Signature Verification User Guide

Oracle FLEXCUBE Universal Banking

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Signature Verification User Guide
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1. Preface

1.1 Introduction

This manual is designed to help acquaint you with the Signature Verification (SV) module of Oracle FLEXCUBE.

Signature Verification (SV) facilitates with the automated signature scanning and retrieval procedure which is optimized and is more efficient compared to the manual scanning of signatures.

In addition to this User Manual, you can find answers to specific features and procedures, in the Online Help. It can be invoked by choosing Help Contents from the Help Menu of the software. You can further obtain information about to a particular field by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry clerk	Input functions for 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	*Signature Verification - An Overview* is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Customer Signatories* explains the process of capturing and linking customer signatures through the Signature Verification module.
Chapter 4	*Maintaining Account Signatories* discusses the procedure to link and maintain the Account Signatory Details derived from CIF Signatory Details screen.
Chapter 5	*Verification of Signatures* discusses details pertaining to signature verification while processing a transaction involving an account for which signatures have been maintained.
Chapter 6	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

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

- Procedures

2. Signature Verification - An Overview

2.1 Introduction

Signature Verification (SV) is the signature scanning and retrieval procedure of Oracle FLEXCUBE. In Signature Verification you can scan customer signatures and retrieve the same for on-line or off-line verification. Since here the scanning and verification process is automated it is less time consuming and more efficient than the manual scanning of signatures.

A typical application for this module would therefore be on-line verification of signatures during teller operations and back office verification of incoming clearing instruments.

SV application collaborates with all other applications of Oracle FLEXCUBE where a customer's current or savings account is involved.

This chapter contains the following sections:

- Section 2.2, "The Concept of Customer Signatories"
- Section 2.3, "The Concept of Account Signatories"
- Section 2.4, "Main Features of the System"

2.2 The Concept of Customer Signatories

Customers, whether corporate or individuals, may have one or more accounts in your bank. For each account, you can maintain an unlimited number of CIF signatories. You can capture CIF Signatory details and signature images through the 'CIF Signatory Details Input' screen.

For each CIF Signatory you can capture nine specimen signatures. All the nine specimens will be displayed during verification.

For example, a corporate customer has its MD, Financial Controller, Chairperson and General Manager. All four people can be enlisted as the signatories for the customer.

2.3 The Concept of Account Signatories

Although you begin by enlisting all the signatories as customer signatories, you have to attach them to specific accounts and make them account signatories.

For example, a corporate customer has five accounts in your bank. One operated by the MD, another by the Financial Controller and the GM, a third by the MD and the GM and so on.

Now the account signatories for current accounts 1, 2 & 3 would be:

- MD
- Financial Controller and GM
- MD and GM

Hence while doing the verification; the signatures thrown up will be those applicable for the account.

You can link CIF signatories to specific accounts through the Accounts Signatory Details Input screen. Once you link CIF signatories to specific accounts then, whenever there is a debit

transaction on the account(s) for which the CIF signatory is an account signatory, you can opt for verifying the signature.

2.4 Main Features of the System

For each account signatory you can specify an approval limit. The approval limit is the limit up to which each account signatory has got authority to allow debit transactions for a particular account. The approval limit is the criteria based on which the specimen signatures will be displayed for verification.

Whenever there is a debit transaction involving an account, the signature specimens of account signatories with an approval limit above the amount specified in the instrument will be displayed for verification. However, regardless of the approval limit, if you want the specimen signatures of all the account signatories for that account to be displayed for verification you can give the required specification.

Moreover you can opt to verify signatures On-line or Off-line. On-line verification of signatures can be done whenever you are processing a debit transaction involving an account for which the customer signatory is an account signatory.

Off-line verification on the other hand, is the verification of signatures for a customer when no transaction involving them is being processed.

3. Maintaining Customer Signatories

You can capture signatures and link them to specific customers through the following screens:

- ‘Signature Verification’ screen
- ‘CIF Signatory Details Input’ screen

The signatures can be captured through the ‘CIF Signatory Details’ screen, later on you can link them to specific accounts through the ‘Account Signatory Details’ screen.

The procedure for maintaining the database through the above functions is described subsequently.

This chapter contains the following sections:

- Section 3.1, "Customer Signature and Image Upload"
- Section 3.2, "Operations on a CIF Signatory Record"
- Section 3.3, "Customer Signature and Image History"

3.1 Customer Signature and Image Upload

This section contains the following topics:

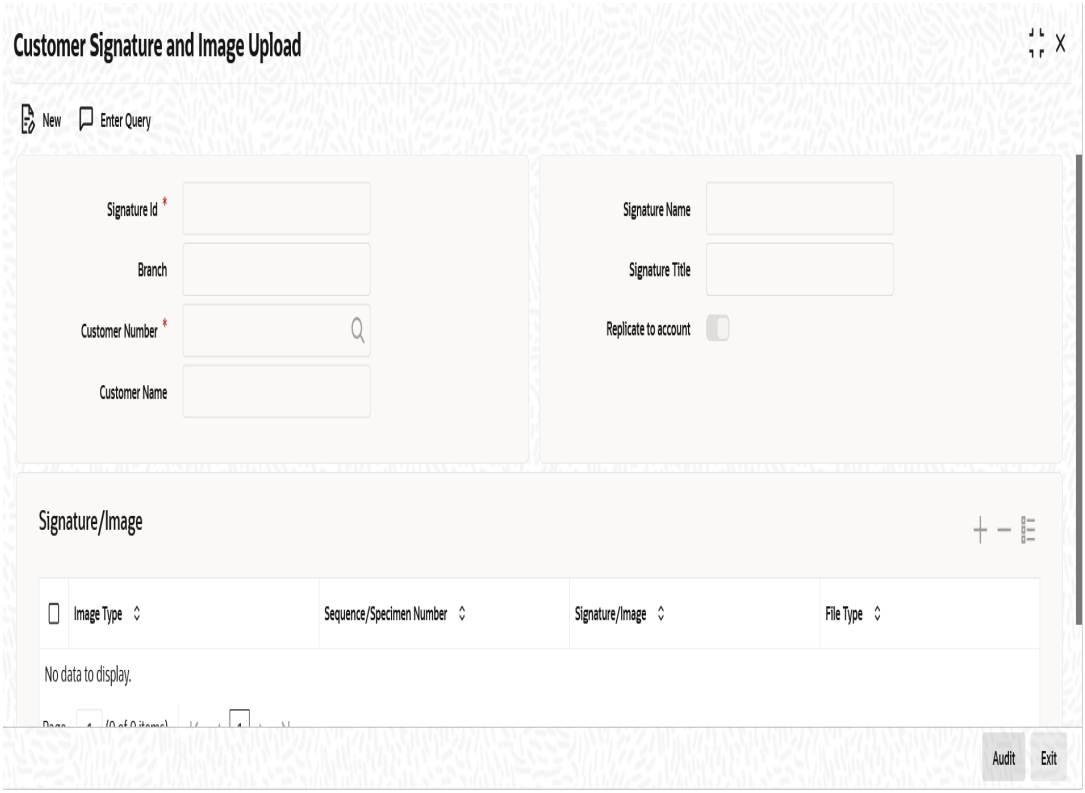
- Section 3.1.1, "Maintaining Customer Image and Signature"
- Section 3.1.2, "Signature/Image Button"

3.1.1 Maintaining Customer Image and Signature

You can upload both signatures and images for a customer using ‘Customer Image and Signature Upload’ screen. Also you can replicate the uploaded signature to customer’s existing accounts.

You can query the signature details for customer and signature id combination from ‘Customer Signature and Image Upload’ Screen. You can also query with the help of web-service (FCUBSSV Service) using the operation name ‘QueryCustomerSignature’. On query, the system will return images in an encoded base64format. The external system will have to decode the same to get the original image/signature.

You can invoke the ‘Customer Image and Signature Upload’ screen by typing ‘STDCIFIS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Branch

System displays the Current Branch in this field.

Customer Number

Specify the customer number from the adjoining option list.

Customer Name

The system displays the name of the specified customer ID based on the details maintained at ‘Customer Maintenance’ level

Signature ID

Customer ID is defaulted as Signature ID for the first signature upload; however, you need to specify it manually for the subsequent uploads.

Since you can maintain unlimited number of signatories for every customer, each signatory is allotted a serial ID. This serial ID is referred to as the customer signatory ID. It will be associated with the signatory for all future retrievals.

Note

This serial ID is unique across that particular CIF for which it is maintained.

Signature Name

Full name of the Customer is defaulted as signature name for the first signature upload; however, you need to specify it manually for the subsequent uploads.

Signature Title

Short name of customer is defaulted as signature title for the first signature upload; however, you need to specify it manually for the subsequent uploads.

Customer signature title describes the position occupied by that person in the organization. Typically this applies for a corporate customer.

Note

A customer can maintain one or more accounts in your bank. For each of these accounts you can maintain unlimited number of customer signatures. Hence it is essential to mention separately the signature title and name.

Replicate to Account

Check this box to enable the replication of the new signature to existing customer's accounts during the first authorization.

Note

The system replicates signatures to the accounts for both single and joint accounts only if 'Replicate Customer Signature' check box is also checked at the account level.

3.1.1.1 Signature/Image Details Section

Image Type

Select the image type you want to upload from the drop-down list. This list displays the following values:

- Signature – Displayed by default
- Image – Select to upload image

Default value of this field is Signature.

Sequence/Specimen Number

System displays auto generated sequence or specimen number in this field based on the image type chosen.

3.1.2 Signature/Image Button

Click on 'Signature/Image' button to upload the signature or image. The system displays a screen to upload the signature:

3.1.2.1 Replicating and Closing Signature

Replication of signature happens only if 'Replicate to account' box is checked on 'Customer Image and Signature Upload' (STDCIFIS) screen and 'Replicate Customer Signature' checkbox on 'Customer Accounts Maintenance' (STDCUSAC) screen.

Replication of customer signature details also happens for joint accounts.When customer details are changed for an account (as a part of 'Primary Party Change'), the signature details of the new customer is replicated (based on the replication flag status).

Closing the 'Signature ID' at 'Customer Image and Signature Upload' (STDCIFIS) screen removes the record from customer accounts maintenance (STDCUSAC). Status of replication flag at signature and account level will not be checked for closure.

System displays the following alert message:

'Closing the record will remove the Signature Id across Customer and Account Maintenance' before closing the record.

3.2 Operations on a CIF Signatory Record

This section contains the following topics:

- Section 3.2.1, "Performing Operations on CIF Signatory Record"
- Section 3.2.2, "Deleting a CIF Signatory Record"
- Section 3.2.3, "Authorizing a CIF Signatory Record"
- Section 3.2.4, "Modifying a CIF Signatory Record"
- Section 3.2.5, "Detailed Viewing of a CIF Signatory Record"

3.2.1 Performing Operations on CIF Signatory Record

Apart from maintaining CIF signatory details you can perform the following operations on a CIF signatory record:

- Delete CIF signatories
- Copy CIF signatories
- Authorize CIF signatories
- Modify CIF signatories
- View the details of customer signatories

The maintenance of CIF signatory details is within the maintenance of CIF details. Hence any operation of CIF signatory details should be done through the CIF details maintenance screen. Any operation on a stored customer signatory should be done after unlocking the CIF record.

3.2.2 Deleting a CIF Signatory Record

To delete a CIF Signatory Record, Capture 'CIF ID' of the record in the 'Signature Upload' screen and click delete icon. The customer signatory details will be deleted.

Note

To delete the details of a customer signatory, you should have access rights to delete a CIF ID.

3.2.3 Authorizing a CIF Signatory Record

Modifications to the record have to be authorized before they take effect.

Select 'Authorize' from the Actions menu in the Application toolbar or click authorize icon, when the record whose details you want to authorize is displayed.

You will be prompted to confirm the authorization. Once you authorize a record, your user ID will be captured in the checker field. The status of the record will be updated as 'Authorized'.

3.2.4 Modifying a CIF Signatory Record

To make any modification on a Customer Signatory record, unlock the CIF record to which the signatory is attached and do the necessary modification in the 'Signature Upload' screen. When you select 'Save' from the Actions menu in the Application toolbar or click save icon to save the modified record, the modified fields are updated. Your user ID is captured in the maker field. The date and time of authorization is also captured.

3.2.5 Detailed Viewing of a CIF Signatory Record

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

Once you do this the 'Customer Information Maintenance' screen is displayed. You have to click 'Show Image' button in this screen. The signatory details of each record are displayed one at a time. You can also print the displayed details.

3.3 Customer Signature and Image History

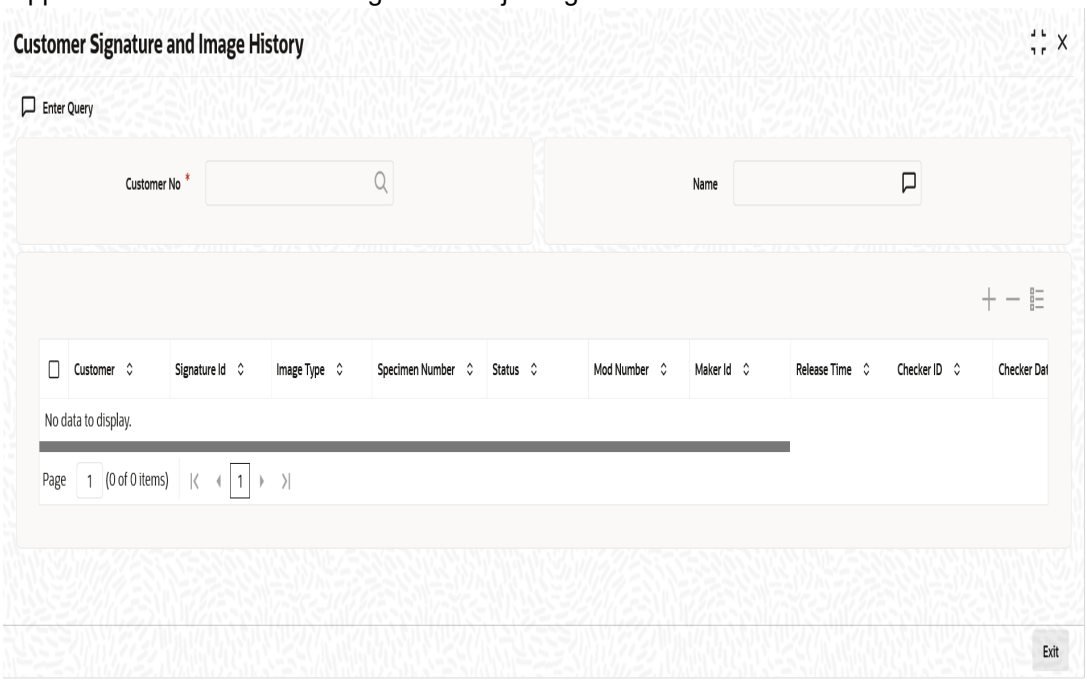
This section contains the following topics:

- Section 3.3.1, "Viewing Customer Signature Change History"

3.3.1 Viewing Customer Signature Change History

You can view the history of all the Signature/Image changes for a customer in the 'Customer Signature and Image History' screen.

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



The following details are captured in this screen:

Customer Number

Select the customer number for which you want to view the signature history details, from the adjoining option list. The list displays all valid customers maintained in the system.

Name

The name of the selected customer is displayed here.

The following details pertaining to the selected account are displayed:

- Customer
- Signature ID
- Image Type
- Specimen Number
- Status
- Mod Number
- Maker ID
- Release Time
- Checker ID
- Checker Date Stamp
- File Type
- Signature/Image

4. Maintaining Account Signatories

Once the CIF signatory details and signature images have been captured through the 'CIF Signatory Details Input' screen, they have to be attached to specific accounts.

Whenever there is a debit transaction on the account(s) for which the CIF signatory is an account signatory, you can choose to verify the signatures attached to the account signatory.

You can link a CIF signatory with one or more accounts. A customer signatory can be the lone signatory for some accounts and one among the many for some other accounts.

For instance, suppose that a corporate customer has nine accounts in your bank.

Now the requirement is that you link the MD as the lone signatory for four accounts. For the other five accounts you should maintain two other signatories (the Financial Controller and the Manager - Personnel) besides the MD.

Based on the requirement you can have four accounts with the MD as the lone signatory. The other five accounts can have two other signatories the MD being one of them.

If your customer is a company, people at various hierarchical levels will be authorized as signatories for different accounts. You have to manually allot separate signatory numbers to all the customer signatories and link them up to one or many accounts as the case may be.

Moreover you can maintain brief messages referred to as account messages. The account messages are specific to every account and convey information about the nature of the account. In addition, you can also maintain signatory messages specific to each signatory. Both these messages are displayed during verification.

This chapter contains the following sections:

- Section 4.1, "Signatory Details"
- Section 4.2, "Operations on Account Signatory Record"
- Section 4.3, "Customer Account Signatory History"
- Section 4.4, "Customer Signature View"

4.1 Signatory Details

This section contains the following topic:

- Section 4.1.1, "Maintaining Signatory Details"

4.1.1 Maintaining Signatory Details

For every account of the customer, you can capture unlimited number of customer signatories. You can also capture the minimum number of signatories required to sign on instruments for particular accounts. In addition, you can capture information to confirm whether the minimum number of signatures are necessary when a signatory with a specific title signs the instrument (for example, the Chief Executive Officer or CEO). This information will be displayed during verification.

When customer details are changed for an account the signature details of the new customer are replicated only if 'Replicate Customer Signature' box is checked at both 'Customer Image and Signature Upload' (STDCIFIS) screen and at 'Customer Accounts Maintenance' (STDCUSAC) level.

If you close a ‘Signature ID’ at customer level system removes the record from customer accounts maintenance (STDCUSAC). The status of replication flag at signature and account level is not checked during closure System displays the following alert message:

‘Closing the record will remove the Signature Id across Customer and Account Maintenance’ before closing the record.’

When a customer is attached/ added to an account, the signature details maintained for that customer also gets added at that account level.When a customer having a joint holder relationship with the account is de-attached/removed from the account, the signature details maintained for that customer at account level is removed.

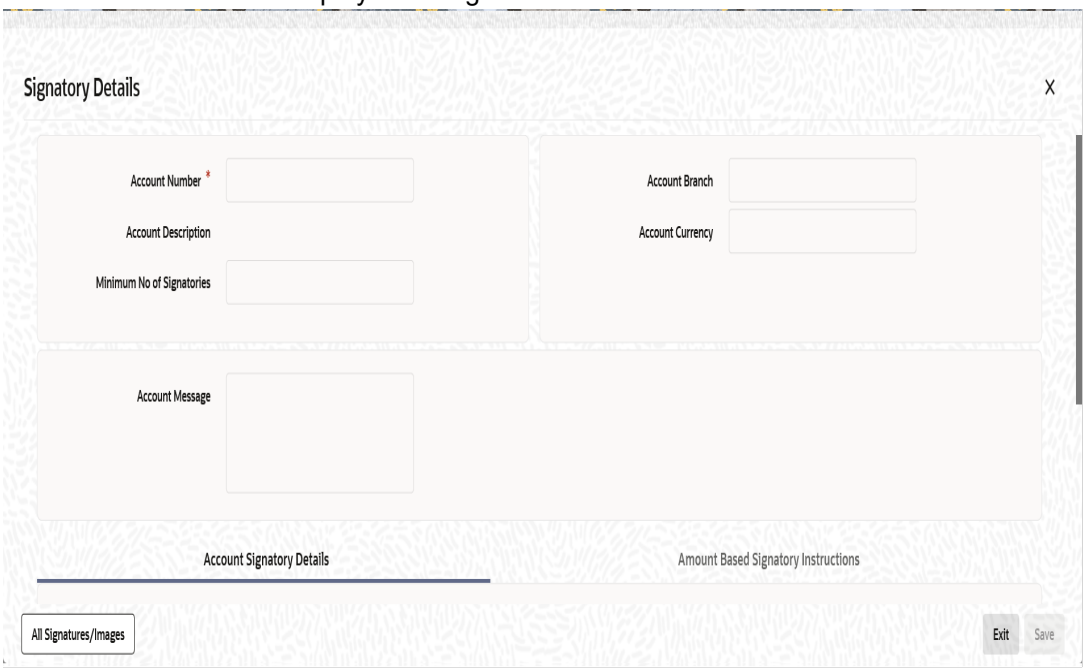
During reopen of Signature ID, if the replication is checked then the signature will be replicated back again only to those account where the signature replication is allowed. The same will be updated in the Account signature History screen.

The maintenance of account signatory details is within the maintenance of customer account details. Hence, any operation on account signatory details should be done through the Customer Account Maintenance screen. Any operation on a stored account signatory should be done after unlocking the customer account record. You should then move to the ‘Signatory Details’ screen by clicking ‘Account Signatory’ button.

For more details on ‘Customer Account Maintenance’ screen refer to ‘Maintaining Customer Accounts’ chapter of the ‘CASA’ Module.

You can also specify the approval limit for each signatory. This is the amount up to which each signatory can approve for debit on a single instrument.

This information will be displayed during verification.



In the ‘Account Signatory Details Input’ screen you can link customer signatories to an account and make them account signatories.

Note

You can retrieve a signature for an account belonging to one particular branch from any of the other branches of your bank for which retrieval is allowed (when the customer signatory details are captured).

Linking a Customer Signatory to an Account

You can go to the 'Account Signatory' details screen by clicking on 'Account Signatory' button in the 'Customer Accounts Maintenance' screen.

In addition to linking customer signatories to an account, you can capture the following signature verification details for an account:

- An account message
- The minimum number of signatories required to endorse an instrument involving the account.

You can then link the customer signatories to the account. Along with this you capture the signatory name, signatory type, approval limit and the signatory message for each account signatory.

You can link a customer signatory to an account either by:

- Clicking on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured, will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account.
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the 'Customer Signatory Details' screen.

Note

If the signatory ID that you specify has not been maintained, the System displays an override. On confirming the override, you will be allowed to save the signatory details. An error message is displayed if you enter a duplicate Signatory ID. Each time you capture a new Signatory ID at the account level you must identify the relationship of the signatory with the customer.

You should then specify the following details for the account signatory:

- Signatory Type – Identify the relationship of the signatory with the customer.
- Approval Limit – Specify the amount up to which the account signatory can approve limits.
- Signatory Message – Capture a message that has to be displayed when the signature is retrieved for verification.

For example, consider a case where you want to link the customer signatories of a corporate customer to specific accounts. The corporate customer has nine accounts in your bank.

Now the requirement is that you link the CEO to account number five. Click on the signatory number in the Account Signatory details screen. The option list containing the signatory numbers will be displayed. Click on the number allotted to the CEO. The signatory name will be displayed. Specify the signatory type and also whether this signatory alone is enough to endorse the instrument or if others need to endorse the instrument as well.

Specify the approval limit for that signatory and enter a relevant signatory message.

Now, consider another example where you are opening a Savings Account for a person, who is 17 years of age. In this case, the guardian of the applicant is the Customer Signatory. Since the guardian's details have not been maintained in the CIF screen you must:

- Key-in the Customer Signatory Number
- Specify the name of the guardian as the Signatory Name
- Specify 'Father' as the Signatory Type

You can specify the appropriate Approval Limit and a brief signatory message as well. Once all the details have been captured you can click 'Ok' button. The captured details will be stored.

Capturing Account Messages

You can enter relevant information about the customer account that will be useful during verification. For instance, if a particular account always needs the CEO's signature to allow debits you can capture this information here. This message will be displayed during verification.

Capturing Account Signatory Messages

You can capture information about particular signatories. These messages could pertain to the name, number and the type of signatory your customer is. For example you can capture a message like - 'This signatory is a joint account holder with rights to sign instruments only up USD 8000'.

Capturing the Number of Signatories Required to Endorse an Instrument

You can specify the minimum number of signatories required to endorse an instrument pertaining to an account that results in a debit to the account. You can maintain unlimited number of signatories for an account.

Specifying the Type of Signatory

You can categorize the type of signatory your customer is. You can specify whether the signatory is an account holder, joint account holder guarantor or any other type. This information will be displayed during verification.

Specifying the Number of Signatories Required to Endorse an Instrument

You can specify whether one signatory is sufficient to endorse an instrument involving the account if the signatory whose details you are capturing has signed. For instance, assume that an account has six account signatories with the CEO being one of them. There is a debit transaction involving this account. You can opt to clear an instrument if the CEO is the lone signatory.

Approval Limit

You have to specify the approval limit for each signatory i.e. the amount up to which each account signatory has got authority to allow debit transactions for a particular account. The approval limit for each signatory will be displayed during verification.

Only while doing Data Entry or Teller transactions you have the option of displaying those signatory details with an approval limit that is greater than or equal to the transaction amount. This option is not available for any other module in Oracle FLEXCUBE.

Capturing the Signatures of 'New' Signatories

You may need to add new signatories while capturing the Customer Account details if the signatory CIF ID is not linked to the main customer. For example, the parent would be the signatory of a minor. Similarly, the legal attorney would be the signatory of a mentally imbalanced person. These persons would not be linked as signatories, while they would need to be added as part of the Customer Account Maintenance.

You must capture the signature of new signatories that you have captured for the account using the Scan option.

Every new signatory that you add will be available for the next account belonging to the same CIF ID.

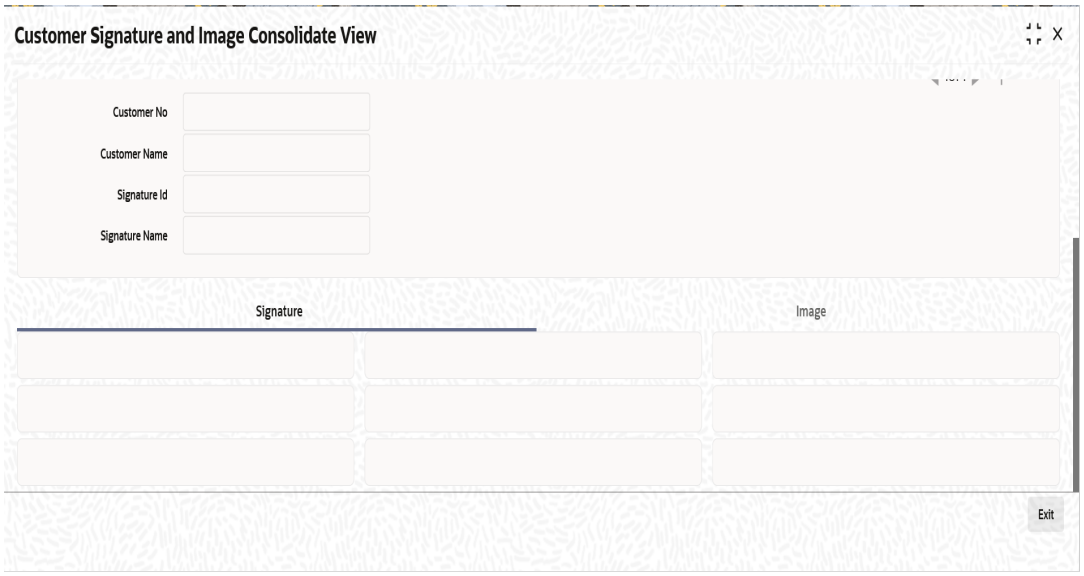
Replication of Signature

Replication of signature at Account Signatory level happens according to the following conditions:

Sr.No	Replicate to Account (STDCIFIS)	Replicate Customer Signature (STDCUSAC)	Replication of signature (Account Signatory Details)	Remarks
1	Selected	Selected	Yes	As both the flags are selected. Signature should get replicated
2	Selected	Unselected	No	As 'Replicate Customer Signature' is not selected. Signature should not be replicated
3	Unselected	Selected	No	As 'Replicate to Account' is not selected. Signature should not be replicated
4	Unselected	Unselected	No	As both the flags are unselected. Signature should not be replicated

4.1.1.1 Viewing Signatures/Images button

Click 'All Signatures/Images' button to invoke 'Customer Signature/Image Consolidated View' screen..



The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image'** tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

- Zoom In
- Zoom Out
- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

4.2 Operations on Account Signatory Record

This section contains the following topics:

- Section 4.2.1, "Performing Operations on Account Signatory Record"
- Section 4.2.2, "Deleting an Account Signatory Record"
- Section 4.2.3, "Modifying an Account Signatory Record"

4.2.1 Performing Operations on Account Signatory Record

Apart from defining account signatory details you can perform the following operations on an account signatory record:

- Delete account signatories
- Modify account signatories

4.2.2 Deleting an Account Signatory Record

Unlock the CIF ID for which you want to delete a signatory. Move to the Customer Accounts Maintenance screen by clicking 'Account Signatory' button.

You can delete an existing account signatory record only if it is yet to be authorized. Once you delete a account signatory record it will be removed from the system completely and will not be available for future use.

Note

To delete the details of an account signatory you should have the access rights to delete the CIF ID.

4.2.3 Modifying an Account Signatory Record

To make any modifications on an account signatory record, unlock the Customer Accounts table to which the signatory is attached. Click 'Account Signatory' button. The 'Customer Accounts Maintenance' screen will be displayed and you can carry out the modifications.

When you select 'Save' from the Actions menu in the Application toolbar or click save icon to save the modified record, the modified fields are updated. Your user ID is captured in the maker field.

The modifications you make come into effect as soon as they are made, regardless of whether they are authorized or not.

However a copy of the old record and the user ID of the person who authorized the modification will be captured for the purpose of audit trail requirements.

4.3 Customer Account Signatory History

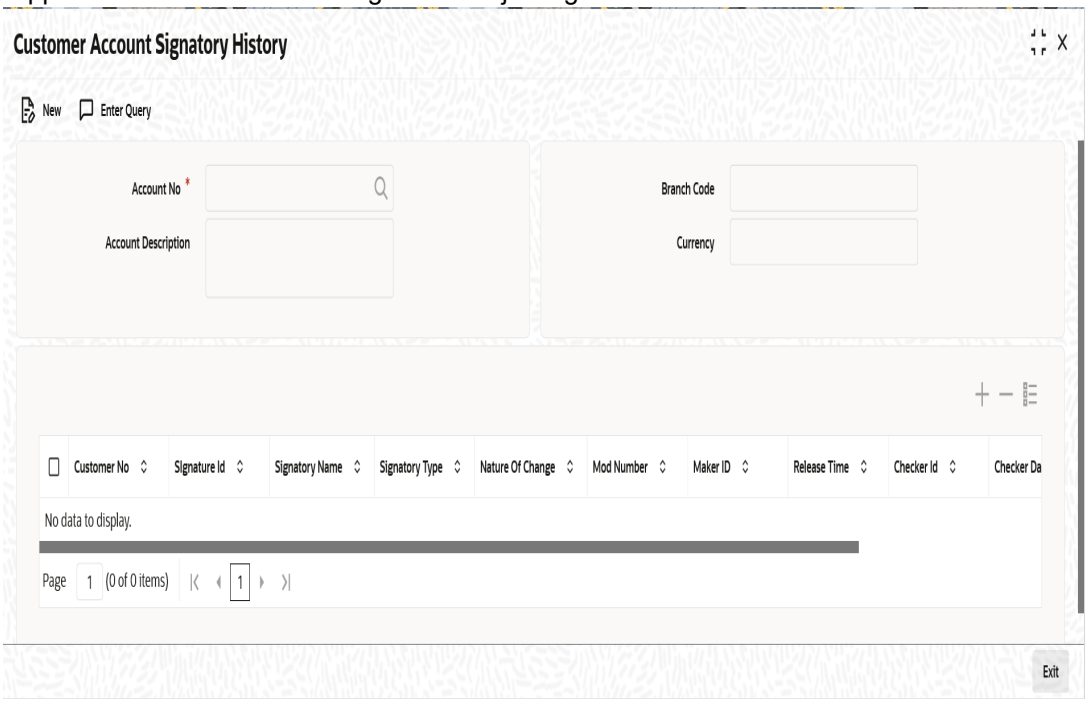
This section contains the following topic:

- Section 4.3.1, "Viewing Customer Account Signatory History"

4.3.1 Viewing Customer Account Signatory History

You can view the history of all the Signature/Image changes of an account in the 'Account Signature and Image History' screen.

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



The following details are captured in this screen:

Account Number

Select the account number for which you want to view the signature history details, from the adjoining option list. The list displays all valid accounts maintained in the system.

Account Description

The description of the selected account is displayed here.

Branch Code

The branch to which the selected account belongs to is displayed here.

Account Currency

The currency of the selected account is displayed here.

The following details pertaining to the selected account are displayed:

- Customer ID
- Signature ID
- Signature Name
- Signature Type
- Nature of Change
- Maker ID & Date Time
- Checker ID & Date Time
- Signature

4.4 Customer Signature View

This section contains the following topics:

- Section 4.4.1, "Viewing Customer Signature"

- Section 4.4.2, "Instruction Details Button"
- Section 4.4.3, "Viewing Customer Image"

4.4.1 Viewing Customer Signature

You can view the customer account opening message from any ‘Customer Account’ field of ‘Customer Signature and Image View’ (SVDIMGVW) screen. Enter the After selecting the ‘Customer Account’ and pressing hot key (F12).

Once the user presses the hot key the system will invoke the ‘Customer Sign View’ screen to display the signatory details of the customer account of which Account Opening Message will also be a part.

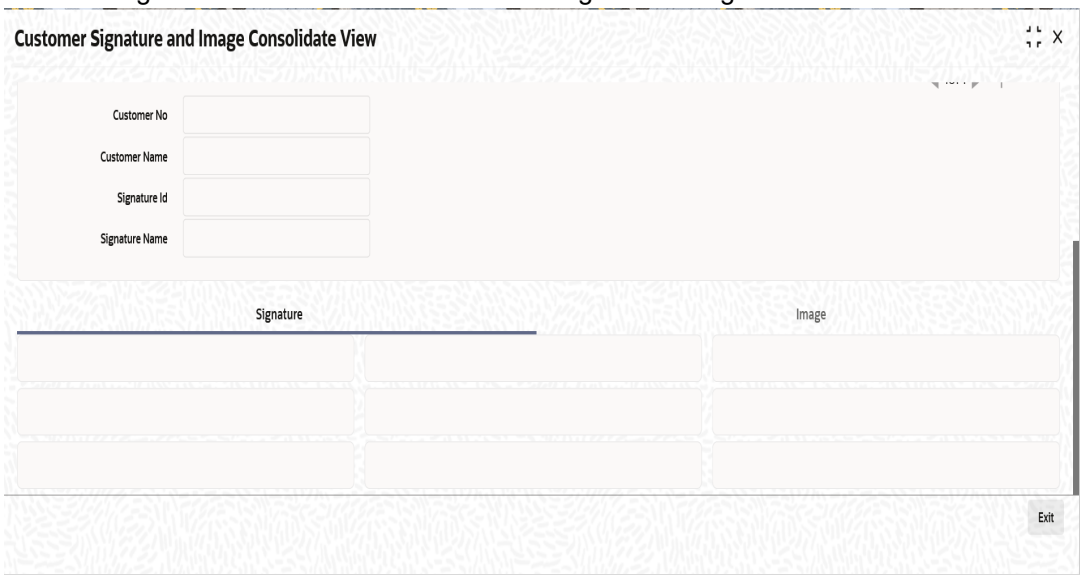
Along with the customer signature and image details the screen also displays the joint account holder details.

The following details are displayed here:

- Account Number
- Account Description
- Account Branch
- Account Currency
- Account Message
- Customer ID
- Joint Holder Type
- Signature ID
- Signature Name
- Signatory Type
- Approval Limit
- Signatory Message
- Solo Sufficient

4.4.1.1 Viewing all Signatures

Click ‘All Signatures’ button to view ‘Customer Signature/Image Consolidated View’ screen.



The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image'** tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

- Zoom In
- Zoom Out
- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

4.4.2 Instruction Details Button

You can invoke the 'Customer Instructions View' screen by clicking the 'Instruction Details' button in the Customer Sign View screen.

Here you can view the following details:

- Customer Number
- Customer Name
- Instruction ID
- Instruction Description
- Instruction Date

4.4.3 Viewing Customer Image

You can view the customer images from any 'Customer Account' field of any screen. After selecting the 'Customer Account' and pressing hot key (F10).

Once the user presses the hot key the system will invoke the 'Customer Image' screen to display the images of the customer linked to the account.

The system will display the first image by default.

5. Verification of Signatures

Every time you are processing a debit transaction involving an account for which signatures have been maintained, you have the option of verifying signatures.

Along with the signature image, the following details will be displayed when you retrieve a signature for Off-line verification:

- Account message -- This is the information about the customer account that was captured when account signatories were linked to it.
- Signatory message -- This is the information about the signatory that was captured when the account signatory was linked to the account.
- Approval limit -- The approval limit is the amount up to which the signatory has got authority to authorize.

Note

In the Off-line verification screen the 'Customer Signatory' verify option is disabled.

This chapter contains the following section:

- Section 5.1, "Signature Verification"

5.1 Signature Verification

This section contains the following topics:

- Section 5.1.1, "Verifying Signatures On- Line"
- Section 5.1.2, "Displaying Signatures with the Necessary Approval Limit"
- Section 5.1.3, "Displaying All the Account Signatories"
- Section 5.1.4, "Verifying Signatures Off-Line"

5.1.1 Verifying Signatures On- Line

You can choose to verify signatures on-line while you are performing the following operations:

- Teller transactions
- Remittances - When a customer account is debited for initiating a transfer. For example for a DD, telegraphic transfer or a charge payment.
- Loans - When you debit a customer account for processing a repayment or a fee payment.
- Deposits - When you debit a customer account to draw-down the deposit amount.
- Money Markets - In settlements
- Foreign Exchange - In settlements
- Letters of Credit - For a commission or charge payment.
- In Bills and Collections - When you are processing a payment (interest or principal) and charges.
- In Standing Instructions - When you process a payment and realize charges.

When you click on the account field and press F12 key while you are performing any one of these operations, the 'Signature Verification' screen will be displayed. For instance when you

are processing a debit transaction involving a customer account, click on this button next to the account.

For instance, consider that you are working in the Teller module. A customer presents a check for a debit transaction of USD 7000. You can opt to verify the signature of the account signatory through the On-Line Verification screen. Click on the account field and press the F12 key' , the On-Line Verification screen is displayed.

You can choose to verify signatures on-line while you are working in any of the following modules:

- Data Entry
- Funds Transfer
- Loans and Deposits
- Money Markets
- Foreign Exchange
- Letters of Credit
- Bills and Collections
- Standing Instructions

Highlight the account number, and click on the F12 key while you working in any one of the following screens. The on-line verification screen will be launched.

All the details regarding the account signatory will be displayed.

You can view the signatory message by clicking on the icon next to the Signatory Message box.

The Approval Limit is the limit up to which each signatory has got the authority to authorize debit transactions for a particular account. You have already specified the approval limit for all the account signatories while you were linking them to particular accounts in the 'Account Signatory Input' screen.

5.1.2 Displaying Signatures with the Necessary Approval Limit

Only when you are working in the Data Entry module you can choose to view the signature images of those account signatories whose approval limit is equal to or greater than the amount involved in the transaction. Highlight the 'Approval Limit Amount' field. The signatory details of those customers whose approval limit is greater than the amount involved in the transaction will be displayed for verification.

For instance, a corporate customer who maintains nine accounts in your bank, presents a check involving a debit transaction of USD 15,000 for a particular account. The MD is the lone signatory for four accounts. The other five accounts have the Financial Controller the Manager-Personnel and the MD as account signatories.

The MD and Financial Controller have an approval limit of USD 15,000 and the Manager-personnel have an approval limit of USD 9,000.

During verification, the signature images of only those signatories whose approval limit is equal to or greater than the amount specified in the instrument will be displayed. Here the signatures of the MD and the Financial Controller will be displayed for verification.

5.1.3 Displaying All the Account Signatories

By default, the signature images of all the account signatories will be displayed for verification. However, you can choose to view the signatory details of those customers whose approval limit is greater than the amount involved in the transaction. Highlight the button 'Approval limit > Amount'.

> **Note**
>
> Please remember that the 'Approval limit > Amount' option is enabled only for Data Entry and Teller transactions and not for any other module settlement screens.

As stated in the above example, for the same check of USD 15,000 you can choose to view the signature images of all three signatories (the MD, the Financial Controller and the Manage the 'Display' to view the specimen signatures of the account signatory whose name has been highlighted. All the specimen signatures of the chosen signatory will be displayed in separate windowsr-Personnel) even though the approval limit for the Manager-Personnel is only USD 9,000.

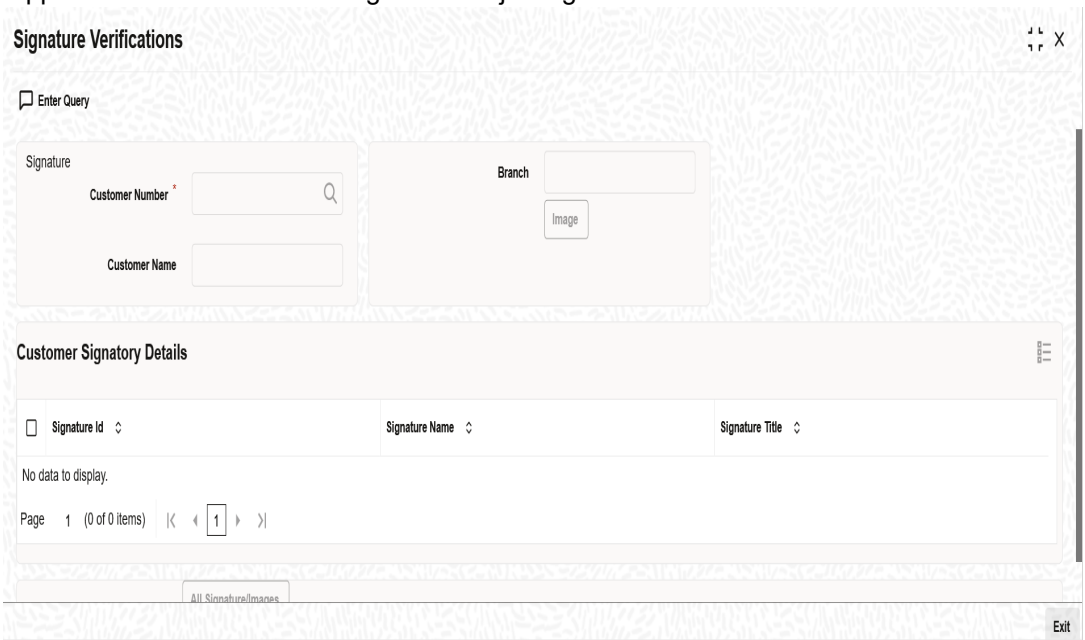
Displaying a signature

Click on a record to view the corresponding signatures in the 'Image' section.

5.1.4 Verifying Signatures Off-Line

Off-line verification means the verification of signatures for a customer or account when no transaction involving them is being processed.

To verify the details of all the customer signatories invoke the 'Signature Verifications' screen. You can invoke this screen by typing 'SVDCIFOL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details:

Customer Number

Specify the customer number to verify the signatory details. Alternatively, you can select the customer number from the option list. The list displays the customer number maintained in the system.

Branch

The system displays the branch code maintained in the system.

Customer Name

The system displays the name of the customer selected.

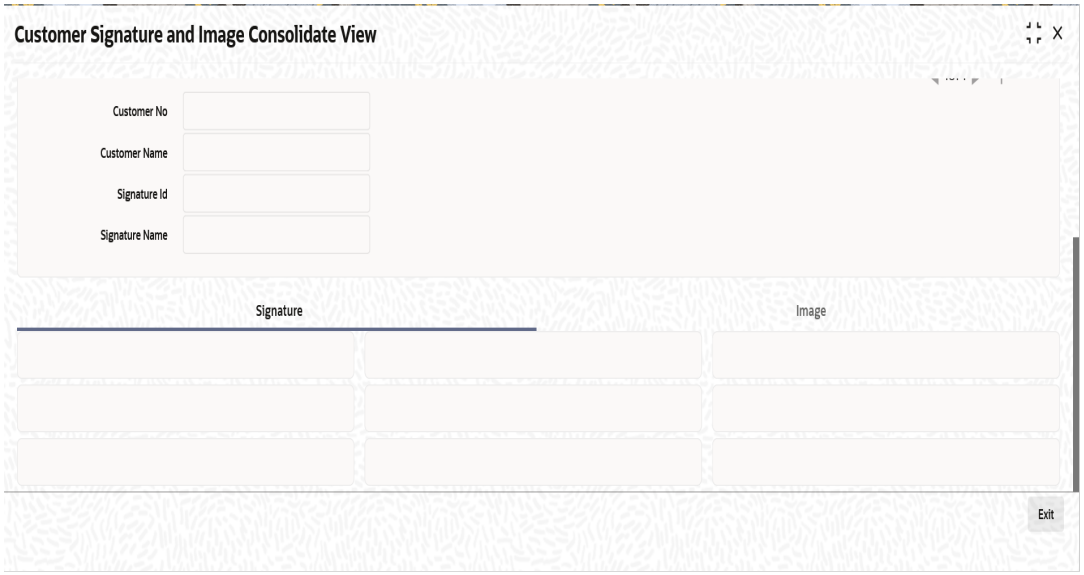
Customer Signatory Details

Based on the customer number selected, the system displays the following signatory details of the customer:

- Signature ID
- Signature Name
- Signature Title

5.1.4.1 Viewing Signatures/Images button

Click 'All Signatures/Images' button to view 'Customer Signature/Image Consolidated View' screen.



The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image'** tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

- Zoom In

- Zoom Out
- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

For more details on 'Signature Verifications' screen refer to 'Invoking the on-line verification' screen in this chapter.

6. Function ID Glossary

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STDCIFIS 3-2
STDCSHIS 3-5
SVDCIFOL 5-3