Retail Teller Guide

Oracle FLEXCUBE Universal Banking

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Retail Teller User Guide
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Contents

1. Preface

1.1 Introduction

This manual explains the features of the Retail Teller module of Oracle FLEXCUBE which enables you to enter and process retail teller transactions entered through an Oracle FLEXCUBE retail branch.

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in 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 as follows:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*The Retail Teller Module – an Overview* gives you an overview of the retail teller module.
Chapter 3	*Maintaining Accounting Details* explains how to set up accounting details for retail teller products in Oracle FLEXCUBE.
Chapter 4	*Maintaining Retail Teller Products* describes the procedure to create retail teller products for the specific services your bank offers.
Chapter 5	*Reports* provides a list of reports that can be generated in this module and also explains their contents.
Chapter 6	*Annexure A* lists the inbuilt retail teller products provided for the retail teller module and the association of these products with their appropriate functions in the Retail Branch.
Chapter 7	*Annexure B* contains samples of the various types of advices and notices generated at each stage for the type of contract that the retail teller module handles.
Chapter 8	*Retail Teller Glossary* – gives a list of important terms used in the module.
Chapter 9	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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1.5　Related Documents

- The Procedures User Manual

1.6　Glossary of Icons

Icons	Function
✕	Exit
+	Add row
−	Delete row
🔍	Option List

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2. Retail Teller Module – An Overview

2.1   <u>Introduction</u>

Teller transactions entered through an Oracle FLEXCUBE branch are stored in the Oracle FLEXCUBE database, in the Retail Teller module.

The Retail Teller module of Oracle FLEXCUBE provides for the maintenance of appropriate reference information, which would enable entry of teller transactions from an Oracle FLEXCUBE branch, and also enable you to view and enrich transactions that have been entered through an Oracle FLEXCUBE branch.

In order to facilitate the entry of teller transactions through the Retail Branch, the following reference information needs to be maintained at the host Oracle FLEXCUBE installation:

- Products in the Retail Teller module that would be used to process retail teller transactions entered through the Branch
- Accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for retail teller transactions

Oracle FLEXCUBE provides inbuilt products in the Retail Teller module for retail teller transactions entered through an Oracle FLEXCUBE branch. These products and their associations with the corresponding functions in the Oracle FLEXCUBE Retail branch should be maintained as per Annexure – A of this User Manual. No new products other than these need be maintained for such retail teller transactions. You can, however, make changes to these inbuilt products, to suit your requirements, and specify any exchange rate parameters and any MIS details.

The accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for retail teller transactions, must be maintained in the host Oracle FLEXCUBE installation, through the ARC Maintenance. Refer the head 'Maintaining Accounting Details for Retail Teller Transactions' in this chapter for information about the ARC Maintenance.

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3. Maintaining Accounting Details

3.1 Introduction

After you have maintained the requisite products for retail teller transactions, you must maintain the accounting information that will be used by the system to process such transactions involving the product.

In the Account, Rates and Charges (ARC) screen, you can maintain accounting information that will be used to

- Identify the transaction account and offset account to which accounting entries arising from a retail teller transaction using the product will be posted
- Identify whether the offset account or the transaction account must be considered to be the debit account in a retail teller transaction using the product
- Identify whether any applicable charges in a retail teller transaction using the product must be paid out from the offset account or the transaction account
- Compute the applicable charges that would be levied.
- Identify the transaction codes to be used for the accounting entries

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Note

In order to compute applicable charges, the following screens need to be maintained, before proceeding with ARC Maintenance:

– Charge Code Maintenance

– Entity Maintenance

Details on the above mentioned maintenances are provided in subsequent sections of this chapter.

This chapter contains the following sections:

3.2 ARC Maintenance

This section contains the following topics:

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3.2.1 Invoke ARC Maintenance screen

In the ARC Maintenance screen, you maintain accounting and charges information that would be applicable for processing retail teller transactions involving a specific branch, retail teller product and specific currency combination.

You can invoke the 'ARC Maintenance' screen from the application browser. You can invoke this screen by typing 'IFDATMMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In the ARC Maintenance screen, you maintain accounting and charges information (known as ARC details) that would be applicable when processing retail teller transactions involving a specific branch, retail teller product and specific currency combination.

Note

It is recommended that you maintain ARC details for all possible combinations of retail teller branch, product, offset currency, transaction currencies, customer and customer group. If you do not maintain specific records for each currency, customer and branch combination, you can use the '*.* ' option.

Product

While maintaining the ARC details, you have to indicate the retail teller product, transactions involving which the details would apply. Each product in Oracle FLEXCUBE is identified with a unique four character alphanumeric code. You can indicate the appropriate product.

It is recommended that you maintain ARC details to be applicable for each retail teller product that you set up.

You can select CCDM (Cash and Cheque Deposit Machines) product to indicate that as soon as cash is deposited it will be reflected in the customer's account. A separate GL is created to differentiate this CCDM transaction.

Currency

You must indicate the currency, transactions involving which the ARC details would be applied.

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For each currency in which retail teller transactions would be processed involving the selected product, you can maintain a separate set of ARC details in this screen. You can also choose the "ALL" option under currency, which the system, will use if no specific record for a currency is available.

Customer Group

Specify the customer group to define charges. This adjoining option list displays all valid customer groups maintained in the system. You can choose the appropriate one. Input to this field is mandatory.

Account Class Group

Select the account class group from the adjoining option list.

Note

If ARC is maintained for an account class group, then the charges computed is applicable for all the account classes defined under that account class group,

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The ARC resolution logic is as below:

Sequence	Account Class Group	Branch	Product	Currency	Customer Group	Transaction Type
1	Specific	Specific	Specific	Specific	Specific	Specific
2	Specific	*.*	Specific	Specific	Specific	Specific
3	Specific	Specific	Specific	*.*	Specific	Specific
4	Specific	Specific	Specific	Specific	*.*	Specific
5	Specific	Specific	Specific	Specific	Specific	*.*
6	Specific	*.*	Specific	*.*	Specific	Specific
7	Specific	*.*	Specific	Specific	*.*	Specific
8	Specific	*.*	Specific	Specific	Specific	*.*
9	Specific	Specific	Specific	*.*	*.*	Specific
10	Specific	Specific	Specific	*.*	Specific	*.*
11	Specific	*.*	Specific	*.*	*.*	Specific
12	Specific	*.*	Specific	*.*	Specific	*.*
13	Specific	*.*	Specific	Specific	*.*	*.*
14	Specific	Specific	Specific	*.*	*.*	*.*
15	Specific	*.*	Specific	*.*	*.*	*.*
16	*.*	Specific	Specific	Specific	Specific	Specific

17	*.*	*.*	Specific	Specific	Specific	Specific
18	*.*	Specific	Specific	*.*	Specific	Specific
19	*.*	Specific	Specific	Specific	*.*	Specific
20	*.*	Specific	Specific	Specific	Specific	*.*
21	*.*	*.*	Specific	*.*	Specific	Specific
22	*.*	*.*	Specific	Specific	*.*	Specific
23	*.*	*.*	Specific	Specific	Specific	*.*
24	*.*	Specific	Specific	*.*	*.*	Specific
25	*.*	Specific	Specific	*.*	Specific	*.*
26	*.*	*.*	Specific	*.*	*.*	Specific
27	*.*	*.*	Specific	*.*	Specific	*.*
28	*.*	*.*	Specific	Specific	*.*	*.*
29	*.*	Specific	Specific	*.*	*.*	*.*
30	*.*	*.*	Specific	*.*	*.*	*.*

3.2.2 Identifying Offset Account

You can specify the offset account or GL into which offset entries are to be booked, as a result of the teller transaction involving the product, branch and currency.

You can also indicate the branch in which the offset account resides. You can also choose the "ALL" option, which the system interprets as the branch in which the transaction is being input.

Indicating the offset account as the debit account

You could indicate that the offset account is to be the debit account for the transaction, in teller transactions involving the product, branch and currency combination. To indicate this, select the 'Offset Account' option in the Debit Account field on this screen.

Indicating the offset account as the default charge account

You could indicate that the offset account is to be the default charge account for the transaction, in teller transactions involving the product, branch and currency combination. This means that the charges would be recovered from this account. To indicate this, select the 'Offset Account' option in the Charge From Account field on this screen.

Note

If the offset account you have specified uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the contract.

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3.2.3   Identifying Transaction Account

You must specify the transaction account for the retail teller transaction, as well as the branch in which this account resides. The branch information you specify here could also be used in the case of an inter-branch transaction.

If you wish to maintain ARC details for a specific customer, you can specify a valid customer account here. In such a case, the ARC record will be applicable to all retail teller transactions involving the customer, product, branch and currency combination that you have specified in this record, in this screen.

Indicating the transaction account as the debit account

You could indicate that the transaction account is to be the debit account for the transaction, in teller transactions involving the product, branch and currency combination. To indicate this, select the 'Transaction Account' option in the Debit Account field on this screen.

Indicating the transaction account as the default charge account

You could indicate that the transaction account is to be the default charge account for the transaction, in teller transactions involving the product, branch and currency combination. This means that the charges would be recovered from this account. To indicate this, select the 'Transaction Account' option in the Charge From Account field on this screen. Typically for a "Cash Deposit" type of a transaction, in which the customer account will be specified when the transaction is entered, the same account would also be used to debit the charges.

Note

If the transaction account you have specified uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the contract.

3.2.4   Identifying Offset and Debit Transaction Codes

In addition, you have to also identify the transaction codes against which offset and debit related entries for the transaction ought to be tracked.

For instrument-based products (such as check deposit / check withdrawal products) you must ensure that you specify a transaction code for which check numbers are mandatory.

Charge Debit Account

You can choose the charge debit account from the adjoining drop-down list. The available options are:

- Offset Account
- Transaction Account

Main Offset Accounting Entries Required

Check this box to pass the Main accounting entries along with charges defined at ARC for a Product, else only the charges accounting entries defined for the product alone will get passed which is used for Online charge collection.

Note

When RT products are used for On-line charge definition (STDCHGMN) this checkbox has to be unchecked.

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Generate Transaction Advices

You can indicate that advices must be generated for retail teller transactions involving the product, branch and currency combination.

The advice types that are available for the Retail Teller module are the debit and credit advices generated for the debit or credit entries that would be passed to customer accounts, namely, "DR ADVICE" and "CR ADVICE".

For further information on the debit and credit advices, please refer the Annexure –B.

Generate MT101

Check this box to generate MT101.

3.2.5 Indicating Service Charges for Inter-branch Transactions

In a transaction, if the account branch of the teller transaction is different from the transaction branch, then charges maintained by inter-branch product will be applied to the transaction.

If you select the IB transaction as 'Yes' for a RT product at ARC, the system picks up and process the charge entries as maintained.

If you select the IB transaction as 'NO' for a RT product at ARC, then the charges maintained in Non-IB product are applied to the transaction.

IB Transaction

Check this box if you want the system to pick up the product, for inter-branch transactions.You will notice the difference in the service charges processed for two transactions with same kind of product.

Note

This is supported for Cash Deposit (1401), Cash Withdrawal (1001) and Account to Account Transfer (1006)

Netting Charge

You have the option to net the accounting entries for the debit leg of the charges along with the main transaction entries.

Check this box to indicate that the debit leg of the charges is to be netted before passing the accounting entries. Leave the box unchecked to pass the entries without netting the charges of the debit leg.

End Point

In case of Outward Clearing, Clearing House is derived based on the End Point maintained for the ARC combination.

Description

End Point Description (Display Only field).

Bank Float Days

In case Bank Float Days is not maintained at the Clearing Bank/Branch level, it is picked up from here.

Customer Float Days

In case Customer Float Days is not maintained at the Clearing Bank/Branch level, it is picked up from here.

Float Days Basis

Whether to consider the Calendar Days or Working Days for computing the Value Date based on the Floats maintained.

3.2.6 Indicating Exchange Rate Revaluation

You can specify the following details:

Profit Revaluation GL

Specify the profit revaluation GL details.

Loss Revaluation GL

Specify the loss revaluation GL details.

Exchange rate values are maintained at CCDRATES. Rate type and Rate code preferred is maintained at product level and Negotiated cost rate is maintained at transaction level.

The Revaluation amount = (Transaction amount/exchange rate) - (Transaction amount/ negotiated rate),

Where,

Exchange rate is picked for the rate type and rate code maintained at Product level.

The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.

3.2.7 Defining Charge Details

You can define a maximum of five charges. A charge can be computed based either on the transaction amount or on an earlier charge amount

As part of defining the Charge details for each charge, you need to capture the following details in the corresponding charge tabs:

Charge Type

The Charge Type that should be applied on the transaction. It could either be a Percentage of the transaction amount or a Flat Charge.

Slab type

Select whether the Charge computation has to be over different Amount Slabs or Tiers (0-100 @ 10, 101-500 @ 15 etc.).

Basis

You can indicate the basis amount on which the charge is to be computed.

Since you can maintain five different charge amounts, the basis amount that you enter could either be the 'Transaction Amount' or any of the earlier charge amounts. For example, let us assume you are maintaining Charge 1. The only basis for charge 1 can be the transaction amount. While defining Charge 2 you can choose either the transaction amount or Charge 1 as the basis. Similarly while defining Charge 3, you can choose the transaction amount or Charge 1 or Charge 2 as the basis. NUM-ACC-OPN-DAYS' is used as basis to define the Account closure Charge product. When this basis is used, Slab type should be maintained as "SLAB" and Rate Type as "FLAT RATE". As system will check the slab for charges to be collected based on the Number of days account kept open by the customer. 'System Entity' can be selected to calculate those teller transactions that exceed the restriction amount. If

'System Entity' is selected, then the linked system entity returns the basis amount on which the charge is calculated.

Entity Name

The field is enabled if 'System Entity' is selected in the 'Basis' field. Select the Entity Name, from the adjoining option list. The list of values are populated from the 'Entity Maintenance' screen (STDENMNT). Further details on the 'Entity Maintenance' screen is provided in subsequent sections of this chapter.

Based on Charge Code

Check this box to indicate whether the charge is based on the charges maintained in the 'Charge Code Maintenance' screen. If this field is checked, then the system checks the parameters applicable to the selected charge code from the 'Charge Code Maintenance' screen (which is detailed in the subsequent section) and passes the relevant parameter value(s). The system also passes the "Basis" amount to the charge code as the basis is captured at ARC charge level.

If the system is unable to pass a parameter value to a charge code because of unavailability of data, the same parameter is treated as *.*.

Charge Code

This field is enabled if 'Based on Charge Code' field is checked. Select the charge code from the adjoining option list. All charge codes as maintained in the charge code maintenance screen is listed in this field.

Currency

You can indicate the currency in which the charge amount would be expressed. If the transaction currency is different from the charge currency, a conversion would be done, using the rate code and rate type that you specify for each charge.

Charge Debit Account

Select the charge debit account into which charge related entries are to be posted from the adjoining option list.

Note

- If charge debit account is maintained at both ARC and charge level with different values, the system will take precedence of the charge debit account at the charge level to debit the charges.The charge debit account can either be "TXN_ACC" or "OFS_ACC" or GL's (Income or Expense)

- If netting charge is checked at ARC level, charge debit account should be maintained at ARC level. This charge debit account and charge credit account is used when bank has to remit tax on income they receive as part of each and every RT transactions.

Charge Credit Account

Select the charge credit account from the adjoining option list. The other leg of the charge is posted to a GL, as specified in the ARC record.

For example,

To collect tax from the income received will be as follows:

For cash deposit transactions, bank wants to collect a charge of 5% on the transaction amount (inclusive of tax). The bank has to remit Tax @ 9.090909% of gross charge collected from the income GL.

The ARC maintenance can be done as follows to achieve the same:

Charge 1:

Charge Basis: Transaction Amount

% Charge: 5 %

Charge Debit Account: Transaction Account

Charge Credit Account: Income GL (say INC00001)

Charge 2:

Charge Basis: Charge 1

% Charge: 9.090909%

Charge Debit Account: Income GL (INC00001)

Charge Credit Account: Tax Payable GL (say PAYB0001)

For a cash deposit of USD 1000 in account CASA0001, the gross charge (inclusive of tax) will be USD 50 and Tax will be 4.55 after rounding.

The accounting entries for the maintained ARC will be as below:

Dr/Cr	Account	Currency	Amount
DR	CASH GL	USD	1000
CR	CASA0001	USD	1000
DR	CASA0001	USD	50
CR	INC00001	USD	50
DR	INC00001	USD	4.55
CR	PAYB0001	USD	4.55

Netting

If two or more accounting entries, for the same event, are to be passed to the same account, on the same Transaction Date, these entries can be netted. You can choose to net the charge leg of the Transaction Account (debit) entry with the main leg of the customer accounting entry.

Transaction Code

You can indicate the code using which the accounting entries would be booked, for each charge.

Rate Code and Rate Type

While settling charges for cross currency transactions, you can choose to debit the customer by applying the mid rate, buy rate or by using the buy/sell spread over the mid-rate. Therefore you need to specify the Exchange Rate details for each ARC definition record that you maintain in the system.

Firstly, indicate the Rate Code for which different rates can be maintained. A list of all the rate codes maintained in the Floating Rates Maintenance screen is displayed in the list. You can choose the appropriate code.

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In addition to specifying the Rate Code you have to indicate the Rate Type which should be picked up for exchange rate conversions involving settlement of charges for cross currency transactions.

You can maintain any one of the following as the Rate Type:

- Mid
- Buy/Sell Rate

After identifying the Rate Code and Rate Type you can indicate the basis amount on which charges are to be computed.

Amount

You have to specify the flat amount only when the charge type is a Flat Amount.

The flat amount will be collected in the currency that you have specified in the Currency Code field.

Rate

If you have indicated that the charge should be a percentage of the transaction amount, you have to necessarily capture the rate that is to be applied on the transaction amount. The rate that you specify will be applied after converting the amount into the Account Currency.

Minimum and Maximum Charge Amount

When the charge type applicable on the transaction is a percentage of the transaction amount you have to capture the minimum and maximum charge amounts that should be applied on the transaction.

If the charge percentage involving a particular transaction is less than the minimum charge the system will by default debit the customer account with the minimum charge amount. Similarly, when the charge percentage exceeds the maximum amount, the system will debit the customer account with the maximum charge amount.

Note

The charge amount will be deducted in the currency that you specified earlier.

MIS Head

Specify the MIS Head that is applicable for the charge-related accounting entry.

Description

You can indicate a short description for the charge.

Charge Tracking Preference

Select charge tracking preference from the adjoining drop-down list. The options available are:

- Part Debit/Part Waive - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and waives off the remaining amount. There will not be any tracking for the waived amount. For example: If the charge amount is Rs100 and there is Rs70 in the customer account, then Rs70 will be collected as the charge and the remaining Rs30 would be waived off.

- Part Debit/Part Track - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and tracks the remaining amount. For example: If the charge amount is Rs100 and there is Rs70 in the customer account, then Rs70 will be collected as the charge and the remaining Rs30 would be tracked for collection.

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- Full Waive - If your account does not have sufficient balance then the system waives off the full charge amount. For e.xample: If the charge amount is Rs100 and there is Rs70 in the account, the entire Rs100 charge will be waived off.

- Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable. For example: If the charge is Rs100 and the amount in the account is Rs70, charge will not be collected, instead Rs100 will be tracked as receivable and this would be tracked till closure.

- Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient then force debit results in negative balance. For example: If the charge is Rs100 and the customer account has Rs70, then the system forcibly debits the customer account of Rs100 resulting in the customer account balance of Rs30. The amount is not tracked in this case. This option if selected, ignores all other validations for balance check and will debit the customer account for the charge amount. The same balance check validations are skipped here too which are currently skipped by the system if balance check required flag is unchecked at transaction code level. However, other validations such as No debit, account freeze will not be skipped.

- Not Required - Select 'Not Required' if charge for tracking is not preferred. The system behaves in the same manner as it is when "Tracking required auto liquidation" flag is unchecked. This will consider the validations for balance check, that is preference at transaction code level or account overdraft errors (e.g. AC-OVD)

- Reject - If the account does not have sufficient balance, then the system rejects entire transaction.

Note

- If "Charge Tracking Preference" is any of the above other than "Not Required", the given preference will take precedence over the account overdraft check validation (AC-OVD). For example, if account overdraft check validation (AC-OVD) is set up as an override, but tracking preference is selected as full track or part debit/ part track, the charge amount will be tracked if available balance is insufficient to cover the charges. If tracking preference is selected as "Not Required", then the system will debit the account for charge even if available balance is insufficient to cover the charges.

- If account overdraft check validation (ACOVD) is set up as an error, but tracking preference is selected as "Force Debit", then the charge amount will be debited to the customer account by skipping the balance check validation and if available balance is insufficient to cover the charges. But if the tracking preference is selected as "Not Required", the transaction fails due to insufficient fund.

Note

- The charge tracking preference is not applicable if the charge debit account is a GL
- The charge tracking preference is not applicable for Account close out products or NUM-ACC-OPN-DAYS if selected as basis.

Liquidation Preference for Tracked Charges

- Select liquidation preference for tracked charges from the adjoining drop-down list. The options available are:Partial - If 'Partial' is selected, the system liquidates the tracked charge amounts partially during EO only if part amount is available in the account. For example: If Rs.30 is tracked for an account and during next day EOD, system finds Rs10 is available in the account, system will try to collect the available Rs10.

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- Full - If this is selected, then the system tries to liquidate the individual tracked charge amount fully during EOD. If only part amount is available in the account, system will not try to collect the part amount. For example: If Rs30 is tracked for a charge in an account and during next day EOD, system finds Rs10 is available in the account; system will not try to collect the available Rs10. But, system will wait till the time balance available in the account becomes Rs30.

Note

- The system does not validate the "Charge Tracking Preference" selected and "Liquidation Preference for Tracked Charges" selected for a given charge. This has to be operationally controlled. The "Liquidation Preference for Tracked Charges" is applicable only if the Charge tracking preference is selected as "Full Track" or "Part Debit/ Part Track". In all other cases, the liquidation preference can be maintained as "Full" or "Partial" which will not have any impact unless any charges are tracked.
- Liquidation of IC tracked charges are done as per the logic available for other tracked amounts like RT, CL tracked amounts.
- You can define the priority of liquidation order product-wise at account class AMT block screen for IC charge products also.

If track receivable is checked at RT product level, then the non sufficient treatment or charge tracking preference at ARC maintenance level is ignored by the system.

If track receivable is not checked at RT product level, the non sufficient treatment or charge tracking preference selected at ARC maintenance level for the product is applicable. The non sufficient treatment or charge tracking preference at ARC level is applicable to charges and not for the original transaction amount. For ARC product, the processing is done by RTAUTDLY batch.

If one charge has been used as a basis to arrive at another charge, then the 'Charge Tracking Preference' will be same for both the charges.

During evaluation of charge tracking preference for a transaction with multiple charges, the system calculates all the charges and then considers charges from 1 to 5.

The system displays override messages when:

- Available balance is sufficient to cover the transaction amount but not sufficient for the charge.
- Product level tracking is checked and when transaction amount is greater than the available balance.

The non sufficient funds tracked transactions can be reversed on the same day only, next day reversal is not allowed.

If netting is disabled for credit transactions, the charges will be deducted from the account. Hence, NSF charge tracking preference will be applicable if system is unable to collect the charge amount.

Process flow for Non sufficient Funds Treatment

If 'Charge Tracking Preference' is selected as 'Part track' or 'Full track' then, once the amount for tracking has been calculated then the system does the following:

- Creates an internal amount block for the amount to be tracked against the charge account in table CSTB_AUTO_SETTLE_BLOCK.
- The tracked amount will be updated in receivable amount in the CASA account

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- Once the receivable amount is updated, the available balance is affected. The receivable amount is deducted from current balance while arriving at the available balance.during tracking.

- The receivable amount will be displayed in customer account

- For all the online transaction screens during SAVE at enrich stage, if any charge amount is being tracked or waived or force debited to the account, the same information is displayed as an override. If you accept the override, the transaction will be completed and if the override is rejected, the transaction will not proceed.

- If you modify or waive any of the charges after the override is displayed, the override should be cancelled and modify the charges. After the modification of charges, system will re-evaluate the NSF preferences based on the available balance and the modified charges. On save, system displays if any charge amount is being tracked or waived or force debited to the account.

Whenever an account is credited for which there are tracked receivables, the system will do the following:

- For all the existing internal amount blocks, system checks for earmarking the credit of book date, blocking order and liquidation order.

- If there are multiple charges tracked as a part of a single RT transaction, like all five ARC charges, the order of evaluation will be in increasing order from Charge 1 to charge 5.

- During online apportionment of credit and subsequent liquidation, the system will not consider account level receivable tracking for NSF tracked charges. If there are any NSF tracked charge amount for the account, system will go ahead with the online apportionment of credit and subsequent liquidation of the charges during EOD.

During EOD the does the following to liquidate the tracked receivables:

- The system evaluates every tracked records with apportioned amount.

- If apportioned amount is equal to the tracked amount, the system will liquidate the tracked amount completely.

- If apportioned amount is less than the tracked amount and liquidation preference is 'FULL', the liquidation will not happen and system will wait for the apportioned amount to become equal to the tracked amount.

If apportioned amount is less than the tracked amount and liquidation preference is 'Partial', system will liquidate partially and the tracked amount will be reduced.

3.2.8 Charge Code Maintenance

In the 'Charge Code Maintenance' screen, charges based on some additional parameters which are not a part of 'ARC maintenance' can be maintained. The charge matrix in this screen can be attached to the ARC maintenance screen for arriving at charges based on additional parameters.

You can invoke this screen by typing 'STDCHGCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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Specify the following details in this screen:

Charge Code

Specify a unique identifier to identify a charge code.

Charge Code Description

The description of the charge code is defaulted here.

Parameters Mapping

In this section, parameters based on which charges are differentiated are mapped to fixed parameter IDs. There are 5 parameter IDs provided in this section. At least one parameter should be mandatorily defined. Select the appropriate value from the adjoining option list. This list contains the following values:

- **TRANSACTION_BRANCH_GROUP**- This is the ARC branch group code to which the transaction branch belongs to. If the transaction branch is not grouped under any ARC branch group *.* is returned for the same.

- **ACCOUNT_BRANCH_GROUP -** This is the ARC branch group code to which the account branch belongs to. If the account branch is not grouped under any ARC branch group *.* is returned for the same.

- **PAYABLE_BANK_CODE -** This is the beneficiary Bank Code which is used while sending an outgoing interbank BC/DD/TT.

- **PAYABLE_BRANCH_CODE-** This is the beneficiary Bank's branch Code which is used while sending an outgoing interbank BC/DD/TT.

The list of factory shipped parameters which is made available in this screen are as follows:

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Parameter Specific To	Differentiating Parameter	Description	Applicable to transaction
Customer	CUSTOMER_CATE-GORY	Customer category specified at customer CIF level	ALL
	GROUP_CODE	Group code specified at customer CIF >Additional tab level	ALL
	CLEARING_GROUP	Clearing group specified at customer CIF >Additional tab level	ALL
	TAX_GROUP	Tax group specified at customer CIF >Additional tab level	ALL
	CUSTOMER_CLASSIFI-CATION	Customer Classification specified at customer CIF >Additional tab level	ALL
	NATIONALITY	Nationality specified at customer CIF level> personal/corporate tab	ALL
Transaction	TRANSAC-TION_BRANCH	Branch code at which transaction is being done	ALL
	TRANSAC-TION_BRANCH_GROUP	Branch group to which transaction branch belongs to	ALL
	ACCOUNT_BRANCH	Branch code of the transaction account	ALL
	ACCOUNT_BRANCH_GROUP	Branch group to which account branch belongs to	ALL
	PAYABLE_BANK_CODE	Payable bank code for BC/DD/TT	BC/DD/TT
	PAYA-BLE_BRANCH_CODE	Payable Branch for BC/DD/TT	BC/DD/TT
	TO_AC-COUNT_BRANCH	Branch code of the Credit account	LOCH and Account to Account transfer
	TO_AC-COUNT_BRANCH_GROUP	Branch group to which credit account branch belongs to	LOCH and Account to Account transfer

Charge Matrix

Values 1 to 5

Values 1 to 5 correspond to the respective parameter value in the Parameter Mapping section. For example: Value 1 corresponds to the Parameter Value 1 and so on and so forth. Select the specific values from the adjoining option list.

Charge Type

Select the charge type from the drop down list. The charge type can be flat or percentage.

Amount

Specify the charge amount in this field.

Rate

Specify the rate in this field.

Minimum Charge

Specify the minimum charge in this field.

Maximum Charge

Specify the maximum charge in this field.

Slab Type

Select the Slab Type as Slab or Tier from the drop down list. If Slab Type is Slab or Tier, then provide the slab or tier details in the slab or tier sub-screen by clicking 'S' button.

In this screen, you need to specify the number of slabs, the basis to value, and charge slab details.

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3.2.9 ARC Branch Group Maintenance

To define branch groups which are equivalent to cities or regions that the bank operates in, invoke the 'ARC Branch Group Maintenance' screen by typing 'STDBRGMT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Branch Group Maintainence					− x
New					
ARC Branch Group *					
ARC Branch Group Description *					
Maker	Date Time:	Mod No	Record Status		Exit
Checker	Date Time:		Authorization Status		

Specify the following details in this screen:

ARC Branch Group

Specify a group code to identify a group of branches.

ARC Branch Group Description

Specify a description for the branch group.

After specifying details in the 'ARC Branch Group Maintenance' screen, all the ARC branch groups are displayed in the 'Branch Parameter Maintenance' screen (STDBRANC). Select the branch group from the 'ARC Branch Group' field.

For more information on the Branch Parameters Maintenance screen, refer section 5 'Branch Parameters' in the Core Service module.

3.2.10 Entity Maintenance

In the ARC Maintenance screen, fees or charges as a percentage of the transaction amount can be calculated for transactions exceeding the restriction amount. To calculate this fee or charge, you need to select 'System Entity' in the 'Basis Field' in the ARC Maintenance screen. Thereafter, the 'Entity Name' field is enabled which displays values obtained from the 'Entity

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Maintenance' screen. You can invoke this screen by typing 'STDENMNT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Specify the following in this screen:

Entity Name

Specify the entity name to be considered for fee maintenance.

Unit Name

Select a value for charge consideration from the drop down list. The value provided in the drop down list are as follows:

- Exceeded Amount
- Transaction Amount

During ARC Maintenance, the following scenarios are considered if exceeded amount is selected:

- If the transaction is not exceeding the restriction utilization, then the value provided is 0.
- If the transaction is exceeding the restriction utilization partially, then the portion of the transaction amount which exceeds the restriction amount, is provided.

During ARC Maintenance, the following scenarios are considered if transaction amount is selected

- If the transaction is not exceeding the restriction utilization, then the value provided is 0.
- If the transaction is exceeding the restriction utilization partially, then the transaction amount is provided.
- If the transaction is exceeding the restriction utilization fully, then the transaction amount is provided.

Entity Type

Select the Entity Type from the drop down list. The values provided in the drop down list are as follows:

- Null
- Restriction Code

Parameter

Select the Parameter if 'Restriction Code' is selected in the Entity Type field, from the adjoining option list. All active restriction codes as maintained in the system are displayed in this field. *For more information on restriction code maintenance, refer to the section 'Restriction Amount Maintenance' in the Core Services Module.*

3.2.10.1 Viewing Entity Types

You can view the entity types in the 'Entity Summary' screen. You can invoke this screen by typing 'STSENMNT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

You can search for entities by specifying values in the following fields:

- Authorization Status
- Record Status
- Entity Name
- Unit Name
- Entity Type

On updating these details and clicking the 'Search' button, the following columns are populated:

- Authorization Status
- Record Status
- Entity Name
- Unit Name

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- Entity Type

3.3 View Teller Transactions

This section contains the following topics:

3.3.1 Viewing Teller Transactions

You can view retail teller transactions in the 'Retail Teller Transaction Query' screen. Invoke this screen from the application browser.

You can invoke this screen by typing 'DEDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can view the following details for each teller transaction:

- Product
- Related Customer
- Virtual Account Number
- User Reference Number
- Reference Number
- Tanked Transaction
- Additional Reference Number

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> **Note**
>
> Value against Virtual Account Number field is displayed only when the transaction is done with a Virtual Account. The related Physical account number will be displayed in the field Account. If Transaction is done with physical account, then Virtual Account Number field will be blank.

For more information on Tanked Transaction, refer Branch Parameters chapter under Core Services module.

3.3.2 Viewing Transaction Leg Details

Here you can view the following details:

- Transaction Currency
- Transaction Branch
- Transaction Account
- Transaction Amount
- Transaction Code

3.3.3 Specifying Offset Leg Details

- Offset Currency
- Offset Account Branch
- Offset Account
- Offset Amount
- Transaction Code

3.3.4 Viewing Instrument Codes

You can view the following details here.

- Value Date
- Exchange Rate
- Local Currency Exchange Rate
- Local Currency Amount
- Narrative
- Track Receivable

3.4 Generate Transaction Sequence Number

This section contains the following topics:

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3.4.1 Generating Transaction Sequence Number

The system generates a unique transaction sequence number and displays an Information Message as "Transaction Sequence number is XX", indicating the generated transaction number after completion of each teller transaction INPUT stage.

The generated transaction sequence number is also displayed at the following levels of 'Work Flow':

- Completed
- Reversed
- Pending
- Assigned
- Query option in 'Search Task'

Note

– This sequence number would be reset on every date change during Mark BOD. The sequence number after date change always starts from 1.

– The number is reset to '1' during Mark BOD for every date change.

3.4.2 Generation of Advices for Retail Teller Transactions

As mentioned earlier, the system generates debit / credit advices if so specified in the ARC Maintenance record for the product, currency and branch combination involving the transaction. For an ODC transaction, payment and cover messages are generated based on the route code specified. The formats for the same are given in the Annexure –B.

3.4.3 Maintaining Branch level Cash Deposit and Cash Holding details

You can maintain branch level cash deposit and cash holding details of Retail Teller. You can invoke this screen by typing 'STDTBRAN' 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 in this screen:

Branch Code

Select the branch code from the available option list.

Branch Description

System displays the branch description based on selected branch.

Preferences

Denomination Tracking Required For

Select the denomination tracking preference from the drop-down list. The list displays the following values:

- Till and Vault - To track denomination for both Tills and Vaults. By default, this option is selected.
- Vault - To track denomination only for Vault, if a Vault is involved in the transaction.
- None - To indicate that denomination tracking is not required for any transaction.

Display Branch Limit Breach to Teller

Check this box to display the branch limit breach to the teller. If you check this box, both till and branch breaching override messages will be displayed to the teller. If you do not select this check box, only till breaching override messages will be displayed to the teller.

Currency Wise Cash Limits

Currency

Select the currency code from the available option list.

Maximum Cash Deposit

Specify the maximum deposited cash amount.

Note

– The maximum cash deposit amount should not be greater than maximum cash holding amount.

– The maximum cash deposit amount should not be greater than product level limit amount.

Minimum Cash Holding

Specify the minimum cash holding amount.

Maximum Cash Holding

Specify the maximum cash holding amount.

The maximum cash holding amount should not be less than minimum cash holding amount.

Threshold Cash Credit Limit

Specify the threshold amount for cash credit limit.

Threshold Cash Debit Limit

Specify the threshold amount for cash debit limit.

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3.4.4 Viewing Teller Branch Parameter

You can view retail teller branch parameters in the 'Teller Branch Parameter' screen. You can invoke this screen by typing 'STSTBRAN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
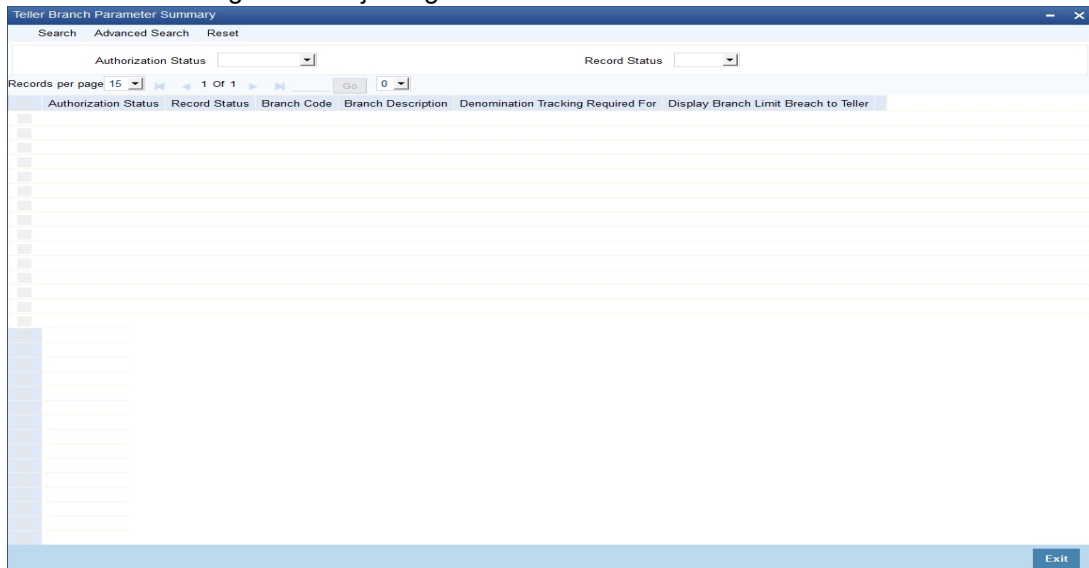
You can view the following details here:

- Authorization Status
- Record Status
- Branch Code
- Branch Description
- Denomination Tracking Required For
- Display Branch Limit Breach to Teller

3.4.5 Viewing Branch Breaching Limits

You can view the details of the current logged in branch's Till and Branch level cash withholding limit breach. You can invoke this screen by typing 'TVQB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch officer can view the details of the tills or vaults whose balances are breaching cash withholding limits.

Branch Code

The system defaults the current branch code.

You can view the following details in this screen:

Tills Breaching Limit

- Till Id
- User Id
- Currency
- Maximum Limit
- Minimum Limit
- Current Till Balance

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Branch Breaching Limit

- Branch Code
- Currency
- Maximum Limit
- Minimum Limit
- Total Balance

When you click 'Refresh' button, the following actions are performed:

- Currency wise details of the tills that breach minimum or maximum till balance limit are displayed.
- Currency wise details of the branch's current cash status is displayed if the branch limit of individual currencies are breached.
- Branch current cash status is validated. The sum of total balances of vaults and tills in a branch, including the closed tills will be compared against the branch's minimum or maximum holding limit.
- Till breaching details of the currencies that are maintained in the Till/Vault maintenance are displayed.
- Branch breaching details of the currencies that are maintained in the Teller Branch Parameter are displayed.

3.5 Reversing of Online Charge

You can reverse the online charge transactions using 'Transaction Reversal' screen. You can invoke this screen by typing 'DEDONLRV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Query Criteria

You can base your query by providing any or all of the following details:

- Contract Reference - Transaction reference number for the contract
- Event Sequence Number - Event sequence number of the transaction
- Component - Charge component to be reversed

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On clicking the 'Query' button, system identifies all records satisfying the above specified criteria and displays in the 'Transaction Details' section.

Transaction Details

System displays following details under 'Transaction Details' section.

- Entry Serial Number
- Module
- Transaction Code
- Event Code
- Amount Tag
- Transaction Date
- Value Date
- Debit/Credit
- Foreign Currency Amount
- Exchange Rate
- Local Currency Amount
- Related Reference
- Related Account

You can reverse only non cash based transactions.

3.6 Maintain Intra Bank Transit Account

This section contains the following topics:

- Section 3.6.1, "Maintaining Intra Bank Transit Account"
- Section 3.6.2, "Currency Details Tab"

3.6.1 Maintaining Intra Bank Transit Account

You can maintain intrabank transit account for each branch for receiver branch, vault and currency combination in the 'Inter Branch Transit Account Maintenance' screen. You can

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invoke this screen by typing 'DEDTRACC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you can specify the following fields:

Branch Code

Specify the branch code. The adjoining option list provides all the branch codes maintained in the system. You can choose the appropriate one.

Vault

The system defaults the vault from which cash will be transferred. This is done on the basis of selected branch.

Transaction Code

Specify the transaction code. The adjoining option list provides all the valid codes maintained in the system. You can choose the appropriate one.

3.6.2 Currency Details Tab

You can specify the following details here:

Receiving Branch

Specify the destination branch to which the cash will be transferred.

Receiving Vault

The system defaults the vault in the destination branch which will receive the cash. This is done on the basis of selected branch.

Currency

The system displays the currency of the cash.

Transit GL

The system displays the transit account that is used to track the movement of cash.

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4. Maintaining Retail Teller Products

4.1　Introduction

This chapter contains the following sections:

4.2　Maintain Products

This section contains the following topics:

4.2.1　Invoke 'RT Product Definition' screen

To process different teller transactions, you must maintain appropriate products. You can maintain products using the 'RT Product Definition' screen, which you can invoke from the Application Browser. You can invoke this screen by typing 'DEDRTPRM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can enter basic information relating to a retail teller product such as the Product Code, the Description, etc.

Retail Teller Product Maintenance			− ✕
New　Enter Query			

Exchange Rate Variance (%)

Product Code *
Product Description *
Report Module　RT
　　　　　　　Retail Teller
Product Type *
Description
Slogan
Product Group *
Product Group Description
Start Date *　YYYY-MM-DD
End Date　YYYY-MM-DD
Remarks

Override Limit *
Stop Limit *
Rate Code *
Rate Type Preferred *

Preferences　|　MIS

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

For any product you create in Oracle FLEXCUBE, you can define generic attributes by clicking on the appropriate icon in the horizontal array of icons in this screen. For a retail teller product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in this chapter.

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You can define the attributes specific to a retail teller product in the RT Product Definition Main screen and the Retail Teller Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

We are pre-shipping below Retail Products and these need to be used in CASA account closure, TD Redemption, TD Principal/Interest Payout through DD/BC, and Loan Manual disbursement.

- ZRCA - RT product for Cash mode
- ZRAC - RT product for Account/Fund transfer mode
- ZRGL - RT product for General Ledger
- ZRBC - RT product for Bankers Cheque (BC)
- ZRDD - RT product for Demand Draft (DD)
- ZRCD - RT product for Cash mode when account is to be debited
- ZRAD - RT product for Account/Fund transfer mode when account is to be debited
- ZRGD - RT product for General Ledger when account is to be debited

This screen DEDRTPRM should be used for defining products for using for Switch and Online Charge.

For further information on the generic attributes that you can define for a product, please refer the Products Oracle FLEXCUBE User Manual.

Specifying the Product Type

Indicate if the product that you are creating is cash based or non-cash based. From the drop down list in the Product Type field, select 'Cash' from the list to indicate a cash type product, or select 'Others' to indicate a non-cash type product.

4.2.2   Specifying Product Preferences

You can maintain preferences for teller products from the Product Definition Main screen. Click 'Preferences' button to invoke the 'Retail Teller Product Preferences' screen.

The system displays the Product Code, Product Description and Transaction Limit.

Switch Product

Select this checkbox to enable Switch product preference for the product.

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4.2.3 MIS Button

You can associate MIS details with a product in the 'MIS Details' screen. Click 'MIS' button in the 'Retail Teller Product Details' screen to invoke it.

4.3 Transaction Reversal

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of either 'deleting' the transaction or 'reversing' it

When is reversal possible?

Every transaction that is entered in the system must be ratified or, in other words, 'authorized' by another user with the requisite rights. An authorized transaction can only be reversed It cannot be deleted

In case you want to reverse a cash transaction, which was entered the *previous* day, the following validation is performed:

- the system ensures that the till used for the reversal is the same as that used in the original transaction

Reversing a transaction

In the Teller Entry form navigate to the transaction that you want to reverse. Click reverse icon in the Toolbar or choose Reverse from the Actions menu. The system will seek a confirmation of the reversal. On confirmation, the system will reverse the accounting entries that were passed for the transaction.

If *cash* transactions are reversed the system performs the following validations:

- the system ensures that the till used for the reversal is the same as that used in the original transaction
- the denominations are input (If the transaction is reversed the same day that it is input, the denominations of the transaction can be altered.)
- a batch is open

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Note

You can reverse a transaction initiated from Oracle FLEXCUBE through FCUBS workflow process. Any cash transactions created through gateway should be reversed using reverseoperation of gateway. You should not reverse the cash transaction created in FCUBS through gateway as the gateway request will not update any of the FBTB tables including till.

4.3.1 Reversing of Online Charge

You can reverse the cash transactions using 'Transaction Reversal' screen. You can invoke this screen by typing 'DEDONLRV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Query Criteria

You can base your query by providing any or all of the following details:

- Contract Reference - Transaction reference number for the contract
- Event Sequence Number - Event sequence number of the transaction
- Component - Charge component to be reversed

On clicking the 'Query' button, system identifies all records satisfying the above specified criteria and displays in the 'Transaction Details' section.

Transaction Details

System displays following details under 'Transaction Details' section.

- Entry Serial Number
- Module
- Transaction Code
- Event Code
- Amount Tag

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- Transaction Date
- Value Date
- Debit/Credit
- Foreign Currency Amount
- Exchange Rate
- Local Currency Amount
- Related Reference
- Related Account

Note

You can reverse only non cash based transactions.

4.4 Inter Branch Transaction Request

One branch of your bank can request the central cash depository, which is maintained as a branch in Oracle FLEXCUBE for pickup or delivery of cash.

This section contains the following topics:

- Section 4.4.1, "Delivery of cash"
- Section 4.4.2, "Pickup of cash"
- Section 4.4.3, "Requesting Inter-branch Transactions"
- Section 4.4.4, "Viewing Summary of Inter-branch Transaction Requests"

4.4.1 Delivery of cash

A branch requests delivery of cash when it is in short cash. The process of cash delivery request is as follows:

1. Requesting branch requests for delivery of cash using RTDBRTRX screen

2. Remitting branch queries for the requests and accepts the request using RTDBRTRX screen

3. On delivery date, the remitting branch books a transaction using 1410 screen with the denominations being sent and generates

4. On the delivery date the remitting branch books a transaction input using 1410 screen, generates advices, and sends money to requesting branch

5. On receiving money and advice, requesting branch uses 1411 screen to verify the denominations and saves the liquidation

4.4.2 Pickup of cash

A branch requests pickup of cash when it has excess cash.

1. Requesting branch requests pickup of cash in RTDBRTRX

2. Receiving branch queries for the requests and accepts the request using RTDBRTRX screen

3. On date of cash pickup, receiving branch generates an advice and sends to requesting branch

4. Requesting branch receives the advise and books transaction using 1410 screen

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5. Requesting branch generates advice and sends money and advice to receiving branch

6. Receiving branch receives the money and advice, and verifies and liquidates the request using 1411screen

---

Note

While booking an inter branch cash transaction input through 1410, if the amount requested differs from the amount required through the 'RTDBRTRX' screen, then the user has the following two choices:

– Reject the current request and raise a fresh request through the 'RTDBRTRX' screen for the actual amount required, and follow the entire cycle again.

– Reject the request raised through 'RTDBRTRX' screen and directly book an inter branch cash transfer through 1410 for the requested amount without linking it with any request raised through 'RTDBRTRX'.

4.4.3 Requesting Inter-branch Transactions

You can create inter-branch cash pickup or cash delivery requests using 'Inter Branch Transaction Request' screen. To invoke this screen, type 'RTDBRTRX' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Reference Number

The system generates a reference number to identify the request.

Description

Specify the details of the request being made.

Requesting Branch

The system displays the current branch code.

Requesting Branch Name

The system displays the name of the current branch.

Request For

Select the type of request. You can select one of the following requests:

- Delivery of cash - when branch is in short of cash
- Pickup of cash - when branch has excess cash

To Branch

Select the branch code of the branch to which the request is being made.

To Branch Name

On selecting the branch code, the system displays the name of the branch.

Transaction Currency

Select the transaction currency from the option list.

Transaction Amount

Specify the amount that should be transferred.

Request Date

The system displays the current system date as request date.

Request Status

Select the status of the request. The drop-down list shows following options:

- Request - to create a new request
- Accept - to accept a request received
- Pending - system defined status indicating that the request has been sent but not accepted
- Initiated - system defined status indicating that the request has been accepted and initiated
- Liquidated - system defined status indicating that the request has been processed and liquidated

Remarks

Specify the remarks, if any.

Denomination Details

The system displays the following denomination details of a processed request:

- Currency Code
- Denomination Total
- Denomination Code
- Denomination Value
- Units
- Total Amount

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4.4.3.1 Viewing Advices

Click 'Messages' button to view the advices.

Message								− ×
Enter Query								

Contract Reference *   ESN *   Event BOOK

Messages

◄ ◄ 1 Of 1 ► ►	Go						+ − ☰
☐	Message Type	SWIFT Message Type	Sub Message Type	SWIFT Sub Message Type	Test Status	Medium	Message Status	Authorization Status

[Print]

Message Details   ^

[Exit]
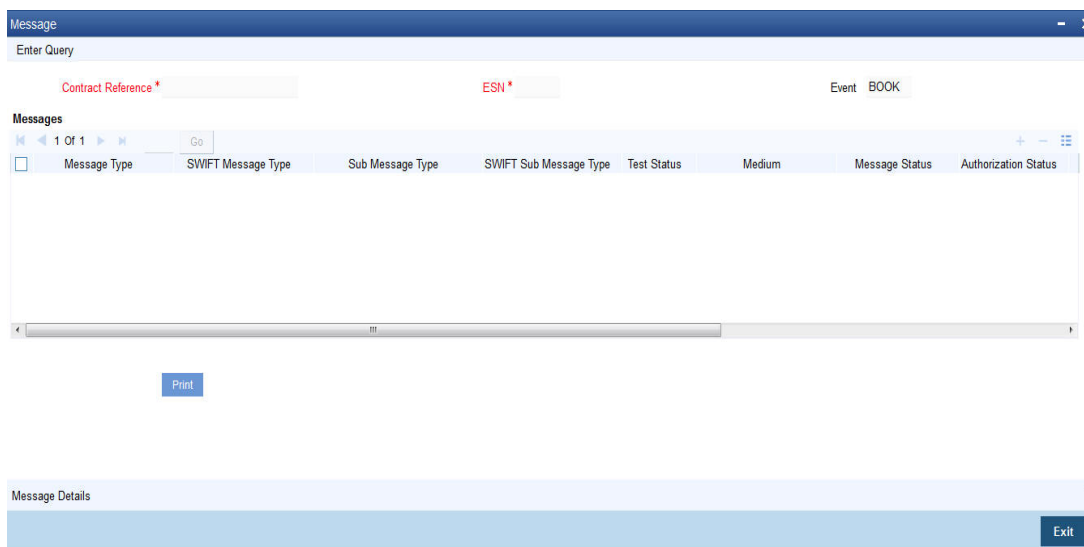
You can view the following details of generated messages:

- Message Type
- SWIFT Message Type
- Sub Message Type
- SWIFT Sub Message Type
- Test Status
- Medium
- Message Status
- Authorization Status
- Receiver
- Receiver Name
- DCN

Once you have captured the details, click 'OK' button the create the request. The request is sent to the receiving/remitting bank for further processing.

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4.4.4 Viewing Summary of Inter-branch Transaction Requests

You can view a summary of interbranch transaction requests using 'Interbranch Transactions Requests Summary' screen. To invoke this screen, type 'RTSBRTRX' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one ore more of the following parameters:

- Authorization Status
- Record Status
- Requesting Branch
- To Branch
- Requested Date
- Request Status
- Request For
- Delivery/Pickup Date

Click 'Search' button to display the records matching the specified search criteria. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Reference Number
- Requesting Branch
- To Branch
- Transaction Currency
- Transaction Amount
- Requested Date
- Request Status
- Request For
- Delivery/Pickup Date

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4.5   Intra Bank Transit Account Maintenance

This section contains the following topics:

4.5.1   Maintaining Intra bank Transit account

You can maintain intrabank transit account for each branch for receiver branch, vault and currency combination in the 'Transit Account Maintenance' screen.

You can invoke this screen by typing 'DEDTRACC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you can specify the following fields:

Branch Code

Specify the branch code. The adjoining option list provides all the branch codes maintained in the system. You can choose the appropriate one.

Vault

The system defaults the vault from which cash will be transferred. This is done on the basis of selected branch.

Transaction Code

Specify the transaction code. The adjoining option list provides all the valid codes maintained in the system. You can choose the appropriate one.

4.5.2   Currency Details Tab

You can specify the following details here:

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Receiving Branch

Specify the destination branch to which the cash will be transferred.

Receiving Vault

The system defaults the vault in the destination branch which will receive the cash. This is done on the basis of selected branch.

Currency

The system displays the currency of the cash.

Transit GL

The system displays the transit account that is used to track the movement of cash.

4.6 Generating Notifications

Oracle FLEXCUBE provides a facility to insert notification of transactions done through the Retail Teller module in the notification table. The following list of fields is sent in the notification for a transaction done in the RT module:

- Branch Code.
- Name of the branch where the transaction is done (Branch Description)
- Transaction Reference Number
- Transaction code – To differentiate transaction like Cash Deposit, Cash Refund or Reversal, Cash Withdrawal
- Transaction Code Description
- Transaction Product Code
- Transaction Product Code Description
- Original Transaction Reference Number (for reversals)
- Debit Account Number
- Debit Account Currency.
- Debit Amount.
- Credit Account Number.
- Credit Account Currency.
- Credit Amount.
- Date of the Transaction along with Time (Time Stamp).
- Value date of the Transaction.
- Transaction Narration.
- Current balance and Available Balance in the debit account at the time of notification in Account Currency.
- Current balance and Available Balance in the credit account at the time of notification in Account Currency

---

Note

For the transactions done through ATM, notifications are inserted in the table by the ATM (Switch) module. Hence, sending the notification from RT module can be restricted for the same transaction.

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5. Reports

5.1 Introduction

The report programs available under the Retail Teller (RT) module are explained in this chapter. All activities that are performed by the RT module are recorded. The inputs you have made at different stages are pieced together and can be extracted in the form of meaningful reports as and when you may require them. Every day teller doing the financial transactions, print hard copy of the reports.

This chapter contains the following sections:
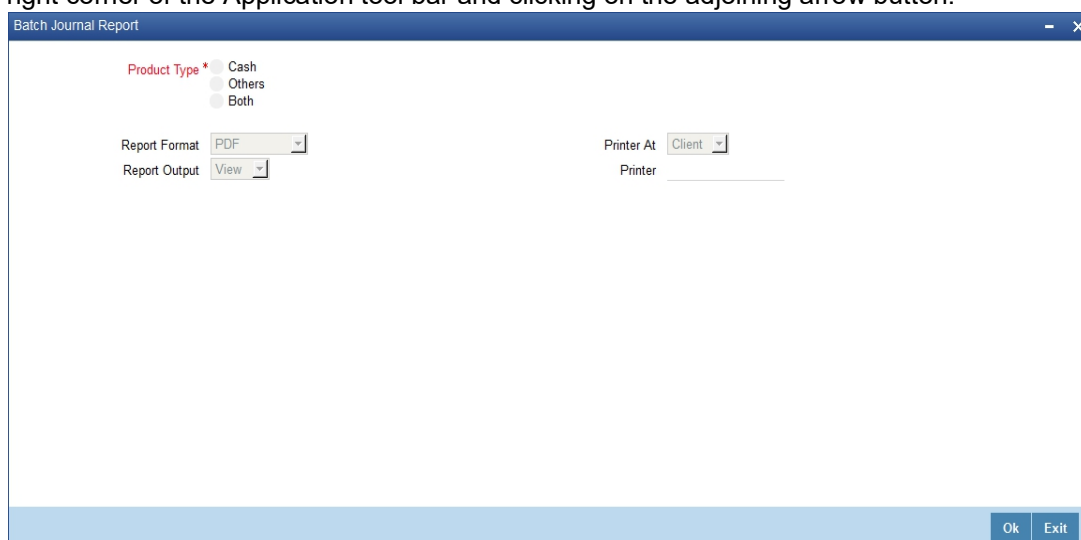
- Section 5.2, "Batch Journal Report"
- Section 5.3, "Cash Position Branch Wise Report"
- Section 5.4, "Teller Transaction Branch Wise Report"
- Section 5.5, "Overage and Shortage Report"
- Section 5.6, "Instrument Details Report"
- Section 5.7, "Authentication Report"
- Section 5.8, "Cheques Deposited Today Report"
- Section 5.9, "Cheque Purchased Report"
- Section 5.10, "Cheque Purchased Returned Today Report"
- Section 5.11, "Drawer-wise Returned Cheques Report"
- Section 5.12, "Cheque Issued on Daily Basis Report"
- Section 5.13, "Paid Out Cheque Report"
- Section 5.14, "Stationary Management Report"
- Section 5.15, "Demand Draft/Purchase Order Stale Report"
- Section 5.16, "Processed FCY Collection Transaction Report"

5.2 Batch Journal Report

In this BIP report you can verify the transactions done by tellers and also for tallying purpose. This report lists the transactions done by a user in a day and sums up the debits and credits for the user and for reconciliation with the vouchers and cheques for onward submission. This report is generated for the current branch.

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You can invoke 'Batch Journal Report' screen by typing 'RTRPBJRN' 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:

Product Type

Select product type for which you wish to generate the report from the options. The following values are available for selection:

- Cash – Select to generate report if the product type is cash.
- Others – Select to generate report for the product types other than cash.
- Both – Select to generate report for all product types.

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 print 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.

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Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

5.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and product type.

Body of the report

The generated report will be ordered by the Teller ID.

Field Name	Field Description
Teller ID	This indicates the teller ID.
Currency	This indicates the currency.
Product	This indicates the product.
Account Number with Customer Name	This indicates the account number with customer name.
Credits	This indicates the credited amount for the transaction.
Debits	This indicates the debited amount for the transaction.
Commission	This indicates the commission charged for the transaction.
Transaction Date and Time	This indicates the transaction date and time.
Transaction Number	This indicates the transaction number.
Authorizer ID	This indicates the authorizer ID.
Sum of Credits, Debits and Commission	This indicates the sum of the credits, debits and commission amount of transactions, teller wise.

5.3 Cash Position Branch Wise Report

This BIP report lists the cash position for all tellers under each currency. You can invoke 'Cash Position Branch Wise' screen by typing 'RTRPCCY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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The screen is as shown below:
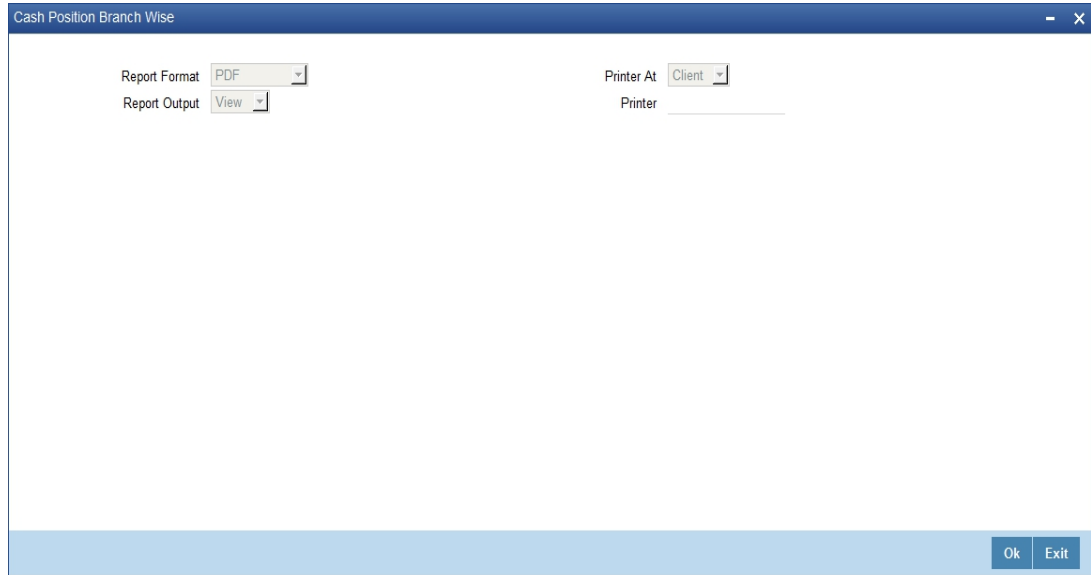
Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

5.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the Currency, Teller ID.

Field Name	Description
Currency	This indicates the currency.
Till ID	This indicates the till Id.
Teller ID	This indicates the teller Id.
Denomination Code	This indicates the denomination code
Till position for Teller, Currency wise	This indicates the till position for teller, currency wise.
Sum of the Till Position for the Currency	This indicates the sum of the till position for the currency.

5.4 Teller Transaction Branch Wise Report

This BIP report lists the transactions entered by tellers as on a specific transaction date.

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You can invoke 'Teller Transaction Branch Wise' screen by typing 'RTRPTRN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

5.4.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, transaction ID, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the Teller ID.

Field Name	Description
Teller ID	This indicates the teller Id.
Currency	This indicates the currency.
Product with description	This indicates the product with the description.
Number of transactions by teller for the product	This indicates the number of transactions by teller for the product.
Total amount	This indicates the total amount.
Total Commission charged	This indicates the total commission charged.

5.5 Overage and Shortage Report

This report lists the overage/shortage cash transactions performed during the day for a branch.

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You can invoke 'Overage/Shortage Report' screen by typing 'TPROSREP' 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:

From Date

Specify the Overage/shortage transactions From Date here in the format YYYY-MM-DD. Alternatively, you can also select the date from the adjoining calendar button. By default the current application date is displayed here.

To Date

Specify the Overage/shortage transactions To Date here in the format YYYY-MM-DD. Alternatively, you can also select the date from the adjoining calendar button. By default the current application date is displayed 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.

5.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank, Branch, Run date, User ID and the period for which the report is generated,

Body of the report

The generated report will have the following information:

Field Name	Description
Posting Date	Overage/Shortage for that date
User ID	User who has done the overage/shortage transaction.
Currency	Currency of the transaction
Overage	Overage amount for the currency

Field Name	Description
Shortage	Shortage amount for the currency

5.6   Instrument Details Report

When branches issue various instruments, they are subsequently paid and reconciled. You can generate 'Instruments Details Report' for a given day to list details of instruments based on the instrument status. The instrument details are grouped based on instrument and currency type. You can invoke 'Instruments Details Report' screen by typing 'RTRINSDT' 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.

Date

Specify a valid date for which you wish to generate instrument details report, from the adjoining calendar.

Status

Specify instrument status based on which you wish to generate the report, from the adjoining option list.

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:

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- 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.

5.6.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Instruments Details Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and product type.

Body of the Report

The following details are displayed as body of the generated report:
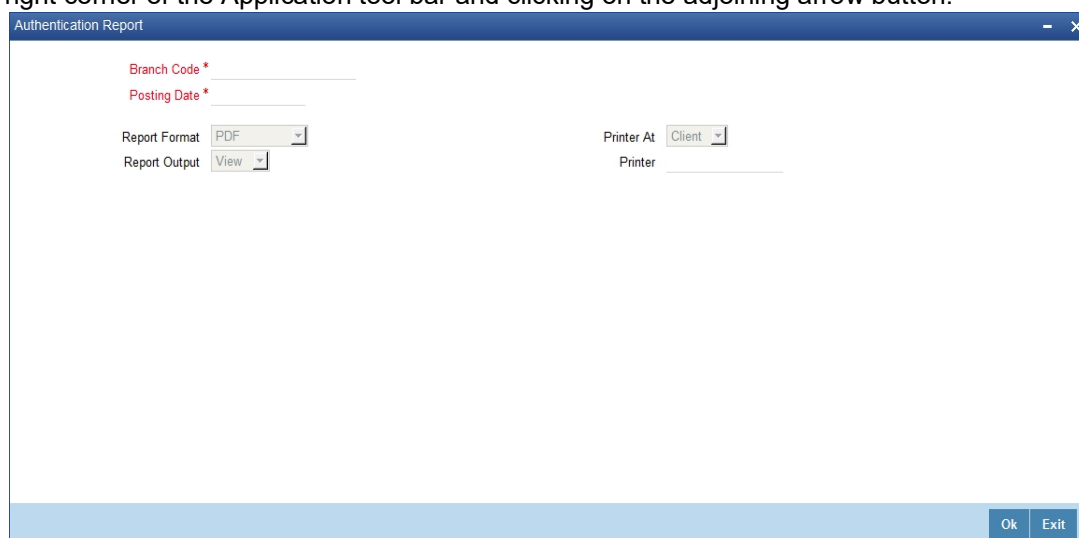
Field Name	Field Description
Instrument Type	Indicates Instrument Type
Issuer Short Name	Indicates Issuer Short Name
Instrument No.	Indicates Instrument Number
Instrument Currency	Indicates Instrument Currency
Instrument Amount	Indicates Instrument Amount
Payable Branch	Indicates Payable Branch
Instrument Status	Indicates Instrument Status
User ID	Indicates User ID

5.7 Authentication Report

There is a variation in the access rights, privileges, and transaction limits for each of your staff. Few transactions have to be revalidated and authorized by the supervisor before committing to the record. Also, few transactions have to be authorized by a supervisor due to legal/ regulatory repercussions.

You can generate 'Authentication Report' which lists the authorizations provided on transaction.

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You can invoke 'Authentication Report' screen by typing 'STRBRNAU' 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.

Posting Date

Specify a valid Posting date of the transaction for which you wish to generate authentication details report, 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 print 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.

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5.7.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Authentication Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank code and Bank Name
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
For Period	Indicates Period for which report is generated.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Supervisor ID	Indicates Checker ID
User Id	Indicates Maker ID
Account Number	Indicates Account Number
Account Desc	Indicates Account Description
Transaction Description	Indicates Transaction Description
CCY	Indicates Transaction Currency
Transaction Amount	Indicates Transaction Amount
Date	Indicates Authorization Date
Time	Indicates the time
Authorization comments	Indicates Authorization comments

5.8 Cheques Deposited Today Report

During a day Bank receives various clearing cheques from customers, which have to be credited in to the respective accounts. To clear the settlement few details have to be furnished. You can generate 'Cheques Deposited Today Report', which lists cheques deposited to the accounts on the current day and their complete details.

You can invoke 'Cheques Deposited Today Report' screen by typing 'STRCHDEP' 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.

Date

Specify the date for which you wish to generate the report from the adjoining calendar.

End Point

Specify cheque number which you wish to maintain as an end point to generate the report, from the adjoining option list.

Clearing Branch

Specify code of the branch clearing the cheques, for which the report is generated, from the adjoining option list.

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 print 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:

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- 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.

5.8.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Cheques Deposited Today Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and product type.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Payee Brn	Indicates Payee Branch
Clearing Branch	Indicates the clearing Branch
Clearing branch name	Indicates the name of the clearing branch
Payee Account	Indicates Payee Account number
Customer short name	Indicates Customer short name
Customer value date	Indicates Value Date
Cheque amount	Indicates Cheque amount
Cheque number	Indicates the cheque number
Transaction currency	Indicates transaction Currency
Routing number	Indicates Routing number

Note

If the cheques deposited are from a different bank, then the customer and remitter names are displayed in the report.

5.9 Cheque Purchased Report

A teller purchases both the local and outstation cheques deposited by the customers, to credit on the day of deposition of cheques into the accounts. The balance available in the customer's CASA account is updated for successful transaction.

During EOD, you can generate 'Cheque Purchased Report' with Teller and Authorizer ID details for reconciliation. The details of the report are grouped based on the product and currency type. You can invoke 'Cheques Purchased Report' screen by typing 'STRCHPUR'

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.

Transaction Date

Specify transaction date for which the report needs to be generated. You can select the date using the adjoining calendar button.

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 print 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.

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5.9.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Cheques Purchased Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Bank	Indicates Bank code and Bank Name
Branch	Indicates Branch Code and Branch Name
Run Date	Indicates Date on which report is generated
User ID	Indicates User ID
For Period	Indicates Period for which report is generated.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Product Code	Indicates PDC Product
Currency Code	Indicates Currency of the Cheque
Account Number	Indicates Beneficiary Account
Account Title	Indicates Beneficiary Account Description
Cheque number	Indicates cheque number
Txn. reference no.	Indicates Transaction Reference Number
Amount Purchased	Indicates Amount Purchased/discount
Interest Amount	Indicates Sum of Interest Amount
SC Amount	Indicates Sum of Charge Amount
Maker ID	Indicates Maker ID of the Transaction
Checker ID	Indicates Checked ID of the transaction

Note

If the purchase date and value date are same, then the Interest and SC amount are '0'.

5.10 Cheque Purchased Returned Today Report

If the instruments which were purchased by the branch to credit the customer accounts are returned by other banks due to valid reasons; then the customer accounts are reversed.

During EOD, you can generate 'Cheque Purchased Returned Today Report' which lists all the cheques which were purchased and returned on the specified day, for effective follow-up by

the branches. You can invoke 'Cheques Purchased Returned Today Report' screen by typing 'STRCHPRE' 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.

Transaction Date

Specify transaction date of the cheques for which the report is generated 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 print 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.

5.10.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Cheques Purchased Returned Today Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and product type.

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Payee A/C No.	Indicates Beneficiary Account Number
Cheque No	Indicates Instrument Number
LCY	Indicates Local currency of the Branch
Amount Txn (LCY)	Indicates Cheque Amount in LCY
Routing No.	Indicates Routing No.
Txn CCY	Indicates Currency Code of the transaction
Amount Txn (TCY)	Indicates Amount in Transaction Currency
Reject Reason	Indicates Remarks of the Cheque Transaction

5.11 Drawer-wise Returned Cheques Report

Cheques are credited and discounted to the customer accounts, based on the purchase limit, margin and so on. Subsequently these cheques realized or dishonored and the corresponding details are entered.

You can generate 'Drawer-wise Returned Cheques Report' which lists details of the cheques returned by the correspondent bank or branch on a specified day. The report also provides details about the income earned through interest. Details in the report are grouped based on the Drawer. You can invoke 'Drawer-wise Returned Cheques Report' screen by typing

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'STRDRRET' 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.

Transaction Date

Select the transaction date using the adjoining calendar button. In the report, the system will include the transactions for the selected date.

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 print 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.

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5.11.1 <u>Contents of the Report</u>

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Drawer-wise Returned Cheques Report is as follows:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated, the module of the report and product type.

Body of the Report

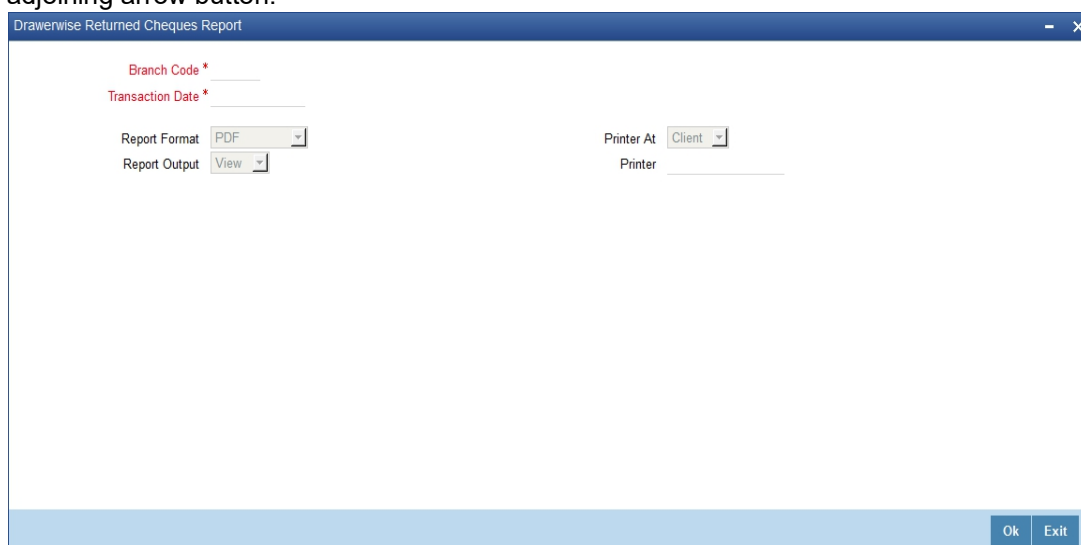The following details are displayed as body of the generated report:

Field Name	Field Description
Drawer ID	This indicates the identification of the drawer whose details are provided in the report
Cheque Return Count	This indicates the count of cheque returns
Account No	Indicates Beneficiary Account Number
Account Desc	Indicates the description of the account
Customer Name	Indicates Customer Name
Cheque Dt	Indicates Cheque Date
Cheque No	Indicates Cheque Number
Routing No	Indicates Routing Number
Purchase Dt	Indicates Purchase Date
Purchase Srl No	Indicates Purchase Serial Number
Inst CCY	Indicates Instrument Currency
Purchase Limit	Indicates Limit Linked Amount
Inst Amount	Indicates Cheque Amount
Interest Amount	Indicates Interest Amount
SC Amount	Indicates Service Charge Amount

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5.12 Cheque Issued on Daily Basis Report

You can invoke 'Cheque Issued on Daily Basis Report' screen by typing 'RTRPCHQD' 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 this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.
-

From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

To Date

Specify a valid date till when you wish to generate the report from the adjoining calendar.

5.12.1 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the Report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User

Field Name	Field Description
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Branch	Indicates the branch code
Branch name	Indicates the name of the branch
Date of issue	Indicates the date of issue
Account Number	Indicates the account number
Currency	Indicates the currency of transaction
Customer Name	Indicates the name of the customer
Maker ID	Indicates the maker ID of the record
Maker Date	Indicates the date and time when the record was created
Checker ID	Indicates the checker ID of the record
Checker Date	Indicates the date and time on which the record was authorized

5.13 Paid Out Cheque Report

You can invoke 'Paid Out Cheque Report' screen by typing 'RTRPPCHQ' 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:

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Branch Code

You can generate this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Report Date

Specify date of the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Transaction Reference	Indicates the transaction reference number
Dr Account Number	Indicates the debit account number
Dr Account Title	Indicates the debit account title
Amount	Indicates the amount
Currency	Indicates the currency of the transaction
Cheque Serial Number	Indicates the serial number of the cheque used
Date of the Cheque	Indicates the date in the cheque
Value Date	Indicates the value date
Beneficiary Title	Indicates the beneficiary title

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5.14 Stationary Management Report

You can invoke 'Stationary Management Report' screen by typing 'RTRPSMNG' 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 this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date

Specify date of the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

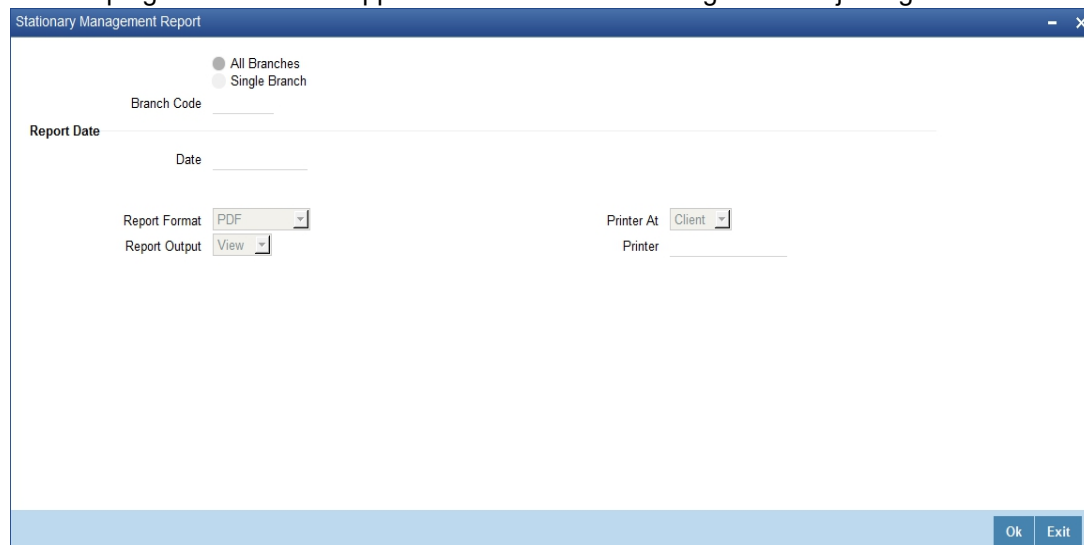| Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

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Body of the Report

The following details are displayed as body of the generated report:

Field Name	Field Description
Opening Balance	Indicates the opening balance
Cheque Number Used	Indicates the number of the cheque used
Cancelled Cheque Number	Indicates number of the cancelled cheque
Date of Booking	Indicates the date of booking
Amount	Indicates the amount
Closing Balance	Indicates the closing balance
Status	Indicates the status
Maker ID	Indicates the identification of the maker of the record
Checker ID	Indicates the identification of the checker who authorized the record

5.15 Demand Draft/Purchase Order Stale Report

You can invoke 'State Cheque Report' screen by typing 'RTRPSTAL' 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 this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All – If you choose this, the system will generate the report for all the branches.
- Single – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

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Date

Specify date of the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time
Page No	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
MC Number	Indicates the MC number
Debit Account Number	Indicates the debit account number
Title	Indicates the title
Amount	Indicates the amount
Transaction Reference Number	Indicates the transaction reference number
Date of Transaction	Indicates the date of transaction
Beneficiary Title	Indicates the beneficiary title

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5.16 Processed FCY Collection Transaction Report

You can invoke 'Processed FCY Collection Transaction Report' screen by typing 'RTRPFCYC' 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 this report for all the branches or a single branch alone. You can indicate the branch for which the report is being generated using the following options:

- All Branches– If you choose this, the system will generate the report for all the branches.
- Single Branch – If you choose this, you need to specify the branch code for which the report should be generated. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Date

Specify date of the report from the adjoining calendar.

Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The following details are displayed in the header section:

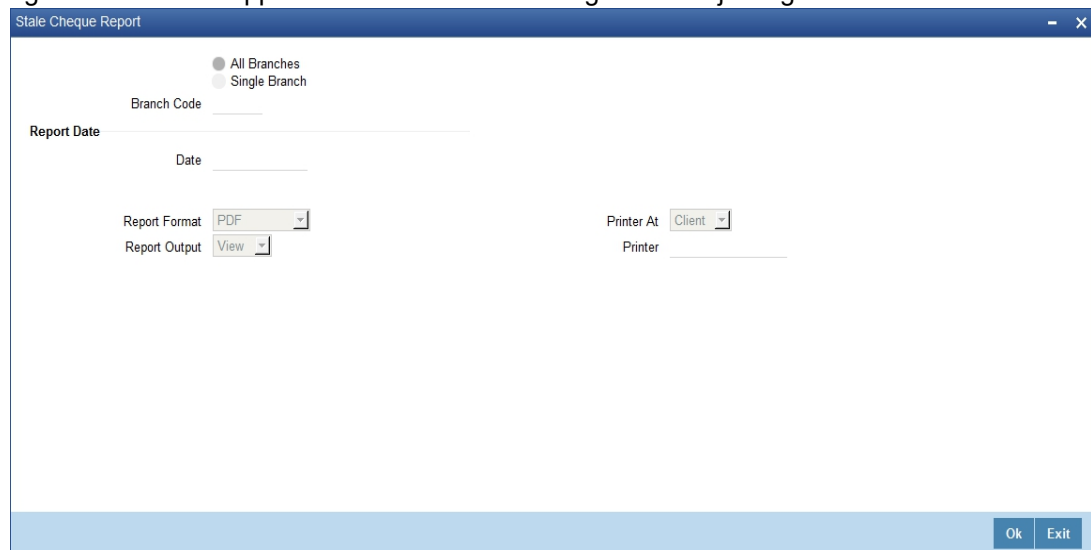| Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current System Date
Report Run Time	Indicates Current System Time

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Field Name	Field Description
Page No	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 Code	Indicates the transaction code
Transaction Reference	Indicates the reference number of the transaction
Dr Account Number	Indicates the debit account number
Dr Account Title	Indicates the title of the debit account
Cr Account Number	Indicates the credit account number
Cr Account Title	Indicates the title of the credit account
Amount of the Cheque	Indicates the amount of the cheque
Beneficiary Bank	Indicates the beneficiary bank code
Booking Date	Indicates the booking date of the transaction
Value Date	Indicates the value date of the transaction
Rate Applied	Indicates the rate applied
Branch	Indicates the branch code
Maker Id	Indicates the user ID of the user who created the transaction
Maker Date Stamp	Indicates the date on which the transaction was created
Checker Id	Indicates the user ID of the user who authorized the transaction
Checker Date Stamp	Indicates the date on which the transaction was authorized

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6. Annexure – A

6.1 Mapping Oracle FLEXCUBE Branch Functions to Retail Teller Products

Oracle FLEXCUBE provides inbuilt retail teller products in the Retail Teller module for retail teller transactions entered through a Oracle FLEXCUBE branch. These products are factory shipped, and no new products other than these need be maintained for such retail teller transactions. You can, however, make changes to these inbuilt products, to suit your requirements, and specify any exchange rate parameters and any MIS details. An exhaustive list of these products and their associations with the corresponding functions in the Oracle FLEXCUBE branch are given below.

Branch Transaction Fast Path	Function Description	Retail Teller Module Product Code
1001	Cash Withdrawal	CHWL
1009	TC Sale (Against A/C)	TCSN
1013	Check Withdrawal	CQWL
1060	Miscellaneous GL Debit	MGLD
1401	Cash Deposit	CHDP
1409	TC Purchase (Against A/C)	TCPN
1460	Miscellaneous GL Credit	MGLC
8205	TC Sale (Against GL)	TCSG
9009	Buy Cash From Central Bank	BCCB
9010	Sell Cash To Central Bank	SCCB
1005	Miscellaneous GL Transfer	MCGT
1006	Funds Transfer Request	FTRQ
1008	Miscellaneous Customer Debit	MSCD
1408	Miscellaneous Customer Credit	MSCC
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8307	BC Liquidation Walk-In	BCLW
8308	BC Liquidation Against GL	BCLG
8309	BC Liquidation Against Account	BCLA

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Branch Transaction Fast Path	Function Description	Retail Teller Module Product Code
8310	DD Liquidation Walk-In	DDLW
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
1010	BC Sale against Account	BCSA
1014	DD Sale against Account	DDSA
8003	TC Purchase (Walk-In)	TCPW
8004	FX Purchase (Walk-in)	FXPW
8203	FX Sale (Walk-in)	FXSW
8204	TC Sale (Walk-In)	TCSW
7551	Book Shortage	BKSG
7552	Book Overage	BKOG
1300	Close Out Withdrawal by Bankers Cheque	CWBC
1301	Close Out Withdrawal	COWL
1320	Close Out Withdrawal	FTRQ
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
5001	Manual Loan Disbursement by Cash	LDCH
5401	Manual Loan Repayment by Cash	LRCH

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7. Annexure – B

7.1 Debit and Credit Advices for Retail Teller Module

The advice types that are available for the Retail Teller module are the debit and credit advices generated for the debit or credit entries that would be passed to customer accounts, namely, "DR ADVICE" and "CR ADVICE". The formats for these advices are given below.

This section contains the following topics:

- Section 7.1.1, "Debit Advice Format (Retail Teller Module)"
- Section 7.1.2, "Credit Advice Format (Retail Teller Module)"
- Section 7.1.3, "Fixed Deposit Confirmation Advice"
- Section 7.1.4, "Collection Cheque Credit Advice"
- Section 7.1.5, "Collection Cheque Return Advice"
- Section 7.1.6, "Accounting Entries for Loan Repayment by Cash:"
- Section 7.1.7, "Accounting Entries for Loan Disbursement by Cash:"
- Section 7.1.8, "Accounting Entries for FX Sale through the Account"
- Section 7.1.9, "Accounting Entries for FX Purchase against the Account"

7.1.1 Debit Advice Format (Retail Teller Module)

#RH

DEBIT ADVICE

DATE: _BRN-DATE_   PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

CUSTADDR4

#EC

#EH

#PH

                    PAGE: _PG_

#EH

#B

CUSTOMER ID: _CUSTOMER_

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ACCOUNT No: _ACCOUNT_

OUR REFERENCE NO: _CONTRACTREFNO_

USER REFERENCE NO: _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF ON _TRNDT_:

VALUE DATE   CCY   AMOUNT

VALDT   _CCY_   _AMOUNT_

DETAILS OF CHARGES FOR THE ABOVE TXN ARE:

CHARGE AMOUNT 1:   _CHGAMT1_   -CHGCCY1_

CHARGE AMOUNT 2:   _CHGAMT2_   -CHGCCY2_

CHARGE AMOUNT 3:   _CHGAMT3_   -CHGCCY3_

CHARGE AMOUNT 4:   _CHGAMT4_   -CHGCCY4_

CHARGE AMOUNT 5:   _CHGAMT5_   -CHGCCY5_

THE ACCOUNT BALANCE AFTER THE TXN IS: _ACCBAL_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

7.1.2 Credit Advice Format (Retail Teller Module)

#RH

CREDIT ADVICE

DATE: _BRN-DATE_   PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

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CUSTADDR4

#EC

#EH

#PH

PAGE: _PG_

#EH

#B

DEPSLIPNO

UNITID

CUSTOMER ID   : _CUSTOMER_

ACCOUNT   : _ACCOUNT_

OUR REFERENCE NO   : _CONTRACTREFNO_

USER REFERENCE NO   : _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF:

VALUE DATE   CCY   AMOUNT

VALDT   _CCY_ _AMOUNT_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

Note

You can generate both debit and credit advices on completion of the transaction. Multiple advice generation is supported for the below mentioned RT screens

- – Cash Deposit: 1401
- – Cash Withdrawal: 1001
- – Miscellaneous GL Transfer: 1005
- – Funds Transfer Request: 1006
- – Miscellaneous Customer Debit: 1008
- – Miscellaneous Customer Credit: 1408

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– In-House Cheque Deposit: LOCH

The following are the multiple advices which are supported for the above screens:

- ADVICE_DR_TELLERTXN.xml
- ADVICE_CR_TELLERTXN.xml
- VAT_ADVICE.xml

VAT_ADVICE.xml will show the advice generated for the message type VAT_ADV from host. It would show the host generated advice whereas the other message types will be branch generated ones.

7.1.3 Fixed Deposit Confirmation Advice

Field Tags	Description
Branch	Branch Code
Date	Account Opening Date
Time of Transaction	Checker Date-TimeStamp
Customer Name	-
Customer No.	-
Teller	MakerId
TD account number	-
TD amount	-
TD amount in words	-
TD tenor (in days)	Number of days between Maturity Date and StartDate.
Start date	-
Maturity date	-
Interest rate	-
Interest amount	Projected interest amount at the time of maturity.
TD Ccy	Currency of the TD

7.1.4 Collection Cheque Credit Advice

System would support the below mentioned advice field tags:

For BC/DD:

Field Tags	Description
Account number	-
CCY	-

Field Tags	Description
Cheque amount	-
Charges	-
Amount credited	Net of charges
Paying bank	-
Date sent	Date of issue
Date realized	Liquidation date
Cheque number	-
amount in words	-
Branch name	-
Customer name	-

For Cheques:

Field Tags	Description
Account number	-
CCY	-
Cheque amount	-
Charges	-
Amount credited	Net of charges
Paying bank	-
Date sent	Instrument date
Date realized	Clearing date
Cheque number	-
amount in words	-
Branch name	-
Customer name	-

7.1.5 Collection Cheque Return Advice

System would support the below mentioned advice field tags:

For BC/DD:

Field Tags	Description
Account number	-
CCY	-

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Field Tags	Description
Cheque Amount	-
Return Charges	-
Returning bank	-
Date sent	Date of issue
Date returned	Liquidation date
Branch name	-
Teller number	MakerId
Amount in words	-
Time	Checker Date-TimeStamp
Customer name	-
customer address	
Return reason	Reject Reason
Cheque number	

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For Cheque:

Field Tags	Description
Account number	-
CCY	-
Cheque Amount	-
Return Charges	-
Returning bank	-
Date sent	Date of issue
Date returned	Liquidation date
Branch name	-
Teller number	MakerId
Amount in words	-
Time	Checker Date-TimeStamp
Customer name	-
customer address	
Return reason	Reject Reason
Cheque number	

7.1.6 Accounting Entries for Loan Repayment by Cash:

Following are the accounting entries passed for the manual repayment of loan by cash:

EVENT	Dr/Cr	ACCOUNTING ROLE	AMOUNT TAG
INIT	Dr	OFFSET_ACCOUNT (The GL for Cash)	OFS_AMT
INIT	Cr	DR_SETTL_BRIDGE	TXN_AMT

7.1.7 Accounting Entries for Loan Disbursement by Cash:

Following are the accounting entries passed for the manual repayment of loan by cash:

EVENT	Dr/Cr	ACCOUNTING ROLE	AMOUNT TAG
INIT	Dr	CR_SETTL_BRIDGE	TXN_AMT
INIT	Cr	OFFSET_ACCOUNT (The GL for Cash)	OFS_AMT

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7.1.8 Accounting Entries for FX Sale through the Account

Following are the accounting entries passed for the sale of foreign currency to the CASA account holder:

EVENT	DR/CR	ACCOUNTING ROLE	AMOUNT TAG
INIT	DR	TXN_ACCOUNT(CASA)	TXN_AMT
INIT	CR	OFFSET_ACCOUNT(ASSET)	OFS_AMT

7.1.9 Accounting Entries for FX Purchase against the Account

The system passes the following accounting entries for FX purchase against account:

EVENT	DR/CR	ACCOUNTING ROLE	AMOUNT TAG
INIT	DR	OFFSET_ACCOUNT(ASSET)	OFS_AMT
INIT	CR	TXN_ACCOUNT(CASA)	TXN_AMT

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8. Retail Teller Glossary

8.1   List of Important Terms

This section gives a list of important terms used in this manual.

Account Statement

This specification indicates whether the transaction (posted using data entry module) must be made available while the statement for the account is generated.

Amount Item

This indicates the amount entry that is passed into a general ledger / sub ledger in the chart of accounts for each transaction.

Authorization

A facility provided for the purpose of cross-checking and verifying a transaction to ensure that it conforms to the parameters maintained for the branch. After authorization, the transaction comes into effect and will be processed by the system.

Authorization Amount Limit

This indicates the maximum amount of a transaction that can be authorized by an authorizer user in the system.

Authorizer

This indicates a user who authorizes maintenance information records or transactions in Oracle FLEXCUBE. The authorizer cannot be the same user who created the record.

Batch

This indicates a group of transactions of a particular type. All transactions of a particular type can be authorized on a business day by authorizing the batch into which they have been grouped.

Branch Parameters

Static information maintained for a branch, containing mandatory operations and default parameters that would be specific to the branch. They are also known as branch conditions.

Clearing Bank Codes

This indicates unique identifiers maintained in Oracle FLEXCUBE for banks that are participants in a clearing house.

Currency Denominations

This indicates discrete lots in which paper currency is available. Each lot may contain one or more units of currency.

Customer Category

This indicates a group of customers with logically similar features or attributes.

Default Charge Collection Account

The account to which the charges for the transaction will be charged. This account can be defined at the product level as 'Transaction' account or 'Offset' account.

Denomination Tracking

This indicates tracking currency denominations for teller type transactions at a branch.

Exchange Rate Type

This indicates the type of exchange rate that you can specify for a product.

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Exchange Rate Variance

This indicates the difference between the default value and the changed value of an exchange rate employed for currency conversion. Limits can be set for the variance.

Maximum Variance

This indicates the limit beyond which an exchange rate cannot be changed over and above the default value and an override is not possible.

MIS Code

This indicates a unique grouping of MIS (Management Information System) details such as Transaction MIS, Composite MIS, Cost MIS and so on, maintained for management reporting purposes.

Normal Variance

This indicates the limit within which exchange rates are allowed to be changed over and above the default value, without requiring an override. This limit corresponds to the minimum variance.

Overdraft

This indicates the amount by which an account has been overdrawn.

Product

This indicates an identifier, in Oracle FLEXCUBE, for any type of service that a bank offers its customers. It represents a set of attributes and preferences are maintained for the product, which will apply to the processing of any contracts, transactions or deals involving the product (service).

Shortage/Overage GL

This indicates the general ledger used for posting accounting entries related to differences between actual transaction amounts and amounts available in denominations.

Signature Verification

This indicates the process of authentication of a customer's signature. It is typically enforced for transactions involving amounts exceeding a certain specified limit.

Teller Till Balancing

This indicates the task of reconciling the physical balance in a till with the balance according to the system records. The operator performs this activity during the Beginning of Day process.

Teller Type Transaction

This indicates the transaction performed by a teller. Cash deposits and withdrawals, sale and purchase of traveller checks and clearing checks are all teller type transactions.

Till

A cash register used by a teller for the purpose of disbursing withdrawals and receiving deposits. A till is usually linked to a safe or a vault.

Transaction Account

This indicates the account of the customer involved in a transaction. For transactions in respect of which internal entries are passed, it could also be a general ledger.

Transaction Amount Limit

This is the maximum and minimum limits which represent the allowable range for the amount of a transaction.

Transaction Codes

These indicate unique identifiers maintained in Oracle FLEXCUBE for different types of cash transfers (transactions) within the branch. A transaction code is also an identifier for each accounting entry that describes the nature (i.e., debit or credit) of the entry.

Transaction Limits

These are limits placed on the size of a transaction that a teller is allowed to input.

Vault

This is a safe where the physical cash assets of a bank (or branch) are kept. A bank may maintain one or more vaults.

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9. Function ID Glossary

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