Product Catalogue – Current Accounts Savings Accounts

Oracle FLEXCUBE Universal Banking

Accelerator Pack 14.8.3.0.0

Part No. G61377-01

October 2026

ORACLE

FINANCIAL SERVICES

ORACLE

Product Catalogue – Current Accounts Savings Accounts

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

Copyright © 2007, 2026, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



Contents

1 Overview and Objective 1

2 Product Catalogue – Current Account and Savings Account 1

2.1 Product Code SAVIN – Savings Account Individuals 3

2.1.1 Introduction 3

2.1.2 Business Overview 3

2.1.3 Account Class Synopsis 3

2.1.4 Interest/Charge – Details 4

2.1.5 Advices/Statements 4

2.1.6 Reports 5

2.1.7 Extended Services 5

2.2 Product Code SAVST – Savings Account Staff 5

2.2.1 Introduction 5

2.2.2 Business Overview 5

2.2.3 Product Synopsis 5

2.2.4 Interest/Charge – Details 6

2.2.5 Advices/Statements 7

2.2.6 Reports Availability 7

2.2.7 Extended Services 7

2.3 Product Code SAVHN – Savings Account Premier: High Net Worth 7

2.3.1 Introduction 7

2.3.2 Business Overview 8

2.3.3 Product Synopsis 8

2.3.4 Interest/Charge – Details 8

2.3.5 Advices/Statements 9

2.3.6 Reports Availability 9

2.3.7 Extended Services 9

2.4 Product Code SAVNR – Saving Account NRI 10

2.4.1 Introduction 10

2.4.2 Business Overview 10

2.4.3 Product Synopsis 10

2.4.4 Interest/Charges – Details 10

2.4.5 Advices/Statements 11

2.4.6 Reports Availability 11

2.4.7 Extended Services 11

2.5 Product Code CACIN – Current Account NRI 12

2.5.1 Introduction 12

2.5.2 Business Overview 12
2.5.3 Product Synopsis 12
2.5.4 Interest/Charges – Details 12
2.5.5 Advices/Statements 13
2.5.6 Reports Availability 13
2.5.7 Extended Services 13
2.6 Product Code CACCR – Current Account Corporate 14
2.6.1 Introduction 14
2.6.2 Business Overview 14
2.6.3 Product Synopsis 14
2.6.4 Interest/Charges – Details 14
2.6.5 Advices/Statements 15
2.6.6 Reports Availability 15
2.6.7 Extended Services 16
2.7 Product Code CACCS – Current Account Salary 16
2.7.1 Introduction 16
2.7.2 Business Overview 16
2.7.3 Product Synopsis 16
2.7.4 Interest/Charges – Details 17
2.7.5 Advices/Statements 17
2.7.6 Reports Availability 17
2.7.7 Extended Services 18
2.8 Product Code SASPND – Savings Account Individuals with Spend Analysis 18
2.8.1 Introduction 18
2.8.2 Business Overview 18
2.8.3 Account Class Synopsis 18
2.8.4 Interest/Charge – Details 19
2.8.5 Advices/Statements 20
2.8.6 Reports 20
2.8.7 Extended Services 20
2.9 Product Code PNLSA1 – Notice Account with Penalty Interest on Credit Interest 21
2.9.1 Introduction 21
2.9.2 Business Overview 21
2.9.3 Product Synopsis 21
2.9.4 Interest/Charges – Details 22
2.9.5 Advices/Statements 22
2.9.6 Reports Availability 22
2.9.7 Extended Service 23

2.10 Product Code NOSTRO – Nostro Account for Bank 23
2.10.1 Introduction 23
2.10.2 Business Overview 23
2.10.3 Product Synopsis 23
2.10.4 Interest/Charges – Details 24
2.10.5 Advices/Statements 24
2.10.6 Reports Availability 24
2.10.7 Extended Services 24
2.11 Product Code SAVCA – Cover Accounts 24
2.11.1 Introduction 24
2.11.2 Business Overview 24
2.11.3 Account Class Synopsis 24
2.11.4 Interest/Charge – Details 25
2.11.5 Advices/Statements 26
2.11.6 Reports 26
2.11.7 Extended Services 26
2.12 Product Code SAVCAR – Cover Accounts with Reverse Sweepin 27
2.12.1 Introduction 27
2.12.2 Business Overview 27
2.12.3 Account Class Synopsis 27
2.12.4 Interest/Charge – Details 28
2.12.5 Advices/Statements 28
2.12.6 Reports 29
2.12.7 Extended Services 29
2.13 Product Code MCASAV – Multi Currency Savings Account 29
2.13.1 Introduction 29
2.13.2 Business Overview 29
2.13.3 Product Synopsis 29
2.13.4 Interest/Charge – Details 30
2.13.5 Advices/Statements 30
2.13.6 Reports Availability 31
2.13.7 Extended Services 31
2.14 Product Code MCACUR – Multi Currency Current account 31
2.14.1 Introduction 31
2.14.2 Business Overview 31
2.14.3 Product Synopsis 31
2.14.4 Interest/Charges – Details 32
2.14.5 Advices/Statements 33

2.14.6 Reports Availability 33
2.14.7 Extended Services 33
2.15 Product Code SAVFI – Financial Inclusion Savings Account 34
2.15.1 Introduction 34
2.15.2 Business Overview 34
2.15.3 Product Synopsis 34
2.15.4 Interest/Charge – Details 34
2.15.5 Advices/Statements 34
2.15.6 Reports Availability 34
2.15.7 Extended Services 35
3 CASA – Gateway Services 35
3.1 Introduction 35
3.2 Business Overview 35
3.3 Supported Gateway Services for CASA 35

1 Overview and Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products covering account features widely used across regions and there-by for a bank to readily use on its operations and parameterize using FLEXCUBE application. The objective of the document is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of this document is Current Account and Savings Account (CASA) set up and Operations.

• The CASA module handles Current Accounts and Savings Accounts.

• Bank User can create Saving or Current Accounts for all type of customers (Individual, Corporate or Bank) of bank through the CASA module.

• Each account that is identified with account number.

• The structure of the account number is based on the account mask maintained at the branch parameters, which can be, modify by branch level also.

• For each Customer Account, you can define parameters like:

- Account Class, Type of Account, joint or single, Reporting Lines for the account, Currency, Account Limit etc.,

2 Product Catalogue – Current Account and Savings Account

This chapter describes the various products of CASA. The products are described in the following sections:

- *2.1 Product Code SAVIN – Savings Account Individuals*
- *2.2 Product Code SAVST – Savings Account Staff*
- *2.3 Product Code SAVHN – Savings Account Premier: High Net Worth*
- *2.4 Product Code SAVNR – Saving Account NRI*
- *2.5 Product Code CACIN – Current Account NRI*
- *2.6 Product Code CACCR – Current Account Corporate*
- *2.7 Product Code CACCS – Current Account Salary*
- *2.8 Product Code SASPND – Savings Account Individuals with Spend Analysis*
- *2.9 Product Code PNLSA1 – Notice Account with Penalty Interest on Credit Interest*
- *2.10 Product Code NOSTRO – Nostro Account for Bank*
- *2.11 Product Code SAVCA – Cover Accounts*

- *2.12 Product Code SAVCAR – Cover Accounts with Reverse Sweepin*
- *2.13 Product Code MCASAV – Multi Currency Savings Account*
- *2.14 Product Code MCACUR – Multi Currency Current account*
- *2.15 Product Code SAVFI – Financial Inclusion Savings Account*

2.1 Product Code SAVIN – Savings Account Individuals

2.1.1 Introduction

Account class – 'SAVIN' is parameterized for easy opening and services primarily for retail type of Individual customers in their native local currency.

2.1.2 Business Overview

SAVIN account class offers features to facilitate opening of savings account to retail individual customers in their local currency earning monthly interest of 4 - 6% depending on account' daily credit balance amount slab it fit onto.

2.1.3 Account Class Synopsis

- Accounts can be open only in local currency without overdraft facility.
- Residents viz., Individuals, SME, Trusts etc are eligible to open the account.
- Single/Joint holders mode of account operations.
- Account services do not offer overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Cheque book facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Automatic tracking on accounts to retain MONTHLY average balance of 1000 LCY units for nil operational charge.
- Frequency based account statements - free for yearly frequency to apply by default on a/c opening.
- Automatic tracking on 'Month to date' and 'Year to date' turnovers.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.

- Automatically process to apply and compute taxes on earned interest.
- FATCA Tax withholding for USD Accounts.
- Passbook Charges and Passbook Compression of unprinted transactions.
- Facilities Based Minimum Balance for GBP Currency.

2.1.4 Interest/Charge – Details

- Simple Interest between 4% - 6% on daily credit balance slab based.
- Tax of 10% is applied on the interest income earned.
- Account Opening Charge of 100 GBP is levied from each customer account.
- Fee of 0.5 GBP on every additional cheque issuance from the permitted 20 cheque leaves.
- Charge of 1 GBP on single cheque/amount based stop payment.
- Charge of 1.5 GBP for stop payment service availed on range of Cheques.
- Charge of 1% to 2% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 20 – 40 GBP is levied based on no. of Ad-hoc statement generation.
- Charge of 1% of txn amount on exceeding the permitted Net txn amount limit.
- Charge of 2 GBP fee is levied when transaction permitted limit is exceeded.
- Charge on accounting becoming dormant.
- Charge is levied on breaching the monthly average balance limit of GBP 1000.

2.1.5 Advices/Statements

- Generation of credit and debit advices appropriately
- Account statement in detailed format
- Interest statement
- Account opening advice

2.1.6 Reports

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List
- Account Statistics

2.1.7 Extended Services

- Business operating solutions on SAVIN account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.
- Initial Funding with minimum opening balance of 1000 GBP.

2.2 Product Code SAVST – Savings Account Staff

2.2.1 Introduction

The bank staff or Institution staff accounts are opened using this Product. This product offers some of the distinct features only for the Banks Internal Staff.

2.2.2 Business Overview

Savings Account for Single Individual Customer in local currency with distinct Services restricted to Customer categorized to be a staff of the Institution.

2.2.3 Product Synopsis

- Accounts can be open only in local currency without overdraft facility.
- Bank Staffs are eligible to open the account.
- Single/Joint holders mode of account operations.

- Account services offer overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Cheque book facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Automatic tracking on accounts to retain MONTHLY average balance of 1000 LCY units for nil operational charge.
- Frequency based account statements - free for yearly frequency to apply by default on a/c opening.
- Automatic tracking on ‘Month to date’ and ‘Year to date’ turnovers.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.
- Automatically process to apply and compute taxes on earned interest.

2.2.4 Interest/Charge – Details

- Simple Interest @ 4% - 6 % on daily credit balance.
- Free ATM card issuance.
- Free of Charges on Cheque issuance.
- Free of Charges on debit card services like add-on card, blocking, and duplicate issuance.
- Free of charge on single cheque/amount based stop payment.
- Free of charge for Stop payment on range of cheques.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Free of Charge on Ad-hoc statement generation.

- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 GBP maximum.
- Charge of Rs 50 GBP when the quarterly balance is less than the min average balance.
- Charge on dormancy for <= 30 days is 5 GBP per day and 7 GBP then on.

2.2.5 Advices/Statements

- Dr/Cr advices generated
- YEARLY detailed account statement (FREE), while MONTHLY a/c statement attracts fee

2.2.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.2.7 Extended Services

- Business operating solutions on SAVST account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.3 Product Code SAVHN – Savings Account Premier: High Net Worth

2.3.1 Introduction

Similar to SAVIN Account Class Product, the SAVHN product is used to open accounts for the High Net worth Premier Customers. The Account inherits all the features of the Account Class Product. However, User can revise them before saving the Account.

2.3.2 Business Overview

Savings Account class for single/Joint Individual premier customer in GBP or USD currency and foreign currency with/without Services.

2.3.3 Product Synopsis

- Only high net worth individuals are eligible to open the account.
- Overdraft facility.
- ATM facility.
- Cheque book facility.
- Dr/Cr advices generated.
- Account to be opened in GBP or USD.
- Only high net worth individuals are eligible to open the account.
- Charge tariff starts after 2 months from the account opening date.
- Account is tracked for dormancy when there are no transactions hit the account for 60 days.
- Escrow Transfer.
- Individual Account transfer between branches.

2.3.4 Interest/Charge – Details

- Simple Interest 3.5% to 4.5% based on slab on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on Cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Free of Charge on single cheque/amount based stop payment.
- Free of Charge on Stop payment on range of cheques.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 units of currency (GBP or USD) maximum.

- Penalty interest at the rate of 4.5% on the monthly debit balance.
- Temporary Overdraft Utilization charge at 6.00% to 6.50%.
- Temporary Overdraft Un-utilization charge at 8.00% to 7.00%.
- Charge on dormancy for <= 30 days is 5 to 7 units of currency (GBP or USD) then on.
- Only high net worth individuals are eligible to open the account.
- Charge tariff starts after 2 months from the account opening date.

2.3.5 Advices/Statements

- Dr/Cr advices generated
- YEARLY detailed account statement (FREE), while MONTHLY a/c statement attracts fee

2.3.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.3.7 Extended Services

- Business operating solutions on SAVHN account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.4 Product Code SAVNR – Saving Account NRI

2.4.1 Introduction

SAVNR is more specifically designed for Non Resident Indian Customers. The Customer living in different parts of the and want to benefit from the different schemes of the Institution for remittance of Funds to India

2.4.2 Business Overview

Savings Account for Single Individual Customer in any of the five currencies (GBP, USD, EUR, JPY or KWD) with/without Services with restriction that Customer category has to be a NRI of the Institution.

2.4.3 Product Synopsis

- SAVNR product is restricted for NRI individuals only.
- Overdraft facility.
- ATM facility.
- Cheque book facility.
- Dr/Cr advices generated.
- Account to be opened only in any of the five currencies (GBP, USD, EUR, JPY or KWD).
- Only NRI individuals are eligible to open the account.
- Account is tracked for dormancy when there are no transactions hit the account for 30 days.

2.4.4 Interest/Charges – Details

- Simple Interest 3.5% to 4.5% based on slab on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on Cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Free of Charge on single cheque/amount based stop payment.
- Free of Charge on Stop payment on range of cheques.

- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 units of currency (GBP, USD, EUR, JPY or KWD) maximum.
- Penalty interest at the rate of 3.5% to 4.00% on the monthly debit balance.
- Charge on dormancy for <= 30 days is 5 to 7 units of currency (GBP, USD, EUR, JPY or KWD) then on.
- Account can be opened in any currency.
- Tax on Debit Interest applicable.

2.4.5 Advices/Statements

- Dr/Cr advices generated
- Detailed Monthly Free Account Statement

2.4.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.4.7 Extended Services

- Business operating solutions on SAVNR account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.5 Product Code CACIN – Current Account NRI

2.5.1 Introduction

The CACIN Account Class Product is for NRI individual, have some features like remittance facilities, withdrawal of FUNDS in INDIA from any Bank.

2.5.2 Business Overview

Current Account for Single Individual Customer in two currency (GBP and USD) with/without Services with restriction that Customer category has to be a NRI of the Institution.

2.5.3 Product Synopsis

- If NRI/ customers with NRI Account want to have current Account for their Business reason, Institution can provide them with a Current Account. This is achieved by CACIN.
- Overdraft facility.
- ATM facility.
- Cheque book facility.
- Dr/Cr advices generated.
- Account to be opened only in local currency.
- Only Working/Employed individuals are eligible to open the account.
- Charge tariff starts after 2 months from the account opening date.
- Account is tracked for dormancy when there are no transactions hit the account for 30 days.
- Day light limit yes.

2.5.4 Interest/Charges – Details

- Simple Interest 8.00% based on slab on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on Cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Charge of 10 to 20 GBP/USD on single cheque/amount based stop payment.

- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 GBP/USD maximum.
- Penalty interest at the rate of 6.5% to 8.5% based on Slab amount on the daily net debit balance.
- Charge on dormancy for <= 30 days is 5 GBP/USD per day and 7 GBP/USD then on.
- Charges for Ad-hoc Statement are applicable at flat amount 20 to 40 GBP/USD.

2.5.5 Advices/Statements

- Dr/Cr advices generated
- Yearly and Monthly detailed account statement (FREE)

2.5.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.5.7 Extended Services

- Business operating solutions on CACIN account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.6 Product Code CACCR – Current Account Corporate

2.6.1 Introduction

To open Current Account for Corporate Customers, User can use the CACCR Account Class Product. This will inherit all the features/conditions maintained for the product at the Account level.

2.6.2 Business Overview

Current Account for corporate customer in five currencies (GBP, USD, EUR, JPY, KWD) with/without Services.

2.6.3 Product Synopsis

- This Account Class Product covers the Accounts for the Corporate Customers to cater their daily business needs.
- Overdraft facility allowed.
- With ATM facility.
- Cheque book facility.
- Minimum balance not required.
- Dr/Cr advices generated.
- Yearly detailed account statement. (FREE).
- Account to be opened only in five currencies (GBP, USD, EUR, JPY, and KWD).
- Individuals Entrepreneurs, Trust, Institutional, etc.
- Single/Joint holders can operate the account.
- Tax on credit interest applicable.
- Account is tracked for dormancy when there are no debit transaction hit the account for 60 days.
- Threshold for Large debit balance and Large debit balance tracking Yes.

2.6.4 Interest/Charges – Details

- Simple Interest at 8% to 10% on monthly average balance.
- Fee of 0.5 to 1 unit of any of the any of five currencies on every cheque issuance other than the permitted free 20 cheque leaves.

- Charge of 10 to 20 units of the any of five currencies on single cheque/amount based stop payment.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 20 to 40 units of any of the five currencies on Adhoc statement generation.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 units of currency (GBP, USD, EUR, JPY or KWD) maximum.
- Penalty interest at the rate of 17% on the monthly debit balance.
- Charges on exceeding the permitted the daily debit turnover from 10% to 20% of the debit turnover value.
- Charge on exceeding the permitted the daily credit turnover from 10% to 30% on credit turnover value.
- Charge on exceeding the permitted year to date transaction count.
- Charge on exceeding the permitted the yearly debit turnover from 10% to 20% of the debit turnover value for the year.
- Charge on exceeding the permitted the daily credit turnover of 10% to 30% of the credit turnover value for the year.
- Tier based Charge on exceeding the yearly permitted turnover of 100000 units of currency (GBP, USD, EUR, JPY or KWD.
- Charge on dormancy for <= 30 days is 5 to 7 units of any of the five currencies then on.

2.6.5 Advices/Statements

- Dr/Cr advices generated
- YEARLY detailed account statement (FREE)

2.6.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.6.7 Extended Services

- Business operating solutions on CACCR account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.
- Full Switch and partial switch support.

2.7 Product Code CACCS – Current Account Salary

2.7.1 Introduction

The Salary Accounts for Corporate fall under the CACCS Account Class Product.

2.7.2 Business Overview

Current Account for corporate customer in GBP currency with/without Services. Salary Accounts for the Employees of an organization are categorized by CACCS. These enjoy extra benefits that from a simple current account.

2.7.3 Product Synopsis

- Overdraft facility allowed.
- ATM facility.
- Cheque book facility.
- Minimum balance not required.
- Dr/Cr advices generated.
- Yearly and monthly detailed account statement. (FREE)
- Account to be opened only in local currency.
- Individuals Entrepreneurs, Trust, Institutional, etc.

- Single/Joint holders can operate the account.
- Tax on debit interest applicable.
- Account is tracked for dormancy when there are no debit transaction hit the account for 30 days.
- Salary block 10 days.

2.7.4 Interest/Charges – Details

- Simple Interest only 8% on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Free of Charge on single cheque/amount based stop payment.
- Free of Charge on Stop payment on range of cheques.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 20 to 40 GBP based on no. of ad-hoc statement generation.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted transaction amount limit (Tier based) with ceiling to 1500 GBP maximum.
- Penalty interest at the rate of 8.5% on the daily net balance.
- Charge on dormancy for <= 30 days is 5 GBP per day and 7 GBP then on.

2.7.5 Advices/Statements

- Dr/Cr advices generated
- Yearly and monthly detailed account statement. (FREE)

2.7.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.7.7 Extended Services

- Business operating solutions on CACCS account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.
- Full Switch and partial switch support.

2.8 Product Code SASPND – Savings Account Individuals with Spend Analysis

2.8.1 Introduction

Account class – 'SASPND' is parameterized for easy opening and services primarily for retail type of Individual customers in their native local currency.

2.8.2 Business Overview

SASPND account class offers features to facilitate opening of saving account to retail individual customers in GBP and EUR currency earning monthly interest of 4 - 6% depending on account' daily credit balance amount slab it fit onto.

2.8.3 Account Class Synopsis

- Accounts can be open only in GBP and EUR currency with overdraft facility.
- Residents viz., Individuals, SME, Trusts etc are eligible to open the account.
- Single/Joint holders mode of account operations.
- Account services with overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Cheque book facility.
- Facility to Earmark Customer account balance.

- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Frequency based account statements - free for monthly frequency to apply by default on a/c opening.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.
- Automatically process to apply and compute taxes on earned interest.
- Spend Analysis enable account class will track all debit entries posted to account and classify them under particular expense category and provide graphical and tabular format of spending pattern of account.
- Customer can avail Overdraft facility and can link Term Deposit as collateral to overdraft.

2.8.4 Interest/Charge – Details

- Simple Interest between 4% - 6% on daily credit balance slab based.
- Tax of 10% is applied on the interest income earned.
- Debit interest based on overdraft and Term Deposit linked to account.
- Account Opening Charge of 100 units of currency (GBP or EUR) is levied from each customer account.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Free of Charge on single cheque/amount based stop payment.
- Free of Charge on Stop payment on range of cheques.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 unit of currency (GBP or EUR) maximum.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge for Debit turnover for the month exceeding of 1000000 units of currency (GBP or EUR).
- Charge on dormancy for for 5 to 7 units of currency (GBP or EUR).

2.8.5 Advices/Statements

- Generation of credit and debit advices appropriately
- Monthly Account statement in detailed format
- Interest statement
- Account opening advice

2.8.6 Reports

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List
- Account Statistics

2.8.7 Extended Services

- Business operating solutions on SASPND account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Debit Interest Liquidation using Receivable.
- Charge Start Advice.
- Automatic Closure of authorize and unauthorized account in 100 Days if there is no activity.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.9 Product Code PNLSA1 – Notice Account with Penalty Interest on Credit Interest

2.9.1 Introduction

The PNLSA1 Account Class Product is parameterized for easy opening and services primarily for retail type of Individual customers in their native local currency and with advance interest penalty.

2.9.2 Business Overview

PNLSA1 account class offers features to facilitate opening of saving account to retail individual customers in GBP currency earning monthly interest of 4 - 6% depending on account' daily credit balance amount slab it fit onto. Account class also support notice account and penalty on advance interest.

2.9.3 Product Synopsis

- Accounts can be open only in GBP currency with overdraft facility.
- Residents viz., Individuals, SME, Trusts etc are eligible to open the account.
- Single/Joint holder's mode of account operations.
- Account services with overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Chequebook facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Frequency based account statements - free for monthly and yearly frequency to apply by default on a/c opening.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.

- Automatically process to apply and compute taxes on earned interest.
- Facility for notice account and penalty on advance interest.

2.9.4 Interest/Charges – Details

- Simple Interest 3.5% to 4% based on slab on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on Cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Charge of 10 to 20 GBP on single cheque/amount based stop payment.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 GBP maximum.
- Penalty interest at the rate of 6.5% to 8.5% based on Slab amount on the daily net debit balance.
- Charge on dormancy for <= 30 days is 5 GBP per day and 7 GBP then on.
- Charges for Ad-hoc Statement are applicable at 20 to 40 GBP.
- Penalty for the advance interest is 5% on monthly basis.

2.9.5 Advices/Statements

- Dr/Cr advices generated
- Yearly and Monthly detailed account statement (FREE)

2.9.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.9.7 Extended Service

- Business operating solutions on PNLSA1 account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.10 Product Code NOSTRO – Nostro Account for Bank

2.10.1 Introduction

The NOSTRO Account Class Product is parameterized for easy opening and services primarily for bank type customers in any currency.

2.10.2 Business Overview

NOSTRO account class offers features to facilitate opening of nostro account to bank customers in any currency with no credit or debit interest.

2.10.3 Product Synopsis

- Accounts can be open only in any currency without overdraft facility.
- Only Bank type of customers are allowed to open account in NOSTRO Account Class.
- Account services without overdraft facility.
- Accounts are serviced without ATM facility.
- Accounts are serviced without Cheque book facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Frequency based account statements - free for daily frequency to apply by default on a/c opening.
- Facility to avail services on extended channels supported by the bank.

2.10.4 Interest/Charges – Details

NOSTRO Account class is interest and charges disabled and do not fetch any interest or charges for the account.

2.10.5 Advices/Statements

- Dr/Cr advices generated
- Yearly and Monthly detailed account statement (FREE)

2.10.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.10.7 Extended Services

Business operating solutions on NOSTRO account product is extended to external channels through gateway services.

2.11 Product Code SAVCA – Cover Accounts

2.11.1 Introduction

Account class – 'SAVCA' is parameterized for easy opening and services primarily for retail type of Individual customers in their native local currency with provision to attach Cover Accounts, Auto Deposits, and Deposits.

2.11.2 Business Overview

SAVCA account class offers features to facilitate opening of savings account to retail individual customers in their local currency earning monthly interest of 4 - 6% depending on account' daily credit balance amount slab it fit onto.

2.11.3 Account Class Synopsis

- Auto Deposit creation when Available balance > 1000 – Sweep Mode Auto.
- Cover Accounts Linkage to primary with provision to retain primary account minimum balance.
- Accounts can be open only in local currency without overdraft facility.

- Residents viz., Individuals, SME, Trusts etc. are eligible to open the account.
- Single/Joint holders mode of account operations.
- Account services do not offer overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Cheque book facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Automatic tracking on accounts to retain MONTHLY average balance of 1000 LCY units for nil operational charge.
- Frequency based account statements - free for yearly frequency to apply by default on a/c opening.
- Automatic tracking on ‘Month to date’ and ‘Year to date’ turnovers.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.
- Automatically process to apply and compute taxes on earned interest.

2.11.4 Interest/Charge – Details

- Simple Interest between 4% - 6% on daily credit balance slab based.
- Tax of 10% is applied on the interest income earned.
- Account Opening Charge of 100 GBP is levied from each customer account.
- Fee of 0.5 GBP on every additional cheque issuance from the permitted 20 cheque leaves.
- Charge of 1 GBP on single cheque/amount based stop payment.
- Charge of 1.5 GBP for stop payment service availed on range of Cheques.
- Charge of 1% to 2% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.

- Charge of 20 – 40 GBP is levied based on no. of Ad-hoc statement generation.
- Charge of 1% of txn amount on exceeding the permitted Net txn amount limit.
- Charge of 2 GBP fee is levied when transaction permitted limit is exceeded.
- Charge on accounting becoming dormant.
- Charge is levied on breaching the monthly average balance limit of GBP 1000.

2.11.5 Advices/Statements

- Generation of credit and debit advices appropriately.
- Account statement in detailed format.

2.11.6 Reports

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List
- Account Statistics

2.11.7 Extended Services

- Business operating solutions on SAVCA account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.
- Initial Funding with minimum opening balance of 1000 GBP.

2.12 Product Code SAVCAR – Cover Accounts with Reverse Sweepin

2.12.1 Introduction

Account class – 'SAVCA' is parameterized for easy opening and services primarily for retail type of Individual customers in their native local currency with provision to attach Cover Accounts, Auto Deposits, and Deposits.

2.12.2 Business Overview

SAVCA account class offers features to facilitate opening of savings account to retail individual customers in their local currency earning monthly interest of 4 - 6% depending on account' daily credit balance amount slab it fit onto.

2.12.3 Account Class Synopsis

- Auto Deposit creation when Available balance > 1000, Sweep Mode Manual.
- Cover Accounts Linkage to primary with provision to retain primary account minimum balance.
- Reverse sweep in to Cover Accounts when primary account available balance > minimum balance.
- Accounts can be open only in local currency without overdraft facility.
- Residents viz., Individuals, SME, Trusts etc. are eligible to open the account.
- Single/Joint holders mode of account operations.
- Account services do not offer overdraft facility.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Cheque book facility.
- Facility to Earmark Customer account balance.
- Facility to capture and apply operating instructions on accounts.
- Automatic status tracking on Account based on their activity.
- Automatic tracking on accounts to retain MONTHLY average balance of 1000 LCY units for nil operational charge.

- Frequency based account statements - free for yearly frequency to apply by default on a/c opening.
- Automatic tracking on ‘Month to date’ and ‘Year to date’ turnovers.
- Automatic minimum Balance check during posting of transactions.
- Feature to transfer the accounts between different operating branches.
- Facility to avail services on extended channels supported by the bank.
- Automatically process to apply and compute taxes on earned interest.

2.12.4 Interest/Charge – Details

- Simple Interest between 4% - 6% on daily credit balance slab based.
- Tax of 10% is applied on the interest income earned.
- Account Opening Charge of 100 GBP is levied from each customer account.
- Fee of 0.5 GBP on every additional cheque issuance from the permitted 20 cheque leaves.
- Charge of 1 GBP on single cheque/amount based stop payment.
- Charge of 1.5 GBP for stop payment service availed on range of Cheques.
- Charge of 1% to 2% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 20 – 40 GBP is levied based on no. of Ad-hoc statement generation.
- Charge of 1% of txn amount on exceeding the permitted Net txn amount limit.
- Charge of 2 GBP fee is levied when transaction permitted limit is exceeded.
- Charge on accounting becoming dormant.
- Charge is levied on breaching the monthly average balance limit of GBP 1000.

2.12.5 Advices/Statements

- Generation of credit and debit advices appropriately.
- Account statement in detailed format.

2.12.6 Reports

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List
- Account Statistics

2.12.7 Extended Services

- Business operating solutions on SAVCA account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.
- Initial Funding with minimum opening balance of 1000 GBP.

2.13 Product Code MCASAV – Multi Currency Savings Account

2.13.1 Introduction

Similar to SAVIN Account Class Product, the MCASAV product is used to open accounts with multiple currencies. The Account inherits all the features of the Account Class Product. However, User can revise them before saving the Account.

2.13.2 Business Overview

Savings Account class for single/Joint Individual premier customer in GBP or USD currency and foreign currency with/without Services.

2.13.3 Product Synopsis

- Customer can have accounts in multiple currencies.
- Overdraft facility.

- ATM facility.
- Cheque book facility.
- Dr/Cr advices generated.
- Account to be opened in GBP or USD.
- Charge tariff starts after 2 months from the account opening date.
- Account is tracked for dormancy when there are no transactions hit the account for 60 days.
- Individual Account transfer between branches.

2.13.4 Interest/Charge – Details

- Simple Interest 3.5% to 4.5% based on slab on daily net balance.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charges on Cheque issuance.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Free of Charge on single cheque/amount based stop payment.
- Free of Charge on Stop payment on range of cheques.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 units of currency (GBP or USD) maximum.
- Penalty interest at the rate of 4.5% on the monthly debit balance.
- Temporary Overdraft Utilization charge at 6.00% to 6.50%.
- Temporary Overdraft Un-utilization charge at 8.00% to 7.00%.
- Charge on dormancy for <= 30 days is 5 to 7 units of currency (GBP or USD).
- Charge tariff starts after 2 months from the account opening date.

2.13.5 Advices/Statements

- Dr/Cr advices generated
- YEARLY detailed account statement (FREE), while MONTHLY a/c statement attracts fee

2.13.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.13.7 Extended Services

- Business operating solutions on MCASAV account product is extended to external channels through gateway services.
- Opening of customer account is workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff could be applied based on the customer pricing eligibility.

2.14 Product Code MCACUR – Multi Currency Current account

2.14.1 Introduction

To open Current Account for Corporate Customers in multiple currencies, User can use the MCACUR Account Class Product. This will inherit all the features/conditions maintained for the product at the Account level.

2.14.2 Business Overview

Current Account for corporate customer in five currencies (GBP, USD, EUR, JPY, KWD) with/without Services.

2.14.3 Product Synopsis

- This Account Class Product covers the Accounts for the Corporate Customers in multiple currencies to cater their daily business needs.
- Overdraft facility allowed.
- With ATM facility.

- Cheque book facility.
- Minimum balance not required.
- Dr/Cr advices generated.
- Yearly detailed account statement. (FREE)
- Account to be opened only in five currencies (GBP, USD, EUR, JPY, and KWD).
- Individuals Entrepreneurs, Trust, Institutional, etc.
- Single/Joint holders can operate the account.
- Tax on credit interest applicable.
- Account is tracked for dormancy when there are no debit transaction hit the account for 60 days.
- Threshold for Large debit balance and Large debit balance tracking Yes.

2.14.4 Interest/Charges – Details

- Simple Interest at 8% to 10% on monthly average balance.
- Fee of 0.5 to 1 unit of any of the any of five currencies on every cheque issuance other than the permitted free 20 cheque leaves.
- Charge of 10 to 20 units of the any of five currencies on single cheque/amount based stop payment.
- Charge of 1% to 3% on transaction amount slab wise is levied for Cheques returned due to insufficient balance.
- Charge of 20 to 40 units of any of the five currencies on Adhoc statement generation.
- Charge of 10% to 20% on total turnover transaction amount on exceeding the permitted txn amount limit (Tier based) with ceiling to 1500 units of currency (GBP, USD, EUR, JPY, or KWD) maximum.
- Penalty interest at the rate of 17% on the monthly debit balance.
- Charges on exceeding the permitted the daily debit turnover from 10% to 20% of the debit turnover value.
- Charge on exceeding the permitted the daily credit turnover from 10% to 30% on credit turnover value.

- Charge on exceeding the permitted year to date transaction count.
- Charge on exceeding the permitted the yearly debit turnover from 10% to 20% of the debit turnover value for the year.
- Charge on exceeding the permitted the daily credit turnover of 10% to 30% of the credit turnover value for the year.
- Tier based Charge on exceeding the yearly permitted turnover of 100000 units of currency (GBP, USD, EUR, JPY or KWD.
- Charge on dormancy for <= 30 days is 5 to 7 units of any of the five currencies then on.

2.14.5 Advices/Statements

- Dr/Cr advices generated
- YEARLY detailed account statement (FREE)

2.14.6 Reports Availability

- Interest Calculation Report
- Accrual Control List
- Liquidation Control List

2.14.7 Extended Services

- Business operating solutions on MCACUR account product is extended to external channels through gateway services.
- Opening of customer account in workflow/process flow feature enabled.
- Automatic processing on status change.
- Automatic handling of accounting on provisioning.
- Interest and Charge tariff defined could be applied at varying spread on account-to-account basis.
- Revision in tariff can be applied based on the customer pricing eligibility.

2.15 Product Code SAVFI – Financial Inclusion Savings Account

2.15.1 Introduction

SAVFI Product is used to open accounts for Financial Inclusion Accounts with Minimum Account features. The Account inherits all the features of the Account Class Product. However, User can revise them before saving the Account.

2.15.2 Business Overview

Financial Inclusion Account for Single Individual Customer in local currency with minimum Account Features.

2.15.3 Product Synopsis

- Accounts can be opened only in local currency.
- Accounts can be opened only for Single Account holder.
- Accounts are serviced with ATM facility.
- Accounts are serviced with Passbook facility.
- Accounts can be opened with Initial Funding.
- Frequency based account statements - free for yearly frequency to apply by default on a/c opening.

2.15.4 Interest/Charge – Details

- Simple Interest between 4% - 6% on daily credit balance slab based.
- Free of Charge on Ad-hoc statement generation.
- Free ATM card issuance and One Free Add-on Card i.e. No Charge.
- Free of Charge on debit card services like add-on card, blocking and duplicate issuance.
- Penalty interest at the rate of 4.5% on the monthly debit balance.

2.15.5 Advices/Statements

Account Statement

2.15.6 Reports Availability

Interest Calculation Report

2.15.7 Extended Services

Business operating solutions on SAVFI account product is extended to external channels through gateway services.

3 CASA – Gateway Services

3.1 Introduction

FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

3.2 Business Overview

Bank can use gateway services for communicating external system to FLEXCUBE. CASA module is also supporting gateway operations.

3.3 Supported Gateway Services for CASA

Following gateway services are major contributor to CASA Module:

- FCUBSAccService
- FCUBSISService
- FCUBSCustomerService

Serivce Name	Service Description	Operations	Operation Description
FCUBSAccService	Account Service	AuthorizeAcClassTfr	Authorize account class transfer
FCUBSAccService	Account Service	AuthorizeCustAcc	Authorization of Customer Account
FCUBSAccService	Account Service	CheckBookAuthorise	Authorization of Cheque Book
FCUBSAccService	Account Service	CheckBookDelete	Deletion of Cheque Book
FCUBSAccService	Account Service	CheckBookModify	Modification of Cheque Book

Serivce Name	Service Description	Operations	Operation Description
FCUBSAccService	Account Service	CheckBookNew	Input of Cheque Book
FCUBSAccService	Account Service	CheckBookQuery	Query of Cheque Book
FCUBSAccService	Account Service	CheckDetailsQuery	Query of Cheque Book Detail
FCUBSAccService	Account Service	CloseCustAcc	Closure of Customer Account
FCUBSAccService	Account Service	CreateAcClassTfr	Create account class transfer
FCUBSAccService	Account Service	CreateCustAcc	Input of Customer Account
FCUBSAccService	Account Service	CreateTDSim	Creation of TD simulation
FCUBSAccService	Account Service	DeleteAcClassTfr	Delete account class transfer
FCUBSAccService	Account Service	DeleteCustAcc	Deletion of Customer Account
FCUBSAccService	Account Service	ModifyAcClassTfr	Modify account class transfer
FCUBSAccService	Account Service	ModifyCustAcc	Modification of Customer Account
FCUBSAccService	Account Service	QueryAcClassTfr	View account class transfer
FCUBSAccService	Account Service	QueryAccBal	Query of Customer Account Balance
FCUBSAccService	Account Service	QueryCustAcc	Query of Customer Account
FCUBSAccService	Account Service	QueryGenAdvice	Query of TD Advice simulated

Serivce Name	Service Description	Operations	Operation Description
FCUBSAccService	Account Service	ReopenCustAcc	Reopen of Customer Account
FCUBSAccService	Account Service	StopPaymentsAuthorize	Authorization of Cheque Stop Payment
FCUBSAccService	Account Service	StopPaymentsDelete	Deletion of Cheque Stop Payment
FCUBSAccService	Account Service	StopPaymentsModify	Modification of Cheque Stop Payment
FCUBSAccService	Account Service	StopPaymentsNew	Input of Cheque Stop Payment
FCUBSAccService	Account Service	StopPaymentsQuery	Query of Cheque Stop Payment
FCUBSCustomerService	Customer Service	AmountBlocksAuthorize	Authorization of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AmountBlocksClose	Closure of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AmountBlocksDelete	Deletion of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AmountBlocksModify	Modification of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AmountBlocksNew	Input of Customer Account Amount Blocks

Serivce Name	Service Description	Operations	Operation Description
FCUBSCustomerService	Customer Service	AmountBlocksQuery	Query of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AmountBlocksReopen	Reopen of Customer Account Amount Blocks
FCUBSCustomerService	Customer Service	AuthorizeCustomer	Authorization of Customer
FCUBSCustomerService	Customer Service	CloseCustomer	Closure of Customer
FCUBSCustomerService	Customer Service	CreateAccountStructure	Creation of Account Structure
FCUBSCustomerService	Customer Service	CreateCustomer	Input of Customer
FCUBSCustomerService	Customer Service	DeleteCustomer	Deletion of Customer
FCUBSCustomerService	Customer Service	ModifyAccountStructure	Modification of Account Structure
FCUBSCustomerService	Customer Service	ModifyCustomer	Modification of Customer
FCUBSCustomerService	Customer Service	QueryAccountStructure	Query of Account Structure
FCUBSCustomerService	Customer Service	QueryCustomer	Query of Customer

Serivce Name	Service Description	Operations	Operation Description
FCUBSCustomerService	Customer Service	ReopenCustomer	Reopen of Customer
FCUBSISService	Settlement Instruction Maintenance Service	AUthISSetlInst	Authorize Settlement Instructions
FCUBSISService	Settlement Instruction Maintenance Service	AuthUlitBenfMaint	Authorize Ultimate beneficiary Maintenance
FCUBSISService	Settlement Instruction Maintenance Service	CreateISSetlInst	Create Settlement Instructions
FCUBSISService	Settlement Instruction Maintenance Service	CreateUlitBenfMaint	Create Ultimate Beneficiary Maintenance
FCUBSISService	Settlement Instruction Maintenance Service	DeleteISSetlInst	Delete Settlement Instructions
FCUBSISService	Settlement Instruction Maintenance Service	DeleteUlitBenfMaint	Delete Ultimate Beneficiary Maintenance
FCUBSISService	Settlement Instruction Maintenance Service	ModifyISSetlInst	Modify Settlement Instructions
FCUBSISService	Settlement Instruction Maintenance Service	ModifyUlitBenfMaint	Modify Ultimate Beneficiary Maintenance
FCUBSISService	Settlement Instruction Maintenance Service	QueryISSetlInst	Query Settlement Instructions
FCUBSISService	Settlement Instruction Maintenance Service	QueryUlitBenfMaint	Query Ultimate Beneficiary Maintenance