Retail Bills User Guide

Oracle Banking Current and Savings Account Cloud Service

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Oracle Banking Current and Savings Account Cloud Service

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Table of Contents

1. Preface 1-1

1.1 Introduction 1-1
1.2 Audience 1-1
1.3 Acronyms and Abbreviations 1-1
1.4 Documentation Accessibility 1-2
1.5 Critical Patches 1-2
1.6 Organization 1-2
1.7 Related Documents 1-2
1.8 Glossary of Icons 1-3

2. Retail Bills - An Overview 2-1

2.1 Introduction 2-1
2.2 Features of Retail Bills Module 2-1
2.2.1 Supported Instruments 2-1
2.2.2 Automatic Processes 2-1
2.2.3 Integration with Other Modules 2-2
2.2.4 Reporting 2-5

3. Maintenances 3-1

3.1 Introduction 3-1
3.2 Branch Parameters 3-1
3.2.1 Maintaining Branch Parameters 3-1
3.2.2 General Preferences Tab 3-3
3.2.3 Float Days Tab 3-4
3.2.4 Transit Days Tab 3-5
3.2.5 User Defined Fields 3-6
3.2.6 Viewing Branch Parameters Summary 3-7
3.3 Instrument Details 3-8
3.3.1 Maintaining Instrument Details 3-8
3.3.2 Viewing Instruments Summary 3-10
3.4 Instrument Location 3-10
3.4.1 Maintaining Instrument Location 3-11
3.4.2 Viewing Instrument Location Summary 3-12
3.5 Instrument Status 3-12
3.5.1 Maintaining Instrument Status 3-13
3.5.2 Viewing Instrument Status Summary 3-14
3.6 Reason Codes 3-14
3.6.1 Maintaining Reason Codes 3-15
3.6.2 Viewing Reason Codes Summary 3-16
3.7 Notary Codes 3-16
3.7.1 Maintaining Notary Codes 3-17
3.7.2 Viewing Notary Codes Summary 3-18
3.8 Instrument Rules 3-18
3.8.1 Maintaining Instrument Rules 3-19
3.8.2 Viewing Instrument Rules Summary 3-20
3.9 Other Party Details 3-21
3.9.1 Maintaining Other Party Details 3-21
3.9.2 Viewing Other Party Summary 3-24

3.10 Drawer and Drawee Combination Limit 3-25
3.10.1 Maintaining Drawer and Drawee Combination Limit 3-25
3.10.2 Viewing Drawer Drawee Summary 3-27
4. Retail Bill Product 4-1
4.1 Introduction 4-1
4.2 Retail Bill Product 4-1
4.2.1 Defining Retail Bill Product 4-1
4.2.2 Setting Preferences for a Product 4-3
4.2.3 Accounting Roles 4-6
4.2.4 Event Details 4-7
4.2.5 MIS Details 4-11
4.2.6 Charge Details 4-12
4.2.7 Viewing Summary of Retail Bill Products 4-15
5. Outward Retail Bill Contract 5-1
5.1 Introduction 5-1
5.2 Outward Retail Bills/Cheques for Collection 5-1
5.2.1 Creating Outward Retail Bills/Cheques for Collection 5-1
5.2.2 Main Tab 5-3
5.2.3 Other Details Tab 5-7
5.3 Capturing Additional Details for Outward Retail Bills/Cheques for Collection 5-10
5.3.1 Viewing Advices 5-10
5.3.2 Events 5-12
5.3.3 Accounting Entries 5-12
5.3.4 Messages 5-14
5.3.5 Settlement Details 5-15
5.3.6 Viewing Charge Details 5-27
5.3.7 MIS Details 5-29
5.3.8 Loan Preference Details 5-30
5.3.9 Viewing Available Limit Details 5-32
5.3.10 Viewing User Defined Fields 5-33
5.3.11 Viewing Summary of Outward Retail Instrument Collection 5-33
5.4 Outward Cheques for Clearing (PDCs) 5-34
5.4.1 Creating Outward Cheques for Clearing (PDCs) 5-35
5.4.2 Main Tab 5-35
5.4.3 Clearing Tab 5-38
5.4.4 Other Details 5-39
5.4.5 Viewing Advices 5-41
5.4.6 Events 5-43
5.4.7 Accounting Entries 5-43
5.4.8 Messages 5-45
5.4.9 Settlement Details 5-46
5.4.10 Viewing Charge Details 5-58
5.4.11 MIS Details 5-59
5.4.12 Loan Preference Details 5-60
5.4.13 Viewing Available Limit Details 5-62
5.4.14 Viewing User Defined Fields 5-63
5.4.15 Viewing Summary of Outward Cheques Clearing 5-63
5.5 Outward Retail Bills/Cheques for Collection in Bulk 5-64
5.5.1 Creating Outward Retail Bills/Cheques for Collection in Bulk 5-65
5.5.2 Viewing Available Limit Details 5-70

5.5.3 Viewing Override Details 5-70
5.5.4 Viewing Summary of Bulk Outward Retail Bills/Cheques for Collection ... 5-71
5.6 Outward Cheques for Clearing (PDCs) in Bulk 5-72
5.6.1 Creating Outward Cheques for Clearing (PDCs) in Bulk 5-73
5.6.2 Viewing Available Limit Details 5-77
5.6.3 Viewing Override Details 5-78
5.6.4 Viewing Summary of Bulk Outward Cheques for Clearing 5-78
5.7 Outward Retail Bills/Cheques for Collection 5-80
5.7.1 Amending Outward Retail Bills/Cheques for Collection 5-80
5.7.2 Main Tab 5-80
5.7.3 Other Details Tab 5-81
5.8 Outward Cheques for Clearing (PDCs) 5-82
5.8.1 Amending Outward Cheques for Clearing (PDCs) 5-82
5.8.2 Main Tab 5-83
5.8.3 Clearing Tab 5-84
5.8.4 Other Details Tab 5-85
5.9 Financing Existing Outward Retail Bills/Cheques 5-85
5.9.1 Capturing Additional Details 5-87
5.9.2 Viewing Summary of Finance Existing Outward Retail Bills/Cheques 5-88
5.10 Outward Retail Bills and Cheques 5-89
5.10.1 Realizing Outward Retail Bills and Cheques 5-89
5.10.2 Main Tab 5-89
5.10.3 Clearing Tab 5-91
5.10.4 Capturing Additional Details 5-92
5.10.5 Viewing Summary of Outward Contract Realization 5-93
5.11 Dishonour/Protest/Return Details 5-94
5.11.1 Capturing Dishonour/Protest/Return Details 5-94
5.11.2 Capturing Additional Details 5-96
5.11.3 Viewing Summary of Outward Dishonour/Protest/Return 5-96
5.12 Outward Retail Bills/Cheques in Bulk 5-98
5.12.1 Realizing Outward Retail Bills/Cheques in Bulk 5-98
5.12.2 Main Tab 5-99
5.12.3 Clearing Tab 5-101
5.12.4 Viewing Error Details 5-102
5.12.5 Viewing Summary of Bulk Outward Bill Realization 5-103
5.13 Bulk Dishonour/Protest/Return of Instruments 5-104
5.13.1 Invoke Bulk Dishonour/Protest/Return of Instruments 5-104
5.13.2 Viewing Override Details 5-107
5.13.3 Viewing Summary of Outward Bulk Dishonour/Protest/Return 5-107
5.14 Change Status/Location Manually 5-108
5.14.1 Changing Status/Location Manually 5-109
5.14.2 Viewing Summary of Manual Status/Location Change 5-111
5.15 Capturing Outward Dispatch Process Details 5-112
5.16 Dispatch Query 5-114
5.17 Clearing Intra Day Batch 5-115
5.18 Reversal of Outward Retail Collection Bill/Cheque Contract 5-116
5.19 Reversal of Outward Retail Cheque for Clearing (PDC) Contract 5-117
6. Inward Retail Bill Contract 6-1
6.1 Introduction 6-1
6.2 Inward Retail Bills/Cheques for Collection 6-1

6.2.1 Creating Inward Retail Bills/Cheques for Collection 6-1
6.2.2 Main Tab..... 6-3
6.2.3 Other Details Tab 6-6
6.2.4 Capturing Additional Details for Inward Retail Bill/Cheque for Collection... 6-8
6.2.5 Viewing Summary of Inward Retail Bill/Cheque for Collection 6-8
6.3 .....Amend Inward Retail Bills/Cheques for Collection 6-9
6.3.1 Amending Inward Retail Bills/Cheques for Collection 6-9
6.3.2 Main Tab..... 6-10
6.3.3 Other Details Tab 6-11
6.4 Realizing of Inward Retail Bills/Cheques for Collection..... 6-11
6.5 Capturing Additional Details for Realization of Inward Retail Bill/Cheque for Collection 6-14
6.5.1 Viewing Summary of Inward Retail Bills/Cheques for Collection Realization 6-15
6.6 Dishonour/Protest /Return Details of Inward Retail Bills/Cheques for Collection .. 6-16
6.6.1 Capturing Dishonour/Protest /Return Details of Inward Retail Bills/Cheques for Collection 6-16
6.6.2 Capturing Additional Details for Dishonour/Protest/Return of Inward Instruments 6-18
6.6.3 Viewing Summary of Inward Dishonour/Protest/Return 6-19
6.7 Inward Retail Bills/Cheques for Collection in Bulk..... 6-20
6.7.1 Creating Inward Retail Bills/Cheques for Collection in Bulk 6-20
6.7.2 Viewing Override Details 6-24
6.7.3 Viewing Summary of Inward Bulk Retail Bills/Cheques for Collection..... 6-25
6.8 Inward Bills in Bulk 6-26
6.8.1 Realizing Inward Bills in Bulk..... 6-26
6.8.2 Viewing Override Details 6-29
6.8.3 Viewing Summary of Bulk Inward Retail Bill Realization 6-30
6.9 Inward Bulk Dishonour/Protest/Return Details 6-31
6.9.1 Capturing Inward Bulk Dishonour/Protest/Return Details..... 6-31
6.9.2 Viewing Override Details 6-34
6.9.3 Viewing Summary of Inward Bulk Dishonour/Protest/Return 6-35
6.10 Reversal of Inward Retail Collection Bill/Cheque Contract..... 6-36
7. FCY Cheques under Cash Letter Arrangement 7-1
7.1 Introduction..... 7-1
7.2 FCY Cheques under Cash Letter 7-1
7.2.1 Creating FCY Cheques under Cash Letter..... 7-1
7.2.2 Advices..... 7-6
7.2.3 Events..... 7-6
7.2.4 Settlements..... 7-7
7.2.5 Charges..... 7-8
7.2.6 MIS 7-9
7.2.7 Loan Preferences 7-9
7.2.8 Available Limits..... 7-11
7.2.9 Viewing Summary of FCY Cheques under Cash Letter 7-12
7.3 Amending FCY Cheques under Cash Letter Contracts..... 7-13
7.4 Reversing FCY Cheques under Cash Letter Arrangement 7-14
7.5 Generate Cash Letters 7-14
7.5.1 Generating Cash Letters 7-14
7.5.2 Viewing Summary of Cash Letter Generation 7-17
7.6 Finance FCY Cheques under Cash Letter 7-18
7.6.1 Financing FCY Cheques under Cash Letter..... 7-18

7.6.2 Capturing Additional Details for Financing FCY Cheques under Cash Letter 7-20
7.6.3 Viewing Summary of Cash Letter Financing 7-21
7.7 Realize Cash Letter (Nostro) 7-22
7.7.1 Cash Letter (Nostro) Realization 7-22
7.7.2 Viewing Summary of Cash Letter Nostro Realization 7-23
7.8 Dishonour FCY Cheques under Cash Letter 7-24
7.8.1 Dishonouring FCY Cheques under Cash Letter 7-24
7.8.2 Capturing Additional Details for Dishonour of FCY Cheques under Cash Letter 7-25
7.8.3 Viewing Summary of Cash Letter Dishonour 7-26
7.9 Realize FCY Cheque under Cash Letter 7-27
7.9.1 Realizing FCY Cheque under Cash Letter 7-27
7.9.2 Capturing Additional Details for Realization of Single Cheque under Cash Letter 7-28
7.9.3 Viewing Summary of Realization of Single FCY Cheques under Cash Letter 7-28
7.10 Book FCY Cheques under Cash Letters in Bulk 7-29
7.10.1 Booking FCY Cheques under Cash Letters in Bulk 7-30
7.10.2 Viewing Available Limits 7-33
7.10.3 Viewing Errors 7-34
7.10.4 Viewing Cash Letter Bulk Booking Summary 7-35
7.11 Realize FCY Cheques under Cash Letters in Bulk 7-36
7.11.1 Realizing FCY Cheques under Cash Letters in Bulk 7-36
7.11.2 Events 7-37
7.11.3 Viewing Errors 7-38
7.11.4 Viewing Summary of Bulk Realization of Cash Letters 7-39
8. Overseas Cheques Payable Abroad under Collection 8-1
8.1 Overseas Cheques Payable Abroad under Collection 8-1
8.1.1 Creating Overseas Cheques Payable Abroad under Collection 8-1
8.1.2 Main Tab 8-3
8.1.3 Other Details Tab 8-5
8.1.4 Capturing Additional Details for Overseas Cheques Payable Abroad under Collection 8-6
8.1.5 Viewing Summary of Overseas Cheques Payable Abroad under Collection 8-7
8.2 Amend Overseas Checks Payable Abroad under Collection 8-8
8.2.1 Amending Overseas Checks Payable Abroad under Collection 8-8
8.2.2 Main tab 8-9
8.2.3 Other Details Tab 8-10
8.3 Reversing Overseas Cheques Payable Abroad under Collection 8-11
8.4 Finance Overseas Cheques Payable Abroad under Collection 8-11
8.4.1 Financing Overseas Cheques Payable Abroad under Collection 8-12
8.4.2 Capturing Additional Details for Financing Overseas Cheques Payable Abroad under Collection 8-13
8.4.3 Viewing Summary of Overseas Cheques Financing 8-14
8.5 Realize Overseas Cheques Payable Abroad under Collection 8-15
8.5.1 Realizing Overseas Cheques Payable Abroad under Collection 8-15
8.5.2 Capturing Additional Details for Realizing Overseas Cheques Payable Abroad under Collection 8-17
8.5.3 Viewing Summary of Overseas Cheques Realization 8-17
8.6 Dishonouring/Protesting/Returning Overseas Cheques Payable Abroad under Collection 8-19
8.6.1 Invoke Retail Bills-Overseas Cheques Dishonour-Protest-Return Details screen 8-

8.6.2 Capturing Additional Details for Dishonour/Protest/Return of Overseas Cheques Payable Abroad under Collection 8-21
8.6.3 Viewing Summary of Dishonour of Overseas Cheques 8-22
8.7 Book Overseas Cheques Payable Abroad under Collection in Bulk 8-23
8.7.1 Booking Overseas Cheques Payable Abroad under Collection in Bulk ... 8-23
8.7.2 Viewing Errors 8-27
8.7.3 Viewing Summary of Bulk Booking of Overseas Cheque..... 8-27
8.8 Realize Overseas Cheques Payable Abroad under Collection in Bulk 8-29
8.8.1 Realizing Overseas Cheques Payable Abroad under Collection in Bulk.. 8-29
8.8.2 Viewing Errors 8-31
8.8.3 Viewing Summary of Bulk Realization of Overseas Cheques 8-32
9. Automatic Processes 9-1
9.1 Introduction 9-1
9.2 Maintaining Mandatory Batch Programs 9-1
9.3 Auto Liquidation of Outward Instruments 9-2
9.4 Collateralization of Outward Instruments..... 9-3
9.5 Dispatching Outward Bill/Cheque for Collection 9-4
9.6 Clearing Post Dated Instruments..... 9-4
9.7 Auto Liquidation of Inward Instruments 9-5
9.8 Auto Liquidation of Cash Letter 9-5
9.9 Instrument Location Update 9-5
10. Annexure 10-1
10.1 Introduction 10-1
10.2 Events..... 10-1
10.3 Accounting Roles..... 10-2
10.4 Amount Tags 10-2
10.5 Event Wise Accounting Entries 10-3
10.6 Advices 10-9
11. Function ID Glossary 11-1

1. Preface

1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Retail Bills module of Oracle Banking Current and Savings Account Cloud Service.

It provides an overview to the module and takes you through the various steps involved setting up and maintaining retail bills.

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 data entry clerk	Input functions for funds
Back office managers/ officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

1.3 Acronyms and Abbreviations

This user manual may have reference to the following abbreviations/acronyms.

Acronym/ Abbreviation	Description
SWIFT	Society for Worldwide Interbank Financial Telecommunication
CIF	Customer Information File
Dr	Debit
Cr	Credit
ID	Identification
TELEX	Telecommunication Exchange
BOD	Beginning of Day
EOD	End of Day
EOTI	End of Transaction Input
BIC	Bank Identifier Code

1.4 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.

1.5 Critical Patches

Oracle advices customers to get all their security and vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.6 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*Preface* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Retail Bills - An Overview* explains the snapshot of the features that the module provides.
Chapter 3	*Maintenances* provides the details of basic set-ups and maintenances required for using retail bills module.
Chapter 4	*Retail Bills Product* deals with the procedure to create a retail bills product.
Chapter 5	*Outward Retail Bills Contract* explains the methods of creation and further processing of outward retail bill contracts in Oracle Banking Current and Savings Account Cloud Service.
Chapter 6	*Inward Retail Bills Contract* explains the methods of creation and further processing of inward retail bill contracts in Oracle Banking Current and Savings Account Cloud Service.
Chapter 7	*Cash Letter* explains the creation of cash letter contracts and tracking of foreign currency cheques under cash letters.
Chapter 8	*Overseas Cheques* explains the methods to create, finance and maintain overseas cheques.
Chapter 9	*Automatic Processes* explains the batch programs and other automated activities that can be performed for retail bills module.
Chapter 10	*Annexure* contains the event wise list of advices generated for retail bills module
Chapter 11	*Function ID Glossary* has alphabetical listing of Function/Screen IDs used in the module with page references for quick navigation.

1.7 Related Documents

You may need to refer to any or all of the User Manuals while working on the AM module:

- Procedures
- Securities
- Products

1.8 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. Retail Bills - An Overview

2.1 Introduction

In Oracle Banking Current and Savings Account Cloud Service, the term 'Retail Bill' refers to a bill, cheque, invoice or any similar instrument used in the course of a business, which is cleared through banks.

Many retail and domestic businesses are settled through bills and post dated cheques. Banks act as collecting agents for such instruments. Sometimes, the banks finance the instruments for a short term or offer overdraft facility in order to cover the needs of the parties involved in the business. The Retail Bills module of Oracle Banking Current and Savings Account Cloud Service helps the banks track large volume of such business needs.

2.2 Features of Retail Bills Module

The Retail Bills module helps you track the entire life cycle of instruments such as bills, invoices and cheques. This module also allows you to create new type of instruments based on your business requirements.

This section contains the following topics:

- Section 2.2.1, "Supported Instruments"
- Section 2.2.2, "Automatic Processes"
- Section 2.2.3, "Integration with Other Modules"
- Section 2.2.4, "Reporting"

2.2.1 Supported Instruments

This module supports following types of instruments:

- Outward instruments
- Inward instruments
- Foreign currency cheques on cash letter basis
- Overseas cheques payable abroad under collection

In this module, you may track the various events in the life cycles of these instruments such as creation, amendment, realization, dishonour, protest and return.

2.2.2 Automatic Processes

You may configure various automatic processes by defining them as batch programs in Oracle Banking Current and Savings Account Cloud Service. The following automatic processes are already supported by the system.

- Automatic liquidation
- Automatic collateralization
- Automatic dispatch
- Automatic clearing of post dated instruments
- Automatic location update

You can refer to the relevant section in this user manual for further details on automatic processing.

2.2.3 Integration with Other Modules

Oracle Banking Current and Savings Account Cloud Service Retail Bills modules is integrated with the Retail Lending module and Enterprise Limits and Collateral Management module.

Integration with Retail Lending Module

You can finance the instruments in order to help the parties in the business deals involving retail bills. The financing feature is enabled for retail bills through Retail Lending (CL) module of Oracle Banking Current and Savings Account Cloud Service.

The impact on retail lending module for various actions performed in retail bills module are available in the following table:

Action in Retail Bills Module	Impact on Retail Lending Module
Booking / bulk booking with the instrument financing of - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward cheque for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	Creation of loan account
Financing of existing - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward cheque for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	Creation of loan account
Realization / bulk realization of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward cheque for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	Liquidation of loan account created during booking /financing
Process dishonour of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. FCY cheque under cash letter 4. Overseas cheques payable abroad under collection	Liquidation of loan account created during booking /financing

Action in Retail Bills Module	Impact on Retail Lending Module
Process return of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward cheque for clearing 4. Overseas cheques payable abroad under collection	Liquidation of loan account created during booking / financing
Process protest of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Overseas cheques payable abroad under collection	Liquidation of Loan account created during booking / financing

Integration with Enterprise Limits and Collateral Management Module

The impact on ELCM module for various actions performed in retail bills module are available in the following table:

Action in Retail Bills Module	Impact in ELCM Module
Booking / bulk booking with the instrument financing of - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	If the option 'Track Limit' is set to 'Yes' for the contract, then the system updates the counterparty limits in ELCM module.
Financing of existing - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	If the option 'Track Limit' is set to 'Yes' for the contract, then the system updates the counterparty limits in ELCM module.
Realization / bulk realization of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing 4. FCY cheque under cash letter 5. Overseas cheques payable abroad under collection	The system updates the counterparty limits if the same were utilized at the time of booking/financing the bill or cheque.

Action in Retail Bills Module	Impact in ELCM Module
Process dishonour of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. FCY cheque under cash letter 4. Overseas cheques payable abroad under collection	The system updates the counterparty limits if the same were utilized at the time of booking/financing the bill or cheque.
Process return of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing 4. Overseas cheques payable abroad under collection	The system updates the counterparty limits if the same were utilized at the time of booking/financing the bill or cheque.
Process protest of financed - 1. Outward bill for collection 2. Outward cheque for collection 3. Overseas cheques payable abroad under collection	The system updates the counterparty limits if the same were utilized at the time of booking/financing the bill or cheque.
Booking/amendment/bulk booking with the collateralization of - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing	The system creates new collateral in ELCM module for the customer and links it with the collateral pool.
Realization / bulk realization of collateralized - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing	The collateral, which was created at the time of booking/amendment, is de-linked from the collateral pool. The system also closes the collateral.
Process dishonour of collateralized 1. Outward bill for collection 2. Outward cheque for collection	The collateral, which was created at the time of booking/amendment, is de-linked from the collateral pool. The system also closes the collateral.
Process return of collateralized - 1. Outward bill for collection 2. Outward cheque for collection 3. Outward check for clearing	The collateral, which was created at the time of booking/amendment, is de-linked from the collateral pool. The system also closes the collateral.
Process protest of collateralized - 1. Outward bill for collection 2. Outward cheque for collection	The collateral, which was created at the time of booking/amendment, is de-linked from the collateral pool. The system also closes the collateral.

Action in Retail Bills Module	Impact in ELCM Module
Collateralization batch process	The system creates new collateral in ELCM module for the customer and links it with the collateral pool.

Integration with Clearing Module

The impact on Clearing module for various actions performed in retail bills module are available in the following table:

Action in Retail Bills Module	Impact in Clearing Module
Batch process for creation of clearing contract on activation date - Outward Cheque for Clearing (PDCs)	Clearing contract is created
Return Outward Cheque for clearing (automatic)	Clearing module to trigger Return on the relevant contract in the Retail Bills module

2.2.4 Reporting

Apart from maintaining instrument details as contracts, you can retrieve the details in the form of reports from Retail Bills module. Oracle Banking Current and Savings Account Cloud Service allows you to generate various types of reports related to retail bills.

For further details on reports, refer to the chapter 'Reports' in this user manual.

3. Maintenances

3.1 Introduction

For the retail bills module to be fully operational, you need to maintain certain basic information. This chapter explains the procedure to maintain such basic details.

This chapter contains the following sections:

- Section 3.2, "Branch Parameters"
- Section 3.3, "Instrument Details"
- Section 3.4, "Instrument Location"
- Section 3.5, "Instrument Status"
- Section 3.6, "Reason Codes"
- Section 3.7, "Notary Codes"
- Section 3.8, "Instrument Rules"
- Section 3.9, "Other Party Details"
- Section 3.10, "Drawer and Drawee Combination Limit"

3.2 Branch Parameters

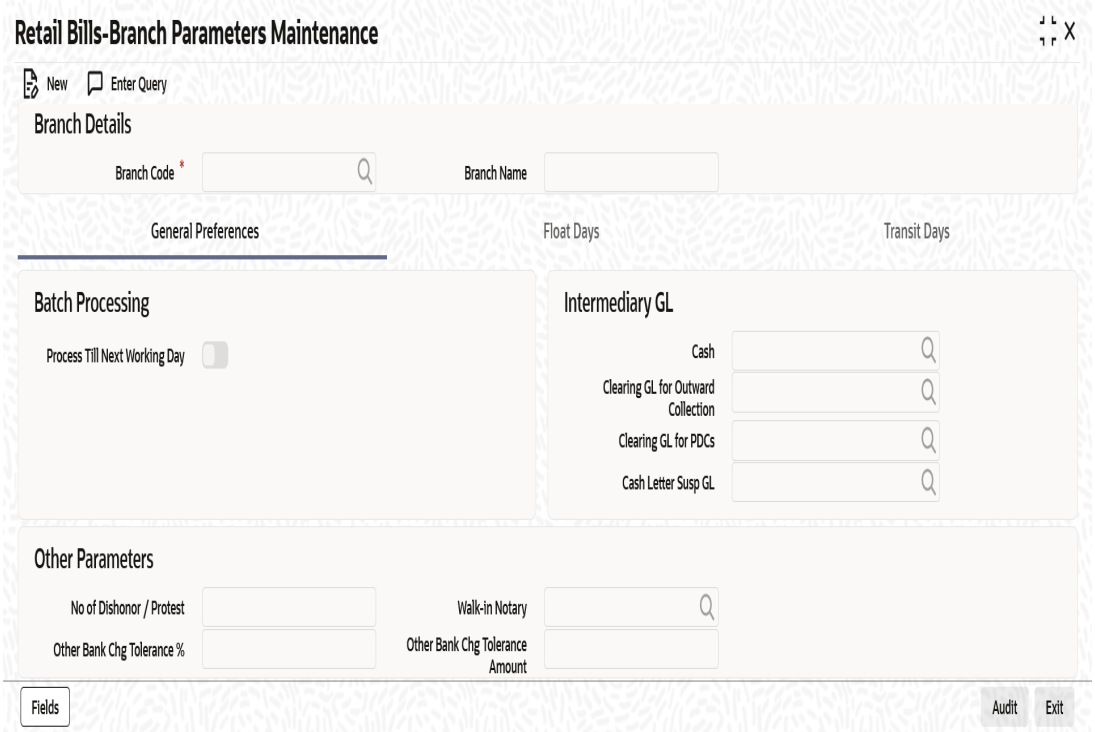
This section contains the following topics:

- Section 3.2.1, "Maintaining Branch Parameters"
- Section 3.2.2, "General Preferences Tab"
- Section 3.2.3, "Float Days Tab"
- Section 3.2.4, "Transit Days Tab"
- Section 3.2.5, "User Defined Fields"
- Section 3.2.6, "Viewing Branch Parameters Summary"

3.2.1 Maintaining Branch Parameters

You can maintain the details of retail bills specific to a branch using ‘Retail Bills - Branch Parameters’ screen. The branch parameters may be maintained for each branch of your

bank. To invoke this screen, type ‘RBDBRPRM’ in the field at the top right corner of the application toolbar and click the adjoining arrow button..



Specify the following details:

Branch Details

Branch Code

Specify the branch code for which you need to maintain the parameters.

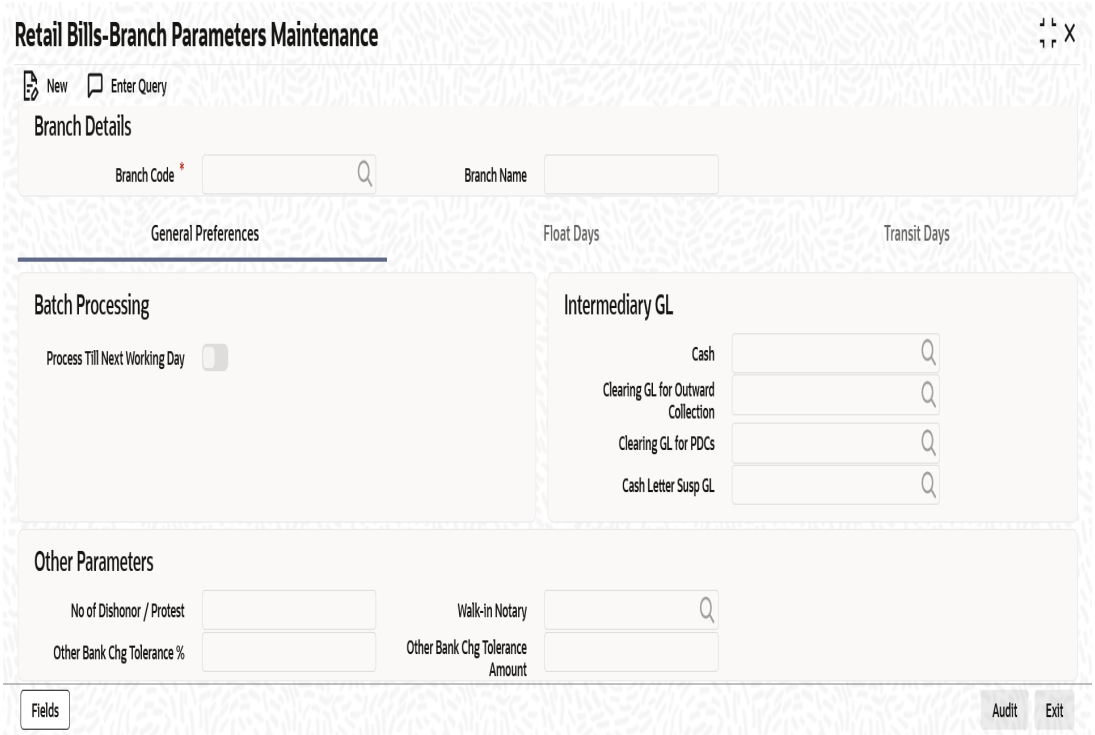
The option list displays all authorized and active branch codes maintained in the system. You can select the appropriate branch code.

Branch Name

Based on the branch code selected, the system displays the name of the branch.

3.2.2 General Preferences Tab

You can capture the general branch parameters preferences in ‘General Preferences’ tab.



Specify the following details:

Batch Processing

Process Till Next Working Day

Check this box to handle the next working day processes. Based on the check box system decides the manner in which the contracts will be processed by batch operations for events/ activities falling on holidays.

If this check box is checked and the Instrument Date specified in ‘Retail Bills Outward Contract Details’ (RBDOCONL) screen falls on a holiday, then PDCC event gets triggered and Clearing contract is created on BOD of previous day of the Instrument Date.

If ‘Process Till Next Working Day’ is not checked and the Instrument Date in ‘Retail Bills Outward Contract Details’ (RBDOCONL) screen is a holiday, then the contract is created on BOD of next day of the Instrument Date.

Intermediary GL

Cash

Specify the GL which should be debited when the other party pays by cash. In Retail Teller module, the system will credit the cash to this GL. The option list displays all the miscellaneous Cr type GLs maintained in the system. You can choose the appropriate one.

Clearing GL for PDCs

Specify the GL which should be debited during liquidation of the clearing cheques in the retail bills module. The option list displays all the miscellaneous Cr type GLs maintained in the system. You can select the appropriate GL code from the option list.

This GL is credited during the clearing batch process.

Clearing GL for Outward Collection

Specify the GL which should be debited during liquidation of the Outward Collection instruments in the Retail bills module, if the payment is settled through clearing. This GL is credited during the realization of clearing contract created in the Clearing module and is maintained in the Clearing product definition in the clearing module.This will be a Normal Type GL.

Cash Letter Susp GL

Specify the cash letter suspension GL from the option list. The option list displays all miscellaneous Cr type GLs maintained in the system.

Cash letter suspension GL is required for parking the cash letter proceeds by debit to nostro account.

Other Parameters

No Of Dishonour/Protest

Specify the maximum number of dishonour/protest transactions allowed before marking a drawee as defaulter. You can specify a number between 1 and 99.

Other Bank Chg Tolerance%

Specify the tolerance percentage value for other bank charges. You can specify a percentage between 0 and 99.99.

Walk-in Notary

Select a notary code from the adjoining option list.The list contains the open notary codes that were defined in the notary code maintenance screen.The selected code will be used as a walk in notary during the protest of an instrument.

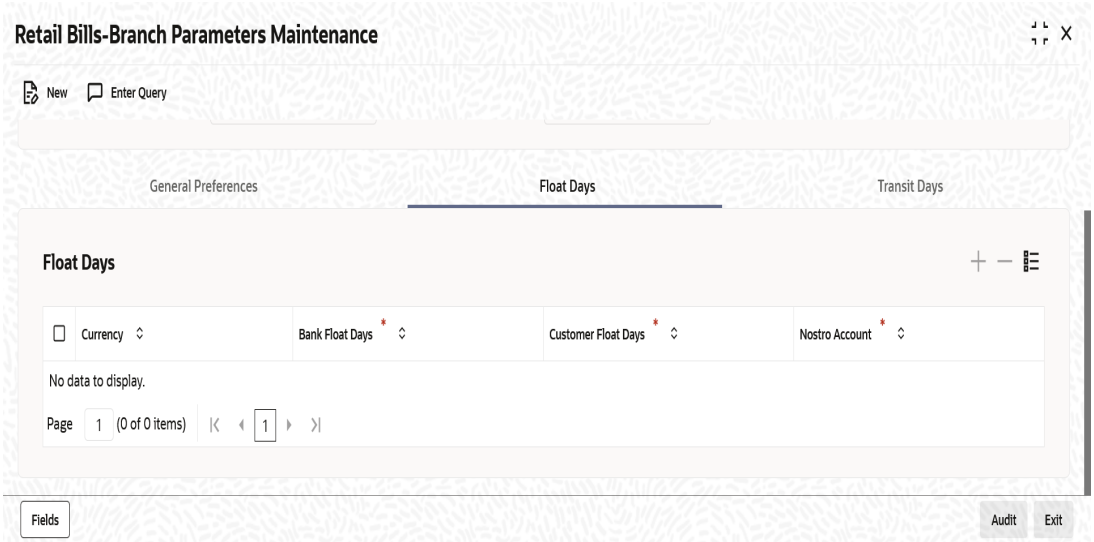
Other Bank Chg Tolerance Amount

Specify the tolerance value amount for other bank charges.

During the validation of Other Bank charges, the least amount out of Other Bank Charges Tolerance Amount or the Other Bank Charges Tolerance % amount will be considered.

3.2.3 Float Days Tab

You can capture the details of float days for realization of foreign currency cheques sent on cash letter basis in ‘Float Days’ tab.



Specify the following details:

Float Days

Currency

Select the currency code from the option list.The option list displays all valid currency codes maintained in the system.

Bank Float Days

Specify the number of float days applicable for the cash letter credit. If you have selected a currency, then it is mandatory to specify the bank float days.

Customer Float Days

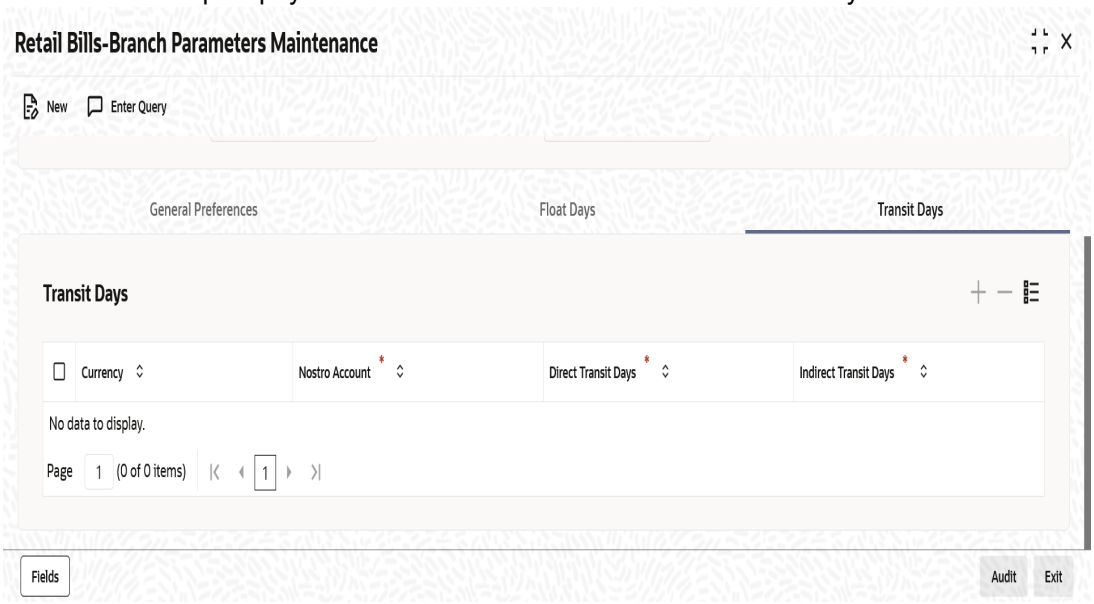
Specify the number of float days applicable for the realization of the instrument. If you have selected a currency, then it is mandatory to specify the customer float days. The customer float days should be between 1 and 99.

Nostro Account

Select a nostro account from the option list. The system uses this account for processing the cash letter cheques. If you have selected a currency, then it is mandatory to specify the nostro account.

3.2.4 Transit Days Tab

You can maintain transit days for currency-nostro account combination to facilitate realization of overseas cheques payable abroad under collection in the 'Transit Days' tab.



Specify the following details;

Transit Days

Currency

Select the currency code from the adjoining option list.The option list displays all valid currency codes maintained in the system.

You can add more rows and select the same currency code to maintain transit days for a different nostro account. The transit days will be applied to each currency-nostro account combination that you maintain here.

Nostro Account

Select a nostro account from the option list. The option list displays all valid nostro accounts maintained across branches for the currency selected above.

> **Note**
>
> For a currency-nostro account combination, you can define the transit days only once. If you select the same currency and nostro account again in another row, the system will not allow you to save the record.

Direct Transit Days

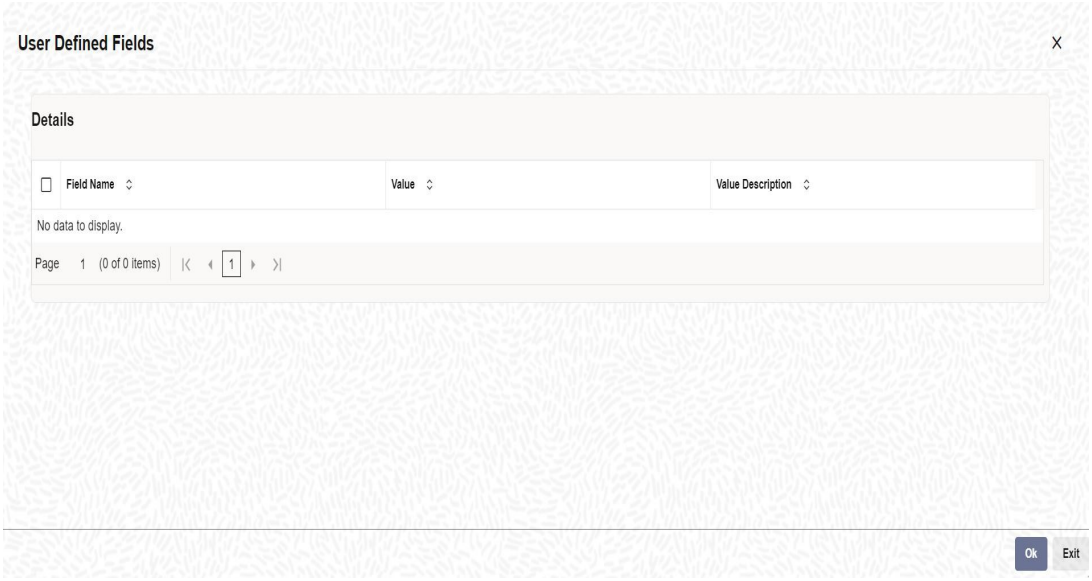
Specify the number of direct transit days applicable to the selected currency. The number of transit days should be between 1 and 99. If you have selected the currency, then it is mandatory to specify the direct transit days.

Indirect Transit Days

Specify the number of indirect transit days applicable to the selected currency. The number of transit days should be between 1 and 99. If you have selected the currency, then it is mandatory to specify the indirect transit days.

3.2.5 User Defined Fields

The details of user defined fields are captured in 'Fields' screen. Click 'Fields' button to invoke this screen.

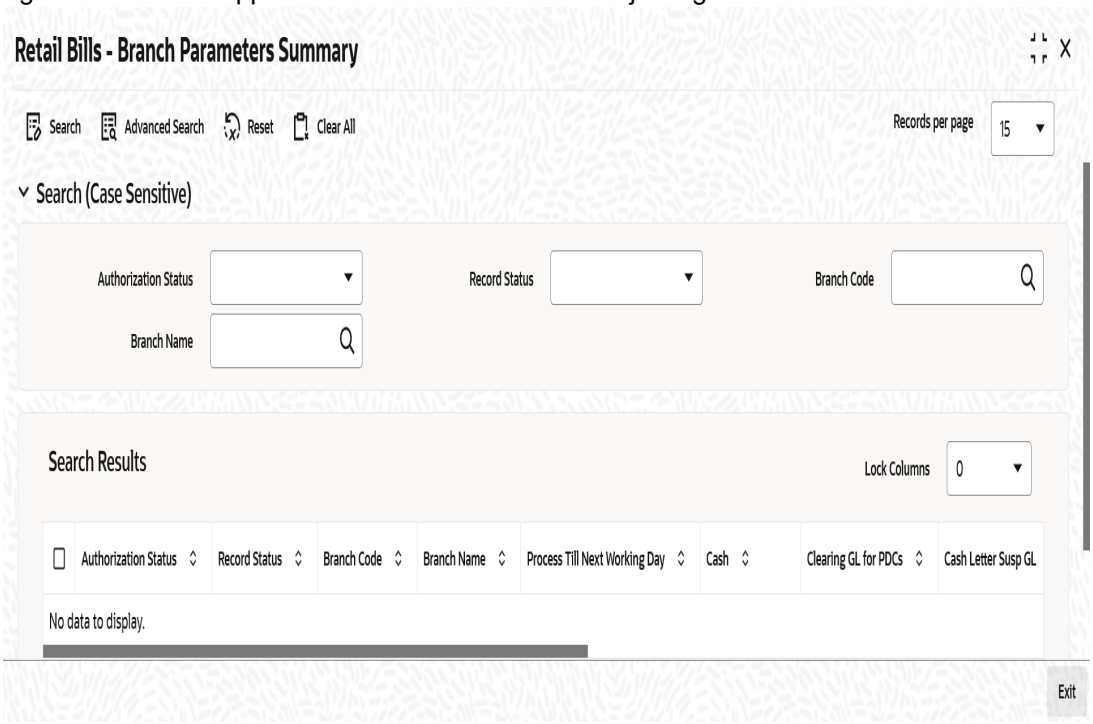


For further details on user defined fields, refer to the 'User Defined Fields' user manual.

Once you have specified the above details, click 'Save' button to save the maintenance.

3.2.6 Viewing Branch Parameters Summary

You can view a summary of branch parameters maintenance using ‘Retail Bills - Branch Parameters Summary’ screen. to invoke this screen, type ‘RBSBRPRM’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Branch code
- Branch name

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Branch Code
- Branch Name
- Process Till Next Working Day
- Cash
- Clearing
- Cash Letter Susp GL
- No of Dishonor / Protest
- Other Bank Chg Tolerance %
- Other Bank Chg Tolerance Amount
- Walk-in Notary

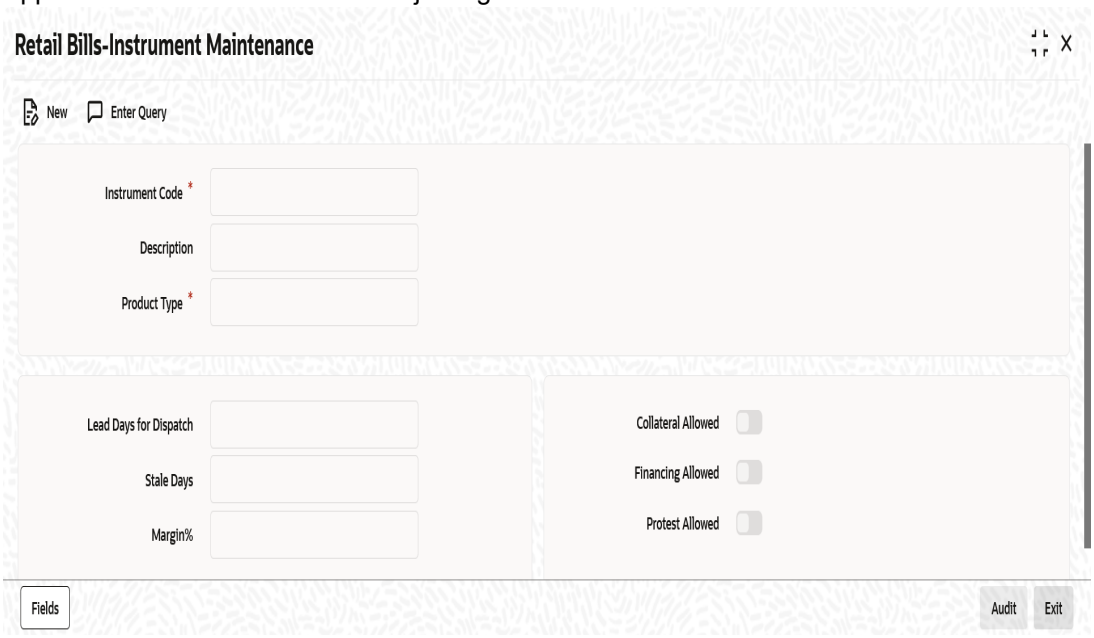
3.3 Instrument Details

This section contains the following topics:

- Section 3.3.1, "Maintaining Instrument Details"
- Section 3.3.2, "Viewing Instruments Summary"

3.3.1 Maintaining Instrument Details

You can maintain the details of instruments using 'Retail Bills - Instrument Maintenance' screen. To invoke this screen, type 'RBDINMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Instrument Code

In Oracle Banking Current and Savings Account Cloud Service, each instrument that you maintain is identified by a unique instrument code. Specify a unique code to identify the instrument that you are maintaining. You can later use this code to identify this instrument while creating a product or during other operations.

Description

Enter a brief description of the instrument.

Product Type

Select the product type that should be associated with the instrument.

The option list displays the products of the following types that you create:

- Outward Bills for Collection
- Outward Cheques Collection
- Outward Cheques Clearing (PDCs)
- Inward Bills on Collection
- Inward Cheques on Collection
- FCY Cheques on Cash Letter Basis
- Overseas Cheques Payable Abroad under Collection

Lead Days For Dispatch

Specify the number of lead days for dispatch. The instrument is dispatched to the collecting bank these many days before the maturity date. The lead days should be between 0 and 99.

Lead days for dispatch is applicable only for product types outward bills for collection and outward cheques for collection.

Stale Days

Specify the number of stale days (from the instrument date) after which the instrument will become invalid. The number of stale days should be between 0 and 99.

Margin%

Specify the margin percentage that can be applied on the instrument amount when the instrument is considered for financing or collateral. The margin percentage should be between 0% and 99.99%.

Margin % is mandatory if financing/collateral is allowed.

Collateral Allowed

Check this box to indicate that the selected instrument is eligible for collateral.

Financing Allowed

Check this box to enable financing on the selected instruments.

Protest Allowed

Check this box to enable protest on instruments booked under a specific type.

Protest is not applicable for Outward Clearing cheques product type.

Note

Financing and Collateral are not applicable to Inward type of instruments.

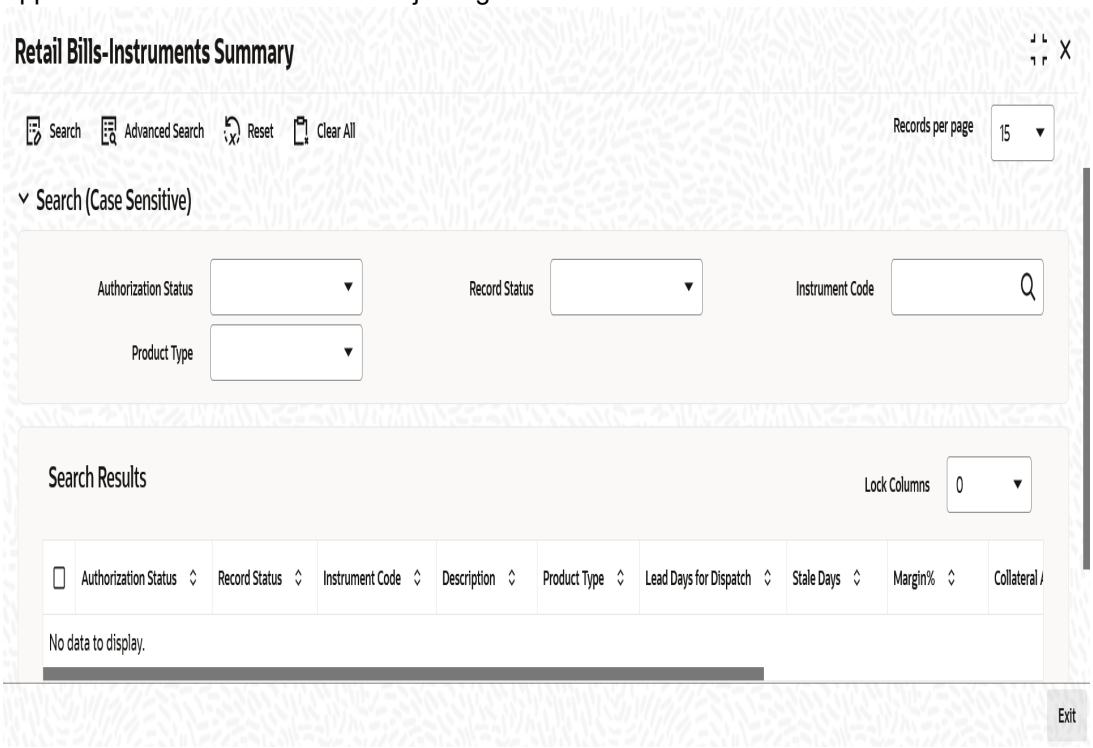
Collateral is not applicable to FCY cheques under cash letter and Overseas cheques payable.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance.

3.3.2 Viewing Instruments Summary

You can view a summary of instrument details using ‘Retail Bills - Instruments Summary’ screen. To invoke this screen, type ‘RBSINMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Instrument code
- Product type

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Instrument Code
- Description
- Product Type
- Lead Days for Dispatch
- Stale Days
- Margin%
- Collateral Allowed
- Financing Allowed
- Protest Allowed

3.4 Instrument Location

This section contains the following topics:

- Section 3.4.1, "Maintaining Instrument Location"
- Section 3.4.2, "Viewing Instrument Location Summary"

3.4.1 Maintaining Instrument Location

You can maintain the instrument locations using ‘Retail Bills-Instrument Location Maintenance’ screen. To invoke this screen, type ‘RBDINLMT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Location Name

Specify a unique name for the location.

Location Description

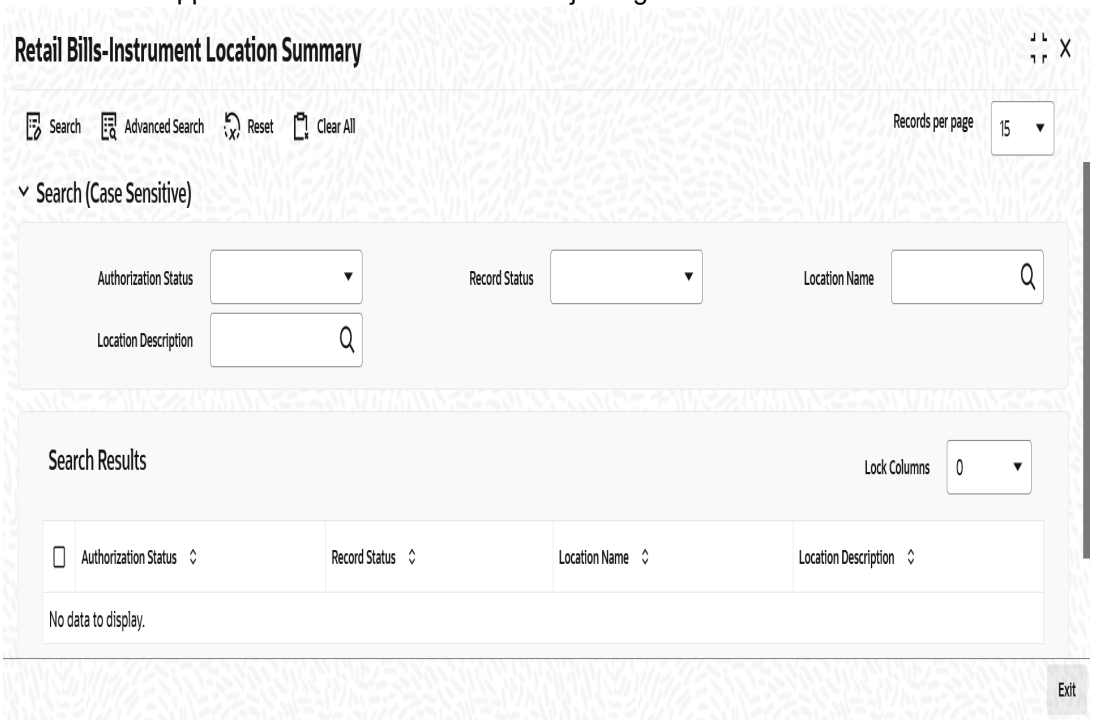
Specify a brief description of the location.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance.

3.4.2 Viewing Instrument Location Summary

You can view a summary of instrument locations details using ‘Retail Bills - Instruments Location Summary’ screen. To invoke this screen, type ‘RBSINLMT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Location Name
- Record Status
- Location Description

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Location Name
- Location Description

3.5 Instrument Status

This section contains the following topics:

- Section 3.5.1, "Maintaining Instrument Status"
- Section 3.5.2, "Viewing Instrument Status Summary"

3.5.1 Maintaining Instrument Status

You need to maintain the instrument status details using ‘Retail Bills - Instrument Status Maintenance’ screen. You can invoke this screen by typing ‘RBDINSMT’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Status Code

Specify a unique code to identify the instrument status that you are maintaining.

Description

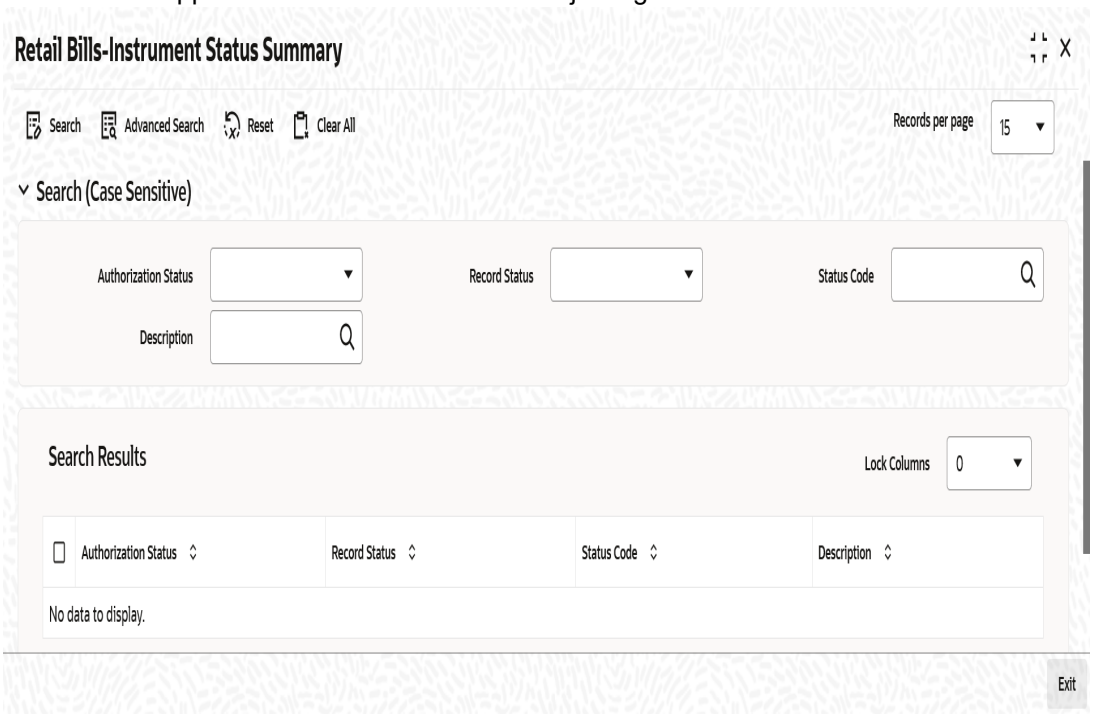
Specify a brief description of the status code.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance.

3.5.2 Viewing Instrument Status Summary

You can view a summary of instrument locations details using ‘Retail Bills - Instruments Status Summary’ screen. To invoke this screen, type ‘RBSINSMT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Status code
- Description

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization status
- Record status
- Status code
- Description

3.6 Reason Codes

This section contains the following topics:

- Section 3.6.1, "Maintaining Reason Codes"
- Section 3.6.2, "Viewing Reason Codes Summary"

3.6.1 Maintaining Reason Codes

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



Specify the following details:

Reason Code

Specify a unique reason code.The reason code maintained here will be available for selection during dishonour event.

Description

Specify a brief description of the reason code.

Click 'Fields' button to capture the user defined fields.

Once you have specified the above details, click 'Save' button to save the maintenance.

3.6.2 Viewing Reason Codes Summary

You can view a summary of reason codes using 'Reason Codes Summary' screen. To invoke this screen, type 'RBSRCMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Reason code
- Description

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization status
- Record status
- Reason code
- Description

3.7 Notary Codes

This section contains the following topics:

- Section 3.7.1, "Maintaining Notary Codes"
- Section 3.7.2, "Viewing Notary Codes Summary"

3.7.1 Maintaining Notary Codes

You can maintain notary codes using ‘Notary Code Maintenance’ screen. To invoke this screen, type ‘RBDNCMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Notary Code

Specify a unique code that identifies the notary that you are maintaining.The code will be available for selection during protest events.

Description

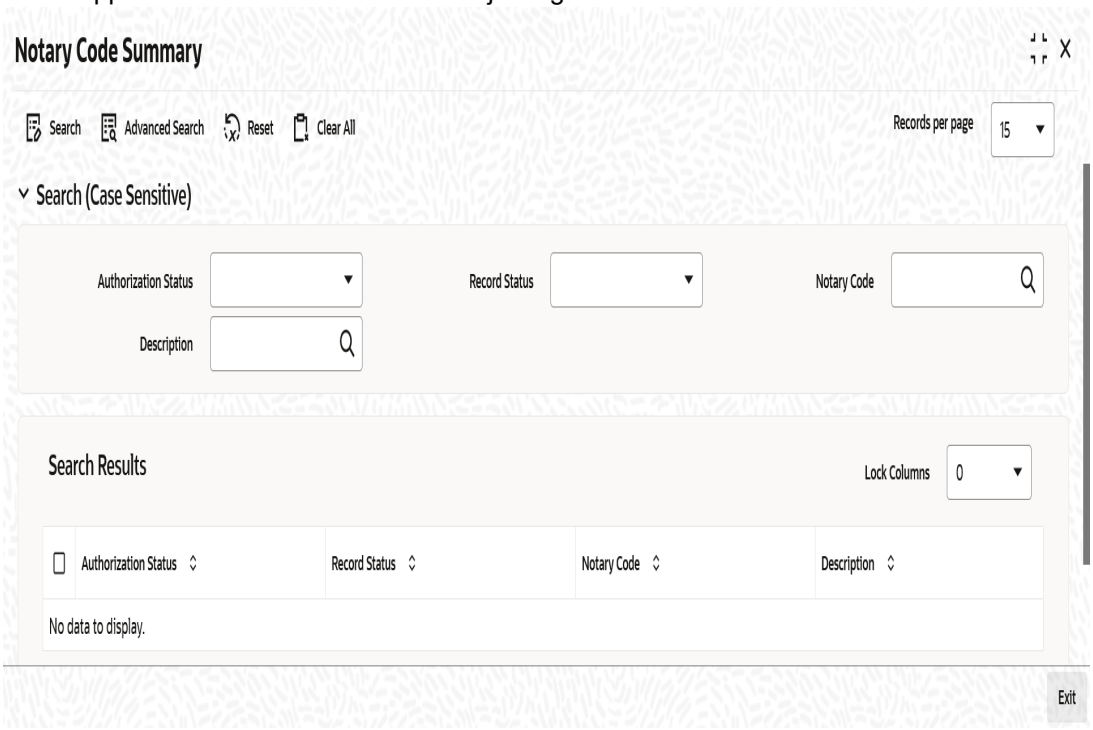
Specify a brief description of the notary.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance.

3.7.2 Viewing Notary Codes Summary

You can view a summary of notary codes maintained in the system using 'Notary Code Summary' screen. To invoke this screen, type 'RBSNCMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Notary code
- Description

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Notary code
- Description of the notary code

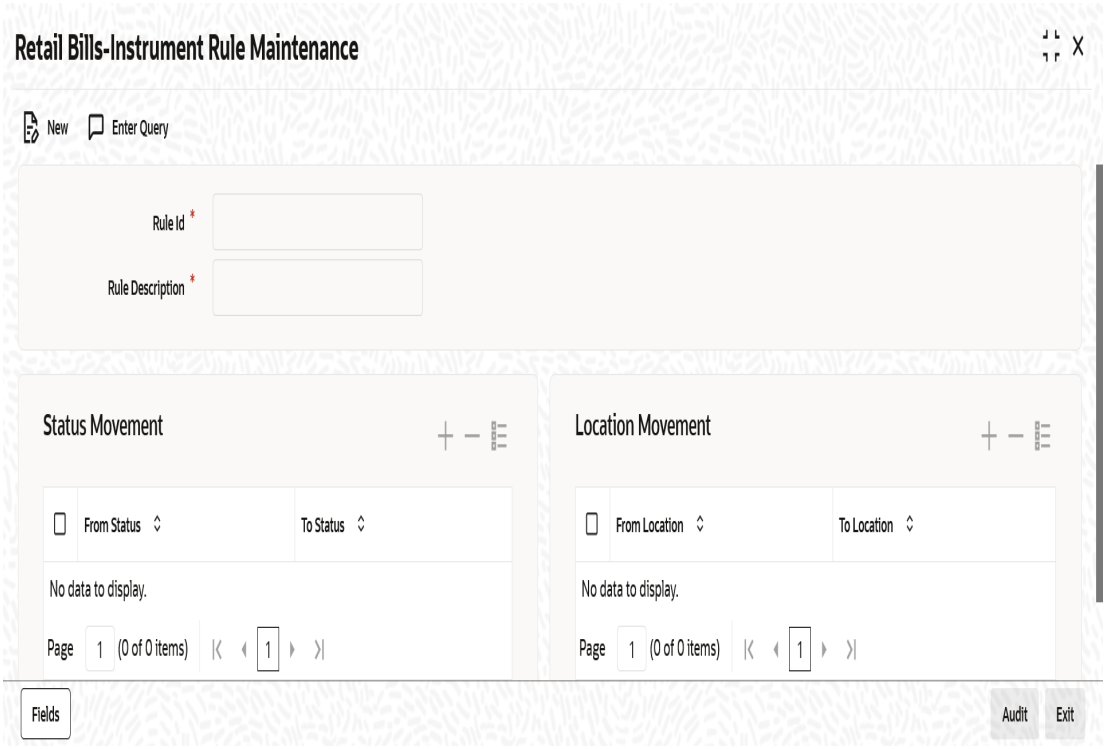
3.8 Instrument Rules

This section contains the following topics:

- Section 3.8.1, "Maintaining Instrument Rules"
- Section 3.8.2, "Viewing Instrument Rules Summary"

3.8.1 Maintaining Instrument Rules

You can invoke the 'Retail Bills-Instrument Rule Maintenance' screen by typing 'RBDRLMNT' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Rule ID

Specify a unique identifier for a rule.

Rule Description

Specify a brief description of the rule.

Status Movement

From Status

Select a 'from status' from the option list. The option list displays all valid status codes that were defined in the system using 'Instrument Status Maintenance' screen.

To Status

Select a 'to status' from the option list. The option list displays all valid status codes that were defined in the system using 'Instrument Status Maintenance' screen.

Location Movement

From Location

Select a 'from location' from the option list. The option list displays all valid location codes that were defined in the system using 'Instrument Location Maintenance' screen.

To Location

Select a 'to location' from the option list. The option list displays all valid location codes that were defined in the system using 'Instrument Location Maintenance' screen.

Note

- The from and To status can be same also, if the user wants the status change not to happen for that event.
- Multiple from and to status can have multiple from and to locations.
- Status change will happen only if the to status matches with the from status of the rule attached.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance.

3.8.2 Viewing Instrument Rules Summary

You can view a summary of instrument rules maintained in the system using ‘Retail Bills - Instruments Rule Summary’ screen. To invoke this screen, type ‘RBSRLMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Rule ID
- Rule description

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status

- Rule ID
- Rule description

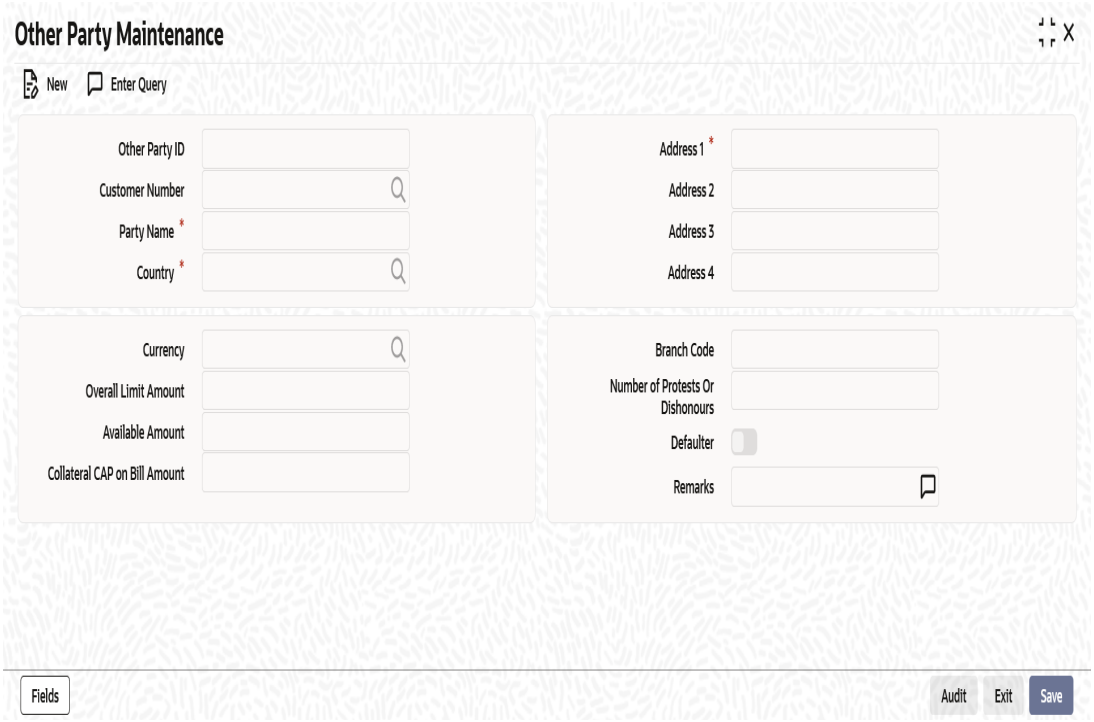
3.9 Other Party Details

This section contains the following topics:

- Section 3.9.1, "Maintaining Other Party Details"
- Section 3.9.2, "Viewing Other Party Summary"

3.9.1 Maintaining Other Party Details

You can maintain the other party details using 'Other Party Maintenance' screen. To invoke this screen, type 'RBDOPMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Other Party ID

The system generates and displays a unique identification code for the other party. This auto-generated ID is a seven digit serial number prefixed by the alphabets 'OP'.

Customer ID

Select a customer ID from the option list. The option list displays all valid Customer IDs that are not attached to any existing record.

Party Name

If you have selected the customer ID, then based on that the system displays the name of the other party. You cannot edit the name displayed by the system.

If you have not specified a customer ID, then you can manually enter the name of the party.

Country

Specify the country of the other party. The option list displays all valid country codes maintained in the system. Choose the appropriate one.

Currency

The system displays the currency code of the local branch. However, you can edit this currency and specify a different currency code.

Overall Limit Amount

Specify the maximum exposure amount for the selected party across all the counter parties. The overall limit amount should always be a positive value. Negative values are not allowed.

Available Amount

The system displays the available amount. This amount is revised if a utilization of the other party overall limits happens during the contract booking, amendment, finance or collateralization batch. This is applicable when the option ‘Other Party Limit Check’ is checked.

Here, Available amount = Overall limit amount - Utilization amount

Note

- If the overall limit amount is amended and if the available limit amount becomes negative due to that amendment, then the system will display an override.
- Modification of other party limit is not allowed, if the contract is pending for authorization.

Collateral CAP on Bill Amount

Specify the maximum amount in a bill which can be considered for collateral.

If the bill amount less margin is greater than the Cap amount, then Collateral cap amount will be considered as Collateral value and override 'Collateral value reduced to Collateral cap amount' will occurs on save.

Address 1

Specify the address of the party.

Address 2

Specify the address of the party.

Address 3

Specify the address of the party.

Address 4

Specify the address of the party.

Note

If the Other party is a customer of bank, then the address maintained at customer level will be defaulted as other party address.

Branch Code

The system displays the branch code of the branch to which you are currently logged in. You cannot change this.

Number of Protests/Dishonours

The system displays the number of protests and dishonours. Whenever a contract is dishonoured or protested, the system will increase the count by one against the other party in that contract and display the total value in this field.

If a contract is dishonoured once and then protested at a later stage, then the system will count the dishonour event only. There will not be any change in the number of protests/ dishonours during the protest event.

Defaulter

If the number of protests or dishonours by the party is more than or equal to the number of protest or dishonours for default maintained in 'Branch Parameters Maintenance' screen, then the system displays the status of the box as checked. Otherwise, the status is displayed as unchecked.

You can modify this (check/uncheck) if required. If the status is checked, which indicates that the party is a defaulter and you manually uncheck this box, then the system will reset the number of protests or dishonour in 'Other Party Maintenance' to zero.

Note

- This check box cannot be checked during new operation. If you try to check this option for a new operation, then when you try to save the record, the system will display the error message 'Defaulter flag cannot be checked in case of new other party'.
- The system checks this box automatically when the maximum count of dishonour and protest is reached.
- You can manually uncheck this box. If the other party is a defaulter, then when you book a bill with finance/collateral, the system will display the error message 'Other Party is a Defaulter'.

Remarks

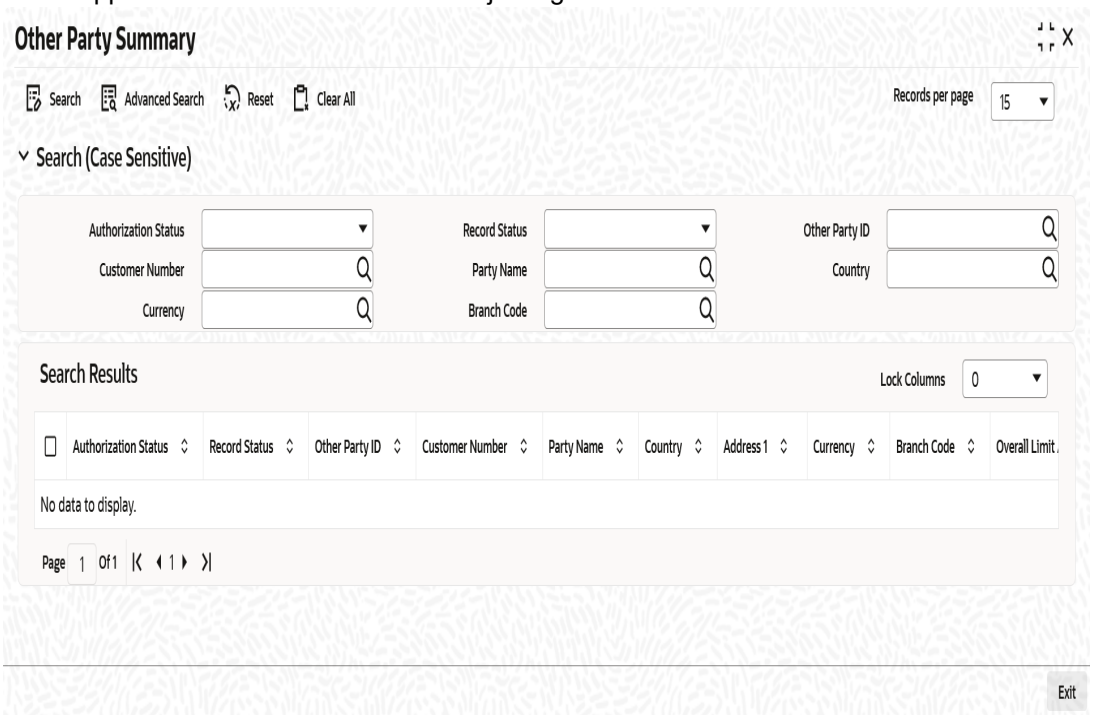
Specify your remarks on the transaction.

Click 'Fields' button to capture the user defined fields.

Once you have specified the above details, click 'Save' button to save the maintenance

3.9.2 Viewing Other Party Summary

You can view a summary of other party details maintained in the system using 'Other Party Summary' screen. To invoke this screen, type 'RBSOPMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Other Party ID
- Party Name
- Currency
- Record Status
- Customer Number
- Country
- Branch Code

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Other Party ID
- Customer Number
- Party Name
- Country
- Address 1
- Currency
- Branch Code
- Overall Limit Amount
- Available Amount

- Collateral CAP on Bill Amount
- Number of Protests Or Dishonours
- Defaulter
- Remarks

3.10 Drawer and Drawee Combination Limit

This section contains the following topics:

- Section 3.10.1, "Maintaining Drawer and Drawee Combination Limit"
- Section 3.10.2, "Viewing Drawer Drawee Summary"

3.10.1 Maintaining Drawer and Drawee Combination Limit

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



Specify the following details:

Counter Party ID

Specify the counter party ID. The adjoining option list displays all the customer numbers maintained in the system. You can choose the appropriate one.

> **Note**
>
> For a combination of counterparty and other party, you can maintain only one record. Counterparty and other party combination should be unique for each record that you create.

Counter Party Name

The system displays the name of the counter party based on the counter party ID selected.

Other Party ID

Specify the other party ID. The option list displays all the other party IDs maintained in the system. You can choose the appropriate one.

Other Party Name

The system displays the name of other party based on the other party ID selected above.

Currency

The system displays the currency of the local branch for the available limit and overall limit. You can edit this currency.

Overall Limit Amount

Specify the limit amount for the combination of customer and other party for financing and collateral.

Available Amount

The system computes and displays the available amount for the combination. The amount is calculated using the following formula.

Available amount = Limit amount - Utilized amount

The utilized amount is the sum of discount amount (or collateral value) of the contracts which are considered for financing (or collateral) and in which the drawer-drawee combination limit is tracked. This is applicable when the option ‘Other Party Limit Check’ is checked.

Whenever such contracts are Realized or Dishonoured or Protested or Returned the utilized amount will be reduced to the extent of the Discount amount (or collateral value)

Branch Code

The system displays the branch code of the current branch to which you have logged in.

Remarks

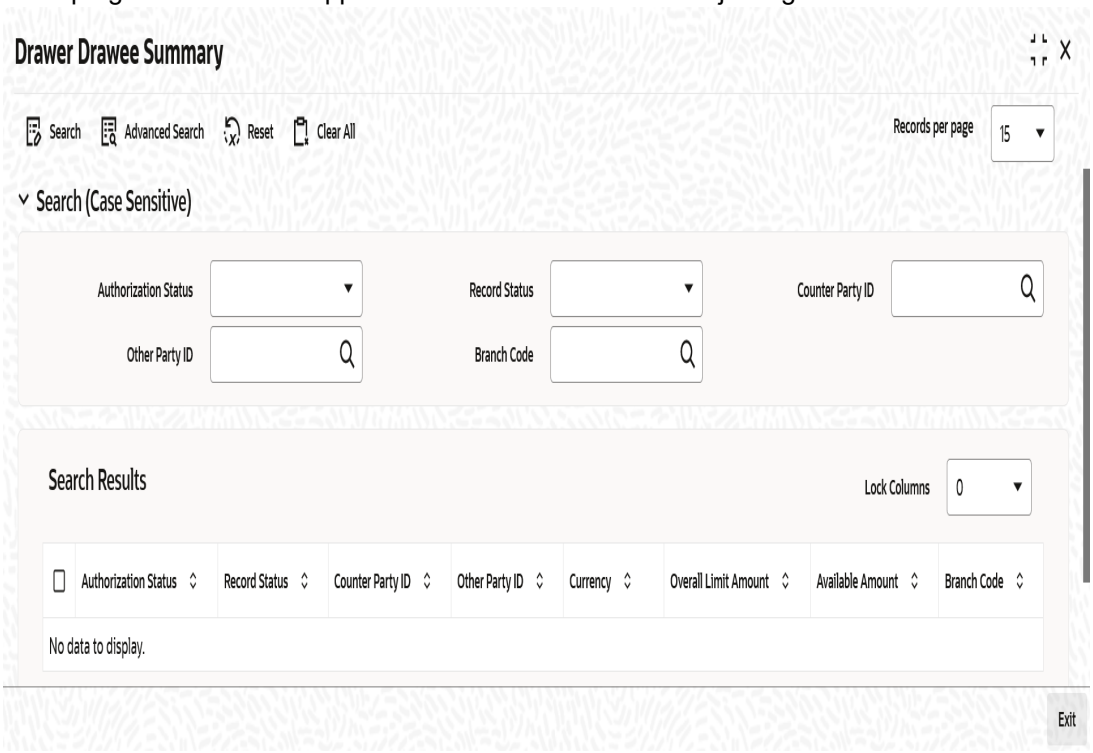
Specify your remarks on the transaction.

Click ‘Fields’ button to capture the user defined fields.

Once you have specified the above details, click ‘Save’ button to save the maintenance

3.10.2 Viewing Drawer Drawee Summary

You can view a summary of drawer and drawee details maintained in the system using 'Drawer Drawee Summary' screen. To invoke this screen, type 'RBSDDMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Counterparty ID
- Branch Code
- Record Status
- Other Party ID

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Counterparty ID
- Other Party ID
- Currency
- Overall Limit Amount
- Available Amount
- Branch Code

4. Retail Bill Product

4.1 Introduction

This chapter takes you through the steps involved in creating a retail bill product. The product codes thus defined will be available for selection during the creation of retail bill contract.

4.2 Retail Bill Product

This section contains the following topics:

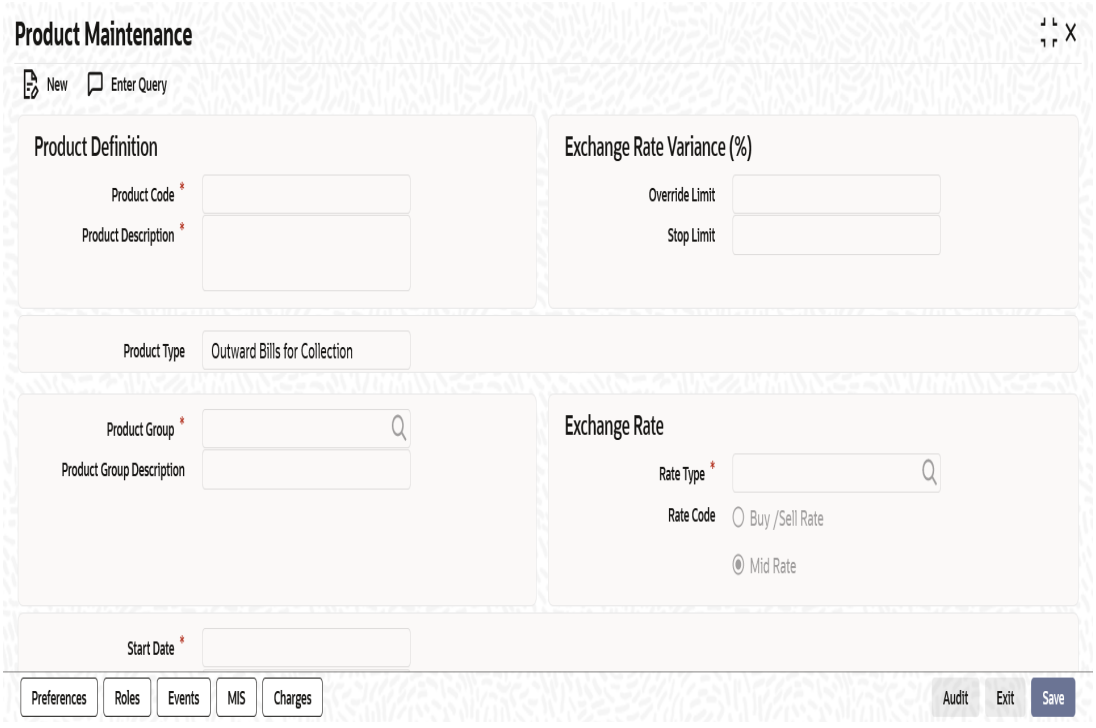
- Section 4.2.1, "Defining Retail Bill Product"
- Section 4.2.2, "Setting Preferences for a Product"
- Section 4.2.3, "Accounting Roles"
- Section 4.2.4, "Event Details"
- Section 4.2.5, "MIS Details"
- Section 4.2.6, "Charge Details"
- Section 4.2.7, "Viewing Summary of Retail Bill Products"

4.2.1 Defining Retail Bill Product

You can create Retail Bill products using the 'Product Maintenance' screen. You can invoke the 'Product Maintenance' screen by typing 'RBDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can enter basic information relating to a retails bills product.

For any product you create in Oracle Banking Current and Savings Account Cloud Service, you can define generic attributes, such as branch, currency and customer restrictions, MIS details, charge details etc., by clicking on the appropriate icon in the horizontal array of buttons in this screen.



Specify the following details:

Product Definition

Product Code

Specify a unique identifier for the product.

Product Description

Enter a brief description of the product.

Product Type

Specify the Product Type.

When you create a product, you must specify the ‘type’ to which it belongs. Retail Bill products can be classified into the following types:

- Outward Bills for Collection
- Outward Cheques for Collection
- Outward Cheques Clearing (PDCs)
- Inward Bills on Collection
- Inward Cheques on Collection
- FCY Cheques on Cash Letter Basis
- Overseas Cheques Payable Abroad under Collection
- Cash Letter

Under each product type you can create any number of products.

Product Group

Specify the product group.

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This would facilitate retrieval of information of a class of products at one stroke.You can select a group to which the product belongs from the adjoining option list.

The list of product groups maintained in the 'Product Group Maintenance' screen under bank parameters will be available for selection.

Product Group Description

The system displays the description of the product group selected above.

Start Date

Specify the date from which the product is effective.

End Date

Specify the date till which the product can be used.

Remarks

Specify your remarks, if any.

Exchange Rate Variance(%)

Override Limit

Specify the percentage limit up to which the user can modify the exchange rate in case of a transaction with an override.

The limit percentage should be between 0 and 100.

Stop Limit

Specify the percentage limit after which the user should not be allowed to modify exchange rate in case of a transaction with an override.

The limit percentage should be between 0 and 100.

Exchange Rate

Rate Type

Select the rate type applicable to the product. The ‘Rate Code’ and ‘Rate Type’ are used in combination to determine the actual rate applicable for currency conversion.

The option list displays all valid rate type codes maintained in ‘Currency Rate type Maintenance’ screen.

Rate Code

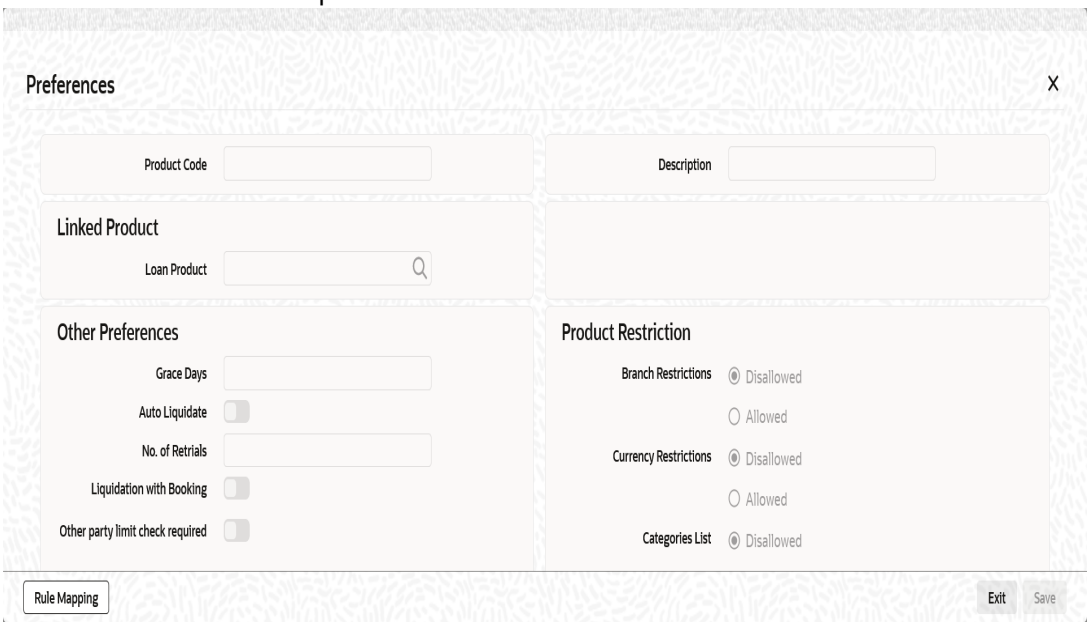
Specify the exchange rate applicable for the product that you are maintaining. The following options are available:

- Mid Rate
- Buy/Sell Rate

By default, the Mid Rate is used. However, you can change it.

4.2.2 Setting Preferences for a Product

Preferences are the options available for defining the attributes of a product. The options that you specify here will ultimately shape the product. To invoke the ‘Preferences’ screen click ‘Preferences’ button in the product maintenance screen.



Specify the following details:

Product Code

The system displays the product code for which you are maintaining preferences.

Product Description

The system displays the description of the product.

Linked Product

Loan Product

Select a loan product from adjoining option list. The option list displays all discounted loan product codes maintained in the system.

The loan product that you specify here is not applicable for Inward product types.

Note

You need to select a loan product that has bullet type of schedules for repayment. Also, the loan product should have manual liquidation enabled.

You need to manually ensure this.

Other Preferences

Grace Days

Specify the number of grace days. The number of grace days should be between 0 and 99.

Auto Liquidate

Check this box to enable automatic liquidation of the contracts associated with this product on the due date.

No. of Retrials

Specify the number of times the system needs to retry for the liquidation of the contract. This is applicable when the auto liquidation process fails.

If you have checked the option ‘Auto liquidation', then it is mandatory to specify the number of retrials.

Liquidation with Booking

Check this box to enable liquidation of inward cheque drawn on the bank on the date of booking, when the due date for payment of the instrument is less than or equal to the booking date.

Liquidation with booking is applicable only for Inward product types.

Other party limit check required

Check this box to indicate that the limit validation for other party and drawer - drawee combination will be done while financing or collateralizing an outward instrument.

Note

If Other party limit check required is checked for product types other than Outward bills, Outward cheques and Outward Clearing cheques, then it will be automatically unchecked on save.

Product Restriction

Branch Restrictions

Indicate whether you want to create a list of allowed branches or disallowed branches by choosing one of the following options:

- Allowed
- Disallowed

Currency Restrictions

Indicate whether you want to create a list of allowed currencies or disallowed currencies by selecting one of the following options:

- Allowed
- Disallowed

Categories List

Indicate whether you want to create a list of allowed customers or disallowed customers by choosing one of the following options:

- Allowed
- Disallowed

4.2.2.1 Rule Mapping Details

You can link the events with the rules that determine the resultant location and the status of instrument using ‘Rule Mapping’ screen. Click on 'Rule Mapping’ button on the 'Preferences' sub-screen of the 'Rule Maintenance' to invoke this screen.



Specify the following details:

Product Code

The system displays the product code.

Description

The system displays the product description.

Event Code

Specify an event code to which the rule needs to be associated.

Note

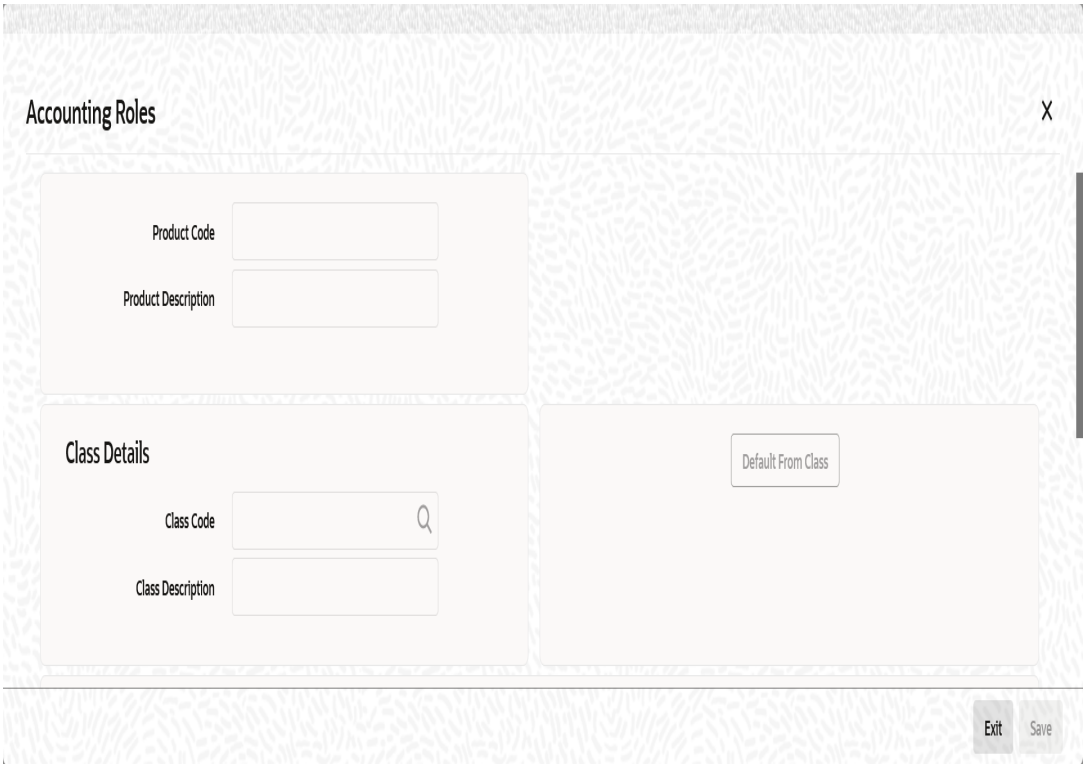
- The event which is not defined in product is mapped a rule, then error will be thrown.
- For single event only single rule can be attached.

Rule Id

Select a rule ID from the option list. The option list displays all the rule IDs defined in the ‘Retail Bills Rule Maintenance’ screen.

4.2.3 Accounting Roles

You can capture the accounting role details using ‘Accounting Roles’ screen. Click ‘Roles’ button on the ‘Product Maintenance’ screen to invoke this screen.



Specify the following details:

Product Code

The system displays the product code entered in the main screen.

Product Description

The system displays the description of the product. The description is for information purpose only and will not be printed on any customer correspondence.

Class Details

Class Code

Specify the class code that should be linked to the product.

Click ‘Default from Class’ button to get the class code defaulted from the class.

Class Description

The system displays a brief description of the class code linked to the product.

Roles

Accounting Role

Select the accounting role from the option list.

Role Description

The system displays the description of the selected accounting role.

Account Head

Select the account head from the option list.

GL Description

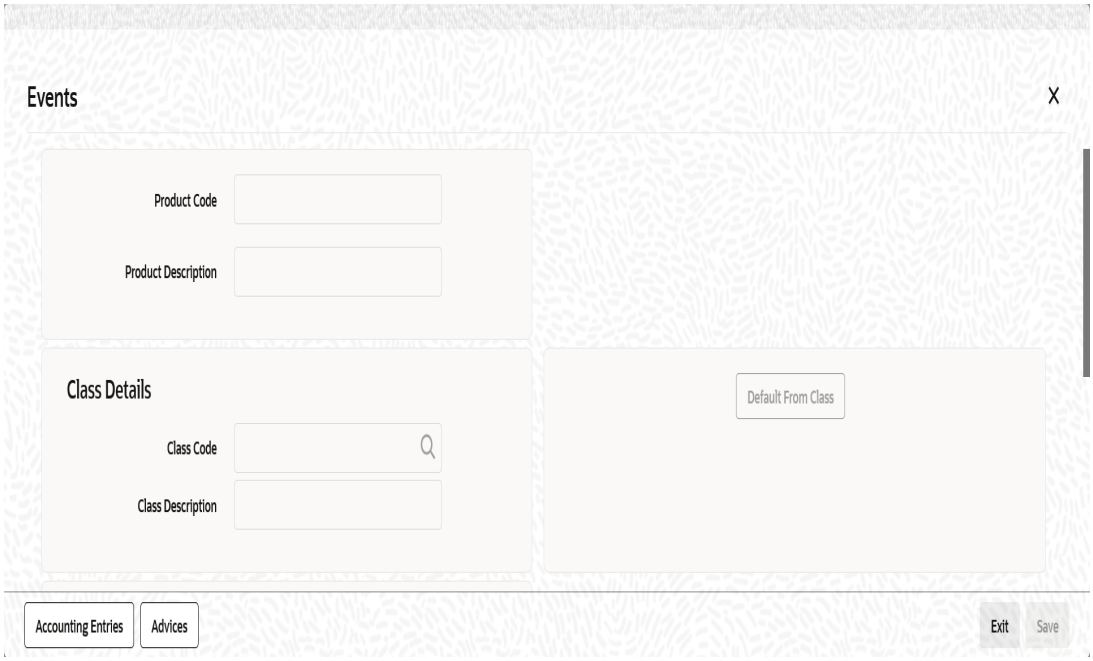
The system displays the description of the selected accounting head.

4.2.4 Event Details

A contract goes through different stages in its life cycle. In Oracle Banking Current and Savings Account Cloud Service, the different stages that a contract passes through in its life cycle are referred to as ‘Events‘.

An event, generally requires posting of accounting entries to the appropriate account heads and generation of the advices.

Therefore, for the required events you have to specify the Accounting entries and advices. To do this, click ‘Events’ button on the ‘Product Maintenance’ screen.



Specify the following details:

Product Code

The product code is defaulted for all the sub screens after you enter the same in the retail bills 'Product maintenance' main screen.

Product Description

The description is defaulted for all the sub screens after you enter the same in the retail bills 'Product maintenance' main screen.The description is for information purpose only and will not be printed on any customer correspondence.

Class Details

Class Code

The system displays the class code linked to the product.

Class Description

The system displays a brief description of the class code linked to the product.

Event Details

Event Code

The event codes applicable for the module are available in the option list provided. This list also includes user defined events set up for the module. Select the relevant events for the product from this list.

Event Description

The description for the event chosen is displayed.

4.2.4.1 Advices for an Event

You can select the advices that should be triggered for various events. The selected advices are generated, once the product is authorized.

To specify the advices for an event, click on ‘Advices’ in the ‘Events’ sub-screen of the Retail Bills 'Product Maintenance’ screen.



Specify the following details:

Event Code

Code of the specified event is defaulted from the Event level.

Description

Description of the specified event is defaulted from the Event level.

Advice Details

Advice Name

Specify a valid advice you want to trigger, from the adjoining option list. This option list displays advices applicable for the module.

Description

Description of the specified advice is defaulted here.

Generation Time

Authorization is defaulted as the generation time for all advices which need to be generated for a specified Event.

Suppress

Select ‘Y’ or ‘N’ from the adjoining drop-down list to either suppress or allow the generation of some advices.

Priority

Select the importance of the advice generation from the adjoining drop-down list. This list displays the following values:

- High
- Medium
- Low

Charges

Check this box if you want to collect charges for advice generation.

4.2.4.2 Accounting Entries for an Event

To specify the accounting entries for an event, click on ‘Accounting Entries’ in the ‘Events’ sub-screen of the Retail Bills 'Product Maintenance’ screen.



Specify the following details:

Event Code

Code of the specified event is defaulted from the Event level.

Event Description

Description of the specified event is defaulted from the Event level.

Accounting Entries Details

Accounting Role

Specify the accounting role that should be used at the event. The option list displays all the accounting roles specified for the product. Select the role appropriate for the event.

Dr/CR

Select the type of accounting entries to be posted from the adjoining drop-down list and the available options are:

- Debit

- Credit

Transaction Code

Every accounting entry in Oracle Banking Current and Savings Account Cloud Service is associated with a transaction code that describes the nature of the entry. Specify the transaction code that should be used to post the accounting entry to the account head. You can group all similar transactions under a common transaction code. The transaction codes maintained in the 'Transaction Code Maintenance' screen are available in the option list provided.

Netting

Specify whether accounting entries should be netted at an event. You can net the accounting entries that are generated at an event by selecting 'Yes' from the drop down list. The system will then net the entries and show the resultant value in account statements. If you do not net, the entries will be shown separately in the statements.

MIS Head

An MIS Head indicates the manner in which the type of entry should be considered for profitability reporting purposes. This classification indicates the method in which the accounting entry will be reported in the profitability report. It could be one of the following:

- Balance
- Contingent Balance
- Income
- Expense

Revaluation Required

Online Revaluation refers to revaluation done on transaction amounts during transaction posting, and not as part of an end-of-day process. The Revaluation profit /loss are booked to the Online 'Profit GL' or Online 'Loss GL' that you maintain for the GL being revalued.

You can opt for online revaluation by selecting the 'Revaluation Required' option.

Profit GL and Loss GL

If you have opted for online revaluation and the result of revaluation is a profit, the profit amount is credited to the Profit GL you select here. Similarly, if the result of revaluation is a loss, the loss amount is credited to the Loss GL you specify here.

Revaluation Transaction Code

If you opt for online revaluation, you need to associate the transaction code to be used for booking revaluation entries. The system will use this transaction code to track the revaluation entries.

Amount Tag

Specify the amount tag applicable for the Accounting Role. An amount tag identifies the amount/value that is actually due for a component. Depending on the components defined for the product, the system dynamically creates a set of amount tags.

Select the appropriate amount tag from this list.

Holiday Treatment

Specify whether holiday treatment is applicable for processing accounting entries falling due on holidays. Select one of the following:

- Yes
- No

Rate Type Indicator

Select the rate type indicator used for revaluation purpose from the drop-down list. Following are the options available in the drop-down list:

- Mid
- Buy
- Sale

4.2.5 MIS Details

To invoke the MIS details screen for a product, click on the ‘MIS’ button in the ‘Product Maintenance’ screen.



Specify the following details:

Product Code

The product code is defaulted for all the sub screens after you enter the same in the retail bills 'Product Maintenance' main screen.

MIS Group

When you click ‘Default from MIS Group’, the following ‘MIS Group’ will be displayed. Select an MIS Group from the adjoining option list.

Pool Code

Select the pool code from the list.

MIS Classes

MIS Class

This displays the MIS class.

MIS Code

Select the MIS code from the list.

Cost Code

Select the cost code from the list.

4.2.6 Charge Details

To invoke the charge details screen for a product, click on the ‘Charges’ button in the ‘Product Maintenance’ screen.



Specify the following details:

Product Code

The product code is defaulted for all the sub screens after you enter the same in the retail bills 'Product maintenance' main screen.

Product Description

The description is defaulted for all the sub screens after you enter the same in the retail bills 'Product maintenance' main screen.The description is for information purpose only and will not be printed on any customer correspondence.

Component Details

Component

The list of components displays, when you click ‘Default From Class’. Select the component details from the list.

Description

System displays the description for the component selected above.

Charge Type

Select the charge type from the drop-down list.This list displays the following values:

- Counter Party – This indicates that the customer is captured as part of the contract.
- Third Party – This indicates that the charges are levied on another entity on behalf of customer (Eg: Custodian)

- Their Charges – This indicates that your bank is collecting other bank's charges as in the case of LC and BC contracts.

Third Party Type

Specify the party type if a charge component that you associate with a product is of 'third party' type.

Advice Charge

Check this box to determine whether the charges incurred for sending the relevant advices to the customer through the various media should be charged to the customer account or should be waived.

Stop Association

Check this box to indicate that the charge should not be calculated for a product.

Propagation Required

Check this box to indicate that the charge collected from the borrower must be passed on to the participants of the contract.

Debit/Credit

Select the either one of the following values from the adjoining drop-down list:

- Debit-selected if the charge component associated with the product is to be debited to the customer.
- Credit-selected if you bear the charge component.

Add/Subtract

You can include the charge component in the net value by selecting the appropriate option from the adjoining drop-down list.This list displays the following values:

- Add-indicates if the charge component is to be added, while calculating the net consideration amount.
- Subtract-indicates if the charge component is to be subtracted, while calculating the net consideration amount.

SWIFT Qualifier

You can report the charge component of a contract in the SWIFT messages that you generate. To do this, Identify the component, when building it in the 'Charge Class Maintenance' screen, with the appropriate SWIFT code.

Net consideration

The sum of the different components of a contract determines the net value of the contract. Check this box to indicate that a charge component should be taken into account when determining the net value of a contract.

Event Details

Event for Association

The corresponding event for association displays when you select the component from default class.

Description

The description for corresponding event for association displays when you select the component from default class.

Event for Liquidation

The corresponding event for liquidation displays when you select the component from default class.

Description

The description for corresponding event for liquidation displays when you select the component from default class.

Event for Application

The corresponding event for application displays when you select the component from default class.

Description

The description for corresponding event for application displays when you select the component from default class.

Basis Amount Tag

The corresponding basis amount tag displays when you select the component from default class.

Description

The description for corresponding basis amount tag displays when you select the component from default class.

Rule Details

Settlement Currency

Specify the currency in which the corporate action should be settled.

Rule

Select rule from the list or when you select the component from default class, the corresponding rule displays.

Description

This displays the description for the selected rule.

Default Waiver

Check this box to opt for the waiver of charges.

Capitalize

Check this box to capitalize the payment of charges and fees.If the charge is not paid on a scheduled date, the outstanding charge amount will be added to the outstanding principal and this becomes the principal for the next schedule.If a partial payment has been made, the unpaid amount will be capitalized (the unpaid charge is added to the unpaid principal and this becomes the principal for the next schedule),

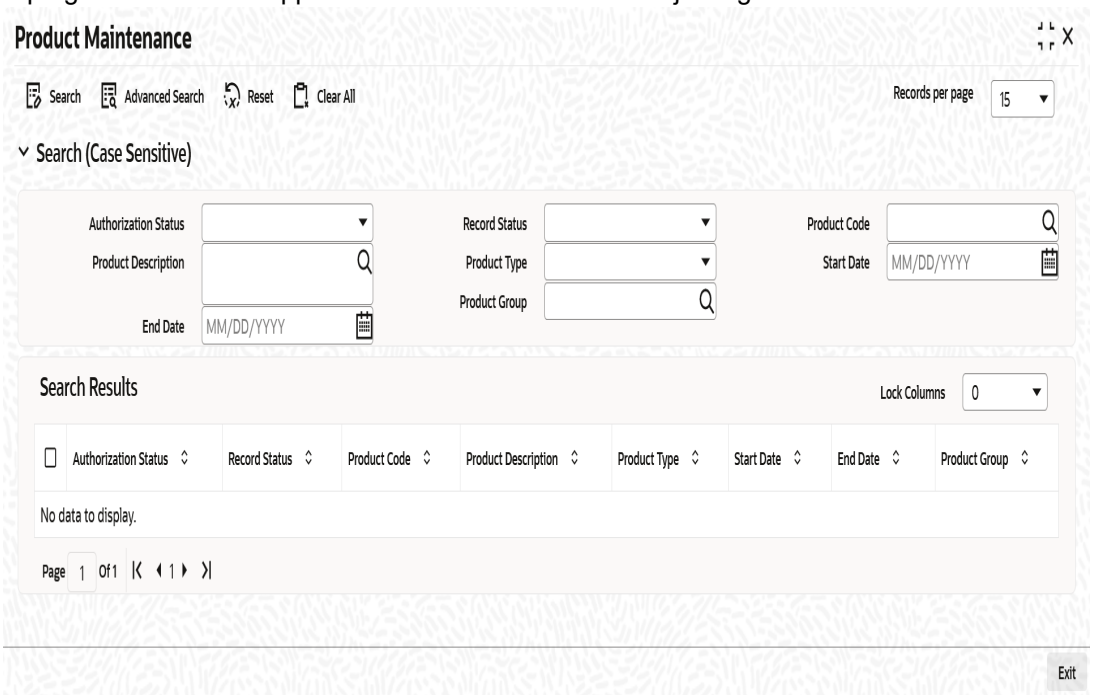
Other Details

Check the required options from the following:

- Allow Rule Amendment
- Amend after Association
- Allow Amount Amendment
- Accrual Required
- Amend after Application
- Consider as Discount
- Discount Basis

4.2.7 Viewing Summary of Retail Bill Products

You can view a summary of the products maintained in Retail Bills module using ‘Product Maintenance Summary’ screen. To invoke this screen, type ‘RBSPRMNT’ in the filed at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Product Code
- Product Type
- End Date
- Record Status
- Product Description
- Start Date
- Product Group

Once you have set the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria:

- Authorization Status
- Record Status
- Product Code
- Product Description
- Product Type
- Start Date
- End Date
- Product Group

5. Outward Retail Bill Contract

5.1 Introduction

This chapter explains the process to create and maintain outward retail bills contracts in Oracle Banking Current and Savings Account Cloud Service.

This chapter contains the following sections:

- Section 5.2, "Outward Retail Bills/Cheques for Collection"
- Section 5.3, "Capturing Additional Details for Outward Retail Bills/Cheques for Collection"
- Section 5.4, "Outward Cheques for Clearing (PDCs)"
- Section 5.5, "Outward Retail Bills/Cheques for Collection in Bulk"
- Section 5.6, "Outward Cheques for Clearing (PDCs) in Bulk"
- Section 5.7, "Outward Retail Bills/Cheques for Collection"
- Section 5.8, "Outward Cheques for Clearing (PDCs)"
- Section 5.9, "Financing Existing Outward Retail Bills/Cheques"
- Section 5.10, "Outward Retail Bills and Cheques"
- Section 5.11, "Dishonour/Protest/Return Details"
- Section 5.12, "Outward Retail Bills/Cheques in Bulk"
- Section 5.13, "Bulk Dishonour/Protest/Return of Instruments"
- Section 5.14, "Change Status/Location Manually"
- Section 5.15, "Capturing Outward Dispatch Process Details"
- Section 5.16, "Dispatch Query"
- Section 5.17, "Clearing Intra Day Batch"
- Section 5.18, "Reversal of Outward Retail Collection Bill/Cheque Contract"
- Section 5.19, "Reversal of Outward Retail Cheque for Clearing (PDC) Contract"

5.2 Outward Retail Bills/Cheques for Collection

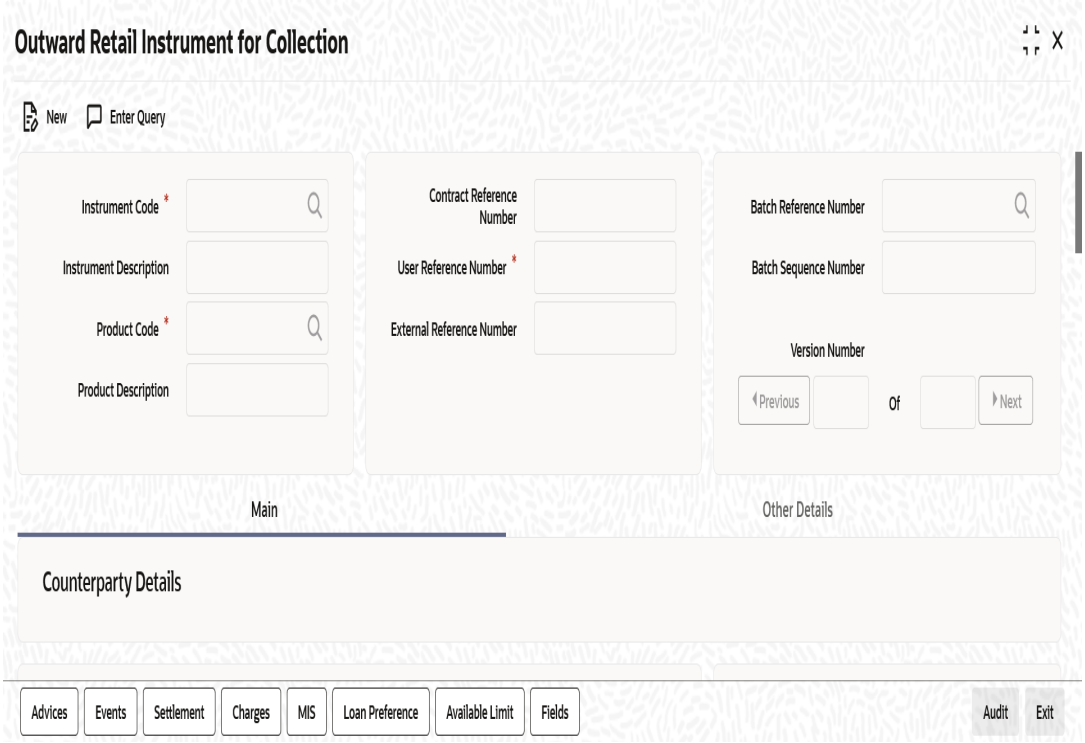
This section contains the following topics:

- Section 5.2.1, "Creating Outward Retail Bills/Cheques for Collection"
- Section 5.2.2, "Main Tab"
- Section 5.2.3, "Other Details Tab"

5.2.1 Creating Outward Retail Bills/Cheques for Collection

You can capture details for an Outward Retail Bills/Cheques for Collection in the 'Outward Retail Instrument for Collection' screen. You can access this screen from the Application

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



Specify the following details:

Instrument Code

Select the instrument code from the option list.The list contains only those instruments for selection which are linked to the following Product Types:

- Outward Bills for Collection
- Outward Cheques for Collection

Instrument Description

The system displays the description for the instrument code selected.

Product Code

Select the product code from the adjoining option list. The list contains each unique combination of product code and instrument code for selection. This is derived based on the association of product type to the instrument Code.

Note

Products of Outward bills and Outward Cheques for collection are listed.

Product Description

System displays the description of the product selected above.

Contract Reference Number

System generates and displays a Contract Reference Number. This is a unique reference for the bill contract.

This reference is used in all accounting entries and transactions related to this contract.

User Reference Number

By default, the system displays the contract reference number in this field.You can change the value if needed.

External Reference Number

The External Reference Number is used when the contract is being uploaded from an external system. During Manual booking, system will default the contract reference number In this field.

Batch Reference Number

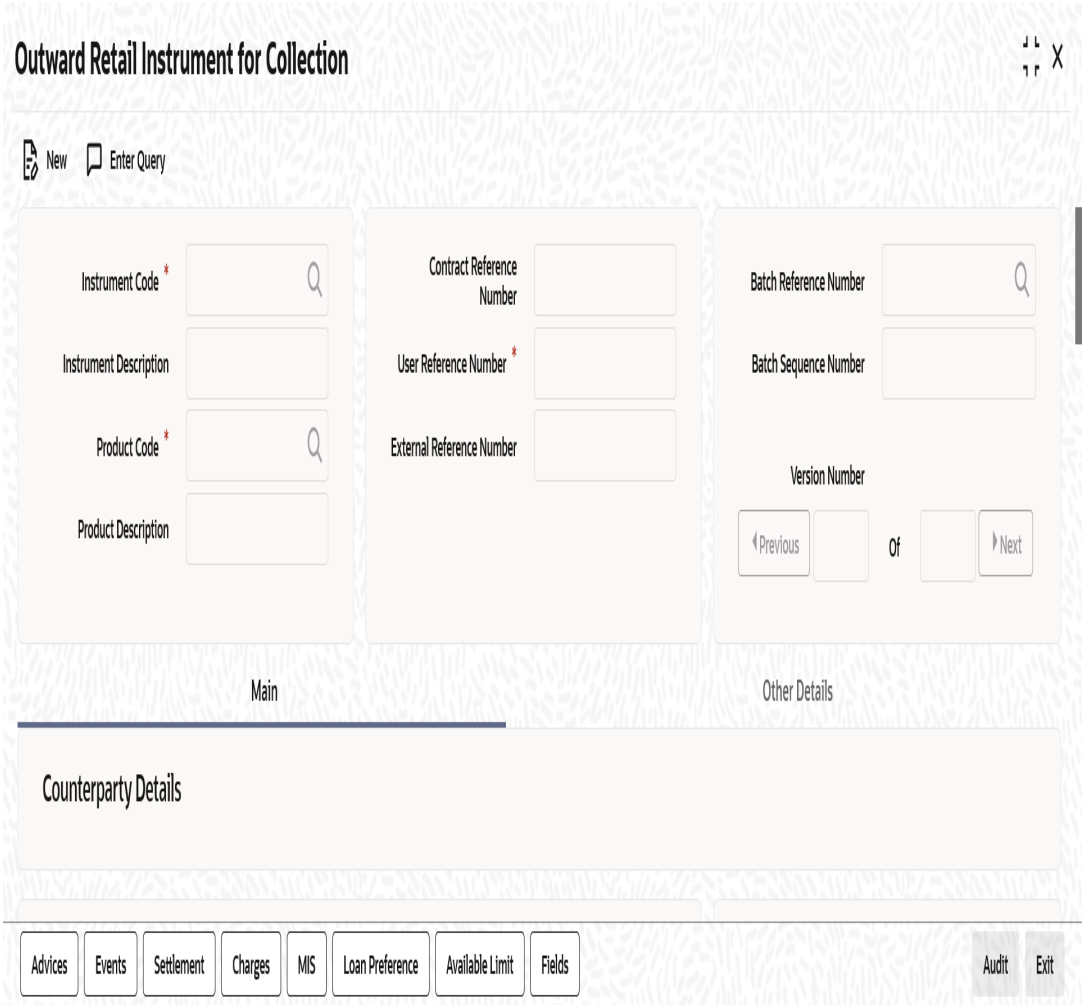
Select the reference from the option list. Batch reference number is applicable only for contracts that are to be considered as part of a batch.The field is applicable for missed out entries in a bulk booking.

Batch Sequence Number

The system generates the batch sequence number only for contracts that are to be considered as part of a batch.The value is applicable only if the batch reference number is selected.

5.2.2 Main Tab

Click ‘Main’ tab to capture the main details of the contract.



Counter party Details

Counter Party Identification

Select the customer Id here.It indicates who has submitted the instrument for collection.

Counter Party Name

The system displays the customer name based on the counterparty id selected.

Counter Party Account Number

Select the account number of the customer from the adjoining option list.

The Counterparty Account Number selected here will be defaulted to the Settlement subsystem on click of Settlement sub system or save.

Note

- Current, savings accounts of counterparty id selected will be available in option list.
- If counterparty account number is selected first, then all the accounts will be listed. Once account number is selected, then the counterparty id will be defaulted immediately.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

The branch to which the customer account belongs is defaulted by the system.

Note

If the account branch selected is different from transaction branch, an override will be displayed.

Instrument Details

Instrument Number

Specify the instrument number.In case of cheques, this is the cheque number.

Instrument Date

Specify the date of the bill or cheque.

Currency

Select the bill/Instrument currency from the adjoining option list.The system defaults the local currency as the bill currency.You can edit this value if needed.

Amount

Specify the bill/cheque amount.

Local Currency Amount

The system defaults the Local Currency Amount on save or subsystem visit.

Other Party Details

Other Party Identification

Select the Other Party ID from the adjoining option list.

Payment Mode

Select the payment mode for realization of outward instruments from the drop-down list. The list displays the following values:

- Normal
- Clearing

Other Party Name

The system displays the other party name, based on the other party Id selected.

Debit Account for Realization

Select the account from the option list.It is the account debited at the time of realization of proceeds.

If the other party is customer of the bank, the list maintains the customer account number to select. If other party is a non-customer, the list contains the Nostro and Vostro accounts intermediary GL accounts maintained at the branch parameter.

System defaults the account number maintained for the currency, module code, product code and branch combination on save if no value is selected.

The debit account for realization selected here will be defaulted to the Nostro component of the entry in the Settlement sub system.

Note

If the 'Payment Mode' selected is 'Clearing' then the Debit account for realization LOV will have only the clearing GL maintained in the 'Clearing GL for Outward Collection in RB Branch parameters'. If no value is selected, then, on clicking 'Default' button, this clearing GL will be defaulted, which can be edited.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Debit Account Branch

The system displays the debit account branch based on the debit account for realization selected.

Collecting Bank Details

Bank Code

Select the collecting bank code from the adjoining option list.

Branch Code

The system displays the branch of the collecting bank or the same bank's branch number to which the instrument is being sent.

Bank Name

The system displays the name of the collecting bank.

Branch Name

The system displays the branch name.

Date

Specify the acknowledgement date of the collecting bank. This field is applicable only during amendment.

Default

Once you click on 'Default' button, system defaults the values for 'Due date for payment', 'To be Dispatched On', 'Local Currency Amount' in the ‘Main’ tab and the Party ID and other details related to the party in ‘Parties’ tab.

Reference Number

Specify the collecting bank reference number, This is applicable only during amendment.

Additional Details

Booking Date

System displays the application date as booking date.

Maturity Date

Specify a value for this field.System allows the lodging of bills after the maturity date.

Lead days for dispatch

The system defaults the value from the Product definition screen and you can modify this value.

To be dispatched on

The system displays the Maturity date minus Lead Days for Dispatch as ‘To be dispatched on Date’.

If Booking Date is greater than Maturity Date minus Lead days for Dispatch, then Booking Date will be the ‘To be Dispatched on Date’.

Grace Days

System defaults the grace days captured at the product level and the value can be modified if needed. Grace days represents the number of days after the maturity date where the payment can be done without dishonour or protest.

Due Date for Payment

The System defaults the 'Due Date for Payment' with two values-

- With maturity date when Booking Date is less than or equal to Maturity Date minus Lead Days for Dispatch.
- With Booking date + Lead days for Dispatch if booking date is greater than Maturity date minus Lead days for dispatch.

Protest

Check this box to indicate that the bill/Cheque should be protested in case of non-payment by the drawee.

The value available for instrument is defaulted here. You can change the value defaulted from protest required to not required, but cannot change the value from protest not required to protest required.

Auto Liquidation

Check this box to indicate that the bill contract should be liquidated automatically as part of a batch process on the Value Date. This is defaulted from the product and can be modified by the user.

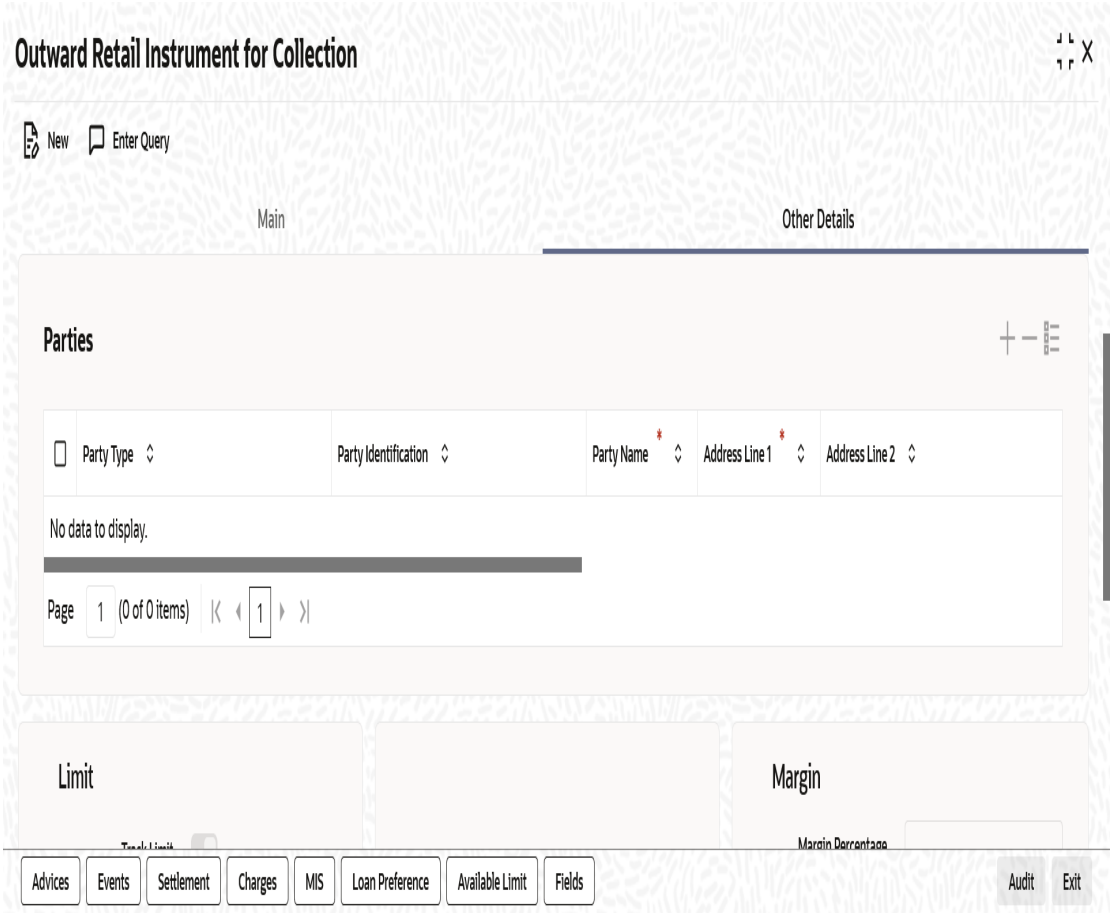
> **Note**
>
> Auto Liquidation is allowed only for Payment Mode, 'Normal'. If this check box is selected for 'Clearing' mode, then the system will display an error on saving.

Internal Remarks

Specify your remarks on the transaction.

5.2.3 Other Details Tab

Click 'Other Details' tab to capture the additional details of the contract.



Specify the following details:

Parties

Party Type

System displays the party type here.

In case of 'Outward Bills for Collection' system defaults counterparty as drawer and other party as drawee.

In case of 'Outward Cheques for Collection' system defaults counterparty as payee and other party as drawer.

Party Identification

The system displays the party identification.

In case of collecting bank, the CIF ID of the walk-in customer of the branch is displayed as party identification.

Party Name

System displays the party name based on the CIF.

Address Line 1

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 2

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 3

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 4

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Country

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Language

System defaults the value for the language field based on the CIF defined.You can edit this value if needed.

Limit

Track Limit

The value is defaulted by the system as 'Yes'.However,the value can be changed later from 'Yes' To 'No', the system displays an override at the time of saving a record.

Check this box to indicate that the counter party limits should be tracked.

Track limit is applicable only in case of financing of the instruments. In case of collateral, other party limit check is applicable.

If you check the option ‘Track Limit’ for a collateral, then when you try to save the record, the system will display an override message 'Track limit is applicable only for financing and will be set to No'.

Credit Line

Select the credit line from the option list. The list contains only those lines that belong to the counter party.

It is applicable only if the track limit is set to ‘Yes’.

Other Party Limit Check Required

The system defaults the value from product and you can modify this value by using the check-box.

If the other party limit is set as 'Required' at product, you cannot change it to 'Not Required' at contract. However you can change the value from 'not required' to 'required'.

In case of collateral, you can check the option ‘Other Party Limit Check Required’ is applicable.

Margin

Margin Percentage

System defaults the margin% from instrument maintained.You can edit this value if needed.

Finance

Financing

The value for field is defaulted based on the instrument selected. However you can change the value by choosing it from the drop-down list and the available options are:

- Eligible
- Not Eligible
- Financed

Note

If the financing is set to ‘Not Eligible’ at instrument level, then you cannot change it to ‘Eligible’ or ‘Financed’ at contract level.

If you select ‘Financed’ for an outward bill or cheque, then the system creates a loan account in Retail Lending module and uses the counter party account in Retail Bills module as the CR_SETTL_BRIDGE for the loan account.

Discount Amount

System calculates and displays this value when the 'Financed' value is selected in 'Financing'.

Collateral

Collateral

Select the value from the adjoining drop-down list and the available options are:

- Eligible
- Not Eligible
- Collateralized
- To be Collateralized - you cannot select this field manually.

If the instrument is eligible for collateral, then the value shown will be 'Eligible'.If the instrument is not eligible for collateral, then the value shown will be 'Not Eligible'.

Note

- If a bill is collateralized, then the collateral and pool will be created in ELCM. Collateral category will be RETAILBILLS and haircut percent should be 0.
- The collateral pool will list the collaterals of category RETAILBILLS alone.

- The start and end date of collateral will be updated as the book date of bills / Collateral creation date (if on EOD). and end date will be the due date of bills.
- Collateral will not be created, if the other party and drawer-drawee limits are not sufficient. if there are o/s items against a other party, then the bills booked with Collateral against same other party will not be collateralized and will be in To be Collateral state.
- On EOD, if the limit is available, then the CBAT event will be fired and Collateral will be created.
- If multiple contracts are booked and there are o/s items against an other party, then on EOD, when limits are available the contracts will be collateralized on FIFO basis. However during batch operations, if the contract amount is more than the limit availability for a contract, the system will ignore that contract and consider the next contract that has its contract amount within the limit.
- If the collateral is not eligible at instrument level, then same cannot be changed as eligible / collateralized at contract level.

Collateral Value

System calculates and displays the value considered for collateral

If the limits are not available, then the Collateral status will be in 'To be Collateralized' and the collateral value will be displayed.

Collateral Pool

Select the collateral pool Id from the option list. If there is no existing pool, then the system creates the pool and links the collateral to the pool on save.

Once you have specified the above details, click ‘Save’ button to save the contract.

5.3 Capturing Additional Details for Outward Retail Bills/ Cheques for Collection

This section contains the following topics:

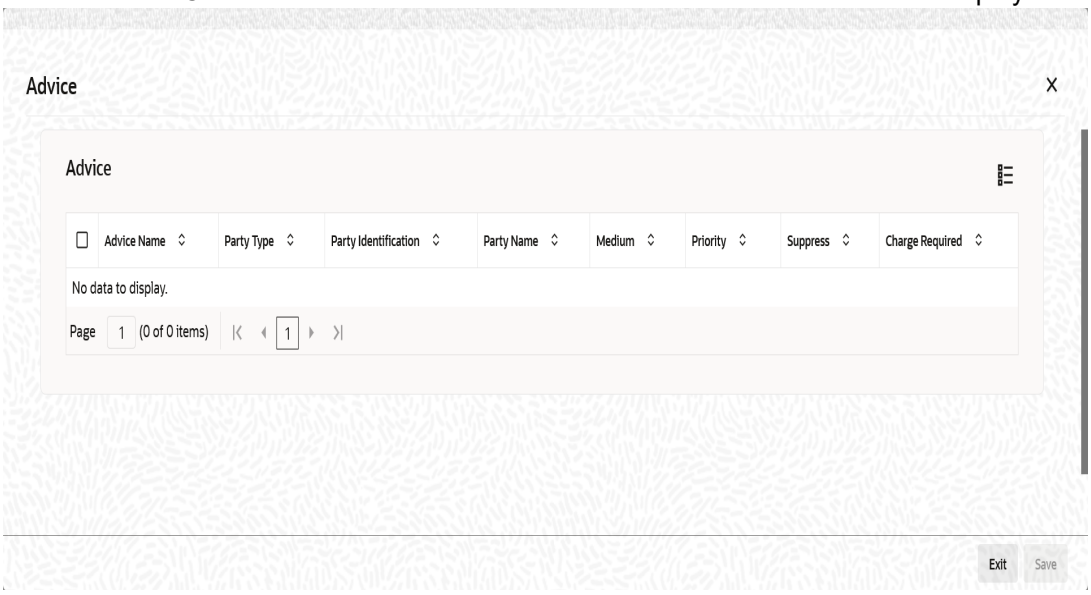
- Section 5.3.1, "Viewing Advices"
- Section 5.3.2, "Events"
- Section 5.3.3, "Accounting Entries"
- Section 5.3.4, "Messages"
- Section 5.3.5, "Settlement Details"
- Section 5.3.6, "Viewing Charge Details"
- Section 5.3.7, "MIS Details"
- Section 5.3.8, "Loan Preference Details"
- Section 5.3.9, "Viewing Available Limit Details"
- Section 5.3.10, "Viewing User Defined Fields"
- Section 5.3.11, "Viewing Summary of Outward Retail Instrument Collection"

5.3.1 Viewing Advices

An important part of processing a Retail Bill is the generation of various advices applicable for a contract.

The details of the advices for an event are displayed in the Advices screen. The party type to whom a specific advice should be sent is picked up automatically based on the type of RB being processed and the parties involved.

For Retail Bills Contract details screen click 'Advices' tab.The advices screen is displayed.



The following advice details are displayed:

Advice

Advice Name

This is the code that identifies the advice that can be generated for a Retail bill. All the advices specified for the product to which the Retail bill is linked will be displayed in this screen. If the advice is not applicable to the bill you are processing you can suppress its generation in the corresponding fields on this screen.

Party Type

This is the type of party involved in the Retail bills. For example, drawee, drawer etc. The party type is displayed based on your specifications in the Parties screen.

Party Identification

System displays the party identification.

Party Name

This is the name of the party involved in the Retail bill to whom the advice is to be sent.

Medium

The system displays the medium through which an advice is transmitted.

Priority

The system displays the priority with which the generated messages are transmitted through media.

Suppress

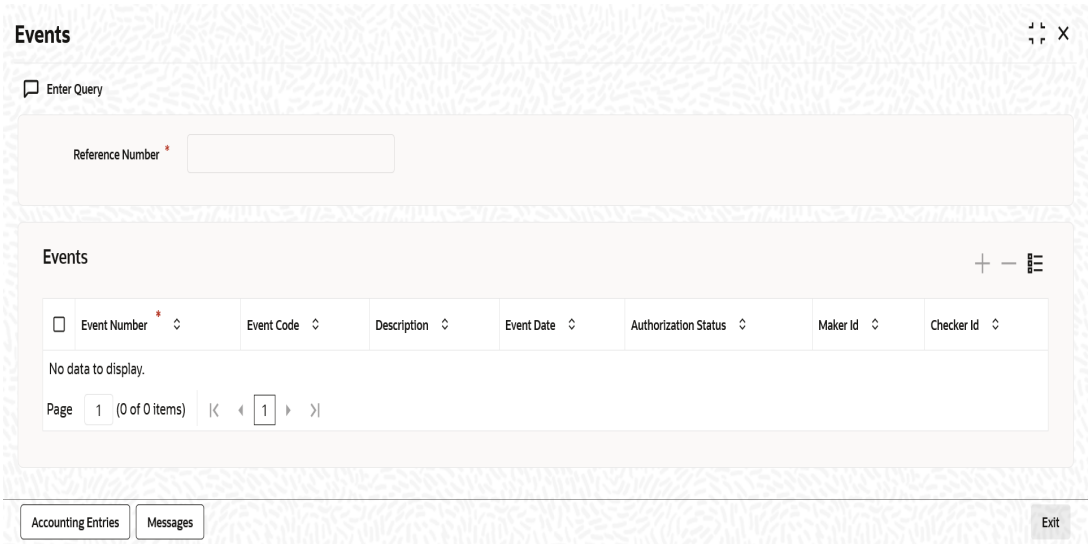
By default, all the advices that have been defined for a product will be generated for the Retail Bills involving it. As certain advices may not be applicable to the bills you are processing, you can suppress its generation by indicating the same in this screen.

Charge Required

The flag is enabled if you have specified to collect charges for advice generation.

5.3.2 Events

Click ‘Events’ button in the ‘Outward Retail instrument for Collection’ screen and invoke the ‘Event’ screen.



Here the following details of the events, that have taken place on the contract, will be displayed along with the pending events.

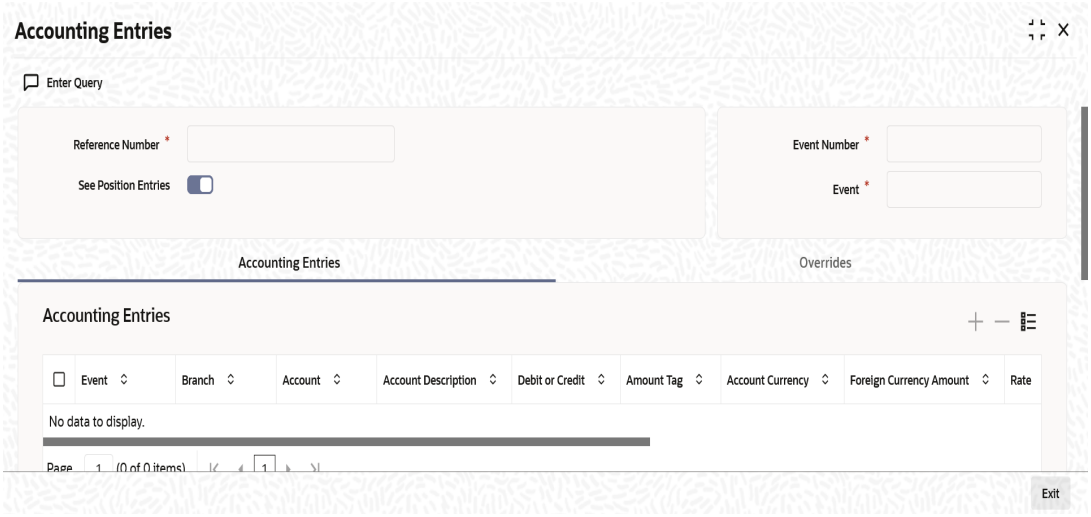
- Reference Number
- Event Number
- Event Code
- Description
- Event Date
- Authorization Status
- Maker Id
- Checker Id

5.3.3 Accounting Entries

To view the accounting entries that are passed for each event, click on 'Accounting Entries' button on the 'Event' sub-screen of the product maintenance screen.Here,all the accounting entries that were passed and the overrides that were encountered for the event are displayed.

5.3.3.1 Accounting Entries Tab

You can view the accounting entries that are passed for each event in ‘Accounting Entries’ tab.



The following details are displayed here:

- Reference Number
- Event Number
- Event
- See Position Entries (enabled)
- Accounting Entries
- Event
- Branch
- Account
- Account Description
- Dr/Cr
- Amount Tag
- Account currency
- Foreign Currency Amount
- Rate
- Local Currency Amount
- Date
- Value Date
- Transaction Code

5.3.3.2 Overrides Tab

You can view the overrides that occur for an event in 'Overrides' tab.



The following details are displayed here:

- Reference Number
- Event Number
- See Position Entries (Enabled)
- Event
- Overrides
- Overrides
- Override Status
- Authorized By
- Authorization date stamp

5.3.4 Messages

Click ‘Message’ button from the ‘Events’ screen and view the list of messages applicable to a particular event in the life cycle of the retail bill.



The following details of a message are displayed:

- The message type

- The Name and ID of the recipient of the message
- The status of the message
- Medium
- DCN

5.3.4.1 Message Details



Here in order to view the text of a message, you need to highlight the message and click ‘Message’ button. Click ‘Exit’ or ‘Cancel’ button to exit the screen.

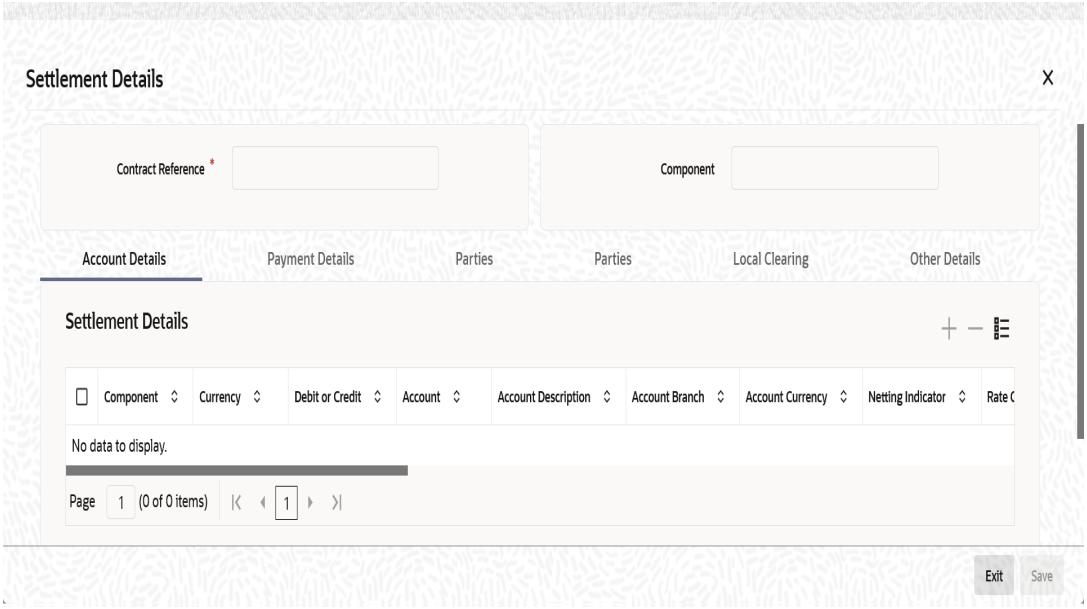
5.3.5 Settlement Details

You can capture the settlement details of a Retail bill in ‘Settlement Details’ screen. Click ‘Settlement’ button in ‘Outward Retail instrument for Collection’ screen to invoke the ‘Settlement Details’ screen.

The ‘Settlement Details’ screen shows the settlement details of the latest event only.

5.3.5.1 Account Details Tab

Click ‘Account Details’ tab to specify details for the account.



Account Details

The account details that get defaulted include the following:

- Component and its Currency
- Payment Account and its Currency
- Branch of your bank to which the account belongs

Debit/Credit

System displays the debit/Credit value.

Account

This is the account number for the component. If the contract is amended/modified and authorized, then the system will update this account based on the details in the modified contract.

Account Description

Specify a brief description on account.

Netting Indicator

In addition to maintaining a netting agreement for each counter party, you have to specify whether or not the contract is under the netting agreement for each contract involving the counter party.

Check this box to indicate that you would like to enable the Netting option for the various components (Amount Tags) involved in the transaction. These components could be commission, interest, tax, charges etc.

Rate Code

Specify rate code by selecting appropriate rate code from selection list. Following values are available:

- Buy
- Sell
- Mid

Spread Definition

Select the spread definition from the adjoining drop-down list. The options available are:

- Point
- Percentage

Customer Spread

This defaults from your specification of tenor-wise spread for the relevant Currency Pair in the Customer Spread Maintenance screen. You can change this for a specific contract.

Original Exchange Rate

If the component currency is different from the account currency, the system requires an exchange rate for the conversion. The components of the final exchange rate used for conversion are:

- The Base Rate – this is defaulted from the exchange rate that you have maintained for the currency pair involved. It is computed as Mid Rate +/- Spread (depending on whether it is the Buy Spread or the Sell Spread).
- The Customer Spread - the spread that you have maintained for the specified Counter party, Currency Pair and Tenor combination in the Customer Spread Maintenance screen is picked up and applied for the customer involved in the deal.

Exchange Rate

For transactions involving any relationship pricing benefit scheme, the customer specific exchange rate derived by adding the original exchange rate and the customer spread maintained for the relationship pricing scheme, gets displayed here.

If Relationship Pricing is not applicable, Exchange Rate will be the same as the Original Exchange Rate.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiation Reference

Specify the negotiation reference here.

Generate Message

Enable this option if a payment messages has to be generated for the settlement instruction.

IBAN Account Number

The system displays the IBAN Account Number here.

Euro In Currency and Euro In Amount

SWIFT messages (MT103/MT202) generated towards settlement can furnish the value of the settlement amount in both the settlement account currency, and a Euro Related Information (ERI) currency of your choice. If you opt to furnish the ERI value of the amount, you have to enter the following in this screen:

- The ERI currency
- The ERI Amount

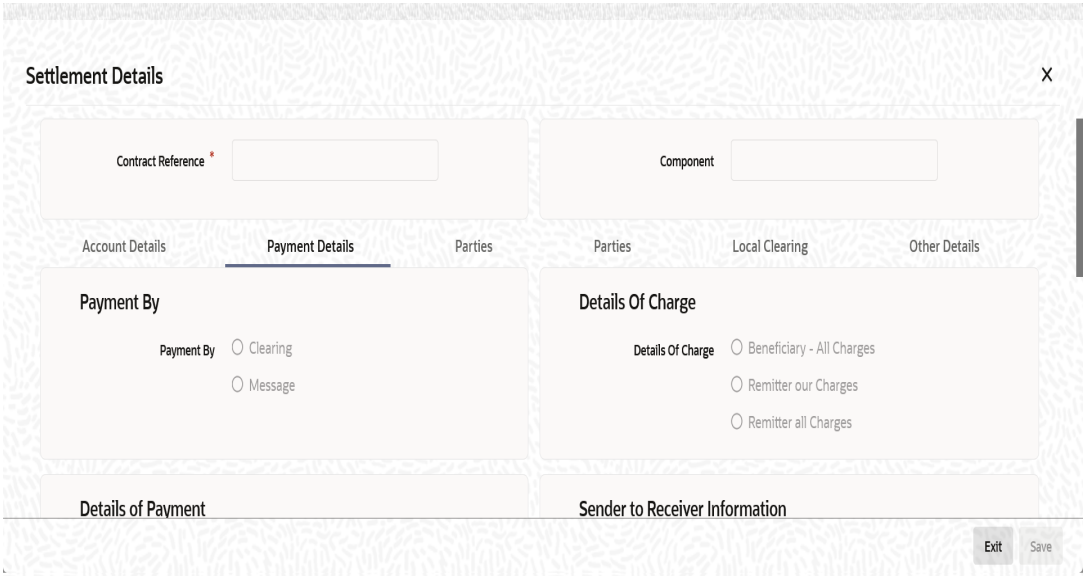
The system defaults to the ERI currency specified for the customer and currency combination.You can change the default ERI currency. The ERI amount that you specify will be validated against the Tolerance Limit specified for the ERI currency (in the Currency Maintenance screen).

Note

- The counterparty and debit account for realization is defaulted here. However, the same can be changed at settlement subsystem.
- The account changed at settlement subsystem will not be re-defaulted to main screen.

5.3.5.2 Payment Details Tab

The details of the payment have to be specified in the 'Payment Details' screen.



Specify the following details:

Payment By

Indicate the method of payment for both Outgoing as well as Incoming Payments, for a Branch, Account and Currency combination. The following options are available:

- Instrument (settlement is done through a Cheque, MCK etc.)
- Message (payment is made by means of a SWIFT Message)
- Clearing (the transaction is a local payment transaction and the settlement is routed through the Clearing House of the bank)

Note

You can indicate the payment method as 'Clearing' only,

- If the payment currency is the local currency of the branch
- If it is one of the clearing currencies defined for the branch
- If you have selected '*.*' in the currency field

No payment message will be generated for settlements routed through a Clearing House.

Depending on the method in which you want to settle the contract, you should specify either Instrument or Message details.

Details Of Charge

In this section you can maintain details of the party who will bear the charges incurred in processing the transaction. It could be either:

- Remitter – All Charges
- Beneficiary – All Charges
- Remitter – Our Charges

Details of Payment

Here you can specify information, from the Ordering Party to the Beneficiary Customer, about the reason for the payment.

This field can contain reference numbers, invoice numbers or any other details, which will enable the Beneficiary to identify the transaction. This information is to be passed through the payment chain to the Beneficiary.

Banking Priority

Select the priority of the payment messages from the drop down list. The options available are:

- Highly Urgent
- Urgent
- Normal

The default value is Normal.

Sender to Receiver Information

Information 1 to 6

This could be instructions or additional information for the Receiver, Intermediary, Account With Institution or Beneficiary Institution.

Clearing Network

Network Code

Indicates the clearing network code.

Instrument Details

If you opt to settle a contract with an instrument, you should specify the type of instrument that you would use. For example, you could settle a contract using a Manager's Cheque, a Cheque or a Demand Draft. You should also specify the number that identifies the instrument. This number will be printed on the instrument.

If the settlement is through an instrument, you cannot specify the party details.

Cover Details

Cover Required

Check this box if cover is required.

Cover By

Select the cover by as Message or Clearing.

RTGS Details

RTGS Payment

If the settlement chosen is one of the RTGS Nostro that is, RTGS outgoing Nostro account in case of Outgoing customer and Bank transfer and RTGS incoming Nostro in case of outgoing Direct Debit transfer then the system will check this check box as per the validations done in RTGS Network. The user cannot change this value.

RTGS Network

If in a RTGS Network the accounts are maintained as ‘Pay account’ or ‘Receiver Account’ during the save of settlement instruction, then a set of validations will be performed as mentioned below:

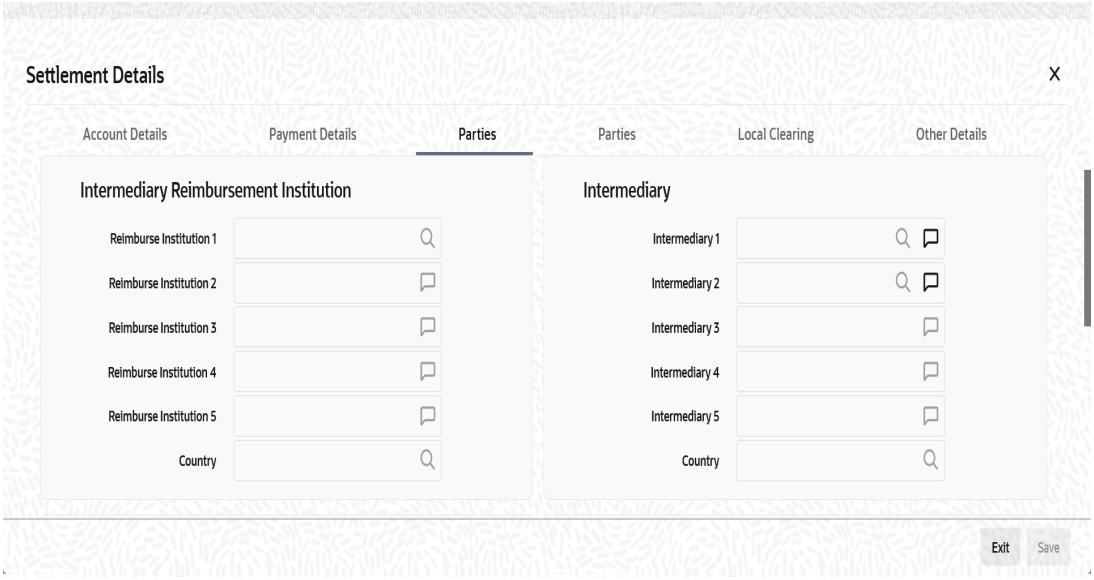
For Pay message, it will validate the intermediary (if intermediary is not present, the Account with Institution (AWI) will be validated and if the AWI is also not present then receiver will be validated) is a RTGS participant.

For Pay+ Cover message, it will validate that a receiver correspondent is a RTGS network participant.

If the above conditions are satisfied, the RTGS Network will be updated and the system will check RTGS Payments check box.

5.3.5.3 Parties Details Tab

When you settle a contract, funds may have to pass through a series of banks before it actually reaches the Ultimate Beneficiary. In the Parties screen, you can capture details of all parties involved in a contract.



Specify the following details:

Intermediary Reimbursement Institution

Reimbursement Institution 1 to 5

An Intermediary Reimbursement Institution is the financial institution between the Sender’s Correspondent and the Receiver’s Correspondent, through which the reimbursement of the funds will take place.

Country

Specify the country of the intermediary reimbursement institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Intermediary

Intermediary 1 to 5

The Intermediary in a contract refers to the financial institution, between the Receiver and the 'Account with Institution', through which the funds must pass.

The Intermediary may be a branch or affiliate of the Receiver or the 'Account With Institution', or an entirely different financial institution. Here you can enter either the:

- ISO Bank Identifier Code of the bank
- Name and address of the Bank

Country

Specify the country of the intermediary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver Correspondent

Correspondent 1 to 5

The Receiver's Correspondent is the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver.

You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent

Country

Specify the country of the receiver's correspondent. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver of Cover

Specify the details of the Receiver of the cover message, which can be any one of the following:

- ISO Bank Identifier Code of the bank
- Branch of the Receiver
- Name and address of the Receiver

Account With Institution

Account With Institution 1 to 5

An Account with Institution refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The 'Account with Institution' may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution.You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent
- Other identification codes (for example, account number)

If no selection is made for Account with Institution, all beneficiaries will appear for selection in the option list for Ultimate Beneficiaries in the Parties tab 2 screens. If a particular Ultimate Beneficiary is selected in Parties tab 2, then the Account with Institution for the selected ultimate beneficiary will appear by default in the AWI field in the Parties tab 1 screen.

Country

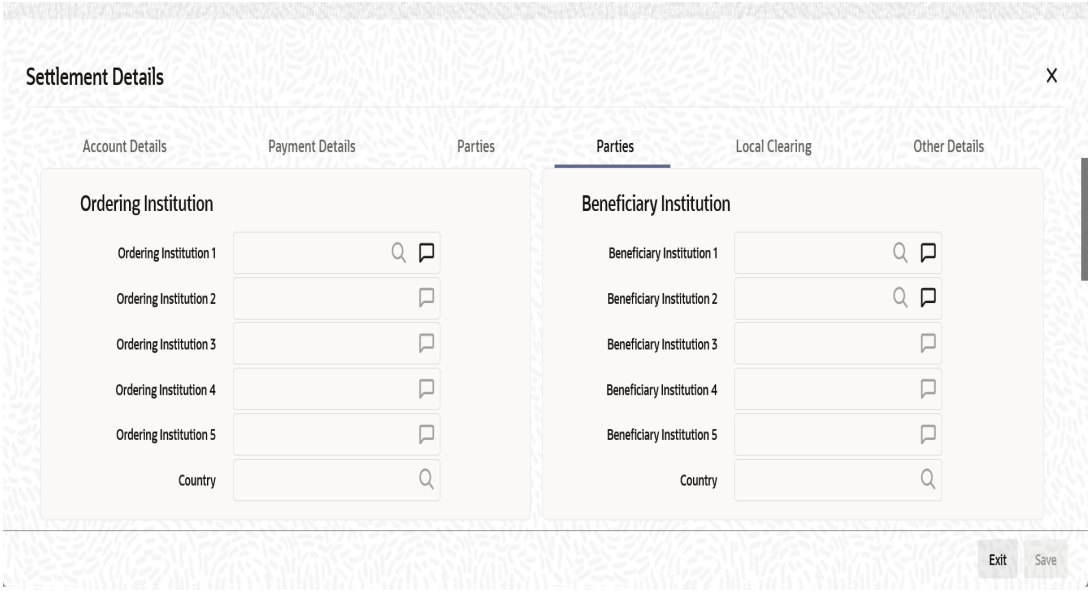
Specify the country of the account with institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver of Cover

Specify the details of the Receiver of the cover message, which can be any one of the following:

- ISO Bank Identifier Code of the bank
- Branch of the Receiver
- Name and address of the Receiver
- Other identification codes (for example, account number)

5.3.5.4 Parties Details Tab



Specify the following details:

Ordering Institution

Ordering Institution 1 to 5

The Ordering Institution is the financial Institution, which is acting on behalf of itself, or a customer, to initiate the transaction. In this field, you can enter one of the following:

- The ISO Bank Identifier Code of the Ordering Institution
- The branch or city of the Ordering Institution
- The Name and address of the Bank

Country

Specify the country of the ordering institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Beneficiary Institution

Specify the details of the beneficiary institution.

Country

Specify the country of the beneficiary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Ordering Customer

Ordering Customer 1 to 5

The Ordering Customer refers to the customer ordering the transfer. Here, you can enter the name and address or the account number of the Customer, ordering the transaction. You will be allowed to enter details in this field only if you have initiated a customer transfer (MT 103 and MT 102).

Country

Specify the country of the ordering customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Ultimate Beneficiary

Ultimate Beneficiary 1 to 5

Specify details of the institution in favour of which the payment is made. It is in reality the bank, which services the account of the Ultimate Beneficiary. This is applicable only in the case of bank transfers and not for customer transfers. You will be allowed to make entries into this field only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions –MT 202). Here you can enter either:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution

Country

Specify the country of the beneficiary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Beneficiary Institution For Cover

For Cover 1 to 5

Specify details of the institution in favour of which the payment is made. Here, you will be allowed to make entries into this field only for Bank transfers (MT 200 or MT 202).

In this field you can enter either the:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution

Country

Specify the country of the beneficiary institution for cover. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

External Counterparty Details

Counterparty Bank

Select the Counterparty Bank from the adjoining option list.

Counterparty Account

Select the Counterparty Account from the adjoining option list.All the Counterparty Accounts pertaining to this Bank will appear for selection.

Counterparty Name

On selecting the Counterparty Account, the system defaults the Counterparty Name as maintained for that account.

Agreement Id

Specify the Agreement ID of the counterparty in order to facilitate a cross-referencing between the Payment and the Direct Debit instruction when a reversal of payment is carried out due to rejection of the outbound DD.

Post Accounting

The Post Accounting option is defaulted from the Settlements to Payment Product and UDF Mapping screen.

Clearing Network

Here, The Clearing Network in settlement screen will be defaulted with 'Clearing Network' maintained in local clearing section in settlement instruction.

5.3.5.5 Local Clearing Tab



Specify the following details:

Message Details

Ultimate Bank Code

Select the ultimate bank code from the adjoining option list.

Sender Receiver Participant

Specify the sender receiver participant.

Additional Identifier

Specify the additional identifier.

SORBNET Specific Details

Payment Code

Specify the payment code.

Additional Information

Specify additional information, if any.

ZUS Transaction

Nip Payer

Specify the nip payer.

Payer Identifier

Specify the payer identifier.

Declaration

Specify the declaration.

Supplement Id

Select the supplement Id from the adjoining drop-down list.

Payment Type

Select the payment type from the adjoining drop-down list.

No of Declaration

Specify the number of declaration.

FFT

Free text 1, 2 and 3

Specify free text, if any.

Receiver Information

Receiver Name

Specify the receiver name.

Address 1,2 and 3

Specify the address here.

Repair Reason

Reason 1, 2, 3 and 4

Specify the reason for repair.

Send Receiver Information

Information 1, 2, 3, 4, 5 and 6

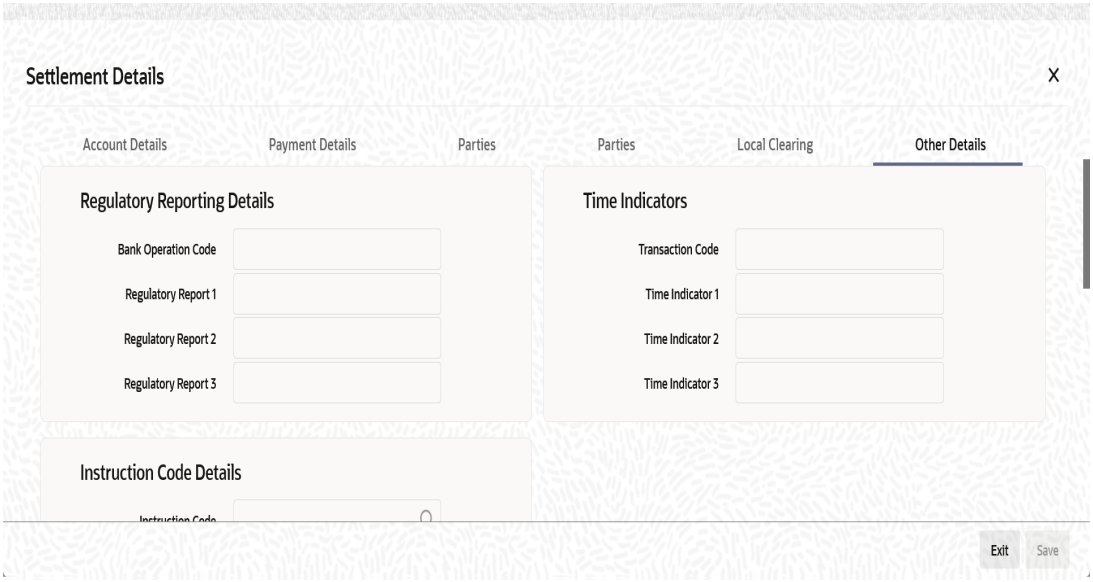
Specify the sender receiver information here.

Additional Information

Information 1, 2, 3 and 4

Specify additional information, if any.

5.3.5.6 Other Details Tab



Specify the following details:

Regulatory Reporting Details

Bank Operation Code

Specify the bank operation code here.The options available are SPRI, SSTD, SPAY and CRED.

Regulatory Report 1 to 3

Select the Regulatory Reporting Details from the option list displaying the following values:

- /BENEFRES/
- /ORDERRES/

Time Indicators

Transaction Code

This is the code for the transaction type.

Time Indicator 1 to 3

Specify one or several time indication(s) here. Select the time indication code from the following values available in the adjoining option list:

- /CLSTIME/ - Time by which funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in CET.
- /RNCTIME/ - Time at which a TARGET payment has been credited at the receiving central bank, expressed in CET
- /SNDTIME/ - Time at which a TARGET payment has been debited at the sending central bank, expressed in CET

Instruction Code Details

Instruction Code 1 to 6

Specify the instruction codes here.You can add a maximum of six instruction codes. However, you cannot repeat any code that has already been specified. The options available are:

- CHBQ
- TELE

- PHON
- PHOI
- REPA
- INTC
- TELI
- SDVA
- PHOB
- TELB
- HOLD
- CORT

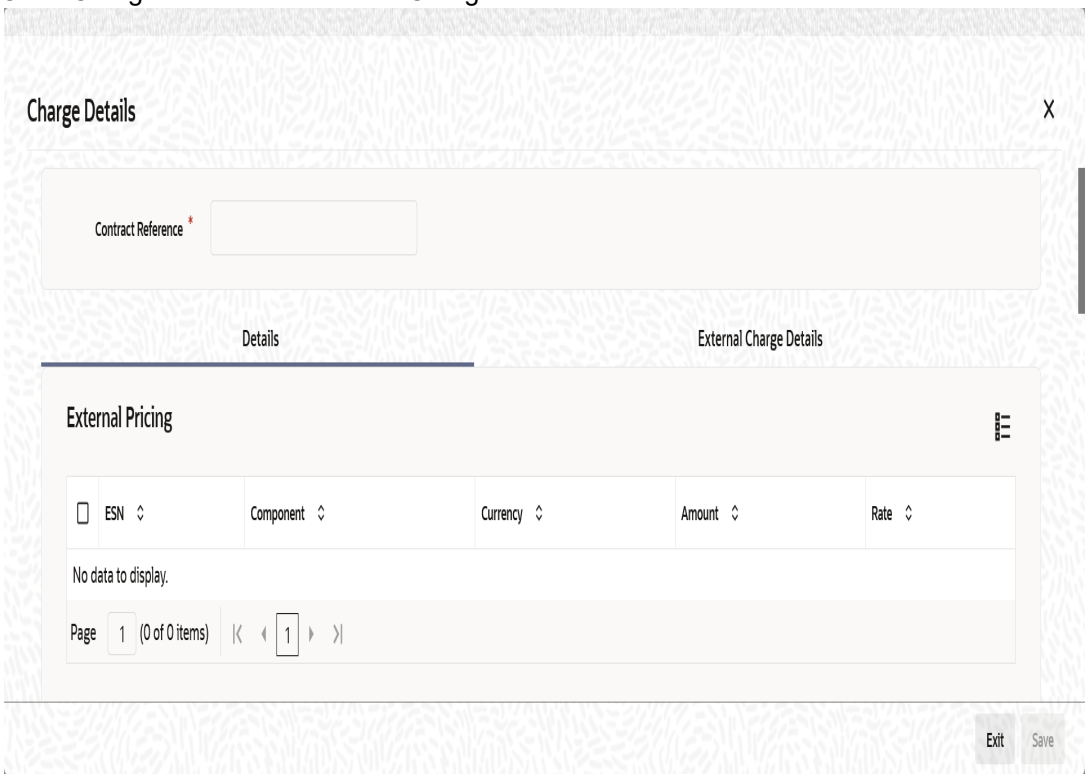
Envelope Contents

Envelope Contents 1 to 6

Specify the envelope contents here.

5.3.6 Viewing Charge Details

Click ‘Charges’ button to view the ‘Charge Details’ screen.



The following fields are displayed here.

Contract Reference

The system displays the contract reference number of the contract you are processing.

Charge Association

Creation ESN

The system displays the event sequence number which depends on the life cycle of the contract processing.

Component

The system displays the name given to the charge component here.

Rule

The system displays the rule.

Description

The system displays the description.

Consider as Discount

If the charge component is considered for discount accrual on a constant yield basis then the 'consider as Discount' option will be checked and you cannot modify this value.

Waiver

The system defaults this option to waive the charge or fee on a contract you are processing.

Accrual Required

The system defaults the option from the product charge class maintenance and the value cannot be modified.

Charge Application

Creation ESN

The system displays the event sequence number which depends on the life cycle of the contract processing.

Component

The system displays the name given to the charge component here

Tag Currency

The system displays the tag currency.

Tag Amount

The system displays the tag amount.

Charge Currency

The system displays the charge currency.

Charge Amount

The system displays the charge amount.

Consider as Discount

If the charge component is considered for discount accrual on a constant yield basis then the 'consider as Discount' option will be checked and you cannot modify this value.

Waiver

The system defaults this option to waive the charge or fee on a contract you are processing.

Liquidated

The system displays the charge or fee liquidated.

Charge Liquidation

Event Sequence Number

The system displays the event number which depends on the life cycle of the contract processing.You cannot modify this value.

Component

The system displays the name given to the charge component here.

Charge Currency

The system displays the currency in which the charge is specified if it is a flat amount and the flat amount itself.

Charge Amount

The system displays the charge amount.

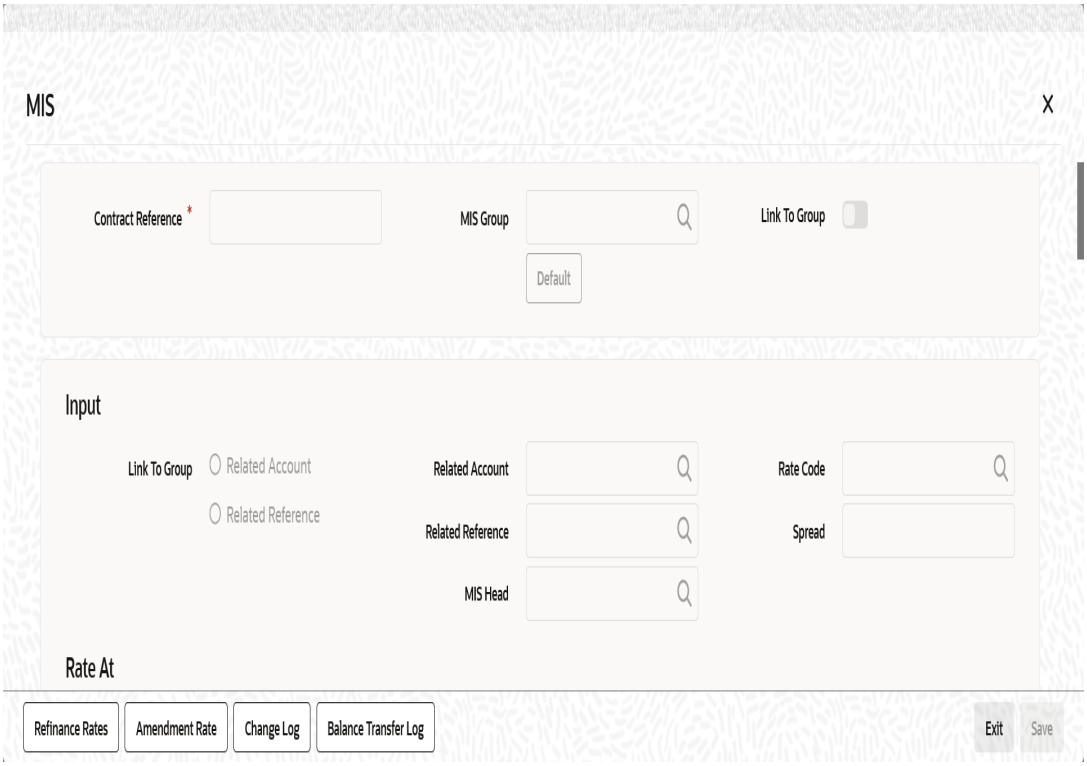
Liquidated

The system displays the charge or fee liquidated.

For further details on this screen, refer to the section 'Processing Charges' in Charges and Fees user manual.

5.3.7 MIS Details

To invoke the MIS details screen for a contract, click on the 'MIS' button while processing the contract.

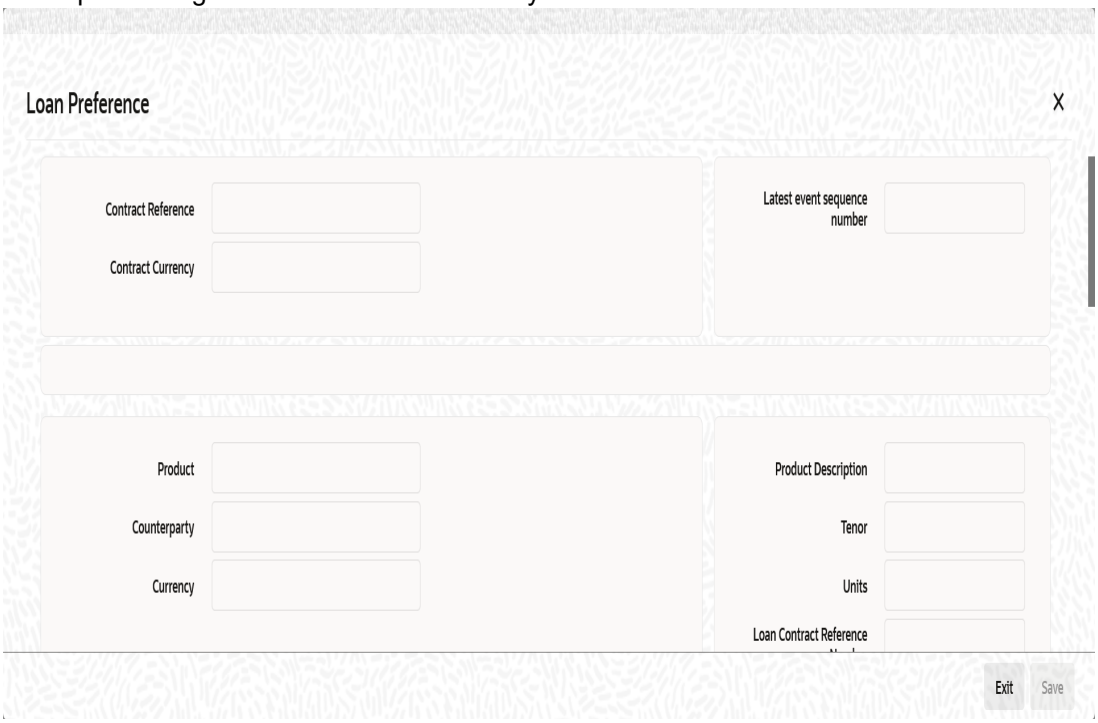


For a contract, the transaction type of MIS class, the cost code and pool code will be picked up from the product under which the contract is processed. The composite MIS code will be picked up from the definition made for the customer, on behalf of whom the contract is being processed.

The interest calculation method for the refinancing rates of the pool will also be picked up, by default, from Pool Codes maintenance and these can be changed. For an account, the transaction type of MIS class will be picked up from the account class, along with the cost codes and pool codes. The composite type of MIS class will be defaulted from those defined for the customer. These too can be changed.

5.3.8 Loan Preference Details

To invoke the 'Loan Preference' screen for a contract, click on the ‘Loan Preference’ button while processing the contract.In this screen you can maintain the details for the loan.



To recall, you have the option to create a loan from Retail bills module. In case you opt for this option, the preferences you maintain in this screen will be used to create a loan during liquidation of retail bills.

The following details are captured:

Contract Reference

The system displays the contract reference number.

Contract Currency

The system will display the currency of the contract. You cannot change this value.

Product

The system displays the loan product code defined for the retail bills product.

Counterparty

The system displays the counter party id.

Currency

The System displays the currency of the bill as the currency of the loan.

Latest ESN

The system displays the latest event sequence number of the contract.

Product Description

The system displays the description of the CL product code here.

Tenor

Here it indicates the tenor for each loan being maintained. The tenor is expressed in days. The minimum/maximum tenor specified in the loan product underlying the contract has to be adhered to.

Units

Indicates the units in which the tenor is specified.

Loan Contract Reference Number

System displays the loan reference number on save of bill.

Rate

Rate Code

The System displays the rate code and value is defaulted from loan product.

Exchange Rate

The system displays the exchange rate and value is defaulted from loan product.However,you can change the exchange rate.

Rate Type

The System displays the rate type and value is defaulted from loan product.

Maximum

The minimum rate variance % allowed for exchange rate is displayed here.

Minimum

The maximum rate variance % allowed for exchange rate is displayed here.

Payment Mode

The system displays the payment mode.It indicates whether the transaction is a debit or credit.

Loan Value Date

The System displays finance/discounting date of a bill as the loan value date.

Maturity Date

The system displays the due date of bills as maturity date of loans.

User Defined Element ID

Specify the unique identification for the user defined element. The adjoining option list displays all valid IDs maintained in the system. You can choose the appropriate one.

UDE Description

Specify the description for the UDE defined above.

Rate as of

Specify a unique rate value here.

Usage

Select the usage type from the adjoining drop-down list and the available options are:

- Periodic
- Automatic

UDE value

Specify the value for the UDE ID.

5.3.9 Viewing Available Limit Details

To view the limit availability of counterparty and other party involved in a transaction, click on the ‘Available Limit’ button while processing the contract.



Here,if the limits maintained are in different currency, then the available limits are converted and displayed in the contract currency.

The following details are displayed:

Counter Party Limit

System displays the available limit for the credit line selected in the other details tab.

Other Party Overall Limit

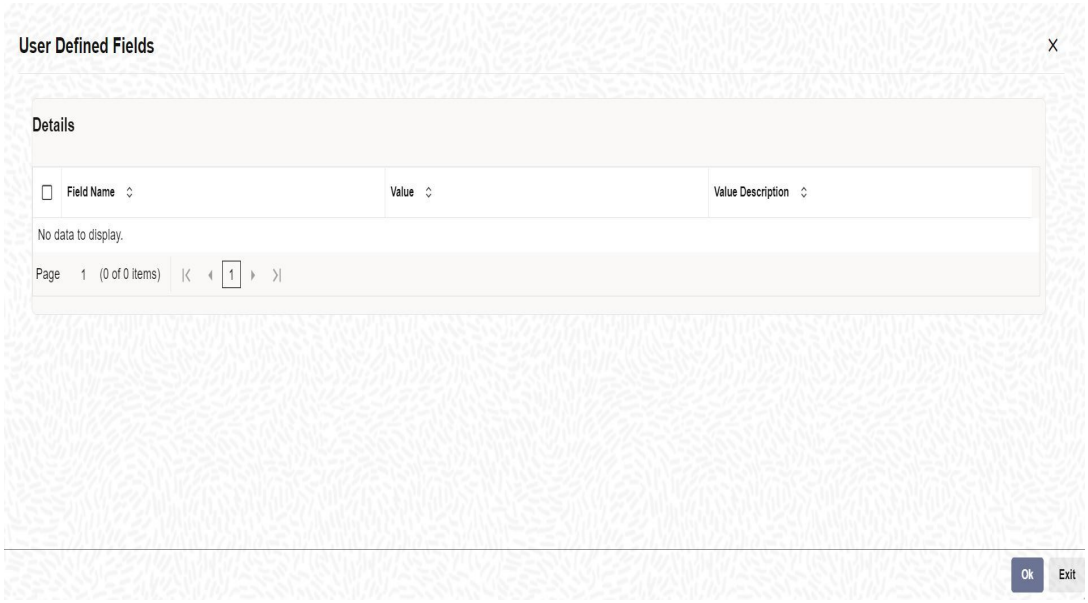
System displays the available limit of the Other Party selected in the main tab.

Drawer/Drawee Limit

System displays the available limit of the Drawer – Drawee combination limit.

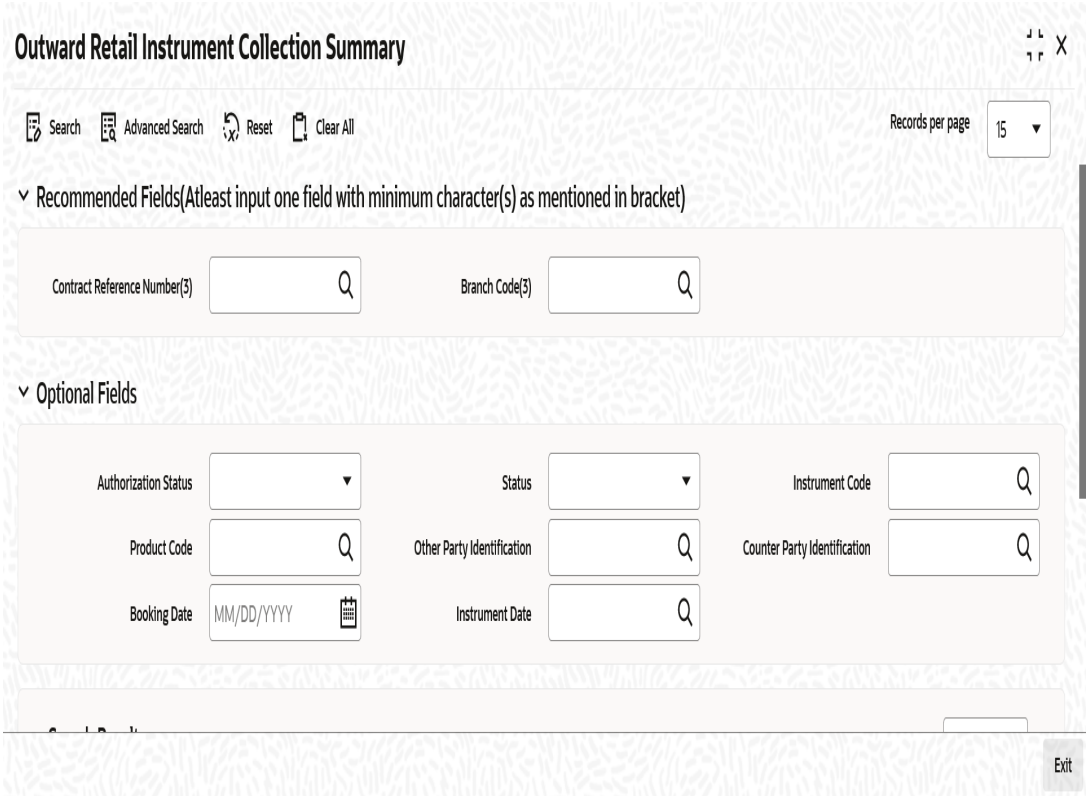
5.3.10 Viewing User Defined Fields

The UDFs linked to a particular product will be available when a contract is processed under that product. In the 'Outward Retail instrument for Collection' contract input screen, click ‘Fields’ button to invoke the ‘Fields’ screen.



5.3.11 Viewing Summary of Outward Retail Instrument Collection

You can view a summary of outward retail instruments in ‘Outward Retail Instrument Collection Summary’ screen. To invoke this screen, type ‘RBSOCONL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status

- Contract Reference Number
- Product Code
- Counterparty Identification
- Status
- Instrument Code
- Other Party Identification
- Booking Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Status
- Contract Reference Number
- Instrument Code
- Product Code
- Other Party Identification
- Other Party Name
- Counterparty Identification
- Counterparty Name
- Collecting Bank Name
- Collecting Bank Branch Name
- Booking Date
- Protest

5.4 Outward Cheques for Clearing (PDCs)

This section contains the following topics:

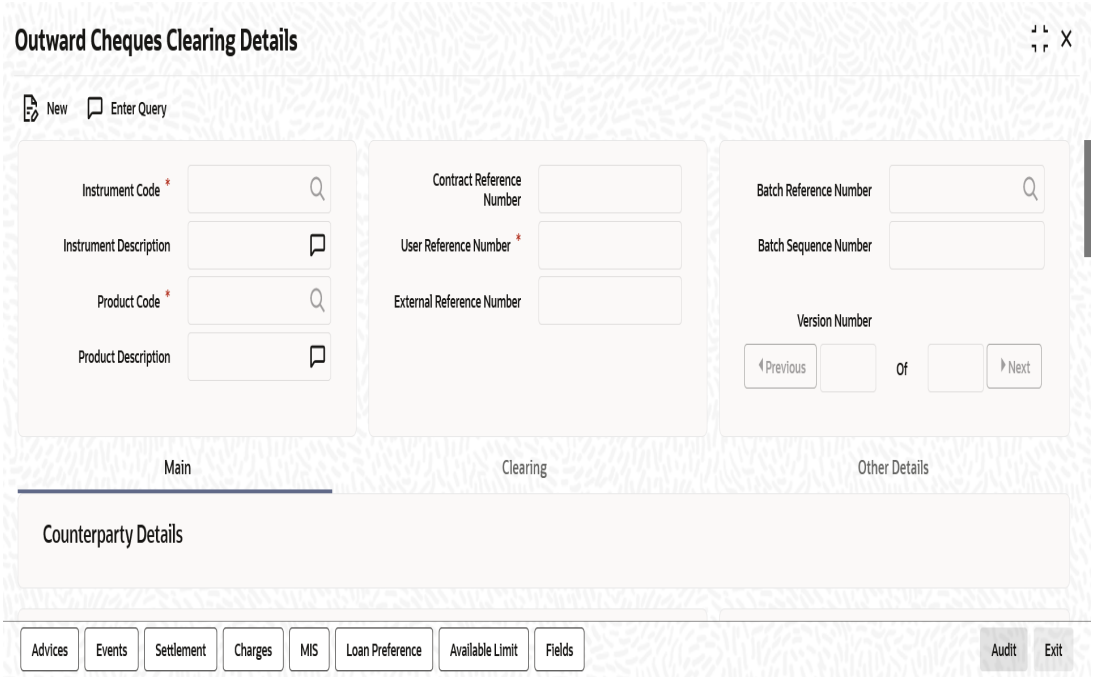
- Section 5.4.1, "Creating Outward Cheques for Clearing (PDCs)"
- Section 5.4.2, "Main Tab"
- Section 5.4.3, "Clearing Tab"
- Section 5.4.4, "Other Details"
- Section 5.4.5, "Viewing Advices"
- Section 5.4.6, "Events"
- Section 5.4.7, "Accounting Entries"
- Section 5.4.8, "Messages"
- Section 5.4.9, "Settlement Details"
- Section 5.4.10, "Viewing Charge Details"
- Section 5.4.11, "MIS Details"
- Section 5.4.12, "Loan Preference Details"
- Section 5.4.13, "Viewing Available Limit Details"
- Section 5.4.14, "Viewing User Defined Fields"
- Section 5.4.15, "Viewing Summary of Outward Cheques Clearing"

5.4.1 Creating Outward Cheques for Clearing (PDCs)

You can capture details for a Outward Cheques for Clearing in the 'Outward Cheques Clearing Details' screen. You can access this screen from the Application Browser. You can also invoke this screen by typing ‘RBDOCCNL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

5.4.2 Main Tab

Click ‘Main’ tab to capture the main details of the contract.



The screen is used for capturing the details of Outward Clearing Cheques (Post Dated Cheques), to initiate the transaction, facilitate financing and collateralization of instrument.

Specify the following details:

Instrument Code

Select the instrument code from the adjoining option list.

Instrument codes associated with product type ‘Outward Cheques for Clearing (PDCs)’ only will be available for selection.

Instrument Description

The system displays the description for the instrument code selected.

Product Code

Select the product code from the adjoining option list. The list contains all the products with product type ‘Outward Cheques for Clearing (PDCs)’.

Product Description

System displays the description for the product code selected.

Contract Reference Number

System generates a Contract Reference Number. This is a unique reference for the bill contract.

This reference is used in all accounting entries and transactions related to this Contract.

User Reference Number

By default, the system displays the contract reference number in this field.You can change the value if needed.

External Reference Number

The External Reference Number is used when the contract is being uploaded from an external system. During Manual booking, system defaults the contract reference number In this field.

Batch Reference Number

Select a batch reference from the option list when an instrument needs to be added to a batch already booked. Batch reference number is applicable only for contracts that are to be considered as part of a batch. The field is applicable for missed out entries in a bulk booking. This is an optional field and you can leave this field blank.

Batch Sequence Number

The system generates the batch sequence number only for contracts that are to be considered as part of a batch.The value is applicable only if the batch reference number is selected.

Counterparty Details

Counterparty Identification

Select the customer Id here.It indicates who has submitted the instrument for collection.

Counterparty Name

The system displays the name of the customer based on the Counterparty ID selected.

Counterparty Account Number

Select the account number of the customer from the adjoining option list.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

The branch to which the customer account belongs is defaulted by the system.

Instrument Details

Instrument Number

Specify the instrument number.In case of cheques, this is the cheque number.

Instrument Date

Specify the instrument date.

Currency

Select the bill/Instrument currency from the adjoining option list.The system defaults the local currency as the bill currency.You can edit this value if needed.

Amount

Specify the bill/cheque amount.

Local Currency Amount

The system defaults the Local Currency Amount on save or subsystem visit.

Other Party Details

Other Party Identification

Select the Other Party ID from the adjoining option list.

Other Party Name

The system displays the other party name, based on the other party Id selected.

Debit Account for Realization

The system defaults the Clearing GL maintained in the Retail Bills branch parameters here.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Debit Account Branch

System defaults the contract booking Branch into this field.

Additional Details

Booking Date

System displays the application date as booking date.

Activation Date

System displays the date on which the clearing contract will be created for the PDC being booked.It displays the instrument date as the activation date.

Value Date

System displays the date on which the proceeds will be available to the customer.Here the value date is equal to the activation date + customer float.

Auto Liquidation

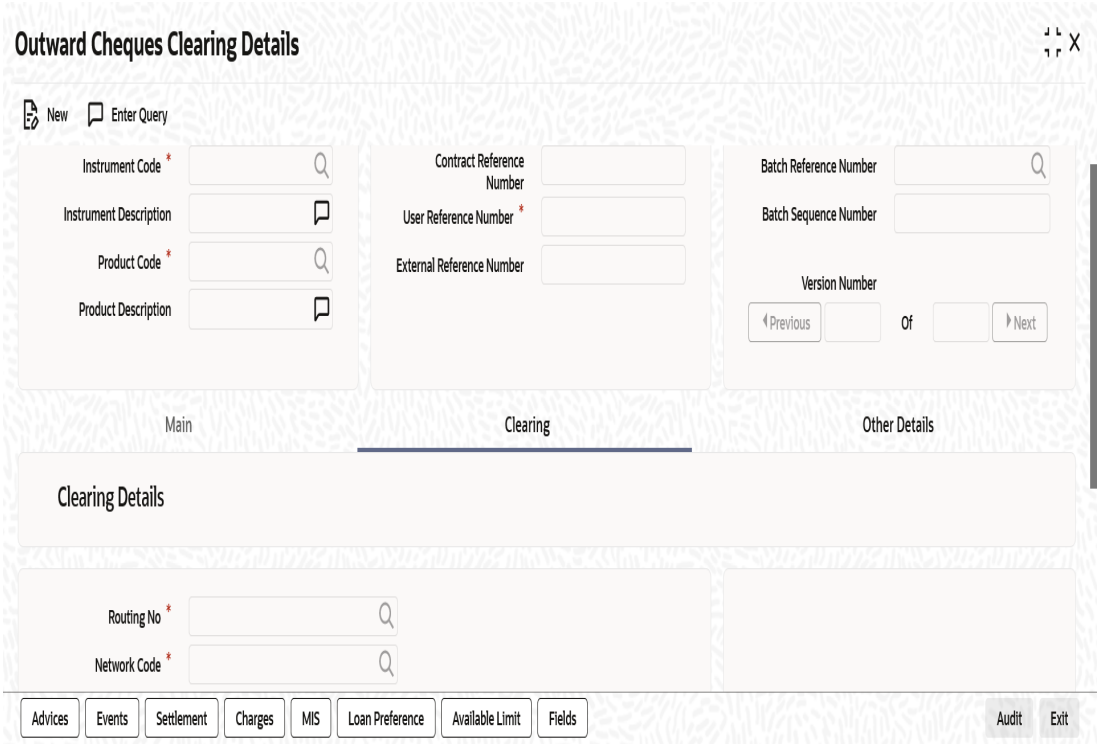
Check this box to indicate that the bill contract should be liquidated automatically as part of a batch process on the Value Date. This is defaulted from the product and can be modified by the user.

Internal Remarks

Specify your remarks on the transaction.

5.4.3 Clearing Tab

Click ‘Clearing’ tab to capture clearing details.



Specify the following details:

Clearing Details

Routing No

Select the routing number from the adjoining option list. The list contains values from the bank code maintenance screen.

Network Code

Select the clearing network code of the post dated cheque from the adjoining option list.

5.4.4 Other Details

Click ‘Other Details’ tab to capture additional details.



Specify the following details:

Parties

Party Type

System displays the party type here.

Cheque - Counterparty will be defaulted as Drawer and Other party will be defaulted as Payee.

Party Identification

System displays the party Id based on the CIF defined in the main tab.

Party Name

System displays the party name based on the CIF.

Address Line 1

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 2

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 3

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Address Line 4

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Country

System defaults the value for the field based on the CIF defined.You can edit this value if needed.

Language

System defaults the value for the language field based on the CIF defined.You can edit this value if needed.

Limit

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

The value is defaulted by the system as 'Yes'.However,the value can be changed later from 'Yes' To 'No', the system displays an override at the time of saving a record.

Credit Line

Select the credit line from the option list. The list contains only those lines that belong to the counterparty.

It is mandatory to specify the credit line if the instrument is considered for financing and the option ‘Track Limit’ is checked.

Other Party Limit Check Required

Check this box to indicate that the limit of the Other party should to be validated.

Margin

Margin Percentage

System defaults the margin% from instrument maintained.You can edit this value if needed. Here, the value should be between 0 and 99.99.

Finance

Financing

The value for field is defaulted based on the instrument selected. However you can change the value by choosing it from the drop-down list and the available options are:

- Eligible
- Not Eligible
- Financed

Discount Amount

The system calculates and displays this value when the 'Financed' value is selected in 'Financing'.

System calculates the amount being financed as instrument amount less margin.**Collateral**

Collateral

Select the value from the adjoining drop-down list and the available options are:

- Eligible
- Not Eligible

- Collateralized
- To be Collateralized

If the instrument is eligible for collateral, then the value shown will be 'Eligible'.If the instrument is not eligible for collateral, then the value shown will be 'Not Eligible'.

Note

If the buyer-seller combination limit or overall buyer exposure limit is not available, then when you save the contract, the system displays an override message ‘Limits not available - instrument will not be considered as collateral’.

The system then updates the value in ‘Collateral’ field to ‘To be collateralized’.

Such contracts are tagged as waiting to be considered for collateral. When the limit is available, the system will consider these contracts for collateralization on a FIFO basis up to the due date of payment or realization, dishonour or protest, whichever is earlier.

However during batch operations, if the contract amount is more than the limit availability, the next contract with the contract amount within the limit will be considered.

Collateral Value

The collateral value of the instrument will be the instrument amount less margin or the Collateral Capital on Bill amount, whichever is lower. When the instrument amount minus margin is more than the cap amount, during save, system provides and override message saying that the collateral value is reduced to the capital amount for single bill.

Collateral Pool

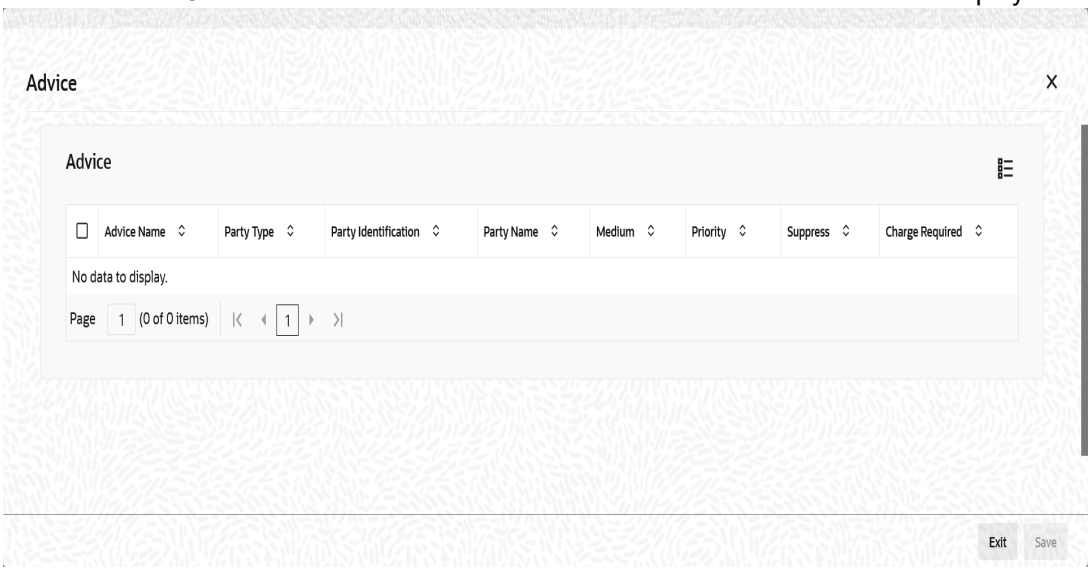
Select the collateral pool Id from the option list. If there is no existing pool, then the system creates the pool and links the collateral to the pool on save.

5.4.5 Viewing Advices

An important part of processing a Retail Bill is the generation of various advices applicable for a contract.

The details of the advices for an event are displayed in the Advices screen. The party type to whom a specific advice should be sent is picked up automatically based on the type of RB being processed and the parties involved.

For Retail Bills Contract details screen click 'Advices' tab.The advices screen is displayed.



The following advice details are displayed here:

Advice

Advice Name

This is the code that identifies the advice that can be generated for a Retail bill. All the advices specified for the product to which the Retail bill is linked will be displayed in this screen. If the advice is not applicable to the bill you are processing you can suppress its generation in the corresponding fields on this screen.

Party Type

This is the type of party involved in the Retail bills. For example, drawee, drawer etc. The party type is displayed based on your specifications in the Parties screen.

Party Identification

System displays the party identification.

Party Name

This is the name of the party involved in the Retail bill to whom the advice is to be sent.

Medium

If advices are to be generated, for the bill you are processing, it is mandatory for you to also specify the medium through which an advice is to be transmitted.An advice that is generated can be transmitted through Mail.

Priority

For messages sent through media l you can specify the priority with which the advice should be generated. By default, the priority of all advices is marked as Normal. You have the option to prioritize advices to one of the following options:

- Normal
- Medium
- High

Suppress

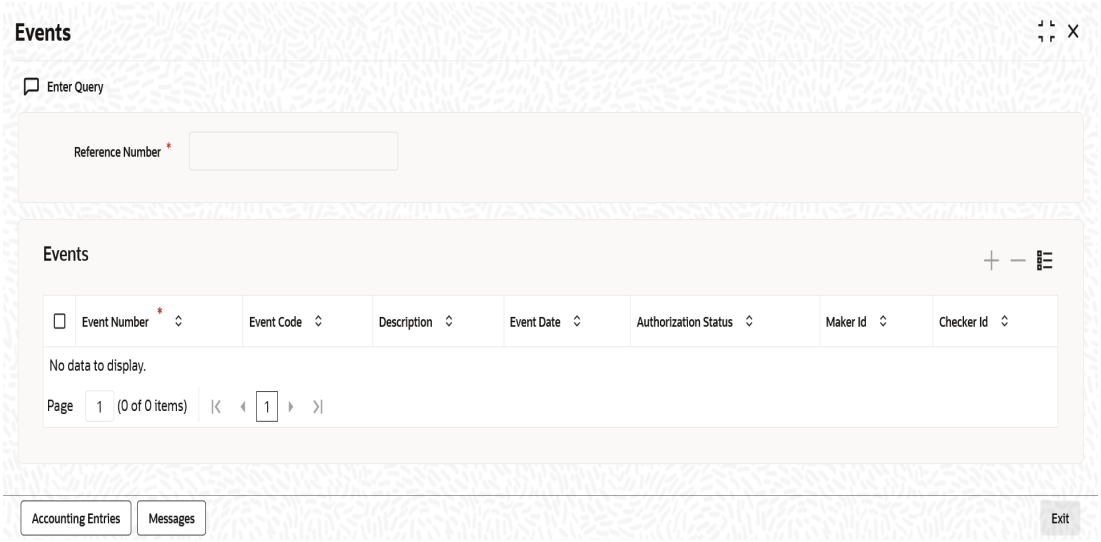
By default, all the advices that have been defined for a product will be generated for the Retail Bills involving it. As certain advices may not be applicable to the bills you are processing, you can suppress its generation by indicating the same in this screen.

Charge Required

The flag is enabled if you have specified to collect charges for advice generation.

5.4.6 Events

Click ‘Events’ button in the ‘Outward Cheques Clearing Details’ screen and invoke the ‘Event’ screen.



Here the following details of the events, that have taken place on the contract, will be displayed along with the pending events.

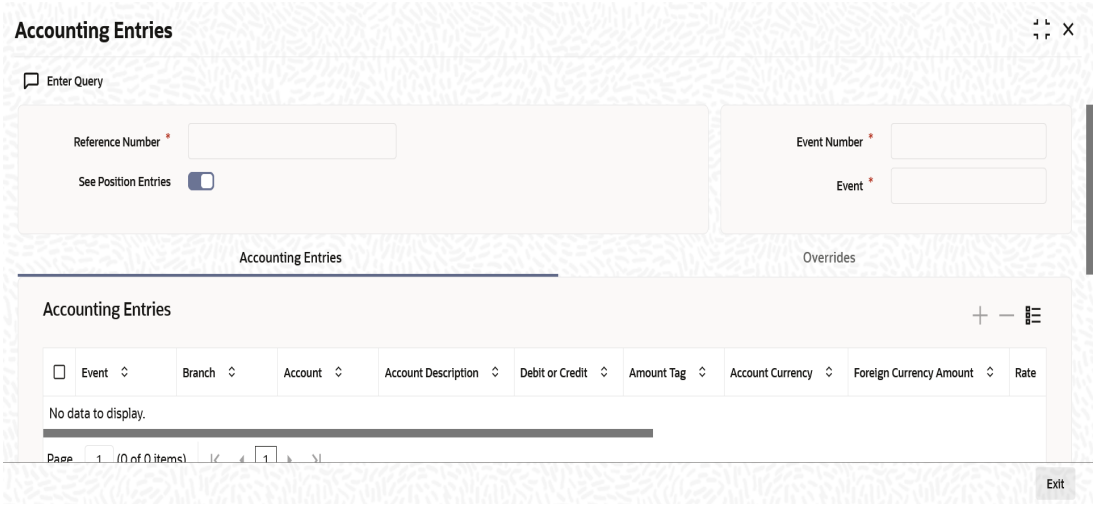
- Reference Number
- Event Number
- Event Code
- Description
- Event Date
- Authorization Status
- Maker Id
- Checker Id

5.4.7 Accounting Entries

Click ‘Accounting Entries’ button to view the accounting entries for the event.

5.4.7.1 Accounting Entries Tab

You can view the accounting entry details herein ‘Accounting Entries’ tab.

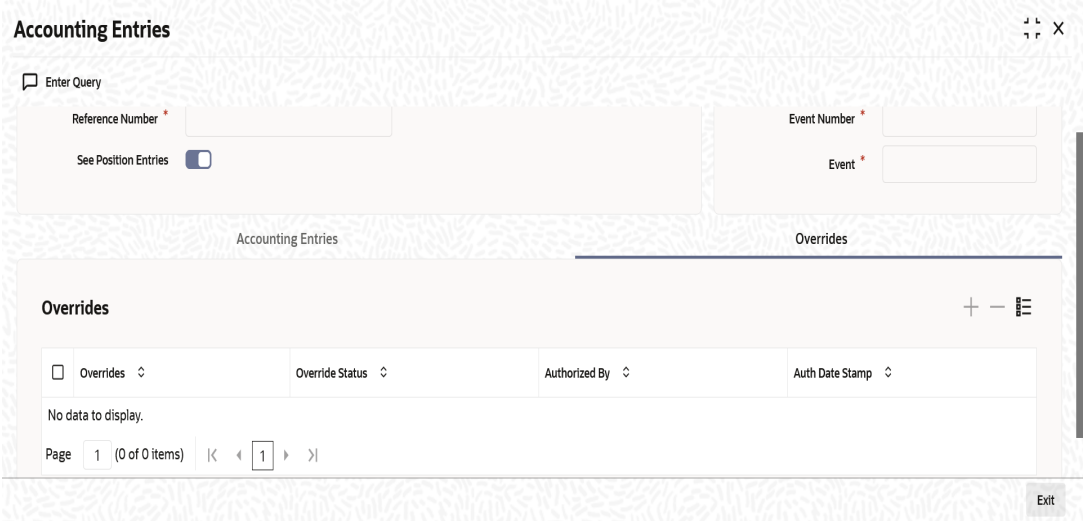


The following details are displayed here:

- Reference Number
- Event Number
- Event
- See Position Entries (enabled)
- Accounting Entries
- Event
- Branch
- Account
- Account Description
- Debit/Credit
- Amount Tag
- Account Currency
- Foreign Currency Amount
- Rate
- Local Currency Amount
- Date
- Value Date
- Transaction Code

5.4.7.2 Overrides Tab

You can view the overrides that occur in the life cycle of a contract in 'Overrides' tab.



The following details are displayed here:

- Reference Number
- Event Number
- See Position Entries (Enabled)
- Event
- Overrides
- Overrides
- Override Status
- Authorized By
- Authorization date Stamp

5.4.8 Messages

Click ‘Message’ button from the ‘Events’ screen and view the list of messages applicable to a particular event in the life cycle of the retail bill.



The following details of a message are displayed:

- The message type

- The Name and ID of the recipient of the message
- The status of the message
- Medium
- DCN

5.4.8.1 Message Details

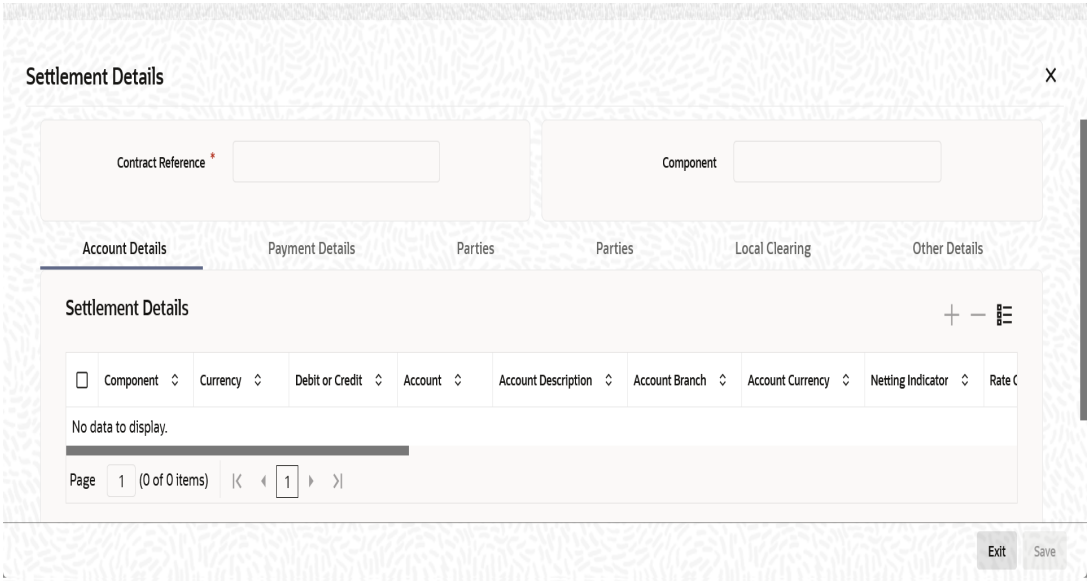


Here in order to view the text of a message, You need to highlight the message and click ‘Message’ button. Click ‘Exit’ or ‘Cancel’ button to exit the screen.

5.4.9 Settlement Details

You can capture the settlement details of a Retail bill in ‘Settlement Details’ screen. Click ‘Settlement’ button in ‘Outward Cheques Clearing Details’ screen to invoke the ‘Settlement Details’ screen.

5.4.9.1 Account Details Tab



Account Details

The account details that get defaulted include the following:

- Component and its Currency
- Payment Account and its Currency
- Branch of your bank to which the account belongs

Debit/Credit

System displays the debit/Credit value.

Account

Specify the account number here.

Account Description

Specify a brief description on account.

Netting Indicator

In addition to maintaining a netting agreement for each counterparty, you have to specify whether or not the contract is under the netting agreement for each contract involving the counterparty.

Check this box to indicate that you would like to enable the Netting option for the various components (Amount Tags) involved in the transaction. These components could be commission, interest, tax, charges etc.

Rate Code

Specify rate code by selecting appropriate rate code from selection list. Following values are available:

- Buy
- Sell
- Mid

Spread Definition

Select the spread definition from the adjoining drop-down list. The options available are:

- Point

- Percentage

Customer Spread

This defaults from your specification of tenor-wise spread for the relevant Currency Pair in the Customer Spread Maintenance screen. You can change this for a specific contract.

Original Exchange Rate

If the component currency is different from the account currency, the system requires an exchange rate for the conversion. The components of the final exchange rate used for conversion are:

- The Base Rate – this is defaulted from the exchange rate that you have maintained for the currency pair involved. It is computed as Mid Rate +/- Spread (depending on whether it is the Buy Spread or the Sell Spread).
- The Customer Spread - the spread that you have maintained for the specified Counterparty, Currency Pair and Tenor combination in the Customer Spread Maintenance screen is picked up and applied for the customer involved in the deal.

Exchange Rate

For transactions involving any relationship pricing benefit scheme, the customer specific exchange rate derived by adding the original exchange rate and the customer spread maintained for the relationship pricing scheme, gets displayed here.

If Relationship Pricing is not applicable, Exchange Rate will be the same as the Original Exchange Rate.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiation Reference

Specify the negotiation reference here.

Generate Message

Enable this option if a payment messages has to be generated for the settlement instruction.

IBAN Account Number

The system displays the IBAN Account Number here.

Euro In Currency and Euro In Amount

SWIFT messages (MT103/MT202) generated towards settlement can furnish the value of the settlement amount in both the settlement account currency, and a Euro Related Information (ERI) currency of your choice. If you opt to furnish the ERI value of the amount, you have to enter the following in this screen:

- The ERI currency
- The ERI Amount

The system defaults to the ERI currency specified for the customer and currency combination.You can change the default ERI currency. The ERI amount that you specify will be validated against the Tolerance Limit specified for the ERI currency (in the Currency Maintenance screen).

5.4.9.2 Payment Details Tab

The details of the payment have to be specified in the 'Payment Details' screen.



The following details are captured:

Payment By

Indicate the method of payment for both Outgoing as well as Incoming Payments, for a Branch, Account and Currency combination. The following options are available:

- Instrument (settlement is done through a Cheque, MCK etc.)
- Message (payment is made by means of a SWIFT Message)
- Clearing (the transaction is a local payment transaction and the settlement is routed through the Clearing House of the bank)

Note

You can indicate the payment method as 'Clearing' only,

If the payment currency is the local currency of the branch

If it is one of the clearing currencies defined for the branch

If you have selected '*.*' in the currency field

No payment message will be generated for settlements routed through a Clearing House.

Depending on the method in which you want to settle the contract, you should specify either Instrument or Message details.

Details Of Charge

In this section you can maintain details of the party who will bear the charges incurred in

processing the transaction. It could be either:

- Remitter – All Charges
- Beneficiary – All Charges
- Remitter – Our Charges

Details of Payment

Here you can specify information, from the Ordering Party to the Beneficiary Customer, about the reason for the payment.

This field can contain reference numbers, invoice numbers or any other details, which will enable the Beneficiary to identify the transaction. This information is to be passed through the payment chain to the Beneficiary.

Banking Priority

Select the priority of the payment messages from the drop down list. The options available are:

- Highly Urgent
- Urgent
- Normal

The default value is Normal.

Sender to Receiver Information

Information 1 to 6

This could be instructions or additional information for the Receiver, Intermediary, Account With Institution or Beneficiary Institution.

Clearing Network

Network Code

Indicates the clearing network code.

Instrument Details

If you opt to settle a contract with an instrument, you should specify the type of instrument that you would use. For example, you could settle a contract using a Manager's Cheque, a Cheque or a Demand Draft. You should also specify the number that identifies the instrument. This number will be printed on the instrument.

If the settlement is through an instrument, you cannot specify party details.

Cover Details

Cover Required

Check this box if cover is required.

Cover By

Select the cover by as Message or Clearing.

RTGS Details

RTGS Payment

If the settlement chosen is one of the RTGS Nostro that is, RTGS outgoing Nostro account in case of Outgoing customer and Bank transfer and RTGS incoming Nostro in case of outgoing Direct Debit transfer then the system will check this check box as per the validations done in RTGS Network. The user cannot change this value.

RTGS Network

If in a RTGS Network the accounts are maintained as ‘Pay account’ or ‘Receiver Account’ during the save of settlement instruction, then a set of validations will be performed as mentioned below:

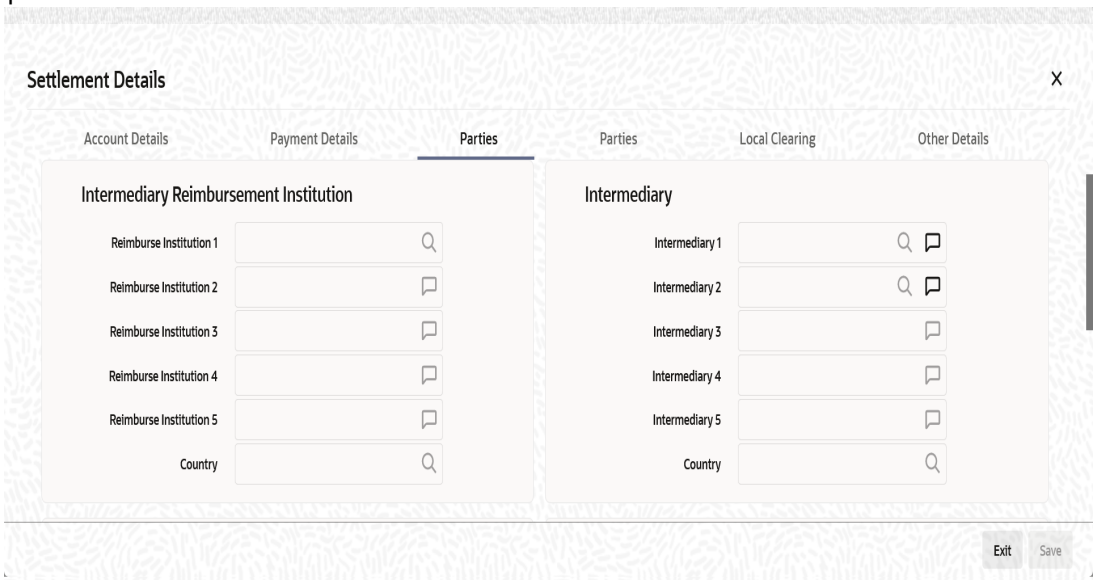
For Pay message, it will validate the intermediary (if intermediary is not present, the Account with Institution (AWI) will be validated and if the AWI is also not present then receiver will be validated) is a RTGS participant.

For Pay+ Cover message, it will validate that a receiver correspondent is a RTGS network participant.

If the above conditions are satisfied, the RTGS Network will be updated and the system will check RTGS Payments check box.

5.4.9.3 Parties Details Tab

When you settle a contract, funds may have to pass through a series of banks before it actually reaches the Ultimate Beneficiary. In the Parties screen, you can capture details of all parties involved in a contract.



Specify the following details:

Intermediary Reimbursement Institution

Reimbursement Institution 1 to 5

An Intermediary Reimbursement Institution is the financial institution between the Sender’s Correspondent and the Receiver’s Correspondent, through which the reimbursement of the funds will take place.

Country

Specify the country of the intermediary reimbursement institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Intermediary

Intermediary 1 to 5

The Intermediary in a contract refers to the financial institution, between the Receiver and the ‘Account with Institution’, through which the funds must pass.

The Intermediary may be a branch or affiliate of the Receiver or the 'Account With Institution', or an entirely different financial institution. Here you can enter either the:

- ISO Bank Identifier Code of the bank
- Name and address of the Bank

Country

Specify the country of the intermediary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver Correspondent

Correspondent 1 to 5

The Receiver's Correspondent is the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver.

You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent

Country

Specify the country of the receiver's correspondent. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver of Cover

Specify the details of the Receiver of the cover message, which can be any one of the following:

- ISO Bank Identifier Code of the bank
- Branch of the Receiver
- Name and address of the Receiver

Account With Institution

Account With Institution 1 to 5

An Account with Institution refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The 'Account with Institution' may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution.You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver's Correspondent
- Name and address of the Receiver's Correspondent
- Other identification codes (for example, account number)

If no selection is made for Account with Institution, all beneficiaries will appear for selection in the option list for Ultimate Beneficiaries in the Parties tab 2 screens. If a particular Ultimate Beneficiary is selected in Parties tab 2, then the Account with Institution for the selected ultimate beneficiary will appear by default in the AWI field in the Parties tab 1 screen.

Country

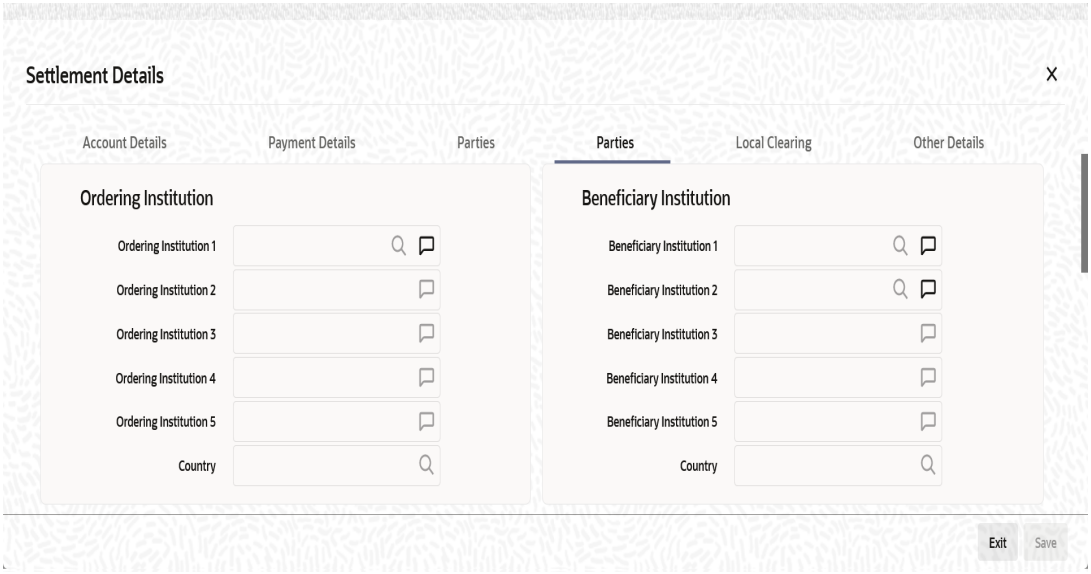
Specify the country of the account with institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Receiver of Cover

Specify the details of the receiver of the cover message, which can be any one of the following:

- ISO Bank Identifier Code of the bank
- Branch of the Receiver
- Name and address of the Receiver
- Other identification codes (for example, account number)

5.4.9.4 Parties Details Tab



Specify the following details:

Ordering Institution

Ordering Institution 1 to 5

The Ordering Institution is the financial Institution, which is acting on behalf of itself, or a customer, to initiate the transaction. In this field, you can enter one of the following:

- The ISO Bank Identifier Code of the Ordering Institution
- The branch or city of the Ordering Institution
- The Name and address of the Bank

Country

Specify the country of the ordering institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Beneficiary Institution

Beneficiary Institution 1 to 5

Specify the details of the beneficiary institution.

Country

Specify the country of the beneficiary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Ordering Customer

Ordering Customer 1 to 5

The Ordering Customer refers to the customer ordering the transfer. Here, you can enter the name and address or the account number of the Customer, ordering the transaction. You will be allowed to enter details in this field only if you have initiated a customer transfer (MT 103 and MT 102).

Country

Specify the country of the ordering customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Ultimate Beneficiary

Ultimate Beneficiary 1 to 5

Specify details of the institution in favour of which the payment is made. It is in reality the bank, which services the account of the Ultimate Beneficiary. This is applicable only in the case of bank transfers and not for customer transfers. You will be allowed to make entries into this field only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions –MT 202). Here you can enter either:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution

Country

Specify the country of the beneficiary institution. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Beneficiary Institution For Cover

For Cover 1 to 5

Specify details of the institution in favour of which the payment is made. Here, you will be allowed to make entries into this field only for Bank transfers (MT 200 or MT 202).

In this field you can enter either the:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution

Country

Specify the country of the beneficiary institution for cover. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

External Counterparty Details

Counterparty Bank

Select the Counterparty Bank from the adjoining option list.

Counterparty Account

Select the Counterparty Account from the adjoining option list.All the Counterparty Accounts pertaining to this Bank will appear for selection.

Counterparty Name

On selecting the Counterparty Account, the system defaults the Counterparty Name as maintained for that account.

Agreement Id

Specify the Agreement ID of the counterparty in order to facilitate a cross-referencing between the Payment and the Direct Debit instruction when a reversal of payment is carried out due to rejection of the outbound DD.

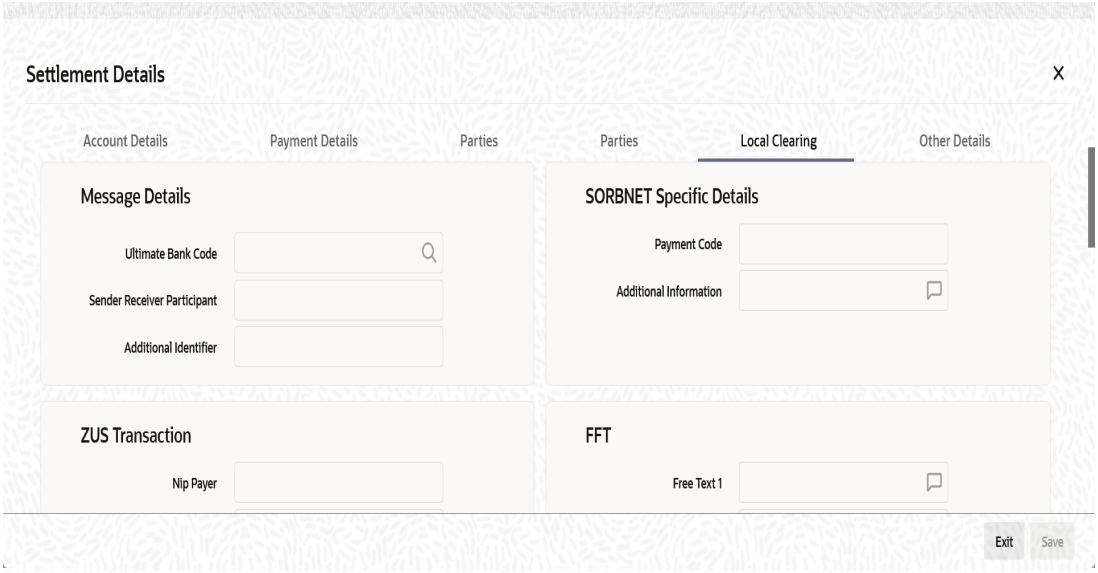
Post Accounting

The Post Accounting option is defaulted from the Settlements to Payment Product and UDF Mapping screen.

Clearing Network

Here, The Clearing Network in settlement screen will be defaulted with 'Clearing Network' maintained in local clearing section in settlement instruction.

5.4.9.5 Local Clearing Tab



Specify the following details:

Message Details

Ultimate Bank Code

Select the ultimate bank code from the adjoining option list.

Sender Receiver Participant

Specify the sender receiver participant.

Additional Identifier

Specify the additional identifier.

SORBNET Specific Details

Payment Code

Specify the payment code.

Additional Information

Specify additional information, if any.

ZUS Transaction

Nip Payer

Specify the nip payer.

Payer Identifier

Specify the payer identifier.

Declaration

Specify the declaration.

Supplement Id

Select the supplement Id from the adjoining drop-down list.

Payment Type

Select the payment type from the adjoining drop-down list.

No of Declaration

Specify the number of declaration.

FFT

Free text 1, 2 and 3

Specify free text, if any.

Receiver Information

Receiver Name

Specify the receiver name.

Address 1,2 and 3

Specify the address here.

Repair Reason

Reason 1, 2, 3 and 4

Specify the reason for repair.

Send Receiver Information

Information 1, 2, 3, 4, 5 and 6

Specify the sender receiver information here.

Additional Information

Information 1, 2, 3 and 4

Specify additional information, if any.

5.4.9.6 Other Details Tab



Specify the following details:

Regulatory Reporting Details

Bank Operation Code

Specify the bank operation code here.The options available are SPRI, SSTD, SPAY and CRED.

Regulatory Report 1 to 3

Select the Regulatory Reporting Details from the option list displaying the following values:

- /BENEFRES/
- /ORDERRES/

Time Indicators

Transaction Code

This is the code for the transaction type.

Time Indicator 1 to 3

Specify one or several time indication(s) here. Select the time indication code from the following values available in the adjoining option list:

- /CLSTIME/ - Time by which funding payment must be credited, with confirmation, to the CLS Bank's account at the central bank, expressed in CET.
- /RNCTIME/ - Time at which a TARGET payment has been credited at the receiving central bank, expressed in CET
- /SNDTIME/ - Time at which a TARGET payment has been debited at the sending central bank, expressed in CET

Instruction Code Details

Instruction Code 1 to 6

Specify the instruction codes here.You can add a maximum of six instruction codes. However, you cannot repeat any code that has already been specified. The options available are:

- CHBQ
- TELE

- PHON
- PHOI
- REPA
- INTC
- TELI
- SDVA
- PHOB
- TELB
- HOLD
- CORT

Envelope Contents

Envelope Contents 1 to 6

Specify the envelope contents here.

5.4.10 Viewing Charge Details

Click ‘Charges’ button in the ‘Outward Cheques Clearing Details’ screen to view the charge details.



The following fields are displayed here.

- Contract Reference

Charge Association

- Creation ESN
- Component
- Rule
- Description
- Consider as Discount
- Waiver

- Accrual Required

Charge Application

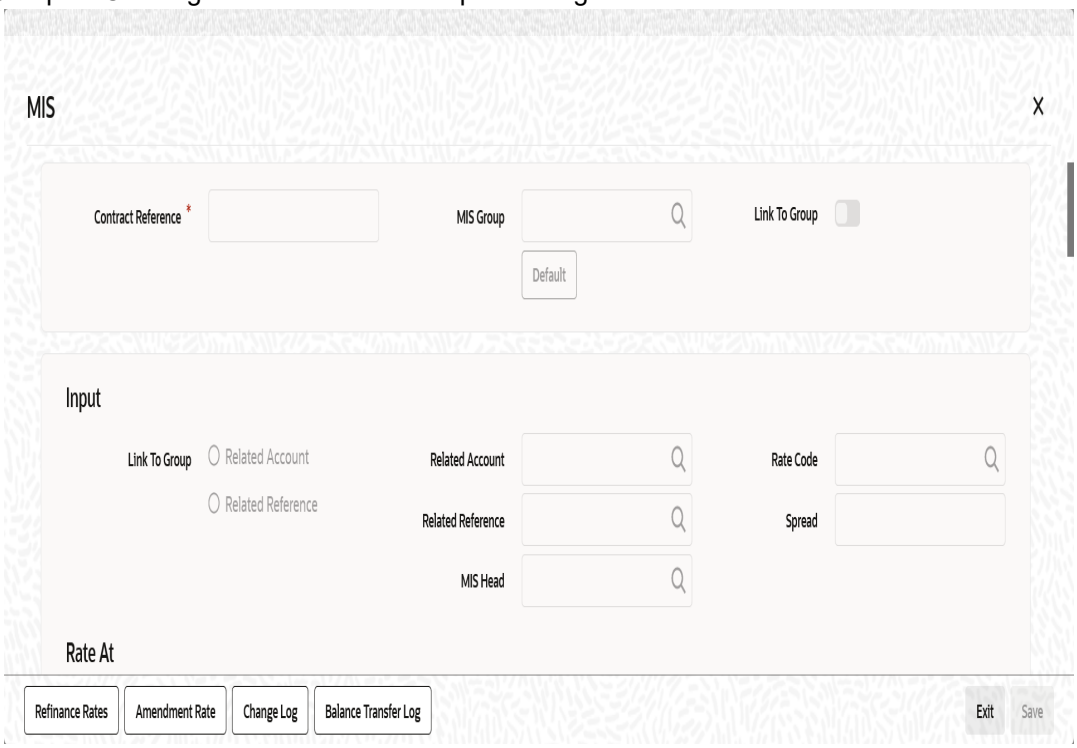
- Creation ESN
- Component
- Tag Currency
- Tag Amount
- Charge Currency
- Charge Amount
- Consider as Discount
- Waiver
- Liquidated

Charge Liquidation

- Event Sequence Number
- Component
- Charge Currency
- Charge Amount
- Liquidated

5.4.11 MIS Details

To invoke the MIS details screen for a contract, click on the 'MIS' button in the 'Outward Cheques Clearing Details' screen while processing the contract.

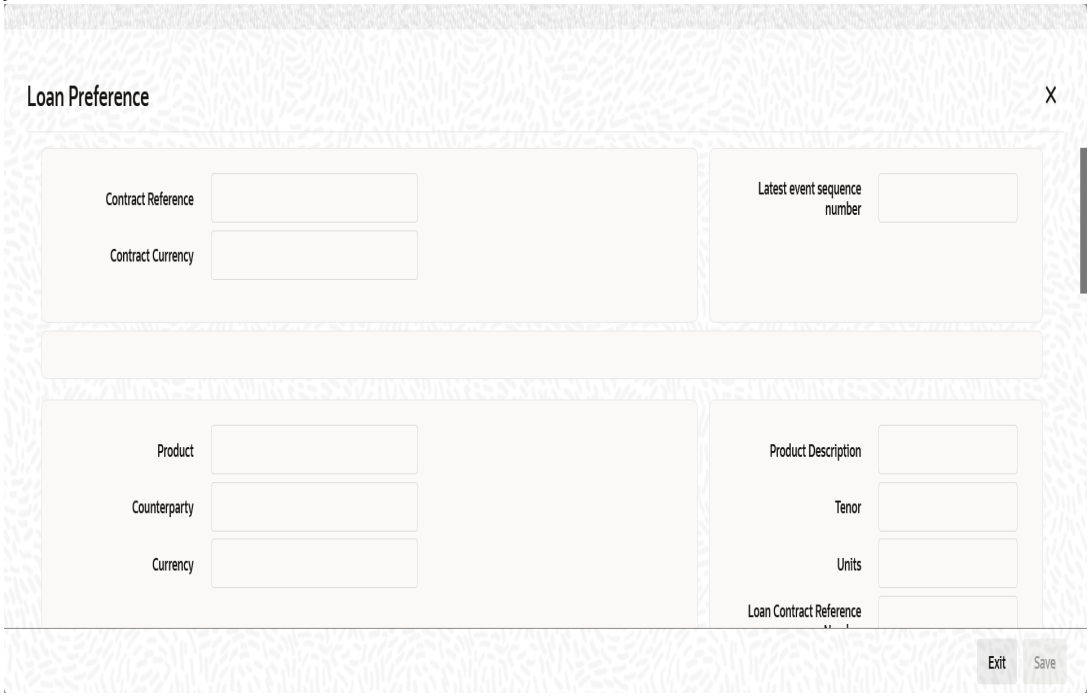


For a contract, the transaction type of MIS class, the cost code and pool code will be picked up from the product under which the contract is processed. The composite MIS code will be picked up from the definition made for the customer, on behalf of whom the contract is being processed.

The interest calculation method for the refinancing rates of the pool will also be picked up, by default, from Pool Codes maintenance and these can be changed. For an account, the transaction type of MIS class will be picked up from the account class, along with the cost codes and pool codes. The composite type of MIS class will be defaulted from those defined for the customer. These too can be changed.

5.4.12 Loan Preference Details

To invoke the 'Loan Preference' screen for a contract, click on the ‘Loan Preference’ button in the ‘Outward Cheques Clearing Details’ screen while processing the contract.In this screen you can maintain the details for the loan.



To recall, you have the option to create a loan from Retail bills module. In case you opt for this option, the preferences you maintain in this screen will be used to create a loan during liquidation of Retail bills.

Specify the following details:

Contract Reference

The system displays the contract reference number.

Contract Currency

The system will display the currency of the contract. You cannot change this value.

Product

The system displays the product code of CL with which the loan account is created. The value is defaulted from Retail bills product maintenance.

Counterparty

The system displays the counter party details.

Currency

The system displays the currency of the loan. Here, Instrument Currency will be defaulted.

Latest ESN

The system displays the latest event sequence number of the contract.

Product Description

The system displays the description of the CL product code here.

Tenor

Here it indicates the tenor for each loan being maintained. The tenor is expressed in days. The minimum/maximum tenor specified in the loan product underlying the contract has to be adhered to.

Units

Indicates the units in which the tenor is specified.

Loan Contract Reference Number

The system displays the reference number of the loan contract.

Rate

Rate Code

Select the rate to be applied for the conversion.The following are the options available:

- Mid Rate
- Buy/Sell Rate

Exchange Rate

For a customer availing any Relationship Pricing scheme, the customer specific exchange rate derived by adding the original exchange rate and the customer spread maintained for the relationship pricing scheme gets displayed here.If Relationship Pricing is not applicable, Exchange Rate will be the same as the Original Exchange Rate.

Rate Type

The Rate Type indicates whether the rate to be applied for the conversion is the Buy rate, Mid Rate or the Sell Rate. Select the appropriate rate type from the Option list.

Maximum

The minimum rate variance% allowed for exchange rate is displayed here.

Minimum

The maximum rate variance% allowed for exchange rate is displayed here.

Payment Mode

The system displays the payment mode.It indicates whether the transaction is a debit or credit.

Loan Value Date

The system displays the debit value date.

Maturity Date

The system computes and displays the maturity date, based on the entries made to the previous fields.

User Defined Element ID

Specify the unique identification for the user defined element. The adjoining option list displays all valid IDs maintained in the system. You can choose the appropriate one.

UDE Description

Specify the description for the UDE defined above.

Rate as of

Specify a unique rate value here.

Usage

Select the usage type from the adjoining drop-down list and the available options are:

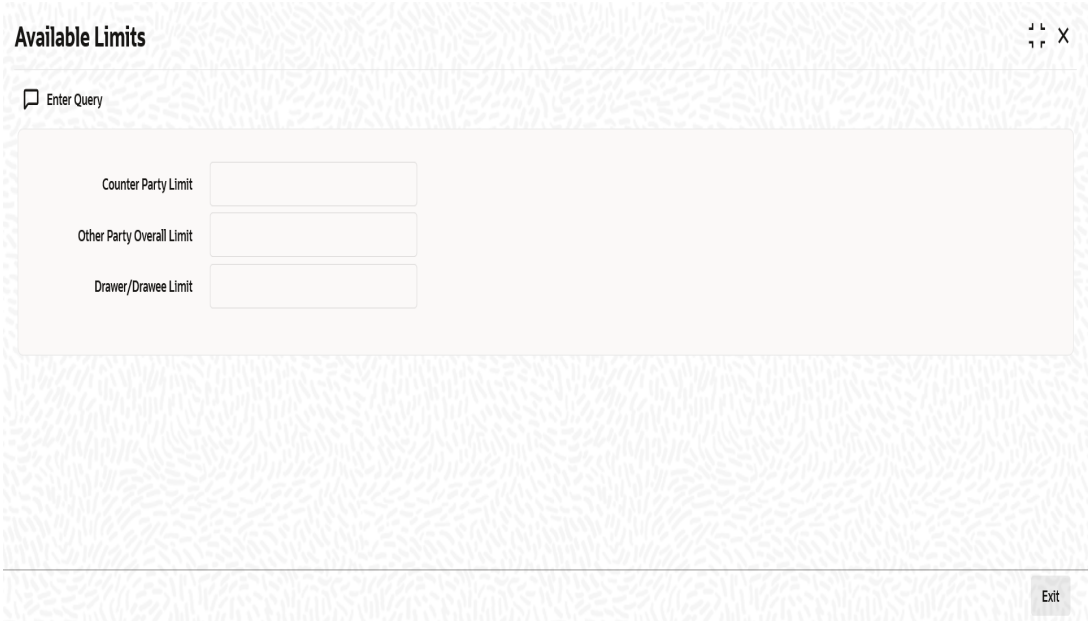
- Periodic
- Automatic

UDE value

Specify the value for the UDE ID.

5.4.13 Viewing Available Limit Details

To view the limit availability of counterparty and other party involved in a transaction, click on the 'Available Limit' button in the 'Outward Cheques Clearing Details' screen while processing the contract.



The following details are displayed:

Counterparty Limit

System displays the available limit for the credit line selected in the other details tab.

Other Party Overall Limit

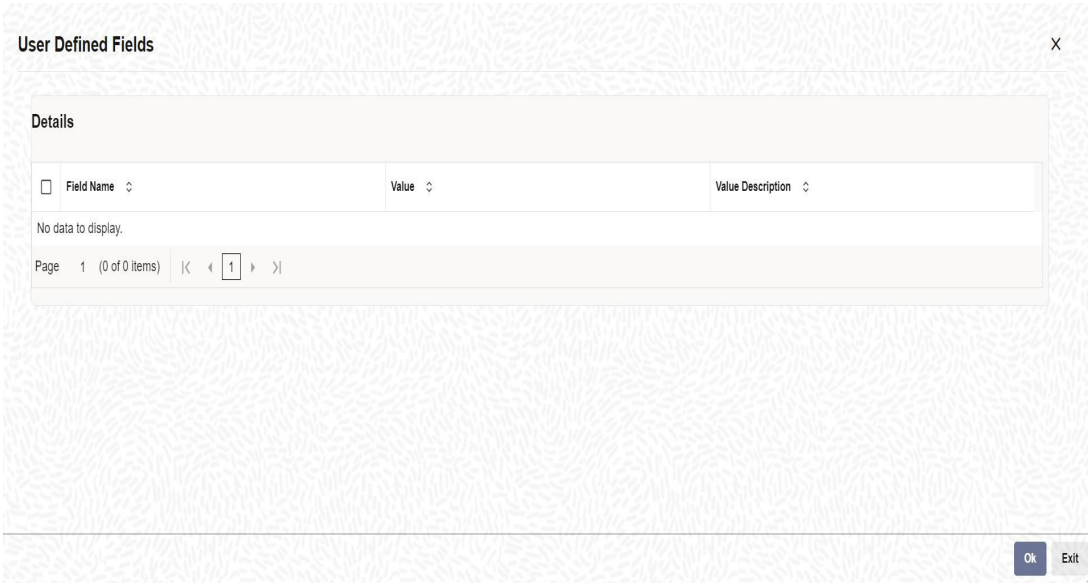
System displays the available limit of the Other Party selected in the main tab.

Drawer/Drawee Limit

System displays the available limit of the Drawer – Drawee combination limit.

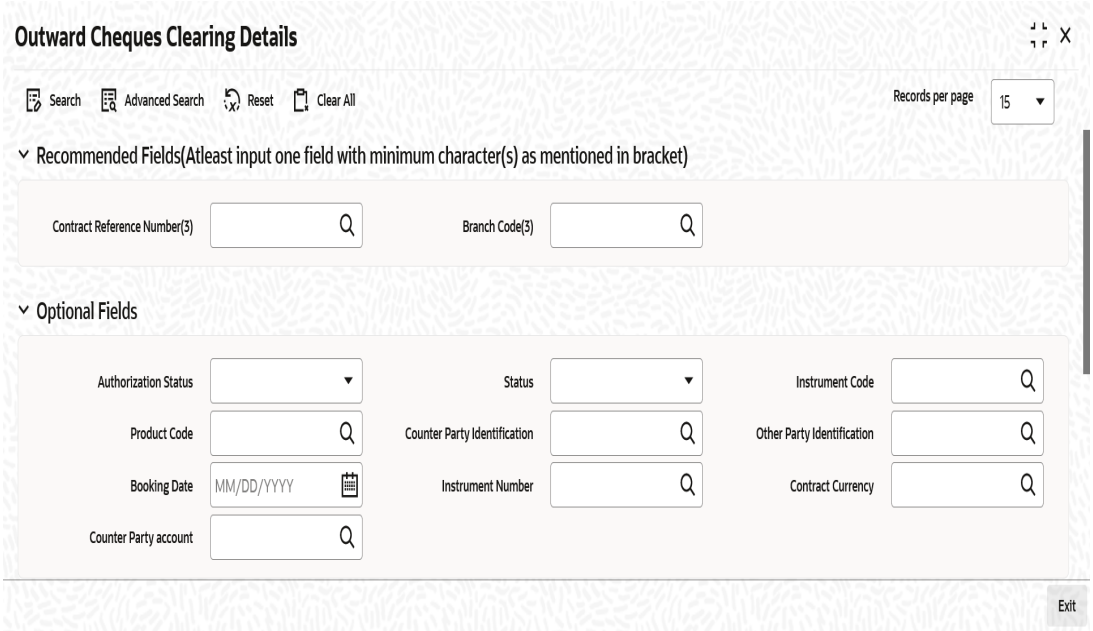
5.4.14 Viewing User Defined Fields

The UDFs linked to a particular product will be available when a contract is processed under that product. In the 'Outward Cheques Clearing Details' contract input screen, click ‘Fields’ button to invoke the ‘Fields’ screen.



5.4.15 Viewing Summary of Outward Cheques Clearing

You can view a summary of outward cheques clearing in ‘Outward Cheques Clearing Details’ screen. To invoke this screen, type ‘RBSOCCNL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Product Code
- Other Party Identification
- Status

- Instrument Code
- Counterparty Identification
- Booking Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Status
- Contract Reference Number
- Instrument Code
- Product Code
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Clearing Bank Name
- Clearing Branch Name
- Booking Date
- Instrument Date

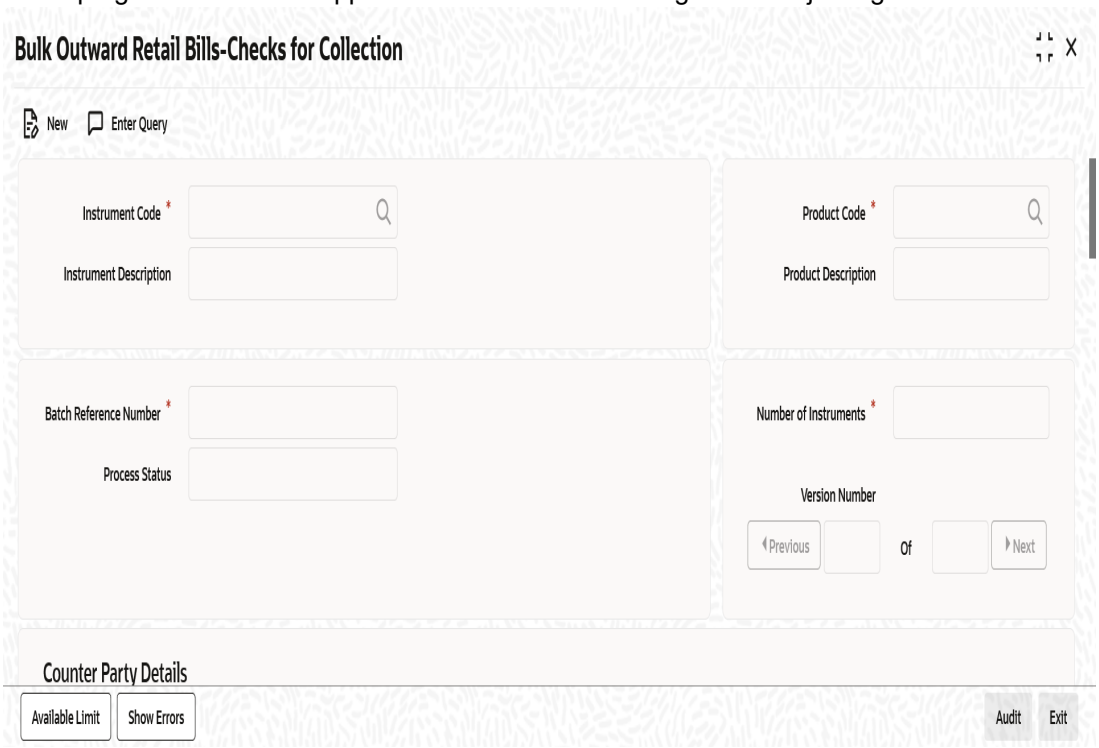
5.5 Outward Retail Bills/Cheques for Collection in Bulk

This section contains the following topics:\

- Section 5.5.1, "Creating Outward Retail Bills/Cheques for Collection in Bulk"
- Section 5.5.2, "Viewing Available Limit Details"
- Section 5.5.3, "Viewing Override Details"
- Section 5.5.4, "Viewing Summary of Bulk Outward Retail Bills/Cheques for Collection"

5.5.1 Creating Outward Retail Bills/Cheques for Collection in Bulk

You can book multiple retail outward bill/cheques using 'Bulk Outward Retails Bills-Cheques for Collection' screen. You can also invoke this screen by typing ‘RBDBOCOL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here all the common details of instruments such as instrument code, product code, financing or collateral etc will be captured as header and the individual instrument details such as amount, maturity date will be captured each contract wise in the multi record grid.

On save the system validates the inputs in the header section and displays the relevant errors or overrides.There will not be any override messages during authorization of the bulk transaction. Contract creation for individual entry in the bulk input and the accounting entries generation, advice generation will happen as part of a background process after authorization of the bulk input.

If limit validation fails for even a single entry in the bulk input, system will not consider all the entries in the batch for financing. They all will be created as simple collection.

After authorization of bulk input, the background process will create the contract and update the contract reference numbers in the bulk-input screen. If any contract fails, system will show the contract in ‘Hold’ stage.

All the failed transactions can be viewed in the bulk input screen.

Specify the following details:

Instruction Code

Select an Instrument Code from the adjoining option list.

Instrument Description

System displays the description of the instrument code selected.

Batch Reference Number

System generates and displays a unique reference number for the batch of instruments being booked.

Process Status

The System displays the process status value as either processed or unprocessed.

Product Code

Select a product code from the adjoining option list.

Product Description

System displays the description of the Product code selected.

Number of Instruments

Specify the number of records in a multi record section.

Counter Party Details

Counterparty Identification

Select a Customer Id from the adjoining option list.The list contains the Id's of the customers who has submitted the instruments.

Counterparty Name

The System displays the counter party name based on the counter party id selected above.

Counterparty Account Number

Select the account number of the customer from the adjoining option list.

Note

Account number of the selected counter party is displayed.

If the counter party account number is selected first, then all the accounts will be listed. once account number is selected, then the counterparty id and name will be defaulted.

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

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

Account Branch

System displays the name of the branch associated with the account.It generates an override if the account branch is different from the transaction branch.

Other Party Details

Other Party Identification

Select the Other Party Id from the adjoining option list.

Other Party Name

The system displays the other party name, based on the other party Id selected.

Payment Mode

Select the payment mode for realization of outward instruments from the drop down list. The list displays the following values:

- Normal
- Clearing

Debit Account for Realization

Select the account number of the other party or GL or Nostro which should be debited. Alternatively, you can select the debit account from the option list.

> **Note**
>
> If the 'Payment Mode' selected is 'Clearing' then the option list will have only the clearing GL maintained in the 'Clearing GL for Outward Collection in RB Branch parameters'. If not selected, on clicking 'Default' button, this clearing GL will be defaulted, which can be edited.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Debit Account Branch

The system displays a debit account branch based on the debit account for realization selected.

Collecting Bank Details

Bank Code

Select the code of the collecting bank from the adjoining option list.

Bank Name

System displays the name of the collecting bank.

Branch Code

System displays the branch of the collecting bank or the same bank's branch to which the instrument is being sent.

Branch Name

System displays the name of the branch.

Additional Details

Booking Date

System displays the date on which the batch is booked.

Currency

Select the instrument currency from the adjoining option list.The system defaults the local currency as the instrument currency.You can edit this value if needed.

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

Credit Line

Select the credit line from the option list. The option list displays all lines that belong to the counterparty. It is applicable only if the track limit is set to 'YES'.

Margin Percentage

System defaults the margin% from instrument maintained.You can edit this value if needed.

You can specify a number between 0 and 99.99.

Other Party limit check required

Check this box to indicate that the other party limits should be tracked.

Protest

Check this box to indicate that the instrument should be protested in case of non-payment by the drawee.

The value available for instrument is defaulted here. You can change the value defaulted from protest required to not required, but cannot change the value from protest not required to protest required.

Financing

The value for field is defaulted based on the instrument selected.However you can change the value by choosing it from the drop-down list and the available options are:

- Eligible
- Not Eligible
- Financed

Collateral

Select the value from the adjoining drop-down list and the available options are:

- Eligible
- Not Eligible
- Collateralized
- To be Collateralized

It indicates if the instruments in the batch are being considered for collateral or not.

Note

If the buyer-seller combination limit or overall buyer exposure limit is not available, then when you save the contract, the system displays an override message ‘Limits not available - instrument will not be considered as collateral’.

The system then updates the value in ‘Collateral’ field to ‘To be collateralized’.

Such contracts are tagged as waiting to be considered for collateral. When the limit is available, the system will consider these contracts for collateralization on a FIFO basis up to the due date of payment or realization, dishonour or protest, whichever is earlier.

However during batch operations, if the contract amount is more than the limit availability, the next contract with the contract amount within the limit will be considered.

Collateral Pool

Select the collateral pool Id from the adjoining option list.

Contract Reference Number

System generates and displays a unique reference number for the contract being booked.

Instrument Number

Specify the instrument number.In case of cheques, this is the cheque number.

Instrument Date

Select the bill/cheque date as the instrument date.

Amount

Specify the bill/cheque amount.

LCY Amount

The system defaults the Local Currency Amount on save.

Maturity Date

Specify the maturity date of a bill/cheque.For cheques, the instrument date is defaulted as the maturity date.

Discount Amount

System computes and displays the amount being financed as instrument amount less margin.

Collateral Value

The collateral value of the instrument will be the instrument amount less margin or the Collateral Cap on Bill amount, whichever is lower. When the instrument amount minus margin is more than the cap amount, during save, system will provide override message saying that the collateral value is reduced to the cap amount for single bill

Internal Remarks

Specify your remarks on the transaction.

Process Status

System displays the process status value here.

Once you have captured the details, save the record. The system creates the contract once the record has been authorized.

Note

Note the following:

In case of a collection without financing or collateralizing, the system generates bill advices, passes accounting entries and updates the instrument status and instrument location as part of the background process for contract creation.

In case of a collection with financing, the system triggers creation of loan contract in Retail Lending module for the finance. The loan account is created under the product code specified in retail bills product. The system also generates bill advices, passes accounting entries and updates the instrument status and instrument location.

In case of collection with collateralizing, once the bulk input is authorized, the system triggers creation of collateral in ELCM module as part of background process for contract creation. The system also generates bill advices, passes accounting entries and updates the instrument status and instrument location as part of the process.

After authorization, if the contract creation fails, then the system will update the process status as ‘Hold’ or ‘Failed’ as the case may be. You can view the errors using ‘Show Errors’ button.

5.5.2 Viewing Available Limit Details

To view the limit availability of a counterparty and other party involved in a transaction, click on the ‘Available Limit’ button in the ‘Bulk Outward Retail Bills-Cheques for Collection’ screen while processing the contract.

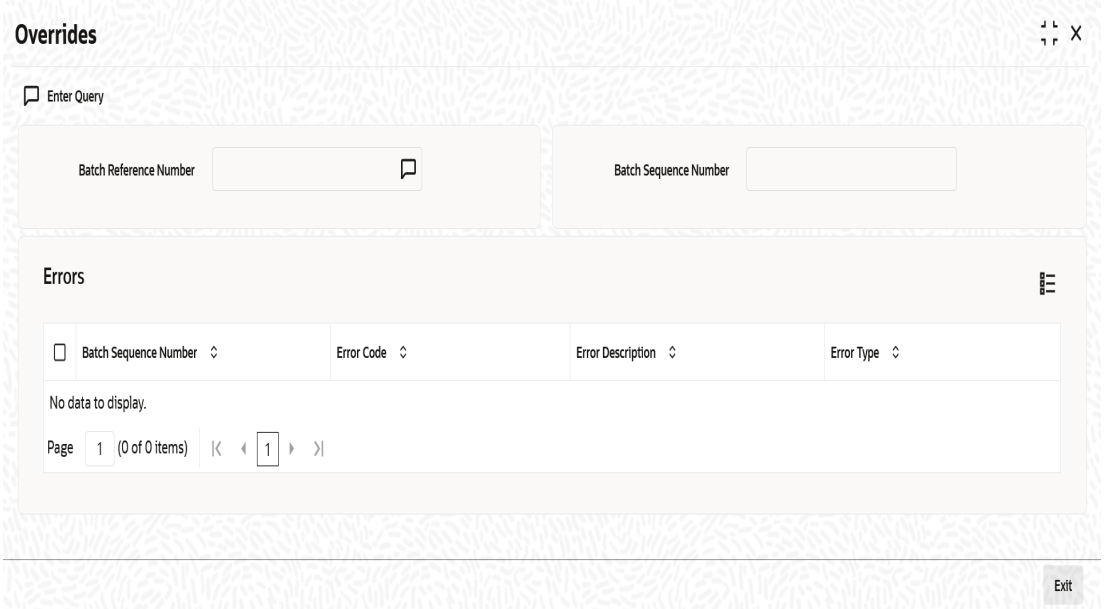


The following details are displayed:

- Available limit for the credit line selected in the other details tab
- Available limit of the other party selected in the main tab
- Available limit of the Drawer – Drawee combination limit

5.5.3 Viewing Override Details

Click ‘Show errors’ button from the ‘Bulk Outward Retails Bills-Cheques for Collection’ screen to view the list of overrides in the bulk input of Outward Retail Bills-Cheques for Collection.



The following details are displayed here:

Batch Reference Number

The system displays a batch reference number of the contracts that are considered as part of a batch.

Batch Sequence Number

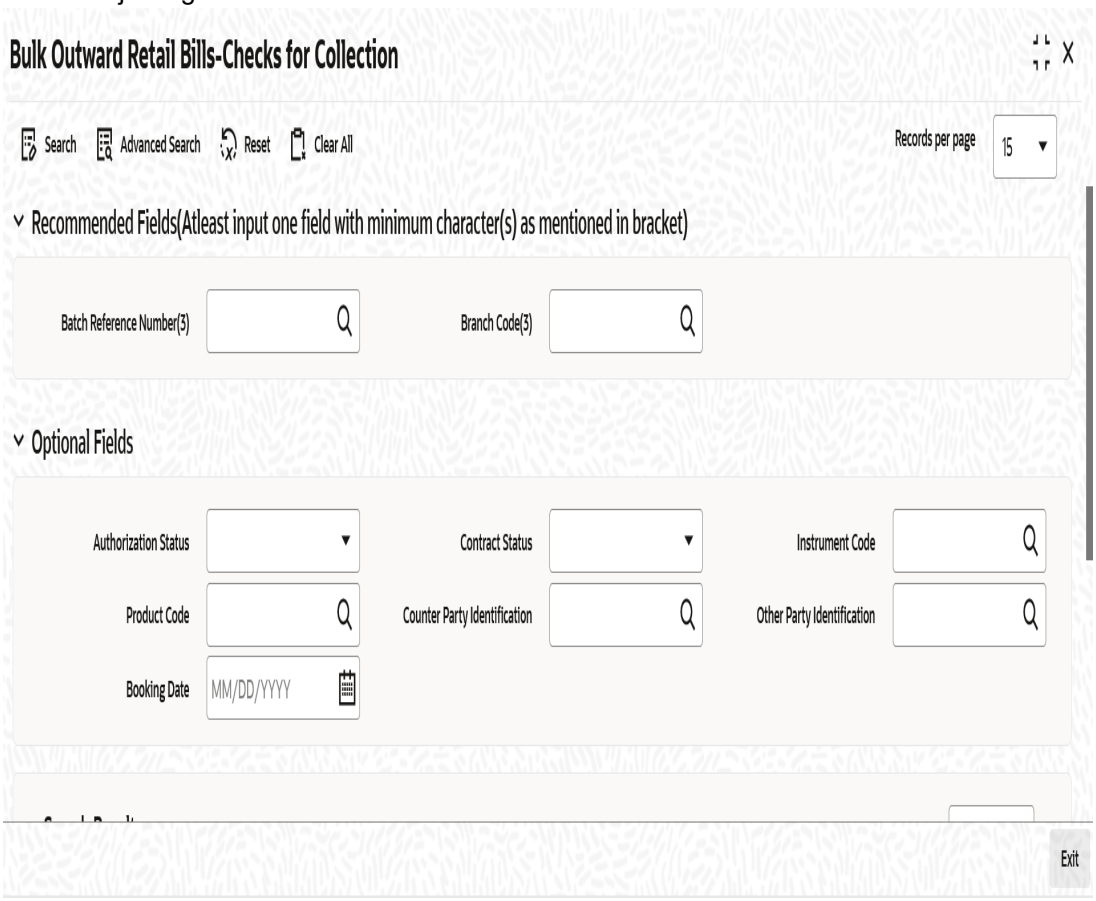
The system displays the batch sequence number of the contracts that are considered as part of a batch.

The system displays the following details of the overrides:

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

5.5.4 Viewing Summary of Bulk Outward Retail Bills/Cheques for Collection

You can view a summary of multiple outward retail bills/cheques for collection as a batch using 'Bulk Outward Retail Bills-Checks for Collection' screen.You can invoke this screen by typing 'RBSBOCOL' 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 one or more of the following parameters:

- Authorization Status
- Batch Reference Number
- Product Code
- Other Party Identification

- Contract Status
- Instruction Code
- Counterparty Identification
- Booking Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Batch Reference Number
- Instruction Code
- Product Code
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Bank Name
- Branch Name
- Booking Date
- Protest

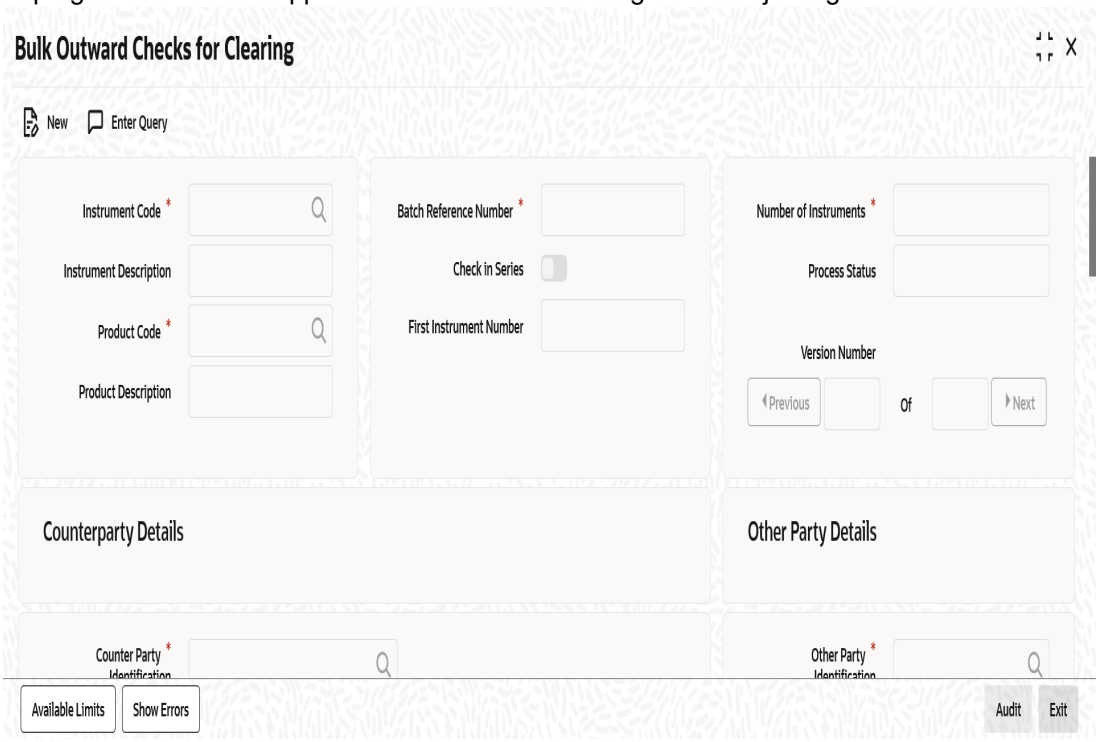
5.6 Outward Cheques for Clearing (PDCs) in Bulk

This section contains the following topics:

- Section 5.6.1, "Creating Outward Cheques for Clearing (PDCs) in Bulk"
- Section 5.6.2, "Viewing Available Limit Details"
- Section 5.6.3, "Viewing Override Details"
- Section 5.6.4, "Viewing Summary of Bulk Outward Cheques for Clearing"

5.6.1 Creating Outward Cheques for Clearing (PDCs) in Bulk

You can book multiple outward cheques for clearing as a batch using 'Bulk Outward Cheques for Clearing' screen. You can also invoke this screen by typing ‘RBDBOCCL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here all the common details of instruments such as instrument code, product code, financing or collateral etc will be captured as header and the individual instrument details such as amount, maturity date will be captured each contract wise in the multi record grid.

Specify the following details:

Instrument Code

Select an Instrument Code from the adjoining option list. The list contains the Instrument codes associated with the product type ‘Outward Cheques for Clearing (PDCs)’ for selection.

Instrument Description

System displays the description of the instrument code selected.

Product Code

Select a product code from the adjoining option list. The list contains the product codes associated with the instrument code selected above.

Product Description

System displays the description of the Product code selected.

Batch Reference Number

System generates and displays a unique reference number for the batch of instruments being booked.

Check In Series

Check this box to indicate that the cheques that were booked are in series or not.

First Instrument Number

Specify an Initial number in the series of cheques.The field is Mandatory if 'checks in series' flag is selected.

Number of Instruments

Specify the number of instruments that are booked.

Process Status

System displays the process status value here.

Counter Party Details

Counterparty Identification

Select a Customer Id from the adjoining option list.The list contains the Id's of the customers who has submitted the instruments.

Counterparty Name

The system displays the name of the customer based on the Counterparty ID.

Counterparty Account Number

Select the account number of the customer from the adjoining option list.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the name of the branch associated with the account.

Other Party Details

Other Party Identification

Select the Other Party Id from the adjoining option list.

Other Party Name

The system displays the other party name, based on the other party Id selected.

Debit Account for Realization

The system displays the Clearing GL maintained in the Retail Bills branch parameters here.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Debit Account Branch

System defaults the contract booking branch into this field.

Clearing Details

Routing No

Select a routing number from the adjoining option list.

Network Code

Select the clearing network code of the post dated cheque from the adjoining option list.

Additional Details

Booking Date

System displays the date on which the batch is booked.

Currency

Select the currency of the cheque from the adjoining option list.The system defaults the base currency as the cheque currency.You can edit this value if needed.

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

Credit Line

Select the credit line from the option list. The option list displays all lines that belong to the counterparty. It is applicable only if the track limit is set to 'YES'.

Margin Percentage

System defaults the margin% from instrument maintained.You can edit this value if needed.

You can specify a number between 0 and 99.99.

Other Party Limit Check Required

Check this box to indicate that the other party limits should be tracked. The value is defaulted from the product preferences.

Financing

The value for the field is defaulted based on the instrument selected.However you can change the value by choosing it from the drop-down list and the available options are:

- Eligible
- Not Eligible
- Financed

Collateral

Select the value from the adjoining drop-down list and the available options are:

- Eligible
- Not Eligible
- Collateralized
- To be Collateralized

It indicates if the instruments in the batch are being considered for collateral or not.

Note

If the buyer-seller combination limit or overall buyer exposure limit is not available, then when you save the contract, the system displays an override message 'Limits not available - instrument will not be considered as collateral'.

The system then updates the value in 'Collateral' field to 'To be collateralized'.

Such contracts are tagged as waiting to be considered for collateral. When the limit is available, the system will consider these contracts for collateralization on a FIFO basis up to the due date of payment or realization, dishonour or protest, whichever is earlier.

However during batch operations, if the contract amount is more than the limit availability, the next contract with the contract amount within the limit will be considered.

Collateral Pool

Select the collateral pool Id from the adjoining option list. If there is no existing pool, then the system creates the pool and links the collateral to the pool on save.

Contract Reference Number

System generates and displays a unique reference number for the contract being booked.

Instrument Number

Specify the instrument number.In case of cheques, this is the cheque number

Instrument Date

Select the Cheque date as the instrument date.

Amount

Specify the Cheque amount.

Local Currency Amount

The system defaults the Local Currency Amount on save or subsystem visit.

Value Date

System displays the date on which the proceeds will be available to the customer.Here the value date is equal to the instrument date + customer float.

Discount Amount

System computes and displays the amount being financed as instrument amount less margin.

Collateral Value

The collateral value of the instrument will be the instrument amount less margin or the Collateral Cap on Bill amount, whichever is lower. When the instrument amount minus margin is more than the cap amount, during save, system will provide override message saying that the collateral value is reduced to the cap amount for single bill

Internal Remarks

Specify your remarks on the transaction.

Process Status

System displays the process status value here.

5.6.2 Viewing Available Limit Details

To view the limit availability of a counterparty and other party involved in a transaction, click on the ‘Available Limit’ button in the ‘Bulk Outward Cheques for Clearing’ screen while processing the contract.



The following details are displayed:

Counterparty Limit

System displays the available limit for the credit line selected in the additional details tab.

Other Party Overall Limit

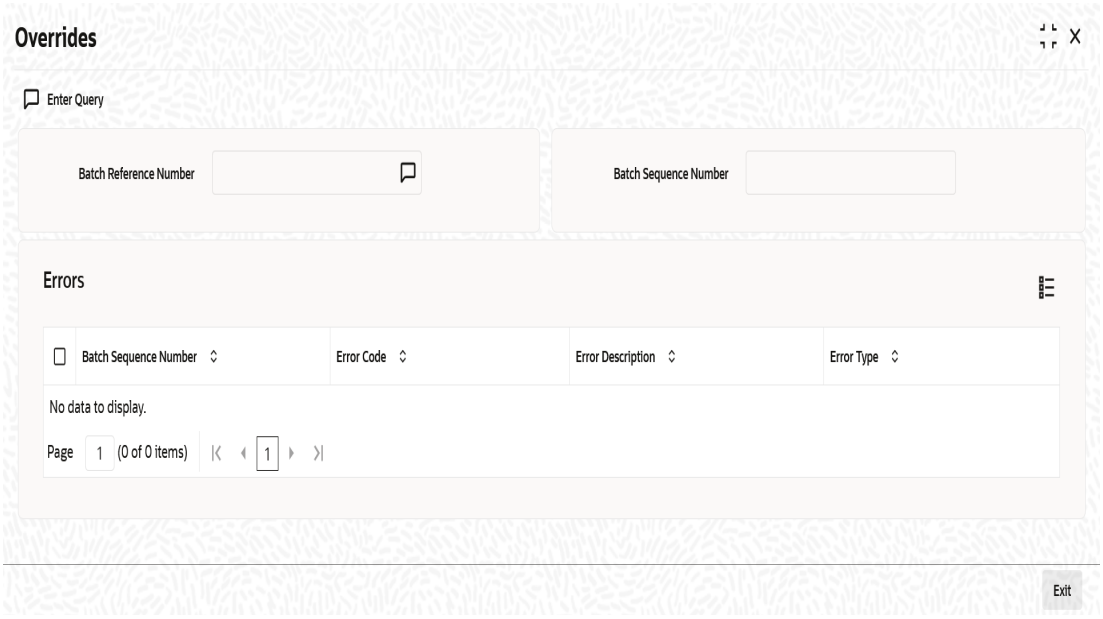
System displays the available limit of the Other Party selected in the main tab.

Drawer/Drawee Limit

System displays the available limit of the Drawer – Drawee combination limit.

5.6.3 Viewing Override Details

Click ‘Show errors’ button from the ‘Retail Bills-Bulk Outward Bill Realization Details’ screen to view the list of overrides in the bulk realization of ‘Outward Retail Bills-Cheques for Collection’.



The following details are displayed here:

Batch Reference Number

The system displays a batch reference number of the contracts that are considered as part of a batch.

Batch Sequence Number

The system displays the batch sequence number of the contracts that are considered as part of a batch.

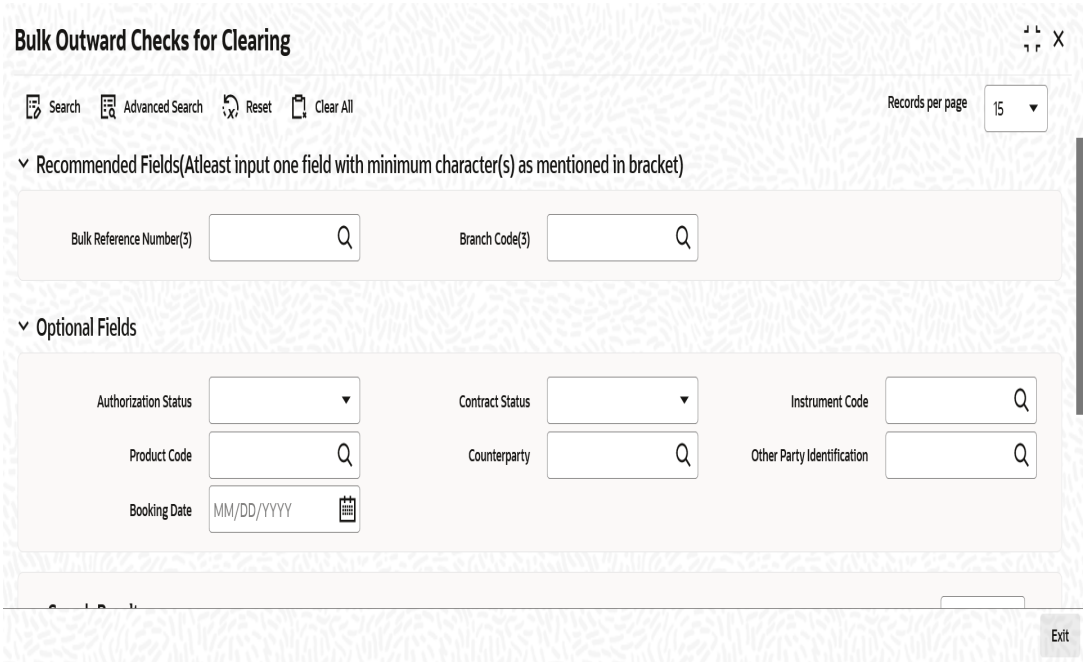
The system displays the following details of the overrides:

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

5.6.4 Viewing Summary of Bulk Outward Cheques for Clearing

You can view a summary of multiple outward cheques for clearing as a batch using 'Bulk Outward Cheques for Clearing' screen.You can invoke this screen by typing ‘RBSBOCCL’ 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 one or more of the following parameters:

- Authorization Status
- Instruction Code
- Bulk Reference Number
- Other Party Identification
- Contract Status
- Product Code
- Counterparty
- Booking Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Instruction Code
- Product Code
- Bulk Reference Number
- Counterparty
- Other Party Identification
- Other Party Name
- Counterparty Name
- Clearing Bank Name
- Clearing Branch Name
- Booking Date

5.7 Outward Retail Bills/Cheques for Collection

This section contains the following topics:

- Section 5.7.1, "Amending Outward Retail Bills/Cheques for Collection"
- Section 5.7.2, "Main Tab"
- Section 5.7.3, "Other Details Tab"

5.7.1 Amending Outward Retail Bills/Cheques for Collection

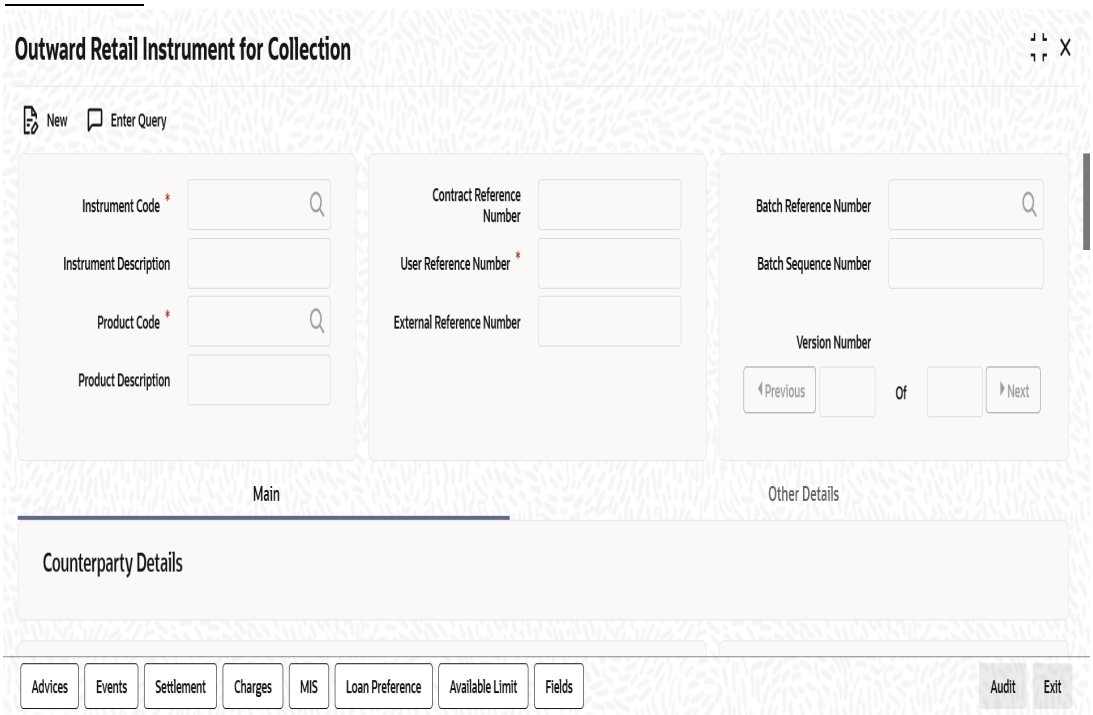
You can amend certain details of an existing contract based on the user request.The amendment process is initiated for an existing contract from the 'Outward Retail Instrument for Collection' screen by using 'unlock' option.

You can invoke ‘Outward Retail Instrument for Collection’ screen by typing ‘RBDOCONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The amendment of an existing contract is allowed in the following scenarios:

- Bill contract is not closed/reversed
- Bill contract is not realized
- Bill contract is not dishonoured or protested or returned

5.7.2 Main Tab



Following fields are editable for amendment:

- Counterparty Account Number
- Instrument Number
- Instrument Date
- Amount
- Other Party Identification
- Debit Account for Realization

- Collecting Bank Code
- Maturity Date
- Grace Days
- Lead Days for dispatch
- Protest
- Auto Liquidation

Note

- Amount cannot be changed if the bill is financed / collateralized.
- Other party identification cannot be changed if the bill is already dispatched, financed or collateralized.
- Maturity date cannot be edited if the bill is already financed.
- Grace days cannot be amended if the instrument is already financed.
- Lead days for dispatch cannot be changed if the bill is already dispatched.
- While creating the contract, if you had not opted for collateralization, then you may do it at the time of contract amendment if required.

5.7.3 Other Details Tab



Following fields are editable for amendment:

- Parties Address
- Parties Country
- Collateral

- Finance
- Collateral Value
- Margin %
- Other Party Limit Checks

Note

- Margin % cannot be changed if the bill is already financed / collateralized.
- The field ‘Finance’ can be changed only from 'Eligible' to 'Not eligible'. It cannot be changed from 'Not eligible' to 'Eligible' if there is restriction at the instrument level.
- Other party limit checks cannot be changed to 'No', if it is defined as 'Yes' at product level. If ‘Other Party Limit Check’ is unchecked at the product level, you can change it and check the box at the contract level.
- You cannot select the status ‘To be Collateralized’ manually
- For financed contracts, you cannot change the options ‘Track Limit’ and ‘Credit Line’
- If ‘Other Party Limit’ is checked, you cannot change it
- For financed/collateralized contracts, you cannot change the margin percent
- For already dispatched instruments, you cannot modify the option ‘Protest’
- You can specify the collecting bank reference and date only during amendment

You can amend the details for the following subsystems:

- Settlements
- Charges
- MIS
- Fields

For detailed information on Settlements, Charges, MIS and Fields, refer ‘Contract Input – Outward Retail Bills/Cheques for Collection’ of this User Manual.

On amendment, the system generates advice to the counter party and collecting bank.

If you make an amendment before dispatch, then the system suppresses the advice to collecting bank. You need to manually control this.

5.8 Outward Cheques for Clearing (PDCs)

This section contains the following topics:

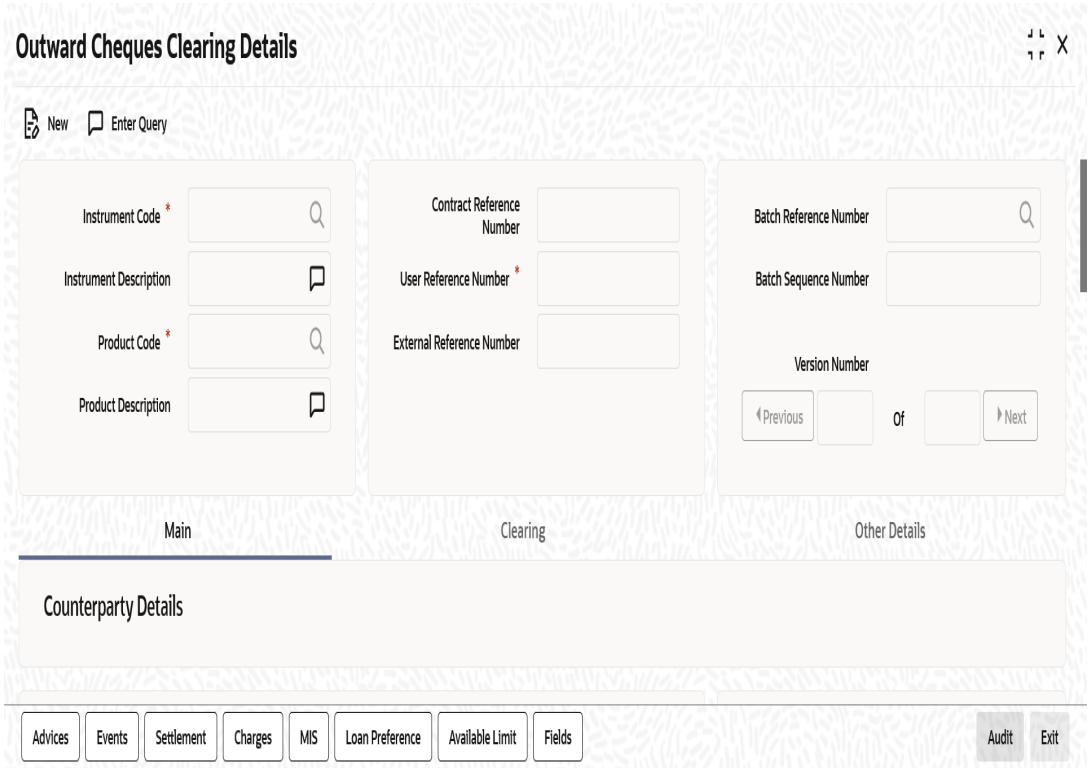
- Section 5.8.1, "Amending Outward Cheques for Clearing (PDCs)"
- Section 5.8.2, "Main Tab"
- Section 5.8.3, "Clearing Tab"
- Section 5.8.4, "Other Details Tab"

5.8.1 Amending Outward Cheques for Clearing (PDCs)

You can amend an outward clearing cheque which is already booked in the system.The amendment process is initiated for an existing contract from the 'Outward Cheques Clearing Details' screen by using 'unlock' option.

You can invoke ‘Outward Cheques Clearing Details’ screen by typing ‘RBDOCCNL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

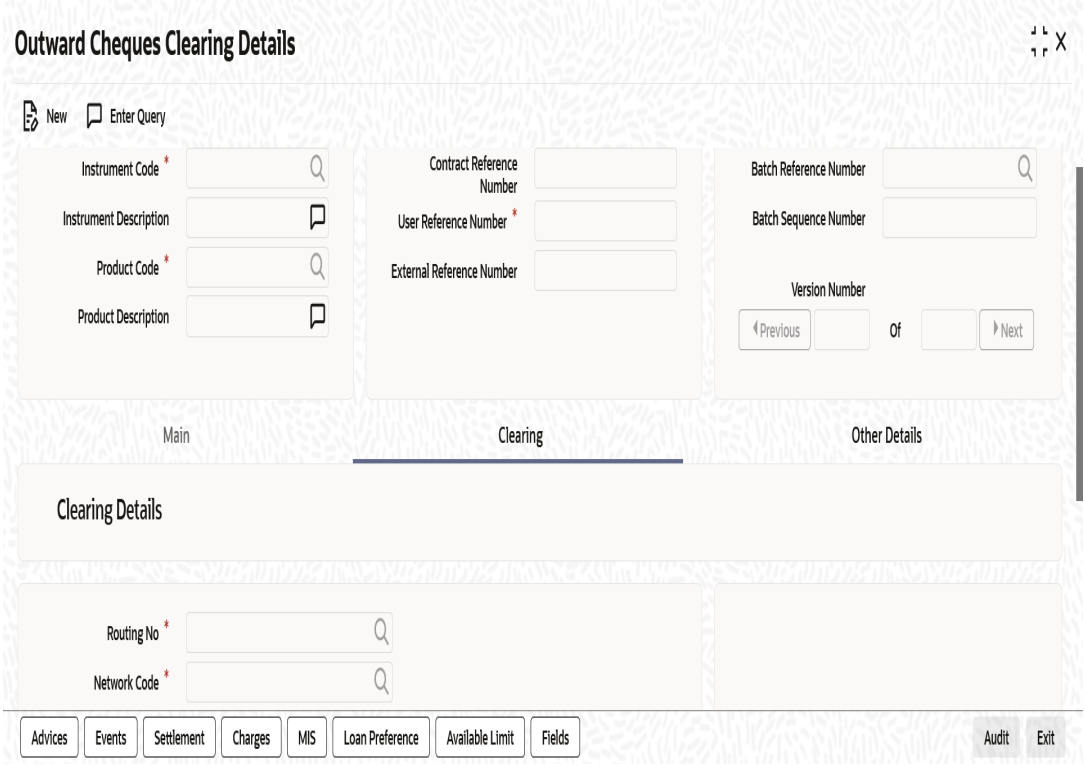
5.8.2 Main Tab



Following fields are editable for amendment:

- Counter Party Account Number
- Instrument Number
- Instrument Date
- Amount (Amount cannot be modified if the cheque was Discounted or considered as collateral earlier)
- Other Party Identification (Amendment of the other party identification is allowed only if the instrument is not financed or considered for collateral)
- Auto Liquidation

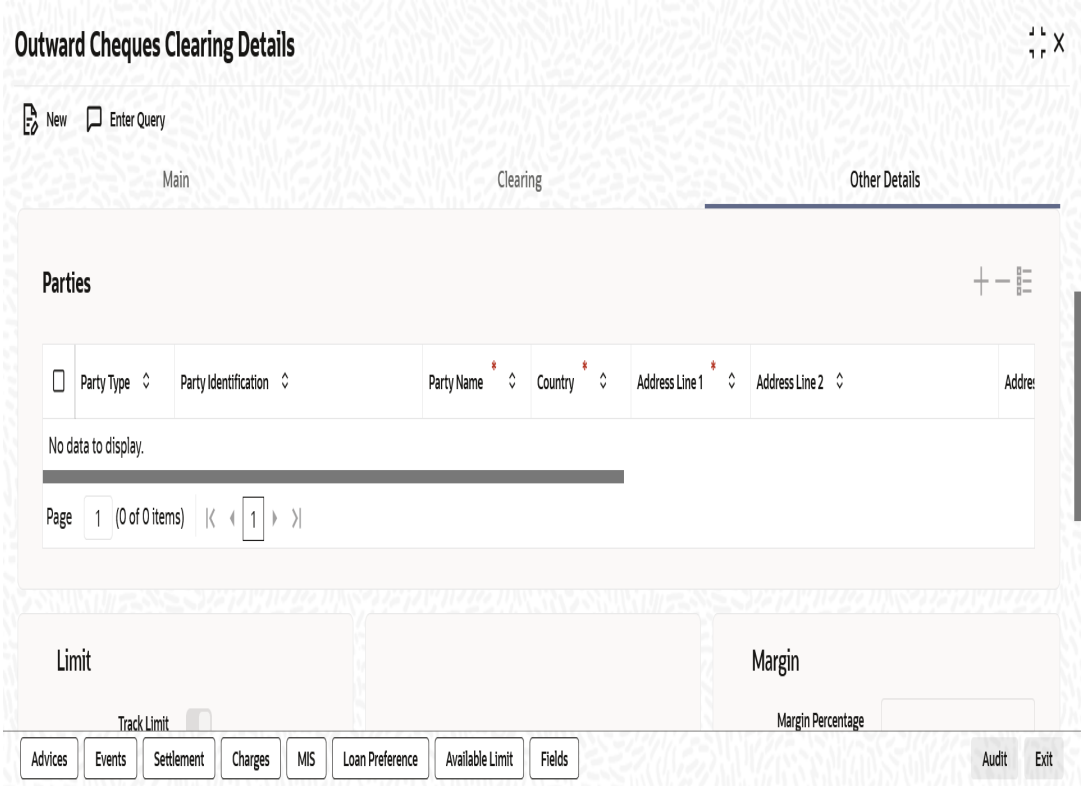
5.8.3 Clearing Tab



Following fields are editable for amendment:

- Routing Number
- Issuer Bank
- End Point

5.8.4 Other Details Tab



Following fields are editable for amendment:

- Party Address
- Party Country
- Financing - Modification is allowed only from 'Eligible' to 'Not Eligible'. It cannot be changed from 'Not Eligible' to 'Eligible' if this is specified as 'Not Eligible' at the instrument level.
- Collateral - If the contract is not financed and clearing contract is not created, then you can change it from ‘Eligible’ to ‘Not Eligible’. If the contract is not financed and clearing contract is not created, then you can change it from ‘Eligible’ to ‘Collateralized’. However, you cannot change the value from ‘Not Eligible’ to ‘Eligible’, if it is set as ‘Not Eligible’ at the instrument level.
- Collateral Value - The value is defaulted on save if the contract is collateralized.
- Other Party Limit Checks Required - The value can be changed from 'Not required' to 'Required'.

You can amend the details for the following subsystems:

- Settlements
- Charges
- MIS
- Fields

For detailed information on Settlements, Charges, MIS and Fields, refer ‘Contract Input Outward Cheques for Clearing (PDCs)’ of this User Manual.

5.9 Financing Existing Outward Retail Bills/Cheques

This section contains the following topics:

- Section 5.9.1, "Capturing Additional Details"
- Section 5.9.2, "Viewing Summary of Finance Existing Outward Retail Bills/Cheques"

You can capture the finance details of an existing retail outward bill/cheque in the 'Finance existing Outward Retail Bills-Cheques' Screen.You can access this screen from the Application Browser. You can also invoke this screen by typing ‘RBDFINOL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Contract Reference Number

Select the Contract reference number of the instrument which needs to be financed from the adjoining option list.The list displays only those contracts which have finance as eligible.

Once you have specified the contract reference number, click 'P' button to populate the contract details.

Based on the contract reference number selected, the system displays the following details:

- Counterparty Identification
- Counterparty Name
- The following contract details are displayed:
  - Instrument Number
  - Instrument Date
  - Currency
  - Amount
  - Other Party Identification
  - Other Party Name
  - Booking Date
  - Due Date

Finance Details

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

Even if this option was not checked at the time of contract creation, you can check this at the time of financing. The system will track the counterparty limits if you check this box.

Credit Line

Select credit line from the adjoining option list. This is applicable only if track limit is set to Yes. Only those lines that belong to the counterparty will be listed here.

Margin Percentage

System defaults the margin% from instrument maintained.You can edit this value if needed.

You can specify a number between 0 and 99.99.

Other Party Limit Check Required

The value is defaulted from the product.If the 'Other party limit checks required' is enabled, You cannot disable it. However you can change the value from 'Not required' to 'Required'.

If the option ‘Other party limit checks required’ is not checked at the product level, then you can check it at the time of financing. In such case, both other party and drawer-drawee limits will be utilized.

In case of finance, if the other party limit and drawer-drawee limit is not sufficient, then the system will over-utilize it and display an override message ' Other party / Drawer-drawee limit is not available / sufficient. Limit will be over-utilized.’

Financing

The system displays the status as 'Financed'.

Discount Amount

The system computes and displays the discount amount based on the bill amount and the percentage amount.

5.9.1 Capturing Additional Details

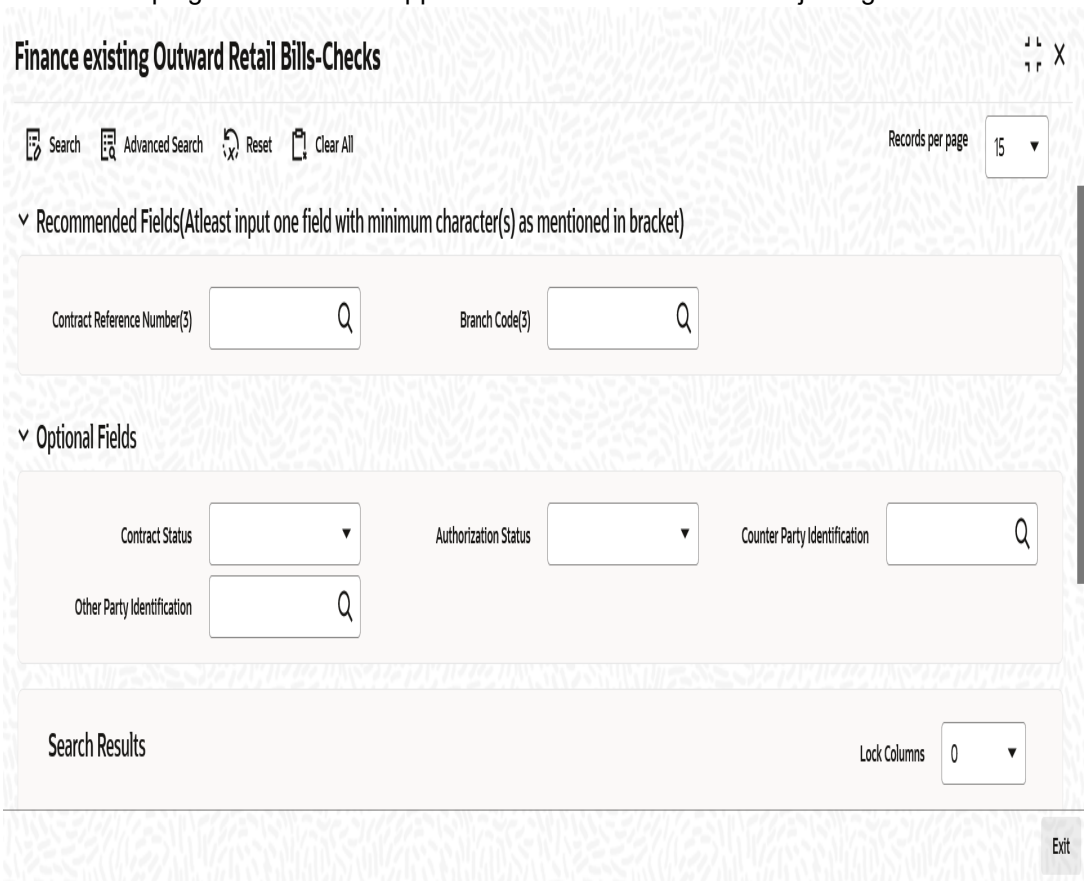
A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details outward retail cheque/bill financing.

- Advices
- Settlement
- Charge
- MIS
- Loan Preference
- Available Limit
- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

5.9.2 Viewing Summary of Finance Existing Outward Retail Bills/Cheques

You can view a summary of financing of existing outward retail bills or cheque in 'Finance existing Outward Retail Bills-Cheques' screen. To invoke this screen, type 'RBSFINOL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Contract Status
- Contract Reference Number
- Other Party Identification
- Authorization Status
- Counterparty Identification

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Contract Status
- Authorization Status
- Contract Reference Number
- Currency
- Amount
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name

- Due Date
- Margin Percentage
- Discount Amount

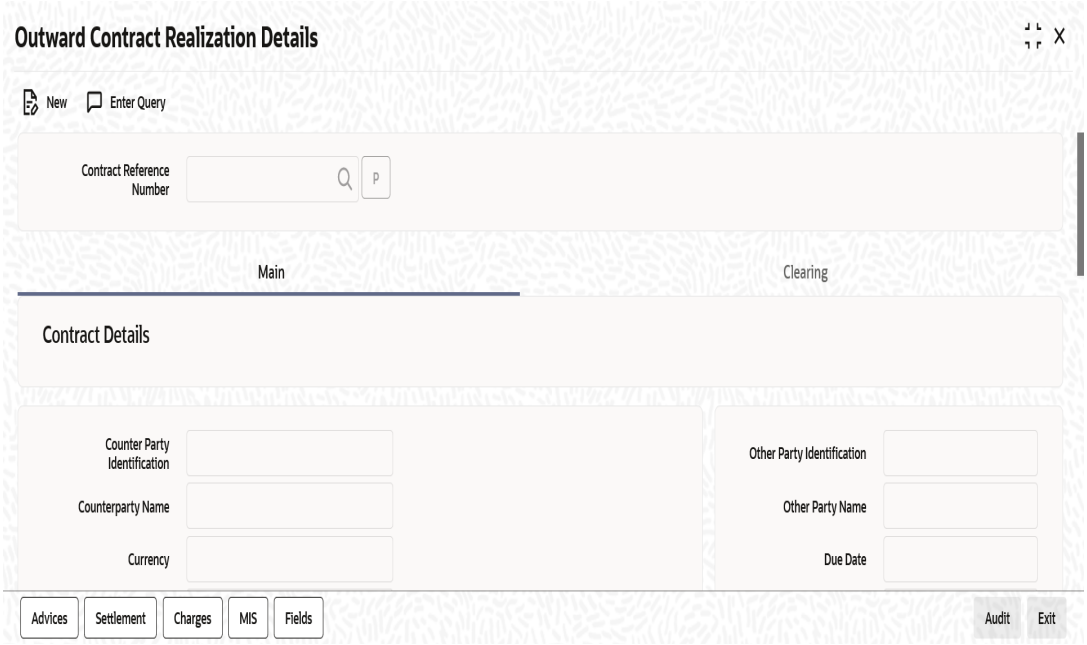
5.10 Outward Retail Bills and Cheques

This section contains the following topics:

- Section 5.10.1, "Realizing Outward Retail Bills and Cheques"
- Section 5.10.2, "Main Tab"
- Section 5.10.3, "Clearing Tab"
- Section 5.10.4, "Capturing Additional Details"
- Section 5.10.5, "Viewing Summary of Outward Contract Realization"

5.10.1 Realizing Outward Retail Bills and Cheques

You can invoke ‘Outward Contract Realization Details’ screen by typing ‘RBDOREAL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Contract Reference Number

Select the contract reference number of the instrument from the adjoining option list.

5.10.2 Main Tab

On clicking the populate button ‘P’, the system populates the contract details associated with it based on the contract reference number selected.

The system displays the following details:

Contract Details

- Counterparty Identification
- Counterparty Name

- Currency
- Amount
- Other Party Identification
- Other Party Name
- Due Date
- Discount Amount

Collecting Bank Details

- Bank Code
- Bank Name
- Branch Code
- Branch Name

Realization Details

- Counterparty Account Number
- Account Branch
- Debit Account for Realization
- Debit Account Branch

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 Counterparty Account Number or Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Note

If the 'Debit Realization Account' defined in 'Branch Parameters Maintenance' is 'Intermediary GL', then that GL has to be manually funded before realization of the bill.

You can specify the following details:

Value Date

The system displays the value date. If the 'Payment Mode' selected is 'Clearing' then the Value date will be Automatically calculated as "Transaction date + Float days maintained in Bank Code maintenance screen" and if the float days are not maintained in Bank code maintenance screen then the float days will be defaulted from the Arc maintenance.

Net Realized

Specify the net realized amount. When you save the contract, the system checks whether the net realized amount is more than the instrument amount.

If the net realized amount is more than the instrument amount, the system displays an error message.

For financed bills, if the net realized amount is less than the loan amount, then the loan has to be manually settled before liquidating the bill. The bill can be liquidated after settling the loan.

If a bill is realized after the due date and the overdue principal penalty is accrued to the loan, then the loan has to be settled before liquidating the bill. The bill can be realized after settling the loan.

Payment Mode

The system displays payment mode for realization of outward instruments. This is defaulted from 'Outward Retail Instrument for Collection Contract Creation Screen'. You can modify the mode if required. The drop down list displays the following values:

- Normal
- Clearing

Other Bank Charges

System computes and displays the difference of instrument amount and net realized amount as the other bank charges.

If the other bank charges computed is greater than the other bank charges tolerance amount, then an override 'Calculated other bank charges is greater than the tolerance limit' is displayed.

Collecting Bank Reference Number

Specify a reference number which is provided by the collecting bank for payment.

The system liquidates the loan account and the bridge GL in the retail bill product is used as 'Dr Settlement Bridge GL' for the loan account Bridge general ledger is debited and loan account is credited.

5.10.3 Clearing Tab

You can capture the clearing details in the Clearing Tab.



If the Payment Mode selected is Clearing, you have to capture the clearing details to create a clearing contract. If not, system displays an error on saving.

You can specify the following details here:

Clearing Details

Clearing Product

Specify the Product code for creation of clearing contract. Alternatively you can select a product code from the option list.The list displays all the product code available. The default value displayed will be the product code from the Product Preferences in product definition and the defaulted product can be modified in the Outward Contract Realization screen.

Routing Number

Specify the routing number for the transactions. Alternatively, you can select the routing number from the option list. The list displays all the values maintained in Bank Code Maintenance.

Clearing Instrument Number

Specify the number of the instrument received.

Clearing Instrument Date

Specify the date of the received instrument.

Clearing End Point

The system displays the end point mapped for clearing house. This value is derived from the Clearing Product Maintenance at ARC level.

If Clearing End Point is not captured here, then the system defaults the value maintained in ARC maintenance.

Clearing Reference Number

The system displays the Clearing Contract Reference number which is populated during Realization of Outward Bills/Cheques for collection upon Authorization.

Clearing Bank

The system displays the Clearing Bank based on the Routing Number selected.

Clearing Bank Name

The system displays the Clearing Bank Name based on the Routing Number selected.

Clearing Branch

The system displays the Clearing Branch based on the Routing Number selected

Clearing Branch Name

The system displays the Clearing Branch Name based on the Routing Number selected

Sector Code

The system displays the Sector Code based on the Routing Number selected

5.10.4 Capturing Additional Details

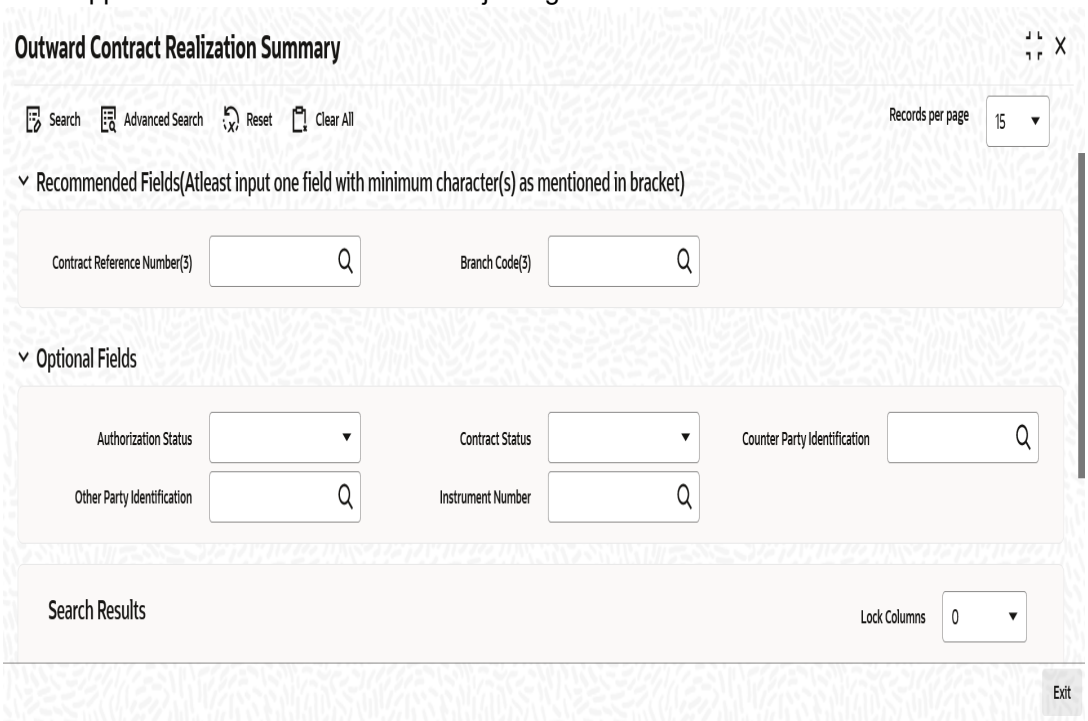
A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details outward contract realization.

- Advices
- Settlement
- Charge
- MIS
- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

5.10.5 Viewing Summary of Outward Contract Realization

You can view a summary of Outward Contract Realization in 'Outward Contract Realization Summary' screen. To invoke this screen, type 'RBSOREAL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Other Party Identification
- Contract Status
- Counterparty Identification

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Contract Reference Number
- Contract Currency
- Amount
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Collecting Bank Name
- Collecting Bank Reference Number
- Value Date
- Net Realized

- Other Bank Charges

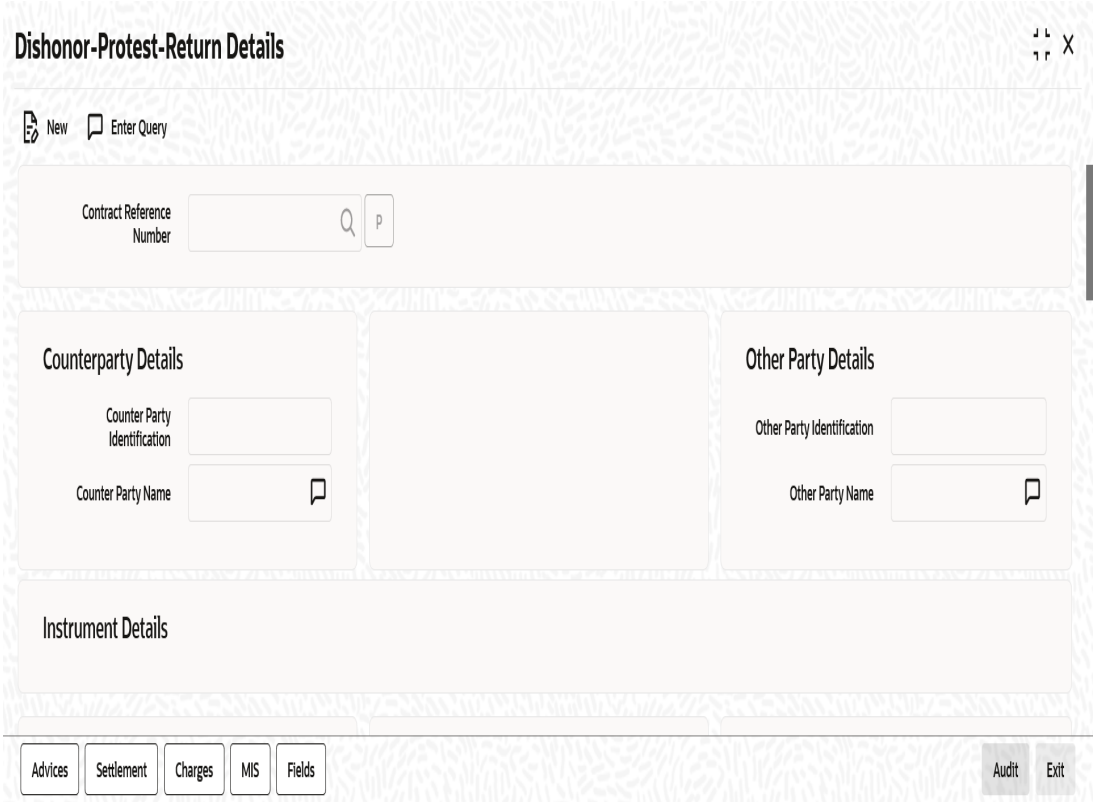
5.11 Dishonour/Protest/Return Details

This section contains the following topics:

- Section 5.11.1, "Capturing Dishonour/Protest/Return Details"
- Section 5.11.2, "Capturing Additional Details"
- Section 5.11.3, "Viewing Summary of Outward Dishonour/Protest/Return"

5.11.1 Capturing Dishonour/Protest/Return Details

The 'Dishonour-Protest-Return Details' screen is used to capture the details of non-payment of the instrument, protest of an unpaid instrument and to mark the instrument as returned in case of non-payment. You can capture dishonour, return and protest details of retail instruments using this screen. You can invoke this screen by typing ‘RBDDPROL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Note

You can protest an instrument only if the instrument is eligible for protest as per the instrument type maintenance.

Specify the following details:

Contract Reference Number

Select the Contract reference number of the instrument which needs to be dishonoured/ protested/returned from the adjoining option list.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details.

Based on the contract reference number, the system displays the following details:

- Counterparty Details
  - Counterparty Identification
  - Counterparty Name
- Other Party Details
  - Other Party Identification
  - Other Party Name
- Instrument Details
  - Instrument Number
  - Instrument Date
  - Currency
  - Amount
- Collecting/Remitting Bank Details
  - Bank Code
  - Bank Name
- Additional Details
  - Booking Date
  - Discount Amount
  - Collateral Value

Dishonour/Protest/Return Reason

Reason Code

Select a reason code from the adjoining option list. The list contains all the codes from the 'Reason code maintenance' screen.

Reason

System displays a reason description based on the reason code selected.

Protest Details

Protest Date

Specify the date of protest. The date of protest specified should not be earlier than the booking date or later than the system date. The protest date should not be earlier than dishonour date for already dishonoured instruments.

Notary Code

Select a notary code from the adjoining option list.

Notary Description

System displays the Notary Description based on the Notary code selected and you can edit this value whenever required.

During Return, if protest has already happened, then the system defaults the protest details.

Dishonour Details

Dishonour Date

Specify a date of dishonour and it should not be earlier than the booking date or later than the system date.

For protest and return, if the bill/cheque was already dishonoured, then the system defaults the date.

Other Details

Other Bank Charges

Specify the Charges that are claimed by the other bank.Here, the charges are defined for information purpose only.

Charges Claimed

Specify the Charges that are claimed by the bank from other bank.

Remarks

Specify your remarks on the transaction.

Return Details

Return Date

Specify a date of return of the instrument.

The return date should not be earlier than the dishonour date or protest date (for instruments that are already dishonoured or protested) and booking date and later than the system date.

In case of dishonour/protest/return of a financed bill or cheque, the system liquidates the loan account. The counter party account will be force debited and loan account will be credited.

5.11.2 Capturing Additional Details

A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details outward dishonour/protest/ return.

- Advices
- Settlement
- Charge
- MIS
- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

5.11.3 Viewing Summary of Outward Dishonour/Protest/Return

Dishonour/Protest/Return of Retail Bills/Cheques is viewed through a common summary screen 'Dishonour-Protest-Return Details ' for both outward and inward instruments.You can

invoke this screen by typing ‘RBSDPROL’ 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 one or more of the following parameters:

- Authorization Status
- Contract Reference
- Counterparty Name
- Event Code
- Status
- Counterparty Identification
- Other Party Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Status
- Contract Reference
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Bank Name
- Collecting Branch Name
- Booking Date

- Discount Amount
- Collateral Value
- Dishonour Date
- Protest Date
- Return Date
- Event Code
- Notary Code
- Reason.

5.12 Outward Retail Bills/Cheques in Bulk

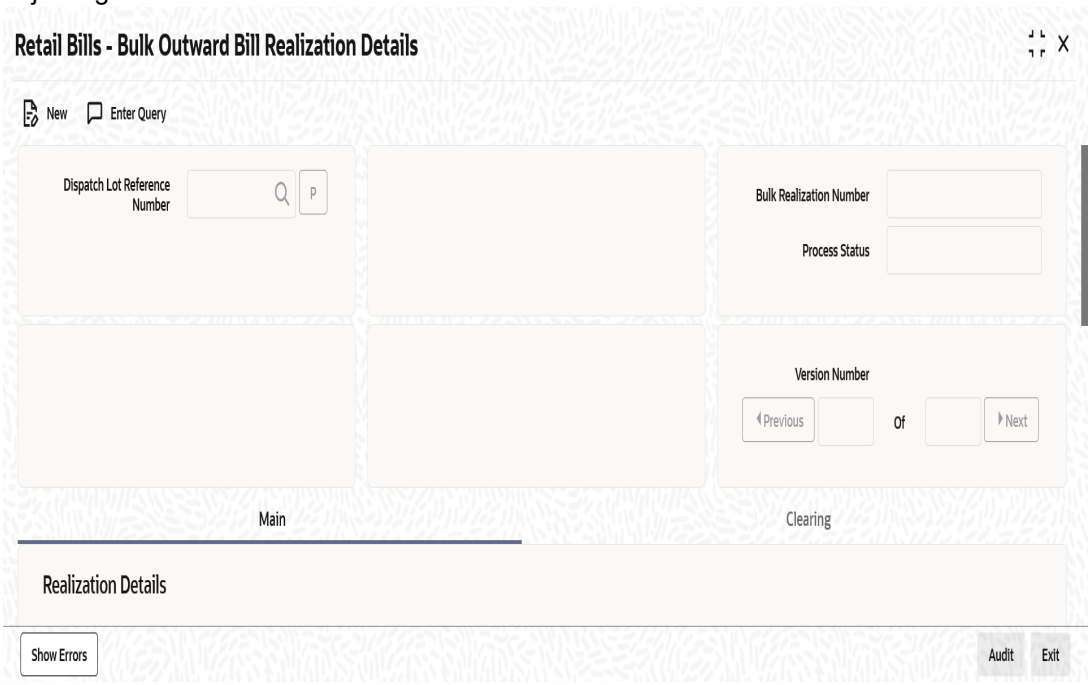
This section contains the following topics:

- Section 5.12.1, "Realizing Outward Retail Bills/Cheques in Bulk"
- Section 5.12.2, "Main Tab"
- Section 5.12.3, "Clearing Tab"
- Section 5.12.4, "Viewing Error Details"
- Section 5.12.5, "Viewing Summary of Bulk Outward Bill Realization"

5.12.1 Realizing Outward Retail Bills/Cheques in Bulk

You can realize multiple retail instruments in bulk using ‘Retail Bills-Bulk Outward Bill Realization Details’ screen. You may select all the instruments that are part of a dispatch lot or a few of them for realization.

You can invoke the ‘Retail Bills-Bulk Outward Bill Realization Details’ screen by typing ‘RBDBOREA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Dispatch Lot Reference Number

Select a dispatch lot reference of the batch which needs to be realized from the adjoining option list.

After Selecting the dispatch lot reference number, click on 'P' button to populate the details of instruments in the dispatch lot.

Bulk Realization Number

System displays a unique reference number for bulk realization.

Process Status

System displays the process status value here.

5.12.2 Main Tab

Realization Details

Debit Account for Realization

The value is defaulted based on bulk contract input and you can edit this account number selected.

The system generates an override message on save, whenever the account number that is captured during the booking stage is modified.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Debit Account Branch

The system displays the debit account branch based on the debit account for realization.

Payment Mode

The system displays payment mode for realization of outward instruments. This is defaulted from 'Outward Retail Instrument for Collection Bulk Contract Creation Screen'. You can modify the mode if required. The drop-down list displays the following values:

- Normal
- Clearing

Collecting Bank Reference Number

Specify a reference number provided by the collecting bank for payment.This will be passed on as a related reference for the Nostro account.

Value Date

Specify a Value date with which the accounting entries are generated and initially the application date is defaulted in this field.

Here the system generates an override message if the value date is greater than the current date.

Currency

The system displays the currency based on the dispatch lot selected. However, you can modify the displayed currency.

Total Net Realized

Specify the total proceeds that are received by the bank. Here the ‘Total net realized’ should be equal to the individual contract's net realized amount.

Contract Reference Number

System displays the contract reference number based on the dispatch lot reference number selected above.

Instrument Number

System displays the instrument number based on the dispatch lot reference number selected above.

Customer Identification

System displays the customer identification number based on the dispatch lot reference number selected above.

Amount

System displays the amount based on the dispatch lot reference number selected.

Net Realized Amount

Specify the Net realized amount for the instrument.

Other Bank Charges

System displays the difference of instrument amount and net realized amount as the 'other bank charges'.

Internal Remarks

Specify your remarks on the transaction.

Process Status

System displays the process status value here.

Once you have specified the details, click ‘Save’ button. A different user having sufficient access rights must authorize the record for the system to begin realization of the instruments.

When you save the record, the system validates the details captured in the header section of the screen. Errors/overrides in the validation process, if any, will be displayed. There will not be any override messages during authorization of the bulk transaction.

After authorization, the system liquidates the individual contracts considered for bulk realization as a background process. Relevant accounting entries will be passed during this process.

In case of instruments that are financed, the system triggers liquidation of the loan account associated with the instrument. In case of instrument that are considered for collateral, the system triggers closure of the collateral created in ELCM module.

During liquidation of the contracts selected for bulk realization, if any applicable validation fails, some of the contracts may not get liquidated. Sometimes, all contract in the batch may not get liquidated. You can get the details of such contracts by searching the records in the summary screen.

After viewing the contracts that failed in the bulk realization process, you can use the option ‘Close’ to close the batch. You can close the batch after authorization of bulk realization and creation of contracts, but before marking EOTI (first stage in End of Day operations) stage. If the bulk realization batch is not closed, the system will not allow marking of EOTI stage. Advice are generated during closure of the batch.

5.12.3 Clearing Tab

You can capture the clearing details in the Clearing Tab.



If the Payment Mode selected is Clearing, you have to capture the clearing details to create a clearing contract. If not, system displays an error on saving.

You can specify the following details here:

Clearing Details

Clearing Product

Specify the Product code for creation of clearing contract. Alternatively you can select a product code from the option list.The list displays all the product code available. The default value displayed will be the product code from the Product Preferences in product definition.

Routing Number

Specify the routing number for the transactions. Alternatively, you can select the routing number from the option list. The list displays the values from Bank Code Maintenance.

Clearing Instrument Number

Specify the number of the instrument received.

Clearing Instrument Date

Specify the date of the received instrument.

End Point

Specify the end point mapped for clearing house. Alternatively, you can select the clearing end point from the option list.The list displays the value from End Point Maintenance in Teller Common Maintenance.

If Clearing End Point is not captured here, then the system defaults the value maintained in ARC maintenance.

Clearing Reference Number

The system displays the Reference Number of the Clearing Contract. This value is populated during Bulk Realization of Outward Bills/Cheques for collection upon Authorization

Clearing Bank

The system displays the Clearing Bank based on the Routing Number selected.

Clearing Bank Name

The system displays the Clearing Bank Name based on the Routing Number selected.

Clearing Branch

The system displays the Clearing Branch based on the Routing Number selected

Clearing Branch Name

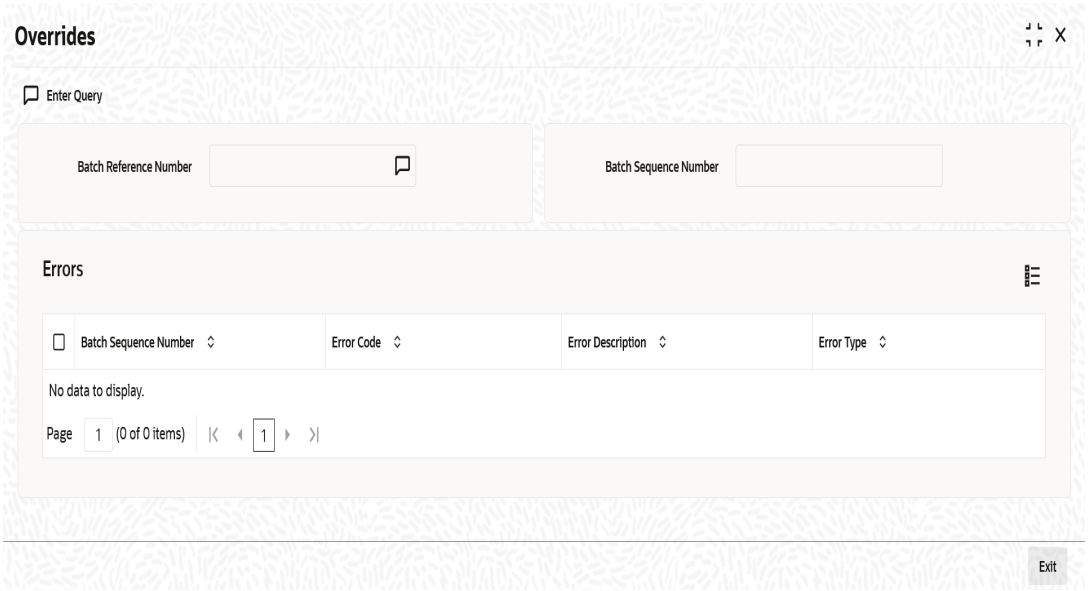
The system displays the Clearing Branch Name based on the Routing Number selected

Sector Code

The system displays the Sector Code based on the Routing Number selected

5.12.4 Viewing Error Details

Click ‘Show errors’ button from the ‘Retail Bills-Bulk Outward Bill Realization Details’ screen to view the list of overrides applicable to bulk realization of outward bills/cheques for collection.



Batch Reference Number

The system displays the batch reference number. It is applicable only for contracts that are to be considered as part of a batch.

Batch Sequence Number

The system displays the batch sequence number. This sequence number is applicable only if the batch reference number is available on the screen.

The following error details are displayed here:

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

5.12.5 Viewing Summary of Bulk Outward Bill Realization

You can view a summary of retail instruments realization in a bulk using 'Retail Bills - Bulk Outward Bill Realization Details - Summary' screen.To invoke this screen, type ‘RBSBOREA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Status
- Dispatch Lot Reference Number
- Currency
- Authorization Status
- Bulk Realization Number

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Status
- Authorization Status
- Dispatch Lot Reference Number
- Bulk Realization Number
- Currency
- Total Net Realized
- Debit Account for Realization
- Collecting Bank Reference Number
- Value date

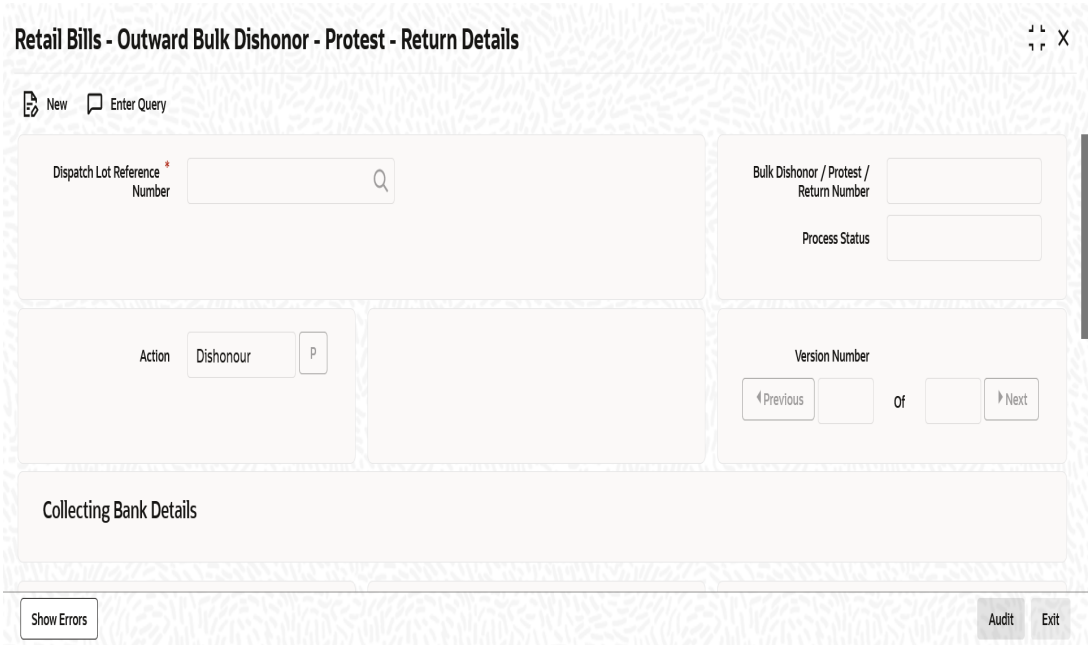
5.13 Bulk Dishonour/Protest/Return of Instruments

This section contains the following topics:

- Section 5.13.1, "Invoke Bulk Dishonour/Protest/Return of Instruments"
- Section 5.13.2, "Viewing Override Details"
- Section 5.13.3, "Viewing Summary of Outward Bulk Dishonour/Protest/Return"

5.13.1 Invoke Bulk Dishonour/Protest/Return of Instruments

You can invoke the 'Retail Bills-Outward Bulk Dishonour-Protest-Return Details' screen by typing 'RBDBODPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The 'Retail Bills-Outward Bulk Dishonour-Protest-Return Details' screen is used to apply the actions - Dishonour, Protest or Return on the unpaid instruments that are selected from the dispatch lot.

Specify the following details:

Dispatch Lot Reference Number

Select a dispatch lot reference of the instrument batch which needs to be Dishonoured/ Protested/Returned from the adjoining option list.

Action

Select an action that needs to be performed on the instruments in a batch from the adjoining drop-down list and the available options are:

- Dishonour
- Protest
- Return

After Selecting an action, click on 'P' button to populate the details of instruments in the multi record block.

Bulk Dishonour/Protest/Return Number

System displays a unique number here.

Process Status

System displays the process status value here.

Collecting Bank Details

Bank Code

System displays a bank code based on the dispatch lot reference number selected.

Bank Name

System displays a bank name based on the dispatch lot reference number selected.

Branch Code

System displays a branch code based on the dispatch lot reference number selected.

Branch Name

System displays a branch name based on the dispatch lot reference number selected.

Contract Reference Number

System displays the contract reference number based on the value specified for 'dispatch lot reference number' and the ‘action’ fields.

Instrument Number

System displays the instrument number based on the dispatch lot reference number selected above.

Product Type

System displays the product type based on the dispatch lot reference number selected above.

Counterparty Identification

System displays the counterparty ID based on the value specified for 'dispatch lot reference number' and the ‘action’ fields.

Counterparty Name

System displays the counterparty name based on the value specified for 'dispatch lot reference number' and the ‘action’ fields.

Other Party Identification

System displays the other party identification number based on the 'dispatch lot reference number' and the ‘action’ selected.

Other Party Name

System displays the other party name based on the 'dispatch lot reference number' and the ‘action’ selected.

Currency

System displays the currency based on the 'dispatch lot reference number' and the ‘action’ selected.

Amount

System displays the amount based on the 'dispatch lot reference number' and the ‘action’ selected.

Dishonour Reason

Select a dishonour reason code from the adjoining option list.

Dishonour Date

Select a date of dishonour from the adjoining option list, the field is mandatory if the ‘action’ chosen is dishonour and it should be between the booking date and current system date.

Notary Code

Select a notary code for protest from the adjoining option list and the field is mandatory if the ‘action’ chosen is protest.

Protest Date

Select a protest date from the adjoining option list.The value for the field should not be earlier than the booking date or later than the current date and not earlier than the dishonour date if the instrument is already marked as dishonoured.

Return Date

Select a return date from the adjoining option list and the value for the field should not be earlier than the booking date or later than the current system date.

For instruments that are already dishonoured or protested, the value or return date should not be earlier than dishonour date/protest date.

Internal Remarks

Based on the contract reference number, the system displays the internal remarks.

Process Status

System displays the process status value here.

Once you have specified the details, click ‘Save’ button. A different user having sufficient access rights must authorize the record for the system to begin dishonour, protest or return of the instruments.

When you save the record, the system validates the details captured in the header section of the screen. Errors/overrides in the validation process, if any, will be displayed. There will not be any override messages during authorization of the bulk transaction.

After authorization, the system processes the individual contracts considered for bulk dishonour/protest/return as a background process. Relevant accounting entries will be passed during this process.

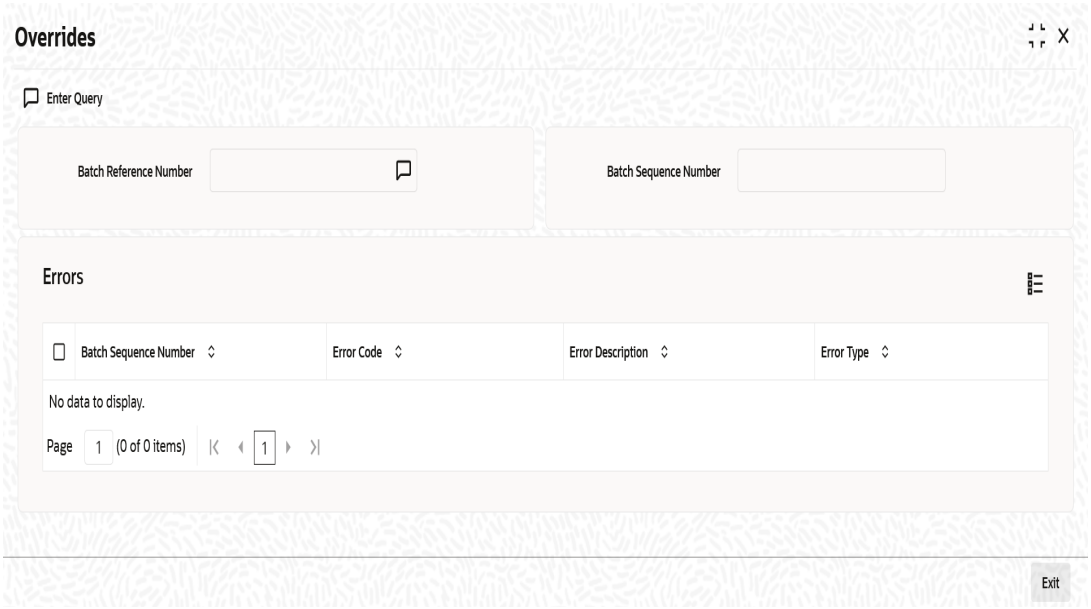
In case of instruments that are financed, the system triggers liquidation of the loan account associated with the instrument. In case of instrument that are considered for collateral, the system triggers closure of the collateral created in ELCM module.

During dishonour/protest/return of the contracts selected for bulk processing, if any applicable validation fails, some of the contracts may not be processed. Sometimes, all contract in the batch may not be processed. You can get the details of such contracts by searching the records in the summary screen.

After viewing the contracts that failed in the bulk dishonour/protest/return process, you can use the option ‘Close’ to close the batch. You can close the batch after authorization of bulk process and creation of contracts, but before marking EOTI (first stage in End of Day operations) stage. If the bulk dishonour/protest/return batch is not closed, the system will not allow marking of EOTI stage.

5.13.2 Viewing Override Details

Click ‘Show Errors’ button from the ‘Retail Bills-Bulk Outward Bill Realization Details’ screen to view the list of overrides in the bulk realization of ‘Outward Retail Bills-Cheques for Collection’.



Batch Reference Number

The system displays a batch reference number of the contracts that are considered as part of a batch.

Batch Sequence Number

The system displays the batch sequence number of the contracts that are considered as part of a batch. The value is applicable only if the batch reference number is available on the screen.

The following details are displayed here:

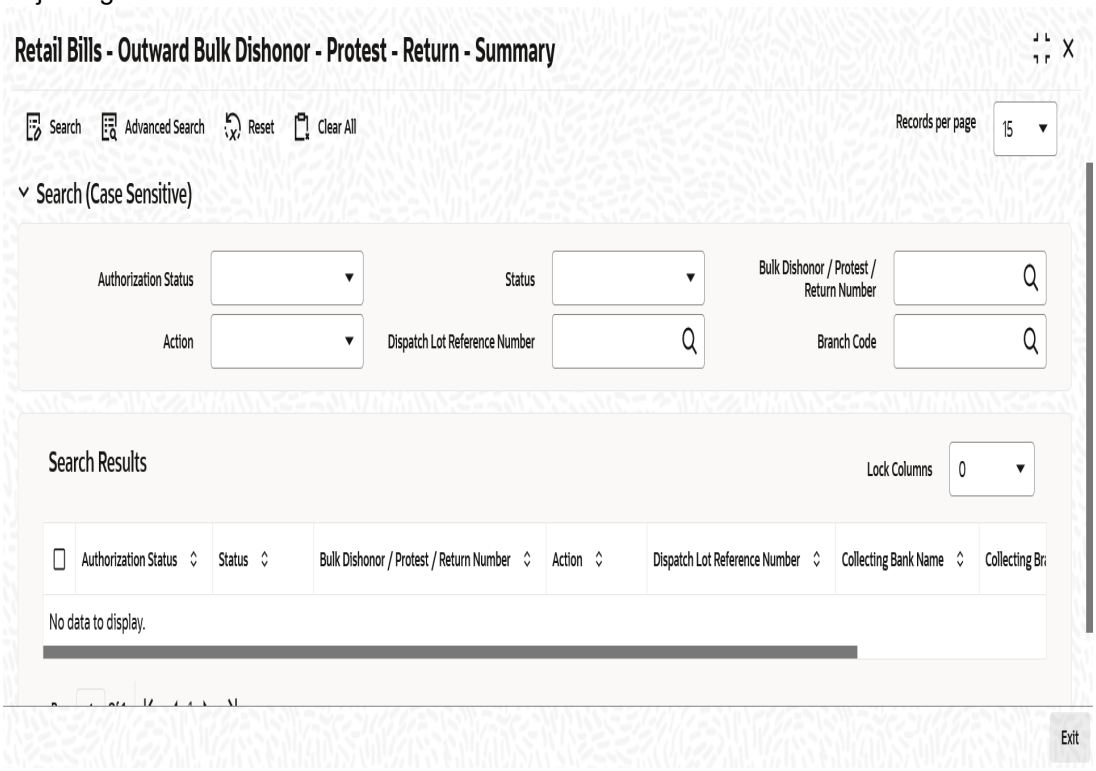
Errors

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

5.13.3 Viewing Summary of Outward Bulk Dishonour/Protest/Return

You can view a summary of outward bulk dishonour, protest or return in ‘Retail Bills - Outward Bulk Dishonour - Protest - Return - Summary’ screen. To invoke this screen, type

'RBSBODPR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Bulk Dishonour / Protest / Return Number
- Dispatch Lot Reference Number
- Status
- Action

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Status
- Bulk Dishonour / Protest / Return Number
- Action
- Dispatch Lot Reference Number
- Collecting Bank Name
- Collecting Branch Name

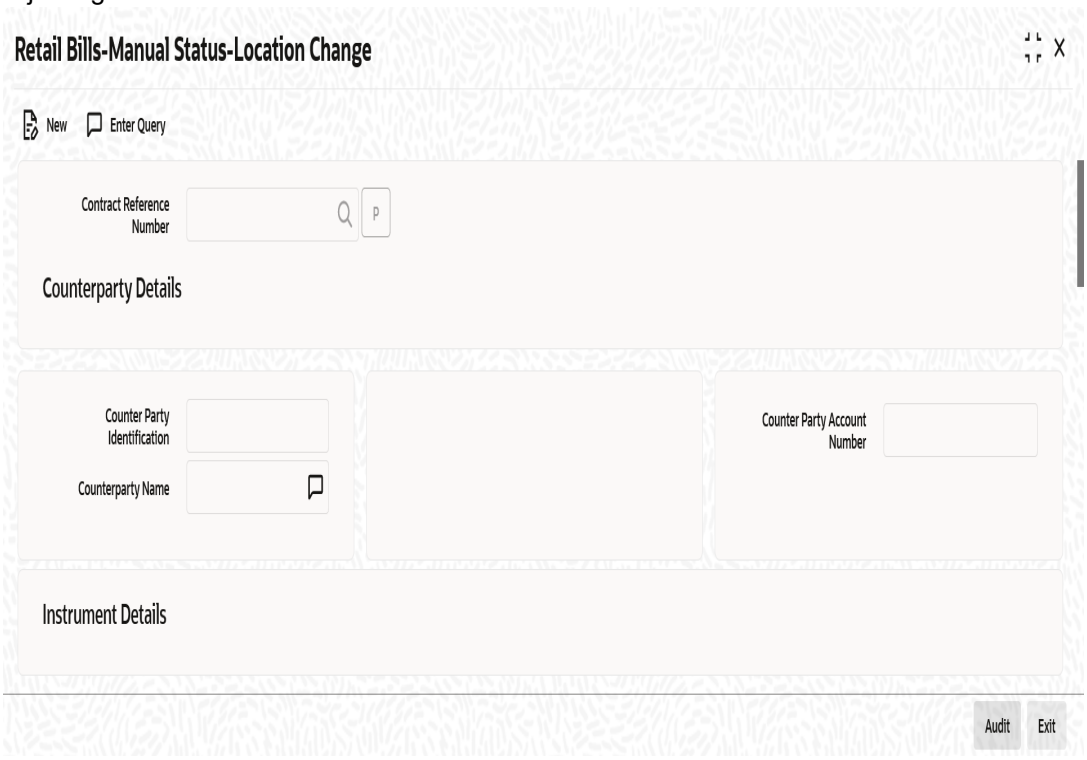
5.14 Change Status/Location Manually

This section contains the following topics:

- Section 5.14.1, "Changing Status/Location Manually"
- Section 5.14.2, "Viewing Summary of Manual Status/Location Change"

5.14.1 Changing Status/Location Manually

You can invoke the ‘Retail Bills - Manual Status/Location Change’ screen by typing ‘RBDMSTCH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The ‘Retail Bills-Manual Status-Location Change’ screen is used to change the status of the instrument and/or location of the instrument manually.

Specify the following details:

Contract Reference Number

Select a unique reference number for the contract from the adjoining option list.

Once you have specified the above details, Click on 'P' button to populate the contract details.

Counterparty Details

Counterparty Identification

System displays the Counter Party Id based on the contract reference number selected.

Counterparty Name

System displays the Counter Party Name based on the contract reference number selected.

Counterparty Account Number

System displays the Counter Party Account Number based on the contract reference number selected.

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 Counterparty Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

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

Instrument Details

Instrument Number

System displays the instrument number based on the contract reference number selected.

Instrument Date

System displays the instrument date based on the contract reference number selected.

Currency

System displays the currency based on the contract reference number selected.

Amount

System displays the amount based on the contract reference number selected.

Other Party Details

Other Party Identification

System displays the Other party Id based on the contract reference number selected.

Other Party Name

System displays the Other party name based on the contract reference number selected.

Debit Account for Realization

System displays a debit account based on the contract reference number selected.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Collecting/Remitting Bank Details

Bank Code

System displays a collecting bank code based on the contract reference number selected.

Bank Name

System displays a collecting bank name based on the contract reference number selected.

Branch Code

System displays a collecting bank branch based on the contract reference number selected.

Branch Name

System displays a collecting bank branch name based on the contract reference number selected.

Additional Details

Booking Date

System displays a booking date based on the contract reference number selected.

Maturity Date

System displays a maturity date based on the contract reference number selected.

Internal Remarks

Specify your remarks on the transaction.

Status/Location

Instrument Status

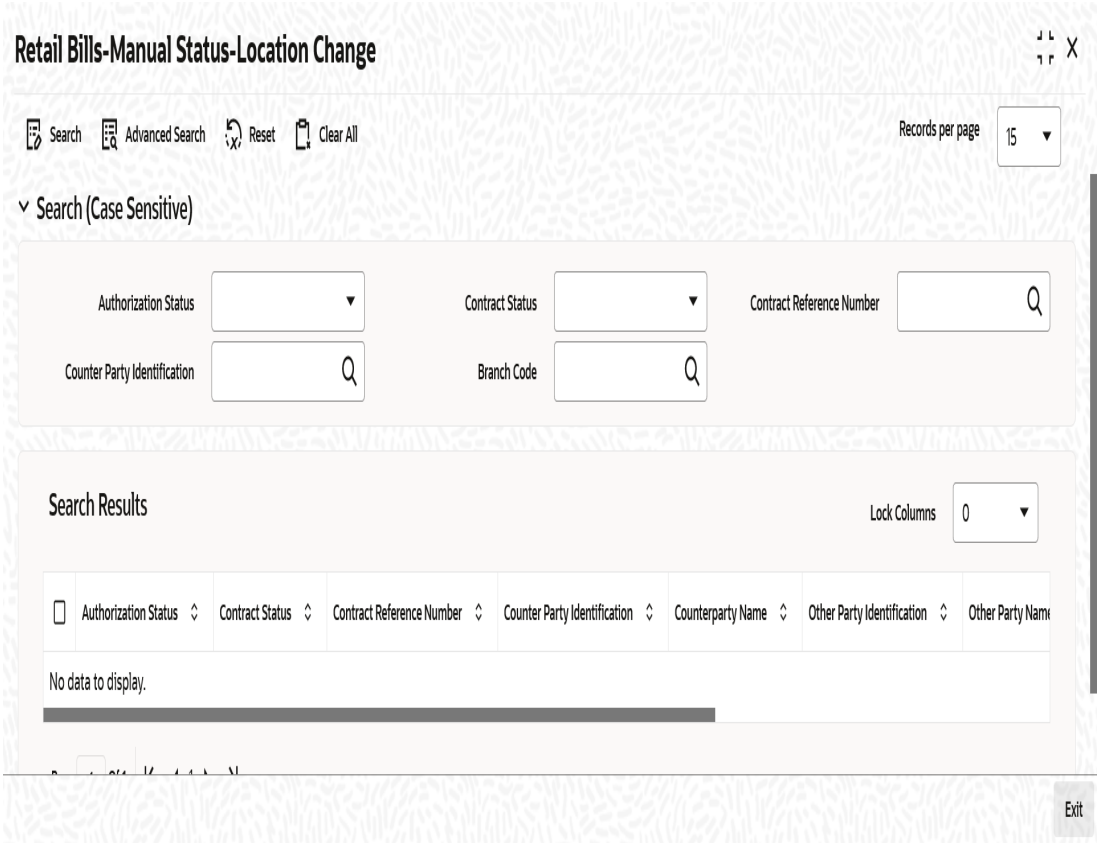
Specify the status of an instrument from the adjoining option list and the available options are obtained from the 'Instrument Status code maintenance' screen.

Instrument Location

Specify the location of an instrument from the adjoining option list and the available options are obtained from the 'Instrument Location maintenance' screen.

5.14.2 Viewing Summary of Manual Status/Location Change

You can view a summary of manual status/location change in ‘Retail Bills-Manual Status-Location Change’ screen. To invoke this screen, type ‘RBSMSTCH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Contract Status
- Counterparty Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Contract Reference Number
- Counterparty Identification

- Counterparty Name
- Other Party Identification
- Other Party Name
- Instrument Status
- Instrument Location

5.15 Capturing Outward Dispatch Process Details

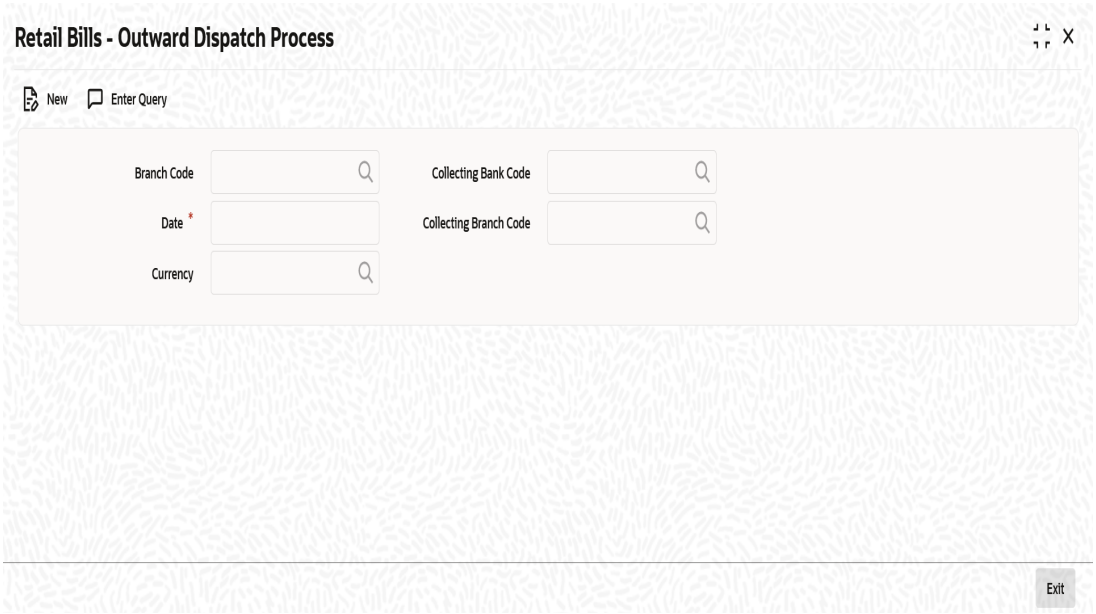
The ‘Retail Bills-Outward Dispatch Process’ screen is used to initiate a batch process which marks the outward instruments that are due for dispatch on a specific date as dispatched.

Here the Instruments booked under the following product types are considered for dispatch:

- Outward Retail Bills for Collection
- Outward Retail Cheques for Collection

Once the Dispatch process is run, system generates separate Dispatch Lot Reference for the combination of Currency, Collecting Bank Code and Collecting Branch Code and updates the same along with the Instrument Status and Location for all the applicable Contracts. System also generates the Dispatch Annexure and the Dispatch Advice for each Dispatch Lot Reference Number as part of Dispatch Process.

You can invoke the ‘Retail Bills-Outward Dispatch Process’ screen by typing ‘RBDDIBAT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Branch Code

Select the branch code in which the instruments are to be marked as dispatched from the adjoining option list.

Date

Initially, System displays the current system date as dispatch date.You can change this value by specifying the system date or next working date as the dispatch date.System provides an error message, if the dispatch date is less than system date or greater than next working date.

Currency

Select the currency of the instruments that needs to be considered for dispatch from the adjoining option list.

Collecting Bank Code

Select the collecting bank code from the adjoining option list and the value is used for filtering the instruments which are to be dispatched.

Collecting Branch Code

Select the collecting bank branch from the adjoining option list and the value is used for filtering the instruments which are to be dispatched.

You can filter the instruments to be dispatched on the basis of Currency, Collecting Bank, Collecting Branch.

Once you have specified the above details, click on 'Save' button to run the intraday batch for dispatch.

Note

For outward bills for collection product type,

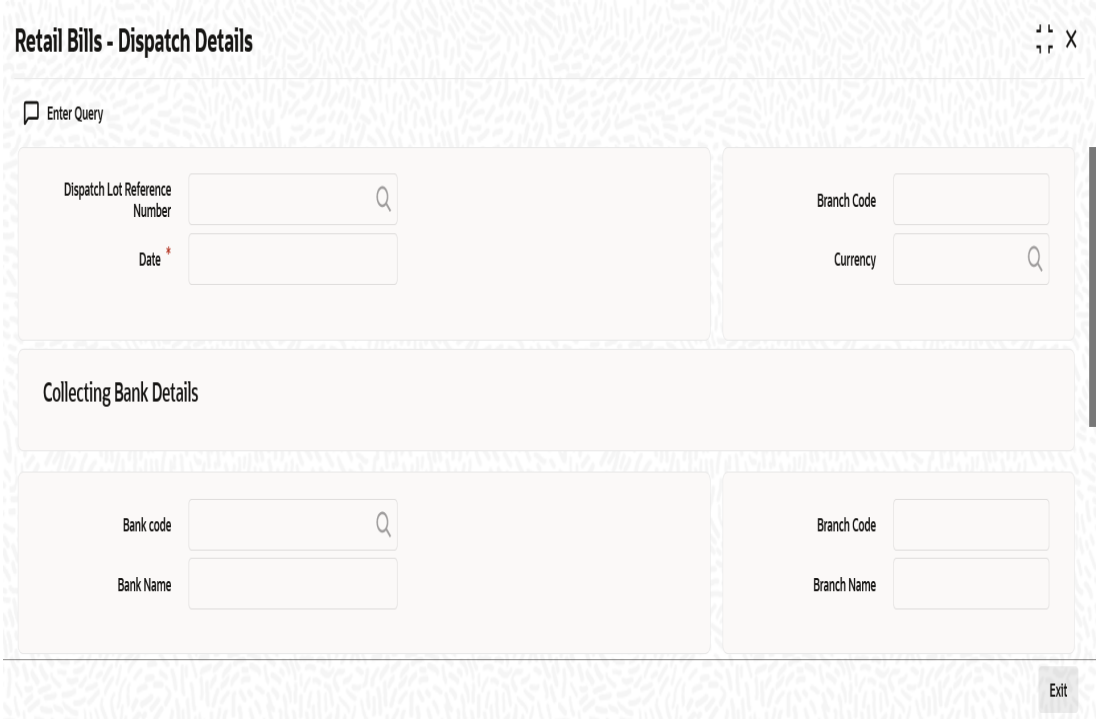
- If the other party is the same branch customer / walk-in customer, then the dispatch will not happen in case the collecting bank details are present.
- If the other party is a different branch customer or not a customer, then the dispatch will happen, provided that the collecting bank details are available in the contract.

For outward cheques for collection,

- If the other party is same branch customer/different branch customer within same bank, then dispatch will not happen.
- If the other party is a non-customer, then dispatch will happen based on the collecting bank details available in the contract.

5.16 Dispatch Query

You can invoke the 'Retail Bills-Dispatch Details' screen by typing ‘RBDDIQRY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The ‘Retail Bills-Dispatch Details’ screen is used to view dispatch details of an outward retail collection bill/Cheque which is marked as dispatched in the system as part of a dispatch batch process.

Specify the following details

Dispatch lot Reference Number

Specify the dispatch lot reference number for which you need to view the details of the instruments. You can select the appropriate dispatch lot reference number from the option list.

Branch Code

System displays the logged in branch code.

Date

Specify the date of dispatch.You can Select the appropriate date using the calender button.The system defaults the application date as the dispatch date.

Currency

Select the currency of the instruments that were dispatched from the adjoining option list.

Collecting Bank Details

Bank Code

Select the collecting bank code.You can select the appropriate collecting bank code from the option list.

Bank Name

System displays the collecting bank name based on the collecting bank code selected above.

Branch Code

System displays the collecting branch code based on the collecting bank code selected above.

Branch Name

System displays the collecting branch name based on the collecting bank code selected above.

Multi Record Grid

Dispatch Lot Reference Number

System displays the dispatch lot reference number.

Sequence Number

System displays the sequence number.

Contract Ref No

System displays the Contract reference number based on the search criteria selected in the header section.

Counterparty ID

System displays the Counterparty ID based on the search criteria selected in the header section.

Counterparty Name

System displays the Counterparty name based on the search criteria selected in the header section.

Other Party ID

System displays the Other party ID based on the search criteria selected in the header section.

Other Party Name

System displays the Other party name based on the search criteria selected in the header section.

Instrument No

System displays the Instrument number based on the search criteria selected in the header section.

Instrument Date

System displays the Instrument date based on the search criteria selected in the header section.

Currency

System displays the currency based on the search criteria selected in the header section.

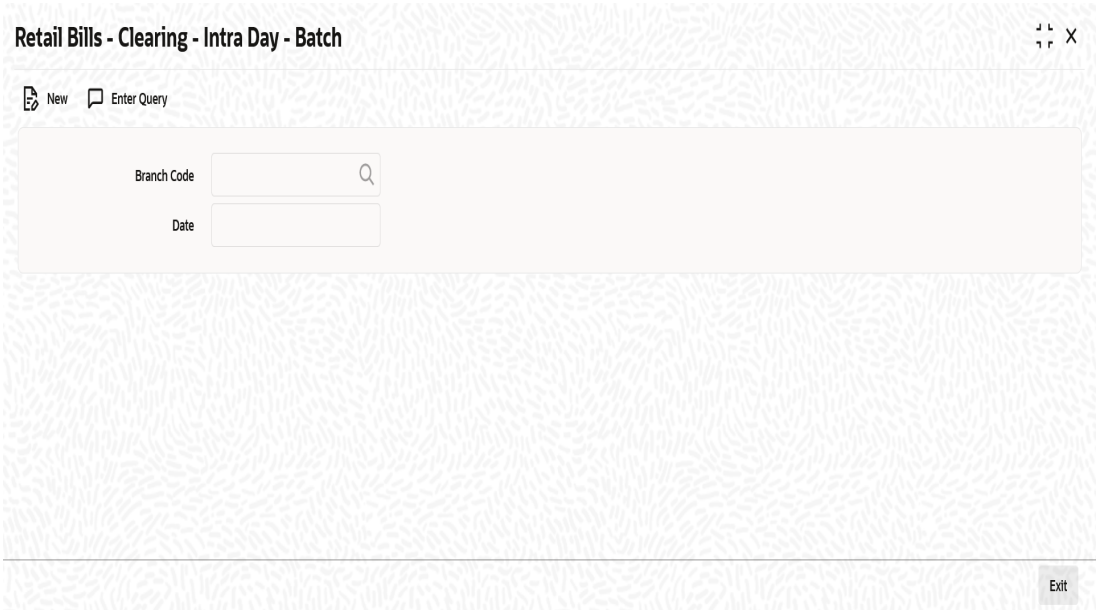
Amount

System displays the amount based on the search criteria selected in the header section.

5.17 Clearing Intra Day Batch

If the activation date of an instrument that is associated with the product type ‘Outward Cheque for Clearing’ is less than or equal to the current system date, then you can generate the clearing contract. It is mandatory that the instrument has not been realised, closed or returned.

You can invoke the ‘Retail Bills-Clearing-Intra Day-Batch‘ screen by typing ‘RBDCLBAT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Branch Code

Specify a branch for which the intra day batch can be executed.

Date

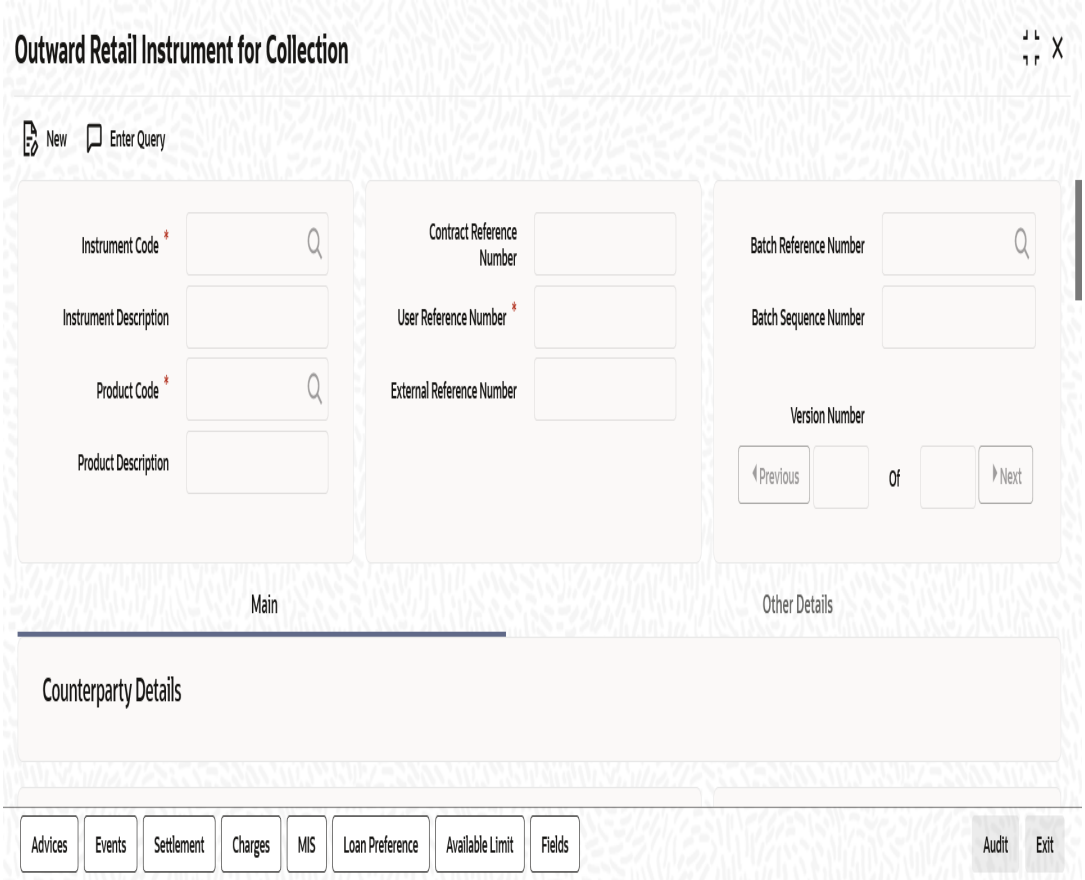
System displays an application date as the value date.

Once you have specified the above details, click on 'Save' button to run the intra-day batch for clearing.

5.18 Reversal of Outward Retail Collection Bill/Cheque Contract

You can reverse the invalid contracts using 'Contract Input - Outward Retail Bills/Cheques for Collection' Screen by using the ‘Reverse’ action button. You can invoke this screen by typing

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



Once 'input mistake' is identified after authorization of contract, you can reverse the invalid contract using 'Reverse' action button

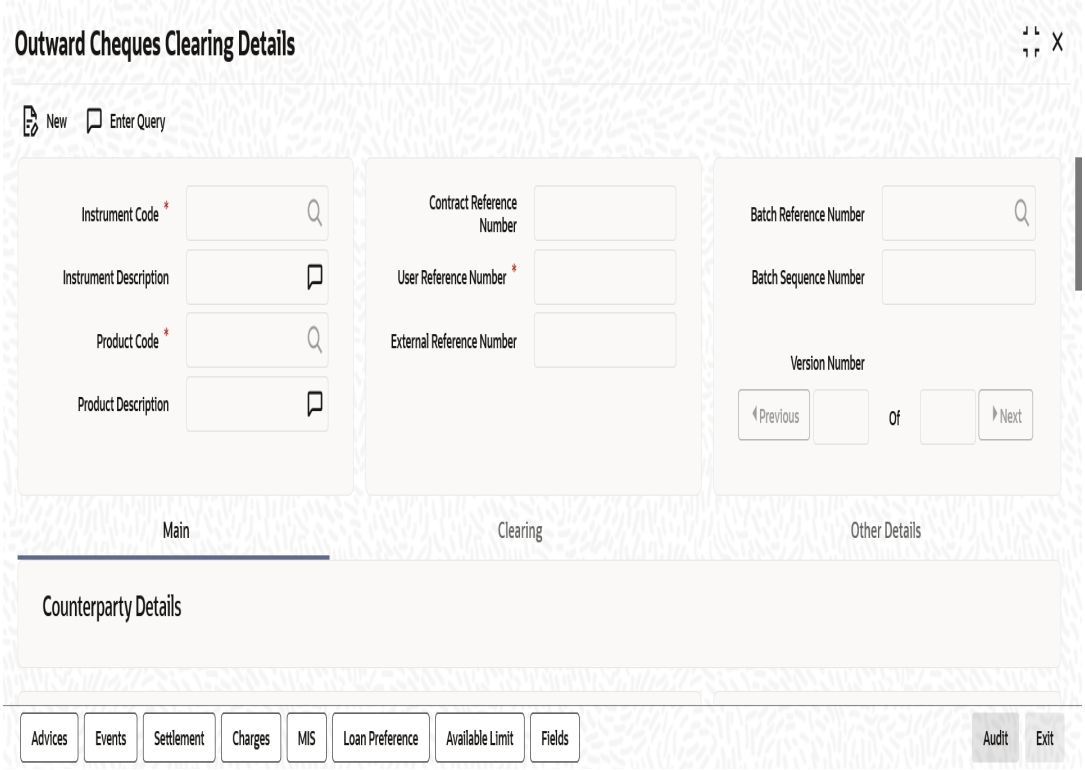
On reversal of the contract, the system validates the following parameters:

- The system validates whether the instrument is already dispatched, reversed, realized, dishonoured, returned or protested. If any of these conditions are met, then the system will display an error message.
- The system validates whether the loan account associated with the instrument is reversed or not. If the loan account is not reversed, the system displays an error message. If the loan account is reversed, then the system reverses the respective contract and proceeds with the following steps.
  - If the instrument is collateralized, then the system closes the collateral and pool created in ELCM module.
  - The system updates the contract status as 'Reversed'.
  - The system reverses all accounting entries generated during the previous events.

5.19 Reversal of Outward Retail Cheque for Clearing (PDC) Contract

You can reverse the invalid contracts using 'Contract Input - Outward Retail Cheques for Clearing (PDC)' Screen by using the 'Reverse' action button.You can invoke this screen by

typing ‘RBDOCCNL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Once 'input mistake' is identified after authorization of contract, you can reverse the invalid contract using 'Reverse' action button.

On reversal of the contract, the system validates the following parameters:

- The system validates whether the clearing contract is already created for the instrument in the clearing module. If any of these conditions are met, then the system will display an error message.
- The system validates whether the contract is already reversed, realized or returned.
- The system validates whether the loan account associated with the instrument is reversed or not. If the loan account is not reversed, the system displays an error message. If the loan account is reversed, then the system reverses the respective contract and proceeds with the following steps.
  - If the instrument is collateralized, then the system reverses the collateral created in ELCM module.
  - The system updates the contract status as 'Reversed'.
  - The system reverses all accounting entries generated during the previous events.

6. Inward Retail Bill Contract

6.1 Introduction

This chapter explains the process to create and maintain inward retail bills contracts in Oracle Banking Current and Savings Account Cloud Service.

This chapter contains the following sections:

- Section 6.2, "Inward Retail Bills/Cheques for Collection"
- Section 6.3, "Amend Inward Retail Bills/Cheques for Collection"
- Section 6.4, "Realizing of Inward Retail Bills/Cheques for Collection"
- Section 6.5, "Capturing Additional Details for Realization of Inward Retail Bill/Cheque for Collection"
- Section 6.6, "Dishonour/Protest /Return Details of Inward Retail Bills/Cheques for Collection"
- Section 6.7, "Inward Retail Bills/Cheques for Collection in Bulk"
- Section 6.8, "Inward Bills in Bulk"
- Section 6.9, "Inward Bulk Dishonour/Protest/Return Details"
- Section 6.10, "Reversal of Inward Retail Collection Bill/Cheque Contract"

6.2 Inward Retail Bills/Cheques for Collection

This section contains the following topics:

- Section 6.2.1, "Creating Inward Retail Bills/Cheques for Collection"
- Section 6.2.2, "Main Tab"
- Section 6.2.3, "Other Details Tab"
- Section 6.2.4, "Capturing Additional Details for Inward Retail Bill/Cheque for Collection"
- Section 6.2.5, "Viewing Summary of Inward Retail Bill/Cheque for Collection"

6.2.1 Creating Inward Retail Bills/Cheques for Collection

You can create an inward retail bill/cheque for collection using the ‘Retail Bills-Inward Contract Details’ screen. You can invoke the Contract input screen by typing ‘RBDICONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can enter information relating to the following types of transactions:

- Inward Retail Bills for Collection
- Inward Retail Cheques for Collection

For any Inward Contract you create in Oracle Banking Current and Savings Account Cloud Service, you can define generic attributes, such as Advices, Events and Settlements, MIS

details, Charge details etc, by clicking on the appropriate icon in the horizontal array of buttons in this screen.



Specify the following details:

Instrument Code

Select the instrument code from the option list. The list contains only those instruments for selection which are linked to the following product types:

- Inward Bills for Collection
- Inward Cheques for Collection

Instrument Description

The system displays the description of the instrument code selected.

Product Code

Select a product code from the available list of products for the selected instrument code. For selecting the product code, system allows only those products which are of product type ‘Inward Bills for Collection’ or ‘Inward Cheque for Collection’.

Product Description

System displays the description for the product code selected above.

Contract Reference Number

System generates and displays a unique reference number for the contract being booked and the reference is used in all accounting entries and transactions related to this contract.

User reference Number

By default, contract reference number is displayed. However, you can change this value when required.

External Reference Number

Specify an external system's reference for this contract and it is used when the contract is being uploaded from an external system.

Batch Reference Number

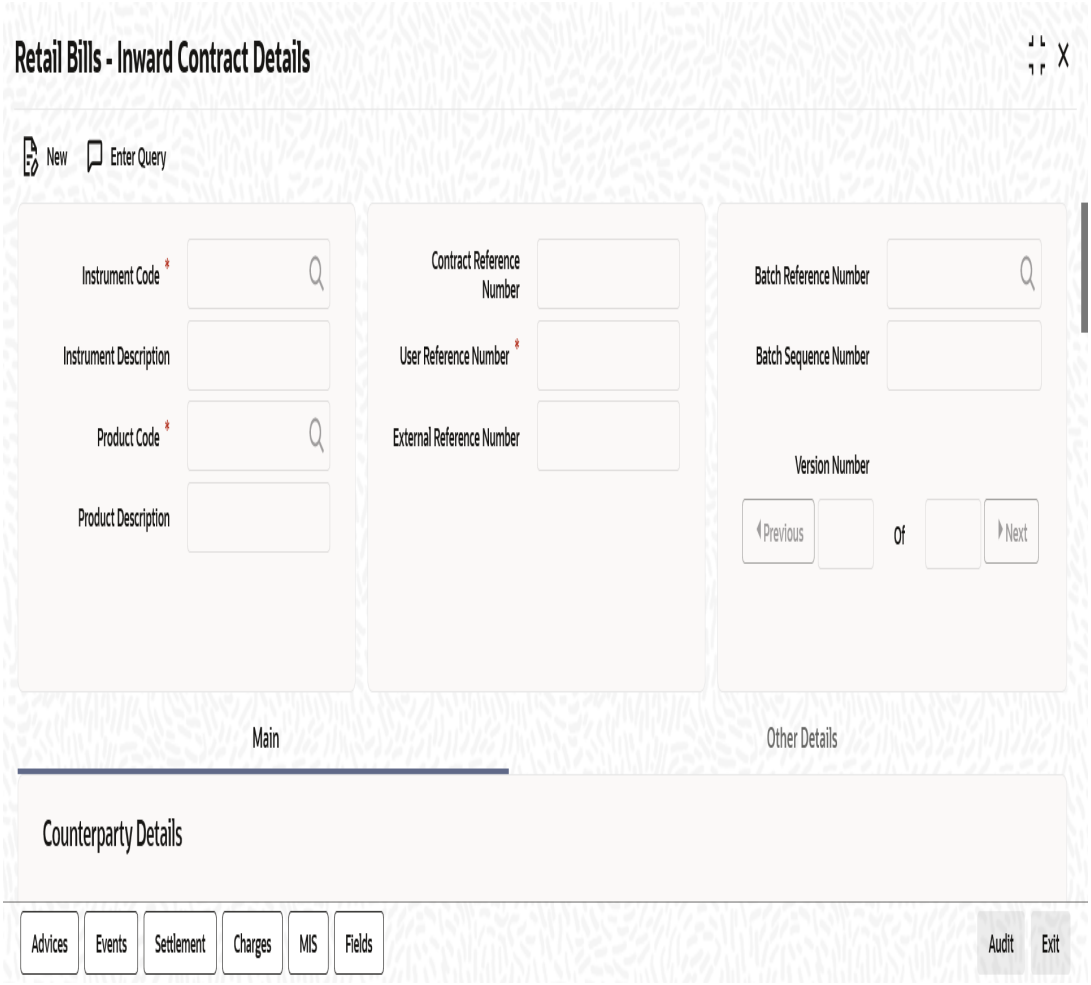
Select a reference number from the option list. Batch reference number is applicable only when an instrument needs to be added to a batch that has been already booked. Batch reference number of the bulk contracts booked on current date for the selected instrument type will be displayed here.

For adding a reference number to a batch, the common attributes of the batch should match with the attributes of reference number.

Batch Sequence Number

The system generates a batch sequence number only for contracts that are to be considered as part of a batch. The value is applicable only if the batch reference number is selected.

6.2.2 Main Tab



Specify the following details:

Counterparty Details

Counterparty Identification

Select the customer Identification from whom the proceeds need to be collected from the adjoining option list.

Counterparty Name

System displays the name of the customer.

Account Branch

The system displays the branch to which the customer account belongs.

Counterparty Account number

Select the account number of the customer from the adjoining option list.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Remitting bank Details

Bank Code

Select the bank code of the remitting bank from the adjoining option list.

Bank Name

System displays the name of the remitting bank.

Reference Number

Specify the reference number of the remitting bank.

Correspondent (Bank)

Select the BIC code of the remitting bank's correspondent from the adjoining option list.

Branch Code

System displays a branch of the remitting bank/ or the same bank's branch from which the instrument is received for collection.

Branch Name

System displays the name of the branch corresponding to the branch code mentioned above.

Date

Specify a date on which the instrument is received for collection.

Correspondent (Bank) Account

Specify an account number of the remitting bank's correspondent.

Instrument Details

Instrument Number

Specify a reference number of the instrument. In case of a cheque, the cheque number is the instrument number.

Instrument Date

Specify the date of the bill or cheque.

Currency

Select the Instrument currency from the adjoining option list. System defaults the local currency as the bill currency for 'Inward Bill' type instruments and account currency for Inward Cheque type instruments. You can edit this value if needed.

Amount

Specify the bill/cheque amount.

Local Currency Amount

The system defaults the local currency amount on save or subsystem visit.

Other Party Details

Other Party Identification

Select the other party identification from the adjoining option list.

Other Party Name

The system displays the other party name, based on the other party identification selected.

Additional Details

Booking Date

System displays the current application date as the booking date of the contract. You cannot modify the booking date.

Maturity Date

Specify the maturity date of the bill type of instrument. This field is not applicable for Cheque type instrument and it will be cleared on save if provided.

Grace Days

Specify the grace days if any mentioned in the remitting bank instruction. This is the number of days from the due date for payment up to which the instrument can be paid without any dishonour or protest. This field is not applicable for Inward Cheque instruments and it will be cleared on save if provided.

Due Date for Payment

System displays the date on which the Instrument is due for payment.

- For Inward Bill Instruments, the Maturity Date is defaulted as the due date and if the booking date is greater than the maturity date then booking date is defaulted as the due date for payment.

For Inward Cheque Instruments, the Instrument Date is defaulted as the due date and if the booking date is greater than the instrument date then booking date is defaulted as the due date for payment.

Account Branch

System displays the account branch of the selected/defaulted Credit Account for Realization.

Credit Account for Realization

Select the relevant Nostro/Vostro account from the adjoining option list. If you do not select a credit account for realization, on saving the record, the system defaults the value from settlement instruction maintained in the system.'

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

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

Protest

Check this box to indicate that the bill/cheque should be protested in case of non-payment by the drawee and the value is captured here based on the remitting bank instructions.

This field value will be defaulted initially from the instrument maintenances during product default.

Auto Liquidation

Check this box to indicate that the instrument should be liquidated automatically on due date. By default, the system displays the status of the check-box as maintained for the product associated with the contract.

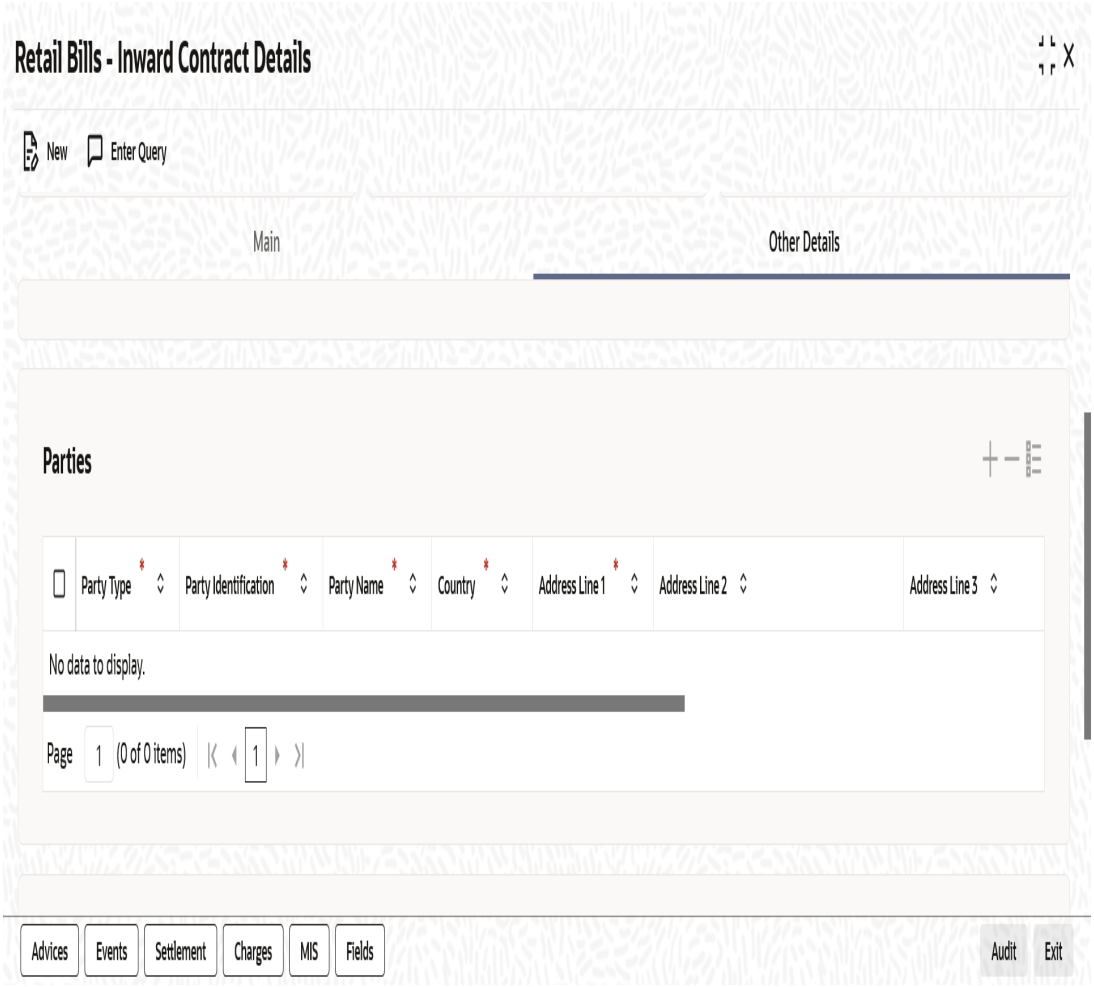
Liquidation with Booking

Check this box to indicate that the instrument will be liquidated along with booking.

Internal Remarks

Specify your remarks on the transaction.

6.2.3 Other Details Tab



Specify the following details:

Parties

When you click ‘Default' button on the Main tab, the system defaults the parties details under this tab.

The drawee details are displayed based on the counterparty ID specified in Main tab. The drawer details are displayed based on the other party ID specified in the Main tab. The remitting bank details are displayed based on the remitting bank code captured in Main tab.

Party Type

The system displays the party type here.

Party Identification

The system displays the party Identification based on the Customer Identification Number defined in the main tab.

Party Name

System defaults the name based on the CIF. This can be modified if walk-in Customer captured as the corresponding Party.

Country

System defaults the value for the field based on the party identification defined. However, you can modify this for walk-in as well as non walk-in party.

Address Line 1

System displays the value for the field based on the CIF defined in the main tab. However, you can modify this for walk-in as well as non walk-in party.

Address Line 2

System displays the value for the field based on the CIF defined in the main tab. However, you can modify this for walk-in as well as non walk-in party.

Address Line 3

System displays the value for the field based on the CIF defined in the main tab. However, you can modify this for walk-in as well as non walk-in party.

Address Line 4

System displays the value for the field based on the CIF defined in the main tab. However, you can modify this for walk-in as well as non walk-in party.

Language

System defaults the value for the language field based on the CIF defined in the main tab. However, you can modify this for walk-in as well as non walk-in party.

Dishonour Details

Reason Code

In case of dishonour of an instrument, you need to select the dishonour reason code from the adjoining option list.

Reason

System displays the description for the reason code selected above.

Once you have specified the above details, click ‘Save’ button to save the contract.

6.2.4 Capturing Additional Details for Inward Retail Bill/Cheque for Collection

A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details inward retail cheque/bill for collection.

- Advices
- Events
- Settlement
- Charge
- MIS
- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

6.2.5 Viewing Summary of Inward Retail Bill/Cheque for Collection

You can view a summary of inward retail bill/cheque for collection in ‘Retail Bills-Inward Contract-Summary’ screen. To invoke this screen, type ‘RBSICONL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Product Code

- Other Party Identification
- Contract Status
- Instrument Code
- Counterparty Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Contract Reference Number
- Instrument Code
- Product Code
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Bank Name
- Branch Name
- Booking Date
- Instrument Number
- Currency
- Instrument Date
- Amount

6.3 Amend Inward Retail Bills/Cheques for Collection

This section contains the following topics:

- Section 6.3.1, "Amending Inward Retail Bills/Cheques for Collection"
- Section 6.3.2, "Main Tab"
- Section 6.3.3, "Other Details Tab"

6.3.1 Amending Inward Retail Bills/Cheques for Collection

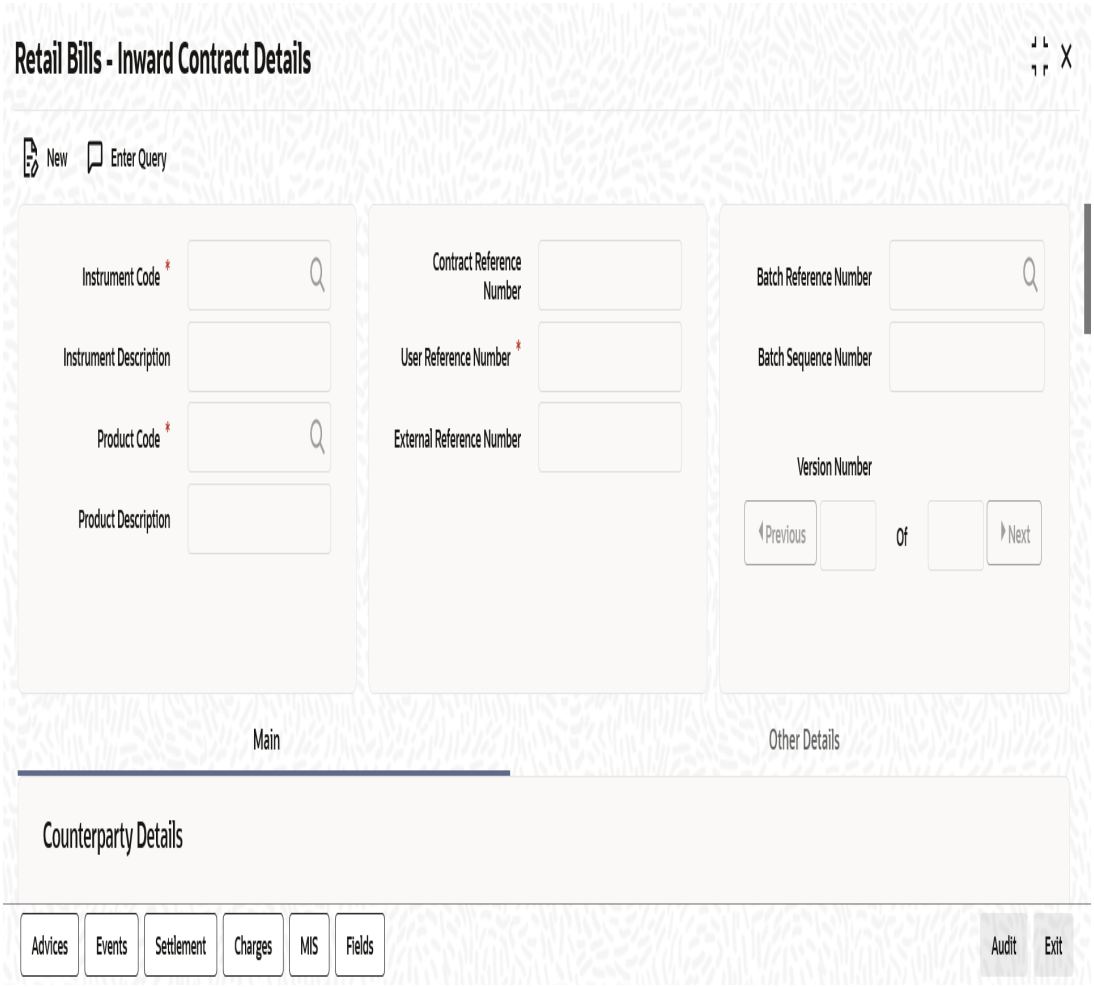
You can amend certain details of an existing contract based on the user request.The amendment process is initiated for an existing contract from the 'Retail Bills-Inward Contract Details' screen by using 'unlock' option.

You can invoke ‘Retail Bills-Inward Contract Details’ screen by typing ‘RBDICONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The amendment of an existing contract is allowed in the following scenarios:

- Bill contract is not closed/reversed
- Bill contract is not realized
- Bill contract is not dishonoured or protested or returned

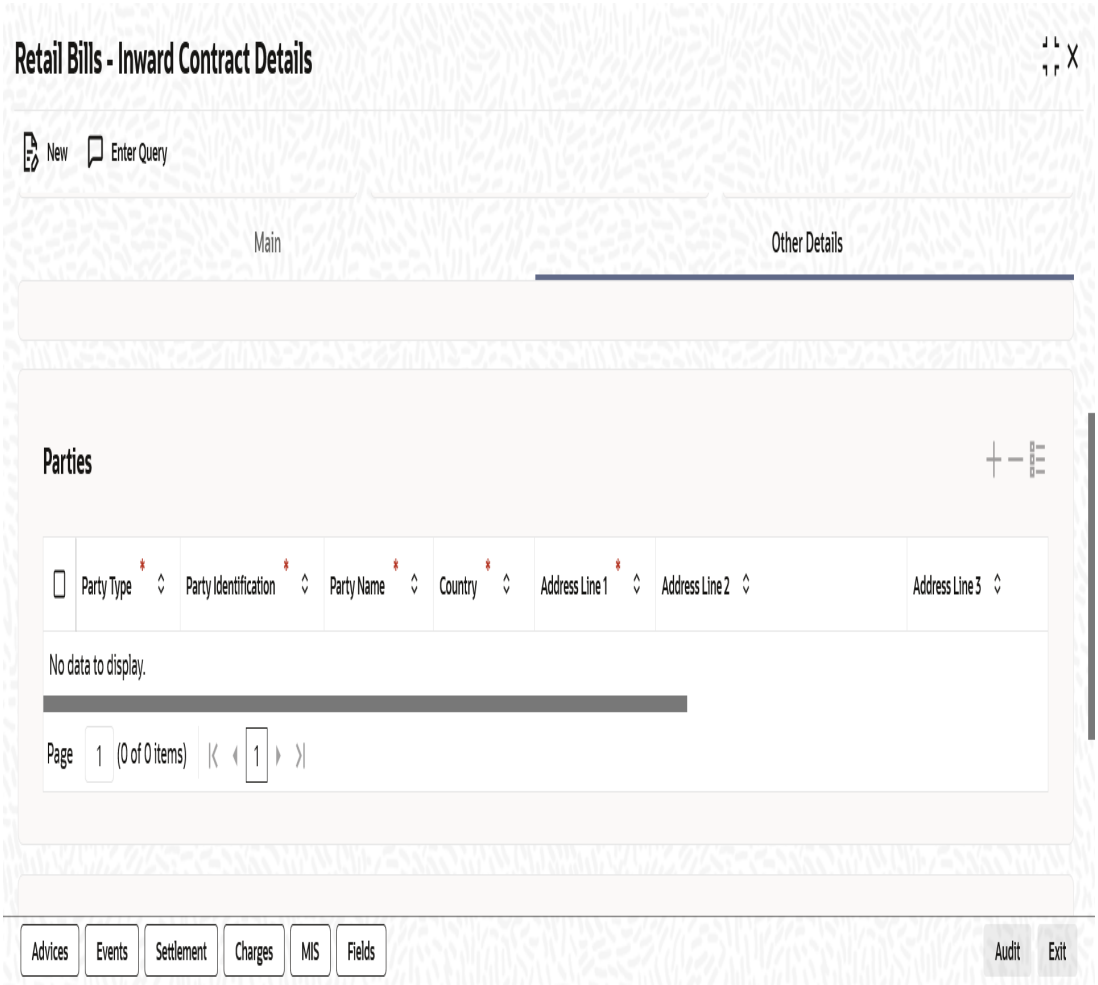
6.3.2 Main Tab



Following fields are editable for amendment:

- Counterparty Account Number
- Instrument Number
- Instrument Date
- Amount
- Remitting Bank Code
- Remitting Bank Reference Number
- Remitting Bank Date
- Correspondent (bank)
- Correspondent (bank) Account
- Other Party Identification
- Maturity Date
- Protest
- Auto Liquidation
- Internal Remarks

6.3.3 Other Details Tab



Following fields are editable for amendment:

- Country
- Address
- Party name if party is a walk-in customer

You can amend the details for the following subsystems:

- Settlements
- Charges
- MIS
- Fields

For detailed information on Settlements, Charges, MIS and Fields, refer 'Contract Input – Inward Retail Bills/Cheques for Collection of this User Manual.

6.4 Realizing of Inward Retail Bills/Cheques for Collection

You can invoke 'Retail Bills-Inward Contract Realization Details' screen by typing 'RBDIREAL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This screen is used for realization of inward retail bills/cheques for collection.



Specify the following details:

Contract Reference Number

Selects the Contract reference number of the instrument for which the realization needs to be done from the adjoining option list.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details associated with it.

Contract Details

Counterparty Identification

System displays the Customer Identification based on the contract reference number selected.

Counterparty Name

System displays the name of the customer based on the contract reference number selected.

Other Party Identification

System displays the Other Party Identification based on the contract reference number selected.

Other Party Name

System displays the Other Party Name based on the contract reference number selected.

Instrument Number

System displays the Instrument number based on the contract reference number selected.

Instrument Date

System displays the Instrument date based on the contract reference number selected.

Currency

System displays the Currency of the bill/cheque.

Amount

System displays the amount of the bill/cheque.

Due Date

System displays the due date based on the contract reference number selected.

Remitting Bank Details

Bank Code

System displays the bank code for the selected contract.

Bank Name

System displays the bank name for the selected contract.

Bank Reference Number

System displays the remitting bank reference number based on the contract reference selected.

Correspondent (Bank)

By default, system displays the BIC code of the Remitting Bank's Correspondent which is captured during the booking of an inward contract. However you can edit this value when needed.

Branch Code

System displays the branch code for the selected contract.

Branch Name

System displays the branch name for the selected contract.

Date

System displays the date of the collection schedule which is sent by the remitting bank.

Correspondent (Bank) Account

By default, system displays the account number of the Remitting Bank's Correspondent which is captured during the booking of an inward contract. However you can edit this value when needed.

Realization Details

Counterparty Account Number

Select an account number from which the proceeds should be debited and initially the value is defaulted from the contract input screen. However you can edit this value by choosing from the adjoining option list.

Account Number selected during Contract Input will be defaulted in this field. However you can edit this value by choosing from the adjoining option list.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the branch associated with the account number mentioned above.

Credit Account for Realization

By default, the credit account for realization specified in the contract input screen is used. However you can edit this value by selecting from the adjoining option list.

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 Credit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Credit Account Branch

System displays the branch associated with the account mentioned above.

Value Date

By default, application date is used, However you can edit this value.

Charges Deducted

Specify the charges of the bank here and the system will debit from proceeds being remitted to the remitting bank.

Net Realized Amount

System displays the net realized amount based on the instrument amount and charges.

Here, Net realized amount = Instrument amount - Charges deducted.

Dishonour Reason Code

Specify a reason code from the adjoining option list. The code is applicable when the liquidation fails due to insufficient balance in the account or there is a restriction in the account.

Dishonour Reason

System displays a description for the dishonour reason here.

Once you have specified the above details, click 'Save' button to save the contract.

6.5 Capturing Additional Details for Realization of Inward Retail Bill/Cheque for Collection

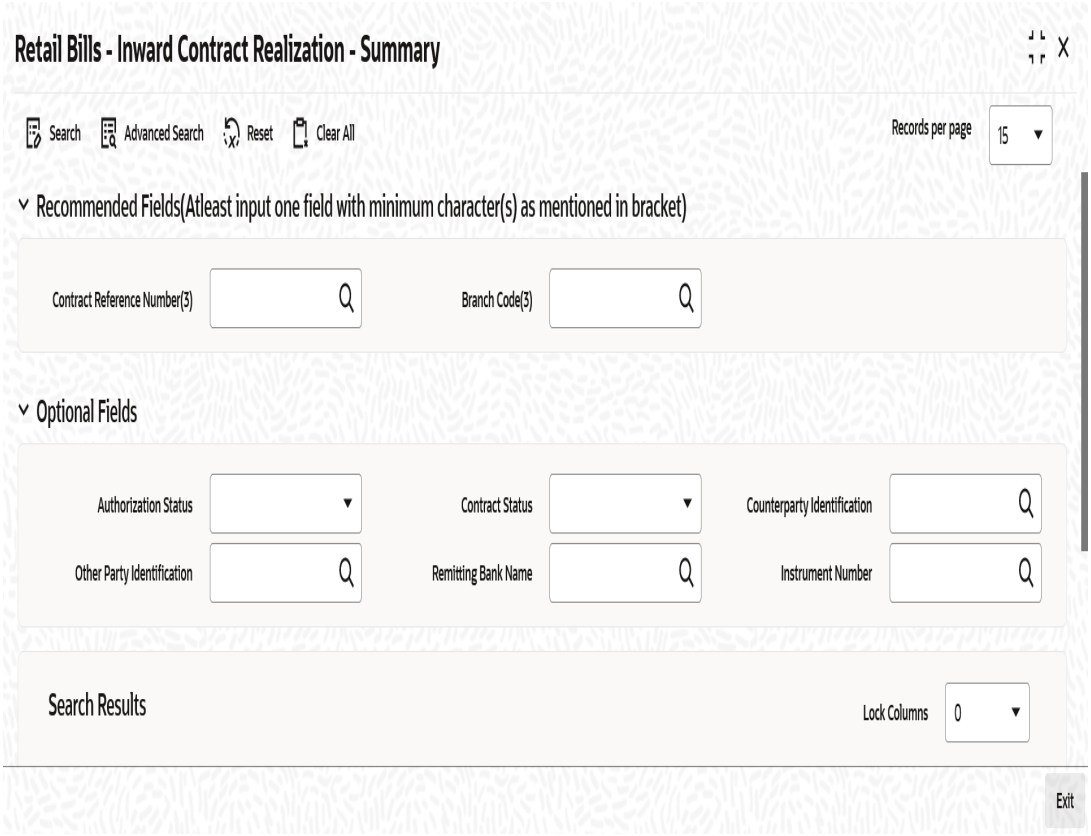
A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details on realization of inward retail cheque/bill for collection.

- Advices
- Settlement
- Charge
- MIS
- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

6.5.1 Viewing Summary of Inward Retail Bills/Cheques for Collection Realization

You can view a summary of inward contract realization in 'Retail Bills - Inward Contract Realization - Summary' screen. To invoke this screen, type 'RBSIREAL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Other Party Identification
- Contract Status
- Counterparty Identification
- Remitting Bank Name

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Contract Status
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Remitting Bank Name

- Value Date
- Currency
- Amount
- Net Realized Amount
- Bank Reference Number

6.6 Dishonour/Protest /Return Details of Inward Retail Bills/Cheques for Collection

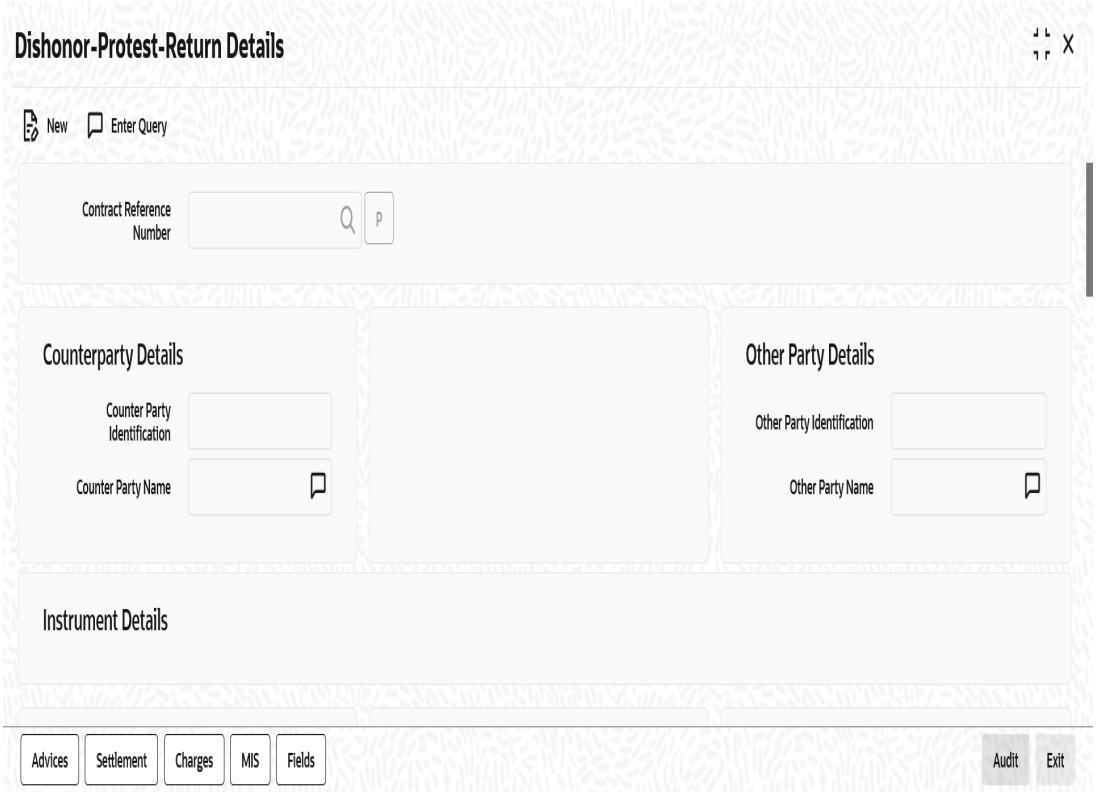
This section contains the following topics:

- Section 6.6.1, "Capturing Dishonour/Protest /Return Details of Inward Retail Bills/ Cheques for Collection"
- Section 6.6.2, "Capturing Additional Details for Dishonour/Protest/Return of Inward Instruments"
- Section 6.6.3, "Viewing Summary of Inward Dishonour/Protest/Return"

6.6.1 Capturing Dishonour/Protest /Return Details of Inward Retail Bills/ Cheques for Collection

Dishonour/Protest/Return of Retail Bills/Cheques is handled through a common screen for both outward and inward instruments. You can invoke this screen by typing ‘RBDDPROL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The ‘Dishonour-Protest-Return Details’ screen is used to capture dishonour, return and protest details of retail instruments.



Specify the following details:

Contract Reference Number

Select the Contract reference number of the instrument which needs to be dishonoured/ protested/returned from the adjoining option list.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details.

Counterparty Details

Counterparty Identification

System displays the Counterparty identification based on the contract reference number selected.

Counterparty Name

System displays the Counterparty Name based on the contract reference number selected.

Other Party Details

Other Party Identification

System displays the other party identification based on the contract reference number selected.

Other Party Name

System displays the other party name based on the contract reference number selected.

Instrument Details

Instrument Number

System displays the instrument number for the selected contract.

Instrument Date

System displays the instrument date for the selected contract.

Currency

System displays the currency for the selected contract.

Amount

System displays the amount for the selected contract.

Collecting/Remitting Bank Details

Bank Code

System displays the bank code based on the contract reference number selected.

Bank Name

System displays the bank name based on the contract reference number selected.

Additional Details

Booking Date

System displays the booking date based on the contract reference number selected.

Dishonour/Protest/Return Reason

Reason Code

Select a reason code from the adjoining option list.

Reason

System displays a reason description based on the reason code selected.

Protest Details

Protest Date

Specify a date of protest.

The date of protest specified should not be earlier than the booking date or later than the system date. The protest date should not be earlier than dishonour date for instruments that are already dishonoured.

Notary Code

Select a notary code from the adjoining option list.

Notary Description

System displays the notary description based on the notary code selected and you can edit this value whenever required.

Dishonour Details

Dishonour Date

Specify a date of dishonour and it should not be earlier than the booking date or later than the system date.

Other Details

Other Bank Charges

In this field, you can specify the charges that are claimed by the other bank. However, this is not applicable for inward instruments.

Charges Claimed

Specify the Charges that are claimed by the bank from other bank.

Remarks

Specify your remarks on the transaction.

Return Details

Return Date

Specify a date of return of the instrument.

The return date should not be earlier than the booking date or later than the system date. The return date should not be earlier than dishonour date or protest date for an instrument which is already dishonoured/protested.

6.6.2 Capturing Additional Details for Dishonour/Protest/Return of Inward Instruments

A horizontal array of buttons are provided at the bottom of the screen for capturing additional details. You can capture/view the following additional details for dishonour, protest or return of inward instruments.

- Advices
- Settlement
- Charge
- MIS

- User Defined Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for Outward Retail Bills/Cheques for Collection' in chapter 'Outward Retail Bill Contract' of this user manual.

6.6.3 Viewing Summary of Inward Dishonour/Protest/Return

Dishonour/Protest/Return of Retail Bills/Cheques is viewed through a common summary screen 'Dishonour-Protest-Return Details ' for both outward and inward instruments.You can invoke this screen by typing ‘RBSDPROL’ 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 one or more of the following parameters:

- Authorization Status
- Contract Reference
- Counterparty Name
- Event Code
- Status
- Counterparty Identification
- Other Party Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Status

- Contract Reference
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Bank Name
- Collecting Branch Name
- Booking Date
- Discount Amount
- Collateral Value
- Dishonour Date
- Protest Date
- Return Date
- Event Code
- Notary Code
- Reason

6.7 Inward Retail Bills/Cheques for Collection in Bulk

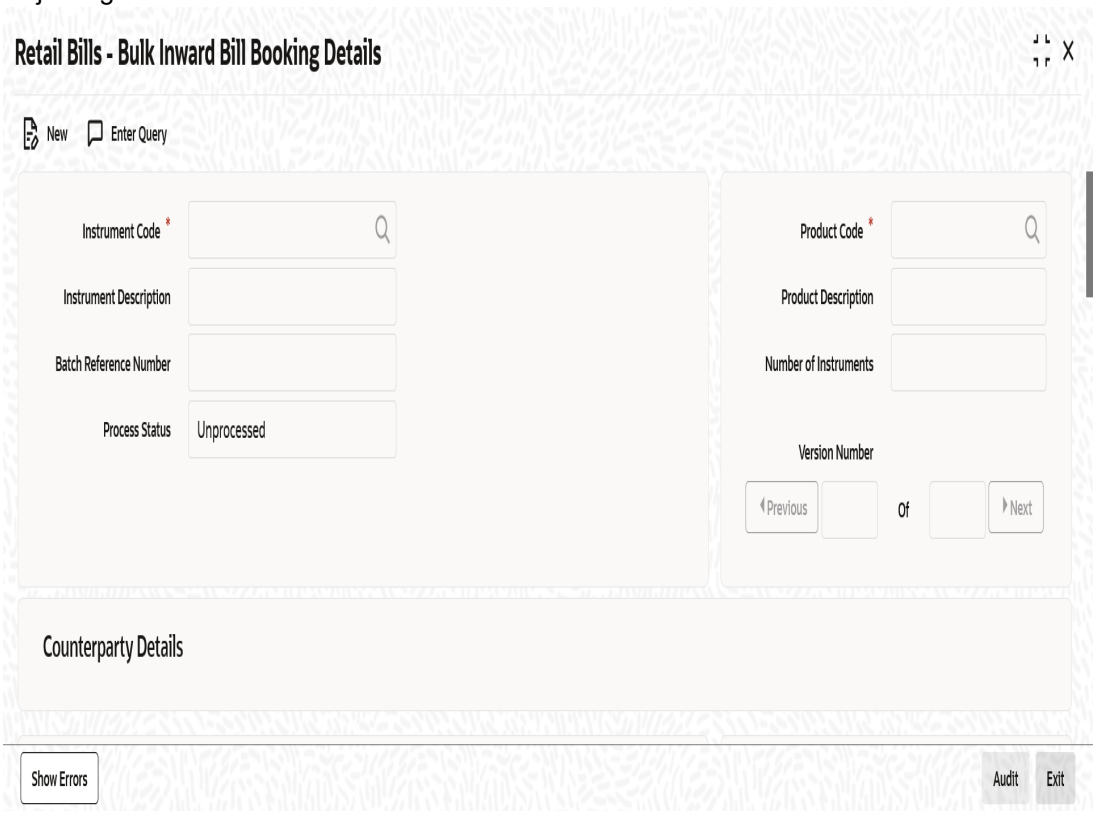
This section contains the following topics:

- Section 6.7.1, "Creating Inward Retail Bills/Cheques for Collection in Bulk"
- Section 6.7.2, "Viewing Override Details"
- Section 6.7.3, "Viewing Summary of Inward Bulk Retail Bills/Cheques for Collection"

6.7.1 Creating Inward Retail Bills/Cheques for Collection in Bulk

You can book multiple retail inward bills/cheques for collection using 'Retail Bills -Bulk Inward Bill Booking Details' screen. This screen may be used when more than one inward instrument of the same instrument type is received, where the counterparty, other party, remitting bank and currency are the same for all the instruments.You can invoke this screen by typing

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



Here all the common details of instruments such as instrument code, product code, Counterparty details etc. will be captured as header and the individual instrument details such as amount, maturity date will be captured each contract wise in the multi record grid.Specify the following details:

Instrument Code

Select the instrument code from the adjoining option list.The list contains only those instruments for selection which are linked to the following Product Types:

- Inward Bills for Collection
- Inward Cheques for Collection

Instrument Description

System displays the description of the instrument code selected.

Batch Reference Number

System generates and displays a unique reference number for the batch of instruments being booked.

Process Status

System displays the process status from the Bulk Reference Number here.

- Unprocessed – The Transactions for the Bulk Reference number are yet to be processed
- Processed – The Transactions for the Bulk Reference number are processed

Product Code

Select the product under which the contract is being booked from the adjoining option list and the list displays only those products under product types that are allowed for the selected instrument code.

Product Description
System displays the description of the product here.

Counterparty Details

Counterparty Identification

Select the customer identification from the adjoining option list, for whom the bulk transactions needs to be done.

Counterparty Name

System displays the counter party name.

Counterparty Account Number

Select the counterparty account number for credit of bill/cheque proceeds and debit of charges (if any) from the adjoining option list. It lists only those accounts that belong to the customer.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the name of the branch associated with the account.

Other party details

Other Party Identification

Select the other party Identification from the adjoining option list.

Other Party Name

System displays the other party name based on the other party Id selected.

Credit Account for Realization

Select the account number of the other party, which needs to be credited during realization from the adjoining option list.

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 Credit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Credit Account Branch

System displays the branch associated with the account.

Remitting Bank Details

Bank Code

Select the bank & branch of the remitting bank from the option list.

Bank Name

System displays the name of the remitting bank.

Correspondent (Bank)

Select the BIC code of the Remitting Bank's correspondent from the adjoining option list.

Branch Code

System displays the branch of the remitting bank/ or the same bank's branch from which the instrument is received.

Branch Name

System displays the name of the branch.

Correspondent (Bank) Account

Specify the account number of the Remitting Bank's Correspondent

Additional Details

Booking Date

System displays a date on which the batch is booked.

Currency

Select the instrument currency from the adjoining option list.The system defaults the local currency as the instrument currency.You can edit this value if needed.

Protest

Check this box to indicate that protest should be lodged in case of non-payment.The value is captured based on the remitting bank instructions.

Auto Liquidation

Check this box to indicate that all the contracts in a batch should be auto liquidated on the due date.

Multi-Record Block

Contract Reference Number

System generates and displays a unique reference number for the contract.This reference is used in all accounting entries and transactions related to this contract.

Instrument Number

Specify an instrument number.

Instrument Date

Specify a date of the bill or cheque.

Amount

Specify the amount of bill or cheque.

Remitting Bank Reference Number

Specify the reference number of the remitting bank for the instrument.

Remitting Bank Date

Specify the date of the schedule sent by a remitting bank.

Local Currency Amount

System displays the amount that is converted into the local currency of the branch.

Maturity Date

Specify the maturity date of a bill.System allows the lodging of bills after the maturity date and shows an exception message while saving the bill contract. For cheques, the instrument date is defaulted as the maturity date.

Grace Days

Specify the grace days if any. The field is applicable only for bills.

Remarks

Specify your remarks on the transaction.

Process Status

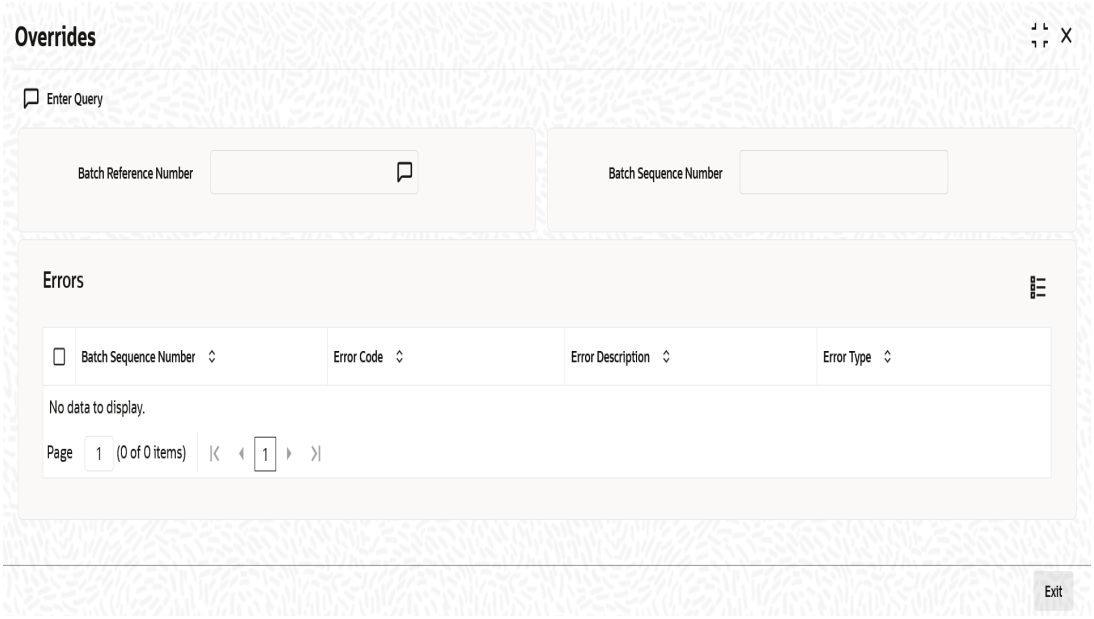
System displays the process status of the individual transaction in the Bulk here.

- Unprocessed – The Transaction is yet to be processed
- Processed – The Transaction is successfully processed.
- Hold – The Transaction is put on hold. “Show Error” subsystem displays the reason for placing the transaction on Hold

Error – The Transaction processing is failed. “Show Error” subsystem displays the reason for failure.Once you have specified the above details, click ‘Save’ button to save the contract.

6.7.2 Viewing Override Details

Click ‘Show errors’ button in the ‘Retail Bills -Bulk Inward Bill Booking Details’ screen to view the list of overrides applicable in the life cycle of a retail bill.



The following details are displayed here:

Batch Reference Number

Specify a batch reference number. It is applicable only for contracts that are to be considered as part of a batch.

Batch Sequence Number

The system generates the batch sequence number only for contracts that are to be considered as part of a batch.The value is applicable only if the batch reference number is specified.

Errors

- Batch Sequence Number
- Error Code
- Error Description

- Error Type

6.7.3 Viewing Summary of Inward Bulk Retail Bills/Cheques for Collection

You can view a summary of inward bulk retail bills/cheques for collection in 'Retail Bills-Bulk Inward Bill Booking Details-Summary' screen. To invoke this screen, type 'RBSBINOL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Batch Reference Number
- Product Code
- Other Party Identification
- Record Status
- Instrument Code
- Counterparty Identification

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Record Status
- Batch Reference Number
- Instrument Code
- Product Code

- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name
- Bank Name
- Branch Name
- Booking Date

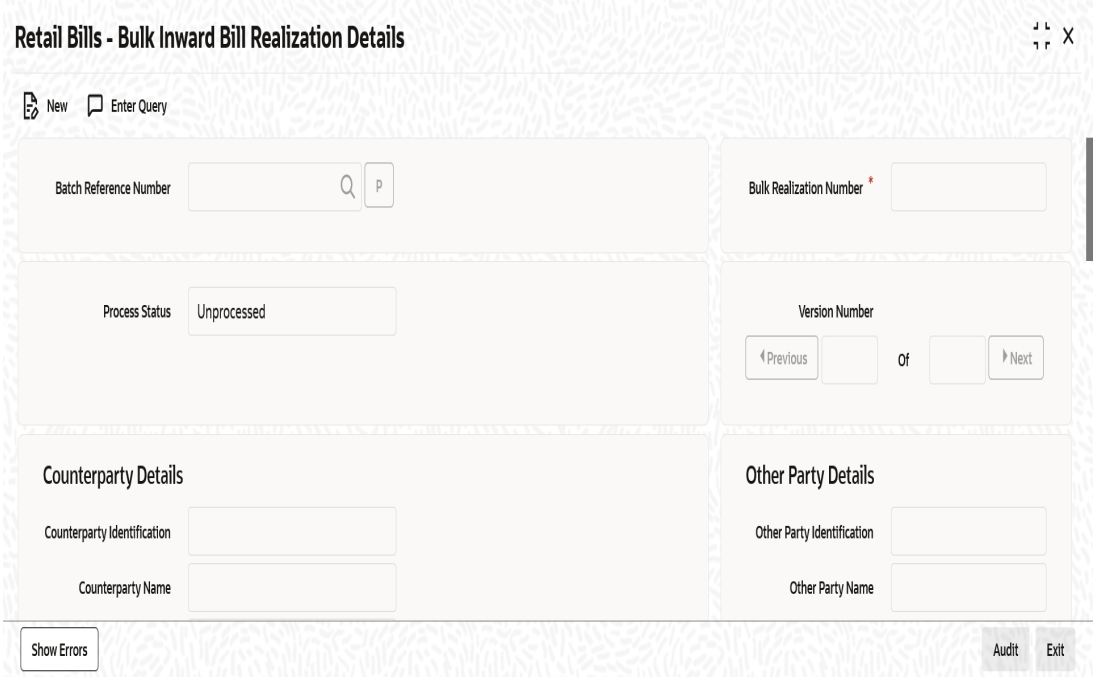
6.8 Inward Bills in Bulk

This section contains the following topics:

- Section 6.8.1, "Realizing Inward Bills in Bulk"
- Section 6.8.2, "Viewing Override Details"
- Section 6.8.3, "Viewing Summary of Bulk Inward Retail Bill Realization"

6.8.1 Realizing Inward Bills in Bulk

You can realize the inward retail instruments in a bulk using 'Retail Bills-Bulk Inward Bill Realization Details' screen. You can invoke this screen by typing ‘RBDBIREA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Batch Reference Number

Select the Batch Reference number from the adjoining option list for which the bulk realization has to be done.

Once you have specified the above details click 'P' button to populate the details of the instruments in a batch.

Process Status

System displays the process status from the Bulk Reference Number here.

- Unprocessed – The Transactions for the Bulk Reference number are yet to be processed
- Processed – The Transactions for the Bulk Reference number are processed

Bulk Realization Number

System generates and displays a unique bulk inward realization number.

Counterparty Details

Counterparty Identification

System displays the Customer Identification based on the batch reference selected.

Counterparty Name

System displays the name of the Customer based on the batch reference number selected.

Currency

System displays the Currency of the instruments in the Batch.

Other party Details

Other Party Identification

System displays Other party Identification based on the batch reference selected.

Other party name

System displays Other party name based on the batch reference selected.

Remitting Bank Details

Bank Code

System displays the bank code based on the batch reference selected.

Bank Name

System displays the bank name based on the batch reference selected.

Correspondent (Bank)

By default, system displays the BIC code of the Remitting Bank's Correspondent which is captured during the booking of an inward contract. However you can edit this value when needed.

Branch Code

System displays the branch code based on the batch reference selected.

Branch Name

System displays the branch name based on the batch reference selected.

Correspondent (Bank) Account

By default, system displays the account number of the Remitting Bank's Correspondent which is captured during the booking of an inward contract. However you can edit this value when needed.

Realization Details

Counterparty Account Number

Select an account number from which the proceeds should be debited and initially, the value is defaulted from the contract input screen.However you can edit this value by choosing from the adjoining option list.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the branch associated with the account number mentioned above.

Credit Account for Realization

By default, the credit account for realization specified in the contract input screen is used. However, you can edit this value by selecting from the adjoining option list.

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 Credit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Credit Account Branch

System displays the branch associated with the account mentioned above.

Value Date

By default, application date is used, However you can edit this value.

Net Amount Realized

System displays the net realized amount based on the instrument amount and charges.

Here, Net realized amount = Instrument amount - Charges deducted.

Multi-Record Block

Contract Reference Number

System displays the contracts based on the batch reference number selected above.

Instrument Number

System displays the instrument number based on the batch reference number selected above.

Instrument Date

System displays an instrument number based on the batch reference number selected above.

Remitting Bank Reference Number

System displays a unique reference number based on the batch reference number selected above.

Remitting Bank Date

System displays a date of remitting bank's acknowledgment based on the batch reference number selected above.

Amount

System displays the contract amount.

Net Amount Realized

System displays a net realized amount for the instrument. However, you can modify this amount.

Other Bank Charges

System displays the difference of instrument amount and net realized amount as the 'other bank charges'.

Remarks

System displays the remarks on the transaction.

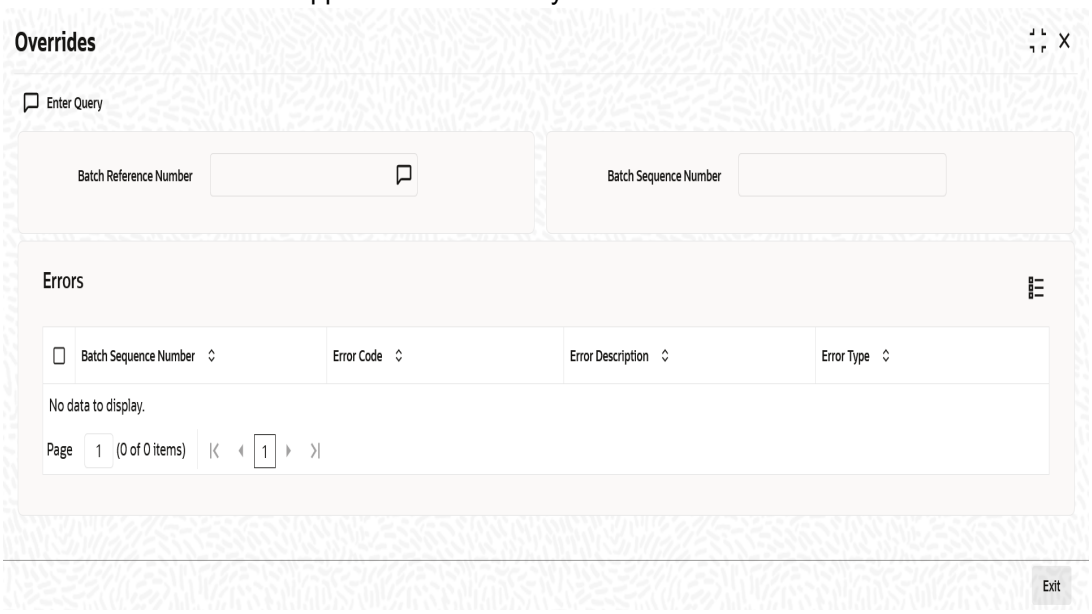
Process Status

System displays the process status of the individual transaction in the Bulk here.

- Unprocessed – The Transaction is yet to be processed
- Processed – The Transaction is successfully processed.
- Hold – The Transaction is put on hold. “Show Error” subsystem displays the reason for placing the transaction on Hold
- Error – The Transaction processing is failed. “Show Error” subsystem displays the reason for failure.

6.8.2 Viewing Override Details

Click ‘Show errors’ button in the ‘Retail Bills-Bulk Inward Bill Realization Details’ screen to view the list of overrides applicable in the life cycle of a retail bill.



Batch Reference Number

Specify a batch reference number. It is applicable only for contracts that are to be considered as part of a batch.

Batch Sequence Number

The system generates the batch sequence number only for contracts that are to be considered as part of a batch. The value is applicable only if the batch reference number is specified.

The following details are displayed here:

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

6.8.3 Viewing Summary of Bulk Inward Retail Bill Realization

You can view a summary of inward bulk bill realization in ‘Retail Bills-Bulk Inward Realization Details-Summary’ screen. To invoke this screen, type ‘RBSBIREA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Batch Reference Number
- Currency
- Record Status
- Bulk Realization Number

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Record Status
- Batch Reference Number
- Bulk Realization Number
- Currency
- Credit Account for Realization
- Counterparty Account Number
- Value Date

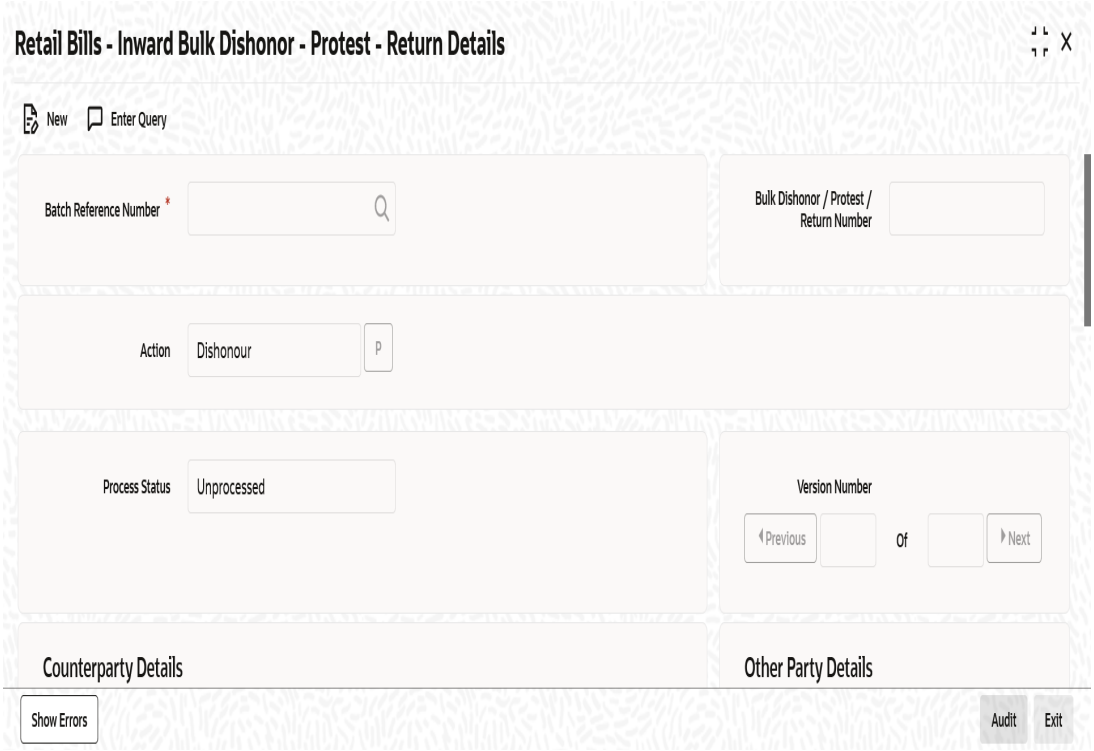
6.9 Inward Bulk Dishonour/Protest/Return Details

This section contains the following topics:

- Section 6.9.1, "Capturing Inward Bulk Dishonour/Protest/Return Details"
- Section 6.9.2, "Viewing Override Details"
- Section 6.9.3, "Viewing Summary of Inward Bulk Dishonour/Protest/Return"

6.9.1 Capturing Inward Bulk Dishonour/Protest/Return Details

You can invoke the 'Retail Bills-Inward Bulk Dishonour-Protest-Return Details' screen by typing 'RBDBIDPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, once you have specified a batch reference number in the 'Retail Bills-Inward Bulk Dishonour-Protest-Return Details' screen, system populates the contracts which needs to be dishonoured/protested/ returned.

You can choose the required actions that can be applied to the contracts from the screen and system creates the relevant event and passes the necessary accounting entries for all the selected contracts in a batch.

Specify the following details:

Batch Reference Number

Select the batch reference of the instruments that needs to be Dishonoured/Protested/ Returned from the adjoining option list.

Action

Specify a valid action that should be performed on the instrument in a batch. This adjoining list displays all valid actions maintained in the system. You can choose the appropriate one.

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

- Dishonour
- Protest
- Return

Once you have specified the above details, click 'P' button to display the contracts in the multi record block.

Process Status

System displays the process status from the Bulk Reference Number here.

- Unprocessed – The Transactions for the Bulk Reference number are yet to be processed
- Processed – The Transactions for the Bulk Reference number are processed

Bulk Dishonour/Protest/Return Number

System generates and displays a unique reference number for the bulk operation and it is a combination of 3-digit branch code, 4-char process code (ZBBO), 5-digit Julian date and a 4-digit serial number.

Counterparty Details

Counterparty identification

System displays a customer identification based on the batch reference number selected.

Counterparty Name

System displays the name of the customer based on the batch reference number selected.

Other Party Details

Other Party Identification

System displays the other party identification number.

Other Party name

System displays the name of the other party .

Remitting Bank Details

Bank Code

System displays the bank code of the remitting bank based on the batch reference number selected.

Bank Name

System displays the name of the remitting bank based on the batch reference number selected.

Return Date

By default, system date is displayed here if the action selected is 'Return'.However you can edit this value.

Branch Code

System displays the branch code based on the batch reference number selected.

Branch Name

System displays the branch name based on the batch reference number selected.

Multi-Block Record

Contract Reference Number

System displays a contract reference number based on the batch reference number and the action selected.

Instrument Number

System displays an instrument number based on the batch reference number and the action selected.

Instrument Date

System displays an instrument date based on the batch reference number and the action selected.

Remitting Bank Reference Number

System displays a remitting bank reference number based on the batch reference number and the action selected.

Currency

System displays a currency based on the batch reference number and the action selected.

Amount

System displays an amount based on the batch reference number and the action selected.

Reason Code

Select a reason code from the list if the instrument selected is dishonoured .This adjoining option list displays all the reason codes maintained in the reason code maintenance screen.You can choose the appropriate one.

Dishonour Date

Specify a date if the action selected is dishonour.The dishonour date should not be earlier than the booking date or later than the current system date, otherwise system generates an error message during save.

Notary Code

Select a notary code from the list if the action selected is protest .This adjoining option list displays all the notary codes defined in the notary maintenance screen.You can choose the appropriate one.

Protest Date

Specify a date if the action selected is protest.The protest date should not be earlier than the booking date and dishonour date or later than the current system date, otherwise system generates an error message during save.

Remarks

System displays your remarks on the transaction.

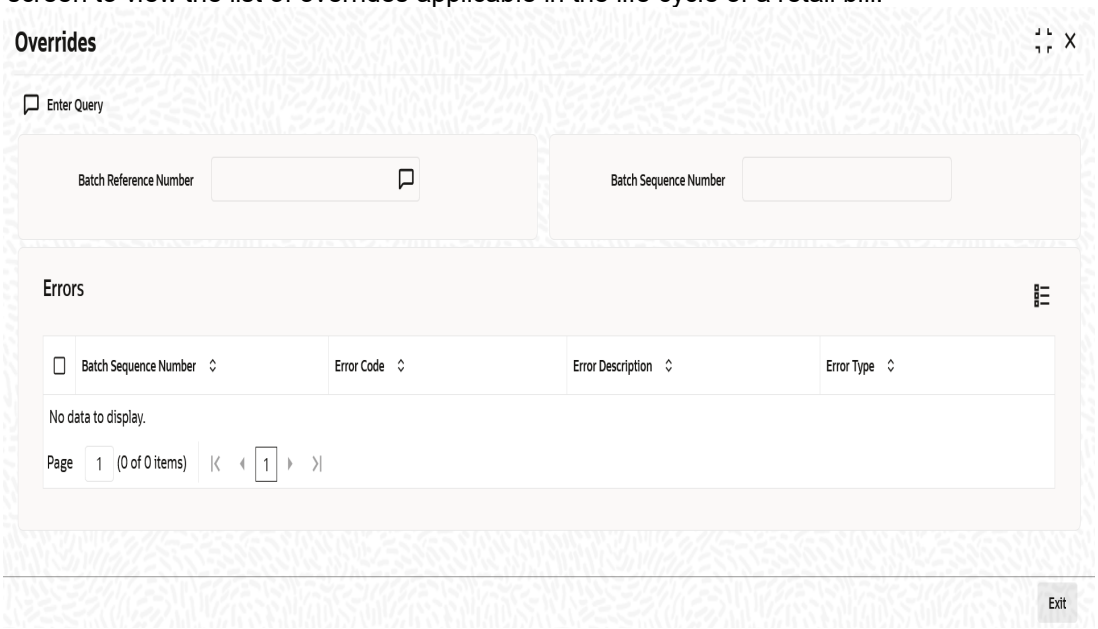
Process Status

System displays the process status of the individual transaction in the Bulk here.

- Unprocessed – The Transaction is yet to be processed
- Processed – The Transaction is successfully processed.
- Hold – The Transaction is put on hold. “Show Error” subsystem displays the reason for placing the transaction on Hold
- Error – The Transaction processing is failed. “Show Error” subsystem displays the reason for failure.

6.9.2 Viewing Override Details

Click ‘Show errors’ button in the ‘Retail Bills-Inward Bulk Dishonour-Protest-Return Details’ screen to view the list of overrides applicable in the life cycle of a retail bill.



Batch Reference Number

Specify a batch reference number. It is applicable only for contracts that are to be considered as part of a batch.

Batch Sequence Number

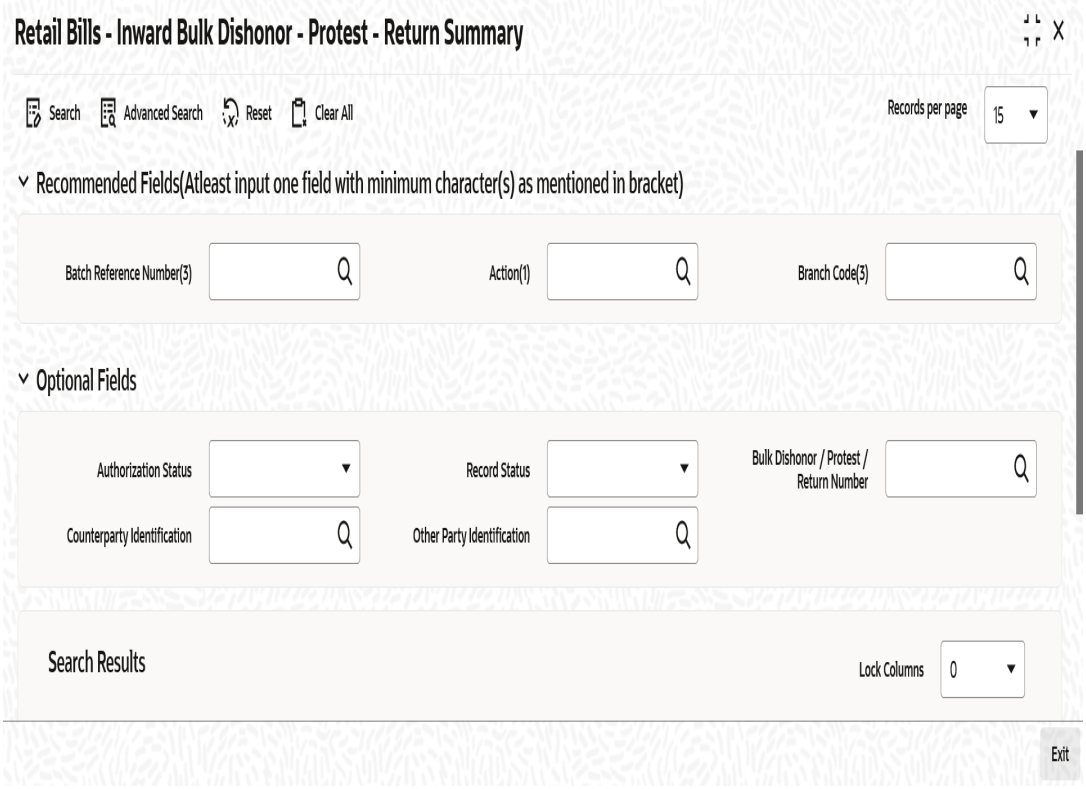
The system generates the batch sequence number only for contracts that are to be considered as part of a batch. The value is applicable only if the batch reference number is specified.

The following details are displayed here:

- Batch Sequence Number
- Error Code
- Error Description
- Error Type

6.9.3 Viewing Summary of Inward Bulk Dishonour/Protest/Return

You can view a summary of inward bulk dishonour, protest or return in ‘Retail Bills - Inward Bulk Dishonor - Protest - Return Summary’ screen. To invoke this screen, type ‘RBSBIDPR’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Batch Reference Number
- Bulk Dishonour / Protest / Return Number
- Other Party Identification
- Record Status
- Action
- Counterparty Identification

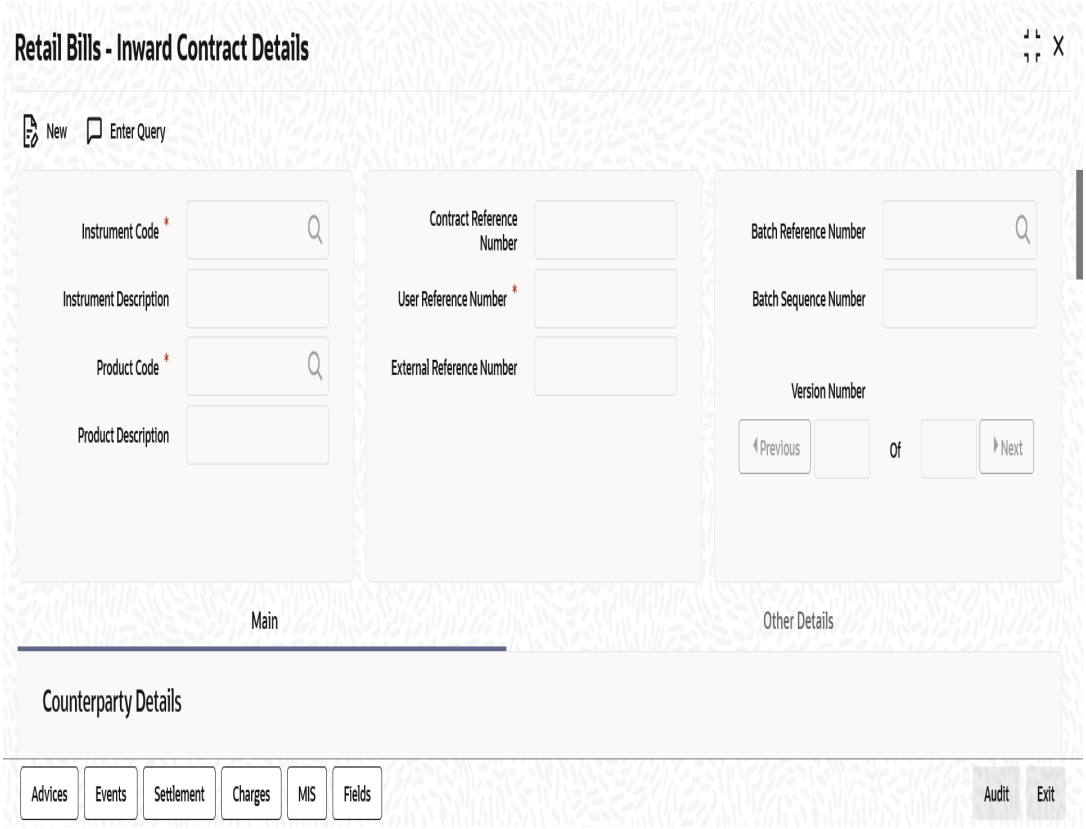
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details of the resultant records:

- Authorization Status
- Record Status
- Batch Reference Number
- Action
- Bulk Dishonour / Protest / Return Number
- Counterparty Identification
- Counterparty Name
- Other Party Identification
- Other Party Name

- Bank Name
- Branch Name

6.10 Reversal of Inward Retail Collection Bill/Cheque Contract

You can reverse the invalid contracts using 'Contract Input - Inward Retail Bills/Cheques for Collection' Screen by using the ‘Reverse’ action button. You can invoke this screen by typing ‘RBDICONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Once 'input mistake' is identified after authorization of contract, you can reverse the invalid contract using 'Reverse' action button.

On reversal of the contract, the system validates the following parameters:

- The system validates whether the instrument is already reversed, realized, dishonoured, returned or protested. If any of these conditions are met, then the system will display an error message. Else, the system reverses the respective contract and proceeds with the following steps.
  - The system updates the contract status as 'Reversed'.
  - The system reverses all accounting entries generated during the previous events.

7. FCY Cheques under Cash Letter Arrangement

7.1 Introduction

This chapter contains the following sections:

- Section 7.2, "FCY Cheques under Cash Letter"
- Section 7.3, "Amending FCY Cheques under Cash Letter Contracts"
- Section 7.4, "Reversing FCY Cheques under Cash Letter Arrangement"
- Section 7.5, "Generate Cash Letters"
- Section 7.6, "Finance FCY Cheques under Cash Letter"
- Section 7.7, "Realize Cash Letter (Nostro)"
- Section 7.8, "Dishonour FCY Cheques under Cash Letter"
- Section 7.9, "Realize FCY Cheque under Cash Letter"
- Section 7.10, "Book FCY Cheques under Cash Letters in Bulk"
- Section 7.11, "Realize FCY Cheques under Cash Letters in Bulk"

Note

Collateralization is not applicable for FCY cheques on cash letter basis.

7.2 FCY Cheques under Cash Letter

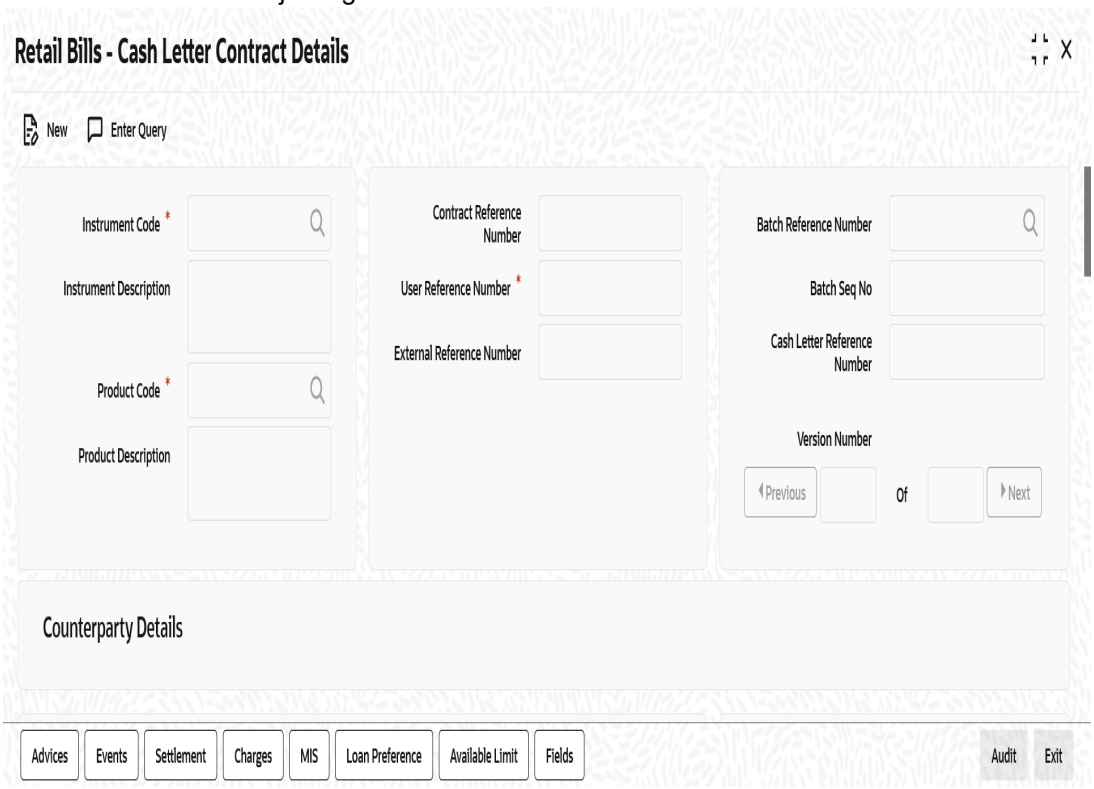
This section contains the following topics:

- Section 7.2.1, "Creating FCY Cheques under Cash Letter"
- Section 7.2.2, "Advices"
- Section 7.2.3, "Events"
- Section 7.2.4, "Settlements"
- Section 7.2.5, "Charges"
- Section 7.2.6, "MIS"
- Section 7.2.7, "Loan Preferences"
- Section 7.2.8, "Available Limits"
- Section 7.2.9, "Viewing Summary of FCY Cheques under Cash Letter"

7.2.1 Creating FCY Cheques under Cash Letter

You can capture the details of outward foreign currency cheques under cash letter basis using 'Retail Bills- Cash Letter Contract Details' screen. You can also amend an existing cash letter contract using this screen.

To invoke this screen, type ‘RBDFCUCL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Instrument Code

Specify the instrument code. The option list displays all valid instrument codes associated with the product type ‘FCY Cheques under Cash Letter’. Select the appropriate one.

Instrument Description

Based on the instrument code selected, the system displays the description.

Product Code

Specify a valid product code of the product type associated with the selected instrument code. The option list displays the product codes of product type ‘FCY Cheques under Cash Letter’.

Product Description

The system displays the description of the product.

Contract Reference Number

The system generates and displays a unique contract reference number. This reference number is used in all accounting entries and transactions related to this contract. It is a combination of 3-digit branch code, 4-char product code, 5-digit Julian date and a 4-digit serial number

User Reference Number

By default the system displays the contract reference number. However, you can modify this and specify a user unique reference number.

External Reference Number

If the contract was created by en external system and later uploaded into Oracle Banking Current and Savings Account Cloud Service, then the system displays the reference number used by the external system in this field. If it is a contract created directly in Oracle Banking

Current and Savings Account Cloud Service, the contract reference number will get defaulted here.

Batch Reference Number

Specify the batch reference number. This is applicable if the instrument needs to be added to a batch which is already booked and authorized. The option list displays all authorized batch reference numbers. This is only for information.

Batch Seq No

The system displays the batch sequence number generated for contracts booked through Bulk Processing.

Cash Letter Reference Number

After cash letter generation, the system displays the reference number of the cash letter under which the instrument has been sent to the collecting bank.

Counterparty Details

Counterparty Identification

Specify the customer number of the party who submitted the instrument. The option list displays all valid and open customer numbers maintained in the system. Select the appropriate one.

Counterparty Name

Based on the counterparty identification selected, the system displays the name of the counterparty.

Counterparty Account Number

Specify the customer account number. If Counterparty is provided, the option list displays all the authorized customer accounts of the Counterparty selected. If Counterparty is not provided, the option list displays all the authorized customer account numbers.

Account Branch

Based on the Counterparty Account Number selected, the system displays the account branch code.

Instrument Details

Instrument Number

Specify the instrument reference number. For FCY cheques under cash letter, you need to specify the cheque number.

Instrument Date

Specify the date of the instrument. Instrument date should not be greater than the system date and should not be lesser than the Stale days of the Instrument Code. If so, the system displays an appropriate error message when you save the record or navigate to a subsystem on the screen.

Currency

Specify the currency of the instrument. The option list displays only those currencies maintained at Branch Parameters - Float Days.

Amount

Specify the amount for which the instrument was issued.

LCY Amount

The system displays the amount in terms of local currency when you save the record or navigate to a subsystem on the screen.

Nostro Details

Nostro Account

System defaults the Nostro account based on the currency selected above. You may select a different Nostro account from the option list. The option list displays all Nostro accounts linked to the selected currency in 'Float Days' tab of the 'Retail Bills Branch Parameters Maintenance' screen.

Account Branch

The system displays the account branch of the Nostro Account.

Collecting Bank CIF

The system displays the CIF of the Nostro Account.

Collecting Bank Name

The system displays the name of the collecting bank.

Additional Details

Booking Date

The system displays the current date as the booking date of the instrument.

Value Date (Bank)

This is the date on which the proceeds received in Nostro account will be credited to an intermediary GL before crediting customer account. This will be calculated based on the bank float days maintained for the currency in branch parameter. The system displays this date when you save a record or navigate to a subsystem on the screen.

Value Date (Customer)

The system displays the date based on the customer float days defined in Branch Parameters for the Instrument Currency when you save a record or navigate to a subsystem on the screen. You can may modify the date, however, the system will provide an override. Value Date (Customer) should not be earlier than the Value Date (Bank).

Note

The Value Date (Customer) will be calculated as the Booking date + Bank Float Days + Customer Float Days.

Other Party Name

Specify the name of the other party.

Drawee Bank Name

Specify the name of the bank on which the cheque is drawn.

Auto Liquidation

Check this box to indicate that the instrument should be automatically liquidated on value date (customer). This box remains checked by default. However, you can uncheck the box as per your requirement. The system displays an override message when you save the record or navigate to a subsystem on the screen.

Internal Remarks

Specify your remarks, if any.

Finance

Financing

The drop-down list displays the following options:

- Eligible
- Not Eligible
- Financed

The system displays whether the instrument is eligible for financing or not. If the instrument is eligible for financing, the system displays ‘Eligible’. If the instrument needs to be financed, you may change this to ‘Financed’. If the instrument is not eligible for financing, then you cannot change this.

Margin%

Specify the margin percentage only if Financed is chosen in Financing drop-down. Valid values are 0 to 100.

Track Limit

Check this box to enable tracking of counterparty limit for a financed instrument. This box remains checked by default. However, you can uncheck the box as per your requirement. The system displays an override message when you save the record.

Track Limit is required only for instruments that are financed. If an instrument is not financed, the system automatically unchecks Track Limit and displays an override message.

Credit Line

Select the credit line from the adjoining option list. The list displays all the credit lines which belong to the Counterparty. Credit line is provided only for financed instruments with track limit. If the financed instrument is without track limit, then the system displays an error message when you save the record or navigate to a subsystem on the screen.

You can click the button ‘Available Limit’ to view the limit availability for Counterparty Credit Line.

Other party limit and drawer-drawee limit are not applicable for FCY cheques under cash letter.

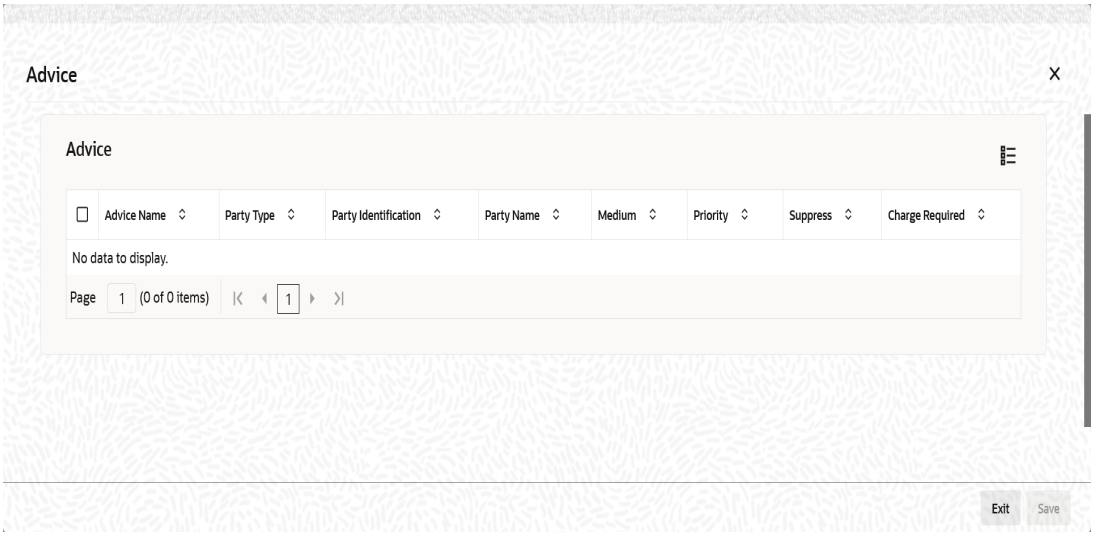
Discount Amount

The system displays the discount amount. This amount is arrived at by deducting the margin amount from the instrument amount. This is calculated based on the margin percentage specified above.

The system triggers DISP event on save of the above information and creates a loan contract in CL module for the financed amount. The system displays the loan account number in the Loan Preferences screen.

7.2.2 Advices

You can view the details of advices generated for the cash letter contract in ‘Advices’ screen. Click ‘Advices’ button on of ‘Retail Bills - Cash Letter Contract Details’ screen to invoke this screen.

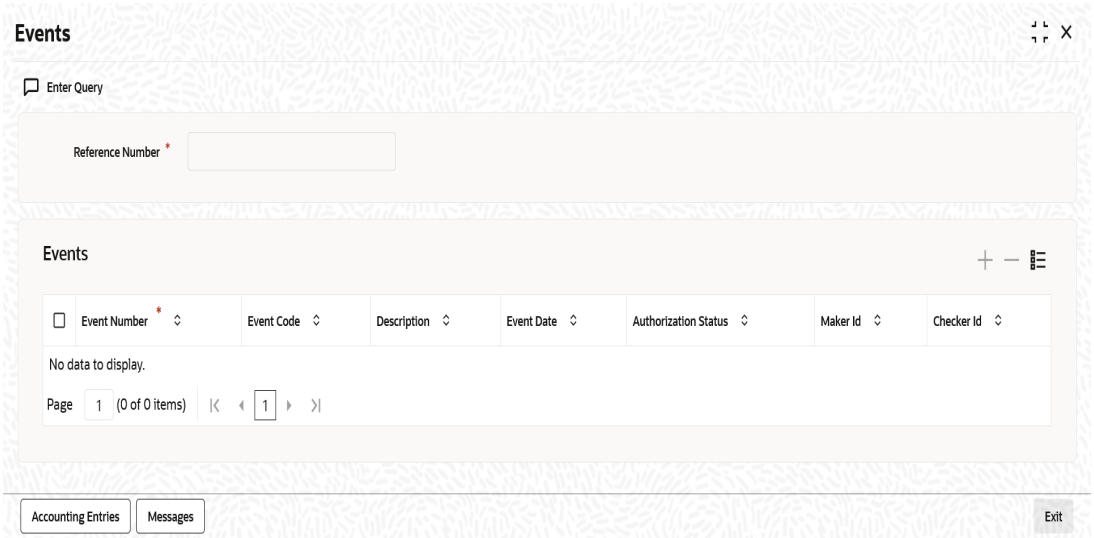


You can view the following details of the advices:

- Advice name
- Party type
- Party identification
- Party name
- Medium
- Priority
- Suppress
- Charge required

7.2.3 Events

Click ‘Events’ button in the ‘Retail Bills - Cash Letter Contract Details’ screen and invoke the ‘Events’ screen. The details of events, that have already taken place on the contract, will be displayed along with pending events. The date on which the event took place will also be displayed.

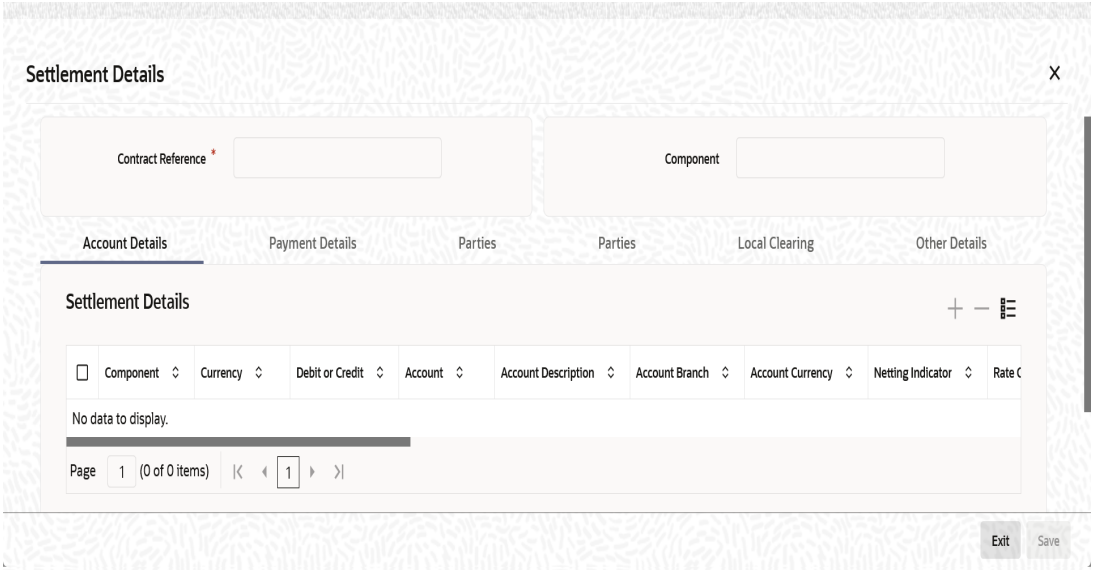


Click ‘Accounting Entries’ button to view the accounting entries for the event. Click ‘Message’ button to view the messages applicable to the event.

For further details on this screen, refer to the User Defined Events user manual.

7.2.4 Settlements

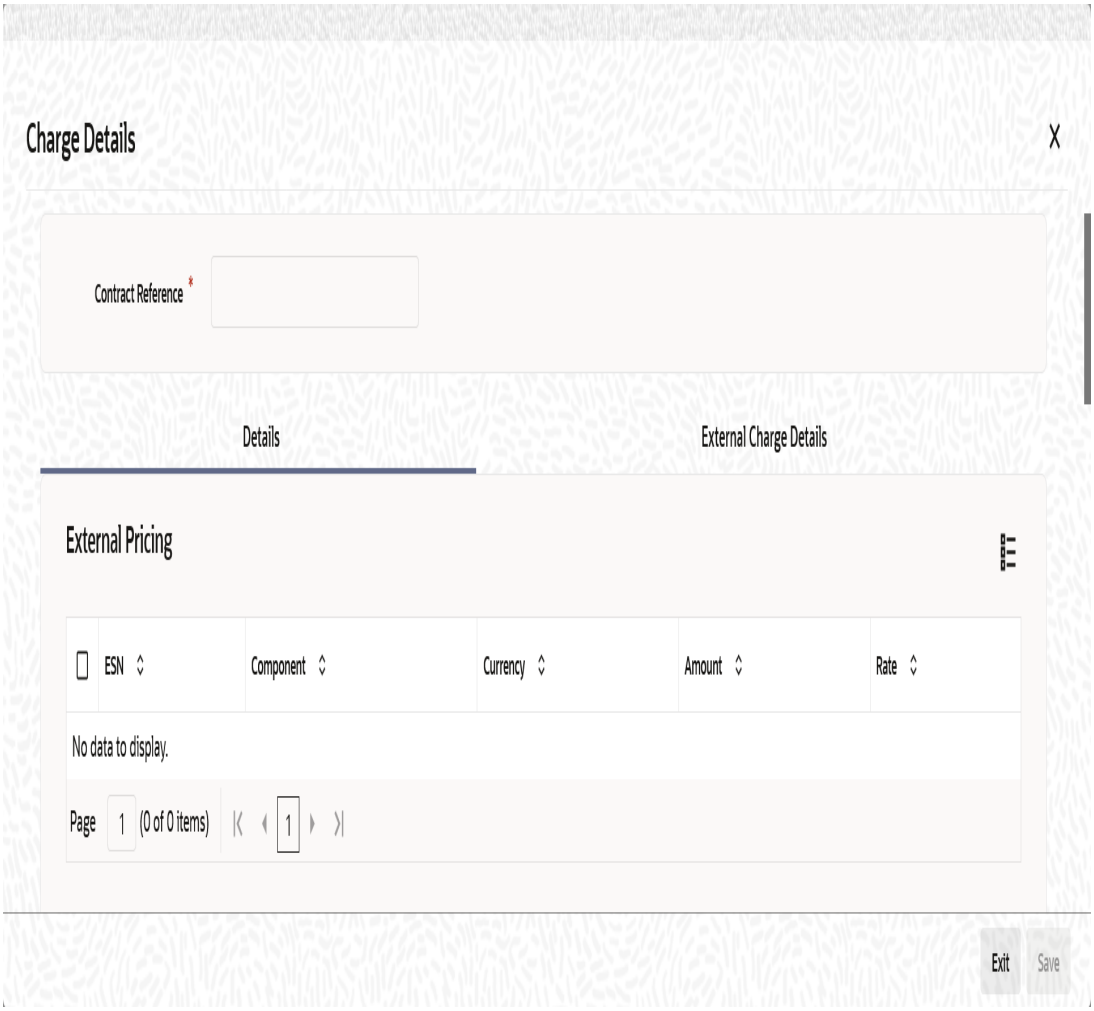
The Settlement details for a contract or deal get defaulted based on the maintenance of settlement instructions for the Customer/BIC code involved in the transaction. To invoke the ‘Settlement Details’ screen, click ‘Settlement’ button on the ‘Retail Bills - Cash Letter Contract Details’ screen.



For further details on this screen, refer to the section ‘Processing Settlements’ in Settlements user manual.

7.2.5 Charges

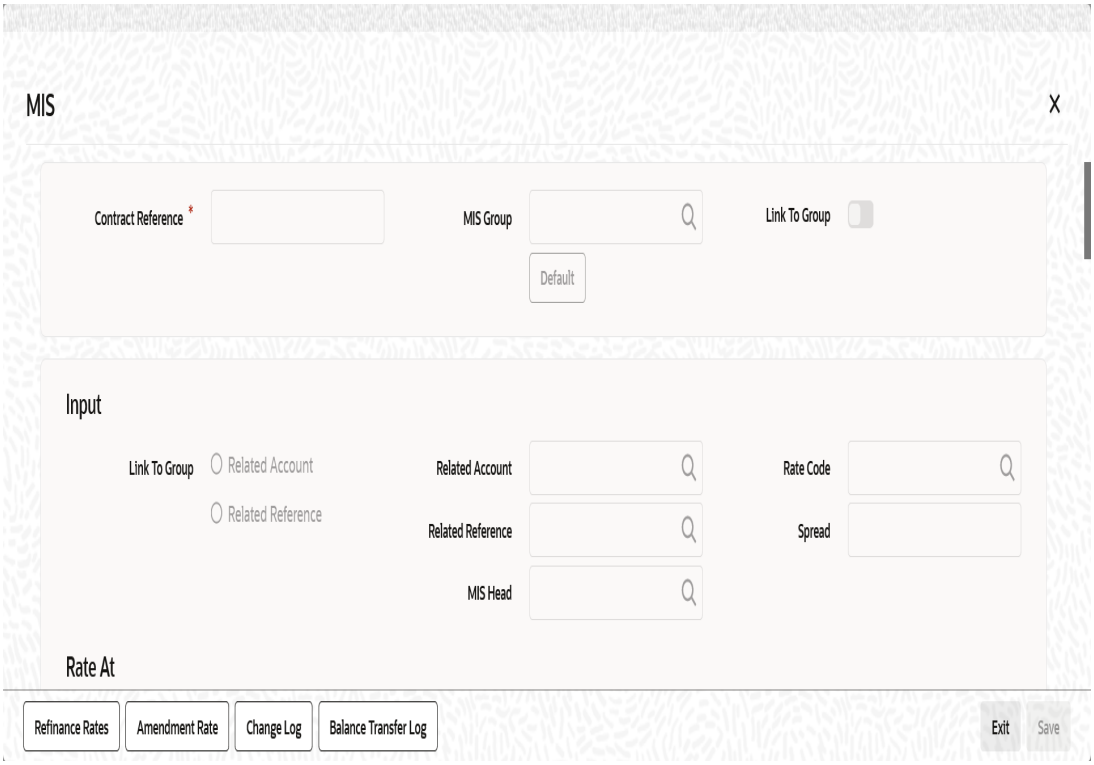
The charge details pertaining to the contract are specified in the ‘Charge Details’ screen. You can invoke this screen by clicking ‘Charges’ button on the ‘Retail Bills - Cash Letter Contract Details’ screen.



For further details on this screen, refer to the section ‘Processing Charges’ in Charges and Fees user manual.

7.2.6 MIS

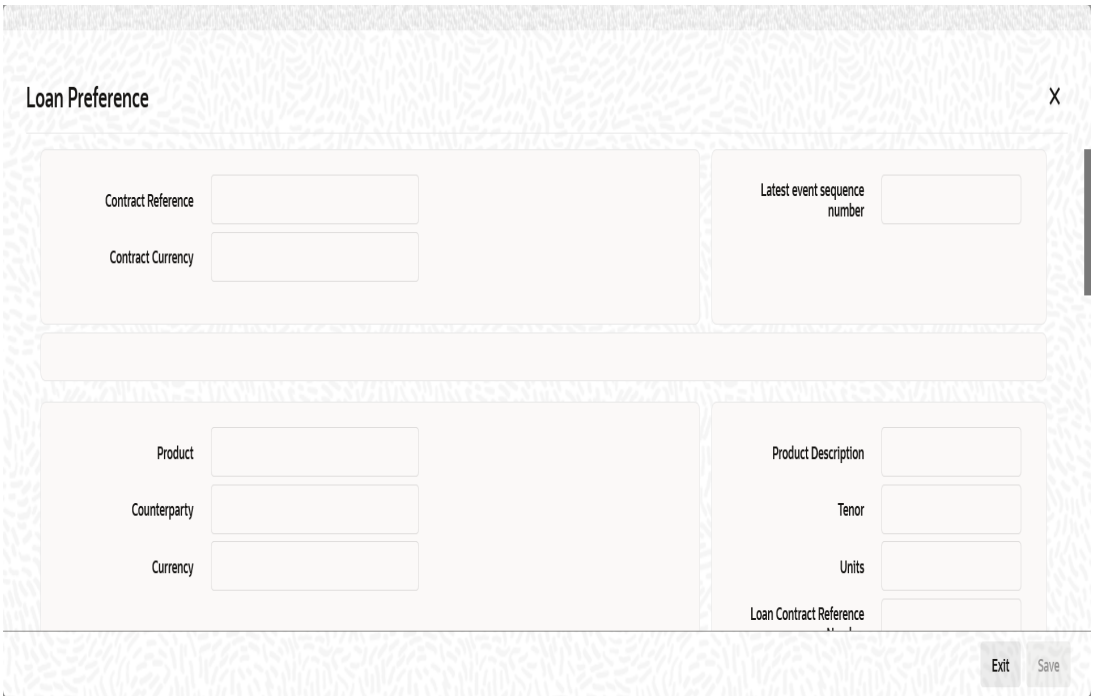
You can view and capture the MIS details in ‘MIS’ screen. Click ‘MIS’ button to invoke this screen.



For further details on this screen, refer to the section ‘Defining MIS Details for a Customer, Account Class, Account, Product, and Contract’ in MIS user manual.

7.2.7 Loan Preferences

You can capture the preferences for the loan in ‘Loan Preferences’ screen. Click ‘Loan Preferences’ button to invoke this screen.



Specify the following details:

Contract Reference

The system displays the retail bills contract reference number.

Contract Currency

The system displays the contract currency code.

Latest ESN

The system displays the latest event sequence number of the contract.

Product

The system displays the retail lending product code with which the loan account is associated.

Product Description

The system displays the description of the retail lending product.

Counterparty

The system displays the customer number of the counterparty.

Currency

The system displays the currency of the loan.

Tenor

The system displays the tenor of the loan account.

Units

The system displays the units of tenor. In case of retail bills, the tenor unit is always ‘D’.

Loan Contract Reference Number

The system displays the reference number of the loan contract.

Rate

Rate Code

Specify the rate code. You can select one of the following rate codes.

- Mid Rate
- Buy/Sell Rate

Exchange Rate

The system displays the default exchange rate of the product. However, you can change it.

Rate Type

The system displays the default rate type of the product. However, you can change it.

Maximum

The system displays the maximum value of exchange rate maintained for the retail bills product. You cannot change this.

Minimum

The system displays the minimum value of exchange rate maintained for the retail bills product. You cannot change this.

Payment Mode

The system displays the mode of payment of the loan. The default value is ‘ACC’.

Loan Value Date

The system displays the effective date of the loan.

Maturity Date

The system displays the maturity date of the loan. This is the payment due date of the retail bills contract.

User Defined Element ID

Specify the user defined element ID.

UDE Description

Based on the UDE ID selected, the system displays the description of the user defined element.

Rate as of

In case you choose the rate type as ‘Fixed’, you can specify the rate that should be used for computing the interest of the contract.

Usage

Select the instance at which the interest rate change is applied to the loan contracts in case of floating rate. You can select one of the following options:

- Auto - if you select this, the system applies the new rate at the time rate change for the rate code associated with it
- Periodic - if you select this, the system applies the rate change on pre-defined dates

UDE value

Specify the UDE value.

7.2.8 Available Limits

You can view Counterparty Limit details in ‘Available Limits’ screen. Click ‘Available Limits’ button to invoke this screen.



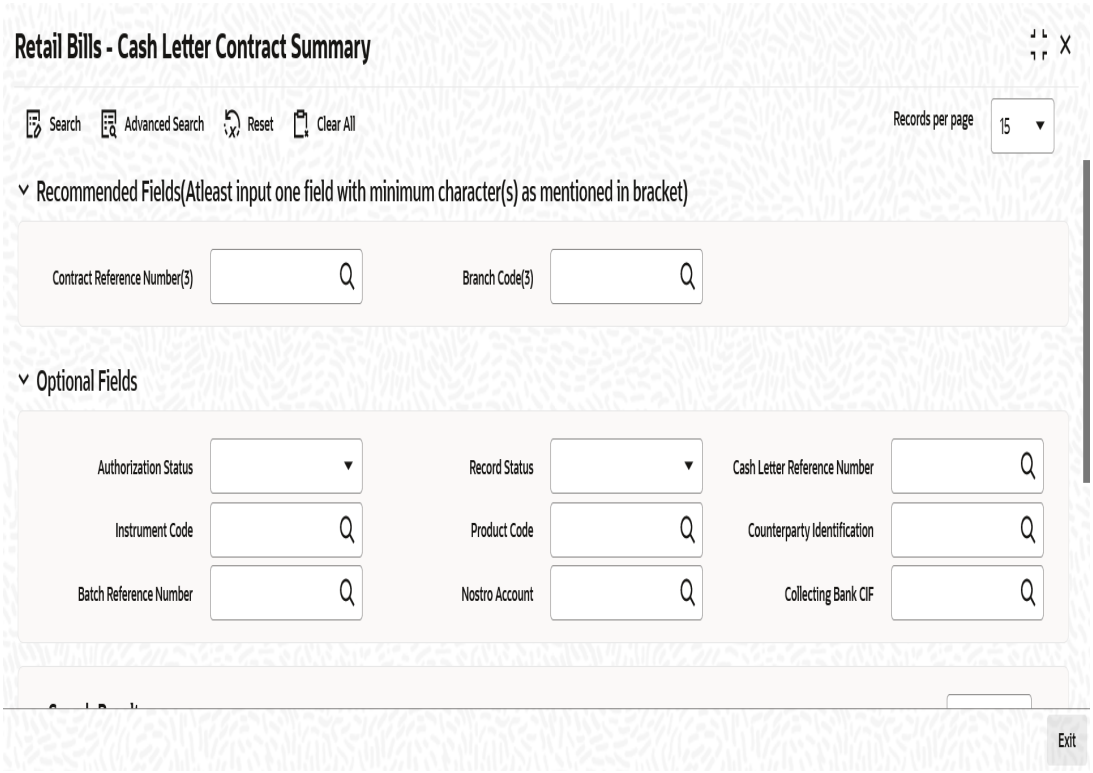
Other Party Overall Limit and Drawer/Drawee Limit is not applicable for FCY cheques under cash letter.

Once you have captured all the required details, save the contract. On saving the contract, the system triggers ‘Book’ event. If you have opted for financing, then the system initiates the creation of a loan account in CL module.

Limit utilization is done if Track Limit is selected. On authorisation, foreign cheque lodgement advice is generated.

7.2.9 Viewing Summary of FCY Cheques under Cash Letter

You can view a summary of FCY cheques under cash letter using ‘Retail Bills - Cash Letter Contract Summary’ screen. To invoke this screen, type ‘RBSFCUCL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Instrument Code
- Counterparty Identification
- Nostro Account
- Record Status
- Cash Letter Reference Number
- Product Code
- Batch Reference Number
- Collecting Bank CIF

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status

- Contract Reference Number
- Cash Letter Reference Number
- Instrument Code
- Product Code
- Counterparty Identification
- Instrument Number
- Instrument Date
- Currency
- Amount
- Booking Date
- Value Date (Bank)
- Value Date (Customer)
- Batch Reference Number
- Nostro Account
- Collecting Bank CIF

7.3 Amending FCY Cheques under Cash Letter Contracts

You can amend the cash letter contracts using the 'Retail Bills - Cash Letter Contract Detail' screen itself. To invoke this screen, type 'RBDFCUCL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Open an existing contract and click 'Unlock' button. You will be allowed to edit the below fields:

- Instrument Number
- Instrument Date
- Other Party Name
- Drawee Bank Name
- Amount
- Auto Liquidation
- Internal Remarks

All validations application during Contract Creation will be applicable for Amendment also.

LCY Amount – If Amount is amended, system will update the LCY amount when you save a record or navigate to a subsystem on a screen.

Amendment of Closed, Realized, Reversed cash letters is not allowed. Amendment of instruments prior to cash letter generation is allowed for editable fields except for amendment of amount in case of financed contracts. Amendment of contract between cash letter generation and cash letter realization is not allowed.

Amendment of contract post cash letter realization is allowed only for increase or decrease of contract amount. In case of decrease of contract amount for Financed Cheques, system liquidates the loan in CL. If the loan is already settled or closed (manually in CL module directly), then the Retail Bill module will not initiate the liquidation of CL loan account.

Amendment operation on the contract triggers 'AMND' event for FCY Check under Cash Letter. Each amendment creates a new version of the cash letter contract. 'CLAJ' event will be triggered for Cash Letter contract during decrease in instrument amount. CLAJ will not be

fired during increase in instrument amount. Contingent entries will be fired at contract level for the increased amount.

7.4 Reversing FCY Cheques under Cash Letter Arrangement

Using ‘Retail Bills- Cash Letter Contract Details’ screen, you may reverse an FCY cheque under cash letter arrangement created in the system. A contract may be reversed in the following instances:

- Errors or mistakes occurred during contract input
- After authorization, the contract was identified as invalid

Reversal can be performed only on the same day of contract booking, before the instrument is dispatched. You need to manually ensure that the instrument has not been dispatched.

To invoke ‘Retail Bills- Cash Letter Contract Details’ screen, type ‘RBDFCUCL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button. You may also invoke the summary screen and search for the contract that you need to reverse.

Once you have opened the contract, click ‘Reverse’ button to reverse it.

Note

In case of financed instrument, before reversing the contract, you need to ensure that the loan account associated with the instrument is reversed.

Once you click ‘Reverse’ button, the system validates the following parameters:

- Booking date of the contract earlier than the current system date or not - If the booking date is a previous date and not the current date, then the system will display an error message.
- Contract is already reversed/realized/dishonoured or not - If the contract is already reversed, realized or dishonoured, then the system will display an error message.
- For financed instruments, if the corresponding loan account in the CL module is reversed or not - If the loan account is not reversed, then the system will display an error message.

If the validations are successful, then the system reverses the contract updates the status of the contract as ‘Reversed’ and triggers the event ‘REVR’. The system will also reverse all the entries generated during the earlier events on the contract.

7.5 Generate Cash Letters

This section contains the following topics:

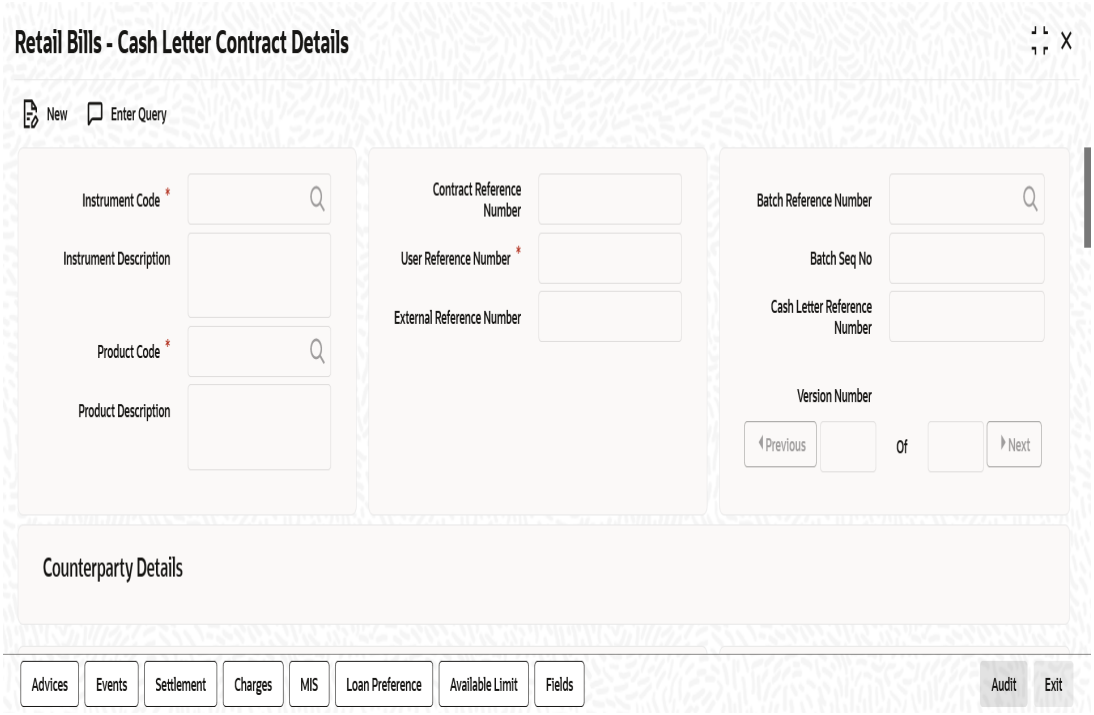
- Section 7.5.1, "Generating Cash Letters"
- Section 7.5.2, "Viewing Summary of Cash Letter Generation"

7.5.1 Generating Cash Letters

You can initiate generation of cash letters using ‘Retail Bills - Cash Letter Generation’ screen. Cash letter generation helps you dispatch foreign currency cheques under the cash letters. This process assigns cash letter references to the foreign currency cheque contracts created under the specified currency. Cash Letter includes the instruments booked on date and any

pending instruments from previous date. Instrument status and/or location is updated based on the rule mapping for the Dispatch event defined at product maintenance. The system generates annexure containing the details of instruments to be dispatched. DISP event is trigged on the individual contract and CLGN event is triggered on the Cash letter contract. Cash Letter Annexure is generated.

To invoke this screen, type 'RBDCLGEN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Branch Code

Specify the branch code for which you need to generate the branch code. You can select the appropriate branch code from the option list.

Cash Letter Product Code

Specify the cash letter product code. You can select the appropriate one from the option list. The system displays the product codes created under the product type 'cash letter product' in the Retail Bills Product maintenance.

Product Description

Based on the cash letter product code selected, the system displays the description of the product.

Currency

Specify the currency for which the cash letter reference is being assigned. You can select the appropriate currency code from the option list. The option list displays only those currencies available in the 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

Nostro Account

On selecting the currency, system defaults the Nostro account. You can change the defaulted Nostro account by selecting another Nostro account linked to the above currency. The option list displays all valid currency codes linked to the above currency in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

Collecting Bank Name

Based on the currency code selected, the system displays the name of the collecting bank.

Cash Letter Contract Reference Number

The system displays the cash letter contract reference number on choosing the Cash Letter Product code. This is a unique reference for each cash letter generation. It is a combination of 3-digit branch code, 4-char product code, 5-digit Julian date and a 4-digit serial number.

Cash Letter Reference Number

Specify the reference number of the cash letter under which the instruments will be processed.

Date

The system displays the current date as the date of cash letter generation.

Auto Liquidation

Check this box to enable automatic realization of the cash letter credit on the bank value date.

Once you have specified the above details, click ‘P’ button. The system identifies FCY cheques contracts booked for the selected currency and collecting bank that are due for dispatch through the following business rules.

- Booking Date = System Date
- Product Type = Cash Letter
- Dispatch event has not happened already for the instrument

The system displays all the contracts identified in a grid. If any instruments identified for cash letter generation and dispatch are to be removed from the lot, you can remove those records from the grid.

The following details are displayed:

Contract Reference Number

The system displays the contract reference number of the instrument under the selected cash letter.

Instrument Number

The system displays the instrument number of the FCY cheque.

Instrument Date

The system displays the date of the instrument.

Amount

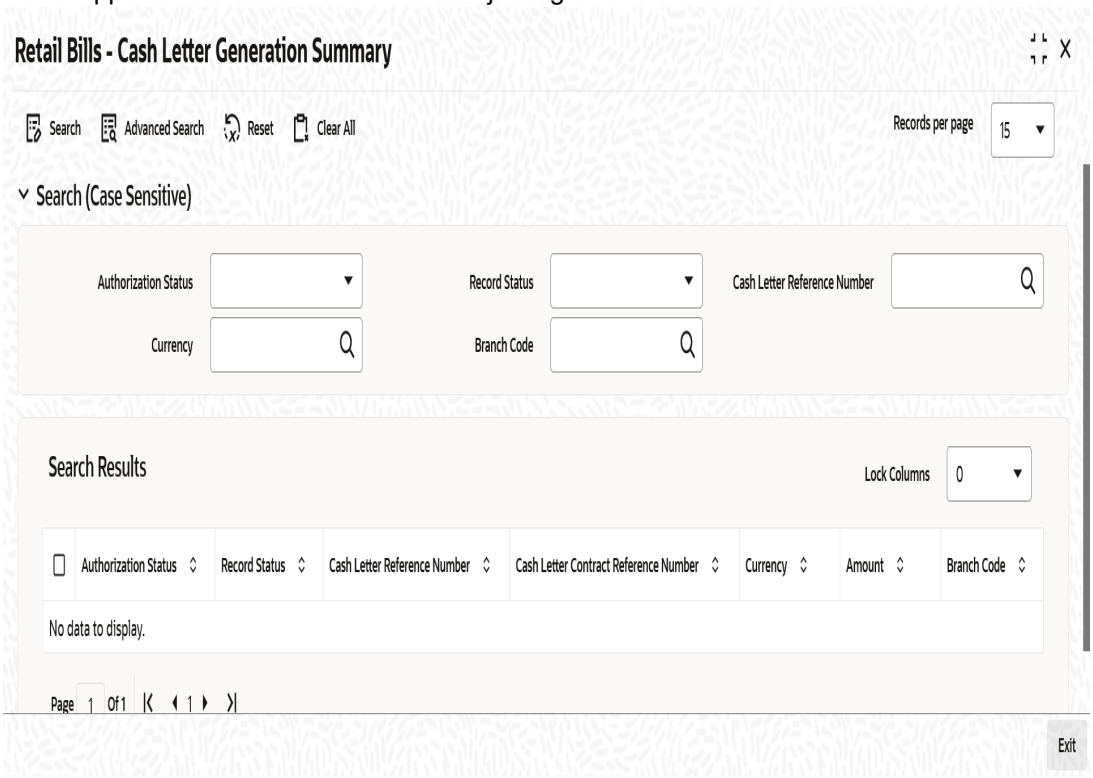
The system displays the amount for which the instrument was drawn.

Internal Remarks

Specify your remarks, if any.

7.5.2 Viewing Summary of Cash Letter Generation

You can view a summary of cash letter generation using 'Retail Bills - Cash Letter Generation Summary' screen. To invoke this screen, type 'RBSCLGEN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Cash Letter Reference Number
- Collecting Bank (CIF)
- Record Status
- Currency

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Cash Letter Reference Number
- Cash Letter Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency
- Amount
- Collecting Bank (CIF)
- Collecting Bank Name

7.6 Finance FCY Cheques under Cash Letter

This section contains the following topics:

- Section 7.6.1, "Financing FCY Cheques under Cash Letter"
- Section 7.6.2, "Capturing Additional Details for Financing FCY Cheques under Cash Letter"
- Section 7.6.3, "Viewing Summary of Cash Letter Financing"

7.6.1 Financing FCY Cheques under Cash Letter

A foreign currency cheque, which was not financed during its creation may be financed at a later stage using ‘Retail Bills - Cash Letter Financing Details’ screen. To invoke this screen, type ‘RBDFCFIN’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Contract Reference Number

Specify the reference number of the contract for which the financing details are being captured. The option list displays all valid contracts that are eligible for financing. You can select the appropriate contract reference number from the option list. The list provides all instruments which are not financed, not realized and instruments with 'Eligible' in Financing field.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details in the remaining fields. The system displays the following information on clicking ‘P’ button:

- Counterparty identification
- Name of the counterparty
- Instrument reference number
- Date of the instrument

- Currency of the instrument
- Amount for which the instrument was drawn
- Booking date of the instrument
- Bank value date, which is the date on which the cash letter credit was done by the correspondence
- Customer value date, which is the date on which the final liquidation for the cheques under the cash letter will be done
- Name of the other party
- Name of the bank on which the cheque was drawn

Finance Details

You can specify the following finance details:

Financing

Financing can be Eligible or Financed only for Instruments Codes with Financing Allowed.

The drop-down list displays the following options:

- Eligible
- Not Eligible
- Financed

When Financed is selected, the system displays the loan preferences details in the subsystem. You can modify UDE values in the loan preferences.

Margin %

Specify the margin percentage only if Financed is chosen in Financing drop-down. Valid values are 0 to 100.

Track Limit

Check this box to enable tracking of counterparty limit for a financed instrument. This box remains checked by default. However, you can uncheck the box as per your requirement. The system displays an override message when you save the record.

Track Limit is required only for instruments that are financed. If an instrument is not financed, the system automatically unchecks Track Limit and displays an override message.

Credit Line

Select the credit line from the adjoining option list. The list displays all the credit lines which belong to the Counterparty. Credit line is provided only for financed instruments with track limit. If the financed instrument is without track limit, then the system displays an error message when you save the record or navigate to a subsystem on the screen.

You can click the button ‘Available Limit’ to view the limit availability for Counterparty Credit Line.

Other party limit and drawer-drawee limit are not applicable for FCY cheques under cash letter.

Discount Amount

The system displays the discount amount. This amount is arrived at by deducting the margin amount from the instrument amount. This is calculated based on the margin percentage specified above.

The system triggers DISP event on save of the above information and creates a loan contract in CL module for the financed amount. The system displays the loan account number in the Loan Preferences screen.

7.6.2 Capturing Additional Details for Financing FCY Cheques under Cash Letter

For capturing additional details, an array of buttons are provided at the bottom of 'Retail Bills - Cash Letter Financing Details' screen. You can capture the following additional details for a cash letter financing contract:

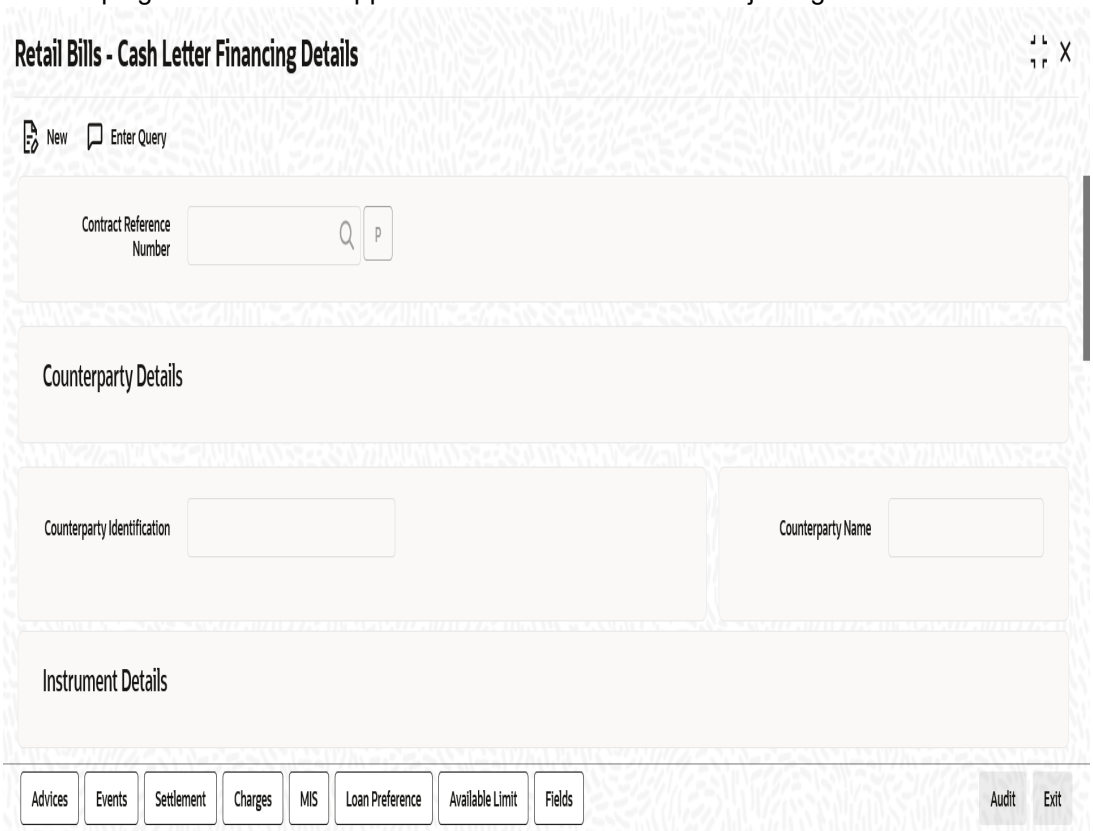
- Advices
- Events
- Settlements
- Charges
- MIS
- Loan Preference
- Available Limit
- Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for FCY Cheques under Cash Letter' in this chapter.

Once you have specified the above details click 'Save' button. The system initiates creation of loan account in the CL module. The system also triggers the event DISC on the contract being financed.

7.6.3 Viewing Summary of Cash Letter Financing

You can view a summary of financing of FCY cheques under cash letter using ‘Retail Bills - Cash Letter Financing Summary’ screen. To invoke this screen, type ‘RBSFCFIN’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Record Status
- Counterparty Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency
- Amount
- Credit Line
- Margin %
- Discount Amount

7.7 Realize Cash Letter (Nostro)

This section contains the following topics:

- Section 7.7.1, "Cash Letter (Nostro) Realization"
- Section 7.7.2, "Viewing Summary of Cash Letter Nostro Realization"

7.7.1 Cash Letter (Nostro) Realization

You can realize the proceeds credited by a correspondent under the cash letter credit advice using ‘Retail Bills - Cash Letter Nostro Realization Details’ screen. The bank can park the proceeds to the suspense GL.

To invoke this screen, type ‘RBDCLREA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Cash Letter Contract Reference Number

Specify the cash letter contract reference number for which you need to view the Nostro realization details. Select the appropriate contract reference number from the adjoining option list. The option list displays all the unrealized cash letter contract reference numbers based on currency, cash letter reference, cash letter contract reference, collecting bank and date.

Once you have selected the contract, click ‘P’ button to populate the details.

Cash Letter Reference

Based on the contract reference number selected, the system displays the cash letter reference number.

Currency

Based on the contract reference number selected, the system displays the currency code.

Amount

The system displays the amount booked under the cash letter.

Nostro Account

The system displays the Nostro account selected while creating the contract.

Account Branch

The system displays the branch of the Nostro account.

Collecting Bank Reference Number

Specify the reference number of the collecting bank.

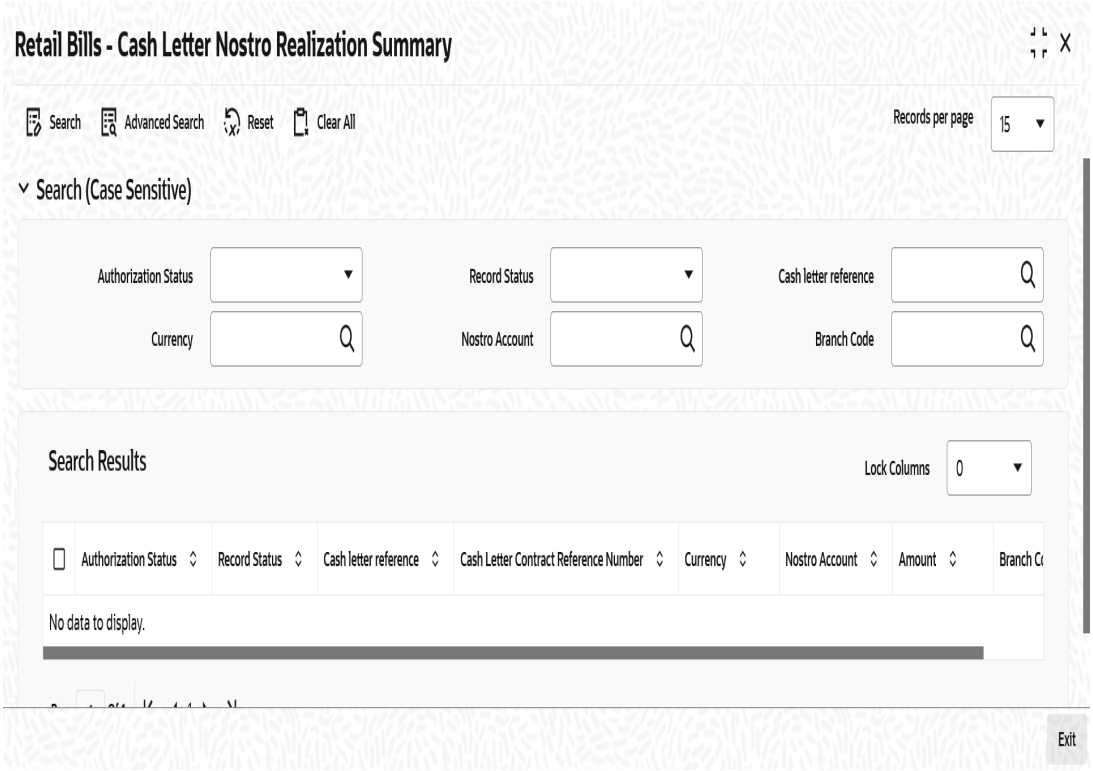
Internal Remarks

Specify your remarks, if any.

Once you have captured the above details, click ‘Save’ button. The system triggers the event ‘CLQD’ on the cash letter.

7.7.2 Viewing Summary of Cash Letter Nostro Realization

You can view a summary of realization of FCY cheques under cash letter using ‘Retail Bills - Cash Letter Nostro Realization Summary’ screen. To invoke this screen, type ‘RBSCLREA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Cash letter reference
- Currency
- Record Status
- Cash Letter Contract Reference Number
- Nostro Account

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Cash letter reference
- Cash Letter Contract Reference Number
- Currency

- Nostro Account
- Amount

7.8 Dishonour FCY Cheques under Cash Letter

This section contains the following topics:

- Section 7.8.1, "Dishonouring FCY Cheques under Cash Letter"
- Section 7.8.2, "Capturing Additional Details for Dishonour of FCY Cheques under Cash Letter"
- Section 7.8.3, "Viewing Summary of Cash Letter Dishonour"

7.8.1 Dishonouring FCY Cheques under Cash Letter

In case of non-payment of an instrument, you can capture the details specific to the dishonour using 'Retail Bills - Cash Letter Dishonour Details' screen. To invoke this screen, type 'RBDCLDIS' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Contract Reference Number

Specify the reference number of the cash letter contract that should be dishonoured. The option list displays all valid contracts for which CLQD event has been triggered. You can select the appropriate contract reference number from the option list.

Once you have specified the contract reference number, click 'P' button to populate the contract details in the remaining fields. The system displays the following information on clicking 'P' button:

- Counterparty identification
- Name of the counterparty
- Instrument number
- Date of the instrument
- Currency of the instrument

- Amount for which the instrument was drawn
- Name of the collecting bank
- Booking date of the instrument
- Name of the other party
- Name of the bank on which the cheque was drawn

Dishonour Details

Reason Code

Specify the reason code for dishonour. The option list displays all valid reason codes against which a cash letter can be dishonoured. You can select a reason code from the option list.

Reason

Based on the reason code selected, the system displays the detailed reason.

Date of Dishonour

Specify the date on which the cash letter was dishonoured.

Other Details

Other Bank Charges

Specify the charge amount claimed by the other bank during dishonour of the cash letter.

Other bank charges will not be recovered as part of this transaction. The value in this field is only for information.

The system triggers DISH event for dishonoured instruments and CDSH for Cash Letter contract. System debits the GL suspense account and credits the Nostro account. If the FCY check is financed, then the system liquidates the loan by debiting from customer account.

Note

When a loan is already settled or closed (manually in CL module directly), Retail Bill module will not initiate the liquidation of CL loan account.

Remarks

Specify your remarks, if any.

7.8.2 Capturing Additional Details for Dishonour of FCY Cheques under Cash Letter

For capturing additional details, an array of buttons are provided at the bottom of ‘Retail Bills - Cash Letter Dishonour Details’ screen. You can capture the following additional details for a cash letter contract:

- Advices
- Settlements
- Charges
- MIS

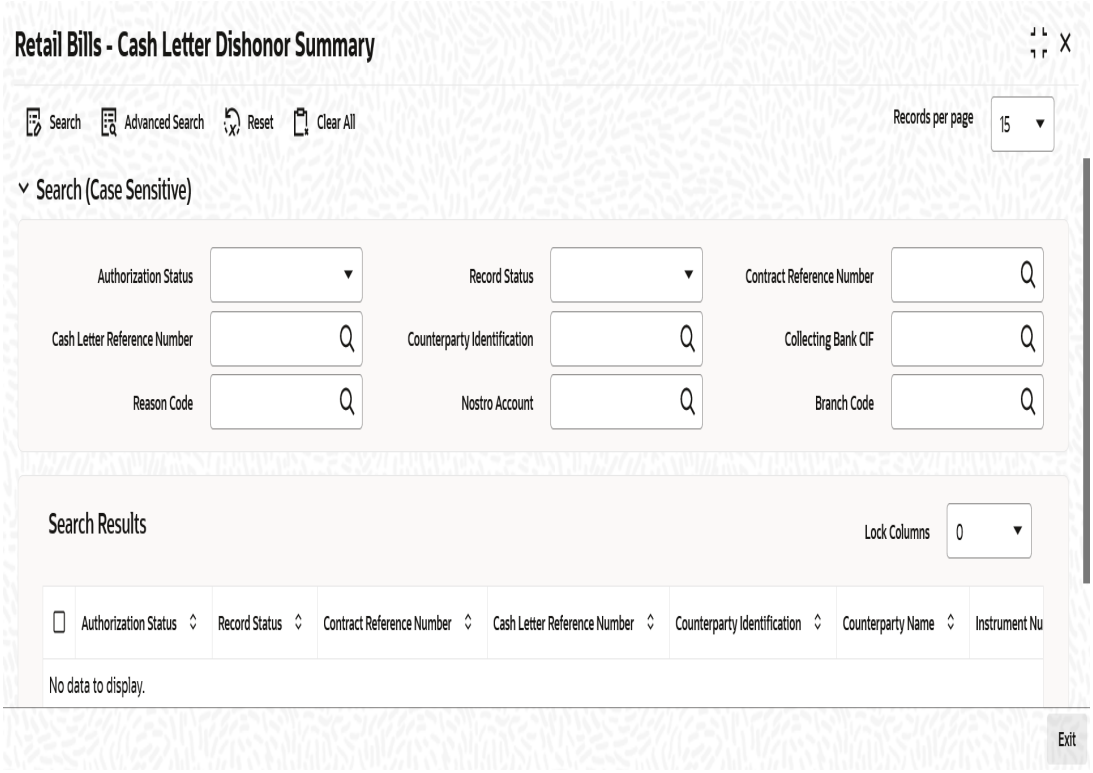
For further details on these sub-systems, refer to the section 'Capturing Additional Details for FCY Cheques under Cash Letter' in this chapter.

Once you have captured the above details, click ‘Save’ button. The system triggers DISH event on the contract.

In case of a financed cheque, the system initiates liquidation of the loan account in CL module.

7.8.3 Viewing Summary of Cash Letter Dishonour

You can view a summary of dishonour of FCY cheques under cash letter using ‘Retail Bills - Cash Letter Dishonour Summary’ screen. To invoke this screen, type ‘RBSCLDIS’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Counterparty Identification
- Reason Code
- Record Status
- Cash Letter Reference Number
- Collecting Bank CIF
- Nostro Account

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Contract Reference Number
- Cash Letter Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date

- Booking Date
- Collecting Bank CIF
- Collecting Bank Name
- Date of Dishonour
- Reason Code
- Reason
- Nostro Account

7.9 Realize FCY Cheque under Cash Letter

This section contains the following topics:

- Section 7.9.1, "Realizing FCY Cheque under Cash Letter"
- Section 7.9.2, "Capturing Additional Details for Realization of Single Cheque under Cash Letter"
- Section 7.9.3, "Viewing Summary of Realization of Single FCY Cheques under Cash Letter"

7.9.1 Realizing FCY Cheque under Cash Letter

You can realize foreign currency cheques sent under a cash letter using ‘Retail Bills- Cash Letter Single Realization Details’ screen. To invoke this screen, type ‘RBDFCREA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Contract Reference Number

Specify the reference number of the cash letter contract that you need to realize. You can select the appropriate contract reference number from the adjoining option list. The option list displays contracts for which Cash Letter Realization is done and also contracts which are not dishonoured or realized.

On save, system liquidates the contract and event LIQD is triggered. For financed cheques, system initiates liquidation of loan account in CL.

Note

When a loan is already settled or closed (manually in CL module directly), Retail bill module will liquidate the Retail Bill and will not initiate the liquidation of CL loan account.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details in the remaining fields. The system displays the following information on clicking ‘P’ button:

- Cash letter reference number
- Counterparty identification
- Name of the counterparty
- Instrument number
- Date of the instrument
- Currency of the instrument
- Amount for which the instrument was drawn
- Value date

Additional Details

Value Date

The system displays the value date.

Remarks

Specify the remarks, if any.

7.9.2 Capturing Additional Details for Realization of Single Cheque under Cash Letter

For capturing additional details, an array of buttons are provided at the bottom of ‘Retail Bills - Cash Letter Single Realization Details’ screen. You can capture the following additional details for a cash letter contract:

- Advices
- Events
- Settlements
- Charges
- MIS
- Fields

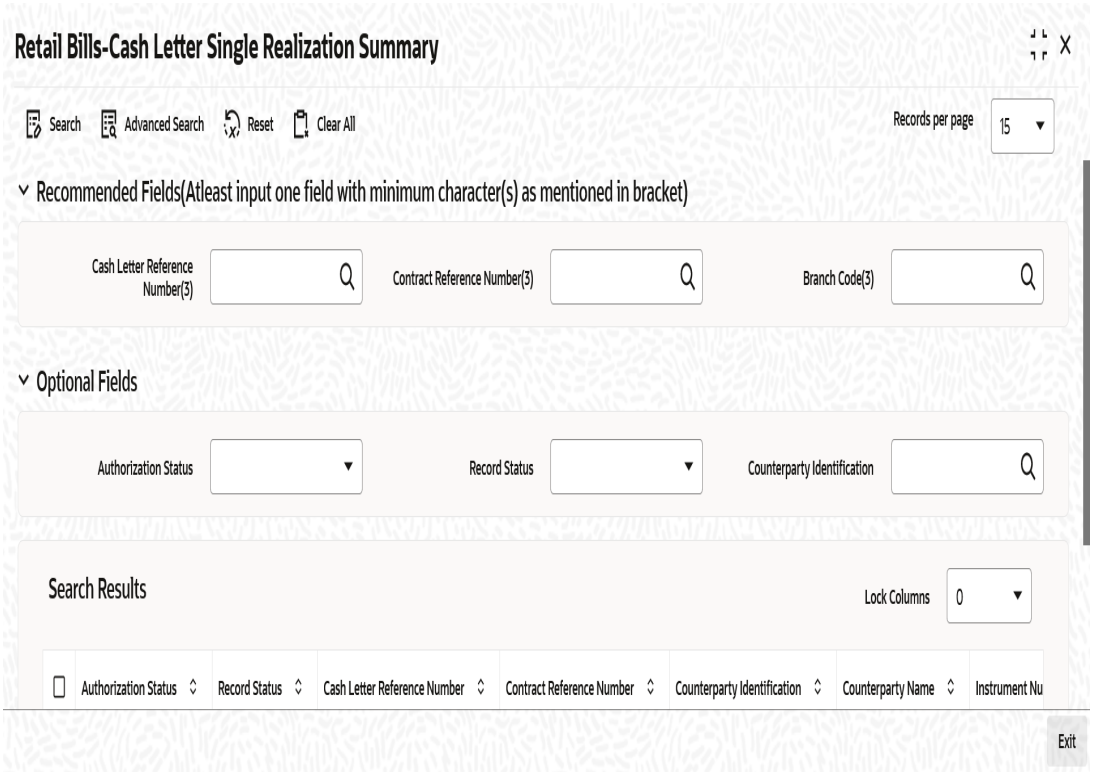
For further details on these sub-systems, refer to the section 'Capturing Additional Details for FCY Cheques under Cash Letter' in this chapter.

Once you have specified the above details, click ‘Save’ button. The system triggers LIQD event on the contract. In case of a financed instrument, the system initiates liquidation of the loan account as well.

7.9.3 Viewing Summary of Realization of Single FCY Cheques under Cash Letter

You can view a summary of realization of single FCY cheques under cash letter using ‘Retail Bills - Cash Letter Single Realization Summary’ screen. To invoke this screen, type

'RBSFCREA' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Cash Letter Reference Number
- Counterparty Identification
- Record Status
- Contract Reference Number

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Cash Letter Reference Number
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency
- Amount

7.10 Book FCY Cheques under Cash Letters in Bulk

This section contains the following topics:

- Section 7.10.1, "Booking FCY Cheques under Cash Letters in Bulk"
- Section 7.10.2, "Viewing Available Limits"
- Section 7.10.3, "Viewing Errors"
- Section 7.10.4, "Viewing Cash Letter Bulk Booking Summary"

7.10.1 Booking FCY Cheques under Cash Letters in Bulk

You can book multiple foreign currency cheques received under a cash letter using ‘Retail Bills - Bulk Input - FCY Cheques under Cash Letter’ screen. To invoke this screen, type ‘RBDBFCUC’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Instrument Code

Specify the instrument code. The option list displays all open and authorized instrument codes that are associated with the product type ‘FCY Cheques Under Cash Letter’. You can select the appropriate one.

Instrument Description

Based on the instrument code selected, the system displays the description.

Batch Reference Number

The system generates and displays a batch reference number.

Product Code

Specify the product code. The option list displays all valid retail bill product codes that are associated with the selected instrument. Select the appropriate one.

Product Description

The system displays the description of the product.

Number of Instruments

Specify the number of cash letter instruments being booked in bulk.

Status

The system updates the status based on the job process on authorisation of the bulk input.

Counterparty Details

Counterparty Identification

Specify the customer number of the party who submitted the instrument. The option list displays all valid customer numbers maintained in the system. Select the appropriate one.

Counterparty Name

The system displays the name of the counterparty.

Counterparty Account Number

Specify the account number of the counterparty. The option list displays all valid account numbers associated with the selected counterparty. Select the appropriate one.

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

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

Account Branch

The system displays the branch at which the account is maintained.

Nostro Details

Currency

Specify the currency code. The option list displays all valid currency codes maintained in 'Retail Bills Branch Parameters Maintenance' screen.

Nostro Account

Select the Nostro account with which the foreign currency cheques are sent under the cash letter arrangement. The option list displays all Nostro accounts linked to the selected currency, in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

Account Branch

The system displays the account branch.

Collecting Bank Name

The system displays the name of the collecting branch.

Additional Details

Booking Date

The system displays the date on which the instrument was booked.

Value Date (Bank)

On saving the record, the system displays the date on which the cash letter credit will be done by the correspondent.

Value Date (Customer)

On saving the record, the system displays the date on which the final liquidation can be done for the cheques under the cash letter.

Auto Liquidation

Check this box to enable auto liquidation of the instruments on value date.

Finance Details

You can specify the following finance details:

Financing

The drop-down list displays the following options:

- Eligible
- Not Eligible
- Financed

The system displays whether the instrument is eligible for financing or not. If the instrument is eligible for financing, the system displays ‘Eligible’. If the instrument needs to be financed, you may change this to ‘Financed’. If the instrument is not eligible for financing, then you cannot change this.

Margin %

Specify the margin percentage for financing the instrument. This is applicable only if the instrument is eligible for financing.

Track Limit

Check this box to enable counterparty limit tracking for the instrument. This is applicable only if the instrument is eligible for financing.

Credit Line

Specify the credit line or facility ID against which the limits will be tracked. This is applicable only if the option ‘Track Limit’ is enabled.

In the multiple entry grid, you can capture the details of the instruments being processed.

Contract Reference Number

The system displays the contract reference number.

Instrument Number

Specify the instrument number

Instrument Date

Specify the date of the instrument.

Amount

Specify the amount of the instrument.

LCY Amount

The system displays the amount in local currency.

Discount Amount

The system displays the discount amount. The discount amount is calculated based on the margin percentage specified above.

Other Party Name

Specify the name of the other party.

Drawee Bank Name

Specify the name of the bank on which the instrument was drawn.

Remarks

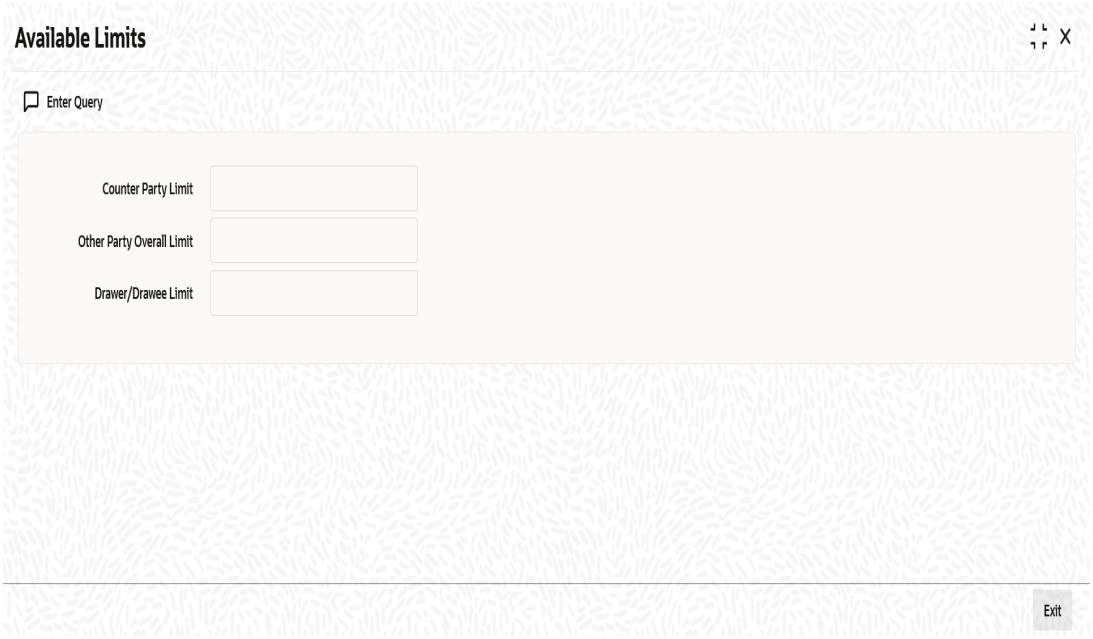
Specify your remarks, if any.

Status

The system displays the status of the process.

7.10.2 Viewing Available Limits

You can view the available limits in ‘Available Limits’ screen. Click ‘Available Limits’ button to invoke this screen.

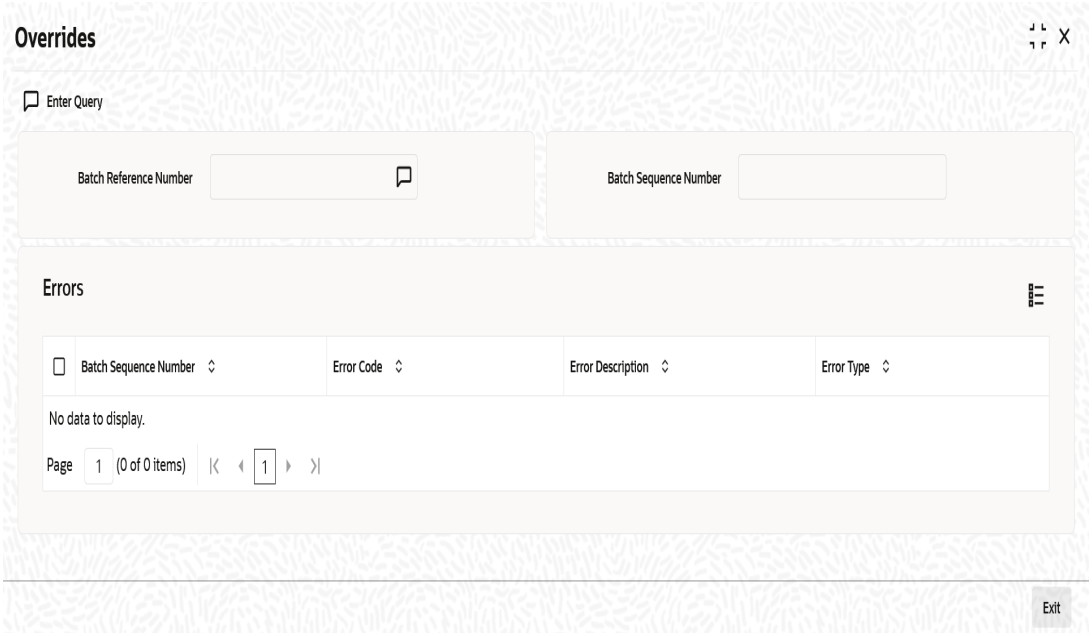


You can view the following details in this screen:

- Counterparty Limit
- Other party Overall Limit
- Drawer/Drawee Limit

7.10.3 Viewing Errors

You can view the errors and overrides that took place in the bulk cash letter booking process using ‘Overrides’ screen. Click ‘Show Errors’ button to invoke this screen.



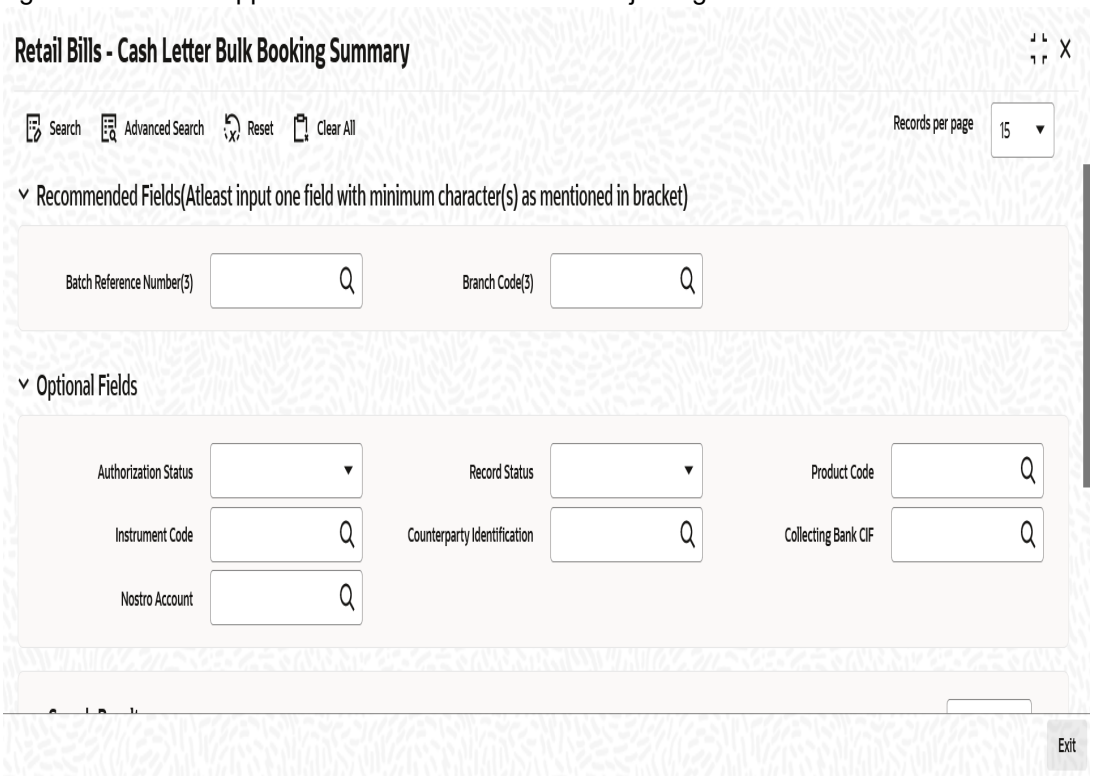
You can view the following details of errors/overrides in the process:

- Batch sequence number
- Error code
- Error description
- Error type

Once you have captured the details, click ‘Save’ button. The system triggers BOOK event.

7.10.4 Viewing Cash Letter Bulk Booking Summary

You can view a summary of bulk booking of cash letters using ‘Retail Bills - Cash Letter Bulk Booking Summary’ screen. To invoke this screen, type ‘RBSBFCUC’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Batch Reference Number
- Instrument Code
- Collecting Bank CIF
- Record Status
- Product Code
- Counterparty Identification
- Nostro Account

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Batch Reference Number
- Contract Reference Number
- Product Code
- Instrument Code
- Counterparty Identification
- Instrument Number
- Instrument Date
- Currency

- Amount
- Booking Date
- Collecting Bank CIF
- Value Date (Bank)
- Value Date (Customer)
- Nostro Account

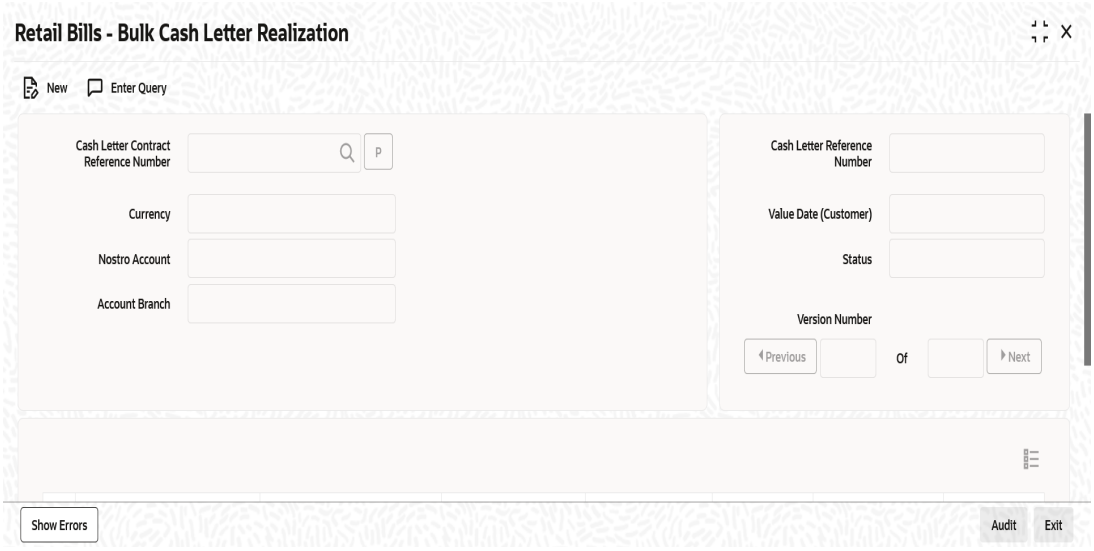
7.11 Realize FCY Cheques under Cash Letters in Bulk

This section contains the following topics:

- Section 7.11.1, "Realizing FCY Cheques under Cash Letters in Bulk"
- Section 7.11.2, "Events"
- Section 7.11.3, "Viewing Errors"
- Section 7.11.4, "Viewing Summary of Bulk Realization of Cash Letters"

7.11.1 Realizing FCY Cheques under Cash Letters in Bulk

You can realize all instruments sent under a cash letter using ‘Retail Bills - Bulk Cash Letter Realization’ screen. To invoke this screen, type ‘RBDBFCRE’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Cash Letter Contract Reference Number

Specify the cash letter contract reference number under which the instruments were sent. You can select the appropriate cash letter contract reference number from the adjoining option list.

Once you have specified the above details, click 'P’ button to populate the details of the contracts that are not realized into a multi record grid.

Currency

System displays the currency based on the cash letter contract reference number selected.

Nostro Account

System displays the GL suspense account where the cash letter proceeds are parked during Nostro realization.

Account Branch

System displays the branch associated with the above mentioned account.

Cash Letter Reference Number

System displays the cash letter reference number here.

Value Date (Customer)

System displays a value date on which the final liquidation of the proceeds takes place.This value is defaulted from the contract booking screen.

Status

System displays the status here.

Contract Reference Number

System displays the contract reference number of the instruments associated with this cash letter.

Counterparty Identification

System displays the customer Id here.

Instrument Number

System displays the reference number of the instruments here, for cheques, the cheque number defaulted as the instrument number.

Instrument Date

System displays the date of cheque.

Amount

System displays the cheque amount here.

Internal Remarks

Specify your remarks on the transaction.

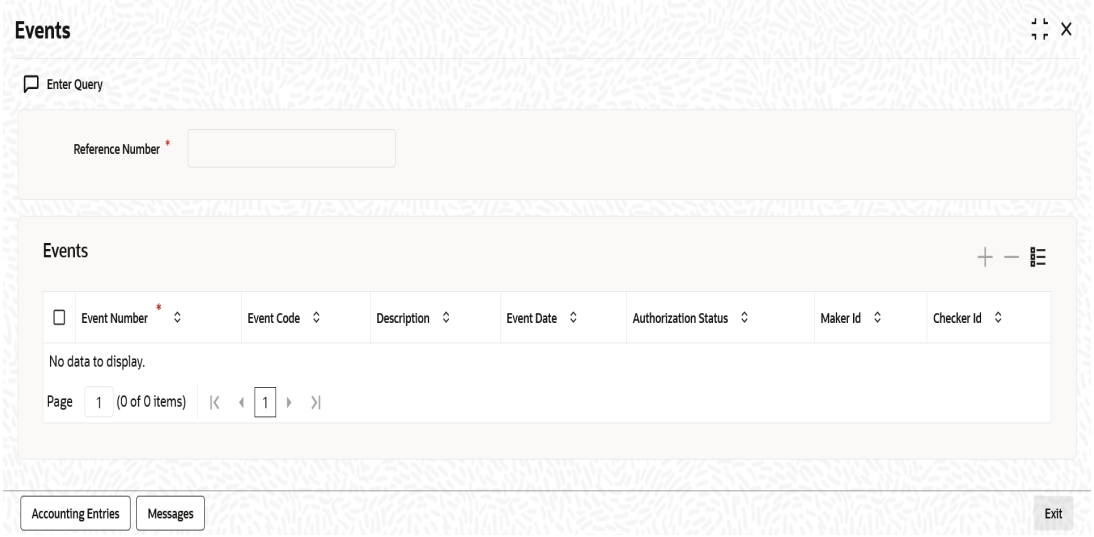
Status

System displays the status here.

7.11.2 Events

Click ‘Events’ button in the ‘Retail Bills - Cash Letter Contract Details’ screen and invoke the ‘Events’ screen. The details of events, that have already taken place on the contract, will be

displayed along with pending events. The date on which the event took place will also be displayed.

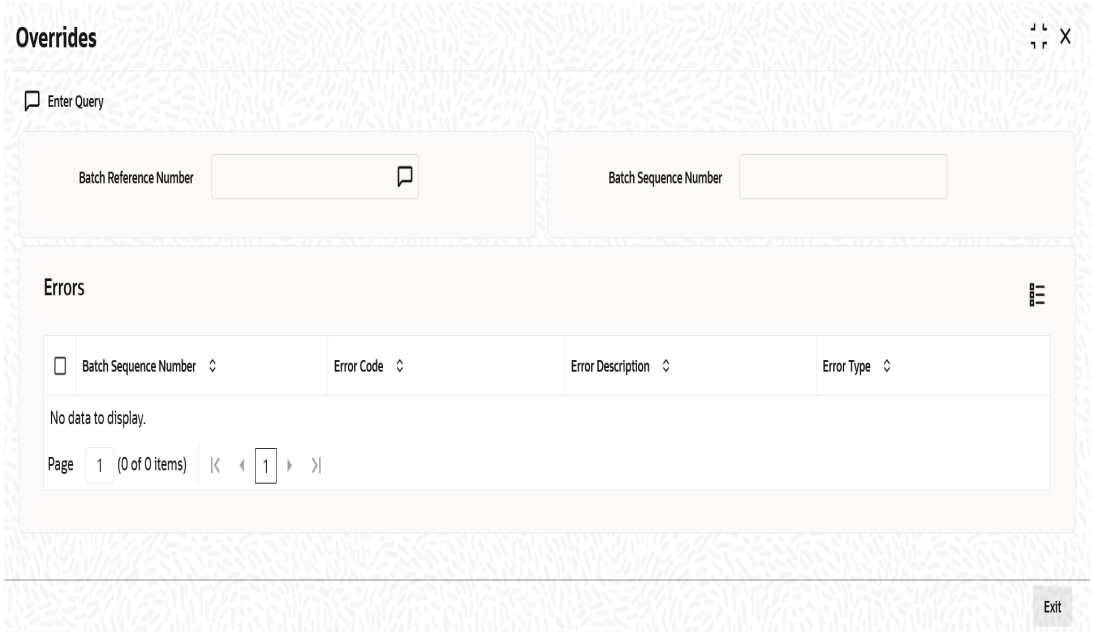


Click ‘Accounting Entries’ button to view the accounting entries for the event. Click ‘Message’ button to view the messages applicable to the event.

For further details on this screen, refer to the User Defined Events user manual.

7.11.3 Viewing Errors

You can view the errors and overrides that took place in the bulk cash letter booking process using ‘Overrides’ screen. Click ‘Show Errors’ button to invoke this screen.



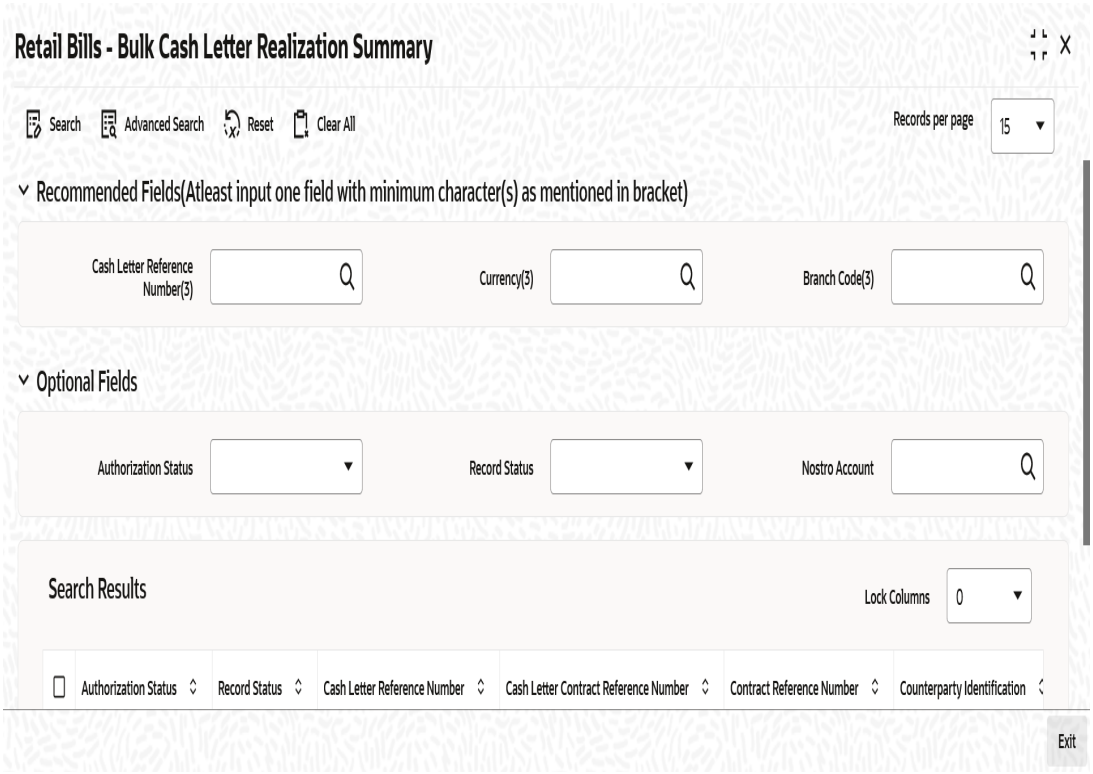
You can view the following details of errors/overrides in the process:

- Batch sequence number
- Error code
- Error description
- Error type

Once you have captured the details, click ‘Save’ button. The system realizes individual contracts under the cash letter and triggers LIQD event.

7.11.4 Viewing Summary of Bulk Realization of Cash Letters

You can view a summary of bulk realization of FCY cheques under cash letter using ‘Retail Bills - Bulk Cash Letter Realization Summary’ screen. To invoke this screen, type ‘RBSBFCRE’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Cash Letter Reference Number
- Nostro Account
- Record Status
- Currency

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Cash Letter Reference Number
- Cash Letter Contract Reference Number
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency

- Amount
- Nostro Account

8. Overseas Cheques Payable Abroad under Collection

This chapter contains the following sections:

- Section 8.1, "Overseas Cheques Payable Abroad under Collection"
- Section 8.2, "Amend Overseas Checks Payable Abroad under Collection"
- Section 8.3, "Reversing Overseas Cheques Payable Abroad under Collection"
- Section 8.4, "Finance Overseas Cheques Payable Abroad under Collection"
- Section 8.5, "Realize Overseas Cheques Payable Abroad under Collection"
- Section 8.6, "Dishonouring/Protesting/Returning Overseas Cheques Payable Abroad under Collection"
- Section 8.7, "Book Overseas Cheques Payable Abroad under Collection in Bulk"
- Section 8.8, "Realize Overseas Cheques Payable Abroad under Collection in Bulk"

8.1 Overseas Cheques Payable Abroad under Collection

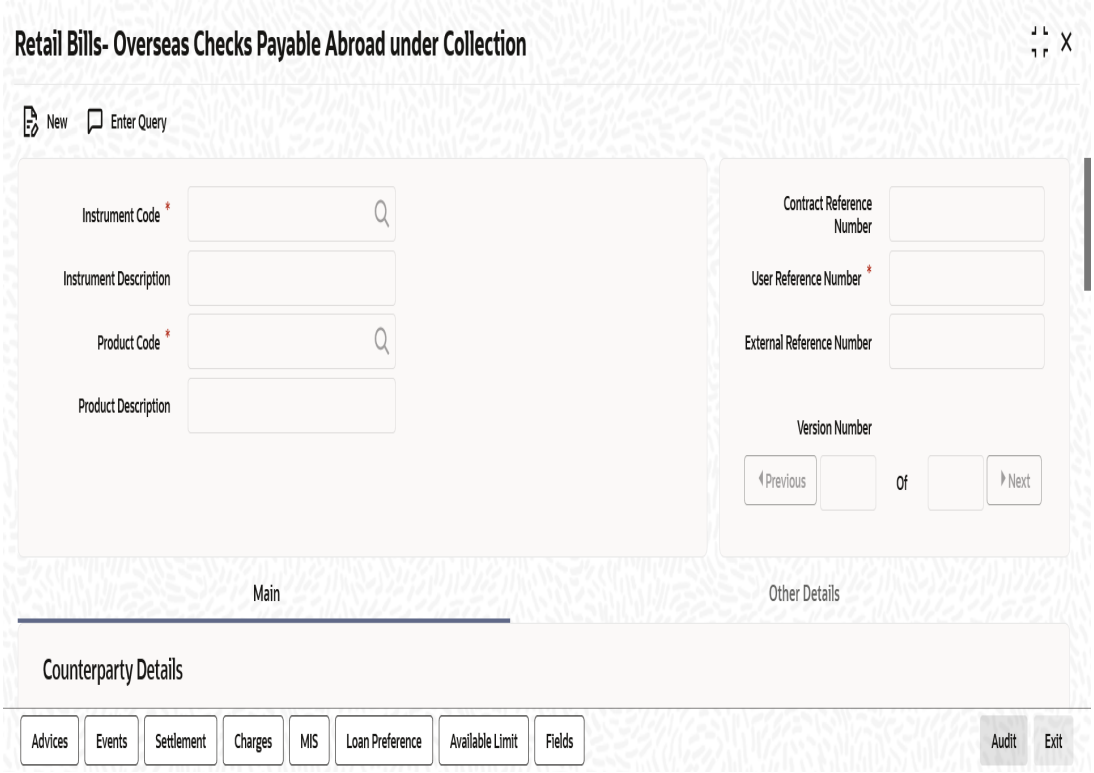
This section contains the following topics:

- Section 8.1.1, "Creating Overseas Cheques Payable Abroad under Collection"
- Section 8.1.2, "Main Tab"
- Section 8.1.3, "Other Details Tab"
- Section 8.1.4, "Capturing Additional Details for Overseas Cheques Payable Abroad under Collection"
- Section 8.1.5, "Viewing Summary of Overseas Cheques Payable Abroad under Collection"

8.1.1 Creating Overseas Cheques Payable Abroad under Collection

You can capture the details of the overseas cheques payable abroad on collection basis using ‘Retail Bills - Overseas Cheques Payable Abroad under Collection’ screen. To invoke this

screen, type ‘RBDOCPAY’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Instrument Code

Select the instrument code from the adjoining option list.This list displays the instrument codes associated with the Product type ‘Overseas Cheques Payable Abroad under Collection’.

Instrument Description

System displays the description of the instrument code selected.

Product Code

Select the product code from the adjoining option list. The option list displays all valid product codes that are of type ‘Overseas Cheques Payable Abroad under Collection’.

Product Description

System displays the description for the product code selected above.

Contract Reference Number

System displays a unique reference for the contract which is being booked.

User Reference Number

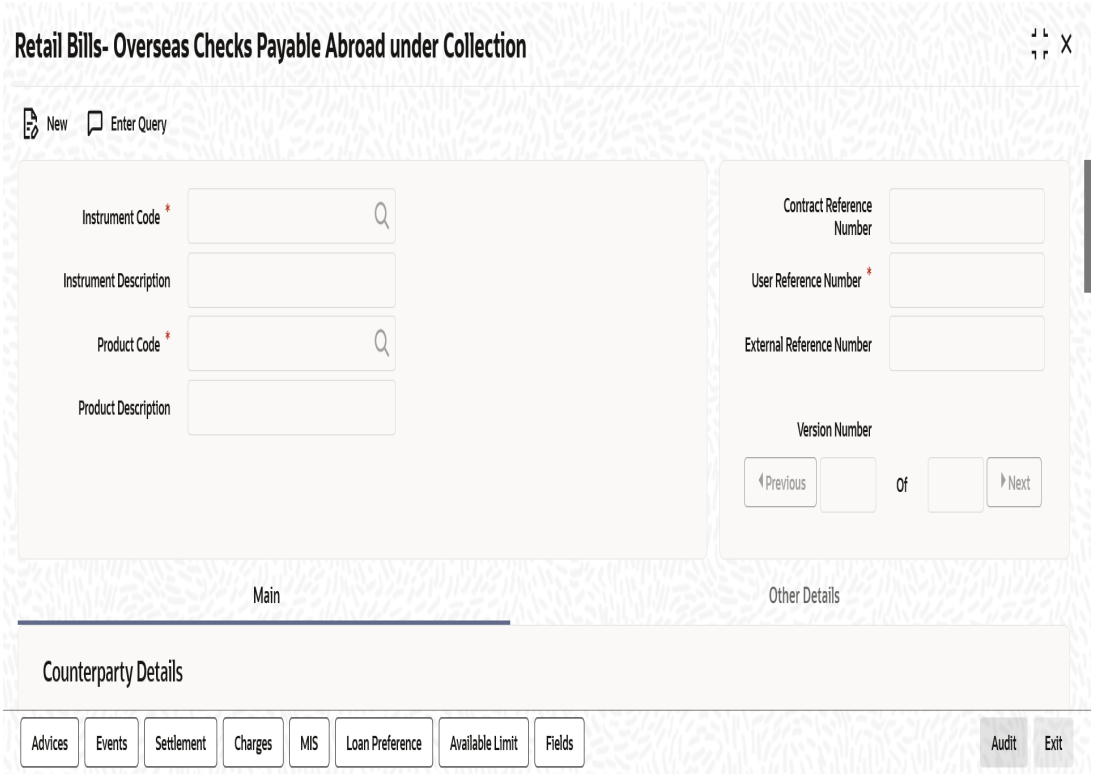
By default, the system displays the contract reference number in this field. However you can modify this and specify a different user reference number.

External Reference Number

The External Reference Number is used when the contract is being uploaded from an external system. During Manual booking, system will default the contract reference number In this field.However,you can edit this value when required.

8.1.2 Main Tab

Click ‘Main’ tab to capture the details under this tab



Specify the following details:

Counterparty Details

Counterparty Identification

Select the customer number of the person who has submitted the instrument for collection. If you do not select the counter party id, then the system will display the counterparty ID when you specify the ‘Counterparty Account number’.

Counterparty Name

Based on the counterparty identification, the system displays the name of the customer.

Counterparty Account Number

Select the account number of the counterparty from the adjoining option list.

If you have already specified the counterparty identification, then the option list will display all valid accounts of that counterparty. If you have not specified the counterparty identification, then the option list will display all valid account numbers maintained in the system.

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

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

Account Branch

The branch to which the customer belongs is defaulted by the system.

Instrument Details

Instrument Number

Specify the cheque number here.

Instrument Date

Specify the date of the cheque. You may specify a past date in case of a backdated instrument. But the instrument date should not be earlier than the date arrived at by considering the stale days specified in 'Instruments Maintenance' screen.

Currency

Select the cheque currency from the adjoining option list.

Amount

Specify the cheque amount.

LCY Amount

The system displays the amount converted into Local Currency Amount on save or subsystem visit.

Collecting Bank Details

Collecting Bank (CIF)

Specify the bank to which the FCY cheques can be sent under collection. You can select the appropriate one from the option list.

You can also select the walk-in customer id maintained in the 'Branch Parameter Maintenance' screen.

Collecting Bank Name

The system displays the name of the collecting bank.

Debit Account for Realization

Select the debit account for realization from the option list. This is the account debited at the time of realization of proceeds. The option list displays all Nostro accounts applicable. Select the appropriate one.

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

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

Account Branch

The system displays the debit account branch.

Additional Details

Booking Date

System displays the application date as the booking date. This is the date on which the instrument is being booked.

Due Date for Payment

System displays a date on which the proceeds are expected from the collecting bank.

Transit Days

The system displays the number of transit days.

If country of the collecting bank is the same as the country of the Nostro account, then the system displays the direct transit days maintained for the currency - Nostro account combination in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

If country of the collecting bank and country of Nostro account are different, then the system displays the indirect transit days maintained for the currency - Nostro account combination in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

Auto Liquidation

Check this box to indicate that the instrument should be liquidated automatically on due date.

Other Party Name

Specify the name of the other party.

Drawee Bank Name

Specify the name of the bank on which the cheque is drawn.

Internal Remarks

Specify your remarks on the transaction.

8.1.3 Other Details Tab

Click 'Other Details' tab to capture the additional details.



Specify the following details:

Collecting Bank Address

Collecting Bank (CIF)

Select the Collecting Bank CIF from the adjoining option list.

Collecting Bank Name

System displays the name of the collecting bank.

Address

Based on the collecting bank (CIF) or walk-in customer id, the system displays the address of the collecting bank/walk-in customer. However, you can modify this address if the collecting bank (CIF) id is selected as walk-in customer.

Finance

Financing

If the contract is eligible for financing, then the system defaults the value as 'Eligible'.You can change the value to 'Financed'.If the system defaults the value as 'Not eligible', then you cannot change the contract value to 'Financed'.

Margin%

System defaults the margin% from instrument maintained. You can edit this value if needed.

Track Limit

Check this box to indicate that the counterparty limits should be tracked when the instrument is financed.

Credit Line

Select the facility Id of the customer from the adjoining option list. It is used for limit validation.

'Credit line' field is Mandatory if the instrument is considered for financing.

Note

If you select 'Eligible' or 'Not Eligible' in the field 'Financing', then the system will nullify the values in fields 'Credit Line' and 'Track Limit'. Appropriate override messages will be displayed.

Discount Amount

System computes and displays the amount being financed as the discount amount. Here, Discount amount = Instrument amount - Margin.

8.1.4 Capturing Additional Details for Overseas Cheques Payable Abroad under Collection

For capturing additional details, an array of buttons are provided at the bottom of 'Retail Bills - Overseas Cheques Payable Abroad under Collection' screen. You can capture the following additional details for a cash letter contract:

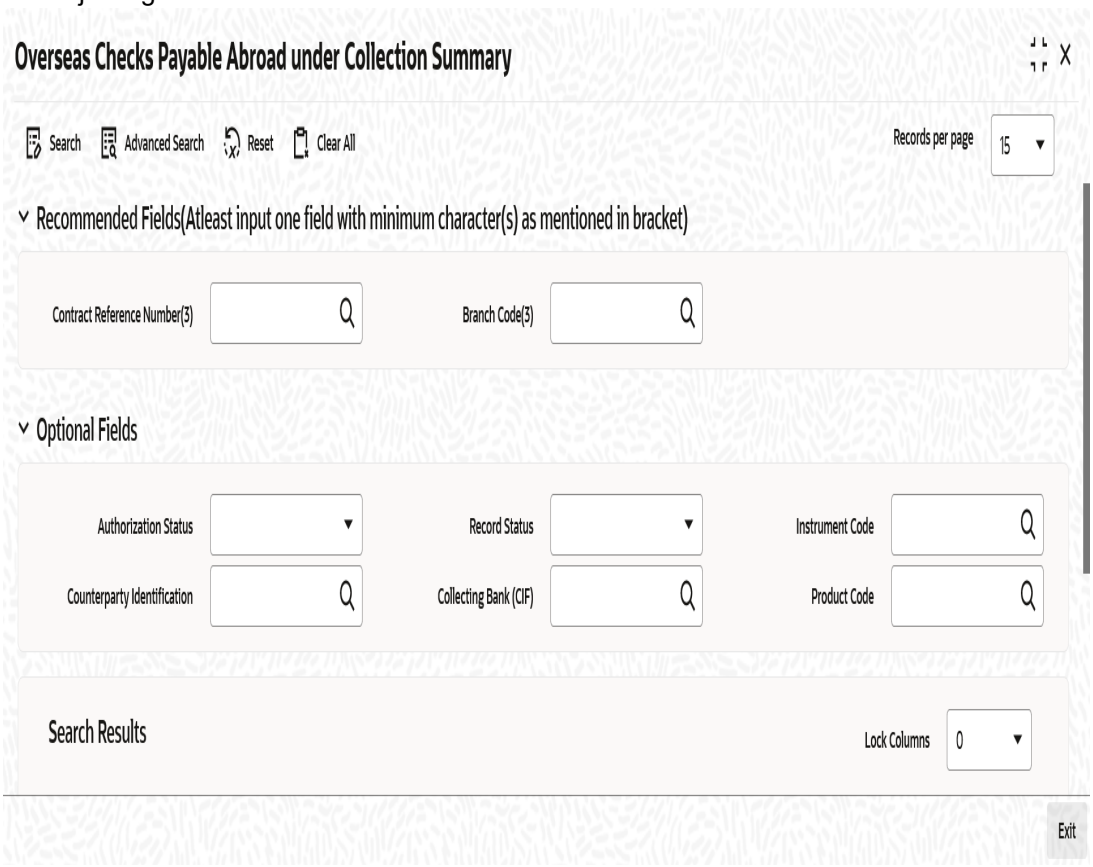
- Advices
- Events
- Settlements
- Charges
- MIS
- Loan Preference
- Available Limit
- Fields

For further details on these sub-systems, refer to the section 'Capturing Additional Details for FCY Cheques under Cash Letter' in this user manual.

Once you have captured the details, click ‘Save’ button.

8.1.5 Viewing Summary of Overseas Cheques Payable Abroad under Collection

You can view a summary of overseas cheques payable abroad under collection using ‘Overseas Cheques Payable Abroad under Collection Summary’ screen. To invoke this screen, type ‘RBSOCPAY’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Counterparty Identification
- Product Code
- Record Status
- Instrument Code
- Collecting Bank (CIF)

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Contract Reference Number

- Instrument Code
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Instrument Currency
- Instrument Amount
- Booking Date
- Collecting Bank (CIF)
- Collecting Bank Name
- Due Date for Payment
- Transit Days
- Product Code

8.2 Amend Overseas Checks Payable Abroad under Collection

This section contains the following topics:

- Section 8.2.1, "Amending Overseas Checks Payable Abroad under Collection"
- Section 8.2.2, "Main tab"
- Section 8.2.3, "Other Details Tab"

8.2.1 Amending Overseas Checks Payable Abroad under Collection

You can amend certain details of an existing overseas cheques payable abroad on collection.The amendment process is initiated for an existing contract from the 'Retail Bills - Overseas Cheques Payable Abroad under Collection' screen by using 'unlock' option.

You can invoke ‘Retail Bills - Overseas Cheques Payable Abroad under Collection’ screen by typing ‘RBDOCPAY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

8.2.2 Main tab



Once you have specified the 'Contract Reference Number', click ‘Execute Query’ button. The system displays the details of the contract and makes available different action buttons including unlock button. You can view the details of the following fields captured during booking:

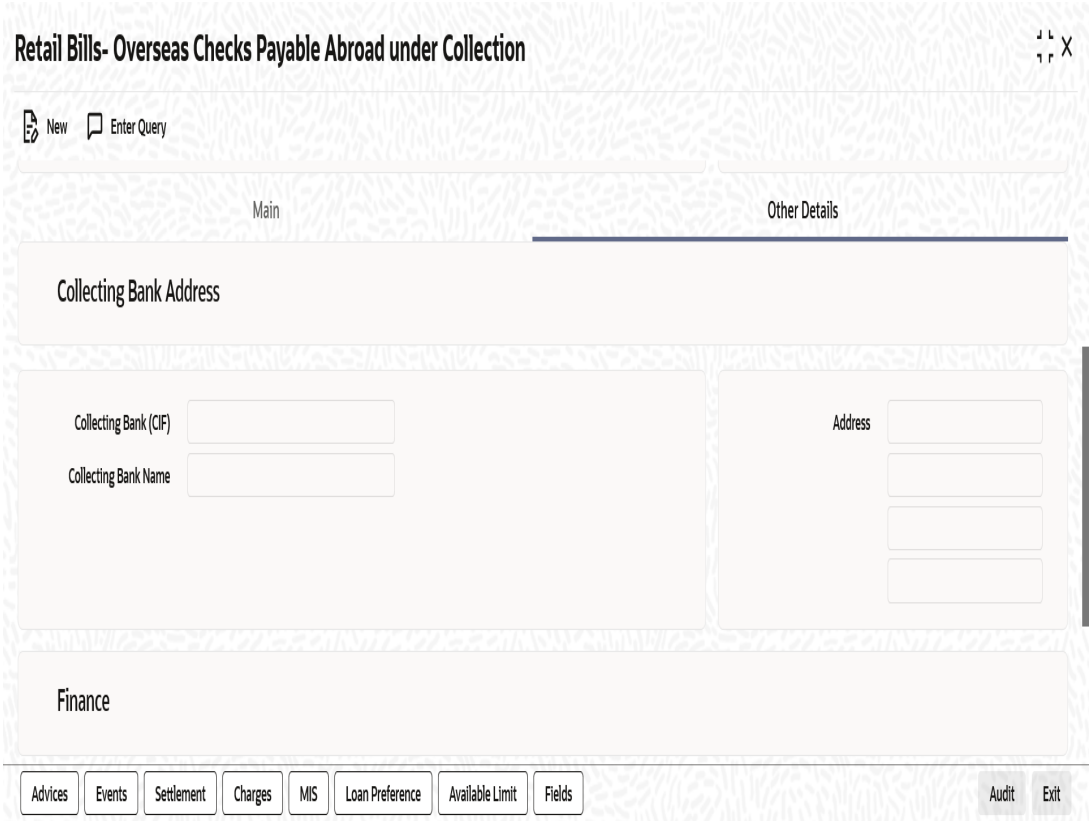
- Counterparty Account Number
- Account Branch
- Instrument Number
- Instrument Date
- Currency
- Collecting Bank CIF and Name
- Due Date for Payment
- Other Party Name
- Drawee Bank Name

You can amend the following fields:

- Instrument Number
- Instrument Date (If instrument date is greater than the current system date, then the system displays an error message)
- Other Party Name
- Drawee Bank Name
- Amount (The field cannot be amended if the instrument is already financed)
- Auto Liquidation

- Remarks

8.2.3 Other Details Tab



You can view the details of the following fields captured during booking:

- Collecting Bank (CIF)
- Collecting Bank Name
- Address

The following fields can be amended:

- Financing
- Margin %
- Track Limit
- Credit Line

Once you have edited the fields, click on ‘Save’ button to save the amendment details.

You can also amend the details for the following subsystems:

- Settlements
- Charges
- MIS
- Fields

For detailed information on Settlements, Charges, MIS and Fields, refer to the section ‘Capturing Additional Details for FCY Cheques under Cash Letter’ of chapter ‘FCY Cheques under Cash Letter Arrangement’ in this User Manual.

8.3 Reversing Overseas Cheques Payable Abroad under Collection

Using ‘Retail Bills - Overseas Cheques Payable Abroad under Collection’ screen, you may reverse an overseas cheque payable abroad under collection created in the system. A contract may be reversed in the following instances:

- Errors or mistakes occurred during contract input
- After authorization, the contract was identified as invalid

Reversal can be performed only on the same day of contract booking, before the instrument is dispatched. You need to manually ensure that the instrument has not been dispatched.

To invoke ‘Retail Bills- Cash Letter Contract Details’ screen, type ‘RBDOCPAY’ in the field at the top right corner of the application toolbar and click the adjoining arrow button. You may also invoke the summary screen and search for the contract that you need to reverse.

Once you have opened the contract, click ‘Reverse’ button to reverse it.

Note

In case of financed instrument, before reversing the contract, you need to ensure that the loan account associated with the instrument is reversed.

Once you click ‘Reverse’ button, the system validates the following parameters:

- Booking date of the contract earlier than the current system date or not - If the booking date is a previous date and not the current date, then the system will display an error message.
- Contract is already reversed/realized/dishonoured/protested/returned or not - If the contract is already reversed, realized, dishonoured, protested or returned, then the system will display an error message.
- For financed instruments, if the corresponding loan account in the CL module is reversed or not - If the loan account is not reversed, then the system will display an error message.

If the validations are successful, then the system reverses the contract updates the status of the contract as ‘Reversed’ and triggers the event ‘REVR’. The system will also reverse all the entries generated during the earlier events on the contract.

8.4 Finance Overseas Cheques Payable Abroad under Collection

This section contains the following topics:

- Section 8.4.1, "Financing Overseas Cheques Payable Abroad under Collection"
- Section 8.4.2, "Capturing Additional Details for Financing Overseas Cheques Payable Abroad under Collection"
- Section 8.4.3, "Viewing Summary of Overseas Cheques Financing"

8.4.1 Financing Overseas Cheques Payable Abroad under Collection

You can finance an overseas cheque using ‘Retail Bills - Overseas Cheques Financing Details’ screen. To invoke this screen, type ‘RBDOCFIN’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Contract Reference Number

Specify the contract reference number of the cheque for which financing is required. You can select the contract reference number from the option list. The option list displays all valid contracts which are eligible for financing.

Once you have specified the contract reference number, click 'P’ button to populate the details of the contract.

Counterparty Details

Counterparty Identification

System displays the customer id based on the contract reference number selected.

Counterparty Name

System displays the name of the customer here.

Instrument Details

Instrument Number

The system displays the cheque number based on the contract reference number selected.

Instrument Date

System displays the date of the cheque based on the contract reference number selected.

Currency

The system displays the cheque currency.

Amount

The system displays the cheque amount.

Additional Details

Booking Date

System displays a date on which the instrument is being booked.

Due Date for Payment

System displays the due date for payment based on the contract reference number selected.

Other Party Name

System displays the name of the other party.

Drawee Bank Name

System displays the name of the bank on which the cheque is drawn.

Finance

Financing

The system displays whether the instrument is eligible for financing or not, based on the instrument selected. If the financing status is ‘Eligible’, then you can change it to ‘Financed’.

- Eligible - if the instrument is eligible for financing, then the system allows you to finance the contract through ‘Overseas Checks Financing’ screen.
- Not Eligible - if the instrument is not eligible for financing, then the system will not allow you to finance the instrument
- Financed - if the instrument is financed, then the system allows you to finance the contract through contract booking screen itself.'

Margin %

System defaults the margin% from instrument maintained. You can edit this value if needed.

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

The value is defaulted by the system as 'Yes'. However, the value can be changed later from 'Yes' To 'No', the system displays an override at the time of saving a record

Credit Line

Select the facility id of the customer from the adjoining option list.The list contains only those lines that belong to the counterparty. It is applicable only if the track limit is set to YES.

Discount Amount

System computes and displays the amount being financed as the discount amount. Here, Discount amount = Instrument amount - margin.

8.4.2 Capturing Additional Details for Financing Overseas Cheques Payable Abroad under Collection

For capturing additional details, an array of buttons are provided at the bottom of ‘Retail Bills - Overseas Cheques Financing Details’ screen. You can capture the following additional details for a cash letter contract:

- Advices
- Events
- Settlements

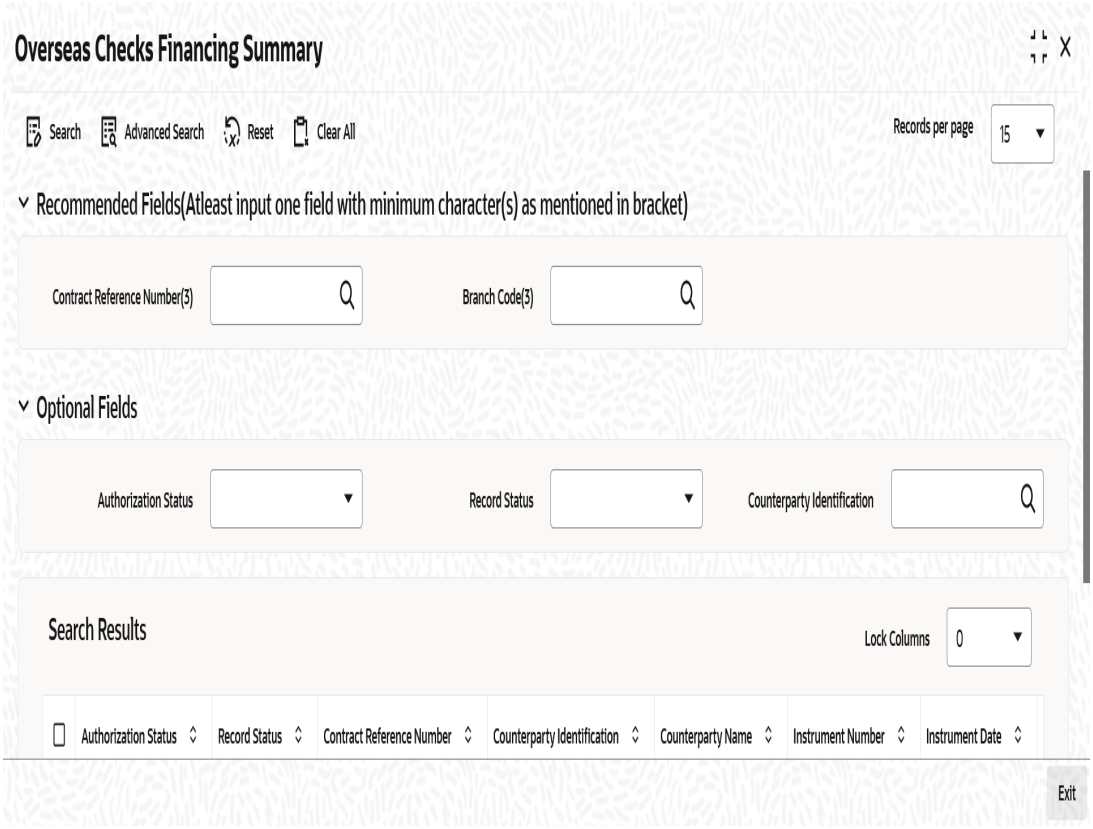
- Charges
- MIS
- Loan Preference
- Available Limit
- Fields

For further information on the above buttons, refer to the section 'Capturing Additional Details for Cash Letter Contracts' in this user manual.

Once you have captured the details, click 'Save' button. The system will create a loan account for the discounted amount in Retail Lending module.

8.4.3 Viewing Summary of Overseas Cheques Financing

You can view a summary of financing of overseas cheques payable abroad under collection using 'Overseas Checks Financing Summary' screen. To invoke this screen, type 'RBSOCFIN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Record Status
- Counterparty Identification

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status

- Record Status
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency
- Amount
- Credit Line
- Margin %
- Discount Amount

8.5 Realize Overseas Cheques Payable Abroad under Collection

This section contains the following topics:

- Section 8.5.1, "Realizing Overseas Cheques Payable Abroad under Collection"
- Section 8.5.2, "Capturing Additional Details for Realizing Overseas Cheques Payable Abroad under Collection"
- Section 8.5.3, "Viewing Summary of Overseas Cheques Realization"

8.5.1 Realizing Overseas Cheques Payable Abroad under Collection

You can realize the individual overseas cheques that were sent for collection using 'Retail Bills' Overseas Cheques Collection Details' screen. To invoke this screen, type 'RBDOCREA' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Contract Reference Number

Specify the contract reference number that you need to realize. You can select the contract reference number from the option list. The option list displays all valid and active contracts.

Once you have specified the contract reference number, click ‘P' button to populate the details of the contract.

Counterparty Details

Counterparty Identification

System displays the customer id based on the contract reference number selected.

Counterparty Name

System displays the customer name based on the contract reference number selected.

Counterparty Account Number

The system displays the account number of the counterparty.

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 Counterparty Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

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

Account Branch

The system displays the branch to which the customer belongs.

Instrument Details

Instrument Number

The system displays the cheque number as the instrument number.

Instrument Date

The system displays the date of the cheque.

Currency

The system displays the cheque currency.

Amount

The system displays the cheque amount.

Collecting Bank Address

Collecting Bank (CIF)

System displays the collecting bank code based on the contract reference number selected.

Collecting Bank Name

System displays the name of the collecting bank.

Debit Account for Realization

Select the account from the option list. It is the account debited at the time of realization of proceeds.

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 Debit Account for Realization field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

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

Account Branch

The system displays the debit account branch.

Collecting Bank Reference Number

Specify the reference number of the collecting bank if the value is not available in the contract details.

Additional Details

Net Realized Amount

Specify the net realized amount here.

Other Bank Charges

The system displays the other bank charges. This is calculated by deducting the net realized amount from instrument amount.

If the other bank charges exceeds the tolerance limit specified in 'Branch Parameters Maintenance', then the system displays an override message.

Value Date

System defaults the Current system date as the value date and you can edit this value.

Remarks

Specify your remarks on the transaction.

8.5.2 Capturing Additional Details for Realizing Overseas Cheques Payable Abroad under Collection

For capturing additional details, an array of buttons are provided at the bottom of 'Retail Bills - Overseas Cheques Realization Details' screen. You can capture the following additional details for a cash letter contract:

- Advices
- Events
- Settlements
- Charges
- MIS
- Fields

For further information on the above buttons, refer to the section 'Capturing Additional Details for Cash Letter Contracts' in this user manual.

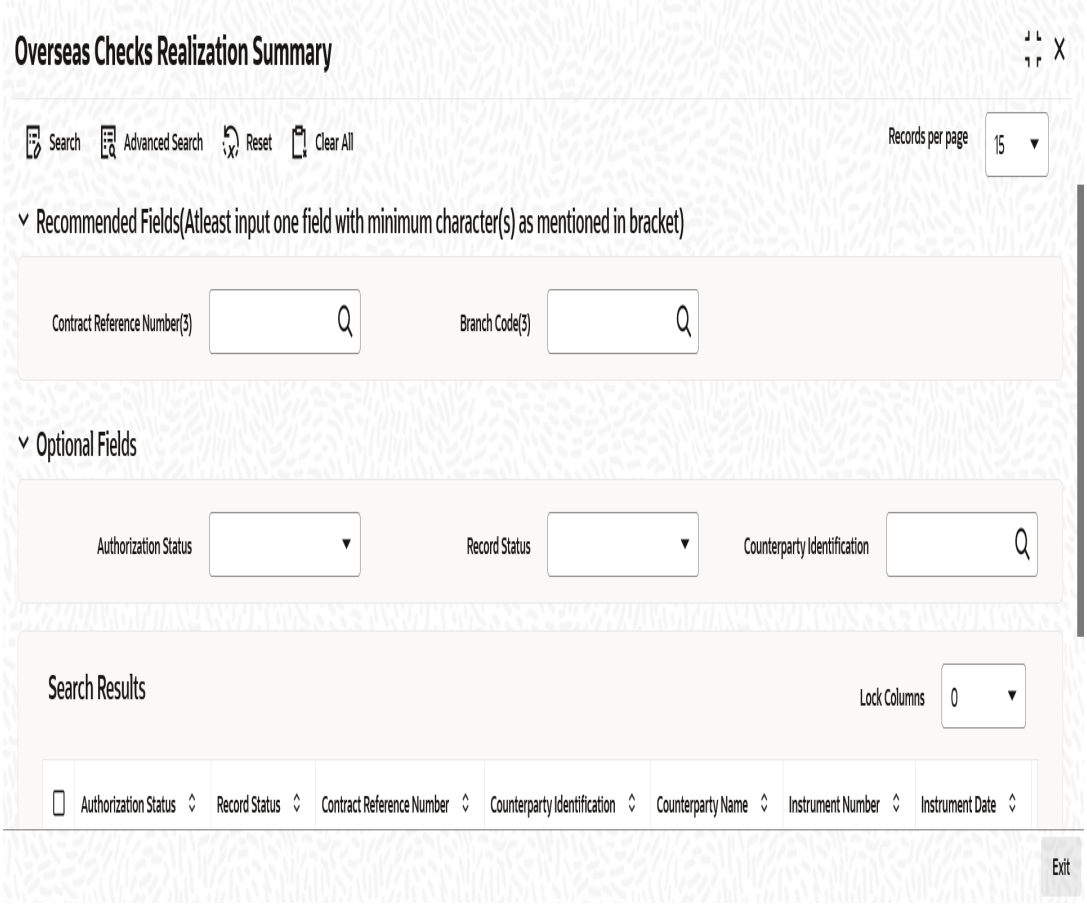
Once you have specified the above details, click 'Save' button. The system triggers LIQD event.

In case of financed instruments, the system initiates liquidation of the loan account in CL module.

8.5.3 Viewing Summary of Overseas Cheques Realization

You can view a summary of realization of overseas cheques payable abroad under collection using 'Overseas Checks Realization Summary' screen. To invoke this screen, type

'RBSOCREA' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Record Status
- Counterparty Identification

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Currency
- Amount
- Net Realized Amount
- Other Bank Charges

8.6 Dishonouring/Protesting/Returning Overseas Cheques Payable Abroad under Collection

This section contains the following topics:

- Section 8.6.1, "Invoke Retail Bills-Overseas Cheques Dishonour-Protest-Return Details screen"
- Section 8.6.2, "Capturing Additional Details for Dishonour/Protest/Return of Overseas Cheques Payable Abroad under Collection"
- Section 8.6.3, "Viewing Summary of Dishonour of Overseas Cheques"

8.6.1 Invoke Retail Bills-Overseas Cheques Dishonour-Protest-Return Details screen

In the event of non payment of a cheque, you can capture the dishonour, protest or return details using ‘Retail Bills - Overseas Cheques Dishonour - Protest - Return Details’ screen. To invoke this screen, type ‘RBDOCDPR’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



The 'Retail Bills-Overseas Cheques Dishonour-Protest-Return Details' screen is used for handling the dishonour, protest and return of retail instruments.

Specify the following details:

Contract Reference Number

Specify the contract reference number of the instrument which needs to be dishonoured/ protested/returned. You can select the appropriate contract from the option list. The option list displays all valid and active contract reference numbers.

Once you have specified the contract reference number, click ‘P’ button to populate the contract details.

Counterparty Details

Counterparty Identification

System displays the Customer Id based on the contract reference number selected.

Counterparty Name

System displays the counterparty Name based on the contract reference number selected.

Instrument Details

Instrument Number

The system displays the cheque number here.

Instrument Date

The system displays the date of the cheque.

Currency

The system displays the cheque currency.

Amount

The system displays the cheque amount.

Collecting Bank Details

Bank code

The system displays the collecting bank code based on the contract reference number selected.

Bank Name

The system displays the collecting bank name associated with the bank code.

Additional Details

Booking Date

System displays the booking date based on the contract reference number selected.

Other Party Name

System displays the name of the other party.

Drawee Bank Name

System displays the name of the bank on which the cheque is drawn.

Dishonour / Protest / Return Reason

Reason Code

Select a reason code from the adjoining option list.

Reason

System displays a reason description based on the reason code selected.

Dishonour Details

Dishonour Date

Specify a date of dishonour and it should not be earlier than the booking date or later than the system date.

Protest Details

Protest Date

Specify the date of protest.

The protest date should not be -

- Earlier than the booking date
- Later than the system date

Notary Description

Specify the notary description.

Return Details

Return Date

Specify the date of return of the instrument. The return date should not be -

- Earlier than the booking date
- Later than the system date

Other Details

Discount Amount

System displays the financed amount as the discount amount, if the instrument is financed.

Other Bank Charges

Specify the Charges that are claimed by the other bank.

Remarks

Specify your remarks on the transaction.

8.6.2 Capturing Additional Details for Dishonour/Protest/Return of Overseas Cheques Payable Abroad under Collection

For capturing additional details, an array of buttons are provided at the bottom of 'Retail Bills - Overseas Cheques Dishonour - Protest - Return Details' screen. You can capture the following additional details for a cash letter contract:

- Advices
- Events
- Settlements
- Charges
- MIS
- Fields

For further information on the above buttons, refer to the section 'Capturing Additional Details for Cash Letter Contracts' in this user manual.

Once you have captured the details, click 'Save' button.

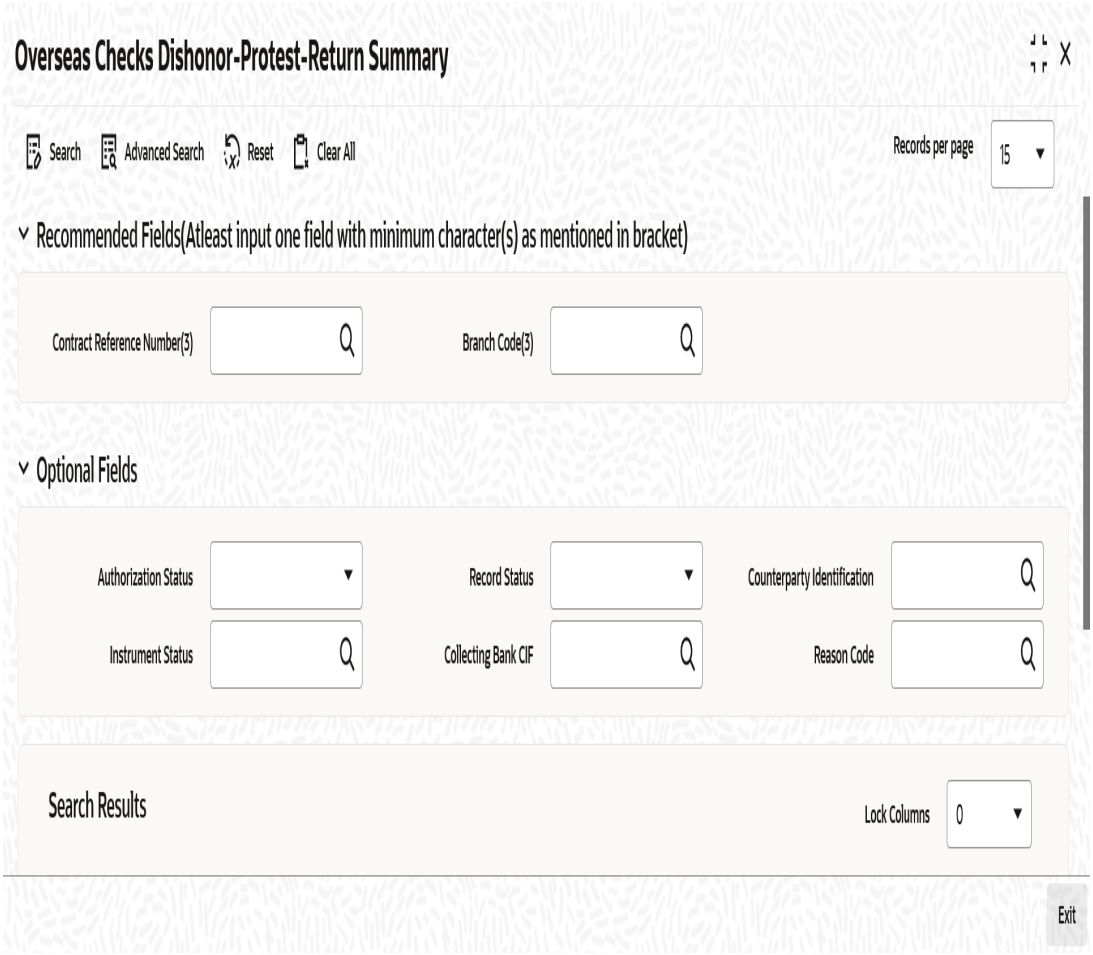
Based on the details that you have captured, the system will perform one of the following actions when you save the record:

- If you specify only dishonour details, then the system will pass only DISH event by reversing the contingent entry which is passed during BOOK event. The system will not reverse the same in the events PROT and RETN.

- If you specify both dishonour and protest details, then the system will pass only PROT event by reversing the contingent entry which is passed during BOOK event. The system will not reverse the same in the event RETN.
- If you specify dishonour, protest and return details, then the system will pass only RETN event by reversing the contingent entry which is passed during BOOK event.

8.6.3 Viewing Summary of Dishonour of Overseas Cheques

You can view a summary of dishonour, return or protest of overseas cheques payable abroad under collection using 'Overseas Checks Dishonor-Protest-Return Summary' screen. To invoke this screen, type 'RBSOCDPR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Contract Reference Number
- Instrument Status
- Reason Code
- Record Status
- Counterparty Identification
- Collecting Bank CIF

Once you have specified the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Authorization Status

- Record Status
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number
- Instrument Date
- Instrument Status
- Collecting Bank CIF
- Collecting Bank Name
- Booking Date
- Date of Dishonour
- Date of Protest
- Date of Return
- Reason Code
- Reason

8.7 Book Overseas Cheques Payable Abroad under Collection in Bulk

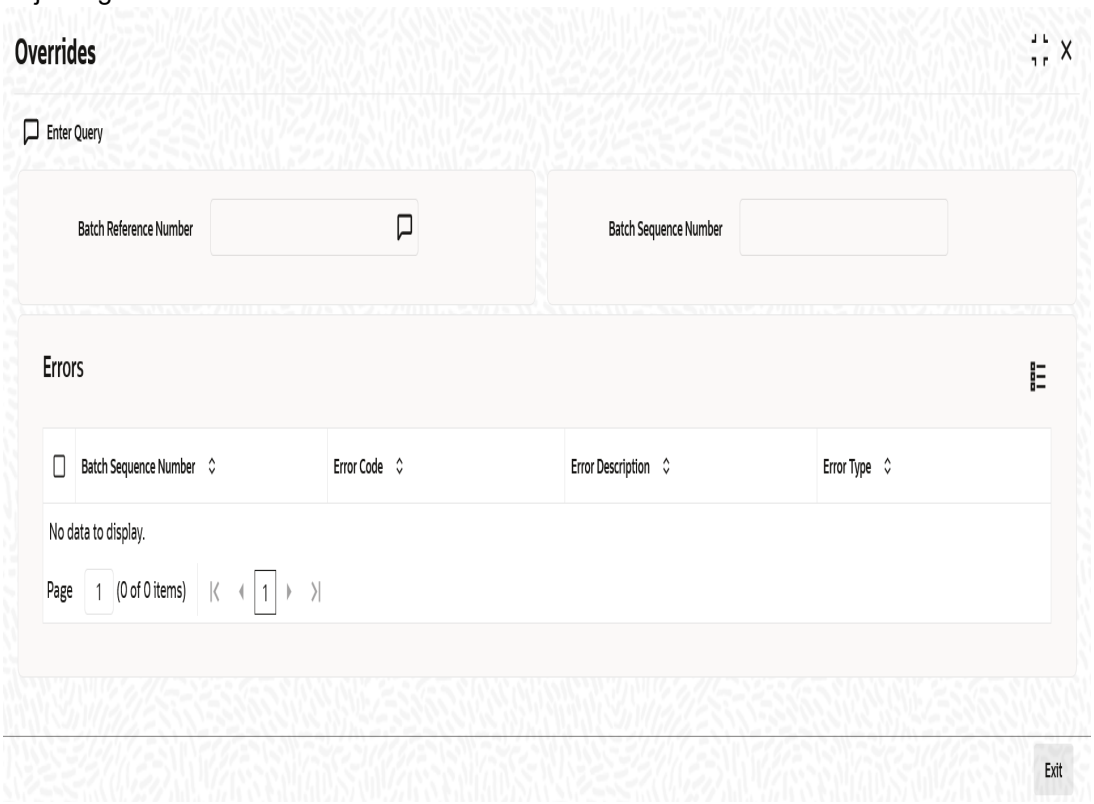
This section contains the following topics:

- Section 8.7.1, "Booking Overseas Cheques Payable Abroad under Collection in Bulk"
- Section 8.7.2, "Viewing Errors"
- Section 8.7.3, "Viewing Summary of Bulk Booking of Overseas Cheque"

8.7.1 Booking Overseas Cheques Payable Abroad under Collection in Bulk

You can capture multiple overseas cheques payable abroad under collection using a single screen- 'Retail Bills-Overseas Cheques Bulk Booking'. You can invoke this screen by typing

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



Specify the following details:

Instrument Code

Select the instrument code from the adjoining option list. The list contains only those instruments which are linked to product of type' Overseas Cheques payable abroad for collection'.

Instrument Description

System displays instrument description for the instrument code selected in the above case.

Batch Reference Number

System generates and displays a unique reference number for the batch of instruments being booked.

Status

System displays the status of the booking here. This record can have one of the following statuses:

- Unprocessed - this indicates that the record is saved but not authorized
- Processed - this indicates that the record is saved and authorized

Product Code

Select a product code under which the contract is booked from the adjoining option list.

Product Description

System displays the description of the Product code selected.

Number of Instruments

Specify the number of instruments that are being booked in the batch. When you save the record, the system verifies whether this number equals the number of entries in the grid. If the

number of entries in the grid and the number of instruments specified here do not match, then the system displays an error message.

Collecting Bank Details

Collecting Bank CIF

Select the CIF of the collecting bank/walk-in customer from the adjoining option list.

Collecting Bank Name

System displays the name of the collecting bank.

Debit Account for Realization

Select the account number which needs to be debited during realization from the adjoining option list. The list contains the Nostro accounts of the cheque currency.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the debit account branch.

Additional Details

Currency

Select the currency of the cheque from the adjoining option list.

Booking Date

System displays the date on which the batch is booked.

Transit Days

The system displays the number of transit days.

If country of the collecting bank is the same as the country of the Nostro account, then the system displays the direct transit days maintained for the currency - Nostro account combination in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

If country of the collecting bank and country of Nostro account are different, then the system displays the indirect transit days maintained for the currency - Nostro account combination in 'Float Days' tab of 'Retail Bills Branch Parameters Maintenance' screen.

Due Date for Payment

The system displays the due date for payment. This date is calculated by adding the number of transit days for the currency to the booking date.

Contract Reference

The system generates and displays a unique reference number for the contract on authorization. This reference is used in all accounting entries and transactions related to this contract.

Counterparty Identification

Specify the customer id of the counterparty. The counterparty is the party who has submitted the instrument. If you do not specify the counterparty id, then the system will display it when you specify the counterparty account number.

Counterparty Name

System displays the name of the customer here.

Counterparty Account Number

Specify the account number of the counterparty.

If you have selected the counterparty identification, then the option list displays only the valid account numbers of the selected counterparty. If you have not specified the counterparty identification, then the system will display all the valid account numbers maintained in the system.

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

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

Account Branch

System displays the account branch here.

Instrument Number

Specify the cheque number here.

Instrument Date

Specify date of cheque.

Amount

Specify a cheque amount.

LCY Amount

The system defaults the base amount as the Local Currency Amount on save or subsystem visit.

Other Party Name

Specify the name of the other party here.

Drawee Bank Name

Specify the name of the bank on which the cheque is drawn.

Auto Liquidation

Check this box to indicate that an instrument should be liquidated automatically on due date. The value is defaulted from the product and can be modified by the user.

Financing

If the contract is eligible for financing, then the system displays the value as 'Eligible'. You can change the value to 'Financed'. If the value defaulted by system is 'Not Eligible', then the contract cannot be financed and you cannot change the value to 'Financed'.

Margin%

System defaults the margin% from instrument maintained. You can edit this value if needed.

Track Limit

Check this box to indicate that the counterparty limits should be tracked.

Credit Line

Select the facility Id of the customer from the adjoining option list. The list contains only those lines that belong to the counterparty. It is applicable only if the track limit is set to 'Yes'.

Discount Amount

System computes and displays the amount being financed as the discount amount. Here, Discount amount = Instrument amount - margin.

It depends on the contract amount captured and margin% for the batches, where the financing value is 'Financed'.

Internal Remarks

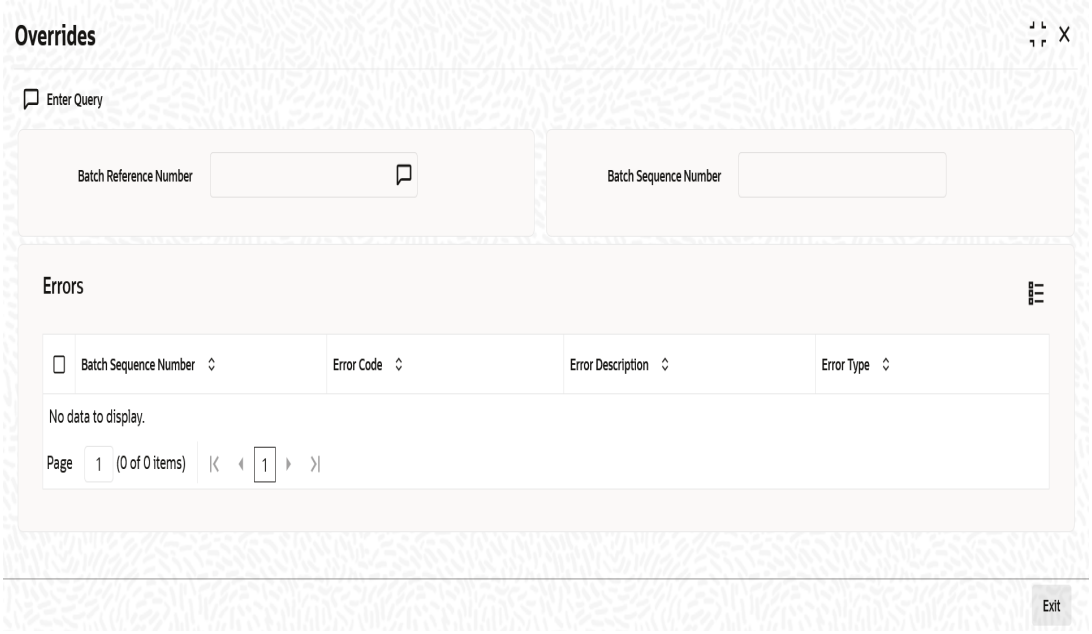
Specify your remarks on the transaction.

Status

System displays the status value here.

8.7.2 Viewing Errors

You can view the errors and overrides that took place in the bulk overseas cheque booking process using 'Overrides' screen. Click 'Show Errors' button to invoke this screen.



You can view the following details of errors/overrides in the process:

- Batch sequence number
- Error code
- Error description
- Error type

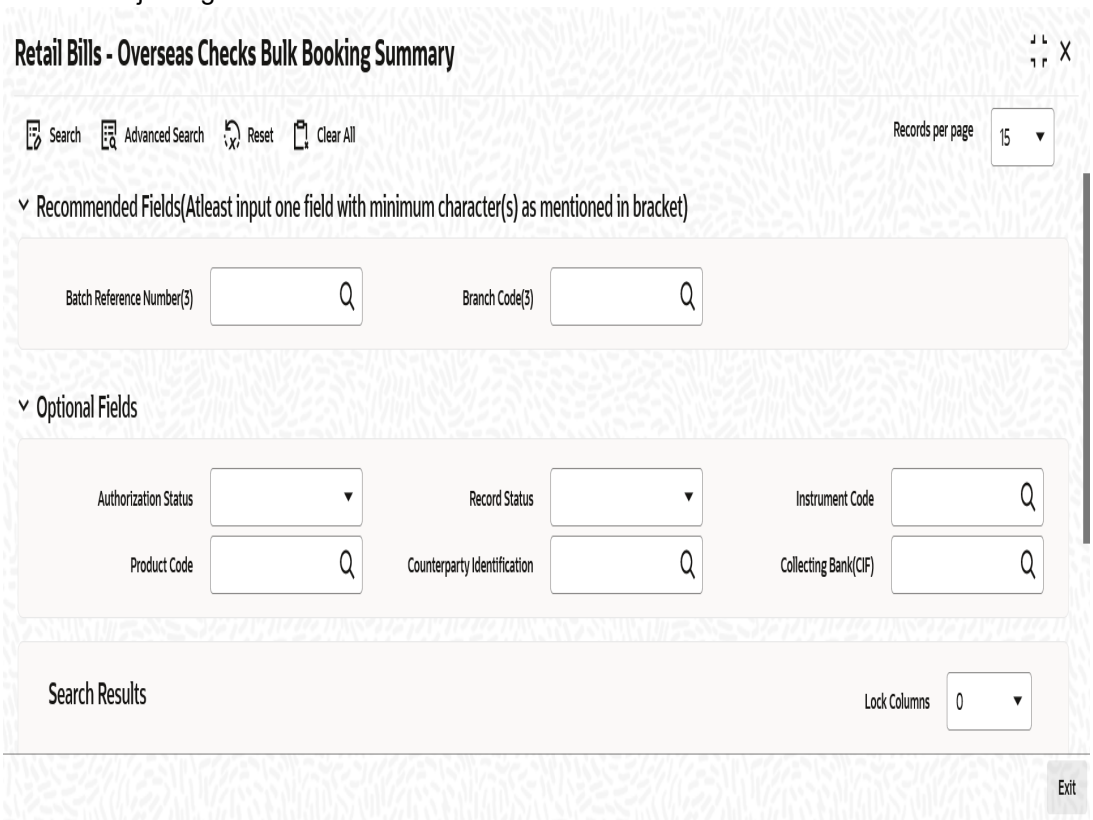
Once you have captured the details, click 'Save' button. On authorization, the system triggers BOOK event for all the contracts that you have requested to create as part of this batch.

In case you have opted for financing of any contract, the system creates the corresponding loan account as well.

8.7.3 Viewing Summary of Bulk Booking of Overseas Cheque

You can view a summary of bulk booking of overseas cheques payable abroad under collection using 'Retail Bills - Overseas Checks Bulk Booking Summary' screen. To invoke

this screen, type ‘RBSBOCPA’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Instrument Code
- Batch Reference Number
- Collecting Bank (CIF)
- Record Status
- Product Code
- Counterparty Identification

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Instrument Code
- Product Code
- Batch Reference Number
- Counterparty Identification
- Counterparty Name
- Collecting Bank (CIF)
- Collecting Bank Name
- Contract Reference Number
- Booking Date
- Instrument Number

- Instrument Date
- Instrument Currency
- Amount
- Due Date for Payment
- Transit Days

8.8 Realize Overseas Cheques Payable Abroad under Collection in Bulk

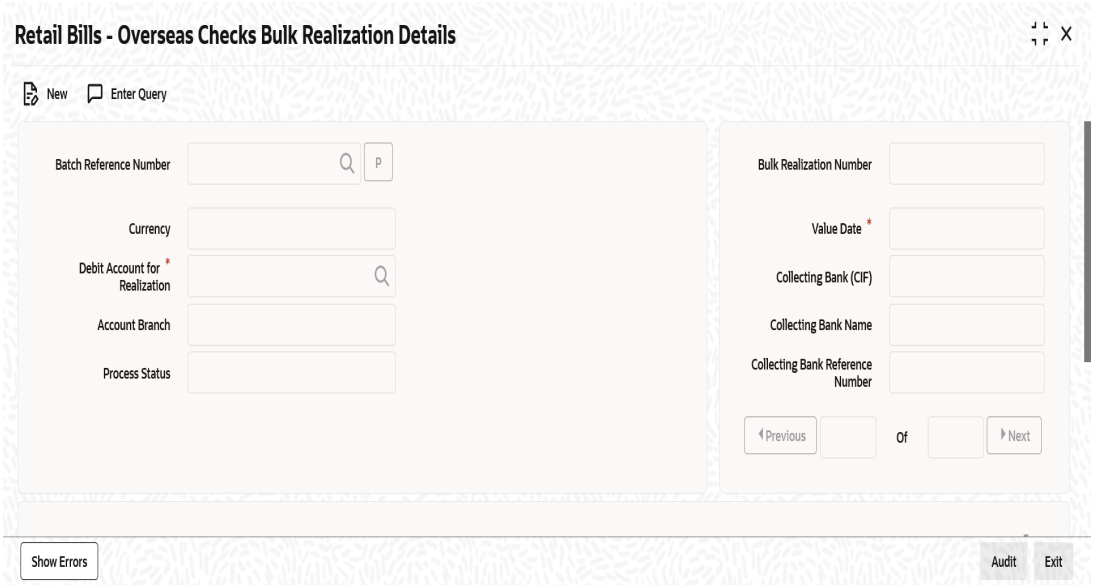
This section contains the following topics:

- Section 8.8.1, "Realizing Overseas Cheques Payable Abroad under Collection in Bulk"
- Section 8.8.2, "Viewing Errors"
- Section 8.8.3, "Viewing Summary of Bulk Realization of Overseas Cheques"

8.8.1 Realizing Overseas Cheques Payable Abroad under Collection in Bulk

You can realize all overseas cheques sent under a batch using 'Retail Bills-Overseas Cheques Bulk Realization Details' screen. This screen allows you to identify a batch under which the selected set of instruments will be realized.

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



Specify the following details:

Batch Reference Number

Select the Batch Reference number from the adjoining option list for which the bulk realization has to be done.

Once you have specified the above details, click 'P' button to populate the details of the instruments in a batch.

Currency

System displays the currency based on the batch reference number selected.

Debit Account for Realization

System displays the Debit Account for Realization based on the Batch Reference Number selected. You can edit the same.

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 Debit Account for Realization field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the debit account branch.

Process Status

Based on the batch reference number, the system displays the process status. The process status can be one of the following:

- Processed
- Un-processed

Bulk Realization Number

System generates and displays a unique bulk realization number.

Value Date

The system displays an application date as a value date. You can edit this value.

Collecting Bank (CIF)

System displays the collecting bank code based on the batch reference number selected.

Collecting Bank Name

System displays the collecting bank name based on the batch reference number selected.

Collecting Bank Reference Number

Specify a reference number provided by the collecting bank for payment.

Contract Reference Number

System displays the contract reference number of the contracts which are due for realization.

Counterparty Identification

System displays the counterparty ID of the contracts which are due for realization.

Counterparty Name

System displays the name of the counter party.

Counterparty Account Number

System defaults counterparty account number based on contract input.

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 Counterparty Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

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

Account Branch

System displays the branch associated with the account number mentioned above.

Instrument Number

System displays the instrument number of the contracts which are due for realization

Instrument Date

System displays the instrument date of the contracts which are due for realization

Amount

System displays the amount for the selected contract.

Net Realized Amount

Specify the net realized amount here. If no value is captured for this field, then the system considers the instrument amount as net realized amount.

Other Bank Charges

System computes and displays the Instrument amount minus Net realized amount as other bank charges.

Internal Remarks

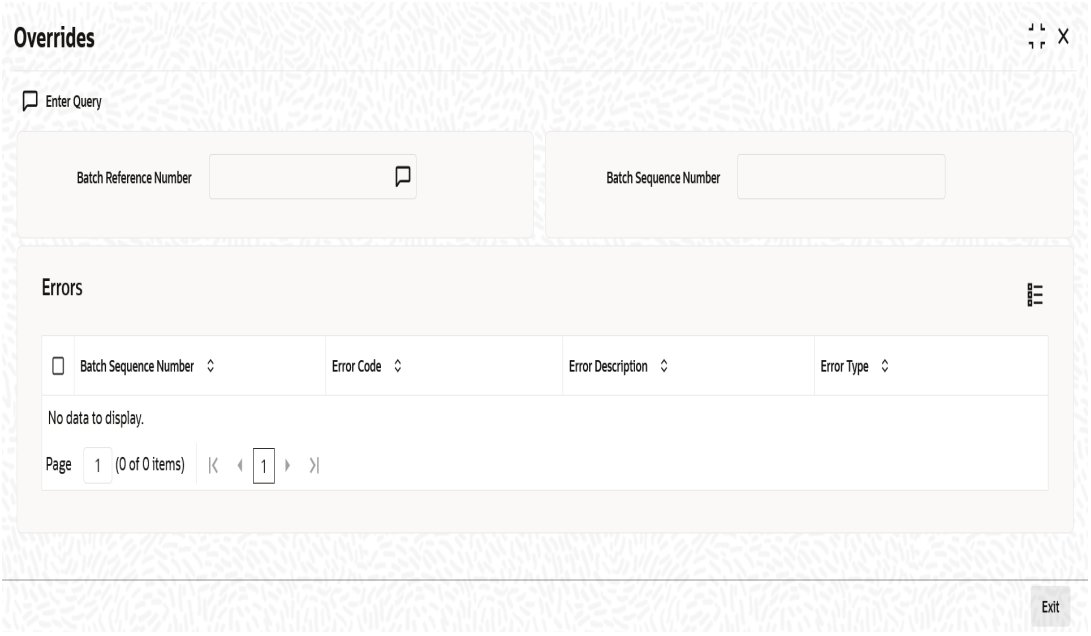
Specify your remarks on the transaction.

Process Status

System displays the status of the contract available for bulk realization as part of this batch.

8.8.2 Viewing Errors

You can view the errors and overrides that took place in the bulk overseas cheque realization process using ‘Overrides’ screen. Click ‘Show Errors’ button to invoke this screen.



You can view the following details of errors/overrides in the process:

- Batch sequence number
- Error code
- Error description
- Error type

Once you have specified the above details, click ‘Save’ button to save the contract. The system triggers LIQD event for all instruments selected for realization. In case of financed instruments, the system initiates liquidation of the loan account as well.

8.8.3 Viewing Summary of Bulk Realization of Overseas Cheques

You can view a summary of bulk realization of overseas cheques payable abroad under collection using ‘Retail Bills - Overseas Checks Bulk Realization Summary’ screen. To invoke this screen, type ‘RBSBOCRE’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Batch Reference Number
- Record Status
- Currency

Once you have specified the search parameters, click ‘Search’ button. The system displays the following details of the records that match the search criteria.

- Authorization Status
- Record Status
- Batch Reference Number
- Currency
- Contract Reference Number
- Counterparty Identification
- Counterparty Name
- Instrument Number

- Instrument Amount
- Instrument Date
- Other Bank Charges
- Net Amount Realized
- Bulk Realization Number

9. Automatic Processes

9.1 Introduction

In Retail Bills module of Oracle Banking Current and Savings Account Cloud Service, you may configure certain tasks to take place automatically as part of batch processes. A batch process is an automatic program, which is scheduled to run as a mandatory program at the beginning of day (BOD) or end of day (EOD) process.

This chapter discusses the batch programs that you may set up for the retails bills module.

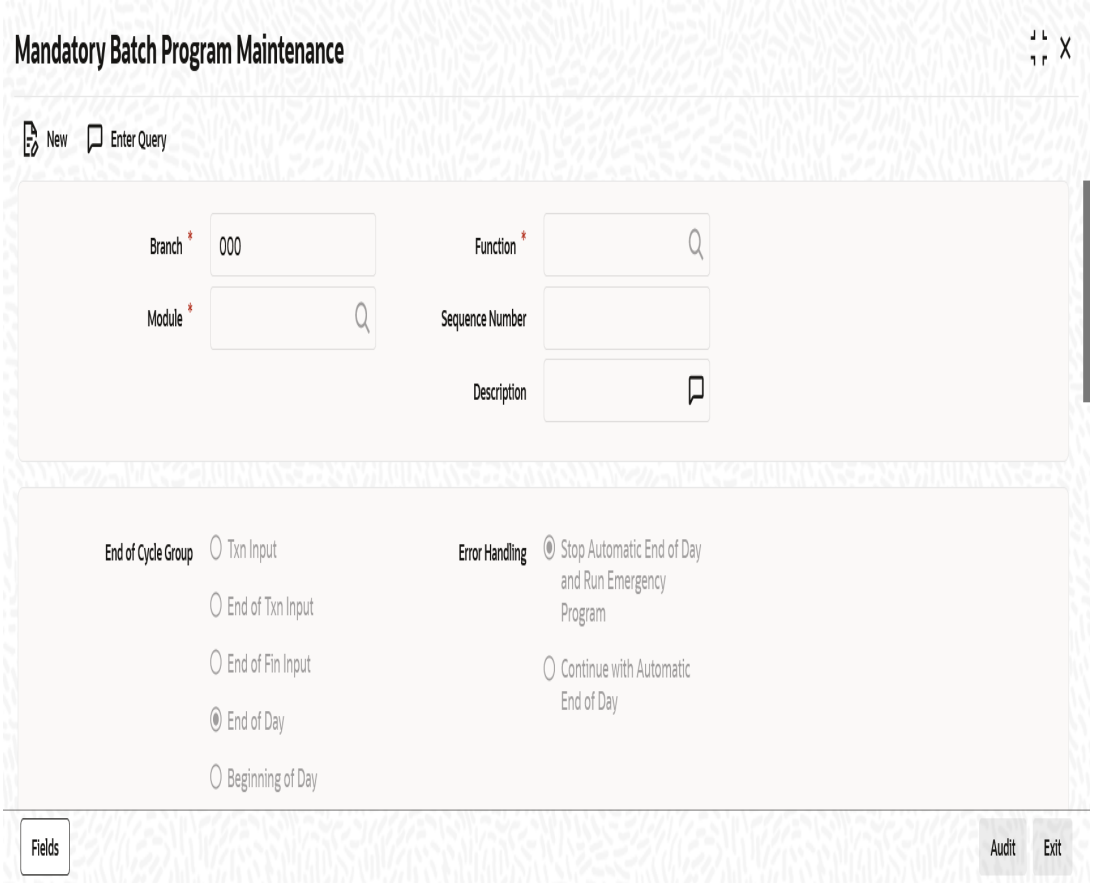
This chapter contains the following sections:

- Section 9.2, "Maintaining Mandatory Batch Programs"
- Section 9.3, "Auto Liquidation of Outward Instruments"
- Section 9.4, "Collateralization of Outward Instruments"
- Section 9.5, "Dispatching Outward Bill/Cheque for Collection"
- Section 9.6, "Clearing Post Dated Instruments"
- Section 9.7, "Auto Liquidation of Inward Instruments"
- Section 9.8, "Auto Liquidation of Cash Letter"
- Section 9.9, "Instrument Location Update"

9.2 Maintaining Mandatory Batch Programs

The system triggers the batch processes automatically based on the details maintained in ‘Mandatory Batch Program Maintenance’ screen.

To invoke the ‘Mandatory Batch Program Maintenance’ screen, type ‘EIDMANPE’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Module

Select the module code ‘RB’ from the adjoining option list.

Function Identification

Specify the function ID of batch that you wish to run. The adjoining option list displays all batch processes available for the module.

You can configure the batch to be run at various stages of day like EOD, EOTI etc.

For further details about this screen, refer the chapter ‘Setting- up Mandatory Programs for EOD’ in the AEOD User Manual.

9.3 Auto Liquidation of Outward Instruments

You can configure a batch for automatic liquidation of the following retail bills instruments:

- Outward bill for collection
- Outward cheque for collection
- Outward cheque for clearing
- FCY Cheque under cash letter
- Overseas cheques payable abroad under collection

You can configure the batch ‘RBBAUTIQ’ to run at BOD stage as part of EOD process.

If the option ‘Process Till Next Working Day -1’ is set to ‘Yes’ and the due date falls on a holiday. then auto liquidation can happen at EOTI. If the option ‘Process Till Next Working Day’ is set to ‘No’ and the due date falls on a is holiday, then auto liquidation can happen at BOD.

This batch will liquidate/realize the outstanding bills and cheques marked for auto liquidation on a given day.

Note

On the due date the instrument should not have been:

- Dishonoured
- Protested
- Returned
- Closed
- Realized

In case of financed instruments, the system will liquidate the loan account and credit the remaining proceeds to the customer.

If the instrument is collateralized, then the system will close the collateral and pool and limit will be reset on limit liquidation. If the collateral is attached to existing pool, then the pool cannot be closed if there are multiple collaterals with different expiry date. In such case, the collateral will be de-linked from the existing pool and available amount of pool will be reduced.

If automatic liquidation fails during the batch process, then the system will schedule it for the subsequent BOD process until the number of attempts specified in the ‘Product Preferences’ is completed.

If the instrument is financed, then the system closes the loan account and credits the remaining proceeds to the customer.

System updates the status and triggers 'LIQD' event.

9.4 Collateralization of Outward Instruments

You can configure a batch for automatic collateralization of the following retail bills instruments:

- Outward Bill for collection
- Outward cheque for collection
- Outward Cheque for clearing

You may configure the batch ‘RBBCOBAT’ to run at PEOTI stage as part of EOD processes.

When this batch is triggered, the system collateralizes the outward instruments in the collateral status ‘To be Collateralized’ and instrument should not have been:

- Dishonoured
- Protested
- Returned
- Closed
- Realized

Instrument will be collateralized on FIFO basis.

On successful collateralization, the system links the collateral with the collateral pools that was selected at the time of contract creation. In case there is no existing pool, then the system creates the collateral and collateral pools and then attaches the collateral to the pools.

Once the process is completed, the system updates the status of the instrument as ‘Collateralized’.

If you have mentioned a collateral pool at the time of instrument booking, then the system creates new collateral and attaches it to the collateral pool.

If you have not mentioned a collateral pool, then the system creates a new collateral and links it with a newly created collateral pool.

The system updates the instrument collateral status as ‘Collateralized’ and triggers ‘CBAT’ event. In case the collateral process fails, the system retains the status of the instrument collateral as ‘To be collateralized’.

9.5 Dispatching Outward Bill/Cheque for Collection

You can configure a batch for preparing the dispatch covering letters for outward instruments that needs to be sent for collection on a given date. You may configure the batch ‘RBBDIBAT’ to run at BOD stage as part of EOD processes.

This batch prepares the dispatch covering letter for outward instruments which should be sent for collection on or before the current date. That is, the system will pickup the instruments whose date of dispatch is on or before the current system date.

After dispatch on BOD, the dispatch annexure and letter for dispatch lot reference will be in non-generated status and will be generated if the messaging job is run.

System updates the Instrument status and location and triggers 'DISP' event. The contingent liability passed during the booking event will be reversed and a new set of liability entries are generated.

The instruments of product type outward bill/cheque for collections, which are due for dispatch, i.e. the ‘to be dispatched date’ is less than or equal to system date and instrument is not dispatched, not realized, not dishonoured, not protested, not returned, not closed will be considered for dispatch process.

9.6 Clearing Post Dated Instruments

You can configure a batch for creation of clearing contracts on the activation date of outward cheques for clearing. If the activation date of a post dated cheque falls on or before the current system date, then the system will create a clearing contract for that instrument. This will be done for all instruments whose activation date is either the current date or a previous date.

You may configure the ‘RBBCLGBT’ batch to run at BOD stage as part of the EOD processes.

System creates the Outward clearing contracts and updates the instrument status and location and triggers 'CLGN' event.

The activation date of ‘Outward Check for clearing’ product type instruments is less than or equal to system date and not realized, not closed, not returned will be considered for this batch process.

9.7 Auto Liquidation of Inward Instruments

You may configure a batch for automatic realization of inward retail instruments (inward bills / cheques for collection). You may configure this batch to run at BOD stage as part of EOD processes.

This batch will liquidate the inward bills / cheques marked for auto liquidation on a given date. i.e., Instrument value date should be less than or equal to current system date.

The instrument status should not be any of the following:

- Dishonoured
- Protested
- Returned
- Closed
- Realized

If automatic liquidation fails during the batch process, then the system will schedule it for the subsequent BOD process until the number of attempts specified in the ‘Product Preferences’ is completed. On successful liquidation, proceeds will be credited to the ‘Credit Account for Realization’.

System realizes and debits the proceeds from the customer and credits it to Nostro Account.It updates the Instrument status and location and triggers 'DISP' event.

9.8 Auto Liquidation of Cash Letter

You can configure a batch for automatic realization of cash letter credits on the bank value date. You may configure the ‘RBBAUTIQ’ batch to run at BOD stage as part of EOD processes.

This batch liquidates / realizes the cash letter arrangement marked for auto liquidation on the current date. On successful liquidation, the system debits the proceeds from Nostro account and credits it to ‘Cash Letter Suspense GL’ maintained in ‘Branch Parameters Maintenance’ screen.

The system realizes the cash letter and debits the proceeds from Nostro account and credits it to 'Cash Letter Suspense GL'.It triggers 'CLQD' event.

9.9 Instrument Location Update

You can configure a batch to update the instrument location for outward instruments maintained at ‘LOCH’ event. The batch ‘RBBLOCCH’ may be configured to run at PEOTI stage as part of EOD processes.

This batch triggers ‘LOCH’ event and updates the instrument location for outward bill / cheque maintained at ‘LOCH’ event. The batch also updates the instrument location from Teller to Vault during batch operations.

Charges and advices will not be applicable for this event.

10. Annexure

10.1 Introduction

This chapter contains the details of events, advices and accounting entries in Retail Bills module.

This section contains the following topics:

- Section 10.2, "Events"
- Section 10.3, "Accounting Roles"
- Section 10.4, "Amount Tags"
- Section 10.5, "Event Wise Accounting Entries"
- Section 10.6, "Advices"

10.2 Events

The following table contains the details of events in retail bills module and the product types to which each of these events is applicable.

Event Code	Description	Applicable Product Types
BOOK	Booking of contract	All product types
AMND	Amendment of contract	All product types
DISP	Dispatch of outward instruments	Only outward bills for collection and outward cheques for collections
DISC	Finance existing contracts	All product types except inward bills for collection and inward cheques for collection
LIQD	Liquidation of retail bills	All product types
DISH	Dishonour	All product types except outward cheques clearing (PDCs)
PROT	Protest	All product types except FCY cheque under cash letter and outward cheques clearing (PDCs)
RETN	Return	All product types except FCY cheque under cash letter
CLGN	Cash letter generation	Only FCY cheques under cash letter
CLAJ	Cash letter adjustment	Only FCY cheques under cash letter
CLQD	Realization of cash letter credit	Only FCY cheques under cash letter

Event Code	Description	Applicable Product Types
CDSH	Dishonour of FCY cheque under cash letter	Only FCY cheques under cash letter
CBAT	Collateralization of outward instruments through the collateralization batch	Only outward bills for collection, outward cheques for collection and outward cheques clearing (PDCs)
PDCC	Clearing contract generation	Only outward cheques clearing (PDCs)
LOCH	Update instrument location	All product types
REVR	Reversal	All product types

10.3 Accounting Roles

The following table contains the details of accounting roles in retail bills module.

Accounting Role	Role Description	Role Type
COLLECONT	Collection Contingent	Contingent Liability
COLLECONTOFF	Collection Contingent Offset	Contingent Asset
CHG_CUST_ACC	Customer Accounts	Real / Type 'X'
NOSTRO	Bank Customer	Real / Type 'X'
CUSTOMER	Customer Accounts	Real / Type 'X'
BRIDGEGL	Bridge GL between RB and CL	Liability
REALIZATION_ACC	Realization Account	Real / Type 'X'

10.4 Amount Tags

The following table contains the details of amount tags in retail bills module.

Amount Tag	Description
COLLEC_AMOUNT	Collection Amount
COLLEC_AMND_AMT	Collection Amendment Amount
COLLEC_OS_AMT	Collection Outstanding Amount
DISC_AMOUNT	Discount Amount
INST_LIQ_AMT	Instrument Liquidation Amount
INST_LIQ_AMT_LESS_FIN	Instrument Liquidation Amount Less Financed
LOAN_OS_AMT	Loan Outstanding Amount

Amount Tag	Description
INST_AMOUNT	Instrument Amount
INST_AMND_AMT	Instrument Amendment Amount
OUR_CHG_DED	Our Charge Deducted
CASH_LETTER_AMT	Cash Letter Amount
COLLEC_AMND_AMTEQ	Collection Amendment Amount Equivalent

10.5 Event Wise Accounting Entries

This section contains the event-wise details of accounting entries in Retail Bills module.

Event: BOOK

Following accounting entries can be mapped for BOOK event for the product types listed below:

- Outward bills for collection
- Outward cheques for collection
- Outward cheques clearing (PDCs)
- FCY cheques under cash letter
- Overseas cheques payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	COLLEC_AMOUNT
Cr	COLLECONTOFF	COLLEC_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

When financing is opted during contract booking, the system triggers BOOK event and the accounting entries will be as follows:

Event: BOOK	Dr/Cr	Accounting Role	Amount Tag
Collection Bills - Customer Liability	Dr	COLLECONT	COLLEC_AMOUNT
Collection Bills -Bank Liability	Cr	COLLECONTOFF	COLLEC_AMOUNT
Customer Account	Dr	CHG_CUST_ACC	<COMPONENENT> LIQD
Charges Income	Cr	<COMPONENT>INC	<COMPONENT>LIQD

Only one amount tag COLLEC_AMOUNT will be used both in case of book with or without margin.

- If book with margin, then this will hold the collection amount (Contract amount - Discount amount).
- If book without margin, then this will hold the contract amount.
- For Book event, charges on full bill amount can be calculated using INST_AMOUNT as the basis tag.

The following accounting entries will be fired from CL module in case of finance of a bill.

Event: DSBR	Dr/Cr	Accounting Role	Amount Tag
Bill Finance	Dr	LOAN_ACCOUNT	PRINCIPAL
Bill Finance	Cr	CR_SETTL_BRIDGE	PRINCIPAL
Interest Received in Adv	Dr	DR_SETTL_BRIDGE	MAIN_INT_LIQD
Interest Received in Adv	Cr	MAIN_INTRIA	MAIN_INT_LIQD

The system triggers the instrument status update based on the rule mapped for DISC event when financing is chosen in the contract. The 'To Status' defined for the DISC event will be considered for the update. If financing is not chosen during booking, the system checks for the status rule mapped for BOOK event as existing.

Following accounting entries can be mapped for BOOK event for the product types listed below:

- Inward bills for collection
- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	INST_AMOUNT
Cr	COLLECONTOFF	INST_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

Event: AMND

Following accounting entries can be mapped for AMND event for the product types listed below:

- Outward bills for collection
- Outward cheques for collection
- Outward cheques clearing (PDCs)
- FCY cheques under cash letter
- Overseas cheques payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	COLLEC_AMND_AMT

Dr/Cr	Accounting Role	Amount Tag
Cr	COLLECONTOFF	COLLEC_AMND_AMT
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

Following accounting entries can be mapped for AMND event for the product types listed below:

- Inward bills for collection
- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	COLLEC_AMND_AMT
Cr	COLLECONTOFF	COLLEC_AMND_AMT
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

On amending and decreasing the amount in FCY checks:

- Reversal entry will be fired for the Collection portion (Contract amount - Finance amount), if the amended amount is greater than Contract - Finance amount.
- Reversal entry will be fired for the decreased amount, if the amended amount is less than Contract - Finance amount.

Event: LIQD

Following accounting entries can be mapped for LIQD event for the product types listed below:

- Outward bills for collection
- Outward cheque for collection
- Outward cheque clearing (PDCs)
- FCY cheque under cash letter
- Overseas cheque payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	COLLEC_OS_AMT
Cr	COLLECONT	COLLEC_OS_AMT
Dr	NOSTRO / REALIZA-TION_ACC	INST_LIQ_AMT_LESS_FIN
Cr	CUSTOMER	INST_LIQ_AMT_LESS_FIN
Dr	NOSTRO / REALIZA-TION_ACC	LOAN_OS_AMT
Cr	BRIDGEGL	LOAN_OS_AMT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD

Dr/Cr	Accounting Role	Amount Tag
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

During increase of instrument amount for FCY Cheque under Cash Letter Arrangement Product type, below additional accounting entries will be fired:

Dr/Cr	Accounting Role	Amount Tag
Dr	NOSTRO	COLLEC_AMND_AMT
Cr	CUSTOMER	COLLEC_AMND_AMTEQ

Following accounting entries can be mapped for LIQD event for the product types listed below:

- Inward bills for collection
- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	INST_AMOUNT
Cr	COLLECONT	INST_AMOUNT
Dr	CUSTOMER	INST_AMOUNT
Cr	NOSTRO	INST_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD
Dr	NOSTRO	OUR_CHG_DED
Cr	OTH_CHG_INC	OUR_CHG_DED

Event: DISP

Dr/Cr	Accounting Role	Amount Tag
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

Event: DISC

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	DISC_AMOUNT
Cr	COLLECONT	DISC_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT> LIQD
Cr	<COMPONENT>INC	<COMPONENT>LIQD

Event: DISH

Following accounting entries can be mapped for DISH event for the product types listed below:

- Outward bills for collection
- Outward cheque for collection
- FCY cheque under cash letter
- Overseas cheque payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	COLLEC_OS_AMT
Cr	COLLECONT	COLLEC_OS_AMT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

If contingent entries are reinstated on liquidation of asset during dishonour, the following entries can be mapped.

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	DISC_AMOUNT
Cr	COLLECONTOFF	DISC_AMOUNT

Following accounting entries can be mapped for DISH event for the product types listed below:

- Inward bills for collection
- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	INST_AMOUNT
Cr	COLLECONT	INST_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

Event: PROT

Following accounting entries can be mapped for PROT event for the product types listed below:

- Outward bills for collection
- Outward cheques for collection
- Overseas cheques payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	COLLEC_OS_AMT

Dr/Cr	Accounting Role	Amount Tag
Cr	COLLECONT	COLLEC_OS_AMT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

If contingent entries are reinstated on liquidation of asset during protest, the following entries can be mapped.

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONT	DISC_AMOUNT
Cr	COLLECONTOFF	DISC_AMOUNT

Following accounting entries can be mapped for PROT event for the product types listed below:

- Inward bills for collection
- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	INST_AMOUNT
Cr	COLLECONT	INST_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

Event: RETN

Following accounting entries can be mapped for RETN event for the product types listed below:

- Outward bills for collection
- Outward cheques for collection
- Outward cheques clearing (PDCs)
- Overseas cheques payable abroad under collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	COLLEC_OS_AMT
Cr	COLLECONT	COLLEC_OS_AMT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

Following accounting entries can be mapped for RETN event for the product types listed below:

- Inward bills for collection

- Inward cheques for collection

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	INST_AMOUNT
Cr	COLLECONT	INST_AMOUNT
Dr	CHG_CUST_ACC	<COMPONENT>_LIQD
Cr	<COMPONENT>_INC	<COMPONENT>_LIQD

Event: CLAJ

Dr/Cr	Accounting Role	Amount Tag
Dr	REALIZATION_ACC	COLLEC_AMND_AMT
Cr	NOSTRO	COLLEC_AMND_AMT

Event: CLQD

Dr/Cr	Accounting Role	Amount Tag
Dr	NOSTRO	CASH_LETTER_AMT
Cr	REALIZATION_ACC	CASH_LETTER_AMT

Event: CDSH

Dr/Cr	Accounting Role	Amount Tag
Dr	REALIZATION_ACC	INST_AMOUNT
Cr	NOSTRO	INST_AMOUNT

Event: PDCC

Dr/Cr	Accounting Role	Amount Tag
Dr	COLLECONTOFF	COLLEC_OS_AMT
Cr	COLLECONT	COLLEC_OS_AMT

10.6 Advices

This section contains event wise list of advices generated by the system for Retail Bills module.

Advices for Outward Instruments

Event	Advice Name	Description
BOOK	OC_BILLBKADV	Outward Bill for Collection Lodgement Advice
BOOK	OC_CHKBKADV	Outward Cheque for Collection Lodgement Advice
BOOK	OC_CHKCLRADV	Outward Cheque for Clearing Lodgement Advice
Bulk Advice	OC_BUBILLBKADV	Outward Bill / Cheque for Collection Bulk Lodgement Advice
Bulk Advice	OC_BUCHKCLRADV	Outward Cheque for Clearing Bulk Lodge-ment Advice
BOOK	OC_COLLADV	Outward Bill / Cheque Collateral Advice
AMND	OC_COLLADV	Outward Bill / Cheque Collateral Advice
CBAT	OC_COLLADV	Outward Bill / Cheque Collateral Advice
LIQD	OC_REALADV	Outward Bill / Cheque Realization Advice
LIQD	OC_CHKREALADV	Outward Cheque for Clearing Realization Advice
AMND	OC_BLAMNDCPADV	Outward Bill for Collection Amendment Advice to Counter Party
AMND	OC_CHAMNDCPADV	Outward Cheque for Collection Amendment Advice to Counter Party
AMND	OC_CHKAMNDADV	Outward Cheque for Clearing Amendment Advice
AMND	OC_BLAMNDCBADV	Outward Bill for Collection Amendment Advice to Collecting Bank
AMND	OC_CHAMNDCBADV	Outward Cheque for Collection Amendment Advice to Collecting Bank
DISP	OC_DISPADV	Outward Contract Dispatch Advice
DISP	OC_DISPANNEX	Outward Contract Dispatch Annexure Advice
DISH	OC_DISHADV	Outward Contract Dishonour Advice
PROT	OC_PROTADV	Outward Contract Protest Advice
RETN	OC_RETNADV	Outward Contract Return Advice
RETN	OC_CHKRETNADV	Outward Cheque for Clearing Return Advice

Advices for Inward Instruments

Event	Advice Name	Description
BOOK	IN_BLACKADV	Inward Bill Acknowledgement Advice
BOOK	IN_BLARRADV	Inward Bill Arrival Notice
LIQD	IN_REALADV	Inward Instrument Realization Advice
AMND	IN_BLAMNDACKADV	Inward Bill Amendment Acknowledge Advice
AMND	IN_BLAMNDARRADV	Inward Bill Amendment Arrival Notice
DISH	IN_REMDISHADV	Inward Instrument Dishonour Advice to Remitting Bank
DISH	IN_CPDISHADV	Inward Instrument Dishonour Advice to Counter Party
PROT	IN_REMPROTADV	Inward Instrument Protest Advice to Remitting Bank
PROT	IN_CPPROTADV	Inward Instrument Protest Advice to Counter Party
RETN	IN_REMRETNADV	Inward Instrument Return Advice to Remitting Bank
RETN	IN_CPRETNADV	Inward Instrument Return Advice to Counter Party

Advices for FCY Cheques under Cash Letter Arrangement

Event	Advice Name	Description
BOOK	FCYCHKBKADV	Foreign Cheque Lodgement Advice
AMND	FCYCHKAMNDADV	Foreign Cheque Amendment Advice
LIQD	FCYCHKREALADV	Foreign Cheque Realization Advice
DISH	FCYCHKDISHADV	Foreign Cheque Dishonour Advice
CLGN	FCYCLRGENADV	Cash Letter Annexure Generation Advice

Advices for Overseas Cheques Payable Abroad under Collection

Event	Advice Name	Description
BOOK	FCYOVRBKADV	Overseas Cheque Covering Letter
AMND	FCYOVRAMNDADV	Overseas Cheque Amendment Advice
LIQD	FCYOVRREALADV	Overseas Cheque Realization Advice
DISH	FCYOVRDISHADV	Overseas Cheque Dishonour Advice
PROT	FCYOVRPROTADV	Overseas Cheque Protest Advice
RETN	FCYOVRRETNADV	Overseas Cheque Return Advice

11. Function ID Glossary

E

EIDMANPE 9-2

R

RBBAUTIQ 9-2, 9-5
RBBCLGBT 9-4
RBBCOBAT 9-3
RBBDIBAT 9-4
RBBLOCCH 9-5
RBDBFCRE 7-36
RBDBFCUC 7-30
RBDBIDPR 6-31
RBDBINOL 6-21
RBDBIREA 6-26
RBDBOCCL 5-73
RBDBOCOL 5-65
RBDBOCPA 8-24
RBDBOCRE 8-29
RBDBODPR 5-104
RBDBOREA 5-98
RBDBRPRM 3-2
RBDCLBAT 5-116
RBDCLDIS 7-24
RBDCLGEN 7-15
RBDCLREA 7-22
RBDDDMNT 3-25
RBDDIBAT 5-112
RBDDIQRY 5-114
RBDDPROL 5-94, 6-16
RBDFCFIN 7-18
RBDFCREA 7-27
RBDFCUCL 7-2, 7-13, 7-14
RBDFINOL 5-86
RBDICONL 6-1, 6-9, 6-36
RBDINLMT 3-11
RBDINMNT 3-8
RBDINSMT 3-13
RBDIREAL 6-11
RBDMSTCH 5-109
RBDNCMNT 3-17
RBDOCCNL 5-35, 5-83, 5-118
RBDOCDPR 8-19
RBDOCFIN 8-12
RBDOCONL ..5-2, 5-80, 5-117
RBDOCPAY 8-2, 8-8, 8-11
RBDOCREA 8-15
RBDOPMNT 3-21
RBDOREAL 5-89
RBDPRMNT 4-1
RBDRCMNT 3-15
RBDRLMNT 3-19
RBSBFCRE 7-39
RBSBFCUC 7-35
RBSBIDPR 6-35
RBSBINOL 6-25
RBSBIREA 6-30
RBSBOCCL 5-78
RBSBOCOL 5-71
RBSBOCPA 8-28
RBSBOCRE 8-32
RBSBODPR 5-108
RBSBOREA 5-103
RBSBRPRM 3-7
RBSCLDIS 7-26
RBSCLGEN 7-17
RBSCLREA 7-23
RBSDDMNT 3-27
RBSDPROL 5-97, 6-19
RBSFCFIN 7-21
RBSFCREA 7-29
RBSFCUCL 7-12
RBSFINOL 5-88
RBSICONL 6-8
RBSINLMT 3-12
RBSINMNT 3-10
RBSINSMT 3-14
RBSIREAL 6-15
RBSMSTCH 5-111
RBSNCMNT 3-18
RBSOCCNL 5-63
RBSOCDPR 8-22
RBSOCFIN 8-14
RBSOCONL 5-33
RBSOCPAY 8-7
RBSOCREA 8-18
RBSOPMNT 3-24
RBSOREAL 5-93
RBSPRMNT 4-15
RBSRCMNT 3-16
RBSRLMNT 3-20