Oracle® Banking Retail Accounts Cloud Service

Retail Accounts User Guide (US Regionalization)

ORACLE®

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Preface

Purpose

This guide is designed to help user quickly get acquainted with the features and functionality of **Oracle Banking Accounts Retail 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 a Bank:

Table   User Roles

User Role	Functions
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

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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:

- *Account Configurations User Guide*
- *Current Account Origination User Guide*
- *Getting Started User Guide*
- *Oracle Banking Common Core User Guide*
- *Savings Account Origination 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
ATM	Automated Teller Machine
BBAN	Basic Bank Account Number
BSA	Bank Secrecy Act
CASA	Current and Savings Account User Guide
CDD	Customer Due Diligence

Table   (Cont.) Abbreviations

Abbreviation	Definition
ECA	External Credit Approval
EDP	Event Delivery Platform
EOD	End of Day
FDIC	Federal Deposit Insurance Corporation
FIDM	Financial Institution Data Match (Child Support Payments)
IBAN	International Bank Account Number
IDI	Insured Depository Institutions
IRS	Internal Revenue Service
LOV	List of Values
MMDA	Money Market Deposit Account
OFAC	Office of Foreign Assets Control
SMDIA	Standard Maximum Deposit Insurance Amount

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	Applicable Stages	Description
Approve	Approval	The system displays a section where approval remarks if any can be input. Click **OK** to submit. The transaction is sent to the Host system through OBRH. The Host system validates the transaction again and the transaction is created if all the validations are successful. If the transaction fails, the transaction is moved to Handoff retry stage, and user can view the error message. In this stage, the authorizer can retry or reject the transaction. On reject, the transaction is sent back to the maker to modify or delete it. **Note:** The maker checker validation will be provided if the same maker tries to approve the transaction.
Audit	Initiation, Approval and Hand off Retry	Audit details provide the logs of users who have acted on the transaction, the transaction date, and the time for all stages that the transaction has passed through.

Table   (Cont.) Basic Actions

Action	Applicable Stages	Description
Back	Initiation, Approval, and Hand off Retry	In case the user missed to specify or need to modify the details in the previous segment, click to navigate to the previous segment.
Cancel	Initiation, Approval and Hand off Retry	Cancel operation cancels the transaction input midway without saving any data. The user is alerted that the input data would be lost before confirming the cancellation.
Change Log	Approval	When the authorizer clicks on the **Change Log** button, the system displays the changes made to the transaction in a pop-up window. By default, the change log is set to display only modified values. The **Change Log** button has two options, they are, **All** and **Updated**. The **All** button displays both modified and non-modified fields and the **Updated** button displays only the modified fields. The old and new values are displayed so that the authorizer can compare or verify the values and decide on further action. Also, the new values appear is red for easy recognition.
Close	Initiation, Approval and Hand off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.
Delete	Initiation	Delete operation deletes the transaction without saving any data. The user is alerted that the input data would be lost before confirming the deletion.
Document	Initiation, Approval and Hand-off Retry	The maker of the transaction can click on 'Document' to upload documents that are relevant to the transaction. Once uploaded, the documents are available for viewing during authorization or by the maker.
Host Error	Hand Off Retry	Hand off Retry' comes into use whenever a transaction input from the mid-office system fails authorization due to Host System rejection. The authorizer of the transaction can view the reason for Host rejection and take appropriate action.
i icon	Initiation, Approval and Hand-off Retry	To view the Customer details such as the photograph, signature, customer ID, Account Branch, and balance, the 'i' icon is used. The 'i' icon becomes active once the maker of the transaction inputs the account number and tabs out of the field. The 'i' icon is useful to inquire customer information about both the debit and the credit account numbers.
Maximize	Initiation, Approval and Hand off Retry	User can maximize the transaction input screen.
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.

Table   (Cont.) Basic Actions

Action	Applicable Stages	Description
Overrides	Initiation, Approval and Hand-off Retry	If override messages had appeared during initiation stage and they were accepted by the maker during submission, the **Overrides** button appears in the Initiation screen if the transaction is subsequently rejected by the authorizer.
		On the **Override Details** section, click **Decline** to go back to the transaction screen to modify or cancel it, or click **Accept** to complete the initiation stage and move the transaction to the approval stage.The **Overrides** button is displayed in the Approval and Hand-off retry stage if there were any override messages generated during initiation and accepted by the maker. When the **Overrides** button is clicked, the system displays the overrides accepted by the maker.
		After verifying the transaction and override details, the authorizer can either approve or reject the transaction. Existing Approve Transaction section is modified to display the overrides if any overrides are raised during the initiation submits.
Reject	Approval and Hand off Retry	When an authorizer chooses to reject a transaction, the 'Reject' icon is used. The system displays a pop-up screen to capture the Rejection remarks if any. Click OK for the transaction to be routed back to the initiation stage. Subsequently, the maker can modify or delete the transaction details.
Remarks	Initiation, Approval and Hand-off Retry	'Remarks' can be used either by the maker or the authorizer of the transaction to optionally capture useful information about the transaction.
Reset	Hand off Retry	The reset button clears all the details displayed on the screen and allows input or selection of a different customer number.
Retry	Hand off Retry	The possibility of retrying a transaction arises when transaction input from the mid-office system fails authorization due to Host System rejection. Such host-rejected transactions will be present in the Hand off Retry queue in the Task Wizard. The Retry option is available only to the authorizer. Upon 'Retry', the transaction is sent to the host once again through Oracle Banking Routing Hub. Optionally, the authorizer can also 'Reject' the transaction in which case it is routed back to the maker.
Save and Close	Initiation	In case a transaction has to be closed midway due to a lack of sufficient information, the maker of the transaction can choose this option. On 'Save and Close', the input details are saved and the transaction screen is closed. Saved transaction details will be available in 'My task'. Users can select the transaction from 'My Task' and proceed with the transaction or delete it.
Submit	Initiation	After submitting the initiation stage, the system validates the transaction with the host and displays the errors or overrides if any. In case of an error, you can modify and resubmit or cancel the transaction. In case of an override, you can modify and resubmit or proceed with the transaction by accepting the overrides.

Table   (Cont.) Basic Actions

Action	Applicable Stages	Description

Auto Authorization	Initiation	Auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.
		The steps to create the Auto authorization as follows:
		
		1. Create the fact value as **LIFECYCLECODE**.
		
		2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. While creating a Rule the product processor should be given as **DEPOSIT** and fact should be selected as **LIFECYCLECODE**.
		For Example:
		
		`IF ( LIFECYCLECODE == TDPOMN )`
		
		output
		
		`Section1 LEVEL:0`
		
		3. Create or modify a Rule Group with Name **ApprovalRuleGroup** and map the Rule(s) created in the step (2).
		
		> **Note:**
		> You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group.
		
		>> **Note:**
		>> For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

Table   (Cont.) Basic Actions

Action	Applicable Stages	Description

Multi-Level Authorizatio n	Initiation	Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code.
		The steps to create the Multi-level authorization as follows:
		
		1. Create the fact value as **LIFECYCLECODE**.
		
		2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code.
		While creating a Rule the product processor should be given as **DEPOSIT** and fact should be selected as **LIFECYCLECODE**.
		For Example:
		
		`IF ( LIFECYCLECODE == TDPYIN )`
		
		output
		
		`Section1 LEVEL:1~DSR_FA_TDPAYIN_AUTH,`
		`LEVEL:2~DSR_FA_TDPAYIN_AUTH`
		
		Note:
		If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like
		
		`LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>,`
		`LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2>`
		
		.
		
		3. Create or modify a Rule Group with name **ApprovalRuleGroup** and map the rule(s) created in the step (2).
		
		Note:
		You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group.
		
		Note:
		The maker checker validation will be provided if the same maker tries to

Table   (Cont.) Basic Actions

Action	Applicable Stages	Description
		authorize the single or multi-level approval tranaction.

Symbols and Icons

The following buttons are used in the screens:

Table   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record

Table   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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
	Errors and Overrides
	Alerts
	Filter
	Date Range

Table   Symbols and Icons – Audit Details

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

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Table   (Cont.) Symbols and Icons – Audit Details

Symbol/Icon	Function
	Rejected status

Table   Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	View
	Inprogress status
	Authorized status
	Rejected status

Table   (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Modification Number

Prerequisite

Specify **User Name** and **Password**, and login to **Home** screen.

1
Configurations

This topic contains the following **Configurations** as subtopics:

- Business Product
  User can classify the customer accounts of the bank into different groups and assign each group an identifying code.

- Joint Holder Type
  The Customer can be the sole owner of the account or it can be held jointly. Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

- Garnishment Parameters
  A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e, to a bank) to hold funds in acustomer accounts and should not be released until directed by the court. The order may instruct the bank to hold or block a particular amount or all the available funds in the customer accounts. A garnishment block fee will be charged to the account on placing a block for the garnishment amount.

- Relationship Type
  This configuration helps maintain the different relationship types applicable. For instance, In the joint account case, the joint holder's relationship with the primary holder can be maintained as part of the configuration.

- Product Switch
  The automatic business product transfer for accounts based on certain events (Reg D violation).

1.1 Business Product

User can classify the customer accounts of the bank into different groups and assign each group an identifying code.

For example, user may define a group called **SAVREG** for regular savings accounts, **WLTSAV** for wealth management saving accounts.

Each group is referred to as an **Business Product** and is maintained in the **Business Product** screen. For each class, user also define certain common fields applicable to the accounts in this class, such as, the General Ledger lines to which the accounts in this class report to facilities granted to the account holders (Check Book, ATM, Limits and so on).

The various features of a business product are captured across the following sub-screens covered as subtopics.

- **Basic Details**
- **Preferences**
- **Features**
- **Statement Preferences**
- **Interest**
- **Charges**

- **Limits**

- **Overdraft Parameters**

- **RegD Parameter**

- **Status Rule Definition**

- **GL Reporting Details**

- **Courtesy pay**

- **MIS Details**

- **Minimum Balance**

This topic contains the following subtopics:

- Create Business Product
  This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

- View Business Product
  This topic explains the systematic instructions to view the list of configured business product parameters.

1.1.1 Create Business Product

This topic describes the systematic instructions to create business product. The maintenance screen allows the user to configure business product parameters.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Business Product**.

2. Under **Business Product**, click **Create Business Product**.

   The **Create Business Product** screen displays.

Figure 1-1   Create Business Product – Basic Details

3. Specify the fields on the **Basic Details** screen.

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

Table 1-1   Basic Details - Field Description

Field	Description
Product Code	Specify the six digit alpha numeric unique product code for the creation of accounts.
Description	Specify the brief description of the business product.
Account Type	Select the type of the account from the drop-down list. The different types of accounts are: • **Savings** • **Current** The default value is **Savings**.
Account Code	As per your bank's requirement, you can choose to classify business products into different account codes. The bank can decide the way the business products are to be assigned to different account codes. The business product or an account code can be part of the customer account mask. If the customer account mask consists of an account code, the value in this field is replaced in the account number.
Validity	Specify the validity period of the business product by specifying the start date and the end date. End date is optional.

4. After specifying the fields in the **Basic Details** screen, click **Next**.

The **Preferences** screen displays.

Figure 1-2   Create Business Product – Preferences

5. Specify the fields on **Preferences** screen.

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

Table 1-2   Preferences - Field Description

Field	Description
ATM Required	Switch this toggle **ON**, if you need to avail the ATM facility for the accounts belonging to that business product. The default value is **OFF**.
Passbook Required	Switch this toggle **ON** whether passbook is required or not for the account under the business product. The default value is **OFF**.
Check Book Required	Switch this toggle **ON** whether check book is required or not for the account under the business product. When it is cleared, the preference is disabled for the account. The default value is **OFF**.
Auto Reorder of Check Book	Switch this toggle **ON** whether check book should be replenished automatically when check leaves are getting exhausted. This option appears only if **Check Book Required** option is toggle **ON**.
Reorder Level	Specify the threshold for auto reorder of check book.

Table 1-2   (Cont.) Preferences - Field Description

Field	Description
Reorder Number of Leaves	Specify the number of leaves to be issued with the check book.
Direct Banking Required	Switch this toggle **ON** whether direct banking is required for accounts under the business product. The default value is **OFF**. Once it is enabled, an **Add** icon and the related fields are displayed. Click **Add** icon to add a direct banking channel details. A new row is added with the below fields. • **Action** - Click the **Delete** icon to delete the added details. • **Banking Channel** - Banking channels maintained in **Static Type Maintenance**, are listed here as permissible channels for the business product. Channels include Internet Banking, Interactive Voice Response, Mobile, ATM, Credit Card and so on. • **Channel Name** - This field indicates the name of the banking channel. For example, ATM is the banking channel name for Automated Teller Machine. • **Remarks** - Capture if any remarks for the channel.

6. After specifying the fields in the **Preferences** screen, click **Next**.

   The **Features** screen displays.

Figure 1-3   Create Business Product – Features

7. Specify the fields on **Features** screen.

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

Table 1-3   Features - Field Description

Field	Description
Limit Check Required	Switch this toggle **ON** to indicate that the limit check for sufficient availability of funds are made for the accounts belonging to this business product. The default value is **OFF**.

Table 1-3   (Cont.) Features - Field Description

Field	Description
Available Balance Check Required	Switch this toggle **ON** to enable the system to check for the available funds before posting a debit entry to a customer account. The default value is **OFF**.
Defer Balance Update For Debit	Switch this toggle **ON** to defer the balance update. If **Defer Balance Update for Debit** is selected, then the balance after debit transactions will be updated during EOD. The default value is **OFF**.
Defer Balance Update For Credit	Switch this toggle **ON** to defer the balance update for credit transactions. If **Defer Balance Update For Credit** is selected, then the balance after credit transactions will be updated during EOD. The default value is **OFF**.
IBAN Required	Switch this toggle **ON**, if IBAN is required for the business product. The default value is **OFF**.
Multi Currency Allowed	Switch this toggle **ON**, to hold the different currencies under a single bank account.
Currencies	Select the **Currencies** from the list of values provided. This field is enabled only when the **Multi Currency Allowed** option is toggled **ON**.
Enable Sweep-in	Switch this toggle **ON**, if overdraft protection/sweep-in is applicable for accounts under this business product. The default value is **OFF**.

Overdraft Protection/Sweep-in:

Overdraft Protection/Sweep-in is a service provided by banks that protects customers from dishonoring or rejection of a debit transaction due to insufficient funds in their Checking or Savings account. When such an instance occurs, an amount to the extent of the shortfall is pulled from another linked savings/ checking account(s) held by the customer.

The linked account(s) is called the provider account and the account for which the funds are being pulled is called the beneficiary account.

Multiple sweep provider accounts can be set up for a beneficiary account with a priority assigned to them.

8. After specifying the fields in the **Features** screen, click **Next**.

The **Statement Preferences** screen displays.

Figure 1-4   Create Business Product - Statement Preferences

9. Specify the fields on the **Statement Preferences** screen.

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

Table 1-4   Statement Preferences - Field Description

Field	Description
Display IBAN on Advices	Switch this toggle **ON**, the IBAN details will be displayed in the statement. The default value is **OFF**.
Statement Type	Specify the type of account statement. The options are as follow: • **None** • **Summary** • **Detailed**
Cycle	Specify the value for the cycle. The values are as follow: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Semi Annual** • **Annual** This field is available only when the **Statement Type** is selected as **Summary** or **Detailed**.
Statement Format	Specify the format in which the account statement should be generated. Click **Search** icon to view and select the required statement format. This field is available only when the **Statement Type** is selected as **Summary** or **Detailed**.

Validations

When the **Cycle** is selected as follows:

• **Monthly** - the list of value displays value from **1** to **31**. This shows the day of the month for statement generation.

• **Weekly** - the list of value displays value from **Sunday** to **Saturday**.

• **Fortnightly** - the list of value displays value from **Sunday** to **Saturday**.

- **Quarterly** - the list of value displays value from **January** to **December**.

- **Semi Annual** - the list of value displays value from **January** to **December**.

- **Annual** - the list of value displays value from **January** to **December**.

10. After specifying the fields in the **Statement Preferences** screen, click **Next**.

The **Interest** screen displays.
To calculate interest for an account, you must apply an interest product code on the account. To recall, every interest product code that you create is linked to an interest rule. The logic to calculate interest is built into an interest rule. When you apply an interest product code on the account, interest for the account will be calculated according to the interest rule definition.

For the account for which you are defining special conditions choose the product(s) that you wish to apply. To recall, you can define a Special Condition for an account only if the business product of the account has a general condition defined for the product. Thus, the pick-list from where you select the product for which you want to define a special condition will contain products that satisfy one of the following conditions:

- a general condition has been defined for the product and business product combination.

- the product has been defined as a special conditions only product.

The interest rule that is linked to the product(s) will determine the interest that is applied on the account. You may want to apply more than one interest product code on an account. For example, you may want to pay credit interest on the credit balance maintained in a current account and levy a debit interest if the account lapses into a debit balance. In order to achieve this, you would have to apply two product codes (one defined for credit interest and another defined for debit interest). In this screen, you can choose the interest product codes that you want to apply on the account.

Figure 1-5   Create Business Product – Interest

11. Specify the fields on **Interest** screen.

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

Table 1-5   Interest - Field Description

Field	Description
Interest Required	Switch this toggle **ON** to indicate that the interest is applicable for the accounts with this business product. The default value is **ON**. Click the **Add** icon, a new row is added to update the details for the interest.
Action	Click the **Delete** icon to delete the added row.
Product Code	Click **Search** icon to view and select the required product code.
Currency Code	Click **Search** icon to view and select the required currency code.
Open	Switch this toggle **ON** to change the status of the product code to open. The default value is **OFF**.

For more information about Interest, refer to *Interest and Charges User Guide*

12. After specifying the fields in the **Interest** screen, click **Next**.

The **Charges** screen displays.

Figure 1-6   Create Business Product – Charges
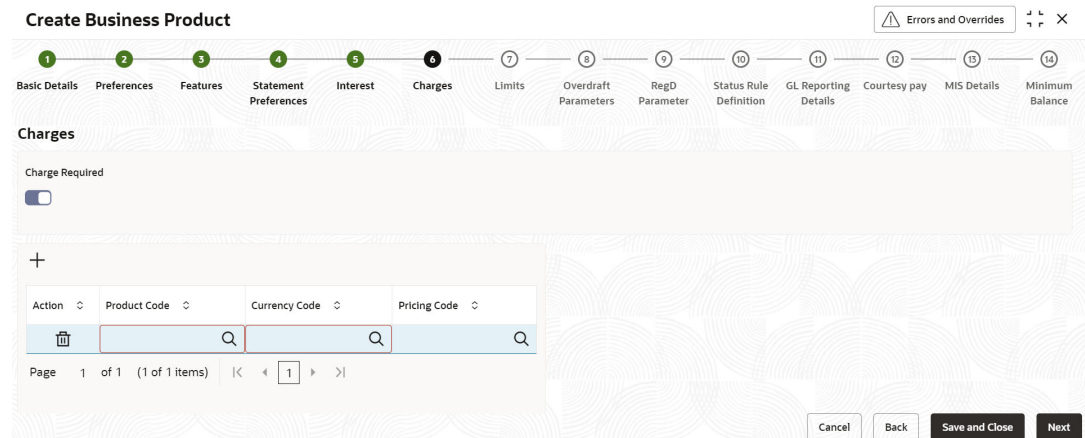
13. Specify the fields on **Charges** screen.

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

Table 1-6   Charges - Field Description

Field	Description
Charges Required	Switch this toggle **ON** to indicate that the charges are applicable for the accounts with this business product. The default value is **OFF**. Click the **Add** icon, a new row is added to update the details for the charges.
Action	Click the **Delete** icon to delete the added row.

Table 1-6 (Cont.) Charges - Field Description

Field	Description
Product Code	Specify the applicable charge product code or click **Search** icon to view and select the applicable product code. Charge product code is configured in the Interest and Charges module.
Currency Code	Specify the applicable currency code or click **Search** icon to view and select the applicable currency code.
Pricing Code	Specify the applicable charge pricing code or click **Search** icon to view and select the applicable pricing code. Pricing code is defined in Pricing and Decision System.

For more information about Charges, refer to *Interest and Charges User Guide*

14. After specifying the fields in the **Charges** screen, click **Next**.

    The **Limits** screen displays.

Figure 1-7 Create Business Product – Limits

15. Specify the fields on **Limits** screen.

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

Table 1-7 Limits - Field Description

Field	Description
OD Facility Required	Switch this toggle **ON** to specify if Overdraft facility can be availed by accounts belonging to this business product. The default value is **OFF**. If **OD Facility Required** option is toggle **ON**. It will display the related parameters to update the limits.

Table 1-7   (Cont.) Limits - Field Description

Field	Description
Uncollected Funds Margin(%)	Specify the margin in percentage terms that will be held on the uncollected funds while offering AUF limit to an account. AUF margin must be between 0 to 100. This field is enabled only when the **OD Facility Required** is toggle **ON**.

Fund Utilization Sequence	Users can select the fund utilization sequence for accounts.
	Click **Add** icon to add a sequence. A new row is added with the below fields.
	• **Source Code** – This field indicates the source through which the transaction can be sent for an account.
	• **Sequence** – Only two values are available, **BSOATL** and **BSOATLV**.
	  – **B** (Balance) - Balance refers to clear balance available for debits at account.
	  – **S** (Sweep in Funds) - Sweep-in refers to sweep-in of funds from linked provider accounts in case of transaction shortfall.
	  – **O** (Overdraft Limit) - OD Limit Applies to account level OD limits. Multiple limits of this category can be active simultaneously.
	  – **A** - AUF Limit granted against uncollected funds available in the account. Only one active limit allowed at any point of time.
	  – **T** (Temporary) - Temporary OD granted at the account.
	  – **L** (Limits) - Local Limit Facility refers to local facility. Limits captured under Line Linkage Details section under
	  – **V** - Overline refers to the utilization over and above the sanctioned limits.

16. After specifying the fields in the **Limits** screen, click **Next**.

    The **Overdraft Parameters** screen displays.

Figure 1-8   Create Business Product – Overdraft Parameters

17. Click the **Add** icon, and Specify the fields on **Overdraft Parameters** screen.

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

Table 1-8   Overdraft Parameters - Field Description

Field	Description
Limit Type	Select the applicable values from the drop-down list. The values are as follow. • **Unsecured** - Unsecured limit that are not backed by collateral. • **Term Deposit** - Uses the TD collateral. • **Collateral** - Any collateral apart from the TD.
Rate Code	Specific the rate code for the limit type from the list of values. Any change to the rate code will reflect on the limit rate.
Rate Value	As an alternative to the rate code, a rate value can be provided for the limit rate.
Minimum Rate and Maximum Rate	The minimum and maximum rate can be defined for the limit type, a validation ensures that if the rate captured at account level is greater than the minimum rate and lesser than the maximum rate.
Actions	Click the **Edit** icon to edit the values, click the **Save** icon to save the record and click the **Delete** icon to delete the record.

18. After specifying the fields in the **Overdraft Parameters** screen, click **Next**.

    The **RegD Parameter** screen displays.

Figure 1-9   Create Business Product – RegD Parameter

19. Specify the fields on **RegD Parameter** screen.

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

Table 1-9   RegD Parameter - Field Description

Field	Description
Reg D Applicable	Switch this toggle **ON**, then the business product is also applicable for Reg D. The below fields are displayed. • **Reg D Monthly Transaction Threshold** • **Reg D Warning Notice** • **Reg D Monthly Transaction Violation Notice** • **Reg D Violation in a 12 Month Rolling Period** The default value is **OFF**.
Reg D Monthly Transaction Threshold	It denotes the number of transactions threshold for Reg D in a calendar month.
Reg D Warning Notice	It denotes the number of transactions before a Reg D violation within the calendar month, at which a warning notice or disclosure needs to be sent to the customer.
Reg D Monthly Transaction Violation Notice	It denotes the number of transactions within a calendar month post violation of Reg D, where a notice or disclosure needs to be sent to customer (this notice also mentions switching the customer account from MMDA or Savings account to Checking).
Reg D Violations in a 12-Month Rolling Period	It denotes the minimum number of months in a 12-month rolling period, where if there is a violation of Reg D for these many months, a notice or disclosure will be sent to customer.

20. After specifying the fields in the **RegD Parameter** screen, click **Next**.

    The **Status Rule Definition** screen displays.

Figure 1-10   Create Business Product - Status Rule Definition

21. Specify the fields on **Status Rule Definition** screen.

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

Table 1-10   Status Rule Definition - Field Description

Field	Description
Automatic Status Change	Switch this toggle **ON** to indicate if the account status change must be performed automatically for accounts under this business product. The default value is **OFF**.
Dormancy Application	This is used to identify the dormancy, if it is **Automatic** or **Manual**.
Dormancy Days	Specify the number of days post which the account has to be marked as dormant, in case there is no activity in the account. This field is available only when the **Dormancy Application** is in **Automatic**.
Consider Non-Financial Activity	Switch this toggle **ON**, then the non financial activity is considered for dormancy marking. If it is in **OFF**, then it is not considered for dormancy marking. The default value is **ON**.
Activation Parameter	If the activation parameter is **Manual**, the dormancy account can be activated only from the servicing application. If it is **Automatic**, any one or combination of the below tranactions will be activated. The transaction list as follows: • **Debit Financial Transaction** • **Credit Financial Transaction** • **Non-Financial Activity**
Source Code	If **Consider Non-Financial Activity** is toggle **ON**, it is reqiured to capture the list of non financial activity for dormancy marking and activation.
Description	Based on the **Source Code** selected, the system displays the description.
Non-Financial Activity	It allows you to select non-financial activity based on the source code selected. **Note:** By default, all non-financial activity codes maintained as part of non-financial activity code maintenance in common core and are applicable for inactive, dormancy, and escheatment marking. If the user wants to limit the set of non-financial activity codes that can be considered for inactive, dormancy, and escheament marking then the user can maintanined the list as part of this maintennce.

22. Click the **Add** icon in **Rule Definition** to update the rule definition parameters. This option appears only if **Automatic Status Change** is toggle **ON**.

The **Add Rule Definition** screen displays.

Figure 1-11   Add Rule Definition

23. Specify the fields on **Add Rule Definition** screen.

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

Table 1-11   Status Rule Definition_Add Rule Definition - Field Description

Field	Description
Status	Specify the status code for which the rule is defined. Click **Search** icon to view and select the required status.
Sequence Number	Specify the status sequence number. This field is auto populated based on the status.
Rule ID	Specify the Rule ID to be associated for the status. Click **Search** icon to view and select the required rule ID.
Rule Preview	Preview the defined rules in this field. This field is non-editable.

24. After specifying the details in the **Add Rule Definition** screen, click **Add** button, the widget is added in the **Status Rule Definition** screen.

25. After specifying the fields in the **Status Rule Definition** screen, click **Next**.

    The **GL Reporting Details** screen displays.

Figure 1-12   Create Business Product - GL Reporting Details

26. Specify the fields on **GL Reporting Details** screen.

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

Table 1-12   GL Reporting Details - Field Description

Field	Description
Natural GL	The following values are available for natural GL as follows: • **Credit** • **Debit**

27. Click the **Add** icon to add an entry for GL.

The **Add GL Lines** screen displays.

Figure 1-13   Add GL Lines

28. Specify the fields on **Add GL Lines** screen.

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

Table 1-13   GL Reporting Details_Add GL Lines - Field Description

Field	Description
Status	Specify the status. Click the search icon to open the **Status** list of values. Select the value to add the status.
Description	Based on the **Status** selected. The system displays the status description.
Credit GL	Specify the GL to which the account balance should belong. Click the **Search** icon to open the **Credit GL** list of values. Select the value to add the entry.
Debit GL	Specify the GL to which the account balance should belong. Click the **Search** icon to open the **Debit GL** list of values. Select the value to add the entry.

29. After specifying the fields in the **GL Reporting Details** screen, click **Next**.

The **Courtesy pay** screen displays.

Figure 1-14   Create Business Product – Courtesy pay

30. Specify the fields on **Courtesy pay** screen.

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

Table 1-14   Courtesy pay - Field Description

Field	Description
Courtesy pay Limit Required	Switch this toggle **ON**, the **Courtesy Pay Limit**, **CP Charge Code** and **CP Fee Receiving Account** fields are displayed. The default value is **OFF**.
Courtesy pay Limit	Specify the limit value of Courtesypay (The value specified has to be understood as a threshold defined in Bank's local currency).
CP Charge Code	Specify the applicable charge code. Specify the applicable charge code or click **Search** icon to view and select the required CP charge code.
CP Fee Receiving Account	Specify the applicable charge code or click **Search** icon to view and select the required CP fee receiving account.

31. After specify the fields in the **Courtesy pay** screen, click **Next**.

The **MIS Details** screen displays.

Figure 1-15   Create Business Product – MIS Details

32. Specify the fields on **MIS Details** screen.

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

Table 1-15   MIS Details - Field Description

Field	Description
MIS Group	Specify the MIS group associated with the business product.
Description	Based on the **MIS Group** selected. The system displays the description.
SECTOR	Specify the sector to be associated. Click **Search** icon to view and select the required sector.
SECTOR Description	Based on the **SECTOR** selected. The description of the customer is displayed.

33. After specifying the fields in the **MIS Details** screen, click **Next**.

The **Minimum Balance** screen displays.

Figure 1-16   Create Business Product - Minimum Balance
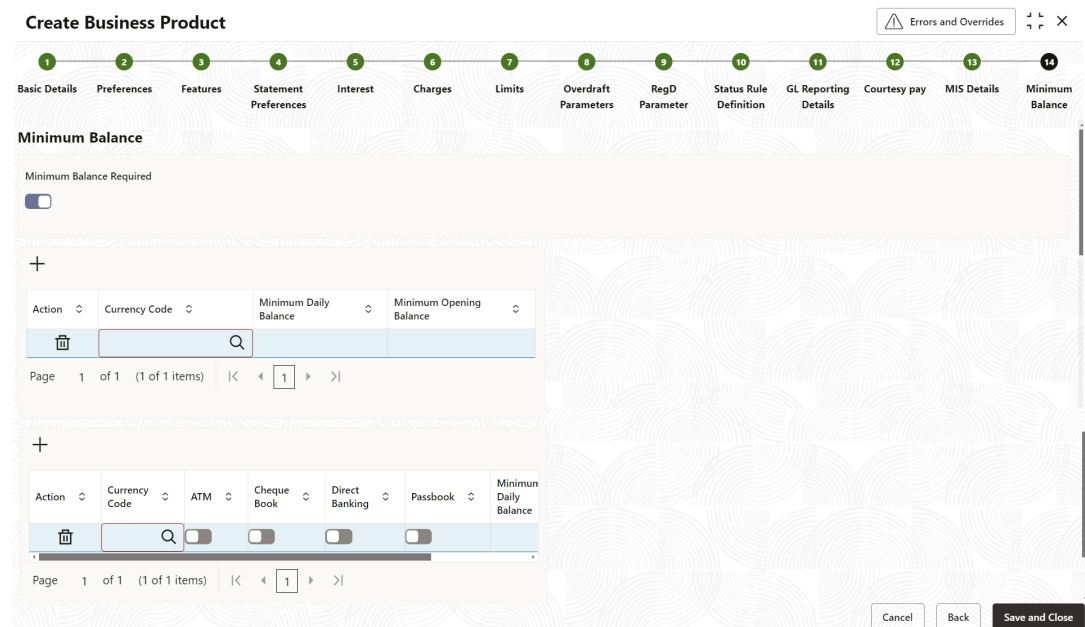
34. Specify the fields on **Minimum Balance** screen.

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

Table 1-16   Minimum Balance - Field Description

Field	Description
Minimum Balance Required	Switch this toggle **ON**, the user can able to define a currency-wise minimum and maximum opening amount. User can create the defined amounts as required by the financial institution. If this option is toggle **ON**, the below fileds are displayed. • **Currency Code** • **Minimum Daily Balance** • **Minimum Opening Balance** The default value is **OFF**. Click the **Add** icon, to add the details for the minimum balance.
Action	Click the **Delete** icon to delete the added details.
Currency Code	Click **Search** icon to view and select the required currency code.
Minimum Daily Balance	Specify the minimum daily balance applicable for the selected currency code.
Minimum Opening Balance	Specify the minimum opening balance (initial funding) applicable for the selected currency code.
Currency Code	Specify the currency code of the account. Click **Search** icon to view and select the required currency code based on the channel preference opted for the product.
ATM	Switch this toggle **ON**, to define the minimum daily balance and minimum opening balance if ATM facility is availed for the account.
Check Book	Switch this toggle **ON**, to define the minimum daily balance and minimum opening balance if Check book facility is availed for the account.
Direct Banking	Switch this toggle **ON**, to define the minimum daily balance and minimum opening balance if direct banking facility (Internet banking, Mobile banking) is availed for the account.
Passbook	Switch this toggle **ON**, to define the minimum daily balance and minimum opening balance if passbook facility is availed for the account.
Minimum Daily Balance	Specify the minimum daily balance for facilities and currency combination. The user can maintain the minimum daily balance based on the multiple facilities and currency combinations.
Minimum Opening Balance	Specify the maximum opening balance for facilities and currency combination. The user can maintain the maximum opening balance based on the multiple facilities and currency combinations.

35. After specifying all the details, click **Save and Close** to complete the steps or click **Cancel** to exit without saving.

1.1.2 View Business Product

This topic explains the systematic instructions to view the list of configured business product parameters.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Business Product**.

2. Under **Business Product**, click **View Business Product**.

   The **View Business Product** screen displays.

Figure 1-17   View Business Product
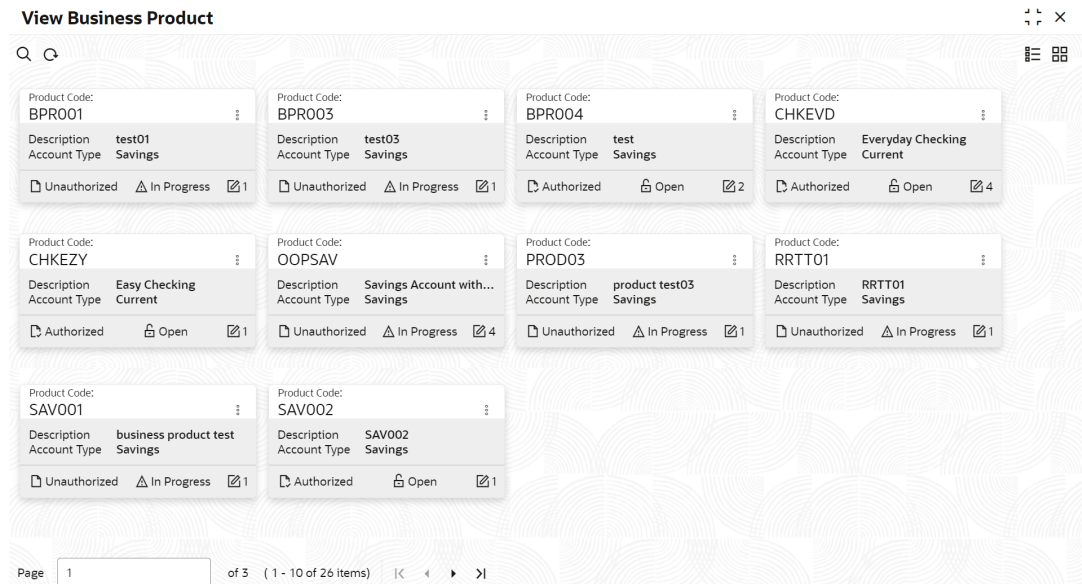
For more information on fields, refer to the field description table below.

Table 1-17   View Business Product - Field Description

Field	Description
Product Code	Displays the product code.
Description	Displays the description of the product code.
Account Type	Displays the type of account.
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 modifications performed on the record.

1.2 Joint Holder Type

The Customer can be the sole owner of the account or it can be held jointly. Joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

This topic contains the following subtopics:

- Create Joint Holder Type
  This topic explains the systematic instructions to create joint holder type.

- View Joint Holder Type
  This topic describes the systematic instructions to view the list of configured joint holder type.

1.2.1 Create Joint Holder Type

This topic explains the systematic instructions to create joint holder type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Joint Holder Type**.

2. Under **Joint Holder Type**, click **Create Joint Holder Type**.

   The **Create Joint Holder Type** screen displays.

   Figure 1-18   Create Joint Holder Type

3. Specify the fields on **Create Joint Holder Type** screen.

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

   Table 1-18   Create Joint Holder Type - Field Description

Field	Description
Joint Holder Type Code	Specify the joint holder type code which should be an unique alpha numeric code.
Description	Specify the description of the joint holder type. For Example: Guardian, Custodian, etc.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.2.2 View Joint Holder Type

This topic describes the systematic instructions to view the list of configured joint holder type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Account Holder Role**.

2. Under **Joint Holder Type**, click **View Joint Holder Type**.

   The **View Joint Holder Type** screen displays.

Figure 1-19   View Joint Holder Type
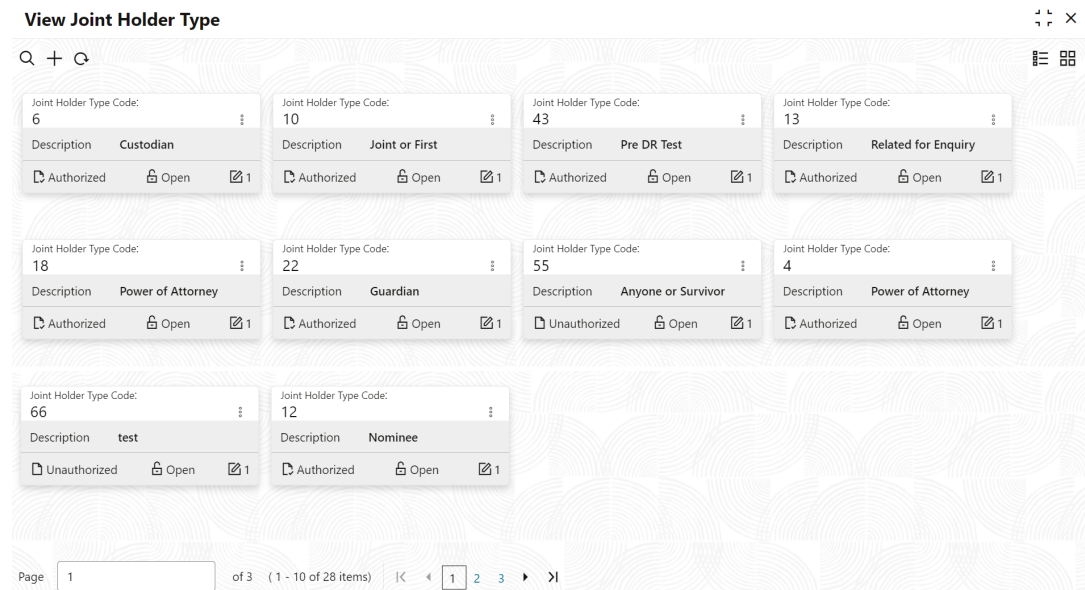
For more information on fields, refer to the field description table below.

Table 1-19   View Joint Holder Type - Field Description

Field	Description
Joint Holder Type Code	Displays the account holder role code.
Description	Displays the description of the joint holder type code.
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 modifications performed on the record.

1.3 Garnishment Parameters

A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e, to a bank) to hold funds in acustomer accounts and should not be released until directed by the court. The order may instruct the bank to hold or block a particular amount or all the available funds in the customer accounts. A garnishment block fee will be charged to the account on placing a block for the garnishment amount.

This topic contains the following subtopics:

- Create Garnishment Parameters
  This topic explains the systematic instructions to create garnishment parameters.

- View Garnishment Parameters
  This topic describes the systematic instructions to view the list of configured garnishment parameters.

1.3.1 Create Garnishment Parameters

This topic explains the systematic instructions to create garnishment parameters.

> ✏️ **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Garnishment Parameters**.

2. Under **Garnishment Parameters**, click **Create Garnishment Parameters**.

   The **Create Garnishment Parameters** screen displays.

Figure 1-20   Create Garnishment Parameters

3. Specify the fields on **Create Garnishment Parameters** screen.

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

Table 1-20   Create Garnishment Parameters - Field Description

Field	Description
Look Back Period	The number of days prior to the garnishment start date to be considered for protected amount calculation.
Garnishment Fee Code	Click the **Search** icon, the list is fetched from the charge code definition defined in the pricing and decision system. Select the respective charge code from the list.
Fee Account	This is the receivable account for garnishment fee. Click the **Search** icon, the list is fetched from the fee account. Select the respective fee account from the list.
Business Products Excluded From Garnishment	Click **Add**, the **Add Garnishment** list displays. The values in the list are excluded from the garnishment processing. Based on the selection from the list the **Business Product Code**, **Description** and the **Account Type** is defaulted. Click the **Delete** icon from the**Action** to delete the selected values**.**
Name of the Federal Organizations	Click **Add** to specify the federal organizations which is excluded from the protected amount calculation.
Code	Specify the federal organization code.
Description	Specify the federal organization description.
Calculate protect amount	If it is enabled, any credit amount from this specified federal organization is considered for protected amount calculation.
Action	Click the **Edit** icon to edit the values, click the **Save** icon to save the record and Click the **Delete** icon to delete the record.

> **✎ Note:**
>
> The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the Bank.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.3.2 View Garnishment Parameters

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Garnishment Parameters**.

2. Under **Garnishment Parameters**, click **View Garnishment Parameters**.

The **View Garnishment Parameters** screen displays.

Figure 1-21   View Garnishment Parameters

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

Table 1-21   View Garnishment Parameters - Field Description

Field	Description
Look Back Period	Displays the look back period.
Charge Code	Displays the charge code.
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 modifications performed on the record.

1.4 Relationship Type

This configuration helps maintain the different relationship types applicable. For instance, In the joint account case, the joint holder's relationship with the primary holder can be maintained as part of the configuration.

This topic contains the following subtopics:

- Create Relationship Type
  This topic explains the systematic instructions to create relationship type.

- View Relationship Type
  This topic describes the systematic instructions to view the list of configured relationship type.

1.4.1 Create Relationship Type

This topic explains the systematic instructions to create relationship type.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Relationship Type**.

2. Under **Relationship Type**, click **Create Relationship Type**.

The **Create Relationship Type** screen displays.

Figure 1-22   Create Relationship Type

3. Specify the fields on **Create Relationship Type** screen.

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

Table 1-22   Create Relationship Type - Field Description

Field	Description
Relationship Code	Specify the relationship code which should be an unique alpha numeric code.
Description	Specify the description for the relationship code.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

1.4.2 View Relationship Type

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

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Relationship Type**.

2. Under **Relationship Type**, click **View Relationship Type**.

The **View Relationship Type** screen displays.

Figure 1-23   View Relationship Type
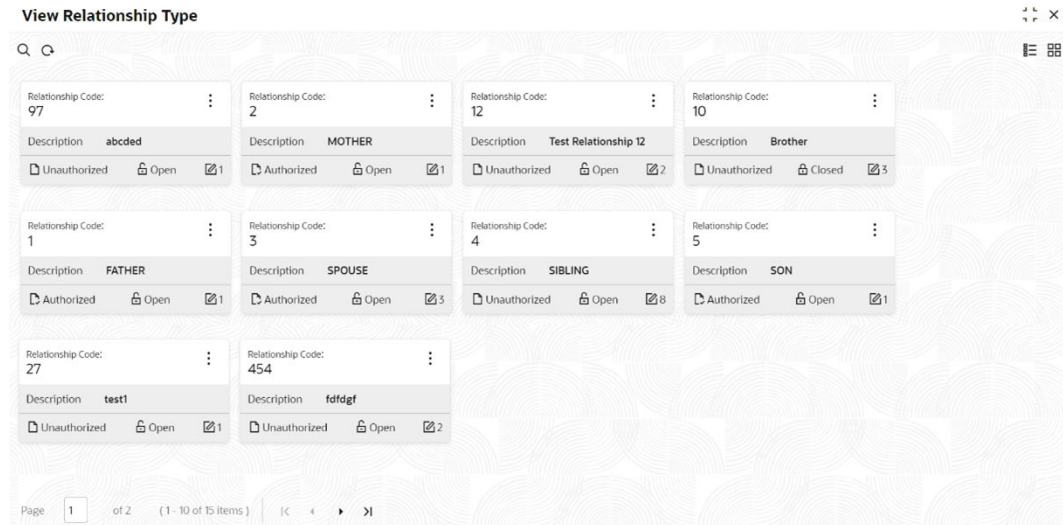
For more information on fields, refer to the field description table below.

Table 1-23   View Relationship Type - Field Description

Field	Description
Relationship Code	Displays the relationship code.
Description	Displays the description of the relationship type.
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 modifications performed on the record.

1.5 Product Switch

The automatic business product transfer for accounts based on certain events (Reg D violation).

This topic contains the following subtopics:

• Create Product Switch Parameters
  This topic explains the systematic instructions to create business product transfer.

• View Product Switch Parameters
  This topic describes the systematic instructions to view the list of configured product Switch parameters.

1.5.1 Create Product Switch Parameters

This topic explains the systematic instructions to create business product transfer.

> ✎ **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, under **Menu**, click **Retail Account Configurations**. Under **Retail Account Configurations**, click **Product Switch**.

2. Under **Product Switch**, click **Create Product Switch Parameters**.

   The **Create Product Switch Parameters** screen displays.

   Figure 1-24   Create Product Switch Parameters

3. Specify the fields on **Create Product Switch Parameters** screen.

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

   Table 1-24   Create Product Switch Parameters - Field Description

Field	Description
Product Switch Type	Select the **Reg D violation** from the drop-down list. This value supports if the current product has the Reg D violation.
Old Product Code	Click the **Search** icon to select the old product code from the list determines the existing business product from which the account needs to be switched in case of Reg D violation.
New Product Code	Click the **Search** icon to select the new product code from the list determines the new business product to which the account to be switched in case of Reg D violation.

4. After specifying all the details, click **Save** to complete the steps. Or, click **Cancel** to exit without saving.

## 1.5.2 View Product Switch Parameters

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

1. On **Home** screen, under **Menu**, click **Retail Accounts Configurations**. Under **Retail Accounts Configurations**, click **Product Switch**.

2. Under **Product Switch**, click **View Product Switch Parameters**.

   The **View Product Switch Parameters** screen displays.

Figure 1-25   View Product Switch Parameters
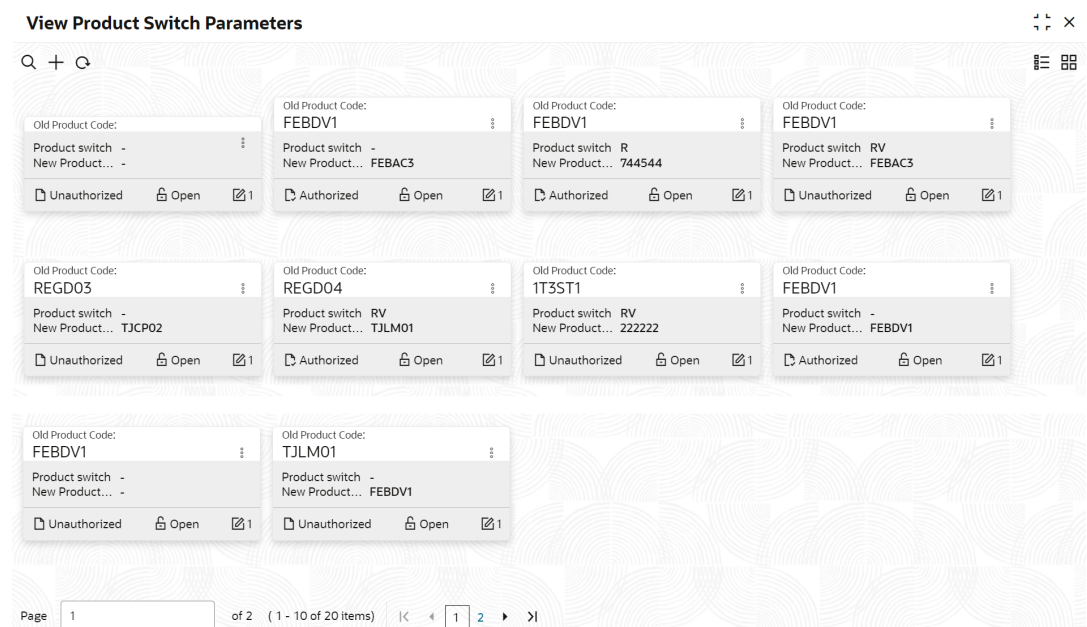
For more information on fields, refer to the field description table below.

Table 1-25   View Product Switch Parameters - Field Description

Field	Description
Old Product Code	Displays the old product code.
Product Switch	Displays the business product switch.
New Product Code	Displays the new product code.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**

Table 1-25   (Cont.) View Product Switch Parameters - 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 modifications performed on the record.

2
Operations

This topic contains the following **Operations** as subtopics:

- Dashboard
  This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users, which helps the user in managing the transaction life cycle of different activities in an efficient manner.

- Account Creation
  This topic provides the account creation details for the Retail Accounts.

- Servicing Charge
  You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.

- Customer Information
  Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.

- Account View
  Under the **Account View** menu, you can view and perform various vital transactions on a CASA account.

- Maintenance
  Under the **Maintenance** menu, you can maintain the details of a CASA account.

- Statement
  Under the **Statement** menu, you can perform the required actions related to statement of an account.

- Status Update
  Under the **Status Update** menu, you can update the status of an account.

- Limits
  Under the **Limits** menu, you can perform actions related to limits for an account.

- Amount Block
  Under the **Amount Block** menu, you can perform the amount block related actions for an account.

- Check Book
  Under the **Check Book** menu, you can perform the check book related actions for an account.

- Inquiry
  Under the **Inquiry** menu, you can perfrom inquire the details of a CASA account.

- Death Claim Processing in Oracle Banking Retail Accounts
  This topic describes the processing of death claim in Oracle Banking Retail Accounts.

- Inactive, Dormancy, and Escheatment Marking based on Last Contact Date (LCD) in Oracle Banking Retail Accounts
  This topic describes the processing of inactive, dormancy, and escheatment marking based on last contact date in Oracle Banking Retail Accounts.

- Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts
  This topic describes the processing of overdraft protection/sweep-in in Oracle Banking Retail Accounts.

- Escheatment Processing in Oracle Banking Retail Accounts
  This topic describes the processing of escheatment in Oracle Banking Retail Accounts.

- Effective Dates for Address Types in Oracle Banking Retail Accounts
  This topic describes the effective dates for the address types in Oracle Banking Retail Accounts.

- Multiple Guardians or Custodians in Oracle Banking Retail Accounts
  This topic describes the multiple guardians or custodians in Oracle Banking Retail Accounts.

- Account Profile Questionnaire Capture in Oracle Banking Retail Accounts
  This topic describes the account profile questionnaire capture in Oracle Banking Retail Accounts.

- Notes and Memos in Oracle Banking Retail Accounts
  This topic describes the notes and memos in Oracle Banking Retail Accounts.

- FIDM Processing in Oracle Banking Retail Accounts
  This topic describes the processing of FIDM in Oracle Banking Retail Accounts.

- OFAC Processing in Oracle Banking Retail Accounts
  This topic describes the processing of OFAC in Oracle Banking Retail Accounts.

- Regulation D Processing in Oracle Banking Retail Accounts
  This topic describes the processing of Regulation D in Oracle Banking Retail Accounts.

- Regulation DD Processing in Oracle Banking Retail Accounts
  This topic describes the processing of Regulation DD in Oracle Banking Retail Accounts.

- Regulation E Processing in Oracle Banking Retail Accounts
  This topic describes the processing of Regulation E in Oracle Banking Retail Accounts.

- Back-up Withholding Tax in Oracle Banking Retail Accounts
  This topic describes the processing of back-up withholding tax in Oracle Banking Retail Accounts.

- FDIC Modernization in Oracle Banking Retail Accounts
  This topic describes the processing of FDIC Modernization in Oracle Banking Retail Accounts.

- Business Events in Oracle Banking Retail Accounts
  This topic describes the processing of business events in online for Oracle Banking Retail Accounts in Oracle Banking Retail Accounts.

- Tax Forms in Oracle Banking Retail Accounts
  This topic describes the processing of tax forms in Oracle Banking Retail Accounts.

2.1 Dashboard

This topic describes the systematic instructions about Dashboard and various widgets used. This Dashboard provides an overview of the goings-on at the bank to its users, which helps the user in managing the transaction life cycle of different activities in an efficient manner.

The Dashboard is used to visualize the data by graphically representing them using a doughnut wheel. In Dashboard the filters are used to narrow down the data to the transaction level.

Figure 2-1   Dashboard
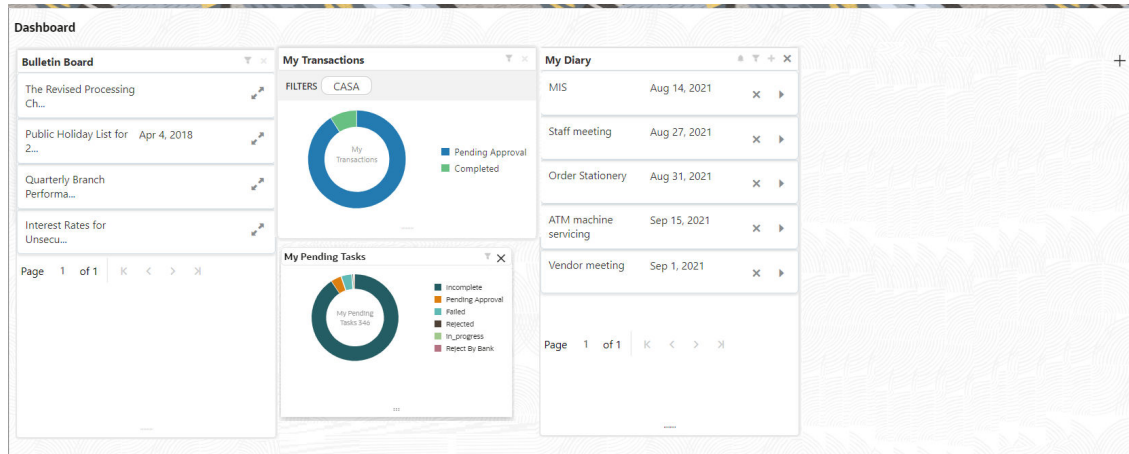
The Dashboard displays widgets for which access is granted to the user. Following widgets are available in the Account Dashboard and described in the sub-sections:

- Bulletin Board
  This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.

- My Diary
  This topic describes the systematic instruction about the My Diary widget in Dashboard.

- My Pending Tasks
  This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

2.1.1 Bulletin Board

This topic describes the systematic instruction about the Bulletin Board widget in Dashboard.

The Bulletin Board widget posts all messages about the business in between the bank and its customers. If the bulletin message is Alert, the **Alert** icon is displayed and if the bulletin message is information, the **Information** icon is displayed.
The messages are:

- Public news and its messages

- Bank policies and notices

- System Messages like system downtime information, network failures, etc.

Figure 2-2   Bulletin Board
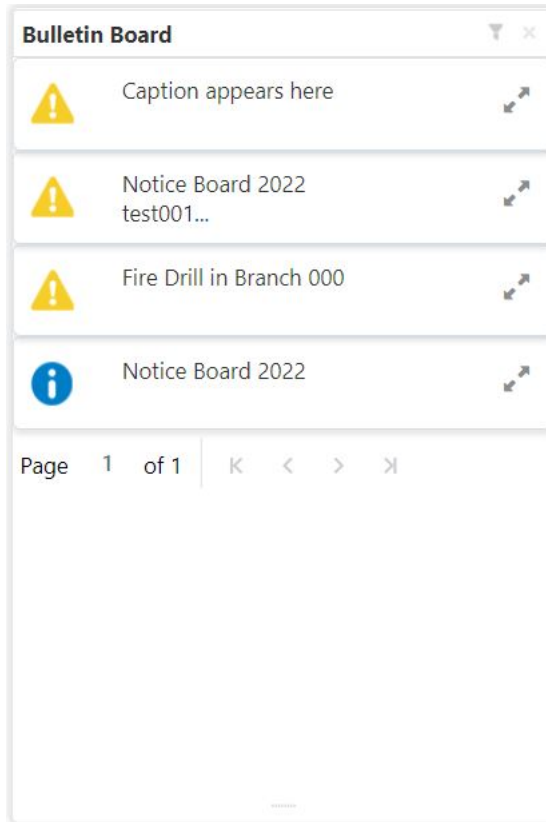
1. To view the details of the bulletin, click the **Expand** icon.

   Message Details pop-up window is displayed.

Figure 2-3   Message Details
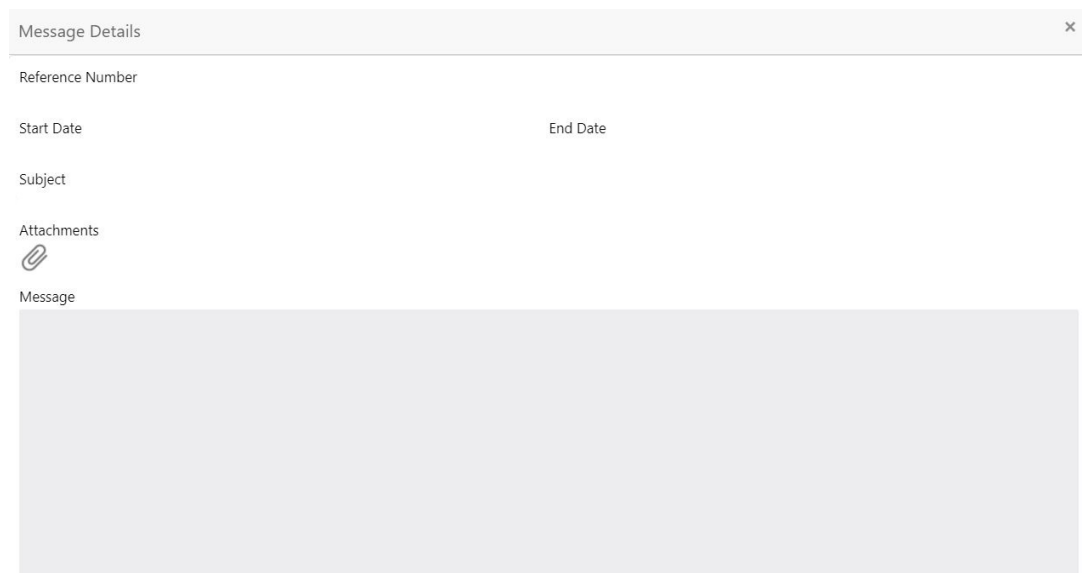
2. Click the **Attachments** icon, to view the list of attachments.

   Document List pop-up window is displayed.

   Figure 2-4   Document List
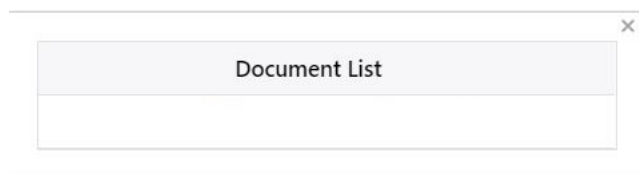
3. Click the attachment to view the document.

4. Click the **Filter** icon to filter the bulletin board based on Reference Number, Start Date, End Date.

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

   Table 2-1   Bulletin Board-Filter - Field Desription

Field	Description
Reference Number	Enter the **Reference Number** or click the search icon to view the **Reference Number** pop-up window. By default, this window lists all the Reference Numbers present in the system. You can search for a specific **Reference Number** by providing **Reference Number**, and click on the **Fetch** button.
Start Date	Click on the adjoining calendar icon and specify the **Start Date**.
End Date	Click on the adjoining calendar icon and specify the **End Date**.

5. Click the **Filter** button.

   The applied Filters will appear in the band within the widget.

6. To remove the filters, click the **Filter** icon and click the clear button.

2.1.2 My Diary

This topic describes the systematic instruction about the My Diary widget in Dashboard.

My Diary widget helps users to keep a record of activities that they would perform in the near future or perform at regular intervals. This widget allows users to set reminders, define a frequency for reminders as well as define an end date to the event.

Figure 2-5   My Diary
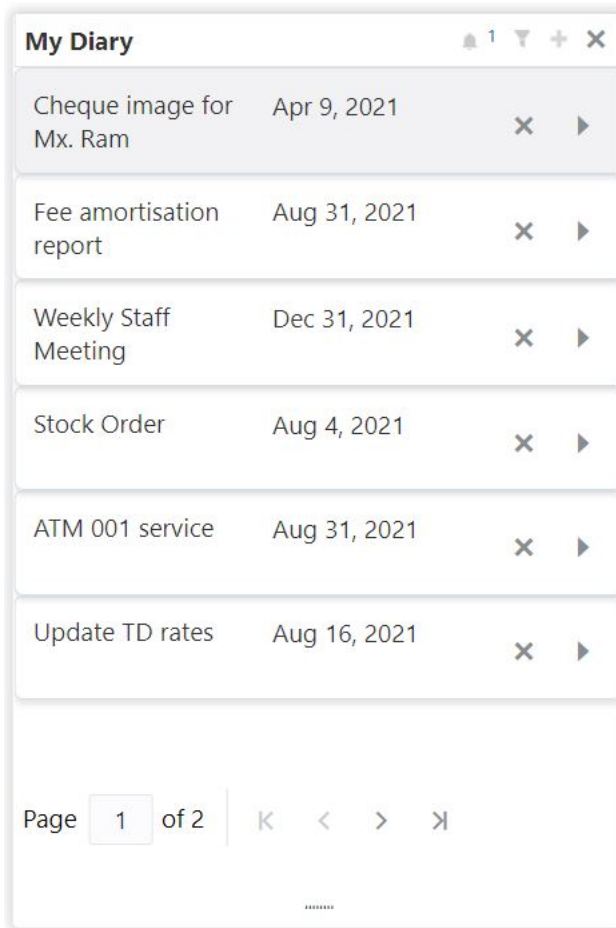
1. Click the **Filter** icon to filter the events based on due date.

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

   Table 2-2   My Diary-Filter

Field	Description
Filter By Due Date	Click on the adjoining calendar icon and specify the Due date.

2. The dairy event within the widget will show the Title and the End-Date. Click the **Expand** icon to view or edit the diary event.

3. When the user defines the reminder date for a dairy event, the bell icon with the number of reminder events will be displayed. Click the **Bell** icon to view the events that are due for the day.

4. Click the **Add** icon to create a new Diary event

   Add Event pop up screen is displayed.

Figure 2-6   Add Event

5. On **Add Event** pop up screen, specify the fields.

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

Table 2-3   My Diary-Add Event

Field	Description
Title	Enter an appropriate title for the diary event. When event is saved, the title appears on the widget.
Message	Enter details about the diary event.
Reminder	Click on the adjoining calendar icon and specify the reminder date.
Reminder Frequency	Users can define a reminder frequency for the diary event in Days, Months, or Years. By using the increment and decrement button, the frequency can be increased or decreased.
End Date	Click on the adjoining calendar icon and specify the End date.On this date, the event will be removed from the widget. ✎ **Note:** If the Due Date is not specified, the event remains in the widget indefinitely.

6. Click the **Filter** button.

   The applied Filters will appear in the band within the widget.

7. To remove the filters, click the **Filter** icon and click the **Clear** button.

2.1.3 My Pending Tasks

This topic describes the systematic instruction about My Pending Tasks widget in Dashboard.

My Pending Tasks widget provides the user list of transactions that are in different statuses such as rejected, failed, and incomplete. Users can click on each section of the widget to access the transactions and proceed to complete them.
My Pending Tasks doughnut is classified as follows:

- Failed

- Incomplete

- Rejected

Figure 2-7   My Pending Tasks
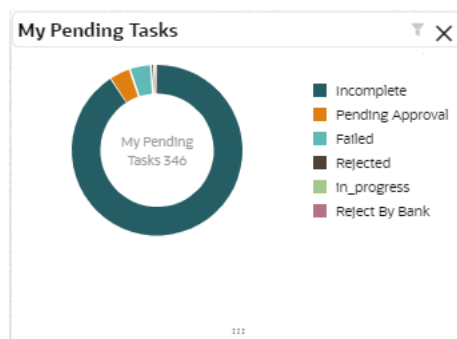
1. To view the Pending Tasks, hover the mouse on each section of the doughnut.

2. Click the **Filter** icon to display the transactions based on process name.

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

   Table 2-4   My Pending Tasks-Filter

Field	Description
Process Name	Enter the **Process Name** or click on the search icon to select the processes available under a particular sub-domain.

3. Click the **Filter** button.

   The applied Filters will appear in the band within the widget.

4. To remove the filters, click the **Filter** icon and click the clear button.

2.2 Account Creation

This topic provides the account creation details for the Retail Accounts.

For the detailed explanation on the savings account and current account creation, refer to the following user guides under the *Oracle Banking Origination* product.

- *Current Account Origination User Guide*

- *Savings Account Origination User Guide*

2.3 Servicing Charge

You can configure online service charge configure account servicing screens. The system validates the charge amount against the account balance when you modify or waive the charge details. You can define multiples charges for the servicing transactions.

Based on the charge maintenance, you can configure the charges in the following screens:

- **Account Address Update**
- **Activate Inactive/Dormant Account**
- **Check Book Status**
- **Stop Check Request**
- **Account Statement Frequency**
- **Beneficiary Details Update**
- **Joint Holder Maintenance**
- **Account Preferences**
- **Account Status Change**
- **View and Modify Stop Check Payment**

To configure charge details:

1. In the **Charge Details** section, view the required details.

Figure 2-8   Charge Details

Charge Code	Currency	Defaulted Amount	Modified Amount	Charge Details	Waiver
ADDCHR	USD	50	50		
STAX	USD	5	5		

Total Charge Amount in Local Currency: 55   Total Charge Amount in Account Currency: 55

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

Table 2-5   Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Defaulted Amount	Displays the defaulted charge amount.
Modified Amount	Displays the modified charge amount.

Table 2-5   (Cont.) Charge Details - Field Description

Field	Description
Charge Details	Displays the **Details** icon to view more details on the charge. > ✏ **Note:** > For more information, refer *View Charge Details*.
Waiver	Swtich to toggle **ON** to waive the particular charge applied on the account. Swtich to toggle **OFF** to retain the charges applied on the account. > ✏ **Note:** > To enabled the field, you need to double click in the field.
Total Charge Amount in Local Currency	Displays the total charge amount in local currency.
Total Charge Amount in Account Currency	Displays the total charge amount in account currency.

View Charge Details

- If you click the **Details** icon from the **Charge Details** field, the following section is displayed:

Figure 2-9   Charge Details

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

Table 2-6   View Charge Details - Field Description

Field	Description
Charge Code	Displays the charge code applied on the account.
Currency	Displays the currency of the charge amount.
Charge Amount	Displays the charge amount on the account.
Charge in Transaction Currency	Displays the charge amount in transaction currency.
Charge in Local Currency	Displays the charge amount in local currency.
Basis	Displays the basis of the charge.
Minimum Charge	Displays the minimum charge amount applied on the account.
Maximum Charge	Displays the maximum charge amount applied on the account.
Pricing Rule ID	Displays the pricing rule ID applied on the charge.
Credit Account	Displays the credit account number.
Debit Account	Displays the debit account number.

- If there are multiple charges applied on the account, you can click the **Navigate** icon to move forward or backward, to view the details of a specific charge code.

2. Click **Close** icon, to close the section.

2.4 Customer Information

Based on the selection of the account number in a screen, the Customer Information is displayed in a widget, to the right of a screen.

To view the customer information:

1. Select or specify the account number in the screen.

Figure 2-10   Customer Information

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

Table 2-7   Customer Information - Field Description

Field	Description
<Image>	Displays the image of the customer.
Customer Id, Name	Displays the unique customer ID and name for the account number specified.
KYC Status	Displays the current KYC status of the account.
Signature	Displays the customer's signature.
Account Name	Displays the account holder's name.
Account Branch	Displays the account holder's branch.
Account Status	Displays the current status of the account. ✎ **Note:** Account status is displayed as Active, Inactive, Frozen, or Dormant based on account status. Following status is displayed when there are combination of account status: • If the account is frozen and Dormant, then the status is displayed as Frozen. • If the account is Inactive and Frozen, then the status is displayed as Frozen.
Mode of Operation	Displays the account's mode of operation.
Account Balance	Displays the total account available.
<Phone Number>	Displays the customer's phone number.
<Email ID>	Displays the customer's email ID.
Address of Communication	Displays the complete address of the customer.

2. You can view the customer's basic information.

2.5 Account View

Under the **Account View** menu, you can view and perform various vital transactions on a CASA account.

This topic contains the following subtopics:

• Account 360
  The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

2.5.1 Account 360

The Account 360 screen helps the user provide an overview of Account Holder Details, Account Balance, Account Details, Suggested Actions, Alerts, Recent transactions, Interest Details, and Courtesy Pay.

> **Note:**
>
> The fields marked as **Required** are mandatory.

To view the 360 account details:

1. On the **Home** screen, from **Retail Account Services**, under **Account View**, click **Account 360**, or specify **Account 360** in the Search icon bar.

   The **Account 360** screen is displayed.

   Figure 2-11   Account 360

2. On **Account 360** screen, specify the account number.

   Account 360 details for account is displayed.

Figure 2-12   Account 360 Details for Active Account

3. On **Account 360** screen, specify the fields.

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

Table 2-8   Account 360 - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria.
	The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.

4. On the **Account 360** screen, click the **Refresh** icon to refresh the information on the screen.

5. On the **Account 360** screen, click the **Hamburger** icon to browse the account services menu.

• Account Balance
  This topic helps the user to know the account balance details while performing account servicing transactions.

• Account Information
  This topic helps the user to know the account information details while performing account servicing transactions.

• Account Holder Details
  This topic helps the user to know the Account Holder details while performing account servicing transactions.

• Account Details
  This topic helps the user to know the Account Address details and facilities enabled to the account.

• Account Statement Details
  This topic helps the user to know the statement frequency and the last statement details for the account.

- **Suggested Actions**
  This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.

- **Alerts**
  This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

- **Courtesy Pay**
  This topic helps the user to know the courtesy pay details for an account.

- **Recent Transactions**
  This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

- **Interest Details**
  This topic describes about Interest Details in the Account 360 screen.

- **Frequent Actions**
  This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

2.5.1.1 Account Balance

This topic helps the user to know the account balance details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following details for the account balance:

- Withdrawable Balance
- Available Balance

Figure 2-13   Account Balance

2.5.1.2 Account Information

This topic helps the user to know the account information details while performing account servicing transactions.

On the **Account 360** screen, the system displays the following account information details:

- Account Product Description
- Account Branch Description
- Account Status
- IBAN
- Account class Type (Savings/Current)
- Account Currency

- Account Opening Date

- Nomination Status

- Performance Status

- Account Type

Figure 2-14   Account Information

> ✏ **Note:**
>
> Account status is displayed as Active, Inactive, Frozen, Dormant, Closure Initiated, or Closed based on account status.
> Following status is displayed when there are combination of account status:
>
> - If the account is frozen and Dormant, then the status is displayed as Frozen.
>
> - If the account is Dormant and Closed, then the status is displayed as Closed.
>
> - If the account is Inactive and Frozen, then the status is displayed as Frozen.

2.5.1.3 Account Holder Details

This topic helps the user to know the Account Holder details while performing account servicing transactions.

On the Account 360 screen, the system displays the following account holder details:

- Account holders photo

- Name

- Customer ID

- Account holder relation (Primary/Joint and first/Joint and other etc)

- Mobile Number with ISD code

- Email Id

- Mode of Operation

Figure 2-15   Account Holder

2.5.1.4 Account Details

This topic helps the user to know the Account Address details and facilities enabled to the account.

On the **Account 360** screen, the Account Details widget provides the Account Address.

Figure 2-16   Account Details
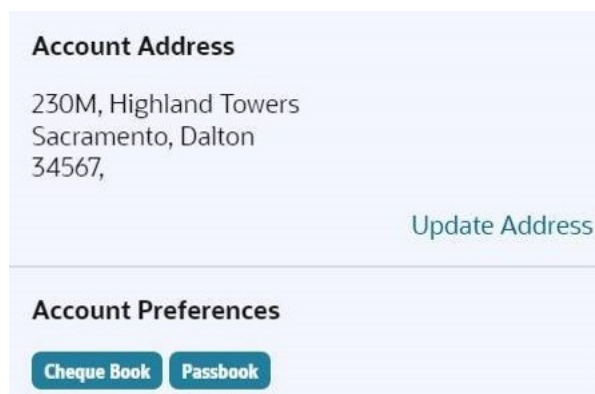
To update the account address, click **Update Address** hyperlink and the system displays the **Account Address Update** screen.

> 📝 **Note:**
>
> Fore more information, refer Account Address Update.

On the **Account Address Update** screen, user can modify the below details:

* Building

* Street

* City

* State

* Country

* Zip Code

2.5.1.5 Account Statement Details

This topic helps the user to know the statement frequency and the last statement details for the account.

The below account statement details are displayed:

* Account Statement Frequency and Cycle

* Last Statement Date

Figure 2-17   Account Statement Details

To generate the ad hoc account statement, click the **Request Statement** link.

2.5.1.6 Suggested Actions

This topic describes the systematic instruction about the Suggested Actions in Account 360 screen. The Suggested Actions widget in the Account 360 screen displays the account's upcoming events and pending actions. This helps the user to inform the account holder and take the required actions.

On the **Account 360** screen, the system displays the suggested actions for the account.

Figure 2-18   Suggested Actions
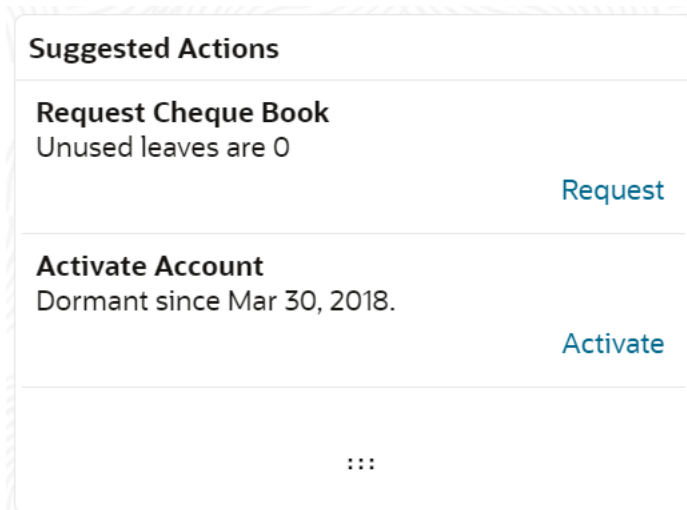
The suggested actions widget displays two suggested actions at a time. If more than 2 suggested actions are present for the account, the **View All** button is enabled to the user.

1. To view all the suggested actions, click on **View All** button.

2. Click the **Close** icon on the **Suggested Actions** pop-up window.

   The view all display is closed.

3. On the **Suggested Actions** widget, the below cases are displayed. If no suggested actions are displayed, the system displays the message as **No Suggested Actions**.

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

Table 2-9   Suggested Actions - Field Description

Field	Description
Deliver Check Book	Displayed, if any check book delivery is pending for the account at branch. To deliver the check book, click on **Deliver** button, and the **Check Book Status** screen is launched. The system displays the message with check book request date and status. For example, Requested on March 30, 2019, pending delivery.
Request Check Book	Displayed, if the number of pending check leaves are less than or equal to the specified limit at Account 360 parameter. By default the limit is 5 and can modify the value. To request new check book, click on **Request** button, and the **Check Book Request** screen is launched. For example, Unused leaves are 5. **Note:** The pending check leaves consider unused, stopped, and rejected checks. It excludes canceled and used checks.

Table 2-9　(Cont.) Suggested Actions - Field Description

Field	Description
Activate Dormant Account	Displayed, if the account status is dormant. To activate the dormant account, click on the **Activate** button, and the **Activate Dormant Account** screen is launched. The system displays the message with a dormant date. For example: Dormant since Jan 10, 2022.

2.5.1.7 Alerts

This topic describes the systematic instruction about the Alerts in Account 360 screen. The Alerts widget helps the user view alerts on the account.

1. On the **Account 360** screen, the system displays the alerts of any exceptions, memo, and warnings on the account.

   Account Alert details are displayed.

   Figure 2-19　Alerts
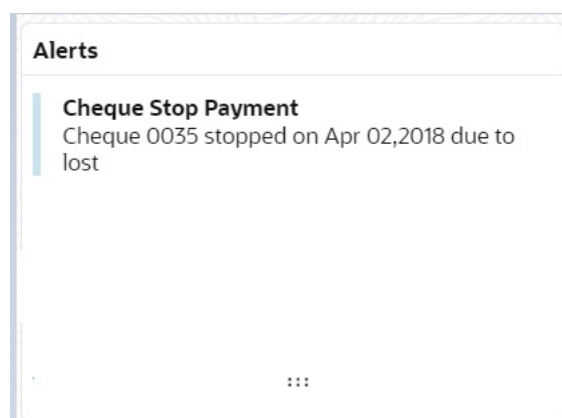
2. The alerts widget displays two alerts at a time. If more than 2 alerts are present for the account, the **View All** button is enabled to the user.

3. To view all alerts, click on **View All** button.

   Alerts pop-up window is displayed.

4. Click the **Close** icon on the **Alerts** pop-up window.

   Alerts pop-up window is closed.

5. On the **Alerts** widget, the below details are displayed.

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

   > ✏️ **Note:**
   >
   > If no alerts are displayed, the system displays the message as **No Alerts**.

Table 2-10   Alerts - Field Description

Alerts	Description
Check Stop Payment	Displayed if any active stop payment is available on the account. The alert message displays the check number, Stop payment date, and stop payment reason. For example, check 0002 stopped on Jan 10, 2022 due to an incorrect amount.
Check Rejected	Displayed if any check clearing is rejected on the account. The alert message displays the check Number, Rejected date, and Reject reason. For example, check CHQ00000003023063 Rejected on Jan 15, 2022, due to Insufficient Balance.
Amount Block	Displayed if any active amount is blocked on the account. The alert message displays the Blocked amount, Date, and Block reason details. For example, GBP 10,000.00 blocked on Dec 10, 2021, due to legal notice.
Memo	Displayed if any active memo is maintained for the account. The memo message is displayed in the alert.
Debit Restricted	Displayed if any debit restriction is there for the account.
Credit Restricted	Displayed if any credit restriction is there on the account.

2.5.1.8 Courtesy Pay

This topic helps the user to know the courtesy pay details for an account.

If courtesy pay is enabled for an account, the below details are displayed:

- Courtesy Pay Limit
- End Date
- ATM/POS Transactions
- Check Clearing Transactions
- Manage Courtesy Pay

Figure 2-20   Courtesy Pay

To launch the courtesy pay maintenance screen, click **Manage Courtesy Pay** link.

2.5.1.9 Recent Transactions

This topic describes the systematic instruction to view the Recent Transactions in the Account 360 screen.

1. On the **Account 360** screen, tthe system displays the Recent Transactions performed for the account.

   Recent Transactions details for the account are displayed.

Figure 2-21   Recent Transactions

2. The Recent Transactions widget displays latest 5 transaction details at a time. If more than 5 transaction details are present for the account, the **View more** button is enabled to the user.

3. To view more Recent Transactions, click on **View more** button.

   Account Transaction screen is displayed.

   > **Note:**
   >
   > In this view, 15 records are shown at a time and can be configured in Account 360 parameter.

2.5.1.10 Interest Details

This topic describes about Interest Details in the Account 360 screen.

Figure 2-22   Interest Details
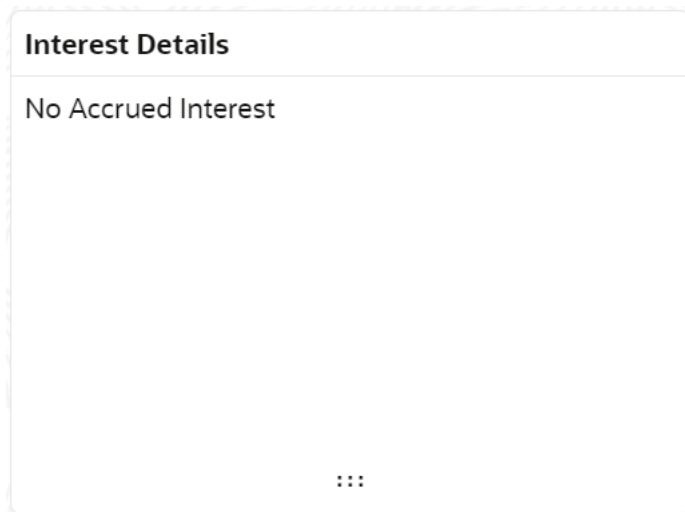
2.5.1.11 Frequent Actions

This topic describes the about the Frequent Actions in the Account 360 screen. The Frequent Actions helps the user to perform account servicing related transactions from the account 360 view screen without navigating to the main menu.

The Frequent Actions widget displays the frequently used account servicing transactions.

Figure 2-23   Frequent Actions
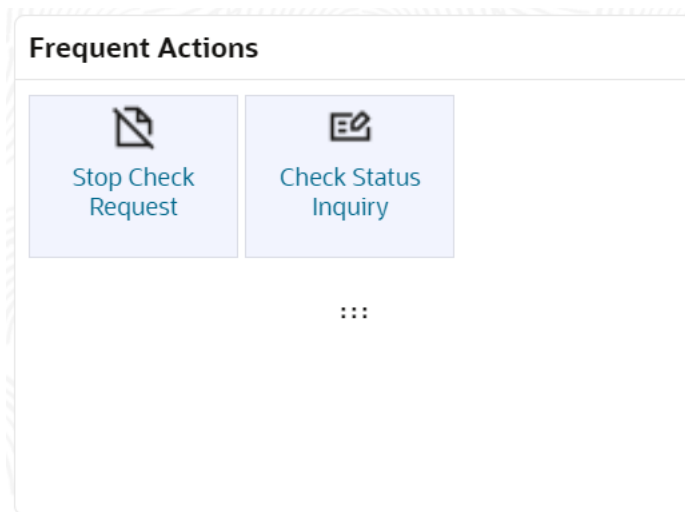
> **Note:**
>
> A maximum of 6 transactions are allowed for frequent actions.

Users can configure the frequently used account servicing transactions screens.

When users click on the configured account servicing transactions, the system launches the related transaction screen by defaulting the account number.

> **✎ Note:**
>
> If any widgets fail to fetch the details, the system displays the related error message and the retry option is provided to fetch the details.

2.6 Maintenance

Under the **Maintenance** menu, you can maintain the details of a CASA account.

This topic contains the following subtopics:

*   Account Address Update
    This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.

*   Joint Holder Maintenance
    You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

*   Beneficiary Details Update
    You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.

*   Account Preferences
    You can set or modify the preferences for the Current Account and Savings Account using this screen.

*   Account Closure
    This helps to capture and process the account closure request.

*   Customer Relationship Maintenance
    The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

*   Bulletin Board Maintenance
    This topic helps you to create, view, modify or delete the bulletin messages.

*   Memo Maintenance
    This topics helps you to create memos for an account.

2.6.1 Account Address Update

This topic describes the systematic instruction about Account Address Update. While entering the account number, the system displays the current address details of the account and the user can modify these details.

To update the account address:

1. On the **Home** screen, from **Retail Account Services**, under **Maintenance,**, click **Account Address Update**, or specify the **Account Address Update** in the Search icon bar.

    The **Account Address Update** screen is displayed.

Figure 2-24   Account Address Update

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

   The account address details are displayed in the screen.

Figure 2-25   Account Address Update_Details

3. On the **Account Address Update** screen, specify the fields.

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

Table 2-11   Account Address Update - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Address Type	Displays the type of address added such as **Residential** or **Communication**. Only the address type which is chosen as the preferred address for communication during account origination is displayed.
Address	Displays the address details corresponding to the address type.
Start Date	Displays the start date when a given communication address becomes effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
End Date	Displays the date when a given communication address ceases to be effective. This is applicable only for temporary communication addresses. It is not applicable for Residential and Communication address types.
Action	User can edit or delete the added address details. This is applicable only for temporary communication addresses. It is not applicable for Residential address types.

4. Click **Add Communication Address** in the **Address Details** section.

   The **Add Communication Address** screen is dipslayed.

Figure 2-26   Add Communication Address

Table 2-12   Account Address Update - Field Description

Field	Description
Address Line 1/Building Name	Specify the building details for communication address.
Address Line 2/Street Name	Specify the street name details for communication address.
Address Line 3/City/Town Name	Specify the city or town name details for communication address.
State	Specify the State or click the **Search** icon and select the state from the list of values displayed.
Country	By default, the country is displayed in this field once you select the State.
Zip Code	Specify the zip code for communication address.
Start Date	Specify the start date for the temporary communication address to become effective.

Table 2-12   (Cont.) Account Address Update - Field Description

Field	Description
End Date	Specify the date for the temporary communication address to cease. Once the end date of the temporary communication address is crossed, the account switches back to the preferred address that was used prior to the temporary address.

    a. Click **Add** to add the address details in the main screen.

    b. Click **Cancel** to cancel the added details.

5. Click **Submit**.

The screen is successfully submitted for authorization.

2.6.2 Joint Holder Maintenance

You can either add joint holders for the first time or modify the existing joint holder relationship using this screen.

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

A customer can be the sole or joint owner of an account. The joint accounts are accounts that are shared between two or more individuals. They can be operated either singly or jointly.

To maintain joint holder details:

1. On the **Home** screen, from the **Retail Account Services** mega menu, under **Maintenance**, click **Joint Holder** or specify **Joint Holder** in the search icon bar and select the screen.

The **Joint Holder Maintenance** screen is displayed.

Figure 2-27   Joint Holder Maintenance

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the screen.

Figure 2-28   Joint Holder Details

3. You can view the details of the account selected. For more information on fields, refer to the field description table.

Table 2-13   Joint Holder Maintenance – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Primary Holder	Displays the name of the primary holder of the CASA account.
Mode of Operation	Specify the mode of operation in the drop-down. The options are: • **Former or Survivor Tenants by the Entirety** • **Tenants in Common** • **Single** • **Joint Tenants with Right of Survivorship** The options in the list is maintained in Retail Account Configurations. **Note:** If no joint holders are linked to the account, the system will display only **Single**.

Table 2-13   (Cont.) Joint Holder Maintenance – Field Description

Field	Description
Joint Holder Details	This section displays the existing joint holder details.
	✎ **Note:**
	You can perform the following actions in this section:
	• **Add Joint Holder Details**: For details on this action, refer Add Joint Holder.
	• **Edit Joint Holder Details**: For details on this action, refer Edit Joint Holder Details.
	• **Delete Joint Holder Details**: From the **Actions** field, click the **Delete** icon. A confirmation message is displayed that the action cannot be recovered. Click **Delete** to proceed with the deletion.
	• **Convert Joint Account to Single Account**: From the **Mode of Operations** field, select the **Single** option. A confirmation message is displayed. Click **Confirm** to proceed with the converstion.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

• Maintain Joint Holder Details
   You can add, edit, or delete a joint holder of an account. Also, you can covert a joint holder account to single holder account.

2.6.2.1 Maintain Joint Holder Details

You can add, edit, or delete a joint holder of an account. Also, you can covert a joint holder account to single holder account.

To maintain the joint holder details:

1. From the **Joint Holder Maintenance** screen, perform any of the following actions as required:

   • **Add Joint Holder**

     a. Select the **Jointly** option from the **Mode of Operation** field.

     b. In the **Joint Holder Details** section, click **Add Joint Holder**.

        The **Add Joint Holder Details** section is displayed.

Figure 2-29   Add Joint Holder Details

c. You can maintain the required details in this section. For more information on fields, refer to the field description table.

Table 2-14   Add Joint Holder – Field Description

Field	Description
Customer Number	Select or specify the customer number to be added as joint holder.
Customer Name	Displays the customer name for the customer number selected.
Joint Holder Type	Select the type of joint holder to be added to the account.
Start Date	Select or specify the date from which the joint holder will be applicable to the account.
End Date	Select or specify the date till which the joint holder will be applicable to the account.

d. Click **Add**.

– You can add multiple joint holders to the account by clicking **Add Another**.

The added joint holder details are displayed in the **Joint Holder Details** section.

Figure 2-30   Joint Holder Details

- **Edit Joint Holder Details**

  a. In the **Joint Holder Details** section, click the **Edit** icon, from the **Actions** field.

  The **Edit Joint Holder Details** section is displayed.

Figure 2-31   Edit Joint Holder Details

  b. You can update the joint holder details as required. The fields are same as displayed in the **Add Joint Holder Details** section. For more information, refer Add Joint Holder.

2. Click **Submit**.

2.6.3 Beneficiary Details Update

You can modify the existing beneficiary details, add a new beneficiary, and delete the existing beneficiary details added to an account using this screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

To update beneficiary details:

1. On the **Home** screen, from the **Retail Account Services** mega menu, under **Maintenance**, click **Beneficiary Details Update** or specify **Beneficiary** in the search icon bar and select the screen.

   The **Beneficiary Details Update** screen is displayed.

   Figure 2-32   Beneficiary Details Update

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

   The details are displayed in the screen.

Figure 2-33   Beneficiary Details

3. In the **Beneficiary Details** section, you can view the details of the beneficiary if already added to the account. For more information on fields, refer to the field description table.

Table 2-15   Beneficiary Details Update – Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **✎ Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	Displays the name of the account holder for the selected account number.
Payable-on-Death	This option is to maintain a beneficiary to the account in the event of primary customer's death. When this switch is toggled **ON**, at least one beneficiary record must be present for the account. If no beneficiaries are present in the account, then the system displays an error message.
Beneficiary Details	This section displays the details of the beneficiary added to the CASA account. **✎ Note:** For information on adding a eneficiary, refer Add Beneficiary.
Beneficiary Name	Displays the name of the beneficiary added.
Relation Type	Displays the relationship of the beneficiary.
Date of Birth	Displays the beneficiaries date of birth.
Minor	Displays whether the beneficiary is a minor.
Guardian	Displays the name of the guardian, if the beneficiary is a minor.

Table 2-15   (Cont.) Beneficiary Details Update – Field Description

Field	Description
Actions	Displays the following icons to perform the action: • **View**: For information on this action, refer View Beneficiary Details. • **Edit**: For information on this action, refer .Edit Beneficiary Details • **Delete**: If you click this icon, then a confirmation message is displayed that the beneficiary details will not be recovered. To proceed with deletion, you need to click **Delete**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

   • Add Beneficiary
     You can add a beneficiary to a CASA account.

   • View Beneficiary Details
     You can view the details of the beneficiary added to a CASA account.

   • Edit Beneficiary Details
     You can edit the beneficiary details that are already added to a CASA account.

2.6.3.1 Add Beneficiary

You can add a beneficiary to a CASA account.

> **Note:**
>
> The fields marked as **Required** are mandatory.

To add a beneficiary:

1. In the **Beneficiary Details** section, click **Add Beneficiary**.

   The **Add Beneficiary** section is displayed.

Figure 2-34   Add Beneficiary

2. You can maintain the required details in the sections displayed. For more information on fields, refer to the field description table.

Table 2-16   Add Beneficiary Details – Field Description

Field	Description
Beneficiary Details	This section displays the fields for capturing the basic beneficiary details.
Customer ID	Select or specify the customer ID to be added as a beneficiary.
Relationship Type	Select the relationship type with the beneficiary.
Title	Select a title for the beneficiary.
First Name	Specify the beneficiary's first name.
Middle Name	Specify the beneficiary's middle name.
Last Name	Specify the beneficiary's last name.
Date of Birth	Select or specify the beneficiary's date of birth.

Minor	Displays whether the added beneficiary is a minor based on the date of birth selected or specified.
	
	Note:
	The minor status will be derived based on the minor age limit maintained for the state (the state will be derived from the account's residential address).
	Find the below steps to configure minor age validation.
	
	a. Create a fact for values, State, and Age.
	
	b. Create a rule for minor age validation with the required state and related age.
	
	`IF`
	
	`((STATE==US)&&(AGE < 18))`
	
	Output
	
	`Section1 True`
	
	c. Maintain a validation model with model code as **VMMINORAGE** and link the above rule.
	
	For more information, refer to the *Oracle Banking Common Core User Guide* to create Fact, Rule and Rule Group.

Address Details	This section displays the fields to capture the beneficiary's address.
Default Account Address	Switch to toggle **ON** to default the account address specified. Switch to toggle **OFF** to not to default the account address specified.
Address Line 1/Building Name	Specify the building of the beneficiary.

Table 2-16   (Cont.) Add Beneficiary Details – Field Description

Field	Description
Address Line 2/Street Name	Specify the street of the beneficiary.
Address Line 3/City/Town Name	Specify the city or town of the beneficiary.
State	Specify the state of the beneficiary or click **Search** and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the beneficiary.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

• If the added beneficiary is a minor, its mandatory to add the guardian details. If required, you can also add gaurdian details for a major by switching to toggle **ON** from the **Add Gaurdian** field in the **Gaurdian Details** section.

Figure 2-35   Add Guardian Details

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

Table 2-17   Guardian Details – Field Description

Field	Description
Add Guardian	Switch to toggle **ON** to add guardian details. Switch to toggle **OFF** to not to add the guardian details.
Relationship Type	Select the relationship type with the guardian.
Title	Select a title for the guardian.
First Name	Specify the guardian's first name.
Middle Name	Specify the guardian's middle name.
Last Name	Specify the guardian's last name.
Address Details	This section displays the fields to capture the guardian's address details.
Default Address	Select the default address for the guardian. The options are: – **Beneficiary** – **Account**
Address Line 1/Building Name	Specify the building of the guardian.
Address Line 2/Street Name	Specify the street of the guardian.
Address Line 3/City/Town Name	Specify the city or town of the guardian.
State	Specify the state of the guardian or click **Search** and select the state from the list of values.
Country	Country is defaulted based on the state selected and the user is allowed to change it.
Zip Code	Specify the zip code of the guardian.
Contact Details	This section displays the fields to capture the contact details.
Mobile Number	Specify the mobile number of the guardian.
Email ID	Specify the email ID number of the guardian.

> **Note:**
>
> • The system defaults the customer's residential address, and personal details when the beneficiary details are defaulted from the customer.
>
> • The system defaults the customer's residential address when the beneficiary or guardian address details are defaulted from the account.

3. Click **Save**.

   The beneficiary details are saved and displayed in the **Beneficiary Details Update** section.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.6.3.2 View Beneficiary Details

You can view the details of the beneficiary added to a CASA account.

To view the beneficiary details:

1. In the **Beneficiary Details** section, click the **View** icon from the **Actions** field.

   The **Beneficiary Details** section is displayed.

   Figure 2-36   View Beneficiary Details

2. You can view the required details in the section displayed. For more information on fields, refer to the field description table.

Table 2-18   Beneficiary Details - Field Description

Field	Description
Personal Details	This section displays the personal details of the beneficiary.
Beneficiary Name	Displays the beneficiary name.
Date of Birth	Displays the beneficiary's date of birth.
Minor	Displays whether the added beneficiary is a minor.
Mobile Number	Displays the beneficiary's mobile number.
Email ID	Displays whether the email ID of the beneficiary.
Address	Displays the complete address of the beneficiary.

3. Click **Close**.

2.6.3.3 Edit Beneficiary Details

You can edit the beneficiary details that are already added to a CASA account.

To edit a beneficiary:

1. In the **Beneficiary Details** section, click the **Edit** icon from the **Actions** field.

   The **Edit Beneficiary** section is displayed.

2. For information on fields and description, refer Add Beneficiary, as the fields in the **Add Beneficiary** section are same.

3. Click **Save**.

2.6.4 Account Preferences

You can set or modify the preferences for the Current Account and Savings Account using this screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

To set the account preferences:

1. On the **Home** screen, from **Retail Account Services**, under **Maintenance**, click **Account Preferences**, or specify the **Account Preferences** in the Search icon bar.

   The **Account Preferences** screen is displayed.

Figure 2-37   Account Preferences

2. On **Account Preferences** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

The fields to set the preferences for the account are displayed.

Figure 2-38   Set Account Preferences

Figure 2-39   Preferred Communication Channel

3. On **Account Preferences** screen, you can set the preferences for the account based on the requirement. For more information on fields, refer to the field description table below.

Table 2-19   Account Preferences - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
E-Sign	This option is enabled or disabled based on the consent of the customer during account origination.
Staff Account	This option is enabled or disabled based on the consent of the customer during account origination.
Check Book Required	Swtich toggle **ON** to subscribe for check book facility for the account. Switch Toggle **OFF** to unsubcribe for check book facility for the account.
Preferred Communication Channel	This section displays the preferred communication address, email ID, and mobile number that the customer has provided during account opening process. They can be updated based on customer request. The user can only select from an already maintained list at the customer level. If a new preferred communication channel has to be added, it must be done at the customer level. Click **Edit** icon in the Action column, to select and update the preferred communication address, email or mobile number. Click **Update** and the updated changes are displayed in the main screen.
Banking Channel	The Preferred Banking Channels selected during account origination is defaulted when the account number is entered. The New Banking Channels can be added or the existing ones can be deleted.
Channel Name	Displays the available Banking Channels configured at the Product level.
Action	Click **Delete** icon to delete the banking channel set for the account.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.6.5 Account Closure

This helps to capture and process the account closure request.

The account holder may request for closing the account with different reasons. Before closing, the account must not have any active instructions, contracts, overdrafts, or sweep transactions.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, from **Retail Account Services**, under **Maintenance**, click **Account Closure**, or specify the **Account Closure** in the Search icon bar.

The **Account Closure** screen is displayed.

Figure 2-40   Account Closure

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

The details are displayed in the screen.

Figure 2-41   Account Closure Details

3. On **Account Closure** screen, specify the fields.

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

Table 2-20   Account Closure - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **✎ Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Details	Displays the account details with **Available Balance**, **Accrued Interest**, and **Estimated Payout**.
Available Balance	Displays the available balance in account currency. • If the account balance is greater than zero, credit indicator is displayed. • if the account balance is less than zero, debit indicator is displayed.
Accrued Interest	Displays the net accrued interest in account currency. • For credit interest, credit indicator is displayed. • For debit interest, debit indicator is displayed. • If multiple accrued interests are available for the account, the system displays the net accrued interest.
Estimated Payout	Displays the estimated payout amount in account currency. The estimated payout amount is the sum of available balance and accrued interest. • If the estimated payout amount is greater than zero, credit indicator is displayed. • if the estimated payout amount is less than zero, debit indicator is displayed.
Account Closure Reason	Specify the reason for closure.

4. Click **Add Settlement Details** button in the **Settlement Details** section.

The **Add Settlement Details** screen is displayed.

> ✏️ **Note:**
>
> The Add Settlement Details button will not be enabled if the account balance is zero.

Figure 2-42   Add Settlement Details - Account

Figure 2-43   Add Settlement Details - Ledger

a. Select the payout mode as an account to settle the account balance transferring to a Current and Savings Account. For more information on fields, refer to the field description table.

Table 2-21   Add Payout Details as an Account

Field	Description
Select Payout Mode	The **Account** mode is selected with the default.
Select Account Number	The own accounts are displayed as widgets with the **Account Number**, **Account Name**, and **Currency**. You can select the account for payout. You can select **Others** from the widget to select any other accounts for payout.
Search Account Detail	This will display, if you select **Others** from the widgets. click the **Search** icon to select from the list or specify the account number in the **Account Number** field and the Account Name is displayed adjacent to the account number.

b. Select the payout mode as ledger to settle the account balance transferring to a ledger. For more information on fields, refer to the field description table.

Table 2-22   Add Payout Details as Ledger

Field	Description
Select Payout Mode	Select the **Ledger** option to perform the account closure settlement to a ledger account.
Ledger Code	click the **Search** icon to select or specify the ledger code required for the payout.
Ledger Description	Displays the ledger description for the payout.

- Click **Add** button.

  The **Settlement Details** are added in the **Account Closure** screen.

Figure 2-44   Account Closure - Settlement Details Added

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

Table 2-23   Account Closure - Settlement Details

Field	Description
Settlement Details	If the Payout Mode is Account, the below values are displayed. • **Payment Mode** • **Account Number** • **Account Name** • **Currency** • **Exchange Rate** If the Payout Mode is Ledger, the below values are displayed. • **Payment Mode** • **Ledger Code** • **Description** Click the **Edit** icon to modify the settlement details. Click the **Delete** icon to delete the settlement details. > **Note:** > An exchange rate is derived based on an exchange rate parameter maintained for an account closure at service preference screen.

5. Click **Submit**.

Figure 2-45   Account Closure - Validation Retry
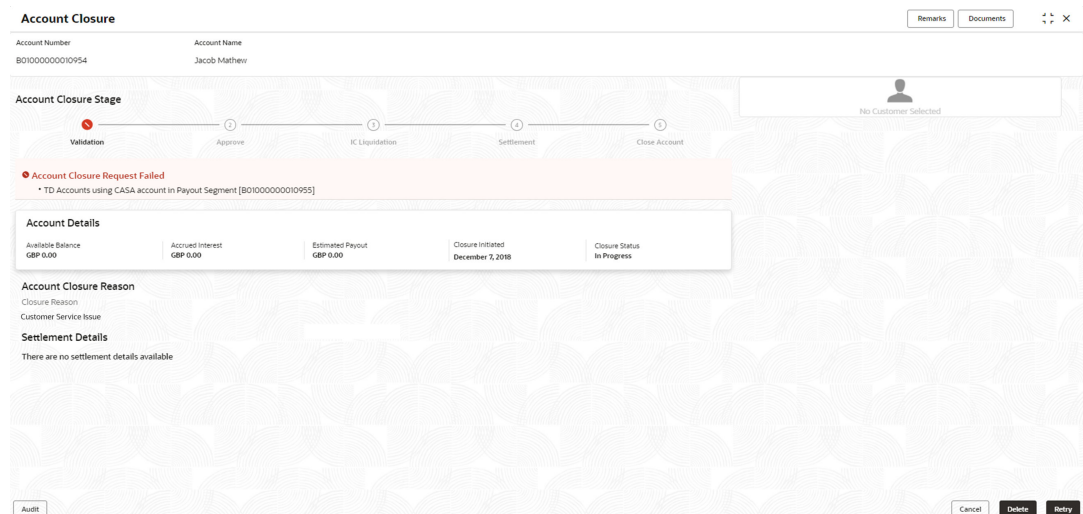
The system validates the account closure request with other product processors to check for any active contracts or instructions available for the account.

If the account closure validations are successful, then the system will update the account status to **Closure Initiated** and request will be moved to the approval stage and available in free task for authorization.

Transactions are restricted to the account once the account marked for closure is initiated.

If any active contracts, instructions, or other relations are found, the account closure validation is failed, and the account closure request is moved to the validation retry stage and assigned back to the maker. It should be available in the maker's pending task, then the maker can pick up the account closure validation failure and resubmit the request after manually closing or delinking the related contracts, or delete the account closure request based on the account holder request.

In the case of deletion, the system reverts the account status **Closure initiated** to open.

> **Note:**
>
> - If an account has debit balance, then the debit balance to be settled before closing an account.
> - The system processes the account closure validations with external product processors. The required external product processors are configured at the workflow level.

6. Approve or Reject the account closure request.

    On successful approval, the system initiate the below processes.

    - Process the Interest Liquidation
    - Account settlement (Transfer to Account/GL)
    - Close the Account.

    In case of Interest liquidation, or Account Settlement, or close the account process failure, the transaction moved to handoff retry stage and assigned back to the checker, then the checker can acquire the request and **Retry** or **Reject** the account closure request.

    On **Retry**, the system process the failed stage again.

    On **Reject**, the transaction send back to the initiation stage and assign back to the maker.

> **Note:**
>
> - If the maker resubmit the account closure request, the system trigger the account closure validation across all the product processors again.
> - If the maker delete the account closure request after authorizer rejects, the system revert the account status closure initiated to open.

2.6.6 Customer Relationship Maintenance

The Customer Relationships can be maintained for accounts where the ownership remains with the Primary Customer of the account, but the account operations could be handled by relationships such as Guardians or Custodians.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, from **Retail Account Services**, under **Maintenance**, click **Customer Relationship Maintenance**, or specify the **Customer Relationship Maintenance** in the Search icon bar.

   The **Customer Relationship Maintenance** screen is displayed.

   Figure 2-46   Customer Relationship Maintenance

   Figure 2-47   Customer Relationship Maintenance Details

2. On **Customer Relationship Maintenance** screen, specify the fields.

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

Table 2-24   Customer Relationship Maintenance - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **✎ Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Primary Holder	Once the account number is entered and tabbed out, the primary customer number and name is displayed.
Mode of Operation	Select the value from the drop-down. The value are as follows: • **Operated by Guardian** • **Operated by Custodian** If a custodian or a guardian is being added as customer relationship, the mode of operation should also be chosen either as **Operated by Custodian** or **Operated by Guardian** respectively.

> **✎ Note:**
>
> - If an account has only joint holders, the mode of operation in joint holder maintenance will be applicable.
>
> - If an account has only a customer relationship, the mode of operation in customer relationship will be applicable.
>
> - If an account has existing joint holders and a customer relationship, then the mode of operation in joint holders is defaulted into the customer relationship maintenance screen and it is non-editable.
>
> - If joint holders are deleted from the account, the account will become a **Single** account, the user need to change the Mode of Operation.

3. Click **Add Customer Relation** button in the **Relationship Details** section.

The **Add Customer Relation** screen is displayed.

Figure 2-48   Add Customer Relation

4. On **Add Customer Relation** screen, specify the fields.

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

Table 2-25   Add Customer Relation - Field Description

Field	Description
Customer Number	Enter the **Customer Number** or click the **Search** icon to view the **Customer Number** pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer Number by providing **Customer ID**, or **Customer Name** and click **Fetch**. **Note:** The minor customer cannot be linked as a custodian or guardian. where a Primary account holder is a major, only Guardian is allowed to be added. Custodian and Guardian can be added either to a major or a minor account holder. The Customer Name is displayed below to this field once the customer number is selected.
Role	Select the value from the drop-down. The values are as follow: • **Custodian** • **Guardian** **Note:** The value should be same for **Role** and **Mode of Operation**.
Relationship	Select the relationship type from the drop-down options.
Action	Select the **Edit** icon to edit the details in **Add Customer Relation** screen. Select the **Delete** icon to delete the added relationship details.

5. Click **Add** button to add the relationship details in **Customer Relationship Maintenance** screen.

6. Click **Submit**.

The screen is successfully submitted for authorization.

2.6.7 Bulletin Board Maintenance

This topic helps you to create, view, modify or delete the bulletin messages.

This topic contains the following subtopics:

*   Create Bulletin
    This topics helps you to create, view, modify or delete the bulletin messages.

*   View Bulletin
    This topic describes the systematic instructions to View or Modify the Bulletin Message.

2.6.7.1 Create Bulletin

This topics helps you to create, view, modify or delete the bulletin messages.

However, Joint account holders share equal responsibility for charges or any other liability arising from holding such accounts.
To create bulletin:

1. On the **Home** screen, from **Interaction Services**, under **Maintenance**, **Bulletin**, click **Create Bulletin**, or specify the **Create Bulletin** in the Search icon bar.

   Create Bulletin screen is displayed.

Figure 2-49   Create Bulletin

2. On the **Create Bulletin** screen, specify the fields.

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

Table 2-26   Create Bulletin - Field Description

Field	Description
Message Type	Select the message type from the drop-down list. The available options are: • **Alert** - Select this option if the message requires immediate attention from the users. When this option is selected, the Bulletin message is represented with **Alert** icon on the widget. • **Information** - Select this option if the bulletin is for information purposes only. When this option is selected, the Bulletin message is represented with **Information** icon on the widget.

Table 2-26   (Cont.) Create Bulletin - Field Description

Field	Description
Start Date	Select the date from which the bulletin message displays on the widget. **Note:** This date cannot be lesser than the current business date.
End Date	Users can specify the expiry date of the bulletin message. Once the bulletin message reaches the expiry date, the message gets removed from the bulletin board widget.
Subject	Enter a brief description of the bulletin message.
Message	Enter a detailed description of the message.
Attachments	You can attach relevant documents using this option. You can either drag and drop files into the space provided or select documents from your local drive. You can preview or delete an attachment before submitting the transaction for authorization.

3. To preview an attached document, click the document link.

The **Document Uploaded** pop up window is displayed.

> **Note:**
>
> The document preview is available only to those document types that support the preview feature by default. Where the preview feature is not supported, click on **Download** button to download the attached document before viewing.

4. Click the **Close** icon to close the **Document Uploaded** pop up window.

5. You can target bulletin messages towards user groups or specific users. Using the **User Role Mapping** table, you can configure User Roles or Users to a particular bulletin.

6. Click the **Add** icon to specify User Role or User mapping to the bulletin message.

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

Table 2-27   User Role Mapping - Field Description

Field	Description
User/Role	Select User/Role from the drop-down list.
ID	When **User** is selected, click the search icon to view the **User Mapping** pop-up window. By default, this window lists all the Users present in the system. You can search for a specific User by providing User, or Username and click **Fetch**. When **Role** is selected, click the search icon to view the **Role Mapping** pop-up window. By default, this window lists all the Roles present in the system. You can search for a specific Role by providing Role, or Role Name and click **Fetch**.

Table 2-27   (Cont.) User Role Mapping - Field Description

Field	Description
Name	User or Role name is displayed based on the user id or role id selected.
Actions	Displays the **Delete** icon, to remove the respective user or role.

7. After the message is created, the status of the message is updated as **Active** or **Awaited**.

   System updates the status of the Bulletin message as **Active** if the start date is equal to the current business date.

> **Note:**
>
> If the Start Date is future dated, then the status of Bulletin message is updated as **Awaited** until the date is reached. The system automatically updates the status to **Active** once the start date is reached

2.6.7.2 View Bulletin

This topic describes the systematic instructions to View or Modify the Bulletin Message.

1. On the **Home** screen, from **Interaction Services**, under **Maintenance**, **Bulletin**, click **View Bulletin**, or specify the **View Bulletin** in the Search icon bar.

   View Bulletinscreen is displayed.

Figure 2-50   View Bulletin
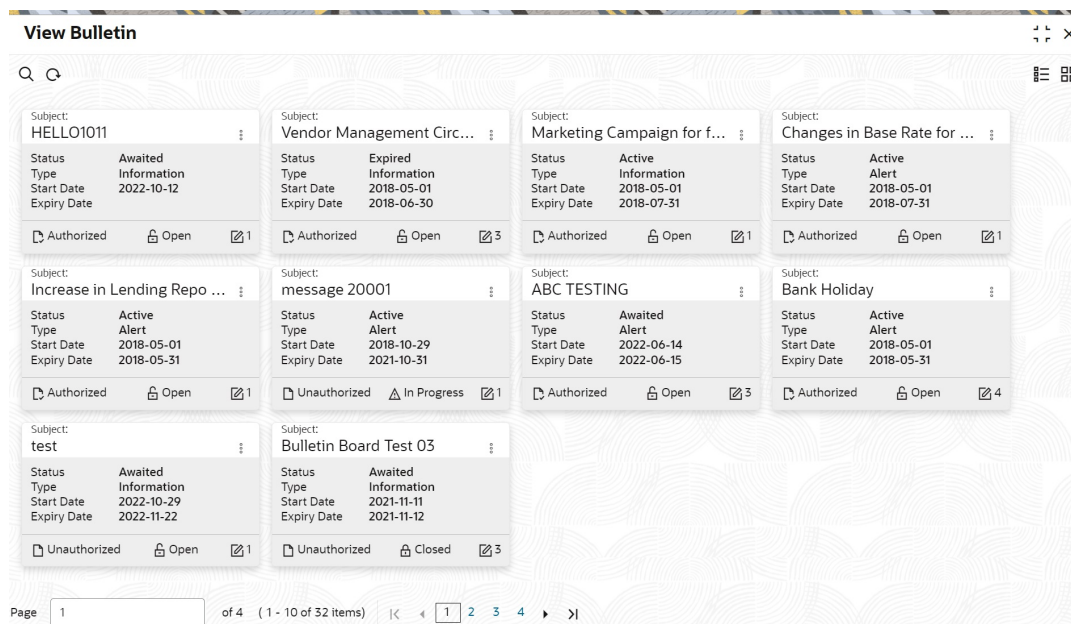
2. On **View Bulletin** screen, the system displays all the bulletin messages with status:

   a. Awaited

   b. Active

    c. Paused

    d. Expired

3. On the **View Bulletin** screen, you can search for specific bulletin using the **Search** icon. You can use any of the following options to search:

    a. Message Type

    b. Message Status

    c. Message Reference Number

    d. Subject

    e. Start Date

    f. Expiry Date

    g. Authorization Status

    h. Record Status

4. After the input of any options mentioned above, click the **Search** button.

5. Click the **Action** icon to display the following options:

    a. Unlock

    b. Authorize

    c. Delete

    d. Close

    e. Copy

    f. View

6. To modify an existing bulletin message, click the **Unlock** option from the **Action** icon.

The **BulletIn Message** screen is displayed.

Figure 2-51   BulletIn Message

7. To view the bulletin message, click the **View** option from the **Action** icon.

Create Bulletin screen is displayed.

> **✎ Note:**
>
> On the create bulletin screen, all the fields are non-editable.

8. To replicate an existing bulletin, click the **Copy** option from the **Action** icon.

9. To permanently delete the existing bulletin, click the **Delete** option from the **Action** icon.

10. On **View Bulletin** screen, the system displays all the bulletin messages with status:

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

Table 2-28   Tax Deducted at Source Inquiry - Field Description

Field	Description
Customer ID	Enter the **Customer ID** or click the search icon to view the **Customer ID** pop-up window. By default, this window lists all the Customer ID's present in the system. You can search for a specific Customer ID by providing **Customer Number** or **Customer Name** and click on the **Fetch** button.
Customer Name	**Customer Name** is displayed based on the Customer ID selected.

Table 2-28 (Cont.) Tax Deducted at Source Inquiry - Field Description

Field	Description
Account Number	You can enter a specific account number of the customer and search Tax Deducted at Source details or click the drop-down list to select the available account numbers listed for the customer id to search the Tax Deducted at Source details. This is an optional field.
Financial Year	By default, the current financial year is displayed in this field. You can select the previous financial years from the drop-down. The system displays the Tax Deducted at Source details financial year-wise.
Branch	The system displays the Branch Code based on the account number.
Account Number	The system displays the Account Number.
Account Name	The system displays the Account Name.
Interest Amount	The system displays the Credit interest on the account.
Taxation Date	The system displays the date of the tax application on the account.
Tax Amount	The system displays the Tax amount calculated on the credit interest.

2.6.8 Memo Maintenance

This topics helps you to create memos for an account.

1. On the **Home** screen, from **Interaction Services**, under **Maintenance**, click **Memo Maintenance**, or specify the **Memo Maintenance** in the Search icon bar.

   The **Memo Maintenance** screen is displayed.

Figure 2-52 Memo Maintenance

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

   The memo maintenance details are displayed in the screen.

Figure 2-53   Memo Maintenance Details
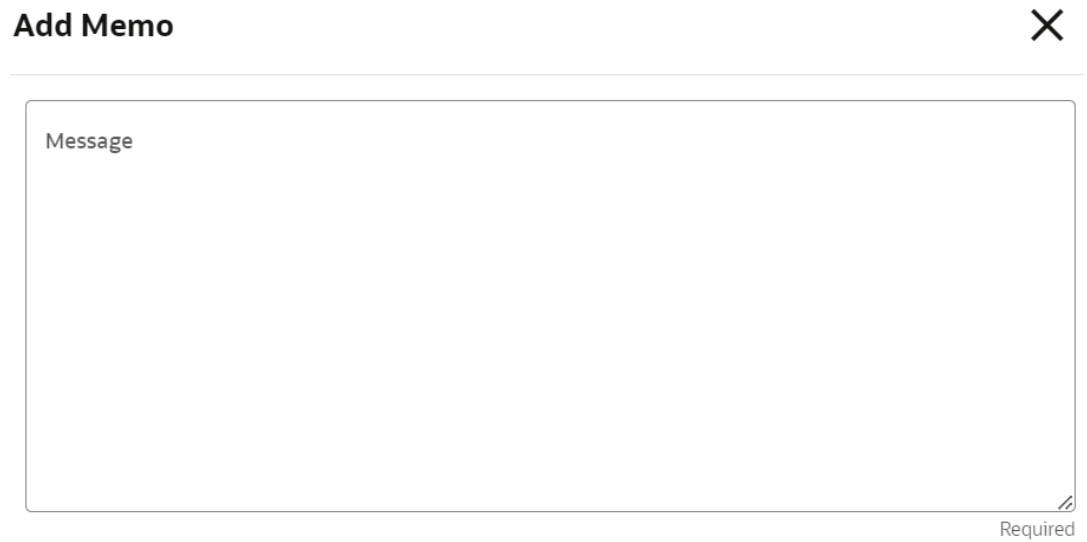
3. On the **Memo Maintenance** screen, specify the fields.

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

Table 2-29   Memo Maintenance - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **✎ Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Message	Provide the text of the memo message.
Action	Click **Edit** icon to edit the message, or **Delete** icon to delete the added memo.

4. Click **Add Memo** in the **Memo Maintenance** screen.

   The **Add Memo** screen is displayed to specify the memo message.

   Figure 2-54　Add Memo

   a. Click **Cancel** to cancel the memo message.

   b. Click **Add** or **Add Another** to add the message in the main screen.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

2.7 Statement

Under the **Statement** menu, you can perform the required actions related to statement of an account.

This topic contains the following subtopics:

- Account Statement Frequency
  This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.

- Consolidated Adhoc Statement
  This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

- Masking of Account Number in Statements
  This topic describes the masking of account number in statements.

2.7.1 Account Statement Frequency

This topic describes the systematic instruction about Account Statement Frequency Update. After specifying the account number, system displays existing account statement cycle details, and the user can modify the frequency.

To modify the account statement frequency:

1. On the **Home** screen, from **Retail Account Services**, under **Statement**, click **Account Statement Frequency**, or specify the **Account Statement Frequency** in the Search icon bar.

   Account Statement Frequencyscreen is displayed.

Figure 2-55   Account Statement Frequency

2. On **Account Statement Frequency** screen, specify the account number. For more information on fields, refer to the field description table.

Table 2-30   Account Statement Frequency - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	**Account Name** is displayed by default based on the account selected.
Last Statement Date	The last statement generation date will be displayed.

Table 2-30 (Cont.) Account Statement Frequency - Field Description

Field	Description
Frequency	Users can modify the frequency for generating the account statements. To specify the frequency of the statements, click on the adjoining drop-down list. The following list is displayed: • Annual • Semiannual • Quarterly • Monthly • Fortnightly • Weekly • Daily For the Annual, Semiannual, Quarterly and Daily cycles, the account statement will be generated on the last day of that cycle. For a weekly and fortnightly statement, the user can specify the day of the week on which account statements must be generated. To specify weekly and fortnightly statements, click on the adjoining drop-down list. The following list of days will be displayed: • Sunday • Monday • Tuesday • Wednesday • Thursday • Friday • Saturday For monthly statements the user can specify the dates of the month, between 1 and 31(corresponding to the system date). For example: • If the user selected the statement date to 30, then account statements will be generated on the last working day for months with < 30 days. • If the user sets the statement date to 31, then account statements will be generated on the last working day for months with <31 days. • If 30th or 31st is a holiday on the next working day the account statement gets generated.

3. Click **Submit**.

2.7.2 Consolidated Adhoc Statement

This topic describes the systematic instruction to generate a consolidated adhoc statement that covers multiple accounts of a customer. The Adhoc statements are statements that do not fall within the periodic statement generation frequency.

1. On **Home** screen, from **Retail Account Services**, under **Statement**, click **Consolidated Adhoc Statement**, or specify the **Consolidated Adhoc Statement** in the Search icon bar.

   The **Consolidated Adhoc Statement**screen is displayed.

Figure 2-56   Consolidated Adhoc Statement
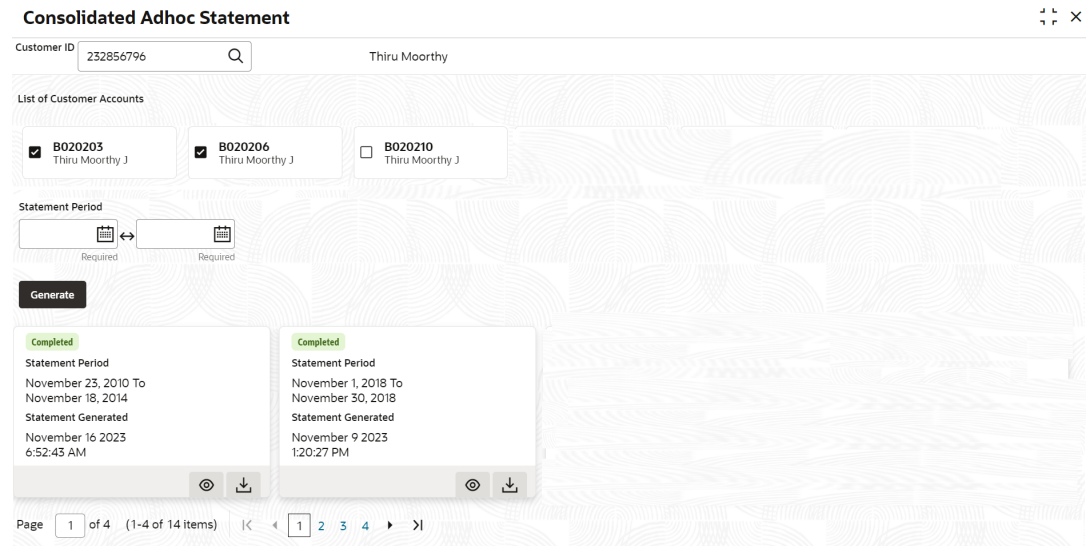
2. On **Consolidated Adhoc Statement** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 2-31   Consolidated Adhoc Statement - Field Description

Field	Description
Customer ID	Enter the **Customer ID** or click the search icon to view the **Customer ID** pop-up window. By default, this window lists all the Customer Numbers present in the system. You can search for a specific Customer ID by providing **Customer ID**, or **Customer Name** and clicking on the **Fetch** button. **Note:** The Customer Name is displayed adjacent to this field as the customer ID ID is selected.
List of Customer Accounts	Select the account(s) from the list to generate the statement. The type of accounts that are displayed as follow: • Accounts that are open and authorised. • Accounts where customer is the primary account holder. • Joint accounts where the customer is a joint holder. The Account Name is displayed under each account number.

Table 2-31   (Cont.) Consolidated Adhoc Statement - Field Description

Field	Description
Statement Period	Click the calendar and specify the from date and to date to generate the statements. ✎ **Note:** The start date cannot be future dated and the end date cannot be lesser than start date.

3. On **Consolidated Adhoc Statement** screen, click **Generate Statement** button to generate the account statement for the selected accounts and period.

    The multiple ad hoc statements can be generated on the same day. All the generated statements are displayed as tiles with date and time stamps.

    Once the date moves to the next working day, all statements generated the previous day is cleared.

4. Click the **View** icon to view, or click **Download** icon to print the generated account statement.

2.7.3 Masking of Account Number in Statements

This topic describes the masking of account number in statements.

In the United States, the requirement is to mask (hide) a portion of the account number in the statements being generated.

A bank-level configuration in Oracle Banking Retail Accounts allows the user to define if masking of account numbers is required on the statement and if yes, then the system allows the user to mask a set of characters as required in the account number when the same is displayed on the generated statement. For Example: If the account number is 10 characters and the number of characters to mask is 6 - then the account number is displayed as xxxxxx8376 in the statements.

✎ **Note:**

The masking of the account number is always from left to right for United States market.

✎ **Note:**

For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

2.8 Status Update

Under the **Status Update** menu, you can update the status of an account.

This topic contains the following subtopics:

- Activate Inactive/Dormant Account
  You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.

- Inactive and Dormancy Processing in Oracle Banking Retail Accounts
  This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.

- Account Status Change
  This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

2.8.1 Activate Inactive/Dormant Account

You can update the status of an account from Active to Inactive or Dormant, Inactive to Active, Dormant to Inactive using the **Activate Inactive/Dormant Account** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Based on the configurations in Oracle Banking Retail Accounts for the inactive days, an account will move from Active status to Inactive and Dormant status automatically.

To update an account status:

1. On the **Home** screen, from **Retail Account Services**, under **Status Update**, click **Activate Inactive/Dormant Account**, or specify the **Activate Inactive/Dormant Account** in the Search icon bar.

   The **Activate Inactive/Dormant Account** screen is displayed.

   Figure 2-57   Activate Inactive/Dormant Account

2. On the **Activate Inactive/Dormant Account** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The account status details are displayed.

Figure 2-58   Activate Account

3. On the **Activate Inactive/Dormant Account** screen, update the account status. For more information on fields, refer to the field description table.

Table 2-32   Activate Inactive/Dormant Account - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Activate Inactive/Dormant Account	This section displays the account status details.
Account Status	Displays the current status of the account. The possible options are: • **Active** • **Inactive** • **Dormant**
Dormant Since	Displays the date on which the account became dormant. ✎ **Note:** This field is displayed if the account status is **Dormant**.
Inactive Since	Displays the date on which the account became inactive. ✎ **Note:** This field is displayed if the account status is **Inactive**.

Table 2-32   (Cont.) Activate Inactive/Dormant Account - Field Description

Field	Description
Change Account Status to	Displays . The options are: • **Active**: This option is displayed, when the account status is **Inactive** or **Dormant**. • **Inactive**: This option is displayed, when the account status is **Active**. • **Dormant**: This option is displayed, when the account status is **Active**.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.8.2 Inactive and Dormancy Processing in Oracle Banking Retail Accounts

This topic describes the processing of inactive and dormancy in Oracle Banking Retail Accounts.

In the United States, the inactive and dormancy parameters like Inactive/ dormancy days, and first and second notice prior days vary by State.

Inactive and Dormancy marking is automatic and is based on the inactive and dormancy days configured for the customer's residential address state.

State group parameter configuration by currency for Inactive, Dormancy, and Escheatment processing and mapping of the state group parameter code to the respective business product is done as part of Oracle Banking Retail Accounts configurations. The dormancy batch in Oracle Banking Retail Accounts will determine the inactive, and dormancy processing based on this state-wise configuration.

> **Note:**
>
> For more information about the configurations, refer to the sections *State Group Parameters* and *State Code Mapping* in the *Account Configurations User Guide*.

2.8.3 Account Status Change

This topic describes the systematic instructions about account status change. The bank can update the status of an account to No Debit, No Credit, and Frozen.

To change account status:

1. On the **Home** screen, from **Retail Account Services**, under **Status Update**, click **Account Status Change**, or specify the **Account Status Change** in the Search icon bar.

   Account Status Changescreen is displayed.

Figure 2-59   Account Status Change

2. On **Account Status Change** screen, specify the fields.

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

Table 2-33   Account Status Change - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria.
	The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Status	The existing account statuses will be displayed, and users can modify them (No Debit, No Credit, and Frozen) by enabling or disabling the toggle button.

2.9 Limits

Under the **Limits** menu, you can perform actions related to limits for an account.

This topic contains the following subtopics:

- Courtesy Pay Maintenance
  You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay Maintenance** screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.

- Courtesy Pay Processing in Oracle Banking Retail Accounts
  This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

2.9.1 Courtesy Pay Maintenance

You can activate or deactivate ATM/POS transaction and check processing transaction types to allow usage of courtesy pay feature on an eligible account using the **Courtesy Pay**

Maintenance screen. Also, you capture an end date that signifies the end of courtesy pay privilege on the account.

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.
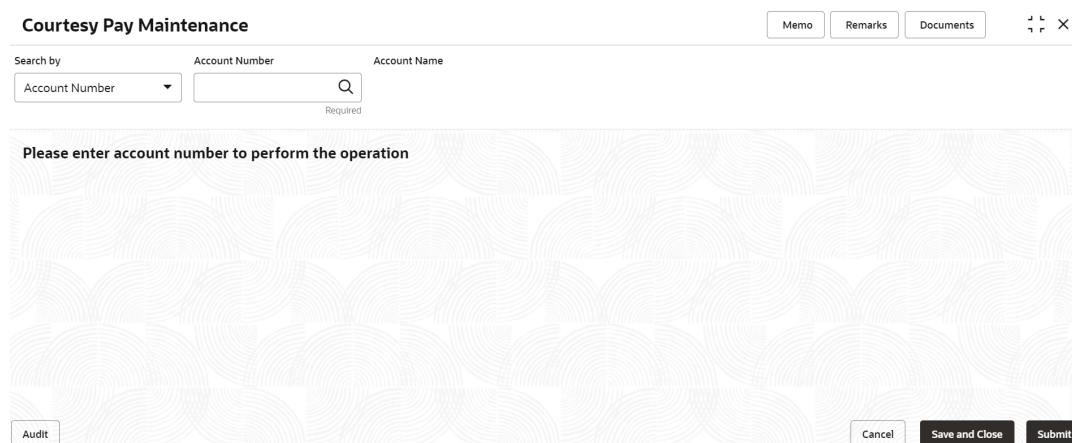
Courtesy Pay is a feature that the account holder can use while a debit transaction is being processed on the account, provided the functionality is enabled on the account.

To maintain the courtesy pay:

1. On the **Home** screen, from **Retail Account Services**, under **Limits**, click **Courtesy Pay Maintenance**, or specify the **Courtesy Pay Maintenance** in the Search icon bar.

   The **Courtesy Pay Maintenance** screen is displayed.

   Figure 2-60   Courtesy Pay Maintenance

2. On the **Courtesy Pay Maintenance** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The details are displayed in the **Courtesy Pay Information** section.

Figure 2-61   Courtesy Pay Information

3.   In the **Courtesy Pay Information** section, maintain the details. For more information on fields, refer to the field description table.

Table 2-34   Courtesy Pay Maintenance - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID.If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Courtesy Pay Information	This section displays the fields to maintain the courtesy pay information.
Courtesy Pay Limit	Displays the courtesy pay limit amount along with currency.
End Date	Displays end date for the courtesy pay limit.
Opt in Courtesy Pay Limit for ATM/POS Transactions	Switch **Toggle On** to enable the ATM/POS transactions for courtesy pay limit. Switch to **Toggle Off** to stop the ATM/POS transactions for courtesy pay limit.
Opt in Courtesy Pay Limit for Check Clearing Transactions	Switch **Toggle On** to enable check clearing transactions for courtesy pay limit. Switch **Toggle Off** to stop check clearing transactions for courtesy pay limit.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.9.2 Courtesy Pay Processing in Oracle Banking Retail Accounts

This topic describes the processing of courtesy pay in Oracle Banking Retail Accounts.

Customers shall have the privilege of getting honored a transaction, even though there is no sufficient balance in the account when opting for Courtesy Pay and should repay the overdrawn amount within a given time window. No other limits will apply to the account if

courtesy pay is enabled for the account. On utilizing Courtesy Pay, courtesy pay utilization fees will be charged to the account.

The system has been enhanced to configure the courtesy pay limit, charge code, and charge fee account at the business product definition level. Also, the courtesy pay opt-in/ opt-out for transactions with source as ATM, POS, or check clearing is supported as part of account servicing. Based on this opt-in/ opt-out definition, the Courtesy Pay limit utilization for the source transactions is determined.

> **Note:**
>
> - Courtesy Pay fees are charged as part of the End of the Day process.
> - The Product processor code should be `OBRACC` for Courtesy Pay charge code creation.

> **Note:**
>
> For more information about the configurations, refer to the section *Business Product* in this User Guide.

2.10 Amount Block

Under the **Amount Block** menu, you can perform the amount block related actions for an account.

This topic contains the following subtopics:

- Account Garnishment
  You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.
- Account Garnishment Processing in Oracle Banking Retail Accounts
  This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

2.10.1 Account Garnishment

You can apply garnishment (amount block) order received against a customer or for a specified account, after calculating the protected amount using the **Account Garnishment** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

A garnishment order is received from the Federal Government for a customer and at the discretion of the Operations Officer, garnishment related holds are placed on a specific account or multiple accounts of the customer. Post garnishment set up on the account, the customer can withdraw only the protected amount (eligible credits calculated in look back period) and the

credits received after the garnishment start date plus the balance over and above the blocked balance.

To apply garnishment:

1. On the **Home** screen, from **Retail Account Services**, under **Amount Block**, click **Account Garnishment**, or specify the **Account Garnishment** in the Search icon bar.

   The **Account Garnishment** screen is displayed.

   Figure 2-62   Account Garnishment

2. On the **Account Garnishment** screen, click the **Search** icon or specify the account number in the**Customer ID** field, and press **Tab** or **Enter**.

3. Select the date from the **Garnishment Date** field.

   > **Note:**
   >
   > You can add multiple customers to view the garnishment details by clicking **Add another Customer**.

4. Click **Fetch**.

   The existing customer's garnishment details are displayed.

Figure 2-63   Account and Garnishment Information

5. You can view the details in the **Account Information** and **Existing Garnishments** sections. For more information on fields, refer to the field description table.

Table 2-35   Account Garnishment - Field Description

Field	Description
Select Customer	Select or specify the customer ID to view the garnishment details. **Note:** The customer name is displayed adjacent to this field.
Garnishment Date	Select or specify the date of garnishment.
Account Information	This section displays the accounts and term deposit accounts, where the customer is the sole owner. Also, the joint accounts that were opened after the garnishment date. When multiple customer ID are selected, then single active accounts of the specified party IDs and joint accounts where these multiple party IDs are only joint holders are displayed.
<Select>	Select the option to place the garnishment for that specific account. **Note:** As you select the accounts, the total selected accounts count are displayed above the table.

Table 2-35   (Cont.) Account Garnishment - Field Description

Field	Description
Account Number	Displays the account number of the customer.
Details	Displays the **Details** icon to view more account details.
Account Description	Displays the account description. **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Product Type	Displays the product type of the account. The possible options are: • **Savings** • **Current** • **Term Deposit** **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Account Type	Displays the type of account. The possible options are: • **Single** • **Joint** **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Holding Type	Displays the type of holding. The possible options are: • **Primary** • **Joint** **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Available Balance	Displays the available balance in each account.
Existing Holds	Displays the existing hold amount.
Protected Amount	Displays the protected amount for the account.
Available for Garnishment	Displays the amount available for garnishment.
Garnishments Information	This section displays the existing garnishments on customer account.
Garnishment Number	Displays the unique garnishment number.

Table 2-35   (Cont.) Account Garnishment - Field Description

Field	Description
Details	Displays the **Details** to view more garnishment details.
Garnishment Amount	Displays the total garnishment amount. ✏ **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Garnished Amount	Displays the total garnished amount. ✏ **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Shortfall	Displays the total shortfall amount. ✏ **Note:** This field is displayed, if you click the **Details** icon from the **Details** field.
Garnishment Issued For	Displays for whom the garnishment is issued.
Account Number	Displays the account number.
Garnishment Amount	Displays the garnishment amount.
Booking Date	Displays the booking date of garnishment.
Effective Date	Displays the start date of the garnishment.
End Date	Displays the end date of the garnishment.
Action	Displays the following actions: • **Edit**: Click to edit the garnishment details. • **Delete**: Click to delete the garnishment order. ✏ **Note:** The editing or deletion will happen at garnishment order level and not at individual account level under a garnishment order.

You can add new garnishment ordre to the account by performing the following action:

a. From the **Account Information** section, click **Add Garnishment**.

The **Garnishment Information** section is displayed.

Figure 2-64   Garnishment Information

b. Specify or select the required garnishment details. For more information on fields, refer to the field description table.

Table 2-36   Add Garnishment - Field Description

Field	Description
Garnishment Issued For	Select for whom the garnishment is issued.
Garnishment Amount	Specify the garnishment amount.
Garnished Amount	Displays the total garnished amount.
Shortfall	Displays the total shortfall amount.
Garnished Number	Displays the unique garnished number generated.
Details	Displays the **Details** icon to view more account details.
Account Number	Displays the account number.
Available for Garnishment	Displays the amount available for garnishment.
Garnishment Amount	Specify the garnishment amount.
Booking Date	Displays the garnishment booking date.
Effective Date	Displays the effective date of the garnishment.
End Date	Select or specify the end date of the garnishment.
Action	Displays the following actions: • **Save**: Click to save the details specified. • **Edit**: Click to edit the details. • **Close**: Click to remove the entry.

c. Click **Save**.

> **Note:**
>
> Once the details are saved, a **New Garnishment** section is displayed above the **Existing Garnishment** section in the screen.

6. Click **Submit**.

The screen is successfully submitted for authorization.

2.10.2 Account Garnishment Processing in Oracle Banking Retail Accounts

This topic describes the processing of account garnishment in Oracle Banking Retail Accounts.

A Garnishment Order is a Court Order or Statutory/regulatory authority order instructing a garnishee (i.e., to a bank) to hold funds in a customer account and should not be released until directed by the court. The order may instruct the bank to hold/block aparticular amount or all the available funds in the customer account(s). A garnishment block fee will be charged to the account on placing a block for the garnishment amount.

Garnishment screen at account servicing level will allow for the branch user to select the customer accounts(s) on which garnishment block needs to be placed. System has been enhanced to do the protected amount calculation based on the look-back period configured in the garnishment parameters configuration screen.

> **✎ Note:**
>
> - The Garnishment fee will be applied to the account upon completion of placing a block or hold for the required amount. If there is no sufficient balance to fulfill the charge amount, subsequent actions of retrying the fee collection have to be operationally dealt with by the bank.
>
> - Removal of garnishment block to transfer the amount as per the court order is to be operationally handled.
>
> - The Product processor code should be `OBRACC` for Garnishment charge code creation.

> **✎ Note:**
>
> For more information about the configurations, refer to the section *Garnishment Parameters* in this User Guide.

2.11 Check Book

Under the **Check Book** menu, you can perform the check book related actions for an account.

This topic contains the following subtopics:

- Check Book Order
  You can capture check book request made by a customer using the **Check Book Order** screen.

- Check Book Status
  This topic describes the systematic instructions about the Check Book Status.

- Stop Check Request
  You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.

- Stop Check Request Processing in Oracle Banking Retail Accounts
  This topic describes the processing of stop check request in Oracle Banking Retail Accounts.

- View and Modify Stop Check Payment
  You can modify or delete an existing stopped payment check, based on the customer request.

- External Check Book Processing in Oracle Banking Retail Accounts
  This topic describes the processing of external check book in Oracle Banking Retail Accounts.

2.11.1 Check Book Order

You can capture check book request made by a customer using the **Check Book Order** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

To order check book:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Order**, or specify the **Check Book Order** in the Search icon bar.

   The **Check Book Order** screen is displayed.

   Figure 2-65   Check Book Order

2. On the **Check Book Order** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The account status details are displayed.

Figure 2-66   Check Book Order Details

3. On the **Check Book Order** screen, specify the required details for ordering the check book. For more information on fields, refer to the field description table.

Table 2-37   Check Book Order - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Check Details	This section displays the fields to capture the check details.
Quantity	Specify the number of leaves required in per check book.
Starting Check Number	Specify the starting check number for the check book that is being ordered.
Account Name on Check Book	Specify the account name to be printed on the check book. **Note:** By default, the account name is displayed in this field. You can edit the name, if required.
Phone Number	Specify the account holder's phone number. **Note:** By default, the account holder's phone number is displayed in this field. You can edit the number, if required.

Table 2-37   (Cont.) Check Book Order - Field Description

Field	Description
Address on Check Book	Select the address which will be printed on the check book. By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well. If **None** is selected, address will not be printed on the check book. **Note:** By default, the **Communication Address** is selected and the address is displayed in the adjacent field.
Address for Check Book Delivery	Select the address for check book delivery. The options are: • **Communication Address** • **Custom Address** By default, the preferred communication address of the account will be defaulted. If the account has a temporary communication address, with the branch date falling between the start date and the end date, then this address will be displayed as the address on the check book. User can optionally select the preferred communication address as well. You can select **Custom Address**, to provide the different address details for check book delivery.
Address Line 1/Building Name	Specify the address in line 1 or building name for check book delivery. **Note:** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
Address Line 2/Street Name	Specify the address in line 2 or street name for check book delivery. **Note:** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.

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Table 2-37   (Cont.) Check Book Order - Field Description

Field	Description
Address Line 3/City/Town Name	Specify the address in line 3 or city for check book delivery. **Note:** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
State	Specify the state or select it from LOV for check book delivery. **Note:** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.
Country	Based on the state selected, the country name is displayed.
Zip Code	Specify the Zip code for check book delivery address in line 3 or city. **Note:** This field displays, if you select the **Custom Address** drop-down in the **Address for Check Book Delivery** field.

4. Click **Submit**.

   The screen is successfully submitted for authorization.

2.11.2 Check Book Status

This topic describes the systematic instructions about the Check Book Status.

The Check Book Status screen helps the user to inquire about the delivery status of the check book that the customer has requested for and be able to update its status to Delivered once it is delivered to the customer.
To view the check book status:

1. On the **Home** screen, from **Retail Account Services**, under **Check Book**, click **Check Book Status**, or specify the **Check Book Status** in the Search icon bar.

   Check Book Status screen is displayed.

Figure 2-67   Check Book Status

2. On **Check Book Status** specifiy the fields. For more information on fields, refer to the field description table.

Table 2-38   Check Book Status - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Name	**Account Name** is displayed based on the account selected.
First Check Number	By default, the system displays the most recent check book request that the customer has made.

Table 2-38 (Cont.) Check Book Status - Field Description

Field	Description
Status	The system displays the following status of the check book request. • Requested • Delivered • Destroyed Delivery Awaited or Destruction Awaited is updated as interim status when the transaction is pending approval for delivery or destruction. **Note:** When the check book is updated as **Destroyed**, the delivery date is updated to the current business date and highlighted in red.
Requested Date	The system displays the date on which the customer requested the check book.
Delivery Date	The system displays the date on which the check book is delivered to the customer. Automatically the current business date is updated when the status of the check book is changed to **Delivered**. The delivery date is blank for check books where the status is **Requested**.
Actions	Click the **Actions** icon to update the check book status from updated to: • Deliver • Destory

3. On click of the **Deliver** option, the status is updated as **Delivery Pending**. Upon authorization the status is updated as **Delivered**.

4. On click of the **Destory** option, the status is updated as **Destruction Pending**. Upon authorization the status is updated as **Destroyed**.

5. Click **Submit**.

   The screen is successfully submitted for authorization.

2.11.3 Stop Check Request

You can request the bank to stop payment on a check using the **Stop Check Request** screen. A stop check requests can either be for a single check, range of checks, or for a specific amount.

Note:
The fields marked as **Required** are mandatory.

To stop check payment:

1. On the **Home** sreen, from **Retail Account Services**, under **Check Book**, click **Stop Check Request**, or specify the **Stop Check Request** in the Search icon bar.

   The **Stop Check Request** screen is displayed.

Figure 2-68   Stop Check Request

2. On the **Stop Check Request** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The account name and customer information details are displayed.

3. You can stop the check request by selecting any of the following options:

   • **Single Check**

      a. Select the **Single Check** option.

Figure 2-69   Stop Check Request - Single Check tab

      b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 2-39   Stop Check Request - Single Check - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Check Number	Specify the check number on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**
Effective Date	Displays the current business date for the stop check payment instruction based.

Table 2-39   (Cont.) Stop Check Request - Single Check - Field Description

Field	Description
Expiry Date	Displays the end date for the stop check payment instruction. ✎ **Note:** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.

- **Range of Checks**

  a. Select the **Range of Checks** option.

Figure 2-70   Stop Check Request - Range of Checks tab

  b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 2-40   Stop Check Request - Range of Check - Field Description

Field	Description
Account Number	Specify the **Account Number** or click the search icon to view the **Account Number** pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing **Customer ID**, **Account Number**, or **Account Name** and clicking on the **Fetch** button. **Note:** – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen.
Check Start Number	Specify the start number of the check in the series of checks on which payment has to be stopped.
Check End Number	Specify the last check number in the series of checks on which payment has to be stopped.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**
Effective Date	Displays the current business date for the stop check payment instruction based. **Note:** The effective date will be of future date but not back dated.
Expiry Date	Displays the end date for the stop check payment instruction. **Note:** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.
Stop Reason	Specify the reason for stop payment instruction.

- **Amount**

    a. Select the **Amount** option.

Figure 2-71   Stop Check Request - Amount tab

b. Specify and select the required details to stop check request. For more information on fields, refer to the field description table.

Table 2-41   Stop Check Request - Amount - Field Description

Field	Description
Account Number	Specify the **Account Number** or click the search icon to view the **Account Number** pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing **Customer ID**, **Account Number**, or **Account Name** and clicking on the **Fetch** button. ✎ **Note:** – The Account Name is displayed adjacent to this field as the account number is selected. – The customer information is also displayed to the left of the screen.
Amount	Specify the amount on which payment has to be stopped.
Stop Reason	Specify the reason for stop payment instruction.
Request Type	Select the type of request received from the customer. The options are: – **Oral** – **Written**
Effective Date	Displays the current business date for the stop check payment instruction based.

Table 2-41   (Cont.) Stop Check Request - Amount - Field Description

Field	Description
Expiry Date	Displays the end date for the stop check payment instruction. **✎ Note:** – Expiry date is populated based on the option selected from the **Request Type** field. – Number of days to expiry is calculated based on configuration maintained in Account Configurations, under Branch Parameters and Check Parameters.

4. Click **Submit**.

The screen is successfully submitted for authorization.

2.11.4 Stop Check Request Processing in Oracle Banking Retail Accounts

This topic describes the processing of stop check request in Oracle Banking Retail Accounts.

In the United States, customers can request a stop payment of a check either orally or in written.

A branch-level configuration in Oracle Banking Retail Accounts allows users to define the stop-payment auto revoke days for both oral and written stop-payment requests. The branch service will return these values for the account servicing application to auto-calculate the stop-check expiry date based on the request type. This expiry date cannot be modified, and the account servicing application will proceed to initiate the stop-payment request on the check. On the expiry date - the stop check process will automatically revoke the stop-payment request placed on the check.

> **✎ Note:**
>
> For more information about the configurations, refer to the section *Branch Parameters* in the *Account Configurations User Guide*.

2.11.5 View and Modify Stop Check Payment

You can modify or delete an existing stopped payment check, based on the customer request.

> **✎ Note:**
>
> The fields marked as **Required** are mandatory.

When a stop payment instruction on a check or a series of checks is deleted, it is available for use. In future, when a check based transaction is initiated by the customer using any of these check numbers, payments are honored by the bank.

To manage the stop check payment details:

1. On the **Home** screen, from **Account Services**, under **Check Book**, click **View and Modify Stop Check Payment**, or specify the **View and Modify Stop Check Payment** in the Search icon bar.

   The **View and Modify Stop Check Payment** screen is displayed.

Figure 2-72   View and Modify Stop Check Payment

2. On the **View and Modify Stop Check Payment** screen, click the **Search** icon or specify the account number in the **Account Number** field, and press **Tab** or **Enter**.

   The details are dislayed in the **Stopped Checks** section.

Figure 2-73   Stopped Checks

> **Note:**
>
> If there are no stop payment records available for a given account number, the system displays a message that there are no stopped payments for the account.

3. On the **View and Modify Stop Check Payment** screen, you can view a summary of the stopped checks for the account. For more information on fields, refer to the field description table.

Table 2-42   View and Modify Stop Check Payment - Field Description

Field	Description
Account Number	Sepcify the **Account Number** or click the search icon to view the **Account Number** pop-up window. By default, this window lists all the Account Numbers present in the system. You can search for a specific Account Number by providing **Customer ID**, **Account Number**, or **Account Name** and click on the **Fetch** button. **Note:** As you specify or select the account number: • The account name is displayed adjacent to the **Account Number** field.
Stopped Checks	This section lists all the checks for which the payments are stopped.
Amount, Check Numbers, or Check Number	Displays the type of stop check payment created for the account. **Note:** While creating the stop check payment: • If you select the **Amount** option, then **Amount** is displayed in the widget. • If you select the **Range of Checks** option, then **Check Numbers** is displayed in the widget. • If you select the **Single Check** option, then **Check Number** is displayed in the widget. For more informtion on creating stop check payment, refer Stop Check Payment screen.
Effective Date	Displays the effective date from when the stop check payment is active.
Expiry Date	Displays the end date till when the stop check payment should be active.

4. On the **View and Modify Stop Check Payment** screen, you can perform any of the following actions:

   • **Create Stop Check Payment**: The Stop Check Payment screen is displayed. You can perform the required action in this screen. For more information, refer the Stop Check Request screen.

   • **View Stop Check Payment Details**: The Stop Check Payment screen is displayed. For more information, refer View Stop Check Payment.

   • **Modify Stop Check Payment**: The Stop Check Payment screen is displayed. For more information, refer Modify Stop Check Payment.

   • **Close Stop Check Payment**: The Stop Check Payment screen is displayed. For more information, refer Close Stop Check Payment.

> **✏ Note:**
>
> While performing a reversal of stop check payment, you are allowed to select only one action, that is View, Edit, or Close.

*   View Stop Check Payment
    You can view the detailed information of the stop check payment in this screen.

*   Modify Stop Check Payment
    You can modify the required information of the stop check payment in this screen.

*   Close Stop Check Payment
    You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

2.11.5.1 View Stop Check Payment
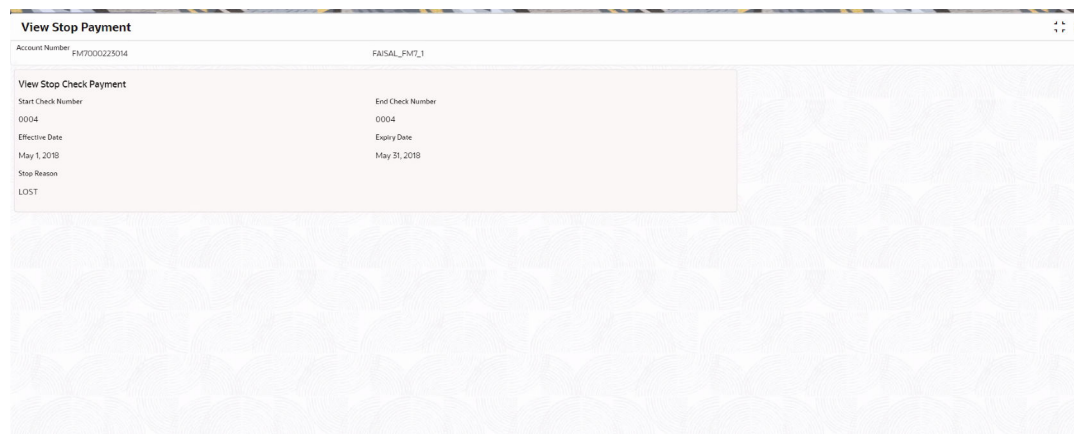
You can view the detailed information of the stop check payment in this screen.

To view the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **View** icon from the required widget, in the **Stopped Checks** section.

    The **Stop Check Payment** screen is displayed.

    Figure 2-74   View Stop Check Payment

2. You can view the details in the **View Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 2-43   View Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. **✎ Note:** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
View Stop Check Payment'ro	This section displays the stop check payment details.
Start Check Number	Displays the start number of the check issued for the stop payment.
Start Check Number	Displays the start check number issued for the stop check payment. **✎ Note:** This field is displayed if the stop check payment is of **Single Check** and **Range of Checks**
End Check Number	Displays the end check number issued for the stop check payment. **✎ Note:** This field is displayed if the stop check payment is of **Single Check** and **Range of Checks** types.
Amount	Displays the check amount for stop check payment. **✎ Note:** This field is displayed if the stop check payment is of **Amount** type.
Effective Date	Displays the effective date from when the stop check payment is active. **✎ Note:** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.

Table 2-43 (Cont.) View Stop Check Payment - Field Description

Field	Description
Expiry Date	Displays the end date till when the stop check payment should be active. **✎ Note:** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.
Stop Reason	Displays the reason for stop check payment. **✎ Note:** This field is displayed if the stop check payment is of **Single Check**, **Range of Checks**, and **Amount** types.

3. Click **Submit**.

   The **View and Modify Stop Check Payment** screen is displayed.

2.11.5.2 Modify Stop Check Payment

You can modify the required information of the stop check payment in this screen.

To modify the stop check payment details:

1. From the **View and Modify Stop Check Payment** screen, click the **Edit** icon from the required widget, in the **Stopped Checks** section.

   The **Stop Check Payment** screen is displayed.

Figure 2-75   Modify Stop Check Payment

2. You can modify the details in the **Modify Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 2-44   Modify Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are being modified. **Note:** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
Modify Stop Check Payment	This section displays the stop check payment details.
Start Check Number	Displays the start check number initiated for the stop check payment. **Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.

Table 2-44   (Cont.) Modify Stop Check Payment - Field Description

Field	Description
End Check Number	Displays the end check number initiated for the stop check payment. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Effective Date	Displays the effective date from when the stop check payment should be active. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Expiry Date	Specify the end date till when the stop check payment will be active. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.
Stop Reason	Displays the reason for stop check payment. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Single Check**, and **Range of Checks** types.

3. Click **Submit**.

   The transaction is submitted for authorization. The **View and Modify Stop Check Payment** screen is displayed.

2.11.5.3 Close Stop Check Payment

You can close or delete a stop payment request placed on a check, series of checks, or stop payments based on amounts before the expiry date of the instruction using this screen.

To close the stop check payment:

1. From the **View and Modify Stop Check Payment** screen, click the **Close** icon from the required widget, in the **Stopped Checks** section.

   The **Stop Check Payment** screen is displayed.

Figure 2-76   Close Stop Check Payment

2. You can view the details in the **Close Stop Check Payment** section. For more information on fields, refer to the field description table.

Table 2-45   Close Stop Check Payment - Field Description

Field	Description
Account Number	Displays the account number for which the stop payment check details are viewed. **Note:** • The account holder name is displayed adjacent to this field. • The customer information is displayed on the right.
Close Stop Check Payment	This section displays the stop check payment details of the account.
Start Check Number	Displays the start check number of the check initiated for stop check payment. **Note:** This field is displayed if the stop cheuqe payment is of **Check Number** and **Check Numbers** types.

Table 2-45   (Cont.) Close Stop Check Payment - Field Description

Field	Description
End Check Number	Displays the end check number of the check initiated for stop check payment. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Check Number** and **Check Numbers** types.
Effective Date	Displays the effective date from when the stop check payment is active. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.
Expiry Date	Displays the end date till when the stop check payment should be active. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.
Stop Reason	Displays the reason for stop check payment was initiated. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount**, **Check Number**, and **Check Numbers** types.
Amount	Displays the check amount for stop check payment. **✎ Note:** This field is displayed if the stop cheuqe payment is of **Amount** type.

3. Click **Submit**.

The **View and Modify Stop Check Payment** screen is displayed.

2.11.6 External Check Book Processing in Oracle Banking Retail Accounts

This topic describes the processing of external check book in Oracle Banking Retail Accounts.

In the United States, the checkbook request is done by the customers mostly from third-party service providers and there is no bank involvement in requesting a check book. Therefore, any validations with respect to check numbers will not be applicable for the United States (except stop check validation).

A bank level configuration allows the user to define **External Checkbook Request** option in case of United States, where the checkbook request is placed directly with the third party.

If the bank in United States, allows the customer to also place the order with the bank, then the bank will hold the check book request related data for the third-party service provider to access for processing the request.

In United States, there will be no validations with respect to check status based on check numbers when a check is presented for clearing. The only exception to this being validation of stop check - which will be based on check number irrespective of the above selections.

> ✎ **Note:**
>
> For more information about the configurations, refer to the section *Bank Parameters* in the *Account Configurations User Guide*.

2.12 Inquiry

Under the **Inquiry** menu, you can perfrom inquire the details of a CASA account.

This topic contains the following subtopics:

- Account Transactions
  This topic provides the systematic instructions for the users to view, and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

- Regulation-D Transaction Inquiry
  This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.

- Account Closure Inquiry
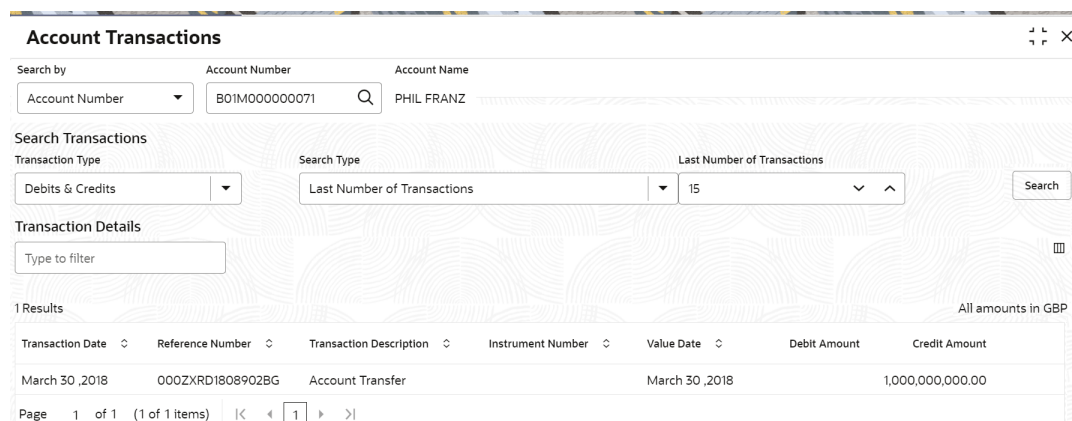
2.12.1 Account Transactions

This topic provides the systematic instructions for the users to view, and download all the transactions posted to the current account and saving accounts for a particular date range or last n transactions.

To view account transaction details:

1. On the **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Transactions**, or specify the **Account Transaction Inquiry** in the Search icon bar.

   Account Transactions screen is displayed.

Figure 2-77   Account Transactions

2. On **Account Transactions** screen, specify the fields.

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

Table 2-46   Account Transactions - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name.
	Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email.
	A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked.
	For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation.
	Note: The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Search Transactions	This section displays the fields to perform the search.

Table 2-46   (Cont.) Account Transactions - Field Description

Field	Description
Transaction Type	Select the type of transactions to be searched. The options are: • **Debits & Credits** • **Debits** • **Credits** > **Note:** > > Transaction type is always **Debits & Credits** if you select the **Search Type** as the **Last Number of Transactions**.
Search Type	Select the search type for the transaction. The options are: • **Data Range** • **Current Month** • **Current Month Plus Previous Month** • **Current Month Plus Previous 3 Month** • **Current Month Plus Previous 6 Month** • **Last Number of Transactions**
Date Range	Select or specify the from and to date for fetching the transaction details. > **Note:** > > This field is displayed if you select **Date Range** from the **Search Type** field.
Last Number of Transactions	Select or specify the last number of the transaction to be fetched. > **Note:** > > This field is displayed if you select **Last Number of Transactions** from the **Search Type** field.
Transactional Details	This section displays the transaction details for the account selected. > **Note:** > > You can click the **Column Filter** icon to view only the selected transaction details.
Filter	Specify a value to filter the details as required.
Transaction Date	Displays the date of the transaction.
Reference Number	Displays the transaction's reference number.
Transaction Description	Displays the description for the transaction.

Table 2-46   (Cont.) Account Transactions - Field Description

Field	Description
Instrument Number	Displays the instrument number used for the transaction.
Value Date	Displays the value date of the transaction.
Debit Amount	Displays the transaction's debit amount.
Credit Amount	Displays the transaction's credit amount.

2.12.2 Regulation-D Transaction Inquiry

This topic provides the systematic instructions for the users to view the Regulation D transactions on the account. By default, the screen displays transactions for the previous 12 months.

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Regulation-D Transaction Inquiry**, or specify the **Regulation-D Transaction Inquiry** in the Search icon bar.

   The **Regulation-D Transaction Inquiry** screen is displayed.
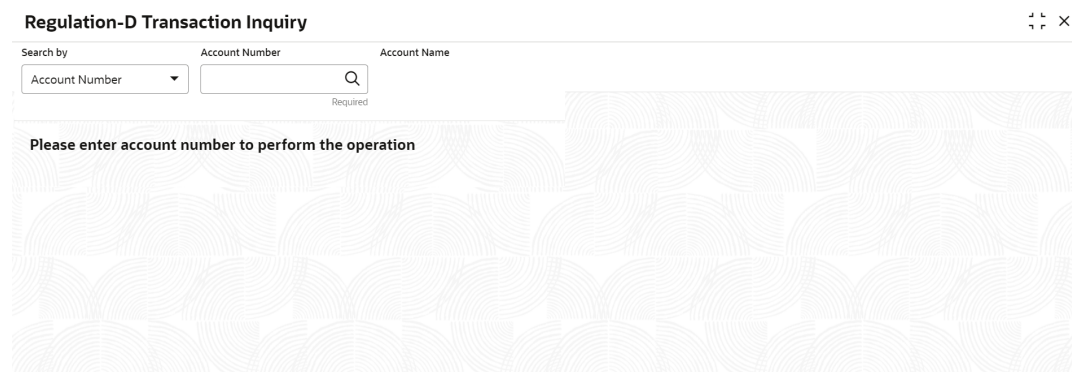
Figure 2-78   Regulation-D Transaction Inquiry

Figure 2-79   Regulation-D Transaction Inquiry with Last 12 Month Rolling Period Checked

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Figure 2-80   Regulation-D Transaction Inquiry with Date Range

2. On **Regulation-D Transaction Inquiry** screen, specify the fields.

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

Table 2-47   Regulation-D Transaction Inquiry - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. ✎ **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Last 12 Month Rolling Period	This check box is checked by default. When it is checked, the system displays the data for previous 12 months rolling period.
From Date	This is the date from which the Reg D transactions must be displayed. This field is mandatory only when the **Last 12 Month Rolling Period** is unchecked. This date cannot not be lesser than the account opened date.
To Date	This is the date up to which the Reg D transactions must be displayed. This field is mandatory only when the **Last 12 Month Rolling Period** is unchecked. This date cannot be greater than the current business date.
Month	The calendar months are displayed in this field depending on whether the **Last 12 Month Rolling Period** is checked or unchecked. If the **Last 12 Month Rolling Period** is checked, then the previous 12 rolling months are displayed. If the **Last 12 Month Rolling Period** is unchecked, then the months chosen in the **From Date** and **To Date** fields will be displayed as the starting month and the end month respectively.
Number of Reg D Transactions	This is a calculated value derived from the host system. The **Number of Reg D Transaction** that occured during a particular month is displayed in this field.

Table 2-47   (Cont.) Regulation-D Transaction Inquiry - Field Description

Field	Description
Number of Reg D Transactions Allowed	The value for this field is derived from the business product definition for the product that the account belongs. **Number of Reg D Transactions** allowed per month configured in the Reg D data segment is derived and displayed in this field.
Violation	This field displays either **Yes** or **No**. It is the difference between **Number of Reg D Transactions Allowed** and **Number of Reg D Transactions**. If the Number of Reg D Transactions are more than the allowed transactions in a month, then this column displays **Yes**, else it displays **No**.

2.12.3 Account Closure Inquiry

This helps to inquire account closure status at different stages of the account closure process and view the below details,

- Display all the applicable stages of account closure and status

- Failure Reason/Related error message in case of failure

- Account closure request details

- Account closure status

- Closure Initiation Date

- Closure Date

- Estimated Payout (Applicable before IC online Liquidation)

- Final Settlement Amount (Applicable after IC online liquidation with latest balance)

- Transaction Reference Number.

> **Note:**
>
> The system displays the latest account closure request details in case more than one account closure happened for the account (in case of close and reopen).

> **Note:**
>
> The fields marked as **Required** are mandatory.

1. On **Home** screen, from **Retail Account Services**, under **Inquiry**, click **Account Closure Inquiry**, or specify the **Account Closure Inquiry** in the Search icon bar.

   The **Account Closure Inquiry** screen is displayed.

Figure 2-81   Account Closure Inquiry

2. Click the **Search** icon or specify the account number in the **Account Number** field, and press **Enter** or **Tab**.

   The account closure inquiry details are displayed in the screen.

Figure 2-82   Account Closure Inquiry Details

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

Table 2-48   Account Closure - Field Description

Field	Description
Search By	Users can search for an account number by using any of the available search criteria. The account number is set as the default search option. Users can specify the account number directly in the adjacent field or search for an account number by clicking the **Search** icon. Users can also search for the specific account number by providing customer ID, account number, or account name. Other search options available in the Search by field are Customer ID, SSN, Mobile Number, and Email. A specific customer ID can be searched by providing the customer name or customer ID. If SSN, mobile, or email IDs are chosen to find an account number, the respective IDs have to be input entirely in the adjacent field for the system to display the account number. For a given search criteria, multiple account numbers may be linked. For example, two or more account numbers can be linked to a single mobile number. In such cases, the system displays all the account number matches and the user can select the relevant account number on which to perform a servicing operation. **Note:** The label of the field adjacent to the Search by field changes dynamically. For example, if the Account number is chosen as the search criteria, the label of the adjacent field is displayed as the Account Number. If SSN is chosen as the search criteria, then the adjacent field would display the label as SSN.
Account Closure Stage	Displays all applicable stages of account closure with status. • Red colour indicates **Failed**. • Green colour indicates **Success**. • Black colour indicates **Pending**. • Gray colour indicates **Yet to Start**.
Account Details	Displays the closure account details such as final payout amount, closure initiated date, and status of the account.
Final payout	It displays after IC online liquidation with the latest account balance. • Credit indicator is displayed if payout amount is greater than zero. • Debit indicator should be displayed if the payout amount is less than zero. • Debit or Credit indicator will not be displayed if payout amount is zero.
Closure Initiated	It displays the account closure initiation date. **Note:** This field will not be displayed after an account is closed.

Table 2-48   (Cont.) Account Closure - Field Description

Field	Description
Account Closure Date	It displays the account closure date. **Note:** This field will be displayed once the account is closed.
Closure Status	It displays the closure status of an account. • **In Progress** - An account closure request is in process/pending approval. • **Failed** - If an account closure request is failed. • **Rejected** - If an account closure request is rejected by the approver. • **Closed** - If an account closure is successfully completed.
Closure Reason	Displays the reason for account closure.
Settlement Details	If the payment mode is an **Account**. It displays the below values. • **Account Number** - Displays an offset account number for transferring the outstanding balance. • **Account Name** - Displays an offset account name. • **Transaction Reference Number** - Displays the transaction reference number of account to account transfer. • **Currency** - Displays an offset account/settlement account currency code. • **Exchange Rate** - In case of cross-currency settlement system derives the exchange rate based on account closure servicing preference maintenance and display the exchange rate. If the payment mode is **Ledger**. It displays the below values. • **Ledger Code** - Displays the selected ledger code. • **Description** - Displays the ledger description. • **Transaction Reference Number** - Display the transaction reference number of account to GL transfer.

3. Click **Close** icon to close this screen.

2.13 Death Claim Processing in Oracle Banking Retail Accounts

This topic describes the processing of death claim in Oracle Banking Retail Accounts.

On expiry of a customer, the account proceeds/claims can be transferred to the descendants or beneficiaries of customers as per process.

When a customer expires, *Oracle Banking Party Services* will publish an event in on updating the customer status to **Deceased**. On this event, the associated accounts of the customer (both joint and single accounts) will be updated to status **Freezed**. Once the branch user receives the requisite documents (beneficiary details or Probate court order) the user will unfreeze the account - transfer the proceeds to the beneficiary and then proceed to close the account.

> 📝 **Note:**
>
> The unfreezing of account and transfer of proceeds if any to the beneficiary based on the probate court order/beneficiary details in account and subsequently closing the account of the deceased is an operational process.

If an account is designated as payable on death, then one or more beneficiary (nominee) details are to be captured for the account.

A payable on death account cannot be opened without beneficiary details.

On death of the customer, the bank needs to operationally ensure the transfer of account proceeds of the payable on death account to the registered beneficiary.

2.14 Inactive, Dormancy, and Escheatment Marking based on Last Contact Date (LCD) in Oracle Banking Retail Accounts

This topic describes the processing of inactive, dormancy, and escheatment marking based on last contact date in Oracle Banking Retail Accounts.

The Last Contact Date with the bank determines the marking of Inactive, dormant, and escheatment accounts in the United States, as laws regarding Inactive accounts, Dormancy, and Escheatment vary by state.

The bank will develop a bank-level parameter to determine if customer-level inactive, dormancy, and escheatment tracking needs to be enabled. If the above flag is checked, the Last Contact Date (LCD) will be considered for marking account statuses (Inactive, Dormancy, Escheatment).

The LCD will update following any financial/Non-financial activity on the customer's account.

For Example:

The customer has accounts A, B, and C. If the address of account A is updated today then the LCD for all accounts A, B, and C will be updated to today's date and the revised Inactive, Dormancy, and Escheatment dates will be calculated.

2.15 Overdraft Protection/Sweep-in in Oracle Banking Retail Accounts

This topic describes the processing of overdraft protection/sweep-in in Oracle Banking Retail Accounts.

Customers can prevent dishonored or rejected debit transactions due to insufficient funds in their Checking or Savings account through the use of Overdraft Protection/Sweep-in, a service offered by banks. When such an instance occurs, the customer pulls an amount from another linked savings/checking account(s) to cover the shortfall.

The linked account(s) is called the provider account and the account for which the funds are being pulled is called the beneficiary account.

Multiple sweep provider accounts can be set up for a beneficiary account with a priority assigned to them.

2.16 Escheatment Processing in Oracle Banking Retail Accounts

This topic describes the processing of escheatment in Oracle Banking Retail Accounts.

Similar to inactive and dormancy - The escheatment laws differ by state in United States. The account is closed post the escheatment processing. The unclaimed funds are transferred to the state and retained by bank based on a configured threshold and percentage.

The state-group parameter configuration screen for inactive and dormancy is applicable for configuring the escheatment parameters too. Escheatment threshold allows the user to define a value over which the balance in the account will be considered for transfer to State. The percentage config available in the config screen will determine the percentage of funds to be transferred to bank GL and state GL (For Example: 70% denotes - 70% of the balance will be transferred to State GL and rest 30% will be retained by the bank).

> **Note:**
>
> An account will be considered for escheatment based on the customer Last contact date with the bank - For Example: the customer has had no contact with the bank through any of the channels for 5 years (where 5 years is the escheatment period), in this case, once the account balance is proportioned between bank and state, the account will be closed automatically.

> **Note:**
>
> For more information about the configurations, refer to the sections *State Group Parameters* and *State Code Mapping* in the *Account Configurations User Guide*.

2.17 Effective Dates for Address Types in Oracle Banking Retail Accounts

This topic describes the effective dates for the address types in Oracle Banking Retail Accounts.

The user can maintain multiple address at account level with effective from and effective to dates apart from the default residential address for the account.

Any customer communication such as periodic statements will consider the effective dates to identify the communication address. If there are no effective addresses as on the date of communication, then the default residential address will be considered.

2.18 Multiple Guardians or Custodians in Oracle Banking Retail Accounts

This topic describes the multiple guardians or custodians in Oracle Banking Retail Accounts.

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Bank user can capture during account origination or servicing, multiple guardians details like guardian type (Guardian, Custodian etc.), guardian customer ID and the relationship of the guardian with the account holder for an account.

In case of minor accounts, user can capture multiple custodians (Guardian type in this case will be custodian) and the minor account can be created. For minor accounts, capture of custodian details is mandatory.

The details captured can be modified during the account life-cycle from the servicing User Interface.

2.19 Account Profile Questionnaire Capture in Oracle Banking Retail Accounts

This topic describes the account profile questionnaire capture in Oracle Banking Retail Accounts.

Banking Security Act (BSA) regulations and the Customer Due Diligence (CDD) rule were enacted to combat money laundering and the financing of terrorism. The Customer Due Diligence (CDD) Rule clarifies and strengthens customer due diligence requirements for certain financial institutions and requires these institutions to identify and verify the identity of the natural persons (known as beneficial owners) of legal entity customers who own, control, and profit from companies when those companies open accounts. Customer Due Diligence (CDD) begins with verifying the customer's identity and assessing the risks associated with that customer. This process could include identifying the source of funds for an account and the business activity the account will conduct.

- A configurable questionnaire in Oracle Banking Origination to receive various details from the customer.

- The above details are stored as an account profile data against the customer account in Oracle Banking Accounts.

This is part of US regulation BSA-CDD. This static data needs to be stored as per regulation along with the account information. The below listed fields are included as follow:

- Source of funds

- ATM transactions in a month

- Domestic transactions in a month

- Expected Annual volume of transactions

- Expected foreign wire activity

- Purpose of account

2.20 Notes and Memos in Oracle Banking Retail Accounts

This topic describes the notes and memos in Oracle Banking Retail Accounts.

For each customer, Banker has the ability to maintain notes regarding the customer and their accounts.

User can add/modify/delete notes for customer accounts in the servicing application. System also notifies the bank user of the account level notes on the servicing User Interface when user tries to inquire/ modify the account details.

2.21 FIDM Processing in Oracle Banking Retail Accounts

This topic describes the processing of FIDM in Oracle Banking Retail Accounts.

If a customer has defaulted on child support payments - the FIDM data will report a match and the bank needs to block the amount for satisfying the pending child support payments to be made by the customer/Non-Custodial Parent to State.

When a FIDM data match is reported, *Oracle Banking Party Services* will publish an event with the details of the match including the FIDM amount. At this event,

- If the customer has one account - then a legal block will be placed on the account for the reported FIDM amount.
- If the customer has multiple accounts - then a legal block will be placed on the account with the max balance for the FIDM amount.

> **Note:**
>
> Removal of the legal block and transfer of funds to the child support organization will be operationally handled.

2.22 OFAC Processing in Oracle Banking Retail Accounts

This topic describes the processing of OFAC in Oracle Banking Retail Accounts.

If a customer is identified as OFAC sanction hit - the OFAC data will report a match and the bank needs to freeze all the customer accounts for both transactions and modifications.

When an OFAC data match is reported for a customer or when an existing OFAC customer is removed from the sanction list in party management. A real-time freeze will be placed on the customer and the account restricting the customer to perform transactions/non-financial modifications.

2.23 Regulation D Processing in Oracle Banking Retail Accounts

This topic describes the processing of Regulation D in Oracle Banking Retail Accounts.

Regulation D imposes reserve requirements on transaction accounts. As a result of the reserve requirements of United States Banks with the Fed, United States Banks in turn have to ensure some portions of their deposits are not volatile and hence restrictions are imposed on the number of debit transactions a Customer can make from savings accounts and MMDA accounts.

Reg D configurations are at the business product definition level in Oracle Banking Retail Accounts and allow users to configure the Reg D Transaction threshold, Reg D Warning threshold, Reg D monthly violation threshold, and Reg D 12-month rolling period violation threshold for automatic product switch to checking account. For Example: If a customer has done Reg D violations for 3 months on a 12-month rolling period - then the customer account will be automatically downgraded (auto-product switch) to a checking account.

> **Note:**
>
> For more information about the configurations, refer to the section Business Product in this User Guide.

Reg D Auto Product Switch

For Reg D - If a customer has done Reg D violations for 3 months on a 12-month rolling period - then the customer account will be automatically downgraded (auto-product switch) to checking account.

A product switch configuration screen in Oracle Banking Retail Accounts allows the user to define the current business product and the new business product to which the account product needs to be switched to incase of more than the allowed number of monthly violations in a 12-month rolling period.

> **Note:**
>
> Automatic product switch is applicable only for United States Regulation D violation.

> **Note:**
>
> For more information about the configurations, refer to the section Product Switch in this User Guide.

2.24 Regulation DD Processing in Oracle Banking Retail Accounts

This topic describes the processing of Regulation DD in Oracle Banking Retail Accounts.

Regulation DD (Truth in Savings Act) is to enable consumers to make informed decisions about their accounts at depository institutions using uniform disclosures.

Enhancements were made to ensure the all the required information as per the Regulation D is available in the System and the same can be pulled by any third-party Reporting Solution for generating reports.

List of the information available in the system as follows:

- Interest details: Fixed rates, Tiered rates, Compounding methods, and Liquidation frequency.

- Balances: Ledger Balance, Collected Balance, and Average Balance.

- Annual Percentage Yield (APY), and Annual Percentage Yield Earned (APYE)

- Minimum balance to open an account.

- Minimum daily balance to be maintained.

- Regulation D - Transaction thresholds

- Statements (in addition to the transaction details, contain the information with respect to the APYE, a separate section to reflect the consolidated fees applied on the account)

- Details with respect to penalty rates and penalty amounts applied on early redemption of Certificate of Deposits.

> **Note:**
>
> - Details with repect to prior notifications for identified life cycle events of Certificate of Deposits and grace period details for Certificate of Deposit renewal will be available when the feature is added in the certificate deposit product.
> - Reports for Reg DD compliance are not provided from Oracle Banking Retail Accounts and these have to be generated form Bank's reporting application.

2.25 Regulation E Processing in Oracle Banking Retail Accounts

This topic describes the processing of Regulation E in Oracle Banking Retail Accounts.

Customers must be given clear disclosures about their rights, liabilities, and responsibilities according to Regulation E, or the Electronic Funds Transfer Act, when using electronic fund transfer services.

The customer must be informed about the error resolution process in the account statement, as required by the regulations, by the bank. An additional section called the "appendix" has been added to the statement to detail the compliance with this requirement.

During the monthly cycle in which a Reg E eligible transaction occurs in a CASA account, an interim statement must be generated according to Regulation E. At the account level, the periodic statement parameter determines the statement generation date and frequency if the statement cycle is longer than a month, such as quarterly. If a Reg E transaction occurs on the account during a month other than the one for periodic statements, then an interim statement will be generated for that month.

2.26 Back-up Withholding Tax in Oracle Banking Retail Accounts

This topic describes the processing of back-up withholding tax in Oracle Banking Retail Accounts.

If a bank customer is a taxpayer receiving certain types of income payments, the IRS requires the payer of these payments to report them on an information return. The person or business (bank) paying the customer doesn't generally withhold taxes from these types of payments, as it is assumed the customer will report and pay taxes on this income when they file their federal income tax return.

There are situations when the bank is required to withhold at the current federal and state rate percent. This federal or state rate tax is taken from any future payments to ensure the IRS receives the tax due on this income. The situations are as below:

- Under the BWH-B program because the customer failed to provide a correct taxpayer identification number (TIN) to the bank for reporting on the required information return.
- Under the BWH-C program because the customer failed to report or underreported interest and dividend income they received on their federal income tax return.
- Customer wants the bank to voluntarily deduct the backup withholding tax on interest payments. The rate of deduction can be any value as required by the bank customer.

The new System Data Elements as TAX_APPLICABLE, and VOLUNTARY_TAX_RATE are introduced and can be used in defining the tax formula in interest and charges module.

> **✎ Note:**
>
> For more details, refer to the *Interest and Charges User Guide*.

2.27 FDIC Modernization in Oracle Banking Retail Accounts

This topic describes the processing of FDIC Modernization in Oracle Banking Retail Accounts.

The FDIC (Federal Deposit Insurance Corporation) protects the depositors of insured depository institutions (IDIs) against the loss of their deposits due to an IDI failure (up to the applicable insurance limit). The FDIC pays deposit insurance upon the failure of an IDI. In paying deposit insurance, the FDIC insures the balance of each depositor's accounts, dollar-for-dollar, including principal and any accrued interest, up to the applicable insurance limit. The basic amount of FDIC deposit insurance coverage provided to depositors of an IDI is referred to as the Standard Maximum Deposit Insurance Amount ("SMDIA"). At present, the SMDIA is $250,000.

Following the failure of an IDI, the FDIC as receiver will liquidate the institution's assets for the benefit of the institution's creditors. Through the FDIC's payment of deposit insurance, the depositors will recover their insured funds (i.e., funds up to the insurance limit) in full.

An identifier at the bank level is introduced to determine if the bank is marked for insolvency proceedings. Also, the hold reason can be selected and set at bank level for applying the provisional holds.

A new configuration screen is available to maintain the balance threshold and hold percentages across business products basis which the holds are calculated and applied as part of the insovency batch processing.

2.28 Business Events in Oracle Banking Retail Accounts

This topic describes the processing of business events in online for Oracle Banking Retail Accounts in Oracle Banking Retail Accounts.

The System has the capability to generate events based customer-initiated or system-initiated actions. The system generates these events related to a customer and their accounts when activities or actions related to the customer or accounts take place that are useful for a service interaction. Some of these generated events are also important to be communicated to customers in a timely manner as per regulations.

The system has the capability to generate and hand over the event with the required details to an external system through Event Delivery Platform (EDP) for their consumption and the external system can use the data handed over for any purpose as deemed necessary.

The following business events is available as follows:

- Account Creation
- Debit transaction
- Credit transaction
- Minimum Credit or Debit transaction threshold

- Maximum Credit or Debit transaction threshold

The static data is factory shipped as part of this release as below.

When the event happens and passes the underlying rule, the system will publish the event with neccessary facts (Data) as shown in the table for the multible third party systems to consume. A single event can be published to multiple consumers.

> **Note:**
>
> Facts and Rules are the key elements for generating the Business Events. Banks can configure the Facts and Rules, with the naming convention specified in the below tables respectively.

Table 2-49   List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_BRANCH	Account Branch
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CLASS	Business Product
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CURRENCY	Account Currency
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CUSTNAME	Account Customer Name
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_CUSTNO	Account Customer Number
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_NAME	Account Name
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_NO	Account Number
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_OPENDATE	Account Open Date
OBRACC	NONFINANCIAL	ACCREATE	F_ACCOUNT_TYPE	Account Type
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_BRANCH	Transaction Account Branch
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_CURRENCY	Transaction Account Currency
OBRACC	FINANCIAL	ACTXN	F_TXN_ACCOUNT_NO	Transaction Account Number
OBRACC	FINANCIAL	ACTXN	F_TXN_ACY_AMOUNT	Transaction Account Currency Amount
OBRACC	FINANCIAL	ACTXN	F_TXN_CUSTOMER_NO	Transaction Customer Number
OBRACC	FINANCIAL	ACTXN	F_TXN_DRCRIND	Recon Transaction Debit-Credit Indicator
OBRACC	FINANCIAL	ACTXN	F_TXN_VALUEDATE	Recon Transaction Value Date

Table 2-50   List of Rules

Rule Name	Rule Description
EVENT_RULCACRE	Checking Account Creation
EVENT_RULSACRE	Savings Account Creation
EVENT_RULDRTXN	Debit Transaction
EVENT_RULCRTXN	Credit Transaction
EVENT_RULMINDR	Minimum Debit Threshold
EVENT_RULMINCR	Minimum Credit Threshold
EVENT_RULMAXDR	Maximum Debit Threshold
EVENT_RULMAXCR	Maximum Credit Threshold

Notifications

The below list of notifications are supported as follow:

- Account Dormancy
- Reg D Warning
- Reg D Violation
- Reg D Monthly Threshold Violation
- Reg D Violation for the Calendar Month
- Reg D Automatic Product Switch (Savings to Checking account)
- Signatory Change on Account
- Account Closure
- Extension of Reg CC Hold
- Garnishment Placement
- Account Block has been placed
- Notification for Statement Generation

Table 2-51   List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	ACCOUNTSTATUS	F_ACC_NO	Account Number
OBRACC	NOTICES	ACCOUNTSTATUS	F_ACC_CLOSURE_DATE	Closure Date
OBRACC	NOTICES	ACCOUNTSTATUS	F_ACC_STATUS	Account Status
OBRACC	NOTICES	ACCOUNTSTATUS	F_ESCHEATMENT_DATE	Escheatment Date
OBRACC	NOTICES	ACCOUNTSTATUS	F_CLOSURE_REASON	Closure Reason
OBRACC	NOTICES	ACCOUNTSTATUS	F_CUST_NO	Customer No
OBRACC	NOTICES	ACCOUNTSTATUS	F_ACC_NAME	Account Name
OBRACC	NOTICES	ACCOUNTSTATUS	F_ACC_TYPE	Account Type
OBRACC	NOTICES	ACCOUNTSTATUS	F_CUST_NAME	Customer Name
OBRACC	NOTICES	ACCOUNTSTATUS	F_CUST_TYPE	Customer Type

Table 2-51   (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	ACCSIGNATORY	F_ACC_TYPE	Account Type
OBRACC	NOTICES	ACCSIGNATORY	F_ACC_NO	Account Number
OBRACC	NOTICES	ACCSIGNATORY	F_ACC_NAME	Account Name
OBRACC	NOTICES	ACCSIGNATORY	F_JNT_HOLDER_CUST_NO	Joint Holder Customer No
OBRACC	NOTICES	ACCSIGNATORY	F_SIGNATORY_CHANGE_DATE	Signatory Changed Date
OBRACC	NOTICES	ACCSIGNATORY	F_JNT_HOLDER_CUST_NAME	Joint Holder Customer Name
OBRACC	NOTICES	ACCSIGNATORY	F_GUARDIAN_CUST_NO	Guardian Customer No
OBRACC	NOTICES	ACCSIGNATORY	F_CUST_NO	Customer No
OBRACC	NOTICES	ACCSIGNATORY	F_CUST_NAME	Customer Name
OBRACC	NOTICES	ACCSIGNATORY	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	ACCSIGNATORY	F_GUARDIAN_CUST_NAME	Guradian Customer Name
OBRACC	NOTICES	ACCSIGNATORY	F_GUARDIAN_CUST_TYPE	Joint Holder Customer Type
OBRACC	NOTICES	ACCSIGNATORY	F_JNT_HOLDER_CUST_TYPE	Guardian Customer Type
OBRACC	NOTICES	ACCSTATEMENT	F_ACC_NO	Account Number
OBRACC	NOTICES	ACCSTATEMENT	F_STMT_MODE	Statement Mode
OBRACC	NOTICES	ACCSTATEMENT	F_STMT_GENERATION_DATE	Statement Generation Date
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_NO	Customer No
OBRACC	NOTICES	ACCSTATEMENT	F_ACC_TYPE	Account Type
OBRACC	NOTICES	ACCSTATEMENT	F_ACC_NAME	Account Name
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_NAME	Customer Name
OBRACC	NOTICES	ACCSTATEMENT	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_BLK_AMOUNT	Garnishment Block Amount
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_NO	Account Number
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_ORDER_DATE	Garnishment Order Date
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_STATUS	Garnishment Status
OBRACC	NOTICES	AMOUNTBLOCK	F_GARNISHMENT_END_DATE	Garnishment End Date
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_NO	Customer No
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_TYPE	Account Type
OBRACC	NOTICES	AMOUNTBLOCK	F_ACC_NAME	Account Name
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	AMOUNTBLOCK	F_CUST_NAME	Customer Name
OBRACC	NOTICES	REGD	F_ACC_CLASS	Current Account Class

Table 2-51 (Cont.) List of Facts

Domain	Category	Event	Fact Name	Fact Description
OBRACC	NOTICES	REGD	F_DATE_OF_WARNING_THRESHOLD_BREACH	Date Of Warning Threshold Breach
OBRACC	NOTICES	REGD	F_VIOLATION_TXN_MONTH_AND_YEAR	Reg D Violation Transaction Month And Year
OBRACC	NOTICES	REGD	F_TXN_DESCRIPTION	Transaction Description
OBRACC	NOTICES	REGD	F_TXN_DATE	Transaction Date
OBRACC	NOTICES	REGD	F_TXN_CODE	Transaction Code
OBRACC	NOTICES	REGD	F_REG_D_WARNING_TRANSACTION_THRESHOLD	Reg D Warning Threshold
OBRACC	NOTICES	REGD	F_ACC_NO	Account Number
OBRACC	NOTICES	REGD	F_DATE_OF_VIOLATION_THRESHOLD_BREACH	Reg D Warning BreachDate
OBRACC	NOTICES	REGD	F_WARNING_TXN_MONTH_AND_YEAR	Reg D Warning Transaction MonthYear
OBRACC	NOTICES	REGD	F_REG_D_12_MONTH_ROLLING_PERIOD_VIOLATION_THRESHOLD	Reg D 12 Month Rolling Period Violation Threshold
OBRACC	NOTICES	REGD	F_REG_D_MONTHLY_VIOLATION_THRESHOLD	Reg D Monthly Violation Threshold
OBRACC	NOTICES	REGD	F_REG_D_TXN_COUNT_FOR_THE_MONTH	Reg D Transaction Count For The Month
OBRACC	NOTICES	REGD	F_REG_D_VIOLATION_MONTHS_IN_12_MONTH_ROLLING_PERIOD	Reg D Yearly Violation
OBRACC	NOTICES	REGD	F_REG_D_VIOLATION_THRESHOLD	Reg D Violation Threshold
OBRACC	NOTICES	REGD	F_CUST_NO	Customer No
OBRACC	NOTICES	REGD	F_ACC_TYPE	Account Type
OBRACC	NOTICES	REGD	F_ACC_NAME	Account Name
OBRACC	NOTICES	REGD	F_CUST_NAME	Customer Name
OBRACC	NOTICES	REGD	F_CUST_TYPE	Customer Type
OBRACC	NOTICES	REGD	F_NEW_ACC_CLASS	New Account Class

Table 2-52 List of Rules

Rule Name	Rule Description
EVENT_JOINT	Joint Holder

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Table 2-52   (Cont.) List of Rules

Rule Name	Rule Description
EVENT_GUAR	Guardian
EVENT_REGD_V_CAL_MNTH	Violation For Calendar Month
EVENT_REGD_V_YRLY	Yearly Violation
EVENT_REGD_V_MNTHLY	Monthly Threshold Violation
EVENT_REGD_WARN	Reg D Warning
EVENT_GARN	Garnishment
EVENT_STMT_PERIODIC	Periodic
EVENT_CLOSURE	Closure
EVENT_ESCH_CLOS	Escheatment Closure

2.29 Tax Forms in Oracle Banking Retail Accounts

This topic describes the processing of tax forms in Oracle Banking Retail Accounts.

The Internal Revenue Service (IRS) requires financial institutions to provide them and their customers information regarding the financial institution customer's income of various types. The IRS 1099 Form is a collection of tax forms documenting different types of payments made by an individual or a business that typically isn't the payee's employer. The payer fills out the form with the appropriate details and sends copies to the payee and the IRS, reporting payments made during the tax year. IRS Form 1099-INT focuses on interest income.

The details required as part of 1099 INT reporting include the below fields that are relevant from Oracle banking accounts perspective:

- Customer Number
- Account Number
- Start date of Financial Year
- End date of Financial Year
- Date of interest credit to account
- Interest paid amount
- Penalty amount (on early redemption of deposit)
- Customer residential address state
- FATCA indicator
- Second B notice
- Federal Income tax withheld
- State information (State, State Identification number, and State tax withheld).

Reporting of the below data that are part of 1099INT is not in scope for Oracle Banking Retail Accounts:

- Interest on US savings bonds and treasury
- Foreign tax withheld
- Tax-exempt interest

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Functional Activity Codes

This topic contains the functional activity codes available in Oracle Banking Retail Accounts.

Screen Name/API Name	Fucntional Activity Code	Action	Description
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_AMEND	MODIFY	To amend an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_AUTHORIZE	AUTHORIZE	To authorize an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_CLOSE	CLOSE	To close an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_DELETE	DELETE	To delete an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_NEW	NEW	To make a new account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_REMOVELOCK	All Operations	To remove lock on an account class resource
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_REOPEN	REOPEN	To reopen an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_SUBMIT	SUBMIT	To submit an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_VALIDATE	VALIDATE	To validate an account class
Business Product Maintenance	OBRACC_FA_ACCOUNTCLASSAGGREGATE_VIEW	VIEW	To view an account class
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_AMEND	UNLOCK	Update business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_CLOSE	CLOSE	Close business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_NEW	NEW	Create business product service API
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_REOPEN	REOPEN	Reopen business product service API

Screen Name/API Name	Fucntional Activity Code	Action	Description
Business Product Maintenance	OBRACC_FA_SER_ACCOUNTCLASSAGGREGATE_VIEW	VIEW	View business product service API
Business Events	CDDAPP_FA_LOG_NOTICE_EVENTGEN_SAVE	SAVE	Notice Event Generation Logging
Statement	DDASTMT_FA_DOWNLOAD_STATEMENT_SERVICE	VIEW	Download Account Statement Service
Statement	DDASTMT_FA_GENERATE_CONSOL_STMT_SERVICE	NEW	Generate consolidated statement service
Statement	DDASTMT_FA_GENERATE_STMT_SERVICE	NEW	Generate Account Statement Service
Statement	DDASTMT_FA_GET_STATEMENT_SERVICE	VIEW	Get Account Statement Service
Statement	DDASTMT_FA_SERVICE_GET_STATEMENT_PREF	VIEW	Get Account Statement Preferences
External Relationship Code	DDACFG_FA_EXTRELATIONSHIPCODE_GETSUMMARY	VIEW	View external relationsheip summary API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_AMEND	UNLOCK	Update Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_CLOSE	CLOSE	Close Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_NEW	NEW	Create Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_REOPEN	REOPEN	Reopen Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_CHEQUEBOOKSERVICE_VIEW	VIEW	View Cheque Book Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_AMEND	UNLOCK	Update Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_CLOSE	CLOSE	Close Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_NEW	NEW	Create Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_REOPEN	REOPEN	Reopen Stop Payment Services for Service API
Cheque Book Service	CDDAPP_FA_SER_STOPPAYMENT_VIEW	VIEW	View Stop Payment Services for Service API
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_ALLBRANCHACCOUNT	VIEW	To get all accounts of a branch

Screen Name/API Name	Fucntional Activity Code	Action	Description
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_AMEND	MODIFY	To amend an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_AUTHORIZE	AUTHORIZE	To authorize an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	To close an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_DELETE	DELETE	To delete an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_LISTALLACCOUNT	VIEW	To list all accounts
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_NEW	NEW	To create a new account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_REMOVELOCK	All Operations	To remove lock on an account resource
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	To reopen an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_SUBMIT	SUBMIT	To submit an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_VALIDATE	VALIDATE	To validate an account
Account Service	OBRACC_FA_ACCOUNTSERVICESAGGREGATE_VIEW	VIEW	To view an account
Account Service	OBRACC_FA_ACCOUNTSERVICES_MIGRATEACCOUNT	NEW	To migrate an external account
Integration Service	OBRACC_FA_GET_CUSTOMERDATA	VIEW	To Get customer data
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_ALERTS	VIEW	To Get customer alerts
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_ASSETSLIAB	VIEW	To Get customer assets liability details
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_CASASUMMARY	VIEW	To Get casa summary
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_HOUSEHOLD	VIEW	To Get customer details

Screen Name/API Name	Fucntional Activity Code	Action	Description
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_HOUSEHOLDBALANCE	VIEW	To Get customer balance
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_LASTTXN	VIEW	To Get last 5 transactions
Integration Service	OBRACC_FA_INTEGRATIONSERVICES_SUMMARY	VIEW	To Get customer summary
Product Switch	OBRACC_FA_SER_ACCOUNTBATCHSERVICE_NEW	NEW	For Product switch batch
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AMEND	MODIFY	To update account basic details
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AMEND_BASICDETAILS	MODIFY	To update account basic details
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_AUTO_AMEND	MODIFY	To auto modify account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_CHEQUEBOOK	NEW	To create chequebook for given accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_CLOSE	CLOSE	To close the account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_EXTERNALACCOUNTVALIDATION	VALIDATE	To validate external account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_GETCUSTACCOUNTS	VIEW	To get customer accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_GETERRORCODEENTRIES	VIEW	To get error code entries
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_NEW	NEW	To create a new account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_POPULATE_PRE_RECORD	NEW	To create pre record in external system
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_ACCOUNTMIS	All Operations	To push account mis

Screen Name/API Name	Fucntional Activity Code	Action	Description
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_CMCEXTERNAL	All Operations	To account to cmc external
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_CMCSTRADDRESS	All Operations	To push cmc structured address accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_ICACCOUNT	All Operations	To push IC accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_MCY	All Operations	To push to mcy account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_PUSH_STATEMENT	All Operations	To push account to statement service
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_REOPEN	REOPEN	To reopen a closed account
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_UPDATE_FINAL_STATUS	All Operations	To update final external handoff status
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_VALIDATEANDGETACCOUNTS	VALIDATE	To validate and get accounts
Account Service	OBRACC_FA_SER_ACCOUNTSERVICESAGGREGATE_VIEW	VIEW	To view an account
Product Switch	OBRACC_FA_SER_POPULATEACCPRODSWITCH_NEW	NEW	To populate account product switch entries
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_AMEND	MODIFY	To update account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_AUTHORIZE	AUTHORIZE	To authorize account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_CLOSE	CLOSE	To close account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_DELETE	DELETE	To delete account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_NEW	NEW	To create new account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_REMOVELOCK	All Operations	To remove lock on account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERATINGINSTR_REOPEN	REOPEN	To reopen a closed account operating instruction

Screen Name/API Name	Fucntional Activity Code	Action	Description
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_SUBMIT	SUBMIT	To submit account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_VALIDATE	VALIDATE	To validate account operating instruction
Mode Of Operation	RDDA_FA_ACCOPERA TINGINSTR_VIEW	VIEW	To view account operating instruction
Product Switch	RDDA_FA_AUTOPROD SWITCH_AMEND	MODIFY	To update auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_AUTHORIZE	AUTHORIZE	To authorize auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_CLOSE	CLOSE	To close auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_DELETE	DELETE	To delete auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_NEW	NEW	To create new auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_REMOVELOC K	All Operations	To remove lock on auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_REOPEN	REOPEN	To reopen a closed auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_SUBMIT	SUBMIT	To submit auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_SUMMARYEV ENT	VIEW	To get summary by event
Product Switch	RDDA_FA_AUTOPROD SWITCH_VALIDATE	VALIDATE	To validate auto product switch
Product Switch	RDDA_FA_AUTOPROD SWITCH_VIEW	VIEW	To view auto product switch
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_AMEND	MODIFY	To update garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_AUTHOR IZE	AUTHORIZE	To authorize garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_CLOSE	CLOSE	To close garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_DELETE	DELETE	To delete garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_NEW	NEW	To create new garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_REMOVE LOCK	All Operations	To remove lock on garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_REOPEN	REOPEN	To reopen a closed garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_SUBMIT	SUBMIT	To submit garnishment parameters
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_VALIDAT E	VALIDATE	To valdiate garnishment parameters

Screen Name/API Name	Fucntional Activity Code	Action	Description
Garnishment Parameters	RDDA_FA_GARNISHM ENTPARAMS_VIEW	VIEW	To view garnishment parameters
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_AMEND	MODIFY	To update joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_AUTHORIZE	AUTHORIZE	To authorize joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_CLOSE	CLOSE	To close joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_DELETE	DELETE	To delete joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_NEW	NEW	To create new joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_REMOVELOC K	All Operations	To remove lock on joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_REOPEN	REOPEN	To reopen a closed joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_SUBMIT	SUBMIT	To submit joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_VALIDATE	VALIDATE	To validate joint holder type
Joint Holder Type	RDDA_FA_JOINTHOLD ERTYPE_VIEW	VIEW	To view joint holder type
Balance Enquiry	RDDA_FA_PP_TXNBS_ GET_BALANCES	VIEW	To get balances
Balance Enquiry	RDDA_FA_PP_TXNBS_ GET_BALANCES_SER VICE	VIEW	To get balances
Product Switch	RDDA_FA_PP_TXNBS_ REGD_VIOLATION	NEW	To trigger product switch if account has regulatory violation
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_AMEND	MODIFY	To update relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_AUTHORIZE	AUTHORIZE	To authorize relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_CLOSE	CLOSE	To close relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_DELETE	DELETE	To delete relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_NEW	NEW	To create new relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_REMOVELO CK	All Operations	To remove lock on relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_REOPEN	REOPEN	To reopen a closed relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_SUBMIT	SUBMIT	To submit a relationship type
Relationship Type	RDDA_FA_RELATIONS HIPTYPE_VALIDATE	VALIDATE	To validate a relationship type

Screen Name/API Name	Fucntional Activity Code	Action	Description
Relationship Type	RDDA_FA_RELATIONSHIPTYPE_VIEW	VIEW	To view relationship type
Courtesy Pay Maintenance	PLATO_FA_BATCH_RDDATXNPPBTCH_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Courtesy Pay Maintenance	OBRACC_FA_COURTESYPAY_BATCH	NEW	Process Courtesy Pay requests
Courtesy Pay Maintenance	OBRACC_FA_COURTESYPAY_EVALBATCH	NEW	Evaluate Courtesy Pay batches
Courtesy Pay Maintenance	OBRACC_FA_COURTESYPAY_ALLOCATEBATCH	NEW	Allocate calls for Courtesy Pay
Courtesy Pay Maintenance	OBRACC_FA_COURTESYPAY_BATCH	NEW	Process Courtesy Pay requests
Courtesy Pay Maintenance	OBRACC_FA_COURTESYPAY_EVALBATCH	NEW	Evaluate Courtesy Pay batches
Garnishment Parameters	RDDA_FA_SER_GARNISHMENTPARAMS_VIEW	VIEW	To view garnishment parameters
Garnishment Order	PLATO_FA_BATCH_RDDATXNPPACCSERV_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Garnishment Order	RDDA_FA_GARNISHMENTORDER_GETALL	VIEW	View garnishment details by garnishment numbe
Garnishment Order	RDDA_FA_GARNISHMENTORDER_NEW	NEW	Initiate a new garnishment order.
Garnishment Order	RDDA_FA_GARNISHMENTORDER_AMEND	UNLOCK	Update the details of existing garnishment orders.
Garnishment Order	RDDA_FA_GARNISHMENTORDER_ACCOUNTINFO	VIEW	Retrieve account details
Garnishment Order	RDDA_FA_GARNISHMENTORDER_VIEW	VIEW	Access information on existing garnishments
Initial Deposit	RDDA_FA_PP_TXN_US_GET_INTIALDEPOSIT	VIEW	Get all valid Initial funded accounts
Initial Deposit	RDDA_FA_PP_TXN_US_PROCESS_ACCOUNTS	VIEW	Initial funding batch process
Initial Deposit	RDDA_FA_PP_TXN_US_PROCESS_BATCH	VIEW	Initial funding batch to release the allocation
Initial Deposit	RDDA_FA_PP_TXN_US_RELEASE_ALLOCATION	VIEW	Common Endpoints exposed by plato-batch-dependencies
Initial Deposit	PLATO_FA_BATCH_OBCDDATXNUS_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Initial Deposit	PLATO_FA_BATCH_OBRACCTXNUS_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Account Batch	RDDA_FA_PP_ACC_BTCH_AUTO_PROD_SWITCH_BATCH	VIEW	The endpoint supports for online and Batch as it reads these records from driver table and updates the record with status Processded or Error in driver.

Screen Name/API Name	Fucntional Activity Code	Action	Description
Account Batch	RDDA_FA_PP_ACC_BTCH_POPULATE_PROD_ENTRIES	VIEW	The endpoint is used to populate product details such as old account class,new account class, source system,status,business date and branch in driver table.
Account Batch	CDDA_FA_PP_ACC_BTCH_POPULATE_PROD_ENTRIES	VIEW	The endpoint is used to populate product details such as old account class,new account class, source system,status,business date and branch in driver table.
Account Batch	CDDA_FA_PP_ACC_BTCH_AUTO_PROD_SWITCH_BATCH	VIEW	The endpoint supports for online and Batch as it reads these records from driver table and updates the record with status Processded or Error in driver.
Account Batch	PLATO_FA_BATCH_RDDAPPACCBATCH_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Account Batch	PLATO_FA_BATCH_DDAPPACCBATCH_FUNC	VIEW	Common Endpoints exposed by plato-batch-dependencies
Event Generation	CDDAPP_FA_LOG_NOTICE_EVENTGEN_SAVE	SAVE	To log notice events in event generation service
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_NEW	NEW	Creating new Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_AMEND	UNLOCK	Modify/Amend Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_VIEW	VIEW	View Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_AUTHORIZE	AUTHORIZE	Authorize Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_DELETE	DELETE	Delete Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_CLOSE	CLOSE	Close Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_REOPEN	REOPEN	Reopen Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_REJECT	REJECT	Reject Insolvency Block Details
Insolvency Block Details	DDACFG_FA_INSOLVENCYBLOCK_GETSUMMARY	VIEW	Get summary of Insolvency Block Details
Insolvency Batch	OBRACC_FA_INSOLVENCYBTCH_PREPROCESS	NEW	Insolvency preprocess batch for allocation
Insolvency Batch	OBRACC_FA_INSOLVENCYBTCH_BATCHRUN	NEW	Insolvency batch process that are allocated in the preprocess batch
Insolvency Batch	OBRACC_FA_INSOLVENCYBTCH_ABORT	NEW	Abort insolvency batch

Table A-1   Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account 360	CSR_FA_CASA_DASH	Query Details	Get the details of the account and balance.
Account 360	CASA_FA_CUST_ACC_360_ACCOUNT_AMOUNTSANDDATES	Query Details	Get the details of the standing instructions.
Account 360	CASA_FA_CUST_ACC_360_LAST_TXN_FETCH	Query Details	Get the details of recent transaction of the account.
Address Update	CSR_FA_ADDR_SAVE	Initiation	Initiate the address update request.
Address Update	CSR_FA_ADDR_AUTH	Authorization	Approve or Reject the address update request.
Address Update	CSR_FA_ADDR_RETRY	Handoff Retry	Retry or Reject the address update request from handoff retry stage.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_SAVE	Initiation	Initiate the joint holder update request.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_AUTH	Authorization	Approve or Reject the joint holder update request.
Joint Holder Maintenance	CSR_FA_JOINT_HOLDER_RETRY	Handoff Retry	Retry or Reject the joint holder update request from handoff retry stage.
Beneficiary Update	CSR_FA_NOM_SAVE	Initiation	Initiate the nominee update request.
Beneficiary Update	CSR_FA_NOM_AUTH	Authorization	Approve or Reject the beneficiary update request.
Beneficiary Update	CSR_FA_NOM_RETRY	Handoff Retry	Retry or Reject the beneficiary update request from handoff retry stage.
Account Preferences	CSR_FA_ACC_PREF_SAVE	Initiation	Initiate the account preferences request.
Account Preferences	CSR_FA_ACC_PREF_AUTH	Authorization	Approve or Reject the account preferences update request.
Account Preferences	CSR_FA_ACC_PREF_RETRY	Handoff Retry	Retry or Reject the account preferences update request from handoff retry stage.
Account Closure	CSR_FA_ACC_CLSR_SAVE	Initiation	Initiate the Account closure request.
Account Closure	CSR_FA_ACC_CLSR_AUTH	Authorization	Approve or Reject the Account closure request.
Account Closure	CSR_FA_ACC_CLSR_RETRY	Handoff Retry	Retry or Reject the Account closure request from handoff retry stage.
Account Closure	CSR_FA_ACC_CLSR_VALIDATE	Validation Retry	Retry or delete the account closure validation failures.
Account Closure Inquiry	CSR_FA_ACC_CLSR_INQ	Inquiry	Inquire the Account closure details.
Customer Relationship Maintenance	CSR_FA_CUSRELATION_SAVE	Initiation	Initiate the customer relationship maintenance update request.

Table A-1 (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Customer Relationship Maintenance	CSR_FA_CUSRELATION_AUTH	Authorization	Approve or Reject the customer relationship maintenance update request.
Customer Relationship Maintenance	CSR_FA_CUSRELATION_RETRY	Handoff Retry	Retry or Reject the customer relationship maintenance update request from handoff retry stage.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_CREATE_RESOURCE	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GETBY_RESOURCEID	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_UPDATE_RESOURCE	Modify	Modify the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_DELETE_RESOURCE	Delete	Delete the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_VALIDATE_RESOURCE	Validate	Validate the Bulletin maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_SUBMIT_RESOURCE	Create	Create the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_UNAUTHRESOURCE	Authorize	Authorize the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_AUHTORIZE_RESOURCE	Authorize	Authorize Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_REMOVE_RESOURCELOCK	Create	Create Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_PERMACT_ONRES	Inquiry	Inquire the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_GET_RESOURCEHIST	Inquiry	Inquire the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_CLOSE_RESOURCE	Close	Close the Bulletin Maintenance.
Create Bulletin	OBBRN_FA_BULLETINDETAIL_REOPEN_RESOURCE	Reopen	Reopen the Bulletin Maintenance.
View Bulletin	OBBRN_FA_BULLETINDETAIL_GET_BOARD	View	View the bulletin board details.
View Bulletin	OBBRN_FA_BULLETINDETAIL_GET_RESOURCEAGGR	View	View the bulletin board details.
Memo Maintenance	OBBRN_FA_MEMO_MAINT_SAVE	Initiation	Initiate memo request
Memo Maintenance	OBBRN_FA_MEMO_MAINT_AUTH	Authorization	Approve or reject memo request
Memo Maintenance	OBBRN_FA_MEMO_MAINT_RETRY	Handoff Retry	Retry or reject memo request from handoff retry stage
Transaction View and Print	OBBRN_FA_APPLICATION_WORKFLOW_MAPPING_GET	Inquiry	Process Driver stage Submit
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_SAVE	Initiation	Initiate the account statement frequency request.

Table A-1   (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_AUTH	Authorization	Approve or Reject the account statement frequency request.
Account Statement Frequency	CSR_FA_ACCT_STATEMENT_FREQ_RETRY	Handoff Retry	Retry or Reject the account statement frequency from handoff retry stage.
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_GET	Inquiry	To fetch the existing statement
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_POST	Inquiry	This is to generate the consolidated account statements
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_LOOP	Inquiry	This is to generate the consolidated account statements
Consolidated Adhoc Statement	CSR_FA_CONSOL_ADHOC_ACC_STMT_DL	Inquiry	This is to download the generated statement
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_SAVE	Initiation	Initiate the activation of Inactive or Dormant account request.
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_RETRY	Authorization	Approve or Reject the activation of Inactive or Dormant account request.
Activate Dormant Account	CSR_FA_ACTIVATE_DORMANT_ACCT_AUTH	Handoff Retry	Retry or Reject the activation of Inactive or Dormant account from handoff retry stage.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_SAVE	Initiation	Initiate the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_AUTH	Authorization	Approve or Reject the account status change request.
Account Status Change	CSR_FA_ACCSTAT_CHANGE_RETRY	Handoff Retry	Retry or Reject the account status change request from handoff retry stage.
Overdraft Limit Summary	CSR_FA_LIMITS_SUMMARY	Inquiry	Fetch all Overdraft details for the account.
Courtesy Pay Maintenance	CSR_FA_COURTESY_PAY_SAVE	Initiation	Initiate the courtesy pay maintenance request.
Courtesy Pay Maintenance	CSR_FA_COURTESY_PAY_AUTH	Authorization	Approve or Reject the courtesy pay maintenance request.
Courtesy Pay Maintenance	CSR_FA_COURTESY_PAY_RETRY	Handoff Retry	Retry or Reject the courtesy pay maintenance from handoff retry stage.
Create Amount Block	CSR_FA_AMNT_SAVE	Initiation	Initiate the create amount block request.
Create Amount Block	CSR_FA_AMNT_AUTH	Authorization	Approve or Reject the create amount block request.

Table A-1   (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Create Amount Block	CSR_FA_AMNT_RETRY	Handoff Retry	Retry or Reject the create amount block from handoff retry stage.
View and Modify Amount Block	CSR_FA_AMNTM_SAVE	Initiation	Initiate the modify amount block request.
View and Modify Amount Block	CSR_FA_AMNTM_AUTH	Authorization	Approve or Reject the modify amount block request.
View and Modify Amount Block	CSR_FA_AMNTM_RETRY	Handoff Retry	Retry or Reject the modify amount block from handoff retry stage.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_SAVE	Initiation	Initiate the close amount block request.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_AUTH	Authorization	Approve or Reject the close amount block request.
View and Modify Amount Block	CSR_FA_CLOSE_AMNTM_RETRY	Handoff Retry	Retry or Reject the close amount block from handoff retry stage.
Account Garnishment	CSR_FA_ACC_GARNSH_SAVE	Initiation	Initiate the garnishment request.
Account Garnishment	CSR_FA_ACC_GARNSH_AUTH	Authorization	Approve or Reject the garnishment request.
Account Garnishment	CSR_FA_ACC_GARNSH_RETRY	Handoff Retry	Retry or Reject the garnishment from handoff retry stage.
Check Book Request	CSR_FA_CHEQUEBOOKREQ_POST	Initiation	Initiate the check book request.
Check Book Request	CSR_FA_CHEQUEBOOKREQ_AUTH	Authorization	Approve or Reject the check book request.
Check Book Request	CSR_FA_CHEQUEBOOKREQ_RETRY	Handoff Retry	Retry or Reject the check book request from handoff retry stage.
Stop Check Payment	CSR_FA_STOPCHEQUE_SAVE	Initiation	Initiate the stop check payment request.
Stop Check Payment	CSR_FA_STOPCHEQUE_AUTH	Authorization	Approve or Reject the stop check payment request.
Stop Check Payment	CSR_FA_STOPCHEQUE_RETRY	Handoff Retry	Retry or Reject the stop check payment request from handoff retry stage.
View and Modify Stop Check	CSR_FA_STOPCHECK_SAVE	Initiation	Initiate the Modify Stop Check request.
View and Modify Stop Check	CSR_FA_STOPCHECK_AUTH	Authorization	Approve or Reject the Modify Stop Check request.
View and Modify Stop Check	CSR_FA_STOPCHECK_RETRY	Handoff Retry	Retry or Reject the Modify Stop Check request from handoff retry stage.
Check Book Status Change	CSR_FA_CHEQSTATCHANGE_SAVE	Initiation	Initiate the check book status change request.
Check Book Status Change	CSR_FA_CHEQSTATCHANGE_AUTH	Authorization	Approve or Reject the check book status change request.

Table A-1   (Cont.) Functional Activity Codes for Account Servicing Screens

Screen Name/API Name	Functional Activity Code	Action	Description
Check Book Status Change	CSR_FA_CHEQSTATCHANGE_RETRY	Handoff Retry	Retry or Reject the check book status change request from handoff retry stage.
Account Transactions	CSR_FA_ACC_TRN	Query Details	Get the account transactions.
Check Status Inquiry	CSR_FA_CHEQUE_STATUS_INQUIRY	Query Details	Perform check status inquiry.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_SAVE	Initiation	Initiate Account Product Transfer request.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_AUTH	Authorization	Approve or Reject Account Product Transfer request.
Account Product Transfer	CSR_FA_ACCTPRODTRANSFER_RETRY	Handoff Retry	Retry or Reject Account Product Transfer request.
Regulation D Transaction Inquiry	CSR_FA_REGD_QUERY	Query Details	Get the Reg D transaction details.

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B

Error Codes and Messages

This topic contains error codes and messages found while using Oracle Banking Retail Accounts Service.

Table B-1   List of Error Codes and Messages

Error Code	Error Message
CAPM-COM-001	Record does not exist
CAPM-COM-002	Unable to parse JSON
CAPM-COM-003	Application Number cannot be blank or "null".
CAPM-COM-004	Process Ref Number cannot be blank or "null".
CAPM-COM-005	Error saving the datasegment
CAPM-COM-006	Unexpected error occurred during runtime
CAPM-COM-007	Application Initiated Successfully
CAPM-DEL-001	Record deleted successfully
CAPM-DEL-002	Record(s) deleted successfully
CAPM-DEL-003	Failed to Delete the record
CAPM-MOD-001	Record Successfully Modified
CAPM-MOD-002	Failed to Update the record
CAPM-SAV-001	Record Saved Successfully.
CAPM-SAV-002	Failed to create the record
CAPM-SAV-003	The record is validated and saved successfully.
CAPM-SAV-004	Record already exists
CAPM-VAL-001	The record is successfully validated.
CAPM-VAL-002	Error in fetching Summary Info.
CAPM-TJS-VAL-00	Process code is not set for the selected Lifecycle
CAPM-TJS-VAL-01	AccountType, LifeCycleCode, BranchCode cannot be null
CAPM-TJS-VAL-02	BusinessProcess Code cannot be null
CAPM-TJS-VAL-03	Failed to generate the reference number
CAPM-TJS-VAL-04	No business process code found
CAPM-TJS-VAL-05	Application Initiation Failed
CAPM-TJS-VAL-06	Unable to Parse Application Initiation Json
CAPM-TJS-VAL-07	Process Code cannot be null for the lifecycle
CAPM-TJS-VAL-08	Error in retrieving application category
CAPM-TJS-VAL-09	Error in retrieving TaskID List
CAPM-TJS-VAL-10	Workflow Definition Not Found
CAPM-TJS-VAL-11	Error while checking workflow definition existence
CAPM-TJS-VAL-12	Response from EA service is null
CAPM-TJS-VAL-13	Only maximum 4 characters are allowed
CAPM-TJS-VAL-14	Invalid Event Serial Number. Value should be a positive number
CAPM-TJS-VAL-15	The record is successfully validated.
CAPM-TJS-MOD-00	Record Successfully Modified

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-TJS-SAV-00	Record Saved Successfully.
CAPM-TJS-COM-00	Unable to parse JSON
CAPM-TJS-COM-01	Application Number cannot be blank or "null".
CAPM-TJS-COM-02	Unexpected error occurred during runtime
CAPM-TJS-COM-03	Application Initiated Successfully
CAPM-TJS-COM-04	Application Number cannot be blank or "null".
CAPM-TJS-VAL-16	Error while checking workflow definition existence
CAPM-TJS-COM-05	Update status failed
CAPM-TJS-COM-06	Unable to get sub-domain info
CAPM-TJS-VAL-17	Application date parsing failed
CAPM-TJS-VAL-18	Application number not valid
CAPM-TJS-VAL-19	Unable to parse application transaction flow JSON
CAPM-TJS-VAL-21	Failed in parsing date
CAPM-TJS-SAV-01	Record Saved Successfully.
CAPM-TJS-VAL-22	Source code cannot be null or empty
CAPM-TJS-VAL-23	Error while parsing source code from DDA-CONFIG-SOURCECODE-SERVICES
CAPM-TJS-VAL-24	Source code is invalid
CAPM-TJS-VAL-25	Error in getting data from DDA-CONFIG-SOURCECODE-SERVICES
CAPM-TJS-VAL-26	Error in validating the record.
CAPM-TJS-DEF-00	Error in defaulting source code details
CAPM-TJS-VAL-27	Invalid entry type
CAPM-TJS-VAL-28	Invalid posting into
CAPM-TJS-VAL-29	Account currency amount cannot be NULL or empty
CAPM-TJS-VAL-30	Exchange rate cannot be NULL or empty
CAPM-TJS-VAL-31	Branch currency amount cannot be NULL or empty
CAPM-TJS-VAL-32	Invalid value date format
CAPM-TJS-VAL-33	Value date cannot be NULL or empty
CAPM-TJS-VAL-34	Invalid availability info
CAPM-TJS-VAL-35	Availability info cannot be NULL or empty
CAPM-ACS-COM-F1	Direct Banking Required must be Y/N only
CAPM-ACS-COM-F2	Current Status is invalid
CAPM-ACS-COM-G0	Multi Currency Account must be Y/N only
CAPM-ACS-COM-G1	Renew Unit must be positive Number
CAPM-ACS-COM-G2	Next Renew Limit must be greater than Zero
CAPM-ACS-COM-G3	Renew Frequency must Daily (D)/Yearly (Y/Monthly(M)
CAPM-ACS-COM-G4	Request Status is Invalid
CAPM-ACS-COM-G5	Cheque Level Reorder must be empty/null
CAPM-ACS-COM-G6	No Of Leaves Reorder must be empty/null
CAPM-ACS-COM-G7	Cheque Level Reorder is Invalid
CAPM-ACS-COM-G8	No Of Leaves Reorder is Invalid
CAPM-ACS-COM-G9	Reporting GL is not allowed
CAPM-ACS-COM-H0	At least one limit Type is required

Table B-1 (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-COM-H1	Tod Limit should be greater than Zero
CAPM-ACS-COM-H2	Daylight Limit should be greater than Zero
CAPM-ACS-DEF-01	Error in defaulting Account Statement Preferences
CAPM-ACS-DEF-02	Error in Defaulting Provisioning and Reporting Line
CAPM-ACS-DEF-03	Error in defaulting Account Preferences
CAPM-ACS-DEF-04	Error in defaulting Account Status
CAPM-ACS-DEF-05	Error in defaulting Account Features
CAPM-ACS-DEF-06	Error in defaulting Account Limits
CAPM-ACS-DEF-07	Error in defaulting Account Signatory
CAPM-ACS-DEF-08	Error in defaulting initial funding
CAPM-ACS-DEF-09	Error in defaulting multi Currency Account
CAPM-ACS-DEF-10	Error in defaulting Account Address
CAPM-ACS-DEF-AA	Error in defaulting Interest Details
CAPM-ACS-DEF-AC	Error in defaulting Charges
CAPM-ACS-DEF-AD	Error in defaulting Account Status
CAPM-ACS-DEF-AE	Error in defaulting Account Statement Preferences
CAPM-ACS-DEF-AF	Error in defaulting Provisioning ReportingLine
CAPM-ACS-DEF-AG	Error in defaulting AccountPreferences
CAPM-ACS-DEF-AH	Error in defaulting Account Features
CAPM-ACS-DEF-AI	Error in defaulting Account Limits
CAPM-ACS-DEF-AJ	Error in defaulting Account Mis
CAPM-ACS-DEF-AK	Error in defaulting Account Signatory
CAPM-ACS-DEF-AL	Error in defaulting Initial Funding
CAPM-ACS-DEF-AM	Error in defaulting MultiCurrency
CAPM-ACS-DEF-AN	Error in defaulting Account Address
CAPM-ACS-VAL-01	Auto Debit Card Request cannot be null.
CAPM-ACS-VAL-02	Request Reference Number cannot be null.
CAPM-ACS-VAL-M0	Process code is not set for the selected Lifecycle
CAPM-ACS-VAL-M1	Account Type,Life Cycle Code, Branch Code cannot be null
CAPM-ACS-VAL-M2	Business Process Code cannot be null
CAPM-ACS-VAL-M4	Failed to generate the reference number
CAPM-ACS-VAL-M3	Error in parsing date. Date should be in yyyy-MM-dd
CAPM-ACS-VAL-M5	No business process code found
CAPM-ACS-VAL-M6	Application Initiation Failed
CAPM-ACS-VAL-M7	Unable to Parse Application Initiation Json
CAPM-ACS-VAL-M8	Process Code cannot be null for the lifecycle
CAPM-ACS-VAL-M9	Error in retrieving application category
CAPM-ACS-VAL-N0	Error in retrieving TaskID List
CAPM-ACS-VAL-N3	Fail to acquire Plato Task
CAPM-ACS-VAL-N1	Workflow Definition Not Found
CAPM-ACS-VAL-N2	Error while checking workflow definition existence
CAPM-ACS-VAL-N4	No data found for this Application Number
CAPM-ACS-VAL-N5	Failed To Invoke OBRH

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-N6	Handoff Completed Successfully
CAPM-ACS-VAL-N7	Handoff Failed due to network issue
CAPM-ACS-COM-00	Customer Account Basic Details is NULL
CAPM-ACS-COM-01	Account Group is Empty/NULL
CAPM-ACS-COM-02	Invalid Account Number
CAPM-ACS-COM-03	Invalid Customer Number
CAPM-ACS-COM-04	Invalid Branch Code
CAPM-ACS-COM-05	Invalid Currency
CAPM-ACS-COM-06	Invalid Account Class
CAPM-ACS-COM-07	Invalid Account Type
CAPM-ACS-COM-08	Not a Multi Currency Account Class. MultiCurrency_Account flag should be N
CAPM-ACS-COM-09	MultiCurrency Account Class. MultiCurrency_Account flag should be Y
CAPM-ACS-COM-10	RTL should be N
CAPM-ACS-COM-11	IBAN should be N
CAPM-ACS-COM-12	Referral Required should be N
CAPM-ACS-COM-13	Account Preferences is empty
CAPM-ACS-COM-14	ATM Required should be N
CAPM-ACS-COM-15	Cheque Book Required should be N
CAPM-ACS-COM-16	Cheque Book Autoreorder should be N
CAPM-ACS-COM-17	Invalid max Cheque rejections
CAPM-ACS-COM-18	Direct Banking Required should be N
CAPM-ACS-COM-19	Direct Banking Required should be Y
CAPM-ACS-COM-20	NULL Account number in Account status
CAPM-ACS-COM-21	NULL Branch Code in Account status
CAPM-ACS-COM-22	Invalid value for Status change automatic
CAPM-ACS-COM-23	Invalid value for No Debits
CAPM-ACS-COM-24	Invalid value for No Credits
CAPM-ACS-COM-25	Invalid value for Stop Payment
CAPM-ACS-COM-26	Invalid value for Dormant
CAPM-ACS-COM-27	Invalid value for Frozen
CAPM-ACS-COM-28	Current Status to be NORM in Account opening
CAPM-ACS-COM-29	Dormancy Parameter must be D(Debit) or C(Credit) or A(Any of Credit or Debit) or M(Manual)
CAPM-ACS-COM-30	Invalid date for Status Since
CAPM-ACS-COM-31	Cheque Leaves must be numeric
CAPM-ACS-COM-32	Invalid date for Order Date
CAPM-ACS-COM-33	First Cheque Number has to be numeric
CAPM-ACS-COM-34	Invalid value for Cheque leaves
CAPM-ACS-COM-36	Branch Code in Cheque Book request is empty"
CAPM-ACS-COM-37	Account number in Cheque Book request is empty
CAPM-ACS-COM-38	Cheque Book number in Cheque Book request is empty
CAPM-ACS-COM-39	Cheque number in Cheque Book request is empty

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-COM-40	Leaf Number Status of Cheque Details cannot be empty
CAPM-ACS-COM-41	Interest Details must not be Empty/Null
CAPM-ACS-COM-42	Currency cannot be duplicated
CAPM-ACS-COM-43	Invalid value for Waive Interest
CAPM-ACS-COM-44	Invalid value for Open, can be Y or N
CAPM-ACS-COM-45	Invalid value for Variance
CAPM-ACS-COM-46	Duplicate Currency selected in MultiCurrency
CAPM-ACS-COM-47	Invalid Fund Utilization sequence
CAPM-ACS-COM-48	OD required in Account Class is N. AUF limit should not be entered
CAPM-ACS-COM-49	OD required in Account Class is N. AUF limit start date should not be entered
CAPM-ACS-COM-50	OD required in Account Class is N. AUF limit end date should not be entered
CAPM-ACS-COM-51	OD required in Account Class is N. AUF margin should not be entered
CAPM-ACS-COM-52	Invalid AUF limit start date
CAPM-ACS-COM-53	Invalid AUF limit end date
CAPM-ACS-COM-54	AufMargin must not be empty when Od FacReq is set to Y in Account Class
CAPM-ACS-COM-55	OD required in Account Class is N. TOD limit should not be entered
CAPM-ACS-COM-56	OD required in Account Class is N. TOD limit start date should not be entered
CAPM-ACS-COM-57	OD required in Account Class is N. TOD limit end date should not be entered
CAPM-ACS-COM-58	TodLimit is must not be empty when OdFacReq is set to Y in Account Class
CAPM-ACS-COM-59	Invalid TOD limit start date
CAPM-ACS-COM-60	Invalid TOD limit end date
CAPM-ACS-COM-61	OD required in Account Class is N. Day light limit should not be entered
CAPM-ACS-COM-62	Invalid Renew TOD
CAPM-ACS-COM-63	Renew TOD is N. Renew frequency should be NULL
CAPM-ACS-COM-64	Renew TOD is N. Renew unit should be NULL
CAPM-ACS-COM-65	Renew TOD is N. Next renewal limit should be NULL
CAPM-ACS-COM-66	Invalid Linkage reference
CAPM-ACS-COM-67	Linked Amount must be Numeric
CAPM-ACS-COM-68	Invalid Effective date
CAPM-ACS-COM-69	Account number different from the master
CAPM-ACS-COM-70	Currency different from the master
CAPM-ACS-COM-71	Invalid Provisioning and GL
CAPM-ACS-COM-72	Invalid Status
CAPM-ACS-COM-73	Invalid Debit GL
CAPM-ACS-COM-74	Invalid Credit GL
CAPM-ACS-COM-75	Propagate reporting GL is Y. Status should not be entered
CAPM-ACS-COM-76	Propagate reporting GL is Y. Debit GL should not be entered
CAPM-ACS-COM-77	Propagate reporting GL is Y. Credit GL should not be entered

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-COM-78	Invalid Language Code
CAPM-ACS-COM-79	Account address is Empty / NULL
CAPM-ACS-COM-80	Address type is Empty / NULL
CAPM-ACS-COM-81	Order details is Empty / NULL
CAPM-ACS-COM-82	Invalid IBAN Account number
CAPM-ACS-COM-83	Invalid Product Code
CAPM-ACS-COM-84	Invalid UDE Currency
CAPM-ACS-COM-85	Invalid UDE element id
CAPM-ACS-COM-86	Invalid Rate Code
CAPM-ACS-COM-87	Invalid Calculation Account
CAPM-ACS-COM-88	Invalid Interest Booking Branch Code
CAPM-ACS-COM-89	Invalid Interest Booking Account
CAPM-ACS-COM-90	Effective date is before Account open date
CAPM-ACS-COM-91	Start date is before Account open date
CAPM-ACS-COM-92	Effective date is before Account open date
CAPM-ACS-COM-93	Status since should be Account open date
CAPM-ACS-COM-A1	AddressType length is more then 22.
CAPM-ACS-COM-A2	PostCode can not be blank and empty
CAPM-ACS-COM-A3	TownName can not be blank and empty
CAPM-ACS-COM-A4	Country can not be blank and empty
CAPM-ACS-COM-A5	Department length is out of limit
CAPM-ACS-COM-A6	SubDepartment length is out of limit
CAPM-ACS-COM-A7	StreetName length is out of limit
CAPM-ACS-COM-A8	BuildingNumber length is out of limit
CAPM-ACS-COM-A9	BuildingName length is out of limit
CAPM-ACS-COM-A0	Floor length is out of limit
CAPM-ACS-COM-B0	PostBox length is out of limit
CAPM-ACS-COM-B1	Room length is out of limit
CAPM-ACS-COM-B2	PostCode length is out of limit
CAPM-ACS-COM-B3	TownName length is out of limit
CAPM-ACS-COM-B4	TownLocationName length is out of limit
CAPM-ACS-COM-B5	DistrictName length is out of limit
CAPM-ACS-COM-B6	CountrySubDivision length is out of limit
CAPM-ACS-COM-B7	Country length is out of limit
CAPM-ACS-COM-C1	RealTimeLiquidity must be Y/N only
CAPM-ACS-COM-C2	IBAN Required must be Y/N only
CAPM-ACS-COM-C3	ReferralRequired can be Y/N only
CAPM-ACS-COM-C4	ATM Required must be Y/N only
CAPM-ACS-COM-C5	Cheque Book Required must be Y/N only
CAPM-ACS-COM-C6	Cheque Book AutoReorder must be Y/N only
CAPM-ACS-VAL-U4	Minimum one address should be marked as default
CAPM-ACS-VAL-U5	Default address must have mail media
CAPM-ACS-VAL-C8	Invalid Advice

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-70	Customer Number not valid
CAPM-ACS-VAL-71	Currency not valid
CAPM-ACS-VAL-72	Account Class not valid
CAPM-ACS-VAL-04	Account Number cannot be null.
CAPM-ACS-VAL-78	When the statement type is chosen as None then Cycle and On should not be captured.
CAPM-ACS-VAL-79	Primary Cycle must not be Empty/Null
CAPM-ACS-VAL-80	Primary On must not be Empty/Null
CAPM-ACS-VAL-S2	Primary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R1	Primary Swift Address required only when Swift Required is set to Y
CAPM-ACS-VAL-S4	Primary Statement Swift Address must not be Empty/Null
CAPM-ACS-VAL-82	Secondary Cycle must not be Empty/Null
CAPM-ACS-VAL-93	Invalid Primary Cycle
CAPM-ACS-VAL-S5	Secondary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R2	Secondary SwiftAddress required only when Swift Required is set to Y
CAPM-ACS-VAL-S7	Secondary Swift Address must not be Empty/Null
CAPM-ACS-VAL-86	Tertiary On must not be Empty/Null
CAPM-ACS-VAL-S8	Tertiary Statement Format must not be Empty/Null
CAPM-ACS-VAL-R3	Tertiary Swift Address required only when Swift Required is set to Y
CAPM-ACS-VAL-R0	Tertiary Swift Address must not be Empty/Null
CAPM-ACS-VAL-94	Invalid Secondary Cycle
CAPM-ACS-VAL-95	Invalid Tertiary Cycle
CAPM-ACS-VAL-27	Language Code does not match from the LOV.
CAPM-ACS-VAL-E8	Branch Date is null
CAPM-ACS-VAL-E9	Amount not valid
CAPM-ACS-VAL-F0	Effective Date is not valid
CAPM-ACS-VAL-F1	Effective date should not be before branch date
CAPM-ACS-VAL-F2	Expiry Date date should not be before branch date
CAPM-ACS-VAL-F3	Expiry Date date should not be before effective date
CAPM-ACS-VAL-S0	Duplicate sub account currency not allowed
CAPM-ACS-VAL-34	Customer Name cannot be null.
CAPM-ACS-VAL-35	Party Type cannot be null
CAPM-ACS-VAL-36	Country of Incorporation cannot be null.
CAPM-ACS-VAL-37	Date of Incorporation cannot be null
CAPM-ACS-VAL-38	Place of Incorporation cannot be null
CAPM-ACS-VAL-39	KYC status cannot be null
CAPM-ACS-VAL-40	Preferred language cannot be null
CAPM-ACS-VAL-41	Media in Customer Address Maintenance cannot be null
CAPM-ACS-VAL-42	Address Type in Customer Address Maintenance cannot be null
CAPM-ACS-VAL-43	Country code value does not match from the LOV API
CAPM-ACS-VAL-44	Preferred Language does not match from the LOV.
CAPM-ACS-VAL-45	House/Building, city, zip code, email address and state cannot be null
CAPM-ACS-VAL-46	Mail address is mandatory

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-47	Swift, mobile,fax or phone either one should be have details.
CAPM-ACS-VAL-C7	Reporting GL must contain atleast one NORM status during SAVE
CAPM-ACS-VAL-G3	Stop Payments Type should be A or C
CAPM-ACS-VAL-G4	Effective Date is not valid
CAPM-ACS-VAL-G5	Effective date should not be before branch date
CAPM-ACS-VAL-G6	Expiry Date date should not be before branch date
CAPM-ACS-VAL-G7	Expiry Date date should not be before effective date
CAPM-ACS-VAL-N8	Record already Handed off
CAPM-ACS-VAL-N9	Failed to parse data to ProductProcess due to network issue
CAPM-ACS-VAL-T1	Customer Number not generated
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
CAPM-ACS-VAL-05	Cannot have Request Reference Number for empty Card Products.
CAPM-COM-020	Unable to get Sub-domain info from Transaction Controller
CAPM-ACS-VAL-H9	$1 is an invalid branch code
CAPM-ACS-VAL-H8	Chequebook required flag is disabled for account $1
CAPM-ACS-COM-J0	Failed to get amount block details
CAPM-ACS-COM-J1	Error while get amount block details
CAPM-ACS-COM-J2	Failed to post amount block details
CAPM-ACS-COM-J3	Error while post amount block details
CAPM-ACS-COM-J4	Failed to update amount block details
CAPM-ACS-COM-J5	Error while amend amount block details
CAPM-ACS-COM-J6	Failed to close amount block
CAPM-ACS-COM-J7	Error while close amount block
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully canceled $1.
GCS-COM-011	$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to sub-domain datasegment failed
GCS-COM-021	Error deleting the sub-domain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to sub-domain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once authorised
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-REVT-01	Record reverted successfully
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CAPM-ACT-VAL-01	AccountType is Mandatory.
CAPM-ACT-VAL-02	AccountType Code is Mandatory.
CAPM-ACT-VAL-03	AccountType Description is Mandatory.
CAPM-ACT-LOV-01	Error in getting data from Account class service
CAPM-ACT-LOV-02	Error while Parsing data from Account Class service
CAPM-ACT-LOV-03	Account class code is invalid
CAPM-BPC-CDS-00	Account Type of Advices not matching with Basic Details
CAPM-BPC-CDS-01	Branch Code of Advices not matching with Basic Details
CAPM-BPC-CDS-02	Account Type of Checklists not matching with Basic Details
CAPM-BPC-CDS-03	BranchCode of Checklists not matching with Basic Details
CAPM-BPC-CDS-04	Account Type of Data segments not matching with Basic Details
CAPM-BPC-CDS-05	Branch Code of Data segments not matching with Basic Details
CAPM-BPC-CDS-06	Account Type of Documents not matching with Basic Details
CAPM-BPC-CDS-07	Branch Code of Documents not matching with Basic Details
CAPM-BPC-MAN-00	LIFE CYCLE is Mandatory
CAPM-BPC-MAN-01	Work Flow Definition is Mandatory
CAPM-BPC-MAN-02	Account Type is Mandatory
CAPM-BPC-MAN-03	Branch Code is Mandatory
CAPM-BPC-MAN-04	Business Process Code is Mandatory in $1
CAPM-BPC-MAN-05	Party Role Code is Mandatory in $1
CAPM-BPC-MAN-06	Account Type is Mandatory in $1
CAPM-BPC-MAN-07	Branch Code is Mandatory in $1
CAPM-BPC-MAN-08	Account Type is Mandatory in $1
CAPM-BPC-MAN-09	Branch Code is Mandatory in $1
CAPM-BPC-MAN-10	Account Type is Mandatory in $1
CAPM-BPC-MAN-11	Branch Code is Mandatory in $1
CAPM-BPC-MAN-12	Account Type is Mandatory in $1
CAPM-BPC-MAN-13	Branch Code is Mandatory in $1
CAPM-BPC-MAN-14	Functional Code and Functional Desc is Mandatory in $1
CAPM-BPC-MAN-15	Service Name and Service endpoint is Mandatory in $1
CAPM-BPC-MAN-18	Stage configuration is Mandatory
CAPM-BPC-MAN-19	StageDatasegment configuration is Mandatory
CAPM-BPC-MAN-20	No Stage configured in this process
CAPM-BPC-VAL-00	Source stage value should be either Y/N
CAPM-BPC-VAL-01	Cannot have more than 1 source Stage

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-BPC-VAL-02	Business process code should be in Upper Case and should not contain any special characters
CAPM-BPC-VAL-03	$1 Functional code is invalid
CAPM-BPC-VAL-04	Business process code should be of length 6
CAPM-BPC-VAL-05	Record already exist with same Lifecycle and AccountType
CAPM-BPC-VAL-06	Unable to fetch and validateLifecycle Code data
CAPM-BPC-VAL-07	Unable to fetch and validate branch Code data
CAPM-BPC-VAL-08	Unable to fetch and validate AccountType
CAPM-BPC-LOV-00	$1 is not a valid LifeCycle Code
CAPM-BPC-LOV-01	$1 is not a valid AccountType Code in BasicDetails
CAPM-BPC-LOV-02	$1 is not a valid Branch Code in BasicDetails
CAPM-BPC-LOV-03	$1 is not a valid AccountType in Advice
CAPM-BPC-LOV-04	$1 is not a valid BranchCode in Advice
CAPM-BPC-LOV-13	$1 is not a valid RoleCode in Advice
CAPM-BPC-LOV-05	$1 is not a valid AccountType in Checklist
CAPM-BPC-LOV-06	$1 is not a valid BranchCode in Checklist
CAPM-BPC-LOV-07	$1 is not a valid AccountType in Document
CAPM-BPC-LOV-08	$1 is not a valid BranchCode in Document
CAPM-BPC-LOV-09	$1 is not a valid DocumentCode
CAPM-BPC-LOV-10	$1 is not a valid AccountType in Datasegments
CAPM-BPC-LOV-11	$1 is not a valid BranchCode in Datasegments
CAPM-BPC-LOV-12	$1 is not a valid DatasegmentCode
CAPM-BPC-OVR-00	No Advices configured in this process
CAPM-BPC-OVR-01	No Checklist configured in this process
CAPM-BPC-OVR-02	No Document configured in this process
CAPM-BPC-VAL-09	$1 Stage : Service Name and Endpoint is invalid
CAPM-BPC-VAL-10	Unable to fetch and validate Service Endpoint
CAPM-BPC-VAL-11	Unable to fetch and validate FunctionalActivity
CAPM-TRO-001	Failed in Updating Task
CAPM-TRO-002	Stage Updated Successfully
CAPM-TRO-003	Failed in Updating Transaction Log
CAPM-TRO-004	Application Number, Process Code and Stagecode are mandatory
CAPM-TRO-005	No transaction exists with the given application number
CAPM-TRO-007	Approval Pending for Business Overrides
CAPM-TRO-008	Workflow and TaskID are mandatory
CAPM-TRO-009	Failed in updating stage
CAPM-TRO-010	Sending advice failed, Preferred Contact Media Not Found
CAPM-TRO-011	Task Not Found in Current Branch
CAPM-TRO-012	$1 Datasegment is Mandatory
CAPM-TRO-013	Upload Mandatory Documents
CAPM-TRO-014	Upload Mandatory Checklist
CAPM-TRO-015	ProcessRef Number is Mandatory
CAPM-TRO-016	Initiation Process Failed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-TRO-017	Workflow definition not found
CAPM-TRO-018	Error while checking workflow definition existence
CAPM-TRO-019	Failed in task search API call
CAPM-TRO-021	Business process not available for the given productCode
CAPM-TRO-023	Failed in task search API call
CAPM-TRO-022	Business process fetch failed due to some error
CAPM-TRO-020	Failed in Getting Descriptions
CAPM-TRO-024	Unable to Fetch Dashboard filter
CAPM-TRO-025	Unable to update Dashboard filter
CAPM-COM-015	Mandatory Document check failed
CAPM-COM-016	Mandatory Datasegment check failed
CAPM-COM-017	Checklist check failed
CAPM-COM-018	Overrides check failed
CAPM-COM-019	Domain data validation failed
CAPM-ACS-VAL-F9	Duplicate Account Number
CAPM-STP-VAL-24	Invalid Cheque Number given
CAPM-ACS-COM-I5	Primary Swift Address Not Allowed
CAPM-ACS-COM-I6	Secondary Swift Address Not Allowed
CAPM-ACS-COM-I7	Tertiary Swift Address Not Allowed
CAPM-TJS-VAL-36	Related account cannot be NULL or empty for the selected posting into
CAPM-TJS-VAL-37	Reversal Accounting Reference cannot be NULL or empty if reversal is set to true
CAPM-TJS-VAL-38	Account number not matching with the list of account numbers in core-account-service
CAPM-TJS-VAL-39	Account number cannot be NULL or empty
CAPM-TJS-VAL-40	Account number cannot be defaulted from source code as it is not present in source-code-services
CAPM-TJS-VAL-41	Account branch cannot be NULL or empty
CAPM-TJS-VAL-42	Account currency cannot be NULL or empty
CAPM-TJS-VAL-43	Account currency amount cannot be NULL or empty
CAPM-TJS-VAL-44	Invalid booking date/transaction init date format
CAPM-TJS-VAL-45	Booking date/transaction init date is neither specified by user nor available in branch service
CAPM-TJS-VAL-46	Error while fetching date from branch service
CAPM-TJS-VAL-47	Value date of transaction account is less than account open date
CAPM-TJS-VAL-48	Value date is earlier than the permitted back value days
CAPM-TJS-VAL-49	Error while fetching account open date
CAPM-TJS-VAL-50	Error while fetching branch parameters details from config service
CAPM-TJS-VAL-51	Error while parsing branch parameters details from config service
CAPM-TJS-VAL-52	Error while validating value date with branch parameters as the required info is NULL
CAPM-TJS-VAL-53	Error while parsing account number from core-account-service
CAPM-TJS-VAL-54	Error while fetching account numbers from core-account-service
CAPM-TJS-VAL-55	Branch parameters details is not available for the selected branch

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-TJS-VAL-56	Account branch cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-57	Account currency cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-58	Exchange rate cannot be defaulted, as the required branch parameters is not available for the selected branch
CAPM-TJS-VAL-59	Exchange rate cannot be defaulted, as either account currency or branch local currency is NULL or empty
CAPM-TJS-VAL-60	Account open date cannot be defaulted from account, as the configured value is NULL or empty
CAPM-TJS-VAL-61	Error while parsing transaction code from transaction-code-services
CAPM-TJS-VAL-62	Available days cannot be defaulted from transaction code, as the configured value is NULL or empty
CAPM-TJS-VAL-63	Available days cannot be defaulted, as the required entry is not available for the selected transaction code
CAPM-TJS-VAL-64	Error while parsing available days from transaction code service response
CAPM-TJS-VAL-65	Error while calling business process services to fetch business process code details
CAPM-STP-VAL-01	Branch Date is null.
CAPM-STP-VAL-02	Branch Code must be the Branch you logged in
CAPM-STP-VAL-03	Account Number is not valid or not having chequebook facility
CAPM-STP-VAL-04	Stop PaymentType must be A or C Type
CAPM-STP-VAL-05	Effective Date is not valid
CAPM-STP-VAL-06	Effective date should not be before branch date
CAPM-STP-VAL-07	Expiry Date date should not be before branch date
CAPM-STP-VAL-08	Expiry Date date should not be before effective date
CAPM-STP-VAL-09	Both Start Cheque Number/Amount cannot be Null/Empty at the Same time
CAPM-STP-VAL-10	Amount is invalid ,should must greater than 0
CAPM-STP-VAL-11	Stop Payment can be requested either with ChequeNumber or Amount, not both
CAPM-STP-VAL-12	Resource Id and operation Type must not be null.
CAPM-STP-VAL-13	Stop payment type cannot be changed
CAPM-STP-VAL-14	Start Cheque Number cannot be changed
CAPM-STP-VAL-15	End Cheque Number cannot be changed
CAPM-STP-VAL-16	Amount cannot be changed
CAPM-STP-VAL-17	Effective date cannot be changed
CAPM-STP-VAL-18	Source code cannot be changed
CAPM-STP-VAL-19	Start and End Cheque Number should be within the assigned chequebook number range
CAPM-STP-VAL-22	stop payment already issued for this cheque number
CAPM-STP-VAL-23	Expiry Date cannot overlap with existing Stop Payment date
CAPP-ACC-VAL-01	Account Class Parameter In One or More Account Mask is Not match with Entered Account Class Length
CAPP-ACC-VAL-02	Start date should be in yyyy-MM-dd format

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-03	End date should be in yyyy-MM-dd format
CAPP-ACC-VAL-04	Start date should not be blank if end date is selected
CAPP-ACC-VAL-05	End date should not be before start date
CAPP-ACC-VAL-06	Daily Fixed Time is not a valid time
CAPP-ACC-VAL-07	Account type should be of S or U or C or D
CAPP-ACC-VAL-08	Account code should be should be 4 character alpha numeric
CAPP-ACC-VAL-09	Unauthorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-10	Authorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-11	Notice frequency should be O or D or W or M or Y or N
CAPP-ACC-VAL-12	Inactive account notice generation days should be between 0 and 999
CAPP-ACC-VAL-13	Limit for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-14	Transaction code for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-15	Limit for Unprinted Transaction is mandatory if Compression Required is selected.
CAPP-ACC-VAL-16	Transaction Code is mandatory if Compression Required is selected
CAPP-ACC-VAL-17	Iban account type is mandatory if Compression Required is selected
CAPP-ACC-VAL-18	Iban account type should be 4 character alpha numeric
CAPP-ACC-VAL-19	Daily Fixed Time value should be with respect to STDCAMPM
CAPP-ACC-VAL-20	Cheque Book Required can either be Y/N
CAPP-ACC-VAL-21	Lodgement book should be empty as Passbook Facility Req is Y
CAPP-ACC-VAL-22	Cheque Book related data is not applicable as Checkbook Required is N
CAPP-ACC-VAL-23	Reorder Level cannot be null or zero
CAPP-ACC-VAL-24	Reorder Number cannot be null or zero
CAPP-ACC-VAL-25	Max Check Reject cannot be null or < 1
CAPP-ACC-VAL-26	Channel Details is not applicable as Direct Banking Req is N
CAPP-ACC-VAL-27	Margin on Advance against Uncollected Funds should be between 0 or 100
CAPP-ACC-VAL-28	Sequence cannot have null value
CAPP-ACC-VAL-29	RateValue should be between 0 or 100
CAPP-ACC-VAL-30	Max Rate cannot be a negative value
CAPP-ACC-VAL-31	Max Rate should be between 0 or 100
CAPP-ACC-VAL-32	Max Rate cannot have null value
CAPP-ACC-VAL-33	Min Rate cannot be a negative value
CAPP-ACC-VAL-34	MaxRate should be between 0 or 100
CAPP-ACC-VAL-35	Maximum Rate should be greater than or equal to Minimum Rate
CAPP-ACC-VAL-36	Entered rate outside acceptable range for interest rate
CAPP-ACC-VAL-37	Input either rate code or interest rate for a limit category
CAPP-ACC-VAL-38	Atleast one of Rate Code or Rate Value should be available on Save. For Term Deposits both can be null if Default Deposit Rate is Yes.
CAPP-ACC-VAL-39	Statement cycles should be blank when Statement Type is None
CAPP-ACC-VAL-40	Statement Day cannot be blank
CAPP-ACC-VAL-41	Statement cycles have to be different

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-42	If Hourly Cycle is selected only Hourly Frequency should have the value
CAPP-ACC-VAL-43	If Daily Cycle is selected only Daily Fixed Time should have the value
CAPP-ACC-VAL-44	Hourly Frequency or Daily Fixed Time cannot be selected when Cycle is NULL
CAPP-ACC-VAL-45	Statement Fee ON field not applicable for Daily Cycle
CAPP-ACC-VAL-46	Invalid Statement Fee Cycle
CAPP-ACC-VAL-47	Primary ON field contains invalid Month
CAPP-ACC-VAL-48	Primary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-49	Secondary ON field should have values between 1 to 31
CAPP-ACC-VAL-50	Secondary ON field contains invalid week
CAPP-ACC-VAL-51	Secondary ON field contains invalid Month
CAPP-ACC-VAL-52	Secondary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-53	Invalid Primary Cycle
CAPP-ACC-VAL-54	Invalid Secondary Cycle
CAPP-ACC-VAL-55	Invalid Tertiary Cycle
CAPP-ACC-VAL-56	Tertiary ON field should have values between 1 to 31
CAPP-ACC-VAL-57	Tertiary ON field contains invalid week
CAPP-ACC-VAL-58	Tertiary ON field contains invalid Month
CAPP-ACC-VAL-59	Tertiary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-60	Invalid Provisioning Frequency
CAPP-ACC-VAL-61	Invalid Provisioning Currency
CAPP-ACC-VAL-62	Invalid Natural GL
CAPP-ACC-VAL-63	LiquidationDays should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-64	Fee Period should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-65	Advice Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-66	Verify Funds cannot be Y if Liquidation Mode is Manual
CAPP-ACC-VAL-67	Advice days is not applicable as Charge Start Advice is N
CAPP-ACC-VAL-68	Charge Start Advice can either be Y/N
CAPP-ACC-VAL-69	Verify Funds can either be Y/N
CAPP-ACC-VAL-70	Debit Notice can either be Y/N
CAPP-ACC-VAL-71	Interest And Charges Required can either be Y/N
CAPP-ACC-VAL-72	Liquidate Receivable can either be Y/N
CAPP-ACC-VAL-73	MinRate cannot be null
CAPP-ACC-VAL-74	Not a valid Limit Type
CAPP-ACC-VAL-75	Auto Reorder Cheque Book can either be Y/N
CAPP-ACC-VAL-76	Direct Banking Required can either be Y/N
CAPP-ACC-VAL-77	Daylight Limit can either be Y/N
CAPP-ACC-VAL-78	Allow Collateral Linkage can either be Y/N
CAPP-ACC-VAL-79	OD Facility Required can either be Y/N
CAPP-ACC-VAL-80	Dormancy Days should be > 0
CAPP-ACC-VAL-81	Account Class should not be more than 6 character

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-MAN-01	Account class is mandatory
CAPP-ACC-MAN-02	Account type is mandatory
CAPP-ACC-MOD-01	Account class already used in account service
CAPP-ACC-CLO-01	Account class already used in account service
CAPP-ACC-LOV-01	$1 is not a valid Event Class code
CAPP-ACC-LOV-02	$1 is not a valid Source Code
CAPP-ACC-LOV-03	$1 is not a valid Banking Channel
CAPP-ACC-LOV-04	$1 is not a valid Status in Status Rule Definition
CAPP-ACC-LOV-05	$1 is not a valid Status in GL Details
CAPP-ACC-LOV-06	$1 is not a valid EventClass code
CAPP-ACC-LOV-07	$1 is not a valid Exposure Category
CAPP-ACC-LOV-08	$1 is not a valid Accounting Role
CAPP-ACC-LOV-09	$1 is not a valid GL Line
CAPP-ACC-LOV-10	$1 is invalid data in Primary ON field
CAPP-ACC-LOV-11	$1 is invalid data in Secondary ON field
CAPP-ACC-LOV-12	$1 is invalid data in Tertiary ON field
CAPP-ACC-LOV-13	$1 is invalid data in Statement Fee ON field
CAPP-ACC-LOV-14	$1 is invalid data in credit GL Line
CAPP-ACC-LOV-15	$1 is invalid data in debit GL Line
CAPP-ACC-LOV-16	$1 is invalid data in Account Head
CAPP-ACC-LOV-17	Error parsing time , Time should be in hh:mm:ss format
CAPP-ACC-LOV-18	Invalid Mis Group
CAPP-ACC-LOV-19	Mis class/code/type mismatch for $1/$2/$3
CAPP-ACC-LOV-20	No data found from Bank configuration for validations
CAPP-ACC-LOV-21	Unable to get camStartDate from Bank Configuration
CAPP-ACC-LOV-22	Unable to get camEndDate from Bank Configuration
CAPP-ACC-LOV-23	Unable to get account mask from Bank Configuration
CAPP-ACC-LOV-24	Unable to get event class code from Event Class Configuration
CAPP-ACC-LOV-25	No data found in Event Class Configuration for validations
CAPP-ACC-LOV-26	Unable to get event class code summary from Event Class Configuration
CAPP-ACC-LOV-27	No data found for event class code summary in Event Class Configuration for validations
CAPP-ACC-LOV-28	Unable to get accounting role from Event Class Configuration
CAPP-ACC-LOV-29	No data found for accounting role in Event Class Configuration for validations
CAPP-ACC-LOV-30	Unable to get exposure category from Exposure Category Configuration
CAPP-ACC-LOV-31	No data found from Exposure Category Configuration for validations
CAPP-ACC-LOV-32	Unable to get gl code from CMC External Chart Configuration
CAPP-ACC-LOV-33	No data found from CMC External Chart Configuration for validations
CAPP-ACC-LOV-34	Unable to get gl code from Customer GL Configuration
CAPP-ACC-LOV-35	No data found from Customer GL Configuration for validations
CAPP-ACC-LOV-36	No data found from CMC MIS Group Configuration for validations
CAPP-ACC-LOV-37	Unable to get misGroup from CMC MIS Group Configuration

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-LOV-38	No data found from CMC MIS Class Configuration for validations
CAPP-ACC-LOV-39	Unable to get mis class/mis type from CMC MIS Group Configuration
CAPP-ACC-LOV-40	No statement maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-41	Unable to get statement maintenance data from Maintenance(static data) services
CAPP-ACC-LOV-42	Unable to get status code from Status Code Configuration
CAPP-ACC-LOV-43	No data found from Status Code Configuration for validations
CAPP-ACC-LOV-44	No maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-45	Unable to get maintenance data from Maintenance(static data) services
CAPP-ACC-CDS-01	IBAN required is set to true in account feature datasegment
CAPP-ACC-CDS-02	IBAN required is set to false in account feature datasegment
CAPP-ACC-VAL-82	Duplicate Source Code is not allowed
CAPP-ACC-VAL-83	Duplicate Bank channel is not allowed
CAPP-ACC-VAL-84	Source Code should not be null or empty
CAPP-ACC-VAL-85	Duplicate Account Role is not allowed
CAPP-ACC-VAL-86	Account Role cannot be null
CAPP-ACC-VAL-87	Duplicate Status is not allowed
CAPP-ACC-VAL-88	Status cannot be null
CAPP-ACC-VAL-89	Dormancy days should be greater than zero
CAPP-ACC-VAL-90	Dormancy parameter should be D or C or B or M
CAPP-ACC-VAL-91	Status code cannot be Null or Empty
CAPP-ACC-VAL-92	Sequence number cannot be Null or Empty
CAPP-ACC-VAL-93	Rule Id cannot be Null or Empty
CAPP-ACC-LOV-46	$1 is not a valid Status code
CAPP-ACC-LOV-47	$1 is not a valid Status Sequence Number
CAPP-ACC-LOV-48	$1 is not a valid Rule Id
CAPP-ACC-LOV-49	No rules found in Rule List from rule service
CAPP-ACC-LOV-50	Unable to fetch rule list from rule service
CAPP-ACC-VAL-94	Currencies cannot be empty when multi currency required is true
CAPP-ACC-VAL-95	Currency cannot be null or empty
CAPP-ACC-VAL-96	Currencies should be empty when multi currency required is false
CAPP-ACC-LOV-51	$1 is not a valid currency
CAPP-ACC-LOV-52	No currency code found in Currency List from CMC-Currency-Service
CAPP-ACC-LOV-53	Unable to get data from CMC-Currency-Service
CAPP-ACC-CLI-01	OBIC - Create External Group Failed
CAPP-ACC-CLI-02	IC - Product Mapping Failed
CAPP-ACC-LOV-54	Unable to get sources from cmc-external-system-services
CAPP-ACC-VAL-97	Product code cannot be null or empty
CAPP-ACC-VAL-98	Open cannot be null or empty
CAPP-ACC-VAL-99	Open should be either Y or N
CAPP-ACC-VAL-AA	Duplicate status is not allowed in rule definition
CAPP-ACC-VAL-AB	Duplicate combination of Product Code and Currency not allowed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-AC	Atleast one rule definition is required when Automatic status change is on
CAPP-ACC-VAL-AD	Rule definition is allowed only when Automatic status change is on
CAPP-ACC-VAL-AE	Atleast one GL reporting with NORM status is mandatory
CAPP-ACC-VAL-AF	Credit GL cannot be null or empty
CAPP-ACC-VAL-AG	Debit GL cannot be null or empty
CAPM-ACS-VAL-06	Cannot have empty Request Reference Number for Card Products.
CAPM-ACS-VAL-07	Account Open Date cannot be after card Application Date.
CAPM-ACS-VAL-10	Account Open Date cannot be after orderDate.
CAPM-ACS-VAL-11	First Check Number is not null hence Check Number Mask cannot be empty
CAPM-ACS-VAL-12	Sum of First Cheque Number and Cheque Leaves is greater than the numeric values in Cheque Number Mask
CAPM-ACS-VAL-13	Cheque Number Mask in numeric and Length of First Cheque Number and Cheque Number Mask does not match
CAPM-ACS-VAL-14	Cheque Number Mask in alphanumeric and Length of First Cheque Number and Cheque Number Mask does not match.
CAPM-ACS-VAL-15	Length of alpha part of First Cheque Number not equal to the length of alpha_part of Cheque Number Mask.
CAPM-ACS-VAL-16	Length of numeric part of First Cheque Number not equal to the length of numeric part of Cheque Number Mask.
CAPM-ACS-VAL-17	First Cheque Number has to be numeric
CAPM-ACS-VAL-18	Cheque Leaves cannot be null or 0
CAPM-ACS-VAL-19	Branch Code cannot be empty
CAPM-ACS-VAL-20	Account Number cannot be empty
CAPM-ACS-VAL-21	Cheque Leaves cannot be empty
CAPM-ACS-VAL-22	Branch Code of Cheque Details cannot be empty
CAPM-ACS-VAL-23	Account number of Cheque Details cannot be empty
CAPM-ACS-VAL-24	Cheque Book Number of Cheque Details cannot be empty
CAPM-ACS-VAL-25	Cheque Number of Cheque Details cannot be empty
CAPM-ACS-VAL-26	Leaf Number Status of Cheque Details cannot be empty
CAPM-ACS-VAL-51	Account Address is Mandatory.
CAPM-ACS-VAL-52	Account Branch must not be Empty/Null.
CAPM-ACS-VAL-53	Account Name must not be Empty/Null
CAPM-ACS-VAL-54	Address Type is Mandatory.
CAPM-ACS-VAL-56	Valid Media is Mandatory.
CAPM-ACS-VAL-57	Valid Language is Mandatory.
CAPM-ACS-VAL-58	Language is Mandatory.
CAPM-ACS-VAL-59	Interest Details must not be Empty/Null
CAPM-ACS-VAL-60	Interest Start Date must not be Empty/Null
CAPM-ACS-VAL-61	Charge Start Date must not be Empty/Null
CAPM-ACS-VAL-62	Interest start date cannot be before account open date
CAPM-ACS-VAL-63	Charge start date cannot be before account open date
CAPM-ACS-VAL-64	Customer Account Basic Details must not be Empty/Null
CAPM-ACS-VAL-65	Customer Number must not be Empty/Null

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-66	Currency must not be Empty/Null
CAPM-ACS-VAL-67	Account Class must not be Empty/Null
CAPM-ACS-VAL-68	Account Number must not be Empty/Null
CAPM-ACS-VAL-69	Branch must not be Empty/Null
CAPM-ACS-VAL-73	Account Statement Preferences must not be Empty/Null
CAPM-ACS-VAL-74	Iban On Advices must not be Empty/Null
CAPM-ACS-VAL-75	Interest Statement must not be Empty/Null
CAPM-ACS-VAL-76	Debit Credit Advices must not be Empty/Null
CAPM-ACS-VAL-77	Primary Statement Type must not be Empty/Null
CAPM-ACS-VAL-81	Secondary Statement Type must not be Empty/Null
CAPM-ACS-VAL-83	SecondaryOn must not be Empty/Null
CAPM-ACS-VAL-84	Tertiary Statement Type must not be Empty/Null
CAPM-ACS-VAL-85	Tertiary Cycle must not be Empty/Null
CAPM-ACS-VAL-87	Camt052 Cycle must not be Empty/Null
CAPM-ACS-VAL-88	Hourly Frequency must not be Empty/Null
CAPM-ACS-VAL-89	Daily Fixed Time must not be Empty/Null
CAPM-ACS-VAL-90	Statement Fees Req must not be Empty/Null
CAPM-ACS-VAL-91	Statement Fees Cycle and Statement Fees On must not be Empty/Null
CAPM-ACS-VAL-92	Statement Fees Cycle and Statement Fees On must be Empty/Null
CAPM-ACS-VAL-96	Hourly Frequency not valid
CAPM-ACS-VAL-97	Invalid Branch Code
CAPM-ACS-VAL-98	Invalid Account Number
CAPM-ACS-VAL-A1	Account Preferences must not be Empty/Null
CAPM-ACS-VAL-A2	ATM Required must not be Empty/Null
CAPM-ACS-VAL-A3	ATM Required is a mandatory field. If NOT checked it denotes that the preference is not enabled for the account
CAPM-ACS-VAL-A4	Daily Amount Limit field will be enabled if ATM required is Yes
CAPM-ACS-VAL-A5	Daily Count Limit field will be enabled if ATM required is Yes
CAPM-ACS-VAL-A6	Cheque Book Required is a mandatory field. If NOT checked it denotes that the preference is not enabled for the account
CAPM-ACS-VAL-A7	Auto Reorder Of ChequeBook field will be enabled if Cheque book required is Yes
CAPM-ACS-VAL-A8	Reorder Cheque Level field will be enabled if Cheque book required is Yes and Auto reorder of cheque book is Yes
CAPM-ACS-VAL-A9	Reorder No Of Leaves field will be enabled if Cheque book required is Yes and Auto reorder of cheque book is Yes
CAPM-ACS-VAL-B1	Max No Of Cheque Rejections field will be enabled if Cheque book required is Yes
CAPM-ACS-VAL-B2	MediaType must not be Empty/Null
CAPM-ACS-VAL-B3	Media Address must not be Empty/Null
CAPM-ACS-VAL-B4	Media must not be Empty/Null
CAPM-ACS-VAL-B5	Invalid Exposure category
CAPM-ACS-VAL-B6	Invalid Status Code
CAPM-ACS-VAL-B7	Invalid DebitGL

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-B8	Invalid CreditGL
CAPM-ACS-VAL-B9	Account Signatory must not be Empty/Null
CAPM-ACS-VAL-C0	Account Message must not be Empty/Null
CAPM-ACS-VAL-C1	Minimum Number Of Signatures must not be Empty/Null
CAPM-ACS-VAL-C2	CifID must not be Empty/Null
CAPM-ACS-VAL-C3	CIF Signature Id must not be Empty/Null
CAPM-ACS-VAL-C4	Signature Message must not be Empty/Null
CAPM-ACS-VAL-C5	Signature Type must not be Empty/Null
CAPM-ACS-VAL-C6	Account Group must not be Empty/Null
CAPM-ACS-VAL-C9	Unable to fetch account class data
CAPM-ACS-VAL-D0	Unable to fetch Advice data
CAPM-ACS-VAL-D1	Unable to fetch GLCode data
CAPM-ACS-VAL-D2	Unable to fetch statement maintenance data
CAPM-ACS-VAL-D3	Unable to fetch statusCode data
CAPM-ACS-VAL-D4	AddressType $1 length is more then 22.
CAPM-ACS-VAL-D5	$1 size is more than $2
CAPM-ACS-VAL-D6	Business Process does not support Multi Currency Account
CAPM-ACS-VAL-R6	Failed to validate AccountNumber
CAPM-ACS-VAL-R7	Failed to validate Multicurrency AccountNumber
CAPM-ACS-VAL-R8	Failed to generate AccountNumber
CAPM-ACS-VAL-S1	Failed to generate IBAN Number
CAPM-ACS-VAL-R9	Failed to validate IBAN AccountNumber
CAPM-ACS-VAL-R4	Failed to generate Multicurrency AccountNumber
CAPM-ACS-VAL-R5	Multi Currency Sub Account Number cannot be null
CAPM-ACS-DEF-AR	Error in defaulting AccountAddress
CAPM-ACS-DEF-AB	Error in defaulting Chequebook
CAPM-ACS-VAL-T2	Unable to fetch BranchInformation
CAPM-ACS-VAL-T3	Unable to fetch Country Code Maintenance
CAPM-ACS-VAL-K1	$1 not permissible currency for multi currency account
DDA-ANG-001	Error in Generating Account Number
DDA-ANG-002	The account number is not between start and end account number
DDA-ANG-003	Unable to fetch Account Mask Info
DDA-ANG-004	Unable to Fetching CustomerDetails
DDA-ANG-005	Unable to Fetching Bank/Branch Details
DDA-ANG-006	Unable to Fetching Bank Code
DDA-ANG-007	Branch Code cannot be null
DDA-ANG-008	Length of Account class Code is greater than Account Mask
DDA-ANG-009	Length of Currency is greater than Account Mask
DDA-ANG-010	Length of Currency Type is greater than Account Mask
DDA-ANG-011	Length of Account Code is greater than Account Mask
DDA-ANG-012	Length of Branch Code is greater than Account Mask
DDA-ANG-013	Length of Sequence Number is greater than Account Mask
DDA-ANG-014	Length of Serial Number is greater than Account Mask

Table B-1　(Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-ANG-015	Unable to validate Account Mask Info
DDA-ANG-016	Mandatory Field - User input-able mask value - blank or Invalid
DDA-ANG-017	Accountclass Code mismatch with the generated Account number
DDA-ANG-018	Currency Code mismatch with the generated Account number
DDA-ANG-019	Customer Number mismatch with the generated Account number
DDA-ANG-020	Branch Code mismatch with the generated Account number
DDA-ANG-021	Customer Account Mask is not of Numeric Type
DDA-ANG-022	Account Number is not as per the mask
DDA-ANG-023	Account Code is part of the mask and is not maintained for the Account Class
DDA-ANG-024	CustomerNumber Length is greater than Account Mask
DDA-ANG-025	Account Number Length is lesser than Customer Account Mask
DDA-ANG-026	MOD97 cannot be done as AccountNumber contains alphabet
DDA-ANG-027	Duplicate account Number generated
DDA-ANG-028	Validation Failed due to invalid Account Number
DDA-ANG-029	Account Number cannot be a null value
DDA-ANG-030	Duplicate IbanNumber generated
DDA-ANG-031	Iban Number already linked with other Account
DDA-ANG-032	Unable to Fetching IBAN Mask details from Branch Parameter
DDA-ANG-033	Unable to Fetching Iban Mask details from Iban Maintenance
DDA-ANG-034	BbanBankCode mismatch with the generated IbanNumber
DDA-ANG-035	Bban Branch Code mismatch with the generated IbanNumber
DDA-ANG-036	Account Number mismatch with the generated Iban Number
DDA-ANG-037	Country Code mismatch with the generated Iban Number
DDA-ANG-038	Length of Bban BankCode is greater than Iban Mask
DDA-ANG-039	Length of Iban CountryCode is greater than IbanMask
DDA-ANG-040	Length of Bban Branch Code is greater than Iban Mask
DDA-ANG-041	Bban Bank Code cannot be a null value
DDA-ANG-042	Length of Account Number is greater than Iban Mask
DDA-ANG-043	Bban Branch Code cannot be a null value
DDA-ANG-044	Country Code cannot be a null value
CAPM-ACS-DEF-AO	Error in defaulting basic Details
CAPM-ACS-DEF-AP	Error in defaulting legal block
CAPM-ACS-DEF-AQ	Error in defaulting stop payments
CAPM-ACS-COM-H3	Account Open Date is past dated
CAPM-ACS-COM-H4	Account Open Date is invalid
CAPM-ACS-VAL-D7	Account Class does not support Multi Currency Account
CAPM-ACS-VAL-D8	Error in Account Number Generation
CAPM-ACS-VAL-D9	selected primary currency not supported by multi currency account class
CAPM-ACS-VAL-E1	Branch Code must not be Empty/Null
CAPM-ACS-VAL-E2	Account Number must not be Empty/Null
CAPM-ACS-VAL-E3	Customer Number not be Empty/Null

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-VAL-E4	Customer Name must not be Empty/Null
CAPM-ACS-VAL-E5	Currency must not be Empty/Null
CAPM-ACS-VAL-E6	Amount must not be Empty/Null
CAPM-ACS-VAL-E7	Expiry Date must not be Empty/Null
CAPM-ACS-VAL-F5	Branch Code must not be Empty/Null
CAPM-ACS-VAL-F6	Account Number must not be Empty/Null
CAPM-ACS-VAL-F7	Stop Payment Type not be Empty/Null
CAPM-ACS-VAL-F8	Start Check Number must not be Empty/Null
CAPM-ACS-VAL-G0	Currency must not be Empty/Null
CAPM-ACS-VAL-G1	Amount must not be Empty/Null
CAPM-ACS-VAL-G2	Expiry Date must not be Empty/Null
CAPM-ACS-VAL-G8	Amount is invalid.. should be greater than 1
CAPM-ACS-VAL-H6	Currency cannot be duplicated
CAPM-ACS-VAL-S3	Primary Statement Swift Req must not be Empty/Null
CAPM-ACS-VAL-S6	Secondary Swift Req must not be Empty/Null
CAPM-ACS-VAL-S9	TertiarySwift Req must not be Empty/Null
CAPM-ACS-VAL-T0	Cheque Leaves cannot be null when cheque required is Yes
CAPM-ACS-VAL-U0	$1 can not be blank and empty
CAPM-ACS-VAL-U1	primary currency not allowed as sub account currency
CAPM-ACS-VAL-U2	UDEID for same effective date not allowed
CAPM-ACS-VAL-U3	Mail address type must marked as default address
CAPM-ACS-VAL-U6	Effective Date can not be null/empty
CAPM-ACS-VAL-U7	UDE can not be null/empty
CAPM-ACS-VAL-U8	AUF Margin within range 0% to 100%
CAPM-ACS-VAL-Z1	successfully initiated party flow.
CAPM-ACS-VAL-Z2	no new customer onboarding details available from the entry stage.
CAPM-ACS-VAL-Z3	error occurred while initiating the party flow.
CAPM-ACS-VAL-V1	Invalid Account Number
CAPM-ACS-VAL-V2	Invalid StopPayment Number
CAPM-ACS-VAL-V3	Start Cheque Number cannot be changed
CAPM-ACS-VAL-V4	End Cheque Number cannot be changed
CAPM-ACS-VAL-V5	Amount cannot be changed
CAPM-ACS-VAL-V6	Effective date cannot be changed
CAPM-ACS-VAL-V7	Source code cannot be changed
CAPM-ACS-VAL-V8	Stop payment type cannot be changed
CAPM-ACS-VAL-V9	Stop payment validation failed
CAPM-ACS-VAL-H7	Active Request Pending for A/C no. $1
CAPM-ACS-VAL-H2	Multi currency account not yet configured
CAPM-STP-VAL-25	Stop payments cannot be issued for chequebooks which are not in delivered state
CAPM-ACS-COM-H5	Either Rate Code or udeValue is allowed
CAPM-ACS-COM-H6	Variance is not allowed with UdeValue
CAPM-ACS-COM-I0	Online Liquidation Failed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPM-ACS-COM-I1	Online Liquidation Is Successful
CAPM-ACS-COM-I3	Cheque Book Closure Failed
CAPM-ACS-COM-I2	Cheque Book Closure Is Successful
CAPM-ACS-COM-H7	Invalid Primary Swift Address
CAPM-ACS-COM-H8	Invalid Secondary Swift Address
CAPM-ACS-COM-H9	Invalid Tertiary Swift Address
CAPM-ACS-VAL-00	Chequebook order date cannot be prior to the account open date
CAPM-ACS-COM-J8	Failed to get account balance details
CAPM-ACS-COM-J9	Error while get account balance details
DDA-ANG-008	Length of Accountclass Code is greater than Account Mask
DDA-ANG-009	Length of Currency is greater than Account Mask
DDA-ANG-010	Length of Currency Type is greater than Account Mask
DDA-ANG-011	Length of Account Code is greater than Account Mask
DDA-ANG-012	Length of Branch Code is greater than Account Mask
DDA-ANG-013	Length of Sequence Number is greater than Account Mask
DDA-ANG-014	Length of Serial Number is greater than Account Mask
DDA-ANG-015	Unable to validate Account Mask Info
DDA-ANG-016	Mandatory Field - User input-able mask value - blank or Invalid
DDA-ANG-017	Account class Code mismatch with the generated Account number
DDA-ANG-018	Currency Code mismatch with the generated Account number
DDA-ANG-019	Customer Number mismatch with the generated Account number
DDA-ANG-020	Branch Code mismatch with the generated Account number
DDA-ANG-021	Customer Account Mask is not of Numeric Type
DDA-ANG-022	Account Number is not as per the mask
DDA-ANG-023	Account Code is part of the mask and is not maintained for the Account Class
DDA-ANG-024	CustomerNumber Length is greater than Account Mask
DDA-ANG-025	Account Number Length is lesser than Customer Account Mask
DDA-ANG-026	MOD97 cannot be done as AccountNumber contains alphabet
DDA-ANG-027	Duplicate accountNumber generated
DDA-ANG-028	Validation Failed due to invalid Account Number
DDA-ANG-029	Account Number cannot be a null value
DDA-ANG-030	Duplicate IbanNumber generated
DDA-ANG-031	Iban Number already linked with other Account
DDA-ANG-032	Unable to Fetching IBAN Mask details from Branch Parameter
DDA-ANG-033	Unable to Fetching Iban Mask details from Iban Maintenance
DDA-ANG-034	Bban Bank Code mismatch with the generated IbanNumber
DDA-ANG-035	Bban Branch Code mismatch with the generated IbanNumber
DDA-ANG-036	Account Number mismatch with the generated IbanNumber
DDA-ANG-037	CountryCode mismatch with the generated IbanNumber
DDA-ANG-038	Length of Bban Bank Code is greater than Iban Mask
DDA-ANG-039	Length of Iban Country Code is greater than Iban Mask
DDA-ANG-040	Length of BbanBranchCode is greater than Iban Mask

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-ANG-041	BbanBankCode cannot be a null value
DDA-ANG-042	Length of AccountNumber is greater than IbanMask
DDA-ANG-043	Bban Branch Code cannot be a null value
DDA-ANG-044	Country Code cannot be a null value
CAPP-ACS-COM-F2	Current Status is invalid
CAPP-ACS-COM-F1	Direct Banking Required must be Y/N only
CAPP-ACS-COM-G0	Multi Currency Account must be Y/N only
CAPP-ACS-COM-G1	Renew Unit must be positive Number
CAPP-ACS-COM-G2	Next Renew Limit must be greater than Zero
CAPP-ACS-COM-G3	Renew Frequency must Daily (D)/Yearly (Y/Monthly(M)
CAPP-ACS-COM-G4	RequestStatus is Invalid
CAPP-ACS-COM-G5	Cheque Level Reorder must be empty/null
CAPP-ACS-COM-G6	No Of Leaves Reorder must be empty/null
CAPP-ACS-COM-G7	Cheque Level Reorder is Invalid
CAPP-ACS-COM-G8	No Of Leaves Reorder is Invalid
CAPP-ACS-COM-G9	Reporting GL is not allowed
CAPP-ACS-COM-H0	At least one limit Type is required
CAPP-ACS-COM-H1	Tod Limit should be greater than Zero
CAPP-ACS-COM-H2	Daylight Limit should be greater than Zero
CAPP-ACS-COM-H3	Account Open Date is past dated
CAPP-ACS-COM-H4	Account Open Date is invalid
CAPP-ACS-COM-E8	Account Group is invalid
CAPP-ACC-VAL-AH	Statement Format is required when Swift Required is disabled
CAPP-DBF-001	Invalid Filter Name, should not contain special characters.
CAPP-DBF-002	Invalid Filter Description, should not contain special characters.
CAPP-CHQ-VAL-31	chequebook is requested
CAPP-ACS-VAL-K5	Atleast One Address is Mandatory for Account Creation
CACG-QUC-VAL-01	Selected Error Codes $1 is already linked to a Queue.
CACG-OVC-VAL-01	Combination of Exception code $1 and Source code $2 has to be unique for an override configuration.
CACG-OVC-VAL-02	Minimum one Language record is mandatory for Exception Code $1
CACG-OVC-VAL-03	Child Level Source Code cannot be the same as the Origin Source Code or its Parent Source Code.
CACG-QUC-VAL-02	$1 is not a valid queue name
CAPP-STP-VAL-24	Invalid Cheque Number given
CAPP-STP-VAL-25	Stop payments cannot be issued for chequebooks which are not in delivered state
CAPP-ACS-COM-H7	Invalid Primary Swift Address
CAPP-ACS-COM-H8	Invalid Secondary Swift Address
CAPP-ACS-COM-H9	Invalid Tertiary Swift Address
CAPP-ACS-COM-I5	Primary Swift Address Not Allowed
CAPP-ACS-COM-I6	Secondary Swift Address Not Allowed
CAPP-ACS-COM-I7	Tertiary Swift Address Not Allowed
GCS-COM-027	Not a valid Key Id: $1)

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACS-VAL-51	Account Address is Mandatory.
CAPP-ACS-VAL-54	AddressType is Mandatory.
CAPP-ACS-VAL-D4	AddressType $1 length is more then 15.
CAPP-ACS-VAL-64	Customer Account Basic Details must not be Empty/Null
CAPP-ACS-VAL-67	Account Class must not be Empty/Null
CAPP-ACS-VAL-69	Branch must not be Empty/Null
CAPP-ACS-VAL-C6	AccountGroup must not be Empty/Null
CAPP-ACS-VAL-A1	AccountPreferences must not be Empty/Null
CAPP-ACS-VAL-B9	Account Signatory must not be Empty/Null
CAPP-ACS-VAL-C0	Account Message must not be Empty/Null
CAPP-ACS-VAL-C1	Minimum Number Of Signatures must not be Empty/Null
CAPP-ACS-VAL-C2	CifID must not be Empty/Null
CAPP-ACS-VAL-C3	CIF Signature Id must not be Empty/Null
CAPP-ACS-VAL-C4	Signature Message must not be Empty/Null
CAPP-ACS-VAL-C5	Signature Type must not be Empty/Null
CAPP-ACS-VAL-01	Auto Debit Card Request cannot be null.
CAPP-ACS-VAL-02	Request Reference Number cannot be null.
CAPP-ACS-VAL-03	Customer Number cannot be null.
CAPP-ACS-VAL-05	Cannot have Request Reference Number for empty Card Products.
CAPP-ACS-VAL-06	Cannot have empty Request Reference Number for Card Products.
CAPP-ACS-VAL-17	First Cheque Number has to be numeric
CAPP-ACS-VAL-18	Cheque Leaves cannot be null or 0
CAPP-ACS-VAL-21	Cheque Leaves cannot be empty
CAPP-ACS-VAL-22	Branch Code of Cheque Details cannot be empty
CAPP-ACS-VAL-23	Account number of Cheque Details cannot be empty
CAPP-ACS-VAL-24	Cheque Book Number of Cheque Details cannot be empty
CAPP-ACS-VAL-25	Cheque Number of Cheque Details cannot be empty
CAPP-ACS-VAL-26	Leaf Number Status of Cheque Details cannot be empty
CAPP-ACS-VAL-59	Interest Details must not be Empty/Null
CAPP-ACS-VAL-60	Interest Start Date must not be Empty/Null
CAPP-ACS-VAL-61	Charge Start Date must not be Empty/Null
CAPP-ACS-VAL-E1	Branch Code must not be Empty/Null
CAPP-ACS-VAL-E2	AccountNumber must not be Empty/Null
CAPP-ACS-VAL-E3	Customer Number not be Empty/Null
CAPP-ACS-VAL-E4	Customer Name must not be Empty/Null
CAPP-ACS-VAL-E5	Currency must not be Empty/Null
CAPP-ACS-VAL-E6	Amount must not be Empty/Null
CAPP-ACS-VAL-F5	Branch Code must not be Empty/Null
CAPP-ACS-VAL-F6	Account Number must not be Empty/Null
CAPP-ACS-VAL-F7	Stop Payment Type not be Empty/Null
CAPP-ACS-VAL-F8	Start Check Number must not be Empty/Null
CAPP-ACS-VAL-G0	Currency must not be Empty/Null
CAPP-ACS-VAL-G1	Amount must not be Empty/Null

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACS-VAL-G2	Expiry Date must not be Empty/Null
CAPP-COM-001	Account Basic Details is Master DS,cannot be blank or "null".
CAPP-ACS-COM-00	Customer Account Basic Details is NULL
CAPP-ACS-COM-01	Account Group is Empty/NULL
CAPP-ACS-COM-02	Invalid Account Number
CAPP-ACS-COM-03	Invalid Customer Number
CAPP-ACS-COM-04	Invalid Branch Code
CAPP-ACS-COM-05	Invalid Currency
CAPP-ACS-COM-06	Invalid Account Class
CAPP-ACS-COM-07	Invalid Account Type
CAPP-ACS-COM-08	Not a Multi Currency Account Class.Multi Currency_Account flag should be N
CAPP-ACS-COM-09	Multi Currency Account Class.MultiCurrency_Account flag should be Y
CAPP-ACS-COM-10	RTL should be N
CAPP-ACS-COM-11	IBAN should be N
CAPP-ACS-COM-12	Referral Required should be N
CAPP-ACS-COM-13	Account Preferences is empty
CAPP-ACS-COM-14	ATM Required should be N
CAPP-ACS-COM-15	Cheque Book Required should be N
CAPP-ACS-COM-16	Cheque Book Autoreorder should be N
CAPP-ACS-COM-17	Invalid max Cheque rejections
CAPP-ACS-COM-18	Direct Banking Required should be N
CAPP-ACS-COM-19	Direct Banking Required should be Y
CAPP-ACS-COM-20	NULL Account number in Account status
CAPP-ACS-COM-21	NULL Branch Code in Account status
CAPP-ACS-COM-22	Invalid value for Status change automatic
CAPP-ACS-COM-23	Invalid value for No Debits
CAPP-ACS-COM-24	Invalid value for No Credits
CAPP-ACS-COM-25	Invalid value for Stop Payment
CAPP-ACS-COM-26	Invalid value for Dormant
CAPP-ACS-COM-27	Invalid value for Frozen
CAPP-ACS-COM-28	Current Status to be NORM in Account opening
CAPP-ACS-COM-29	Dormancy Parameter must be D(Debit) or C(Credit) or A(Any of Credit or Debit) or M(Manual)
CAPP-ACS-COM-30	Invalid date for Status Since
CAPP-ACS-COM-31	Cheque Leaves must be numeric
CAPP-ACS-COM-32	Invalid date for Order Date
CAPP-ACS-COM-33	First Cheque Number has to be numeric
CAPP-ACS-COM-34	Invalid value for Cheque leaves
CAPP-ACS-COM-36	Branch Code in Cheque Book request is empty"
CAPP-ACS-COM-37	Account number in Cheque Book request is empty
CAPP-ACS-COM-38	Cheque Book number in Cheque Book request is empty
CAPP-ACS-COM-39	Cheque number in Cheque Book request is empty

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACS-COM-40	Leaf Number Status of Cheque Details cannot be empty
CAPP-ACS-COM-41	Interest Details must not be Empty/Null
CAPP-ACS-COM-42	Currency cannot be duplicated
CAPP-ACS-COM-43	Invalid value for Waive Interest
CAPP-ACS-COM-44	Invalid value for Open, can be Y or N
CAPP-ACS-COM-45	Invalid value for Variance
CAPP-ACS-COM-46	Duplicate Currency selected in MultiCurrency
CAPP-ACS-COM-47	Invalid Fund Utilization sequence
CAPP-ACS-COM-48	OD required in Account Class is N. AUF limit should not be entered
CAPP-ACS-COM-49	OD required in Account Class is N. AUF limit start date should not be entered
CAPP-ACS-COM-50	OD required in Account Class is N. AUF limit end date should not be entered
CAPP-ACS-COM-51	OD required in Account Class is N. AUF margin should not be entered
CAPP-ACS-COM-52	Invalid AUF limit start date
CAPP-ACS-COM-53	Invalid AUF limit end date
CAPP-ACS-COM-54	AufMargin must not be empty when OdFacReq is set to Y in Account Class
CAPP-ACS-COM-55	OD required in Account Class is N. TOD limit should not be entered
CAPP-ACS-COM-56	OD required in Account Class is N. TOD limit start date should not be entered
CAPP-ACS-COM-57	OD required in Account Class is N. TOD limit end date should not be entered
CAPP-ACS-COM-58	TodLimit is must not be empty when OdFacReq is set to Y in Account Class
CAPP-ACS-COM-59	Invalid TOD limit start date
CAPP-ACS-COM-60	Invalid TOD limit end date
CAPP-ACS-COM-61	OD required in Account Class is N. Day light limit should not be entered
CAPP-ACS-COM-62	Invalid Renew TOD
CAPP-ACS-COM-63	Renew TOD is N. Renew frequency should be NULL
CAPP-ACS-COM-64	Renew TOD is N. Renew unit should be NULL
CAPP-ACS-COM-65	Renew TOD is N. Next renewal limit should be NULL
CAPP-ACS-COM-66	Invalid Linkage reference
CAPP-ACS-COM-67	Linked Amount must be Numeric
CAPP-ACS-COM-68	Invalid Effective date
CAPP-ACS-COM-69	Account number different from the master
CAPP-ACS-COM-70	Currency different from the master
CAPP-ACS-COM-71	Invalid Provisioning and GL
CAPP-ACS-COM-72	Invalid Status
CAPP-ACS-COM-73	Invalid Debit GL
CAPP-ACS-COM-74	Invalid Credit GL
CAPP-ACS-COM-75	Propagate reporting GL is Y. Status should not be entered
CAPP-ACS-COM-76	Propagate reporting GL is Y. Debit GL should not be entered
CAPP-ACS-COM-77	Propagate reporting GL is Y. Credit GL should not be entered

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACS-COM-78	Invalid Language Code
CAPP-ACS-COM-79	Account address is Empty / NULL
CAPP-ACS-COM-80	Address type is Empty / NULL
CAPP-ACS-COM-81	Order details is Empty / NULL
CAPP-ACS-COM-82	Invalid IBAN Account number
CAPP-ACS-COM-83	Invalid Product Code
CAPP-ACS-COM-84	Invalid UDE Currency
CAPP-ACS-COM-85	Invalid UDE element id
CAPP-ACS-COM-86	Invalid Rate Code
CAPP-ACS-COM-87	Invalid Calculation Account
CAPP-ACS-COM-88	Invalid Interest Booking Branch Code
CAPP-ACS-COM-89	Invalid Interest Booking Account
CAPP-ACS-COM-90	Effective date is before Account open date
CAPP-ACS-COM-91	Start date is before Account open date
CAPP-ACS-COM-92	Effective date is before Account open date
CAPP-ACS-COM-93	Status since should be Account open date
CAPP-ACS-COM-A1	AddressType length is more than 22.
CAPP-ACS-COM-A2	PostCode can not be blank and empty
CAPP-ACS-COM-A3	TownName can not be blank and empty
CAPP-ACS-COM-A4	Country can not be blank and empty
CAPP-ACS-COM-A5	Department length is out of limit
CAPP-ACS-COM-A6	SubDepartment length is out of limit
CAPP-ACS-COM-A7	StreetName length is out of limit
CAPP-ACS-COM-A8	BuildingNumber length is out of limit
CAPP-ACS-COM-A9	BuildingName length is out of limit
CAPP-ACS-COM-A0	Floor length is out of limit
CAPP-ACS-COM-B0	PostBox length is out of limit
CAPP-ACS-COM-B1	Room length is out of limit
CAPP-ACS-COM-B2	Post Code length is out of limit
CAPP-ACS-COM-B3	Town Name length is out of limit
CAPP-ACS-COM-B4	Town LocationName length is out of limit
CAPP-ACS-COM-B5	DistrictName length is out of limit
CAPP-ACS-COM-B6	Country Sub Division length is out of limit
CAPP-ACS-COM-B7	Country length is out of limit
CAPP-ACS-COM-C1	Real Time Liquidity must be Y/N only
CAPP-ACS-COM-C2	IBAN Required must be Y/N only
CAPP-ACS-COM-C3	Referral Required can be Y/N only
CAPP-ACS-COM-C4	ATM Required must be Y/N only
CAPP-ACS-COM-C5	Cheque Book Required must be Y/N only
CAPP-ACS-COM-C6	Cheque Book AutoReorder must be Y/N only
CAPP-ACS-VAL-07	Resource Id and operationType must not be null.
CAPP-ACS-VAL-R1	Failed to validate AccountNumber
CAPP-CHQ-VAL-01	Chequebook not delivered

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-CHQ-VAL-02	Chequebook not delivered
CAPP-CHQ-VAL-03	Cheque used
CAPP-CHQ-VAL-04	Cheque rejected
CAPP-CHQ-VAL-05	Cheque canceled
CAPP-CHQ-VAL-06	Cheque stopped
CAPP-CHQ-VAL-07	Cheque blocked
CAPP-CHQ-VAL-08	Cheque partially used
CAPP-CHQ-VAL-09	Cheque not exist
CAPP-CHQ-VAL-10	Transaction Details Update Failed
CAPP-CHQ-VAL-11	Cheque invalid state and it should be in unused state
CAPP-CHQ-VAL-12	ChequeNumber should not be null
CAPP-CHQ-VAL-13	BlockRefNo should not be null
CAPP-CHQ-VAL-14	AccountNumber should not be null
CAPP-CHQ-VAL-15	BranchCode should not be null
CAPP-CHQ-VAL-16	Amount should not be null
CAPP-CHQ-VAL-17	Cheque book not available for given account, branch and cheque number
CAPP-CHQ-VAL-18	Utilization Ref No should not be null
CAPP-CHQ-VAL-19	Allow either utilization Ref No or blockRefNo
CAPP-CHQ-VAL-20	Both block Ref No and utilization Ref No should not be allowed
CAPP-CHQ-VAL-21	Transaction Successful
CAPP-CHQ-VAL-22	Utilization amount should not be greater than the blocked amount.
CAPP-CHQ-VAL-24	Cheque Block can not be exist for undo
CAPP-CHQ-VAL-25	Max Retry Limit Reached,Error allocating Cheque Number
CAPP-CHQ-VAL-26	Unique For Branch is unavailable
CAPP-CHQ-VAL-27	Cheque number reached it max limits
CAPP-CHQ-VAL-28	Cheque Mask is unavailable
CAPP-CHQ-VAL-29	Cheque Book is not available for the given account number.
CAPP-CHQ-VAL-30	Resource Id and operationType must not be null.
CAPP-STP-VAL-01	Branch Date is null.
CAPP-STP-VAL-02	Branch Code must be the Branch you logged in
CAPP-STP-VAL-03	Account Number is not valid or not having chequebook facility
CAPP-STP-VAL-04	Stop Payment Type must be A or C Type
CAPP-STP-VAL-05	Effective Date is not valid
CAPP-STP-VAL-06	Effective date should not be before branch date
CAPP-STP-VAL-07	ExpiryDate date should not be before branch date
CAPP-STP-VAL-08	ExpiryDate date should not be before effective date
CAPP-STP-VAL-09	Both StartCheque Number/Amount cannot be Null/Empty at the Same time
CAPP-STP-VAL-10	Amount is invalid ,should must greater than 0
CAPP-STP-VAL-11	Stop Payment can be requested either with ChequeNumber or Amount, not both
CAPP-STP-VAL-12	ResourceId and operationType must not be null.
CAPP-SAV-001	Record Saved Successfully.

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-SAV-002	Record Updated Successfully.
CAPP-DEL-001	Record Deleted Successfully.
CAPP-COM-002	Exception Occurred - Illegal State Exception
CAPP-COM-003	Exception Occurred While Executing Query
CAPP-COM-004	Server Error Occurred during API call
CAPP-COM-005	Client Error Occurred during API call
CAPP-COM-006	Exception Occurred while creating Bean
CAPP-COM-007	Exception Occurred while converting string to number
CAPP-RVL-BAT-01	Account reval batch job failed
CAPP-RVL-BAT-02	Account reval batch step building failed
CAPP-RVL-BAT-03	Account reval batch job reader has failed
CAPP-RVL-BAT-04	Unable to fetch data from DDA-CONFIG-REVALUATIONSETUP-SERVICES for GLCode
CAPP-RVL-BAT-05	Unable to fetch data from CMC-CURRENCY-SERVICES
CAPP-RVL-BAT-06	Unable to fetch branch LCY from CMC-BRANCH-SERVICES
CAPP-RVL-BAT-07	AccountStatus is not available for $1 and $2
CAPP-RVL-BAT-08	AccountClass is not available for $1 and $2
CAPP-RVL-BAT-09	Unable to get reporting GL for $1 and $2
CAPP-RVL-BAT-10	Unable to get credit GL for $1 and $2
CAPP-RVL-BAT-11	Unable to get debit GL for $1 and $2
CAPP-RVL-BAT-12	Unable to get current balance for $1 and $2
CAPP-RVL-BAT-13	Current balance is zero for $1 and $2
CAPP-RVL-BAT-14	Unable to fetch reval setup data for $1 and $2
CAPP-RVL-BAT-15	
CAPP-RVL-BAT-16	Reval setup information incomplete for $1 and $2
CAPP-RVL-BAT-17	Unable to fetch currency conversion data for $1 and $2
CAPP-RVL-BAT-18	
CAPP-RVL-BAT-19	Unable to get LCY current balance for $1 and $2
CAPP-RVL-BAT-20	Unable to get opening balance for $1 and $2
CAPP-RVL-BAT-21	
CAPP-RVL-BAT-22	
CAPP-RVL-BAT-23	Unable to get LCY opening balance for $1 and $2
CAPP-RVL-BAT-24	Unable to process reval for $1 and $2
CAPP-RVL-BAT-25	Account revaluation writer failed to write for $1 and $2
CAPP-RVL-BAT-26	Reval account posting batch step building failed
CAPP-RVL-BAT-27	Reval account posting batch job reader has failed
CAPP-RVL-BAT-28	Unable to process account reval for $1 and $2
CAPP-RVL-BAT-29	Unable to post account and non netted gl to transaction service for $1 and $2
CAPP-RVL-BAT-30	Reval netted GL posting batch step building failed
CAPP-RVL-BAT-31	Reval netted GL posting batch job reader has failed
CAPP-RVL-BAT-32	Unable to process netted GL reval for $1 and $2
CAPP-RVL-BAT-33	Unable to post netted GL reval to transaction service for $1 and $2

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-PP-BAT-01	Error in Reader at branch $1 , partitionNumber $2
CAPP-PP-BAT-02	Error in Writer while processing VDBalances for accNo $1 , branch $1 , partition Number $2
CAPP-PP-BAT-03	Error in Writer while processing ICVDBalances for accNo $1 , branch $1 , partition Number $2
CAPP-PP-BAT-04	Error in Writer while processing BDBalances for accNo $1 , branch $1 , partition Number $2
CAPP-PP-BAT-05	Error in Writer while processing TurnOverBalances for accNo $1 , branch $1 , partition Number $2
CAPP-PP-BAT-06	Error in Writer while saving balances for branch $1 , partition Number $2
CAPP-PP-BAT-07	Error in Writer while inserting into ICVDBalances for branch $1 , partition Number $2
CAPP-PP-BLQ-01	Invalid Request
CAPP-PP-BLQ-02	$1 balance queries are only allowed in a request
CAPP-PP-BLQ-03	FromDate $1 cannot be later than ToDate $2
CAPP-PP-BLQ-04	Date range search cannot exceed $1 days
CAPP-PP-BLQ-05	No balance details found for given criteria
CAPP-PP-BLQ-06	Error occurred while fetching the balance details
CAPP-ACS-VAL-70	Version Number Mismatch while Account Amendment for Account Address
CAPP-ACS-VAL-71	Version Number Mismatch while Account Amendment for Account Features
CAPP-ACS-VAL-72	Version Number Mismatch while Account Amendment for Account Mis
CAPP-ACS-VAL-73	Version Number Mismatch while Account Amendment for Account Operating Instructions
CAPP-ACS-VAL-74	Version Number Mismatch while Account Amendment for Account Preferences
CAPP-ACS-VAL-75	Version Number Mismatch while Account Amendment for Account Signatory
CAPP-ACS-VAL-76	Version Number Mismatch while Account Amendment for Account Statement Preferences
CAPP-ACS-VAL-77	Version Number Mismatch while Account Amendment for Account Status
CAPP-ACS-VAL-78	Version Number Mismatch while Account Amendment for ATM
CAPP-ACS-VAL-79	Version Number Mismatch while Account Amendment for Charges
CAPP-ACS-VAL-80	Version Number Mismatch while Account Amendment for ChequeBook
CAPP-ACS-VAL-81	Version Number Mismatch while Account Amendment for Initial Funding
CAPP-ACS-VAL-82	Version Number Mismatch while Account Amendment for Interest Details
CAPP-ACS-VAL-83	Version Number Mismatch while Account Amendment for Limits
CAPP-ACS-VAL-84	Version Number Mismatch while Account Amendment for Multi CurrencyAccount
CAPP-ACS-VAL-85	Version Number Mismatch while Account Amendment for Provisioning And GI
CAPP-ACS-VAL-86	Pushing Authorized Account to CMC External Account Failed
CAPP-ACS-VAL-W1	Pushing Account to MCYAccount Failed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACS-VAL-88	Pushing AAddress to CMC External Customer Structured Address Failed
CAPP-ACS-VAL-87	Failed to parse data to ChequebookService due to network issue
CAPP-ACS-VAL-92	Error in defaulting Account Preferences
CAPP-ACS-VAL-93	ModNo Mismatch while Account Amendment
CAPP-ACS-VAL-95	Error in defaulting master DS
CAPP-ACS-VAL-G3	Account not found
CAPP-ACS-VAL-G4	Account is marked for No Credit
CAPP-ACS-VAL-G5	Account status is Frozen
CAPP-ACS-VAL-G6	Account is marked for closure
CAPP-ACS-VAL-G7	Account is marked for No Debit
CAPP-ACS-VAL-G9	Account is closed
CAPP-ACS-VAL-H0	Account status is Dormant
CAPP-ACS-VAL-H1	Account validation failed
CAPP-ACS-VAL-H2	Invalid account $1 and branch $2 combination
CAPP-ACS-VAL-H3	Invalid account $1 and currency $2 combination
CAPP-ACS-VAL-H4	Transaction date is before account open date
CAPP-ACS-VAL-H5	Incorrect transaction date format
CAPP-ACS-VAL-H6	Account balance service not found.
CAPP-ACS-VAL-H7	Failed to get account balance.
CAPP-ACS-VAL-H8	Failed to get cheque book details.
CAPP-ACS-VAL-H9	Account balance should be zero.
CAPP-ACS-VAL-I0	Account is having stopped or blocked cheques.
CAPP-ACS-COM-H5	Either RateCode or udeValue is allowed
CAPP-ACS-COM-H6	Variance is not allowed with UdeValue
CAPP-STP-VAL-19	Start and End Cheque Number should be within the assigned chequebook number range
CAPP-STP-VAL-14	Start Cheque Number cannot be changed
CAPP-STP-VAL-15	End Cheque Number cannot be changed
CAPP-STP-VAL-16	Amount cannot be changed
CAPP-STP-VAL-17	Effective date cannot be changed
CAPP-STP-VAL-18	Source code cannot be changed
CAPP-STP-VAL-13	Stop payment type cannot be changed
CAPP-STP-VAL-22	stop payment already issued for this cheque number
CAPP-STP-VAL-23	Expiry Date cannot overlap with existing Stop Payment date
CAPP-ACC-VAL-AI	Interest Required is Yes, but no Interest Product is attached
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-010	Successfully canceled $1.
GCS-COM-011	$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to sub-domain datasegment failed
GCS-COM-021	Error deleting the sub-domain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to sub-domain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record
GCS-REVT-01	Record reverted successfully
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CAPP-ACC-VAL-01	Account Class Parameter In One or More Account Mask is Not match with Entered Account Class Length
CAPP-ACC-VAL-02	Start date should be in yyyy-MM-dd format
CAPP-ACC-VAL-03	End date should be in yyyy-MM-dd format
CAPP-ACC-VAL-04	Start date should not be blank if end date is selected
CAPP-ACC-VAL-05	End date should not be before start date
CAPP-ACC-VAL-06	Daily Fixed Time is not a valid time
CAPP-ACC-VAL-07	Account type should be of S or U or C or D
CAPP-ACC-VAL-08	Account code should be should be 4 character alpha numeric
CAPP-ACC-VAL-09	Unauthorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-10	Authorized account inactive close day should be between 0 and 999
CAPP-ACC-VAL-11	Notice frequency should be O or D or W or M or Y or N
CAPP-ACC-VAL-12	Inactive account notice generation days should be between 0 and 999
CAPP-ACC-VAL-13	Limit for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-14	Transaction code for unprinted transactions can be entered only if compression required is selected.
CAPP-ACC-VAL-15	Limit for Unprinted Transaction is mandatory if Compression Required is selected.
CAPP-ACC-VAL-16	Transaction Code is mandatory if Compression Required is selected
CAPP-ACC-VAL-17	Iban account type is mandatory if Compression Required is selected
CAPP-ACC-VAL-18	Iban account type should be 4 character alpha numeric
CAPP-ACC-VAL-19	Daily Fixed Time value should be with respect to STDCAMPM
CAPP-ACC-VAL-20	Cheque Book Required can either be Y/N

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-21	Lodgement book should be empty as Passbook Facility Req is Y
CAPP-ACC-VAL-22	ChequeBook related data is not applicable as Checkbook Required is N
CAPP-ACC-VAL-23	Reorder Level cannot be null or zero
CAPP-ACC-VAL-24	Reorder Number cannot be null or zero
CAPP-ACC-VAL-25	Max Check Reject cannot be null or < 1
CAPP-ACC-VAL-26	Channel Details is not applicable as Direct Banking Req is N
CAPP-ACC-VAL-27	Margin on Advance against Uncollected Funds should be between 0 or 100
CAPP-ACC-VAL-28	Sequence cannot have null value
CAPP-ACC-VAL-29	RateValue should be between 0 or 100
CAPP-ACC-VAL-30	Max Rate cannot be a negative value
CAPP-ACC-VAL-31	Max Rate should be between 0 or 100
CAPP-ACC-VAL-32	Max Rate cannot have null value
CAPP-ACC-VAL-33	Min Rate cannot be a negative value
CAPP-ACC-VAL-34	Max Rate should be between 0 or 100
CAPP-ACC-VAL-35	Maximum Rate should be greater than or equal to Minimum Rate
CAPP-ACC-VAL-36	Entered rate outside acceptable range for interest rate
CAPP-ACC-VAL-37	Input either rate code or interest rate for a limit category
CAPP-ACC-VAL-38	Atleast one of Rate Code or Rate Value should be available on Save. For Term Deposits both can be null if Default Deposit Rate is Yes.
CAPP-ACC-VAL-39	Statement cycles should be blank when Statement Type is None
CAPP-ACC-VAL-40	Statement Day cannot be blank
CAPP-ACC-VAL-41	Statement cycles have to be different
CAPP-ACC-VAL-42	If Hourly Cycle is selected only Hourly Frequency should have the value
CAPP-ACC-VAL-43	If Daily Cycle is selected only Daily Fixed Time should have the value
CAPP-ACC-VAL-44	Hourly Frequency or Daily Fixed Time cannot be selected when Cycle is NULL
CAPP-ACC-VAL-45	Statement Fee ON field not applicable for Daily Cycle
CAPP-ACC-VAL-46	Invalid Statement Fee Cycle
CAPP-ACC-VAL-47	Primary ON field contains invalid Month
CAPP-ACC-VAL-48	Primary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-49	Secondary ON field should have values between 1 to 31
CAPP-ACC-VAL-50	Secondary ON field contains invalid week
CAPP-ACC-VAL-51	Secondary ON field contains invalid Month
CAPP-ACC-VAL-52	Secondary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-53	Invalid Primary Cycle
CAPP-ACC-VAL-54	Invalid Secondary Cycle
CAPP-ACC-VAL-55	Invalid Tertiary Cycle
CAPP-ACC-VAL-56	Tertiary ON field should have values between 1 to 31
CAPP-ACC-VAL-57	Tertiary ON field contains invalid week
CAPP-ACC-VAL-58	Tertiary ON field contains invalid Month
CAPP-ACC-VAL-59	Tertiary ON field is not applicable for Daily Cycle
CAPP-ACC-VAL-60	Invalid Provisioning Frequency
CAPP-ACC-VAL-61	Invalid Provisioning Currency

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Table B-1 (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-62	Invalid Natural GL
CAPP-ACC-VAL-63	Liquidation Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-64	Fee Period should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-65	Advice Days should be greater than or equal to zero and should be a non-decimal value
CAPP-ACC-VAL-66	Verify Funds cannot be Y if Liquidation Mode is Manual
CAPP-ACC-VAL-67	Advice days is not applicable as Charge Start Advice is N
CAPP-ACC-VAL-68	Charge Start Advice can either be Y/N
CAPP-ACC-VAL-69	Verify Funds can either be Y/N
CAPP-ACC-VAL-70	Debit Notice can either be Y/N
CAPP-ACC-VAL-71	Interest And Charges Required can either be Y/N
CAPP-ACC-VAL-72	Liquidate Receivable can either be Y/N
CAPP-ACC-VAL-73	MinRate cannot be null
CAPP-ACC-VAL-74	Not a valid Limit Type
CAPP-ACC-VAL-75	Auto Reorder Cheque Book can either be Y/N
CAPP-ACC-VAL-76	Direct Banking Required can either be Y/N
CAPP-ACC-VAL-77	Daylight Limit can either be Y/N
CAPP-ACC-VAL-78	Allow Collateral Linkage can either be Y/N
CAPP-ACC-VAL-79	OD Facility Required can either be Y/N
CAPP-ACC-VAL-80	Dormancy Days should be > 0
CAPP-ACC-VAL-81	Account class length should be 6
CAPP-ACC-MAN-01	Account class is mandatory
CAPP-ACC-MAN-02	Account type is mandatory
CAPP-ACC-MOD-01	Account class already used in account service
CAPP-ACC-CLO-01	Account class already used in account service
CAPP-ACC-LOV-01	$1 is not a valid Event Class code
CAPP-ACC-LOV-02	$1 is not a valid Source Code
CAPP-ACC-LOV-03	$1 is not a valid Banking Channel
CAPP-ACC-LOV-04	$1 is not a valid Status in Status Rule Definition
CAPP-ACC-LOV-05	$1 is not a valid Status in GL Details
CAPP-ACC-LOV-06	$1 is not a valid EventClass code
CAPP-ACC-LOV-07	$1 is not a valid Exposure Category
CAPP-ACC-LOV-08	$1 is not a valid Accounting Role
CAPP-ACC-LOV-09	$1 is not a valid GL Line
CAPP-ACC-LOV-10	$1 is invalid data in Primary ON field
CAPP-ACC-LOV-11	$1 is invalid data in Secondary ON field
CAPP-ACC-LOV-12	$1 is invalid data in Tertiary ON field
CAPP-ACC-LOV-13	$1 is invalid data in Statement Fee ON field
CAPP-ACC-LOV-14	$1 is invalid data in credit GL Line
CAPP-ACC-LOV-15	$1 is invalid data in debit GL Line
CAPP-ACC-LOV-16	$1 is invalid data in Account Head
CAPP-ACC-LOV-17	Error parsing time , Time should be in hh:mm:ss format

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-LOV-18	Invalid Mis Group
CAPP-ACC-LOV-19	Mis class $1 is mandatory
CAPP-ACC-LOV-20	No data found from Bank configuration for validations
CAPP-ACC-LOV-21	Unable to get camStartDate from Bank Configuration
CAPP-ACC-LOV-22	Unable to get camEndDate from Bank Configuration
CAPP-ACC-LOV-23	Unable to get account mask from Bank Configuration
CAPP-ACC-LOV-24	Unable to get event class code from Event Class Configuration
CAPP-ACC-LOV-25	No data found in Event Class Configuration for validations
CAPP-ACC-LOV-26	Unable to get event class code summary from Event Class Configuration
CAPP-ACC-LOV-27	No data found for event class code summary in Event Class Configuration for validations
CAPP-ACC-LOV-28	Unable to get accounting role from Event Class Configuration
CAPP-ACC-LOV-29	No data found for accounting role in Event Class Configuration for validations
CAPP-ACC-LOV-30	Unable to get exposure category from Exposure Category Configuration
CAPP-ACC-LOV-31	No data found from Exposure Category Configuration for validations
CAPP-ACC-LOV-32	Unable to get gl code from CMC External Chart Configuration
CAPP-ACC-LOV-33	No data found from CMC External Chart Configuration for validations
CAPP-ACC-LOV-34	Unable to get gl code from Customer GL Configuration
CAPP-ACC-LOV-35	No data found from Customer GL Configuration for validations
CAPP-ACC-LOV-36	No data found from CMC MIS Group Configuration for validations
CAPP-ACC-LOV-37	Unable to get misGroup from CMC MIS Group Configuration
CAPP-ACC-LOV-38	No data found from CMC MIS Class Configuration for validations
CAPP-ACC-LOV-39	Unable to get mis class/mis type from CMC MIS Group Configuration
CAPP-ACC-LOV-40	No statement maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-41	Unable to get statement maintenance data from Maintenance(static data) services
CAPP-ACC-LOV-42	Unable to get status code from Status Code Configuration
CAPP-ACC-LOV-43	No data found from Status Code Configuration for validations
CAPP-ACC-LOV-44	No maintenance data found from Maintenance services(static data) for validations
CAPP-ACC-LOV-45	Unable to get maintenance data from Maintenance(static data) services
CAPP-ACC-CDS-01	Iban required is set to true in account feature datasegment
CAPP-ACC-CDS-02	Iban required is set to false in account feature datasegment
CAPP-ACC-VAL-82	Duplicate Source Code is not allowed
CAPP-ACC-VAL-83	Duplicate Bank channel is not allowed
CAPP-ACC-VAL-84	Source Code should not be null or empty
CAPP-ACC-VAL-85	Duplicate Account Role is not allowed
CAPP-ACC-VAL-86	Account Role cannot be null
CAPP-ACC-VAL-87	Duplicate Status is not allowed
CAPP-ACC-VAL-88	Status cannot be null
CAPP-ACC-VAL-89	Dormancy days should be greater than zero

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-ACC-VAL-90	Dormancy parameter should be D or C or B or M
CAPP-ACC-VAL-91	Status code cannot be Null or Empty
CAPP-ACC-VAL-92	Sequence number cannot be Null or Empty
CAPP-ACC-VAL-93	Rule Id cannot be Null or Empty
CAPP-ACC-LOV-46	$1 is not a valid Status code
CAPP-ACC-LOV-47	$1 is not a valid Status Sequence Number
CAPP-ACC-LOV-48	$1 is not a valid Rule Id
CAPP-ACC-LOV-49	No rules found in Rule List from rule service
CAPP-ACC-LOV-50	Unable to fetch rule list from rule service
CAPP-ACC-VAL-94	Currencies cannot be empty when multi currency required is true
CAPP-ACC-VAL-95	Currency cannot be null or empty
CAPP-ACC-VAL-96	Currencies should be empty when multi currency required is false
CAPP-ACC-LOV-51	$1 is not a valid currency
CAPP-ACC-LOV-52	No currency code found in Currency List from CMC-Currency-Service
CAPP-ACC-LOV-53	Unable to get data from CMC-Currency-Service
CAPP-ACC-CLI-01	OBIC - Create External Group Failed
CAPP-ACC-CLI-02	IC - Product Mapping Failed
CAPP-ACC-LOV-54	$1 is not a valid product code
CAPP-ACC-VAL-97	Product code cannot be null or empty
CAPP-ACC-VAL-98	Open cannot be null or empty
CAPP-ACC-VAL-99	Open should be either N or C
CAPP-ACC-VAL-AA	Duplicate status is not allowed in rule definition
CAPP-ACC-VAL-AB	Duplicate combination of Product Code and Currency not allowed
CAPP-ACC-VAL-AC	Atleast one rule definition is required when Automatic status change is on
CAPP-ACC-VAL-AD	Rule definition is allowed only when Automatic status change is on
CAPP-ACC-VAL-AE	Atleast one GL reporting with NORM status is mandatory
CAPP-ACC-VAL-AF	Credit GL cannot be null or empty
CAPP-ACC-VAL-AG	Debit GL cannot be null or empty
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
CAPP-ACS-VAL-V0	Error in Parsing Account Data
CAPP-ACS-VAL-V1	Error in Parsing AccountBalance Data
CAPP-ACS-VAL-V2	Unable to fetch AccountBalance Data
CAPP-ACS-VAL-R6	Failed to validate AccountNumber
CAPP-ACS-VAL-R7	Failed to validate Multicurrency AccountNumber
CAPP-ACS-VAL-R8	Failed to generate AccountNumber
CAPP-ACS-VAL-S1	Failed to generate IBAN Number
CAPP-ACS-VAL-R9	Failed to validate IBAN AccountNumber
CAPP-ACS-VAL-R4	Failed to generate Multicurrency AccountNumber
CAPP-ACS-VAL-R5	MultiCurrency Sub Account Number cannot be null
CAPP-ACS-VAL-T2	Unable to fetch BranchInformation
CAPP-ACS-VAL-T3	Unable to fetch Country Code Maintenance

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-ANG-001	Error in Generating AccountNumber
DDA-ANG-002	The account number is not between start and end account number
DDA-ANG-003	Unable to fetch Account Mask Info
DDA-ANG-004	Unable to Fetching CustomerDetails
DDA-ANG-005	Unable to Fetching Bank/Branch Details
DDA-ANG-006	Unable to Fetching Bank Code
DDA-ANG-007	BranchCode cannot be null
DDA-TBS-ACNT-04	Invalid GL Account Number
IC-INPT-001	No records present for given branch and account
DDA-TBS-BALV-06	Original transaction amount $1 , reversal Transaction amount $2 do not match
IC-PRCBT002	To Period Code should be greater than From Period Code
INT-MCT-001	Release CutOff is not processed for previous mark CutOff
INT-MCT-002	Branch Code Not Valid
INT-MCT-003	Branch Dates Not Set
INT-MCT-004	Branch Dates Not Maintained
INT-MCT-005	Error Occurred in Mark Cutoff
INT-RCT-001	No data found for this branchCode in CutOff
INT-RCT-002	Release CutOff is already processed
INT-RCT-003	Error occurred while processing Release CutOff
INT-RCT-004	Branch Code Not Valid
INT-PRC-001	No data found for this branchCode in BranchDates
INT-PRC-002	Release Cutoff Failed
IC-GETSP-01	No details present for the given Branch and Account
IC-IPTAC-01	Record Already Exists, Failed to save.
IC-IPTVD-01	Ref No in the request must be unique
IC-BRNC-01	Invalid Branch Parameter
IC-MNTBR-01	Error while validation of branch code using common core branch services
IC-MNTBR-02	Branch code not found in core branches
IC-MNTBR-03	IC Period Code Maintenance is not present
IC-MNTBR-04	Error while fetching system date values from CMC Branch Services
IC-MNTBR-05	Branch code not found in system dates
IC-MNRUL-01	System elements not mapped to the Rule
IC-INPER-01	Account is Mandatory
IC-INPER-02	Account Group Code is Mandatory
IC-INPER-03	Account Open Date is Mandatory
IC-INPER-04	Branch is Mandatory
IC-INPER-05	Currency is Mandatory
IC-INPER-06	Customer Number is Mandatory
IC-INPER-07	Source System is Mandatory
IC-INPER-09	No Records to process
IC-INPER-11	Maint Queue Population Failed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
IC-INPER-20	Branch Parameter Not maintained
IC-PRD062	Branch Parameter not maintained
IC-GRC001	Effective Date cannot be Back Dated.
IC-GRC002	Current IC Group and New IC Group cannot be same.
IC-GRC003	Account Branch and currency cannot be *.* for given Account.
IC-GRC004	Pending request is active for an Account, therefore new change request is not allowed to be saved
CACG-QUC-VAL-02	$1 is not a valid queue name
CAPP-RVL-BAT-01	Account reval batch job failed
CAPP-RVL-BAT-02	Account reval batch step building failed
CAPP-RVL-BAT-03	Account reval batch job reader has failed
CAPP-RVL-BAT-04	Unable to fetch data from DDA-CONFIG-REVALUATIONSETUP-SERVICES for GLCode
CAPP-RVL-BAT-05	Unable to fetch data from CMC-CURRENCY-SERVICES
CAPP-RVL-BAT-06	Unable to fetch branch LCY from CMC-BRANCH-SERVICES
CAPP-RVL-BAT-07	AccountStatus is not available for $1 and $2
CAPP-RVL-BAT-08	AccountClass is not available for $1 and $2
CAPP-RVL-BAT-09	Unable to get reporting GL for $1 and $2
CAPP-RVL-BAT-10	Unable to get credit GL for $1 and $2
CAPP-RVL-BAT-11	Unable to get debit GL for $1 and $2
CAPP-RVL-BAT-12	Unable to get current balance for $1 and $2
CAPP-RVL-BAT-13	Current balance is zero for $1 and $2
CAPP-RVL-BAT-14	Unable to fetch reval setup data for $1 and $2
CAPP-RVL-BAT-15	
CAPP-RVL-BAT-16	Reval setup information incomplete for $1 and $2
CAPP-RVL-BAT-17	Unable to fetch currency conversion data for $1 and $2
CAPP-RVL-BAT-18	
CAPP-RVL-BAT-19	Unable to get LCY current balance for $1 and $2
CAPP-RVL-BAT-20	Unable to get opening balance for $1 and $2
CAPP-RVL-BAT-21	
CAPP-RVL-BAT-22	
CAPP-RVL-BAT-23	Unable to get LCY opening balance for $1 and $2
CAPP-RVL-BAT-24	Unable to process reval for $1 and $2
CAPP-RVL-BAT-25	Account revaluation writer failed to write for $1 and $2
CAPP-RVL-BAT-26	Reval account posting batch step building failed
CAPP-RVL-BAT-27	Reval account posting batch job reader has failed
CAPP-RVL-BAT-28	Unable to process account reval for $1 and $2
CAPP-RVL-BAT-29	Unable to post account and non netted gl to transaction service for $1 and $2
CAPP-RVL-BAT-30	Reval netted GL posting batch step building failed
CAPP-RVL-BAT-31	Reval netted GL posting batch job reader has failed
CAPP-RVL-BAT-32	Unable to process netted GL reval for $1 and $2
CAPP-RVL-BAT-33	Unable to post netted GL reval to transaction service for $1 and $2
CAPP-PP-BAT-01	Error in Reader at branch $1 , partitionNumber $2

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
CAPP-PP-BAT-02	Error in Writer while processing VDBalances for accNo $1 , branch $1 , partitionNumber $2
CAPP-PP-BAT-03	Error in Writer while processing ICVDBalances for accNo $1 , branch $1 , partitionNumber $2
CAPP-PP-BAT-04	Error in Writer while processing BDBalances for accNo $1 , branch $1 , partitionNumber $2
CAPP-PP-BAT-05	Error in Writer while processing TurnOverBalances for accNo $1 , branch $1 , partitionNumber $2
CAPP-PP-BAT-06	Error in Writer while saving balances for branch $1 , partitionNumber $2
CAPP-PP-BAT-07	Error in Writer while inserting into ICVDBalances for branch $1 , partitionNumber $2
CAPP-PP-BLQ-01	Invalid Request
CAPP-PP-BLQ-02	$1 balance queries are only allowed in a request
CAPP-PP-BLQ-03	FromDate $1 cannot be later than ToDate $2
CAPP-PP-BLQ-04	Date range search cannot exceed $1 days
CAPP-PP-BLQ-05	No balance details found for given criteria
CAPP-PP-BLQ-06	Error occurred while fetching the balance details
DDA-TBS-MAND-01	Mandatory value(s) missing
DDA-TBS-MAND-02	Transaction request is missing
CACG-QUC-VAL-01	Selected Error Codes $1 is already linked to a Queue.
DDA-TBS-MAND-03	Transaction Branch is mandatory
DDA-TBS-MAND-04	Transaction Reference Number is mandatory
DDA-TBS-MAND-07	Event is mandatory
DDA-TBS-MAND-06	Source is mandatory
GCS-AUTH-01	Record Successfully Authorized
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-002	Record Successfully Closed
GCS-CLOS-01	Record Already Closed
GCS-CLOS-02	Record Successfully Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-CLOS-04	Failed to Close the record
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-COM-010	Successfully canceled $1.
GCS-COM-011	$1 failed to update.
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occurred during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to subdomain datasegment failed
GCS-COM-021	Error deleting the subdomain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to subdomain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthorized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid pre-validated modifications found for deletion
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-MOD-007	Only the maker can modify the pending records.
GCS-MOD-008	Failed to Update the record
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-REOP-05	Failed to Reopen the record
GCS-REVT-01	Record reverted successfully

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
GCS-REVT-02	Failed to Revert the record
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-SAV-003	The record is saved and validated successfully.
GCS-SAV-004	Failed to create the record
GCS-VAL-001	The record is successfully validated.
GCS-LOCK-01	Remove dirty lock failed
CACG-OVC-VAL-01	Combination of Exception code $1 and Source code $2 has to be unique for an override configuration.
CACG-OVC-VAL-02	Minimum one Language record is mandatory for Exception Code $1
CACG-OVC-VAL-03	Child Level Source Code cannot be the same as the Origin Source Code or its Parent Source Code.
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
IC-INPT-002	Exceeded accGrp max size 6
IC-INPT-003	AccGrp not sent
IC-INPT-004	Exceeded accGrpDesc max size 2000
IC-INPT-005	AccGrpDesc not sent
IC-INPT-006	Exceeded extAccGrp max size 64
IC-INPT-007	AxtAccGrp not sent
IC-INPT-008	Exceeded extAccGrpDesc max size 2000
IC-INPT-009	ExtAccGrpDesc not sent
IC-INPT-010	Exceeded extAccGrpType max size 1
IC-INPT-011	ExtAccGrpType not sent
IC-INPT-012	Exceeded productCode max size 4
IC-INPT-013	ProductCode not sent
IC-INPT-014	Exceeded ccy max size 3
IC-INPT-015	Ccy not sent
IC-INPT-016	Exceeded open max size 1
IC-INPT-017	Open not sent
IC-ACC-08	Required Parameters for Account Class transfer not maintained
IC-ACC-09	Unhandled Exception occurred during Account Class transfer check
IC-SPRM-001	Service Parameters cannot be empty
IC-GRC005	Booking GL details and accounting details are mandatory if Liquidation mode is Liquidate to GL or Liquidate to Different Account respectively
IC-BAT-142	Error Occurred during Service Call to Pre Branch Resolution
IC-BAT-160	Failed while getting pending count for Intraday Batch
IC-BAT-161	Failed during service call for Intraday Batch
IN-HEAR-583	Period Dates should be within Financial Cycle Start and End Date
GCS-COM-027	Not a valid Key Id: $1)
IC-PRD120	Defer liquidation days should not be entered when defer liquidation flag is not selected
IC-PRD121	Defer before month end days should not be entered when defer liquidation flag is not selected

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
IC-PRD122	Defer liquidation days or defer before month end days should be entered when defer liquidation flag is selected
IC-PRD123	Both start from account opening and defer liquidation days flags cannot be selected at the same time
IC-PRD124	Days before month end should not be entered for frequency days
IC-PRD125	Both defer liquidation days and defer before month end day cannot be entered at the same time
IC-PRD126	Accrual cycle should be None when accrual frequency is Daily
IN-HEAR-590	The entered characters exceed the maximum length allowed for Period Code
IN-HEAR-586	The entered characters exceed the maximum length allowed for Financial Cycle
IN-HEAR-587	The entered characters exceed the maximum length allowed for Description
IC-PRD131	Min Effective Value cannot be greater than Max Effective Value
IC-PRD132	Minimum Variance cannot be greater than Maximum Variance
DDA-TBS-MAND-08	Event SerialNo is mandatory
DDA-TBS-MAND-09	Transaction details is missing
DDA-TBS-MAND-10	More than 99 entries/blocks/blockModifications are not allowed in a DDA Transaction
DDA-TBS-MAND-11	Account Number is mandatory
DDA-TBS-MAND-12	Account Branch is mandatory
DDA-TBS-MAND-13	Account Currency is mandatory
DDA-TBS-MAND-14	Requested Block Amount $1 is invalid or less than or equal to Zero
DDA-TBS-MAND-15	Block Expiry Date is mandatory for Lien Block
DDA-TBS-MAND-16	Credit Debit Indicator is invalid
DDA-TBS-MAND-18	One or more revaluation parameter is missing
DDA-TBS-DEFA-01	Error while defaulting Transaction attributes
DDA-TBS-DEFA-02	Source Code $1 does not exists
DDA-TBS-DEFA-03	TransactionCode $1 does not exists
DDA-TBS-DEFA-04	No Transaction Code is defined in source preference $1
DDA-TBS-DEFA-05	Branch $1 does not exist
DDA-TBS-DEFA-06	Error while fetching Branch date for transaction branch $1
DDA-TBS-BDRQ-01	Invalid Input
DDA-TBS-BDRQ-02	Block Type is invalid
DDA-TBS-BDRQ-03	Invalid Action given in the Block modification request
DDA-TBS-BDRQ-05	AutoRelease $1 is invalid
DDA-TBS-BDRQ-06	AvailableDays $1 is invalid
DDA-TBS-BDRQ-07	Availability Info is invalid
DDA-TBS-DUP-01	More than one block cannot be requested on an account $1, branch $2, and currency $3 in a Transaction
DDA-TBS-DUP-02	Block requested does not exists on account $1, branch $2 and currency $3 under EcaRefNo $
DDA-TBS-DUP-03	Error in Amount Block Duplicate Validation
DDA-TBS-ACNT-01	Account Number $1 does not exist

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-TBS-ACNT-02	Posting into Suspense Entry as Account Number $1 does not exist
DDA-TBS-CUST-01	Customer $1 not found of account $2
DDA-TBS-EAVL-01	Error in External Accounting(EA) Validation
DDA-TBS-EAVL-02	Local Holiday Check for next working day has Failed. Please check whether Local Holiday has been maintained.
DDA-TBS-EAVL-03	Rounded branchLcyAmount $1 is different from actual branchLcyAmount $2
DDA-TBS-EAVL-04	BranchLcyAmt $1 is invalid or less than or equal to Zero
DDA-TBS-EAVL-05	Exchange rate $1 is invalid or Zero
DDA-TBS-EAVL-06	accountCcyAmt $1 is invalid
DDA-TBS-EAVL-07	Rounded accountCcyAmount $1 is different from actual accountCcyAmount $2
DDA-TBS-OVDH-01	Referral processing is not allowed
DDA-TBS-OVDH-02	Error while sending Referral processing request
DDA-TBS-OVDH-04	Transaction Pending for Referral Approval of accounts $1
DDA-TBS-OVDH-05	Referral not allowed for accounts $1
DDA-TBS-TXNH-01	Unexpected Error
DDA-TBS-TXNH-02	Error/Override to be handled
DDA-TBS-RSUP-01	Transaction/Transaction details not found while updating Referral status
DDA-TBS-BALP-01	Insufficient Balance. Need $1 $2 to process the accounting / amount block entry
DDA-TBS-BALP-02	Requested decrease amount $1 is more than Outstanding block amount $2
DDA-TBS-BALV-01	Requested block amount cannot be negative
DDA-TBS-BALV-02	Amount Block is not active
DDA-TBS-BALV-03	Requested modification amount is equal to outstanding amount
DDA-TBS-BALV-04	Invalid ECA Reference Number
DDA-TBS-BALV-05	Invalid Block Reference Number
DDA-TBS-LMIT-01	Error(s) $1 raised from Limit system
DDA-TBS-RTL-01	Error(s) $1 raised from RTL system
DDA-TBS-EAVL-08	$1 $2 cannot be positive for a reversal transaction
DDA-TBS-UNVL-01	Error while processing Unauthorized transaction
DDA-TBS-UNVL-02	Transaction cannot be authorized by maker
DDA-TBS-UNVL-03	Transaction has been already deleted by maker
DDA-TBS-UNVL-04	Transaction can be deleted only by maker
DDA-TBS-UNVL-05	Transaction has been already authorized by checker
DDA-TBS-DEFA-07	Transaction status for Source Code $1 does not exists
DDA-TBS-PTYV-02	Customer Whereabouts are unknown.
DDA-TBS-PTYV-01	Customer is Frozen
DDA-TBS-PTYV-03	Customer is bankrupt
DDA-TBS-CUST-02	Customer validation failed
DDA-TBS-ACNT-03	Unexpected Error while validating account $1
DDA-TBS-EAVL-10	Error while rounding $1 , Currency $2 is not maintained for country $3
DDA-TBS-CHQE-01	Cheque Block failed

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-TBS-CHQE-02	Cheque Block and Utilization failed
DDA-TBS-CHQE-03	Cheque Utilization failed
DDA-TBS-CHQE-04	Cheque Undo failed
DDA-TBS-CHQE-05	Instrument code mismatch, should pass the same instrument code that blocked in ECA.
DDA-TBS-BDRQ-08	Number of transaction in single request should be within the range of 1 and $1
DDA-TBS-BDRQ-09	Number of legs in single transaction request should be within the range of 1 and $1
DDA-TBS-INLM-01	Temporary Overdraft Limit has been utilized for this transaction
DDA-TBS-INLM-02	DayLight Limit has been utilized for this transaction
DDA-TBS-INLM-03	AUF Limit has been utilized for this transaction
DDA-TBS-BDRQ-04	TxnInitDate is Invalid
DDA-TBS-BDRQ-10	BlockExpiryDate is Invalid
DDA-TBS-BDRQ-11	ValueDate is Invalid
DDA-TBS-UCOL-01	Branch $1 not found
DDA-TBS-UCOL-02	Data not found
DDA-TBS-UCOL-03	Missing Mandatory Request Parameter(s)
DDA-TBS-UCOL-04	Request Processed Successfully
DDA-TBS-UCOL-05	PreviousWorkingDay of Branch $1 not found
DDA-TBS-EODP-01	Branch $1 not found
DDA-TBS-EODP-02	$1 is not same as previous working day $2 from core branch
DDA-TBS-EODP-03	Either of branch status or eoDdate is only allowed in the request
DDA-RQS-FAL-001	Error while Processing request
DDA-RQS-SUC-002	Request Processed Successfully
DDA-RQS-VAL-003	Allowed value for listExternalFlag is Y/N
DDA-RQS-VAL-004	Previous level approval is pending
DDA-RQS-VAL-005	Queue overrides had rejected already
DDA-RQS-VAL-006	Referral allowed flag is missing
DDA-RQS-VAL-007	Invalid queue type
DDA-RQS-VAL-008	Invalid override code
DDA-RQS-MAN-009	Override code is missing
DDA-RQS-DUP-010	Duplicate Override code present in txn leg
DDA-RQS-MAN-011	Either Request or Entry ref no is missing
DDA-RQS-VAL-012	Invalid Request
DDA-RQS-VAL-013	Allowed value for approvalStatus is A/R/P/C
DDA-RQS-VAL-014	Invalid external referral
DDA-RQS-VAL-015	Failed to update status to transaction and balance service
DDA-RQS-VAL-016	Account number is mandatory
DDA-RQS-VAL-017	Operation is mandatory
DDA-RQS-VAL-018	TransactionType is mandatory
DDA-RQS-VAL-019	CustomerNo is mandatory
DDA-RQS-VAL-020	Amount is mandatory
DDA-RQS-VAL-021	SourceSystem is mandatory

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-RQS-VAL-022	EntryMasterRefNo is mandatory
DDA-RQS-VAL-023	Action is mandatory and expected value either A or P
DDA-RQS-DUP-024	Duplicate record found
DDA-RQS-VAL-025	Invalid Queue type
DDA-RQS-VAL-027	Current user not authorized to approve/reject
DDA-RQS-VAL-028	Current user can approve/reject only one level
DDA-RQS-VAL-029	Override code already posted for this entry
DDA-TBS-VALI-01	Error while field validations
DDA-TBS-VALI-02	Case/format of the value for the field $1 is invalid
DDA-TBS-VALI-03	Length of the value for the field $1 is invalid
DDA-TBS-VALI-04	Invalid Input for $1
ACC_PRD-01	Unhandled Exception occurred
ACC_PRD-02	Invalid Product Accounting entry setup
ACC_PRD-03	Product code cannot be null
ACC_PRD-04	IC Branch Date not available for the current branch
BC-00234	Product End Date cannot be less than today
GC-CLS-02	Record Successfully Closed
GC-REOP-03	Successfully Reopened
IC-ACC-01	Branch Dates could not be resolved
IC-ACC-02	Failed while fetching user globals
IC-ACC-03	Could not get account
IC-ACC-04	Failed during Lookup
IC-ACC-05	Unhandled exception occurred during Lookup
IC-ACC-06	Bombed while converting the amount
IC-ACC-07	Unhandled Exception occurred
IC-ACC-50	Exception Occurred while querying Intraday Table for Product Accrual
IC-ACC-51	Exception Occurred while posting Liquidation Netting
IC-ACC-52	Failed while populating Product Accrual Entries
IC-ACC-53	Failed while updating final status
IC-ACC-54	Failed while querying branch parameters
IC-ACC-55	Lookup failed for product code $1
IC-ACC-57	Failed During Currency Conversion for product $1
IC-ACC-58	Failed while marking entry passed for product $1
IC-ACC-59	Exception Occurred while preparing Accounting Entries for Product Accrual for product $1
IC-CHGERR01	Failed while fetching user globals
IC-CHGERR02	Branch Dates could not be resolved
IC-CHGERR03	Could not get account
IC-CHGERR04	Could not get account
IC-CHGERR05	Error Occurred during Initialization
IC-CHGERR06	Bombed while converting the amount
IC-CHGERR07	Failed while deriving charge amount
IC-CHGERR08	Failed while deriving min/max amount

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
IC-CHGERR09	Failed during LCY Conversion
IC-CHGERR10	Failed While Caching Details for Charge Slab
IC-CHGERR11	Problem as both discount amt and discount percentage maintained
IC-CHGERR12	Failed while fetching Slab Details
IC-CHGERR13	Failed while fetching Tier Details
IC-CHGERR14	Failed during amount round
IC-CHGERR17	Failed while fetching product details
IC-CHGERR19	Failed during currency conversion
IC-CHGERR23	Failed while fetching Charge Entries
IC-CHGERR24	Failed while Processing Charge
IC-CHGERR25	Failed while updating liqd dates
IC-CHGERR28	Could not get the book type
IC-PRD054	Value of Accrual Day should be less than or equal to 31
IC-PRD061	Frequency is blank in product preferences
IC-PRD201	Interest liquidation frequency has to be monthly and Liquidation at Month End flag has to be checked if the Split Interest Adj for Prev Year is required
IC-RL0007	Rule Id has invalid characters
IC-RL0008	Blank characters are not allowed in Rule Id
IC-RL0009	Rule Id - First character should be an alphabet or underscore
IC-RL0048	Requires atleast one formula with a valid expression for a rule
IC-RL0056	Required atleast one booked formula to save the rule
IC-RLM060	Rounding Required should be checked when Book Flag is "Booked" and periodicity is "Daily/Periodic"
IC-RLM061	Accruals Required should be Unchecked when Book Flag is "Non-Booked" and periodicity is "Daily/Periodic"
IC-RLM069	Length of Rule Id should be equal to 4 characters
IC-RULE-01	SDE Id and UDE Id should be different
IC-RULE-02	Result cannot have logical operator
MM-10051	Product Code should be 4 characters
IC-BAT-131	Error Occurred during Service Call to Allocation
IC-BAT-132	Error Occurred during Service Call to Interest Calc
IC-BAT-133	Error Occurred during Service Call to Interest Accrual
IC-BAT-134	Error Occurred during Service Call to Interest Liquidation
IC-BAT-135	Error Occurred during Service Call to Charge
IC-BAT-136	Error Occurred during Service Call to Accounting
IC-BAT-137	Error Occurred during Service Call to Product Accounting
IC-BAT-138	Error Occurred during Service Call to Resolve Branch
IC-BAT-139	Error Occurred during Service Call to Resolve Account
IC-BAT-140	Error Occurred during Service Call to Mark Cutoff
IC-BAT-141	Error Occurred during Service Call to Release Cutoff
IC-BAT-121	Failed in verifying pending process for the branch
CS-PRD002	Product code should be of four characters.
IC-PRCBT003	Profit calculation exclusion batch not executed for the given period

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
DDA-STMT-001	Inserted successfully
DDA-STMT-002	Failed while inserting into statement
DDA-STMT-003	From date cannot be greater than To date
DDA-STMT-004	To date cannot be a future date
DDA-STMT-005	Successfully Deleted
DDA-STMT-006	Record doesn't exist
DDA-STMT-007	Processing Reference Number is Null.
DDA-STMT-008	Updated successfully
DDA-STMT-009	Failed while updating last statement generation date
DDA-STMT-010	Customer is not maintained
DDA-STMT-011	Statement Preference is not maintained for the Account
DDA-STMT-012	Account provided is not available
DDA-STMT-013	Account number is mandatory
DDA-STMT-015	Stmt Entries for Account is not maintained properly, please check data in entries table
DDA-STMT-019	Request Successfully Processed
DDA-STMT-016	Failed while sending advice
DDA-STMT-017	Failed To Invoke generate statement
DDA-STMT-018	Thank you for your request to download the statement. We are preparing your statement now. You can come back and download it after few minutes.
DDA-STMT-020	Unexpected Error occurred during save
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
RACC-ACC-COM-A1	Not a Valid Limit Type
RACC-ACC-COM-A2	Start Date can not be greater than End Date
RACC-ACC-COM-A3	Input either rate code or rate value for a limit category
RACC-ACC-COM-A4	Rate Value cannot be equal to or less than zero
RACC-ACC-COM-A5	Limit Type can not be null
RACC-ACC-COM-A6	Linkage Reference can not be null
RACC-ACC-COM-A7	Linkage Branch can not be null
RACC-ACS-VAL-A1	Linked Amount can not be null
RACC-ACS-VAL-A2	Input Either Linked Amount or Linked Percentage for a Limit Category
RACC-ACS-VAL-A3	Source can not be null
RACC-ACS-VAL-A4	Secured OD Details are not allowed when Od Facility required is set to N in Account Class
RACC-ACS-VAL-A5	Unsecured OD Details are not allowed when Od Facility required is set to N in Account Class
RACC-ACS-VAL-A6	OD Facility is required indicating atleast one Limit Type or Unsecured/ Secured details are required
RACC-ACS-VAL-A7	Courtesy Pay Start Date can not be null
RACC-ACS-VAL-A8	Courtesy Pay Start Date can not be after Courtesy Pay End Date
RACC-ACS-VAL-A9	Fund Utilization sequence should be BC Since Courtesy Pay Limit is Required
RACC-ACS-VAL-AA	Courtesy Pay start date can not be before account opening date

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
RACC-ACS-VAL-AB	Linked amount cannot be less than or equal to 0
RACC-ACS-VAL-AC	Invalid limit start date for $1
RACC-ACS-VAL-C1	Account can be closed only if Status is Normal
RACC-ACS-VAL-C2	Account cannot be closed as limit linkages are available
RACC-ACS-VAL-C3	Account cannot be closed as TOD Limit is available
RACC-ACS-VAL-C4	Account cannot be closed as unauthorised cheque book exists for this account
RACC-ACS-VAL-C5	Account cannot be closed as active cheque book is linked to this account
RACC-ACS-VAL-C6	Account cannot be closed as unused check leaves exists for this account
RACC-ACS-VAL-C7	Account cannot be closed as uncollected funds or unauthorized funds or non-zero balance or amount block exists for this account
RACC-AMA-VAL-E0	Account Auto Modification Web Model cannot be null
RACC-AMA-VAL-E1	Unknown Account Modification Type - $1
RACC-AMA-VAL-E2	No Account Modification Handler present for the given modification type
RACC-AMA-VAL-E3	New Account Class cannot be null or blank
RACC-AMA-VAL-E4	Invalid Account Basic Details Modification type.
RACC-AMA-VAL-E5	Account Status is null/empty
RACC-AUT-ERR-E0	Unable to fetch state configuration maintenance
RACC-AUT-ERR-E1	State configuration is not available for configKey [accountClass~domain~state~currency] - $1
RACC-AUT-ERR-E2	Unable to fetch permanent address of customer - $1
RACC-AUT-ERR-E3	Permanent address state is not maintained for customer - $1
RACC-CMC-VAL-E0	Unable to fetch customer details
RACC-CMC-VAL-E1	Customer is Frozen
RACC-CMC-VAL-E2	Address Advice Name is not matching with Configured List
RACC-PTY-ERR-E1	Unable to fetch permanent address of customer - $1
RACC-PTY-ERR-E2	Permanent address state is not maintained for customer - $1
RACC-STA-ERR-E0	Unable to fetch state configuration maintenance
RACC-STA-ERR-E1	State configuration is not available for configKey [accountClass~domain~state~currency] - $1
RDDA-ACC-GUA-01	Account Guardian must not be Empty/Null
RDDA-ACC-GUA-02	Guardian CustomerID length is out of limit
RDDA-ACC-GUA-03	Guardian Relationship must not be Empty/Null
RDDA-ACC-GUA-04	Guardian Type must be G/C/S
RDDA-ACC-GUA-05	Account Guardian Details must not be Empty/Null
RDDA-ACC-NOM-01	Minor Flag does not match with Nominee Date of Birth
RDDA-ACC-NOM-02	Guardian details are mandatory when nominee is a minor
RDDA-ACC-NOM-03	Nominee relationship cannot be empty
RDDA-ACC-NOM-04	Account Nominee must not be Empty/Null
RDDA-ACC-NOM-05	Nominee Last Name must not be Empty/Null
RDDA-ACC-NOM-06	Nominee CustomerID length is out of limit
RDDA-ACC-NOM-07	Nominee First Name must not be Empty/Null

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Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
RDDA-ACC-NOM-08	Nominee FirstName length is out of limit
RDDA-ACC-NOM-09	Nominee Relationship length is out of limit
RDDA-ACC-NOM-10	Nominee DOB must not be Empty/Null
RDDA-ACC-NOM-11	Nominee StreetName length is out of limit
RDDA-ACC-NOM-12	Nominee MiddleName length is out of limit
RDDA-ACC-NOM-13	Nominee LastName length is out of limit
RDDA-ACC-NOM-14	Nominee PostCode length is out of limit
RDDA-ACC-NOM-15	Nominee Locality is out of limit
RDDA-ACC-NOM-16	Nominee Country length is out of limit
RDDA-ACC-NOM-17	Nominee BuildingNumber length is out of limit
RDDA-ACC-NOM-18	Nominee City length is out of limit
RDDA-ACC-NOM-19	Nominee State length is out of limit
RDDA-ACC-NOM-20	Nominee Email length is out of limit
RDDA-ACC-NOM-21	Nominee Phone length is out of limit
RDDA-ACC-NOM-22	Nominee Mobile length is out of limit
RDDA-ACC-NOM-23	Account Nominee Details must not be Empty/Null
RDDA-ACC-NOM-24	Guardian details should not be sent for non minor
RDDA-ACC-NOM-25	Guardian Fname length is out of limit
RDDA-ACC-NOM-26	Guardian Mname length is out of limit
RDDA-ACC-NOM-27	Guardian Lname length is out of limit
RDDA-ACC-NOM-28	Guardian Country length is out of limit
RDDA-ACC-NOM-29	Guardian Relation length is out of limit
RDDA-ACC-NOM-30	Guardian Street length is out of limit
RDDA-ACC-NOM-31	Guardian Building Number length is out of limit
RDDA-ACC-NOM-32	Guardian Locality length is out of limit
RDDA-ACC-NOM-33	Guardian City length is out of limit
RDDA-ACC-NOM-34	Guardian State length is out of limit
RDDA-ACC-NOM-35	Guardian Zipcode length is out of limit
RDDA-ACC-NOM-36	Guardian Email length is out of limit
RDDA-ACC-NOM-37	Guardian Phone length is out of limit
RDDA-ACC-NOM-38	Guardian Mobile length is out of limit
RDDA-ACC-PRF-01	Banking Channels cannot be added when Direct Banking Required is false
RDDA-ACC-PRF-02	Banking Channel details must be provided when Direct Banking Required is true
RDDA-ACC-PRF-03	Invalid Banking Channel: $1
RDDA-ACC-PRF-04	Direct Banking Required flag can be Y or N only
RDDA-ACC-PRF-05	Auto reorder cannot be enabled if chequebook is not required
RDDA-ACC-PRF-06	Chequebook names should not be sent if chequebook is not required
RDDA-ACC-PRF-07	Reorder details should not be sent if auto reorder is not enabled
RDDA-ACS-VAL-A1	Joint Holder start date can not be before account open date
RDDA-ACS-VAL-A2	Joint Holder details must be sent only when joint account is required
RDDA-ACS-VAL-A3	Joint Holder details must be sent if joint account is required

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
RDDA-ACS-VAL-A4	Primary customer number and joint holder customer number cant be equal
RDDA-ACS-VAL-A5	Mode of operation and Joint account required must match
RDDA-ACS-VAL-B1	Joint Holder must not be Empty/Null
RDDA-ACS-VAL-C1	Customer ID must not be Empty/Null
RDDA-ACS-VAL-C2	Relationship type is not given
RDDA-ACS-VAL-C3	Joint Holder Type is not given
RDDA-ACS-VAL-C4	Start Date must not be Empty/Null
RDDA-ACS-VAL-C5	Joint Holder Details must not be Empty/Null
RDDA-ACS-VAL-C6	Joint Holder Type is invalid
RDDA-ACS-VAL-C7	Relationship Type is invalid
RDDA-ACS-VAL-C8	Joint Holder start date cannot be after end date
RDDA-ACS-VAL-D1	Customer ID length is out of limit
RDDA-ACS-VAL-D2	Relationship length is out of limit
RDDA-ACS-VAL-D3	Joint Holder Type length is out of limit
RACC-ACC-VAL-B1	Not a valid Limit Type
RACC-ACC-VAL-B2	Limit Type cannot have null value
RACC-ACC-VAL-B3	Rate Value should be between 0 or 100
RACC-ACC-VAL-B4	Max Rate cannot be a negative value
RACC-ACC-VAL-B5	Max Rate should be between 0 or 100
RACC-ACC-VAL-B6	Max Rate cannot have null value
RACC-ACC-VAL-B7	Min Rate cannot be a negative value
RACC-ACC-VAL-B8	Min Rate should be between 0 or 100
RACC-ACC-VAL-B9	Min Rate cannot have null value
RACC-ACC-VAL-BA	Maximum Rate should be greater than or equal to Minimum Rate
RACC-ACC-VAL-BB	Entered rate outside acceptable range for interest rate
RACC-ACC-VAL-BC	Input either rate code or rate value for a limit category
RACC-ACC-VAL-BD	Courtesy pay limit required flag value is not valid
RACC-ACC-VAL-BE	Courtesy pay limit can only be given if courtesy Pay limit is required
RACC-ACC-VAL-BF	Courtesy pay limit required flag value cannot be null
RACC-ACC-VAL-BG	Courtesy pay limit can not be less than or equal to 0
RACC-ACC-VAL-BH	Courtesy pay limit should be given if courtesy pay limit is required
RACC-ACC-VAL-BI	OD Facility Required can not be selected if Courtesy pay Limit is Required
RACC-ACC-VAL-BJ	Daylight Limit Required can not be selected if Courtesy pay Limit is Required
RACC-ACC-VAL-BK	Uncollected fund margin can not be given if Courtesy pay Limit is Required
RACC-ACC-VAL-BL	Fund utilization sequence at source code level can not be anything else other than BC
RACC-ACC-VAL-BM	Overdue Parameters are not allowed when courtesy pay limit is required
RACC-ACC-VAL-BN	Courtesy Pay Fee Recieving GL/Account is mandatory if Courtesy Pay Charge Code has been given
RACC-ACC-VAL-BO	Courtesy pay limit has to be a number

Table B-1   (Cont.) List of Error Codes and Messages

Error Code	Error Message
RDDA-ACC-VAL-01	Account Type should be of S or U
RDDA-ACC-VAL-02	Account Class cannot be modified
RDDA-ACS-VAL-B1	Joint Holder must not be Empty/Null
RDDA-ACS-VAL-C1	Customer ID must not be Empty/Null
RDDA-ACS-VAL-C2	Relationship must not be Empty/Null
RDDA-ACS-VAL-C3	Joint Holder Type must not be Empty/Null
RDDA-ACS-VAL-C4	Start Date must not be Empty/Null
RDDA-ACS-VAL-C5	Joint Holder Details must not be Empty/Null
RDDA-ACS-VAL-C6	Joint Holder Type is invalid
RDDA-ACS-VAL-C7	Relationship Type is invalid
RDDA-ACS-VAL-C8	Joint Holder Description must not be Empty/Null
RDDA-ACS-VAL-C9	Relationship type must not be Empty/Null
RDDA-ACS-VAL-D1	CustomerID length is out of limit
RDDA-ACS-VAL-D2	Relationship length is out of limit
RDDA-ACS-VAL-D3	Joint Holder Type length is out of limit
RDDA-ACS-VAL-D4	Relationship Description must not be Empty/Null
RDDA-ACS-VAL-D5	Modification is not allowed after authorization
RDDA-ACS-VAL-D6	Cannot have more than one Garnishment record

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