

Retail Teller  
Version-1.0  
9NT1399-ORACLE FC UBS V.UM 11.0.RU.1.0.0.0  
[December] [2010]  
Oracle Part Number E51712-01



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## Document Control

Author: Documentation Team	Group: UBPG	
Created on: October 01, 2008	Revision No: Final	
Updated by: Documentation Team	Reviewed by: Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on: December 23, 2010	Reviewed on: December 23, 2010	Approved on: December 23, 2010

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# 1. About this Manual

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Organization

This manual is organized as follows:

<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>The Retail Teller Module – an Overview</i> gives you an overview of the retail teller module.
<b>Chapter 3</b>	<i>Maintaining Retail Teller Products</i> describes the procedure to create retail teller products for the specific services your bank offers.
<b>Chapter 4</b>	<i>Maintaining Accounting Details</i> explains how to set up accounting details for retail teller products in Oracle FLEXCUBE.
<b>Chapter 5</b>	<i>Annexure A</i> lists the inbuilt retail teller products provided for the retail teller module and the association of these products with their appropriate functions in the Retail Branch.
<b>Chapter 6</b>	<i>Annexure B</i> contains samples of the various types of advices and notices generated at each stage for the type of contract that the retail teller module handles.
<b>Chapter 7</b>	<i>Retail Teller Glossary</i> – gives a list of important terms used in the module.

### Conventions used in this Manual

Important information is preceded with the  symbol.

## 1.4 Related Documents

For a detailed description of all the procedures in the manual please refer to the Oracle FLEXCUBE manual on Common Procedures. For an explanation on shadow processing, refer the manual 'Shadow Processing' under Core.

## 1.5 Glossary of Icons

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

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## 2. Retail Teller Module – An Overview

### 2.1 Introduction

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

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

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

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

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

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

#### 2.1.1 Shadow Processing in Retail Teller

Shadow processing is a feature that facilitates accounting for the same transaction based on different GAAPs. To facilitate this, accounting entries of certain events in the Retail Teller module will be handed off to a second schema, which is the shadow schema. The shadow schema has a GAAP different from the one in which the original operation is carried out (the main schema). This ensures that accounting is done in accordance with both GAAPs for operations requiring such accounting treatment.

*Refer the chapter 'Shadow Processing' in the Shadow Processing User Manual under Core for more details.*

## 3. Maintaining Retail Teller Products

### 3.1 Introduction

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

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

The screenshot shows a web-based form titled "Retail Teller Product Maintenance -- Webpage Dialog". The form is organized into several sections. On the left, there are fields for "Product Code", "Product Description", "Report Module" (set to "RT"), "Product Type" (set to "Retail Teller"), "Description", "Slogan", "Product Group", "Product Group Description", "Start Date", "End Date", and "Remarks". On the right, there are fields for "Exchange Rate Variance (in %)", "Override Limit" (set to "3"), "Stop Limit" (set to "100"), "Rate Code", and "Rate Type Preferred". At the bottom of the form, there are tabs for "Preferences", "MIS", "UDF", and "Cash Plan Symbols". Below the tabs, there is a footer area with fields for "Maker", "Checker", "Date Time", "Mod No", "Authorized", "Open", and a "Cancel" button.

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

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

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

#### Specifying the Product Type

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

### 3.1.1 Specifying Product Preferences

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

The screenshot shows a 'Preferences -- Webpage Dialog' window with the following fields and options:

- Product Code \*
- Product Description
- Transaction Limit \* (10,000.00)
- Block Expiry Days
- RD payments allowed (checkbox)
- Cash GL Posting Allowed (checkbox)
- Track Receivable (checkbox, checked)
- Denomination tracking required (checkbox)
- Reversal Includes Charges (checkbox, checked)
- Partial Reversal Allowed (checkbox, checked)
- Switch Product (checkbox, checked)
- Till required (checkbox)
- Default Cash Plan Symbol
- Sub Symbol
- Thru Transit/Conv Acc (dropdown, Thru Conversion Acc)
- Transit GL
- Value Date
- Credit Value Spread
- Debit Value Spread

#### Track Receivable

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



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

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

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

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

### **Retail Lending Product**

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

### **Denomination Tracking Required**

Check this box to indicate that denomination details need to be captured at the transaction level. If you check this option, you need to enter the denomination details in 'RT Common Transaction' screen before saving a transaction. After checking this box, when you try to save a transaction associated with this product, the system will prompt you to enter the denomination details.

### **Tills Required**

Check this box to indicate that till needs to be updated for the transactions associated with the product.

Before you check this box, ensure that the option 'Denomination Tracking Required' is checked. Otherwise, the system will not allow you to save the product.

### **Default Cash Plan Symbol**

Specify the default cash plan symbol for the product. The option list displays all valid cash plan symbols maintained in the system. Choose the appropriate one. The system will default this cash plan symbol for all contracts associated with this product. However, you can change this at the contract level.

### **Sub Symbol**

Specify the default cash plan sub symbol for the product. The system will default this cash plan sub symbol for all contracts associated with this product. However, you can change this at the contract level.

### **Thru Transit/Conv Acc**

Transit account is an account of the beneficiary of funds, either the corporate or the bank.

You have to indicate whether the account enabled for the product is a transit account or a conversion account. The drop-down list displays the following options:

- Thru Transit Account - If you choose this, the system will enable transit accounting for the product. In that case, transit accounting entries will be passed using a transit GL.
- Thru Conv Account - If you choose this, the system will use the conversion account for the product.
- None - If you choose this, the system will not enable any such account for the product.

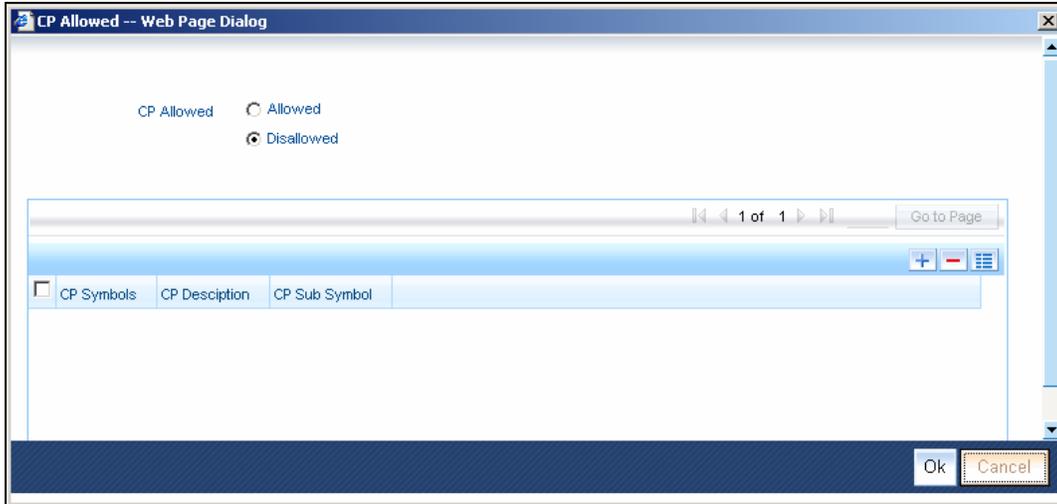
Choose the appropriate one. The system will apply this to the transactions associated with the product.

### **Transit GL**

If you have chosen, 'Thru Transit Account' against the field 'Thru Transit/Conv Acc', you need to specify the actual transit general ledger of the beneficiary of funds. The option list displays all valid general ledgers applicable. Choose the appropriate one.

### 3.1.2 Specifying Cash Plan Symbol Details

You can restrict the usage of cash plan symbols on a product and maintain a list of allowed and disallowed symbols using 'CP Allowed' screen. To invoke the screen, click 'Cash Plan Symbols' button on the product maintenance screen.



#### Allowed/Disallowed

Indicate whether the list of cash plan symbols will be allowed or disallowed for the product. This restriction will be applicable to all transactions associated with this product.

#### CP Symbol

Specify the cash plan symbol to be restricted. The option list displays all valid cash plan symbols maintained in the system. Choose the appropriate one. Based on the restriction type, the system allows/disallows the symbol that you choose here.

Click add button to add more rows to the list of cash plan symbols. The restriction will be applied to all cash plan symbols that you specify.

#### CP Sub Symbol

The system displays the cash plan sub symbol, based on the CP symbol chosen.

#### CP Description

The system displays the description of the cash plan symbol.

Once you have captured the details, click 'OK' button to navigate back to the product maintenance screen.

## 4. Maintaining Accounting Details

### 4.1 Introduction

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

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

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

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

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

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

The screenshot displays the 'ARC Maintenance' web page dialog. The interface is organized into several sections:

- External Rate Type:** A text field.
- Branch:** A dropdown menu with a red asterisk.
- Account Class/Product:** A dropdown menu with a red asterisk.
- Transaction Type:** A dropdown menu with a red asterisk.
- Currency:** A dropdown menu with a red asterisk.
- Account Class/Product:** Radio buttons for 'Account Class', 'Product Type', 'Calendar', and 'Working'.
- Float Days Basis:** Radio buttons for 'Calendar' and 'Working'.
- Description:** A text field.
- Branch Name:** A text field.
- Description:** A text field.
- Offset Details:** Fields for 'Branch' and 'Account'.
- Transaction Details:** Fields for 'Branch' and 'Account'.
- Transaction Code:** Fields for 'Offset Transaction Code' and 'Main Transaction Code'.
- Department Code:** A dropdown menu with a red asterisk.
- Main Leg for the transaction:** A dropdown menu.
- Generate Transaction Advice:** A checkbox.
- End Point:** A text field.
- Bank Float Days:** A text field.
- Description:** A text field.
- Customer Float Days:** A text field.
- Debit Account:** A dropdown menu.
- Charge From Account:** A dropdown menu.
- Management Information System:** A text field.
- Generate MT101:** A checkbox.
- Liquidation Product for Demand Draft:** A checkbox.
- Netting Charges:** A checkbox.
- Profit Reval GL:** A text field.
- Loss Reval GL:** A text field.
- Revaluation Rate:** A text field.
- Reval Required:** A checkbox.
- CHARGE1 to CHARGE5:** A row of five tabs.
- Basis:** A dropdown menu.
- Charge Account:** A text field.
- Transaction Code:** A text field.
- Rate:** A text field.
- Cash Plan Symbol1:** A text field.
- Cash Plan Sub Symbol1:** A text field.
- Fields:** A tab.
- Regulation:** A tab.
- Input By:** A text field.
- Date Time:** A text field.
- Modification Number:** A text field.
- Authorized:** A checkbox.
- Open:** A checkbox.
- Exit:** A button.



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

### **Product Type**

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

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

### **Currency**

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

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

### **Department**

Specify the department code (cash division). The option list displays all valid department codes maintained in the system. Choose the appropriate one.

You can also specify ‘\*.\*’ to apply all department codes. By default, the system displays ‘\*.\*’. However, you can modify this.

#### **4.1.1.1 Identifying Offset Account**

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

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

#### **Indicating the offset account as the debit account**

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

#### **Indicating the offset account as the default charge account**

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



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

#### **4.1.1.2 Identifying Transaction Account**

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

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

##### **Indicating the transaction account as the debit account**

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

##### **Indicating the transaction account as the default charge account**

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



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

#### **4.1.1.3 Identifying Offset and Debit Transaction Codes**

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

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

##### **Generate Transaction Advices**

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

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

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

##### **Rate Type**

Specify the rate type. The option list displays all valid rate types maintained in the system. Choose the appropriate one.

### Netting Charge

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

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

### Profit Reval GL

Specify the GL that should be used to book profit on revaluation for cash operations. You can also select the GL from the adjoining option list. The list contains all the GLs maintained in the system. You need to specify this if you have selected the 'Reval Reqd' option.

### Loss Reval GL

Specify the GL that should be used to book loss on revaluation for cash operations. You can also select the GL from the adjoining option list. The list contains all the GLs maintained in the system. You need to specify this if you have selected the 'Reval Reqd' option.

### Revaluation Rate

Specify the rate that should be used for revaluation. You can also select the rate from the adjoining option list. The list contains all the rates maintained in the system. You need to specify this if you have selected the 'Reval Reqd' option.

### Reval Reqd

Check this box to indicate that, for all cash operations, the system should calculate the profit (or loss) on a transaction when the transaction is input. This revaluation will be done for all the accounting entries in foreign currency, for instance, charge associated with the transaction, transit amounts and so on.

You can maintain this option for all the following combinations:

Branch Code	Product code	Customer	Currency
BRANCH	PRODUCT	CUSTOMER	CURRENCY
ALL	PRODUCT	CUSTOMER	CURRENCY
BRANCH	PRODUCT	CUSTOMER	ALL
BRANCH	PRODUCT	ALL	CURRENCY
ALL	PRODUCT	CUSTOMER	ALL
ALL	PRODUCT	ALL	CURRENCY
BRANCH	PRODUCT	ALL	ALL
ALL	PRODUCT	ALL	ALL

The online calculation of profit (or loss) for a transaction will be computed only if the following conditions are met:

- The revaluation option has been selected at the GL level (in the 'Chart of Accounts' screen') for the GLs to which posting is being done
- The transaction is done in a foreign currency and the local currency amount calculated for the accounting entry (based on exchange rate maintained at the ARC level) differs from the one calculated for the revaluation (based on the rate in the 'Currency Exchange Rate Maintenance' screen).

### **End Point**

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

### **Description**

End Point Description (Display Only field).

### **Bank Float Days**

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

### **Customer Float Days**

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

### **Float Days Basis**

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

#### **4.1.1.4 Defining Charge Details**

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

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

#### **Charge Type**

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

#### **Slab type**

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

#### **Basis**

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

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

### **Currency**

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

### **Charge Account**

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

### **Netting**

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

### **Transaction Code**

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

### **Rate Code and Rate Type**

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

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

In addition to specifying the Rate Code you have to indicate the Rate Type which should be picked up for exchange rate conversions involving settlement of charges for cross currency transactions. You can maintain any one of the following as the Rate Type:

- Buy
- Mid
- Sell

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

### **Amount**

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

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

## Rate

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

## Interest Basis

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

## Minimum and Maximum Charge Amount

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

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



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

## MIS Head

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

## Description

You can indicate a short description for the charge.

## CP Symbol

Specify the cash plan symbol applicable to the charge. The option list displays all valid cash plan symbols maintained in the system. Choose the appropriate one. The system will default this cash plan symbol to individual charges in contracts associated with the product. However, you can change the cash plan symbol at the contract level.

## Cash Plan Sub Symbol

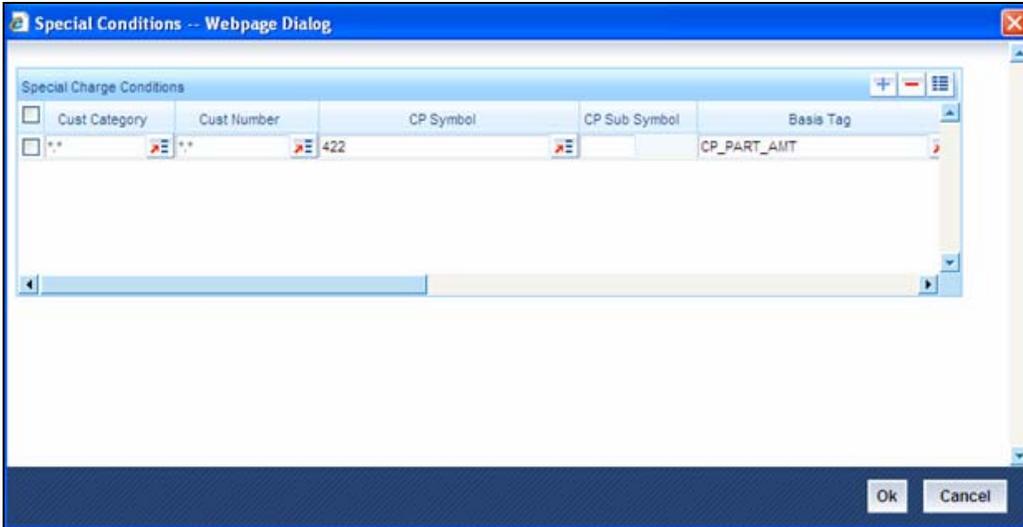
Specify the cash plan sub symbol applicable to the charge. The system will default this cash plan symbol to individual charges in contracts associated with the product. However, you can change the cash plan symbol at the contract level.

## Description

The system displays the description of the cash plan symbol.

### 4.1.2 Defining Special Conditions for Charge

You can define special conditions for charge to compute charge based on cash plan symbol using 'Special Conditions' screen. To invoke the screen, click 'SC' button from the Charge tab of ARC Maintenance screen.



You can capture the following details on this screen:

### **Cust Category**

Specify the customer category to which the special charge condition is applicable. The option list displays all valid customer categories maintained in the system. Choose the appropriate one. You can apply the special condition to all customer categories by entering '\*.\*'.

### **Cust Number**

Specify the customer number to which the special charge condition is applicable. The option list displays all valid customer numbers that belong to the customer category selected. Choose the appropriate one. You can apply the special condition to all customers by entering '\*.\*'.

### **CP Symbol**

Specify a cash plan symbol for the special condition. The option list displays all valid cash plans symbols maintained in the system. Choose the appropriate one.

In a charge rule, if the same cash plan symbol is linked more than once, the system displays a warning message.

You can also apply all cash plan symbols to the special condition by entering '\*.\*'. In that case, if the base amount is selected as 'TXN\_AMOUNT', the system computes the charge based on the transaction amount without considering the cash plan symbols.

Similarly, if the cash plan is '\*.\*' and the base amount is 'CP\_AMOUNT', the system computes the charge for all cash plan symbols based on the other criteria. In this case, if a special computation mechanism exists for a particular cash plan symbol in the same rule, the condition with cash plan symbol as '\*.\*' will take the remaining cash plan symbols.

### **CP Sub Symbol**

Based on the cash plan symbol specified, the system displays the cash plan sub symbol. You can select 'ALL' to apply all sub symbols of the selected cash plan symbols to the special condition.

## Basis Tag

Specify the basis tag. The system calculates the charge based on this tag. The option list displays the following basis tags:

- CP\_PART\_AMT (Partial amount entered for a cash plan symbol)
- OLD\_NOTE\_AMT (Old notes amount with charges)
- SMALLNT\_AMT (Small notes and coins)
- TXN\_AMT (Transaction amount)

Choose the appropriate one.

## Charge Type

Specify the type of charge applicable to the special condition. The drop down list displays the following options:

- Percentage
- Flat Rate
- Interest

Choose the appropriate one.

## Slab Type

Specify the slab type applicable to the special charge condition.

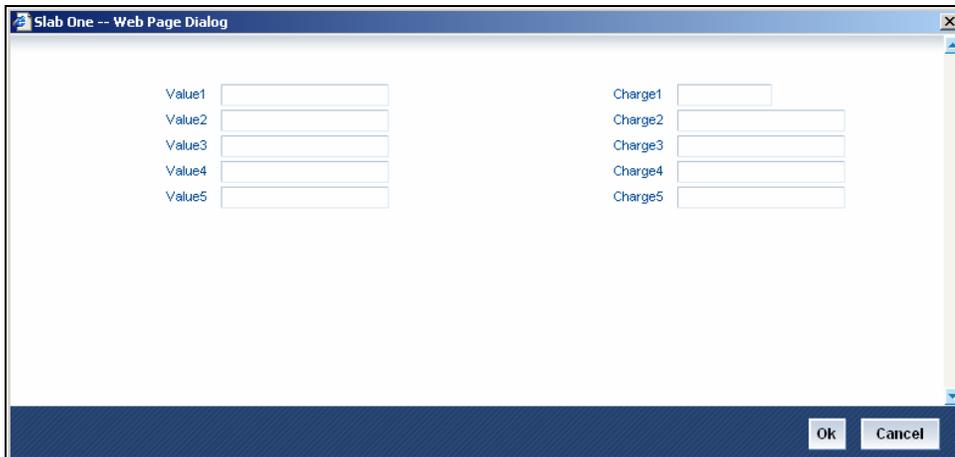
## Charge Amount

If you have chosen 'Flat' as the charge type, you need to specify the charge amount here.

## Rate

If you have chosen 'Percentage' as the charge type, you need to specify the charge rate here.

You can add more rows and define special conditions for different combinations of the above values. Once you have captured the details, click 'S' button against a specific special condition to define the slab charge details.



The screenshot shows a web page dialog titled "Slab One -- Web Page Dialog". It contains two columns of input fields. The left column has five fields labeled "Value1", "Value2", "Value3", "Value4", and "Value5". The right column has five fields labeled "Charge1", "Charge2", "Charge3", "Charge4", and "Charge5". At the bottom right, there are "OK" and "Cancel" buttons.

You need to capture the following details:

## Value

Specify the value of the slab.

## Charge

Specify the charge applicable to the corresponding slab value.

Once you have captured the details, save the maintenance.

For all charges at cash plan level, the basis amount for charge computation will be the partial amount of the cash plan symbol.

Standard charge can be based on a list of cash plan symbols. The list of cash plan symbols will have an override rate that will be applicable if the transaction partial amount works on cash plan symbols.

The system picks up the charges on the basis of customer category and customer number. Specific conditions based on cash plan symbols and old notes can be setup after this level for all applicable customer categories and customer numbers.

### Example

Consider the following details.

Charge computation for charge rule 1:

Customer Category	Customer	Cash Plan Symbols	Basis Amount	Charge Type	Charge Amount/Rate
*.*		*.*	CP_AMOUNT	Percentage	1%
*.*		CP1	CP_AMOUNT	Percentage	2%

Cash plan symbols and the partial amounts are given below:

CP1 1000 USD

CP2 2000 USD

CP2 500 USD

Transaction Amount = 3500 USD

The system calculates charge 1 as follows:

For CP1, 2% of 1000 USD = 20 USD

For CP2, 1% of 2000 USD = 20 USD

For CP3, 1% of 500 USD = 5 USD

Total Charge = 20+20+5 = 45 USD

### Example

Consider the following charge computation for charge rule 1.

Customer Category	Customer	Cash Plan Symbols	Basis Amount	Charge Type	Charge Amount/Rate
*.*		*.*	TXN_AMOUNT	Percentage	1%
*.*		CP1	CP_AMOUNT	Percentage	2%

Suppose that the transaction has three cash plan symbols:

CP1 1000 USD

CP2 2000 USD

CP2 500 USD

Transaction amount = 3500 USD

The system calculates the charge as follows:

For transaction amount, 1% of 3500 USD = 35 USD

Total Charge = 35 USD

## 4.2 Maintaining Operation Codes

You can maintain operation codes to identify different types of cash transactions that involve foreign currencies. To invoke 'Operation Code Maintenance' screen, type 'CSDOPNCD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You need to maintain the following details:

### Product Type

Specify the product type. The option list displays all valid product types available for selection. Choose the appropriate one.

### Dr Account Type

Specify the debit account type. The system considers the debit account type to derive the operation code during transaction processing. The dropdown list displays the following account types.

- Old Notes Cash Account
- Cheque GL Account
- Suspense GL Account
- Customer Account
- Others

Choose the appropriate one.

### **Cr Account Type**

Specify the credit account type. The system considers the credit account type to derive the operation code during transaction processing. The dropdown list displays the following account types.

- Old Notes Cash Account
- Cheque GL Account
- Suspense GL Account
- Customer Account
- Others

Choose the appropriate one.

### **Dr Currency**

Specify the debit currency. The system considers the debit currency to derive the operation code during transaction processing. The dropdown list displays the following account types.

- Foreign Currency
- Any Currency

Choose the appropriate one.

### **Cr Currency**

Specify the credit currency. The system considers the credit currency to derive the operation code during transaction processing. The dropdown list displays the following account types.

- Foreign Currency
- Any Currency

Choose the appropriate one.

### **Operation Code**

Specify a unique code to identify this operation. Based on other parameters, the system derives this operation code for transaction such as withdrawals, receipts, conversions etc.

### **Description**

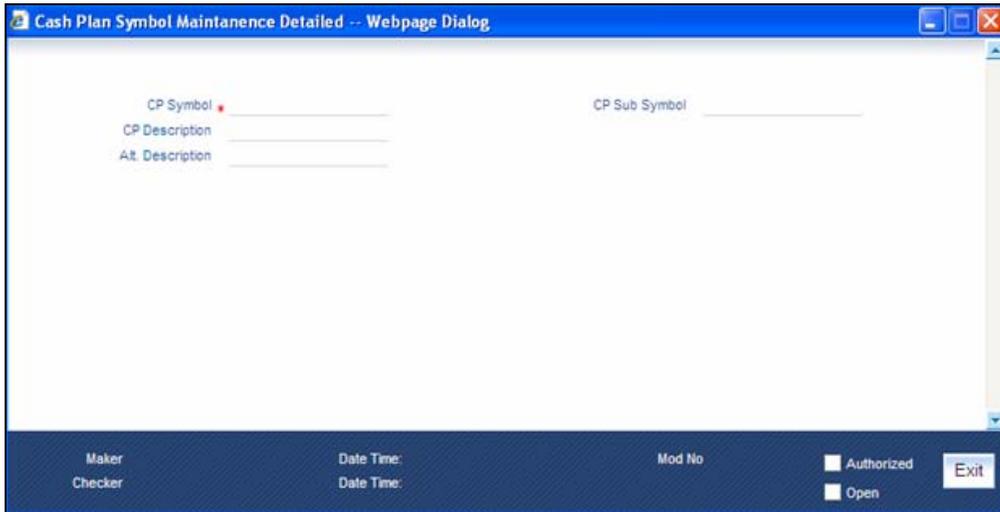
Enter a brief description as to the nature of the operation.

Once you have captured the details, save the maintenance. These details need to be verified and authorized by another user.

All cash operations involving foreign currency initiated from Retail Teller Transaction Input screen need to be identified by the operation codes maintained here.

### 4.3 **Maintaining Cash Plan Symbols**

You can maintain cash plan symbols and sub symbols using 'Cash Plan Symbol Maintenance' screen. To invoke the screen, type 'DEDCPSYM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a web browser window titled "Cash Plan Symbol Maintenance Detailed -- Webpage Dialog". The main content area contains four input fields: "CP Symbol" (with a red asterisk), "CP Description", "Alt. Description", and "CP Sub Symbol". The bottom of the window features a dark blue bar with several fields: "Maker", "Checker", "Date Time:", "Date Time:", "Mod No", "Authorized" (checkbox), "Open" (checkbox), and an "Exit" button.

You can capture the following details on this screen.

#### **CP Symbol**

Specify a unique numeric symbol to identify the cash plan. You can use the cash plan symbols in transactions involving local currency.

#### **CP Description**

Enter a brief description of the cash plan symbol specified above.

#### **Alt Description**

Enter an alternative description for the cash plan symbol specified above.

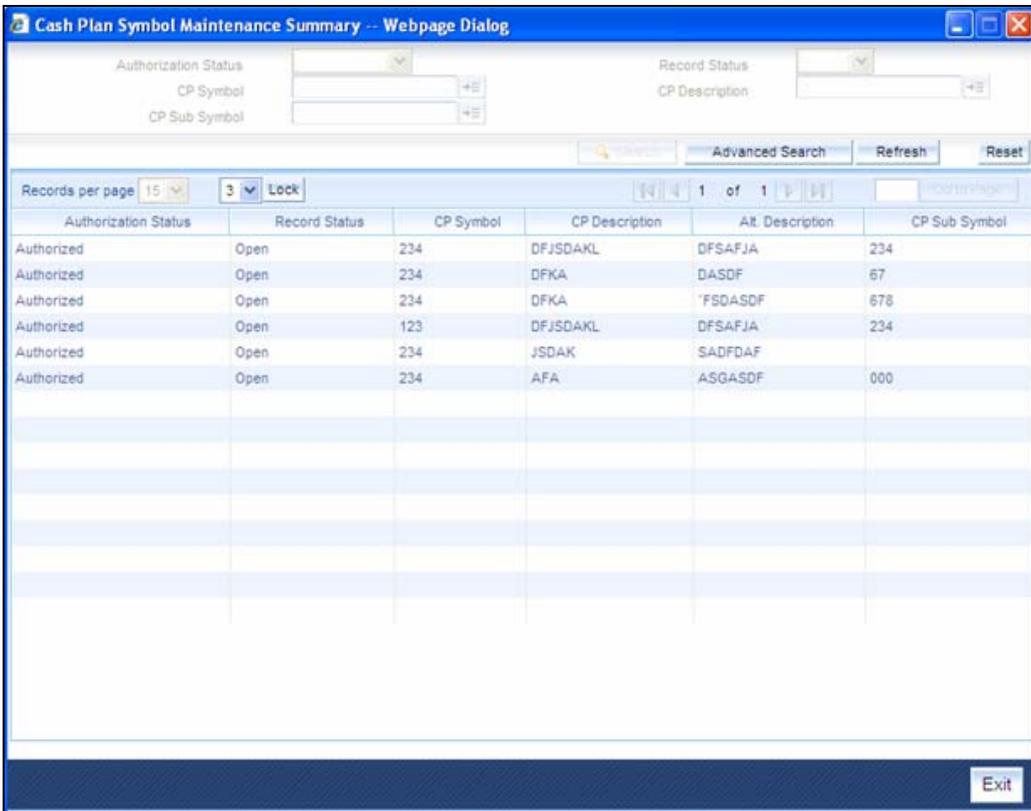
#### **CP Sub Symbol**

Specify a unique numeric sub symbol for the cash plan.

Once you have captured the above details, save the maintenance. These details need to be verified and authorized by a different user. You may delete a cash plan symbol record before authorization.

#### 4.3.1 **Viewing Cash Plan Symbol Summary**

You can view a summary of the cash plan symbols using 'Cash plan Symbol Maintenance Summary' screen. To invoke the screen, type 'DESCPSYM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query for cash plan symbol records based on the following criteria:

- Authorization status of the maintenance – authorized or unauthorized
- Status of the record – open or closed
- Cash plan symbol
- Cash plan sub symbol
- Cash plan description

Set the search parameters and click 'Search' button. The system displays all records that match the search criteria. Double click a record to view the detailed maintenance screen.

#### 4.4 **Maintaining Collector Information**

Bank employees may engage themselves in collection and delivery of cash for corporate customers. For this, you need to maintain customer ID for the bank employee who gets involved in the collection/delivery activity and then link that ID to the corresponding transaction.

You can maintain the detail of a collector using 'Collector Maintenance' screen. To invoke the screen, type 'CSDCOLDT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web-based dialog box titled "Collector Maintenance -- Webpage Dialog". It contains two main sections: "Collector Details" and "Document Details".

**Collector Details:**

- Collector ID \* (text input)
- First Name (text input)
- Middle Name (text input)
- Last Name (text input)

**Document Details:**

- Document Type (dropdown menu)
- Date Of Issue (date picker)
- Expiry Date (date picker)
- Description (text input)
- Series (text input)
- Number (text input)
- Code (text input)
- Issuing Authority (text input)
- Place Of Issue (text input)
- Department (text input)

**Footer:**

- Maker (text input)
- Checker (text input)
- Date Time: (text input)
- Date Time: (text input)
- Mod No (text input)
- Authorized (checkbox)
- Open (checkbox)
- Ok (button)
- Cancel (button)

Here, you can capture the following details:

**Collector ID**

Enter a unique collector ID. This code identifies the collector whose details are maintained here.

**First Name**

Specify the first name of the collector.

**Middle Name**

Specify the middle name of the collector.

**Last Name**

Specify the last name of the collector.

**Document Type**

Specify the type of document applicable for the collector. The option list displays all valid document type maintained in the system. Choose the appropriate one.

**Description**

The system displays the description of the document type specified above.

**Series**

Enter a serial number for tracking the document.

**Number**

Specify the document number.

## Code

Specify the document code.

## Date of Issue

Specify the date of issue of the document. Click the adjoining button to choose a date from the calendar.

## Issuing Authority

Specify the name of the authority which issued the document.

## Place of Issue

Specify the place at which the document was issued.

## Department

Specify the name of the department which issued the document.

Once you have captured the details, save the maintenance. The record needs to be authorized by a different user before it could be used in a transaction. Deletion of a record is permitted before first authorization. However, you can amend the information about the collector at any stage. The collector details maintained here are further used in retail teller transactions.

### 4.4.1 Viewing Collector Information Summary

You can view the summary of all collector records maintained in Oracle FLEXCUBE. To invoke 'Collector Details Summary' screen, type 'CSSCOLDT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Authorization Status	Record Status	Collector ID	First Name	Last Name	Middle Name	Document Type	Code	Series	Number	Date
UnAuthorized	Open	456	Rcahel			12				11/23/20
UnAuthorized	Open	COLL1	COLLA	COLLC	COLLB	12	SDF23	1	2	11/30/20
UnAuthorized	Open	568	Kiruba		Samuel	12				12/3/200
UnAuthorized	Open	015				LOP				
UnAuthorized	Open	012	Rachel			12		12		11/30/20
UnAuthorized	Open	013	Rachel	Vinoth	Sumthra	12	0	13	12	10/28/20
UnAuthorized	Open	256	Rachel			12				11/23/20
UnAuthorized	Open	235	Sumthra			SS	KL45	12	75	11/30/20
UnAuthorized	Open	789	Sona		Vinothini	12	7859AD	45	KL09	11/23/20

You can search the records based on one or more of the following parameters:

- Authorization Status
- Record Status
- Collector ID
- First Name
- Last Name
- Document Type
- Department

Specify the details against relevant fields and click 'Search' button. The system displays the records that match the search criteria. Double click a record to view the detailed screen.

## 4.5 Viewing Teller Transactions

You can view retail teller transactions in the 'Retail Teller Transaction Query' screen. Invoke this screen from the application browser. You can invoke this screen by typing 'DEDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based search interface for teller transactions. The main area contains various input fields for filtering results, including route information, customer details, and transaction specifics. A search bar is located at the top right. The interface is organized into sections with tabs and a footer with user and authorization information.

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

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

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

#### **4.5.1.1 Viewing Transaction Leg Details**

Here you can view the following details:

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

#### **4.5.1.2 Specifying Offset Leg Details**

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

#### **4.5.1.3 Viewing Instrument Codes**

You can view the following details here.

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

#### **4.5.2 Generation of Advices for Retail Teller Transactions**

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

---

## 5. Annexure – A

### 5.1 Mapping Oracle FLEXCUBE Branch Functions to Retail Teller Products

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

<b>Branch Transaction Fast Path</b>	<b>Function Description</b>	<b>Retail Teller Module Product Code</b>
1001	Cash Withdrawal	CHWL
1009	TC Sale (Against A/C)	TCSN
1013	Check Withdrawal	CQWL
1060	Miscellaneous GL Debit	MGLD
1401	Cash Deposit	CHDP
1409	TC Purchase (Against A/C)	TCPN
1460	Miscellaneous GL Credit	MGLC
8205	TC Sale (Against GL)	TCSG
9009	Buy Cash From Central Bank	BCCB
9010	Sell Cash To Central Bank	SCCB
9011	Buy TCs From AGENT	BTAG
9015	Buy TCs from HO	BTHO
9016	Sell TCs from HO	STHO
1005	Miscellaneous GL Transfer	MSGL
1006	Funds Transfer Request	FTRQ
1008	Miscellaneous Customer Debit	MSCD
1015	Funds Transfer Request-	FTNT

<b>Branch Transaction Fast Path</b>	<b>Function Description</b>	<b>Retail Teller Module Product Code</b>
	NoCOT	
1018	Miscellaneous Customer Debit-NoCOT	CDNT
1408	Miscellaneous Customer Credit	MSCC
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8307	BC Liquidation Walk-In	BCLW
8308	BC Liquidation Against GL	BCLG
8309	BC Liquidation Against Account	BCLA
8310	DD Liquidation Walk-In	DDLW
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
1010	BC Sale against Account	BCSA
1014	DD Sale against Account	DDSA
8003	TC Purchase (Walk-In)	TCPW
8004	FX Purchase (Walk-in)	FXPW
8203	FX Sale (Walk-in)	FXSW
8204	TC Sale (Walk-In)	TCSW
7551	Book Shortage	BKSG
7552	Book Overage	BKOG
1300	Close Out Withdrawal by Bankers Cheque	CWBC
1301	Close Out Withdrawal	COWL

<b>Branch Transaction Fast Path</b>	<b>Function Description</b>	<b>Retail Teller Module Product Code</b>
1320	Close Out Withdrawal	FTRQ
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
5001	Manual Loan Disbursement by Cash	LDCH
5401	Manual Loan Repayment by Cash	LRCH

---

## 6. Annexure – B

### 6.1 Debit and Credit Advices for Retail Teller Module

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

#### 6.1.1 Debit Advice Format (Retail Teller Module)

#RH

DEBIT ADVICE

DATE: \_BRN-DATE\_

PAGE: \_PG\_

#SC

\_CUSTOMER-NAME\_

\_CUSTADDR1\_

\_CUSTADDR2\_

\_CUSTADDR3\_

\_CUSTADDR4\_

#EC

#EH

#PH

PAGE: \_PG\_

#EH

#B

CUSTOMER ID: \_CUSTOMER\_

ACCOUNT No: \_ACCOUNT\_

OUR REFERENCE NO: \_CONTRACTREFNO\_

USER REFERENCE NO: \_USERREFNO\_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF ON \_TRNDT\_:

-----  
VALUE DATE            CCY            AMOUNT

-----  
\_VALDT\_            \_CCY\_            \_AMOUNT\_  
-----

DETAILS OF CHARGES FOR THE ABOVE TXN ARE:

CHARGE AMOUNT 1:    \_CHGAMT1\_           -CHGCCY1\_

CHARGE AMOUNT 2:    \_CHGAMT2\_           -CHGCCY2\_

CHARGE AMOUNT 3:    \_CHGAMT3\_           -CHGCCY3\_

CHARGE AMOUNT 4:    \_CHGAMT4\_           -CHGCCY4\_

CHARGE AMOUNT 5:    \_CHGAMT5\_           -CHGCCY5\_

THE ACCOUNT BALANCE AFTER THE TXN IS:    \_ACCBAL\_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

### **6.1.2 Credit Advice Format (Retail Teller Module)**

#RH

CREDIT ADVICE

DATE: \_BRN-DATE\_

PAGE: \_PG\_

#SC

\_CUSTOMER-NAME\_

\_CUSTADDR1\_

\_CUSTADDR2\_

\_CUSTADDR3\_

\_CUSTADDR4\_

#EC

#EH

#PH

PAGE: \_PG\_

#EH

#B

CUSTOMER ID    : \_CUSTOMER\_

ACCOUNT       : \_ACCOUNT\_

OUR REFERENCE NO : \_CONTRACTREFNO\_

USER REFERENCE NO : \_USERREFNO\_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF:

-----

VALUE DATE CCY AMOUNT

-----

\_VALDT\_ \_CCY\_ \_AMOUNT\_

-----

#EB

#RF

AUTHORIZED SIGNATORY

#EF

### 6.1.3 **Accounting Entries for Loan Repayment by Cash:**

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

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

### 6.1.4 **Accounting Entries for Loan Disbursement by Cash:**

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

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

---

## 7. Retail Teller Glossary

### 7.1 List of Important Terms

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

#### **Account Statement**

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

#### **Amount Item**

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

#### **Authorization**

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

#### **Authorization Amount Limit**

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

#### **Authorizer**

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

#### **Batch**

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

#### **Branch Parameters**

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

#### **Clearing Bank Codes**

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

#### **Currency Denominations**

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

#### **Customer Category**

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

**Default Charge Collection Account**

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

**Denomination Tracking**

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

**Exchange Rate Type**

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

**Exchange Rate Variance**

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

**Maximum Variance**

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

**MIS Code**

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

**Normal Variance**

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

**Overdraft**

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

**Product**

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

**Shortage/Overage GL**

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

**Signature Verification**

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

**Teller Till Balancing**

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

**Teller Type Transaction**

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

**Till**

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

**Transaction Account**

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

**Transaction Amount Limit**

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

**Transaction Codes**

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

**Transaction Limits**

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

**Vault**

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



Retail Teller  
[December] [2010]  
Version 1.0

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