Oracle® Banking Retail Accounts Cloud Service

Account Configurations User Guide

Release 14.7.1.0.0

F85054-01

September 2023

Oracle Banking Retail Accounts Cloud Service Account Configurations User Guide, Release 14.7.1.0.0

F85054-01

Contents

Preface

Purpose

This guide is designed to help user quickly get acquainted with the account configurations of **Oracle Banking Retail Accounts Cloud Service**. It provides an overview to the product and the steps involved in the creation and the maintenance of Retail Accounts.

Audience

This user guide is intended for the following end Users / User Roles in the Bank.

Table User Roles

User 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

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.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Documents

The related documents are as follows:

- *Getting Started User Guide*
- *Oracle Banking Common Core User Guide*
- *Security Management System User Guide*

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows.

Table Abbreviations

Abbreviation	Definition
BBAN	Basic Bank Account Number
DDA	Demand Deposit Accounts
ECA	External Credit Approval
IBAN	International Bank Account Number

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Basic Actions

This topic describes about basic actions that can be performed on a screen.

Table Basic Actions

Action	Description
Approve	Used to approve the initiated report. This option is displayed when the user clicks **Authorize**.
Audit	Used to view the maker details, checker details and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Reject	Used to reject the report created. A maker of the screen is not allowed to authorize the report. Only a checker can reject a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This option is displayed in the widget when the user clicks **Authorize**.
Collapse All	Used to hide the details in the sections. This option is displayed when the user clicks **Compare**.
Expand All	Used to expand and view all the details in the sections. This option is displayed when the user clicks **Compare**.
Menu Item Search	Used to search and navigate to the required screens. The user can click **Menu Item Search** to manually search the maintenance and select the required screen.
New	Used to add a new record. When the user clicks **New**, the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This option is displayed in the widget when the user clicks **Authorize**. This option is also displayed in the Tile menu.
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This option is displayed when the user clicks **Compare**.
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

> **Note:**
>
> The user must specify values for all the mandatory fields and they are marked as **Required** in the UI.

Symbols and Icons

This guide has the following list of symbols and icons.

Table Symbols and Icons - Common

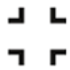
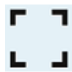
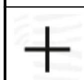
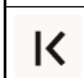
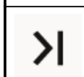
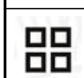
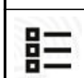
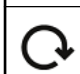
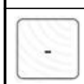
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table Symbols and Icons – Audit Details

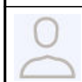
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table Symbols and Icons - Widget

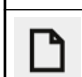
Symbol/Icon	Function
	Open status
	Unauthorized status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Rejected status
	Closed status
	Authorized status
	Modification Number

1

Bank Parameters

Users can **Configure** and **View** the **Bank Parameters** using this **Menu** item. The details maintained at Bank Parameters level are applicable to all branches of the bank.

For example, the account number structure that is defined in this screen is a common format for customer accounts across all branches of the bank. However, if any specific handling of a parameter is to be performed for a branch, it can be achieved by maintaining the parameter at the branch level.

This topic contains the following subtopics:

- Configure Bank Parameters
  This topic describes the systematic instructions to configure Bank Parameters.
- View Bank Parameters
  This topic describes the systematic instructions to view the list of configured bank parameters.

1.1 Configure Bank Parameters

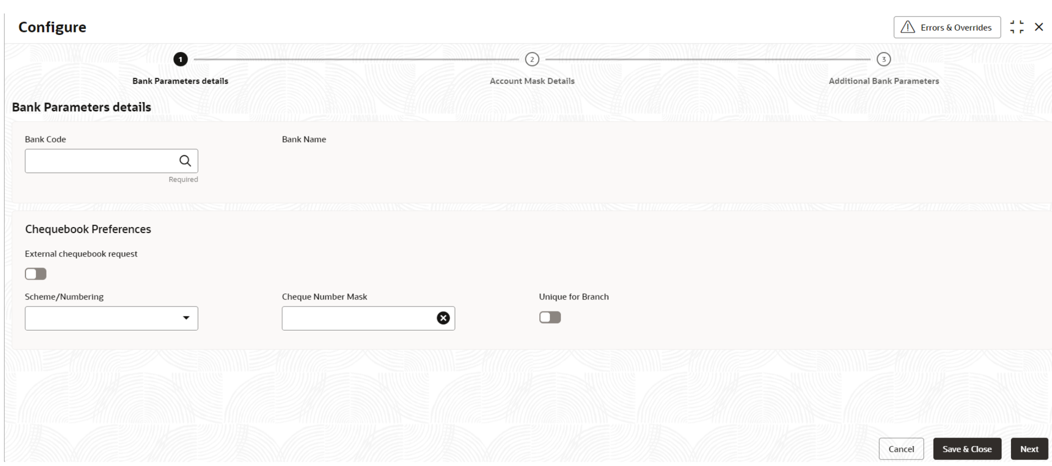
This topic describes the systematic instructions to configure Bank Parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Bank Parameters**.
2. Under **Bank Parameters**, click **Configure**.

   The **Configure** screen displays.

   Figure 1-1 Configure Bank Parameters details

3. On **Bank Parameters details** tab, specify the fields.

   For more information on fields, refer to the field description table below.

Table 1-1 Bank Parameters Details - Field Description

Field	Description
Bank Code	Specify the bank code which uniquely identifies your bank.
Bank Name	The detailed name of the bank is displayed and this field is auto-populated on selection of the bank code.
External chequebook request	Enable this check box to allow external cheque book requests.
Scheme/Numbering	The drop-down list displays the below option. • Automatic
Cheque Number Mask	Specify the cheque number mask to be used by the bank. You can define numeric cheque mask as a series of **N** or an alphanumeric mask containing alphabets **A** and numbers **N**. Click to open the **Add Mask** window. Select **Cheque Mask Fields** from the given list and click **Add** to add the Cheque Number Mask. **Note:** Alphanumeric Cheque Mask is issued to the account only when the cheque generation is manual.
Unique for Branch	Specify whether cheque number should be unique at the branch level. For cheque numbers that are generated, you can choose to make cheque numbers unique across the branches of your bank. If you specify that the cheque numbers are unique at the Branch level, then you cannot issue two accounts with the same cheque number. If you specify that the cheque numbers are *not* unique at the Branch level, then the same cheque number can be issued to one or more accounts. The user must enable this field to be set to the Bank parameter.

Cheque Mask

Table 1-2 Cheque Mask

Field	Mask Character	Mask Length
Alphabet	A	2
Number	N	User defined

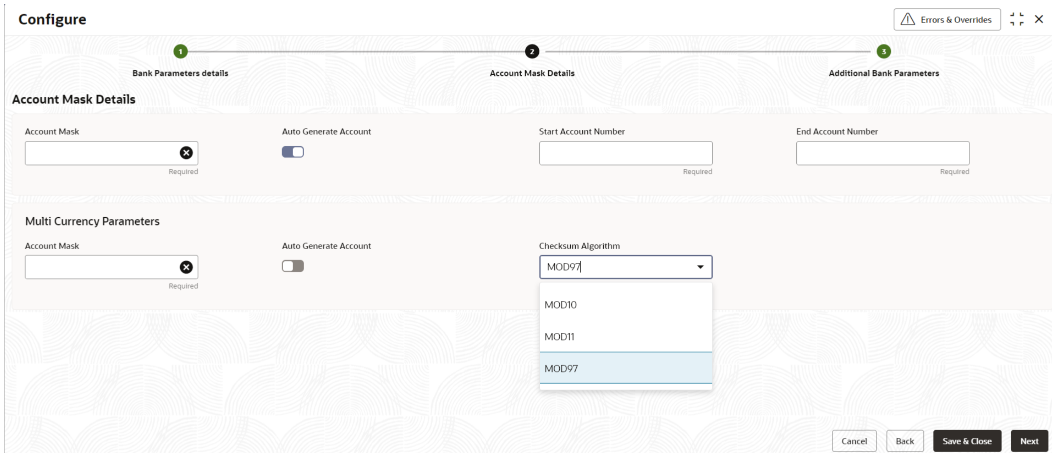
Validations:

- While defining an alpha numeric cheque mask, the alphanumeric character should always precede the numeric characters. For example: **AANNNN**, **A** being alpha numeric character and **N** being numeric character.
- When you enter the cheque mask field, the screen is refreshed with valid characters and options for cheque.

4. Specify the information in the fields and click **Next**.

   The **Account Mask Details** tab displays.

Figure 1-2   Account Mask Details



5. On **Account Mask Details** tab, specify the fields.

   For more information on fields, refer to the field description table below.

Table 1-3   Account Mask Details - Field Description

Field	Description
Account Mask	This drop-down list displays the account mask value. The list of values is – • L - Account class • T - Account code • a – Alphabet • B - Branch code • D – Check digit • $ - Currency code • C - Customer number • n - Numeric value
Auto Generate Account	Select this check box to generate the account number automatically. If an account is automatically generated, it can either contain only numbers or a combination of branch code and numbers. **Note:** This flag is ‘Automatic’ if the **Auto Generate Account** flag is '*Yes*' and, ‘Manual’ if **Auto Generate Account** flag is '*No*'.

Table 1-3 (Cont.) Account Mask Details - Field Description

Field	Description
Checksum Algorithm	This drop-down list displays the checksum algorithm to be used for the account. The following items are available in the list. • Modulo 10 • Modulo 11 • Modulo 97 **Note:** *Mod 97* supports only **Numeric** mask.
Start Account Number	This field appears if the **Auto Generate Account** is enabled. Specify the start account number.
End Account Number	This field appears if the **Auto Generate Account** is enabled. Specify the end account number.

> **Note:**
>
> These fields are repeated for **Multicurrency Parameters**.

Account Mask

When you open the **Account Mask** field, the left pane displays the list of elements that are part of the account mask. Click and select from the left pane to view the fields. Where 'n' characters or numbers are allowed, a text box appears where users can enter the number of times that value must repeat. Click **Add** to populate the values in the account mask screen.

The following characters are supported in **Account Mask**.

Table 1-4 Account Mask

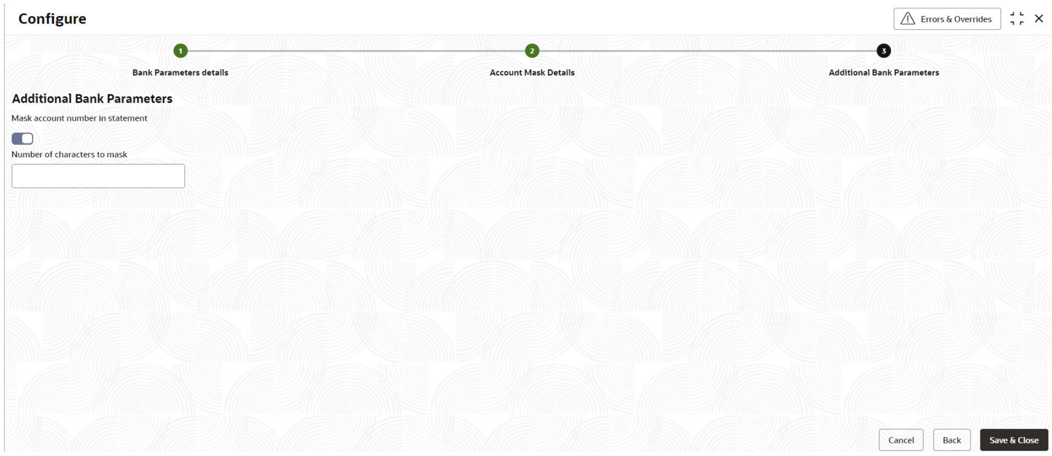
Field	Mask Character	Mask Length
Account Class	L	6
Account Code	T	4
Alphabet (User Input)	a	User defined
Branch Code	B	3
Check Digit	D	2
Currency Code	$	3
Customer Number	C	9
Numeric Value (User Input)	n	User defined

There is no restriction on the number of characters unless *maximum length* is provided. However, the overall length cannot exceed a maximum of **20** characters including the check digit.

6. Specify the fields and click **Next**.

The **Additional Bank Parameters** tab displays.

Figure 1-3 Additional Bank Parameters



7. On **Additional Bank Parameters** tab, specify the fields.

   For more information on fields, refer to the field description table below.

Table 1-5 Additional Bank Parameters - Field Description

Field	Description
Mask Account Number in Statement	When an account statement is generated and if this option is enabled, then the account number in the statement will be masked (hidden) to the extent of the number of characters that is mentioned for masking. The default value is **No**.
Number of Characters to Mask	This field determines the number of characters from the mask to the account number generated in the statement. The masking is always from left to right. This field is displayed only when **Mask Account Number in Statement** is enabled.

8. Click **Save & Close** to complete the steps or click **Cancel** to exit without saving.

1.2 View Bank Parameters

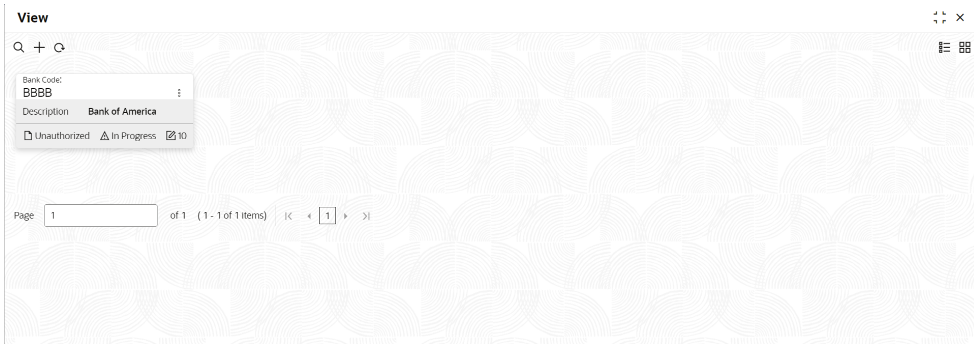
This topic describes the systematic instructions to view the list of configured bank parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Bank Parameters**.
2. Under **Bank Parameters**, click **View**.

   The **View** screen displays.

Figure 1-4 View Bank Parameters



For more information on fields, refer to the field description table below.

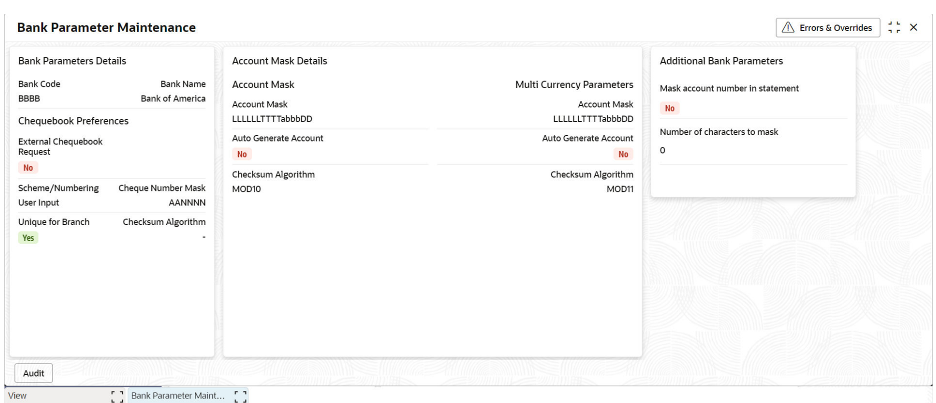
Table 1-6 View Bank Parameters - Field Description

Field	Description
Bank Code	Displays the bank code.
Description	Displays the name for the bank.
Status	Displays the status of the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 1-5 Bank Parameter Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- Select the **Error & Overrides** option to view all existing errors or warnings on the page.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.

- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

2
Branch Parameters

The user can define any special configuration at the **Branch** level that supersedes the configuration at **Bank** level.

For example, if the account mask configuration at the **Branch** level is <*bbbLLLLLLnnnnnnnn*> and the account mask configuration at the **Bank** level is <*bbbTTTTnnnnnnnn*>, then the accounts for the **Branch** is generated with the mask <*bbbLLLLLLnnnnnnnn*>.

This topic contains the following subtopics:

- Configure Branch Parameters
  This topic describes the systematic instructions to configure branch parameters.
- View Branch Parameters
  This topic describes the systematic instructions to view the list of configured branch parameters.

2.1 Configure Branch Parameters

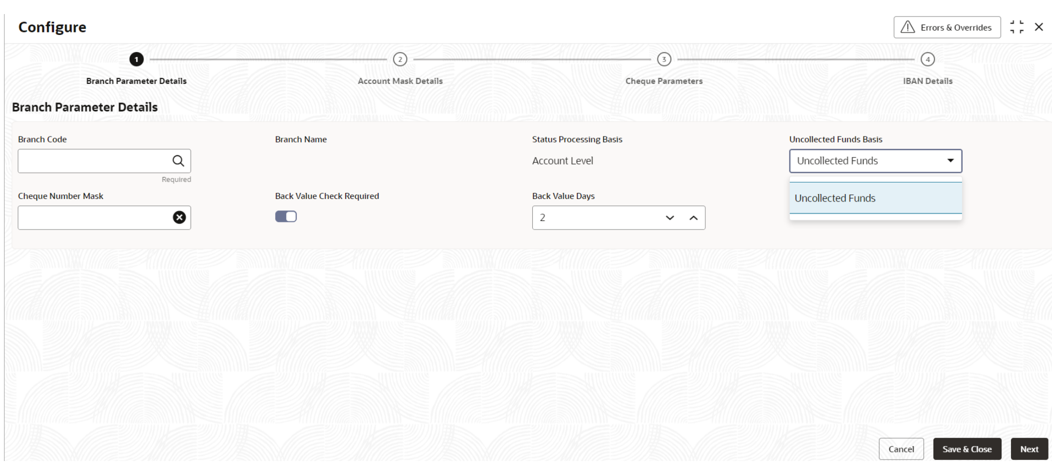
This topic describes the systematic instructions to configure branch parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Branch Parameters**.
2. Under **Branch Parameters**, click **Configure**.

   The **Configure** screen displays.

   Figure 2-1 Configure Branch Parameter Details

3. On **Branch Parameter Details** tab, specify the fields.

   For more information on fields, refer to the field description table below.

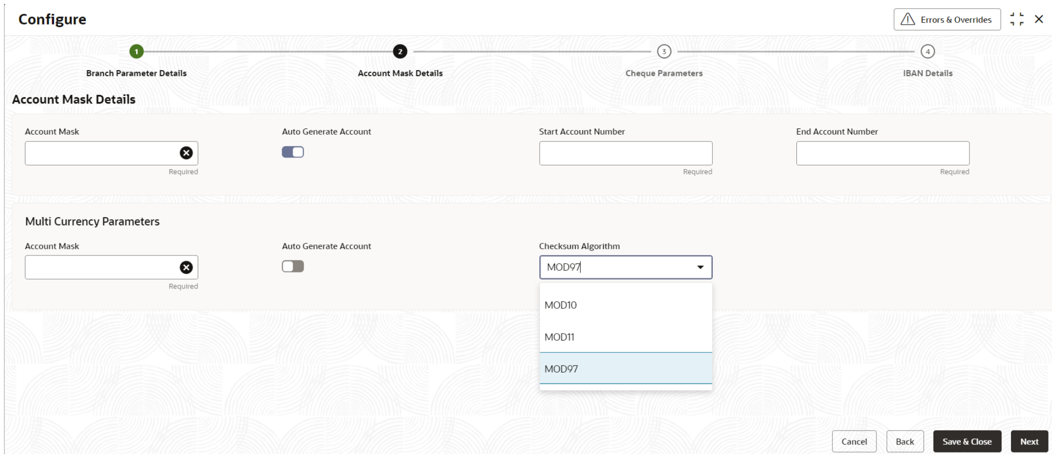
Table 2-1 Branch Parameter Details - Field Description

Field	Description
Branch Code	Specify the branch code.
Branch Name	Specify the description for the branch.
Status Processing Basis	Status Processing is done at the Account level → 'A' (Default). Each account status is assigned according to the status processing parameters in effect for that account.
Uncollected Funds Basis	Specify how the system must enforce an amount of uncollected funds (on an account) that can be withdrawn within one business day. Set a limit on the amount of uncollected funds that can be withdrawn (Uncollected Funds Limit) for each account. You can also specify whether the system considers uncollected funds that are allowed to be withdrawn on a particular business day, as follows: • The funds yet to be released on the current date (today), OR, • The total uncollected funds available in accounts subject to the Uncollected Funds limit. The following details are displayed in the drop-down list – • **Uncollected Funds → 'U' (Default)** - If selected, an amount equal to or lesser than the uncollected funds limit defined for the account can be withdrawn by the account on any business day.
Cheque Number Mask	Specify the mask of the cheque number. If the cheque mask is not maintained at the Branch level, the system checks for the maintenance at the Bank level.
Cheque Stale Days	Specify the number of days after which the cheque must be considered stale.
Back Value Check Required	Specify whether a check is to be performed for back-valued transaction. The default value is *No*.
Back Value Days	Specify the number of days up to which back-valued transactions can be allowed. This field is enabled when **Back Value Check Required** is set to *Yes*.

4. After specifying the information in the fields, click **Next** to continue the configuration.

   The **Account Mask Details** tab displays.

Figure 2-2   Account Mask Details



5. On **Account Mask Details** tab, specify the fields.

   For more information on fields, refer to the field description table below.

Table 2-2   Account Mask Details - Field Description

Field	Description
Account Mask	This drop-down list displays the account mask value. The list of values is – • L - Account class • T - Account code • a – Alphabet • B - Branch code • D – Check digit • $ - Currency code • C - Customer number • n - Numeric value
Auto Generate Account	Select this check box to generate the account number automatically. The customer account mask contains only number or combination of Branch Code and number. **Note:** This flag will be ‘automatic’ - if the **Auto Generate Account** flag is *Yes* and ‘manual’ - if **Auto Generate Account** flag is *No*.

Table 2-2 (Cont.) Account Mask Details - Field Description

Field	Description
Checksum Algorithm	This drop-down list displays the checksum algorithm to be used for an account. The following items are available in the list. • Modulo 10 • Modulo 11 • Modulo 97 **Note:** *Mod 97* supports only **Numeric** mask.
Start Account Number	This field appears if **Auto Generate Account** is enabled. Specify the start account number.
End Account Number	This field appears if **Auto Generate Account** is enabled. Specify the end account number.

The above fields are repeated for **Multicurrency Parameters**.

Account Mask
When you open **Account Mask**, the left pane displays a list of items that are part of the account mask. Click and select from the left pane to view the fields. Fields that accept 'n' characters or numbers will have a text box where you can enter the number of times you want this value to repeat. Click **Add** to enter values in the Account Mask screen.

The following characters are supported in **Account Mask**.

Table 2-3 Account Mask

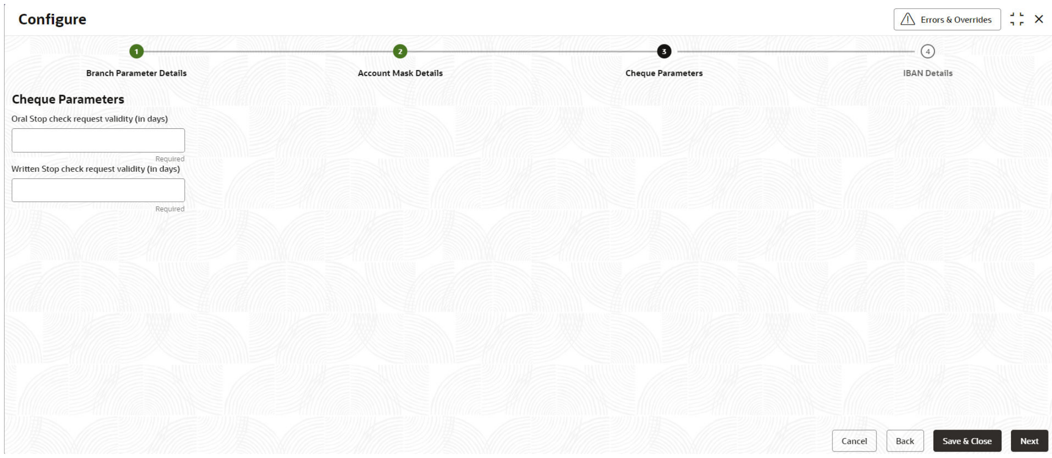
Field	Mask Character	Mask Length
Account Class	L	6
Account Code	T	4
Alphabet (User Input)	a	User defined
Branch Code	B	3
Check Digit	D	2
Currency Code	$	3
Customer Number	C	9
Numeric Value (User Input)	n	User defined

There is no restriction to the number of **characters** when maximum length is not provided. However, the total length including the check digit must not exceed a maximum of **20** characters.

6. After specifying the fields, click **Next** to continue with the configuration.

   The **Cheque Parameters** tab displays.

Figure 2-3 Cheque Parameters



7. On **Cheque Parameters** tab, specify the fields.

   For more information on fields, refer to the field description table below.

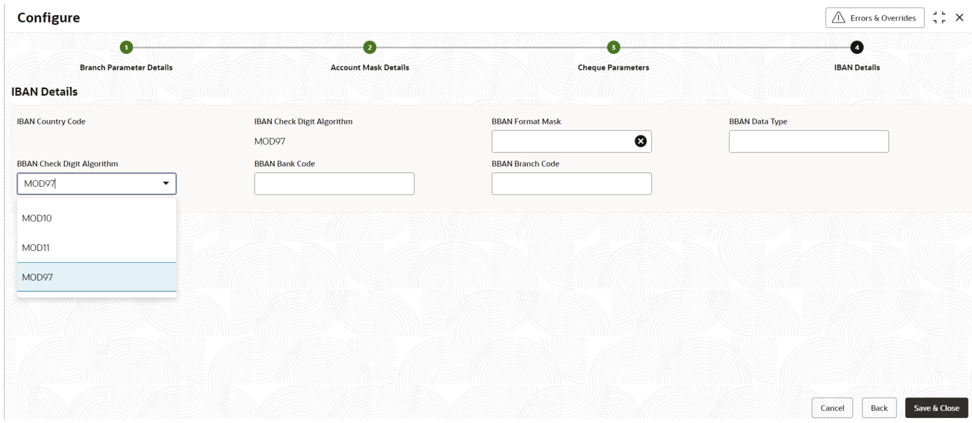
Table 2-4 Cheque Parameters - Field Description

Field	Description
Oral Stop check request validity (in days)	Specify the value to determine the validity of a stop check request when the request is originated 'orally' from the customer. In this case, for example, if this value is 3 and the stop check request is given orally by the customer on January 01, then the stop payment instruction for the check will be auto-revoked automatically on January 03.
Written Stop check request validity (in days)	Specify the value to determine the validity of a stop check request when the request is originated in writing from the customer. In this case, for example, if this value is 3 and the stop check request is given in written by the customer on January 01, then the stop payment instruction for the check will be auto-revoked automatically on January 03.

8. After specifying the information in the fields, click **Next** to continue with the configuration.

   The **IBAN Details** tab displays.

Figure 2-4 IBAN Details



9. On **IBAN Details** tab, specify the fields.

   International Bank Account Number (**IBAN**) allows the user to identify bank accounts across national borders. **IBAN** comprises of the country code, check digits followed by a country specific **Basic Bank Account Number** (**BBAN**).

   For more information on fields, refer to the field description table below.

Table 2-5 IBAN Details - Field Description

Field	Description
IBAN Country Code	The system defaults the country code of the branch. The maximum allowed characters for IBAN country code are **2**. IBAN Country Code is mandatory.
IBAN Check Digit Algorithm	The system defaults **MOD97** as IBAN check digit algorithm.
BBAN Format Mask	Specify the mask for BBAN. Refer to the table below.
BBAN Data Type	Specify the data type of the BBAN mask characters. It can have only **a** (alphabet), **n** (number) and **c** (alphanumeric) as values.
BBAN Check Digit Algorithm	Select the BBAN check digit algorithm from the drop-down list. The elements are as listed below – • MOD10 • MOD11 • MOD97
BBAN Bank Code	Specify the BBAN bank code which will be replaced for bank code in the BBAN account mask.
BBAN Branch Code	Specify the BBAN branch code which will be replaced for branch code in the BBAN account mask.

BBAN Format Mask

Table 2-6 BBAN Format Mask - Field Description

Field	Character	Mask Length
Account Number	z	User defined
Account Type	T	User defined

Table 2-6 (Cont.) BBAN Format Mask - Field Description

Field	Character	Mask Length
BBAN Bank Code	b	User defined
BBAN Branch Code	s	User defined
Check Digit	d	User defined
National Identifier	i	User defined
Number of Account Holders	h	The value is defaulted to 1

> **Note:**
>
> The maximum characters allowed for BBAN account mask is **30**.

10. Click **Back** to navigate to previous tabs or click **Save & Close** to complete the steps. Click **Cancel** to exit without saving.

2.2 View Branch Parameters

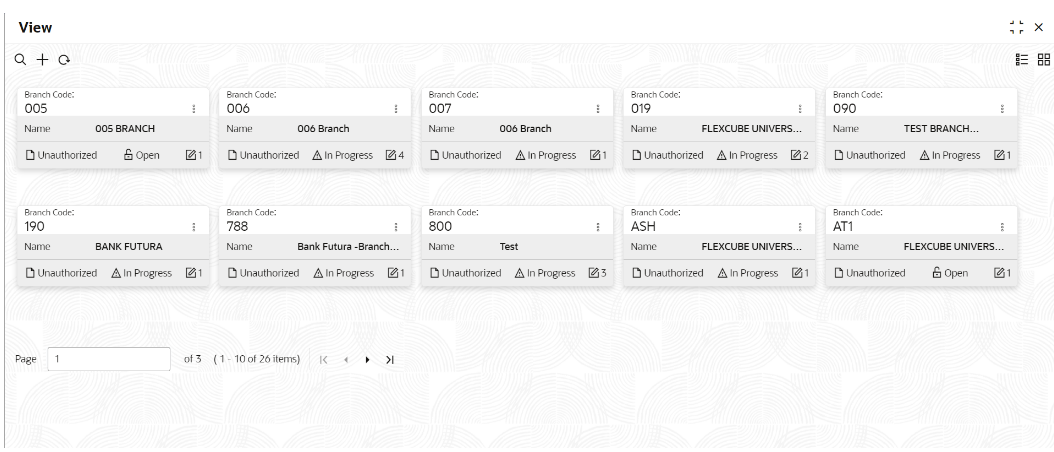
This topic describes the systematic instructions to view the list of configured branch parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Branch Parameters**.
2. Under **Branch Parameters**, click **View**.

   The **View** screen displays.

Figure 2-5 View Branch Parameters



For more information on fields, refer to the field description table below.

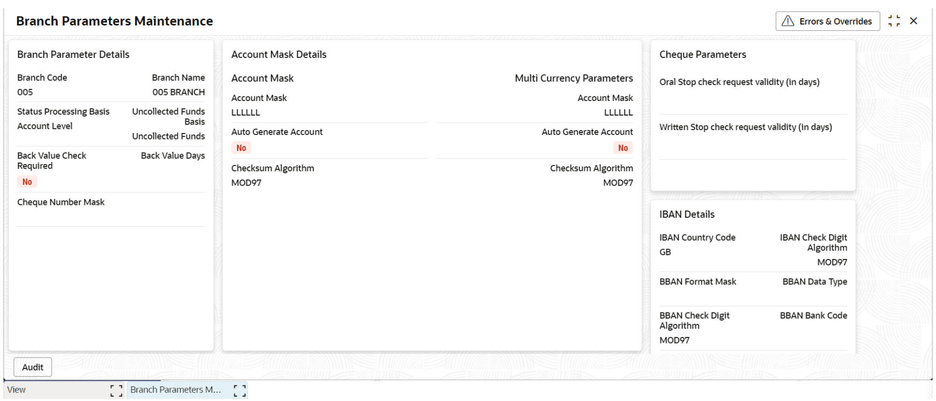
Table 2-7 View Branch Parameters - Field Description

Field	Description
Branch Code	Displays the branch code.
Name	Displays the name of the branch.
Status	Displays the status of the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 2-6 Branch Parameters Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- Select the **Error & Overrides** option to view all existing errors or warnings on the page.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

3
Customer GL

Customer GLs reflect the balances in the customer account.

This topic contains the following subtopics:

- Create Customer GL
  This topic describes the systematic instructions to create customer GLs.
- View Customer GL
  This topic describes the systematic instructions to view the list of configured customer GLs.

3.1 Create Customer GL

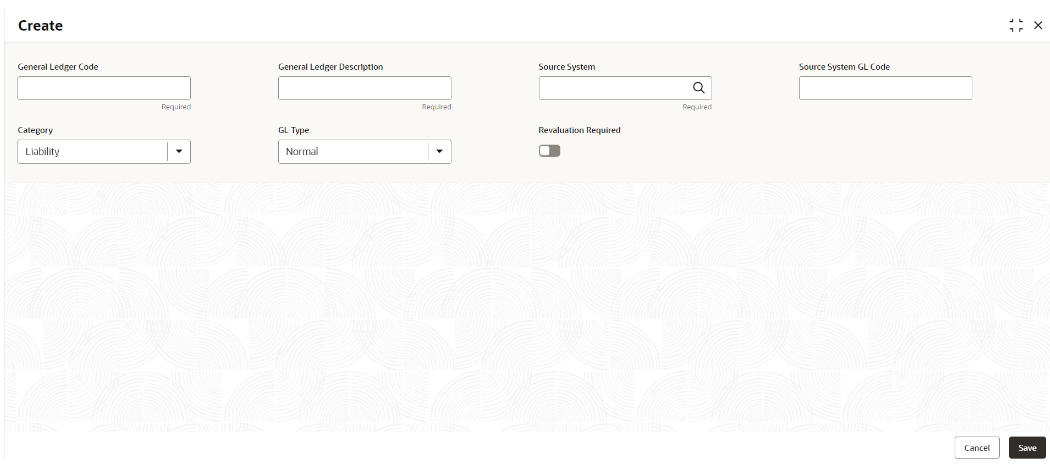
This topic describes the systematic instructions to create customer GLs.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Customer GL**.
2. Under **Customer GL**, click **Create**.

   The **Create** screen displays.

   Figure 3-1 Create Customer GL

3. On **Create** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 3-1 Create Customer GL - Field Description

Field	Description
General Ledger Code	Specify the general ledger code.
General Ledger Description	Specify the description for the general ledger code.
Source System	Click the search icon and enter the source system.
Source System GL Code	Specify the GL code of the source system.
Category	Specify whether the GL is an *Asset* or a *Liability* GL.
GL Type	Specify the **GL Type** from the drop-down list. • Nostro → 1 • Normal → 6 (Default)
Revaluation Required	Specify whether revaluation is required for customer GLs or not. The default value is *No*.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

3.2 View Customer GL

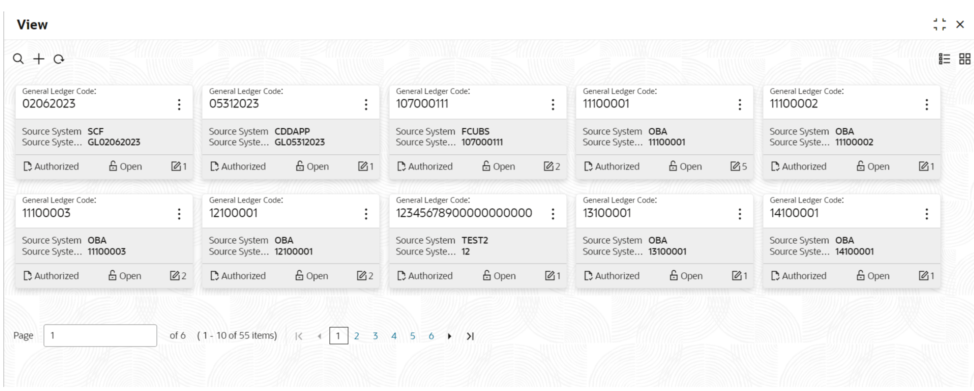
This topic describes the systematic instructions to view the list of configured customer GLs.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Customer GL**.
2. Under **Customer GL**, click **View**.

   The **View** screen displays.

Figure 3-2 View Customer GL



For more information on fields, refer to the field description table below.

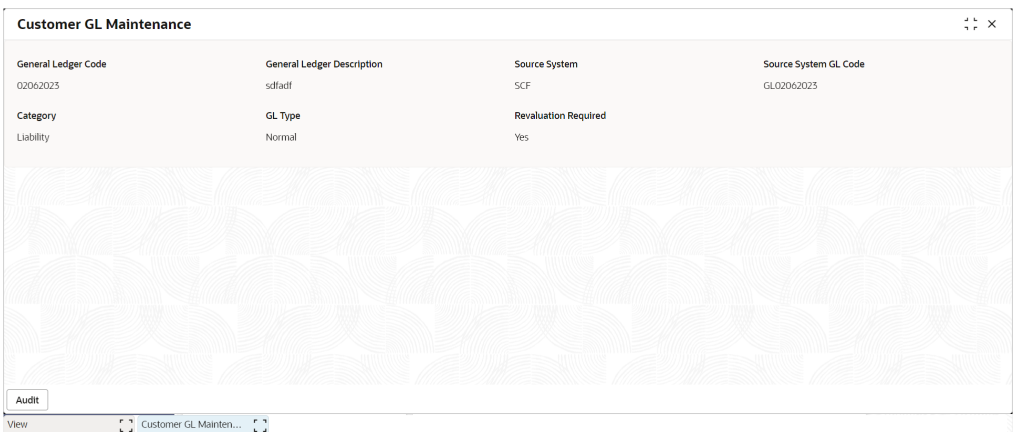
Table 3-2 View Customer GL - Field Description

Field	Description
General Ledger Code	Displays the GL Code.
Source System	Displays the Source System name.
Source System GL Code	Displays the Source System GL Code.
Status	Displays the status of the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 3-3 Customer GL Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

4
Hold Code

Hold Code allows the user to perform the following actions - firstly, prevent certain invoices and/or vendors from being paid until the payment is released, and secondly, setup multiple codes to differentiate and identify the reasons for holds. The users can also assign multiple hold codes to transactions.

This topic contains the following subtopics:

- Create Hold Code
  This topic describes the systematic instructions to create hold code.
- View Hold Code
  This topic describes the systematic instructions to view the list of configured hold codes.

4.1 Create Hold Code

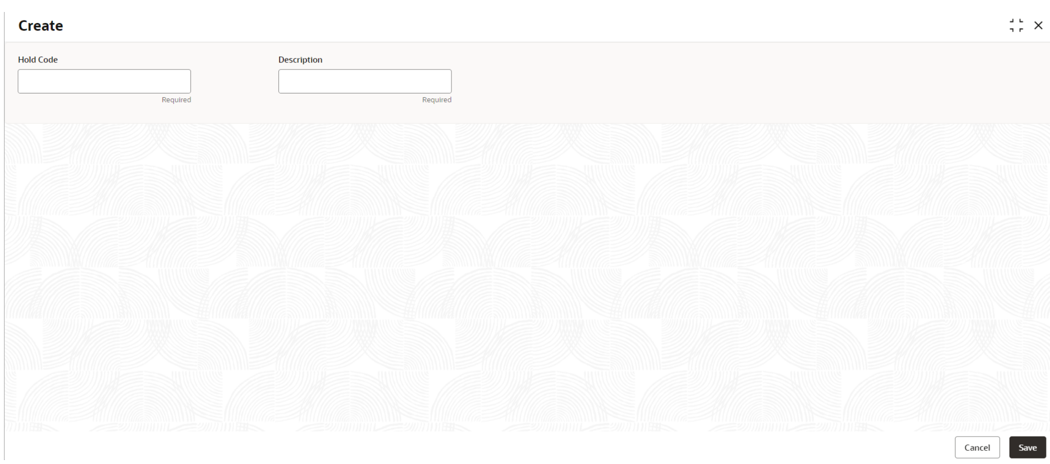
This topic describes the systematic instructions to create hold code.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Hold Code**.
2. Under **Hold Code**, click **Create Hold Code**.

   The **Create** screen displays.

Figure 4-1 Create Hold Code



3. On **Create** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 4-1 Create Hold Code - Field Description

Field	Description
Hold Code	Specify the hold code.
Description	Specify the hold reason or description.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

4.2 View Hold Code

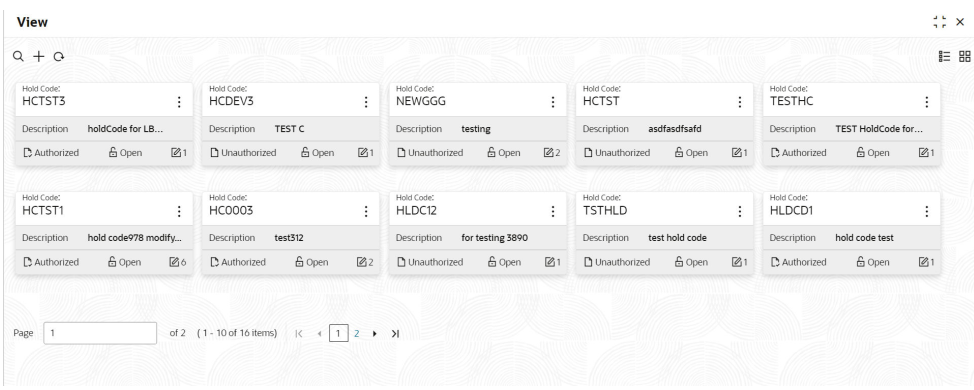
This topic describes the systematic instructions to view the list of configured hold codes.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Hold Code**.
2. Under **Hold Code**, click **View Hold Code**.

   The **View** screen displays.

Figure 4-2 View Hold Code



For more information on fields, refer to the field description table below.

Table 4-2 View Hold Code - Field Description

Field	Description
Hold Code	Displays the hold code.
Description	Displays the description of the hold code.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**

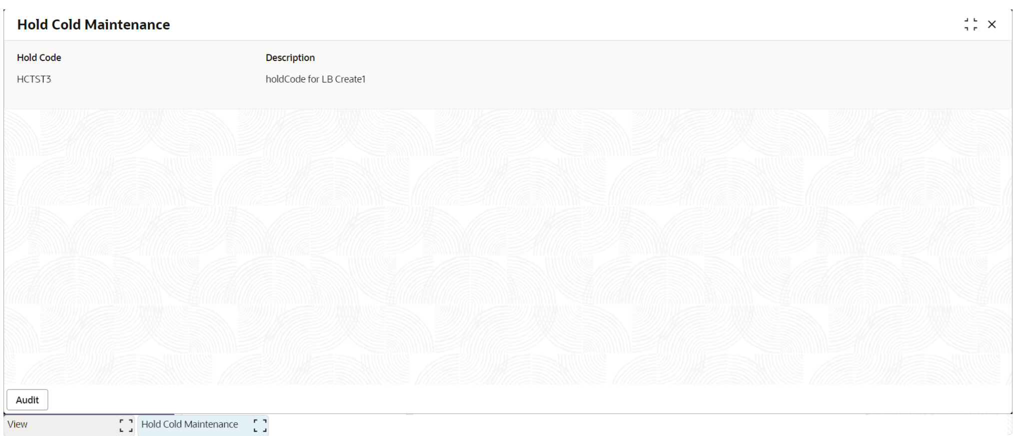
Table 4-2 (Cont.) View Hold Code - Field Description

Field	Description
Record Status	Displays the status of the record. The available options are: • **Open** • **In Progress** • **Closed**
Modification Number	Displays the number of modification performed on the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 4-3 Hold Code Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

5

IBAN Maintenance

International Bank Account Number (IBAN) allows the user to identify bank accounts across national borders.

This topic contains the following subtopics:

- Create IBAN Maintenance
  This topic describes the systematic instructions to create **IBAN Maintenance**.
- View IBAN Maintenance
  This topic describes the systematic instructions to view the list of IBAN maintenance's.

5.1 Create IBAN Maintenance

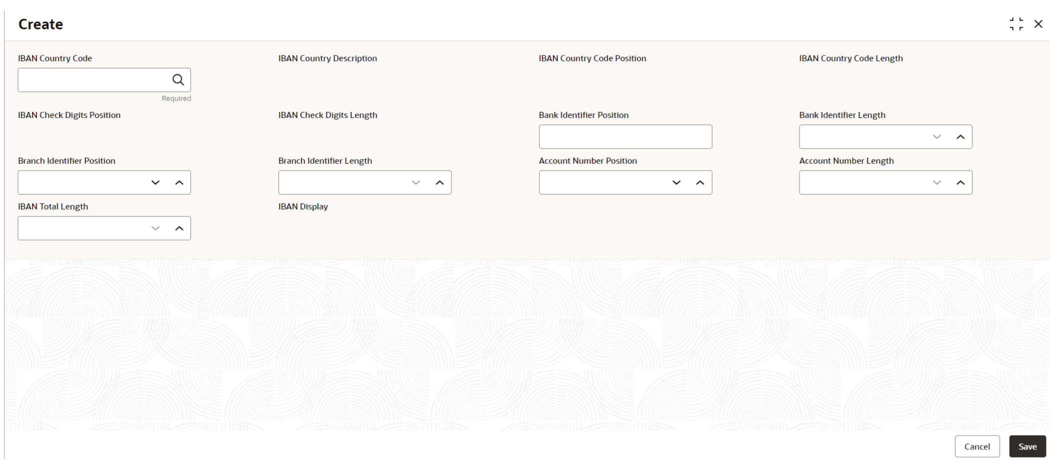
This topic describes the systematic instructions to create **IBAN Maintenance**.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **IBAN Maintenance**.
2. Under **IBAN Maintenance**, click **Create**.

   The **Create** screen displays.

Figure 5-1 Create IBAN Maintenance



3. On **Create** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 5-1 Create IBAN Maintenance - Field Description

Field	Description
IBAN Country Code	Specify the country code of the IBAN account. The maximum number of characters allowed is **2**.
IBAN Country Description	Specify the country description for the country code from the country maintenance.
IBAN Country Code Position	Specify the start position of the country code in the IBAN account number.
IBAN Country Code Length	Specify the total length or the number of characters of the country code in the IBAN account number. The default length is **2**.
IBAN Check Digits Position	Specify the start position of the check digit of the country code in the IBAN account number.
IBAN Check Digits Length	Specify the total length of the check digit of the country code in the IBAN account number.
Bank Identifier Position	Specify the start position of the bank identifier in the IBAN account number.
Bank Identifier Length	Specify the total length of the bank identifier in the IBAN account number.
Branch Identifier Position	Specify the start position of the branch identifier in the IBAN account number.
Branch Identifier Length	Specify the total length of the branch identifier in the IBAN account number.
Account Number Position	Specify the start position of the account number in the IBAN account number.
Account Number Length	Specify the total length of the account number in the IBAN account number.
IBAN Total Length	Specify the total length of the IBAN account number.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

5.2 View IBAN Maintenance

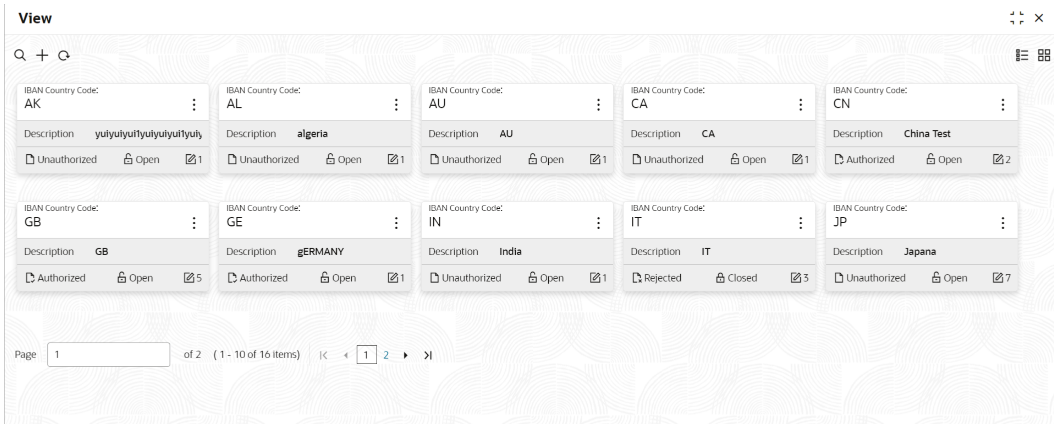
This topic describes the systematic instructions to view the list of IBAN maintenance's.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **IBAN Maintenance**.
2. Under **IBAN Maintenance**, click **View**.

   The **View** screen displays.

Figure 5-2 View IBAN Maintenance



For more information on fields, refer to the field description table below.

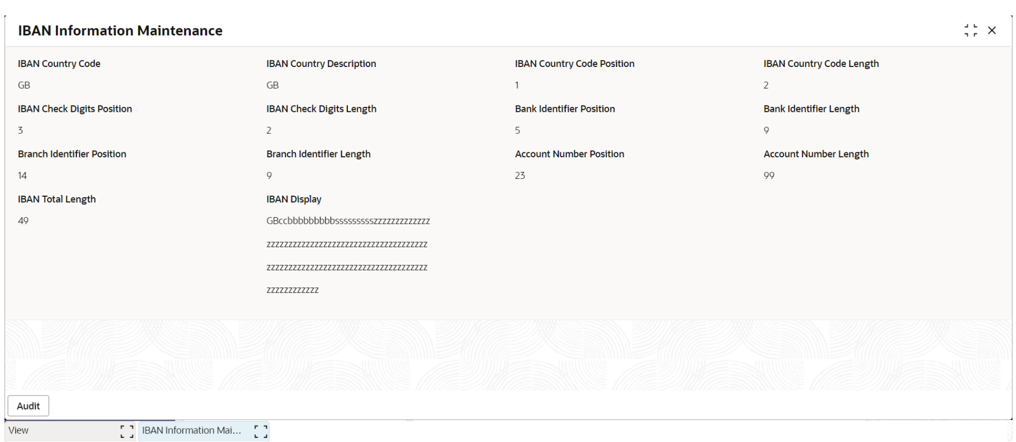
Table 5-2 View IBAN Maintenance - Field Description

Field	Description
IBAN Country Code	Displays the country code of the IBAN account.
Description	Displays the country description for the country code.
Status	Displays the status of the record.

Click ⋮ on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 5-3 IBAN Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.

- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

6
Overrides Configuration

The **Error Codes** that are maintained for Source Code **- ALL** are displayed.

This topic contains the following subtopics:

- View Overrides Configuration
  This topic describes the systematic instructions to view the list of configurations.

6.1 View Overrides Configuration

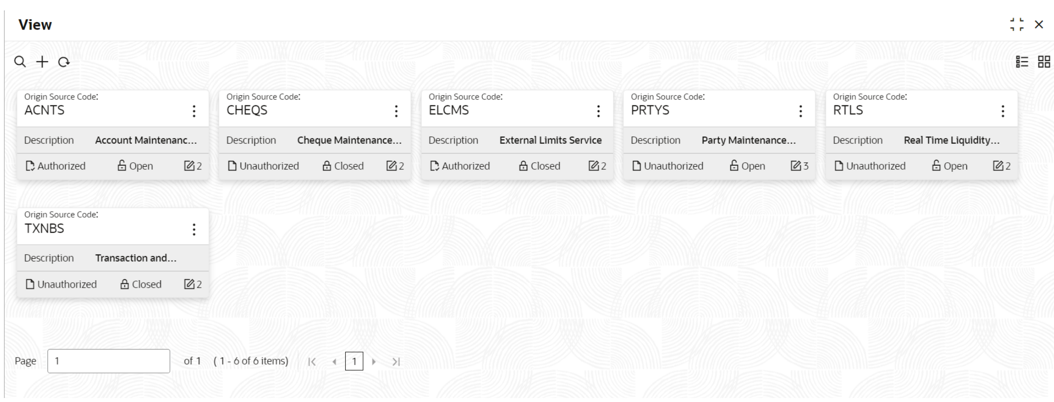
This topic describes the systematic instructions to view the list of configurations.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Overrides Configuration**.
2. Under **Overrides Configuration**, click **View**.

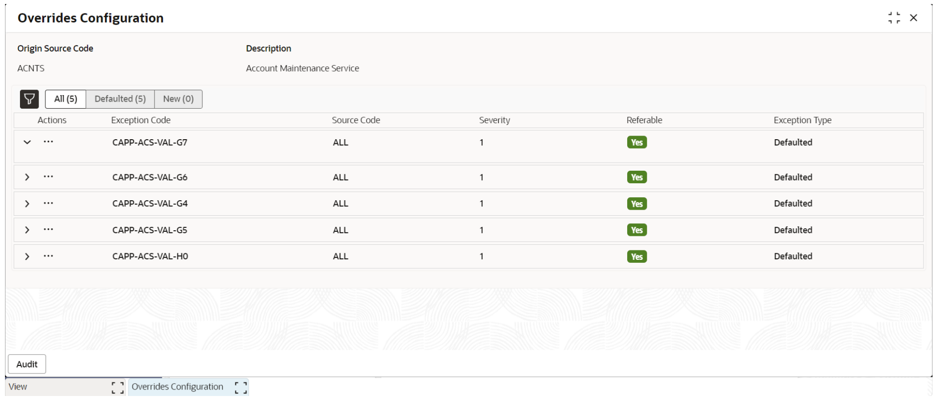
   The **View** screen displays.

   Figure 6-1 View Overrides Configuration

3. Click **View** / **Unlock** / **Close** on each tile to expand and view or unlock or to close the tile respectively.
   a. If you click **View**, the below screen displays.

Figure 6-2 Overrides Configuration Maintenance



b. Under **Actions**, click **View** to display the **Add Exception Code** window.

c. Click **Unlock** to open and edit each record. The available fields that can be edited are **Severity**, **Language Code** and **Exception Description**.

For more information on fields, refer to the field description table below.

Table 6-1 View Overrides Configuration - Field Description

Field	Description
Origin Source Code	Displays the origin source of the error code.
Description	Displays the description of the selected origin source code.
Status	Displays the status of the record.
Exception Code	Displays the exception code.
Source Code	Displays the source code.
Severity	Displays the severity. The value is between **1** and **10**, where **1** is minimum and **10** is maximum severity. Assign a new severity for the source code by unlocking each tile.
Referable	Displays if the error can be marked for Referral or not.
Exception Type	Displays the exception type.

Click on each tile to perform the following actions.

- **Authorize** the parameter maintenance depending on user rights.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.
- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.

> **Note:**
>
> Click the **Audit** button to check for balances.

7
Source Code

A **Source Code** uniquely defines the origin of a transaction.

This topic contains the following subtopics:

- Configure Source Code
  This topic describes the systematic instructions to configure source code.
- View Source Code
  This topic describes the systematic instructions to view the list of configured codes.

7.1 Configure Source Code

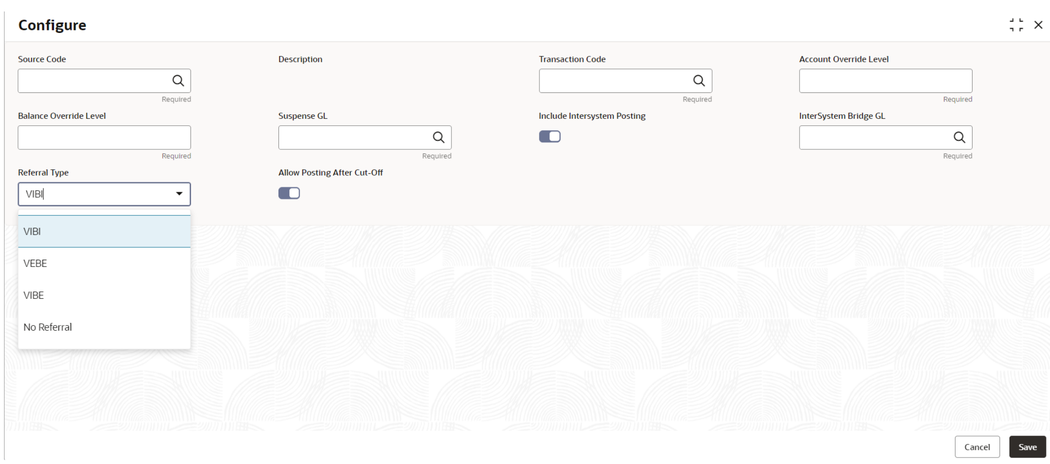
This topic describes the systematic instructions to configure source code.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Source Code**.
2. Under **Source Code**, click **Configure**.

   The **Configure** screen displays.

   Figure 7-1 Configure Source Code



3. Specify the fields on **Configure** screen.

   For more information on fields, refer to the field description table below.

Table 7-1 Configure Source Code - Field Description

Field	Description
Source Code	Specify the source code. Click the search icon to open the **Source Code** window. Select and click to add the code in the field.
Description	Specify the description for the Source Code. This field is auto-populated.
Transaction Code	Specify the default transaction code. Click the search icon to open the **Transaction Code** window. Select and click to add the code in the field.
Account Override Level	Specify the default override level for account related validations.
Balance Override Level	Specify the default override level for balance related validations.
Suspense GL	Specify the GL to which suspense posting should be performed.
Include InterSystem Posting	Specify if **Include InterSystem Posting** is required or not. The default value is *Yes*.
InterSystem Bridge GL	Specify any Internal GL as an InterSystem Bridge GL for the specific source code. This field is required only if **Include InterSystem Posting** is set to *Yes*.
Referral Type	Select the referral type for source code from the drop-down list. The following values are available: • **VIBI** • **VEBE** • **VIBE** • **No Referral**
Allow Posting After Cut-Off	If this is enabled, the system allows transaction post the cut-off. The default value is **No**.

When transaction code and override level are *not* sent as part of the EA / ECA request, the system applies default transaction codes and override levels for the sources maintained in this screen. Therefore, it is mandatory to configure the DDA source preferences.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

7.2 View Source Code

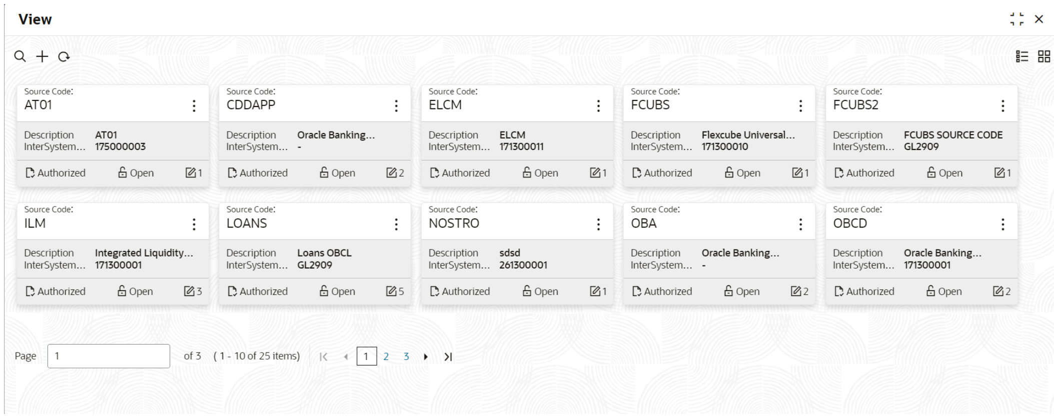
This topic describes the systematic instructions to view the list of configured codes.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Source Code**.
2. Under **Source Code**, click **View**.

   The **View** screen displays.

Figure 7-2 View Source Code



For more information on fields, refer to the field description table below.

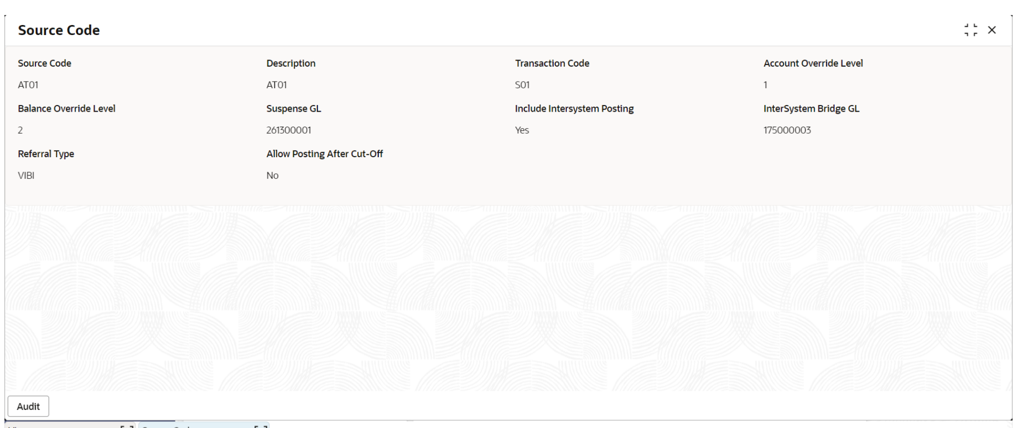
Table 7-2 View Source Code - Field Description

Field	Description
Source Code	Displays the Source Code.
Description	Displays the description of the source.
InterSystem Bridge GL	Displays the Internal GL as an InterSystem Bridge GL for the specific source code.
Status	Displays the status of the record.

Click ⋮ on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 7-3 Source Code Maintenance



- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

8
State Code Mapping

State Code Mapping allows the user to map the state group ID to state codes and business products so that the inactive dormancy and escheat parameters can be mapped as per state.

This topic contains the following subtopics:

- Create State Code Mapping
  This topic describes the systematic instructions to create state code mapping.
- View State Code Mapping
  This topic describes the systematic instructions to view the list of configured state code mappings.

8.1 Create State Code Mapping

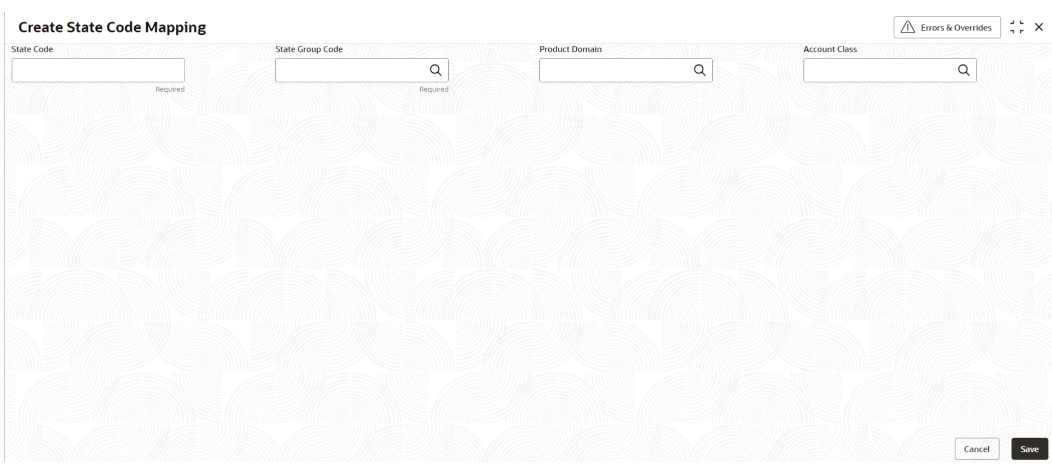
This topic describes the systematic instructions to create state code mapping.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **State Code Mapping**.
2. Under **State Code Mapping**, click **Create State Code Mapping**.

   The **Create State Code Mapping** screen displays.

   Figure 8-1 Create State Code Mapping

3. On **Create State Code Mapping** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 8-1 Create State Code Mapping - Field Description

Field	Description
State Code	Specify the state code or click the **Search** icon to select the state group code from the list displayed.
State Group Code	Specify the state group code or click the **Search** icon to select the state group code from the list displayed.
Product Domain	Specify the product domain or click the **Search**icon to select the product domain from the list displayed.
Account Class	Specify the account class or click the **Search** icon to select the account class from the list displayed.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

8.2 View State Code Mapping

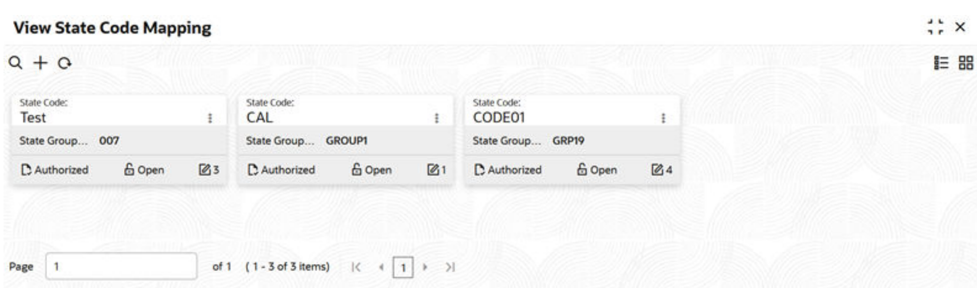
This topic describes the systematic instructions to view the list of configured state code mappings.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **State Code Mapping**.
2. Under **State Code Mapping**, click **View State Code Mapping**.

   The **View State Code Mapping** screen displays.

Figure 8-2 View State Code Mapping



For more information on fields, refer to the field description table below.

Table 8-2 View State Code Mapping - Field Description

Field	Description
State Code	Displays the state code.
State Group Code	Displays the state group code.

Table 8-2 (Cont.) View State Code Mapping - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **In Progress** • **Closed**
Modification Number	Displays the number of modification performed on the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **View** the details of that parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.
- Click **Audit** to view the Maker, Checker, Status and Modification Number.

9 State Group Parameters

State Group Parameters allow users to define state group parameters for Inactive, Dormancy and Escheatment parameters across the currencies.

This topic contains the following subtopics:

- Create State Group Parameters
  This topic describes the systematic instructions to create state group parameters.
- View State Group Parameters
  This topic describes the systematic instructions to view the list of configured State Group parameters.

9.1 Create State Group Parameters

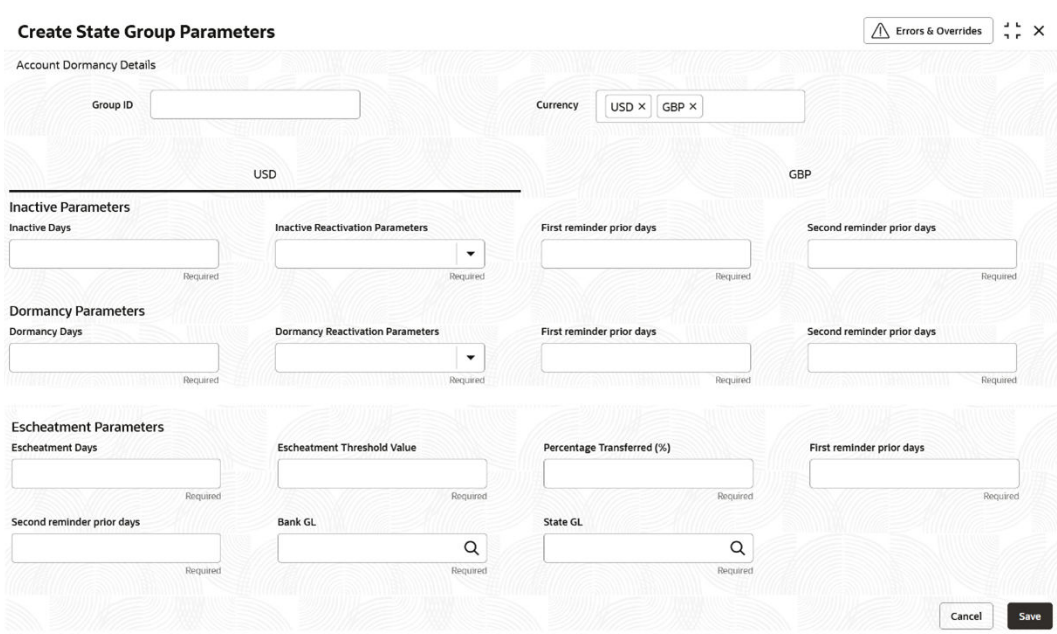
This topic describes the systematic instructions to create state group parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **State Group Parameters**.
2. Under **State Group Parameters**, click **Create State Group Parameters**.

   The **Create State Group Parameters** screen displays.

   Figure 9-1 Create State Group Parameters



3. On **Create State Group Parameters** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 9-1 Create State Group Parameters - Field Description

Field	Description
Group ID	Specify the state group ID.
Currency	Select the currency for which the grouping has to be done.
Inactive Parameters	Specify the Inactive details in the respective Inactive parameters fields.
Inactive Days	Specify the inactive days for the state group ID and currency.
Inactive Reactivation Parameters	Select the reactivation parameters when account status is inactive. Select the values from the drop-down list as follows: • **Debit** • **Credit** • **Any** • **Manual**
First Remainder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to inactive marking will be sent to the customer.
Second Remainder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to inactive marking will be sent to the customer.
Dormancy Parameters	Specify the Dormancy details in the respective Dormancy parameters fields.
Dormancy Days	Specify the dormancy days for the state group ID and currency.
Dormancy Reactivation Parameters	Select the reactivation parameters when account status is in dormant. Select the values from the drop-down list as follows: • **Debit** • **Credit** • **Any** • **Manual**
First Remainder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to dormancy marking will be sent to the customer.
Second Remainder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to dormancy marking will be sent to the customer.
Escheatment Parameters	Specify the Escheatment details in the respective Escheatment parameters fields.
Escheatment Days	Specify the escheatment days for the state group ID and currency.
Escheatment Threshold Value	Specify the threshold value of the account balance beyond which the balance will be proportioned between bank and state.
Percentage Transferred (%)	Specify the (%) based on which the balance amount will be proportioned between bank and state. For Example, If the (%) value is given as 90%, then 90% of funds will be transferred to the state GL and 10% will be retained by the bank.
First Remainder Prior Days	Specify the first reminder notice prior days based on which the first notification prior to escheatment marking will be sent to the customer.
Second Remainder Prior Days	Specify the second reminder notice prior days based on which the second notification prior to escheatment marking will be sent to the customer.

Table 9-1 (Cont.) Create State Group Parameters - Field Description

Field	Description
Bank GL	Specify the Bank GL to which the escheated funds has to be transferred.
State GL	Specify the State GL to which the escheated funds has to be transferred.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

9.2 View State Group Parameters

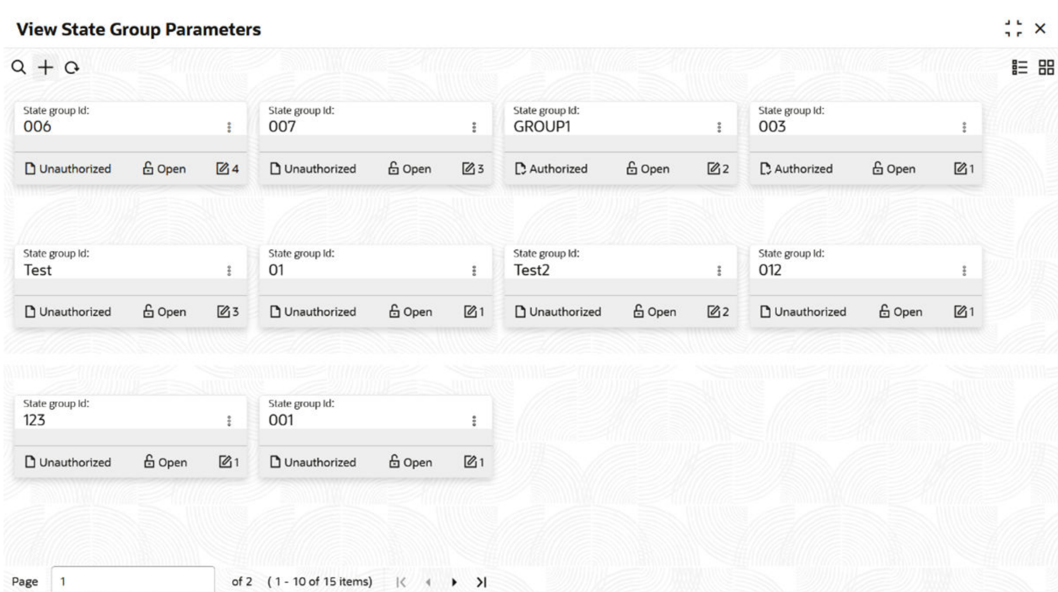
This topic describes the systematic instructions to view the list of configured State Group parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **State Group Parameters**.
2. Under **State Group Parameters**, click **View State Group Parameters**.

   The **View State Group Parameters** screen displays.

Figure 9-2 View State Group Parameters



For more information on fields, refer to the field description table below.

Table 9-2 View State Group Parameters - Field Description

Field	Description
State Group ID	Displays the State Group ID.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **In Progress** • **Closed**
Modification Number	Displays the number of modification performed on the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **View** the details of that parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.
- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.

10
Status Code

An account class can be assigned different status codes that apply to all accounts under it.

Accounts move from one status to another based on the number of days they remained in the previous status. The system maintains various statuses that apply to accounts for which account classes are defined. This is used to track NPAs for current and savings accounts.

This topic contains the following subtopics:

- Create Status Code
  This topic describes the systematic instructions to create status code.
- View Status Code
  This topic describes the systematic instructions to view the list of configured status codes.

10.1 Create Status Code

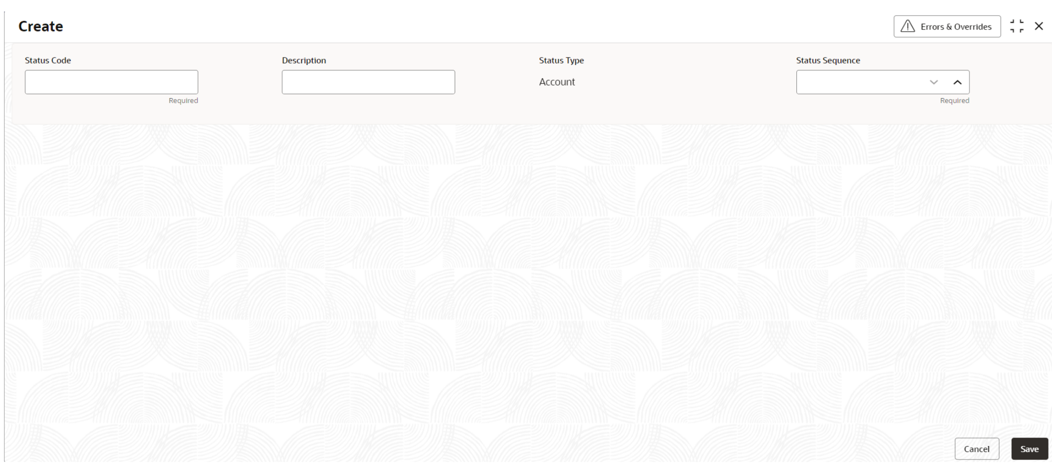
This topic describes the systematic instructions to create status code.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Status Code**.
2. Under **Status Code**, click **Create**.

   The **Create** screen displays.

   Figure 10-1 Create Status Code

3. On **Create** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 10-1 Create Status Code - Field Description

Field	Description
Status Code	Specify the status code. The length is maximum of **4** characters.
Description	Specify the description for the Status Code.
Status Type	This is a read-only field and the value is '**Account**'.
Status Sequence	Specify the sequence of the status code which is unique. The values are between *1* and *9999*.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

10.2 View Status Code

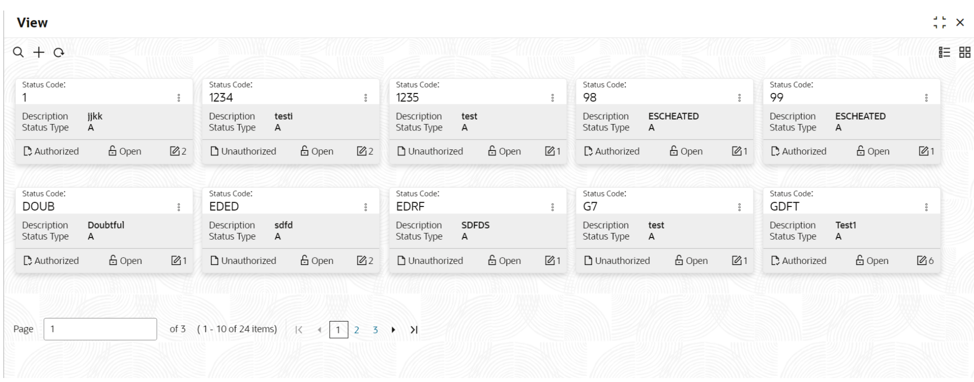
This topic describes the systematic instructions to view the list of configured status codes.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Status Code**.
2. Under **Status Code**, click **View**.

   The **View** screen displays.

Figure 10-2 View Status Code



For more information on fields, refer to the field description table below.

Table 10-2 View Status Code - Field Description

Field	Description
Status Code	Displays the Status Code.
Description	Displays the description of the Status Code.
Status Type	Displays the Status Type **A**.
Status	Displays the status of the record.

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.
- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 10-3   Status Code Maintenance

- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- Select the **Error & Overrides** option to view all existing errors or warnings on the page.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

11
Transaction Code Parameters

Transaction Code Parameters are associated with accounting entries for the transactions and they are used to uniquely identify the transactions.

This topic contains the following subtopics:

- Configure Transaction Code Parameters
  This topic describes the systematic instructions to configure transaction code parameters.
- View Transaction Code Parameters
  This topic describes the systematic instructions to view the list of configured codes.

11.1 Configure Transaction Code Parameters

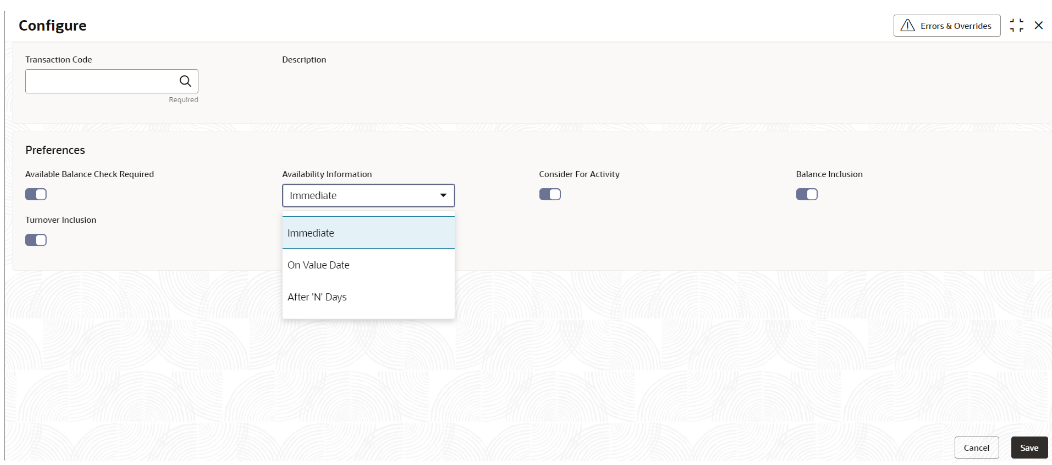
This topic describes the systematic instructions to configure transaction code parameters.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Transaction Code Parameters**.
2. Under **Transaction Code Parameters**, click **Configure**.

   The **Configure** screen displays.

   Figure 11-1 Configure Transaction Code Parameters

3. On **Configure** screen, specify the fields.

   For more information on fields, refer to the field description table below.

Table 11-1 Configure Transaction Code - Field Description

Field	Description
Transaction Code	Specify the transaction code for which maintenance needs to be done. Click the search icon to open the **Transaction Code** window. Select and click to add the code in the field.
Description	Based on the Transaction Code selected, the information is auto-populated.
Available Balance Check Required	Specify whether available balance check must be performed as part of transaction posting or not. The values are either **Yes** or **No**.
Availability Information	Specify a value from the drop-down list. The values are - • **Immediate** → I (Default) - This indicates the future value dated credit transaction will be available immediately for usage. • **On Value Date** → V - This indicates the future value dated credit transaction will be available on the value date for usage. • **After 'N' Days** → A - This indicates the future value dated credit transactions will be available after 'N' days from the value date.
Consider For Activity	Only those transactions having this flag selected are considered as financial activity for the purpose of determining the inactive and dormancy days.
Days	Specify the number of working days from the value date. **Note:** This field is enabled only if the **Availability Information** is selected as **After 'N' Days**.
Auto Release	Select the toggle to enable/disable the auto release of the uncollected amount. The values are either **Yes** or **No**. If Auto Release toggle is enabled, the uncollected amount on transactions posted using the transaction code will be released automatically for withdrawal on the **On Value Date** or **After 'N' Days** from the value date. If Auto Release toggle is disabled, the user needs to manually release the uncollected amount for withdrawal. **Note:** This field is enabled only if the **Availability Information** is selected as **On Value Date** or **After 'N' Days**.
Balance Inclusion	Specify whether the transaction must be considered for IC computation. The default value is **No**.
Turnover Inclusion	Specify whether the transaction must be considered for turnover during IC computation. The default value is **No**.

4. Specify all the details and click **Save** to complete the steps or click **Cancel** to exit without saving.

11.2 View Transaction Code Parameters

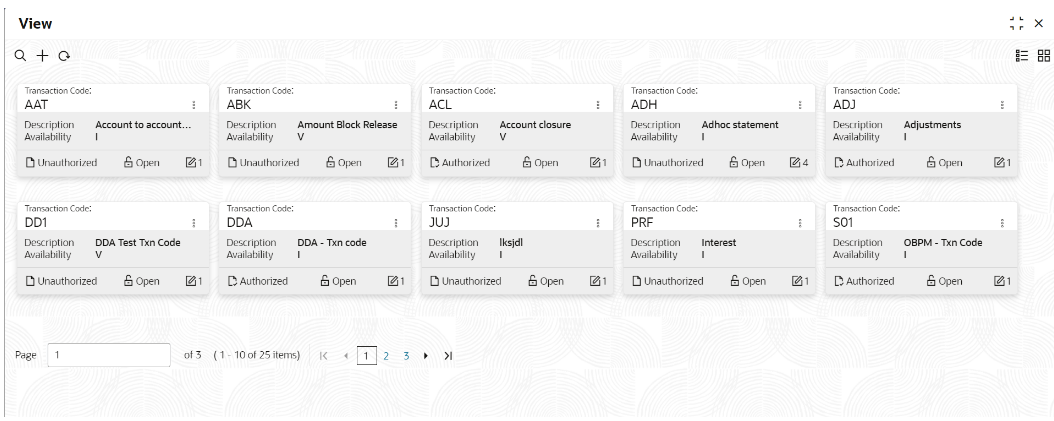
This topic describes the systematic instructions to view the list of configured codes.

Specify **User Name** and **Password**, and log in to **Home** screen.

1. On **Home** screen, click **Account Configurations**. Under **Account Configurations**, click **Transaction Code Parameters**.
2. Under **Transaction Code Parameters**, click **View**.

   The **View** screen displays.

Figure 11-2 View Transaction Code Parameters



For more information on fields, refer to the field description table below.

Table 11-2 View Transaction Code Parameters - Field Description

Field	Description
Transaction Code	Displays the Transaction Code.
Description	Displays the description of the transaction code.
Availability Information	Displays the value **A**, **V** or **I**.
Authorization Status	Displays the authorization status of the record. • Authorized • Rejected • Unauthorized
Status	Displays the status of the record. • Open • Closed

Click on each tile to perform the following actions.

- **Unlock** the maintenance parameter to make amendments.

- **Close** the parameter maintenance.
- **Authorize** the parameter maintenance depending on user rights.
- **View** the details of that parameter maintenance.

Figure 11-3 Transaction Code Maintenance

- Click **Audit** to view the **Maker**, **Checker**, **Status** and **Modification No**.
- Select the **Error & Overrides** option to view all existing errors or warnings on the page.
- **Search** for a particular parameter by clicking the search icon at the left corner of the section.
- Change views by selecting the option from the right corner of the section. The two view options available are **tile** view and **list** view.

Index