Retail Teller Guide

Oracle FLEXCUBE Universal Banking

Release 14.8.3.0.0

Part No. G61377-01

October 2026

ORACLE

Retail Teller User Guide
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1. Preface

1.1 Introduction

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

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.

1.3 Documentation Accessibility

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

1.4 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.

1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*The Retail Teller Module – an Overview* gives you an overview of the retail teller module.
Chapter 3	*Maintaining Accounting Details* explains how to set up accounting details for retail teller products in Oracle FLEXCUBE.
Chapter 4	*Maintaining Retail Teller Products* describes the procedure to create retail teller products for the specific services your bank offers.
Chapter 5	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

- The Procedures User Manual

1.7 Glossary of Icons

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Retail Teller Module – An Overview

2.1 Introduction

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

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

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

- Products in the Retail Teller module would be used to process SWITCH products, account closure products, and online charges products for CADCHBOO, STDCHGMN, ACDOPTN, and STDCUSAC.
- Accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for retail teller transactions.

Oracle FLEXCUBE provides inbuilt products in the Retail Teller module for retail teller transactions entered through an Oracle FLEXCUBE branch. These products and their associations with the corresponding functions in the Oracle FLEXCUBE Retail branch should be maintained as per section 4.1 of this User Manual. No new products other than these need be maintained for such retail teller transactions. You can, however, make changes to these inbuilt products, to suit your requirements, and specify any exchange rate parameters and any MIS details.

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

3. Maintaining Accounting Details

3.1 Introduction

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

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

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

---

Note

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

- Charge Code Maintenance
- Entity Maintenance

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

This chapter contains the following sections:

- Section 3.2, "ARC Maintenance"
- Section 3.3, "View Teller Transactions"

3.2 ARC Maintenance

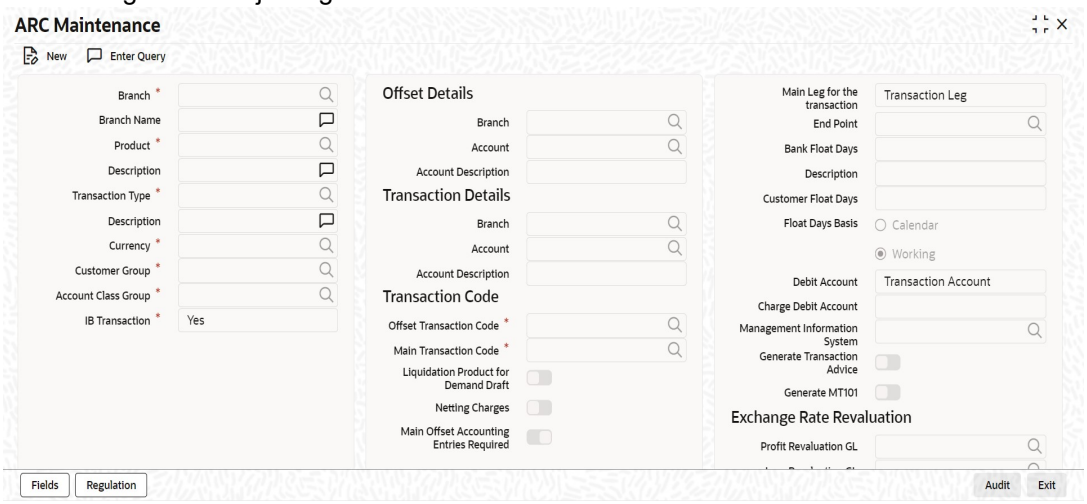
This section contains the following topics:

- Section 3.2.1, "Invoke ARC Maintenance screen"
- Section 3.2.2, "Identifying Offset Account"
- Section 3.2.3, "Identifying Transaction Account"
- Section 3.2.4, "Identifying Offset and Debit Transaction Codes"
- Section 3.2.5, "Indicating Service Charges for Inter-branch Transactions"
- Section 3.2.6, "Indicating Exchange Rate Revaluation"
- Section 3.2.7, "Defining Charge Details"
- Section 3.2.8, "Charge Code Maintenance"
- Section 3.2.9, "ARC Branch Group Maintenance"
- Section 3.2.10, "Entity Maintenance"

3.2.1 Invoke ARC Maintenance screen

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

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



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

Note

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

Product

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

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

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

Currency

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

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

Customer Group

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

Account Class Group

Select the account class group from the adjoining option list.

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

The ARC resolution logic is as below:

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

13	Spe-cific	*.*	Specific	Specific	*.*	*.*
14	Spe-cific	Specific	Specific	*.*	*.*	*.*
15	Spe-cific	*.*	Specific	*.*	*.*	*.*
16	*.*	Specific	Specific	Specific	Specific	Specific
17	*.*	*.*	Specific	Specific	Specific	Specific
18	*.*	Specific	Specific	*.*	Specific	Specific
19	*.*	Specific	Specific	Specific	*.*	Specific
20	*.*	Specific	Specific	Specific	Specific	*.*
21	*.*	*.*	Specific	*.*	Specific	Specific
22	*.*	*.*	Specific	Specific	*.*	Specific
23	*.*	*.*	Specific	Specific	Specific	*.*
24	*.*	Specific	Specific	*.*	*.*	Specific
25	*.*	Specific	Specific	*.*	Specific	*.*
26	*.*	*.*	Specific	*.*	*.*	Specific
27	*.*	*.*	Specific	*.*	Specific	*.*
28	*.*	*.*	Specific	Specific	*.*	*.*
29	*.*	Specific	Specific	*.*	*.*	*.*
30	*.*	*.*	Specific	*.*	*.*	*.*

3.2.2 Identifying Offset Account

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

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

Indicating the offset account as the debit account

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

Indicating the offset account as the default charge account

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

Note

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

3.2.3 Identifying Transaction Account

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

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

Indicating the transaction account as the debit account

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

Indicating the transaction account as the default charge account

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

Note

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

3.2.4 Identifying Offset and Debit Transaction Codes

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

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

Charge Debit Account

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

- Offset Account
- Transaction Account

Main Offset Accounting Entries Required

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

Note

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

Generate Transaction Advices

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

Generate MT101

Check this box to generate MT101.

3.2.5 Indicating Service Charges for Inter-branch Transactions

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

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

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

IB Transaction

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

Note

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

Netting Charge

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

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

End Point

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

Description

End Point Description (Display Only field).

Bank Float Days

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

Customer Float Days

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

Float Days Basis

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

3.2.6 Indicating Exchange Rate Revaluation

You can specify the following details:

Profit Revaluation GL

Specify the profit revaluation GL details.

Loss Revaluation GL

Specify the loss revaluation GL details.

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

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

Where,

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

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

3.2.7 Defining Charge Details

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

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

Charge Type

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

Slab type

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

Basis

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

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

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

Entity Name

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

Based on Charge Code

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

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

Charge Code

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

Currency

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

Charge Debit Account

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

Note

- If charge debit account is maintained at both ARC and charge level with different values, the system will take precedence of the charge debit account at the charge level to debit the charges.The charge debit account can either be "TXN_ACC" or "OFS_ACC" or GL's (Income or Expense)
- If netting charge is checked at ARC level, charge debit account should be maintained at ARC level. This charge debit account and charge credit account is used when bank has to remit tax on income they receive as part of each and every RT transactions.

Charge Credit Account

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

For example,

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

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

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

Charge 1:

Charge Basis: Transaction Amount

% Charge: 5 %

Charge Debit Account: Transaction Account

Charge Credit Account: Income GL (say INC00001)

Charge 2:

Charge Basis: Charge 1

% Charge: 9.090909%

Charge Debit Account: Income GL (INC00001)

Charge Credit Account: Tax Payable GL (say PAYB0001)

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

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

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

Netting

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

Transaction Code

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

Rate Code and Rate Type

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

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

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

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

- Mid
- Buy/Sell Rate

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

Amount

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

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

Rate

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

Minimum and Maximum Charge Amount

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

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

Note

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

MIS Head

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

Description

You can indicate a short description for the charge.

Charge Tracking Preference

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

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

- Full Waive - If your account does not have sufficient balance then the system waives off the full charge amount. For e.xample: If the charge amount is Rs100 and there is Rs70 in the account, the entire Rs100 charge will be waived off.
- Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable. For example: If the charge is Rs100 and the amount in the account is Rs70, charge will not be collected, instead Rs100 will be tracked as receivable and this would be tracked till closure.
- Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient then force debit results in negative balance. For example: If the charge is Rs100 and the customer account has Rs70, then the system forcibly debits the customer account of Rs100 resulting in the customer account balance of Rs30. The amount is not tracked in this case. This option if selected, ignores all other validations for balance check and will debit the customer account for the charge amount. The same balance check validations are skipped here too which are currently skipped by the system if balance check required flag is unchecked at transaction code level. However, other validations such as No debit, account freeze will not be skipped.
- Not Required - Select 'Not Required' if charge for tracking is not preferred. The system behaves in the same manner as it is when "Tracking required auto liquidation" flag is unchecked. This will consider the validations for balance check, that is preference at transaction code level or account overdraft errors (e.g. AC-OVD)
- Reject - If the account does not have sufficient balance, then the system rejects entire transaction.

Note

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

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

Note

– The charge tracking preference is not applicable if the charge debit account is a GL

– The charge tracking preference is not applicable for Account close out products or NUM-ACC-OPN-DAYS if selected as basis.

Liquidation Preference for Tracked Charges

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

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

Note

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

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

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

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

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

The system displays override messages when:

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

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

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

Process flow for Non sufficient Funds Treatment

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

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

- Once the receivable amount is updated, the available balance is affected. The receivable amount is deducted from current balance while arriving at the available balance.during tracking.
- The receivable amount will be displayed in customer account
- For all the online transaction screens during SAVE at enrich stage, if any charge amount is being tracked or waived or force debited to the account, the same information is displayed as an override. If you accept the override, the transaction will be completed and if the override is rejected, the transaction will not proceed.
- If you modify or waive any of the charges after the override is displayed, the override should be cancelled and modify the charges. After the modification of charges, system will re-evaluate the NSF preferences based on the available balance and the modified charges. On save, system displays if any charge amount is being tracked or waived or force debited to the account.

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

- For all the existing internal amount blocks, system checks for earmarking the credit of book date, blocking order and liquidation order.
- If there are multiple charges tracked as a part of a single RT transaction, like all five ARC charges, the order of evaluation will be in increasing order from Charge 1 to charge 5.
- During online apportionment of credit and subsequent liquidation, the system will not consider account level receivable tracking for NSF tracked charges. If there are any NSF tracked charge amount for the account, system will go ahead with the online apportionment of credit and subsequent liquidation of the charges during EOD.

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

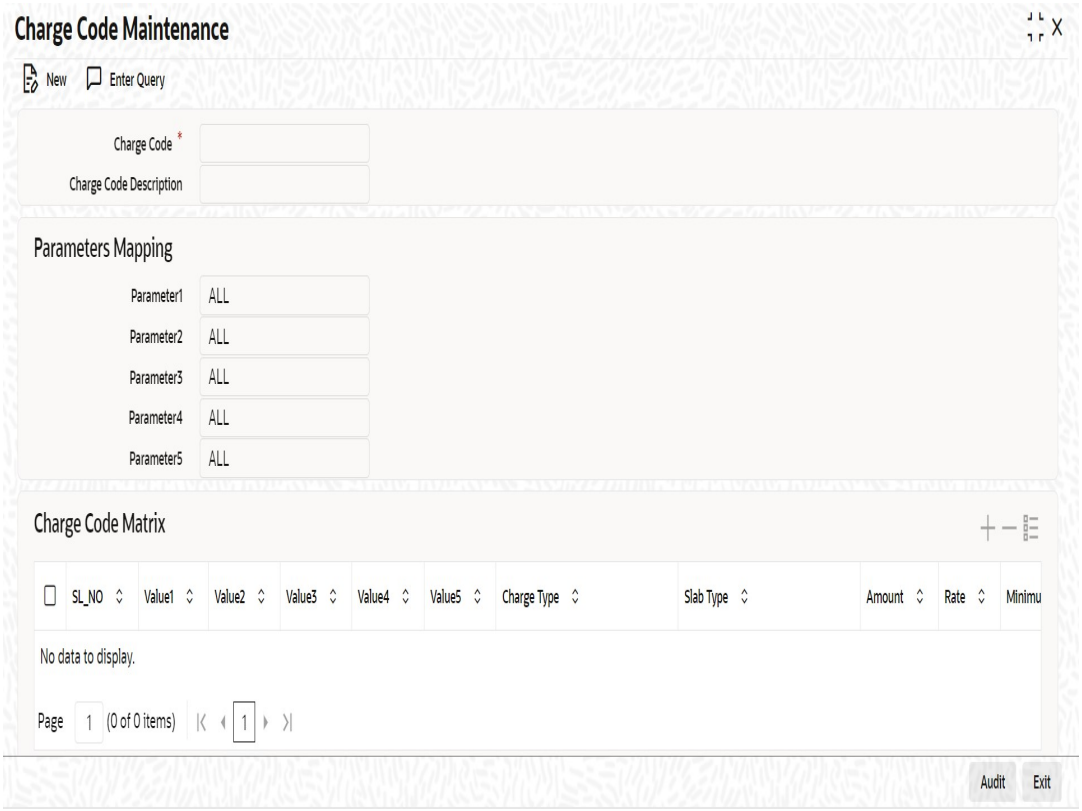
- The system evaluates every tracked records with apportioned amount.
- If apportioned amount is equal to the tracked amount, the system will liquidate the tracked amount completely.
- If apportioned amount is less than the tracked amount and liquidation preference is ‘FULL’, the liquidation will not happen and system will wait for the apportioned amount to become equal to the tracked amount.

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

3.2.8 Charge Code Maintenance

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

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



Specify the following details in this screen:

Charge Code

Specify a unique identifier to identify a charge code.

Charge Code Description

The description of the charge code is defaulted here.

Parameters Mapping

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

- **TRANSACTION_BRANCH_GROUP**- This is the ARC branch group code to which the transaction branch belongs to. If the transaction branch is not grouped under any ARC branch group *.* is returned for the same.
- **ACCOUNT_BRANCH_GROUP -** This is the ARC branch group code to which the account branch belongs to. If the account branch is not grouped under any ARC branch group *.* is returned for the same.
- **PAYABLE_BANK_CODE -** This is the beneficiary Bank Code which is used while sending an outgoing interbank BC/DD/TT.
- **PAYABLE_BRANCH_CODE-** This is the beneficiary Bank's branch Code which is used while sending an outgoing interbank BC/DD/TT.

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

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

Charge Matrix

Values 1 to 5

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

Charge Type

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

Amount

Specify the charge amount in this field.

Rate

Specify the rate in this field.

Minimum Charge

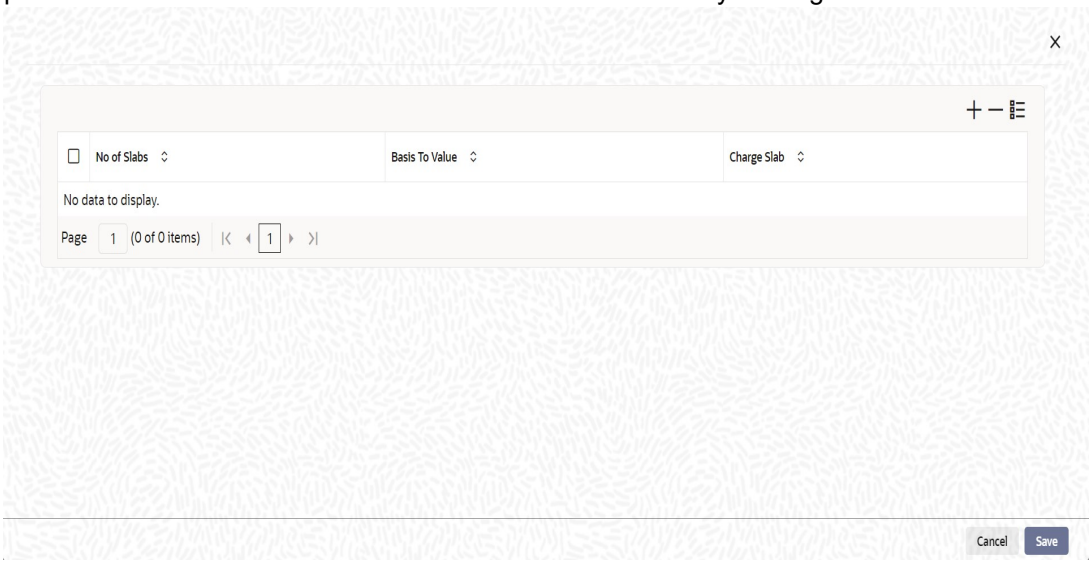
Specify the minimum charge in this field.

Maximum Charge

Specify the maximum charge in this field.

Slab Type

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



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

3.2.9 ARC Branch Group Maintenance

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



Specify the following details in this screen:

ARC Branch Group

Specify a group code to identify a group of branches.

ARC Branch Group Description

Specify a description for the branch group.

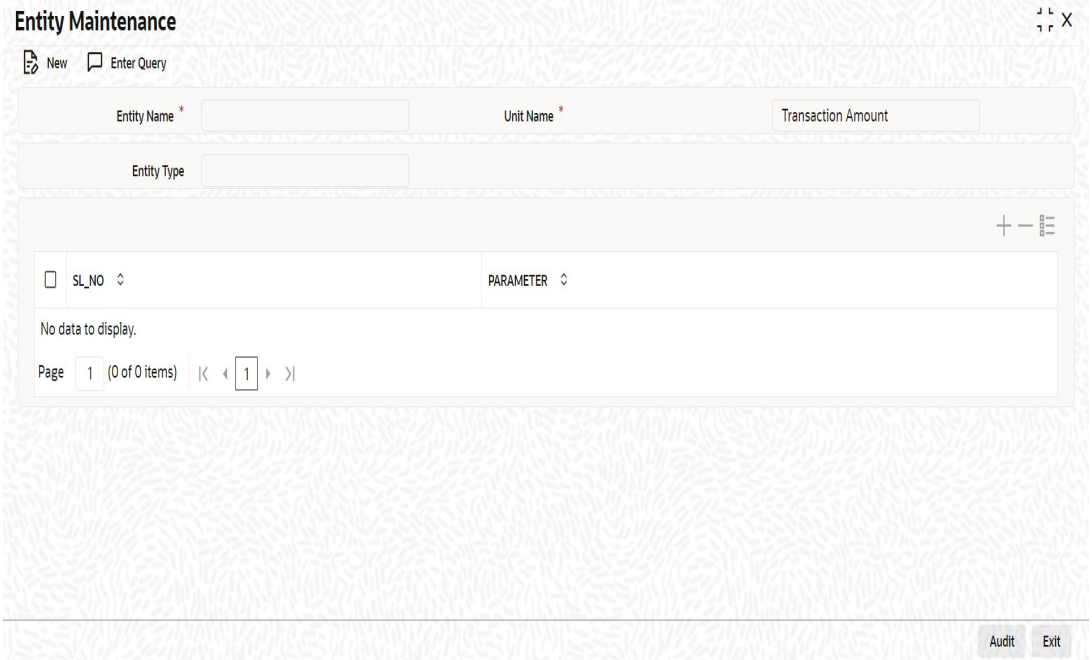
After specifying details in the 'ARC Branch Group Maintenance' screen, all the ARC branch groups are displayed in the 'Branch Parameter Maintenance' screen (STDBRANC). Select the branch group from the 'ARC Branch Group' field.

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

3.2.10 Entity Maintenance

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

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



Specify the following in this screen:

Entity Name

Specify the entity name to be considered for fee maintenance.

Unit Name

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

- Exceeded Amount
- Transaction Amount

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

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

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

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

Entity Type

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

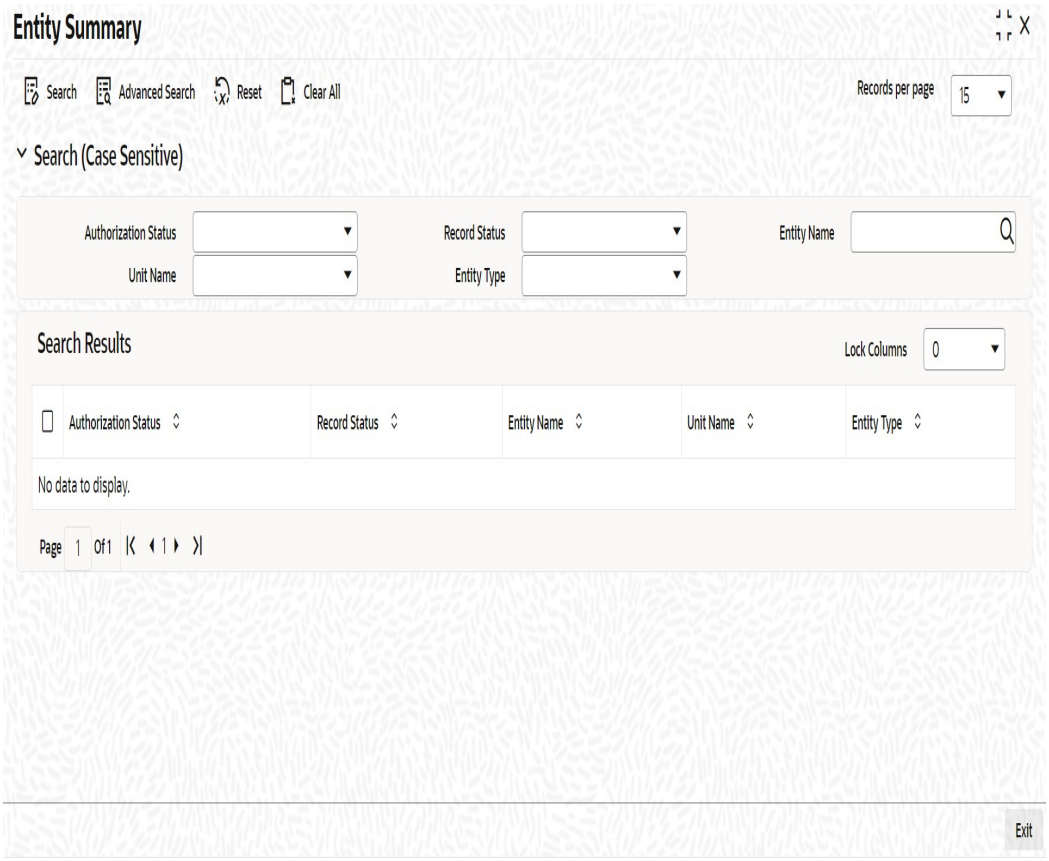
- Null
- Restriction Code

Parameter

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

3.2.10.1 Viewing Entity Types

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



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

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

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

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

- Entity Type

3.3 View Teller Transactions

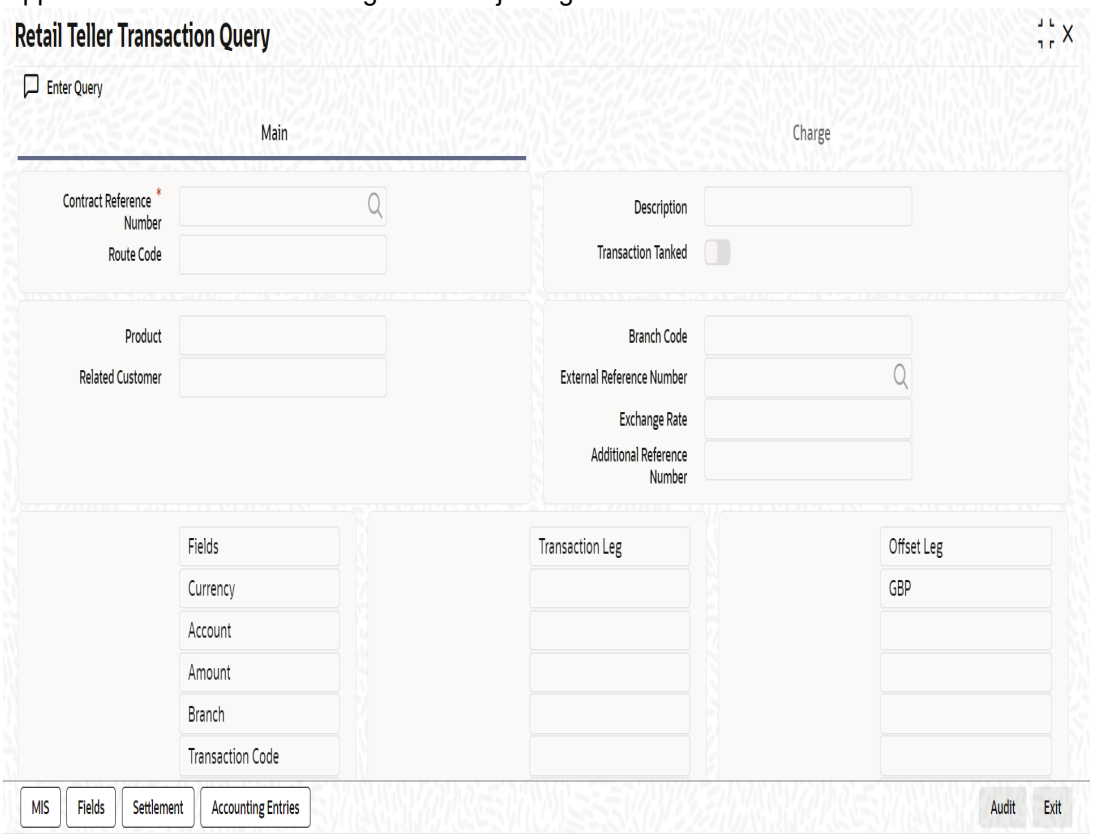
This section contains the following topics:

- Section 3.3.1, "Viewing Teller Transactions"
- Section 3.3.2, "Viewing Transaction Leg Details"
- Section 3.3.3, "Specifying Offset Leg Details"
- Section 3.3.4, "Viewing Instrument Codes"

3.3.1 Viewing Teller Transactions

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

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



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

- Product
- Related Customer
- Branch Code
- External Reference Number
- Exchange Rate
- Contract Reference Number
- Route Code
- Transaction Tanked

- Additional Reference Number

3.3.2 Viewing Transaction Leg Details

Here you can view the following details:

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

3.3.3 Specifying Offset Leg Details

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

3.3.4 Viewing Instrument Codes

You can view the following details here.

- Value Date
- Local Currency Amount
- Narrative
- Track Receivable
- Cheque Number
- Cheque Date
- Credit GL
- Repair Reason
- Liquidation Date

4. Maintaining Retail Teller Products

4.1 Introduction

This chapter contains the following sections:

- Section 4.2, "Maintain Products"
- Section 4.3, "Transaction Reversal"
- Section 4.4, "Generating Notifications"

4.2 Maintain Products

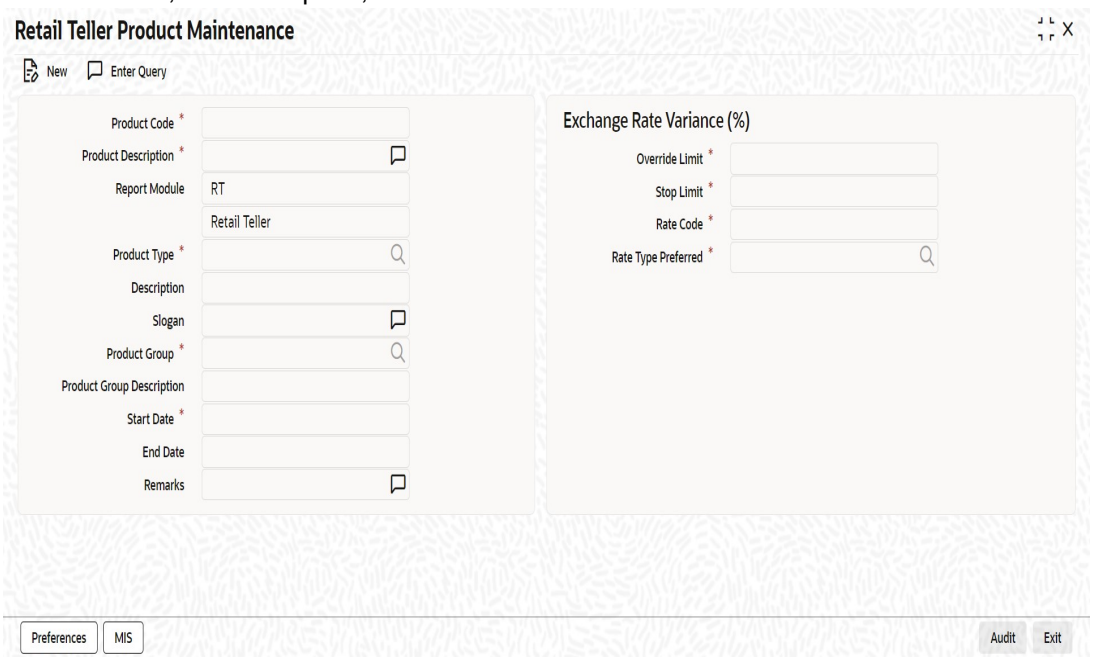
This section contains the following topics:

- Section 4.2.1, "Invoke 'RT Product Definition' screen"
- Section 4.2.2, "Specifying Product Preferences"
- Section 4.2.3, "MIS Button"

4.2.1 Invoke 'RT Product Definition' screen

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

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



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

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

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

- ZRCA - RT Credit product for Account closure charges by Cash
- ZRAC - RT Credit product for Account closure charges by Fund Transfer
- ZRGL - RT Credit product for Account closure charges by GL
- ZRBC - RT product for Account closure charges by Bankers Cheque
- ZRDD - RT product for Demand Draft for Account closure charges
- ZRCD - RT Debit product for Account closure charges by Cash
- ZRAD - RT Debit product for Account closure charges by Fund Transfer
- ZRGD - RT Debit product for Account closure charges by GL

Below-mentioned are the pre-shipped online charges for account statement, cheque book request, and stop payment:

- ZASN - RT product for Account Statement charges
- ZASM - RT product for Account Statement charges
- ZASC - RT product for Account Statement charges
- ZASA - RT product for Account Statement charges
- ZCHN - RT product for Cheque Book charges
- ZCHM - RT product for Cheque Book charges
- ZCHC - RT product for Cheque Book charges
- ZCHA - RT product for Cheque Book charges
- ZSTN - RT product for Stop Payment charges
- ZSTM - RT product for Stop Payment charges
- ZSTC - RT product for Stop Payment charges
- ZSTA - RT product for Stop Payment charges

Below mentioned is the pre-shipped product with RD payment = Y that has to be used for Recurring Deposit Payment:

- ZRDP - RT product for Recurring Deposit Payment

This screen DEDRTPRM should be used for defining products for using Recurring Deposit Payment, Switch, and Online Charge.

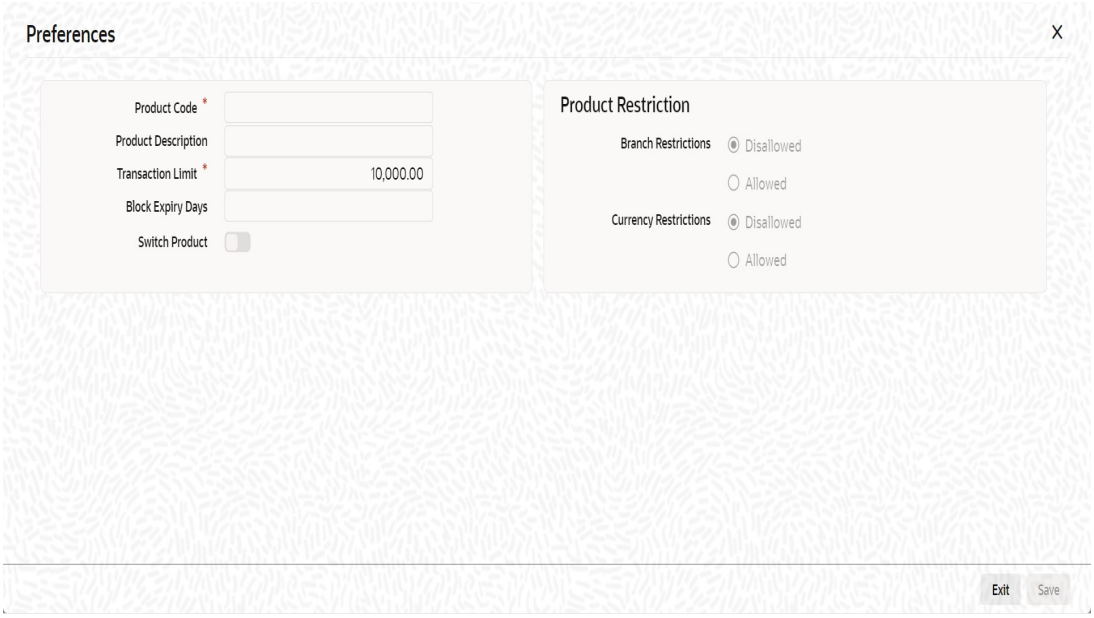
For further information on the generic attributes that you can define for a product, please refer the Products Oracle FLEXCUBE User Manual.

Specifying the Product Type

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

4.2.2 Specifying Product Preferences

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



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

Switch Product

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

4.2.3 MIS Button

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



4.3 Transaction Reversal

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

When is reversal possible?

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

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

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

Reversing a transaction

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

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

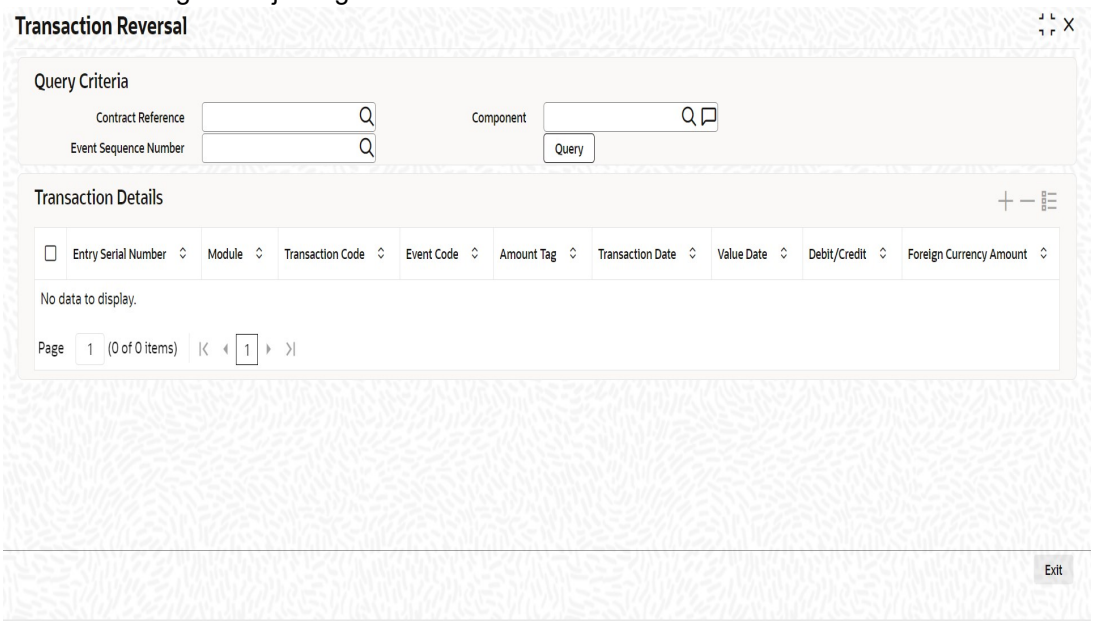
- the system ensures that the till used for the reversal is the same as that used in the original transaction
- the denominations are input (If the transaction is reversed the same day that it is input, the denominations of the transaction can be altered.)
- a batch is open

Note

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

4.3.1 Reversing of Online Charge

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



Query Criteria

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

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

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

Transaction Details

System displays following details under ‘Transaction Details’ section.

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

Note

You can reverse only non cash based transactions.

4.4 Generating Notifications

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

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

Note

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

6. Function ID Glossary

D

DEDONLRV 4-5
DEDQUERY 3-20
DEDRTPRM 4-1

I

IFDATMMN 3-2

S

STDBRGMT 3-17
STDCHGCD 3-13
STDENMNT 3-18
STSENMNT 3-19