UDF details in the 'UDF details' screen. Click 'Fields' button to invoke this screen.

For more information on UDF screen refer to the section 'Specifying the UDF details' in the chapter 'Depositing Cash' in this User Manual.

6.2 Pay a Bill by In-house Cheque

This section contains the following topics:

- [Section 6.2.1, "Paying a bill by in-house cheque"](#)
- [Section 6.2.2, "Specifying Charge details"](#)
- [Section 6.2.3, "Specifying the MIS details"](#)
- [Section 6.2.4, "Specifying the Field details"](#)

6.2.1 Paying a bill by in-house cheque

You can pay all the utility bills using same bank cheque. You can maintain these transactions, in the 'Bill Payment By In-house Cheque' screen. You can invoke this screen by typing '1035'

in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button

Bill Payment By In House Cheque

New

External Reference Number

Consumer Number

Institution Id *

Institution Description

Bill Number *

Bill Date *

Bill Currency *

Bill Amount *

Narrative

Product BPIC

Account Number *

Account Branch

Account Title

Account Currency

Cheque Number *

Cheque Date *

Pickup

Charges | MIS | Fields

You can capture the following details:

External Reference Number

The system displays the external reference number. The system generates a unique number based on the branch-specific sequence number generation logic and displays it here.

Consumer Number

Specify the consumer number for the transaction.

Institution Id

Specify the unique Id corresponding to the institution towards which bill payment is being made. Alternatively, you can select the institution id from the option list. The list displays all institution code maintained in the system.

Institution description

The system displays the description of the biller institution.

Bill Number

Specify the bill number.

Bill Date

Select the date on which the bill has been issued from the adjoining calendar.

Bill currency

Specify the currency in which the bill should be paid. Alternatively, you can select the currency from the option list. The list displays all bill currency maintained in the system.

Bill Amount

Specify the bill amount.

Narrative

Specify any remarks pertaining to the transaction.

Product

The system displays the utility payment product. The Product 'BPIC' will be defaulted for the transaction pertaining to the bill payment for in-house cheques.

Account Number

Specify the account number of the customer against which the bill should be paid. Alternatively, you can select the account number from the option list. The list displays all the accounts maintained in the system

Account Branch

The system displays the branch where the chosen account resides.

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency in which the account is maintained.

Cheque Number

Specify the cheque number provided by the customer. Alternatively you can select the cheque number from the option list. The list displays all the cheque numbers of the customer maintained in the system.

If the cheque is cancelled, the system displays an error message “Selected cheque is cancelled”.

If the cheque has stop payment, the system displays an error message “There is a stop payment on the selected cheque”

Cheque Date

Select the date on which cheque has been issued from the adjoining calendar.

If the cheque is issued before three months, the system displays an error message “Cheque is a stale one”.

Pickup Button

Click on the Pickup button to default the data into the Charges, MIS and Fields details. It is mandatory to click on ‘Pickup’ button before save.

6.2.2 Specifying Charge details

You can capture charge related details in this screen. Click ‘Charge’ button to invoke this screen.

For more information on charge details screen, refer to the section ‘*Specifying charge details*’ in the chapter ‘*Depositing Cash*’ in this User Manual.

6.2.3 Specifying the MIS details

You can capture details pertaining to MIS. Click on the ‘MIS’ button to invoke the screen

For more information on MIS details screen, refer to the section ‘Specifying the MIS details’ in the chapter ‘Depositing Cash’ in this User Manual.

6.2.4 Specifying the Field details

You can capture the UDF details in the ‘UDF details’ screen. Click ‘Fields’ button to invoke this screen.

For more information on UDF screen refer to the section ‘Specifying the UDF details’ in the chapter ‘Depositing Cash’ in this User Manual.

6.3 Purchase FX against Account

This section contains the following topics:

- [Section 6.3.1, "Signature Details Tab"](#)

6.3.1 Signature Details Tab

You can view signature related details in Signature Details sub screen. Click on the 'Signature Details' button to invoke the screen:

Refer the section titled 'Viewing Signature Details' under 'Depositing Cash' for further details.

6.3.1.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF

Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



6.4 F23 Tax Collection and Payment from Account

This section contains the following topics:

- [Section 6.4.1, "Maintaining F23 Tax Collection and payment from Account"](#)
- [Section 6.4.2, "Specifying Charge Details"](#)

- [Section 6.4.3, "Specifying MIS Details"](#)
- [Section 6.4.4, "Specifying UDF Details"](#)
- [Section 6.4.5, "Viewing Signature Details"](#)
- [Section 6.4.6, "Processing"](#)
- [Section 6.4.7, "Validations"](#)

6.4.1 **Maintaining F23 Tax Collection and payment from Account**

The system allows bank to capture data related to F23 tax document for a customer and collect the corresponding tax from the customer's account using the 'F23 tax Collection and payment from Account' screen. To invoke this screen type 'F23A' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following:

Account Details

Debit Account Number

Specify the customer account number from which the tax is being paid. The adjoining option list displays all open and authorized accounts maintained in the system. You can choose the appropriate one.

Reference Number Available

Reference Number

Specify the Reference Number of the payment provided by the Public Authority.

Office or Institute Code

Specify the office or institute code that receives the payment.

Office or Institute Sub code

Specify the office or institute sub code that receives the payment.

Litigation

Specify the kind of litigation.

Reference number Not Available

Principal Fiscal Code

Specify the debtor fiscal code.

Note

For Individual customers, the allowed principal fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Secondary Fiscal Code

Specify the secondary fiscal code.

Note

For Individual customers, the allowed secondary fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Office or Institute code

Specify the office or institute code that receives the payment.

Office or Institute Sub code

Specify the office or institute sub code that receives the payment.

Territorial Code

Specify the territorial code.

Litigation

Specify the kind of litigation.

Reason

Specify the reason of the payment.

Document References/year

Specify the Document References/year.

Document Reference Number

Specify the document reference number.

Payment Data Details**Tax Code**

Specify the Tax Code.

Amount

Specify the tax amount.

Beneficiary Code

Specify the beneficiary institute code.

Payment Type

Select the type of payment from the adjoining drop down list. The list displays the following values:

- Bank Cheque
- Demand Draft
- Pagobancomat
- Credit Card
- Others

The system displays the following:

- Account Description
- Account Branch
- Debit Account Currency
- Account Amount
- Net Account Amount
- Reference Number Available - Elaboration Date
- Reference Number Not Available - Elaboration Date
- Debit Account Currency
- Payment Amount
- For a Total Amount
- Narrative
- Exchange Rate
- Token No
- Related Customer
- Customer Name
- Total Charge
- External Reference Number

6.4.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' in this user manual for further details.

6.4.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' in this user manual for further details.

6.4.4 Specifying UDF Details

You can capture the UDF details under 'UDF' button.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' in this user manual for further details.

6.4.5 Viewing Signature Details

Click the 'Signature Details' button in the 'F23 tax Collection and payment from Account' screen. The following screen is displayed:

Mandatory Signature Customer

Minimum Number of Signatures Number of Mandatory Signatures Remarks

Mandatory Signatures

1 Of 1 Go

Customer No	Last Name	First Name	Customer Name	Relationship Name	Signature
-------------	-----------	------------	---------------	-------------------	-----------

Other Signatures

1 Of 1 Go

Customer No	Last Name	First Name	Customer Name	Relationship Name	Signature
-------------	-----------	------------	---------------	-------------------	-----------

Ok

The system will display the following details:

- Minimum Number of Signature
- Number of Mandatory Signatures
- Remarks

Mandatory Signature

- Customer Number
- Last Name
- First Name
- Customer Name
- Relationship Name
- Signature

Other Signature

- Customer Number
- Last Name
- First Name
- Customer Name
- Relationship Name
- Signature

6.4.6 Processing

After you specify the 'Reference Number', click on the 'Pickup' button. The system defaults the 'Elaboration Date' in the section 'Reference Number Available' with the current system date. In case you do not specify the 'Reference Number', then the 'Principal Fiscal Code' needs to be specified. After which the system defaults the 'Elaboration Date' in the section 'Reference Number Not Available' with the current system date. It then adds up the Amounts in the 'Payment Data Details' block and defaults the sum in the 'For a total Amount' field.

The system posts the following accounting entries on save and authorization of the record:

Accounting entries posted for the payment amount:

Amount	Description	Dr/Cr
Total Amount	Debit Account Number	Dr
Total Amount	Account maintained in ARC of the associated product.	Cr

Accounting entries posted for the charge amount (if any maintained in ARC maintenance):

Amount	Description	Dr/Cr
Charges amount computed as per ARC maintenance	Debit Account Number	Dr
Charges amount computed as per ARC maintenance	Income account	Cr

Note

- The system allows you to modify the details only before authorization of the payment transaction.
 - If the currency of the Current account to Debit is not equal to the currency in which payment has to be made (EUR) then, the system converts the payment amount into equivalent amount in the account currency using the exchange rate maintained between the 2 currencies as on the day of payment.
 - Rate Code and Rate Type Preferred as maintained at the product level will be considered for fetching the exchange rate. The transactions done during the day can be reversed within the same day. In that case the accounting entries passed for the transaction will be reversed.
-

6.4.7 Validations

The following validations are performed by the system:

- If you specify the 'Reference Number', then you should not specify any details in the 'Reference Number Not Available' section. If provided, then the system displays an appropriate error message.
- On the other hand, if the 'Reference Number' is not specified, then the 'Principal Fiscal Code' field in the 'Reference Number Not Available' section needs to be specified. If not specified, the system displays an appropriate error message. Also, if the details in the 'Reference Number Available' section is specified, the system displays an appropriate error message.
- The system allows you to maintain a minimum of one row and a maximum of eight rows in the 'Payment Data Details' multi entry block. If you do not maintain the minimum row or exceed the maximum row, then the system displays an appropriate error message.
- If the 'Principal Fiscal Code' and 'Secondary Fiscal Code' fields have a value of 16 character, that is for non-individual customers, the system validates the last character in the value as per the checksum algorithm for Fiscal Code. If the validation fails, then the system displays an appropriate error message. In case of individual customers, where the 'Principal Fiscal Code' and 'Secondary Fiscal Code' field has a value of 11

character, the system validates the last character in the value as per the checksum algorithm for VAT number. If the validation fails, then the system displays an appropriate error message.

- During save, if the debit account does not have enough funds to perform the tax payment, the system displays an appropriate error message.
- The system validates only the data format of the fields specified.
- If the computed value for Payment Amount field value is less than or equal to 0, on pickup, the system displays an appropriate error message.

6.5 **F24 Tax Payment - From Account**

This section contains the following topics:

- [Section 6.5.1, "Capturing F24 Tax Payment from Account"](#)
- [Section 6.5.2, "F24 Tax Payment Details"](#)
- [Section 6.5.3, "Viewing Signature Details"](#)
- [Section 6.5.4, "Processing"](#)
- [Section 6.5.5, "Validations"](#)

6.5.1 **Capturing F24 Tax Payment from Account**

The system enables you to capture data related to F24 tax document for a customer and collect the corresponding tax from the customer's account. using the 'F24 Tax Payment - From Account' screen. To invoke this screen type 'F24A' in the field at the top right corner of

Specify the following:

Account Details

Current Account to Debit

Specify the current account of the customer to be debited for the tax payment. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

The system displays the following:

- Account Description
- Current Account Branch
- Debit Account Currency
- Account Amount
- Net Account Amount
- Debit Account Currency
- Payment Amount
- Narrative
- Exchange Rate
- Token No
- Related Customer
- Customer Name
- Total Charge
- External Reference Number

6.5.2 F24 Tax Payment Details

Click the 'F24 Tax Payment Details' button in the 'F24 Tax Payment - From Account' screen. The following screen is displayed:

Specify the following:

Form Type

Select the tax category under which the customer is doing the tax payment from the adjoining drop down list. The list displays the following values:

- Standard
- Simplified
- Elide
- Predefined

6.5.2.1 F24 Standard Tab

You can capture the required details from customer when 'Ordinary' or 'Monopoly' type of tax is being paid in this screen.

Principal Fiscal Code

Specify the debtor fiscal code.

Note

For Individual customers, the allowed principal fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Secondary Fiscal Code

Specify the secondary fiscal code.

Note

For Individual customers, the allowed secondary fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Identity code secondary fiscal code

Specify the Identity code secondary fiscal code.

Different Tax Year

Specify if the tax being paid is related to the current year or not.

Type of Payment

Select the payment type from the adjoining drop down list. The list displays the following values:

- B
- C
- P
- Q

The system displays the following:

- Elaboration Date
- Total Final Payment
- "Erario" Institution
- "INPS" Institution
- "Region" Institution
- Local Institution
- "Inail" Institution
- Other Institution
- "Accise"
- "Erario" Institution
- "INPS" Institution
- "Region" Institution
- Local Institution
- "Inail" Institution
- Other Institution
- "Accise"

ERARIO**Tax Code**

Specify the reason.

Instal.Reg/ Prov

Specify the Instal.Reg/ Prov.

Year

Specify the year.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the compensation amount.

Office Code

Specify the office code.

Document Code

Specify the document code.

The system displays the following:

- Total Amount to Pay (A)
- Total Compensation Amount (B)
- Final Section Amount (A-B)

INPS**Office**

Specify the reason.

Reason

Specify the reason.

INPS Office Code

Specify the date from when the amount is paid.

Period (From)

Specify the date from when the amount is paid.

Period (To)

Specify the date till when the amount is paid.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the compensation amount.

The system displays the following:

- Total Amount to Pay (C)
- Total Compensation Amount (D)
- Final Section Amount (C-D)

REGIONI**Region Code**

Specify the region code.

Tax Code

Specify the instalment amount.

Instalment

Specify the instalment amount.

Year

Specify the year.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the credit amount.

The system displays the following:

- Total Amount to pay (E)
- Total Compensation Amount (F)
- Final Section Amount (E-F)

IMU E ALTRI ENTI LOCALI**Institution Code/Town Code**

Specify the institution code.

Late Payment

Specify if the payment is a late payment.

Bounding Var.

Specify the Bounding Var.

Down Payment

Specify the down payment.

Final Payment

Specify the final payment.

Building Nr

Specify the building number.

Tax Code

Specify the tax code.

Instalment

Specify the instalment amount.

Year

Specify the year.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the compensation amount.

Deduction

Specify the deduction amount.

Building Reference Number

Specify the building reference number.

The system displays the following:

- Total Amount to Pay (G)
- Total Compensation Amount (H)
- Final Section Amount (G-H)

INAIL**Office Code**

Specify the office code.

Insurance Number

Specify the insurance number.

Insurance Account Code

Specify the insurance account code.

Reference Number

Specify the reference number.

Reason

Specify the reason.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the compensation amount

The system displays the following:

- Total Amount to Pay (I)
- Total Compensation Amount (L)
- Final Section Amount (I-L)

ALTRI ENTI**Institution Code**

Specify the institution code.

Office Code

Specify the office code.

Reason

Specify the reason.

Insurance Reference Number

Specify the insurance reference number.

Period (From)

Specify the date from when the amount is paid.

Period (To)

Specify the date till when the amount is paid.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the amount to be paid.

The system displays the following:

- Total Amount to pay (M)
- Total Compensation Amount (N)
- Final Section Amount (M-N)

ACCISE**Institution**

Specify the institution.

Province

Specify the tax code.

Tax Code

Specify the tax code.

Company Identification

Specify the company identification number.

Instalment

Specify the instalment amount.

Period/ Month

Specify the month of tax payment.

Period/ Year

Specify the year of tax payment.

Debit Amount

Specify the amount to be paid.

Office Code

Specify the office code.

Document Code

Specify the document code.

The system displays the following:

- Total Amount to Pay (O)
- Final Section Amount

6.5.2.2 F24 Simplified

You can capture the required details from customer when 'Simplified' type of tax is being paid in this screen. Click the 'F24 Simplified Tab'. The following screen is displayed.

F24 Tax payment Details

Form Type

F24 Standard **F24 Simplified** F24 Elide F24 Predefined

Tax Details

1 Of 1

Section	Tax Code	Institution Code	Late Payment	Bounding Var.	Down Payment	Final Payment	Building Nr
---------	----------	------------------	--------------	---------------	--------------	---------------	-------------

Office Code Building Reference Number Total Compensation Amount (H)
Document Code Total Amount to Pay (G) Final Section Amount (G-H)

Specify the following:

Principal Fiscal Code

Specify the debtor fiscal code.

Note

For Individual customers, the allowed principal fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Secondary Fiscal Code

Specify the secondary fiscal code.

Note

For Individual customers, the allowed secondary fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Identity code secondary fiscal code

Specify the Identity code secondary fiscal code.

The system displays the following:

- Elaboration Date

Tax Details

Section

Specify the tax type. The adjoining option list displays all valid tax types maintained in the system. You can choose the appropriate one.

Tax Code

Specify the tax code.

Institution Code

Specify the institution code.

Late Payment

Specify if the payment is a late payment.

Bounding Var.

Specify the Bounding Var.

Down Payment

Specify the down payment.

Final Payment

Specify the final payment.

Building Nr

Specify the building number.

Instalment

Specify the instalment amount.

Year

Specify the year.

Deduction

Specify the deduction amount.

Debit Amount

Specify the amount to be paid.

Credit Amount

Specify the compensation amount.

Office Code

Specify the office code.

Document Code

Specify the document code.

Building Reference Number

Specify the building reference number.

The system displays the following:

- Total Amount to Pay (G)
- Total Compensation Amount (H)
- Final Section Amount (G-H)

6.5.2.3 F24 Elide Tab

You can capture the required details from customer when 'Elide' type of tax is being paid in this screen. Click the 'F24 Elide Tab'. The following screen is displayed.

F24 Tax payment Details

Form Type

F24 Standard F24 Simplified **F24 Elide** F24 Predefined

Tax Details

1 Of 1

Type of Vehicle/ Element	Vehicle/ Element ID	Tax Code	Year	Debit Amount
--------------------------	---------------------	----------	------	--------------

Office Code Total Amount to Pay

Document Code Final Section Amount

Ok Cancel

Specify the following:

Principal Fiscal Code

Specify the debtor fiscal code.

Note

For Individual customers, the allowed principal fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Secondary Fiscal Code

Specify the secondary fiscal code.

Note

For Individual customers, the allowed secondary fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Identity code secondary fiscal code

Specify the Identity code secondary fiscal code.

The system displays the following:

- Elaboration Date
- Total Final Payment
- 'Erario" Institution - Sign Fields
- 'Erario" Institution - Final Payment Fields

Tax Details

Type of Vehicle/ Element

Specify the vehicle type.

Vehicle/ Element ID

Specify the vehicle ID.

Tax Code

Specify the tax code.

Year

Specify the year.

Debit Amount

Specify the amount to be paid.

Office Code

Specify the office code.

Document Code

Specify the document code.

The system displays the following:

- Total Amount to Pay
- Final Section Amount

6.5.2.4 **F24 Predefined Tab**

You can capture the required details from customer when 'Predefined' type of tax is being paid in this screen. Click the 'F24 Predefined Tab'. The following screen is displayed.

The screenshot shows the 'F24 Tax payment Details' window with the 'F24 Predefined' tab selected. The window contains several input fields and sections:

- Form Type:** A dropdown menu.
- Navigation Tabs:** F24 Standard, F24 Simplified, F24 Elide, and F24 Predefined (selected).
- Elaboration Date:** A text field with a date mask 'YYYY-MM-DD'.
- Principal Fiscal Code:** A text field.
- Secondary Fiscal Code:** A text field.
- Identity code secondary fiscal code:** A text field.
- Total Final Payment:** A text field.
- Sign Fields:** A section containing 'Erario' Institution with a dropdown menu.
- Final Payment Fields:** A section containing 'Erario' Institution with a text field.
- Tax Details:** A section with a table showing 'Payment ID' and 'Amount to Pay'. The table has a 'Go' button and a '1 Of 1' indicator.

At the bottom right of the window are 'Ok' and 'Cancel' buttons.

Specify the following:

Principal Fiscal Code

Specify the debtor fiscal code.

Note

For Individual customers, the allowed principal fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Secondary Fiscal Code

Specify the secondary fiscal code.

Note

For Individual customers, the allowed secondary fiscal code is 16 characters and for non-individual customers, this will be 11 character VAT number.

Identity code secondary fiscal code

Specify the Identity code secondary fiscal code.

The system displays the following:

- Elaboration Date
- Total Final Payment
- 'Erario" Institution - Sign Fields
- 'Erario" Institution - Final Payment Fields

Tax Details**Payment ID**

Specify the payment ID.

Amount to Pay

Specify the amount to be paid.

The system displays the following:

- Total Amount to Pay
- Final Section Amount

6.5.3 Viewing Signature Details

Click the 'Signature Details; button in the 'F24 tax payment from Account' screen. The following screen is displayed:

The screenshot shows a software window titled "Mandatory Signature Customer". It features a header area with three input fields: "Minimum Number of Signatures", "Number of Mandatory Signatures", and "Remarks". Below this, there are two sections: "Mandatory Signatures" and "Other Signatures". Each section contains a table with columns for "Customer No", "Last Name", "First Name", "Customer Name", "Relationship Name", and "Signature". Each table has a "Go" button and a "1 Of 1" indicator. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

The system will display the following details:

- Minimum Number of Signature
- Number of Mandatory Signatures
- Remarks

Mandatory Signature

- Customer Number
- Last Name

- First Name
- Customer Name
- Relationship Name
- Signature

Other Signature

- Customer Number
- Last Name
- First Name
- Customer Name
- Relationship Name
- Signature

6.5.4 Processing

After you specify the 'Reference Number', click on the 'Pickup' button. The system defaults the 'Elaboration Date' in the section 'Reference Number Available' with the current system date. In case you do not specify the 'Reference Number', then the 'Principal Fiscal Code' needs to be specified. After which the system defaults the 'Elaboration Date' in the section 'Reference Number Not Available' with the current system date. It then adds up the Amounts in the 'Payment Data Details' block and defaults the sum in the 'For a total Amount' field.

On selection of an appropriate value from the 'Form Type', only the corresponding tab will be enabled for input. For example, if you select 'F24 Standard' as the Form Type then only the tab 'F24 Standard' will be enabled and all other tabs will be disabled.

The system posts the following accounting entries on save and authorization of the record:

Dr/Cr	Description	Amount
Dr	Debit Account Number	Final Section Amount of the corresponding tab which has been entered
Cr	Account maintained in ARC of the associated product.	Final Section Amount of the corresponding tab which has been entered

Accounting entries posted for the charge amount:

Dr/Cr	Description	Amount
Dr	Debit Account Number	Charges amount computed as per ARC maintenance
Cr	Income Account	Charges amount computed as per ARC maintenance

Note

- Rate Code and Rate Type Preferred as maintained at the product level will be considered for fetching the exchange rate.
 - The transactions done during the day can be reversed within the same day. In that case the accounting entries passed for the transaction will be reversed.
 - If the currency of the Current account to Debit is not equal to the currency in which payment has to be made (EUR) then, the system converts the payment amount into equivalent amount in the account currency using the exchange rate maintained between the 2 currencies as on the day of payment.
-

6.5.5 Validations

The fields 'Current Account Branch' and 'Current Account to Debit' should be specified. If not specified, the system displays an appropriate error message.

During save, the Current account to be debited should have enough funds to perform the tax payment. In case of insufficient funds, the system displays an appropriate error message.

The system validates only the data format of the fields specified. If any of such validations fail, the system displays an appropriate error message.

If you maintain more than the specified number of rows in any of the below blocks then the system displays an appropriate error message.

- In 'F24 Standard' tab, the system allows you to maintain only the following number of records:
 - up to a maximum of 6 rows in the "Erario" multi record block
 - up to a maximum of 4 rows in the "INPS" multi record block
 - up to a maximum of 4 rows in the "REGIONI" multi record block
 - up to a maximum of 4 rows in the "IMU E ALTRI ENTI LOCALI" multi record block
 - up to a maximum of 4 rows in the "INAIL" multi record block
 - up to a maximum of 3 rows in the "ALTRI ENTI" multi record block
 - up to a maximum of 7 rows in the "ACCISE" multi record block
- In "F24 Simplified" tab up to a maximum of 10 rows in the "Tax Details" multi record block
- In "F24 Elide" tab up to a maximum of 28 rows in the "Tax Details" multi record block
- In "F24 Predefined" tab up to a maximum of 1 row in the "Tax Details" multi record block

If the computed value for Payment Amount field value is less than or equal to 0, on pickup, the system displays an appropriate error message.

If the 'Principal Fiscal Code' and 'Secondary Fiscal Code' fields have a value of 16 character, that is for non-individual customers, the system validates the last character in the value as per the checksum algorithm for Fiscal Code. If the validation fails, then the system displays an appropriate error message. In case of individual customers, where the 'Principal Fiscal Code' and 'Secondary Fiscal Code' field has a value of 11 character, the system validates the last character in the value as per the checksum algorithm for VAT number. If the validation fails, then the system displays an appropriate error message.

6.6 Issue MAVs

This section contains the following topics:

- [Section 6.6.1, "Issuing MAVs"](#)
- [Section 6.6.2, "Specifying Field Details"](#)

6.6.1 Issuing MAVs

You can issue MAVs using the 'Issue of MAVs' screen. You can invoke this screen by typing 'DEDISMAV' in the field in the top right corner of the Application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Issue Of MAVs' application window. It features a menu bar with 'New' and 'Enter Query'. Below the menu bar are several input fields: 'Issue Number', 'Input Branch', 'Batch Number *', 'Beneficiary CIF Id *', 'Beneficiary Account *', 'Beneficiary Branch', and 'Process Status' (which is set to 'Unprocessed'). A table is displayed below these fields with columns: 'MAV Id', 'Amount *', 'Debtor Name *', 'Debtor Address', 'Debtor Zip Code', 'Debtor City', 'Issue Date', and 'Exp'. The table is currently empty. At the bottom of the window, there is a 'Fields' section with labels: 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Batch Number

Specify the batch under which the MAVs are being issued. You can specify a four-digit batch number for every MAV issue record created.

Beneficiary CIF ID

Specify the CIF ID of the beneficiary whose account should be credited on receipt of payment of this MAV. The adjoining option list displays all open and authorized CIF IDs maintained in the system. You can choose the appropriate one.

Beneficiary Account

Specify the customer account that should be credited on receipt of payment Of this MAV. The adjoining option list displays all open and authorized accounts maintained in the system for the Beneficiary CIF ID specified. You can choose the appropriate one.

Amount

Specify the amount for which the corresponding MAV is being issued.

Debtor Name

Specify the name of the debtor who will be making the payment of the MAV ID.

Debtor Address

Specify the address of the debtor. You can specify any value up to twenty-five characters.

Debtor Zip Code

Specify the zip code of the debtor address. You can specify any value up to five characters.

Debtor City

Specify the city of the debtor. You can specify any value up to twenty-five characters.

The system displays the following details:

- Issue Number
- Input Branch
- Beneficiary Branch
- Process Status
- MAV ID
- Issue Date
- Expiration Date
- Issue Status
- Print Status
- Print Request
- ABI Code

When you save and authorize a MAV issue record, the system updates the 'Process Status' as 'Unprocessed' and the 'Issue Status' of each MAV is updated as 'Active'. After the accounting entries are passed for all the MAVs in this issue record (to debit Asset GL and credit Liability GL), the system updates the 'Process Status' to 'Processed'. Once a payment is received on this MAV, the system updates the 'Issue Status' to 'Liquidated'. If the issued MAV is cancelled, the system changes the 'Issue Status' to 'Cancelled'. Receipt of Payment on an MAV or cancellation of an MAV is possible only if the Process Status of its issue record is 'Processed'.

6.6.2 Specifying Field Details

Click the 'Fields' button to specify values for the user defined fields associated with the 'Issue of MAVs' screen.

You can specify values to all the user-defined fields created and attached to the 'Issue of MAVs' screen in this sub-screen.

Refer the chapter 'Creating Custom Fields in Oracle FLEXCUBE' in the User Defined Fields User Manual for more details on how to create user defined fields.

6.7 Blocked MAV Numbers

This section contains the following topics:

- [Section 6.7.1, "Blocking MAV Numbers"](#)
- [Section 6.7.2, "Specifying Field Details"](#)
- [Section 6.7.3, "Processing"](#)
- [Section 6.7.4, "Blocked MAV Numbers Summary"](#)
- [Section 6.7.5, "MAV Batch Process"](#)

6.7.1 Blocking MAV Numbers

You can block certain Internal ID numbers (serial numbers) which are used while generating Super MAV IDs using the 'Blocked MAV Numbers' screen.

You can invoke this screen by typing 'DEDBKMAV' in the field in the top right corner

of the Application toolbar and clicking the adjoining arrow button.

Blocked MAV Numbers

New Enter Query

Beneficiary CIF Id *

Beneficiary Account *

Beneficiary Branch *

Current Internal ID number *

Number of Ids to be blocked *

Value of Internal ID Number blocked till

Fields

Maker	Checker	Date Time:	Date Time:	Mod No	Record Status	Authorization Status

Exit

Specify the following details:

Beneficiary CIF ID

Specify the CIF ID of the beneficiary to be associated with the specified MAV ID. The adjoining option list displays all open and authorized CIF IDs maintained in the system. You can choose the appropriate one.

Beneficiary Account

Specify the customer account that should be associated with the specified MAV ID. The adjoining option list displays all open and authorized accounts maintained in the system for the Beneficiary CIF ID specified. You can choose the appropriate one.

Number of IDs to be blocked

Specify the number of ID values starting from the 'Current Internal ID number in System' to be blocked.

The system displays the following detail:

- Beneficiary Branch
- Current Internal ID number
- Value of Internal ID Number blocked till

6.7.2 Specifying Field Details

Click the 'Fields' button to specify values for the user defined fields associated with the 'Blocked MAV Numbers' screen.

You can specify values to all the user-defined fields created and attached to the 'Blocked MAV Numbers' screen in this sub-screen.

You can specify the value for the UDFs, if parametrized.

Refer the chapter 'Creating Custom Fields in Oracle FLEXCUBE' in the User Defined Fields User Manual for more details on how to create user defined fields.

6.7.3 Processing

The system performs certain processing in this screen. This is detailed below.

When you save a record, the system checks if there is any change in the current Internal ID number value compared with the value generated at the time when you click the 'New' icon. If there is any change, the system defaults the new value in 'Current Internal ID Number in System' field. Then the system adds the 'Number of IDs to be blocked' value to this and computes the value of 'Value of Internal ID Number blocked till' field.

Similarly, when you save a modified record, the system rechecks if there is any change in the current Internal ID number value and defaults the values as specified above. It also calculates the value of the 'Value of Internal ID Number blocked till' field.

When you generate an MAV ID in the 'Issue of MAVs' screen, the system checks if the generated value lies between the 'Current Internal ID Number in System' and the 'Value of Internal ID Number blocked till' values in all the authorized list of Blocked MAV IDs records maintained. If the generated value is in the blocked list, the system continues to generate a new Internal ID number value till it generates an Internal ID Number that is not on the blocked list.

6.7.4 Blocked MAV Numbers Summary

You can query and view the blocked MAV numbers available in the system in the 'Blocked MAV Numbers Summary' screen. You can invoke this screen by typing 'DESBKMAV' in the field in the top right corner of the Application toolbar and clicking the adjoining arrow button.

Authorization Status	Record Status	Beneficiary CIF Id	Beneficiary Account	Current Internal ID number	Beneficiary Branch	Number of Id
----------------------	---------------	--------------------	---------------------	----------------------------	--------------------	--------------

Specify any combination of the following details for the query and click the 'Search' button:

- Authorization Status
- Record Status
- Beneficiary CIF ID
- Beneficiary Account
- Current Internal ID Number
- Beneficiary Branch

The system displays the following details for the records matching the parameters specified:

- Authorization Status
- Record Status
- Beneficiary CIF ID
- Beneficiary Account
- Current Internal ID Number
- Beneficiary Branch
- Number of IDs to be blocked
- Value of Internal ID Number blocked till

If you do not specify any parameter for the query before clicking the 'Search' button, the system displays all the records available for the maintenance.

6.7.5 MAV Batch Process

You can process all the MAVs for a batch in the 'MAV Batch Process' screen. You can invoke this screen by typing 'DEDBTMAV' in the field in the top right corner of the Application toolbar and clicking the adjoining arrow button.

Specify the following detail:

Batch Number

Specify the number of the batch that needs to be processed. The adjoining option list displays the batch numbers of all the active and unprocessed MAV records available in the system. You can choose the appropriate one.

The system displays the following details:

- Input Branch
- Batch Run Date

Click the 'Submit' button. The system identifies all the authorized, active and unprocessed MAV records available in the specified branch for the specified batch number. It totals the amounts these MAV records and posts the following accounting entries:

Account	Amount	Dr/Cr
Portfolio GL (Asset) maintained for MAV	Total Amount of the MAVs in batch	Dr

Account	Amount	Dr/Cr
Portfolio GL (Liability) maintained for MAV	Total Amount of the MAVs in batch	Cr

The 'Process Status' for each MAV taken up for processing is updated by the system as 'Processed'. Once you process a batch, the system will not allow you to process it again for that branch-date combination.

For each beneficiary account for the batch number it processes, the system checks if you have maintained any 'MAV Issue Charge Amount' for the beneficiary account in 'Customer Accounts Maintenance' screen. If you have maintained this amount, the system computes the number of MAVs issued against this beneficiary account as part of the current batch being processed and multiplies the number with the charge amount. It then debits this amount to the account for issuing the MAVs and posts the following entries:

Account	Amount	Dr/Cr
Beneficiary Account	Amount to be charged from the account for issuing the MAVs	Dr
Income GL	Amount to be charged from the account for issuing the MAVs	Cr

6.8 **Receipt of Payment of MAVs RAVs FRECCIAs - From Account**

This section contains the following topics:

- [Section 6.8.1, "Maintaining Receipt of Payment of MAVs RAVs FRECCIAs - From Account"](#)
- [Section 6.8.2, "Processing Receipt of Payments"](#)
- [Section 6.8.3, "Mandatory Signature Customer"](#)

6.8.1 **Maintaining Receipt of Payment of MAVs RAVs FRECCIAs - From Account**

You can receive payments of MAVs, RAVs and FRECCIAs through account in the 'Receipt of Payment of MAVs RAVs FRECCIAs – From Account' screen. You can invoke this

screen by typing 'MRFA' in the field in the top right corner of the Application toolbar and clicking the adjoining arrow button.

Specify the following details:

From Account Details

Debit Account

Specify the customer account that should be debited for the receipt of the payment on the MAV, RAV or FRECCIA. The adjoining option list displays the customer accounts maintained in the system. You can choose the appropriate one.

Transaction Details

Transaction Type

Select the transaction type from the adjoining drop-down list. The list displays the following options:

- MAV Payment
- RAV Payment
- FRECCIA Payment

MAV/ RAV ID

Specify the MAV or RAV ID for which the payment is being received. If the Payment Type is 'On Us', the adjoining option list displays all the authorized, processed, active and cancelled MAV IDs available in the system. You can choose the appropriate one.

If the Payment Type is 'Off Us', you can specify any valid MAV or RAV ID. The system does not validate the value specified.

Payment Registration Date

Specify the date on which the payment should be done.

Payment Amount

Specify the amount for which payment is being received on the MAV, RAV or FRECCIA.

Payment Currency

Specify the payment currency.

FRECCIA Details**Amount CIN**

Specify a single-digit value for the CIN value of the payment amount value.

Bill Number

Specify the bill number for the FRECCIA payment. This is applicable only for receipt of payments for FRECCIA.

Intermediate CIN

Specify a single-digit value for the intermediate CIN value.

Pre-filled Bill Flag

Check this box if it is a pre-filled bill.

IBAN of Beneficiary

Specify the IBAN of the beneficiary for the FRECCIA payment. This is applicable only for receipt of payments for FRECCIA.

Total CIN

Specify a single-digit value for the total CIN value.

Additional Details**Narrative**

Specify the required narrative.

Exchange Rate

Specify the required exchange rate.

Token No.

Specify the token number.

Negotiated Rate

Specify the negotiated rate, if any.

Negotiation Reference

Specify the negotiation reference, if any.

Debtor Address**Debtor Name**

Specify the name of the debtor.

Debtor Address

Specify the address of the debtor.

Debtor City

Specify the city of the debtor.

Debtor Zip Code

Specify the zip code of the debtor address.

The system displays the following details:

- Debit CIF
- Debit Branch
- Debit Account Currency
- Debit Amount
- Net Account Amount
- Account Number
- Account Description
- Account Branch
- Account Currency
- Account Amount
- Status
- Customer Name
- Total Charge
- External Reference Number

6.8.2 Processing Receipt of Payments

The system processes receipt of payments depending on the transaction.

When you click the 'Pickup' button or the 'Save' icon, the system will perform certain checks for the ID specified. If you are performing an MAV payment, it checks the 'MAV ID'. If it is a valid ID in the system, it checks that the Payment amount specified matches the amount specified for this MAV in the 'Issue of MAVs' screen. If it matches, the payment is identified as an 'On Us' MAV payment. If there is no match, the system displays an appropriate error message. If the MAV ID has not been maintained in the system, the system will extract the internal ID number value in the MAV ID and check if this value has been blocked (in the 'Blocked MAV Numbers' screen). If yes, system will identify the payment as an 'On Us' MAV payment.

If internal ID number does not exist in the blocked list then, the system first validates the last 3 digits in the MAV ID using the CIN modulo 10 and CIN module 93 algorithms. If these values are not valid, the system displays an appropriate error message. It will then extract the ABI code in the entered MAV ID (the first 5 characters) and validate it against all the authorized and open bank codes maintained in 'ABI Maintenance' screen. If the ABI code exists in this list, the payment is identified as an 'Off Us' MAV payment. Else, the system displays an appropriate error message. If none of the conditions specified so far are met, the system displays an appropriate error message.

If you are performing an RAV payment, the system validates the RAV ID. It checks the last three digits using CIN modulo 10 and CIN module 93 algorithms. If these values are not valid, the system displays an appropriate error message. It will then extract the ABI code in the specified RAV ID (the first 5 digits+80000) and validate it against all the authorized and open bank codes maintained in 'ABI Maintenance' screen. If the ABI code does not exist in this list, the system displays an appropriate error message.

For FRECCIA payment receipts, the system picks the ABI/Bank Code from the IBAN of the Beneficiary. If the bank code belongs to the bank, it checks if the IBAN number specified exists internally. If it exists, the system identifies the current payment as an 'On-Us' FRECCIA payment; if it does not exist, the system displays an appropriate error message. If the bank code does not belong to the bank, the system validates it against all the authorized and open bank codes maintained in 'ABI Maintenance' screen. If it is found, the system considers the current payment as an 'Off-Us' FRECCIA payment. If it is not found, the system displays an appropriate error message.

After the validation of the MAV ID or RAV ID or FRECCIA ID, the system validates the combination of the fields 'Amount CIN', 'Bill Number', 'Intermediate CIN', 'Pre filled bill flag', 'Total CIN' will be validated. The validation is based on the CIN Amount, Intermediate CIN Code and Total CIF validation. If this validation is successful, the system records the receipt of the payment else it displays an appropriate error message.

Subsequently, the system checks the 'Payment Registration date' should be a working day (not a holiday). For FRECCIA payments, this date should be the current system date, for MAV and RAV payments, it should be a date equal to or greater than the current system date. If the date is the current working date, then the system checks if sufficient funds are available in the debit account. If you are doing the payment from the front-end screen, the system checks if the debit account is a customer account. If any of the validations for the 'Payment Registration Date' fails, the system displays the appropriate error message.

If the Payment Registration Date is a future date, the system debits the Customer Account and credits the Beneficiary Account on that particular date. If there is any charge maintained in ARC, that will also be liquidated on that day only.

If the currency of the Debit Account is not equal to the currency in which payment is to be made (EUR), then, during liquidation of the payment, the system converts the payment amount into an equivalent amount in Debit account currency using the exchange rate maintained between the two currencies as on the date of liquidation. The Rate Code and Rate Type as maintained for the corresponding product code are used for this conversion.

When you click the 'Pickup' button, the system defaults the account to be credited in the 'Account Number' field as follows:

- In case of an 'On Us' MAV payment, the beneficiary account specified while issuing the corresponding MAV will be defaulted here.
- In case of an 'Off Us' MAV payment, the 'Off Us' GL maintained for MAV will be defaulted here.
- In case of a RAV payment, the 'Off Us' GL maintained for RAV will be defaulted here.
- In case of an 'On Us' FRECCIA payment, the customer account based on the specified IBAN number will be defaulted here.
- In case of an 'Off Us' FRECCIA payment, the 'Off Us' GL maintained for FRECCIA will be defaulted here.

When you save and authorize the record, the system updates the status as 'Liquidated' and posts the following entries:

For payment amount:

Account	Amount	Dr/Cr
Debit Account	Payment Amount	Dr
Account defaulted in the Account Number field.	Amount of the MAV/ RAV	Cr

For charge amount (based on ARC maintenance):

Account	Amount	Dr/Cr
Debit Account	Charges amount computed as per ARC maintenance	Dr
Income Account	Charges amount computed as per ARC maintenance	Cr

Once an 'On Us' MAV payment is successfully saved and authorized, the system updates the corresponding MAV issued as 'Liquidated' in the 'Issue of MAVs' screen.

If, for an 'On Us' MAV payment, you specify a blocked MAV ID in MAV/ RAV ID field and save the record, the system creates a record for Issue of the MAV id (in the 'Issue of MAVs' screen) using the 'Batch No for Blocked MAV' (maintained in 'Blocked MAV Numbers ' screen). It posts accounting entries to debit Portfolio GL (Asset) and credit Portfolio GL (Liability) (maintained in 'MAV RAV FRECCIA Parameters screen). Subsequent checks, processing and accounting entries are the same as specified above for 'On Us' transactions.

6.8.3 Mandatory Signature Customer

Click the 'Signature Details' button in the 'Receipt of Payment of MAVs RAVs FRECCIALs' screen.

Minimum Number of Signatures Number of Mandatory Signatures Remarks

Mandatory Signatures

1 Of 1 Go

Customer No	Last Name	First Name	Customer Name	Relationship Name	Signature
-------------	-----------	------------	---------------	-------------------	-----------

Other Signatures

1 Of 1 Go

Customer No	Last Name	First Name	Customer Name	Relationship Name	Signature
-------------	-----------	------------	---------------	-------------------	-----------

Ok Cancel

The system will display the following details:

- Minimum Number of Signature
- Number of Mandatory Signatures
- Remarks

Mandatory Signature

- Customer Number
- Last Name
- First Name
- Customer Name
- Relationship Name
- Signature

Other Signature

- Customer Number
- Last Name
- First Name
- Customer Name
- Relationship Name
- Signature

7. Instrument Transactions

As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
 - Cheque deposit and withdrawal
 - Cheque deposit to GL
 - Cheque book request
 - In-house cheque deposit

Cheque return

- Traveller's Cheque (TC) transactions
 - TC sale and purchase - against account and for walk-in customer
 - TC sale against GL
- Demand Draft (DD) transactions
 - DD sale against account
 - DD liquidation – against GL, against account and for walk-in customer
 - DD issue – to walk-in customer and against GL
 - DD inquiry
 - DD reprint
- Banker's Cheque (BC) transaction
 - BC sale – against account and against clearing
 - BC issue – against GL and for walk-in customer
 - BC liquidation – against account and against GL
 - BC inquiry
 - BC reprint

This chapter contains the following sections:

- [Section 7.1, "Issue a TC against an Account"](#)
- [Section 7.2, "Issue a TC against a GL"](#)
- [Section 7.3, "Purchase a TC against an Account"](#)
- [Section 7.3, "Purchase a TC against an Account"](#)

7.1 Issue a TC against an Account

This section contains the following topics:

- [Section 7.1.1, "Selling a TC against an Account"](#)
- [Section 7.1.2, "Specifying TC Denomination Details"](#)
- [Section 7.1.3, "Specifying Charge Details"](#)
- [Section 7.1.4, "Specifying MIS Details"](#)
- [Section 7.1.5, "Specifying UDF Details"](#)

7.1.1 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C)' screen by typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TC Sale against Account : Branch Date 2014-01-02...Transaction Branch Code AR1

Save Hold

Travellers Cheque Details

Issuing Branch AR1 TC Currency * GBP

Issuer Code * TC Amount *

Account Details

Account Branch * AR1 Account *

Account Currency * Account Amount

Pickup

Beneficiary Details

Beneficiary Name Address Line 1

TC Denominations | Charge | MIS | UDF

Ok Cancel

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Branch

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Currency

The account currency of the specified customer account is displayed here.

TC Currency

The transaction currency of the specified customer account is displayed here.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

Related Customer ID

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Customer Name

The customer name pertaining to the related customer ID is displayed here.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Recalc

Click 'Recalc' button to update amount/charge details.

7.1.2 **Specifying TC Denomination Details**

In this block you can enter the TC denomination details through the following fields:

TC Description

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

TC Denomination

The number of available units in the denomination is displayed.

Currency

The TC Currency is displayed here.

Count

Enter the number of TCs against each denomination in Count.

Series

Select the TC series from the option list.

Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

TC Amount

The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

7.1.3 **Specifying Charge Details**

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

7.1.4 **Specifying MIS Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the MIS Details screen.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

7.1.5 **Specifying UDF Details**

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details screen.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

7.2 Issue a TC against a GL

This section contains the following topics:

- [Section 7.2.1, "Selling a TC against a GL"](#)
- [Section 7.2.2, "Specifying TC Denomination Details"](#)
- [Section 7.2.3, "Specifying Charge Details"](#)
- [Section 7.2.4, "Specifying MIS Details"](#)
- [Section 7.2.5, "Specifying UDF Details"](#)

7.2.1 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by

typing '8205' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TC Sale Against GL - Branch Date 2014-01-02

Save Hold

Travellers Cheque Details

Transaction Branch AR1 TC Currency * GBP

Issuer Code * TC Amount *

GL Details

General Ledger Number * General Ledger Currency *

General Ledger Description

Pickup

Beneficiary Details

TC Denominations | Charge | MIS | UDF

Ok Cancel

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

TC Currency

Specify the currency of the TC.

General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

TC Amount

Specify the amount for which the TC is being issued.

General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

GL Description

The system displays the description of the GL account number chosen.

Narrative

Here, you can enter remarks about the transaction.

On clicking Pickup button, the system populates the values in all the call-forms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

Customer Number

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into GL account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

Beneficiary Name

Specify the name of the beneficiary in whose favour the TC is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Recalc

Click 'Recalc' button to update amount/charge details.

7.2.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

7.2.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

7.2.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the MIS Details screen.

Refer the section titled 'Specifying MIS details' under Withdrawing Cash against a Cheque" for further details.

7.2.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the UDF Details screen:

Refer the section titled 'Specifying the UDF details' under Withdrawing Cash against a Cheque" for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

7.3 Purchase a TC against an Account

This section contains the following topics:

- [Section 7.3.1, "Purchasing a TC against an Account"](#)
- [Section 7.3.2, "Specifying TC Denomination Details"](#)
- [Section 7.3.3, "Specifying Charge Details"](#)
- [Section 7.3.4, "Specifying MIS Details"](#)
- [Section 7.3.5, "Specifying UDF Details"](#)

7.3.1 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TC Purchase against Account : Branch Date 2018-06-28::Transaction Branch Code 000

Save Hold

Travellers Cheque Details

TC Currency * GBP Issuing Branch 000

TC Amount * Instrument Type TCA

Issuer Code * Instrument Status LIQD

Account Details

Account Branch * 000 Account Currency *

Account * TC Amount in Account Currency

TC Denomination | Charge | MIS | UDF

Ok Cancel

Here, you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issuing Branch

The current logged – in branch is displayed.

Account Number

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Branch

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

TC Currency

Specify the currency of the TC.

TC Amount

Specify the amount as indicated on the TC instrument being purchased.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Currency

The transaction currency of the chosen customer account is displayed here.

Narrative

Here, you can enter remarks about the transaction.

On clicking Pickup button, the system populates the values in all the call-forms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. Clicking 'Pickup' button, the system defaults the following details:

Related Customer ID

The system displays the customer ID based on the account specified.

Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Exchange Rate

The system displays the exchange rate used to convert the TC currency into account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

7.3.2 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

7.3.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the Charge Details screen. Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

7.3.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the MIS Details screen.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

7.3.5 Specifying UDF Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the UDF Details screen.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Note

Depending on the 'Display Type' selected for customer / account in 'Instruction Maintenance' screen, the instruction will be displayed at the time of saving the input stage and authorizing the transaction.

For more details about viewing customer / account instructions, refer the section titled 'Viewing Customer / Account Instructions on 'F6' Key-Press' and Viewing Customer / Account Instruction Details in Override Screen' in this user manual.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

7.4 Issue a DD Issue against an Account

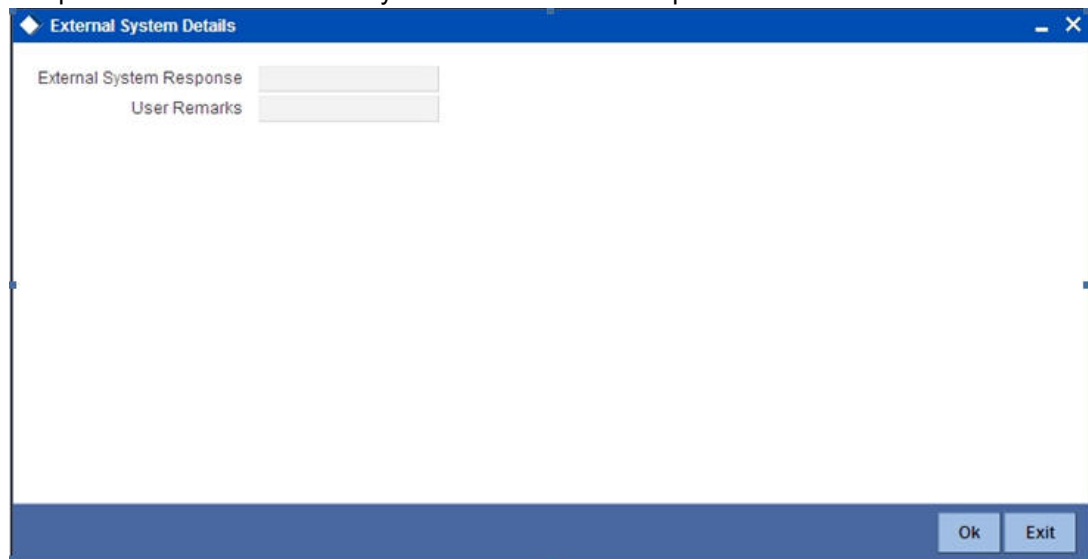
This section contains the following topics:

- [Section 7.4.1, "Viewing OFAC Check Response"](#)

7.4.1 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen. On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



Here, you can view /capture the following details:

External System Response

The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

7.5 Liquidate a DD against an Account

This section contains the following topics:

- [Section 7.5.1, "Specifying Preferences Details"](#)

7.5.1 Specifying Preferences Details

This block allows you to capture the preference details. Click on the 'Preferences' button to invoke the following screen.

7.6 Liquidate a DD for a Walk-in Customer

This section contains the following topics:

- [Section 7.6.1, "Specifying Preferences Details"](#)

7.6.1 Specifying Preferences Details

This block allows you to capture the preference details. Click on the 'Preferences' button to invoke the following screen.

This section contains the following topics:

- [Section 7.6.2, "Invoking OFAC Check"](#)

7.6.2 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. Issue a DD against a GL

This section contains the following topics:

- [Section 7.6.3, "Invoking OFAC Check"](#)

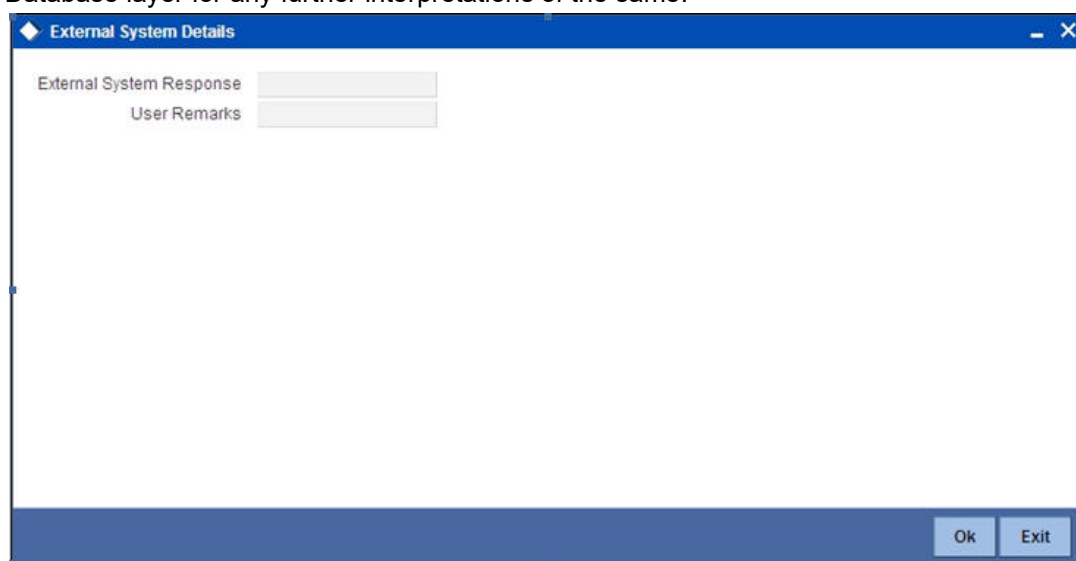
7.6.3 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

7.6.3.1 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Total Amount

The system computes the total amount based on the specified denomination details, if you have selected 'Payment Mode' as 'Cash' at query stage.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

7.6.3.2 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

7.6.3.3 Denomination Details

If you have selected 'Payment Mode' as 'Cash' at query stage, you need to specify Denomination details.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

7.6.3.4 Specifying Charge Details

Charge Details block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual. Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

7.6.3.5 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

7.6.3.6 Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

7.6.3.7 Specifying Charge Details

This block allows you to capture charge related details. Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

7.6.3.8 Uploading Bulk BC Multi Issuance against Customer Account

You can issue bulk Bankers Cheques using an Interface upload for an existing instrument types. This upload facility is applicable only for BC issue against Customer account.

You can receive bulk file from channels like Internet Banking or can be uploaded directly. You can create an interface definition for the input file for Multi BC Issue against customer account and cheque with relevant components as per the file format. Similarly, an interface definition for the output file for Multi BC Issue input file can be created, which shows the processing status of the records, error code and status.

While saving or authorizing of uploaded transactions, the system performs the BC issuance specific validations and create individual BC transactions using an RT product 'BCSG'. The system derives the debit account from the GL maintained for the product 'BCSG'.

8. Credit Card Payments

8.1 Introduction

Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

This chapter contains the following sections:

- [Section 8.2, "Processing Payments by In-House Bank Cheques"](#)
- [Section 8.3, "Processing Payments by Other Bank Cheques"](#)
- [Section 8.4, "Processing Payments by Account"](#)
- [Section 8.5, "Processing Credit Card Payment Reversals"](#)

8.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Card Payment By In-House cheque : Branch Date 2018-06-28

Save Hold

Credit Card Details

Credit Card No * Credit Card Holder Name

From Account Details

From Account Number * From Account Branch * WB1

Account Title From Account Currency

From Amount *

Cheque Details

Charge | MIS | UDF

Ok Cancel

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCM.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

From Account Branch

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

From Account Number

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

Account Title

Title of the recovery account is defaulted here.

From Account Currency

Currency of the account is defaulted, when account number is selected.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Check Date

Current system date is defaulted as the check date.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Amount

Specify the payment amount for credit card transaction.

Note

Amount currency can be FCY

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.

Note

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
 - You can also configure auto-authorization with few user limits.
-

8.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Card Payment By Cheque : Branch Date 2018-06-28

Save Hold

External Reference Number FJB181790000461

Credit Card No *

Credit Card Holder Name

Account Number

Clearing Type *

Cheque Date * 2018-06-28

Cheque Number *

Narrative

Exchange rate

Total Charges

Value Date YYYYMMDD

Late Clearing

Branch Code

Bank Name

Sector Description

Negotiated Cost Rate

Negotiation Reference

Special Available

Regulation CC Available

Bank Code

Sector Code

Branch Name

Charge | MIS | UDF

Ok Cancel

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Account Branch

Specify branch code of the Credit Card from the adjoining option list.

Narrative

Specify remarks for the credit card payments, if any.

Transaction Currency

Currency of the transaction is defaulted here; however, you can modify if needed.

Transaction Amount

Specify amount of the cheque drawn.

Account Number

Specify the account number of the Credit Card to credit the account.during credit card payment. Alternatively, you can select the account number from the option list. The list displays all the valid account numbers maintained in the system.

If you do not specify the account number, during credit card payment, the system credits the GL maintained as part of Card Maintenance GL.

Clearing Type

Specify clearing type you need for the cheque drawn from the adjoining option list.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Cheque Number

Specify a valid cheque number for payment.

Note

Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Routing Number

Specify routing number you need for the cheque drawn from the adjoining option list

Drawer Account Number

Specify Account number on which the cheque is drawn.

Cheque Date

Cheque date is defaulted here.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.

Note

If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

In the single stage flow, if there is a transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

Payment by Cheque

External Reference Number
Credit Card No
Credit Card Holder Name
Account Number
Account Title
Narrative

Transaction Currency
Transaction Amount
Exchange rate
Total Charges
Negotiated Cost Rate
Negotiation Reference

Recalculate

Instrument Details | Charge | MIS | UDF

Clearing Type
Cheque Number
Value Date
Routing Number
☐ Special Available
Branch Code
Bank Name
Sector Description

Drawer Account Number
Cheque Date
☐ Late Clearing
☐ Regulation CC Available
Bank Code
Sector Code
Branch Name

Exit

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

8.4 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRAC.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Value Date

Current date of the system is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Recovery Account

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Recovery Account number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Account Title

Title of the recovery account is defaulted here.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Note

If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

Amount

Specify the payment amount for credit card transaction.

Note

If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

Narrative

Specify remarks for the credit card payments, if any.

In the single stage flow, if there is an transaction level override or error during approval then the transaction will be moved to the pending queue. Without save action being initiated, the transaction will not be in pending queue.

On clicking Pickup button, the system populates the values in all the callforms of the screen and clicking pickup button is mandatory if you make any changes to the Transaction amount and exchange rate after first pickup.

Once you click 'Pickup' button, then on amendment of xrate, amount, charge, pickup will be mandatory before save. On pick up, the fields that are currently enabled in the enrich stage will alone be retained as enabled fields.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

Charge Components	Waiver	Currency	Charge Amount	Charge in Local Currency	Exchange Rate
-------------------	--------	----------	---------------	--------------------------	---------------

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

Exchange Rate

Exchange rate value is defaulted here to convert the transaction currency to account currency.

Recalculate

Click this button to recalculate charges for the cheque deposited.

8.4.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

8.5 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using 'Credit Card Payment Reversal' screen. You can invoke this screen by typing 'STDCCREV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Card Payment Reversal	
Credit Card No *	Payment Currency
Transaction Ref No *	Payment Amount
Transaction Branch	Payment Status
Transaction Date	Payment Input By
Remarks	External Ref No

Maker ID	Date Time	Authorization Status	Exit
LBL_CHECKER_ID	Date Time		

You can maintain the following parameters here:

Credit Card No

Specify number of the Credit Card for which you need to reverse payments.

Transaction Ref No

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency

- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

Remarks

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

8.5.1 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can view records based on any or all of the following criteria:

Authorization Status

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised—Select this option if the Credit Card payment is authorised.
- Unauthorised—Select this option if the Credit Card payment is unauthorised.

Credit Card No

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

Transaction Ref No

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

Transaction Branch

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By

9. Branch Deployment Options

9.1 Introduction

Oracle FLEXCUBE Branch module can be setup in three different ways.

Centralized Setup

In case of Centralized setup the Branch server, Branch object and Host object will be present in the same machine or located in the same Datacenter. Also in case of a Centralized setup, the Branch and Host DB objects need to be present necessarily in the same Oracle schema and instance. This removes a complete network hop, thereby reducing transaction time – and also eliminates the possibility of Branch going Offline with respect to the Host Server.

De-Centralized Setup

In case of a Decentralized setup, the Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the Host DB. In a Decentralized setup, all calls to Host DB will happen through a HTTP call via the WAN. Since messages are sent over WAN, a Decentralized setup might be relatively slow. In case the network connection between the Branch and the Host Data center fails, the Branch will be forced to work in an Offline mode.

Hybrid Setup

This setup is a combination of Centralized & De-Centralized Branches. Out of 10 Branches say 7 are centralized and 3 are de-centralized.

This chapter contains the following sections:

- [Section 9.2, "Deployment Options"](#)
- [Section 9.3, "Processing Transactions in Offline Mode"](#)
- [Section 9.4, "Tanking and Untanking"](#)
- [Section 9.5, "Auto-Reversal Process"](#)
- [Section 9.6, "Offline Batch Process Flow"](#)

9.2 Deployment Options

This section contains the following topics:

- [Section 9.2.1, "Centralized Deployment"](#)
- [Section 9.2.2, "De-centralized Deployment"](#)

9.2.1 Centralized Deployment

In a centralized deployment:

- Branch and Host DB objects are present in the same Oracle DB Schema.
- Requires network connectivity between the remote branches and datacenter at all times
- Faster transaction times.
- No offline support.

Features

The features of this deployment are as follows:

- Availability of network connectivity at all times.
- Teller transactions always directed to Data Center server.
- No Offline transaction capability for Teller transactions.

- Good connectivity between Data center and Branches to ensure continuity of business and performance.

9.2.2 **De-centralized Deployment**

In a de-centralized deployment:

- Branch Server and Branch DB are present in a different datacenter from the datacenter hosting the FLECUBE DB.
- Branch and Host schemas will be present in different Oracle DB Instances.
- Doesn't require network connectivity at all times.
- DC Branch Till & Transaction specific data will be available on the Branch DB.
- Transactions will be tanked in Offline mode. Untanking process is triggered once the network connectivity is restored.
- The same Branch DB can host multiple branches.

In decentralized deployment, branch transactions can be entered in two modes, viz. online and offline.

9.2.2.1 **Online Mode**

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.

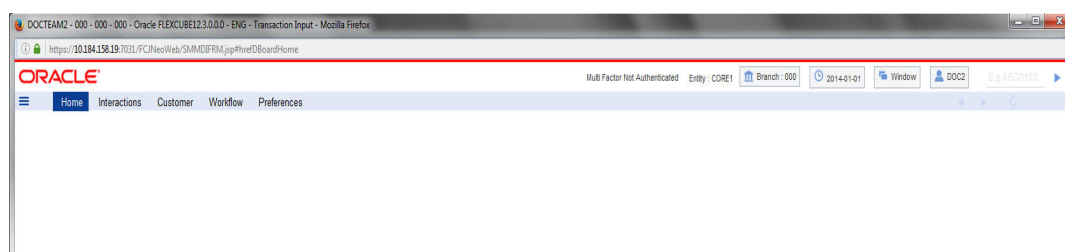


The features of this deployment are as follows:

- Teller transactions are uploaded into FLEXCUBE DB present in Data Center.
- Teller transactions are routed to the FLEXCUBE DB in Data Center through Branch server
- Full functionality of teller transactions are supported
- Replication of latest data from FLEXCUBE DB to Branch DB at pre-set intervals.

9.2.2.2 **Offline Mode**

If the branch is online, you can see the online status when you mouse over 'Branch' on the application toolbar.



The features of this deployment are as follows:

- Network Connectivity between Remote Branch and Data Center is not available.
- Teller transactions are not uploaded into FLEXCUBE DB present in Data Center real time.
- Teller transactions are tanked in Branch Database present in the Remote Branch.
- Transactions are synchronized with FLEXCUBE Host once the connectivity is restored.
- Certain functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.
- No replication of data from FLEXCUBE DB to Branch DB in Offline mode.

Notification and Administration

The Change Branch functionality of FLEXCUBE will be disabled in offline mode. Which also acts as an indicator if the Branch is online or offline.

All transaction input in Offline mode will be tanked. Untanking happens once the link is restored.

In case, Branch switches from Offline to Online or vice versa after a transaction has been initiated then they have to be discarded and re-input again.

Offline Exposure Control

Exposure controlled by specifying the Offline Limit at Customer Account level.

Error will be displayed during save of a transaction in Offline mode, in case the sum of all Offline Debit transactions including the current transaction exceeds the Offline Limit.

9.3 Processing Transactions in Offline Mode

When network is down in the decentralized branch, branch will be able to post transactions in offline mode with limited functionality.

The banks exposure in an Offline scenario will be controlled by the Offline limits set for a Customer Account in FCC.

Any transaction being executed Offline will validate against the Account's Offline limit (as and where applicable) and on exceeding the same, will result in an Error. This validation will be for the sum of Transaction amounts for all Offline Debit transactions for that Account (including the current Transaction) against the Offline limit for the Account.

As Transactions are not going to Host, charges should be picked up locally. Following table is replicated for this purpose - fbtb_arc_maint. From this table various charges are picked up based on product code, currency code, Branch code, transaction type and account class group. Charge amount is shown only if the Charge Type is FLAT and Slab/Tire Type is none. In any other case teller is supposed to enter the charge amount.

Functionality like MIS/UDF/Rate pick up/Available Balance checks is not available in Offline mode.

Validations that are available for Customer Account accounts are dormant, frozen, no credits, no debits and cheque number for cheque transactions.

Oracle FLEXCUBE supports the following branch transactions in offline mode.

SI No	Function id	Module	Offline	Description
1	9001	Maintenance	Y	Open Teller Batch / Till

SI No	Function id	Module	Offline	Description
2	9007	Maintenance	Y	Transfer Cash from Vault
3	9008	Maintenance	Y	Transfer Cash to Vault
4	9011	Maintenance	Y	Buy TCs from Agent
5	9012	Maintenance	Y	Teller Platform Status Query Screen
6	9015	Maintenance	Y	Buy TCs From HO
7	9016	Maintenance	Y	Sell TC to HO
8	9017	Maintenance	Y	Buy TCs from Vault
9	9018	Maintenance	Y	Return TCs to Vault
10	9020	Maintenance	Y	Display TCs available with Vault
11	BCFT	RT	Y	Transfer Cash from Teller
12	DENM	Maintenance	Y	Denomination Exchange
13	EODM	Maintenance	Y	EOD Maintenance
14	OFDL	Maintenance	Y	File download
15	REAN	Maintenance	Y	Reassign Transactions
16	TVCL	Maintenance	Y	Till Balancing and Closure
17	TVQR	Maintenance	Y	Till Vault Position Query
18	1001	RT	Y	Cash Withdrawal
19	1005	RT	Y	Miscellaneous GL Transfer
20	1006	RT	Y	Funds Transfer Request
21	1008	RT	Y	Miscellaneous Customer Debit
22	1013	RT	Y	Cheque Withdrawal
23	1060	RT	Y	Miscellaneous GL Debit
24	1401	RT	Y	Cash Deposit
25	1408	RT	Y	Miscellaneous Customer Credit
26	1460	RT	Y	Miscellaneous GL Credit
27	7551	RT	Y	Book Shortage
28	7552	RT	Y	Book Overage
29	9009	RT	Y	Buy Cash From Central Bank
30	9010	RT	Y	Sell Cash To Central Bank
31	LOCH	RT	Y	In-House cheque Depo

SI No	Function id	Module	Offline	Description
32	1009	DD	Y	TC Sale (Against Account)
33	1409	DD	Y	TC Purchase (Against A/C)
34	8003	DD	Y	TC Purchase (Walk-In)
35	8204	DD	Y	TC Sale (Walk-In)
36	8205	DD	Y	TC Sale (Against GL)
37	5521	CG	Y	Inward Clearing Cheque Data Entry
38	6501	CG	Y	Cheque Deposit
39	6512	CG	Y	Consolidated Cheques Data Entry
40	6520	CG	Y	Cheque Deposit to GL
41	1025	UP	Y	Bill Payment by Cash
42	1075	UP	Y	Bill Payment Against Account
43	CLCS	Maintenance	Y	Clear Cache

9.4 Tanking and Untanking

Transactions are stored in Branch DB in Offline mode with the status as Tanked

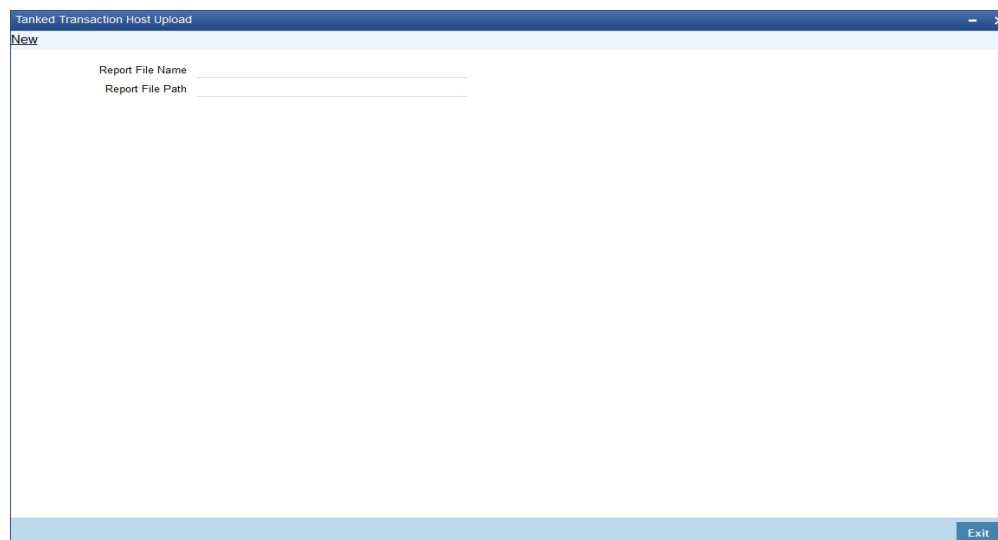
Untanking job will pick up the Tanked transactions and store them in FLEXCUBE DB once the connectivity is restored.

Tanked transactions can also be uploaded to FLEXCUBE DB using the UI

You can download transactions from branch DB in to file is OFDL screen.

Downloaded file will be available under the folder where the path has been given in FBTB_PARAMS for column UNTANK_FILEUPLOAD_PATH.

You can upload file into Oracle FLEXCUBE DB using STDOFUPL screen.



Intra day batch STDOFUPL will force post the transactions in FLEXBRANCH DB.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDOFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDOFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

9.5 Auto-Reversal Process

Transactions that get timed out will be picked up by the untanking job and stored in FLEXCUBE DB.

Batch running in FLEXCUBE DB will pick up the transactions and reverse the same in FLEXCUBE.

9.6 Offline Batch Process Flow

The process flow for offline branches is as follows:

- When operations start in the morning, branch is connected and network is up.
- Transaction processing will continue as normal.
- Network is disrupted during middle of day and not restored back till end of day.
- Branch will automatically switch to offline mode.
- Branch will be able to post only offline transactions.
- Before running EODM, branch should download the transactions as suggested earlier.
- Offline branch should ensure to send the file to online branch.
- After transactions have been downloaded by the branch, branch should run EODM and check for the dates.

9.6.1 Process Flow for Online Branch which uploads Offline Transactions

The process for uploading offline transactions is as follows:

On receipt of file from offline branch, the online branch should upload the transactions as suggested earlier.

Whenever branch goes to offline mode, the offline transactions have to be uploaded to host database either manually (file upload) or automatically (untanking job). Following which intra day batch STDUFUPL should be run, then only all transactions will pass accounting entries. Before Running EOD of offline branch, intra day batch (STDUFUPL –Tanked transactions host upload, from BABIDBAT screen) has to be run, to pass the accounting entries correctly.

10.1 Introduction

This chapter contains the following sections:

- [Section 10.2, "Savings Insignificant Balance Accounts Report"](#)
- [Section 10.3, "Blocked Accounts Report"](#)
- [Section 10.4, "Account Balance Listing Report"](#)
- [Section 10.5, "Saving Accounts Opened Today Report"](#)
- [Section 10.6, "Saving Accounts Closed Today Report"](#)
- [Section 10.7, "Flat File - Cheque Book Requested Report"](#)
- [Section 10.8, "Savings Large Balance Movements Report"](#)
- [Section 10.9, "Accounts Dormant Next Month Report"](#)
- [Section 10.10, "Savings Account Dormant Today Report"](#)
- [Section 10.11, "Savings Overline/TOD Report"](#)
- [Section 10.12, "Daily Overline/TOD Txn Report"](#)
- [Section 10.13, "Large Debit Balance Report"](#)
- [Section 10.15, "Daily Processed Transactions Report"](#)

To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

10.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

10.2.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Branch Code	This indicates the branch code
Product	This indicates the product
Description	This gives a brief description on the account class
Account Number	This indicates the account number
Currency	This indicates the currency
Last Credit Amount	This indicates the OLE_LINKCredit Details
Last Credit Date	This indicates the date of previous credit
Last Debit Amount	This indicates the Debit Details

Last Debit Date	This indicates the date of previous debit
Account Balance	This indicates the balance amount in the account

10.3 **Blocked Accounts Report**

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

10.3.1 **Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Number	This indicates the account number
Customer ID	This indicates the customer ID
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

10.4 Account Balance Listing Report

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke 'CASA Balance Listing' screen by typing 'SVRCABLI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

10.4.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Class	This indicates the account class
Description	This gives a brief description on the account
Currency	This indicates the currency of the transaction
Account Number	This indicates the account number
Customer ID	This indicates the customer identification number
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Available Balance	This indicates the balance available
Un-cleared Amount	This indicates the uncleared amount
Accrued Interest	This indicates the accrued interest
Hold Amount	This indicates the hold amount
Accrued Till	This indicates the accrued till
Last Interest	This indicates the last interest

10.5 Saving Accounts Opened Today Report

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis. You can invoke

'Saving Accounts Closed Today Report' screen by typing 'SVRAOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

The system displays the current branch code. You can generate the report specific to this branch.

10.5.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information, grouped by account class and currency:

Field	Description
Account Class	This indicates the account class. Details of saving accounts opened during the day under this account class are displayed below.
Currency	This indicates the currency of transaction
Customer Number	This indicates the Customer Number
Customer Name & Address	This indicates the name of the customer and the address of the customer
Account Number	This indicates the account number
ACY Opening Bal	This indicates the Opening Balance in Account currency

Available Balance	This indicates the available balance
Teller	This indicates the Teller ID
Supervisor	This indicates the Supervisor name

10.6 Saving Accounts Closed Today Report

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis. You can invoke 'Saving Accounts Closed Today Report' screen by typing 'SVRACREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

10.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Class	This indicates the account class. Details of all savings accounts closed during the day under this Account Class are displayed below.
Account No	This indicates the account number of the customer

Currency	This indicates the currency of the transaction
Customer Name	This indicates the name of the customer
Closing Balance as	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

10.7 **Flat File - Cheque Book Requested Report**

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

10.7.1 **Contents of the Report**

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Number	This indicates the account number of the customer
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

10.8 **Savings Large Balance Movements Report**

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account

balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis. You can invoke 'Savings Large Balance Movements Report' screen by typing 'SVRLBALM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Savings large balance movements

Branch _____

Amount Exceeding _____

Report Format PDF

Report Output View

Printer At Client

Printer _____

Ok Exit

10.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

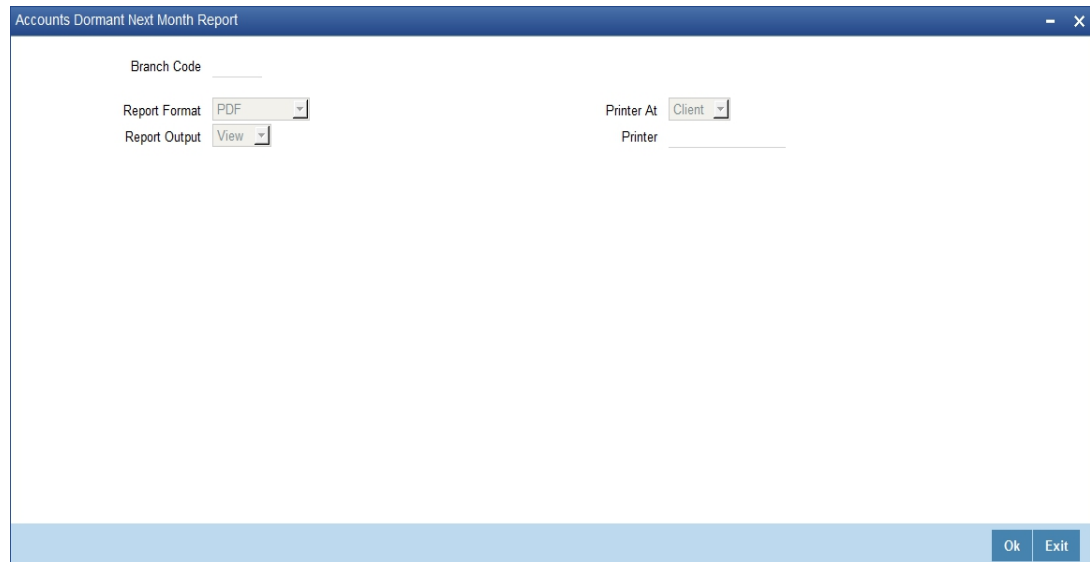
The generated report will have the following information:

Field	Description
Account Class	This indicates the account class
Description	This indicates the description
Account Number	This indicates the account number of the customer
Officer ID	This indicates the id of the Officer
Transaction No	This indicates the transaction number
Dr/Cr	This indicates whether the transaction is a debit or a credit
Balance Move-ment	This indicates the Balance Movement in CASA
Available Balance	Balance Available

10.9 Accounts Dormant Next Month Report

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

This report is generated at EOD on a monthly basis. You can invoke 'Accounts Dormant Next Month Report' screen by typing 'SVRDOREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



10.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Branch Code	This indicates the branch code
Account Number	This indicates the Account Number
Account Description	This gives a brief description on the account
Account class code	This indicates the account class code
Customer Number	This indicates the customer number
Currency	This indicates the currency of the transaction
Current Balance	This indicates the current balance
Last Debit Amount	This indicates the last amount debited

Last Debit Date	This indicates the last debit date
Last Credit Amount	This indicates the last credited amount
Last Credit Date	This indicates the last credit date
Last Transaction Date	This indicates the last transaction date

10.10 Savings Account Dormant Today Report

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state.

This report is generated at EOD on a daily basis. You can invoke 'Savings Account Dormant Today Report' screen by typing 'SVRADREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

You can generate this report for a specific branch code. Select the branch code from the option list.

10.10.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. The contents of the report are discussed under the following heads:

Header

The Header carries the title of the report, branch code, report run date and time, user ID, module code and the page number of the report.

Body of the report

The generated report will have the following information:

Field	Description
Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Current Balance	This indicates the current balance in the customer account.
Dormancy Date	This indicates the date of dormancy
Date of Transaction (Date Last Dr and Date Last Cr)	This indicates the last date on which there was a transaction in the account.

10.11 Savings Overline/TOD Report

When Current and Savings accounts are drawn above the overdraft limit sanctioned, then the system moves to overline status. Temporary overdrafts (TOD), on an ad-hoc basis, may also be sanctioned for the selected accounts, by an appropriate bank official when a customer requires. In such cases, you can generate a 'Savings Overline/TOD Report' at EOD with details of overline amount, overline days and credit risk rating description, for proper follow up of these accounts and to regularize the same. The details are listed based on the product type.

You can invoke 'Savings Overline/TOD Report' screen by typing 'STROVODR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Savings Overline or TOD Report

Branch Code *

Processing Date

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Exit

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

10.11.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Savings Overline/TOD Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Maker ID	Indicates Maker ID
Acc Desc	Indicates the account description
Account Current Balance	Indicates Account Current Balance
Current Overline Days	Indicates Current Overline Days
Month To Date Days	Indicates Month-to-Date Days
Year To Date Days	Indicates Year-to-Date Days
Acc. Ccy	Indicates Account Currency
Limit Ccy	Indicates Limit Currency

Overline Amount	Indicates Overline Amount
Last Debit Date	Indicates Last Debit Date
Last Debit Amt	Indicates Last Debit Amount
Last Credit Date	Indicates Last Credit Date
Last Credit Amt	Indicates Last Credit Amount
Temp OD Limit	Indicates Temp OD Limit
Uncleared Funds Limit	Indicates Uncleared Funds Limit

Note

Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all overline accounts will be listed in the report. At least a single overline account should have 100% customer account linkage.

10.12 Daily Overline/TOD Txn Report

Banks provide Overline/TOD facility on a temporary basis to selected customers. You can generate 'Daily Overline/TOD Txn Report' to provide details of current and savings account with such facilities, to follow-up at the earliest. This report provides information on daily overline and TOD based on the branch and account.

You can invoke 'Daily Overline/TOD Txn Report' screen by typing 'STROVTOD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch Code

Specify a valid code of the Branch in which report is being generated, from the adjoining option list.

Processing Date

Specify a date when the TOD was processed in the specified branch from the adjoining calendar.

Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to view the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Select printer using which you wish to print the report from the adjoining option list.

10.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed branch-wise as body of the generated report:

Field Name	Field Description
Account No	Indicates Customer Account Number
Acc Desc	Indicates Account Description
Customer Name	Indicates the name of the customer
Last Credit Date	Indicates Last Credit Date
Txn Date	Indicates Txn Date
Txn Amt	Indicates Txn Amount
Txn CCY	Indicates Txn CCY

Limit CCY	Indicates Limit Currency
Dr/Cr	Indicates Debit Credit Indicator
Txn Desc	Indicates the transaction description
Total OD Limit	Indicates the total OD limit
Balance	Indicates Account Opening Balance

Note

- Since the Over Draft date is updated in EOD batch, the date provided as input should be a date previous to the current date. If a date is not provided, all over line accounts will be listed in the report.
 - At least a single line should be mapped with 100% customer_account_linkages.
-

10.13 Large Debit Balance Report

Oracle FLEXCUBE facilitates generation of 'Large Debit Balance Report' at EOD with details of CASA accounts which exceeded the threshold limit. The details are grouped based on the account class and currency.

10.13.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Large Debit Balance Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Account Class	Indicates Account Class
Currency	Indicates Currency
Threshold Amount	Indicates Threshold Limit maintained at product and currency level
Account Number	Indicates Account Number whose balance has reached threshold limit
Account Name	Indicates Account description
Customer Id	Indicates Customer ID
Customer Name	Indicates Customer Name
Customer Telephone No	Indicates Customer Mobile Number
Available Balance	Indicates Account available balance

10.14 Signatory Details Report

You can invoke 'Signatory Details' screen by typing 'SVRSIG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Signatory Details

☐ All CIFs

Report Format: PDF
Report Output: View

Printer At: Client
Printer:

Ok Exit

10.14.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Daily Overline/TOD Txn Report is as follows:

Header

The Header carries the title of the report, information on the branch code, the date and time, the branch date, the user id, the module name and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Customer Number	Indicates the customer number
Account Number	Indicates the Account Number
Currency	Indicates the currency
Signature	Displays the signature
CIF Sig Id	Indicates the CIF Signature
Approval Limit	Indicates the limit of approval

Type	Indicates the type
Solo	Indicates whether the signatory is solo

10.15 Daily Processed Transactions Report

You can invoke 'Daily Processed Transactions Report' screen by typing 'CORDLPRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following parameters here:

Branch Code

You can generate the report for a specific branch or for all the branches. If you select 'All', the system will generate the report for all the branches. If you select 'Specific Branch', you need to specify the branch code.

Select a valid branch code from the option list. The system will generate the report for the selected branch.

Specify the report options and click 'OK' button to generate the report.

Note

The daily processed transactions report displays only transactions related to customer account and does not list any walk-in cash transactions.

10.15.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

Header

The header of the report will contain the name of the report, branch code, branch name, branch date, user ID of the user who generated the report, module code, date and time of running the report and the page number of the report.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Transaction Number	The transaction number
Transaction Code	The code that identifies the type of transaction
Transaction Amount	The amount involved in the transaction
Customer Type	The type of customer involved in the transaction
Account Number	The account number
Booking Date	The date of transaction booking
Value Date	The transaction value date
Charge	The applicable charge
Rate	The applicable rate
Title of Accounts	This indicates the title of the accounts
Maker ID	The user ID of the maker of the transaction
Maker Date Stamp	The date and time of the transaction
Checker ID	The user ID of the checker who authorized the transaction
Checker Date Stamp	The user ID of the checker who authorized the transaction

11. Function ID Glossary

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