

Savings  
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# 1. About this Manual

## 1.1 Introduction

This User Manual is prepared to familiarize you with the Savings module of Oracle FLEXCUBE. The manual gives you an overview of the module and explains all the maintenances required for its smooth functioning. It also takes you through the different types of transactions that may be handled through this module.

### 1.1.1 Audience

This manual is intended for your Branch Tellers, Vault Operators and Branch Supervisors to provide quick and efficient service to customers and prospects of your bank.

### 1.1.2 Organization

This manual is organized into the following chapters:

<b>Chapter 1</b>	<i>About this Manual</i> - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Savings</i> - An Overview provides a snapshot of the features of the entire module.
<b>Chapter 3</b>	<i>Transaction Workflow</i> - Describes the role of the Workflow engine in transaction processing.
<b>Chapter 4</b>	<i>Common Operations</i> - Details the common operations that you can perform when processing transactions in this module.
<b>Chapter 4</b>	<i>Data Replication</i> – Details replicating host data in the branch.
<b>Chapter 6</b>	<i>Maintenances for Savings</i> - Details the various maintenances (E.g. Account opening instructions, TC Denomination details Reconciliation details etc.) for the module.
<b>Chapter 7</b>	<i>Cash Transactions</i> - explains all the cash-based transactions that can be performed through this module.
<b>Chapter 8</b>	<i>Instrument Transactions</i> - Describes the various instrument-based transactions that can be performed in this module.
<b>Chapter 9</b>	<i>General Ledger Transaction</i> - Explains miscellaneous debit and credit transactions GL transactions.
<b>Chapter 10</b>	<i>Time Deposit Transactions</i> - Explains the various types of transactions in this category.
<b>Chapter 11</b>	<i>Credit Card Payments</i> – Explains the various types of payments in this category
<b>Chapter 12</b>	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.

<b>Chapter 13</b>	<i>Balancing Operations</i> - Explains the balancing operations available in this module.
<b>Chapter 14</b>	<i>Batches</i> - Details the various automatic processes applicable for the module.
<b>Chapter 15</b>	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents


### 1.1.2.1 Abbreviations used

The following acronyms/abbreviations are used in this User Manual:

<b>Abbreviation</b>	<b>Description</b>
GL	General Ledger
CCY	Currency
FCY	Foreign Currency
LCY	Local Currency
WF	Workflow
RT	Retail Teller
DE	Data Entry

### 1.1.2.2 Conventions used

The following conventions are used in this User Manual:





- Important information is preceded with the  symbol
- System/error/override messages are shown in the following manner:




















**This is a system message**

### 1.1.3 Related documents

You may have to refer the other Oracle FLEXCUBE User Manuals as and when required.

### 1.1.4 Glossary of Icons

<b>Icons</b>	<b>Function</b>
	New
	Copy
	Save
	Delete

Icons	Function
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row
	Option List
	Confirm
	Enter Query
	Execute Query

---

## 2. Savings - An Overview

### 2.1 Introduction

Savings is the web-enabled front end of Oracle FLEXCUBE, and is used for handling the Retail Teller transactions. It is fully browser based and facilitates the processing of several types of transactions, like cash transactions, cheque transactions, remittance transactions, funds management transactions and so on.

A typical Savings transaction may be classified into the following five Workflow stages:

1. Capturing the transaction
2. Transaction enrichment from the host
3. Authorization by the supervisor (Local or Remote)
4. Viewing and Submission
5. Cash Disbursement

The Workflow engine which forms the core of Savings, determines the flow of the transaction from one stage to the other.

*For more details on the Workflow engine, refer the 'Transaction Workflow' chapter of this User Manual.*

#### 2.1.1 User Roles

You can define the User Roles, applicable in Savings, in the host. Each role may be associated with a set of functions that are allowed for the role. For example, roles of the following type may be created and associated to appropriate transactions:

- System Administrators
- Supervisors/Authorizers
- Vault Administrators
- Tellers

Typically, a department within a branch will have only one system administrator and a single vault but can have any number of supervisors and tellers. However, you can add additional roles depending on the bank's requirement.

#### 2.1.2 Salient features

Some of the salient features of the module are discussed below:

##### 2.1.2.1 Data Replication

Host based 'Push' Replication is used to reproduce the critical data (maintenances/customer data) from host to branch at regular intervals. These maintenances are pushed to the branch automatically. The time interval between each replication cycle can be configured as per the bank's requirement. Host will ensure that only necessary and critical information is made available locally in the branch.

*For more details on replicating data from the host, refer 'Data Replication' chapter of this User Manual.*

### **2.1.2.2 Dual Control**

Savings provides the facility for dual control of transactions wherein a supervisor has to authorize the transaction before the same is submitted to the host. If dual control is applicable, this is a mandatory requirement. This is typically applicable for high value cross border transactions.

*For more details, refer the 'Common Operations' chapter of this User Manual.*

### **2.1.2.3 One step or two step processing**

All transactions handled by Savings are designed as single stage processes. However, you can convert them to two stage processes anytime. Single step processing means that transaction Save, Authorization and posting of accounting entries happen as part of the same event. In a two step process, the transaction is split into 'Input' and 'Authorization' (this includes accounting and other updates). However, whether a transaction should have one step or two step processing is determined at the product level.

For activating the two-step processing, you have to make appropriate changes in the host and the branch workflow.

#### **One step processing**

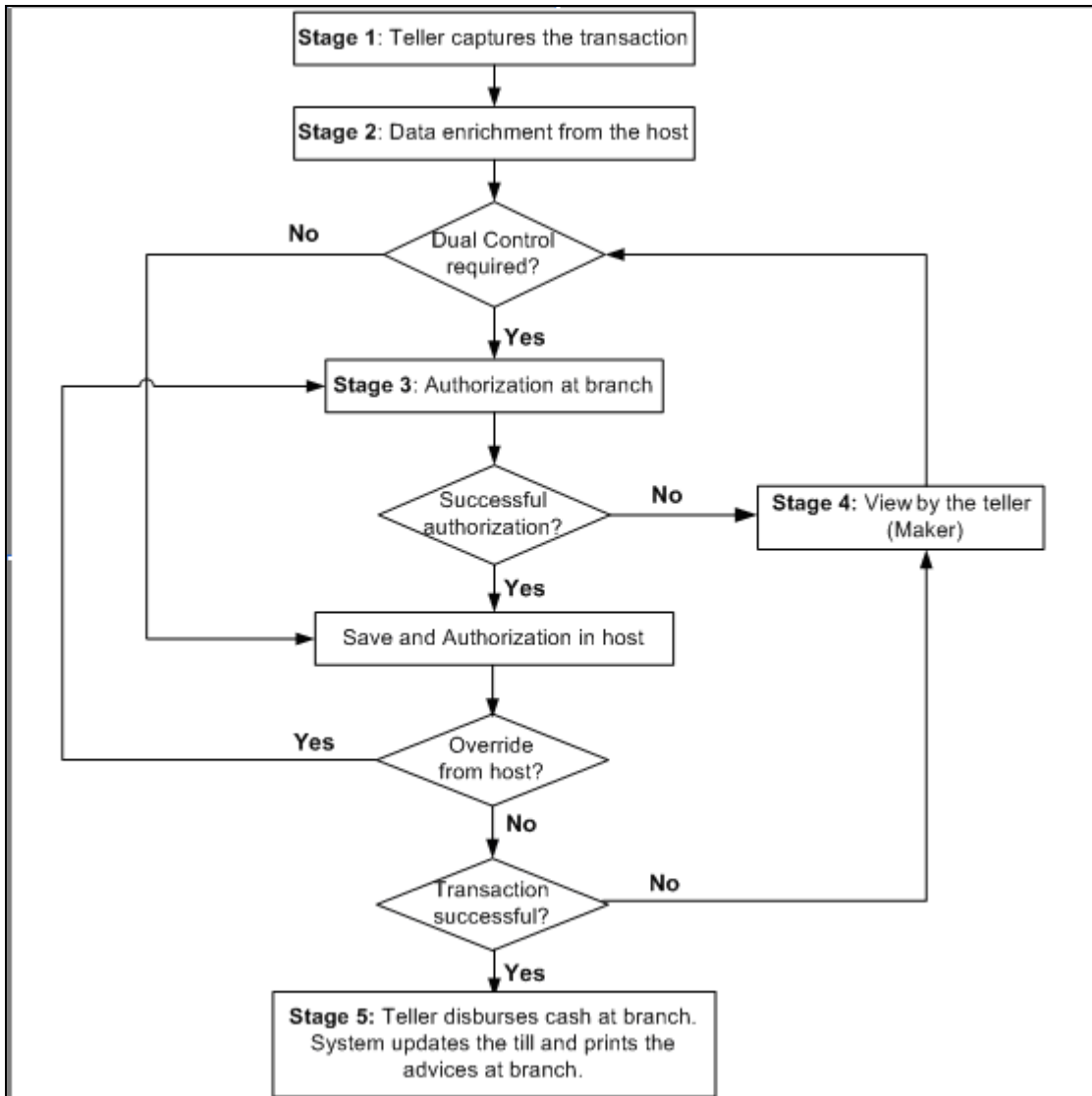
A one step process will typically involve the following steps:

1. The teller captures the transaction at branch
2. The transaction is enriched by the host. It calculates the charges applicable, if any, and performs some basic validations on the data captured at branch.
3. Authorization - If dual control is applicable, the transaction is authorized (basic check for amount, ccy etc.) by a supervisor. before being submitted to the host. If the authorizer approves the transaction, it goes directly to the host for actual authorization (accounting entries are passed).
4. During the basic check, if the authorizer rejects the transaction, it is sent back to the teller's failed queue.
5. If the contract is saved and authorized successfully (no overrides/error messages), ) in the host, it returns to the branch where the teller disburses cash. The system will also updates the till and prints the advices, if any., at the branch. However, if the transaction returns from the host with overrides, the supervisor has to authorize the same irrespective of whether dual control is applicable or not. In effect, the transaction returns to step 3.



If dual control is not applicable, after enrichment from the host, it goes directly to the host for 'Save' and 'Authorization'.

The process flow is depicted in the diagram below:



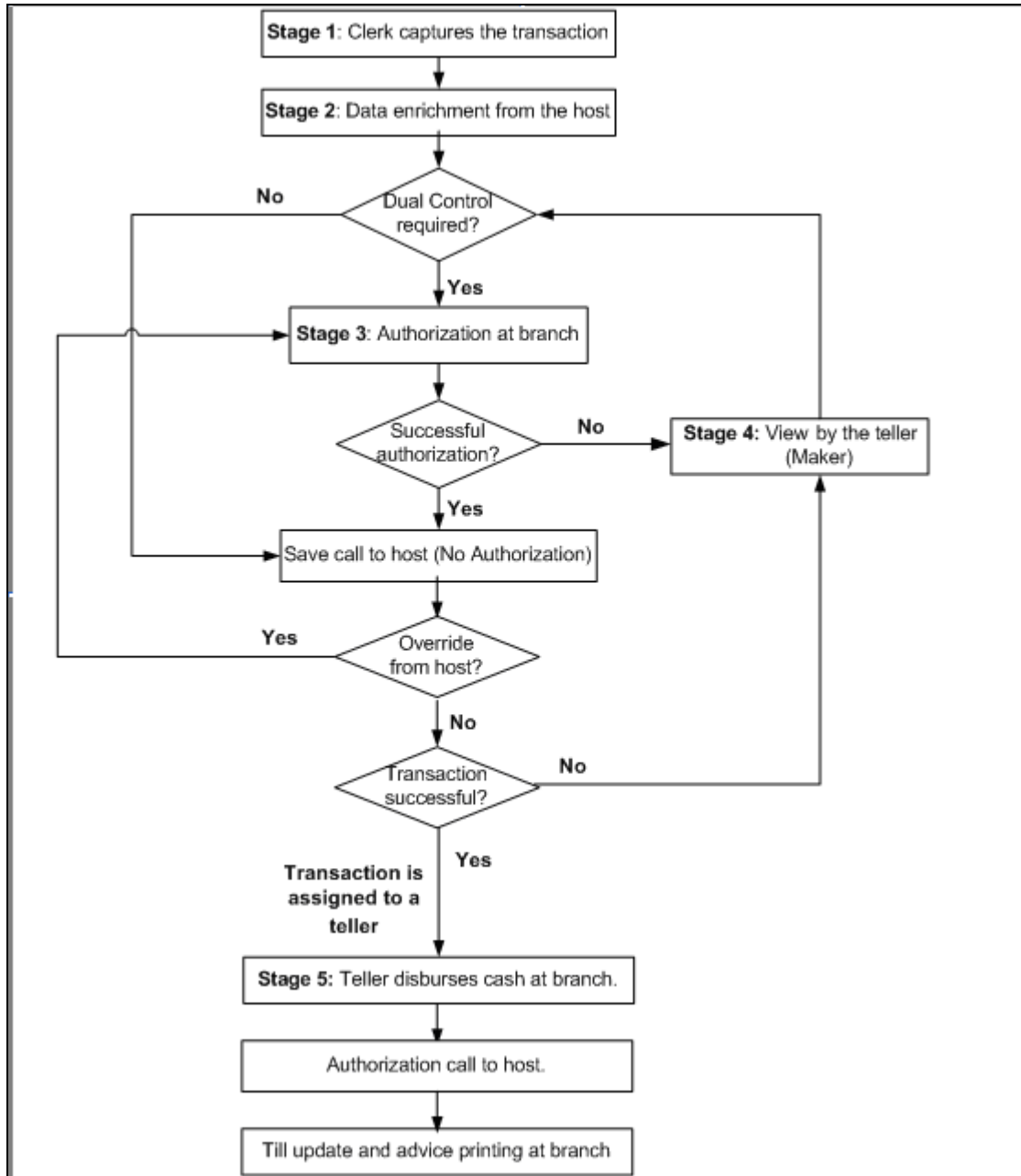
### Two step processing

The following steps are involved in a typical two step processing:

6. The clerk captures the transaction at branch
7. The transaction is enriched (as in one step processing)
8. Authorization/validation by the supervisor (as in one step processing)
9. The transaction is saved upon successful validation by the supervisor at branch, the transaction is sent to the host where it has to be 'Saved' for further processing (first call to host). If the transaction is saved successfully (no overrides/error messages), it returns to branch and it will be assigned to a teller. Note that if the transaction is not authorized in the host at this stage, the assignment to a teller may be auto or manual. The teller then disburses cash accordingly at the branch.
10. If the 'Save' operation results in overrides, the transaction is sent to the supervisor at branch for approval/authorization. Again, the assignment of the supervisor may be auto or manual. In effect, the transaction returns to step 3.

11. After cash disbursement, final call to the host for authorization. This is when the accounting entries are posted, the till is updated and the advices, if any, are printed.

The process flow is depicted in the diagram below:





The differences between one step and two step processing types are given in the table below:

One Step Processing	Two Step Processing
The transaction is initiated and completed by a teller.	The clerk initiates the transaction. After successful 'Save' in the host, it is assigned to a teller at branch who actually disburses the cash.
It involves a single call to the host (Oracle FLEXCUBE). The server. This results in the 'Save' and 'Authorization' of the transaction in the host.	Here, two calls are made to the host server. One, to 'Save' the transaction in the host after which cash is disbursed by the teller at branch.. Second call, post disbursement, results in authorization of the transaction in the host after which the accounting entries are passed.

#### **2.1.2.4 Denomination tracking**

For each transaction processed in Savings, you have the option to track the denomination of the cash withdrawn or deposited.

*For more details, refer the section 'Exchanging Denominations' in the 'Cash Transactions' chapter of this User Manual.*

#### **2.1.2.5 Offline and Online behavior**

When branch places a request on the host, as part of the response mechanism, the system can dynamically determine whether the branch is online with the host.

#### **2.1.2.6 Transaction reversals**

You can manually reverse only authorized and completed transactions. A transaction may be a normal completed transaction or a tanked transaction, which is believed to be complete in all respect.

When you reverse a transaction, the data is not removed from the system. The contract will remain in the system with the contract status as 'Reversed' and the accounting entries will be reversed (negative amounts will be posted into the accounts). Also, this will update the Till balance for the currencies (for cash transactions), wherever applicable.

You can pick up the transaction to be reversed from the transaction screen. If reversal is applicable (i.e. you have defined a reversal workflow stage for the transaction), save icon will be enabled. When you click on this button, the reversal request will be sent as a fresh request.

#### **2.1.2.7 Deletion of incomplete transactions**

You have the provision to delete incomplete transactions at any stage prior to its completion. This is typically done as part of the End of Day activities.

The 'Workflow' section in the Application Browser will display the count of Incomplete Transactions. You can fetch any of these transactions for clearing. Once you mark a transaction for deletion, the system will not display the transaction in the Complete/Incomplete/Pending transactions list.

### **2.1.2.8 Auto Reversals, Roll Forward and Timeout Handling**

Auto-Reversals are applicable for transactions which have been configured as 'One Stage' transactions. If, during submission to host, the request (or the response) times out, then the transaction is updated as 'Marked for Reversal'. The untanking job will pick up such transactions and do the needful.

However, for 'Two Stage' transactions, timeouts will be based on the stage of the transaction. If the first stage request encounters a time out, the transaction will be updated as 'Marked for Delete'. But, if the first stage request goes through successfully, as a result of which the transaction is saved in the host (but is unauthorized), the subsequent second stage request time out will update the status as 'Marked for Roll Forward'. This implies that the transaction is complete in all respect and will be forced posted in host. But, in case of a timeout, if the subsequent branch follow through updates (e.g. Till updates, Transaction Status updates etc), if any, fails, the transaction status will be updated as 'Marked for Reversal' and not as 'Marked for Roll Forward'.

In both the above cases, the untanking process will pick up the transactions and do the needful.

### **2.1.2.9 Tanking and Untanking process**

The following section explains the process in branch and host:

#### **In Branch**

When the connection between branch and host is lost, the transactions will be tanked in the branch. Subsequently, when the connection is re-established, the system will untank the tanked transactions from the branch to host. The transactions will be saved in the transaction log master in the same stage at which the connection between the branch and host is lost i.e. the stage at which the transaction failed to take place in the host.

The following transaction will be tanked:

- Offline transactions
- Transactions with status 'Marked for Delete'
- Transactions with status 'Marked for Roll Forward'
- Transactions with status 'Marked for Reversal'

In the branch, all the transactions which failed to reach the host are tanked. The tanked transactions are marked with status 'T'. The untanking process will fetch the count of pending transactions in the branch and then upload the tanked transactions to the host when online. During the upload, the transactions in the branch remain locked. This is to prevent other parallel processes from picking up the same records. After successful upload, the status of the transactions is updated to 'P' in the branch which indicates that the transactions have been processed. The system, then unlocks the transactions which were locked in the branch.

#### **In Host**

The host will process the tanked transactions sent from the branch. The host will receive the untanking requests from the branch in the form of XML via an interface. These requests will be stored in a table. A background job will process the untanked transactions by first parsing the XML requests received by the host. Each transaction is identified by a unique external transaction reference number. On successful parsing, the job will forward it to the relevant interface for further processing. If there are any errors, the host is updated with the status and error details. If the transaction is successfully completed, the transaction status in the host will be marked as 'S'.

## **Transaction reconciliation with host**

During the EOD activities in the branch, the transactions processed in the branch have to be reconciled against their corresponding entries in the host. Each teller of the branch will perform this activity as part of the respective Till balancing and closure. The following checks will be done as part of the transaction reconciliation in branch:

Count of transactions in branch and host: This query will display the list of transactions based on the type for a user for the day. In case of discrepancies it will drill down to individual transactions.

Inflow/Outflow totals of Cash Till and Debit/Credit totals in Cash GL: The total will be displayed currency-wise for a user. This will also be a drill down, wherein, in case of any discrepancy in a currency, you can view all the transactions in that currency.

Transactions in branch minus transactions in host: List of all transactions that are 'Complete' and 'Authorized' in the branch, but have no corresponding entries in the host.

Transactions in host minus transactions in branch: List of all transactions which are 'Complete' and 'Authorized' in the host, but have no entries in the branch (or are still Incomplete).

Transaction Amount in branch and in host: The transactions are present in branch as well as in the host, but the sum of the transaction amounts do not match.

These mechanisms will minimize the reconciliation efforts required as a result of any branch-host inconsistencies either at the Cash Till/GL level or at the Transaction Amount or Count levels.

Further, based on the results and observations of these reports/queries, you can initiate adjustment processes, as required, for Audit and Control measures.

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## 3. Transaction Workflow

### 3.1 Introduction

The Workflow engine, which forms the core of Savings, guides the transaction through its various stages. Each transaction is defined as a workflow with a series of steps or stages.

At the beginning of each stage, you (teller) have to capture the relevant data in the appropriate screen and then click on the 'Save' button. Upon clicking this button, the Workflow engine checks the Workflow definition and appropriately moves the transaction to the next logical step.

#### 3.1.1 Features of Savings Workflow

The following are the features of savings workflow:

The workflow can be defined for each function.

For functions which consist of similar workflow, the definition is defined at a generic level.

Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.

The number of stages and workflow using front end maintenance can be configured.

Any change in workflow does not result in re-deployment.

It minimizes the number of host trips.

The workflow is supported in offline scenario.

For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.

For cash transactions, you can configure the denomination tracking, whether it is required or not.

### 3.2 Workflow Interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

This interface is invoked when you select a transaction from the Menu. Internally, a Workflow object corresponding to the transaction you select in the Menu is created and control passed to it. This Workflow object will first check if you have the rights to execute the selected transaction. It will then, display the appropriate screen and data.

Execute a workflow stage

This interface is called after you capture the mandatory data and click on the 'Save' button in relevant transaction screen. The Workflow object, created on initiation of a new transaction, checks if any server code needs to be invoked and appropriately invokes it with the data received. Based on the response from the server code, the Workflow object routes the workflow to the next appropriate stage. On completion of a stage, the stage details including the input data xml and response data xml are logged in Savings to indicate that the workflow has moved to the next stage.

#### Load a Workflow stage

This interface is invoked when you click on a stage in your task list. This results in the Workflow object providing you the appropriate screen and data. The transaction workflow stage status is marked as Work In Progress (WIP).

#### Hold a Workflow stage

This interface is used when you don't want to execute the workflow stage immediately but save the data captured for use at a later point.

#### Cancel a Workflow

This interface is used when you need to cancel a transaction at any stage.

#### Assign a Workflow stage

This interface is invoked when you click on the 'Assign' button in the assignment screen. If you need to assign the workflow stage to a different user, the assignment screen is displayed where you can specify the new user in the 'Assign To' field. Upon clicking the 'Assign' button, the workflow object updates the 'Assigned To' column in the Log Master table. The transaction then, appears in the pending tasks list of the new user from where the user can pick up the transaction.

#### Discard a Workflow

If you need to discard a transaction at any stage, the discard interface is invoked.

### **3.2.1 Locking a Workflow stage**

You can assign a workflow stage to more than one user. This means that any user with appropriate rights can pick up and execute a given workflow stage. However, to ensure that only one user executes a stage, the workflow engine ensures that as soon as one of the assigned users selects a workflow stage for execution, the stage is locked for that user. If any other user tries to execute the stage, the system displays an error message informing that another user has already locked the workflow stage.

### **3.2.2 Tracking and Auditing**

The Workflow engine provides highest level of security and auditing capabilities. It captures and maintains the following information about every action taken by each user:

The transaction stage that was invoked

The name of the user who invoked the stage

The time when it was invoked

The data captured for the transaction

The result of the action performed

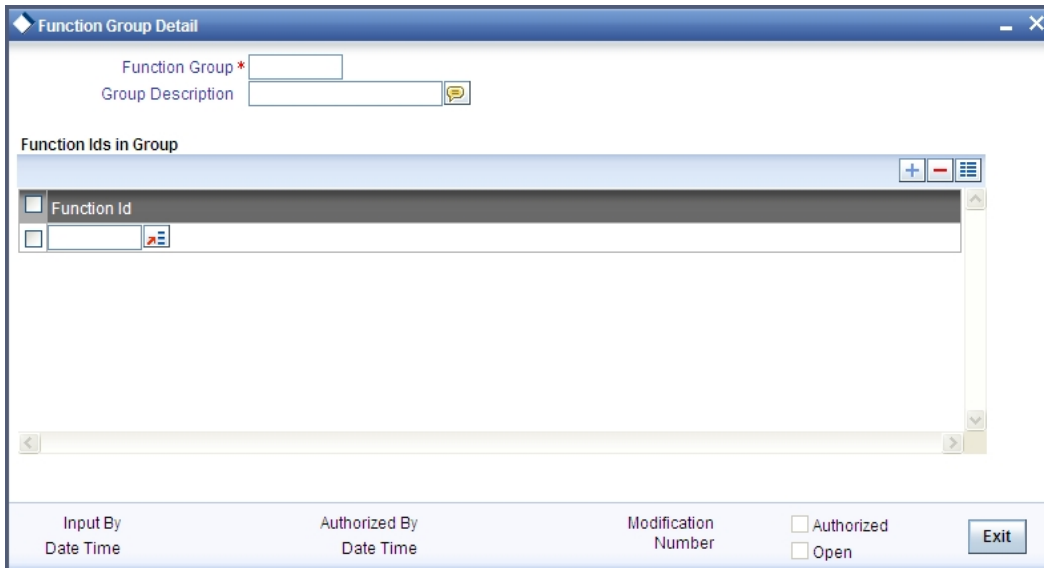
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn\_LogDetails holds the details of every stage of the transaction including the input and output data.

### 3.2.3 Defining a Workflow stage

You can define workflow stages as per the bank's requirements. The class generator utility will automatically generate the transaction specific classes. The workflow definitions for all transactions are generated in XML format. Whenever you change the workflow definition for a transaction, the respective class should be generated again and replicated to the workflow.

## 3.3 Maintaining Function Group

You can logically club the function IDs to a function group using the 'Function Group Detail' screen. To invoke this screen, type 'STDFNGRP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

Select the function ID which is part of the function group from the option list provided. The system will list only savings functions.

The system performs the following validation while clubbing the function IDs to a function group:

The function ID should be unique. Same function ID should not be mapped to multiple function groups.

The function group code should not be a function id.

At least one function ID should be defined for a function group.

While generating workflow if you select function group, then the system generates online and offline workflow. The system generates offline workflow only if the function supports offline processing or if workflow is maintained for a group. The static data released for stage wise response does not include override and undo (auto reversal).

### 3.4 **Maintaining Workflow Definition**

You have to maintain certain parameter which determines the workflow of a savings function. You can either define a workflow for individual savings functions like Cash Deposit, Cash Withdrawal or you can define for a group of similar functions like Function Group.

You can set the parameters for workflow definition for a branch using 'Function Workflow Definition Detail' screen. To invoke this screen, type 'STDWFDEF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Sequence No	Stage Description	Override Handling
<input type="checkbox"/>		Immediate

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

#### **3.4.1.1 Specifying User Preferences Details**

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

Check this box to modify the exchange rate picked up by system.

Till Required

Check this box to update the till balances. This is applicable only for cash transactions.

Denomination Tracking required

Check this box to indicate whether denomination tracking is required for cash transactions.

#### **3.4.1.2 Specifying Validation Preferences Details**

Inter Branch check

Check this box to indicate whether the transaction involving inter branch account needs authorization.

Authorization limit check

Check this box to indicate the transaction amount limit beyond which an authorization for the transaction limit is enforced.



You have to maintain a currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then transaction amount limit authorization is not enforced.

#### **3.4.1.3 Specifying Authorization Preferences Details**

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

Check this box to indicate whether authorization is required in case if you have amended the charge defaulted by the system.



#### Authorization on exchange rate amendment

Check this box to indicate whether authorization is required in case is you have amended the exchange rate defaulted by the system.

#### Assignment Mode

Select the assignment mode to indicate whether remote authorization assignment is automatic or manual operation. The assignment modes available are:

Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.

Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

#### Assignment Role

Select the assignment role of the authorizers. The users belonging to this role are the valid authorizers for this workflow. This field is applicable if assignment mode is 'Manual' or if assignment mode is 'Auto' and no default authorizer is maintained for the user.

Click 'Populate Stage' to derive the number of stages. A maximum of two stages are displayed, they are:

INPUT Stage

ENRICH Stage

The derived stages are displayed in the 'Branch Work Flow Details' section in the screen.



You can add another stage if single stage is populated. This is required if two stages are enforced despite the preferences that are maintained. The stages added explicitly by you are allowed to be deleted.

#### **3.4.1.4 Specifying Branch Workflow Details**

##### Sequence No

The system displays the sequence number.

##### Stage Description

The system displays the stage description.

##### Override Handling

Select the appropriate override handling from the drop down. The options available are:

Auto

Defer

Immediate

Click on 'Authorization Limit Check' button to maintain the currency wise transaction limit in online and offline mode. The 'Authorization Limit Check' screen is displayed.

Currency	Amount	Offline Amount

Here you need to maintain currency wise transaction limit in online and offline mode. If the limit is not maintained for a currency then it is treated as authorization required.

Currency

Specify the currency for the authorization limit check.

Online Amount

Specify the online amount for the authorization limit check.

Offline Amount

Specify the offline amount for the authorization limit check.

The system performs the following validation while setting the preferences for Workflow definition:

The denomination tracking check should be Y only if 'Till Required' is Y.

Authorization Preference should be Y only if corresponding amendment preferences are Y.

The override handling in last stage cannot be Defer.

If you select 'Auto Authorize' option then the following options cannot be selected.

Auth limit check

IB check

Authorization on charge amendment

Authorization on exchange rate amendment

You cannot select the override handling to 'Auto'.

### 3.4.1.5 Handling of Local Transactions and Pure Query

In Oracle FLEXCUBE, the workflow for local transactions and the query stage is pre-configured. You are allowed to amend the following options in work flow maintenance:

Till Required

Denomination Tracking Required

Authorization Limit Check

Assignment Mode

Assignment Role

Authorization Limit Check Button

### 3.4.2 Maintaining Auto Assignment of Authorizer

Following are the maintenances for handling Auto Assignment of Authorizer, they are:

Maintaining Default Authorizer

Maintaining User Role Definition

#### 3.4.2.1 Maintaining Default Authorizer

You can maintain the default authorizer by using 'Default Authorizer Detail' screen. To invoke this screen, type 'STDDEFAU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a window titled "Default Authorizer Detail". It contains the following fields and controls:

- User Id \* (with a dropdown arrow icon)
- User Name
- Branch Code \* (with a dropdown arrow icon)
- Branch Name
- Default Authorizer \* (with a dropdown arrow icon)
- Description

At the bottom of the window, there are four labels and two checkboxes:

- Input By Date Time
- Authorized By Date Time
- Modification Number
- Authorized
- Open
- Exit button

Here you need to enter the following details:

User ID

Select a user ID from the adjoining option list. The option list consists of user IDs for whom a default authorizer needs to be maintained..

### User Name

The system displays the name of the user, when you select the user ID.

### Branch Code

Select the appropriate branch code. This field is enabled if the 'All' option is chosen in the 'User ID' field. If specific authorizer is selected, then the system will default the home branch as branch code.

### Branch Name

The system displays the branch name, when you select the branch name.

### Default Authorizer

The system displays the default authorizer, if you already set a default authorizer while assigning the transaction. However you are allowed to change it, if the mode assigned is Manual. Select the authorizer ID from the adjoining option list. The option list consists of authorizers who are mapped to a role with 'Savings Authorizer' flag value as 'Y' and 'All' option.

There are two different modes of assignment of workflow transaction, they are:

Manual - If you assign the mode as 'Manual' then the system will display the default authorizer. You are allowed to change the authorizer.

Auto - If you assign the mode as 'Auto' then the transaction will be automatically assigned to the authorizer.

### Description

The system displays the description.

## 3.4.2.2 Maintaining User Role Definition

You can define the user role in the 'Role Maintenance' screen. To invoke this screen, type 'SMDROLDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. Then click 'Branch Limit' button on the 'Role Maintenance' screen.

Limit Currency *	User Limit
------------------	------------

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

For more information about 'Role Maintenance' refer 'Defining a User Role' topic under 'Security Management System' User Manual.

### 3.4.3 **Maintaining Denomination tracking**

Oracle FLEXCUBE facilitates denomination tracking. For cash transactions, there is an internal stage called Till Update. The system will update the user till with the amount of cash transaction. If denomination tracking is checked in the 'Workflow Definition' screen then the system updates the denomination wise update of Till. If denomination tracking is not checked then you should not input the denomination details in the denomination block. If input, the same is ignored.

### 3.4.4 **Maintaining Savings Function Definition**

Oracle FLEXCUBE allows you to set preferences for function ID specific configuration using 'Branch Function Definition Detail' screen. The primary data are pre-shipped with an option to modify certain parameters. Here you are allowed only modify and authorize. To invoke this screen, type 'STDBRFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Function Definition Detail

Function Id \*

Description

Preferences

Offline Support

Allow Next Day Transactions

Reversal Allowed

Reversal Authorization Required

Advice Required

Online Advice Name

Offline Advice Name

Input By Date Time      Authorized By Date Time      Modification Number       Authorized  Open     

Here you need to enter the following details:

Function Id

Specify the function Id for which preference is to be set.

Function Description

The system displays the function description.

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

Check this box to indicate if next date transaction is allowed.

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

Check this box to indicate if authorization is required for reversal. Reversal is an internal stage in workflow. The system triggers reversal authorization based on the flag.

Advice Required

Check this box to indicate if advice has to be generated.

Online Advice Name

The system displays the advice template name to be used in online mode. However you can amend it.

Offline Advice Name

The system displays the advice template name to be used in offline mode. However you can amend it.

The system performs the following validations:

Authorization Required for Reversal can be set as Y only if Reversal Allowed is Y.

Offline Allowed and Reversal Allowed option can be set only if they are supported for the function. The support will be as per factory shipped information.

### **3.5 Stages in Workflow Transaction Flow**

Oracle FLEXCUBE allows you to set preferences before generating the workflow. The following are the preferences you can set for each stage, they are:

Handling of overrides – The following options are supported:

Defer – It indicates whether the display and remote authorization handling of savings and host overrides raised in the current stage are combined with the branch validation step of the subsequent stage. If the branch validation step of the subsequent stage does not raise any overrides then the host overrides are not displayed and the transaction proceeds. If the next host hit again results in overrides then they will be displayed.

Immediate – It indicates whether the host overrides are handled in the current stage. When you accept the overrides and submit the transactions for remote authorization. The workflow proceeds only on successful remote authorization.

Auto – It indicates whether all the overrides from branch and host do not require authorization. The system sets the 'Auto' option, if you have opted for 'Auto Authorize' option.

SI. Number – This is a system generated number which determines the sequence of execution of the stages.

While saving the preferences the workflow gets generated. There are two stages for generating a workflow. They are:

Input

Enrich

After generating the workflow, INPUT and ENRICH stages, the system performs the following validations after determining whether validations need to be carried out before calling HOST:


The system raises the inter-branch override if the transaction account does not belong to the current branch.

The system raises an override if the transaction amount is greater than transaction level limit or role level limit.

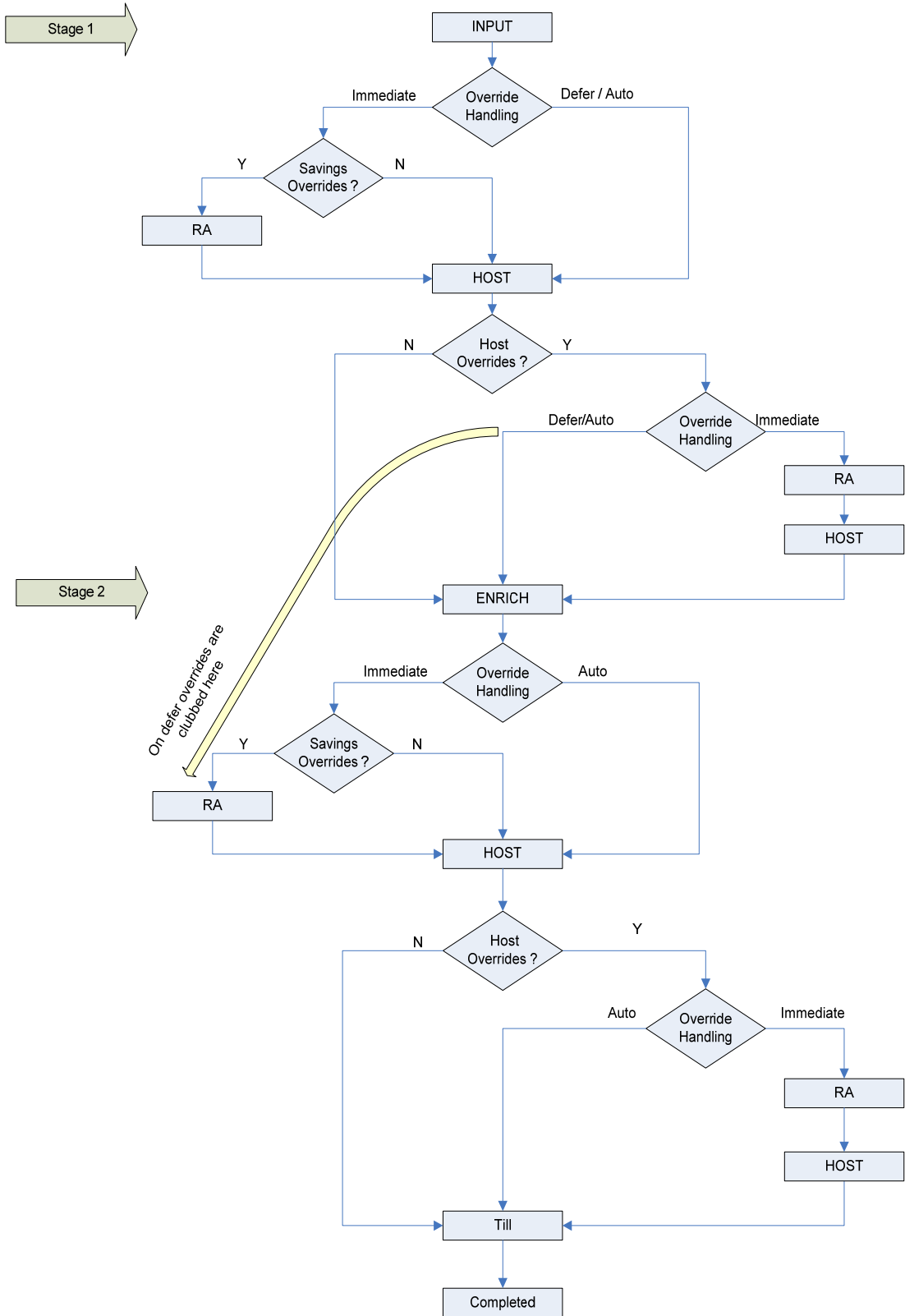
The system raises an override if you amend the exchange rate that is defaulted by the system.

The system raises an override if you amend the charges that is defaulted by the system.

If validation raises any override then transaction will require Remote Authorization. On successful Remote Authorization, transaction will proceed with Work Flow i.e. to HOST. If validation does not return overrides, transaction will proceed with Work Flow i.e. to HOST directly. The Inter Branch and transaction limit checks are carried out in first stage and the remaining validations are carried out in second stage.

 Online and Offline transaction level limit is maintained in 'Savings Workflow Defenition' and Role level limit is maintained in 'User Roles Defination' Screen.

The diagram below consists of two stages for generating the workflow:





### **3.5.1 Input Stage**

The system performs certain validation during input stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction moved for override handling validation. Here if system raises an override as Immediate, the transaction will require Remote Authorization. On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST and then moves to ENRICH stage.

If the system raises an override as Defer, then the transaction are clubbed and sent for Remote Authorization during ENRICH stage. If the system does not raise any host override, then the transaction directly hits the ENRICH stage.

### **3.5.2 Enrich Stage**

The system performs certain validation during enrich stage. During validation, if system raises an override as Immediate, then the transaction is moved to Savings Overrides for authorization. On successful Remote Authorization if required, the transaction will proceed with Work Flow i.e. to HOST. If Remote Authorization is not required the transaction directly hits HOST.

If the validation does not return overrides, then the transaction will directly proceed with Work Flow i.e. to HOST.

Under HOST, if the system raises any host overrides, then the transaction is moved for override handling validation. Here if system raises the override as Immediate, the transaction will require Remote Authorization.

On successful Remote Authorization, the transaction will proceed with Work Flow i.e. to HOST. And then moves to Till. If the system does not raise any override, then the transaction directly moves to the Till. If the validation does not return any host overrides, then the transaction directly moves to the Till.

If Till required is selected then on successful completion of the enrich stage, the system will update the Till automatically. After updating the Till, the transaction is completed.



If 'Advice Required' is selected in the 'Branch Function Definition Detail' screen, the system generates the advice and displays on successful completion of the transaction.

### **3.5.3 Running Savings EOD Mandatory**

Oracle FLEXCUBE facilitates to make savings EOD (End of Day) mandatory to run EOD for a particular branch wherein the workflow cannot be modified. Therefore the 'Workflow Allowed' flag is maintained as 'N'. The EOD batch run is carried out for both stages. During the first stage, the system performs validation needed for executing savings EOD. And in the second stage, it performs HOST call.

You have to maintain the following function to make savings EOD as mandatory for running host EOD:

The function 'BRNRECON' should be maintained as a mandatory function in 'Mandatory Batch Programs'.

In 'Mandatory Batch Programs' maintenance, the End of cycle group will be 'End Of Transaction Input' for the function ID 'BRNRECON'.

The HOST keeps a track whether savings EOD execution is completed for each branch and date. After completion, the HOST marks the savings EOD execution as completed for that application date and branch. The batch program 'BRNRECON' checks if savings EOD is completed and return success. If savings EOD is not mandatory, then 'BRNRECON' is not maintained as a mandatory function

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## 4. Common Operations

### 4.1 Introduction

This chapter details the common procedures and operations that should be followed while processing transactions in Savings. This chapter is divided into the following sections:

- Clearing a User
- Authorizing a transaction
- Initiating a Customer Session

The following operations are also discussed:

- Opening a Branch
- Opening a Vault
- Opening a Till

### 4.2 Workflow Task List

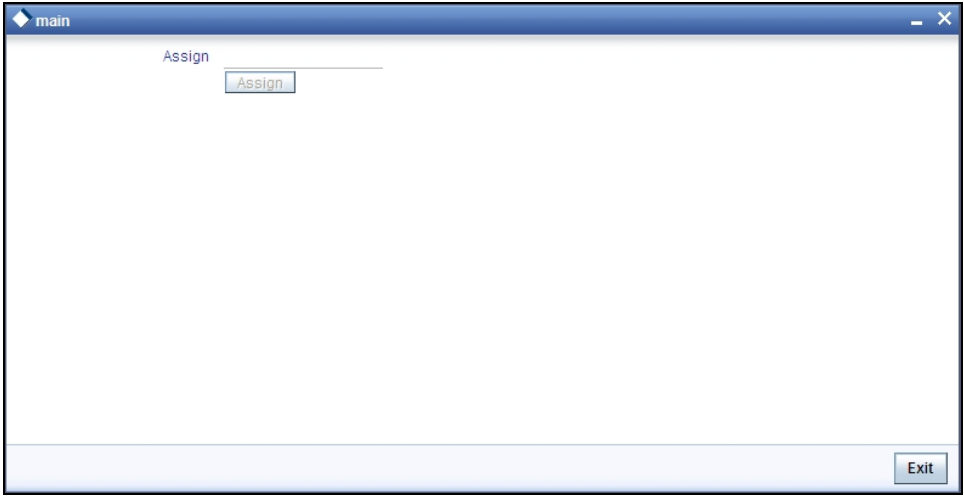
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

- Number of pending transactions
- Number of transactions that are assigned to the logged in users
- Number of transactions that are yet to be assigned
- Number of transactions that have failed
- Number of transactions that are complete
- Number of transactions that are reversed

### 4.3 Clearing a User

Sometimes you may require to force-logout a user from Savings. You can do this if you are a supervisor with the necessary rights to logout a user from the branch. The supervisor also has the facility to force log off all the users at any given point of time. Typically, the force-logout right is given to only one administrator role user in the branch.

You can invoke the 'Clear User' screen by typing 'CLRU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The following screen will be displayed:



This screen lists the following details of the all the users who have logged into Savings:

- Branch Code
- User ID

To force log out a user, check the box against the relevant user record and click 'Clear' button. The system will display a message to confirm the clear operation. To force log out all the users, check the box against the header row, which will select all the users who have logged in, and then click on the 'Clear' button. The selected users are logged off from Savings.

## 4.4 Authorizing a Transaction

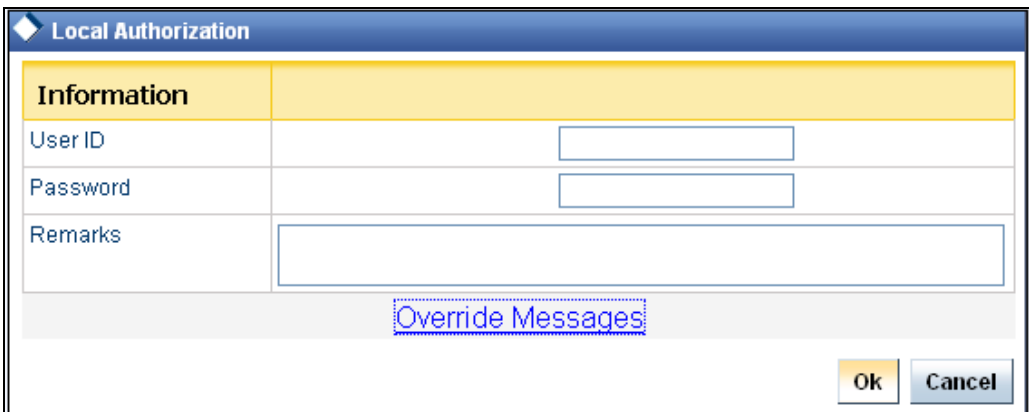
Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

### 4.4.1 Manual Assignment

The maker can opt for either the local authorization or the remote authorization for the transaction that is submitted with one or more overrides.

#### Local Authorization

The supervisor can authorize the transactions from the teller screen by entering the ID and password. In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:



The authorizer can only view the transaction details here. He or she will have to enter the following details:

### Userid

Specify the user ID of the authorizer.

### Password


Enter the password to authorize or reject the transaction.

### Remarks

Specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.

You can view the override messages by clicking 'Override Messages'.

 Local Authorization option is not available when user authentication is via Single Sign On (SSO).

### Remote Auth

In this type, the Maker will assign the transaction to an authorizer using the following screen. This screen will appear during the appropriate stage as per the Workflow definition.



In this screen, the Maker has to specify the name of the authorizer and then click the 'Assign' button. Upon successful assignment, a confirmation message with the name of the assignee is displayed, as shown below:

**Successfully assigned to OFFICER**

The authorizer, to whom the Maker assigns the transaction, will see the same in the pending Tasks List from where he/she can fetch the transaction for approval or rejection, as the case may be.

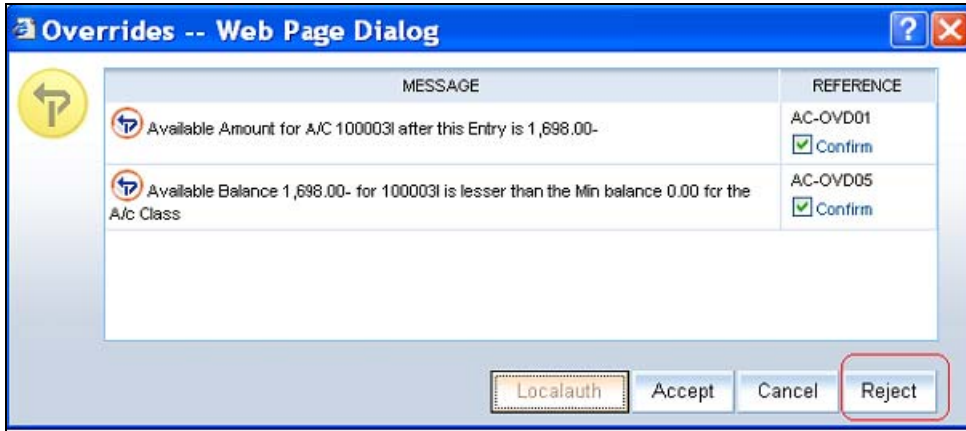
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

## 4.4.2 Auto Assignment

If the Workflow for the transaction is configured for 'Auto Assign' at this stage, it will assign the transaction to all the eligible authorizers as per the assignment criteria. All the eligible supervisors will be able to see the transactions in their pending Tasks List. The transaction will be locked by the first supervisor who fetches it from the Task List. The supervisor will then have to Approve/Reject the transaction. This is similar to remote authorization in case of manual assignment.

#### 4.4.3 Displaying Overrides and Errors

In case of any errors or overrides, the same will be displayed on the main screen in separate window, as shown in the screen shot below.



The overrides have to be authorized by the supervisor and depending on the Workflow structure, will be 'Manual – Local/Remote' or 'Auto'. By default, remote authorization will be selected. However, you can select local authorization. When you click 'Local Auth' button, the 'Local Authorization' screen is displayed. The Maker is required to take appropriate action on the main transaction screen.

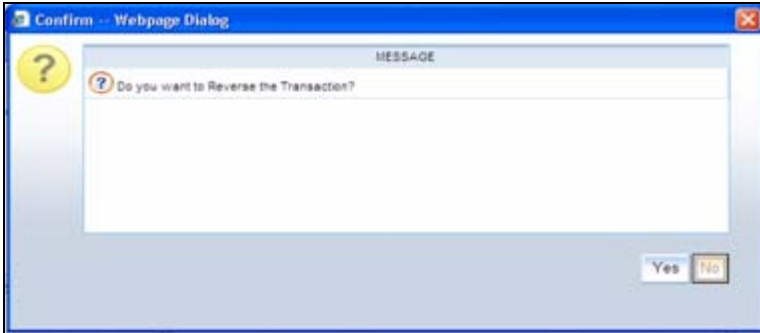
You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction albeit without reversing charges.

**STOP** Reject option will be applicable only for functions 1013 (Cheque Withdrawal) and LOCH (In-House Cheque Deposit). If you reject an override, the process will remain in Enrich stage.

**STOP** During advice printing, the system will print reject advice if the 'Reject Processing Required' option and the 'Reject' option are set to 'Y' at the branch function definition level. The advice will be printed using a factory shipped reject advice template.

#### 4.4.4 Reversing a Transaction

You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it by clicking the 'NO' button on the confirmation window. You can proceed with reversal of transaction by clicking 'YES' button.



## 4.5 Initiating a Customer Session

In Savings, you have the facility to process multiple transactions for the same customer without having to key in the customer and account details every time. You can achieve this by starting a Customer Session after logging into the Savings.

To start a Customer Session, go to the Customer Search frame and search for a customer.

Customer	
Customer Name	raghav
CIF ID	
Identifier Value	
<input type="button" value="Search"/>	
Search Results	
Customer Number	Customer Name
AM1000181	RAGHAVENDRA K

In this screen, you have to enter any search criteria for whom multiple transactions have to be processed and then click on the 'Search' button. The system will display the details of the selected customer in a format as shown above.

When you click on the hyperlink provided for 'Customer Name' in the screen above, the account details of the customer will be displayed in a separate screen, as shown below also the following customer details are displayed:

- Customer Number
- Branch Code
- Customer Name
- Customer Address
- Birth Date
- Unique Value, if any

Customer	
Customer Name	raghav
CIF ID	
Identifier Value	
Search	
<b>RAGHAVENDRA K</b>	
CIF ID:	AM1000181
Birth Date:	
Unique ID:	8777888
Address:	RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K
Account Number	Branch Code

The system will list all the accounts created for the selected customer. The following account details are displayed on click of any Account no:

- Account Number
- Branch
- Product Name – the type of account
- Status – the date since when the current account status is effective
- Available Balance
- Current Balance



### Customer Search

Customer Name:

CIF ID:

Identifier Value:

---

**Julia Allison Roberts**

CIF ID: DMP003IND  
 Birth Date: 06-NOV-76  
 Unique ID: AFVRY4459J  
 Address: #13, Baker Street, London, UK

Account Number	Branch Code
100000001	009
100000002	009
100000006	009

DMP003INDTIM0031 ISDNK. 009

**100000001 (Personal Savings Account)**

Product: Individual Savings-LCY  
 Account Ccy: USD  
 Status: ACTIVE  
 Uncollected Funds: 1,100.00  
 Current Balance: 87,665.12  
 Available Balance: 86,565.12

---

### Signatory Details

Name:

x Customer Photo

x Customer Signature

Prev Next
Prev Next

On selecting a loan account, the following summary details of the loan account will be displayed:

- Loan Product
- Loan Account Currency
- Loan Account status
- Total Amount Financed
- Total Amount Disbursed

**Customer**

Customer Name:

CF ID: WB1000661

Identifier Value:

**Mehta**

CIF ID: WB1000661

Birth Date:

Unique ID:

Address: 15 new street...

Account Number	Branch Code
000045	WB1
000046	WB1

**000045 (WB1)**

Loan Product: CLVAN

Account Ccy: GBP

Status: ACTIVE

Total Amount Financed: 11,008.50

Total Amount Disbursed: 8,999.50

**Signatory Details**

Name:

Signatory Detail Not Available

To set a customer for a session, click 'Start Session' button .The following message is displayed:

Do you want to set this Account Number and Details to the Session?

Click 'OK' if you wish to process multiple transactions for the account. The system will display the following message to confirm the same:

Customer session is opened for Account Number 100000001,  
Customer Number: DMP003IND

The page also contains the customer's Image (including those of other signatories of the account), if available, and the Operating Instructions etc. will be displayed, as shown below:

**Signatory Details**

Name: Rachel

x Customer Photo

x Customer Signature

Prev Next      Prev Next

You can go through the signatory details and view all customer Photos and customer signature images using the Links 'Prev'and 'Next'.

If you set an account number and customer details for a session, you need not enter the Customer ID, Account and related fields for any transaction processed during the session. However, you can override the defaulted details by selecting a different Customer ID and/or Account for any transaction, at any point of time.

#### 4.5.1 Ending a Customer Session

To end a customer session, click 'End Session' button in the customer search frame of the screen which will be displayed in place of 'Start Session' button. The system displays a message to confirm the action. Click on 'OK' to proceed or 'Cancel' to continue with the same session.

#### 4.6 Opening the Branch

As soon as the EOD (End of Day) activities for the day are completed, the branch automatically moves to the next working/posting date and is ready for Transaction Input (TI stage).



Opening of Branch will have no processing or operational implications.

#### 4.7 Opening a Vault/Till

You can open a Vault or a Till through the 'Open Teller Batch/Till' screen. You can invoke this screen by typing '9001' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

A screenshot of a software window titled "Open Teller Batch / Till Branch Date: 2007-11-27". The window contains a form with the following fields: "Branch Code" with the value "000", "Narrative" with an empty text box and a help icon, and "Till Id \*" with an empty text box and a close icon. A "Cancel" button is located at the bottom right of the window.

The option list will display the available Tills (i.e. the Tills that are yet to be used). When you select a Till, the same will be linked to your name and locked in the system.

After selecting the Till Id, click the close icon to continue. The system will display the following message to indicate that the Till has been marked against your user id:

**Transaction Completed Successfully**

The system will also update the Till status as 'Locked'. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till.

The system will display an error message if you do not open a Till for transactions that require an open Till when an event is triggered.



Opening a Till is a one time activity and should typically be done at the beginning of the day.

Similarly, you can perform Vault related transactions ONLY after you have opened a Vault. The system does not perform any validations for opening a Vault. However, you can open a vault only if you have the requisite rights.

## 4.8 Balancing and Closing a Till

For closing a Till, you (Teller) should ensure that the Till has zero balance at end of day. The balance in the Till should be same as the system count. You will be allowed to close the Till only if both the values match.

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

Currency Code	Denomination Code	Units	Denomination Value	System Count	Denominaton Total	System Total	Shortage/Overage
---------------	-------------------	-------	--------------------	--------------	-------------------	--------------	------------------

Issuer Code	TC Currency	TC Description	System Count	Series	Start Number	End Number	TC Amount	TC Denominatio
-------------	-------------	----------------	--------------	--------	--------------	------------	-----------	----------------

The following information will be available in this screen:

- Sequence Number
- Code of the logged in branch
- Till Id that is marked for the user
- Current system date
- Currency Code
- Denomination used for the transaction
- Denomination Value (based on the Denomination Code)
- System Count (number of denomination at end of day)
- System Total (denomination code wise total transaction amount)
- Shortage/Overage Units (difference between the System Count and Units)

- Shortage/Overage Amount (difference between the System Total and Denom Total)

You (Teller) have to specify the following details in this screen:

- Units – the total number of units at the end of the day
- Denom Total – Automatically populated when you specify the 'Units' (Denom Value \* Units)

The following TC details (if any are present in the Till) will be displayed:

- Issuer Code
- Currency Code
- TC Denomination Description
- System Count
- Series
- Start and End Numbers
- TC Amount
- Shortage/Overage Count

You have to specify the following:

- User Count

After capturing the required details, click the 'Close' button to continue. If the balancing is correct, the Till is closed. The system will confirm with the following message:

**Transaction Completed Successfully**

*For more detail on processing Traveller's Cheque (TC) transactions, refer the 'Instrument Transactions' chapter of this User Manual.*

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## 5. Data Replication

### 5.1 Introduction

Savings is an interface provider for processing cash transactions. Business logic is not built in branch and hence, some of the crucial maintenances have to be replicated from the host (Oracle FLEXCUBE) at regular intervals. The 'Push' based replication methodology is used for reproducing host data in branch. This ensures that only necessary and critical information is available in the branch. This is achieved by a job invoked at host which sends the data to the branch in the form of an XML file. The branch then updates its internal tables with this data. This ensures that all branches have the most up to date data at all times. Note that not all data in host is replicated. Certain tables like static masters, user information and customer/accounts information are replicated.

The method of replication depends upon the mode of Oracle FLEXCUBE deployment. There are three modes of deployment viz:

- Centralized FCUBS deployment - In 'Centralized' deployment, replication is a seamless process. During authorization process of any host function id whose data has to be replicated, that data is immediately moved to corresponding branch tables. There is no need for manual or automated process to initiate such replication.
- De-Centralized FCUBS deployment – In a 'De-centralized' deployment, data can be replicated on an ad-hoc basis or in bulk. You can query on the data to be replicated and initiate replication onto branch tables.
- Hybrid FCUBS deployment – In 'Hybrid' deployment, certain branches may have a centralized deployment while some others may have a decentralized deployment. In this mode, you can replicate data in bulk.

#### 5.1.1 Maintaining Replication Parameters

You need to maintain the following tables for all branches where data needs to be replicated.

- STTM\_FLEXBRANCH\_LOC

BRANCH_CODE	LOC_CODE	BRANCH_URL
WB1	WB1	http://10.80.150.32:8989/FCJNeoWeb/ReplicationBranchServlet

- STTM\_BRANCHLOC\_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
WB1	Refer below	Refer below	Refer below



Note the following:

- You need to maintain the following values for centralized set-up:

- LOC\_CODE - CN
- MAIN\_BRANCH - NULL
- GEN\_SCR - Y
- You need to maintain the following values for de-centralized and hybrid set-up:
  - LOC\_CODE - <Branch\_Code>
  - MAIN\_BRANCH - If multiple branches use same schema then, for one branch keep Y for rest N.
  - GEN\_SCR - Y
- CSTB\_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below



Note the following:

- You need to maintain the following values for centralized set-up:
  - BRANCH\_INSTALLED - Y
  - DEPLOYMENT\_MODE - C
- You need to maintain the following values for de-centralized and hybrid set-up:
  - BRANCH\_INSTALLED - Y
  - DEPLOYMENT\_MODE - D or H
- STTB\_BRN\_REFRESH\_FUNC  
Here function id wise replication is enabled 'Y' or disabled 'N'.

FUNCTION_ID	REFRESH_REQD
STDWFDEF	Y
SMDUSRDF	Y

### 5.1.2 Data Replication Process

Data replication takes place only if the parameter 'BRANCH\_INSTALLED' is set to 'Y'. Replication takes place in the following stages upon successful authorization of any maintenance in host.

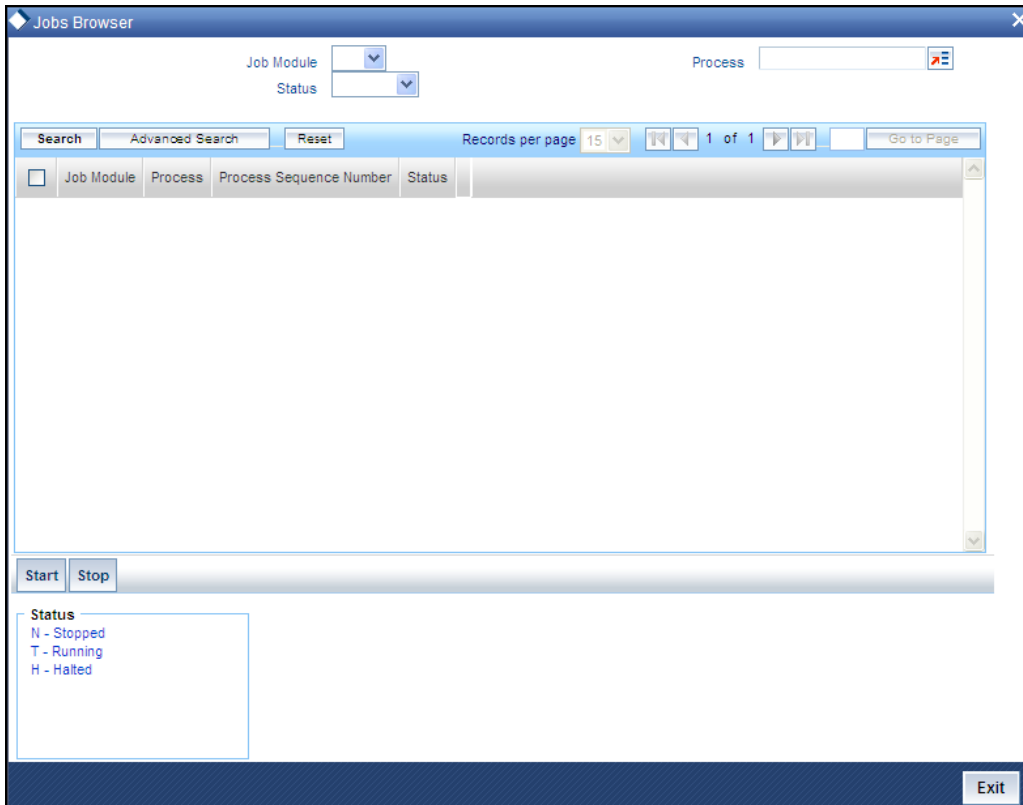
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

- The Function ID that caused the need for replication
- The branch from which the change was made
- Comma separated list of the Primary Key values for the functions ID
- The modification number
- The Savings table into which the record is to be stored
- A running sequence number

The system calls a replication process based on the deployment mode. If the deployment mode is centralized, the system will call the replication process to trigger data replication as and when there is an authorization in host for replicable data. The Savings tables will be automatically updated. If the deployment mode is decentralized, it will call the replication servlet.

### 5.1.3 Replicating data from Host – Automatic Refresh

In Oracle FLEXCUBE (host), you can submit the records as a job for replication in the branch database through the 'Jobs Browser' screen. You can invoke this screen by typing 'CSSJOBBER' in the field at the top right corner of the Application Browser and clicking the adjoining arrow button. You have to ensure that all the triggers from MAIN \ Branch \ TRG is compiled.



Here you have to select BRANCH\_REPLICATION process and click 'Run' Button.

### 5.1.4 Replicating data Using Script

The Initial replication when branch server set up is made after branch parameterization, after that replication using script is used.

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
  - MAIN\Branch\SQL\DIPKS\_BRANCH\_INSTALLATION.spc
  - MAIN\Branch\SQL\DIPKS\_BRANCH\_INSTALLATION.sql from base line
- After compiling dipks\_branch\_installation package, you have to execute the procedure pr\_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.



- Finally you need to run the Installation scripts in required branch schema.

### 5.1.5 Replicating data from Branch - Ad-hoc basis

You can replicate records from branch manually on an ad-hoc basis using the ‘Manual Refresh’ screen. This screen displays all maintenances pending replication. You can invoke this screen by typing ‘STDBRREF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Manual Refresh' application window. At the top, there are search fields for 'Branch Code', 'Branch Name', 'Function Id', and 'Description', along with 'Query' and 'Reset' buttons. The window is divided into three main sections, each with a table and associated buttons:

- Function Block:** Contains a table with columns: Select, Branch Code, Branch Name, Function Id, Function Description. Below the table are 'Fetch Records' and 'Replicate Functions' buttons.
- Record Block:** Contains a table with columns: Select, Key Description, Host Key. Below the table are 'Fetch Versions' and 'Replicate Records' buttons.
- Version Block:** Contains a table with columns: Select, Mod Number, Time In, Time Out, Replication Status. Below the table are 'View Changes' and 'Replicate Versions' buttons.

An 'Exit' button is located at the bottom right of the window.

Specify the following details:

### **Branch Code**

Specify the branch code to which data should be replicated. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data needs to be replicated in all branches.

### **Branch Name**

Based on the branch code specified, the system displays the name of the branch.

### **Function ID**

Specify the function ID for which a record has been maintained or modified, that should be replicated. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be replicated.

### **Description**

Based on the function ID specified, the system displays a brief description of the function ID.

You can fetch replicable records for the given branch and function ID combination by striking <F8> or by clicking 'Query' button.

### **Function Block**

Based on the branch and function ID combination, the system displays the following details for replicable function IDs:

- Branch Code
- Branch Name
- Function ID
- Function Description

Check the box adjoining the desired branch and click 'Fetch Records' button. Based on the function ID specified, the system identifies matching records for replication and displays them in the 'Record Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Functions' button to replicate data of all listed functions.

### **Record Block**

You can view the following details.

#### **Key Description**

The Primary Key data to be replicated for the function Id and branch code is listed here.

#### **Host Key**

The system displays the primary keys separated by a pipe '|'.

Check the box adjoining the desired record and click 'Fetch Versions' button. Based on the record, the system identifies all details of data that needs to be replicated and displays them in the 'Version Block' frame. Note that you cannot click 'Fetch Records' button if you have selected multiple records.

Select the required record and click 'Replicate Records' button to replicate data of all listed records.

### **Version Block**

You can view the following details.

#### **Mod No**

The system displays all available versions of the record selected as per the modification number of every record's audit trail.

You can view the changes done in a mod number by selecting the particular mod number and clicking on 'View' button, thereby launching the corresponding Function Id screen with the particular modified data displayed in a different colour.

#### **Time In**

The system displays the time at which the version was available for replication.

#### **Time Out**

The system displays the time at which the version was replicated.

#### **Replication Status**

The system indicates the status of replication. It could be any one of the following:

- U - Unprocessed
- S - Replication Success
- F - Replication Success
- W - WIP
- C - Completed

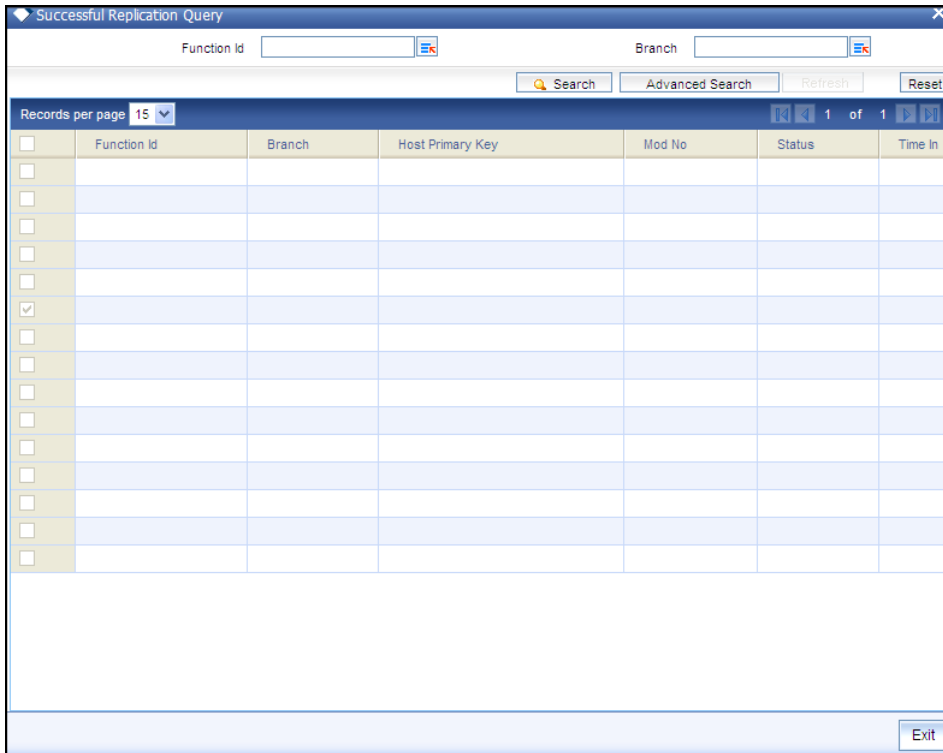
Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for any un-replicated older modifications for that key combination will be marked as 'C'.

All records in this frame need to be replicated for a successful replication. Even if one record fails, the system will treat it as a failure for the whole set of records.

You can clear the current query criteria by clicking 'Reset' button.

## **5.2 Querying on replicated records**

You can view all successfully replicated records using the 'Successful Replication Query' screen. You can invoke this screen by typing 'STSREPQY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can query based on the following details.

### Function Id

Specify the function ID for which you want to view the successfully replicated records. The adjoining option list displays all valid function IDs maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all function IDs needs to be displayed.

### Branch

Specify the branch code for which you want to view the successfully replicated records. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one. You can select the value 'ALL' to indicate that data from all branches needs to be displayed.

You can specify any one or both of the aforementioned criteria. Click 'Search' button.

The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Function Id
- Branch
- Host Primary Key
- Mod No
- Status
- Time In
- Time Out

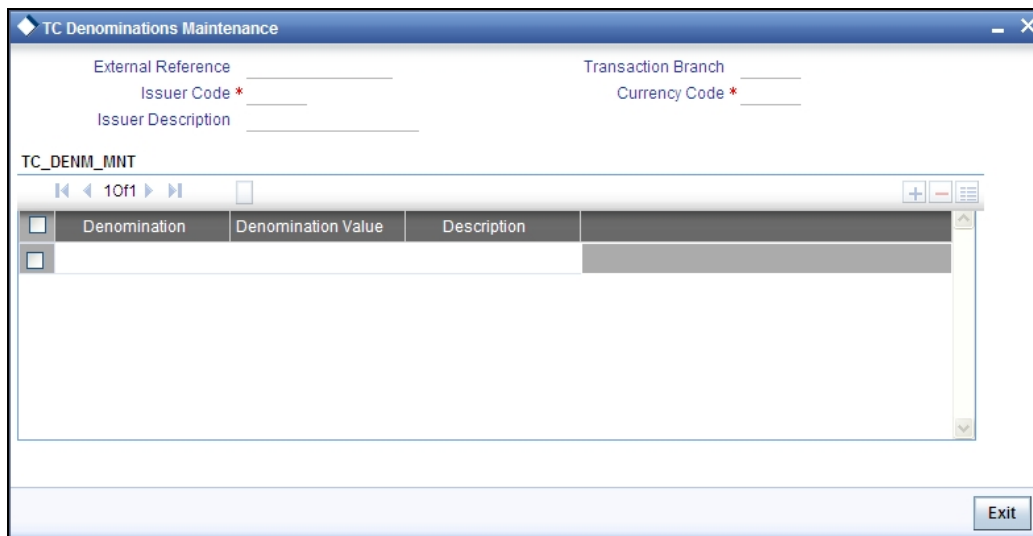
## 6. Maintenances for Savings

### 6.1 Introduction

Savings requires you to maintain Travelers' Cheque (TC) Denominations. The procedure for maintaining these is discussed in the subsequent sections of this chapter.

### 6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '417' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Denomination	Denomination Value	Description
--------------	--------------------	-------------

The following details can be captured here:

#### **External Reference Number**

This is an auto generated sequence number.

#### **Transaction Branch**

The transaction branch code is displayed here.

#### **Issuer Code**

Select the Issuer code of the TC.

#### **Currency Code**

Select the transaction currency code.

Click add icon to add a new row to TC denomination maintenance details.

TC Denominations Maintenance

External Reference \_\_\_\_\_ Transaction Branch \_\_\_\_\_  
 Issuer Code \_\_\_\_\_ Currency Code \_\_\_\_\_  
 Issuer Description \_\_\_\_\_

TC\_DENM\_MNT

Denomination	Denomination Value	Description
<input type="checkbox"/>		
<input type="checkbox"/>		

Exit

You can capture the following details specific to TC denomination:

**Denomination**

Specify the id for the TC.

**Denomination Value**

Specify the amount of the TC.

**Description**

Give a small description for the TC.

After entering the details click save button to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it.

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process*

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## 7. Cash Transactions

### 7.1 Introduction

Teller transactions in the Savings module can be classified into four types:

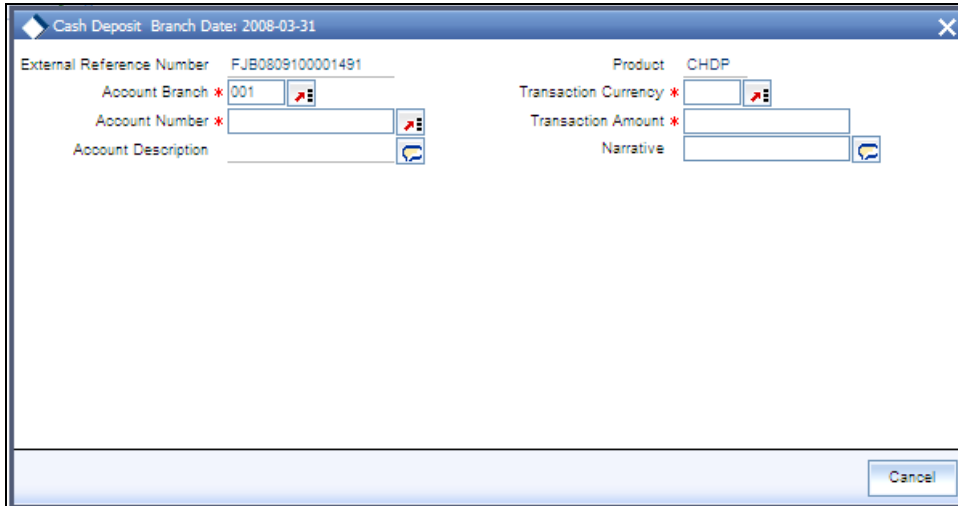
- Cash transactions
- Instrument transactions
- Term Deposits transactions
- General Ledger transactions

This chapter details all the cash-based transactions that can be performed through this module. You can perform the following types of cash-based transactions:

- Cash deposit and withdrawal
- Closing out an Account with Withdrawal
- Denomination exchange in the same currency
- Bill payments – by cash and against account
- Funds transfer request and stop payment
- Foreign exchange sale and purchase – for walk-in customer
- Telegraphic transfer (TT)
  - TT issue – against account, against GL and for walk-in customer
  - TT liquidation – against GL, against account and for walk-in customer
  - TT inquiry
- Transaction Reversal
- Rental Payments for Safe Deposit Box

## 7.2 Depositing Cash

You can capture a cash deposit transaction through the 'Cash Deposit' screen. You can invoke this screen by typing '1401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Cash Deposit Branch Date: 2008-03-31". The window contains the following fields:

External Reference Number	FJB0809100001491	Product	CHDP
Account Branch *	001	Transaction Currency *	
Account Number *		Transaction Amount *	
Account Description		Narrative	

A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Product**

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### **Branch**

The branch code of the current logged-in branch is displayed here. However, you can modify it. Specify the branch where the customer account into which cash is being deposited resides.

### **Account Number**

Specify the customer account into which cash needs to be deposited. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number. If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### **Transaction Currency**

Specify the currency in which the cash is being deposited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

If you have specified the account number, the system will automatically display the account currency here. However, you can change it.



## Transaction Amount

Specify the amount that should be credited to the account in the specified currency. If the account to be credited is a Trust account, this amount should be within the cash deposit limit defined for the account class.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Cash Deposit Branch Date: 2011-11-14

External Reference \_\_\_\_\_  
Product \_\_\_\_\_  
Transaction Currency \_\_\_\_\_  
Transaction Amount \* \_\_\_\_\_  
Exchange Rate \_\_\_\_\_  
Related Customer \_\_\_\_\_  
Customer Name \_\_\_\_\_  
Narrative \_\_\_\_\_

Account Branch \_\_\_\_\_  
Account Number \_\_\_\_\_  
Account Description \_\_\_\_\_  
Account Currency \_\_\_\_\_  
Account Amount \_\_\_\_\_  
Total Charge \_\_\_\_\_  
Negotiated Cost Rate \_\_\_\_\_  
Negotiation Reference \_\_\_\_\_  
Recalculate

Currency Denominations Charge Details MIS UDF Projects Details

Currency Code \_\_\_\_\_ Total \_\_\_\_\_  
Preferred Denomination \_\_\_\_\_ Clear  
Populate

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

Cancel

In addition to the details, captured in the previous stage, the system defaults the following details:

## Account Description

The system displays a brief description for the chosen account.

## Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

## **Total Charge**

The system computes the charges applicable for the transaction and displays it here.

## **Account Amount**

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

## **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

## **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### **7.2.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

For every currency, the various denominations are assigned separate denomination codes. These codes are displayed here.

#### **Denomination Value**

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

#### **Units**

Indicate the number of units of the specified denomination. By default, till contents are incremented for inflow transactions like cash deposit. To reverse this default behaviour, you can specify units in negative.

#### **Total Amount**

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

## 7.2.2 Specifying charge details

This block allows you to capture charge related details. Click on 'Charges' tab to invoke the following screen.

The screenshot shows a software window titled "Cash Deposit: Branch Date: 2011-11-14". It contains two main sections. The top section is a form with various input fields and labels. The bottom section is a table titled "Charge Details" with a grid of columns and rows.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	<input type="checkbox"/>				

Here you can capture the following details:

### Charge Component

The system defaults the charge components applicable to the transaction.

### Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

### Currency

The system displays the currency in which the charge has to be deducted.

### Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

### Charge in Local Currency

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

## Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

### 7.2.2.1 Recalculating charges

You can modify any of the charges for any of the components. In case of modification, you need to click 'Recalculate' button. The system will compute the new charge amount and display the same. In case you modify the charge details and don't click on this button, the system will trigger the charge recalculation internally when you click the save button.

### 7.2.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "Cash Deposit" with a subtitle "Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are two columns of input fields. The left column includes: External Reference, Product, Transaction Currency, Transaction Amount \* (with a red asterisk), Exchange Rate, Related Customer, Customer Name, and Narrative. The right column includes: Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference. Below these fields is a "Recalculate" button. A navigation bar below the fields contains tabs for "Currency Denominations", "Charge Details", "MIS" (which is highlighted in blue), "UDF", and "Projects Details". Below the navigation bar, there are two main sections: "Transaction MIS" and "Composite MIS". Each section contains a list of input fields, with a small red icon next to each field. At the bottom right of the window is a "Cancel" button.

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

#### Transaction MIS

Specify the transaction MIS code.

#### Composite MIS

Specify the composite MIS code.

*Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.*

## 7.2.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Cash Deposit Branch Date: 2011-11-14". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference, Product, Transaction Currency, Transaction Amount (with a red asterisk), Exchange Rate, Related Customer, Customer Name, and Narrative. On the right side of this section, there are fields for Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference, along with a "Recalculate" button. Below these fields is a tabbed interface with tabs for "Currency Denominations", "Charge Details", "MIS", "UDF" (which is selected and highlighted in blue), and "Projects Details". The "UDF" tab is active, showing a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window, there is a "Cancel" button.

### Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

### Field Value

Specify the value for the each UDF that is displayed.

## 7.2.5 Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the cash is being deposited in a Trust account.

Specify the following details:

### Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

### Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

### Unit ID

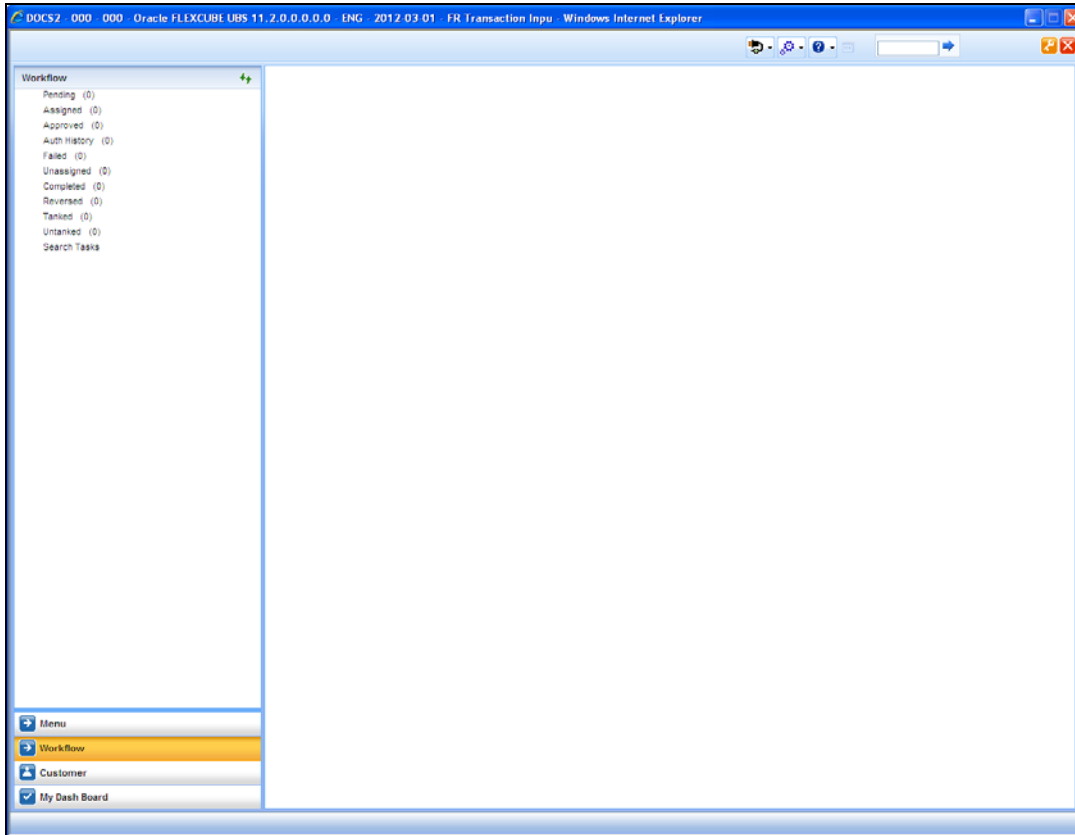
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

### Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the account to be credited is a Trust account or not. If it is a Trust account, the system will check whether the deposit amount is within the deposit limit maintained for the transaction currency at the account class level. If the currency-wise limit has not been maintained, it will verify the deposit amount against the deposit limit maintained for the account class. If the deposit amount exceeds the limit, it will display an error message.

The supervisor can view the transactions pending authorization in his or her task list as shown below. You can view this list by choosing the 'Workflow' option in the application.



The person needs to click on the 'Assigned' option to view all transactions assigned to you.

In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can view the tasks that are approved by other supervisors in the 'Approved' lists and also you can view the history of authorization in the 'Auth-History' lists.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker.

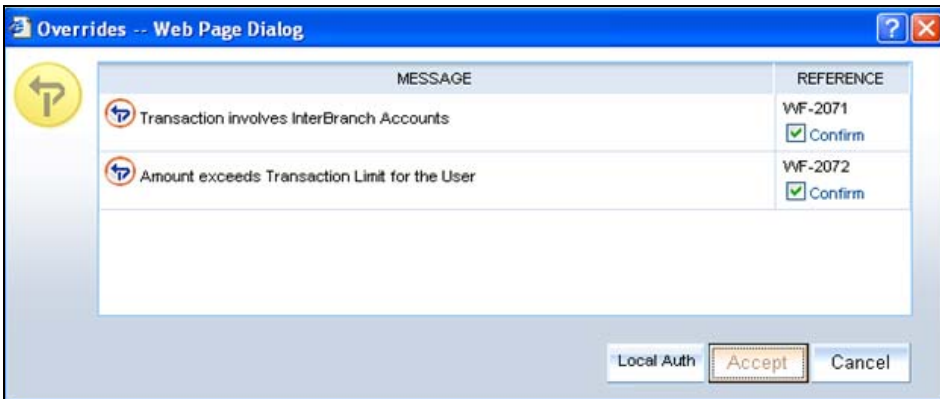
You can fetch and see the response from your task list.

## 7.2.6 **Authorization stage**

If the workflow for the transaction is configured as a 'Dual-control', the transaction will have to be authorized by a supervisor before it gets saved as an unauthorized transaction (for manual assign) or as an authorized transaction (for auto-assign) in the Host. In case of manual assign, the system prompts you to get the transaction authorized at your branch. Branch authorization can happen in either of the following ways based on the transaction configuration in the workflow:

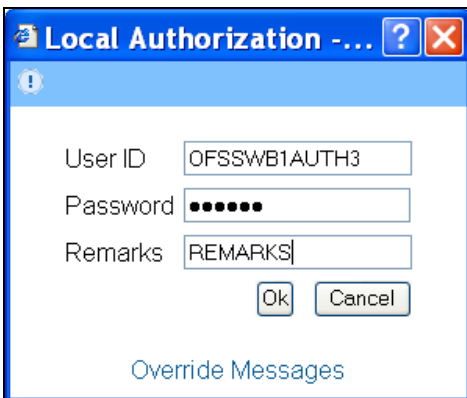
- Local
- Remote

When overrides are raised by the system and have to be approved, the teller will have the option to choose between remote and local authorization. By default remote authorization will be selected. If the teller wants local authorization then the choice has to be made explicitly.



### 7.2.6.1 Local Authorization

In case of local authorization, the authorizer can allow or cancel the transaction. The following screen is used for local authorization:



The authorizer can only view the transaction details here. He or she will have to enter the following details:

#### **Userid**

Specify the user ID of the authorizer.

#### **Password**

Specify the password with which he or she can either authorize or reject the transaction.

#### **Remarks**

The authorizer can specify some remarks pertaining to the transaction.

Click 'OK' button to authorize the transaction. On successful validation of the User ID and password, the transaction will proceed to the next stage as per workflow. The validations for User ID will be same as in Remote Auth. The user credential validation includes 'Holiday Maintenance' check also. However, if you click 'Cancel' button, the transaction will move to unassigned queue.



You can view the override messages by clicking 'Override Messages'.



Local Authorization option is not available when user authentication is via Single Sign On (SSO).

### 7.2.6.2 Remote Authorization

In case of remote authorization, you need to assign the transaction to an authorizer through the following screen:

A screenshot of a web browser window titled "Cash Deposit -- Web Page Dialog". The window has a blue header bar with a question mark icon and a close button. The main content area is white and contains a text input field labeled "User ID" with the text "OFFICER" entered. Below the input field is a yellow button with the text "Assign".

This screen is automatically prompted if the transaction workflow is configured as 'Remote Authorization'. This assignment can happen either to a particular role or a particular person. In the screen shown above, it is to a particular person. The system displays the following message on successful assignment.

**Successfully Assigned to <USER ID>**

The supervisor can view the transactions pending his authorization in his or her 'Assigned Txn' list. The person needs to click on the transaction and invoke the corresponding screen as under:

A screenshot of a web browser window titled "Remote +Authorization -- Webpage Dialog". The window has a blue header bar with an information icon and a close button. The main content area is white and contains two text input fields. The first is labeled "Teller Remarks" and contains the text "Please approve". The second is labeled "Approver Remarks" and contains the text "Approved". Below the input fields are two yellow buttons: "Ok" and "Reject". At the bottom of the window, there is a blue link labeled "Override Messages".

In case of auto assign, the transaction will get assigned to all the eligible authorizers as per the assignment criteria maintained at your branch. All these eligible supervisors will be able to view these transactions in their 'Pending Tasks' lists. The first authorizer to fetch the transaction from his or her task list will lock the same and then can either approve or reject it. This process is similar to the remote authorization flow described earlier. You can also view the remarks entered by the teller for that transaction.

Irrespective of the supervisor's action (approve or reject), the transaction will be re-assigned to the maker. The following screen will be displayed to the supervisor:



You can fetch and see the response from your task list. Click on the transaction to see the following screen:



If the supervisor has approved, you can fetch the transaction from your task list and click save icon to save the transaction for submitting it. Post this, the system will post accounting entries for the transaction and update balances. In case of rejection, the transaction will move to failed queue of the Maker.

## 7.2.7 Viewing errors and overrides

You can view overrides for the transaction by clicking on the 'Override Messages' link on the 'Remote Authorization' screen. You need to click on 'OK' to close the 'Overrides' window and then take appropriate action on the main screen.

### 7.2.7.1 Submission stage

Submission of the transaction for saving in the Host can happen in two ways:

- Single-step save – wherein the transaction is saved as 'Auto-authorized' in the Host.
- Two-step save – wherein the transaction is first saved as 'Unauthorized' in the Host and then authorized locally or remotely (as described under 'Authorization stage').

After the transaction is successfully saved and the tills are successfully updated, the following message is displayed.

Transaction completed successfully

## 7.3 Withdrawing Cash

You can capture a cash withdrawal transaction through the 'Cash Withdrawal' screen. You can invoke this screen by typing '1001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Cash Withdrawal Branch Date: 2008-03-31". The window contains the following fields and values:

Field	Value
External Reference Number	FJB0809100001492
Account Branch *	001
Account Number *	
Account Description	
Product	CHWL
Transaction Currency *	
Transaction Amount *	
Narrative	

A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Product**

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### **Branch**

The current logged-in branch code is displayed here. However, you can modify it. Specify the branch where the customer account from which cash is being withdrawn resides.

### **Account Number**

Specify the customer account from which cash needs to be withdrawn. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

### **Transaction Currency**

Specify the currency in which the cash is being withdrawn. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

## Transaction Amount

Specify the amount that should be debited from the account in the specified currency.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software interface for a 'Cash Withdrawal' transaction. The window title is 'Cash Withdrawal Branch Date: 2011-11-14'. The form is divided into several sections:

- Transaction Details:** External Reference, Product, Transaction Currency, Transaction Amount (with a red asterisk), Exchange Rate (set to 1), Customer Id, Customer Name, and Narrative.
- Account Information:** Account Branch, Account Number, Account Description, Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below these fields.
- Navigation:** 'Currency Denominations', 'Charges', 'MIS', and 'UDF' tabs.
- Summary:** 'Currency Code', 'Preferred Denomination', 'Total', and a 'Clear' button.
- Table:** A table titled 'Denomination Details' with columns: Denomination Code, Denomination Value, Units, and Total Amount. The first row is selected with a checkmark.
- Footer:** A 'Cancel' button.

In addition to the details, captured in the previous stage, the system defaults the following details:

## Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

## Customer ID

The system displays the customer ID based on the account specified.

## Total Charge

The system computes the charges applicable for the transaction and displays it here.

### **Account Title**

The system displays a brief title for the chosen account.

### **Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

## **7.3.1 Specifying Denomination Details**

In this block, you can capture details of the currency denominations involved in the transaction.

### **Preferred Denomination**

Specify the denomination code that should be preferred. The system processes the transactions with the preferred denominations. If the transaction amount is less than the preferred denomination, the system will use the low valued denomination than the preferred denomination based on the defaulting rule.

If the preferred denomination is not captured, the system will consider the highest available denomination as the preferred denomination.

If the denomination is not available, the system will display 'Denomination not available' message.

Click 'Populate' button to display the units of currency denomination based on the defaulting rule.



According to defaulting rule, the system will calculate the total amount in terms of minimum number of currencies. It means that the system divides the total amount into the bigger denominations first. Then the remaining amount into next biggest denomination and so on.



For the preferred denomination, the 'Unit' field will be disabled.

Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.

### 7.3.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

Cash Withdrawal Branch Date: 2011-11-14

External Reference \_\_\_\_\_  
Product \_\_\_\_\_  
Transaction Currency \_\_\_\_\_  
Transaction Amount \* \_\_\_\_\_  
Exchange Rate \_\_\_\_\_ 1  
Customer Id \_\_\_\_\_  
Customer Name \_\_\_\_\_  
Narrative \_\_\_\_\_

Account Branch \_\_\_\_\_  
Account Number \_\_\_\_\_  
Account Description \_\_\_\_\_  
Account Currency \_\_\_\_\_  
Account Amount \_\_\_\_\_  
Total Charge \_\_\_\_\_  
Negotiated Cost Rate \_\_\_\_\_  
Negotiation Reference \_\_\_\_\_

Recalculate

Currency Denominations **Charges** MIS UDF

Charge Details 1 of 1 Go to Page

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

Cancel

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

### 7.3.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot displays a software window titled "Cash Withdrawal Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are input fields for "External Reference", "Product", "Transaction Currency", "Transaction Amount \*", "Exchange Rate" (with a value of "1"), "Customer Id", "Customer Name", and "Narrative". To the right, there are fields for "Account Branch", "Account Number", "Account Description", "Account Currency", "Account Amount", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". Below these fields is a "Recalculate" button. A tabbed interface at the bottom of the top section includes "Currency Denominations", "Charges", "MIS" (which is selected), and "UDF". The main body of the window is split into two horizontal sections: "Transaction MIS" and "Composite MIS". Each section contains a grid of input fields. To the right of each grid is a vertical column of icons, including a red 'X' and a magnifying glass. A "Cancel" button is located at the bottom right corner of the window.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

### 7.3.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Cash Withdrawal Branch Date: 2011-11-14

External Reference \_\_\_\_\_  
Product \_\_\_\_\_  
Transaction Currency \_\_\_\_\_  
Transaction Amount \* \_\_\_\_\_  
Exchange Rate \_\_\_\_\_ 1  
Customer Id \_\_\_\_\_  
Customer Name \_\_\_\_\_  
Narrative \_\_\_\_\_

Account Branch \_\_\_\_\_  
Account Number \_\_\_\_\_  
Account Description \_\_\_\_\_  
Account Currency \_\_\_\_\_  
Account Amount \_\_\_\_\_  
Total Charge \_\_\_\_\_  
Negotiated Cost Rate \_\_\_\_\_  
Negotiation Reference \_\_\_\_\_

Recalculate

Currency Denominations Charges MIS **UDF**

UDF Details

<input type="checkbox"/>	Field Name	Field Value
--------------------------	------------	-------------

Cancel

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon button to go to the next stage. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.



## 7.4 Transferring Cash

You can capture a cash transfer transaction through the 'Cash Transfer' screen. You can invoke this screen by typing '1405' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Cash Transfer Branch Date:2008-03-31

External Reference Number \_\_\_\_\_  
Product \_\_\_\_\_  
Transaction Currency \_\_\_\_\_  
Transaction Amount\* \_\_\_\_\_  
Exchange Rate \_\_\_\_\_  
Related Customer \_\_\_\_\_  
Customer Name \_\_\_\_\_  
Tax ID \_\_\_\_\_  
Tax Detail 1 \_\_\_\_\_

Account Branch \_\_\_\_\_  
Account Number \_\_\_\_\_  
Account Title \_\_\_\_\_  
Account Currency \_\_\_\_\_  
Account Amount \_\_\_\_\_  
Total Charge \_\_\_\_\_  
Narrative \_\_\_\_\_

Recalc

Currency Denomination Charge Details MIS UDF PC Details

Counterparty Details

Counterparty Name \_\_\_\_\_  
Counterparty Address 1 \_\_\_\_\_  
Counterparty Address 2 \_\_\_\_\_  
Counterparty Address 3 \_\_\_\_\_  
Counterparty Bank Code \_\_\_\_\_  
Counterparty Account Number \_\_\_\_\_  
Counterparty Account Type \_\_\_\_\_  
Sender To Receiver Information1 \_\_\_\_\_  
Sender To Receiver Information2 \_\_\_\_\_  
Sender To Receiver Information3 \_\_\_\_\_  
Clearing Network \_\_\_\_\_

Customer Name \_\_\_\_\_  
Customer Address 1 \_\_\_\_\_  
Customer Address 2 \_\_\_\_\_  
Customer Address 3 \_\_\_\_\_  
Communication Mode  Mobile  E-mail  
Mobile Number / \_\_\_\_\_  
Email ID \_\_\_\_\_

Cancel

### 7.4.1 Specifying PC Details

You can capture the PC details under 'PC Details' tab.

#### **Counterparty Name**

Specify the name of the counterparty.

#### **Counterparty Address 1**

Specify the address 1 of the counterparty.

#### **Counterparty Address 2**

Specify the address 2 of the counterparty.

#### **Counterparty Address 3**

Specify the address 3 of the counterparty.

**Counterparty Bank Code**

Specify the counterparty bank code.

**Counterparty Account Number**

Specify the external counter party account number.

**Counterparty Account Type**

Select the counterparty account type from the drop-down list. Following are the options available in the drop-down list: 10 - Savings Bank

- 11 - Current Account
- 12 - Overdraft
- 13 - Cash Credit
- 14 - Loan Account
- 40 - NRE
- 50 - Cash
- 51 - Credit Card

**Sender To Receiver Information 1**

Specify the sender to receiver information 1.

**Sender To Receiver Information 2**

Specify the sender to receiver information 2.

**Sender To Receiver Information 3**

Specify the sender to receiver information 3.

**Clearing Network**

Specify the clearing network details.

**Customer Name**

Specify the customer name.

If transaction account has not been entered then you need to enter the walk-in customer name otherwise the system will default the customer name of the transaction account.

**Customer Address 1**

Specify the customer address 1.

If transaction account has not been entered then you need to enter the address 1 of the walk-in customer otherwise the system will default the customer address.

**Customer Address 2**

Specify the customer address 2.

If transaction account has not been entered then you need to enter the address 2 of the walk-in customer otherwise the system will default the customer address.

### Customer Address 3

Specify the customer address 3.

If transaction account has not been entered then you need to enter the address 3 of the walk-in customer otherwise the system will default the customer address.

### Communication Mode

Select the mode of communication to the customer to intimate about the beneficiary account credit. Following are the options available:

- Mobile
- E-mail

### Mobile Number/Email ID

Specify the mobile number or the e-mail ID based on the communication mode selected.

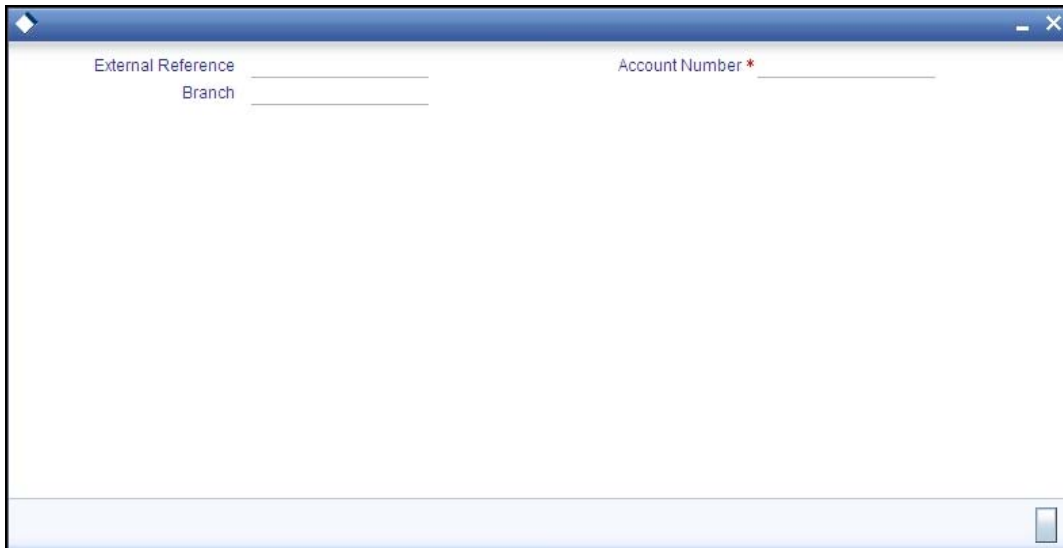
If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

On authorization of this transaction, the system will automatically create the outgoing payment transaction in PC module for the amount of (Transaction amount – Total Charges). After this process, any operations on branch transaction or outgoing payment transaction will be handled independently.

*Refer the section titled 'Depositing Cash' for further details.*

## 7.5 Closing out an Account with Withdrawal

You can capture a close out withdrawal transaction through the 'Close Out Account Withdrawal' screen. You can invoke this screen by typing '1301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software window titled 'Close Out Account Withdrawal'. It contains three input fields: 'External Reference' with a dropdown arrow, 'Branch' with a dropdown arrow, and 'Account Number \*' with a dropdown arrow. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

Here you can capture the following details:

## External Reference

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.


## Account Branch

The current logged-in branch code is displayed here. However, you can modify it. Specify the branch where the customer account which needs to be closed resides.

## Account Number

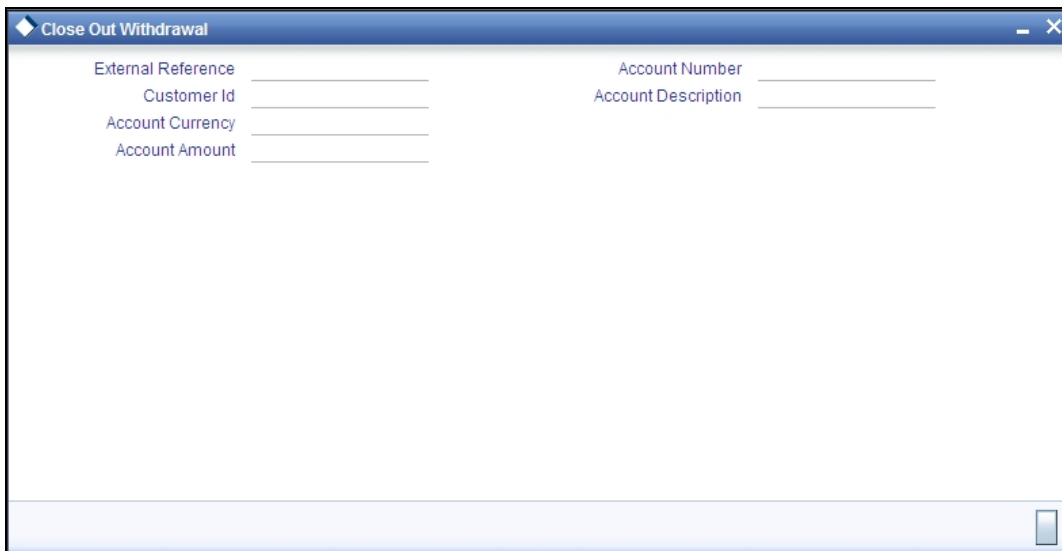
Specify the account number that needs to be closed. The adjoining option list displays all the accounts maintained in the Host. You can select the appropriate account number.

Click save icon to go to the next stage.

 The Close out Withdrawal of Account transactions are processed without any change till the 'Branch Available' status is marked as 'Yes'. If the branch available status is 'No' or branch date is ahead of host date, the transactions are not allowed.

## Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details, captured in the previous stage, the system defaults the following details:

## Account Title

The system displays a brief title for the chosen account.

## Customer ID

The system displays the customer ID based on the account specified.

## Account Currency

The system displays the account currency here.

## Account Amount

The system displays the net cash to be disbursed to the customer after deducting the applicable charges.

## Transaction Amount

The system displays the total amount of the close out transaction here.

## SC Charge

The system computes the charges applicable for the transaction and displays it here.

Click save icon to go to the next stage.

## Enrichment stage - 2

The system displays the following screen on clicking the 'Proceed' button.

The screenshot shows a software window titled "Close Out Withdrawal". It features several input fields for account information: External Reference, Account Number, Customer Id, Account Currency, Account Amount, Account Description, Transaction Amount, and SC Charge. A "Recalc" button is located below the SC Charge field. Below this is a section with tabs for "Denomination", "Charges", "MIS", and "UDF". Under the "Denomination" tab, there are fields for "Currency Code" and "Preferred Denomination", along with a "Populate" button. To the right, there is a "Total" field with a "Clear" button. At the bottom, there is a "Denomination Details" table with a header row containing "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty.

In addition to the data defaulted from the previous stage, you can capture the following information here:

### 7.5.1.1 Specifying denomination details

This block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.*

### 7.5.2 Specifying charge details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

The screenshot shows a window titled "Close Out Withdrawal" with a blue header. Below the header are two columns of input fields: "External Reference", "Account Number", "Customer Id", and "Account Currency" on the left; "Account Amount", "Account Description", "Transaction Amount", and "SC Charge" on the right. A "Recalc" button is located below the right column. A tabbed interface below has four tabs: "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is selected. Underneath is a "Charge Details" section with a table. The table has a header row with columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". There is one data row below the header, which is currently empty. Navigation arrows and a page number "10f1" are visible above the table.

Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.

### 7.5.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows the same "Close Out Withdrawal" window as in the previous image, but with the "MIS" tab selected. The input fields and "Recalc" button are still visible. Below the tabs, there is a section for "Composite MIS" and "Transaction MIS". It features two columns of input fields. The "Composite MIS" column has eight rows of input fields, and the "Transaction MIS" column has eight rows of input fields. A minus sign is positioned between the two column headers.

## 7.5.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



Specify the following details.

### **Field Description**

The system will display all the User-Defined Fields (UDF) maintained for the product.

### **Field Value**

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.6 Exchanging Denominations

A customer may approach your bank to exchange currency denomination. That person may or may not be an actual bank customer (with a valid CIF or customer account). He or she may give you two notes of USD 50 each and ask for 10 notes of USD 10 each. This transaction involves only denomination exchange from your till. The total value in the till will remain the same. Hence there won't be any accounting entries for this exchange. However, the denomination count in the till will change and hence it needs to be updated. You can capture such a transaction through the 'Denomination Exchange' screen. You can invoke this screen by typing 'DENM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Denomination Exchange". At the top, there are several input fields: "External Reference", "Transaction Currency \*", "Currency Code", "Preferred Denomination", "Branch Code", and "Total". There are also buttons for "Default Denomination", "Populate", "Clear", and "Exit". Below these fields is a section titled "Denomination Details" which contains a table with the following columns: "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Branch Code**

The system displays the current logged-in branch code.

### **Transaction Currency**

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

## **7.6.1 Specifying Denomination Details**

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

### **Currency Code**

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

### **Denomination Code**

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

### **Value**

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



## Units

Indicate the number of units of the specified denomination.

## In/Out

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

## Total Amount

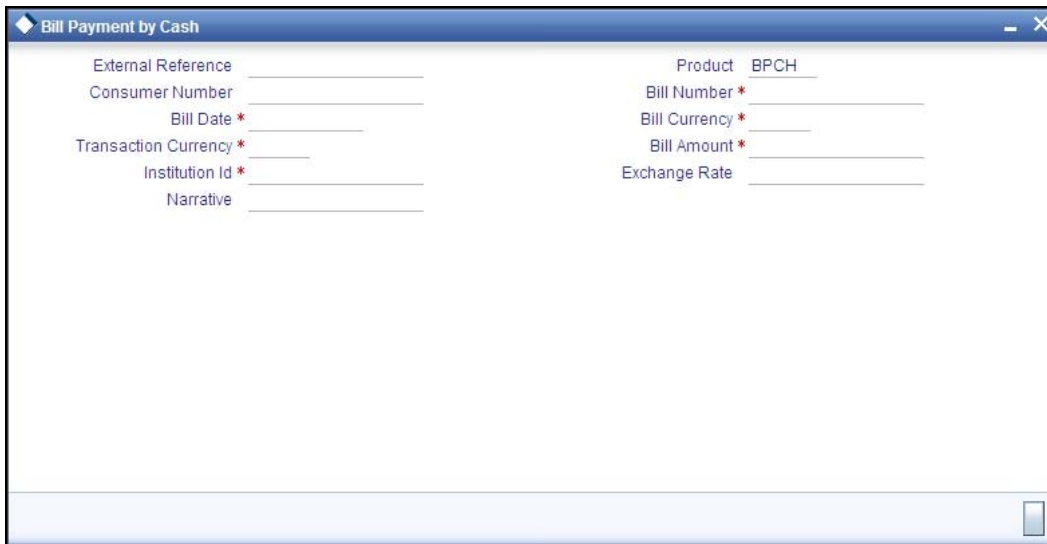
The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.7 Paying a Bill by Cash

This module allows you to undertake cash transactions for payments of all the utility bills. To enter into such transactions, you need to invoke the 'Bill Payment by Cash' screen. You can invoke this screen by typing '1025' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here.

### Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

**Consumer Number**

Specify the consumer number for the transaction.

**Bill Number**

Specify the bill number here.

**Bill Date**

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

**Bill Currency**

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

**Transaction Currency**

Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

**Institution Id**

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

**Bill Amount**

Specify the amount that should be paid towards the bill.

**Narrative**

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, the following details are displayed:

### Exchange Rate

The system displays the exchange rate used to convert the bill amount in the bill currency to transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

### Charges

The system computes the charges applicable for the transaction and displays it here.

### Total Amount

The system displays the total amount inclusive of the bill amount and the charges.

### Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### 7.7.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.*

### 7.7.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

The screenshot shows a window titled "Bill Payment by Cash". It has two tabs: "Denomination" and "Charges", with "Charges" selected. The "Charges" tab displays a "Charge Details" section with a table. The table has columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty. Above the table, there are several input fields for bill details:

External Reference	Product	BPCH
Consumer Number	Bill Number *	
Bill Date *	Bill Currency *	
Transaction Currency *	Bill Amount *	
Institution Id *	Exchange Rate	
Total Charge	Total Amount	
Narrative		

*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

## 7.8 Paying a Bill against Account

You can capture a bill payment transaction against account through the 'Bill Payment (Against Account)' screen. You can invoke this screen by typing '1075' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Bill Payment Against Account" with the following fields:

Field Name	Field Name
External Reference	Product BPAT
Consumer Number	Institution Id *
Bill Date *	Bill Number *
Account Number *	Bill Currency *
Account Branch	Bill Amount *
Account Currency	Customer Id
Account Title	Narrative

Here you can capture the following details:

### External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### Product Code

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### Bill Number

Specify the bill number here.

### Consumer Number

Specify the consumer number for the transaction.

### Bill Date

Specify the date on which the bill has been issued. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

### Institution Id

Specify the unique ID corresponding to the institution towards which the bill payment is being made. You can select the appropriate code from the adjoining option list that displays all the institution codes maintained in the system.

### Bill Currency

Specify the currency in which the bill should be paid. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

## Bill Amount

Specify the amount that should be paid towards the bill.

## Account Number

Specify the account number of the customer against which the bill should be paid. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

## Account Branch

The branch where the chosen account resides is displayed here.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "Bill Payment Against Account". It contains two columns of input fields. The left column includes: External Reference, Consumer Number, Bill Date \*, Bill Currency \*, Account Number \*, Account Branch, Account Currency, Exchange Rate, and Narrative. The right column includes: Product (set to BPAT), Institution Id \*, Bill Number \*, Bill Amount \*, Total Charge, Total Amount, Account Title, Customer Id, and Customer Name. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" section with a table. The table has columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

In addition to the details defaulted from the previous stage, the system displays the following:

## Account Currency

The system displays the currency in which the chosen account is maintained.

### **Customer ID**

The system displays the customer ID based on the account specified.

### **Account Title**

The system displays a brief title for the chosen account.

### **Exchange Rate**

The system displays the exchange rate used to convert the bill amount in bill currency to transaction amount in transaction currency. If the transaction currency is the same as the bill currency, the system will display the exchange rate as '1'.

### **Total Charge**

The system computes the charges applicable for the transaction and displays it here.

### **Total Amount**

The system displays the total amount inclusive of the bill amount and the charges.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

## **7.8.1 Specifying charge details**

This block allows you to capture charge related details.

*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

## **7.8.2 Specifying the MIS details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

*Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' for further details.*

## **7.8.3 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

### **Field Description**

The system will display all the User-Defined Fields (UDF) maintained for the product.

## Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.9 Requesting for Funds Transfer

You can transfer funds in a particular currency from one account to another using the 'Account to Account Transfer' screen. The funding account and the beneficiary account can be in different currencies and can belong to different branches.

You can invoke this screen by typing '1006' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Account to Account Transfer Branch Date: 2011-11-14". The window contains a form with the following fields and controls:

- External Reference**: A text input field.
- From Account Branch \***: A dropdown menu with a search icon.
- From Account Number \***: A text input field with a search icon.
- Account Description**: A text input field with a refresh icon.
- From Account Currency \***: A dropdown menu with a search icon.
- From Account Amount \***: A text input field.
- Product**: A dropdown menu.
- To Account Branch \***: A dropdown menu with a search icon.
- To Account Number \***: A text input field with a search icon.
- Account Description**: A text input field with a refresh icon.
- Narrative**: A text input field with a refresh icon.

A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

### External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### Product

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### From Account Branch

The branch where the chosen 'From Account' resides is displayed here. Alternatively, you can choose the account branch from the adjoining option list.

### To Account Branch

The branch where the chosen 'To Account' resides is displayed here.



### From Account Number

Specify the account that should be debited for the funds transfer. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

### To Account Number

Specify the account that should be credited for the funds transfer. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system. If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### Account Currency

The currency in which the account is maintained is displayed.

### Amount

Specify the amount that should be credited from the account.

### Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

### Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	<input type="checkbox"/>				

In addition to the information defaulted from the previous stage, the following details are displayed here:

**From Account Currency**

The currency in which the 'From Account' is maintained is displayed.

**Customer ID**

The system displays the customer ID based on the account specified.

**Exchange Rate**

The system displays the exchange rate used to convert the from account currency into to account currency. If the from account currency is the same as the to account currency, the system will display the exchange rate as '1'.

**Total Charge**

The system computes the charges applicable for the transaction and displays it here.

**To Amount**

Specify the amount that should be credited to the account.

**Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

**Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

**7.9.1 Specifying charge details**

This block allows you to capture charge related details.

*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

## 7.9.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "Account to Account Transfer" with a branch date of "2011-11-14". The window is divided into several sections:

- Form Fields:** Fields for "External Reference", "From Account Branch", "Customer Id", "Customer Name", "From Account Number", "Account Description", "From Account Currency", "Transaction Amount \*", "Total From Account Amount", "Narrative", "Product", "To Account Branch", "To Account Number", "Account Description", "To Account Currency", "To Account Amount", "Exchange Rate", and "Total Charge".
- Buttons:** "Recalculate" and "Cancel".
- Navigation:** Tabs for "Charges", "MIS", "UDF", and "Project Details". The "MIS" tab is currently selected.
- Table:** A table titled "Transaction MIS" with multiple rows and columns, each row having a small icon on the right side.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

### 7.9.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot displays the 'Account to Account Transfer' form with the 'UDF' tab selected. The form is titled 'Account to Account Transfer Branch Date: 2011-11-14'. It contains two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount \*, Total From Account Amount, and Narrative. The right column includes: Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, and Total Charge. A 'Recalculate' button is located below the Total Charge field. Below the main form area, there are four tabs: 'Charges', 'MIS', 'UDF', and 'Project Details'. The 'UDF' tab is active, showing a 'UDF Details' section with a table header containing 'Field Name' and 'Field Value'. The table body is currently empty. A 'Cancel' button is located at the bottom right of the form.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

## 7.9.4 Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the funds are being transferred to a Trust account.

The screenshot shows a software window titled "Account to Account Transfer" with a branch date of "2011-11-14". The window is divided into two main sections. The top section contains various input fields for account and transaction details, including "External Reference", "From Account Branch", "Customer Id", "Customer Name", "From Account Number", "Account Description", "From Account Currency", "Transaction Amount", "Total From Account Amount", "Narrative", "Product", "To Account Branch", "To Account Number", "Account Description", "To Account Currency", "To Account Amount", "Exchange Rate", and "Total Charge". A "Recalculate" button is located below the "Total Charge" field. The bottom section is titled "Project Details" and contains a "Project Name" field with a dropdown arrow, a "Unit Payment" dropdown menu currently set to "Yes", a "Unit Id" field with a dropdown arrow, and a "Deposit Slip Number" field. At the bottom right of the window is a "Cancel" button. Navigation tabs at the bottom of the top section include "Charges", "MIS", "UDF", and "Project Details", with "Project Details" being the active tab.

Specify the following details:

### Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

### Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

### Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

### Deposit Slip Number

Specify the deposit slip number for the payment.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch. The rest of the authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.10 **Making a Stop Payment**

Based on a customer's request, you can stop a cheque drawn on an account maintained in your bank. You can capture such a transaction through the 'Stop Payment' screen. You can invoke this screen by typing '1056' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

The system generates and displays a reference number for the transaction as soon as the screen is invoked.

### **Branch**

The system displays the branch code where the chosen account resides.

### **Account Number**

Specify the account on which the stop payment needs to be imposed. You can select the appropriate number from the adjoining option list that displays all the accounts maintained in the system.

### **Stop Payment Type**

Specify whether the stop payment is on the amount of a cheque or a cheque drawn on an account. The drop-down list displays the following values:

- Amount
- Cheque

Select the appropriate one.

### **Start Cheque Number**

In case of a stop payment on a cheque, you need to specify the cheque number of the first leaf.

### **End Cheque Number**

In case of a stop payment on a cheque, you need to specify the cheque number of the last leaf.



The above two fields are applicable in cases wherein the customer has lost a cheque book. So in order to prevent misuse, you can capture the cheque numbers of the lost cheque book and impose a stop payment on all cheques in that book.

### **Effective Date**

Specify the date from which you wish to impose the stop payment. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

### **Expiry Date**

Specify the date until which the stop payment needs to be active. The adjoining button when clicked invokes a calendar in which you need to double-click on the appropriate date. The chosen date will then be seen in the 'YYYYMMDD' format.

### **Amount**

Specify the amount based on which you wish to impose a stop payment. This field is applicable only if the 'Stop Payment Type' is specified as 'Amount'.

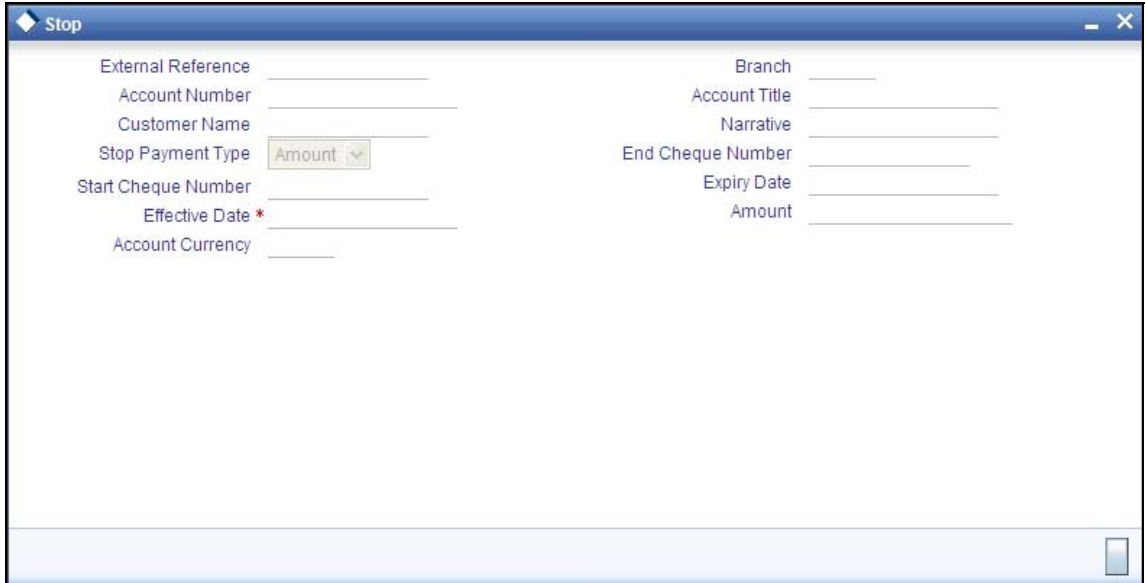
### **Narrative**

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



The screenshot shows a window titled 'Stop' with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Account Number, Customer Name, Stop Payment Type (with a dropdown menu showing 'Amount'), Start Cheque Number, Effective Date (marked with a red asterisk), and Account Currency. The right column includes: Branch, Account Title, Narrative, End Cheque Number, Expiry Date, and Amount. Each field is followed by a horizontal line for text entry. A scrollbar is visible at the bottom right of the window.

In addition to the details defaulted from the previous stage, you can view the following details:

### **Account Title**

The system displays a brief title for the chosen account.

### **Account Currency**

The system displays the currency in which the account is maintained.

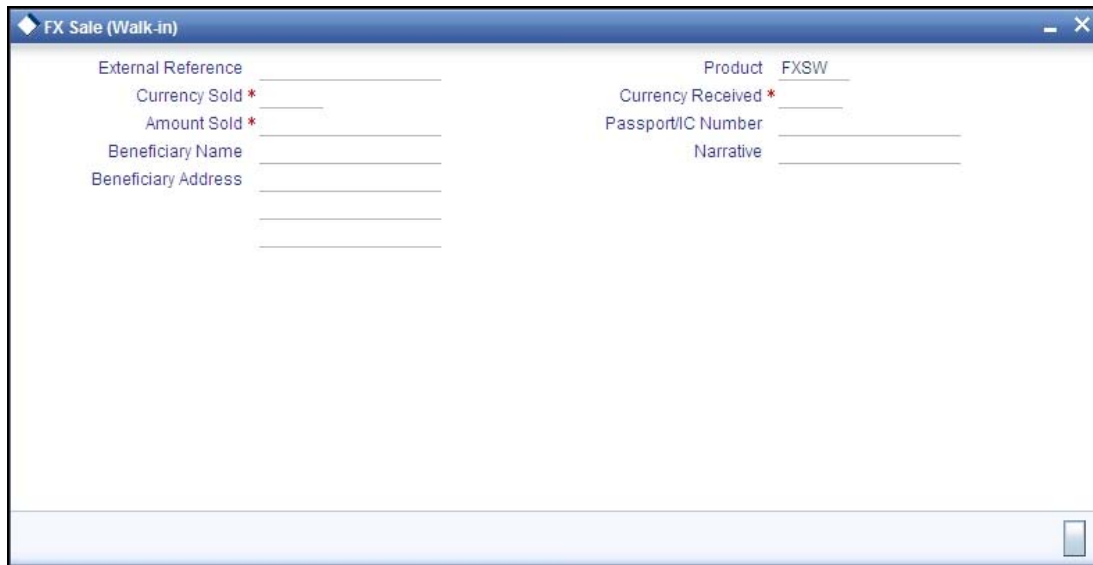
Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*



## 7.11 Selling Foreign Exchange to a Walk-in Customer

You can sell a foreign currency to a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Sale (Walk-in)' screen by typing '8203' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **Product**

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Currency Sold**

Specify the currency that you are selling to the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

### **Amount Sold**

Specify the amount that is being sold in the sold currency.

### **Currency Received**

Specify the currency that you have received from the customer in return for the currency sold. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

## Narrative

Here, you can enter your remarks pertaining to the transaction.

## Beneficiary Name

Here, you can capture the beneficiary customer's name.

## Passport/IC No

Here, you can enter the passport or other unique identification number of the beneficiary.

## Beneficiary Address

Here, you can capture the address of the beneficiary customer.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows the 'FX Sale (Walk-in)' application window. It contains several input fields for transaction details:

- External Reference
- Currency Sold
- Currency Received
- Currency Received Rate
- Beneficiary Name
- Beneficiary Address
- Product: FXSW
- Amount Sold \*
- Charges
- Amount Received
- Passport/IC Number
- Narrative
- Net Amount

There is a 'Recalculate' button. Below these fields is a tabbed interface with tabs for 'Denomination', 'FX Denomination Details', 'Charges', 'MIS', and 'UDF'. The 'FX Denomination Details' tab is active, showing:

- Currency Code
- Preferred Denomination
- Total

There are 'Populate' and 'Clear' buttons. Below this is a 'Denomination Details' table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty.

In addition to the details defaulted from the previous stage, you can view the following details:

## Currency Received Rate

The system displays the exchange rate to be used for the foreign exchange sale.

## Charges

The system displays the charge to be levied on the customer for the transaction.

## Amount Received

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be received from the customer in the received currency.

### 7.11.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.*

### 7.11.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

The screenshot shows the 'FX Sale (Walk-in)' application window. The top section contains input fields for 'External Reference', 'Currency Sold', 'Currency Received', 'Currency Received Rate', 'Beneficiary Name', and 'Beneficiary Address'. On the right side, there are fields for 'Product' (FXSW), 'Amount Sold \*', 'Charges', 'Amount Received', 'Passport/IC Number', 'Narrative', and 'Net Amount'. A 'Recalculate' button is located below these fields. Below the input fields is a tabbed interface with tabs for 'Denomination', 'FX Denomination Details', 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is selected, and it displays a 'Charge Details' table. The table has columns for 'Charge Components', 'Waiver', 'Charge Amount', 'Currency', 'Charge in Local Currency', and 'Exchange Rate'. The table is currently empty, with a single row visible at the top.

*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*

### 7.11.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "FX Sale (Walk-in)". The window contains several input fields for transaction details. On the left side, there are fields for "External Reference", "Currency Sold", "Currency Received", "Currency Received Rate", "Beneficiary Name", and "Beneficiary Address". On the right side, there are fields for "Product" (with the value "FXSW" entered), "Amount Sold \*", "Charges", "Amount Received", "Passport/IC Number", "Narrative", and "Net Amount". A "Recalculate" button is located below the "Net Amount" field. Below the input fields is a horizontal tab bar with five tabs: "Denomination", "FX Denomination Details", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tab bar, the window is divided into two sections: "Composite MIS" on the left and "Transaction MIS" on the right. Each section contains a vertical list of empty input lines for data entry.

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

### 7.11.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

## 7.12 Purchasing Foreign Exchange from a Walk-in Customer

You can buy a foreign currency from a walk-in customer in return for the equivalent amount in another currency. To achieve this you need to invoke the 'FX Purchase (Walk-in)' screen by typing '8004' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

**Product**

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

**External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

**Currency Bought**

Specify the currency that you have received from the customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

**Amount Bought**

Specify the amount that is being purchased in the bought currency.

**Currency Paid**

Specify the currency that you are paying the customer in return for the currency bought. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

**Narrative**

Here, you can enter your remarks pertaining to the transaction.

**Beneficiary Name**

Here, you can capture the beneficiary customer's name.

**Passport/IC No**

Here, you can enter the passport or other identification number of the beneficiary.

**Beneficiary Address**

Here, you can capture the address of the beneficiary customer. Click save icon button to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can view the following details:

### **Transaction Currency Rate**

The system displays the exchange rate to be used for the foreign exchange purchase.

### **Charges**

The system displays the charge to be levied on the customer for the transaction.

### **Amount Paid**

Based on the exchange rate and amount bought, the system computes and displays the amount that needs to be paid to the customer in the paid currency.

## **7.12.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' for further details.*

## **7.12.2 Specifying charge details**

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

**FX Purchase (Walk-in)**

External Reference \_\_\_\_\_ Product FXPW  
 Currency Bought \_\_\_\_\_ Amount Bought \* \_\_\_\_\_  
 Currency Paid \_\_\_\_\_ Charges \_\_\_\_\_  
 Transaction Currency Rate \_\_\_\_\_ Narrative \_\_\_\_\_  
 Beneficiary Name \_\_\_\_\_ Amount Paid \_\_\_\_\_  
 Beneficiary Address \_\_\_\_\_ Passport/IC Number \_\_\_\_\_

---

Denomination    FX Denomination Details    Charges    MIS    UDF

**Charge Details**

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<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

*Refer the section titled 'Specifying charge details' under 'Depositing Cash' for further details.*



### 7.12.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "FX Purchase (Walk-in)". The window contains several input fields for transaction details:

- External Reference
- Currency Bought
- Currency Paid
- Transaction Currency Rate
- Beneficiary Name
- Beneficiary Address
- Product: FXPW
- Amount Bought \*
- Charges
- Narrative
- Amount Paid
- Passport/IC Number

A "Recalculate" button is located below the input fields. Below the input fields is a tabbed interface with the following tabs: Denomination, FX Denomination Details, Charges, MIS, and UDF. The "MIS" tab is currently selected. Below the tabs, there are two columns of input fields labeled "Composite MIS" and "Transaction MIS".

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details.

### 7.12.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

Refer the section titled 'Specifying the UDF details' under 'Depositing Cash' for further details.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

## 7.13 Issuing a TT against Account

You can issue a Telegraphic Transfer drawn on your branch against an account through the 'TT Issue Against Account' screen. You can invoke this screen by typing '8318' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number is displayed.

You need to specify the following details:

**Bank Code**

Specify the clearing bank code for the transaction.

**Instrument Currency**

Specify the TT currency or select a currency for the TT from the list of values.

**Account Currency**

Specify the currency of the account or select the account currency from the list of values.

**Payable Branch**

Specify the branch where the transfer amount should be paid out.

**Account Number**

Specify the account number of the customer or select an account number from the list of values.

**TT Amount**

Specify the transfer amount.

**Banker's Cheque Date**

The date on which the instrument is issued is displayed here.

**Serial Number**

Specify the serial number printed on the TT.

**Passport/IC Number**

Specify the passport number or any unique identification number of the customer.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

Specify the name of the beneficiary of the TT.

**Beneficiary Address**

Specify the address of the beneficiary.

Click save icon to go to the next stage.

## Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

TT Issue against Account

External Reference \_\_\_\_\_ Issuing Branch \_\_\_\_\_  
TT Currency \_\_\_\_\_ Instrument Type \_\_\_\_\_  
TT Amount \* \_\_\_\_\_ Instrument Status \_\_\_\_\_  
Instrument Number \_\_\_\_\_ Bank code \_\_\_\_\_  
Telegraphic Transfer Date \_\_\_\_\_ Transaction Branch \_\_\_\_\_  
Payable Branch \_\_\_\_\_ Account Number \_\_\_\_\_  
Serial Number \_\_\_\_\_ Customer Name \_\_\_\_\_  
Beneficiary Name \* \_\_\_\_\_ Account Currency \_\_\_\_\_  
Beneficiary Address \_\_\_\_\_ Account Amount \_\_\_\_\_  
Exchange Rate \_\_\_\_\_  
Charges \_\_\_\_\_  
Narrative \_\_\_\_\_  
Passport / IC Number \_\_\_\_\_

Recalc

Charges MIS UDF

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

In addition to the details defaulted from the previous stage, you can capture the following information:

### Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

### Charges

The system computes the charges applicable to the transaction and displays the amount here.

#### 7.13.1 Specifying charge details

Click on the 'Charges' tab to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' for further details in this manual.

### 7.13.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

**TT Issue against Account**

External Reference _____	Issuing Branch _____
TT Currency _____	Instrument Type _____
TT Amount* _____	Instrument Status _____
Instrument Number _____	Bank code _____
Telegraphic Transfer Date _____	Transaction Branch _____
Payable Branch _____	Account Number _____
Serial Number _____	Customer Name _____
Beneficiary Name* _____	Account Currency _____
Beneficiary Address _____	Account Amount _____
_____	Exchange Rate _____
_____	Charges _____
Passport / IC Number _____	Narrative _____

---

Charges MIS UDF

---

Composite MIS \_\_\_\_\_ - Transaction MIS \_\_\_\_\_

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Refer the section titled 'Specifying MIS details' under 'Depositing Cash' for further details in this Manual.

### 7.13.3 **Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen..

TT Issue against Account

External Reference \_\_\_\_\_

TT Currency \_\_\_\_\_

TT Amount \* \_\_\_\_\_

Instrument Number \_\_\_\_\_

Telegraphic Transfer Date \_\_\_\_\_

Payable Branch \_\_\_\_\_

Serial Number \_\_\_\_\_

Beneficiary Name \* \_\_\_\_\_

Beneficiary Address \_\_\_\_\_

Passport / IC Number \_\_\_\_\_

Issuing Branch \_\_\_\_\_

Instrument Type \_\_\_\_\_

Instrument Status \_\_\_\_\_

Bank code \_\_\_\_\_

Transaction Branch \_\_\_\_\_

Account Number \_\_\_\_\_

Customer Name \_\_\_\_\_

Account Currency \_\_\_\_\_

Account Amount \_\_\_\_\_

Exchange Rate \_\_\_\_\_

Charges \_\_\_\_\_

Narrative \_\_\_\_\_

Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value

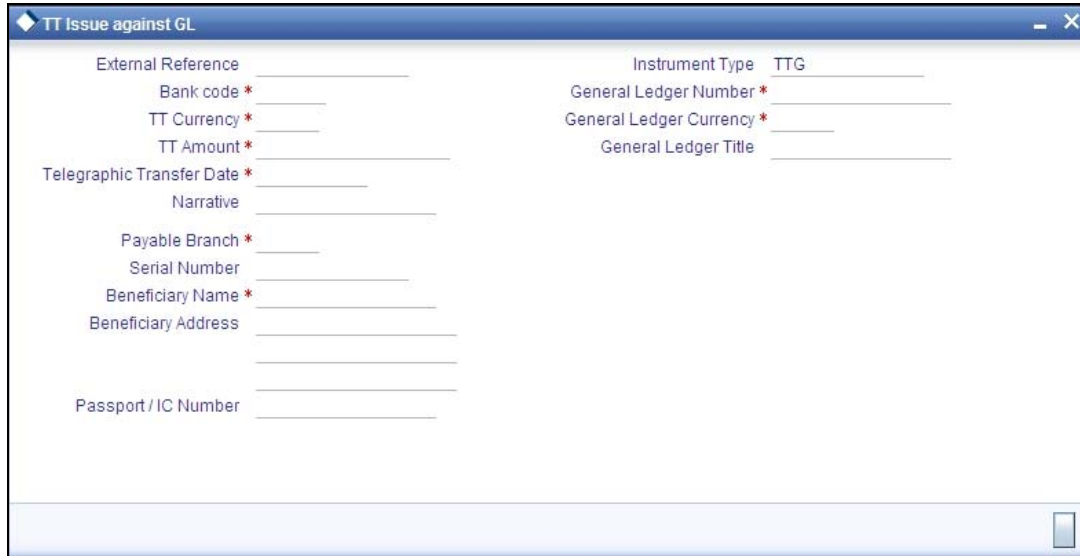
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

## 7.14 Issuing a TT against GL

You can issue a Telegraphic Transfer against a GL account for your customer through the 'TT Issue against GL' screen. You can also invoke this screen by typing '8317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number and the Instrument Type of the transaction are displayed.

You need to specify the following details:

### **Bank Code**

Specify the bank code or select a bank code from the list of values.

### **Instrument Currency**

Specify the TT currency or select a currency for the TT from the list of values.

### **Payable Branch**

Specify the branch where the transfer amount should be paid out.

### **General Ledger Number**

Specify the account number of the GL against which a TT is issued.

### **Account Title**

The system displays a brief title for the chosen account.

### **Banker's Cheque Date**

The date on which the instrument has been issued is displayed here.



**TT Amount**

Specify the transfer amount.

**Serial Number**

Specify the Serial number printed on the TT.

**Passport/IC No**

Specify the customer's passport number or identification number.

**Narrative**

Specify description/remarks for the transaction. This is not mandatory.

**Beneficiary Name**

Specify the name of the beneficiary.

**Beneficiary Address**

Specify the address of the beneficiary.

Click save icon to move to the next stage.

## Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

In this stage, the above screen is displayed with the following information:

### Txn Ccy Rate

The system displays the transaction currency.

### Charges

The system computes the charges applicable for the transaction and displays it here.

### TT Amount

The system displays the TT amount.

### Total Amount

The system displays the total amount of the transaction.

## 7.14.1 Specifying Charge Details

This block allows you to capture charge related details.

*Refer the section titled 'Specifying the charge details' under 'Capturing a Cash Deposit' in this manual for further details.*

### 7.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

The screenshot shows a window titled "TT Issue against GL" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount\*, Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name\*, Beneficiary Address, and Passport / IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A "Recalc" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sub-sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry.

*Refer the section titled 'Specifying MIS details' under 'Capturing a Cash Deposit' in this manual for further details.*

### 7.14.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

## 7.15 Issuing a TT to a Walk-in Customer

You can issue a Telegraphic Transfer to any walk-in customer through the 'TT Issue (Walk-In)' screen. You can invoke this screen by typing '8316' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the External Reference Number and instrument type of the transaction are displayed.

You need to specify the following details:

**Bank Code**

Specify the clearing bank code for the transaction.

**Instrument Currency**

Specify the currency in which the TT is being issued.

**Payable Branch**

Specify the branch where the TT amount should be paid out.

**Transaction Currency**

Specify the currency in which the customer is making the payment.

**Demand Draft Amount**

Specify the amount for which the TT needs to be drawn in the transfer currency.

**Banker's Cheque Date**

The date on which the instrument has been issued is displayed here.

**MICR Number**

Specify the MICR number of the instrument.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

## Beneficiary Name

Specify the name of the beneficiary in whose favor the telegraphic transfer is done.

## Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

## Beneficiary Address

Specify the address of the beneficiary in whose favor the telegraphic transfer is done.

Click save icon to go to the next stage.

## Enrichment Stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows a software window titled "TT Issue against Walk-in". It contains several input fields for transaction details, including External Reference, TT Currency, TT Amount, Telegraphic Transfer Date, Instrument Number, Payable Branch, MICR Number, Beneficiary Name, Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Instrument Type (TTW), Bank code, Transaction currency, Exchange Rate, Charges, Total Amount, and Narrative. A "Recalc." button is located below the Narrative field. Below these fields is a section for "Currency Denominations" with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". It includes fields for Currency Code, Preferred Denomination, and Total, with "Populate" and "Clear" buttons. At the bottom, there is a "Denomination Details" table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table currently shows one empty row.

In addition to the details defaulted from the previous stage, you can capture the following information:

## Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the transfer currency.

## **Charges**

The system computes the charges applicable to the transaction and displays the amount here.

## **Total Amount**

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the TT amount.

### **7.15.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Depositing Cash' in this manual for further details.*

### **7.15.2 Specifying charge details**

Click on the 'Charges' tab to capture charge related details.

*Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual for further details.*

### **7.15.3 Specifying MIS Details**

Click on the MIS tab to capture details pertaining to MIS.

*Refer the section titled 'Specifying MIS details' under 'Depositing Cash' in this manual for further details.*

### **7.15.4 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

*Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.*

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## **7.16 Liquidating a TT against GL**

You can liquidate a telegraphic transfer drawn on your branch against a GL through the 'TT Liquidation Against GL' screen. You can invoke this screen by typing '8320' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

TT Liquidation against GL

External Reference \_\_\_\_\_

Instrument Number \* \_\_\_\_\_

Issuing Branch \* \_\_\_\_\_

On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

### Instrument Number

Specify the instrument number of the TT that needs to be liquidated.

### Issue Branch

The branch where the TT has been issued is displayed based on the instrument number specified.

Click save icon to go to the next stage.

### Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:

TT Liquidation against GL

External Reference \_\_\_\_\_

Instrument type TTG \_\_\_\_\_

Branch \_\_\_\_\_

Instrument Status

Narrative \_\_\_\_\_

Payable Branch \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

Beneficiary Address \_\_\_\_\_

Passport/LC Number \_\_\_\_\_

Bank Code \_\_\_\_\_

General Ledger Number \_\_\_\_\_

Instrument Number \_\_\_\_\_

Issue Date \_\_\_\_\_

TT Amount \_\_\_\_\_

General Ledger Currency \_\_\_\_\_

Telegraphic Transfer Date \_\_\_\_\_



You can capture the following information:

**Bank Code**

The bank code of the clearing bank is displayed here.

**Payable Branch**

The system displays the current branch code (where the transaction is being captured).

**Liquidation Type**

System displays the instrument maintenance in host that will be used for this transaction.

**Liquidation Mode**

This indicates the mode of liquidation of the TT transaction. You can select the mode of liquidation to any of the values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

**GL Currency**

The GL currency is defaulted to the instrument currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

**Liquidation Date**

The system displays the date on which the transaction is posted.

**GL account no**

Specify the GL into which the amount should be liquidated.

**Instrument Currency**

Displays the currency in which the instrument was issued.

**TT Status**

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

**Issue Date**

The system displays the date on which the TT was issued.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

## Passport/IC No

The passport number or a unique identification number of the customer is displayed here.

## Narrative

The remarks associated with the transaction are displayed here.

### 7.16.1 Specifying charge details

This block allows you to capture charge related details.

The screenshot shows a software window titled "TT Liquidation against GL". The window contains two columns of input fields. The left column includes: External Reference, Instrument type (TTG), Branch, Instrument Status (Payment), Narrative, Payable Branch, Beneficiary Name, Beneficiary Address, and Passport / LC Number. The right column includes: Bank Code, Transaction Branch, General Ledger Number, Instrument Number, Issue Date, TT Amount, Exchange Rate, General Ledger Currency, Telegraphic Transfer Date, Account Amount, and Charges. A "Recalc" button is located at the bottom right of the form area. Below the form is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual.

### 7.16.2 Specifying MIS details

This block allows you to capture details pertaining to MIS.

**TT Liquidation against GL**

External Reference	_____	Bank Code	_____
Instrument type	TTG	Transaction Branch	_____
Branch	_____	General Ledger Number	_____
Instrument Status	Payment	Instrument Number	_____
Narrative	_____	Issue Date	_____
Payable Branch	_____	TT Amount	_____
Beneficiary Name	_____	Exchange Rate	_____
Beneficiary Address	_____	General Ledger Currency	_____
_____	_____	Telegraphic Transfer Date	_____
Passport / LC Number	_____	Account Amount	_____
		Charges	_____

---

Charges MIS UDF

---

Composite MIS \_\_\_\_\_ - Transaction MIS \_\_\_\_\_

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Refer the section titled 'Specifying the MIS details' under 'Depositing Cash' in this manual.

**7.16.3 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

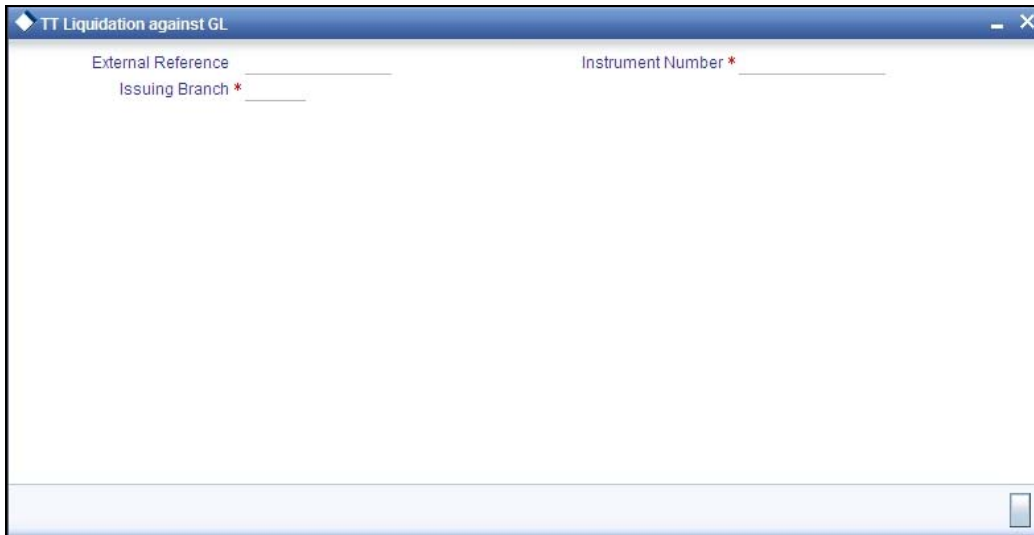
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

Refer the corresponding section under 'Depositing Cash' for further details.

## 7.17 Liquidating a TT against Account

You can liquidate a TT against an account through the 'TT Liquidation Against Account' screen. You can invoke this screen by typing '8321' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

### **Issue Branch**

The branch where the TT has been issued is displayed based on the instrument number specified. However, you can also select the branch of issue from the adjoining option list.

### **Instrument Number**

Specify the instrument number of the TT that needs to be liquidated.

Click save icon to go to the next stage.

## Enrichment Stage

On clicking save icon, the system validates the branch code and instrument number specified. The following screen will be displayed:

External Reference	_____	Clearing Bank Code	_____
Instrument type	TTA	Transaction Branch	_____
Branch	_____	General Ledger Number	_____
Instrument Status	Payment	Instrument Number	_____
Narrative	_____	Issue Date	_____
Telegraphic Transfer Date	_____	TT Currency	_____
Payable Branch	_____	TT Amount	_____
TT Status	_____	General Ledger Currency	_____
Beneficiary Name	_____		
Beneficiary Address	_____		
	_____		
Passport / IC Number	_____		

### Bank Code

The clearing bank code is displayed here.

### Payable Branch

The branch where the TT has to be liquidated is displayed here.

### Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

### TT Status

The system displays the last event that has been triggered for the transaction. This corresponds to the status of the instrument.

### Liquidation Type

System displays the instrument maintenance in host that will be used for this transaction.

### Account Currency

The currency of the chosen account is displayed here.

### TT Currency

Specify the TT currency or select a currency for the TT from the list of values.

**TT Amount**

The system displays the TT amount.

**Liquidation Date**

The system displays the date on which the transaction is posted.

**Issue Date**

The system displays the date on which the TT was issued.

**Account Number**

Specify the account into which the TT should be liquidated.

**Account Branch**

The branch to which the account belongs is displayed here.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Passport / IC No**

The passport number or a unique identification number of the customer is displayed here.

**Narrative**

You can enter remarks for the transaction.

Specifying charge details

This block allows you to capture charge related details.

*Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..*

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.18 Liquidating a TT for a Walk-in Customer

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation (Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction is displayed.

You need to specify the following details:

### **Instrument Number**

Specify the instrument number of the TT that needs to be liquidated.

### **Issue Branch**

The branch where the TT has been issued is displayed. However, you can also select the branch of issue from the adjoining option list.

Click save icon to go to the next stage.

### **Enrichment Stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:



The following details will be displayed on invoking this screen:

### **Liquidation Mode**

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

### **Bank Code**

The clearing bank code is displayed here.

### **TT Currency**

The system displays the currency in which the TT has been issued.

### **Instrument Amount**

The amount for which the cheque amount has been issued is displayed here.

### **Issue Date**

The system displays the date on which the TT was issued.

### **Liquidation Date**

The system displays the date on which the transaction is being posted.

### **Payable Branch**

The branch where the transfer amount is being paid out (current branch) is displayed here.

### **TT Status**

The status of the transaction is displayed here.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Passport/IC Number**

The passport number or a unique identification number of the customer is displayed here.

**Liquidation Type**

System displays the instrument maintenance in host that will be used for this transaction.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Txn Currency**

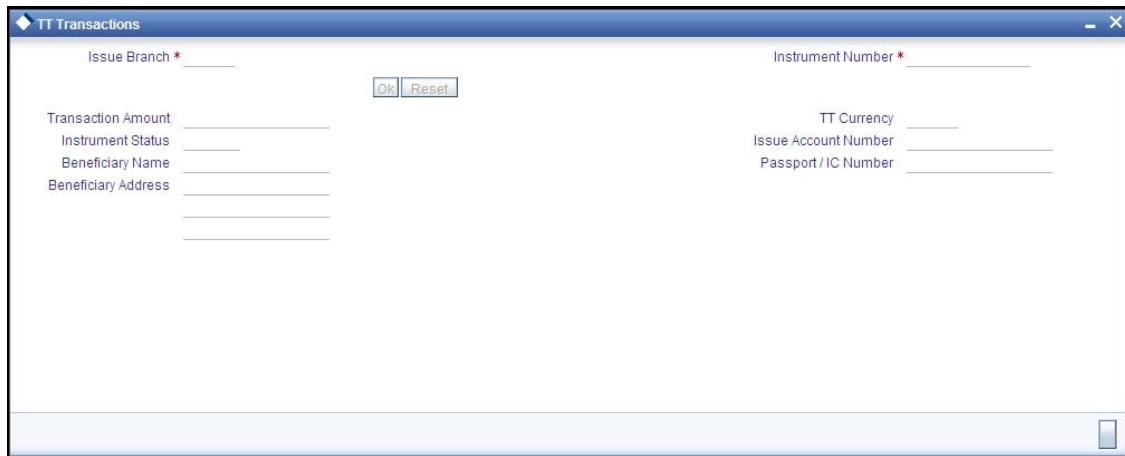
Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the Host.

Click save icon to save the transaction. The authorization process is similar to cash deposit.

*Refer the corresponding section under 'Depositing Cash' for further details.*

## 7.19 Inquiring on a TT Transaction

You can query a Telegraphic Transfer transaction for a specified branch and Instrument Number. This can be done by using the 'TT Inquiry' screen. You can invoke this screen by typing '7795' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

### **Instrument Number**

Specify an instrument number of the TT transaction that needs to be queried.

### **Issue Branch**

Specify a branch for which you wish to query the TT transaction. Or select a branch from the list of values.

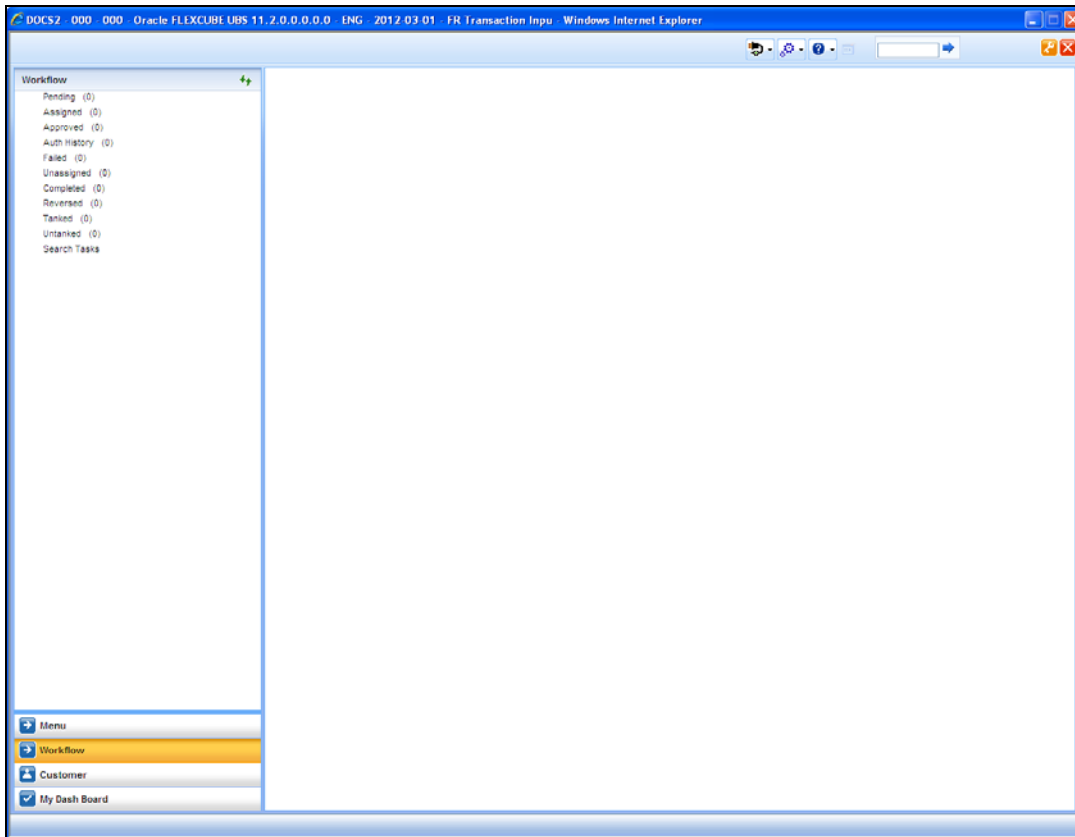
After you specify the above details, click 'Ok' button.

The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

## 7.20 Transaction Reversal

You can reverse financial transactions that have been initiated by you. The transactions that have been completed successfully are available in the 'Completed' list.



You can select the transaction that needs to be reversed by clicking on it.

Here you will be able to view all the transaction details. Click save icon to reverse the transaction. The accounting entries will be reversed (i.e. negative amounts will be posted into the accounts). This will update the till balance for the currencies, wherever applicable. The system will display the following message:

**Transaction Completed Successfully**

## 7.21 Disbursing Loan Manually By Cash

You can manually disburse loan amount by cash using the 'Loan Disbursement by Cash' screen. You can invoke this screen by typing '5001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

The screenshot shows a window titled "Cash Withdrawal" with the following fields:

External Reference	Product	LDCH
Loan Account Branch *	Loan CCY *	
Loan Account *	Disbursement Amount *	
	Narrative	

Specify the following details:

### **External Reference Number**

The system displays a unique number.

### **Product**

The retail teller product code 'LDCH' is displayed in this field.

### **Loan Account Branch**

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

### **Loan Account**

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

### **Disbursement Currency**

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

### **Disbursement Amount**

Specify the disbursement amount.

## Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

The screenshot shows a window titled "Cash Withdrawal" with the following fields:

- External Reference
- Product: LDCH
- Loan CCY
- Disbursement Amount \*
- Exchange Rate
- Customer Id
- Customer Name
- Loan Account Branch
- Loan Account
- Account Title
- Account Currency
- Loan Amount
- Total Charge
- Narrative

A "Recalc" button is located below the Narrative field. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected, showing a "Charge Details" table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

The details specified in the first screen are displayed here. However, you can capture the following details:

## Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

## Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

## Exchange Rate

Specify the rate of exchange.

## Loan Account Title

You can specify any title or remarks for the loan account.

## Narrative

Specify any remarks for the transaction.

## **Currency Denominations**

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

### **Units**

Specify the number of units for each denomination.

### **Total Amount**

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.



Note the following:

- The total amount of all the denominations must be equal to the total cash being disbursed.
- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

## **7.22 Repaying Loan Manually By Cash**

You can manually repay retail loan amount by cash using the 'Repayment towards Loan' screen. You can invoke this screen by typing '5401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:

A screenshot of a software application window titled 'Cash Deposit'. The window has a blue header bar with the title and standard window controls (minimize, maximize, close). Below the header, there are several input fields: 'External Reference', 'Loan Account Branch', and 'Financing Account' on the left, and 'Product' with the value 'LRCH' on the right. Below these fields is a toolbar with navigation icons (back, forward, search) and a search box containing '10f1'. The main area of the window is a large, empty table with a vertical scrollbar on the right side. At the bottom right of the window, there is a small blue button.

Here, you query the loan details by specifying the following:

### **Loan Account Branch**

Specify the branch of the loan account for which the amount is to be repaid.

## Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Click 'Save' button. The total amount financed, disbursed, the total outstanding amount for each component and currency is displayed in the following screen:

Component Name	Component Currency	Outstanding Amount
----------------	--------------------	--------------------

Specify the following in this screen:

## Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

## Loan Account Number

Specify the loan account number for which the amount is to be repaid.

## Repayment Currency

Specify the currency of repayment amount. You can also select the appropriate currency from the adjacent option list. The list displays all the valid currencies maintained in the system. The denomination tracking will be against this currency.

## Repayment Amount

Specify the amount to be repaid.

## Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:



Specify the following in this screen:

**Repayment Amount**

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid and click 'Recalculate' button to calculate the total cash being amount.

**Total Cash Amount**

The total amount to be paid after including all the charges is displayed here.

**Exchange Rate**

Specify the rate of exchange.

**Loan Account Title**

You can specify any title or remarks for the loan account.

## Narrative

Specify any remarks for the transaction.

## Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

## Units

Specify the number of units for each denomination.

## Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.



Note the following:

- The total amount of all the denominations must be equal to the total cash amount being paid.
- You cannot reverse these transactions from Savings module.

## 7.23 Processing Safe Deposit Box Rentals

Your customer can pay rental for the safe deposit box either by cash or from the account. The cash payment is processed through the 'Safe Deposit Rental By Cash' screen as detailed below:

### 7.23.1 Input Stage

You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:

A screenshot of a software application window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The window has a blue header bar with a close button (X) on the right. Below the header, the text "SafeDeposit Details" is displayed. Underneath, there is a label "Contract Reference Number" followed by a text input field containing the value "E01CDD073320001". To the right of the input field is a small icon with a red arrow pointing right. At the bottom right corner of the window, there is a "Cancel" button.

In this screen, select the Contract Reference Number of the transaction from the option list and click the save icon. The transaction will move on the next stage.

### 7.23.2 **Enrichment Stage**

On clicking the save icon, the system will display the following screen:

The screenshot shows a software window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The window contains the following fields and values:

External Reference Number	FJB0809100004026	Product	SDRC
SafeDeposit Details		Narrative	<input type="text"/>
Contract Reference Number	E01CDD073320001	Value Date	2008-03-31
Settlement Currency	GBP	Due Date	2007-12-01
Settlement Account	E0110005701	Next Due Date	2008-01-01
Settlement Branch	E01	Payment Currency	GBP
		Payment Amount	50.00

A "Cancel" button is located at the bottom right of the window.

In this screen, the system will display the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency
- Payment Amount

You can enter the following details:

#### **Narrative**

Enter additional information for the transaction.

#### **Settlement Account**

The system will display the account selected at the contract level. You can modify this, if required.

#### **Settlement Branch**

The system will display the branch selected at the contract level. You can modify this, if required.

#### **Settlement Currency**

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon. The following screen will be displayed

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

### 7.23.2.1 Denomination Details

Enter the following detail:

#### **Preferred Denomination**

Specify the denomination in which the cash should be paid.

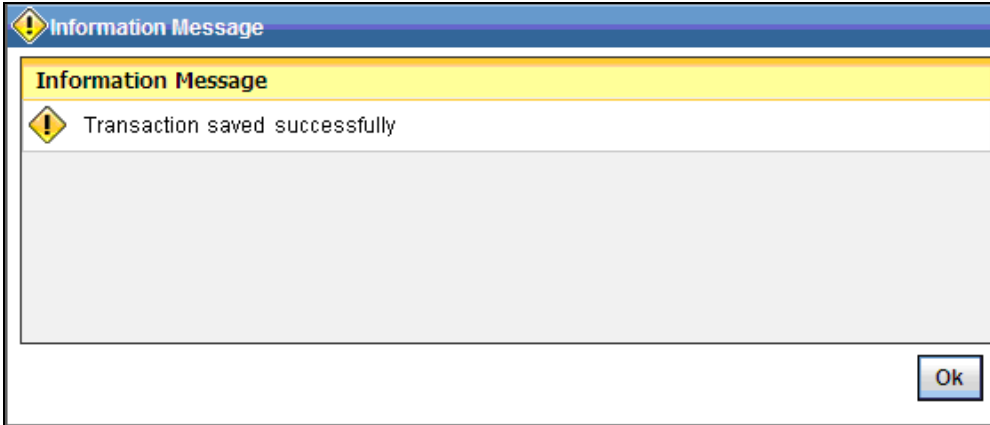
After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

*Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF*

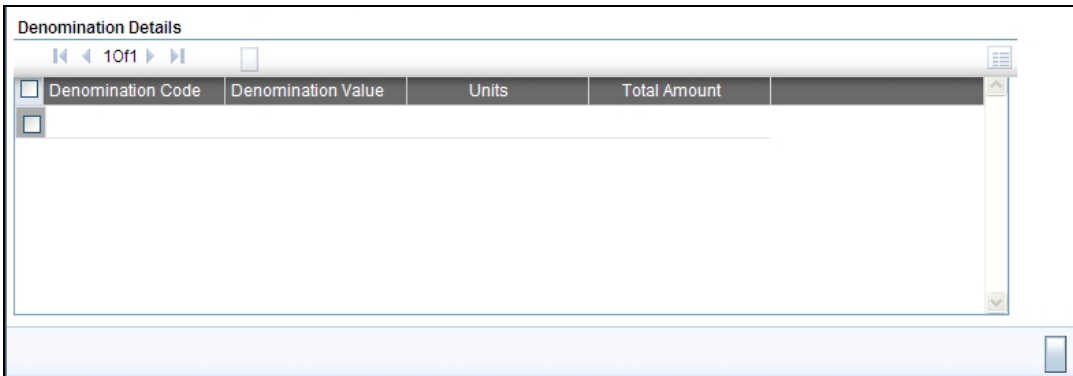
*Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.*

Click the save icon. The following screen is displayed:



## 7.24 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the 'Denomination Count for Transaction Currency' screen. You can invoke this screen using the key combination 'Ctrl+T' only if the main screen contains 'Denomination' tab and the code of the currency is specified in the main screen. For enabling 'Ctrl+T' key combination for this feature, check 'Display Denomination Details' at the system level.

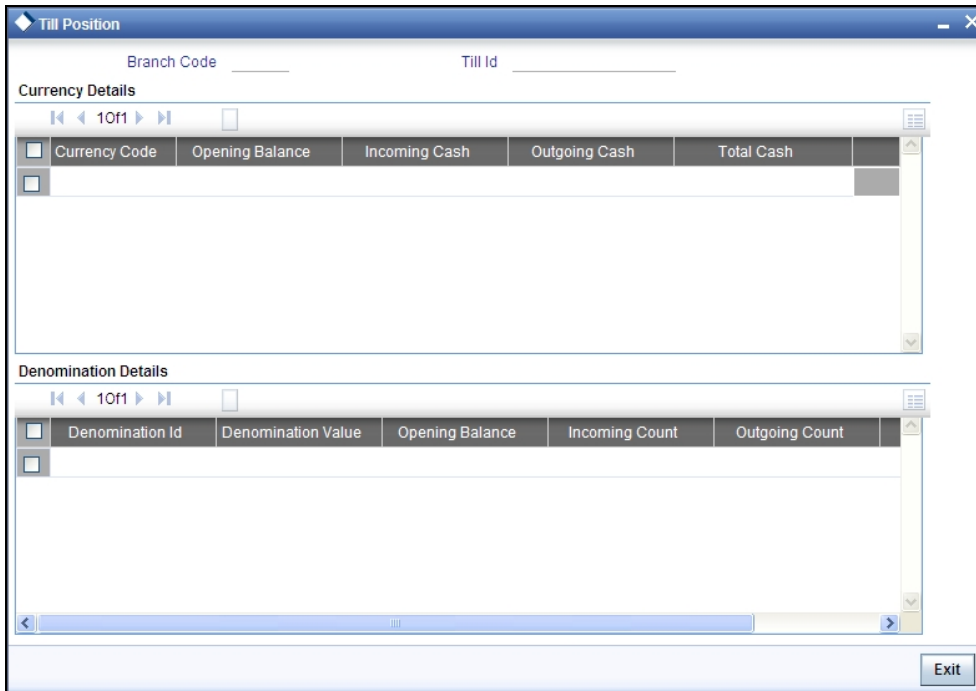


Here you can view the following details:

- Denomination Code – The denomination ID as specified in Currency definition.
- Denomination Value – The absolute value of the denomination code.
- Units Available – The count of denominations in the system.

## 7.25 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.



Here you can view the following details:

**Branch Code**

The system displays the current branch code.

**Till ID**

The system displays the identification of the currently logged in user.

**Currency Code**

The system displays the code of the currency available in the Till.

**Opening Balance**

The system displays the opening balance in the Till for the day.

**Incoming Cash**

The system displays the incoming cash in the Till for the day.

**Outgoing Cash**

The system displays the outgoing cash in the Till for the day.

**Total Cash**

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

**Denomination ID**

The system displays the denomination code for the currency in the selected till details record.

**Denomination Value**

The system displays the value of the corresponding denomination ID.

**Opening Balance**

The system displays the opening balance in the till for the day in terms of denominations.

**Incoming Cash**

The system displays the incoming cash in the Till for the day in terms of denominations.

**Outgoing Cash**

The system displays the outgoing cash in the Till for the day in terms of denominations.

**Total Cash**

The system displays the total cash currently available in the Till for the day in terms of denominations.

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## 8. Instrument Transactions

### 8.1 Introduction

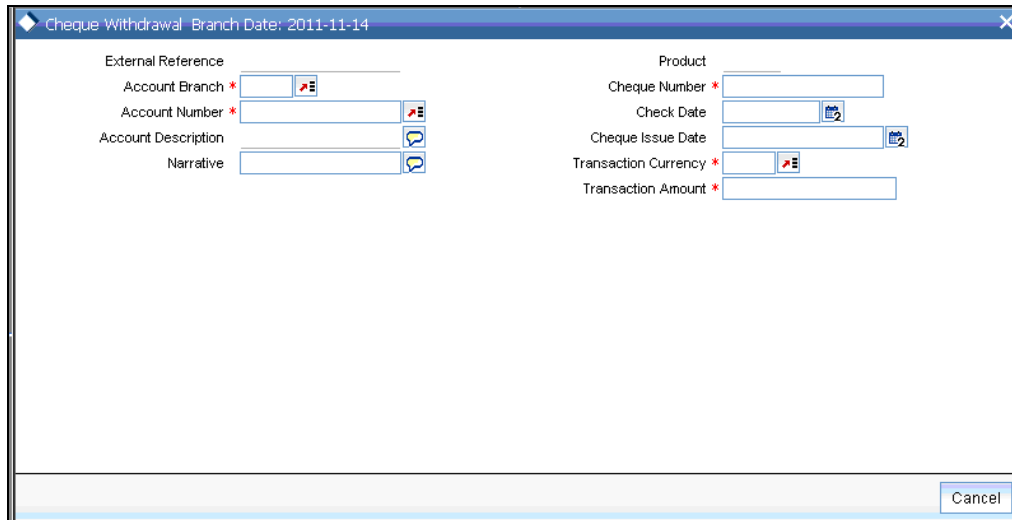
As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
  - Cheque deposit and withdrawal
  - Cheque deposit to GL
  - Cheque book request
  - In-house cheque deposit
  - Cheque return
- Traveller's Cheque (TC) transactions
  - TC sale and purchase - against account and for walk-in customer
  - TC sale against GL
- Demand Draft (DD) transactions
  - DD sale against account
  - DD liquidation – against GL, against account and for walk-in customer
  - DD issue – to walk-in customer and against GL
  - DD inquiry
  - DD reprint
- Banker's Cheque (BC) transaction
  - BC sale – against account and against clearing
  - BC issue – against GL and for walk-in customer
  - BC liquidation – against account and against GL
  - BC inquiry
  - BC reprint



## 8.2 Withdrawing Cash against a Cheque

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Product**

The system displays the code of the retail teller product maintained in the system that will be used for processing the transaction.

### **Account Branch**

The system displays the logged in branch code. However you can change it to the branch where the account on which the cheque is drawn resides.

### **Account Number**

Specify the account number of your customer on which the cheque is drawn. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

### **Transaction Currency**

The system defaults the currency of the account as the transaction currency. However, you can modify it..You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system. You can choose the appropriate one.

### **Transaction Amount**

Specify the amount that should be debited from the account in the specified currency.

## Cheque No


Specify the MICR number displayed on the cheque leaf.

## Cheque Date

Specify the date displayed on the cheque leaf.

## Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

 If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

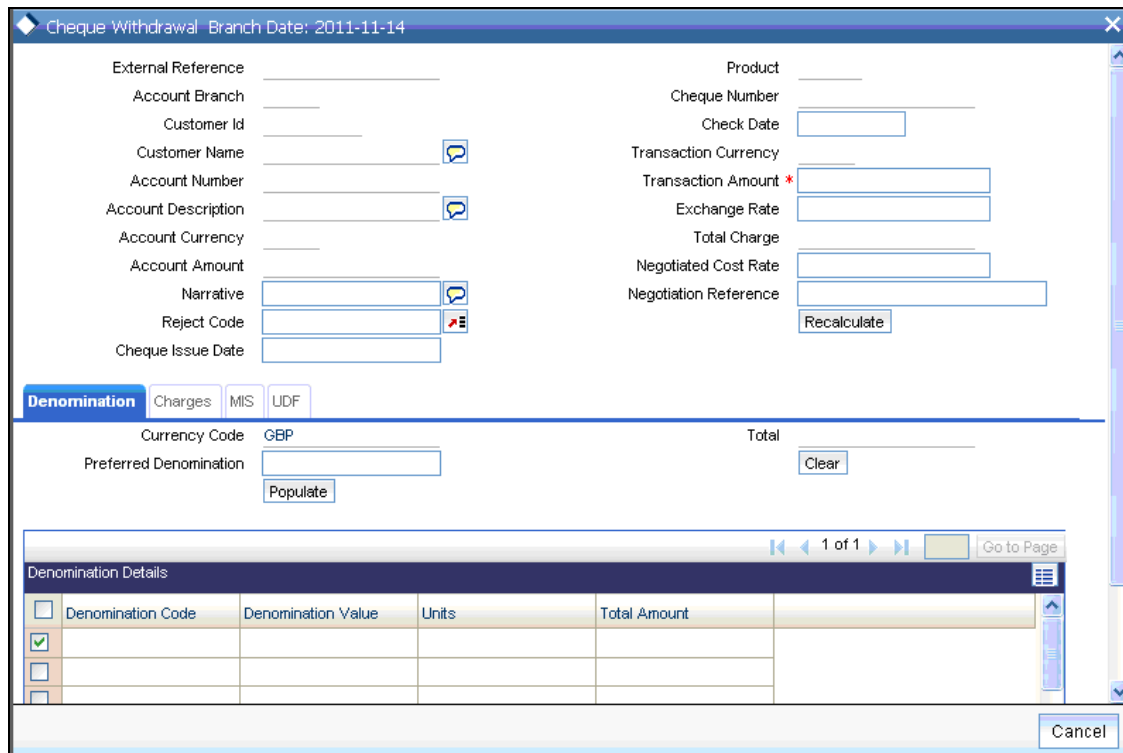
## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.



The screenshot shows the 'Cheque Withdrawal' form with the following fields and sections:

- External Reference**, **Account Branch**, **Customer Id**, **Customer Name**, **Account Number**, **Account Description**, **Account Currency**, **Account Amount**, **Narrative**, **Reject Code**, **Cheque Issue Date**
- Product**, **Cheque Number**, **Check Date**, **Transaction Currency**, **Transaction Amount \***, **Exchange Rate**, **Total Charge**, **Negotiated Cost Rate**, **Negotiation Reference**, **Recalculate**
- Denomination** (selected), **Charges**, **MIS**, **UDF**
- Currency Code**: GBP, **Preferred Denomination**, **Total**, **Clear**, **Populate**
- Denomination Details** table:

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
- 1 of 1**, **Go to Page**, **Cancel**

In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

### **Account Description**

The system displays a brief title for the chosen account.

### **Account Currency**

The system displays the currency of the customer account.

### **Exchange Rate**

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

### **Total Charge**

The system calculates the charges applicable to the transaction and displays the amount here.

### **Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. The system adds the charge amount from the transaction amount and displays the net value.

### **Customer ID**

The system displays the customer ID based on the account that is specified.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, you need to specify the negotiated reference number also.



Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### **Reject Code**

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.



If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

## **8.2.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

## Currency Code

The system displays the currency of the account.

## Denomination Code

The system defaults the denomination code as maintained in the 'Denomination Maintenance' screen.. For every currency, the various denominations are assigned separate denomination codes..

## Denomination Value

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

## Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

## Total Amount

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

### 8.2.2 Specifying charge details

This block allows you to capture charge related details. Click on the 'Charges' tab and invoke the following screen.

The screenshot shows a software window titled "Cheque Withdrawal - Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are input fields for "External Reference", "Account Branch", "Customer Id", "Customer Name", "Account Number", "Account Description", "Account Currency", "Account Amount", "Narrative", "Reject Code", and "Cheque Issue Date". To the right, there are fields for "Product", "Cheque Number", "Check Date", "Transaction Currency", "Transaction Amount \*", "Exchange Rate", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located below the "Negotiation Reference" field. Below these fields, there are tabs for "Denomination", "Charges" (which is selected), "MIS", and "UDF". At the bottom of the window, there is a "Charge Details" table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table has one row with a checked checkbox in the "Charge Components" column and an empty "Waiver" checkbox. A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

**Charge Component**

The system displays the charge component that is levied on the transaction.

**Waiver**

This option is unchecked by default, thereby indicating that the charge needs to be levied. However, you can check this option to waive the charge. If you check this option, you will have to click the 'Recalculate' button to re-compute the net amount to be credited to the account.

**Charge Currency**

The system displays the currency in which the charge has to be levied.

**Charge Amount**

The system displays the charge amount in the charge currency. However you can change it. You will then have to recalculate the charge and net transaction amount.

**Charge in LCY**

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

**Exchange Rate**

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

**Charge Currency**

The system displays the currency in which the charge has to be levied.

### 8.2.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "Cheque Withdrawal Branch Date: 2011-11-14". It contains several input fields and a "Recalculate" button. The "MIS" tab is selected, displaying a table with two main sections: "Transaction MIS" and "Composite MIS". Each section has a list of rows with a dropdown menu icon on the right side of each row. A "Cancel" button is located at the bottom right of the window.

You can capture the following details here:

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to capture the following details:

#### Transaction MIS

Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

#### Composite MIS

Specify the composite MIS. The adjoining option list displays a list of composite MIS codes maintained in the system. You can choose the appropriate one.

## 8.2.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software interface for a 'Cheque Withdrawal' transaction. The window title is 'Cheque Withdrawal Branch Date: 2011-11-14'. The interface is divided into two main sections. The top section contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer Id, Customer Name, Account Number, Account Description, Account Currency, Account Amount, Narrative, Reject Code, and Cheque Issue Date. The right column includes: Product, Cheque Number, Check Date, Transaction Currency, Transaction Amount, Exchange Rate, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below the right column. Below the input fields, there are tabs for 'Denomination', 'Charges', 'MIS', and 'UDF'. The 'UDF' tab is currently selected. Below the tabs is a 'UDF Details' table with columns 'Field Name' and 'Field Value'. A 'Cancel' button is at the bottom right.

### UDF Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

### UDF Value

Specify the value for the each UDF that is displayed.



The MIS-related fields displayed here are based on the MIS configuration done at the Host.

*Refer the 'MIS' User Manual of Oracle FLEXCUBE Host, for further details about MIS.*

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

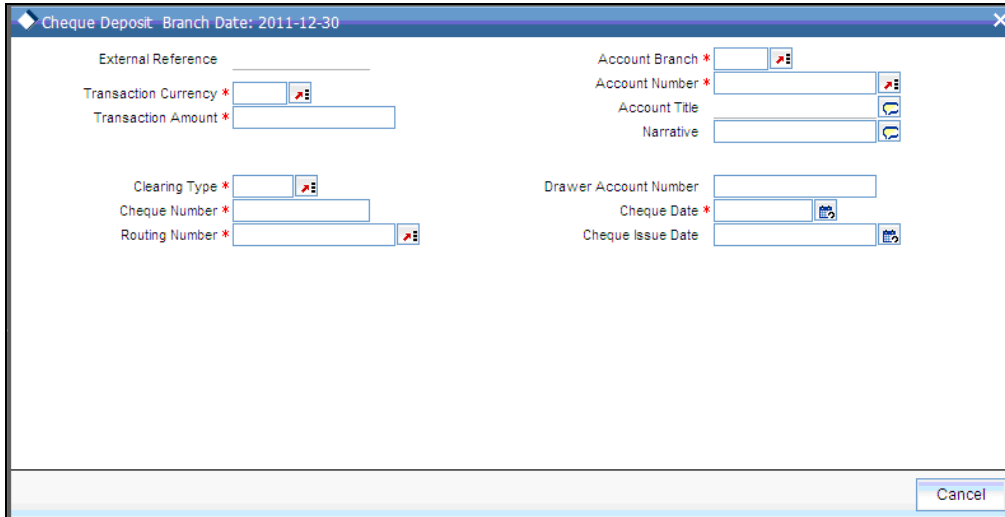
The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the dual-control operations and the authorization process respectively.*

## 8.3 Depositing a Cheque

You can deposit a cheque into your customer's account through the 'Cheque Deposit' screen. You can invoke this screen by typing '6501' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Account Number**

Specify the customer's account number. The adjoining option list displays all the customer accounts maintained in the account branch selected. You can choose the appropriate one. . If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

### **Account Title**

Specify the account title.

### **Account Branch**

Specify the branch. The adjoining option list displays all the branch numbers maintained in the system. Select the appropriate one.

### **Transaction Currency**

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the transaction currency maintained in the system. You can choose the appropriate one.

### **Transaction Amount**

Add the applicable charges to the amount that has to be deposited and specify the total amount, in the currency of the cheque.



## **Narrative**

Here, you can capture remarks pertaining to the transaction.

## **Clearing Type**

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

## **Cheque Number**

Specify the MICR number displayed on the cheque.

## **Cheque Date**

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar. The chosen date will then be seen in the 'YYYYMMDD' format.

## **Routing Number**

Specify the routing number for cheque clearance. .The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

## **Drawer Account Number**

Specify the account on which the cheque is drawn.

## **Cheque Issue Date**

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

## **Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

**Customer ID**

The system displays the customer ID based on the account specified.

**Account Title**

The system displays a brief title for the chosen account.

**Account Currency**

The system displays the currency of the customer account.

**Exchange Rate**

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

**Total Charges**

The system calculates the charges applicable to the transaction and displays the amount here.

**Account Amount**


The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.

**Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

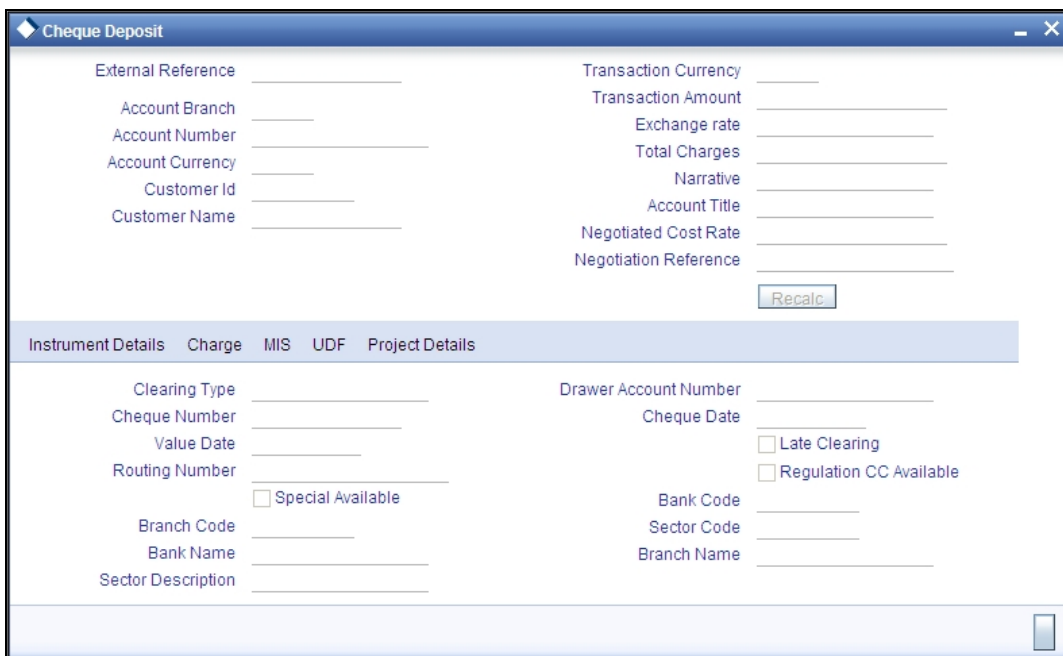
## Negotiation Reference Number

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

 Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### 8.3.1 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.



The screenshot shows a window titled "Cheque Deposit" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Account Branch, Account Number, Account Currency, Customer Id, and Customer Name. The right column includes: Transaction Currency, Transaction Amount, Exchange rate, Total Charges, Narrative, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalc" button is located below the right column. Below these fields is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", "UDF", and "Project Details". The "Instrument Details" tab is selected, showing fields for: Clearing Type, Cheque Number, Value Date, Routing Number, Branch Code, Bank Name, Sector Description, Drawer Account Number, Cheque Date, Late Clearing (checkbox), Regulation CC Available (checkbox), Bank Code, Sector Code, and Branch Name. A scroll bar is visible at the bottom right of the form.

The system fetches the following additional details based on your previous inputs:

#### **Bank Code**

The system displays the clearing bank code based on the routing number.

#### **Bank Name**

The system displays the name of the clearing bank based on the routing number.

#### **Branch Code**

The system displays the branch code of the clearing bank, based on the routing number.

#### **Branch Name**

The system displays the branch in the clearing bank, based on the routing number.

### Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

### Sector Description

The system displays the description of the sector.

### Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

### Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

### Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

## 8.3.2 Specifying Project Details

You can capture project details under 'Project Details' tab. Note that this tab will be applicable only if the cheque is being deposited into a Trust account.

The screenshot shows a software window titled "Cheque Deposit" with a subtitle "Branch Date: 2011-11-14". The window is divided into two main sections. The top section contains various input fields for transaction details, including "External Reference", "Account Branch", "Account Number", "Account Currency", "Customer Id", and "Customer Name" on the left; and "Transaction Currency", "Transaction Amount", "Exchange rate", "Total Charges", "Narrative", "Account Title", "Negotiated Cost Rate", and "Negotiation Reference" on the right. A "Recalculate" button is located below the right-side fields. The bottom section is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", "UDF", and "Project Details". The "Project Details" tab is active and contains fields for "Project Name", "Unit Payment", "Unit Id", and "Deposit Slip Number". A "List of Values" button is positioned below the "Unit Id" field. A "Cancel" button is located at the bottom right of the window.

Specify the following details:

### Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

## Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

## Unit ID

Specify the unit ID of the project. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

If you specify the Project Name, the system will display the Unit IDs in the list of values here.

## Deposit Slip Number

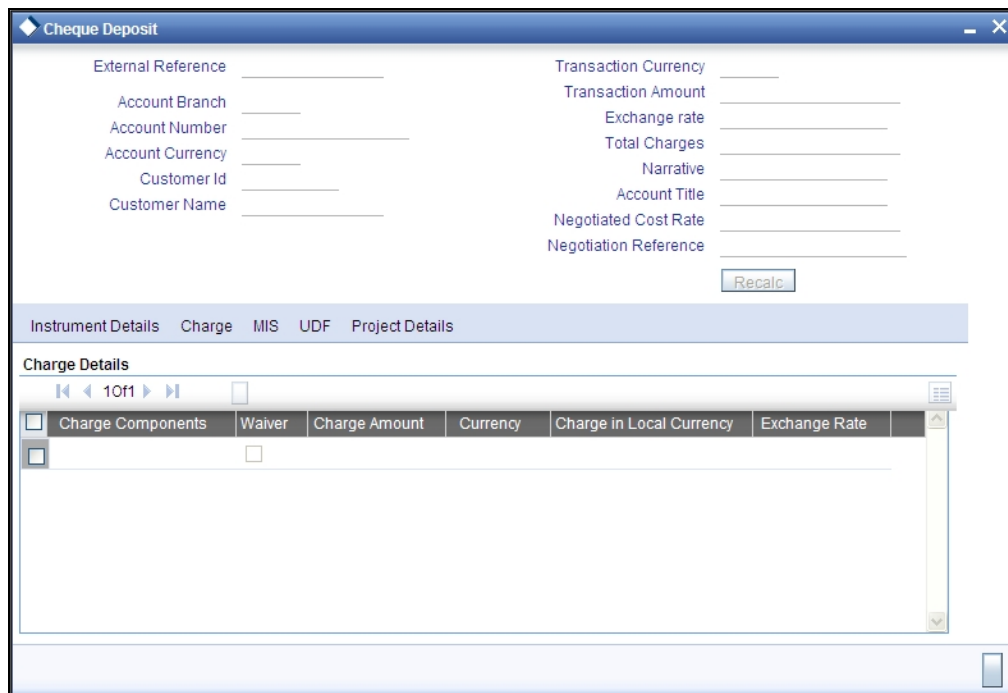
Specify the deposit slip number for the payment.

Click save icon to go to the next stage.

*Refer the sections titled 'Authorization stage' and 'Submission stage' under 'Withdrawing Cash against a Cheque' for details on the authorization and submission.*

### 8.3.3 Specifying Charge Details

This block allows you to capture charge related details for the transaction.



The screenshot displays the 'Cheque Deposit' application window. The top section contains various input fields for transaction details, including External Reference, Account Branch, Account Number, Account Currency, Customer Id, Customer Name, Transaction Currency, Transaction Amount, Exchange rate, Total Charges, Narrative, Account Title, Negotiated Cost Rate, and Negotiation Reference. A 'Recalc' button is located below these fields. Below the input fields is a navigation bar with tabs for 'Instrument Details', 'Charge', 'MIS', 'UDF', and 'Project Details'. The 'Charge' tab is selected, and the 'Charge Details' section is visible. This section contains a table with columns for 'Charge Components', 'Waiver', 'Charge Amount', 'Currency', 'Charge in Local Currency', and 'Exchange Rate'. The table is currently empty, and a '1 of 1' indicator is visible above it.

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

### 8.3.4 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Cheque Deposit" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Account Branch, Account Number, Account Currency, Customer Id, and Customer Name. The right column includes: Transaction Currency, Transaction Amount, Exchange rate, Total Charges, Narrative, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", "UDF", and "Project Details". The "MIS" tab is currently selected. Below the tabs, there are two columns of input fields labeled "Composite MIS" and "Transaction MIS".

*Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

### 8.3.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Click to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.4 Depositing a Cheque into a GL

Your customer can deposit a cheque into a GL. You can capture this transaction through the 'Cheque Deposit to GL' screen. You can invoke this screen by typing '6520' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **General Ledger Number**

Specify the GL into which the cheque is being deposited. The adjoining option list displays all the GL codes maintained in the system. You can select the appropriate one.

### **Account Title**

On specifying the account number, the corresponding account title (description) is displayed.

### **General Ledger Currency**

Specify the currency of the GL into which the customer is depositing a cheque. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

### **Transaction Currency**

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

### **Transaction Amount**

Specify the amount that needs to be deposited into the GL.

## Narrative

Here you can enter remarks for the transaction.

### 8.4.1 **Specifying Instrument Details**

This section allows you to capture specific details about the cheque that needs to be deposited.

#### **Clearing Type**

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

#### **Cheque Number**

Specify the MICR number displayed on the cheque.

#### **Cheque Date**

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar. The chosen date will then be seen in the 'YYYYMMDD' format.

#### **Routing Number**

Specify the routing number for cheque clearance.

#### **Drawee Account Number**

Specify the account on which the cheque is drawn.

#### **Check Issue Date**

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

#### **Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, the system allows you to capture the following information:

### **Exchange Rate**

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the GL currency, the system will display the exchange rate as '1'.

### **Total Charges**

The system displays the service charges applicable to the transaction.

### **General Ledger Amount**

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.



Oracle FLEXCUBE books the online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

## **8.4.2 Specifying Instrument Details**

This section allows you to capture specific details about the cheque that needs to be deposited.

**Bank Name**

The system displays the name of the clearing bank based on the routing number.

**Branch Name**

The system displays the branch in the clearing bank, based on the routing number.

**Sector Code**

The system displays the sector code of the clearing bank, based on the routing number.

**Regulation CC Available**

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

**Special Available**

Check this box to indicate that the 'special availability' facility is available for the transaction.

**Late Clearing**

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

*Refer the section titled 'Specifying instrument details' and 'Capturing instrument details' under 'Depositing a Cheque' for further details about maintaining instrument details for this transaction..*

### 8.4.3 Specifying charge details

This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:

The screenshot shows a window titled "Cheque Deposit to GL" with the following fields:

External Reference	Transaction Amount
Transaction Currency	General Ledger Amount
General Ledger Number	Total Charges
General Ledger Currency*	Account Title
Exchange rate	Negotiated Cost Rate
Narrative	Negotiation Reference

There is a "Recalculate" button below the fields.

Below the fields is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", and "UDF". The "Charge" tab is selected, showing a "Charge Details" section with a table:

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

#### 8.4.4 **Specifying MIS details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Cheque Deposit to GL" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Transaction Currency, General Ledger Number, General Ledger Currency\*, Exchange rate, and Narrative. The right column includes: Transaction Amount, General Ledger Amount, Total Charges, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below these fields is a tabbed interface with four tabs: "Instrument Details", "Charge", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS". Each section contains a table with multiple rows of input fields. The "Composite MIS" section has a single column of fields, while the "Transaction MIS" section has two columns of fields. A scroll bar is visible at the bottom right of the window.

*Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

#### 8.4.5 **Specifying UDF Details**

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.5 Depositing an In-house Cheque

You can capture deposit transactions for cheques issued by your bank to your customers through the 'In House Cheque Deposit' screen. You can invoke this screen by typing 'LOCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	Product	LOCH
From Account Branch *	To Account Branch *	
From Account Number *	To Account Number *	
Account Description	Account Description	
From Account Currency *	To Account Currency *	
Amount	Cheque Number *	
Narrative	Check Date	
	Cheque Issue Date	

Exit

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Product**

The system displays the code of the retail teller product that will be used in the Host for processing the transaction.

### **From Account Number**

Specify the drawer account number. The adjoining option list displays all the accounts maintained in the logged-in branch. You can choose the appropriate one.

### **To Account Number**

Specify the beneficiary account that needs to be credited with the cheque amount. The adjoining option list displays all the accounts maintained across different branches in the Host. You can choose the appropriate one. However, the option list will display the values only on specifying the 'to account branch' field.

If you have already specified the branch codes for the beneficiary account in the 'To Account Branch' field, the option list will display only those accounts that belong to the chosen branch.

### **From Account Branch**

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

**To Account Branch**

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

**From Account Currency**

The system displays the currency of the drawer account.

**To Account Currency**

The system displays the currency of the beneficiary account.

**Amount**

Specify the amount for which the cheque has been drawn.

**Narrative**

Here, you can enter remarks for the transaction.

**Cheque Number**

Specify the number on the cheque that has been drawn.

**Cheque Date**

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

**Cheque Issue Date**

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can view the following information:

**Customer ID**

The system displays the drawer customer’s CIF based on the value in the ‘From Account’ field.

**From Amount**

The system displays the amount debited from the beneficiary account.

**To Amount**


The system displays the amount credited to the beneficiary account.

**Exchange Rate**

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

**Reject Code**

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.

 If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

### 8.5.1 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

### 8.5.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "In House cheque Deposit". The window contains several input fields for transaction details, organized into two columns. The left column includes: External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, and Reject Code. The right column includes: Product (with the value "LOCH" entered), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. A "Recalculate" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two columns of horizontal lines for data entry, labeled "Composite MIS" and "Transaction MIS". An "Exit" button is located in the bottom right corner of the window.

*Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.*



### 8.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

The screenshot shows a software window titled "In House cheque Deposit". The window contains several input fields for transaction details, including External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, Reject Code, Product (LOCH), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. A "Recalculate" button is located below the Narrative field. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, and the "UDF Details" section is visible. This section contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is an "Exit" button.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction. On saving, the system checks whether the accounts mentioned in the 'from' and 'to' leg of the transaction belong to the same netting group or not. If they belong to the same netting group, the entries will not be posted. Instead the transaction will be logged for the netting batch. On authorisation, the transaction will be made available for the netting batch if logged for netting batch.

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

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process

## 8.6 Tracking a Cheque Return

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen. You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a dialog box titled "Cheque return" with a subtitle "Branch Date: 2011-11-14". The dialog is divided into two main sections. The left section is labeled "External Reference" and contains two input fields: "Drawee Accounts \*" and "Routing No \*", both with dropdown arrows. The right section is labeled "Transaction Branch" and contains one input field: "Cheque Number \*", also with a dropdown arrow. A "Cancel" button is located at the bottom right of the dialog.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Transaction Branch**

The current logged branch code is displayed here.

### **Drawee Accounts**

Specify the drawee account number. The adjoining option list displays a list of drawee account number. You can choose the appropriate one.

### **Routing No**

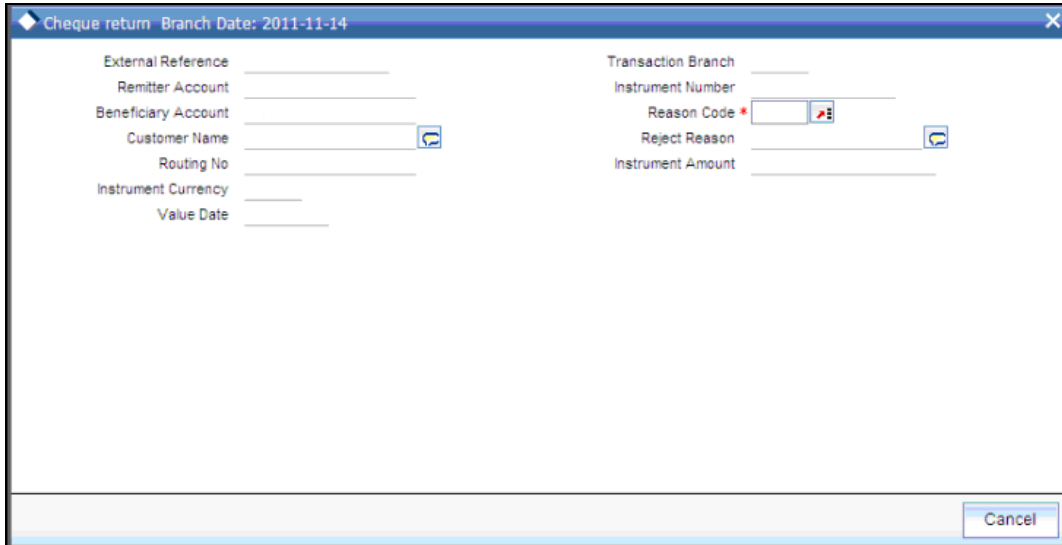
Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

### **Cheque Number**

Specify the cheque number that needs to be tracked for return. The adjoining option list displays all the cheques that have been issued in the branch along with the corresponding routing number and the beneficiary account. You can choose the appropriate one.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. The following screen will be displayed:



In addition to the above details, the system displays the following details:

- Remitter Account
- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- Instrument Number
- Reject Reason
- Instrument Amount

In addition to it, you can enter the following field:

### Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.



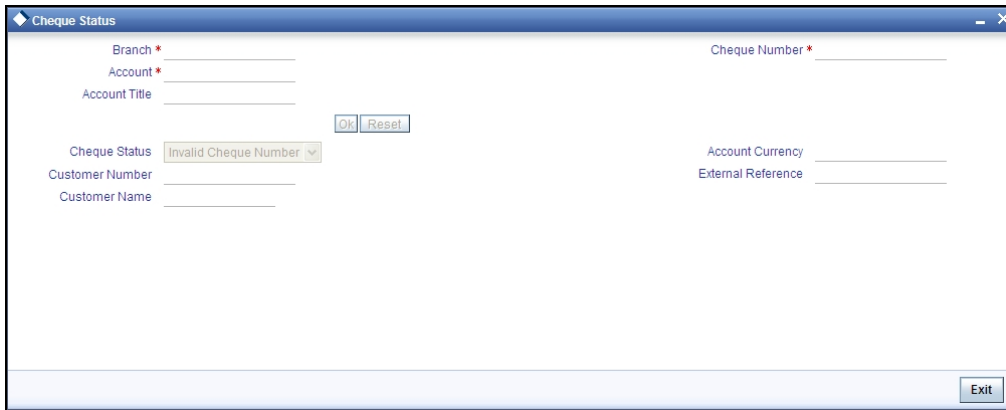
If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reason code then the cheque will be rejected.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.7 Querying Cheque Status

You can query the details of a cheque by specifying the customer's account number and cheque number in the 'Cheque Status' screen. You can invoke this screen by typing 'CQIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **Account Branch**

Specify the branch code. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

### **Account Number**

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

### **Cheque Number**

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one.

Click 'Ok' button once you specify the account number and cheque number. The following details will be displayed in the screen:

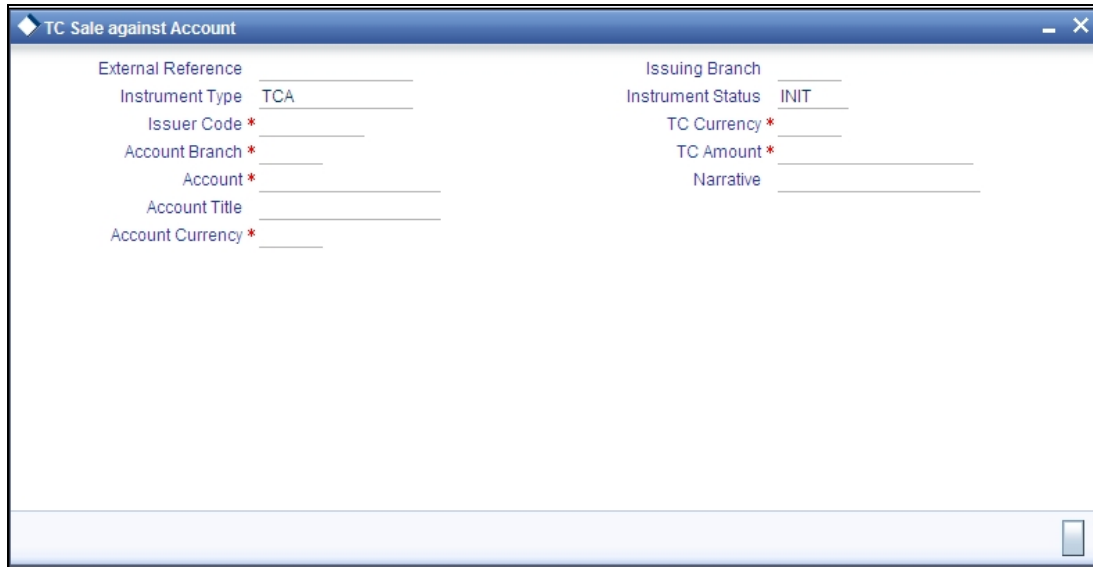
- Account Title
- Customer Number
- Account Currency
- Cheque Status



Validation will be done to check if the account number specified is a valid number.

## 8.8 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C)' screen by typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issuing Branch**

The current logged – in branch is displayed.

### **Instrument Type**

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Account Branch**

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

## Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

## Account Currency

The transaction currency of the specified customer account is displayed here.

## TC Currency

The transaction currency of the specified customer account is displayed here.

## TC Amount

Specify the amount for which the TC is being issued.

## Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "TC Sale against Account". It contains two columns of input fields. The left column includes: External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount\*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "TC Denominations" tab is active, showing a table with the following columns: Description, Denomination, Currency, Count, Series, Sys Count, and Status. The table is currently empty.

In addition to the details defaulted from the previous stage, you can capture the following details:

**Batch Number**

The teller entry batch number is displayed.

**Related Customer ID**

The customer identification number of the payment initiator is displayed here based on the chosen account number.

**Customer Name**

The customer name pertaining to the related customer ID is displayed here.

**Exchange Rate**

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

**Total Charge**

The system computes the charges applicable for the transaction and displays it here.

**Beneficiary Name**

Specify the beneficiary name.

**Beneficiary Address**

Specify the beneficiary address.

**Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

**Recalc**

Click 'Recalc' button to update amount/charge details.

**8.8.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details through the following fields:

**TC Description**

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

**TC Denomination**

The number of available units in the denomination is displayed.

**Currency**

The TC Currency is displayed here.

## Count

Enter the number of TCs against each denomination in Count.

## Series

Select the TC series from the option list.

## Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

## End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

## TC Amount

The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

## System Count

The count of denominations available in the system is displayed.

## 8.8.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows a window titled "TC Sale against Account" with the following fields:

External Reference	_____	Issuing Branch	_____
Issuer Code	_____	Account Branch	_____
Instrument type	_____	Account	_____
Instrument Status	_____	Account Currency	_____
TC Currency	_____	Related Customer Id	_____
TC Amount *	_____	Customer Name	_____
Narrative	_____	Exchange Rate	_____
Beneficiary Name	_____	Total Charge	_____
Beneficiary Address	_____	Account Amount	_____

Buttons: Recalc

Navigation: TC Denominations | **Charges** | MIS | UDF

Charge Details

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				



Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

### 8.8.3 **Specifying MIS Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "TC Sale against Account" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount (with a red asterisk), Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located below the right column. Below the input fields is a horizontal tab bar with four tabs: "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tab bar, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a horizontal line and a vertical list of empty input fields. A scroll bar is visible at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

## 8.8.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Sale against Account". The window is divided into two main sections. The top section contains two columns of input fields. The left column includes: External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount (marked with a red asterisk), Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located at the bottom right of this section. Below the input fields is a tabbed interface with four tabs: "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is currently selected. Underneath the tabs is a table titled "UDF Details". The table has two columns: "Field Name" and "Field Value". The table is currently empty, with only the headers visible. There are navigation icons (back, forward, search) and a scroll bar on the right side of the table.

*Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.9 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by typing '8205' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TC Sale (Against GL) Branch Date: 2008-03-31". The window contains a form with the following fields:

- External Reference Number
- Instrument Type
- Issuer Code \*
- Instrument Status
- TC Currency \*
- Branch
- TC Amount \*
- General Ledger Number \*
- Narrative
- GL Description
- General Ledger Currency \*

A "Cancel" button is located at the bottom right of the window.

Here, you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Branch**

The current logged – in branch is displayed.

### **Instrument Type**

The instrument type corresponding to a TC issued against GL account is displayed here.

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **TC Currency**

Specify the currency of the TC.

## General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

## TC Amount

Specify the amount for which the TC is being issued.

## General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

## GL Description

The system displays the description of the GL account number chosen.

## Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

Description	Denomination	Currency	Count	Series	Sys Count	Status
-------------	--------------	----------	-------	--------	-----------	--------

In addition to the details defaulted from the previous stage, you can capture the following details:

**Customer Number**

The customer identification number of the payment initiator is displayed here based on the chosen account number.

**Exchange Rate**

The system displays the exchange rate used to convert the TC currency into GL account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

**Total Charge**

The system computes the charges applicable for the transaction and displays it here.

**Total Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

**Beneficiary Name**

Specify the name of the beneficiary in whose favour the TC is being drawn.

**Beneficiary Address**

Specify the address of the beneficiary.

**Recalc**

Click 'Recalc' button to update amount/charge details.

**8.9.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

*Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.*

## 8.9.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Against GL)". The window is divided into two main sections. The top section contains two columns of input fields. The left column includes: External Reference, Issuer Code, TC Currency\*, TC Amount\*, Exchange Rate, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency\*, Total Charge, and Total Amount. A "Recalc" button is located at the bottom right of this section. Below the input fields is a navigation bar with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected. Underneath the navigation bar is a section titled "Charge Details" which contains a table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty, showing only the header row. There are also some navigation icons and a small square icon above the table.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

### 8.9.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "TC Sale (Against GL)". It contains two columns of input fields:

- Left column: External Reference, Issuer Code, TC Currency\*, TC Amount\*, Exchange Rate, Narrative, Beneficiary Name, Beneficiary Address.
- Right column: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency\*, Total Charge, Total Amount.

Below the input fields is a "Recalc" button. Underneath is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected, showing a table with two main sections: "Composite MIS" and "Transaction MIS". Each section has a header line and several empty rows for data entry.

Refer the section titled 'Specifying MIS details' under *Withdrawing Cash against a Cheque* for further details.

## 8.9.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Against GL)". The window contains two columns of input fields. The left column includes: External Reference, Issuer Code, TC Currency\*, TC Amount\*, Exchange Rate, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency\*, Total Charge, and Total Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and the "UDF Details" section is visible. It features a table with two columns: "Field Name" and "Field Value". The table is currently empty, and there are navigation arrows and a search icon above it.

*Refer the section titled 'Specifying the UDF details' under Withdrawing Cash against a Cheque" for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

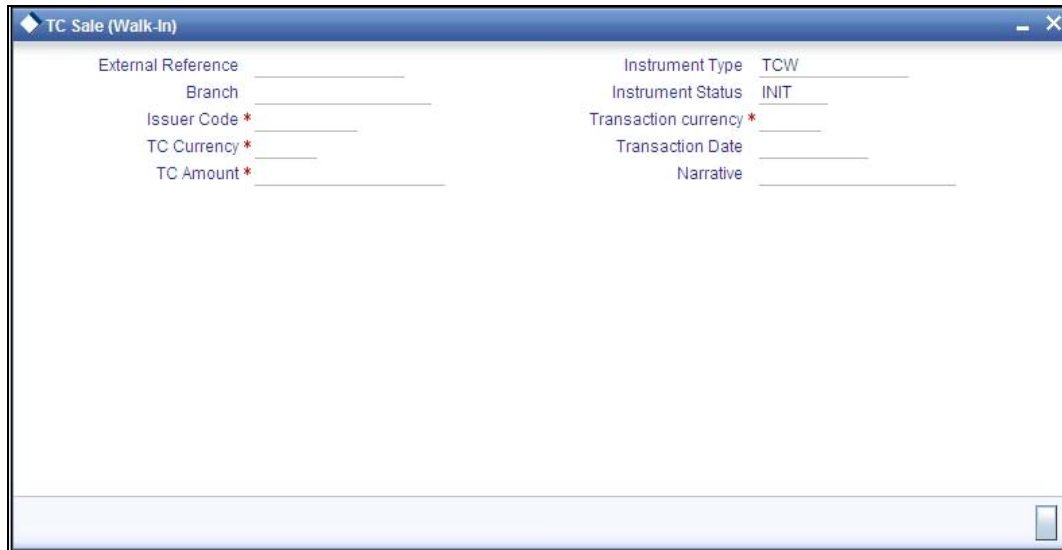
*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*



## 8.10 Selling a TC to a Walk-in Customer

You can sell a TC to any walk-in customer through the 'TC Sale (Walk-In)' screen. You can invoke this screen by typing '8204' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Branch**

The current logged – in branch is displayed.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Instrument Type**

The instrument type corresponding to a TC issued to walk-in customers is displayed here.

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **Transaction Date**

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

### **TC Currency**

Specify the currency in which the TC is being issued.

## Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

## TC Amount

Specify the amount for which the TC is being issued.

## Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

## Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

The screenshot shows the 'TC Sale (Walk-In)' application window. It features several input fields for transaction details, including External Reference, Instrument Type, TC Currency, TC Amount (marked with an asterisk), Narrative, Beneficiary Name, and Beneficiary Address. On the right side, there are fields for Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A 'Recalc' button is located below these fields. Below the main form, there are tabs for 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. Under 'Currency Denominations', there are fields for 'Currency Code', 'Preferred Denomination', and 'Total', with a 'Populate' button and a 'Clear' button. At the bottom, there is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty.

In addition to the details defaulted from the previous stage, you can capture the following details:

## Exchange Rate

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

### TC Amount in A/C Currency

Specify the TC amount in the TC currency.

### Total Charge

The system computes the charges applicable for the transaction and displays it here.

### Actual Amount

The system adds the charge amount to the TC amount and displays the total transaction amount.

### Recalc

Click 'Recalc' button to update amount/charge details.

## 8.10.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

*Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.*

## 8.10.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

The screenshot shows a software window titled "TC Sale (Walk-In)". It contains several input fields for transaction details, including External Reference, Instrument Type, TC Currency, TC Amount (marked with an asterisk), Narrative, Beneficiary Name, and Beneficiary Address. On the right side, there are fields for Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A "Recalc" button is located below these fields. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "Currency Denominations" tab is active, showing fields for Currency Code, Preferred Denomination, and Total, with a "Populate" button and a "Clear" button. At the bottom, there is a "Denomination Details" table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty.

*Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.*

## 8.10.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Walk-in)". The window contains several input fields for transaction details, organized into two columns. The left column includes: External Reference, Instrument Type (with "TCW" entered), Instrument Currency \*, Instrument Amount \*, Account Branch, Transaction Date, and Amount in Account Currency \*. The right column includes: Issuing Branch, Instrument Status (with "INIT" entered), Payable Bank \*, Transaction currency \*, Total Charge \*, Account Amount \*, and Narrative. Below these fields is a tabbed interface with three tabs: "Charges", "Currency Denominations", and "Instrument Denominations". The "Charges" tab is selected. Underneath, there is a section titled "Charge Details" with a table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. Below the header, there is one data row with a checkbox in the "Charge Components" column and a small square in the "Waiver" column. The table is scrollable, as indicated by a vertical scrollbar on the right side.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

### 8.10.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Walk-in)". The window contains two columns of input fields. The left column includes: External Reference, Instrument Type, TC Currency, TC Amount\*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

## 8.10.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Sale (Walk-In)". The window contains two columns of input fields. The left column includes: External Reference, Instrument Type, TC Currency, TC Amount\*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account, Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and the "UDF Details" section is visible. It features a table with two columns: "Field Name" and "Field Value". The table is currently empty, and there are navigation controls above it, including a "1 of 1" indicator.

*Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.11 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field Name	Value / Requirement
External Reference	_____
Instrument Type	TCA
Issuer Code *	_____
TC Currency *	_____
TC Amount *	_____
Issuing Branch	_____
Instrument Status	LIQD
Account Branch *	_____
Account Number *	_____
Account Title	_____
Account Currency *	_____
Narrative	_____

Here, you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issuing Branch**

The current logged – in branch is displayed.

### **Account Number**

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

### **Account Branch**

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

### **TC Currency**

Specify the currency of the TC.

### **TC Amount**

Specify the amount as indicated on the TC instrument being purchased.

### Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### Account Currency

The transaction currency of the chosen customer account is displayed here.

### Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

### Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a window titled "TC Purchase against Account". It contains two columns of input fields. The left column includes: External Reference, Instrument Type (TCA), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, and Customer Name. The right column includes: Issuing Branch, Instrument Status (LIQD), Narrative, TC Amount\*, Account, Account Currency, TC Amount in Account, Currency, Total Charge, and Total Amount. A "Recalculate" button is located below the right column. Below the input fields is a menu bar with "TC Denomination", "Charge", "MIS", and "UDF". Underneath is a "Charge Details" section with a table. The table has columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

In addition to the details defaulted from the previous stage, you can capture the following details:

### Related Customer ID

The system displays the customer ID based on the account specified.

### Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.



### **TC Amount in A/C Currency**

Specify the TC amount in the TC currency.

### **Exchange Rate**

The system displays the exchange rate used to convert the TC currency into account currency. If the TC currency is the same as the account currency, the system will display the exchange rate as '1'.

### **Total Charge**

The system computes the charges applicable for the transaction and displays it here.

### **Total Amount**

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

## **8.11.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

*Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.*

## 8.11.2 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows a window titled "TC Purchase against Account" with the following fields:

External Reference	_____	Issuing Branch	_____
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	_____	Narrative	_____
TC Currency	_____	TC Amount*	_____
Account Branch	_____	Account	_____
Exchange Rate	_____	Account Currency	_____
Related Customer Id	_____	TC Amount in Account	_____
Customer Name	_____	Currency	_____
		Total Charge	_____
		Total Amount	_____

Recalculate

TC Denomination    Charge    MIS    UDF

**Charge Details**

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>					

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

### 8.11.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "TC Purchase against Account" with the following fields:

External Reference	_____	Issuing Branch	_____
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	_____	Narrative	_____
TC Currency	_____	TC Amount *	_____
Account Branch	_____	Account	_____
Exchange Rate	_____	Account Currency	_____
Related Customer Id	_____	TC Amount in Account	_____
Customer Name	_____	Currency	_____
		Total Charge	_____
		Total Amount	_____

Recalculate

TC Denomination	Charge	MIS	UDF
Composite MIS		Transaction MIS	
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

### 8.11.4 Specifying UDF Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "TC Purchase against Account". It contains two columns of input fields. The left column includes: External Reference, Instrument Type (with "TCA" entered), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, and Customer Name. The right column includes: Issuing Branch, Instrument Status (with "LIQD" entered), Narrative, TC Amount\* (with an asterisk), Account, Account Currency, TC Amount in Account Currency, Total Charge, and Total Amount. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with tabs for "TC Denomination", "Charge", "MIS", and "UDF". The "UDF" tab is active, showing a table with the following structure:

Field Name	Field Value

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

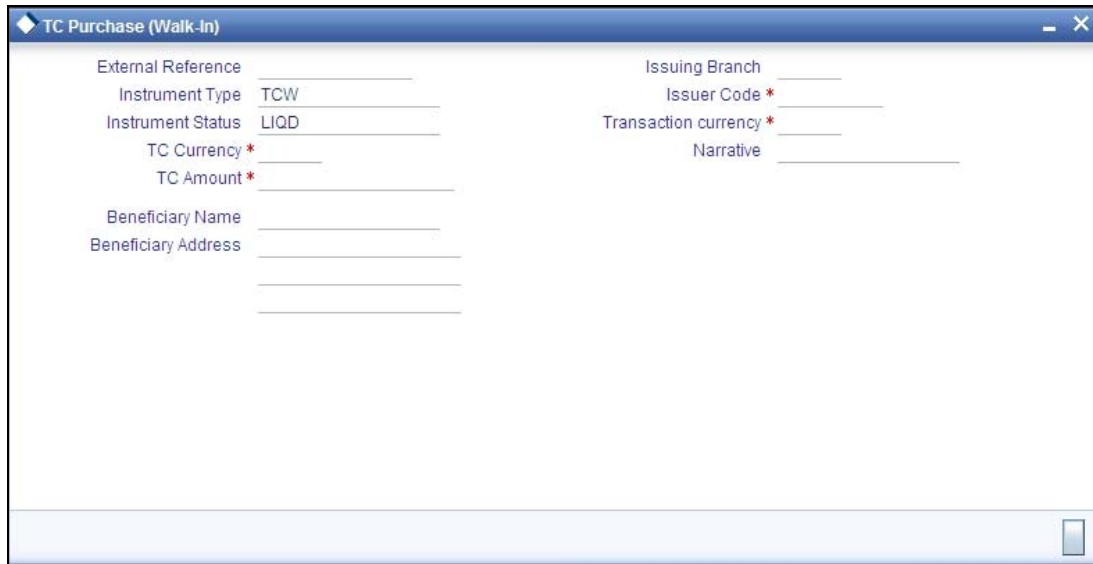
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

## 8.12 Purchasing a TC from a Walk-in Customer

You can liquidate a TC from a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'TC Purchase (Walk - In)' screen. You can invoke this screen by typing '8003' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issuing Branch**

The current logged – in branch is displayed.

### **Issuer Code**

Specify the issuer code to validate the TC details for sale from the adjoining option list.

### **Instrument Type**

The instrument type corresponding to a TC issued against GL account is displayed here.

### **Instrument Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **TC Currency**

Specify the currency of the TC.

## Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

## TC Amount

Specify as indicated on the TC instrument being purchased.

## Narrative

Here, you can enter remarks about the transaction.

## Beneficiary Name

Specify the name of the beneficiary of the transaction.

## Beneficiary Address

Specify the address of the beneficiary of the transaction.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "TC Purchase (Walk-In)". It features a form with the following fields:

- External Reference
- Issuer Code
- TC Currency
- TC Amount \*
- Exchange Rate
- Beneficiary Name
- Beneficiary Address
- Passport/IC Number
- Issuing Branch
- Related Customer Id
- Transaction currency
- Narrative
- Total Charge
- Total Amount

A "Recalc" button is located below the Total Amount field. Below the form is a navigation bar with tabs: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected, displaying a "Charge Details" table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table currently contains one row with empty cells.

In addition to the details defaulted from the previous stage, you can capture the following details:

**Exchange Rate**

The system displays the exchange rate used to convert the TC currency into transaction currency. If the TC currency is the same as the transaction currency, the system will display the exchange rate as '1'.

**Related Customer ID**

System displays the customer ID applicable to walk-in customers.

**Total Charge**

The system computes the charges applicable for the transaction and displays it here.

**Total Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

**Beneficiary Name**

Specify the beneficiary name.

**Beneficiary Address**

Specify the beneficiary address.

**Passport/IC Number**

Specify the customer's passport number or any other identification number.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

**8.12.1 Specifying TC Denomination Details**

In this block you can enter the TC denomination details.

*Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.*

## 8.12.2 Specifying Currency Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

The screenshot shows a software window titled "TC Purchase (Walk-In)". It contains several input fields for transaction details, including External Reference, Issuer Code, TC Currency, TC Amount, Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount, along with a "Recalc" button. Below these fields is a tabbed interface with "Currency Denominations" selected. Under this tab, there are fields for Currency Code, Preferred Denomination, and Total, with "Populate" and "Clear" buttons. At the bottom, there is a "Denomination Details" table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty.

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.



### 8.12.3 Specifying Charge Details

This block allows you to capture charge related details. Click on the 'Charges' to invoke the following screen:

The screenshot shows a software window titled "TC Purchase (Walk-In)". It contains several input fields for transaction details:

- External Reference
- Issuer Code
- TC Currency
- TC Amount \*
- Exchange Rate
- Beneficiary Name
- Beneficiary Address
- Passport/IC Number
- Issuing Branch
- Related Customer Id
- Transaction currency
- Narrative
- Total Charge
- Total Amount

A "Recalc" button is located below the Total Charge and Total Amount fields. Below the input fields is a navigation bar with tabs: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected, and the "Charge Details" section is active. This section contains a table with the following columns:

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

*Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.*

### 8.12.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "TC Purchase (Walk-In)". The window contains several input fields for transaction details, organized into two columns:

- Left column: External Reference, Issuer Code, TC Currency, TC Amount \*, Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number.
- Right column: Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount.

Below the input fields is a "Recalc." button. Underneath is a horizontal menu with tabs: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Below the menu is a table with two columns: "Composite MIS" and "Transaction MIS". The table has 10 rows of empty input fields. A scrollbar is visible at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

## 8.12.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "TC Purchase (Walk-in)". The window contains several input fields for transaction details, arranged in two columns. The left column includes: External Reference, Issuer Code, TC Currency, TC Amount \*, Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column includes: Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount. A "Recalc" button is located below the Total Amount field. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table with the following structure:

Field Name	Field Value

*Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.*

Click save icon to save the transaction.

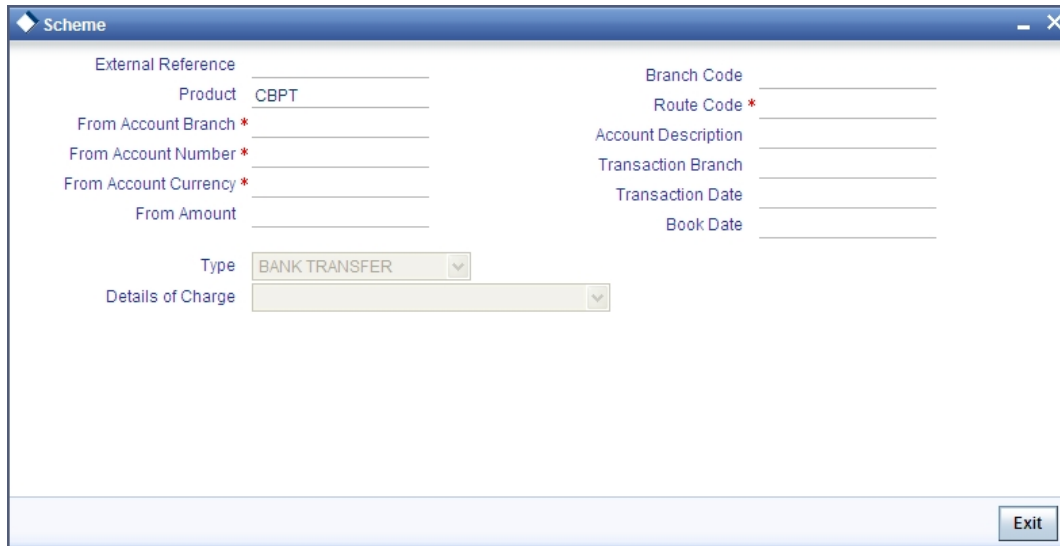
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.13 Making Cross Border Payments

You can make cross border payment using the 'Cross-Border Payment By AC' screen. You can also invoke this screen by typing 'ODC1' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled 'Scheme' with the following fields and controls:

External Reference	_____	Branch Code	_____
Product	CBPT	Route Code *	_____
From Account Branch *	_____	Account Description	_____
From Account Number *	_____	Transaction Branch	_____
From Account Currency *	_____	Transaction Date	_____
From Amount	_____	Book Date	_____
Type	BANK TRANSFER		
Details of Charge	_____		

An 'Exit' button is located in the bottom right corner of the window.

Here you can capture the following details:

### **Transfer Type**

Specify the type of transfer, i.e., whether the transfer is a bank transfer or a customer transfer.

### **Charge Whom**

Specify the entity that will bear the charges. The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Product Code**

The system displays the code of the retail teller product that will be used for processing the transaction.

### **Branch**

The system displays the logged-in branch code.

### **Transaction Date**

Specify the date when the transaction was initiated.

**Transaction Branch**

Specify the branch where the transaction is carried out.

**Book Date**

Specify the booking date.

**From Account Currency**

Specify the currency of the account from where the payment is made.

**From Amount**

Specify the amount that will be transferred from the sender's account.

**From Account Number**

Specify the sender's account number.

**From Account Branch**

Specify the branch of the sender's account.

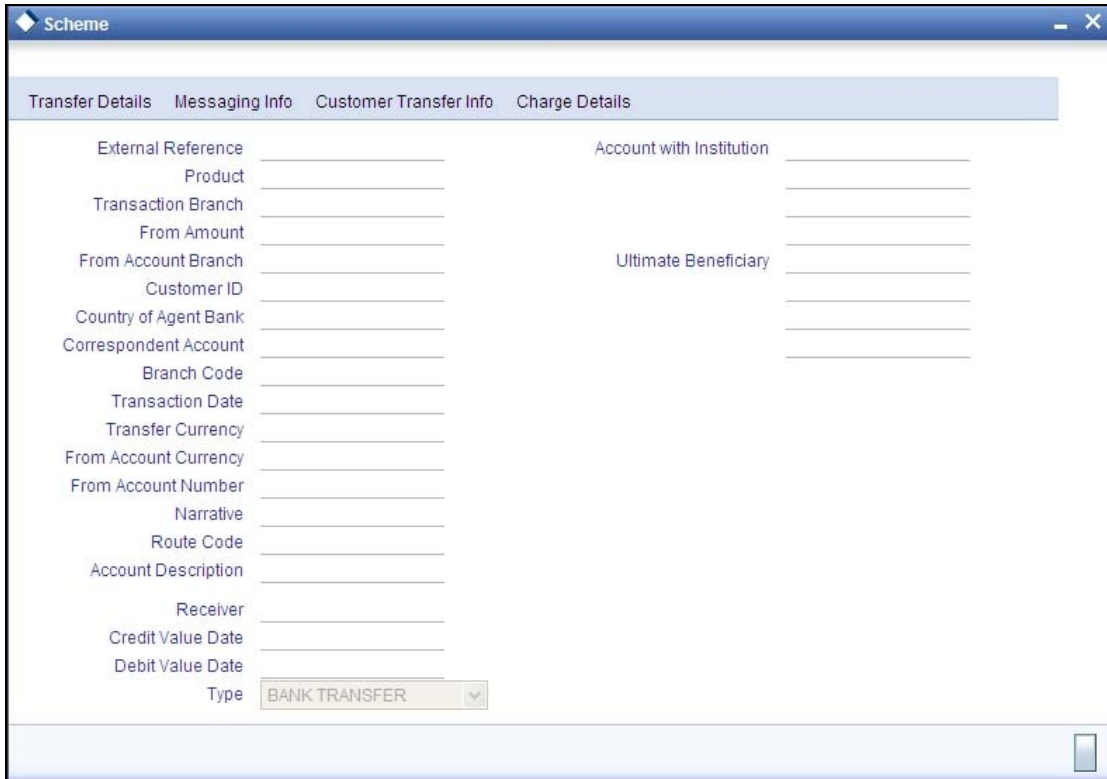
**Route Code**

Specify the route code of the transaction.

After you specify the above details, click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



The screenshot shows a window titled "Scheme" with a blue header bar. Below the header, there are four tabs: "Transfer Details", "Messaging Info", "Customer Transfer Info", and "Charge Details". The "Transfer Details" tab is active. The form contains the following fields:

External Reference	_____	Account with Institution	_____
Product	_____		_____
Transaction Branch	_____		_____
From Amount	_____		_____
From Account Branch	_____	Ultimate Beneficiary	_____
Customer ID	_____		_____
Country of Agent Bank	_____		_____
Correspondent Account	_____		_____
Branch Code	_____		_____
Transaction Date	_____		_____
Transfer Currency	_____		_____
From Account Currency	_____		_____
From Account Number	_____		_____
Narrative	_____		_____
Route Code	_____		_____
Account Description	_____		_____
Receiver	_____		_____
Credit Value Date	_____		_____
Debit Value Date	_____		_____
Type	BANK TRANSFER		

In this screen, in addition to the details defaulted from the previous stage, the system allows you to capture information on the following:

### Customer ID

The system displays the customer ID based on the account that is specified.

### Account Title

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

### 8.13.1 Specifying the Transfer Details

In the transfer details tab, you can capture the following information:

#### Agent Bank

Specify the bank through which the transaction is being carried out.

**Beneficiary AC No**

Specify the account number of the beneficiary.

**Beneficiary Details**

Specify the beneficiary details

**Agent Bank Addr**

Specify the address of the agent bank.

**Cr Value Date**

System displays the credit value date.

**Dr Value Date**

System displays the credit value date.

**8.13.2 Specifying the Messaging Information**

In the Messaging Info tab, you can capture the following information:

**Ordering Customer**

Specify details of the ordering customer.

**Sender To Receiver Info**

Specify the sender to receiver information of the transaction.

**Charge Whom**

Specify the entity that will bear the charges.

The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

**Payment Details**

Specify the payment details

**Narrative**

Provide a description for the transaction.

**8.13.3 Specifying the Customer Transfer Details**

In the Customer Transfer Info tab, you can capture the following:

**Bank Operation Code**

Specify the Bank Operation Code. The values in the drop-down list are:

- CRTS
- SPAY

- SSTD
- SPRI

### Instruction Code

Specify the instruction code for the transaction.

### Envelope Contents

Specify the contents of the envelope.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

Once the transaction is complete, you can reverse the accounting entries of the transaction, if required.

*For more information on reversing a transaction, refer the section 'Transaction Reversal' under the 'Cash Transaction' manual.*

## 8.14 Selling a DD against an Account

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Sale Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:



**External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

**Account Branch**

Select the branch code from the adjoining option list.

**Bank Code**

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

**Instrument Status**

Specify the status of the instrument.

**Account**

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

**MICR Number**

Specify the MICR number of the cheques.

**Demand Draft Currency**

Specify the currency of the DD.

**Instrument Type**

The instrument type corresponding to a DD sale against account is displayed here.

**Demand Draft Date**

The date of DD issue is displayed here.

**Payable Branch**

Specify the branch at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

**Demand Draft Amount**

Specify the amount for which the DD is being drawn.

**Beneficiary Name**

Specify the name of the beneficiary in whose favour the DD is being drawn.

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

Specify the customer's passport number or any other identification number.

### **Account Currency**

Specify the currency in which the account is maintained.

### **OFAC Check**

Click this button to call the OFAC service and view the response from the OFAC system.

### **Narrative**

Here, you can enter remarks about the transaction.

### **Delivery Mode**

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch



If the delivery mode is 'Courier', then you will need to specify the delivery address.

### **Delivery Address 1**

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

### **Delivery Address 2- 4**

Specify the address to which the cheque book should be delivered.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Sale Against account

External Reference \_\_\_\_\_ Instrument type DDA

Issuing Branch \_\_\_\_\_ Instrument Status INIT

Bank Code \_\_\_\_\_ Customer Number \_\_\_\_\_

Demand Draft Currency \_\_\_\_\_ Account Branch \_\_\_\_\_

Demand Draft Amount \* \_\_\_\_\_ Account \_\_\_\_\_

Instrument Number \_\_\_\_\_ Customer Name \_\_\_\_\_

Demand Draft Date \* \_\_\_\_\_ Account Title \_\_\_\_\_

Payable Branch \_\_\_\_\_ Account Currency \_\_\_\_\_

MICR Number \_\_\_\_\_ Exchange Rate \_\_\_\_\_

Beneficiary Name \* \_\_\_\_\_ Charges \_\_\_\_\_

Beneficiary Address \_\_\_\_\_ Account Amount \_\_\_\_\_

Passport / IC Number \_\_\_\_\_ Narrative \_\_\_\_\_

Delivery Mode

Delivery Address1 \_\_\_\_\_

Delivery Address2 \_\_\_\_\_

Delivery Address3 \_\_\_\_\_

Delivery Address4 \_\_\_\_\_

Charges MIS UDF

Charge Details

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

In addition to the information defaulted from the previous stage, you can view the following details:

### Issuing Branch

The branch code of the issuing branch is displayed here.

### Instrument Number

The instrument number is displayed here.

### Customer Number

The customer number is displayed here.

### Account Branch

The code of the branch where the account resides is displayed here.

**Customer Name**

Specify the name of the customer.

**Exchange Rate**

The exchange rate is displayed here.

**Account Currency**

The currency of the chosen account is displayed here.

**Account Title**

The title of the account is displayed here.

**Customer ID**

The customer ID is displayed here.

**Charges**

The total charges applicable are displayed here.

**Account Amount**

The amount to be credited to the account is displayed here.

**MICR Number**

Specify the MICR number displayed on the DD being issued.

**Charge Amount**

Specify the charge amount.



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

**8.14.1 Specifying Charge Details**

This block allows you to capture charge related details.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

## 8.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Sale Against account" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Issuing Branch, Bank Code, Demand Draft Currency, Demand Draft Amount \*, Instrument Number, Demand Draft Date \*, Payable Branch, MICR Number, Beneficiary Name \*, Beneficiary Address, and Passport / IC Number. The right column includes: Instrument type (DDA), Instrument Status (INIT), Customer Number, Account Branch, Account, Customer Name, Account Title, Account Currency, Exchange Rate, Charges, Account Amount, Narrative, Delivery Mode (dropdown), Delivery Address1, Delivery Address2, Delivery Address3, and Delivery Address4. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each with a horizontal line and several empty rows for data entry.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

### 8.14.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a window titled "DD Sale Against account" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Issuing Branch, Bank Code, Demand Draft Currency, Demand Draft Amount \*, Instrument Number, Demand Draft Date \*, Payable Branch, MICR Number, Beneficiary Name \*, Beneficiary Address, and Passport / IC Number. The right column includes: Instrument type (DDA), Instrument Status (INIT), Customer Number, Account Branch, Account, Customer Name, Account Title, Account Currency, Exchange Rate, Charges, Account Amount, Narrative, Delivery Mode (dropdown), Delivery Address1, Delivery Address2, Delivery Address3, and Delivery Address4. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" table with columns "Field Name" and "Field Value". The table is currently empty.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

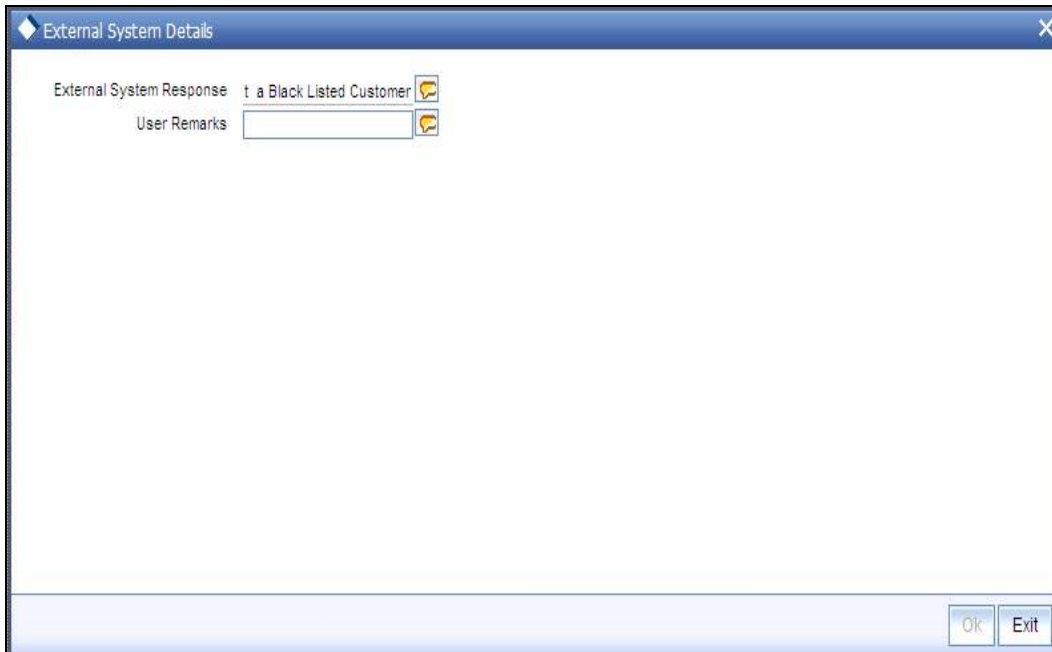
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

### 8.15 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen. On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



The screenshot shows a window titled 'External System Details'. It contains two main input fields: 'External System Response' and 'User Remarks'. The 'External System Response' field contains the text 't a Black Listed Customer'. Both fields have a small icon to their right. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Here, you can view /capture the following details:

**External System Response**

The response from the external system regarding the black listed customer is displayed here.

**User Remarks**

Specify your remarks regarding the black listed customer here.

## 8.16 Issuing DD against Cheque

You can issue a Demand Draft (DD) for your customer against an in-house cheque drawn on his/her savings account. In order to capture this transaction, you need to invoke the 'DD Sale Against Cheque' screen by typing '8330' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference Number: FJB0733400000798  
Instrument Type: DDC  
Bank Code \*  
Instrument Status: INIT  
Demand Draft Currency \*  
Account Branch \* E01  
Demand Draft Amount \*  
Account \*  
Demand Draft Date \*  
Account Title  
Payable Branch \*  
Account Currency \*  
MICR Number  
Cheque Number \*  
Beneficiary Name \*  
Narrative  
Beneficiary Address  
Passport / IC Number  
Cancel

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Account Branch**

Select the branch code from the adjoining option list.

### **Bank Code**

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

### **Instrument Status**

Specify the status of the instrument.

### **Account**

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

### **MICR Number**

Specify the MICR number of the cheques.



**Demand Draft Currency**

Specify the currency of the DD.

**Instrument Type**

The instrument type corresponding to a DD sale against account is displayed here.

**Demand Draft Date**

The date of DD issue is displayed here.

**Payable Branch**

Specify the branch at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

**Demand Draft Amount**

Specify the amount for which the DD is being drawn.

**Beneficiary Name**

Specify the name of the beneficiary in whose favour the DD is being drawn.

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

Specify the customer's passport number or any other identification number.

**Account Currency**

Specify the currency in which the account is maintained.

**Cheque Number**

Specify the number of the cheque being drawn for DD sale.

**Narrative**

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Sale against Cheque Branch Date: 2007-11-30

External Reference Number	FJB0733400000817	Instrument type	DDC
Issuing Branch	E01	Instrument Status	INIT
Bank Code	E01	Customer Number	E01100064
Demand Draft Currency	GBP	Account Branch	E01
Demand Draft Amount *	1,000.00	Account	E0110006401
Instrument Number	10003	Cheque Number	138
Demand Draft Date *	2007-11-30	Customer Name	RAM KUMAR
Payable Branch	000E01	Account Title	E0110006401 E01100064
MICR Number		Account Currency	GBP
Beneficiary Name *	RAMMOHAN	Exchange Rate	1
Beneficiary Address		Charges	15.00
Passport / IC Number		Account Amount	1,015.00
		Narrative	Recalc

Charges MIS UDF

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> DD SALE AGAINSTCHEQUE	<input type="checkbox"/>	15.00	GBP	15	1

Cancel

In addition to the information defaulted from the previous stage, you can view the following details:

**Issuing Branch**

The branch code of the issuing branch is displayed here.

**Instrument Number**

The instrument number is displayed here.

**Customer Number**

The customer number is displayed here.

**Account Branch**

The code of the branch where the account resides is displayed here.

**Customer Name**

Specify the name of the customer.

**Exchange Rate**

The exchange rate is displayed here.

**Account Currency**

The currency of the chosen account is displayed here.

## Account Title

The title of the account is displayed here.

## Customer ID

The customer ID is displayed here.

## Charges

The total charges applicable are displayed here.

## Account Amount

The amount to be credited to the account is displayed here.

## MICR Number

Specify the MICR number displayed on the DD being issued.

## Charge Amount

Specify the charge amount.

### 8.16.1 Specifying Charge Details

This block allows you to capture charge related details.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

### 8.16.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Sale against Cheque" with a subtitle "Branch Date: 2007-11-30". The form is divided into several sections:

- External Reference Number:** FJB0733400000817
- Issuing Branch:** E01
- Bank Code:** IE01
- Demand Draft Currency:** GBP
- Demand Draft Amount:** 1,000.00
- Instrument Number:** 10003
- Demand Draft Date:** 2007-11-30
- Payable Branch:** 000E01
- MICR Number:** (empty)
- Beneficiary Name:** RAMMOHAN
- Beneficiary Address:** (empty)
- Passport / IC Number:** (empty)
- Instrument type:** DDC
- Instrument Status:** INIT
- Customer Number:** E01100064
- Account Branch:** E01
- Account:** E0110006401
- Cheque Number:** 138
- Customer Name:** RAM KUMAR
- Account Title:** E0110006401 E01100064
- Account Currency:** GBP
- Exchange Rate:** 1
- Charges:** 15.00
- Account Amount:** 1,015.00
- Narrative:** Recalc

At the bottom, there are tabs for "Charges", "MIS", and "UDF". The "MIS" tab is selected, and below it is a table titled "Transaction MIS" with multiple empty rows and a "Recalc" button.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

### 8.16.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "DD Sale against Cheque Branch Date: 2007-11-30". The window is divided into two main sections. The top section contains various input fields for transaction details, organized into two columns. The left column includes fields for External Reference Number (FJB073340000817), Issuing Branch (E01), Bank Code (E01), Demand Draft Currency (GBP), Demand Draft Amount (1,000.00), Instrument Number (10003), Demand Draft Date (2007-11-30), Payable Branch (000E01), MICR Number, Beneficiary Name (RAMMOHAN), Beneficiary Address, and Passport / IC Number. The right column includes fields for Instrument type (DDC), Instrument Status (INIT), Customer Number (E01100064), Account Branch (E01), Account (E0110006401), Cheque Number (138), Customer Name (RAM KUMAR), Account Title (E0110006401 E01100064), Account Currency (GBP), Exchange Rate (1), Charges (15.00), Account Amount (1,015.00), and Narrative (Recalc). Below these fields are three tabs: "Charges", "MIS", and "UDF", with "UDF" being the active tab. The bottom section of the window is titled "UDF Details" and contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is a "Cancel" button.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

### 8.17 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

DD Liquidation against GL

External Reference \_\_\_\_\_

Instrument Number \* \_\_\_\_\_

Issuing Branch \* \_\_\_\_\_

Here you can capture the following details:

**External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

**Issue Branch**

The branch where the DD has been issued is displayed based on the instrument number specified. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

## Instrument Number

Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

DD Sale Against account

External Reference \_\_\_\_\_ Instrument type DDA \_\_\_\_\_  
Issuing Branch \_\_\_\_\_ Instrument Status INIT \_\_\_\_\_  
Bank Code \_\_\_\_\_ Customer Number \_\_\_\_\_  
Demand Draft Currency \_\_\_\_\_ Account Branch \_\_\_\_\_  
Demand Draft Amount \* \_\_\_\_\_ Account \_\_\_\_\_  
Instrument Number \_\_\_\_\_ Customer Name \_\_\_\_\_  
Demand Draft Date \* \_\_\_\_\_ Account Title \_\_\_\_\_  
Payable Branch \_\_\_\_\_ Account Currency \_\_\_\_\_  
MICR Number \_\_\_\_\_ Exchange Rate \_\_\_\_\_  
Beneficiary Name \* \_\_\_\_\_ Charges \_\_\_\_\_  
Beneficiary Address \_\_\_\_\_ Account Amount \_\_\_\_\_  
Narrative \_\_\_\_\_  
Passport / IC Number \_\_\_\_\_ Delivery Mode \_\_\_\_\_  
Delivery Address1 \_\_\_\_\_  
Delivery Address2 \_\_\_\_\_  
Delivery Address3 \_\_\_\_\_  
Delivery Address4 \_\_\_\_\_

Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value

Here you can capture the following additional details:

### Instrument Type

The instrument type is displayed here.

### Issue Branch

### Liquidation Date

The system displays the date on which the transaction is posted.

### Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

**General Ledger Number**

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

**Instrument Number**

The instrument number is displayed here.

**General Ledger Currency**

The currency of the chosen GL is displayed here.

**Demand Draft Currency**

The currency of the DD instrument is displayed here.

**Payable Bank**

The clearing bank code is displayed here.

**Narrative**

You can enter remarks for the transaction.

**Demand Draft Amount**

The amount for which the Demand Draft has been drawn is displayed here.

**Issue Date**

The system displays the date of issue of the DD.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Payable branch**

The branch where the DD has to be liquidated is displayed here.

**Demand Draft Number**

The issue number of the DD is displayed here.

**Passport / IC No**

The passport number or any unique identification number of the beneficiary is displayed here.

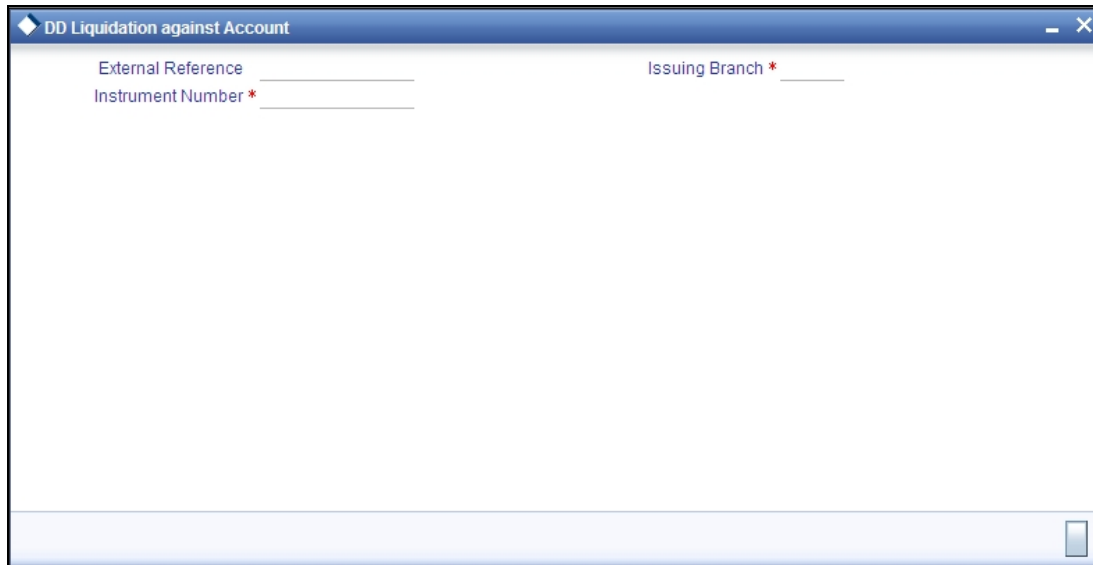
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.18 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issue Branch**

The branch where the DD is payable is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

### **Instrument Number**

Specify the instrument number of the DD that needs to be liquidated.

Click save icon to go to the next stage.

### **Input stage – 2**

On clicking save icon, the system fetches the details of the chosen instrument and displays them in the following screen:



Here you can capture the following additional details:

### **Instrument Type**

The instrument type is displayed here.

### **Liquidation Mode**

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

### **Liquidation Date**

The system displays the date on which the transaction is posted.

### **Account Currency**

The currency of the chosen account is displayed here.

### **Account Number**

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

### **Instrument Number**

The instrument number of the DD that needs to be liquidated is displayed here.

### **Payable Bank**

The clearing bank code is displayed here.

### **DD Currency**

The currency of the DD instrument is displayed here.

**DD Amount**

The amount for which the DD has been drawn is displayed here.

**Narrative**

You can enter remarks for the transaction.

**Issue Date**

The system displays the date of issue of the DD.

**Payable Branch**

The branch where the DD has to be liquidated is displayed here.

**DD Number**

The issue number of the DD is displayed here.

**DD Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Passport / IC No**

The passport number or any unique identification number of the beneficiary is displayed here.

Click save icon to go to the next stage.

**Enrichment stage**

On clicking save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

**Total Charges**

The system displays the total charges applicable to the transaction.

**Total Amount**

The system displays the total amount that will be credited to the account.

**8.18.1 Specifying Charge Details**

This block allows you to capture charge related details.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

## 8.18.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "DD Liquidation against Account". The window contains two columns of input fields. The left column includes: External Reference, Instrument type (with "DDA" entered), Liquidation Date, Account Currency, Account Number, Customer Name, Payable Bank, Demand Draft Currency, Demand Draft Amount, Total Amount, Total Charge, Beneficiary Name, and Beneficiary Address. The right column includes: Issue Branch, Liquidation Mode (with a dropdown menu showing "Payment"), Account Branch, Transaction Amount, Instrument Number, Narrative, Issue Date, Exchange Rate, Demand Draft Number, Passport / IC Number, and Payment Branch. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines representing data rows.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

## 8.18.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

External Reference \_\_\_\_\_

Instrument type DDA

Liquidation Date \_\_\_\_\_

Account Currency \_\_\_\_\_

Account Number \_\_\_\_\_

Customer Name \_\_\_\_\_

Payable Bank \_\_\_\_\_

Demand Draft Currency \_\_\_\_\_

Demand Draft Amount \_\_\_\_\_

Total Amount \_\_\_\_\_

Total Charge \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

Beneficiary Address \_\_\_\_\_

Issue Branch \_\_\_\_\_

Liquidation Mode Payment

Account Branch \_\_\_\_\_

Transaction Amount \_\_\_\_\_

Instrument Number \_\_\_\_\_

Narrative \_\_\_\_\_

Issue Date \_\_\_\_\_

Exchange Rate \_\_\_\_\_

Demand Draft Number \_\_\_\_\_

Passport / IC Number \_\_\_\_\_

Payment Branch \_\_\_\_\_

Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

## 8.19 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

DD Liquidation against Walk-in

External Reference \_\_\_\_\_

Instrument Number \* \_\_\_\_\_

Issuing Branch \* \_\_\_\_\_

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issue Branch**

The branch where the DD has been issued is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

### **Instrument Number**

Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

Click save icon to go to the next stage.

### **Input stage - 2**

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

**Branch**

The branch code is displayed here.

**Liquidation Type**

The liquidation type of the DD is displayed here.

**Liquidation Mode**

The system displays the liquidation mode of the DD. However, you can change it. The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

**Payable Bank**

The clearing bank code is displayed here.

**Instrument Number**

The instrument number is displayed here.

**Payable Branch**

The branch where the DD amount is being paid out (current branch) is displayed here.

**DD Currency**

The system displays the currency in which the DD has been issued.

**Issue Date**

The system displays the date on which the DD has been issued.

**Liquidation Date**

The system displays the date on which the transaction is being posted.

**Drawee Account Number**

The account on which the DD has been drawn is displayed here.

**DD Amount**

The amount for which the DD has been issued is displayed here.

**DD Number**

The MICR number of the DD is displayed here.

**DD Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

**Transaction Currency**

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Other Details**

Any other information captured for the transaction is displayed here.

**Passport/IC Number**

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

**Enrichment stage**

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

### Exchange Rate

The system displays the exchange rate for the transaction if the DD currency and the transaction currency are not the same.

### Total Charge

The system computes the charge applicable to the transaction and displays it.

### Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

### 8.19.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.*

### 8.19.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

The screenshot shows a software window titled "DD Liquidation against Walk-in". It features two columns of input fields. The left column includes fields for External Reference, Liquidation Type (DDW), Liquidation Date, Instrument Number, Exchange Rate, Transaction Currency, Net Amount, Narrative, Beneficiary Name, Beneficiary Address, and Passport / IC Number. The right column includes Branch, Liquidation Mode (Payment), Payable Bank, Issue Branch, Drawee Account Number, Issue Date, Demand Draft Currency, Demand Draft Amount, Total Charges, Demand Draft Number, Other Details, Payment Branch, and Demand Draft Status. A "Recalc" button is located at the bottom right of the input area. Below the input fields is a tabbed interface with "Denomination", "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, displaying a "Charge Details" table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table currently contains one row with empty fields. A "10 of 1" indicator is visible above the table.

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

### 8.19.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Liquidation against Walk-in" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Liquidation Type (DDW), Liquidation Date, Instrument Number, Exchange Rate, Transaction Currency, Net Amount, Narrative, Beneficiary Name, Beneficiary Address, and Passport / IC Number. The right column includes: Branch, Liquidation Mode (Payment), Payable Bank, Issue Branch, Drawee Account Number, Issue Date, Demand Draft Currency, Demand Draft Amount, Total Charges, Demand Draft Number, Other Details, Payment Branch, and Demand Draft Status. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with four tabs: "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sub-sections: "Composite MIS" and "Transaction MIS". Each sub-section contains a table with multiple rows of input fields. The "Composite MIS" table has 10 rows, and the "Transaction MIS" table has 10 rows. A scrollbar is visible at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

### 8.19.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 8.20 Issuing a DD to a Walk-in Customer

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

**External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

**Instrument Type**

The instrument type corresponding to a DD issued to walk-in customers is displayed here.

**Bank Code**

Specify the clearing bank code for the transaction.

**Payable Branch**

Specify the branch where the DD amount should be paid out.

**Transaction Currency**

Specify the currency in which the customer is making the payment.

**Demand Draft Currency**

Specify the currency in which the customer is creating a draft.

**Demand Draft Amount**

Specify the amount for which the draft is being created.

**Demand Draft Date**

The system displays the current date as the date of draft issue.

**MICR Number**

Specify the MICR number printed on the DD.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

Specify the name of the beneficiary in whose favour the DD is being drawn.

**Beneficiary Address**

Specify the address of the beneficiary in whose favour the DD is being drawn.

**OFAC Check**

Click this button to call the OFAC service and display the response from the OFAC system.

**Passport/IC Number**

Specify the passport number or any unique identification number of the walk-in customer.

Click save icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

Denomination Code	Denomination Value	Units	Total Amount

In addition to the details defaulted from the previous stage, you can capture the following information:

### Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the DD currency.

### Charges

The system computes the charges applicable to the transaction and displays the amount here.

### Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the DD amount.

## 8.20.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

The screenshot shows a software window titled "DD Issue against Walk-in". The form is divided into several sections:

- Transaction Details:** Fields for External Reference, Instrument Type (DDW), Bank Code, Demand Draft Currency, Demand Draft Amount\*, Demand Draft Date, Transaction Currency Rate, Transaction Currency, Charges, Total Amount, Instrument Number, and Narrative.
- Beneficiary Information:** Fields for Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name\*, and Beneficiary Address.
- Buttons:** A "Recalc" button is located near the Transaction Currency field.
- Navigation:** A tabbed interface with "Currency Denominations", "Charges", "MIS", and "UDF". The "Currency Denominations" tab is active.
- Denomination Summary:** Fields for Currency Code, Preferred Denomination, and Total, with "Populate" and "Clear" buttons.
- Denomination Details Table:** A table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

## 8.20.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.



The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

### 8.20.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

**DD Issue against Walk-in**

External Reference	_____	Payable Branch	_____
Instrument Type	DDW	MICR Number	_____
Bank Code	_____	Passport/IC Number	_____
Demand Draft Currency	_____	Beneficiary Name *	_____
Demand Draft Amount *	_____	Beneficiary Address	_____
Demand Draft Date	_____		_____
Transaction Currency Rate	_____		_____
Transaction Currency	_____		_____
Charges	_____		_____
Total Amount	_____		_____
Instrument Number	_____		_____
Narrative	_____		_____

---

Currency Denominations    Charges    MIS    UDF

---

<b>Composite MIS</b>	_____	<b>Transaction MIS</b>	_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

## 8.20.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a window titled "DD Issue against Walk-in" with a blue header. The main area contains two columns of input fields. The left column includes: External Reference, Instrument Type (DDW), Bank Code, Demand Draft Currency, Demand Draft Amount \*, Demand Draft Date, Transaction Currency Rate, Transaction Currency, Charges, Total Amount, Instrument Number, and Narrative. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name \*, and Beneficiary Address. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, and there are navigation icons (back, forward, search) above it.

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

## 8.20.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

## 8.21 Issuing a DD against a GL

You can issue a DD against a GL account for your customer through the 'DD Issue against GL' screen. You can invoke this screen by typing '8306' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "DD Issue against GL. Branch Date: 2008-06-30". The window contains two columns of input fields. The left column includes: External Reference Number (FJB0818200001460), Instrument Type (DDG), Instrument Status (INIT), Bank Code \*, Demand Draft Currency \*, Demand Draft Amount \*, Demand Draft Date \*, General Ledger No \*, General Ledger Currency \*, and Narrative. The right column includes: Payable Branch \*, MICR Number, Passport/IC Number, Beneficiary Name \*, and Beneficiary Address. A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Instrument Type**

The system displays the instrument type that corresponds to the DD being issued against a GL.

### **Bank Code**

Specify the clearing bank code. The adjoining option list displays all the clearing bank codes maintained in the system. Choose the appropriate one.

### **Demand Draft Currency**

Specify the in which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

**Payable Branch**

Specify the branch where the DD should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

**General Ledger Currency**

Specify the currency of the GL against which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

**Demand Draft Amount**

Specify the amount for which the DD is being drawn.

**MICR Number**

Specify the MICR number as displayed on the DD instrument.

**General Ledger Number**

Specify the GL against which the DD is being issued. The adjoining option list displays all the GL codes maintained in the system. Choose the appropriate one.

**Narrative**

Here, you can capture remarks pertaining to the transaction.

**Beneficiary Name**

Specify the name of the beneficiary in whose favor the DD is being issued.

**Beneficiary Address**

Specify the address of the beneficiary in whose favor the DD is being issued.

**Passport/IC Number**

Specify the customer's passport number or any unique identification number.

**OFAC Check**

Click this button to call the OFAC service and display the response from the OFAC system.

**Demand Draft Date**

The system displays the date on which the DD is being issued.

Click save icon to go to the next stage.

## Enrichment stage

On clicking the save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

In addition to the details defaulted from the previous stage, you can capture the following information:

### Transaction Currency

The system displays the currency of the GL as the currency in which the transaction entries will be posted. However, you can change it by choosing the appropriate currency code from the adjoining option list.

### Charges

The system calculates the charges applicable to the transaction and displays the amount here.

In case you change the charge amount or the DD amount, you will have to click 'Recalc' button to re-compute the total transaction amount.

### Total Amount

The system adds the charge amount to the DD amount and displays the total transaction amount.

### Instrument Number

The instrument number is displayed here.

### 8.21.1 Specifying charge details

This block allows you to capture charge related details for the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

*Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.*

### 8.21.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Issue Against GL" with a blue header bar. The main area contains two columns of input fields. The left column includes: External Reference, Instrument Type (with "DDG" entered), Bank Code, Demand Draft Currency, Demand Draft Amount, Demand Draft Date, General Ledger Number, General Ledger Currency, Transaction Currency Rate, Charges, Total Amount, Instrument Number, and Narrative. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (with an asterisk), and Beneficiary Address. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a grid of empty input lines. A scrollbar is visible on the right side of the window.

*Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.*

### 8.21.3 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "DD Issue Against GL". The window contains a form with various input fields. On the left side, fields include: External Reference, Instrument Type (with "DDG" entered), Bank Code, Demand Draft Currency, Demand Draft Amount, Demand Draft Date, General Ledger Number, General Ledger Currency, Transaction Currency Rate, Charges, Total Amount, Instrument Number, and Narrative. On the right side, fields include: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located below the right-side fields. Below the form is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is selected, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty. Navigation icons (back, forward, search) are visible above the table.

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

### 8.21.4 Invoking OFAC Check

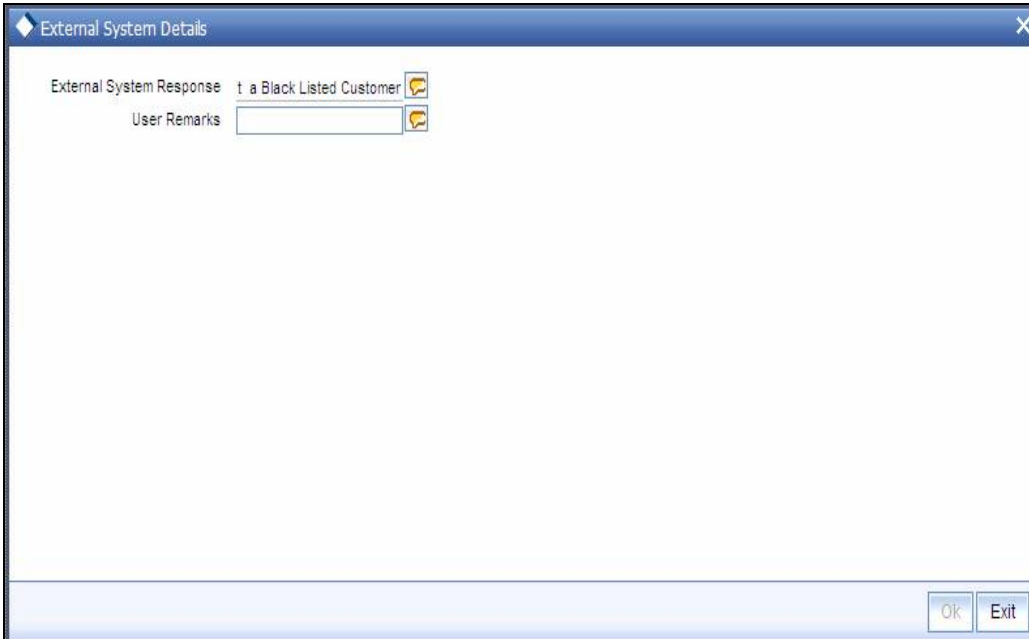
OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL' screen.



This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

**External System Response**

The response from the external system regarding the black listed customer will be defaulted here.

**User Remarks**

You can specify your remarks here.

## 8.22 Inquiring on a DD Transaction

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction. You can achieve this through the 'DD Inquiry' screen. You can invoke this screen by typing '7789' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can query on the details of a DD based on the following fields:

### **Instrument Number**

Specify the instrument number for which you wish to see the details.

### **Issue Branch**

The branch where the specified DD was issued is displayed here. However, you can specify a branch code and then query on all the instruments issued from that branch.

Click 'Ok' button.

The system fetches the details of the specified instrument and displays the following details:

- Bank Code
- Payable Branch
- Cheque Currency
- Cheque Amount
- Cheque Number
- Cheque Status
- Issue Date
- Issue Account number
- Beneficiary Name
- Beneficiary Address

Click 'Cancel' button to exit.

## **8.23 Reprinting of DD**

Oracle FLEXCUBE reprints the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing
- Issue of duplicate instruments

In order to keep track on reprints, the system will count the number of times the instrument is printed. These details will be verified by branch official or auditor.

The system allows reprinting of DD in the 'DD Reprint' screen. You can invoke this screen by typing 'DDRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field Name	Field Name
External Reference	Demand Draft Status
Issue Branch	Demand Draft Currency
Instrument Number	Demand Draft Amount
Issue Account Number	Payable Bank
Expiry Date	Issue Date
MICR Number	Beneficiary Name
Reprint Reason *	Beneficiary Address
Reprint Count	

Here, you can specify the following fields:

### **Reprint Reason**

Specify the reason that should be verified during the auditing of DD reprint. This is a mandatory field.

### **Reprint Count**

The system displays the count of the current reprint operation.

Click 'Save' to retain the incremented reprint count and audit details.

## 8.24 Viewing Instrument Reprint Summary

You can view the summary of instrument reprint in the 'Instrument Reprint Summary' screen. You can invoke this screen by typing 'ISSRPDET' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

	Issuing Branch	Instrument Type	Instrument Number	Print Count	Reprint Reason	Maker Id	Maker Date Stamp	Checker Id	Checker
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
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<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									

Here you can query the reprint summary details based on the following details:

### **Issuing Branch**

Specify the branch assigned to issue the instrument reprint. The adjoining option list displays all valid branches maintained in the system. You can choose the appropriate one.

### **Instrument Number**

Specify the number of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

### **Instrument Type**

Specify the type of the instrument that should be queried. The adjoining option list displays all valid instrument numbers maintained in the system. You can choose the appropriate one.

Based on the aforementioned queries, the system displays the following fields:

- Issuing Branch
- Instrument Type
- Instrument Number

- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

## 8.25 Selling a BC against an account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

### **Account Branch**

Select the branch code from the adjoining option list.

### **Bank Code**

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

### **Account**

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

**Account Currency**

The currency of the account is displayed here.

**BC Currency**

Specify the currency of the banker's cheque.

**BC Amount**

Specify the amount for which the BC is being sold.

**BC Date**

Specify the BC date from the adjoining calendar.

**OFAC Check**

Click this button to call the OFAC service and display the response from the OFAC system.

**Narrative**

Enter remarks about the transaction.

**MICR Number**

Specify the MICR number displayed on the BC being sold.

**Beneficiary Name**

Specify the name of the beneficiary in whose favor the BC is being sold.

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

Specify the passport/IC Number.

**Delivery Mode**

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Post/Courier
- Branch



If the delivery mode is 'Courier', then you will need to specify the delivery address.

**Delivery Address 1**

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

**Delivery Address 2- 4**

Specify the address to which the cheque book should be delivered.

## Instrument Type

The system displays the instrument type that corresponds to the BC being issued against an account.

## Payable Branch

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Click save icon to go to the next stage.

## Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays a software window titled "BC Sale against Account". The window contains two columns of input fields. The left column includes: External Reference, Bank Code, BC Currency, BC Amount (marked with a red asterisk), Instrument Number, BC Date, Payable Branch, MICR Number, Beneficiary Name (marked with a red asterisk), Beneficiary Address, and Passport/IC Number. The right column includes: Instrument type (pre-filled with "BCA"), Customer Id, Customer Name, Account Branch, Account, Account Title, Account Currency, Exchange Rate, Total Charge, Account Amount, Narrative, Delivery Mode (a dropdown menu), Delivery Address1, Delivery Address2, Delivery Address3, and Delivery Address4. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" section with a table. The table has columns for "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty.

The following details will get defaulted in this stage:

### Instrument Number

Specify the instrument number.

### Customer Id

Specify the customer Id.

### **Customer Name**

Specify the customer name.

### **Exchange Rate**

The exchange rate is displayed here.

### **Total Charge**

System displays the total charge.

### **Account Title**

The system displays a brief title for the chosen account.

### **Customer ID**

The system displays the customer ID based on the account specified.

### **Charges**

The system computes the charges applicable for the transaction and displays it here.

### **Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

## **8.25.1 Specifying Charge Details**

This block allows you to capture charge related details such as the following:

### **Charge Component**

The system defaults the charge components applicable to the transaction.

### **Type**

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate



- 'P' for Percentage
- 'I' for Interest
- Charge Currency

The system displays the currency in which the charge has to be deducted.

#### **Waiver**

You can waive a certain charge for the customer by checking this box against the charge component.

#### **Charge Amount**

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

#### **Charge in LCY**

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

#### **Exchange Rate**

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

### **8.25.2 Specifying MIS Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

**Cost Center**

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

**LOAN\_TYPE**

Select the type of the loan from the adjoining option list.

**LOAN TERM**

Select the term of the loan from the adjoining option list.

**Contracts in Various Currencies**

Select the currency to which the contract belongs.

**Account Officer**

Select the account officer who is in-charge of executing this transaction.

**Standard Industrial Code**

Select the industry to which the customer belongs.

### 8.25.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "BC Sale against Account". The window is divided into two main sections. The top section contains various input fields for transaction details, organized into two columns. The left column includes fields for External Reference, Bank Code, BC Currency, BC Amount (marked with a red asterisk), Instrument Number, BC Date, Payable Branch, MICR Number, Beneficiary Name (marked with a red asterisk), Beneficiary Address, and Passport/IC Number. The right column includes Instrument type (set to "BCA"), Customer Id, Customer Name, Account Branch, Account, Account Title, Account Currency, Exchange Rate, Total Charge, Account Amount, Narrative, Delivery Mode (a dropdown menu), and four Delivery Address fields (Delivery Address1 through Delivery Address4). A "Recalc" button is located at the bottom right of this section. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table titled "UDF Details". The table has a header row with "Field Name" and "Field Value" columns. Below the header, there is a scrollable area where the details of the UDFs are listed. The table is currently empty.

Specify the following details.

#### Field Name

All UDFs specified for the account class is displayed here.

#### Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

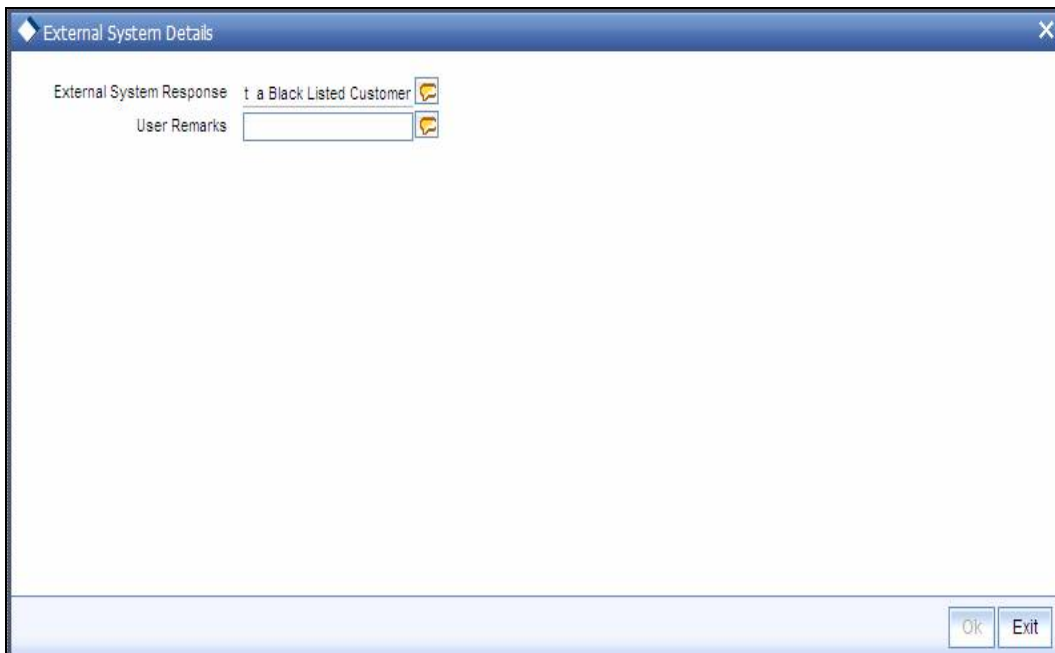
### 8.25.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale(Against Account)' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

## 8.26 **Selling BC against Cheque**

You can sell Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8335' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

**External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

**Account Branch**

Select the branch code from the adjoining option list.

**Bank Code**

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

**Account**

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

**Account Currency**

The currency of the account is displayed here.

**BC Currency**

Specify the currency of the banker's cheque.

**BC Amount**

Specify the amount for which the BC is being sold.

**BC Date**

Specify the BC date from the adjoining calendar.

**Narrative**

Enter remarks about the transaction.

**MICR Number**

Specify the MICR number displayed on the BC being sold.

**Beneficiary Name**

Specify the name of the beneficiary in whose favor the BC is being sold.

**Beneficiary Address**

Specify the address of the beneficiary.

**Passport/IC Number**

Specify the passport/IC Number.

**Instrument Type**

The system displays the instrument type that corresponds to the BC being issued against an account.

**Payable Branch**

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

**Cheque Number**

Specify the number of the cheque being drawn for BC sale.

Click save icon to go to the next stage.

## Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number: FJB0733400000816  
Bank Code: E01  
BC Currency: GBP  
BC Amount: 1,000.00  
Instrument Number: 6  
BC Date: 2007-11-30  
Payable Branch: 000E01  
MICR Number:  
Beneficiary Name: RAMMOHAN  
Beneficiary Address:  
Passport/IC Number:

Instrument type: BCC  
Customer Id: E01100064  
Customer Name: RAM KUMAR  
Account Branch: E01  
Account: E0110006401  
Account Title: E0110006401 E01100064  
Account Currency: GBP  
Cheque Number: 137  
Exchange Rate: 1  
Total Charge: 15.00  
Account Amount: 1,015.00  
Narrative: Recalc

Charges MIS UDF

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> BC ISSUANCE CHARGES	<input type="checkbox"/>	15.00	GBP	15	1

Cancel

The following details will get defaulted in this stage:

### Instrument Number

Specify the instrument number.

### Customer Id

Specify the customer Id.

### Customer Name

Specify the customer name.

### Exchange Rate

The exchange rate is displayed here.

### Total Charge

System displays the total charge.

### Account Title

The system displays a brief title for the chosen account.

**Account**

The system displays the customer account based on the account specified.

**Charges**

The system computes the charges applicable for the transaction and displays it here.

**Account Amount**

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

**8.26.1 Specifying Charge Details**

This block allows you to capture charge related details such as the following:

**Charge Component**

The system defaults the charge components applicable to the transaction.

**Charge Currency**

The system displays the currency in which the charge has to be deducted.

**Waiver**

You can waive a certain charge for the customer by checking this box against the charge component.

**Charge Amount**

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

**Charge in LCY**

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

**Exchange Rate**

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

**8.26.2 Specifying MIS details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:



BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number: FJB0733400000816  
 Bank Code: E01  
 BC Currency: GBP  
 BC Amount: 1,000.00  
 Instrument Number: 6  
 BC Date: 2007-11-30

Payable Branch: 000E01  
 MICR Number:  
 Beneficiary Name: RAMMOHAN  
 Beneficiary Address:  
 Passport/IC Number:

Instrument type: BCC  
 Customer Id: E01100064  
 Customer Name: RAM KUMAR  
 Account Branch: E01  
 Account: E0110006401  
 Account Title: E0110006401 E01100064  
 Account Currency: GBP  
 Cheque Number: 137  
 Exchange Rate: 1  
 Total Charge: 15.00  
 Account Amount: 1,015.00  
 Narrative: Recalc

Charges MIS UDF

Transaction MIS

Cancel

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

### 8.26.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number: FJB0733400000816  
 Bank Code: E01  
 BC Currency: GBP  
 BC Amount: 1,000.00  
 Instrument Number: 6  
 BC Date: 2007-11-30

Payable Branch: 000E01  
 MICR Number:  
 Beneficiary Name: RAMMOHAN  
 Beneficiary Address:  
 Passport/IC Number:

Instrument type: BCC  
 Customer Id: E01100064  
 Customer Name: RAM KUMAR  
 Account Branch: E01  
 Account: E0110006401  
 Account Title: E0110006401 E01100064  
 Account Currency: GBP  
 Cheque Number: 137  
 Exchange Rate: 1  
 Total Charge: 15.00  
 Account Amount: 1,015.00  
 Narrative: Recalc

Charges MIS UDF

UDF Details

Field Name	Field Value

Cancel

Specify the following details.

### Field Name

All UDFs specified for the account class is displayed here.

### Field Value

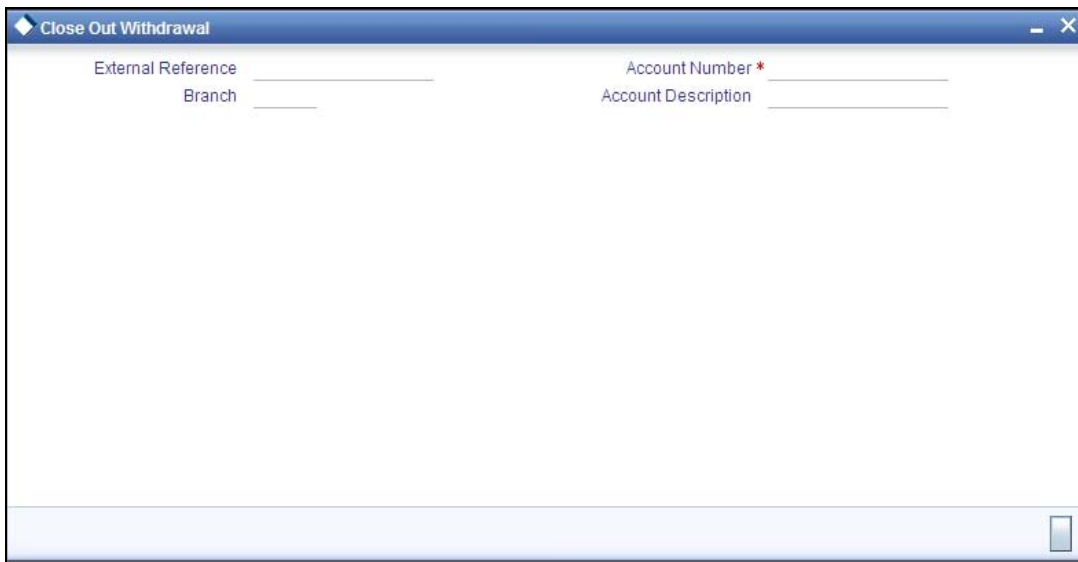
The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 8.27 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

Click save icon to go to the next stage – Enrich Stage.

### Enrichment stage

In the Enrich Stage, the following screen is displayed:

Close Out Withdrawal

External Reference	Serial Number
Branch	MICR Number
Account Number	Beneficiary Name *
Account Title	Beneficiary Address
Account Currency	
Account Amount	
Clearing Bank Code	Check Date

The following details will be displayed on invoking this screen:

- Account Title
- Account Ccy
- Bank Code
- Account Amount
- Cheque Date
- MICR No
- Serial No
- Beneficiary Name
- Passport /IC No
- Beneficiary Address

### 8.27.1 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows a software window titled "Close Out Withdrawal". It contains several input fields for account and beneficiary information, a "Recalculate" button, and a table for "Charge Details".

Fields include:

- External Reference
- Branch
- Account Number
- Account Currency
- Account Amount
- Serial Number
- Beneficiary Name \*
- Beneficiary Address
- Account Title
- MICR Number
- Check Date
- SC Charges
- Clearing Bank Code

A "Recalculate" button is located below the fields.

Below the fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" table with the following columns:

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

*For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.*

### 8.27.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

*For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.*

### **8.27.3 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.



Note the following:

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
- Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

Once a transaction is complete you can reverse this transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' in the 'Cash Transactions' manual.

## 8.28 Issuing a BC against a GL

You can issue a BC against a GL account for your customer through the 'BC Issue against GL' screen. You can invoke this screen by typing '8302' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

**Bank Code**

Specify the bank code or select a bank code from the list of values.

**General Ledger Currency**

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

**BC Currency**

Specify the BC currency or select a currency for the BC from the list of values.

**General Ledger Number**

Specify the account number of the GL against which a BC is issued.

**BC Amount**

Specify the BC amount.

**BC Date**

The system displays the application date. However you can change it using the adjoining calendar.

**MICR Number**

Specify the MICR number of the cheque.

**Narrative**

Specify description/remarks for the transaction. This is not mandatory.

**Passport/IC Number**

Specify the customer's passport number or identification number.

### Beneficiary Name

Specify the name of the beneficiary.

### Beneficiary Address

Specify the address of the beneficiary.

### Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

### Instrument Type

The system displays the instrument type that corresponds to the BC being issued against a GL.

Click the save icon to move to the next stage.

### OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

## 8.28.1.1 Enrichment stage

The screenshot shows a software window titled "BC Issue against GL". The window contains a form with the following fields:

- External Reference
- Instrument Type
- Bank Code
- BC Currency
- BC Amount \*
- BC Date
- General Ledger Number
- GL Description
- General Ledger Currency
- Transaction Currency Rate
- Charges
- Total Amount
- Instrument Number
- Narrative
- Payable Branch
- MICR Number
- Passport/IC Number
- Beneficiary Name \*
- Beneficiary Address

A "Recalc" button is located below the Beneficiary Name and Beneficiary Address fields.

Below the form is a "Charge Details" section with a table. The table has the following columns:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate

In this stage, the above screen is displayed with the following information:

### General Ledger Number

Specify the GL number.



### **General Ledger Currency**

Specify the GL currency.

### **General Ledger Title**

The system displays a brief title for the chosen account.

### **Txn Ccy Rate**

The system displays the transaction currency.

### **Charges**

The system computes the charges applicable for the transaction and displays it here.

### **Total Amount**

The system displays the total amount of the transaction.

### **Instrument Number**

The system displays the instrument number.

## **8.28.2 Specifying Charge Details**

This block allows you to capture charge related details.

*For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.*

## **8.28.3 Specifying MIS Details**

This block allows you to capture details pertaining to MIS.

*For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.*

## **8.28.4 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

*Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details..*

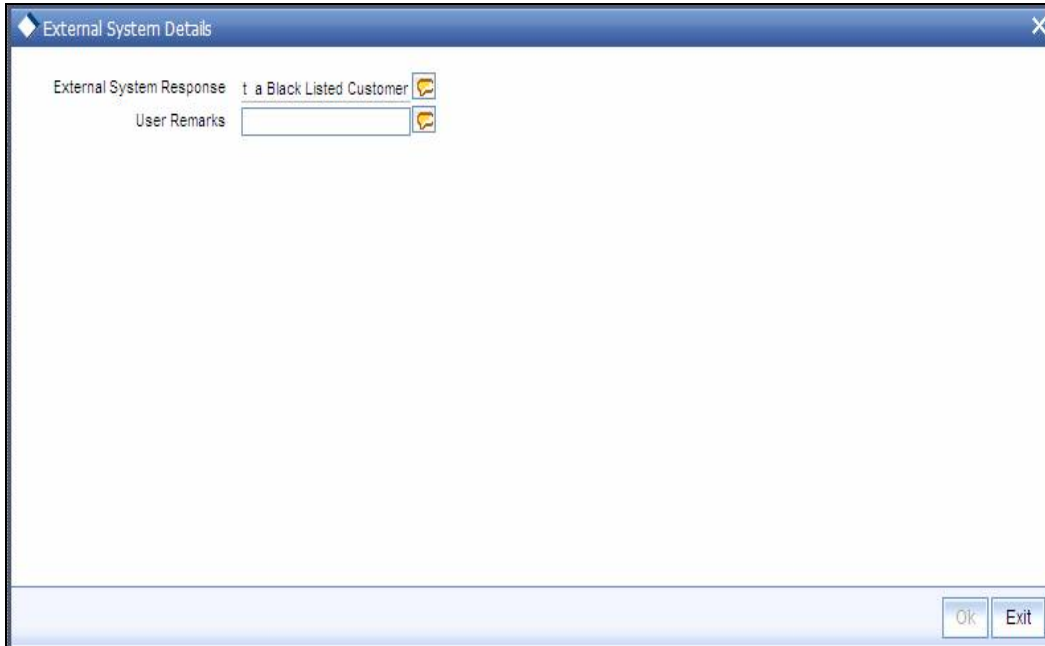
## **8.28.5 Invoking OFAC Check**

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

#### **External System Response**

The response from the external system regarding the black listed customer will be defaulted here.

#### **User Remarks**

You can specify your remarks here.

## **8.29 Issuing a BC to a walk-in customer**

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

When you invoke the screen, the 'External Reference Number', 'BC Date' and 'Instrument Type' are displayed.

You need to specify the following details:

**Instrument Status**

Specify the instrument status.

**Transaction Currency**

Specify the currency in which the customer is making the payment.

**BC Currency**

Specify the currency in which the BC is being issued.

**Bank Code**

Specify the clearing bank code for the transaction.

**BC Amount**

Specify the amount for which the BC needs to be drawn in the cheque currency.

**BC Date**

Specify the BC date from the adjoining calendar.

**MICR Number**

Specify the MICR number printed on the BC.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

Specify the name of the beneficiary in whose favor the BC is being drawn.

## Beneficiary Address

Specify the address of the beneficiary in whose favor the BC is being drawn.

## Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

## Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Click save icon to go to the next stage.

## OFAC Check

Click this button to call the OFAC service and to display the response from the OFAC system.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

The screenshot shows a software window titled "BC Issue against Walk-in". It contains several input fields organized into two columns. The left column includes: External Reference, Instrument Type, Instrument Status (pre-filled with "INIT"), Bank Code, BC Currency, BC Amount (marked with an asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Currency Denominations" tab is active, showing fields for "Currency Code", "Preferred Denomination", and "Total", along with a "Populate" button and a "Clear" button. At the bottom, there is a "Deromination Details" section with a table. The table has columns for "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty, and a "1011" is displayed above it.

In addition to the details defaulted from the previous stage, you can capture the following information:

### Transaction Currency Rate

The system displays the exchange to e used for the transaction in case the transaction currency is different from the BC currency.

### Charges

The system computes the charges applicable to the transaction and displays the amount here.

### Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.

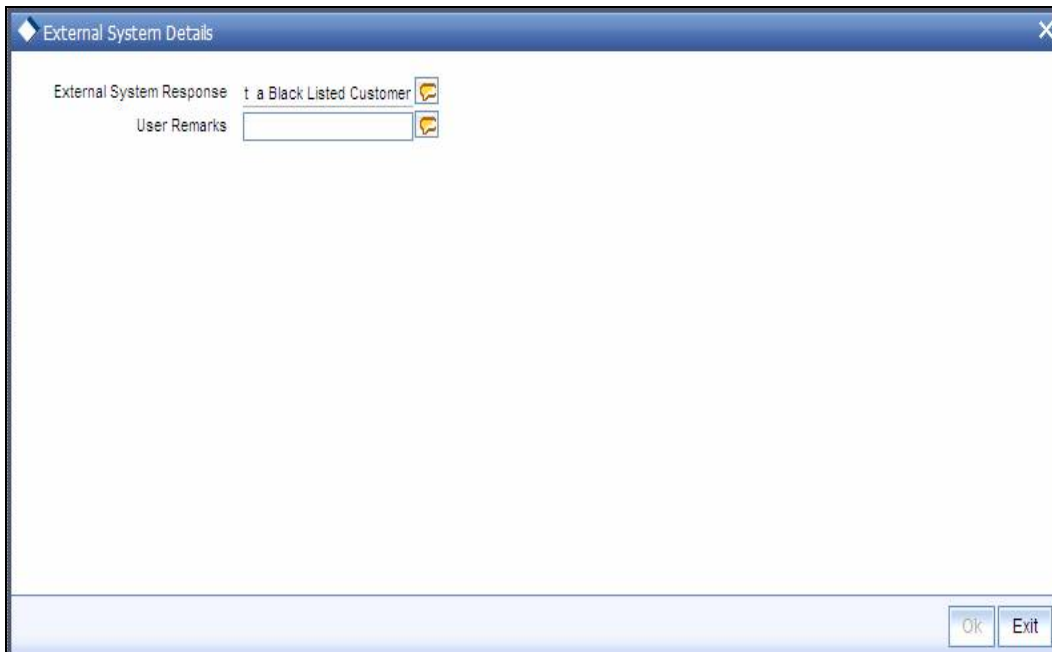
## 8.29.1 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



External System Details

External System Response: t a Black Listed Customer

User Remarks: [Empty text box]

Ok Exit

Here, you can view the following details.

## External System Response

The response from the external system regarding the black listed customer will be defaulted here.

## User Remarks

You can specify your remarks here.

### 8.29.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.*

### 8.29.3 Specifying charge details

Click on the Charges tab to capture charge related details.

The screenshot displays a software window titled "BC Issue against Walk-in". The window contains several input fields for transaction details, including External Reference, Instrument Type, Instrument Status (set to INIT), Bank Code, BC Currency, BC Amount (marked with a red asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. On the right side, there are fields for Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with a red asterisk), and Beneficiary Address. A "Recalc" button is located below the Beneficiary Address field. Below the input fields is a tabbed interface with four tabs: "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected. Underneath the tabs is a "Charge Details" section featuring a table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty, and a "10f1" label is visible above it. The window also includes standard OS window controls (minimize, maximize, close) in the top right corner.

*For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.*

## 8.29.4 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

The screenshot shows a software window titled "BC Issue against Walk-in". The window contains several input fields arranged in two columns. The left column includes: External Reference, Instrument Type, Instrument Status (with "INIT" entered), Bank Code, BC Currency, BC Amount (with an asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (with an asterisk), and Beneficiary Address. A "Recalc" button is located between the two columns. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

## 8.29.5 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "BC Issue against Walk-in". The window contains several input fields for transaction details, organized into two columns. The left column includes fields for External Reference, Instrument Type, Instrument Status (with a value of "INIT"), Bank Code, BC Currency, BC Amount (marked with an asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. The right column includes Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located below the Beneficiary Address field. Below the input fields is a navigation bar with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a "UDF Details" table with two columns: "Field Name" and "Field Value". The table is currently empty, with a scrollbar on the right side. At the bottom right of the window, there is a small blue icon.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

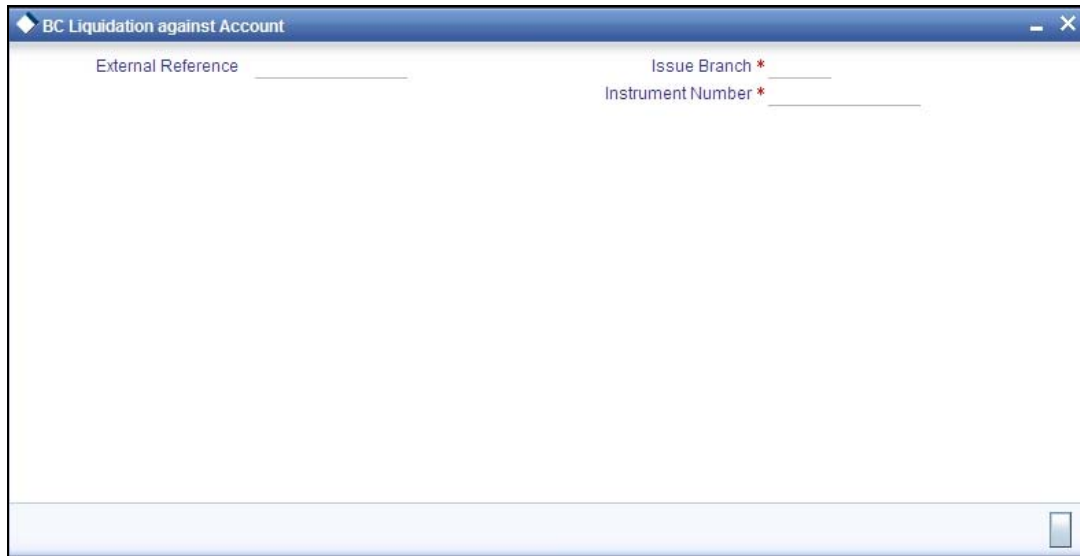
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.



## 8.30 Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issue Branch**

Specify the branch where the BC is payable.

### **Instrument Number**

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

## Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Field Name	Value / Status
External Reference	_____
Issue Branch	_____
Payable Bank	_____
Account Number	_____
Account Title	_____
Issue Date	_____
Narrative	_____
Liquidation Date	_____
Beneficiary Name	_____
Beneficiary Address	_____ _____ _____
Instrument Type	BCA
Liquidation Mode	Payment
Instrument Number	_____
Transaction Currency	_____
Account Branch	_____
BC Currency	_____
BC Amount	_____
MICR number	_____
Payable Branch	_____
Passport / IC Number	_____

### Instrument Type

The type of the instrument is displayed here.

### Clearing Bank Code

The clearing bank code is displayed here.

### Instrument Number

The instrument number that you specified in the previous stage is displayed here.

### Account Number

Select the account number from the adjoining option list.

### Transaction Currency

Specify the transaction currency.

### Issue Date

The system displays the date on which the BC has been issued.

### Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

**Cheque Currency**

Specify the currency of the BC instrument.

**Cheque Amount**

The amount for which the BC has been drawn is displayed here.

**Narrative**

You can enter remarks for the transaction.

**Account Branch**

The code of the branch where the account resides is displayed here.

**Liquidation Date**

Specify the liquidation date.

**Beneficiary Name**

The name of the beneficiary is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Cheque Number**

The system displays the cheque number.

**Payable Branch**

The branch where the BC has to be liquidated is displayed here.

**Passport/ IC Number**

Specify the passport number or any unique identification number of the beneficiary.

Click save icon to go to the next stage.

**Enrichment stage – 2**

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

### 8.30.1 Specifying charge details

Click on the Charges tab to capture charge related details.

*For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.*

### 8.30.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

### 8.30.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.


Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

## 8.31 Liquidating a BC against a GL

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### **Issue Branch**

The branch where the BC has been issued is displayed based on the instrument number specified. However, you can select an appropriate one from the adjoining option list.

### **Instrument Number**

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

### **Enrichment stage 1**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

### **Clearing Bank Code**

The bank code of the clearing bank is displayed here.

### **Payable Branch**

The system displays the current branch code (where the transaction is being captured).

### **Liquidation Mode**

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

### **Cheque Currency**

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

### **Cheque Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

### **Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

### **Passport/ IC No**

The passport/IC number of the beneficiary of the transaction is displayed here.

## Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

## Liquidation Date

The system displays the date on which the transaction is posted.

## GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

## GL Account Number

The amount that should be liquidated into the GL is displayed here.

## Narrative

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

## Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

### **8.31.1 Specifying charge details**

*Click on the Charges tab to capture charge related details.*

*For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.*

### **8.31.2 Specifying MIS Details**

Click on the MIS tab to capture details pertaining to MIS.

*Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.*

### **8.31.3 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

*Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## **8.32 Liquidating a BC for a walk-in customer**

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.





You can capture the following details:

### External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

### Issue Branch

The branch where the BC has been issued is displayed.

Click save icon to go to the next stage.

### Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

External Reference	_____	Branch	_____
Liquidation Type	BCW	Liquidation Mode	Payment
Instrument Number	_____	Issue Branch	_____
Bank Code	_____	BC Date	_____
BC Currency	_____	Drawee Account Number	_____
BC Amount	_____	Narrative	_____
Transaction Currency	_____		
Liquidation Date	_____		
Beneficiary Name	_____	Payable Branch	_____
Beneficiary Address	_____	MICR Number	_____
		BC Status	_____
		Passport/IC Number	_____

In addition to the details defaulted from the previous stage, you can capture the following information:

### Liquidation Type

The liquidation type of the BC is displayed here.

### Liquidation Mode

The system displays the liquidation mode of the BC. However, you can change it. The adjoining drop-down list displays the following values:

#### Payment

- Refund
- Cancel

**Bank Code**

The clearing bank code is displayed here.

**Payable Branch**

The branch where the cheque amount is being paid out (current branch) is displayed here.

**Cheque Currency**

The system displays the currency in which the BC has been issued.

**Issue Date**

The system displays the date on which the BC has been issued.

**Liquidation Date**

The system displays the date on which the transaction is being posted.

**Drawee Account Number**

The account on which the BC has been drawn is displayed here.

**Cheque Amount**

The amount for which the cheque amount has been issued is displayed here.

**Cheque Number**

The MICR number of the cheque is displayed here.

**Cheque Status**

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

**Transaction Currency**

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

**Narrative**

Here, you can enter remarks pertaining to the transaction.

**Beneficiary Name**

The name of the beneficiary of the transaction is displayed here.

**Beneficiary Address**

The address of the beneficiary of the transaction is displayed here.

**Other Details**

Any other information captured for the transaction is displayed here.

## Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

## Enrichment stage – 2

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "BC Liquidation against Walk-in". The window is divided into several sections:

- Input Fields:** A grid of text boxes and dropdown menus for data entry. Fields include: External Reference, Branch, Instrument Type (set to "BCW"), Liquidation Mode (set to "Payment"), Liquidation Date, Issue Branch, Transaction Currency, Account Number, Instrument Number, Beneficiary Name, Beneficiary Address, Bank Code, BC Currency, BC Amount, Exchange Rate, Narrative, Total Charges, BC Date, Total Amount, Payable Branch, MICR Number, BC Status, and Passport/IC Number. A "Recalc" button is located at the bottom right of this section.
- Navigation:** A horizontal bar with tabs for "Currency Denominations", "Charges", "MIS", and "UDF".
- Summary:** Fields for "Currency Code", "Preferred Denomination", and "Total", with a "Populate" button and a "Clear" button.
- Denomination Details:** A table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty.

In addition to the details defaulted from the previous stage, you can capture the following information:

### Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

### Total Charge

The system computes the charge applicable to the transaction and displays it.

## **Net Amount**

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

### **8.32.1 Specifying denomination details**

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.*

### **8.32.2 Specifying charge details**

This block allows you to capture charge related details.

*Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.*

### **8.32.3 Specifying MIS details**

This block allows you to capture details pertaining to MIS.

*Refer the section titled 'Specifying the MIS details' under 'Withdrawing cash against a Cheque' in this manual.*

### **8.32.4 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

*Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.*

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## **8.33 Inquiring on a BC Transaction**

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "BC Transaction" with the following fields and controls:

- Issue Branch \* (text input)
- Instrument Number \* (text input)
- Payable Bank (text input)
- Payable Branch (text input)
- BC Date (text input)
- Issue Account Number (text input)
- Beneficiary Name (text input)
- BC Status (text input)
- BC Currency (text input)
- BC Amount (text input)
- BC Number (text input)
- Beneficiary Address (text input)
- Buttons: Ok, Reset

Specify the following details:

**Instrument Number**

Specify an instrument number of the BC transaction that needs to be queried.

**Issue Branch**

Specify a branch for which you wish to query the BC transaction. You can also select a branch from the adjoining option list.

After you specify the above details, click 'Ok' button. Based on the specified data, the following details will be displayed:

**Payable Branch**

The branch where the BC amount should be paid out is displayed.

**Cheque Currency**

The system displays the BC currency.

**Cheque Amount**

The system displays the BC amount.

**Cheque Status**

The system displays the status of the BC.

**Cheque Number**

The system displays the cheque number issued for the BC.

**Issue Date**

The system displays the date on which the BC transaction was executed or the issue date of the BC.

**Issue Acc Number**

The system displays the issue account number.

### **Beneficiary Name**

The system displays the name of the beneficiary.

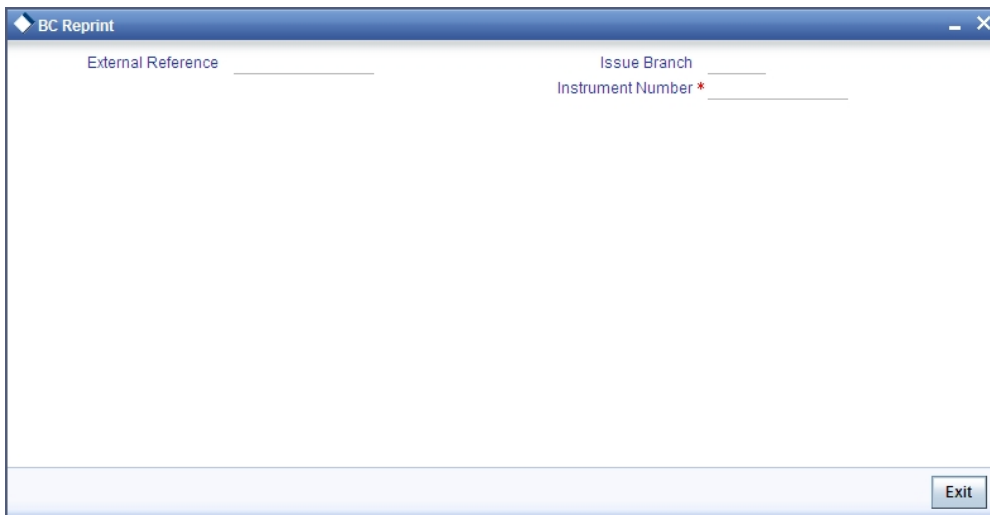
### **Beneficiary Address**

The system displays the address of the beneficiary.

## **8.34 Reprinting Banker's Cheque**

On various grounds such as improper printing and issue of duplicate instruments, Oracle FLEXCUBE allows you to reprint a banker's cheque. The system keeps a track of such reprints so that the bank officials or auditors can ascertain the reasons and validity of multiple instrument printing.

To invoke 'BC Reprint' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



The screenshot shows a window titled "BC Reprint" with a standard Windows-style title bar (minimize, maximize, close buttons). The main area contains three input fields: "External Reference" on the left, "Issue Branch" in the middle, and "Instrument Number \*" on the right. The asterisk on "Instrument Number" indicates it is a required field. At the bottom right of the window, there is a button labeled "Exit".

You need to specify the following details on this screen.

### **External Reference Number**

The system displays the external reference number. You cannot modify this.

### **Issue Branch**

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

### **Instrument Number**

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

On confirming the above details, the system displays 'BC Reprint' screen.

The screenshot shows a window titled "BC Reprint" with the following fields:

External Reference	_____	Instrument Status	_____
Issue Branch	_____	Instrument Currency	_____
Instrument Number	_____	Instrument Amount	_____
Issue Account Number	_____	Payable Bank	_____
Expiry Date	_____	Issue Date	_____
MICR Number	_____	Beneficiary Name	_____
Reprint Reason *	_____	Beneficiary Address	_____
Reprint Count	_____		_____

An "Exit" button is located in the bottom right corner of the window.

Here, you need to specify the following details.

### **Reprint Reason**

Specify the reason for reprint. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

### **Reprint Count**

The system displays the count of the current reprint operation. You cannot modify this.

Save the incremented reprint count and audit details.

*You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.*

## **8.35 Reversing BC/DD Liquidation**

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Reversal of BC/DD Liquidation Branch Date: 2008-03-31

External Reference Number

Instrument Type \*

Instrument Number \*

Issuing Branch \*

Cancel

Here you can capture the following details:

#### **External Reference Number**

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

#### **Issue Branch**

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

#### **Instrument Type**

Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

#### **Instrument Number**

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.



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## 9. General Ledger Transactions

### 9.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

### 9.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Miscellaneous Customer Debit	
External Reference	Product MSCD
Account Branch *	GL Account Number *
Account Number *	GL Description
Account Description	GL Currency *
Account Currency *	Reference Number
Transaction Amount *	Narrative

The following details can be entered in this screen:

#### **External Reference Number**

This is a system generated sequence number for the transaction.

#### **Product**

The system displays the code of the product maintained in the system that will be used for miscellaneous customer debit transactions.

**Account Branch**

The current logged-in branch is displayed here. However you can change it by choosing the appropriate one from the adjoining option list.

**Account Number**

Select the account number from which funds are to be transferred to a GL account from the option list.

**GL Account Number**

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

**Account Title**

The system displays the title of the account number chosen.

**GL Description**

The system displays the description of the GL account number chosen.

**GL Currency**

Specify the currency of the GL account to which the funds are to be transferred.

**Transaction Amount**

Enter the amount to be transferred in the account currency.

**GL Account Amount**

The system displays the amount in GL currency.

**Reference Number**

Enter a reference number for the transaction.

**Narrative**

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

### Exchange Rate

The system displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

### GL Account Amount

The amount credited to the GL account is displayed here. This amount will be in terms of the GL account currency.

### Account Amount

The amount debited from the customer account in account currency is displayed.

### Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

## **9.2.1 Specifying the charge details**

In this block, you can capture the following charge related details:

### **Charge Component**

The system defaults the charge components applicable to the transaction.

### **Type**

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

### **Waiver**

You can waive a certain charge for the customer by checking this box against the charge component.

### **Charge Amount**

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

### **Charge in LCY**

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

### **Exchange Rate**

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

### **Charge Currency**

The system displays the currency in which the charge has to be deducted.

## **9.2.2 Specifying the MIS Details**

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous Customer Debit". It contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer ID, Account Number, Account Description, Account Currency, Transaction Amount \*, Total Charge, Account Amount, Customer Name, and Narrative. The right column includes: GL Account Number, GL Description, Product (with "MSCD" entered), GL Currency, GL Account Amount, Exchange Rate, Reference Number, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "MIS" tab is active, showing a table with two columns: "Composite MIS" and "Transaction MIS". Each column has eight horizontal lines for data entry.

You can capture the following details here:

### MIS Class

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

### 9.2.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous Customer Debit". It contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer ID, Account Number, Account Description, Account Currency, Transaction Amount\*, Total Charge, Account Amount, Customer Name, and Narrative. The right column includes: GL Account Number, GL Description, Product (with "MSCD" entered), GL Currency, GL Account Amount, Exchange Rate, Reference Number, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, with a scrollbar on the right side.

#### Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

#### Field Value

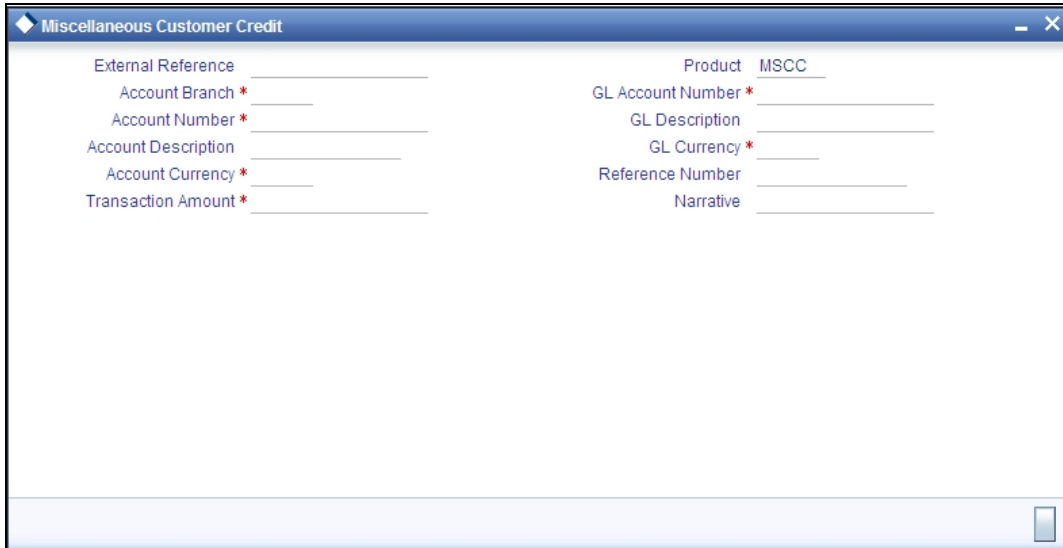
Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 9.3 Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

The system displays the code of the product maintained in the system that will be used for miscellaneous customer account credit transactions.

### **Account Branch**

The current logged-in branch is displayed here. However, you can change it.

### **Account Number**

Select the account number to which funds are to be transferred from the option list.

### **GL Account Number**

Select the GL account number from which the funds are to be transferred to a customer account from the option list.

### **Account Title**

The system displays the title of the account number chosen.

### **GL Description**

The system displays the description of the GL account number chosen.

## GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

## Transaction Currency

Specify the currency of the transaction. You can choose the appropriate one from the adjoining option list.

## Transaction Amount

Enter the amount to be transferred in the account currency.

## GL Account Amount

Specify the transaction amount in the GL currency.

## Reference Number

Enter a reference number for the transaction.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays the 'Miscellaneous Customer Credit' application window. The window title is 'Miscellaneous Customer Credit'. It contains several input fields for data entry, organized into two columns. The left column includes: External Reference, Account Branch, Customer ID, Customer Name, Account Number, Account Description, Account Currency, Transaction Amount \*, Total Amount, and Narrative. The right column includes: Product (with 'MSCC' entered), GL Account Number, GL Description, GL Currency, Exchange Rate, GL Account Amount, Reference Number, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A 'Recalculate' button is located below the right column of fields. Below the input fields is a tabbed interface with 'Charges', 'MIS', and 'UDF' tabs. The 'Charges' tab is active, showing a 'Charge Details' section with a table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table body is currently empty. The window also features standard window controls (minimize, maximize, close) in the top right corner and a scroll bar on the right side of the table area.



The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

### **Exchange Rate**

System displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

### **GL Account Amount**

The amount debited from the GL account is displayed here. This amount will be in terms of the GL account currency.

### **Account Amount**

System displays the amount credited to the customer account in terms of the account currency.

### **Total Charges**

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

### **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

### **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

## **9.3.1 Specifying the charge details**

In this block, you can specify the charge related details.

*Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

### 9.3.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous Customer Credit". The window contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer ID, Customer Name, Account Number, Account Description, Account Currency, Transaction Amount\*, Total Amount, and Narrative. The right column includes: Product (with "MSCC" entered), GL Account Number, GL Description, GL Currency, Exchange Rate, GL Account Amount, Reference Number, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a vertical list of empty input lines. A scrollbar is visible at the bottom right of the window.

*Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

### 9.3.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous Customer Credit". The window is divided into two main sections. The top section contains various input fields for transaction details, including "External Reference", "Account Branch", "Customer ID", "Customer Name", "Account Number", "Account Description", "Account Currency", "Transaction Amount\*", "Total Amount", "Narrative", "Product" (set to "MSCC"), "GL Account Number", "GL Description", "GL Currency", "Exchange Rate", "GL Account Amount", "Reference Number", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located at the bottom right of this section. Below this is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" table with columns for "Field Name" and "Field Value". The table is currently empty, with a scroll bar on the right side.

*Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 9.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

External Reference	Product	MGLD
GL Account *	Transaction Currency *	
GL Description	Transaction Amount *	
GL Currency *	Narrative	
Reference Number		

The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

The system displays the code of the product maintained in the system that will be used for miscellaneous GL debit transactions.

### **GL Account**

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

### **GL Currency**

Specify the currency of the GL account from which the funds are to be transferred.

### **Transaction Currency**

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

### **GL Description**

The system displays the description of the GL account number chosen.

## Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

## Reference Number

Enter a reference number for the transaction.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

## Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays the 'Miscellaneous GL Debit' form. It features two columns of input fields. The left column includes: External Reference, GL Currency, GL Account, GL Description, Transaction Currency, Reference Number, and Narrative. The right column includes: Product (pre-filled with 'MGLD'), Exchange Rate, Transaction Amount\*, SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. Below these fields are 'Recalculate' and 'Clear' buttons. A section titled 'Denomination' contains 'Denomination', 'Charges', 'MIS', and 'UDF' tabs, with 'Currency Code' and 'Preferred Denomination' fields and a 'Populate' button. A 'Denomination Details' table is shown below, with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty.

In addition to the details, captured in the previous stage, the system defaults the following details:

## Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

## SC Charges

The system displays the service charges calculated based on the maintenance in the host.

## **GL Amount**

The system displays the total amount debited from the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be debited from the GL account.

## **Negotiated Cost Rate**

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

## **Negotiation Reference Number**

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### **9.4.1 Specifying the denomination details**

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

#### **Total Amount**

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

### **9.4.2 Specifying the charge details**

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Debit". It contains several input fields for charge-related information, organized into two columns. The right column includes a "Product" dropdown menu with "MGLD" selected. Below the input fields is a "Recalculate" button. A tabbed interface is visible with "Denomination", "Charges", "MIS", and "UDF" tabs, where "Charges" is the active tab. Below the tabs is a section titled "Charge Details" which contains a table with the following columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table is currently empty, with only the first row visible, showing a checkbox in the "Charge Components" column and another checkbox in the "Waiver" column.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

### 9.4.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Debit" with a blue header bar. The window contains several input fields arranged in two columns. The left column includes: External Reference, GL Currency, GL Account, GL Description, Transaction Currency, Reference Number, and Narrative. The right column includes: Product (with "MGLD" entered), Exchange Rate, Transaction Amount\*, SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below these fields is a tabbed interface with four tabs: "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS". Each section contains a vertical list of seven horizontal lines for data entry. A scrollbar is visible at the bottom right of the window.

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.



#### 9.4.4 Specifying UDF details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Debit". The window is divided into several sections. At the top, there are two columns of input fields. The left column includes: External Reference, GL Currency, GL Account, GL Description, Transaction Currency, Reference Number, and Narrative. The right column includes: Product (with "MGLD" entered), Exchange Rate, Transaction Amount (marked with an asterisk), SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. Below the input fields is a tabbed interface with tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and the "UDF Details" section is visible. This section contains a table with two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. There are navigation icons (back, forward, search) and a scroll bar on the right side of the table.

Refer the section titled 'Specifying UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

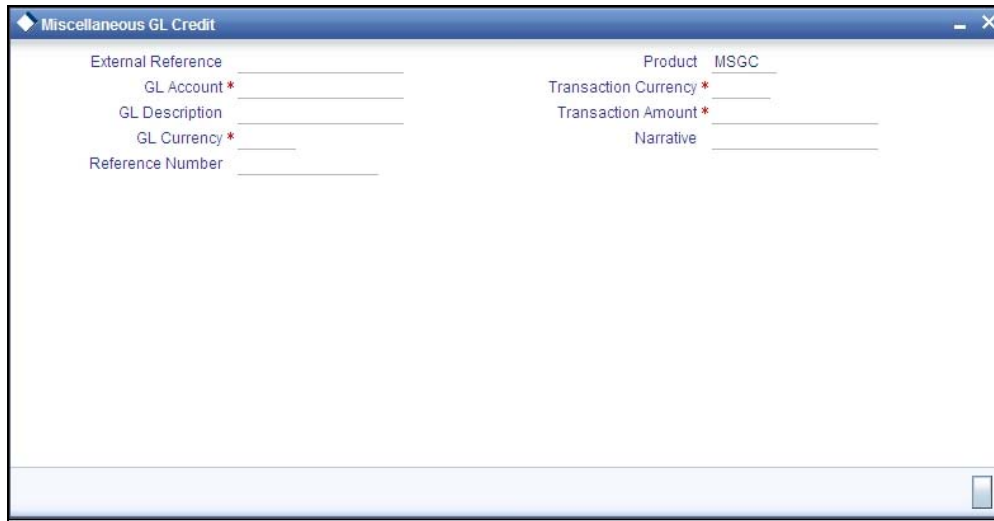
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

## 9.5 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Miscellaneous GL Credit" with the following fields:

External Reference	Product	MSGC
GL Account *	Transaction Currency *	
GL Description	Transaction Amount *	
GL Currency *	Narrative	
Reference Number		

The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

The system displays the code of the product maintained in the system that will be used for miscellaneous GL credit transactions.

### **GL Account**

Select the GL account number to which the funds are to be transferred from the cash account. You can select the appropriate account from the adjoining option list that displays all the GL accounts maintained in the system.

### **GL Description**

The system displays the description of the GL account number chosen.

### **GL Currency**

Specify the currency of the GL account to which the funds are to be transferred.

### **Transaction Currency**

Specify the currency in which the cash account is being debited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

## Transaction Amount

Specify the amount that should be debited from the cash account.

## Reference Number

Enter a reference number for the transaction.

## Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click 'Proceed' button to go to the next stage.

## Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

In addition to the details, captured in the previous stage, the system defaults the following details:

## Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

## SC Charges

The system displays the service charges calculated based on the maintenance in the host.

## GL Amount

The system displays the total amount credit to the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be credited to the GL account.

## Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

## Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

### 9.5.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

*Refer the section titled 'Specifying Denomination Details' under 'Miscellaneous Debit to a General Ledger Account' for further details.*

## 9.5.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Credit". The window is divided into several sections:

- Top Section:** A grid of input fields for various details. On the left, fields include "External Reference", "GL Account", "GL Description", "Transaction Currency", "Transaction Amount\*", "Reference Number", and "Narrative". On the right, fields include "Product" (with the value "MSGC"), "GL Currency", "Exchange Rate", "SC Charges", "GL Amount", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located at the bottom right of this section.
- Navigation Bar:** A horizontal bar with tabs labeled "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected.
- Charge Details Table:** A table with a header row and one data row. The header row has columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The data row has a checkbox in the "Charge Components" column and a small square in the "Waiver" column. Above the table, there are navigation arrows and the text "10/1".

*Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

### 9.5.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Credit" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, GL Account, GL Description, Transaction Currency, Transaction Amount\*, Reference Number, and Narrative. The right column includes: Product, MSGC, GL Currency, Exchange Rate, SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with four tabs: "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a horizontal line and a vertical list of seven empty input fields. A scroll bar is visible in the bottom right corner of the window.

*Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

## 9.5.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous GL Credit". The window is divided into several sections. At the top, there are two columns of input fields. The left column includes: External Reference, GL Account, GL Description, Transaction Currency, Transaction Amount\*, Reference Number, and Narrative. The right column includes: Product (with the value "MSGC" entered), GL Currency, Exchange Rate, SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. Below these fields is a "Recalculate" button. A horizontal tab bar is located below the input fields, with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is currently selected. Below the tab bar is a section titled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table is currently empty, showing only the headers. Navigation icons (back, forward, search) are visible above the table. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

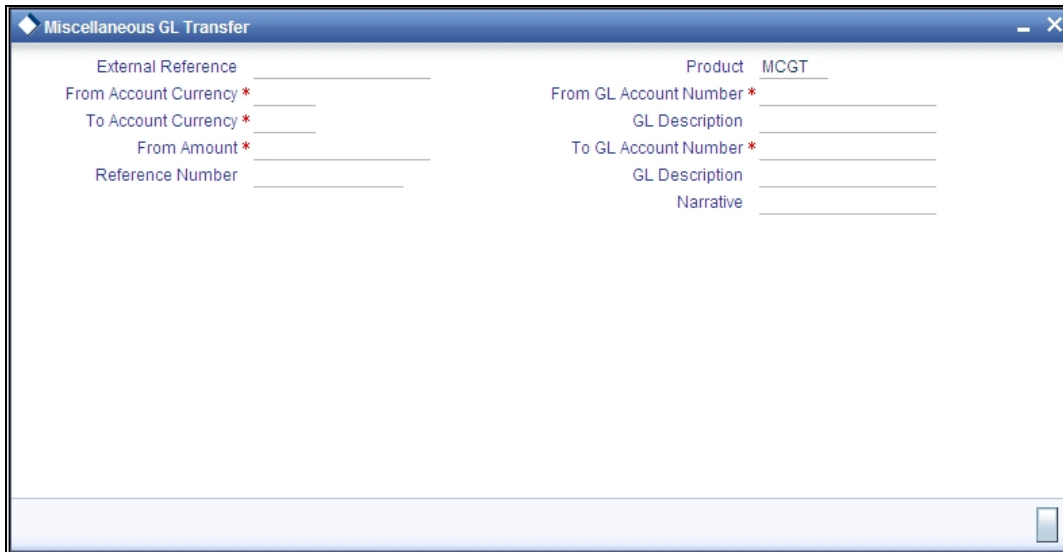
Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 9.6 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing '1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The following details can be captured in this screen:

### **External Reference Number**

This is a system generated sequence number for the transaction.

### **Product**

The system displays the code of the product maintained in the system that will be used for miscellaneous GL transfer transactions.

### **From Account Currency**

Select the currency of the account from which the funds are to be transferred from the option list.

### **From GL Account Number**

Select the GL account number from which the funds are to be transferred from the option list provided alongside.

### **To Account Currency**

Specify the currency of the GL account to which the funds are to be transferred.

### **From GL Description**

The system displays the description from which the GL account number chosen.



### To GL Account Number

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

### From Amount

Enter the amount to be transferred.

### To Amount

The system displays the amount that will be credited to the 'To Account'.

### Reference Number

Enter a reference number for the transaction.

### To GL Description

The system displays the description to which the GL account number chosen.

### Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

### Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate

In addition to the details, captured in the previous stage, the system defaults the following details:

## To Amount

The system displays the amount to be credited to the GL account (in the account currency) after calculating the applicable charges.

### 9.6.1 Specifying the charge details

In this block, you can specify the charge related details.

*Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.*

### 9.6.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Transfer". It contains several input fields arranged in two columns. The left column includes: External Reference, From Account Currency, To Account Currency, From Amount\*, Exchange Rate, Reference Number, and Narrative. The right column includes: Product (with "MCGT" entered), From GL Account Number, GL Description, To GL Account Number, GL Description, and To Amount. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

### 9.6.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous GL Transfer". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. Below the header, there are two columns of input fields. The left column includes: "External Reference", "From Account Currency", "To Account Currency", "From Amount\*", "Exchange Rate", "Reference Number", and "Narrative". The right column includes: "Product" (with the value "MCGT" entered), "From GL Account Number", "GL Description", "To GL Account Number", "GL Description", and "To Amount". A "Recalculate" button is located at the bottom right of this section. Below these fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected. Under the "UDF" tab, there is a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. Navigation arrows and a "10/1" indicator are visible above the table.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

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## 10. Time Deposit Transactions

### 10.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD

Each of these transactions has been discussed in detail in the following sections.

### 10.2 Opening a TD Account for Multi Mode Pay In

The TD accounts use account class of 'deposit' type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. There are three pay-in options during account creation, they are:

- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)



Pay-in option can be single or a combination of the three.

You are allowed to fund the TD using multiple pay-in modes. Any combination of the 3 pay-in modes is possible. You can specify the TD funding amount percentage-wise or in absolute.

You can open TD accounts with Multi Mode Pay-In options using the 'TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'TDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'TD Account Opening by Multi Mode' application window. The window title is 'TD Account Opening by Multi Mode Branch Date: 2011-09-05'. The interface includes several input fields for account details, tabs for 'Term Deposit Details', 'Interest', 'Joint Holders', 'Dual Currency Deposit', and 'Check List', and two tables for 'Term Deposit Pay In Option' and 'Term Deposit Payout Details'. A 'Cancel' button is located at the bottom right.

The following details can be entered in this screen:

**External Reference Number**

The system defaults the generated sequence number for the transaction here.

**Branch Code**

The current logged in branch is defaulted here.

**Customer ID**

Select the customer for whom the TD account is to be opened.

**Currency**

Specify the currency to be associated with the TD account. Alternatively, you can also select the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

### **Account Open Date**

The system displays the value date of opening the deposit account This will be the term deposit interest start date.

### **Account Number**

Specify the account number of the deposit account.

### **Product Code**

Select the product name under which the deposit account is to be opened. These are the various account classes maintained in the Host. You can select the appropriate account class from the list of all the valid account classes maintained in the system.

### **Account Description**

Specify an appropriate account description for the term deposit account.

### **Pay-In Option**

#### **Pay-in By**

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you want to create TD through cheque, you must specify the pay-in option as 'Cheque'.

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque.



Note the following:

- If the pay-in option once selected from the main tab cannot be changed after account class defaults.
- Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in details' of the 'Deposit' tab. You cannot modify it.

If the pay-in option 'Cheque' is selected, you must specify the following details:

#### **Cheque Instrument No**

Specify the cheque instrument number.

#### **Cheque Date**

Specify the date of issue of the cheque.

#### **Clearing Type**

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

## Drawee Account Number

Specify the drawee account number.

## Routing No.

Specify the Routing number.

## Enrichment stage

On clicking the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:

TD Account Opening by Multi Mode Branch Date: 2011-09-05

External Reference \_\_\_\_\_ Account Number \* \_\_\_\_\_  
Branch Code \_\_\_\_\_ Product Code \* \_\_\_\_\_  
Customer Id \* \_\_\_\_\_ Account Description \_\_\_\_\_  
Customer Name \_\_\_\_\_ Pay-in by \_\_\_\_\_  
Currency \* \_\_\_\_\_ Clearing Type \_\_\_\_\_  
Account Open Date \* \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
Cheque Date \_\_\_\_\_  
Drawee Account Number \_\_\_\_\_  
Routing No \_\_\_\_\_

**Term Deposit Details** Interest Joint Holders Dual Currency Deposit Check List

Term Deposit Currency \_\_\_\_\_ Interest Liquidation Branch \_\_\_\_\_  
Term Deposit Amount \* \_\_\_\_\_ Interest Liquidation Account \_\_\_\_\_  
Rollover Type \_\_\_\_\_ Account Description \_\_\_\_\_  
Rollover Amount \_\_\_\_\_ Tenor \_\_\_\_\_  
Maturity Date \_\_\_\_\_  
Next Maturity Date \_\_\_\_\_  
Computed Amount \_\_\_\_\_  
 Auto Rollover  Close on Maturity  
 Move Interest to Unclaimed  Move Principal to Unclaimed  
 Rate Chart Allowed

Term Deposit Pay In Option

<input checked="" type="checkbox"/>	Pay In Option	Percentage	Amount	Offset Branch	Offset Account	Cheque
<input type="checkbox"/>						

Term Deposit Payout Details

<input checked="" type="checkbox"/>	Payout Type	Percentage	Offset Branch	Account	Account Title	Narra
<input type="checkbox"/>						

TD Payout Details

In the enrichment stage, the details entered in the previous stage are validated from the host. In addition to the details, captured in the previous stage, the following details are displayed:

## Account No

The system displays the number assigned to the TD account.

## Maturity Date

The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

## Next Maturity Date

The next maturity date is the default maturity date of the deposit if it is rolled over. It is computed by the system using the tenor and maturity date specified, by adding the tenor to the maturity date.

### 10.2.1 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.

The screenshot displays the 'TD Account Opening by Multi Mode' application window. The window is divided into several sections for data entry:

- Account Information:** Fields for External Reference, Branch Code, Customer Id, Customer Name, Currency, Account Open Date, Account Number, Product Code, Account Description, Pay-in by (dropdown), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No.
- Term Deposit Details:** Fields for Term Deposit Currency, Term Deposit Amount, Rollover Type (dropdown), Rollover Amount, and checkboxes for Auto Rollover, Close on Maturity, Move Interest to Unclaimed, Move Principal to Unclaimed, and Rate Chart Allowed. It also includes Interest Booking Branch, Interest Booking Account, Account Description, Tenor, Maturity Date, Next Maturity Date, and Computed Amount with a 'Compute' button.
- Term Deposit Pay In Option:** A table with columns: Pay In Option, Percentage, Amount, Offset Branch, Offset Account, and Cheque. A dropdown menu is visible above the table.
- Term Deposit Payout Details:** A table with columns: Payout Type, Percentage, Offset Branch, Account, and Account Title. A dropdown menu is visible above the table.
- Footer:** 'TD Payout Details' label and an 'Exit' button.



You need to capture the following details here:

### **Term Deposit Currency**

Specify the term deposit currency. Alternatively, you can also choose the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

### **Term Deposit Amount**

Specify the amount paid for the time deposit account, in the account currency.



The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

**The deposit amount is less than the minimum booking amount**

- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

**The deposit amount must be in multiples of booking unit**

### **Rollover Type**

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option



Note the following:

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the 'Rollover Type' is 'Special'.

### **Tenor (In Days)**

Specify the tenor of the deposit account.

### **Rollover Amount**

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

## Computed TD Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.



While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

## Auto Rollover

Check this box to automatically rollover the deposit you are maintaining.

## Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.



Note the following:

- If you have selected auto rollover or close on maturity, then this field will not be applicable.
- Funds will be moved to unclaimed GLs only if the maturity options have not been specified. If an account matures and no action is taken (closure or roll-over) within the grace period, then the funds are moved to the unclaimed GLs on the EOD of the last day of the grace period (maturity date + grace days).

## Move Principle to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

## Rate Chart Allowed

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLTRT), If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

## Interest Liquidation Branch

Specify the interest liquidation branch for the customer.

## Interest Liquidation Account

Specify the interest liquidation account for the customer.

## Close on Maturity

Deposit accounts can be closed automatically on the Maturity Date of the deposit. Check this box to indicate that the account must be closed on maturity. If you have selected auto rollover, then this field will not be applicable.

When you click 'Compute' button, if percentage is specified in the Pay-In options then it computes the amount. It sums the amounts of all Pay-In options and populates the 'Computed TD Amount' field.

### **10.2.1.1 Specifying Term Deposit Pay In Details**

#### **Pay-In Option**

Select the pay-in mode from the drop-down list. The options available are:

- Account
- GL
- Cash



Only Account option can be multiple.

#### **Percentage**

Specify the amount that funds the TD by the pay-in mode selected in percentage.

#### **Amount**

Specify the amount that funds the TD. If you have specified the percentage, then the system computes the amount.



When Amount and Percentage options are provided, amount takes precedence and percentage is ignored.

#### **Offset Branch**

The system populates the branch code of the account from which fund is transferred to TD account.

#### **Offset Account**

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If Pay-In mode is GL, then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

#### **Offset Currency**

The system populates the currency code of the account from which fund is transferred to TD account.

### **10.2.1.2 Specifying Term Deposit Pay Out Details**

#### **Pay-Out Option**

Select the pay-out mode from the drop-down list. The options available are:

- Bankers Cheque - BC
- Payments – PC
- Accounts
- General Ledger - GL

- Term Deposit - TD
- Demand Draft



This option is enabled only when Account Number generation is manual.

### **Percentage**

Specify the amount of redemption in percentage.

### **Offset Branch**

The system populates the branch code of the account for redemption.

### **Account Number**

Specify the account number/ GL for redemption.

### **Narrative**

Specify the description for redemption.

## **10.2.2 Specifying Interest details**

This block allows you to capture interest related details. Click on the 'Interest tab to invoke the following screen.

The screenshot shows the 'TD Account Opening by Multi Mode' application window. It features a top section with input fields for 'External Reference', 'Branch Code', 'Customer Id', 'Currency', 'Account Open Date', 'Cash Amount', 'Account Number', 'Product Code', 'Account Description', 'Pay-in by' (with a dropdown menu showing 'Others'), 'Clearing Type', 'Cheque Instrument No', 'Cheque Date', 'Drawee Account Number', and 'Routing No'. Below this is a menu bar with options: 'Denomination', 'Term Deposit Details', 'Interest', 'Joint Holders', 'Dual Currency Deposit', 'Check List', and 'UDF'. The main area contains three data grids: 'Product Details' with columns 'Product', 'Waiver', and 'Open'; 'Effective Date' with columns 'Date' and 'Open'; and 'UDE Values' with columns 'Element', 'User Defined Element Value', 'Rate Code', and 'TD Rate Code'. An 'Exit' button is located at the bottom right of the window.

### TD Rate Code

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRT). You can select the appropriate one. You can use TD rate code only when 'Rate Chart Allowed' is enabled for the Account class linked to product and for defining TD Rate code rule UDE Type should be maintained as 'Rate as Rate Code' for interest rate pickup for the account.



You can Define either Rate code or TD rate code not both.

*For more information on Floating Rate, refer 'Maintaining Floating Interest Rates' under 'Retail Lending' User Manual.*

*Refer the section titled 'Specifying interest details' under 'Opening a TD by account transfer' for further details.*

### 10.2.3 Specifying joint account holder details

In case of joint accounts, you need to specify the details of the joint holder.

TD Account Opening by Multi Mode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

**Joint Holders**

10f1

<input type="checkbox"/>	Customer Id	Short Name	Relationship
<input type="checkbox"/>			Authorized Signatory ▾

TD Payout Details

Exit

Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

## 10.2.4 Specifying the dual currency deposit details

In this tab, you can capture dual currency deposit details involved in the transaction. Click on the 'Dual CCY Deposit' tab to capture the details:

TD Account Opening by Multi Mode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

Linked Currency \_\_\_\_\_  
 Currency Option Product \_\_\_\_\_  
 Exchange Rate \_\_\_\_\_  
 Linked Currency Settlement \_\_\_\_\_  
 Account \_\_\_\_\_  
 Linked Currency GL \_\_\_\_\_  
 Fixing Days \_\_\_\_\_  
 Yield Enhancement \_\_\_\_\_  
 Inception Fair Value \_\_\_\_\_  
 Option Contract Reference \_\_\_\_\_

TD Payout Details

Exit

The following details are captured in this screen:

#### **Linked Currency**

This option is defaulted from the Account Class. However you can modify this value.

#### **CCY Option Product**

This option is defaulted from the Account Class. However you can modify this value.

#### **Exchange Rate**

Specify the exchange rate.

#### **Linked CCY's Settlement A/c**

Specify the account of the linked currency's settlement.

#### **Linked CCY's GL A/c**

Specify the account of the linked currency's GL

#### **Fixing days**

This option is defaulted from the Account Class. However you can modify this value, which is the number of days from TD maturity date before which the Exchange Rate has to be fixed.

#### **Yield Enhancement**

Specify the additional yield percentage in this option.

#### **Inception Fair Value**

Specify the market value of the option contract at inception. This is defaulted from the Linked Option Contract.

The following options are mandatory if the Linked Currency is specified:

- CCY Option Product
- Exchange Rate
- Linked CCY's Settlement A/c
- Linked CCY's GL A/c
- Yield Enhancement
- Inception Fair Value

*For more details on handling dual currency deposits, refer section 'Capturing Details for Dual Currency Deposit' in the chapter 'Maintaining Customer Accounts' in Core Entities User Manual.*

### **10.2.5 Specifying the Check List details**

In this tab, you can capture document check list details involved in the transaction. Click on the 'Check List' tab to capture the details:

TD Account Opening by Multi Mode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
 Branch Code \_\_\_\_\_ Product Code \_\_\_\_\_  
 Customer Id \_\_\_\_\_ Account Description \_\_\_\_\_  
 Currency \_\_\_\_\_ Pay-in by Others ▾  
 Account Open Date \_\_\_\_\_ Clearing Type \_\_\_\_\_  
 Cash Amount \_\_\_\_\_ Cheque Instrument No \_\_\_\_\_  
 Cheque Date \_\_\_\_\_  
 Drawee Account Number \_\_\_\_\_  
 Routing No \_\_\_\_\_

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

Document List

<input type="checkbox"/>	Document Type	Mandatory	Checked
<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Remarks

1	_____	6	_____
2	_____	7	_____
3	_____	8	_____
4	_____	9	_____
5	_____	10	_____

TD Payout Details

Exit

Specify the following details:

### Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

### Checked

Check this box to indicate that the received documents are acknowledged.

### Mandatory

Check this box to indicate that the document specified here is mandatory.

### Remarks 1 to 10

Specify the additional information, if required.

## 10.2.6 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button.



The following details are captured here:

**Branch Code**

The system defaults the branch code.

**Account Number**

Specify the account number.

**Currency**

Specify the currency.

**10.2.6.1 Specifying Bankers Cheque Details**

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

**Bank Code**

Specify the bank code of the Bankers cheque.

**Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

**Cheque Currency**

Specify the currency of the cheque for the pay-out.

**Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

**Passport/IC Number**

Specify the passport number of the beneficiary for the pay-out.

## Beneficiary Address

Specify the address of the beneficiary for the pay-out.

## Narrative

Specify the description for the pay-out.

### 10.2.6.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch Code", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "PC" tab is currently selected. Under the "Counterparty" section, there are fields for "Counterparty Bank Code", "Counterparty Account", and "Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of these is a "Beneficiary Address" field. At the bottom left, there is an "Interest" section. At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

## Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

## Counter Party Account

Specify the account number of the counter party for the pay-out.

## Currency

Specify the currency of the counter party for the pay-out.

## Beneficiary Name

Specify the name of the beneficiary for the pay-out.

## Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

## Narrative

Specify the description for the pay-out.

## Beneficiary Address

Specify the address of the beneficiary for the pay-out.

### 10.2.6.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a dialog box titled "Term Deposit Payout Details". It has a blue title bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. The main area is white and contains several input fields and controls. At the top, there are three input fields: "Branch Code", "Account", and "Currency". Below these is a light blue horizontal bar with the text "Term deposit Bankers Cheque / DD PC". Underneath this bar, there are more input fields: "Branch Code", "Currency", and "Customer No" on the left; and "Default From" (with two radio buttons, "Parent Account" is selected) and "Account Class" on the right. Below the "Account Class" field is a small box containing the letter "P". At the bottom left, there is a tab labeled "Interest". At the bottom right, there are two buttons: "Ok" and "Exit".

The following details are captured here:

#### **Branch Code**

The system defaults the branch code.

#### **Currency**

The system defaults the currency.

#### **Customer Number**

The system defaults the customer number.

#### **Default From**

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

#### **Account Class**

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.



If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

## 10.2.7 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Interest' button.

You need to capture the following details here:

### Account Details

Specify the account number of the Child TD.

#### 10.2.7.1 Capturing Interest Details

##### Calculation Account

Select the calculation amount of the Child TD from the option list.

**Interest Statement**

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

**Charge Booking Account**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Interest Start Date**

Select the interest start date from the option list.

**Charge Start Date**

Select the charge start date from the option list.

**Interest Booking Branch**

Select the interest booking branch from the option list.

**Dr/Cr Advices**

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

**Charge Booking Branch**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Product Code**

Specify the product code.

**UDE Currency**

Specify the UDE Currency defined for the product.

**Integrated LM Product**

Check this box to indicate the product is an Integrated LM product.

**IL Product Type**

Specify the IL product type.

**Waive Charges**

Check this box to waive of a particular interest or charges that has been specified.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

**Effective Date**

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

**Open**

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

**UDE ID**

Specify the UDE ID for the account.

**UDE Value**

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

**Rate Code**

Specify the rate code for the account.

## 10.2.7.2 Capturing Details for Deposit

The screenshot shows a software window titled "Term Deposit Interest". It has a tabbed interface with "Account Details" selected. The "Interest" tab is active, showing fields for "Maturity Date", "Next Maturity Date", "Deposit Tenor", and "Rollover Type". There are four checkboxes for "Auto Rollover", "Close on Maturity", "Move Interest to Unclaimed", and "Move Principal to Unclaimed". The "Rollover Type" has radio buttons for "Principal", "Principal + Interest", "Special Amount", and "Interest". A "Rollover Amount" field and a "Compute" button are also present. Below this is a table with columns: "Payout Type", "Percentage", "Offset Branch", "Account", and "Narrative". The table has a dropdown menu for "Account Number" and is currently empty. At the bottom, there is a "Payout Parameters" tab and "Ok" and "Exit" buttons.

You need to capture the following details here:

### **Maturity Date**

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

### **Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

### **Auto Rollover**

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

### **Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### **Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

### **Move Principal to Unclaimed**

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

### **Rollover Type**

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

## **10.2.7.3 Specifying Term Deposit Pay-Out Details**

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC



Note the following:

- This option will be available only when account number generation is 'Auto'.
- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.



### **Percentage**

Specify the amount of redemption in percentage.

### **Offset Branch**

Specify the branch code of the account for redemption.

### **Account Number**

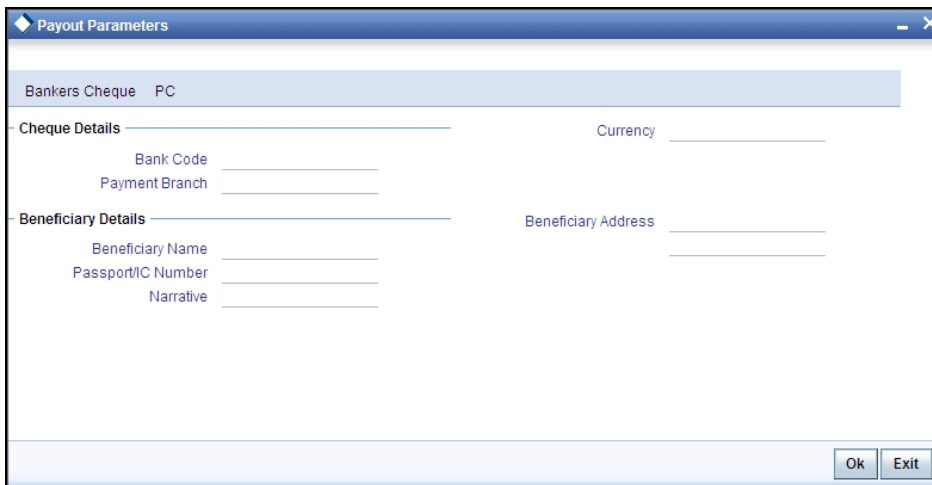
Specify the account number/ GL for redemption.

### **Narrative**

Specify the description for the redemption.

## **10.2.8 Capturing Pay-Out Parameters**

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.



The screenshot shows a window titled "Payout Parameters" with a tab labeled "Bankers Cheque PC". The window contains two main sections: "Cheque Details" and "Beneficiary Details".

**Cheque Details:**

- Bank Code: \_\_\_\_\_
- Payment Branch: \_\_\_\_\_
- Currency: \_\_\_\_\_

**Beneficiary Details:**

- Beneficiary Name: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Narrative: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_

At the bottom right of the window are "Ok" and "Exit" buttons.

The following details are captured here:

### **10.2.8.1 Specifying Bankers Cheque Details**

#### **Bank Code**

Specify the bank code of the Bankers cheque.

#### **Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

#### **Cheque Currency**

Specify the currency of the cheque for the pay-out.

**Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

**Passport/IC Number**

Specify the passport number of the beneficiary for the pay-out.

**Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

**Narrative**

Specify the description for the pay-out.

**10.2.8.2 Specifying PC Details**

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a tab labeled "PC" selected. The window is divided into two main sections: "Counterparty" and "Beneficiary Details".

**Counterparty Section:**

- Counterparty Bank Code: \_\_\_\_\_
- Counterparty Account: \_\_\_\_\_
- Currency: \_\_\_\_\_

**Beneficiary Details Section:**

- Beneficiary Name: \_\_\_\_\_
- Passport/IC Number: \_\_\_\_\_
- Narrative: \_\_\_\_\_
- Beneficiary Address: \_\_\_\_\_

At the bottom right of the window, there are "Ok" and "Exit" buttons.

The following details are captured here:

**Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

**Counterparty Account**

Specify the account number of the counter party for the pay-out.

**Currency**

Specify the currency of the counter party for the pay-out.

**Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

### **Passport/IC Number**

Specify the account number of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

## **10.3 Opening a TD Account for Multi Mode Pay Out**

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

- Pay out by Bankers Check
- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
- Pay out by Cash (Only from Savings Module)
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD



Pay-out option can be single or a combination of the six.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

### **Examples**

#### **Case 1**

- TD Amount - 15,000.00 USD

#### **Pay-In/ Pay-Out options**

- By Cash - 4,000 USD
- By Savings Account - 6,000 USD
- By GL - 5,000 USD

#### **Case 2:**

- TD Amount - 15,000.00 USD

#### **Pay-In/ Pay-Out options**

- By Cash - 20% USD
- By Savings Account - 30% USD
- By GL - 50% USD

## **10.4 Manual Pay-Out TD Redemption**

You can redeem a Term Deposit for multi mode pay out 'Redemption in Multimode' screen. You can invoke this screen by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Redemption by Transfer in Multimode

External Reference \_\_\_\_\_ Account Number \_\_\_\_\_  
Branch Code \_\_\_\_\_ Account Title \_\_\_\_\_  
Customer Id \_\_\_\_\_ Redemption Mode Partial Redemption  
Account Currency \_\_\_\_\_  Waiver Penalty  
Redemption Amount \_\_\_\_\_

Term Deposit Payout Details

<input type="checkbox"/>	Payout Type	Percentage	Redemption Amount	Offset Branch	Offset Account
<input type="checkbox"/>	Account				

Term Deposit Payout Details

The following details are displayed:

### External Ref No

The system generates a unique reference number for the transaction and displays it here. The host identifies the transaction with the external reference number.

### Branch Code

The system displays the code of the current logged-in branch.

You need to specify the following:

### Account No

Specify the account number of the TD that you wish to redeem. You can select the appropriate one from the adjoining look-up.

Click 'Save' button to proceed to the next stage. The following screen is displayed:

The screenshot shows a software interface titled "Redemption by Transfer in Multimode". It features a top section with input fields for "External Reference", "Branch Code", "Customer Id", "Account Currency", "Redemption Amount", and "Cash Amount". To the right, there are fields for "Account Number", "Account Title", and "Redemption Mode" (set to "Full Redemption"), along with a "Waiver Penalty" checkbox and a "Recalculate" button. Below this is a "Term Deposit Payout Details" section with "Currency Code" and "Preferred Denomination" fields, a "Populate" button, and a "Total" field with a "Clear" button. The main area is a "Denomination Details" table with columns for "Denomination Code", "Denomination Value", "Units", and "Total Amount". The table is currently empty. At the bottom, there is another "Term Deposit Payout Details" section.

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

You need to specify the following:

### **Txn Ccy**

Select the transaction currency from the option list.

### **Redemption Mode**

Select the mode of redemption. Redemption can be either in part or in full.

### **Redemption Amount**

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.



The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the following error message:  

**Withdrawal amount must be multiples of withdrawal unit**
- Withdrawal amount should be greater than minimum booking amount maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the following error message:

Withdrawal exceeds minimum balance level

### Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit.

On clicking 'Save' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The following details are displayed:

### Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

### Exchange Rate

This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

### Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

## 10.4.1 Specifying the Term Deposit Payout Details

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Check
- Payments
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment

### **Percentage**

Specify the amount of redemption in percentage.

### **Amount**

Specify the amount of redemption in absolute.

### **Offset Branch**

Specify the branch code of the account for redemption.

### **Offset Account**

Specify the account number/ GL for redemption.

### **Narrative**

Specify the description for the redemption.

## **10.4.2 Capturing the Pay-Out Parameters**

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are fields for "Branch Code" (008), "Account" (00125369), and "Currency" (AED). Below this, there are tabs for "Term deposit", "Bankers Cheque / DD", and "PC". The "Bankers Cheque / DD" tab is active. Under "Cheque / DD Details", there are fields for "Bank Code", "Payment Branch", "Instrument Type", and "Currency" (AED). Under "Beneficiary Details", there are fields for "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom, there is an "Interest" section and "Ok" and "Cancel" buttons.

You can maintain the following parameters here:

**Bank Code**

Bank code of the TD account will be defaulted from the main screen.

**Account**

TD account will be defaulted from the main screen

**Currency**

Currency of the TD account will be defaulted from the main screen

**10.4.2.1 Specifying Bankers Cheque Details**

**Bank Code**

Specify the bank code of the Bankers cheque.

**Cheque Date**

Select the cheque date for the pay-out.

**Payable Branch**

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

**Country Code**

Select the country code for the pay-out.

**Cheque Currency**

Specify the currency of the cheque for the pay-out.



### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

### **Other Details**

Specify any other details (if any) of the beneficiary.

### **Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

### **Narrative**

Specify the description for the pay-out.

## **10.4.2.2 Specifying PC Details**

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

Term Deposit Payout Details

Term deposit Bankers Cheque / DD PC

Counterparty

Counterparty Bank Code \_\_\_\_\_

Counterparty Account \_\_\_\_\_

Currency \_\_\_\_\_

Beneficiary Details

Name \_\_\_\_\_

Other Details \_\_\_\_\_

Narrative \_\_\_\_\_

Address \_\_\_\_\_

Term Deposit Interest \_\_\_\_\_

Ok Exit

The following details are captured here:

### **Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

### **Counterparty Account**

Specify the account number of the counter party for the pay-out.

### **Counterparty Currency**

Specify the currency of the counter party for the pay-out.

### **Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

### Other Details

Specify any other details (if any) of the beneficiary.

### Address

Specify the address of the beneficiary for the pay-out.

### Narrative

Specify the description for the pay-out.

## 10.4.2.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a software window titled "Term Deposit Payout Details". It features a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "Term deposit" tab is currently selected. The main area of the window contains several input fields and options:

- Branch Code: \_\_\_\_\_
- Customer No: \_\_\_\_\_
- Currency: \_\_\_\_\_
- Account No: \_\_\_\_\_
- Account Class: \_\_\_\_\_
- Default From:  Account  Account Class

Below the "Default From" options, there is a small icon labeled "P". At the bottom of the window, there is a "Term Deposit Interest" tab and two buttons: "Ok" and "Exit".

The following details are captured here:

### Branch Code

The system defaults the branch code.

### Currency

The system defaults the currency.

### Customer Number

The system defaults the customer number.

### Default From

Indicate the Default From option to default the details from either the parent account TD account or account class. The options available are:

- Parent Account
- Account Class

## Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

**STOP** If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

### 10.4.3 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.

The screenshot shows the 'Interest' form with the following sections and fields:

- Branch Code**, **Account**, **Account Class**, **Currency**
- Interest** / **Deposit** tabs
- Calculation Account**, **Calculation Account Description**, **Interest Start Date**, **Interest Booking Branch**
- Charge Booking Account**, **Charge Booking Account Description**, **Charge Booking Branch**, **Charge Start Date**
- Interest Statement**,  **Dr Cr Advices**
- Product**: 10f1
- User Data Elements Currency**, **Account**
- Waive**,  **Generate UDE Change Advice**,  **Open**
- Effective Date** table:

Effective Date	Open
	<input type="checkbox"/>
- UDE Values** table:

User Data Elements Id	Value	Rate Code
- TD Payout Details**
- Ok**, **Exit** buttons

You need to capture the following details here:

**Branch Code**

The system displays the branch code of the Child TD.

**Account Number**

The system displays the account number of the Child TD.

**Account Class**

The system displays the account class of the Child TD.

**Customer Number**

The system displays the customer number of the Child TD.

**10.4.3.1 Capturing Interest Details**

**Calculation Account**

Select the calculation amount of the Child TD from the option list.

**Interest Statement**

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

**Charge Booking Account**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Interest Start Date**

Select the interest start date from the option list.

**Charge Start Date**

Select the charge start date from the option list.

**Interest Booking Branch**

Select the interest booking branch from the option list.

**Dr/Cr Advices**

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

**Charge Booking Branch**

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

**Product Code**

Specify the product code.

**UDE Currency**

Specify the UDE Currency defined for the product.

**Integrated LM Product**

Check this box to indicate the product is an Integrated LM product.

**IL Product Type**

Specify the IL product type.

**Waive Charges**

Check this box to waive of a particular interest or charges that has been specified.

**Generate UDE Change Advice**

Check this box to generate the UDE change advice.

**Open**

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

**Effective Date**

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

**Open**

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

**UDE ID**

Specify the UDE ID for the account.

**UDE Value**

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

**Rate Code**

Specify the rate code for the account.

**10.4.3.2 Capturing Details for Deposit**

To capture the deposit details, click on the 'Deposit' tab.

### **Maturity Date**

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

### **Next Maturity Date**

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

### **Deposit Tenor**

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

### **Auto Rollover**

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

### **Close on Maturity**

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

### **Move Interest to Unclaimed**

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT\_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

### **Move Principal to Unclaimed**

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN\_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

### **Rollover Type**

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

### **Rollover Amount**

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

## **10.4.3.3 Specifying Term Deposit Pay-Out Details**

### **Payout Type**

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD



Note the following:

- This option will be available only when account number generation is 'Auto'.

- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

### Percentage

Specify the amount of redemption in percentage.

### Offset Branch

Specify the branch code of the account for redemption.

### Offset Account

Specify the account number/ GL for redemption.

### Narrative

Specify the description for the redemption.

## 10.4.4 Capturing Pay-Out Parameters Details

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

### 10.4.4.1 Specifying Bankers Cheque Details

#### Bank Code

Specify the bank code of the Bankers cheque.

#### Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.



**Cheque Date**

Specify the date of the cheque for the pay-out.

**Beneficiary Name**

Specify the name of the beneficiary for the pay-out.

**Passport/ IC Number**

Specify the passport or IC number of the beneficiary for the pay-out.

**Beneficiary Address**

Specify the address of the beneficiary for the pay-out.

**Narrative**

Specify the description for the pay-out.

**Country Code**

Specify the country code for the pay-out.

**10.4.4.2 Specifying PC Details**

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a tabbed interface. The "PC" tab is selected. The window contains the following fields:

- Counterparty**
  - Counterparty Bank Code
  - Counterparty Account
  - Currency
- Beneficiary Details**
  - Beneficiary Name
  - Passport/IC Number
  - Narrative
  - Beneficiary Address

Buttons for "Ok" and "Exit" are located at the bottom right of the dialog.

The following details are captured here:

**Counterparty Bank Code**

Specify the bank code of the counter party for the pay-out.

**Counterparty Account**

Specify the account number of the counter party for the pay-out.

### Currency

Specify the currency of the counter party for the pay-out.

### Beneficiary Name

Specify the name of the beneficiary for the pay-out.

### Passport Account Number

Specify the account number of the beneficiary for the pay-out.

### Narrative

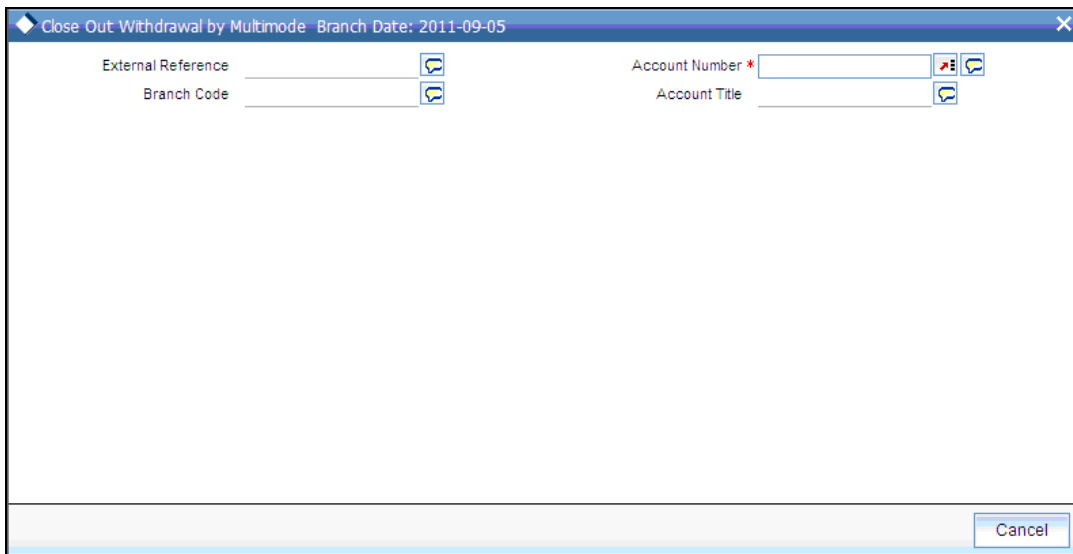
Specify the description for the pay-out.

### Beneficiary Address

Specify the address of the beneficiary for the pay-out.

## 10.5 Processing Close Out Withdrawal by Multi Mode

You can close an account and pay the account balance to the customer using the 'Close out Withdrawal by Multi Mode' screen. You can invoke this screen by typing '1350' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can maintain the following parameters here:

### External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

### Branch Code

Branch code of the current branch is defaulted here.

## Account Number

Specify a valid account number you need to close, from the adjoining option list.

## Account Title

Title of the specified account number is defaulted here.

Click 'Save' icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows a software interface for 'Close Out Withdrawal by Multimode'. The window title is 'Close Out Withdrawal by Multimode Branch Date: 2011-09-05'. The interface includes several input fields: 'External Reference', 'Account Number', 'Account Title', 'Branch Code', 'Currency', 'Customer ID', and 'Account Amount'. Below these fields is a table titled 'Account Pay Out Details' with columns for 'Payout Type', 'Percentage', 'Amount', 'Offset Branch', 'Offset Account', and 'Narrative'. The table is currently empty. At the bottom of the window, there is a 'Payout Details' tab and a 'Cancel' button.

In addition to the details maintained in the previous stage, the system defaults the following details:

## Currency

Currency of the specified account number is defaulted here.

## Customer ID

Customer ID of the specified account number is defaulted here.

## Account Amount

Balance amount in the specified account number is defaulted here.

You can also maintain the following details, apart from the details defaulted:

## Account Pay Out Details

You can maintain the following details here:

## Pay-Out Option

Select a valid pay-out option for the specified account number, from the adjoining drop-down list. This list displays the following values:

- Bankers Cheque – BC – Select if pay-out is through Bankers Cheque.
- Payout by FT – FT – Select if pay-out is through Fund Transfer.
- Payout by Cash – Select if pay-out is through Cash.
- Payments – PC – Select if pay-out is through payments.

## Percentage

Specify amount of redemption in percentage.

## Amount

Amount to be paid-out is defaulted here based on the selected pay-out option and specified percentage, when you save the transaction.

## Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

## Offset Account

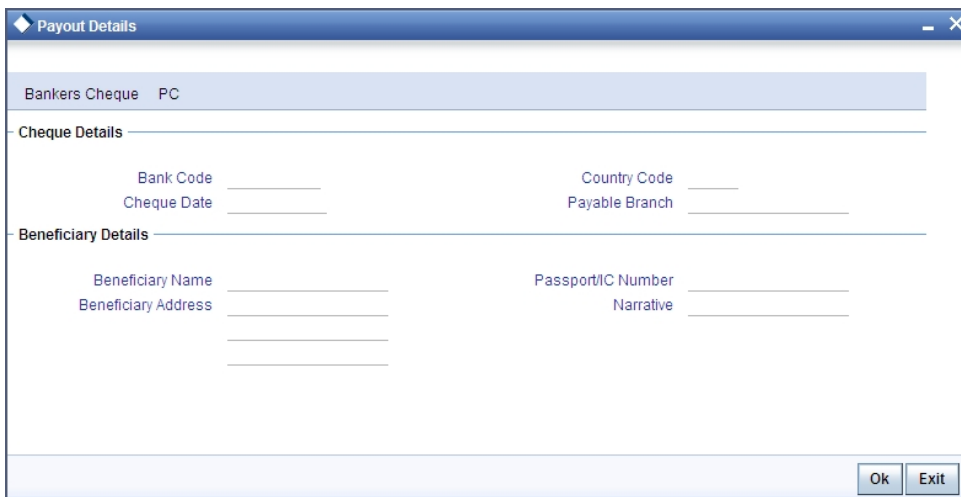
Specify account number you need for redemption from the adjoining option list.

## Narrative

Specify description for redemption.

### 10.5.1 Maintaining Pay-out Parameters

You can maintain pay-out details of the account considered for redemption using the 'Payout Details' screen. You can maintain details for any selected payout option. You can invoke this screen by clicking on the 'Payout Details' button in the 'Close out Withdrawal by Multi Mode' screen.



The screenshot shows a window titled "Payout Details" with a blue header bar. Below the header, there is a dropdown menu currently showing "Bankers Cheque" and "PC". The main area is divided into three sections by horizontal lines:

- Cheque Details:** Contains fields for "Bank Code", "Cheque Date", "Country Code", and "Payable Branch".
- Beneficiary Details:** Contains fields for "Beneficiary Name", "Beneficiary Address", "Passport/IC Number", and "Narrative".

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can maintain the following parameters here:

### **10.5.1.1 Bankers Cheque Tab**

You can maintain Bankers cheque details of the account for redemption here, if you have selected 'Pay-Out Option' as 'Bankers Cheque'.

#### **Cheque Details**

You can maintain the following cheque details:

##### **Bank Code**

Specify Bank code of the Banker's Cheque from the adjoining option list.

##### **Country Code**

Specify Country code of the Banker's Cheque from the adjoining option list.

##### **Cheque Date**

Specify a valid date you need to issue Banker's Cheque from the adjoining calendar.

##### **Payable Branch**

Specify branch you need to pay the Banker's Cheque from the adjoining option list.

#### **Beneficiary Details**

You can maintain the following beneficiary details here:

##### **Beneficiary Name**

Specify name of the beneficiary for the Banker's Cheque.

##### **Beneficiary Address**

Specify address of the beneficiary for the Banker's Cheque.

##### **Passport/IC Number**

Specify Passport number of the beneficiary for the Banker's Cheque.

##### **Narrative**

Specify description for the beneficiary of the Banker's Cheque.

### **10.5.1.2 PC Tab**

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.

You can maintain the following parameters here:

### **Counterparty Details**

You can maintain the following counterparty details here:

#### **Counterparty Bank Code**

Specify the Bank code of the counterparty from the adjoining option list.

#### **Counterparty Account**

Specify account number of the counterparty from the adjoining option list.

#### **PC Product Category**

Specify PC product category from the adjoining option list.



This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

### **Beneficiary Details**

You can maintain the following beneficiary details here:

#### **Beneficiary Name**

Specify name of the beneficiary for the PC product.

#### **Beneficiary Address**


Specify address of the beneficiary for the PC product.

#### **Passport/IC Number**

Specify Passport number of the beneficiary for the PC product.

## Narrative

Specify description for the beneficiary of the PC product.

 During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL. If a PC fails, then since Bridge GL is maintained the account can be closed.

---

# 11. Credit Card Payments

## 11.1 Introduction

Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

Oracle FLEXCUBE provides facility to handle these payments in the following modes:

- Payment by In-House Bank Cheque
- Payment by Other Bank Cheque
- Payment by Cash
- Payment by Account
- Payment through incoming swift message

## 11.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Credit Card Payment By Account". The window contains the following fields:

External Reference	Product	CRAC
Credit Card No *	Credit Card Holder Name	
Value Date *	Transaction Currency *	
Recovery Account *	Amount *	
Account Title	Narrative	
Account Branch		

You can maintain the following details here:

### **External Reference Number**

Unique reference number is defaulted based on the branch.

### **Product**

Retail teller product is defaulted as CRCM.



**Credit Card No**

Specify a valid Credit Card number from the adjoining option list.

**Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

**From Account Branch**

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

**From Account Number**

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

**Account Title**

Title of the recovery account is defaulted here.

**From Account Currency**

Currency of the account is defaulted, when account number is selected.

**Cheque Number**

Specify a valid cheque number for payment.



Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

**Check Date**

Current system date is defaulted as the check date.

**Cheque Issue Date**

Specify the issue date on the cheque from the adjoining calendar.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

**Amount**

Specify the payment amount for credit card transaction.



Amount currency can be FCY

**Narrative**

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

### Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows a software window titled "Credit Card Payment By Account". It contains two columns of text input fields. The left column fields are: External Reference, Credit Card No, Value Date, Recovery Account, Account Title, Account Branch, Exchange Rate, and Total Charge. The right column fields are: Product (with "CRAC" entered), Credit Card Holder Name, To Account Number, Account Description, Transaction Currency, Amount, Narrative, and Account Amount. A "Recalculate" button is positioned below the right column. Below the form is a horizontal bar with three tabs: "Charges", "MIS", and "UDF". The "Charges" tab is selected, displaying a "Charge Details" table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table body is currently empty.

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

### Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

### Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.



Note the following:

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
- You can also configure auto-authorization with few user limits.

## 11.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

A screenshot of a software application window titled "Credit Card Payment By Cheque". The window contains several input fields for transaction details. On the left side, there are fields for "External Reference", "Transaction Currency \*", "Transaction Amount \*", "Clearing Type \*", "Cheque Number \*", and "Routing Number \*". On the right side, there are fields for "Account Branch \*", "Narrative", "Credit Card No \*", "Credit Card Holder Name", "Drawer Account Number", "Cheque Date \*", and "Cheque Issue Date". An "Exit" button is located in the bottom right corner of the window.

You can maintain the following details here:

### **External Reference Number**

Unique reference number is defaulted based on the branch.

### **Account Branch**

Specify branch code of the Credit Card from the adjoining option list.

### **Narrative**

Specify remarks for the credit card payments, if any.

### **Transaction Currency**

Currency of the transaction is defaulted here; however, you can modify if needed.

**Transaction Amount**

Specify amount of the cheque drawn.

**Clearing Type**

Specify clearing type you need for the cheque drawn from the adjoining option list.

**Credit Card No**

Specify a valid Credit Card number from the adjoining option list.

**Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

**Cheque Number**

Specify a valid cheque number for payment.



Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

**Routing Number**

Specify routing number you need for the cheque drawn from the adjoining option list

**Drawer Account Number**

Specify Account number on which the cheque is drawn.

**Cheque Date**

Cheque date is defaulted here.

**Cheque Issue Date**

Specify the issue date on the cheque from the adjoining calendar.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click 'Save' icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

### Recalculate

Click this button to recalculate charges for the cheque deposited.

*For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.*

After validating for the availability of the data, click 'Save' icon to go to the next stage.

### Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

## 11.4 Processing Payments by Cash

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "Credit Card Payment By Cash". Inside the window, there are two columns of input fields. The left column contains: "External Reference", "Credit Card No", "Credit Card Holder Name", and "Account Branch \*". The right column contains: "Product" (with "CRCA" entered), "Transaction Currency \*", "Transaction Amount \*", and "Narrative". An "Exit" button is located in the bottom right corner of the window.

You can maintain the following details here:

### **External Reference Number**

Unique reference number is defaulted based on the branch.

### **Product**

Retail teller product is defaulted as CRCA.

### **Credit Card No**

Specify a valid Credit Card number from the adjoining option list.

### **Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

### **Transaction Currency**

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

## Transaction Amount

Specify payment amount for credit card transaction.

## Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

## Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

## Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number,
- Account Description

- Account Currency
- Account Amount
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- MIS Details
- UDF Details

### **Recalculate**

Click this button to recalculate charges for the cheque deposited.

## **11.4.1 Currency Denomination Tab**

You can maintain the following denomination details here:

### **Currency Code**

Currency code of the transaction currency is defaulted here.

### **Preferred Denomination**

Specify preferred denomination for the Credit Card payment.

### **Total**

Transaction amount is defaulted here from the main screen.

## **Denomination Details**

You can maintain the following details here:

### **Denomination Code**

Denomination code is defaulted based on the details maintained at 'Denomination Maintenance' level.

### **Denomination Value**

Denomination value is defaulted based on the details maintained at 'Denomination Maintenance' level.

### **Units**

Specify units you need for the specified denomination code.

### **Total Amount**

Total amount is defaulted based on the denomination details maintained in this screen.

## **11.4.2 Charge Details Tab**

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.



For further processing details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

### Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, the system processes accounting entries to respective GLs maintained for Credit Card product.

## 11.5 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	Product	CRAC
Credit Card No *	Credit Card Holder Name	
Value Date *	Transaction Currency *	
Recovery Account *	Amount *	
Account Title	Narrative	
Account Branch		

You can maintain the following details here:

#### External Reference Number

Unique reference number is defaulted based on the branch.

#### Product

Retail teller product is defaulted as CRAC.

#### Credit Card No

Specify a valid Credit Card number from the adjoining option list.

**Credit Card Holder Name**

Name of the Credit Card holder is defaulted here.

**Value Date**

Current date of the system is defaulted here.

**Transaction Currency**

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

**Recovery Account**

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

**Account Title**

Title of the recovery account is defaulted here.

**Account Branch**

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.



If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

**Amount**

Specify the payment amount for credit card transaction.



If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

**Narrative**

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

**Enrichment stage**

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

### **Exchange Rate**

Exchange rate value is defaulted here to convert the transaction currency to account currency.

### **Recalculate**

Click this button to recalculate charges for the cheque deposited.

## **11.5.1 Charge Details Tab**

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

*For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.*

Click 'Save' icon to go to the next stage.

## Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

*For authorization process details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.*

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

## 11.6 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using 'Credit Card Payment Reversal' screen. You can invoke this screen by typing 'STDCCREV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Maker Id	Date Time	Authorization Status
Checker Id	Date Time	

You can maintain the following parameters here:

### **Credit Card No**

Specify number of the Credit Card for which you need to reverse payments.

### **Transaction Ref No**

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency

- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

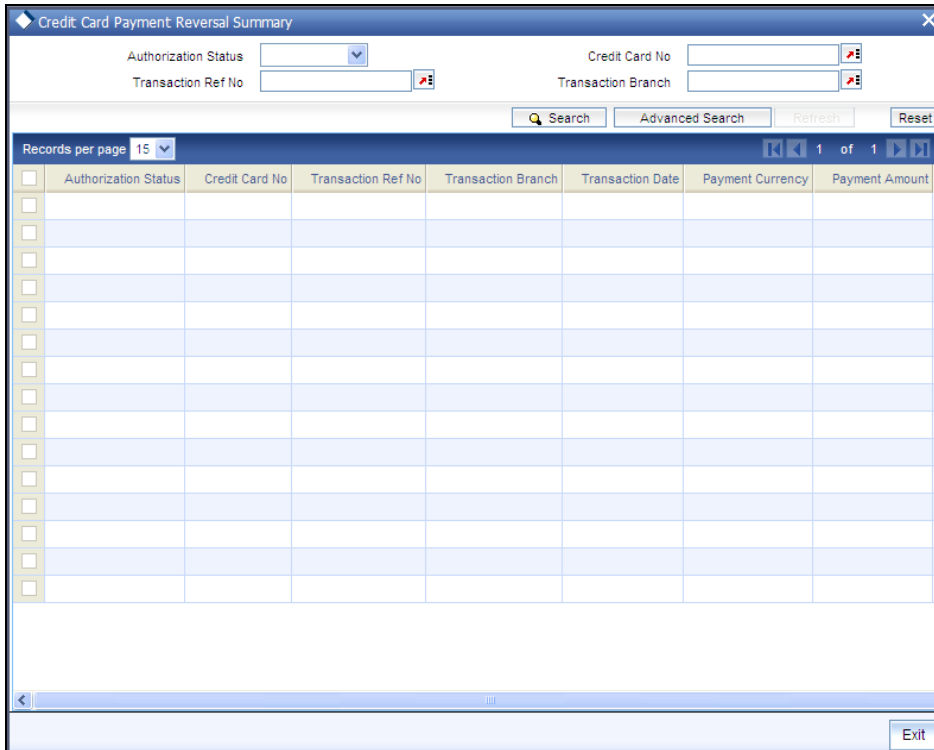
**Remarks**

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

## 11.7 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



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

**Authorization Status**

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised–Select this option if the Credit Card payment is authorised.
- Unauthorised–Select this option if the Credit Card payment is unauthorised.

**Credit Card No**

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

**Transaction Ref No**

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

**Transaction Branch**

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

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

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status
- Payment Input By

## 12. Vault Operations

### 12.1 Introduction

This chapter details the various Vault Operations that can be performed through this module.

### 12.2 Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash from Vault : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number FJB073380000399  
Transaction Currency \* GBP  
Branch Code WCN  
Transaction Amount \* 10.00  
Default Denomination

Currency Code \_\_\_\_\_ Total \_\_\_\_\_

1 of 1 Go to Page

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>				

Cancel

Here, you can capture the following details:

#### External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

#### Branch Code

The current branch is defaulted here.

#### Transaction Currency

Select the currency to be transferred from Vault.

#### Transaction Amount

Specify the total amount to be transferred.

## 12.2.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

### **Currency Code**

The system displays the currency of the account.

### **Denomination Code**

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

### **Denomination Value**

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

### **Units**

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

### **Total Amount**

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

After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*



## 12.3 Transferring Cash to Vault

You can transfer cash to vault using the 'Transfer cash to Vault' screen. You can invoke this screen by typing '9008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>			

Here, you can capture the following details:

### **External Reference Number**

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

### **Branch Code**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be transferred to Vault.

### **Transaction Amount**

Specify the total amount to be transferred.

### 12.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

#### **Currency Code**

The system displays the currency of the account

**Denomination Code**

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

**Denomination Value**

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

**Units**

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

**Total Amount**

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

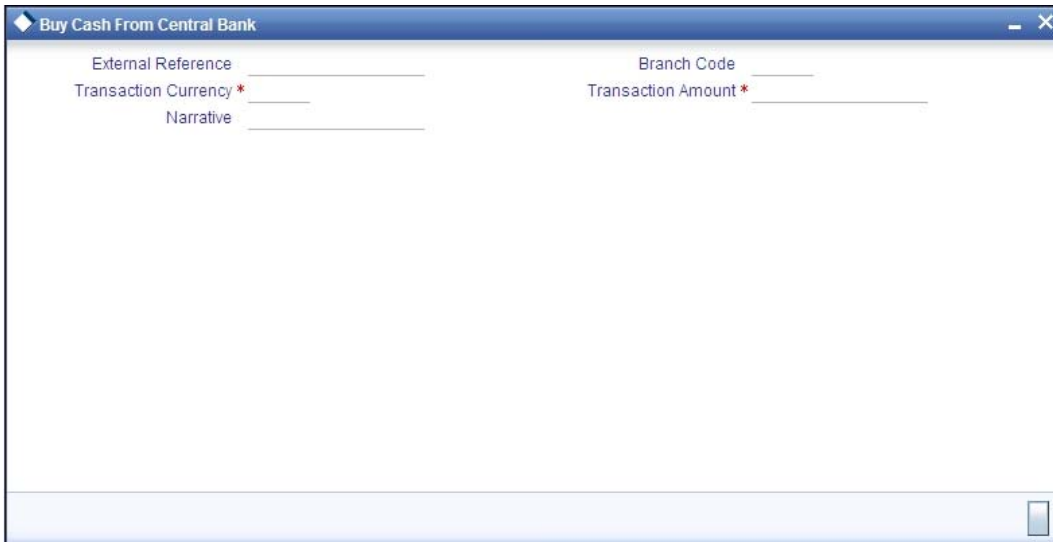
After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 12.4 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

### **Branch**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be bought from the Central bank.

### **Transaction Amount**

Specify the total amount to be transferred.

### **Narrative**

Enter remarks about the transaction.

After entering these details you need to click save icon. The transaction moves to the enrichment stage.

### **Enrichment Stage**

In this stage some additional details need to be captured on the screen. The screen displayed is as below:

Buy Cash From Central Bank : Branch Date 12/4/2007 -- Webpage Dialog

External Reference Number FJB073380000437  
 Narrative

Branch Code WCN  
 Transaction Currency USD  
 Transaction Amount 10.00

Denomination MIS UDF

Currency Code USD Total

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/> D1C		1	
<input type="checkbox"/> C25		.25	
<input type="checkbox"/> C10		.1	
<input type="checkbox"/> C5		.05	
<input type="checkbox"/> C1		.01	
<input checked="" type="checkbox"/>			

Cancel

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 12.4.1 Specifying Denomination Details

The following details have to be captured in this section:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

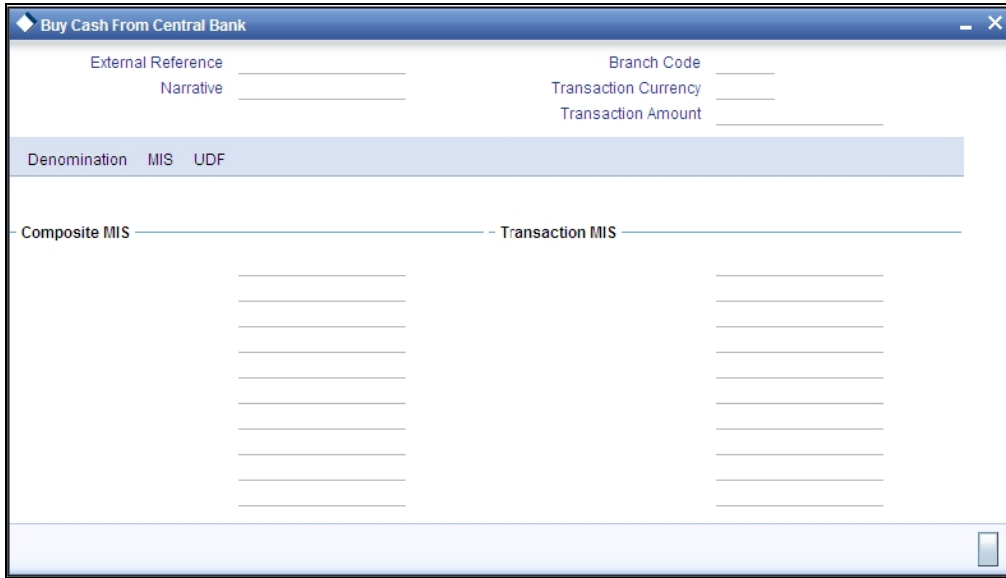
Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

## Denom Amount

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

### 12.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.



The screenshot shows a window titled "Buy Cash From Central Bank" with a blue header bar. Below the header, there are several input fields: "External Reference", "Narrative", "Branch Code", "Transaction Currency", and "Transaction Amount". A tabbed interface is visible, with the "MIS" tab selected and highlighted in blue. Below the tabs, there are two columns of input fields: "Composite MIS" and "Transaction MIS". Each column contains seven horizontal lines for text entry. The window has standard minimize, maximize, and close buttons in the top right corner.

*MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.*

As an example, the following details may be captured in this section:

#### **Cost Center**

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

#### **Account Officer**

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

#### **Contract in Various Currencies**

Explanation required from Dev/testing team.

#### **Standard Industrial Code**

The MIS code assigned to the industry to which your customer belongs is displayed here.

### 12.4.3 Specifying UDF Details

You can specify the UDF details under 'UDF' tab.

Buy Cash From Central Bank

External Reference \_\_\_\_\_ Branch Code \_\_\_\_\_  
 Narrative \_\_\_\_\_ Transaction Currency \_\_\_\_\_  
 Transaction Amount \_\_\_\_\_

Denomination MIS UDF

UDF Details

1011

Field Name	Field Value

**Field Name**

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

**Field Value**

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 12.5 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100	100		
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D1N	1		

Here, you can capture the following details:

### **External Reference Number**

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

### **Branch**

The current branch is defaulted here.

### **Transaction Currency**

Select the currency to be sold to Central bank.

### **Transaction Amount**

Specify the total amount to be sold.

### **Narrative**

Enter description of the transaction.

After entering these details you need to click save icon.

## Enrichment stage

In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

### 12.5.1 Specifying Denomination Details

The following details have to be captured in this section:

#### **Currency Code**

The system displays the currency of the account.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.



## Total Amount

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

### 12.5.2 Specifying MIS Details

You can capture the details in the 'MIS' tab of the screen:

The screenshot shows a window titled "Sell Cash to Central Bank". It contains several input fields: "External Reference", "Narrative", "Branch Code", "Transaction Currency", and "Transaction Amount". Below these fields is a tabbed interface with three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two columns: "Composite MIS" and "Transaction MIS". Each column contains a vertical list of input fields for capturing MIS details.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

#### **Cost Center**

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

#### **Account Officer**

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

#### **Standard Industrial Code**

The MIS code assigned to the industry to which your customer belongs is displayed here.

#### **Contract in Various Currencies**

### 12.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

External Reference \_\_\_\_\_ Branch Code \_\_\_\_\_  
 Narrative \_\_\_\_\_ Transaction Currency \_\_\_\_\_  
 Transaction Amount \_\_\_\_\_

Denomination MIS UDF

UDF Details

Field Name	Field Value

**Field Name**

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

**Field Value**

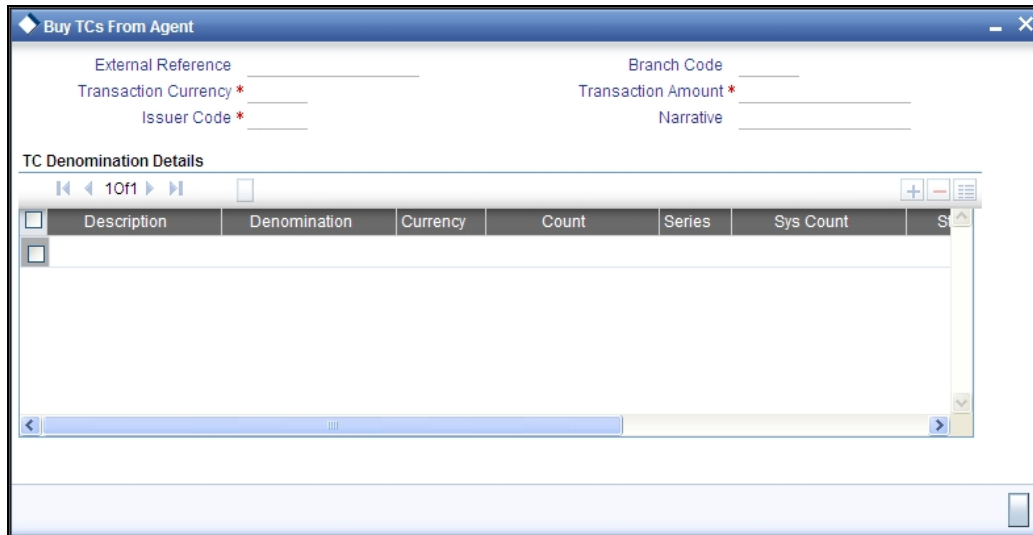
Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 12.6 Buying TCs from Agent

You can buy TCs from Agent using the 'Buy TCs from Agent' screen. You can invoke this screen by typing '9011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

### **Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

### **Transaction Amount**

Specify the total amount of transaction.

### **Issuer Code**

Select the code of the issuer from the option list available.

### **Narrative**

Enter remarks about the transaction if any.

### **Branch Code**

The current branch is defaulted.

### 12.6.1 Specifying TC Details

The following details have to be maintained:

**Description**

Select the description for the denomination of the TC from the adjoining option list.

**Denomination**

The system displays the denomination for the specified description.

**Currency**

The system displays the currency.

**Count**

Specify the count of the TC which you have selected.

**Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

**System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

**Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

**End Number**

The system defaults the end number, which is the sum of start number and the count.

**TC Amount**

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## **12.7 Buying TCs from Head Office**

You can buy TCs from Head office using the 'Buy TCs from HO' screen. You can invoke this screen by typing '9015' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

**External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

**Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

**Transaction Amount**

Specify the total amount of transaction.

**Issuer Code**

Select the code of the issuer from the option list available.

**Narrative**

Enter remarks about the transaction if any.

**Branch Code**

The current branch is defaulted.

**12.7.1 Capturing TC Details**

The following details have to be captured:

**Description**

Select the description for the denomination of the TC from the adjoining option list.

**Denomination**

The system displays the denomination for the specified description.

**Currency**

The system displays the currency.

**Count**

Specify the count of the TC which you have selected.

**Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

**System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

**Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

**End Number**

The system defaults the end number, which is the sum of start number and the count.

**TC Amount**

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## **12.8 Selling TCs to Head Office**

You can sell TCs from Head office using the 'Sell TCs to HO' screen. You can invoke this screen by typing '9016' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Sell TC to HO" with the following fields and sections:

- External Reference \_\_\_\_\_
- Transaction Currency \* \_\_\_\_\_
- Issuer Code \* \_\_\_\_\_
- Branch Code \_\_\_\_\_
- Transaction Amount \* \_\_\_\_\_
- Narrative \_\_\_\_\_

Below these fields is a section titled "TC Denomination Details" containing a table with the following columns:

Description	Denomination	Currency	Count	Series	Sys Count	Status

Here, you can capture the following details:

**External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

**Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

**Transaction Amount**

Specify the total amount of transaction.

**Issuer Code**

Select the code of the issuer from the option list available.

**Narrative**

Enter remarks about the transaction, if any.

**Branch Code**

The current branch is defaulted.

**12.8.1 Capturing TC Details**

You have to maintain the following information in this section:

**Description**

Select the description for the denomination of the TC from the adjoining option list.

**Denomination**

The system displays the denomination for the specified description.

**Currency**

The system displays the currency.

**Count**

Specify the count of the TC which you have selected.

**Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

**System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

**Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

**End Number**

The system defaults the end number, which is the sum of start number and the count.

**TC Amount**

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*



## 12.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count	Status
-------------	--------------	----------	-------	--------	-----------	--------

Here, you can capture the following details:

### **External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

### **Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

### **Transaction Amount**

Specify the total amount of transaction.

### **Issuer Code**

Select the code of the issuer from the option list available.

### **Narrative**

Enter remarks about the transaction if any.

### **Branch Code**

The current branch is defaulted.

### 12.9.1 Capturing TC Details

You have to capture the following details of the TC:

**Description**

Select the description for the denomination of the TC from the adjoining option list.

**Denomination**

The system displays the denomination for the specified description.

**Currency**

The system displays the currency.

**Count**

Specify the count of the TC which you have selected.

**Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

**System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

**Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

**End Number**

The system defaults the end number, which is the sum of start number and the count.

**TC Amount**

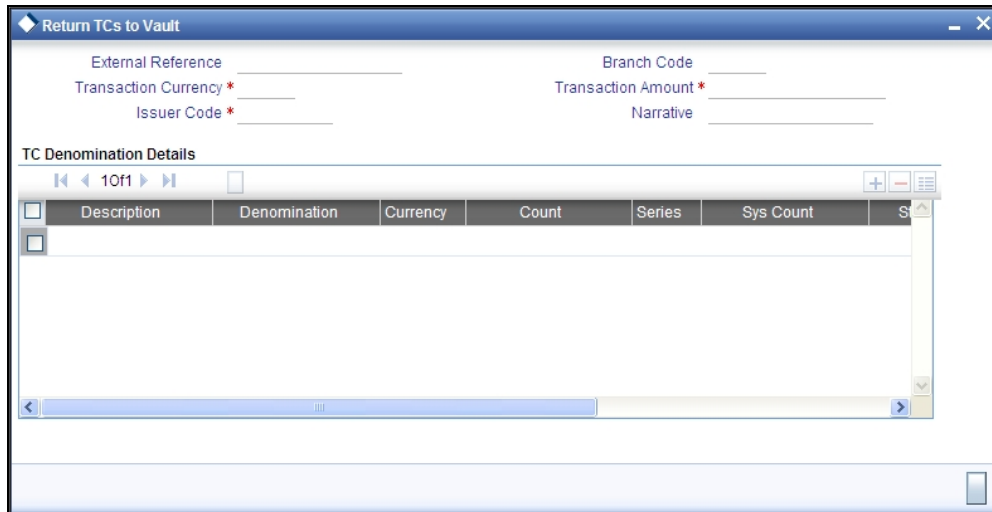
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 12.10 Returning TCs to Vault

You can return TCs to Vault using the 'Return TCs to Vault' screen. You can invoke this screen by typing '9018' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **External Reference Number**

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

### **Transaction Currency**

Select the currency by which TC is being purchased, from the option list available.

### **Transaction Amount**

Specify the total amount of transaction.

### **Issuer Code**

Select the code of the issuer from the option list available.

### **Narrative**

Enter remarks about the transaction if any.

### **Branch Code**

The current branch is defaulted.

## 12.11 Capturing TC Details

You have to specify the following details of a TC:

### **Description**

Select the description for the denomination of the TC from the adjoining option list.

**Denomination**

The system displays the denomination for the specified description.

**Currency**

The system displays the currency.

**Count**

Specify the count of the TC which you have selected.

**Series**

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

**System Count**

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

**Start Number**

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

**End Number**

The system defaults the end number, which is the sum of start number and the count.

**TC Amount**

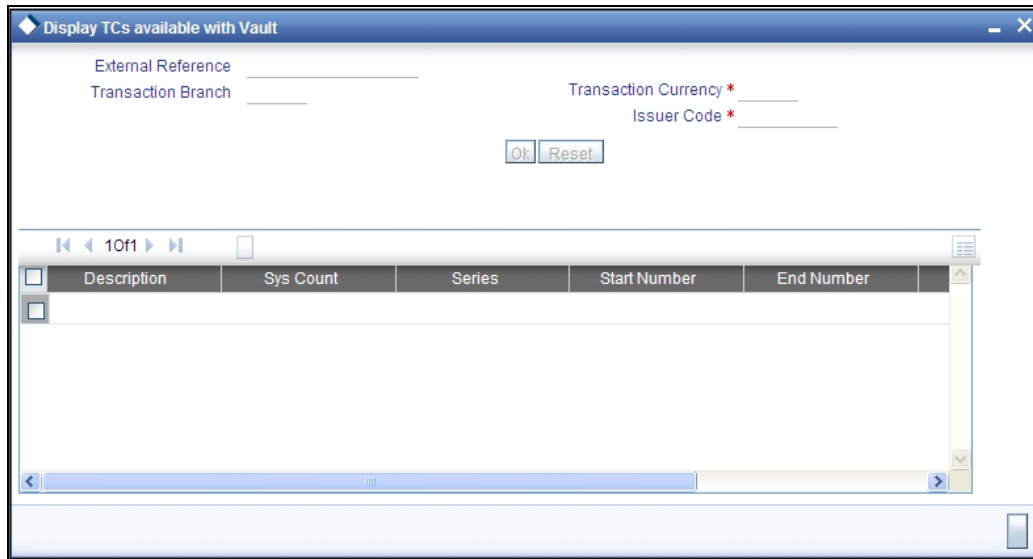
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 12.12 Viewing TCs available with Vault

You can view TCs available with vault using the 'Display TCs available with Vault' screen. You can invoke this screen by typing '9020' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

### **Transaction Branch**

The current branch is displayed here.

### **Issuer Code**

Select the issuer code of the instrument from the option list available.

### **Transaction Currency**

Select the currency in which the transaction is carried out, from the option list available. After entering the above details, click 'Ok' button on the screen to view all the TCs available with vault. The system displays the following details:

- Description
- Sys Count
- Series
- Start Number
- End Number
- Amount
- Denomination

To view the details in a vault in other branch, click 'Reset' button. After this you can enter the appropriate values and click 'Ok' button.

## 13. Balancing Operations

### 13.1 Introduction

This chapter details the various balancing operations that can be performed using this module.

### 13.2 Book Shortage

You can book shortage of a currency using the 'Book Shortage' screen. You can invoke this screen by typing '7551' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/>			

Here, you can capture the following details:

#### External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

#### Branch

The current branch is defaulted here.

#### Transaction Currency

Select the currency to be booked for shortage.

#### Transaction Amount

Specify the total amount to be booked for shortage.

## **Narrative**

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

### **13.2.1 Specifying denomination details**

The following details have to be captured in this section:

#### **Currency Code**

The currency in which the transaction is being performed is displayed here.

#### **Denomination Code**

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

#### **Denomination Value**

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

#### **Units**

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

#### **Total Amount**

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

## 13.2.2 Specifying the MIS details

You can capture these details in the 'MIS' tab of the screen.

The screenshot shows a window titled "Book Overage" with a blue header bar. Below the header, there are several input fields: "External Reference", "Transaction Currency", "Narrative", "Branch", and "Transaction Amount". A light blue horizontal bar contains the text "Denomination MIS UDF". Below this bar, there are two columns of input fields: "Composite MIS" on the left and "Transaction MIS" on the right. Each column has eight horizontal lines for text entry. In the bottom right corner of the window, there is a button labeled "Exit".

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

### **Cost Center**

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

### **Account Officer**

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

### **Standard Industrial Code**

Specify the MIS code assigned to the industry to which your customer.

### **Contracts In Various Currencies**

Specify the MIS code assigned to contracts in various currencies.



### 13.2.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a window titled 'Book Overage'. At the top, there are several input fields: 'External Reference', 'Branch', 'Transaction Currency', 'Transaction Amount', and 'Narrative'. Below these is a tabbed interface with 'Denomination', 'MIS', and 'UDF' tabs. The 'UDF' tab is selected, and the 'UDF Details' section is visible. It contains a table with two columns: 'Field Name' and 'Field Value'. The table has two rows, both of which are currently empty. There are navigation arrows and a '10f1' label above the table. An 'Exit' button is located at the bottom right of the window.

#### UDF Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

#### UDF Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 13.3 Booking Overage

You can book overage of a currency using the 'Book Overage' screen. You can invoke this screen by typing '7552' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

**External Reference Number**

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

**Branch**

The current branch is defaulted here.

**Transaction Currency**

Select the currency to be booked for overage.

**Transaction Amount**

Specify the total amount to be booked for overage.

**Narrative**

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

**13.3.1 Specifying Denomination Details**

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

The following details have to be captured in this section:

### **Currency Code**

The system displays the currency of the account.

### **Denomination Code**

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

### **Denomination Value**

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

### **Units**

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

### **Total Amount**

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

## **13.3.2 Specifying the MIS details**

You can capture the details in the 'MIS' tab of the screen:

MIS is user definable and is configured at the host.

*Refer to the Oracle FLEXCUBE host user manual for details.*

As an example, the following details may be captured in this screen:

**Cost Center**

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

**Account Officer**

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

**Standard Industrial Code**

Specify the MIS code assigned to the industry to which your customer belongs.

**13.3.3 Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

Book Shortage

External Reference \_\_\_\_\_ Branch \_\_\_\_\_  
Transaction Currency \_\_\_\_\_ Transaction Amount \_\_\_\_\_  
Narrative \_\_\_\_\_

Denomination MIS UDF

UDF Details

Field Name	Field Value

Exit

Specify the following details.

#### **Field Description**

The system will display all the User-Defined Fields (UDF) maintained for the product.

#### **Field Value**

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## **13.4 Transfer Cash from Teller**

You can transfer cash from teller using the 'Transfer cash from Teller screen. You can invoke this screen by typing 'BCFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash to Vault

External Reference \_\_\_\_\_

Branch Code \_\_\_\_\_

Till Id \* \_\_\_\_\_

Narrative \_\_\_\_\_

Currency Code \_\_\_\_\_

Preferred Denomination \_\_\_\_\_

Product CHFT

Transaction Currency \* \_\_\_\_\_

Transaction Amount \_\_\_\_\_

Default Denomination

Total \_\_\_\_\_

Clear

Populate

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount

Exit

Here, you can capture the following details:

**External Reference Number**

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

**Branch Code**

The current branch is defaulted here.

**Till ID**

Select the till from which the cash has to be transferred.

**Transaction Currency**

Select the currency to be transferred from teller.

**Transaction Amount**

Specify the total amount to be transferred.

**Narrative**

You may enter remarks about the transaction here. This is a free format text field.

**Denomination Details**

Specify the following details.

**Currency Code**

The system displays the currency of the account.

**Denomination Code**

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

**Denomination Value**

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

**Units**

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative..

**Total Amount**

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

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

*Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.*

## 14. Batches

### 14.1 Introduction

This chapter details the various batch operations that are done in this module.

### 14.2 Clearing Inward Cheque Data Entry

You can do an Inward clearing cheque data entry using the 'Inward Cheque Clearing Data Entry' screen. You can invoke this screen by typing '5521' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Clearing Type *	Remitter Branch *	Account Number *	Account Title	Drawee Account
<input checked="" type="checkbox"/>		014			

Here, you can capture the following details:

#### **External Reference Number**

The system generated reference number is displayed here.

#### **End Point**

Select the end point from the option list available.

#### **Currency**

Select the currency from the option list available.

#### **Entry Number**

The cheque entry number is displayed here.

#### **Clearing Type**

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.



### **Remitter Branch**

The branch where the remitter account is maintained is displayed here. However you can modify it.

### **Account Number**

Select the account number from the option list available.

### **Account Title**

Specify the account title.

### **Drawee Account Number**

Specify the drawee account number.

### **Cheque Number**

Specify the number of the cheque for inward clearing.

### **Amount**

Specify the amount for inward clearing.

### **Routing Number**

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

### **Payee**

Specify the details of the payee.

### **Instrument Date**

Specify the instrument date.

### **Instrument Issue Date**

Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Instrument Issue date' and the 'Instrument Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

After entering these details click save icon move to the enrichment stage.

### **Enrichment Stage**

In this stage you can also modify the details you have entered in the input stage if required.

Click save icon to save the transaction. The system displays the following message.

**Transaction Completed Successfully.**

## 14.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the 'Inward Clearing Data Entry' screen. You can invoke this screen by typing '5555' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Instrument Type	Clearing Type	Issuing Branch	Account Or General Ledger Number	Instrument Currency
1	Bankers Cheque				
2	Bankers Cheque				

Here, you can capture the following details:

### Batch Reference

The system generated reference number is displayed here.

### End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

### Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

### Routing Number

Specify the routing number for clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

### Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

**Currency**

Select the currency. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

**Branch Code**

Select the branch code. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

**Account Number**

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

**Entries**

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the Entries field.

**Entry Number**

The entry number is displayed here.

**Instrument Type**

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

**Clearing Type**

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

**Issuing Branch**

The branch where the issuer account is maintained is displayed here. However you can modify it.

**Account or General Ledger Number**

Select the account number from the option list available.

**Instrument Currency**

Specify the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

**Instrument Number**

Specify the instrument number for inward clearing. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

**Instrument Amount**

Enter the amount for which the instrument is being drawn.

**Instrument Date**

Specify the instrument date from the adjoining calendar.

**Routing Number**

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

**End Point**

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

**Branch code**

The system displays the branch code here.

**Drawee Account Number**

Specify the account from which money is drawn.

**Narrative**

Enter remarks about the transaction.

**Total Amount**

On clicking 'Outstanding Amount' button, the system displays the total amount of the transaction

**Enrichment stage**

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

**Transaction Completed Successfully**

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

## 14.4 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the 'Consolidated Cheque Data Entry' screen. You can invoke this screen by typing '6512' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Entry Number	Clearing Type	Drawee Account Number	Cheque Number	Amount	Cheque Date
<input checked="" type="checkbox"/>					

Here, you can capture the following details:

### External Reference Number

The system generated reference number is displayed here.

### Account Number

Select the account number from the option list available.

### Transaction Currency

Select the currency for the transaction the option list available.

### Branch Code

The system displays the branch code.

### Account Description

The system displays the account description here.

### Entry Number

This is a system generated sequence number.

### Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one

**Drawee Account Number**

Specify the account from which money is drawn.

**Cheque Number**

Specify the number of the cheque for data entry.

**Amount**

Specify the amount mentioned in the cheque.

**Cheque Date**

Specify the date of the cheque.

**Routing Number**

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

**Cheque Issue Date**

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

**Project Name**

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

**Unit Payment**

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

**Unit ID**

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

**Deposit Slip Number**

Specify the deposit slip number for the payment.

## Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

**Transaction Completed Successfully**

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

*Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.*

## 14.5 Clearing Outward Data Entry

You can do an Outward clearing data entry using the 'Outward Clearing Data Entry' screen. You can invoke this screen by typing '6514' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Instrument type	Clearing Type	Drawer Account Number	Drawee Account Number	Account Title	Transaction Currency	Instrument
1							
2							

Here, you can capture the following details:

### External Reference Number

The system generated reference number is displayed here.

### Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

### Instrument Currency

Select the instrument currency. The adjoining option list displays all valid instrument currencies maintained in the system. You can select the appropriate one.

### **Instrument Type**

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

### **Routing Number**

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

### **Branch Code**

The system displays the branch code here.

### **Account Description**

The system displays the account description here.

### **Transaction Currency**

Specify the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

### **Clearing Type**

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

### **No of Entries**

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the No of Entries field.

### **Entry Number**

The entry number is displayed here.

### **Instrument Type**

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

### **Drawer Account Number**

Specify the drawer account number.

### **Drawee Account Number**

Specify the account from which money is drawn.



**Account Title**

Specify the account title.

**Transaction Currency**

The system displays the transaction currency here. However you can modify it by specifying the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

**Instrument Number**

Specify the instrument number for outward clearing.

**Instrument Currency**

The system displays the instrument currency here. However you can modify it by specifying the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

**Amount**

Specify the amount mentioned in the instrument.

**Cheque Date**

Specify the date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

**Routing Number**

The system displays the routing number here. However you can modify it by specifying the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

**Project Name**

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

**Unit Payment**

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

**Unit ID**

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

## Deposit Slip Number

Specify the deposit slip number for the payment.

## Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

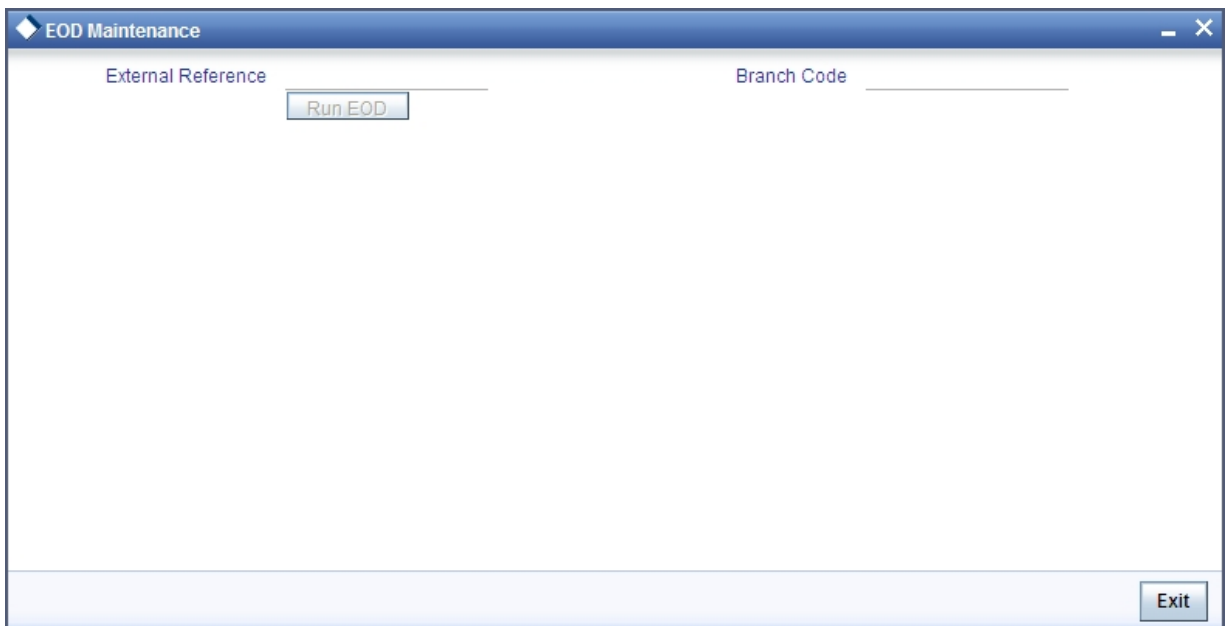
Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

**Transaction Completed Successfully**

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

## 14.6 Running EOD

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

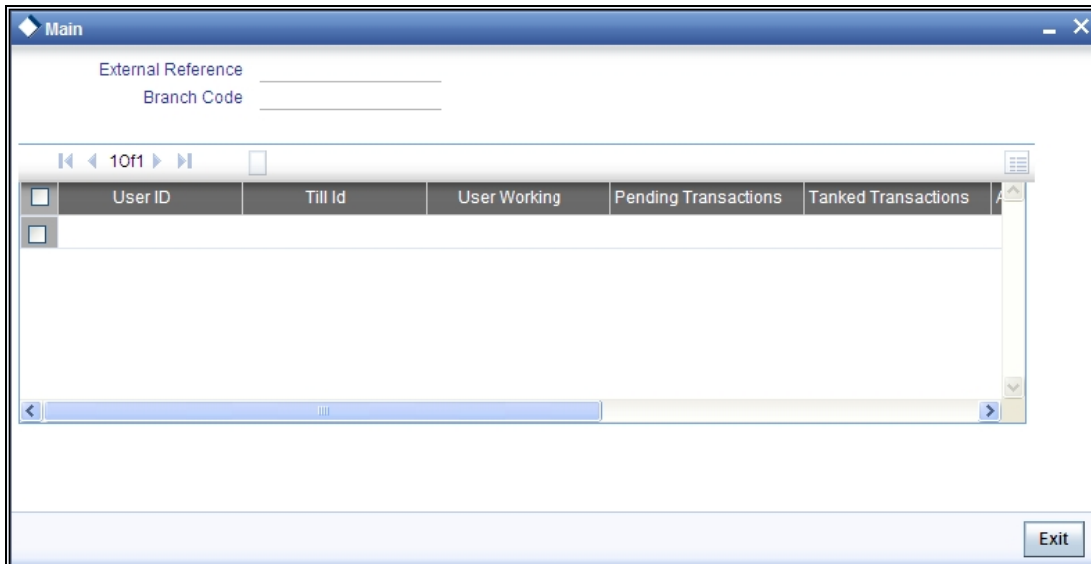
The following validations are done before running EOD:

- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.
- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in 'Pending' or 'Assigned' stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

## 14.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the 'Teller Platform Status Query Screen' screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by typing '9012' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:



### **External Reference Number**

The system displays a unique number.

### **Branch Code**

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

---

## 15. Reports

### 15.1 Introduction

The following are the reports that you can generate in Savings module:

- Savings Insignificant Balance Accounts report
- Blocked Accounts report
- CASA Balance Listing Report
- Saving Accounts Opened Today report
- Savings Accounts Closed Today report
- Flat File - Cheque Book Requested report
- Savings Large Balance Movements report
- Accounts Dormant Next Month report
- Savings Account Dormant Today report

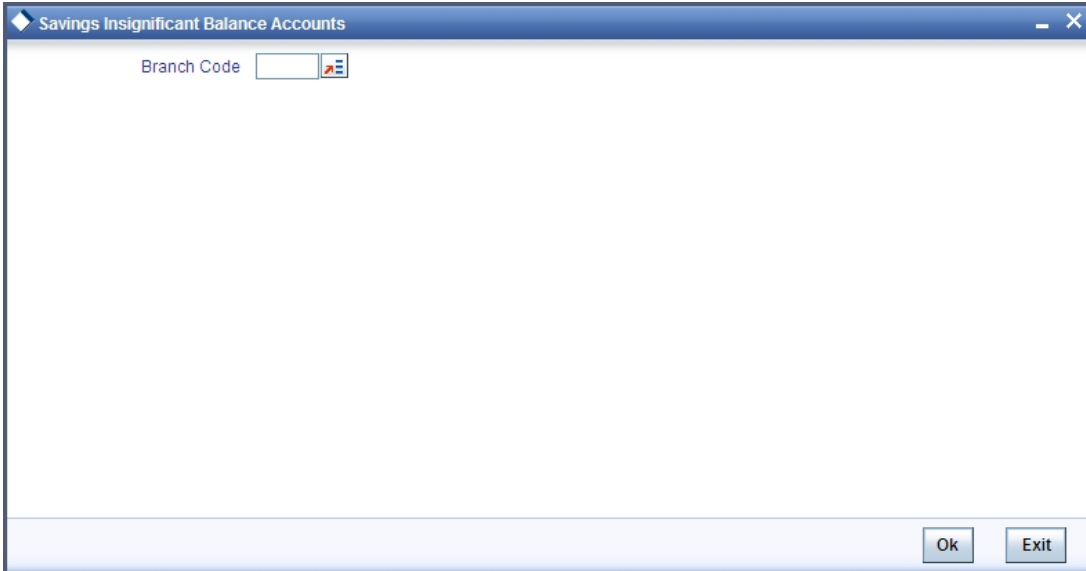
To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

### 15.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' 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:

**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.

**15.2.1 Contents of the Report**

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

**Header**

The Header carries the Branch, Date and User ID for which the report is generated.

**Body of the report**

The generated report will have the following information:

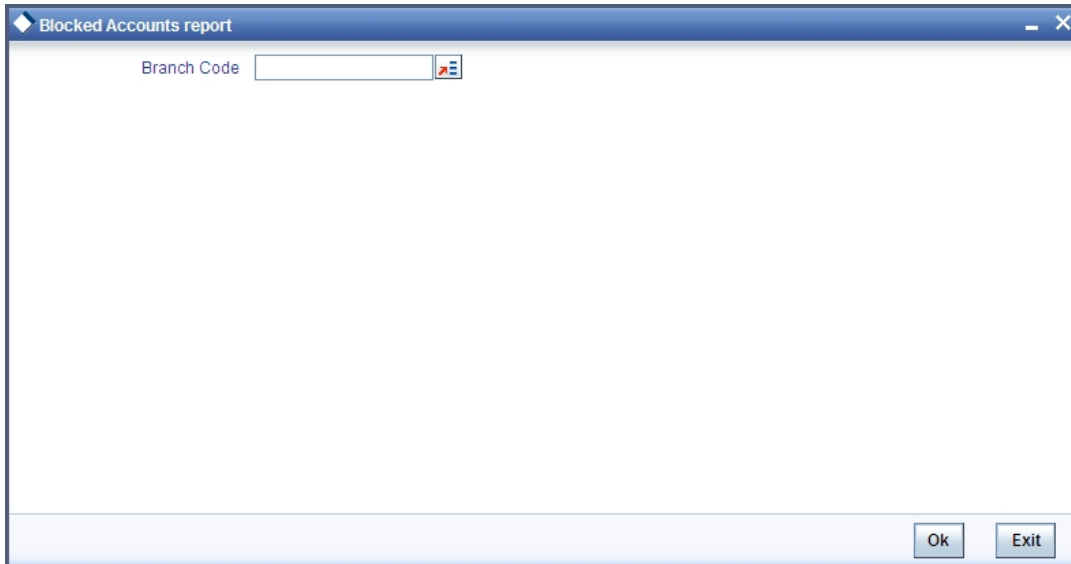
<b>Account Class</b>	<b>This indicates the account class</b>
Account Number	This indicates the account number
Currency Name	This indicates the currency
Last Credit Details	This indicates the Credit Details
Last Debit Details	This indicates the Debit Details
Account Balance	This indicates the balance amount in the account

## 15.3 Blocked Accounts Report

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' 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:

### **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.

### 15.3.1 Contents of the Report

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

#### **Header**

The Header carries the Branch, Date and User ID for which the report is generated.

#### **Body of the report**

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number</b>
Customer ID	This indicates the customer ID

<b>Account Number</b>	<b>This indicates the account number</b>
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

## 15.4 **CASA Balance Listing Report**

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke 'CASA Balance Listing' screen by typing 'SVRCABLI' 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:

### **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.

### 15.4.1 **Contents of the Report**

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

#### **Header**

The Header carries the Bank name, 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:

<b>Account Number</b>	<b>This indicates the account number</b>
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Balance Amount	This indicates the Balance Amount
Available Balance	This indicates the Balance Available
Uncleared Amount	This indicates the Uncleared Amount
Hold Amount	This indicates the Hold Amount
Accrued Interest	This indicates the Accrued Interest
Accrued Till	This indicates the Accrued Till
Last Interest	This indicates the Last Interest

## **15.5 Saving Accounts Opened Today Report**

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis.

### **15.5.1 Contents of the Report**

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

#### **Header**

The Header carries the Branch, Date and User ID for which the report is generated.

#### **Body of the report**

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number</b>
Customer Number	This indicates the Customer Number
Customer Name	This indicates the name of the customer
Acy Opening Bal	This indicates the Opening Balance in Account currency



<b>Account Number</b>	<b>This indicates the account number</b>
Teller	This indicates the Teller id
Supervisor	This indicates the Supervisor name

## **15.6 Saving Accounts Closed Today Report**

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis.

### **15.6.1 Contents of the Report**

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

#### **Header**

The Header carries the Bank name, 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:

<b>Account No</b>	<b>This indicates the account number of the customer</b>
Customer Name	This indicates the name of the customer
Closing Bal	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

## **15.7 Flat File - Cheque Book Requested Report**

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

### **15.7.1 Contents of the Report**

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

### Header

The Header carries the Bank name, Branch, Date, User ID and the Module for which the report is generated.

### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number of the customer</b>
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

## **15.8 Savings Large Balance Movements Report**

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis.

### **15.8.1 Contents of the Report**

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

#### Header

The Header carries the Bank name, Branch, Run Date, and User ID for which the report is generated.

#### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the account number of the customer</b>
Officer ID	This indicates the id of the Officer
DR/CR	This indicates whether the transaction is a debit or a credit
Balance Movement	This indicates the Balance Movement in CASA
Available Balance	Balance Available

## **15.9 Accounts Dormant Next Month Report**

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

This report is generated at EOD on a monthly basis.

### **15.9.1 Contents of the Report**

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

#### **Header**

The Header carries the Bank name, Branch, Run Date and User ID for which the report is generated.

#### **Body of the report**

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the Account Number</b>
Customer ID	This indicates the id of the Customer
Account Title	This indicates the title of the customer account
Date of Transaction	This indicates the date on which the transaction was carried out
Book Balance	This indicates the Book Balance

## **15.10 Savings Account Dormant Today Report**

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state

This report is generated at EOD on a daily basis.

### **15.10.1 Contents of the Report**

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

#### **Header**

The Header carries the Bank name, Branch, Run Date and Operator ID for which the report is generated.

### Body of the report

The generated report will have the following information:

<b>Account Number</b>	<b>This indicates the Customer Account Number</b>
Account Name	This indicates the Customer Account Name
Date of Transaction	This indicates the last date on which there was a transaction in the account.
Current Balance	This indicates the current balance in the customer account.

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## 16. Screen Glossary

### 16.1 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
BRNRECON	End Of Transaction Input
CFDFLTRT	LD MM Floating Rate Input
CSSJOBBER	Jobs Browser
EODM	EOD Maintenance
ISSRPDET	Instrument Reprint Summary
ODC1	Schema
SMDROLDF	Role Maintenance
STDBRREF	Manual Refresh Detail
STDCCREV	Credit Card Payment Reversal
STDDEFAU	Default Authorizer Detail
STDFNGRP	Function Group Detail
STDWFDEF	Function Workflow Definition Detail
STSCCREV	Credit Card Payment Reversal Summary
STSREPQY	Successful Replication Query
SVRBACCL	Blocked Accounts report
SVRCABLI	CASA Balance Listing report
SVRIBACC	Savings Insignificant Balance Accounts
TVCL	Till Balancing & Closure
9016	Sell TCs to HO
9001	Open Teller Batch/Till
417	TC Denominations Maintenance
1401	Cash Deposit

<b>Function ID</b>	<b>Function Description</b>
1001	Cash Withdrawal
1405	Cash Transfer
1301	Close Out Account Withdrawal
1025	Bill Payment by Cash
1075	Bill Payment (Against Account)
1006	Account to Account Transfer
1056	Stop Payment
8203	FX Sale (Walk-in)
8004	FX Purchase (Walk-in)
8318	TT Issue Against Account
8317	TT Issue against GL
8316	TT Issue (Walk-In)
8320	TT Liquidation Against GL
8321	TT Liquidation Against Account
<b>Error! Reference source not found.</b>	TT Inquiry
5001	Loan Disbursement by Cash
<b>Error! Reference source not found.</b>	Repayment towards Loan
3401	Safe Deposit Rental By Cash
1013	Cheque Withdrawal
6501	Cheque Deposit
6520	Cheque Deposit to GL
6560	Cheque Return
1009	TC Sale (Against Account)

<b>Function ID</b>	<b>Function Description</b>
8205	TC Sale (Against GL)
8204	TC Sale (Walk-In)
1409	TC Purchase (Against A/C)
8204	TC Purchase (Walk - In)
1014	DD Sale Against Account
8330	DD Sale Against Cheque
8311	DD Liquidation against GL
8312	DD Liquidation Against Account
8310	DD Liquidation Walk-In
8305	DD Issue Walk-In
8311	DD Issue against GL
7789	DD Inquiry
1010	Bankers Cheque Sale Against Account
8335	Bankers Cheque Sale Against Account
1300	Close out Withdrawal by Bankers Cheque
8302	BC Issue against GL
8301	BC Issue Walk-In
8309	BC Liquidation Against Account
8308	BC Liquidation Against GL
8307	BC Liquidation Walk-In
7790	BC Inquiry
8304	Reversal of BC/DD Liquidation
1008	Miscellaneous Customer Debit
1408	Miscellaneous Customer Credit
1060	Miscellaneous GL Debit
1460	Miscellaneous GL Credit

<b>Function ID</b>	<b>Function Description</b>
1005	Miscellaneous GL Transfer
1317	Redemption in Multimode
1350	Close out Withdrawal by Multi Mode
9007	Transfer cash from Vault
9009	Buy Cash from Central Bank
9010	Sell Cash to Central Bank
9011	Buy TCs from Agent
9015	Buy TCs from HO
9017	Buy TCs from Vault
9018	Return TCs to Vault
9020	Display TCs available with Vault
7551	Book Shortage
7552	Book Overage
5521	Inward Cheque Clearing Data Entry
5555	Inward Clearing Data Entry
6512	Consolidated Cheque Data Entry
6514	Outward Clearing Data Entry
9012	Teller Platform Status Query Screen





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