Core Entities User Guide

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Core Entities User Guide
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1. Preface

1.1 Introduction

This manual is designed to explain the Core Entities module of Oracle FLEXCUBE. It provides an overview to the module, and provides information on using the Core Entities module of Oracle FLEXCUBE.

This User Manual is a supplement to the Common Core - Core Entities and Services User Manual and contains only specific functionalities and information related to Oracle FCUBS Core Entities. Hence, this document should be read in conjunction with the Common Core - Core Entities and Services User Manual from the perspective of completeness in flow and understanding.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* acquaints you quickly with the organization, audience, glossary of icons and related documents for this user manual.
Chapter 2	*Maintaining Customer Information Files* explains the maintenance of various personal and business details of the customers of your bank.
Chapter 3	*Maintaining Mandatory Information* explains how you can classify customer accounts into different groups known as account classes, and how to maintain specifications for account classes.

Chapter 4	*Foreign Account Tax Compliance Act* describes the various functions needed to support the Foreign Account Tax Compliance regulation.
Chapter 5	*Common Reporting Standard* explains about the Common Reporting Standard for the automatic exchange of financial information among its member countries.
Chapter 6	*Provisioning for Customer Accounts* explains the process of provisioning for customer accounts in Oracle FLEXCUBE.
Chapter 7	*Fast Accounting explains* how the accounting processing time is reduced during transaction window, the transaction customer account withdrawal balance is updated after performing necessary checks/validations and other functions such as posting accounting entries are processed later, out of the transaction window, as part of an asynchronous job/batch.
Chapter 8	*Customer Information Query* explains how queries to retrieve information on customer accounts can be made.
Chapter 9	*360 Degree Customer View* explains how you can view and analyse personal and business details of the customers.
Chapter 10	*Glossary* contains a list of important terms used in the manual.
Chapter 11	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Related Documents

- Procedures User Manual
- Settlements User Manual
- Common Core - Core Entities and Services User Manual

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Maintaining Customer Information Files

In the 'Customer Maintenance' screen, you maintain various personal and business details of the customers of your bank.

The CIF details are maintained at the branch level by the sign-on branch. These details can be accessed by all branches and therefore a duplicate customer record for a customer in two different branches need not be maintained.

This chapter includes the following sections:

- Section 2.1, "Customer Maintenance"
- Section 2.2, "Personally Identifiable Information"
- Section 2.3, "Customer Category Maintenance"
- Section 2.4, "Customer Group Maintenance"
- Section 2.5, "Customer Segment Maintenance"
- Section 2.6, "Capturing Customer Prefixes"
- Section 2.7, "Quick Customer Addition"
- Section 2.8, "Employer Maintenance"
- Section 2.9, "Tax Waiver Maintenance"
- Section 2.10, "Maintaining Risk Category for Customers"
- Section 2.11, "Maintaining Customer Ownership"
- Section 2.12, "Viewing Customer Net Worth Report"
- Section 2.13, "Customer Relationship Maintenance"
- Section 2.14, "Float Days Maintenance"
- Section 2.15, "Account Address Location Maintenance"
- Section 2.16, "KYC Maintenance"
- Section 2.17, "Alphabet Equivalent Maintenance"
- Section 2.18, "Creating a Message Advice Format"
- Section 2.19, "Customer Closure Data from Channels"
- Section 2.20, "Searching for Customers"
- Section 2.21, "Pin Code Maintenance"
- Section 2.22, "Inactive Customer Status Change"

2.1 Customer Maintenance

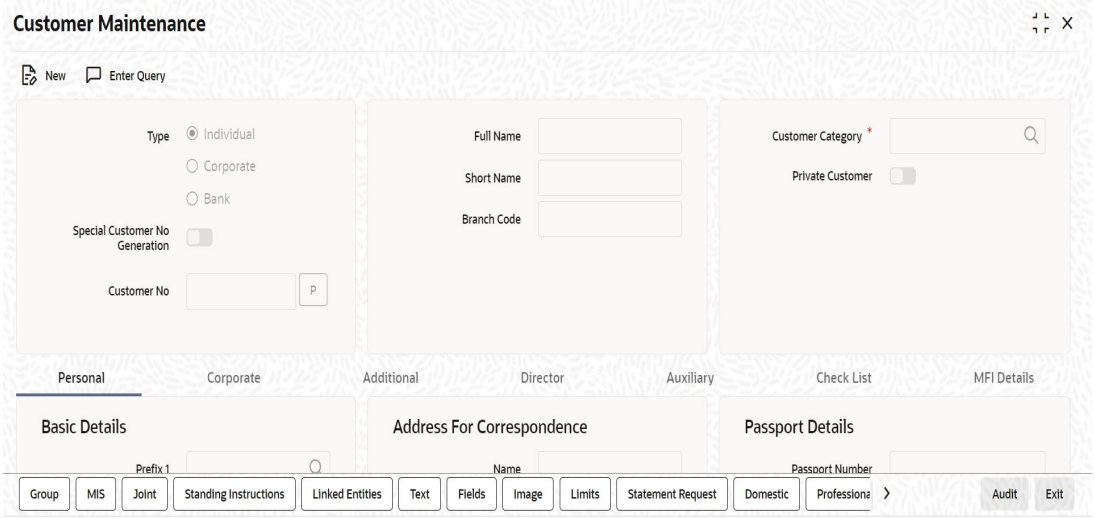
This section contains the following topics:

- Section 2.1.1, "Invoking Customer Maintenance Screen"
- Section 2.1.2, "Personal Tab"
- Section 2.1.3, "Corporate Tab"
- Section 2.1.4, "Additional Tab"
- Section 2.1.5, "Director Tab"
- Section 2.1.6, "Auxiliary Tab"
- Section 2.1.7, "Checklist Tab"
- Section 2.1.8, "MFI Details Tab"

- Section 2.1.9, "Fields Button"
- Section 2.1.10, "Other Basic Customer Information"
- Section 2.1.11, "Cards Button"
- Section 2.1.13, "KYC Details Button"
- Section 2.1.14, "Joint Venture Button"
- Section 2.1.15, "NSF Blacklist Status Button"
- Section 2.1.16, "Documents Button"
- Section 2.1.17, "Liability can be modified once the customer record is authorized.Banking Channels Button"
- Section 2.1.19, "Account Details Button"
- Section 2.1.20, "Statement Request Button"
- Section 2.1.21, "Group Button"
- Section 2.1.22, "Linked Entities Button"
- Section 2.1.23, "Viewing Customer Information"

2.1.1 Invoking Customer Maintenance Screen

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



You need to specify the following basic details of the customer:

Type

Indicate the Type of customer that your are maintaining. You can select one of the following options:

- Individual
- Corporate
- Bank

To recall, if a customer record is created from an external Siebel CRM application after a successful upload into Oracle FLEXCUBE, the 'CRM Customer' flag gets checked after the upload. You can however, uncheck the same when you unlock such a record and make changes. When you unlock such a record, system throws up an override stating that the customer is a CRM customer and asks whether you want to continue modifying the record. If you confirm the same, Oracle FLEXCUBE allows you to make changes. If you choose to ignore, the original record is saved.

Special Customer No Generation

Check this box to generate a special customer number in the ‘Customer Number’ field.

Note

- If the customer creation is manual, you should enter the desired customer number complying with the mask having the special number in the ‘Customer Number’ field. On click of ‘Populate’ button, the system validates whether the special number entered is an unused and a valid number.
- This field is disabled after generating customer number in the ‘Customer Number’ field.
- For normal customers, if the customer number generation is manual, you cannot use the special numbers maintained for customer number generation. If the customer number generation is automatic, the system skips the special numbers maintained for the branch.
- You cannot generate Special Customer Number from ‘Quick Customer Creation’ screen. A customer created using ‘Quick Customer Creation’ screen is treated as normal customer.

You can maintain branch wise CIF and CASA range for specific customers. A range can also be maintained for special number generation. For more information, refer to the section ‘Special Range/Number Maintenance’ in the chapter 'Customer Accounts' in CASA User Manual.

Customer No

Specify a customer code for the customer. Thee customer code is assigned to identify a customer. It is also referred to as the customer CIF Number. This code should be unique across branches. It can be 9-characters long.

For example, Assign a code using a maximum of 9 characters, alphanumeric. For example, assume your customer is DOW Corporation, US. You can assign him a code, which could either, be a number representing the customer’s serial number or an alphabetic code like DowCorp or an alphanumeric code like Dow1000US or DowUS1000 / 1000DowUS, if he is the 1000th customer to approach your bank.

Full Name

Specify the complete name of the customer in this field.

Short Name

Specify the customer’s unique abbreviated name or a short name. It helps in conducting a quick alpha-search or generating queries regarding the customer. This is an optional field.

While processing a transaction which involves customer identification, this uniquely abbreviated short name of the customer will be available in the option list for selection of the customer.

Branch Code

Specify the code of the corresponding branch.

Customer Category

Select the category under which a particular customer has to be categorized.Each customer that you maintain can be categorized under any one of the categories that you have maintained in the Customer Category Maintenance screen.

Note

You need to capture the basic details for each customer, regardless of the type of customer you are maintaining.

Private Customer

Check this box to indicate that the customer type is private.

The Customer Maintenance screen has the following tabs:

Tab	Remarks
Personal	Maintains the attributes for individual customers
Corporate	Maintains the attributes for all corporate customers
Additional	Contains additional information of the individual, corporate and bank customers.
Director	Contains the director's basic information.
Auxiliary	Contains the information about the auxiliary department.
Check List	Contains the information about documents and its remarks, if any.
MFI Details	Contains information about the MFI.

To define the basic details of the customer click on the tab titled 'Main'. The details that you can specify for a customer depend on the type of customer whose details you are capturing.

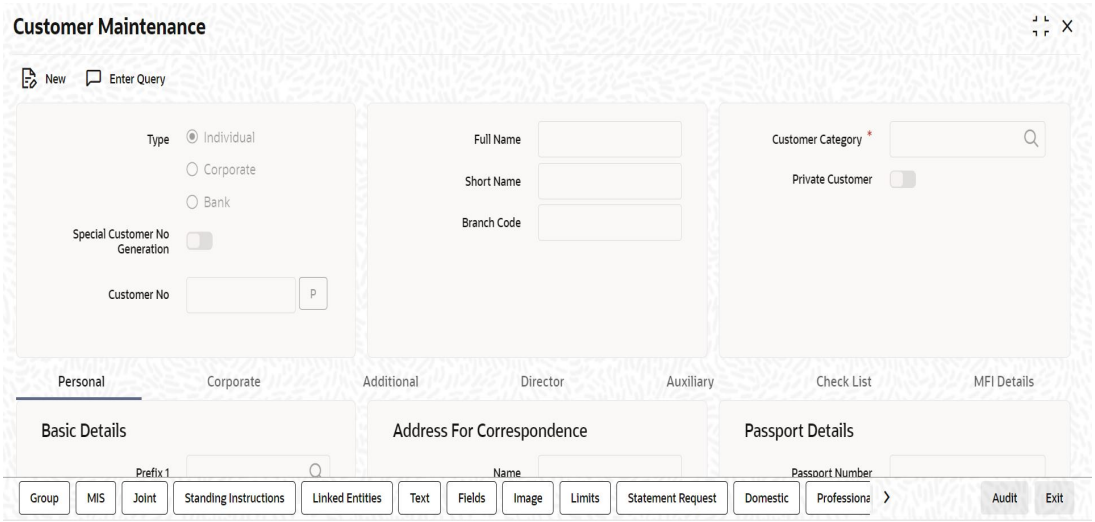
If a particular field is disabled, it means that the field is not relevant to the type of customer that you are creating.

Note

The system performs the action level access rights validation only on 'Save' operation.

2.1.2 Personal Tab

If your customer, for whom you have defined parameters in the ‘CIF-basic’ screen, is an ‘individual, you also have to maintain the personal details in order to determine the credit line. You can maintain these details in the ‘Personal’ tab of the ‘CIF Maintenance’ screen.



In the ‘Personal’ tab, you can maintain generic personal details of a customer. In addition, you can also maintain the domestic and professional details of the ‘individual’ type customer. You can do this by invoking the relevant screens by clicking on the respective buttons.

The information that you capture in these screens forms more a part of a credit line questionnaire. Whenever you are deciding on a credit limit for an individual customer, you can use these details for verification.

You have to maintain the following parameters for every individual type of customer:

Prefix 1, 2 and 3

Specify the title prefixed to the name of the customer whose code is input against Customer Code in the Main section. The title could be Mr. /Mrs./ Ms./ Dr. /Prof. etc.

The academic titles (like Prof., Dr., etc) of the customer along with the salutations (like Consulate, Senator, Chancellor, etc.). You can either select the prefixes from the option list key-in a prefix of your choice.

First Name

Specify the First name of the customer.

Middle Name

Specify the Middle name of the customer.

Last Name

Specify the Last name of the customer.

Work Phone ISD+

Specify a valid international dialling code for the work telephone number of the customer. The adjoining option list displays all valid ISD codes maintained in the system. Select the appropriate one.

Work Phone

Specify the work telephone number of the customer.

Home Phone ISD+

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays all valid ISD codes maintained in the system. Select the appropriate one.

Home Phone

Specify the home telephone number of the customer.

Mobile ISD Code+

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the customer.

Fax ISD Code+

Specify the international dialling code for the fax number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Fax Number

Specify the Fax number of the customer.

Email Id

Specify the email address of the customer.

Gender

Select the gender of the customer. The following options are available for selection:

- Male
- Female
- Other
- Prefer Not to Disclose

Communication Mode

Indicate the mode of communication to be used to intimate the customer about the beneficiary account credit. You can select one of the following options:

- Mobile
- Email ID

The above field is enabled only for the product that uses the NEFT clearing network, i.e., Network Qualifier of the Clearing network should be NEFT.

National ID

Specify the national identification number or national social security number of the customer.

Birth Place

Specify the birth place of the customer.

Birth Country

Specify the birth country of the customer.

Date of Birth

Specify the date of birth of the customer.

Mother’s maiden name

Specify the maiden name of the customer’s mother.

Language

Specify the language in which your customer wants the statements and advices to be generated while sending periodic updates. Alternatively, you can also choose the language from the adjoining option list. English is defaulted as the language of correspondence; you have the option to change the default. The list displays all the language codes maintained in the SMS module. You can select the appropriate.

Address for Correspondence

'Address for Correspondence' contains the physical address of the customer. You need to specify the following address details:

Name

Specify the name of the customer. The customer will be addressed by this name in all correspondences sent from the bank. These characters should conform to SWIFT standards.

Note

The number of characters that you can specify in this field is determined by the preference that you have specified in the Bank Parameters screen. However, in the advices and statements that are sent to the customer only the first 35 characters of the name will be displayed.

Address Code

Select the address code from the adjoining address code value list. On selection, it defaults to below address 1-4 and pincode.

Address 1–4

Specify the mailing address of the customer in the four rows that are provided. In each line, you can enter a maximum of 35 alphanumeric characters. All characters should conform to SWIFT standards.

Country

Specify the country as given in the address of correspondence of the customer. Alternatively, you can also choose the country from the adjoining option list. The list displays all the country codes maintained in the Country Codes screen. You can select the appropriate.

Nationality

Specify the nationality of the customer. The list of country codes maintained in the Country Codes Maintenance screen are available in the option-list positioned next to this field. You can select the appropriate.

City

Specify the city of the customer.

State

Specify the state of the customer.

Permanent Address

'Permanent Address' contains the permanent address of the customer. You need to specify the following information:

Same as Correspondence Address

Select the check box if the 'Address For Correspondence' is same as "Permanent Address'. If the permanent is same as the address for correspondence, you need not provide the details of the permanent address. If not, you need to specify the permanent address.

Address Code

Select the address code from the adjoining address code value list.

Address 1–4

Specify the permanent address of the customer. Four lines have been provided for this purpose. You can capture a maximum of 35 characters, alphanumeric in each line. Only characters specified in SWIFT standards are permissible.

Pincode

Specify pincode of the address specified.

Country

Along with the permanent address, specify the country of permanent residence of the customer.

Resident Status

Choose the resident status of the customer. This indicates whether the customer is a recognized resident of the country in which the particular branch of your bank operates or not. Choose one of the following options:

- Resident
- Non Resident

Permanent US Resident Status

Check this box to indicate that the customer of some other nationality has a Us resident permit.

Visited US in last 3 years?

Check this box to indicate that the customer has visited US in the last three years.

City

Specify the city of the customer.

State

Specify the state of the customer.

MFI Info

MFI Customer

Check this box to indicate that the user is a Microfinance user. By default, the system leaves this box unchecked to indicate that all users would be normal users. This box should be checked for Individual Customers and not for Corporate Customers or other Banks.

The MFI Details tab is enabled only when this box is checked.

Passport Details

You need to specify the passport details of this customer, which include the passport number, the date on which the passport was issued, and the date on which the passport is due to expire.

Passport Number

Specify the passport number of the customer.

Issue Date

Specify the passport issue date. The following validations are applicable to passport issue date:

- This date should not be later than the passport expiry date
- This should not be the same as the passport issue date
- This should not be the same as the current system date
- This should not be later than the current system date

If any of the above conditions is not met, the system will display a configurable override message. The system will validate the issue date against the system date and passport expiry date when you create or modify a record.

Expiry Date

Specify the passport expiry date. The following validations are applicable to the passport expiry date:

- This date should not be the same as the current system date
- This date should not be later than the current system date

If the above conditions are not met, the system will display a configurable override message. The system will validate the passport expiry date against the system date when you create or modify a record.

Additional Details

Additional Details contains the details to Know Your Customer (KYC). KYC refers to Know Your Customer. KYC details for customers are maintained using KYC Details screen. The system generates a KYC Reference Number during this maintenance. You need to specify the following KYC information:

Staff

Check this box whenever a customer record is created for a staff. By default this box is left unchecked.

KYC Status

Select the KYC status of the customer.

KYC Reference

Specify the KYC Reference Number. The option list displays all valid KYC reference numbers generated. Choose the appropriate one. The system will link the KYC details of the selected reference number to the customer CIF.

Guardian

Specify the customer’s guardian’s name.

Minor

Check this box to indicate that the customer is minor.

Submit Age Proof

Indicate the age proof submission status of the minor to major from the drop-down list. The available options are:

- Not required
- Pending
- Verified

Note

- Any out flow or debit transaction is posted on a particular customer's account/s and the 'Submit Age Proof' chosen is 'Pending', then the system displays an error message as "Necessary documents are not submitted for Major."
- Once the documents are submitted, the user has to manually set 'Submit Age Proof' as 'Verified'.

After the field 'Submit Age Proof' is changed to 'Verified', then all the accounts created for the customer would be allowed for withdrawals.

Preferred Date of Contact

Specify the preferred date for contacting the customer. You can also select the date from the adjoining calendar icon.

The system does not allow Back dated values.

Preferred Time of Contact

Select the preferred time for contacting the customer on the preferred date of contact, from the adjoining drop-down list. This list displays the following time slots in 24hrs format:

- Any time
- 1 hour combination of timings starting from 12am – 1am to 23pm – 12am.

Power of Attorney

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

The person who has been given the power of attorney.

Nationality

Specify the nationality of the power of attorney holder.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Telephone ISD Code +

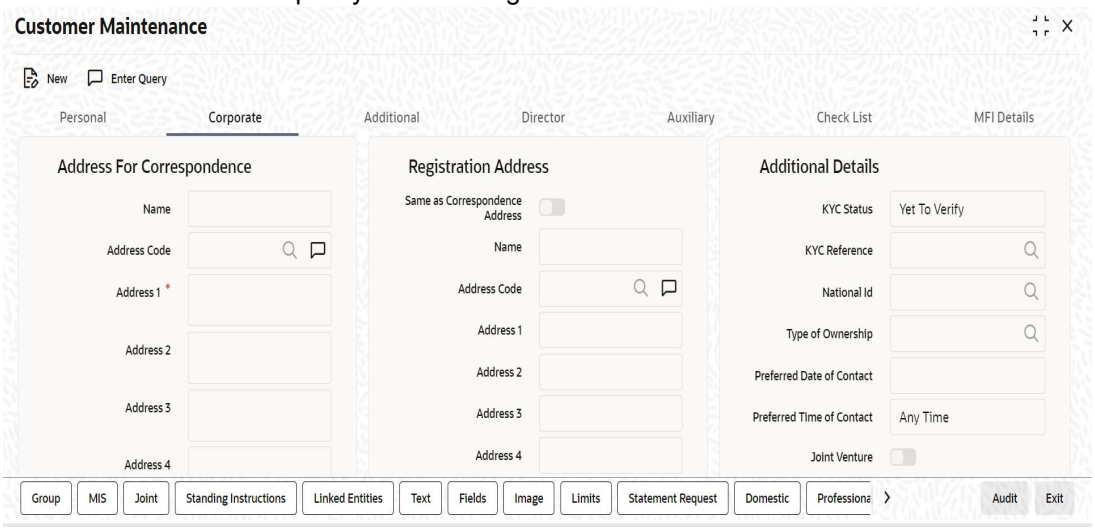
Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone Number

Specify the telephone number of the power of attorney holder.

2.1.3 Corporate Tab

Click the ‘Corporate Details’ tab from the ‘Customer Maintenance’ screen to define the details of a Corporate or a Bank type of customer. The tab is enabled only for a corporate or a bank customer. You need to specify the following details:



In this screen, you can maintain generic personal details of a corporate or a bank customer. In addition, you can also maintain the corporation and registration details of the ‘Corporate’ or ‘Bank’ type customers. You can do this by invoking the relevant screens by clicking on the respective buttons.

The information that you capture in these screens forms more a part of a credit line questionnaire. Whenever you are deciding on a credit limit for an individual customer, you can use these details for verification.

You have to maintain the following parameters for every individual type of customer:

Address for Correspondence

In this section, you can maintain the address for correspondence.

Name

In the lines that are provided you can enter the name of the customer. The customer will be addressed by this name in all correspondence sent from the bank. These characters should conform to SWIFT standards.

> **Note**
>
> The number of characters that you can enter in this field is determined by the preference that you specified in the Bank Parameters screen. However, in the advices and statements that are sent to the customer only the first 35 characters of the name will be displayed.

Address Code

Select the address code from the adjoining address code value list.

Address 1–4

You can specify the mailing address of the customer in the four rows that are provided. In each line, you can enter a maximum of 35 alphanumeric characters. All characters should conform to SWIFT standards.

Pincode

Specify pincode of the address specified.

Country

This is the country as given in the address of correspondence of this customer. Click on the option list positioned next to this field, a list of countries maintained in the Country Codes screen is displayed. You can select the appropriate.

Telephone ISD Code

Specify a valid international dialling code for the telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone

Specify the telephone number of the customer.

Mobile ISD Code +

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the customer.

Fax ISD Code +

Specify the international dialling code for the fax number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Fax

Specify the fax number of the customer.

Email Id

Specify the email address of the customer.

Language

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

You have to indicate the language in which your customer wants the statements and advices to be generated. English is defaulted as the language of correspondence; you have the option to change the default. The list positioned next to the language field contains all the language codes maintained in the SMS module. You can select the appropriate.

Communication Mode

Indicate the mode of the communication to the customer to intimate about the beneficiary account credit. You can select one of the following options:

- Mobile
- Email ID

The above field is enabled only for the product that uses the NEFT clearing network, i.e., Network Qualifier of the Clearing network should be NEFT.

City

Specify the city of the customer.

State

Specify the state of the customer.

Registration Address

'Registration Address' contains the registration address of the customer. You need to specify the following information:

Same as Correspondence Address

Select the check box if the 'Address For Correspondence' is same as "Permanent Address'. If the permanent is same as the address for correspondence, you need not provide the details of the permanent address. If not, you need to specify the permanent address.

Address Code

Select the address code from the adjoining address code value list.

Name

Specify the company name as an Registered address of the organization.

Address 1–4

Specify the registration address of the customer. Four lines have been provided for this purpose. You can capture a maximum of 35 characters, alphanumeric in each line. Only characters specified in SWIFT standards are permissible.

Pincode

Specify pincode of the address specified.

Country

Along with the permanent address, specify the country of permanent residence of the customer.

City

Specify the city of the customer.

State

Specify the state of the customer.

Incorporation

'Incorporation' consists of the corporate details of the corresponding organization. You need to specify the following details:

Date

Specify the date on which the customer's company was registered as an organization.

Capital

Specify the initial investment in the company.

Net Worth

Specify the net worth of the company.

Country

Specify the Country of registration of the office of the corporate.

Currency of Amounts

Specify the Currency in which you specify the particular customer's various financial details like the Net worth of the customer organization, the total Paid Up capital etc.

Additional Details

Additional Details contains the details to Know Your Customer (KYC). KYC refers to Know Your Customer. KYC details for customers are maintained using KYC Details screen. The system generates a KYC Reference Number during this maintenance. You need to specify the following KYC information:

KYC Status

Select the KYC status of the customer.

KYC Reference

Specify the KYC Reference Number. The option list displays all valid KYC reference numbers generated. Choose the appropriate one. The system will link the KYC details of the selected reference number to the customer CIF.

National ID

It displays the company details. On selection it defaults National Id, Registration Address details and Incorporation Date and Country.

Type of Ownership

Specify the ownership type of the customer business. The adjoining option list displays a list of ownership types maintained in the system. Select the appropriate one.

Preferred Date of Contact

Specify the preferred date for contacting the customer. You can also select the date from the adjoining calendar icon.

Preferred Time of Contact

Select the preferred time for contacting the customer on the preferred date of contact, from the adjoining drop-down list. This list displays the following time slots in 24hrs format:

- Any time
- 1 hour combination of timings starting from 12am – 1am to 23pm – 12am

Joint Venture

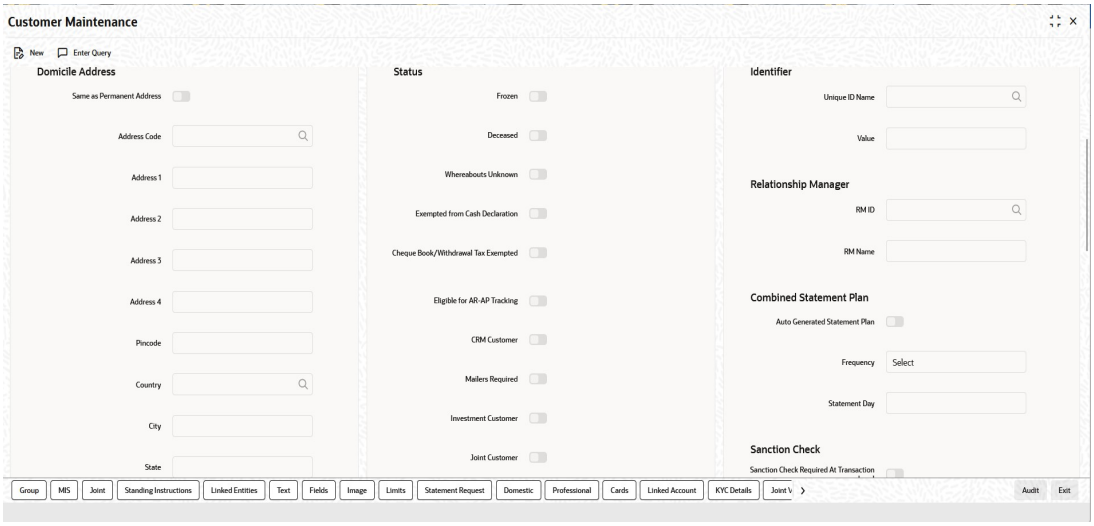
Select the check box if you have a joint venture.

Description of Business

Specify the additional details of the business, if any.

2.1.4 Additional Tab

'Additional tab contains additional information of the individual, corporate and bank customers.



You need to specify the following details:

Domicile Address

Domicile Address contains the address of domicile of the customer. You need to specify the following details:

Same as Permanent Address

Check this if the domicile address is same as the permanent address.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the address of domicile of the customer. Four lines have been provided for this. Each line can have a maximum of 35 characters, alphanumeric. Only characters specified as per SWIFT standards are permissible.

Pincode

Specify pincode of the address specified.

Country

Specify the country of domicile of the customer. A list of all country codes maintained in the 'Country Codes Maintenance' screen is available in the option list. You can select the appropriate code.

City

Specify the city of the customer.

State

Specify the state of the customer.

Misc Details

'Misc Details' contains the miscellaneous details of the customer. In this tab, you need to specify the following information:

Swift Code

You can choose to associate a SWIFT Code with the customer whose CIF details you are maintaining. This code will be used to send all SWIFT related messages to the customer. This is pertinent while creating CIF record for banks as customers.

Group Code

Specify the group code. Alternatively, you can select the group code from the option list. The list displays all valid group codes maintained in the system. The group code selected here is used only for status change at batch level.

Access Group

Specify the access group. Alternatively, you can select the access group from the option list. The list displays all valid access groups allowed to the user based on the maintenance at Access Group Restriction screen.

Credit Rating

Specify valid credit rating for a Customer number from the option list. You can modify the credit rating of a customer.

Credit rating basically indicates the credit worthiness of the customers linked to a particular credit line. It is used primarily for information only. The Limits Services Module also uses it in generation of reports.

Charge Group

Specify the charge group of the customer from the option list provided. Only the Group codes maintained with type Charge will appear for selection.

Clearing Group

Categorize the customer for levying charges at a customer group level.

Tax Group

You need to specify the tax group of the customer from the option list provided. Only the Group Codes maintained with type Tax will appear for selection.

Customer classification

Specify the customer classification.

External Ref No

To recall, if a customer record is created from an external Siebel CRM application after a successful upload into Oracle FLEXCUBE, the external reference number is defaulted in the ‘External Ref No’ field. You can amend the same when you unlock a record and make changes.

Location

Specify the relevant location code. This pertains to a particular area in a country. It cannot be more than 15 characters.

Status

Status contains the customer’s account information.

Note

When the customer status is modified to "Frozen", "Deceased" or "Whereabouts Unknown" from the customer screen (STDCIF), the system will check if there is an active amount block on any of the customer accounts. If there is an amount block system will

display a configurable override message: "There are some active amount block on the customer accounts".

You need to specify the following information:

Frozen

Check this box if the account needs to be frozen. A customer's account is frozen when an order is passed by law, the customer has deceased, or the customer's whereabouts are unknown.

Deceased

Check this box if the customer has deceased.

Whereabouts Unknown

Check this box if the whereabouts of the customer are unknown.

Cheque Book / Withdrawal Tax Exempt

Check this box to indicate that the tax will be exempted for the Cheque books issued to the customers.

Eligible for AR-AP Tracking

Check this box if the Customer is eligible for AR-AP Tracking.

CRM Customer

Check this box if the customer is a CRM customer.

Mailers Required

Check this box if you require mailers for the customer.

Issuer Customer

If the customer, for whom you are maintaining the CIF, is an issuer of securities, then check this box.

Investment Customer

Check this box if you wish to classify the customer as an investment customer. This selection indicates that the customer can have unit holder relationship with the FCIS system. When a CIF ID is created or modified in the system, then a notification is sent to the external channel with the CIF details.

Joint Customer

Check this box if the customer is a Joint Customer.

Statement Request

Check this option to indicate that the customer is eligible to request for MT920 or camt.060 messages.

MT920 or camt.060 - Account Update Request - A request for an up-to-date statement from the bank where the referenced Account is held. The request may be for an Intra Day Update (MT942) or an End of Day Update (MT940) and is subject to the service agreed with that bank.

Relationship Pricing

Select this checkbox to indicate that the customer is eligible for relationship pricing. This checkbox will be unselected by default.

For more details on relationship pricing, refer Relationship Pricing user manual.

Withholding Tax Applicable

Check this box to apply withholding tax for the customer during the payment and rollover operations of a loan.

ELCM Customer

Check this box to replicate the customer details to ELCM system. By default, system checks this box whenever the new customer is created. You can uncheck this box if required so that customer data will not get replicated to ELCM system.

Note

Once you select the option ‘ELCM customer’, system will not allow you to unselect it.

ELCM Customer Number

You need to specify the ELCM customer number if the option ‘Generate Customer Number’ is not selected in ‘ELCM Parameter Maintenance’ screen. If the option ‘Generate Customer Number’ is selected in ‘ELCM Parameter Maintenance’ screen, then the system will replicate the customer number from ELCM system.

For each customer you will be allowed to mark one or more statuses. For example, if the customer has deceased then the customer account will be declared frozen. Therefore, for the particular customer both the statuses ‘Deceased’ and ‘Frozen’ will be applicable.

If none of the statuses is marked, it suggests that this customer’s status is normal.

CIF Status

If status processing for your branch is being done at Group/CIF level (as specified in the Branch Parameters), the current status assigned to all loans issued to the CIF as well as all overdraft accounts belonging to the CIF, is displayed in the CIF Status field in the Customer Maintenance screen. This status is the worst status of all loans contracts and overdraft accounts for a Group/CIF and is displayed both at the account as well as the loan level for all the accounts and loans a customer has in the current branch. The update applies only to the accounts and loans in the current branch not across branches.

Sanction Check Status

The system displays the sanction check status. The status can be any of the following:

- Not required
- Pending
- Approved
- Rejected

Click the ‘Fetch’ button to retrieve the latest status of the sanction check.

By default the ‘Sanction Check Status’ is updated as ‘Not Required’. When the request for sanction check is send, then the status is updated as ‘Pending’. If the sanction check status of the record is ‘Pending’, then the records cannot be reopened, modified or authorized.

Based on the final status received from the external system, the status is updated as 'Approved' or 'Rejected'.

A sanction check request is send if a customer is created/modified/reopened using Customer Maintenance screen (STDCIF), Quick Customer Addition screen (STDCIFAD), Financial Inclusion Customer Account Maintenance screen (STDFIACC), web-services or upload.

For more information on sanction check maintenance and processing refer 'Sanction Check Maintenance' chapter in Core Service user manual.

Segment Details

Identifier

Each customer is required to provide certain identification details to your bank for establishing the customer's identity. For instance, the passport number or ration card of the customer may serve as the criteria to establish the customer's identity. In Oracle FLEXCUBE, this is known as Unique Identifier Name.

Name

Enter the identifier name in not more than 20 characters.

Value

You have to capture the serial number or any number of significance that is to be associated with the document, which can help in identifying the document. You can use a maximum of 30 alphanumeric characters, to capture the identifier value.

Relationship Manager

Every customer in Oracle FLEXCUBE can be designated to a relationship manager. You need to specify the following details of the relationship manager:

RM Id

Specify the user ID of the relationship manager of this customer. The option list displays all valid user IDs with their roles defined as relationship manager. Choose the appropriate one.

Relationship managers are responsible for helping the customers designated to them in need.

RM Name

Based on the RM ID, the system displays the name of the relationship manager.

Combined Statement Plan

Auto Generated Statement Plan

Check this box to automatically generate the combined statement plan.

Frequency

Select the frequency at which the combined statement should be generated from the adjoining drop-down list. The options available are:

- Annual
- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

Statement Day

Select the day on which combined statement should be generated from the adjoining drop-down list. If value for Statement Day is not selected, then the system defaults the values based on the frequency cycle selected. The statement gets generated on the month end of the defaulted values.

The maker and checker ID of the combined statement plan generated from the customer account screen should be ‘System’.

Modifications done on the frequency cycle and statement day in the combined statement screen will not be reflected in the combined statement plan of the customer maintenance screen.

Sanction Check

Sanction Check Required At Transaction Level

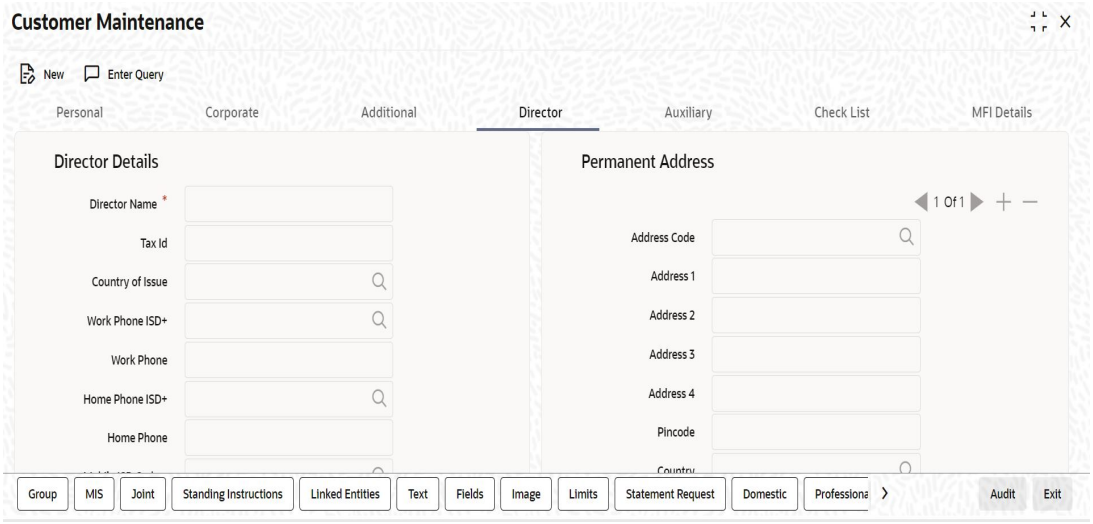
Check this box if sanction check is required at the transaction level.

CPF/CNPJ ID

Specify the CPF or CNPJ ID

2.1.5 Director Tab

Director tab consists of the director’s basic information.



You need to specify the following information:

Director Details

Director Details consists of the details of the corresponding branch’s director. You need to specify the following information:

Director Name

Specify the corresponding director’s name.

Tax Id

Specify the Tax Id of the corresponding director.

Country of Issue

Specify the country which has issued the tax ID for the customer. Alternatively, you can select the country from the option list.

Work Phone ISD+

Specify a valid international dialling code for the work telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Work Phone

Specify the work telephone number of the director.

Home Phone ISD+

Specify a valid international dialling code for the home telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Home Phone

Specify the home telephone number of the director.

Mobile ISD Code+

Specify the international dialling code for the mobile number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the corresponding director.

Email id

Specify a valid email address of the corresponding director.

Mailing Address

'Mailing Address' contains the mailing address of the corresponding director. You need to specify the following information:

Address Code

Select the address code from the adjoining address code value list.

Address 1–4

Specify the mailing address of the director. Four lines have been provided for this purpose. You can capture a maximum of 35 characters, alphanumeric in each line.

Pincode

Specify pincode of the mailing address specified.

Country

Specify the country of the Mailing Address of the corresponding director.

Permanent Address

'Permanent Address' contains the permanent address of the corresponding director. You need to specify the following information:

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the permanent address of the director. Three lines have been provided for this purpose. You can capture a maximum of 35 characters, alphanumeric in each line. Only characters specified in SWIFT standards are permissible.

Pincode

Specify pincode of the permanent address specified.

Country

Specify the country of the permanent Address of the corresponding director.

Other Details

Nationality

Specify the nationality of the corresponding director.

Permanent US Resident Status

Check this box to indicate that the corresponding director is a permanent US resident.

Shareholding %

Specify the shareholding percentage of the director in the company.

Type of Ownership

Specify the type of ownership. Alternatively, you can select the ownership type from the option list. The list displays all valid options.

This field is mandatory if CRS customer type is Passive Non-Financial Entity.

Birth Place

Specify the birth place of the director.

Birth Country

Specify the birth country of director.

Date of Birth

Specify the date of birth of the director.

Additional Tax ID Details

Tax ID

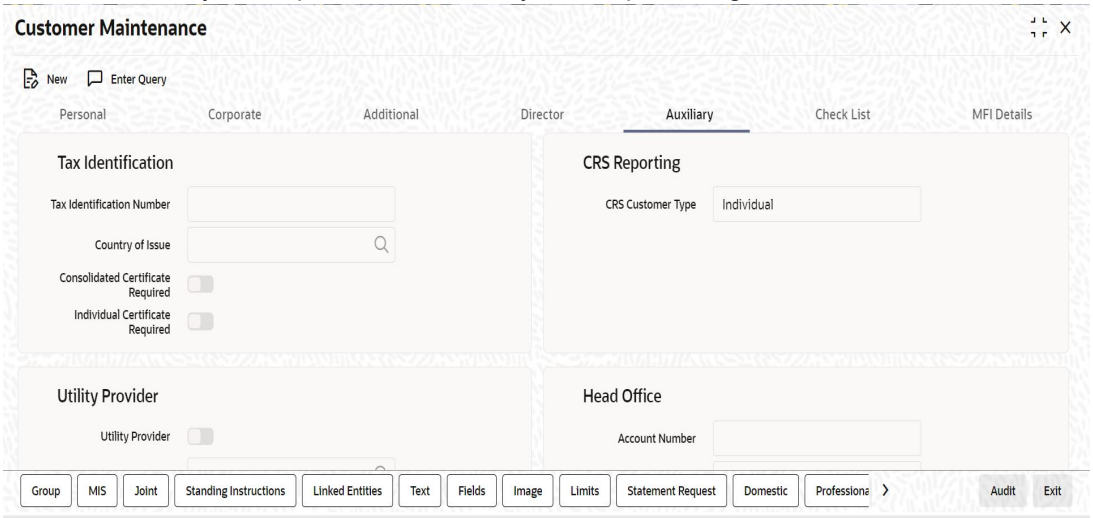
Specify the tax identification number (TIN) of the customer.

Country of Issue

Select the country which has issued the TIN for the customer.

2.1.6 Auxiliary Tab

Click the Auxiliary tab to provide the auxiliary details pertaining to the customer.



You need to specify the following details:

Tax Identification

Tax Identification Number

Specify the Tax Identification Number (TIN) of the customer.

Country of Issue

Specify the country which has issued the TIN for the customer. Alternatively, you can select the country from the option list.

Consolidated Certificate Required

Check this box to indicate whether a consolidated tax certificate is required for all transactions done for a given tax cycle. This option would work in conjunction with a similar option in the Tax Category screen and the Tax Details screen accessed from the Branch Parameters Detail screen.

Generating Consolidated Tax Certificate

Depending on the frequency maintained at the branch level, the system will generate the Consolidated Tax Certificate for a customer, provided the consolidated tax certificate generation is required at the customer level and the option is maintained at the Tax Category level. The Tax Certificate will be in a pre-shipped advice format and printed on a Year to Date basis

Maintaining Elements for Advice Generation

The following elements will be available for advice generation for consolidated tax certificates.

Element Name	Description	Data Type
CUSTOMERNO	The customer number for which the tax summary certificate is printed	Alphanumeric
CUSTOMERNAME	The customer name	Alphanumeric
FROMDATE	The from date for which the certificate is generated	Date
TODATE	The to date for which the certificate is generated	Date
TXNNUMBER	The contract reference number	Alphanumeric 16 characters
CALCDATE	The tax calculation date	Date
TAXCCY	The tax currency	Alphanumeric 3 characters

TAXAMTIN-TAXCCY	The tax amount in tax currency	Number
INTERESTAMT	The interest amount (basis amount on which the tax has been calculated	Number

Individual Certificate Required

Check this box to indicate whether an individual tax certificate is required for each transaction. An individual tax certificate is a certificate (advice) which is generated for each individual event (in a transaction) resulting in computation/deduction of tax from the customer's account. The advice is linked to the product and is generated at the time of authorization of the contract/ event.

Generating Individual Tax Certificate

For contracts that have tax defined on interest liquidation, an individual tax certificate will be generated by the system, provided the tax certificate is linked as an advice for the event and the individual transaction tax certificate is required to be generated for the customer.

For income other than through interest on customer accounts, the advice format for the tax certificate can be maintained depending on the requirement. This advice format can be linked to the products.

For income through interest on customer accounts, the advice format for the tax certificate is pre-shipped. The format of the advice can be modified except for the name of the advice format which is pre-shipped.

Maintaining Tags for Advice Generation

The following tags will be available for advice generation for individual transaction.

Tag Name	Description	Data Type
TXNNUMBER	The contract reference number	Alphanumeric 16 characters
CALCDATE	The tax calculation date	Date
COMPCCY	The interest component currency	Alphanumeric 3 characters
TAXCCY	The tax currency	Alphanumeric 3 characters
TAXAMTIN-TAXCCY	The tax amount in tax currency	Number

INTERESTAMT	The interest amount (basis amount on which the tax has been calculated)	Number

CRS Reporting

CRS Customer Type

Select the type of CRS customer from the drop-down list. The list displays the following values:

- Individual
- Financial Entity
- Active Non-Financial Entity
- Passive Non-Financial Entity

The system defaults 'Individual' as the CRS Customer Type if the customer type is selected as 'Individual'. If the customer type is Corporate, then the system defaults Active Non-Financial Entity as CRS Customer Type. If Bank is selected as the customer type then 'Financial Entity' is defaulted as the CRS Customer Type.

Utility Provider

Utility Providers are the recipients of the bill payment. Typical entities involved in a bill payment transaction are the consumer, your bank and the institutions (utility providers).

Utility Provider

Check this box if the customer whose details you are maintaining happens to be a Utility Provider

Utility Provider Id

Assign a unique ID to identify the utility provider.

Check Digit Validation Required

Check this box to indicate whether the check digit validation should be performed for the consumer number that is captured while making bill payment for the utility provider.

Algorithm ID

If the check digit validation should be performed you must also identify the Algorithm ID, which is used to perform the check digit validation on the consumer number.

Utility Provider Type

Indicate the type of utility provider. The option list adjoining 'Utility Provider Type' displays all valid utility provider types maintained in the system. You can select the appropriate one.

Head Office

Account Number

The Head Office Account Number is the customer's account number with the Head Office of your bank. You need to capture this value only if the Customer Type is a 'Bank'. It is used only for reference purposes.

Debtor Category

Specify the category of the Debtor from the adjoining option list.

Risk Profile

Specify the risk profile from the adjoining option list.

Additional Fields Labels

You can specify the additional details, if any.

Additional Tax ID Details

Tax ID

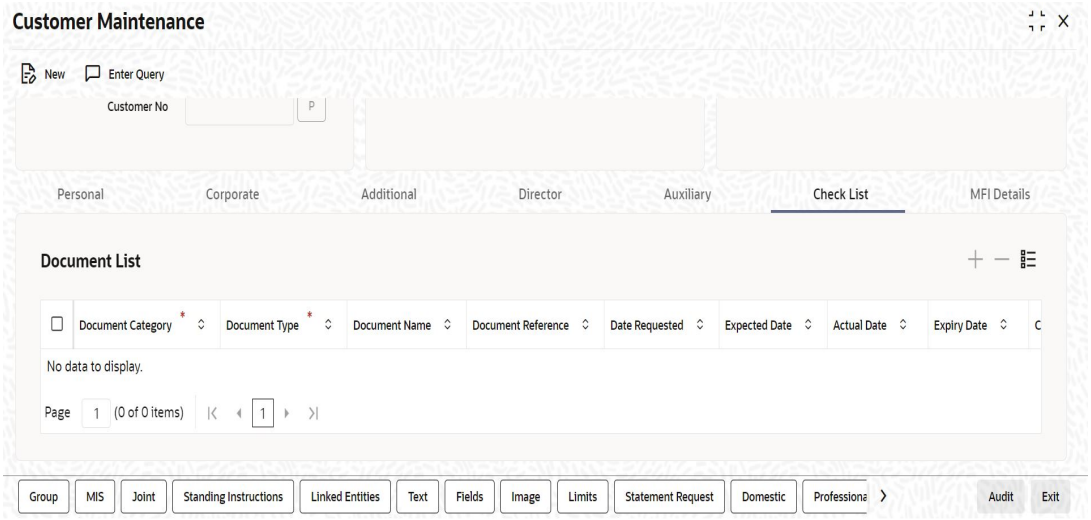
Specify the tax identification number (TIN) of the customer.

Country of Issue

Select the country which has issued the TIN for the customer.

2.1.7 Checklist Tab

Click the ‘Checklist’ tab from the ‘Customer Maintenance’ screen to capture the details of document types that are to be maintained. Checklist is an optional tab based on the workflow of the bank. In this tab, you need to provide the following information:



Specify the following details:

Document List

Document Category

Specify the category of the document.

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Document Name

Specify the name of the document. For example, Address Proof, Identity Proof etc. This is an optional field.

Document Reference

Specify the reference number for the document. For example, if the document submitted is a passport, then you can maintain the passport number here. This is an optional field.

Date Requested

Specify the date on which the document was requested.

Expected Date

Specify the date by which the document has to be submitted.

> **Note**
>
> If you do not specify the expected submission date, then on save, the system calculates and defaults the expected date in this field. The system calculates this date based on the requested date + the verification time limit (in days) maintained in 'Customer Type-Wise FATCA Parameters' screen.

Actual Date

Specify the date on which the document was actually submitted.

Expiry Date

Specify the date till which the document is valid.

> **Note**
>
> If you do not specify the expiry date, then it will be considered to be valid till perpetuity.

Checked

Check this box to indicate that the received documents are acknowledged.

Remarks

Specify the additional information, if required.

> **Note**
>
> For an investment customer, at least one record needs to be mandatorily maintained.

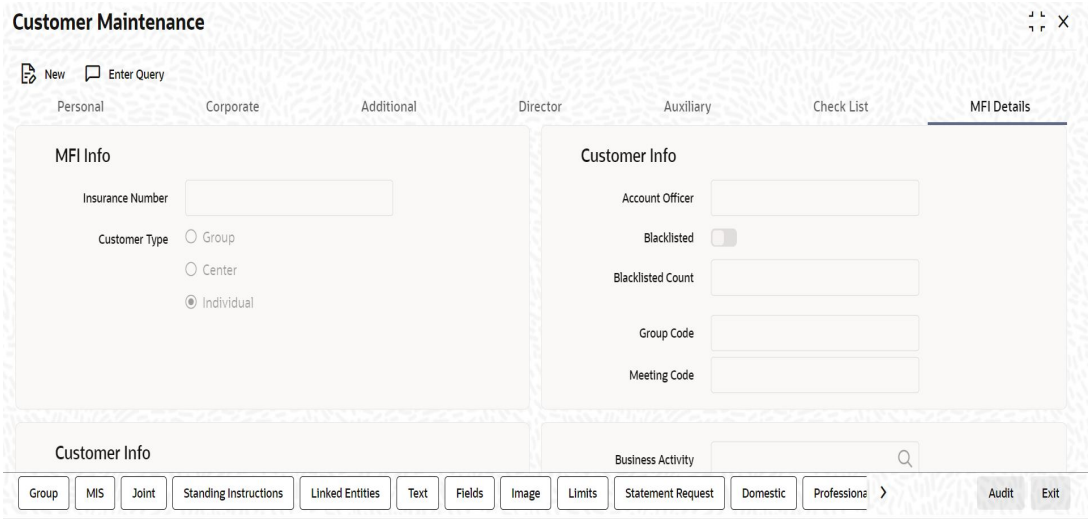
Oracle FLEXCUBE facilitates linkage of required documents automatically during due diligence. When a customer is classified for ‘PENDING CLASSIFICATION’ in the Maintaining Customer Type-wise FATCA Parameters (STDFATCA) screen, the system automatically populates the check list for FATCA due diligence.

For more information on automatic population of check list for due diligence, refer to the section ‘Automatic Population of Check List for Due Diligence’ in this User Manual.

2.1.8 MFI Details Tab

As part of maintaining financial details of customers, you can maintain micro-finance details of individual customers like the customer’s insurance number, poverty status, education level, whether blacklisted or not. This tab is enabled only if MFI Customer field is checked in the Personal tab.

Click the ‘MFI Details’ tab from the CIF Maintenance screen to maintain these details.



In this screen, you can capture the following details for each individual type of customer:

MFI Info

Insurance Number

Specify the insurance number of the individual customer.

Customer Type

Indicate the type of customer that you are maintaining. You can select one of the following options:

- Group
- Centre
- Individual

Group Code

The system displays the group code assigned to the customer.

Meeting Code

The system displays the meeting code maintained for the corresponding Group Code.

Account Officer

Specify a valid account officer assigned to the customer. The adjoining option list displays all valid account officers maintained in the system. You can select the appropriate one.

Note that this is an optional field. If no Account Officer is specified, the system picks up the same from the next microfinance level (Group or Center).

Blacklisted

Check this box to indicate that the customer is blacklisted. By default the system leaves it unchecked to indicate that the customer is not blacklisted.

Number of Times Blacklisted

The system displays how many times the customer has been blacklisted, if any.

Customer Info

Physically Challenged

Check this box to indicate that the customer has some physical limitations.

Poverty Status

Specify a valid financial status of the customer. The adjoining option list displays all valid poverty statuses maintained in the system. You can select the appropriate one.

Literacy of Client

Specify a valid literacy level of the client. The adjoining option list displays all valid literacy levels maintained in the system. You can select the appropriate one.

Business Activity

Specify a valid nature of work that the customer does for a living. The adjoining option list displays all valid business activities maintained in the system. You can select the appropriate one.

Business Description

The system displays a relevant description of the business corresponding to the selected Business Activity.

Training Code

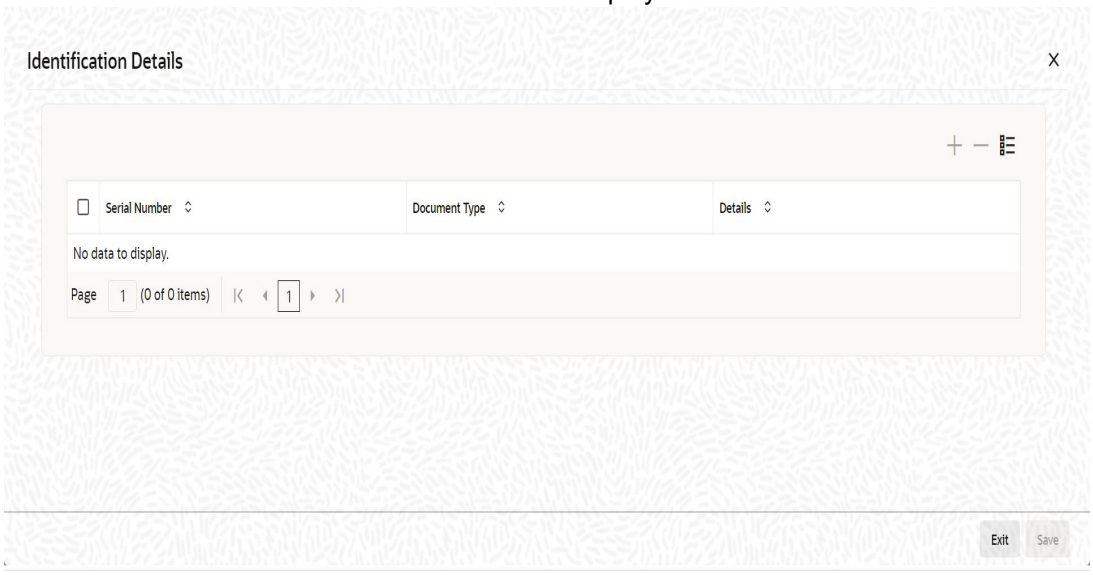
The system displays the assigned training code of the customer.

Trained On

The system displays the date on which the customer is trained.

2.1.8.1 Identification Details Button

You can maintain what documents are received from the customer as part of collecting identification details using the 'Identification Details' screen. Click on 'Identification Details' button. The 'Identification Details' screen will be displayed.



You can capture the following details here:

- Sl No: The system displays the serial number.
- Document Type: The type of document made available by the customer for identification.
- Details

Click on 'Details' button. The 'Document Type Details' screen will be displayed.

You can specify the following details here:

Document Type

The system displays the document type based on the information you specified in ‘Customer Identification Details’ screen.

Name As Per Document

Specify the name of the customer as mentioned on the document.

Series

Specify the series of the document.

Doc Id

Specify the document ID number.

Date of Issue

Specify the date on which the document was issued to the customer.

Date of Expiry

Specify the date on which the validity of the document expires.

Issuing Authority

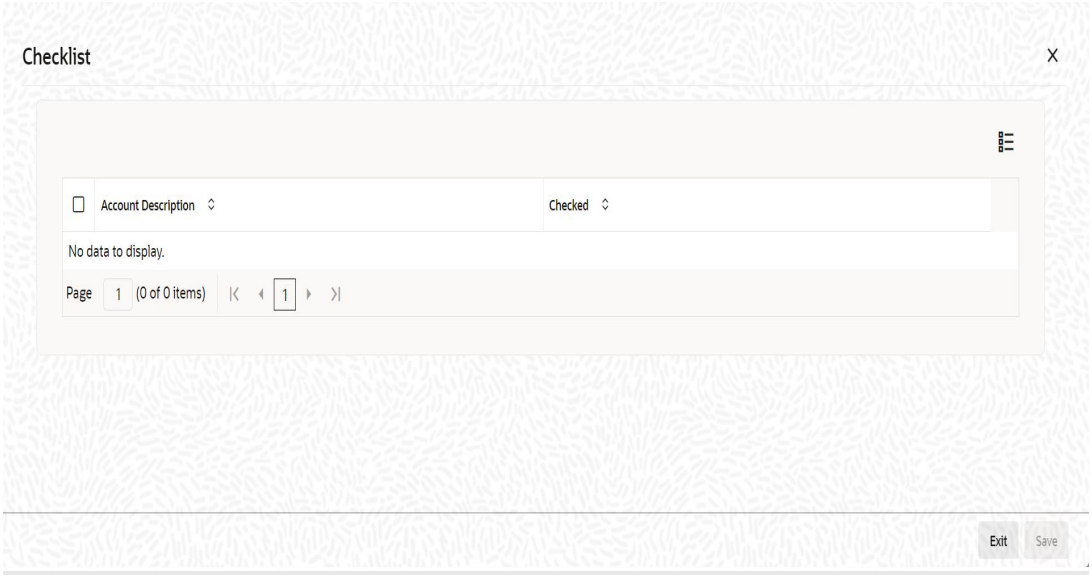
Specify the name of the person or agency that issued the document.

Place of Issue

Specify the place in which the document was issued.

2.1.8.2 Checklist Button

You can maintain a list of what documents have been checked using the ‘Checklist Details’ screen. Click on ‘Checklist’ button. The ‘Checklist Details’ screen will be displayed.



This screen contains a list of documents maintained using the ‘MFI Action Checklist Maintenance’ screen. If you have checked a particular document appearing under ‘Description’, check the corresponding box under ‘Checked’ to indicate that the document has been checked.

2.1.8.3 Domestic Button

As part of maintaining personal details of the customer, you can capture Domestic details about the customer like the customer’s educational status, marital status, number of

dependants, etc. Click on ‘Domestic’ button. The Customer - Domestic Details screen will be displayed.



In this screen, you can capture the following details for each individual type of customer:

- The Marital status of the customer: A customer could be married, single, re-married, divorced, separated, widowed etc. You have to indicate the appropriate
- The name and employment status of the customer’s spouse
- The educational status of a customer (Under Graduate, Graduate, Post Graduate and Non-student). If the customer has received no formal education, select Non-student
- The family members (children and others) who are dependent on the customer financially. You can indicate any number between 0 and 99
- The type of accommodation this customer is availing of. The types could be classified into - own accommodation, company provided and others. Others include all types other than self-owned and company provided. You can select the appropriate option.

2.1.8.4 Professional Button

After having captured the Domestic details of the individual customer you can capture the professional details about the customer.

These details include the customer's employment status, employer details or the annual expenses that the customer incurs and so on. Click on 'Professional' button. The Customer – Professional Details screen will be displayed.



You can capture the following professional details of the individual type of customer through this screen:

Employment Details

- The employment status of the customer (full time permanent, full time temporary, part-time, self-employed, retired pensioned, retired non-pensioned, unemployed.)
- The number of years the customer has been in his/her current job
- The age at which the customer is due to retire from his/her current job or business
- The designation this customer held in his/her previous job or employment
- The name of the previous employer of this customer
- The designation held by this customer in his present job
- The name, address, country, telephone, telex, fax and E-mail address of the customer's current employer. The name, address and country of the employer should conform to SWIFT standards

Note

The 'Current Employer' field is used by the system to map the user to his current employer. Click the adjoining option list to display all the authorised and open employer codes maintained in the system.

Income details

- The annual returns that your customer earns through salary and other sources of employment if any. If your customer earns revenue through other source apart from a monthly, salary you have to capture the customer's combined income from all other sources.
- The annual expenses that your customer incurs from sources other than the annual salary
- The currency in which the customer's financial details like, annual salary, annual rent expenses, annual loan repayment, etc is expressed

Expenditure Pattern

- The customer's annual expenditure on rent, premium on insurance
- The customer's current annual expenditure incurred on re-payment of loans availed
- The customer's current annual expenditure incurred on payment of expenses other than rent, insurance premium or loans
- The number of credit cards the customer has subscribed to
- The value in terms of money, of this customer's house (in case he owns one)

The Other Details Include

- The name of your customer's previous employer and the designation that the customer held in the previous job.
- The customer's current designation and the full name of the customer's employer
- The complete mailing address of your customer's employer
- The telephone, telex, fax numbers and E-mail address of your customer's current employer or business partner

After having captured all the relevant details, you can save the record. You will be returned to the Personal Details section of the CIF Maintenance screen.

2.1.9 Fields Button

In order to know your customer better, you may need to capture certain additional information specific to a customer. This is in addition to the regular information that you would capture in the Customer Maintenance screen. To capture more details of the customer, you can define a set of UDFs and associate them with the function id 'STDCIF' (for Customer Maintenance screen). After you associate the UDFs, they will appear in the Customer Maintenance screen. You can then capture the values for these UDFs.

The UDFs that are displayed in the Customer Maintenance screen depend on your selections in the 'UDF in Base Table' screen. A maximum of five UDFs can be made to appear in Customer Maintenance screen.

Refer the manual on 'User Defined Fields' for details on defining a user-defined field and associating the UDF with the function id 'STDCIF'.

The values that you enter for the UDFs will be validated against the rules maintained for them. If the entries fail the validations, the system will display a suitable message to inform you that the entries made do not adhere to the rules maintained.

The UDFs will be displayed in the Customer Maintenance Summary screen as well. You will also be allowed to perform queries based on these fields.

2.1.9.1 Special Customer Grouping UDF

While maintaining the customer information, you can place a customer under a special customer group for different rating purposes. Through the Special_Status user defined field (UDF) you can link the customer to a group and specify the rating for the group.

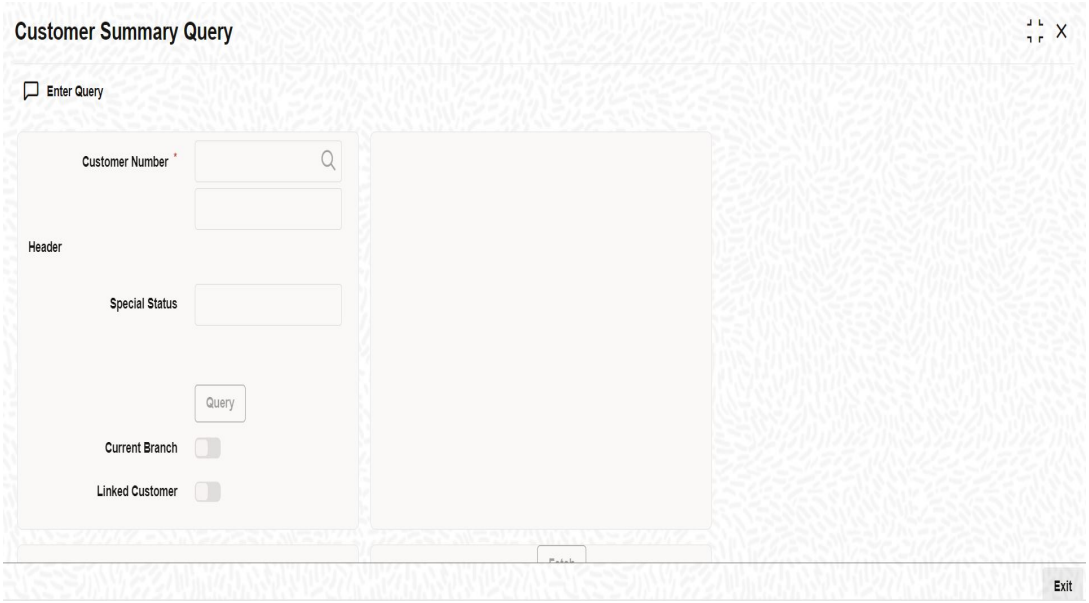
Whenever a contract is booked for such a customer, the system will display an alert message specifying the status of the customer thereby you can apply the new rates specified for such customers.

The steps involved for including the SPECIAL_STATUS UDF in customer maintenance are as follows:

1. Create a new user defined field SPECIAL_STATUS
2. Link it to the Function ID STDCIF
3. Specify the value of the user defined field at the time of creating a customer

The special status is also displayed in the information retrieval screen when you do a query for such a customer. You can do the query using the 'Customer Summary Query' screen.

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



Note

After having captured all the required details save the CIF record. It becomes valid only after a user other than you authorizes it.

Check the 'Linked Customer' check box and provide the Customer Number and click 'Query' button to view all linked customers in Linked Customer Details. Select a customer from the details and click 'Fetch' button to perform a query operation on the selected customer. The displayed values are based on the query parameters provided.

2.1.10 Other Basic Customer Information

You will notice the following buttons in the Customer Maintenance screen:

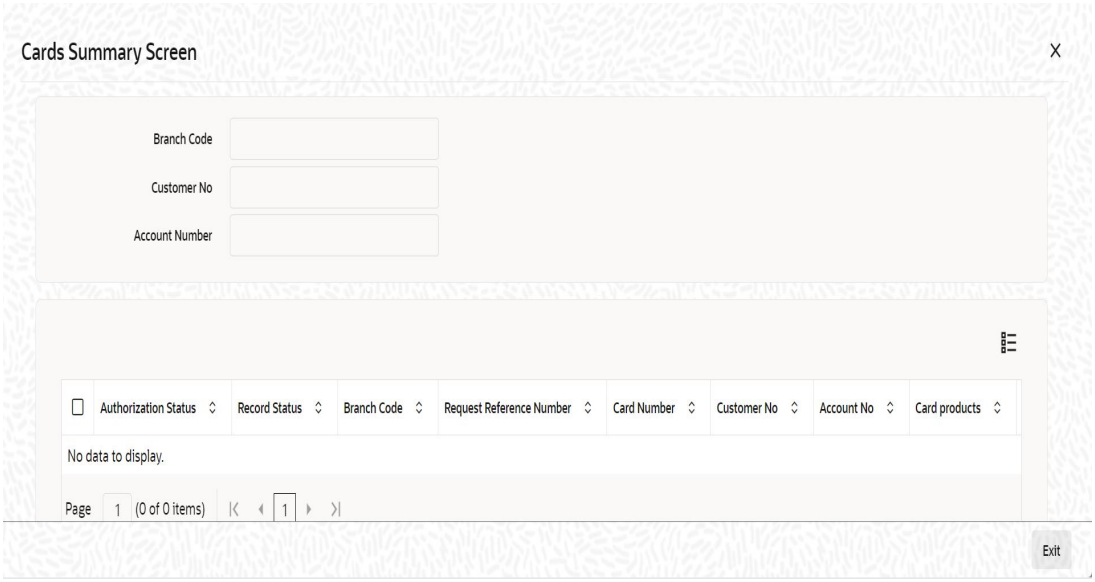
Tab	Description
Group	Through this screen you can associate the customer code with a group
MIS	Through this you can define the MIS details of a customer (for future use)

Tab	Description
Joint	Through this you can capture details of joint customers.
Standing Instructions	Through this screen, you can view the details of all standing instructions associated with respective the customer code.
Linked Entities	Through this screen, you can link different customers to the specific customer whose details you are capturing and specify the relation shared by the two customers. For details about linked entities, refer to the section Maintaining Customer Accounts under the heading 'Relationships for Customer' in this user manual.
Text	Through this screen, you can store free format text, scanned images etc about the customer whose details you are capturing. You can store this information either as text documents or as plain text.
Fields	Through this you can capture user defined fields.
Image	Through this screen, you can capture the photograph of the customer whose details you are maintaining. You will be allowed to access this screen, only if you have the requisite access rights i.e., you may have rights to access the CIF screen but not view the photograph of the customer.
Limits	Through this button you can view/modify/add (define) the liability details of a customer, provided you have been assigned the necessary rights. This button appears enabled only if 'Track Limits' check box is checked in the Additional tab of Customer Maintenance (STDCIF) screen.
Statement Request	Through this screen, you can specify the statement request preferences.
Domestic	Through this screen, you can capture domestic details of the customer.
Professional	Through this screen, you can capture professional details of the customer.
Issuer	In case of an issuer customer, you can capture issuer details.
Cards	Through this screen, you can view cards details of the customer.

Tab	Description
Linked Account	This button invokes the Linked Account screen where you can view the details of linked accounts.
KYC Details	This button invokes the KYC Details screen where you can view the KYC details of the customer.
Joint Venture	Through this screen, you can maintain the joint venture details.
Account Details	This button invokes 'The Account Details' screen where you can maintain the account details.
NSF Black list status	You can view the NSF rejection details and customer blacklisted details in this screen.
Documents	This button invokes the Document upload screen where you can capture the customer related documents in central content management repository.
Change Log	This button invokes the Change Log screen where you can capture the audit history details for the operations performed on that customer and the account.

2.1.11 Cards Button

Click 'Cards' button to view details about debit cards issued to a customer.



Here, you can view the following details.

Branch Code

The branch code is displayed from the main 'Customer Information Maintenance' screen.

Customer No

The customer identification code (CIF) is displayed from the main 'Customer Information Maintenance' screen.

Account No

The system displays the account number against which you have maintained debit card details.

Authorisation Status

Indicate the authorisation status of the debit card by selecting one of the following values:

- Authorised
- Unauthorised

Record Status

Indicate the record status of the debit card by selecting one of the following values:

- Open
- Closed

Branch Code

The system displays the branch code where the debit card has been issued.

Request Reference Number

The system displays the request reference number of the card issuance record.

Card Number

The system displays the debit card number of the card holder.

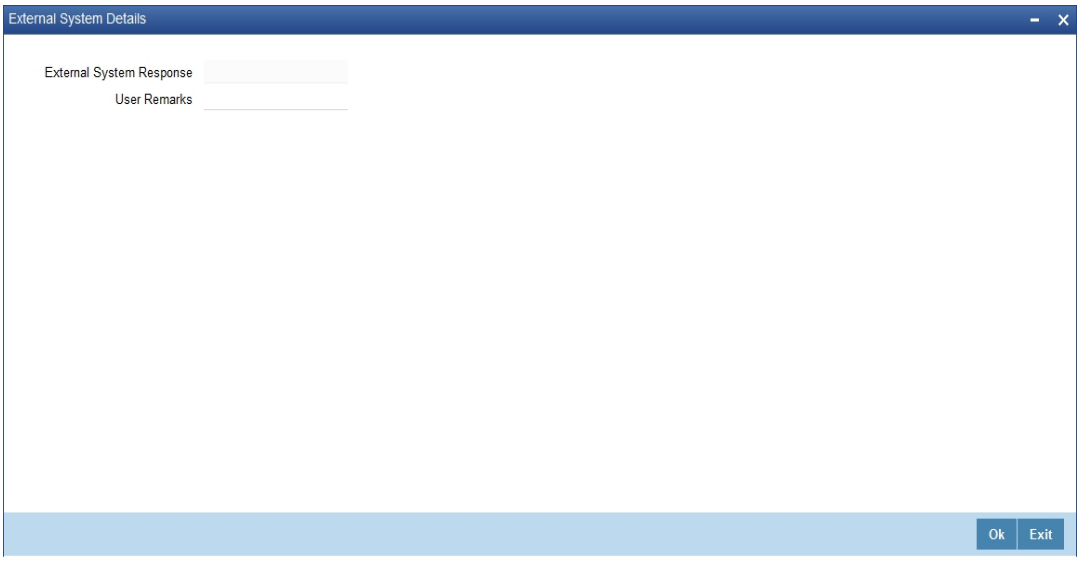
Multiple cards can be issued to a customer.

2.1.12 OFAC Check Button

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

Click ‘OFAC Check’ button in ‘Customer Account Creation’ screen to view the OFAC check response in the ‘External System Detail’ screen On clicking ‘OFAC Check’ button, system will build the request XML and call the web service. The ‘External System details’ screen displays the response is received from the external system; and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

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



Here, you can view /capture the following details:

External System Response

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

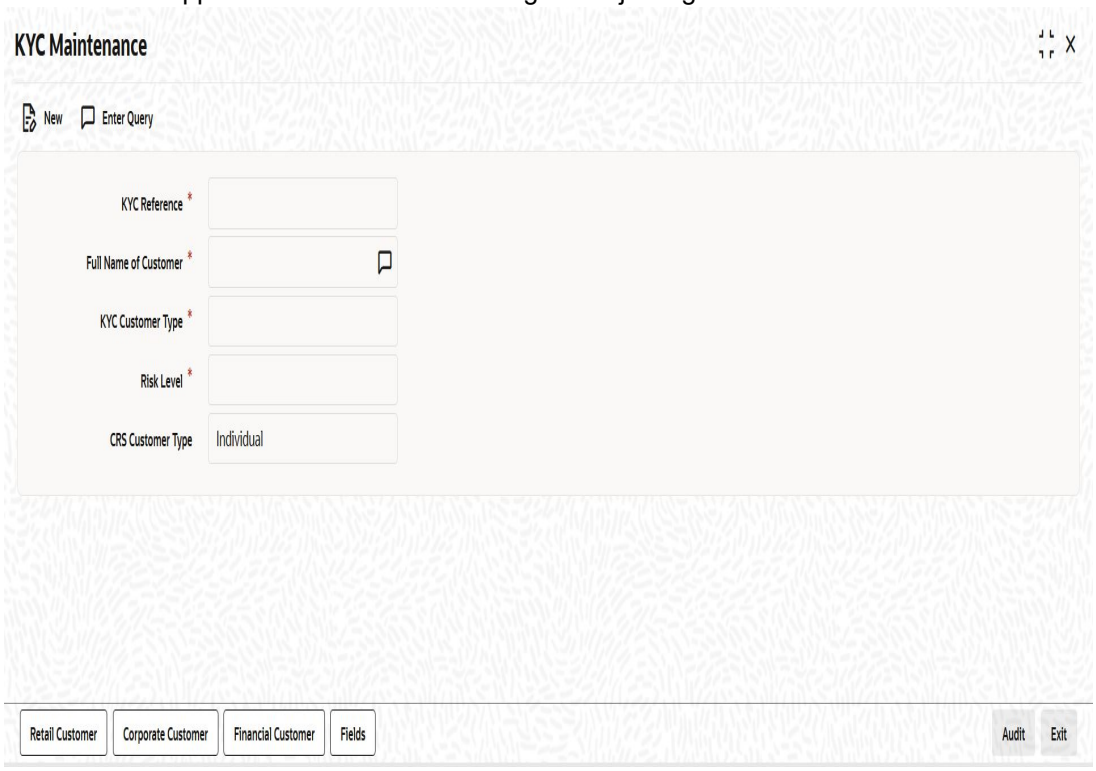
User Remarks

Specify your remarks regarding the black listed customer here.

2.1.13 KYC Details Button

KYC refers to know your customer. You can view the KYC details maintained for a customer on ‘KYC Maintenance’ screen. Click ‘KYC Details’ button to invoke the screen

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



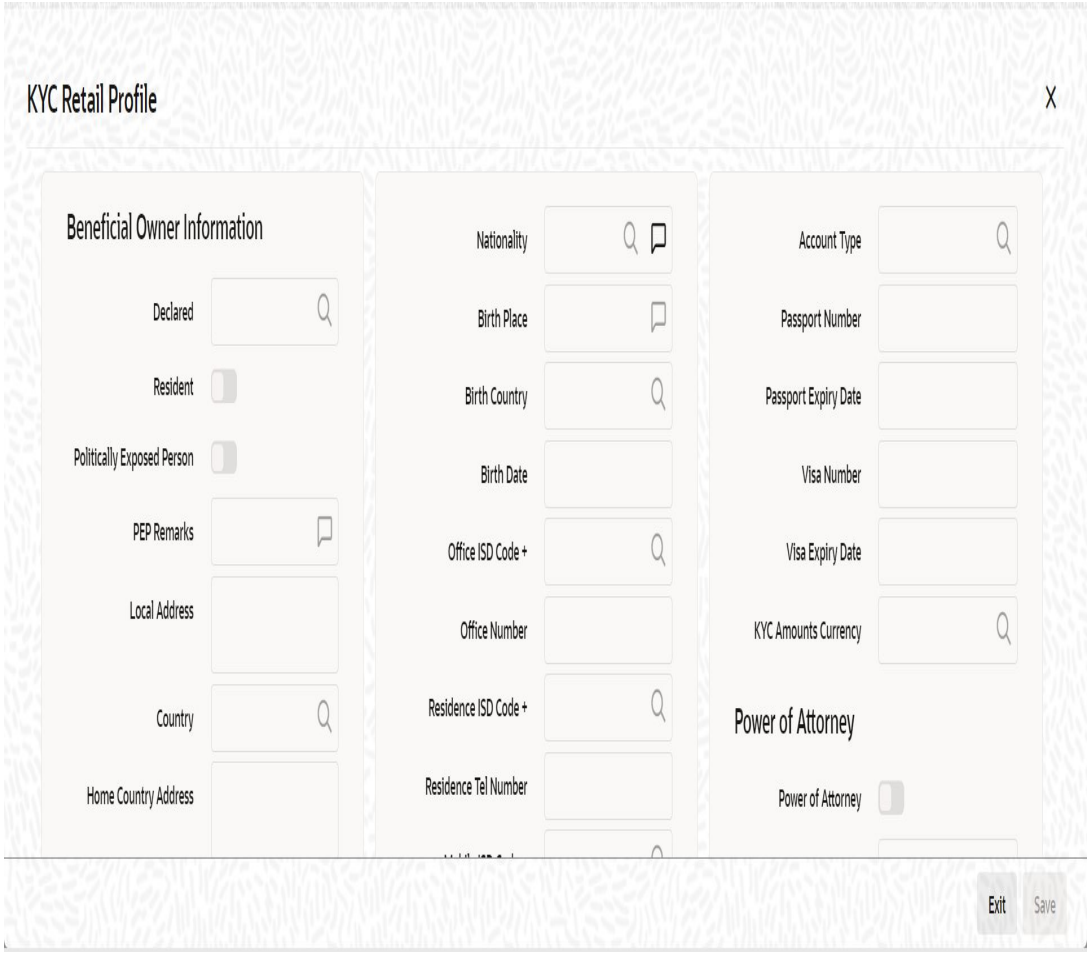
The system displays the following details:

- KYC reference number
- Full name of the customer
- Type of customer
- Risk level of the customer
- Type of CRS customer (Individual, Financial Entity, Active Non-Financial Entity, and Passive Non-Financial Entity)

The system defaults ‘Individual’ as the CRS Customer Type if the customer type is selected as ‘Individual’. If the customer type is Corporate, then the system defaults Active Non-Financial Entity as CRS Customer Type. If Bank is selected as the customer type then ‘Financial Entity’ is defaulted as the CRS Customer Type.

2.1.13.1 Retail Customer Tab

You can view the KYC profile details for retail customers on 'KYC Retail Profile' screen. Click 'Retail Customer' tab in the 'KYC Maintenance' screen.



The system displays the following details of the retail customer:

Beneficial Owner Information

- Whether the beneficial owner is declared as a resident
- Whether the beneficial owner is declared as politically exposed person
- Remarks on the politically exposed person
- Local address of the beneficial owner
- Country code of the beneficial owner
- Home country address of the beneficial owner
- Home country of the beneficial owner
- Whether the beneficial owner has a valid US residence status
- Whether the beneficial owner has visited US in the last three years
- Tax identification number (TIN) of the beneficial owner
- Country which has issued TIN for the beneficial owner
- Nationality of the beneficial owner
- Place of birth of the beneficial owner

- Birth country of the beneficial owner. It is mandatory to maintain birth country if the FATCA is enabled for the bank.
- Birth date of the beneficial owner
- International dialling code for the office telephone number
- Telephone number of the beneficial owner's office
- International dialling code for the residential telephone number
- Residential telephone number of the beneficial owner
- International dialling code for the mobile number
- Mobile phone number of the beneficial owner
- International dialling code for the fax number
- Fax number of the beneficial owner

Note

If the FATCA is enabled for the bank, and any of the Office number, Residential telephone number, Mobile number or Fax number is maintained, then it is mandatory to maintain the corresponding ISD code as well.

- Purpose of opening the account
- Other details
- Type of account
- Whether power of attorney is given to beneficial owner
- Passport number of beneficial owner
- Expiry date of the passport
- Visa number of the beneficial owner
- Expiry date of visa
- Currency in which KYC amount is maintained

Power of Attorney

- Whether the customer account is to be operated by the power of attorney holder
- The person who has been given the power of attorney
- Nationality of the power of attorney holder
- Address of the power of attorney holder
- Country of the power of attorney holder
- International dialling code for the telephone number
- Telephone number of the power of attorney holder

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Beneficially Owned Company Details

- Name of the company
- Location of the company
- Percentage of the holding

- Annual income of the company
- Line of business of the company

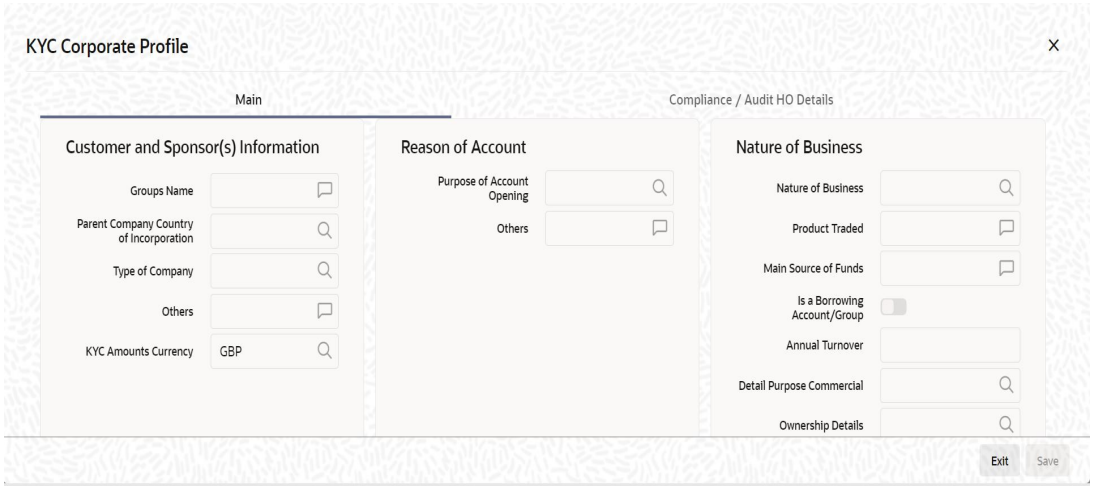
Source of Income

- Whether salary is a source of income
- Whether rental is a source of income
- Whether investment is a source of income
- Whether business concern is a source of income
- Whether professional business is a source of income

2.1.13.2 Corporate Customer Tab

'KYC Corporate Profile' screen gives an account of the KYC profile details for corporate customers. Click 'Corporate Customer' tab in the 'KYC Maintenance' screen. The system displays 'KYC Corporate Profile' screen.

The screen is as shown below:



The system displays the following details:

Customer and Sponsors Information

- Name of the group
- Country of Parents Company
- Type of the company
- Other details
- Currency in which KYC amount is maintained

Reason of Account

- Reason for opening an account
- Other details

Specifying Nature of Business

- Nature of business

- Name and details of the product traded in the business
- Main source of funds
- Borrowing account group
- Annual turnover of the company

Details of Key Person

- Unique identification for the KYC
- Name of the key person
- Position or title of the key person
- Relation ship of the key person with the corporate customer
- Nationality of the key person
- Address of the key person
- Country of the key person
- International dialling code of the key person
- Telephone number of the key person
- Birth place of the key person
- Birth country of the key person
- Date of birth of the key person
- Ownership type of the key person
- Tax Identification Number (TIN) of the key person
- Country which has issued the TIN for the key person
- Percentage of share for the key person

Specifying Company Details

- Details of the company branches
- Number of person employed in the company
- Mode of salary in the company
- Other details

Specifying Details of Suppliers

- Name of the supplier
- Country of the supplier
- Mode of settlement

Specifying Details of Clients

- Name of the client
- Name of the country of the client
- Mode of payment

Specifying Transaction Types

- Type of transaction
- Count of the transaction

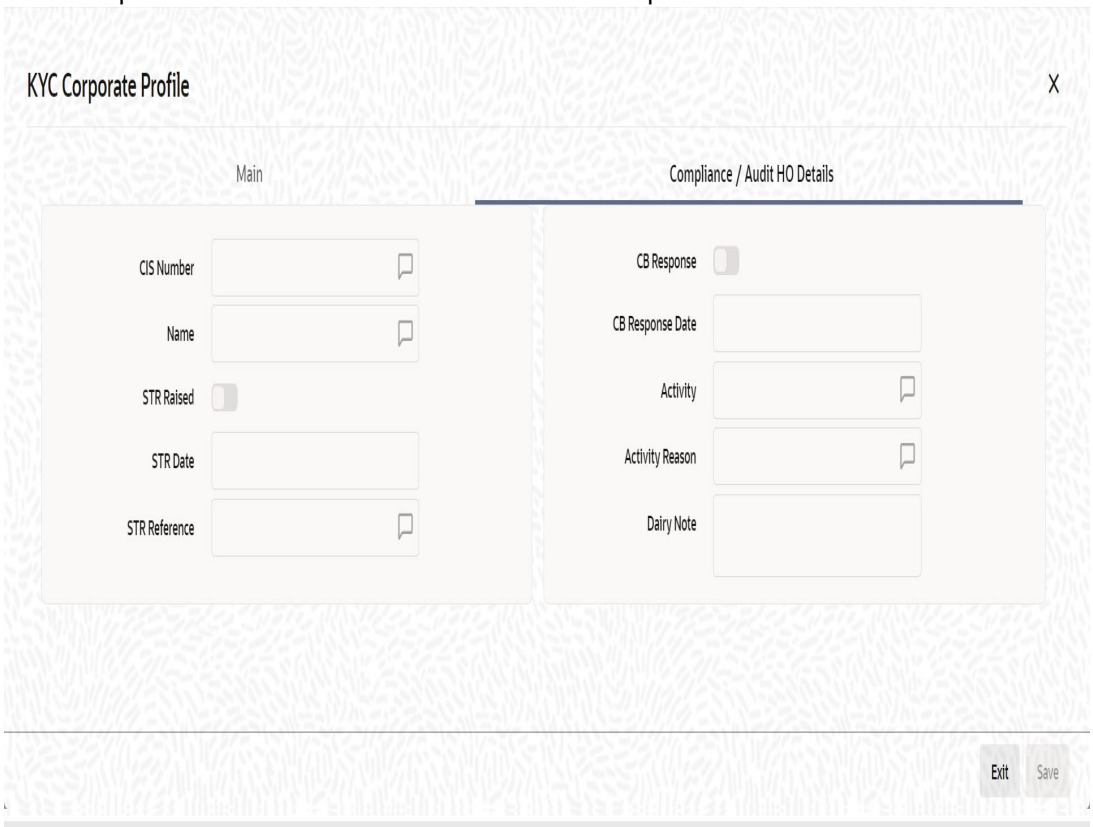
- Total amount of the transaction
- Maximum single amount for the transaction
- Purpose of the transaction
- Country of the transaction
- Purpose of fund transfer within a country
- Audit date
- Whether account should be solicited
- Date on which the account is solicited
- Details of the introducer
- Date of compliance clearance
- Date of business approval
- Trade licence number
- Next date of KYC review

Specifying Comments

- KYC comment about the corporate customer
- Comments on the corporate customer by the sales and service officers
- Name and comments of the approvers on the corporate customers

2.1.13.3 Corporate/Audit HO Details Tab

Click ‘Corporate/ Audit HO Details’ tab in the ‘KYC Corporate Profile’ screen.



The system displays the following details:

- Number of the corporate customer

- Name of the corporate customer
- Whether STR should be raised
- Date of STR using adjoining calendar
- Reference number of the STR
- Whether the CB should be responded
- Date of the CB Response
- Details of the activity
- Reason for the activity
- Dairy note

2.1.13.4 Corporate Customer Tab

'KYC Financial Profile' screen displays KYC profile details for financial customer. Click 'Corporate Customer' tab in the 'KYC Maintenance' screen.



The system displays the following details:

- Address of the bank
- Country of the financial customer
- Currency of the KYC amounts

Transaction Products

- Name of the transaction product
- Rating of the product
- Number of monthly transactions
- Monthly amount

Management Details

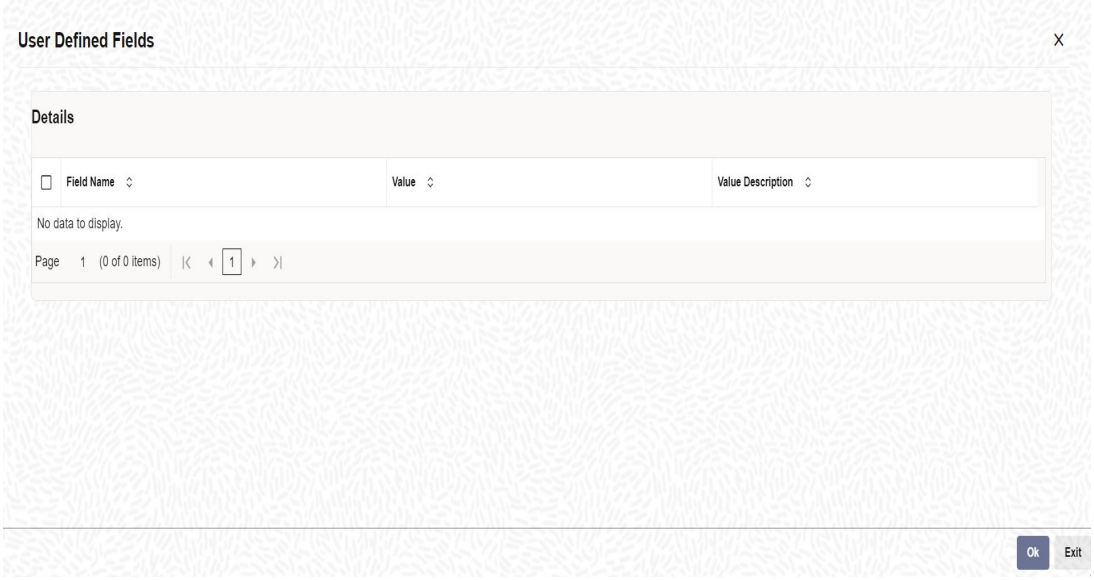
- Name of the manager
- Designation

Share Holders Details

- Name of the share holder
- Holding of the share holder
- Address of the share holder
- City of the share holder
- Country of the share holder

2.1.13.5 Fields Button

'User Defined Fields' screen displays the all UDFs defined using KYC Maintenance screen. You can invoke this screen by clicking 'Fields' button in the 'KYC Maintenance' screen.



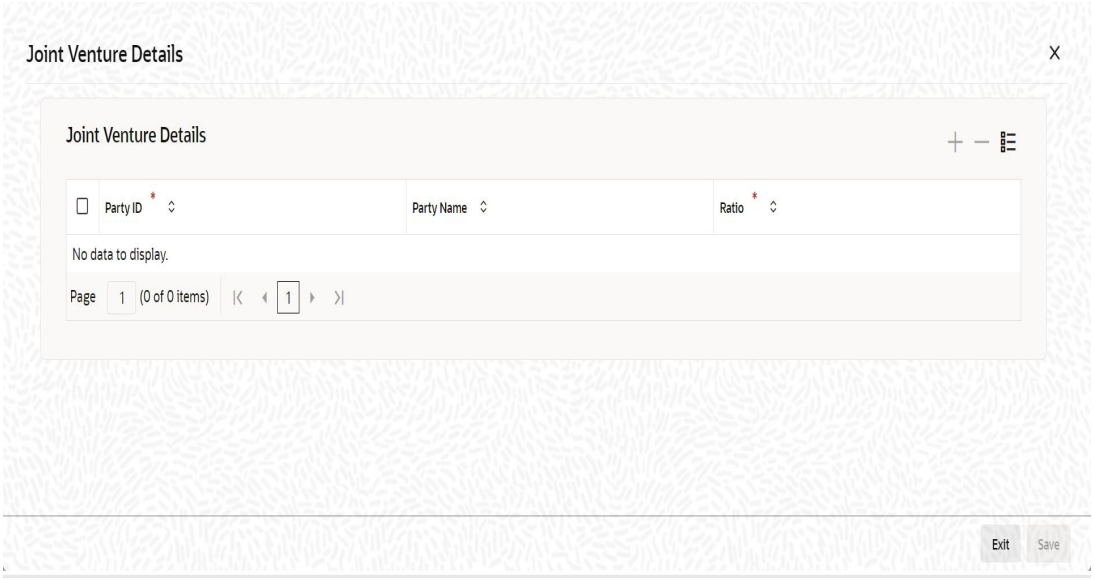
The system displays the following details:

- Name of the user defined field
- Value of the user defined field

2.1.14 Joint Venture Button

You can maintain the joint venture details for a customer on 'Joint Venture Details' screen. Click 'Joint Venture' button to invoke the screen.

The screen is as shown below:



Party ID

Specify the party ID.

Party Name

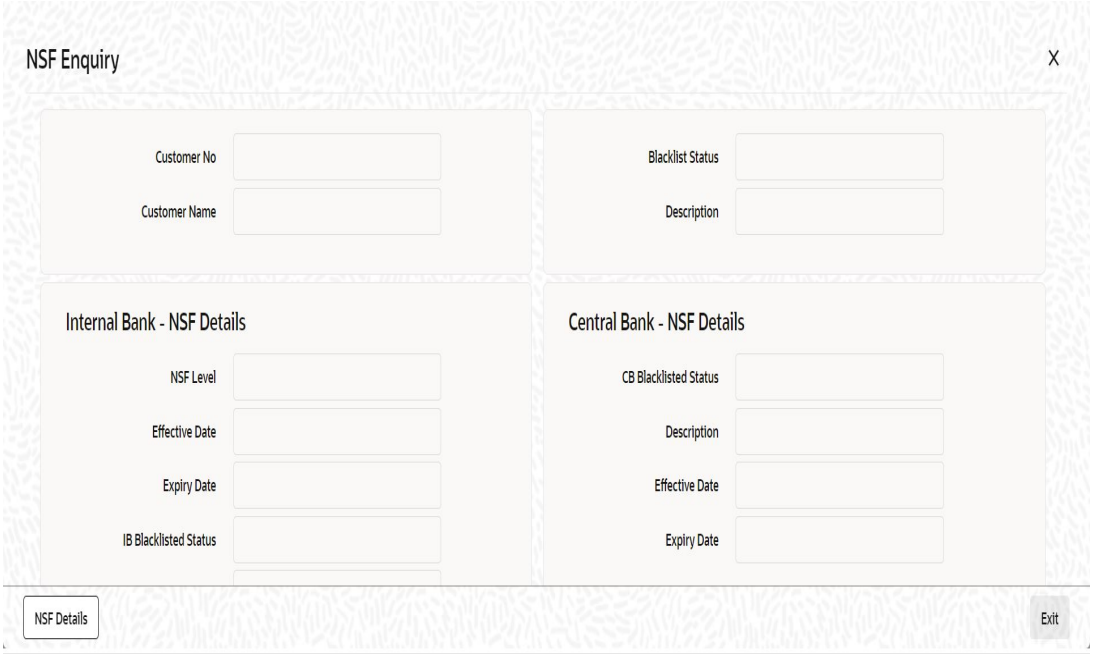
The system displays the party name.

Ratio

Specify the ratio between the participants on share.

2.1.15 NSF Blacklist Status Button

Click Blacklist Status to invoke this screen. Blacklist status of the customer is displayed in this screen.



Internal Bank – NSF Details

NSF Level

The system displays the NSF level of the customer. (SP1, SP2, SP3 or SP3A)

Effective Date

The system displays the effective date on which the NSF level is set based on the Expiry period NSF (month) defined at STDNSMNT-NSF level maintenance.

Expiry Date

The system displays the expiry date of the NSF Level based on the Expiry period NSF (month) defined at STDNSMNT-NSF level maintenance.

IB Blacklisted Status

The system displays the active blacklist status of the customer. This is displayed only when Customer cheque is rejected in Internal Bank and is black listed through inward clearing due to NSF (Non Sufficient Fund).

Description

Description for the active blacklist status is defaulted here.

Effective Date

The system displays the effective date on which the Customer is Internal Bank black listed due to NSF based on the Expiry period NSF(month) defined at STDNSMNT-NSF level maintenance.

Expiry Date

The system displays the expiry date from which the Customer is internal Bank black listed due to NSF based on the Expiry period NSF(month) defined at STDNSMNT-NSF level maintenance.

Central Bank – NSF Details

CB Blacklisted Status

The system defaults the blacklisted status of customer which has been shared by Central bank.

Description

Description for the blacklist status is defaulted here.

Effective Date

The system displays the effective date on which Central bank has sent the File and processed for the marking CB black listed for Customer.

Expiry Date

The system displays the expiry date of the NSF CB status which is available in CB File.

Web Branch NSF Details

Counter Cheque Status

The system displays the active blacklist status of the customer whose cheque is rejected over the counter.

Description

Description for the blacklist status is defaulted here.

Effective Date

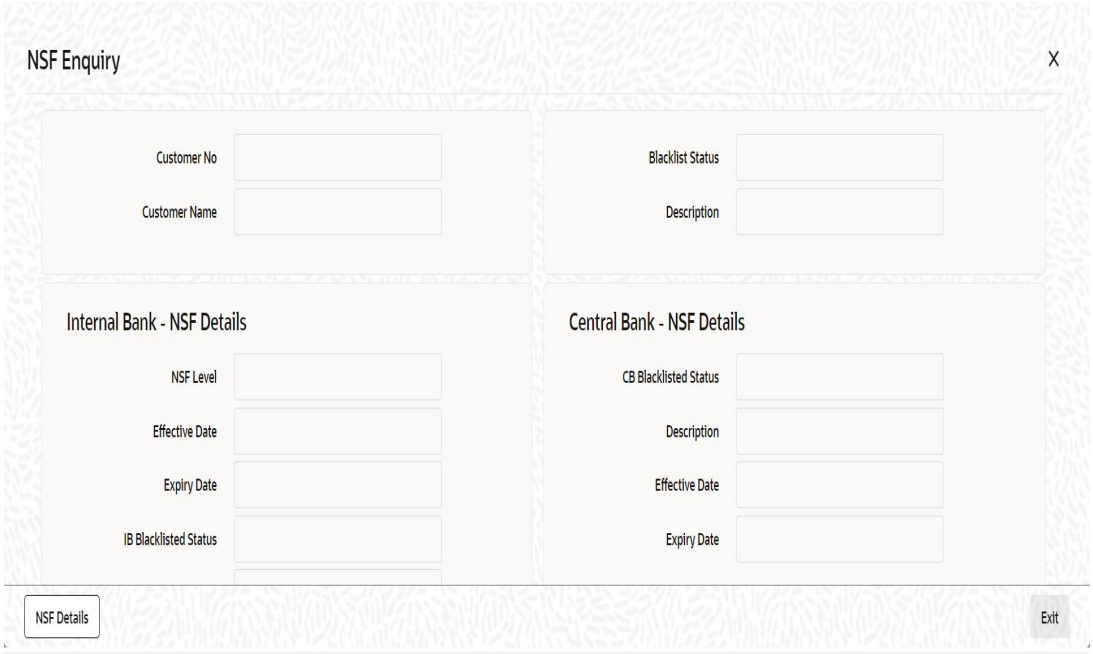
The system displays the effective date on which cheque is rejected over the counter and processed for marking Web branch blacklisted for Customer.

Expiry Date

The system displays the expiry date from which the Customer is black listed over the counter due to NSF, based on the Expiry period NSF(month) defined at STDNSMNT-NSF level maintenance.

2.1.15.1 NSF Enquiry

You can view the current NSF level, customer blacklist status and cheque details rejected due to NSF in NSF Enquiry screen. You can invoke the screen by typing 'STDNSFQY 'in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Customer No

Select the customer number from the adjoining option list.

Click on query button to view the list of blacklisted customers for the selected branch code.

The system defaults the customer number of the blacklisted customer.

Customer Name

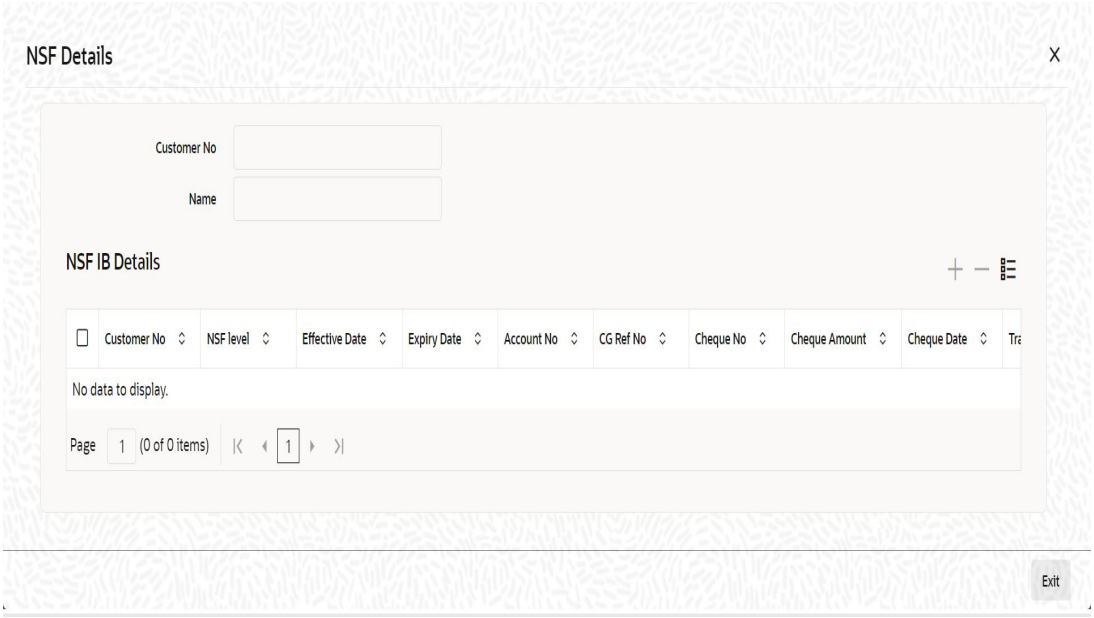
The system displays the name of the blacklisted customer.

NSF Level

The system displays the NSF blacklist status of the customer.

2.1.15.2 NSF Details

You can view interbank blacklisted status in the NSF details screen. Click on NSF Details in the NSF Blacklisted Status screen to invoke this screen.



Customer No

Customer No is defaulted here based on the details queried in the NSF Enquiry Screen.

Name

The name of the customer is displayed here based on the details queried in the NSF Enquiry screen.

NSF IB Detail

Customer No

The system defaults the customer number.

NSF Level

The system defaults the NSF level while processing the cheque.

Effective date

Effective date of the NSF level is displayed here.

Expiry Date

The system displays the expiry date of the NSF level.

Account No

The system displays the Account number of the returned cheque.

CG Ref No

The system displays the CG Reference Number of the cheque returned due to NSF.

Cheque No

The cheque number of the returned cheque is defaulted here.

Cheque Amount

The system displays the cheque amount of the returned cheque.

Cheque Date

The value date of the cheque is displayed here.

Transaction Date

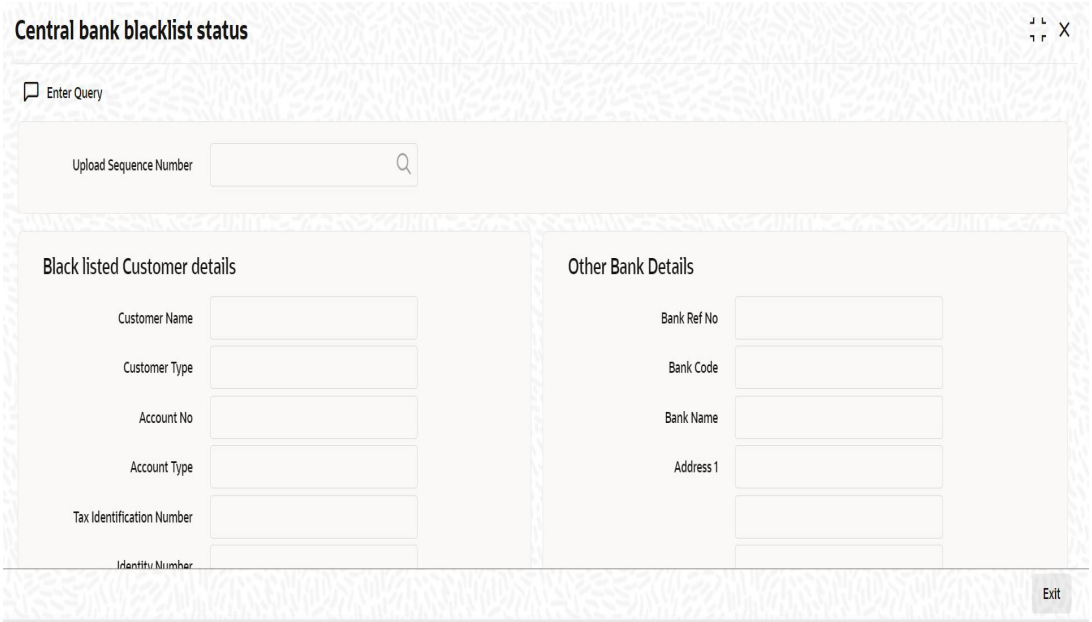
The transaction date is displayed here.

Branch Code

The system defaults the branch code.

2.1.15.3 Central Bank Blacklist Status

You can view the current central bank blacklist status in the 'Central Bank Blacklist Status' screen. You can invoke this screen by typing 'STDNCBQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



National Blacklist Reference Number

Select the National Blacklist Reference Number from the adjoining option list.

Blacklisted Customer details

Customer Name

The name of the blacklisted customer is displayed here.

Customer Type

The system displays the customer type.

Account No

The system displays the account number of the blacklisted customer.

Account type

The system displays the type of the account which is marked as blacklisted.

Tax Identification Number

The system displays the tax id of the blacklisted customer.

Identity Number

Unique identification number of the blacklisted customer is displayed here.

Date of Birth

The system defaults date of birth of the blacklisted customer.

Blacklist Effective Date

The system displays the blacklist effective date.

Blacklist Expiry Date

The system displays the expiry date for the blacklist status

Remarks

The system displays the remarks sent from the central bank.

Other Bank Details

Bank Ref No

The system displays the blacklisted customer's bank reference number.

Bank Code

The bank code in which the customer is marked as blacklisted

Bank Name

The system displays the name of the bank of blacklisted customer.

Address

The address of the blacklisted customer is displayed here.

Our Bank Customer Details

Customer Name

The system displays the name of the central bank blacklisted customer.

Customer Number

The system displays the customer number maintained in the current bank.

Customer Type

Customer type of the blacklisted customer is defaulted here.

Date of Birth

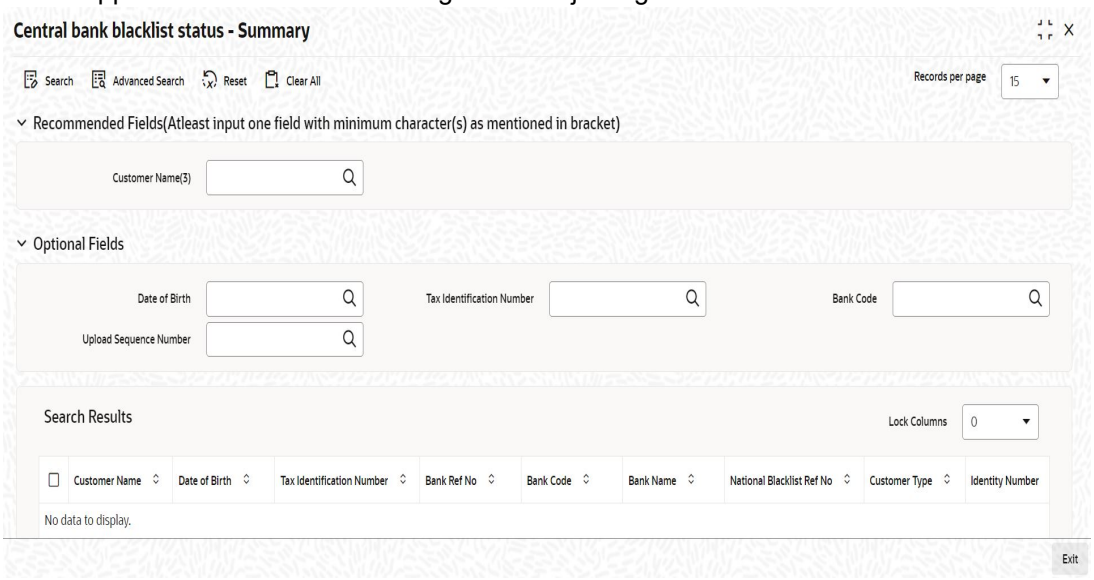
The system displays the date of birth of the blacklisted customer maintained in the current bank.

Unique ID

The system defaults the unique id of the blacklisted customer maintained in the current bank.

2.1.15.4 Viewing Central Bank Blacklist Status

You can view the blacklisted status of the customer in the ‘Central Bank Blacklist Status’ screen. You can invoke this screen by typing ‘STSNCBQY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Customer Name
- Date of Birth
- Tax Identification Number

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

The system displays the following details pertaining to the fetched records:

- Customer Name
- Date of Birth
- Tax Identification Number
- Bank Ref No
- Bank Code
- Bank Name
- National Blacklist Ref No
- Customer Type
- Identity Number
- Address 1
- Blacklist Expiry Date
- Account No
- Account Type
- Customer No
- Blacklist Effective Date
- Customer Type
- Customer Name

- Unique ID Value
- Date of Birth
- Upload Sequence Number
- Remarks

Note

– If a new current account is created for an already blacklisted customer then the system displays an error message as “Customer has been marked as blacklisted customer. New account cannot be created for the customer.”

– If a new customer is created for a customer who is already blacklisted by the central bank then the system displays an error message as “Customer is blacklisted by the central bank. Customer can not be created for this new customer.”

2.1.15.5 Batch Processing for NSF Blacklisted Customers

An Intra-day batch STNSFCB is configured to update the NSF Central bank blacklisted customers. The unique id is used to identify the customer. If no match is found then the customer name and date of birth together is used as key to identify the customer.This batch is triggered through intra-day batch start BABIDBAT.

The customer blacklist status is updated based on the internal and central bank blacklist status.

Customer Blacklist Status	Remarks
0 - Internal Blacklist	Customer is blacklisted in Internal bank
1 - Extended data	Customer is blacklisted in Internal bank and Central bank
2 - Central bank blacklisted customer	Customer is blacklisted only in central back
3 – Customer Blacklisted	Customer is black listed over the counter

Processing EOD Batch

When a cheque is returned due to NSF then the expiry date is computed for the customer based on the NSF maintenance. As part of EOD the system performs below task:

- Identify all the NSF returned cheque for the validation period.
- Execute the NSF formula for each cheque one by one in the order of effective date of the cheque and arrive the new NSF level of the customer.
- Compute the new expiry date for the customer from the 1st returned cheque date. This is calculated by adding the first returned cheque date and expiration period.
- Execute the action components which are associated with the newly arrived NSF level for that customer.

PEOTI Batch

- In PEOTI, batch system looks only for NSF level expiry date but not the IB details final expiry date.

- System generates advice messages (warning letters) based on the new NSF Level change (NSF blacklist status, Central bank blacklist status changes).

PBOD Batch

On Processing CASABAT batch in BOD, system performs the following process:-

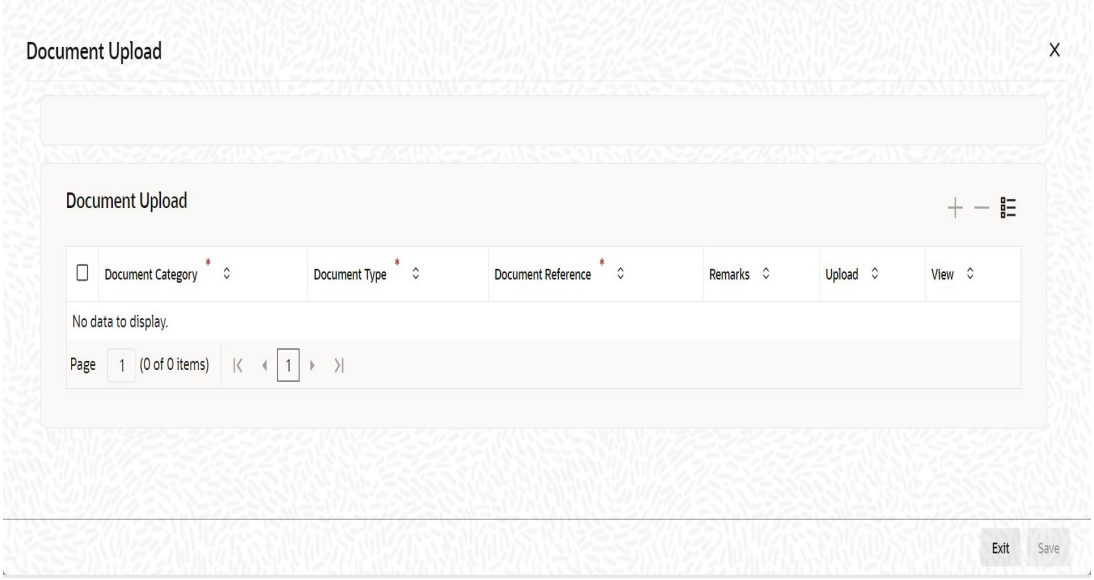
- Identifies the entire Customer whose final expiry date falls on this date (In PBOD batch system IB details final expiry date).
- System process with unmarking of Black list Customer, unmarking of Black list Account, granting chequebook facility for the respective customer account.

Note

STNSFCB batch is used only for marking Central bank Blacklisted status (Not for Internal (0) and Over the counter black listed (3).

2.1.16 Documents Button

You can capture the customer related documents in central content management repository through the 'Document Upload' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:

Document Category

Specify the category of the document to be uploaded.

Document Type

Specify the type of document that is to be uploaded.

Document Reference

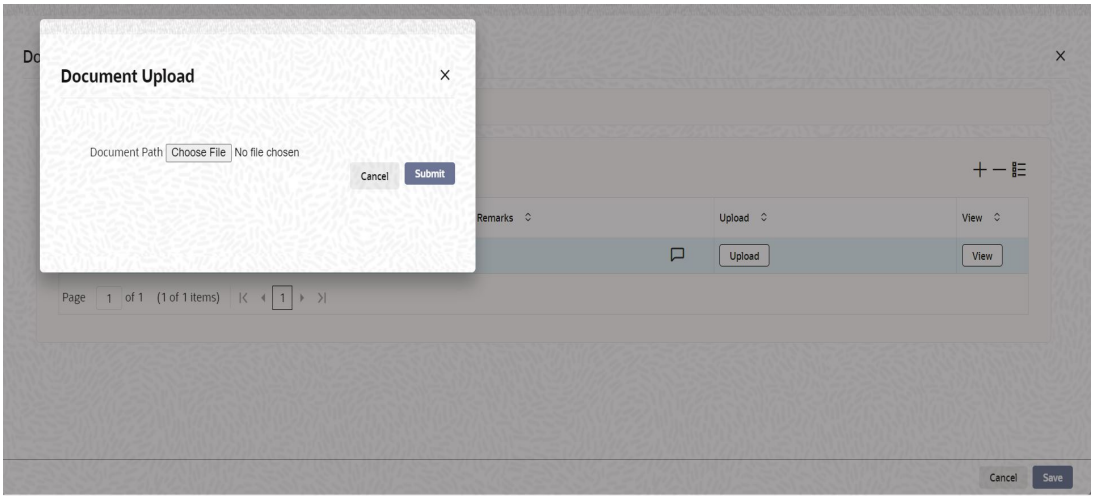
The system generates and displays a unique identifier for the document.

Remarks

Specify the additional information, if any.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the ‘Document Upload’ sub-screen, specify the corresponding document path and click the ‘Submit’ button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click ‘View’ to view the document uploaded.

2.1.16.1 Limits Button

You can maintain liability details as a part of auto customer creation process in the ‘Customer Liability Details’ screen. Click ‘Limits’ button to invoke this screen.



Liability ID

The system displays the liability Id.The Id selected in the main screen gets defaulted here.

Liability Name

Specify Liability Name. System defaults the name if existing liability id is selected.

Liability Branch

Select the branch associated with the liability. By default, system displays the current branch from the existing liability.

Liability Currency

Select liability currency from the adjoining option list. For existing liability, system defaults the applicable currency and for new liability, system defaults the local branch currency.

Overall Limit

Specify the overall limit in Liability currency, for the liability. This will be defaulted if existing liability is chosen

Revision Date

Specify the revision date for the liability from the adjoining calender.

Liability Category

Select the category of the liability.The adjoining option list displays all available categories.You can select the appropriate one.

User Defined Status

Select the status of the liability from the adjoining option list.

Liability Clean Risk Limit

The system displays the liability clean risk limit here

Secondary Clean Risk Limit

The system displays the secondary clean risk limit here

Secondary PSTL Risk Limit

The system displays the secondary PSTL risk limit here

Unadvised

Check this box if the liability is unadvised.

Netting Required

Check this box to indicate that all facility amounts linked to this liability should be consolidated.

Remarks

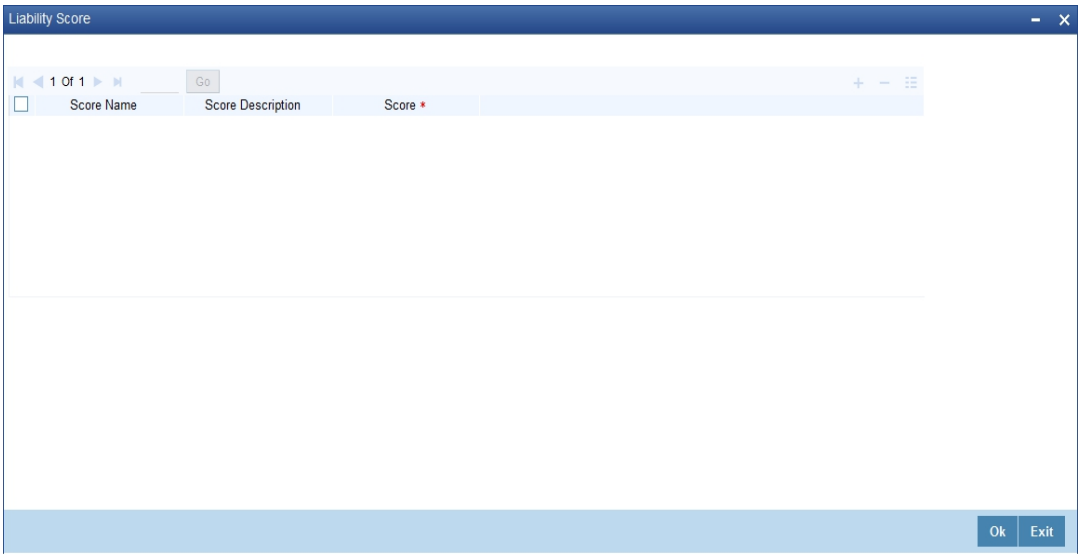
You can specify remarks, if any.

Note

The system displays all the liability details if you have selected an existing liability.You cannot modify the displayed details.

2.1.16.2 Score Button

You can maintain score details in the ‘Liability Score’ screen. Click ‘Score’ button to invoke this screen.



Specify the following details:

Score Name

Select the score name. The adjoining option list displays the all the score names maintained in the system. You can select the appropriate one.

Score description

System displays the description for the selected score name.

Score

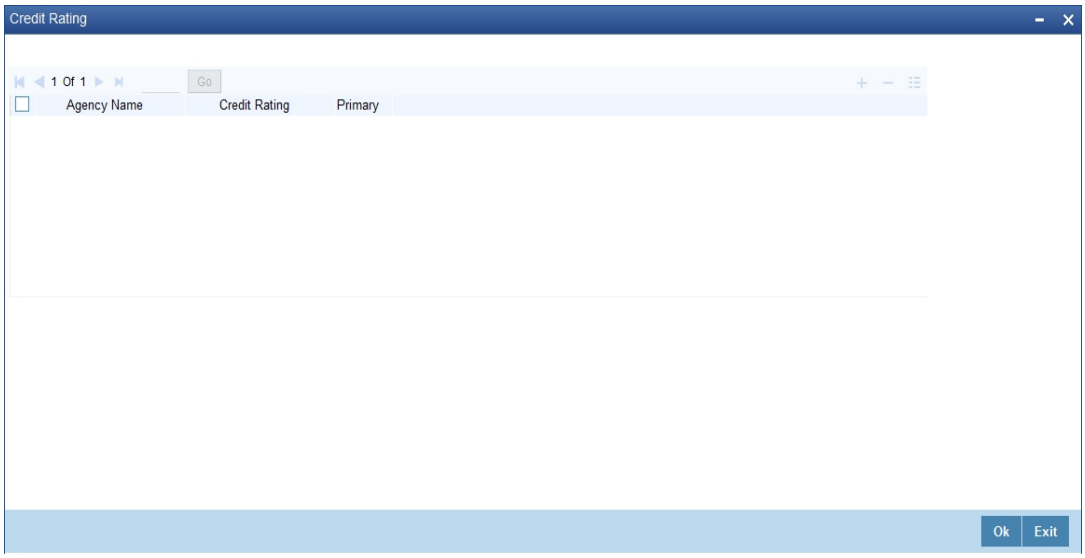
Specify score value for the selected score name

Note

For an existing Liability system displays the score details when the liability is selected.

2.1.16.3 Rating Button

You can maintain credit rating details in the ‘Credit Rating’ screen. Click ‘Rating’ button to invoke this screen.



Agency Name

Select the credit agency name. The adjoining list displays the name of all Credit agencies maintained in the system. You can select the appropriate one.

Credit Rating

Select the credit rating. The adjoining list displays all the Credit Ratings maintained in the system. You can select the appropriate one.

Primary

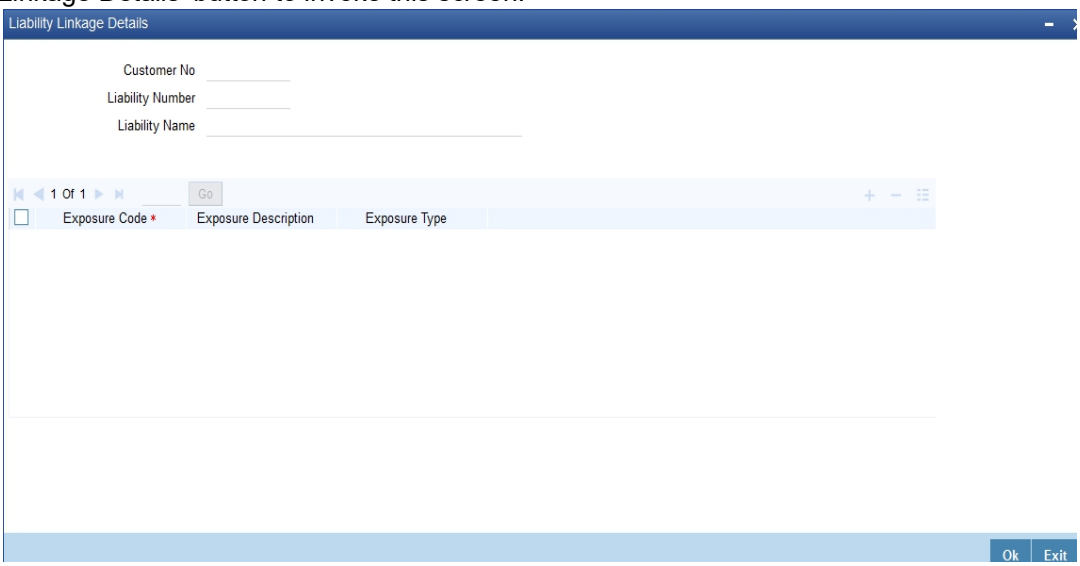
Check this box for primary rating.

Note

For an existing Liability system displays the credit rating details when the liability is selected.

2.1.16.4 Linkage Details Button

You can maintain Customer Exposure details in the ‘liability linkage Details’ screen. Click ‘Linkage Details’ button to invoke this screen.



Exposure Code

Select the exposure code from the available option list.

Exposure Description

System displays the description of exposure based on the exposure code selected.

Exposure Type

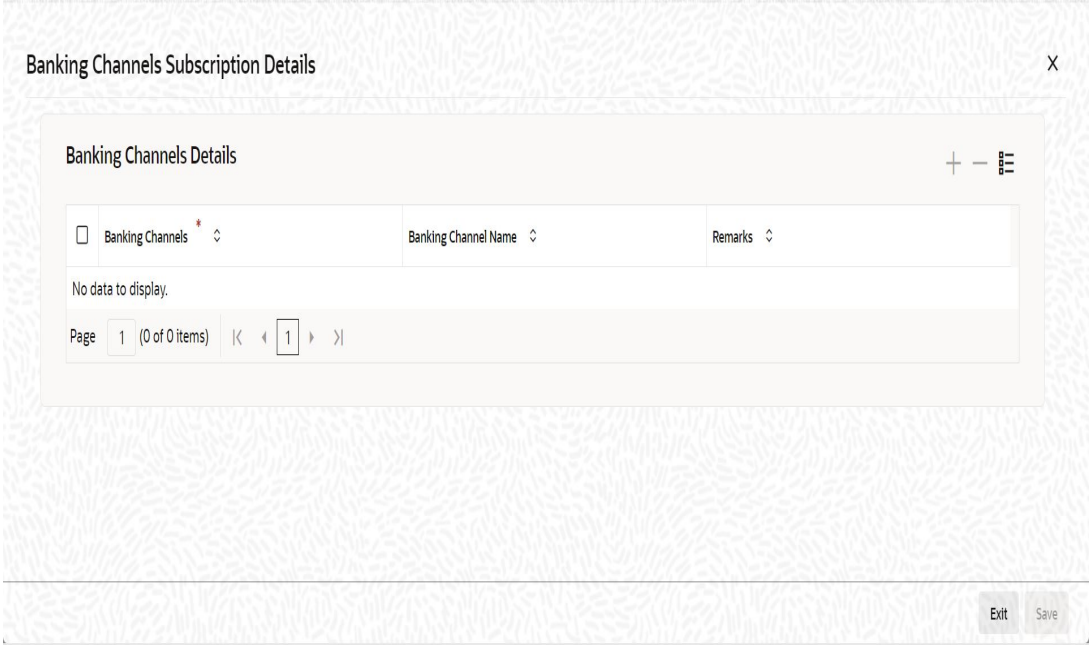
System displays the type of exposure based on the exposure code selected.

Note

– When an account is created without maintaining liability and later the liability is created and linked to the customer, the "Limits tracking" option at the customer level is automatically selected by the system.

2.1.17 Liability can be modified once the customer record is authorized.Banking Channels Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. These channel details can be maintained in ‘Static Type Maintenance’ (CODTYPES) screen. Click ‘Banking Channels’ button to specify the details relating to channels.



Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

Note

- While populating the channels to the Customer Account screen, the system populates only the channels which are allowed in primary CIF and Account Class. The system defaults the remarks maintained at customer level to the account. You can modify it.
- You can delete the channels which need not be allowed at the customer account level, but you cannot add the channels which are disallowed at the customer or account class level. The system will display only those channels which are available in both CIF and account class levels.
- You can add channels which are mapped at both CIF and Account Class levels. You cannot delete a channel at CIF/Account Class level, which is already mapped to accounts (authorized or unauthorized) belonging to the CIF/Account Class. The system checks only for active accounts. You can delete the channels from customer/account class level only if the account is closed. During reopen of the account, the system validates whether the account is modified after reopening.
- When an account is created automatically from Customer Creation screen, the channels maintained at both Customer and Account Class is defaulted to the account. If no maintenance is performed at CIF/account class levels for channels, the system does not populate any channels at account.

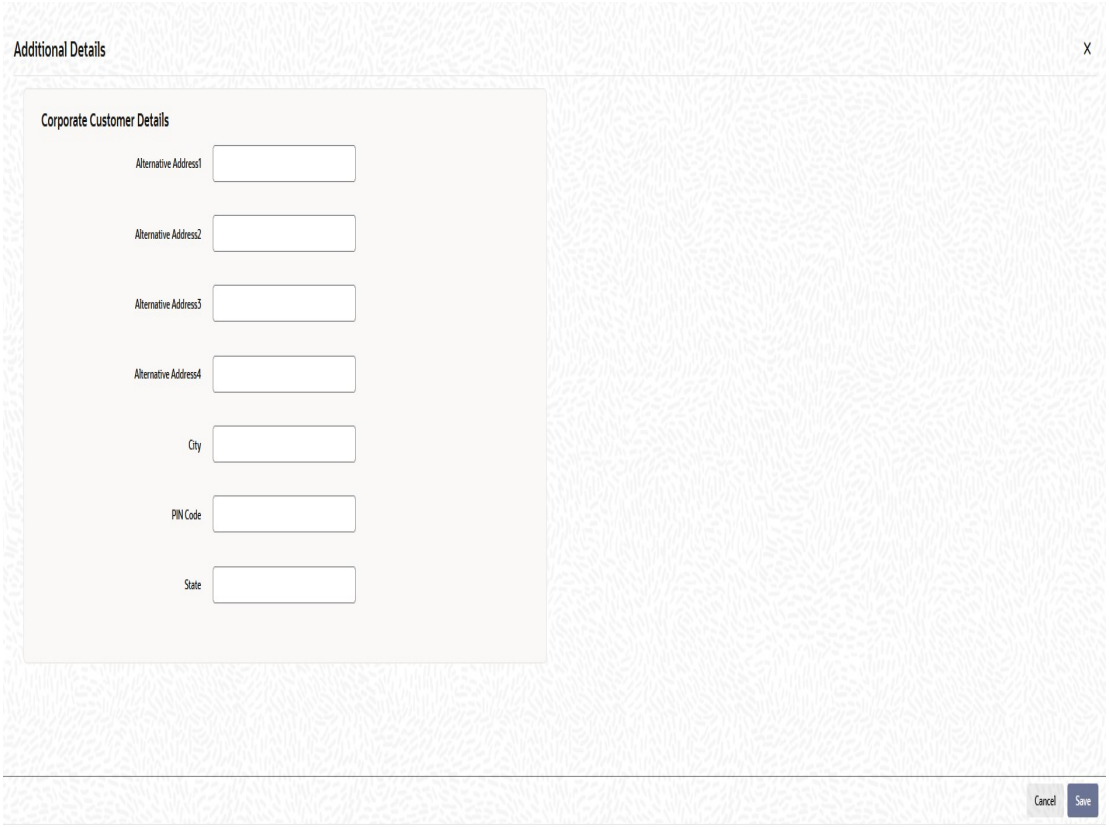
– When account class transfer happens during batch, the system deletes the existing channels attached to the account and repopulates from the new Account Class and Customer.

During authorization of the account, the system does not repopulate the channel details. While authorizing primary party change, the system defaults the existing channels which are attached to the account and repopulates from the new Customer and Account Class. You can modify the channel information from the main screen for Customer Account Creation.

During save, the system defaults the channel details from Customer and Account Class of the account. You can modify the details in the Account Creation screen (STDCUSAC).

2.1.18 Additional Details Button

Click on 'Additional Details' button in the 'Customer Maintenance' screen to capture the additional details.



Specify the following details:

Corporate Customer Details

Alternative Address1

Specify the alternative address line 1 of the corporate customer.

Alternative Address2

Specify the alternative address line 2 of the corporate customer.

Alternative Address3

Specify the alternative address line 3 of the corporate customer.

Alternative Address4

Specify the alternative address line 4 of the corporate customer.

City

Specify the city of the customer.

PIN Code

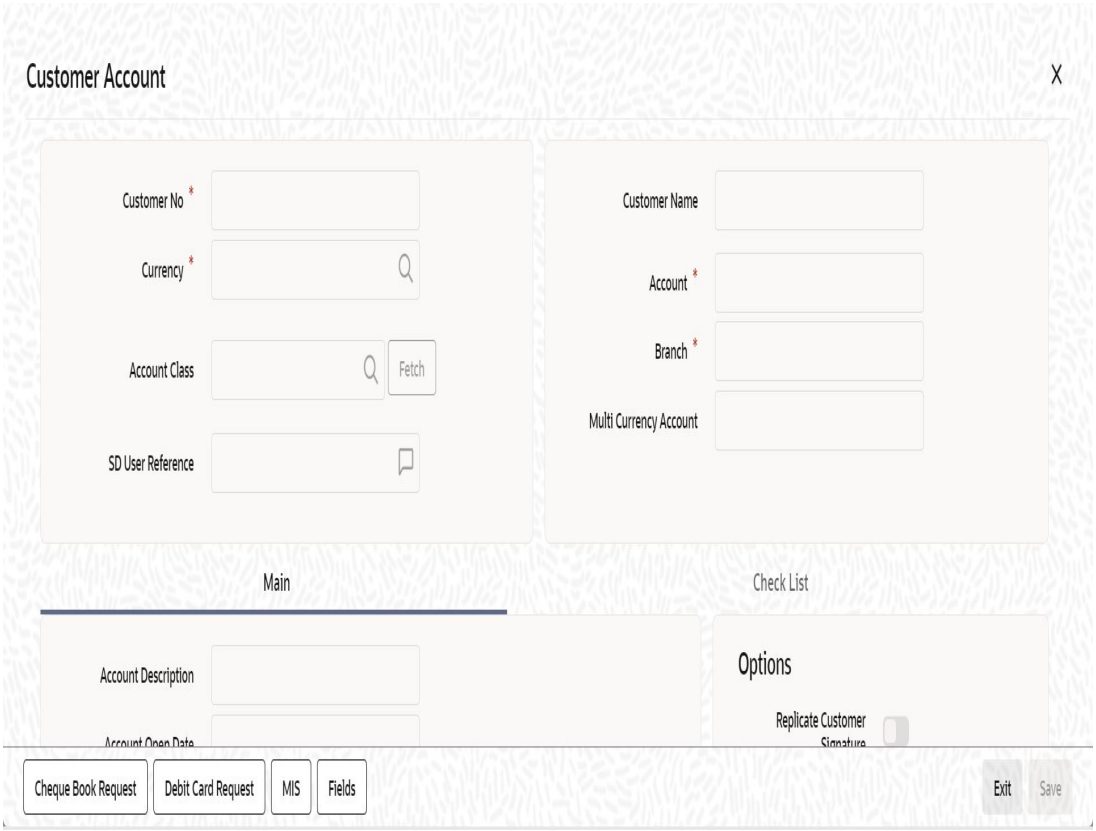
Specify the pin code of the customer.

State

Specify the state of the customer.

2.1.19 Account Details Button

Click on the Account Details button to invoke the Customer Account screen to specify the customer's account details.



You can maintain the following parameters here:

Account Class

Only Savings and Current account class are allowed.

Multi Currency Account

The system displays the multi currency account.

Auto Cheque Book Request

Check this box if you want the system to create a request for the cheque book automatically, for the account during account creation.

When you check this box, the system allows you to capture cheque book request details in the Cheque Book Request screen, as part of account creation.

Auto Debit Card Request

Check this box, if you want the system to create a request for the debit card automatically, for the account during account creation.

When you check this box, the system allows you to capture debit card request details in the Debit Card Request Details screen, as part of account creation.

Account Facilities

The system displays the values of following account facilities based on the maintenance in account class screen.

- Cheque Book
- Passbook
- ATM
- Direct Banking
- Alternate Account Number

Note

- By availing direct banking facility you can only view the minimum balance of the account. The system does not allow you to perform any other transactions with this facility.
- Account will be created during the authorization of the customer, hence all the validations will be at the authorization.

2.1.19.1 Cheque Book Request Button

Click on the ‘Cheque Book Request’ button in the ‘Account Details’ screen to invoke the ‘Cheque Book Request’ screen.



You will be able to invoke this screen, only if you have checked the ‘Auto Cheque Book Request’ check box in the ‘Account Details’ screen.

Branch

The branch detail gets defaulted from the account branch.

Account

The system displays the account number.

First Check Number

Specify the number of the first cheque leaf of the cheque book.

Check Leaves

Specify the number of cheque leaves in the cheque book.

Cheque Book Type

Specify the cheque book type. The adjoining option list displays the cheque types maintained in the system. You can choose the appropriate one.

Order Date

The order date gets defaulted as the current date. However you can change the same.

Order Details

Specify the order details.

Language Code

Specify the code of the language. The adjoining option list displays all valid language codes maintained in the system. You can choose the appropriate one.

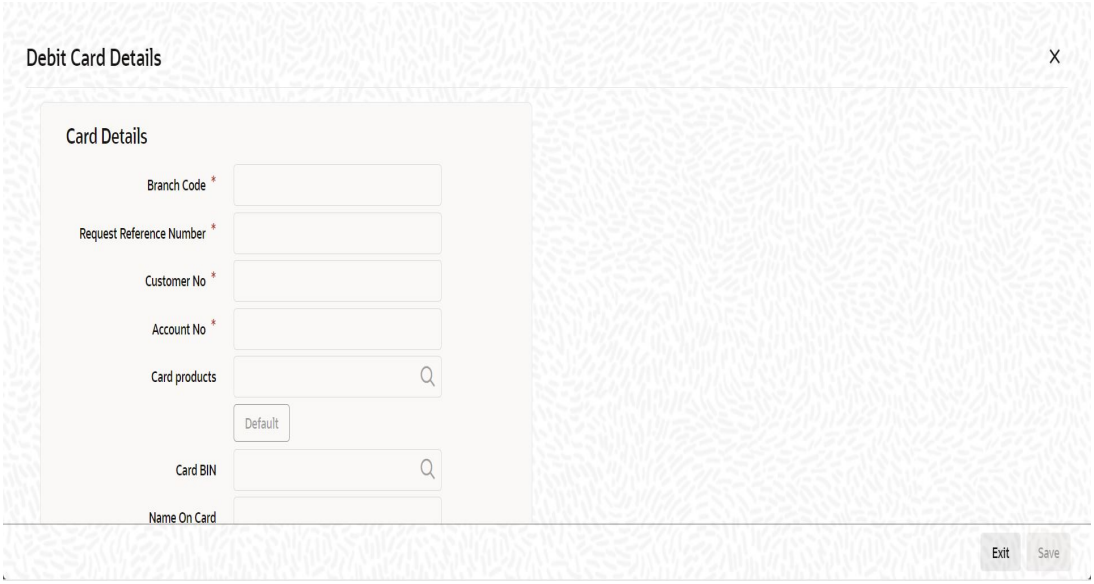
Request Status

The value of this will be defaulted to 'Requested' status.

Click on 'Ok' to save the cheque book request details.

2.1.19.2 Debit Card Request Button

Click on the 'Card Request' button in the 'Account Details' screen to invoke the 'Debit Card Request Details' screen.



You will be able to invoke this screen, only if you have checked the 'Auto Debit Card Request' check box in the 'Account Details' screen.

Branch Code

The branch detail gets defaulted from the account branch.

Request Reference Number

The reference number of the request is auto generated and populated, when you click on the 'Default' button.

Customer No

The customer number of the account gets defaulted.

Account No

The account number gets defaulted from account details.

Card Products

Specify the card products. The adjoining option list displays the card products maintained in the system. You can select the appropriate ones.

Card Bin

Specify the card bin. The adjoining option list displays the card bins maintained for the specified card product. You can choose the appropriate one.

Name on Card

Specify the customer name that is to be printed on card.

Card Number

Specify the debit card number to be requested. The adjoining option list displays the valid debit card numbers maintained in the system. You can choose the appropriate one.

Card Application Date

The card application date would be defaulted as the current date of the branch. However you can change the same.

Primary Card

The primary card check box remains checked by default.

Card Status

The status of the card will be defaulted to 'Requested'

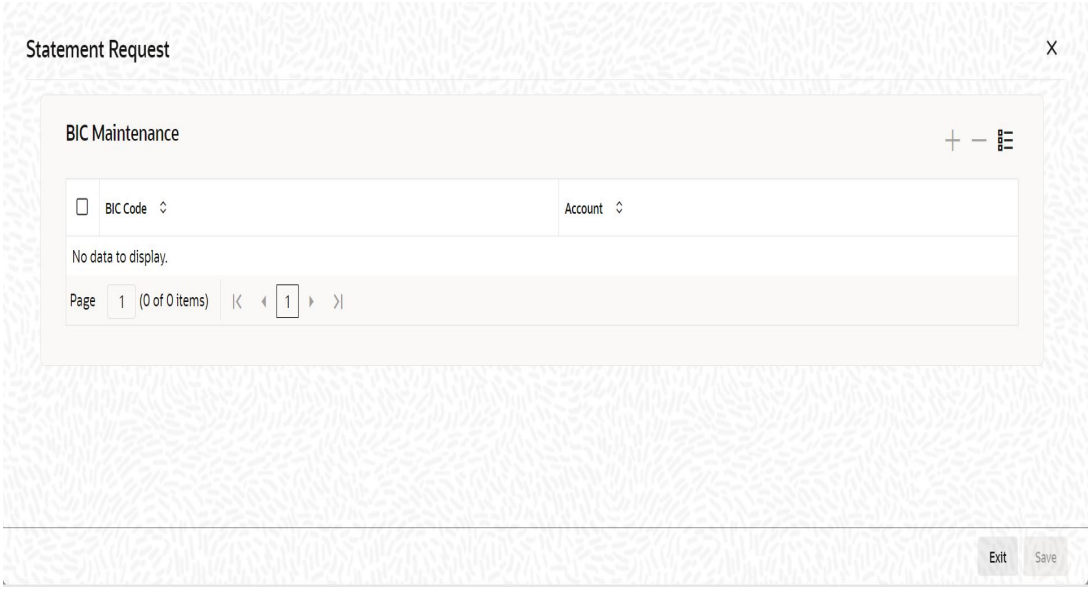
Click on 'Ok' to save the Debit card request details.

2.1.20 Statement Request Button

The SWIFT message MT920 or Account Reporting Request(camt.060) is a transaction message requesting latest information available for the particular account. The request will be to transmit account customer statement message (MT940) or Balance report (MT941) or Interim statement (MT942) or a customer summary statement (MT950) or a Bank to customer Account Report(camt.052) or a Bank to customer Statement(camt.053).

Check the Statement Request checkbox only if the customer is eligible for requesting MT920/ camt.060 swift messages for transaction details. In the Customer Maintenance screen, you can indicate if a customer is eligible for requesting MT920/camt.060 messages. To do this, you need to click Statement Request button in the 'Customer Information Maintenance' screen and invoke the 'Statement Request' screen.

The screen is shown below:



Here you can enter the following details:

BIC Code

Enter or select valid BIC from the option list. This BIC Code information provided by you is crucial.

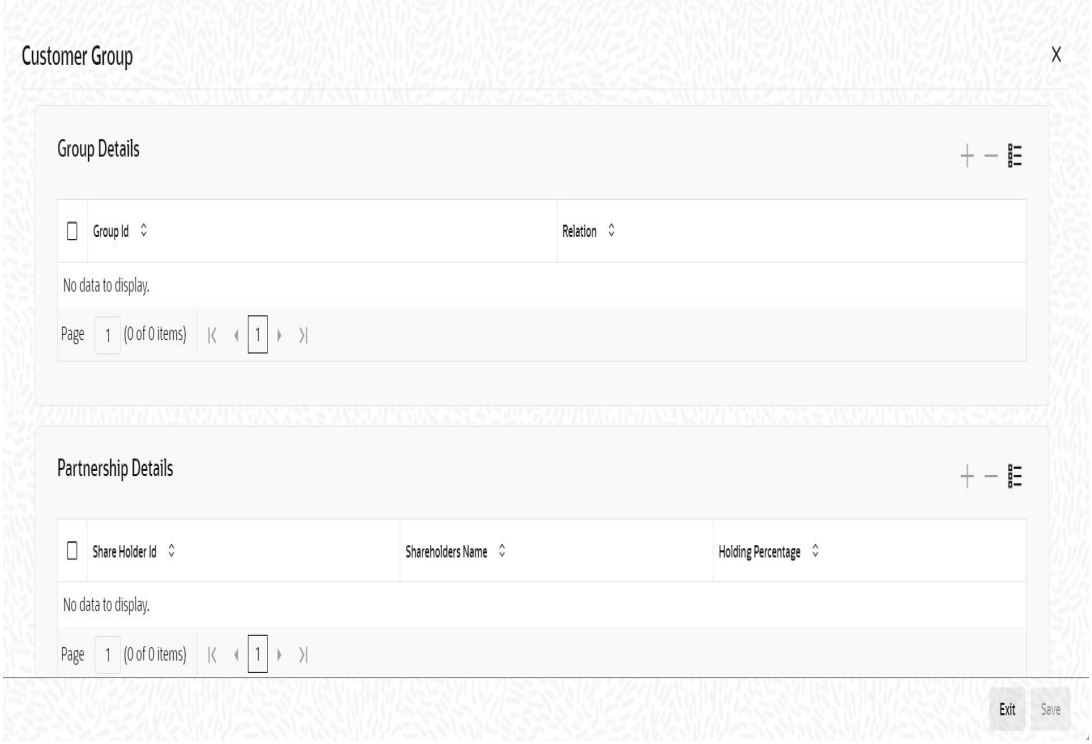
Account Number

Once you specify the BIC code, you can enter the relevant Account Number adjacent to it. Click ‘Ok’ to save the details entered here.

2.1.21 Group Button

While maintaining details of a customer account, you can associate it with a customer group. A customer can be associated with several customer groups. Click ‘Group’ button from the ‘Customer Maintenance’ screen to associate the account with a customer group.

The screen is shown below:



2.1.21.1 Specifying Group Details

To associate a customer account with a group, select Group ID from the option list. The option list will contain a list of all the customer groups that you maintained in the 'Customer Group Maintenance' screen. To add a group to the list, click Add icon and select a Group ID from the option list. To remove a group from the list, highlight the Group ID and click Delete icon.

For each group that you associate with a customer, you can specify the relationship that the customer shares with the group.

2.1.21.2 Specifying Shareholding Details

You can maintain percentages of shareholding of your individual customers in a corporate entity, which is also your customer. When maintaining customer details of the corporate entity, you can capture names and shareholding percentages of your individual customers who hold shares in the corporate entity.

When you query in Oracle FLEXCUBE, for limits utilizations for any such individual customer, your exposure to the corporate entities is also displayed.

For example, silas Marner and Keith Butler are individual customers and they have contracts and accounts with your bank. Parivallal Express Limited, Gem Granites Limited and Assorted Chemicals Limited are your corporate customers.

Silas Marner has a shareholding in Parivallal Express Limited and Gem Granites Limited. Keith Butler has a shareholding in Gem Granites Limited and Assorted Chemicals Limited.

While querying limits for Silas Marner, your exposure to Parivallal Express Limited and Gem Granites Limited is displayed along with your exposure to Silas Marner.

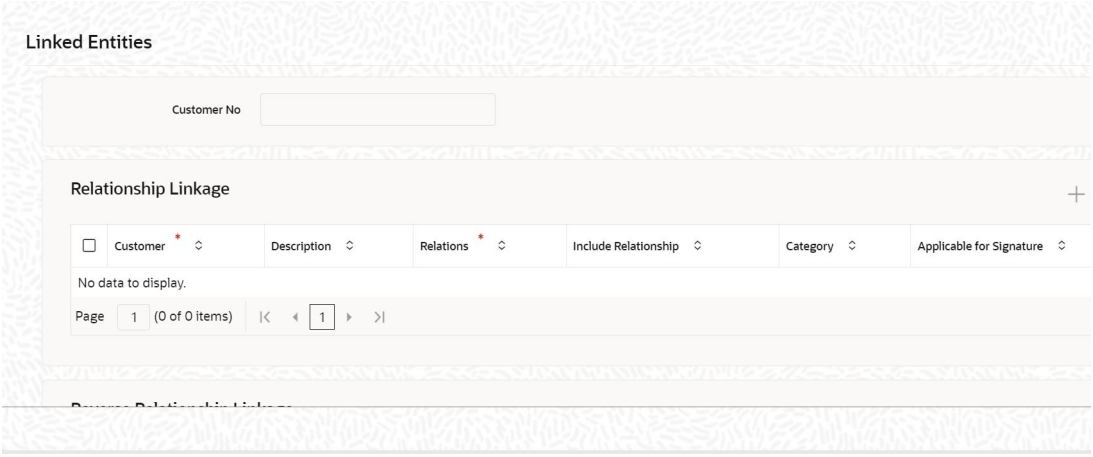
You can choose to drill down any of the exposures to see the specific line details and contracts. However, if you query for exposure to Parivallal Express Limited or Gem Granites Limited your exposure to Silas Marner is not displayed.

Click ‘Ok’ button to save the details that you specified. Click the windows Close icon to exit the screen without saving the entries that you made.

2.1.22 Linked Entities Button

A customer of your bank can have relationships with any other customer of your bank. Also, a customer of your bank could be a joint account holder with another customer of your bank. You can capture these details when you set up the CIF or customer account.

For linking a customer account, you need to specify details of the relationship for the account. Click the ‘Linked Entities’ button in the ‘Customer Maintenance’ (CIF) screen. The ‘Linked Entities’ screen is displayed.



You must specify a customer code, provide a description, and ID for the relationship.

Customer

Select the customer code from the option list. You can link any number of customers to the primary holder (the customer for whom you are capturing the CIF details) through this screen by establishing a relationship between the two customers.

Description

In this field, the system displays the name of customer that you have selected in the previous field. You cannot change this description.

Relationship

You have to choose a relationship code to establish a relationship between the customer being selected and the customer (primary holder) you are maintaining.

By default, the system will select the customer of the account as the Primary Holder. This is a pre-shipped relationship and you will not be allowed to change the relationship.

Include Relationship

When you specify the relationship of the customer you can also choose to default the same preference to the customer account maintenance for the specified customer by checking the ‘Include Relationship’ box.

Also, specifying this option at the customer maintenance level will inherit all the properties of the customer relationship to the counterparty of the loan/deposit during the contract input.

Reverse Relationship Linkage

The system displays the customer linkage to other primary customer on query.

Applicable for Signature

Check this box to indicate that the customer is applicable for signature verification.

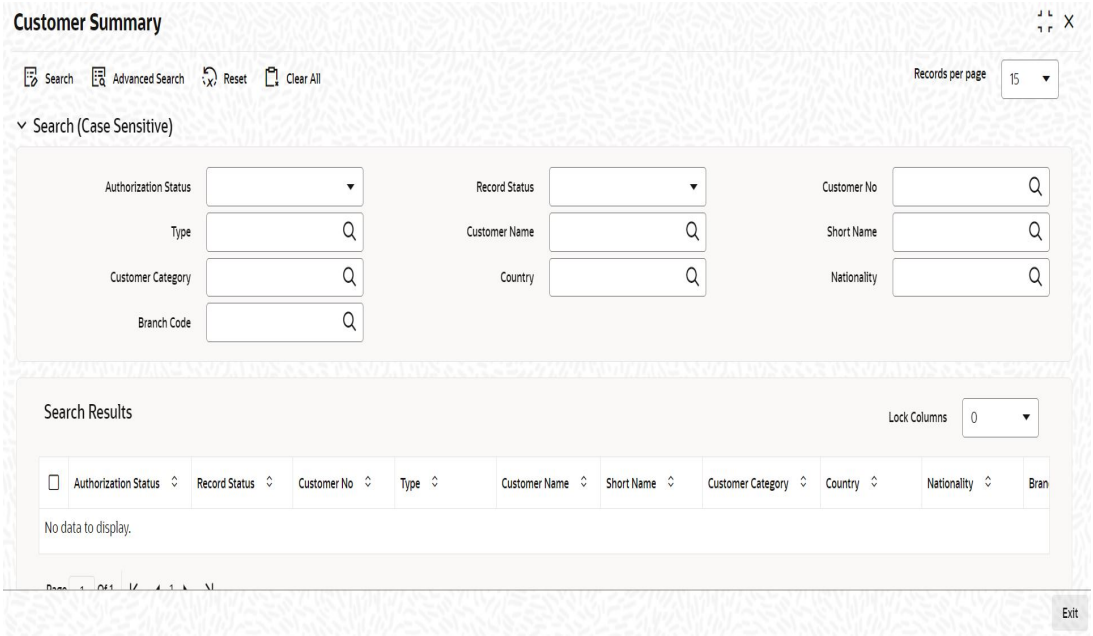
Processing

If you check the field ‘Applicable for Signature’ in ‘Linked Entities’ sub screen then the system will display the 'Customer Number' in ‘Mandatory Signature Customers’ in ‘Mandatory signature’ sub screen of ‘Customer Account’ screen. And also it will display the signature details in ‘Signature details’ sub screen of 'Transaction' screens.

Relationship linked to this customer is considered for allowed/disallowed product verification at customer account level.

2.1.23 Viewing Customer Information

You can view the customer details maintained in the ‘Customer Maintenance’ screen using the ‘Customer Summary’ screen. You can invoke this screen by typing ‘STSCIF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Customer No.
- Name
- Customer Category
- Nationality
- Record Status
- Type
- Short Name
- Country
- Branch Code

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

Note

You can query or modify the customer details whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Customer No.
- Type
- Name
- Short Name
- Customer Category
- Country
- Nationality
- Branch Code
- Language
- Address
- Frozen
- Deceased
- Exposure
- Location
- SSN
- Whereabouts Unknown
- Account Number
- Full Name
- SWIFT Code
- Staff
- Date of Birth
- Mother's Maiden Name
- Incorporation Date
- Tax Identification Number

2.1.24 CIF Signature / Image Capture Functionality

If the transaction is done using the transaction screens, then the system will check whether specific signature maintenance is available at the customer account level of debit account for the underlying product or not.

- For a transaction, if specific maintenance is available at the customer account Level for the underlying product, then the system will display the signature based on the transaction limit, number of signatories and mandatory signatory maintained in the 'Mandatory Signature' screen. Apart from the mandatory signature, the system will also display the signature of all the other relations who are authorized to conduct the transaction in 'Other signature' section of 'Mandatory Signature Customers' sub screen.
- If signature maintenance does not exist and if linked entries are maintained at customer account level, then the system will display the signature of all the relations who are

authorized to conduct the transaction in ‘Other signature’ section of ‘Mandatory Signature Customers’ sub screen.

- If signature maintenance does not exists and no linked entities are maintained for the debit account of transaction then the signature maintained for debit account CIF will be displayed in the ‘Other signature’ section of ‘Mandatory Signature Customers’ sub screen. Signature from ‘Image’ sub screen of ‘Customer Maintenance’ screen of debit account CIF will be displayed.
- If transaction amount is not input in any transaction screen and if the sub screen ‘Signature details’ is visited, then the system will not display any data in the sub screen.

2.2 Personally Identifiable Information

Transaction Limit maintained at ‘Customer Account’ level for a particular product should be in local currency. If the transaction currency is different from local currency, then the transaction amount will be converted into local currency using standard midrate for comparison with transaction limit.

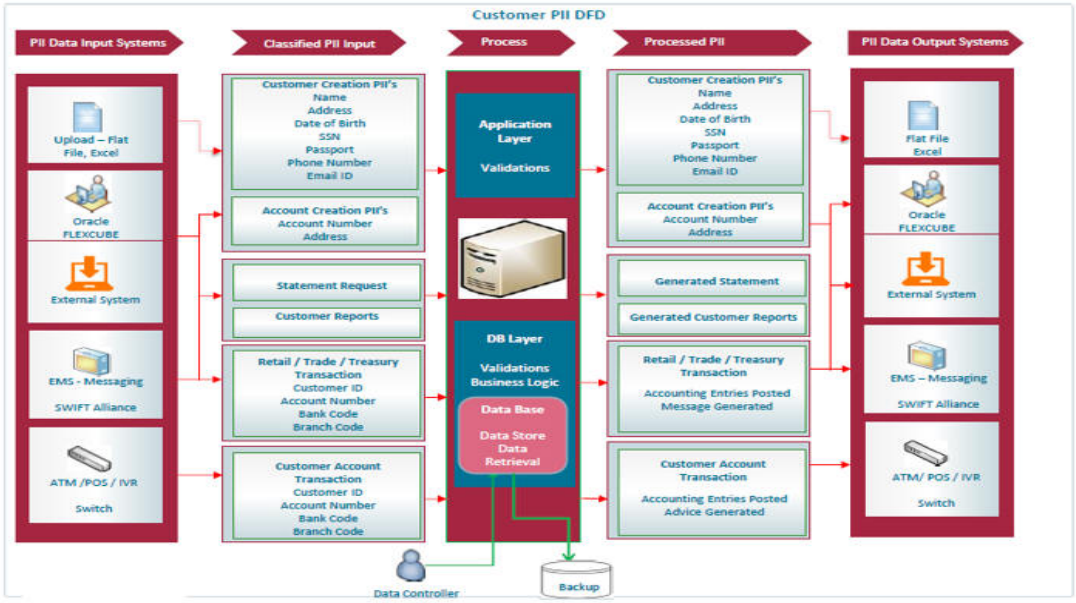
Oracle FLEXCUBE allows you to mask, forget, restrict access to personally identifiable information (PII) of the customers. Personally Identifiable Information captured in the system are categorized as follows:

Customer Personal Information

Personal Information Category	Personal Information Data
Customer Name	First, Middle, Last Name Father Name Spouse Name Guardian Name Mothers Maiden Name Joint Holder Name
Customer Contact Information	E-mail ID Postal/Zip Code Work Phone Number International Dialling Code Home Phone Number Mobile Number Fax Number Mailing Address Correspondence Address Permanent Address Domicile Address

Personal Information Category	Personal Information Data
Demography Information	Gender Birth Place Birth Country Date of Birth City State Country Nationality Language Location
Financial Information	Bank Name Branch Name Account Name Credit Card number Name on Card
Unique Identifiers	Social Security Identifier Passport Details National ID Tax Identification Number Visa Details
Other Information	KYC reference Power Of Attorney Details Nominee details Guardian Details

The following flow diagram explains the data flow of Personally Identifiable Information (PII):



For more details on Personally Identifiable Information refer ‘Common Core - Security Management System user manual.

2.3 Customer Category Maintenance

This section contains the following topics:

- Section 2.3.1, "Defining Customer Category"
- Section 2.3.2, "Invoking Customer Category Screen"
- Section 2.3.3, "Creating Customer Categories"

2.3.1 Defining Customer Category

You may wish to classify the customers of your bank into certain broad categories/groups. For instance, all financial institutions who are your bank’s customer can be classified into a single common group head called Financial Institutions. Similarly, you can have a category called banks, individuals, etc.

The classification of customers into categories can be used for retrieving financial information by customer category; for generating reports on queries; and restricting access of a customer to a product in the front - end modules, for instance, Data Entry, etc. You may also retrieve financial information by customer category.

The categories are maintained in the ‘Customer Categories’ screen and are maintained at the bank level by your Head Office. The customers are allocated different categories maintained in this screen in the ‘Customer Information Maintenance’ screen.

2.3.2 Invoking Customer Category Screen

To invoke the ‘Customer Categories Details’ screen, type ‘STDCSCAG’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screen is shown below:



In this screen, you maintain the following:

- Name of the customer category
- Description of the category
- Customer log

2.3.3 Creating Customer Categories

To create customer categories the following parameters need to be maintained:

Customer Category

In this category, you can classify customers of your bank.

When you are creating a product – be it in a loan, a deposit, a placement, or a swap foreign exchange deal, you may want to restrict access to the product to a set of customers.

For this, the customers are classified into broad categories, the code of which is input against this field. A category consists of a group of like customers. For instance, if you create a category called, Financial Institutions - all financial institutions who are customers of your bank will come under this category. Likewise, all customers of your bank belong to some category.

It should be noted that at the product level, specifications made for a customer overrides the specifications made for the category. For example, if all financial institutions are allowed access to a particular product; you have the option of restricting the access of one or a few individual financial institutions to his product.

Input the customer category you want to create using not more than 10 characters, alphanumeric. The category code should be unique. For Example, for Financial Institutions category, you can input the code as FinIn.

Description

This is the description of the customer category input above. Enter the description of the customer category input above in not more than 35 character, alphanumeric. Taking the above example, you can enter financial institutions

Maintain Customer Log

Check this box to indicate that customer information has to be tracked.

After you have made the inputs, click the Save icon to save your record. A record is not used until a user other than you authorizes it.

To authorize, click 'Authorize' button in the toolbar. If any modifications were made, the old and the new values will be displayed. After which an alert box will indicate that the change will be authorized. You will be prompted to conform. To confirm, click 'OK' button. The change will be authorized. Your User ID, the date and time at which the authorization was made will be displayed in the Auth ID and date and time fields at the bottom of the screen. The status of the record will be updated to 'Authorized'. If you do not want to authorize the change then click Exit icon, you will be returned to the screen from where you invoked the authorization function. Remember that you cannot authorize an event that you have input. Only another user who has the requisite rights can authorize the event.

To exit, click Exit icon. You will return to the Application Browser.

2.4 Customer Group Maintenance

This section contains the following topics:

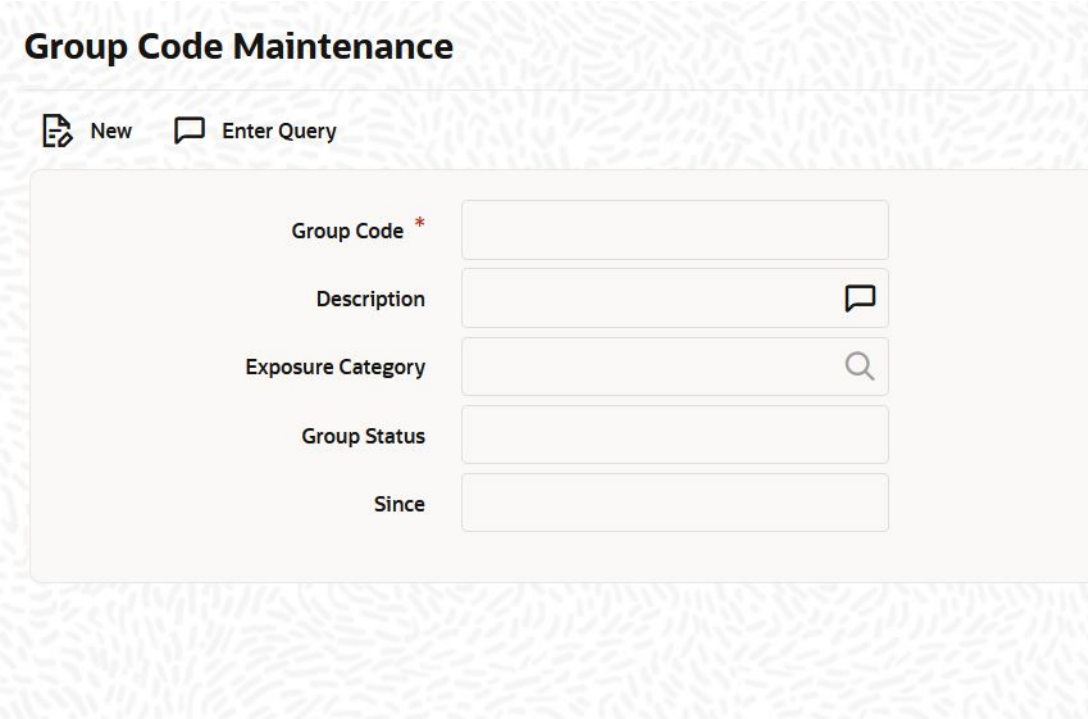
- Section 2.4.1, "Maintaining Customer Groups"
- Section 2.4.2, "Maintaining Limits for Customer Group"

2.4.1 Maintaining Customer Groups

You can maintain customer groups for any of the following reasons:

- Tracking Exposure for loans as well as outstanding overdrafts in accounts of customers involving the group; in which case, it would comprise of either Corporate or Retail customers.
- Defining Group specific rules – in which case it would either be a Clearing or a Charge Group. Clearing Groups are built in order to derive the Value Date of outward clearing check transactions. Charge Groups are created in order to levy specific charges on customers belonging to the group.

You can set up such groups through the ‘Group Code Maintenance’ screen. Invoke this screen by typing ‘STDGRPCD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Group Type

You could use this section to indicate whether the customer group you are defining is:

- Corporate
- Retail
- Charge
- Clearing
- Tax

You can select the appropriate option.

Creating Customer Groups for Tracking Exposure

You may wish to track exposure due to loans issued to a group of customers as a whole, and assign the status of all loans issued to the group as the status of the loan with the worst status, among those issued to the group.

You may similarly wish to include the exposure due to outstanding overdraft in respect of a group of customer accounts as a whole, and assign the status of all customer accounts belonging to the group as the status of the customer account with the worst status among the accounts and loans belonging to the group.

When you set up a group for tracking exposure due to loans and customer accounts, you will need to specify the applicable exposure category.

The exposure category for a group is either derived from the logic maintained in the Exposure Type Category Linkage maintenance for the group type, or explicitly specified. If it is derived, it is displayed in this screen, by the End of Day batch program. The type of the group indicates the type of customers that belong to the group – retail or corporate. If no logic has been maintained in the Exposure Type Category Linkage for the group type, you can indicate the applicable exposure category for the group.

Group Status

All loans and overdraft accounts issued to customers in the group will be assigned the same status, which will be the status of the loan / overdraft account with the worst status among those issued to customers in the group. The Group/CIF and the loan contracts and overdraft accounts are all updated with this worst status if they have been marked for automatic status processing .The individual status for the accounts and loan contracts (apart from assigning the worst status) is also captured and displayed. In the 'Group Code Maintenance' screen and the 'CIF Maintenance' screen, the status for the group is displayed, as well as the date since which the status came into effect.

For details about loan status processing and provisioning, consult the Loans user manual.

Customer Group

When you maintain CIF details for customers, in the 'Customer Information Maintenance' screen, you can specify the customer group to which the customer belongs, for:

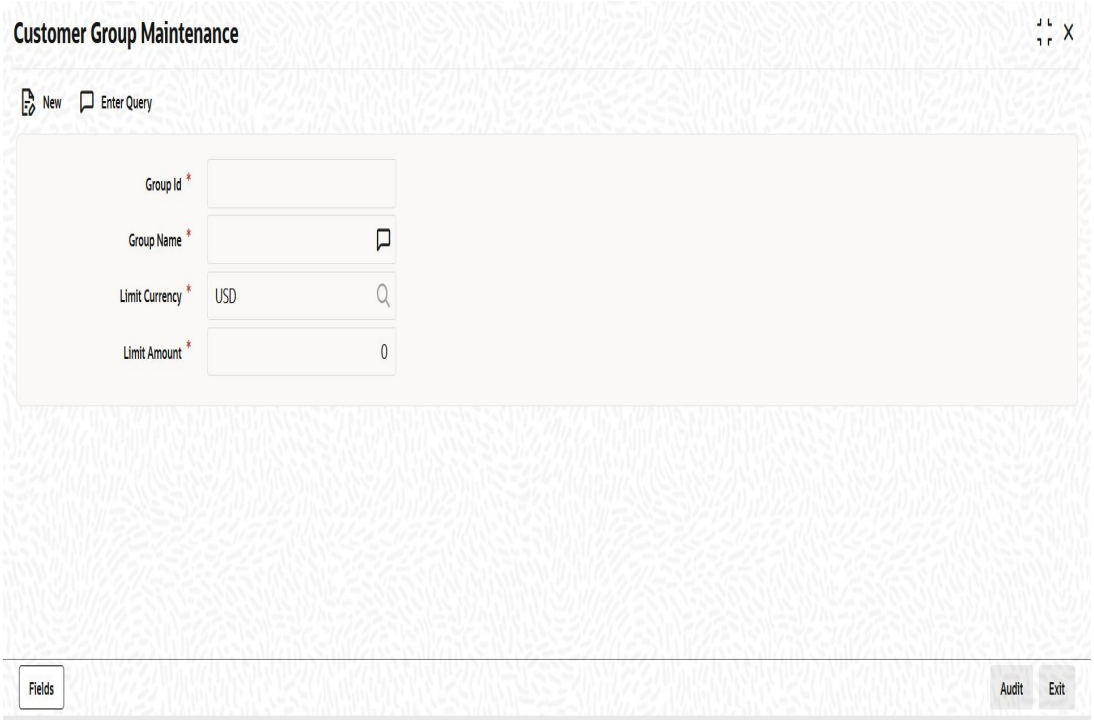
- Provisioning and status processing (Group Code). You must specify a group code defined for a group type that is the same as the customer type, for instance, if the customer is a retail customer, you must specify a group defined for retail customers
- Classifying the customer as a Clearing customer
- Categorizing the customer for levying charges at a customer group level
- Classifying the customer as a taxpayer. If you select this option, the Exposure Category field will be disabled

To track your credit exposure to a group of customers you should:

- Create Customer Groups and assign credit limits to it
- Associate a customer with a group

2.4.2 Maintaining Limits for Customer Group

You can maintain Customer Groups and set up credit limits in the 'Customer Group Maintenance' screen. You can invoke this screen by typing 'STDGRPMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Group ID

You can assign a unique identification code to each customer group that you create. You can also enter the detailed name of the group. In the subsequent fields you can set up credit limits for the group.

While setting up a customer, you can indicate the group to which the customer is associated.

Note

It is important to note that in Oracle FLEXCUBE a customer group is different from a customer category. You create customer groups only to set up group limits and report credit utilization by the customers that belong to the group.

Limit Amount and Limit Currency

The limit amount indicates the maximum amount that customers under a group can utilize. You can indicate the currency in which the limit amount is expressed.

The outstanding of all customers associated with a group is aggregated to arrive at the credit utilization of the group. This includes issuer risk arising out of securities issued by your customers and held by the bank.

2.5 Customer Segment Maintenance

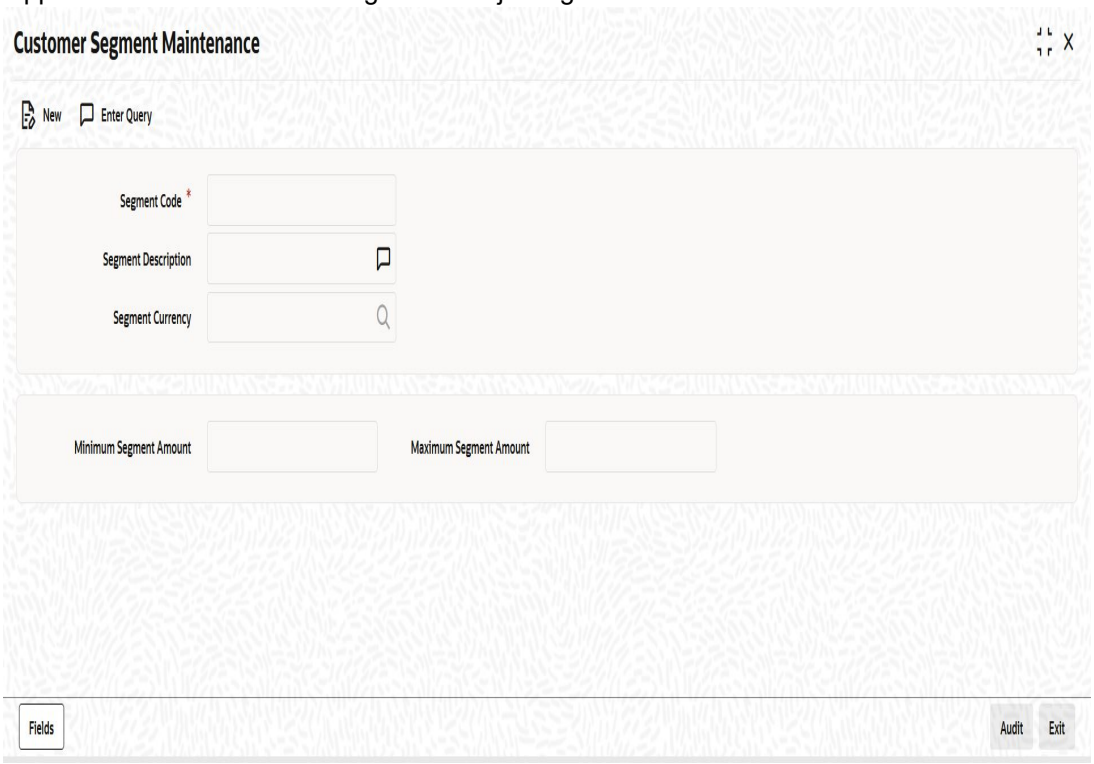
This section contains the following topics:

- Section 2.5.1, "Maintaining Customer Segment"
- Section 2.5.2, "Viewing Customer Segment Summary Screen"
- Section 2.5.3, "Associating Segment Code to Customer"
- Section 2.5.4, "Viewing Customer Segment Association Summary Screen"

Oracle FLEXCUBE calculates the relationship tag value or net worth range. The Relationship Manager (RM) categorizes the customers under segments based on the customer's net worth range or relationship tag value. The RM either will take a decision on association of segment and status; or can amend the segment and status.

2.5.1 Maintaining Customer Segment

You can maintain the segment code details in the ‘Customer Segment Maintenance’ screen. You can invoke this screen by typing ‘STDSEGMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You need to specify the following information:

Segment Code

Specify the segment code.

Segment Description

Specify a short description on segment code.

Segment Currency

Specify the currency of the corresponding segment amounts.

Note

If the customer has multiple accounts in different currencies, then the relationship tag value or net worth range is calculated in accordance with the bank local currency.

Minimum Segment Amount

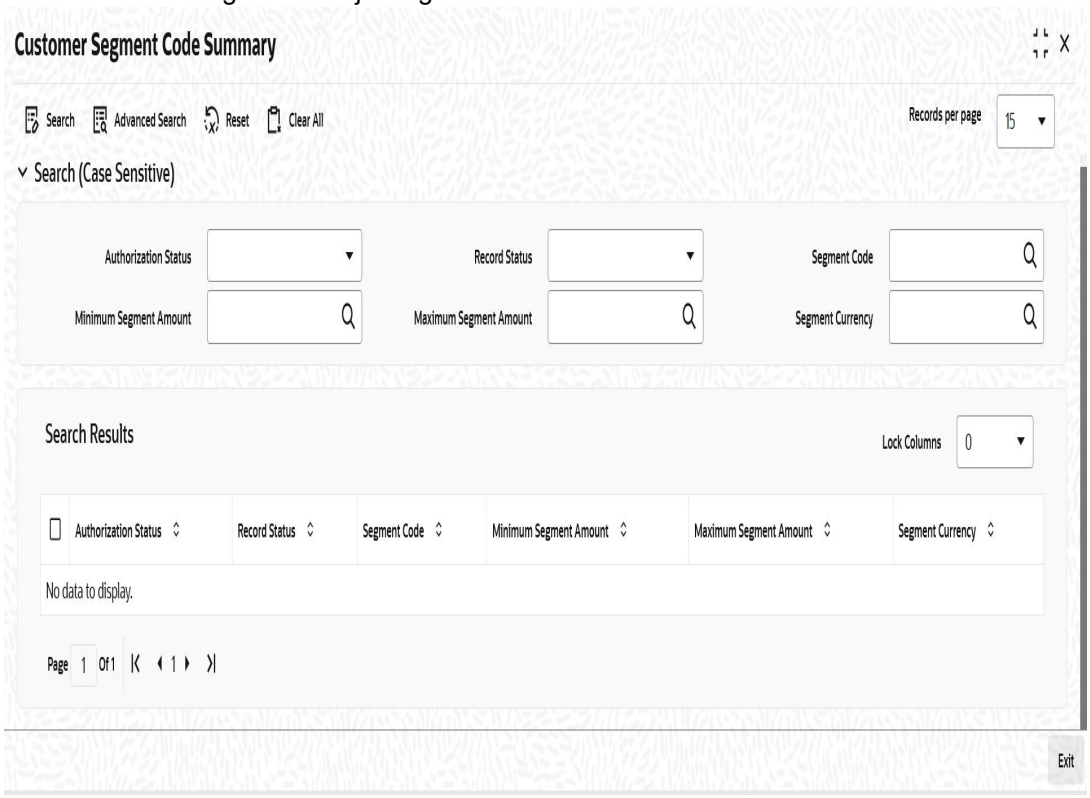
Specify the minimum segment amount.

Maximum Segment Amount

Specify the maximum segment amount

2.5.2 Viewing Customer Segment Summary Screen

You can view the segment code details in the 'Customer Segment Summary' screen. You can invoke this screen by typing 'STSSEGMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Segment Code
- Minimum Segment Amount
- Maximum Segment Amount
- Segment Currency

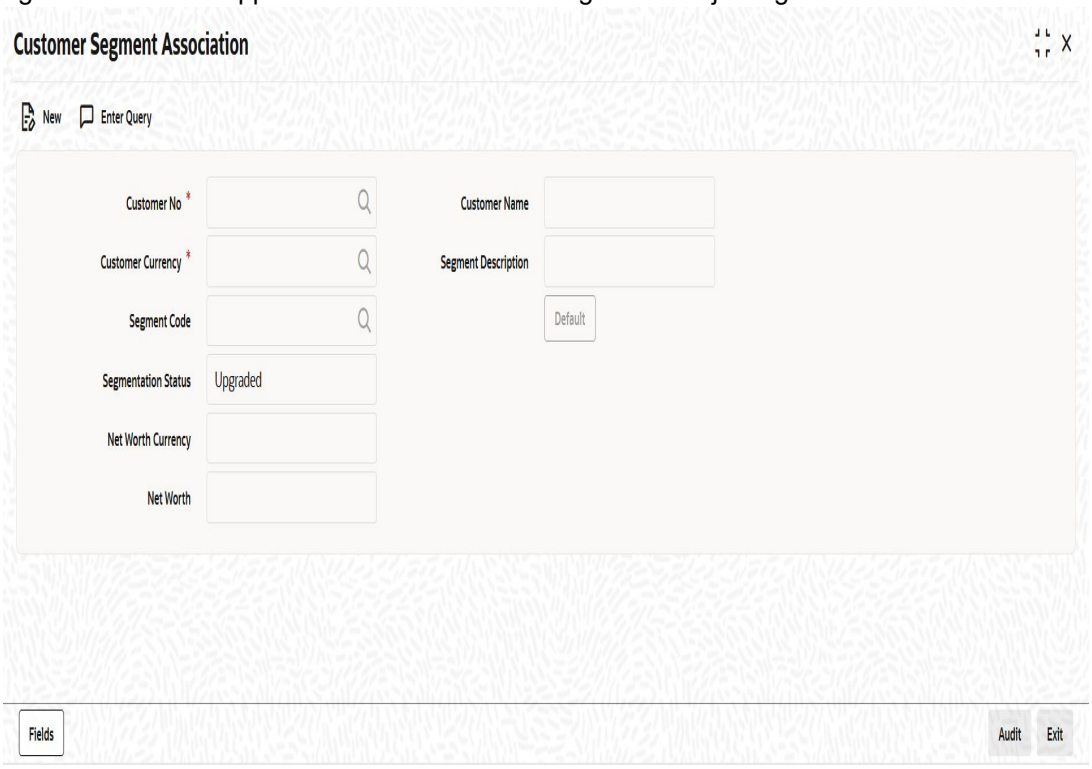
Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Segment Code
- Minimum Segment Amount
- Maximum Segment Amount
- Segment Currency

2.5.3 Associating Segment Code to Customer

Customers can be associated to segment code by mapping customers in 'Customer Segment Association' screen. You can invoke this screen by typing 'STDSEGAS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The 'Customer Segment Association' screen provides the following fields:

Customer No

Specify the Customer Number..You can select the customer number from the adjoining option list. The customer CIF Number should be unique across all branches.

> **Note**
>
> The option list doesn't include the customer numbers which are created under the BROKER and BANK customer category,

For example, assign a code using a maximum of 9 characters, alphanumeric. For example, assume your customer is DOW Corporation, US. You can assign him a code, which could either, be a number representing the customer's serial number or an alphabetic code like DowCorp or an alphanumeric code like Dow1000US or DowUS1000 / 1000DowUS, if he is the 1000th customer to approach your bank

Customer Currency

Specify the customer currency. The system will use this as the default currency of the customer in the transactions.

Segment Code

Specify the segment code. While amending the segment code, if the customer's relationship tag value or net worth range doesn't match with the minimum and maximum net worth amounts maintained at the segment code level; then system will display the override message: as "Segment Code Specified doesn't match with the Min and Max Range maintained at segment level."

Segmentation Status

Select the segment status of the account from the following options:

- Upgraded-Select this option if you are associating the segment code to a customer for the first time .It is available only for the first time association.
- Downgraded- Select this option if net worth range or relationship tag value is less than the minimum amount of segment code attached to the customer.
- Re-upgraded-Select this option if networth of the customer is more than the maximum amount specified.

Customer Name

The system displays the customer's name.

Segment Description

The system displays the segment's description.

Click the 'Default' button to view the value of currency of the corresponding Net Worth.

Net Worth Currency

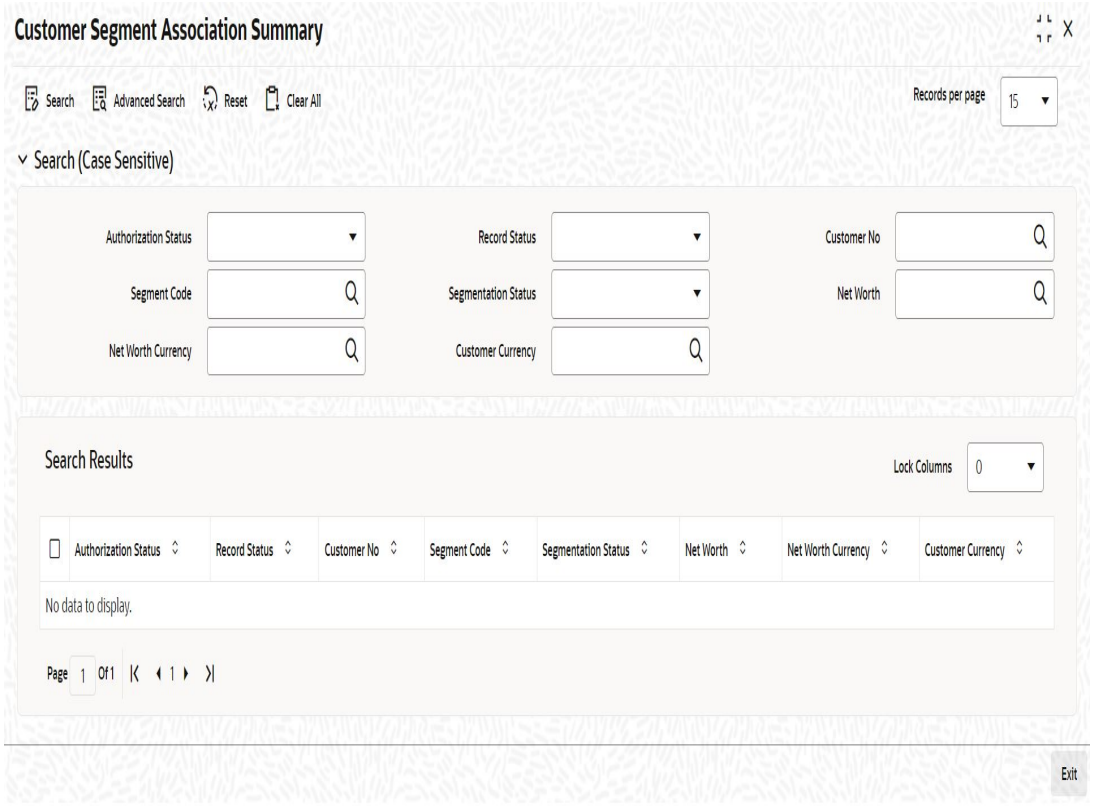
The system displays the currency of the segment's net worth.

Net Worth

The system displays the net worth value of the customer considering the available balance of the accounts.

2.5.4 Viewing Customer Segment Association Summary Screen

You can view the details of the customer's segment association in the 'Customer Segment Association Summary' screen. You can invoke this screen by typing 'STSSEGAS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Customer No
- Segment Code
- Segmentation Status
- Net Worth
- Net Worth Currency

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Customer No
- Segment Code
- Segmentation Status
- Net Worth
- Net Worth Currency

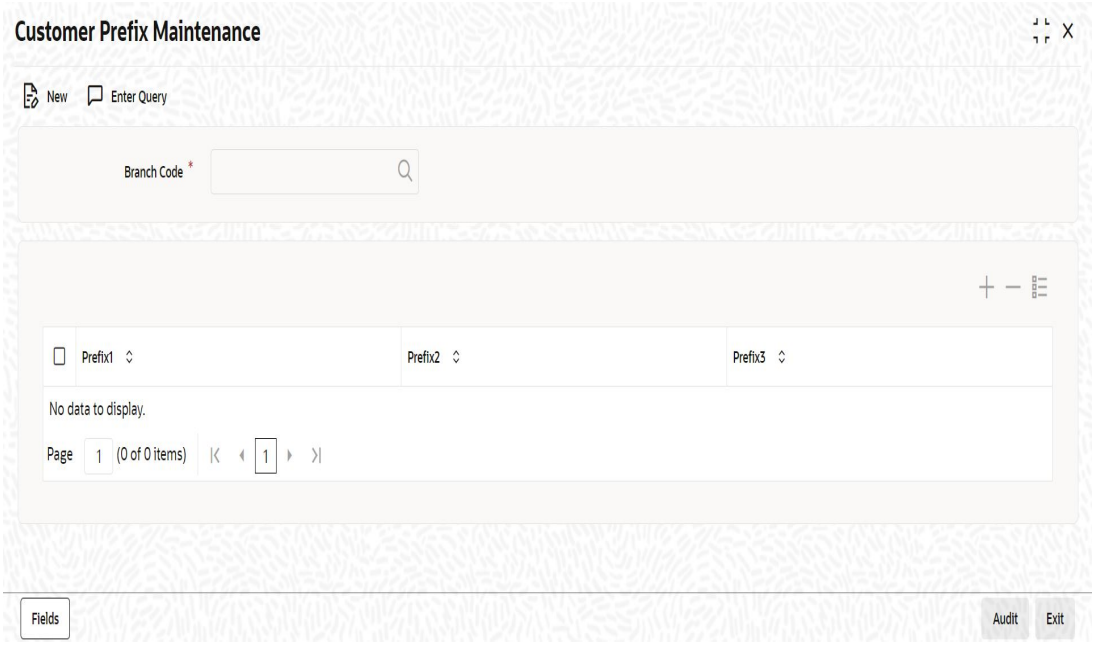
2.6 Capturing Customer Prefixes

While maintaining the CIF details, of an Individual customer you can capture the academic titles (like Prof., Dr., etc) of the customer along with the salutations (like Consulate, Senator, Chancellor, etc.)

Therefore, you must maintain the list of possible options for each of these academic titles and salutations referred to as ‘prefixes’ through the ‘Customer Prefix Maintenance’ screen.

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

The screen is as shown below:



The following details need to be captured:

- Branch code - This is the code of the branch for which the list of prefixes will be made available. The description associated with the branch is displayed in the adjacent field
- Prefix1 - This is the first prefix to appear in the Customer Name
- Prefix2 - This is the second prefix to appear in the Customer Name
- Prefix3 - This is the third prefix to appear in the Customer Name

While specifying the prefix in the customer in the CIF screen, a list of all the values maintained in this screen is displayed. You will also be allowed to key-in a prefix of your choice.

These details will be printed along with the receiver name in all messages sent to the customer. If the global tags for prefixes have been maintained in the advice, the System substitutes the tags with the respective prefixes maintained in the customer personal details of the receiver.

Note

This feature is applicable only for individual customers where the media type is Mail.

2.7 Quick Customer Addition

This section contains the following topics:

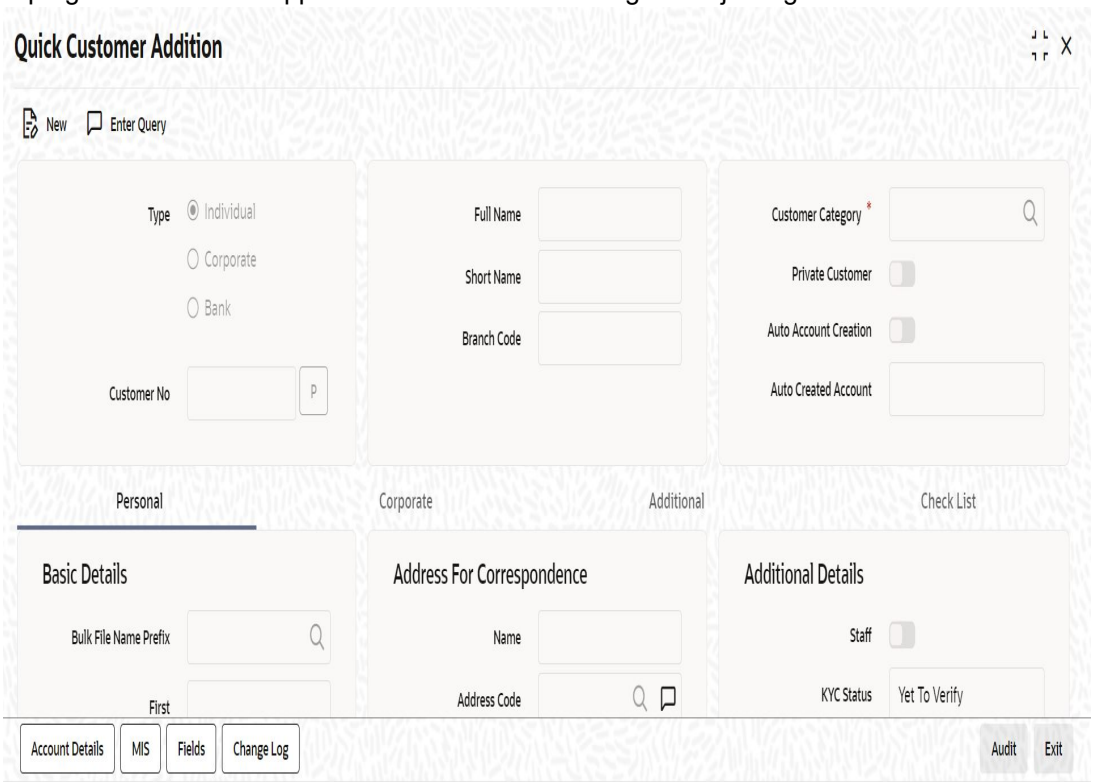
- Section 2.7.1, "Invoking Quick Customer Addition Screen"
- Section 2.7.2, "Personal Tab"
- Section 2.7.3, "Corporate Tab"
- Section 2.7.4, "Check List Tab"
- Section 2.7.5, "Account Details Button"
- Section 2.7.6, "MIS Button"
- Section 2.7.7, "Fields Button"
- Section 2.7.8, "Change Log Button"

- Section 2.7.9, "Viewing Quick Customer Addition Summary"

2.7.1 Invoking Quick Customer Addition Screen

In the 'Quick Customer Addition' screen, you can create, delete and authorize customer accounts. This screen facilitates creating a new customer account only with basic details. Additional details are added and amended in the 'Customer Maintenance' screen.

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



Note

The system does not allow to add 'Bank' type customers through 'Quick Customer Addition' screen.

You need to specify the following details:

Type

Select the customer type from the following options:

- Individual
- Corporate

Special Customer No Generation

Check this box to generate a special customer number in the 'Customer Number' field.

Note

– If the customer creation is manual/automatic, you should enter the desired customer number complying with the mask having the special number in the 'Customer Number' field. On click of 'Populate' button, the system validates whether the special number entered is an unused and a valid number.

- This field is disabled after generating customer number in the ‘Customer Number’ field.
- For normal customers, if the customer number generation is manual, you cannot use the special numbers maintained for customer number generation. If the customer number generation is automatic, the system skips the special numbers maintained for the branch.
- You cannot generate Special Customer Number from ‘Quick Customer Creation’ screen. A customer created using ‘Quick Customer Creation’ screen is treated as normal customer.

You can maintain branch wise CIF and CASA range for specific customers. A range can also be maintained for special number generation. For more information, refer to the section ‘Special Range/Number Maintenance’ in the chapter 'Customer Accounts' in CASA User Manual.

Customer No

Specify the customer number. The option list displays valid customer numbers. Choose the appropriate one.

Note

In bank parameters, if the ‘Auto CIF Generate’ check box is selected, the system generates and displays CIF. Else, you need to specify the CIF as per the CIF mask.

Multi Currency Account

The system generates multi currency account number and customer account number when account class is enabled for multi currency account else it generates only customer account number.

This will be a user input field if it is not auto generated. On save the system validates against the mask maintained at Branch level.

Bank level mask is referred when branch level mask is not available.

- The first account opened under MCA account class is considered as primary account of the customer.
- The system displays an error when another account is opened for the customer in the same account class through this screen.
- A separate screen is available to open the accounts in other currencies under MCA.

Full Name

Specify the complete name of the customer.

Short Name

Specify the customer’s unique abbreviated name or a short name.It helps in conducting a quick alpha-search or generating queries regarding the customer. This is an optional field.

While processing a transaction which involves customer identification, this uniquely abbreviated short name of the customer will be available in the option list for selection of the customer.

Branch Code

The system displays the local branch code.

Customer Category

Specify the customer category. The option list displays the values maintained in Customer Categories Maintenance. Choose the appropriate one.

Refer to section 2.2.6 for more information on Customer Category.

Private Customer

Check the box if the customer is a private customer.

Auto Account Creation

Check the box if an account has to be created simultaneously with the customer creation.

Auto Created Account

The system displays the customer account number that is created using 'Add Account' facility.

2.7.2 Personal Tab

Personal tab is accessible only when the customer type is selected as 'Individual'. In this tab, you need to provide the following information:

Basic Details

Prefix

Specify the prefix of the customer.

First

Specify the first name of the customer. If 'Investment Customer' is selected in the 'Additional Tab' and if the type of customer selected is 'Individual', then this field will be a mandatory field.

Middle

Specify the middle name of the customer.

Last

Specify the last name of the customer.

Work Phone

Specify the work telephone number of the customer for correspondence.

Home Phone

Specify the home telephone number of the customer for correspondence.

Fax

Specify the fax number of the customer for correspondence.

Email Id

Specify the email address of the customer for correspondence.

Mobile Number

Specify the mobile number of the customer for correspondence.

Communication Mode

Select the mode of communication for the customer. The options available in communication mode are:

- Mobile
- Email

Gender

Select the gender of the customer. The following options are available for selection:

- Male
- Female
- Other
- Prefer Not to Disclose

National Id

Specify the corporate National Identification Number of this customer, This is the registration number of your customer organization.

Date of Birth

Specify the date of birth of the customer.

Resident Status

Select the residential status of the customer. The options available are:

- Resident
- Non Resident

Language

The system displays ‘English’. You can modify it, if required.

Address For Correspondence

Specify the address of the customer. You need to provide the following address details:

Name

Specify the name of the customer.

> **Note**
>
> The number of characters that you can enter in this field is determined by the preference that you specified in the Bank Parameters screen. However, in the advices and statements that are sent to the customer only the first 35 characters of the name will be displayed.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the mailing address of the customer. In each line, all characters should conform to SWIFT standards.

Pincode

Specify pincode of the address specified.

Country

Select the country of the customer from the adjoining option list.

Nationality

Select the nationality of the customer from the adjoining option list

Permanent Address

'Permanent Address' contains the permanent address of the customer. You need to specify the following information:

Same as Correspondence Address

Check the box if the 'Address For Correspondence' is same as "Permanent Address'. If the permanent address is not same as the address for correspondence, you need to provide the details of the permanent address.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the permanent address of the customer.

Pincode

Specify pincode of the permanent address specified.

Country

Specify the country of permanent residence of the customer.

Additional Details

Staff

Check this box whenever a customer record is created for a staff. By default this box is left unchecked.

KYC Status

Select the Know Your Customer (KYC) status of the customer.

KYC Reference

The system displays the reference number. The KYC reference number will be generated and displayed while saving this screen.

Guardian

Specify the name of the legal guardian of the customer if the customer is a minor. You can capture the name of the legal guardian, not exceeding 35 characters, alphanumeric. The characters should conform to SWIFT standards.

Minor

Check the box if the customer wants to nominee a minor.

Submit Age Proof

Select the age proof submission status of the minor to major from the following options:

- Not required
- Pending
- Verified

Note

– Any out flow or debit transaction is posted on a particular customer's account/s and the 'Submit Age Proof' chosen is 'Pending', then the system displays an error message as "Necessary documents are not submitted for Major".

– Once the documents are submitted, the user has to manually set ‘Submit Age Proof’ as ‘Verified’.

After the field ‘Submit Age Proof’ is changed to ‘Verified’, then all the accounts created for the customer would be allowed for withdrawals.

Sanction Check Status

The system displays the sanction check status. The status can be any of the following:

- Not required
- Pending
- Approved
- Rejected

By default the ‘Sanction Check Status’ is updated as ‘Not Required’. When the request for sanction check is send, then the status is updated as ‘Pending’. If the sanction check status of the record is ‘Pending’, then the records cannot be reopened, modified or authorized.

Based on the final status received from the external system, the status is updated as 'Approved' or 'Rejected'.

For more information on sanction check maintenance and processing refer ‘Sanction Check Maintenance’ chapter in Core Service user manual.

Identifier

Name

Enter the identifier name in not more than 20 characters.

Value

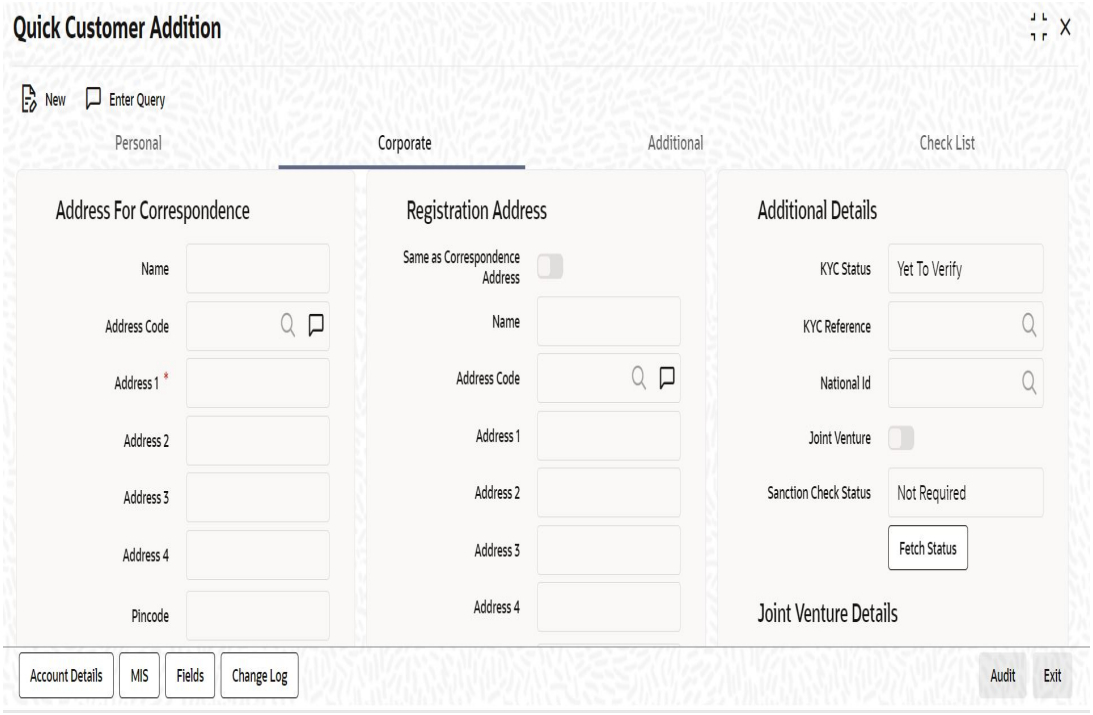
Specify the value of the identifier. You have to capture the serial number or any number of significance that is to be associated with the document, which helps in identifying the document.

SSN

Specify the SSN available in the identifier.

2.7.3 Corporate Tab

Corporate tab is accessible only when the customer type is selected as ‘Corporate’. In this tab, you need to provide the following information:



Address For Correspondence

‘Address for Correspondence’ contains the physical address of the customer. You need to specify the following address details:

Name

Specify the name of the customer. The customer will be addressed by this name in all correspondence sent from the bank. These characters should conform to SWIFT standards.

> **Note**
>
> The number of characters that you can enter in this field is determined by the preference that you specified in the Bank Parameters screen. However, in the advices and statements that are sent to the customer only the first 35 characters of the name will be displayed.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the mailing address of the customer.

Pincode

Specify pincode of the mailing address specified.

Country

Specify the country as given in the address of correspondence of the customer. You can select the appropriate country from the adjoining option list.

Nationality

Specify the nationality of the customer. You can select the appropriate nationality from the adjoining option list.

Telephone

Specify the telephone number of the customer.

Fax

Specify the fax number of the customer for correspondence.

Email Id

Specify the email address of the customer for correspondence.

Mobile Number

Specify the mobile number of the customer.

Language

Specify the language for customer communication.

Communication Mode

Choose the mode of communication for the customer. The options available in communication mode are:

- Mobile
- Email

Registration Address

Same as Correspondence Address

Check box if the registration address is same as the correspondence address.

Name

Specify the customer's company code from adjoining option list.

Address Code

Specify the address code from the adjoining option list.

Address 1–4

Specify the registration address of the customer.

Pincode

Specify pincode of the mailing address specified.

County

Specify the country's name as per the registration address.

Incorporation

You need to specify the details about the company.

Date

Specify the date on which the company was started.

Currency of Amounts

Specify the Currency in which you specify the particular customer's various financial details.

Capital

Specify the initial investment in the company.

Net Worth

Specify the net worth of the company.

Country

Specify the Country of registration of the office of the corporate.

Description of Business

Specify the nature of the business and the business activities carried out by the customer organization.

Additional Details

KYC Status

Select the Know Your Customer (KYC) status of the customer.

KYC Reference

The system displays the reference number. The KYC reference number will be generated and displayed while saving this screen.

National Id

Select the corporate National Identification Number of this customer., in other words the registration number of your customer organization. Select the appropriate from the adjoining list.

Joint Venture

Select the check box if you have a joint venture.

Joint Venture Details

Party ID

Specify the party ID of your joint venture.

Party Name

The system displays the party name.

Ratio

Specify the ratio between the participants on share.

Identifier

Name

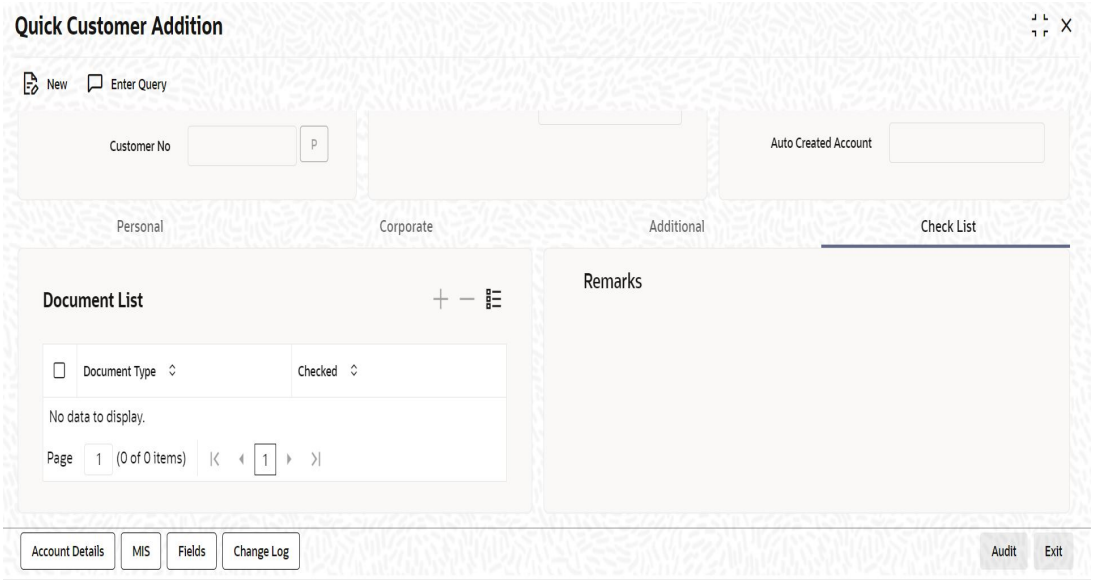
Enter the identifier name..

Value

Specify the identifier value.You have to capture the serial number or any number of significance that is to be associated with the document, which helps in identifying the document.

2.7.4 Check List Tab

Checklist is an optional tab based on the workflow of the bank. In this tab, you need to provide the following information:



Document List

Document Type

Specify the document type. The option list displays the document types that are maintained in the system. You can select the appropriate one. If 'Investment Customer' has been selected in the 'Additional Tab' then at least one record needs to be provided mandatorily.

Checked

Check this box to indicate that the received documents are acknowledged.

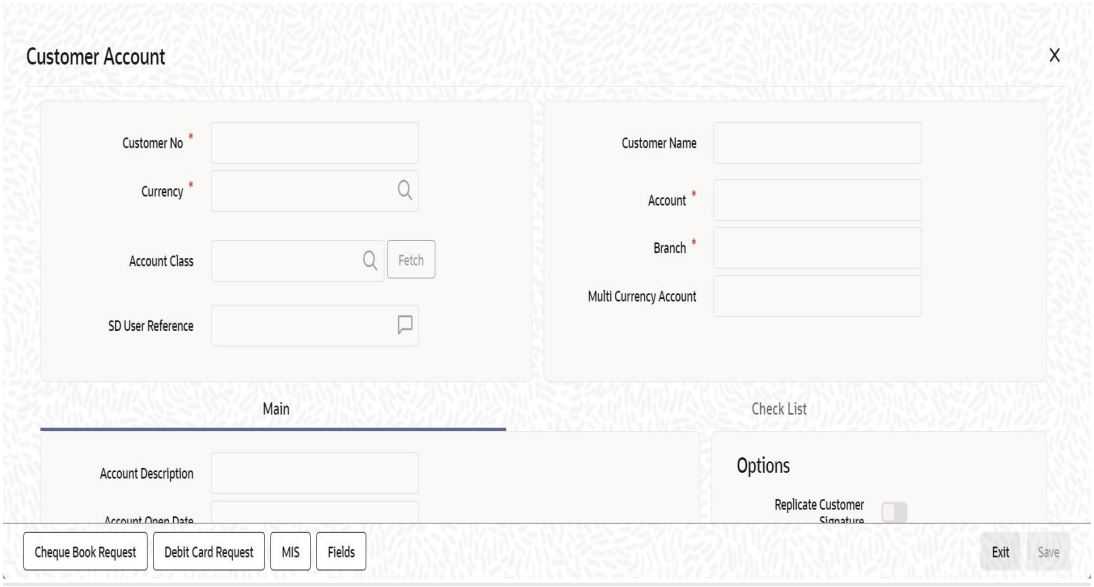
Remarks

Remarks

Specify the remarks about the workflow of the bank, if any.

2.7.5 Account Details Button

You can capture the details to open a customer's account quickly using the 'Quick Customer Account Opening' screen. To invoke this screen, click 'Add Account' button in the 'Customer Accounts Maintenance' screen.



Note

After specifying the basic details, you can create a new account in addition to creating a customer.

Limits enabled account class cannot be used to create an account from Quick customer creation screen.

You need to specify the following details:

Location

Each customer code should be associated with a location code. The location is indicative of the place of residence of your customer.

The option list positioned next to this field contains a list of all the location codes maintained in the Location Details maintenance screen. You can select the appropriate code to identify the place of residence of your customer.

Given below is an illustration of how a location code is associated with the CIF record of a customer. For example, you would like to maintain the CIF details of your customer Silas Marner. Although Silas Marner is Irish, he is a resident of London and lives in the northern part of London. Your entries in the respective fields of the CIF Maintenance screen should be as follows:

Fields in Oracle FLEXCUBE	Your entry
Customer Code	SILAS01
Nationality	IRS (Ireland)
Location Code	NL1 (North London)

Options

Spend Analysis

The system displays the status of spend analysis from the ‘Account Class Maintenance’ screen.

Contribute to PDM

This box is checked by default while creating an account, to indicate that the account balance should be considered for contribution to the profit distribution pool. However, you can uncheck it.

Exclude from Distribution

If this box is checked, the system will not consider the account for profit distribution. Leave the box unchecked to include the account in profit distribution. Note that you can uncheck this box only if you check the box ‘Contribute to PDM’.

‘Contribute to PDM’ and ‘Exclude from Distribution’ can be checked only for Islamic account classes. If ‘Contribute to PDM’ and ‘Exclude from Distribution’ are selected for conventional account classes the system displays an error message.

For more details on the ‘Quick Customer Account Opening’ screen, refer to the section, ‘Quick Account Opening’ in the chapter, ‘Customer Accounts’ of the Oracle FLEXCUBE, ‘Current and Savings Account’ User Manual.

Note

Account will be created during the authorization of the customer, hence all the validations will be at the authorization.

2.7.6 MIS Button

You can capture Management Information System details for the account, using the ‘Management Information System’ screen. To invoke this screen, click ‘MIS’ button in the ‘Customer Accounts Maintenance’ screen.

For more details on the ‘Management Information System’ screen, refer to the section ’3.2.19’ in the chapter, ‘Maintaining Customer Accounts’ of the Oracle FLEXCUBE, ‘Current and Savings Account’ User Manual.

2.7.7 Fields Button

You can capture User Defined Fields for the account, using the ‘User Defined Fields’ screen. To invoke this screen, click ‘Fields’ button in the ‘Customer Accounts Maintenance’ screen.

For more details on the ‘User Defined Fields’ screen, refer to the section ’3.2.26’ in the chapter, ‘Maintaining Customer Accounts’ of the Oracle FLEXCUBE, ‘Current and Savings Account’ User Manual.

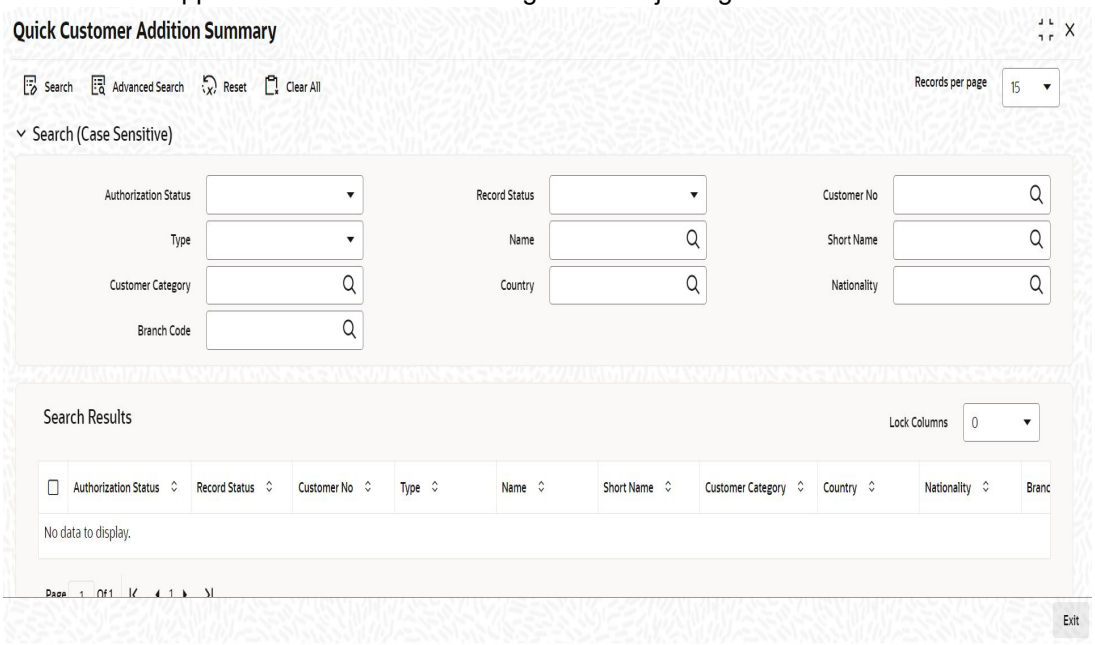
2.7.8 Change Log Button

You can capture the audit history details for the operations performed on that customer and the account using the ‘Change Log’ screen. To invoke this screen, click ‘Change Log’ button in the ‘Customer Accounts Maintenance’ screen.

For more details on the 'Change Log' screen, refer to the section '3.2.34.1' in the chapter, 'Maintaining Customer Accounts' of the Oracle FLEXCUBE, 'Current and Savings Account' User Manual.

2.7.9 Viewing Quick Customer Addition Summary

You can view the details of the quick customer addition in the 'Quick Customer Addition Summary' screen. You can invoke this screen by typing 'STSCIFAD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer No
- Type
- Name
- Short Name
- Customer Category
- Country
- Nationality
- Branch Code

Once you have specified the search parameters, click 'Search' button. The system will display the following information:

- Authorization Status
- Record Status
- Customer No
- Type
- Name
- Short Name
- Customer Category

- Country
- Nationality
- Branch Code
- Address
- Full Name
- SSN

2.8 Employer Maintenance

In Oracle FLEXCUBE, you can maintain details regarding the employer of a customer. You can maintain the employer details in the 'Employer Maintenance' screen. You can invoke this screen by typing 'SMDEMPMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



You can maintain the following details here:

Employer Code

Specify a unique code for the employer. The employer code can be an alphanumeric character with a maximum length of nine characters.

Employer Description

Enter a small description for the employer code entered.

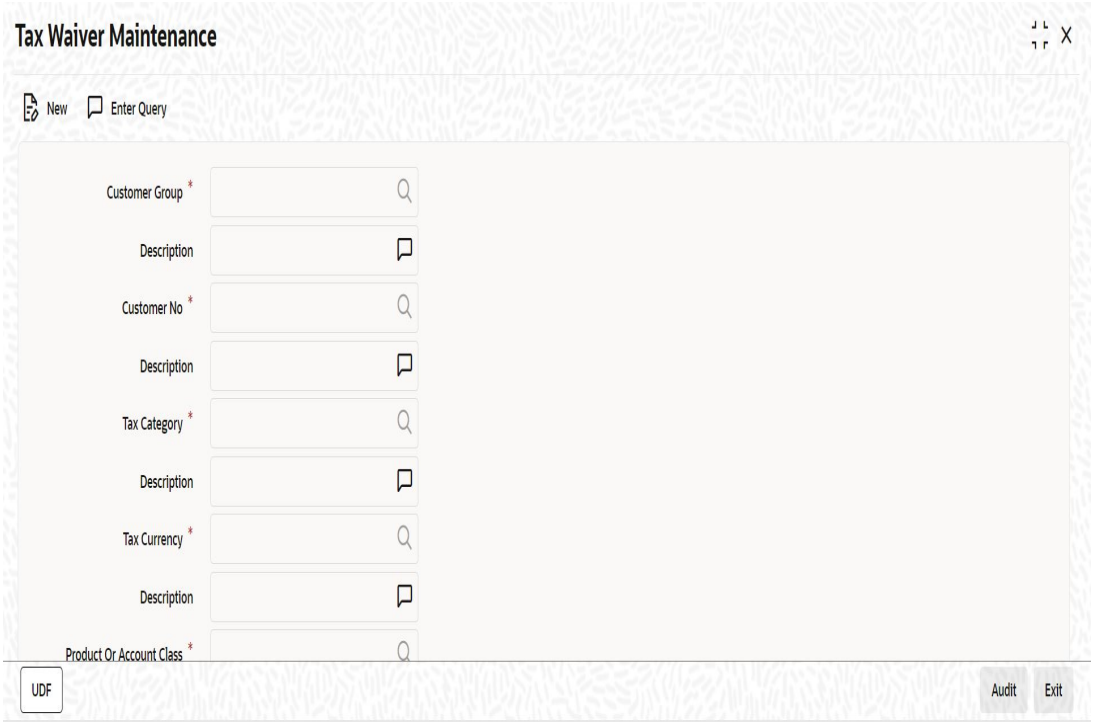
2.9 Tax Waiver Maintenance

This section contains the following topics:

- Section 2.9.1, "Pick-up Order for Waiver Rule"
- Section 2.9.2, "Maintaining Tax Allowance Limit for Customers "

You can maintain waiver related information for Customer Tax Group – Tax Category combination. Invoke this screen by typing ‘STDTAXWA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Customer Group

You need to specify the Customer Group for which you wish to maintain Tax waiver. Select a customer group from the option list provided.

Customer Number

All customers who have been maintained under the selected customer tax group will appear for selection. If the maintenance is applicable to all customers, select ‘All’ as customer number. If no maintenance is done, then there will be no tax waiver at the customer level.

Tax Category

You need to specify a tax category for which you wish to main tax waiver

Tax Currency

You need to specify the currency in which the tax waiver should be defined. Select ‘*.*’ if you wish to define tax waiver for all currencies.

Product Or Account Class

You need to specify the Product/Account Class for which the tax waiver is being defined. All account classes and all LD/MM products will be available for selection. You may also select ‘ALL’ in which case the tax waiver would be applicable to all products and account classes.

From Date and To Date

You need to specify the date from which the particular waiver rule is applicable. The To Date is the date up to which the waiver rule is effective.

The To Date should be greater than or equal to the From Date. The To Date field can also be left blank which would indicate that the maintenance is open-ended.

When a backdated transaction comes in, the waiver maintenance will be picked up based on from date and to date.

Waiver %

Specify the tax waiver in terms of percentage, which should be made applicable for the period defined. The value you enter should be > 0 and < = 100.

2.9.1 Pick-up Order for Waiver Rule

The following table gives the waiver rule pick up order:

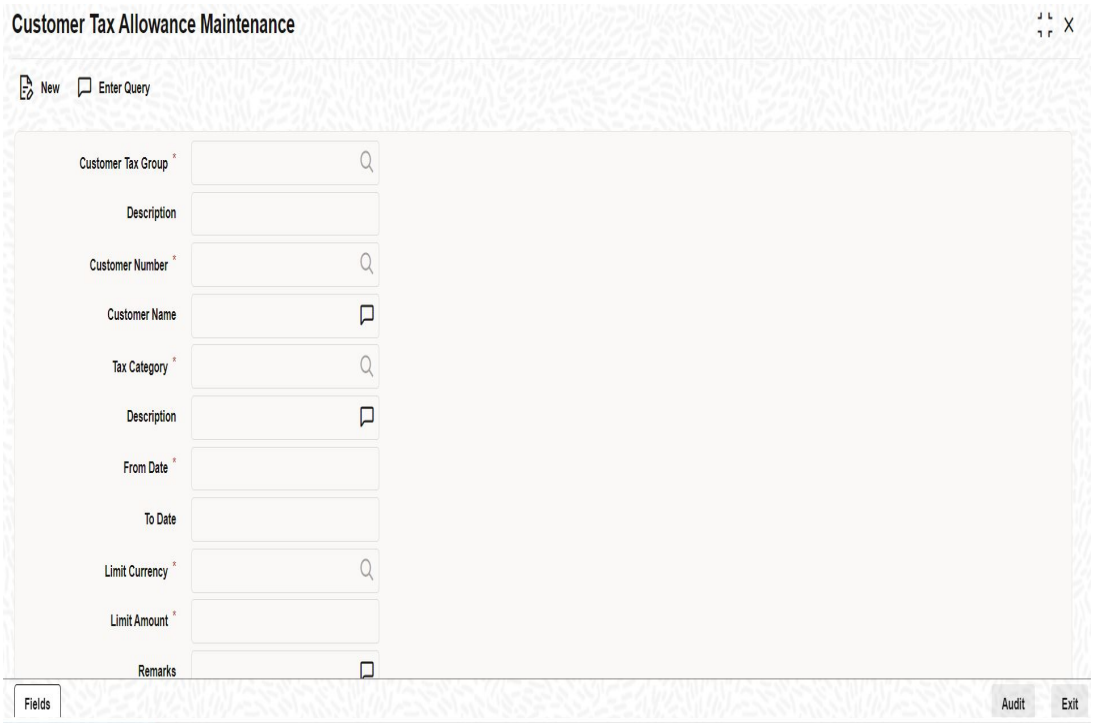
Customer Group	Customer No	Tax Category	Currency	Product/ Account Class
Specific	Specific	Specific	Specific	Specific
Specific	Specific	Specific	Specific	ALL
Specific	Specific	Specific	*.*	Specific
Specific	Specific	Specific	*.*	ALL
Specific	ALL	Specific	Specific	Specific
Specific	ALL	Specific	Specific	ALL
Specific	ALL	Specific	*.*	Specific
Specific	ALL	Specific	*.*	ALL

Thus for a specific customer in the group, the rule is relaxed for the product first and then for the currency. If no rule is available for selection, then the same process will be repeated where customer number is 'ALL' for the customer group.

2.9.2 Maintaining Tax Allowance Limit for Customers

You can maintain tax-free allowance limit at the Customer level. Invoke this screen by typing 'STDCULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Customer Group

You need to specify the tax group of the customer for whom you wish to define tax-free allowance limit. Select from the option list provided.

Customer Number

You need to specify the customer number for which you wish to define tax free allowance limit. Only customers belonging to the selected tax group will be available for selection. You may also select the 'All' option. This is indicative of all customers for the selected Tax Group.

Tax Category

You need to specify the tax category for which you wish to define tax free allowance limit. Select from the option list provided.

From and To Date

You need to specify the date from which the tax-free allowance limit is effective, as well as the date up to which this limit is applicable. The To Date should be greater than or equal to the From Date. The To Date field can also be left blank which would indicate that the maintenance is open-ended.

Limit Currency

You need to specify the currency in which the free allowance limit is being defined

Limit Amount

You need to specify the maximum waiver for the taxable amount (Basis Amount) for the customer for each tax cycle if the End Date overlaps tax cycles or for a particular tax cycle if the period falls within a specific tax cycle.

Remarks

You can specify any remarks you think necessary for the tax limit you have defined. This will be in free format text.

2.9.2.1 Deriving Tax Free Allowance Limit

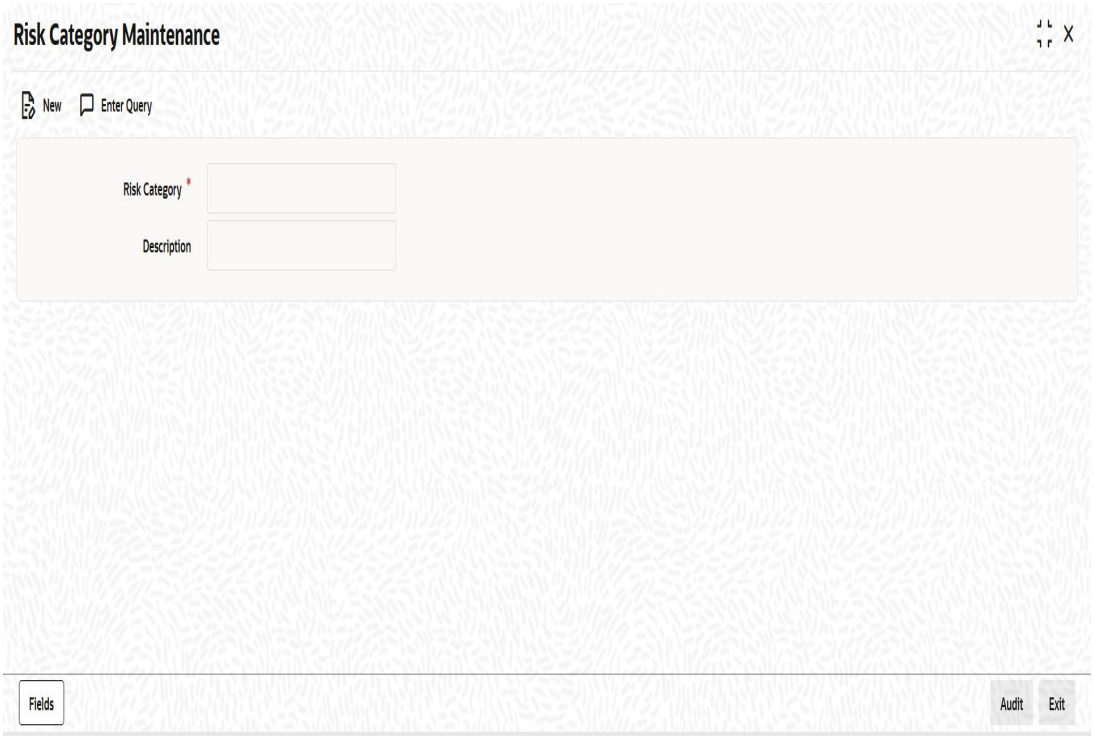
The following table will be used to derive the tax-free allowance limit:

Customer Tax Group	Tax Category	Customer No
Specific	Specific	Specific
Specific	Specific	ALL

2.10 Maintaining Risk Category for Customers

In order to support risk-weighted risk tracking, you will have to maintain risk details for Customers.

You can maintain different Risk Categories for Customers in the 'Risk Category Maintenance' screen. You can invoke this screen by typing 'STDRSKMT in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

- Risk Category – Define the type of Risk Category in this field
- Description – Provide a brief description of the Risk Category being maintained

The types of Risk Categories defined in this screen will be available for Liability maintenance of customers and Risk percent maintenance, only upon authorization of the details maintained.

Note

Risk Category is not a mandatory input during Customer Maintenance. Risk Category is applicable to the Customer and not to the Customer's Liability ID.

2.11 Maintaining Customer Ownership

You can maintain different types of customer ownerships in ‘Customer Ownership Maintenance’ screen. You can invoke this screen by typing ‘STDOWMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following details:

Customer Ownership

Specify the type of customer ownership you need to maintain.

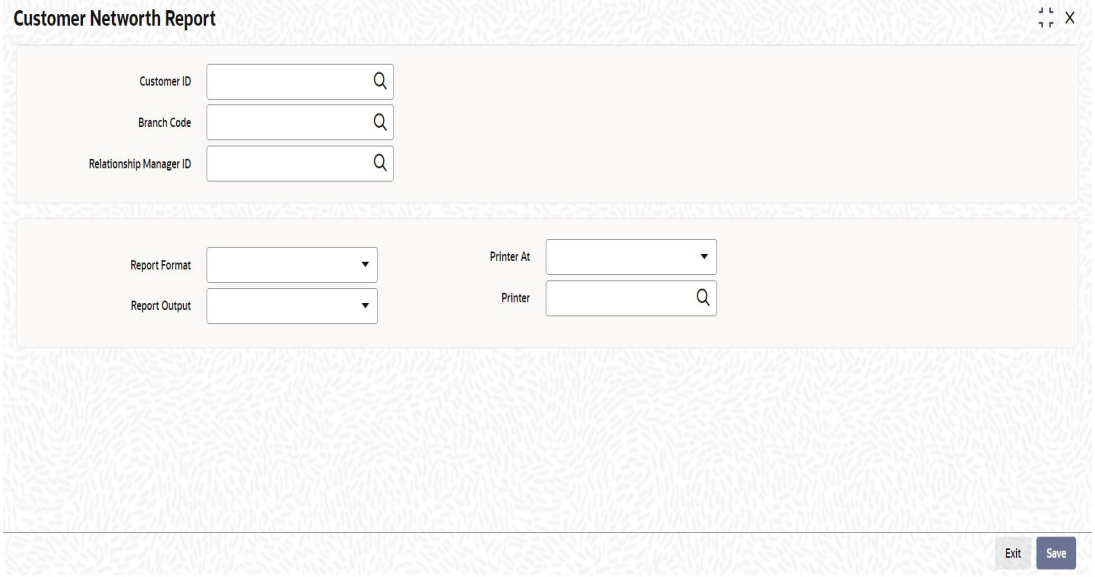
Description

Specify the description for the customer ownership type specified.

Customer Ownership maintenance is a day 0 maintenance. You can amend the ownership record only when the created record is not used in any of the customer record. Also, The created records cannot be closed.

2.12 Viewing Customer Net Worth Report

To generate the report of the customer's net worth, type 'STRCUSEG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The system displays the following details:

- Customer Number
- Customer Name
- Local Branch
- RM Id
- Net Worth

2.13 Customer Relationship Maintenance

This section contains the following topics:

- Section 2.13.1, "Maintaining Types of Relationships"
- Section 2.13.2, "Maintaining Relationships between Customers"

The credit facility granted to any customer is tracked against the Liability Number of the customer. You can also track the liability of a customer (child) against a different customer (parent). Thus, the liability number emphasizes only one kind of relationship, that of the parent with the child.

However, a customer of your bank can have relationships with other customers of your bank i.e. there is a possibility of one to many relationships between customers.

Oracle FLEXCUBE allows you to define different types of relationships that can exist between two customers. For eg: Business, Husband, Wife, and Partners etc. You can link two customers by specifying the relationship that exists between them. The advantage being that, when you generate the exposure report for a customer, it will display the total exposure of the bank to every customer linked to the liability in question as well as the exposure of every customer who is related to any customer within the liability. The example given at the end of this section will further illustrate this concept.

2.13.1 Maintaining Types of Relationships

You can maintain the different types of relationships that can exist between customers of your bank in the ‘Relation Maintenance’ screen. You can invoke this screen by typing ‘STDRELMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

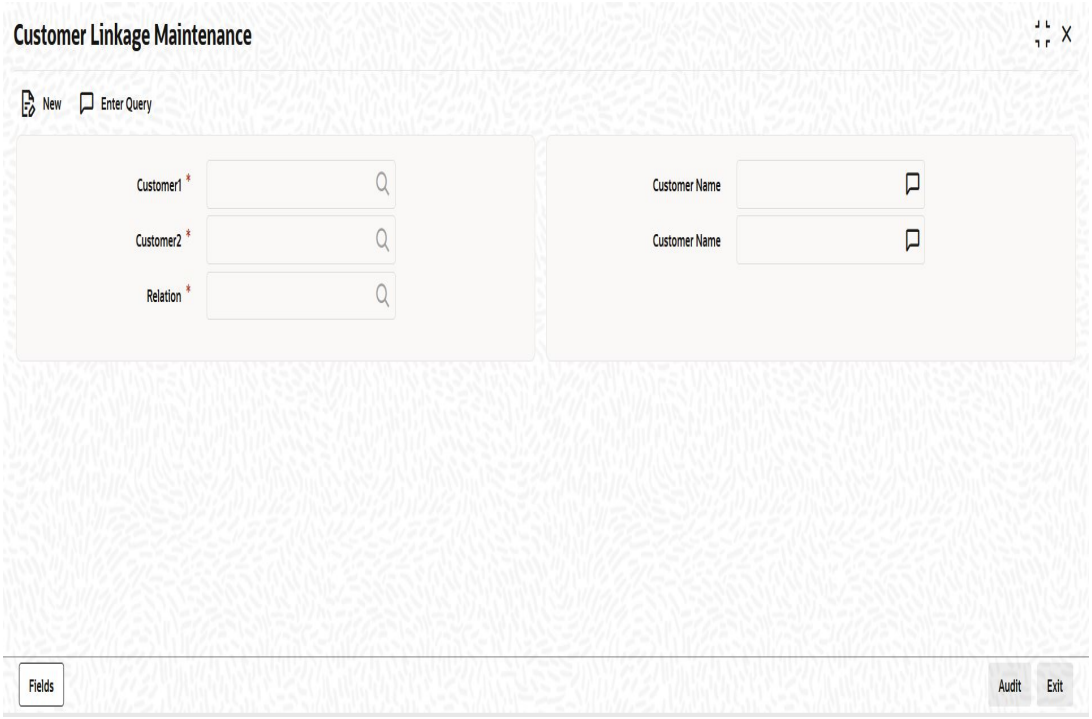
- Relation – Define the type of relationship in this field. You can use a maximum of 20 alphanumeric characters to define a relationship
- Description – Provide a brief description of the relationship being maintained. This will further help you in identifying the relationship

The types of relationships defined in this screen will become available for linking two customers, only upon authorization of the details maintained

2.13.2 Maintaining Relationships between Customers

The ‘Customer Linkage Maintenance’ screen is used to maintain relationships between customers. In this screen, you can link two customers and specify the relationship that exists between them. You can invoke this screen by typing ‘STDCULMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Customer 1 and 2

You can select the names of the customers between whom a relationship is to be established. All authorized customers of your bank will be available in the option-lists provided.

Relation

Specify the type of relationship that exists between the selected customers (1 & 2). All authorized relation types maintained through the 'Relation Maintenance' screen will be available in the option list provided. You can select the appropriate name from this list.

This linkage of customers will be used for taking exposure report for the customer. If you maintain a linkage between Customer1 and Customer2, the system will automatically establish a linkage of Customer2 with Customer1. After you maintain a linkage between two customers, you are not allowed to change the customers involved in the linkage. However, you can alter the relationship that exists between them. Only one type of relationship can exist between any two customers. The following example will illustrate the manner in which you can maintain relationship details between customers and the need for the same.

2.14 Float Days Maintenance

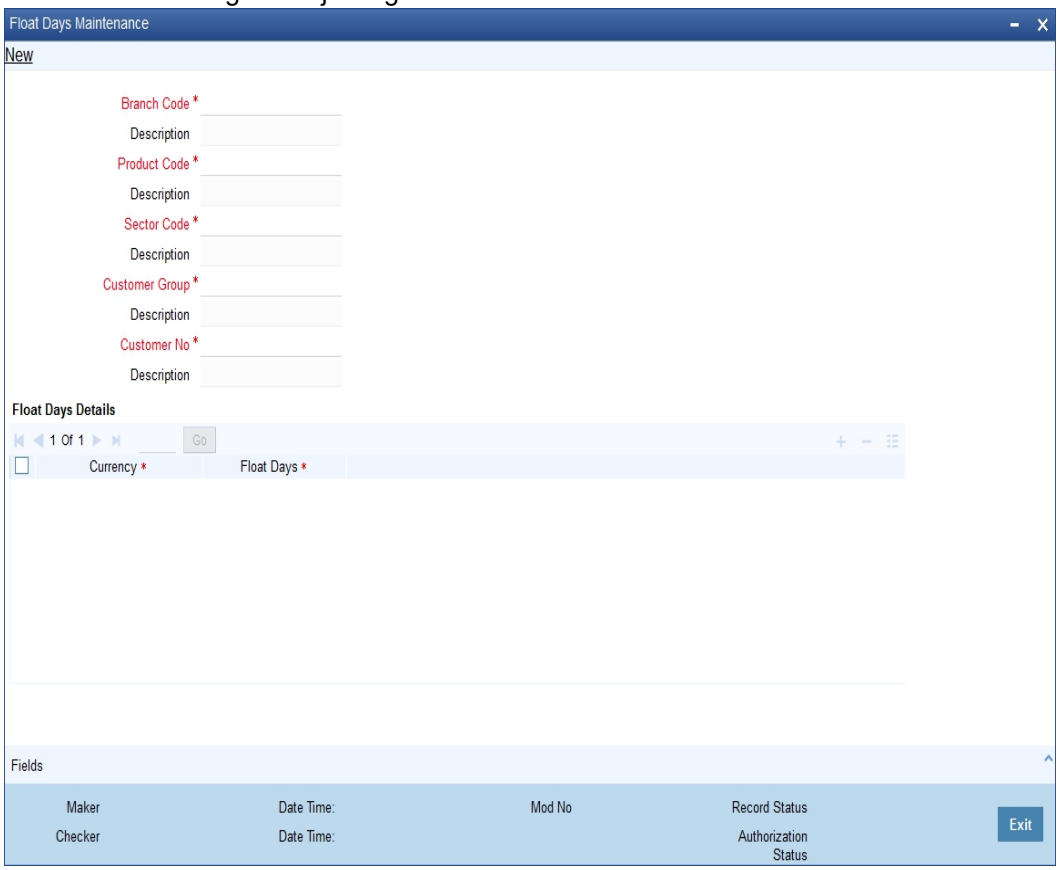
The section contains following topics:

- Section , "This linkage of customers will be used for taking exposure report for the customer. If you maintain a linkage between Customer1 and Customer2, the system will automatically establish a linkage of Customer2 with Customer1. After you maintain a linkage between two customers, you are not allowed to change the customers involved in the linkage. However, you can alter the relationship that exists between them. Only one type of relationship can exist between any two customers. The following example will illustrate the manner in which you can maintain relationship details between customers and the need for the same."
- Section 2.15, "Account Address Location Maintenance"
- Section 2.15, "Account Address Location Maintenance"
- Section 2.15, "Account Address Location Maintenance"

2.14.1 Maintaining Float Days for Outward Clearing Customer Transactions

Float days applicable for arriving at the Credit Value Date for outward clearing customer transactions are defined through the 'Float Days Detailed' screen.

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



You can define the float days for transactions involving a specific Clearing Bank, Branch, Product, Sector and Currency combination for:

- All customer groups and all customers within the groups
- A specific customer group and all customers within the group
- A specific customer group and a specific customer within the group

The System resolves the float days in the following order:

Branch Code	Product Code	Sector Code	Currency	Customer Group	Customer Number
Specific	Specific	Specific	Specific	Specific	Specific
Specific	Specific	Specific	Specific	Specific	ALL
Specific	Specific	Specific	Specific	ALL	ALL

Note

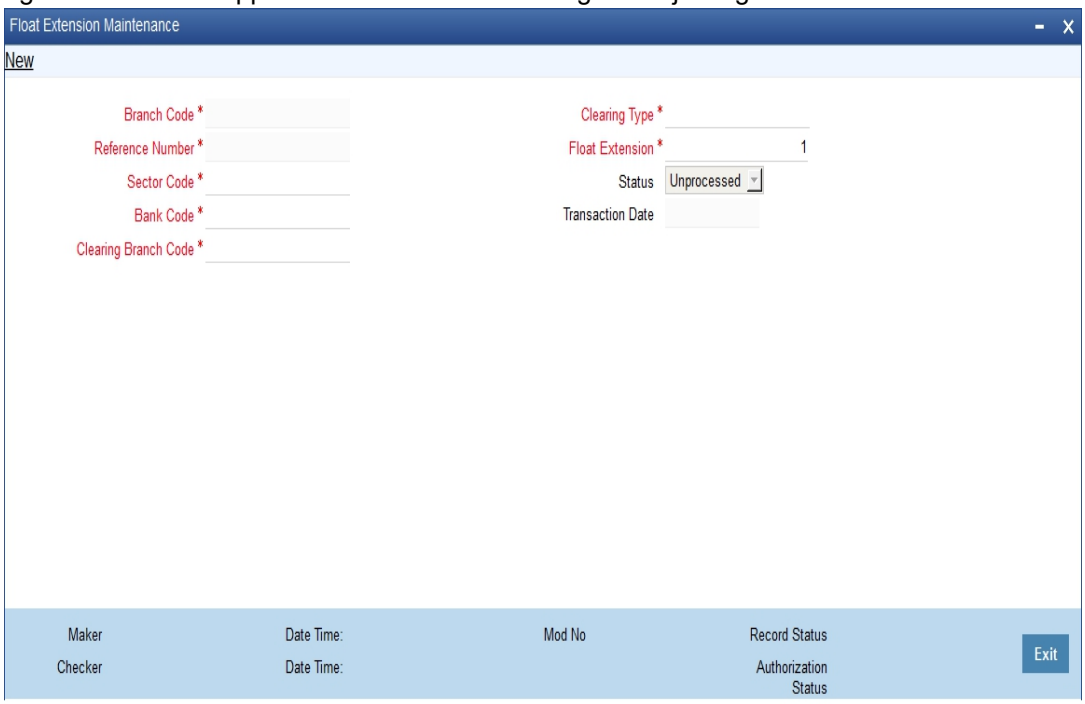
The float days will be considered as Working Days or Calendar Days depending on your specification in the ‘ARC Maintenance’ screen.

2.14.2 Extending Float Days for Outward Clearing Transaction

Oracle FLEXCUBE supports the extension of float days for outward clearing transactions. The value date of the outward clearing transaction is extended based on

- Sector Code
- Bank Code
- Branch Code

Invoke the Float Extension Maintenance Screen by typing ‘CGDBFLEX’ in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



Branch Code

Alphanumeric; Mandatory

The system displays the branch code.

Clearing Type

Alphanumeric; Mandatory

Select the clearing type from the adjoining option list.

Reference Number

Alphanumeric; Mandatory

The system displays the unique reference number of the float extension maintenance.

Float Extension

Numeric; Mandatory

Specify the number of days by which the float days is extended for clearing the instrument.

Sector Code

Alphanumeric; Mandatory

Select the sector code from the adjoining option list.

Status

Alphanumeric; Optional

The system displays the status whether the maintenance is executed or not.

Bank Code

Alphanumeric; Mandatory

Select the bank code from the adjoining option list.

Transaction Date

Date Format; Mandatory

The system displays the transaction date as current date.

Clearing Branch Code

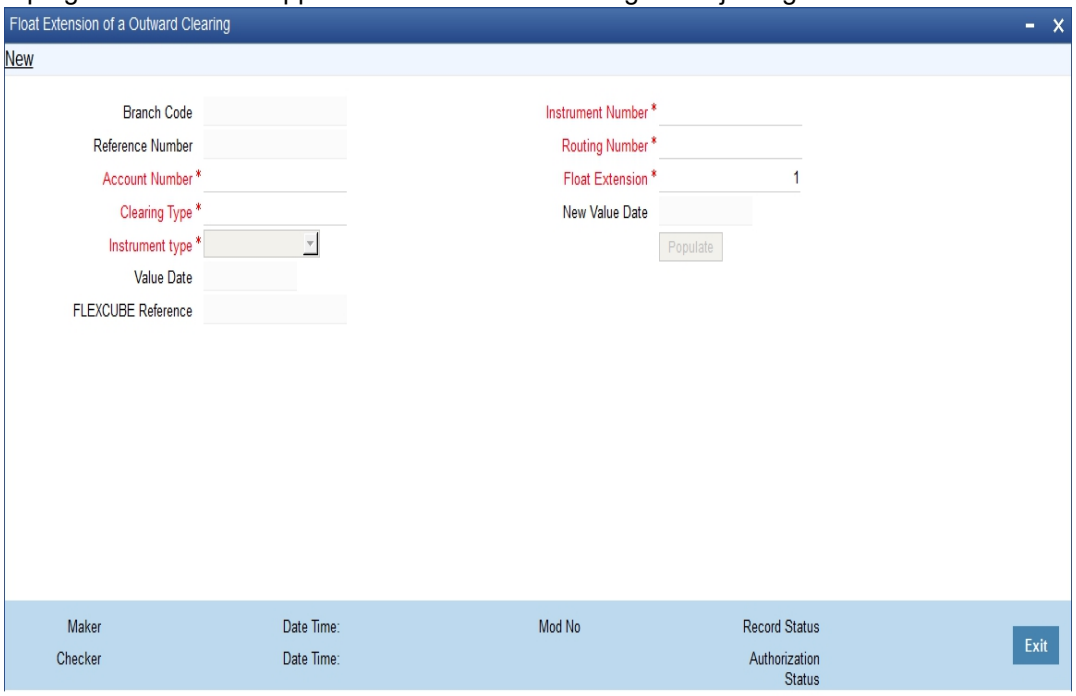
Alphanumeric; Mandatory

Select the specific branch code or ALL from the adjoining option list.

You can maintain a New record for Float Extension. You can also View, Unlock, Authorize, Delete, Close and Open the same.

2.14.3 Extending Float Days of a Specific Outward Clearing Transaction

Float days are extended for a specific cheque, demand draft, bankers cheque and also for a group of transactions like all outward clearing transactions of a specific sector or bank sector. Invoke the 'Float extension of a Outward Clearing' by typing 'CGDCFLEX' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query the outward clearing transactions based on the following criteria:

- Account Number
- Clearing Type
- Routing Number
- Instrument Number
- Instrument Type

Branch Code

The system displays the branch code.

Instrument Number

Specify the instrument number for which float extension is done.

Reference Number

The system displays the unique reference number of the float extension maintenance.

Routing Number

Select the Routing Number from the adjoining option list.

Account Number

Select the Account Number from the adjoining option list.

Float Extension

Specify the number of days by which the float days is extended for clearing the instrument. The system defaults the extension day as 1.

Clearing Type

Select the Clearing Type from the adjoining option list.

New Value Date

The system displays the value date calculated based on the float extension days.

Instrument Type

Select the Instrument Type from the drop-down list.

Value Date

The system displays the current customer value date of the transaction.

FLEXCUBE Reference

Reference Number of the transaction is displayed here.

Click ‘Populate’ to view the current customer value date and the new customer value date based on the float extension days and clearing house holiday maintenance.

You can Save, Query, Authorize and Delete Float Extension of an Outward Clearing.

During Authorization, the float extension for the given instrument triggers:

- The value date of the transaction to the new value date.
- Reversal of accounting entries for the transaction.
- Post accounting entries for the transaction with new value date.
- The available date of the fund to the new value date.

2.14.4 Float Extension Batch Process

CGBFLEXT batch can be configured as an intra day batch to trigger the float extension of the cheque transaction based on the float extension maintenance (CGDBFLEX). The batch process of float extension takes place as follows:

- The value date of the transaction is updated to the new value date.
- The reversal of the accounting entries is passed for the transaction.
- Accounting entries are posted with new value date.
- If the transaction date is maintained as the date of the day and the status is UNPROCESSED, it will be executed by the batch excluding the previous days maintenance.
- The batch updates all the outstanding outward clearing transactions.
- If multiple maintenances are maintained, then the batch executes them in order. This is extracted by the maker time stamp.

For Example:

Extend 2 days for all bank & branch in sector 600

Extend 3 days for SBI bank, 000 branch in 600 sector.

In the above scenario, based on the first maintenance system will extend all transactions sent to all bank, branches in 600 by 2 days. Then all transactions sent to 000 branch of SBI in 600 sector will be extended by 3 days. Thus, the transactions sent to 000 branch of SBI in 600 sector will get extended by 5 days. Hence you need to take necessary caution on maintaining the bulk float extension.

The following example briefs about the float extension of a cheque transaction.

2.15 Account Address Location Maintenance

In Oracle FLEXCUBE, you have a provision wherein you can maintain location codes. You do this through the 'Account Address Location Maintenance' screen. Invoke this screen by typing 'STDACCLO in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Location

The relevant location code. This pertains to a particular area in a country. It cannot be more than 15 characters

Description

A short description to the location code

Default

If the location code is to be maintained as a default location code, the same could be specified here by checking against this option. Only one location can be marked as a default location.

The following points are noteworthy:

- Once you save the above maintenance, Oracle FLEXCUBE checks for duplicate location codes. To recall, existing location codes are maintained through the 'Location Codes Maintenance' screen. If a match is found, system throws up an error.
- This maintenance is applicable only for account level address maintenances and not for address maintenances done at the customer level

2.16 KYC Maintenance

This section contains the following topics:

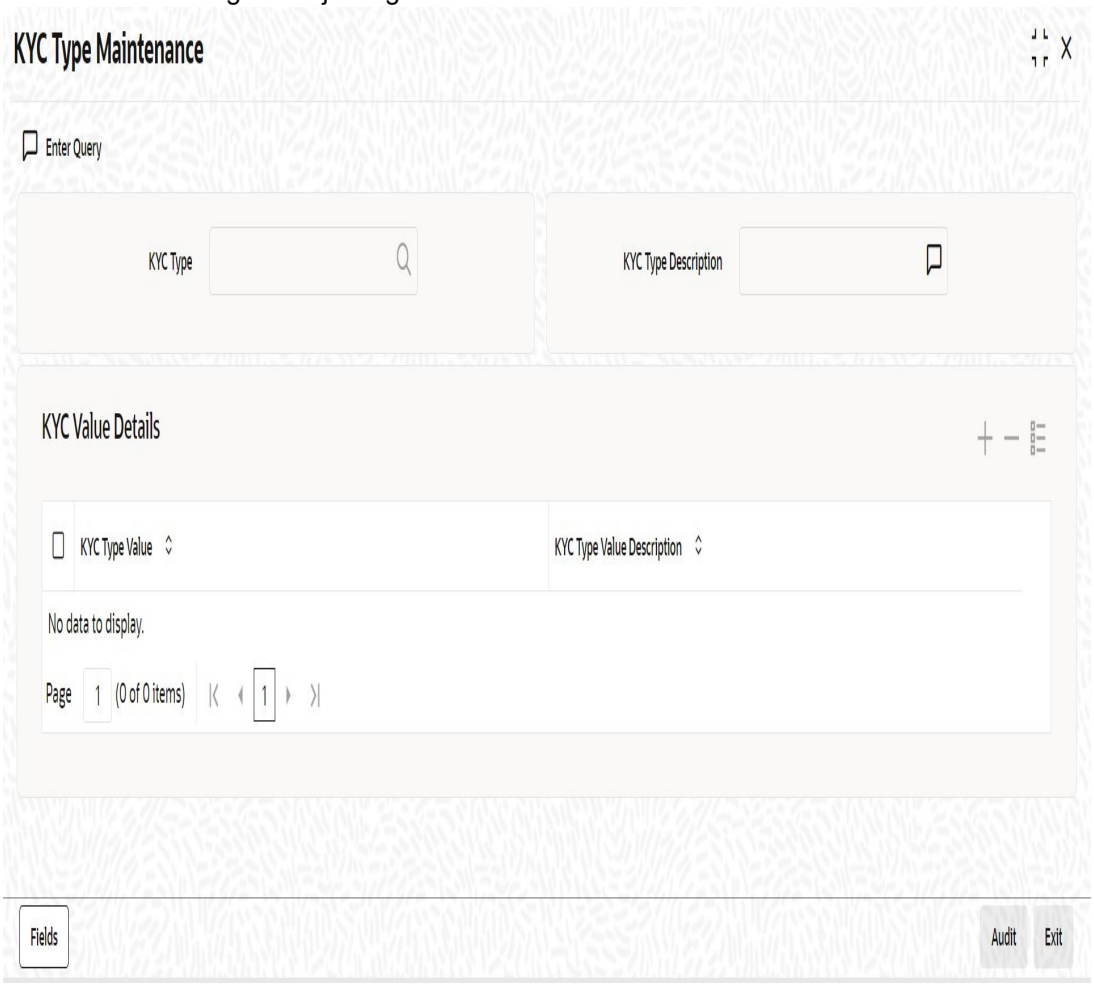
- Section 2.16.1, "Maintaining KYC Type"
- Section 2.16.2, "Maintaining Customer KYC Details"
- Section 2.16.3, "Corporate Customer Tab"
- Section 2.16.4, "Corporate/Audit HO Details Tab"
- Section 2.16.5, "Financial Customer Button "
- Section 2.16.6, "Fields Button"

2.16.1 Maintaining KYC Type

Oracle FLEXCUBE maintains KYC details for all customers. For Individuals / Salaried employees, the KYC is fairly simple and straight forward. However, for Small and Medium Enterprises (SME) and corporate customers or Banks, the KYC for the company and its Directors should be done. The KYC for any share holder having the percentage of stock equal to or more than the defined percentage should be done. These share holders may not be the banks customers. The System maintains KYC for NON-CIF customers also.

Oracle FLEXCUBE tracks all the sources of funds/income of any person/company/banks undergoing KYC. The system also tracks approximate number of transactions they are expected to perform in their accounts.

You can specify the details of KYC type in the ‘KYC Type Maintenance’ screen. You can also invoke this screen by typing ‘STDKYCTP’ 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 details:

KYC Type

Specify the type of KYC that should be maintained.

KYC Type Description

Specify the description that should be maintained for the specified KYC type.

Specifying KYC Value Details

You can specify the following KYC value details:

KYC Type Value

Specify the value of the KYC type.

KYC Type Value Description

Specify the description for the KYC type value.

The table below illustrates the KYC types and the possible values for each KYC types.

KYC Type	Possible Values
KYC_DECLARED	Ownership Shareholding
KYC_SRC_INCOME	Salary Rental Investment Business Concerns Professional Business Overseas Property Others
KYC_TYP_COMP	Sole Proprietor Partnership LLC PSC PJSC Free Zone Enterprise Government Entity Charity Orgn FZ Co. Offshore Company FZ LLC Others
KYC_PURPOSE	Commercial Individual
KYC_DET_PURPOSE_COMM	Commercial Banking Trade Services Private Banking Investments Loans Retail Banking Null (Provide Details)
KYC_DET_PURPOSE_IND	Salary Transfer Savings Investment Loan Repayment Transactional

KYC Type	Possible Values
KYC_SAL_TYPE	Cash Direct Deposit Company Cheque TT/SWIFT/CB Null (Provide Details)
KYC_SETTL_PAY	Cash Cheque Wire Transfer LC/Documentary Collection
KYC_TXN_DET	Monthly Withdrawals Deposits Remittances By Cash Remittances BY Cheque Local Remittance (Inward) Local Remittance (Outward) Foreign Remittance (Inward) Foreign Remittance (Outward) For Salaried Individuals, this is required only for Risk level 2 & 3 customers
KYC_TYPE_ACC	Sole/Joint
KYC_OCCUPATION	Own Business Employed
KYC_FI_STATUS	Ho Branch Central Office Subsidiary Rep Office Others
KYC_FI_TYPE	Commercial Bank Investment Bank Offshore Bank Leasing Company Exchange Company Others

KYC Type	Possible Values
KYC_AREA_OF_BUSINESS	Retail Corporate Investment Transfers Islamic Banking Trade Treasury Others
KYC_OWNERSHIP	Government Private Owned Public Held Partly Owned By Gov and part by private or public Investors/Partly Traded in Stock Exchange Shares Traded In Stock Exchange & Partly Held By Private And Public Investors Others
KYC_PRODUCTS	Incoming Transfer – MT103 Incoming Transfer – MT202 Outgoing Transfer – MT103 Outgoing Tranfer – MT202 Clearing and Collections (Cheques and Drafts) LC Advising LC Reimbursements LC Confirmation LG Advising Bill Discounting Bankers Acceptances Risk Participation (Funded and Non-funded) per annum
KYC_BANK_STRUCTURE	Board of Directors Executive Committees
KYC RATING	Satisfactory Unsatisfactory Fair

KYC Type	Possible Values
KYC SHARE HOLDER TYPE	Legal Entity Individual

2.16.2 Maintaining Customer KYC Details

You can maintain the KYC details of the customer in the 'KYC Details' screen. You can invoke this screen by typing 'STDKYCMN' 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 details:

KYC Reference Number

The system displays the reference number. The KYC reference number will be generated and displayed while saving this screen.

Full Name of Customer

Specify the full name of the customer.

KYC Customer Type

Specify the type of KYC customer from the adjoining drop-down list. The list displays the following values:

- Retail Customer
- Corporate Customer
- Financial Customer

Risk Level

Select the risk level from the drop-down list. The list displays the following values:

- Level1
- Level2

- Level3

Retail Customer Tab

You can specify the KYC profile details for retail customer in the ‘KYC Retail Profile’ screen. Click ‘Retail Customer’ tab to invoke this screen.



You can capture the following details on this screen:

Beneficial Owner Information

You can specify the following details pertaining to the beneficial owner:

Resident

Check this box to indicate that the beneficial owner is a resident. If you do not check this option, the system will not consider the owner as a resident.

Politically Exposed Person

Check this box to indicate that the beneficial owner is a politically exposed person.

PEP Remarks

Specify the remarks about the declaration of the beneficial owner as politically exposed person.

Local Address

Specify the local address of the beneficial owner.

Home Country Address

Specify the home country address of the beneficial owner.

Home Country

Specify the home country of the beneficial owner

Permanent US Resident Status

Check this box to indicate that the beneficial owner has a valid US residence status.

Visited US in last 3 years?

Check this box to indicate that the beneficial owner has visited US in the last three years.

Nationality

Specify the nationality of the beneficial owner.

Birth Place

Specify the place of birth of the beneficial owner.

Birth Country

Specify the birth country of the beneficial owner.

Birth Date

Specify the birth date of the beneficial owner.

Office ISD Code +

Specify the international dialling code for the office telephone number.

Office Tel Number

Specify the telephone number of the beneficial owner's office.

Residence ISD Code +

Specify the international dialling code for the home telephone number.

Residence Tel No

Specify the residential telephone number of the beneficial owner.

Mobile ISD Code +

Specify the international dialling code for the mobile number.

Mobile Tel Number

Specify the mobile telephone number of the beneficial owner.

Fax ISD Code +

Specify the international dialling code for the fax number.

Fax

Specify the Fax number of the beneficial owner.

Purpose of Account Opening

Specify the purpose of opening the account.

Others

If you wish to provide any additional information about the beneficial owner, use this field.

Account Type

Specify the type of the account.

Power of Attorney

Check this box to indicate that the beneficial owner holds a power of attorney.

Passport Number

Specify the passport number of beneficial owner.

Passport Expiry Date

Specify the expiry date of the passport.

Visa Number

Specify the visa number of the beneficial owner.

Visa Expiry Date

Specify the expiry date of visa.

KYC Amounts Ccy

Specify the currency in which KYC amount is maintained.

Power of Attorney

Note

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

Power of Attorney

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

Holder Name

Specify the person who gave the power of attorney.

Nationality

Specify the nationality of the power of attorney holder.

Address

Specify the address of the power of attorney holder.

Country

Specify the country of the power of attorney holder.

Telephone ISD Code +

Specify the international dialling code for the telephone number.

Telephone Number

Specify the telephone number of the power of attorney holder.

Beneficially Owned Company Details

You can specify the details of the beneficially owned company in the following fields:

Company Name

Specify the name of the company.

Location

Specify the location of the company.

% Holding

Specify the percentage of holding.

Annual Income

Specify the annual income of the company.

Line of Business

Specify the line of business of the company.

Source of Income

You can specify various sources of income in the following fields:

Salary

Check this box to indicate that salary is a source of income.

Rental

Check this box to indicate that rent is a source of income.

Investment

Check this box to indicate that investment is a source of income.

Business concern

Check this box to indicate that the business concern is a source of income.

Professional Business

Check this box to indicate that the professional business is a source of income.

2.16.3 Corporate Customer Tab

You can specify the KYC profile details for corporate customer in the 'KYC Corporate Profile' screen. You can invoke this screen by clicking 'Corporate Customer' tab in the 'KYC Maintenance' screen.



Here you can specify the following details:

Customer and Sponsors Information

You can specify the information of customers and sponsors in the following fields:

Groups Name

Specify the name of the group.

Parent Company's Country of Inc

Specify the country of Parents Company. The adjoining option list displays all valid countries maintained in the system.

Type of Company

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

Others

If you wish to provide additional information on customer and sponsors, use this field.

KYC Amounts Ccy

Specify the currency in which KYC amount is maintained.

Reason of Account

You can specify the reasons for opening the account in the following fields:

Purpose of Account Opening

Specify the reason for opening an account. The adjoining option list maintains all valid reasons maintained in the system. You can choose the appropriate one.

Others

If you wish to provide additional information and reasons, use this field.

Nature of Business

You can specify the nature of business in the following fields:

Nature of Business

Specify the nature of business. The adjoining option list displays all valid businesses maintained in the system. You can choose the appropriate one.

Product Traded

Specify the name and details of the product traded during the course of the business.

Main Source of Funds

Specify the main source of funds.

Borrowing Account Group

Specify the borrowing account group.

Annual Turnover

Specify the annual turnover of the company.

Details of Key Person

You can specify the details of the key person in the following fields:

KYC ID

Specify a unique identification for the KYC details of the key person.

Name

Specify the name of the key person.

Position or Title

Specify the position or title of the key person.

Relationship

Specify the relationship between the key person and the corporate customer. The adjoining option list displays all valid relationships maintained in the system. You can choose the appropriate one.

Nationality

Specify the nationality of the key person. The adjoining option list displays all valid nationalities maintained in the system. You can choose the appropriate one.

Address

Specify the address of the key person.

Country

Specify the country of the key person

ISD Code

Specify the international dialling code for the telephone number.

Telephone Number

Specify the telephone number of the key person.

Tax Id Number

Specify the tax identification number of the key person.

Share Percentage

Specify the percentage of share for the key person.

Company Details

You can specify the details of the company in the following fields:

Details of Company Branches

Specify the details of the company branches.

Number of Person Employed

Specify the number of person employed in the company.

Mode for Salary

Specify the mode of salary payment in the company. The adjoining option list displays all valid modes maintained in the system. You can choose the appropriate one.

Others

If you wish to provide additional information on the company, use this field.

Details of Suppliers

You can specify the details of suppliers in the following fields:

Supplier Name

Specify the name of the supplier.

Country

Specify the country to which the supplier belongs.

Settlement Mode

Specify the mode of settlement. The adjoining option list displays all valid modes maintained in the system. You can choose the appropriate one.

Details of Clients

You can specify the client's details in the following fields:

Client Name

Specify the name of the client.

Country

Specify the name of the country of the client.

Payment Mode

Specify the mode of payment. The adjoining option list displays all valid modes maintained in the system. You can choose the appropriate one.

Transaction Types

You can specify the details of the transaction types in the following fields:

Transaction Type

Specify the type of transaction.

Count

Specify the count of the transaction.

Total Amount

Specify the total amount of the transaction.

Max Single Amount

Specify the maximum single amount allowed for the transaction.

Purpose

Specify the purpose of the transaction,

Country

Specify the country in which the transaction takes place.

Fund Transfer Purpose within Country

Specify the purpose of funds transfer within the country.

Audit Date

Specify the audit date. Use the date button to choose a date from the calendar.

Account Solicited

Check this box to indicate that the account should be solicited.

Account Solicited Date

Specify the date on which the account should be solicited using adjoining calendar button.

Introducer Details

Specify the details of the introducer.

Compliance Clearance

Specify the date of compliance clearance using adjoining calendar.

Business Approval

Specify the date of business approval using adjoining calendar.

Trade Licence No

Specify the trade licence number. The adjoining option list displays all valid licence numbers maintained in the system. You can choose the appropriate one.

KYC Next Review Date

Specify the next date of KYC review.

Comments

KYC

Specify the comments on the KYC details of the corporate customer.

Sales and Service Officer

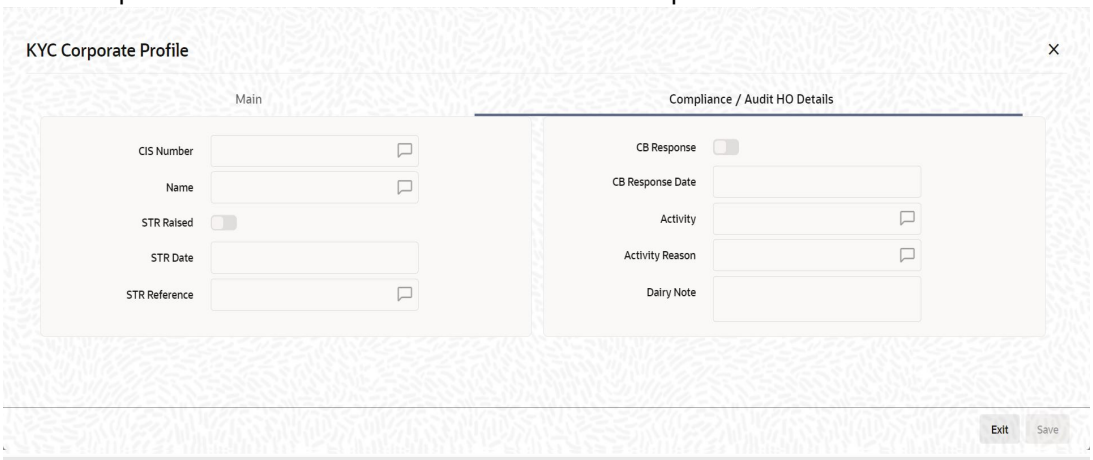
Specify the comments of sales and service officer on the corporate customer.

Approvers

Specify the name and comments of the approvers of the corporate customers.

2.16.4 Corporate/Audit HO Details Tab

Click ‘Corporate or Audit HO Details’ tab in the ‘KYC Corporate Profile’ screen.



Here you can specify the following details:

CIS Number

Specify the CID number of the corporate customer.

Name

Specify the name of the corporate customer.

STR Raised

Check this box to indicate that the STR should be raised.

STR Date

Specify the date of STR using adjoining calendar button.

STR Reference Number

Specify the reference number of the STR.

CB Response

Check this box to indicate that the CB should be responded.

CB Response Date

Specify the date of CB Response using the adjoining calendar button.

Activity

Specify the details of the activity.

Activity Reason

Specify the reason for the activity.

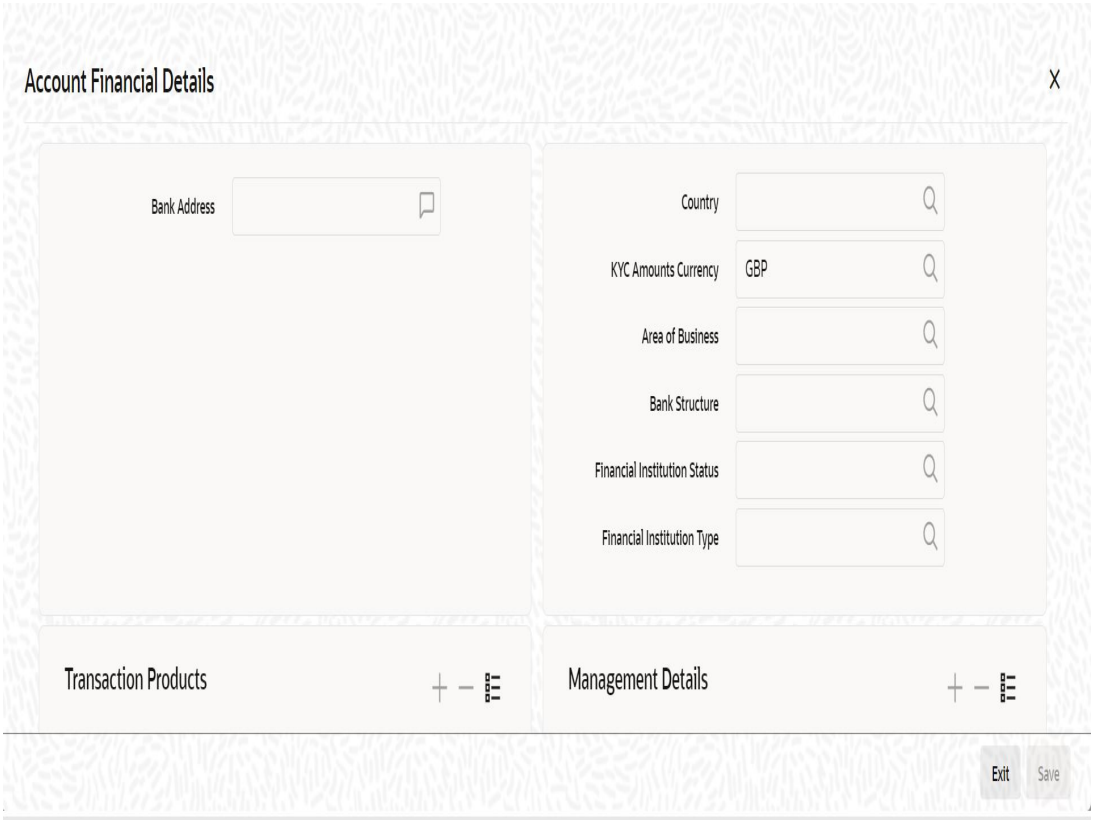
Dairy Note

Specify the dairy note.

2.16.5 Financial Customer Button

You can specify the KYC details of financial customers using the 'KYC Financial Profile' screen. You can invoke this screen by clicking 'Financial Customer' button in the 'KYC Maintenance' screen.

The screen is as shown below:



Here you can specify the following details:

Bank Address

Specify the address of the bank.

Country

Specify the country of the financial customer.

KYC Amounts CCY

Specify the currency of the KYC amounts.

Specifying Transaction Products

Specify the following details:

Transaction Products

Specify the name of the transaction product.

Rating

Specify the rating of the product.

Monthly No of Transactions

Specify the number of monthly transactions.

Monthly Amount

Specify the monthly amount.

Specifying Management Details

Specify the following details:

Name

Specify the name of the manager.

Designation

Specify the designation of the manager.

Specifying Share Holders Details

Specify the following details:

Name

Specify the name of the share holder.

Holding

Specify the holdings of the share holder.

Address

Specify the address of the share holder.

City

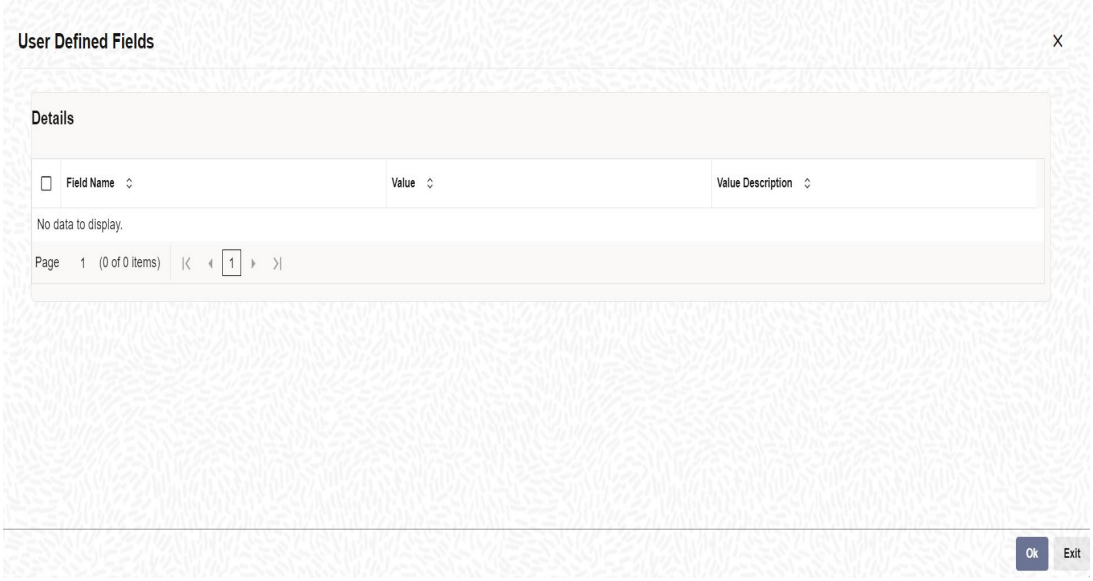
Specify the city of the share holder.

Country

Specify the country of the share holder.

2.16.6 Fields Button

You can create user defined fields using the ‘User Defined Fields’ screen. To invoke this screen, click ‘Fields’ tab in the ‘KYC Maintenance’ screen.



Here you can specify the following details:

Field Name

Specify the name of the field.

Value

Specify the value of the field.

2.17 Alphabet Equivalent Maintenance

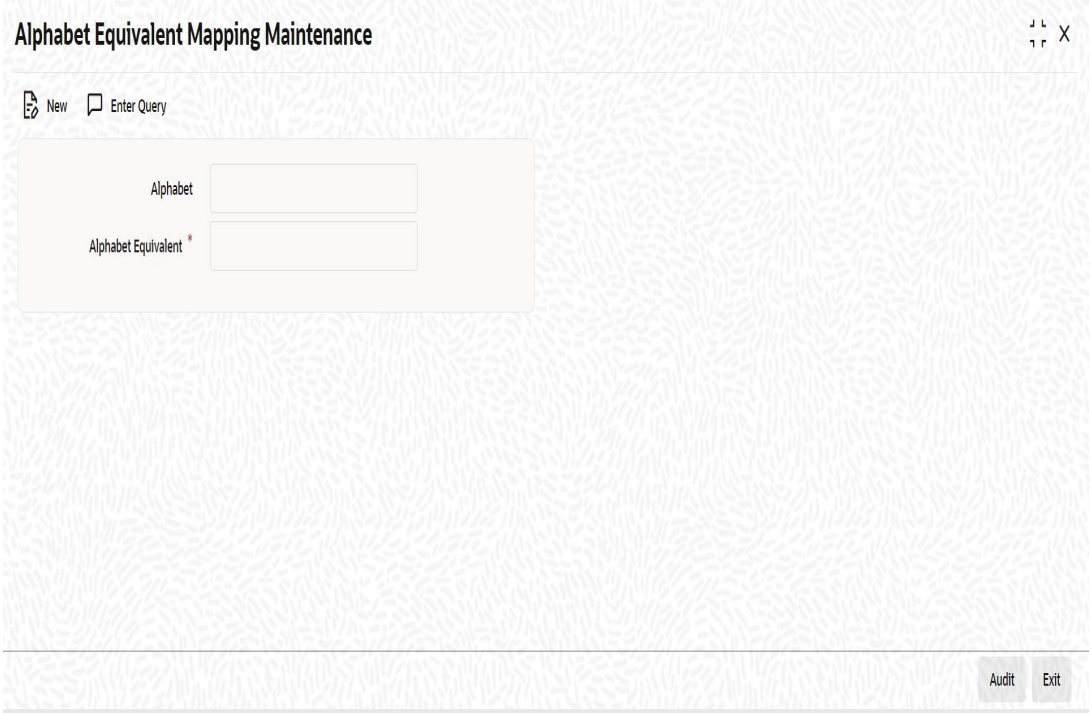
This section contains the following topics:

- Section 2.17.1, "Maintaining Alphabet Equivalents"
- Section 2.17.2, "Viewing Alphabet Equivalent Summary"

2.17.1 Maintaining Alphabet Equivalents

You can maintain alternative letters for a given alphabet or a combination of alphabets using ‘Alphabet Equivalent Mapping Maintenance’ screen. During a customer name search, the system will search for the equivalent or matching names based on this maintenance.

To invoke this screen, type ‘STDALPMT’ in the field at the top right corner of the Application Toolbar and click the adjoining arrow button.



Specify the following details:

Alphabet

Specify the alphabet or a combination of alphabets for which you wish to maintain an equivalent alphabet or combination. You can have a combination that is a maximum of three characters long.

Alphabet Equivalent

Specify the equivalent alphabet or combination for the selected alphabet. You can have a combination that is a maximum of 3 characters long.

For example, if you select the alphabet ‘U’ and maintain ‘OE’ as its equivalent, then, during a customer query, the system will search for all names that match the given name and its equivalent spelling alternatives. In the above case, if the name contains the alphabet ‘U’, the system will replace it with ‘OE’ and display the results that match both instances. Similarly, if the given name contains the string ‘OE’, the system will replace it with ‘U’ and display the results for both the instances.

The system will search for the alphabet equivalents during a customer name query from of the following screens:

- STSACSTA - Customer Accounts Summary
- STSKYCMN – Customer KYC Summary
- STSCUSSH – Customer Search
- STSCIF – Customer Information Summary
- Customer – Branch Screen

Example

Suppose that you have maintained the following equivalent.

Alphabet – U

Alphabet Equivalent - OE

Further, when you perform a search for the name ‘Sukarni’, the system will display the results for the following names:

Sukarni

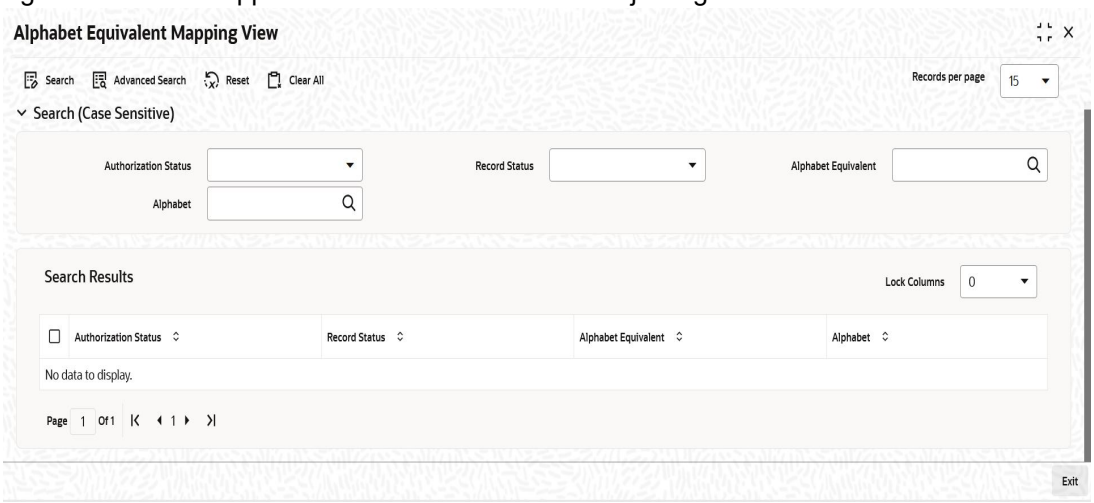
Soekarni

SUKARNI

SOEKARNI

2.17.2 Viewing Alphabet Equivalent Summary

You can view a summary of alphabet equivalents maintained in the system using ‘Alphabet Equivalent Summary’ screen. To invoke the screen, type ‘STSALPMT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Alphabet Equivalent
- Alphabet

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Alphabet Equivalent
- Alphabet

2.18 Creating a Message Advice Format

You need to create a message advice format through the ‘Advice Format Maintenance’ screen with the format named ‘CUS_MIMJADV’. A batch function ‘CASABAT’ will perform status change from Minor to Major during EOD.

During EOD, batch (CASABAT) which would check for the current age of each minor customer, if the customer's current age is on or above the minor age limit maintained at branch parameters then you to do the following mentioned settings:

- The option 'Minor' at customer personal details will be unchecked in customer maintenance screen.
- The select 'Submit Age Proof' as 'Pending' in customer maintenance screen.

Note

- In case of holiday the Minor to Major conversion would be done after the holiday.
- The Debit would be still allowed for the system initiated transactions (During EOD/ BOD) even though the documents have not been submitted.

Customer Advice Generation:

During EOD, batch (CASABAT) will generate the advice for the customers who are going to attain the Major status based on the number of days mentioned at Branch Parameters level for advice generation.

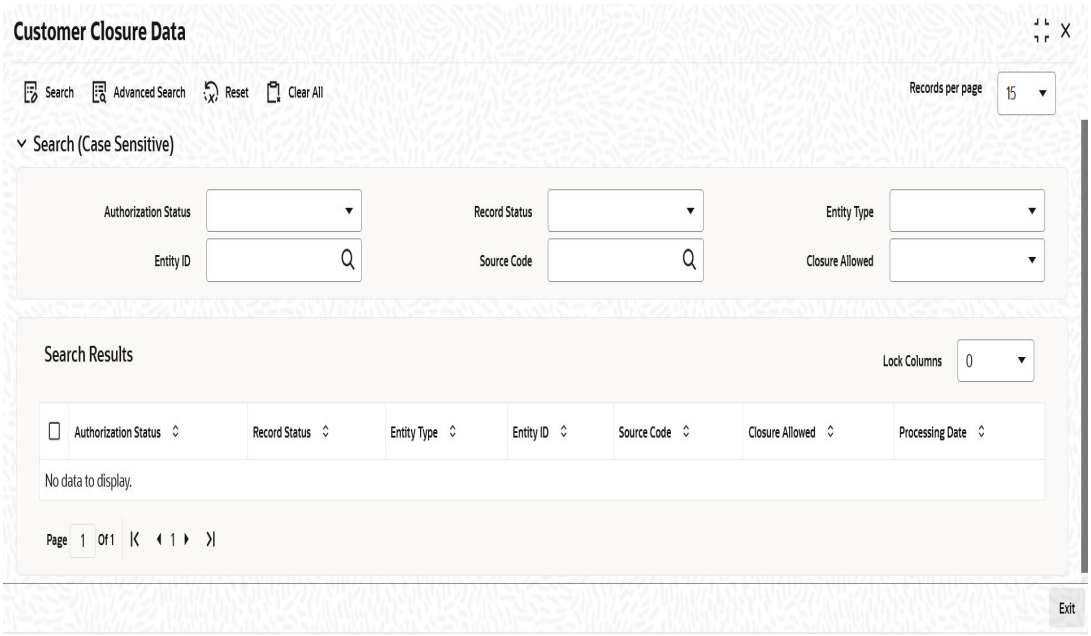
The customer will receive an advice in the following sample format:

#RH
< Customer Minor Major Advice>

Date : _BRANCHDATE_
Bank Name : _BANK-NAME_
Branch Address : _BRANCH-ADDR_
Customer Name : _CUST-NAME1_
Customer ID : _CUSTOMER_
You are attaining the Major status on _DATE_ .Hence please submit the necessary documents on or before _DATE_.
#EH
#B
#SC
AUTHORIZED SIGNATORY.
#EC
#EB

2.19 Customer Closure Data from Channels

This screen displays the data store provided by the external channels. You can invoke the screen by typing 'STSCUSCL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details in this screen:

Authorization Status

Select the authorization status from the drop down list. The options available in the drop down list are as follows:

- Authorized
- Unauthorized
- Rejected

Record Status

Select the record status from the drop down list. The options available are as follows:

- Open
- Closed

Entity Type

Select the type of entity for which the record is created from the drop down list. The entity types can be Customer. Account as so on.

Entity ID

Select a valid entity ID of the entity type selected, from the adjoining option list. For example: if the entity type is selected is Customer, then valid customer ids will be listed in this field

Source Code

Select the source code from which the data has been created. The source code can be FCIS, FCPB, and so on. The source code maintained in the 'External System Maintenance (GWDEXSYS)' screen, is displayed here.

Closure Allowed

Select 'Yes' or 'No' from the drop down list to indicate whether closure of the entity ID is allowed or not.

On specifying details in these fields, the following columns are populated in this screen:

- Entity Type
- Entity ID

- Source Code
- Closure Allowed
- Processing Date

The Entity Type, Entity ID, Source Code, Closure Allowed, and Processing Date values are received from external channels through the FCUBSCustomerservice messaging service.

For more information on this service, refer to the chapter ‘Annexure- List of Messages’ in the Gateway Services Module.

Multiple web service requests are made by these external channel to the FCUBS system. At EOD, the external system sent a reconciliation file with the list of records created during that particular day using web service. The FCUBS system validates these records and if any record is missing, then the system will create a new record.

Note

If a record is created for an entity id by a source code and there is a modification to the same record from the same source code, then the existing record is overwritten with the new modified data.

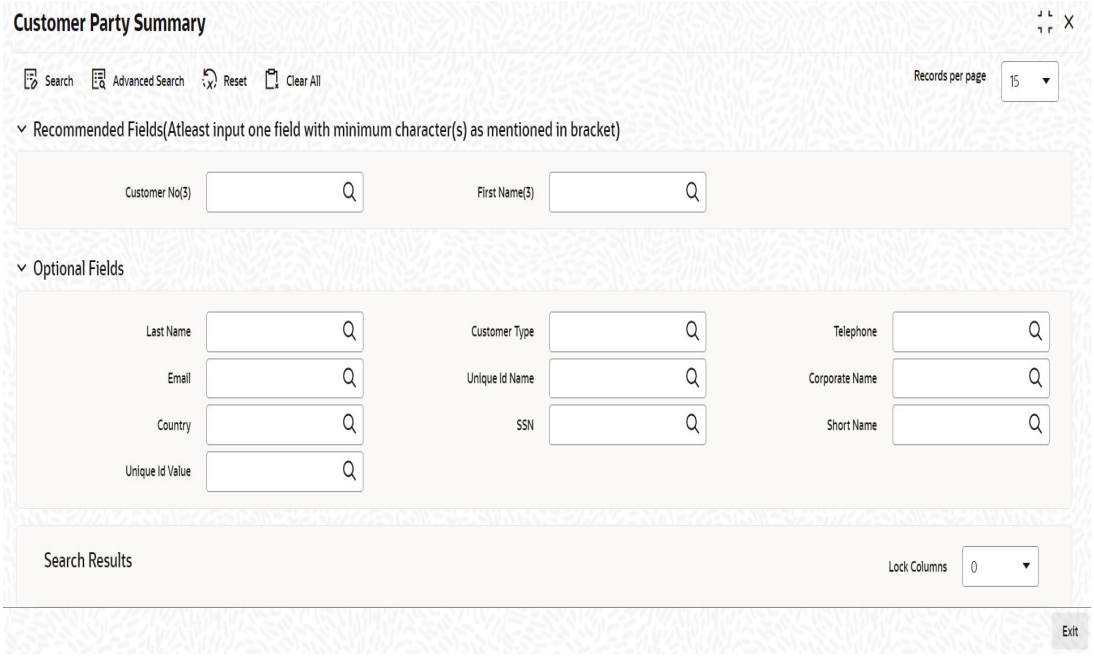
If the ‘Investment Customer’ flag is checked in the ‘Customer Maintenance (STDCIF)’ screen, then the following validations are performed by the system on closure of an entity ID:

- If no record is available for that particular entity ID in the STSCUSCL screen, then the system displays an error message which states ‘Customer Can be Closed Only When Closure Allowed Flag is received as Yes’.
- If a record for that particular entity ID is available in the STSCUSCL screen, however if the ‘Closure Allowed’ field in this screen is updated as ‘No’, then an error message is displayed which states ‘Customer Cannot be Closed When Closure Allowed Flag is No’.

Therefore, records will be closed only if a record is available for the particular entity ID in the STSCUSCL screen and the ‘Closure Allowed’ field is updated as ‘Yes’.

2.20 Searching for Customers

You can search the details of individual or corporate CRM customer or prospect customer in the ‘Customer Party Summer’ screen. To invoke this screen, type ‘STSCUSSH’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can search for records based on any one or all of the following criteria:

- Customer No
- First Name
- Last Name
- Customer Type
- Telephone
- Email
- Corporate Name
- Country
- SSN
- Fax
- Customer Category
- Short Name
- Unique Name
- Unique Value

Note

– Using this screen, you can search the details of individual/corporate CRM customers or prospects only.

– It is mandatory to specify the Customer Type as a search criteria.

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

- Customer No
- First Name
- Last Name
- Address Line 1
- Address Line 2
- Address Line 3
- Telephone
- SSN
- Fax
- Customer Category
- Short Name
- Unique Name
- Unique Value

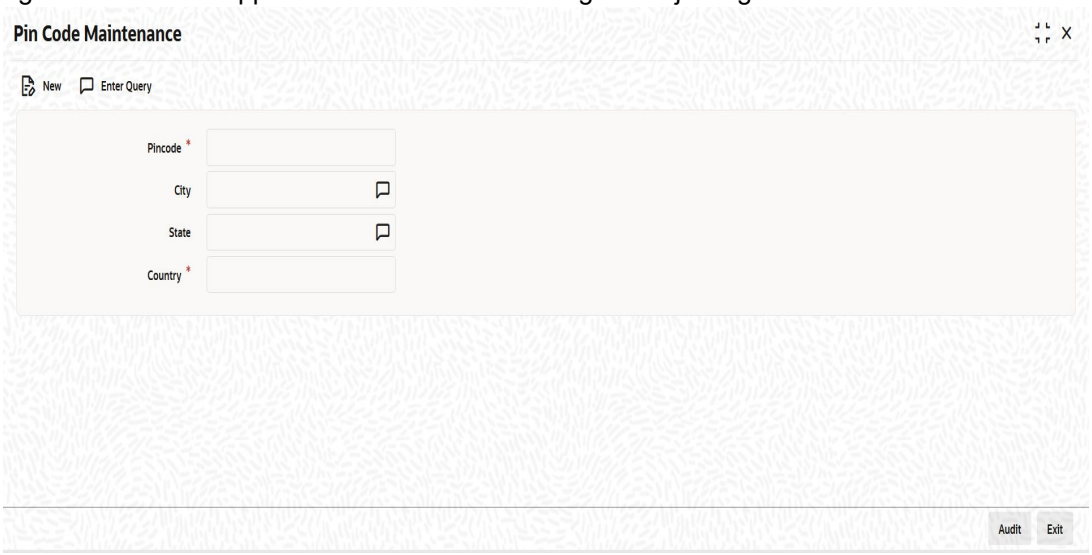
2.21 Pin Code Maintenance

This section contains the following topics:

- Section 2.21.1, "Viewing Pin Code Details"

2.21.1 Viewing Pin Code Details

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



You need to specify the following basic details of the customer:

Pincode

Specify the pincode.

City

Specify the city in which the customer resides.

State

Specify the state in which the customer resides.

Country

Specify the country in which the customer resides

Entity ID

You can assign a unique identification code to each customer group that you create. You can also enter the detailed name of the group. In the subsequent fields you can set up credit limits for the group.

While setting up a customer, you can indicate the group to which the customer is associated. Customers are created and its unique id name and value are captured in customer creation screen (STDCIF)

The unique id names could be National Id UT, Passport, Ration Card which ever the bank chooses to use as the unique identifier type. The customers unique id value for the chosen unique id name is captured and saved.

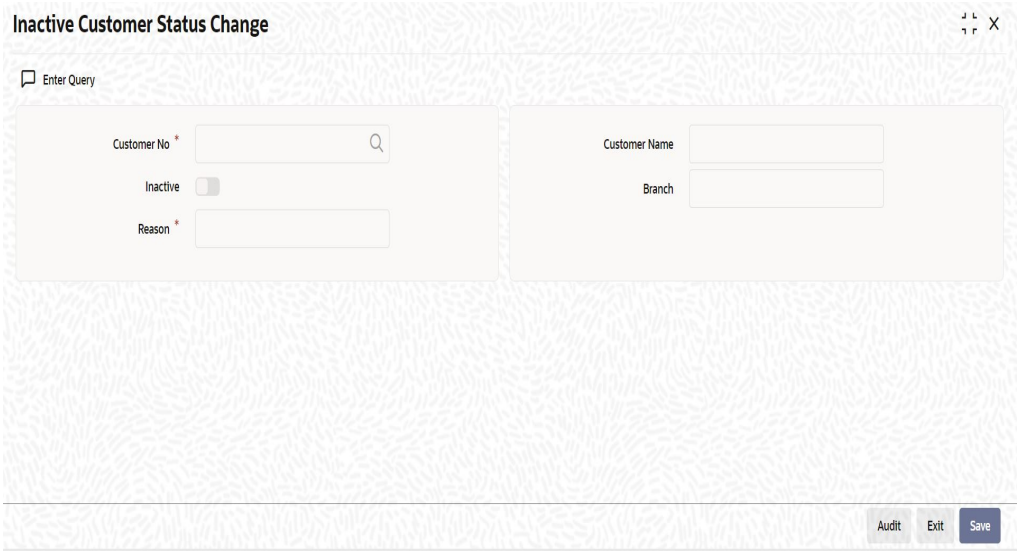
2.22 Inactive Customer Status Change

This section contains the following topic:

- Section 2.22.1, "Invoking Inactive Customer Status screen"

2.22.1 Invoking Inactive Customer Status screen

You can invoke the 'Inactive Customer Status Change' screen by typing 'STDCUSTC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to query the customer, then unlock and activate the customer. You can query the details by specifying the custmer no.

Customer No

Select the customer no. from the list.The option list displays all the customer nos maintained in the system. Choose the appropriate one.

Customer Name

The system displays the customer name based on the customer no. you select.

Branch

The system displays the branch details based on the customer no. you select.

Reason

You should specify the reason for activating the inactive customer.The system will allow only activating the inactive customers, active customers cannot be changed to Inactive.

Inactive

Uncheck the inactive box to activate the customer to active status.

3. Maintaining Mandatory Information

As part of capturing customer related information in Oracle FLEXCUBE you need to maintain Customer Information Files (CIF records) for each entity who is a customer of your bank. Apart from creating CIF records for each entity you need to maintain certain mandatory information. These details have been discussed in the preceding sections.

This chapter contains the following sections:

- Section 3.1, "NSF Level Maintenance"
- Section 3.2, "Maintaining Narratives"
- Section 3.3, "Instruction Maintenance"
- Section 3.4, "Lead Details Maintenance"
- Section 3.5, "Service Request Maintenance"
- Section 3.6, "Maintaining Location Details"
- Section 3.7, "Capturing Algorithm Details in Oracle FLEXCUBE"
- Section 3.8, "Generating Procedure for Algorithm"
- Section 3.9, "Maintaining Deposits Instructions"

3.1 NSF Level Maintenance

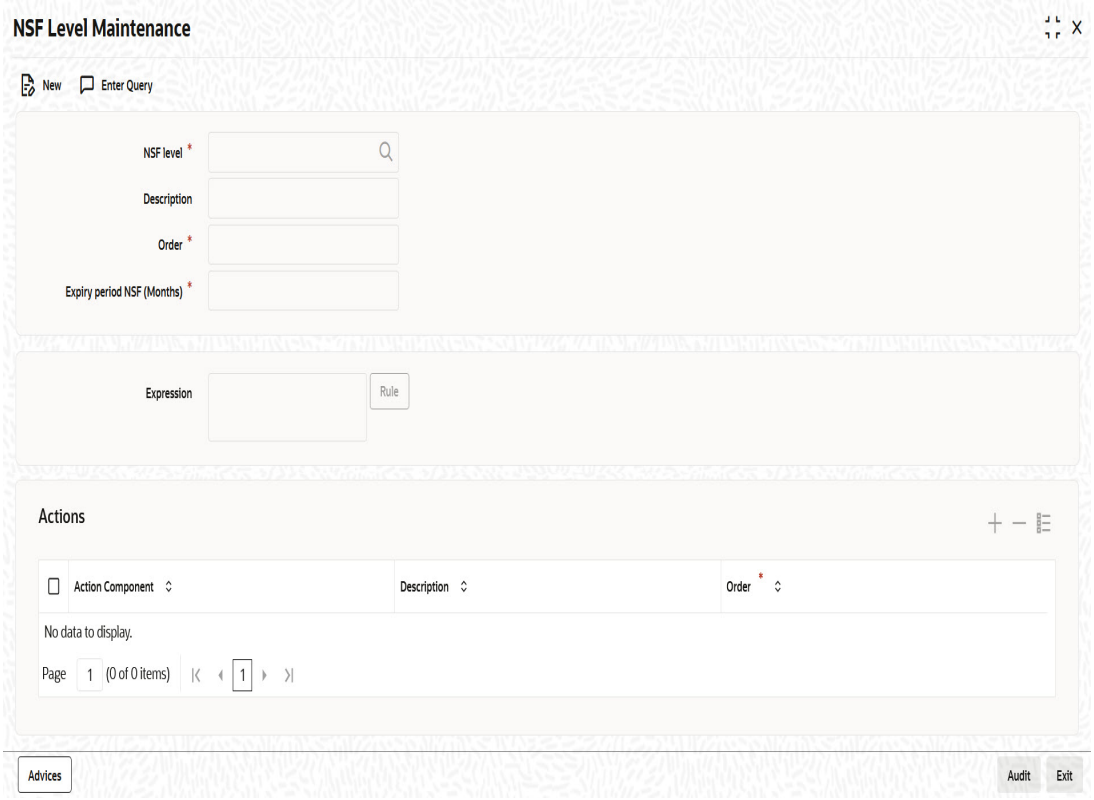
This section contains the following topics:

- Section 3.1.1, "Maintaining NSF Cheque Level"
- Section 3.1.2, "Action Components in NSF Level"
- Section 3.1.3, "Advice Button"
- Section 3.1.4, "Maintaining NSF Cheque Parameter"
- Section 3.1.5, "Mutual Settlement Transaction"

3.1.1 Maintaining NSF Cheque Level

Oracle FLEXCUBE supports cheque processing through web branch screen and generic interface upload routine facility. You can maintain customised Non Sufficient Fund Cheque level and the components associated with NSF level in ‘NSF Level Maintenance’ screen.

You can invoke the ‘NSF Level Maintenance’ screen by typing ‘STDNSMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following in this screen:

NSF Level

Select the NSF level code to which the configuration is maintained from the adjoining option list.

Description

The system defaults a brief description about NSF Level.

Order

Specify the internal order of the NSF levels.

Expiry Period NSF (Months)

Specify the Expiry period for the NSF level from the first NSF return.

Expression

Specify the formula expression to identify the NSF level of the customer.

Actions Details

Action Component

Specify the action component. It is executed when the customer status is changed to the level that is maintained in NSF level.

Description

The system defaults a brief description on the action component.

Action Order

Specify the order in which selected action code has to be triggered.

Note

NSF level is defined in the status code definition screen STDSTSCD and system allows the user to select the code in NSF level maintenance screen.

Note

- The Expiry period for the high NSF level is always greater than the lower NSF level. System raises an alert message if the expiry period is lesser than the previous order expiry date.
- Once the formula expression is changed it is applicable for all NSF transactions (to arrive at NSF level) from the changed date.
  NSF levels arrived by the previous formula will remain unchanged.

The following SDEs are provided for construction the formula and is used to arrive NSF level changes:

S.No	SDE Name	Remarks
1	CHEQUE_AMOUNT	Amount of the cheque which has been rejected for NSF
2	NSF_COUNT	Number of NSF returned cheques for the validation period
3	CUSTOMER_TYPE	Type of the customer who has presented the NSF cheque
4	CB_BK_STATUS	The active Central bank blacklist status of the customer. SDE will return “Y”, if the customer is blacklisted in central bank, “N”, if the customer is not a blacklisted in central bank.

3.1.2 Action Components in NSF Level

As part of NSF validation functionality predefined NSF action components are provided. System triggers the mapped NSF action components whenever the customer status is changed to the new status.

Action Code	Description
MARK_BLACK-LIST_CUST	Mark the customer as blacklisted customer. Cheque return in clearing/counter due to NSF , Mark the customer as blacklisted customer (0 – Blocked Data) , effective date will be the date on which the customer is marked as blacklisted, the expiry date will be the application date + expiry period of the active NSF level. Suppose, action component is assigned to SP3 level and the expiry period is set as 12Months, and the customer is blacklisted on 10-Jan-2010, then the expiry period would be 10-Jan-2011 In case the customer is already blacklisted customer, then the effective date will be recomputed. if the newly arrived expiry date is greater than the existing expiry date, then the new expiry date will be updated as the expiry date for that customer. Cheque return in clearing/counter due to NSF for the customer who is already blacklisted in Central bank, then customer will be marked as blacklisted customer (1 – Extended Data) Customer is part of the Central bank blacklisted customer (2 - Blocked data by Central bank)
UNMARK_-BLACK-LIST_CUST	Mark the customer as non-blacklisted customer, only if the customer blacklist status got expired. Otherwise system will keep the customer as blacklisted customer. In case the customer is part of the Central bank blacklisted customer (2 - Blocked data by Central bank)
BLACK-LIST_CUST_ACC	Mark all customer accounts as blacklisted accounts Based on the bank level parameter “Account consideration for action”, system will mark current accounts / savings accounts / all current & savings accounts as blacklisted accounts. In case “Current account” is selected, then system will mark all current accounts as blacklisted account In case “Savings account” is selected, then system will mark all Savings accounts as blacklisted account In case “Both” is selected, then system will mark all current accounts and savings accounts as blacklisted account For joint accounts, in case any one of the joint customer is marked as blacklisted customer, then the joint account will be blacklisted.
UNBLACK-LIST_CUST_ACC	Unlock all customer accounts, only if the customer is not a blacklist customer
REVOKE_CH-Q_ISSUE_FSLTY	Revoke the cheque Issue facility from customer accounts (based on the bank level parameter “Account consideration for action”)

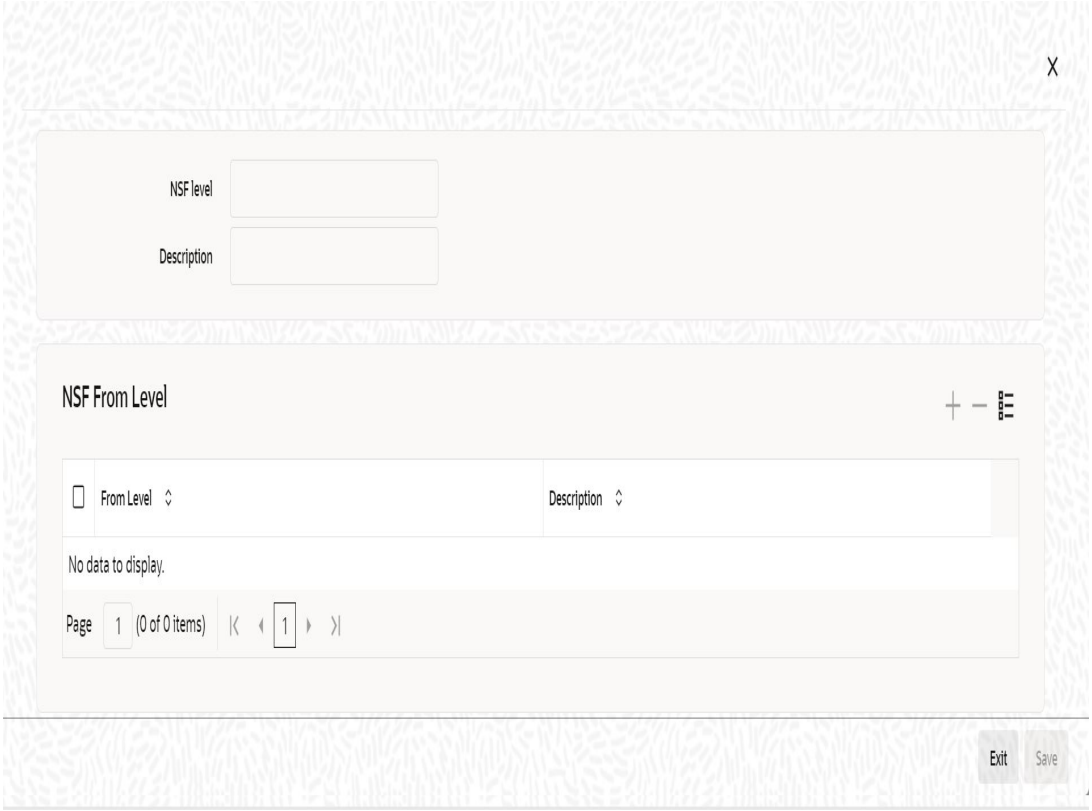
GRANT_CHQ_ISSUE_FSLTY	Grant the cheque issue facility to all customer accounts (based on the bank level parameter “Account consideration for action”) only if the account is not a blacklisted account. If the account is blacklisted account, then system will not grant the cheque issue facility System will grant the cheque issue facility only if the issue facility is revoked by the system. Manually revoked check issue facility will not be grated.
MARK_NSF_OVER_COUNTER	Mark the Customer – Web branch NSF cheque status as “3”. (This status will be marked as NULL after the hand off)

Note

System grants cheque issue facility only if the cheque issue facility is revoked through the NSF process. If the cheque issue facility is revoked manually, then system does not grant the cheque issue facility.

3.1.3 Advice Button

Click on the Advice button in the NSF level maintenance screen to invoke NSF Advice screen.



NSF Level

The system defaults the NSF Level code to which advice is configured.

Description

The system defaults the description for the NSF level.

From Level

Select the source of your NSF level which has been moved to target level (SP1 level).

Description

The system defaults the description of the from level

Message Type

Select the Message type from the adjoining option list.

Description

The system displays the description for the advice message.

Suppress

Check this box to suppress the message.

Format

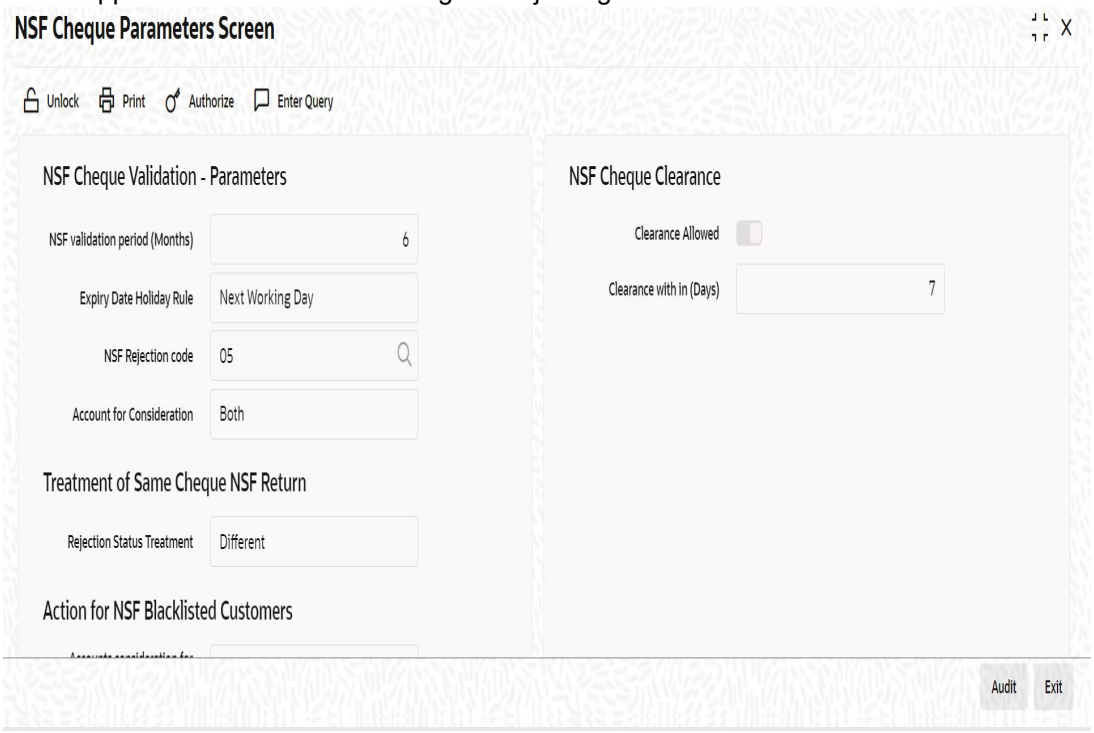
Select the advice format from the adjoining option list.

Note

- After the NSF Level change, system generates advices which are configured for that specific NSF Level.
- Maintaining advice messages for the same Levels (From NSF level and To NSF level are same) are restricted.
- By default 'NSF_ADV_CCR' advice format is generated for sending the advice message to the customers whose cheque has been returned over the counter due to NSF. The EOD process will generate and post the above advice message.
- Advice message types and advice message formats are required to maintain (in ST module) prior to associate the advice messages to a NSF Level.

3.1.4 Maintaining NSF Cheque Parameter

You can capture the NSF validation related parameters in the NSF Cheque parameters screen. You can invoke this screen by typing 'STDNSFPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



NSF Cheque Validation – Parameters

NSF validation period (months)

Specify the period during which the NSF validation is considered for cheque return.

Expiry Date Holiday Rule

Select the Expiry Date Holiday Rule from the drop down list.

The options are:

- Next Working Day - If the expiry date falls on a holiday, then the expiry date will be set to the next working day of the application.
- Previous Working Day - If the expiry date falls on a holiday, then the expiry date will be set to the previous working day of the application.

NSF Rejection Code

Select the reason for NSF rejection from the adjoining option list.

Account for Consideration

Select the type of accounts to be considered for NSF return from the drop down list.

The options are:

- Current Account - If 'Current account' is selected, then the system will consider the NSF of current accounts cheques for the NSF blacklisting process.
- Savings Account - If 'Savings Account' is selected, then the system will consider the NSF of savings account cheques for the NSF blacklisting process.
- Both - If 'Both' is selected, then the system will consider both current accounts and savings accounts cheques for the NSF blacklisting process.

Note

- If the customer is blacklisted inside the bank or central bank, the cheque book issue should be blocked for all his/her accounts till the expiry date of the NSF level. On the expiry date, the restriction should be removed for the customer automatically.
- If customer A who is blacklisted, has personal account and also has a joint account with customer B, then customer A cannot request for cheque book in his personal account and joint account. However, Customer B can still get cheque book in his personal account but not in the joint account.
- If the customer who is blacklisted is an authorized signatory in a corporate account, the corporate account will not be blacklisted.
- If a corporate customer is blacklisted due to cheque returns, the authorized signatories will not be blacklisted and their individual accounts will not be blacklisted.

- System should mark the customer status as per the below criteria:
  - If a customer cheque is returned over the counter or uploads clearance due to NSF, the customer status should be set as '0' and it should be reported to CB during the Interface hand off.
  - If a customer cheque is returned over the counter or upload clearance due to NSF and the customer is already marked as Central bank blacklisted customer, then the customer status should be set as '1' and it should be reported to CB during the Interface hand off
  - If the customer is blacklisted in central bank and updated though the interface, the customer status should be set as '2' and it should be reported to CB during the interface hand off.
  - If a customer cheque is returned over the counter due to NSF, the customer status (retuned over the counter) should be set as '3' and it should be reported to CB during the Interface hand off. Here, the customer will be reported in two interface hand off (status as '1' and status as '3')

Treatment of Same Cheque NSF Return

Rejection Status Treatment

Select the rejection status treatment from the drop down list.

The options are:

- Same - If the rejection status is same then the multiple rejection of the same cheque is considered as single rejection and NSF level is moved only once.
- Different - If the rejection status is different then each rejection of the same cheque will be considered as different rejection and is changed to next level.

Clearing Flag	Clearing Days	Rejection Treat	Cheque Process	Status Movement
Yes	Less than 7 days	Same	Cleared	(SP1 to NORM)
Yes	Less than 7 days	Same	Reject	No Change
Yes	Less than 7 days	Different	Cleared	(SP1 to NORM)
Yes	Less than 7 days	Different	Reject	(SP1 to SP2)

The system displays the error message on processing of cheque after clearing days: as “Cheque No XXX1 of account XXXXXXX01 cannot be used again as the clearing days have exceeded.”

Action for NSF Blacklisted Customers

Accounts consideration for Action.

Select the accounts considered for blacklisting actions from the drop down list.

The options are:

- Current Account
- Savings Account
- Both

Note

- If ‘Current account’ is selected, then the system will consider current accounts for executing the actions.
- If ‘Savings Account’ is selected, then the system will consider all savings accounts for executing the actions.
- If ‘Both’ is selected, then the system will consider both all current accounts and savings accounts for executing the actions.

NSF Cheque Clearance

Clearance allowed

Check this box to indicate if the cheque is Cleared within the clearance period.

Clearance with in (days)

Specify the time span for clearance of NSF returned cheque.

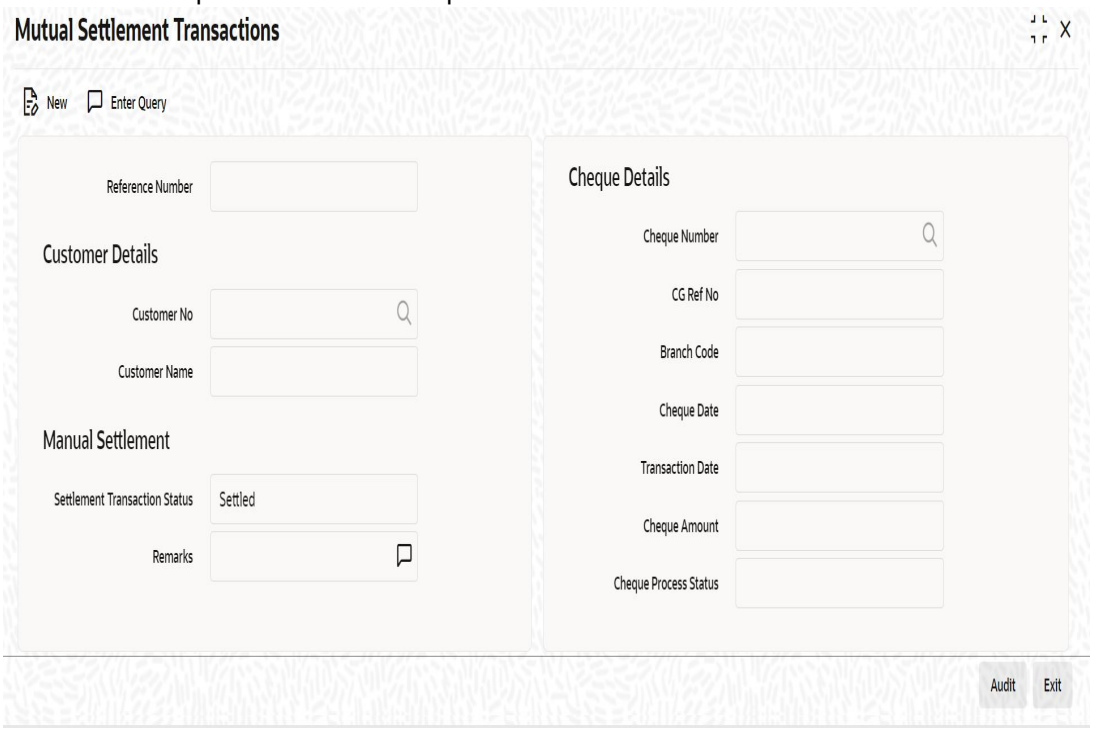
Note

- If the cheque is rejected due to NSF in joint account then the entire joint account holder’s NSF level will be changed from level1 to level 2.
- If you are blacklisted and you are an authorized signatory in a corporate account then the account will not be frozen.
- If the parameter is set, then, suppose a cheque is returned and represented for clearance. If the cheque is cleared within the specified time, then the system will consider the cheque as cleared cheque and up-grade the NSF level of the customer (SP2 to SP1)
- If the parameter is not set, then, suppose a cheque is returned and represented for clearance. If the cheque is cleared, even then system will consider the cheque as a retuned cheque and keep the down grated status without any change.

3.1.5 Mutual Settlement Transaction

You can settle the NSF rejected cheque transaction through offline settlement in “Mutual Settlement Transaction’ screen. You can invoke this screen by typing ‘STDNSFMS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

If the settlement transaction status is settled then the system executes the NSF formula for all the NSF cheque transactions except NSF transaction.



Specify the following here:

Reference No

System defaults the unique reference number to identify the manual settlement transaction.

Customer Details

Customer No

Select the customer number from the adjoining option list.

Customer Name

Specify the name of the customer.

Manual Settlement

Settlement Transaction Status

Select the settlement transaction status from the drop down list.

The options available are:

- Settled
- Not Settled

Remarks

Specify the remarks for the manual clearance.

Cheque Details

Cheque No

Select the cheque number from the adjoining option list.

CG Ref No

System defaults the clearing reference number based on the cheque number.

Branch Code

System defaults the bank code to which the cheque has been cleared.

Cheque Date

System displays the value date of the cheque transaction.

Transaction Date

System displays the date of transaction for the cheque.

Cheque Amount

System displays the cheque amount.

Cheque Process Status

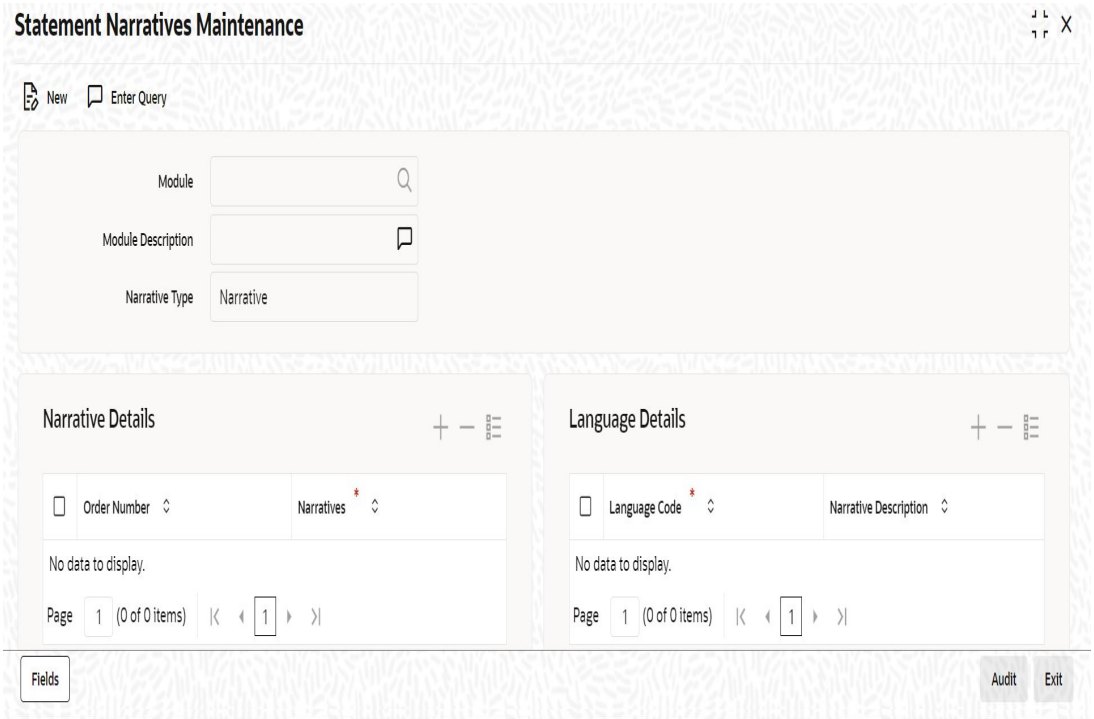
System defaults the current cheque processing status.

3.2 Maintaining Narratives

The 'Narrative Maintenance' screen allows you to define the format of a Detailed Account Statement.

Invoke the 'Narrative Maintenance**'** screen, by typing **' CSDSTNRT'** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

If you are defining the details of a new record, choose new from the Actions Menu, or click new icon from the toolbar. The 'Narrative Maintenance' screen is displayed without any details.



After you have entered all the details of a record, save the record using one of the following methods:

- Click Save icon in the toolbar
- Select Save from the Actions Menu

While maintaining narratives, if you choose the narrative type for a module the prompt codes maintained for this module are displayed. You can choose the relevant prompt code from the option list.

For the FT module, the prompt codes can be the following:

- FT-EVENTDESC
- FT-USERREFNO

For the above prompt codes you have to enter the descriptions in the desired language. For instance the description for FT-EVENTDESC can be maintained as EVENT DESCRIPTION in the English language.

The Account statement for the above maintenance will look like EVENT DESCRIPTION – REVERSAL, where reversal is the actual event happening. The word REVERSAL itself is picked up from the same screen for Event type of narratives.

Note

The same logic applies to the other type of narratives

3.3 Instruction Maintenance

This section contains the following topics:

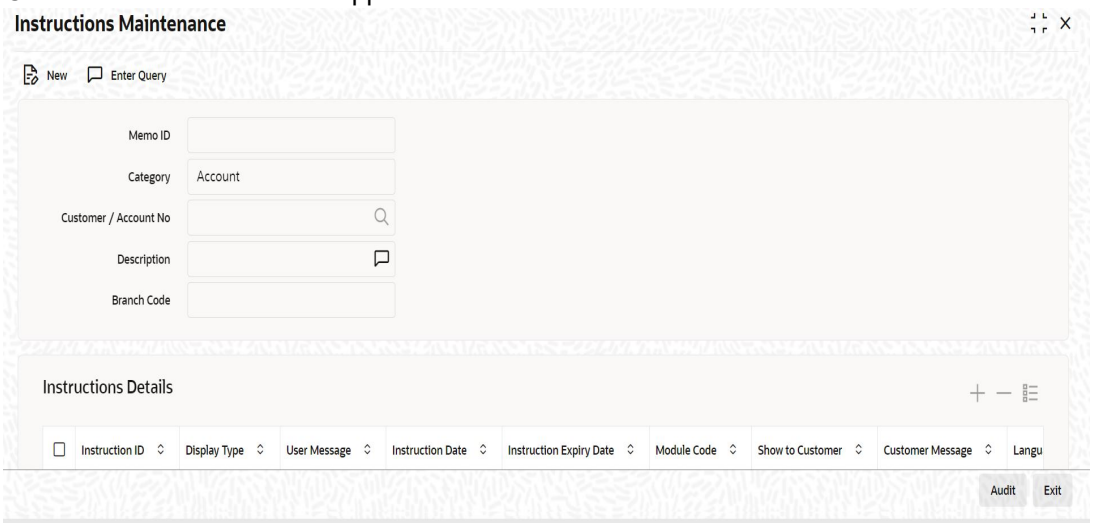
- Section 3.3.1, "Maintaining Customer Instruction Details"
- Section 3.3.2, "Viewing Customer / Account Instructions on ‘F6’ Key-Press"
- Section 3.3.3, "Viewing Customer / Account Instruction Details in Override Screen"
- Section 3.3.4, "Viewing the Instructions Summary"

3.3.1 Maintaining Customer Instruction Details

‘Instructions Maintenance’ screen allows you to maintain instructions for customers / Accounts with the current branch as the local branch. You can capture the instructions for each customer or account. You can describe the instruction in ‘instruction Description’ field. Instruction pops-up when you press the hot-key ‘F6’.

Invoke this screen, by typing **‘**CSDINSTR**’** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click the new button on the Application toolbar.



You need to specify the following details.

Memo ID

System displays a unique, system generated memo ID which is associated with customer or account.

Branch Code

System displays the branch code of the customer.

Category

Select ‘Customer’ to maintain the memo for the customer. Select ‘Account’ to maintain the memo for the account

Customer / Account Number

Specify the required Customer / Account Number from the list of values maintained.

Customer / Account Name

System displays the customer ID or account name in this field.

Instruction Id

Unique ID for the instruction is displayed here.

Display Type

Select appropriate display type from the drop-down list.

- If you select ‘Override’, then system displays all the memos with override category in override screen while saving and authorizing the transaction.
- If you select ‘informational’, then system displays the memo when you press the hotkey ‘F6’.
- If you select ‘Both’, then system displays the memo both in the override screen and on the key press.

Instruction Description

Describe the actual instruction here. You can describe the instructions in detail as there is no restriction over the number of lines. Described instruction pops-up when you press the hotkey ‘F6’.

Instruction Date

Specify the date on which the instruction is added. You can select the date from the adjoining calendar. System displays the application date here; however, you can modify the date to the future date.

Note

Instruction date cannot be a past date.

Instruction Expiry Date

Specify the date on which the instruction will expire. You can select the date from the adjoining calendar. The instruction will not be displayed if the expiry date is greater than the application date.

Note

You can query, modify and amend other branch transactions only through the summary screen

Counterparty Name

The system displays the name of the specified counterparty based on the details maintained at ‘Customer Maintenance’ level.

Module Code

Specify the module code for which memo instructions are maintained for a customer. Alternatively, you can select the module code from the option list. The list displays all valid module code maintained in the system.

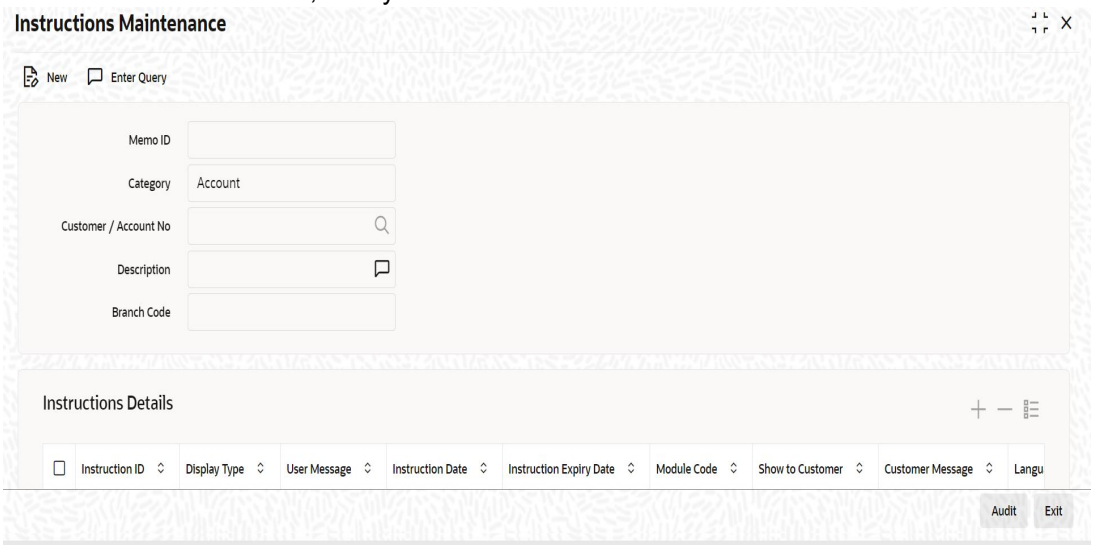
You can maintain memo instruction for a customer either for a particular module or for all modules. To maintain memo instruction for all modules, select '**' from the option list.

3.3.2 Viewing Customer / Account Instructions on ‘F6’ Key-Press

All the instructions maintained in the ‘Instructions Maintenance’ screen can be viewed in the ‘Customer Instructions View’ screen. To invoke this screen, press the hot-key ‘F6’ on customer Id / account number.

If you have selected ‘Display Type’ as ‘Informative’ or ‘Both’ in ‘Instruction Maintenance’ screen, then the instruction will be displayed in the following ‘Customer Instruction View’ screen by pressing the hot key ‘F6’ at the time of saving the input stage and authorizing the transaction.

In the ‘Instruction Maintenance’ screen, If you press ‘F6’ in the ‘Customer ID’ field, the system fetches all the instructions of the selected customer and module specified. If you press F6 in the‘Account Number’ field, the system fetches all the instructions of the contract.



The ‘Customer Instruction View’ screen will be launched with all the instructions maintained for the customer / account

The following Details can be viewed in this screen:

- Customer / Account Number
- Customer / Account Name
- Category
- Instruction Number
- Instruction Description
- Effective Date
- Instruction Expiry Date

3.3.3 Viewing Customer / Account Instruction Details in Override Screen

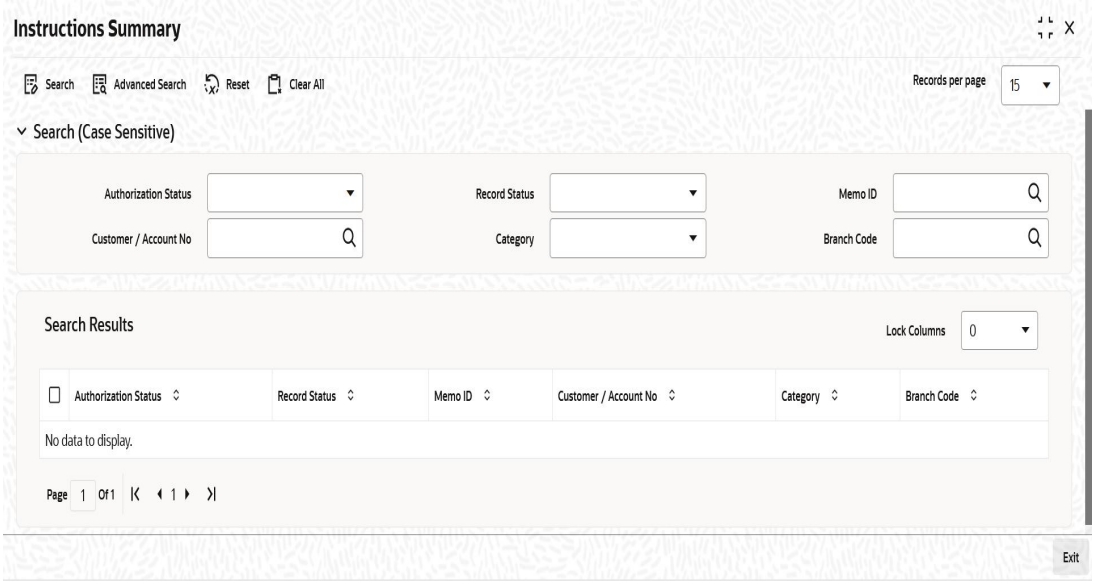
If you have selected ‘Display Type’ as ‘Override’ or ‘Both’ in ‘Instruction Maintenance’ screen, then the instruction will be displayed in the following ‘Override’ screen at the time of saving the input stage and authorizing the transaction.

Select the message and click ‘Post’ to over ride the message.

3.3.4 Viewing the Instructions Summary

You can view the summary of instructions in the ‘Instructions Summary’ screen. It displays the status of the records maintained, whether it is authorized, unauthorized or rejected.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Memo ID
- Customer/Account Number
- Category
- Branch Code

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Memo ID
- Customer/Account Number
- Category
- Branch Code

Note

You can query, modify and amend other branch transactions through the summary screen only.

3.4 Lead Details Maintenance

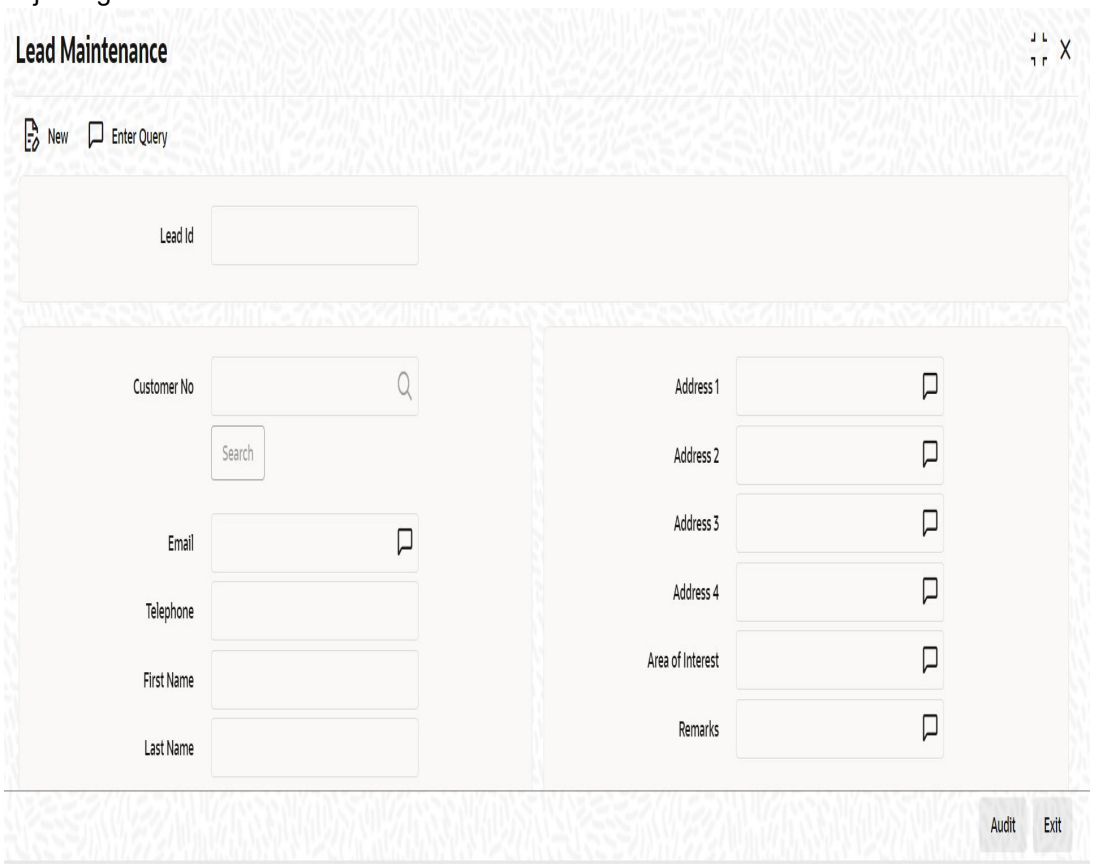
This section contains the following topics:

- Section 3.4.1, "Maintaining Lead Details"
- Section 3.4.2, "Product Code Tab"

- Section 3.4.3, "Offer Details Tab"

3.4.1 Maintaining Lead Details

You can capture details of products and offers that are rendered to a customer and the response of the customer to the same in the 'Lead Input' screen. To invoke this screen, type 'STDLEDMT', in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Lead Id

The system displays the lead identification number.

Customer No

Specify the customer identification number whose request is being maintained. The adjoining option displays all the customer numbers that are maintained in the system. You can choose the appropriate one.

E-mail

The system will display the customer's email address based on the customer number selected.

Telephone

The system will display the customer's contact number based on the customer number selected.

First Name

The system will display the customer's first name based on the customer number selected.

Last Name

The system will display the customer's last name based on the customer number selected.

Address 1, 2, 3, and 4

Specify the address line 1, 2, 3, and 4.

Areas of Interest

Specify the area in which the customer is having interest.

Remarks

Specify any additional information, if any.

3.4.2 Product Code Tab

Specify the product details:

Product Code

Specify the product code which is to be associated to the customer. The adjoining option list displays all the product code that are maintained in the system. You can select the appropriate one.

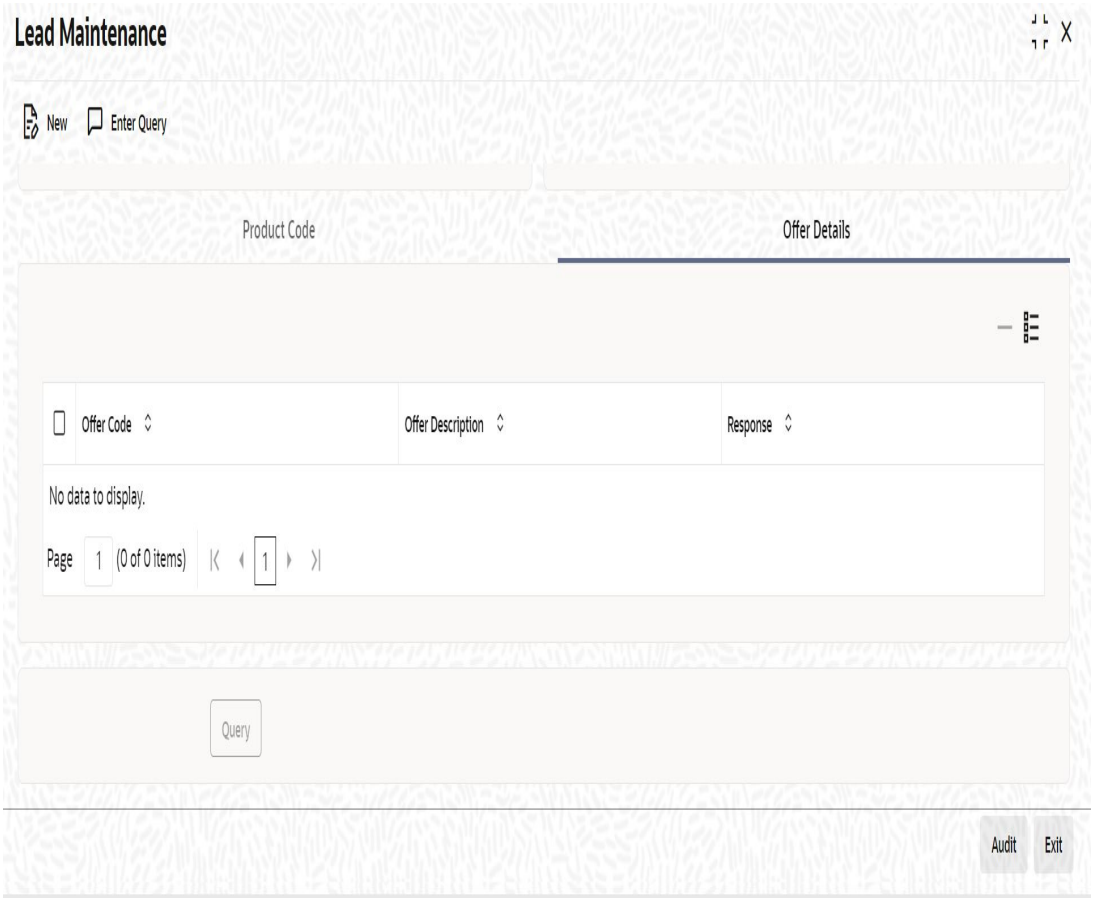
Product Description

The system displays a brief description of the product.

Interested Flag

Check this box to indicate that the product that is selected should be included in the lead creation.

3.4.3 Offer Details Tab



Specify the offer details:

Offer Code

Specify the offer code that is rendered to the customer. The adjoining option list displays all the offer code that are maintained in the system. You can select the appropriate one.

Offer Description

The system displays a brief description of the offers that are offered to the customer.

Response

Choose the offer response from the drop-down. The options available are:

- Accepted
- Rejected
- Interested
- Not interested
- Tell a friend

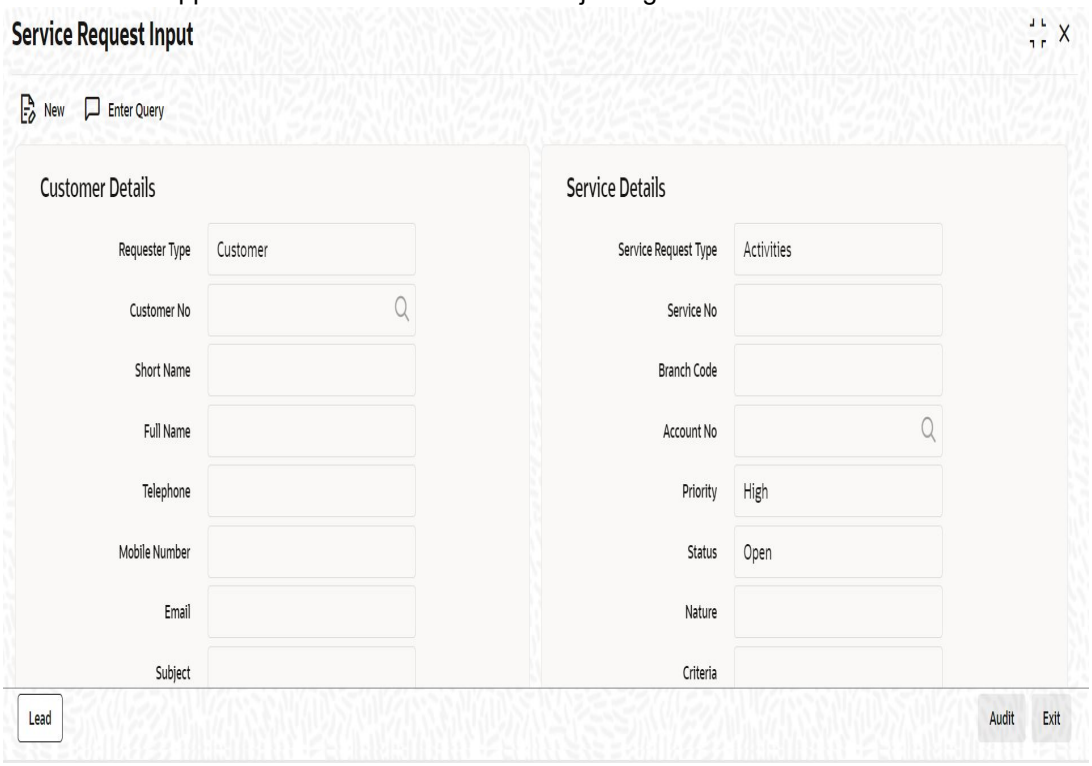
3.5 Service Request Maintenance

This section contains the following topics:

- Section 3.5.1, "Maintaining Service Request Input Details"
- Section 3.5.2, "Viewing Service Request Details"

3.5.1 Maintaining Service Request Input Details

You can maintain the customer and non-customer's request\complaints in the 'Service Request Input' screen. To invoke this screen, type 'STDSRQST' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You need to maintain the following details:

Customer Details

Specify the following details:

Requestor Type

Select the type of requestor from the adjoining drop-down list. This list displays the following values:

- Customer
- Non- Customer

Customer No

Specify the customer identification number whose request is being maintained. The adjoining option displays all the customer numbers that are maintained in the system. You can choose the appropriate one. This field will be enabled only if the requestor type is selected as 'Customer'.

Short Name

The system will display the customer's short name based on the customer number selected.

Full Name

The system will display the customer's full name based on the customer number selected.

Telephone

The system will display the customer's contact number based on the customer number selected.

Mobile Number

The system will display the customer's mobile number based on the customer number selected.

E-mail

The system will display the customer's email address based on the customer number selected.

Subject

Specify the subject matter of the request\complaint.

Description

Specify the brief description of the request\complaint.

Service Details

Specify the following details:

Service Request Type

Select the service request type from the adjoining drop-down list. This list displays the following values:

- Transactional
- Non Transactional
- Complaint

Service No

The system generates the service request number.

Branch Code

The system displays the branch

Account No

The system will display the customer's account number based on the customer number selected.

Priority

Select the priority of the request\complaint from the drop-down list. This list displays the following values:

- High
- Medium
- Low

Status

Select the status of the request\complaint from the drop-down list. This list displays the following values:

- Open
- Pending
- Closed
- Escalated

Nature

Select the nature of the request\complaint from the drop-down list. This list displays the following values:

- Service
- Sales

Criteria

Select the criteria of the request\complaint from the drop-down list. This list displays the following values:

- Enquiry
- Channel
- Product
- Application
- Maintenance

Contact Date

Specify the date on when the request or compliant is made.

Target date

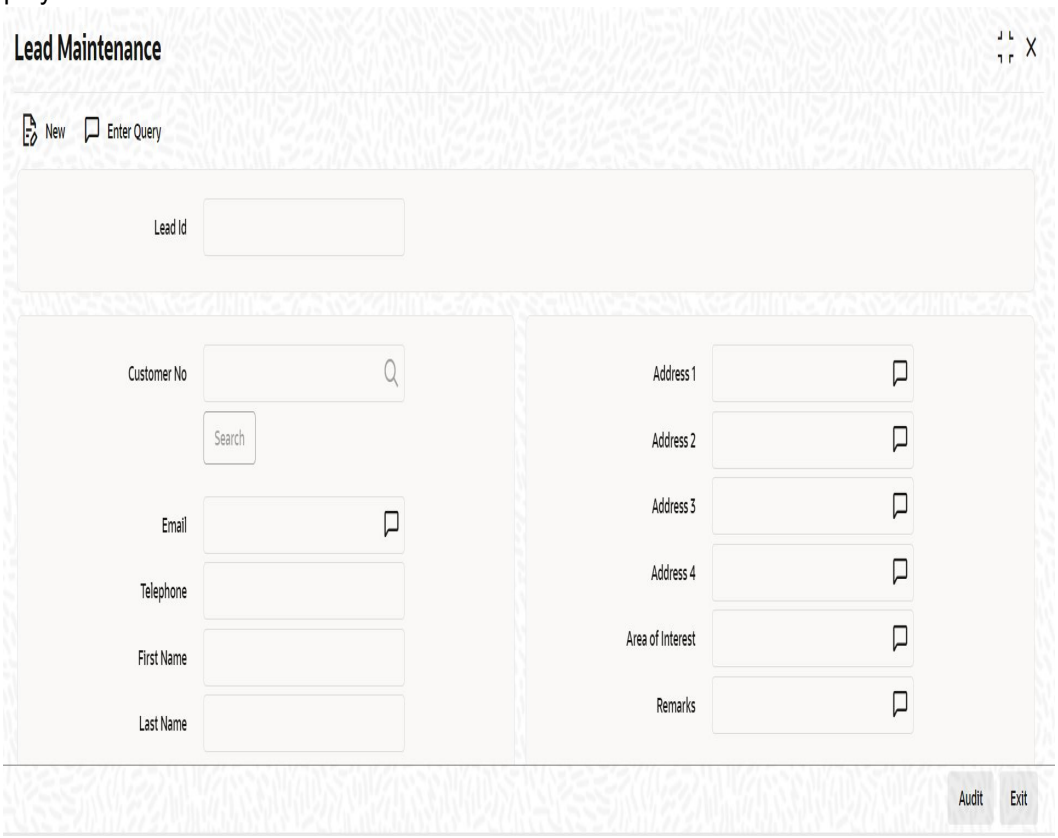
Specify the date on when the request or compliant is to be closed.

Activation Date

Specify the date on when the request or compliant is activated.

3.5.1.1 Lead Button

You can maintain both the customers and non –customer details in the ‘Lead Input‘ screen by clicking ‘Lead’ button in the ‘Service Request Input’ screen. The following screen will be displayed.

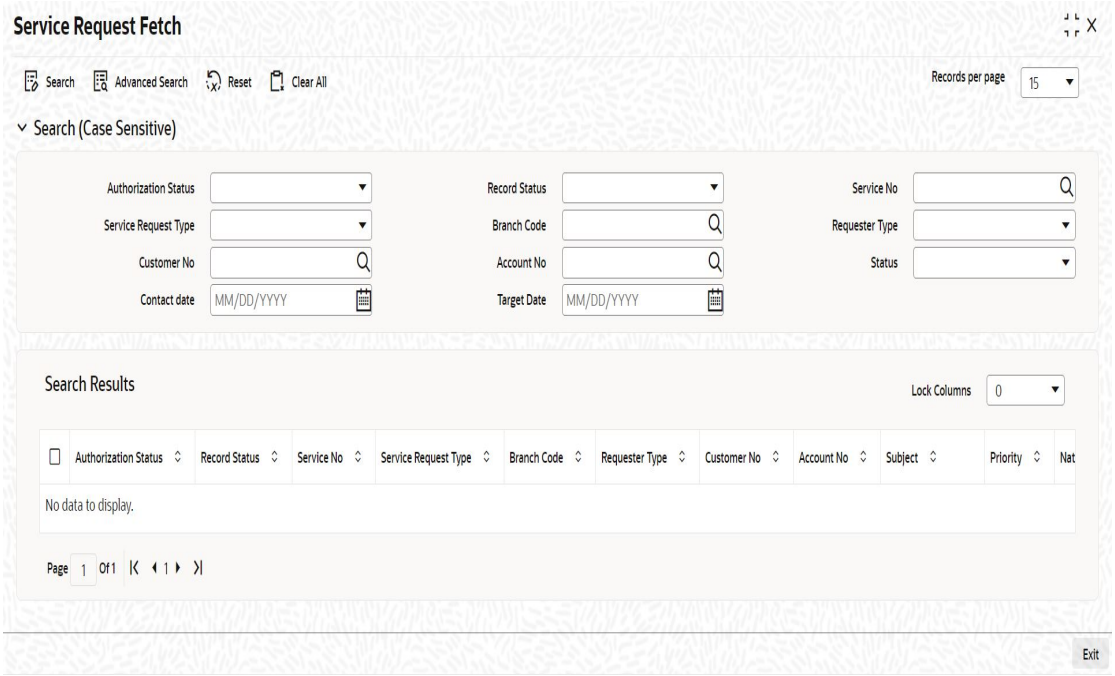


For more details on the Lead Input screen, refer the ‘Maintaining Lead Details’ section of this user manual.

3.5.2 Viewing Service Request Details

You can view the summary of service request details in the 'Service Request' screen. To invoke this screen, type 'STSSRQST' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screen is as shown below:



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

- Authorization Status
- Record Status
- Service No
- Service Request Type
- Customer No
- Account No
- Branch Code
- Requestor Type
- Status
- Contact date
- Target Date
- Telephone

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

- Authorization Status
- Record Status
- Service No
- Service Request Type
- Customer No
- Account No

- Branch Code
- Requestor Type
- Status
- Contact date
- Target Date
- Telephone

3.6 Maintaining Location Details

While maintaining Customer Information details through the CIF Maintenance screen, in addition to indicating the name of the country in which your customer resides you can also choose to specify the name of the region or locality where your customer stays. For instance, Silas Marner, a customer of your bank is a Londoner, Great Britain is his country of residence. He lives in the northern part of London; therefore North London becomes the location where he resides.

Location codes, along with a brief description of the locality can be maintained through the 'Location Details' maintenance screen.

Invoke the 'Location Maintenance' screen, by typing **'**STDCULOE**'** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Location Code

You can capture a unique three-character code to identify the locality where the customer resides.

> **Note**
>
> While maintaining customer information details and associating a location code with a Customer and Country Code combination, a list of all the valid location codes you have maintained in this screen will be available in the option list for the Location Code field. You can select the appropriate code.

Description

You can also associate a brief description with the location code. This description is for information purposes only and will not be printed on any customer correspondence.

Note

While maintaining the Customer Short Name in the ‘CIF Details’ screen the system automatically appends the Location code to the customer short name when you associate the appropriate Location Code with the Customer Code.

3.7 Capturing Algorithm Details in Oracle FLEXCUBE

In Oracle FLEXCUBE, you can choose to generate check-digits for Customer Accounts based on the algorithm of your choice. You can define algorithms of your choice through the ‘Algorithm Maintenance’ screen. Invoke this screen by typing ‘CSDALGMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you should specify the following details:

- The Name of the Algorithm. This will uniquely identify the algorithm in Oracle FLEXCUBE
- A brief description of the algorithm

Note

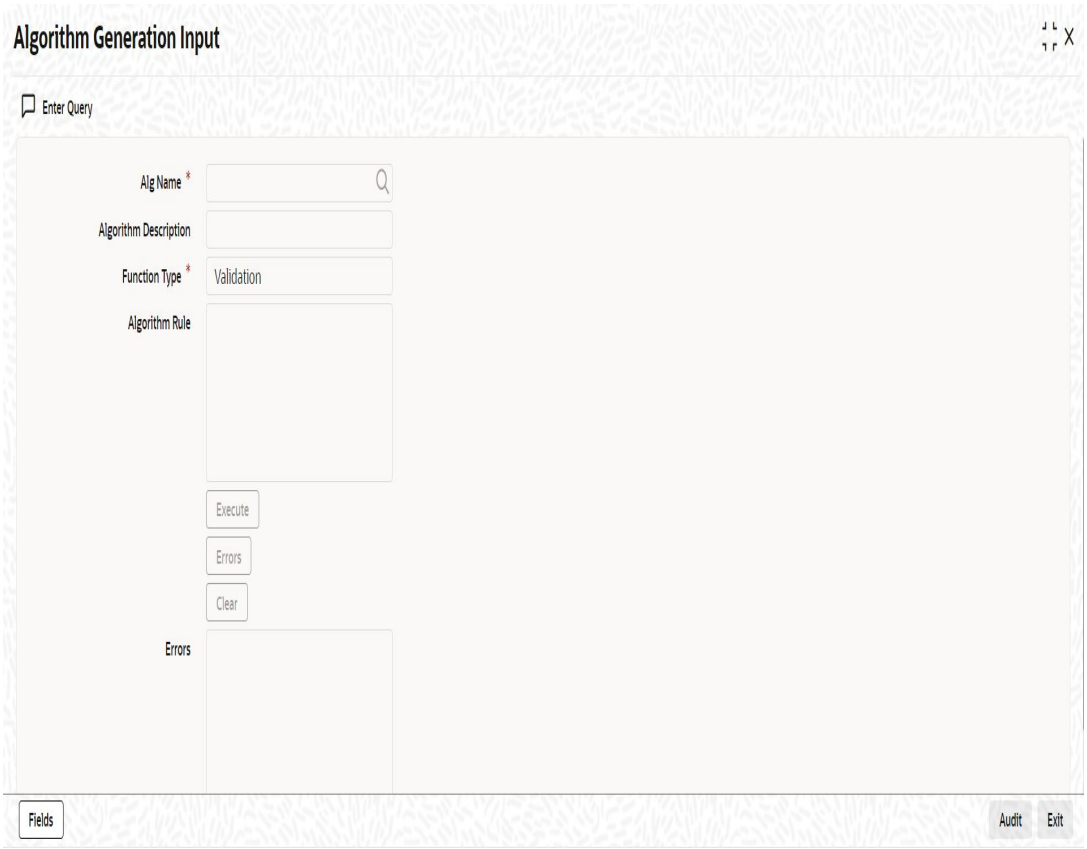
After you capture the details of a new algorithm you must ‘write’ the algorithm through the ‘Algorithm Procedure Generation’ screen

3.8 Generating Procedure for Algorithm

For every algorithm that you define through the ‘Algorithm Maintenance’ screen must write the algorithm generation rule through the ‘Algorithm Generation Input’ screen.

Invoke this screen by typing ‘CSDALGEN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Since the access to this screen is restricted to only a few authorized users at your branch level, you will be allowed to invoke the screen only if you have the requisite rights.

In this screen, you can specify:

- The name of the algorithm for which you are writing the algorithm generation rule. A list of all the algorithms you have maintained through the 'Algorithm Maintenance' screen is displayed. You can select the appropriate
- The Function Type, which specifies the type of the function using the algorithm. The options available are:
  - Validation - indicates that the function is using the algorithm to validate the 'input' string. For all such functions, the input string is validated as being True or False depending upon whether the validation was a success or a failure
  - Check Digit Generation - indicates that the function is used for the generation of check digit using the algorithm. Such functions will take the input string without the check digit and return the check digit

You must enter the algorithm rule in the form of PL/SQL code. After writing the PL/SQL code, click 'Execute' button to compile the code. The algorithm rule is validated by the system and the success or failure message is shown in the Error editor. Click 'Errors' button to view the errors.

If any checks fail, you must alter the statement so that the validation can be made successfully. The algorithm is generated on Authorization of the rule.

Click the 'Clear' button, the Algorithm Rule editor and the Error editor will be cleared for you to enter a new rule in the field.

Note

The System provides two pre-defined key elements both for Check Digit Generation and Validation type of algorithms. They are:

- l_branch_code
- l_customer_no

You will not be allowed to enter the following keywords in an Algorithm Rule:

- ROLLBACK
- COMMIT
- DECLARE
- DELETE
- UPDATE
- INSERT

Once defined, you will not be allowed to unlock and amend the following fields:

- Algorithm Rule
- Algorithm Description
- Function Type

You can refer the Clearing user manual for more information.

3.9 Maintaining Deposits Instructions

You can maintain deposits instructions for auto created deposits. The values you specify here will override the parameters you have maintained in the Account Class maintenance. Invoke the 'Deposits Instruction' screen from the Application Browser to maintain the deposits instructions specifically for the auto created deposits. To invoke this screen type 'ICCINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screen is as shown below:



You can set the terms and a condition for a deposit as follows:

- Account Number – This is the account number of the deposit
- Account Class – This is the account class to which the account is linked
- Customer Number – The customer for whom you are maintaining the deposit instructions.
- Sweep to Account – Indicate the account to which the sweep is carried out
- Amount – This is the deposit amount
- Minimum Required Balance – The minimum balance indicates that only the amounts above this limit will be used for auto creating deposits
- Source Code – The code assigned for the sweep
- External Reference Number
- Start Date – The instructions will be valid from this date
- Branch Code – The branch code of the branch which is to be associated with the account
- Sequence Number – The system generated sequence number for the instruction you are maintaining
- Currency Code - The Currency of the particular account
- Deposit Currency – The currency in which the deposit is made
- Tenor – The tenor for the deposits that are opened under an account class
- Sweep Multiple of – The sweep can only be in multiples of the sweep specified
- Retry Till Date – The instructions specified will be invalid after this date. Any failed sweeps after this date will not be picked up for processing the next day

4. Foreign Account Tax Compliance Act

FATCA is the acronym for Foreign Account Tax Compliance Act enacted by the US Government as part of the Hiring Incentives to Restore Employment (HIRE) Act, in 2010.The purpose of FATCA is to help Internal Revenue Service (IRS) to identify and collect tax from US Persons (USP) holding financial assets outside US.

This chapter deals with Foreign Account Tax Compliance regulation. It includes the description about functions that would help Oracle FLEXCUBE to support FATCA.

This chapter contains the following sections:

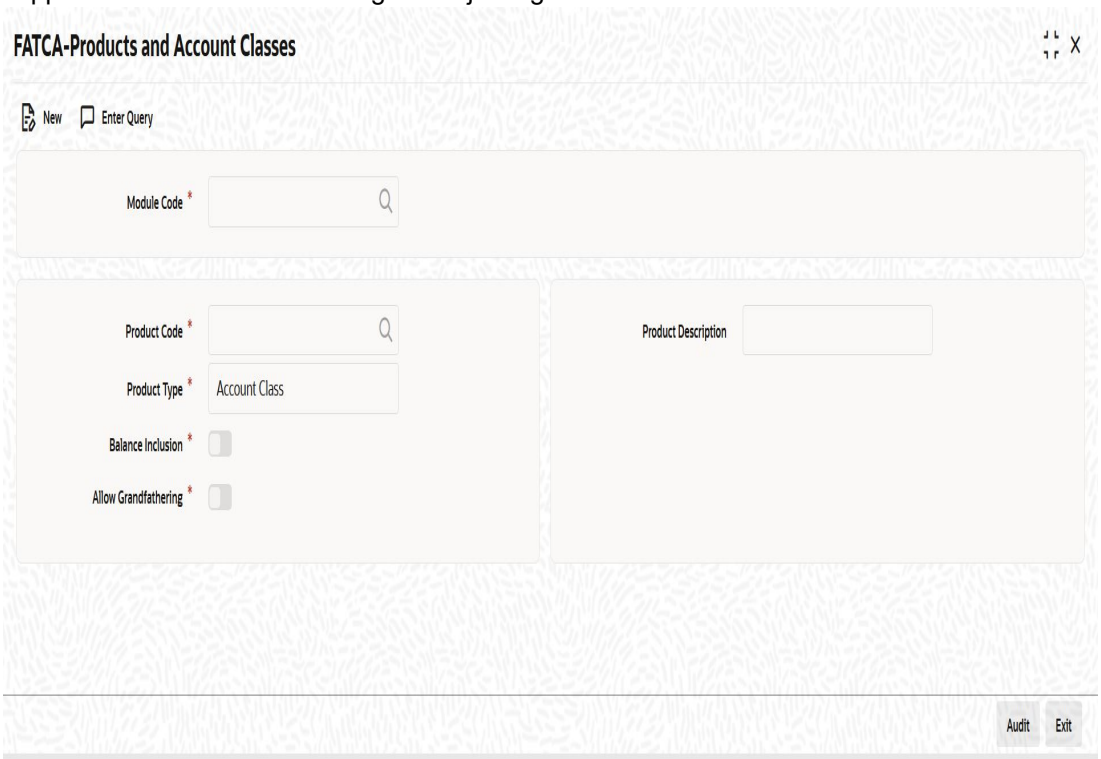
- Section 4.1, "Maintaining FATCA Product"
- Section 4.2, "Customer Type-wise FATCA Maintenance"
- Section 4.3, "Entity FATCA Classification"
- Section 4.4, "Criteria for Applying US Indicia"
- Section 4.5, "Tracking FATCA Customers"
- Section 4.6, "Viewing FATCA Withholding Log"
- Section 4.7, "FATCA Referral Processing"
- Section 4.8, "FATCA Rule Maintenance"
- Section 4.9, "Intraday Batch Maintenance"
- Section 4.10, "Post EOTI Batch Maintenance"
- Section 4.11, "Data Population into Data Stores"
- Section 4.12, "FATCA Obligation Population and Classification Scenarios"

4.1 Maintaining FATCA Product

You can maintain products, account class and instruments that is applicable for FATCA withholding. The system will mark all the contracts, accounts and deals created using any of the listed values in the maintenance as US sourced obligation. The maintenance will also indicate whether the obligation created should be considered at the time of computing FATCA balance for the customer and whether grandfathering is applicable for the obligation.

You can store a list of products, account classes or instruments at a bank level using ‘FATCA - Product, Account Classes and Instruments’ screen, invoked from the Application Browser.

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



You can specify the following details:

Module Code

Specify the module code for the product or account class. You can also select the valid module code from the adjoining option list.

Product Code

Specify the product, account class or instrument code. You can also select the valid product code from the adjoining option list.

Product Description

The system displays the description for the selected product code.

Type

Select the type of the product from the drop-down list. Following are the options available in the drop-down list:

- Product
- Account Class
- Instrument

Incl. Bal.

Check this box if the balance of the contract account should be included for FATCA.

Allow Grandfathering

Check this box if the grandfathering of contracts booked using the product/account class/ instrument is allowed.

Grandfathered obligations needs to be checked based on the ‘Allow Grandfathering’ field at the ‘FATCA - Product, Account Classes and Instruments’ screen. The obligation is

grandfathered if Account Opening Date is less than Grandfathered cutoff date and there are no changes in tenor, amount or rate of interest after grandfathered cutoff date.

While authorizing, if customer is a reportable FATCA status or is recalcitrant, the system will identify all accounts, contracts and deals for the customer booked using products, account classes or instruments. For each of the customer the total FATCA balance should be updated in the threshold currency maintained for that type of customer. The FATCA balance of the customer will be the sum total of all balances of the customer obligations.

If the maintenance is being modified, then at the time of authorization of the maintenance, the system will perform the following:

- If a product, account class or instrument is being removed from the list then all accounts, contracts or deals booked using the product, account class or instrument should be removed from the tracking table
- The customer balance should be updated accordingly.

If a new product, account class or instrument is being added to the list, then at the time of authorization of the maintenance, the system should scan for all contracts, accounts or deals booked using the newly added product, account class or instrument with 'Incl. Bal.' field checked. If the counterparty of such a contract, account or deal has a reportable FATCA status, a row should be inserted into the FATCA tracking table.

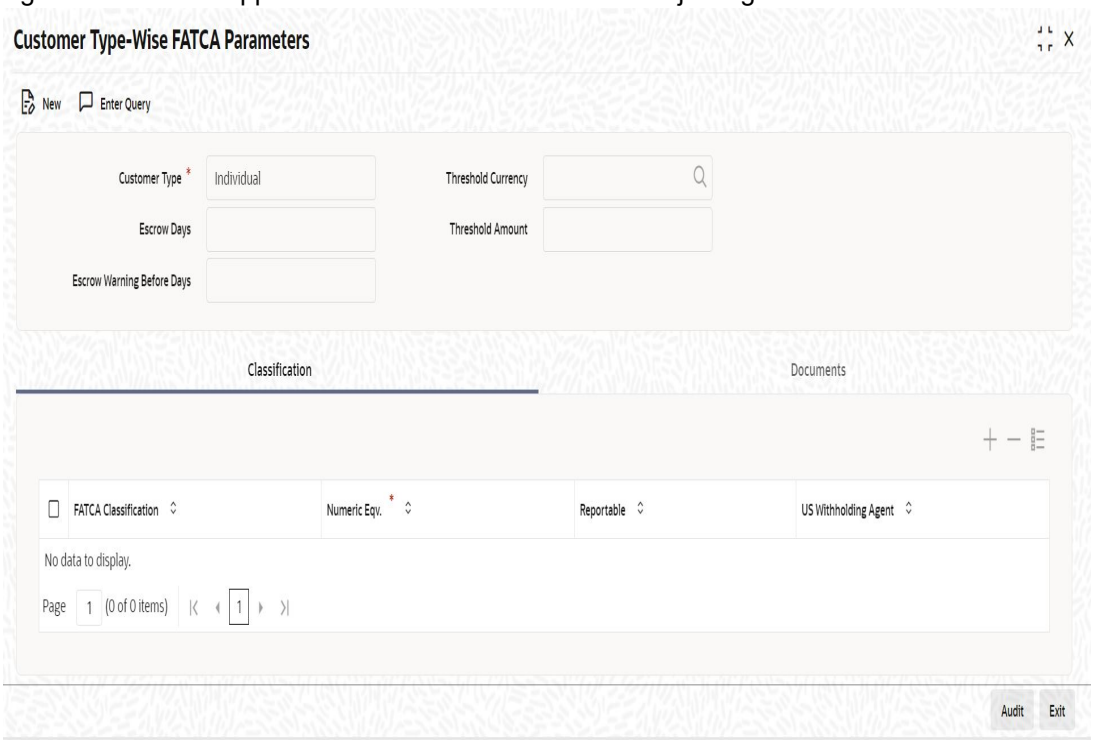
4.2 Customer Type-wise FATCA Maintenance

This section contains the following topics:

- Section 4.2.1, "Maintaining Customer Type-wise FATCA Parameters"
- Section 4.2.2, "Viewing Customer Type-wise FATCA Parameters"

4.2.1 Maintaining Customer Type-wise FATCA Parameters

You can maintain the FATCA parameters for different customer types in 'Customer Type-wise FATCA Parameters' screen. To invoke this screen type 'STDFATCA' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can capture the following in this screen:

Customer Type

Select the type for customer from the adjoining drop-down list. The options available are:

- Individual
- Bank
- Corporate

Threshold Currency

Select the threshold currency from the adjoining option list.

Threshold Amount

Specify the threshold amount.

Escrow Days

Specify the number of days for which a transaction for the type of customer can he held in Escrow account.

Escrow Warning Before Days

Specify the number of days before the expiry of Escrow period, when an alert should be raised.

Classification Details

FATCA Classification

Specify the FATCA classification for the given customer type.

Numeric Eqv.

Specify a numeric equivalent for FATCA classification. The numeric value should be unique for the given customer type and you cannot repeat a numeric for the given customer type.

Reportable

Check this box to indicate that the FATCA Classification mentioned is Reportable to IRS.

US Withholding Agent

Check this box to indicate if the status defined is a US withholding agent or not.

The check box for US withholding agent must be enabled only if the customer type is Bank. This check box should be unchecked for all other customer types. If the customer is a bank type of customer, then this check box should be enabled. A single status should be mandatorily defined as US withholding agent.

Document Details

Category

Select the category of documents from the adjoining option list.

Type

Specify the type of document.

Verification Limit in Days

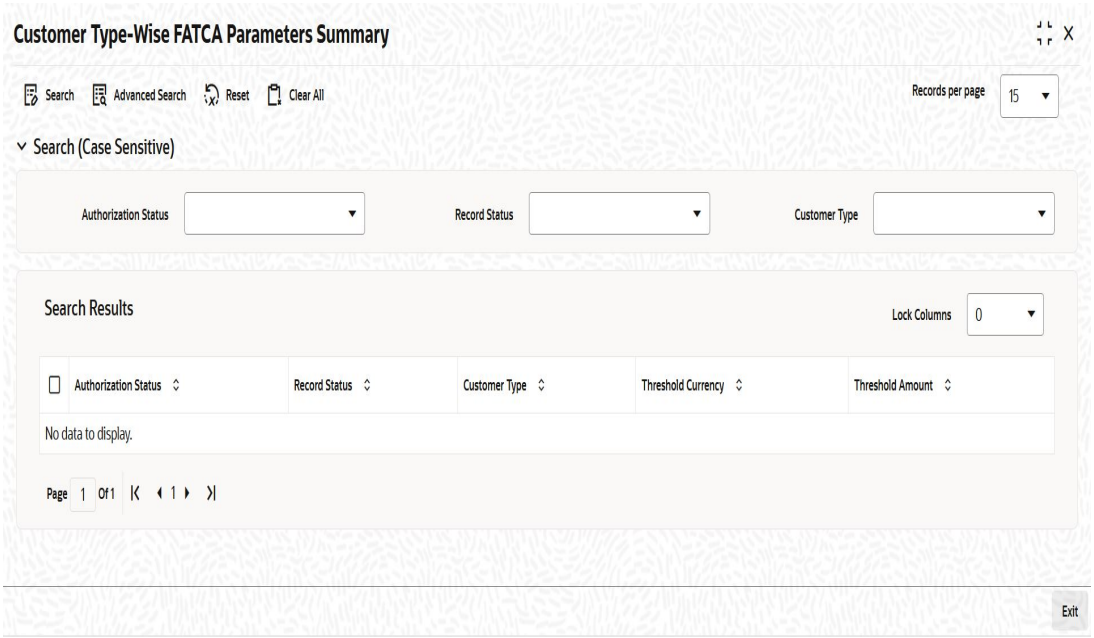
Specify the number of days allowed to submit the documents for FATCA verification.

Note

If the check box ‘FATCA Applicable’ in the ‘Bank Parameters’ screen is not checked, then saving a record in Customer Type Wise FATCA parameters is not allowed.

4.2.2 Viewing Customer Type-wise FATCA Parameters

You can view the customer type details maintained in the ‘Customer Type-wise FATCA Parameters’ screen using the ‘Customer Type-Wise FATCA Parameters Summary’ screen. You can invoke this screen by typing ‘STSFATCA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Customer Type
- Threshold Currency
- Threshold Amount

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Customer Type
- Threshold Currency
- Threshold Amount

4.3 Entity FATCA Classification

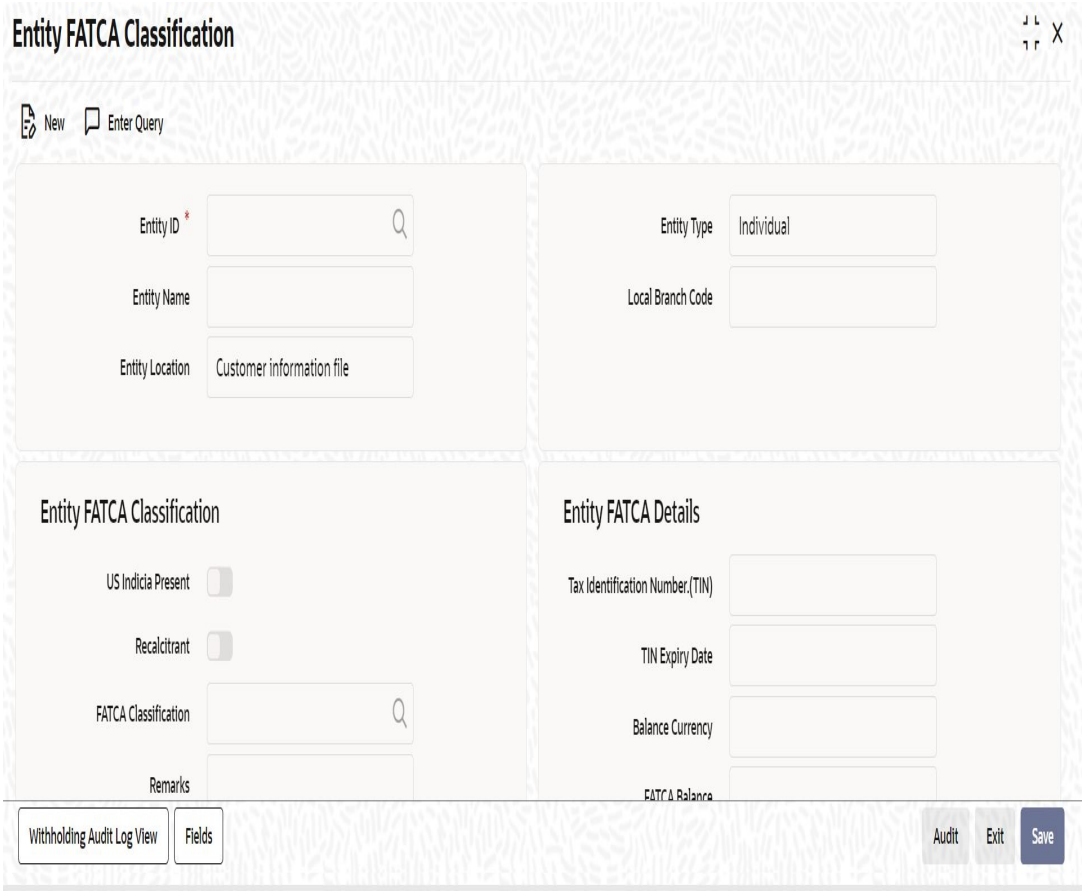
This section contains the following topics:

- Section 4.3.1, "Maintaining Customer FATCA Classification"

- Section 4.3.2, "Viewing Customer FATCA Classification"

4.3.1 Maintaining Customer FATCA Classification

You can maintain the FATCA classification details of a customer in the 'Entity FATCA Classification' screen if the US Indicia conditions are satisfied or changed. To invoke this screen type 'STDCFCLF' in the field at the top right corner of the Application tool bar and click /on the adjoining arrow button..



Entity ID

Select the entity ID from the adjoining option list.

Entity Name

The system displays the full name of the entity.

Entity Location

This indicates the origination of the classification record.

Entity Type

Based on the entity ID selected, the system displays the entity type.

Local Branch Code

The system displays the local branch code.

Entity FATCA Classification

US Indicia Present

The check box US Indicia Present is checked based on the FATCA classification batch or the authorization of a customer record. However you can check or uncheck the box after performing due diligence.

If this box is checked and the 'FATCA Classification' status is 'PENDING CLASSIFICATION', then

- Tracking required will be checked.
- Tracking Closed Date will be blank

If the customer has US indicia, the batch will extract the customer account and obligations based on FATCA product, account class and instruments maintenance. The batch will add up the balances based on 'Inc Bal.' field of the FATCA product, account class and instrument maintenance.

The FATCA classification batch will check address fields in all the CASA accounts for the customer and in the message address fields maintained for the customer along with the customer information (CIF) record for US indicia details. If US indicia is found either in the customer information (CIF) data or in any of the customer account data or in the customer message address, the 'US Indicia' field at the customer FATCA classification level will be selected the bank will do further due diligence.

Recalcitrant

The check box Recalcitrant is checked based on the FATCA classification batch or the authorization of a customer record.

You can check this box if:

- The check box US Indicia Present is checked.
- FATCA classification is reportable.

FATCA Classification

The system displays the value maintained for the field 'FATCA Classification' at 'Customer Type Wise FATCA Parameters' maintenance screen. However, you can modify by selecting the FATCA Classification from the adjoining option list. The system displays the value for this as 'PENDING CLASSIFICATION' initially (during the Batch run/ Customer Authorization).

Remarks

Specify remarks, if any.

Entity FATCA Details

Tax identification Number (TIN)

Specify the tax identification number of the customer.

TIN Expiry Date

Specify the expiry date of the tax identification number. If TIN Expiry Date is blank, it indicates that the tax identification number does not expire.

Balance Currency

The system displays the total balance of the customer.

FATCA Balance

Specify the total balance of all accounts/contracts for the customer, that are included for FATCA reporting set.

If the customer's FATCA balance is greater than or equal to the threshold amount maintained for the customer type, and:

- If the current 'US Indicia Present' status is Yes and the customer has a reportable FATCA classification, then no further processing is required.

- If the current ‘US Indicia Present’ is No, you need to set the ‘US Indicia Present’ and ‘Tracking Required’ to Yes and the ‘FATCA Classification’ to PENDING CLASSIFICATION.
- If the current ‘US Indicia Present’ is Yes, but the customer does not have a reportable FATCA classification, then you need to set the classification to PENDING CLASSIFICATION and ‘Tracking Required’ to YES.

If the customer’s FATCA balance is less than the threshold amount maintained for customer type then:

- If the current ‘US Indicia Present’ status is Yes, then set the FATCA classification to LOW VALUE EXEMPT.
- If the current ‘US Indicia Present’ status is NO, then set the customer’s ‘US Indicia Present’ to YES and insert the obligations in the obligations tracking table. Update the customer’s FATCA classification to LOW VALUE EXEMPT.

For Corporates and Banks

Responsible Officer Name

Specify the name of the officer responsible for FATCA compliance.

Responsible Officer Designation

Specify the designation of officer responsible for FATCA compliance.

Responsible Officer Address Line 1

Specify the address of the officer responsible for FATCA compliance.

Responsible Officer Address Line 2

Specify the address of the officer responsible for FATCA compliance.

Responsible Officer Address Line 3

Specify the address of the officer responsible for FATCA compliance.

Responsible Officer Address Line 4

Specify the address of the officer responsible for FATCA compliance.

Responsible Officer Telephone

Specify the telephone number of the officer responsible for FATCA compliance.

Responsible Officer Email ID

Specify the e-mail ID of the officer responsible for FATCA compliance.

GIIN Verified

Check this box to indicate whether the GIIN number has been validated against the list of GIIN received from IRS.

Withhold for this Financial Institution

Check this box to to indicate that the customer requires withholding on their behalf. The bank will withhold the FATCA classification for that particular financial year.

This field is applicable only if the bank is a USWA and the customer is a bank type of customer.

Corporate and Banks

Employer Identification No. (EIN)

Specify the employer identification number.

EIN Issue Date

Specify the date when the employer identification number is issued.

EIN Expiry Date

Specify the date when the employer identification number has to be revalidated or renewed. If EIN Expiry Date is blank, it indicates that EIN does not expire.

Global Intermediary Identification Number (GIIN)

Specify the Global Intermediary Identification Number issued to the bank by IRS.

GIIN Issue Date

Specify the date on which GIIN was issued.

GIIN Expiry Date

Specify the date on which GIIN will be expiring.

Tracking Required

Check this box to indicate that the customer should be tracked for FATCA classification or re-classification.

If this box is unchecked, then it is mandatory to maintain 'Tracking Closed Date'.

Tracking Closed Date

Specify the tracking closed date. Tracking closed date cannot be a future date.

IGA Status

Select the Inter-Governmental Agreement type from the drop-down list. The list displays the following values:

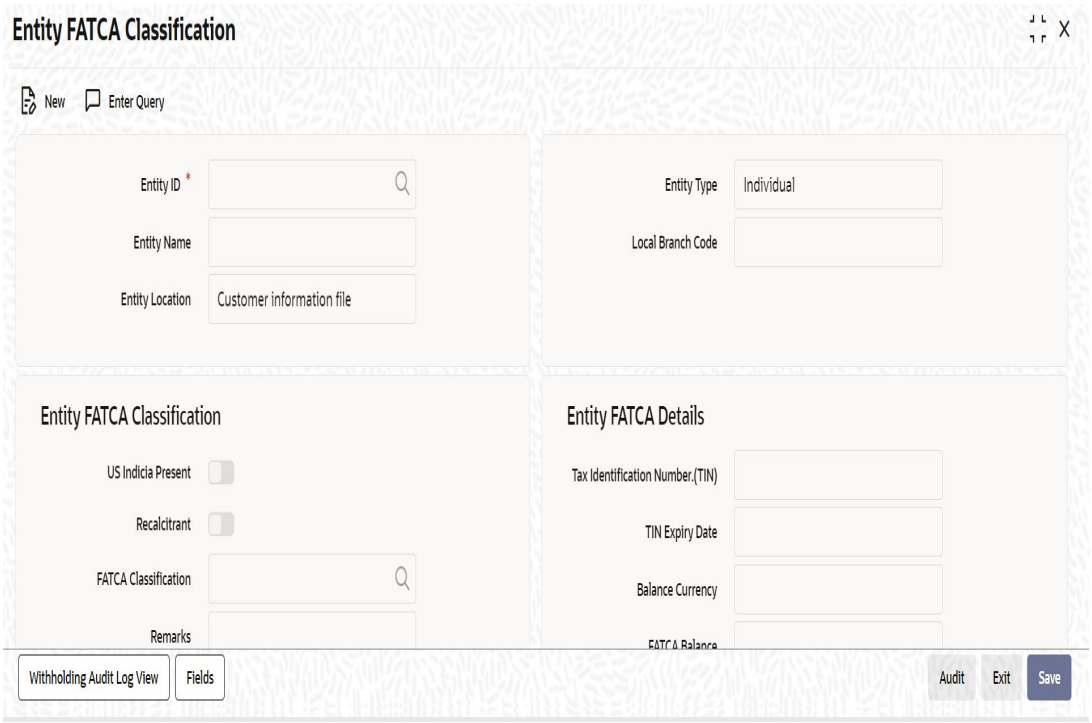
- Not Applicable - The Domicile status is not applicable for the entity. This value is allowed for the individual type of entities.
- Model -1 A - The financial institution belongs to a domicile that has signed the Model 1 – A agreement.
- Model -1 B - The financial institution belongs to a domicile that has signed the Model 1 – B agreement.
- Model - 2 - The financial institution does not belong to any Inter-Governmental Agreement domicile and has signed an independent agreement with IRS.

Note

This field is enabled only if the entity type is Bank (B).

Entity FATCA Audit Log

The system records any change to customer classification whether automatically or manually here.



Date Logged

The system displays the application date.

Reason for Logging

The system displays the details about the user making the changes.

Logging Remarks

Specify logging remarks, if any.

US Indicia Updated

The system displays if the ‘US Indicia’ is updated by the system or not.

Recalcitrant Updated

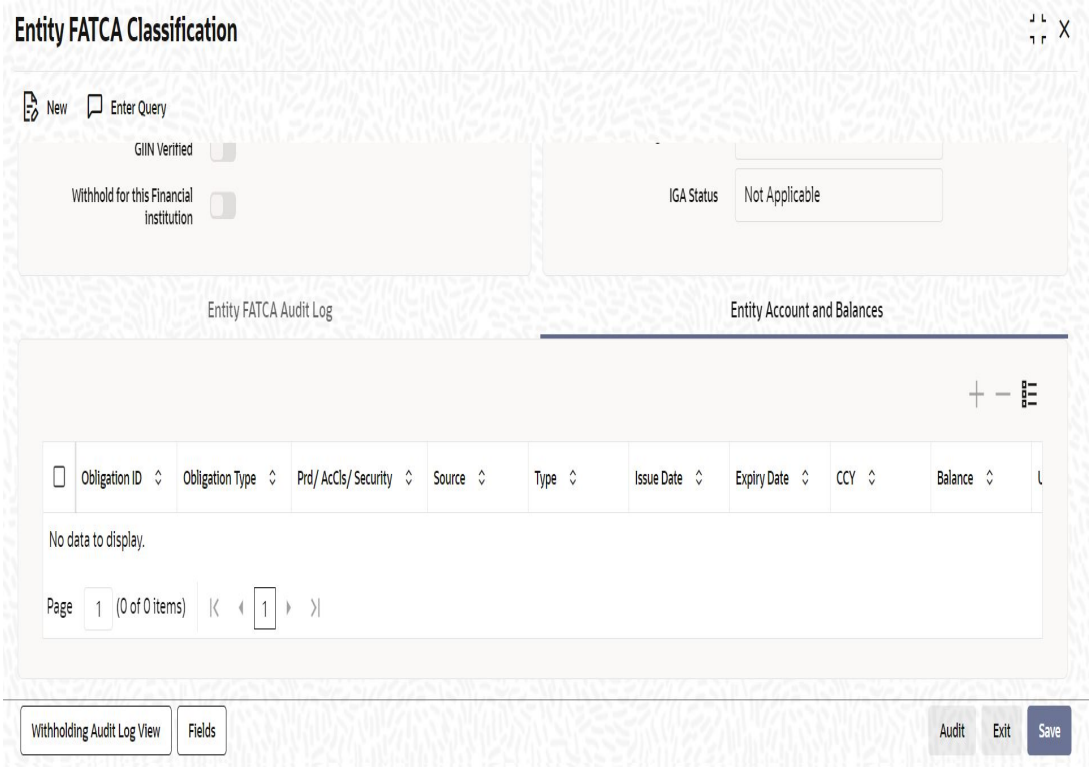
The system displays if the ‘Recalcitrant’ is updated by the system or not.

Source Code

The system displays the source code.

Entity Account and Balances

Click ‘Entity Account and Balances’ tab to specify the entity account and balances details.



Obligation ID

Specify the obligation ID.

Obligation Type

Select the type of obligation from the drop-down list. Following are the options available in the drop-down list:

- Account
- Contract
- Portfolio

Prd/AcCls/Security

Specify the security details.

Source

Specify the source details.

Type

Select the type from the drop-down list. Following are the options available in the drop-down list:

- Internal
- External

Issue Date

Specify the issue date.

Expiry Date

Specify the expiry date.

CCY

Select the currency from the option list.

Balance

Specify the balance.

US Sourced

Check this box to enable US sourced.

Include Bal

Check this box to include the balance.

Grandfathered

Check this box to enable grandfathered.

Last Updated Date

The system displays the last updated date.

Remarks

Specify remarks, if any.

Maker ID

The system displays the maker ID.

Click 'Withholding Audit Log View' button to view the FATCA withholding log in the 'FATCA Withholding Audit Log View' screen. You can view the withholding log as a drill down from the FATCA obligation record and also independently. The withholding log provides a means to track FATCA withholding.

For more information on viewing FATCA Withholding Audit Log, refer to the section 'Viewing FATCA Withholding Log' in this User Manual.

Click 'Fields' to capture additional FATCA details.

4.3.2 Viewing Customer FATCA Classification

You can view the FATCA Classification details of the customers maintained in the 'Customer FATCA Classification' screen using the 'Customer FATCA Classification Summary' screen.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Customer No
- US Indicia Present
- Recalcitrant
- FATCA Classification
- Employer Identification No. (EIN)
- GIIN

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Customer No
- US Indicia Present
- FATCA Classification
- Recalcitrant
- Employer Identification No. (EIN)

- EIN Issue Date
- EIN Expiry Date
- GIIN
- Tax Identification Number (TIN)
- TIN Expiry Date
- Tracking Required
- Tracking Closed Date
- Remarks

4.4 Criteria for Applying US Indicia

The system evaluates the US Indicia of the customer based on the following criteria maintained in 'Customer Maintenance' screen. The system will apply the criteria on creating a new customer record / on Modification of new customer record:

- If the customer is an individual, then the customer record satisfies US Indicia if any one or more of the following conditions are met:
  - If the nationality of the customer is US
  - If the country in the correspondence address or permanent address is US or its territories
  - If the international dialing code for telephone number is that of US
  - If the international dialing code for mobile number is that of US
  - If the international dialing code for FAX number is that of US
  - If the country of birth is US or its territories.
  - If the country in address of Power of Attorney holder is US or its territories
  - If the nationality of power of attorney holder is US
  - If the international dialing code for telephone number of power of attorney holder is US
  - If the permanent US residence status flag is Yes
  - If the 'Visited US in last 3 years' flag is Yes
  - If the country in domicile address is US or its territories
- If the customer is a corporate, then the customer record satisfies US indicia if any one or more of the following conditions are met:
  - If country in correspondence address is US or its territories
  - If the nationality is US
  - If the international dialing code for telephone number is that of US
  - If the international dialing code for mobile number is that of US
  - If the international dialing code for FAX number is that of US
  - If the country in registered address is US or its territories
  - If the Country of Incorporation is US or its territories
  - If the international dialing code for mobile number is that of US for at least one of the directors.
  - If the international dialing code for telephone number is that of US for at least one of the directors
  - If the country in mailing address is US or its territories for at least one of the directors.
  - If the country in permanent address is US for at least one of the directors.

- If the US permanent residence Status is Yes for at least one of the directors.
- If the nationality is US or its territories for at least one of the directors.

- If the customer is a financial institution, then the US Indicia should be 'Y'.

Note

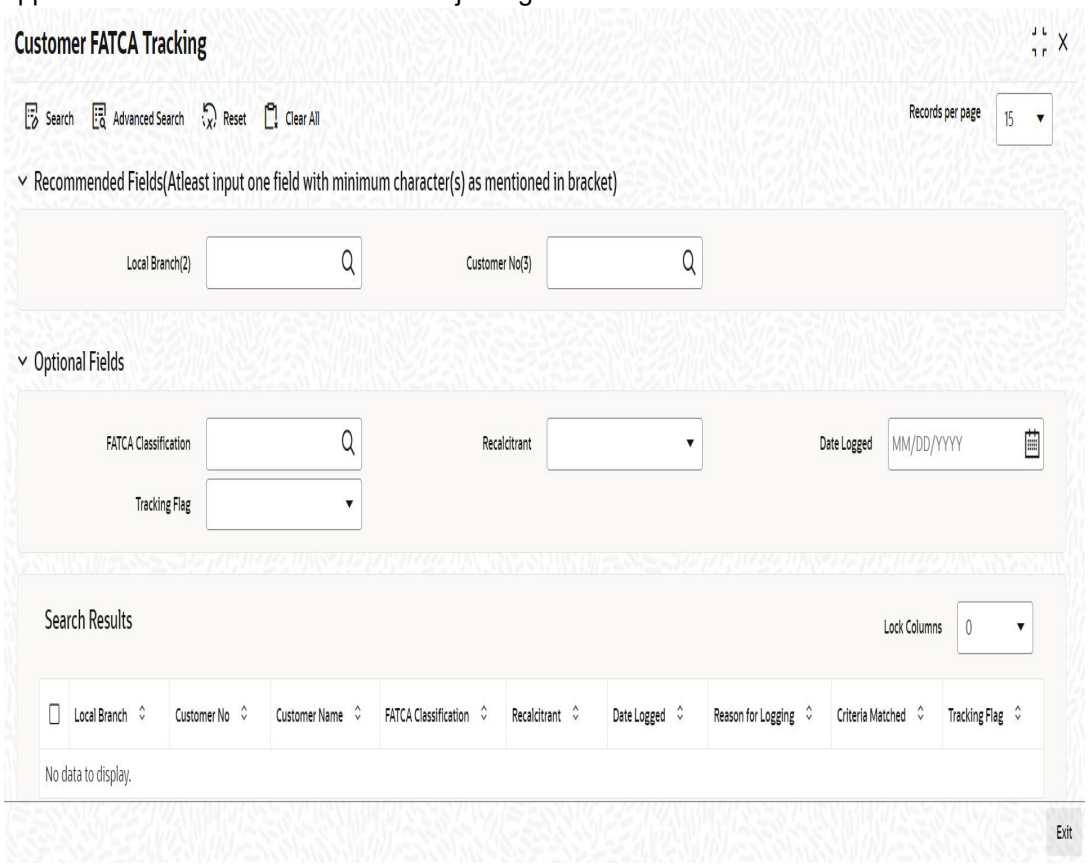
US Territories Included for FATCA assessment are:

- American Samoa (AS)
- Guam (GU)
- Marianas Islands (MP)
- Puerto Rico (PR)
- US Virgin Islands (VI)

All residents born in the above listed US commonwealth territories are automatically granted US citizenship and hence qualify for FATCA evaluation. The ISD Codes of these territories are also +1 as that of US

4.5 Tracking FATCA Customers

You can track the customers whose FATCA classification or re-classification is pending or needs due diligence. You can monitor such records using the 'Customer FATCA Tracking' query screen. To invoke this screen type 'STSFCTRK' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Local Branch

- Customer No
- FATCA Classification
- Recalcitrant
- Date Logged
- Tracking Flag

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

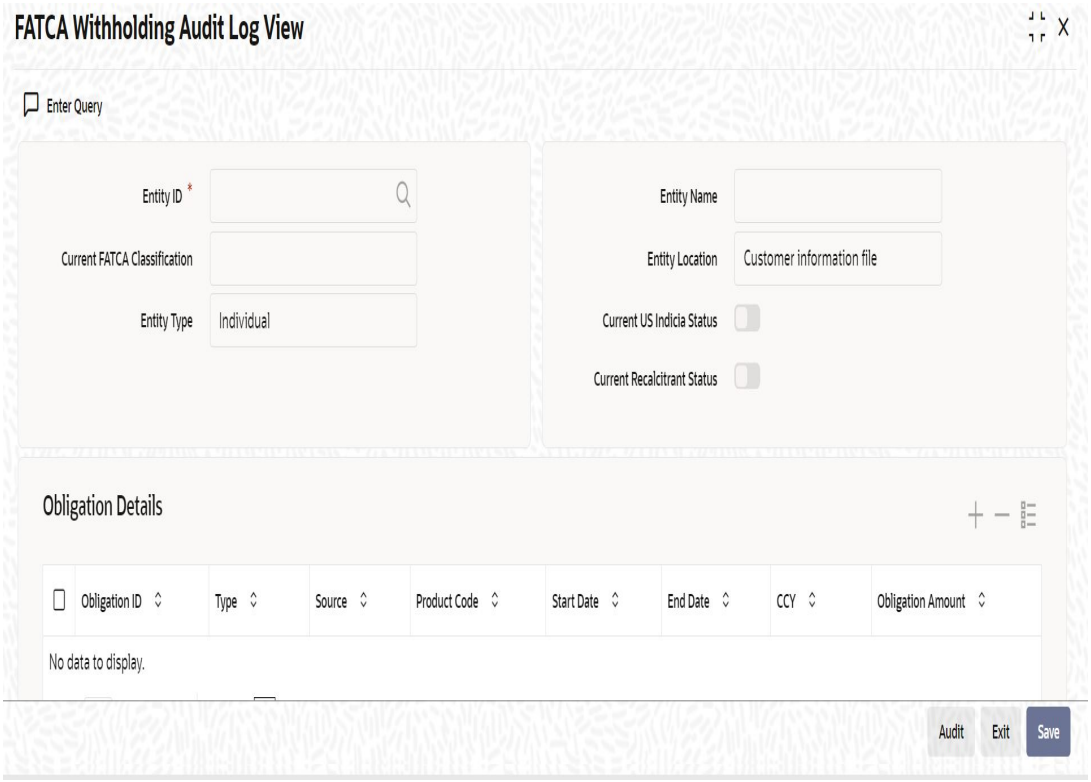
If you are allowed to query customer information, then system displays the following details pertaining to the fetched records:

- Local Branch
- Customer No
- Customer Name
- FATCA Classification
- Recalcitrant
- Date Logged
- Reason for Logging
- Criteria Matched
- Tracking Flag

4.6 Viewing FATCA Withholding Log

You can view FATCA withholding log. You can view the withholding log as a drill down from the FATCA obligation record and also independently in the ‘FATCA Withholding Audit Log View’ screen. The withholding log provides a means to track FATCA withholding.

You can invoke the ‘FATCA Withholding Audit Log View’ screen by typing ‘TADFWHLG’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view the FATCA Withholding Audit Log based on the following parameter:

Entity ID

Specify a unique identification ID for the entity. Alternatively, you can select the entity ID from the option list. The list displays all the entity ID maintained in the system.

Click ‘Execute Query’ button, the system displays the following details pertaining to the FATCA Withholding Audit Log based on the entity ID selected.

- Entity Name
- Current FATCA Classification
- Entity Location
- Entity Type
- Current US Indicia Status
- Current Recalcitrant Status
- Obligation ID
- Type
- Source
- Product Code
- Start Date
- End Date
- CCY
- Obligation Amount
- Date
- Beneficiary Name

- Amount Tag
- CCY
- Basis Amount
- Tax Currency
- Tax Amount
- Withholding Classification
- Withholding Recalcitrant

4.7 FATCA Referral Processing

This section contains the following topics:

- Section 4.7.1, "Processing FATCA Referral Transactions"
- Section 4.7.2, "Viewing Referral Processing Summary"

4.7.1 Processing FATCA Referral Transactions

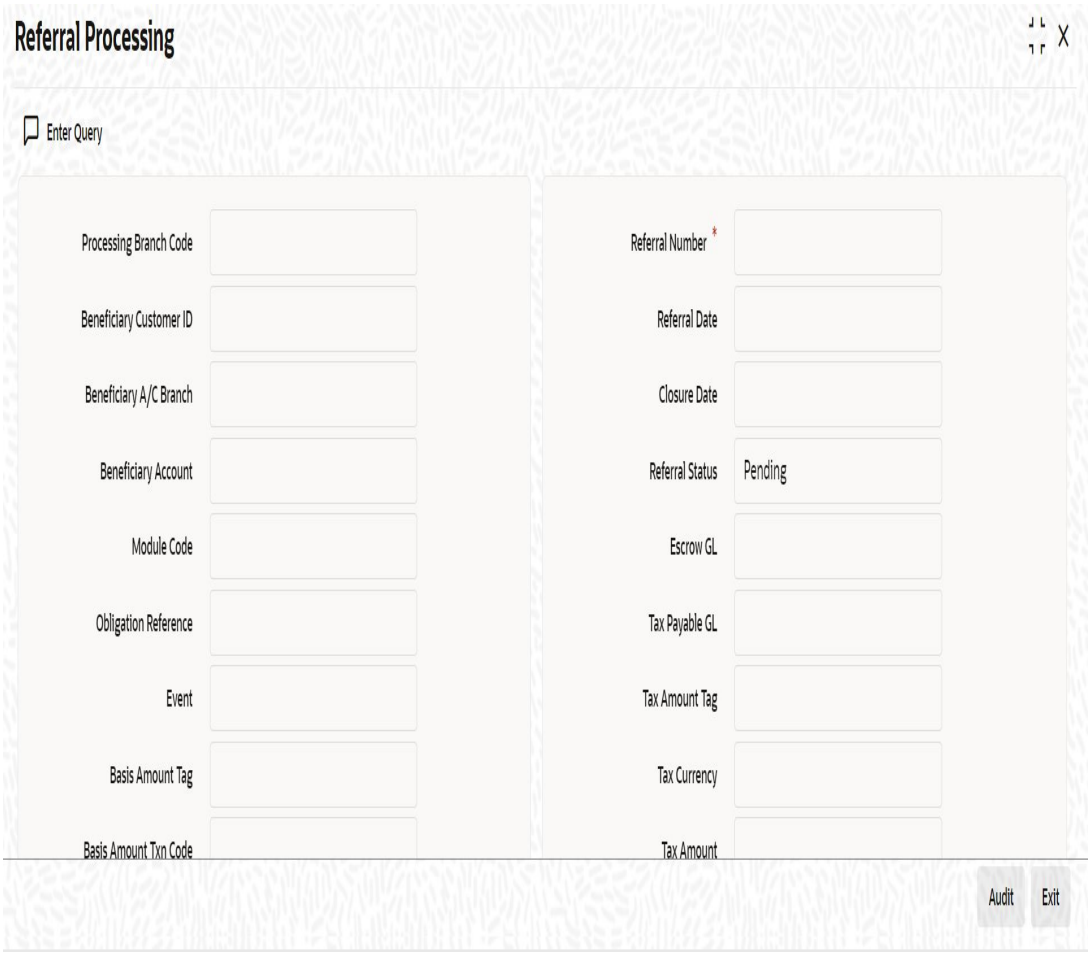
You can process referred transactions manually in the ‘Referral Processing’ screen. You can fetch a FATCA referral record, which is in E – ESCROW and P – PENDING status to decide whether to perform withholding or not.

While saving the FATCA referral record, the referral status gets updated to the status ‘C’ – CLOSED and the authorization status of the referral record gets updated to ‘U’ – Unauthorized.

You can perform the following actions in the ‘Referral Processing’ screen:

- Delete an unauthorized referral record
- Authorization of unauthorized referral record by another user
- Unlock and Cancel an authorized referral record that has decision status as ‘WITHHOLD/NO WITHHOLD’ and the referral status as ‘CLOSED’.

You can invoke the ‘Referral Processing’ screen by typing ‘TADFATRF’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Referral Number

Specify the referral number of the FATCA referral record.

The system displays the following details:

- Processing Branch Code
- Beneficiary Customer ID
- Beneficiary A/C Branch
- Beneficiary Account
- Module Code
- Obligation Reference
- Event
- Basis Amount Tag
- Basis Amount Txn Code
- Basis Amount Currency
- Basis Amount
- Referral Date
- Closure Date
- Referral Status
- Pending Closed

- Escrow GL
- Tax Payable GL
- Tax Amount Tag
- Tax Currency
- Tax Amount
- Transfer Reference

To process referred transaction manually, click ‘Execute Query’ button. You can specify the following details:

Decision

Select the decision from the drop-down list. The list displays the following values:

- ESCROW
- WITHHOLD
- NO WITHHOLD
- CANCELLED

Justification

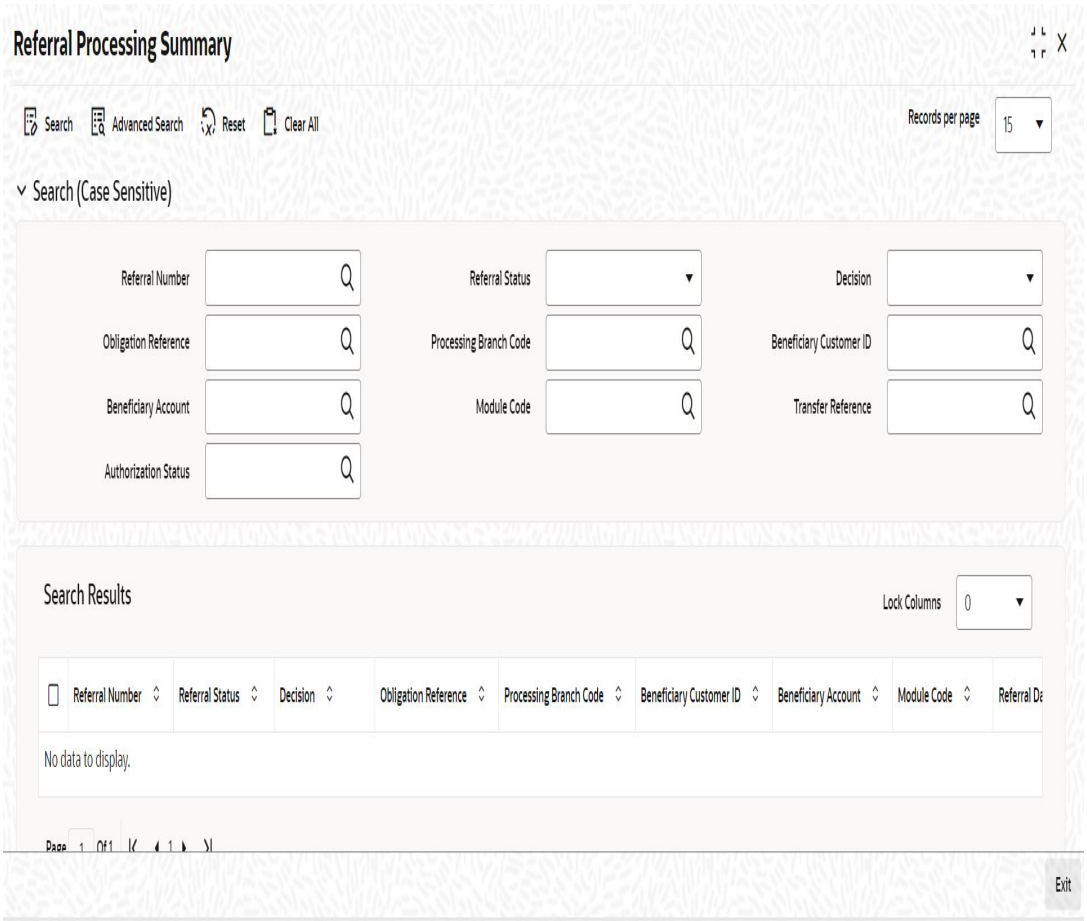
Specify the justification for the decision taken.

Click the ‘Save’ button to save the transaction. The system saves the record and updates the status to ‘C-Closed’.

4.7.2 Viewing Referral Processing Summary

You can view the summary of referral processing in the ‘Referral Processing Summary’ screen. It displays the status of the records maintained, whether it is authorized, unauthorized or rejected.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Referral Number
- Decision
- Processing Branch Code
- Beneficiary Account
- Transfer Reference
- Referral Status
- Obligation Reference
- Beneficiary Customer ID
- Module Code
- Authorization Status

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

- Referral Number
- Referral Status
- Decision
- Obligation Reference
- Processing Branch Code
- Beneficiary Customer ID

- Beneficiary Account
- Module Code
- Referral Date
- Closure Date
- Beneficiary A/C Branch
- Event
- Basis Amount Tag
- Basis Amount Txn Code
- Basis Amount Currency
- Basis Amount
- Escrow GL
- Tax Payable GL
- Tax Amount Tag
- Tax Currency
- Tax Amount
- Transfer Reference
- Maker
- Date Time
- Checker
- Date Time
- Authorization Status

4.8 FATCA Rule Maintenance

This section contains the following topics:

- Section 4.8.1, "Maintaining FATCA Withholding Rule"
- Section 4.8.2, "System Data Elements"
- Section 4.8.3, "Expression Builder"
- Section 4.8.4, "Viewing FATCA Rule Summary"
- Section 4.8.5, "Reporting Income Code Maintenance"

4.8.1 Maintaining FATCA Withholding Rule

You can maintain FATCA withholding rules in the 'FATCA Rule Maintenance' screen. In this screen, you can describe a set of conditions and return the resultant decision. The FATCA Withholding Rule Maintenance helps to create a rule that determines whether FATCA withholding is required or not. While defining tax rule, a flag indicates whether the tax rule is a FATCA based rule or not. If case the tax rule is a FATCA based rule, then a FATCA withholding rule has to be linked to the tax rule.

During evaluation of the tax rule, the FATCA withholding rule is evaluated first and based on the outcome of the FATCA withholding rule, the tax rule computes the withholding tax.

The conditions you can describe are as follows:

- The beneficiary customer's recalcitrant status
- The obligations US sourced status and grandfathered status
- The expression evaluating the amount tag, currency, transaction code, module, and the customers status (internal or external)

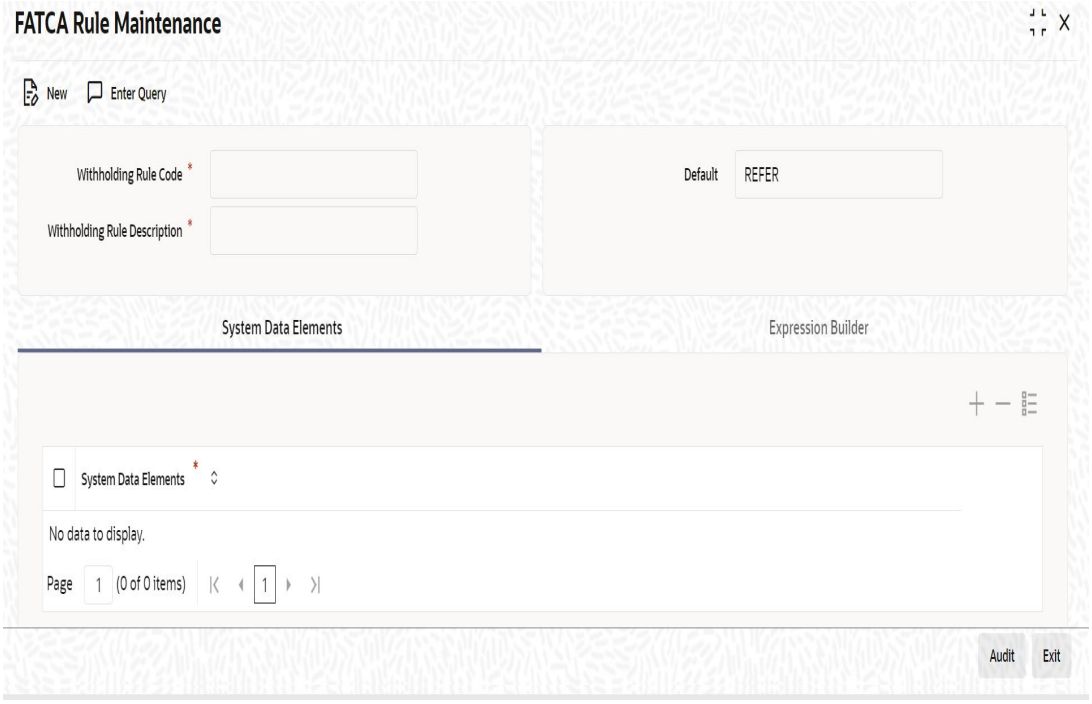
The resultant decision are as follows:

- Withhold
- Do not withhold
- Refer for Manual Processing

The tax computation for the resultant decision are as follows:

- If the outcome is ‘Withhold’, the tax is computed and liquidated.
- If the outcome is ‘Do not withhold, the tax will not be computed.
- If the outcome is ‘Refer for Manual Processing, the tax will be computed and held in Escrow account. The record will be sent for manual decision.

You can invoke the ‘FATCA Rule Maintenance’ screen by typing ‘TADFATTX’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Withholding Rule Code

Specify a unique rule ID for the FATCA rule

Withholding Rule Description

Specify the description of the FATCA Rule.

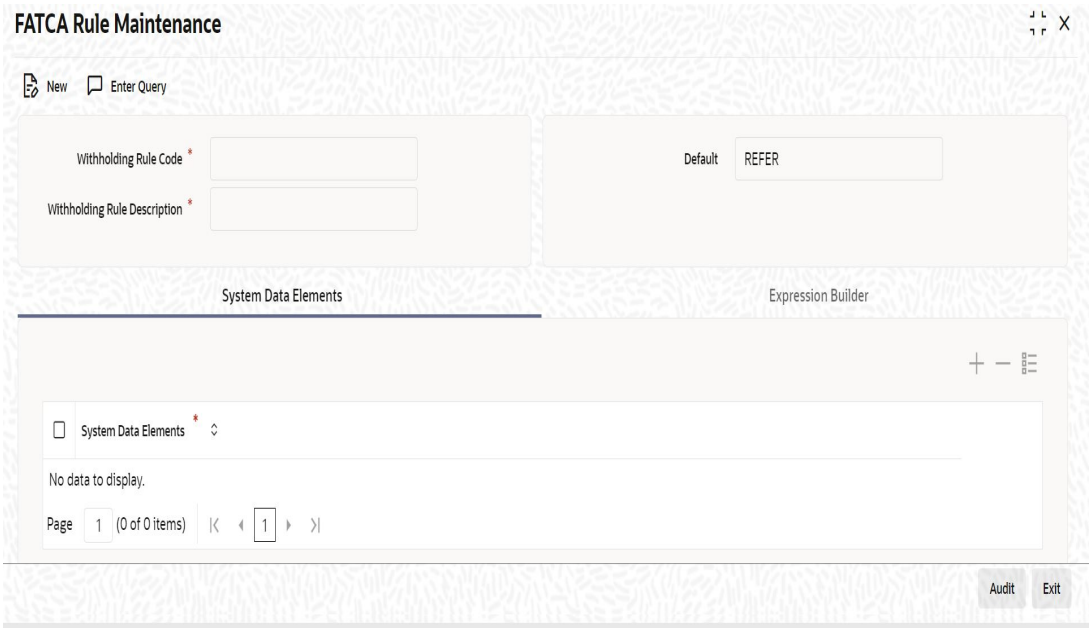
Default

Select the default option from the drop-down list. The list displays the following values:

- REFER
- NO WITHHOLFD
- WITHHOLD

4.8.2 System Data Elements

All the SDEs that are allowed for the rule are provided in this tab. You can select one or more than one SDEs to be used in the rule. Each system data element appears only once in the list. To specify SDE, click ‘System Data Elements’ tab.



System Data Elements

Specify the SDEs allowed for user in expression.

You can use the following SDE's as part of the formula FATCA Tax rule Maintenance:

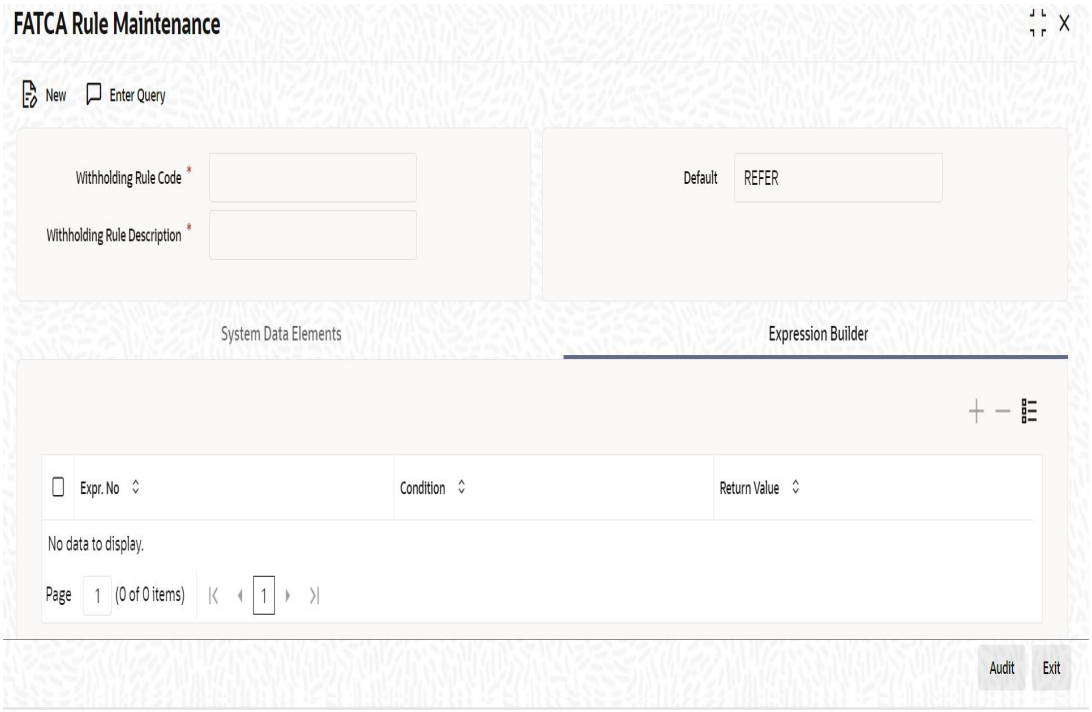
- CUST_FATCA_CLASSFN – If you use this SDE in FATCA Tax Rule Maintenance (TADFATTX) screen, it will return the actual FATCA classification of the customer. If you use this SDE in IC Rule Maintenance (ICDRUMNT) screen, it will return the numeric equivalent value of the customer's FATCA classification.This SDE returns the numeric equivalent value of the customer's FATCA classification.
- GA_DOMICILE – This SDE returns the IGA Domicile status of the customer from Entity FATCA classification record. The value can be 0, 10, 11 or 20.

There would be no change in the way IC or FATCA tax rules are maintained

For more information on SDEs, refer to the section 'System Data Elements Maintenance' in the chapter 'Maintaining System Data Elements' in Interest and Charges User Manual.

4.8.3 Expression Builder

You can build the expression by picking up elements and associated operators in the expression. To build expression, click 'Expression Builder' tab.



Expression Number

Specify the expression number.

Condition

Specify the condition of the expression.

Return Value

Select the return value from the drop down list. The list displays the following values:

- REFER
- NO WITHHOLFD
- WITHHOLD

System Data Element

Select the SDEs to help build the expression for operator. The list displays the following values:

- FATCA_CUST_TYPE - The customer type for beneficiary customer. This SDE returns values I (Individual), C (Corporate) or B (Bank).
- FATCA_RECALCITRANT - The recalcitrant status of the beneficiary customer. The value is returned from the Customer FATCA classification record.
- FATCA_US_SOURCED - This would be the US Sourced status of the obligation. This value would be returned from the FATCA Obligation record for the obligation number (contract reference number or portfolio ID).
- FATCA_GRANDFATHERED - The grandfathered status of the obligation. The value is returned from the FATCA Obligation record for the obligation number (Contract Reference Number or Portfolio ID).
- FATCA_MODULE_CODE - The module from where the tax is being evaluated.
- FATCA_AMOUNT_TAG - The basis amount's amount tag. Basically the amount tag which appears as the basis amount when the tax rule is linked in the product.
- FATCA_TXN_CODE - The transaction code of the basis amount tag transaction.
- FATCA_CCY_CODE - The currency in which the transaction is being posted.

- FATCA_EXT_CUST - The beneficiary customer account is held by a financial institution that has asked to be withheld against.

Operators

Select the operators from the drop-down list. The list displays the following values:

- >
- <
- =
- <>
- <=
- >=
- AND
- OR

4.8.4 Viewing FATCA Rule Summary

You can view the summary of FATCA Rule in the 'FATCA Rule Summary' screen. It displays the status of the records maintained, whether it is authorized, unauthorized or rejected.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status

- Withholding Rule Code
- Record Status
- Withholding Rule Description

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

- Authorization Status
- Record Status
- Withholding Rule Code
- Withholding Rule Description

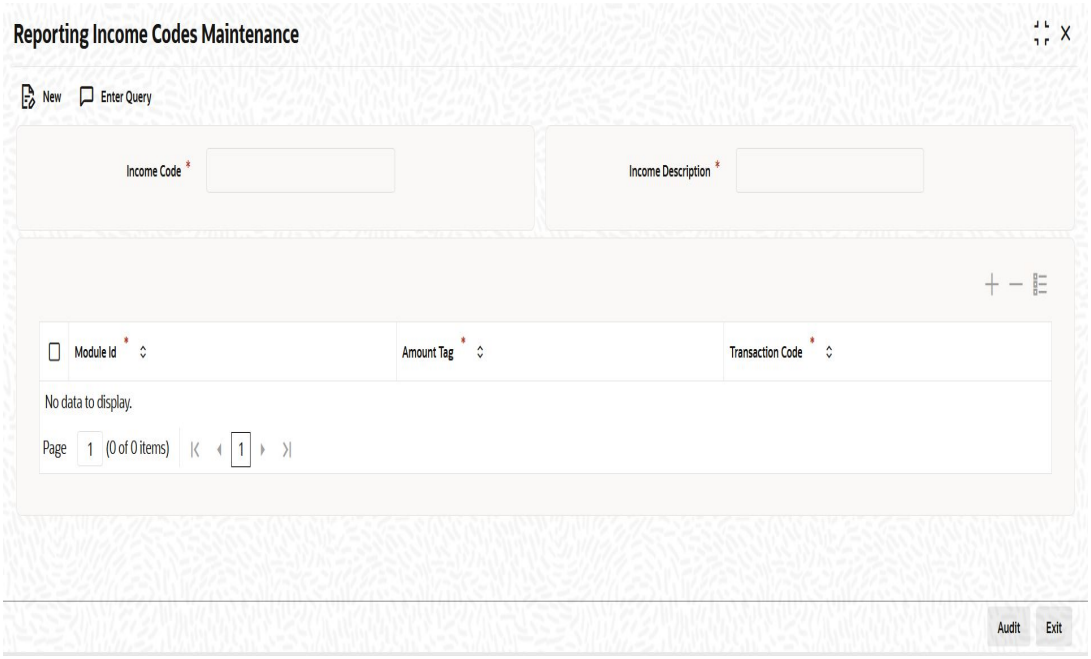
4.8.5 Reporting Income Code Maintenance

Income codes are codes used by FATCA reports for withheld transactions. You can define these income codes for an amount tag and transaction code combination in the ‘Reporting Income Code Maintenance’ screen.

Note

For a given income code, the combination of transaction code and amount tag will be unique.

You can invoke this screen by typing ‘TADINCCD’ 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 define multiple transaction code and amount tag combinations for an income code.

Income Code

Specify a unique identifier for income.

Income Code Description

Specify the description of the income code.

Module ID

Specify the module ID for the amount tag to be picked up. Alternatively, you can select the module ID from the option list. The list displays the module IDs maintained in the system.

Amount Tag

Specify the amount tag that would part define the income code. Alternatively, you can select the amount tag from the option list. The list displays the amount tags maintained in the system.

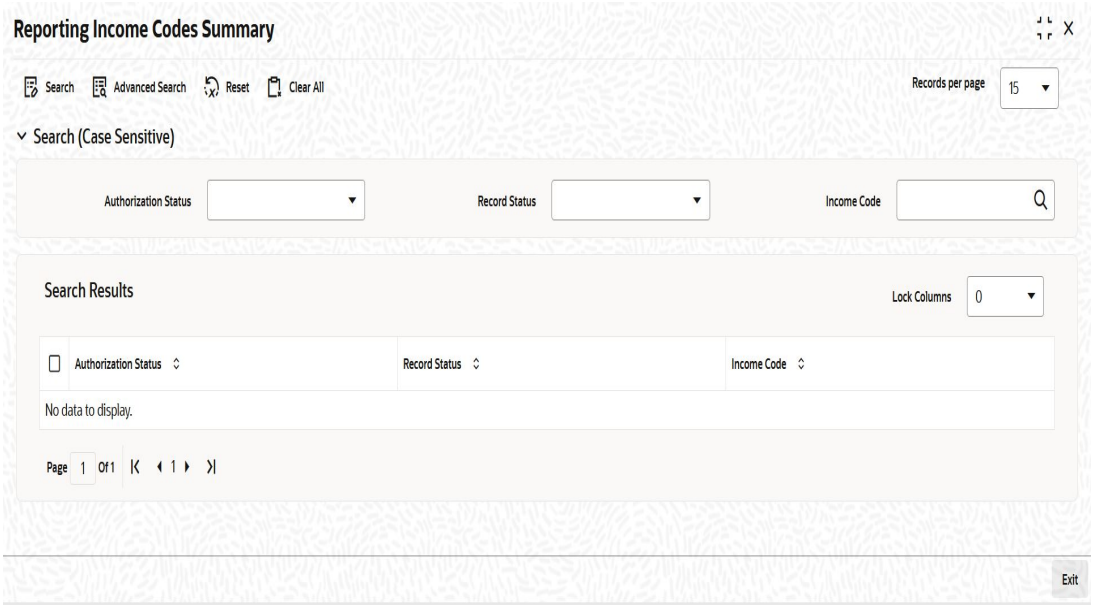
Transaction Code

Specify the transaction code. Alternatively, you can select the transaction code from the option list. The list displays the transaction codes maintained in the system.

4.8.5.1 Viewing Reporting Income Code Summary

You can view the summary of reporting income code summary in the 'Reporting Income Code Summary' screen. It displays the status of the records maintained, whether it is authorized, unauthorized or rejected.

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



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Income Code
- Record Status

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

- Authorization Status
- Record Status
- Income Code

4.9 Intraday Batch Maintenance

This section contains the following topics:

- Section 4.9.1, "Maintaining Intraday Batches"
- Section 4.9.2, "Processing FATCACOM Batch"
- Section 4.9.3, "Processing FATCAEXT Batch"

4.9.1 Maintaining Intraday Batches

You can define the following intraday batches to identify the customers based on FATCA classification:

- FATCACOM
- FATCAEXT

4.9.2 Processing FATCACOM Batch

FATCACOM batch scans all the customer records to check whether the customers qualify for FATCA. The batch identifies the FATCA classified customer records and marks them in FATCA classification data stores.

Note

The FATCACOM batch should be run at least once so that the existing customer records can be scanned to check if they are eligible for FATCA.

The processing logic of the batch is available under the section 'FATCA Classification Data Population into Data Stores'.

4.9.2.1 Maintenance

In order to enable this batch, you need to maintain the following details in 'Batch EOD Function Input' screen.

Function ID

Specify the function ID as FATCACOM.

End of Cycle Group

Select the end of cycle group 'Transaction Input'.

Report Orientation

Select 'Not Applicable'.

For further details *regarding 'Batch EOD Function Input' screen, refer to the chapter 'Automated End of Cy*cle Operations' in the Automated End of Day user manual.

4.9.3 Processing FATCAEXT Batch

FATCAEXT batch extracts data for FATCA reporting. The data for FATCA reporting is extracted usually at the end of a financial year. However, at the bank's discretion, the report can be extracted on any date. An ad-hoc (intra-day) batch facilitates extraction of data for FATCA reporting.

The parameters and details of FATCAEXT batch are as follows:

- The batch extracts data as of a date. This date is termed as the extraction date. The extraction date is stamped on every extraction record.
- A start date or the date from which the records are to be extracted is provided as a 'function input' for the intra-day batch. All records starting from this start date and including the extraction date is extracted and stored. If the start date is not provided, it is assumed that the first date of the financial year is the start date. The extraction date is the end date and it need not be input.
- Only one set of record is stored for a given extraction date. If the batch is re-run on any given date, then old records extracted for that date is first be deleted and the new set of records are stored.

The processing logic of the batch is available under the section 'FATCA Classification Data Population into Data Stores'.

4.9.3.1 Maintenance

In order to enable this batch, you need to maintain the following details in 'Batch EOD Function Input' screen.

Function ID

Specify the function ID as FATCAEXT.

End of Cycle Group

Select the end of cycle group 'Transaction Input'.

Report Orientation

Select 'Not Applicable'.

For further details regarding 'Batch EOD Function Input' screen, refer to the chapter 'Automated End of Cycle Operations' in the Automated End of Day user manual.

4.10 Post EOTI Batch Maintenance

This section contains the following topics:

- Section 4.10.1, "Processing FATCAINC Batch"

4.10.1 Processing FATCAINC Batch

FATCAINC batch checks whether a change in the customer records affects the existing FATCA classification of a customer. This batch identifies such customer records and marks them in FATCA classification Data-stores.

The data in the FATCA data store is picked up by the FATCAINC batch to determine any change in their US Indicia or recalcitrant status based on the following conditions:

- The expected submission date of the documents is less than the current application date and the actual submission date is null.
- The expiry date of the documents is less than the application date.
- The US Indicia status is 'Y', but the FATCA classification is not reportable.
- The US Indicia status is 'N', but the FATCA classification is reportable.

The processing logic of the batch is available under the section 'FATCA Classification Data Population into Data Stores'.

4.10.1.1 Maintenance

In order to enable this batch, you need to maintain the following details in 'Batch EOD Function Input' screen.

Function ID

Specify the function ID as FATCAINC.

End of Cycle Group

Select the end of cycle group 'Transaction Input'.

Report Orientation

Select 'Not Applicable'.

For further details regarding 'Batch EOD Function Input' screen, refer to the chapter 'Automated End of Cycle Operations' in the Automated End of Day user manual.

4.11 Data Population into Data Stores

This section contains the following topics:

- Section 4.11.1, "FATCA Classification Data Population into Data Stores"
- Section 4.11.2, "Automatic Population of Check List for Due Diligence"

4.11.1 FATCA Classification Data Population into Data Stores

The system populates the data related to FATCA classification into the FATCA classification data stores as per the logic provided below.

This logic is applicable only if 'FATCA Applicable' flag is set to 'Y' in the 'Bank Parameters Maintenance' screen.

Case 1: The customer is an Individual or Corporate customer and satisfies US indicia conditions, then the process is as follows:

4. The system checks whether the customer record exist in the FATCA classification data store. If the record does not exists, then the system will insert a record into FATCA CLASSIFICATION data store with the following parameters:
   - 'US Indicia Present' flag set to 'Y'
   - 'FATCA Classification' set to 'PENDING CLASSIFICATION'
   - 'Tracking Required' flag set to 'Y'
5. The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as 'NEW – US Indicia Present'. The system also sets the US Indicia match criteria to the appropriate matching criteria and US Indicia Updated flag to 'Y'.
6. If the system finds that the customer record already exists in the FATCA classification data store, there can be the following situations:
   - 'US Indicia' flag is set to 'N'. In this case, the system updates the customer record in the FATCA CLASSIFICATION data store with the following details:
     – 'US Indicia Present' flag updated to 'Y'
     – 'FATCA Classification' set to 'PENDING CLASSIFICATION'
     – 'Tracking Required' flag updated to 'Y'
7. The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as 'CHANGE-US Indicia Present'. The system also sets the US Indicia match criteria to the appropriate matching criteria and US Indicia Updated flag to 'Y'.

- ‘US Indicia’ flag is set to ‘Y’ and the customer’s FATCA classification is maintained as ‘Reportable’ in ‘FATCA Parameters Maintenance’. In this case, the system checks document status for ‘Recalcitrant’ flag.
  - If the expected submission date is prior to the current date and actual submission date in document checklist is null, the ‘Recalcitrant’ flag will be updated to ‘Y’.
  - The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as ‘CHANGE-Document not submitted’ and ‘Recalcitrant Updated’ flag will be set to ‘Y’.
  - If the document expiry date is prior to the current date in document check list, the ‘Recalcitrant’ flag will be updated to ‘Y’.
  - The system inserts a record into data store with the reason for logging as ‘CHANGE– Document expired’ and ‘Recalcitrant Updated’ flag will be set t ‘Y’.

If a customer record is marked by the system as ‘Recalcitrant’ with Recalcitrant flag set as ‘Y’, the system will not reset it to back to ‘N’, even if the conditions no longer applies on that customer at a later stage. You need to manually deal with such situations by applying due-diligence. You can set the ‘Recalcitrant’ flag manually as deemed fit.

Case 2: If the customer is an Individual or Corporate and does not satisfy US indicia conditions, then the process is as follows:

8. The system checks whether the customer record exist in the FATCA classification data store. If the record does not exist, then no processing is required.
9. If the record already exists and the ‘US Indicia’ flag is set to ‘Y’ then, the system updates the customer record in FATCA CLASSIFICATION data store with the following parameters:
   - ‘US Indicia Present’ flag updated to ‘N’.
   - ‘FATCA classification’ as ‘PENDING CLASSIFICATION’
   - ‘Tracking Required’ flag updated to ‘Y’
10. The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as ‘CHANGE-US Indicia Not Present’ and ‘US Indicia Updated’ flag set to ‘Y’.

Case 3: The customer is a Bank.

11. The system check whether the customer record exist in the FATCA classification data store. If the record does not exist, then a record is inserted into FATCA Classification data store with the following parameters.
    - ‘US Indicia Present’ flag set to ‘Y’
    - ‘FATCA classification’ set as ‘PENDING CLASSIFICATION’
    - ‘Tracking Required’ flag set to ‘Y’
12. The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as ‘Financial Institution – Due Diligence’ and ‘US Indicia Updated’ flag will be set to ‘Y’.
13. If the record is already present and the FATCA classification is maintained as ‘Reportable’ in ‘FATCA Parameters Maintenance’ then, the system checks the document status for ‘Recalcitrant’ Flag.
    - If the expected submission date is prior to the current date and actual submission date in document checklist is null, the ‘Recalcitrant’ flag will be updated to ‘Y’.
    - The system inserts a record into FATCA CLASSIFICATION LOG data store with the reason for logging as ‘CHANGE-Document not submitted’ and ‘Recalcitrant Updated’ flag will be set to ‘Y’.

– If the document expiry date is prior to the current date in document check list, the ‘Recalcitrant’ flag will be updated to ‘Y’.
– The system inserts a record into data store with the reason for logging as ‘CHANGE– Document expired’ and ‘Recalcitrant Updated’ flag will be set t ‘Y’.

Note

You can maintain the default classification - 'PENDING CLASSIFICATION' for each type of the customers if they wish to register for FATCA classification.

4.11.2 Automatic Population of Check List for Due Diligence

Oracle FLEXCUBE facilitates linkage of required documents automatically during due diligence. When a customer is classified for ‘PENDING CLASSIFICATION’ in the Maintaining Customer Type-wise FATCA Parameters (STDFATCA) screen, the system automatically populates the check list for FATCA due diligence.

The system populates the check list automatically for a customer in the following scenarios:

- Saving a new customer from Customer Maintenance and the due diligence check as part of saving results in ‘PENDING CLASSIFICATION’ FATCA status.
- Modifying an existing customer from Customer Maintenance and the due diligence check as part of saving results in ‘PENDING CLASSIFICATION’ FATCA status.
- Modifying a customer’s FATCA classification manually from Entity FATCA classification screen to ‘PENDING CLASSIFICATION’.
- Due diligence batch run on existing customer record returns ‘PENDING CLASSIFICATION’ for a given customer.

4.12 FATCA Obligation Population and Classification Scenarios

SCENARIO	Obligation Data Populated	Grandfather Check	FATCA Balance Update	FATCA Classification	US Indicia Impact?	Recalcitrant Check
BATCH : FATCA COMPLETE (configured at Intraday Only)	Yes -- if Static US Indicia is Y	Yes	Yes	1. If FATCA Balance >=Threshold Amount System defaults with **PENDING CLASSIFICATION** (Reportable Flag for this has to be maintained as'Y') **2.** If FATCA Balance <Threshold Amount **LOW VALUE EXEMPT** (This will be factory shipped and to be configured with reportable flag as 'N')	Yes - Based on Static Criterions only	Defaulted 'N'

BATCH : FATCA INCRE-MENTAL (config-ured at Intraday and End of Day)	No	Yes	No	No	No	Yes
CUS-TOMER CREA-TION (From STDCIF)	No	No	No	If Static US Indi-cia is Y, then PEND-ING CLASSI-FICA-TION	Yes-Based on Static Cri-terions	Defaulted to 'N'

5. Common Reporting Standard

Common Reporting Standard (CRS) is a global reporting standard developed by Organization of Economic Co-operation and Development (OECD) for the automatic exchange of financial information among its member countries. The purpose of CRS is to allow tax authorities to get details on financial assets held abroad by the residents of a member country.

CRS is organized based on tax jurisdictions. Reporting financial institutions review their financial accounts to identify reportable accounts by applying due diligence rules and then report the relevant information. A Reportable Jurisdiction is a jurisdiction with which an agreement is in place for automatic exchange of information under the reporting standard.

This chapter contains the following sections:

- Section 5.1, "CRS Jurisdiction Maintenance"
- Section 5.2, "CRS Bank Parameters"
- Section 5.3, "CRS Customer Status"
- Section 5.4, "Batch Maintenance"

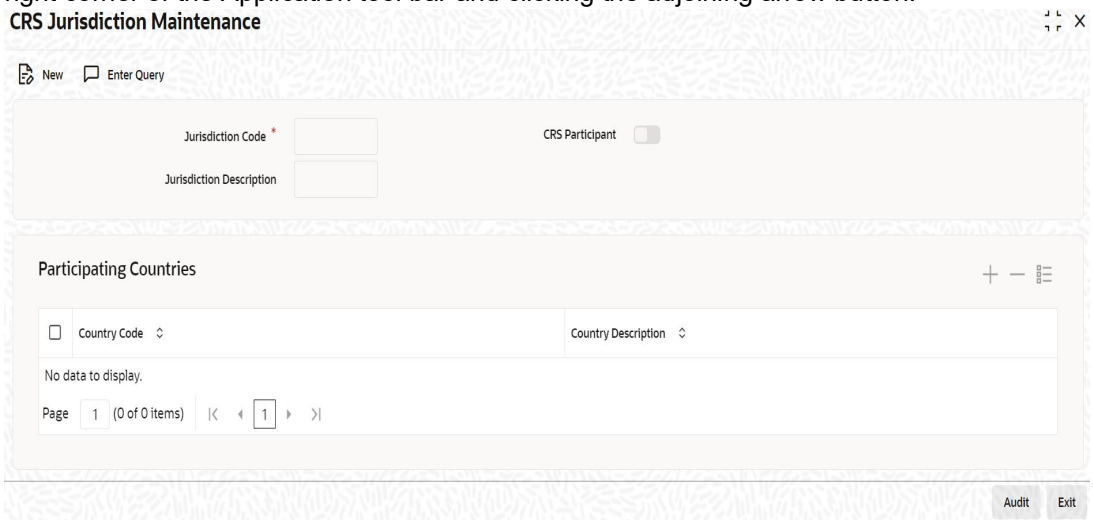
5.1 CRS Jurisdiction Maintenance

This section contains the following topics:

- Section 5.1.1, "Maintaining CRS Jurisdiction"
- Section 5.1.2, "Viewing CRS Jurisdiction Details"

5.1.1 Maintaining CRS Jurisdiction

You can define jurisdictions and their participating countries using CRS Jurisdiction Maintenance screen. You can invoke this screen by typing ‘STDJSMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Jurisdiction Code

Specify the jurisdiction code.

Jurisdiction Description

Give a brief description for the jurisdiction code.

CRS Participant

Check this box to indicate that the jurisdiction is a CRS participant.

Participating Countries

Country Code

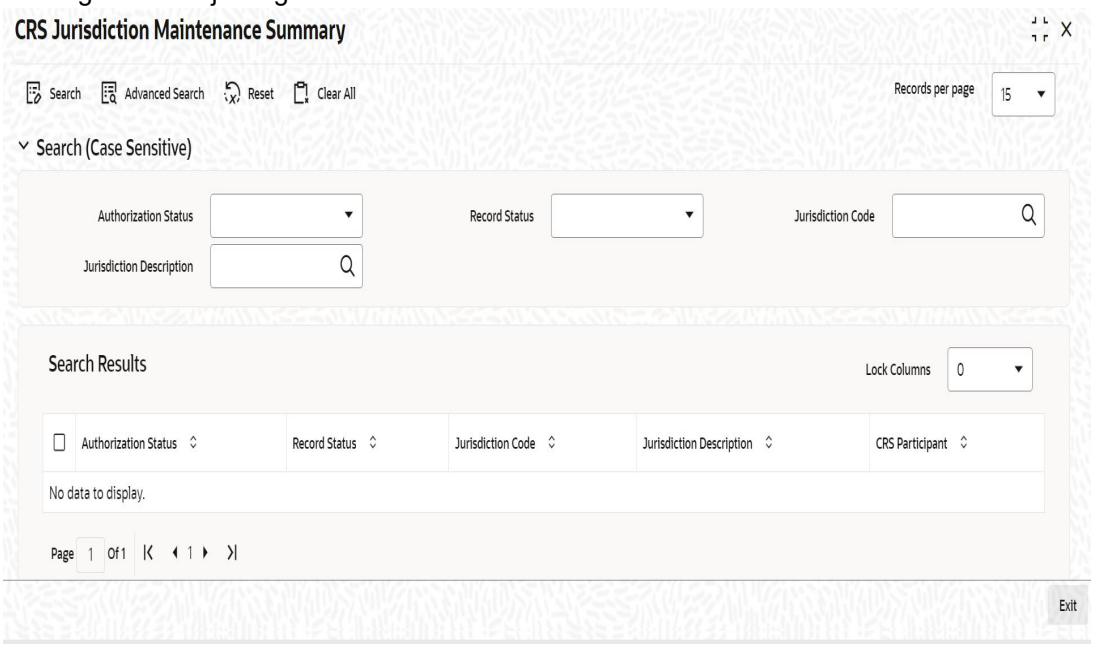
Specify the country code that is part of the jurisdiction. Alternatively, you can select the country code from the option list. The list displays all valid options.

Country Description

The system displays the country code description.

5.1.2 Viewing CRS Jurisdiction Details

You can view the CRS Jurisdiction details maintained in the 'CRS Jurisdiction Maintenance' screen using the 'CRS Jurisdiction Maintenance Summary' screen. You can invoke this screen by typing 'STSJSMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Jurisdiction Code
- Jurisdiction Description
- CRS Participant

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Jurisdiction Code
- Jurisdiction Description
- CRS Participant

5.2 CRS Bank Parameters

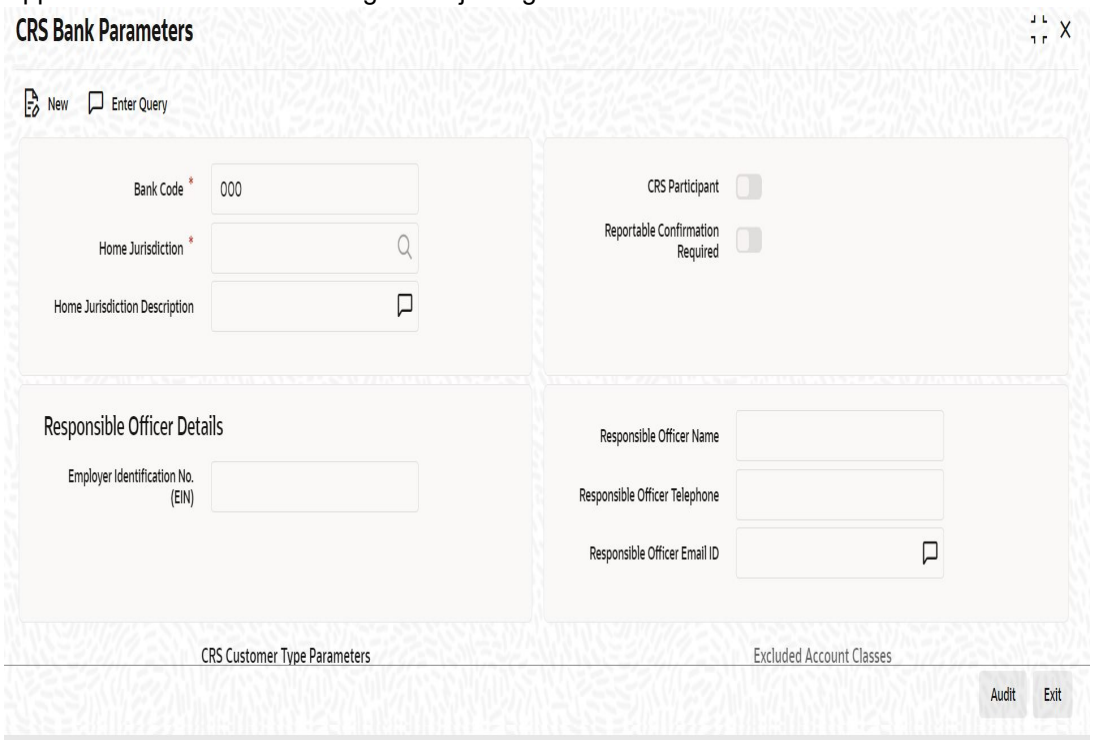
This section contains the following topics:

- Section 5.2.1, "Maintaining CRS Bank Parameters"
- Section 5.2.2, "Viewing CRS Bank Parameters"

5.2.1 Maintaining CRS Bank Parameters

All CRS common parameters for a jurisdiction can be maintained in CRS Bank Parameters screen. This is a jurisdiction wise maintenance. If the bank belongs to one Jurisdiction, then maintenance is done for that jurisdiction. If a bank has branches that belongs to more than one jurisdiction then you should maintain CRS Bank Parameter multiple times depending on the number of jurisdictions of a bank.

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



You can specify the following in this screen:

Bank Code

The system displays the bank code.

Home Jurisdiction

Specify the home jurisdiction. Alternatively, you can select the home jurisdiction from the option list. The list displays all valid values.

Home Jurisdiction Description

The system displays the home jurisdiction description.

CRS Participant

Check this box to indicate that the bank is a CRS participant.

Reportable Confirmation Required

Check this box to indicate that confirmation is required to change the status to reportable.

Responsible Officer Details

Employer Identification Number

Specify the employer identification number of the bank.

Responsible Officer Name

Specify the responsible bank officer's name.

Responsible Officer Telephone

Specify the responsible officer's telephone number.

Responsible Officer Email ID

Specify responsible officer's e-mail ID.

5.2.1.1 CRS Customer Type Parameters

CRS Customer Type

Select the CRS customer type for which the maintenance is done from the drop-down list. The list displays the following options:

- Individual
- Financial Entity
- Active Non-Financial Entity
- Passive Non-Financial Entity

Existing Customer

Check this box to indicate that the customer is an existing customer.

Threshold Details

Threshold is maintained for CRS customer type. During customer due diligence, if customer's balance is less than or equal to the threshold amount, the customer is considered to be in Low-Value Exempt and is not reported in the CRS.

Threshold Currency

Specify the currency in which threshold amount is defined. Alternatively you can select the threshold currency from the option list. The list displays all valid options.

Threshold Amount

Specify the threshold amount.

Documents Required

You can maintain the list of mandatory documents required under OECD-CRS:

Category

Specify the category of the document. Alternatively, you can select the document category from the option list. The list displays all valid options.

Type

Specify the type of the document.

Verification Limit in Days

Specify the number of days before which the document should be submitted once requested.

5.2.1.2 Excluded Account Classes

Account Class

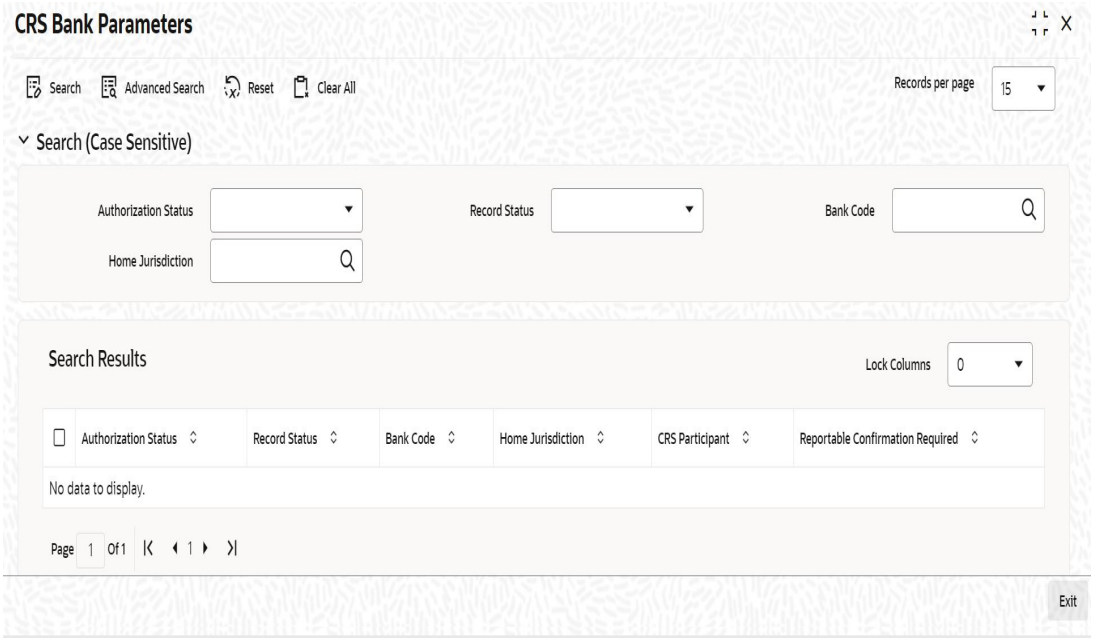
Specify the account class which has to be excluded for CRS income calculation. Alternatively, you can select the account class from the option list. The list displays all valid account classes.

Account Class Description

The system displays account class description.

5.2.2 Viewing CRS Bank Parameters

You can view the CRS Bank Parameters maintained in the 'CRS Bank Parameter' screen using the 'CRS Bank Parameters Summary' screen. You can invoke this screen by typing 'STSCRSPM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Bank Code
- Home Jurisdiction

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Bank Code
- Home Jurisdiction
- CRS Participant
- Reportable Confirmation Required

5.3 CRS Customer Status

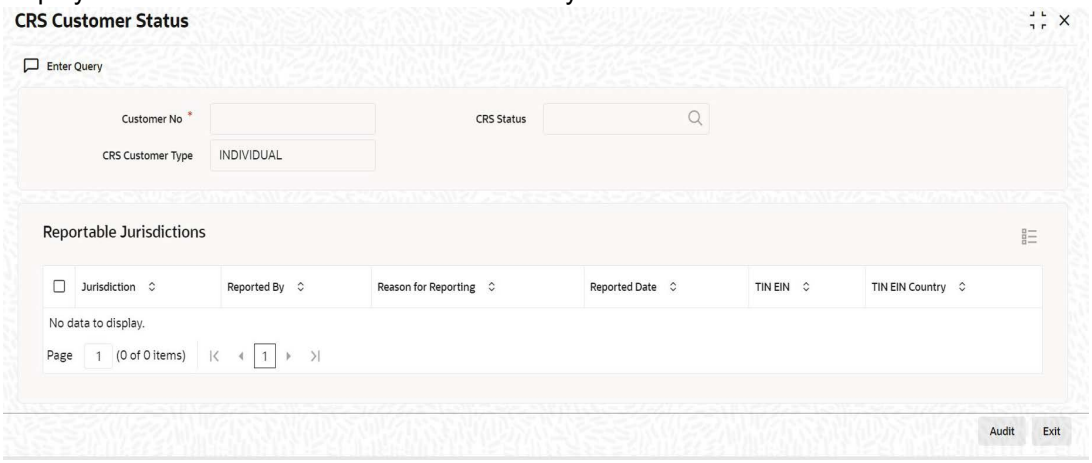
This section contains the following topics:

- Section 5.3.1, "Tracking CRS Customer Status"
- Section 5.3.2, "Viewing CRS Customer Status"

5.3.1 Tracking CRS Customer Status

You can track the CRS status of customers, whose due diligence is already done by the system, along with the customer's reportable jurisdiction in the 'CRS Customer Status' screen. If due diligence of a customer is done more than once because of any modification on customer, it will list the reportable jurisdictions by reportable date.

You can invoke this screen by typing 'STDCRSST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The reportable jurisdictions displayed cannot be added or removed manually.



You can specify the following in this screen:

Customer No

Specify the customer number.

CRS Customer Type

The system displays the CRS customer type. CRS customer type can be Individual, Financial Entity, Active Non-Financial Entity, and Passive Non-Financial Entity.

CRS Status

Specify the CRS status. Alternatively, you can select the CRS status from the option list. The list displays all valid statuses available. The list of valid statuses are:

- Undocumented: Document not submitted
- Low Value Exempt: Low Value Exempt
- Non Reportable: Non Reportable for CRS
- Unclassified: Pending Classification
- Pending Confirmation: Pending Confirmation By User
- Reportable: Reportable for CRS

Reportable Jurisdictions

Jurisdiction

The system displays the jurisdiction code to which the customer is reportable.

Reported By

The system displays the person because of whom the customer has become reportable. The values can be the following:

- Customer
- Power of Attorney
- Controlling Person

Reported Reason

The system displays the reason why this customer became reportable for the Jurisdiction. The values can be:

- TIN - Tax Country
- ADDRESS - Country of address
- PHONE - ISD Code

Reported Date

The system displays the date on which due diligence was done on the customer.

TIN EIN

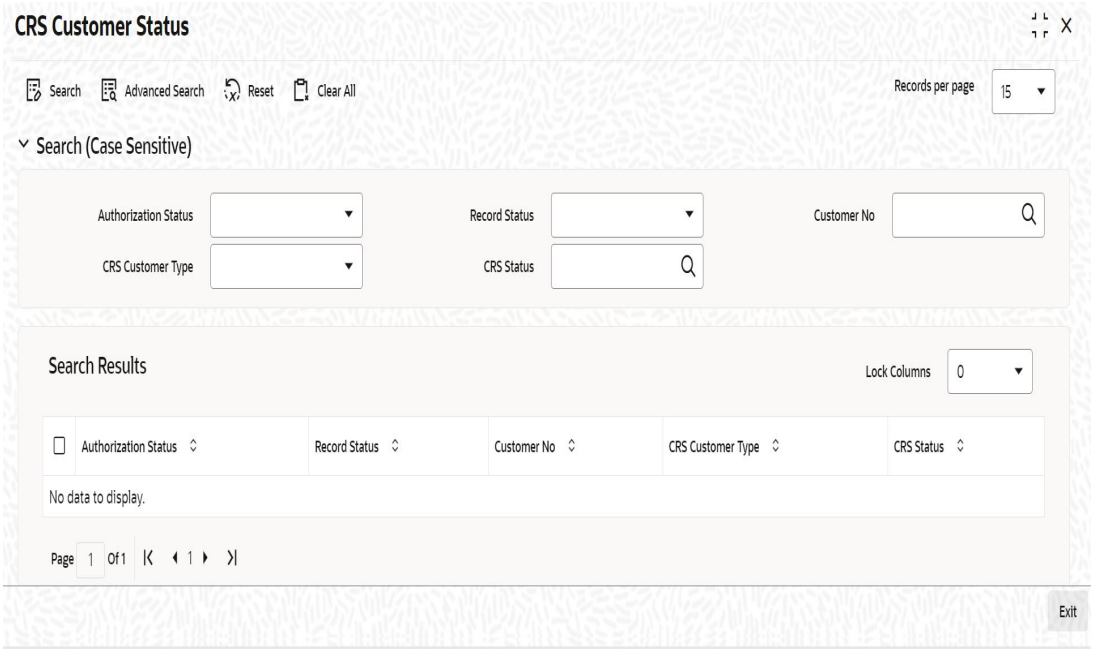
The system displays the tax identification number (TIN).

TIN EIN Country

The system displays the country that issued the TIN.

5.3.2 Viewing CRS Customer Status

You can view the CRS Customer Status maintained in the 'CRS Customer Status' screen using the 'CRS Customer Status Summary' screen. You can invoke this screen by typing 'STSCRSST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status

- Customer No
- CRS Status

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

- Authorization Status
- Record Status
- Customer No
- CRS Customer Type
- CRS Status

5.4 Batch Maintenance

This section contains the following topics:

- Section 5.4.1, "Pre-existing Customer Batch"
- Section 5.4.2, "New/Modified Customer Batch"
- Section 5.4.3, "Extract Batch"

5.4.1 Pre-existing Customer Batch

You can maintain intra day batch called pre-existing customer batch (STBCOCRS) to run due diligence on already existing customers of a branch.

5.4.1.1 Processing Pre-existing Customer Batch

The pre-existing customer batch performs the following:

- Extracts the customer’s jurisdiction from the country maintained in the address of correspondence, TIN issued country, and ISD codes.
- If the customer’s jurisdiction is same as the local branch’s jurisdiction, then there will be no action. If the jurisdiction is different from local branch’s jurisdiction, the aggregated account balance is taken (sum of the balances of all CASA/TD accounts except the ones in excluded list).
- If the balance is more than threshold limit maintained in CRS Bank Parameters screen, then customer CRS status is updated to ‘UNCLASSIFIED’. If the balance is less than threshold limit, then the customer CRS status will be updated to ‘LOW VALUE EXEMPT’.
- The system defaults required document details to Checklist tab of ‘Customer Maintenance’ (STDCIF) screen with expected date of submission as current date plus verification limit in days based on the maintenance in CRS Bank Parameter screen.
- If CRS customer type is ‘Null’ for a:
  - corporate customer, it is considered as Active Non Financial Entity.
  - Bank customer, it is considered as Financial Entity.
  - Individual customer, it is considered as Individual.

5.4.2 New/Modified Customer Batch

You can maintain an end of day batch called New/Modified Customers batch (STBINCRS) to run due diligence on all new and modified customers of the branch.

5.4.2.1 Processing New/Modified Customer Batch

The new/modified customer batch performs the following:

- Checks if the submission date has reached. If not, the CRS status will be UNCLASSIFIED.
- If submission date has reached, then all customers that are UNCLASSIFIED are picked up to check if the documents are submitted. If the documents are not submitted the CRS status will be changed to UNDOCUMENTED.
- If the documents are submitted the batch checks whether any pending confirmation is required. Post confirmation the CRS status is updated as REPORTABLE.
- Only REPORTABLE and UNDOCUMENTED customers are extracted by extract batch.
- The LOW_VALUE_EXEMPT accounts are monitored during this batch and status is changed to UNCLASSIFIED if income crosses the threshold limit. Once an account crosses LOW_VALUE_EXEMPT, it will not have the same status again.

5.4.3 Extract Batch

You can maintain Extract batch (STBEXCRS) to extract the details of all customers who are reportable under CRS. This is an intraday batch and can be run for a Branch. This batch has a two inputs Report From Date and Report To Date. The From and To date can be given from screen Batch EOD Function Inputs (BADEODFE). If From and To Date is not given the reporting period from and to will be fetched from start and end date of Financial Cycle based on the current financial year of the extraction date. Closed customers are not reported as a part of extract batch.

Extraction batch extracts the following data:

- Header data
- Base Customer data
- Individual Customer data
- Corporate Customer data
- Account Data

5.4.3.1 Processing Extract Batch

Extract batch performs the following:

- Extracts the CRS data based on the Report From Date and Report To Date
- All customer categorized as UNDOCUMENTED and REPORTABLE will be taken as input for this batch
- The income of respective CASA and TD accounts are added based on the interest liquidated for the accounts till date. The income and balance will be reported in both account currency and local currency.
- All closed and dormant accounts are also reported as part of this extraction.

6. Processing Referrals in Oracle FLEXCUBE

Referral refers to the process of handling customer transactions, which force the accounts involved in such a transaction to exceed the overdraft limit. Examples of typical transactions, which force an account to move into overdraft, are Standing Instructions or Clearing transactions. In Oracle FLEXCUBE, if an account involved in a transaction moves into overdraft, it is sent to the Referral Queue.

This chapter contains the following sections:

- Section 6.1, "Referral Queues"
- Section 6.2, "Maintenance Required for Referral Processing"

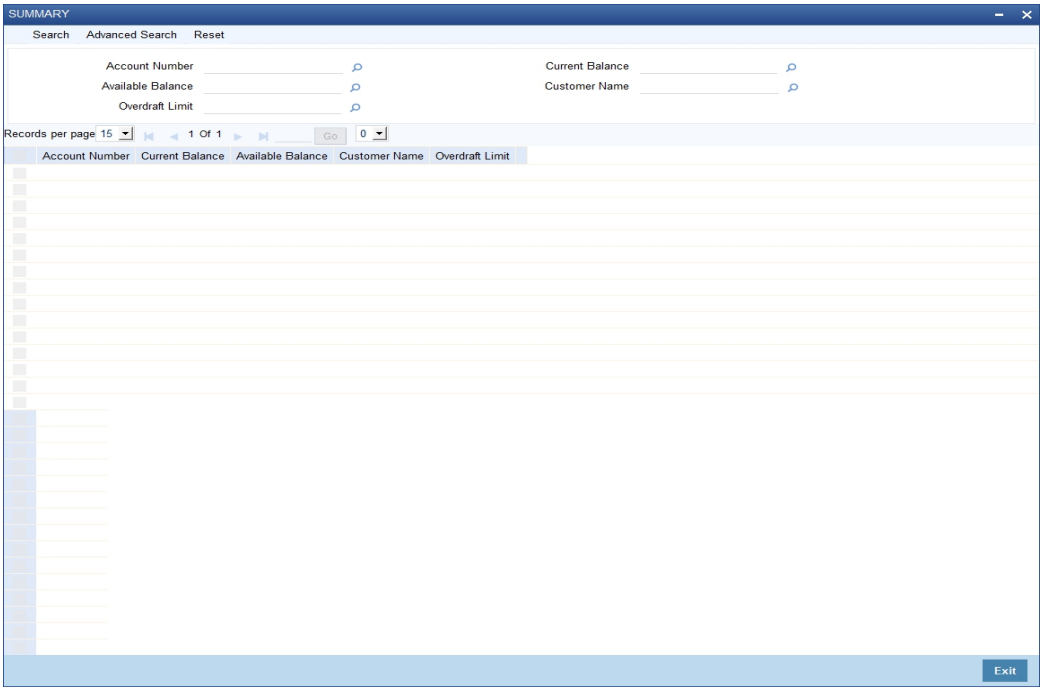
6.1 Referral Queues

This section contains the following topics:

- Section 6.1.1, "Viewing Transactions in Referral Queue "
- Section , ""

6.1.1 Viewing Transactions in Referral Queue

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



In this screen the following details of the account are displayed:

- The account Branch and Branch code
- The Account Number
- The Name of the customer who holds the account
- The Current Balance in the account. This includes the aggregate of debit, credit, uncollected, unauthorized, authorized and unposted transactions
- The amount available for withdraw

- The overdraft limit of the account. This is inclusive of the sub-limit
- The Credit Rating or the credit worthiness of the account holder

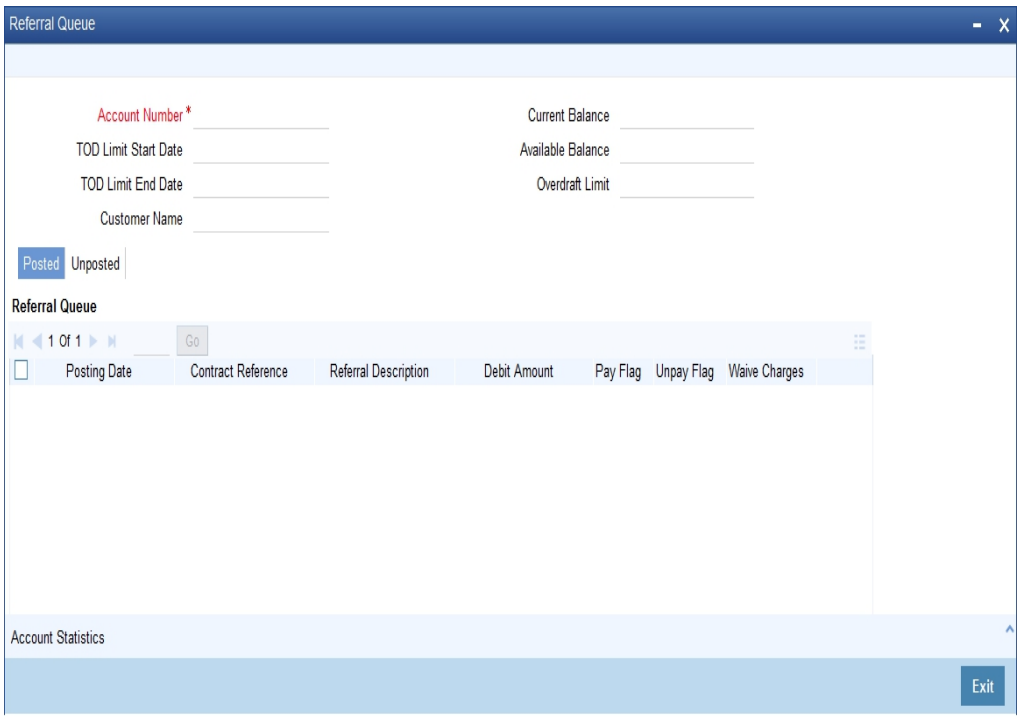
Note

A charge, fee or interest debited to the customer account will not be referred to the Referral Queue

Using the Referral Queue, you can view details of all transactions processed during the day due to which the account has moved into overdraft. For example, Silas Marner's savings account has a balance of 1000 Euro (with no O/D facility). There are five checks of 300 Euro each drawn on the account on the same day. On double clicking on Silas Marner's account number in the Referral Queue, the details of all five checks will be displayed for your perusal in the Referral screen.

6.1.2 Invoking the Referral Queue Screen

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



You will be able to view the following details about the entries which have been posted and those that are not to post:

- The Posting Date
- The Contract Ref No/DD Reference Number
- A brief description about the Referral
- The amount, which is to be debited from the customer account
- Pay
- Un pay

The default option is to approve (Pay) the check/DD amount. On occasion you may want to 'unpay' or reject a check/DD. You will be allowed to levy charges both for approving as well as recalling/rejecting checks. There are no limits on the charges for recalling a check but you can levy approval charges for a maximum of three transactions only. The charges for each accept/reject are computed on the basis of the IC Charge Rule linked to the customer account.

Note

You will not be allowed to recall or unpay future dated transactions (typically future dated fund transfers or standing orders). The transaction will be initiated and entries posted passed only if the referral decision is to pay.

Each time you choose to reject a transaction you will have to indicate the reason for rejecting the transaction. A list of Reason Codes is available in the option list. You can select the appropriate.

A transaction is considered for charging only if the Waive Charge option has not been enabled for a particular Reject Code. You can enable the option if the charge is to be waived.

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

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

6.2 Maintenance Required for Referral Processing

For the successful processing of referrals in Oracle FLEXCUBE, you will need to maintain the following details.

This section contains the following topics:

- Section 6.2.1, "Enabling Referral Required Option"
- Section 6.2.2, "Specifying Referral Cut-off Time"
- Section 6.2.3, "Enabling Netting Required Option"
- Section 6.2.4, "Enabling Limit Maintenance Screen"
- Section 6.2.5, "Standing Instructions (SI)"
- Section 6.2.6, "Clearing (CG) Transactions"

6.2.1 Enabling Referral Required Option

You will need to enable the Referral Required option in the following maintenance screens:

- **Customer Account Class Maintenance** - Enabling this option would indicate whether a referral check should be performed on accounts belonging to the account class. Consequently, the system checks the available balance (not the current balance) while performing the referral checks for all transactions involving the account.
- **Customer Accounts Maintenance** - The Referral Required option is defaulted from the account class linked to the account. However, you can change it for a specific account. If an account is marked for referral, the details of transactions resulting in the account moving into Overdraft will be referred to the Referral Queue.
- **Product Preferences** screens of the Standing Instructions, Payment and Collections modules and the **Product Definition** screen of the Clearing module. While maintaining

the details of an SI or CG product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates whether the product needs to be considered for referral. If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

6.2.2 Specifying Referral Cut-off Time

In branch parameter, you have to specify the referral cut-off time for accepting / rejecting transactions in the referral queue.

In case a transaction is rejected from the referral queue after the cut-off time then system displays the override message as "'Rejected after cut off time."

Note

Transactions are accepted into the Referral Queue even after cut-off time if account goes into overdraft.

6.2.3 Enabling Netting Required Option

If linked accounts are marked for referral you can choose to consolidate the balances in all the linked accounts before performing the referral check. To process linked accounts which are marked for referral you will need to enable the Netting Required option in the following screens:

6.2.4 Enabling Limit Maintenance Screen

Enabling this option indicates that the netting of balances is allowed for accounts linked to the credit line. To pool balances across accounts you may need to link a common Credit Line across accounts where balances are to be pooled. Therefore, you will need to indicate whether balances for the credit line and the respective accounts should be netted. As a result, while performing the limits check for accounting the system will take into consideration the collective balance across all accounts linked to the line.

If you have defined temporary overdraft limits for the accounts, and the temporary OD limit forms a part of the netting, the temporary OD limit will not be considered for netting.

Rules for Set off for principal in referrals

When customer accounts are linked for principal set-off, the Available Balance (summed for all accounts in the arrangement) plus the Overdraft Limit (for the main account) and the Sub limit (for the main account) minus the Total transactions received (on all accounts) is less than zero.

All transactions received are 'referred' even if a transaction is on an account, which has sufficient credit balance to pay the transaction.

If an account is set for principal, it means that it is automatically set for interest pooling too. However, if an account is marked only for interest set off the system does not perform the principal set off for referral.

Account Limits sub-screen of the Customer Account Maintenance screen

The Netting Allowed option is defaulted from the Credit Line associated with the customer account. If you change the default option the system displays an override message.

Liability Maintenance sub-screen of the Customer Information screen

The netting option is defaulted to the Liability Maintenance sub-screen of the Customer Maintenance screen. This option is defaulted from the Liability Code (which is linked to the Credit Line) that you associate with the CIF ID. If you change the default, the system displays an override message.

6.2.5 Standing Instructions (SI)

Standing instructions are sent to Queue when sufficient funds are not available in the customer's account

Status

If accounting entries have not been passed

Resulting Action

Accept - the accounting entries are passed and the IC Charge counter is updated

Reject – No resulting action

6.2.6 Clearing (CG) Transactions

If the fund available in the customer account are insufficient, the clearing transaction is processed (i.e., the relevant accounting entries are passed) and the transaction is sent to the Referral Queue.

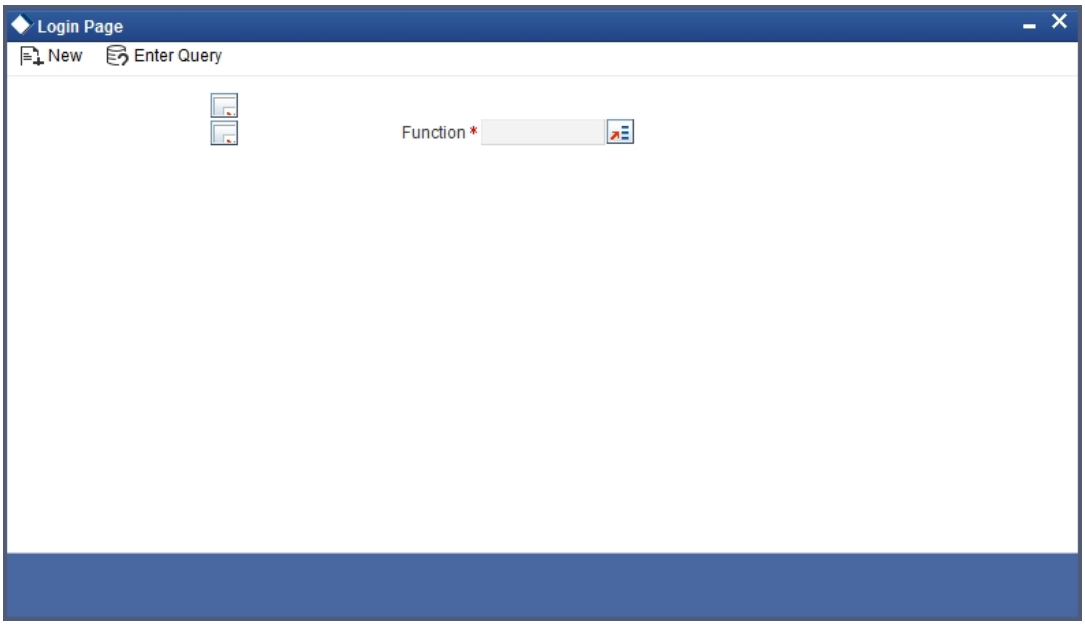
If the transaction is rejected, the entries are reversed. The status of the transaction is updated to 'Dishonored' in the clearing log. In case the transaction is accepted, no processing is required apart from updating the charge counter.

If the account goes into overdraft, all processed transactions for the day with transaction code marked for referral are moved to the Referral Queue. However, transactions which have already been accepted will not be marked for referral again.

If a transaction is to be marked for referral, the transaction details are stored in a separate table. The details in the referral screen are displayed from this table.

Note that transactions from Savings module will appear in the 'Posted' tab.

You can get accounting entries reversed or confirm for the overdrawn account using the ‘Intra Day Batch Start’ screen. You can invoke this screen by typing ‘BADIDBAT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following information.

Function

Specify ‘CSREFQPR’ or choose this value from the adjoining option list.

Click ‘OK’ button to run the batch.

7. Provisioning for Customer Accounts

Your bank may wish to set up certain guidelines according to which provision must be made for outstanding overdrafts on customer accounts.

For instance, it may be necessary to set the provisioning amount for an account in respect of which there is an outstanding overdraft, based on the status of the account, as well as the financial standing of the customers.

You might also wish to include exposure due to loans issued to a customer, as well as total outstanding overdraft in all accounts of a customer, or a group of customers as a whole, and assign the status of all loans issued to the group as well as all accounts under a group, as the worst status among all loans and accounts, belonging to the group.

This chapter explains how you can use the system to perform the processes related to provisioning for customer accounts.

In order to maintain provisioning guidelines, you must

- Specify whether you wish to track the status of customer accounts and loan contracts at a customer group/CIF level, or at the level of individual contracts or accounts, for your branch.
- Set up the categories under which you wish track exposure and specify the provisioning percentages for each exposure category type
- Maintain the logic according to which the exposure category would be arrived at, based on the customer type, and the amount limits applicable for each customer type.
- Set up classifications for considering the financial standing of customers, for the purpose of status processing
- Set up the customer groups for which you wish to track exposure as a whole
- Set up rules for deriving the status of accounts for a group or CIF
- Set up rules for deriving the provisioning amount, for accounts using an account class
- Set up the frequency at which the provisioning batch would be executed, if the status processing is done at group/CIF level

This chapter contains the following sections:

- Section 7.1, "Status Processing"
- Section 7.2, "Setting up Customer Groups for Provisioning"
- Section 7.3, "Setting up Customer Classifications for Status Processing"
- Section 7.4, "Exposure Category Maintenance"
- Section 7.5, "Maintaining Rules for Provisioning"
- Section 7.6, "Derivation Rules for Status Change"
- Section 7.7, "Provision Processing for Accounts"
- Section 7.8, "Computation of Provision Amount"
- Section 7.9, "Specifying Rebooking Provision Entries"
- Section 7.10, "Maintaining Accounting Entries for Provisioning"

7.1 Status Processing

This section contains the following topics:

- Section 7.1.1, "Specifying Basis for Status Processing"

- Section 7.1.2, "Status Processing at Group/CIF Level"
- Section 7.1.3, "Processing at Individual Contract/Account Level"

7.1.1 Specifying Basis for Status Processing

In the Branch Parameters, you can indicate the basis upon which status processing must be done at the branch, for customer accounts as well as loan contracts.

Status processing can be done at two levels:

- at individual contracts and accounts
- at a customer group or CIF level

7.1.2 Status Processing at Group/CIF Level

If you opt for group or CIF-level processing, it is done in two stages:

- The worst status among all loan contracts and accounts under a specific customer group or CIF is arrived at
- All accounts and contracts involving the customer group or CIF are then moved to the worst status that was arrived at. The individual status of the account and contract, apart from the worst status being assigned, is also captured and displayed in the respective account and contract screens.

7.1.3 Processing at Individual Contract/Account Level

If you opt for status processing at individual contract/account level, the status of each contract or account would be assigned according to the status processing parameters that are operative for the contract or account.

For details about the Branch Parameters screen, refer the Core Services user manual.

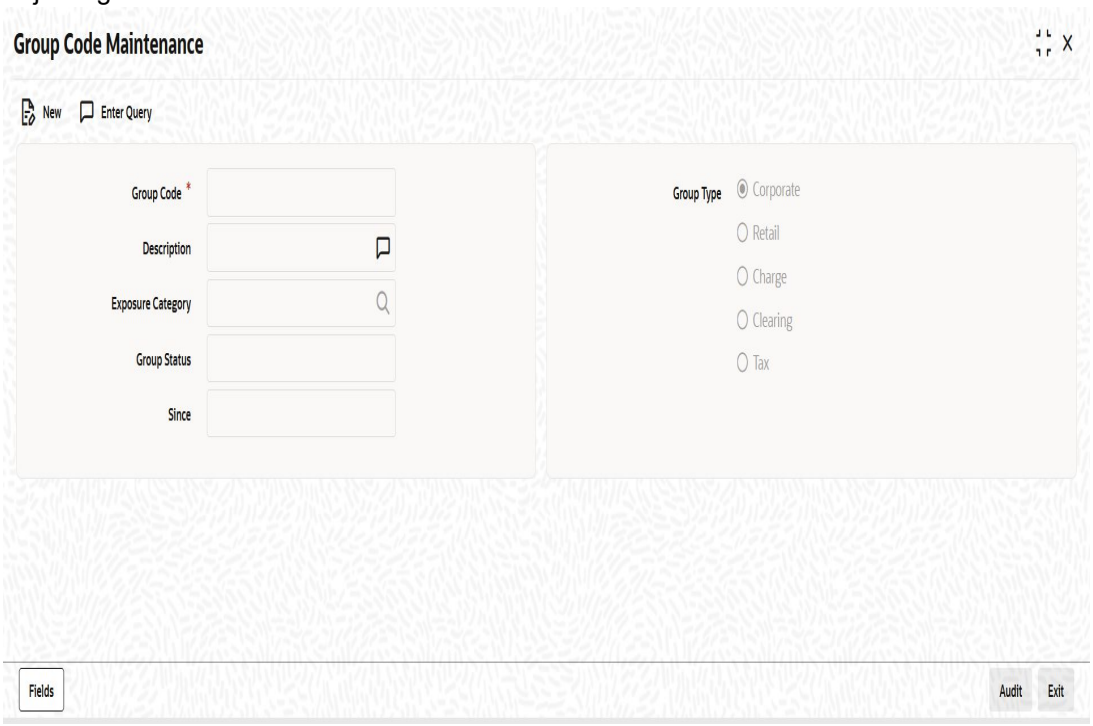
7.2 Setting up Customer Groups for Provisioning

You may wish to track exposure due to loans issued to a group of customers as a whole, and assign the status of all loans issued to the group as the status of the loan with the worst status, among those issued to the group.

You may similarly wish to include the exposure due to outstanding overdraft in respect of a group of customer accounts as a whole, and assign the status of all customer accounts belonging to the group as the status of the customer account with the worst status among the accounts and loans belonging to the group.

You can set up such customer groups, for tracking exposure due to loans as well as overdraft customer accounts, in the ‘Group Code Maintenance’ screen. Invoke this screen by typing

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



Each group code that you define is associated with an appropriate exposure category that must be used to track exposure due to loans issued to customers in the group, as well as customer accounts with outstanding overdrafts.

The exposure category for a group is either derived from the logic maintained in the Exposure Type Category Linkage maintenance for the group type, or explicitly specified. If it is derived, it is displayed in this screen, by the End of Day batch program. The type of the group indicates the type of customers that belong to the group – retail, corporate, Charge Clearing or Tax. If no logic has been maintained in the Exposure Type Category Linkage for the group type, you can indicate the applicable exposure category for the group.

Group Code

When you maintain CIF details for customers, in the Customer Information Maintenance screen, you can specify the customer group to which the customer belongs, for provisioning and status processing. You must specify a group code defined for a group type that is the same as the customer type, for instance, if the customer is a retail customer, you must specify a group defined for retail customers.

Group Status

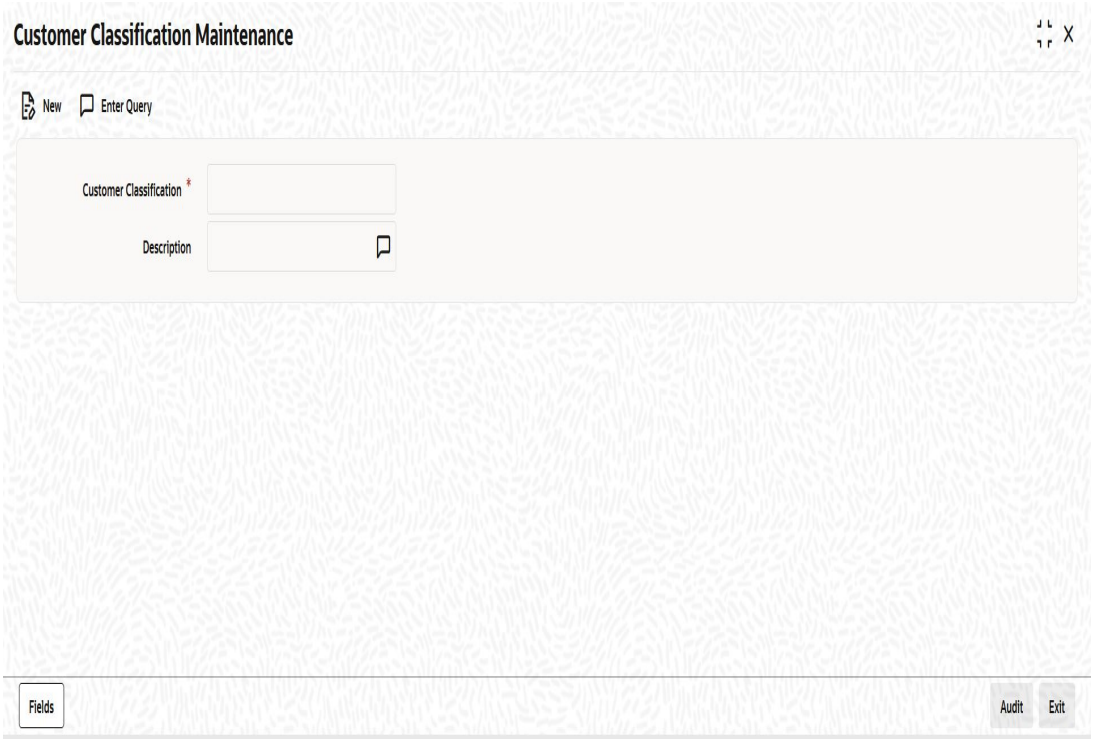
All loans and overdraft accounts issued to customers in the group will be assigned the same status, which will be the status of the loan/overdraft account with the worst status among those issued to customers in the group. The Group/CIF and the loan contracts and overdraft accounts are all updated with this worst status if they have been marked for automatic status processing. The individual status for the accounts and loan contracts (apart from assigning the worst status) is also captured and displayed. In the Group Code Maintenance screen and the CIF Maintenance screen, the status for the group is displayed, as well as the date since which the current status came into effect.

For details about loan status processing and provisioning, consult the Loans user manual.

7.3 Setting up Customer Classifications for Status Processing

You can set up the different classifications under which the financial standing of the customer would be considered, for status processing. You can set up these classifications in the 'Customer Classification Details' screen. You must specify an appropriate classification code and description.

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



For instance, you could set up the following classifications:

- Good – for customers with no bad loans and no accounts with outstanding overdrafts
- Unstable – for customers with a few bad loans and accounts with outstanding overdrafts
- Not Good – for customers with many bad loans and accounts with outstanding overdrafts
- Deteriorate – for customers with mostly bad loans and accounts with outstanding overdrafts
- Bad – for customers with only bad loans and accounts with outstanding overdrafts

Customer Classification

When you specify CIF details for a customer in the Customer Information Maintenance screen, you can also specify the appropriate classification for the customer.

Description

Enter a description for the classification.

7.4 Exposure Category Maintenance

This section contains the following topics:

- Section 7.4.1, "Setting up Exposure Categories"

- Section 7.4.2, "Specifying Status-wise Provisioning Percentages for Each Exposure Category"
- Section 7.4.3, "Specifying Exposure Category for Customer"

7.4.1 Setting up Exposure Categories

You can maintain the different categories under which you wish to track total exposure due to loans issued to customers in customer groups or CIF's, as well as due to total overdraft in accounts belonging to customer groups or CIFs, for the purpose of ascertaining the amount of provisioning required.

You can maintain such exposure categories in the 'Exposure Category Maintenance' screen, by specifying the name of the exposure category, and a short description.

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

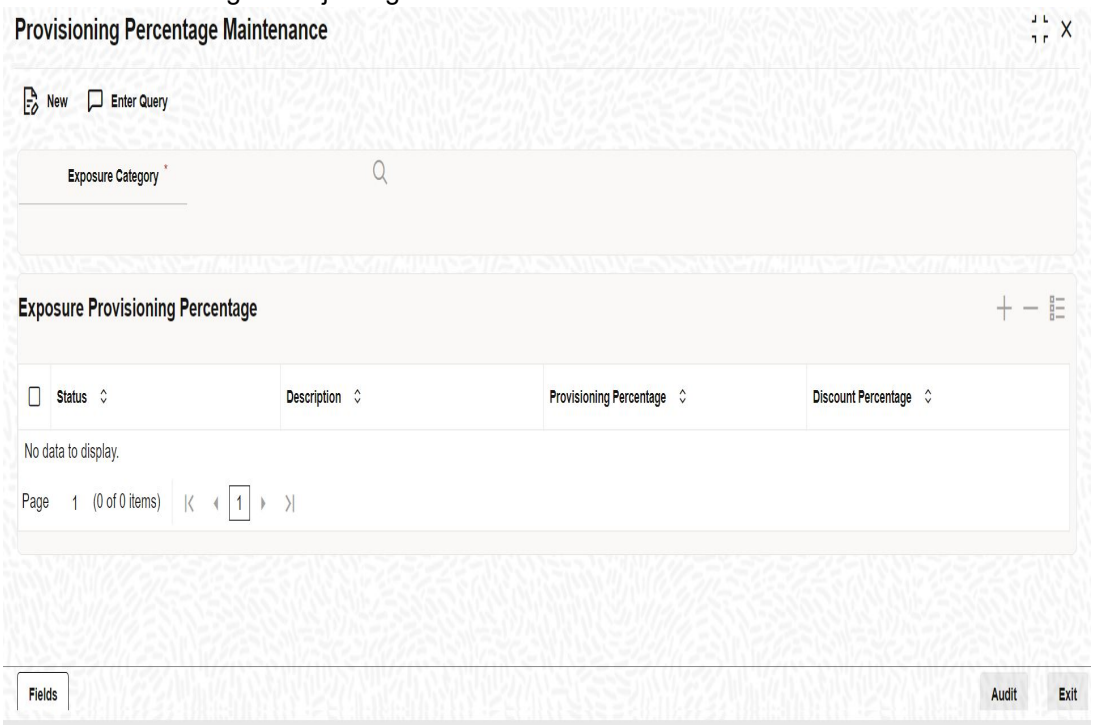


You can view the summary of the exposure categories in the 'Exposure Category Maintenance Summary' screen.

7.4.2 Specifying Status-wise Provisioning Percentages for Each Exposure Category

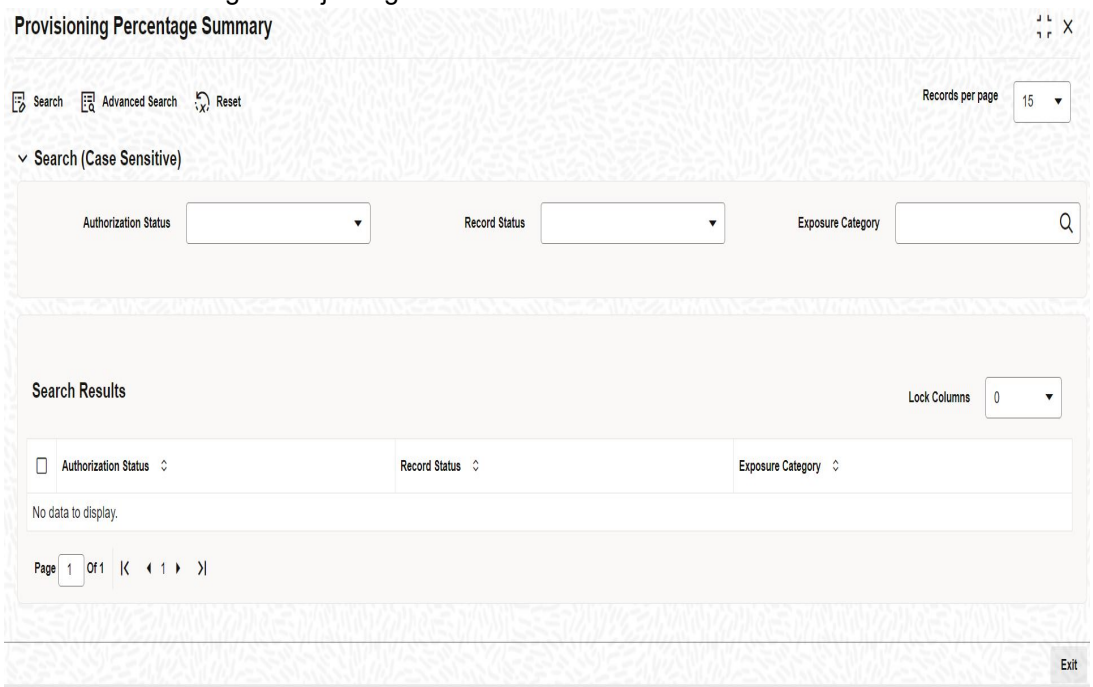
After you have maintained exposure categories, you must maintain the appropriate provisioning percentages to apply to each exposure category, for contracts as well as accounts in each of the statuses. You must also maintain the applicable discount percentages. You can do this in the 'Exposure Category Provisioning Percent Maintenance' screen, where you can specify the applicable provisioning percentage and discount percentage for each status.

Invoke this screen by typing ‘LDDPRVMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view the summary of the provisioning details in the ‘Exposure Category Provisioning Percent Maintenance’ Summary screen.

Invoke this screen by typing ‘LDSPRVMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status

- Exposure Category

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Exposure Category

For contracts and accounts involving a customer whose exposure is being tracked under the exposure category, the applicable provisioning percentage (as well as the discount percentage) is picked up from this maintenance, if not specified at contract input (or in the case of accounts, in the Customer Account Maintenance).

7.4.2.1 Specifying Logic for Deriving Exposure Category

After you have maintained exposure categories, you must also specify how the system would derive the exposure category under which contracts and accounts must be tracked. The exposure category can be derived from the following parameters:

Category Type

You may wish to track the exposure in respect of customers from different categories such as retail or corporate, under different exposure categories.

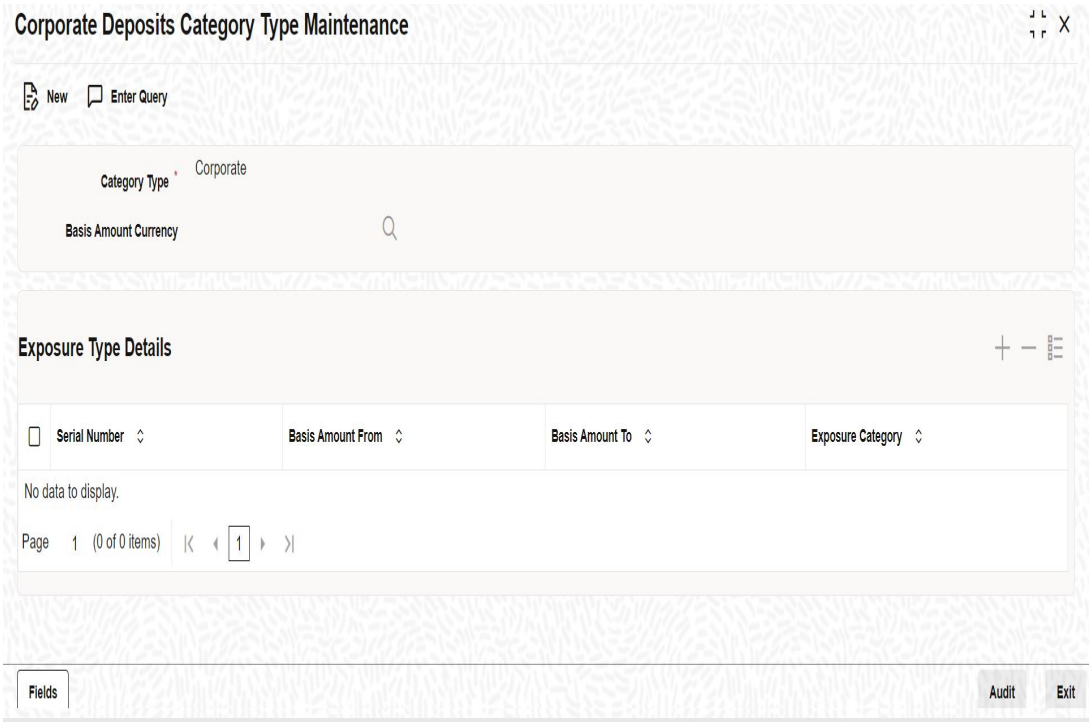
Amount Limits

You may wish to specify an amount range within which the total exposure would be tracked, for the customer or group.

In the ‘Exposure Category - Category Type Linkage’ screen, you can link the exposure category to be used for tracking different customer category types and total exposure in respect of a customer group.

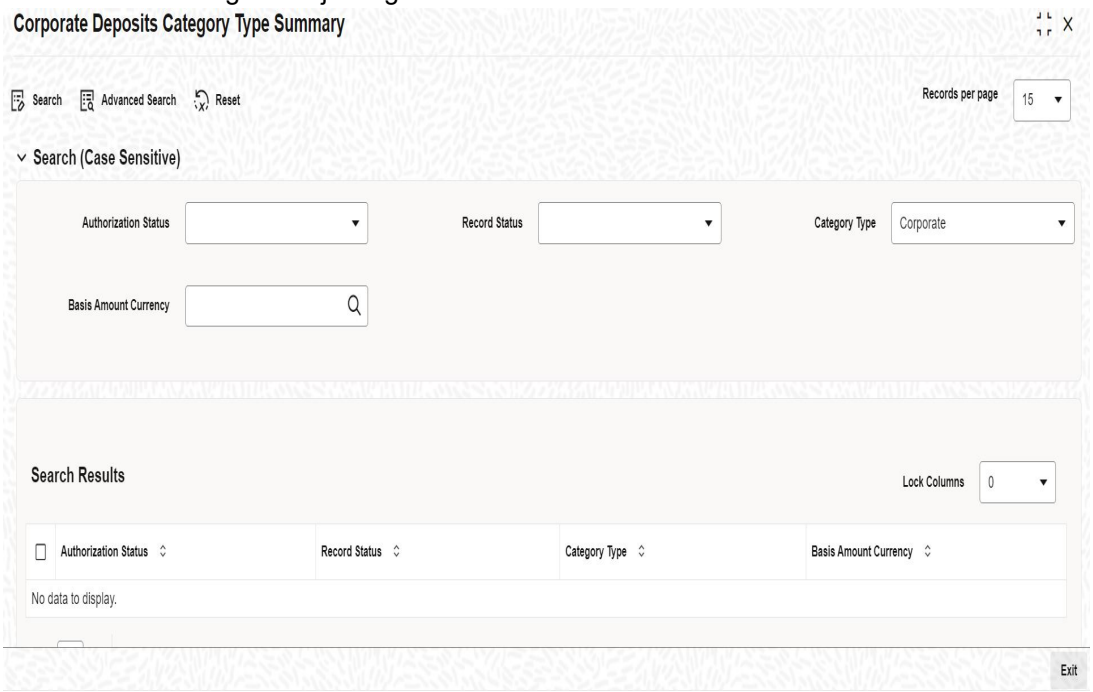
Invoke this screen by typing ‘LDDETMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



You can view the summary of the exposure category linkages in the ‘Exposure Category - Category Type Linkage Summary’ screen.

Invoke this screen by typing ‘LDSETMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Category Type

- Basis Amount Currency

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Category Type
- Basis Amount Currency

Note

When the exposure category for a CIF or customer group is derived according to the logic maintained in the Exposure Category Type Linkage screen, the outstanding overdraft in all accounts belonging to the group/CIF, as well as the exposure due to loans issued to the group / CIF is summed, to compute the total exposure.

7.4.3 Specifying Exposure Category for Customer

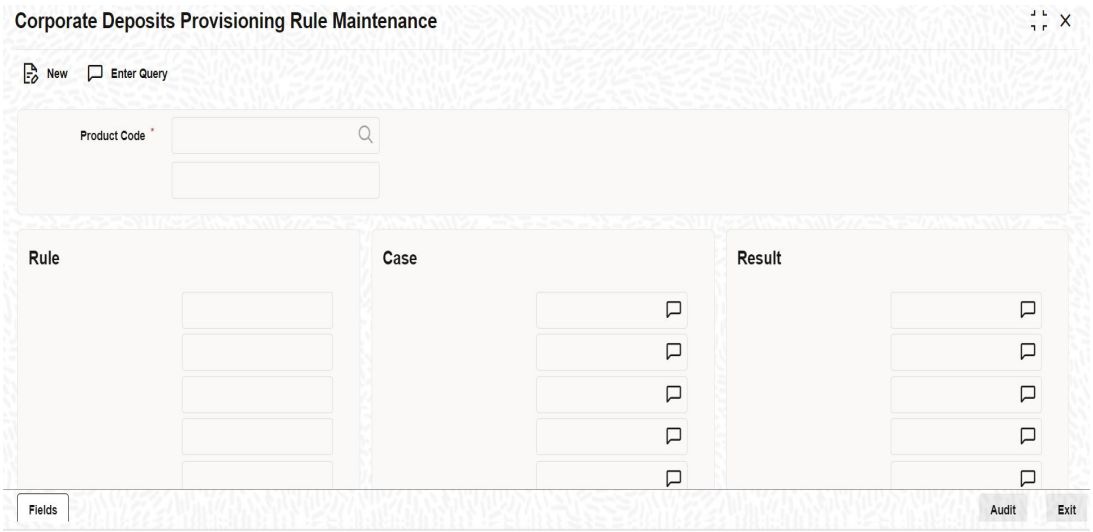
When you maintain CIF details for customers, in the Customer Information Maintenance screen, you can specify the exposure category under which exposure due to loans issued to the CIF will be tracked. The exposure category is derived by the End of Day batch program and displayed, if the applicable logic has been maintained for the specified customer provisioning group, in the Exposure Type Category Linkage maintenance. If no logic has been maintained for the group, you can specify the applicable exposure category.

7.5 Maintaining Rules for Provisioning

For each account class for which you have defined account provisioning to be applicable, you can define the rules according to which the provisioning amount would be computed, when applied to an account using the class. You can define the provision rules in the Account Class Provisioning Rule Maintenance screen.

Invoke this screen by typing ‘LDDPRULE’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



To define rules, you can use the following elements, for the account for which provision is being made:

- **Outstanding Balance ACY** – This is the book-dated debit balance, in account currency, in the account for which provision is being made
- **Outstanding Balance LCY** – This is the book-dated debit balance, in local currency, in the account for which provision is being made
- **Receivable Interest** – This is the interest receivable on the account for which provision is being made
- **Accrued Interest** – This is the interest that has been accrued but not liquidated as yet in the account for which provision is being made; typically, the interest that has accrued during the current liquidation cycle
- **Receivable Interest LCY** – This is the interest receivable, in local currency, on the account for which provision is being made
- **Accrued Interest LCY** – This is the interest that has been accrued but not liquidated as yet, in local currency, on the account for which provision is being made
- **Account Status** – This is the user-defined status for the account for which provision is being made
- **Exposure Category**– This is the exposure category of the account for which provision is being made. It is picked up from the account details; if it has not been specified in the account details, it is picked up from the maintenance for the CIF or customer group to which the account belongs.
- **Risk-Free Exposure Amount** – This indicates the risk-free amount (collateral) specified in the details of the account for which provisioning is being made.
- **Provisioning Percentage** – The provisioning percentage is generally picked up from the account details. If not specified in the account details, it is picked up from the Exposure Category Provisioning Percentage maintenance, for the exposure category of the customer of the account and the account status.
- **Discount Percentage** – The discount or loss percentage is used to compute the recoverable value of the account for which provision is being made. It is picked up from the account (if specified in the account details) or from the Exposure Category Provisioning Percentage maintenance, for the exposure category and status of the account for which provision is being made.
- **Status Seq** – This indicates the sequence number that represents the status, as defined in the Status Definition. It can be used with arithmetic operators for ease of status rule definition.

7.6 Derivation Rules for Status Change

For accounts, the basis for processing of status changes is governed by an attribute that you set in the Branch Parameters. You could opt for status processing at a group or CIF level, or at contract-level.

If processing is done at a customer group or CIF level, it is done in two stages:

- The worst status among all accounts and loan contracts belonging to the customer group or CIF is arrived at
- All accounts and contracts belonging to the customer group or CIF are then moved to the worst status that was arrived at

In the Status Rule Derivation screen, in the Derivation Rule field, you can define the conditions according to which the status of all accounts using an account class (the aging analysis) could be tracked. For each account class, you can maintain a derivation rule, which would be used during status processing to arrive at the status of each account (if status

processing is at a contract level) or the worst status among all accounts and loans belonging to groups or CIF level (if status processing is at a Group/CIF level)

To define the derivation rule, you could use a combination of multiple elements, and arithmetic and logical operators. The following elements may be used:

- Frozen
- Dormant
- Nodebits
- Nocredits
- Stoppayment
- Current Status
- Customer Classification

In addition, the following elements will also be available for processing:

- OD (overdraft) Days
- Inactive Days
- Overline Days
- TOD (Temporary Overdraft) Days
- Debit Interest OD Days
- OD Limit Breach Days
- OD Expiry Days
- No Credit days

For details regarding the maintenance of other status control parameters in the Status Rule Definition screen, refer the chapter Maintaining Mandatory Information in this user manual.

7.7 Provision Processing for Accounts

This section contains the following topics:

- Section 7.7.1, "The Provisioning Batch"
- Section 7.7.2, "Specifying Frequency at which Provisioning Batch is Executed"

7.7.1 The Provisioning Batch

Provision processing for customer accounts is only done if indicated in the account details. Provision processing depends upon the status processing for accounts.

For accounts for which provisioning has been indicated, a batch process is run subsequent to the following processes, to perform provisioning:

- Status processing for accounts
- Interest and Charges (IC) batch process
- The Automatic Daily Contract Update process in the Loans module

To trigger the provisioning batch, you can use the Provisioning Batch screen. When the batch is triggered, the provisioning events SPRO (provision) and SPWB (write back) are executed.

7.7.2 Specifying Frequency at which Provisioning Batch is Executed

To recall, provision processing depends upon status processing for accounts and contracts. The provisioning batch executes after the status processing batch, as explained in the

previous section. If status processing is indicated to be processed at group/CIF level, you can indicate the frequency at which the provisioning batch is to be executed for your branch.

You can specify the provisioning frequency in the Branch Parameters Preferences screen. The frequency options available are daily and monthly.

To view the Branch Parameters Preferences screen, refer the Core Services user manual.

The Provisioning Process

If status processing for your branch is done at customer group/CIF level, (as specified in the Branch Parameters), the provisioning process executes according to the frequency defined in the Branch Parameters. The process executes as described below:

1. The exposure categories for the customer group or CIF are first derived, either from the specification for the same in the contract and account details, or depending upon the total exposure of the group or CIF, according to the logic maintained for deriving the exposure category, in the Exposure Type – Category Linkage maintenance

Note

When the exposure category for a CIF or customer group is derived according to the logic maintained in the Exposure Category Type Linkage screen, the outstanding overdraft in all accounts belonging to the group/CIF, as well as the exposure due to loans issued to the group/CIF is summed, to compute the total exposure

2. The provisioning percentage applicable is then derived, either from the contract and account details, or using the exposure category of the CIF and the status of all accounts and contracts involving the CIF, according to the linkage maintained in the Exposure Category Provisioning Percentage maintenance
3. Having obtained the provisioning percentage applicable, the system then computes the provision amount, based on the rule defined in the Loans Provisioning Rule maintenance (for loans) and the Account Provisioning Rule Maintenance (for accounts).
4. The computed provision amount would then be stored for the accounts and contracts, and appropriate accounting entries passed. The computed provision amount is stored and displayed in the Amount Tab in the Customer Account Maintenance. The current status and exposure category of the account is also stored along with the balances.

Note

In case of contracts, the provision amount is not re-computed when a contract amendment, value-dated amendment, or automatic or manual payment is done, but only as part of the provisioning batch. On maturity of the contract, the provision amount is reversed. Similarly in the case of accounts, the provision amount is written back when the account is closed.

7.8 Computation of Provision Amount

When status processing is done at a group or CIF level,

- The worst status among all contracts and accounts under a specific customer group or CIF is arrived at
- All accounts and contracts with automatic status processing involving the customer group or CIF are then moved to the worst status that was arrived at.
- The total exposure of customers in a group or CIF is considered as the sum of all outstanding overdrafts in respect of accounts belonging to the group/ CIF, as well as the

loans issued to the group or CIF. This total exposure is considered for deriving the provision percentage, and computation of the provision amount.

- The computed provision amount is stored and displayed in the Amount Tab in the Customer Account Maintenance. The current status and exposure category of the account is also stored along with the balances.

The provision amount is computed for each account using the provision rule defined for the account class that the account uses. Typically, the computation could be done according to the following guidelines:

Status of the Accounts

For instance, let us suppose the statuses for accounts belonging to a CIF are derived according to the following guidelines:

	Delay Period				
Debtor Financial Standing	Up to 30 days	Between 31 and 60 days	Between 61 and 90 days	Between 91 and 180 days	Beyond 180 days
Good	Regular	Watch	Substand-ard	Doubtful	Loss
Unstable	Watch	Substand-ard	Doubtful	Loss	Loss
Not Good	Substand-ard	Doubtful	Loss	Loss	Loss
Deterio-rate	Doubtful	Loss	Loss	Loss	Loss
Bad	Loss	Loss	Loss	Loss	Loss

Provision for General Credit Risk

General Credit Risk includes all contracts and accounts in 'Regular' status. The provision amount computation could be done as follows, according to the following categories:

Exposure to Corporate Customers

The expression used for this category could be:

$PA = (OD - RFC) \times PP$, where,

PA = Provisioning Amount,

OD = Outstanding Overdraft Amount = Principal + Overdue Interest,

RFC = Risk-free Collateral,

PP = Provisioning Percentage

The provisioning percentage could be computed as shown:

Loan Type	**Categorization**	**Provision**
Corporate Small – (CS)	Exposure <= BGN 50,000	1.5%

Corporate Intermediate – (CI)	Exposure > BGN 50,000 and <= BGN 500,000	2.0%
Corporate Large – (CL)	Exposure > BGN 500,000 and < L-Sig	3.0%
Corporate Big – (CB)	Exposure >= L-Sig	0.0%

Here, L-Sig could correspond to one percent of bank's capital base rounded to nearest lower amount divisible by 50,000. Typically, the bank sets this figure.

Note

In arriving at the total exposure figure (as shown in the table above), the outstanding over-draft in the account as well as the outstanding amounts on all loans issued to the group/ CIF that the account belongs to, are summed.

For example,

Customer	Exposure	Amount (BGN)	Type
Account 1	Loan 1	20,000	CI
	Loan 2	15,000	CI
	Account Overdraft	12,000	CI
Account 2	Loan 3	5,000	CI
	Loan 4	5,000	CI
	Account 1 Overdraft	26,000	CI
	Account 2 Overdraft	15,000	CI
	Sum of total exposure amounts	98,000	

Exposure to Retail Customers

The expression used for this category could be:

$PA = (OD - RFC) \times PP$, where

PA = Provisioning Amount

OD = Outstanding Overdraft Amount = Principal + Overdue Interest

RFC = Risk-free Collateral

PP = Provisioning Percentage

The provisioning percentage could be computed as shown:

Loan Type	Categorization	Percentage
Retail OD – (RO)	Retail Overdrafts	1.5%

Retail Mortgages – (RM)	Retail Loans that has mortgages as collateral	2.0%
Retail Consumer (RC)	Other than the above	1.5%

Provisioning for Impairment Losses

Impairment losses include loans that are not in the 'Regular' status. The provision amount computation could be done as follows, according to the following categories:

All Corporate customers regardless of exposure and Retail customers with exposure exceeding BGN 5000

The expression used for this category could be:

$$PA = (BVE - RV - RFC) \times PP$$

Where

PA = Provisioning Amount

BVE = Balance Value of Risk Exposure = Outstanding Overdraft amount (which is, Principal + Balance Overdue Interest)

RFC = Risk-free Collateral

RV = Recoverable Value

PP = Provisioning Percentage

The recoverable value could be computed by applying the discount percentage to the balance expected cash flow, as shown:

Status	Minimum Limit	Accepted discount
Watch	10%	25%
Substandard	30%	50%
Doubtful	50%	75%
Loss	100%	100%

The resultant amount could be discounted using the overdraft interest rate. For loans in status 'LOSS', the recoverable value is zero.

7.9 Specifying Rebooking Provision Entries

In the Status Details function, you can indicate whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account. Rebooking essentially means that fresh provisioning is done, after reversing the previous provisioning amount.

The provisioning batch process, when executed, not only computes the provisioning amount; it also records the current status of the account and checks whether the current status is different from the status that was prevalent when the process was previously executed. If so, the old provisioning amount is written back into the write back GL of the old status (*if* the

Rebook Provision option has been set in the Status Details), and the entries for the new provisioning amount are booked into the provisioning GLs maintained for the current status in the Status Details.

If the Rebook Provision has not been set, there is no reversal of the old provisioning amount, and the differential provisioning entries are be passed, as usual, into the GLs maintained for the current status. When there is a status change between two provisioning cycles, the Rebook Provision option is set for the status with the higher sequence number. For instance, while moving from status NORM (Normal) to PDO1 (Past Due Obligation), the Rebook Provision option is set for the status PDO1 and while moving from PDO1 to NORM, the Rebook Provision option is set for the status PDO1 again.

Note

If manual provisioning has been done, the entries for the differential amount are passed or written back into the GLs associated with the NORM (normal) status.

7.10 Maintaining Accounting Entries for Provisioning

The computed provision amount is stored and displayed in the Amount Tab in the Customer Account Maintenance. The current status and exposure category of the account is also stored along with the balances.

For account provisioning, accounting entries are passed for the following:

- Changes in provisioning amount without status change
- Reversal of provisioning amount as a result of status change

Accounting Entries for Changes in Provision Amount without Change in Status

The entries passed for new provisions or increase of provision amount:

Dr/Cr	GL
Dr:	Expense GL
Cr:	Provisioning GL
Entries for decrease in provision amount:	
Dr:	Provisioning GL
Cr:	Reintegration GL

Accounting entries for change in status with/without changes in provision Amount and with the Rebook Provision option applicable

In this case, the existing entries are reversed into a reintegration GL and new provisioning entries are booked, provided the ‘Rebook Provision on Status Change’ option has been set for the new status of the account. In this case, the following entries would be passed

For reversal of provision amount

Dr/Cr	**GL**
Dr:	Provisioning GL
Cr:	Reintegration GL
For booking of new provision amount	
Dr:	Expense GL
Cr:	Provisioning GL

8. Fast Accounting

To reduce the accounting processing time during transaction window, the transaction customer account withdrawal balance is updated after performing necessary checks/ validations and other functions such as posting accounting entries are processed later, out of the transaction window, as part of an asynchronous job/batch. This is achieved through the Fast Accounting Hand-off routine.

- Fast accounting service is based on the module preference.
- Only the customer balance is updated first and the actual entries are processed later in asynchronous mode.
- Customer entries are processed online but the accounting entry and the related IB/ Position/Revaluation/ FGL hand-off/ Balancing entries get posted on the scheduled Job processing or Batch processing. Similarly GL Entries are logged into an intermediary centralized processing data store and are processed offline through the same scheduled Job / batch process.

This chapter contains the following sections:

- Section 8.1, "Fast Accounting Hand-off routine"
- Section 8.2, "Accounting Entry Monitor"
- Section 8.3, "Intraday Batch Processing"
- Section 8.4, "EOD Batch Processing"
- Section 8.5, "Closure/Redemption/Online Liquidation"
- Section 8.6, "Processing Authorization and Delete Requests"
- Section 8.7, "Handling ECA Request from External Systems"

8.1 Fast Accounting Hand-off routine

The fast accounting service is enabled based on the module preference, and the Module ID is referred from the accounting hand-off. Fast accounting can be opted separately for Online and batch process operations.

Customer Entries are processed online but the accounting entry and the related IB/ Position/ Revaluation/ FGL hand-off/ Balancing entries get posted on the scheduled Job processing or Batch processing. Similarly GL Entries get logged into an intermediary centralized processing data store and is processed offline through the same scheduled Job / batch process.

System does the basic accounting validations and all the customer account validations in case of Customer Entry. On successful completion of validations, customer withdrawal balance is updated. In case of multiple entries to the same account, the balance is updated after consolidation.If netting or balancing is enabled, system does the netting or balancing or both and then does the fast accounting process.

Note:

- The ACBCUTOF batch is used to set the Cut Off to tank the subsequent postings. This batch is run before ICEOD Post EOTI batch.
- Marking the branch availability to ‘No’ is done in ACBCUTOFF batch, which has to be configured prior to ICEOD batch.
- Batches ACBCUTOF, ICEOD, DABHOFF to be maintained in the same sequence as mentioned.

- Accrual entries posted during ICEOD batch are processed to accounting tables, in DABHOFF batch, This batch processes all Unprocessed entries till this stage.
- DABHOFF batch to be maintained as first batch at PBOD stage, to perform untanking of entries

Dormancy status and Instrument status gets updated immediately after updating the Customer Withdrawal Balance in case of customer entries posted with Instrument number.

Note

- Account available balance, Uncollected balance, Withdrawable Uncollected balance, Receivable, Blocked amts are referred from Fast accounting tables.
- Entries posted through Fast accounting routine can be identified with Group reference no. in accounting tables.
- Posting of Suspense Entries, Accounting fin balance mismatch checks happens at EOFI stage, since all hand-off will be completed only after PEOTI stage in DABHOFF stage.

8.2 Accounting Entry Monitor

This section contains the following topics:

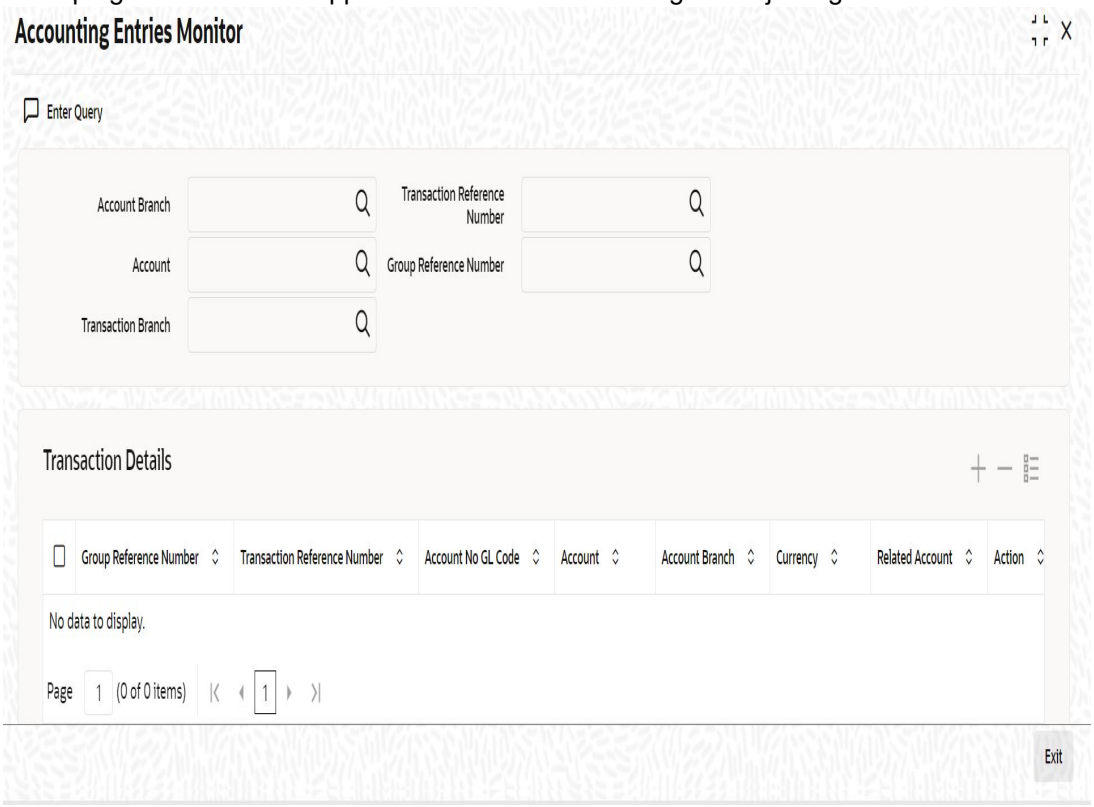
- Section 8.2.1, "Re-submitting Failed Jobs"

8.2.1 Re-submitting Failed Jobs

The failed posting due to some reason) entries can be retried/re-submitted after manual corrections using the 'Accounting Entry Monitor' screen. Re-submitted entries get picked up by the same Asynchronous/Intraday Job and are processed. "Process Online" posts the entries in synchronous mode.

The query criteria should be Group Reference Number, Transaction Reference Number, Account Number, Account Branch.

You can invoke the ‘Accounting Entry Monitor’ screen by typing ‘ACDENTRY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following query criteria in this screen:

- Account Branch
- Account
- Transaction Branch
- Transaction Reference Number
- Group Reference Number

Enter any or all of the above query criteria and click ”Execute Query”. The following details of matching records will be displayed:

- Group Reference Number
- Transaction Reference Number
- Account No\GL Code
- Account
- Account Branch
- Currency
- Related Account
- Action

Note

If the accounting entry process fails due to Insufficient IB maintenance, for example, then the same will be listed in ACDENTRY screen and you can make the required corrections and can Re-submit / Process Online. The retry count in the screen is updated based on the no. of times the process gets submitted for hand-off processing.

8.3 Intraday Batch Processing

The intraday batch process AC_DAHOFF runs at regular intervals to post the un-processed entries. This batch will not do the Withdrawal Balance update as it was already updated prior to this.

Once the branch availability status becomes ‘No’, the intraday batch processes only the tanked entries. The job can be started or stopped using the Jobs Browser (CSSJOBBR) - Jobs Browser].On successful completion of entries processing, the status is changed to "P" from "U". On failure it gets updated as "E" with Failure reason.

The batch picks up and process the Save or Authorize/Delete requests alternatively based on the commit frequency and job intervals maintained at the accounting parameterization. When processing the authorization/delete request, system verifies whether all the entries related to that transaction are processed or not. If it is not processed, system will post it first before Authorization/Deletion.

8.4 EOD Batch Processing

The batch program ACBCUTOF changes the branch availability as "No" and processes all the pending transactions. This batch is a predecessor for ICEOD Post EOTI batch. Any subsequent postings done by module would be tanked.

If the IC is enabled for Fast Accounting, the batch DABHOFF should be configured as last batch in Post EOTI (after ICEOD batch) to process all the entries posted by IC. Once the branch cut-off is marked by ACBCUTOF, the scheduled Job excludes this particular branch for processing [except the tanked entries]. The EOD batch processes all the pending entries if any.

Note

It’s recommended to maintain ICEOD & PROVBATCH after ACBCUTOFF, since accruals are to be posted only after hand-off of all balances.

8.5 Closure/Redemption/Online Liquidation

On account closure or TD redemption or IC online Liquidation system posts online and proceeds with any un-processed entries for that Account.

On Period Closure or GL closure, system throws and error if there are any un-processed entries for that Period/GL.

8.6 Processing Authorization and Delete Requests

When system receives an authorization or delete request, below listed operations happen immediately and remaining operations happen as part of deferred centralized job process.

- Basic validations
- Legacy module operations like CL down payment, Salary block, Receivable Blocking for CL guarantor, Group Netting process, CL Accounting process and reconciliation process in case of Delete request
- Update for uncollected fund in case of Delete request
- Instrument update
- Updating account balance

- AML process
- US regulation process
- DD component tracking - IC Owing amount
- Project Accounting entry
- Escrow processing
- Release Tracking if any

Note

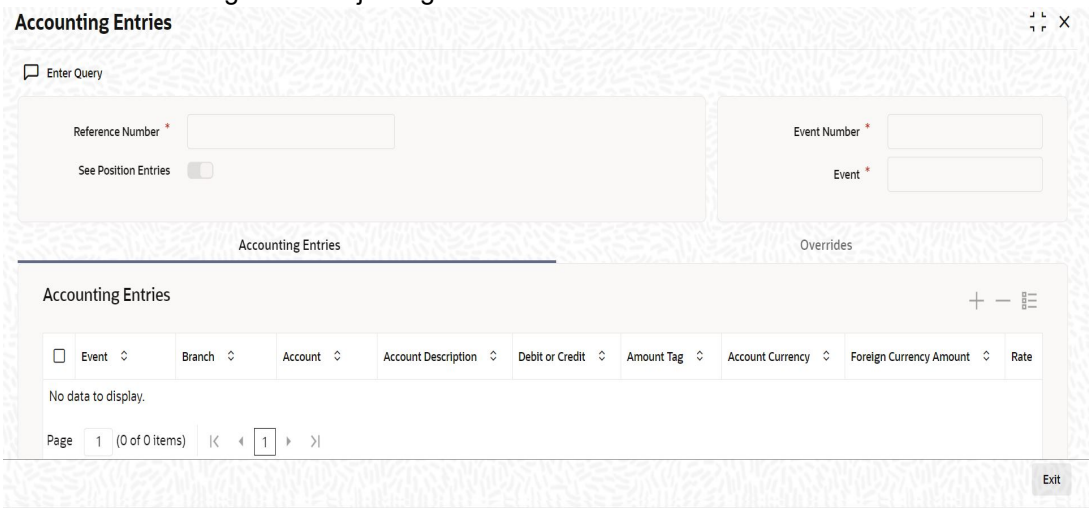
- The deferred job process would have action code as either A - for Authorization request / D - for Delete request.
- FA Enabled and FA batch enabled to Be set as L. It should be Y only for Corporate lending modules.
- For ICEOD batch, FA batch enabled has to be set as N.

Once the accounting is processed, then accounting under Process is cleared and moved to accounting entries block of CSDACENT screen.

You can view the accounting entries maintained for an event in the 'Accounting Entries' screen by selecting an event and clicking on 'Accounting Entries' button in the' Events' screen.

Till the time accounting is in Unprocessed state, accounting entries under process can be viewed in 'Accounting Under process' block under 'CSDACENT' subsystem (Events -> Accounting Entries subsystem). This block is common for all screens which has the Accounting Entries (CSDACENT) subsystem.

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



8.7 Handling ECA Request from External Systems

ECA requests from external systems are handled in accounting in the following two stages:

- ECA request for Accounts
- Debit on Accounts for the transactions against ECA

This section contains the following topics:

- Section 8.7.1, "ECA Block Request"
- Section 8.7.2, "ECA Cancellation"
- Section 8.7.3, "ECA Debit"

8.7.1 ECA Block Request

On request, balance check and account related validation are done for upcoming debit. The amount for the debit requested is blocked from the account, and the response is send to the external system.

The blocked amount is used for ECA Debit. The block would be active till the approved amount is debited or ECA is cancelled on request. The amount block type “Account” is used for the same.

Note

– No Branch operations are allowed on the Block type - Account.

– Block will have open ended expiry date.

ELCM is utilized in case the account does not have enough balance for the ECA approval. Once the amount block is created successfully the amount block reference number is provided in response.

An open ECA Request which is approved can be cancelled. System would process the ECA cancel request and release the amount block created on ECA approval.

8.7.2 ECA Cancellation

Undo ECA is allowed only if there is an open ECA amount block available. On cancellation of ECA approval, system releases the block amount. Amount block which was created on approval would be marked as ‘Closed’ on ECA Undo.

- If any sweep transaction has been done on ECA approval same would be reversed.
- If any ELCM utilization has been done during ECA approval same would be un-utilized, if the line is revolving.
- Any Debit request on closed ECA request is rejected.
- Partial cancellation of ECA request cannot be done with Undo ECA option
- Once the cancel ECA is successful the confirmation is provided in response.
- ECA debit is a debit transaction which is done against the ECA approval. On ECA debit request system would release the amount block and debit amount from the account. Once the amount is used block would be marked as closed.

8.7.3 ECA Debit

- ECA Debit would be done against a valid ECA ref no and amount block no.
- ECA Block is closed on full ECA release request.
- Once the ECA block is closed system does not allow any additional debit on the ECA approval.
- No account related validations are performed during normal ECA debit.
- Once ECA debit is done system does not allow an ECA undo, and same needs to released.
- In case an ECA Debit is reversed, the same would follow the normal debit reversal flow.

- Once debit is performed, though it is reversed a new ECA approval has to be taken in case the debit is re-done post reversal.
- Overrides during ECA Block creation would be logged
- In case multiple ECA Debit requests are received, same are processed in the order its received
- If the “Amount Block Number” provided is not pertaining to the corresponding debit account number the debit would be rejected

9. Customer Information Query

This chapter contains the following sections:

- Section 9.1, "Customer Position Maintenance"
- Section 9.2, "Customer Account Balance Query"
- Section 9.3, "Overdrawn Accounts Query"
- Section 9.4, "Uncollected Funds Query"

9.1 Customer Position Maintenance

This section contains the following topics:

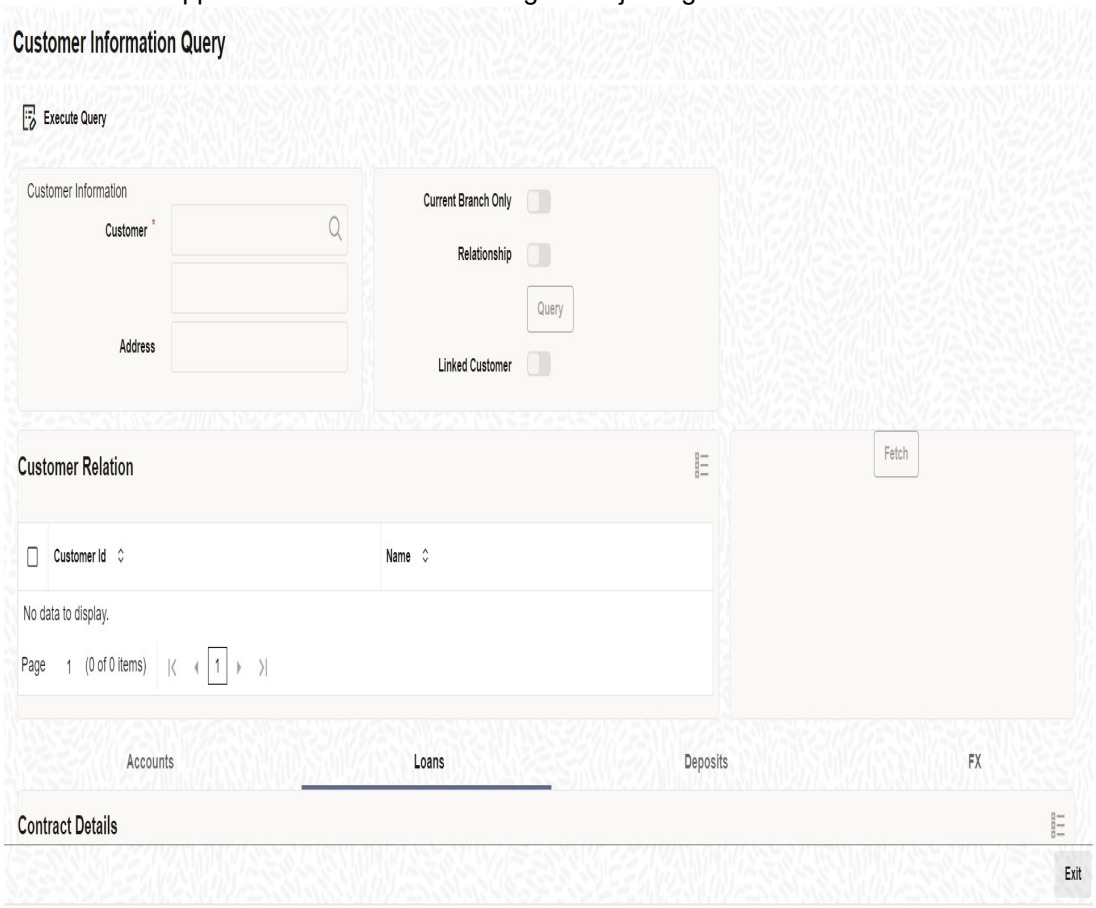
- Section 9.1.1, "Invoking Customer Position Screen"
- Section 9.1.2, "Accounts Tab"
- Section 9.1.3, "Loans Tab"
- Section 9.1.4, "Deposits Tab"
- Section 9.1.5, "FX Tab"
- Section 9.1.6, "Collaterals Button"Section 9.1.7, "Assets/Liabilities Button "
- Section 9.1.7, "Assets/Liabilities Button "
- Section 9.1.8, "Limits Button "
- Section 9.1.9, "MIS Button"
- Section 9.1.10, "Projections Button"
- Section 9.1.11, "Accounting Button"

9.1.1 Invoking Customer Position Screen

You can access the following information through the Customer Position screen:

- Customer Limits, specifically relating to Overdraft Limits on Current Accounts and Foreign Exchange Exposure Limits
- Details relating to a Customer Account
- Facility to query for Account statement
- Facility to view future settlement balance/contracts
- Facility to view Asset and Liability Balances of the customer
- Facility to view summary of Collaterals and Account Details

Invoke the ‘Customer Position’ screen, by typing ‘ACDSCPQR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



9.1.2 Accounts Tab

The screen displays all the accounts linked to the selected customer for the specified date range, and grouped by Branch, Customer Account, and Currency.

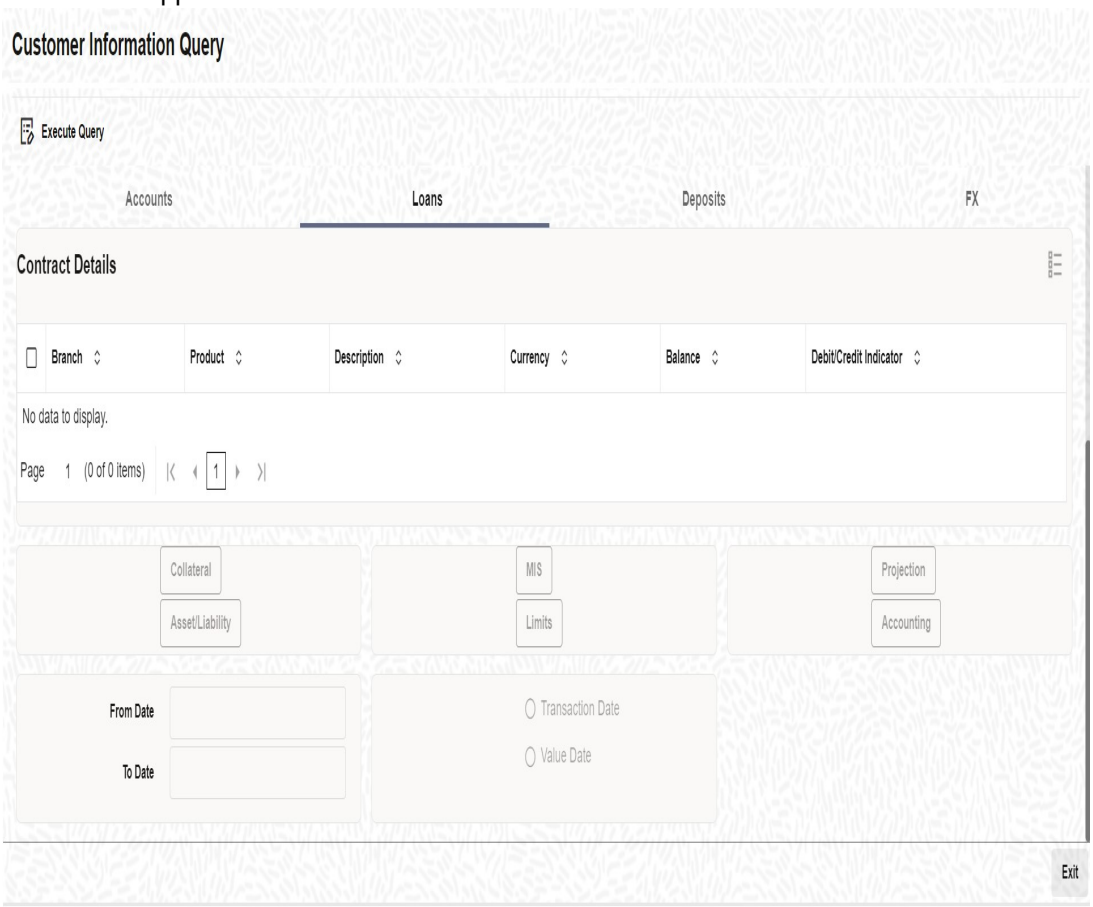
If you check the ‘Linked Customer’ check box and provide the Customer Number and click ‘Enter Query’ and ‘Execute Query’ buttons, all linked customers of the customer number entered will be displayed. To query on any linked customer displayed, select the customer and click ‘Fetch’ button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

You can use the Balance Enquiry screen to view the account balance details of any particular account of the selected customer.

9.1.3 Loans Tab

You can view details of all loan contracts for the selected customer through the Customer Position screen. Click the Loans tab. The loan amount that appears is the consolidated amount grouped by Branch, Product, and Currency.

The screen appears as shown below:



Double clicking a record displays the Loan Contracts Summary screen comprising a summary of transactions contributing to the balance displayed in the Customer Position screen. The balance displayed is the outstanding principal amount for the Loan product. This screen also displays MM contracts, that is, MM borrowings are displayed under the Deposits tab and MM Placements are displayed under Loans. Double clicking a record in the Loans Contract Summary screen displays the corresponding Loan Contract screen comprising transaction details.

Note

The summary screen will not be shown for contracts that do not belong to the current branch.

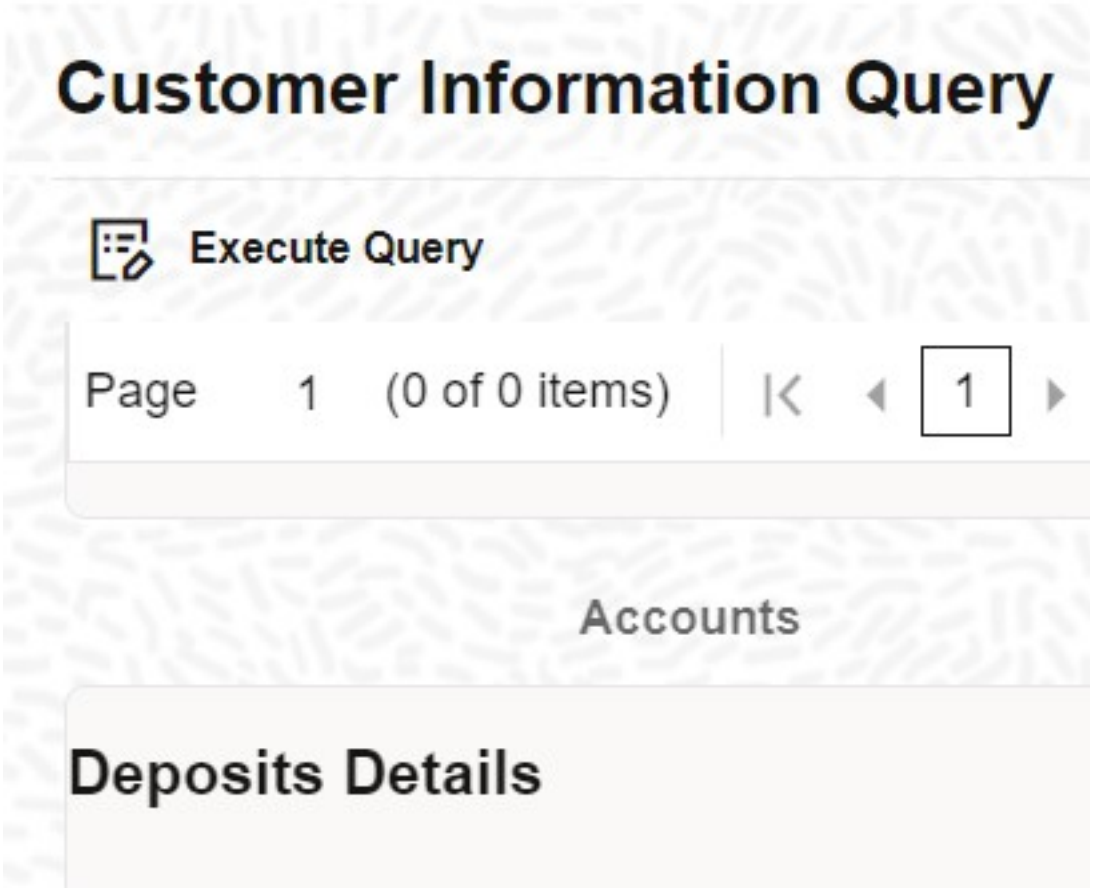


For more details on the LD Contract Online screen, please refer the Loans User Manual

9.1.4 Deposits Tab

You can view details of all Deposit contracts for the selected customer through the Customer Position screen. Click the Deposits tab. The deposit amount that appears is the consolidated amount grouped by Branch, Product and Currency.

The screen appears as shown below:



Double clicking a record displays the Deposits Contracts Summary screen comprising a summary of transactions contributing to the balance displayed in the Customer Position screen (MM borrowings + Deposits). The Balance is the principal balance for the selected Deposit product. Double clicking a record in the Loans and Deposits Contract Summary screen displays the corresponding Deposit Contract screen comprising transaction details.

Note

The summary screen will not be displayed if the deposit does not belong to the current branch.

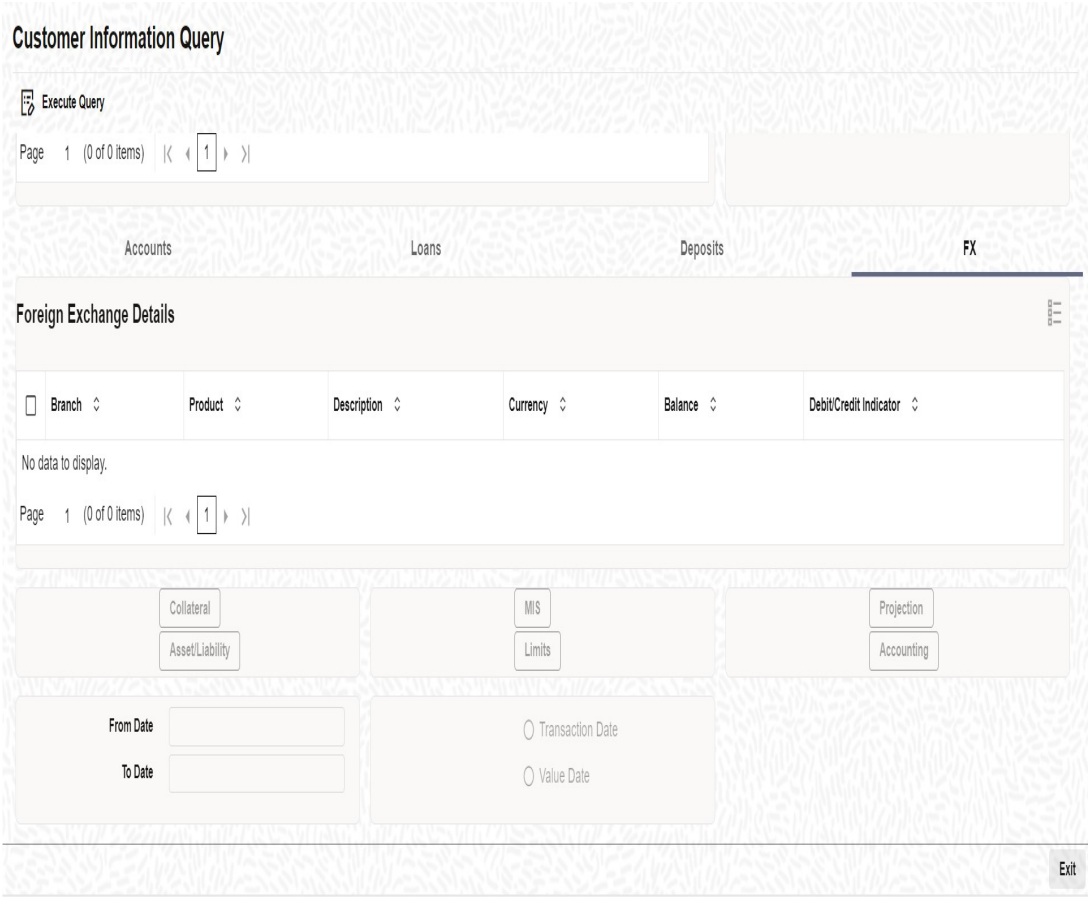


For more details on the Contract Online screen, please refer the user manual for Deposits.

9.1.5 FX Tab

You can view details of all FX contracts for the selected customer through the Customer Position screen. The entries are the consolidated amounts for contracts grouped by product, branch and currency. Double clicking a record displays the summary screen for that record and double clicking further, displays the contract details screen for that record. Click the FX tab.

The screen appears as shown below:



Here, the FX bought amount is displayed as Debit Balance and the FX sold amount is displayed as Credit Account.

Double clicking a record in the Customer Position screen displays the corresponding FX Contract Summary screen. Double clicking a record in the FX Contract Summary screen displays the corresponding FX Contract Detail screen comprising the transaction details.

9.1.6 Collaterals Button

You can view the collateral details for the selected customer through the Customer Position screen. Click the ‘Collateral’ button. The Collateral Summary View screen appears for all collaterals linked to the customer liability.

Double clicking a record in the Collaterals Summary screen displays the details of the selected collateral.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- Liability ID
- Collateral Code

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Liability ID
- Collateral Code
- Collateral Value
- Offset Margin %
- Collateral Contribution Start Date

9.1.7 Assets/Liabilities Button

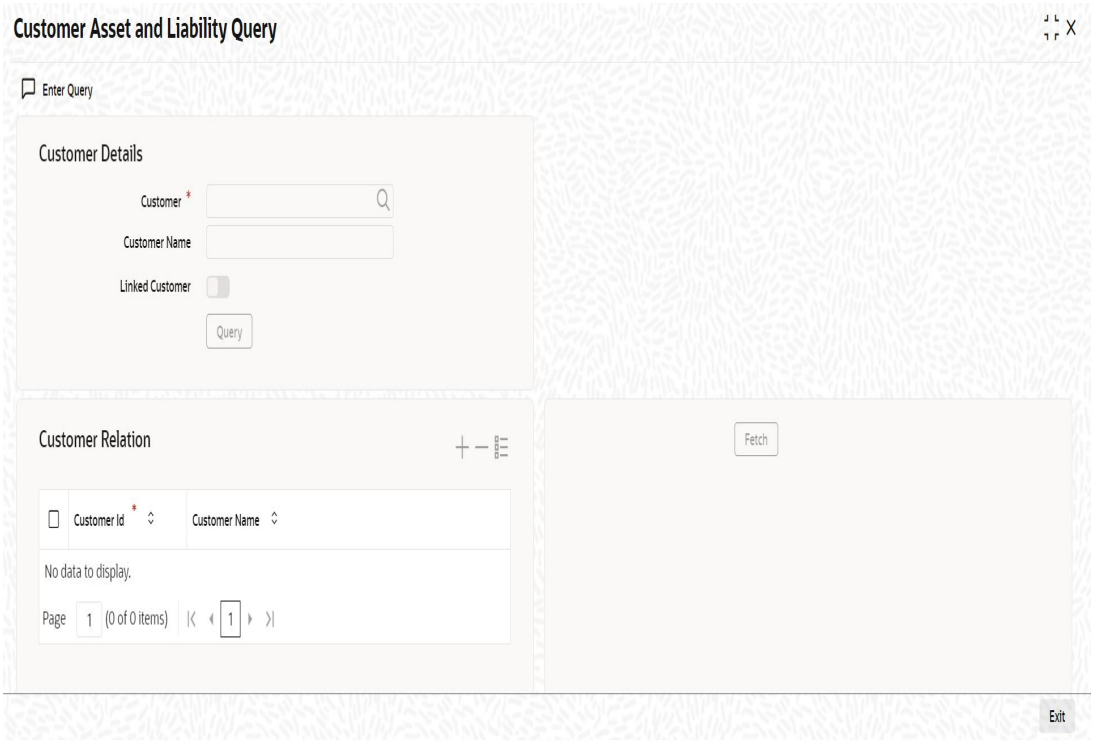
You can view the total asset and total liability for the selected customer through the Customer Position screen. Click the 'Asset/Liab' button. The Assets/Liabilities Summary screen appears. All Assets and Liabilities transactions are displayed in Asset and Liabilities transaction blocks along with the local currency equivalent for each transaction. The total for Assets and the total for Liabilities are also displayed at the end of each block.

Note

Asset = Sum of Current balance of All the account having –ve balance + Sum of all the Loans outstanding balance Linked to a given customer + Sum of all MM placements of the customers

Liability = Sum of Current balance of all the account having +ve balance + Sum of all the Deposits Linked to a given customer + Sum of all MM borrowings of the customer.

Invoke the 'Customer Asset & Liability Query screen, by typing 'ACDCUALQ ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can provide customer number to view the following details:

Customer Liability

- Authorized Status
- Contract Status
- Branch
- Reference Number
- Customer
- Currency
- Debit/Credit
- Amount
- Local Currency Amount
- Value Date

The following account status details are displayed based on the query parameters provided:

- Status Dormant
- No Debit
- No Credit
- Frozen

9.1.8 Limits Button

Check Linked Customer and provide Customer Number and click Query button to view all linked customers in Linked Customer Details. To query on any linked customer displayed, select the customer and click 'Fetch' button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

You can view details of limits maintained for the selected customer through the Customer Position screen. Click the 'Limits' button. The Liability Summary screen appears. Double clicking on a record displays the Limits Line Summary screen which provides a summary view of all the lines linked to the liability of the customer. Double clicking on a record in the Limits Line Summary screen, displays the utilization summary screen.

9.1.9 MIS Button

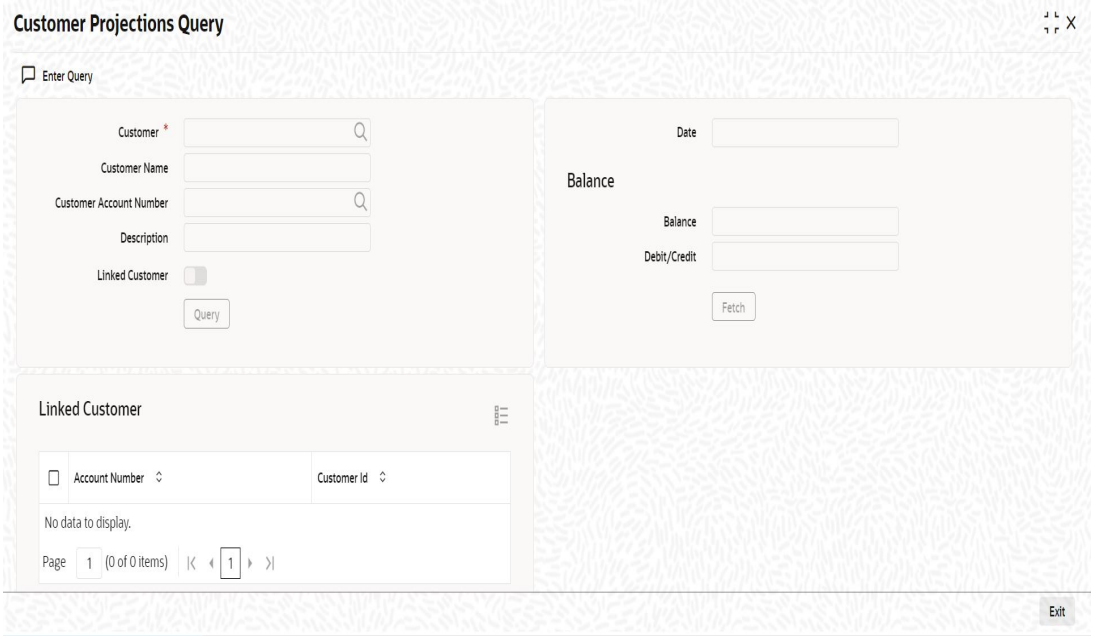
You can view MIS information about the selected customer through the Customer Position screen. Click MIS tab.

For more details on the MIS screen, refer the MIS User Manual

9.1.10 Projections Button

You can view future settlement balances and outstanding FX contracts for the selected customer account through the Customer Position screen. Click 'Projection' button.

Invoke the ‘Customer Projections Query’ screen, by typing ‘ACDCUPRQ ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



To view the settlement balance for the selected customer for a particular future date, enter a date in the date field and click the ‘Q’ button. The system displays details of all the unsettled transactions, which have occurred until the date indicated in the “Date” field. ‘’Total’’ indicates the sum total of all unsettled transactions in local currency for the selected customer number.

Check Linked Customer and provide Customer Number and click Query button to view all linked customers in Linked Customer Details. To query on any linked customer displayed, select the customer and click ‘Fetch’ button. A query operation is performed on the selected customer and the details are displayed. The displayed values are based on the query parameters provided.

Double clicking a record in this screen invokes the contract summery screen for the selected contract. The current balance of the selected customer is displayed at the bottom of this screen. The current balance denotes the sum total of balances in all the accounts of the selected customer.

9.1.11 Accounting Button

You can view all the accounting entries passed for a selected Customer Account in the Accounting Entry Retrieval screen. To invoke this screen, select a customer account and a date range in the Customer Position screen and then click ‘Accounting’ button.

The Accounting Entry Retrieval screen is displayed with all the accounting entries passed for the selected customer account and date range:

Double clicking on an accounting entry in this screen displays the corresponding contract input screen.

Click ‘Query’ button if you wish to query for any particular accounting entry.

9.2 Customer Account Balance Query

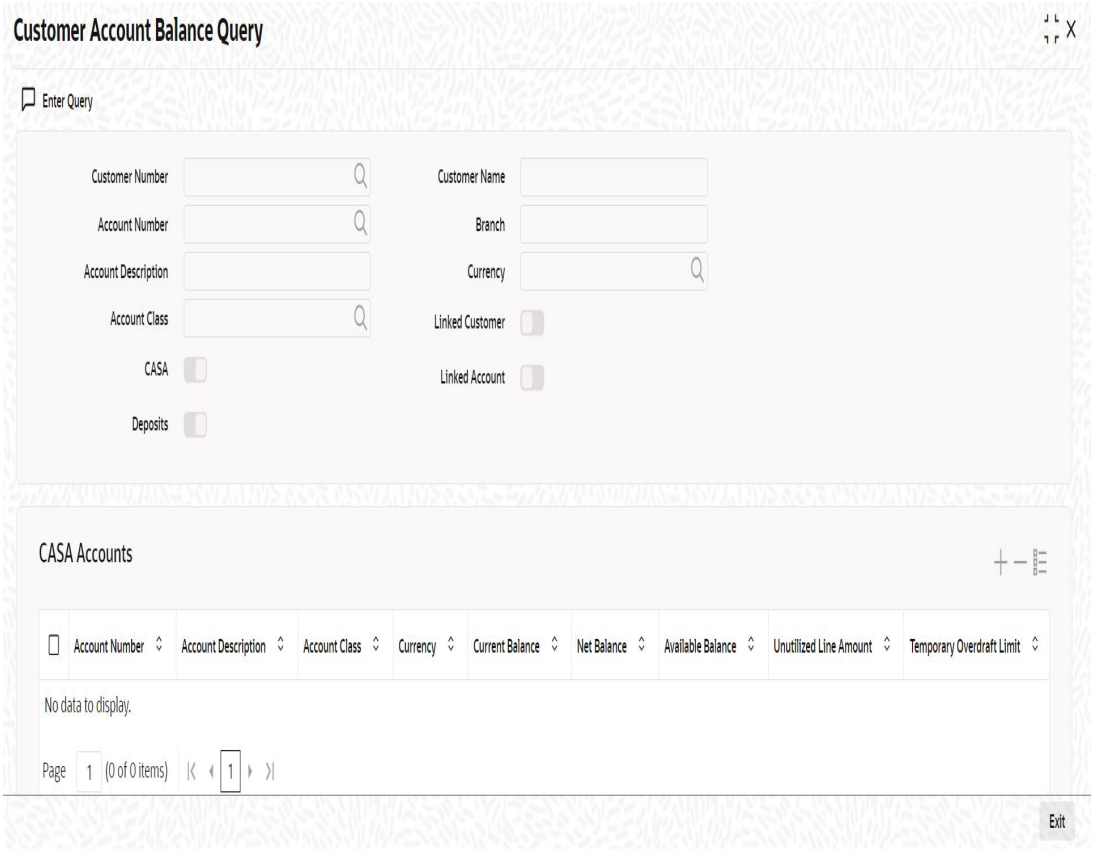
This section contains the following topics:

- Section 9.2.1, "Viewing Customer Account Balance"

- Section 9.2.2, "Account Statistics Button"
- Section 9.2.3, "Account Details Button"
-

9.2.1 Viewing Customer Account Balance

You can view the deposit account balances of a customer using 'Customer Account Balance Query' screen. To invoke this screen, type 'ACDABLQY' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can query for the account balances based on one or more of the following parameters:

- Customer number
- Account number
- Currency
- Account class

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

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

CASA

Check this box to include the CASA accounts in the results.

Deposits

Check this box to include the deposit accounts in the results.

Linked Customer

Check this box to include the account details of the customers linked to the selected customer number. If you have checked this box, on selecting a customer number and clicking ‘Execute Query’ button, the system will display the account details of the selected customer and the linked customers.

Linked Account

Check this box to include the account details of the accounts linked to the selected account number. If you have checked this box, on selecting a account number and clicking ‘Execute Query’ button, the system will display the account details of the selected account and the linked accounts.

Last N number of transactions

Specify the last N number of transactions and click on 'Account Details' button to view the last N number of transactions of the selected account number.

Note

- You can query for a specific number of previous records by entering the value in ‘Last N Number of Transactions’. By default, it is set as 100.
- When you click ‘Query’ button, the system validates whether Last N.number of transactions is greater than the menu level MAX_RES_ROWS of the function ID ‘ACDTRNQY’. If it is found greater than that, then the system displays a configurable message ‘Last N number of transactions is greater than the allowed maximum transactions to be retrieved’.
- If you do not enter the last N number of transaction and click the ‘Query’ button, and the number of transactions to be retrieved is greater than the menu level MAX_RES_ROWS for the function ID ‘ACDTRNQY’, then the system will retrieve only the first MAX_RES_ROWS number of transaction and display an information message ‘Displaying only first[MAX_RES_ROWS] transactions’.
- The starting balance and running balance fields of the Customer Account Transaction Query (ACDTRNQY) are not be applicable if you try to retrieve the Last N transaction.

Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the following details pertaining to the accounts in the results.

- CASA Accounts
  - Account Number
  - Account Description
  - Account Class
  - Currency
  - Current Balance
  - Net Balance
  - Available Balance
  - Unutilized Line Amount
  - Temporary Overdraft Limit
  - Total Available
  - Passbook Balance
  - Uncollected Funds
  - Amount Blocked
  - Sublimit

- Uncollected Funds Limit
- Accrued Interest Debit
- Accrued Interest Credit
- Status Dormant
- No Debits
- No Credits
- Frozen
- Sweep in Enabled
- Account Type
- Joint Holder Type

- TD Accounts
  - Account Number
  - Account Description
  - Account Class
  - Currency
  - Account Branch
  - Account Open Date
  - Initial Deposit
  - Principal Balance
  - Current Balance
  - Deposit Status
  - Account Type
  - Maturity Date
  - Joint Holder Type
  - Sweep in Enabled

Note

The system calculates the net balance using the following formula:

- Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)

Minimum Balance will be considered only if it is lesser than the available balance. If the available balance is greater than zero and less than the minimum balance, then the system considers available balance as zero.

As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.

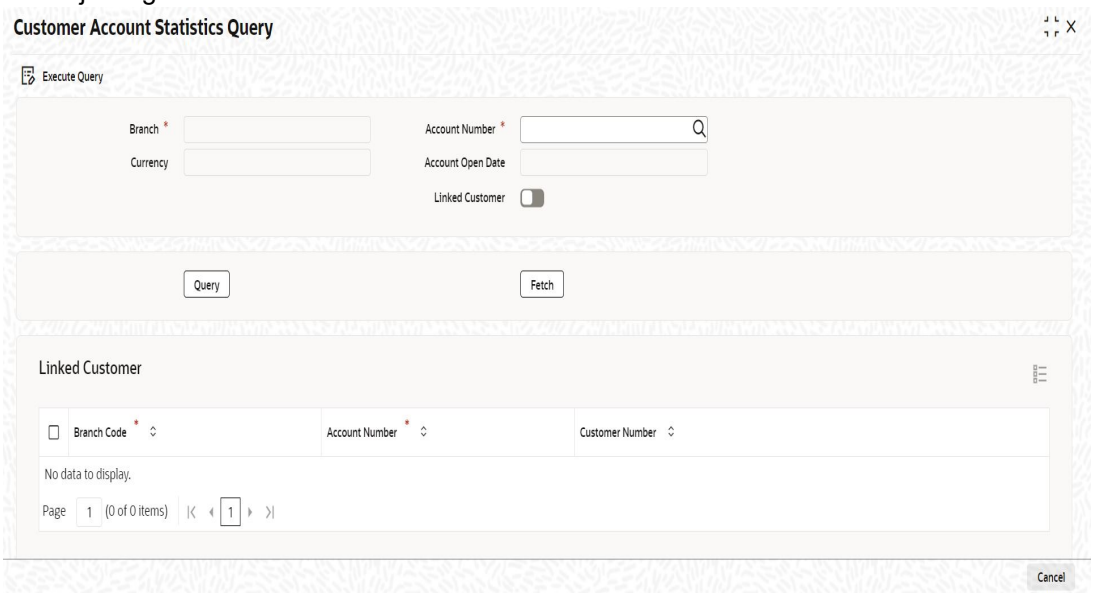
The net balance will be in the account currency.

Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.

9.2.2 Account Statistics Button

For a selected CASA account in the Customer Account Balance Query' screen, you can view the account statistics by clicking the 'Account Statistics' button. You can also invoke this

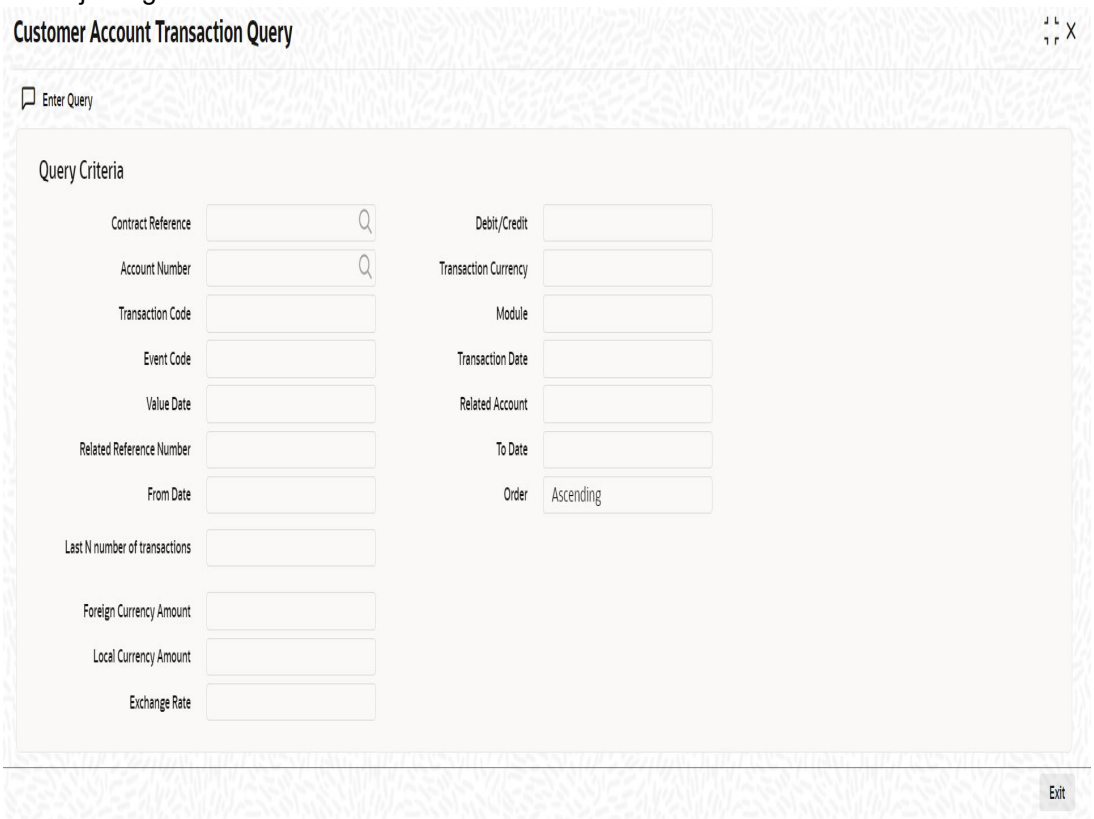
screen by typing ‘ACDASTQY’ in the top right corner of the application toolbar and clicking the adjoining arrow button.



For further details on this screen, refer to the CASA user manual.

9.2.3 Account Details Button

For a selected CASA account in the ‘Customer Account Balance Query’ screen, you can view the account details by clicking the ‘Account Details’ button. You can also invoke this screen by typing ‘ACDTRNQY’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



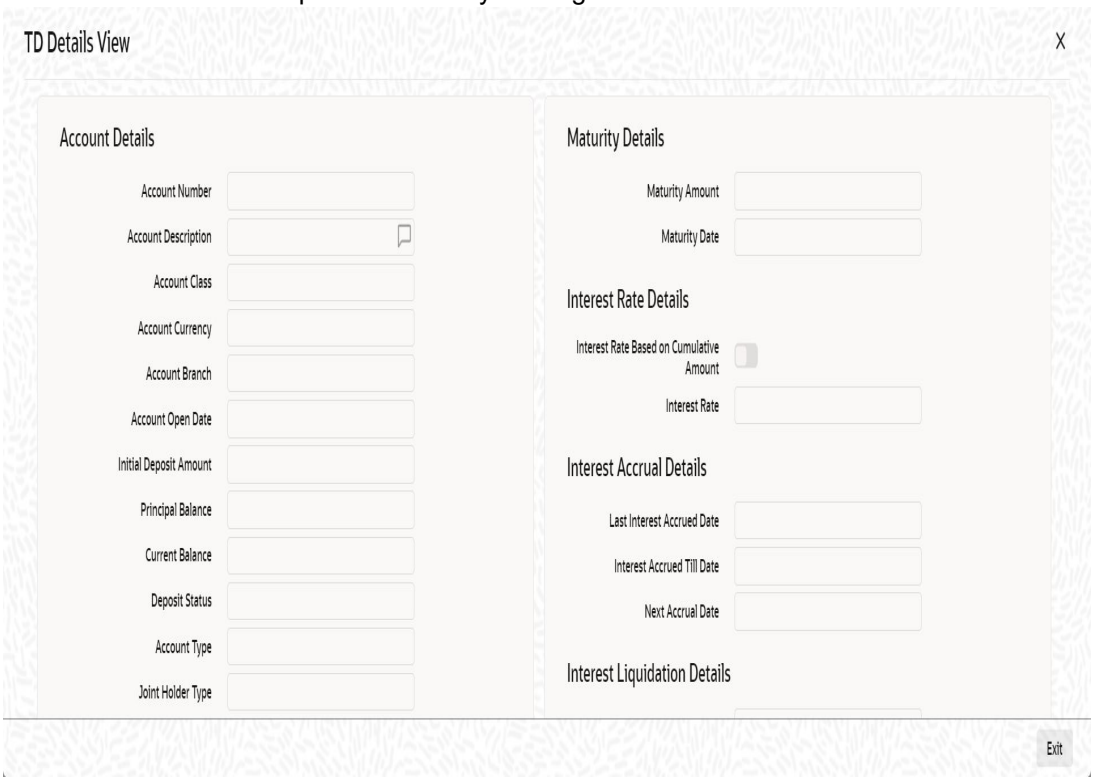
From this screen, you can query the details of the transactions in which the customer account was involved.

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

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

9.2.3.1 TD Details Button

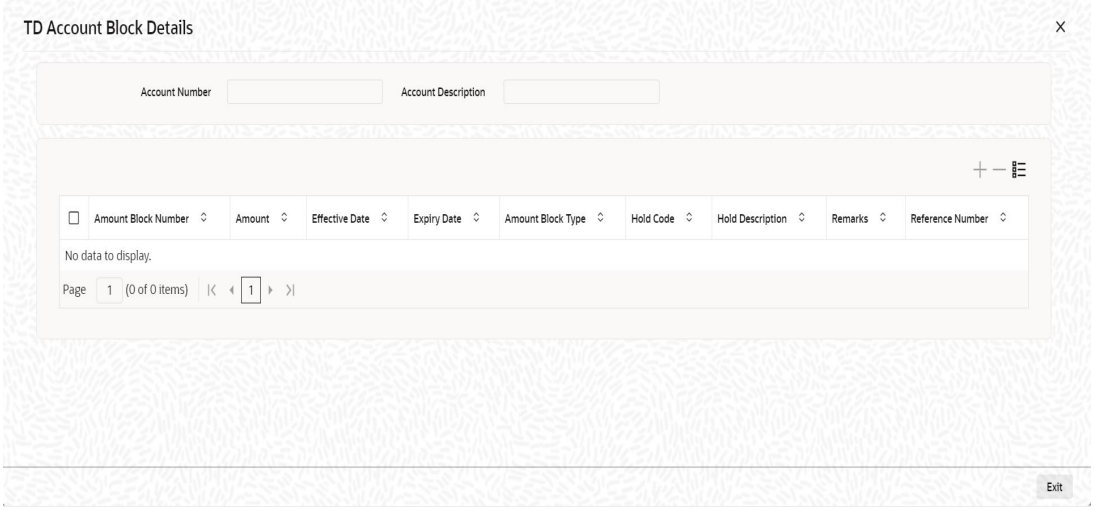
For a selected TD account in the 'Customer Account Balance Query' screen, you can view the details of the term deposit account by clicking the 'TD Details' button.



This screen displays the details of the term deposit account.

9.2.3.2 Block Details Button

For a selected TD account in the 'Customer Account Balance Query' screen, you can view the details of the amount blocks by clicking the 'Block Details' button.

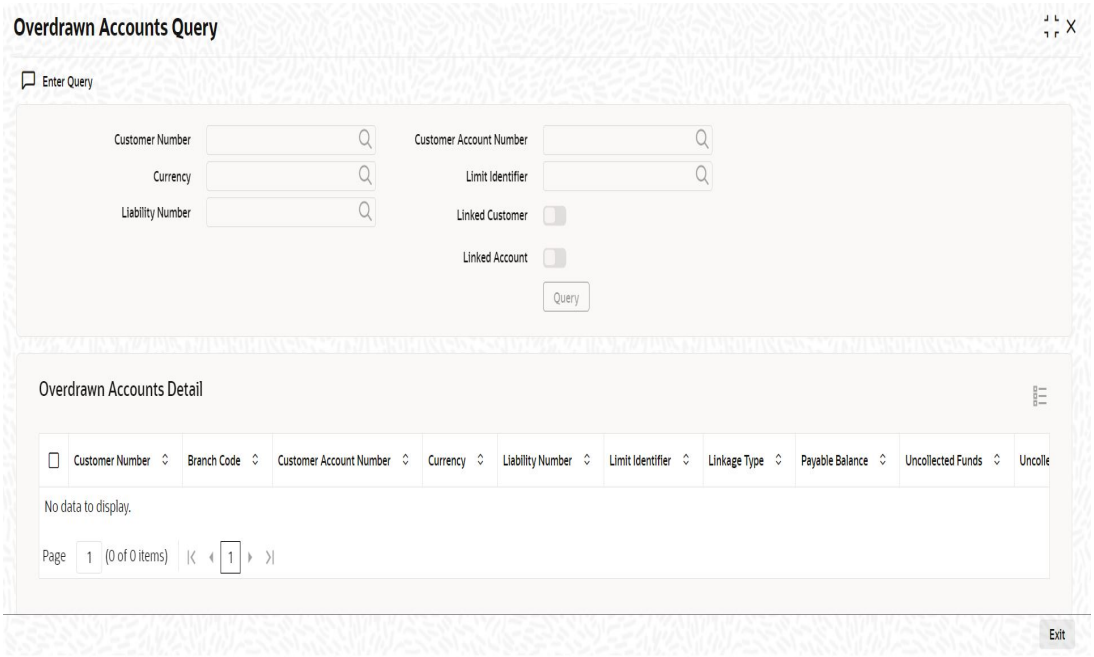


This screen displays the details of the amount blocks placed on the TD account.

9.3 Overdrawn Accounts Query

Invoke the ‘Overdrawn Accounts Query’ screen, by typing ‘ACDCODQY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Customer Number
- Customer Account Number
- Currency
- Facility Identifier
- Liability Number

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

Linked Customer

Check Linked Customer and provide Customer Number and click Query button to view all the Overdrawn Account Numbers of the customer and its linked customers.

Linked Account

Check Linked Account and provide Account Number and click Query to view all Overdrawn Account Numbers of the customer of the account. The displayed values are based on the query fields provided.

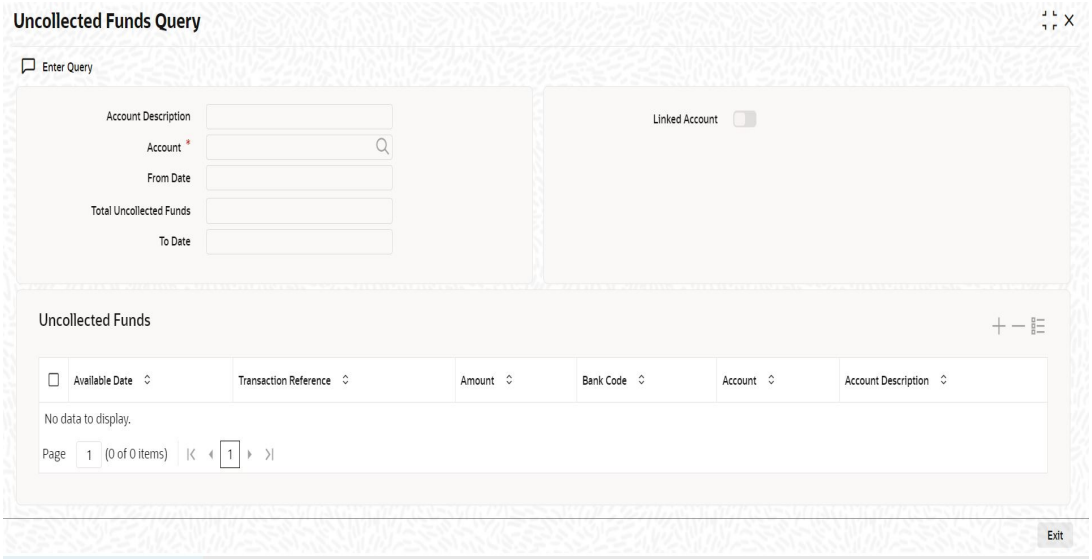
Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Customer Number
- Branch Code
- Customer Account Number
- Currency
- Facility Identifier
- Liability Number
- Payable Balance

9.4 Uncollected Funds Query

Invoke the ‘Uncollected Funds Query’ screen, by typing ‘ACDUNFDQ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Account Description
- Account
- From Date
- Total Unclollected Funds
- To Date

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

Linked Account

Check Linked Account and provide Account Number and click Query to view all Uncollected Fund Account Numbers of the customer and its linked customers. When Linked Account is not checked the existing query operation takes place. The displayed values are based on the query fields provided.

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:Available Date

- Available Date
- Transfer Reference Number
- Amount
- Bank Code
- Amount Number
- Account Description

10. 360 Degree Customer View

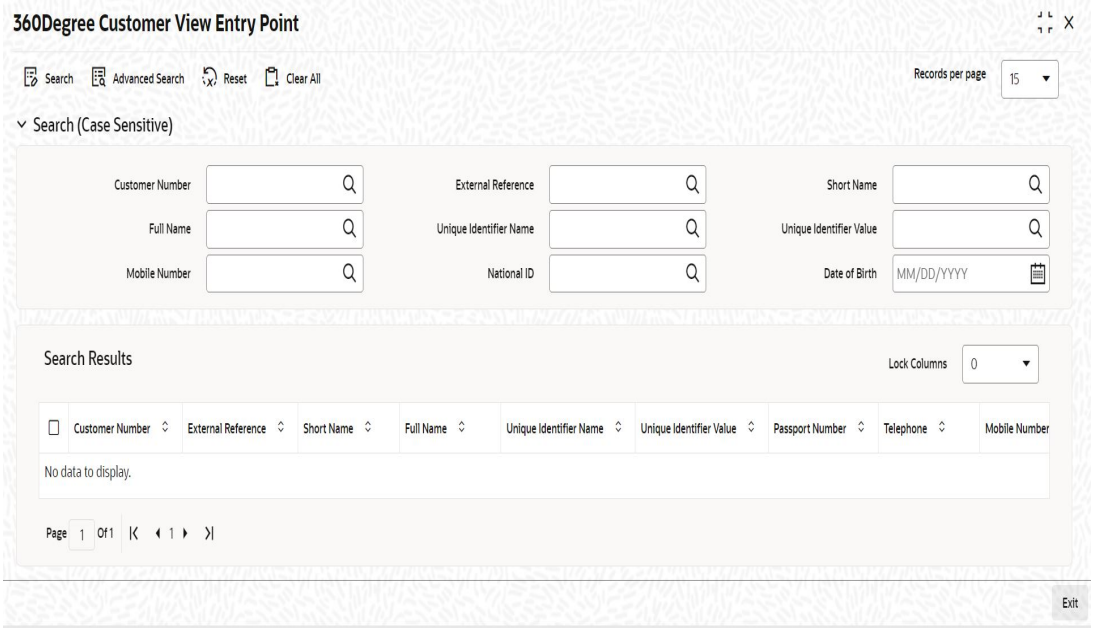
Oracle FLEXCUBE allows you to view and analyze personal and business details of the customers. You can query customer limits, account statements, view settlement balances contracts, view assets and liability balances of the customer. You can also view summary of collateral and account details. The 360 degree customer view facilitates easy and total view of the customer details and reduces customer service complexities.

This chapter contains the following sections:

- Section 10.1, "Invoking 360Degree Retails Customer View Screen"
- Section 10.2, "Viewing 360 Degree Retail Customer Details"
- Section 10.3, "Viewing 360Degree Corporate Customer Details"

10.1 Invoking 360Degree Retails Customer View Screen

Invoke the '360Degree Customer View Entry Point' screen, by typing 'STSCUSVW' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Customer Number
- External Reference
- Short Name
- Full Name
- Unique identifier Name
- Unique Identifier value
- Mobile Number
- National ID
- Date of Birth

Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Customer Number
- External Reference
- Short Name
- Full name
- Unique Identifier Name
- Unique Identifier Value
- Passport Number
- Telephone
- Mobile Number
- National ID
- Date of Birth

When you double click on the customer record, the system will launch either Retail view screen or corporate view screen depending on the type of customer.

Note

You can query or modify the customer details whose accounts are permitted to you for the query/modification in the ‘Group Code Restriction’ screen.

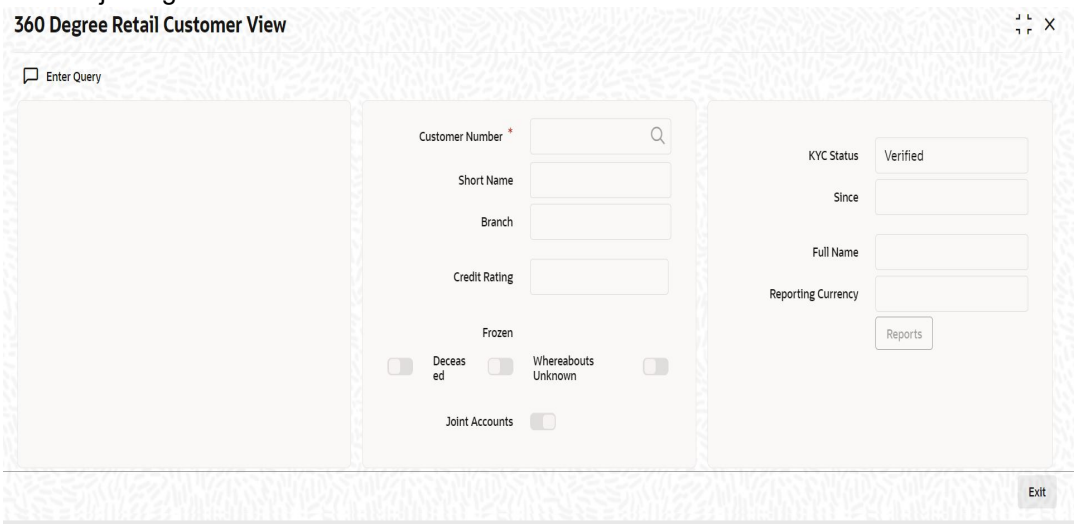
10.2 Viewing 360 Degree Retail Customer Details

This section contains the following topics:

- Section 10.2.1, "Reports Button"
- Section 10.2.2, "Summary Tab"
- Section 10.2.3, "Profile Tab"
- Section 10.2.4, "Accounts Summary Button"
- Section 10.2.5, "Loans Tab"
- Section 10.2.6, "Events Tab"
- Section 10.2.7, "Schemes Tab"
- Section 10.2.8, "Alerts Tab"
- Section 10.2.9, "Limits Tab"
- Section 10.2.10, "Is-Deposits Tab"
- Section 10.2.11, "Is-Financing Tab"
- Section 10.2.12, "External Products Details"
- Section 10.2.13, "Investor Fund Details Tab"

You can invoke ‘360 Degree Retail Customer View’ screen if the customer is Retail by double clicking on the customer record in the ‘360Degree Customer View Entry Point’ screen or by

typing ‘STDRETVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

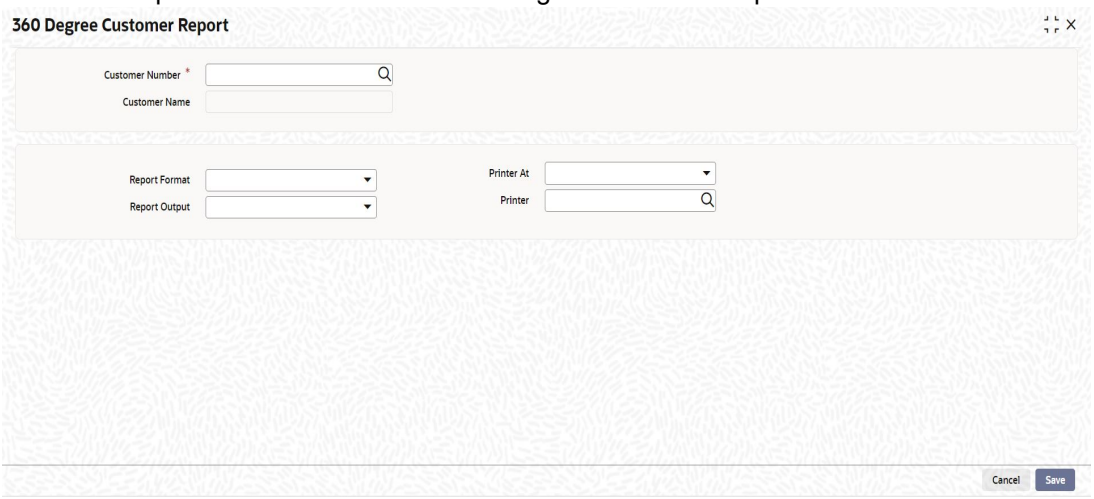


The system displays the following details:

- Customer Number
- Short Name
- Reporting Currency
- Branch
- Full Name

10.2.1 Reports Button

Click the ‘Reports’ button to view the ‘360 Degree Customer Report’ screen.



The details that can be viewed in the ‘360 Degree Retail Customer View’ screen is classified into 12 broad heads.

Field	Description
Summary	You can view the address, status. Balance sheet asset and liabilities and off balance sheet asset and liabilities under the summary tab.

Profile	You can view the details of the customer's profile.
Account Summary	You can view the details of the customer's deposits.
Loans	You can view the details of the customer's loan.
Events	You can view the details of the upcoming events.
Schemes	You can to view the details of the relationship schemes.
Alerts	You can view the alerts for overdue loans, matured deposits but not renewed or liquidated, Locker Charges Overdue Details, Cheques Returned, Amount Block Details and Stop Payment Details.
Limits	You can view the limits and collaterals of the customer.
Is-Deposits	You can view details about active CASA account and Term Deposit.
Is-Financing	You can view details about Islamic Account and Islamic Term Deposit..
External Products	You can view external details about products like credit cards, insurance, and mutual fund.
Investor Fund Details	You can view the mutual fund details in this screen.

10.2.2 Summary Tab

You can view the address, status. Balance sheet asset and liabilities and off balance sheet asset and liabilities under the summary tab. The following details are displayed here:

Address For Correspondence

Here you can view the following details:

- Name
- Address
- Telephone
- Fax
- E-mail

Status

Here you can view the following details:

- Frozen
- Deceased
- Whereabouts Unknown

- Joint Accounts: If unchecked, the system displays only primary accounts of the customer. where as if checked, then the system displays the non primary accounts of the customer as well.
- KYC Status
- CIF Status
- Since
- Credit Rating
- Customer Category
- Charge Group
- Tax Group

Balance Sheet Asset and Liabilities

Here you can view the following details:

- Asset
- Ccy
- Value
- Liability
- Ccy
- Value

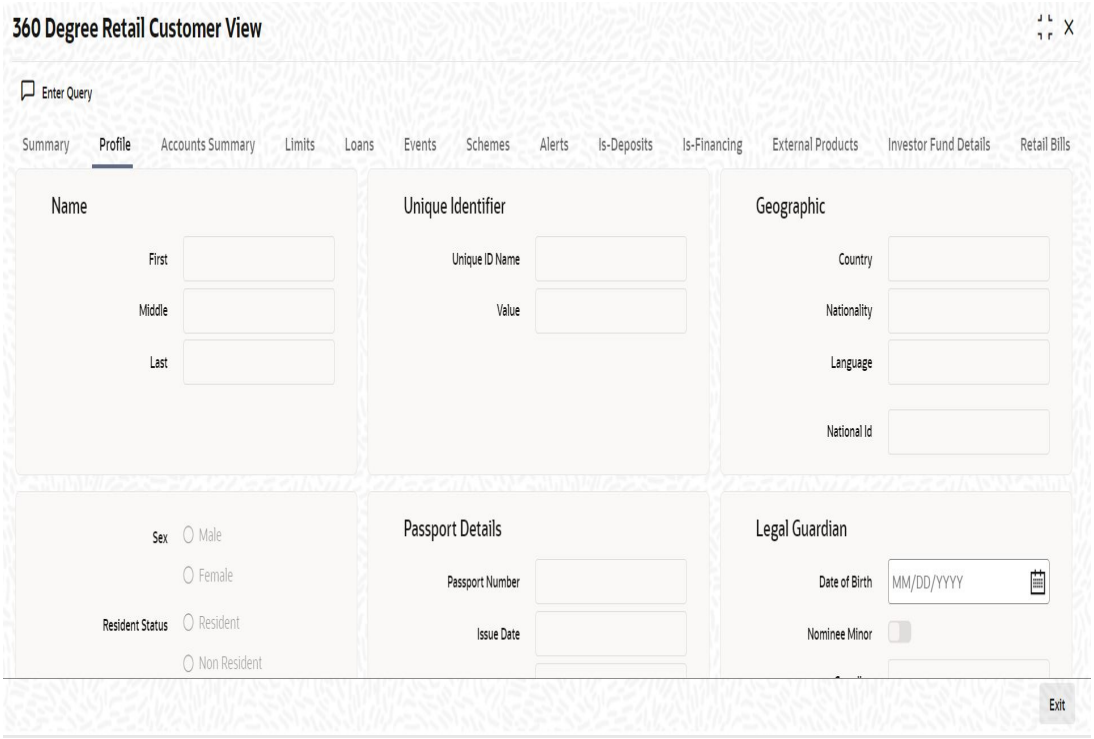
Off Balance Sheet Asset and Liabilities

Here you can view the following details:

- Asset
- Ccy
- Value
- Liability
- Ccy
- Value

10.2.3 Profile Tab

Click ‘Profile’ tab in the ‘360 Degree Retail Customer View’ screen to view the details of the customer’s profile.



Here you can view the following details:

- Name
  - First
  - Middle
  - Last
- Sex
  - Male
  - Female
- Resident Status
  - Resident
  - Non Resident
  - Joint Customer
- Domicile address
  - Line 1 to 3
  - Country
  - Mobile Number
- Unique Identifier
  - Name
  - Value
- Passport Details
  - Passport Number
  - Issue Date

  - Expiry date
- Permanent Address
  - Line 1 to 3
  - Country
- Geographic
  - Country
  - Nationality
  - Language
  - National Id
- Legal Guardian
  - Date of Birth
  - Guardian
  - Submit age Proof

10.2.3.1 Image Button

Click on the 'Image' button to invoke 'Customer Signatory Details' screen. Here you can view the signature image and photograph of the customer.

Here you can view the following details:

- Customer No
- Branch
- Full Name
- Signature Id
- Signature Title
- Signature/Image

Click 'All Signatures/Images' button to view 'Customer Signature/Image Consolidated View' screen.

The system displays the following details:

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image'** tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

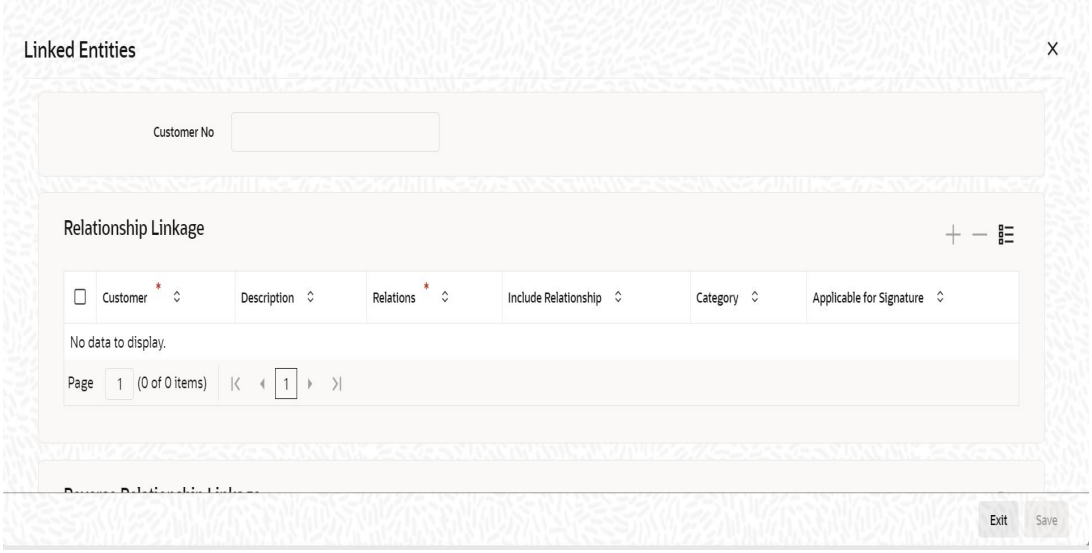
Each image is provided with the following buttons:

- Zoom In
- Zoom Out

- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

10.2.3.2 Linked Customers Button

Click on the ‘Linked Customers’ button to invoke ‘Linked Entities’ screen. Here you can view other related customer details.



Here you can view the following details:

Relationship Linkage:

- Customer
- Description
- Relations
- Include Relationship

Applicable for Signature

Check this box to indicate that the customer is applicable for signature verification.

Processing

If you check the field ‘Applicable for Signature’ in ‘Linked Entities’ sub screen then the system will display the 'Customer Number' in ‘Mandatory Signature Customers’ in Mandatory signature’ sub screen of ‘Customer Account’ screen. And also it will display the signature details in ‘Signature details’ sub screen of 'Transaction' screens.Relationship linked to this customer is considered for allowed/disallowed product verification at customer account level.

Reverse Relationship Linkage:

- Reference Number
- Description
- Relation

10.2.3.3 Locker Details Button

Click on the 'Locker Details' button to invoke 'Safe Deposit Locker Details' screen. Here you can view the locker details of the customer.

The screen is as shown below:

Here, you can view the following details:

- Contract Reference
- SD Vault Code
- SD Box Code
- Box Type
- Box Dimension
- Box Description
- Contract Currency
- Deposit Amount
- Tenor
- Issue Date
- Closure date
- Expiry Date

10.2.3.4 Professional Button

Click on the 'Professional' button to invoke 'Customer Professional Details' screen. Here you can view the professional details of the customer.

10.2.3.5 Domestic Button

Click on the 'Domestic' button to invoke 'Customer Domestic Details' screen. Here you can view the domestic details of the customer.

Here you can view the following details:

- Marital status
- Spouse Employment Status
- Accommodation
- Spouse Name
- Dependents
- Children
- Others

10.2.3.6 Joint Button

Click on the 'Joint' button to invoke 'Customer Information Maintenance' screen. Here you can view information about the customer.

Here you can view the following details:

- Customer No
- Sex
  - Male
  - Female

- Prefix
- First name
- Last Name
- Middle
- Address line 1 to 3
- Passport Details
- Passport Number
- Issue Date
- Expiry Date
- Date of Birth
- Resident status
  - Resident
  - Non Resident
- Deceased
  - Deceased
  - Non Deceased
- Telephone
- E-mail
- SSN

10.2.3.7 Linked Entity Button

Click on the 'Linked Entity' button to invoke 'Linked Entity' screen. Here you can view details about customers who are linked to this customer, accounts for which this customer is linked,reverese relationship of the queried customer and loans which are guaranteed by this customer.

CASA Details of Linked Customers

Here you can view the following details:

- Branch Code
- Account No
- Account Description
- Current Balance
- Available Balance
- Blocked
- Uncollected
- Debit Interest Accrued Amount
- Credit Interest Accrued Amount
- Limit Currency
- Temp. OD limit
- Temp. OD Start
- Temp. OD End
- Account Status
- Since
- Related Customer

- Account Class

Retail Deposits of linked Customers

Here you can view the following details:

- Branch Code
- Account No
- Account Description
- term Deposit amount
- Maturity Date
- Interest Start Date
- tenor in Days
- Interest Rate
- Last Interest Effective Date
- Interest Accrued
- Account Status
- Since
- account Class
- Recurring Deposit

Corporate Deposits of Linked Customers

Here you can view the following details:

- Branch
- Contract Reference
- Product Description
- Currency
- Booking Date
- Value Date
- maturity date
- Interest Rate
- Contract Status
- Product
- No of Times Rollover
- Related Customer

Loan Details of linked Customers

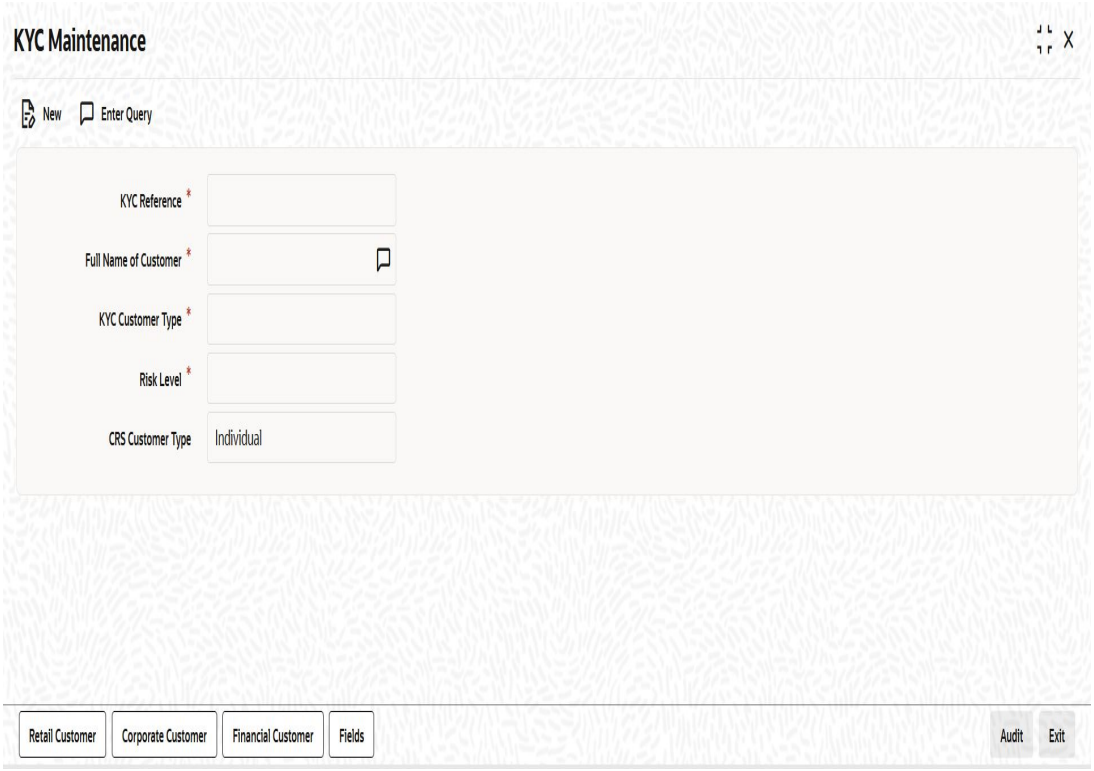
Here you can view the following details:

- Branch Code
- Account Number
- Product description
- currency
- Amount financed
- Amount Disbursed
- outstanding Amount

- Booking Dated
- Value Date
- Maturity Date

10.2.3.8 KYC Details Button

Click on the ‘KYC Details’ button to invoke ‘KYC Maintenance’ screen. Here you can view KYC details of the customer.



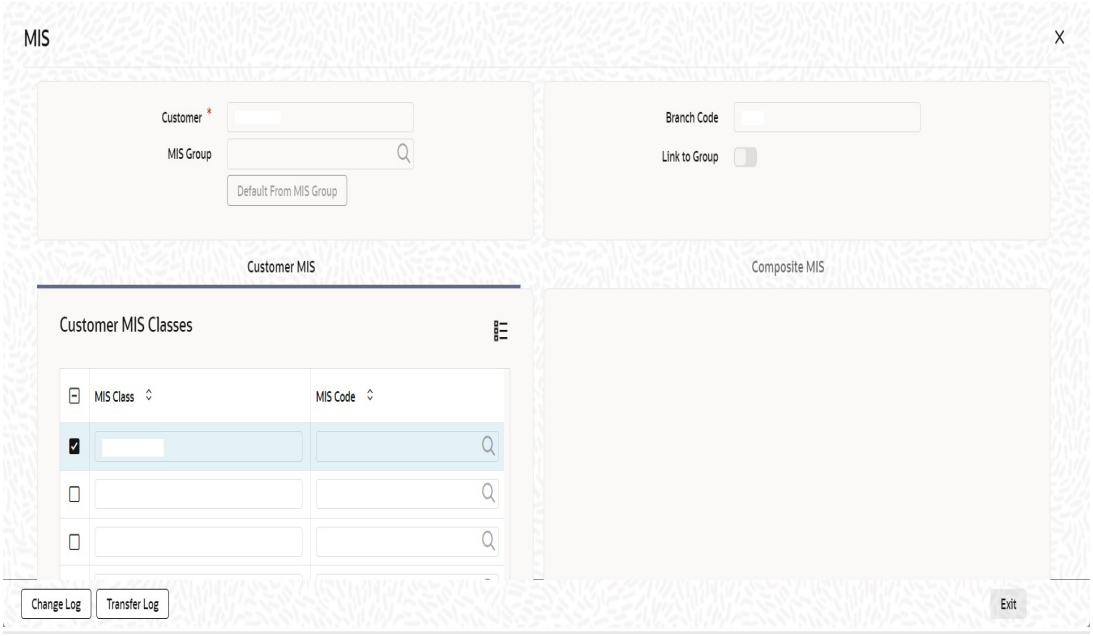
Refer Core Entities for more information about the ‘KYC Maintenance’ screen.

10.2.3.9 Fields Button

Click on the ‘Fields’ button to invoke ‘User Defined Fields’ screen. Here you can view the UDF details of the customer.

10.2.3.10 MIS Button

Click on the ‘MIS’ button to invoke ‘MIS’ screen. Here you can view the MIS details of the customer.



10.2.3.11 Interactions Button

Click on 'Interactions' button to invoke 'Interactions' screen. You can view customer's interaction details here.



You can view the following details related to interactions:

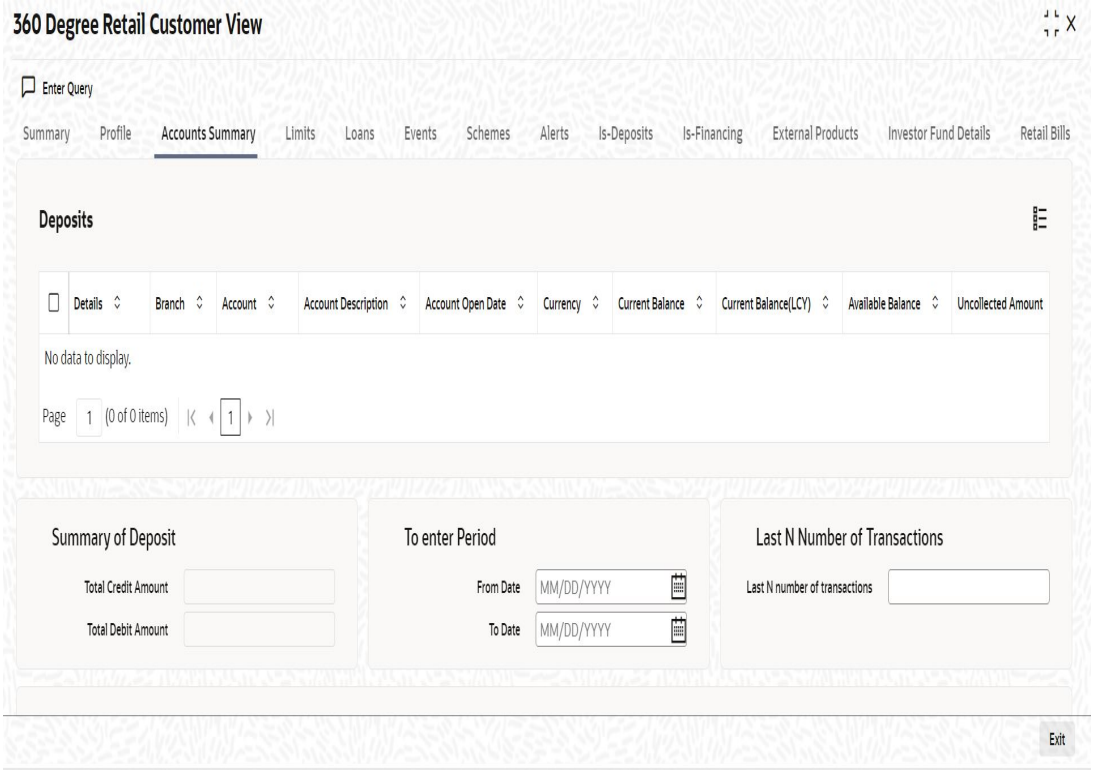
- Service No
- Request Type
- Branch Code
- Account No
- Status
- Nature
- Criteria

- Contact Date
- Target Date
- Service Details

10.2.4 Accounts Summary Button

Click ‘Accounts Summary’ tab in the ‘360 Degree Retail Customer View’ screen to view the details of the customer deposits.

The screen is as shown below:



CASA Deposits

Here, you can view the following details for an active CASA account:

- Branch code
- Account
- Description
- Account Class
- Related Customer
- Account Status
- Status Since
- Currency
- Current Balance
- Available Balance
- Uncollected amount
- Blocked amount
- Debit Interest Accrued Amount
- Credit Interest Accrued Amount

- Limit Currency
- TOD Limit
- TOD Limit Start Date
- TOD Limit End Date
- Account Type(Single or Joint)

Note

Closed accounts will not be displayed.

Last N Number of Transactions Details

Last N Number of Transactions

Specify the last N number of transactions and click on 'Query' button to view the last N number of transactions of the selected account number. Otherwise, you can query based on the start date and end date.

Note

- You can query for a specific number of previous records by entering the value in 'Last N Number of Transactions'. By default, it is set as 100.
- When you click 'Query' button, the system validates whether Last N.number of transactions is greater than the menu level MAX_RES_ROWS of the function ID 'ACDTRNQY'. If it is found greater than that, then the system displays a configurable message 'Last N number of transactions is greater than the allowed maximum transactions to be retrieved'.
- If you do not enter the last N number of transaction and click the 'Query' button, and the number of transactions to be retrieved is greater than the menu level MAX_RES_ROWS for the function ID 'ACDTRNQY', then the system will retrieve only the first MAX_RES_ROWS number of transaction and display an information message 'Displaying only first[MAX_RES_ROWS] transactions'.
- The starting balance and running balance fields of the Customer Account Transaction Query (ACDTRNQY) are not be applicable if you try to retrieve the Last N transaction.

Retail Deposit Details

You can view the following details about the retail deposit:

- Account Number
- Branch Code
- Description
- Account Class
- Related Customer
- Status
- Since
- Currency
- Term Deposit Amount
- Blocked Amount – the system displays the TD lien amount (blocked amount) for TD accounts
- Maturity date

- Interest Start Date
- Account type (Joint or single)
- Joint Holder Type – System displays the customer's relation with the account.
  - For account type 'Single': Sole Owner
  - For account type 'Joint': the joint holder can be any of the following:
    - Customer Contact Person
    - Custodian
    - Developer
    - Guarantor
    - Guardian
    - Joint And First
    - Joint And Other
    - Joint Or First
    - Joint Or Other
    - Nominee
    - Related For Enquiry
    - Solicitor
    - Sole Owner
    - Third Party
    - Trustee
    - Valuer
    - Power Of Attorney
- Tenor – Tenor will be displayed in days
- Interest rate – Interest Rate of a deposit. System will pick up the current interest rate of a deposit during query.
- Latest Interest Effective Date – System will pick up latest interest effective date of a deposit during query.
- Interest Accrued – Interest accrued till date for an account. This will be derived by the system during query.
- Recurring Deposit- This check box will be checked if it is Recurring Deposit

Corporate Deposit Details

You can view the following Corporate Deposit details:

- Contract Reference Number
- Customer No
- Product
- Product Description
- Currency
- Amount
- Maturity Date
- Booking Date
- Value Date
- Contract Status

- No of times Rollover – the system displays the number of times roll over has been done for deposit. This is arrived during query.
- Interest Rate – the system displays the current interest rate of a deposit. This is arrived during query.

10.2.4.1 Account Signatory Button

Click 'Account Signatory' button to view the 'Signatory Details' screen. In this screen, you can view the signatory details of the selected account.

You can view consolidated customer signature in the 'Customer Signature/Image Consolidated View' screen. To view this screen, click 'All Signatures/Images' button.

Refer the section 'Specifying Account Signatory Details' under the 'Current and Savings Account' module for more information.

10.2.4.2 Standing Instruction Button

Click 'Standing Instruction' button to view the 'Standing Instruction Details' screen. In this screen you can view the standing instructions which have debit account as account selected from multiple block.

Here you can view the following details:

- Instruction Number
- SI Type
- First Execution date
- Next Execution Date
- SI Expiry Date
- Processing Time
- Credit Account
- Credit Account Branch
- SI Amount Currency
- SI Amount
- Product Code

10.2.4.3 Periodic Instructions Button

Click 'Periodic Instructions' button to view the 'Periodic Instructions' screen. In this screen, you can view the period instructions which have debit account as account selected from multiple block.

Here you can view the following details:

- Instruction Reference Number
- Product Code
- Product Category
- Customer account Branch
- Counter Party Account Number
- Counter Party Name
- Transaction Currency
- Transaction Amount
- Next Generation date

- Execution days
- Execution Months
- Execution Years
- End date

10.2.4.4 Transactions Button

Click ‘Transactions’ button to view the ‘Customer Account Transaction Query’ screen. In this screen, you can query the transactions of an account during a given period.

Account Description

The system displays the description of the specified account number based on the details maintained at ‘Customer Account Maintenance’ level.

Refer the section ‘Querying Accounting Entries’ under ‘Core Services’ module for more information.

10.2.4.5 Cheques Button

Click ‘Cheques’ button to view the ‘Cheque Details’ screen. In this screen, you can view the details of the cheques which are issued for a given period.

Here you can view the following details:

- Cheque Book Number
- Cheque Number
- Status
- Presentation Date

10.2.4.6 Uncleared Cheques Button

Click on 'Uncleared Cheques' button to invoke 'Uncleared Cheques' screen. You can view customer's cheques details which are uncleared in this screen.

You can view the following details related to uncleared cheques:

- Deposit Data
- Cheque Number
- Amount
- Value Date

10.2.4.7 Statement Generation Button

Click ‘Statement Generation’ button to view the ‘Account Statement Report’ screen. In this screen, you can generate adhoc statement for an account.

The screen is as shown below:

Refer the section ‘Account Statement Report’ under ‘Current and Savings Account’ module for more information.

10.2.4.8 Cards Button

Click ‘Cards’ button to view the ‘Debit Card Details’ screen. In this screen, you can view details about active debit cards which are issued during given period for an account.

Here, you can view the following details:

- Branch Code
- Card Number
- Primary card
- Name On Card
- Card Expiry Date
- Dispatch Status
- Pin Mailed Status
- Card Status
- ATM Limit Unit
- ATM Count Unit
- ATM Amount Limit
- POS Limit unit
- POS Count Limit
- POS Amount Limit

10.2.4.9 Others Button

Click ‘Others’ button to view the ‘Other Details Of Account’ screen. In this screen, you can view additional details about interest, limit, statement, account and nominees.

Here, you can view the following details:

- Credit Interest Accrued Amount – the system displays the credit interest accrued. This value is arrived during query.
- Debit Interest Accrued Amount – the system displays the debit interest accrued till date for an account. This value is arrived during query.
- TOD Limit Start Date.
- TOD Limit End Date.
- Limit Currency
- TOD Limit
- Lind Id
- Last Statement Date
- Last Statement Balance
- Last Statement Number
- No Debit
- No Credit
- Stop Payment
- Dormant
- Frozen
- Nominees

10.2.4.10 Joint Holders Button

Click ‘Joint Holders’ button to view the ‘Joint Holders’ screen. In this screen, you can view the joint holders details.

Here you can view the following details:

- Joint Holder Code
- Description
- Joint Holder Type
- Start Date
- End Date

10.2.4.11 Recurring Deposits Details Button

Click ‘Recurring Deposits Details’ button to view the ‘RD Details’ screen. In this screen, you can view recurring deposits if the deposit is recurring.

Here you can view the following details:

- Frequency Days
- Frequency Months
- Frequency Years
- Installment amount
- Payment Branch
- Payment Currency
- Payment Date

10.2.4.12 Redemption Details Button

Click ‘Redemption Details’ button to view the ‘Redemption Details’ screen. In this screen, you can view redemption deposits of a deposit account.

Here you can view the following details:

- Redemption Date
- Redemption Amount
- Principal Amount
- Interest Amount
- Penal Interest Amount

10.2.4.13 Rollover History Button

Click on ‘Rollover History’ button to view Rollover History screen.

You can view the following details here:

- Sequence No.
- Rollover Date
- Rollover Type
- Principal
- Interest
- Rollover Amount
- Old Maturity Date
- New Maturity Date

10.2.4.14 Joint Holders Button

Click ‘Joint Holders’ button to view the ‘Joint Holders’ screen. In this screen, you can view the joint holders details.

- Here you can view the following:
- Joint Holder Code
- Description
- Joint Holder Type
- Start Date
- End Date

10.2.4.15 Schedules Button

Click ‘Schedules’ button to view the ‘Schedule Details’ screen. In this screen, you can view the schedule details of all components attached to the corporate deposit contract.

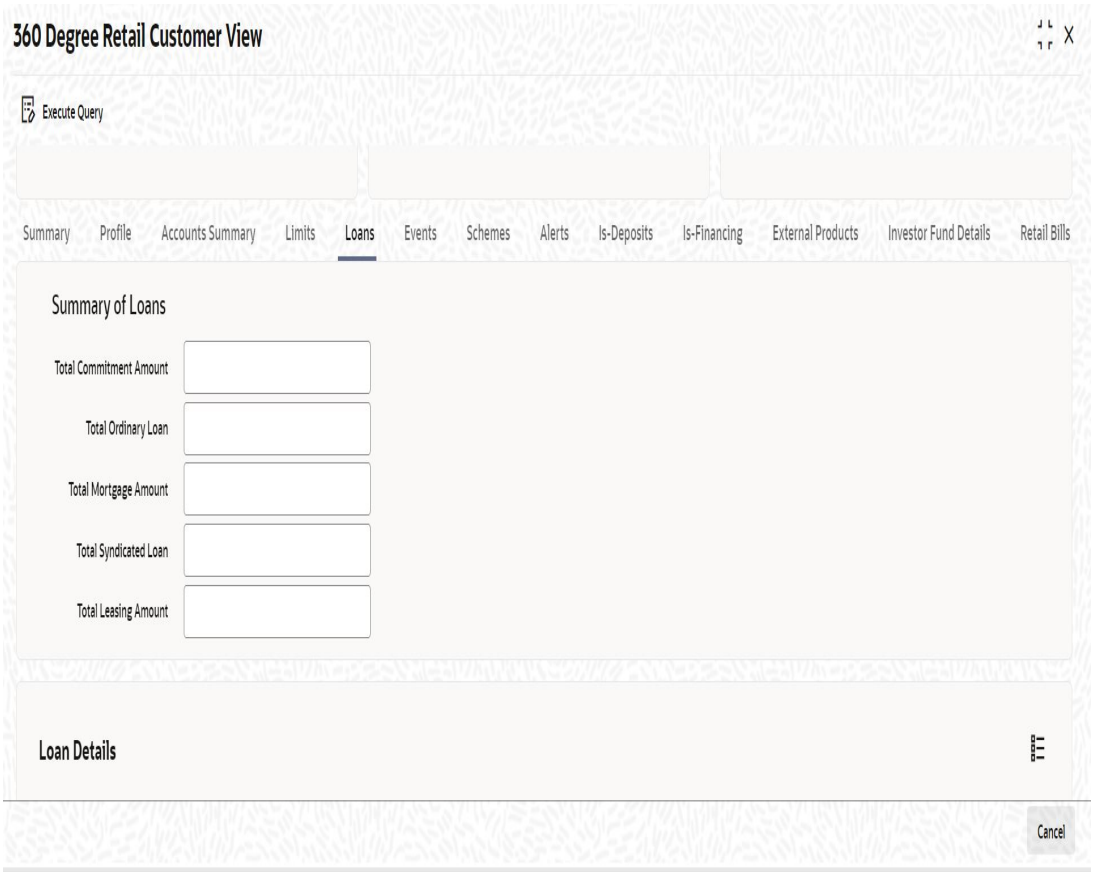
Here you can view the following details:

- Component
- Component Description
- Schedule Type
- Frequency
- Unit
- No of schedules
- Start date
- Amount

10.2.5 Loans Tab

Click ‘Loans’ tab in the ‘360 Degree Retail Customer View’ screen to view the details of the customer’s loan.

The screen is as shown below:



The loans details are classified as follows:

- Commitment Details
- Loan Details
- Mortgage
- Leasing
- Syndicate Loans details

Under each of the loan details, the system displays the following:

- Branch Code
- Account Number
- Description
- Currency
- Amount Financed
- Amount Disbursed
- Outstanding Amount
- Book Date
- Value date
- Maturity Date
- Product Code
- Account Status
- User Defined Status

10.2.5.1 Component Details Button

You can view details about the components linked to an account in the 'Component Details' screen. You can invoke this screen by clicking the 'Component Details' button in the '360 Degree Retail Customer View' screen.

You can view the following component details:

- Component Name
- Component Currency
- Expected – the system displays the amount which is not due for the present date. This amount is arrived during querying.
- Overdue – – the system displays the amount which is not overdue for the present date. This amount is arrived during querying
- Outstanding – the system displays the amount which is due for the present date. This amount is arrived during querying.
- Advance – the system displays the amount pre paid for a component as on the present date. This amount is arrived during querying.
- Latest Interest rate – the system display the current interest rate only for main interest component.
- Number of Days Overdue.

Component Schedule details

Here you can view the following:

- Component Name
- Schedule Due Date
- Due amount
- Settled Amount
- EMI Amount
- Accrued Amount

10.2.5.2 Collection Details Button

You can view the collection details of a loan in the 'Collection Details of Default Loan' screen. You can invoke this screen by clicking the 'Collection Details' button in the '360 Degree Retail Customer View' screen.

Here, you can view the following details:

- Collection reference Number
- Asset Reference Number
- Collection Agent
- Collection Creation Date
- Queue ID
- State
- Product

10.2.6 Events Tab

Click 'Events' tab in the '360 Degree Retail Customer View' screen to view the details of the upcoming events.

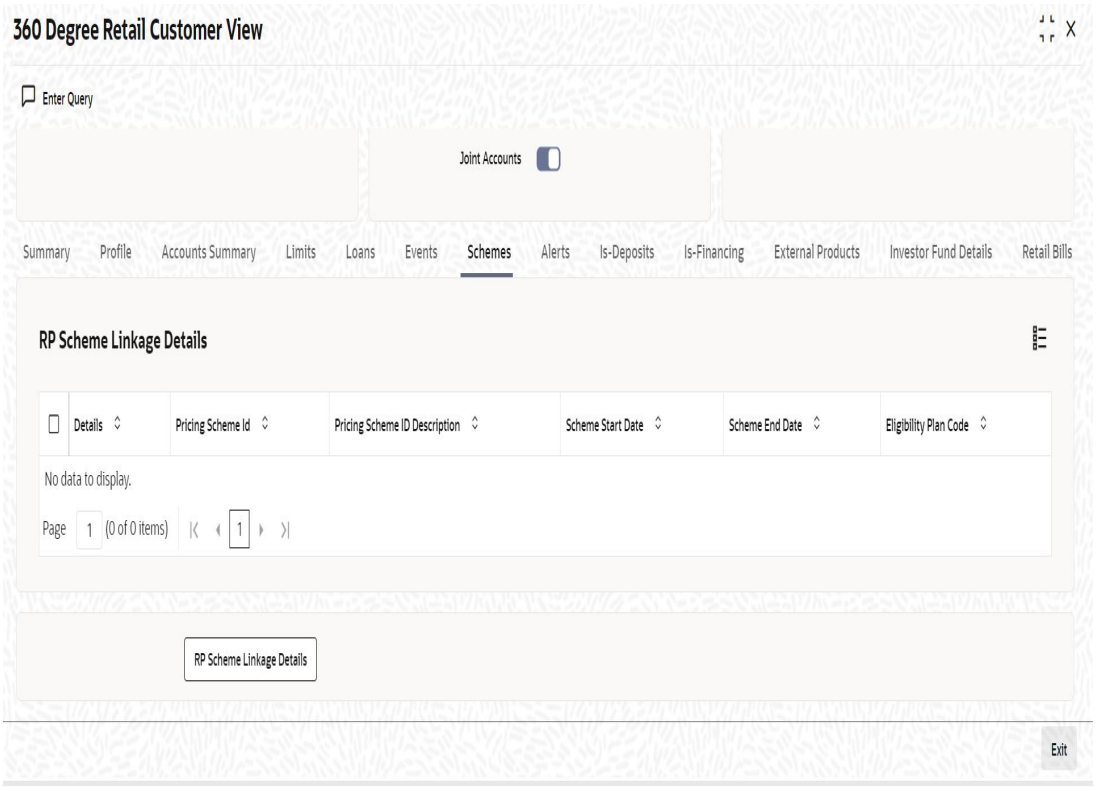
Here you can view the following details:

- Event
- Branch
- Reference Number
- Currency
- Amount
- Event date

10.2.7 Schemes Tab

Click ‘Schemes’ tab in the ‘360 Degree Retail Customer View’ screen to view the details of the relationship schemes.

The screen is as shown below:



Here, you can view the relationship schemes which are not linked to the customer. The following fields are displayed:

- Pricing scheme Id
- Pricing scheme Id description
- Scheme Start Date
- Scheme End Date
- Eligibility Plan code

10.2.7.1 RP Scheme Linkage Details Button

Click ‘RP Scheme Linkage Details’ to view relationship pricing schemes linked to the customer.

Refer ‘Relationship Pricing’ module for more information about this screen.

10.2.8 Alerts Tab

Click ‘Alerts’ tab in the ‘360 Degree Retail Customer View’ screen to view the alerts for overdue loans, matured deposits and so on.

Following alerts can be viewed in this screen:

Overdue Loans

Here you can view the Loan accounts which have overdue component as on today. The following details can be viewed here:

- Branch Code
- Account number
- Due Date
- Currency
- Overdue Amount

Deposits Matured but not renewed or liquidated

Here you can view the deposit accounts or contracts which are matured but not yet liquidated or renewed. The following details can be viewed here:

- Branch code
- Deposit reference number
- Currency
- Amount
- Maturity Date

Locker Charges Overdue Details

Here you can view the Locker charge components of the customer which fall on overdue. The following details can be viewed here:

- Contract Reference Number
- Component
- Description
- Currency
- Amount
- Due date

Cheques Returned

Here you can view the cheques returned to the customer. The following details can be viewed here:

- Branch
- Account
- Cheque Book Number
- Cheque Number
- Presentation Date

Amount Block Details

Here you can view all active amount blocks related to a customer. The following details can be viewed here

- Branch
- Account
- Amount Block Number
- Amount
- Effective Date
- Expiry date
- Block Type

10.2.9 Limits Tab

Click 'Limits' tab in the '360 Degree Retail Customer View' screen to view the limits and collaterals of the customer.

Limits Details

Here the system displays the following limits details:

- Customer/Group ID
- Limit Currency
- Limit Amount
- Utilization Amount
- Available
- Revision Date

Line Details

Here the system displays the following line details:

- Line Identification
- Main Line
- Limit Currency
- Limit Amount
- Available Amount
- Revolving Line
- Line Start Date
- Line Expiry Date

Collateral Details

Here the system displays the following collateral details:

- Collateral Code
- Collateral Description
- Collateral Category Type
- Collateral Currency
- Collateral Value
- Lendable Margin

- Limit Contribution
- Start Date
- End date

Obligation Details

Here the system displays the following obligation details:

- Borrower Id
- Borrower Name
- Collateral Code
- Collateral Category
- Currency
- Gurantee Amount

10.2.10 Is-Deposits Tab

Click 'Is-Deposits' tab in the '360 Degree Retail Customer View' screen to view details about active CASA account and Term deposit.

Islamic Accounts

Here, you can view the following details for an active CASA account:

- Branch code
- Account
- Description
- Account Class
- Related Customer
- Account Status
- Status Since
- Currency
- Current Balance
- Available Balance
- Uncollected amount
- Blocked amount
- Debit Interest Accrued Amount
- Credit Interest Accrued Amount
- Limit Currency
- TOD Limit
- TOD Limit Start Date
- TOD Limit End Date
- Account Type(Single or Joint)

Note

Closed accounts will not be displayed.

Islamic Term Deposit

The following details about Islamic term deposit will be displayed:

- Account Number
- Branch Code
- Description
- Account Class
- Related Customer
- Status
- Since
- Currency
- Term Deposit Amount
- Blocked Amount – the system displays the Islamic TD lien amount (blocked amount) for Islamic TD accounts
- Maturity date
- Interest Start Date
- Account type (Joint or single)
- Tenor – Tenor will be displayed in terms of days.
- Profit rate – the system displays the Profit Rate of a deposit. System will pick up the latest profit rate of a deposit during query.
- Latest Profit Effective Date – the system will pick up latest profit effective date of a deposit during query.
- Profit Accrued – Interest accrued till date for an account. This will be derived by the system during query.
- Recurring Deposit- this check box will be checked if it is Recurring Deposit.

10.2.11 Is-Financing Tab

Click 'Is-Financing' tab in the '360 Degree Retail Customer View' screen to view details about Islamic Finance.

Here you can view the following details:

- Branch code
- Account Number
- Customer ID
- Product Code
- Product Type
- Description
- Currency
- Amount financed
- Amount Disbursed
- Amount outstanding
- Book Date
- Value date
- Maturity Date
- Account Status

- User defined Status

10.2.11.1 Component Details Button

You can view details about the components linked to an account in the 'Component Details' screen. You can invoke this screen by clicking the 'Component Details' button in the '360 Degree Retail Customer View' screen.

Refer the section titled 'Viewing Components Details' under 'Loans Tab' for further details.

10.2.12 External Products Details

Click 'External products' tab in the '360 Degree Retail Customer View' screen to view external details about products like credit cards, insurance, and mutual fund.

Credit Card

Here you can view the following credit card details:

- Card Number
- Card Type
- Credit Limit
- Billed Amount
- Min Amount Due
- Available Limit
- Due Date
- Delinquent(Y/N)
- Processing Date

Insurance

Here you can view the following insurance details:

- Product name
- Policy Number
- Number of units
- NAV
- Insured Amount
- Premium Amount
- Purchase date
- Term
- Maturity date
- Next Premium Date
- Processing Date

Mutual Fund

Here you can view the following mutual fund details:

- Name of Fund
- Number of units
- Purchase NAV

- Billed Amount
- Min amount Due
- Processing Date

10.2.13 Investor Fund Details Tab

Click 'Investor Fund Details' tab in the '360 Degree Retail Customer View' screen to view the mutual fund details. The following details relating to Mutual Fund can be viewed:

- Unit Holder ID
- Fund ID
- Name of Fund
- Fund Base Currency
- Number of Units
- Average Cost
- Current Value

10.3 Viewing 360Degree Corporate Customer Details

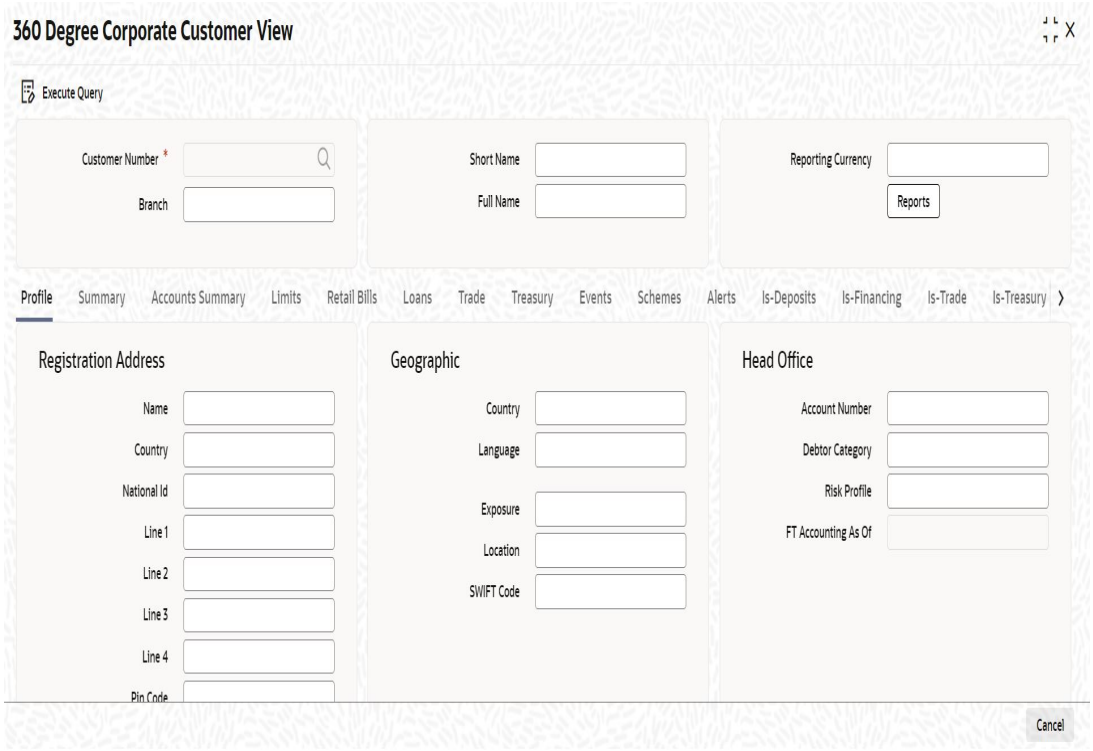
This section contains the following topics:

- Section 10.3.1, "Reports Button"
- Section 10.3.2, "Summary Tab"
- Section 10.3.3, "Profile Tab"
- Section 10.3.4, "Image Button"
- Section 10.3.5, "Linked Customers Button"
- Section 10.3.6, "Locker Details Button"
- Section 10.3.7, "Directors Button"
- Section 10.3.8, "Linked Entity Button"
- Section 10.3.9, "KYC Details Button"
- Section 10.3.10, "Fields Button"
- Section 10.3.11, "MIS Button"
- Section 10.3.12, "Deposits Tab"
- Section 10.3.13, "Account Signatory Tab"
- Section 10.3.14, "Standing Instruction Button"
- Section 10.3.15, "Periodic Instructions Button"
- Section 10.3.16, "Transactions Button"
- Section 10.3.17, "Cheques Button"
- Section 10.3.18, "Statement Generation Button"
- Section 10.3.19, "Cards Button"
- Section 10.3.20, "Others Button"
- Section 10.3.21, "Account Signatory Button"
- Section 10.3.22, "Loans Tab"
- Section 10.3.23, "Trade Tab "
- Section 10.3.24, "Treasury Tab"
- Section 10.3.25, "Events Tab"
- Section 10.3.26, "Schemes Tab"

- Section 10.3.27, "Alerts Tab"
- Section 10.3.28, "Limits Tab"
- Section 10.3.29, "Is-Deposits Tab"
- Section 10.3.30, "Is-Financing Tab"
- Section 10.3.31, "Is-Trade Tab"
- Section 10.3.22, "Loans Tab"
- Section 10.3.33, "External Products Tab"
- Section 10.3.34, "Investor Fund Details Tab"

You can invoke '360 Degree Corporate Customer View' screen if the customer is Corporate by double clicking on the customer record in the '360Degree Customer View Entry Point' screen or by typing 'STDCUSVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

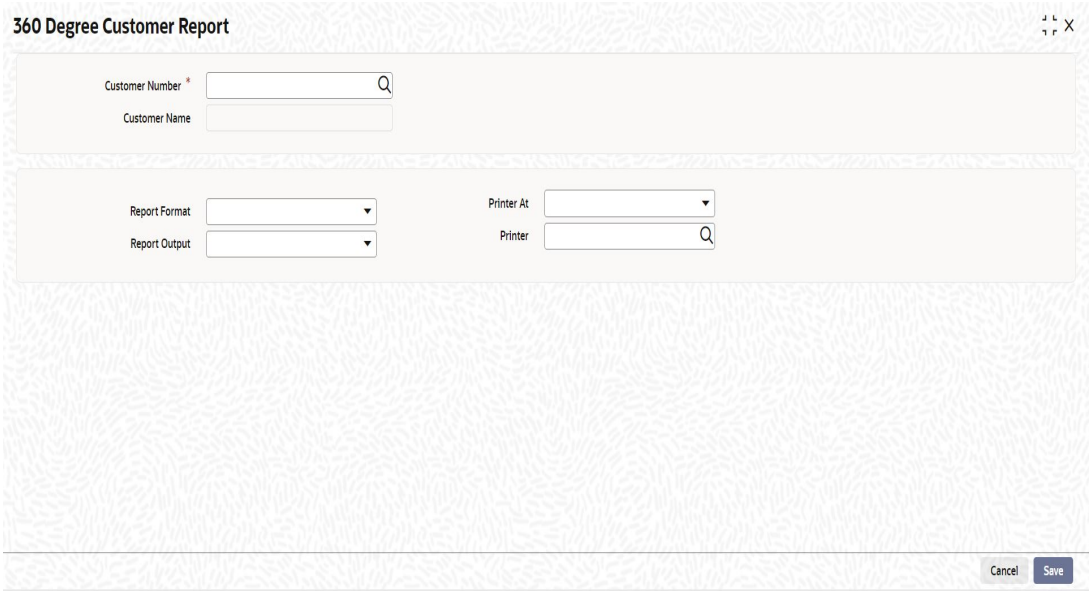
The screen is as shown below:The system displays the following details:



- Customer Number
- Short Name
- Reporting Currency
- Branch
- Full Name

10.3.1 Reports Button

Click the ‘Reports’ button to view the ‘360 Degree Customer Report’ screen.



The details that can be viewed in the ‘360 Degree Corporate Customer View’ screen is classified into 16 broad heads.

Field	Description
Summary	You can view the address, status. Balance sheet asset and liabilities and off balance sheet asset and liabilities under the summary tab.
Profile	You can view the details of the customer’s profile.
Accounts Summary	You can view the details of the customer’s deposits.
Loans	You can view the details of the customer’s loan.
Trade	You can view trade details
Treasury	You can view the details of Treasury.
Events	You can view the details of the upcoming events.
Schemes	You can to view the details of the relationship schemes.
Alerts	You can view the alerts for overdue loans, matured deposits but not renewed or liquidated, Locker Charges Overdue Details, cheques returned, amount block details and stop payment details.
Limits	You can view the limits and collaterals of the customer.

Is-Deposits	You can view details about active CASA Account and Islamic Term Deposit.
Is-Financing	You can view details about Islamic Finance.
Is-Trade	You can view Islamic trade details.
Is-Treasury	You can the details of Islamic Treasury.
External Products	You can view external details about products like credit cards, insurance, and mutual fund.
Investor Fund Details	You can view the mutual fund details in this screen

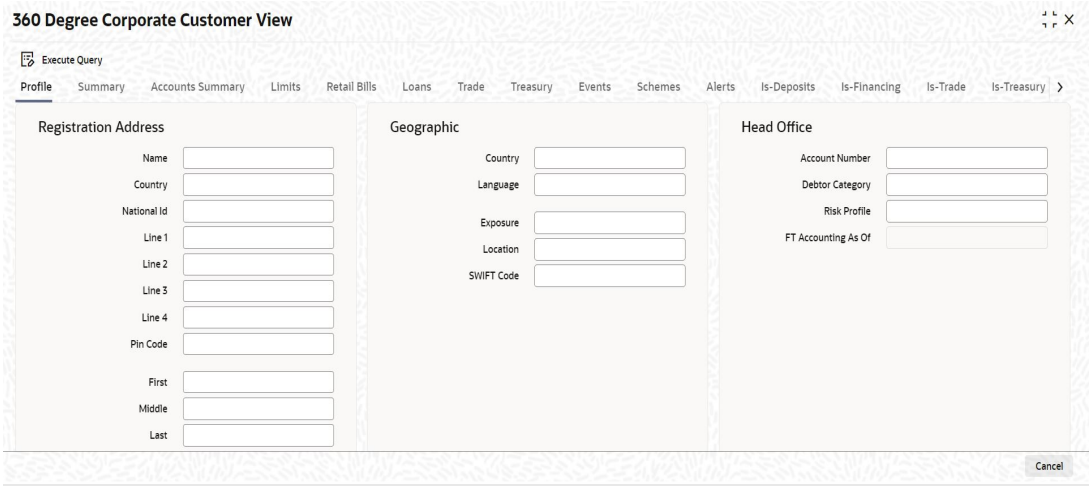
10.3.2 Summary Tab

You can view the address, status. Balance sheet asset and liabilities and off balance sheet asset and liabilities under the summary tab.

Refer the section titled 'Viewing Summary Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.3 Profile Tab

Click 'Profile' tab in the '360 Degree Corporate Customer View' screen to view the details of the customer's profile.



Registration Address

Here you can view the following details:

- Name
- Country
- National Id
- Address Line 1 to 3
- First Name
- Middle Name
- Last name

Geographic

Here you can view the following details:

- Country
- Language
- Exposure
- Location
- SWIFT Code

Incorporation

Here you can view the following details:

- Date
- Capital
- Net Worth
- Country
- Currency of Amount

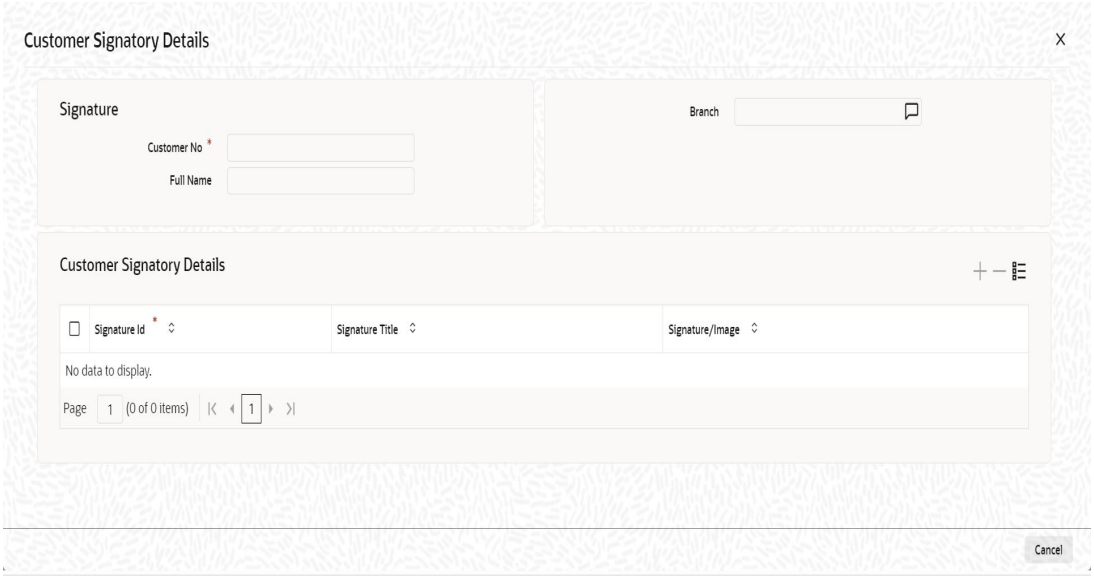
Head Office

Here you can view the following details:

- Account Number
- Debtor Category
- Risk profile
- Description of Business

10.3.4 Image Button

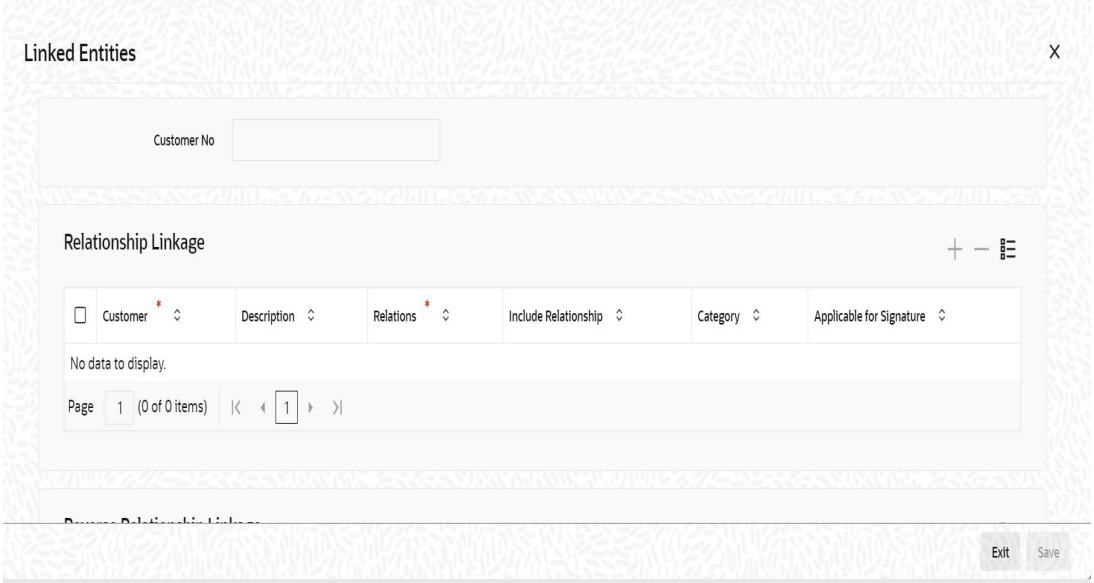
Click on the 'Image' button to invoke 'Customer Signatory Details' screen. Here you can view the signature image and photograph of the customer.



Refer the section titled 'Viewing Signature Image and Photograph of the customer' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.5 Linked Customers Button

Click on the ‘Linked Customers’ button to invoke ‘Linked Entities’ screen. Here you can view other related customer details.



Refer the section titled ‘Viewing Related Customer Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details

10.3.6 Locker Details Button

Click on the ‘Locker Details’ button to invoke ‘Safe Deposit Locker Details’ screen. Here you can view the locker details of the customer.

Refer the section titled ‘Viewing Locker Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details

10.3.7 Directors Button

Click on the ‘Directors’ button to invoke ‘Directors’ screen. Here you can view the director details of the customer.

Here you can view the following details:

- Director Name
- Customer No
- Tax ID
- Mobile Number
- E-mail
- Mailing Address 1 to 4
- Permanent Address 1 to 3

10.3.8 Linked Entity Button

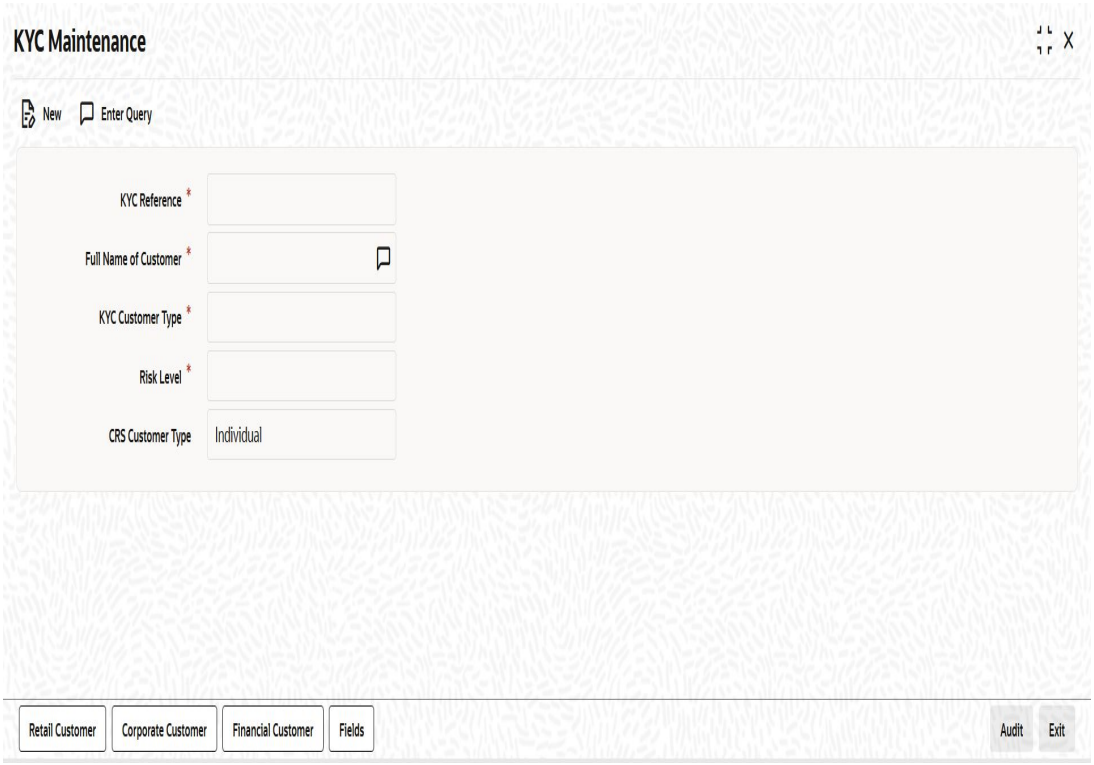
Click the ‘Linked Entity’ button to invoke ‘Linked Entity’ screen. Here you can view details about customers who are linked to this customer, accounts for which this customer is linked,reverse relationship of the quiered customer and loans which are guaranteed by this customer.

Refer the section titled 'Viewing Customer Entities' under 'Viewing 360 Degree Retail Customer Details' for further details

10.3.9 KYC Details Button

Click the 'KYC Details' button to invoke 'KYC Maintenance' screen. Here you can view KYC details of the customer.

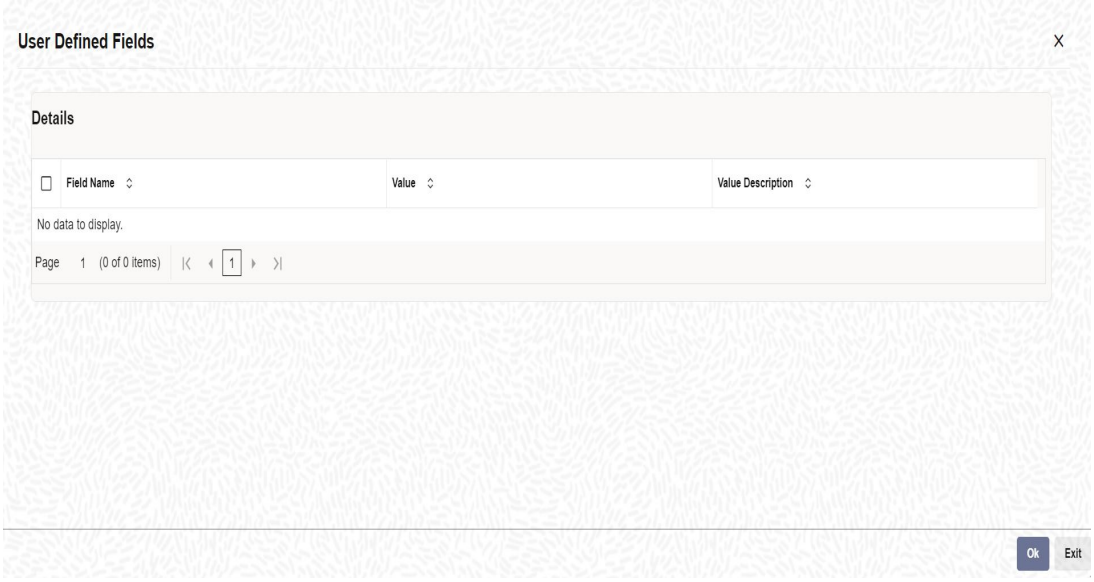
The screen is as shown below:



Refer Core Entities for more information about the 'KYC Maintenance' screen.

10.3.10 Fields Button

Click on the 'Fields' button to invoke 'User Defined Fields' screen. Here you can view the UDF details of the customer.



Refer the section titled 'Viewing User Defined Fields' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.11 MIS Button

Click on the 'MIS' button to invoke 'MIS' screen. Here you can view the MIS details of the customer.

Refer the section titled 'Viewing MIS Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.12 Deposits Tab

Click 'Deposits' tab in the '360 Degree Corporate Customer View' screen to view the detail of the customer deposits.

Refer the section titled 'Viewing Deposit Details' under 'Viewing 360 Degree Retail Customer Details' for further details

10.3.13 Account Signatory Tab

Click 'Account Signatory' button to view the 'Signatory Details' screen. In this screen, you can view the signatory details of the selected account.

Refer the section 'Specifying Account Signatory Details' under the 'Current and Savings Account' module for more information.

10.3.14 Standing Instruction Button

Click 'Standing Instruction' button to view the 'Standing Instruction Details' screen. In this screen you can view the standing instructions.

Refer the section titled 'Viewing Standing Instruction ' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.15 Periodic Instructions Button

Click 'Periodic Instructions' button to view the 'Periodic Instructions' screen. In this screen, you can view the period instructions.

Refer the section titled 'Viewing Periodic Instructions' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.16 Transactions Button

Click 'Transactions' button to view the 'Customer Account Transaction Query' screen. In this screen, you can query the transactions of an account during a given period.

Refer the section 'Querying Accounting Entries' under 'Core Services' module for more information.

10.3.17 Cheques Button

Click 'Cheques' button to view the 'Cheque Details' screen. In this screen, you can view the details of the cheques which are issued for a given period.

Refer the section titled 'Viewing Cheques' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.18 Statement Generation Button

Click 'Statement Generation' button to view the 'Account Statement Report' screen. In this screen, you can generate adhoc statement for an account.

Refer the section 'Account Statement Report' under 'Current and Savings Account' module for more information.

10.3.19 Cards Button

Click 'Cards' button to view the 'Debit Card Details' screen. In this screen, you can view details about active debit cards which are issued during given period for an account.

Refer the section titled 'Viewing Card Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.20 Others Button

Click 'Others' button to view the 'Other Details Of Account' screen. In this screen, you can view additional details about interest, limit, statement, account and nominees.

Refer the section titled 'Viewing Other Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.21 Account Signatory Button

Click 'Account Signatory' button to view the 'Customer Signatory Details' screen. In this screen, you can view the signature image and photograph of the customer.

10.3.21.1 Recurring Deposits Details Button

Click 'Recurring Deposits Details' button to view the 'RD Details' screen. In this screen, you can view recurring deposits if the deposit is recurring.

Refer the section titled 'Viewing Recurring Deposits Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.21.2 Redemption Details Button

Click 'Redemption Details' button to view the 'Redemption Details' screen. In this screen, you can view redemption deposits of a deposit account.

Refer the section titled 'Viewing Redemption Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.21.3 Rollover History Button

Click on 'Rollover History' button to view Rollover History screen.

You can view the following details here:

- Sequence No.
- Rollover Date
- Rollover Type

- Principal
- Interest
- Rollover Amount
- Old Maturity Date
- New Maturity Date

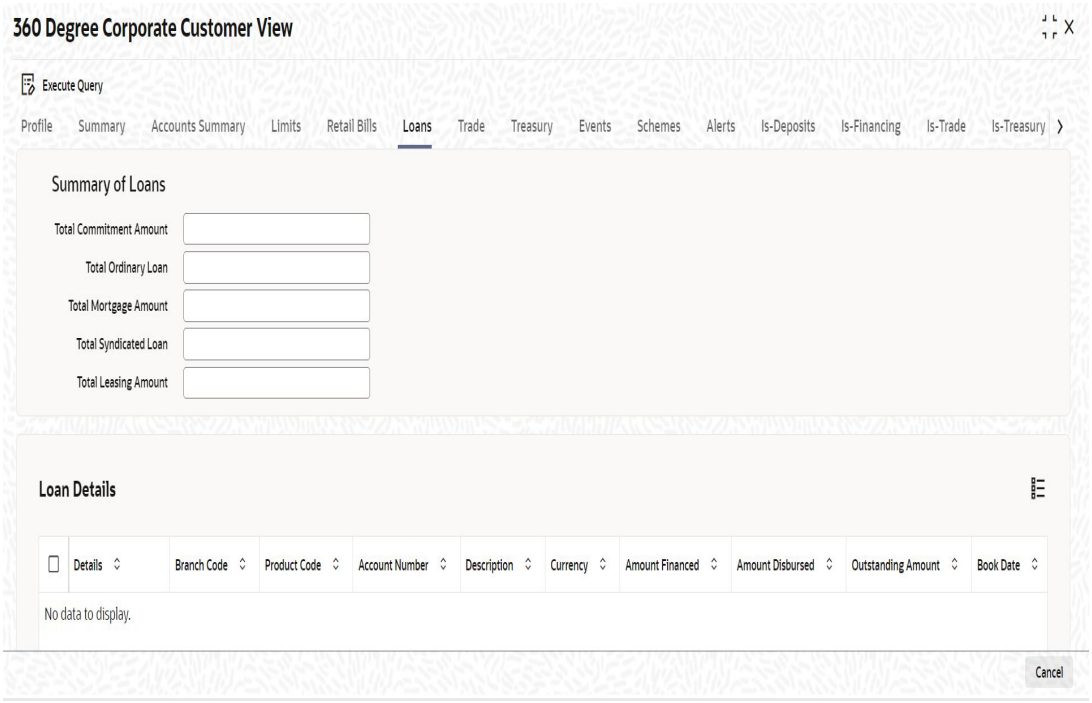
10.3.21.4 Schedules Button

Click ‘Schedules’ button to view the ‘Schedule Details’ screen. In this screen, you can view the schedule details of all components attached to the corporate deposit contract.

Refer the section titled ‘Viewing Schedule Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.22 Loans Tab

Click ‘Loans’ tab in the ‘360 Degree Corporate Customer View’ screen to view the details of the customer’s loan.



Refer the section titled ‘Viewing Loans Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.22.1 Component Details Button

You can view details about the components linked to an account in the ‘Component Details’ screen. You can invoke this screen by clicking the ‘Component Details’ button in the ‘360 Degree Corporate Customer View’ screen.

Refer the section titled ‘Viewing Component Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

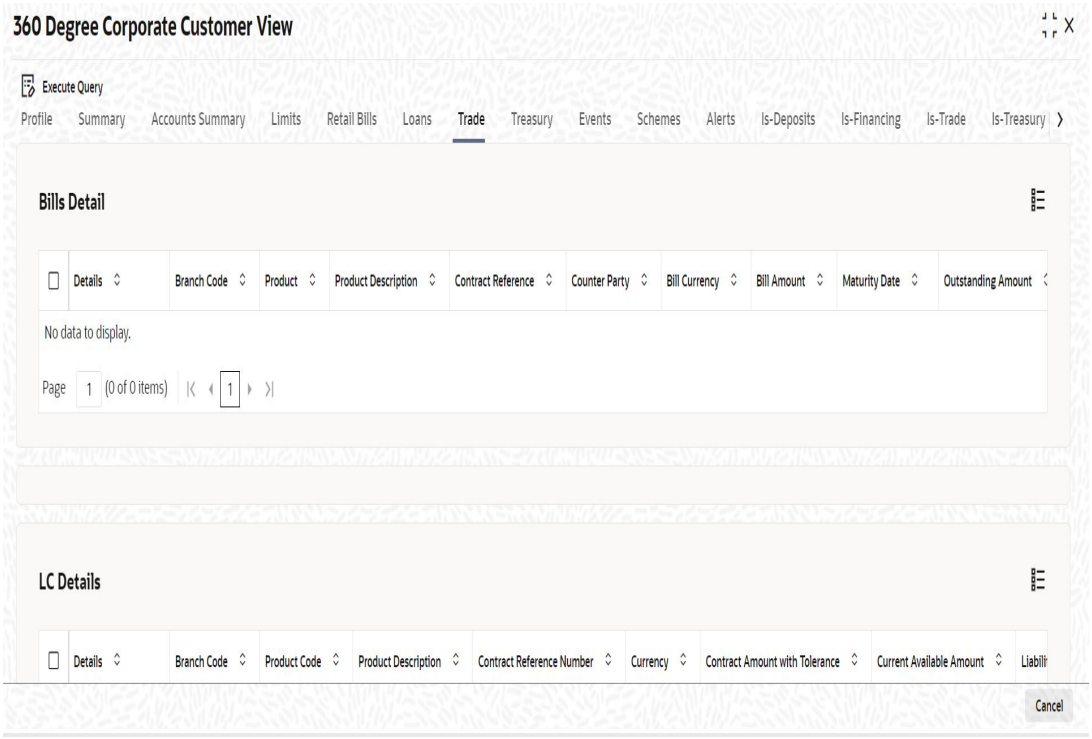
10.3.22.2 Collections Details Button

You can view the collection details of a loan in the 'Collection Details of Default Loan' screen. You can invoke this screen by clicking the 'Collection Details' button in the '360 Degree Corporate Customer View' screen.

Refer the section titled 'Viewing Collection Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.23 Trade Tab

Click 'Trade' tab in the '360 Degree Corporate Customer View' screen to view the details of trade.



Bills Detail

Here you can view the following bills details:

- Branch Code
- Contract Reference Number
- Counter party
- Product
- Product Type
- Product Description
- Beneficiary
- Bill Currency
- Bill Amount
- Maturity date
- Outstanding Amount
- Discrepancy Flag – System will derive this flag based on the availability of discrepancies of bill.

- Exception Flag – System will derive this flag based on exception data.
- LC Reference Number
- Contract Status

LC Details

Here you can view the following details relating to Letters of credits:

- Branch Code
- Contract reference number
- Product Code
- Product Type
- Product description
- Currency
- Contract Amount
- Customer
- Beneficiary
- Current Available Amount
- Liability
- Contract Status
- Expiry date

Guarantee Details

Here you can view the following details relating to guarantees:

- Branch Code
- Contract reference number
- Product Code
- Product Type
- Product description
- Currency
- Contract Amount
- Customer
- Beneficiary
- Current Available Amount
- Liability
- Contract Status
- Expiry date
- Guarantee Type

10.3.23.1 Other Bills Details Button

You can view additional details about the bill from the 'Bills Other Details' screen. You can invoke this screen by clicking on 'Other Bill Details' button.

Here you can view the following details:

- Base date
- Value Date

- Liquidation Date
- Tenor
- Operation
- Reimbursement Days
- Loan Linkage Flag – System will derive this flag based on the loan details of a bill.
- Interest Rate – Current Interest Rate of a bill. System picks up during query.
- Interest Accrued – Interest accrued till date. System will derive this value during query.

Discrepancy Details

Here you can view the following details:

- Discrepancy Description
- Resolved

Loan Details

The loans which are related to Bills will be displayed here. The following fields will be displayed:

- Account
- Currency
- Amount
- Down Payment

10.3.23.2 LC Others Details Button

You can view additional details about LC in the 'LC Additional Details' screen. You can invoke this screen by clicking on 'LC Other Details' button.

Here you can view the following details:

- Operation Code
- Issue date
- Closing Date
- Effective date

Commission Details

Here you can view the following details:

- Component
- Currency
- Amount
- Good Until Date
- Event Sequence Number

Bill Linkage details

Here you can view the following details:

- BC Reference Number
- Currency
- Amount

Loan Details

Here you can view the Loans details which are related to LC. The following fields are displayed:

- Account
- Currency
- Amount
- Down Payment

10.3.23.3 Guarantee Other Details Button

You can view additional details about guarantee in the 'Guarantee Additional Details' screen. You can invoke this screen by clicking on 'Guarantee Other Details' button.

Here you can view the following details:

- Operation Code
- Issue date
- Closing Date
- Effective date
- Guarantee Type

Commission Details

Here you can view the following details:

- Component
- Component Description
- Currency
- Amount
- Good Until Date
- Event Sequence Number

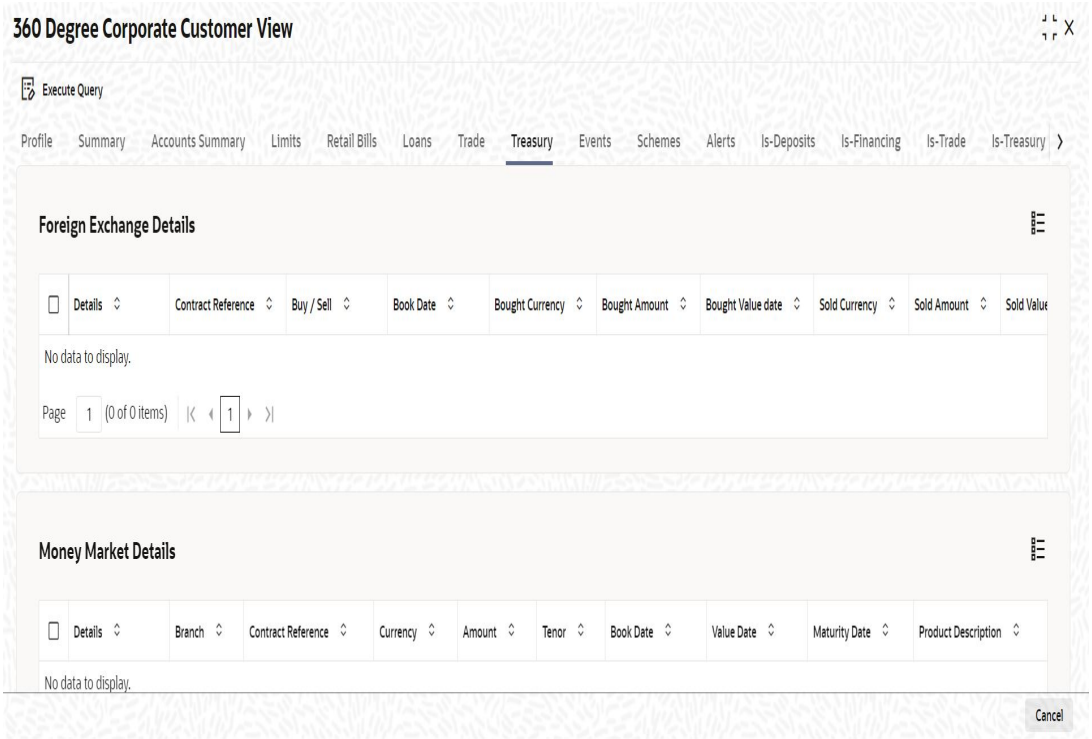
Loan Details

Here you can view the Loans details which are related to guarantee. The following fields are displayed:

- Account
- Currency
- Amount
- Down Payment

10.3.24 Treasury Tab

Click ‘Treasury’ tab in the ‘360 Degree Corporate Customer View’ screen to view the details of Treasury.



Foreign Exchange Details

Here you can view the following details:

- Contract Reference
- Buy/sell
- Book Date
- Bought Currency
- Bought Amount
- Bought Value date
- Sold Currency
- Sold Amount
- Sold Value date
- Deal Rate

Money Markets Details

Here you can view the following details:

- Branch Code
- Contract Reference Number
- Related Customer
- Currency
- Amount
- Tenor
- Book Date

- Value Date
- Maturity Date
- Type (Borrowing or Placement)

Security Portfolio

Here you can view the following details:

- Portfolio reference
- Portfolio Description
- Currency
- Auto Liquidate for corporate Actions
- Corpus Account
- Short Position Allowed
- Accrue Withholding Tax for Coupons
- Bankers Acceptance

Derivatives

Here you can view the following details:

- Contract Reference number
- Buy or Sell
- In Leg Currency
- Out Leg Currency
- In Principal Amount
- Out Principal Amount
- Book Date
- Value Date
- Maturity Date
- Type

OTC Options

Here you can view the following details:

- Contract Reference Number
- Related Customer
- Currency
- Contract Amount
- Strike Price
- Premium Currency
- Option Premium
- Premium Pay date
- Buy or sell
- Tenor
- Book Date
- Value date
- Maturity date

- Type

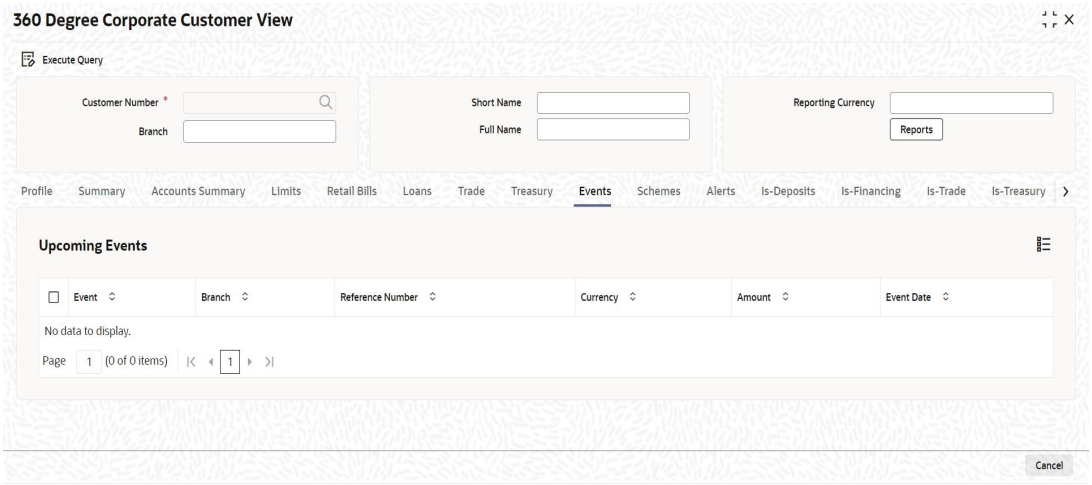
ETD Portfolio Details

Here you can view the following details:

- Portfolio Reference Number
- Portfolio Description
- Fund Id

10.3.25 Events Tab

Click ‘Events’ tab in the ‘360 Degree Corporate Customer View’ screen to view the details of the upcoming events.

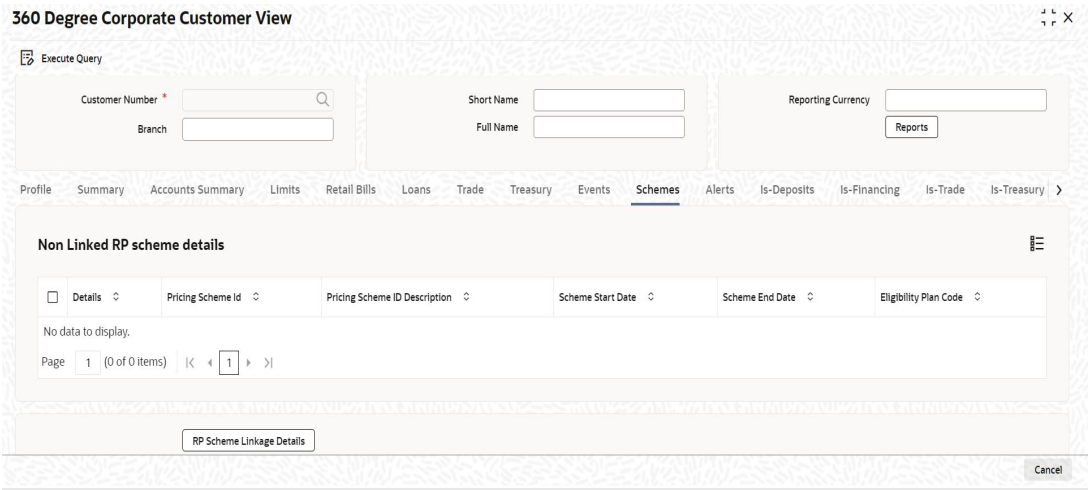


Refer the section titled ‘Viewing Events Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.26 Schemes Tab

Click ‘Schemes’ tab in the ‘360 Degree Corporate Customer View’ screen to view the details of the relationship schemes.

The screen is as shown below:



Refer the section titled ‘Viewing Schemes Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

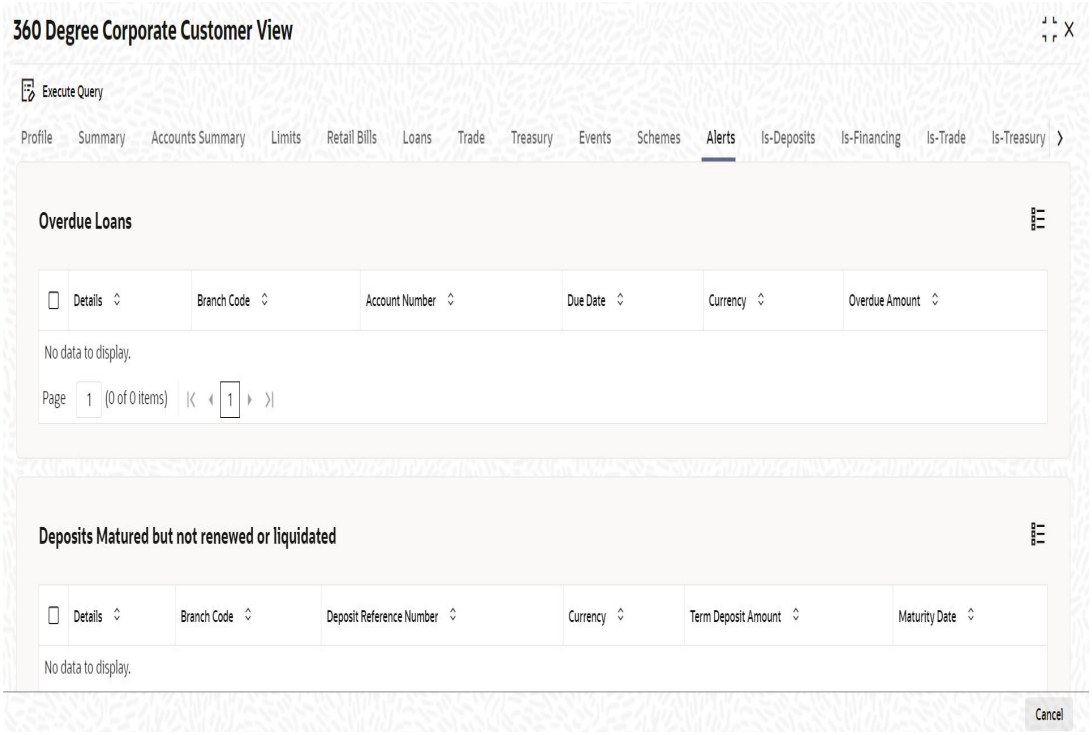
10.3.26.1 RP Schemes Linkage Details Button

Click ‘RP Scheme Linkage Details’ to view relationship pricing schemes linked to the customer.

Refer ‘Relationship Pricing’ module for more information about this screen.

10.3.27 Alerts Tab

Click ‘Alerts’ tab in the ‘360 Degree Corporate Customer View’ screen to view the alerts for overdue loans, matured deposits and so on.

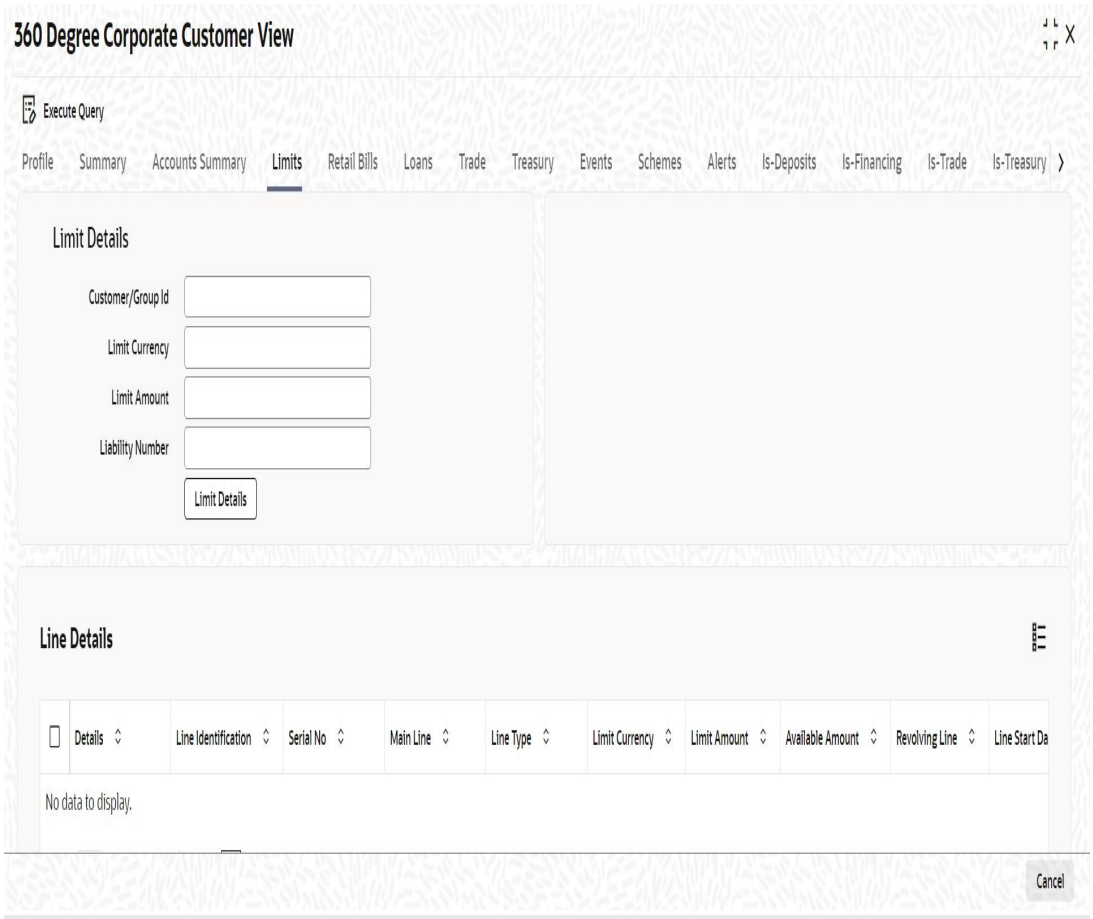


Refer the section titled ‘Viewing Alerts Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.28 Limits Tab

Click ‘Limits’ tab in the ‘360 Degree Corporate Customer View’ screen to view the limits and collaterals of the customer.

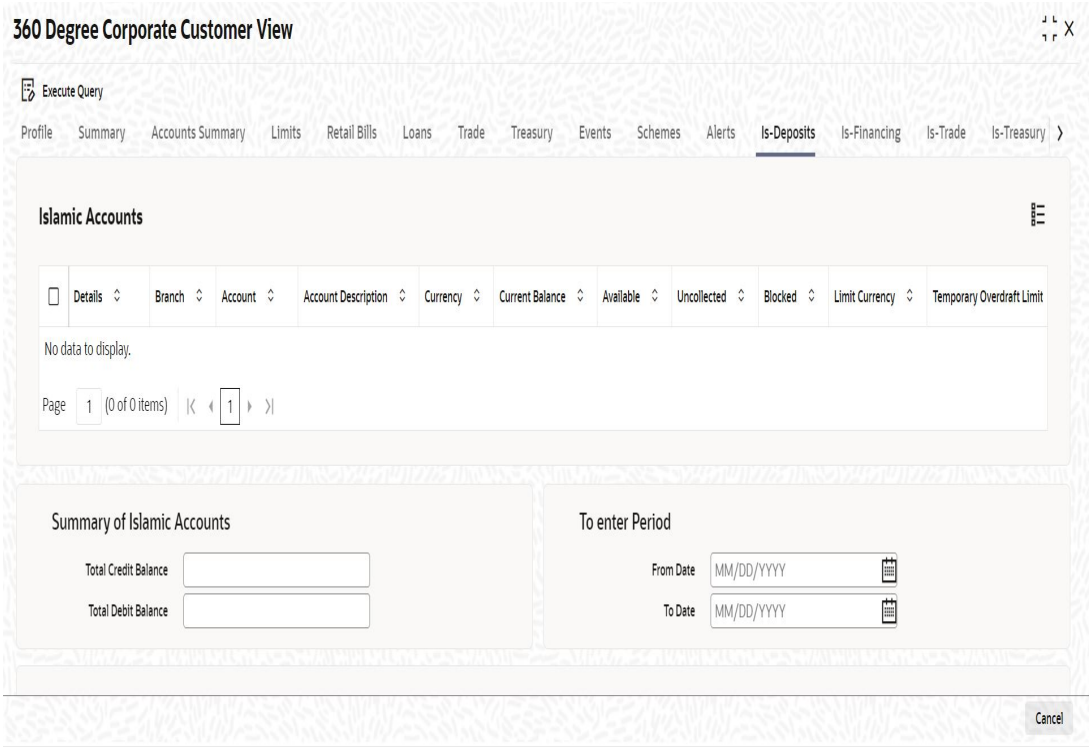
The screen is as shown below:



Refer the section titled 'Viewing Limits Details' under 'Viewing 360 Degree Retail Customer Details' for further details.

10.3.29 Is-Deposits Tab

Click ‘Is-Deposits’ tab in the ‘360 Degree Corporate Customer View’ screen to view details about active CASA account and term deposit.



10.3.29.1 Other Bill Details Button

You can view additional details about the bill from the ‘Bills Other Details’ screen. You can invoke this screen by clicking on ‘Other Bill Details’ button.

Refer the section titled ‘Viewing Additional Bill Details’ under ‘Viewing 360 Degree Corporate Customer Details’ for further details.

10.3.29.2 LC Other Details Button

You can view additional details about LC in the ‘LC Additional Details’ screen. You can invoke this screen by clicking on ‘LC Other Details’ button.

Refer the section titled ‘Viewing Additional LC Details’ under ‘Viewing 360 Degree Corporate Customer Details’ for further details.

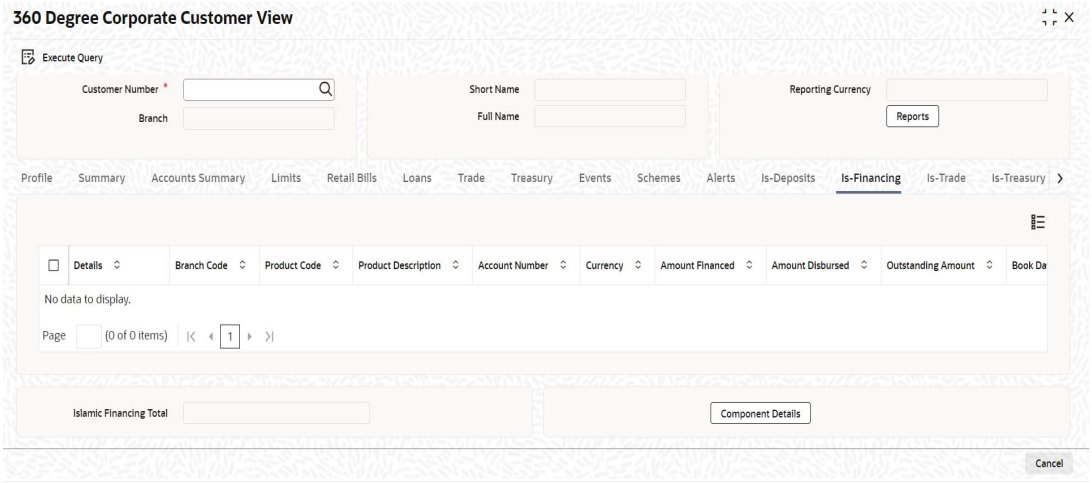
10.3.29.3 Guarantee Other Details Button

You can view additional details about guarantee in the ‘Guarantee Additional Details’ screen. You can invoke this screen by clicking on ‘Guarantee Other Details’ button.

Refer the section titled ‘Viewing Additional Islamic Bank Guarantee’ under ‘Viewing 360 Degree Corporate Customer Details’ for further details.

10.3.30 Is-Financing Tab

Click ‘Is-Financing’ tab in the ‘360 Degree Corporate Customer View’ screen to view details of Islamic finance.



Refer the section titled ‘Viewing Islamic Financing Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.30.1 Component Details Button

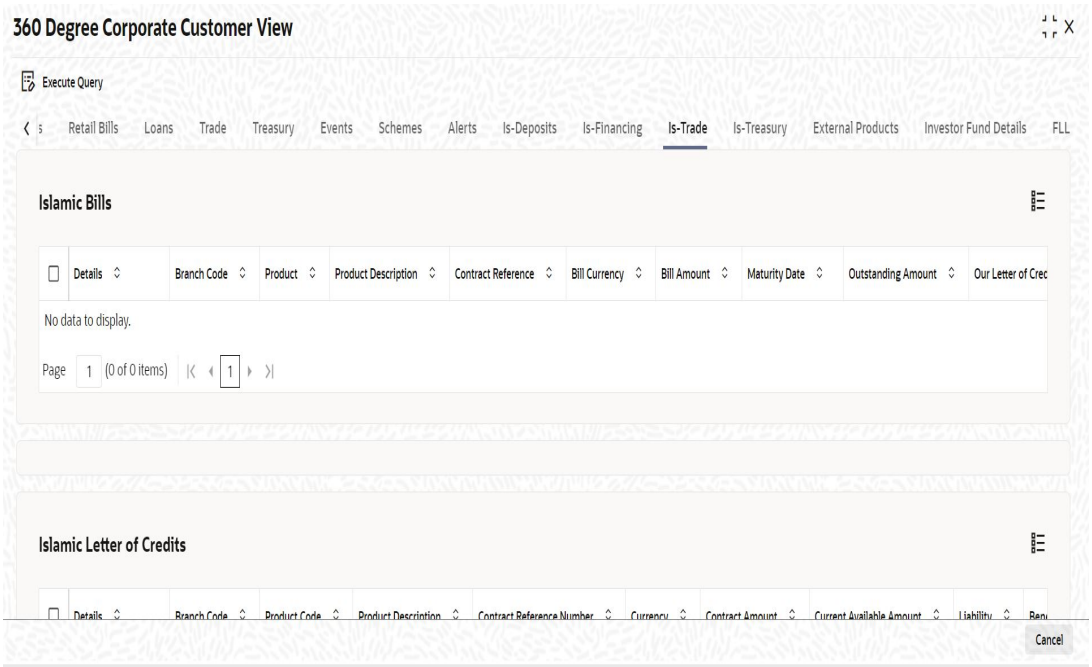
You can view details about the components linked to an account in the ‘Component Details’ screen. You can invoke this screen by clicking the ‘Component Details’ button in the ‘360 Degree Corporate Customer View’ screen.

Refer the section titled ‘Viewing Components Details’ under ‘Viewing Loan Details’ for further details.

10.3.31 Is-Trade Tab

Click ‘Is-Trade’ tab in the ‘360 Degree Corporate Customer View’ screen to view details of Islamic trade.

The screen is as shown below:



Islamic Bills Detail

Here you can view the following bills details:

- Branch Code
- Contract Reference Number
- Counter party
- Product
- Product Type
- Product Description
- Beneficiary
- Bill Currency
- Bill Amount
- Maturity date
- Outstanding Amount
- Discrepancy Flag – System will derive this flag based on the availability of discrepancies of bill.
- Exception Flag – System will derive this flag based on exception data.
- Our LC Reference Number
- Contract Status

Islamic Letter of Credit Details

Here you can view the following details relating to Letters of credits:

- Branch Code
- Contract reference number
- Product Code
- Product Type
- Product description

- Currency
- Contract Amount
- Customer
- Beneficiary
- Current Available Amount
- Liability
- Contract Status
- Expiry date

Islamic Bank Guarantee Details

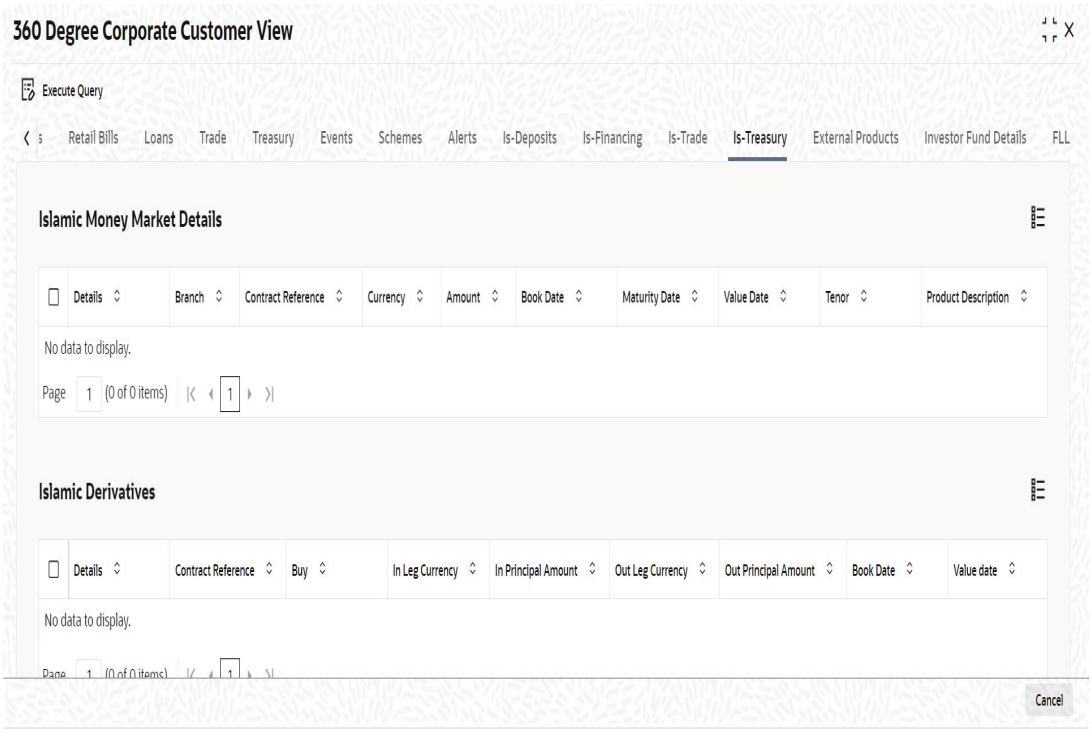
Here you can view the following details relating to guarantees:

- Branch Code
- Contract reference number
- Product Code
- Product Type
- Product description
- Currency
- Contract Amount
- Customer
- Beneficiary
- Current Available Amount
- Liability
- Contract Status
- Expiry date
- Guarantee Type

10.3.32 Is-Treasury Tab

Click 'Is-Treasury' tab in the '360 Degree Corporate Customer View' screen to view the details of Islamic Treasury.

The screen is as shown below:



Islamic Money Market Details

Here you can view the following details:

- Branch Code
- Contract Reference
- Currency
- Amount
- Book Date
- Maturity Date
- Value Date
- Tenor
- Type

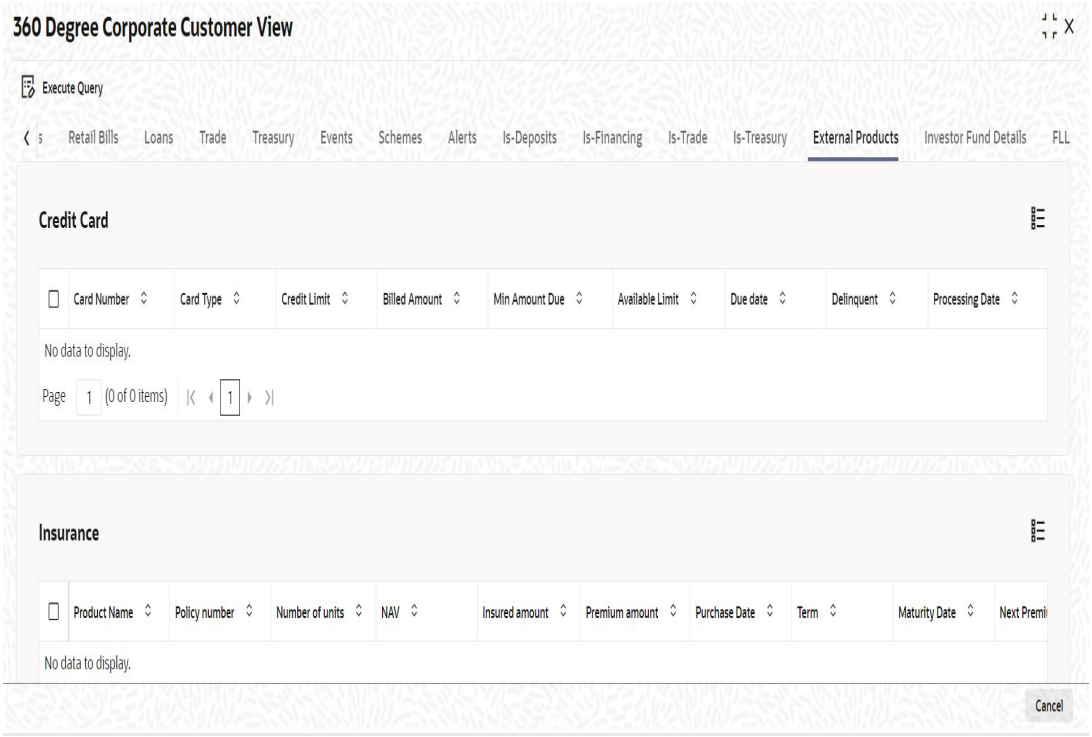
Islamic Derivatives

Here you can view the following details:

- Contract Reference
- Buy
- In Leg Currency
- In Principal Amount
- Out Leg Currency
- Out Principal Amount
- Book Date
- Value date
- Maturity
- Type

10.3.33 External Products Tab

Click ‘External products’ tab in the ‘360 Degree Corporate Customer View’ screen to view external details about products like credit cards, insurance, and mutual fund.

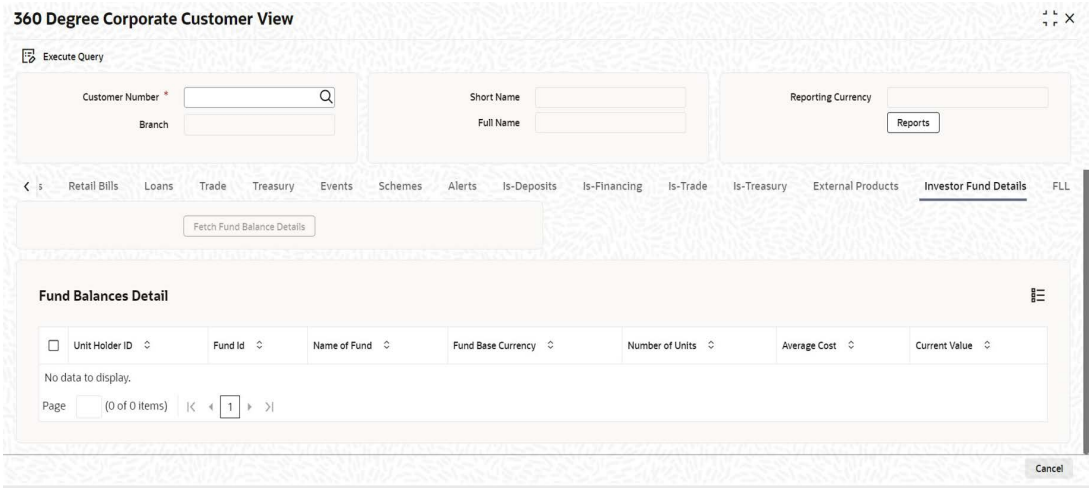


Refer the section titled ‘Viewing External Details’ under ‘Viewing 360 Degree Retail Customer Details’ for further details.

10.3.34 Investor Fund Details Tab

Click ‘Investor Fund Details’ tab in the ‘360 Degree Corporate Customer View’ screen to view details of the mutual fund.

The following details on a mutual fund can be viewed in this screen:



- Unit Holder ID
- Fund ID
- Name of Fund
- Fund Base Currency

- Number of Units
- Average Cost
- Current Value

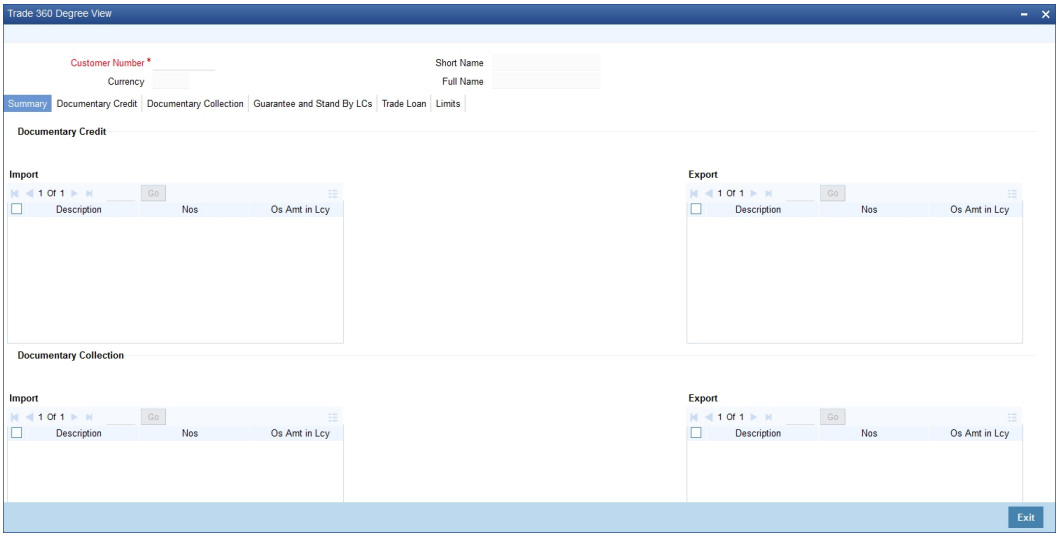
10.4 Viewing Customer Trade 360 Degree

This section contains the following topics:

- Section 10.4.1, "Summary Tab"
- Section 10.4.2, "Documentary Credit"
- Section 10.4.3, "Documentary Collection"
- Section 10.4.4, "Guarentees/Stand-by-LCs"
- Section 10.4.5, "Trade Loan Tab"
- Section 10.4.6, "Limits Tab"

You can invoke Trade 360 degree view of the customer by typing 'STDTRDVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This facility is only supported for corporate customers.



Customer Number

Specify the customer number for which the trade summary is to be viewed.

The system displays the following:

- Short Name
- Currency
- Full Name

The details that can be viewed in the Trade 360 Degree View can be classified into the following tabs:

Tab	Description
Summary	You can view the outstanding balances of trade transactions under various heads.

Tab	Description
Documentary Credits	You can view the LC / BC transactions which are part of Documentary Credit when the relevant option is selected from the list. Options could be LC Issued, LC Advised, Import Bills Financed, Import Bills in Collection, Export Bills Financed and Export Bills in Collection
Documentary Collection	You can view the BC transactions here when the relevant option is selected from the list. Options could be Import Bills Financed, Import Bills in Other Collection, Import Overdue Bills, Export Bills Financed, Export Bills in Other Collection and Overdue of Export Bills
Guarentees/ Stand-by-LCS	You can view the Bank Guarantee, Shipping Guarantee and Stand-by-LC's transactions when relevant option is selected from the list. Options could be BG against Customer Request, BG against Counter Guarantee, SG issued, Stand-by-LCs issued, BG advised and Stand-by-LC's advised
Trade Loan	You can view Import Loan and Packing Credit Loan transactions when relevant option is selected from the list. Options could be Import Loan and Packing Credit Loan
Limits	You can view the limits and collateral details of the customer here.

10.4.1 Summary Tab

The following details are displayed here:

Documentary Credit

The Import and Export Documentary credit outstanding balances in local currency will be displayed in various heads

Documentary Collection

The Import and Export Documentary Collection outstanding balances in local currency will be displayed in various heads

Guarantee/Stand-by-LCs

Issued and Advised Guarantee/Shipping Guarantee/Stand-by-LCs outstanding balances in local currency will be displayed in various heads

Trade Loan

Import and Export Trade Loan outstanding balances in local currency will be displayed in various heads.

10.4.2 Documentary Credit

Contract Details

Select the Contract Type from the drop down list and click 'Populate' button to view the details. The options are:

- Import LC - Displays the Import LC contracts pertaining to the customer (counterparty) in LC details section

- Import Bills Advanced - Displays the Import Bills advanced contracts pertaining to the customer (counterparty) in Bills Details section
- Import Bills in Collection - Displays the Import Bills in Collection operation contracts pertaining to the customer (counterparty) in Bills Details section
- Export LC - Displays the Export LC contracts pertaining to the customer (counterparty) in LC details section
- Export Bills Financed - Displays the Export Bills financed contracts pertaining to the customer (counterparty) in Bills Details section
- Export Bills in Collection - Displays the Export Bills in Collection operation contracts pertaining to the customer (counterparty) in Bills Details section

Note

Only LC/BC contracts in Active and Authorized status are considered for all above options

LC Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Contract Reference Number
- Currency
- Contract Amount
- Current Available Amount
- Issue Date
- Tenor
- Expiry Date
- Customer

Select a record and click Details button to view the contract details in view mode.

Bills Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Contract Reference
- Bill Currency
- Bill Amount
- Booking Date
- Maturity Date
- Outstanding Amount
- Our Letter of Credit Reference

Select a record and click Details button to view the details in view mode.

10.4.3 Documentary Collection

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Import Bills Advanced - Bills which are advanced pertaining to the customer (counterparty) will be displayed in Bills details section.
- Import Bills Other Collections - Import Bills which are not in Advanced operation pertaining to the customer (counterparty) will be displayed in Bills details section.
- Import Bills Over Due - Import Bills which are matured, active and authorized contracts will be displayed pertaining to the customer (counterparty) in Bills Section
- Export Bills Financed - Export Bills which are financed pertaining to the customer (counterparty) will be displayed in Bills details section.
- Export Bills Other Collections - Export Bills which are not in Financed operation pertaining to the customer (counterparty) will be displayed in Bills details section.
- Export Bills Over Due - Export Bills which are matured but outstanding, active and authorized contracts will be displayed pertaining to the customer (counterparty) in Bills Details Section

Bills Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Contract Reference
- Bill Currency
- Bill Amount
- Booking Date
- Maturity Date
- Outstanding Amount

Select a record and click Details button to view the details in view mode.

10.4.4 Guarentees/Stand-by-LCs

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- BG Issued against Customer Request
- BG Issued against Counter Guarantee
- BG Advised
- SG Issued
- Stand-by-LCs Issued
- Stand-by-LCs Advised

Note

Only Guarantee/Stand by LC contracts in Active and Authorized status are considered for all above options

Gurantees and Stand by LCs

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Contract Reference Number
- Currency
- Contract Amount
- Current Available Amount
- Issue Date
- Expiry Date
- Applicant
- Beneficiary
- LC Reference No.
- Guarantee Type

Select a record and click Details button to view the details in view mode.

10.4.5 Trade Loan Tab

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Import Loan - Loans which are created on maturity of import bill by advance by loan option of corporate customer (counterparty) will be considered
- Packing Credit Loan - Pre-shipment loan created for customer using packing credit loan flag will be considered

Loan Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Account Number
- Currency
- Amount Disbursed
- Outstanding Amount
- Book Date
- Maturity Date
- Account Status
- User Defined Status

Select a record and click Details button to view the details in view mode.

10.4.6 Limits Tab

Limit Details

Here you can view the following:

- Customer/Group ID
- Utilization Amount
- Limit Currency
- Available
- Limit Amount
- Revision Date

Line Details

Here you can view the following:

- Line Identification
- Main Line
- Limit Currency
- Limit Amount
- Available Amount
- Revolving Line
- Line Start Date
- Line Expiry Date

Collateral Details

Here you can view the following:

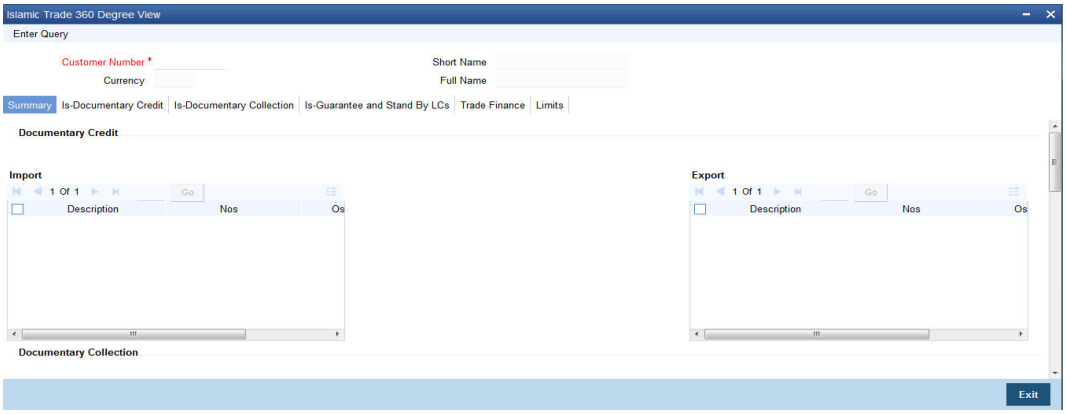
- Collateral Code
- Collateral Description
- Collateral Currency
- Collateral Value
- Lendable Margin
- Limit Contribution
- Start Date
- End Date

10.5 Viewing Islamic Trade 360 Degree

This section contains the following topics:

- Section 10.5.1, "Summary Tab"
- Section 10.5.2, "Is-Documentary Credit Tab"
- Section 10.5.3, "Is-Documentary Collection Tab"
- Section 10.5.4, "Is-Guarantee and Stand By LCs"
- Section 10.5.5, "Trade Finance Tab"
- Section 10.5.6, "Limits Tab"

You can view Islamic details of the customer in the Islamic Trade 360 Degree View screen. You can invoke Islamic Trade 360 degree view of the customer by typing 'STDISTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Customer No.

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers.

The system displays the following details:

- Currency
- Short Name
- Full Name

10.5.1 Summary Tab

The following details can be viewed in this tab:

Documentary Credit

The Import and Export Documentary credit outstanding balances in local currency will be displayed in various heads.

Documentary Collection

The Import and Export Documentary Collection outstanding balances in local currency will be displayed in various heads.

Guarantees and Stand by LCs

Issued and Advised Guarantee/Shipping Guarantee/Stand-by-LCs outstanding balances in local currency will be displayed in various heads.

Finance

Import and Export Trade Loan outstanding balances in local currency will be displayed in various heads.

10.5.2 Is-Documentary Credit Tab

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Import LC - Displays the Import LC contracts pertaining to the customer (counterparty) in LC details section
- Import Bills Advanced - Displays the Import Bills advanced contracts pertaining to the customer (counterparty) in Bills Details section
- Import Bills in Collection - Displays the Import Bills in Collection operation contracts pertaining to the customer (counterparty) in Bills Details section
- Export LC - Displays the Export LC contracts pertaining to the customer (counterparty) in LC details section
- Export Bills Financed - Displays the Export Bills financed contracts pertaining to the customer (counterparty) in Bills Details section
- Export Bills in Collection - Displays the Export Bills in Collection operation contracts pertaining to the customer (counterparty) in Bills Details section

Note

Only LC/BC contracts in Active and Authorized status are considered for all above options.

Islamic LC Details

The system displays the following Islamic LC Details:

- Branch Code
- Product Code
- Product Description
- Contract Reference Number
- Currency
- Contract Amount
- Current Available Amount
- Issue Date
- Tenor
- Expiry Date
- Customer

Islamic Bills Details

- Branch Code
- Product
- Product Description
- Contract Reference
- Bill Currency
- Bill Amount
- Booking Date
- Maturity Date
- Tenor
- Outstanding Amount
- Our Letter of Credit Reference

Select a record and click Details button to view the details in view mode.

10.5.3 Is-Documentary Collection Tab

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Import Bills Advanced - Bills which are advanced pertaining to the customer (counterparty) will be displayed in Islamic Bills details section.
- Import Bills Other Collections - Import Bills which are not in Advanced operation pertaining to the customer (counterparty) will be displayed in Islamic Bills details section.
- Import Bills Over Due - Import Bills which are matured, active and authorized contracts will be displayed pertaining to the customer (counterparty) in Islamic Bills Section
- Export Bills Financed - Export Bills which are financed pertaining to the customer (counterparty) will be displayed in Islamic Bills details section.
- Export Bills Other Collections - Export Bills which are not in Financed operation pertaining to the customer (counterparty) will be displayed in Islamic Bills details section.
- Export Bills Over Due - Export Bills which are matured but outstanding, active and authorized contracts will be displayed pertaining to the customer (counterparty) in Islamic Bills Details section.

Islamic Bills Details

Here you can view the following:

- Branch Code
- Product
- Product Description
- Contract Reference
- Bill Currency
- Bill Amount
- Booking Date
- Maturity Date
- Outstanding Amount

Select a record and click Details button to view the details in view mode.

10.5.4 Is-Guarantee and Stand By LCs

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Bank Guarantee Issued against Customer Request
- Bank Guarantee Issued against Counter Guarantee
- Bank Guarantee Advised
- Shipping Guarantee Issued
- Stand-by-LCs Issued

Note

Only Guarantee/Stand by LC contracts in Active and Authorized status are considered for all above options

Islamic Guarantee Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Contract Reference Number
- Currency
- Contract Amount
- Current Available Amount
- Issue Date
- Expiry Date
- Applicant
- Beneficiary
- LC Reference No.
- Guarantee Type

Select a record and click Details button to view the details in view mode.

10.5.5 Trade Finance Tab

Contract Details

Select a product type from the drop down list and click 'Populate' button to view the details.The options are:

- Import Finance - Finance which are created on maturity of import bill by advance by loan option of corporate customer (counter party) will be considered
- Packing Credit Finance - Pre-shipment loan created for customer using packing credit loan flag will be considered

Finance Details

Here you can view the following:

- Branch Code
- Product Code
- Product Description
- Account Number
- Currency
- Amount Disbursed
- Outstanding Amount
- Book Date
- Maturity Date
- Account Status
- User Defined Status

Select a record and click Details button to view the details in view mode.

10.5.6 Limits Tab

Limit Details

Here you can view the following:

- Customer/Group ID
- Utilization Amount
- Limit Currency
- Available
- Overall Limit
- Revision Date

Line Details

Here you can view the following:

- MQHA Connector Name
- Main Line
- Limit Currency
- Limit Amount
- Available Amount
- Revolving Line
- Line Start Date
- Line Expiry Date

Collateral Details

Here you can view the following:

- Collateral Code
- Collateral Description
- Collateral Currency
- Collateral Value
- Limit Contribution
- Start Date
- End Date

11. Glossary

This chapter contains the following topic:

- Section 11.1, "Important Terms"

11.1 Important Terms

Account Class

A group of customer accounts with similar characteristics and attributes

Account Statement Cycle

The periodicity for the generation of account statements

Account Statement Type

An indicator of the kind of account statement required to be generated periodically; this could be either a summary statement or a detailed one.

Alternate Account Number

An unique identifier for a customer account, other than the main Account Number. This provision is made to enable tracking of accounts existing in the bank before the installation of Oracle FLEXCUBE. For such accounts, you can capture the old account numbers as the Alternate Account Numbers.

Available

The amount available in a customer's account, which can be drawn

Blocked

The amount that is blocked for other transactions, which the customer has entered into and not executed. At any point of time, the account balance cannot be less than the blocked amount.

Corporate Parameters

Information captured under customized parameters for corporate customers

Customer Category

A group of customers with logically similar features or attributes

Dormancy Days

The period following which customer accounts under a class are made inactive

Exposure Country

This is the country of exposure of a customer. This information is maintained for Central Liability tracking

Identifier Name

The name of the identification document furnished by the customer to the bank as proof of identity

Identifier Value

The serial number, document number or any identification number by which the identifier name document can be uniquely identified.

Joint Holder Code

The account identifier codes given to joint holders of any customer account

Legal Guardian

If the account holder is a minor, this is the legal guardian of the customer

Liability Number

A code used to keep track of the credit limit facility granted to a customer

Limit Check

A validation maintained for all accounts in an account class to see if there are adequate funds in the account.

Loan Repayment

The amount paid towards loan repayment

MTD (Month to Date)

Indicates the turnover on an account for the current month and up to the current date. It is specified for both Credit and Debit turnovers

Narratives

Specifications that help achieve a desired format for account statements

Natural GL

The code of the GL to which the turnovers of all accounts in the account class will be reported.

Regulation D

This is a regulation of the U.S. Securities and Exchange Commission. Regulation D, also known as "Reg D," exempts certain offerings of equity from many of the regulatory requirements that impose costs upon standard public offerings. A Reg D offering is intended to make access to the capital markets possible for small companies that could not otherwise bear those costs.

Reporting Lines

The general ledger codes to which balances (debit or credit) of all accounts in an account class will be reported.

Sub-limit

The maximum credit amount that can be used by a customer account without requiring an override. The sub-limit is specified for accounts for which the credit amount is limited to a part of the available line amount.

Temporary OD End

The date on which the temporary overdraft limit ceases to be effective

Temporary OD Limit

The maximum overdraft allowed on an account, for a specified period of time

Temporary OD Start

The date on and following which the temporary overdraft limit comes into effect

Tenure

The duration for which a customer has been in professional employment. This information is captured as part of the professional details for a customer.

Uncollected Funds Limit

On any given business day, the credit transaction amounts that have not been collected.

Unposted Credits

In a multi-branch or online activity (such as tele-banking or Internet banking) transactions that are posted into an account when the system is either not available or during End of Day run,

are stored, to be posted into the system when the system is available. Credit transactions of this nature are classified as unposted credits.

Unposted Debits

In a multi-branch or online activity (such as tele-banking or Internet banking) transactions that are posted into an account when the system is either not available or during End of Day run, are stored, to be posted into the system when the system is available. Debit transactions of this nature are classified as unposted debits.

W-8BEN Form

The W-8BEN form (entitled Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding) is used in the United States taxation system by foreign persons (including corporations) to certify their non-American status. The form, issued by the Internal Revenue Service, establishes that one is a foreign, non-resident alien or foreign national performing work outside the United States, in order to claim tax treaty benefits such as a lower amount of tax withholding from dividends paid by U.S. corporations.

12. Reports

Every action that results in a debit or credit to the customer's monetary account is recorded. The advices are generated and sent to the customer depending on the advice generation frequency that you have specified.

You can generate the following reports:

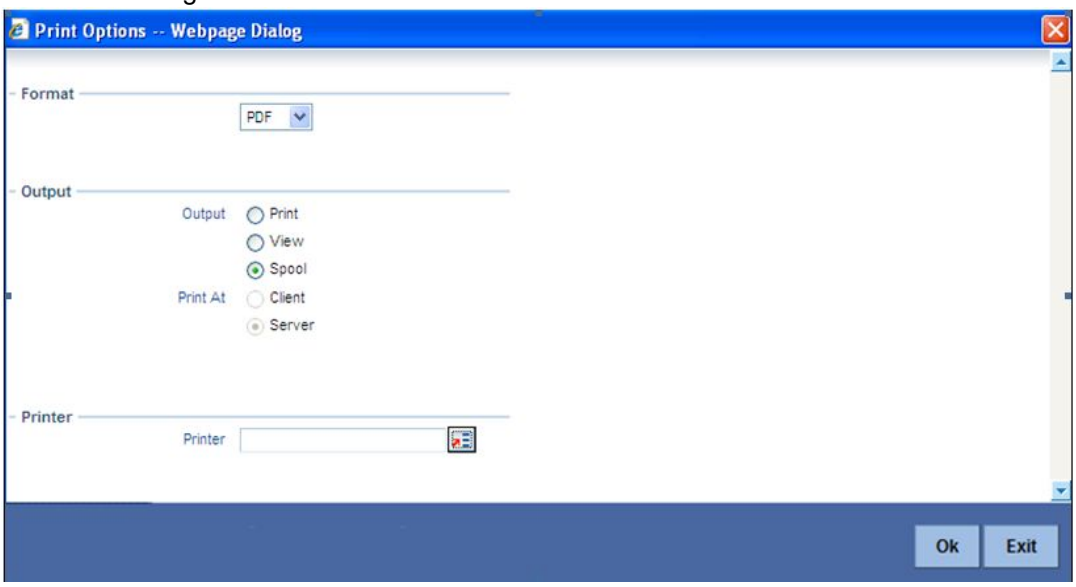
- IRA Statement
- Minimum Withdrawal Advice
- Charge Advice
- IRS Form 5498
- IRS Form 1099-R
- Customer Account Opening Confirmation
- Float Extension Report
- Netting
- Combined Statement Reports
- Missing Signature Report

This chapter contains the following sections:

- Section 12.1, "Maintaining Printing Options for Reports"
- Section 12.2, "IRA Statement Reports"
- Section 12.3, "Minimum Withdrawal Advice Reports"
- Section 12.4, "Charge Advice Reports"
- Section 12.5, "IRS Form 5498"
- Section 12.6, "IRS Form 1099-R"
- Section 12.7, "Customer Account Opening Confirmation Report"
- Section 12.8, "Report for NSF Returned Cheque"
- Section 12.9, "Report of Blacklisted Customers"
- Section 12.10, "Report of Blacklisted Customers from Central Bank"
- Section 12.11, "Report for Actions Triggered During NSF Status Change"
- Section 12.12, "Netting Report"
- Section 12.13, "Combined Statement Reports"
- Section 12.14, "Missing Signature Report"
- Section 12.15, "Large Credit Transaction Report"
- Section 12.16, "Large Debit Transaction Report"
- Section 12.17, "Daily Account Opening Statistics Report"
- Section 12.18, "Dormant Account Reactivated Report"
- Section 12.19, "360 Degree Customer Report"
- Section 12.20, "Print Maintenance Control Log Report"
- Section 12.21, "Inactive Customers Report"
- Section 12.22, "Inactive Customer Movement Report"

12.1 Maintaining Printing Options for Reports

You can indicate preferences to print a report, while generating a report; however, the preferences are general.



The following are the common preferences you can maintain to print a report:

Format

Select the format in which you want the report to be generated from the options provided in the drop-down list. The following options are available:

- HTML
- RTF
- PDF
- Excel

Output

Select the output for the report from the options provided. The following options are available:

- Print – select this option if you wish to print the report
- View – select this option if you wish to view the contents of the report
- Spool – select this option if you wish to spool the report for further use

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

Specify the name of the printer or select it from the option list provided. All the configured printers are displayed in the list.

This is applicable only if you have specified the output as ‘Print’.

12.2 IRA Statement Reports

This section contains the following topics:

- Section 12.2.1, "Generating IRA Statement Reports"
- Section 12.2.2, "Selection Options"
- Section 12.2.3, "Contents of the Report"

12.2.1 Generating IRA Statement Reports

An IRA statement is a statement of accounts for an IRA plan. You will be able to generate statements for a list of all the transactions carried out in an IRA plan for the statement generation frequency specified for the plan. You also have the option of generation on an ad-hoc basis.

12.2.2 Selection Options

You can choose to generate the account statements for transactions involving all plans within your branch or for transaction within a single plan or for a range of plans.

You will also have to indicate the date range for the generation of the report.

12.2.3 Contents of the Report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the IRA Statement have been discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, the date and time at which the report was generated and the page number of the report.

Body of the Report

Field Name	Description
Customer Information	The CIF Number, full Name and mailing address of the customer as recorded in the CIF Maintenance screen
Plan Number	The reference number of the plan involving the transaction
Plan Type	The plan type involving the plan
Period of the statement	The period for which you are generating the statement
Statement Number	The statement number of the statement
Plan Balances	The balances in the plan at the beginning and end of statement period (Current and Previous Years) Note: The current balance is reflected for the current year and the year ending balance (after considering contributions and distributions done during the current year for the previous year) for the previous year. Total Contributions Excess Contributions Total Distributions Total Employer Contributions (where applicable) Excess Employer Contributions
Transaction Information	Transaction type (Contributions, Distributions, Monetary Account Interest). Transaction Reference Number Amount and Currency Transaction Year Monetary Account Breakup Account (Branch, Account, Currency) Amount and Currency Withholding Tax information (where applicable) Tax Withheld (Amount and Currency) Transaction Remark (if any) Plan Balance after the transaction (current and previous year balances) Transactions are sequenced in the manner in which they were processed in the system.

12.3 Minimum Withdrawal Advice Reports

This section contains the following topics:

- Section 12.3.1, "Generating Minimum Withdrawal Advice Reports"

- Section 12.3.2, "Apart from the header the following details are printed for the report:"

12.3.1 Generating Minimum Withdrawal Advice Reports

This advice is sent to all customers approaching the minimum distribution age. The advice contains information about all the plans held by the customer under the plan type.

Since it is not generated automatically, you have to invoke the advice generation screen and identify the Plan Type and the Reference Number of the plan involving the plan type for which the minimum distribution age advice is to be generated.

12.3.2 Apart from the header the following details are printed for the report:

Body of the Report

Field Name	Description
Customer Information	The CIF Number, full Name and mailing address of the customer as recorded in the CIF Maintenance screen.
Plan Type	The plan type involving the plan.
Plans Held	This information includes: Plan Number. Plan Balances (current year only) Plan Balance Total Contributions Excess Contributions Total Distributions Total Employer Contributions (where applicable) Excess Employer Contributions Plan Remarks (if any)

12.4 Charge Advice Reports

This section contains the following topics:

- Section 12.4.1, "Generating Charge Advice Reports"
- Section 12.4.2, "Contents of the Report"

12.4.1 Generating Charge Advice Reports

This advice is sent to all customers on whom you are levying a charge as a result of the IRA Charge set-up. The system generates this advice automatically as part of the EOD processes on the day the charge liquidation takes place.

12.4.2 Contents of the Report

Apart from the header the following details are printed for the report:

Body of the Report

Field Name	Description
Customer Information	The CIF Number, full Name and mailing address of the customer as recorded in the CIF Maintenance screen.
Charge Code	The Code associated with the Charge for which you are charging the customer.
Charge Level	Indicates the level at which charging is being done: CIF Level or Plan level
Plan Type	The plan type involving the plan.
Charge Amount and Currency	The charge is always charged in the local currency of your branch.
Liquidation Date	The date on which the charge amount was liquidated.
Debit Account Information	The Branch, Account Number and Currency of the account involved in the transaction.

12.5 IRS Form 5498

This section contains the following topics:

- Section 12.5.1, "Generating IRS Form 5498"
- Section 12.5.2, "Generating Form 5498 as Part of Initial Filing"
- Section 12.5.3, "Generating Form 5498 after Tax Filing"
- Section 12.5.4, "Details printed on Form 5498"

12.5.1 Generating IRS Form 5498

Oracle FLEXCUBE allows you to generate Form 5498 for reporting contributions to IRA plans for any year to the Internal Revenue Service (IRS). You can generate this report for:

- Filing with IRS authorities;
- Providing a copy to your customer;
- Keeping an internal copy for you.

You can generate Form 5498 either as part of initial filing with the IRS or after you have filed tax returns for that particular year.

12.5.2 Generating Form 5498 as Part of Initial Filing

During normal generation of Form 5498 as part of your initial filing with the IRS, the system will include all transactions entered in the previous year for the previous year. For example, during normal generation of Form 5498 on, say, January 20, 2003, all transactions entered during 2002 and pertaining to the financial year 2002 will be reported.

12.5.3 Generating Form 5498 after Tax Filing

During corrected generation post the date of tax filing, the system will include, apart from all the transactions included in normal generation, such transactions which are entered in the current year for the previous year. The report shows the total contributions for the year.

12.5.4 Details printed on Form 5498

Oracle FLEXCUBE generates Form 5498 customer-wise and plan-wise – that is, for each customer for each type of plan held by the customer. The type of plan can be Traditional IRA, Roth IRA, SEP, SIMPLE, etc.

The form contains the following details:

- Your bank's name and address;
- The customer's name, social security number and address;
- The plan/product type for which the form is being generated;
- The year for which the report is being generated;
- Total rollover contributions – this is the total of all contributions into plans of the selected type with 'Rollover' as the contribution code;
- Roth IRA conversion amount – while usually applicable for Roth IRAs, this, in the general case, is the total contribution into plans of the selected type with 'Conversion' as the contribution code;
- Total re-characterized contributions – this is the total of all contributions into plans of the selected type with 'Re-characterization' as the contribution code;
- New contributions – this is the total of all contributions into plans of the selected type with 'New' as the contribution code;
- Other contributions – this is the total of all contributions into plans of the selected type with contribution codes different from any of those mentioned above;
- Fair Market Value – this is the total year-end balance of all the plans of the selected type.

Note

IRA codes that you have marked for not reporting to the IRS will be left out of all of the above summations.

12.6 IRS Form 1099-R

This section contains the following topics:

- Section 12.6.1, "Generating IRS Form 1099-R"
- Section 12.6.2, "Generating Form 1099-R as Part of Initial Filing"
- Section 12.6.3, "Generating Form 1099-R after Tax Filing"
- Section 12.6.4, "Details printed on Form 1099-R"

12.6.1 Generating IRS Form 1099-R

Oracle FLEXCUBE allows you to generate Form 1099-R for reporting distributions from a selected type of IRA plan for any year to the Internal Revenue Service (IRS). You can generate this report for:

- Filing with IRS authorities;
- Providing a copy to your customer;

- Keeping an internal copy for you.

You can generate Form 1099-R either as part of initial filing with the IRS or after you have filed tax returns for that particular year.

12.6.2 Generating Form 1099-R as Part of Initial Filing

During normal generation of Form 1099-R as part of your initial filing with the IRS, the system will include all transactions entered in the previous year for the previous year. For example, during normal generation of Form 1099-R on, say, January 20, 2003, all transactions entered during 2002 and pertaining to the financial year 2002 will be reported.

12.6.3 Generating Form 1099-R after Tax Filing

During corrected generation post the date of tax filing, the system will include, apart from all the transactions included in normal generation, such transactions, which are entered in the current year for the previous year. The report shows the total contributions for the year.

12.6.4 Details printed on Form 1099-R

Oracle FLEXCUBE generates Form 1099-R for each customer for a distribution code. You have the option of combining distributions with the same code from any number of different plan/product types.

Note

IRA codes that you have marked for not reporting to the IRS will not be available for generation of 1099-R forms.

Form 1099-R contains the following details:

- Your bank's name, address and identification number;
- The customer's name, social security number and address;
- Plan/product types that are being reported;
- The distribution code and description;
- Gross distribution – this is the total distribution amount for the distribution code that you have chosen across all the selected plan types;
- Taxable amount – this is the same as the total (gross) distribution amount.
- Total distribution – this is a confirmation that the gross distribution amount mentioned in the form is the total distribution for the selected distribution code.
- Federal Income Tax withheld – this is the total amount withheld as tax for all the distributions (from all the selected plan/product types) for the selected distribution code.

12.6.4.1 Filling IRS Forms Electronically

IRS regulations stipulate that any entity filing 250 or more forms of each type must do so in electronic or magnetic form. You can access IRS's Filing Information Returns Electronically (FIRE) system over a dial-up network and through a browser or through communication software like ProComm. You can log on to the system using the logon name, password and PIN provided to you by the IRS.

12.7 Customer Account Opening Confirmation Report

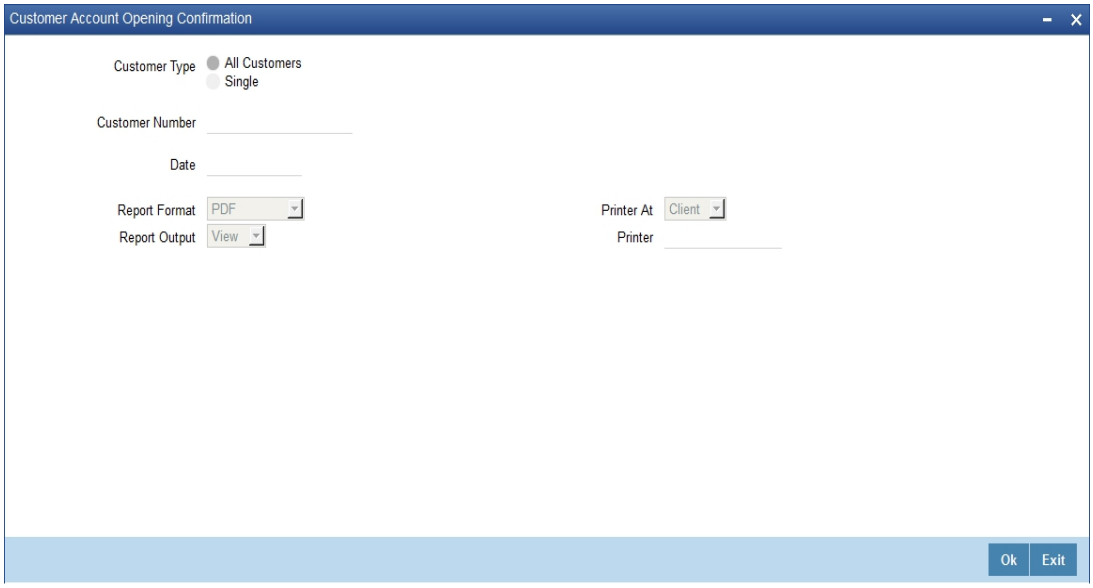
You can generate a report for the customer, confirming that his / her account with the bank has been successfully opened. This report contains the following details:

- Customer number
- Client account number
- Matter
- Account details

You can generate the Customer Account Opening Confirmation report for one customer or all the customers at once, as of a specific date. To generate the report, invoke 'Customer Account Opening Confirmation' screen.

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

The screen is as shown below:



Customer Report

You can generate customer account opening confirmation report for one or all the customers. Indicate your choice here. If you select 'Single Customer', you have to specify the customer number in the space provided.

Customer Number

If you wish to generate a report specific to one customer, specify the customer number. The option list displays all valid customer numbers maintained in the system. Select the appropriate one.

Date

Specify the date as of which you want to generate the report.

Once you have set the preferences, click 'OK' button. The system displays the print option screen, where you can set your preferences as to viewing and printing the report.

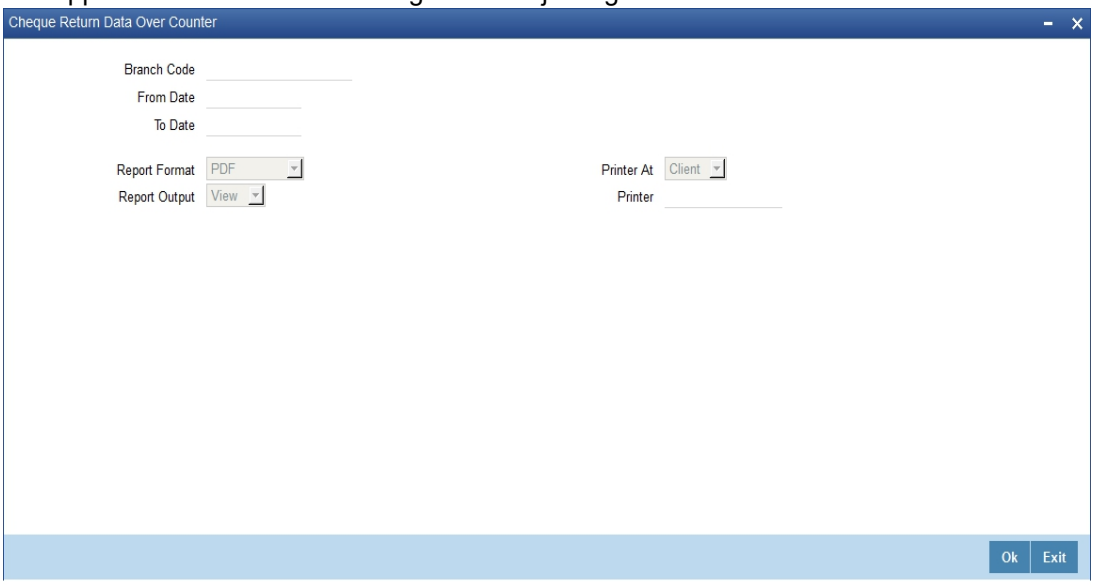
12.8 Report for NSF Returned Cheque

This section contains the following topics:

- Section 12.8.1, "Generating Report for NSF Returned Cheque"
- Section 12.8.2, "Contents of the Report"

12.8.1 Generating Report for NSF Returned Cheque

You can generate NSF report to list the returned cheque details. You can invoke ‘Cheque return Data Over Counter’ screen by typing ‘STRNSFC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following here:

Branch Code

Select the transaction branch of the float extension from the adjoining option list.

From Date

Indicate the date from which transactions are extended. The system defaults current date. From Date should be lesser than or equal to ‘To Date’.

To Date

Indicate the date to which the transactions are extended. The system defaults current date. To Date should be lesser than or greater to ‘From Date’

12.8.2 Contents of the Report

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

Header

The header carries the Branch Code, Account Type, Application Date.

Body of the Report

Field Name	Description
Bank Code	Indicates the bank code
Cheque No	Indicates the Cheque No which is returned in the counter
Account No	Indicates the Account Number of the customer whose cheque is returned in the counter
Blacklist Type	Indicates the type of blacklist.
Account Type	Indicates the type of the account whose cheque has been rejected
Reason	Indicates the reason for the rejection
Customer Name	Indicates the name of the customer whose cheque has been rejected over the counter
Customer Type	Indicates the type of the customer (Individual / Joint).
Unique Number	Indicates the unique reference number for identifying the transaction.
Date of Birth	Indicates the date of birth of the customer.
Address	Indicates the contact address for the customer whose cheque has been rejected.
City	Indicates city of the customer.

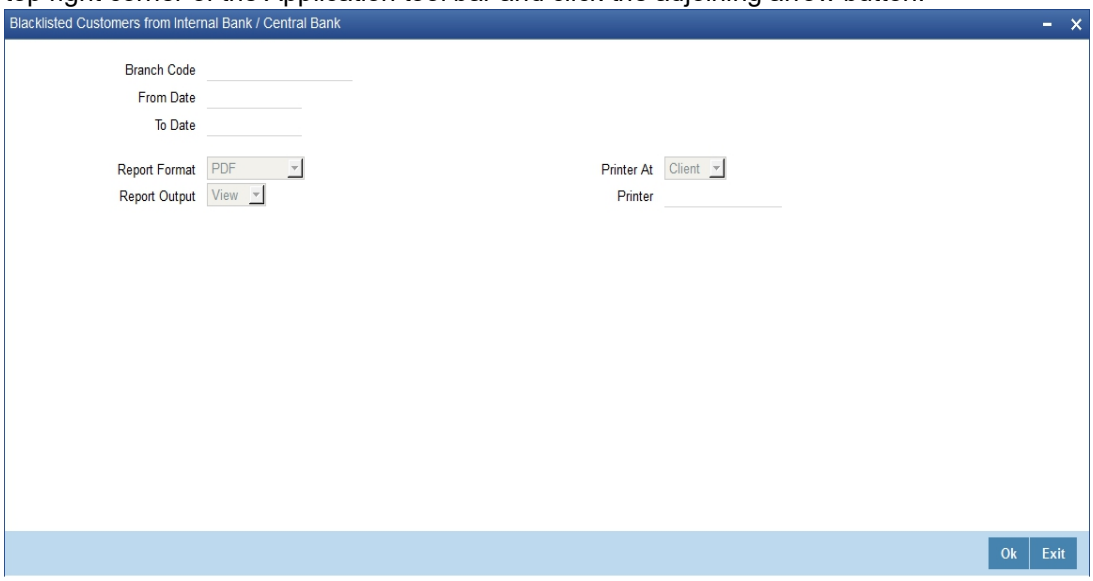
12.9 Report of Blacklisted Customers

This section contains the following topics:

- Section 12.9.1, "Generating Blacklisted Customers Report"
- Section 12.9.2, "Contents of the Report"

12.9.1 Generating Blacklisted Customers Report

You can generate a report for blacklisted customers from internal banks and agencies. To invoke 'Blacklisted Customers from Internal Bank' screen, type 'STRNSFBC' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Specify the following here:

Branch Code

Select the transaction branch of the float extension from the adjoining option list.

From Date

Indicate the date from which transactions are extended. The system defaults current date. From Date should be lesser than or equal to 'To Date'.

To Date

Indicate the date to which the transactions are extended. The system defaults current date. To Date should be lesser than or greater to 'From 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 report 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.

PrinterAt

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.

12.9.2 Contents of the Report

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

Header

The header carries the Branch Code, Blacklisted Type, Application Date.

Body of the Report

Field Name	Description
Cust No	Indicates the customer identification number of the customer who is marked as blacklisted customer in central bank / internal bank.
A/c No	Indicates the primary account no of the customer who is marked as blacklisted customer.
Brn Code	Indicates the branch of the customer account.
NSF Level	Indicates the current NSF level for the customer.
Description	Indicates the NSF level description.
IB Status	Indicates the Internal blacklist status,
IB Status Desc	Indicates the description for the internal blacklist.
IB Eff Date	Indicates the effective date from which the customer is marked as internally blacklisted customer.
IB ExpDate	Indicates the effective date till which the customer is marked as internally blacklisted customer.
CB Status	Indicates the central bank blacklist status of the customer.
CB Status Desc	Indicates the description for the central bank blacklist status.
CB Eff Date	Indicates the effective date from which the customer is marked as central bank blacklist status.
CB Exp Date	Indicates the effective date till which the customer is marked as central bank blacklist status.

12.10 Report of Blacklisted Customers from Central Bank

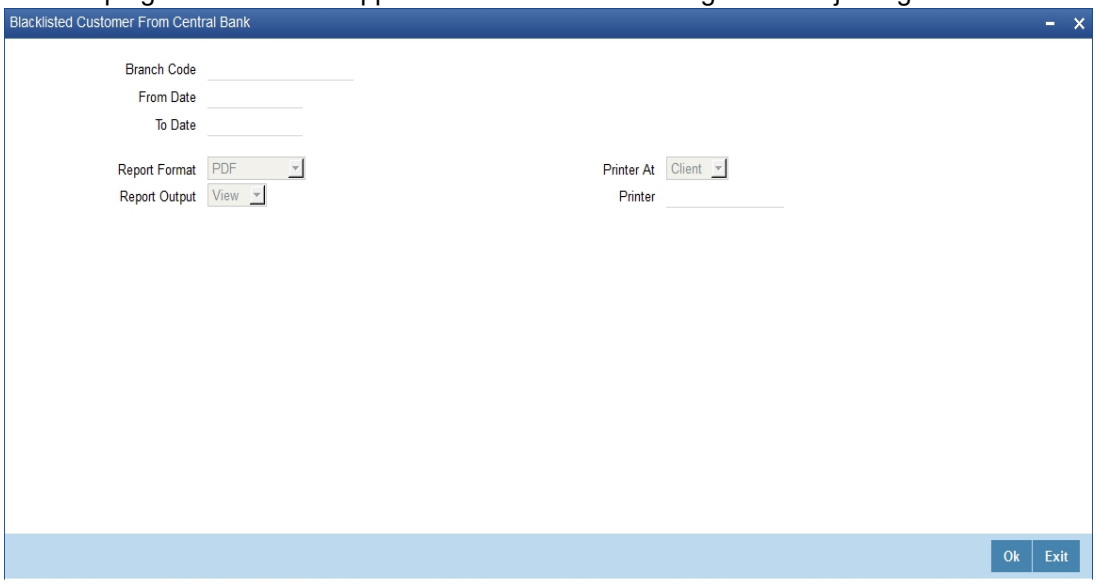
This section contains the following topics:

- Section 12.10.1, "Generating Central Bank Blacklisted Customers Report"

- Section 12.10.2, "Contents of the Report"

12.10.1 Generating Central Bank Blacklisted Customers Report

You can generate a report for blacklisted customers from central bank or agencies. You can invoke ‘Blacklisted Customers from Central Bank’ screen by typing ‘STRNSFCB’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following here:

Branch Code

Select the transaction branch of the float extension from the adjoining option list.

From Date

Indicate the date from which transactions are extended. The system defaults current date. From Date should be lesser than or equal to ‘To Date’.

To Date

Indicate the date to which the transactions are extended. The system defaults current date. To Date should be lesser than or greater to ‘From 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 report 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.

PrinterAt

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.

12.10.2 Contents of the Report

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

Header

The header carries the Branch Code, Blacklisted Type, Application Date.

Body of the Report

Field Name	Description
Customer No	Indicates the customer identification number of the customer who is marked as blacklisted customer in central bank
Branch Code	Indicates the branch of the customer account.
Account No	Indicates the customer account number.
NSF Level	Indicates the current NSF level for the customer.
NSF Level Description	Indicates the NSF level description.
Account No	Indicates the primary account no of the customer who is marked as blacklisted customer.
IB Status	Indicates the Internal blacklist status.
IB Status Description	Indicates the description for the internal blacklist
IB Effective Date	Indicates the effective date from which the customer is marked as internally blacklisted customer
IB Expiry Date	Indicates the effective date till which the customer is marked as internally blacklisted customer
CB Status	Indicates the central bank blacklist status of the customer.
CB Status Description	Indicates the description for the central bank blacklist status.
CB Effective Date	Indicates the effective date from which the customer is marked as central bank blacklist status.
CB Expiry Date	Indicates the effective date till which the customer is marked as central bank blacklist status.

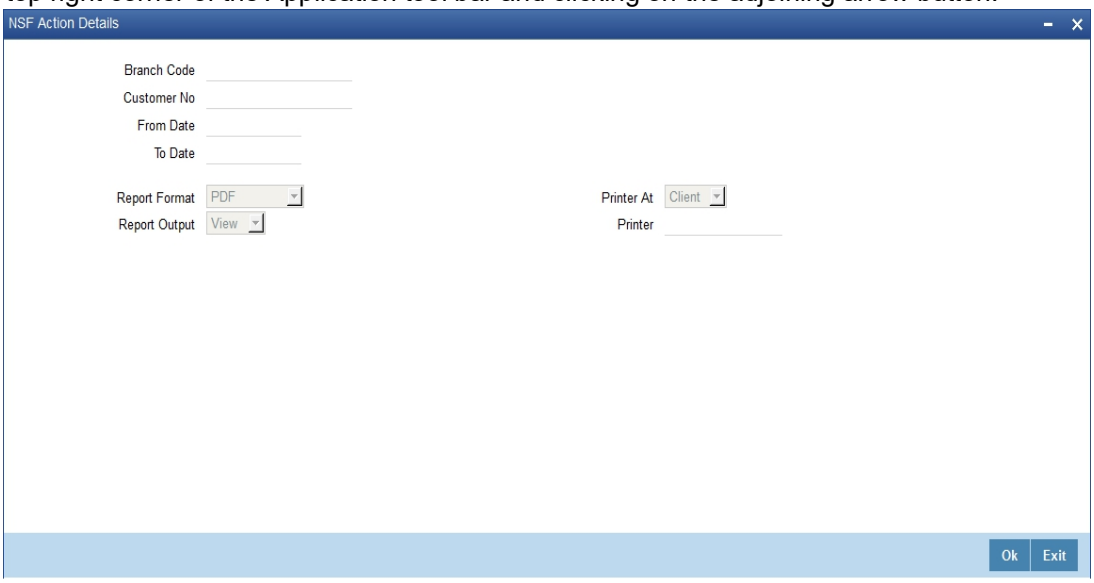
12.11 Report for Actions Triggered During NSF Status Change

This section contains the following topics:

- Section 12.11.1, "Generating Actions Triggered During NSF Status Change Report"
- Section 12.11.2, "Contents of the Report"

12.11.1 Generating Actions Triggered During NSF Status Change Report

You can generate a report to list the actions which are triggered during the NSF status change. You can invoke 'NSF Action Details' screen by typing 'STRNSACT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following here:

Branch Code

Select the transaction branch of the float extension from the adjoining option list.

Customer No

Specify a valid customer number for which you want to generate the report from the adjoining option list.

From Date

Indicate the date from which transactions are extended. The system defaults current date. From Date should be lesser than or equal to 'To Date'.

To Date

Indicate the date to which the transactions are extended. The system defaults current date. To Date should be lesser than or greater to 'From 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 report 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.

PrinterAt

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.

12.11.2 Contents of the Report

The parameters specified while generating the report are printed at the beginning of the report.

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

Header

The header carries the title of the report, branch code, branch name, module code, report generation date and time, user ID of the user who generated the report and the page number of the report.Body of the Report

Field Name	Description
Customer No	Indicates the customer identification number of the customer who is marked as blacklisted customer
Event No	Indicates the Event number
Action No	Indicates the Action Number
Action Comp	Indicates the Action Component
Status	Indicates the Status
Remarks	Indicates the Remarks
Err Code	Indicates the Error Code
Err Desc	Indicates the Error Description
Action Date	Indicates the Action Date

12.12 Netting Report

This section contains the following topics:

- Section 12.12.1, "Generating Netting Report"
- Section 12.12.2, "Contents of the Report"

12.12.1 Generating Netting Report

You can generate a Customer, Currency and Date wise report to retrieve details of contracts/ amounts that were netted.

You can specify the following preferences for the report:

- Report Type - You can indicate whether the report should contain details of contracts/ amounts that have the same Value Date or whether the details should be generated as per the Netting Reference Number. If you indicate that the report should be generated for a Netting Reference Number you will have to identify the number in the respective field.
- Date – indicate whether you would like to generate the report for a specific date range or for all dates. Depending on your specification the netting details report will be generated for all contracts that were netted within your branch for the given date range (start and end date inclusive) or it will be generated for all contracts regardless of the date on which they were netted.
- Customer – indicate whether the report should contain details of all customers whose contracts were netted or for a single customer. For a single customer you will have to identify the CIF ID of the customer from the option list.
- Currency - You can indicate whether the report should be generated for all currencies or for a specific currency. Identify the currency for which the report should be generated in case of a single currency.

Note

- If you fail to specify a date, the generated report will return data for the Current System Date.
- If you indicate that the report should be generated for a specific Currency and fail to specify the Currency, the report will contain details of all currencies. Similarly, if you indicate that the report should be generated for a specific Customer and fail to identify the customer the report will be generated for all customers.

12.12.2 Contents of the Report

The report options that you selected while generating the report are printed at the beginning of the report.

The contents of the report are discussed below:

Body of the Report

Field Name	Description
Counterparty	This is the name of the counterparty whose netted contract details are being displayed.
Contract Reference Number	This is the reference number of the contract which was netted.
Component	This is the name of the component (Amount Tag) involved in the transaction.
Amount	This is the amount for which the particular entry was passed.
Account Due	This is the account to which the netted amount is either debited/credited.

12.13 Combined Statement Reports

This section contains the following topics:

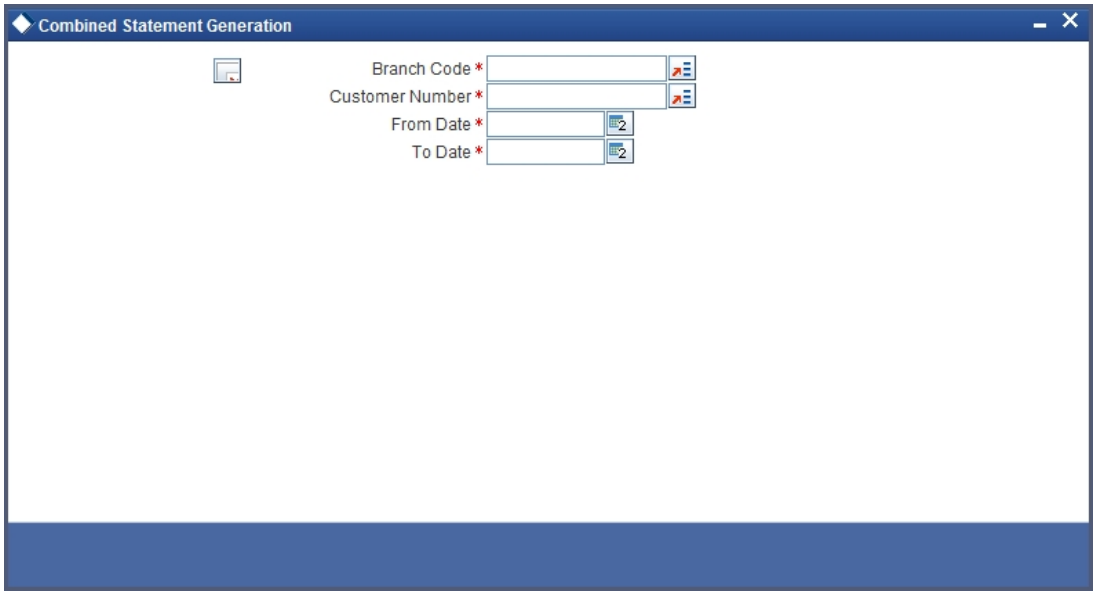
- Section 12.13.1, "Generating Combined Statement Reports"
- Section 12.13.2, "Contents of the Report"

12.13.1 Generating Combined Statement Reports

This report is an ad-hoc combined statement of accounts for a customer, generated for a particular period. This report is grouped account class wise. This report helps in providing a single statement to the customers who own multiple accounts.

You can invoke ‘Statement of Combined Generation’ screen by typing ‘CSRCSTAD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes.

Customer No

Select the customer number from the adjoining option-list. This list displays all valid customers maintained in the system.

From Date

Select the From date for statement generation. By default the current application date is displayed here.

To Date

Select the To date for statement generation. By default the current application date is displayed here.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

12.13.2 Contents of the Report

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

Header

The header carries the Customer Name, Customer Address, Account Class, Account Number, Opening balance, Currency and Branch.

Body of the Report

Field Name	Description
Account Class	This indicates the account class
Account Number	This indicates the account number
Branch	This indicates the branch code
Opening Balance	This indicates the opening balance
Transaction Date	This indicates the transaction date
Transaction Reference	This indicates the transaction reference
Transaction Code	This indicates the transaction code
Description	This is the description of the transaction
Ccy	This indicates the currency of the transaction
Credit Amount	This indicates the Credit amount
Debit Amount	This indicates the Debit amount
Balance	This indicates the Balance

12.14 Missing Signature Report

This section contains the following topics:

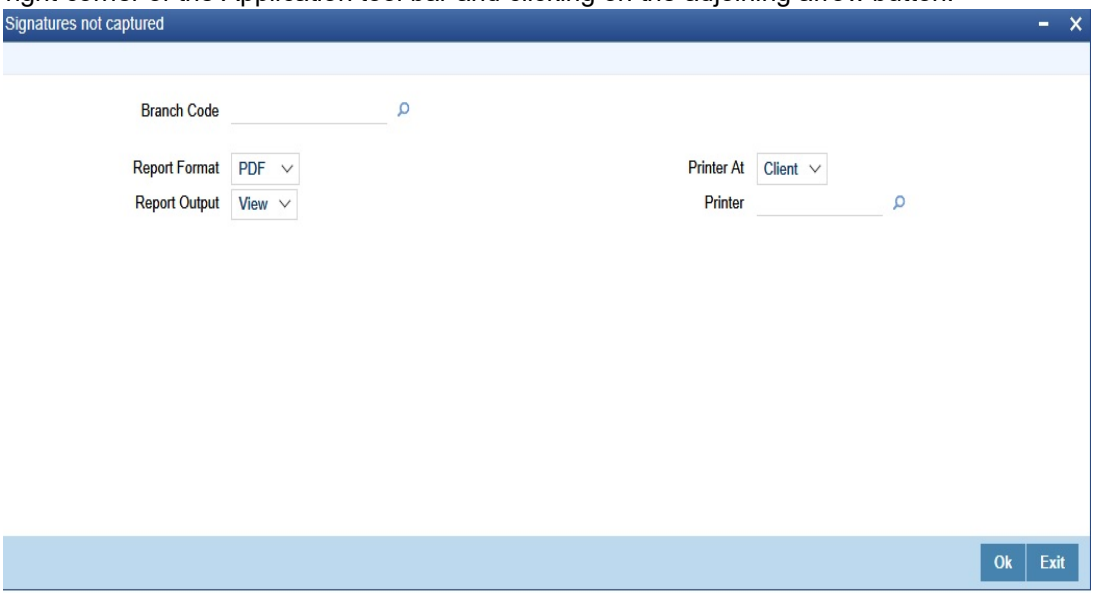
- Section 12.14.1, "Generating Missing Signature Report"
- Section 12.14.2, "Contents of the Report"

12.14.1 Generating Missing Signature Report

This is an exception report listing all the customers, of a specified branch, whose signatures have not yet been captured in the system.

While opening accounts, customer's signature/photographs/thumb impression are captured and linked to the account. This facilitates the signature verification in the system at the time of making payment. Branches can generate this ad-hoc report, and capture the missing signature in the system.

You can invoke ‘Signatures not Captured’ screen by typing ‘CSRSNREP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes.

Click ‘OK’ button to generate the report. Click ‘Exit’ to return to the Reports Browser.

12.14.2 Contents of the Report

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

Header

The Header carries the Branch, Date, User ID and the Module for which the report is generated.

Body of the report

The generated report will have the following information:

Field Name	Description
Customer ID	This indicates the unique id of the customer
Customer Name	This indicates the name of the customer
CIF Creation Date	This indicates the creation date of the customer
Check ID	This indicates the id of the check ID of the author-izer

12.15 Large Credit Transaction Report

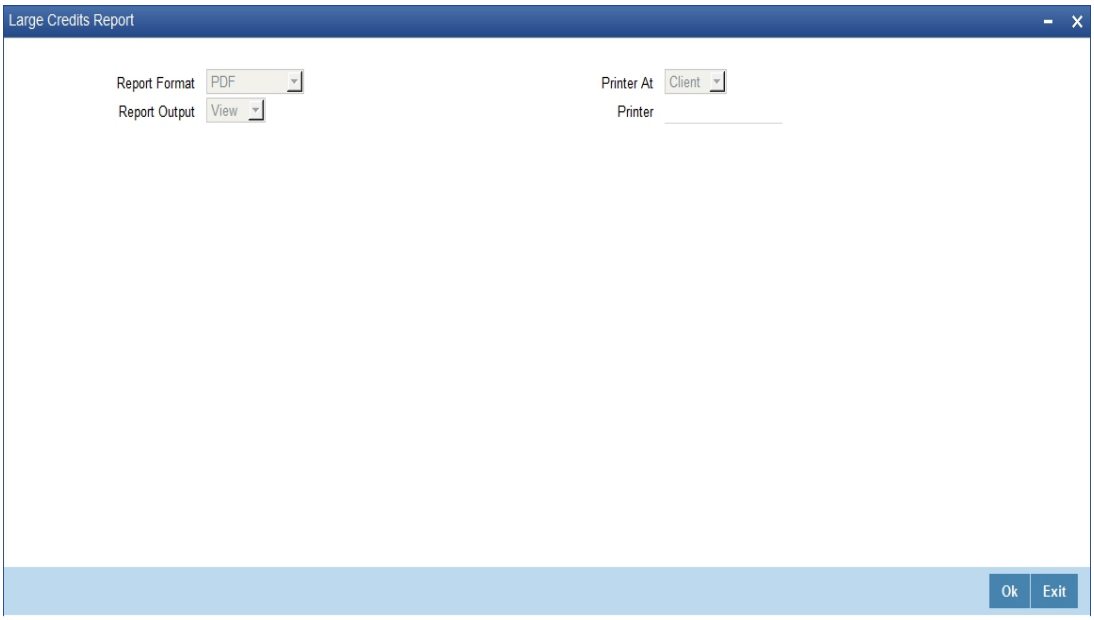
This section contains the following topics:

- Section 12.15.1, "Generating Large Credit Transaction Report"
- Section 12.15.2, "Contents of the Report"

12.15.1 Generating Large Credit Transaction Report

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

The screen is as shown below:



12.15.2 Contents of the Report

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

Header

The header carries the Report Name, Branch, Branch Date, User Id, Module, Run Date and Time.

Body of the Report

Field Name	Field Description
Branch Code	Indicates the branch code
Account Number	Indicates the account number
Customer Name	This indicates the name of the customer
Amount Credited	Indicates the amount credited. The credit transaction amount of the current day is displayed which is greater than 50,000 or 500,000. For retail customers an amount greater than 50,000 is displayed. For corporate customers an amount greater than 500,000 is displayed.
Total Amount Credited	Indicates the total amount credited. The total of credit transactions for the last 60 days including the current is displayed.
Average Credit	Indicates the average credit. This value is calculated as the total amount credited (including the current day's transactions) / 60.
Largest Credit	Indicates the largest credit. The highest credit transaction for the last 60 days (including the current day's transaction) is displayed. The amount displayed should be greater than 50,000 or 500,000.
Date of Largest Credit	Indicates the date of the largest credit
Customer MIS code	Indicates the customer MIS code

12.16 Large Debit Transaction Report

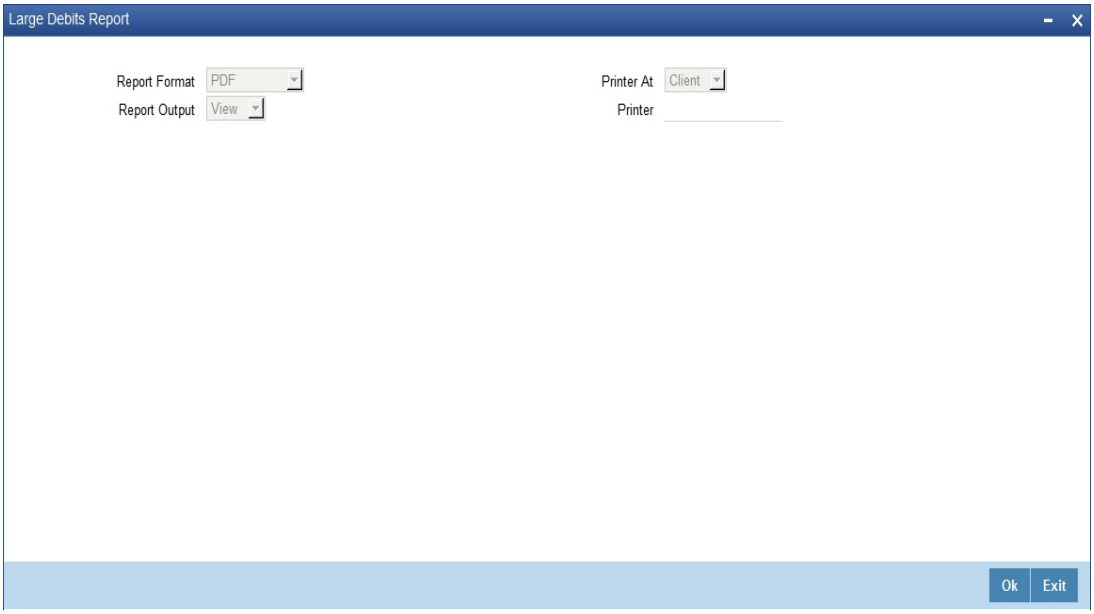
This section contains the following topics:

- Section 12.16.1, "Generating Large Debit Transaction Report"
- Section 12.16.2, "Contents of the Report"

12.16.1 Generating Large Debit Transaction Report

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

The screen is as shown below:



12.16.2 Contents of the Report

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

Header

The header carries the Report Name, Branch, Branch Date, User Id, Module, Run Date and Time.

Body of the Report

Field Name	Field Description
Branch Code	Indicates the branch code
Account Number	Indicates the account number
Customer Name	This indicates the name of the customer
Amount Debited	Indicates the amount debited. The debit transaction amount of the current day is displayed which is greater than 50,000 or 500,000. For retail customers an amount greater than 50,000 is displayed. For corporate customers an amount greater than 500,000 is displayed.
Total Amount Debited	Indicates the total amount debited. The total of debit transactions for the last 60 days including the current is displayed.
Average Debit	Indicates the average debit. This value is calculated as the total amount debited (including the current day's transactions) / 60.
Largest Debit	Indicates the largest debit. The highest debit transaction for the last 60 days (including the current day's transaction) is displayed. The amount displayed should be greater than 50,000 or 500,000.
Date of Largest Debit	Indicates the date of the largest debit

12.17 Daily Account Opening Statistics Report

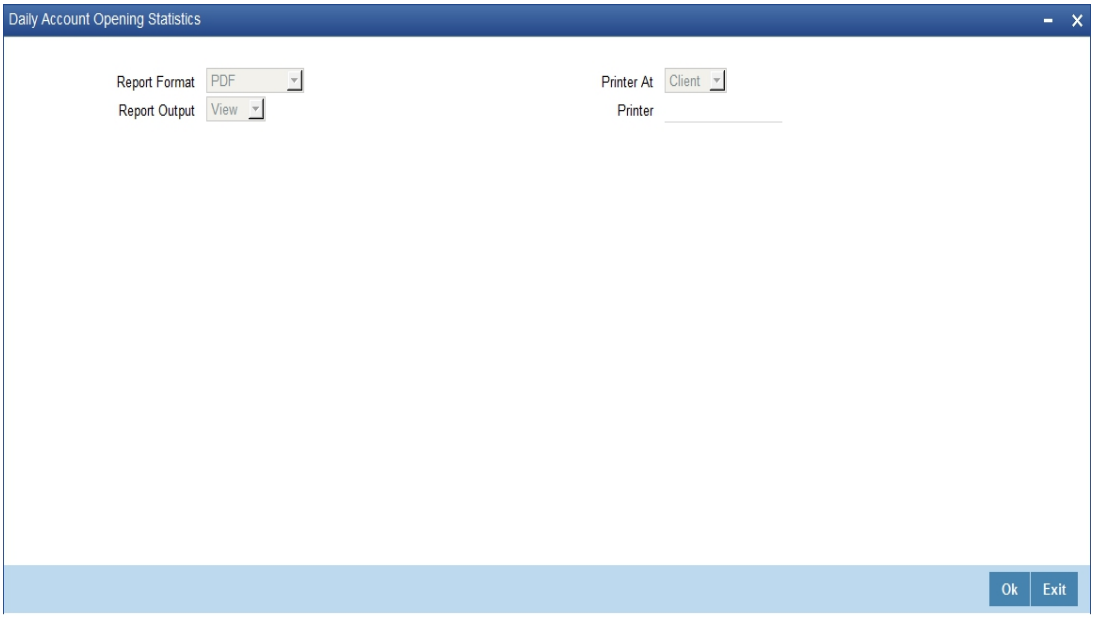
This section contains the following topics:

- Section 12.17.1, "Generating Daily Account Opening Statistics Report"
- Section 12.17.2, "Contents of the Report"

12.17.1 Generating Daily Account Opening Statistics Report

You can invoke 'Daily Account Opening Statistics Report' screen by typing 'CSRDLACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:



12.17.2 Contents of the Report

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

Header

The header carries the Report Name, Branch, Branch Date, User Id, Module, Run Date and Time.

Body of the Report

Field Name	Field Description
Branch	Indicates the branch
Account Number	Indicates the account number
Account Type	Indicates the type of the account
Account Name	Indicates the name of the account
Processor ID	Indicates the processor Id
Authorizer ID	Indicates the authorizer Id
Customer Name	This indicates the name of the customer

12.18 Dormant Account Reactivated Report

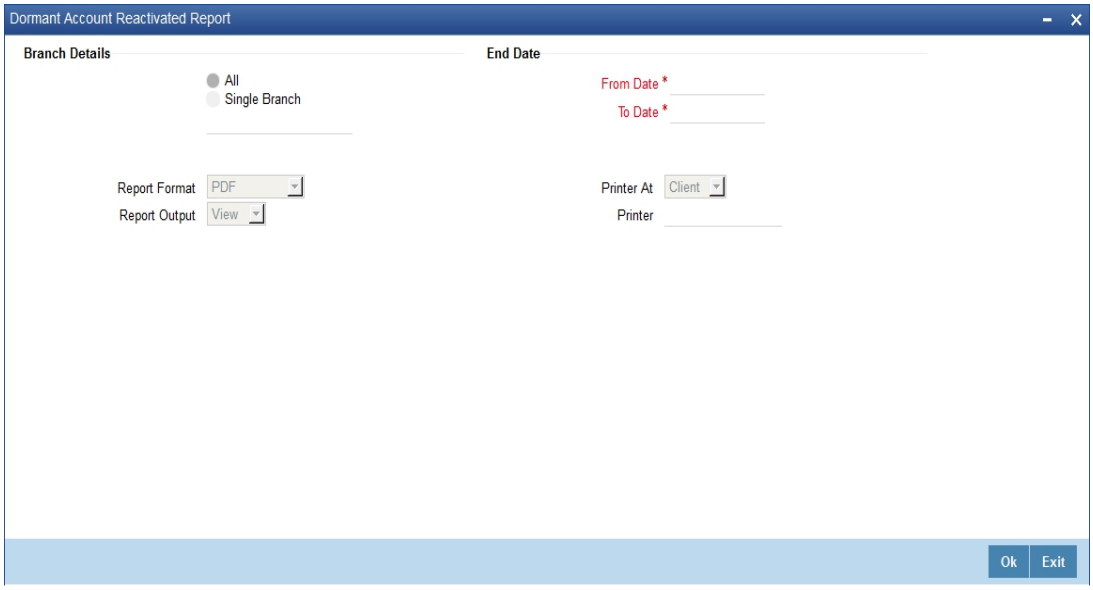
This section contains the following topics:

- Section 12.18.1, "Generating Dormant Account Reactivated Report"
- Section 12.16.2, "Contents of the Report"

12.18.1 Generating Dormant Account Reactivated Report

You can invoke 'Dormant Account Reactivated Report' screen by typing 'CSRDRMAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:



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.

12.18.2 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 header carries the Report Name, Branch, Branch Date, User Id, Module, Run Date and Time.

Body of the Report

Field Name	Field Description
Customer Ac No	Indicates the account number of the customer
Customer Type	Indicates the type of the account
Customer Name	This indicates the name of the customer
Currency	Indicates the currency
Re-activation Date	Indicates the re-activation date
Dormancy Start Date	Indicates the start date of dormancy
Local Branch	Indicates the local branch
Branch Code	Indicates the branch code
Branch Name	Indicates the name of the branch
Checker ID	Indicates the identification of the checker who authorized the record
Checker Date	Indicates the date on which the record was authorized
Maker ID	Indicates the identification of the maker of the record
Maker Date	Indicates the date when the record was created

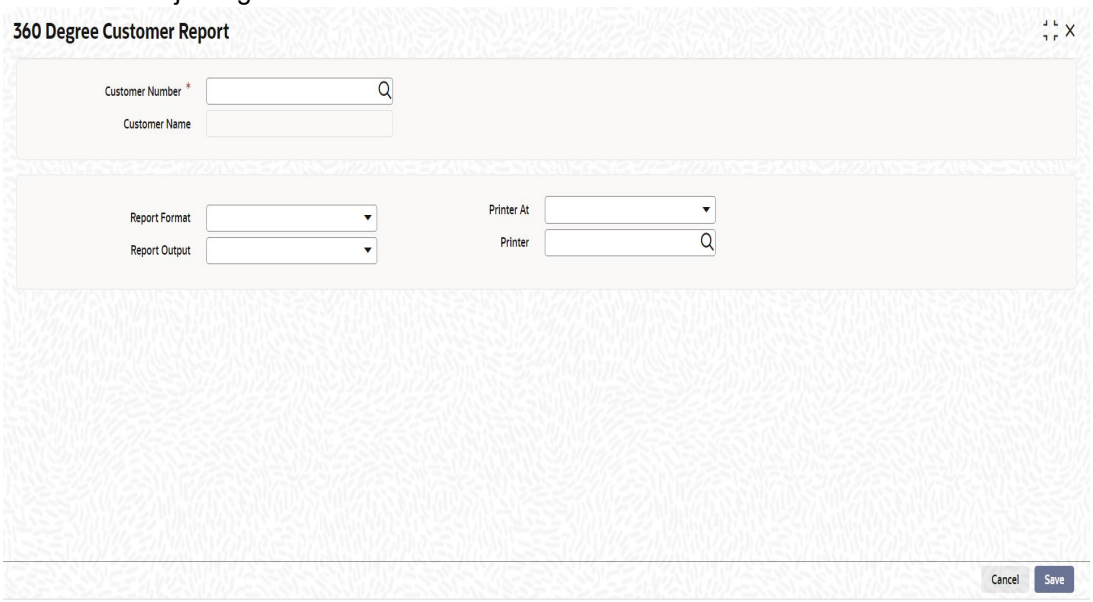
12.19 360 Degree Customer Report

This section contains the following topics:

- Section 12.19.1, "Generating 360 Degree Customer Report"
- Section 12.16.2, "Contents of the Report"

12.19.1 Generating 360 Degree Customer Report

The 360 Degree Customer report provides 360 Degree Customer details. You can invoke the screen by typing 'STRCUSRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can specify the following parameters:

Customer Number

Specify a valid customer number for which you want to generate the report from the adjoining option list.

Customer Name

System defaults the customer name of the selected customer number.

12.19.2 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
Branch	Indicates Branch Code and Branch Name
Branch Date	Indicates Current Date of the Branch
User ID	Indicates User ID
Date & Time	Indicates the Date and Time when the report was generated
Module	Indicates module for which report is generated.

Body of the Report

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

Field Name	Field Description
Customer Details	Displays Customer Details
Retail Deposit Details	Displays Retail Deposit Details
Corporate Deposit Details	Displays Corporate Deposit Details
Islamic Deposit Details	Displays Islamic Deposit Details
Consumer Loans	Displays Consumer Loans Details
Mortgage	Displays Mortgage Details
Leasing	Displays Leasing Details
Syndicate Loan Details	Displays Syndicate Loan Details
Islamic Financing	Displays Islamic Financing Details
CASA Deposits	Displays CASA Deposits Details
Islamic Accounts	Displays Islamic Accounts Details
Bills Details	Displays Bills Details
Islamic Bills	Displays Islamic Bills Details
LC Details	Displays LC Details
Islamic LC Details	Displays Islamic LC Details
Foreign Exchange Details	Displays Foreign Exchange Details
Money Market Details	Displays Money Market Details
Security Portfolio	Displays Security Portfolio Details
Derivatives	Displays Derivatives Details
OTC Options	Displays OTC Options Details
ETD Portfolio Details	Displays ETD Portfolio Details
Islamic Money Market Details	Displays Islamic Money Market Details
Islamic Derivatives	Displays Islamic Derivatives Details
Upcoming Events	Displays Upcoming Events Details
Overdue Loans	Displays Overdue Loans Details
Term Deposits Matured But Not Liquidated or Renewed	Displays Term Deposits Matured But Not Liquidated or Displays Renewed Details
Corporate Deposits Matured But Not Liquidated or Renewed	Displays Corporate Deposits Matured But Not Liquidated or Displays Renewed Details

Field Name	Field Description
Locker Due	Displays Locker Due Details
Cheque Return	Displays Cheque Return Details
Amount Blocks	Displays Amount Blocks Details
Limits	Displays Limits Details
Line Details	Displays Line Details
Collateral Details	Displays Collateral Details
SCHEMES	Displays Schemes Details
Mutual Fund	Displays Mutual Fund Details
Insurance	Displays Insurance Details
Credit Card	Displays Credit Card Details

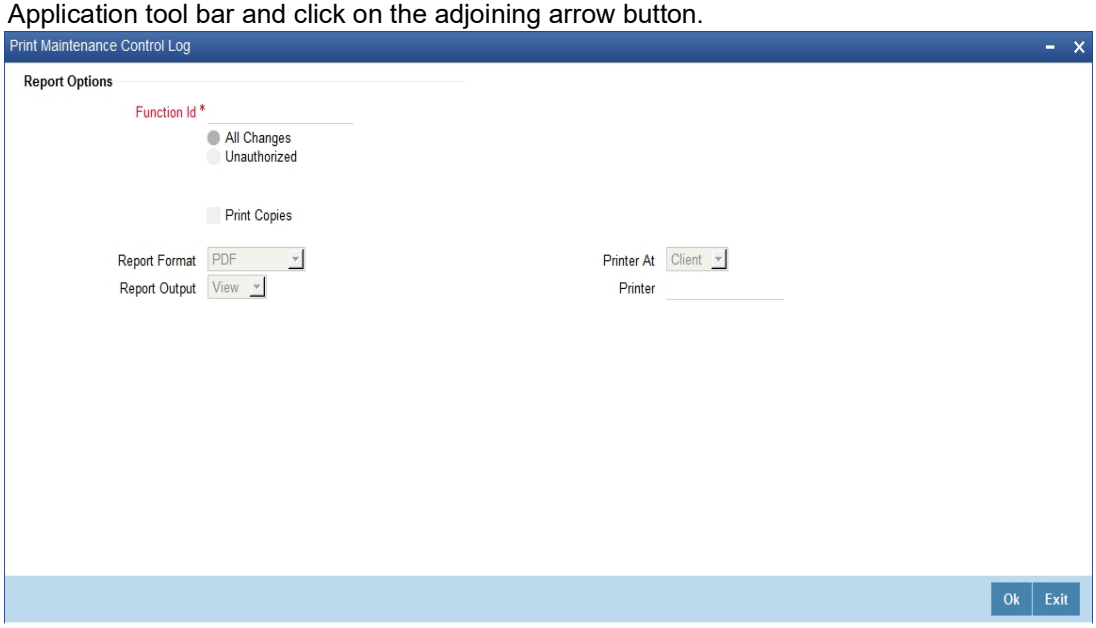
12.20 Print Maintenance Control Log Report

This section contains the following topics:

- Section 12.20.1, "Generating Print Maintenance Control Log Report"
- Section 12.20.2, "Contents of the Report"

12.20.1 Generating Print Maintenance Control Log Report

The Print Maintenance Control Log report provides print maintenance control log details. You can invoke the screen by typing 'STRMSMLG' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



You can specify the following parameters:

Report Options

You can specify the following parameters:

Function ID

Specify a valid Function ID for which you want to generate the report from the adjoining option list.

You can generate the report based on the following change criteria. The following options are available for section:

- All changes
- Unauthorized

Print Copies

Check this box if you wish to print copies of the report.

12.20.2 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
Branch	Indicates Branch Code and Branch Name
Branch Date	Indicates Current Date of the Branch
User ID	Indicates User ID
Date & Time	Indicates the Date and Time when the report was generated
Module	Indicates module for which report is generated.

Body of the Report

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

Field Name	Field Description
Maintenance Program	Indicates Maintenance Program
Action	Indicates Action
Mod Number	Indicates Mod Number
Field Name	Indicates Field Name
New Value	Indicates New Value
Old Value	Indicates Old Value
Maker ID	Indicates Maker ID
Maker Date	Indicates Maker Date
Checker ID	Indicates Checker ID
Checker Date	Indicates Checker Date

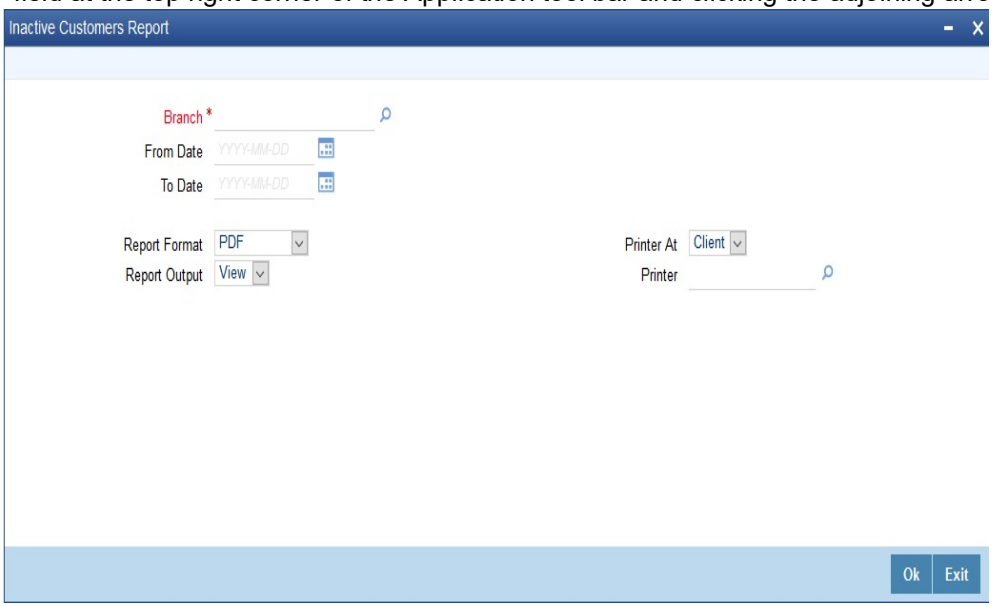
12.21 Inactive Customers Report

This section contains the following topics:

- Section 12.21.1, "Generating Inactive Customers Report"
- Section 12.21.2, "Contents of the Report"

12.21.1 Generating Inactive Customers Report

The Inactive Customers Report provides the inactive customers details of a specific branch/ all branches for a particular period. You can invoke the screen by typing 'STRINCUS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following parameters:

Branch

Select the appropriate branch from the list for which you want to generate the inactive customers report.

Click 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

From Date

Specify the date from which you want to generate inactive customer report using the calendar. From Date should be lesser than or equal to 'To Date'.

To Date

Specify the date up to which you want to generate inactive customer report using the calendar. To Date should be equal to or greater to 'From Date'.

> **Note**
>
> If the user does not provide 'From date' and 'To Date', the report will be generated for all Inactive customers of the selected branch/all branches.

The following are the common preferences you can maintain to print a report:

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 report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select this option if you wish to print the report.
- View – Select this option if you wish to view the contents of the report.
- Spool – Select this option if you wish to spool the report for further use.

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

Specify the name of the printer or select it from the option list provided and click ok. All the configured printers are displayed in the list. This is applicable only if you have specified the output as 'Print'.

12.21.2 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
Branch	Indicates Branch Code and Branch Name.
Branch Date	Indicates Current Date of the Branch.
User Id	Indicates User ID.
Date & Time	Indicates the Date and Time when the report was generated.

Body of the Report

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

Field Name	Field Description
Branch	Indicates the branch code details.
Customer ID	Indicates the Customer ID of the customer.

Field Name	Field Description
Customer Category	Indicates the category to which the customer belongs to.
Inactive Date	Indicates the date from which the customers were inactive for the selected branch in YYYY-MM-DD format.
Customer Name	Indicates the name of the inactive customer.
Contact Number	Indicates the contact number of the customer.
Email Id	Indicates the email address of the customer.

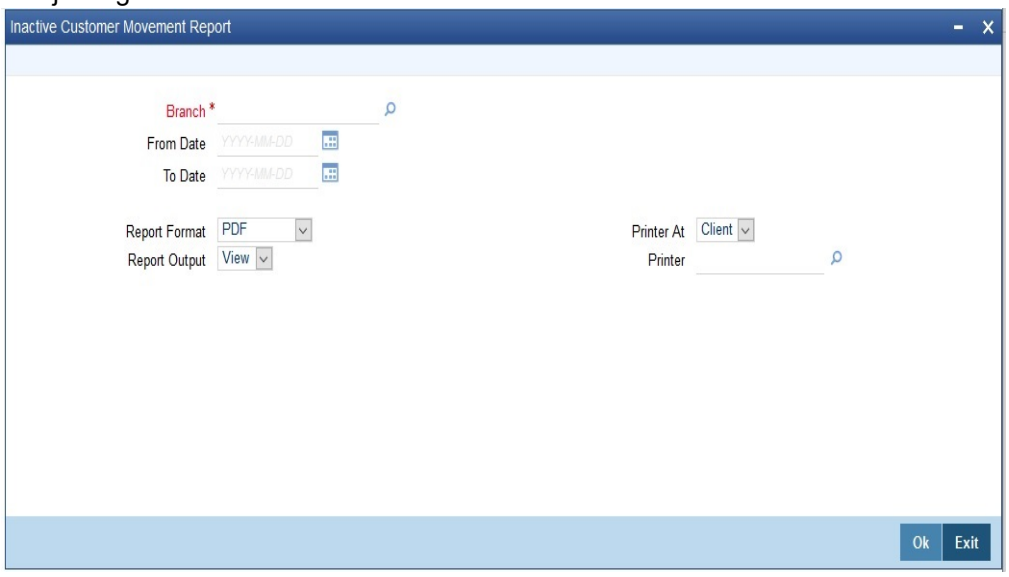
12.22 Inactive Customer Movement Report

This section contains the following topics:

- Section 12.22.1, "Generating Inactive Customer Movement Report"
- Section 12.22.2, "Contents of the Report"

12.22.1 Generating Inactive Customer Movement Report

The Inactive Customer Movement Report provides the inactive customer movement report of a specific branch/all branches for a particular period. You can invoke the screen by typing 'STRINCMV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following parameters:

Branch

Select the appropriate branch from the list for which you want to generate the inactive customer movement report.

Click 'Ok' button to generate the report. Click 'Exit' to return to the Reports Browser.

From Date

Specify the date from which you want to generate inactive customer movement report using the calendar. From Date should be lesser than or equal to 'To Date'.

To Date

Specify the date up to which you want to generate inactive customer movement report using the calendar. To Date should be equal to or greater to 'From Date'.

Note

If the user does not provide 'From date' and 'To Date', the report will be generated for all inactive customer movement of the selected branch/all branches.

The following are the common preferences you can maintain to print a report:

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 report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select this option if you wish to print the report.
- View – Select this option if you wish to view the contents of the report.
- Spool – Select this option if you wish to spool the report for further use.

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

Specify the name of the printer or select it from the option list provided and click ok. All the configured printers are displayed in the list. This is applicable only if you have specified the output as 'Print'.

12.22.2 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
Branch	Indicates Branch Code and Branch Name.

Field Name	Field Description
Branch Date	Indicates Current Date of the Branch.
User Id	Indicates User ID.
Date & Time	Indicates the Date and Time when the report was generated.

Body of the Report

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

Field Name	Field Description
Branch	Indicates the branch code details.
Customer ID	Indicates the Customer ID of the customer.
Customer Name	Indicates the name of the customer.
Customer Category	Indicates the category to which the customer belongs to.
Activation Date	Indicates the date on which customer was activated from inactive to active customer. Activation Date will display as blank for closed customer.
Customer Status	Indicates the status of the customer as either open or closed.
Reason for Activation	Indicates the reason for activating the customer. Reason for Activation will display as blank for closed customer.

13. Function ID Glossary

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