Data Entry User Guide

Oracle FLEXCUBE Universal Banking

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Data Entry User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Data Entry module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Data Entry module of Oracle FLEXCUBE.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 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 into the following chapters:

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	*An Overview of the Data Entry Module* is a snapshot of the features that the module provides.

Chapter 3	*Maintaining Data specific to the Data Entry Module* gives information on basic information that needs to be maintained in the system before beginning operations in the DE module.
Chapter 4	*Beginning and End-of-Day Operations* explains the beginning and end of day operations for the data entry module.
Chapter 5	*Defining Attributes of a Teller Product* explains the process of setting up a product.
Chapter 6	*Data Entry Operations* described in this chapter is the procedure to process all types of Data Entry, Teller type and Multiple Off-set entry transactions. Also explained is the method of associating a DE product with a DE contract. The advantage of defining products is highlighted in this chapter.
Chapter 7	*Miscellaneous Transactions* explains transactions pertaining to cash transfer and denomination exchange.
Chapter 8	*Data Entry Control Operations* details the data entry control operations for the Data Entry module.
Chapter 9	*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

- Procedures User Manual
- Settlements User Manual
- Products User Manual
- Charges and Fees User Manual
- Tax User Manual
- Settlements User Manual
- User Defined Fields User Manual

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. An Overview of Data Entry Module

2.1 Introduction

The Data Entry module is a sub system of Oracle FLEXCUBE. This module is designed, primarily, for the use of the tellers in your bank.

Typically, the different operations that a teller performs in the course of the day are the:

- Disbursement and receipt of cash
- Processing of checks *for* clearing
- Sale and purchase of travelers checks
- Transfer of cash between accounts
- Passing adjustment entries

For the sake of convenience, these operations are classified in the Data Entry module of Oracle FLEXCUBE as:

- Teller type transactions
- Journal entries
- Multiple offset entry transactions

The sale and purchase of traveler's checks, foreign currency transactions, check transactions, and cash deposits and withdrawals, are examples of teller transactions. These are transactions that are typically processed across the teller counter.

When a transaction involves one debit entry and multiple credit entries, or vice versa, it is referred to as a multi offset entry transaction. Examples of such transactions could be the posting of entries for clearing transactions: where you credit your customers' accounts for incoming checks and debit the clearing account.

Classifying teller operations in such a manner helps your teller easily access the appropriate input screen required to perform an operation. Each screen, in turn, is streamlined to capture only the data peculiar to the operation. For example, if a teller has to debit an account and credit several other accounts (for salary purposes) she can access the multi-offset transaction input screen and enter only the required data. Similarly, for a cash withdrawal transaction, the appropriate screen is easily accessed and only data specific to the transaction captured.

This chapter contains the following sections:

- Section 2.1, "Introduction"
- Section 2.2, "Organizing Transactions into Batches"
- Section 2.3, "Cross-checking Mechanisms"
- Section 2.4, "Other Features"
- Section 2.5, "Retrieving Information"

2.2 Organizing Transactions into Batches

Batches help you organize information (and therefore, simplify teller operations).

In a manual accounting system, you may maintain the details of transactions in a register. For easy retrieval, you may write down all transactions belonging to one type on a page. For

example, you may write details of all Teller transactions on one page, loan transactions on another page, and so on.

In Oracle FLEXCUBE, this is achieved by grouping transactions as ‘batches’. Each ‘batch’ corresponds to a ‘page’ in the register. The accounting entries that are generated by transactions of a particular type are grouped under a batch. For example, a teller could choose to post the multi-offset transactions entered during the day into a batch, all cash withdrawals into another, and so on. This facilitates quick retrieval of information and easy balancing of books.

Grouping transactions into batches also helps you to authorize transactions in batches. In Oracle FLEXCUBE all operations performed by a user should be authorized by another user with the requisite rights. At the end of day, you do not have to authorize transactions individually. If you print the transaction journal for the batch, you can authorize transactions in batches.

2.3 Cross-checking Mechanisms

The Data Entry module of Oracle FLEXCUBE is designed not only to simplify, but also to ensure the accuracy of the operations that a teller performs. There are a host of cross checking mechanisms that you can opt to ensure the accuracy of the financial details that the teller enters into. For instance, you can:

- Define exchange rate variance limits
- Specify the limit over which signature verification is required
- Specify the values that the authorizer of a transaction has to rekey before the complete details of a transaction are displayed
- Specify transaction (amount) limits
- Display online override for overdrafts

This section contains the following topics:

- Section 2.3.1, "Specifying an Exchange Rate Variance"
- Section 2.3.2, "Enforcing Signature Verification"
- Section 2.3.3, "Indicating Values to be Rekeyed during Authorization"
- Section 2.3.4, "Defining Transaction and Authorization Amount Limits"
- Section 2.3.5, "Online Authorization for Overdrafts"

2.3.1 Specifying an Exchange Rate Variance

When a transaction involves a currency conversion the rates defined for the Rate Type, specified for the product, will be picked up by default (examples for Rate Type could be TC buy rate, cash rate, etc.). This default can be changed. You can impose some restrictions on this changed rate, as follows:

Normal Variance

If the exchange rate variance exceeds the exchange rate for the Rate Type by this value (normal variance), the system will ask the teller for an override before proceeding to apply the exchange rate. This override will be recorded and retrieved along with the transaction. Further, the transaction has to be authorised by another user with the requisite rights before it is stored.

Maximum Variance

A teller cannot apply an exchange rate (on a transaction involving the product) that is greater than the value that you specify as the Maximum Variance. If the teller specifies an exchange

rate that exceeds the standard rate by the maximum variance you have defined for the product, the system will not store the transaction.

2.3.2 Enforcing Signature Verification

You can opt to enforce the verification of a customer's signature for transactions that exceed a limit that you specify. The system will enforce verification of the customer's signature if the transaction amount exceeds the limit that you specify.

2.3.3 Indicating Values to be Rekeyed during Authorization

All operations on a transaction (input, modification, etc.) have to be authorized:

- By a user other than the one who carried out the operation
- It should be done before you can begin the end-of-day operations

To ensure that an authorizer is calling the correct transaction, you can specify that certain transaction details should be entered before the other details are displayed. For example, you can specify that you would like the authorizer of a transaction to rekey values such as the transaction amount, the transaction currency, the transaction account, and so on. The complete details of the transaction will be displayed only after the authorizer enters these values. This is called the re-key option. The fields for which the values have to be given are called the re-key fields.

The details of a transaction will not be displayed for authorization (even if the authorizer of the transaction enters them correctly) if the teller had captured erroneous values while entering the transaction. A transaction will be displayed for authorization only if the values entered by the teller and the authorizer are identical.

If no re-key fields have been defined, the details of the transaction will be displayed when the authorizer calls the transaction for authorization.

2.3.4 Defining Transaction and Authorization Amount Limits

You can define the transaction amount limits for the teller products that you create. A teller cannot enter into a transaction that exceeds the limit defined for the product, which it involves. By defining transaction and authorization limits for tellers and supervisors, you can control the teller transactions that are entered and authorized in your branch.

2.3.5 Online Authorization for Overdrafts

You can define whether an online authorization is required when an account gets into overdraft. When a teller inputs a transaction and the account goes into an overdraft, the teller should have the transaction authorized by a supervisor. The transaction cannot be saved without an authorization from the supervisor. A transaction that results in an overdraft should be authorized by a third person subsequently. In effect, such a transaction will have to be authorized twice as against the mandatory authorization required for normal transactions.

2.4 Other Features

The following are some of the other salient features of the Data Entry module:

- You can define the format of the account statements to suit your requirements.
- You can opt to track the denominations involved in transactions.
- You can retrieve information relating to transactions in the form of reports.

This section contains the following topics:

- Section 2.4.1, "Account Statements "
- Section 2.4.2, "Opting to Track Denominations involved in Transactions"

2.4.1 Account Statements

You can maintain the format of account statements to suit your requirements. You can generate the account statement at regular intervals or when required. The account statements that you provide your customer will contain details of all the transactions involving the account. You can choose to view an account statement (without actually printing it) to provide your customer with transaction details for an account.

2.4.2 Opting to Track Denominations involved in Transactions

You can opt to track the denominations involved in cash transactions. If you choose to enforce denomination tracking, tellers also have to specify the denominations involved at the time of entering cash transactions and transferring cash between tills and vaults.

2.5 Retrieving Information

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. This information may be generated in the form of reports.

A report is information retrieved mostly in a printed format. However, you can direct a report to one of the following destinations:

- The printer
- The screen (as a display)
- A spool file (stored as a spool file to be printed later)

The reports that you have spooled can be printed, or viewed, through the ‘Reports Browser’ screen.

The following are the reports specific to teller operations that you can generate.

- Batch totals
- Currency positions
- Till/Vault positions
- Teller transactions for the day
- Exchange of denominations
- Cash transactions for the day
- Till liquidation
- Till closing report
- Till balancing exceptions

3. Maintaining Data Specific to Data Entry Module

Before you begin operations in the Data Entry module of Oracle FLEXCUBE you must maintain certain basic information in the system. For example, you must maintain the following:

- Branch specific parameters (you can opt to enforce denomination tracking)
- Till/Vault/Cash Dispenser details of your branch
- Bank codes (for other banks)

This data is maintained first since it is required to create your teller products, enter teller transactions, and so on. In other words, this is the foundation on which you build the superstructure 'Products' to which, you can link transactions.

This chapter contains the following sections:

- Section 3.1, "Static Data Maintenance"
- Section 3.2, "Journal Multi Offset Template Maintenance"
- Section 3.3, "Journal Template Maintenance"

3.1 Static Data Maintenance

This section contains the following topics:

- Section 3.1.1, "Maintaining Static Data"
- Section 3.1.2, "Maintaining Data Entry Branch Conditions "
- Section 3.1.3, "Maintaining Till & Vault Parameters "
- Section 3.1.4, "Maintaining Clearing Bank Codes"

3.1.1 Maintaining Static Data

Static data, which is maintained in Oracle FLEXCUBE, can be either common to several modules or specific to a module. For example, data relating to exchange rates is common to modules like Foreign Exchange and Money Market. Static Data that is commonly accessed by several modules is maintained centrally.

Data that is specific to a module is maintained in the module itself. For example, data relating to Tills, Vaults and Cash Dispensers is specific to the Data Entry module. It is therefore maintained in the Data Entry module.

You can maintain static data specific to the Data Entry module in three different screens:

- Data Entry Branch Conditions screen
- Till/Vault/Dispenser Maintenance screen
- Clearing Bank Code Maintenance screen

The procedure to invoke and maintain the tables is explained below.

3.1.2 Maintaining Data Entry Branch Conditions

The mandatory operations and the default parameters that you can define for your branch are referred to as **Branch Conditions.**

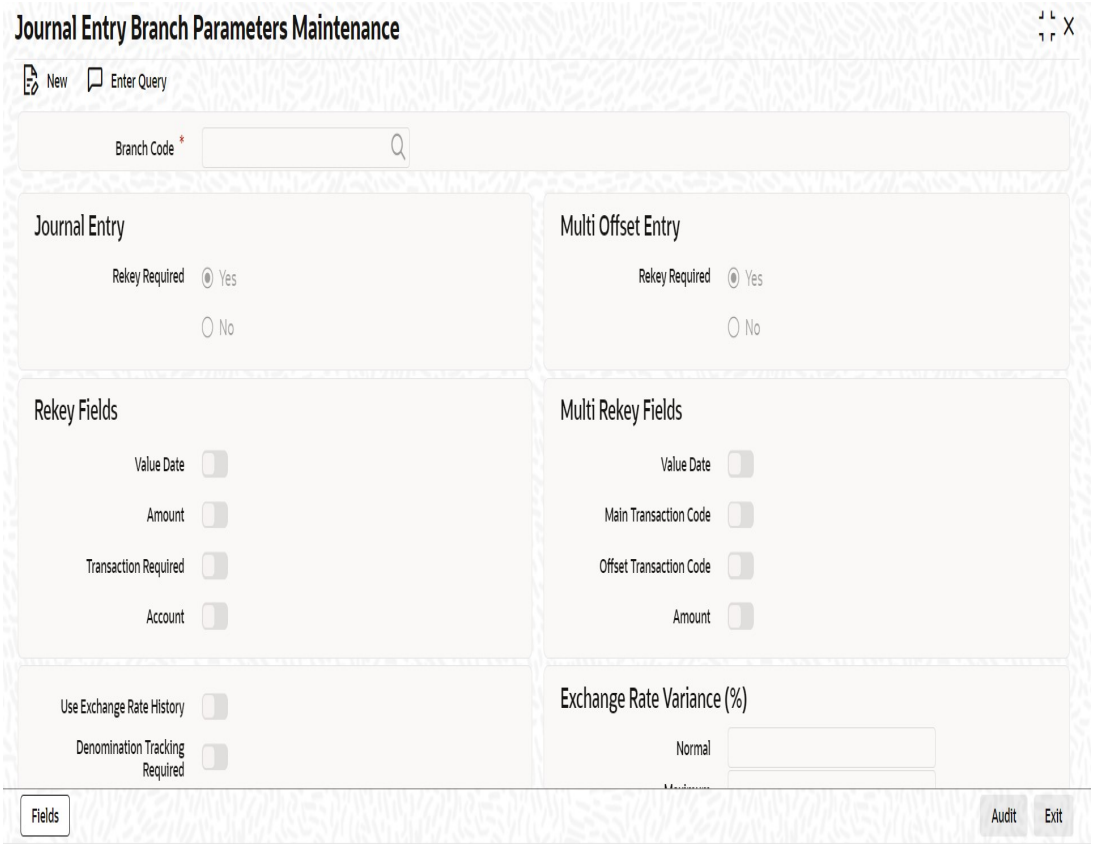
For instance, you can establish operational controls in your branch such as:

- Enforce rekey of important values of a transaction at the time of authorization
- Set default parameters for your branch such as enforcing the input of currency denominations for teller transactions
- Defining an exchange rate variance (explained below) for your branch which will apply to journal and multi offset transactions

You can define the following branch conditions in the Data Entry Branch Conditions table:

- Rekey at the time of authorization of journal and multi offset transactions
- Transaction codes for cash transfers amongst Tills Vaults and Cash Dispensers
- Exchange Rate Variance
- Local currency equivalent of the Exchange Rate Variance
- Denomination input for teller transactions
- Use Exchange rate history
- Allow Cash Dispenser functionality and define the minimum dispensable amount
- Defining the maximum amount to be dispensed during an alarm situation.

You can invoke the 'Journal Entry Branch Parameters Maintenance' screen by typing 'DEDBRCON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Click new icon. You can now maintain the branch conditions for your branch.

Branch Code

Select the branch for which you are maintaining the parameters.

Journal Entry and Multi Offset Entry

You can specify the values that the authorizer of a transaction has to rekey when authorizing it.

All operations on a transaction (input, modification, etc.,) have to be authorized:

- By a user other than the one who carried out the operation
- Before you can begin the end-of-day operations

When you invoke a transaction for authorization—as a cross-checking mechanism to ensure that you are calling the right transaction—you can specify that the values of certain fields should be entered before the other details are displayed. The complete details of the transaction will be displayed only after the values to these fields are entered. This is called the 're-key' option. The fields for which the values have to be given are called the 're-key' fields.

If no re-key fields have been defined, the details of the transaction will be displayed immediately when the authorizer calls the transaction for authorization. The re-key option also serves as a means of ensuring the accuracy of inputs.

You can specify the values of Journal and Multi-offset transactions that the authorizer should rekey in this screen.

Under Journal Entry (on the top left corner) and Multi-Offset Entry (top right corner), you will find the following option: Rekey Required Under this option you will see two buttons against 'Yes' and 'No' respectively.

Click on the button against Yes if you want the authorizer of journal transactions to rekey values. Similarly, click on the button against Yes if you want the authorizer of multi offset transactions to rekey important fields.

Click on the button against No, in these fields, if you do not want the authorizer to rekey values at the time of authorization.

Re-Key and Multi Rekey Fields

Under Journal Entry and Multi Offset Entry respectively, you will see a list of re- key fields. Check against the fields that you want to be re-keyed at the time of authorizing for Journal and Multi Offset entries.

The fields that can be re-keyed for journal entries are:

- Value Date
- Amount
- Transaction Required
- Account

The fields that can be re-keyed for multi offset entries are:

- Value Date
- Main Transaction Code
- Offset Transaction Code
- Amount

The advantages

The ‘Rekey at authorization’ facility is a cross-checking mechanism, which has been provided in Oracle FLEXCUBE. By rekeying the values of a transaction the authorizer can ensure that a transaction is error free.

For instance, you have debited a sum of $100 USD from a customer account. The account number of the customer is USDUS100003D. The Value Date of the transaction is 20/12/99.

The authorizer of the above transaction will have to rekey, for example, the Account Number of the customer; the Amount of the transaction; and the Value Date of the transaction if you have indicated that these values have to be rekeyed at the time of authorization.

By doing so the authorizer can ensure that the transaction is error free.

Exchange Rate Variance (%)

You can maintain exchange rate variation limits for Journal and Multi offset transactions. When you input a Journal transaction, the exchange rate (which you maintain at the beginning of day in the currency table) will be applied. This is referred to as the default exchange rate.

However, for a special customer or in special cases, you may want to use an exchange rate that is greater than the default exchange rate. In this field, you can specify the maximum and minimum percentage difference of the special rate from the default rate. In other words, you can specify the Maximum and normal Exchange Rate Variance.

Note

When you enter a transaction, the system will *not* seek an override if the Exchange Rate that you choose to apply is lower than the Minimum Exchange Rate Variance specified in the Minimum Exchange Rate Variance field. If the Exchange Rate is between the Minimum and the Maximum Exchange Rate Variance defined, the system will display an override message. The system will not store a transaction if you apply an Exchange Rate that is more than the Maximum Exchange Rate Variance defined.

Local Currency Equivalent Variable Limit

Another parameter that you can define for Teller and Journal type transactions, in this screen, is the LCY Equivalent Variance Limit.

When a teller enters a transaction (Teller/ Journal/ Multi offset) she can change the local currency equivalent for the transaction (if it is a foreign currency transaction). The input in this field determines the variance in number of units (note NOT percentage) between the default value and the value changed.

Use Exchange Rate History

Often you may enter back dated transactions. That is, you may enter a transaction date that is earlier than your current system date. On such a transaction a teller may want to apply the exchange rate that prevailed on the transaction date. This rate must be retrieved from history.

By clicking on the box adjacent to ‘Use Exchange Rate History’ you can indicate that you would like to apply the exchange rate from history on back dated transactions. If you do not choose this option, the Spot Rate (maintained for the day on which the transaction is entered in the system) will be used for the transaction.

For example, if the default equivalent of a FCY transaction is 120 units in the LCY and the allowed variance amount that you have specified is 10 units in the LCY, then the LCY equivalent if changed should be between 110 and 130 units.

Denomination Tracking Required

You can opt for tracking denominations for data entry transactions by checking the 'Denomination Tracking Required' checkbox.

Back Value Details

You can post back value dated transactions in Oracle FLEXCUBE. However, for the purpose of risk tracking, you can specify a limit beyond which users will be prevented from posting a back value dated transaction in the system.

Back Valuation Check Required

Check against the option 'Back Valuation Check Required' if you want enable back value dated transactions.

Back Value Days

You then need to specify the number of days to which a transaction posted by a user can be back-valued dated in Oracle FLEXCUBE. If a user specifies a date that does not fall within the back value days limit (measured in calendar days i.e. this period is inclusive of holidays) maintained here, the system will display the error message as "The value date is earlier than the Permitted value days."

- If the message is configured as an 'error', you will not be able to proceed with the transaction, until you specify a date, which is within the limits maintained.
- If the message is configured as an 'override', you will be able to proceed with entering the transaction, but an override is logged into the database, that the date specified does not fall within the limits maintained.
- If it is configured as a 'ignore' message, then no back-valuation check will be performed.

The same validations are carried out for transactions that are uploaded from external systems.

Note

- You will be allowed to specify the 'Back Value Days' only if the 'Back Valuation Check Required' option is checked. If the option is not enabled, the system will allow you to post back-valued transactions upto any date in the past (no check will be done). Further, if the option is checked but you have not maintained the 'Back Value Days' (maintained as NULL), the system will interpret it to be 'Zero' days allowed (for back valued transactions).
- This Functionality will be available for your branch only if the 'Denomination Tracking Required' functionality is *not* enabled for your branch.

3.1.2.1 Fields Button

You can capture additional information that you would like to use either for your convenience or to suit the requirements of your bank. Adding to its flexibility, Oracle FLEXCUBE now provides the option to add fields based on your specifications to meet your needs.

Based on your requirement and the nature of the field, you can specify default values and validations for the field. Oracle FLEXCUBE will validate all entries made to the field against the validations you define for a field. Click 'Fields' button to maintain the additional fields.

Refer the User Defined Fields chapter in the Modularity User Manual for details.

3.1.3 Maintaining Till & Vault Parameters

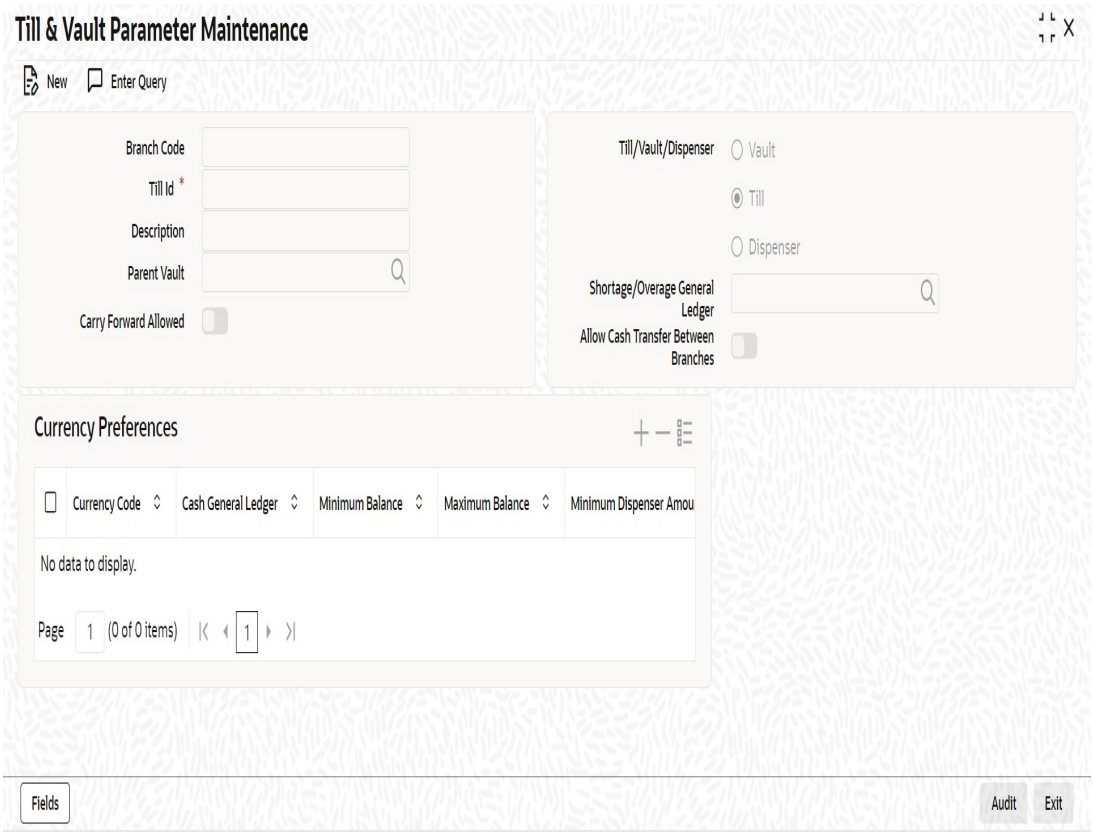
Tills and Vaults are cash repositories. Tills are cash boxes that tellers use. All Tills are linked to the one Safe, or Vault, in the bank. Bank may choose to maintain several Vaults (a Vault for every currency).

For each till or vault that you create in your branch, you have to define the following:

- A unique ID for the till/vault
- The currency details
- The vault to which the till is linked
- The shortage/overage GL
- The minimum and the maximum balance for tills

You can maintain Till or Vault details in the 'Till/Vault Maintenance' screen. In the 'Till/Vault/ Dispenser Maintenance' screen click new icon in the Application tool bar.

You can invoke the 'Till & Vault Parameter Maintenance' screen by typing 'DEDTVSET' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Branch Code

The system displays the code of the branch through which you have logged in this screen.

Till/Vault/Dispenser

Specify whether you are maintaining a Till/Vault/Dispenser. . The options are:

- Vault
- Till

- Dispenser

Till Id

Specify a unique code to identify the Till/Vault you are maintaining.

Description

Specify a brief description of the Till/Vault for future reference.

Parent Vault

Specify the parent vault of the Till. Alternatively, you select the vault from the option list. The list displays all the vault maintained in the system.

Parent Vault is a vault being maintained in the same function having the type as ‘Vault’. All tills (and only tills) must be linked to any vault. And in currency preferences for the till, only currency maintained for the parent vault can be maintained.

You should link the Till you are maintaining to a valid Parent Vault. The option list displays a list of the Vaults that you have maintained in your bank. From the option list, choose the Parent Vault to which you want to link the Till.

Carry Forward Allowed

Check this box to allow carry forward of cash or TC balances to Vault before performing Till Batch closure. By default this box is checked.

If you select this check box:

- The system allows Till balancing with balance in the Till or Vault
- The system allows closure of Till or Vault with TC and cash Balance

If you do not select this check box, the system checks for the error code maintenance and performs the following:

- If you maintain error codes as 'Ignore', the system allows you to close the Till or Vault with balance and does not display any error or override message
- If you maintain error codes as 'Override', the system displays an override message at the time of Till and Vault balancing if closed with cash and TC balance
- If you maintain error codes as 'Error', the system displays an error at the time of Till and Vault balancing, if closed with cash and TC balance

The system displays the following error messages:

- For Cash Balance: The system displays, “Cash balance carry forward is not allowed”
- For TC Balance: The system displays, “TC balance carry forward is not allowed”

In this case, you have to transfer the cash balance to other Till or Vault and proceed to Till Batch Closure.

Shortage/Overage General Ledger

Specify the Shortage/Overage GL for every Till that you create. Alternatively, you select the shortage or overage general ledger from the option list. The list displays all the ledger details maintained in the system.

This GL is used in Teller transactions for posting the difference between the actual transaction amount and the amount of denominations available.

Note

The ‘Shortage/Overage GL’ field is used only for corporate teller transactions.

Allow Cash Transfer Between Branches

Check this box to perform cash transfer to another branch from this vault.

Currency Preferences

Currency preferences are mandatory for all till/Vault/Dispenser for corporate teller. It is not mandatory for retail teller.

Currency Code

Specify the currency code.Alternatively, you select the currency code from the option list. The list displays all the currency codes maintained in the system.

If the type is Vault, and if the Vault is being used as a parent vault for another till, then the same currencies have to be maintained in the child till also. This is applicable only to corporate teller.

Based on the type of Till/Vault/Dispenser, the parameters are maintained for the currencies.

Cash General Ledger

Specify the cash general ledger for the currency. Alternatively, you select the cash general ledger from the option list. The list displays all the ledger details maintained in the system.

Every currency that you have maintained for a Till/Vault should be linked to a Cash GL. While defining a product, if you specify ‘TILL’ as the Accounting Head, all accounting entries that are generated for Teller type transactions (involving the product) will be posted to the Cash GL that you specify for the currency.

Note

For a Vault, you can only maintain the Cash GL. You cannot define a maximum and a minimum currency balance.

Minimum Balance

Specify the minimum amount in each currency that the Till can contain.

Maximum Balance

Specify the maximum amount in each currency that the Till can contain.

Minimum and maximum balance validations are applicable to corporate teller and Retail Teller.

Minimum Dispensable amount

Specify the currency specific minimum amount that can be either dispensed by or deposited into the dispenser. This will be the lowest denomination available in the dispenser for the specific currency. This will be applicable only for Dispenser maintenance and not for Till or Vault maintenance.

3.1.3.1 Fields Button

You can capture additional information to use either for your convenience or to suit the requirements of your bank. Adding to its flexibility, Oracle FLEXCUBE now provides the option to add fields based on your specifications to meet your needs.

Based on your requirement and the nature of the field, you can specify default values and validations for the field. Oracle FLEXCUBE validates all entries made to the field against the validations you define for a field. Click 'Fields' button to maintain the additional fields.

Refer the User Defined Fields chapter in the Modularity User Manual for details.

3.1.3.2 Closing a Till/Vault

You may close a Till/Vault that you are not using. In the 'Teller Till/Vault Maintenance' screen, select 'Close' from the Actions menu in the Application tool bar or click close icon. The system ensures that the Till is not in use and that the balance in the Till is zero.

To reopen a closed Till/Vault, select 'Reopen' from the Actions menu in the Application tool bar or click reopen icon. The system ensures that the Parent Vault and all Cash GLs linked to the Till are open.

3.1.4 Maintaining Clearing Bank Codes

You can use the Clearing Bank Code Maintenance table to maintain a list of banks that participate in your clearing house. Maintaining a list of such banks helps you track and clear cheques bank-wise at the End of Day.

In the following table you must assign each bank a unique Bank Code. The bank code that you specify will be common to all the branches of your bank.

If a cheque drawn on another bank (which you have maintained) is input into the system, tellers can identify the drawee bank with this code. These codes are used by the system to process and sort cheques bank wise.

You can invoke the 'Clearing Bank Code Maintenance' screen from the Application Browser.

To maintain a new Bank Code, click new icon in Application Toolbar. The 'Clearing Bank Code Maintenance' screen will be displayed with no values in the fields. Specify a unique code for the bank in the Bank Code field.

In the Description field you can enter the name of the bank to which you are assigning the code and its location.

3.2 Journal Multi Offset Template Maintenance

This section contains the following topics:

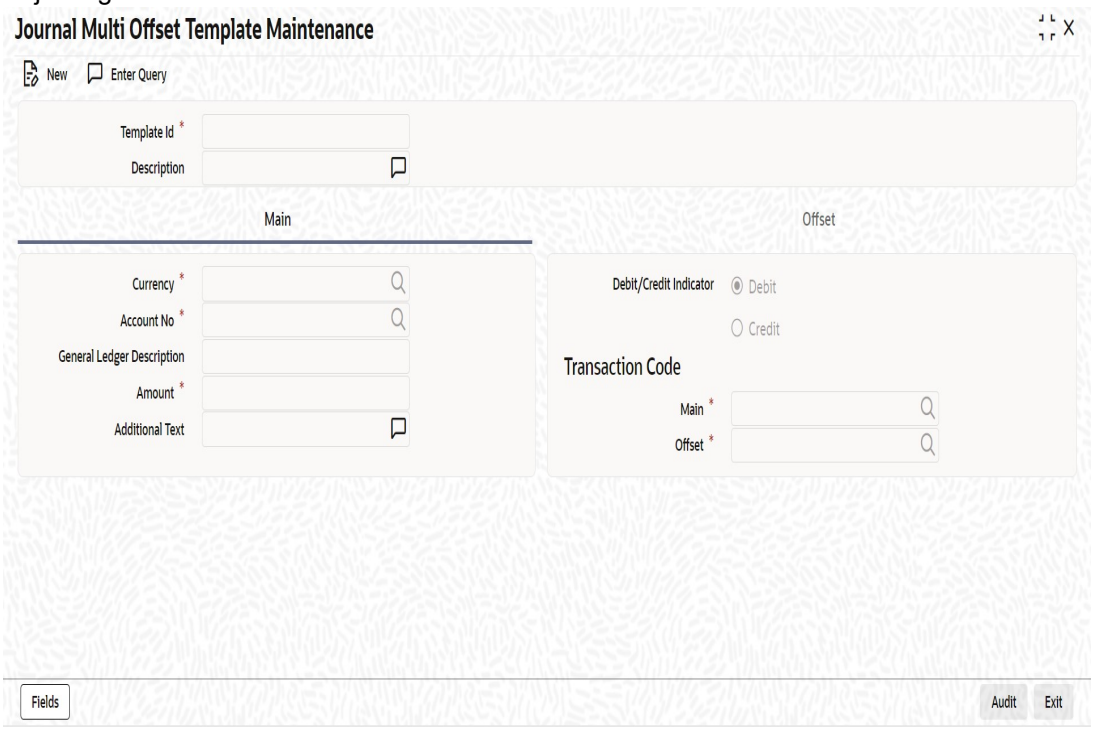
- Section 3.2.1, "Maintaining Journal Multi Offset Template"
- Section 3.2.2, "Main Tab"
- Section 3.2.3, "Offset Tab"

3.2.1 Maintaining Journal Multi Offset Template

If a transaction involves one debit entry and multiple credit entries (or one credit entry and multiple debit entries), it may be referred to as a multi-offset entry transaction. In other words, a multi-offset transaction is one in which multiple accounting entries are passed (to the offset accounts) to balance a single entry

You can maintain templates that can be used for processing multi-offset transactions. The attributes of the templates will be defaulted to the transaction thereby minimizing the time and effort required to process such transactions.

You can invoke the ‘Journal Multi Offset Template Maintenance’ screen by typing ‘DEDMJTMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Template Identification and Description

Specify a unique id to identify the template throughout the system. You can also capture a brief description of the template being maintained.

3.2.2 Main Tab

Account Number and Description

Select the account number and the description for the template. All the account numbers that are maintained in the branch are available in the option-list provided. The entry passed to this account will represent the main leg of the multi-offset transaction.

On selection of the account number, the associated description is displayed in the next field.

Currency

The currency of the account number that you have entered (in case of a customer account) is displayed here. However, you are allowed to maintain a different currency. All the valid currencies in the branch are available in the option-list provided. You can select the appropriate currency from the list.

Amount

In this field, enter the amount of the transaction. The amount that you enter here will be considered to be in the currency that you select in the previous field.

You must also indicate whether the amount is to be credited to the account or debited from the account. To do this, you must select either ‘Dr’ or ‘Cr’, depending on the nature of the entry.

Additional Text

You can capture any additional remarks regarding the template in this field. This is a free format text and is used only for information purposes.

Debit/Credit Indicator

Debit Credit Indicator defines if the template is being maintained for Debit or Credit. In the Main Tab you can give an Account, from that account if you mark as Debit, the amount will be debited. Under the Offset tab those are the accounts which you credit for this debit in main account.

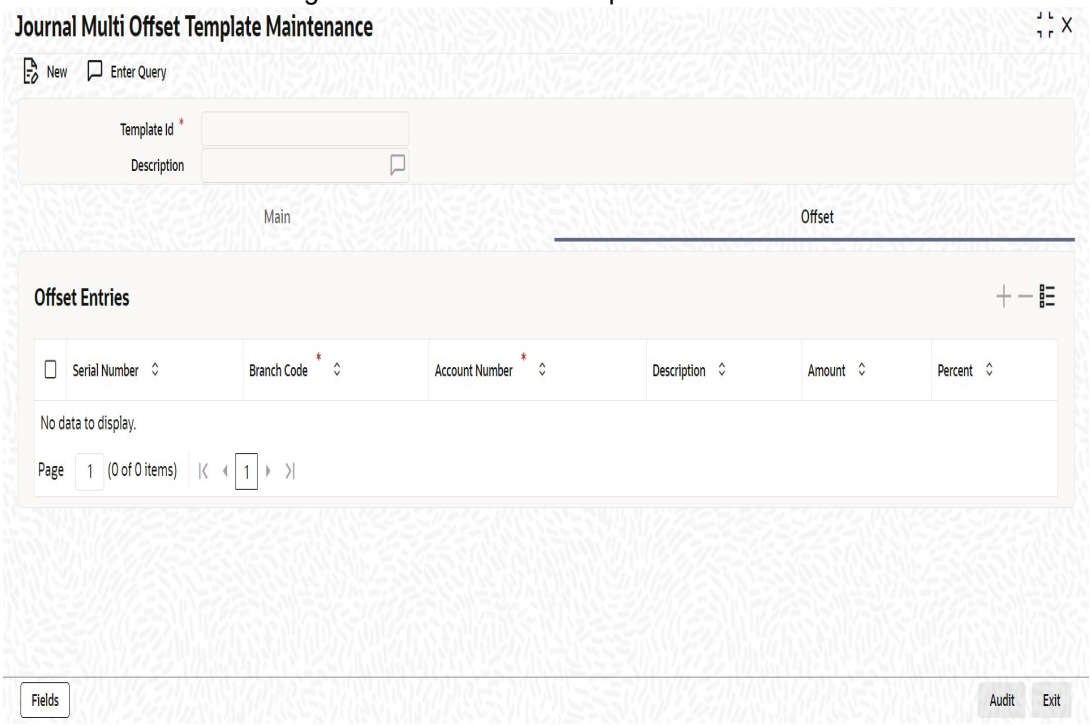
Transaction Code

A transaction code is used to identify the nature of the entries that are passed. You can specify a transaction code for the main leg of the transaction as well as for the offset entry.

An option-list consisting of all the valid transactions maintained in your branch is provided for each field (Main and Offset). You can select the appropriate transaction codes from this list.

3.2.3 Offset Tab

The details of the offset leg of the transaction are captured in the 'OFFSET' tab of the screen:



Indicating Offset Entries

For the offset leg of the transaction, you can select multiple accounts that belong to different branches of your bank. The option list provided for the 'Account' field gets populated with the relevant accounts, depending on the branch code selected.

Serial Number

The system displays the serial number on selection of an offset account.

Branch Code

Specify the branch code.

Account Number

Specify the account number of the customer.

Amount and Percent

For each account that is selected, you can specify either the amount or the percentage of the amount.

If you specify the amount, the percentage is automatically calculated with respect to the amount that you specify for the main leg of the transaction (in the 'MAIN' tab). Similarly, the amount is automatically calculated if you decide to specify the percentage for each offset account.

> **Note**
>
> The sum total of all the amounts specified for each offset account must be equal to the amount of the main leg. So also, the total of the percentages should not exceed 100%.

At the time of processing multi-offset transactions, you can associate a template with the transaction. The details from the template will get defaulted to the transaction.

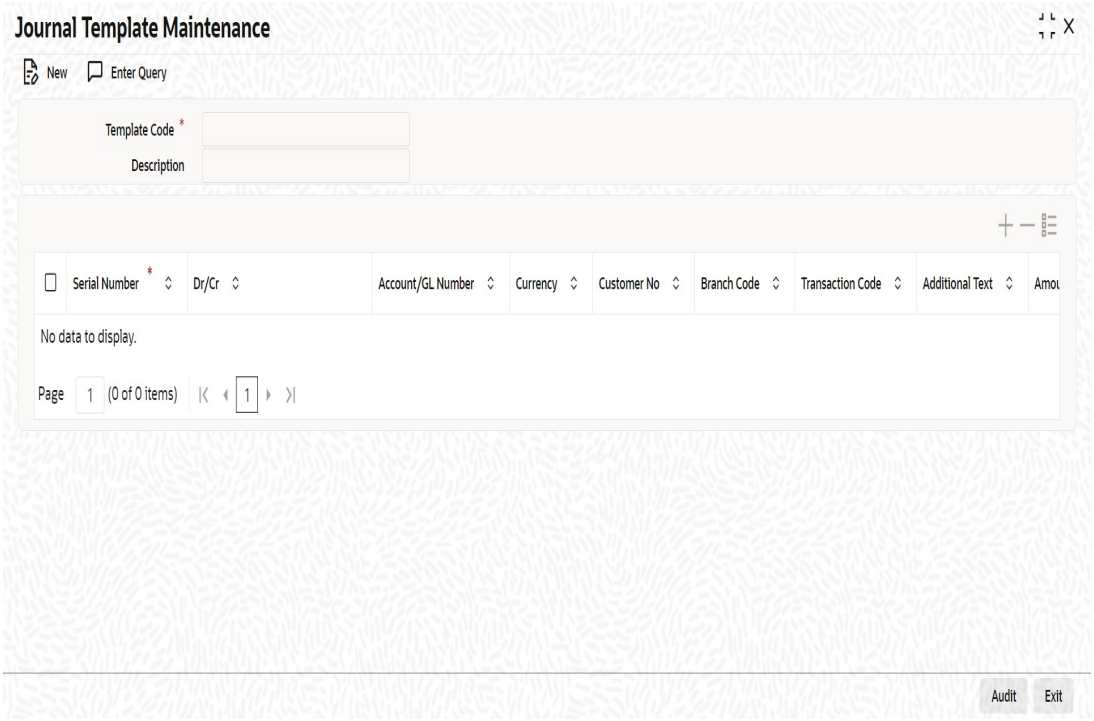
3.3 Journal Template Maintenance

This section contains the following topics:

- Section 3.3.1, "Maintaining Journal Template"
- Section 3.3.2, "Viewing Journal Template Maintenance"

3.3.1 Maintaining Journal Template

The journal entry template for multiple debits to multiple credits can be maintained in the 'Journal Entry Template Definition' screen. You can invoke this screen by typing 'DEDJNLPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can enter the following details:

Template Code

Enter a unique journal template code.

Description

Enter a brief description about journal template.

Sl No

By default the system generates the serial number, starting from 1.

Dr / Cr

You can indicate whether the amounts entered in the online screen is debited or credited by selecting one of the option given below:

- Debit
- Credit

Account/GL Number

Specify the account/GL number for which the template is defined. The adjoining option list displays all valid accounts and internal leaf GL codes available in the system. You can select the appropriate one.

Transaction code

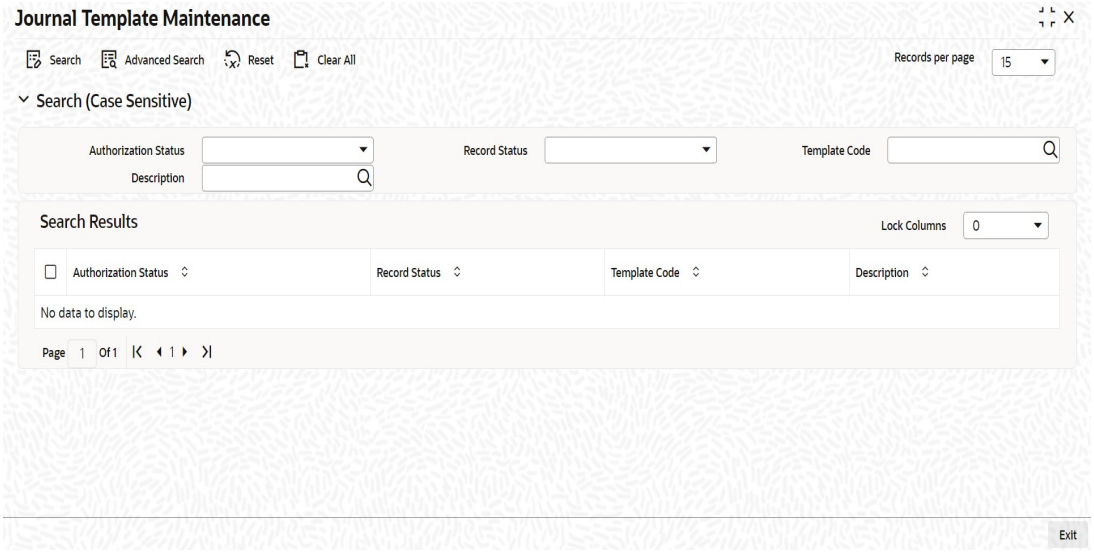
Specify the transaction code for the entry. The adjoining option list displays all valid transaction codes available in the system. You can select the appropriate one.

Additional text

Specify the narration for the entire transaction.

3.3.2 Viewing Journal Template Maintenance

You can view the summary of all journal templates created, using the 'Journal Template Maintenance' screen. You can invoke this screen by typing 'DESJNLPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. You can search based on the Template code, authorization status, and Record status.



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

- Authorization Status

- Record Status
- Template Code
- Description

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

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Template Code
- Description

4. Beginning and End-of-Day Operations

Tellers, or the Customer Service Representatives of your branch, can perform three types of input operations in Oracle FLEXCUBE. They can enter:

- Teller type transactions
- Journal type transactions
- Multiple Offset Entry transactions

Cash transactions and trade in travelers' checks are typical teller type transactions.

Simple voucher entries, such as interest adjustments, payments made by the bank towards taxes, internal book entries of the bank etc, are examples of Journal transactions.

If a transaction involves one debit entry and multiple credit entries, or one credit entry and multiple debit entries, it is referred to as a multi-offset transaction. The following is an example of a multi-offset transaction.

For example, Cavillieri and Barrett Finance Corporation has an account with your bank. They have instructed you to debit their account with you, and credit their employees' salary accounts on the last day of every month. When you carry out these instructions at the end of the month, you would be entering a multi-offset transaction.

However, before you can commence teller operations you must perform two functions. You must open a 'batch' and a Till. These operations may be referred to as Beginning of Day operations.

This chapter contains the following sections:

- Section 4.1, "Batch Operations"
- Section 4.2, "Batch Authorization"
- Section 4.3, "Till Open"
- Section 4.4, "Till Balancing"
- Section 4.5, "Till Position"
- Section 4.6, "End-of-Day Cash Dispenser Validations"

4.1 Batch Operations

In a manual accounting system, you may maintain the details of transactions in a register. For easy retrieval, you may write down all transactions belonging to one type on a page. For example, you may write details of all Teller transactions on one page, loan transactions on another page and so on.

In Oracle FLEXCUBE, this is achieved by grouping transactions in batches. Each 'batch' corresponds to a 'page'. The accounting entries that are generated by transactions of a particular type are posted in a batch.

All transactions that have been entered into the system have to be authorized at the end of the day by a user with the required authorization rights. You can authorize transactions of a particular type by authorizing the batch into which they have been posted (since all transactions of a particular type are posted into a batch).

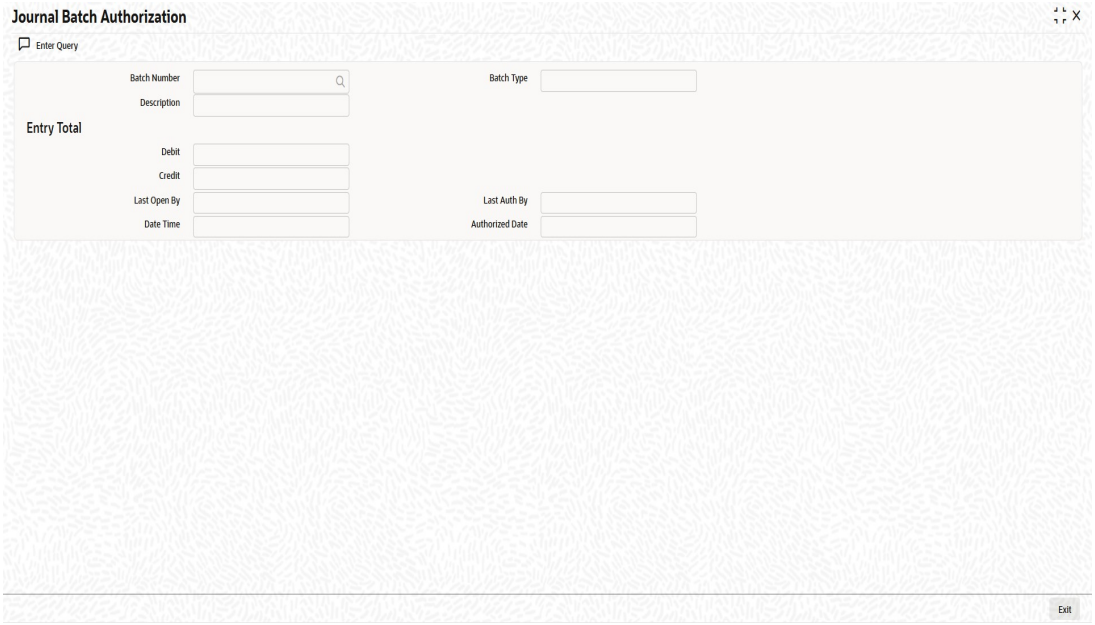
4.2 Batch Authorization

This section contains the following topic:

- Section 4.2.1, "Authorizing Batch"

4.2.1 Authorizing Batch

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



If automatic generation of batch numbers has been allowed at your bank in the 'Bank Wide Parameters' screen, the system automatically generates the batch numbers sequentially. The number of the first batch will be 0000. The series in which the subsequent batch numbers are generated is as follows:

- 0000 to 0009
- 000a to 000z
- 0010 to 0019
- 001a to 001z
- 0020 to 0029
- 002a to 002z and so on.

When all the batch numbers are used up, system will display a message stating that all the available batch numbers have been exhausted.

Batch Number

If your bank has not opted for automatic generation of batch numbers, enter a number for the batch in the Batch Number field. You can enter a number between 1 and 9999. If the Batch Number that you have specified is not already in use, you can use the batch to post the transactions that you will enter during the day.

Description

Specify the description for the batch. Every time you reopen, view, delete or authorize the batch the description will be displayed.

Batch Type

Specify the type of batch.

Entry Total

An entry in the Check Total field is not mandatory. If the total debit and the total credit, generated by the transactions *to be* posted in a batch, is known upfront you can enter the values (in LCY) in the Check Total field. In case the *actual* debit and credit totals posted to the batch do not match the entries in this field, you cannot leave the Teller Entry Form. In such a case, check the transactions that have been entered and correct those that have been erroneously entered or missed out on.

In case you entered a wrong check total in this field, you can change it in the 'Batch Summary screen'. Click on 'Batch' in the Teller Entry Form. The 'Batch Summary' screen will be displayed.

Debit and Credit

Enter any value as the debit and credit total.

Last Open By

The system displays the name of the person who last opened the batch.

Last Auth By

The system displays the name of the person who last authorized the batch.

Date Time

The system displays the date and time of the batch.

Authorized Date

The system displays the authorized date.

Reopening batch

You can reopen a batch that you opened earlier.

To reopen a batch, select 'Reopen' from the Actions menu in the Application tool bar or click reopen icon. When you reopen a batch, the system ensures that you are the user who originally opened the batch. You cannot reopen a batch that has been opened by another user — even if it is not in use. The System Administrator has to reassign the batch to you before you can use it.

Deleting batch

If you opt to delete a batch, the system checks if the entries that have been passed into the batch were passed by you. That is, if you were the original user of the batch. If not, you cannot delete the batch. The system also checks if the batch is in use. If it is, you cannot delete the batch. You can delete a batch from the Batch Browser. To delete a batch, select 'Delete' from the Actions menu in the Application tool bar or click delete icon.

Note

When you delete a batch all unauthorized transactions in it will be deleted.

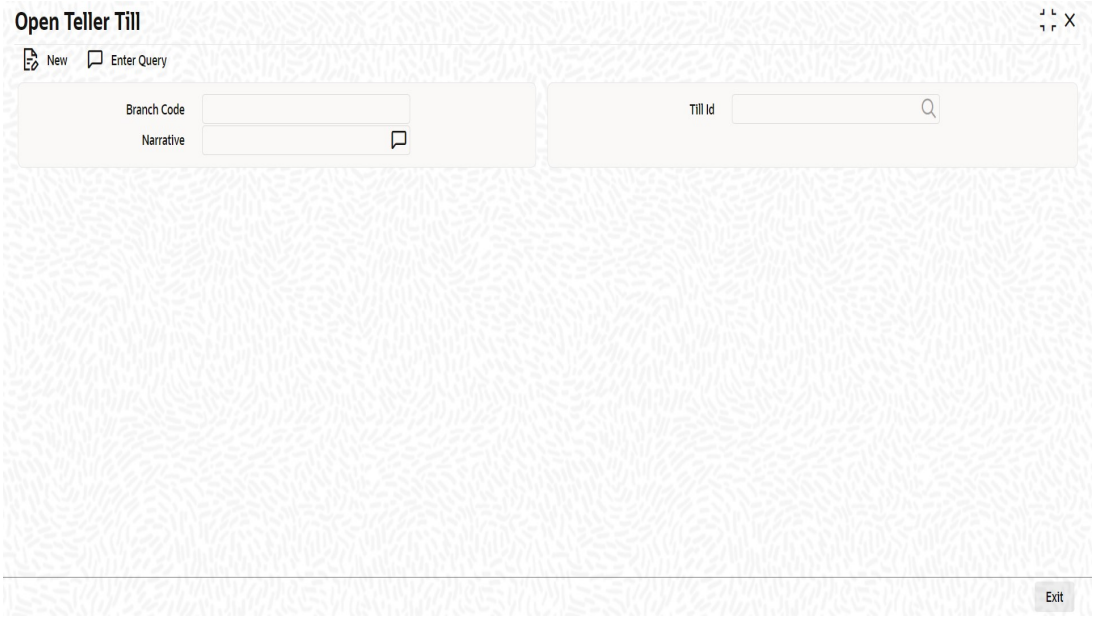
4.3 Till Open

This section contains the following topic:

- Section 4.3.1, "Opening Till"

4.3.1 Opening Till

For cash transactions, the system ensures that you have opened a Till. If you have not opened a Till type 'DEDTILOP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The 'Open Teller Till' screen will be displayed.



You can capture the following details:

Branch Code

The system displays the current logged-in branch code.

Till Identification

Specify the till that should be opened. The adjoining option list displays all valid tills available in the current logged-in branch. You can choose the appropriate one.

> **Note**
>
> A till that you have opened cannot be used by any other user during the day, unless it is balanced and reassigned to another user.

Narrative

Specify any additional information.

4.4 Till Balancing

This section contains the following topic:

- Section 4.4.1, "Balancing Till"

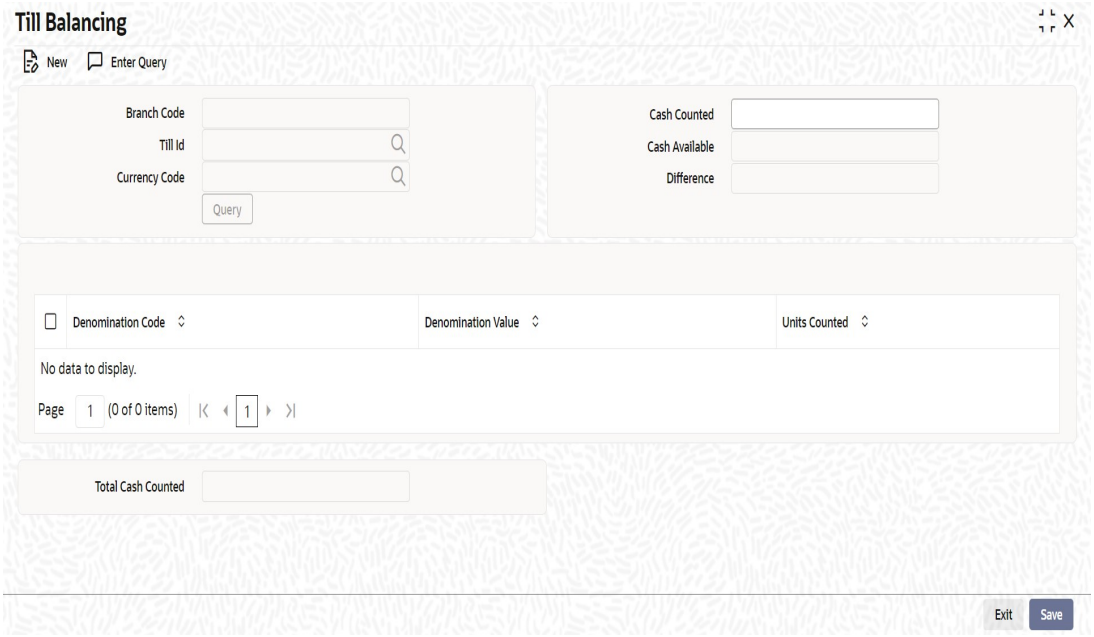
4.4.1 Balancing Till

Till balancing involves checking of the physical balance in the Till (actual balance) against the till balance according to the system. All Tills that have been used for Teller transactions during the day have to be 'balanced' before the end-of-day. Note that a Till used by a teller cannot be assigned to another unless it is balanced.

Note

All currencies in a Till have to be balanced for the Till to be considered balanced.

You can balance a Till through the 'Till Balancing' screen. You can invoke this screen by typing 'DEDTILBL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details.

Branch Code

The currency logged-in branch is displayed.

Till Identification

Specify the till that has to be balanced. The adjoining option list displays all valid tills maintained in the system. You can select the appropriate one.

Currency Code

Specify the currency in which the till has to be balanced. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

Cash Counted

Specify the amount counted based on which till has to be balanced.

Cash Available

The system displays the till balance.

Difference

The system displays the difference between the system computed till balance (cash available) and the manual amount that has been counted (cash counted).

Denomination Code

Specify the denomination code based on which you have counted the balance in the till.

Denomination Value

The system displays the value of the denomination based on the code.

Units Counted

Specify the number of units counted per denomination.

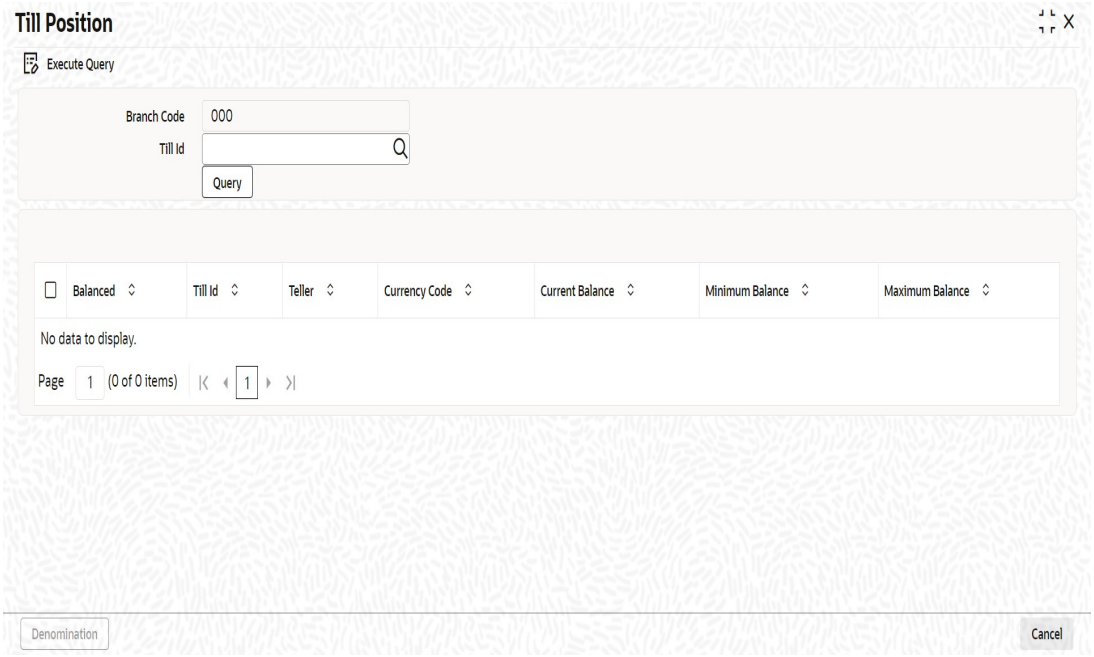
4.5 Till Position

This section contains the following topics:

- Section 4.5.1, "Marking Till Position"
- Section 4.5.2, "Denomination Button"

4.5.1 Marking Till Position

You can query on till position through the 'Till Position' screen. You can invoke this screen by typing 'DEDTILPO' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details.

Branch Code

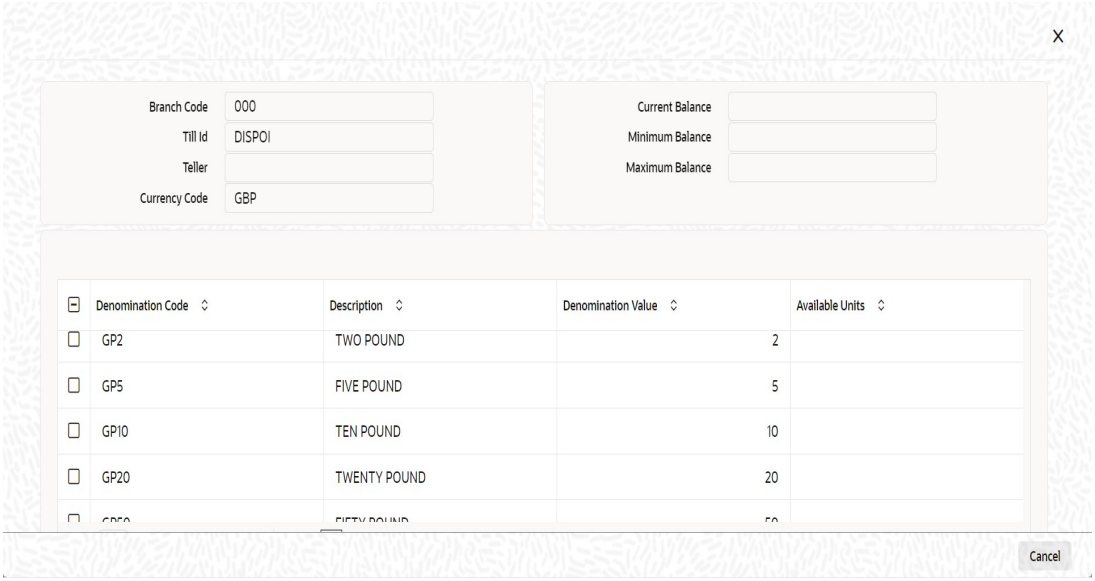
Specify the branch code based on which you want to query on till position. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Click 'Query' button. The system displays the following details for all tills in the branch:

- Balance Indicator
- Till Identification
- Teller
- Currency Code
- Current balance
- Minimum Balance
- Maximum Balance

4.5.2 Denomination Button

You can view denomination details for tills by checking the box alongside a record and clicking the ‘Denomination Details’ button.



You can view the following details:

- Branch Code
- Till Identification
- Currency Code
- Teller
- Current Balance
- Minimum Balance
- Maximum Balance
- Denomination Code
- Description
- Denomination Value
- Available Units

4.6 End-of-Day Cash Dispenser Validations

As part of the End of Transaction Input, the dispenser log’s credibility will be checked against the cash dispenser position and an error will be raised if the two do not match. The cash dispenser daily log will be archived in the archive table and cleaned as a part of EOD processing.

An EOD batch will post accounting entries for the cash GL’s during online transactions. This batch will read the journal entries which gets logged online for every transaction and process the accounting entries for the cash GL’s for the cash dispenser functions like Partial Load, Partial Unload, Empty Dispenser, Give Change, Notes Counting, Give Alarm, Deposit and Withdrawal Transactions.

Apart from processing accounting entries, this batch job will update the cash till and dispenser balances.

5. Defining Attributes of Teller Product

As a bank, you will offer your customers a variety of financial services. For example, you may deal in traveller's cheques, offer loans, accept short and long term deposits, and so on.

Each of these services can be further classified. Take, for example, traveller's cheques You can:

- buy traveller's cheques in the local currency
- sell traveller's cheques in the local currency
- buy traveller's cheques in USD
- sell traveller's cheques in USD
- buy traveller's cheques in GBP
- sell traveller's cheques in GBP etc

You can make a 'product' of each of these traveller's cheques that you deal in. In this chapter, we shall discuss the manner in which you can define attributes specific to a Teller product.

This chapter contains the following section:

- Section 5.1, "Teller Product Definition"

5.1 Teller Product Definition

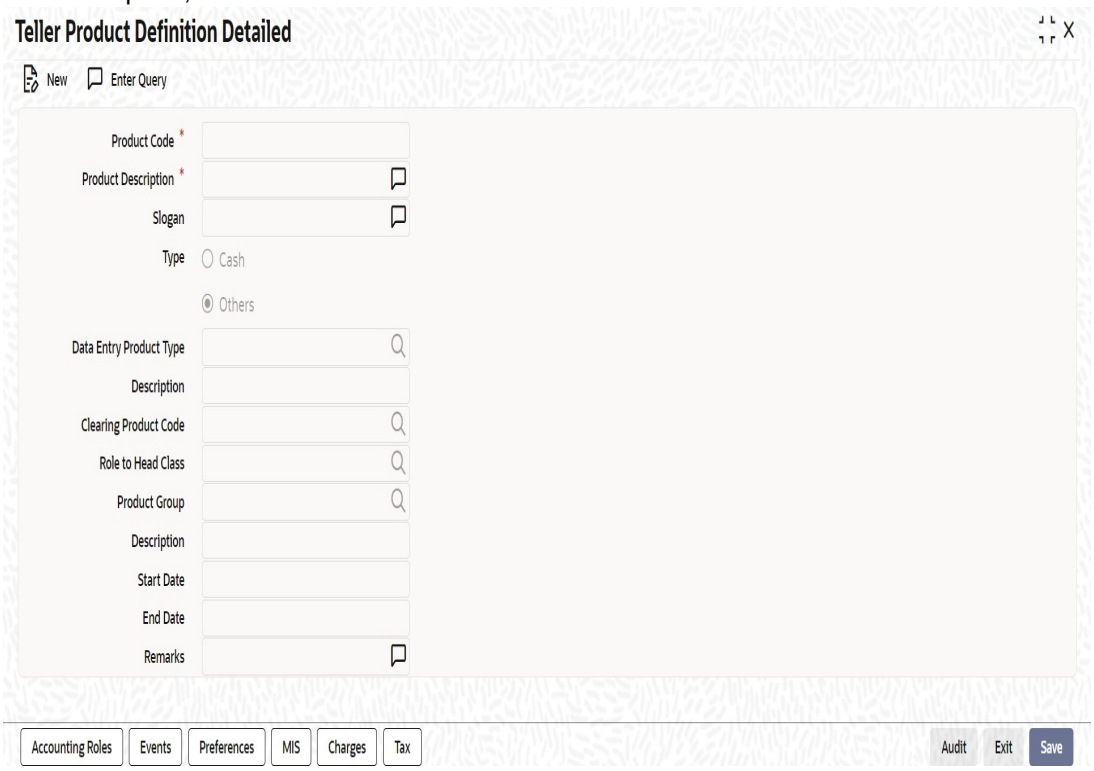
This section contains the following topics:

- Section 5.1.1, "Creating Teller Product"
- Section 5.1.2, "Accounting Roles Button"
- Section 5.1.3, "Events Button"
- Section 5.1.4, "Preferences tab"
- Section 5.1.5, "MIS Button"
- Section 5.1.6, "Charges Button"
- Section 5.1.7, "Tax Button"
- Section 5.1.8, "Viewing Product Summary"

5.1.1 Creating Teller Product

You can create a Teller product in the 'Teller Product Definition Detailed' screen, invoked from the Application Browser. You can invoke this screen by typing 'DEDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. In this

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



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate button in the horizontal array of buttons in this screen. For a teller product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

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

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals under Modularity:

- Product Definition (In the Products manual, you would also find information on setting up accounting roles and heads, accounting entries and advices for events, as well as the branch, currency and customer restrictions)
- Interest
- Charges and Fees
- Tax
- User Defined Fields

Product Code

Specify a unique code to identify the product.

Product Description

Specify a brief description for the product.

Slogan

Specify a slogan that should be used for the product.

Type

The first attribute that you define for a product is its *type*. You can broadly classify products into two *types* in the Data Entry module of Oracle FLEXCUBE - Cash and Others.

For example, you have created a product for USD traveller's cheques called TravelUS. Assume you would like to offer this product only to customers who have an account with you and will accept payments only in cheques.

When you create TravelUS you would indicate the product type as 'Others'.

If, on the other hand, you choose to offer the product TravelUS to anyone for a cash payment you would define the product type as 'cash.'

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

Data Entry Product Type

Specify the Data Entry product type to which the product belongs. The adjoining option list displays all valid Data Entry product types maintained in the system. You can select the appropriate one.

Description

A brief description of the chosen Data Entry product type is displayed here.

Clearing Product Code

Specify the Clearing product to which the product belongs. The adjoining option list displays all valid Clearing product codes maintained in the system. You can select the appropriate one.

Role To Head Class

Specify the Role to Head Mapping class to which the product belongs. The adjoining option list displays all valid Role to Head class codes maintained in the system. You can select the appropriate one.

Product Group

Specify the group to which the product belongs. The adjoining option list displays all valid group codes maintained in the system. You can select the appropriate one.

Description

The system displays a description for the chosen product group.

Start Date

Specify the date from which the product should come into effect, using the adjoining calendar.

End Date

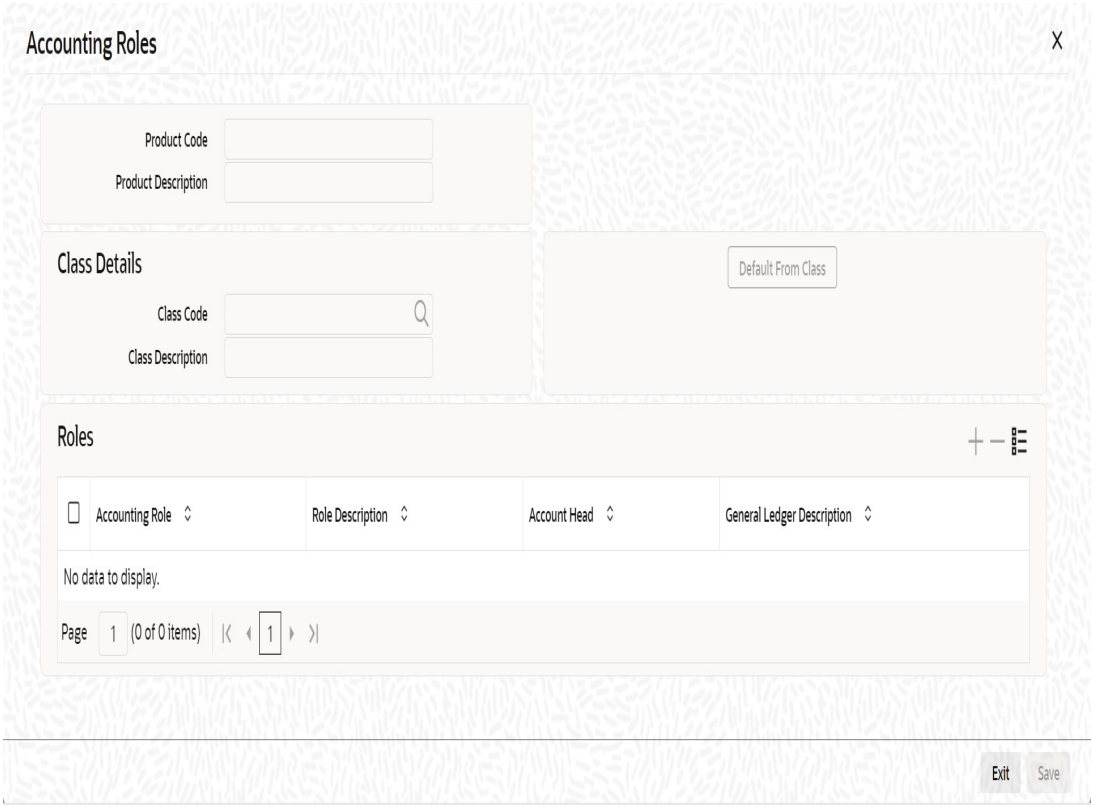
Specify the date until which the product should be effective, using the adjoining calendar.

Remarks

You can specify remarks for the product.

5.1.2 Accounting Roles Button

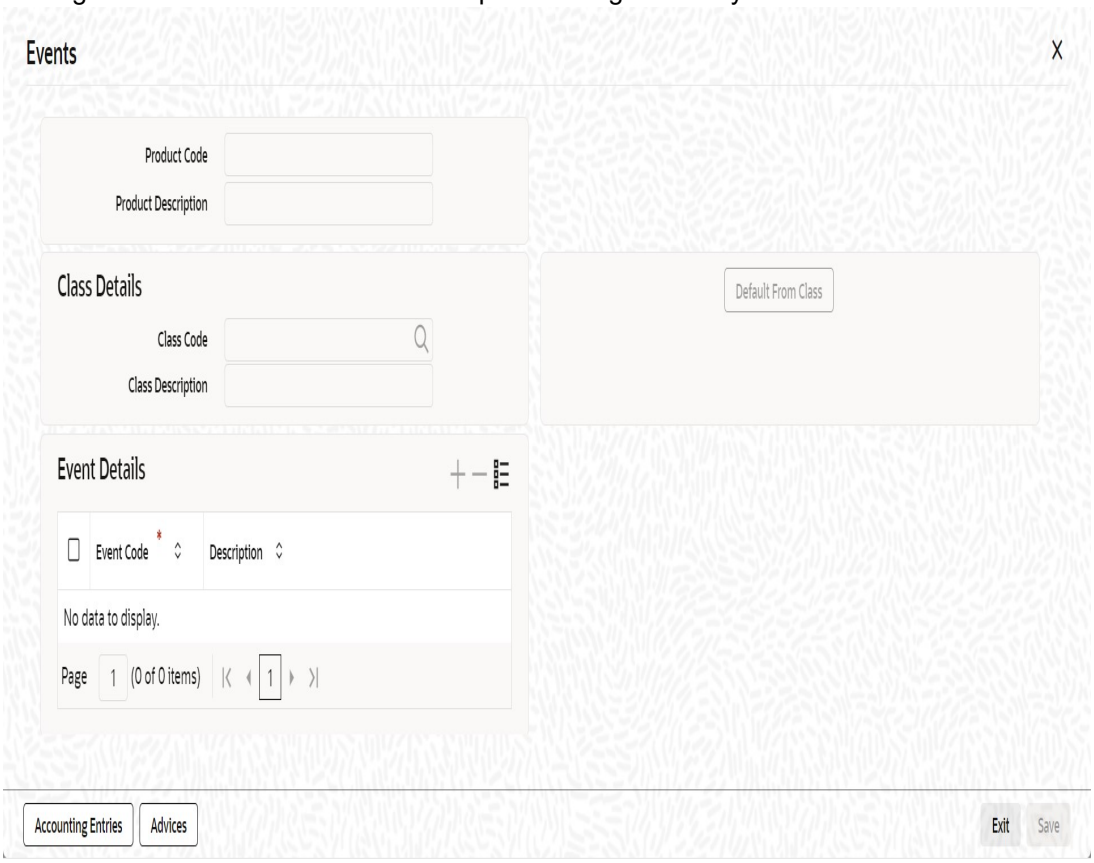
Click ‘Accounting Roles’ button and invoke the following screen to define accounting roles for the product you are creating. In this screen you can map accounting roles to accounting heads.



Refer the Products User Manual under Modularity for further details.

5.1.3 Events Button

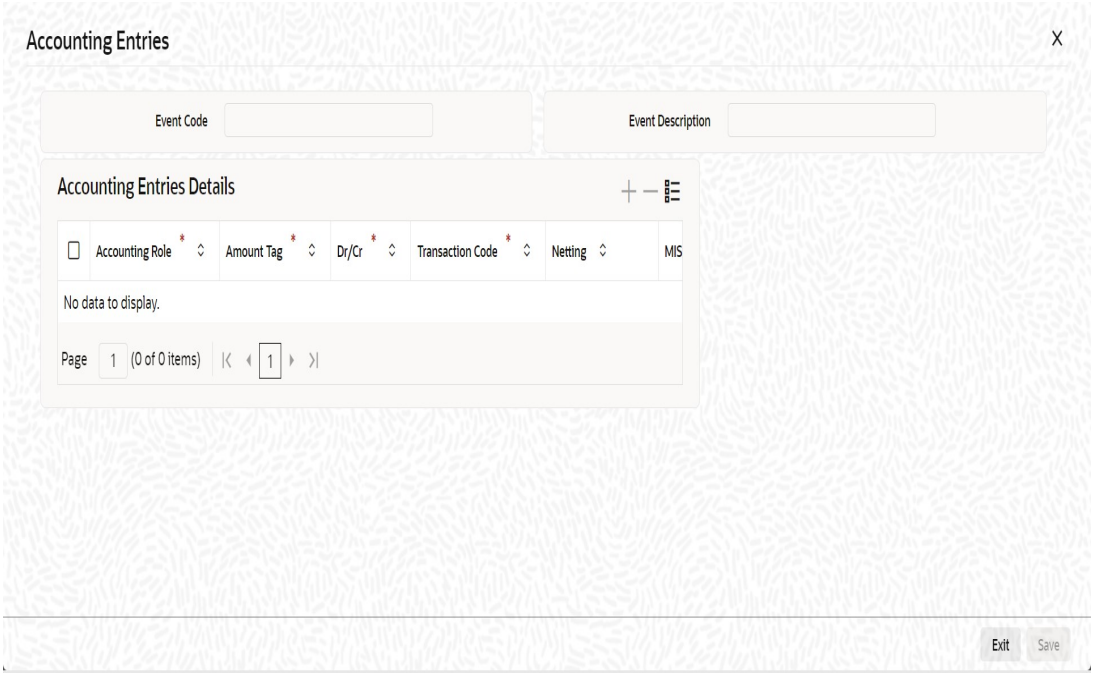
Click ‘Events’ button and invoke the ‘Events’ screen. Through this screen, you can define events for transactions and also specify details of accounting entries and advices that have to be generated for the events that take place during the life cycle of transactions.



Refer the Product Definition User Manual under Modularity for further details.

5.1.3.1 Accounting Entries Button

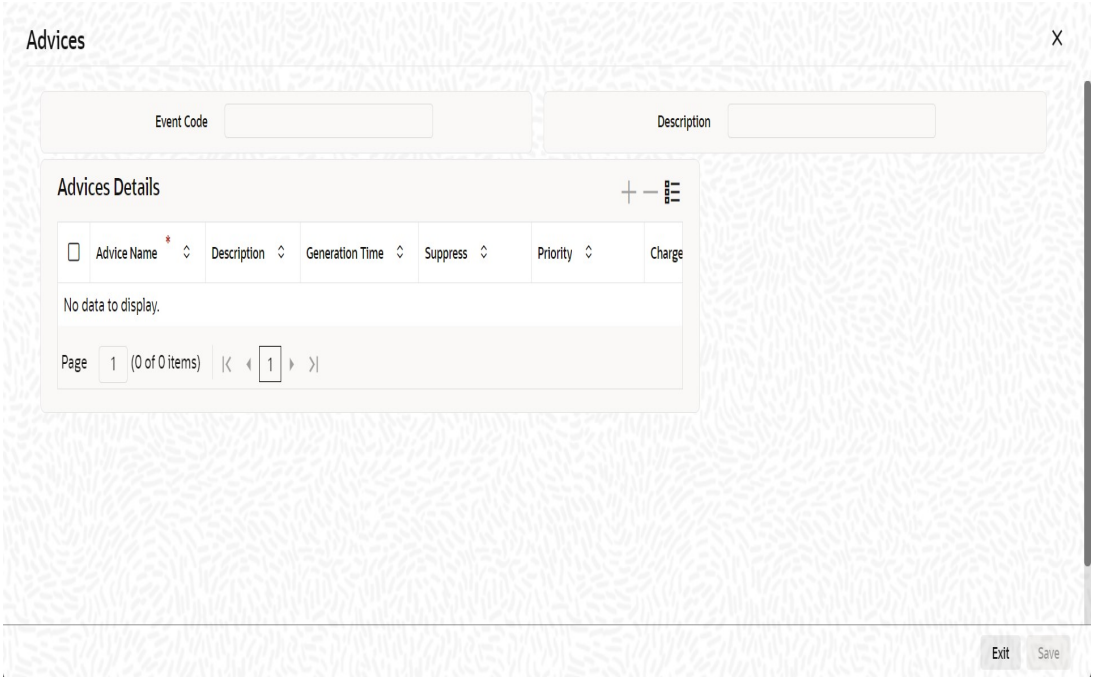
Click ‘Accounting Entries’ button in the ‘Events’ screen and invoke the ‘Accounting Entries’ screen to define accounting entries for every event.



Refer the Product Definition User Manual under Modularity for further details.

5.1.3.2 Advices Button

Click ‘Advices’ button in the ‘Events’ screen and invoke the ‘Advices’ screen to define advices for every event.



Refer the Product Definition User Manual under Modularity for further details.

5.1.4 Preferences tab

When you create a product, you can specify certain operational procedures that you would like Tellers and Data Entry Supervisors to follow when they enter or 'authorize' transactions involving the product. These specifications are referred to as 'Preferences' for a product.

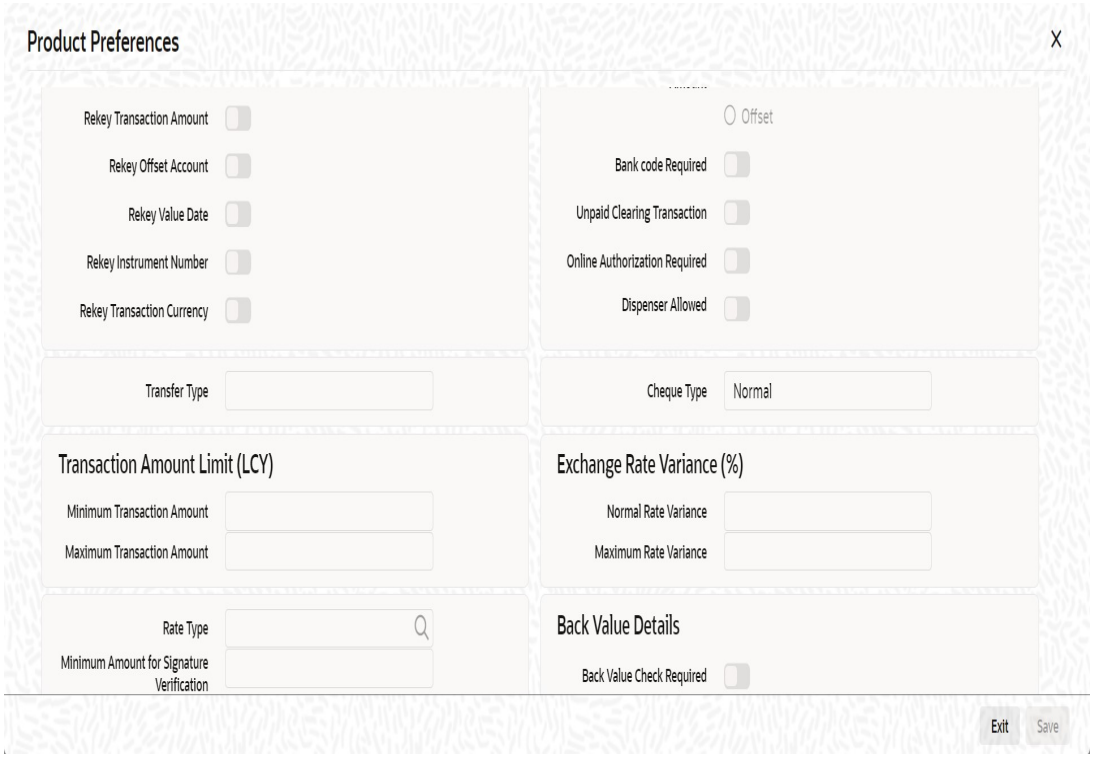
The 'preferences' that can be specified

In the Preferences screen you can define "preferences" for a product. The following are the "preferences" you can define:

- Whether certain important details relating to the transaction need to be 'rekeyed' by the 'authorizer' of the transaction. The details could be any of the following:
  - transaction account
  - offset account
  - value date
  - transaction amount
  - instrument number
  - transaction currency
- Whether the charges that you want to levy are to be collected by default from the
  - transaction amount
  - offset amount
- Whether the default offset currency is the
  - transaction currency or the
  - local currency
- Whether bank codes (of other banks) should be entered in case of cheque transactions
- You can specify the Maximum and Minimum Transaction amount in the local currency
- The percentage of the Maximum and Minimum Exchange Rate Variance
- The Exchange Rate Type
- You can opt to verify the signature of the customer involved in a transaction exceeding a specified amount.

These preferences will apply to all transactions involving the product

In the Data Entry Product Definition screen, click ‘Preferences’ to invoke the ‘Product Preferences’ screen.



You can capture the following details:

Product Code and Description

The system displays the product code and its description from the main screen.

Transaction Authorization

Rekey Required

All transaction entered in the system should be ratified or ‘authorized’ by a user with the requisite rights. This is a security feature.

When a transaction involving a product is authorized, you can indicate, in this screen, if the transaction details need to be rekeyed by the authorizer. If you opt for rekey of details click on the button against ‘Yes’ under ‘Rekey Required’.

You can indicate which of the details that you would like the authorizer to rekey. Click on the box adjacent to any or any of the following to indicate that it should be rekeyed:

- Rekey Transaction Account
- Rekey Transaction Amount
- Rekey Offset Account
- Rekey Value Date
- Rekey Instrument Number
- Rekey Transaction Currency

Default Charge Collection Account

You can indicate if the charges are to be collected, by default, from the transaction account or the offset account involved in the transaction. Click on the button adjacent to the account which you would like to debit for the charge.

Default Offset Currency

In this field, you can specify the offset currency for transactions involving the product. The offset currency can either be the local currency or the transaction currency.

Click on the button adjacent to 'Txn Ccy' if you would like to specify that as the offset currency for transactions involving the product. Or, click on 'LCY' to indicate if the offset currency is the local currency.

Bank Code Required

You can maintain a list of banks that participate in your clearing house (refer the branch conditions table). Maintaining a list of such banks helps you track and clear cheques bank-wise, at the End of Day.

You can indicate if the Bank Code should be entered when a teller enters a cheque transaction for the product.

Online Authorization Required

Oracle FLEXCUBE gives you the option of authorizing teller transactions as and when you process them. While saving the details of a teller transaction, the system displays the Choose Authorizer screen through which you can choose the User ID of the person who has the required authorization rights. After you select the ID of the user who is to authorize the record, the details of the teller record will be made available to the user concerned. Upon authorization of the details of the record by the user concerned, the system notifies the maker of the record with an authorization notification message.

You will be allowed to authorize transactions online, only if you have enabled this option for the Teller Product linked to the particular transaction. To allow online authorization, choose the 'OnlAuth Required' option in the DE Product Preferences screen. Leave the box unchecked if you do not want to perform the online authorization of transactions associated with the product.

Dispenser Allowed

Enable Dispenser Allowed to indicate that data entry product being defined has to have the cash dispenser facility.

This facility will be applicable for the product only if it has been enabled for your branch in the Data Entry Branch Conditions screen.

Unpaid Clearing Transaction

Check this box to capture the reason for clearing transaction for all transactions under this product.

Transfer Type

Specify the type of transfer. The adjoining option list displays all valid transfer types available in the system. You can select the appropriate one.

Cheque Type

Select the type of cheque applicable on transactions under this product, from the adjoining drop-down list. You can choose any one of the following options:

- Normal
- Circular
- A Type

Transaction Amount Limit (LCY)

The maximum and minimum transaction amount for a product, can be defined in this screen. These limits should be specified in the local currency.

Minimum Transaction Amount

Specify the minimum transaction amount for the product. The teller cannot enter a transaction if the transaction amount is less that what you specify here.

Maximum Transaction Amount

Specify the maximum transaction amount for the product. A teller cannot enter a transaction (involving the product) if the amount exceeds the maximum transaction size that you specify here.

Rate Type

You can define an exchange rate type for every product that you create. For example, you can specify the exchange rate type as 'TC sell rate' for a traveller's cheque product that you sell.

When you enter a transaction, involving the product, the exchange rate (which you maintain at the beginning of day in the currency table) corresponding to the Exchange Rate Type will be applied. This is referred to as the default exchange rate.

Click the adjoining option list and view all exchange rate types that are maintained. Double click on the Rate Type that you wish to specify for the product.

Exchange Rate Variance (%)

For a special customer or in special cases, you may want to use an exchange rate (a special rate) that is greater than the default exchange rate.

Normal Rate Variance

In this field you can specify the default or normal percentage difference of the special rate from the exchange rate. In other words, you can specify the Normal Exchange Rate Variance for a product.

Maximum Rate Variance

In this field you can specify the maximum percentage difference of the special rate from the default rate. In other words, you can specify the Maximum Exchange Rate Variance for a product.

Note

When you enter a transaction, the system will *not* seek an override if the Exchange Rate Variance is lower than the Normal Exchange Rate Variance that you have specified in the Minimum Exchange Rate Variance field. If the Exchange Rate Variance is between the Minimum and the Maximum Exchange Rate Variance that you have defined, the system will display an override message. The system will not store a transaction if the Exchange Rate Variance is more than the Maximum Exchange Rate Variance defined for the product.

Minimum Amount for Signature Verification

Specify the minimum amount on exceeding which a transaction should mandate signature verification.

Exchange Rate

Select the type of exchange rate to be applied for transactions under this product, from the adjoining drop-down list:

- Buy Rate
- Sell Rate
- Standard Mid Rate

Back Value Details

You can post back value dated transactions in Oracle FLEXCUBE.

Back Value Check Required

For the purpose of risk tracking, you can indicate that users should be prevented from posting a back value dated transaction in the system beyond a certain number of days. Check this box to indicate this preference.

Back Value Days

You can specify the number of days to which a transaction posted by a teller can be back-valued dated in Oracle FLEXCUBE. If the teller specifies a date that does not fall within the back value days limit (measured in calendar days i.e. this period is inclusive of holidays) maintained here, the system displays the following error message as “The value date is earlier than the Permitted value days.”

- If the message is configured as an error, you will not be able to proceed with the transaction, till you specify a date, which is within the limits maintained.
- If the override is configured as a warning, you will be able to proceed with entering the transaction, but an override is logged into the database, that the date specified does not fall within the limits maintained.
- If it is configured as a ‘ignore’ message, then no back-valuation check will be performed.

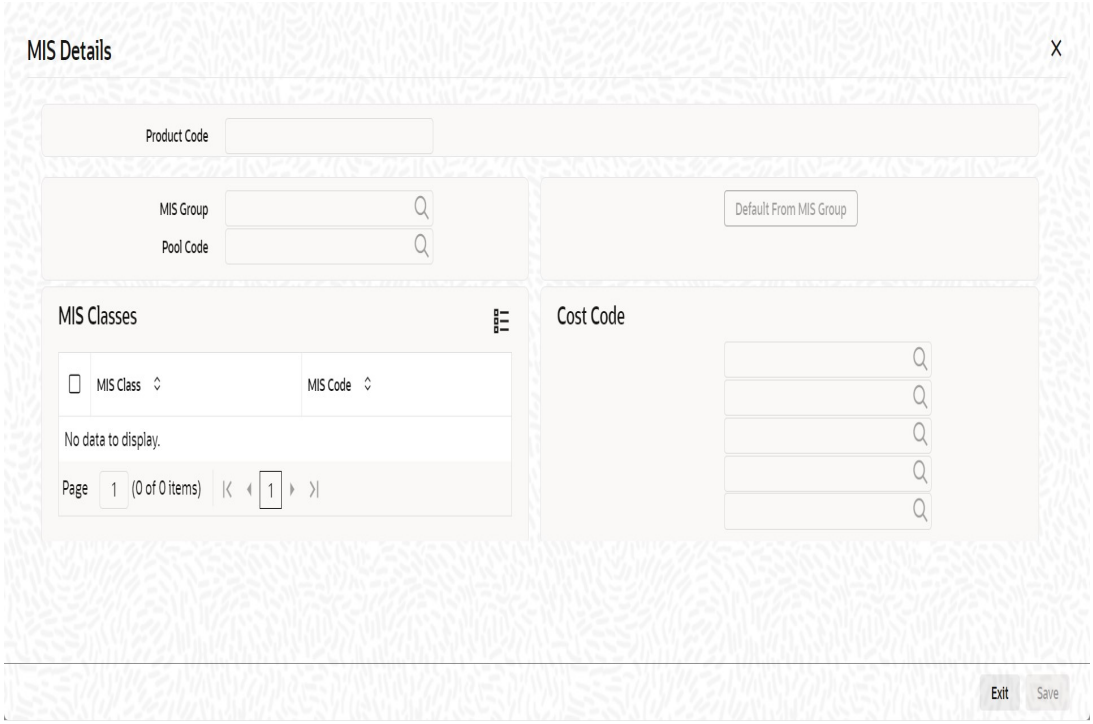
The same validations are carried out for transactions that are uploaded from external systems.

Note

If you have enabled this preference as a Branch Parameter, it will be defaulted to this screen. You will not be allowed to change it. However, if you have not maintained it as a preference for your branch, you can specify the details here. If the option is checked but you have not maintained the ‘Back Value Days’ (maintained as NULL), the system will interpret it to be ‘Zero’ days allowed (for back valued transactions).

5.1.5 MIS Button

Click ‘MIS’ button to define Management Information Details (MIS) details for the product you are defining.



Refer the User Manual on MIS under Modularity for further details.

5.1.6 Charges Button

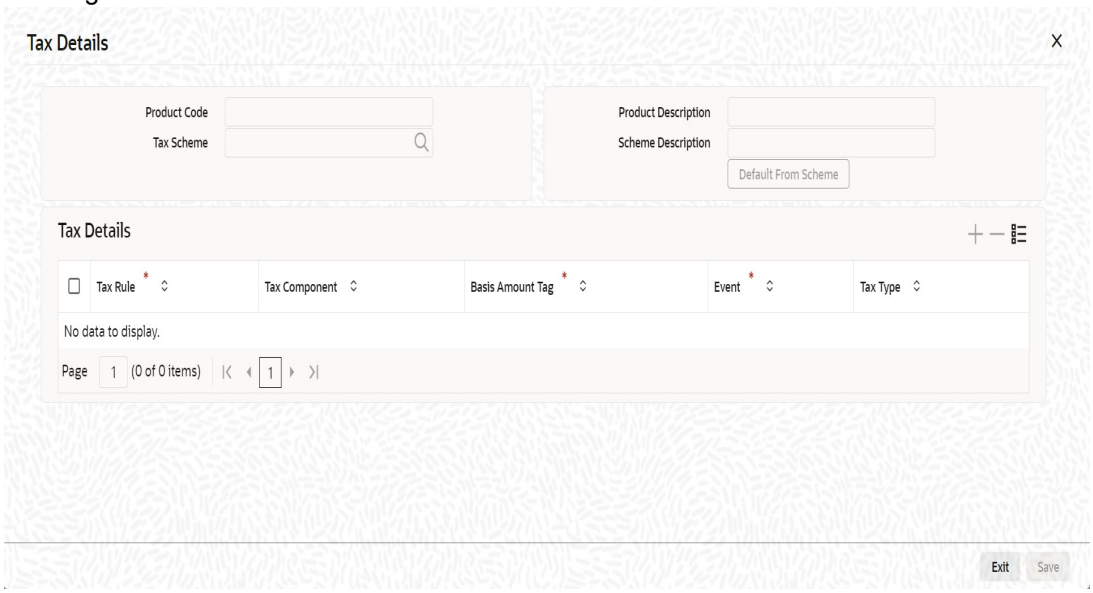
Click ‘Charges’ button to define the charges or fees that are to be collected for transactions involving this product.



Refer the User Manual on Charges and Fees under Modularity for further details.

5.1.7 Tax Button

Click ‘Tax’ button to indicate the tax schemes that are applicable to the product you are creating.

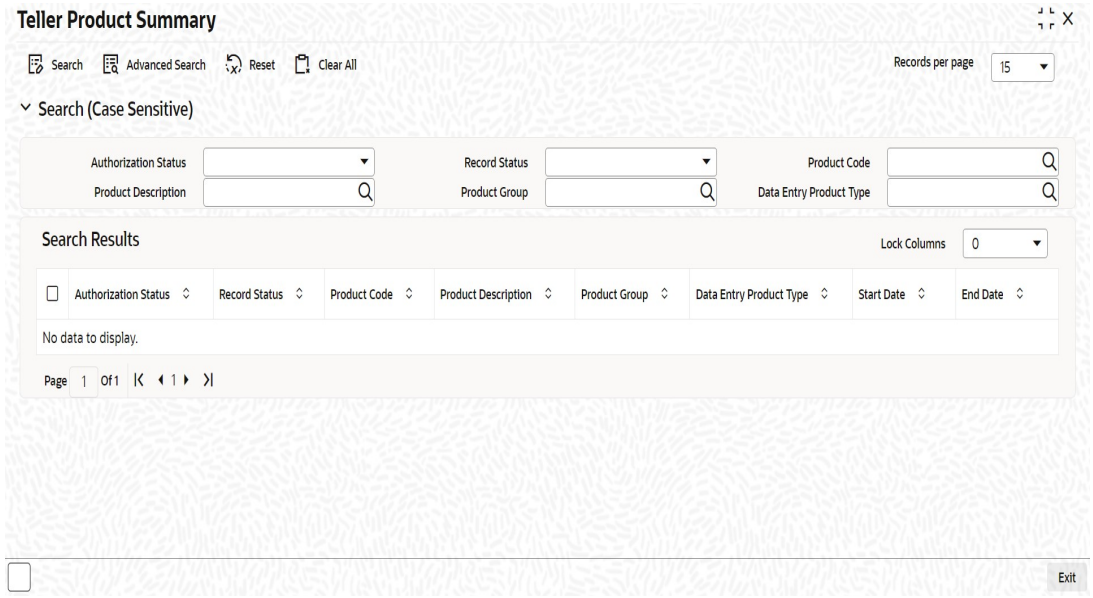


Refer the User Manual on Tax under Modularity for further details.

5.1.8 Viewing Product Summary

You can view a summary of all products maintained in the system, using the ‘Teller Product Summary’ screen.

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



You can query on records based on any or all of the following criteria:

- Authorization Status
- Product Code

- Product Group
- Record Status
- Product Description
- Data Entry Product Type

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

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

Double click on a record to view the detailed screen.

6. Data Entry Operations

Broadly speaking, teller functions would include entering:

- Teller type transactions
- Journal type transactions
- Multiple Offset Entry transactions
- Multiple accounts Dr/Cr transactions

The sale and purchase of travellers checks; foreign currency transactions; and cash deposits and withdrawals are examples of Teller transactions.

Journal transactions are typically used to post adjustment entries passed to internal accounts.

If a transaction involves one debit entry and multiple credit entries (or one credit entry and multiple debit entries), it may be referred to as a multi-offset entry transaction. The following is an example of a multi-offset transaction.

Before you start your regular teller operations for the day such as cash deposit, cash withdrawal etc., you have to perform two preliminary operations. You have to:

- Open tills and vaults
- Move cash into vaults (through teller transaction input)
- Move cash between the vault(s) and tills (through the cash movement function)

These operations are referred to as Beginning-of-day Teller operations. (Please refer the chapter 'Beginning and End-of-Day operations' for details).

This chapter contains the following sections:

- Section 6.1, "Retail Teller Contract"
- Section 6.2, "Batch Operations"
- Section 6.3, "Single Journal Entry Transaction"
- Section 6.4, "Multi-Offset Transactions"
- Section 6.5, "Online Journal Entry"

6.1 Retail Teller Contract

This section contains the following topics:

- Section 6.1.1, "Entering Teller Transactions"
- Section 6.1.2, "Main Tab"
- Section 6.1.3, "Tax Tab"
- Section 6.1.4, "Accounting Entries Tab"
- Section 6.1.5, "Advices Tab"
- Section 6.1.6, "Signature Verification Button"
- Section 6.1.7, "MIS Button"
- Section 6.1.8, "ICCF Button"
- Section 6.1.9, "Tax Button"
- Section 6.1.10, "Batch Summary Button"
- Section 6.1.11, "UDF Button"

- Section 6.1.12, "Messages Button"
- Section 6.1.13, "Saving and Authorizing Transaction"
- Section 6.1.14, "Deleting a Transaction"
- Section 6.1.15, "Viewing Transaction Summary"

6.1.1 Entering Teller Transactions

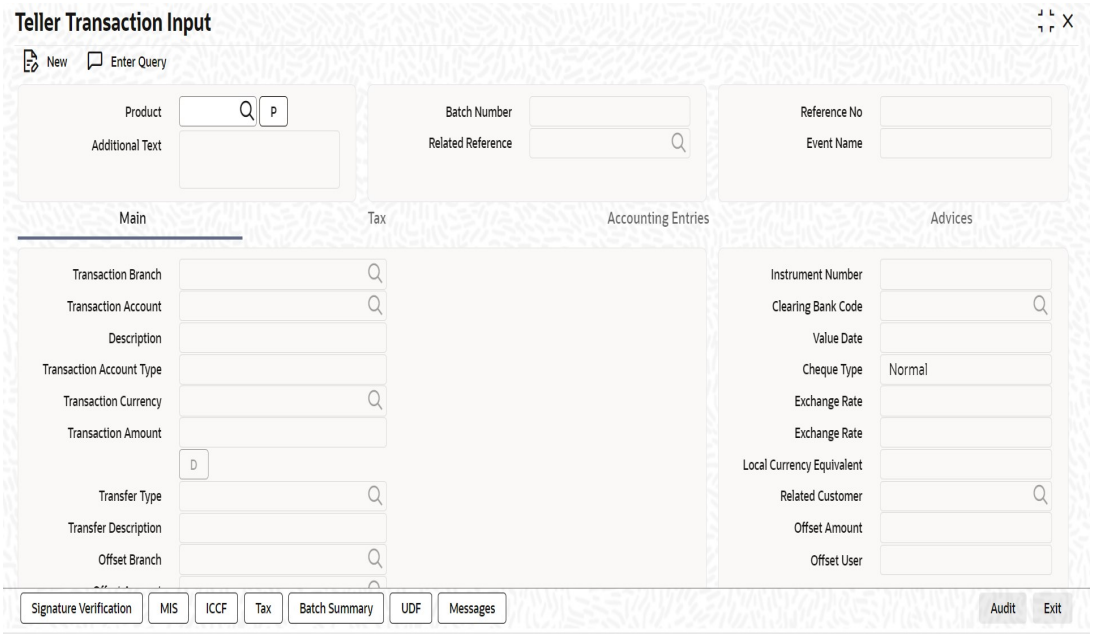
Now that you have opened a batch and a till with sufficient cash in it,you can begin teller operations for the day.

Typically, the transactions that a teller can perform are:

- Cash Deposits
- Cash Withdrawals
- Sale of Traveller's cheques
- Purchase of Traveller's cheques
- Cheque clearance

The procedure to input teller type transactions is explained below:

You can enter a teller type transaction in the 'Teller Transaction Input' screen. You can invoke this screen by typing 'DEDTLRON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you have to specify the following details for a transaction:

Product

Based on the type of transaction that you are entering, you have to select a product that you have maintained in the system.

To select a product, click on the option list adjoining the 'Product Code' field. A list of the products that you have maintained in the branch will be displayed. Click on the product that you would like to offer the customer.

When you select a product the transaction acquires the attributes that you have defined for the product.

Reference Number

All transactions that are entered into the system are assigned a unique identification number known as the Transaction Reference number.

The reference number for a transaction is based on the Branch Code, the Product Code, the date on which the transaction is entered (in the Julian Date format) and a running serial number for the day.

The Julian Date is of the following format: 'YYDDD'

Here, YY stands for the last two digits of the year and DDD for the number of day(s) that has/ have elapsed in the year.

6.1.2 Main Tab

You can capture the following details.

Transaction Branch

Specify the branch code wherein transaction is being posted. The adjoining option list displays all valid branch codes available in the system. You can select the appropriate one.

Transaction Account

Typically, you would have to manually enter the account number of the customer involved in the transaction, in this field. However, if the transaction account is a GL, you can click the adjoining option list to invoke a list of the GLs that have been maintained in your branch Double click on the GL that is the transaction account

Note

If you defined an Account Head (the GL/SL) for a product, while creating it, it will default as the Transaction Account for a transaction involving the product.

Description

The system displays a brief description of the account.

Transaction Account Type

Indicate whether the account should be debited or credited.

Transaction Currency

The Transaction Currency, by default, is the local currency or the currency of the transaction account. If you want to enter a transaction in any other currency, click on the adjoining option list. Choose a currency from the displayed list by double clicking on it.

Transaction Amount

Enter the Transaction Amount. The amount entered should be within the maximum and minimum transaction amount defined for the product. The transaction size should not exceed the limit defined for the teller.

On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following:

- Product transaction limit
- User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product

transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

Transfer Type

Specify the transfer type. The adjoining option list displays all valid transfer types maintained in the system. You can select the appropriate one.

Transfer Description

The system displays a brief description of the chosen transaction type.

Offset Branch

Based on the offset account, the system displays the branch in which the account resides.

Offset Account

The offset account that you defined for the product (which you selected in the Product Code field) will be displayed, by default, in this screen. Invariably, this would be an internal account of the bank.

On occasion, this could be a customer account. If the offset account is a customer account, you will have to manually enter the account number in this field

Remember that if the offset account is a customer account - as in the case of customer-to-customer transfers - you have to manually enter the offset account number in this field.

If you click the adjoining option list, a list of the GLs that are maintained in your branch will be displayed. Double click on the GL that you want to specify as the offset account.

Description

A brief description of the offset account is displayed here.

Offset Account Type

Indicate whether the account should be debited or credited.

Offset Currency

The currency of the transaction that you are entering will be displayed in this field. The system will display the transaction currency or the local currency as per your setup for the product the transaction involves. You can change the value that is displayed if required.

To change the currency that is displayed, click the adjoining option list. A list of the currencies that you have allowed for the product the transaction involves will be displayed. Double click on the currency that you want to specify as the Offset Currency.

Offset Amount

The transaction amount will be displayed in this field in the offset currency

If your branch has opted for denomination tracking, the system will prompt you to enter the denominations for the offset amount of the transaction. The Denominations Input screen will be displayed.

Instrument Number

You have to enter the instrument number here if the transaction code, of either leg of the transaction, specifies an instrument number. If the ‘Cheque Required’ box is checked at the product level, input to this field will be mandatory.

Clearing Bank Code

If the cheque is drawn on another bank, you can enter the Bank Code (if maintained) of the clearing bank.

Value Date

The Value Date is the date on which a transaction comes into effect. The system displays the current system date here. You can, however, enter a back dated (that is a date prior to the current system date) or a future dated transaction.

The system will display an override message in the following cases:

- If the value date is back dated or future dated
- If the value date is a holiday

Cheque Type

Select the type of cheque, from the adjoining drop-down list. You can choose any one of the following options:

- Normal
- Circular
- A Type

Exchange Rate

Different types of exchange rates can be maintained in your branch For example, you can define an exchange rate for travelers' checks in USD and an exchange rate for cash transactions in USD.

When you define a product, you specify an 'Exchange Rate Type' for it. The exchange rate, corresponding to the Rate Type, defaults to all transactions entered for the product.

Note

The exchange rate that the system uses is the exchange rate corresponding to the exchange rate type that is defined for the product the transaction involves.

For instance, while creating 'Money for Nothing', a travelers check product for sale, you would specify an exchange rate type 'TCsale'

When you enter a transaction for 'Money for Nothing' (that is when you sell 'Money for Nothing') the exchange rate corresponding to 'TCsale' will be displayed in the Exchange Rate field.

You can change the Exchange rate that is displayed in this field. Only, the changed value should be within a certain range referred to as the Exchange Rate Variance. The exchange rate variance is specified at the product level

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Note

In case you are entering a Foreign Currency back value dated transaction, the system will pick up the exchange rate applicable on the Value Date. This is possible only if you have maintained the Exchange Rate History for your branch (refer the Branch Conditions screen).

The system will display an override message in the following cases:

- If you change the exchange rate to a value beyond the normal and maximum exchange rate variance range

– If you change the exchange rate to a value that is greater than the specified maximum exchange rate variance

Local Currency Exchange Rate

This field is enabled only if you check the IB in LCY option in the Transaction Code Maintenance screen for the transaction code mentioned in the accounting entry setup for that leg where transaction type is Fcy1- Fcy1. The exchange rate you specify here (Teller Entry Form screen) would then be used to calculate the local currency equivalent of the foreign currency transaction. The default value would be standard mid rate.

Note

For corporate teller transaction cross currency money exchange is not supported.

Local Currency Equivalent

The system displays the offset amount, here, in case the transaction involves the local currency.

If the transaction that you are entering involves a foreign currency, the system calculates a local currency equivalent of the transaction amount using the Exchange rate that is displayed in the previous field

If the transaction is a cross currency transaction the system calculates the LCY equivalent based on the standard rate It is arrived at for each leg of the transaction as follows:

- When customer account is debited the rate used = Standard Rate + Spread
- When customer account is credited the rate used = Standard Rate - Spread

The LCY equivalent for the transaction is taken as the average of the LCY equivalents for both the legs

Yes, you can change the local currency equivalent but within a specified range This range is referred to as the local currency variance limit. The local currency variance limit is defined at the branch level

Note

The variance that you specify is not a percentage but an absolute value (in the local currency).

Related Customer

Specify the customer of the transaction. The adjoining option displays all valid CIF maintained in the system. You can select the appropriate one.

Offset Amount

The amount dispensed by or deposited into the cash dispenser will be displayed in this field

Note

If the amount deposited into the dispenser is greater than the offset amount, the offset amount user will be a negative value.

Offset User

The amount dispensed by or deposited into the teller’s till will be displayed in this field.

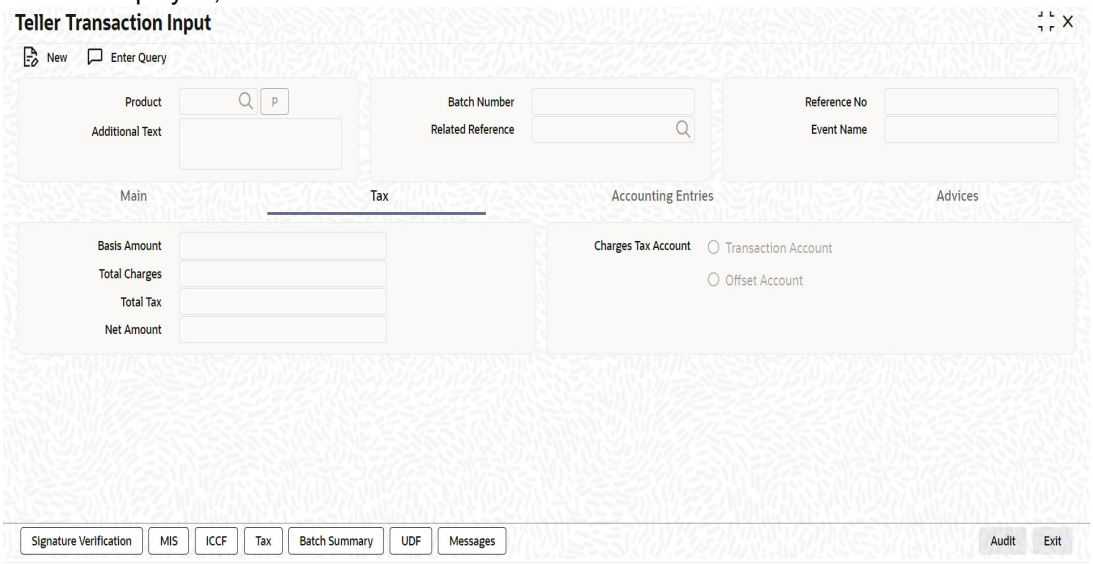
Entering Denominations

If your bank has opted for denomination tracking, the system will prompt you to input denominations when you enter the transaction. You can enter the denominations in the Denominations Input screen that is displayed on clicking ‘D’ button.

If the Till GL is involved in both legs of the transaction (for example, FCY sale), you have to input denominations for both the transaction and the offset amounts

6.1.3 Tax Tab

The taxes and charges defined for the product default to the transaction. You can view the tax and charge details that apply on a transaction. In the ‘Teller Transaction Input’ screen choose the ‘Tax’ tab. The taxes and charges that apply to the transaction will be displayed. You can change the tax/charge amount calculated for the transaction. To change the charge/tax amount displayed, click the ‘Tax’ button in this screen.



While processing a transaction, you should indicate the following details.

Basis Amount

The transaction amount specified in the ‘Main’ tab is displayed here.

Total Charges

The sum of all charges applicable as per the linked product is displayed here.

Total Tax

The system computes the tax applicable on the transaction amount and displays it here.

Net Amount

The net transaction amount post deduction of applicable charges and tax is displayed here.

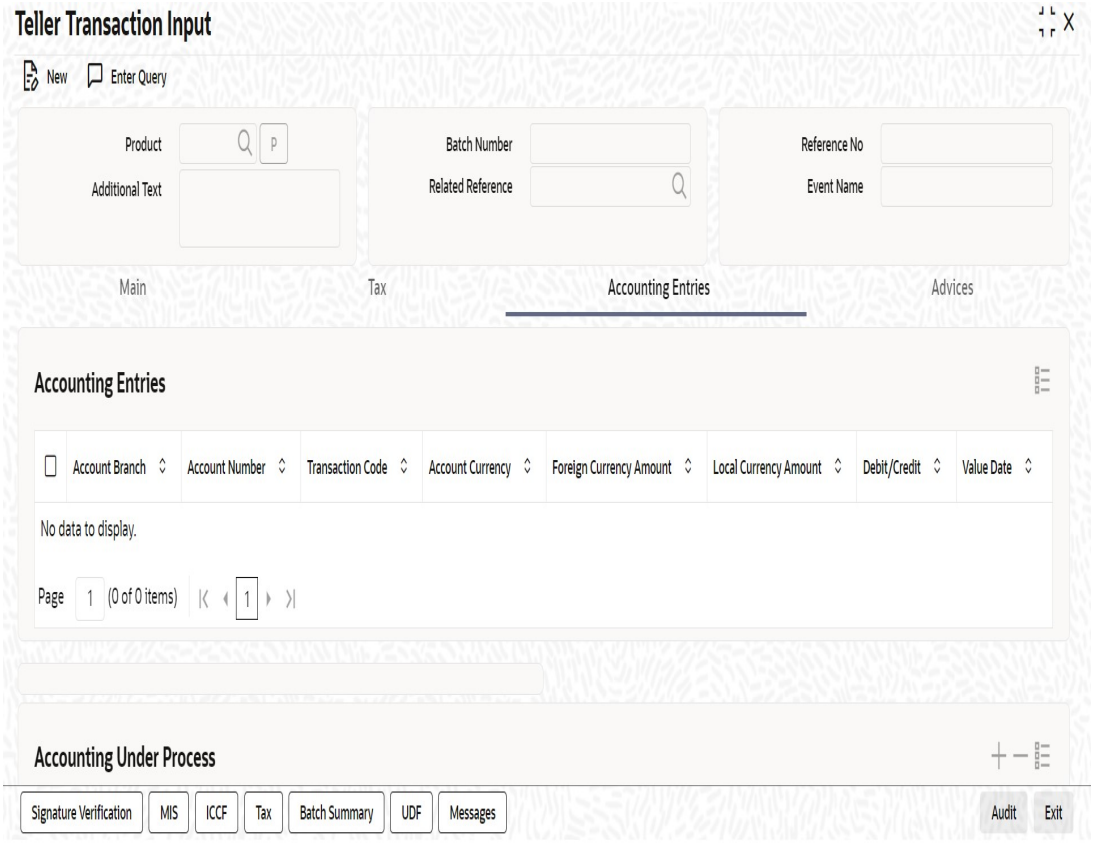
Charges/Tax Collection Account

Indicate the account from which you would like to collect the tax. Typically, this would be the account that you have designated as the Transaction Account. You may also choose the Offset Account or Transaction Account.

Click the ‘Tax’ or ‘Charge’ button to specify the collection account.

6.1.4 Accounting Entries Tab

You can view the accounting entries generated by the transaction that you are processing by clicking on the 'Accounting Entries' tab in the 'Teller Transaction Input' screen.



The following details are displayed here.

- Account Branch
- Account Number
- Transaction code
- Account Currency
- Foreign Currency Amount
- Local Currency Amount
- Debit/Credit
- Value Date
- Exchange Rate
- Contract Overrides

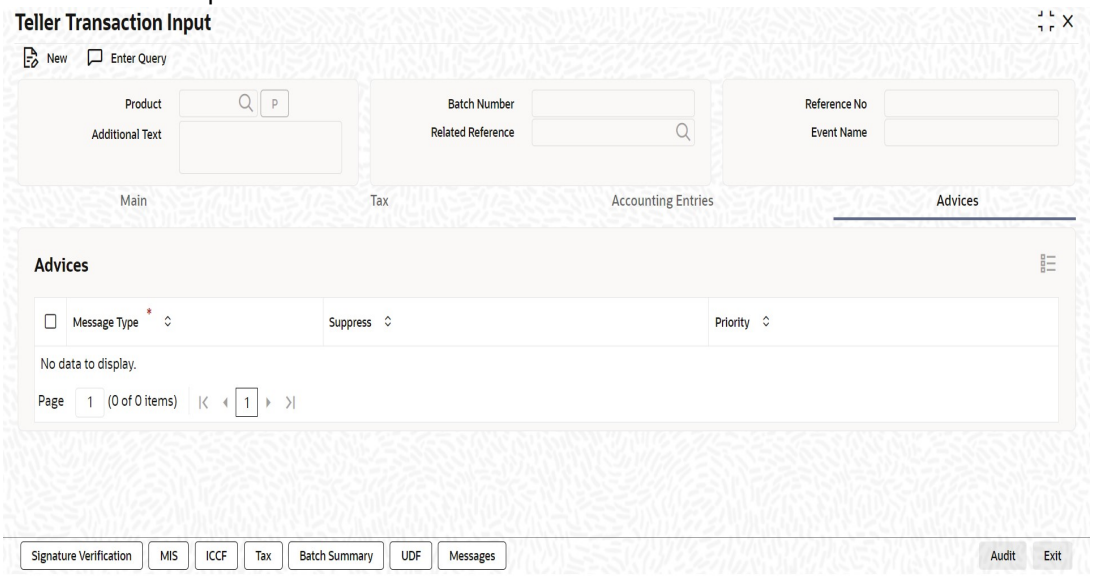
See Position Entries

Check this box to view currency position of the entries.

A list of all the system overrides displayed when the transaction was input can also be viewed.

6.1.5 Advices Tab

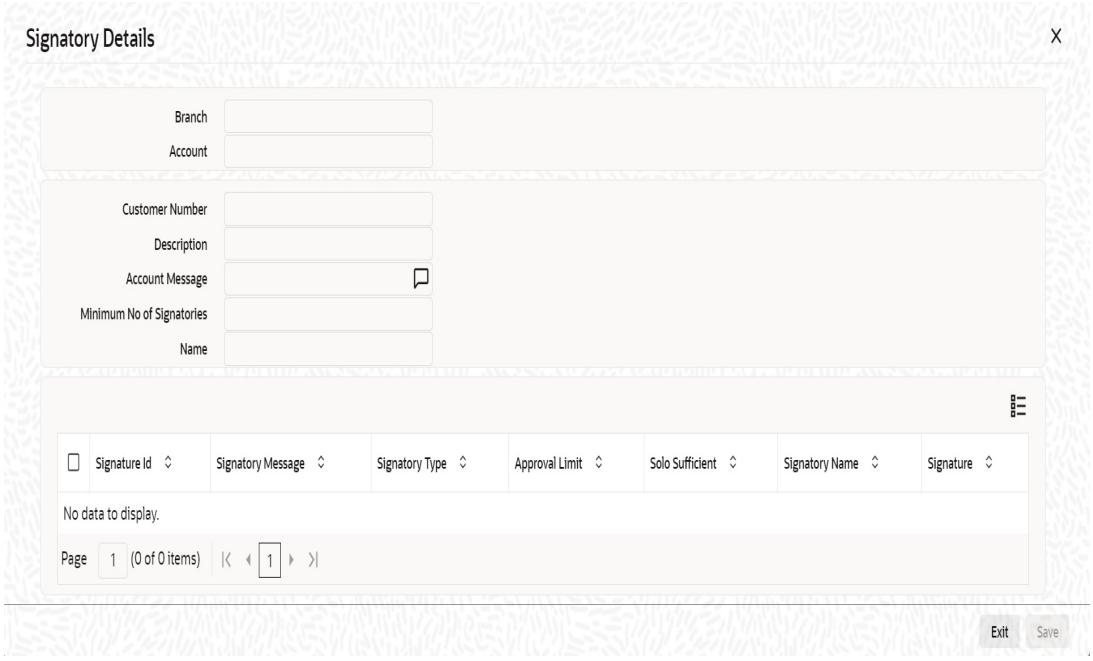
You can print the advices specified for the product the transaction involves. You can view the advices specified for the product while processing a transaction by clicking on the 'Advices' tab in the teller input screen.



Here, you can opt to generate, or suppress, an advice that has been defined for the product the transaction involves. You can also prioritize advice generation according to your convenience.

6.1.6 Signature Verification Button

While booking the transaction, you can verify the signature of the customer by invoking the 'Signatory Details' screen. To invoke this screen, click 'Signature Verification' button.

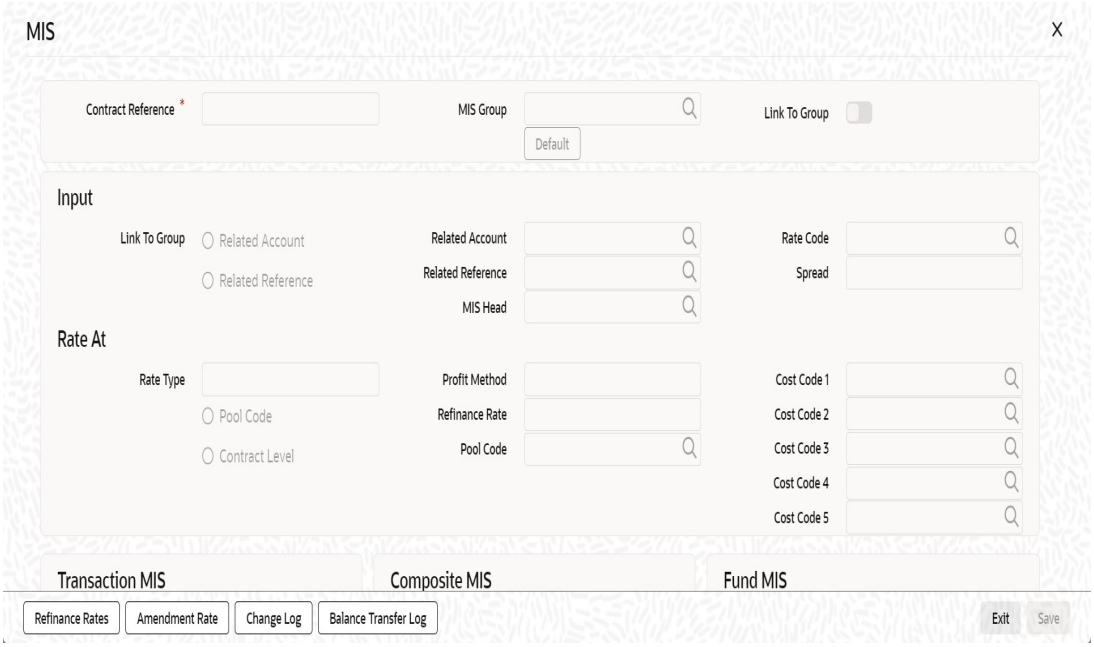


You can view consolidated customer signature in the 'Customer Signature/Image Consolidated View' screen. To view this screen, click 'All Signatures/Images' button.

Refer the User Manual on Signature Verification for further details about this screen.

6.1.7 MIS Button

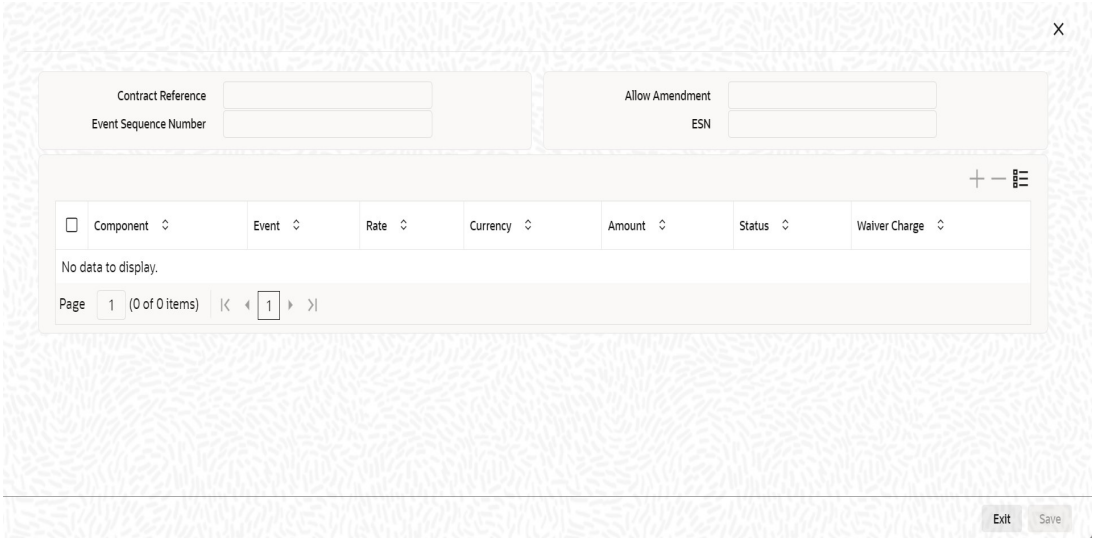
MIS details are defaulted to the transaction from the product maintenance. However, you can change them for the contract. Click ‘MIS’ button and invoke the ‘MIS’ screen.



Refer the User Manual on MIS under Modularity for further details.

6.1.8 ICCF Button

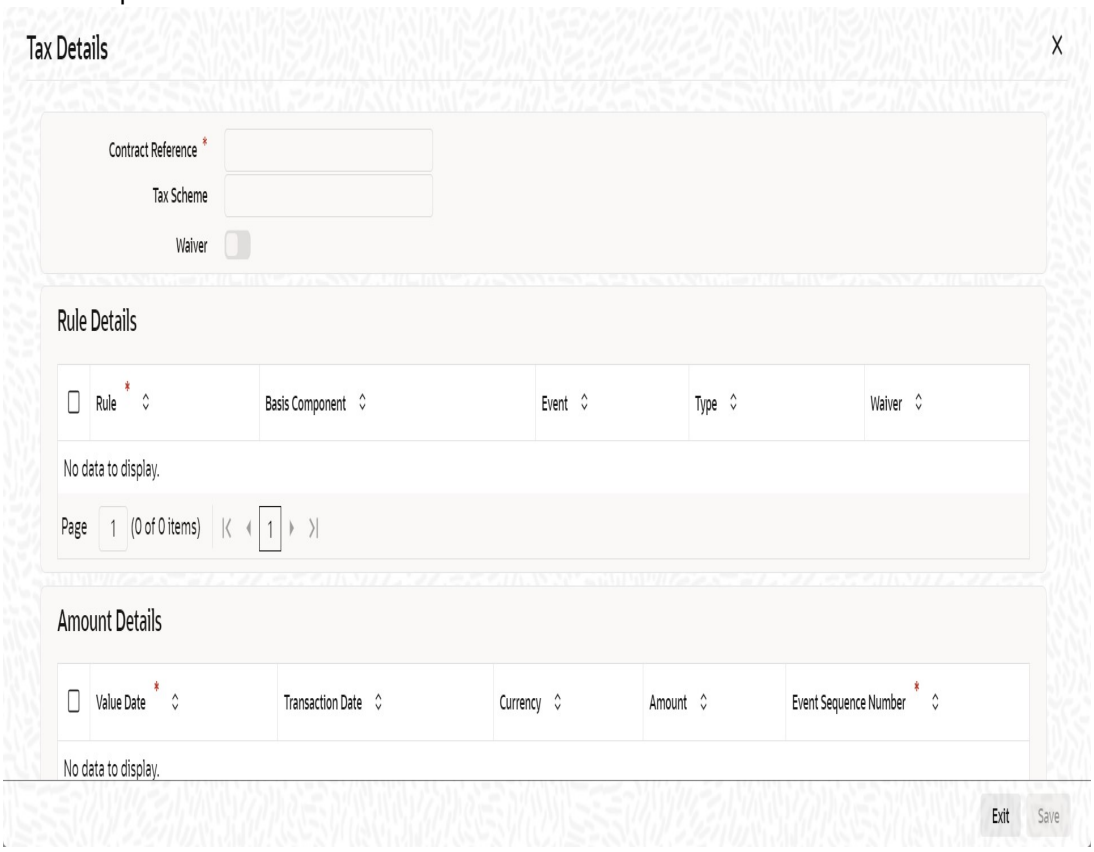
Based on the ICCF maintenance at the product level, the charge details are defaulted for the contract. However, you can change them. Charges will be recovered from the charge or tax account specified in this screen. Click ‘ICCF’ button and invoke the following screen.



Refer the section titled ‘Specifying Charge Details’ in the chapter ‘Defining Attributes of a Teller Product’ in this User Manual for details about this screen.

6.1.9 Tax Button

Based on the tax maintenance at the product level, the tax details are defaulted for the contract. However, you can change them. Charges will be recovered from the charge or tax account specified in this screen. Click ‘Tax’ button and invoke the ‘Tax Details’ screen.



Refer the section titled ‘Specifying Tax Details’ in the chapter ‘Defining Attributes of a Teller Product’ in this User Manual for details about this screen.

6.1.10 Batch Summary Button

Click ‘Batch Summary’ button and invoke the ‘Batch Summary’ screen. You can view the cheque and entry total pertaining to the batch.

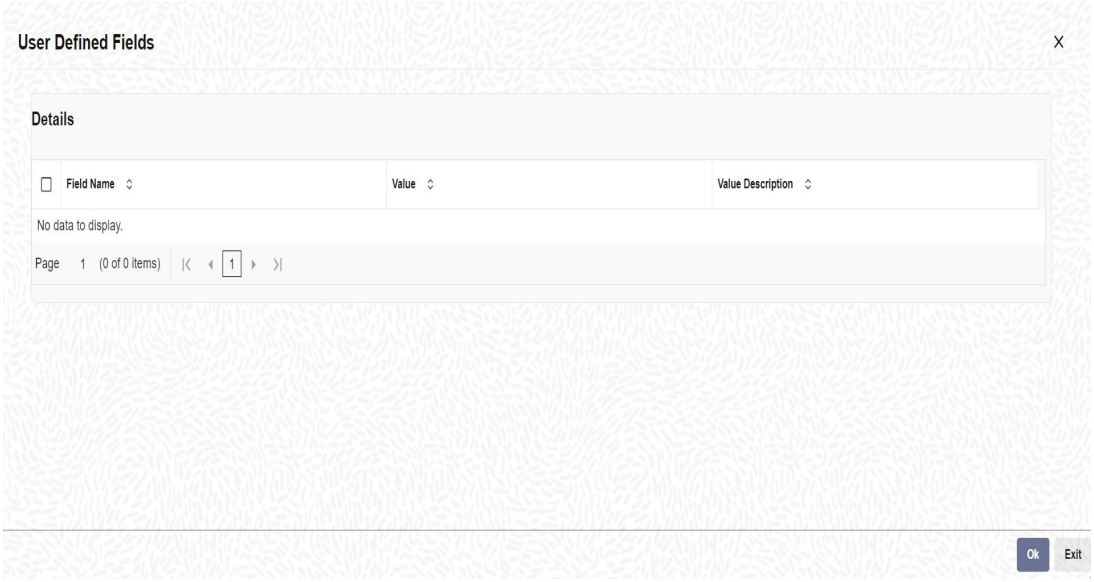


You can view the following details here:

- Batch No
- Description
- Check Total Debit and Credit
- Last Operator Id
- Last Operated By
- Entry Total Debit and Credit
- Last Auth ID
- Last Authorised By

6.1.11 UDF Button

Click ‘UDF’ button and invoke the ‘Fields’ screen to specify values for user-defined fields.



Here you can capture the following details:

Field Name

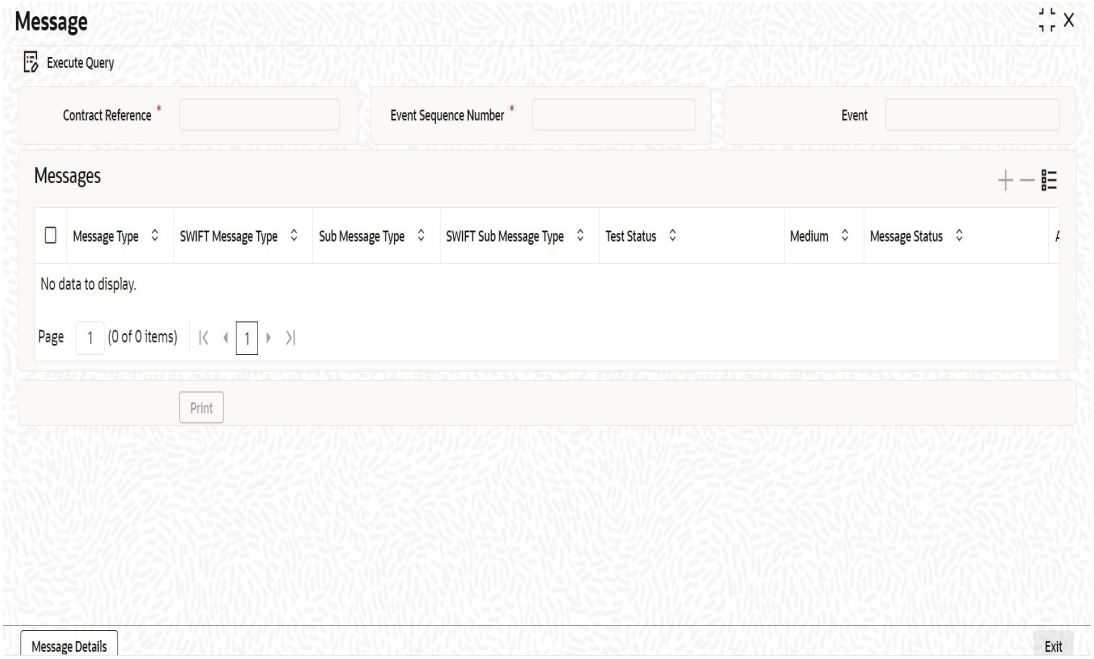
The system displays all UDFs linked to the product.

Value

Specify a value for each UDF.

6.1.12 Messages Button

Click ‘Messages’ button and invoke the ‘View Messages’ screen to view messages that have been generated based on the advices defined at the product level.



You can view the following details:

- Contract Reference Number
- Event Sequence Number
- Event
- Medium
- Receiver
- Name
- Message Status
- Test Status
- Authorization Status

Print Button

Click the print button to print the advices that are generated. When you click the EXIT button the system displays a message if the advices are printed for the first time, click OK if the print is successful.

Note

When Duplicate Advice Tracker field is checked and you click the EXIT button on the advice generation screen, the system displays a message “Print Successful?”. Click OK button to confirm the successful printing. Every subsequent print of the advices will be considered as duplicate advice. *For more information on Duplicate Advice Tracker refer to section “Messaging Branch Parameters Maintenance” in the Core User Manual.*

6.1.13 Saving and Authorizing Transaction

When you have entered all the details of a transaction you have to save the transaction in the system

To save a transaction, choose ‘Save’ from the Actions menu. The system checks whether the accounts mentioned in the ‘from’ and ‘to’ leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the accounting entries will not be posted. Instead the transaction will be logged for the netting batch.

The system will automatically place an amount block on the debit account. However, for the credit account, the amount will be reflected only after the netting batch.

At the time of saving a Corporate Teller contract, the system will pass a certain information about the Corporate Teller contract to the FATCA accounts and obligations maintenance for the customer. This will be done if the beneficiary account’s customer has a reportable FATCA classification and if the Corporate Teller product used to book the contract is present in the FATCA Products, account class and Instruments maintenance.

If the Corporate Teller contract is closed or liquidated completely, then the corresponding row in FATCA accounts and obligations maintenance will be archived. If you delete the Corporate Teller contract before authorization, you should also delete the corresponding entry in FATCA accounts and obligations maintenance.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen.

To authorize a transaction, select ‘Authorize’ icon from the Actions menu. On authorisation, the transaction will be made available for the netting batch if logged for netting batch.

Refer the section ‘Maintaining Netting Group’ in the chapter ‘Accounts for Inter-Branch Transactions’ in the Core Services User Manual for further details about netting.

Cross Validations

The system performs the following cross validations when you input a transaction. It ensures that:

- you have entered all the mandatory details in the appropriate fields
- the product related restrictions are not violated
- you have the Cash GL linked to the transaction currency and/or offset currency in case of cash based products
- the exchange rate variance conforms to that defined at the product level

Validations for a transaction

When you save a transaction the following validations will be carried out

- Transaction amount is within the Minimum and the Maximum specified in the Branch conditions Table
- Exchange rate conforms to the Variance limit defined
- Availability of funds in the specified accounts
- Teller limit verification
- Override incase the value date is back date or future dated

Authorisation Validations

You cannot authorise a transaction from the ‘Teller Transaction Input’ screen in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the ‘Multilevel Authorization Detailed’ screen
- the level of authorization is greater than or equal to ‘N’

- the ‘Nth’ or the final level of the users authorisation limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the ‘Cumulative’ field is checked in the ‘Product Transaction Limits Maintenance’ screen
- the transaction amount is greater than the authoriser’s authorisation limit if the ‘Cumulative’ field is unchecked in the ‘Product Transaction Limits Maintenance’ screen

6.1.14 Deleting a Transaction

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 deletion possible?

If a transaction that you have input has not been authorized, you can delete it. Remember that only the user who input a transaction can delete it. You have to reverse a transaction that has been authorized.

Deleting a transaction

When you are in the ‘Teller Transaction Input’ choose ‘Delete’ from the Actions menu or click delete icon on the Toolbar. The transaction that is displayed in the screen will be deleted. All accounting entries passed for the transaction will be removed. The Advises specified at the product level will be suppressed, if they have not already been printed.

Note that the Charges and Tax components for the transaction will also be deleted.

In case a Wrong Check Total has been Entered

In case the *actual* debit and credit totals that you post to the batch do not match your entry in the Check Total field (in the Batch Opening screen), you cannot close the teller entry form or close the batch.

If you are unable to close a batch check the transactions that have been posted to the batch and correct those that have been erroneously entered or missed out

Changing the Check Total

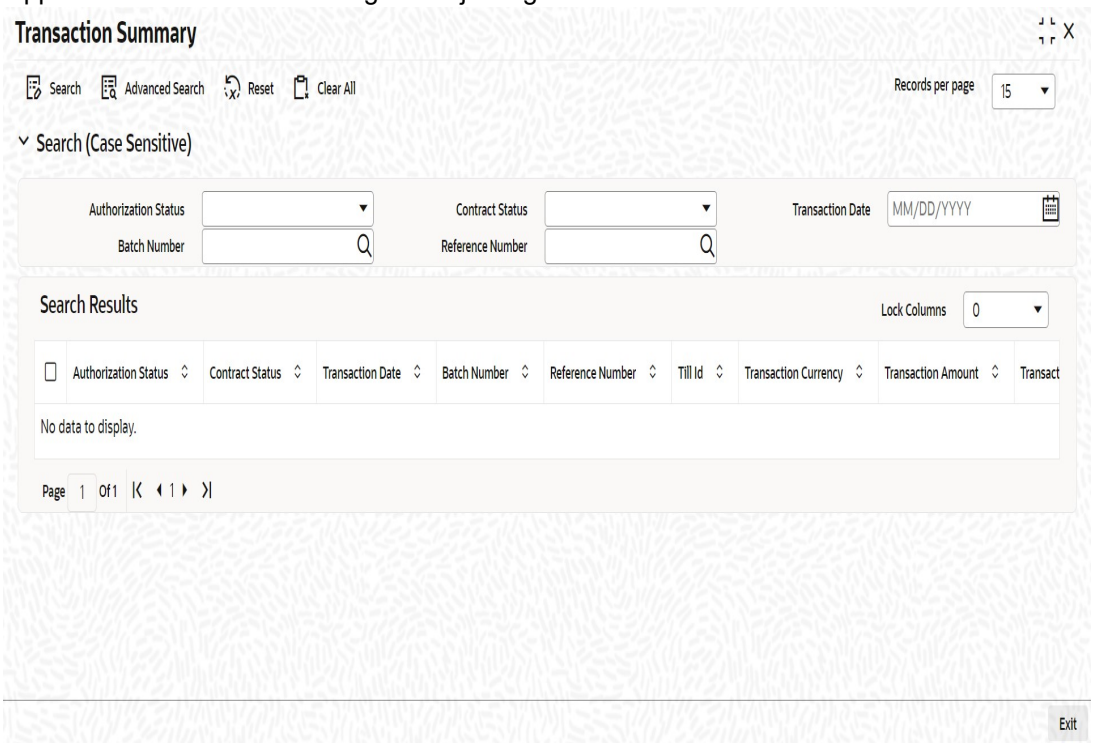
On occasion, you may not be able to close a batch because you entered an erroneous Check Total while opening the batch. In such a case, you can correct the check total in the Batch Summary screen.

To correct the check total, invoke the ‘Batch Summary’ screen from the ‘Teller Transaction Input’ screen. In the Check Total field in this screen you can enter the correct debit and credit check totals for the batch. The total of the debit and credit entries that you have posted in the batch will be displayed in the Entry Total field.

You can correct the check total values in the Check Total field and update them in the system. You may or may not opt to use the changed values. If you opt not to use the original Check Total values the system will use the original values to tally the actual entries that you post to the batch.

6.1.15 Viewing Transaction Summary

You can view a summary of all teller transactions using the 'Transaction Summary' screen. You can invoke this screen by typing 'DESTLRON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can query on records based on any or all of the following criteria:

- Authorization Status
- Transaction Date
- Reference Number
- Contract Status
- Batch Number

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Contract Status
- Transaction Date
- Batch Number
- Reference Number
- Till Id
- Transaction Currency
- Transaction Amount
- Transaction Branch
- Transaction Account
- Event

Double click on a record to view the detailed screen.

6.2 Batch Operations

This chapter contains the following sections:

- Section 6.2.1, "Closing a Batch"
- Section 6.2.2, "Reopening a Batch"
- Section 6.2.3, "Deleting a Batch"
- Section 6.2.4, "Balancing Teller Till"

6.2.1 Closing a Batch

Once you complete operations for the day you can 'close' the batch that you opened before commencing teller operations. You cannot post further transactions to a batch that is closed. You have to reopen a closed batch to post transactions.

You can close a batch when you:

- complete operations for the day
- complete operations of a particular type (for instance, entering journal transactions) and proceed to other operations (for instance, selling travelers cheques)

Normally, you can close a batch by choosing the close icon in the Toolbar. However, in case of a General Protection Fault, you can close a batch using the Batch Closure screen.

Please refer to the chapter 'Beginning and end-of-day operations in this User Manual for further details.

6.2.2 Reopening a Batch

The following example illustrates the concept of reopening a batch.

How to reopen a batch

When in the Batch Opening screen click on reopen icon on the Toolbar or choose Reopen in the Actions Menu to reopen a closed batch.

When you attempt to reopen a batch, the system ensures that you are the user who originally opened the batch. You cannot reopen a batch that was opened by another user. The System Administrator has to reassign the batch to you, before you can use it.

Note

You cannot reopen a batch that is in use.

6.2.3 Deleting a Batch

If you want to delete all the transactions that you posted to a batch you can opt to delete the batch.

You can delete a batch under the following conditions

- if you are original user of the batch
- if all transactions posted to the batch are yet to be authorized
- if the batch is not in use currently

How to delete a batch

Open the 'Batch Browser' screen. Navigate to the batch that you want to delete. Choose delete icon on the Toolbar or choose Delete from the Actions menu. All the transactions posted to the batch will be deleted

Remember that you can only delete a batch if all the transactions posted to the batch are unauthorized.

6.2.4 Balancing Teller Till

At the end of the day, when you complete all operations that involve the till, you *must* balance it. If you do not balance a till, you cannot proceed with the end-of-day operations. To balance a till is to ensure that the cash that is left in the till is the right amount. In other words, 'Till' balancing involves checking the physical balance in the Till (actual balance) against the balance in the Till according to the system.

Refer the chapter 'Beginning and end-of-day operations' in this User Manual for further details.

6.3 Single Journal Entry Transaction

This chapter contains the following sections:

- Section 6.3.1, "Entering Journal Transactions"
- Section 6.3.2, "MIS Button"
- Section 6.3.3, "Signature Verification Button"
- Section 6.3.4, "Fields Button"
- Section 6.3.5, "Saving and Authorising Transaction"
- Section 6.3.6, "Closing a Batch"
- Section 6.3.7, "Deleting Journal Transaction"

6.3.1 Entering Journal Transactions

What is a Journal transaction?

Simple voucher entries, such as interest adjustments, payments made by the bank towards taxes, internal book entries of the bank etc., can be entered into the system as journal transactions. In a journal transaction only one accounting entry is passed - either a debit or a credit.

The difference between a journal and a teller transaction

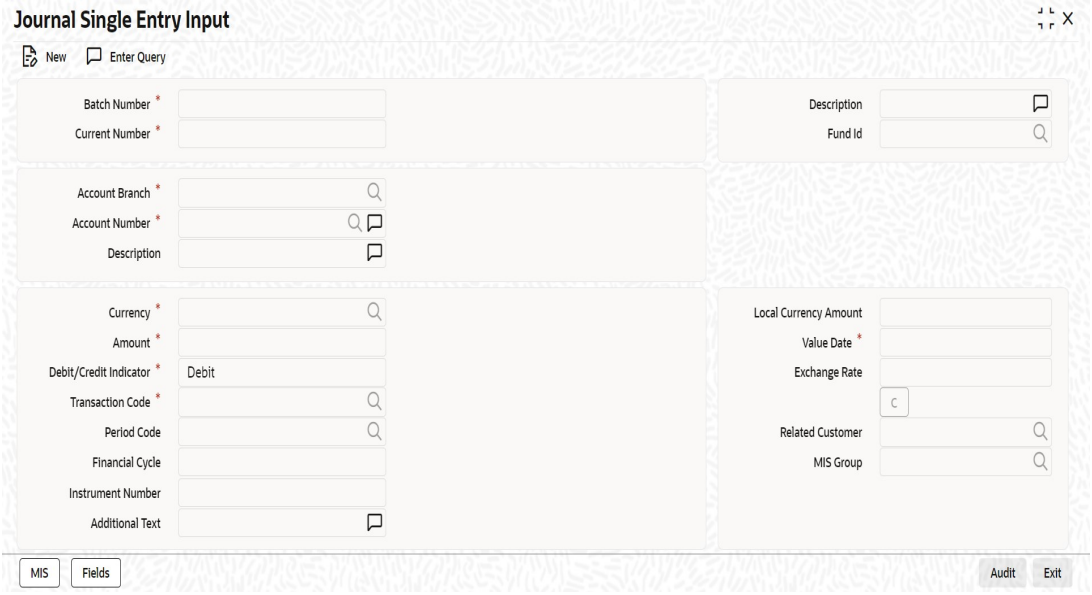
A journal (type) transaction is different from a teller (type) transaction in that, it generates only one account entry. The offset entry is not generated as in the case of Teller transactions.

Note

Before you can enter journal transactions for the day you must open a 'batch' to post these transactions.

Now that you have opened a batch, you are ready to input a journal transaction. In the 'Journal Entry' screen, you can enter the following details of the journal transaction that you want to enter.

You can invoke the ‘Journal Single Entry Input’ screen by typing ‘DEDTRONL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details.

Batch Number

The batch that you have opened to post the journal transaction is displayed at the top of the ‘Journal Entry’ screen.

Description

The system displays the description for the sel4ected batch number.

Fund ID

Select the fund id to which the journal entry account will be linked from the adjoining option list. The system defaults the value of ‘Default Mudarabah Fund’ as fund id.

Current Number

Every journal transaction that you enter into the batch is assigned a ‘current number’ by the system. This helps you identify the journal transactions that you enter for the day.

Account Number

Select the account number from the adjoining option list in the Account Number field. The journal entry will be posted to this account or GL. In case you are posting to several accounts, it is advisable to manually enter the account number in this field rather than choose it from the displayed list.

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

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

Description

The system displays the description for the selected account number.

Account Branch

In the Account Branch field, system defaults to the branch that you have logged in to. You can, choose the branch to which you want to post the journal entry.

Currency

The system displays the currency of the account number, if it is a customer account. Else, you have to enter the transaction currency, in this field. Select the currency from the adjoining option list.

Amount

In this field enter the amount of the transaction. The amount that you enter here must be in the currency of the account number that you specified.

Now you must indicate if the amount is to be credited to the account or debited from the account. To do this, you must click on either of the buttons adjacent to this field.

If the amount is to be credited to the account, click on the button against 'Cr'. If the amount is to be debited, click on the button against 'Dr'.

On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following:

- Product transaction limit
- User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

Debit Credit Indicator

Select the type of transaction from the drop-down list. The list display the following values:

- Debit
- Credit

Transaction Code

Select the transaction code that you want to enter from the adjoining option list.

Period Code

The financial year of your bank is divided into four quarters. These details are maintained in the Global Parameters module.

When you input a journal transaction you must indicate the financial period to which the transaction belongs. Select the financial period for the journal entry you are entering from the adjoining option list.

Financial Cycle

The period code is further divided into financial cycles. For instance, your bank's Board of Directors meet once a month therefore, you would divide the financial cycle into monthly periods.

When you input a journal transaction, indicate the financial cycle to which the transaction belongs.

Instrument Number

In case you are entering a check transaction, you *have* to enter the instrument number here if the transaction code specifies an instrument number.

In Single Journal for Credit transaction instrument number should not be entered.

Additional Text

Enter any other additional information related to the transaction.

Local currency Amount

The system displays the transaction amount in case the transaction is in the local currency.

If the transaction that you are entering involves a foreign currency, the system calculates a local currency equivalent of the transaction amount using the Exchange rate that is displayed in the previous field.

Value Date

The system will display the current system date here. You can, however, enter a back dated or a future dated transaction. In Oracle FLEXCUBE, the interest is calculated on the basis of the Value Date.

Exchange Rate

In case the currency of the transaction is a foreign currency, the system displays the standard mid rate for the currency. You can change the Exchange rate that is displayed in this field. Only, the changed value should be within a certain range referred to as the Exchange Rate Variance. The exchange rate variance is specified at the Branch Level for journal transactions.

Note

In case you are entering a Foreign Currency back value dated transaction, the system will pickup the exchange rate applicable on the Value Date. This is possible only if you have maintained the Exchange Rate History for your branch (refer the 'Branch Conditions' screen).

Related Customer

The ID of the Customer involved in the transaction is entered in this field. This is used for MIS purposes. The adjoining option list displays a list of the Customer IDs that have been maintained in your branch. Double click on the ID that you want to enter in this field.

MIS Group

The MIS group to which the transaction belongs gets displayed here.

Total Debit

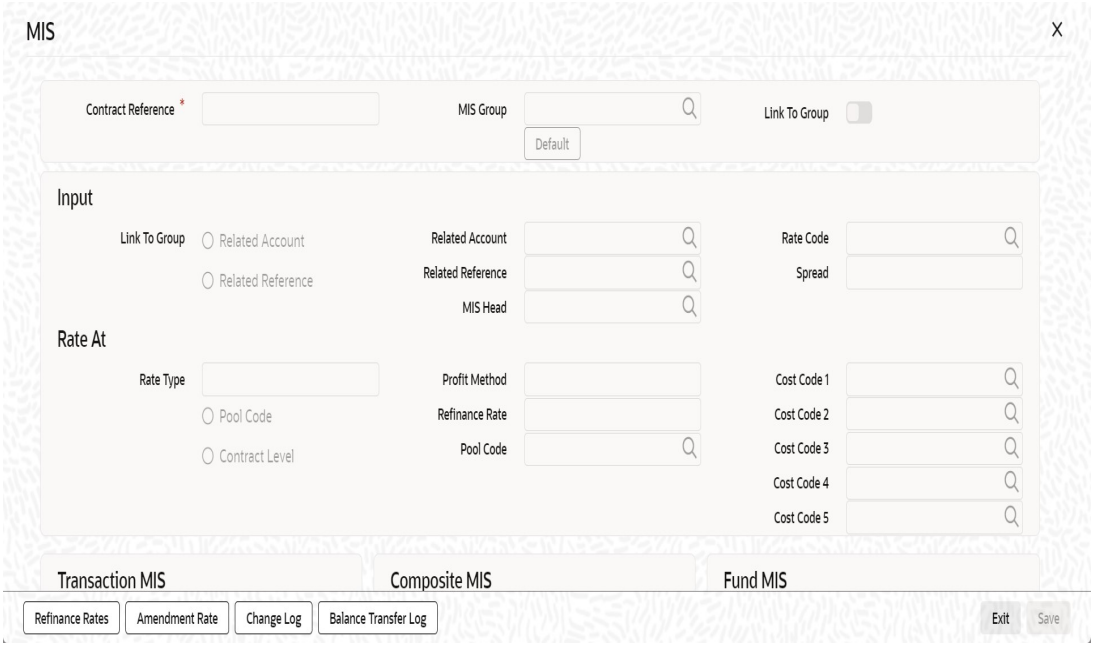
The total amount debited for the whole batch is converted into the local currency equivalent and displayed here.

Total Credit

The total amount credited for the whole batch is converted into the local currency equivalent and displayed here.

6.3.2 MIS Button

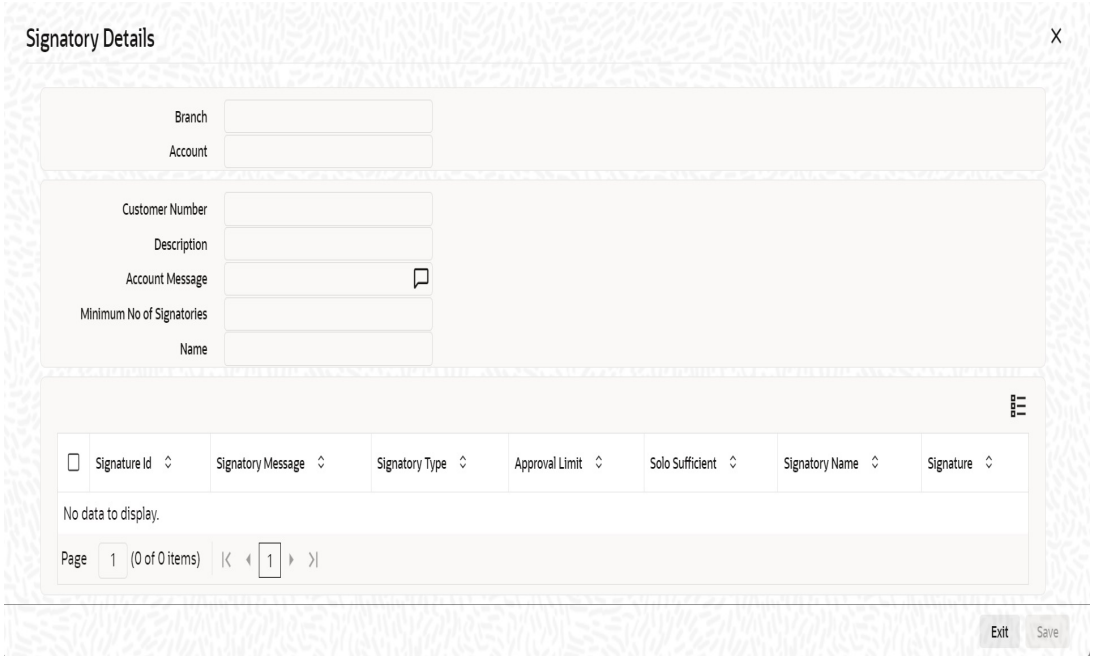
MIS details are defaulted to the transaction from the product maintenance. However, you can change them for the contract. Click ‘MIS’ button and invoke the ‘MIS’ screen.



Refer the User Manual on MIS under Modularity for further details.

6.3.3 Signature Verification Button

While booking the transaction, you can verify the signature of the customer by invoking the ‘Signatory Details’ screen. To invoke this screen, click ‘Signature Verification’ button.

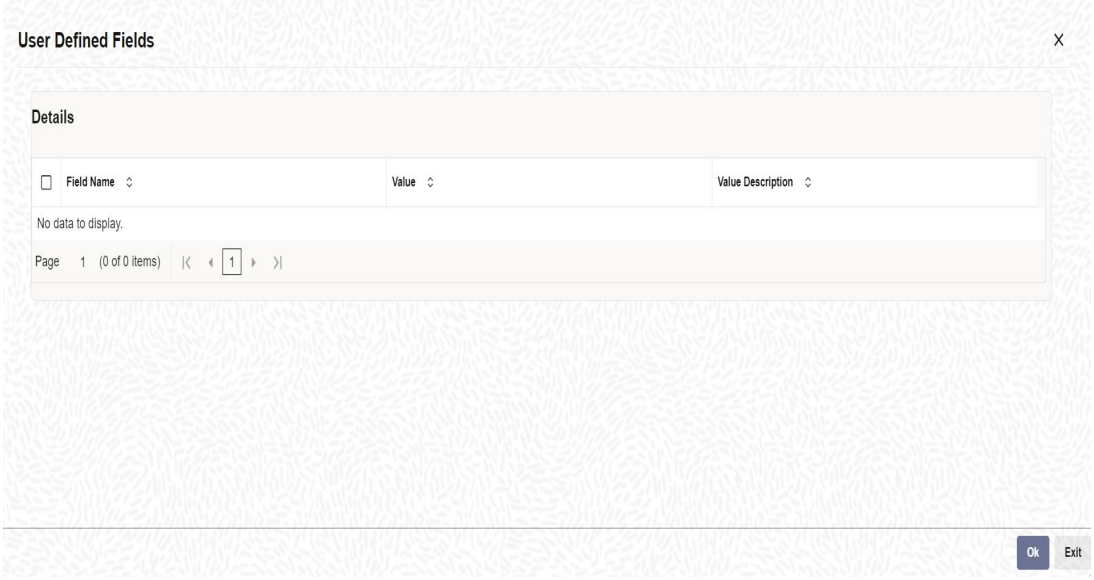


You can view consolidated customer signature in the ‘Customer Signature/Image Consolidated View’ screen. To view this screen, click ‘All Signatures/Images’ button.

Refer the User Manual on Signature Verification for further details about this screen.

6.3.4 Fields Button

Click ‘Fields’ button and invoke the ‘Fields’ screen to specify values for user-defined fields.



Here you can capture the following details:

Field Name

The system displays all UDFs linked to the product.

Value

Specify a value for each UDF.

6.3.5 Saving and Authorising Transaction

When you have entered all the details of a transaction you have to save the transaction in the system.

To save a transaction, select ‘Save’ from the Actions menu in the Application tool bar or click save icon.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen.

To authorize an account, click ‘Authorize’ icon on the Application toolbar.

Note

You cannot authorise a transaction from the ‘Journal Single Entry Input’ screen in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the ‘Multilevel Authorization Detailed’ screen
- the level of authorization is greater than or equal to ‘N’
- the ‘Nth’ or the final level of the users authorisation limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the ‘Cumulative’ field is checked in the ‘Product Transaction Limits Maintenance’ screen

– the transaction amount is greater than the authoriser's authorisation limit if the 'Cumulative' field is unchecked in the 'Product Transaction Limits Maintenance' screen

6.3.6 Closing a Batch

You can validate a batch to check whether it is balanced or not, using 'Batch Close' button. The system unlocks the batch further to the validation. While creating a new batch, if you have checked the option 'Balancing' in 'Batch Open' screen, you need to balance the transaction in order to exit the batch.

Save the transaction and click 'Batch Close' button. If the transaction is balanced, the system will process and unlock the batch. If the transaction is not balanced, system will display the error message as "Batch not balanced."

If you see such an error message, you need to manually post equivalent entries in order to balance the batch.

If you cancel this operation at the end of transaction input, the system does not verify the batch balance. Further, the batch gets locked in 'Batch Unlock Screen'.

While creating a new batch, if you have not checked the option 'Balancing' in 'Batch Open' screen, the input transaction need not be balanced in order to exit the batch. Thus, when you click 'Batch Close' button, if the transaction is balanced, the system processes the batch and unlocks it. If the transaction is not balanced, the system unlocks the batch and save the transaction.

The Validations

The system performs the following cross validations during transaction input. It ensures that:

- All the mandatory fields have been input by the user
- The transaction amount is within the allowed limit for the teller
- The exchange rate variance conforms to that defined at the branch level
- The local currency variance limit

6.3.7 Deleting Journal Transaction

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of 'deleting' a journal transaction.

When a transaction can be deleted

If a transaction that you have input has *not* been authorized, you can delete it. Remember that only the user who input a transaction can delete it.

How to delete a transaction

When you are in the Journal Input Form, select 'Delete' from the Actions menu in the Application tool bar or click delete icon. The transaction that is displayed in the screen will be deleted. All accounting entries passed for the transaction will be removed.

6.4 Multi-Offset Transactions

This chapter contains the following sections:

- Section 6.4.1, "Entering Multi-offset Transactions"
- Section 6.4.2, "Main Tab"
- Section 6.4.3, "Offset Tab"

- Section 6.4.4, "Saving and Authorising Transaction"
- Section 6.4.5, "Deleting a Transaction"

6.4.1 Entering Multi-offset Transactions

Specifying a Multi-offset transaction.

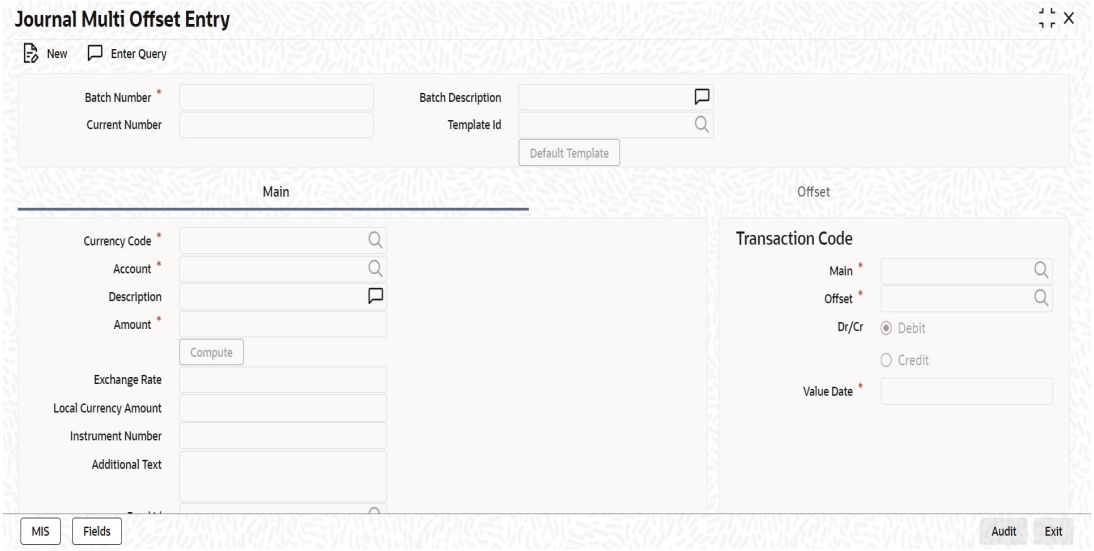
What is a Multi-offset transaction?

A multi-offset transaction is one in which multiple accounting entries are passed to balance one main entry. For example, if cash that is debited from an account and credited to several other accounts, multiple offset entries are passed to balance the one debit entry.

When you enter a multi-offset transaction, the system ensures that the total amount of the offset entries is equal to the amount of the main entry.

> **Note**
>
> Before you can enter multi-offset transactions for the day, you must open a 'batch' to post these transactions.

You can invoke the 'Journal Multi Offset Input' screen by typing 'DEDMJONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following are the details of a Multi-offset transaction that you need to enter in this screen:

- Currency Code
- Account
- Amount
- Exchange Rate
- Instrument Number and Description
- Additional text
- Fund Identification
- Transaction Code for the main leg
- Transaction Code for the offset leg
- Indicate Debit/Credit
- Value Date

Batch Number

The batch that you have opened to post the multi-offset transaction is displayed at the top of the 'Multi-offset Input' screen. Every such transaction that you enter into the batch is assigned a 'current number' by the system. This helps you to identify the multi-offset transactions that you enter for the day.

Batch Description

The system displays the description for the selected batch number.

Template Identification

You can process a multi-offset transaction by associating a relevant template to the transaction. The details maintained for the template will be defaulted to the transaction. You will be required to capture only the remaining mandatory details (if any) to save the transaction.

The option list for 'Template ID' field displays the templates maintained for a particular branch. You need to choose a Template ID from this list. Further click 'Default Template' button to get the selected template defaulted. However, you cannot type in a Template ID in the Template Identification field.

Current Number

Every such transaction that you enter into the batch is assigned a 'current number' by the system. This helps you to identify the multi-offset transactions that you enter for the day.

On selection of the template, the following details get defaulted to the transaction:

In the MAIN tab

1. The Account Number for the main leg of the transaction and the associated description.
2. The currency and amount of the transaction. The debit/credit indicator for the same.
3. The transaction code associated with the main entry and the offset entry of the transaction.
4. Additional remarks, if any.

In the OFFSET tab

5. The branch codes and the accounts for the offset leg of the transaction.
6. The amount for each account.

You can process a multi-offset transaction without a template also. This is explained in detail in the following sections of this manual.

6.4.2 Main Tab

Click on Main to enter the details of the main leg of the transaction.

Currency Code

The system defaults to the currency code of the account number that you have entered (in case of a customer account). If the account is a GL, the system defaults to the local currency.

If you have to enter the currency of the transaction, you can do so. The adjoining option list displays a list of valid currencies. Double click the currency that is the transaction currency.

Account

Select the account or the GL of the main leg of the transaction from the adjoining option list.

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

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

Description

The system displays the description for the selected account number.

Amount

In this field enter the amount of the transaction. The amount that you enter here must be in the currency of the account number that you specified.

On saving the transaction after entering all the required details in the system, the system validates the value of the transaction amount against the following:

- Product transaction limit
- User Input limit

If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is in excess of the product transaction limit and user input limit. If this holds true, the system indicates the same with below override/error messages:

- Number of levels required for authorizing the transaction
- Transaction amount is in excess of the input limit of the user

Exchange Rate

In case the currency of the transaction is a foreign currency, the system displays the standard mid rate for the currency. You can change the Exchange rate that is displayed in this field. Only, the changed value should be within a certain range referred to as the Exchange Rate Variance. The exchange rate variance is specified at the Branch Level for Journal transactions.

Note

In case you are entering a Foreign Currency back value dated transaction, the system picks up the exchange rate applicable on the Value Date. This is possible only if you have maintained the Exchange Rate History for your branch (refer the 'Branch Conditions' screen).

Overrides

If you change the exchange rate to a value between the maximum and minimum exchange rate variance

You cannot change the exchange rate to a value that is greater than the specified maximum exchange rate variance.

Instrument Number

In case one leg of the transaction involves a check, you *have* to enter the instrument number here if the transaction code specifies an instrument number.

Additional Text

If required, enter any additional information related to multi-offset transactions.

Fund Identification

Select the fund id to which the journal entry account will be linked from the adjoining option list. The system defaults the value of ‘Default Mudarabah Fund’ as fund id.

Transaction code

Under Transaction Code on the right top of the screen, you will observe two fields, ‘Main’ and ‘Offset.’

In the Main field, the adjoining option list displays a list of all the transaction codes that are maintained in your branch. Double click on the transaction code that you want to specify as the transaction code of the main leg of the transaction.

In the Offset field, the adjoining option list displays a list of all the transaction codes that are maintained in your branch. Double click on the transaction code that you want to specify as the transaction code for the offset leg of the transaction.

Debit/Credit

You must indicate if the amount is to be credited to the account or debited from the account. To do this, you must click either of the buttons adjacent to this field.

If the amount is to be credited to the account, click the button against Cr. If the amount is to be debited, click the button against Dr.

Value Date

The system will display the current system date here. You can, however, enter a back dated or a future dated transaction. In Oracle FLEXCUBE, the interest is calculated on the basis of the Value Date.

Overrides

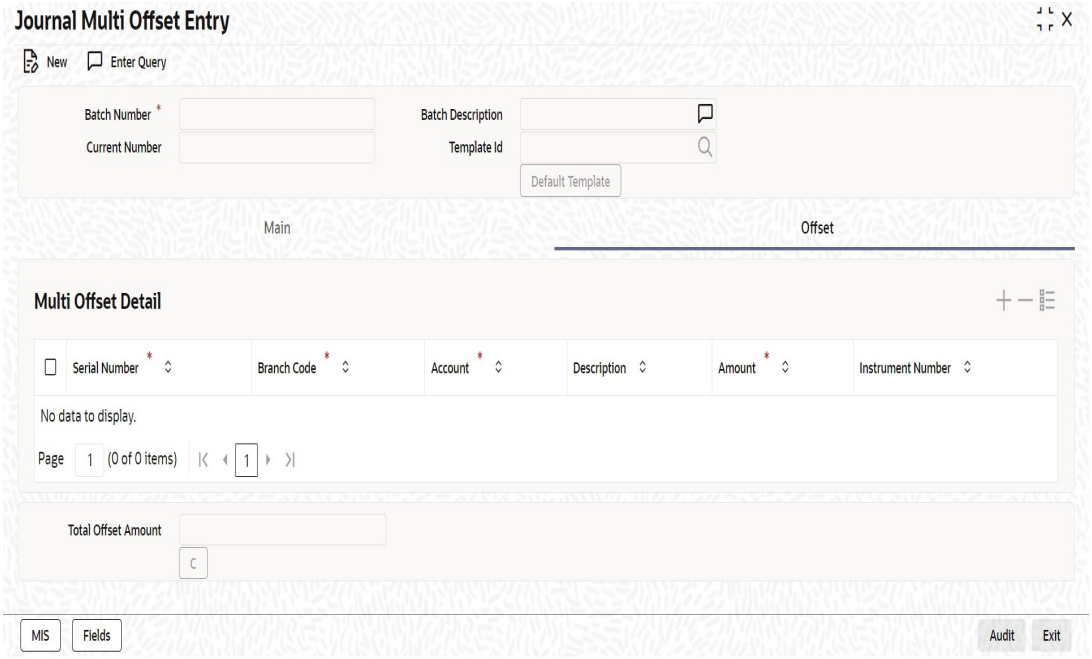
- If the value date is back dated or future dated
- If the value date is a holiday

Batch Close

While creating a new batch, you need to check the option ‘Balancing’ in ‘Batch Open’ screen, in order to balance the input transaction. To exit the batch, the transaction need to be mandatorily balanced. When you click ‘Batch Close’ button, if the transaction is balanced, the system processes the batch and unlocks it. If you cancel the batch, the batch gets locked in ‘Batch Unlock’ screen. However, you can unlock it manually.

6.4.3 Offset Tab

To enter details of the Offset leg of the transaction, click Offset.



Specify the following details.:

Serial Number

The system displays the serial number.

Branch Code

Specify the branch code of an Offset account.

Account

Enter the account number of each of the offset accounts in this column.

Amount

For each of the offset accounts enter the offset amounts.

Instrument Number

If the Offset leg of the transaction involves an instrument number, enter the same in this column. The total offset amount will be displayed at the bottom of the screen. After you have made your specifications in the above columns map each offset entry to the branch, an account and the amount.

Total Offset Account

The system displays the total offset account details.

6.4.4 Saving and Authorising Transaction

When you have entered all the details of a transaction you have to save the transaction in the system.

To save a transaction, select ‘Save’ from the Actions menu in the Application tool bar or click save icon. To authorize an account, click ‘Authorize’ icon on the Application toolbar.

The system will update the transaction as an unauthorized transaction. The user ID of the teller who entered the transaction and the date and time at which the transaction was saved will be displayed at the bottom of the screen.

The Validations

The system performs the following Cross Validations during Transaction Input. It ensures that:

- All the mandatory fields have been input by the user
- The transaction amount is within the allowed limit for the user
- The exchange rate variance conforms to that defined at the branch level
- The sum of the offset amounts is the same as the main amount

---

Note

You cannot authorise a transaction from the 'Journal Multi Offset Input' screen in the following cases:

- the contract has multilevel of authorization pending, the same will be done using the 'Multilevel Authorization Detailed' screen
- the level of authorization is greater than or equal to 'N'
- the 'Nth' or the final level of the users authorisation limit is less than the difference between amount financed and sum of the limits of all the users involved in authorizing a transaction, this case holds good when the 'Cumulative' field is checked in the 'Product Transaction Limits Maintenance' screen
- the transaction amount is greater than the authoriser's authorisation limit if the 'Cumulative' field is unchecked in the 'Product Transaction Limits Maintenance' screen

---

6.4.5 Deleting a Transaction

In special circumstances, you may want to remove a transaction from the system. In Oracle FLEXCUBE you have the option of 'deleting' a multi-offset transaction.

When can a transaction be deleted?

If a transaction that you have input has not been authorized, you can delete it. Remember that only the user who input a transaction can delete it.

How to delete a transaction

When you are in the Multi-offset Input Form, select 'Delete' from the Actions menu in the Application tool bar or click delete icon. The transaction that is displayed in the screen will be deleted. All accounting entries passed for the transaction will be removed.

6.5 Online Journal Entry

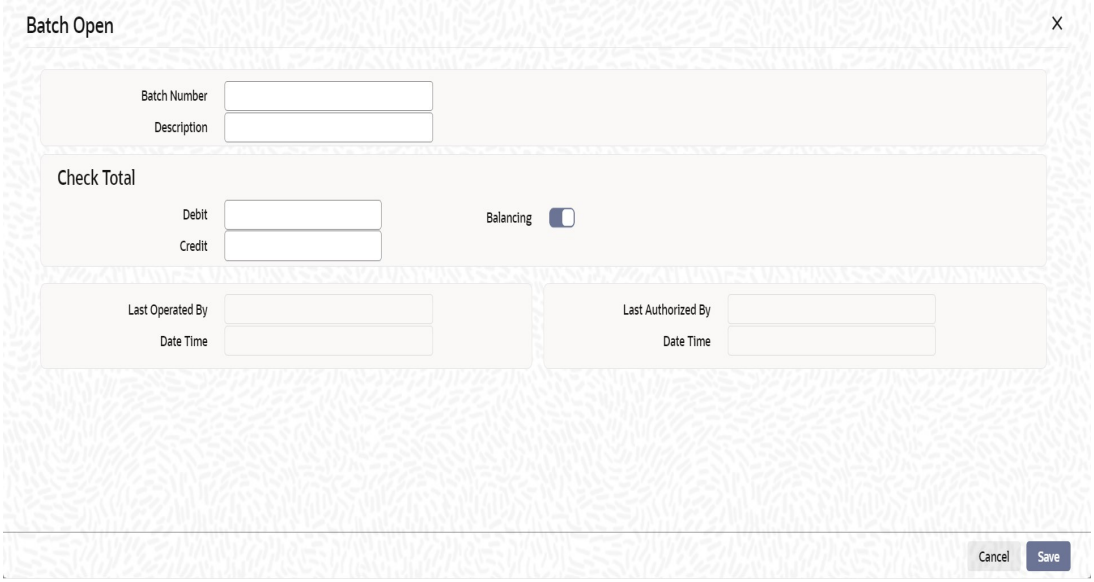
This chapter contains the following sections:

- Section 6.5.1, "Maintaining Journal Entry Online Details"
- Section 6.5.2, "Batch Summary Button"
- Section 6.5.3, "MIS Button"
- Section 6.5.4, "Viewing Journal Entry Input Summary"

6.5.1 Maintaining Journal Entry Online Details

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

Once you invoke the ‘Journal Entry Input’ screen, click on ‘New’ option in the Application tool bar, to invoke ‘Batch Open’ screen.



In this screen, you can enter the following details:

Batch Number

Specify the batch number.

Description

Enter a brief description about batch.

Check Total

Debit

Enter the total debit amount of the journal transaction.

Credit

Enter the total credit amount of the journal transaction.

Balancing

Check this box to indicate whether the total debit amount and total credit amount has to be balanced.

Last Operated By

The system displays the name of the person who last operated the batch.

Last Authorized By

The system displays the name of the person who last authorized the batch.

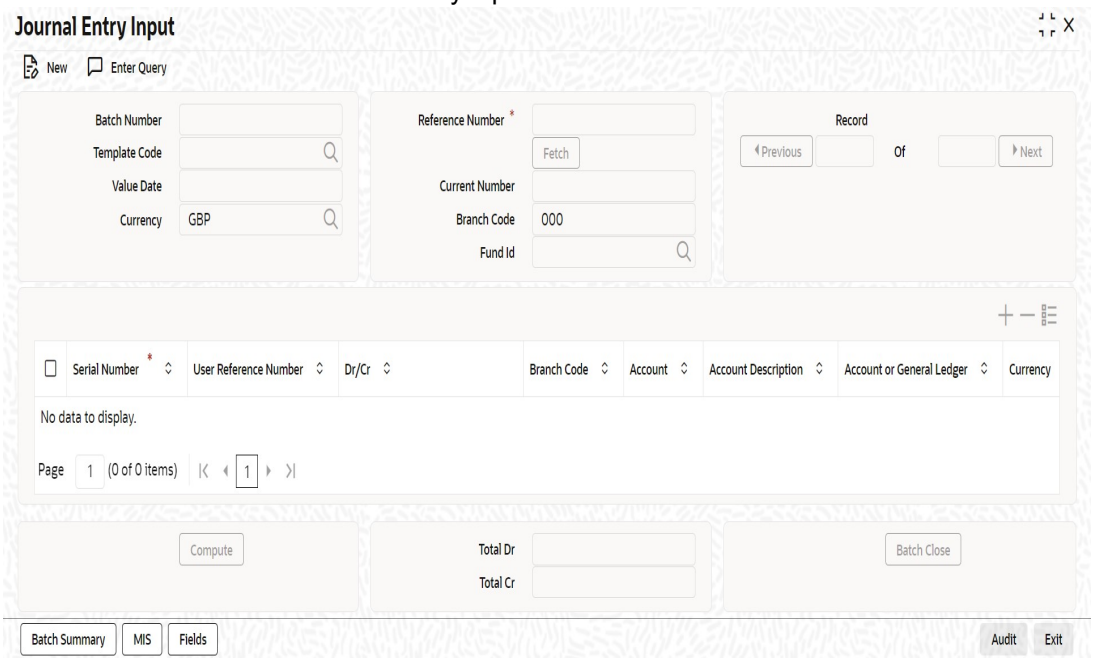
Date Time

The system displays the date and time of the batch.

Date Time

The system displays the authorized date and time.

Once you specify the batch number in the ‘Batch Open’ screen, you can specify the transaction details in the ‘Journal Entry input’ screen:



In this screen, you can enter the following details:

Batch Number

The system displays the batch number for which the journal entry transaction is to be created.

Template code

Specify the template code. The adjoining option list displays all valid template codes available in the system. You can select the appropriate one.

Value Date

Specify the value date of the transaction. By default the system displays current branch date value.

Currency

The system displays the branch local currency here.

Reference Number

The system will generate a unique reference number based on the batch number.

Current number

The system displays the current number for which the journal entry transaction is to be created.

Click ‘Fetch’ button once you enter the ‘Template Code’, the system will display the following details:

- Serial Number
- Debit/Credit indicator
- Account
- Transaction code

Branch Code

Specify the branch code. The branch code specified needs to be validated against the ‘Allowed / Disallowed’ lists maintained in the branch restrictions screen.

Fund Id

Select the fund id from the adjoining option list. The system defaults the value of Default Mudarabah Fund as fund id.

Serial No

The system displays the serial number.

User Reference No

The system displays the reference number for the journal transaction.

Dr/Cr

The system displays the debit or credit indicator based on the account class/GL for the selected template code. However you can indicate, if template code is not specified.

Account

Specify the account number.

Account Description

The system displays the description for the account selected.

Acc or GL

The system displays the account number selected in the Template. However you can specify the account number/GL. The adjoining option list displays all valid account numbers/GLs available in the system. You can select the appropriate one.

Currency

The system displays the currency code.

Amount

Enter the amount to be debited or credited.

Exchange Rate

For the foreign currencies entered, the system displays the mid rate by default based on the value date entered. However you can modify it. The tolerance will be validated.

Amount - LCY

The system displays LCY equivalent amount.

Instrument Number

In case the transaction is through an instrument, you need to specify the instrument number.

Customer

Specify the customer. The adjoining option list displays all valid customer ids and names available in the system. You can select the appropriate one.

Total Debit Amount

The system displays the net debit amount.

Total Credit Amount

The system displays the net credit amount.

Additional text

The system displays the narration from the Template. However you can modify it.

Click ‘Compute’ button to compute the transaction details.

Total Dr

The system displays the total debit details.

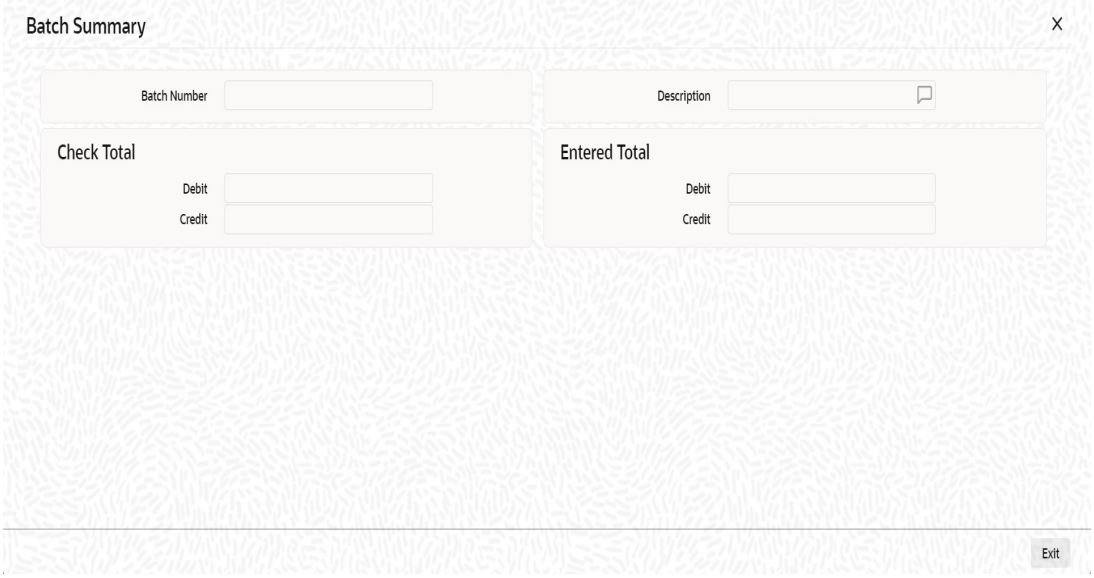
Total Cr

The system displays the total credit details.

Click ‘Batch Close’ button to close the batch.

6.5.2 Batch Summary Button

Click ‘Batch Summary’ button on ‘Journal Entry input’ screen to invoke the ‘Batch summary’ screen.



You can specify the following details:

Batch Number

Specify the batch number.

Description

The system displays the description for the selected batch number.

Check Total

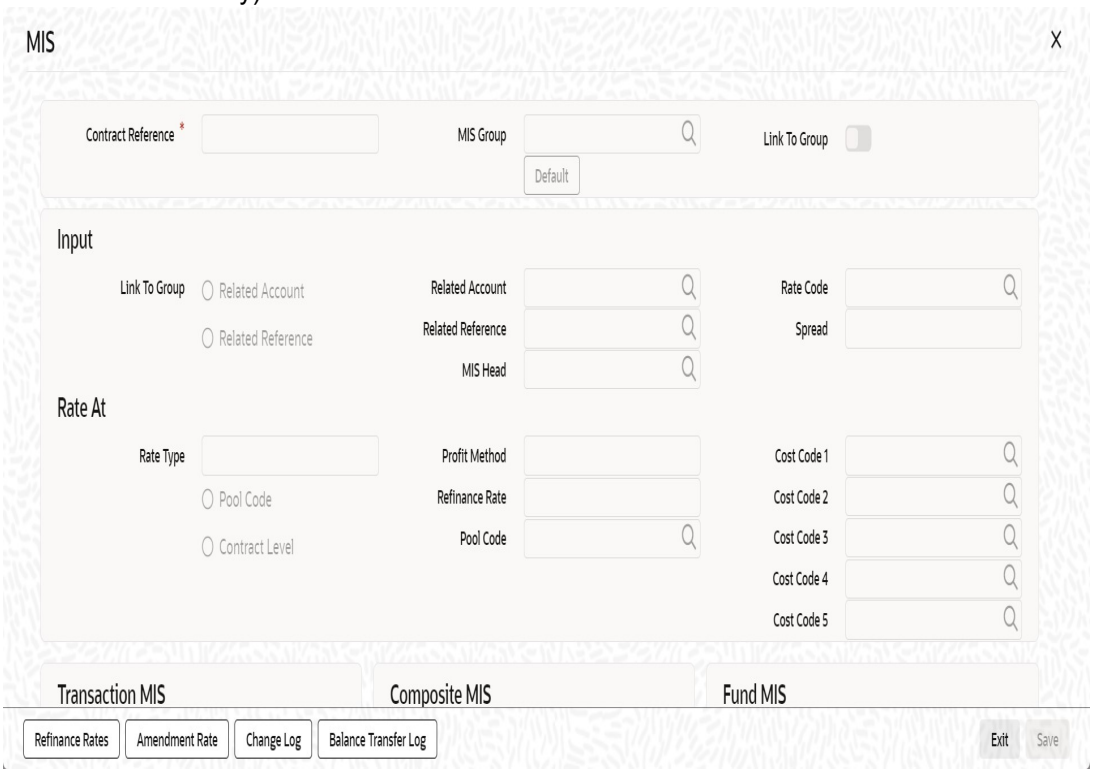
The system displays the total debit and credit transaction details.

Entered Total

The system displays the total entered debit and credit transaction details.

6.5.3 MIS Button

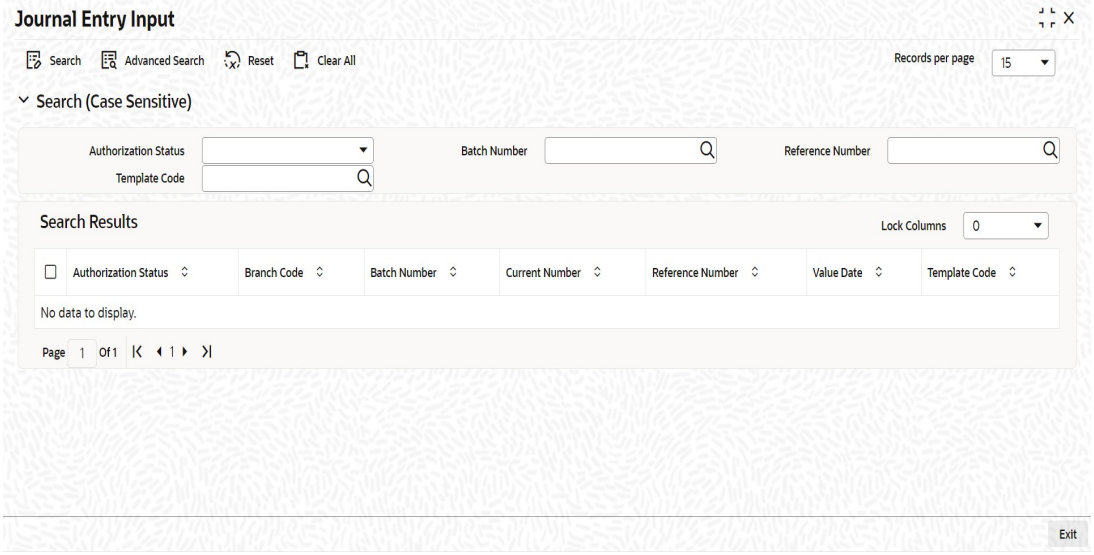
Click ‘MIS’ button on ‘Journal Entry input’ screen to invoke ‘MIS’ screen. In this screen you can maintain the MIS value for a transaction (screen and functionality similar to single entry and multi offset entry).



Refer the User Manual on MIS under Modularity for further details.

6.5.4 Viewing Journal Entry Input Summary

You can view the summary of all journal entry input, using the ‘Journal Input Entry Summary’ screen. You can invoke this screen by typing ‘DESJNLON’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can query on journal entry input details based on any one or all of the following criteria:

- Authorized
- Batch number
- Template code
- Reference number

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them.

- Authorization Status
- Branch Code
- Batch number
- Current Number
- Reference number
- Value date
- Template Code

7. Miscellaneous Transactions

This chapter contains the following sections:

- Section 7.1, "Cash Transfer"
- Section 7.2, "Denomination Exchange"

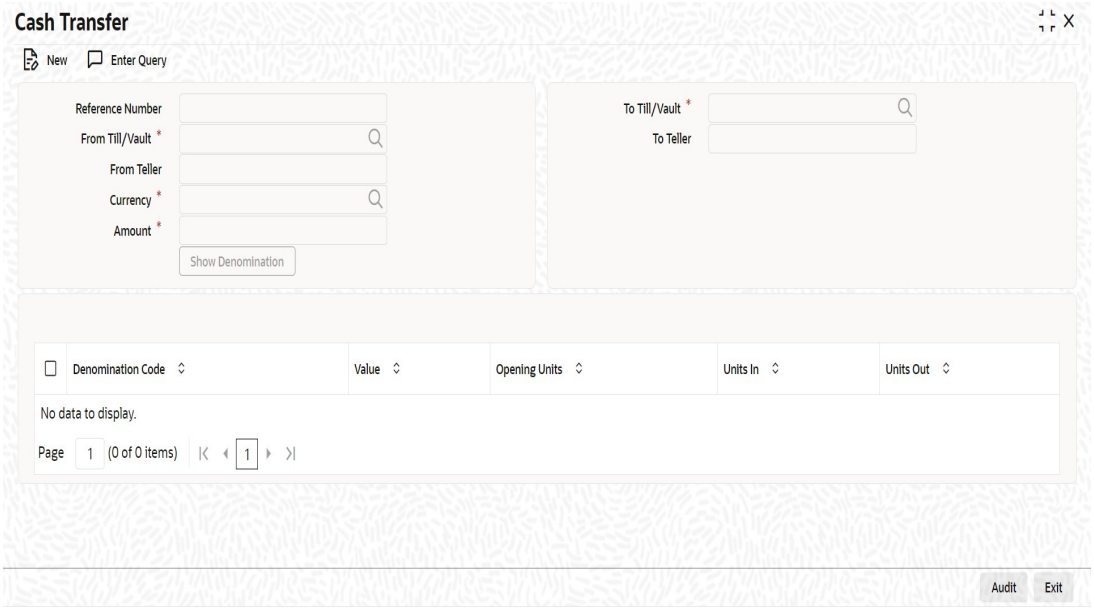
7.1 Cash Transfer

This section contains the following topic:

- Section 7.1.1, "Transferring Cash"

7.1.1 Transferring Cash

You can transfer cash from one Till to another (or from one Vault to another or from a Till to a Vault and vice versa). You can do this in the 'Cash Transfer' screen. You can invoke this screen by typing 'DEDCSHMV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Reference Number

This is system generated reference number for the transaction.

From Till/Vault

Specify the till or vault from which you want to transfer cash. The adjoining option list displays all valid tills and vaults maintained in the system. You can select the appropriate one.

To Till/Vault

Specify the till or vault to which you want to transfer cash. The adjoining option list displays all valid tills and vaults maintained in the system. You can select the appropriate one.

From Teller

The system displays the user ID of the teller who opened the 'From Till/Vault'.

To Teller

The system displays the user ID of the teller who opened the ‘To Till/Vault’.

Currency

Select the currency to be transferred from the Till/Vault. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

Amount

Specify the amount to be transferred.

Click ‘Show Denomination’ button to view the following denomination details.

- Denomination Code
- Value
- Opening Units
- Units In
- Units Out

7.2 Denomination Exchange

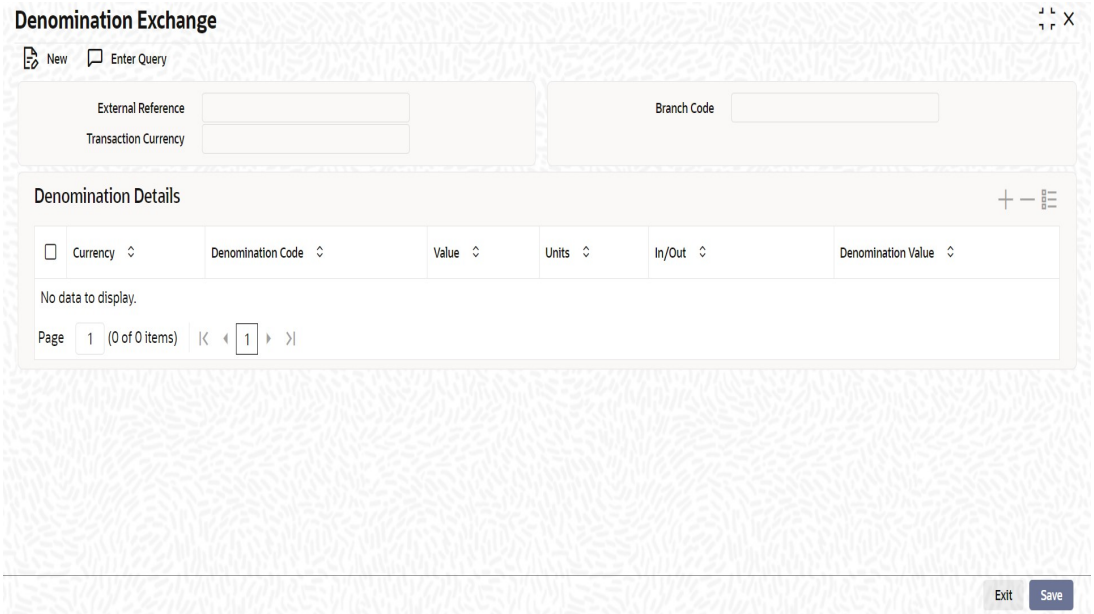
This section contains the following topic:

- Section 7.2.1, "Exchanging Denominations"

7.2.1 Exchanging Denominations

A customer may approach your bank to exchange currency denomination. That person may or may not be an actual bank customer (with a valid CIF or customer account). He or she may give you two notes of USD 50 each and ask for 10 notes of USD 10 each. This transaction involves only denomination exchange from your till. The total value in the till will remain the same. Hence there won’t be any accounting entries for this exchange. However, the denomination count in the till will change and hence it needs to be updated.

You can capture such a transaction through the ‘Denomination Exchange’ screen. You can invoke this screen by typing ‘DEDENMX’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference

The system generates a unique number to identify the transaction.

Branch Code

The system displays the current logged-in branch code.

Transaction Currency

Specify the currency in which your customer wishes to exchange denominations. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Denomination Details

This block allows you to capture exact details of the denominations being exchanged.

Currency Code

Specify the currency in which the transaction is being performed. You can select the appropriate code from the adjoining option list.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as ‘100’.

Units

Indicate the number of units of the specified denomination.

In/Out

Indicate whether you are disbursing the specified denominations or receiving the denominations. The total amount against ‘In’ should be equal to the amount against ‘Out’.

Denomination Value

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be ‘1000’.

8. Data Entry Control Operations

The Data Entry Supervisor of your branch performs certain operations during the day. The following are the functions that the Data Entry Supervisor would perform

- Batch authorization
- Unlocking a batch
- Reassigning a batch to another user etc.
- Batch upload

This chapter contains the following sections:

- Section 8.1, "Batch Authorization"
- Section 8.2, "Journal Batch Reassign"
- Section 8.3, "Journal Batch Browser"

8.1 Batch Authorization

Authorization is a cross-checking mechanism that Oracle FLEXCUBE offers. The transactions that tellers enter during the day must be 'authorized' by the Data Entry Supervisor at the end of day.

This ensures that all the transactions that have been entered by tellers conform to the parameters that have been defined for your branch.

This section contains the following topic:

- Section 8.1.1, "Authorizing Batches"

8.1.1 Authorizing Batches

At the Beginning of Day, each teller opens a batch to post a particular type of transaction. A teller who enters three different *types* of transactions will open as many batches. Instead of authorizing individual transactions that have been entered during the day, you can authorize the batches into which they have been posted. This is called 'summary authorization.'

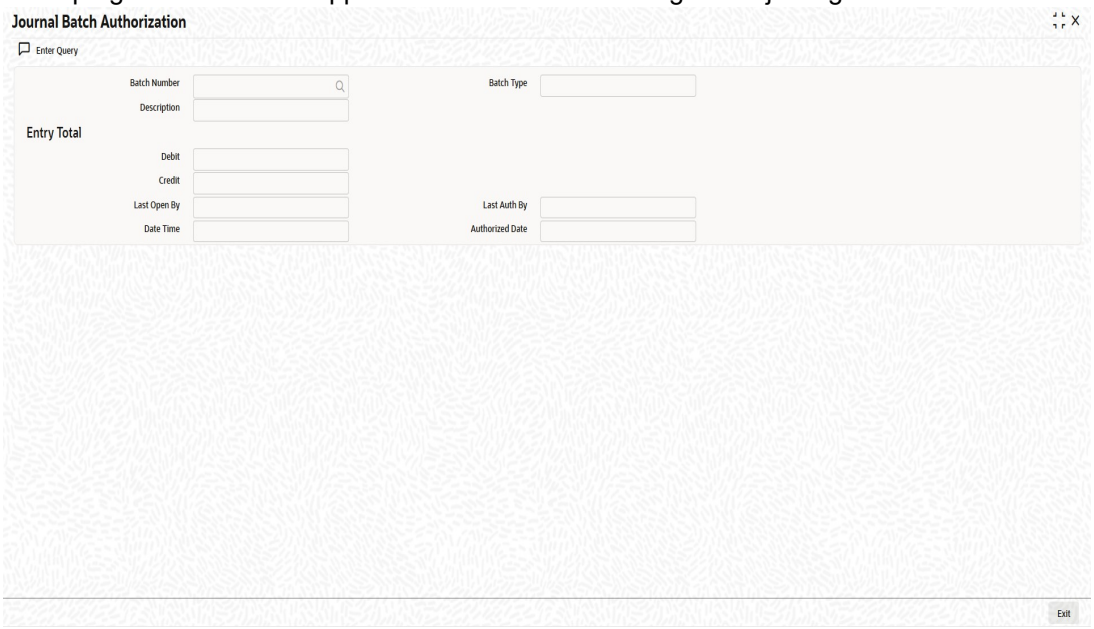
Summary Authorization of a batch

At the End of Day, authorizing every transaction could be a tedious process. You can instead do, what is called, a Summary Authorization of the batch into which the transactions have been posted.

Only users other than the one who posted transactions (the Data Entry supervisor, for example) into a batch can authorize the transactions in the batch.

Summary Authorization is possible in two ways.

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



- Summary Authorization of a batch with limits
- Summary Authorization of a batch without limits

The ‘Batch authorization’ screen can be invoked from the Application Browser.

Summary Authorization of a Batch with Limits

It is possible to define authorization limits for a user with authorization rights (Refer the SMS Manual). If such a limit has been defined for you, you cannot authorize transactions which cross the limit. That is, if the transaction amount exceeds the limit specified, you will not be allowed to authorize the transaction.

A user whose authorization limits have been defined, can perform a summary authorization of a batch. If the transaction size of any transaction posted to the batch exceeds the authorization limit defined for the authorizer, it will not be authorized.

When the summary authorization of the batch is complete, the number of transactions that were authorized and the number of transactions that were not authorized (those that crossed the authorization limit) will be displayed.

Summary Authorization of a Batch without Limits

If no authorization limits have been specified for you, you can authorize transactions of any size. If a user with an unspecified authorization limits does a summary authorization of a batch, all the transactions in the batch will be authorized.

When the summary authorization of the batch is complete, the number of entries that were authorized will be displayed.

To Authorized the transactions in a batch choose Jrnl/Teller Batch Op in the Application Browser. Click on Auth Without Limits. The ‘Batch Authorization’ screen will be displayed.

The date and the time at which the batch was authorized will be displayed in the bottom of the screen.

In this screen, you can enter the following details:

Batch Number

Specify the batch number.

Description

Enter a brief description about batch.

Batch Type

Specify the type of batch.

Entry Total

Debit

Enter the total debit amount of the journal transaction.

Credit

Enter the total credit amount of the journal transaction.

Last Open By

The system displays the name of the person who last opened the batch.

Last Auth By

The system displays the name of the person who last authorized the batch.

Date Time

The system displays the date and time of the batch.

Authorized Date

The system displays the authorized date.

8.2 Journal Batch Reassign

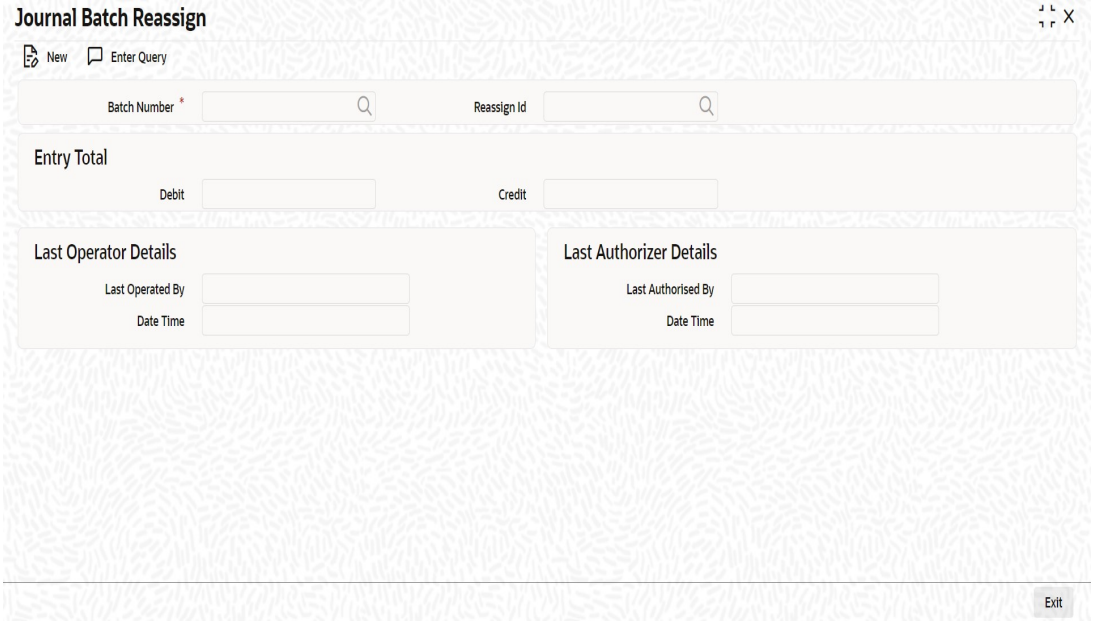
This section contains the following topic:

- Section 8.2.1, "Reassigning Batch"

8.2.1 Reassigning Batch

To ‘reassign’ a batch is to allow a teller who did not originally open a batch to use it. The Data Entry Supervisor has the rights to reassign a batch to a teller who did not originally open a batch. However, only unauthorized batches can be reassigned.

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



To reassign a batch to a different user click on Jrnl/Teller Batch Op in the Application Browser. Choose Reassign Batch displayed under it. The ‘Batch Reassign’ screen will be displayed.

Batch Number

The adjoining option list displays a list of unauthorized batches that are opened for the day. Choose the batch that you want reassign in the batch number field.

Reassign Identification

Choose the User Id of the teller to whom you want reassign the batch in the Reassign ID field.

The system ensures that the batch is not currently in use. If you choose to reassign the batch to yourself, the system will seek an override.

Entry Total

Total Entries indicates the total amount debited and credited for a particular batch.

Last Operator Details

Last Operated By

The system displays the name of the person who last operated the batch.

Date Time

The system displays the date and time of the batch.

Last Authorizer Details

Last Auth By

The system displays the name of the person who last authorized the batch.

Date Time

The system displays the date and time of the batch.

Click ‘Ok’ button to confirm the reassign operation. If you do not want to continue with the reassign operation, choose ‘Exit’ or ‘Cancel’ button to exit the function.

8.3 Journal Batch Browser

This chapter contains the following sections:

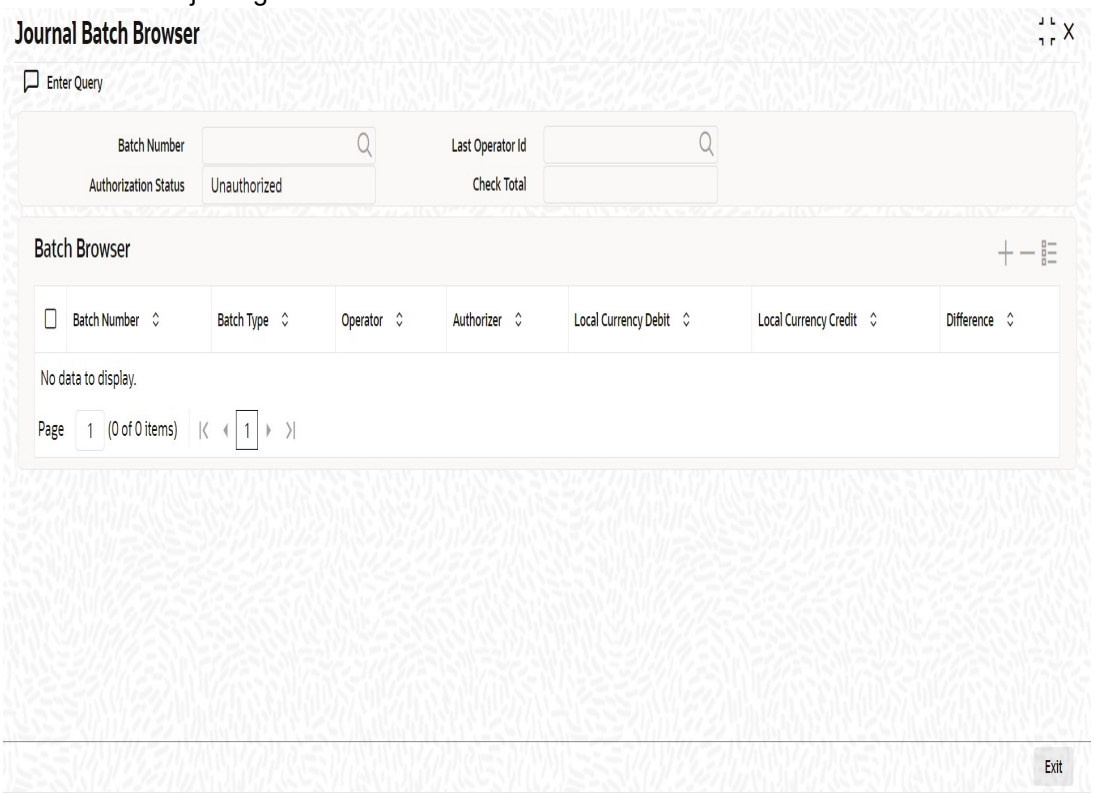
- Section 8.3.1, "Processing Journal Batch "
- Section 8.3.2, "Viewing Journal Batches"
- Section 8.3.3, "Unlocking Journal Batches"
- Section 8.3.4, "Reserving Journal Batches"
- Section 8.3.5, "Fields Button"
- Section 8.3.6, "Maintaining Journal Batch Upload"
- Section 8.3.7, "Account Statistics Button"
- Section 8.3.8, "Upload Logs Button"
- Section 8.3.9, "Maintaining Journal Upload Preferences"

8.3.1 Processing Journal Batch

Using Oracle FLEXCUBE, you can view, unlock, reserve journal batches and set your preferences with regard to journal upload.

8.3.2 Viewing Journal Batches

You can search and view all journal batches using 'Journal Batch Browser' screen. To invoke the screen, type 'DEDBTTOT' in the field at the top right corner of the Application Browser and click the adjoining arrow button.



Batch Number

Specify the batch number. Alternatively, you can select the batch number from the option list. The list displays all valid batch numbers maintained in the system.

Authorization Status

Select the authorization status from the drop-down list. The list displays the following values:

- Authorized
- Unauthorized

Last Operator ID

Specify the ID of the last operator. Alternatively, you can select the last operator ID from the option list. The list displays all valid IDs maintained in the system.

Check Total

Select the query criteria for the batches from the Check Total drop-down list. The list displays the following values:

- Balanced - To query the batches where the total credit amount matches the total debit amount.
- Unbalanced - To query the batches where total credit amount does not match total debit amount.
- Null - To query both balanced and unbalanced batches.

This screen displays all the following details that have been created in the current branch:

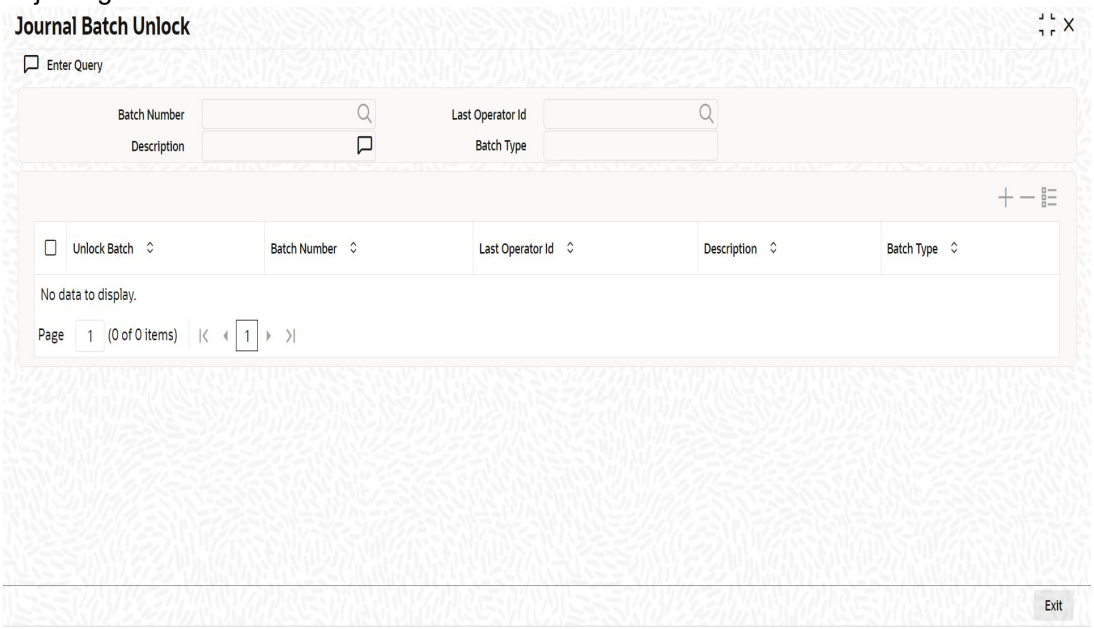
- Batch Number
- Batch Type
- Operator
- Authorizer
- Local Currency Debit
- Local Currency Credit
- Difference

You can delete or authorize the batches based on your requirement. Select the record / records that you wish to delete or authorize by checking the adjoining box. Further click the delete button or authorize button for respective actions.

8.3.3 Unlocking Journal Batches

While entering a transaction through Journal Single and Multi Offset entries, if you have not checked the option ‘Batch Close’, the system locks the batches in. You can unlock such locked journal batches using Journal Batch Unlock screen. To invoke the screen, type

'DEDBATUK' in the field at the top right corner of the Application Browser and click the adjoining arrow button.



You can search for the records based on batch number and / or operator.

Batch Number

Specify the batch number. Alternatively, you can select the batch number from the option list. The list displays all valid batch numbers maintained in the system.

Description

The system displays the description for the selected batch number.

Last Operator ID

Specify the ID of the last operator. Alternatively, you can select the last operator ID from the option list. The list displays all valid IDs maintained in the system.

Batch Type

Select the type of batch from the from-down list.

The system fetches the records based on the search criteria. Select the batches that you wish to unlock and click 'Batch Unlock' button. The system unlocks the selected batches.

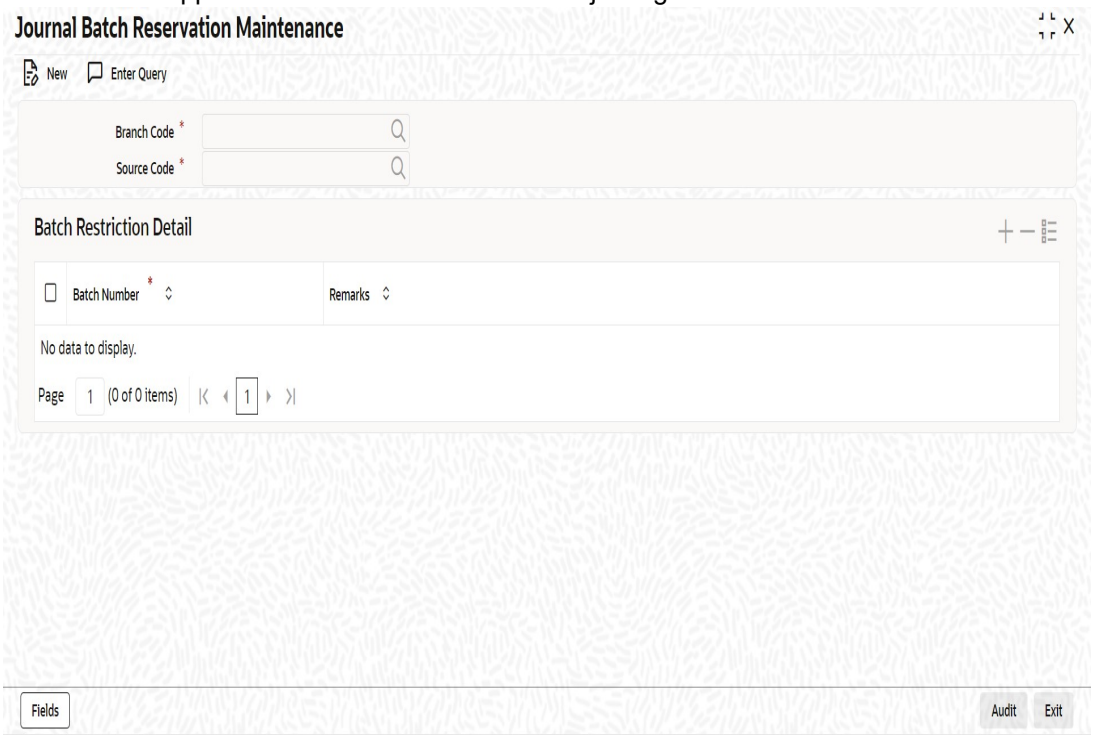
This screen displays all the following details that have been created in the current branch:

- Unlock Batch
- Batch Number
- Last Operator ID
- Description
- Batch Type

8.3.4 Reserving Journal Batches

You can reserve journal batches for DE Macro upload purpose (excel upload) for a specific branch and source combination.

To invoke Journal Batch Reservation screen, type ‘DEDBARES’ in the field at the top right corner of the Application Browser and click the adjoining arrow button:



Here, you can capture the following details:

Branch Code

Specify the branch code for which you wish to apply the restriction.

Source Code

Specify the source code. The system will apply this restriction to the branch-source combination maintained here.

Batch Restriction Details

Batch Number

This is the batch identification number.

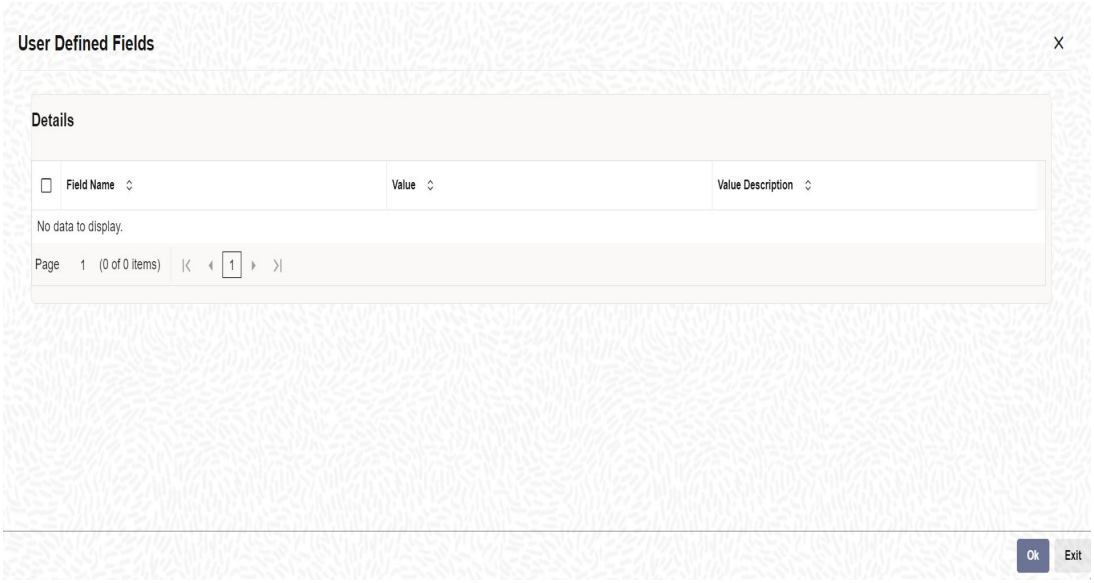
Remarks

This field captures the remarks about the branch.

You can add more rows to the restriction list by clicking add button. Once you save the maintenance, the system considers these batches as reserved. You cannot input transactions through Single or Multi Offset Entry. These batches can be used for DE Excel Upload transactions only.

8.3.5 Fields Button

Click ‘Fields’ button and invoke the ‘Fields’ screen to specify values for user-defined fields.



Here you can capture the following details:

Field Name

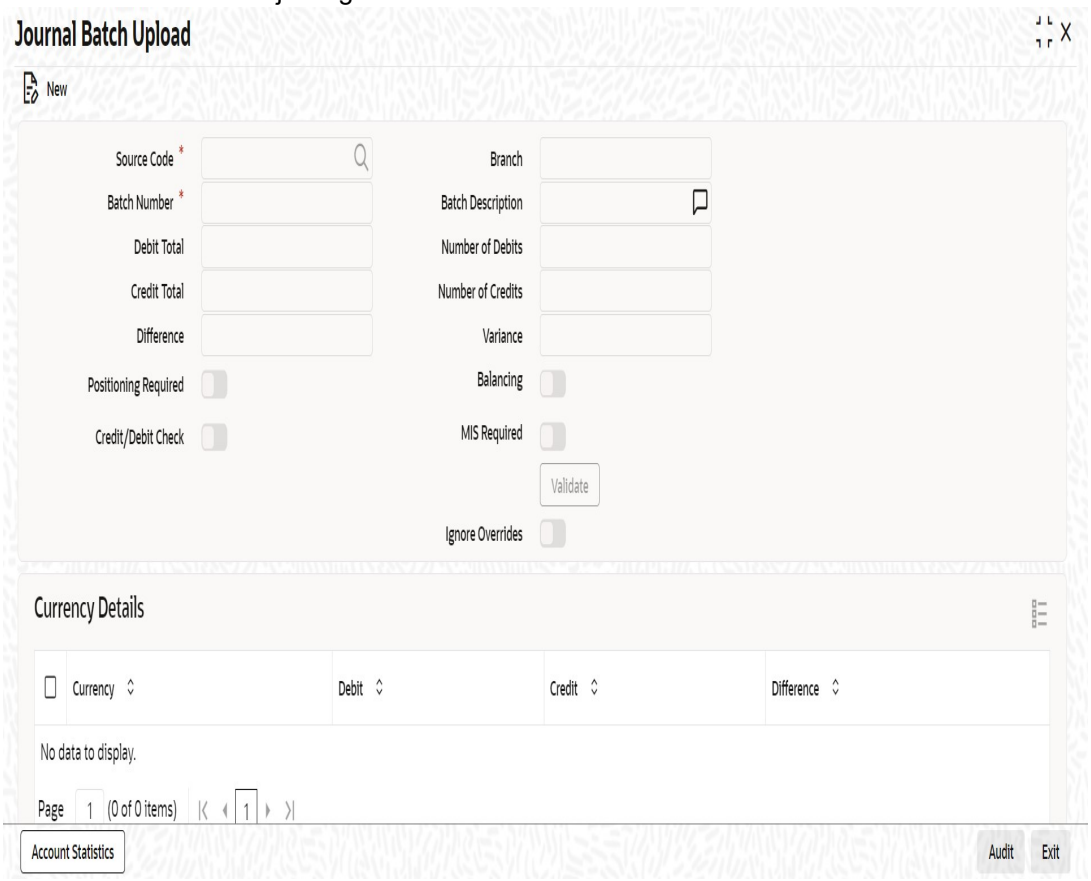
The system displays all UDFs linked to the product.

Value

Specify a value for each UDF.

8.3.6 Maintaining Journal Batch Upload

You can upload journal batches into Oracle FLEXCUBE using 'Journal Batch Upload' screen. To invoke the screen, type 'DEDUPONL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



You can capture the following details on this screen:

Source Code

Select the source code from the adjoining option list.

Branch

Specify the branch code.

Batch Number

Specify the batch number.

Batch Description

Provide description for the batch code specified.

Debit Total

Specify the debit total.

Number of Debits

Specify the number of debits.

Credit Total

Specify the credit total.

Number of Credits

Specify the number of credits.

Difference

Specify the difference.

Variance

Specify the variance.

Positioning Required

Check this box if positioning is required.

Credit/Debit Check

Check this box to check debit/credit.

Balancing

You can indicate whether the entries being uploaded should be balance at the branch level. If you have enabled this option and if the batch does not balance, a message is displayed at the end of the upload session.

MIS Required

Check this box if MIS is required.

Click 'Validate' button to validate the journal batch upload.

Ignore Overrides

Check this box to ignore override.

Currency Details

Currency

Specify the currency.

Debit

Specify the debit amount.

Credit

Specify the credit amount.

Difference

Specify the difference amount in local currency.

Oracle FLEXCUBE supports batch upload of DE save operations. For this, you need to first maintain a job 'GIUPLOAD' using 'Job Maintenance' screen.

You can schedule your batch upload in 'Journal Batch Upload' screen. The system will consider the records for upload based on the value of the parameter 'IS_UPLOAD_SCHEDULED'. If the value is 'Y', then the system will consider the record for upload as part of the job.

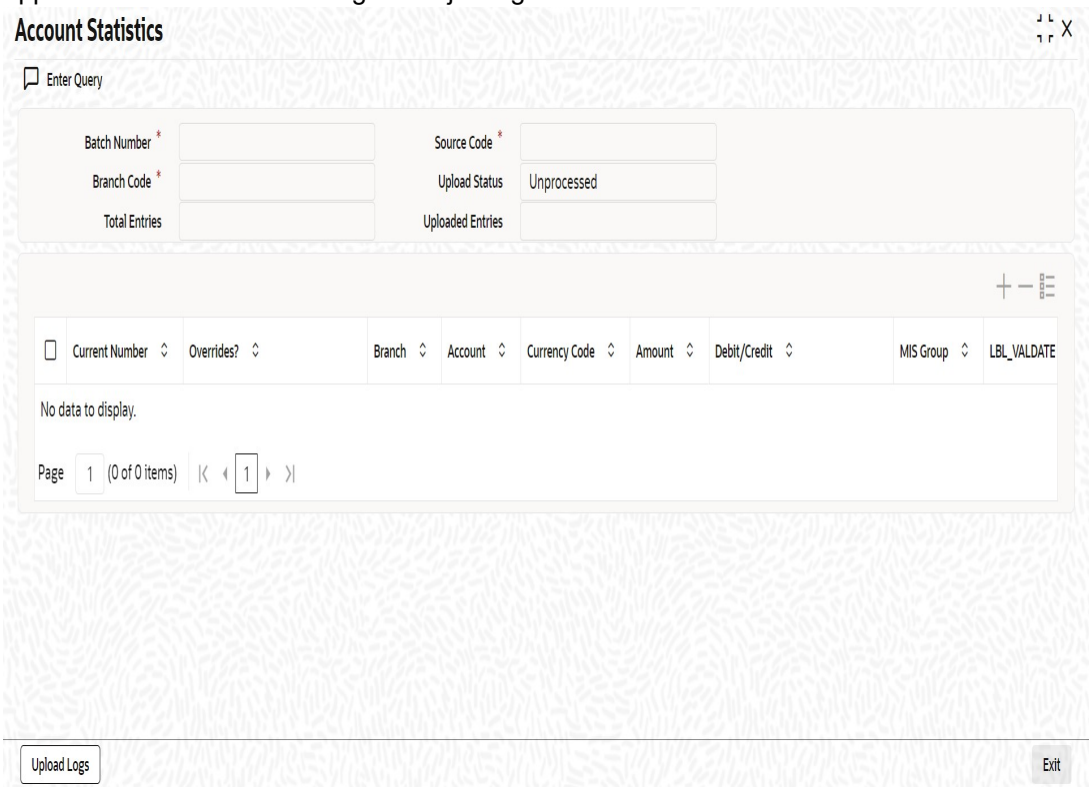
The parameter 'IS_UPLOAD_SCHEDULED' determines whether an upload is scheduled or not. If the value of the parameter is set to 'Y', then it indicates that an upload is scheduled.

As part of the job, the system will pick up all records that are scheduled for upload and start the process.

8.3.7 Account Statistics Button

You can view the status of each record in 'Journal Batch Upload Account Statistics' screen. Click 'Account Statistics' button on 'Journal Batch Upload' screen to view this screen. You can

also invoke this screen by typing ‘DEDACSTA’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



This screen shows the status of all the records uploaded for a specific batch, branch and source combination.

You can search for the details based on the following parameters:

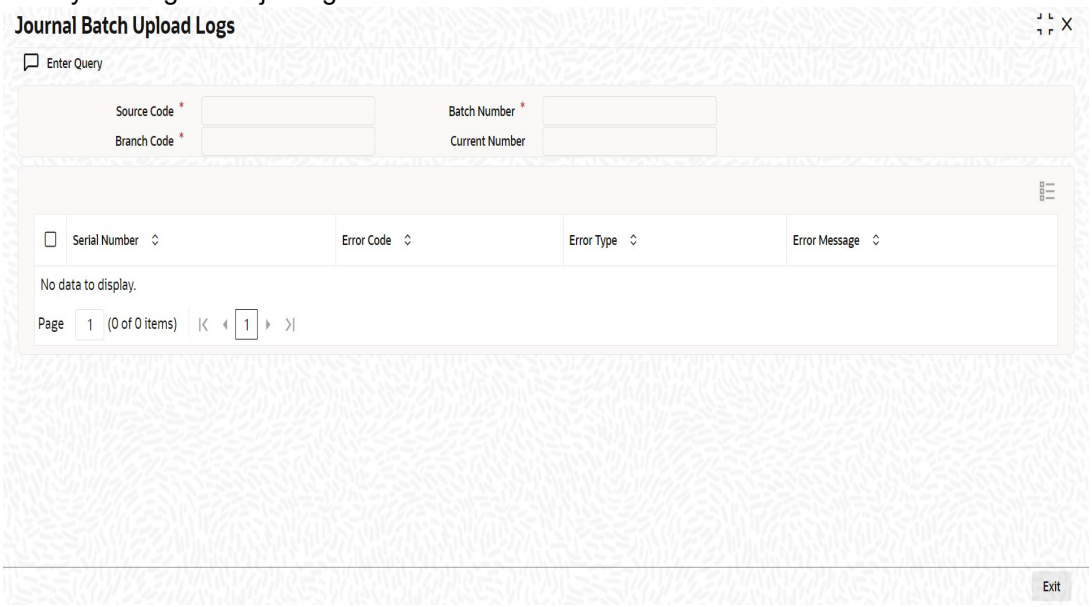
- Batch number
- Branch code
- Source code
- Upload status

Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the following details:

- Total number of entries in the results
- Number of uploaded entries in the result
- Current number
- Whether there are any overrides
- Branch
- Account
- Currency code
- Amount
- Whether debit or credit
- MIS group
- Value date
- Financial year
- Period code

8.3.8 Upload Logs Button

To view the upload logs for a selected entry, click ‘Upload Logs’ button. You can also invoke this screen by typing ‘DEDUPLOG’ in the field at the top right corner of the application toolbar and by clicking the adjoining arrow button.



In this screen, the system displays the upload logs for the selected record.

You can search for the journal batch upload logs based on the following parameters:

- Source code
- Branch code
- Batch number
- Current number

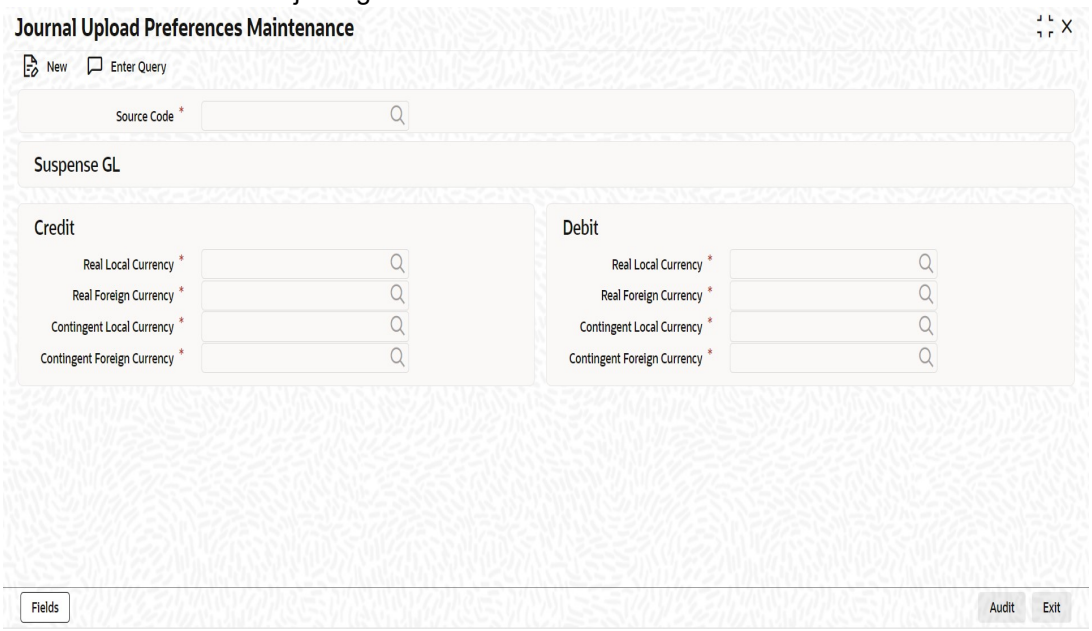
Once you have specified the search criteria, click ‘Execute Query’ button. The system displays the following details in the log.

- Serial number
- Error
- Error type
- Error message

8.3.9 Maintaining Journal Upload Preferences

You can set your preferences specific to journal upload using ‘Journal Upload Preferences Maintenance’ screen.

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



You can maintain Suspense GLs where entries have to be posted for each external system in the event of failure of account validation during DE Upload.

You can capture the following details on this screen:

Source Code

Specify the source code for upload.

Real Local Currency

Specify the suspense GL for real local currency on credit as well as debit transactions.

Real Foreign Currency

Specify the suspense GL for real foreign currency on credit as well as debit transactions.

Contingent Local Currency

Specify the suspense GL for contingent local currency on credit as well as debit transactions.

Contingent Foreign Currency

Specify the suspense GL for contingent foreign currency on credit as well as debit transactions.

Once you have captured all the details, save the maintenance. If an invalid account is specified in the upload process, the respective Suspense GLs maintained for that external system will be debited or credited based on the nature of the transaction.

9. Function ID Glossary

D

DEDACSTA 8-12
DEDBARES 8-8
DEDBATRE 8-4
DEDBATUK 8-7
DEDBRCON 3-2
DEDBTHAU 4-2, 8-2
DEDBTTOT 8-5
DEDCSHMV 7-1
DEDENMX 7-2
DEDJNLON 6-30
DEDJNLPR 3-12
DEDMJONL 6-25
DEDMJTMT 3-10
DEDPRMNT 5-1
DEDTILBL 4-5
DEDTILOP 4-4
DEDTILPO 4-6
DEDTLRON 6-2
DEDTRONL 6-19
DEDTVSET 3-6
DEDUPLOG 8-13
DEDUPLPF 8-14
DEDUPONL 8-10
DESJNLON 6-35
DESJNLPR 3-13
DESPRMNT 5-13
DESTLRON 6-16

O

OFFSET 3-11