

Retail Teller  
Oracle FLEXCUBE Universal Banking  
Release 11.83.03.0.0  
[April] [2014]  
Oracle Part Number E80246-01



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# 1. About this Manual

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Organization

This manual is organized as follows:

<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>Reports</i> provides a list of reports that can be generated in this module and also explains their contents.
<b>Chapter 6</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 7</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 8</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.

## 1.5 Glossary of Icons

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

---

## 2. Retail Teller Module – An Overview

### 2.1 Introduction

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

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

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

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

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

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

## 3. Maintaining Retail Teller Products

### 3.1 Introduction

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

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

The screenshot shows the 'Retail Teller Product Maintenance' window. It features a grid of input fields for product details. The 'Report Module' is set to 'RT'. The 'Product Type' field has a dropdown arrow icon. The 'Product Group' field also has a dropdown arrow icon. The 'Start Date' and 'End Date' fields have calendar icons. The right-hand side of the window contains fields for 'Exchange Rate Variance (%)', 'Override Limit \*' (value 3), 'Stop Limit \*' (value 100), 'Rate Code \*' (dropdown arrow), and 'Rate Type Preferred \*' (dropdown arrow icon). At the bottom, there are tabs for 'Preferences', 'MIS', 'Fields', and 'Branch/Currency Restriction'. Below the tabs are fields for 'Maker', 'Checker', 'Date Time', and another 'Date Time' field. A 'Cancel' button is located in the bottom right corner.

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

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

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

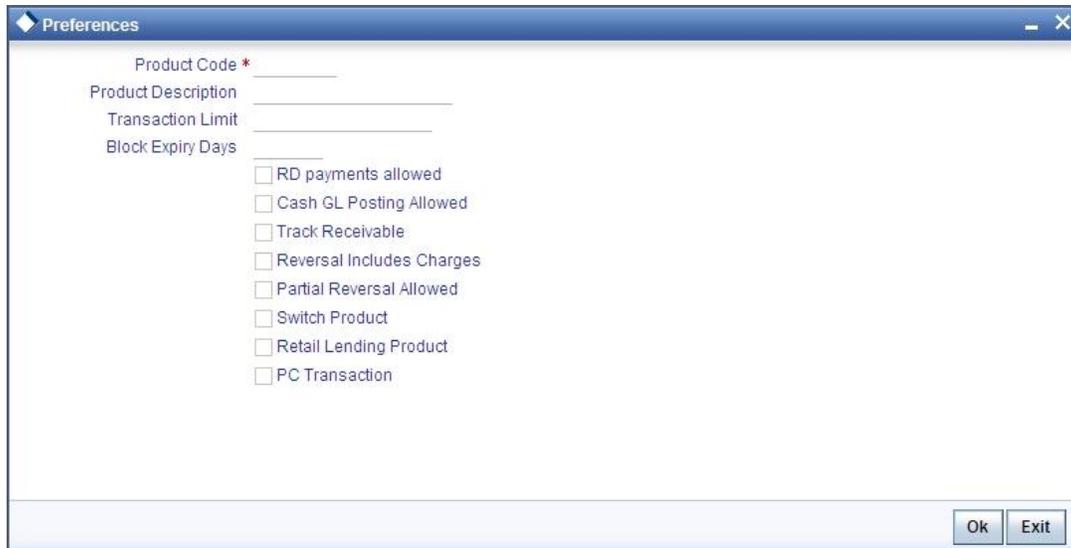
#### Product Type

Specify the type of product.

During clearing file upload, all un-reversed RT entries with product type 'RE' (Referential) for that booking date will be reversed. During parity process batch, all un-reversed RT entries with product type 'RE' (Referential) for that booking date will be reversed..

### 3.1.1 Specifying Product Preferences

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



#### **Track Receivable**

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



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

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

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

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

#### **Retail Lending Product**

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

#### **PC Transaction**

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

## 3.2 Maintaining Referential Entry Transactions

Oracle FLEXCUBE deposits the outward clearing instruments at the teller counter with a deposit slip. The amount in the deposit slip is the sum of the clearing instruments submitted. Teller will not verify individual instruments and will credit the deposit slip amount to the account immediately with retention. This entry is referred as referential entry. The instruments are then sent to an external agency with the deposit slip number. The external agencies can also receive checks from other channel like ATM, Direct deposit. This agency will in turn verifies these checks and create batch file for the each instrument. These batch file will be sent to the system, which should create clearing contracts for each deposit slip. Before processing the file the referential entry passed during day needs to be reversed.

For transactions after 2 PM, the channels will send the booking date as the next working date. Hence, it will be reversed only on the next working day batch.

You can provide the referential entry transaction details using 'Referential Entry' screen. To invoke this screen, click on Teller in the Application Browser, select Cheque Transactions and click on Referential Entry under it. You can also invoke this screen by typing '1508' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field	Value
External Reference	FJB1206100007999
Product	REFT
Transaction Branch	000
Transaction Account	00000000117
Transaction Currency	GBP
Transaction Amount	750.00
Deposit Slip Number	547544
Narrative	Deposit Ref: 547544

### **External Reference Number**

The system displays the unique reference number.

### **Product**

The system will display the RT product used for Referential entry.

### **Transaction Branch**

Specify the beneficiary account branch.

### **Transaction Account**

Specify the transaction account number of the beneficiary.

**Transaction Currency**

Specify the instrument currency

**Transaction Amount**

Specify the deposit slip amount.

**Deposit Slip Number**

Specify the deposit slip number.

**Narratives**

Specify the remarks, if any.

---

## 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.

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

### Product Type

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

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

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

### Currency

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

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

### **Customer Group**

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

### **Bank Code**

Specify the bank code of the remitter for the arc resolution.

#### **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.*

#### **Netting Charge**

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

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

#### **End Point**

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

#### **Description**

End Point Description (Display Only field).

#### **Bank Float Days**

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

## **Customer Float Days**

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

## **Float Days Basis**

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

## **Transaction Offset Accounting Entry Required**

Check this box for posting accounting entries for charges along with main transaction entry. By default, the system displays the status of this box as checked. However, you can modify this.

### **4.1.1.4 Indicating Exchange Rate Revaluation**

You can specify the following details:

#### **Profit Revaluation GL**

Specify the profit revaluation GL details.

#### **Loss Revaluation GL**

Specify the loss revaluation GL details.

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

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

Where,

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

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

### **4.1.1.5 Defining Charge Details**

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

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

#### **Charge Type**

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

#### **Slab type**

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

## **Basis**

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

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

## **Currency**

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

## **Charge Account**

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

## **Netting**

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

## **Transaction Code**

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

## **Rate Code and Rate Type**

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

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

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

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

- Buy
- Mid
- Sell

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

#### **Amount**

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

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

#### **Rate**

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

#### **Interest Basis**

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

#### **Minimum and Maximum Charge Amount**

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

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



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

#### **MIS Head**

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

#### **Description**

You can indicate a short description for the charge.

### **4.1.2 Specifying Reject Details**

To specify the reject account details, click on the Preferences button in the ARC Maintenance screen.

The screenshot shows a software window titled "ARC Maintenance" with a sub-tab "Preference". The window contains the following fields and controls:

- Bank Code \***: A text input field with a red asterisk indicating it is required.
- Local Float Days**: A text input field.
- Txn Offset Accounting Entry Required**: A checkbox.
- Reject Details**: A section header followed by three text input fields:
  - Reject Account**
  - Reject Branch**
  - Reject Currency**
- Buttons**: "Ok" and "Exit" buttons are located at the bottom right of the window.

In this screen you can specify the following details:

**Bank Code**

Specify the bank code of the remitter for the arc resolution.

**Txn Offset Accounting Entry Required**

Check this box if transaction offset accounting entry is required.

**Local Float Days**

Specify the number of local float days. The specified number of local float days will be considered only if the 'Local clearing' option is checked in the 'Cheque Deposit' screen.

**Reject Branch**

Specify the branch code of the reject account. The adjoining option list displays all the valid reject account branches maintained in the system. You can select the appropriate one.

**Reject Account**

Specify the GL or account number of the reject account. The adjoining option list displays all the valid reject account GL or account numbers maintained in the system. You can select the appropriate one.



If arc is maintained for specific currency, then current accounts of arc currency can also be maintained for 'Reject Details'.

**Reject Currency**

Specify the currency of the reject account. The adjoining option list displays all the valid reject account currencies maintained in the system. You can select the appropriate one.

### 4.1.3 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 the 'Retail Teller Transaction Query' application window. It has a blue title bar and a standard Windows-style interface. The main area is divided into several sections: 'Main' and 'Charges' tabs at the top; a search and filter section with fields for Route Code, Reference Number\*, Product, Related Customer, User Reference, Branch Code, and a 'Transaction Tanked' checkbox; a 'Fields' section with input fields for Currency, Account, Amount, Branch, and Transaction Code; a 'Transaction Leg' section with a table-like structure for entering transaction details; an 'Offset Leg' section with a table-like structure for offset details; an 'Instrument Code' section with Debit and Credit GL fields; a 'Local Currency' section with Local Currency Amount and Local Currency Exchange Rate fields; a 'Transaction Date' section with Transaction Date and Value Date fields; and a 'Repair Reason' section with Repair Reason and Narrative fields, plus a 'Track Receivable' checkbox. At the bottom, there is a navigation bar with 'MIS', 'Fields', 'Settlement', and 'Accounting Entries' tabs, and an 'Exit' button.

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

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

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

#### 4.1.3.1 Viewing Transaction Leg Details

Here you can view the following details:

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

#### 4.1.3.2 Specifying Offset Leg Details

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

#### **4.1.3.3 Viewing Instrument Codes**

You can view the following details here.

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

#### **4.1.4 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.

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## 5. Reports

### 5.1 Introduction

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

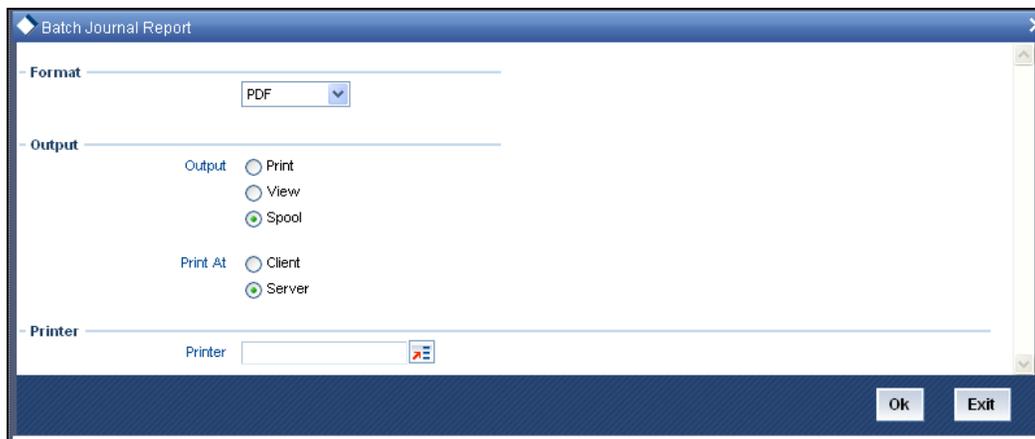
The reports that can be generated for the RT Module are as follows:

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

### 5.2 Batch Journal Report

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

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



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

#### 5.2.1 Contents of the Report

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

## Header

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

## Body of the report

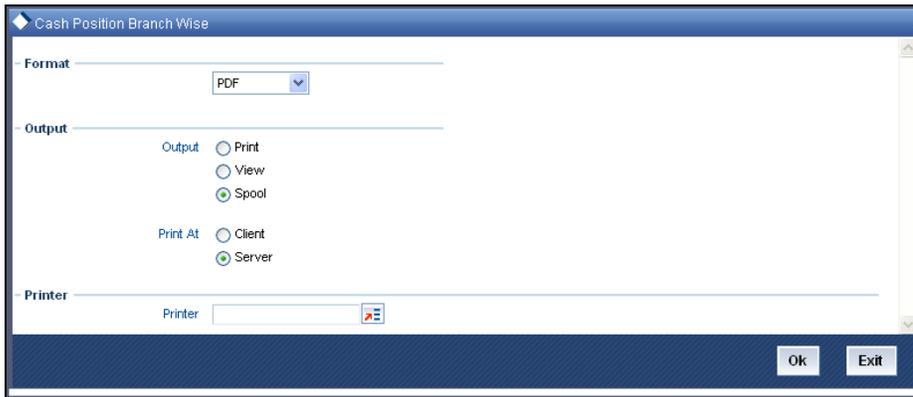
The generated report will be ordered by the Teller Id.

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

## 5.3 Cash Position Branch Wise

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

The screen is as shown below:



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

### 5.3.1 Contents of the Report

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

#### **Header**

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

#### **Body of the report**

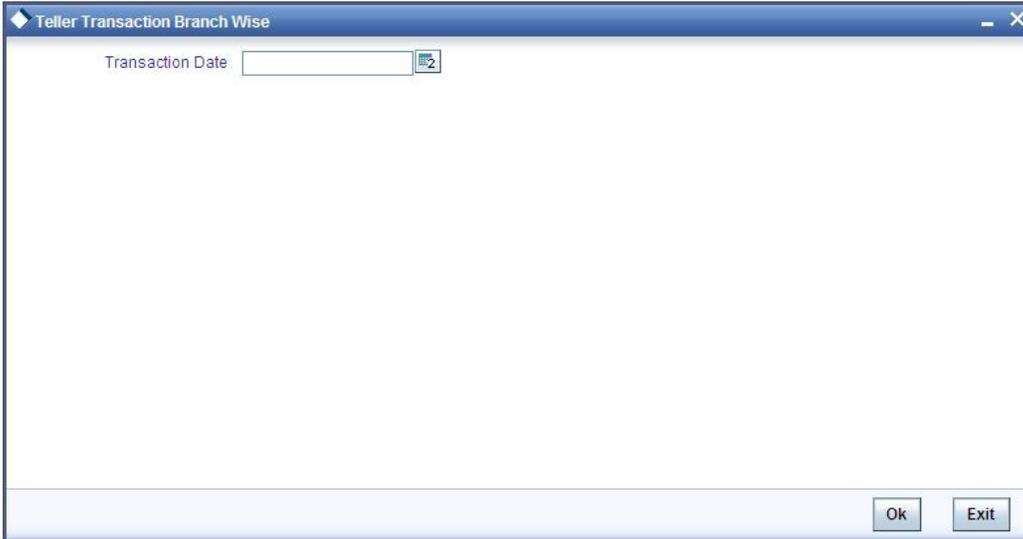
The generated report will be ordered by the Currency, Teller ID.

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

## 5.4 Teller Transaction Branch Wise

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

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



Specify the transaction date.

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

#### 5.4.1 **Contents of the Report**

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

##### **Header**

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

##### **Body of the report**

The generated report will be ordered by the Teller ID.

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

<b>Currency</b>	This indicates the currency.
<b>Total Commission charged</b>	This indicates the total commission charged.

## 5.5 Overage and Shortage Report

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

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

Specify the following details here:

### **From Date**

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

### **To Date**

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

### **Branch Code**

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

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

### 5.5.1 Contents of the Report

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

## Header

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

## Body of the report

The generated report will have the following information:

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

---

## 6. Annexure – A

### 6.1 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

<b>Branch Transaction Fast Path</b>	<b>Function Description</b>	<b>Retail Teller Module Product Code</b>
1006	Funds Transfer Request	FTRQ
1008	Miscellaneous Customer Debit	MSCD
1015	Funds Transfer Request-NoCOT	FTNT
1018	Miscellaneous Customer Debit-NoCOT	CDNT
1408	Miscellaneous Customer Credit	MSCC
8301	BC Issue Walk-In	BCIW
8302	BC Issue Against GL	BCIG
8305	DD Issue Walk-In	DDIW
8306	DD Issue against GL	DDIG
8307	BC Liquidation Walk-In	BCLW
8308	BC Liquidation Against GL	BCLG
8309	BC Liquidation Against Account	BCLA
8310	DD Liquidation Walk-In	DDLW
8311	DD Liquidation against GL	DDLG
8312	DD Liquidation Against Account	DDLA
1010	BC Sale against Account	BCSA
1014	DD Sale against Account	DDSA
8003	TC Purchase (Walk-In)	TCPW
8004	FX Purchase (Walk-in)	FXPW

<b>Branch Transaction Fast Path</b>	<b>Function Description</b>	<b>Retail Teller Module Product Code</b>
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
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

---

## 7. Annexure – B

### 7.1 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.

#### 7.1.1 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

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

#RH

CREDIT ADVICE

DATE: \_BRN-DATE\_

PAGE: \_PG\_

#SC

\_CUSTOMER-NAME\_

\_CUSTADDR1\_

\_CUSTADDR2\_

\_CUSTADDR3\_

\_CUSTADDR4\_

#EC

#EH

#PH

PAGE: \_PG\_

#EH

#B

\_DEPSLIPNO\_

\_UNITID\_

CUSTOMER ID : \_CUSTOMER\_

ACCOUNT : \_ACCOUNT\_

OUR REFERENCE NO : \_CONTRACTREFNO\_

USER REFERENCE NO : \_USERREFNO\_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF:

-----

VALUE DATE CCY AMOUNT

-----

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

-----

#EB

#RF

AUTHORIZED SIGNATORY

#EF

### 7.1.3 **Fixed Deposit Confirmation Advice**

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

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

#### 7.1.4 Collection Cheque Credit Advice

System would support the below mentioned advice field tags:

##### **For BC/DD:**

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

##### **For Cheques:**

<b>Field Tags</b>	<b>Description</b>
Account number	-
CCY	-
Cheque amount	-
Charges	-

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

### 7.1.5 Collection Cheque Return Advice

System would support the below mentioned advice field tags:

**For BC/DD:**

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

**For Cheque:**

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

**7.1.6 Accounting Entries for Loan Repayment by Cash:**

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

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

**7.1.7 Accounting Entries for Loan Disbursement by Cash:**

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

EVENT	Dr/Cr	ACCOUNTING ROLE	AMOUNT TAG
-------	-------	-----------------	------------

INIT	Dr	CR_SETTL_BRIDGE	TXN_AMT
INIT	Cr	OFFSET_ACCOUNT(The GL for Cash)	OFS_AMT

### 7.1.8 **Accounting Entries on Event Class Maintenance**

Following are the tax accounting entries passed for the Tax Class 'CHDCL' (Cash Deposit Tax Class) for the event 'INIT'

Accounting Role	Amount Tag	Dr/ Cr	Transaction Code
CHDCL_COD	CHDCL_LIQD	Dr	ITF
CHDCL_COD	CHDCL_LIQD	Cr	ITF

---

## 8. Retail Teller Glossary

### 8.1 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.

---

## 9. Screen Glossary

### 9.1 Function ID List

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

<b>Function ID</b>	<b>Function Description</b>
DEDQUERY	Retail Teller Transaction Query
DEDRTPRM	Retail Teller Product Maintenance
IFDATMMN	ARC Maintenance
RTRPBJRN	Batch Journal Report
RTRPCCY	Cash Position Branch Wise
RTRPTRN	Teller Transaction Branch Wise
TPROSREP	Overage shortage report
1508	Referential Entry



Retail Teller

[April] [2014]  
Version 11.3.83.02.0

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