Oracle FLEXCUBE Core Banking

Card Management User Manual

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Card Management User Manual

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1. Card Management

1.1 CM07 - Card Product Master Maintenance

Using this option, the bank can setup a card product with a validity period in years. You can select the following mode for issue of card:

- Online
- Batch
- Online & batch

The cards can be issued / reissued using the **Card Maintenance** option.

Definition Prerequisites

Not Applicable

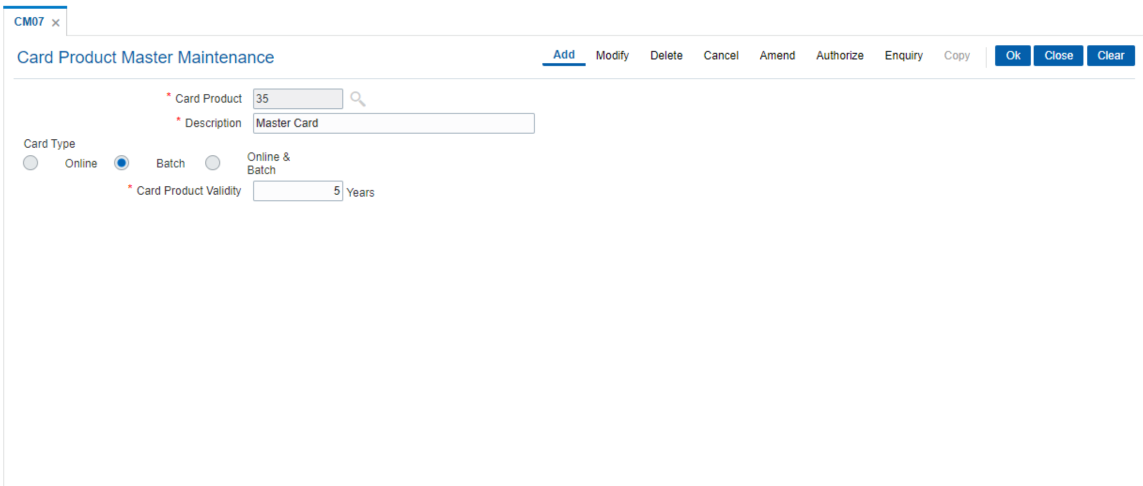
Modes Available

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

To add a new card product

1. In the **Dashboard** page, Enter the Task code **CM07** and then click or navigate through the menus to **Front Office Transactions > Customer Transactions > Card Product Master Maintenance**.
2. You will be navigated to **Card Product Master Maintenance** screen.

Card Product Master Maintenance



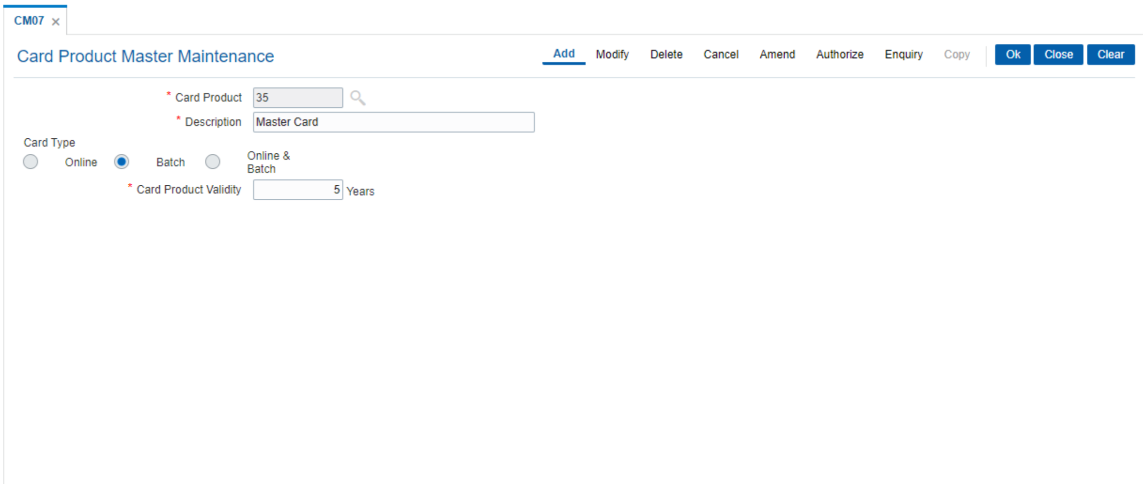
Field Description

Field Name	Description
Card Product	[Mandatory, Alphanumeric, Five] Type the card product number to setup a new card product.
Description	[Mandatory, Alphanumeric, 36] Type the description of the card product. Special Characters can also be entered.
Card Type	

Card Type	[Mandatory, Radio Button] Select the mode in which the card is issued. The options are: • Online • Batch • Online & Batch
Card Product Validity	[Mandatory, Numeric] Type the validity period of the card product.

3. Click **Add**.
4. Enter the card details and then click **OK**.

Card Product Master Maintenance



5. The system displays the message "Record Added...Authorization Pending..".
6. Click **OK**.
7. The card master details are added once the record is authorized.

1.2 CM08 - Card Product and Account Product Xref

Using this option, the bank can link different account products to a card product. You can setup a card product using the **Card Master Setup** (Task Code: CM07) option.

Once the card products are defined, that needs to be linked with the account products. After the accounts are opened under these products, the card details can be maintained using the **Card Maintenance** option. The account product which is attached to the card product can be either with the card facility or you can select the **ATM** check box in the **External Bank Facility** section in the **Account Details 2** tab in **Account Master Maintenance** (Task Code: CH021) option.

Definition Prerequisites

- CM07 - Card Product Master Maintenance
- Account Product Definition

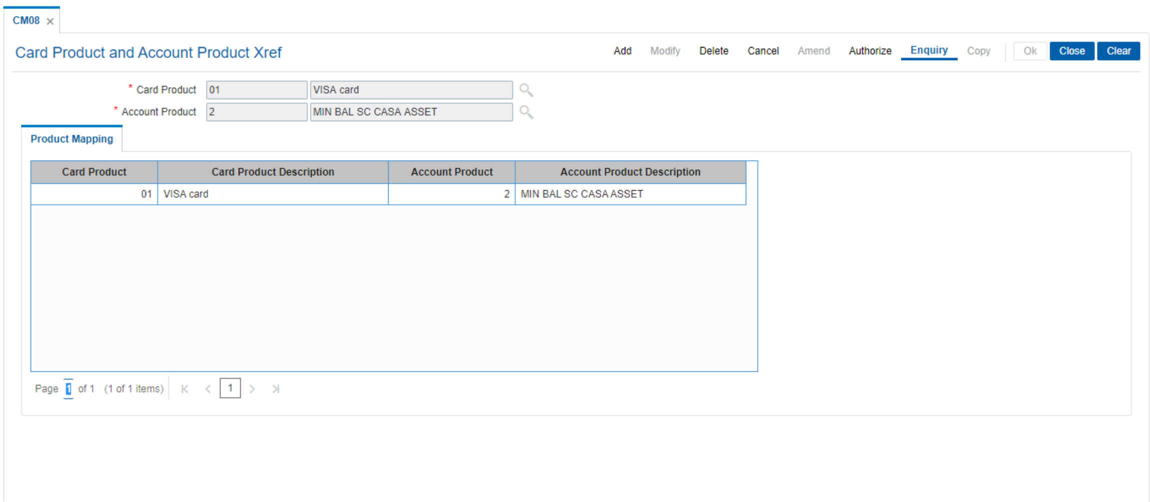
Modes Available

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

To link a card product to a account product

1. In the **Dashboard** page, Enter the Task code **CM08** and then click or navigate through the menus to **Front Office Transactions > Customer Transactions > Card Product and Account Product Xref**.
2. You will be navigated to **Card Product and Account Product Xref** screen.

Card Product and Account Product Xref



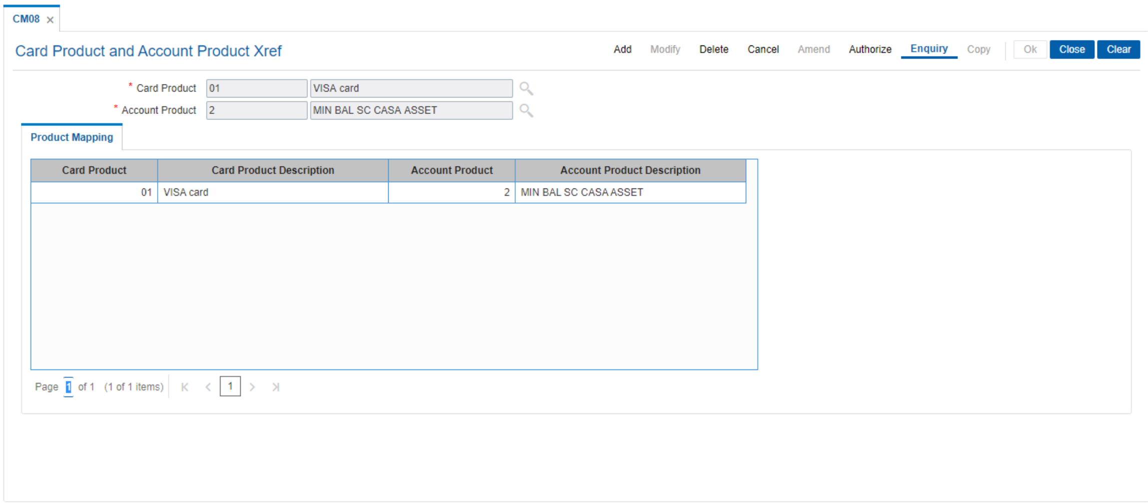
Field Description

Field Name	Description
Card Product	[Mandatory, Search List] Select the card product from the Search List. Select the card product which has to be linked to the account product or whose request log is to be displayed.
Account Product	[Mandatory, Search List] Select the account product from the Search List.

Select the specific account product which has to be linked to the selected card product or whose request log is to be displayed.

3. Select the card and account product from the Search List.
4. Click **OK**.

Card Product and Account Product Xref

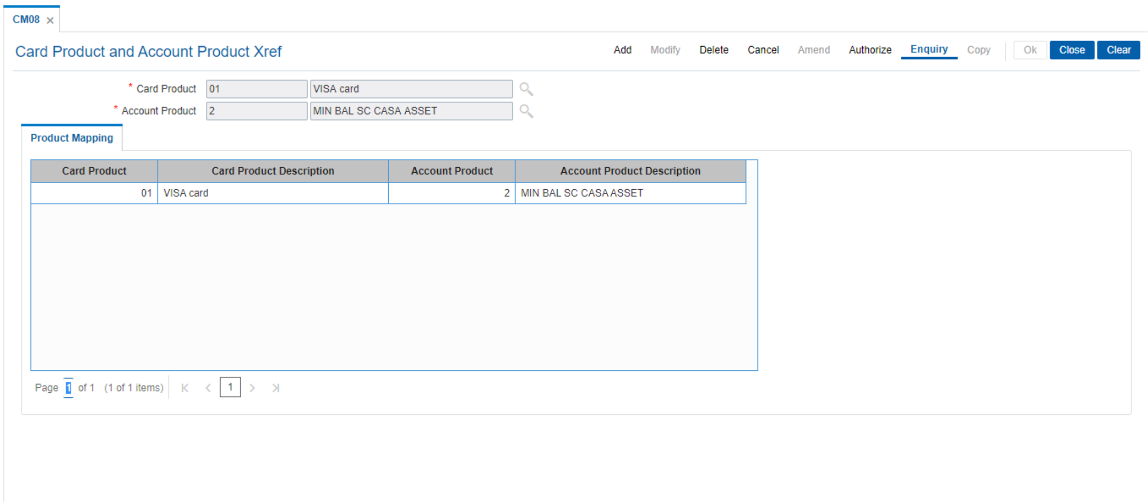


5. The system displays the message "Record Added...Authorization Pending..".
6. Click **OK**.
7. The card and account product link is set up once the record is authorized.

To view the card and account product link

1. Click **Enquiry**.
2. Select the card and account product from the Search List.
3. Click **OK**.
4. The system displays the cards account link.

Product Mapping



Field Description

Column Name	Description
Card Product	[Display] This column displays the card product to which the account product is linked.
Card Product Description	[Display] This column displays the description of the card product.
Account Product	[Display] This column displays the account product linked to the selected card product.
Account Product Description	[Display] This column displays the description of the account product.

5. Click **Close**.

1.3 CM01 - Card Details Maintenance

Using this option the bank can issue or reissue a card in batch or an online mode. The card details tab allows you to link the primary account number and the default account number to the card and modify the existing account linkage of a card.

Definition Prerequisites

- 8053 - Customer Addition

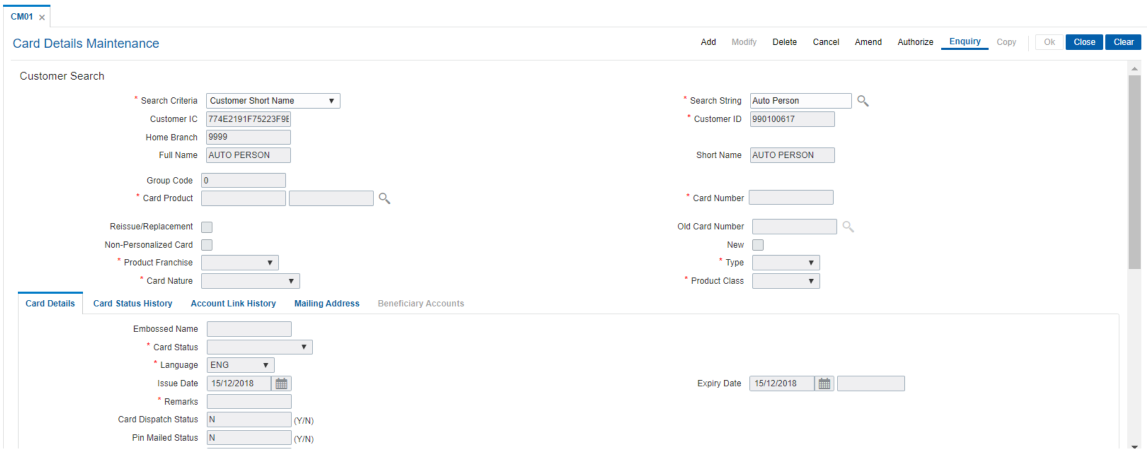
Modes Available

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

To issue or reissue a card

1. In the **Dashboard** page, Enter the Task code **CM01** and then click or navigate through the menus to **Front Office Transactions > Customer Transactions > Card Details Maintenance**.
2. You will be navigated to **Card Details Maintenance** screen.

Card Details Maintenance



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer short name: The short name of the customer. • Customer IC: The identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: The unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the search criterion is specified as customer's short name or IC then

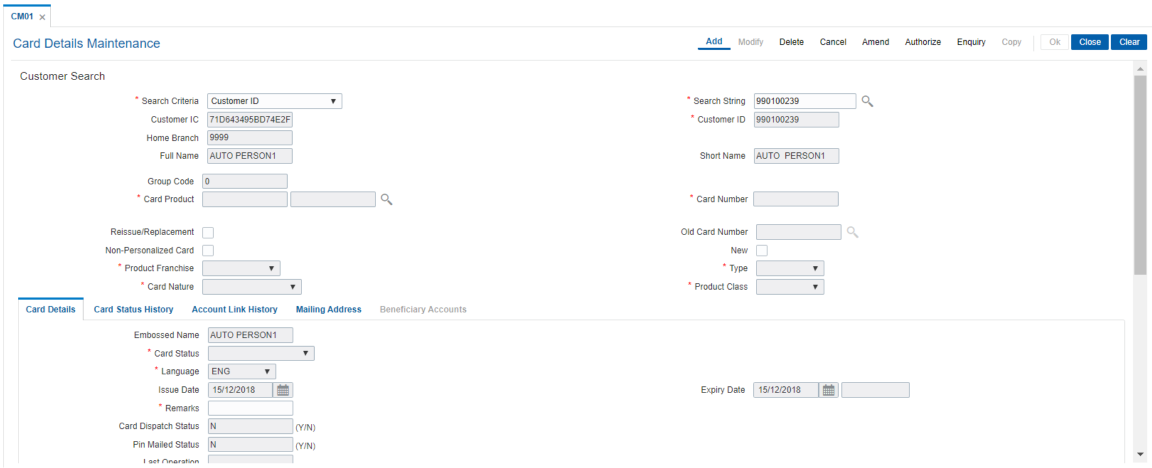
any letter of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list.
For example, if the customer's short name is George Abraham. One can search the above customer by entering Geo in the **Search String** field.

Customer IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the customer IC and the customer category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the short name of the branch, where the customers account is opened. The customer signature record and the other customer papers are kept in this branch. These short names are maintained in the **Branch Master Maintenance** (Task Code: BAM03) option.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option.
Group Code	[Display] This field displays the group code to which the customer belongs.
Card Product	[Conditional, Editable/Search List] This field displays the card product. If the card is to be issued, enter the card product or select from the Search List.
Card Number	[Mandatory, Numeric, 20] Select the card number from the Search List. In online issuing mode the card number is mandatory and will be validated against the branch inventory.

Reissue/Replacement	[Optional, Check Box] Select the **Reissue** check box to reissue a card. The **Card Product** field gets disabled if this check box is selected.
Old Card Number	[Conditional, Search List] Select the old card number from the Search List. In case of reissue, an old card number is mandatory and the card status will be validated for Lost or Damaged status.
Non-Personalized card	[Input, Checkbox] For issuing non personalised card, user needs to select the checkbox.
New	[Input, Checkbox] For issuing New card, user needs to select the checkbox.
Product Franchise	[Display] Network to be used for the card product type. This data fetch from screen CM07 - Card Product Master Maintenance. 1. VISA 2. Master 3. NPCI
Type	[Display] This field displays Debit card type. This data fetch from screen CM07 - Card Product Master Maintenance.
Card Nature	[Display] This field displays Card nature. This data fetch from screen CM07 - Card Product Master Maintenance. • Magnetic Stripe • EMV • Paywave
Product Class	[Display] This field displays Product class. This data fetch from screen CM07 - Card Product Master Maintenance. • Classic • Platinum • Standard

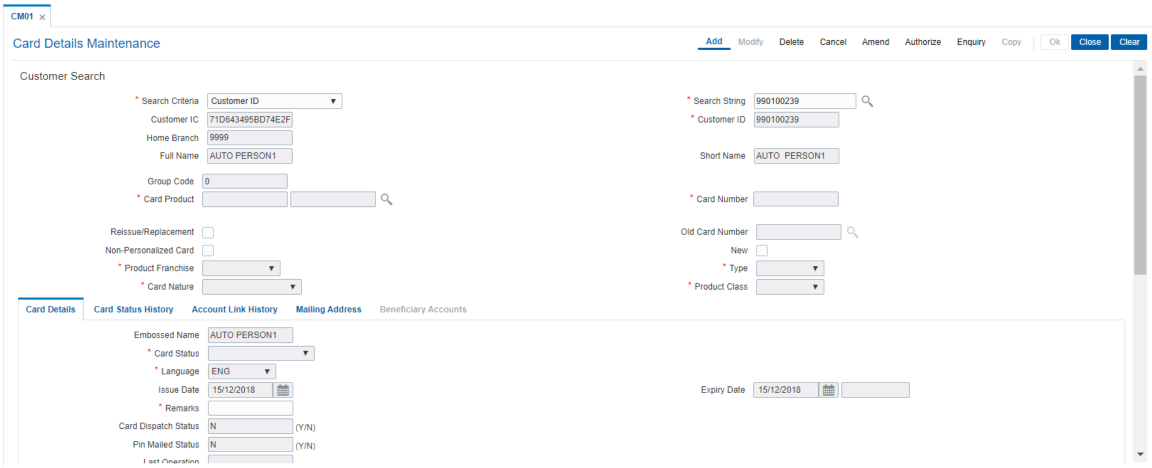
3. Click **Add**.
4. Select the search criteria from the list.
5. Type the search string and press the **Tab or Enter** key.
6. Select the card product from the Search List.

[Card Details Maintenance](#)



7. Enter the relevant information.

Card Details Maintenance



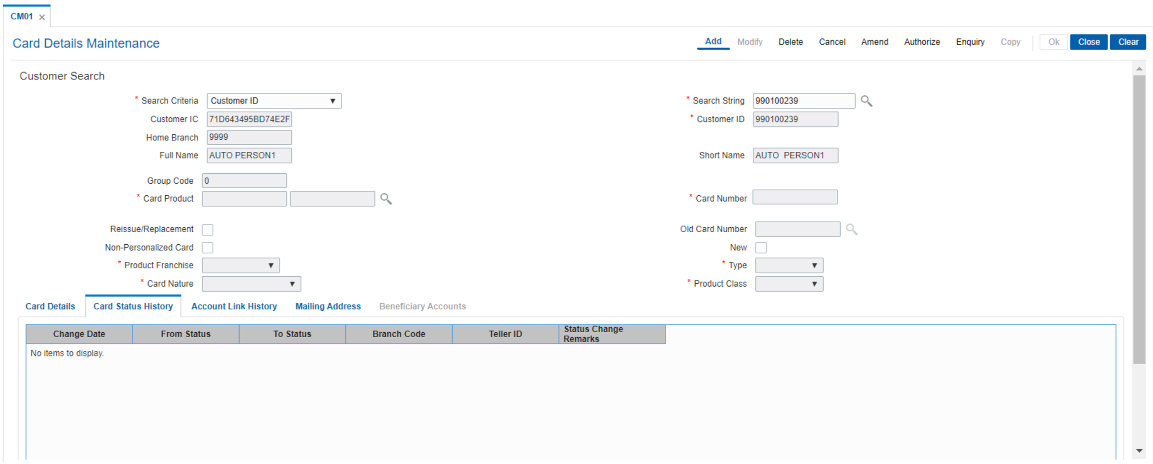
Field Description

Field Name	Description
Embossed Name	[Display] This field displays the name that will appear on the issued card.Embossed name will be defaulted to customer short name.
Card Status	[Display] This field displays the current status of the card.
Language	[Mandatory, Drop-Down] Select the language in which the card is maintained from the drop-down list.
Issue Date	[Display] This field displays the date on which the card is issued.
Expiry Date	[Display] This field displays the expiry date of card after which the card cannot be used.

Remarks	[Optional, Alphanumeric, 120] Enter the remarks for the transaction.
Card Dispatch Status	[Optional, Alphanumeric, One] Enter the status of the card which is dispatched to the customer.
Pin Mailed Status	[Optional, Alphanumeric, One] Enter the status of the PIN which is mailed to the customer .
Last Operation	[Optional, Alphanumeric, 120] Enter the last operation performed on the card.
Request Reference Number	[Optional, Alphanumeric, 120] Enter the reference number of the request raised on the card.
Card Renewal Date	[Optional, Search List, dd/mm/yyyy] Select the date from the Search List on which the card has got renewed.
Card Activation Date	[Optional, Search List, dd/mm/yyyy] Select the date from the Search List on which the card has got activated.
Last Status Change Date	[Optional, Search List, dd/mm/yyyy] Select the date from the Search List on which the last status change has been done on the card.

Column Name	Description
Account No.	[Display] This column displays the account number belonging to the selected customer associated with the card to be issued.
Account Branch Code	[Display] This column displays the branch code to which the account number is associated.
Product Name	[Display] This column displays the product name along with the product code to which this account belongs
Account Title	[Display] This column displays the title given for the account number.
Account Relation	[Display] This column displays the relation for the account number.
Default (Y/N)	[Toggle] Change the toggle status to **Y** to select the PAN (Primary Account Number). The default value is set as **N**.
Link (Y/N)	[Toggle] Change the toggle status to **Y** to link the account. The default value is set as **N**.

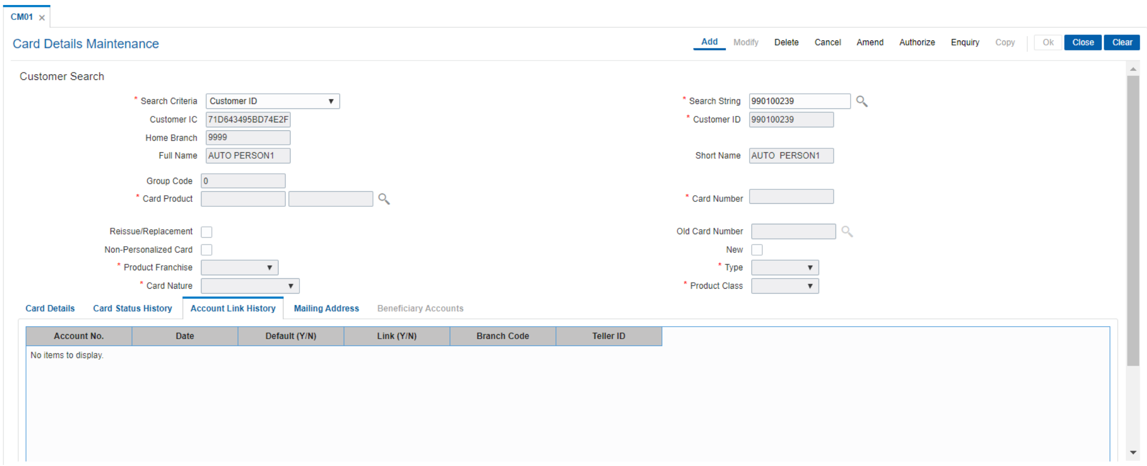
Card Status History



Field Description

Column Name	Description
Change Date	[Display] This column displays the date on which the card status was changed.
From Status	[Display] This column displays the initial status of the card.
To Status	[Display] This column displays the changed status of the card after modification.
Branch Code	[Display] This column displays the branch in which the change was done.
Teller ID	[Display] This column displays the teller ID of the person who made the change.
Status Change Remarks	[Display] This column displays the status change remark.

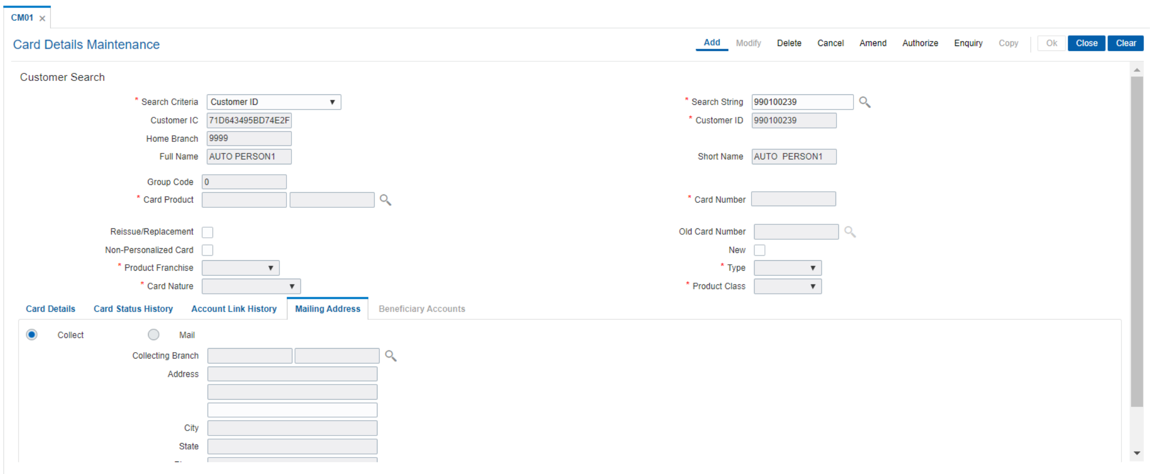
Account Link History



Field Description

Column Name	Description
Account No.	[Display] This column displays the account number, which can be either linked or de linked.
Date	[Display] This column displays the date on which the change happened.
Default (Y/N)	[Display] This column displays whether the account is a primary account number.
Link (Y/N)	[Display] This column displays whether the account was linked (Y) or de linked (N).
Branch Code	[Display] This column displays the branch in which the change was done.
Teller ID	[Display] This column displays the ID of the user who initiated the change.

Mailing Address



Field Description

Field Name	Description
Modality	[Mandatory, Radio Button] Select the appropriate dispatch option. The options are: • Collect • Mail
Collecting Branch	[Conditional, Search List] Select the branch in which the customer will collect the card from the Search List

By default it will be login branch.

The following fields are enabled if the **Collect** button is selected..

Address	[Mandatory, Alphanumeric, 35, Three lines] Type the address of the customer.
City	[Mandatory, Search List] Select the name of the city from the Search List.
State	[Mandatory, Search List] Select the name of the state from the Search List.
Phone	[Mandatory, Alphanumeric, 15] Type the phone number of the customer for further correspondence.

Pin Mailing Address

The following fields are enabled if the **Mail** button is selected.

Address	[Mandatory, Alphanumeric, 35, Three lines] Type the pin mailing address of the customer.
City	[Mandatory, Search List] Select the name of the city from the Search List.
State	[Mandatory, Search List] Select the name of the state from the Search List.
Phone	[Mandatory, Alphanumeric, 15] Type the phone number of the customer for further correspondence.

Beneficiary Accounts

This tab is for future use.

Field Description

Field Name	Description
SMS Service Flag	[Optional, Check Box] Select the **SMS Service Flag** check box to enable the SMS service details fields.
SMS Service Details	
All the following fields are enabled if the **SMS Service Flag** is selected.	
Mobile No	[Conditional, Alphanumeric, 120] Type the mobile number of the customer. This field is enabled if **SMS Service Flag** is selected.
SMS Service Provider	[Conditional, Drop-Down] Select the name of the mobile service provider from the drop-down list. This field is enabled if **SMS Service Flag** is selected.
SMS Threshold Amount	[Conditional, Numeric, 13, Two] Type the threshold amount. This field is enabled if **SMS Service Flag** is selected.

8. Click **OK**.
9. The system displays the message "Record Added...Authorisation Pending..". Click **OK**.
10. The card details are added once the record is authorised.