

Retail Teller
Oracle FLEXCUBE Universal Banking Europe Cluster
Release 11.3.81.02.0
[October] [2013]
Oracle Part Number E51523-01



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1. About this Manual

1.1 Introduction

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

1.2 Audience

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

1.3 Organization

This manual is organized as follows:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>The Retail Teller Module – an Overview</i> gives you an overview of the retail teller module.
Chapter 3	<i>Maintaining Retail Teller Products</i> describes the procedure to create retail teller products for the specific services your bank offers.
Chapter 4	<i>Maintaining Accounting Details</i> explains how to set up accounting details for retail teller products in Oracle FLEXCUBE.
Chapter 5	<i>Reports</i> provides a list of reports that can be generated in this module and also explains their contents.
Chapter 6	<i>Annexure A</i> lists the inbuilt retail teller products provided for the retail teller module and the association of these products with their appropriate functions in the Retail Branch.
Chapter 7	<i>Annexure B</i> contains samples of the various types of advices and notices generated at each stage for the type of contract that the retail teller module handles.
Chapter 8	<i>Retail Teller Glossary</i> – gives a list of important terms used in the module.















Conventions used in this Manual

Important information is preceded with the  symbol.

1.4 Related Documents

For a detailed description of all the procedures in the manual please refer to the Oracle FLEXCUBE manual on Common Procedures.

1.5 Glossary of Icons

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row

2. Retail Teller Module – An Overview

2.1 Introduction

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

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

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

- Products in the Retail Teller module that would be used to process retail teller transactions entered through the Branch
- Accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for retail teller transactions

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

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

3. Maintaining Retail Teller Products

3.1 Introduction

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

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

The screenshot shows the 'Retail Teller Product Details' window. It contains the following fields and controls:

- Product Code *
- Product Description *
- Report Module: RT
- Product Type *
- Description
- Slogan
- Product Group *
- Product Group Description
- Start Date
- End Date
- Remarks
- Exchange Rate Variance(in %)
- Override Limit
- Stop Limit
- Rate Code *
- Rate Type Preferred *

At the bottom, there are tabs for 'Preferences', 'MIS', 'UDF', and 'Branch/Currency Restriction'. Below the tabs are fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

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

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

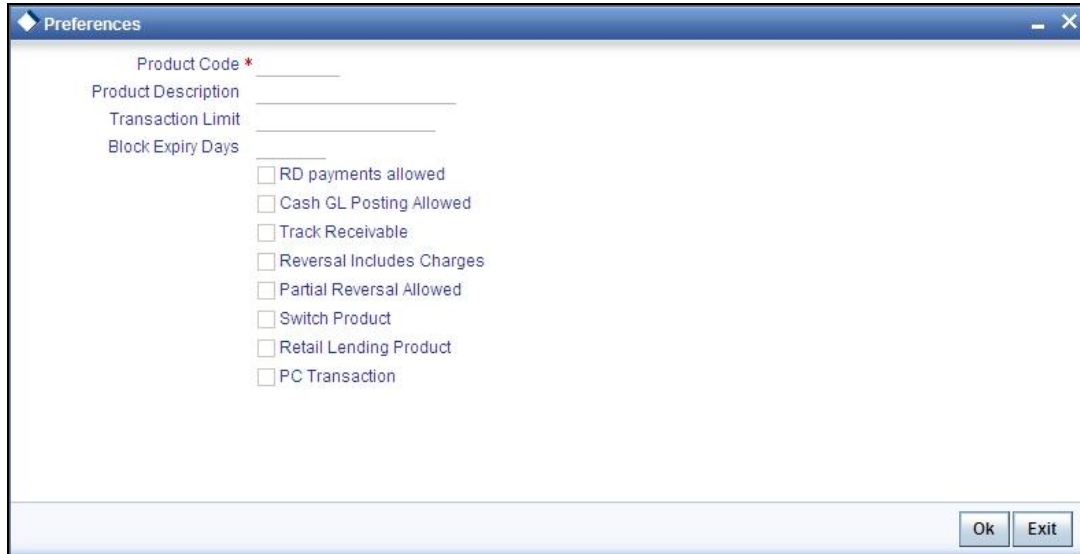
For further information on the generic attributes that you can define for a product, please refer the Products Oracle FLEXCUBE User Manual.

Specifying the Product Type

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

3.1.1 Specifying Product Preferences

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



Track Receivable

During liquidation of teller transactions, if the system detects insufficient funds in the account, then you can choose to block the subsequent credit that happens to the settlement account. In other words, the system will track the account for receivables. As and when a credit happens, the funds will be allocated to the teller entry depending on the product sequence that you specify at the account class level.



Refer to the Core Entity User Manual for details on maintaining funds allocation sequence.

When you post a teller transaction to an account and there are insufficient funds in the account, then the system will save the contract but the contract remains uninitiated. Accounting entries will not be posted for this contract.

During EOD processing of these contracts, when the full balance becomes available in the account, the system will post the necessary accounting entries and mark the contract as liquidated.

Your specification for this field will default to all contracts involving the product. However, you are allowed to modify it at the contract level also.

Exchange Rate (FCY-LCY)

You can specify the rate code and rate type that are used in the transactions during a foreign currency conversion to local currency and vice versa

Rate Code

Specify the rate code to be used for foreign currency conversion to local currency.

Rate Type

Specify the rate type to be used for foreign currency conversion to local currency.



Note the following;

- 'Rate Code' and 'Rate Type' are applicable only to transactions involving a foreign currency and the branch local currency.
- The existing exchange rate fields 'Rate Type' and 'Rate Code' in the 'Teller Product Maintenance' screen is used for cross currency transactions, not involving the branch local currency.

Validation Limit

The system maintains the customer identification details for Individual customers performing FX or Conversion transactions through the teller module. The data is captured when the validation limit specified during transaction exceeds 15000, 00 or 50000, 00 UAH in case the customer has no open accounts with the bank

Specify the validation limit in the following options:

Slab1

Specify the lower limit here i.e. 15000, 00 UAH

Slab2

Specify the upper limit here i.e. 50000, 00UAH

Refer the section titled 'Specifying the Customer details' under 'Withdrawing Cash' in Savings Module for further details

Retail Lending Product

Check this option to allow a retail lending loan account in the transaction. Only products marked as 'Retail Lending Product' will allow a retail lending loan account in the transaction.

PC Transaction

Check this box to generate the PC transaction for the branch transaction under this RT product.

3.2 Maintaining Reporting Codes

The reporting codes in Oracle FLEXCUBE are defined as per the type of currency transactions. For e.g. the code name and value for cash withdrawal of USD and cash withdrawal of UAH is different. For USD it is CF 39, CF 73 and for UAH it is D10. The values for these codes are default values provided by the National Bank of Ukraine (NBU). The 'Maintenance' screen is used to maintain the NBU Codes for products and currency combination. You can invoke this screen by typing 'DEDNCMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details are captured in this screen:

Product Code

Specify the product code in this option.

Currency

Select the currency of the transaction. In this option you can maintain single currency transactions and also multiple currencies for which 'ALL' has to be selected from the LOV provided.

NBU Code

Specify the NBU code here. The adjoining option list displays all the valid NBU codes maintained in the system. Select the appropriate one.

Description

Specify the description of the NBU code here.

NBU Value

Specify the NBU value here. The adjoining option list displays the list of NBU value for the NBU codes. Select the appropriate one.



Note the following:

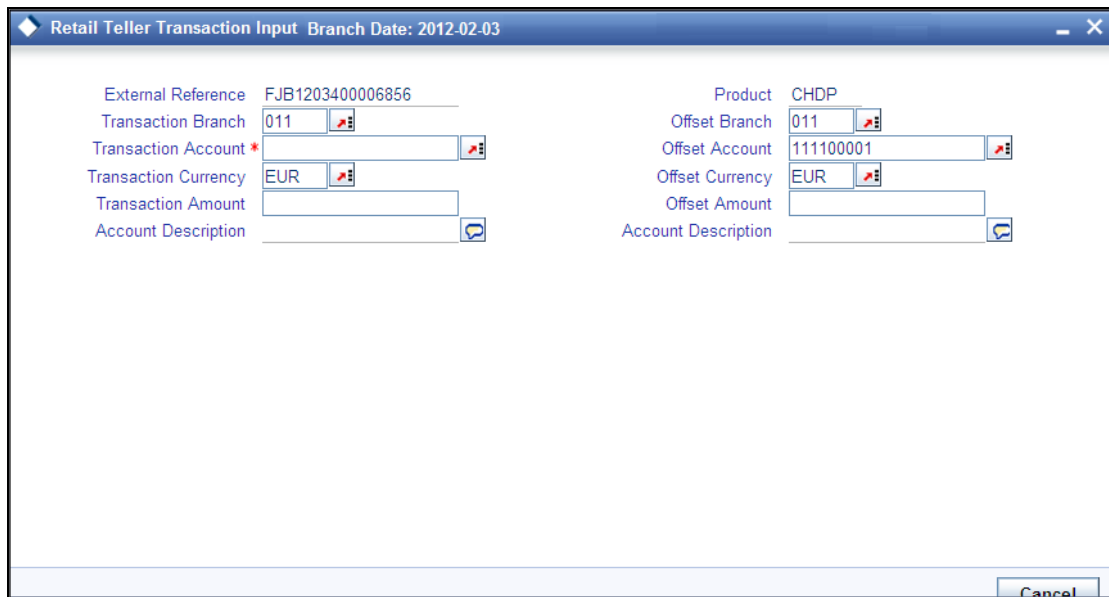
- If the value for the mandatory NBU Code has been provided at the maintenance level the same cannot be changed at the transaction level.
- You will be allowed to modify the values field for the NBU codes which is not maintained as mandatory at the maintenance screen.
- Value Field can also be left blank & the same can be maintained at transaction level.

- If any of the mandatory records are deleted or the value is changed, the system will display an override. It will also default the values from the product and currency combination thereby overwriting the changes for NBU Codes at the transaction level.

4. Specifying Transaction Details

4.1 Introduction

For top up by savings/GL the Retail Teller Transaction Input screen is used. The bank creates RT products and uses them accordingly in this screen. To invoke this screen type '1000' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a window titled "Retail Teller Transaction Input Branch Date: 2012-02-03". The window contains two columns of input fields. The left column includes: External Reference (FJB1203400006856), Transaction Branch (011), Transaction Account * (empty), Transaction Currency (EUR), Transaction Amount (empty), and Account Description (empty). The right column includes: Product (CHDP), Offset Branch (011), Offset Account (111100001), Offset Currency (EUR), Offset Amount (empty), and Account Description (empty). A "Cancel" button is located at the bottom right of the window.

The following detail is displayed in this screen:

- External Reference Number

The following details are captured in this screen:

Product

Specify the product code here.

Transaction Branch

Specify the branch code from the option list provided.

Transaction Account

Specify the account number from the option list provided. The transaction account is the deposit account.

Transaction Currency

Specify the currency of the transaction from the option list provided.

Transaction Amount

Specify the transaction amount here.

Offset Branch

Specify the branch code of the offset account from the option list provided.

Offset Account

Specify the offset account number from the option list provided. The offset account is either the GL or Savings account.

Offset Currency

Specify the offset currency of the transaction.

Offset Amount

Specify the offset amount here.



Note the following

In the settlement Maintenance, you should mandatorily maintain a record for the module RT for Branch-Currency-Product-Customer combination for each customer with the currency selected as the lcy currency (UAH). Select the account against which the charges would be settled in the Teller module.

During a teller transaction, charge will collected from the account maintained in the settlements instructions for RT module. Charge will be collected in LCY and Standard, Mid Rate combination of exchange rate will be used to convert the charge amount in charge currency to amount in settlement currency.

In case of absence of the settlement instruction maintenance, the cash GL/account as of ARC row picked up for the transaction will be used for charge settlement. This account will be debited for charges and credited to P&L account (as defined in ARC Maintenance).

In case of balance being not available in the Customer's charge account, the charge will be collected in cash. The cash GL/account as of ARC row picked up for the transaction will be debited for charges and credited to P&L account (as defined in ARC Maintenance).

If the customer is a WALK-IN customer the charges will be paid in cash. The charge in this case will also be collected from the cash GL/account as of ARC row picked up for the transaction.

If the customer has a FCY account but no LCY account or balance in the LCY account is 'zero', the charges should be collected from the cash GL/till in cash.

Denomination tracking is not available for transactions involving more than one currency.

5. Maintaining Accounting Details

5.1 Introduction

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

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

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

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

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

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

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

Product Type

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

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

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

Currency

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

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

Customer Group

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

5.1.1.1 Identifying Offset Account

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

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

Indicating the offset account as the debit account

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

Indicating the offset account as the default charge account

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



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

5.1.1.2 Identifying Transaction Account

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

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

Indicating the transaction account as the debit account

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

Indicating the transaction account as the default charge account

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



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

5.1.1.3 Identifying Offset and Debit Transaction Codes

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

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

Generate Transaction Advices

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

The advice types that are available for the Retail Teller module are the debit and credit advices generated for the debit or credit entries that would be passed to customer accounts, namely, "DR ADVICE" and "CR ADVICE".

For further information on the debit and credit advices, please refer the Annexure –B.

Netting Charge

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

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

End Point

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

Description

End Point Description (Display Only field).

Bank Float Days

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

Customer Float Days

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

Float Days Basis

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

Till Type

Specify the Till type from the drop down list, based on which the accounting entries are to be passed. The options available are:

- Morning Till
- Evening Till

For more details refer section 'Advices for Retail Teller Transactions' in this User Manual

5.1.1.4 Indicating Exchange Rate Revaluation

You can specify the following details:

Profit Revaluation GL

Specify the profit revaluation GL details.

Loss Revaluation GL

Specify the loss revaluation GL details.

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

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

Where,

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

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

5.1.1.5 Defining Charge Details

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

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

Charge Type

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

Slab type

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

Basis

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

Since you can maintain five different charge amounts, the basis amount that you enter could either be the transaction amount or any of the earlier charge amounts. For example, let us assume you are maintaining Charge 1. The only basis for charge 1 can be the transaction amount. While defining Charge 2 you can choose either the transaction amount or Charge 1 as the basis. Similarly while defining Charge 3, you can choose the transaction amount or Charge 1 or Charge 2 as the basis.

Currency

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

Charge Account

You can specify the charge account (income / expense account) into which charge related entries are to be posted. The other leg of the charge is posted either to the transaction or the offset account, as specified in the ARC record.

Netting

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

Transaction Code

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

Rate Code and Rate Type

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

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

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

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

- Buy
- Mid
- Sell

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

Amount

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

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

Rate

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

Interest Basis

Interest Computation basis (360 days, 365 days etc.).

Minimum and Maximum Charge Amount

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

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



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

MIS Head

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

Description

You can indicate a short description for the charge.

Charge Settlement Currency

Specify the currency in which the charge should be debited from the customer account/Cash GL. This will be defaulted to the branch LCY (UAH). However you can change it. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

5.1.2 Viewing Teller Transactions

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

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

The screenshot displays the 'Retail Teller Transaction Query' application window. The interface is organized into several sections. At the top, there are tabs for 'Main' and 'Charges'. Below these, the form is divided into multiple columns and rows of input fields. Key sections include: 'Route Code' and 'Route Description' at the top; 'Reference Number' and a 'Transaction Tanked' checkbox; 'Product' and 'User Reference'; 'Related Customer' and 'Branch Code'; 'Account', 'Amount', 'Branch', 'Transaction Code', 'Fields', and 'Currency' in a central block; 'Instrument Code', 'Debit', 'Credit GL', 'Local Currency Amount', 'Local Currency Exchange Rate', 'Transaction Date', and 'Value Date' in another block; 'Repair Reason', 'Narrative', and a 'Track Receivable' checkbox; 'Status', 'Response Code', and 'Response Identification'; 'Bill Preferences' with 'Bill Issue Date' and 'Payment By'; 'National Bank Account', 'Payer', 'Payer Postal Address', 'Payer Postal Code', 'Drawee Postal Code', 'Parent Bill Reference No', 'Country Code', and 'Foreign Operation'. At the bottom, there are tabs for 'MIS', 'Fields', 'Settlement', and 'Accounting Entries'. The footer contains 'Input By', 'Authorized By', 'Contract Status', an 'Authorized' checkbox, and an 'Exit' button.

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

- Product
- Related Customer
- User Reference Number
- Reference Number
- Tanked Transaction

For more information on Tanked Transaction, refer Branch Parameters chapter under Core Services module.

5.1.2.1 Viewing Transaction Leg Details

Here you can view the following details:

- Transaction Currency
- Transaction Branch
- Transaction Account

- Transaction Amount
- Transaction Code

5.1.2.2 Specifying Offset Leg Details

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

5.1.2.3 Viewing Instrument Codes

You can view the following details here.

- Value Date
- Exchange Rate
- Local Currency Exchange Rate
- Local Currency Amount
- Narrative
- Track Receivable

5.1.3 Generation of Advices for Retail Teller Transactions

As mentioned earlier, the system generates debit / credit advices if so specified in the ARC Maintenance record for the product, currency and branch combination involving the transaction. For an ODC transaction, payment and cover messages are generated based on the route code specified. The formats for the same are given in the Annexure –B

5.1.3.1 Multiple Cheque Error Log :

You can view the failed transaction of the In-house Multiple Cheque Deposit through ' Multiple Cheque Error Log 'Screen You can invoke this screen by typing 'RTSIHLOG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Multiple Cheque Error Log

External Reference Number Product Code
 Contract Reference Transaction Branch

Search Advanced Search Refresh Reset

Records per page 15 Of 9

External Reference Number	Product Code	Contract Reference	Transaction Account	Transaction currency	Transaction Amount
FJB1136500002884	LOCM	011LOCM113650007	00001011490000000019	EUR	
FJB1136500002884	LOCM	011LOCM113650008	00001011490000000019	EUR	
FJB1136500002912	LOCM	011LOCM113650014	00001011450000000035	EUR	
FJB1136500002912	LOCM	011LOCM113650014	00001011450000000035	EUR	
FJB1136500002912	LOCM	011LOCM113650014	00001011450000000035	EUR	
FJB1136400001626	LOCM	011LOCM113640154	00001011420000000030	EUR	
FJB1136400001638	LOCM		00001011420000000030	EUR	
FJB1136400001672	LOCM	011LOCM113640170	00001011420000000030	EUR	
FJB1136400001835	LOCM	011LOCM113640182	00001011450000000092	EUR	
FJB1136400002294	LOCM	011LOCM113640218	00001011450000000035	EUR	
FJB1136400002308	LOCM	011LOCM113640222	00001011450000000035	EUR	
FJB1136400002312	LOCM	011LOCM113640226	00001011450000000035	EUR	
FJB1136400002518	LOCM		00001011490000000019	EUR	
FJB1136400002518	LOCM		00001011490000000019	EUR	
FJB1136400002518	LOCM		00001011490000000019	EUR	

Exit

You can query the details using the following parameters :

- External Reference Number
- Product Code
- Contract Reference
- Transaction Branch

System displays the following details :

- External Reference Number
- Product Code
- Contract Reference
- Transaction Account
- Transaction Currency
- Transaction Amount
- Transaction Branch
- Offset Account
- Offset Currency
- Offset Amount
- Offset Branch
- Instrument Number
- Cheque Issue Date
- Error Code

- Error Param
- Narrative
- Partial Payment
- Initial Cheque Amount
- Beneficiary Name
- Document Id Type

6. Advices for Retail Teller Transactions

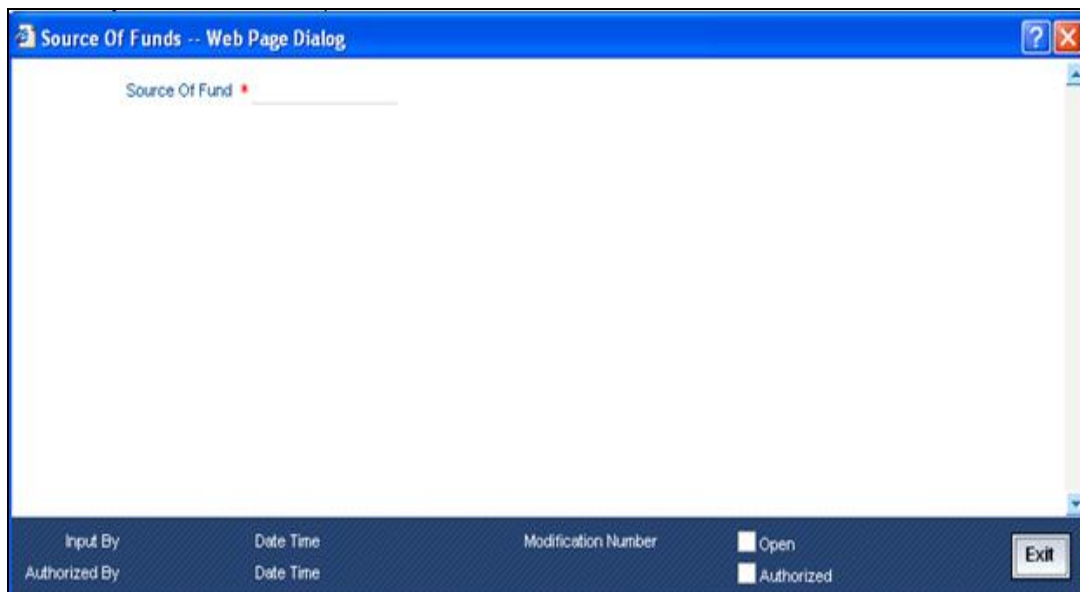
6.1 Introduction

Cash documents are generated by the system during operations with cash in national and foreign currency, bank metals and with traveler's and individual cheques.

The following 'Request for Cash Transfer' is used for cash income in local or foreign currency from:

- corporate customers for cash deposit in own current accounts;
- individual customers for cash deposit in own current accounts, saving accounts, card accounts;
- corporate customers – residents and representations – non-residents for cash deposit on own current accounts;
- authorized non-resident representative – private entrepreneur for cash deposit in clearing account in foreign currency, which is opened by Bank for non-resident representative;
- individual customers for cash deposit in current, saving, card accounts
- individual customers for transfer without opening account, on Bank's accounts.(a non-customer deposit money in a customer account)

The source of funds details are maintained in the 'Source of Funds' screen. This option in this screen reflects from where the customer is getting their funds. To invoke the screen from the Application Browser select **Retail Teller** then **Source of Funds** and then **Detailed** under it



The following detail is captured in this screen:

Source of Fund

Specify the source of fund in this option for example income, savings etc

Refer Appendix B for advice format

7. Reports

7.1 Introduction

The report programs available under the Retail Teller (RT) module are explained in this chapter. All activities that are performed by the RT module are recorded. The inputs you have made at different stages are pieced together and can be extracted in the form of meaningful reports as and when you may require them. Every day teller doing the financial transactions, print hard copy of the reports.

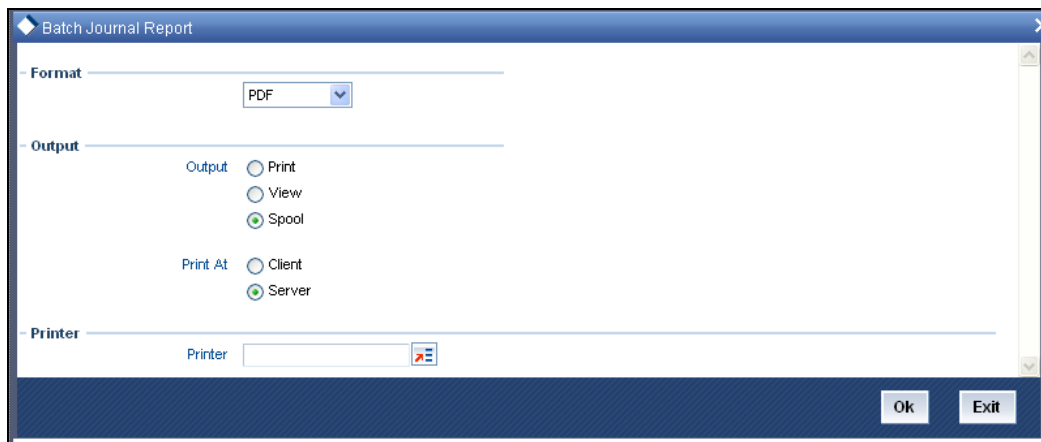
The reports that can be generated for the RT Module are as follows:

- Batch Journal Report
- Cash Position Branch Wise
- Teller Transaction Branch Wise

7.2 Batch Journal Report

In this BIP report you can verify the transactions done by tellers and also for tallying purpose. This report lists the transactions done by a user in a day and sums up the debits and credits for the user and for reconciliation with the vouchers and cheques for onward submission. This report is generated for the current branch.

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



Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

7.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

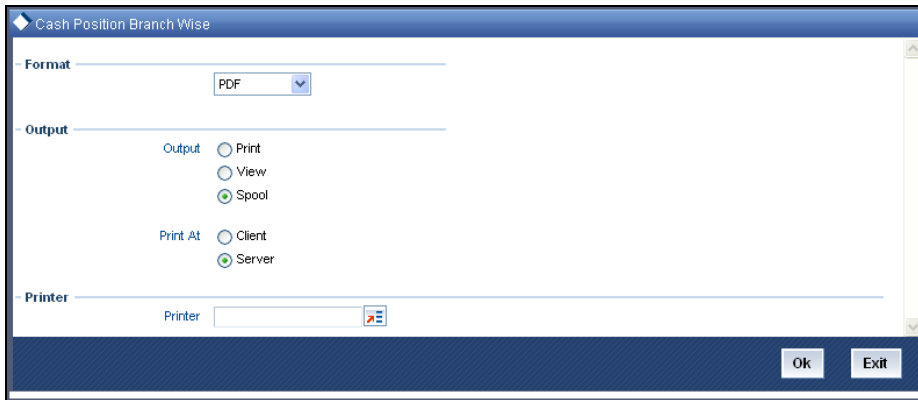
The generated report will be ordered by the Teller Id.

Teller ID	This indicates the teller Id.
Currency	This indicates the currency.
Product	This indicates the product.
Account Number with Customer Name	This indicates the account number with customer name.
Credited amount for the transaction	This indicates the credited amount for the transaction.
Debited amount for the transaction	This indicates the debited amount for the transaction.
Commission charged for the transaction	This indicates the commission charged for the transaction.
Transaction Date and Time	This indicates the transaction date and time.
Transaction Number	This indicates the transaction number.
Authorizer ID	This indicates the authorizer Id.
Sum of Credits, Debits and Commission amount of transactions, Teller wise	This indicates the sum of the credits, debits and commission amount of transactions, teller wise.

7.3 Cash Position Branch Wise

This BIP report lists the cash position for all tellers under each currency. You can invoke 'Cash Position Branch Wise' screen by typing 'RTRPCCY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:



Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

7.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

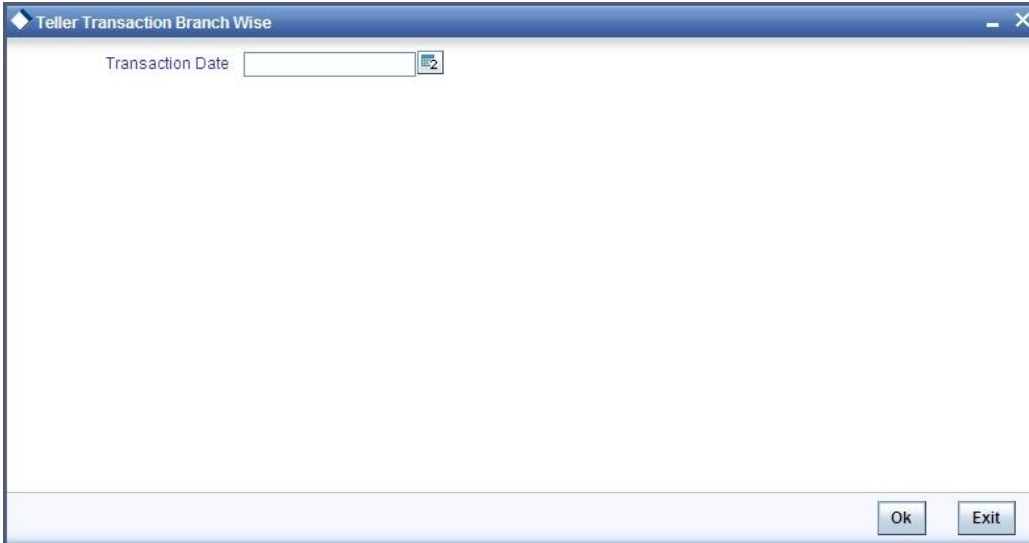
The generated report will be ordered by the Currency, Teller ID.

Currency	This indicates the currency.
Till ID	This indicates the till Id.
Teller ID	This indicates the teller Id.
Cash position for Teller, Currency wise	This indicates the cash position for teller, currency wise.
Sum of the Cash Position for the Currency	This indicates the sum of the cash position for the currency.

7.4 Teller Transaction Branch Wise

This BIP report lists the transactions done by tellers under each product for a currency. Then the sums for each currency are listed.

You can invoke 'Teller Transaction Branch Wise' screen by typing 'RTRPTRN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the transaction date.

Click 'OK' button to generate the Batch Journal report, click 'Exit' to return to the Reports Browser.

7.4.1 **Contents of the Report**

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch of the report, information on the branch and date, the ID of the user who generated the report, the date and time at which it was generated and the module of the report.

Body of the report

The generated report will be ordered by the Teller ID.

Currency	This indicates the currency.
Teller ID	This indicates the teller Id.
Product with description	This indicates the product with the description.
Number of transactions by teller for the product	This indicates the number of transactions by teller for the product.
Total amount	This indicates the total amount.

Currency	This indicates the currency.
Total Commission charged	This indicates the total commission charged.

7.5 Overage and Shortage Report

This report lists the overage/shortage cash transactions performed during the day for a branch.

You can invoke 'Overage/Shortage Report' screen by typing 'TPROSREP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

From Date

Specify the Overage/shortage transactions From Date here in the format YYYY-MM-DD. Alternatively, you can also select the date from the adjoining calendar button. By default the current application date is displayed here.

To Date

Specify the Overage/shortage transactions To Date here in the format YYYY-MM-DD. Alternatively, you can also select the date from the adjoining calendar button. By default the current application date is displayed here.

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

7.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank, Branch, Run date, User ID and the period for which the report is generated,

Body of the report

The generated report will have the following information:

Posting Date	Overage/Shortage for that date
User ID	User who has done the overage/shortage transaction.
CD/TC	Cash / Traveler's Cheque
Currency	Currency of the transaction
Overage	Overage amount for the currency
Shortage	Shortage amount for the currency

8. Annexure – A

8.1 Mapping Oracle FLEXCUBE Branch Functions to Retail Teller Products

Oracle FLEXCUBE provides inbuilt retail teller products in the Retail Teller module for retail teller transactions entered through a Oracle FLEXCUBE branch. These products are factory shipped, and no new products other than these need be maintained for such retail teller transactions. You can, however, make changes to these inbuilt products, to suit your requirements, and specify any exchange rate parameters and any MIS details. An exhaustive list of these products and their associations with the corresponding functions in the Oracle FLEXCUBE branch are given below.

Branch Transaction Fast Path	Function Description	Retail Teller Module Product Code
1001	Cash Withdrawal	CHWL
1009	TC Sale (Against A/C)	TCSN
1013	Check Withdrawal	CQWL
1060	Miscellaneous GL Debit	MGLD
1401	Cash Deposit	CHDP
1409	TC Purchase (Against A/C)	TCPN
1460	Miscellaneous GL Credit	MGLC
8205	TC Sale (Against GL)	TCSG
9009	Buy Cash From Central Bank	BCCB
9010	Sell Cash To Central Bank	SCCB
9011	Buy TCs From AGENT	BTAG
9015	Buy TCs from HO	BTHO
9016	Sell TCs from HO	STHO
1005	Miscellaneous GL Transfer	MSGL
1006	Funds Transfer Request	FTRQ

Branch Transaction Fast Path	Function Description	Retail Teller Module Product Code
1008	Miscellaneous Customer Debit	MSCD
1015	Funds Transfer Request-NoCOT	FTNT
1018	Miscellaneous Customer Debit-NoCOT	CDNT
1408	Miscellaneous Customer Credit	MSCC
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8307	BC Liquidation Walk-In	BCLW
8308	BC Liquidation Against GL	BCLG
8309	BC Liquidation Against Account	BCLA
8310	DD Liquidation Walk-In	DDLW
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
1010	BC Sale against Account	BCSA
1014	DD Sale against Account	DDSA
8003	TC Purchase (Walk-In)	TCPW
8004	FX Purchase (Walk-in)	FXPW
8203	FX Sale (Walk-in)	FXSW
8204	TC Sale (Walk-In)	TCSW

Branch Transaction Fast Path	Function Description	Retail Teller Module Product Code
7551	Book Shortage	BKSG
7552	Book Overage	BKOG
1300	Close Out Withdrawal by Bankers Cheque	CWBC
1301	Close Out Withdrawal	COWL
1320	Close Out Withdrawal	FTRQ
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
5001	Manual Loan Disbursement by Cash	LDCH
5401	Manual Loan Repayment by Cash	LRCH

9. Annexure – B

9.1 Debit and Credit Advices for Retail Teller Module

The advice types that are available for the Retail Teller module are the debit and credit advices generated for the debit or credit entries that would be passed to customer accounts, namely, “DR ADVICE” and “CR ADVICE”. The formats for these advices are given below.

9.1.1 Debit Advice Format (Retail Teller Module)

#RH

DEBIT ADVICE

DATE: _BRN-DATE_

PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

CUSTADDR4

#EC

#EH

#PH

PAGE: _PG_

#EH

#B

CUSTOMER ID: _CUSTOMER_

ACCOUNT No: _ACCOUNT_

OUR REFERENCE NO: _CONTRACTREFNO_

USER REFERENCE NO: _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF ON _TRNDT_:

VALUE DATE	CCY	AMOUNT
------------	-----	--------

VALDT	_CCY_	_AMOUNT_
---------	-------	----------

DETAILS OF CHARGES FOR THE ABOVE TXN ARE:

CHARGE AMOUNT 1: _CHGAMT1_ -CHGCCY1_

CHARGE AMOUNT 2: _CHGAMT2_ -CHGCCY2_

CHARGE AMOUNT 3: _CHGAMT3_ -CHGCCY3_

CHARGE AMOUNT 4: _CHGAMT4_ -CHGCCY4_

CHARGE AMOUNT 5: _CHGAMT5_ -CHGCCY5_

THE ACCOUNT BALANCE AFTER THE TXN IS: _ACCBAL_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

9.1.2 **Credit Advice Format (Retail Teller Module)**

#RH

CREDIT ADVICE

DATE: _BRN-DATE_

PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

CUSTADDR4

#EC

#EH

#PH

PAGE: _PG_

#EH

#B

DEPSLIPNO

UNITID

CUSTOMER ID : _CUSTOMER_

ACCOUNT : _ACCOUNT_

OUR REFERENCE NO : _CONTRACTREFNO_

USER REFERENCE NO : _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF:

VALUE DATE CCY AMOUNT

VALDT _CCY_ _AMOUNT_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

9.1.3 Fixed Deposit Confirmation Advice

Field Tags	Description
Branch	Branch Code
Date	Account Opening Date
Time of Transaction	Checker Date-TimeStamp
Customer Name	-
Customer No.	-
Teller	MakerId
TD account number	-
TD amount	-
TD amount in words	-
TD tenor (in days)	Number of days between Maturity Date and StartDate.

Start date	-
Maturity date	-
Interest rate	-
Interest amount	Projected interest amount at the time of maturity.
TD Ccy	Currency of the TD

9.1.4 Collection Cheque Credit Advice

System would support the below mentioned advice field tags:

For BC/DD:

Field Tags	Description
Account number	-
CCY	-
Cheque amount	-
Charges	-
Amount credited	Net of charges
Paying bank	-
Date sent	Date of issue
Date realized	Liquidation date
Cheque number	-
amount in words	-
Branch name	-
Customer name	-

For Cheques:

Field Tags	Description
Account number	-
CCY	-
Cheque amount	-
Charges	-

Amount credited	Net of charges
Paying bank	-
Date sent	Instrument date
Date realized	Clearing date
Cheque number	-
amount in words	-
Branch name	-
Customer name	-

9.1.5 Collection Cheque Return Advice

System would support the below mentioned advice field tags:

For BC/DD:

Field Tags	Description
Account number	-
CCY	-
Cheque Amount	-
Return Charges	-
Returning bank	-
Date sent	Date of issue
Date returned	Liquidation date
Branch name	-
Teller number	MakerId
Amount in words	-
Time	Checker Date-TimeStamp
Customer name	-
customer address	
Return reason	Reject Reason
Cheque number	

For Cheque:

Field Tags	Description
Account number	-
CCY	-
Cheque Amount	-
Return Charges	-
Returning bank	-
Date sent	Date of issue
Date returned	Liquidation date
Branch name	-
Teller number	MakerId
Amount in words	-
Time	Checker Date-TimeStamp
Customer name	-
customer address	
Return reason	Reject Reason
Cheque number	

9.1.6 Accounting Entries for Loan Repayment by Cash:

Following are the accounting entries passed for the manual repayment of loan by cash:

EVENT	Dr/Cr	ACCOUNTING ROLE	AMOUNT TAG
INIT	Dr	OFFSET_ACCOUNT(The GL for Cash)	OFS_AMT
INIT	Cr	DR_SETTL_BRIDGE	TXN_AMT

9.1.7 Accounting Entries for Loan Disbursement by Cash:

Following are the accounting entries passed for the manual repayment of loan by cash:

EVENT	Dr/Cr	ACCOUNTING ROLE	AMOUNT TAG
INIT	Dr	CR_SETTL_BRIDGE	TXN_AMT

INIT	Cr	OFFSET_ACCOUNT(The GL for Cash)	OFS_AMT
------	----	------------------------------------	---------

10. Retail Teller Glossary

10.1 List of Important Terms

This section gives a list of important terms used in this manual.

Account Statement

This specification indicates whether the transaction (posted using data entry module) must be made available while the statement for the account is generated.

Amount Item

This indicates the amount entry that is passed into a general ledger / sub ledger in the chart of accounts for each transaction.

Authorization

A facility provided for the purpose of cross-checking and verifying a transaction to ensure that it conforms to the parameters maintained for the branch. After authorization, the transaction comes into effect and will be processed by the system.

Authorization Amount Limit

This indicates the maximum amount of a transaction that can be authorized by an authorizer user in the system.

Authorizer

This indicates a user who authorizes maintenance information records or transactions in Oracle FLEXCUBE. The authorizer cannot be the same user who created the record.

Batch

This indicates a group of transactions of a particular type. All transactions of a particular type can be authorized on a business day by authorizing the batch into which they have been grouped.

Branch Parameters

Static information maintained for a branch, containing mandatory operations and default parameters that would be specific to the branch. They are also known as branch conditions.

Clearing Bank Codes

This indicates unique identifiers maintained in Oracle FLEXCUBE for banks that are participants in a clearing house.

Currency Denominations

This indicates discrete lots in which paper currency is available. Each lot may contain one or more units of currency.

Customer Category

This indicates a group of customers with logically similar features or attributes.

Default Charge Collection Account

The account to which the charges for the transaction will be charged. This account can be defined at the product level as “Transaction” account or “Offset” account.

Denomination Tracking

This indicates tracking currency denominations for teller type transactions at a branch.

Exchange Rate Type

This indicates the type of exchange rate that you can specify for a product.

Exchange Rate Variance

This indicates the difference between the default value and the changed value of an exchange rate employed for currency conversion. Limits can be set for the variance.

Maximum Variance

This indicates the limit beyond which an exchange rate cannot be changed over and above the default value and an override is not possible.

MIS Code

This indicates a unique grouping of MIS (Management Information System) details such as Transaction MIS, Composite MIS, Cost MIS and so on, maintained for management reporting purposes.

Normal Variance

This indicates the limit within which exchange rates are allowed to be changed over and above the default value, without requiring an override. This limit corresponds to the minimum variance.

Overdraft

This indicates the amount by which an account has been overdrawn.

Product

This indicates an identifier, in Oracle FLEXCUBE, for any type of service that a bank offers its customers. It represents a set of attributes and preferences are maintained for the product, which will apply to the processing of any contracts, transactions or deals involving the product (service).

Shortage/Overage GL

This indicates the general ledger used for posting accounting entries related to differences between actual transaction amounts and amounts available in denominations.

Signature Verification

This indicates the process of authentication of a customer’s signature. It is typically enforced for transactions involving amounts exceeding a certain specified limit.

Teller Till Balancing

This indicates the task of reconciling the physical balance in a till with the balance according to the system records. The operator performs this activity during the Beginning of Day process.

Teller Type Transaction

This indicates the transaction performed by a teller. Cash deposits and withdrawals, sale and purchase of traveler checks and clearing checks are all teller type transactions.

Till

A cash register used by a teller for the purpose of disbursing withdrawals and receiving deposits. A till is usually linked to a safe or a vault.

Transaction Account

This indicates the account of the customer involved in a transaction. For transactions in respect of which internal entries are passed, it could also be a general ledger.

Transaction Amount Limit

This is the maximum and minimum limits which represent the allowable range for the amount of a transaction.

Transaction Codes

These indicate unique identifiers maintained in Oracle FLEXCUBE for different types of cash transfers (transactions) within the branch. A transaction code is also an identifier for each accounting entry that describes the nature (i.e., debit or credit) of the entry.

Transaction Limits

These are limits placed on the size of a transaction that a teller is allowed to input.

Vault

This is a safe where the physical cash assets of a bank (or branch) are kept. A bank may maintain one or more vaults.

11. Screen Glossary

11.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
DEDQUERY	Retail Teller Transaction Query
DEDRTPRM	Retail Teller Product Maintenance
IFDATMMN	ARC Maintenance
RTRPBJRN	Batch Journal Report
RTRPCCY	Cash Position Branch Wise
RTRPTRN	Teller Transaction Branch Wise
TPROSREP	Overage shortage report
DEDNCMNT	NBU Code
RTSIHLOG	Multiple Cheque Error Log
1000'	Retail Teller Transaction Input



Retail Teller
October [2013]
Version 11.3.81.02.0

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