

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



Table of Contents

1. ABOUT THIS MANUAL.....	1-1
1.1 INTRODUCTION.....	1-1
1.2 AUDIENCE.....	1-1
1.3 ORGANIZATION.....	1-1
1.4 ABBREVIATIONS USED.....	1-2
1.5 CONVENTIONS USED.....	1-2
1.6 RELATED DOCUMENTS.....	1-2
1.7 GLOSSARY OF ICONS.....	1-2
2. SAVINGS - AN OVERVIEW.....	2-1
2.1 INTRODUCTION.....	2-1
2.1.1 <i>User Roles</i>	2-1
2.1.2 <i>Salient features</i>	2-1
3. TRANSACTION WORKFLOW.....	3-1
3.1 INTRODUCTION.....	3-1
3.1.1 <i>Features of Savings Workflow</i>	3-1
3.2 WORKFLOW INTERFACES.....	3-1
3.2.1 <i>Locking a Workflow stage</i>	3-2
3.2.2 <i>Tracking and Auditing</i>	3-2
3.2.3 <i>Defining a Workflow stage</i>	3-3
3.3 MAINTAINING FUNCTION GROUP.....	3-3
3.4 MAINTAINING WORKFLOW DEFINITION.....	3-4
3.4.2 <i>Maintaining Auto Assignment of Authorizer</i>	3-8
3.4.3 <i>Maintaining Denomination tracking</i>	3-10
3.4.4 <i>Maintaining Savings Function Definition</i>	3-10
3.5 STAGES IN WORKFLOW TRANSACTION FLOW.....	3-11
3.5.1 <i>Input Stage</i>	3-14
3.5.2 <i>Enrich Stage</i>	3-14
3.5.3 <i>Running Savings EOD Mandatory</i>	3-14
4. COMMON OPERATIONS.....	4-1
4.1 INTRODUCTION.....	4-1
4.2 WORKFLOW TASK LIST.....	4-1
4.3 CLEARING A USER.....	4-1
4.4 AUTHORIZING A TRANSACTION.....	4-2
4.4.1 <i>Manual Assignment</i>	4-2
4.4.2 <i>Auto Assignment</i>	4-4
4.4.3 <i>Displaying Overrides and Errors</i>	4-4
4.4.4 <i>Reversing a Transaction</i>	4-5
4.5 INITIATING A CUSTOMER SESSION.....	4-5
4.5.1 <i>Ending a Customer Session</i>	4-9
4.6 OPENING THE BRANCH.....	4-9
4.7 OPENING A VAULT/TILL.....	4-9
4.8 BALANCING AND CLOSING A TILL.....	4-10
5. DATA REPLICATION.....	5-1
5.1 INTRODUCTION.....	5-1
5.1.1 <i>Maintaining Replication Parameters</i>	5-1
5.1.2 <i>Data Replication Process</i>	5-2

5.1.3	Replicating data from Host – Automatic Refresh	5-3
5.1.4	Replicating data Using Script.....	5-3
5.1.5	Replicating data from Branch - Ad-hoc basis.....	5-4
5.2	QUERYING ON REPLICATED RECORDS	5-6
6.	MAINTENANCES FOR SAVINGS	6-1
6.1	INTRODUCTION.....	6-1
6.2	MAINTAINING TC DENOMINATION DETAILS	6-1
6.3	MIX MODE OF DEPOSITS	6-2
7.	CASH TRANSACTIONS	7-1
7.1	INTRODUCTION.....	7-1
7.2	DEPOSITING CASH.....	7-2
7.2.1	Specifying denomination details	7-4
7.2.2	Specifying charge details.....	7-4
7.2.3	Specifying MIS details	7-6
7.2.4	Specifying UDF Details.....	7-6
7.2.5	Specifying Project Details	7-7
7.2.6	Authorization stage.....	7-9
7.2.7	Viewing errors and overrides	7-12
7.3	WITHDRAWING CASH.....	7-14
7.3.1	Specifying Denomination Details	7-16
7.3.2	Specifying charge details.....	7-16
7.3.3	Specifying MIS details	7-18
7.3.4	Specifying UDF Details.....	7-19
7.4	TRANSFERRING CASH.....	7-20
7.4.1	Specifying PC Details.....	7-20
7.5	CLOSING OUT AN ACCOUNT WITH WITHDRAWAL.....	7-22
7.5.2	Specifying charge details.....	7-25
7.5.3	Specifying the MIS details.....	7-25
7.5.4	Specifying the UDF details	7-26
7.6	EXCHANGING DENOMINATIONS	7-26
7.6.1	Specifying Denomination Details	7-27
7.7	PAYING A BILL BY CASH	7-28
7.7.1	Specifying denomination details	7-31
7.7.2	Specifying charge details.....	7-31
7.8	PAYING A BILL AGAINST ACCOUNT.....	7-31
7.8.1	Specifying charge details.....	7-34
7.8.2	Specifying the MIS details.....	7-34
7.8.3	Specifying the UDF details.....	7-34
7.9	REQUESTING FOR FUNDS TRANSFER	7-35
7.9.1	Specifying charge details.....	7-37
7.9.2	Specifying MIS details	7-38
7.9.3	Specifying UDF Details.....	7-39
7.9.4	Specifying Project Details	7-40
7.10	MAKING A STOP PAYMENT.....	7-41
7.11	SELLING FOREIGN EXCHANGE TO A WALK-IN CUSTOMER	7-44
7.11.1	Specifying denomination details	7-46
7.11.2	Specifying charge details.....	7-46
7.11.3	Specifying the MIS details.....	7-47
7.11.4	Specifying UDF Details.....	7-47
7.12	PURCHASING FOREIGN EXCHANGE FROM A WALK-IN CUSTOMER	7-48
7.12.1	Specifying denomination details	7-50
7.12.2	Specifying charge details.....	7-50
7.12.3	Specifying MIS details	7-52
7.12.4	Specifying UDF Details.....	7-52

7.13	ISSUING A TT AGAINST ACCOUNT	7-53
7.13.1	<i>Specifying charge details</i>	7-55
7.13.2	<i>Specifying MIS Details</i>	7-56
7.13.3	<i>Specifying the UDF details</i>	7-57
7.14	ISSUING A TT AGAINST GL.....	7-59
7.14.1	<i>Specifying Charge Details</i>	7-61
7.14.2	<i>Specifying MIS Details</i>	7-62
7.14.3	<i>Specifying the UDF details</i>	7-62
7.15	ISSUING A TT TO A WALK-IN CUSTOMER	7-63
7.15.1	<i>Specifying denomination details</i>	7-66
7.15.2	<i>Specifying charge details</i>	7-66
7.15.3	<i>Specifying MIS Details</i>	7-66
7.15.4	<i>Specifying the UDF details</i>	7-66
7.16	LIQUIDATING A TT AGAINST GL	7-66
7.16.1	<i>Specifying charge details</i>	7-69
7.16.2	<i>Specifying MIS details</i>	7-69
7.16.3	<i>Specifying the UDF details</i>	7-70
7.17	LIQUIDATING A TT AGAINST ACCOUNT.....	7-72
7.18	LIQUIDATING A TT FOR A WALK-IN CUSTOMER.....	7-75
7.19	INQUIRING ON A TT TRANSACTION	7-78
7.20	TRANSACTION REVERSAL	7-78
7.21	DISBURSING LOAN MANUALLY BY CASH	7-80
7.22	REPAYING LOAN MANUALLY BY CASH	7-82
7.23	PROCESSING SAFE DEPOSIT BOX RENTALS	7-85
7.23.1	<i>Input Stage</i>	7-85
7.23.2	<i>Enrichment Stage</i>	7-86
7.24	VIEWING AVAILABILITY OF DENOMINATION IN TILL	7-88
7.25	QUERYING TILL VAULT POSITION	7-88
8.	INSTRUMENT TRANSACTIONS.....	8-1
8.1	INTRODUCTION.....	8-1
8.2	WITHDRAWING CASH AGAINST A CHEQUE	8-2
8.2.1	<i>Specifying denomination details</i>	8-5
8.2.2	<i>Specifying charge details</i>	8-6
8.2.3	<i>Specifying the MIS details</i>	8-7
8.2.4	<i>Specifying the UDF details</i>	8-8
8.3	DEPOSITING A CHEQUE.....	8-9
8.3.1	<i>Specifying Instrument Details</i>	8-10
8.3.2	<i>Capturing instrument details</i>	8-12
8.3.3	<i>Specifying Charge Details</i>	8-14
8.3.4	<i>Specifying MIS/UDF details</i>	8-15
8.3.5	<i>Specifying UDF Details</i>	8-15
8.4	DEPOSITING A CHEQUE INTO A GL	8-17
8.4.1	<i>Specifying Instrument Details</i>	8-18
8.4.2	<i>Specifying Instrument Details</i>	8-19
8.4.3	<i>Specifying charge details</i>	8-21
8.4.4	<i>Specifying MIS details</i>	8-22
8.4.5	<i>Specifying UDF Details</i>	8-22
8.5	DEPOSITING AN IN-HOUSE CHEQUE.....	8-23
8.5.1	<i>Specifying Charge Details</i>	8-26
8.5.2	<i>Specifying MIS details</i>	8-26
8.5.3	<i>Specifying UDF Details</i>	8-27
8.6	TRACKING A CHEQUE RETURN	8-28
8.7	QUERYING CHEQUE STATUS.....	8-30
8.8	SELLING A TC AGAINST AN ACCOUNT.....	8-31
8.8.1	<i>Specifying TC Denomination Details</i>	8-34

8.8.2	<i>Specifying Charge Details</i>	8-35
8.8.3	<i>Specifying MIS Details</i>	8-36
8.8.4	<i>Specifying UDF Details</i>	8-37
8.9	SELLING A TC AGAINST A GL.....	8-38
8.9.1	<i>Specifying TC Denomination Details</i>	8-40
8.9.2	<i>Specifying Charge Details</i>	8-41
8.9.3	<i>Specifying MIS Details</i>	8-42
8.9.4	<i>Specifying UDF Details</i>	8-43
8.10	SELLING A TC TO A WALK-IN CUSTOMER	8-44
8.10.1	<i>Specifying TC Denomination Details</i>	8-46
8.10.2	<i>Specifying Currency Denomination Details</i>	8-46
8.10.3	<i>Specifying Charge Details</i>	8-47
8.10.4	<i>Specifying MIS Details</i>	8-49
8.10.5	<i>Specifying UDF Details</i>	8-50
8.11	PURCHASING A TC AGAINST AN ACCOUNT.....	8-51
8.11.1	<i>Specifying TC Denomination Details</i>	8-53
8.11.2	<i>Specifying Charge Details</i>	8-54
8.11.3	<i>Specifying MIS Details</i>	8-55
8.11.4	<i>Specifying UDF Details</i>	8-56
8.12	PURCHASING A TC FROM A WALK-IN CUSTOMER	8-57
8.12.1	<i>Specifying TC Denomination Details</i>	8-59
8.12.2	<i>Specifying Currency Denomination Details</i>	8-60
8.12.3	<i>Specifying Charge Details</i>	8-61
8.12.4	<i>Specifying MIS Details</i>	8-62
8.12.5	<i>Specifying UDF Details</i>	8-63
8.13	MAKING CROSS BORDER PAYMENTS	8-64
8.13.1	<i>Specifying the Transfer Details</i>	8-66
8.13.2	<i>Specifying the Messaging Information</i>	8-67
8.13.3	<i>Specifying the Customer Transfer Details</i>	8-67
8.14	MULTIMODE COLLECTION TRANSACTION	8-68
8.14.1	<i>Specifying Charges</i>	8-71
8.14.2	<i>Specifying Fields</i>	8-72
8.14.3	<i>Specifying Settlement</i>	8-73
8.15	VERIFYING COLLECTION DETAILS.....	8-75
8.15.1	<i>Specifying User Defined Fields</i>	8-76
8.16	DEMAND DRAFT OPERATIONS.....	8-77
8.17	DD ACTIVATION IN MULTIMODE	8-83
8.18	DD ISSUE IN MULTIMODE	8-88
8.19	DD LIQUIDATION IN MULTIMODE	8-94
8.20	FRACTIONING A DEMAND DRAFT	8-99
8.21	SELLING A DD AGAINST AN ACCOUNT.....	8-102
8.21.1	<i>Specifying Charge Details</i>	8-107
8.21.2	<i>Specifying MIS Details</i>	8-107
8.21.3	<i>Specifying the UDF details</i>	8-108
8.21.4	<i>Setting Preferences</i>	8-109
8.22	VIEWING OFAC CHECK RESPONSE.....	8-111
8.23	ISSUING DD AGAINST CHEQUE.....	8-113
8.23.1	<i>Specifying Charge Details</i>	8-116
8.23.2	<i>Specifying MIS Details</i>	8-116
8.23.3	<i>Specifying the UDF details</i>	8-118
8.23.4	<i>Setting Preferences</i>	8-119
8.24	LIQUIDATING A DD AGAINST A GL	8-121
8.25	LIQUIDATING A DD AGAINST AN ACCOUNT	8-125
8.25.1	<i>Specifying Charge Details</i>	8-128
8.25.2	<i>Specifying MIS Details</i>	8-129
8.25.3	<i>Specifying the UDF details</i>	8-129

8.25.4	<i>Setting Preferences</i>	8-131
8.26	LIQUIDATING A DD FOR A WALK-IN CUSTOMER	8-132
8.26.1	<i>Setting Preferences</i>	8-137
8.26.2	<i>Specifying denomination details</i>	8-138
8.26.3	<i>Specifying charge details</i>	8-138
8.26.4	<i>Specifying MIS Details</i>	8-140
8.26.5	<i>Specifying UDF Details</i>	8-141
8.27	ISSUING A DEMAND DRAFT	8-142
8.28	ISSUING A DD TO A WALK-IN CUSTOMER	8-145
8.28.1	<i>Specifying Denomination Details</i>	8-148
8.28.2	<i>Specifying charge details</i>	8-149
8.28.3	<i>Specifying MIS Details</i>	8-150
8.28.4	<i>Specifying UDF Details</i>	8-151
8.28.5	<i>Setting Preferences</i>	8-152
8.28.6	<i>Invoking OFAC Check</i>	8-154
8.29	ISSUING A DD AGAINST A GL.....	8-154
8.29.1	<i>Specifying Charge Details</i>	8-158
8.29.2	<i>Specifying MIS Details</i>	8-158
8.29.3	<i>Specifying UDF Details</i>	8-159
8.29.4	<i>Setting Preferences</i>	8-159
8.29.5	<i>Invoking OFAC Check</i>	8-162
8.30	INQUIRING ON A DD TRANSACTION	8-162
8.31	REPRINTING OF DD	8-163
8.32	VIEWING INSTRUMENT REPRINT SUMMARY	8-168
8.33	SELLING A BC AGAINST AN ACCOUNT	8-169
8.33.1	<i>Specifying Charge Details</i>	8-172
8.33.2	<i>Specifying MIS Details</i>	8-173
8.33.3	<i>Specifying the UDF details</i>	8-175
8.33.4	<i>Invoking OFAC Check</i>	8-176
8.34	SELLING BC AGAINST CHEQUE	8-177
8.34.1	<i>Specifying Charge Details</i>	8-180
8.34.2	<i>Specifying MIS details</i>	8-180
8.34.3	<i>Specifying the UDF details</i>	8-181
8.35	CLOSE OUT WITHDRAWAL BY BC.....	8-182
8.35.1	<i>Specifying Charge Details</i>	8-184
8.35.2	<i>Specifying MIS Details</i>	8-184
8.35.3	<i>Specifying the UDF details</i>	8-185
8.36	ISSUING A BC AGAINST A GL	8-186
8.36.2	<i>Specifying Charge Details</i>	8-189
8.36.3	<i>Specifying MIS Details</i>	8-189
8.36.4	<i>Specifying the UDF details</i>	8-189
8.36.5	<i>Invoking OFAC Check</i>	8-190
8.37	ISSUING A BC TO A WALK-IN CUSTOMER	8-191
8.37.1	<i>Invoking OFAC Check</i>	8-193
8.37.2	<i>Specifying denomination details</i>	8-194
8.37.3	<i>Specifying charge details</i>	8-194
8.37.4	<i>Specifying MIS Details</i>	8-196
8.37.5	<i>Specifying the UDF details</i>	8-197
8.38	LIQUIDATING A BC AGAINST AN ACCOUNT	8-198
8.38.1	<i>Specifying charge details</i>	8-201
8.38.2	<i>Specifying MIS Details</i>	8-201
8.38.3	<i>Specifying the UDF details</i>	8-201
8.39	LIQUIDATING A BC AGAINST A GL.....	8-202
8.39.1	<i>Specifying charge details</i>	8-205
8.39.2	<i>Specifying MIS Details</i>	8-205
8.39.3	<i>Specifying the UDF details</i>	8-205

8.40	LIQUIDATING A BC FOR A WALK-IN CUSTOMER.....	8-206
8.40.1	<i>Specifying denomination details</i>	8-209
8.40.2	<i>Specifying charge details</i>	8-210
8.40.3	<i>Specifying MIS details</i>	8-210
8.40.4	<i>Specifying the UDF details</i>	8-210
8.41	INQUIRING ON A BC TRANSACTION.....	8-210
8.42	REPRINTING BANKER'S CHEQUE	8-211
8.43	REVERSING BC/DD LIQUIDATION.....	8-213
8.44	VIEWING CASH AND INSTRUMENT BALANCE	8-214
9.	GENERAL LEDGER TRANSACTIONS	9-1
9.1	INTRODUCTION.....	9-1
9.2	MISCELLANEOUS DEBITS TO A CUSTOMER'S ACCOUNT.....	9-1
9.2.1	<i>Specifying the charge details</i>	9-4
9.2.2	<i>Specifying the MIS Details</i>	9-5
9.2.3	<i>Specifying UDF Details</i>	9-6
9.3	MISCELLANEOUS CREDITS TO A CUSTOMER'S ACCOUNT.....	9-7
9.3.1	<i>Specifying the charge details</i>	9-10
9.3.2	<i>Specifying the MIS details</i>	9-11
9.3.3	<i>Specifying UDF Details</i>	9-12
9.4	MISCELLANEOUS DEBIT TO A GENERAL LEDGER ACCOUNT	9-13
9.4.1	<i>Specifying the denomination details</i>	9-15
9.4.2	<i>Specifying the charge details</i>	9-16
9.4.3	<i>Specifying MIS details</i>	9-17
9.4.4	<i>Specifying UDF details</i>	9-18
9.5	MISCELLANEOUS CREDIT TO A GENERAL LEDGER ACCOUNT	9-19
9.5.1	<i>Specifying the denomination details</i>	9-21
9.5.2	<i>Specifying the charge details</i>	9-22
9.5.3	<i>Specifying the MIS details</i>	9-23
9.5.4	<i>Specifying UDF Details</i>	9-24
9.6	MISCELLANEOUS GL TRANSFER	9-25
9.6.1	<i>Specifying the charge details</i>	9-27
9.6.2	<i>Specifying the MIS details</i>	9-27
9.6.3	<i>Specifying UDF Details</i>	9-28
10.	MISCELLANEOUS TRANSACTIONS.....	10-1
10.1	INTRODUCTION.....	10-1
10.2	MISCELLANEOUS TRANSACTIONS	10-1
10.2.1	<i>Enrichment stage</i>	10-2
10.2.2	<i>Specifying the charge details</i>	10-5
10.2.3	<i>Specifying UDF Details</i>	10-6
10.2.4	<i>Specifying Denomination Details</i>	10-7
10.3	PASSBOOK ISSUE	10-8
11.	TIME DEPOSIT TRANSACTIONS.....	11-1
11.1	INTRODUCTION.....	11-1
11.2	OPENING A TD ACCOUNT FOR MULTI MODE PAY IN	11-1
11.2.1	<i>Specifying Term Deposit Details</i>	11-5
11.2.2	<i>Specifying Interest details</i>	11-11
11.2.3	<i>Specifying joint account holder details</i>	11-12
11.2.4	<i>Specifying the dual currency deposit details</i>	11-12
11.2.5	<i>Specifying the Check List details</i>	11-14
11.2.6	<i>Capturing the Pay-Out Parameters</i>	11-16
11.2.7	<i>Specifying Child TD Details</i>	11-19
11.2.8	<i>Capturing Pay-Out Parameters</i>	11-24
11.3	OPENING A TD ACCOUNT FOR MULTI MODE PAY OUT.....	11-26

11.4	MANUAL PAY-OUT TD REDEMPTION.....	11-27
11.4.1	<i>Specifying the Term Deposit Payout Details</i>	11-31
11.4.2	<i>Capturing the Pay-Out Parameters</i>	11-31
11.4.3	<i>Specifying Principal Schedule Details</i>	11-34
11.4.4	<i>Specifying Child TD Details</i>	11-37
11.4.5	<i>Capturing Pay-Out Parameters Details</i>	11-42
11.4.6	<i>Holiday Treatment if TD Payout is another TD</i>	11-44
11.4.7	<i>Maintaining Pay-out Parameters</i>	11-47
11.5	TERM DEPOSIT PAYIN	11-49
11.5.1	<i>Term Deposit Settlement Details</i>	11-51
11.5.2	<i>Term Deposit Denomination Details</i>	11-52
11.6	TD CERTIFICATE PRINTING	11-53
11.6.1	<i>TD Renewal</i>	11-54
12.	CREDIT CARD PAYMENTS.....	12-1
12.1	INTRODUCTION	12-1
12.2	PROCESSING PAYMENTS BY IN-HOUSE BANK CHEQUES.....	12-1
12.3	PROCESSING PAYMENTS BY OTHER BANK CHEQUES	12-4
12.4	PROCESSING PAYMENTS BY CASH.....	12-7
12.4.1	<i>Currency Denomination Tab</i>	12-9
12.4.2	<i>Charge Details Tab</i>	12-10
12.5	PROCESSING PAYMENTS BY ACCOUNT	12-10
12.5.1	<i>Charge Details Tab</i>	12-12
12.6	PROCESSING CREDIT CARD PAYMENT REVERSALS	12-13
12.7	VIEWING CREDIT CARD REVERSAL PAYMENTS.....	12-14
13.	VAULT OPERATIONS.....	13-1
13.1	INTRODUCTION	13-1
13.2	TRANSFERRING CASH FROM VAULT	13-1
13.2.1	<i>Capturing denomination details</i>	13-2
13.3	TRANSFERRING CASH TO VAULT.....	13-3
13.3.1	<i>Capturing denomination details</i>	13-4
13.4	BUYING CASH FROM CENTRAL BANK	13-5
13.4.1	<i>Specifying Denomination Details</i>	13-6
13.4.2	<i>Specifying the MIS Details</i>	13-7
13.4.3	<i>Specifying UDF Details</i>	13-7
13.5	SELLING CASH TO CENTRAL BANK	13-9
13.5.1	<i>Specifying Denomination Details</i>	13-10
13.5.2	<i>Specifying MIS Details</i>	13-11
13.5.3	<i>Specifying UDF Details</i>	13-11
13.6	BUYING TCs FROM AGENT.....	13-13
13.6.1	<i>Specifying TC Details</i>	13-13
13.7	BUYING TCs FROM HEAD OFFICE	13-14
13.7.1	<i>Capturing TC Details</i>	13-15
13.8	SELLING TCs TO HEAD OFFICE	13-16
13.8.1	<i>Capturing TC Details</i>	13-17
13.9	BUYING TCs FROM VAULT.....	13-19
13.9.1	<i>Capturing TC Details</i>	13-19
13.10	RETURNING TCs TO VAULT	13-21
13.11	CAPTURING TC DETAILS	13-21
13.12	VIEWING TCs AVAILABLE WITH VAULT	13-23
14.	BALANCING OPERATIONS.....	14-1
14.1	INTRODUCTION	14-1
14.2	BOOK SHORTAGE	14-1
14.2.1	<i>Specifying denomination details</i>	14-2

14.2.2	<i>Specifying the MIS details</i>	14-3
14.2.3	<i>Specifying the UDF details</i>	14-4
14.3	BOOKING OVERAGE	14-5
14.3.1	<i>Specifying Denomination Details</i>	14-6
14.3.2	<i>Specifying the MIS details</i>	14-7
14.3.3	<i>Specifying the UDF details</i>	14-8
14.4	TRANSFERRING CASH FROM TELLER.....	14-9
14.5	TRANSFERRING CASH TO TELLER.....	14-11
15.	BATCHES	15-1
15.1	INTRODUCTION.....	15-1
15.2	CLEARING INWARD CHEQUE DATA ENTRY	15-1
15.3	CLEARING INWARD DATA ENTRY	15-5
15.4	CONSOLIDATED CHEQUES DATA ENTRY	15-8
15.5	CLEARING OUTWARD DATA ENTRY	15-11
15.6	RUNNING EOD	15-14
15.7	QUERYING TELLERS STATUS.....	15-15
16.	REPORTS	16-1
16.1	INTRODUCTION.....	16-1
16.2	SAVINGS INSIGNIFICANT BALANCE ACCOUNTS REPORT	16-1
16.2.1	<i>Contents of the Report</i>	16-2
16.3	BLOCKED ACCOUNTS REPORT.....	16-3
16.3.1	<i>Contents of the Report</i>	16-3
16.4	CASA BALANCE LISTING REPORT	16-4
16.4.1	<i>Contents of the Report</i>	16-4
16.5	SAVING ACCOUNTS OPENED TODAY REPORT	16-5
16.5.1	<i>Contents of the Report</i>	16-5
16.6	SAVING ACCOUNTS CLOSED TODAY REPORT.....	16-6
16.6.1	<i>Contents of the Report</i>	16-6
16.7	FLAT FILE - CHEQUE BOOK REQUESTED REPORT	16-6
16.7.1	<i>Contents of the Report</i>	16-6
16.8	SAVINGS LARGE BALANCE MOVEMENTS REPORT.....	16-7
16.8.1	<i>Contents of the Report</i>	16-7
16.9	ACCOUNTS DORMANT NEXT MONTH REPORT.....	16-8
16.9.1	<i>Contents of the Report</i>	16-8
16.10	SAVINGS ACCOUNT DORMANT TODAY REPORT.....	16-8
16.10.1	<i>Contents of the Report</i>	16-8
17.	SCREEN GLOSSARY	17-1
17.1	FUNCTION ID LIST.....	17-1

1. About this Manual

1.1 Introduction

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

1.2 Audience

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

1.3 Organization

This manual is organized into the following chapters:

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

Chapter 12	<i>Vault Operations</i> - Explains the different types of Vault operations available in branch.
Chapter 13	<i>Balancing Operations</i> - Explains the balancing operations available in this module.
Chapter 14	<i>Batches</i> - Details the various automatic processes applicable for the module.
Chapter 15	<i>Reports</i> - provides a list of reports that can be generated in this module and also explains their contents

1.4 Abbreviations used

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

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

1.5 Conventions used

The following conventions are used in this User Manual:

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

This is a system message

1.6 Related documents

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

1.7 Glossary of Icons

Icons	Function
	New

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

2. Savings - An Overview

2.1 Introduction

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

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

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

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

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

2.1.1 User Roles

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

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

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

2.1.2 Salient features

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

2.1.2.1 Data Replication

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

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

2.1.2.2 Dual Control

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

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

2.1.2.3 One step or two step processing

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

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

One step processing

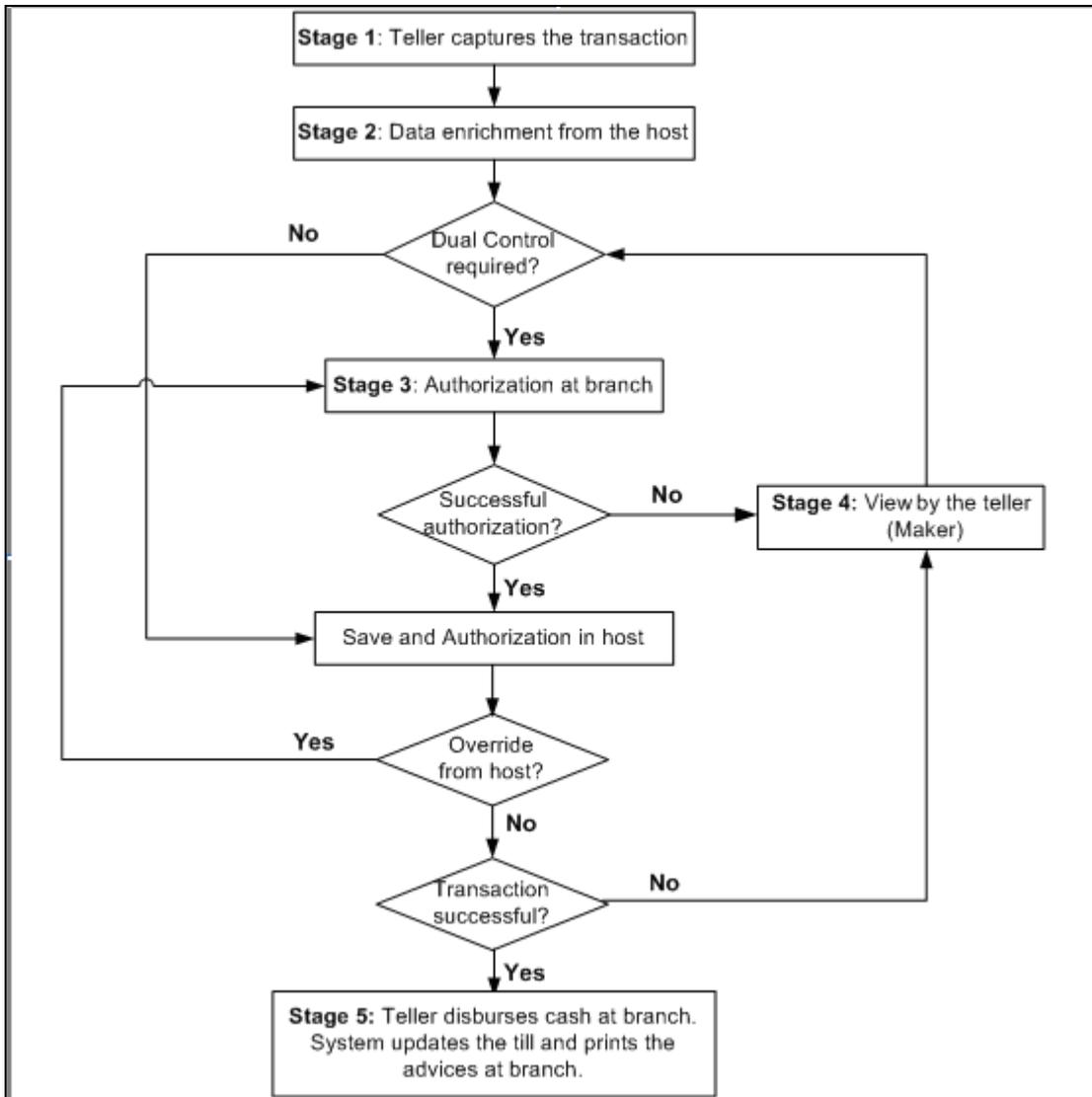
A one step process will typically involve the following steps:

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



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

The process flow is depicted in the diagram below:



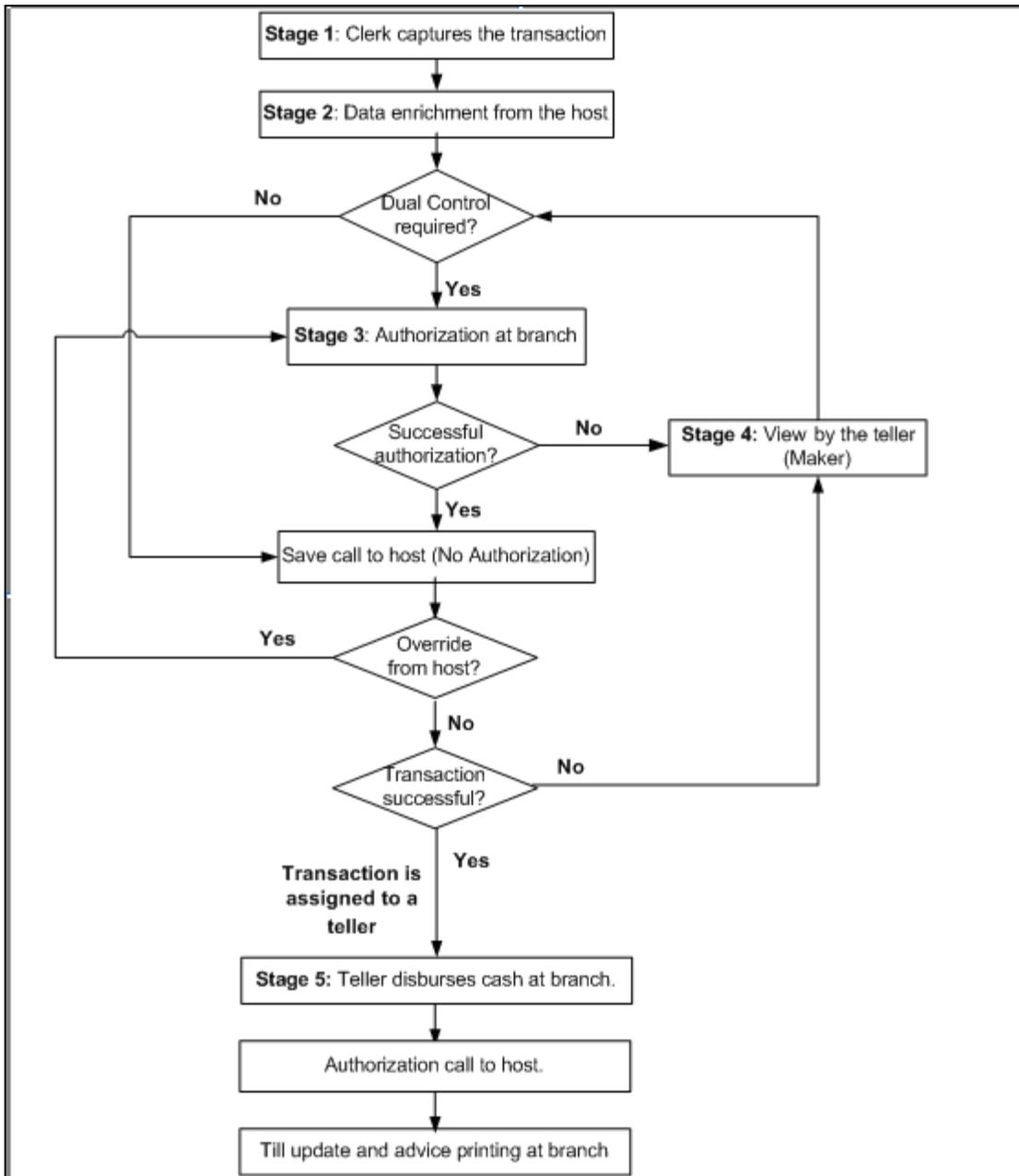
Two step processing

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

11. The clerk captures the transaction at branch
12. The transaction is enriched (as in one step processing)
13. Authorization/validation by the supervisor (as in one step processing)
14. The transaction is saved upon successful validation by the supervisor at branch, the transaction is sent to the host where it has to be 'Saved' for further processing (first call to host). If the transaction is saved successfully (no overrides/error messages), it returns to branch and it will be assigned to a teller. Note that if the transaction is not authorized in the host at this stage, the assignment to a teller may be auto or manual. The teller then disburses cash accordingly at the branch.

15. If the 'Save' operation results in overrides, the transaction is sent to the supervisor at branch for approval/authorization. Again, the assignment of the supervisor may be auto or manual. In effect, the transaction returns to step 3.
16. After cash disbursement, final call to the host for authorization. This is when the accounting entries are posted, the till is updated and the advices, if any, are printed.

The process flow is depicted in the diagram below:



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

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

2.1.2.4 Denomination tracking

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

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

2.1.2.5 Offline and Online behavior

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

2.1.2.6 Transaction reversals

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

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

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

2.1.2.7 Deletion of incomplete transactions

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

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

2.1.2.8 Auto Reversals, Roll Forward and Timeout Handling

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

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

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

2.1.2.9 Tanking and Untanking process

The following section explains the process in branch and host:

In Branch

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

The following transaction will be tanked:

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

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

In Host

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

Transaction reconciliation with host

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

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

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

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

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

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

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

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

3. Transaction Workflow

3.1 Introduction

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

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

3.1.1 Features of Savings Workflow

The following are the features of savings workflow:

- The workflow can be defined for each function.
- For functions which consist of similar workflow, the definition is defined at a generic level.
- Once a stage for a transaction is completed, the workflow engine moves the transaction to the next logical stage automatically.
- The number of stages and workflow using front end maintenance can be configured.
- Any change in workflow does not result in re-deployment.
- It minimizes the number of host trips.
- The workflow is supported in offline scenario.
- For Savings, you can have a default authorizer. If default authorizer is defined, then the transaction gets assigned to that authorizer automatically.
- For cash transactions, you can configure the denomination tracking, whether it is required or not.

3.2 Workflow Interfaces

The workflow engine provides the following interfaces:

Initiation of a new transaction

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

Execute a workflow stage

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

Load a Workflow stage

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

Hold a Workflow stage

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

Cancel a Workflow

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

Assign a Workflow Stage

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

Discard a Workflow

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

3.2.1 Locking a Workflow stage

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

3.2.2 Tracking and Auditing

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

- The transaction stage that was invoked
- The name of the user who invoked the stage
- The time when it was invoked
- The data captured for the transaction
- The result of the action performed

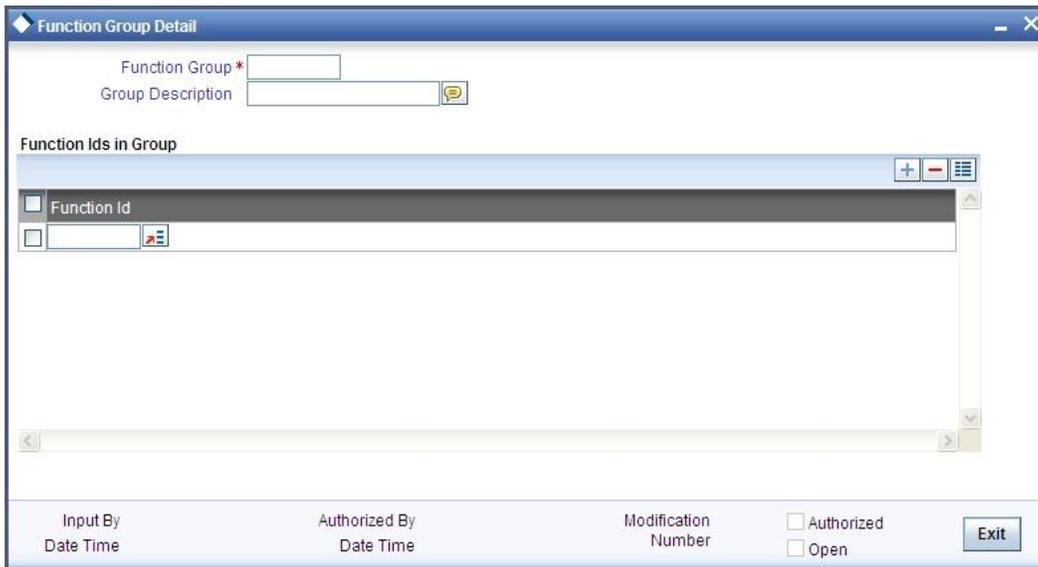
The data thus captured will be sufficient to replay the entire life of any given transaction, at given time. The table Txn_LogDetails holds the details of every stage of the transaction including the input and output data.

3.2.3 Defining a Workflow stage

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

3.3 Maintaining Function Group

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



Here you need to enter the following details:

Function Group

Specify the appropriate function group that has to be created.

Function Group Description

Specify the description of the function group code.

Function ID

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

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

- The function ID should be unique. Same function ID should not be mapped to multiple function groups.
- The function group code should not be a function id.
- At least one function ID should be defined for a function group.

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

3.4 Maintaining Workflow Definition

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

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

The screenshot shows the 'Function Workflow Definition Detail' window. It includes the following elements:

- Branch Code *** and **Function Id/Group *** dropdown menus.
- User Preferences:**
 - MIS Amendable
 - UDF Amendable
 - Charges Amendable
 - Exchange Rate Amendable
 - Till Required
 - Denomination Tracking Required
 - Auto Authorization
- Validation Preferences:**
 - Inter Branch Check
 - Authorization Limit Check
 - Default Authorization
- Authorization Preferences:**
 - Authorization on Charge Amendment
 - Authorization on Exchange Rate Amendment
- Assignment Mode:** Auto (dropdown)
- Authorization Role *** dropdown
- Branch Workflow Details Table:**

Sequence No	Stage Description	Override Handling
<input type="checkbox"/>		Immediate
- Authorization Limit Check:**
 - Input By:** Date Time
 - Authorized By:** Date Time
 - Modification Number:**
 - Authorized
 - Open
 - Exit** button

Here you need to enter the following details:

Branch Code

Specify the appropriate branch code from the option list provided.

Function ID Group

Specify the function ID group from the option list provided.

3.4.1.1 Specifying User Preferences Details

MIS amendable

Check this box to amend the system defaulted MIS details.

UDF amendable

Check this box to amend the system defaulted UDF details.

Charges amendable

Check this box to modify charges picked up by system.

Exchange rate amendable

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

Till Required

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

Denomination Tracking Required

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

3.4.1.2 Specifying Validation Preferences Details

Inter Branch check

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

Authorization limit check

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



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

3.4.1.3 Specifying Authorization Preferences Details

Auto Authorization

Check this box to indicate transaction requires authorization.

Authorization on charge amendment

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

Authorization on exchange rate amendment

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

Assignment Mode

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

- Auto – It indicates whether the authorizer is chosen automatically based on default authorizer maintenance.
- Manual – It indicates whether the maker of transaction can choose the authorizer from the list of authorizers.

Assignment Role

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

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

- INPUT Stage
- ENRICH Stage

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



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

3.4.1.4 Specifying Branch Workflow Details

Sequence No

The system displays the sequence number.

Stage Description

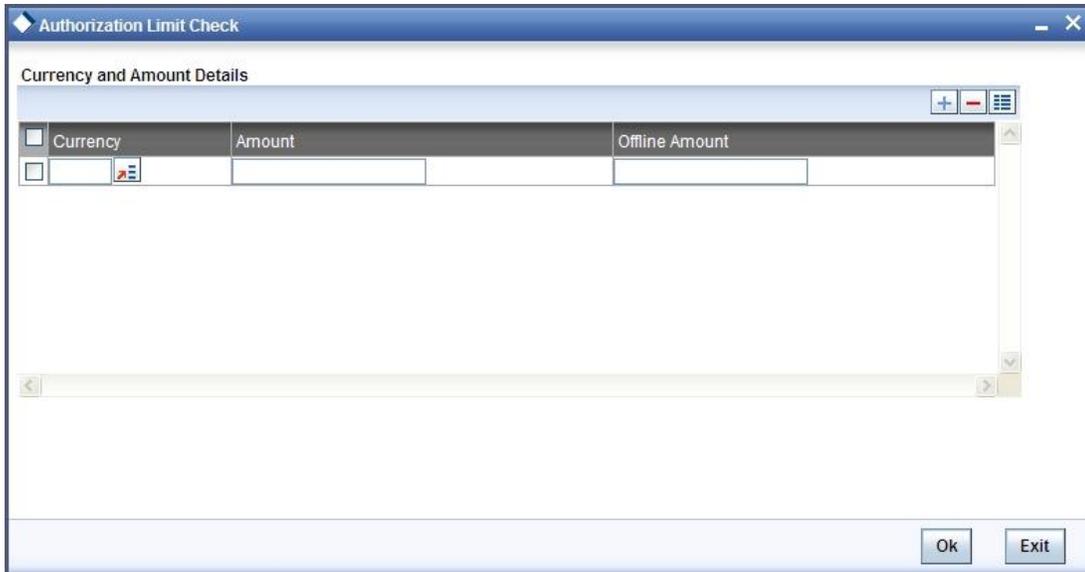
The system displays the stage description.

Override Handling

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

- Auto
- Defer
- Immediate

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



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

Currency

Specify the currency for the authorization limit check.

Online Amount

Specify the online amount for the authorization limit check.

Offline Amount

Specify the offline amount for the authorization limit check.

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

- The denomination tracking check should be Y only if 'Till Required' is Y.
- Authorization Preference should be Y only if corresponding amendment preferences are Y.
- The override handling in last stage cannot be Defer.

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

- Auth limit check
- IB check
- Authorization on charge amendment
- Authorization on exchange rate amendment

You cannot select the override handling to 'Auto'.

3.4.1.5 Handling of Local Transactions and Pure Query

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

- Till Required

- Denomination Tracking Required
- Authorization Limit Check
- Assignment Mode
- Assignment Role
- Authorization Limit Check Button

3.4.2 Maintaining Auto Assignment of Authorizer

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

Maintaining Default Authorizer

Maintaining User Role Definition

3.4.2.1 Maintaining Default Authorizer

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

Here you need to enter the following details:

User ID

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

User Name

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

Branch Code

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

Branch Name

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

Default Authorizer

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

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

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

Description

The system displays the description.

3.4.2.2 Maintaining User Role Definition

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

Limit Currency	User Limit

Here you need to enter the following details:

Authorizer Role

Check this box to indicate the user role is defined.

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

3.4.3 Maintaining Denomination tracking

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

3.4.4 Maintaining Savings Function Definition

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

The screenshot shows the 'Branch Function Definition Detail' window. It has a title bar with a diamond icon and standard window controls. The main area contains a 'Function Id*' field with a dropdown arrow, a 'Description' field, and a 'Preferences' section with five checkboxes: 'Offline Support', 'Allow Next Day Transactions', 'Reversal Allowed', 'Reversal Authorization Required', and 'Advice Required'. Below these are two text input fields for 'Online Advice Name' and 'Offline Advice Name'. At the bottom, there are fields for 'Input By Date Time', 'Authorized By Date Time', 'Modification Number', and two checkboxes for 'Authorized' and 'Open', along with an 'Exit' button.

Here you need to enter the following details:

Function Id

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

Function Description

The system displays the function description.

Offline Support

Check this box to indicate if offline is allowed.

Next Date Transaction Allowed

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

Reversal Allowed

Check this box to indicate if reversal allowed.

Authorization Required for Reversal

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

Advice Required

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

Online Advice Name

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

Offline Advice Name

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

The system performs the following validations:

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

3.5 Stages in Workflow Transaction Flow

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

Handling of overrides – The following options are supported:

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

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

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

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

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

- Input
- Enrich

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

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

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

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

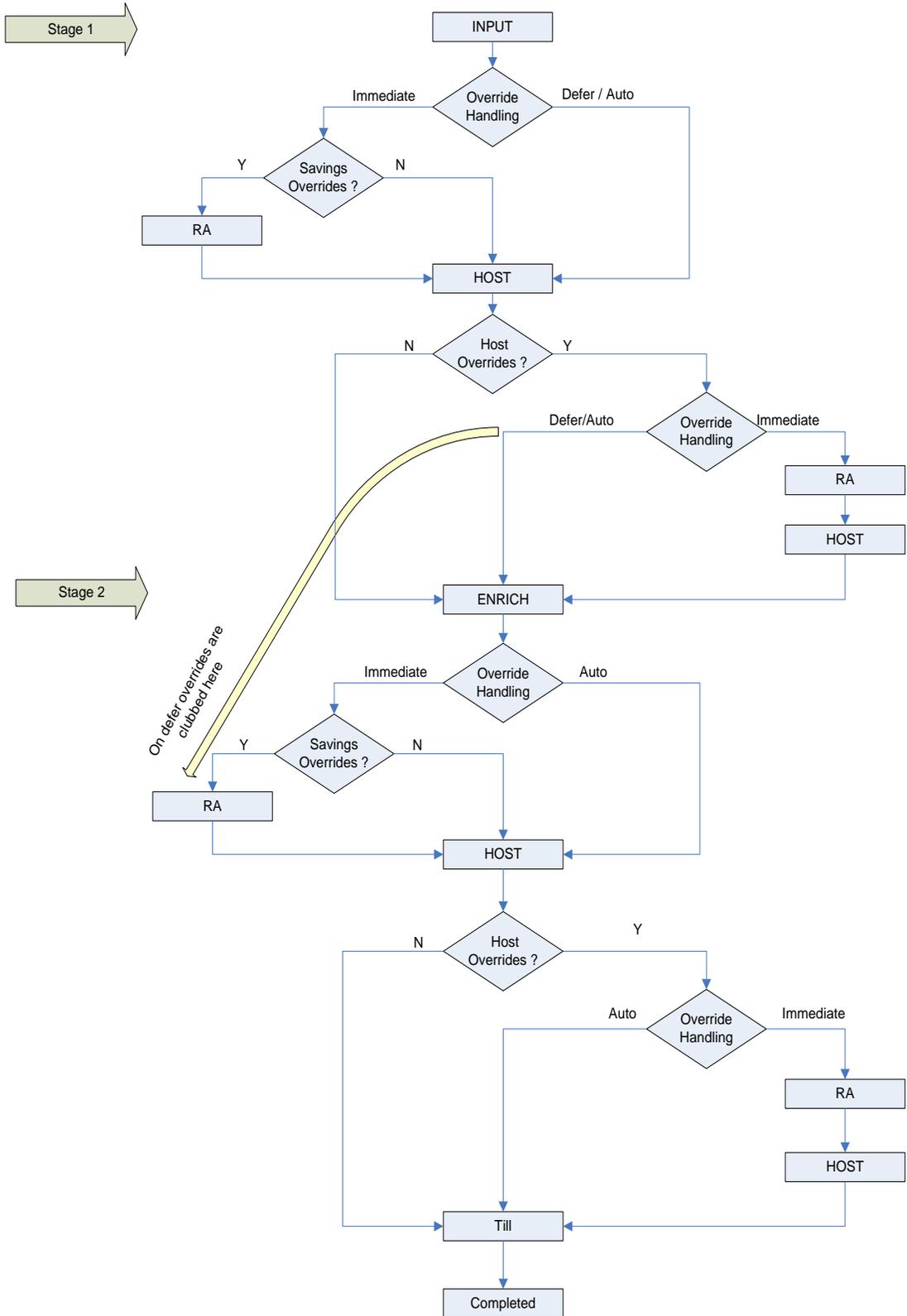
The system raises an override if you amend the charges that is defaulted by the system.

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



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

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



3.5.1 Input Stage

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

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

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

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

3.5.2 Enrich Stage

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

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

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

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

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



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

3.5.3 Running Savings EOD Mandatory

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

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

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

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

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

4. Common Operations

4.1 Introduction

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

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

The following operations are also discussed:

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

4.2 Workflow Task List

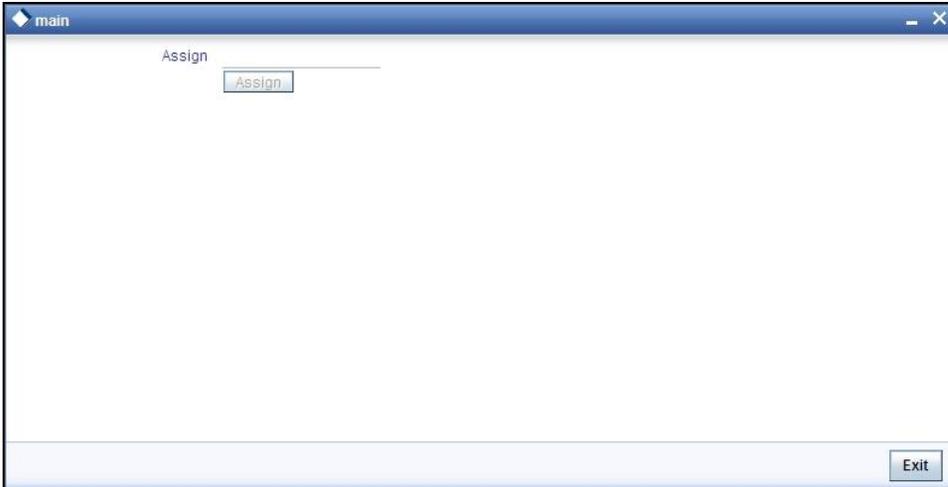
When you click on 'Workflow' in the Application Browser, the following details are displayed on the right pane:

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

4.3 Clearing a User

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

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



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

- Branch Code
- User ID

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

4.4 **Authorizing a Transaction**

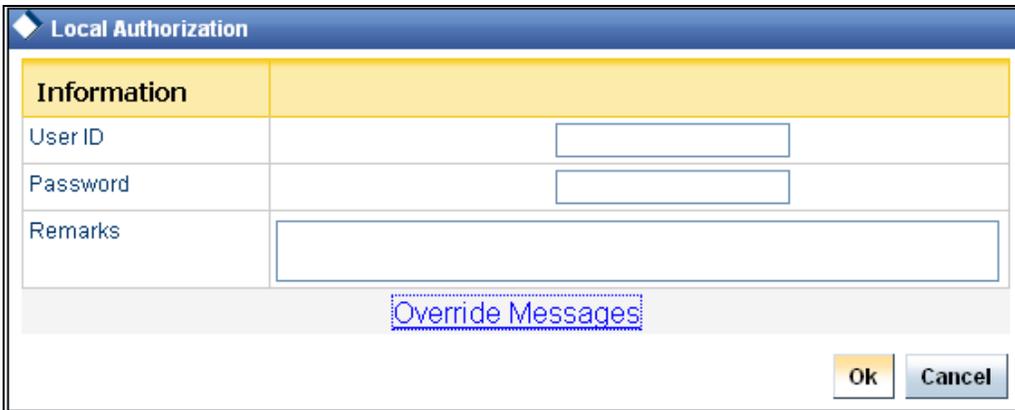
Authorization can happen in two ways based on the Workflow defined for the transaction – Manual and Auto.

4.4.1 **Manual Assignment**

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

Local Authorization

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



The image shows a 'Local Authorization' dialog box. It has a title bar with a diamond icon and the text 'Local Authorization'. Below the title bar is a table with a yellow header row labeled 'Information'. The table has three rows: 'User ID' with a text input field, 'Password' with a text input field, and 'Remarks' with a larger text area. Below the table is a button labeled 'Override Messages'. At the bottom right are 'Ok' and 'Cancel' buttons.

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

Userid

Specify the user ID of the authorizer.

Password

Enter the password to authorize or reject the transaction.

Remarks

Specify some remarks pertaining to the transaction.

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

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

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

Remote Auth

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



The image shows a 'Cash Withdrawal -- Web Page Dialog' window. It has a title bar with a question mark icon, a close button, and the text 'Cash Withdrawal -- Web Page Dialog'. The main area contains a 'User ID' label followed by a text input field containing 'USR2'. Below the input field is an 'Assign' button. At the bottom right is a close button.

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

Successfully assigned to OFFICER

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

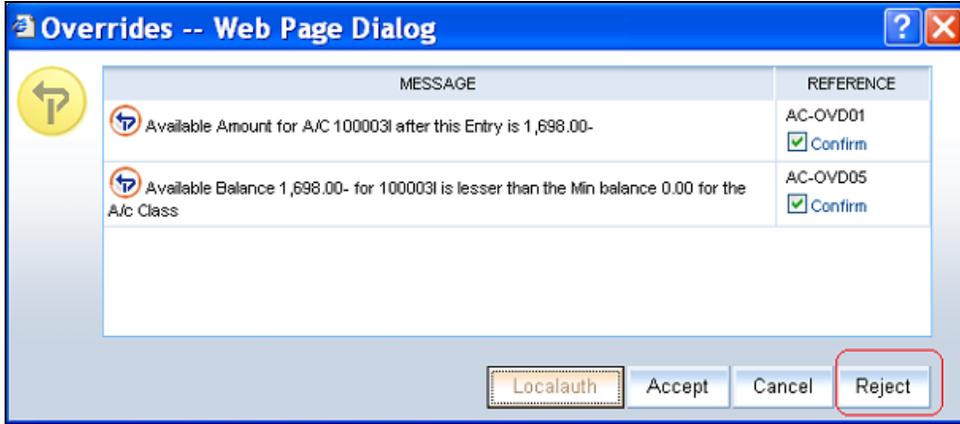
Irrespective of whether the supervisor approves or rejects, the transaction will be re-assigned to the Maker. If the supervisor approves, the Maker can fetch and see the response from his/her Task List.

4.4.2 Auto Assignment

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

4.4.3 Displaying Overrides and Errors

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



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

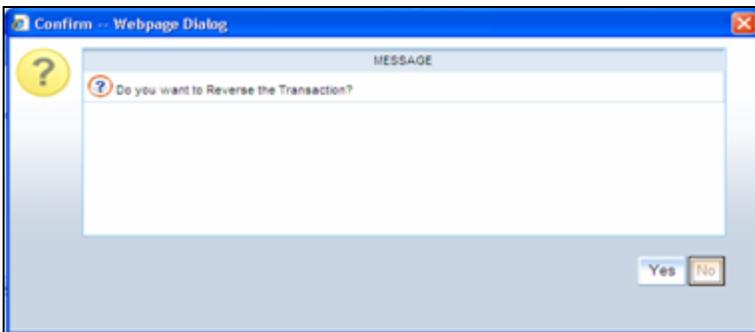
You can also reject the override for certain transactions like cheque withdrawal and inhouse cheque deposit. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction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

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

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

4.4.4 Reversing a Transaction

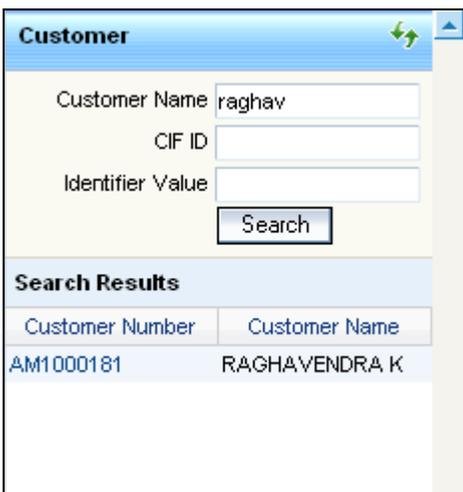
You can reverse a completed transaction by clicking the reverse icon. When you click the reverse icon, a confirmation message will appear before reversing the transaction asking whether you want to reverse the transaction or not. If you have clicked the reverse icon by mistake, then you can cancel it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



4.5 Initiating a Customer Session

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

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



Search Results	
Customer Number	Customer Name
AM1000181	RAGHAVENDRA K

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

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

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

The screenshot shows a web application interface for searching customers. At the top, there is a header 'Customer' with a refresh icon and a dropdown arrow. Below the header, there are three input fields: 'Customer Name' with the value 'raghav', 'CIF ID', and 'Identifier Value'. A 'Search' button is located below these fields. The search results are displayed in a table-like format. The first row is a header for the customer: 'RAGHAVENDRA K'. Below this, there are several rows of details: 'CIF ID: AM1000181', 'Birth Date:', 'Unique ID: 8777888', and 'Address: RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K,RAGHAVENDRA K'. At the bottom of the results, there are two columns: 'Account Number' and 'Branch Code'.

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

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

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

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

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

**Customer session is opened for Account Number 10000001,
Customer Number: DMP003IND**

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

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

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

4.5.1 Ending a Customer Session

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

4.6 Opening the Branch

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



Opening of Branch will have no processing or operational implications.

4.7 Opening a Vault/Till

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

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

The option list will display the available Tills (i.e. the Tills that are yet to be used). You will be able to select the till that has been maintained as the primary till for your user profile or a till that has not been mapped to any other user profile. When you select the Till, the same will be linked to your name and locked in the system.

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

Transaction Completed Successfully

The system will also update the Till status as 'Locked'. The entries for all the transactions that you initiate will be posted into the Till that is marked for you. Only the user who has opened the Till can use the Till. All secondary tills that are linked to your user profile will automatically be opened when you open the primary till.

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



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

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

4.8 **Balancing and Closing a Till**

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

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

The screenshot displays the 'Till Balancing and Closure' application window. At the top, the title bar reads 'Till Balancing and Closure Branch Date: 2012-03-01'. Below the title bar, there are input fields for 'External Reference' (FJB1206100004796), 'Branch Code' (SH1), and 'Till Id' (SH_VAULT). The main area is divided into two sections: 'Denomination Details' and 'TC Denomination Details'. Each section contains a table with columns for various attributes. The 'Denomination Details' table has columns: Currency Code, Denomination Code, Units, Denomination Value, System Count, Denomination Total, and System. The 'TC Denomination Details' table has columns: Issuer Code, TC Currency, TC Description, System Count, Series, Start Number, End Number, and TC Amount. Both tables have a 'Go to Page' button and a 'Cancel' button at the bottom right.

The following information will be available in this screen:

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

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

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

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

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

You have to specify the following:

- User Count

Click 'Balancing' button to balance the till. If the balance does not match with the system balance and the difference is not within the overage/shortage tolerance limit, then the system will increase the retry count for the till by one. Note that the system balance will not be displayed. If the difference is within the overage/shortage tolerance limit, the system will increase the retry count for the till by 1 and display the system balance in the 'System Total' field of the 'Till Adjustment and Closure' screen.

Irrespective of the shortage /overage amount, if the retry count is breached for the till, the system will display the system balance in the 'System Total' field of the 'Till Adjustment and Closure' screen.

Once the system total balance is displayed, you will have to manually book the shortage/overage entries manually in order to close the till.

If you click save button, the system will try balancing the till and close it. Till closure will not happen under the following circumstances:

- System balance does not tally with the user input balance.
- The option 'Closing Balance Allowed' is set to 'No' for the till and till has got cash balance.
- The option 'Closing Balance Allowed' is set to 'Yes' for the till and closing balance of the till is more than the permissible limit.
- Denomination is not tracked.

Closure of the primary till will close all secondary tills.

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

Transaction Completed Successfully

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

5. Data Replication

5.1 Introduction

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

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

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

5.1.1 Maintaining Replication Parameters

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

- STTM_FLEXBRANCH_LOC

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

- STTM_BRANCHLOC_MAP

BRANCH_CODE	LOC_CODE	MAIN_BRANCH	GEN_SCR
WB1	Refer below	Refer below	Refer below



Note the following:

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

- LOC_CODE - CN
- MAIN_BRANCH - NULL
- GEN_SCR - Y
- You need to maintain the following values for de-centralized and hybrid set-up:
 - LOC_CODE - <Branch_Code>
 - MAIN_BRANCH - If multiple branches use same schema then, for one branch keep Y for rest N.
 - GEN_SCR - Y
- CSTB_PARAM

BRANCH_INSTALLED	DEPLOYMENT_MODE
Refer below	Refer below



Note the following:

- You need to maintain the following values for centralized set-up:
 - BRANCH_INSTALLED - Y
 - DEPLOYMENT_MODE - C
- You need to maintain the following values for de-centralized and hybrid set-up:
 - BRANCH_INSTALLED - Y
 - DEPLOYMENT_MODE - D or H
- STTB_BRN_REFRESH_FUNC
Here function id wise replication is enabled 'Y' or disabled 'N'.

FUNCTION_ID	REFRESH_REQD
STDWFDEF	Y
SMDUSRDF	Y

5.1.2 Data Replication Process

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

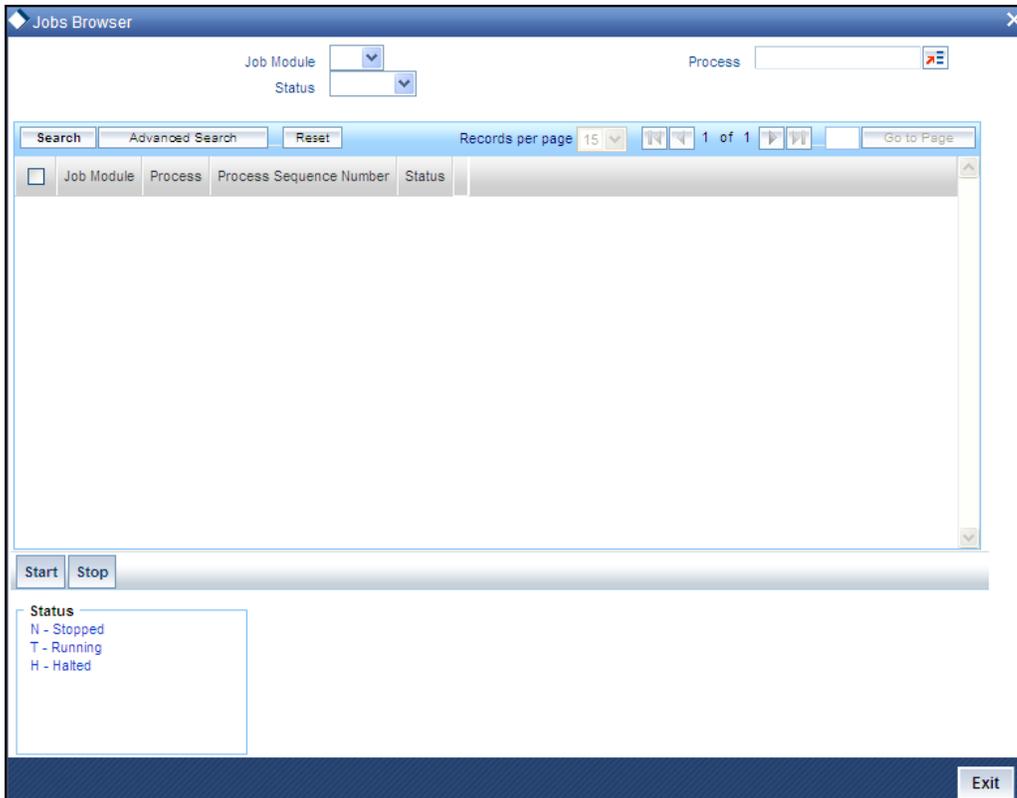
The system constructs the list of data (based on the impacted function IDs) for each Savings table that needs to be updated with data from host. The following information is captured on authorization of a maintenance in host.

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

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

5.1.3 Replicating data from Host – Automatic Refresh

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



Here you have to select BRANCH_REPLICATION process and click 'Run' Button.

5.1.4 Replicating data Using Script

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

- You need to compile the Branch Installation Package in Host schema. The package specification and body names are:
 - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.spc
 - MAIN\Branch\SQL\DIPKS_BRANCH_INSTALLATION.sql from base line
- After compiling dipks_branch_installation package, you have to execute the procedure pr_start on the same package.
- On successful execution of the procedure will create the branch installation script in work area folder as defined in cstb param.
- Finally you need to run the Installation scripts in required branch schema.

5.1.5 Replicating data from Branch - Ad-hoc basis

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

The screenshot shows the 'Manual Refresh' application window. It features a title bar with a diamond icon and the text 'Manual Refresh'. The window is divided into several sections. At the top, there are input fields for 'Branch Code', 'Branch Name', 'Function Id', and 'Description', with 'Query' and 'Reset' buttons. Below this are three data blocks: 'Function Block', 'Record Block', and 'Version Block'. Each block has a table with columns and a 'Select' checkbox. The 'Function Block' table has columns: Select, Branch Code, Branch Name, Function Id, Function Description. The 'Record Block' table has columns: Select, Key Description, Host Key. The 'Version Block' table has columns: Select, Mod Number, Time In, Time Out, Replication Status. Below each table are buttons: 'Fetch Records' and 'Replicate Functions' for the Function Block; 'Fetch Versions' and 'Replicate Records' for the Record Block; and 'View Changes' and 'Replicate Versions' for the Version Block. An 'Exit' button is at the bottom right.

Specify the following details:

Branch Code

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

Branch Name

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

Function ID

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

Description

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

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

Function Block

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

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

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

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

Record Block

You can view the following details.

Key Description

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

Host Key

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

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

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

Version Block

You can view the following details.

Mod No

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

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

Time In

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

Time Out

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

Replication Status

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

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

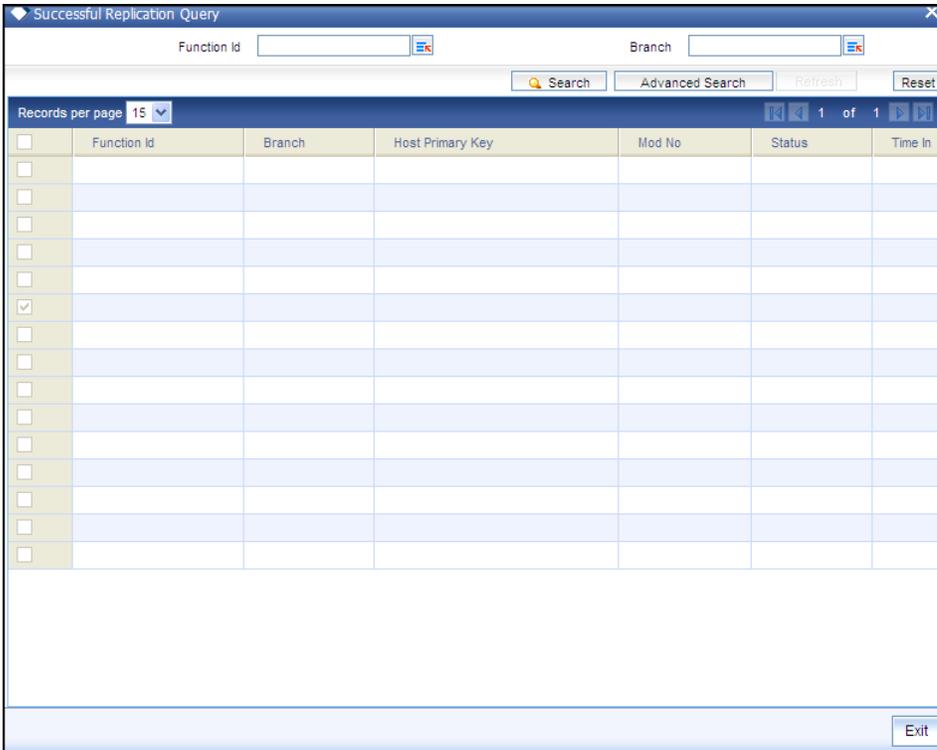
Select the required record and click 'Replicate Versions' button to replicate data of all listed versions. If multiple rows are selected then only the latest mod number will be replicated. You can also select any of the modifications and initiate replication. On successful replication, the status for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

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

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

5.2 Querying on replicated records

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



Here you can query based on the following details.

Function Id

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

Branch

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

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

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

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

6. Maintenances for Savings

6.1 Introduction

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

6.2 Maintaining TC Denomination Details

You can maintain the denomination details for a TC using the 'TC Denominations Maintenance' screen. You can invoke this screen by typing '1417' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Denomination	Denomination Value	Description

The following details can be captured here:

External Reference Number

This is an auto generated sequence number.

Transaction Branch

The transaction branch code is displayed here.

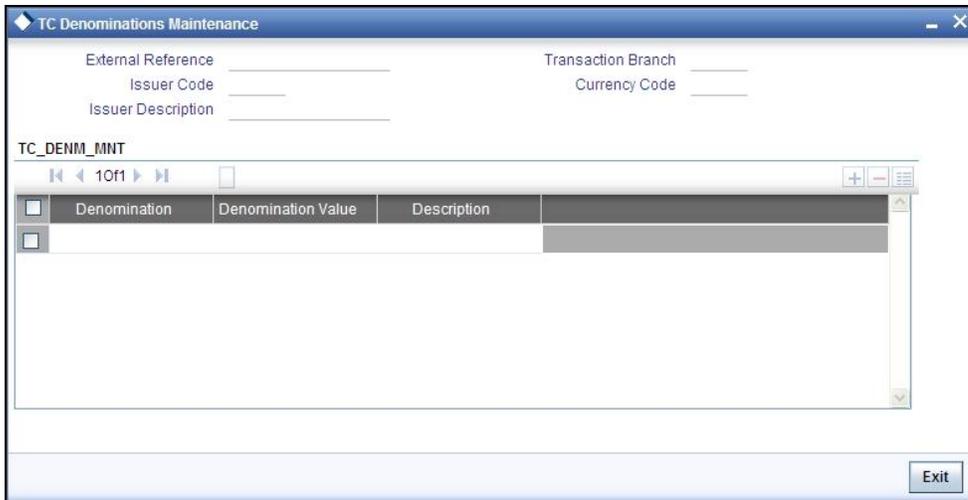
Issuer Code

Select the Issuer code of the TC.

Currency Code

Select the transaction currency code.

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



You can capture the following details specific to TC denomination:

Denomination

Specify the id for the TC.

Denomination Value

Specify the amount of the TC.

Description

Give a small description for the TC.

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

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

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

6.3 Mix Mode of Deposits

You can support mixed modes of deposits using the 'Miscellaneous Transfer' screen. You can invoke this screen by typing '1400' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Miscellaneous Transfer Branch Date: 2012-03-01

Branch TD2 Account Number TD2SAN28408000153
 Customer ID 00000001 Account Currency USD
 Amount 3000.000
 External Reference Number FJB1013100000113 Value Date 10/10/2008

MIS/UDF Denomination Settlement Details

Settlement Mode	Settle Ccy	Settle Amount	Settle Branch	settle Account	Ext.Account Nam
Clearing	CLP	1000.00			

Cancel

Specify the following details:

Branch

The system displays the branch code.

Customer ID

The system displays the customer ID.

Amount

Specify the amount for deposit.

External Reference Number

The system displays the external reference number.

Account Number

Specify the account number.

Account Currency

The system displays the currency code.

Denomination Details

Currency Code

The system displays the currency code.

Denom Code

Specify the denomination code here. The adjoining option list displays a list of denomination codes maintained in the system. Choose the appropriate one.

Value

The system displays the value.

Units

Specify the units of the denomination.

In/out

Select the flow of cash from the drop-down list. The drop-down list displays the following options:

- In
- Out

Total Amount

The system displays the total amount calculating the units and the value.

Settlement Details**Settlement Mode**

Select the mode of settlement from the drop-down list. The drop-down list displays the following options:

- Instrument
- Clearing
- Cash/Teller
- External Account
- Account
- Internal check
- Credit card

Settle Ccy

The system displays the currency code of the settlement account.

Settle Amount

Specify the settlement amount.

Settle Branch

Specify the branch code of the bank where the settlement is done. The adjoining option displays a list of branch codes maintained in the system. Choose the appropriate one.

Ext. Account Number

Specify the external account number.

Clearing Bank

Specify the bank code of the clearing bank. The adjoining option list displays a list of bank codes maintained in the system. Choose the appropriate one.

Branch Code

Specify the branch code. The adjoining option list displays a list of branch codes maintained in the system. Choose the appropriate one.

Sector Code

Specify the sector code for clearing of cheque.

End Point

Specify the end point for clearing of cheque.

Routing No

Specify the routing number of the settlement.

Instrument No

Specify the instrument number.

7. Cash Transactions

7.1 Introduction

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

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

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

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

7.2 Depositing Cash

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

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

- External Reference Number: FJB0809100001491
- Account Branch *: 001 (with a dropdown arrow)
- Account Number *: (empty field with a dropdown arrow)
- Account Description: (empty field with a dropdown arrow)
- Product: CHDP
- Transaction Currency *: (empty field with a dropdown arrow)
- Transaction Amount *: (empty field)
- Narrative: (empty field with a dropdown arrow)
- Cancel button at the bottom right.

Here you can capture the following details:

External Reference Number

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

Product

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

Branch

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

Account Number

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

Transaction Currency

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

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

Transaction Amount

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

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

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

- Transaction Details:** External Reference, Product, Transaction Currency, Transaction Amount (with a red asterisk), Exchange Rate, Related Customer, Customer Name, and Narrative.
- Account Information:** Account Branch, Account Number, Account Description (with a refresh icon), Account Currency, Account Amount, Total Charge, Negotiated Cost Rate, and Negotiation Reference.
- Buttons:** A 'Recalculate' button is located below the account information fields.
- Navigation:** A set of tabs includes 'Currency Denominations' (which is selected), 'Charge Details', 'MIS', 'UDF', and 'Projects Details'.
- Denomination Section:** Fields for 'Currency Code', 'Preferred Denomination', and 'Total' with a 'Populate' button and a 'Clear' button.
- Denomination Details Table:** A table with columns: Denomination Code, Denomination Value, Units, and Total Amount. The first row is selected with a checkmark.
- Footer:** A 'Cancel' button is located at the bottom right of the window.

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

Account Description

The system displays a brief description for the chosen account.

Exchange Rate

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

Total Charge

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

Account Amount

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

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

7.2.1 Specifying denomination details

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

Currency Code

The system displays the currency of the account.

Denomination Code

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

Denomination Value

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

Units

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

Total Amount

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

7.2.2 Specifying charge details

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

Here you can capture the following details:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

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

Currency

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

Charge Amount

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

Charge in Local Currency

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

Exchange Rate

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

7.2.2.1 Recalculating charges

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

7.2.3 Specifying MIS details

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

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

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

Transaction MIS

Specify the transaction MIS code.

Composite MIS

Specify the composite MIS code.

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

7.2.4 Specifying UDF Details

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

Field Name

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

Field Value

Specify the value for the each UDF that is displayed.

7.2.5 Specifying Project Details

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

Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

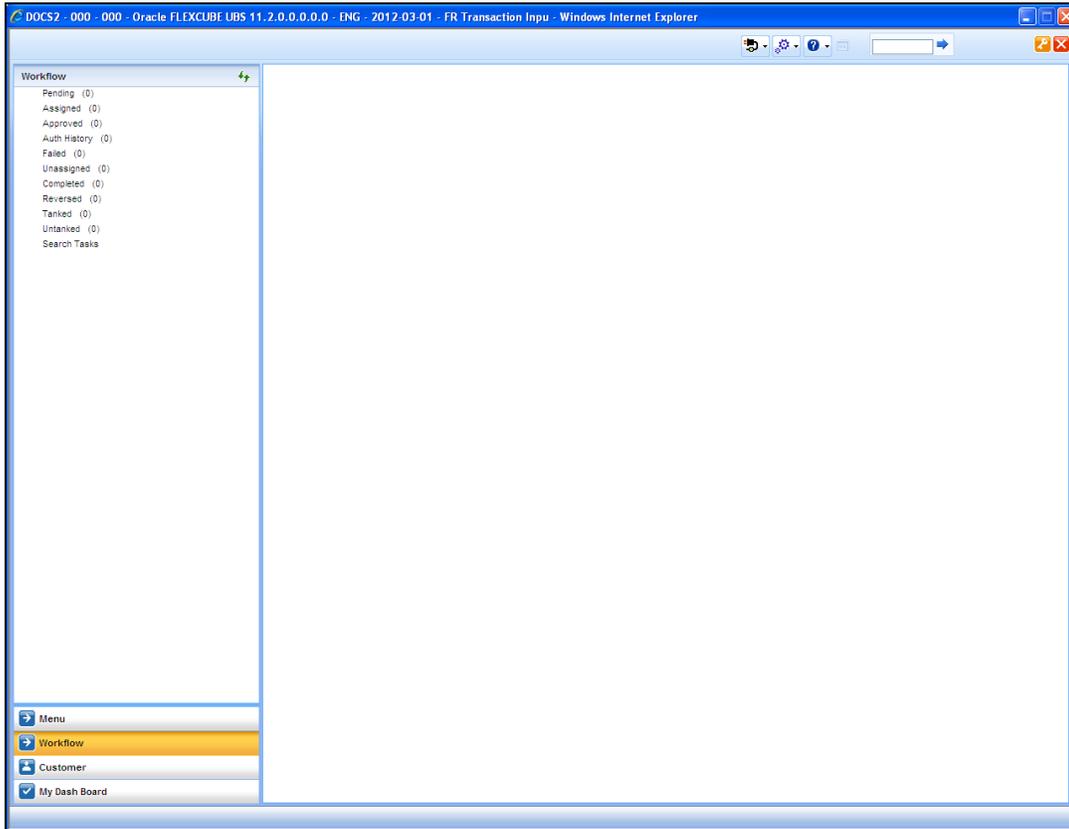
Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

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

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



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

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

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

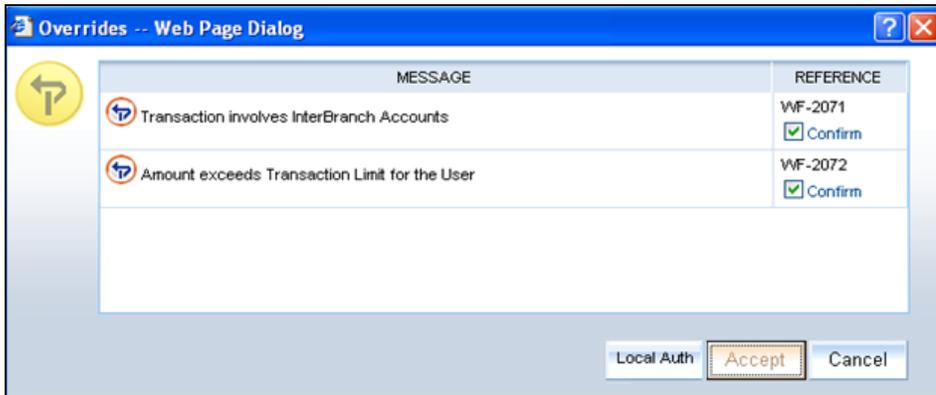
You can fetch and see the response from your task list.

7.2.6 **Authorization stage**

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

- Local
- Remote

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



7.2.6.1 Local Authorization

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



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

Userid

Specify the user ID of the authorizer.

Password

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

Remarks

The authorizer can specify some remarks pertaining to the transaction.

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

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



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

7.2.6.2 Remote Authorization

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

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

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

Successfully Assigned to <USER ID>

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

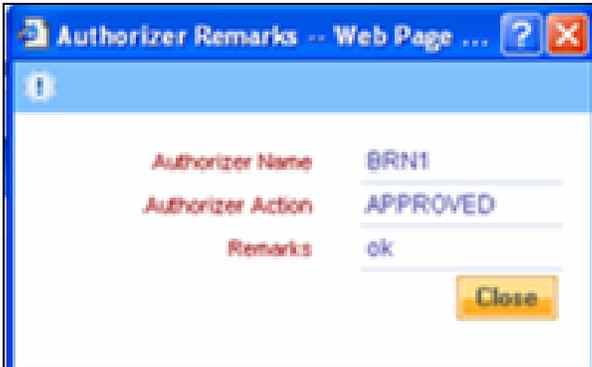
A screenshot of a web browser window titled "Remote +Authorization -- Webpage Dialog". The window has a blue header bar with an information icon and a close button. The main content area is white and contains two text input fields. The first is labeled "Teller Remarks" and contains the text "Please approve".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

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

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



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



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

Once the transaction is authorized, the system updates the first (primary) till of teller. If the till balance goes above the maximum limit maintained for the till, the system will display an alert and save the transaction. To reduce the balance in the primary till, you will have to manually transfer cash from the primary till to secondary tills or to the vault.

While transferring cash to the secondary till from the primary till, if the secondary till reaches the maximum limit, then the excess amount will be taken to the next secondary till and so on till the last secondary till maintained for your user profile. If the last linked till also reaches the maximum limit, then the system will display an error message and the transaction will not be saved. You will have to manually transfer cash to the vault from the primary or secondary till.

7.2.7 Viewing errors and overrides

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

7.2.7.1 Submission stage

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

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

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

Transaction completed successfully

7.3 Withdrawing Cash

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

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

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

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

Here you can capture the following details:

External Reference Number

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

Product

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

Branch

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

Account Number

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

Transaction Currency

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

Transaction Amount

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

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

Cash Withdrawal Branch Date: 2011-11-14

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

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

Currency Denominations Charges MIS UDF

Currency Code _____ Total _____
Preferred Denomination _____ Clear
Populate

Denomination Details

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

Cancel

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

Exchange Rate

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

Customer ID

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

Total Charge

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

Account Title

The system displays a brief title for the chosen account.

Account Amount

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

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

7.3.1 Specifying Denomination Details

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

Preferred Denomination

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

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

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

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



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



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

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

7.3.2 Specifying charge details

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

Cash Withdrawal Branch Date: 2011-11-14

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

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

Currency Denominations **Charges** MIS UDF

Charge Details 1 of 1 Go to Page

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

Cancel

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

7.3.3 Specifying MIS details

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

The screenshot shows a software window titled "Cash Withdrawal Branch Date: 2011-11-14". The window is divided into several sections. At the top, there are input fields for "External Reference", "Product", "Transaction Currency", "Transaction Amount *", "Exchange Rate" (with a value of "1"), "Customer Id", "Customer Name", and "Narrative". To the right, there are fields for "Account Branch", "Account Number", "Account Description", "Account Currency", "Account Amount", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference". Below these fields is a "Recalculate" button. A tabbed interface is located below the input fields, with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. The main area of the window is divided into two sections: "Transaction MIS" and "Composite MIS". Each section contains a table with multiple rows. The "Transaction MIS" table has 10 rows, and the "Composite MIS" table has 3 rows. Each row in both tables has a red 'X' icon in the rightmost column. At the bottom right of the window is a "Cancel" button.

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

7.3.4 Specifying UDF Details

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

Cash Withdrawal Branch Date: 2011-11-14

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

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

Currency Denominations Charges MIS **UDF**

UDF Details

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

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

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

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

7.4 Transferring Cash

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

Cash Transfer Branch Date:2008-03-31

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

Account Branch _____
Account Number _____
Account Title _____
Account Currency _____
Account Amount _____
Total Charge _____
Narrative _____

Recalc

Currency Denomination Charge Details MIS UDF PC Details

Counterparty Details

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

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

Cancel

7.4.1 Specifying PC Details

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

Counterparty Name

Specify the name of the counterparty.

Counterparty Address 1

Specify the address 1 of the counterparty.

Counterparty Address 2

Specify the address 2 of the counterparty.

Counterparty Address 3

Specify the address 3 of the counterparty.

Counterparty Bank Code

Specify the counterparty bank code.

Counterparty Account Number

Specify the external counter party account number.

Counterparty Account Type

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

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

Sender To Receiver Information 1

Specify the sender to receiver information 1.

Sender To Receiver Information 2

Specify the sender to receiver information 2.

Sender To Receiver Information 3

Specify the sender to receiver information 3.

Clearing Network

Specify the clearing network details.

Customer Name

Specify the customer name.

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

Customer Address 1

Specify the customer address 1.

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

Customer Address 2

Specify the customer address 2.

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

Customer Address 3

Specify the customer address 3.

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

Communication Mode

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

- Mobile
- E-mail

Mobile Number/Email ID

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

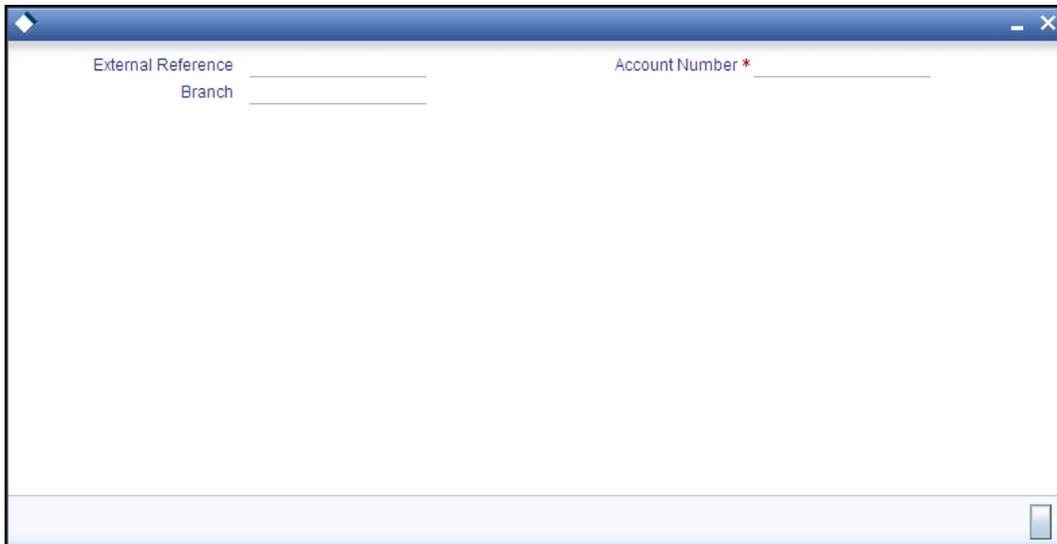
If transaction account has been entered then system will default the corresponding customer's mobile number or e-mail ID.

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

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

7.5 Closing out an Account with Withdrawal

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



The screenshot shows a software window titled 'Close Out Account Withdrawal'. The window has a blue header bar with standard window controls (minimize, maximize, close). Below the header, there are three input fields: 'External Reference' with a text box, 'Branch' with a text box, and 'Account Number *' with a text box. The asterisk indicates a required field. The window has a scroll bar on the right side.

Here you can capture the following details:

External Reference

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

Account Branch

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

Account Number

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

Click save icon to go to the next stage.



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

Enrichment stage - 1

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

A screenshot of a software window titled "Close Out Withdrawal". The window contains a form with several input fields. On the left side, there are four fields: "External Reference", "Customer Id", "Account Currency", and "Account Amount". On the right side, there are two fields: "Account Number" and "Account Description". Each field has a horizontal line indicating an input area. The window has a standard title bar with a diamond icon on the left and minimize, maximize, and close buttons on the right. A vertical scrollbar is visible on the right side of the form area.

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

Account Title

The system displays a brief title for the chosen account.

Customer ID

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

Account Currency

The system displays the account currency here.

Account Amount

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

Transaction Amount

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

SC Charge

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

Click save icon to go to the next stage.

Enrichment stage - 2

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

The screenshot shows a software window titled "Close Out Withdrawal". It features several input fields for account and transaction information, including External Reference, Account Number, Customer Id, Account Currency, Account Amount, Account Description, Transaction Amount, and SC Charge. A "Recalc" button is located below the SC Charge field. Below these fields is a "Denomination" section with tabs for "Charges", "MIS", and "UDF". This section includes input fields for Currency Code, Preferred Denomination, and Total, along with "Populate" and "Clear" buttons. At the bottom, there is a "Denomination Details" table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table currently shows one row with a selected checkbox in the first column.

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

7.5.1.1 Specifying denomination details

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

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

7.5.2 Specifying charge details

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

The screenshot shows a software window titled "Close Out Withdrawal". At the top, there are two columns of input fields: "External Reference", "Account Number", "Customer Id", and "Account Currency" on the left; "Account Amount", "Account Description", "Transaction Amount", and "SC Charge" on the right. A "Recalc" button is located below these fields. Below the input fields is a tabbed interface with four tabs: "Denomination", "Charges", "MIS", and "UDF". The "Charges" tab is selected. Underneath the tabs is a section titled "Charge Details" which contains a table. The table has a header row with columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". Below the header, there is one data row with empty input fields for each column. The table also includes navigation arrows and a refresh icon.

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

7.5.3 Specifying the MIS details

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

The screenshot shows the same "Close Out Withdrawal" window as in the previous image, but with the "MIS" tab selected. The input fields and "Recalc" button are still visible. Below the tabs, there is a section titled "Composite MIS" which contains a table. The table has two main columns: "Composite MIS" and "Transaction MIS". Each of these columns has multiple rows of empty input fields. The table is separated from the rest of the window by a horizontal line.

7.5.4 Specifying the UDF details

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

Specify the following details.

Field Description

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

Field Value

Specify the value for the required UDFs.

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

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

7.6 Exchanging Denominations

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

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

Here you can capture the following details:

External Reference Number

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

Branch Code

The system displays the current logged-in branch code.

Transaction Currency

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

7.6.1 Specifying Denomination Details

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

Currency Code

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

Denomination Code

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

Value

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

Units

Indicate the number of units of the specified denomination.

In/Out

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

Total Amount

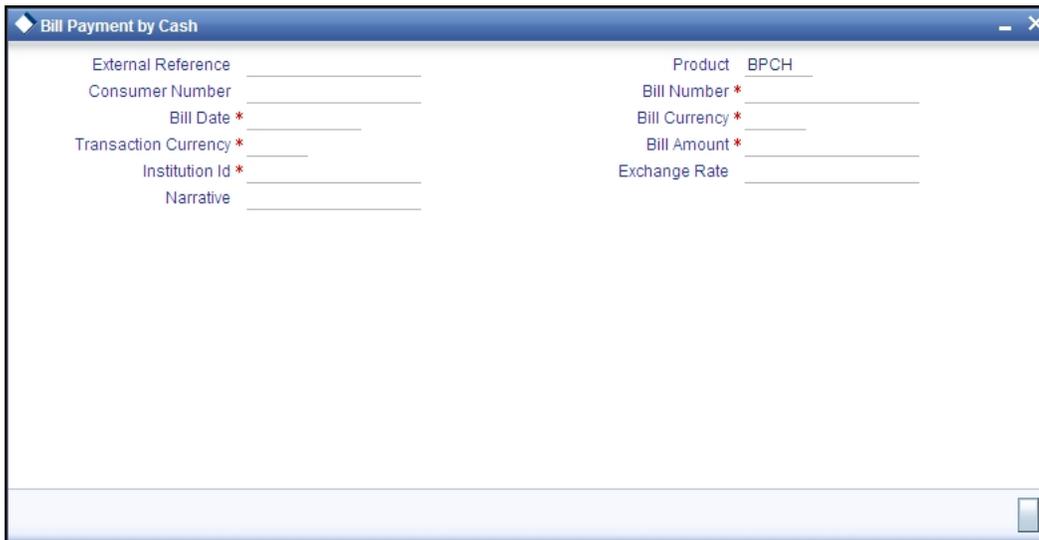
The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

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

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

7.7 Paying a Bill by Cash

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



Here you can capture the following details:

External Reference Number

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

Product Code

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

Consumer Number

Specify the consumer number for the transaction.

Bill Number

Specify the bill number here.

Bill Date

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

Bill Currency

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

Transaction Currency

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

Institution Id

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

Bill Amount

Specify the amount that should be paid towards the bill.

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

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

Exchange Rate

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

Charges

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

Total Amount

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

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

7.7.1 Specifying denomination details

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

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

7.7.2 Specifying charge details

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

The screenshot shows a window titled "Bill Payment by Cash" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Consumer Number, Bill Date *, Transaction Currency *, Institution Id *, Total Charge, and Narrative. The right column includes: Product (BPC), Bill Number *, Bill Currency *, Bill Amount *, Exchange Rate, and Total Amount. Below these fields is a tabbed interface with "Denomination" and "Charges" tabs. The "Charges" tab is active, showing a "Charge Details" section with a table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. Below the header, there is one row with a checkbox in the "Charge Components" column and a checkbox in the "Waiver" column. The table is scrollable, as indicated by a vertical scrollbar on the right side.

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

7.8 Paying a Bill against Account

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

Here you can capture the following details:

External Reference Number

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

Product Code

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

Bill Number

Specify the bill number here.

Consumer Number

Specify the consumer number for the transaction.

Bill Date

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

Institution Id

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

Bill Currency

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

Bill Amount

Specify the amount that should be paid towards the bill.

Account Number

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

Account Branch

The branch where the chosen account resides is displayed here.

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

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

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

Account Currency

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

Customer ID

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

Account Title

The system displays a brief title for the chosen account.

Exchange Rate

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

Total Charge

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

Total Amount

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

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

7.8.1 Specifying charge details

This block allows you to capture charge related details.

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

7.8.2 Specifying the MIS details

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

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

7.8.3 Specifying the UDF details

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

Field Description

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

Field Value

Specify the value for the required UDFs.

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

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

7.9 Requesting for Funds Transfer

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

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

Account to Account Transfer Branch Date: 2011-11-14

External Reference	Product
From Account Branch *	To Account Branch *
From Account Number *	To Account Number *
Account Description	Account Description
From Account Currency *	Narrative
From Account Amount *	

Cancel

Here you can capture the following details:

External Reference Number

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

Product

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

From Account Branch

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

To Account Branch

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

From Account Number

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

To Account Number

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

Account Currency

The currency in which the account is maintained is displayed.

Amount

Specify the amount that should be credited from the account.

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

The screenshot shows a software window titled "Account to Account Transfer Branch Date: 2011-11-14". The window is divided into several sections:

- Input Fields:** Fields for External Reference, From Account Branch, Customer Id, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount, Total From Account Amount, Narrative, Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, and Total Charge.
- Buttons:** A "Recalculate" button is located below the Total Charge field.
- Navigation:** A "Charges" tab is selected, with other tabs for "MIS", "UDF", and "Project Details".
- Table:** A table titled "Charge Details" is displayed below the input fields. It has columns for "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The first row shows a checked checkbox in the "Charge Components" column and a "-" sign in the "Charge Amount" column.
- Footer:** A "Cancel" button is located at the bottom right of the window.

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

From Account Currency

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

Customer ID

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

Exchange Rate

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

Total Charge

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

To Amount

Specify the amount that should be credited to the account.

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

7.9.1 Specifying charge details

This block allows you to capture charge related details.

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

7.9.2 Specifying MIS details

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

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

- Form Fields:** Fields for "External Reference", "From Account Branch", "Customer Id", "Customer Name", "From Account Number", "Account Description", "From Account Currency", "Transaction Amount", "Total From Account Amount", "Narrative", "Product", "To Account Branch", "To Account Number", "Account Description", "To Account Currency", "To Account Amount", "Exchange Rate", and "Total Charge".
- Buttons:** "Recalculate" and "Cancel".
- Navigation:** Tabs for "Charges", "MIS", "UDF", and "Project Details". The "MIS" tab is currently selected.
- Table:** A table titled "Transaction MIS" with multiple empty rows and columns, used for entering transaction details.

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

7.9.3 Specifying UDF Details

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

The screenshot displays the 'Account to Account Transfer' window with the 'UDF' tab selected. The window title is 'Account to Account Transfer Branch Date: 2011-11-14'. The form is divided into two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, Customer Name, From Account Number, Account Description, From Account Currency, Transaction Amount (marked with a red asterisk), Total From Account Amount, and Narrative. The right column includes: Product, To Account Branch, To Account Number, Account Description, To Account Currency, To Account Amount, Exchange Rate, and Total Charge. A 'Recalculate' button is located below the Total Charge field. Below the main form is a tabbed interface with 'Charges', 'MIS', 'UDF', and 'Project Details' tabs. The 'UDF' tab is active, showing a table with columns 'Field Name' and 'Field Value'. The table is currently empty. Navigation controls for the table include arrows and 'Go to Page'. A 'Cancel' button is located at the bottom right of the window.

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

7.9.4 Specifying Project Details

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

Account to Account Transfer Branch Date: 2011-11-14

External Reference
From Account Branch
Customer Id
Customer Name
From Account Number
Account Description
From Account Currency
Transaction Amount *
Total From Account Amount
Narrative

Product
To Account Branch
To Account Number
Account Description
To Account Currency
To Account Amount
Exchange Rate
Total Charge

Charges MIS UDF **Project Details**

Project Details

Project Name
Unit Payment
Unit Id
Deposit Slip Number

Recalculate

Cancel

Specify the following details:

Project Name

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

Unit Payment

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

- Yes
- No

Unit ID

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

Deposit Slip Number

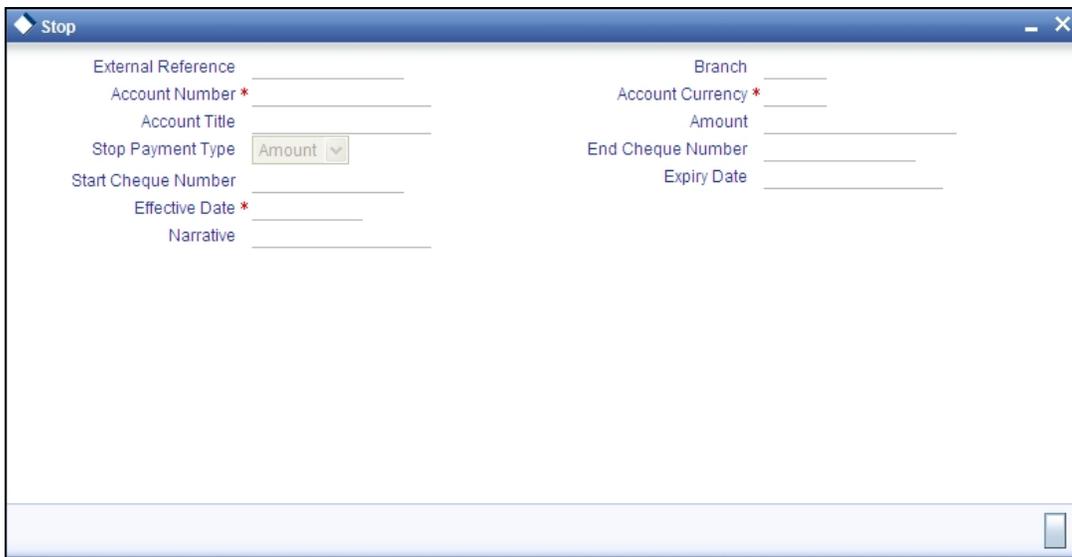
Specify the deposit slip number for the payment.

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

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

7.10 Making a Stop Payment

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



The screenshot shows a window titled 'Stop' with the following fields:

External Reference	_____	Branch	_____
Account Number *	_____	Account Currency *	_____
Account Title	_____	Amount	_____
Stop Payment Type	Amount ▾	End Cheque Number	_____
Start Cheque Number	_____	Expiry Date	_____
Effective Date *	_____		
Narrative	_____		

Here you can capture the following details:

External Reference Number

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

Branch

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

Account Number

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

Stop Payment Type

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

- Amount

- Cheque

Select the appropriate one.

Start Cheque Number

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

End Cheque Number

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



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

Effective Date

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

Expiry Date

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

Amount

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

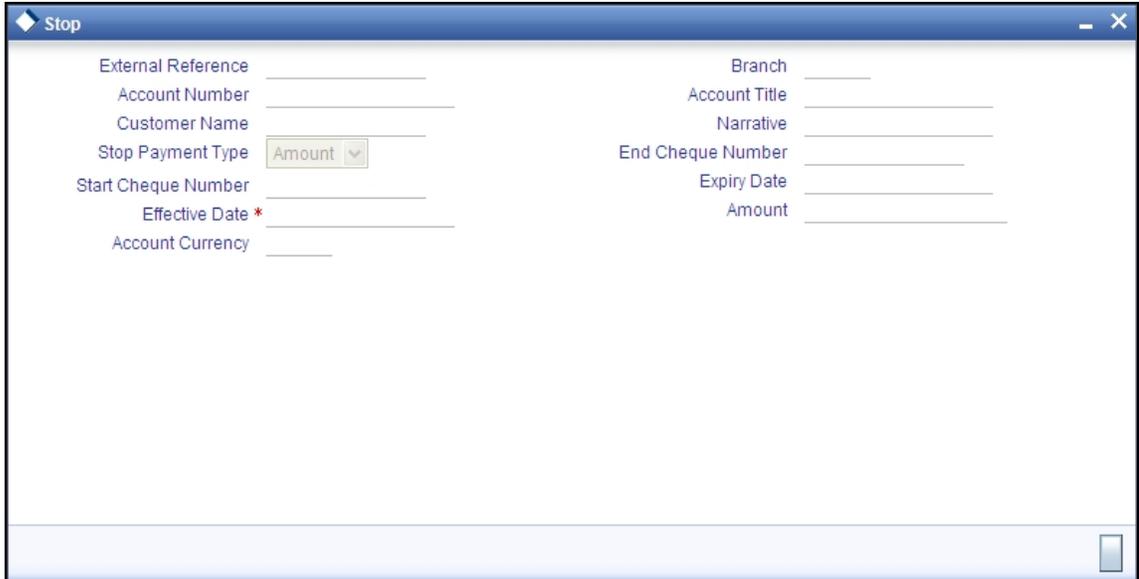
Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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



The screenshot shows a window titled "Stop" with a blue header bar. The window contains a form with the following fields:

External Reference	_____	Branch	_____
Account Number	_____	Account Title	_____
Customer Name	_____	Narrative	_____
Stop Payment Type	Amount ▾	End Cheque Number	_____
Start Cheque Number	_____	Expiry Date	_____
Effective Date *	_____	Amount	_____
Account Currency	_____		

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

Account Title

The system displays a brief title for the chosen account.

Account Currency

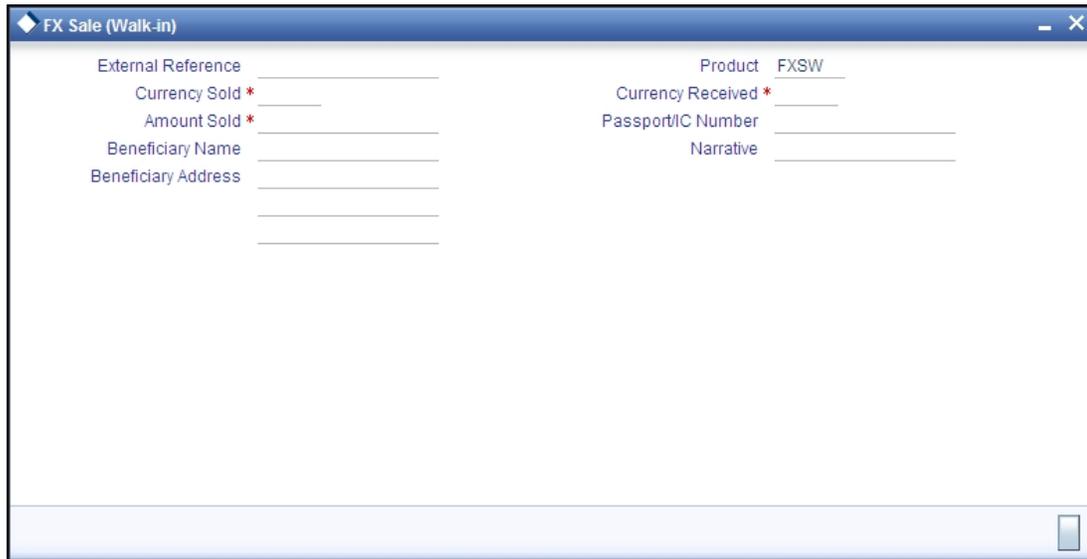
The system displays the currency in which the account is maintained.

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

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

7.11 Selling Foreign Exchange to a Walk-in Customer

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



Here you can capture the following details:

Product

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

External Reference Number

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

Currency Sold

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

Amount Sold

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

Currency Received

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

Narrative

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

Beneficiary Name

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

Passport/IC No

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

Beneficiary Address

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

Click save icon to go to the next stage.

Enrichment stage

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

The screenshot shows the 'FX Sale (Walk-in)' application window. It features a top section with input fields for 'External Reference', 'Currency Sold', 'Currency Received', 'Currency Received Rate', 'Beneficiary Name', and 'Beneficiary Address'. To the right, there are fields for 'Product' (set to 'FXSW'), 'Amount Sold *', 'Charges', 'Amount Received', 'Passport/IC Number', 'Narrative', and 'Net Amount'. A 'Recalculate' button is located below these fields. Below this is a tabbed interface with tabs for 'Denomination', 'FX Denomination Details', 'Charges', 'MIS', and 'UDF'. The 'Denomination' tab is active, showing 'Currency Code', 'Preferred Denomination', and a 'Populate' button. To the right of this tab is a 'Total' field with a 'Clear' button. At the bottom, there is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty.

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

Currency Received Rate

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

Charges

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

Amount Received

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

7.11.1 Specifying denomination details

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

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

7.11.2 Specifying charge details

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

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

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

7.11.3 Specifying the MIS details

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

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

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

7.11.4 Specifying UDF Details

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

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

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

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

7.12 Purchasing Foreign Exchange from a Walk-in Customer

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

Here you can capture the following details:

Product

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

External Reference Number

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

Currency Bought

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

Amount Bought

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

Currency Paid

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

Narrative

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

Beneficiary Name

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

Passport/IC No

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

Beneficiary Address

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

Enrichment stage

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

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

Transaction Currency Rate

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

Charges

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

Amount Paid

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

7.12.1 Specifying denomination details

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

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

7.12.2 Specifying charge details

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

FX Purchase (Walk-in)

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

Denomination FX Denomination Details Charges MIS UDF

Charge Details

10 of 1

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

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

7.12.3 Specifying MIS details

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

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

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

A "Recalculate" button is located below the input fields. Below the input fields is a tabbed interface with the following tabs: Denomination, FX Denomination Details, Charges, MIS, and UDF. The "MIS" tab is currently selected. Under the "MIS" tab, there are two columns: "Composite MIS" and "Transaction MIS". Each column contains a vertical list of empty input lines for data entry.

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

7.12.4 Specifying UDF Details

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

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

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

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

7.13 Issuing a TT against Account

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

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

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

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

Account Currency

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

Payable Branch

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

Account Number

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

TT Amount

Specify the transfer amount.

Banker's Cheque Date

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

Serial Number

Specify the serial number printed on the TT.

Passport/IC Number

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

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary of the TT.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to go to the next stage.

Enrichment Stage

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

TT Issue against Account

External Reference _____
TT Currency _____
TT Amount* _____
Instrument Number _____
Telegraphic Transfer Date _____
Payable Branch _____
Serial Number _____
Beneficiary Name* _____
Beneficiary Address _____
Passport / IC Number _____

Issuing Branch _____
Instrument Type _____
Instrument Status _____
Bank code _____
Transaction Branch _____
Account Number _____
Customer Name _____
Account Currency _____
Account Amount _____
Exchange Rate _____
Charges _____
Narrative _____

Recalc

Charges MIS UDF

Charge Details

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

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

Transaction Currency Rate

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

Charges

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

7.13.1 Specifying charge details

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

TT Issue against Account

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

Charges MIS UDF

Charge Details

10 of 1

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

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

7.13.2 Specifying MIS Details

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

TT Issue against Account

External Reference _____	Issuing Branch _____
TT Currency _____	Instrument Type _____
TT Amount* _____	Instrument Status _____
Instrument Number _____	Bank code _____
Telegraphic Transfer Date _____	Transaction Branch _____
Payable Branch _____	Account Number _____
Serial Number _____	Customer Name _____
Beneficiary Name* _____	Account Currency _____
Beneficiary Address _____	Account Amount _____
_____	Exchange Rate _____
_____	Charges _____
Passport / IC Number _____	Narrative _____
	<input type="button" value="Recalc"/>

Charges	MIS	UDF
---------	-----	-----

Composite MIS	Transaction MIS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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

7.13.3 Specifying the UDF details

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

TT Issue against Account

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

Charges MIS UDF

UDF Details

◀ ◀ 101 ▶ ▶

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

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

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

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

7.14 Issuing a TT against GL

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

External Reference	_____	Instrument Type	TTG
Bank code *	_____	General Ledger Number *	_____
TT Currency *	_____	General Ledger Currency *	_____
TT Amount *	_____	General Ledger Title	_____
Telegraphic Transfer Date *	_____		
Narrative	_____		
Payable Branch *	_____		
Serial Number	_____		
Beneficiary Name *	_____		
Beneficiary Address	_____		

Passport / IC Number	_____		

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

You need to specify the following details:

Bank Code

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

Instrument Currency

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

Payable Branch

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

General Ledger Number

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

Account Title

The system displays a brief title for the chosen account.

Banker's Cheque Date

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

TT Amount

Specify the transfer amount.

Serial Number

Specify the Serial number printed on the TT.

Passport/IC No

Specify the customer's passport number or identification number.

Narrative

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

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Click save icon to move to the next stage.

Enrichment Stage

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

The screenshot shows a window titled "TT Issue against GL". It contains two columns of input fields. The left column includes: External Reference, TT Currency, TT Amount (marked with an asterisk), Instrument Number, Telegraphic Transfer Date, Payable Branch, Serial Number, Beneficiary Name (marked with an asterisk), Beneficiary Address, and Passport / IC Number. The right column includes: Instrument Type, Bank code, General Ledger Number, General Ledger Currency, General Ledger Title, Exchange Rate, Charges, General Ledger Amount, and Narrative. A "Recalc" button is located below the Narrative field. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" section with a table. The table has columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

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

Txn Ccy Rate

The system displays the transaction currency.

Charges

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

TT Amount

The system displays the TT amount.

Total Amount

The system displays the total amount of the transaction.

7.14.1 Specifying Charge Details

This block allows you to capture charge related details.

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

7.14.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

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

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

7.14.3 Specifying the UDF details

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

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

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

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

7.15 Issuing a TT to a Walk-in Customer

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

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

You need to specify the following details:

Bank Code

Specify the clearing bank code for the transaction.

Instrument Currency

Specify the currency in which the TT is being issued.

Payable Branch

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

Transaction Currency

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

Demand Draft Amount

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

Banker's Cheque Date

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

MICR Number

Specify the MICR number of the instrument.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

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

Passport/IC Number

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

Beneficiary Address

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

Click save icon to go to the next stage.

Enrichment Stage

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

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

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

Transaction Currency Rate

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

Charges

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

Total Amount

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

7.15.1 Specifying denomination details

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

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

7.15.2 Specifying charge details

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

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

7.15.3 Specifying MIS Details

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

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

7.15.4 Specifying the UDF details

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

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

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

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

7.16 Liquidating a TT against GL

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

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

You need to specify the following details:

Instrument Number

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

Issue Branch

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

Click save icon to go to the next stage.

Enrichment Stage

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

You can capture the following information:

Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

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

Liquidation Type

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

Liquidation Mode

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

- Payment
- Refund
- Cancel

GL Currency

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

Liquidation Date

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

GL account no

Specify the GL into which the amount should be liquidated.

Instrument Currency

Displays the currency in which the instrument was issued.

TT Status

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

Issue Date

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

Beneficiary Name

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

Beneficiary Address

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

Passport/IC No

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

Narrative

The remarks associated with the transaction are displayed here.

7.16.1 Specifying charge details

This block allows you to capture charge related details.

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

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

7.16.2 Specifying MIS details

This block allows you to capture details pertaining to MIS.

TT Liquidation against GL

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

Charges MIS UDF

Composite MIS _____ - Transaction MIS _____

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

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

7.16.3 Specifying the UDF details

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

TT Liquidation against GL

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

Charges MIS UDF

UDF Details

10 of 1

Field Name	Field Value

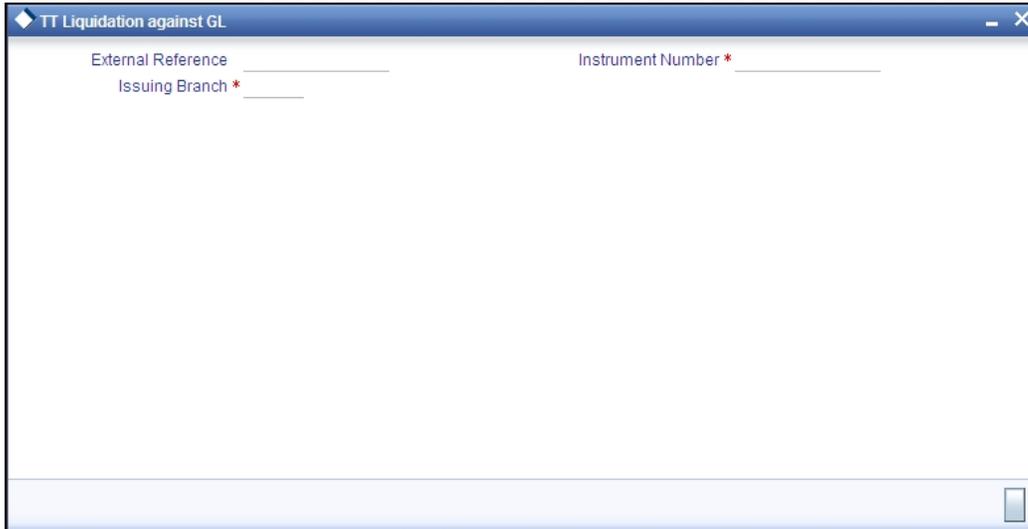
Refer the section titled 'Specifying UDF details' under 'Depositing Cash' for further details in this manual.

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

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

7.17 Liquidating a TT against Account

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



The screenshot shows a window titled "TT Liquidation against GL". Inside the window, there are three input fields: "External Reference" with a value, "Issuing Branch *" with a value, and "Instrument Number *" with a value. A save icon is visible in the bottom right corner.

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

You need to specify the following details:

Issue Branch

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

Instrument Number

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

Click save icon to go to the next stage.

Enrichment Stage

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

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

Passport / IC Number	_____		

Bank Code

The clearing bank code is displayed here.

Payable Branch

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

Liquidation Mode

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

- Payment
- Refund
- Cancel

TT Status

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

Liquidation Type

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

Account Currency

The currency of the chosen account is displayed here.

TT Currency

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

TT Amount

The system displays the TT amount.

Liquidation Date

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

Issue Date

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

Account Number

Specify the account into which the TT should be liquidated.

Account Branch

The branch to which the account belongs is displayed here.

Beneficiary Name

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

Beneficiary Address

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

Passport / IC No

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

Narrative

You can enter remarks for the transaction.

Specifying charge details

This block allows you to capture charge related details.

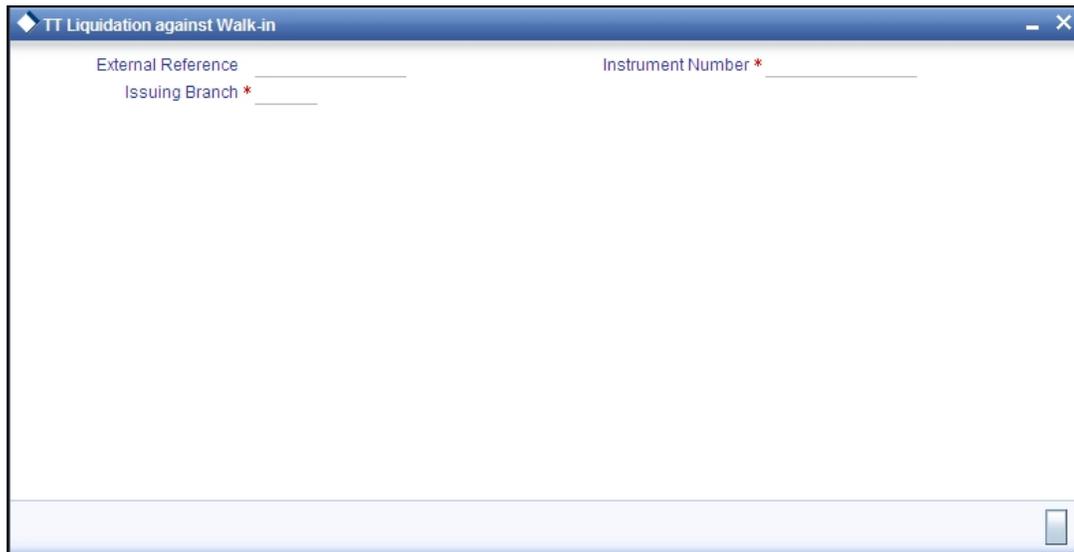
Refer the section titled 'Specifying the charge details' under 'Depositing Cash' in this manual..

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

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

7.18 Liquidating a TT for a Walk-in Customer

You can liquidate a Telegraphic Transfer for a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'TT Liquidation (Walk-In)' screen. You can invoke this screen by typing '8319' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

You need to specify the following details:

Instrument Number

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

Issue Branch

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

Click save icon to go to the next stage.

Enrichment Stage

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

The following details will be displayed on invoking this screen:

Liquidation Mode

The system displays the liquidation mode of the TT. However, you can change it.

The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

TT Currency

The system displays the currency in which the TT has been issued.

Instrument Amount

The amount for which the cheque amount has been issued is displayed here.

Issue Date

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

Liquidation Date

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

Payable Branch

The branch where the transfer amount is being paid out (current branch) is displayed here.

TT Status

The status of the transaction is displayed here.

Beneficiary Name

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

Beneficiary Address

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

Passport/IC Number

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

Liquidation Type

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

Narrative

Here, you can enter remarks pertaining to the transaction.

Txn Currency

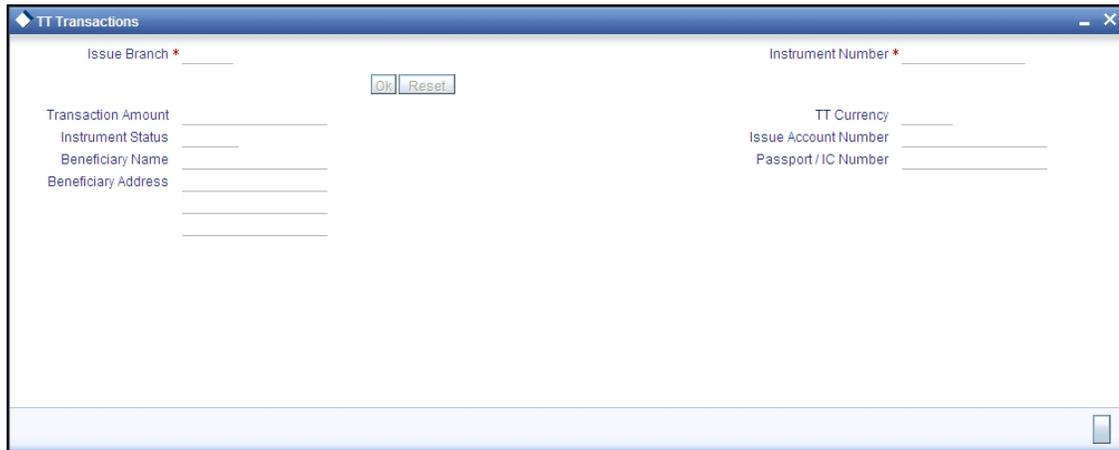
Specify the currency in which the payment is being made by your customer. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the Host.

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

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

7.19 Inquiring on a TT Transaction

You can query a Telegraphic Transfer transaction for a specified branch and Instrument Number. This can be done by using the 'TT Inquiry' screen. You can invoke this screen by typing '7795' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Instrument Number

Specify an instrument number of the TT transaction that needs to be queried.

Issue Branch

Specify a branch for which you wish to query the TT transaction. Or select a branch from the list of values.

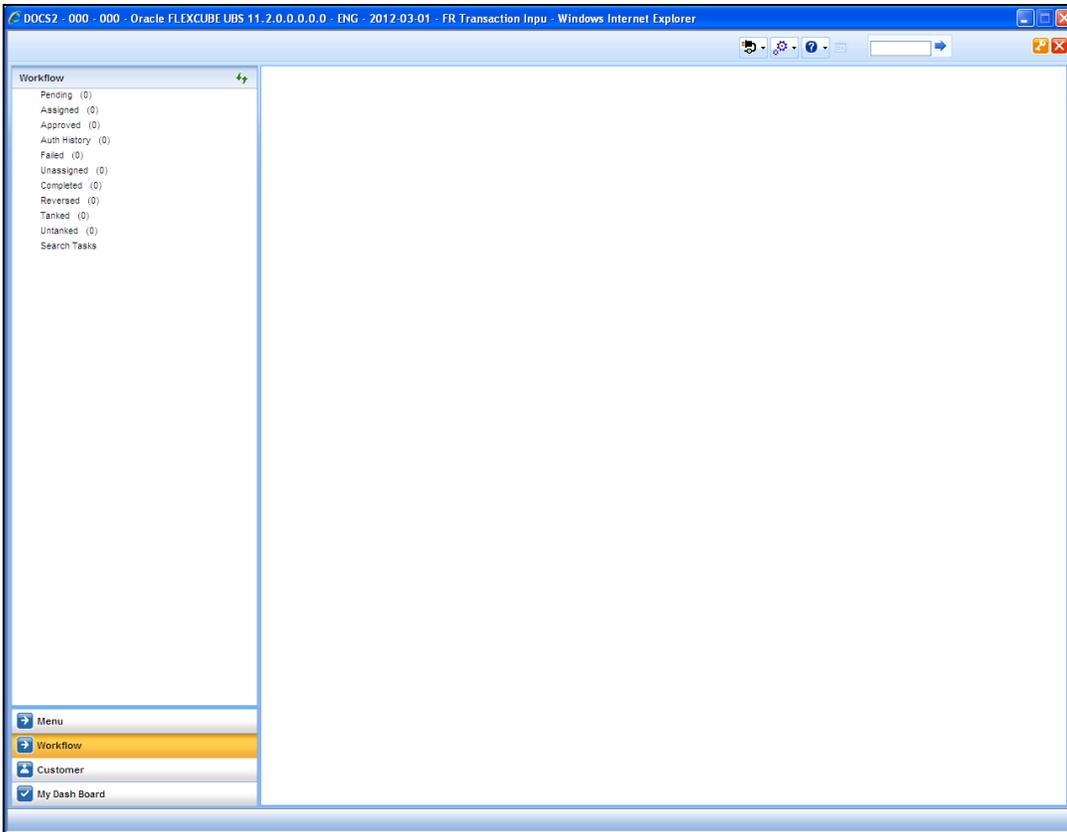
After you specify the above details, click 'Ok' button.

The system will display the following details based on the instrument number:

- Transaction Amount
- TT Currency
- Instrument Status
- Issue Mode
- Issue Account Number
- Beneficiary Name
- Passport/IC Number
- Beneficiary Address

7.20 Transaction Reversal

You can reverse financial transactions that have been initiated by you. The transactions that have been completed successfully are available in the 'Completed' list.



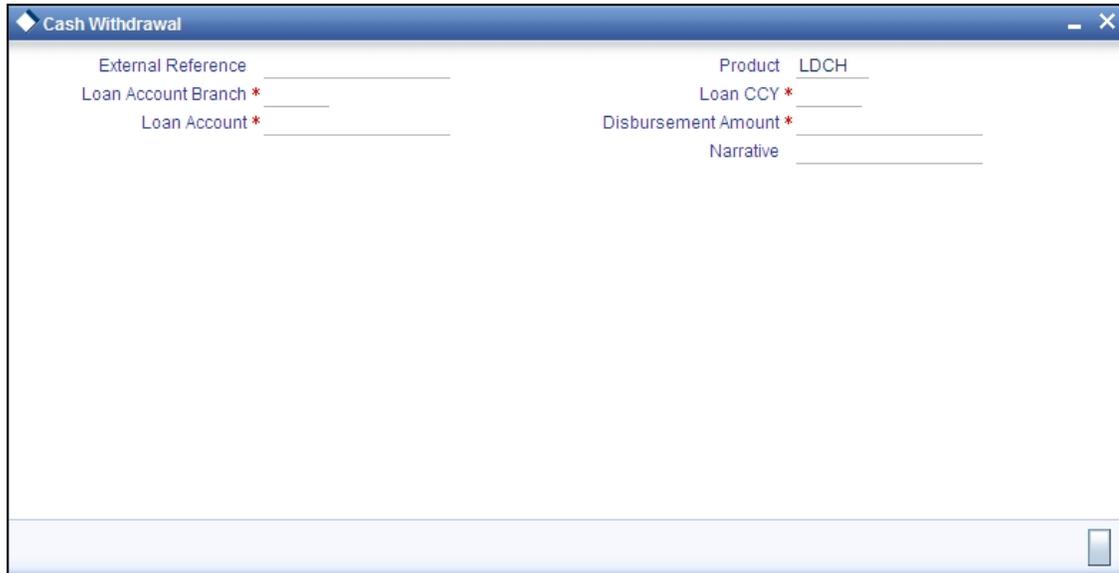
You can select the transaction that needs to be reversed by clicking on it.

Here you will be able to view all the transaction details. Click save icon to reverse the transaction. The accounting entries will be reversed (i.e. negative amounts will be posted into the accounts). This will update the till balance for the currencies, wherever applicable. The system will display the following message:

Transaction Completed Successfully

7.21 Disbursing Loan Manually By Cash

You can manually disburse loan amount by cash using the 'Loan Disbursement by Cash' screen. You can invoke this screen by typing '5001' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:



Specify the following details:

External Reference Number

The system displays a unique number.

Product

The retail teller product code 'LDCH' is displayed in this field.

Loan Account Branch

Specify the loan account branch from which the amount is to be disbursed. You can also select the appropriate branch from the adjacent option list. The list displays all the branches maintained in the system.

Loan Account

Specify the loan account number from which the amount is to be disbursed. You can also select the appropriate account number from the adjacent option list. The list displays all the valid loan accounts maintained in the system.

Disbursement Currency

Specify the currency of the disbursement amount. You can also select the appropriate currency from the adjacent option list. The list displays all the currencies maintained in the system. The denomination tracking will be against this currency.

Disbursement Amount

Specify the disbursement amount.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

The screenshot shows a window titled "Cash Withdrawal" with the following fields:

- External Reference _____
- Product LDCH
- Loan CCY _____
- Disbursement Amount* _____
- Exchange Rate _____
- Customer Id _____
- Customer Name _____
- Loan Account Branch _____
- Loan Account _____
- Account Title _____
- Account Currency _____
- Loan Amount _____
- Total Charge _____
- Narrative _____

A "Recalc" button is located below the Narrative field.

Below the fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected, showing a "Charge Details" table with the following columns:

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

The details specified in the first screen are displayed here. However, you can capture the following details:

Disbursement Amount

The disbursement amount mentioned in the first screen is displayed here. However, you can modify the same. Specify the disbursement amount and click 'Recalculate' button to calculate the total cash being disbursed.

Total Cash Disbursed

The total cash disbursed, after deducting the charges is displayed.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

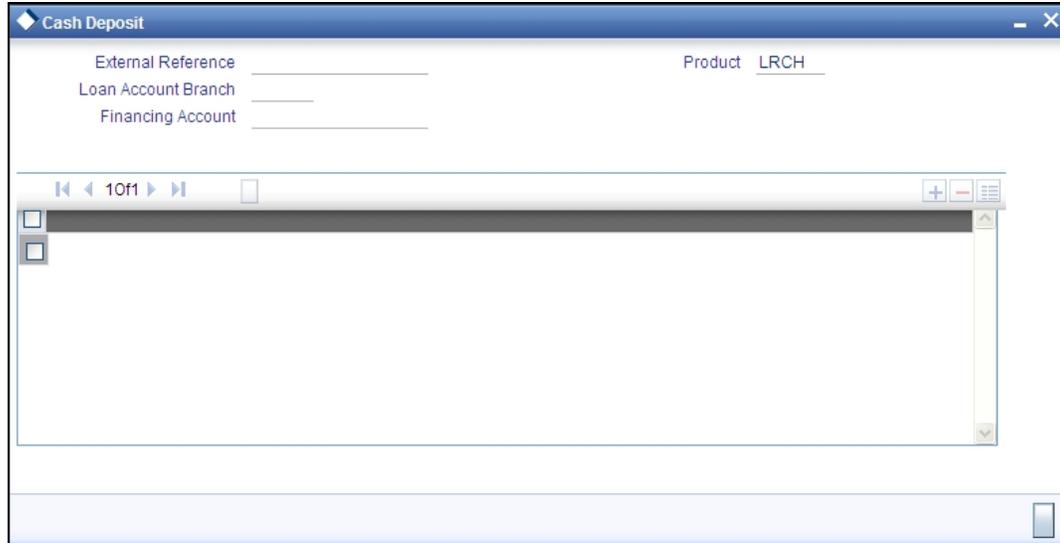
On saving the transaction, it will move to the enrichment stage for further processing.

 Note the following:

- The total amount of all the denominations must be equal to the total cash being disbursed.
- You cannot reverse these transactions from Savings module
- Manual disbursement through Savings module can be done only for manual disbursement loan accounts

7.22 Repaying Loan Manually By Cash

You can manually repay retail loan amount by cash using the 'Repayment towards Loan' screen. You can invoke this screen by typing '5401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:



Here, you query the loan details by specifying the following:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Click 'Save' button. The total amount financed, disbursed, the total outstanding amount for each component and currency is displayed in the following screen:

The screenshot shows a window titled "Cash Deposit" with the following fields:

- External Reference _____
- Loan Account Branch * _____
- Financing Account * _____
- Amount Financed _____
- Amount Disbursed _____
- Product LRCH _____
- Repayment Currency * _____
- Repayment Amount * _____
- Narrative _____

Below the fields is a table with the following columns:

Component Name	Component Currency	Outstanding Amount

Specify the following in this screen:

Loan Account Branch

Specify the branch of the loan account for which the amount is to be repaid.

Loan Account Number

Specify the loan account number for which the amount is to be repaid.

Repayment Currency

Specify the currency of repayment amount. You can also select the appropriate currency from the adjacent option list. The list displays all the valid currencies maintained in the system. The denomination tracking will be against this currency.

Repayment Amount

Specify the amount to be repaid.

Narrative

Specify any remarks for the transaction.

After specifying the above details, click 'Save' button. The following screen along with the loan details is displayed:

Specify the following in this screen:

Repayment Amount

The amount mentioned in the input screen is displayed here. However, you can modify the same. Specify the amount to be repaid and click 'Recalculate' button to calculate the total cash being amount.

Total Cash Amount

The total amount to be paid after including all the charges is displayed here.

Exchange Rate

Specify the rate of exchange.

Loan Account Title

You can specify any title or remarks for the loan account.

Narrative

Specify any remarks for the transaction.

Currency Denominations

You can specify denomination details if you have checked the 'Denomination Tracking Required' option in the 'Function Workflow Definition Detail' screen.

Units

Specify the number of units for each denomination.

Total Amount

The total amount for each denomination is displayed.

On saving the transaction, it will move to the enrichment stage for further processing.



Note the following:

- The total amount of all the denominations must be equal to the total cash amount being paid.
- You cannot reverse these transactions from Savings module.

7.23 Processing Safe Deposit Box Rentals

Your customer can pay rental for the safe deposit box either by cash or from the account. The cash payment is processed through the 'Safe Deposit Rental By Cash' screen as detailed below:

7.23.1 Input Stage

You can invoke the 'Safe Deposit Rental By Cash' screen by typing '3401' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The following screen is displayed:

A screenshot of a software application window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The window contains a section labeled "SafeDeposit Details" with a text input field for "Contract Reference Number" containing the value "E01CDD073320001". A "Cancel" button is located in the bottom right corner of the window.

In this screen, select the Contract Reference Number of the transaction from the option list and click the save icon. The transaction will move on the next stage.

7.23.2 **Enrichment Stage**

On clicking the save icon, the system will display the following screen:

The screenshot shows a software window titled "Safe Deposit Rental By Cash Branch Date: 2008-03-31". The window contains the following fields and values:

External Reference Number	FJB0809100004026	Product	SDRC
SafeDeposit Details		Narrative	<input type="text"/>
Contract Reference Number	E01CDD073320001	Value Date	2008-03-31
Settlement Currency	GBP	Due Date	2007-12-01
Settlement Account	E0110005701	Next Due Date	2008-01-01
Settlement Branch	E01	Payment Currency	GBP
		Payment Amount	50.00

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

In this screen, the system will display the following details:

- External Reference Number
- Product
- Contract Reference Number
- Value Date
- Due Date
- Next Due Date
- Payment Currency
- Payment Amount

You can enter the following details:

Narrative

Enter additional information for the transaction.

Settlement Account

The system will display the account selected at the contract level. You can modify this, if required.

Settlement Branch

The system will display the branch selected at the contract level. You can modify this, if required.

Settlement Currency

The system will display the currency selected at the contract level. You can modify this, if required.

You can save the transaction by clicking the save icon. The following screen will be displayed

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> GP1		1	
<input type="checkbox"/> GP2		2	
<input type="checkbox"/> GP5		5	
<input type="checkbox"/> GP10		10	
<input type="checkbox"/> GP20		20	
<input type="checkbox"/> GP50		50	

In this screen, you can enter the details pertaining to denomination, MIS and UDF:

7.23.2.1 Denomination Details

Enter the following detail:

Preferred Denomination

Specify the denomination in which the cash should be paid.

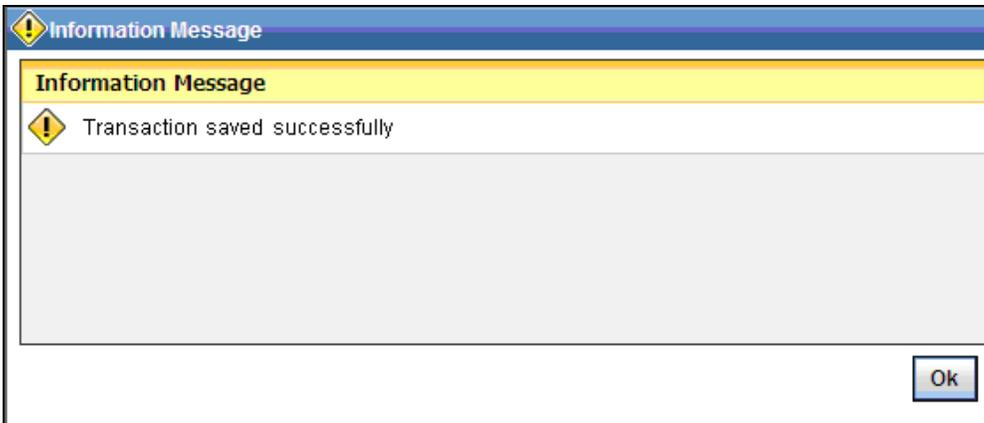
After entering the denomination click 'Populate'. The system will default the units for the denomination specified. You can modify the denomination and units if required.

If you do not enter any preferred denomination after clicking 'Populate', the system will default the denomination code and other details to the extent of the transaction amount. If you wish to modify these details, you may do so by clicking 'Clear', specifying the preferred currency and then clicking the 'Populate' button.

Refer the corresponding section under 'Depositing Cash' for details on MIS and UDF

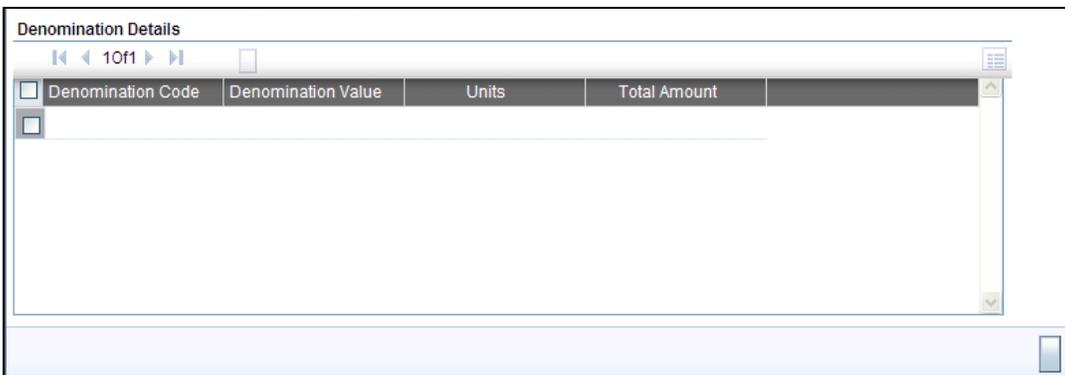
Refer the chapter 'Operations' in the Deposit Locker User Manual for details on payment through account.

Click the save icon. The following screen is displayed:



7.24 Viewing Availability of Denomination in Till

You can view the count of denomination units available in Till in the 'Denomination Count for Transaction Currency' screen. You can invoke this screen using the key combination 'Ctrl+T' only if the main screen contains 'Denomination' tab and the code of the currency is specified in the main screen. For enabling 'Ctrl+T' key combination for this feature, check 'Display Denomination Details' at the system level.

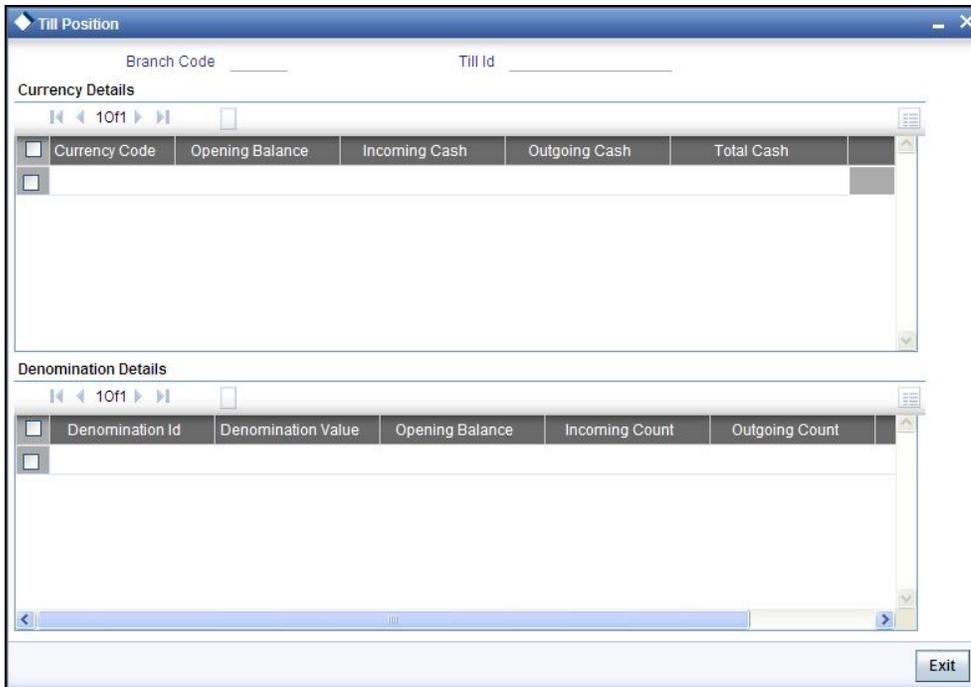


Here you can view the following details:

- Denomination Code – The denomination ID as specified in Currency definition.
- Denomination Value – The absolute value of the denomination code.
- Units Available – The count of denominations in the system.

7.25 Querying Till Vault Position

You can view the cash position for all the currencies in the Till for the current day in the 'Till Vault Position Query' screen. You can invoke this screen by typing 'TVQR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow.



Here you can view the following details:

Branch Code

The system displays the current branch code.

Till ID

The system displays the identification of the currently logged in user.

Currency Code

The system displays the code of the currency available in the Till.

Opening Balance

The system displays the opening balance in the Till for the day.

Incoming Cash

The system displays the incoming cash in the Till for the day.

Outgoing Cash

The system displays the outgoing cash in the Till for the day.

Total Cash

The system displays the total cash currently available in the Till.

Check one of the Till details record to view the following currency details:

Denomination ID

The system displays the denomination code for the currency in the selected till details record.

Denomination Value

The system displays the value of the corresponding denomination ID.

Opening Balance

The system displays the opening balance in the till for the day in terms of denominations.

Incoming Cash

The system displays the incoming cash in the Till for the day in terms of denominations.

Outgoing Cash

The system displays the outgoing cash in the Till for the day in terms of denominations.

Total Cash

The system displays the total cash currently available in the Till for the day in terms of denominations.

8. Instrument Transactions

8.1 Introduction

As you may recall, the Savings module allows you to perform different types of transactions. This chapter details the various instrument-based transactions that can be performed through this module. You can perform the following types of instrument-based transactions:

- Cheque transactions
 - Cheque deposit and withdrawal
 - Cheque deposit to GL
 - Cheque book request
 - In-house cheque deposit
 - Cheque return
- Traveller's Cheque (TC) transactions
 - TC sale and purchase - against account and for walk-in customer
 - TC sale against GL
- Demand Draft (DD) transactions
 - DD sale against account
 - DD liquidation – against GL, against account and for walk-in customer
 - DD issue – to walk-in customer and against GL
 - DD inquiry
 - DD reprint
- Banker's Cheque (BC) transaction
 - BC sale – against account and against clearing
 - BC issue – against GL and for walk-in customer
 - BC liquidation – against account and against GL
 - BC inquiry
 - BC reprint

8.2 Withdrawing Cash against a Cheque

Your customer can withdraw money from his/her account by issuing a cheque on the account. You can capture such a transaction through the 'Cheque Withdrawal' screen. You can invoke this screen by typing '1013' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Field	Value
External Reference	FJB1133500005471
Account Branch *	WB3
Account Number *	[Dropdown]
Account Description	[Help]
Narrative	Cheque Withdrawal
Cheque Book Number	[Dropdown]
Contract Reference	[Empty]
Product	CQWL
Cheque Number *	[Dropdown]
Check Date	2011-12-01
Cheque Issue Date	[Help]
Transaction Currency *	[Dropdown]
Transaction Amount *	[Dropdown]

Here you can capture the following details:

External Reference Number

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

Product

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

Account Branch

The system displays the logged in branch code. However you can change it to the branch where the account on which the cheque is drawn resides.

Account Number

Specify the account number of your customer on which the cheque is drawn. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

Transaction Currency

The system defaults the currency of the account as the transaction currency. However, you can modify it..You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system. You can choose the appropriate one.

Transaction Amount

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

Cheque No

Specify the MICR number displayed on the cheque leaf.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Cheque Date

Specify the date displayed on the cheque leaf.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Narrative

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

Click save icon to go to the next stage.

Enrichment stage

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

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

Account Description

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

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

Total Charge

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

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. The system adds the charge amount from the transaction amount and displays the net value.

Customer ID

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

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.



If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

8.2.1 Specifying denomination details

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

Currency Code

The system displays the currency of the account.

Denomination Code

The system defaults the denomination code as maintained in the 'Denomination Maintenance' screen. For every currency, the various denominations are assigned separate denomination codes.

Denomination Value

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

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like cash withdrawal. To reverse this default behavior, you can specify units in negative.

Total Amount

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

8.2.2 Specifying charge details

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

The screenshot shows a software window titled "Cheque Withdrawal Branch Date: 2011-11-14". It contains two main sections. The top section is a form with various input fields. On the left, there are fields for External Reference, Account Branch, Customer Id, Customer Name, Account Number, Account Description, Account Currency, Account Amount, Narrative, Reject Code, and Cheque Issue Date. On the right, there are fields for Product, Cheque Number, Check Date, Transaction Currency, Transaction Amount, Exchange Rate, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is positioned below the Negotiation Reference field. Below the form, there are tabs for "Denomination", "Charges" (which is selected), "MIS", and "UDF". The bottom section of the window is a table titled "Charge Details". The table has columns for "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The "Charge Components" column has a checked checkbox, and the "Waiver" column has an unchecked checkbox. A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

Charge Component

The system displays the charge component that is levied on the transaction.

Waiver

This option is unchecked by default, thereby indicating that the charge needs to be levied. However, you can check this option to waive the charge. If you check this option, you will have to click the 'Recalculate' button to re-compute the net amount to be credited to the account.

Charge Currency

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

Charge Amount

The system displays the charge amount in the charge currency. However you can change it. You will then have to recalculate the charge and net transaction amount.

Charge in LCY

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

Exchange Rate

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

Charge Currency

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

8.2.3 Specifying the MIS details

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

The screenshot shows a software window titled "Cheque Withdrawal - Branch Date: 2011-11-14". The window is divided into several sections. On the left, there are input fields for "Customer Name", "Account Number", "Account Description", "Account Currency", "Account Amount", "Narrative", "Reject Code", and "Cheque Issue Date". On the right, there are input fields for "Transaction Currency", "Transaction Amount", "Exchange Rate", "Total Charge", "Negotiated Cost Rate", and "Negotiation Reference", along with a "Recalculate" button. Below these fields are four tabs: "Denomination", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Transaction MIS" and "Composite MIS". Each section contains a list of codes and a selection icon (a small red icon with a white square). At the bottom right of the window, there is a "Cancel" button.

You can capture the following details here:

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

Transaction MIS

Specify the transaction MIS. The adjoining option list displays a list of transaction MIS codes maintained in the system. You can choose the appropriate one.

Composite MIS

Specify the composite MIS. The adjoining option list displays a list of composite MIS codes maintained in the system. You can choose the appropriate one.

8.2.4 Specifying the UDF details

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

Field Name	Field Value
------------	-------------

UDF Name

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

UDF Value

Specify the value for the each UDF that is displayed.



The MIS-related fields displayed here are based on the MIS configuration done at the Host.

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

Click save icon to save the transaction.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the dual-control operations and the authorization process respectively.

8.3 Depositing a Cheque

You can deposit a cheque into your customer's account through the 'Cheque Deposit' screen. You can invoke this screen by typing '6501' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Cheque Deposit Branch Date: 2011-12-01

External Reference	FJB1133500005187	Transaction Currency	PEN
Account Branch	000	Transaction Amount	1,000.000
Account Number	00000000300000003346	Exchange rate	1
Account Currency	PEN	Total Charges	
Customer Id	002141	Narrative	
Customer Name	ED HOFFMAN	Account Title	ED HOFFMAN - Acct1
Same Holder *		Negotiated Cost Rate	
		Negotiation Reference	

Recalc

Instrument Details Charge MIS UDF Project Details Instrument Preferences

Clearing Type	CGOW	Drawer Account Number	
Cheque Number	fdf123	Cheque Date	2011-12-01
Value Date	2011-12-02	<input type="checkbox"/> Late Clearing	
Routing Number	0219000001	<input type="checkbox"/> Regulation CC Available	
<input type="checkbox"/> Special Available		Sector Code	0219
Bank Name	000 issuer code	Branch Name	SANTIAGO OTHER DIS
Sector Description	SANTIAGO OTHER DIS		

Cancel

Here you can capture the following details:

External Reference Number

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

Account Branch

Specify the branch. The adjoining option list displays all the branch numbers maintained in the system. Select the appropriate one.

Account Number

Specify the customer's account number. The adjoining option list displays all the customer accounts maintained in the account branch selected. You can choose the appropriate one. . If you select a Trust account, you will have to specify project related details in the 'Project Details' tab.

Account Title

Specify the account title.

Transaction Currency

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the transaction currency maintained in the system. You can choose the appropriate one.

Transaction Amount

Add the applicable charges to the amount that has to be deposited and specify the total amount, in the currency of the cheque.

Narrative

Here, you can capture remarks pertaining to the transaction.

Cheque Verification digit

Enter the cheque verification digit.

Cheque Number

Specify the MICR number displayed on the cheque.

Drawee Account Number

Specify the account on which the cheque is drawn.

Cheque Date

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

Cheque issue date

Specify the cheque issue date.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Same Holder>Select one of the options to indicate whether the beneficiary and the remitter of the cheque are one and the same from the drop-down list and the available options list are:

- Yes
- No



The system will display an error message in the following cases:

- When a same holder value is provided with value as Yes for a joint account customer
- When a DD is deposited into a Single / Joint holder account with same holder value as Yes



The system accepts the following cases:

- A cheque deposit into a single holder account with same holder value as Yes/No
- A cheque deposit into a joint holder account with same holder value as No

8.3.1 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Bank Code

Specify the bank code of the remitter. The adjoining option list displays all valid bank codes maintained in the system. You can choose the appropriate one.

Branch Code

Specify the branch code of the remitter.



You can calculate the routing number based on Bank code and Branch code.

Local Clearing

Check this box to indicate that the instrument involved in the transaction should be used for local clearing.

Click save icon to go to the next stage.

Enrichment stage

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

The following screen will be displayed:

The screenshot shows a software window titled "Cheque Deposit Branch Date: 2011-12-01". The window is divided into two main sections. The top section contains fields for transaction details: External Reference (FJB113350000578), Account Branch (WB3), Account Number (00000WB3590000003), Account Currency (CLP), Customer Id (001882), Customer Name (Ramya), and Same Holder (a dropdown menu). To the right of these fields are Transaction Currency (CLP), Transaction Amount (1,000.000), Exchange rate (1), Total Charges, Narrative, Account Title (EMERGENCY), Negotiated Cost Rate, and Negotiation Reference. A "Recalc" button is located below the Negotiation Reference field. The bottom section is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", "UDF", "Project Details", and "Instrument Preferences". The "Instrument Details" tab is active, showing fields for Clearing Type (CGOW), Cheque Number (222091), Value Date (2011-12-01), Routing Number (0152000WB3), Bank Name (000 issuer code), Sector Description (WB3), Drawer Account Number, Cheque Date (2011-12-01), Sector Code (0152), Branch Name (WB3), and checkboxes for "Special Available", "Late Clearing", and "Regulation CC Available". A "Cancel" button is located at the bottom right of the window.

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

Customer ID

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

Account Title

The system displays a brief title for the chosen account.

Account Currency

The system displays the currency of the customer account.

Exchange Rate

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

Total Charges

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

Account Amount

The system displays the amount to be credited to the account (in the account currency) after calculating the applicable charges. The system deducts the charge amount from the transaction amount and displays the net value.

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

8.3.2 Capturing instrument details

The instrument details that you captured in the previous stage can be viewed by clicking on the 'Instrument' tab.

The system fetches the following additional details based on your previous inputs:

Bank Code

The system displays the clearing bank code based on the routing number.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Code

The system displays the branch code of the clearing bank, based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Sector Description

The system displays the description of the sector.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

8.3.3 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

The screenshot shows a software window titled "Cheque Deposit Branch Date: 2011-12-01". The window is divided into two main sections. The top section contains various input fields for transaction details:

- External Reference: FJB113350000578:
- Account Branch: WB3
- Account Number: 00000WB3590000003f
- Account Currency: CLP
- Customer Id: 001882
- Customer Name: Ramya
- Same Holder: [dropdown menu]
- Transaction Currency: CLP
- Transaction Amount: 1,000.000
- Exchange rate: 1
- Total Charges: [input field]
- Narrative: [input field]
- Account Title: EMERGENCY
- Negotiated Cost Rate: [input field]
- Negotiation Reference: [input field]

Below these fields is a "Recalc" button. A tabbed interface below the fields has tabs for "Instrument Details", "Charge", "MIS", "UDF", "Project Details", and "Instrument Preferences". The "Charge" tab is selected, and the "Charge Details" section is visible. It features a table with the following columns:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
[Empty table body]					

At the bottom right of the window is a "Cancel" button.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.3.4 Specifying MIS/UDF details

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

The screenshot shows a window titled "Cheque Deposit Branch Date: 2011-12-01". The form is divided into two columns of input fields. The left column contains: External Reference (FJB113350000578), Account Branch (WB3), Account Number (00000WB3590000003), Account Currency (CLP), Customer Id (001882), Customer Name (Ramya), and Same Holder (dropdown). The right column contains: Transaction Currency (CLP), Transaction Amount (1,000.000), Exchange rate (1), Total Charges, Narrative, Account Title (EMERGENCY), Negotiated Cost Rate, and Negotiation Reference. A "Recalc" button is located below the right column. At the bottom, a tabbed interface shows "Instrument Details", "Charge", "MIS" (selected), "UDF", "Project Details", and "Instrument Preferences". A "Cancel" button is in the bottom right corner.

Refer the section titled 'Specifying the MIS/UDF details' under 'Withdrawing Cash against a Cheque' for further details.

8.3.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

The screenshot shows the same "Cheque Deposit" window, but the "UDF" tab is selected. The input fields and buttons are identical to the previous screenshot. Below the tabbed interface, a section titled "UDF Details" is visible. It includes a navigation bar with "Go" and a table with two columns: "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is in the bottom right corner.

Click to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.4 Depositing a Cheque into a GL

Your customer can deposit a cheque into a GL. You can capture this transaction through the 'Cheque Deposit to GL' screen. You can invoke this screen by typing '6520' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

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

General Ledger Number

Specify the GL into which the cheque is being deposited. The adjoining option list displays all the GL codes maintained in the system. You can select the appropriate one.

Account Title

On specifying the account number, the corresponding account title (description) is displayed.

General Ledger Currency

Specify the currency of the GL into which the customer is depositing a cheque. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Currency

The system defaults the account currency as the transaction currency. However, you can modify it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate one.

Transaction Amount

Specify the amount that needs to be deposited into the GL.

Narrative

Here you can enter remarks for the transaction.

8.4.1 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Clearing Type

Specify the product that is maintained in the system for the transaction. The adjoining drop-down list displays the outward and inward clearing products. For example:

- CLEARING OF CHEQUE-LOOC
- CLEARING OF CHEQUE-NAOC

Select the appropriate one.

Cheque Number

Specify the MICR number displayed on the cheque.

Cheque Date

The system defaults the system date as the cheque date. However, you can edit it from the adjoining calendar. The chosen date will then be seen in the 'YYYYMMDD' format.

Routing Number

Specify the routing number for cheque clearance.

Drawee Account Number

Specify the account on which the cheque is drawn.

Check Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

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

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

Exchange Rate

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

Total Charges

The system displays the service charges applicable to the transaction.

General Ledger Amount

The system adds the charges to the transaction amount and displays the total amount that will be credited to the GL.

Negotiated Cost Rate

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

Negotiation Reference Number

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



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

8.4.2 Specifying Instrument Details

This section allows you to capture specific details about the cheque that needs to be deposited.

Bank Name

The system displays the name of the clearing bank based on the routing number.

Branch Name

The system displays the branch in the clearing bank, based on the routing number.

Sector Code

The system displays the sector code of the clearing bank, based on the routing number.

Regulation CC Available

Check this box to indicate that the 'Reg CC' facility is available for the transaction.

Special Available

Check this box to indicate that the 'special availability' facility is available for the transaction.

Late Clearing

The system indicates whether the cheque has been cleared on the same day or is marked for late clearing.

Refer the section titled 'Specifying instrument details' and 'Capturing instrument details' under 'Depositing a Cheque' for further details about maintaining instrument details for this transaction..

8.4.3 Specifying charge details

This block allows you to capture charge related details for the transaction. Click on the 'Charge Details' tab to view the following screen:

The screenshot shows a window titled "Cheque Deposit to GL" with a blue header. Below the header, there are two columns of input fields. The left column includes: External Reference, Transaction Currency, General Ledger Number, General Ledger Currency*, Exchange rate, and Narrative. The right column includes: Transaction Amount, General Ledger Amount, Total Charges, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Instrument Details", "Charge", "MIS", and "UDF". The "Charge" tab is selected, and the "Charge Details" section is visible. It features a table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty, with a single row visible below the header. Navigation arrows and a "10f1" label are present above the table.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.4.4 Specifying MIS details

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

The screenshot shows a window titled "Cheque Deposit to GL" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Transaction Currency, General Ledger Number, General Ledger Currency * (with a red asterisk), Exchange rate, and Narrative. The right column includes: Transaction Amount, General Ledger Amount, Total Charges, Account Title, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with four tabs: "Instrument Details", "Charge", "MIS", and "UDF". The "MIS" tab is currently selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a vertical list of horizontal lines for data entry.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

8.4.5 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.5 Depositing an In-house Cheque

You can capture deposit transactions for cheques issued by your bank to your customers through the 'In House Cheque Deposit' screen. You can invoke this screen by typing 'LOCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "In-House Chq Deposit Branch Date: 2011-12-01". The window contains two columns of input fields. The left column includes: "External Reference" (FJB113350004741), "From Account Branch *" (WB3), "From Account Number *" (empty), "Account Description" (empty), "From Account Currency *" (empty), "Amount *" (empty), and "Narrative" (empty). The right column includes: "Product" (LOCH), "To Account Branch *" (empty), "To Account Number *" (empty), "Account Description" (empty), "To Account Currency *" (empty), "Cheque Number *" (empty), "Check Date" (2011-12-01), "Cheque Issue Date" (empty), and "Cheque Book Number" (empty). A "Cancel" button is located at the bottom right of the window.

Here you can capture the following details:

External Reference Number

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

Product

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

From Account Number

Specify the drawer account number. The adjoining option list displays all the accounts maintained in the logged-in branch. You can choose the appropriate one.

To Account Number

Specify the beneficiary account that needs to be credited with the cheque amount. The adjoining option list displays all the accounts maintained across different branches in the Host. You can choose the appropriate one. However, the option list will display the values only on specifying the 'to account branch' field.

If you have already specified the branch codes for the beneficiary account in the 'To Account Branch' field, the option list will display only those accounts that belong to the chosen branch.

From Account Branch

The system displays the current logged in branch. This means that you will be able to specify an account that resides in the current branch only.

To Account Branch

Specify the branch where the beneficiary account resides. The adjoining option list displays all the branch codes maintained in the system. You can choose the appropriate one.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

From Account Currency

The system displays the currency of the drawer account.

To Account Currency

The system displays the currency of the beneficiary account.

Amount

Specify the amount for which the cheque has been drawn.

Narrative

Here, you can enter remarks for the transaction.

Cheque Number

Specify the number on the cheque that has been drawn.

Cheque Date

The system defaults the cheque date. However, you can modify it by clicking the adjoining button and selecting from the calendar.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque issue date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Enrichment stage

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

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

Customer ID

The system displays the drawer customer’s CIF based on the value in the ‘From Account’ field.

From Amount

The system displays the amount debited from the beneficiary account.

To Amount

The system displays the amount credited to the beneficiary account.

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Reject Code

Specify the Reject Code. The adjoining option list displays the list of all the reject codes maintained in the system. You can choose the appropriate one.



If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reject code then the cheque will be rejected.

8.5.1 Specifying Charge Details

This block allows you to capture charge related details for the transaction.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.5.2 Specifying MIS details

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

The screenshot shows a window titled "In House cheque Deposit". It contains two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, and Reject Code. The right column includes: Product (with the value "LOCH" entered), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. Below these fields is a "Recalculate" button. A tabbed interface below the fields has three tabs: "Charges", "MIS", and "UDF", with "MIS" selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. An "Exit" button is located in the bottom right corner of the window.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab. Click the tab button 'UDF'. The system displays the following details:

The screenshot shows a window titled "In House cheque Deposit" with a blue header. Below the header, there are two columns of input fields. The left column includes: External Reference, From Account Branch, Customer Id, From Account Number, From Account Currency, Exchange Rate, From Amount, Cheque Issue Date, and Reject Code. The right column includes: Product (LOCH), To Account Branch, To Account Number, To Account Currency, To Amount, Cheque Number, Check Date, and Narrative. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected. Under the "UDF" tab, there is a section titled "UDF Details" with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is an "Exit" button.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing Cash against a Cheque' for further details.

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

Refer the section 'Maintaining Netting Group' in the chapter 'Accounts for Inter-Branch Transactions' in the Core Services User Manual for further details about netting.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

The system displays overrides on a separate window. You can either accept or reject the overrides and proceed with saving the transaction. If you click 'Reject' button, the screen will remain in the enrichment stage for you to make changes to charge elements. Then if you click 'Save', the system will initiate reversal of the transaction without reversing the charges.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.6 Tracking a Cheque Return

A cheque transaction may not be successfully completed for want of funds in the drawer account or if the drawer account is invalid. You can cancel a cheque issued on such an account through the 'Cheque Return' screen.

You can also return the outward clearing file using this screen, i.e., if the clearing contract has been booked on the same day, then from 'Cheque Return' screen, the completed list of the transactions can be selected and reversed.

You can also book a late cheque return for outward clearing in this screen.

You can invoke this screen by typing '6560' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Cheque Return : Branch Date 01/03/2001". Inside the window, there are four input fields arranged in a 2x2 grid:

- Top-left: "External Reference Number" with a text input field.
- Top-right: "Transaction Branch" with a text input field.
- Bottom-left: "Drawee Accounts *" with a text input field.
- Bottom-right: "Cheque Number" with a text input field.

Here you can capture the following details:

External Reference Number

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

Transaction Branch

The current logged branch code is displayed here.

Drawee Accounts

Specify the drawee account number. The adjoining option list displays a list of drawee account number. You can choose the appropriate one.

Routing No

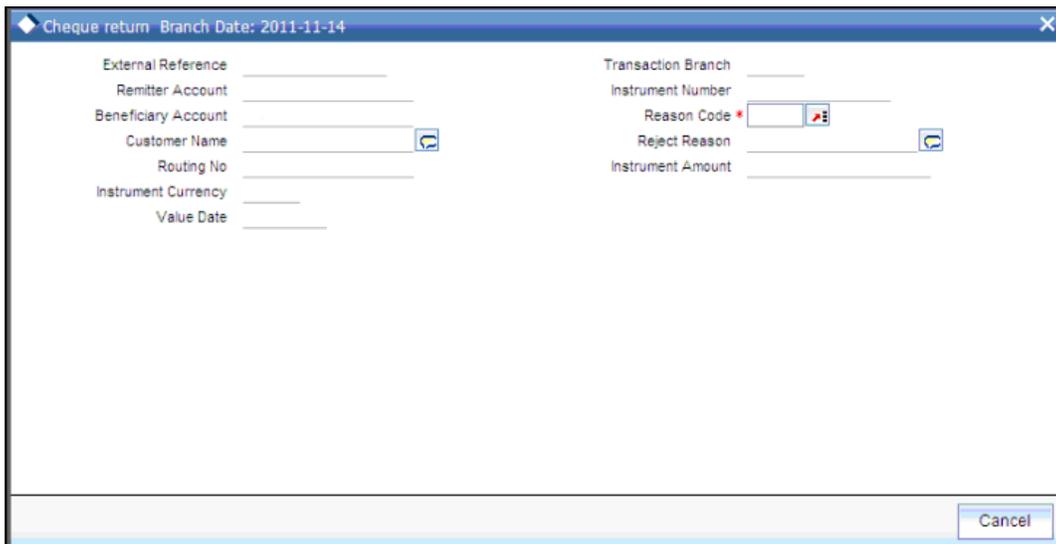
Once the drawee account number is specified, you can select the routing number from the adjoining option list. Alternately, you can choose a routing number along with the Branch codes and Bank Codes from the adjoining list and view the corresponding cheque number and account number.

Cheque Number

Specify the cheque number that needs to be tracked for return. The adjoining option list displays all the cheques that have been issued in the branch along with the corresponding routing number and the beneficiary account. You can choose the appropriate one.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. The following screen will be displayed:



The screenshot shows a dialog box titled "Cheque return Branch Date: 2011-11-14". It contains two columns of input fields. The left column includes: External Reference, Remitter Account, Beneficiary Account, Customer Name (with a search icon), Routing No, Instrument Currency, and Value Date. The right column includes: Transaction Branch, Instrument Number, Reason Code (with a dropdown arrow and a search icon), Reject Reason (with a search icon), and Instrument Amount. A "Cancel" button is located at the bottom right of the dialog box.

In addition to the above details, the system displays the following details:

- Remitter Account
- Beneficiary Account
- Customer Name
- Value Date
- Instrument Currency
- Instrument Number
- Reject Reason

- Instrument Amount

In addition to it, you can enter the following field:

Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.

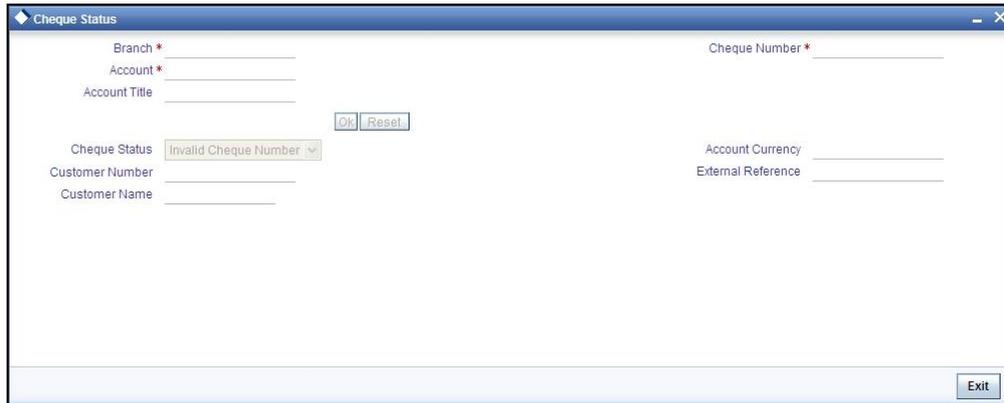
 If you reject a cheque without giving the reject code then that cheque can be reused. However, if you enter the reason code then the cheque will be rejected.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

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

8.7 Querying Cheque Status

You can query the details of a cheque by specifying the customer's account number and cheque number in the 'Cheque Status' screen. You can invoke this screen by typing 'CQIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

Account Branch

Specify the branch code. The adjoining option list displays all the valid branch codes maintained in the system. You can choose the appropriate one.

Account Number

Specify the account number. The adjoining option list displays all the valid account numbers maintained in the account branch selected. You can choose the appropriate one.

Cheque Number

Specify the cheque number. The adjoining option list displays all the valid cheque numbers maintained in the account number selected. You can choose the appropriate one.

Click 'Ok' button once you specify the account number and cheque number. The following details will be displayed in the screen:

- Account Title
- Customer Number
- Account Currency
- Cheque Status



Validation will be done to check if the account number specified is a valid number.

8.8 Selling a TC against an Account

You can issue a Traveller's Cheque (TC) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'TC Sale (Against A/C)' screen by typing '1009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field	Value
External Reference	
Instrument Type	TCA
Issuer Code *	
Account Branch *	
Account *	
Account Title	
Account Currency *	
Issuing Branch	
Instrument Status	INIT
TC Currency *	
TC Amount *	
Narrative	

Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued to customers against their savings account is displayed here.

Instrument Status

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

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Branch

Specify the branch in which the customer account is maintained for issuing the TC from the adjoining option list.

Account

Specify the customer account against which you are issuing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Currency

The transaction currency of the specified customer account is displayed here.

TC Currency

The transaction currency of the specified customer account is displayed here.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click the save icon to go to the next stage.

Enrichment stage

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

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

Batch Number

The teller entry batch number is displayed.

Related Customer ID

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Customer Name

The customer name pertaining to the related customer ID is displayed here.

Exchange Rate

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

Total Charge

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

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Account Amount

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

Recalc

Click 'Recalc' button to update amount/charge details.

8.8.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details through the following fields:

TC Description

Select the TC denomination from the adjoining option list. The list displays all the TC denominations maintained in the branch system.

TC Denomination

The number of available units in the denomination is displayed.

Currency

The TC Currency is displayed here.

Count

Enter the number of TCs against each denomination in Count.

Series

Select the TC series from the option list.

Start Number

Specify the starting serial number of TC against each denomination and press TAB.

The following details are displayed:

End Number

The system displays ending serial number of TCs against each denomination based on the TC count you have specified.

TC Amount

The system displays the TC amount based on the value of denomination and the number of TCs against that denomination.

System Count

The count of denominations available in the system is displayed.

8.8.2 Specifying Charge Details

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

The screenshot displays a software window titled "TC Sale against Account". The window is divided into two main sections. The upper section contains a form with two columns of input fields. The left column includes: External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located at the bottom right of this section. Below the form is a navigation bar with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected, and the "Charge Details" section is active. This section features a table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty, with a single row visible. Navigation controls for the table, including arrows and a "10f1" label, are located above the table. A scroll bar is visible on the right side of the table area.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.8.3 Specifying MIS Details

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

The screenshot shows a window titled "TC Sale against Account" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with four tabs: "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. A scroll bar is visible in the bottom right corner of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.8.4 Specifying UDF Details

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

The screenshot shows a window titled "TC Sale against Account" with a tabbed interface. The "UDF Details" tab is active, displaying a table with two columns: "Field Name" and "Field Value". The table is currently empty. Above the table, there are several input fields for transaction details, including External Reference, Issuer Code, Instrument type, Instrument Status, TC Currency, TC Amount (marked with a red asterisk), Narrative, Beneficiary Name, Beneficiary Address, Issuing Branch, Account Branch, Account, Account Currency, Related Customer Id, Customer Name, Exchange Rate, Total Charge, and Account Amount. A "Recalc" button is located below the Account Amount field. The window also has a "TC Denominations" tab and a "Charges" tab.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.9 Selling a TC against a GL

You can issue a Traveller's Cheque (TC) for your customer against General Ledger account. In order to capture this transaction, you need to invoke the 'TC Sale (Against GL)' screen by typing '8205' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "TC Sale (Against GL) Branch Date: 2008-03-31". The window contains a form with the following fields and controls:

- External Reference Number**: A text input field.
- Instrument Type**: A text input field.
- Instrument Status**: A text input field.
- Branch**: A text input field.
- General Ledger Number ***: A text input field with a dropdown arrow icon.
- GL Description**: A text input field with a dropdown arrow icon.
- General Ledger Currency ***: A text input field with a dropdown arrow icon.
- Issuer Code ***: A text input field with a dropdown arrow icon.
- TC Currency ***: A text input field with a dropdown arrow icon.
- TC Amount ***: A text input field.
- Narrative**: A text input field with a dropdown arrow icon.
- Cancel**: A button at the bottom right of the window.

Here, you can capture the following details:

External Reference Number

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

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Branch

The current logged – in branch is displayed.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

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

TC Currency

Specify the currency of the TC.

General Ledger Currency

Specify the currency of the GL against which the TC is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

TC Amount

Specify the amount for which the TC is being issued.

General Ledger Number

Specify the GL against which you are issuing the TC. The adjoining option list displays all the GL accounts maintained in the system. Select the appropriate one.

GL Description

The system displays the description of the GL account number chosen.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

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

The following screen will be displayed:

External Reference	Instrument Type
Issuer Code	Instrument Status
TC Currency *	Customer Number
TC Amount *	Transaction Branch
Exchange Rate	General Ledger Number
Narrative	General Ledger Description
Beneficiary Name	General Ledger Currency *
Beneficiary Address	Total Charge
	Total Amount

Recalc

TC Denominations Charges MIS UDF

TC Denomination Details

Description	Denomination	Currency	Count	Series	Sys Count	Status
-------------	--------------	----------	-------	--------	-----------	--------

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

Customer Number

The customer identification number of the payment initiator is displayed here based on the chosen account number.

Exchange Rate

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

Total Charge

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

Total Amount

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

Beneficiary Name

Specify the name of the beneficiary in whose favour the TC is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Recalc

Click 'Recalc' button to update amount/charge details.

8.9.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.9.2 Specifying Charge Details

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

The screenshot shows a software window titled "TC Sale (Against GL)". The window contains two columns of input fields. The left column includes: External Reference, Issuer Code, TC Currency*, TC Amount*, Exchange Rate, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency*, Total Charge, and Total Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a navigation bar with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is selected. Below the navigation bar is a section titled "Charge Details" which contains a table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.9.3 Specifying MIS Details

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

The screenshot shows a window titled "TC Sale (Against GL)". The form is divided into two columns of input fields. The left column includes: External Reference, Issuer Code, TC Currency*, TC Amount*, Exchange Rate, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency*, Total Charge, and Total Amount. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is selected. Underneath, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. A scrollbar is visible at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under *Withdrawing Cash against a Cheque* for further details.

8.9.4 Specifying UDF Details

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

The screenshot shows a software window titled "TC Sale (Against GL)". It contains two columns of input fields. The left column includes: External Reference, Issuer Code, TC Currency*, TC Amount*, Exchange Rate, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Instrument Type, Instrument Status, Customer Number, Transaction Branch, General Ledger Number, General Ledger Description, General Ledger Currency*, Total Charge, and Total Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with tabs for "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, and there are navigation controls (back, forward, search) above it.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

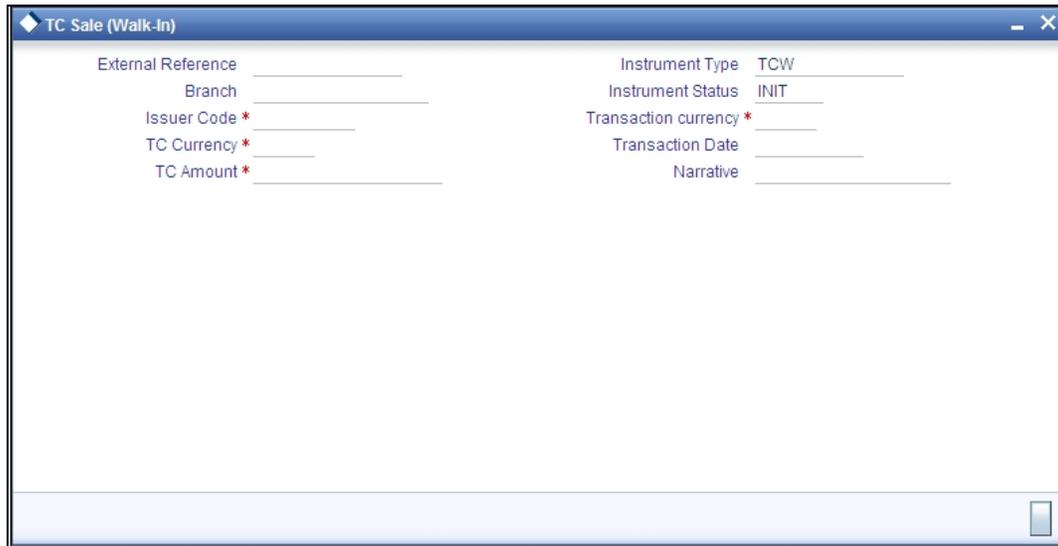
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.10 Selling a TC to a Walk-in Customer

You can sell a TC to any walk-in customer through the 'TC Sale (Walk-In)' screen. You can invoke this screen by typing '8204' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued to walk-in customers is displayed here.

Instrument Status

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

Transaction Date

Enter the date of issue of the TC. This is deemed to be the application date by default, and can be changed if necessary.

TC Currency

Specify the currency in which the TC is being issued.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify the amount for which the TC is being issued.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

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

The following screen will be displayed:

The screenshot shows the 'TC Sale (Walk-In)' application window. It features a grid of input fields for transaction details, including External Reference, Instrument Type, TC Currency, TC Amount (marked with a red asterisk), Narrative, Beneficiary Name, and Beneficiary Address. On the right side, there are fields for Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A 'Recalc' button is located below the Actual Amount field. Below the input fields is a navigation bar with tabs for 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. Under the 'Currency Denominations' tab, there are fields for 'Currency Code', 'Preferred Denomination', and 'Total', along with 'Populate' and 'Clear' buttons. At the bottom, there is a 'Denomination Details' table with columns for 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty.

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

Exchange Rate

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

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Total Charge

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

Actual Amount

The system adds the charge amount to the TC amount and displays the total transaction amount.

Recalc

Click 'Recalc' button to update amount/charge details.

8.10.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.10.2 Specifying Currency Denomination Details

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

TC Sale (Walk-In)

External Reference _____ Issuing Branch _____
Instrument Type _____ Instrument Status _____
TC Currency _____ Issuer Code _____
TC Amount * _____ Transaction currency _____
Narrative _____ TC Amount in Account _____
Beneficiary Name _____ Currency _____
Beneficiary Address _____ Transaction Date _____
Exchange Rate _____
Total Charge _____
Actual Amount _____

Recalc

Currency Denominations TC Denominations Charges MIS UDF

Currency Code _____ Total _____
Preferred Denomination _____ Clear

Populate

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.3 Specifying Charge Details

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

TC Sale (Walk-In)

External Reference _____ Issuing Branch _____
Instrument Type TCW Instrument Status INIT
Instrument Currency * _____ Payable Bank * _____
Instrument Amount * _____ Transaction currency * _____
Account Branch _____ Total Charge * _____
Transaction Date _____ Account Amount * _____
Amount in Account Currency * _____ Narrative _____

Charges Currency Denominations Instrument Denominations

Charge Details

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

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.4 Specifying MIS Details

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

The screenshot shows a software window titled "TC Sale (Walk-in)". The window contains two columns of input fields. The left column includes: External Reference, Instrument Type, TC Currency, TC Amount* (with an asterisk), Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with five tabs: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. A scrollbar is visible at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.10.5 Specifying UDF Details

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

The screenshot shows a software window titled "TC Sale (Walk-In)". The window contains two columns of input fields. The left column includes: External Reference, Instrument Type, TC Currency, TC Amount*, Narrative, Beneficiary Name, and Beneficiary Address. The right column includes: Issuing Branch, Instrument Status, Issuer Code, Transaction currency, TC Amount in Account Currency, Transaction Date, Exchange Rate, Total Charge, and Actual Amount. A "Recalc" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, displaying a table with the following structure:

Field Name	Field Value

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.11 Purchasing a TC against an Account

You can purchase a TC through the 'TC Purchase (Against A/C)' screen. You can invoke this screen by typing '1409' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	_____	Issuing Branch	_____
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code *	_____	Account Branch *	_____
TC Currency *	_____	Account Number *	_____
TC Amount *	_____	Account Title	_____
		Account Currency *	_____
		Narrative	_____

Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Account Number

Specify the customer account against which you are purchasing the TC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Branch

Specify the Branch in which the customer account needs to be selected for issuing the TC. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

TC Currency

Specify the currency of the TC.

TC Amount

Specify the amount as indicated on the TC instrument being purchased.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Account Currency

The transaction currency of the chosen customer account is displayed here.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Enrichment stage

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

The screenshot shows a window titled "TC Purchase against Account". It contains two columns of input fields. The left column includes: External Reference, Instrument Type (TCA), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, and Customer Name. The right column includes: Issuing Branch, Instrument Status (LIQD), Narrative, TC Amount*, Account, Account Currency, TC Amount in Account, Currency, Total Charge, and Total Amount. A "Recalculate" button is located below the right column. Below the input fields is a table with columns: TC Denomination, Charge, MIS, and UDF. Underneath the table is a "Charge Details" section with a table header: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

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

Related Customer ID

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

Customer Name

Customer name pertaining to the Related customer ID will be defaulted and displayed here.

TC Amount in A/C Currency

Specify the TC amount in the TC currency.

Exchange Rate

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

Total Charge

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

Total Amount

The system deducts the charge amount from the TC amount and displays the total transaction amount.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

8.11.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.11.2 Specifying Charge Details

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

The screenshot shows a window titled "TC Purchase against Account" with the following fields:

External Reference	_____	Issuing Branch	_____
Instrument Type	TCA	Instrument Status	LIQD
Issuer Code	_____	Narrative	_____
TC Currency	_____	TC Amount*	_____
Account Branch	_____	Account	_____
Exchange Rate	_____	Account Currency	_____
Related Customer Id	_____	TC Amount in Account	_____
Customer Name	_____	Currency	_____
		Total Charge	_____
		Total Amount	_____

Recalculate

TC Denomination Charge MIS UDF

Charge Details

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

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.3 Specifying MIS Details

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

The screenshot shows a window titled "TC Purchase against Account" with a blue header and standard window controls. The main area is divided into two columns of input fields. The left column includes: External Reference, Instrument Type (with "TCA" entered), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, and Customer Name. The right column includes: Issuing Branch, Instrument Status (with "LIQD" entered), Narrative, TC Amount* (with a red asterisk), Account, Account Currency, TC Amount in Account, Currency, Total Charge, and Total Amount. A "Recalculate" button is located below the right column. Below the input fields is a table with a header row: "TC Denomination", "Charge", "MIS", and "UDF". The table has two main sections: "Composite MIS" and "Transaction MIS", each with a horizontal line and several empty rows for data entry. A scrollbar is visible at the bottom right of the table area.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.11.4 Specifying UDF Details

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

The screenshot shows a window titled "TC Purchase against Account" with a blue header bar. Below the header, there are two columns of input fields. The left column includes: External Reference, Instrument Type (with "TCA" entered), Issuer Code, TC Currency, Account Branch, Exchange Rate, Related Customer Id, and Customer Name. The right column includes: Issuing Branch, Instrument Status (with "LIQD" entered), Narrative, TC Amount* (with an asterisk), Account, Account Currency, TC Amount in Account Currency, Total Charge, and Total Amount. A "Recalculate" button is located at the bottom right of the input fields. Below the input fields is a tabbed interface with four tabs: "TC Denomination", "Charge", "MIS", and "UDF". The "MIS" tab is selected. Below the tabs is a section titled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table is currently empty. At the bottom right of the window is a save icon.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

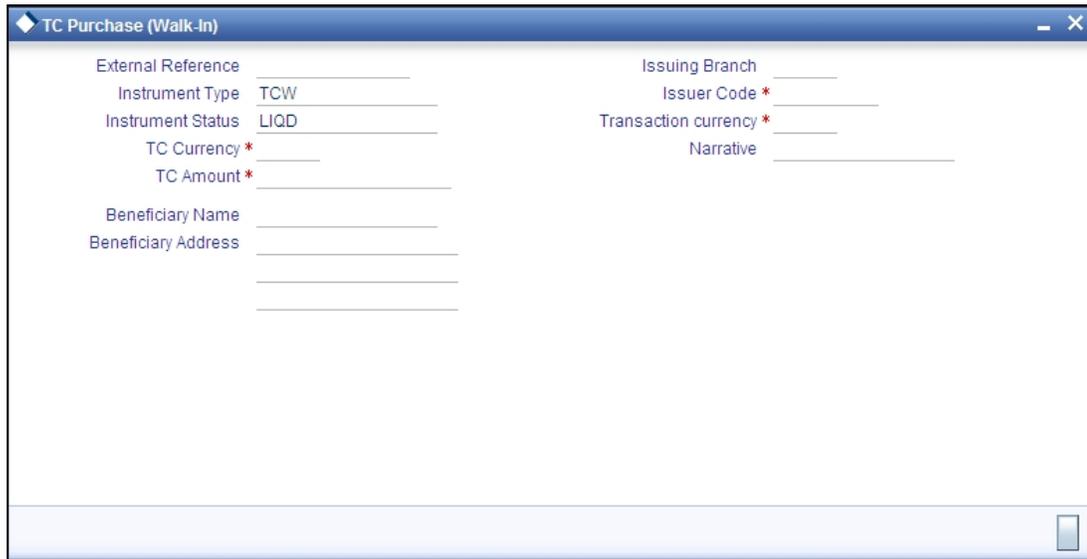
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.12 Purchasing a TC from a Walk-in Customer

You can liquidate a TC from a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'TC Purchase (Walk - In)' screen. You can invoke this screen by typing '8003' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

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

Issuing Branch

The current logged – in branch is displayed.

Issuer Code

Specify the issuer code to validate the TC details for sale from the adjoining option list.

Instrument Type

The instrument type corresponding to a TC issued against GL account is displayed here.

Instrument Status

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

TC Currency

Specify the currency of the TC.

Account Currency

The system defaults the branch currency as the account currency. However you can change it. The adjoining option list displays all the currency codes maintained in the system. You can select the appropriate code.

TC Amount

Specify as indicated on the TC instrument being purchased.

Narrative

Here, you can enter remarks about the transaction.

Beneficiary Name

Specify the name of the beneficiary of the transaction.

Beneficiary Address

Specify the address of the beneficiary of the transaction.

Click save icon to go to the next stage.

Enrichment stage

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

The screenshot shows the 'TC Purchase (Walk-In)' application window. The form includes the following fields:

- External Reference
- Issuer Code
- TC Currency
- TC Amount *
- Exchange Rate
- Beneficiary Name
- Beneficiary Address
- Passport/IC Number
- Issuing Branch
- Related Customer Id
- Transaction currency
- Narrative
- Total Charge
- Total Amount

Below the form is a navigation bar with tabs: Currency Denominations, TC Denominations, Charges, MIS, UDF. The 'Charges' tab is selected, displaying a 'Charge Details' table with the following columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, Exchange Rate. The table is currently empty.

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

Exchange Rate

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

Related Customer ID

System displays the customer ID applicable to walk-in customers.

Total Charge

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

Total Amount

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

Beneficiary Name

Specify the beneficiary name.

Beneficiary Address

Specify the beneficiary address.

Passport/IC Number

Specify the customer's passport number or any other identification number.

In case you change the TC amount, you will have to click the 'Recalc' button to re-compute the total transaction amount and the total amount.

8.12.1 Specifying TC Denomination Details

In this block you can enter the TC denomination details.

Refer the section titled 'Specifying TC Denomination Details' under 'Selling a TC against an Account' for further details.

8.12.2 Specifying Currency Denomination Details

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

The screenshot shows a software window titled "TC Purchase (Walk-In)". It contains several input fields for transaction information, organized into two columns. The left column includes fields for External Reference, Issuer Code, TC Currency, TC Amount (marked with an asterisk), Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column includes Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount. A "Recalc" button is located below the right column. Below these fields is a horizontal menu with options: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". Under "Currency Denominations", there are fields for Currency Code, Preferred Denomination, and Total, along with "Populate" and "Clear" buttons. At the bottom, there is a "Denomination Details" table with columns for Denomination Code, Denomination Value, Units, and Total Amount. The table is currently empty, with a single row visible below the header. Navigation arrows and a search icon are located above the table.

Refer the section titled 'Specifying denomination details' under 'Withdrawing Cash against a Cheque' for further details.

8.12.3 Specifying Charge Details

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

The screenshot displays the 'TC Purchase (Walk-In)' application window. The top section contains various input fields for transaction details, including External Reference, Issuer Code, TC Currency, TC Amount*, Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. On the right side, there are fields for Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount, along with a 'Recalc' button. Below these fields is a navigation bar with tabs for 'Currency Denominations', 'TC Denominations', 'Charges', 'MIS', and 'UDF'. The 'Charges' tab is selected, and the 'Charge Details' section is visible. This section features a table with columns: 'Charge Components', 'Waiver', 'Charge Amount', 'Currency', 'Charge in Local Currency', and 'Exchange Rate'. The table currently shows one row with empty fields. Navigation controls like '10f1' and a search icon are present above the table.

Refer the section titled 'Specifying charge details' under 'Withdrawing Cash against a Cheque' for further details.

8.12.4 Specifying MIS Details

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

The screenshot shows a software window titled "TC Purchase (Walk-In)". The window contains several input fields for transaction details, organized into two columns. The left column includes: External Reference, Issuer Code, TC Currency, TC Amount (with a red asterisk), Exchange Rate, Beneficiary Name, Beneficiary Address, and Passport/IC Number. The right column includes: Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount. A "Recalc" button is located below the Total Amount field. Below the input fields is a horizontal menu with tabs: "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the menu, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a horizontal line and a vertical list of empty input fields. A scrollbar is visible in the bottom right corner of the window.

Refer the section titled 'Specifying MIS details' under 'Withdrawing Cash against a Cheque' for further details.

8.12.5 Specifying UDF Details

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

The screenshot shows a software window titled "TC Purchase (Walk-in)". It features a grid of input fields for transaction details, including External Reference, Issuer Code, TC Currency, TC Amount*, Exchange Rate, Beneficiary Name, Beneficiary Address, Passport/IC Number, Issuing Branch, Related Customer Id, Transaction currency, Narrative, Total Charge, and Total Amount. A "Recalc" button is located near the Total Amount field. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "TC Denominations", "Charges", "MIS", and "UDF". The "UDF Details" tab is active, displaying a table with two columns: "Field Name" and "Field Value". The table is currently empty, with a "10 of 1" indicator and navigation arrows above it.

Refer the section titled 'Specifying the UDF details' under 'Withdrawing Cash against a Cheque' for further details.

Click save icon to save the transaction.

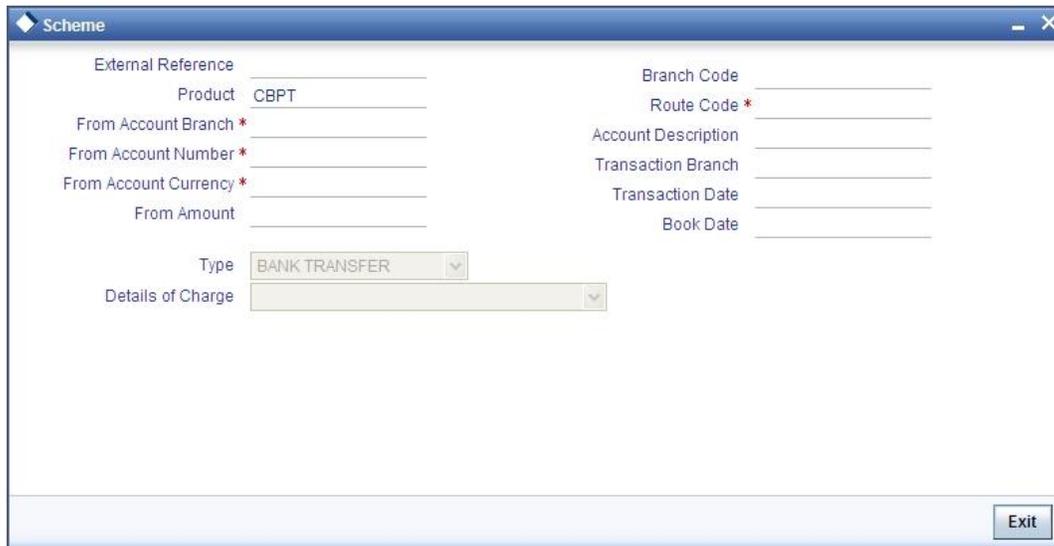
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

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

8.13 Making Cross Border Payments

You can make cross border payment using the 'Cross-Border Payment By AC' screen. You can also invoke this screen by typing 'ODC1' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

Transfer Type

Specify the type of transfer, i.e., whether the transfer is a bank transfer or a customer transfer.

Charge Whom

Specify the entity that will bear the charges. The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

External Reference Number

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

Product Code

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

Branch

The system displays the logged-in branch code.

Transaction Date

Specify the date when the transaction was initiated.

Transaction Branch

Specify the branch where the transaction is carried out.

Book Date

Specify the booking date.

From Account Currency

Specify the currency of the account from where the payment is made.

From Amount

Specify the amount that will be transferred from the sender's account.

From Account Number

Specify the sender's account number.

From Account Branch

Specify the branch of the sender's account.

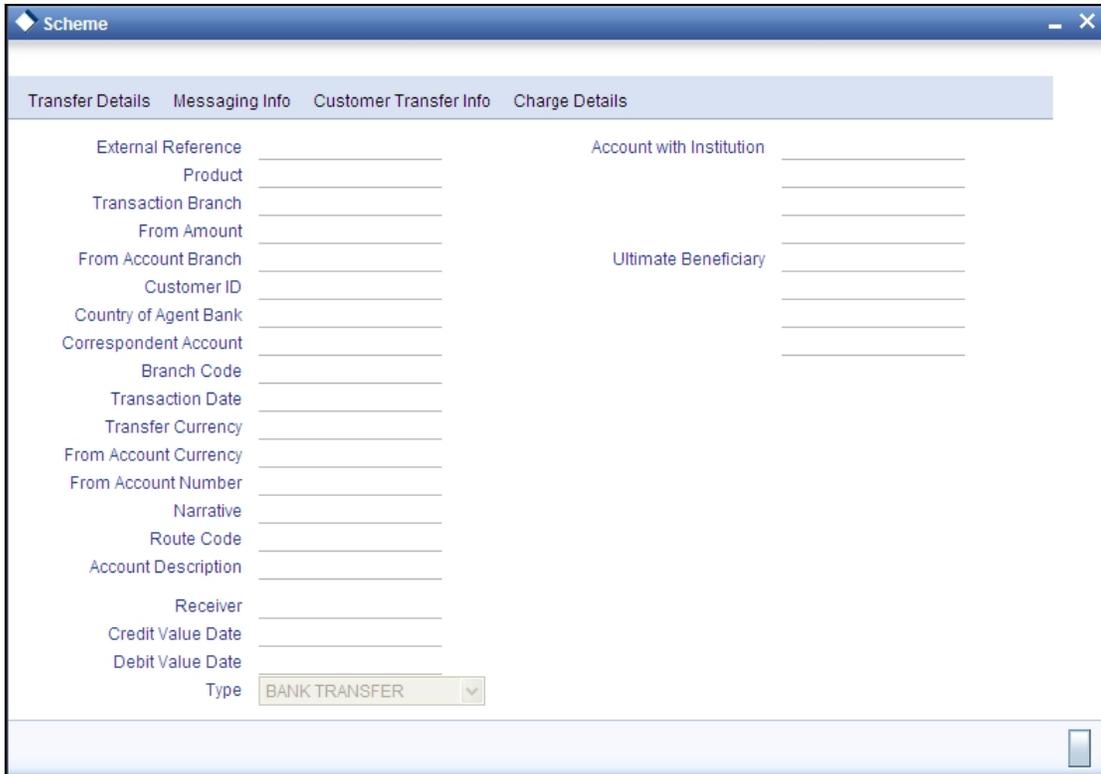
Route Code

Specify the route code of the transaction.

After you specify the above details, click save icon to go to the next stage.

Enrichment stage

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



The screenshot shows a window titled "Scheme" with a tabbed interface. The active tab is "Transfer Details". The form contains the following fields:

- External Reference
- Product
- Transaction Branch
- From Amount
- From Account Branch
- Customer ID
- Country of Agent Bank
- Correspondent Account
- Branch Code
- Transaction Date
- Transfer Currency
- From Account Currency
- From Account Number
- Narrative
- Route Code
- Account Description
- Receiver
- Credit Value Date
- Debit Value Date
- Type: BANK TRANSFER (dropdown menu)
- Account with Institution
- Ultimate Beneficiary

In this screen, in addition to the details defaulted from the previous stage, the system allows you to capture information on the following:

Customer ID

The system displays the customer ID based on the account that is specified.

Account Title

The system displays a brief title for the chosen account.

This screen provides following details:

- Transfer Details
- Messaging Info
- Customer Transfer Info

8.13.1 Specifying the Transfer Details

In the transfer details tab, you can capture the following information:

Agent Bank

Specify the bank through which the transaction is being carried out.

Beneficiary AC No

Specify the account number of the beneficiary.

Beneficiary Details

Specify the beneficiary details

Agent Bank Addr

Specify the address of the agent bank.

Cr Value Date

System displays the credit value date.

Dr Value Date

System displays the credit value date.

8.13.2 Specifying the Messaging Information

In the Messaging Info tab, you can capture the following information:

Ordering Customer

Specify details of the ordering customer.

Sender To Receiver Info

Specify the sender to receiver information of the transaction.

Charge Whom

Specify the entity that will bear the charges.

The options in the drop-down list are:

- Charges Borne by Ordering Customer
- Charges Borne by Beneficiary
- Our Chgs by Ord Cust and Rvr Chgsby Ben

Payment Details

Specify the payment details

Narrative

Provide a description for the transaction.

8.13.3 Specifying the Customer Transfer Details

In the Customer Transfer Info tab, you can capture the following:

Bank Operation Code

Specify the Bank Operation Code. The values in the drop-down list are:

- CRTS
- SPAY
- SSTD
- SPRI

Instruction Code

Specify the instruction code for the transaction.

Envelope Contents

Specify the contents of the envelope.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

Once the transaction is complete, you can reverse the accounting entries of the transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' under the 'Cash Transaction' manual.

8.14 Multimode Collection Transaction

To invoke this screen, type '1035' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You need to specify the following details:

Source Code

Specify the source code for the settlement mode.

Product Code

Select the utility payment product code from the option list.

Contract Reference Number

System will generate the unique contract reference number on the basis of batch number.



You cannot change the system generated contract reference number.

Agreement ID

Select the id of the agreement between the customer and the bank from the option list. The agreement needs to be active for the transactions.

Readjustable

Check this box to indicate that the bill amount is re-adjustable.

Due Date

Specify the due date of the payment.

Currency

Specify the currency of the bill. This has to be the currency of the agreement.

Subscriber ID

Specify the subscriber Id.

Amount Due

Specify the total amount due from the customer.

Bill Number

Specify the bill number of the customer agreement.

Amount Paid

Specify the amount paid for the bill

Customer Name

Specify name of the customer from customer agreement.

Product Code UPAC External Reference FJB113340000494
Source Code EXTERNAL Contract Reference 002UPAC1310604E
Agreement Id AIRTELAGR Amount Due 100.00
 Readjustable Bill Number 100
Due Date 2013-04-1E Amount Paid 100
Bill Currency USD Customer Name sddsa
Subscriber Id 213 Cash Amount 0.00
Total Amount 100
Readjustment Amount 0

Details

Customer No 002000128
Customer Account 002 Consumer Name AIRTEL1
Branch Customer Address 1 CHILE
Customer Account Number 111100001 Collection Status A
Account CCY USD Customer Address 2
Payment Details Operation Text Check payment - Charg
Foreign Currency Amount
Exchange rate
Local Currency Amount 100.00

Currency Denominations Charge Fields Settlement

Currency Code USD Total
Preferred Denomination Clear
Populate

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 0.01	.01		
<input type="checkbox"/> 50	50		
<input type="checkbox"/> 20	20		
<input type="checkbox"/> 10	10		
<input type="checkbox"/> 5	5		
<input type="checkbox"/> 2	2		

Customer Account Number

Specify customer account number for the collection transaction.

Payment Details

Specify a brief description of the payment.

Fcy Amount

System displays the amount paid if the currency is other than the local currency. In this case the amount is converted into local currency and displayed in the field 'Amount'. If the bill is in local currency the amount paid is displayed in the field 'Amount'.

Exchange Rate

System displays the exchange rate for the currency if the bill is not a local currency bill.

Amount

System calculates the charge amount based on the charge rules maintained at the agreement level and displays in this field. You have the option to change the amount displayed.

Customer Number

System displays the Internal Account maintained for the service provider in the Service Provider Agreement screen.

Customer Name

System displays the customer name here from the service provider agreement details.

Customer Address

Specify customer's address from customer agreement.

Collection Status

System displays the collection status. This cannot be changed. The status could be one of the following:

- Active
- Paid
- Expired
- Overdue
- Sent

8.14.1 Specifying Charges

Click on the 'Charge' tab in 'Multimode Collection Transaction' screen to maintain charge details.

Multimode Collection Transaction Input Branch Date: 2011-11-30

Product Code	UPAC	External Reference	FJB113340000494
Source Code	EXTERNAL	Contract Reference Number	002UPAC1310604E
Agreement Id	AIRTELAGR	Amount Due	100.00
<input checked="" type="checkbox"/> Readjustable		Bill Number	100
Due Date	2013-04-1E	Amount Paid	100
Bill Currency	USD	Customer Name	sddsa
Subscriber Id	213	Cash Amount	0.00
Total Amount	100		
Readjustment Amount	0		

Details

Customer Account	002	Customer No	002000128
Branch		Consumer Name	AIRTEL1
Customer Account Number	111100001	Collection Status	A
Account CCY	USD	Customer Address 1	CHILE
Payment Details		Customer Address 2	
Foreign Currency Amount		Operation Text	Check payment - Charg
Exchange rate			
Local Currency Amount	100.00		

Currency Denominations Charge Fields Settlement

CHARGE1 _____

CHARGE2 _____

CHARGE3 _____

CHARGE4 _____

CHARGE5 _____

Cancel

8.14.2 Specifying Fields

Click on the 'Fields' tab in 'Multimode Collection Transaction' screen to maintain fields.

The screenshot shows a software window titled "MULTI MODE COLLECTION TRANSACTION INPUT". It features several input fields arranged in two columns. The left column includes fields for Source Code, Product Code (marked with a red asterisk), Agreement Id, Due date, Currency, Subscriber ID, Net Amount, and Readjustment Amount. A checkbox labeled "Readjustable" is positioned between Agreement Id and Due date. The right column includes External Reference Number, Contract Reference Number, Amount Due, Bill Number, Amount Paid, and Customer Name. Below these is a section titled "Details" which contains fields for Customer Account Number, Payment Details, Fcy Amount, Exchange Rate, Amount, Customer Number, Consumer Name, Customer Address 1, Customer Address 2, Collection Status, and Operation Text. At the bottom of the window, there are three tabs: "Charge", "Fields", and "Settlement". The "Settlement" tab is currently selected. Below the tabs is a table with two columns: "Field Name" (with a red asterisk) and "Value". The table is currently empty. An "Exit" button is located in the bottom right corner of the window.

8.14.3 Specifying Settlement

Click on the 'Settlement' tab in 'Multimode Collection Transaction' screen to maintain settlement details.

◆ Multimode Collection Transaction Input Branch Date: 2011-11-30

Product Code UPAC External Reference FJB11334000494+
Source Code EXTERNAL Contract Reference 002UPAC1310604E
Number
Agreement Id AIRTELAGR Amount Due 100.00
 Readjustable Bill Number 100
Due Date 2013-04-1E Amount Paid 100
Bill Currency USD Customer Name sddsa
Subscriber Id 213 Cash Amount 0.00
Total Amount 100
Readjustment Amount 0

Details

Customer Account 002 Customer No 002000128
Branch Consumer Name AIRTEL1
Customer Account Number 111100001 Collection Status A
Account CCY USD Customer Address 1 CHILE
Customer Address 2
Payment Details Operation Text Check payment - Charg
Foreign Currency Amount
Exchange rate
Local Currency Amount 100.00

Currency Denominations Charge Fields Settlement

Settlement Details

1011

Settlement Mode	Settlement Currency	Settlement Amount	Settlement Branch	Settlement Account	External Account	External Account
<input checked="" type="checkbox"/> Instrument	CLP	100.00				

Cancel

Settlement Mode

Specify the settlement mode from the adjacent drop-down list. You can select any one of the following:

- Instrument
- Clearing
- Cash/Teller
- External Account
- Internal Cheque
- Credit Card

Settlement CCY

Specify the settlement currency from the adjoining option list.

Settlement Amount

Specify the settlement amount here.

Settlement Branch

Specify the settlement branch from the adjoining option list.

Settlement Account

Specify the settlement account from the adjoining option list.

External Account

Specify the external account for the settlement.

If the subscriber wishes to settle multiple services through a single transaction then specify the multiple transaction details in the Collection Transactions Input Screen.

If the subscriber wants to settle a single payment through multiple cheques then this can be specified in the Settlement Details screen.

Refer the 'Settlement User Manual' for more information on maintaining multiple settlement modes for a role and currency combination.

8.15 Verifying Collection Details

You can verify and modify the bill details even after the completion of the transaction using 'Collection Details Verification' screen. This will be allowed only on the transaction date of the bill.

You can invoke the screen by also entering '1036' in the field at the top right corner of the Application Toolbar.

The screenshot shows a software window titled "Collection Details Verification". The window contains the following elements:

- Input fields for "Transaction Reference * Number", "Subscriber ID", and "Bill Number" on the left side.
- Input fields for "Customer Name" and "Due Date" on the right side.
- A "Fields" section at the bottom with labels: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status".
- "Ok" and "Exit" buttons at the bottom right.

Specify the following details:

Transaction Reference Number

The system displays the transaction reference number.

Subscriber ID

Specify a unique number or name to identify the Subscriber.

Bill Number

Specify the bill number.

Consumer Name

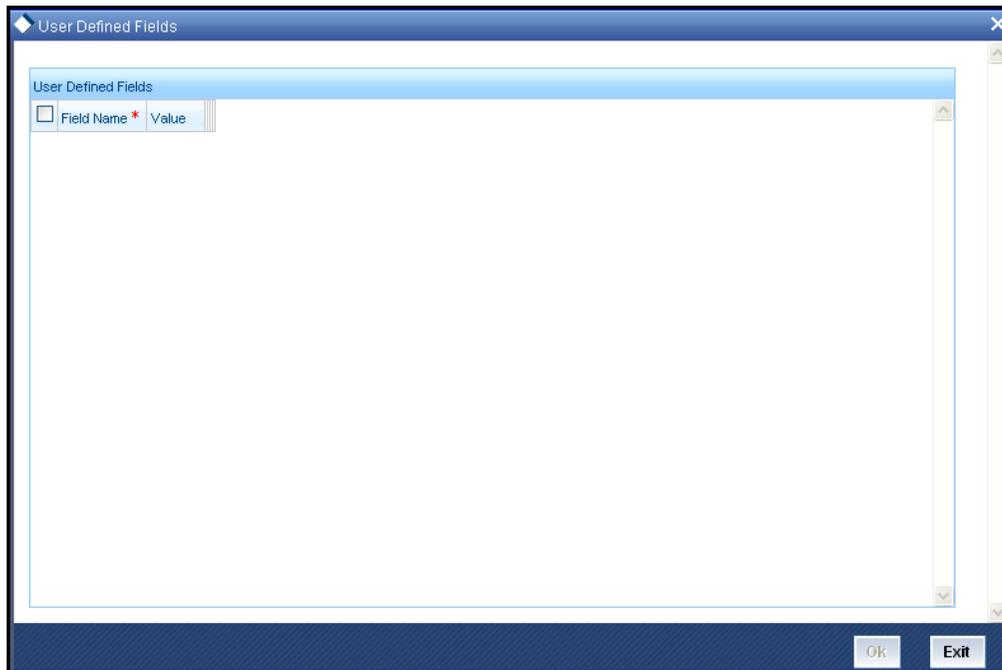
Specify the name of the subscriber.

Due Date

Specify the due date of the payment.

8.15.1 Specifying User Defined Fields

In the 'Collection Details Verification' screen, click 'Fields' to invoke the 'User Defined Fields' Screen.



Refer the section 'UDF and Charges Details for Transactions' in this User Manual for more information on this screen.

8.16 Demand Draft Operations

Using 'DD Operations' screen, you can amend, print or change the status of a demand draft. To invoke this screen, type '8325' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a window titled "DD Operations Branch Date: 2011-12-01". The window contains the following fields and controls:

- External Reference Number: FJB1133500004951
- Demand Draft Date: [Date Picker]
- Account Number: [Text Field]
- Instrument Currency: CLP
- Payable Branch: WB3
- Instrument Operations *: Select
- Instrument Type *: DDA
- Issuing Branch: [Text Field]
- Account Currency: [Text Field]
- Payable Bank: 000
- Instrument Number *: [Text Field]

A "Cancel" button is located at the bottom right of the window.

You can capture the following details on this screen.

External Reference Number

The system displays the external reference number.

Demand Draft Date

Specify the date on which the DD is issued.

Account Number

Specify the account number with which the DD is issued. The adjoining option list displays a list of account numbers maintained in the system. Choose the appropriate one.

Instrument Currency

Specify the currency with which the DD is issued. The adjoining option list displays a list of currency codes maintained in the system. Choose the appropriate one.

Payable Branch

Specify the payable branch code. The adjoining option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Operations

Specify the operation you want to perform from the drop-down list. The drop-down list displays the following operations:

- Amendment – This operation supports amendment of all fields except financial details
- Print – This operation supports change of print status (Non Printed to Printed)

- Status Change – This operation supports change of instrument status to Stopped Reactivated and Duplicate Issued
- Re-Issue-This operation supports the Re-issue of a DD

Instrument Type

Specify the instrument type from the option list. The option list displays all valid instrument types that are applicable. Choose the appropriate one.

Issuing Branch

Specify the code that identifies the issuing branch. The adjoining option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Account Currency

Specify the account's currency code. The adjoining option list displays a list of currency codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the DD number. The adjoining option list displays a list of DD numbers maintained in the system. Choose the appropriate one.

Payable Bank

Specify the payable bank code. The adjoining option list displays all valid bank codes maintained in the system. Choose the appropriate one.

On choosing and saving 'Amendment' as the Instrument Operation, the following screen is displayed:

DD Operations Branch Date: 2011-12-01

External Reference Number	FJB1133500004462	Instrument Type	DDA
Account Number	00000WB35900000024	Demand Draft Date	2011-12-01
Account Currency	CLP	Instrument Currency	CLP
Bank Code	000	Instrument Number	2540
Sector Code	0152	Instrument Amount	100
Clearing bank code	000	Instrument amount in words	SOS One Hundred Only
Payable Branch	WB3	Instrument Status	Active
Issuing Branch	WB3	New Instrument Status	Select
Issuing Branch name	Central Bank of Chile-w	Re-issue Instrument Number	
Issue Branch address 1	Unit 1, Block A, Caliform	Print Status	Printed
Issue Branch address 2	USA	Print Remarks	
Issue Branch address 3	USA	<input type="checkbox"/> Payable Across Branch	
Instrument Operations	Reissue	Narrative	
MICR Number	965874569	Beneficiary Id	
Reason Code		Beneficiary Name	FAdfdF
Instrument Form	Nominative	Beneficiary Address 1	
Remitter ID		Beneficiary Address 2	
Remitter Name		Beneficiary Address 3	
Remitter Address 1		Beneficiary Address 4	
Remitter Address 2		Additional Details Value	
Remitter Address 3			
Remitter Address 4			
Additional Identifier ID			
Additional Details Name	PASSPORT OR IC NO		

UDF

Field Name	Value
DD_UDF	

Cancel

Specify the following details:

External Reference Number

The system displays the external reference number.

Account Number

The system displays the account number.

Account Currency

The system displays the currency.

Bank Code

The system displays the bank code.

Sector Code

By default this field will be displayed with the value maintained in Bank Code Maintenance for the DD issuing branch.

Clearing Bank Code

The system displays the clearing bank code.

Payable Branch

The system displays the payable branch code.

Issuing Branch

The system displays the issuing branch code.

Issuing Branch Name

The system displays the issuing branch name.

Issue Branch Address 1

The system displays the issuing branch address.

Issue Branch Address 2

The system displays the issuing branch address.

Issue Branch Address 3

The system displays the issuing branch address.

Instrument Operations

The system will display the instrument operations and the following are possible options are :

- Status Change – Select This operation to change the status of the instrument
- Amendment – Select This operation to amend the instrument
- Print – Select This operation to print the instrument
- Re-Issue-This operation supports the Re-issue of a DD.

Choose the appropriate one.

In case of Amendment operation the following fields can be modified:

- Remitter Details – Remitter Name, Remitter id, Remitter Address, Remitter Details
- Beneficiary details – Beneficiary Name, Beneficiary id, Beneficiary Address, Beneficiary Details
- Additional identifier details – Name, ID, Address, Details

In case of Reissue operation the following fields can be modified:

- Reason code

In case of Status Change operation the following fields can be modified:

- New Instrument status – Enabled when status change operation is opted in the input stage
- MICR No - Enabled only in case of Duplicate issuance
- Reason code – Enabled only In case of Stopping a cheque this will be enabled

MICR Number

The system displays the MICR number. However, you can modify this in case it is a duplicate number.

Reason Code

Specify the reason code for blocking of DD payment. The option list displays all valid reason codes maintained in the system. Choose the appropriate one.

The field is used to capture cancellation and stop reason code and it is a Mandatory field.

Instrument Form

The system displays the instrument form.

Remitter ID

The system will display the remitter identification.

Remitter Name

The system will display the name of the remitter. Choose the appropriate one from the option list.

Remitter Address 1 to 4

The system will display the address of the remitter in the fields provided.

Additional Identifier ID

The system will display the additional identifier ID.

Additional Details Name

If you wish to capture any additional details of the remitter, you can use these fields.

Instrument Type

The system will display the instrument type.

Demand Draft Date

The system will display the demand draft date.

Instrument Currency

The system displays the currency in which the instrument is drawn.

Instrument Number

The system displays the Old/Cancelled instrument number on successful Re-issue of a DD.

Instrument Amount

The system will display the instrument amount in words. It will be fetched in language of the CIF in case of DD sale against account and against cheque, whereas in case of sale against GL and walkin, system will pick the language of the walkin customer maintained at Branch Preference level.

Instrument Status

The system displays the instrument status.

The system validates the following instrument status while cancelling of DD or Re-issue of DD:

- Active - cancellation is allowed and the New DD is issued.
- Inactive-cancellation is not allowed and the instrument with status inactive cannot be re-issued.
- Reactivated-cancellation is allowed and DD is re-issued.
- Duplicate Issued-Cancellation is allowed and DD is re-issued.
- Stopped-cancellation is not allowed and the instrument with status stopped cannot be re-issued.
- Cancelled-cancellation is not allowed as the instrument has already been cancelled and the already cancelled DD cannot be re-issued
- Liquidated-cancellation is not allowed and the instrument with status liquidated cannot be re-issued.

New Instrument Status

Specify the new instrument status. The drop-down list displays the following statuses:

- Stopped – indicates blocking the payment of DD
- Reactivated – indicates the DD is reactivated
- Duplicate Issued – indicates that a duplicate DD was issued

Re-Issue Instrument Number

The system displays here the new DD instrument number on successful Re-issue of a DD.

Print Status

The system displays the print status of the DD.

Print Remarks

The system displays the print remarks of the DD.

Payable Across Branch

Check this box if you instrument is payable across branch.

Narrative

The system will display the valid description for the DD operation type.

Beneficiary ID

The system will display the ID of the beneficiary.

Beneficiary Name

The system will display the name of the beneficiary.

Beneficiary Address 1 to 4

The system will display the address of the beneficiary in the fields provided.

Additional Details Value

If you wish to capture any additional information of the beneficiary, you can use these fields.

UDF

Field

The system defaults all the UDFs which were mentioned during DD issuance.

Value

The system displays the values of UDF fields.



The DD cancellation and reissue can be done at the same time via Instrument Operations screen however if you want only to cancel a DD use 8311 screen.



Note the following:

- The system allows you to amend active or inactive DD whose print status is 'Not printed', 'Stopped' and 'Printed' demand drafts can be reactivated or duplicated.
- You can print a demand draft only if the print status is 'Not Printer'.
- You can also use this screen to issue a duplicate DD with the same number. When you issue a duplicate DD, the system logs the following information:
 - User ID of the user who prints the DD
 - Branch at which the DD was printed
 - Date on which the DD was printed
 - MICR number of the physical instrument
 - Print remarks, if any

8.17 DD Activation in Multimode

You can activate a DD using 'DD Activation with Multimode' screen. To invoke this screen, type '8326' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

DD Activation With Multimode Branch Date: 2011-11-30

External Reference Number: FJB1133400003431
Instrument Amount: 2000

Issuing Branch: 002
Instrument Number: 40002

Settlement Details

Settlement Mode	Settlement Currency	Settlement Amount	Settlement Branch	Settlement Account	Ex
<input type="checkbox"/> Clearing	USD	520.00			
<input checked="" type="checkbox"/> Account	USD	1,480.00	002	00000000000104	

Cancel

Specify the following details:

Issue Branch

Specify the branch code of the DD issuing branch. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

External Reference Number

The system displays the external reference number.

Instrument Amount

Specify the amount for which the instrument is drawn.

Instrument Number

Specify the DD number. The option list displays all valid instrument numbers maintained in the system. Choose the appropriate one.

Settlement Details

Settlement Mode

Specify the mode of settlement. The drop-down list displays the following options:

- Clearing
- Teller
- Internal Cheque
- Clearing
- Instrument [Demand Draft]
- Account

Settle Currency

Specify the currency in which the DD settlement is done.

Settlement Amount

Specify the amount to be liquidated.

Settlement Branch

The system displays the settlement branch.

Settlement Account

The system displays the settlement account.

Ext. Account Name

Specify the external account name.

Ext. Account No

Specify the external account number.

Clearing Bank

The system displays the clearing bank.

Branch Code

The system displays the branch code.

Sector Code

The system displays the sector code.

End Point

The system displays the end point.

Routing No

The system displays the routing number.

Instrument No

The system displays the instrument number.

On saving the details, the following screen is displayed:

External Reference Number

The system displays the external reference number.

Instrument Date

The system displays the instrument date.

Payable Bank

The system displays the bank code.

Instrument Currency

The system displays the currency code.

Payable Branch

The system displays the branch code.

Instrument Amount

The system displays the amount.

Narrative

Specify a valid description for the amount.

Passport/IC Number

Specify the passport/IC number.

Remitter ID

Specify the remitter ID.

Remitter Name

Enter the remitter's name.

Remitter Address 1 to 4

Enter the remitter's address in the fields provided.

Additional Details Name

Enter the name of the additional identifier.

MICR Number

Specify the MICR number.

Stop Reason Code

Specify the stop reason code. The option list displays all valid stop reason codes maintained in the system. Choose the appropriate one.

Instrument Type

The system displays the instrument type.

Issuing Branch

The system displays the issuing branch code.

Payable Across Branch

Check this box to enable the payment of DD at all branches.

Instrument Number

The system displays the instrument number.

Instrument Status

The system displays the status of the instrument.

Endorsable

Check this box to indicate that that the beneficiary can endorse this DD to a third party.

Print Status

Specify the print status of the DD using the drop-down list. The drop-down list displays the following options:

- Printed
- Not printed

- Retention

If the transaction is not cleared when the DD payment is by cheque, then this status will be displayed as 'Retention'.

Beneficiary ID

Enter the ID of the beneficiary.

Beneficiary Name

Enter the name of the beneficiary.

Beneficiary Address 1 to 4

Enter the beneficiary's address in the fields provided.

Additional Identifier ID

Specify the ID of the additional identifier.

Additional Details Value

Specify the details of the additional identifier.

Print Remarks

Enter a brief description of the print status.



Note the following:

- You can reverse the activation of instrument in multimode.
- The following individual settlement modes or a combination of one or more is used for DD activation:
 - Teller (Cash)
 - Instruments
 - GL or Account
 - Clearing
 - Internal Cheque

If 'Clearing' is used as one of the settlement modes, the DD will be issued in 'Retention' status. On the credit value date, you need to run the Intraday Clearing Retention Release batch for the doc type using 'Intraday Clearing Batch' screen. On triggering the batch, the system changes the status of the DD from 'Retention' to 'Not Printed'.

If you try to activate a DD through gateway after the cutoff time, the system will activate the DD as of the next working date. All accounting entries are passed as of next working date.

8.18 DD Issue in Multimode

You can issue a DD with multimode settlement operations using 'DD Issue With Multimode' screen. You can invoke this screen by typing '8327' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following fields:

External Reference Number

The system displays the external reference number.

Instrument Date

Specify the instrument date. Use the date button to choose a date from the calendar.

Payable Bank

Specify the code that identifies the payable bank. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

Instrument Currency

Specify the currency in which the DD is issued. The option list displays all valid currency codes maintained in the system. Choose the appropriate one.

Narrative

Enter a valid description.

Beneficiary Name

Enter the name of the beneficiary.

Beneficiary Address 1 to 4

Enter the name of the beneficiary in the fields provided.

Instrument Type

The system displays the instrument type as DDM.

Branch

Specify the branch code here. Choose the appropriate one from the option list.

Payable Branch

Specify the payable branch code. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Amount

Specify the DD amount.

MICR Number

Specify the MICR number.

Passport/IC Number

Specify the passport number.

Settlement Details**Settlement Mode**

Specify the mode of settlement. The drop-down list displays the following options:

- Clearing
- Teller
- Internal Cheque
- Clearing
- Instrument [Demand Draft]
- Account

Settle Currency

Specify the currency in which the DD settlement is done.

Settlement Amount

Specify the amount to be liquidated.

Settlement Branch

The system displays the settlement branch.

Settlement Account

The system displays the settlement account.

Ext. Account Name

Specify the external account name.

Ext. Account No

Specify the external account number.

Clearing Bank

The system displays the clearing bank.

Branch Code

The system displays the branch code.

Sector Code

The system displays the sector code.

End Point

The system displays the end point.

Routing No

The system displays the routing number.

Instrument No

The system displays the instrument number.

On saving the above details, the following screen is displayed:

The screenshot displays a software window titled "DD Issue with Multimode Branch Date: 2011-11-30". The form is divided into two main columns of input fields. The left column includes: External Reference Number (FJB1133400003650), Instrument Date (2013-04-16), Payable Bank (000), Instrument Currency (USD), Payable Branch (**), Instrument Amount (50), Narrative (Nar01), Passport/IC Number (PIC01), Remitter ID (R01), Remitter Name (Rem01), Remitter Address 1-4 (Rem01 Add1-4), Additional Details Name (AID01 Name), MICR Number (MICR01015), and Cash Amount (50.00). The right column includes: Instrument Type (DDM), Issuing Branch (002), a checked "Payable Across Branch" checkbox, Instrument Number (60197), Instrument Status (Active), Instrument Form (Endorsable), Print Status (Printed), Beneficiary Id (B01), Beneficiary Name (Ben01), Beneficiary Address 1-5 (Ben01 Add1-5), Additional Identifier ID (AID01), and Additional Details Value (AID01 VAL). At the bottom, there is a "Denomination" section with tabs for "Denomination", "Charge", "MIS/UDF", and "Settlement Details". It shows Currency Code (USD), Preferred Denomination, Total, and a "Clear" button. A "Denomination Details" section is also visible at the very bottom.

External Reference Number

The system displays the external reference number.

Instrument Date

The system displays the instrument date.

Payable Bank

The system displays the payable bank's code.

Instrument Currency

The system displays the currency code.

Payable Branch

The system displays the payable branch code.

Instrument Amount

The system displays the DD amount.

Narrative

Enter a valid description of the DD.

Passport/IC Number

Enter the passport/IC number.

Remitter ID

Specify the remitter ID.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Enter the remitter's address in the fields provided.

Additional Details Name

Enter the additional identifier's name.

MICR Number

Specify the MICR number.

Instrument Type

The system displays the instrument type.

Issuing Branch

The system displays the branch code.

Instrument Number

The system displays the instrument number.

Instrument Status

The system displays the instrument status.

Endorsable

Check this box to indicate that the beneficiary can endorse this DD to a third party.

Payable Across Branch

Check this box to enable the payment of DD at all branches.

Print Status

Specify the print status of the DD using the drop-down list. The drop-down list displays the following options:

- Printed
- Not printed
- Retention

If the transaction is not cleared when the DD payment is via cheque, then this status will be displayed as 'Retention'.

Beneficiary ID

Enter the ID of the beneficiary.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address 1 to 4

Specify the address of the beneficiary in the fields provided.

Additional Details Value

Specify the details of the additional identifier.

Print Remarks

Enter a valid description of the print status.

-  Note the following: You can reverse the issue of instrument in multimode.
- The following individual settlement modes or a combination of one or more is used for DD issue:
 - Teller (Cash)
 - Instruments
 - GL or Account
 - Clearing
 - Internal Cheque

As a part of Intraday Clearing Retention Release batch, Oracle FLEXCUBE checks for the instruments that are released from retention and sets the corresponding DD's print status to 'Not Printed'.

If 'Clearing' is used as one of the settlement modes, the DD will be issued in 'Retention' status. On the credit value date, you need to run the Intraday Clearing Retention Release batch for the doc type using 'Intraday Clearing Batch' screen. On triggering the batch, the system changes the status of the DD from 'Retention' to 'Not Printed'.

The DD can be issued by uploading already created instrument type. The system performs the DD issue validations.

The GI interface definition for the input file upload for DD issue against GL and DD Issue against customer account is IFDDISSU. Output interface OFDDISSU will be attached to the respective input interface.

8.19 DD Liquidation in Multimode

You can liquidate the DD with multiple modes settlements using the 'DD Multimode Liquidation' screen. You can invoke the screen by typing '8328' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Settlement Mode	Settlement Currency	Settlement Amount	Settlement Branch	Settlement Account
Clearing	USD	100		

Specify the following fields:

Issuing Branch

The system displays the branch code of the DD issuing bank.

External Reference Number

The system displays the external reference number.

Instrument Amount

Specify the amount for which the DD is drawn.

Instrument Number

Specify the DD number. The option list displays a list of DD numbers maintained in the system. Choose the appropriate one.

Settlement Details

Settlement Mode

Specify the mode of settlement. The drop-down list displays the following options:

- Clearing
- Teller
- Internal Cheque
- Clearing
- Instrument [Demand Draft]
- Account

Settle Currency

Specify the currency in which the DD settlement is done.

Settlement Amount

Specify the amount to be liquidated.

Settlement Branch

The system displays the settlement branch.

Settlement Account

The system displays the settlement account.

Ext. Account Name

Specify the external account name.

Ext. Account No

Specify the external account number.

Clearing Bank

The system displays the clearing bank.

Branch Code

The system displays the branch code.

Sector Code

The system displays the sector code.

End Point

The system displays the end point.

Routing No

The system displays the routing number.

Instrument No

The system displays the instrument number.

On saving the details, the following screen will be displayed:

The screenshot shows a software window titled "DD Multimode Liquidation Branch Date: 2011-11-30". The form is divided into two main columns of input fields. The left column includes: External Reference Number (FJB113340003601), Demand Draft Date (2013-04-16), Instrument Currency (USD), Instrument Amount (59), Payable Branch (002), Narrative, Remitter ID, Remitter Name, Remitter Address 1-4, Additional Identifier ID, Additional Details Name, MICR Number (micr8326r15), and Cash Amount (59). The right column includes: Issuing Branch (002), Instrument Type (DDM), Instrument Number (60188), Payable Bank (000), Instrument Status (Active), Print Status (Printed), Passport/IC Number, Beneficiary Id, Beneficiary Name (RSN8326R15), Beneficiary Address 1-5, Instrument Form (Endorsable), and a checkbox for Payable Across Branch. At the bottom, there is a "Denomination" section with tabs for "Denomination", "Charge", "MIS/UDF", and "Settlement Details". It contains fields for Currency Code (USD), Preferred Denomination, and Total, along with "Populate" and "Clear" buttons. A "Cancel" button is located at the bottom right of the window.

External Reference Number

The system displays the external reference number.

Payable Branch

The system displays the branch code of the payable branch.

Instrument Form

The system displays the instrument form. The instrument form can be one of the following:

- Nominative
- Endorsable

Payable Across Branch

Indicates whether the DD can be paid across all branches. Checked box indicates that the DD can be paid across all branches.

Stop Reason Code

The system displays the reason for the block payment of the DD.

Remitter ID

The system displays the remitter ID.

Remitter Name

The system displays the remitter name.

Remitter Address 1 to 4

The system displays the remitter address.

Narrative

Enter a brief description of the instrument.

Additional Details Name

The system displays the additional details name.

MICR Number

The system displays the MICR number.

Instrument Type

The system displays the type of instrument being liquidated.

Instrument Date

The system displays the DD date.

Instrument Currency

The system displays the DD currency.

Instrument Number

The system displays the instrument number.

Instrument Amount

The system displays the amount for which the instrument was drawn.

Instrument Status

The system displays status of the DD.

Print Status

The system displays the print status of the instrument.

Print Remarks

The system displays the print remarks.

Passport/IC Number

The system displays the passport number.

Beneficiary ID

The system displays the beneficiary ID.

Beneficiary Name

The system displays the beneficiary name.

Beneficiary Address 1 to 4

The system displays the beneficiary's address.

Additional Details Name

The system displays the name of the additional identifier.

Additional Details Value

The system displays the details of the additional identifier.

Settlement Details**Settlement Mode**

The system displays the settlement mode.

Settle Ccy

The system displays the currency code.

Settle Amount

Specify the amount to be liquidated.

Settle Branch

The system displays the settlement branch.

Settle Account

The system displays the settlement account.

Ext. Account Name

Specify the external account name.

Ext. Account No

Specify the external account number.

Clearing Bank

The system displays the clearing bank.

Branch Code

The system displays the branch code.

Sector Code

The system displays the sector code.

End Point

The system displays the end point.

Routing No

The system displays the routing number.

Instrument No

The system displays the instrument number.



Note the following:

- You can liquidate a DD only if the DD status is 'Active', 'Reactivated' or 'Duplicate Issued'.
- You can reverse a multimode liquidation.
- The following individual settlement modes or a combination of one or more is used for DD liquidation:
 - Teller [Cash]
 - Instruments
 - GL or Account

8.20 Fractioning a Demand Draft

You can use reissue a single DD into multiple DDs using the 'DD Fractions' screen. You can invoke the 'DD Fractions' screen by typing '8329' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a window titled "DD Fractions Branch Date: 2011-11-30". It contains two columns of input fields. The left column includes: "External Reference Number" with the value "FJB1133400004514"; "Instrument Date" (empty); "Instrument Currency" (empty); and "Instrument Number" with the value "60071". The right column includes: "Instrument Type" with the value "DDM"; "Bank Code" (empty); "Payable Branch" (empty); and "Issuing Branch" (empty). Each field has a small icon to its right. A "Cancel" button is located at the bottom right of the window.

Specify the following details:

External Reference Number

The system displays the external reference number.

Instrument Date

Specify the date on which the DD is issued.

Instrument Currency

Specify the currency in which the DD was drawn. The option list displays all valid currency codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the DD number. The option list displays all valid DD numbers maintained in the system. Choose the appropriate one.

Instrument Type

Specify the instrument type. The option list displays all valid instrument types applicable. Choose the appropriate one.

Bank Code

Specify the bank code of the issuing bank. The option list displays all valid bank codes maintained in the system. Choose the appropriate one.

Payable Branch

Specify the code that identifies the payable branch. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

On saving these details, the following screen will be displayed:

Specify the following details:

External Reference Number

The system displays the external reference number.

Instrument Date

Specify the date on which the instrument was drawn.

Instrument Currency

Specify the currency in which the DD is drawn. The option list displays all valid currency codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the DD number. The option list displays all valid DD numbers maintained in the system. Choose the appropriate one.

Instrument Type

The system displays the instrument type.

Bank Code

The system displays the bank code.

Payable Branch

The system displays the payable bank's code.

MICR Number

The system displays the MICR number.

Beneficiary ID

Specify the beneficiary ID.

Beneficiary Name

Specify the name of the beneficiary.

Remitter Name

Enter the name of the remitter.

Remitter ID

Specify the remitter ID.

Beneficiary Address 1 to 4

Enter the address of the beneficiary in the fields provided.

Remitter Address 1 to 4

Enter the address of the remitter in the fields provided.

Narrative

Enter a brief description of the DD.

Instrument Amount

The system displays the DD amount.

Number of Fractions

Specify the number of fractions.

8.21 Selling a DD against an Account

You can issue a Demand Draft (DD) for your customer against his/her savings account. In order to capture this transaction, you need to invoke the 'DD Sale Against Account' screen by typing '1014' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Account Branch

Select the branch code from the adjoining option list.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Instrument Status

Specify the status of the instrument.

Account

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

MICR Number

Specify the MICR number of the cheques.

Demand Draft Currency

Specify the currency of the DD.

Instrument Type

The instrument type corresponding to a DD sale against account is displayed here.

Demand Draft Date

The date of DD issue is displayed here.

Payable Branch

Specify the branch at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the customer's passport number or any other identification number.

Account Currency

Specify the currency in which the account is maintained.

OFAC Check

Click this button to call the OFAC service and view the response from the OFAC system.

Narrative

Here, you can enter remarks about the transaction.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Courier
- Branch



If the delivery mode is 'Courier', then you will need to specify the delivery address.

Delivery Address 1

Specify the address to which the demand draft should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Sale Against account Branch Date: 2011-11-30

External Reference	FJB113340000500-	Instrument type	DDA
Issuing Branch	002	Instrument Status	INIT
Bank Code	000	Customer Number	003000291
Demand Draft Currency	USD	Account Branch	002
Demand Draft Amount *	1,000.00	Account	0000000000104
Instrument Number	60313	Customer Name	
Demand Draft Date *	2013-11-20	Account Title	
Payable Branch	*,*	Account Currency	USD
MICR Number		Exchange Rate	1
Beneficiary Name *	Arti	Charges	10.00
Beneficiary Address		Account Amount	1,010.00
Passport/IC Number		Narrative	
		Delivery Mode	
		Delivery Address 1	
		Delivery Address 2	
		Delivery Address 3	
		Delivery Address 4	

Recalculate

Charges MIS UDF Preferences

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> a	<input type="checkbox"/>	10.00	USD	10	1

Cancel

In addition to the information defaulted from the previous stage, you can view the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.
- DD issue against account is subject to ITF Tax.

8.21.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "DD Sale Against account Branch Date: 2011-11-30". The form is divided into two columns of input fields. The left column includes: External Reference (FJB113340000500), Issuing Branch (002), Bank Code (000), Demand Draft Currency (USD), Demand Draft Amount* (1,000.00), Instrument Number (60313), Demand Draft Date* (2013-11-20), Payable Branch (**), MICR Number, Beneficiary Name* (Arti), Beneficiary Address, and Passport/IC Number. The right column includes: Instrument type (DDA), Instrument Status (INIT), Customer Number (003000291), Account Branch (002), Account (00000000000104), Customer Name, Account Title, Account Currency (USD), Exchange Rate (1), Charges (10.00), Account Amount, Narrative, Delivery Mode, and Delivery Address 1 through 4. A "Recalculate" button is located below the right column. At the bottom, there are tabs for "Charges", "MIS", "UDF", and "Preferences". The "UDF" tab is active, showing a "UDF Details" section with a table header: "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is at the bottom right.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

8.21.4 Setting Preferences

Click 'Preferences' tab to set the preferences for selling instrument.

DD Sale Against account Branch Date: 2011-11-30

External Reference	FJB113340000500	Instrument type	DDA
Issuing Branch	002	Instrument Status	INIT
Bank Code	000	Customer Number	003000291
Demand Draft Currency	USD	Account Branch	002
Demand Draft Amount *	1,000.00	Account	00000000000104
Instrument Number	60313	Customer Name	
Demand Draft Date *	2013-11-20	Account Title	
Payable Branch	**	Account Currency	USD
MICR Number		Exchange Rate	1
Beneficiary Name *	Arti	Charges	10.00
Beneficiary Address		Account Amount	
Passport/IC Number		Narrative	
		Delivery Mode	
		Delivery Address 1	
		Delivery Address 2	
		Delivery Address 3	
		Delivery Address 4	

Recalculate

Charges MIS UDF Preferences

Remitter ID		Beneficiary Address 4	
Remitter Name		Beneficiary Address 4	
Remitter Address 1		Beneficiary Id	
Remitter Address 2		Additional Identifier ID	
Remitter Address 3		Additional Identifier Name 1	PASSPORT OR IC NO
Remitter Address 4		Additional Identifier Value 1	
Executive Code		Additional Identifier Name 2	
Executive Phone No		Additional Identifier Value 2	
Executive Name		Additional Identifier Name 3	
Instrument Form	Nominative	Additional Identifier Value 3	
<input type="checkbox"/> Payable Across Branch		Additional Identifier Name 4	

Cancel

Specify the following details:

Remitter ID

Specify the ID of the remitter.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter in the fields provided.

Executive Code

Specify the code of the executive.

Executive Name

Specify the name of the executive.

Executive Phone Number

Specify the phone number of the executive.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier ID

Specify the ID of the additional identifier.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

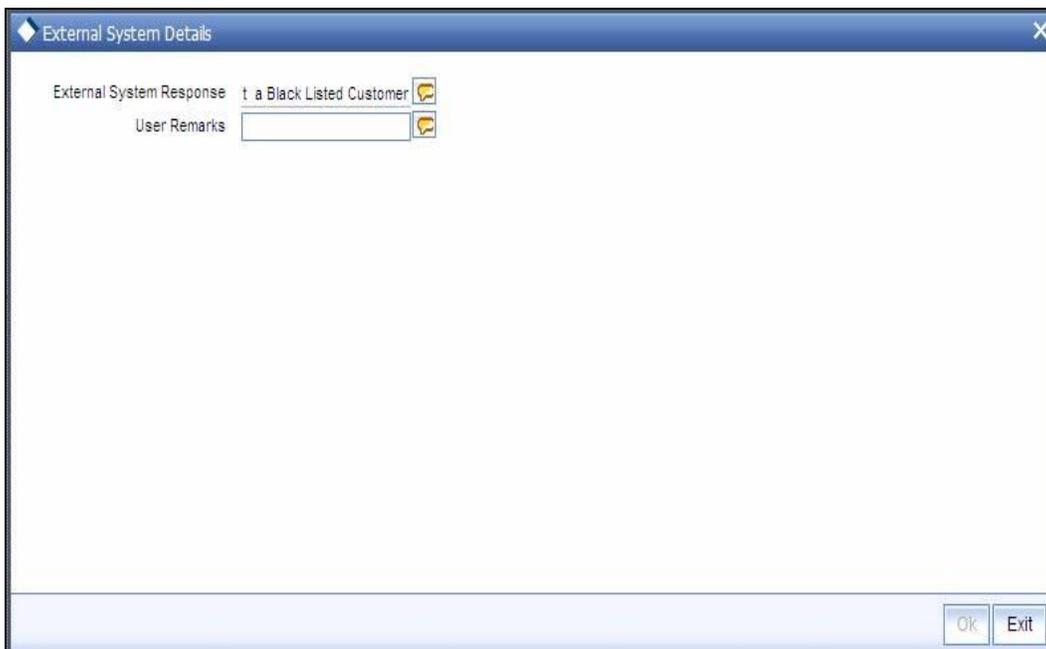
Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.22 Viewing OFAC Check Response

OFAC check enables the application to call an external web service to perform black list check for customer and customer accounts and give warnings appropriately while transacting with black listed customers. You can also capture your remarks before overriding the black list warning.

Click 'OFAC Check' button in 'Bills and Collections - Contract Input - Detailed' screen to view the OFAC check response in the 'External System Detail' screen. On clicking 'OFAC Check' button, system will build the request XML and call the web service. The 'External System details' screen displays the response is received from the external system and you will be also allowed to enter your remarks in this screen. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same. This button can be made visible while carrying out the actual customization. Request building response interpretation in the database layer needs to be done as part of customization to enable this.



Here, you can view /capture the following details:

External System Response

The response from the external system regarding the black listed customer is displayed here.

User Remarks

Specify your remarks regarding the black listed customer here.

8.23 Issuing DD against Cheque

You can issue a Demand Draft (DD) for your customer against an in-house cheque drawn on his/her savings account. In order to capture this transaction, you need to invoke the 'DD Sale Against Cheque' screen by typing '8330' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field	Value
External Reference	FJB1309900001348
Bank Code *	000
Demand Draft Currency *	CLP
Demand Draft Amount *	
Demand Draft Date *	2013-04-09
Payable Branch *	**
MICR Number	
Beneficiary Name *	
Beneficiary Address	
Passport / IC Number	
Instrument Type	DDC
Instrument Status	INIT
Account Branch *	001
Account *	
Account Title	
Account Currency *	
Cheque Number *	
Narrative	
Cheque Book Number	

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Account Branch

Select the branch code from the adjoining option list.

Bank Code

Specify the code of the bank that is issuing the DD. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Instrument Status

Specify the status of the instrument.

Account

Specify the customer account against which you are issuing the DD. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

MICR Number

Specify the MICR number of the cheques.

Demand Draft Currency

Specify the currency of the DD.

Instrument Type

The instrument type corresponding to a DD sale against account is displayed here.

Demand Draft Date

The date of DD issue is displayed here.

Payable Branch

Specify the branch at which the DD should be encashed or redeemed. The adjoining option list displays all the branches maintained in the system. Select the appropriate one.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the customer's passport number or any other identification number.

Account Currency

Specify the currency in which the account is maintained.

Cheque Number

Specify the number of the cheque being drawn for DD sale.

Narrative

Here, you can enter remarks about the transaction.

Click save icon to go to the next stage.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Sale against Cheque Branch Date: 2011-11-30

External Reference	FJB113340000500!	Instrument type	DDC
Issuing Branch	002	Instrument Status	INIT
Bank Code	000	Customer Number	002000131
Demand Draft Currency	USD	Account Branch	002
Demand Draft Amount *	77,777.00	Account	000000025000000000!
Instrument Number	60313	Cheque Number	1003
Demand Draft Date *	2013-11-13	Customer Name	
Payable Branch	**	Account Title	
MICR Number		Account Currency	USD
Beneficiary Name *	steve	Exchange Rate	1
Beneficiary Address		Charges	10.00
Passport/IC Number		Account Amount	77,787.00
		Narrative	

Recalculate

Charges MIS UDF Preferences

Charge Details

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> a	<input checked="" type="checkbox"/>	10.00	USD	10	1

Cancel

In addition to the information defaulted from the previous stage, you can view the following details:

Issuing Branch

The branch code of the issuing branch is displayed here.

Instrument Number

The instrument number is displayed here.

Customer Number

The customer number is displayed here.

Account Branch

The code of the branch where the account resides is displayed here.

Customer Name

Specify the name of the customer.

Exchange Rate

The exchange rate is displayed here.

Account Currency

The currency of the chosen account is displayed here.

Account Title

The title of the account is displayed here.

Customer ID

The customer ID is displayed here.

Charges

The total charges applicable are displayed here.

Account Amount

The amount to be credited to the account is displayed here.

MICR Number

Specify the MICR number displayed on the DD being issued.

Charge Amount

Specify the charge amount.

8.23.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.23.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

DD Sale against Cheque Branch Date: 2011-11-30

External Reference	FJB113340000500	Instrument type	DDC
Issuing Branch	002	Instrument Status	INIT
Bank Code	000	Customer Number	002000131
Demand Draft Currency	USD	Account Branch	002
Demand Draft Amount *	77,777.00	Account	000000025000000000
Instrument Number	60313	Cheque Number	1003
Demand Draft Date *	2013-11-13	Customer Name	
Payable Branch	**	Account Title	
MICR Number		Account Currency	USD
Beneficiary Name *	steve	Exchange Rate	1
Beneficiary Address		Charges	10.00
		Account Amount	77,787.00
		Narrative	
Passport/IC Number			

Charges MIS UDF Preferences

Transaction MIS			

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.23.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "DD Sale against Cheque Branch Date: 2011-11-30". The window is divided into two main sections for data entry. The left section contains fields for: External Reference (FJB113340000500), Issuing Branch (002), Bank Code (000), Demand Draft Currency (USD), Demand Draft Amount (77,777.00), Instrument Number (60313), Demand Draft Date (2013-11-13), Payable Branch (**), MICR Number, Beneficiary Name (steve), Beneficiary Address, and Passport/IC Number. The right section contains fields for: Instrument type (DDC), Instrument Status (INIT), Customer Number (002000131), Account Branch (002), Account (000000025000000000), Cheque Number (1003), Customer Name, Account Title, Account Currency (USD), Exchange Rate (1), Charges (10.00), Account Amount (77,787.00), and Narrative. A "Recalculate" button is located below the Narrative field. Below the data entry fields is a tabbed interface with "Charges", "MIS", "UDF", and "Preferences" tabs. The "UDF" tab is selected, showing a "UDF Details" section with a table header: "Field Name" and "Field Value". The table is currently empty. A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

8.23.4 Setting Preferences

Click 'Preferences' tab to set the preferences for selling instrument against cheque.

External Reference FJB113340000500
Issuing Branch 002
Bank Code 000
Demand Draft Currency USD
Demand Draft Amount * 77,777.00
Instrument Number 60313
Demand Draft Date * 2013-11-13
Payable Branch **
MICR Number
Beneficiary Name * steve
Beneficiary Address
Passport/IC Number

Instrument type DDC
Instrument Status INIT
Customer Number 002000131
Account Branch 002
Account 000000025000000000
Cheque Number 1003
Customer Name
Account Title
Account Currency USD
Exchange Rate 1
Charges 10.00
Account Amount 77,787.00
Narrative
Recalculate

Charges MIS UDF Preferences

Remitter ID
Remitter Name
Remitter Address 1
Remitter Address 2
Remitter Address 3
Remitter Address 4
Executive Code
Executive Phone No
Executive Name
Instrument Form Nominative
 Payable Across Branch

Beneficiary Address 4
Beneficiary Address 4
Beneficiary Id
Additional Identifier ID
Additional Identifier Name 1 PASSPORT OR IC NO
Additional Identifier Value 1
Additional Identifier Name 2
Additional Identifier Value 2
Additional Identifier Name 3
Additional Identifier Value 3
Additional Identifier Name 4
Additional Identifier Value 4

Cancel

Specify the following details:

Remitter ID

Specify the ID of the remitter.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter in the fields provided.

Executive Code

Specify the code of the executive.

Executive Name

Specify the name of the executive.

Executive Phone Number

Specify the phone number of the executive.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier ID

Specify the ID of the additional identifier.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.24 Liquidating a DD against a GL

You can liquidate a DD drawn on your branch against a GL through the 'DD Liquidation against GL' screen. You can invoke this screen by typing '8311' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "DD Liquidation against GL". Inside the window, there are three input fields: "External Reference" (top left), "Instrument Number *" (bottom left), and "Issuing Branch *" (top right). The fields are currently empty. The window has a standard Windows-style title bar with a minimize button, a maximize button, and a close button. There is also a scroll bar at the bottom right of the window.

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

The branch where the DD has been issued is displayed based on the instrument number specified. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

Instrument Number

Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

The screenshot shows a window titled "DD Liquidation against GL Branch Date: 2011-12-01". The fields are organized into two columns:

External Reference	FJB1134000001455	Branch	000
Instrument type	DDG	Issue Branch	002
Liquidation Date	2011-12-01	Liquidation Mode	Payment
General Ledger Number *	[Field]	Instrument Number	1853
General Ledger Currency *	CLP	Demand Draft Currency	USD
Payable Bank	000	Demand Draft Amount	1,000.00
Reason Code	[Field]	Issue Date	2011-12-06
		Narrative	[Field]
		<input checked="" type="checkbox"/> Transaction TAX Exempt	
Beneficiary Name	[Field]	Payable Branch	002
Beneficiary Address	jhjkjhkhkjkhkj	Demand Draft Number	[Field]
	jkjhijjkhkjkhkj	Passport / IC Number	[Field]
	hhkhjkhjhjk		

A "Cancel" button is located at the bottom right of the window.

Here you can capture the following additional details:

External Reference

The external reference number is displayed here.

Instrument Type

The instrument type is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

General Ledger Number

Specify the general ledger number that should be used to post this transaction. The adjoining option list displays all the general ledgers maintained in the system. Choose the appropriate one.

General Ledger Currency

The currency of the chosen GL is displayed here.

Payable Bank

The clearing bank code is displayed here.

Reason Code

Specify the reason code. The adjoining option list displays the list of all the reason codes maintained in the system. You can choose the appropriate one.

Branch

The system will display the house branch code. **Issue Branch**

Specify the branch at which the instrument was issued.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

Instrument Number

The instrument number is displayed here.

Demand Draft Currency

The currency of the DD instrument is displayed here.

Demand Draft Amount

The amount for which the Demand Draft has been drawn is displayed here.

Issue Date

The system displays the date of issue of the DD.

Narrative

You can enter remarks for the transaction.

Transaction Tax Exempt

Check this box to exempt transaction tax.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Payable branch

The branch where the DD has to be liquidated is displayed here.

Demand Draft Number

The issue number of the DD is displayed here.

Passport / IC No

The passport number or any unique identification number of the beneficiary is displayed here.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

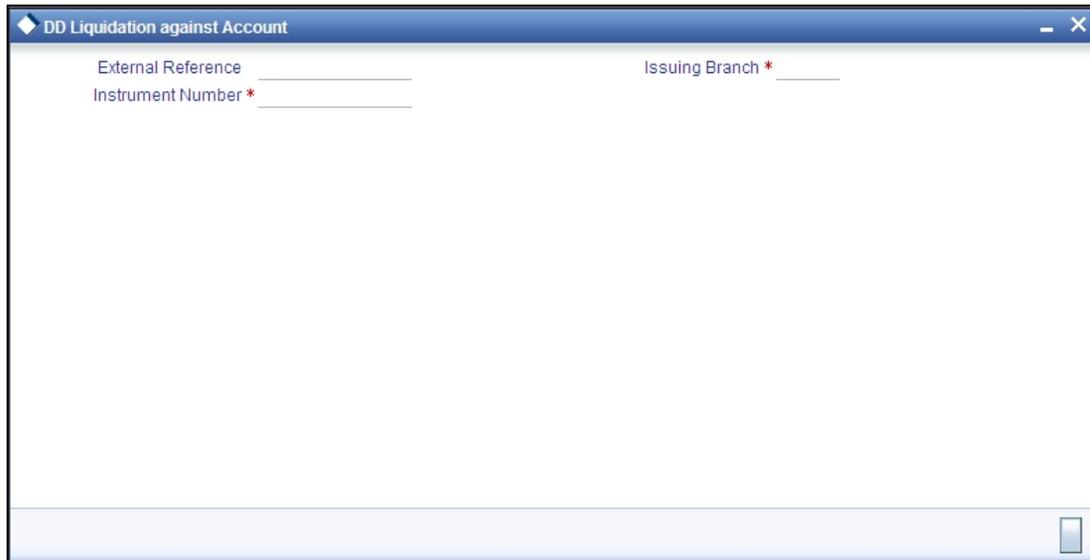


Selecting a Reason code with checkbox 'Reverse Charge & Tax' checked at Reason code level during cancellation of DD is allowed only for DDA Instrument type Instruments, hence during cancellation the system along with processing the cancellation entries will reverse the ITF Tax collected during DD issuance. For cancelling other Instrument types user will have to use a reason code where the checkbox 'Reverse Charge & Tax' is unchecked and hence during cancellation the system processes the accounting entries for only cancellation and not for the ITF Tax collected during DD Issuance. Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.25 Liquidating a DD against an Account

You can liquidate a DD drawn on your branch against an account through the 'DD Liquidation Against Account' screen. You can invoke this screen by typing '8312' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

The branch where the DD is payable is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

Instrument Number

Specify the instrument number of the DD that needs to be liquidated.

Click save icon to go to the next stage.

Input stage – 2

On clicking save icon, the system fetches the details of the chosen instrument and displays them in the following screen:

Here you can capture the following additional details:

Instrument Type

The instrument type is displayed here.

Liquidation Mode

Specify the status of the instrument. You can choose any of the following values available in the adjoining drop-down list:

- Payment
- Refund
- Cancel

Liquidation Date

The system displays the date on which the transaction is posted.

Account Currency

The currency of the chosen account is displayed here.

Account Number

Specify the offset account that should be used to post this transaction. The adjoining option list displays all the accounts maintained in the system. Choose the appropriate one.

Instrument Number

The instrument number of the DD that needs to be liquidated is displayed here.

Payable Bank

The clearing bank code is displayed here.

DD Currency

The currency of the DD instrument is displayed here.

DD Amount

The amount for which the DD has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Issue Date

The system displays the date of issue of the DD.

Payable Branch

The branch where the DD has to be liquidated is displayed here.

DD Number

The issue number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Passport / IC No

The passport number or any unique identification number of the beneficiary is displayed here.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Liquidation against Account Branch Date: 2011-11-30

External Reference	FJB113340000404:	Issue Branch	002
Instrument type	DDA	Liquidation Mode	Payment
Liquidation Date	2011-11-30	Account Branch	002
Account Currency	USD	Transaction Amount	50.00
Account Number	000000025000000000:	Instrument Number	40012
Customer Name		Narrative	N Adv Tst83
Payable Bank	000	Issue Date	2013-04-16
Demand Draft Currency	CLP	Exchange Rate	462.937142857143
Demand Draft Amount	-50.00		
Total Amount	-50.00		
Total Charge	100.00		
Beneficiary Name	ben Adv Tst83	Demand Draft Number	micr Adv Tst8907
Beneficiary Address	ben Adv Tst83 add1	Passport/IC Number	pic Adv Tst83
	ben Adv Tst83 add2	Payment Branch	*,*
	ben Adv Tst83 add3		

Charges MIS UDF Preferences

Charge Details

10 of 1

<input checked="" type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/>	testin	<input type="checkbox"/>	100.00	USD	100	1

In addition to the details defaulted from the previous stage, you can capture the following information:

Total Charges

The system displays the total charges applicable to the transaction.

Total Amount

The system displays the total amount that will be credited to the account.

8.25.1 Specifying Charge Details

This block allows you to capture charge related details.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.25.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Liquidation against Account" with a blue header bar. The window contains two columns of input fields. The left column includes: External Reference, Instrument type (DDA), Liquidation Date, Account Currency, Account Number, Customer Name, Payable Bank, Demand Draft Currency, Demand Draft Amount, Total Amount, Total Charge, Beneficiary Name, and Beneficiary Address. The right column includes: Issue Branch, Liquidation Mode (Payment dropdown), Account Branch, Transaction Amount, Instrument Number, Narrative, Issue Date, Exchange Rate, Demand Draft Number, Passport / IC Number, and Payment Branch. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Charges", "MIS", "UDF", and "Preferences". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each with a vertical list of input fields. A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.25.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

8.25.4 Setting Preferences

Click 'Preferences' tab to set the preferences.

The screenshot shows the Oracle DD Liquidation against Account form. The title bar reads "DD Liquidation against Account Branch Date: 2011-11-30". The form is divided into two main sections. The top section contains various fields for instrument details, including External Reference (FJB113340000404), Instrument type (DDA), Liquidation Date (2011-11-30), Account Currency (USD), Account Number (0000000250000000000), Customer Name, Payable Bank (000), Demand Draft Currency (CLP), Demand Draft Amount (-50.00), Total Amount (-50.00), Total Charge (100.00), Beneficiary Name (ben Adv Tst83), Beneficiary Address (ben Adv Tst83 add1, add2, add3), Issue Branch (002), Liquidation Mode (Payment), Account Branch (002), Transaction Amount (50.00), Instrument Number (40012), Narrative (N Adv Tst83), Issue Date (2013-04-16), Exchange Rate (462.937142857143), Demand Draft Number (micr Adv Tst8907), Passport/IC Number (pic Adv Tst83), and Payment Branch (*.*). A "Recalculate" button is located at the bottom right of this section. The bottom section is titled "Preferences" and contains fields for Beneficiary Address 4, Beneficiary Id, Instrument Form (Nominative), Instrument Status (Active), Payable Across Branch (checked), and six sets of Additional Identifier Name and Value fields. A "Cancel" button is at the bottom right of the entire form.

Specify the following details:

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.26 Liquidating a DD for a Walk-in Customer

You can liquidate a DD or a walk-in customer and give him/her the equivalent amount in cash. In order to capture such a transaction, invoke the 'DD Liquidation Walk-In' screen. You can invoke this screen by typing '8310' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

DD Liquidation against Walk-in

External Reference _____

Instrument Number * _____

Issuing Branch * _____

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

The branch where the DD has been issued is displayed. Alternatively, you can specify a branch code and then choose a DD issued in that branch (from the option list against 'Instrument Number').

Instrument Number

Specify the instrument number of the DD that needs to be liquidated. The adjoining option list displays all the DDs that have been issued. If you have already specified a branch code, then the list will display only those DDs that have been issued in the specified branch.

Click save icon to go to the next stage.

Input stage - 2

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Branch

The branch code is displayed here.

Liquidation Type

The liquidation type of the DD is displayed here.

Liquidation Mode

The system displays the liquidation mode of the DD. However, you can change it. The adjoining drop-down list displays the following values:

- Payment
- Refund
- Cancel

Payable Bank

The clearing bank code is displayed here.

Instrument Number

The instrument number is displayed here.

Payable Branch

The branch where the DD amount is being paid out (current branch) is displayed here.

DD Currency

The system displays the currency in which the DD has been issued.

Issue Date

The system displays the date on which the DD has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the DD has been drawn is displayed here.

DD Amount

The amount for which the DD has been issued is displayed here.

DD Number

The MICR number of the DD is displayed here.

DD Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

Enrichment stage

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

DD Liquidation against Walk-in Branch Date: 2011-11-30

External Reference	FJB113340000403;	Branch	002
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	2011-11-30	Payable Bank	000
Instrument Number	40010	Issue Branch	002
Exchange Rate	1	Drawee Account Number	261100001
Transaction Currency	CLP	Issue Date	2013-04-16
Net Amount	-45.00	Demand Draft Currency	CLP
Narrative	N Adv Tst86	Demand Draft Amount	-45.00
		Total Charges	0.00
Beneficiary Name	ben Adv Tst86	Demand Draft Number	micr Adv Tst86
Beneficiary Address	ben Adv Tst86 add1	Other Details	
	ben Adv Tst86 add2	Payment Branch	**
	ben Adv Tst86 add3	Demand Draft Status	LIQD
Passport/IC Number	pic adv tst86		

Denomination Charges MIS UDF Preferences

Currency Code CLP Total

Preferred Denomination

Denomination Details

10f1

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	20000	20000	<input type="text"/>	
<input type="checkbox"/>	10000	10000	<input type="text"/>	
<input type="checkbox"/>	5000	5000	<input type="text"/>	
<input type="checkbox"/>	2000	2000	<input type="text"/>	
<input type="checkbox"/>	1000	1000	<input type="text"/>	
<input type="checkbox"/>	500	500	<input type="text"/>	

In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the DD currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

8.26.1 Setting Preferences

Click 'Preferences' tab to set the preferences.

DD Liquidation against Walk-in Branch Date: 2011-11-30

External Reference	FJB113340000403;	Branch	002
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	2011-11-30	Payable Bank	000
Instrument Number	40010	Issue Branch	002
Exchange Rate	1	Drawee Account Number	261100001
Transaction Currency	CLP	Issue Date	2013-04-16
Net Amount	-45.00	Demand Draft Currency	CLP
Narrative	N Adv Tst86	Demand Draft Amount	-45.00
		Total Charges	0.00
Beneficiary Name	ben Adv Tst86	Demand Draft Number	micr Adv Tst86
Beneficiary Address	ben Adv Tst86 add1	Other Details	
	ben Adv Tst86 add2	Payment Branch	**
	ben Adv Tst86 add3	Demand Draft Status	LIQD
Passport/IC Number	pic adv tst86		

Denomination Charges MIS UDF Preferences

Beneficiary Address 4		Additional Identifier ID	
Beneficiary Address 4		Additional Identifier Name 1	
Beneficiary Id		Additional Identifier Value 1	
Instrument Form	Endorsable	Additional Identifier Name 2	
	<input checked="" type="checkbox"/> Payable Across Branch	Additional Identifier Value 2	
Instrument Status	Active	Additional Identifier Name 3	
		Additional Identifier Value 3	
		Additional Identifier Name 4	
		Additional Identifier Value 4	
		Additional Identifier Name 5	
		Additional Identifier Value 5	
		Additional Identifier Name 6	
		Additional Identifier Value 6	

Recalculate

Cancel

Specify the following details:

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

8.26.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.26.3 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

DD Liquidation against Walk-in Branch Date: 2011-11-30

External Reference	FJB113340000403;	Branch	002
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	2011-11-30	Payable Bank	000
Instrument Number	40010	Issue Branch	002
Exchange Rate	1	Drawee Account Number	261100001
Transaction Currency	CLP	Issue Date	2013-04-16
Net Amount	-45.00	Demand Draft Currency	CLP
Narrative	N Adv Tst86	Demand Draft Amount	-45.00
		Total Charges	0.00
Beneficiary Name	ben Adv Tst86	Demand Draft Number	micr Adv Tst86
Beneficiary Address	ben Adv Tst86 add1	Other Details	
	ben Adv Tst86 add2	Payment Branch	**
	ben Adv Tst86 add3	Demand Draft Status	LIQD
Passport/IC Number	pic adv tst86		

Denomination Charges MIS UDF Preferences

Charge Details

10/1

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-computed the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.26.4 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Liquidation against Walk-in" with a standard Windows-style title bar. The window is divided into several sections:

- Top Section:** Contains two columns of input fields. The left column includes: External Reference, Liquidation Type (with "DDW" entered), Liquidation Date, Instrument Number, Exchange Rate, Transaction Currency, Net Amount, Narrative, Beneficiary Name, Beneficiary Address, and Passport / IC Number. The right column includes: Branch, Liquidation Mode (with a dropdown menu showing "Payment"), Payable Bank, Issue Branch, Drawee Account Number, Issue Date, Demand Draft Currency, Demand Draft Amount, Total Charges, Demand Draft Number, Other Details, Payment Branch, and Demand Draft Status. A "Recalc" button is located below the right column.
- Navigation Bar:** A horizontal bar with tabs for "Denomination", "Charges", "MIS", "UDF", and "Preferences". The "MIS" tab is currently selected.
- MIS Section:** Below the navigation bar, there are two sub-sections: "Composite MIS" and "Transaction MIS". Each sub-section contains a vertical list of empty input lines for data entry.
- Bottom Section:** A "Cancel" button is located in the bottom right corner of the window.

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.26.5 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "DD Liquidation against Walk-in Branch Date: 2011-11-30". The window is divided into two main sections. The top section contains various input fields for transaction details, organized into two columns. The bottom section contains a tabbed interface with tabs for "Denomination", "Charges", "MIS", "UDF", and "Preferences". The "UDF" tab is selected, and it displays a "UDF Details" table with columns for "Field Name" and "Field Value".

External Reference	FJB113340000403;	Branch	002
Liquidation Type	DDW	Liquidation Mode	Payment
Liquidation Date	2011-11-30	Payable Bank	000
Instrument Number	40010	Issue Branch	002
Exchange Rate	1	Drawee Account Number	261100001
Transaction Currency	CLP	Issue Date	2013-04-16
Net Amount	-45.00	Demand Draft Currency	CLP
Narrative	N Adv Tst86	Demand Draft Amount	-45.00
		Total Charges	0.00
Beneficiary Name	ben Adv Tst86	Demand Draft Number	micr Adv Tst86
Beneficiary Address	ben Adv Tst86 add1	Other Details	
	ben Adv Tst86 add2	Payment Branch	**
	ben Adv Tst86 add3	Demand Draft Status	LIQD
Passport/IC Number	pic adv tst86		

UDF Details

Field Name	Field Value
------------	-------------

Click save icon to save the transaction.

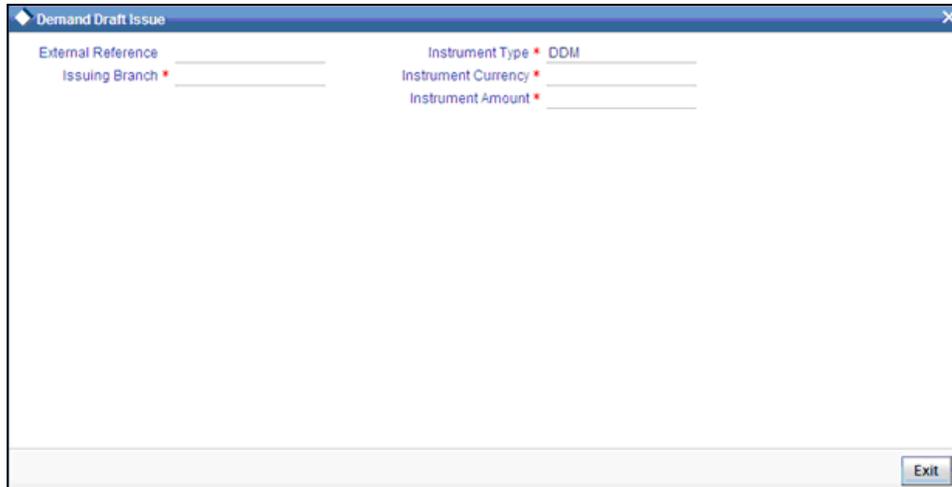
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.27 Issuing a Demand Draft

You can issue a demand draft using 'Demand Draft Issue' screen. To invoke this screen, type '8324' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a window titled "Demand Draft Issue" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a form with the following fields:

- External Reference: A text input field.
- Issuing Branch *: A text input field with a red asterisk.
- Instrument Type * DDM: A text input field with a red asterisk and the value "DDM".
- Instrument Currency *: A text input field with a red asterisk.
- Instrument Amount *: A text input field with a red asterisk.

An "Exit" button is located in the bottom right corner of the window.

Specify the following details:

External Reference

The system displays the external reference number.

Issuing Branch

Specify the branch code of the DD issuing branch. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Type

Specify the type of instrument being issued. The option list displays all valid instrument types maintained in the system. Choose the appropriate one.

Instrument Currency

Specify the currency in which the instrument is being issued. The option list displays all valid currency codes maintained in the system. Choose the appropriate one.

Instrument Amount

Specify the amount for which the instrument is being issued.

On saving the details, the following screen is displayed:

Demand Draft Issue

External Reference _____ Instrument Type * DDM
 Contract Reference Number _____ Instrument Currency * _____
 Issuing Branch * _____ Instrument Number _____
 Payable Bank _____ Instrument Amount * _____
 Payable Branch _____ Instrument Status _____
 Payable Across Branch Instrument Form _____

Remitter Details | **Beneficiary Details**

Id _____ Id _____
 Name _____ Name * _____
 Address _____ Address _____

Additional Identifier Details | Value _____

Id _____
 Name _____

Exit

External Reference

The system displays the external reference number.

Contract Reference Number

The system displays the contract reference number.

Issuing Branch

The system displays the instrument date.

Payable Bank

The system displays the bank code.

Payable Branch

The system displays the branch code.

Instrument Currency

The system displays the currency code.

Instrument Number

The system displays the instrument number.

Instrument Amount

The system displays the amount.

Instrument Status

The system displays the status of the instrument.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

Remitter Details

ID

Specify the remitter ID.

Name

Enter the remitter's name.

Address

Enter the remitter's address in the fields provided.

Beneficiary Details

ID

Specify the beneficiary ID.

Name

Enter the name of the beneficiary.

Address

Enter the address of the beneficiary in the fields provided.

Additional Identifier Details

ID

Specify the additional identifier ID.

Name

Enter the name of the additional identifier.

Value

Specify the details of the additional identifier.



You can issue the DD in 'Inactive' status using this screen. However, you need to activate the DD using 'DD Activation with Multimode' screen. On activation, the status of the DD instrument is changed to 'Active'.

In case you do not activate a DD on the date of issue, the system purges the DD during the DDAUTDLY batch triggered at post EOTI stage.

8.28 Issuing a DD to a Walk-in Customer

You can issue a DD to any walk-in customer through the 'DD Issue Walk-In' screen. You can invoke this screen by typing '8305' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field	Value
External Reference	FJB1133400005007
Instrument Type	DDW
Bank Code *	000
Demand Draft Currency *	USD
Demand Draft Amount *	
Demand Draft Date *	2011-11-30
Transaction Currency *	
Narrative	
Payable Branch **	
MICR Number	
Passport/IC Number	
Beneficiary Name *	
Beneficiary Address	

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Instrument Type

The instrument type corresponding to a DD issued to walk-in customers is displayed here.

Bank Code

Specify the clearing bank code for the transaction.

Payable Branch

Specify the branch where the DD amount should be paid out.

Transaction Currency

Specify the currency in which the customer is making the payment.

Demand Draft Currency

Specify the currency in which the customer is creating a draft.

Demand Draft Amount

Specify the amount for which the draft is being created.

Demand Draft Date

The system displays the current date as the date of draft issue.

MICR Number

Specify the MICR number printed on the DD.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favour the DD is being drawn.

Beneficiary Address

Specify the address of the beneficiary in whose favour the DD is being drawn.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

Click save icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

DD Issue against Walk-in Branch Date: 2011-11-30

External Reference	FJB1133400005006	Payable Branch	**
Instrument Type	DDW	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	USD	Beneficiary Name*	pol
Demand Draft Amount*	8,000.00	Beneficiary Address	
Demand Draft Date	2013-11-22		
Transaction Currency Rate	1		
Transaction Currency	USD	<input type="button" value="Recalculate"/>	
Charges	0.22		
Total Amount	8,000.22		
Instrument Number	60313		
Narrative			

Currency Denominations Charges MIS UDF Preferences

Currency Code USD Total
Preferred Denomination

Denomination Details

10 of 1

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	100	100	<input type="text"/>	
<input type="checkbox"/>	50	50	<input type="text"/>	
<input type="checkbox"/>	20	20	<input type="text"/>	
<input type="checkbox"/>	10	10	<input type="text"/>	
<input type="checkbox"/>	5	5	<input type="text"/>	
<input type="checkbox"/>	2	2	<input type="text"/>	

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency Rate

The system displays the exchange to be used for the transaction in case the transaction currency is different from the DD currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the DD amount.

8.28.1 Specifying Denomination Details

In this block, you can capture details of the currency denominations involved in the transaction.

DD Issue against Walk-in Branch Date: 2011-11-30

External Reference FJB1133400005006 Payable Branch **

Instrument Type DDW MICR Number

Bank Code 000 Passport/IC Number

Demand Draft Currency USD Beneficiary Name * pol

Demand Draft Amount * 8,000.00 Beneficiary Address

Demand Draft Date 2013-11-22

Transaction Currency Rate 1

Transaction Currency USD

Charges 0.22

Total Amount 8,000.22

Instrument Number 60313

Narrative

Recalculate

Currency Denominations Charges MIS UDF Preferences

Currency Code USD Total

Preferred Denomination Clear

Populate

Denomination Details

10 of 1

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/>	100	100		
<input type="checkbox"/>	50	50		
<input type="checkbox"/>	20	20		
<input type="checkbox"/>	10	10		
<input type="checkbox"/>	5	5		
<input type="checkbox"/>	2	2		

Cancel

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.28.2 Specifying charge details

This block allows you to capture charge related details. You need to click on the 'Charges' tab to invoke the following screen.

The screenshot shows a software window titled "DD Issue against Walk-in Branch Date: 2011-11-30". The form is divided into two main sections. The top section contains various input fields for transaction details, and the bottom section is a tabbed interface with the "Charges" tab selected.

Transaction Details:

- External Reference: FJB1133400005006
- Instrument Type: DDW
- Bank Code: 000
- Demand Draft Currency: USD
- Demand Draft Amount*: 8,000.00
- Demand Draft Date: 2013-11-22
- Transaction Currency Rate: 1
- Transaction Currency: USD
- Charges: 0.22
- Total Amount: 8,000.22
- Instrument Number: 60313
- Narrative: (empty)

Beneficiary Information:

- Payable Branch: **
- MICR Number: (empty)
- Passport/IC Number: (empty)
- Beneficiary Name*: pol
- Beneficiary Address: (empty)

Charge Details Table:

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	100.00	CLP	.22	462.93714285714:

At the bottom right of the window is a "Cancel" button.

The system displays the charge applicable to the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.28.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a software window titled "DD Issue against Walk-in". The window contains several input fields organized into two columns. The left column includes: External Reference, Instrument Type (pre-filled with "DDW"), Bank Code, Demand Draft Currency, Demand Draft Amount (marked with an asterisk), Demand Draft Date, Transaction Currency Rate, Transaction Currency, Charges, Total Amount, Instrument Number, and Narrative. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located between the two columns. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", "UDF", and "Preferences". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.28.4 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "DD Issue against Walk-in Branch Date: 2011-11-30". The window contains several input fields for transaction details:

- External Reference: FJB1133400005006
- Instrument Type: DDW
- Bank Code: 000
- Demand Draft Currency: USD
- Demand Draft Amount: 8,000.00
- Demand Draft Date: 2013-11-22
- Transaction Currency Rate: 1
- Transaction Currency: USD
- Charges: 0.22
- Total Amount: 8,000.22
- Instrument Number: 60313
- Narrative: (empty field)
- Payable Branch: **.*
- MICR Number: (empty field)
- Passport/IC Number: (empty field)
- Beneficiary Name: * pol
- Beneficiary Address: (empty field)

A "Recalculate" button is located below the Beneficiary Address field. Below the main form is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", "UDF", and "Preferences". The "UDF" tab is selected, and the "UDF Details" section is visible. It includes a "Go" button and a table with the following structure:

Field Name	Field Value
------------	-------------

A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

8.28.5 Setting Preferences

Click 'Preferences' tab to set the preferences for issue of the instrument against walk-in.

DD Issue against Walk-in Branch Date: 2011-11-30

External Reference	FJB1133400005006	Payable Branch	**
Instrument Type	DDW	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	USD	Beneficiary Name *	pol
Demand Draft Amount *	8,000.00	Beneficiary Address	
Demand Draft Date	2013-11-22		
Transaction Currency Rate	1		
Transaction Currency	USD		
Charges	0.22		
Total Amount	8,000.22		
Instrument Number	60313		
Narrative			

Recalculate

Currency Denominations Charges MIS UDF Preferences

Remitter ID		Beneficiary Address 4	
Remitter Name		Beneficiary Address 4	
Remitter Address 1		Beneficiary Id	
Remitter Address 2		Additional Identifier ID	
Remitter Address 3		Additional Identifier Name 1	PASSPORT OR IC NO
Remitter Address 4		Additional Identifier Value 1	
Executive Code		Additional Identifier Name 2	
Executive Phone No		Additional Identifier Value 2	
Executive Name		Additional Identifier Name 3	
Instrument Form	Nominative	Additional Identifier Value 3	
	<input type="checkbox"/> Payable Across Branch	Additional Identifier Name 4	
Print Status	Not Printed	Additional Identifier Value 4	

Cancel

Specify the following details:

Remitter ID

Specify the ID of the remitter.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter in the fields provided.

Executive Code

Specify the code of the executive.

Executive Name

Specify the name of the executive.

Executive Phone Number

Specify the phone number of the executive.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier ID

Specify the ID of the additional identifier.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.28.6 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue Walk-In 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.

8.29 Issuing a DD against a GL

You can issue a DD against a GL account for your customer through the 'DD Issue against GL' screen. You can invoke this screen by typing '8306' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	FJB1309900001405	Payable Branch *	
Instrument Type	DDG	MICR Number	
Instrument Status	INIT	Passport/IC Number	
Bank Code *		Beneficiary Name *	
Demand Draft Currency *	CLP	Beneficiary Address	
Demand Draft Amount *			
Demand Draft Date *	2013-04-09		
General Ledger Number *			
General Ledger Currency *			
Narrative			
<input type="checkbox"/> Transaction TAX Exempt			

Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Instrument Type

The system displays the instrument type that corresponds to the DD being issued against a GL.

Bank Code

Specify the clearing bank code. The adjoining option list displays all the clearing bank codes maintained in the system. Choose the appropriate one.

Demand Draft Currency

Specify the in which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Payable Branch

Specify the branch where the DD should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

General Ledger Currency

Specify the currency of the GL against which the DD is being issued. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Transaction Tax Exempt

Check this box to exempt transaction tax.

Demand Draft Amount

Specify the amount for which the DD is being drawn.

MICR Number

Specify the MICR number as displayed on the DD instrument.

General Ledger Number

Specify the GL against which the DD is being issued. The adjoining option list displays all the GL codes maintained in the system. Choose the appropriate one.

Narrative

Here, you can capture remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the DD is being issued.

Beneficiary Address

Specify the address of the beneficiary in whose favor the DD is being issued.

Passport/IC Number

Specify the customer's passport number or any unique identification number.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

Demand Draft Date

The system displays the date on which the DD is being issued.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

The screenshot shows a window titled "DD Issue Against GL Branch Date: 2011-11-30". The window contains several input fields for transaction details:

- External Reference: FJB1133400005008
- Instrument Type: DDG
- Bank Code: 000
- Demand Draft Currency: USD
- Demand Draft Amount: 200,000.00
- Demand Draft Date: 2013-11-12
- General Ledger Number: 100003234
- General Ledger Currency: USD
- Transaction Currency Rate: 1
- Charges: 0.22
- Total Amount: 200,000.22
- Instrument Number: 60313
- Narrative: (empty)
- Payable Branch: **
- MICR Number: (empty)
- Passport/IC Number: (empty)
- Beneficiary Name: *gfhfdg
- Beneficiary Address: (empty)

Below the input fields is a "Recalculate" button. At the bottom of the window is a "Cancel" button.

The "Charges" tab is selected, showing a table of "Charge Details":

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> Charge1	<input type="checkbox"/>	100.00	CLP	.22	462.93714285714:

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency

The system displays the currency of the GL as the currency in which the transaction entries will be posted. However, you can change it by choosing the appropriate currency code from the adjoining option list.

Charges

The system calculates the charges applicable to the transaction and displays the amount here.

In case you change the charge amount or the DD amount, you will have to click 'Recalc' button to re-compute the total transaction amount.

Total Amount

The system adds the charge amount to the DD amount and displays the total transaction amount.

Instrument Number

The instrument number is displayed here.

8.29.1 Specifying Charge Details

This block allows you to capture charge related details for the transaction. You can waive it if required. You then need to click 'Recalc' button to re-compute the net amount payable to the customer.

Refer the section titled 'Specifying charge details' under 'Capturing a cash deposit' for further details.

8.29.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "DD Issue Against GL" with a blue header bar. The window contains two columns of text input fields. The left column includes: External Reference, Instrument Type (with "DDG" entered), Bank Code, Demand Draft Currency, Demand Draft Amount, Demand Draft Date, General Ledger Number, General Ledger Currency, Transaction Currency Rate, Charges, Total Amount, Instrument Number, and Narrative. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (with an asterisk), and Beneficiary Address. A "Recalc" button is located between the two columns. Below the input fields is a tabbed interface with tabs for "Charges", "MIS", "UDF", and "Preferences". The "MIS" tab is selected, showing a table with two columns: "Composite MIS" and "Transaction MIS". The table has multiple empty rows for data entry. A "Cancel" button is located at the bottom right of the window.

Refer the section titled 'Specifying MIS details' under 'Capturing a cash deposit' for further details.

8.29.3 Specifying UDF Details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a window titled "DD Issue Against GL Branch Date: 2011-11-30". The window is divided into two main sections. The top section contains various input fields for transaction details, and the bottom section contains a tabbed interface with the "UDF" tab selected.

Transaction Details:

External Reference	FJB1133400005008	Payable Branch	**
Instrument Type	DDG	MICR Number	
Bank Code	000	Passport/IC Number	
Demand Draft Currency	USD	Beneficiary Name *	gthfdg
Demand Draft Amount	200,000.00	Beneficiary Address	
Demand Draft Date	2013-11-12		
General Ledger Number	100003234		
General Ledger Currency	USD		
Transaction Currency Rate	1		
Charges	0.22		
Total Amount	200,000.22		
Instrument Number	60313		
Narrative			

UDF Details:

The "UDF Details" section has tabs for "Charges", "MIS", "UDF", and "Preferences". The "UDF" tab is active. Below the tabs is a table with columns "Field Name" and "Field Value". The table is currently empty, showing only a header row and a small black square in the center of the data area.

Buttons: "Recalculate" (top right), "Cancel" (bottom right).

Refer the section titled 'Specifying UDF details' under 'Capturing a cash deposit' for further details.

8.29.4 Setting Preferences

Click 'Preferences' tab to set the preferences for issue of instrument against GL.

Specify the following details:

Remitter ID

Specify the ID of the remitter.

Remitter Name

Specify the name of the remitter.

Remitter Address 1 to 4

Specify the address of the remitter in the fields provided.

Executive Code

Specify the code of the executive.

Executive Name

Specify the name of the executive.

Executive Phone Number

Specify the phone number of the executive.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Payable Across Branches

Check this box to enable the instrument payment across all branches.

Print Status

Specify the print status of the instrument. The drop-down list displays the following options:

- Printed
- Not printed

Choose the appropriate one.

Print Remarks

Enter a valid description of the print status.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Beneficiary ID

Specify the ID of the beneficiary.

Additional Identifier ID

Specify the ID of the additional identifier.

Additional Identifier Name 1 to 6

Specify the name of each of the additional identifier.

Additional Identifier Value 1 to 6

Specify the details of the respective additional identifier in the fields provided.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

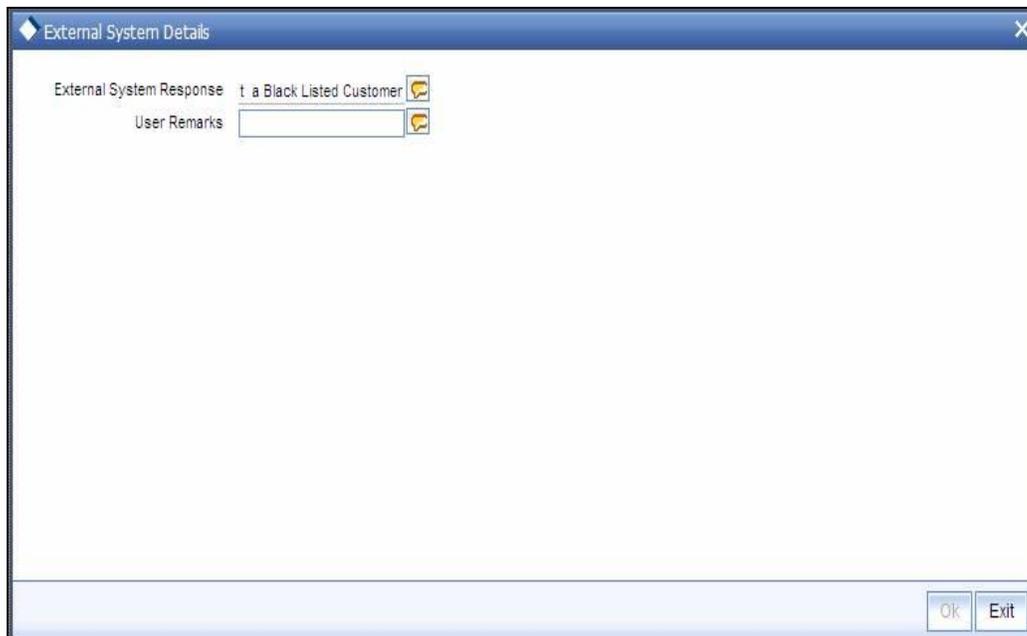
8.29.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'DD Issue against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.30 Inquiring on a DD Transaction

You can query on the details of a DD transaction based on the issue branch and the instrument number of the DD transaction.

You can achieve this through the 'DD Inquiry' screen. You can invoke this screen by typing '7789' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a window titled "DD Transaction" with a search bar at the top right containing "7789" and a search icon. Below the search bar are two main sections of input fields. The left section includes "Issue Branch *", "Payable Bank", "Payable Branch", "Issue Account Number", "Issue Date", and "Beneficiary Name". The right section includes "Instrument Number *", "DD Status", "DD Currency", "DD Amount", "DD Number", and "Beneficiary Address". In the center, there are "Ok" and "Reset" buttons. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

Here you can query on the details of a DD based on the following fields:

Instrument Number

Specify the instrument number for which you wish to see the details.

Issue Branch

The branch where the specified DD was issued is displayed here. However, you can specify a branch code and then query on all the instruments issued from that branch.

Click 'Ok' button.

The system fetches the details of the specified instrument and displays the following details:

- Bank Code
- Payable Branch
- Cheque Currency
- Cheque Amount
- Cheque Number
- Cheque Status
- Issue Date
- Issue Account number
- Beneficiary Name
- Beneficiary Address

Click 'Cancel' button to exit.

8.31 Reprinting of DD

Oracle FLEXCUBE reprints the DD due to one of the following reasons:

- Stationery got stuck in the printer
- Improper printing

- Issue of duplicate instruments

In order to keep track on reprints, the system will count the number of times the instrument is printed. These details will be verified by branch official or auditor.

The system allows reprinting of DD in the 'DD Reprint' screen. You can invoke this screen by typing 'DDRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'DD Reprint' application window with the following fields and values:

Field Name	Value
External Reference	FJB1133500005461
Sector Code	0152
Clearing bank code	000
Issue Branch	WB3
Issuing Branch name	Central Bank of Chile-w
Issue Branch address 1	Unit 1, Block A, Caliform
Issue Branch address 2	USA
Issue Branch address 3	USA
Instrument Number	2634
Issue Account Number	00000WB3510000003:
Expiry Date	2012-03-01
MICR Number	45648798
Reprint Reason *	
Reprint Count	
Demand Draft Status	INIT
Instrument Form	Nominative
Demand Draft Currency	CLP
Demand Draft Amount	4,450.000
Instrument amount in words	PESOS Four Thousand
Payable Bank	000
Issue Date	2011-12-01
Beneficiary ID	
Beneficiary Name	DFGFDGFD
Beneficiary Address	DF
Remitter ID	
Remitter Name	
Narrative	

The 'UDF' section contains a table with the following data:

Field Name	Value
DD_UDF	

The 'Preference' section includes:

MICR Number *	45648798	Print Status	Printed
Print Remarks		Print Date	2011-12-01

Here, you can specify the following fields:

External Reference

The system displays the external reference number.

Sector Code

By default this field will be displayed with the value maintained in Bank Code Maintenance.

Clearing bank Code

The system displays the clearing bank code.

Issue Branch

The system displays the issuing branch code.

Issuing Branch Name

The system displays the issuing branch name.

Issue Branch Address 1 to 3

The system displays the issuing branch address.

Instrument Number

The system displays the Old/Cancelled instrument.

Issue Account Number

The system will display the issue

Expiry Date

The system will display expiry date.

MICR Number

Specify the MICR number.

Reprint Reason

Specify the reason that should be verified during the auditing of DD reprint. This is a mandatory field.

Reprint Count

The system displays the count of the current reprint operation.

Demand Draft Status

The system will display demand draft status.

Instrument Form

Specify the instrument form. The drop-down list displays the following options:

- Nominative
- Endorsable

Choose the appropriate one.

By default, the system displays the instrument form maintained at the Instrument Product Maintenance level. However, you can modify this.

You cannot modify the instrument form once the instrument has been issued.

Demand Draft Currency

The system will display the currency of the DD.

Demand Draft Amount

The system will display the amount of DD.

Instrument amount in words

The system displays instrument amount in words.

Payable Bank

The system displays the bank code.

Issue Date

The system displays the date of issue of the DD.

Beneficiary ID

Specify the ID of the beneficiary.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

Specify the address of the beneficiary in the fields provided.

Remitter ID

Specify the remitter ID.

Remitter Name

Enter the remitter's name.

Narrative

Here, you can enter remarks pertaining to the transaction.

UDF**Filed Name**

The system displays all the UDFs associated to DD contract.

Value

The system displays the values of UDF fields.

Click 'Save' to retain the incremented reprint count and audit details.



Note the following:

- Only the instruments those were printed in the present branch will be allowed to Reprint

- Only the instrument that was printed on the same date can be reprinted
- Only the instrument that has Instrument status as 'Active' and with print status as 'Printed' can be reprinted

- Instrument Number
- Contract Reference Number
- Reprint Count
- Reprint Reason
- Maker ID
- Maker Date
- Checker ID
- Checker Date

8.33 Selling a BC against an account

You can sell Bankers cheque (BC) against a customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '1010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you need to specify the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

Account Branch

Select the branch code from the adjoining option list.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Account

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Currency

The currency of the account is displayed here.

BC Currency

Specify the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being sold.

BC Date

Specify the BC date from the adjoining calendar.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

Narrative

Enter remarks about the transaction.

MICR Number

Specify the MICR number displayed on the BC being sold.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being sold.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the passport/IC Number.

Delivery Mode

Select the mode of delivery of the cheque book from the adjoining drop-down list. This list displays the following values:

- Post/Courier
- Branch



If the delivery mode is 'Courier', then you will need to specify the delivery address.

Delivery Address 1

Specify the address to which the banker's cheque should be delivered. From the adjoining option list, you can choose the valid account address maintained in the system.

Delivery Address 2- 4

Specify the address to which the cheque book should be delivered.

Instrument Type

The system displays the instrument type that corresponds to the BC being issued against an account.

Payable Branch

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot displays a software window titled "BC Sale against Account". The form is divided into two columns of input fields. The left column includes: External Reference, Bank Code, BC Currency, BC Amount (marked with a red asterisk), Instrument Number, BC Date, Payable Branch, MICR Number, Beneficiary Name (marked with a red asterisk), Beneficiary Address, and Passport/IC Number. The right column includes: Instrument type (pre-filled with "BCA"), Customer Id, Customer Name, Account Branch, Account, Account Title, Account Currency, Exchange Rate, Total Charge, Account Amount, Narrative, Delivery Mode (a dropdown menu), Delivery Address1, Delivery Address2, Delivery Address3, and Delivery Address4. A "Recalc" button is located at the bottom right of the form. Below the form is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, showing a "Charge Details" table with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table contains one row with a checkbox in the "Charge Components" column.

The following details will get defaulted in this stage:

Instrument Number

Specify the instrument number.

Customer Id

Specify the customer Id.

Customer Name

Specify the customer name.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Customer ID

The system displays the customer ID based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.



Note the following:

- During the issue process, based on the issue type, the system will use the instrument types (BCW, BCA, BCG, BCC/DDW, DDA, DDG, DDC) for the resolution of the retail product and DAO accounts.
- Instrument number generation will be based on the single instrument type (BC/DD) at the inventory level.
- If the system is not using the inventory module, then a new instrument type called 'BCI' or 'DDI' will be used to generate (issue) the instrument and the sequence number generation will be based on this new type.
- This will ensure that the instrument number is unique for the instrument BC or DD irrespective of the issue type. i.e., across all types of BC, the instrument number will be unique and similarly for all types of DD, the instrument number will be unique.

8.33.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest
- Charge Currency

The system displays the currency in which the charge has to be deducted.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

8.33.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Cost Center

Select a cost center from the list of values. The MIS code assigned to the cost center related to the account is displayed here.

LOAN_TYPE

Select the type of the loan from the adjoining option list.

LOAN TERM

Select the term of the loan from the adjoining option list.

Contracts in Various Currencies

Select the currency to which the contract belongs.

Account Officer

Select the account officer who is in-charge of executing this transaction.

Standard Industrial Code

Select the industry to which the customer belongs.

8.33.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "BC Sale against Account". The window is divided into two main sections. The top section contains various input fields for account and instrument details, including "External Reference", "Bank Code", "BC Currency", "BC Amount", "Instrument Number", "BC Date", "Payable Branch", "MICR Number", "Beneficiary Name", "Beneficiary Address", "Passport/IC Number", "Instrument type", "Customer Id", "Customer Name", "Account Branch", "Account", "Account Title", "Account Currency", "Exchange Rate", "Total Charge", "Account Amount", "Narrative", "Delivery Mode", "Delivery Address1", "Delivery Address2", "Delivery Address3", and "Delivery Address4". A "Recalc" button is located at the bottom right of this section. Below this is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. There are navigation icons (back, forward, search) and a scroll bar on the right side of the table.

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

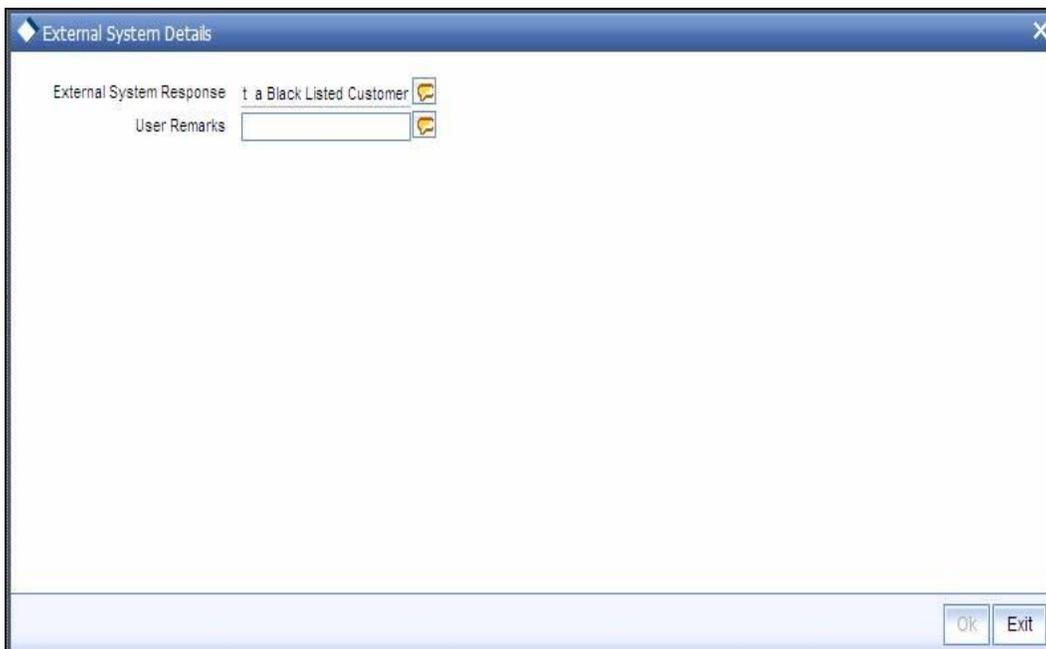
8.33.4 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'Banker's Cheque Sale(Against Account)' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.34 Selling BC against Cheque

You can sell Bankers cheque (BC) against an in-house cheque drawn on customer's savings account. In order to capture this transaction, you need to invoke the 'Bankers Cheque Sale Against Account' screen by typing '8335' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

BC Sale against Cheque Branch Date: 2013-04-09

External Reference	FJB1309900001347	Payable Branch *	001
Bank Code *	000	MICR Number	
Instrument type	BCC	Beneficiary Name *	
Account Branch *	001	Beneficiary Address	
Account *		Passport/IC Number	
Account Title		Narrative	
Account Currency *			
Cheque Number *			
BC Currency *	CLP		
BC Amount *			
BC Date *	2013-04-09		
Cheque Book Number			

Cancel

In this screen, you need to specify the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it as the 'External Reference Number'.

Account Branch

Select the branch code from the adjoining option list.

Bank Code

Specify the code of the bank that is issuing the BC. The adjoining option list displays all the bank codes maintained in the system. Select the appropriate one.

Account

Specify the customer account against which you are issuing the BC. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Account Currency

The currency of the account is displayed here.

BC Currency

Specify the currency of the banker's cheque.

BC Amount

Specify the amount for which the BC is being sold.

BC Date

Specify the BC date from the adjoining calendar.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Narrative

Enter remarks about the transaction.

MICR Number

Specify the MICR number displayed on the BC being sold.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being sold.

Beneficiary Address

Specify the address of the beneficiary.

Passport/IC Number

Specify the passport/IC Number.

Instrument Type

The system displays the instrument type that corresponds to the BC being issued against an account.

Payable Branch

Specify the branch where the BC should be payable. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Cheque Number

Specify the number of the cheque being drawn for BC sale.

Click save icon to go to the next stage.

Enrichment stage

On clicking the save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

BC Sale against Cheque Branch Date: 2007-11-30

External Reference Number: FJB073340000816
Bank Code: E01
BC Currency: GBP
BC Amount: 1,000.00
Instrument Number: 6
BC Date: 2007-11-30
Payable Branch: 000E01
MICR Number:
Beneficiary Name: RAMMOHAN
Beneficiary Address:
Passport/IC Number:

Instrument type: BCC
Customer Id: E01100064
Customer Name: RAM KUMAR
Account Branch: E01
Account: E0110006401
Account Title: E0110006401 E01100064
Account Currency: GBP
Cheque Number: 137
Exchange Rate: 1
Total Charge: 15.00
Account Amount: 1,015.00
Narrative: Recalc

Charges MIS UDF

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> BC ISSUANCE CHARGES	<input type="checkbox"/>	15.00	GBP	15	1

Cancel

The following details will get defaulted in this stage:

Instrument Number

Specify the instrument number.

Customer Id

Specify the customer Id.

Customer Name

Specify the customer name.

Exchange Rate

The exchange rate is displayed here.

Total Charge

System displays the total charge.

Account Title

The system displays a brief title for the chosen account.

Account

The system displays the customer account based on the account specified.

Charges

The system computes the charges applicable for the transaction and displays it here.

Account Amount

The system displays the amount to be debited from the account (in the account currency) after calculating the applicable charges. This amount depends on the charge method – whether inclusive or exclusive.

8.34.1 Specifying Charge Details

This block allows you to capture charge related details such as the following:

Charge Component

The system defaults the charge components applicable to the transaction.

Charge Currency

The system displays the currency in which the charge has to be deducted.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

8.34.2 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

Specify the following details.

Field Name

All UDFs specified for the account class is displayed here.

Field Value

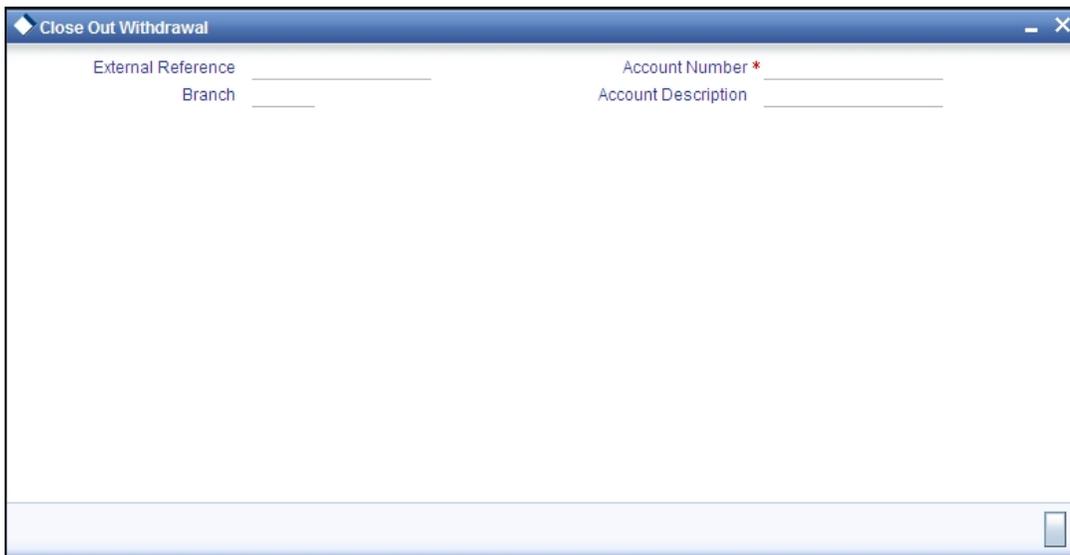
The value for each UDF is displayed here. You can alter this value if necessary.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

8.35 Close Out Withdrawal by BC

You can close an account and pay the account balance (by issuing a BC) to the customer using the 'Close out Withdrawal by Bankers Cheque' screen. You can invoke this screen by typing '1300' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



On invoking this screen, the External Reference Number of the transaction, the Account Branch, and Account No are displayed.

Specify an account number or select an account number from the list of values.

Click save icon to go to the next stage – Enrich Stage.

Enrichment stage

In the Enrich Stage, the following screen is displayed:

The following details will be displayed on invoking this screen:

- Account Title
- Account Ccy
- Bank Code
- Account Amount
- Cheque Date
- MICR No
- Serial No
- Beneficiary Name
- Passport /IC No
- Beneficiary Address

8.35.1 Specifying Charge Details

This block allows you to capture charge related details.

The screenshot shows a software window titled "Close Out Withdrawal". It contains several input fields for account and beneficiary information, a "Recalculate" button, and a "Charge Details" table.

Input fields include:

- External Reference
- Branch
- Account Number
- Account Currency
- Account Amount
- Serial Number
- Beneficiary Name *
- Beneficiary Address
- Account Title
- MICR Number
- Check Date
- SC Charges
- Clearing Bank Code

A "Recalculate" button is located below the input fields.

The "Charge Details" section features a table with the following columns:

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.35.2 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

8.35.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to go to the next stage – Authorization.

In the Authorization stage, you need to assign the transaction to a teller who will authorize or reject the transaction.



Note the following:

- The contract is saved only when there are no overrides or when all overrides have been authorized by a supervisor.
- Once the transaction is successfully authorized the customer's account balance is set to zero and a BC is issued for the net amount.

For more information on 'Authorization' and 'Submission', refer the section 'Withdrawing Cash against a Cheque' in this manual.

Once a transaction is complete you can reverse this transaction, if required.

For more information on reversing a transaction, refer the section 'Transaction Reversal' in the 'Cash Transactions' manual.

8.36 Issuing a BC against a GL

You can issue a BC against a GL account for your customer through the 'BC Issue against GL' screen. You can invoke this screen by typing '8302' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

On invoking this screen, the 'External Reference Number' and the 'Banker's Cheque Date' are displayed. You need to specify the following details:

Bank Code

Specify the bank code or select a bank code from the list of values.

General Ledger Currency

Specify the currency of the GL against which a BC is issued or select a GL currency from the list of values.

BC Currency

Specify the BC currency or select a currency for the BC from the list of values.

General Ledger Number

Specify the account number of the GL against which a BC is issued.

BC Amount

Specify the BC amount.

BC Date

The system displays the application date. However you can change it using the adjoining calendar.

MICR Number

Specify the MICR number of the cheque.

Narrative

Specify description/remarks for the transaction. This is not mandatory.

Passport/IC Number

Specify the customer's passport number or identification number.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary.

Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Instrument Type

The system displays the instrument type that corresponds to the BC being issued against a GL.

Click the save icon to move to the next stage.

OFAC Check

Click this button to call the OFAC service and display the response from the OFAC system.

8.36.1.1 Enrichment stage

The screenshot shows a software window titled "BC Issue against GL". It features a grid of input fields for data entry. On the left side, fields include External Reference, Instrument Type, Bank Code, BC Currency, BC Amount (marked with a red asterisk), BC Date, General Ledger Number, GL Description, General Ledger Currency, Transaction Currency Rate, Charges, Total Amount, Instrument Number, and Narrative. On the right side, fields include Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with a red asterisk), and Beneficiary Address. A "Recalc" button is positioned below the Beneficiary Name field. At the bottom of the window, there is a "Charge Details" section with a table. The table has a header row with columns: Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table body is currently empty.

In this stage, the above screen is displayed with the following information:

General Ledger Number

Specify the GL number.

General Ledger Currency

Specify the GL currency.

General Ledger Title

The system displays a brief title for the chosen account.

Txn Ccy Rate

The system displays the transaction currency.

Charges

The system computes the charges applicable for the transaction and displays it here.

Total Amount

The system displays the total amount of the transaction.

Instrument Number

The system displays the instrument number.

8.36.2 Specifying Charge Details

This block allows you to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.36.3 Specifying MIS Details

This block allows you to capture details pertaining to MIS.

For more details, refer the section 'Specifying MIS Details' under 'Selling a BC against an Account' in this manual.

8.36.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details..

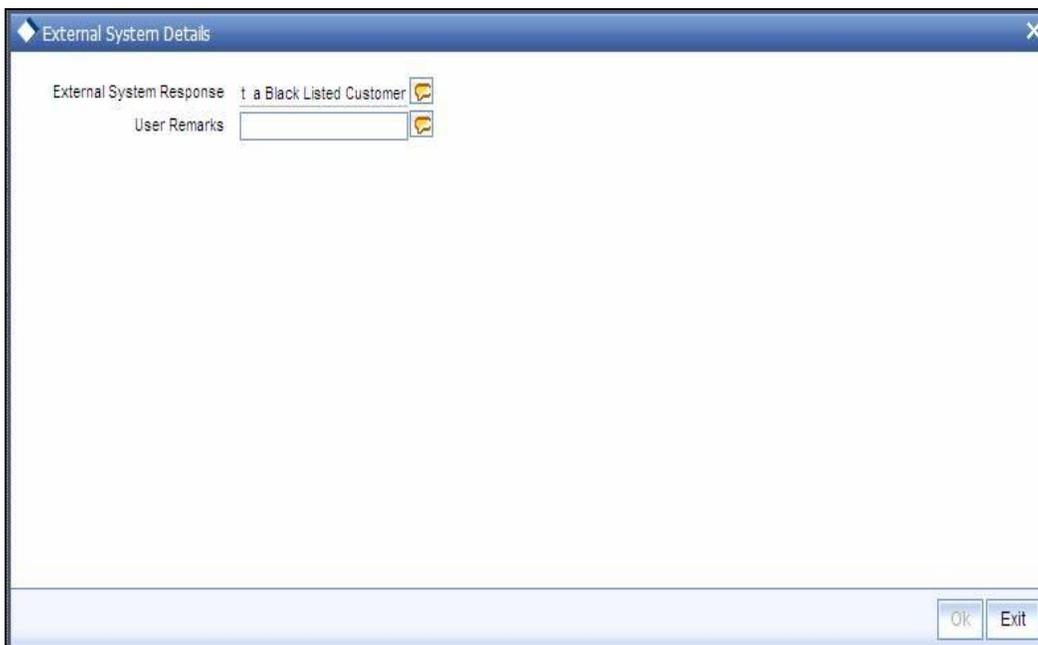
8.36.5 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Against GL 'screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.37 Issuing a BC to a walk-in customer

You can issue a BC to any walk-in customer through the 'BC Issue Walk-In' screen. You can invoke this screen by typing '8301' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "BC Issue Walk-In Branch Date: 2008-06-30". The window is divided into two main sections. The left section contains the following fields: "External Reference Number" with the value "FJB0818200001459", "Instrument Type" with the value "BCW", "Instrument Status" with the value "INIT", "Bank Code *" (empty), "BC Currency *" (empty), "BC Amount *" (empty), "BC Date *" (empty), "Transaction Currency *" (empty), and "Narrative" (empty). The right section contains: "Payable Branch *" (empty), "MICR Number" (empty), "Passport/IC Number" (empty), "Beneficiary Name *" (empty), and "Beneficiary Address" (empty). A "Cancel" button is located at the bottom right of the window.

When you invoke the screen, the 'External Reference Number', 'BC Date' and 'Instrument Type' are displayed.

You need to specify the following details:

Instrument Status

Specify the instrument status.

Transaction Currency

Specify the currency in which the customer is making the payment.

BC Currency

Specify the currency in which the BC is being issued.

Bank Code

Specify the clearing bank code for the transaction.

BC Amount

Specify the amount for which the BC needs to be drawn in the cheque currency.

BC Date

Specify the BC date from the adjoining calendar.

MICR Number

Specify the MICR number printed on the BC.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

Specify the name of the beneficiary in whose favor the BC is being drawn.

Beneficiary Address

Specify the address of the beneficiary in whose favor the BC is being drawn.

Passport/IC Number

Specify the passport number or any unique identification number of the walk-in customer.

Payable Branch

Specify the branch where the BC amount should be paid out. The adjoining option list displays all the branch codes maintained in the system. Choose the appropriate one.

Click save icon to go to the next stage.

OFAC Check

Click this button to call the OFAC service and to display the response from the OFAC system.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction.

The following screen will be displayed:

The screenshot shows a software window titled "BC Issue against Walk-in". It contains several input fields and buttons:

- External Reference, Instrument Type, Instrument Status (INIT), Bank Code, BC Currency, BC Amount*, BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, Instrument Number.
- Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name*, Beneficiary Address.
- A "Recalc" button.
- A section for "Currency Denominations" with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". It includes fields for "Currency Code", "Preferred Denomination", and "Total", with "Populate" and "Clear" buttons.
- A "Deromination Details" table with columns: Denomination Code, Denomination Value, Units, Total Amount.

In addition to the details defaulted from the previous stage, you can capture the following information:

Transaction Currency Rate

The system displays the exchange rate used for the transaction in case the transaction currency is different from the BC currency.

Charges

The system computes the charges applicable to the transaction and displays the amount here.

Total Amount

The system computes the total amount to be paid by the walk-in customer by adding the charge amount to the BC amount.

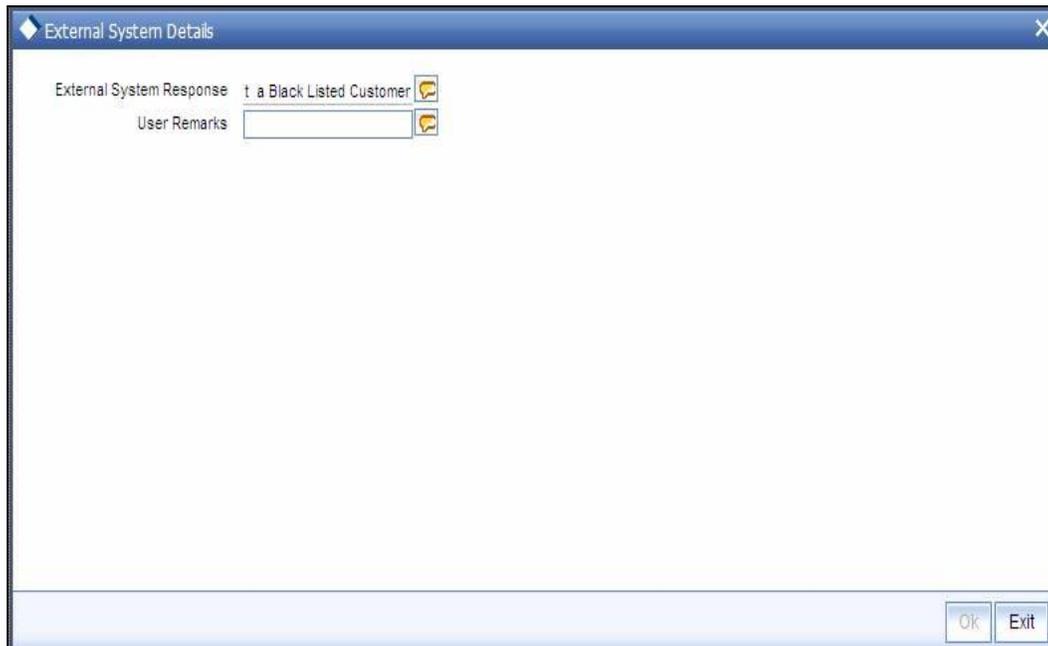
8.37.1 Invoking OFAC Check

OFAC Check enables the application to call an external web service to perform black list check for customer and customer accounts and warn the users appropriately while transacting with black listed customers. This will also allow capturing the user remarks in such scenarios before overriding the black list warning.

To invoke this screen, click 'OFAC Check' button in 'BC Issue Walk-In' screen.

This button can be made visible while carrying out the actual customization. Request building, response interpretation in the database layer needs to be done as part of customization to enable this feature.

On clicking this button, system will build the request XML and call the web service. Once the response is received from the external system, the user will be allowed to enter his remarks in the screen displayed. The response received will also be sent to Oracle FLEXCUBE Database layer for any further interpretations of the same.



Here, you can view the following details.

External System Response

The response from the external system regarding the black listed customer will be defaulted here.

User Remarks

You can specify your remarks here.

8.37.2 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Capturing a cash deposit' for further details.

8.37.3 Specifying charge details

Click on the Charges tab to capture charge related details.

BC Issue against Walk-in

External Reference	_____	Payable Branch	_____
Instrument Type	_____	MICR Number	_____
Instrument Status	INIT	Passport/IC Number	_____
Bank Code	_____	Beneficiary Name *	_____
BC Currency	_____	Beneficiary Address	_____
BC Amount *	_____		_____
BC Date	_____		_____
Transaction Currency	_____		_____
Transaction Currency Rate	_____		_____
Charges	_____		_____
Total Amount	_____		_____
Narrative	_____		_____
Instrument Number	_____		_____

Currency Denominations Charges MIS UDF

Charge Details

◀ ◀ 1Of1 ▶ ▶

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.37.4 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

The screenshot shows a software window titled "BC Issue against Walk-in". The window contains several input fields organized into two columns. The left column includes: External Reference, Instrument Type, Instrument Status (with a dropdown menu showing "INIT"), Bank Code, BC Currency, BC Amount (marked with an asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located between the two columns. Below the input fields is a tabbed interface with four tabs: "Currency Denominations", "Charges", "MIS", and "UDF". The "MIS" tab is currently selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines for data entry. A scrollbar is visible in the bottom right corner of the window.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.37.5 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

The screenshot shows a software window titled "BC Issue against Walk-in". The window contains several input fields arranged in two columns. The left column includes: External Reference, Instrument Type, Instrument Status (with the value "INIT"), Bank Code, BC Currency, BC Amount (marked with an asterisk), BC Date, Transaction Currency, Transaction Currency Rate, Charges, Total Amount, Narrative, and Instrument Number. The right column includes: Payable Branch, MICR Number, Passport/IC Number, Beneficiary Name (marked with an asterisk), and Beneficiary Address. A "Recalc" button is located below the right column. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. Navigation icons (back, forward, search) are present above the table.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

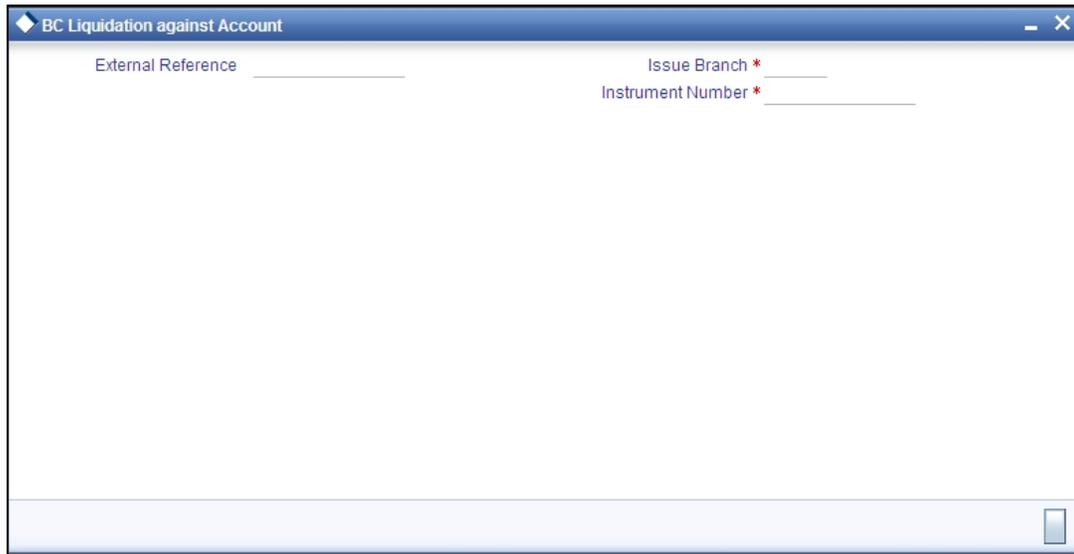
The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

8.38 Liquidating a BC against an account

You can liquidate a BC against an account through the 'BC Liquidation Against Account' screen. You can invoke this screen by typing '8309' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

Specify the branch where the BC is payable.

Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Field Name	Value / Status
External Reference	_____
Issue Branch	_____
Payable Bank	_____
Account Number	_____
Account Title	_____
Issue Date	_____
Narrative	_____
Liquidation Date	_____
Beneficiary Name	_____
Beneficiary Address	_____ _____ _____
Instrument Type	BCA
Liquidation Mode	Payment
Instrument Number	_____
Transaction Currency	_____
Account Branch	_____
BC Currency	_____
BC Amount	_____
MICR number	_____
Payable Branch	_____
Passport / IC Number	_____

Instrument Type

The type of the instrument is displayed here.

Clearing Bank Code

The clearing bank code is displayed here.

Instrument Number

The instrument number that you specified in the previous stage is displayed here.

Account Number

Select the account number from the adjoining option list.

Transaction Currency

Specify the transaction currency.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Mode

Specify the liquidation mode. You can choose any of the following values available in the drop-down list:

- Payment
- Refund
- Cancel

Cheque Currency

Specify the currency of the BC instrument.

Cheque Amount

The amount for which the BC has been drawn is displayed here.

Narrative

You can enter remarks for the transaction.

Account Branch

The code of the branch where the account resides is displayed here.

Liquidation Date

Specify the liquidation date.

Beneficiary Name

The name of the beneficiary is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Cheque Number

The system displays the cheque number.

Payable Branch

The branch where the BC has to be liquidated is displayed here.

Passport/ IC Number

Specify the passport number or any unique identification number of the beneficiary.

Click save icon to go to the next stage.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

8.38.1 Specifying charge details

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.38.2 Specifying MIS Details

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.38.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

8.39 Liquidating a BC against a GL

You can liquidate a BC drawn on your branch against a GL through the 'BC Liquidation Against GL' screen. You can invoke this screen by typing '8308' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

The branch where the BC has been issued is displayed based on the instrument number specified. However, you can select an appropriate one from the adjoining option list.

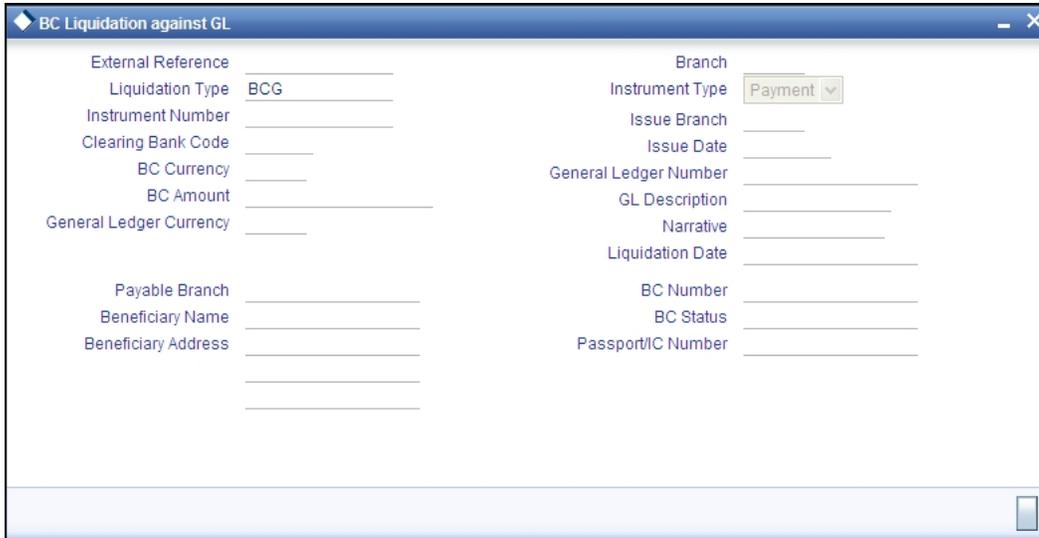
Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

Click save icon to go to the next stage – Enrich Stage 1.

Enrichment stage 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details defaulted from the previous stage, you can capture the following information:

Clearing Bank Code

The bank code of the clearing bank is displayed here.

Payable Branch

The system displays the current branch code (where the transaction is being captured).

Liquidation Mode

The status of the DD instrument is displayed here as 'Payment'. However, you can change it to either of the other values available in the adjoining drop-down list viz:

- Refund
- Cancel
- Cheque Number

The MICR number of the DD instrument is displayed here.

Cheque Currency

The DD currency is displayed here. However you can change it. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Passport/ IC No

The passport/IC number of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Liquidation Date

The system displays the date on which the transaction is posted.

GL Currency

Specify the currency in which the transaction needs to be posted to the GL. The adjoining option list displays all the currency codes maintained in the system. Choose the appropriate one.

GL Account Number

The amount that should be liquidated into the GL is displayed here.

Narrative

The remarks associated with the transaction are displayed here.

Click save icon to go to the next stage.

Enrichment stage – 2

Here, the system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type.

The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

- Txn Amount
- Total Charges
- Total Amount

8.39.1 **Specifying charge details**

Click on the Charges tab to capture charge related details.

For more details, refer the section 'Specifying Charge Details' under 'Selling a BC against an Account' in this manual.

8.39.2 **Specifying MIS Details**

Click on the MIS tab to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Capturing a cash deposit' for further details.

8.39.3 **Specifying the UDF details**

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

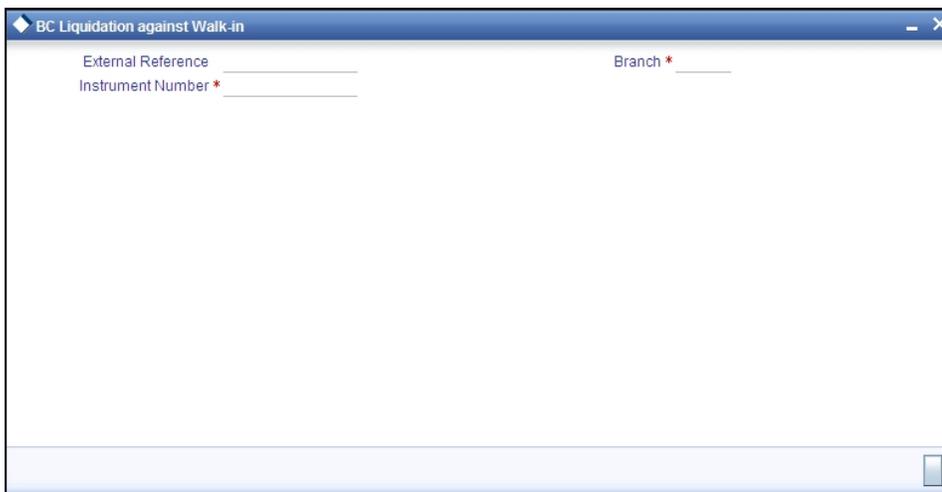
Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

8.40 Liquidating a BC for a walk-in customer

You can liquidate a DD or a walk-in customer and give the customer an equivalent amount in cash. In order to capture such a transaction, invoke the 'BC Liquidation Walk-In' screen. You can invoke this screen by typing '8307' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Instrument Number

Specify the instrument number of the BC that needs to be liquidated.

Issue Branch

The branch where the BC has been issued is displayed.

Click save icon to go to the next stage.

Enrichment stage - 1

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will fetch other relevant details for the transaction. The following screen will be displayed:

Field Name	Value / Type
External Reference	_____
Liquidation Type	BCW
Instrument Number	_____
Bank Code	_____
BC Currency	_____
BC Amount	_____
Transaction Currency	_____
Liquidation Date	_____
Beneficiary Name	_____
Beneficiary Address	_____ _____ _____
Branch	_____
Liquidation Mode	Payment
Issue Branch	_____
BC Date	_____
Drawee Account Number	_____
Narrative	_____
Payable Branch	_____
MICR Number	_____
BC Status	_____
Passport/IC Number	_____

In addition to the details defaulted from the previous stage, you can capture the following information:

Liquidation Type

The liquidation type of the BC is displayed here.

Liquidation Mode

The system displays the liquidation mode of the BC. However, you can change it. The adjoining drop-down list displays the following values:

Payment

- Refund
- Cancel

Bank Code

The clearing bank code is displayed here.

Payable Branch

The branch where the cheque amount is being paid out (current branch) is displayed here.

Cheque Currency

The system displays the currency in which the BC has been issued.

Issue Date

The system displays the date on which the BC has been issued.

Liquidation Date

The system displays the date on which the transaction is being posted.

Drawee Account Number

The account on which the BC has been drawn is displayed here.

Cheque Amount

The amount for which the cheque amount has been issued is displayed here.

Cheque Number

The MICR number of the cheque is displayed here.

Cheque Status

The system displays the event that is triggered for the transaction. This corresponds to the status of the instrument.

Transaction Currency

The system defaults the branch currency as the transaction currency. However you can change it. The adjoining option list displays all the currency codes maintained in the Host. You can select the appropriate code.

Narrative

Here, you can enter remarks pertaining to the transaction.

Beneficiary Name

The name of the beneficiary of the transaction is displayed here.

Beneficiary Address

The address of the beneficiary of the transaction is displayed here.

Other Details

Any other information captured for the transaction is displayed here.

Passport/IC Number

The passport number or a unique identification number of the customer is displayed here.

Click save icon to go to the next stage.

Enrichment stage – 2

In this stage, system validates the inputs provided in the previous stage. If everything is found correct, it will calculate the charge based on the transaction type. The following screen will be displayed:

In addition to the details defaulted from the previous stage, you can capture the following information:

Exchange Rate

The system displays the exchange rate for the transaction if the cheque currency and the transaction currency are not the same.

Total Charge

The system computes the charge applicable to the transaction and displays it.

Net Amount

The system derives the net amount payable to the customer after deducting the applicable charges and displays it here.

8.40.1 Specifying denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying denomination details' under 'Withdrawing cash against a Cheque' in this manual for further details.

8.40.2 Specifying charge details

This block allows you to capture charge related details.

Refer the section titled 'Specifying the charge details' under 'Withdrawing cash against a Cheque' in this manual.

8.40.3 Specifying MIS details

This block allows you to capture details pertaining to MIS.

Refer the section titled 'Specifying the MIS details' under 'Withdrawing cash against a Cheque' in this manual.

8.40.4 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Refer the section titled 'Specifying the UDF details' under 'Capturing a cash deposit' for further details.

Click save icon to save the transaction.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

8.41 Inquiring on a BC Transaction

You can query a BC transaction for a specified branch and Instrument Number. This can be done using the 'BC Inquiry' screen. You can invoke this screen by typing '7790' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "BC Transaction". It features a grid of input fields for data entry. The fields are organized into two columns. The left column includes "Issue Branch *", "Payable Bank", "Payable Branch", "BC Date", "Issue Account Number", and "Beneficiary Name". The right column includes "Instrument Number *", "BC Status", "BC Currency", "BC Amount", "BC Number", and "Beneficiary Address". Between the "Issue Branch" and "Instrument Number" fields, there are two buttons labeled "Ok" and "Reset". A scroll bar is located at the bottom right corner of the window.

Specify the following details:

Instrument Number

Specify an instrument number of the BC transaction that needs to be queried.

Issue Branch

Specify a branch for which you wish to query the BC transaction. You can also select a branch from the adjoining option list.

After you specify the above details, click 'Ok' button. Based on the specified data, the following details will be displayed:

Payable Branch

The branch where the BC amount should be paid out is displayed.

Cheque Currency

The system displays the BC currency.

Cheque Amount

The system displays the BC amount.

Cheque Status

The system displays the status of the BC.

Cheque Number

The system displays the cheque number issued for the BC.

Issue Date

The system displays the date on which the BC transaction was executed or the issue date of the BC.

Issue Acc Number

The system displays the issue account number.

Beneficiary Name

The system displays the name of the beneficiary.

Beneficiary Address

The system displays the address of the beneficiary.

8.42 Reprinting Banker's Cheque

On various grounds such as improper printing and issue of duplicate instruments, Oracle FLEXCUBE allows you to reprint a banker's cheque. The system keeps a track of such reprints so that the bank officials or auditors can ascertain the reasons and validity of multiple instrument printing.

To invoke 'BC Reprint' screen, type 'BCRP' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a window titled "BC Reprint" with a blue header bar. Inside the window, there are three input fields: "External Reference" on the left, "Issue Branch" on the right, and "Instrument Number *" on the right below "Issue Branch". An "Exit" button is located in the bottom right corner of the window.

You need to specify the following details on this screen.

External Reference Number

The system displays the external reference number. You cannot modify this.

Issue Branch

Specify the code that identifies the branch that issued the instrument. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

Instrument Number

Specify the number of the instrument that you wish to reprint. The option list displays all valid instrument numbers issued at the selected branch. Choose the appropriate one.

On confirming the above details, the system displays 'BC Reprint' screen.

The screenshot shows the "BC Reprint" window after more fields have been added. The fields are arranged in two columns. The left column includes: External Reference, Issue Branch, Instrument Number, Issue Account Number, Expiry Date, MICR Number, Reprint Reason *, and Reprint Count. The right column includes: Instrument Status, Instrument Currency, Instrument Amount, Payable Bank, Issue Date, Beneficiary Name, and Beneficiary Address. An "Exit" button is in the bottom right corner.

Here, you need to specify the following details.

Reprint Reason

Specify the reason for reprint. During auditing, the official or the auditor will verify the validity of the reason specified here. This information is mandatory.

Reprint Count

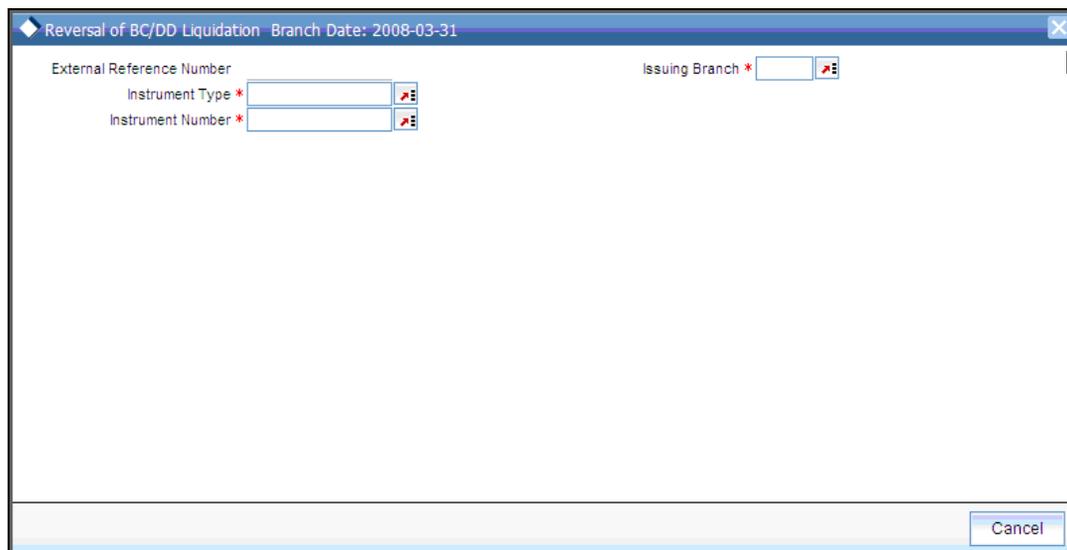
The system displays the count of the current reprint operation. You cannot modify this.

Save the incremented reprint count and audit details.

You can view a summary of all reprint operations using 'Instrument Reprint Summary' screen. For more information on this, refer to the section 'Viewing Instrument Reprint Summary' in this chapter.

8.43 Reversing BC/DD Liquidation

You can reverse the liquidated BC/DD instruments through the 'Reversal of BC/DD Liquidation' screen. You can invoke this screen by typing '8304' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can capture the following details:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Issue Branch

Specify the branch where the instrument is issued. The adjoining option list displays all the branches that are maintained in the system. You can select the appropriate one.

Instrument Type

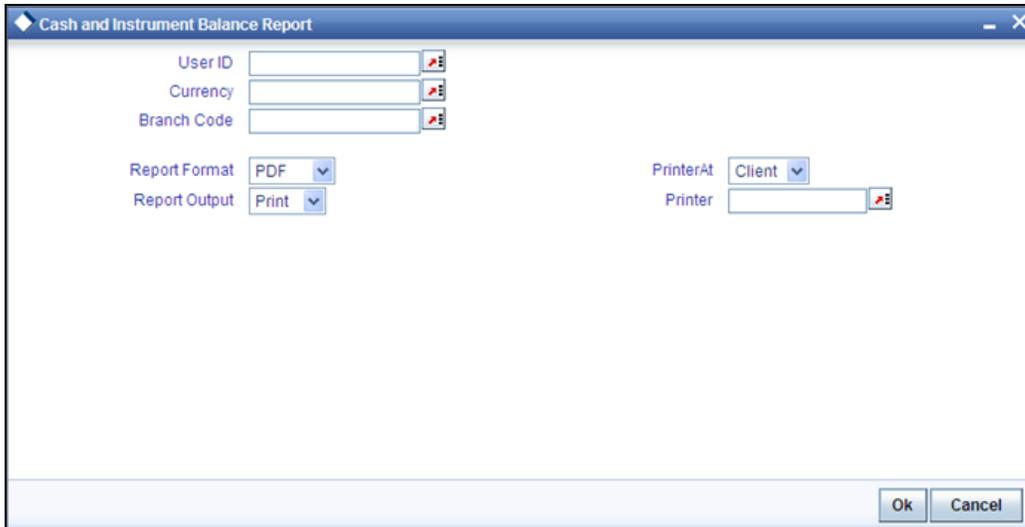
Specify the instrument type which is to be reversed. The adjoining option list displays all the DD and BCs based on the branch selected. You can select the appropriate one.

Instrument Number

Specify the instrument number which is to be reversed. The adjoining option list displays the valid instrument numbers based on the instrument type selected. You can select the appropriate one.

8.44 Viewing Cash and Instrument Balance

You can view a summary of the cash and cheque transactions using the 'Cash and Instrument Balance Report' screen. You can invoke this screen by typing 'DERPBAL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following here:

User ID

Specify the user ID of the individual whose transaction report you wish to view. The adjoining option list displays all valid user IDs defined in the system. You can choose the appropriate one.

Currency Code

Specify the currency for which you wish to view the transaction report. The adjoining option list displays all valid currency codes defined in the system. You can choose the appropriate one.

Branch Code

Specify the branch code for which the report is being generated.

Report Format

Select the format in which you want the report to be generated from the options provided in the drop-down list. The following options are available:

- HTML
- RTF
- PDF
- Excel

Report Output

Select the output for the report from the options provided. The following options are available:

- Print – select this option if you wish to print the report
- View – select this option if you wish to view the contents of the report
- Spool – select this option if you wish to spool the report for further use

Printer At

Specify the location of the printer. You can choose 'Cleint' or 'Server' from the option list.

Printer

Specify the name of the printer or select it from the option list provided. All the configured printers are displayed in the list.

This is applicable only if you have specified the output as 'Print'.

9. General Ledger Transactions

9.1 Introduction

You can perform General Ledger transactions such as miscellaneous debit and credit transactions against a customer's CASA account and a GL account.

A customer's CASA account can be debited or credited in respect of GL transactions. For example, you can debit a customer's CASA account towards service charge (with the corresponding credit given to the Service Charge GL account). Similarly, you can credit a customer's CASA account towards interest (with the corresponding debit given to the Interest GL account).

Also a GL account can be debited or credited against cash transactions that do not involve a customer's CASA account.

Each of these transactions has been explained in detail in the following sections.

9.2 Miscellaneous Debits to a Customer's Account

You can perform miscellaneous debit to a customer account with the corresponding credit to a GL account. Use the 'Miscellaneous Customer Debit' screen to carry out this transaction.

You can invoke this screen by typing '1008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Miscellaneous Customer Debit Branch Date: 2013-04-09". The window contains a form with the following fields and values:

- External Reference: FJB1309900001403
- Account Branch *: 001
- Account Number *: (empty)
- Account Description: (empty)
- Account Currency *: (empty)
- Transaction Amount *: (empty)
- Product: MSCD
- GL Account Number *: (empty)
- GL Description: (empty)
- GL Currency *: (empty)
- Reference Number: (empty)
- Narrative: (empty)
- Transaction TAX Exempt

A "Cancel" button is located at the bottom right of the window.

The following details can be entered in this screen:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous customer debit transactions.

Account Branch

The current logged-in branch is displayed here. However you can change it by choosing the appropriate one from the adjoining option list.

Account Number

Select the account number from which funds are to be transferred to a GL account from the option list.

GL Account Number

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

Account Title

The system displays the title of the account number chosen.

GL Description

The system displays the description of the GL account number chosen.

GL Currency

Specify the currency of the GL account to which the funds are to be transferred.

Transaction Amount

Enter the amount to be transferred in the account currency.

Transaction Tax Exempt

Check this box to exempt transaction tax.

GL Account Amount

The system displays the amount in GL currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

External Reference	_____	GL Account Number	_____
Account Branch	_____	GL Description	_____
Customer ID	_____	Product	MSCD
Account Number	_____	GL Currency	_____
Account Description	_____	GL Account Amount	_____
Account Currency	_____	Exchange Rate	_____
Transaction Amount *	_____	Reference Number	_____
Total Charge	_____	Negotiated Cost Rate	_____
Account Amount	_____	Negotiation Reference	_____
Customer Name	_____		
Narrative	_____		

Charges MIS UDF

Charge Details

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input type="checkbox"/>		<input type="checkbox"/>				

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

The system displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

GL Account Amount

The amount credited to the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

The amount debited from the customer account in account currency is displayed.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.2.1 Specifying the charge details

In this block, you can capture the following charge related details:

Charge Component

The system defaults the charge components applicable to the transaction.

Type

The system displays the type of charge that is applicable to the transaction. It could be any one of the following:

- 'F' for Flat Rate
- 'P' for Percentage
- 'I' for Interest

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Charge in LCY

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

Charge Currency

The system displays the currency in which the charge has to be deducted.

9.2.2 Specifying the MIS Details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous Customer Debit". It contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer ID, Account Number, Account Description, Account Currency, Transaction Amount*, Total Charge, Account Amount, Customer Name, and Narrative. The right column includes: GL Account Number, GL Description, Product (with "MSCD" entered), GL Currency, GL Account Amount, Exchange Rate, Reference Number, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "MIS" tab is active, showing a table with two columns: "Composite MIS" and "Transaction MIS". Each column has eight horizontal lines for data entry. A scrollbar is visible at the bottom right of the window.

You can capture the following details here:

MIS Class

The system displays all the MIS classes maintained in the Host. You can to select the appropriate MIS code for each of these classes from the adjoining option list and link it to the transaction.

9.2.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a window titled "Miscellaneous Customer Debit" with a blue header. The window is divided into two main sections. The top section contains various input fields for transaction details, arranged in two columns. The left column includes fields for External Reference, Account Branch, Customer ID, Account Number, Account Description, Account Currency, Transaction Amount (marked with a red asterisk), Total Charge, Account Amount, Customer Name, and Narrative. The right column includes fields for GL Account Number, GL Description, Product (with the value "MSCD" entered), GL Currency, GL Account Amount, Exchange Rate, Reference Number, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located at the bottom right of this section. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table titled "UDF Details". The table has two columns: "Field Name" and "Field Value". There are two rows in the table, each with a small square icon in the first column, indicating that the table is currently empty or that the details are not yet populated.

Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

9.3 Miscellaneous Credits to a Customer's Account

Similarly, you can perform miscellaneous credit to a customer account with the corresponding debit to a GL account. Use the 'Miscellaneous Customer Credit' screen to carry out this transaction. You can invoke this screen by typing '1408' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Miscellaneous Customer Credit Branch Date: 2013-04-09". The window contains two columns of input fields. The left column includes: "External Reference" (FJB1309900001404), "Account Branch *" (001), "Account Number *", "Account Description", "Account Currency *", "Transaction Amount *", and a checkbox for "Transaction TAX Exempt". The right column includes: "Product" (MSCC), "GL Account Number *", "GL Description", "GL Currency *", "Reference Number", and "Narrative". A "Cancel" button is located at the bottom right of the window.

The following details can be captured in this screen:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous customer account credit transactions.

Account Branch

The current logged-in branch is displayed here. However, you can change it.

Account Number

Select the account number to which funds are to be transferred from the option list.

GL Account Number

Select the GL account number from which the funds are to be transferred to a customer account from the option list.

Account Title

The system displays the title of the account number chosen.

GL Description

The system displays the description of the GL account number chosen.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

Transaction Currency

Specify the currency of the transaction. You can choose the appropriate one from the adjoining option list.

Transaction Amount

Enter the amount to be transferred in the account currency.

Transaction Tax Exempt

Check this box to exempt transaction tax.

GL Account Amount

Specify the transaction amount in the GL currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

Exchange Rate

System displays the exchange rate for the transaction if the account currency is not the same as the GL currency.

GL Account Amount

The amount debited from the GL account is displayed here. This amount will be in terms of the GL account currency.

Account Amount

System displays the amount credited to the customer account in terms of the account currency.

Total Charges

The system computes the charges applicable for the transaction and displays it here.

If you modify the amount to be transferred, then click 'Recalc' button to recalculate the charge amount.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.3.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.3.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot displays a software window titled "Miscellaneous Customer Credit". The window contains two columns of input fields. The left column includes: External Reference, Account Branch, Customer ID, Customer Name, Account Number, Account Description, Account Currency, Transaction Amount*, Total Amount, and Narrative. The right column includes: Product (pre-filled with "MSCC"), GL Account Number, GL Description, GL Currency, Exchange Rate, GL Account Amount, Reference Number, Total Charge, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Underneath the tabs, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a series of horizontal lines representing a table or list of entries.

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.3.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous Customer Credit". The window is divided into two main sections. The top section contains various input fields for account and transaction details, arranged in two columns. The right column includes a "Product" dropdown menu set to "MSCC" and a "Recalculate" button. The bottom section is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, displaying a table with the following structure:

Field Name	Field Value

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.4 Miscellaneous Debit to a General Ledger Account

You can perform miscellaneous debit to a GL account with the corresponding credit to the cash account. This transaction lets you enter a miscellaneous debit to a General Ledger (GL) account with the corresponding credit to the cash account. Use the 'Miscellaneous GL Debit' screen to enter a miscellaneous debit to a GL account. You can invoke this screen by typing '1060' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a window titled "Miscellaneous GL Debit" with the following fields:

External Reference	Product	MGLD
GL Account *	Transaction Currency *	
GL Description	Transaction Amount *	
GL Currency *	Narrative	
Reference Number		

The following details can be captured in this screen:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous GL debit transactions.

GL Account

Select the GL account number from which the funds are to be transferred to a cash account from the option list.

GL Currency

Specify the currency of the GL account from which the funds are to be transferred.

Transaction Currency

Specify the currency in which the cash account is being credited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

GL Description

The system displays the description of the GL account number chosen.

Transaction Amount

Specify the amount that should be credited to the cash account in the specified currency.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The screenshot shows a software window titled "Miscellaneous GL Debit". It contains several input fields for transaction details:

- External Reference
- GL Currency
- GL Account
- GL Description
- Transaction Currency
- Reference Number
- Narrative
- Product (MGLD)
- Exchange Rate
- Transaction Amount *
- SC Charges
- GL Amount
- Negotiated Cost Rate
- Negotiation Reference

Below these fields are buttons for "Recalculate" and "Clear". There are also sections for "Denomination", "Charges", "MIS", and "UDF".

The "Denomination Details" section features a table with the following columns:

Denomination Code	Denomination Value	Units	Total Amount

In addition to the details, captured in the previous stage, the system defaults the following details:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount debited from the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be debited from the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.4.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction through the following fields:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, till contents are decremented for outflow transactions like GL debit. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

9.4.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Debit" with the following fields:

External Reference	_____	Product	MGLD
GL Currency	_____	Exchange Rate	_____
GL Account	_____	Transaction Amount *	_____
GL Description	_____	SC Charges	_____
Transaction Currency	_____	GL Amount	_____
Reference Number	_____	Negotiated Cost Rate	_____
Narrative	_____	Negotiation Reference	_____

Recalculate

Denomination Charges MIS UDF

Charge Details

<input type="checkbox"/>	Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate	
<input type="checkbox"/>		<input type="checkbox"/>					

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.4.3 Specifying MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Debit" with the following fields:

External Reference	Product	MGLD
GL Currency	Exchange Rate	
GL Account	Transaction Amount *	
GL Description	SC Charges	
Transaction Currency	GL Amount	
Reference Number	Negotiated Cost Rate	
Narrative	Negotiation Reference	

Below the fields is a "Recalculate" button. Underneath is a table with columns: Denomination, Charges, MIS, UDF. The table is split into two sections: "Composite MIS" and "Transaction MIS".

Denomination	Charges	MIS	UDF
Composite MIS		Transaction MIS	

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.4.4 Specifying UDF details

This block allows you to capture details pertaining to UDF. Click on the 'UDF' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Debit". The window is divided into several sections. At the top, there are two columns of input fields. The left column includes: External Reference, GL Currency, GL Account, GL Description, Transaction Currency, Reference Number, and Narrative. The right column includes: Product (with the value "MGLD" entered), Exchange Rate, Transaction Amount (with an asterisk), SC Charges, GL Amount, Negotiated Cost Rate, and Negotiation Reference. Below these fields is a "Recalculate" button. Underneath is a tabbed interface with tabs for "Denomination", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and the "UDF Details" section is visible. It contains a table with two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. There are navigation icons (back, forward, search) and a scroll bar on the right side of the table.

Refer the section titled 'Specifying UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.5 Miscellaneous Credit to a General Ledger Account

You can perform miscellaneous credit to a GL account with the corresponding debit to the cash account. This transaction lets you enter a miscellaneous credit to a General Ledger (GL) account with the corresponding debit to the cash account. Use the 'Miscellaneous GL Credit' screen to enter a miscellaneous credit to a GL account. You can invoke this screen by typing '1460' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	_____	Product	MSGC
GL Account *	_____	Transaction Currency *	_____
GL Description	_____	Transaction Amount *	_____
GL Currency *	_____	Narrative	_____
Reference Number	_____		

The following details can be captured in this screen:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous GL credit transactions.

GL Account

Select the GL account number to which the funds are to be transferred from the cash account. You can select the appropriate account from the adjoining option list that displays all the GL accounts maintained in the system.

GL Description

The system displays the description of the GL account number chosen.

GL Currency

Specify the currency of the GL account to which the funds are to be transferred.

Transaction Currency

Specify the currency in which the cash account is being debited. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount that should be debited from the cash account.

Reference Number

Enter a reference number for the transaction.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click 'Proceed' button to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type.

The following screen will be displayed:

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

In addition to the details, captured in the previous stage, the system defaults the following details:

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into GL currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as '1'.

SC Charges

The system displays the service charges calculated based on the maintenance in the host.

GL Amount

The system displays the total amount credit to the GL account inclusive of the service charges in the transaction currency.

If you modify the transaction amount, then click 'Recalc' button to re-compute the amount to be credited to the GL account.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

Negotiation Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If the negotiated cost rate is specified then you should be needed to specify the negotiated reference number.



Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

9.5.1 Specifying the denomination details

In this block, you can capture details of the currency denominations involved in the transaction.

Refer the section titled 'Specifying Denomination Details' under 'Miscellaneous Debit to a General Ledger Account' for further details.

9.5.2 Specifying the charge details

In this block, you can specify the charge related details. Click on the 'Charges' tab to invoke the following screen:

The screenshot shows a software window titled "Miscellaneous GL Credit". The window is divided into several sections:

- Input Fields:** A grid of text input fields for various details. On the left side, fields include "External Reference", "GL Account", "GL Description", "Transaction Currency", "Transaction Amount *", "Reference Number", and "Narrative". On the right side, fields include "Product" (with "MSGC" entered), "GL Currency", "Exchange Rate", "SC Charges", "GL Amount", "Negotiated Cost Rate", and "Negotiation Reference". A "Recalculate" button is located at the bottom right of this section.
- Navigation Tabs:** A horizontal bar contains tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "Charges" tab is currently selected.
- Charge Details Table:** Below the tabs is a table titled "Charge Details". The table has a header row with columns: "Charge Components", "Waiver", "Charge Amount", "Currency", "Charge in Local Currency", and "Exchange Rate". The table body is currently empty, with a single row visible below the header.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.3 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Credit" with the following fields:

External Reference	_____	Product	MSGC
GL Account	_____	GL Currency	_____
GL Description	_____	Exchange Rate	_____
Transaction Currency	_____	SC Charges	_____
Transaction Amount *	_____	GL Amount	_____
Reference Number	_____	Negotiated Cost Rate	_____
Narrative	_____	Negotiation Reference	_____

Recalculate

Currency Denominations Charges MIS UDF

Composite MIS	Transaction MIS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Refer the section titled 'Specifying the MIS details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.5.4 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous GL Credit". The window contains several input fields for transaction details:

- External Reference _____
- GL Account _____
- GL Description _____
- Transaction Currency _____
- Transaction Amount* _____
- Reference Number _____
- Narrative _____
- Product MSGC _____
- GL Currency _____
- Exchange Rate _____
- SC Charges _____
- GL Amount _____
- Negotiated Cost Rate _____
- Negotiation Reference _____

There is a "Recalculate" button located below the input fields. Below the input fields is a tabbed interface with tabs for "Currency Denominations", "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table with the following structure:

Field Name	Field Value

The table has a scroll bar on the right side and a "1 of 1" indicator at the top left.

Refer the section titled 'Specifying the UDF details' under 'Miscellaneous Debits to a Customer's Account' for further details.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

9.6 Miscellaneous GL Transfer

You can transfer funds from one GL account to another using Miscellaneous GL. Use the 'Miscellaneous GL Transfer' screen to transfer funds. You can invoke this screen by typing '1005' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Miscellaneous GL Transfer" with the following fields:

External Reference	_____	Product	MCGT
From Account Currency *	_____	From GL Account Number *	_____
To Account Currency *	_____	GL Description	_____
From Amount *	_____	To GL Account Number *	_____
Reference Number	_____	GL Description	_____
		Narrative	_____

The following details can be captured in this screen:

External Reference Number

This is a system generated sequence number for the transaction.

Product

The system displays the code of the product maintained in the system that will be used for miscellaneous GL transfer transactions.

From Account Currency

Select the currency of the account from which the funds are to be transferred from the option list.

From GL Account Number

Select the GL account number from which the funds are to be transferred from the option list provided alongside.

To Account Currency

Specify the currency of the GL account to which the funds are to be transferred.

From GL Description

The system displays the description from which the GL account number chosen.

To GL Account Number

Select the GL account number to which the funds are to be transferred from the option list provided alongside.

From Amount

Enter the amount to be transferred.

To Amount

The system displays the amount that will be credited to the 'To Account'.

Reference Number

Enter a reference number for the transaction.

To GL Description

The system displays the description to which the GL account number chosen.

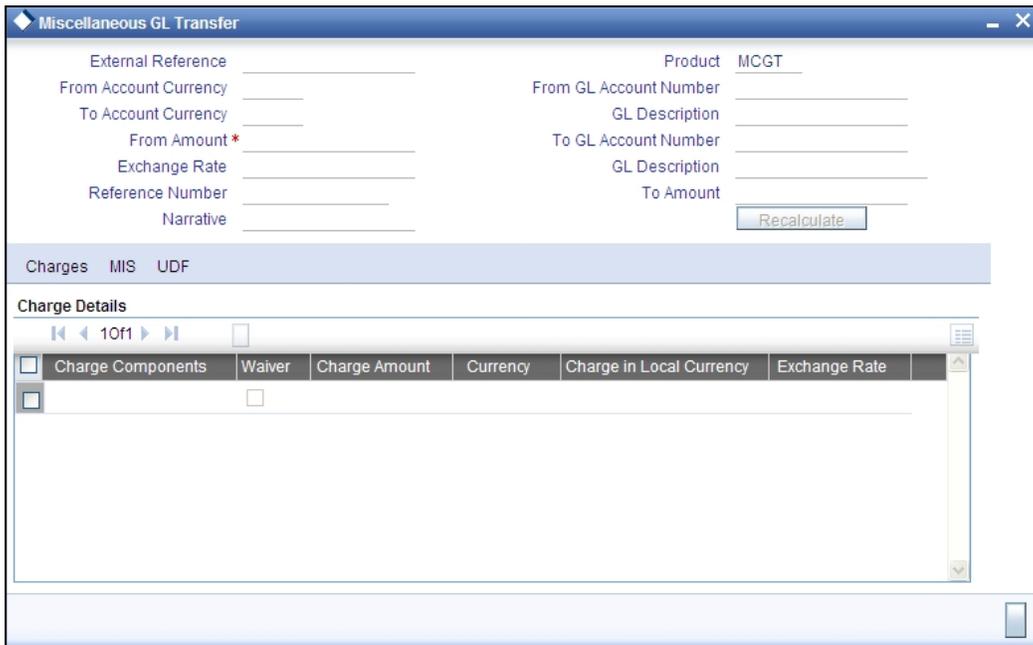
Narrative

You may enter remarks about the transaction here. This is a free format text field.

Click save icon to go to the next stage.

Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:



In addition to the details, captured in the previous stage, the system defaults the following details:

To Amount

The system displays the amount to be credited to the GL account (in the account currency) after calculating the applicable charges.

9.6.1 Specifying the charge details

In this block, you can specify the charge related details.

Refer the section titled 'Specifying the charge details' under 'Miscellaneous Debits to a Customer's Account' for further details.

9.6.2 Specifying the MIS details

This block allows you to capture details pertaining to MIS. Click on the 'MIS' tab to invoke the following screen:

The screenshot shows a window titled "Miscellaneous GL Transfer". It contains several input fields arranged in two columns. The left column includes: External Reference, From Account Currency, To Account Currency, From Amount*, Exchange Rate, Reference Number, and Narrative. The right column includes: Product (with "MCGT" entered), From GL Account Number, GL Description, To GL Account Number, GL Description, and To Amount. A "Recalculate" button is located below the right column. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "MIS" tab is selected. Under the "MIS" tab, there are two sections: "Composite MIS" and "Transaction MIS", each followed by a horizontal line and several empty rows for data entry. A small save icon is visible in the bottom right corner of the window.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

9.6.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous GL Transfer". It contains several input fields for transaction details. On the right side, the "Product" field is populated with "MCGT". Below the input fields is a "Recalculate" button. A tabbed interface at the bottom shows the "UDF" tab selected. Underneath, there is a table with two columns: "Field Name" and "Field Value". The table is currently empty, with only the header row visible. Navigation arrows and a page indicator "10f1" are visible above the table.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

10. Miscellaneous Transactions

10.1 Introduction

You can enter teller transactions using separate screens. You also have the facility to enter transactions like cash deposit, cash withdrawal, banker's cheque deposit and GL transfer using a single screen. You need to maintain separate products for such transactions in Oracle FLEXCUBE Host using the Retail Teller module.

10.2 Miscellaneous Transactions

You can enter transactions through the 'Miscellaneous Transfer' screen. You can invoke this screen by typing '1000' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Miscellaneous Transfer Branch Date: 2012-03-01". Inside the window, there are several input fields and a checkbox. On the left side, there is a text field for "External Reference" containing "FJB1206100010188". Below it is a "Product *" field with a dropdown arrow. To the right of the "Product" field is a "Till Direction" dropdown menu currently set to "Inflow". Below the "Till Direction" is a checkbox labeled "Instrument Liquidation" which is currently unchecked. On the right side of the window, there is a "Transaction Branch" field containing "SPK". Below it is a "Transaction Currency *" field with a dropdown arrow. Below the "Transaction Currency" field is an "Instrument Number" field. At the bottom right corner of the window, there is a "Cancel" button.

The following details can be entered in this screen:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product

Specify the code of the retail teller product that should be used for the transaction. The adjoining option list displays all retail teller product codes maintained in the system. You can select the appropriate one.

Transaction Branch

Specify the branch where the transaction is taking place. The adjoining option list displays all branch codes maintained in the system. You can select the appropriate one.

Transaction Currency

Specify the currency in which the transaction is being booked. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Instrument Number

Specify the number corresponding to the instrument being used in the transaction. In case of a banker's cheque, the system will check if there is an instrument in the system in active status with this instrument number. If the instrument is identified, it will be liquidated.

You can enter the instrument number only if the option 'Instrument Liquidation' is checked.

Instrument Liquidation

Check this option for a banker's cheque liquidation.

Till Direction

Indicate the direction of cash flow. The adjoining drop-down list displays the following values:

- Inflow
- Outflow
- None

For instance, you need to choose 'Inflow' for cash deposit as it will increase the till balance. You need to select 'Outflow' for cash withdrawal as it will decrease the till balance. Select 'None' for cheque or GL related transactions as they will not impact the till balance.

Click save icon to go to the next stage.

10.2.1 Enrichment stage

On saving, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

Field	Value
External Reference	FJB1206100010188
Transaction Branch	SPK
Transaction Account*	SPK00050101
Transaction Currency	USD
Transaction Amount	12.00
Account Description	GOLKONDA TELECOM
Product	CHDP
Offset Branch	SPK
Offset Account	SPK65432101
Offset Currency	USD
Offset Amount	1.00
Account Description	SURA TESTING

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Product

The code of the retail teller product specified in the initial input is displayed here.

Transaction Branch

Specify the branch where the transaction is taking place. The adjoining option list displays all branch codes maintained in the system. You can select the appropriate one.

Transaction Account

Specify the account for which the transaction is being initiated. The option list displays all valid transaction accounts that are applicable. Choose the appropriate one.

Transaction Currency

Specify the currency in which the transaction is being booked. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

Transaction Amount

Specify the amount for which the transaction is being booked.

Offset Branch

Specify the branch where the offset entries for the transaction should be posted. The adjoining option list displays all branch codes maintained in the system. You can select the appropriate one.

Offset Account

Specify the account into which the offset entries for the transaction should be posted. The adjoining option list displays all accounts maintained in the system. You can select the appropriate one.

Offset Currency

Specify the currency in which the offset entries for the transaction should be posted. The adjoining option list displays all currency codes maintained in the system. You can select the appropriate one.

Offset Amount

Specify the amount for posting the offset entries.

Account Description

Enter a brief description of the account.

Instrument No

Specify the number corresponding to the instrument being used in the transaction. In case of a banker's cheque, the system will check if there is an instrument in the system in active status with this instrument number. If the instrument is identified, it will be liquidated.

Total Charge

The system computes the charges applicable for the transaction and displays it here.

Exchange Rate

The system displays the exchange rate used to convert the transaction currency into account currency. If the transaction currency is the same as the account currency, the system will display the exchange rate as ‘

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Account Title

The system displays a brief title for the transaction account.

Till Direction

Indicate the direction of cash flow. The adjoining drop-down list displays the following values:

- Inflow
- Outflow
- None

For instance, you need to choose 'Inflow' for cash deposit as it will increase the till balance. You need to select 'Outflow' for cash withdrawal as it will decrease the till balance. Select 'None' for cheque or GL related transactions as they will not impact the till balance.

Instrument Liquidation

Check this option for a banker's cheque liquidation.

10.2.2 Specifying the charge details

In this block, you can capture the following charge related details:

The screenshot shows the Oracle Miscellaneous Transfer form for Branch Date: 2011-12-31. The form is divided into two main sections: Transaction Details and Charge Details.

Transaction Details:

External Reference	FJB1136500002348	Product	MGLD
Branch Code	004	Related Customer	004000066
Transaction Branch	004	Offset Branch	004
Transaction Account	000000047000000008:	Offset Account	111100001
Transaction Currency	CLP	Offset Currency	CLP
Transaction Amount	10,000.00	Offset Amount	10,000.00
Account Description	Berkshire Current Acc	Account Description	Cash in Hand
Exchange Rate	1	Instrument Code	
Narrative		Instrument Type	
Till Direction	Inflow	<input type="button" value="Recalculate"/>	
<input type="checkbox"/> Instrument Liquidation			

Charge Details:

Charges UDF Denomination

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
<input checked="" type="checkbox"/> CHDP-CHARGE	<input type="checkbox"/>	5.00	GBP	5	1

Buttons:

Charge Component

The system defaults the charge components applicable to the transaction.

Waiver

You can waive a certain charge for the customer by checking this box against the charge component.

Charge Amount

The system displays the charge amount to be deducted for the corresponding charge component. You can edit the amount.

Currency

The system displays the currency in which the charge has to be deducted.

Charge in Local Currency

In case the transaction currency is different from the local currency, the system will compute the local currency equivalent of the charge and display it here.

Exchange Rate

The exchange rate used for the currency conversion is displayed here. If the charge currency is the same as the transaction currency, the system will display '1' as the exchange rate.

10.2.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

The screenshot shows a software window titled "Miscellaneous Customer Debit". The window is divided into two main sections. The top section contains various input fields for transaction details, including External Reference, Account Branch, Customer ID, Account Number, Account Description, Account Currency, Transaction Amount, Total Charge, Account Amount, Customer Name, and Narrative. On the right side of this section, there are fields for GL Account Number, GL Description, Product (set to "MSCD"), GL Currency, GL Account Amount, Exchange Rate, Reference Number, Negotiated Cost Rate, and Negotiation Reference. A "Recalculate" button is located below these fields. Below the input fields is a tabbed interface with three tabs: "Charges", "MIS", and "UDF". The "UDF" tab is selected, and it displays a table titled "UDF Details". The table has two columns: "Field Name" and "Field Value". The table is currently empty, with only the headers visible. There are navigation controls (back, forward, and search icons) above the table, and a scroll bar on the right side.

Field Name

The system displays the various User-Defined Fields (UDFs) that you have maintained for the product in the Host.

Field Value

Specify the value for the each UDF that is displayed.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

10.2.4 Specifying Denomination Details

Click 'Denomination' tab to capture the denomination details.

Miscellaneous Transfer Branch Date: 2011-12-31

External Reference FJB1136500002348 Product MGLD
Branch Code 004 Related Customer 004000066
Transaction Branch 004 Offset Branch 004
Transaction Account 000000047000000008: Offset Account 111100001
Transaction Currency CLP Offset Currency CLP
Transaction Amount 10,000.00 Offset Amount 10,000.00
Account Description Berkshire Current Acc Account Description Cash in Hand
Exchange Rate 1 Instrument Code
Narrative Recalculate
Till Direction Inflow Instrument Type
 Instrument Liquidation

Denomination UDF Charges

Currency Code CLP Total 10,000.00
Preferred Denomination Clear
Populate

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> 20000	20000.0	0	0.00
<input type="checkbox"/> 10000	10000.0	1	10,000.00
<input type="checkbox"/> 5000	5000.0	0	0.00
<input type="checkbox"/> 2000	2000.0	0	0.00
<input type="checkbox"/> 1000	1000.0	0	0.00
<input type="checkbox"/> 500	500.0	0	0.00

Cancel

Currency Code

Specify the currency code.

Preferred Denomination

Specify the preferred denomination.

Total

The system displays the total amount.

Denomination Code

The system displays the denomination codes applicable.

Denomination Value

The system displays the value of the denomination.

Units

Specify the units of currencies received in the specific denomination.

Total Amount

The system displays the total amount received in the specific denomination.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

10.3 Passbook Issue

You can issue a new passbook to a customer who has lost the existing passbook issued to him through the 'New Passbook Issue' screen. You can also invoke this screen by typing '7030' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "New Passbook issue Branch Date: 2011-11-30". The window contains the following fields and values:

- External Reference: FJB1133400005013
- Passbook Type: [Empty]
- Passbook Number: [Empty]
- Branch Code *: 002
- Account *: [Empty]
- Account Description: [Empty]

A "Cancel" button is located at the bottom right of the window.

The system generates the external reference number. You can maintain the following details here:

Branch Code

Specify the branch code for the customer account. The adjoining option list contains all the branches maintained in the system. Select the appropriate one.

Account Number

Enter the account number of the customer for whom you are issuing a new passbook. The adjoining option list contains all the relevant customer accounts. Select the appropriate one.

Passbook Number

If the account is provided with a passbook, the system displays the passbook number.

11. Time Deposit Transactions

11.1 Introduction

Any deposit with a fixed term or tenor is referred to as a time deposit. In Oracle FLEXCUBE, these kinds of deposits are also referred to as term deposits.

With the time deposits (TD) module of Oracle FLEXCUBE, accounting, collateral tracking, rollover handling and accounting, and tracking of unclaimed deposits are completely automated. This means your staff can remain focused on customer service.

Opening a time deposit account in Oracle FLEXCUBE is similar to opening a current or savings account (CASA). At the time of opening a TD account, payments can be made in one of three modes. The initial payment can be made by cash, account transfer or GL transfer.

Similarly, you can redeem a TD account in one or combination of the following:

- By Cash
- By Bankers Cheque
- By Account Transfer
- By GL Transfer
- By Transfer Other Bank's Account
- By Child TD

Each of these transactions has been discussed in detail in the following sections.

11.2 Opening a TD Account for Multi Mode Pay In

The TD accounts use account class of 'deposit' type. You can create TD accounts like any other CASA accounts. You have to deposit the amount into the account at the time of account creation. The pay-in options during account creation are as follows:

- Pay in by transfer from GL
- Pay in by transfer from Savings Account
- Pay in by Cash (Only from Savings Module)
- Pay in by external cheque/instruments
- Pay in through internal instruments
- Pay in through internal cheque



Pay-in option can be single or a combination of the three.

You are allowed to fund the TD using multiple pay-in modes. You can specify the TD funding amount percentage-wise or in absolute.

You can open TD accounts with Multi Mode Pay-In options using the 'TD Account Opening by Multi Mode' screen. You can invoke this screen by typing 'TDMM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details can be entered in this screen:

External Reference Number

The system defaults the generated sequence number for the transaction here.

Branch Code

The current logged in branch is defaulted here.

Customer ID

Select the customer for whom the TD account is to be opened.

Currency

Specify the currency to be associated with the TD account. Alternatively, you can also select the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Account Open Date

The system displays the value date of opening the deposit account This will be the term deposit interest start date.

Account Number

Specify the account number of the deposit account.

Product Code

Select the product name under which the deposit account is to be opened. These are the various account classes maintained in the Host. You can select the appropriate account class from the list of all the valid account classes maintained in the system.

Account Description

Specify an appropriate account description for the term deposit account.

Pay-In Option

Pay-in By

Select the pay-in option from the adjoining option list. The list displays the following value:

- Cheque
- Others

If you want to create TD through cheque, you must specify the pay-in option as 'Cheque'.

If the pay-in option 'Cheque' is selected, you need to pay the total TD amount only by cheque.



Note the following:

- If the pay-in option once selected from the main tab cannot be changed after account class defaults.
- Pay-in details of the cheque entered in the 'Main' tab will be automatically displayed in the 'Pay-in details' of the 'Deposit' tab. You cannot modify it.

If the pay-in option 'Cheque' is selected, you must specify the following details:

Cheque Instrument No

Specify the cheque instrument number.

Cheque Date

Specify the date of issue of the cheque.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Clearing Type

Specify the clearing type for the transaction. The adjoining option list displays a list of the clearing types maintained in the system. You can select the appropriate one.

Drawee Account Number

Specify the drawee account number.

Routing No.

Specify the Routing number.

Enrichment stage

On clicking the 'P' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, the following screen will be displayed:

Pay In Option	Percentage	Amount	Payin Date	Offset Branch	Offset Account	Offset Currency
General Ledger	100	90,000.00		051	261100005	

In the enrichment stage, the details entered in the previous stage are validated from the host. In addition to the details, captured in the previous stage, the following details are displayed:

Account No

The system displays the number assigned to the TD account.

Maturity Date

The system calculates and displays the maturity date based on the value date and the tenor you specify for the deposit.

Next Maturity Date

The next maturity date is the default maturity date of the deposit if it is rolled over. It is computed by the system using the tenor and maturity date specified, by adding the tenor to the maturity date.

11.2.1 Specifying Term Deposit Details

Click on 'Term Deposit Details' block to capture term deposit related details.

Pay In Option	Percentage	Amount	Payin Date	Offset Branch	Offset Account	Offset Currency
General Ledger	100	90,000.00		051	261100005	

You need to capture the following details here:

Term Deposit Currency

Specify the term deposit currency. Alternatively, you can also choose the currency from the adjoining option list. All the currencies maintained in the system will be available for selection in the option list.

Term Deposit Amount

Specify the amount paid for the time deposit account, in the account currency.



The system will validate for the following:

- The deposit amount should be equal or greater than minimum booking amount maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

The deposit amount is less than the minimum booking amount

- The deposit amount should be a multiple of the booking unit maintained at the 'Deposits Cluster Maintenance' screen, else the system will display the following error message:

The deposit amount must be in multiples of booking unit

Rollover Type

Select the rollover type from the drop down list. Here you can set the terms and conditions for rollover, as follows:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option



Note the following:

- This field is applicable only if you have opted for auto rollover.
- System will validate for the deposit amount if the 'Rollover Type' is 'Special'.

Tenor (In Days)

Specify the tenor of the deposit account.

Rollover Amount

If a special amount is to be rolled over, specify the amount (less than the original deposit amount). The amount specified here will be reckoned in the account currency.

Computed TD Amount

The system populates the computed TD amount when you click the 'Compute Button'. However, you are not allowed to amend it.



While saving, the system validates the 'Computed TD Amount' against the 'TD Amount' keyed in.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining.

Move interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.



Note the following:

- If you have selected auto rollover or close on maturity, then this field will not be applicable.
- Funds will be moved to unclaimed GLs only if the maturity options have not been specified. If an account matures and no action is taken (closure or roll-over) within the grace period, then the funds are moved to the unclaimed GLs on the EOD of the last day of the grace period (maturity date + grace days).
- If you check the box 'Move interest to Unclaimed', then you need not select a payout option. The system validates this.

Move Principle to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Rate Chart Allowed

The system defaults this preference from account class and it indicates that the system should calculate TD interest based on the LDMM float rate maintained in the 'LD MM Floating Rate input' screen (CFDFLTRT), If this box is checked, then system will pick interest rates based on different tenors, minimum amount, currency and effective date for a TD.

Interest Liquidation Branch

Specify the interest liquidation branch for the customer.

Interest Liquidation Account

Specify the interest liquidation account for the customer.

Close on Maturity

Deposit accounts can be closed automatically on the Maturity Date of the deposit. Check this box to indicate that the account must be closed on maturity. If you have selected auto rollover, then this field will not be applicable.

When you click 'Compute' button, if percentage is specified in the Pay-In options then it computes the amount. It sums the amounts of all Pay-In options and populates the 'Computed TD Amount' field.

Generate Maturity advice

Check this box to enable generation of maturity advice. The system displays the status of the check box as available in the account class associated with the TD. However, you can modify this, if the box is checked at the account class level.

Generate Rollover advice

Check this box to enable generation of rollover advice. The system displays the status of the check box as available in the account class associated with the TD. However, you can modify this, if the box is checked at the account class level.

Endorsable

Check this box to set the TD as endorsable. The system displays the status of the check box as available in the account class associated with the TD. However, you can modify this, if the box is checked at the account class level.

Auto Liquidation Schedule

Check this box to enable auto liquidation schedule. In case of a TD booked with schedules, you can check this box to enable schedule payout automatically on the schedule date. If you do not check this box, you need to redeem the schedule amount manually.

Next Rate Change Date

This is the next rate change date. The system displays the date if the option 'Rate Revision Required' is checked in 'Interest and Charges Product Maintenance' screen. This date is defaulted based on the rate change period maintained at IC product level.

This is applicable only for rate revision accounts.

Interest Liquidation Frequency Details

The system will display the interest liquidation frequency from the IC Product linked to the account class of the TD. However you can modify the same.

Days

Specify the interest liquidation frequency in terms of days.

Months

Specify the interest liquidation frequency in terms of months.

Years

Specify the interest liquidation frequency in terms of years.



The liquidation frequency will be validated if the tenor is greater than the frequency selected. i.e. when deposit tenor is 2 months and frequency selected is 'Quarterly' then the system will display following error message on Save:

'Interest Liquidation frequency cannot be greater than the deposit tenor.'Demat Details

TD Type

Select the type of account from the drop-down list. The following options are available in the drop-down list:

- Physical
- Dematerialized

Third Party Number

Specify the third party depository number where the TD account is available.

This field is enabled only if the option 'Custody Status' is selected as 'With Third Party'.

TD Sale Amount

Specify the TD sale amount. This is required when the TD account status is 'Active' and TD beneficiary is changed.

TD Sale Currency

The system displays the TD account currency.

11.2.1.1 Specifying Term Deposit Pay In Details

Pay-In Option

Select the pay-in mode from the drop-down list. The options available are:

- Clearing Cheque/Instrument
- Internal Instrument
- General Ledger
- Account
- Internal Cheque
- Cash



Only Account option can be multiple.

Percentage

Specify the amount that funds the TD by the pay-in mode selected in percentage.

Amount

Specify the amount that funds the TD. If you have specified the percentage, then the system computes the amount.



When Amount and Percentage options are provided, amount takes precedence and percentage is ignored.

Offset Branch

The system populates the branch code of the account from which fund is transferred to TD account.

Offset Account

Specify the account number/ GL from which the fund is transferred to TD account. This field returns the branch code if the account is selected and NULL is returned if GL is selected. If Pay-In mode is GL, then the system displays only GL's and if the Pay-In mode is Account then only accounts are displayed in the option list.

Offset Currency

The system populates the currency code of the account from which fund is transferred to TD account.

Payin Date

The system displays the pay-in date.

Cheque Date

Specify the cheque date. In case of pay-in by cheque, the system displays the pay-in date as the cheque date. In case of pay-in as internal cheque, you need to indicate the internal instrument date.

Cheque Instrument Number

Specify the instrument number. In case of pay-in by cheque, the system defaults the cheque number given above. In case of pay-in as internal cheque or internal instrument, you need to specify the instrument number.

Routing Number

Specify the routing number. For external clearing cheque, the system defaults the routing number.

Clearing Product

Specify the clearing product. For external clearing cheque, the clearing product is defaulted. The clearing product selected here should not bear any ARC charges.

11.2.1.2 Specifying Term Deposit Pay Out Details**Pay-Out Option**

Select the pay-out mode from the drop-down list. The options available are:

- Bankers Cheque - BC
- Payments – PC
- Accounts
- General Ledger - GL
- Term Deposit - TD
- Demand Draft



This option is enabled only when Account Number generation is manual.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

The system populates the branch code of the account for redemption.

Account Number

Specify the account number/ GL for redemption.

Narrative

Specify the description for redemption.

11.2.2 Specifying Interest details

This block allows you to capture interest related details. Click on the 'Interest' tab to invoke the following screen.

Product	Waiver	Open

Date	Open

Element	User Defined Element Value	Rate Code	TD Rate Code

TD Rate Code

Specify the rate code to be used for TD calculation. The adjoining option list displays all rate codes maintained using the 'LD MM Floating Rate Input' screen (CFDFLTRT). You can select the appropriate one. You can use TD rate code only when 'Rate Chart Allowed' is enabled for the Account class linked to product and for defining TD Rate code rule UDE Type should be maintained as 'Rate as Rate Code' for interest rate pickup for the account.



You can define either Rate code or TD rate code not both.

For more information on Floating Rate, refer 'Maintaining Floating Interest Rates' under 'Retail Lending' User Manual.

Refer the section titled 'Specifying interest details' under 'Opening a TD by account transfer' for further details.

11.2.3 Specifying joint account holder details

In case of joint accounts, you need to specify the details of the joint holder.

TD Account Opening by Multi Mode

External Reference _____
Branch Code _____
Customer Id _____
Currency _____
Account Open Date _____
Cash Amount _____

Account Number _____
Product Code _____
Account Description _____
Pay-in by Others ▾
Clearing Type _____
Cheque Instrument No _____
Cheque Date _____
Drawee Account Number _____
Routing No _____

Denomination Term Deposit Details Interest Joint Holders Dual Currency Deposit Check List UDF

Joint Holders

Customer Id	Short Name	Relationship
<input type="checkbox"/>		Authorized Signatory ▾

TD Payout Details

Exit

Refer the section titled 'Specifying Joint Account Holder details' under 'Opening a TD by account transfer' for further details.

11.2.4 Specifying the dual currency deposit details

In this tab, you can capture dual currency deposit details involved in the transaction. Click on the 'Dual CCY Deposit' tab to capture the details:

The following details are captured in this screen:

Linked Currency

This option is defaulted from the Account Class. However you can modify this value.

CCY Option Product

This option is defaulted from the Account Class. However you can modify this value.

Exchange Rate

Specify the exchange rate.

Linked CCY's Settlement A/c

Specify the account of the linked currency's settlement.

Linked CCY's GL A/c

Specify the account of the linked currency's GL

Fixing days

This option is defaulted from the Account Class. However you can modify this value, which is the number of days from TD maturity date before which the Exchange Rate has to be fixed.

Yield Enhancement

Specify the additional yield percentage in this option.

Inception Fair Value

Specify the market value of the option contract at inception. This is defaulted from the Linked Option Contract.

The following options are mandatory if the Linked Currency is specified:

- CCY Option Product
- Exchange Rate
- Linked CCY's Settlement A/c
- Linked CCY's GL A/c
- Yield Enhancement
- Inception Fair Value

For more details on handling dual currency deposits, refer section 'Capturing Details for Dual Currency Deposit' in the chapter 'Maintaining Customer Accounts' in Core Entities User Manual.

11.2.5 Specifying the Check List details

In this tab, you can capture document check list details involved in the transaction. Click on the 'Check List' tab to capture the details:

The screenshot shows the 'TD Account Opening by Multi Mode' application window. The 'Check List' tab is active, displaying a 'Document List' table with columns for Document Type, Mandatory, and Checked. Below the table is a 'Remarks' section with 10 numbered lines for input. The window also shows various input fields for account details such as External Reference, Branch Code, Customer Id, Currency, Account Open Date, Cash Amount, Account Number, Product Code, Account Description, Pay-in by (Others), Clearing Type, Cheque Instrument No, Cheque Date, Drawee Account Number, and Routing No.

Specify the following details:

Document Type

Specify the document type. The adjoining option list displays all the document types that are maintained in the system. You can select the appropriate one.

Checked

Check this box to indicate that the received documents are acknowledged.

Mandatory

Check this box to indicate that the document specified here is mandatory.

Remarks 1 to 10

Specify the additional information, if required.

Status

Custody Status

You can have one of the following custody statuses for a TD:

- By Retention – Indicates that you are using external cheque/instrument clearing for TD pay-in
- Electronic Custody – Indicates that the TD is in Active status and pay-in for the TD has happened
- With Client – Indicates that the TD is printed
- Duplicate Receipt – Choose this if the option 'Mark as Duplicate' checked during printing.
- With Third Party – Choose this when Third party bank code is specified

This field is enabled only if you select the 'Account Type' field as 'Dematerialized'.

Doc Status

You can have one of the following statuses:

- Prepayment Requested – This indicates that there is a prepayment request that is yet to be approved or rejected
- Subject to Liquidation – This indicates that there is a prepayment request which is approved
- Cancel of Prepayment Request – This indicates that there is a prepayment request which is expired, rejected or reversed

Account Status

You can have one of the following statuses:

- Inactive – TD account opened without pay-in
- Active – TD account opened with pay-in
- Paid – TD closed on or after maturity
- Prepaid – TD redeemed or closed before maturity
- Over Due – TD unclaimed after maturity

- Susceptible to renew – Grace days - period between maturity date and rollover working days
- Cancelled – TD Closed without paying interest due to clearing cheque return
- Reversed – Inactive TD closed or active TD closed on the activation date

Account Block

Account Blocked

During amendment of TD account, check this box to block the TD account. However, you cannot use this checkbox while creating the TD account.

Reason code

Specify the reason for blocking the TD account. Choose the appropriate reason code from the option list.

11.2.6 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the ‘TD Payout Details’ button.

The following details are captured here:

Branch Code

The system defaults the branch code.

Account Number

Specify the account number.

Currency

Specify the currency.

11.2.6.1 Specifying Bankers Cheque Details

To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.6.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the 'PC' tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are input fields for "Branch Code", "Account", and "Currency". Below these is a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "PC" tab is currently selected. Under the "Counterparty" section, there are fields for "Counterparty Bank Code", "Counterparty Account", and "Currency". The "Beneficiary Details" section includes fields for "Beneficiary Name", "Passport/IC Number", and "Narrative". To the right of these fields is a "Beneficiary Address" field. At the bottom left, there is an "Interest" section. At the bottom right, there are "Ok" and "Exit" buttons.

The following details are captured here:

Counter Party Bank Code

Specify the bank code of the counter party for the pay-out.

Counter Party Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.2.6.3 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a dialog box titled "Term Deposit Payout Details". It contains the following fields and options:

- Branch Code (input field)
- Account (input field)
- Currency (input field)
- Term deposit (dropdown menu with options: Bankers Cheque / DD, PC)
- Branch Code (input field)
- Currency (input field)
- Customer No (input field)
- Default From (radio buttons: Parent Account, Account Class)
- Account Class (dropdown menu with option: P)
- Interest (tab)
- Ok (button)
- Exit (button)

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Select the 'Default From' option to default the details from either the parent account TD account or account class. The options available are:

- Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.



If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

11.2.7 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Interest' button.

You need to capture the following details here:

Account Details

Specify the account number of the Child TD.

11.2.7.1 Capturing Interest Details

Calculation Account

Select the calculation amount of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to indicate that the system must generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

11.2.7.2 Capturing Details for Deposit

The screenshot shows a software window titled "Term Deposit Interest". It has a tabbed interface with "Account Details" selected. Below the tab, there are two sub-sections: "Interest" and "Deposit".

The "Interest" section contains:

- Maturity Date: _____
- Next Maturity Date: _____
- Deposit Tenor: _____
- Auto Rollover:
- Close on Maturity:
- Move Interest to Unclaimed:
- Move Principal to Unclaimed:

The "Deposit" section contains:

- Rollover Type: Principal, Principal + Interest, Special Amount, Interest
- Rollover Amount: _____
- Compute:

Below these sections is a table with the following columns: Payout Type, Percentage, Offset Branch, Account, Narrative. The table is currently empty, with a dropdown menu for "Account Number" visible in the first row.

At the bottom of the window, there is a "Payout Parameters" section and "Ok" and "Exit" buttons.

You need to capture the following details here:

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity dates from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Auto Rollover

Check this field to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this field to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

11.2.7.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC



Note the following:

- This option will be available only when account number generation is 'Auto'.
- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Account Number

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.2.8 Capturing Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Pay-Out Parameters' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The following details are captured here:

11.2.8.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the passport number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.2.8.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/IC Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.3 Opening a TD Account for Multi Mode Pay Out

Oracle FLEXCUBE facilitates to create a new term deposit as a part pay-out. It allows pay out to an account in other bank. Withdrawal (Pay Out) of funds from TD account is called Redemption. When full funds are redeemed, it results in account closure. If the funds are redeemed partially, then the TD account remains open.

The following are the pay out options available during account creation:

- Pay out by Bankers Check

- Pay out by transfer to GL
- Pay out by transfer to own bank Savings Account
- Pay out by Cash (Only from Savings Module)
- Pay out by transfer to Other Bank's Account
- Pay out resulting in a new TD



Pay-out option can be single or a combination of the six.

You can perform TD redemption using multiple pay-out modes. The system allows any combination of the above pay-out modes.

Examples

Case 1

- TD Amount - 15,000.00 USD

Pay-In/ Pay-Out options

- By Cash - 4,000 USD
- By Savings Account - 6,000 USD By GL - 5,000 USD

Case 2:

- TD Amount - 15,000.00 USD

Pay-In/ Pay-Out options

- By Cash - 20% USD
- By Savings Account - 30% USD
- By GL - 50% USD

11.4 Manual Pay-Out TD Redemption

You can redeem a Term Deposit for multi mode pay out 'Redemption in Multimode' screen. You can invoke this screen by typing '1317' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The following details are displayed:

External Ref No

The system generates a unique reference number for the transaction and displays it here. The host identifies the transaction with the external reference number.

Branch Code

The system displays the code of the current logged-in branch.

You need to specify the following:

Account No

Specify the account number of the TD that you wish to redeem. You can select the appropriate one from the adjoining look-up.

Click 'Save' button to proceed to the next stage. The following screen is displayed:

The following details are defaulted from the account and displayed:

- The currency associated with the account
- The account title
- The ID of the account holder

You need to specify the following:

Txn Ccy

Select the transaction currency from the option list.

Redemption Mode

Select the mode of redemption. Redemption can be either in part or in full.

Redemption Amount

Specify the amount to be redeemed. For full redemption mode, you need not enter the redemption amount. If you want to redeem the deposit in part, enter the part redemption amount.



The system will validate for the following:

- During partial redemption the withdrawal amount should be a multiple of withdrawal unit maintained at the 'Corporate Deposits Cluster Maintenance' level. Otherwise, if the cluster identification is available in the account class level, the system displays the following error message:

Withdrawal amount must be multiples of withdrawal unit

- Withdrawal amount should be greater than minimum booking amount maintained at the 'Corporate Deposits Cluster Maintenance' level, else the system will display the following error message:

Withdrawal exceeds minimum balance level

Waiver Penalty

Check this box to waive the penalty for redeeming the term deposit. On clicking 'Save' button, the system validates and ensures for minimum mandatory data entry. If the data entry is found alright, it will calculate the charge based on the transaction type. The following screen will be displayed:

The following details are displayed:

Txn Ccy

If you have not specified the transaction currency in the previous stage, then the account currency is taken as the transaction currency by default. To change the default currency code, select the currency from the drop-down list.

Exchange Rate

This is the exchange rate for the transaction currency. If the transaction currency is other than the local currency, you can modify the transaction currency rate.

Charges

The charge to be deducted from the redemption proceeds is displayed here. The charge amount is designated in local currency.

11.4.1 Specifying the Term Deposit Payout Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Check
- Payments
- Accounts
- General Ledger
- Term Deposit
- Demand Draft
- Loan Payment

Percentage

Specify the amount of redemption in percentage.

Amount

Specify the amount of redemption in absolute.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.4.2 Capturing the Pay-Out Parameters

You can capture the parameters for automatic pay-out by clicking on the 'Term Deposit Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a software window titled "Term Deposit Payout Details". At the top, there are fields for "Branch Code" (006), "Account" (00125369), and "Currency" (AED). Below this, there are three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "Bankers Cheque / DD" tab is selected. Under this tab, there are two main sections: "Cheque / DD Details" and "Beneficiary Details". The "Cheque / DD Details" section includes "Bank Code", "Payment Branch", "Instrument Type", and "Currency" (AED). The "Beneficiary Details" section includes "Beneficiary Name", "Passport/IC Number", "Narrative", and "Beneficiary Address". At the bottom of the window, there is an "Interest" section and "Ok" and "Cancel" buttons.

You can maintain the following parameters here:

Bank Code

Bank code of the TD account will be defaulted from the main screen.

Account

TD account will be defaulted from the main screen

Currency

Currency of the TD account will be defaulted from the main screen

11.4.2.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Cheque Date

Select the cheque date for the pay-out.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Country Code

Select the country code for the pay-out.

Cheque Currency

Specify the currency of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.4.2.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

Term Deposit Payout Details

Term deposit Bankers Cheque / DD PC

Counterparty

Counterparty Bank Code _____

Counterparty Account _____

Currency _____

Beneficiary Details

Name _____

Other Details _____

Narrative _____

Address _____

Term Deposit Interest _____

Ok Exit

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Counterparty Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Other Details

Specify any other details (if any) of the beneficiary.

Address

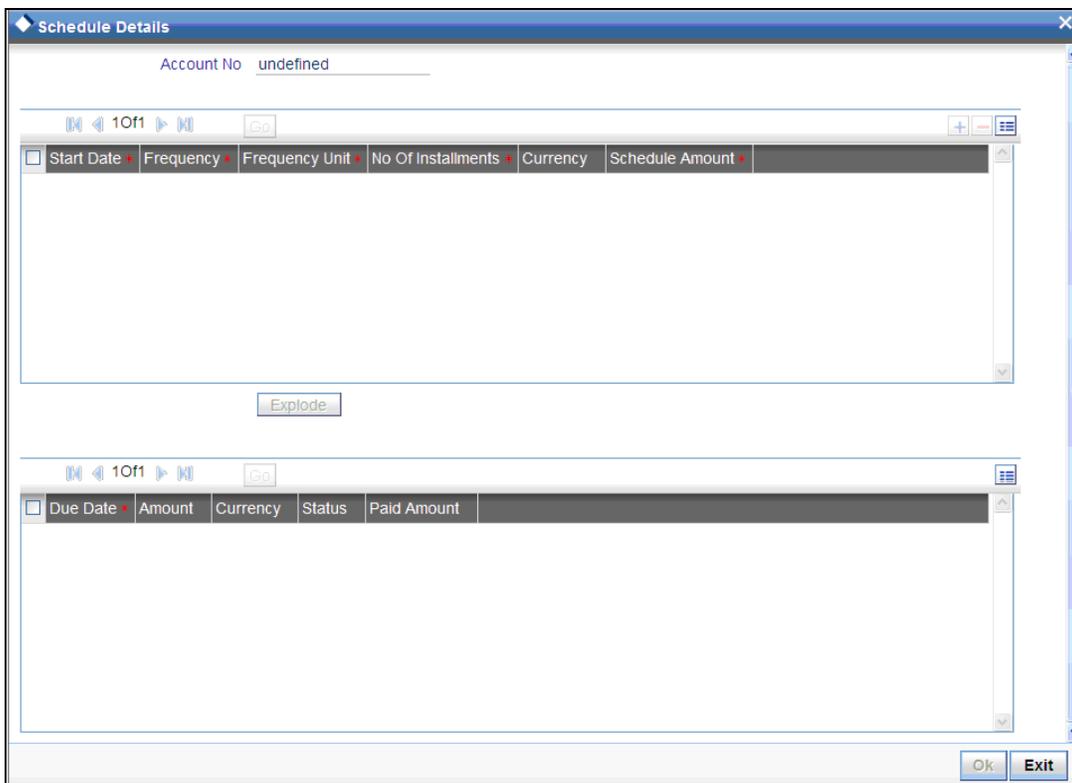
Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

11.4.3 Specifying Principal Schedule Details

You can specify the schedule details in 'Principal Schedule Details' screen. Click 'Principal Schedule' button to invoke this screen.



The screenshot shows a window titled "Schedule Details" with a close button (X) in the top right corner. At the top, there is a text field labeled "Account No" with the value "undefined". Below this is a navigation bar with "1 Of 1" and a "Go" button. The main area contains two data tables, each with a "Go" button and a list icon in the top right corner.

<input type="checkbox"/>	Start Date	Frequency	Frequency Unit	No Of Installments	Currency	Schedule Amount
--------------------------	------------	-----------	----------------	--------------------	----------	-----------------

<input type="checkbox"/>	Due Date	Amount	Currency	Status	Paid Amount
--------------------------	----------	--------	----------	--------	-------------

Specify the following details:

Account Number

The system displays the account number of the TD account.

Start Date

Specify the payment schedule start date. The start date must be a date in the future.

Number of Installments

Specify the number of installments with same periodicity.

Frequency

Specify the periodicity of the schedule. You can choose one of the following options:

- Daily
- Monthly
- Quarterly
- Half yearly
- Yearly

Frequency Unit

Specify the unit of frequency.

Schedule Amount

Specify the term deposit schedule amount to be liquidated for each schedule.

Schedule Currency

The system displays the currency of the settlement amount.

Schedule Details

The system displays the following schedule details on clicking the 'Explode' button.

Due Date

The system displays the schedule due date.

Amount

The system displays the term deposit amount for the schedule with currency displayed.

Amount

The system displays the amount of each schedule based on the schedule amount.

Currency

The system displays the currency of the TD account.

Status

The system displays the schedule status. The status can be 'Due' or 'Paid'.

The schedule end date cannot be the same as the maturity date of TD. The system also does not allow schedules with auto rollover option. You can book schedules only for close on maturity TDs.

Paid Amount

The system displays the amount which is paid out as schedule. If an amount block is placed on the TD and the schedule amount is not paid in full on the schedule date, the schedule is paid out from the available amount. This amount is displayed as the paid amount.

11.4.3.1 Specifying Term Deposit Details

To capture the details for opening a new TD as a part of pay-out, click on the Term Deposit tab.

The screenshot shows a software window titled "Term Deposit Payout Details". It features a tabbed interface with three tabs: "Term deposit", "Bankers Cheque / DD", and "PC". The "Term deposit" tab is currently selected. The main area of the window contains several input fields and a radio button group. On the left side, there are three input fields labeled "Branch Code", "Customer No", and "Currency". On the right side, there are three input fields labeled "Account No", "Account Class", and "Default From". Below the "Default From" field, there are two radio buttons: "Account" (which is selected) and "Account Class". Below the radio buttons, there is a small button labeled "P". At the bottom of the window, there is a section labeled "Term Deposit Interest" and two buttons: "Ok" and "Exit".

The following details are captured here:

Branch Code

The system defaults the branch code.

Currency

The system defaults the currency.

Customer Number

The system defaults the customer number.

Default From

Indicate the Default From option to default the details from either the parent account TD account or account class. The options available are:

- Parent Account
- Account Class

Account Class

Specify the account class. If you have selected the 'Default From' as Account Class, then you have to specify the Account Class mandatorily. Else you can leave it blank.

 If you select the 'Default From' as Account, then on clicking of 'P' button, the system defaults the interest and deposit details from the parent TD account. Or if you select the 'Default From' as Account Class, then on clicking of 'P' button, the system defaults the interest and deposit details from the account class selected.

11.4.4 Specifying Child TD Details

The Child TD parameters are similar to the Parent TD, except the child will not have the option to create a new TD as part of Pay-out. You can capture the details of child TD that is created by payout by clicking on the 'Term Deposit Interest' button.

The screenshot shows the 'Interest' form with the following sections and fields:

- Branch Code** and **Account** (text input fields)
- Account Class** and **Currency** (text input fields)
- Interest** / **Deposit** (tabbed interface, 'Interest' is selected)
- Calculation Account** and **Calculation Account Description** (text input fields)
- Interest Start Date** (text input field)
- Interest Booking Branch** (text input field)
- Interest Statement** (checkbox)
- Charge Booking Account** and **Charge Booking Account Description** (text input fields)
- Charge Booking Branch** (text input field)
- Charge Start Date** (text input field)
- Product** (text input field)
- User Data Elements Currency** (text input field)
- Waive** (checkbox)
- Generate UDE Change Advice** (checkbox)
- Open** (checkbox)
- Account** (text input field)
- Effective Date** (table with columns: Effective Date, Open)
- UDE Values** (table with columns: User Data Elements Id, Value, Rate Code)
- TD Payout Details** (tabbed interface, 'TD Payout Details' is selected)
- Ok** and **Exit** (buttons)

You need to capture the following details here:

Branch Code

The system displays the branch code of the Child TD.

Account Number

The system displays the account number of the Child TD.

Account Class

The system displays the account class of the Child TD.

Customer Number

The system displays the customer number of the Child TD.

11.4.4.1 Capturing Interest Details**Calculation Account**

Select the calculation amount of the Child TD from the option list.

Interest Statement

Check this box to generate an interest statement for the account. The Interest Statement will furnish the values of the SDEs and UDEs and the interest rule that applies on the account.

Charge Booking Account

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Interest Start Date

Select the interest start date from the option list.

Charge Start Date

Select the charge start date from the option list.

Interest Booking Branch

Select the interest booking branch from the option list.

Dr/Cr Advices

Check this box to generate payment advices when interest liquidation happens on an account. The advices are generated in the existing SWIFT or/and MAIL format.

Charge Booking Branch

Select the charge booking branch from the option-list available. You have an option of booking interest/charge to a different account belonging to another branch. The accounts maintained in the selected booking branch are available in the option-list provided. The system liquidates the Interest/Charge into the selected account.

Product Code

Specify the product code.

UDE Currency

Specify the UDE Currency defined for the product.

Integrated LM Product

Check this box to indicate the product is an Integrated LM product.

IL Product Type

Specify the IL product type.

Waive Charges

Check this box to waive of a particular interest or charges that has been specified.

Generate UDE Change Advice

Check this box to generate the UDE change advice.

Open

Check this box to make the product applicable again. More than one product may be applicable on an account class at the same time. You can temporarily stop applying a product on an account class by 'closing' it. You can achieve this by un-checking the box 'Open'. The product will cease to be applied on the account class.

Effective Date

Specify the effective date 'Effective Date' of a record is the date from which a record takes effect.

Open

Specify the open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

UDE ID

Specify the UDE ID for the account.

UDE Value

Specify the values for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account with special conditions applicable, the value of the UDE corresponding to the date will be picked up.

Rate Code

Specify the rate code for the account.

11.4.4.2 Capturing Details for Deposit

To capture the deposit details, click on the 'Deposit' tab.

Maturity Date

The system defaults the maturity dates from the default tenor from the account class. However, you can modify this date. On this date the term deposit account gets.

Next Maturity Date

On selecting the rollover for the TD account, the system defaults the next maturity date from the previous tenor of the deposit.

Deposit Tenor

The system calculates the tenor of the deposit account to the difference between Interest start date and Maturity date and displays it. In case of change in maturity date, the system changes the value of this field.

Auto Rollover

Check this box to automatically rollover the deposit you are maintaining. You have to indicate 'Rollover Type' on selecting this option.

Close on Maturity

Check this box to close the term deposit account on maturity date and transfer the amount to the principal liquidation account. If you select this option, the principal liquidation account should be an account other than the term deposit account.

Move Interest to Unclaimed

Check this box to move the interest amount to the unclaimed GL mapped at the IC product in the accounting role 'INT_UNCLAIMED' on Grace period End date. If you select this option, then you will have to check the box 'Move Principal to Unclaimed'.

Move Principal to Unclaimed

Check this box to move the principal amount to the unclaimed GL mapped at the IC product in the accounting role 'PRN_UNCLAIMED' on Grace period End date. If you select this option then only principle amount will be moved to unclaimed and Interest will be settled to TD payout. If You select both 'Move Interest to Unclaimed' and 'Move Principle to Unclaimed' then TD amount (i.e. P+I will be moved to Unclaimed GL, irrespective to the TD payout Details).

Rollover Type

You can indicate rollover type as hereunder:

- Principal - If You select 'Principal' option then On Maturity date System will do rollover with Only Principle amount irrespective to the Interest booking account.(i.e. if Interest booking account is given as TD account then on maturity date Interest amount will be first liquidated to TD account and settled to the Payout details maintained for the TD account).
- Principal + Interest - If You Select 'Principal +Interest' option then Interest booking account should be always TD account. On maturity date P+I amount will Rollover.
- Special Amount - If you select 'Special Amount' option then System will do rollover with Specified amount irrespective to the Interest booking account. (during Second rollover system will do rollover with the same amount by settling the New interest amount to TD payout amount)
- Interest - If you select 'Interest' option then Interest booking account should be always TD account. On maturity date Principle amount will be settled to payout option

Rollover Amount

If a special amount is to be rolled over, you have to specify the amount (less than the original deposit amount) in the Rollover Amount field.

11.4.4.3 Specifying Term Deposit Pay-Out Details

Payout Type

Select the pay-out mode from the drop down list. The options available are:

- Bankers Cheque - BC
- Transfer to Other bank - PC
- Transfer to GL – GL
- Transfer to Savings Account – AC
- Creation of new Term Deposit – TD



Note the following:

- This option will be available only when account number generation is 'Auto'.
- For Dual Currency Deposits you are allowed to select only 'GL' and 'Savings Account' options as the pay-out mode. You can either select GL or Savings Account but not both. You can select only one GL or one Savings account and not multiple GLs or accounts in either case.

Percentage

Specify the amount of redemption in percentage.

Offset Branch

Specify the branch code of the account for redemption.

Offset Account

Specify the account number/ GL for redemption.

Narrative

Specify the description for the redemption.

11.4.5 Capturing Pay-Out Parameters Details

You can capture the parameters for automatic pay-out by clicking on the 'TD Payout Details' button. To capture the details for pay-out through Bankers Cheque, click on the Bankers Cheque tab.

The screenshot shows a window titled "Payout Parameters" with a tab labeled "Bankers Cheque PC". The window is divided into two main sections: "Cheque Details" and "Beneficiary Details".

Cheque Details:

- Bank Code: _____
- Payment Branch: _____
- Currency: _____

Beneficiary Details:

- Beneficiary Name: _____
- Passport/IC Number: _____
- Narrative: _____
- Beneficiary Address: _____

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

The following details are captured here:

11.4.5.1 Specifying Bankers Cheque Details

Bank Code

Specify the bank code of the Bankers cheque.

Payable Branch

Select the payable branch from the adjoining option list. The list displays all the payable branch linked to the selected bank code.

Cheque Date

Specify the date of the cheque for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport/ IC Number

Specify the passport or IC number of the beneficiary for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Country Code

Specify the country code for the pay-out.

11.4.5.2 Specifying PC Details

To capture the pay-out details thought transfer to other bank account, click on the PC tab.

The screenshot shows a window titled "Payout Parameters" with a tabbed interface. The "PC" tab is selected. The window contains the following fields:

- Counterparty**
 - Counterparty Bank Code
 - Counterparty Account
 - Currency
- Beneficiary Details**
 - Beneficiary Name
 - Passport/IC Number
 - Narrative
 - Beneficiary Address

Buttons for "Ok" and "Exit" are located at the bottom right of the dialog.

The following details are captured here:

Counterparty Bank Code

Specify the bank code of the counter party for the pay-out.

Counterparty Account

Specify the account number of the counter party for the pay-out.

Currency

Specify the currency of the counter party for the pay-out.

Beneficiary Name

Specify the name of the beneficiary for the pay-out.

Passport Account Number

Specify the account number of the beneficiary for the pay-out.

Narrative

Specify the description for the pay-out.

Beneficiary Address

Specify the address of the beneficiary for the pay-out.

11.4.6 Holiday Treatment if TD Payout is another TD

When the TD payout instruction has been mentioned as another TD, based on the start date and tenor if the maturity date falls on a holiday then the system will display the following error message:

'Maturity date is on holiday kindly change the tenor or maturity date.'

The system will not perform any maturity date adjustment automatically based on the instruction given in 'Holiday Movement' field. For the new TD creation, irrespective of the option provided in 'Holiday Movement', the system will display the following error message:

'Maturity date is on holiday kindly change the tenor or maturity date.'

If maturity date falls on a holiday, then you need to change the tenor/maturity date manually and proceed with TD creation. The system will allow you to 'Save' a TD redemption entry, only when the maturity date is not falling on a holiday.

When option 'Auto Rollover' is checked and rollover instructions are provided during the time of deposit opening or as an amendment after opening there will not be any holiday treatment done for the field 'Next Maturity Date'.

Even though the 'Next Maturity Date' is a holiday there will not be any changes during TD creation or amendment. Holiday treatment will applied to the next maturity date at the time of rollover. Processing Close Out Withdrawal by Multi Mode.

You can close an account and pay the account balance to the customer using the 'Close out Withdrawal by Multi Mode' screen. You can invoke this screen by typing '1350' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window with the following fields and controls:

- External Reference**: Input field with a save icon.
- Branch Code**: Input field with a save icon.
- Account Number ***: Input field with a dropdown arrow and a save icon.
- Account Title**: Input field with a save icon.
- Cancel**: Button at the bottom right.

You can maintain the following parameters here:

External Reference Number

The system generates a unique number based on the branch-specific sequence number generation logic and displays it here. The Host system identifies a branch transaction with the external reference number.

Branch Code

Branch code of the current branch is defaulted here.

Account Number

Specify a valid account number you need to close, from the adjoining option list.

Account Title

Title of the specified account number is defaulted here.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

Currency

Currency of the specified account number is defaulted here.

Customer ID

Customer ID of the specified account number is defaulted here.

Account Amount

Balance amount in the specified account number is defaulted here.

You can also maintain the following details, apart from the details defaulted:

Account Pay Out Details

You can maintain the following details here:

Pay-Out Option

Select a valid pay-out option for the specified account number, from the adjoining drop-down list. This list displays the following values:

- Bankers Cheque – BC – Select if pay-out is through Bankers Cheque.
- Payout by FT – FT – Select if pay-out is through Fund Transfer.
- Payout by Cash – Select if pay-out is through Cash.
- Payments – PC – Select if pay-out is through payments.

Percentage

Specify amount of redemption in percentage.

Amount

Amount to be paid-out is defaulted here based on the selected pay-out option and specified percentage, when you save the transaction.

Offset Branch

Branch code of the account for redemption is defaulted here, when you select the 'Offset Account'.

Offset Account

Specify account number you need for redemption from the adjoining option list.

Narrative

Specify description for redemption.

11.4.7 Maintaining Pay-out Parameters

You can maintain pay-out details of the account considered for redemption using the 'Payout Details' screen. You can maintain details for any selected payout option. You can invoke this screen by clicking on the 'Payout Details' button in the 'Close out Withdrawal by Multi Mode' screen.



The screenshot shows a window titled 'Payout Details' with a blue header bar. Below the header, there is a tab labeled 'Bankers Cheque' and 'PC'. The main content area is divided into two sections: 'Cheque Details' and 'Beneficiary Details'. The 'Cheque Details' section contains fields for 'Bank Code', 'Cheque Date', 'Country Code', and 'Payable Branch'. The 'Beneficiary Details' section contains fields for 'Beneficiary Name', 'Beneficiary Address', 'Passport/IC Number', and 'Narrative'. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can maintain the following parameters here:

11.4.7.1 Bankers Cheque Tab

You can maintain Bankers cheque details of the account for redemption here, if you have selected 'Pay-Out Option' as 'Bankers Cheque'.

Cheque Details

You can maintain the following cheque details:

Bank Code

Specify Bank code of the Banker's Cheque from the adjoining option list.

Country Code

Specify Country code of the Banker's Cheque from the adjoining option list.

Cheque Date

Specify a valid date you need to issue Banker's Cheque from the adjoining calendar.

Payable Branch

Specify branch you need to pay the Banker's Cheque from the adjoining option list.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the Banker's Cheque.

Beneficiary Address

Specify address of the beneficiary for the Banker's Cheque.

Passport/IC Number

Specify Passport number of the beneficiary for the Banker's Cheque.

Narrative

Specify description for the beneficiary of the Banker's Cheque.

11.4.7.2 PC Tab

You can maintain details of the other Bank, to which the balance amount of the account for redemption is transferred.



The screenshot shows a dialog box titled "Payout Details" with a blue header bar. Below the header, there is a tabbed interface with "Bankers Cheque" and "PC" tabs. The "PC" tab is active. The dialog is divided into two main sections: "Counterparty Details" and "Beneficiary Details".

Counterparty Details:

- Counterparty Bank Code: _____
- Counterparty Account: _____
- PC Product Category: _____

Beneficiary Details:

- Beneficiary Name: _____
- Beneficiary Address: _____
- Passport/IC Number: _____
- Narrative: _____

At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

You can maintain the following parameters here:

Counterparty Details

You can maintain the following counterparty details here:

Counterparty Bank Code

Specify the Bank code of the counterparty from the adjoining option list.

Counterparty Account

Specify account number of the counterparty from the adjoining option list.

PC Product Category

Specify PC product category from the adjoining option list.



This is an optional field. If a value is not defined for this field, then the system books PC contract based on the PC 'Product Category' details maintained at 'Account Class' level.

Beneficiary Details

You can maintain the following beneficiary details here:

Beneficiary Name

Specify name of the beneficiary for the PC product.

Beneficiary Address

Specify address of the beneficiary for the PC product.

Passport/IC Number

Specify Passport number of the beneficiary for the PC product.

Narrative

Specify description for the beneficiary of the PC product.



During account closure, the system uses PC Bridge GL, maintained at account class level, as an intermediary GL. If a PC fails, then since Bridge GL is maintained the account can be closed.

11.5 Term Deposit Payin

Payin can be done only for the Accounts that have been created using STDCUSTD and TDMM are in 'Inactive' status. You can capture the details of initial payin for the time deposit account, in the 'TD Payin' screen. You can invoke this screen from the by typing '1323' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

TD Payin Branch Date: 2011-12-09

External Reference Number FJB113430000680
 Branch Code * 051
 Value Date * 12/09/2011
 Customer ID 051000603
 Payin Amount * 20,000.00
 Account Stat Inactive
 Cash Amount 0.00

Account Number * 051TDF34311000039
 Description SFG
 Currency CLP

Compute
 Recalculate

TD Payin

Sequence Number	TD Payin Opt	Percentage	Amount	Payin Date	Offs
1	Account	100	20,000.00		

The following details can be entered in this screen:

Eternal Reference Number

The system defaults the external reference number here.

Account Branch

The system displays the TD Account Branch. It is defaulted on TD Account selection

Customer ID

The TD account Customer ID is defaulted on TD Account selection.

Currency

The TD Account currency is defaulted on TD Account selection.

Value Date

The TD Pay in Value Date is defaulted on TD Account selection as the Branch Date. However, you can modify it as back value date, if necessary.

Payin Amount

It is defaulted on TD Account selection as the TD Amount.

Account Number

Select the TD account number from the LOV of inactive TD account numbers.

Account Description

It is defaulted on TD Account selection.

Save all these details to validate and process TD Payin details as a Payin transaction at the host level. On successful Payin operation, TD is activated.

TD Payin transactions will be auto authorized and TD Payin screen is supported only in Branch online mode. In case of time out occurrence, Branch does the transaction reversal automatically.

11.5.1 Term Deposit Settlement Details

You can receive 'TD Payin' in multiple settlement modes, through the multimode settlement tab. This screen appears once you save the payin details.

TD Payin Branch Date: 2011-12-09

External Reference Number: FJB113430000680
Branch Code: 051
Value Date: 12/09/2011
Customer ID: 051000603
Payin Amount: 20,000.00
Account Stat: Inactive
Cash Amount: 0.00

Account Number: 051TDF34311000039
Description: SFG
Currency: CLP

Buttons: Compute, Recalculate

Sequence Number	TD Payin Opt	Percentage	Amount	Payin Date	Offs
1	Account	100	20,000.00		

To specify the Settlement Details of TD Payin, click 'Settlement Details' tab.

Upon invoking 'Settlement Details' tab, the following details are displayed.

Settlement Mode

Choose one of the following settlement modes for receiving TD Payin:

- Cash
- Account
- Internal Cheque
- Clearing cheque/instruments
- Internal instruments
- Combination of the above
- One of the settlement modes listed above.

Settle Ccy

The system displays the settlement currency with respect to payment modes selected. Settlement currency is displayed as transaction currency. However, if transaction currency is an index currency, then settlement currency is displayed as base currency.

Settle Amount

The system displays the settlement amount of the Transaction.

Settle Branch

The system displays the branch of the settlement transaction.

Settle Account

The system displays the settlement account of the TD transaction

Ext Account

System displays the external account for the TD transaction settlement.

Specify the following details for the transaction:

- Select 'Account' in one of the fields under Payment Mode, in case the transaction is an Account.
- Select 'Internal Cheque' in one of the fields under Payment Mode, in case the transaction involves an Internal Cheque.
- Select 'Cheque/Instruments' in one of the fields under Payment Mode, in case the transaction involves an 'External Instrument for Outward Clearing like External Cheque'.
- Select 'Internal Instruments' in one of the fields under Payment Mode, in case the transaction involves instruments.
- Enter the Settlement Amounts in the fields under 'Settlement Amount', with respect to the Payment Modes you selected.
- Capture the Account Numbers of the Payment Modes in the fields under 'Settlement Account'. In case of Account or Internal Check, Oracle FLEXCUBE allows them only if they are of settlement currency.
- In case the payment modes you selected are instruments like Internal Check, External Check and DD, enter the respective Instrument Number/Numbers in the fields under 'Instrument No'.
- Capture the 'Clearing Bank Code', if the Payment Mode of the TD Settlement is a 'Clearing Cheque/Instrument for Outward Clearing'.
- Capture 'Clearing Branch Code' if the Payment Mode of the TD Settlement is a Clearing Cheque/Instrument for Outward Clearing.
- In case the payment mode is through Account Transfer, enter the External Account Number of the customer in the field 'External Account'.



Oracle FLEXCUBE allows a maximum of only five modes, in addition to cash mode, during TD Payin Operation. The total of all payment mode amounts is equal to the TD pay in amount and is validated during the TD pay in save.

11.5.2 Term Deposit Denomination Details

In case the operation involves cash transaction, you can track cash denomination using 'Denominations' Screen.

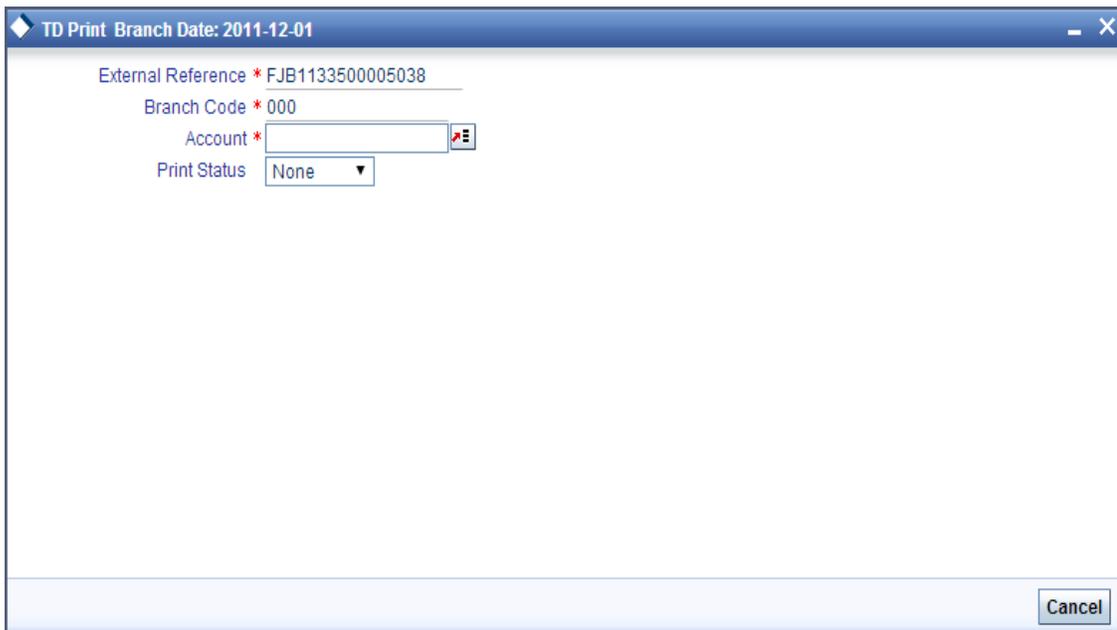
Click 'Denomination Details' tab and invoke 'Denominations' Screen to maintain the Cash Denomination for the Settlement Amount input in the 'Settlement Details' screen.

11.6 TD Certificate Printing

You can print a new time deposit certificate using 'TD Deposit Certificate' screen. However, In case of cheque-based payment, the custody status is 'By Retention' until the funds are cleared through clearing process.

The payment stays in 'Uncollected Funds' until the cheque is cleared. You can print the certificate after receiving the custody status 'ELECTRONIC CUSTODY'.

During Pay-in, the system generates the redemption certificate. You can print the certificate using 'TD Reprint' screen. To invoke this screen, type '9901' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



The screenshot shows a window titled "TD Print Branch Date: 2011-12-01". Inside the window, there are four input fields:

- External Reference * FJB1133500005038
- Branch Code * 000
- Account * [Empty text box]
- Print Status [None]

A "Cancel" button is located at the bottom right of the window.

You can also print the certificate using 'Term Deposit Advice' screen. However, the certificates printed using 'TD Reprint' screen are not considered while deciding the number of advices printed for the account in 'Term Deposit Advice' screen.

Here you can specify the following details:

External Ref No

The system generates the external reference number.

Branch Code

Specify the branch code.

TD Account No

Specify the TD account number from the adjoining option list.

Mark as Duplicate

Print Status

Select the print status from the drop-down list and the available options are:

- None
- Duplicate - This option is used to generate a duplicate advice.
- Reverse - The custody status of the TD should be changed to the previous status.

On save, TD certificate print details will be validated and processed as outgoing message transaction at host level. On successful TD certificate printing, TD custody status will be changed. Once the TD certificate message is generated at host it will be printed by the branch user by choosing the printer attached to the user local machine.

11.6.1 TD Renewal

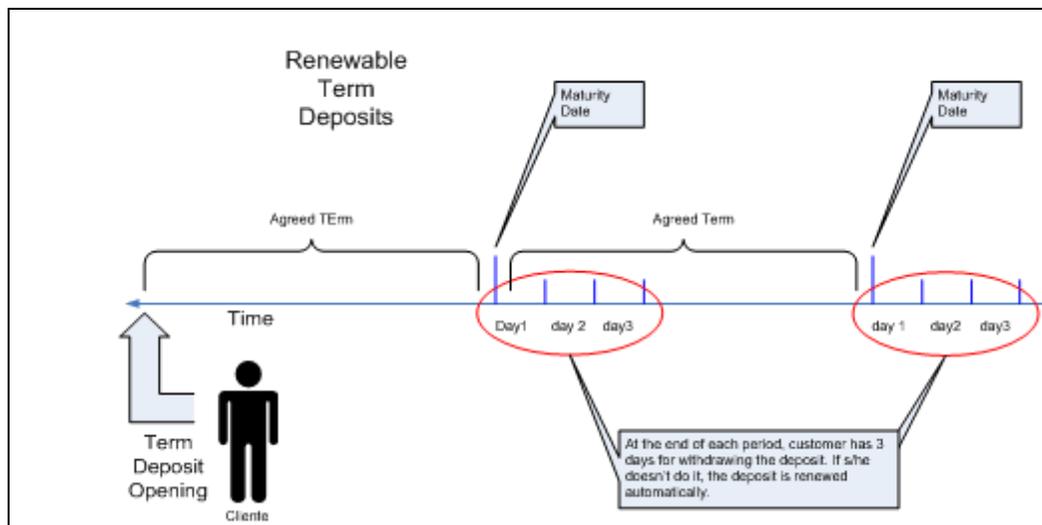
When a Term Deposit is withdrawn, it has to be validated that the withdrawal is done within the grace days subsequent to the settlement date.

Example

In case of renewable term deposit, the deposit holder can withdraw the deposit within grace days. This period starts during BOD on maturity date of term deposit. Therefore, if deposit holder fails to withdraw it, the deposit is renewed automatically, taking maturity date as the start date for the deposit.

According to this scenario, when holder requests the term deposit withdrawal, teller enters data identifying the deposit and system must validate that current date is not grace days period subsequent to maturity date.

The following figure illustrates this situation:



For detailed information on TD Renewal, refer the section 'TD Renewal' in Core Entities user manual.

12. Credit Card Payments

12.1 Introduction

Oracle FLEXCUBE provides a facility to process transactions using Credit Cards. When Credit Card details are received from SELECT, the system validates for Card Number, Status and defaults the Card Holder details.

Oracle FLEXCUBE provides facility to handle these payments in the following modes:

- Payment by In-House Bank Cheque
- Payment by Other Bank Cheque
- Payment by Cash
- Payment by Account
- Payment through incoming swift message

12.2 Processing Payments by In-House Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by the bank. You can maintain these details using 'Credit Card Payment By In-House Cheque' screen. You can invoke this screen by typing 'CRCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

External Reference	FJB1309900001361	Product	CRCM
Credit Card No *	<input type="text"/>	Credit Card Holder Name	<input type="text"/>
From Account Branch *	001	Cheque Number *	<input type="text"/>
From Account Number *	<input type="text"/>	Check Date	2013-04-09
Account Title	<input type="text"/>	Cheque Issue Date	<input type="text"/>
From Account Currency *	<input type="text"/>		
Amount *	<input type="text"/>		
Narrative	<input type="text"/>		
Cheque Book Number	<input type="text"/>		

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCM.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

From Account Branch

Branch code of the recovery account is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

From Account Number

Recovery account number is defaulted here. However; you can specify account number from the adjoining option list, if needed.

Account Title

Title of the recovery account is defaulted here.

From Account Currency

Currency of the account is defaulted, when account number is selected.

Cheque Number

Specify a valid cheque number for payment.



Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Check Date

Current system date is defaulted as the check date.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Amount

Specify the payment amount for credit card transaction.



Amount currency can be FCY

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

The screenshot shows a software window titled "Credit Card Payment By Account". It contains several input fields for account and transaction details. A "Recalculate" button is located at the bottom right of the input section. Below the input fields is a tabbed interface with "Charges", "MIS", and "UDF" tabs. The "Charges" tab is active, displaying a "Charge Details" table with columns for Charge Components, Waiver, Charge Amount, Currency, Charge in Local Currency, and Exchange Rate. The table is currently empty.

Charge Components	Waiver	Charge Amount	Currency	Charge in Local Currency	Exchange Rate
-------------------	--------	---------------	----------	--------------------------	---------------

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number
- Customer ID
- To Amount
- Exchange Rate
- From Amount
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing an In-house Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product. It then generates an advice for the same.



Note the following:

- When an amount is paid, the system accepts the amount with out validating payment against due amount.
- You can also configure auto-authorization with few user limits.

12.3 Processing Payments by Other Bank Cheques

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cheques issued by other banks. You can maintain these details using 'Credit Card Payment By Cheque' screen. You can invoke this screen by typing 'CRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

A screenshot of a software application window titled "Credit Card Payment By Cheque". The window contains a form with various input fields. On the left side, there are fields for "External Reference", "Transaction Currency *", "Transaction Amount *", "Clearing Type *", "Cheque Number *", and "Routing Number *". On the right side, there are fields for "Account Branch *", "Narrative", "Credit Card No *", "Credit Card Holder Name", "Drawer Account Number", "Cheque Date *", and "Cheque Issue Date". An "Exit" button is located in the bottom right corner of the window.

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Account Branch

Specify branch code of the Credit Card from the adjoining option list.

Narrative

Specify remarks for the credit card payments, if any.

Transaction Currency

Currency of the transaction is defaulted here; however, you can modify if needed.

Transaction Amount

Specify amount of the cheque drawn.

Clearing Type

Specify clearing type you need for the cheque drawn from the adjoining option list.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Cheque Number

Specify a valid cheque number for payment.



Oracle FLEXCUBE validates for the availability and status of the cheque and also for the stop payment on the cheque.

Routing Number

Specify routing number you need for the cheque drawn from the adjoining option list

Drawer Account Number

Specify Account number on which the cheque is drawn.

Cheque Date

Cheque date is defaulted here.

Cheque Issue Date

Specify the issue date on the cheque from the adjoining calendar.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number
- Account Title
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- Instrument Details
- Charge Details
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

For further processing details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After validating for the availability of the data, click 'Save' icon to go to the next stage.

Authorization Stage

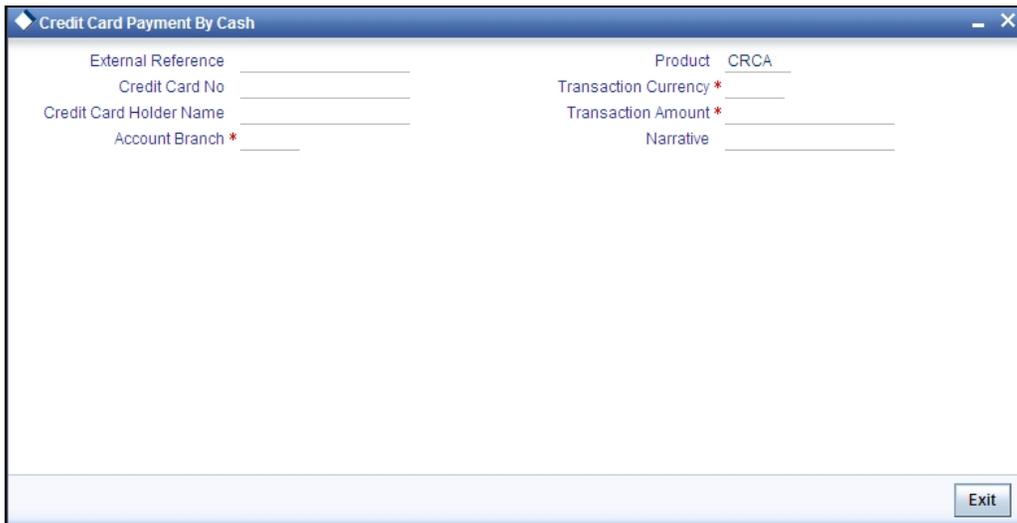
On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing a Cheque' section in 'Instrument Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system triggers clearing transaction and stores RT transaction reference number in XREF column of the Clearing Transaction for reference.

12.4 Processing Payments by Cash

Oracle FLEXCUBE provides a facility to handle Credit Card payments by cash. You can maintain these details using 'Credit Card Payment By Cash' screen. You can invoke this screen by typing 'CRCP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



External Reference	_____	Product	CRCA
Credit Card No	_____	Transaction Currency *	_____
Credit Card Holder Name	_____	Transaction Amount *	_____
Account Branch *	_____	Narrative	_____

Exit

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRCA.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Transaction Amount

Specify payment amount for credit card transaction.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

Credit Card Payment By Cash

External Reference _____ Account Branch _____
Credit Card No _____ Account Number _____
Credit Card Holder Name _____ Account Description _____
Product CRCA _____ Account Currency _____
Transaction Currency _____ Account Amount _____
Transaction Amount* _____ Total Charge _____
Exchange Rate _____ Negotiated Cost Rate _____
Narrative _____ Negotiation Reference _____

Recalc

Currency Denominations Charge Details MIS UDF

Currency Code _____ Total _____
Preferred Denomination _____ Clear

Populate

Denomination Details

10F1

Denomination Code	Denomination Value	Units	Total Amount

Exit

In addition to the details maintained in the previous stage, the system defaults the following details:

- Exchange Rate
- Account Number,
- Account Description
- Account Currency
- Account Amount
- Total Charges
- Negotiated Cost Rate
- Negotiation Reference
- MIS Details
- UDF Details

Recalculate

Click this button to recalculate charges for the cheque deposited.

12.4.1 Currency Denomination Tab

You can maintain the following denomination details here:

Currency Code

Currency code of the transaction currency is defaulted here.

Preferred Denomination

Specify preferred denomination for the Credit Card payment.

Total

Transaction amount is defaulted here from the main screen.

Denomination Details

You can maintain the following details here:

Denomination Code

Denomination code is defaulted based on the details maintained at 'Denomination Maintenance' level.

Denomination Value

Denomination value is defaulted based on the details maintained at 'Denomination Maintenance' level.

Units

Specify units you need for the specified denomination code.

Total Amount

Total amount is defaulted based on the denomination details maintained in this screen.

12.4.2 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

For further processing details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Depositing Cash' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, the system processes accounting entries to respective GLs maintained for Credit Card product.

12.5 Processing Payments by Account

Oracle FLEXCUBE provides a facility to handle Credit Card payments by Account. You can maintain these details using 'Credit Card Payment By Account' screen. You can invoke this screen by typing 'CRAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Field	Value
External Reference	
Credit Card No *	
Value Date *	
Recovery Account *	
Account Title	
Account Branch	
Product	CRAC
Credit Card Holder Name	
Transaction Currency *	
Amount *	
Narrative	

You can maintain the following details here:

External Reference Number

Unique reference number is defaulted based on the branch.

Product

Retail teller product is defaulted as CRAC.

Credit Card No

Specify a valid Credit Card number from the adjoining option list.

Credit Card Holder Name

Name of the Credit Card holder is defaulted here.

Value Date

Current date of the system is defaulted here.

Transaction Currency

Specify currency in which cash is deposited for the specified credit card number, from the adjoining option list.

Recovery Account

Recovery account is defaulted here from the Credit Card number. However; you can specify a valid recovery account from the adjoining option list, if not defaulted.

Account Title

Title of the recovery account is defaulted here.

Account Branch

Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.



If account branch and transaction branch are different, then the system automatically processes inter-branch entries.

Amount

Specify the payment amount for credit card transaction.



If the payment is in FCY, then the system converts the amount based on the exchange rate code maintained at the 'Product' level

Narrative

Specify remarks for the credit card payments, if any.

Click 'Save' icon to go to the next stage.

Enrichment stage

On clicking save icon, the system validates and ensures for minimum mandatory data entry. If the data entry is correct, the system generates additional details maintained at different levels. The following screen will be displayed:

In addition to the details maintained in the previous stage, the system defaults the following details:

- To Account Number,
- Account Description
- Account Amount
- Total Charges
- MIS Details
- UDF Details

Exchange Rate

Exchange rate value is defaulted here to convert the transaction currency to account currency.

Recalculate

Click this button to recalculate charges for the cheque deposited.

12.5.1 Charge Details Tab

Oracle FLEXCUBE defaults the charges maintained for the product and the customer group at 'Arc Maintenance' level. However; you can modify if needed and click on 'Recalculate' button to display the final total amount for the transaction.

For further processing details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

Click 'Save' icon to go to the next stage.

Authorization Stage

On clicking save icon, the system validates and ensures for the correct entry of the data. If the data entry is correct, then the system moves the contract to Authorization Authority for authorization. Authorization Authority can approve or reject a transaction at this stage.

For authorization process details, refer 'Requesting for Funds Transfer' section in 'Cash Transactions' chapter of this User Manual.

After successful authorization, you can generate the transaction from task list and save. After saving the task, the system processes accounting entries, debiting the total transaction amount from the recovery account and crediting the same to respective select GL maintained for the Credit Card Product.

12.6 Processing Credit Card Payment Reversals

Oracle FLEXCUBE provides a facility to handle reversal of Credit Card payments by Cash, Cheques and Account transfer. You can maintain payment reversal details using 'Credit Card Payment Reversal' screen. You can invoke this screen by typing 'STDCCREV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Maker Id	Date Time	Authorization Status
Checker Id	Date Time	

You can maintain the following parameters here:

Credit Card No

Specify number of the Credit Card for which you need to reverse payments.

Transaction Ref No

Transaction reference number is defaulted here, when you select Credit Card.

Click Default button. The system defaults the following values:

- Transaction Branch
- Transaction Date
- Payment Currency

- Payment Amount
- Payment Status
- Payment Input By
- External Ref No

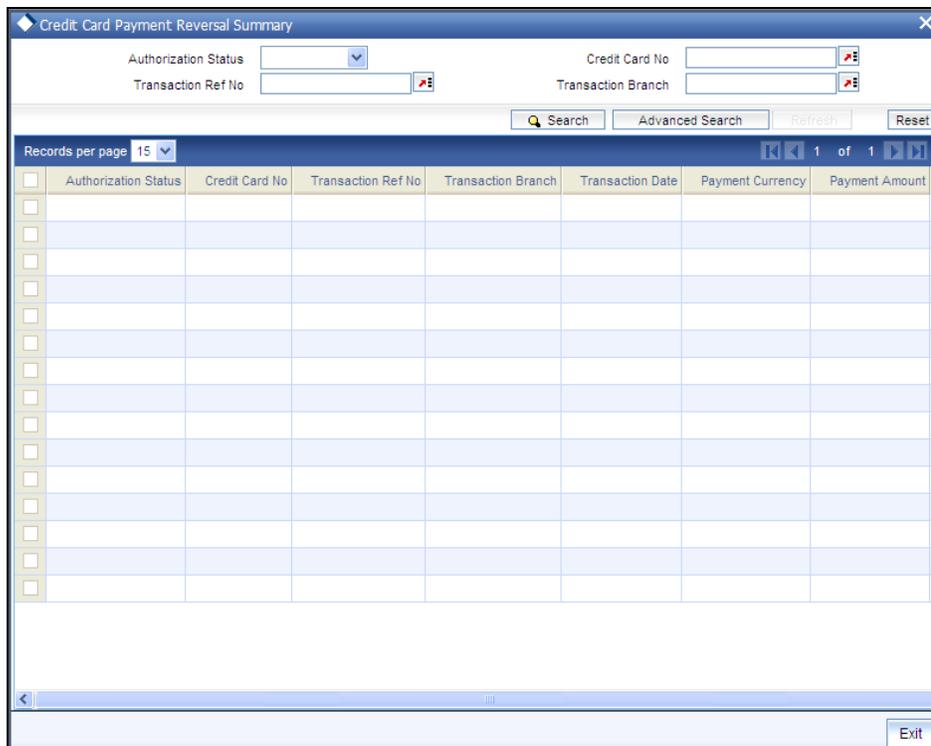
Remarks

Specify remarks for reversal of payment, if any.

After defaulting the Credit Card payment details, click on 'Save' icon. The system triggers the reversal accounting entries and reverses the transaction for the selected transaction reference number. If the payment is an outward cheque payment, you need to manually reject the cheque transaction and trigger the Credit Card payment reversals.

12.7 Viewing Credit Card Reversal Payments

You can view a summary of Credit Card reversal payments maintained at the 'Credit Card Payment Reversal' level using 'Credit Card payment Reversal Summary' screen. You can invoke the 'Credit Card payment Reversal Summary' screen by typing 'STSCCREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view records based on any or all of the following criteria:

Authorization Status

You can view records based on the authorization status of the Credit Card payment by selecting an option from the adjoining drop-down list. This list provides the following options:

- Authorised–Select this option if the Credit Card payment is authorised.
- Unauthorised–Select this option if the Credit Card payment is unauthorised.

Credit Card No

Select a valid Credit Card number to view records based on the Credit Card number, from the adjoining option list.

Transaction Ref No

Select a valid transaction reference number to view records based on the transaction reference number, from the adjoining option list.

Transaction Branch

Select a valid branch code if you need to view records based on the branch code, from the adjoining option list.

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Credit Card No
- Transaction Ref No
- Transaction Branch
- Transaction Date
- Payment Currency
- Payment Amount
- Payment Status

13. Vault Operations Operations

13.1 Introduction

This chapter details the various Vault Operations that can be performed through this module.

13.2 Transferring Cash from Vault

You can transfer cash from vault using the 'Transfer cash from Vault' screen. You can invoke this screen by typing '9007' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash from Vault: Branch Date: 2012-03-01

External Reference: FJB1206100004780
Branch Code: SH1
Transaction Currency: [dropdown]
Till Id: [dropdown]
Currency Code: [dropdown]
Preferred Denomination: [dropdown] [Populate]

Product: CHFV
Transaction Amount: [input] [Default Denomination]
Total: [input] [Clear]

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Transaction Currency

Select the currency to be transferred from Vault.

Transaction Amount

Specify the total amount to be transferred.

Till Id

Specify the till id into which you wish to transfer cash. The adjoining option list displays all tills (primary and secondary) mapped to your user profile. You can select the appropriate one.

13.2.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

After entering these details, you need to click save icon. The specified amount will flow from vault and gets updated.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.3 Transferring Cash to Vault

You can transfer cash to vault using the 'Transfer cash to Vault' screen. You can invoke this screen by typing '9008' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash to Vault Branch Date: 2012-03-01

External Reference FJB1206100004783
Branch Code SH1
Transaction Currency *
From Till *
Currency Code
Preferred Denomination
Populate

Product CHTV
Transaction Amount *
Default Denomination
Total
Clear

Denomination Details

<< 1 of 1 >> Go to Page

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Cancel

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Transaction Currency

Select the currency to be transferred to Vault.

From Till

Specify the till id into which you wish to transfer cash. The adjoining option list displays all tills (primary and secondary) mapped to your user profile. You can select the appropriate one.

Transaction Amount

Specify the total amount to be transferred.

Till ID

Specify the till id from which you wish to transfer cash to vault. The adjoining option list displays all tills mapped to your user profile. You can select the appropriate one

13.3.1 Capturing denomination details

You have to specify the following details for the cash being transferred:

Currency Code

The system displays the currency of the account

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash transfer. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

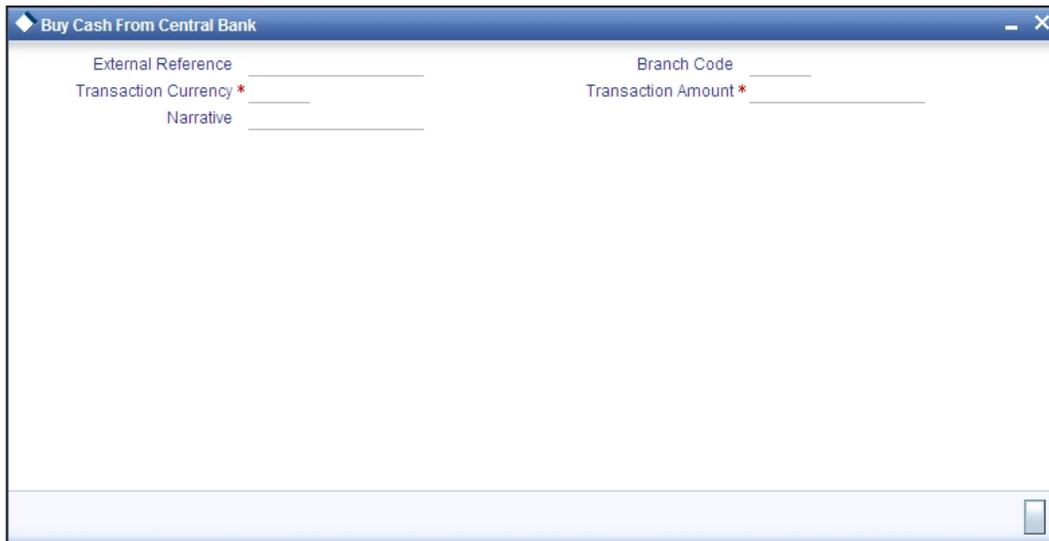
After entering these details you need to click save icon. The specified amount will flow into the vault and gets updated in the branch.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.4 Buying Cash from Central Bank

You can buy cash from central bank using the 'Buy Cash from Central Bank' screen. You can invoke this screen by typing '9009' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be bought from the Central bank.

Transaction Amount

Specify the total amount to be transferred.

Narrative

Enter remarks about the transaction.

After entering these details you need to click save icon. The transaction moves to the enrichment stage.

Enrichment Stage

In this stage some additional details need to be captured on the screen. The screen displayed is as below:

External Reference Number FJB073380000437
 Narrative

Branch Code WCN
 Transaction Currency USD
 Transaction Amount 10.00

Denomination MIS UDF

Currency Code USD Total

Denomination Details

<input type="checkbox"/>	Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/>	D1C		1	
<input type="checkbox"/>	C25		.25	
<input type="checkbox"/>	C10		.1	
<input type="checkbox"/>	C5		.05	
<input type="checkbox"/>	C1		.01	
<input checked="" type="checkbox"/>				

Cancel

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.4.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

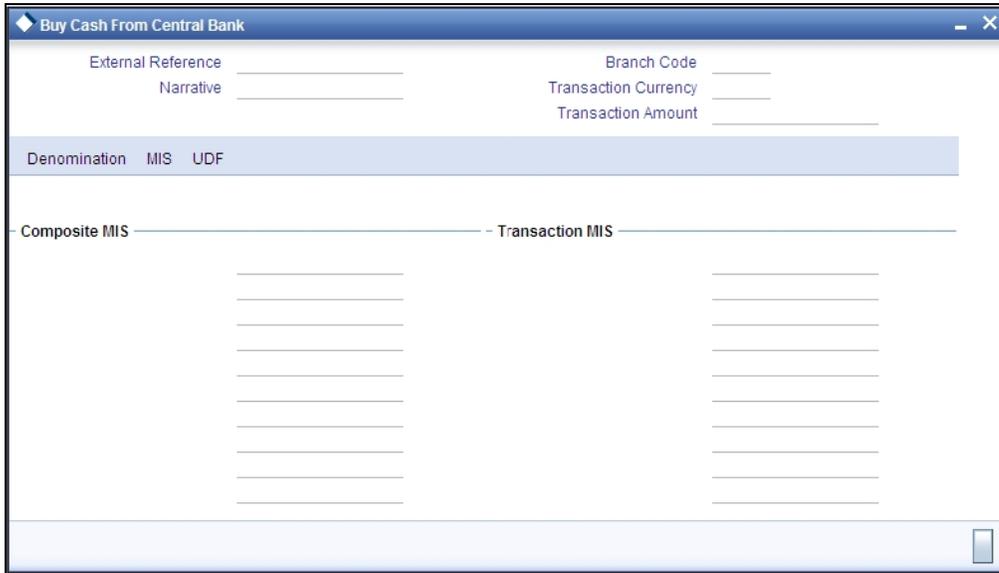
Indicate the number of units of the specified denomination. By default, vault contents are incremented for inflow transactions like cash purchase. To reverse this default behaviour, you can specify units in negative.

Denom Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.4.2 Specifying the MIS Details

You can specify the details in the 'MIS' tab of the screen.



The screenshot shows a window titled "Buy Cash From Central Bank" with a blue header. Below the header, there are several input fields: "External Reference", "Narrative", "Branch Code", "Transaction Currency", and "Transaction Amount". A tabbed interface is visible with three tabs: "Denomination", "MIS", and "UDF". The "MIS" tab is currently selected. Below the tabs, there are two main sections: "Composite MIS" and "Transaction MIS", each with a horizontal line and several empty rows for data entry. A scrollbar is visible on the right side of the window.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE Host User manual for details.

As an example, the following details may be captured in this section:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Contract in Various Currencies

Explanation required from Dev/testing team.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

13.4.3 Specifying UDF Details

You can specify the UDF details under 'UDF' tab.

The screenshot shows a window titled "Buy Cash From Central Bank". It contains several input fields: "External Reference", "Narrative", "Branch Code", "Transaction Currency", and "Transaction Amount". Below these fields is a section labeled "UDF Details" which contains a table with two columns: "Field Name" and "Field Value". The table is currently empty, and there are checkboxes next to the column headers. The window also has a "Denomination" field with "MIS" and "UDF" options.

Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.5 Selling Cash to Central Bank

You can sell cash to central bank using the 'Sell Cash to Central Bank' screen. You can invoke this screen by typing '9010' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount
<input checked="" type="checkbox"/> D100	100		
<input type="checkbox"/> D50	50		
<input type="checkbox"/> D20	20		
<input type="checkbox"/> D10	10		
<input type="checkbox"/> D5	5		
<input type="checkbox"/> D1N	1		

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be sold to Central bank.

Transaction Amount

Specify the total amount to be sold.

Narrative

Enter description of the transaction.

After entering these details you need to click save icon.

Enrichment stage

In this stage some additional fields are displayed like Exchange rate.

The screen has two tabs which are as follows:

- Denomination
- MIS/UDF

13.5.1 Specifying Denomination Details

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

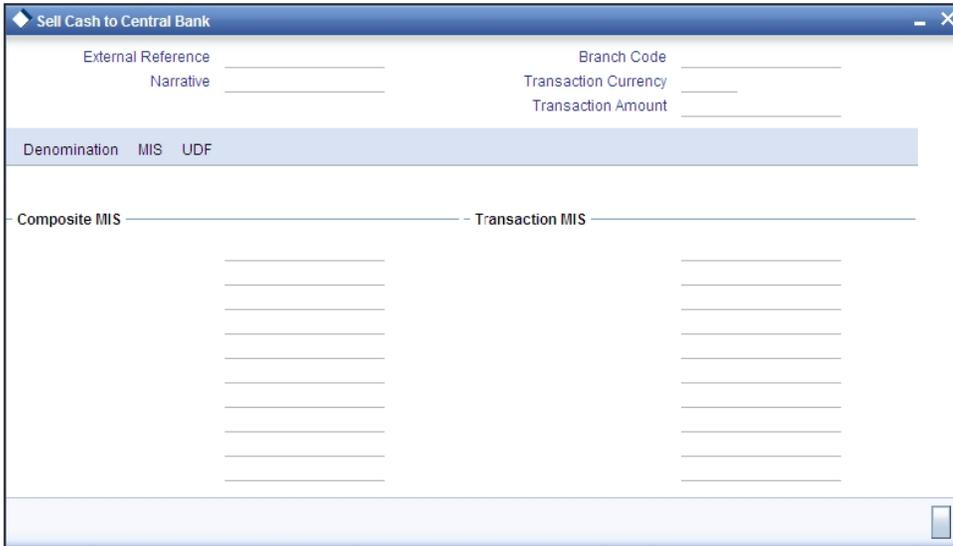
Indicate the number of units of the specified denomination. By default, vault contents are decremented for outflow transactions like cash sale. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

13.5.2 Specifying MIS Details

You can capture the details in the 'MIS' tab of the screen:



The screenshot shows a window titled "Sell Cash to Central Bank". It contains several input fields: "External Reference", "Narrative", "Branch Code", "Transaction Currency", and "Transaction Amount". Below these is a tabbed interface with "MIS" selected. Under the "MIS" tab, there are two columns: "Composite MIS" and "Transaction MIS", each with multiple horizontal lines for data entry. A "UDF" tab is also visible but not selected.

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

The MIS code assigned to the cost center related to the account involved in the transaction is displayed here.

Account Officer

The MIS code assigned to the account officer in-charge of executing this transaction is displayed here.

Standard Industrial Code

The MIS code assigned to the industry to which your customer belongs is displayed here.

Contract in Various Currencies

13.5.3 Specifying UDF Details

You can capture the UDF details under 'UDF' tab.

External Reference _____

Narrative _____

Branch Code _____

Transaction Currency _____

Transaction Amount _____

Denomination MIS UDF

UDF Details

1 of 1

Field Name	Field Value

Field Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

Field Value

Specify the value for the required UDFs.

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.6 Buying TCs from Agent

You can buy TCs from Agent using the 'Buy TCs from Agent' screen. You can invoke this screen by typing '9011' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Denomination	Currency	Count	Series	Sys Count	St
-------------	--------------	----------	-------	--------	-----------	----

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.6.1 Specifying TC Details

The following details have to be maintained:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.7 Buying TCs from Head Office

You can buy TCs from Head office using the 'Buy TCs from HO' screen. You can invoke this screen by typing '9015' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.7.1 Capturing TC Details

The following details have to be captured:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.8 Selling TCs to Head Office

You can sell TCs from Head office using the 'Sell TCs to HO' screen. You can invoke this screen by typing '9016' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a window titled "Sell TC to HO" with the following fields:

- External Reference _____
- Transaction Currency * _____
- Issuer Code * _____
- Branch Code _____
- Transaction Amount * _____
- Narrative _____

Below these fields is a section titled "TC Denomination Details" containing a table with the following columns:

Description	Denomination	Currency	Count	Series	Sys Count	Status

Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction, if any.

Branch Code

The current branch is defaulted.

13.8.1 Capturing TC Details

You have to maintain the following information in this section:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

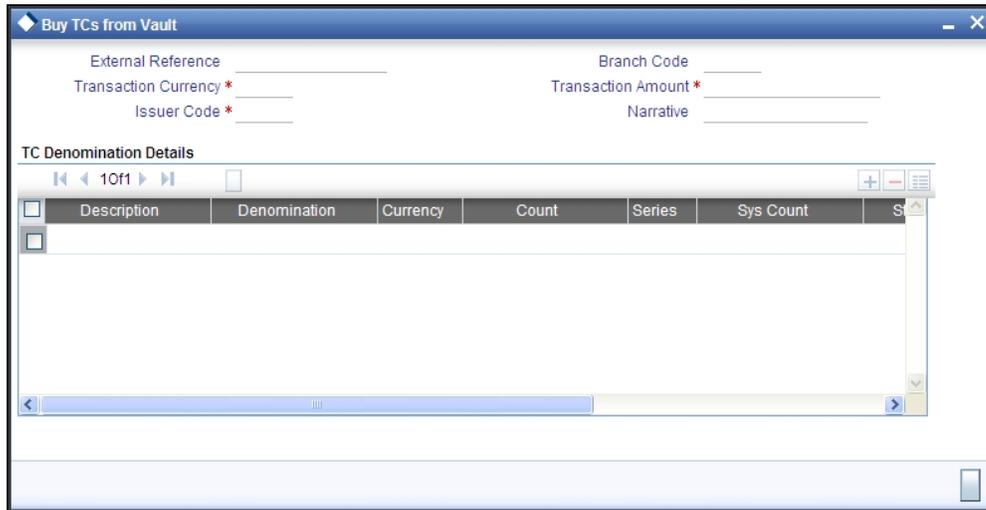
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.9 Buying TCs from Vault

You can buy TCs from Vault using the 'Buy TCs from Vault' screen. You can invoke this screen by typing '9017' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.9.1 Capturing TC Details

You have to capture the following details of the TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

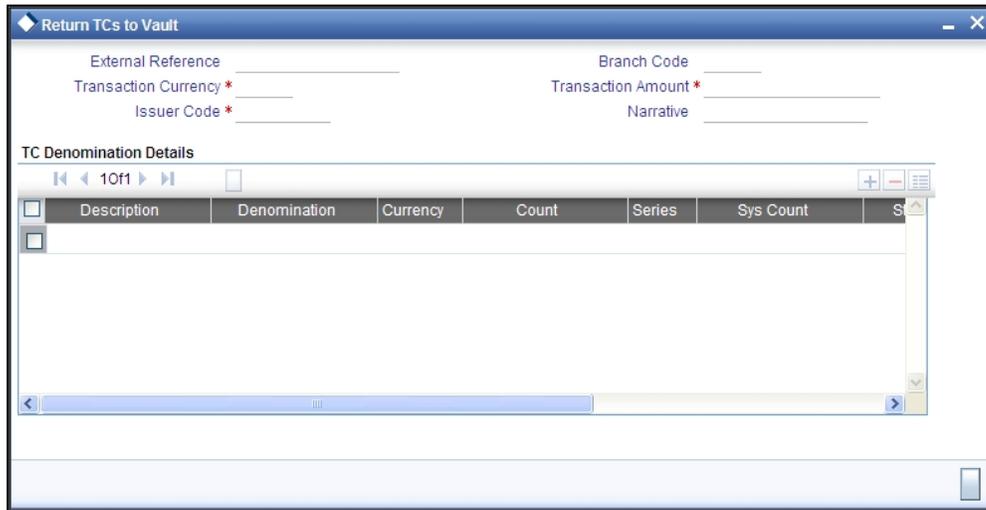
The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.10 Returning TCs to Vault

You can return TCs to Vault using the 'Return TCs to Vault' screen. You can invoke this screen by typing '9018' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you can capture the following details:

External Reference Number

This is system generated based on the XREF Number sequence for the branch. It is a unique identifier for a branch transaction.

Transaction Currency

Select the currency by which TC is being purchased, from the option list available.

Transaction Amount

Specify the total amount of transaction.

Issuer Code

Select the code of the issuer from the option list available.

Narrative

Enter remarks about the transaction if any.

Branch Code

The current branch is defaulted.

13.11 Capturing TC Details

You have to specify the following details of a TC:

Description

Select the description for the denomination of the TC from the adjoining option list.

Denomination

The system displays the denomination for the specified description.

Currency

The system displays the currency.

Count

Specify the count of the TC which you have selected.

Series

Specify the series having the TC denomination. The valid TC series is shown in the adjoining option list. With this reference you have to specify the start and end number.

System Count

The system count will be defaulted only if you have selected the TC series from the option list. Otherwise this field will be blank.

Start Number

Specify the starting number of the series. If you have selected the TC series from the option list, the start number will be defaulted. You need to modify this value.

End Number

The system defaults the end number, which is the sum of start number and the count.

TC Amount

The system defaults the TC Amount. It is the product of the denomination and the count.

After entering all the data, click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

13.12 Viewing TCs available with Vault

You can view TCs available with vault using the 'Display TCs available with Vault' screen. You can invoke this screen by typing '9020' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Description	Sys Count	Series	Start Number	End Number
-------------	-----------	--------	--------------	------------

Here, you can capture the following details:

Transaction Branch

The current branch is displayed here.

Issuer Code

Select the issuer code of the instrument from the option list available.

Transaction Currency

Select the currency in which the transaction is carried out, from the option list available. After entering the above details, click 'Ok' button on the screen to view all the TCs available with vault. The system displays the following details:

- Description
- Sys Count
- Series
- Start Number
- End Number
- Amount
- Denomination

To view the details in a vault in other branch, click 'Reset' button. After this you can enter the appropriate values and click 'Ok' button.

14. Balancing Operations

14.1 Introduction

This chapter details the various balancing operations that can be performed using this module.

14.2 Book Shortage

You can book shortage of a currency using the 'Book Shortage' screen. You can invoke this screen by typing '7551' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount
<input type="checkbox"/>			

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be booked for shortage.

Transaction Amount

Specify the total amount to be booked for shortage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS
- UDF

14.2.1 Specifying denomination details

The following details have to be captured in this section:

Currency Code

The currency in which the transaction is being performed is displayed here.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.2.2 Specifying the MIS details

You can capture these details in the 'MIS' tab of the screen.

The screenshot shows a window titled "Book Overage" with a blue header bar. Below the header, there are several input fields: "External Reference", "Transaction Currency", "Narrative", "Branch", and "Transaction Amount". Below these fields is a light blue bar with the text "Denomination MIS UDF". Underneath this bar, there are two columns of input fields: "Composite MIS" on the left and "Transaction MIS" on the right. Each column has eight horizontal lines for text entry. In the bottom right corner of the window, there is a button labeled "Exit".

MIS is user definable and is configured at the host. Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer.

Contracts In Various Currencies

Specify the MIS code assigned to contracts in various currencies.

14.2.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.

Field Name	Field Value
<input type="checkbox"/>	
<input type="checkbox"/>	

UDF Name

The system will display all the User-Defined Fields (UDF) maintained for the product in the Host.

UDF Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.3 Booking Overage

You can book overage of a currency using the 'Book Overage' screen. You can invoke this screen by typing '7552' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Denomination Code	Denomination Value	Units	Total Amount

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch

The current branch is defaulted here.

Transaction Currency

Select the currency to be booked for overage.

Transaction Amount

Specify the total amount to be booked for overage.

Narrative

Enter description of the transaction.

The screen has two tabs which are as follows:

- Denom
- MIS

- UDF

14.3.1 Specifying Denomination Details

You can specify denomination details in the 'Denomination' tab of the 'Book Overage' screen.

The screenshot shows the 'Book Shortage' application window. At the top, there are input fields for 'External Reference', 'Transaction Currency', 'Narrative', 'Branch', and 'Transaction Amount'. Below these is a 'Denomination' section with two tabs: 'MIS' and 'UDF'. Under the 'UDF' tab, there are fields for 'Currency Code', 'Preferred Denomination', and 'Total'. A 'Populate' button is located below the 'Preferred Denomination' field, and a 'Clear' button is below the 'Total' field. Below the 'Denomination' section is a 'Denomination Details' table with the following columns: 'Denomination Code', 'Denomination Value', 'Units', and 'Total Amount'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

The following details have to be captured in this section:

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative.

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

14.3.2 Specifying the MIS details

You can capture the details in the 'MIS' tab of the screen:

The screenshot shows a window titled "Book Overage" with a blue header bar. Below the header, there are several input fields: "External Reference", "Transaction Currency", "Narrative", "Branch", and "Transaction Amount". A shaded header bar contains the text "Denomination MIS UDF". Below this header, there are two columns of input fields: "Composite MIS" and "Transaction MIS". Each column has eight horizontal lines for text entry. An "Exit" button is located in the bottom right corner of the window.

MIS is user definable and is configured at the host.

Refer to the Oracle FLEXCUBE host user manual for details.

As an example, the following details may be captured in this screen:

Cost Center

Specify the MIS code assigned to the cost center related to the account involved in the transaction.

Account Officer

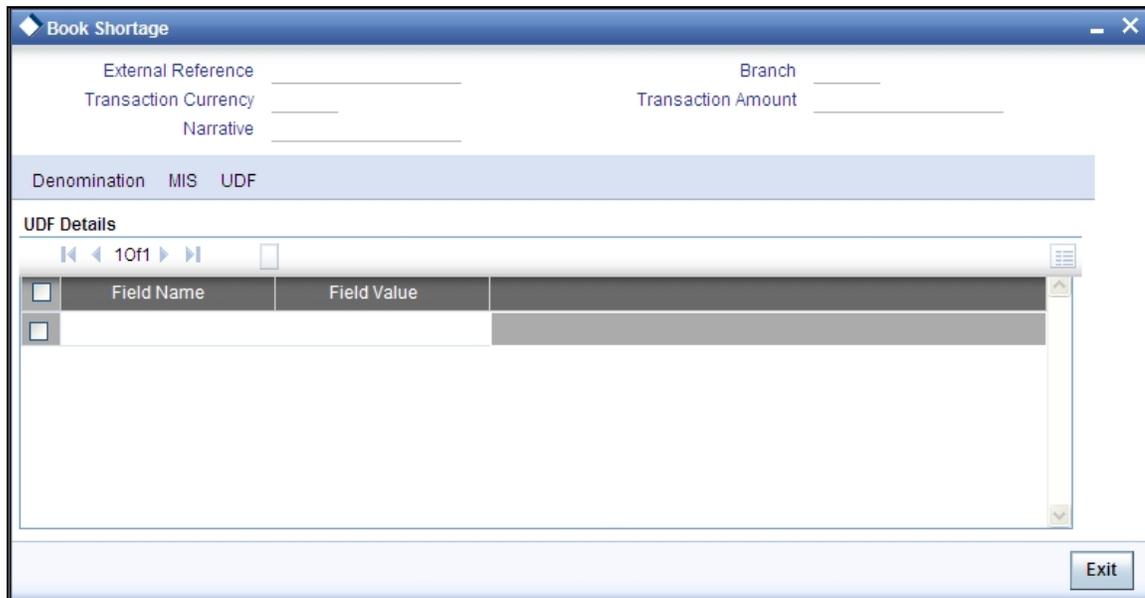
Specify the MIS code assigned to the account officer in-charge of executing this transaction.

Standard Industrial Code

Specify the MIS code assigned to the industry to which your customer belongs.

14.3.3 Specifying the UDF details

You can capture these details in the 'UDF' tab of the screen.



The screenshot shows a software window titled "Book Shortage". At the top, there are several input fields: "External Reference", "Transaction Currency", "Narrative", "Branch", and "Transaction Amount". Below these is a tabbed interface with "Denomination", "MIS", and "UDF" tabs. The "UDF" tab is active, showing a "UDF Details" section with a table. The table has two columns: "Field Name" and "Field Value". There are two rows in the table, both with empty cells. Above the table is a navigation bar with "10 of 1" and a search icon. At the bottom right of the window is an "Exit" button.

Specify the following details.

Field Description

The system will display all the User-Defined Fields (UDF) maintained for the product.

Field Value

Specify the value for the required UDFs.

Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.4 Transferring Cash from Teller

You can transfer cash from teller using the 'Transfer cash from Teller screen. You can invoke this screen by typing 'BCFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transfer Cash from Teller Branch Date: 2011-11-30

External Reference FJB1133400004744

Branch Code 001

From Till * [dropdown]

Narrative [text area]

Currency Code [text field]

Preferred Denomination [text field]

Populate [button]

Product CHFT

Transaction Currency * [dropdown]

Transaction Amount * [text field]

Default Denomination [button]

Total [text field]

Clear [button]

Denomination Details

10f1 [button] Go [button]

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Cancel [button]

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

Till ID

Select the till from which the cash has to be transferred.

Transaction Currency

Select the currency to be transferred from teller.

Transaction Amount

Specify the total amount to be transferred.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

From Till

Specify the till from which the cash has to be transferred. The adjoining option list displays all secondary tills mapped to your user profile and the primary tills mapped to other user profiles. You can select the appropriate one.

Denomination Details

Specify the following details.

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, the various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative..

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

While transferring the cash to the secondary till, if the secondary till reaches the maximum limit, then the excess amount will be transferred to the next till. This will continue until the excess amount has been transferred to the last till maintained for your user profile. If the last linked till also reaches the maximum limit, then the system will not allow the transaction to be saved.

While transferring the cash from the secondary till to the primary till, if the minimum limit amount is breached for the secondary till, then the excess amount will be taken from the next till. This will continue until the amount has been taken from the last till maintained for your user profile. If the minimum amount is breached in the last linked secondary till also, then the system will not allow the transaction to be saved.

Refer the chapters titled 'Transaction Workflow' and 'Common Operations' in this User Manual for details on the authorization process.

14.5 Transferring Cash to Teller

Similar to transferring cash from teller, you can transfer cash to teller using the 'Transfer cash to Teller' screen. To invoke this screen, type 'BCTT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Transfer Cash to Teller Branch Date: 2011-11-30

External Reference FJB1133400004745
Branch Code 001
To Till *
Narrative
Currency Code
Preferred Denomination
Populate

Product CHFT
Transaction Currency *
Transaction Amount *
Default Denomination
Total
Clear

Denomination Details

Denomination Code	Denomination Value	Units	Total Amount
-------------------	--------------------	-------	--------------

Cancel

Here, you can capture the following details:

External Reference Number

This is system generated reference number for the branch, which is the unique identifier for a branch transaction.

Branch Code

The current branch is defaulted here.

From Till

Specify the till to which the cash has to be transferred. The option list displays all secondary tills mapped to your user profile and the primary tills mapped to other user profiles. You can select the appropriate one.

Product

The system displays the product code.

Transaction Currency

Select the currency in which the transaction takes place.

Transaction Amount

Specify the total amount being transferred to the till.

Narrative

You may enter remarks about the transaction here. This is a free format text field.

Denomination Details

Specify the following details.

Currency Code

The system displays the currency of the account.

Denomination Code

Specify the denomination of the currency used in the transaction. For every currency, various denominations are assigned separate denomination codes. These codes are displayed in the adjoining option list. Choose the appropriate one.

Denomination Value

The system computes the face value of the denomination and displays it. For instance if the denomination code represents a USD 100, the value will be displayed as '100'.

Units

Indicate the number of units of the specified denomination. Till contents are incremented as a result of inflow transactions like cash deposit and decremented for outflows. To reverse this default behaviour, you can specify units in negative..

Total Amount

The system computes the denomination value by multiplying the denomination value with the number of units. For instance, if the denomination code represents a USD 100 and the number of units is 10, the denomination amount will be '1000'.

The completed transaction can be viewed in the 'Completed Transaction' list. Click save icon to save the transaction. The approver can fetch this transaction for his/her task list and authorize it.

While transferring the cash to the secondary till, if the secondary till reaches the maximum limit, then the excess amount will be transferred to the next till. This will continue until the excess amount has been transferred to the last till maintained for your user profile. If the last linked till also reaches the maximum limit, then the system will not allow the transaction to be saved.

15. Batches

15.1 Introduction

This chapter details the various batch operations that are done in this module.

15.2 Clearing Inward Cheque Data Entry

You can do an Inward clearing cheque data entry using the 'Inward Cheque Clearing Data Entry' screen. You can also use this screen to input the inward clearing contract. The inward clearing contract will be created for Bank checks present in the input file.

You can invoke this screen by typing '5521' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number *	Payee Name	Instrument Date	Same Holder *	Unique Identifier Type *	Unique Identifier Value *
----------------	------------	-----------------	---------------	--------------------------	---------------------------

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

End Point

Select the end point from the option list available.

Currency

Select the currency from the option list available.

Entry Number

The cheque entry number is displayed here.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Remitter Branch

The branch where the remitter account is maintained is displayed here. However you can modify it.

Account Number

Select the account number from the option list available.

The account number is populated based on the Remitter branch, without which the option list for account number will be empty. The Remitter branch needs to be selected ahead of the account number.

Cheque Book Number

Specify the cheque book number. If the cheque book number is input, the account number will be displayed on tab out of the cheque book number.

Same HolderSelect one of the options to indicate whether the beneficiary and the remitter of the cheque are one and the same from the drop-down list and the available options are:

- Yes
- No

Unique Identifier Type

Specify the details of the unique identification document of the customer.

Unique Identifier Value

Specify the value of the unique identification document provided by the customer.

Account Title

Specify the account title.

Drawee Account Number

Specify the drawee account number.

Cheque Number

Specify the number of the cheque for inward clearing.

Amount

Specify the amount for inward clearing.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Payee Name

Specify the payee name.

Instrument Date

Specify the instrument date.

Instrument Issue Date

Specify the instrument issue date. You can click on the adjoining calendar icon and select the appropriate date.

 If the difference between the 'Instrument Issue date' and the 'Instrument Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

After entering these details click save icon move to the enrichment stage.

Click save icon to save the transaction. The system displays the following message after the transaction is successfully saved and the tills are successfully updated.

Transaction Completed Successfully.

 Transaction failure due to null instrument number, null instrument amount, will be logged into exception table. The system will display an error message and continue to process the other records in both internal and inward clearing processing. The logging of errors will happen only for ASCII uploads and not for UI data entry.

Generic Inward Clearing Validations

Same Holder / Other Holder Identifier mentioned in the I/W clearing File	Whether Unique ID Type mentioned in the I/W clearing file coincides with Debtor bank STDCIF record	Whether Unique ID Value mentioned in the I/W clearing file coincides with Debtor bank STDCIF record	Customer Account Type (Single / Joint) as per Beneficiary Debtor Bank Records	ITF Taxation & Clearing Result
M – Same Holder	Y	Y	Single	ITF is exempted. Instrument would be cleared as usual without charging ITF.

M – Same Holder	Y	N	Single	ITF would not be calculated. Clearing transaction would be rejected with a specific reject reason code. This is because unique ID value is not matching with debtor bank CIF record.
M – Same Holder	Y	Y	Joint	ITF would not be calculated. Clearing transaction would be rejected with a specific reject reason code. This is because as per the debtor bank record, the customer account is a 'joint holder' type. In case of joint holder type of account, ITF is applicable.
M – Same Holder	In the inward clearing file, this field is blank.	Not Applicable	Not Applicable	ITF would not be calculated. Clearing transaction would be rejected with a specific reject reason code.
M – Same Holder	Y	In the inward clearing file, this field is blank.	Not applicable	ITF would not be calculated. Clearing transaction would be rejected with a specific reject reason code.
O – Other Holder	Y	Y	Single	ITF would not be calculated. Clearing transaction would be rejected with a specific reject reason code

O – Other Holder	Not Applicable	Not Applicable	Not Applicable	ITF would be calculated and same would be debited from the customer account as part of the instrument clearing.
------------------	----------------	----------------	----------------	---

15.3 Clearing Inward Data Entry

You can do an Inward clearing data entry using the 'Inward Clearing Data Entry' screen. You can invoke this screen by typing '5555' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow

button.

Here, you can capture the following details:

Batch Reference

The system generated reference number is displayed here.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Routing Number

Specify the routing number for clearing. The adjoining option list displays all routing numbers along with the Branch codes. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Currency

Select the currency. The adjoining option list displays all valid currencies maintained in the system. You can select the appropriate one.

Branch Code

Select the branch code. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the Entries field.

Entry Number

The entry number is displayed here.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Bankers Cheque
- Demand draft
- Cheque

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

Issuing Branch

The branch where the issuer account is maintained is displayed here. However you can modify it.

Account or General Ledger Number

Select the account number from the option list available.

Instrument Currency

Specify the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Number

Specify the instrument number for inward clearing. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Instrument Amount

Enter the amount for which the instrument is being drawn.

Instrument Date

Specify the instrument date from the adjoining calendar.

Routing Number

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

End Point

Select the end point. The option list displays all valid end points maintained in the system. Choose the appropriate one.

Branch code

The system displays the branch code here.

Drawee Account Number

Specify the account from which money is drawn.

Narrative

Enter remarks about the transaction.

Total Amount

On clicking 'Outstanding Amount' button, the system displays the total amount of the transaction

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

Transaction Completed Successfully

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

15.4 Consolidated Cheques Data Entry

You can do a consolidated cheque data entry using the 'Consolidated Cheque Data Entry' screen. You can invoke this screen by typing '6512' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Transaction Code	Local Clearing	Project Name	Unit Payment	Unit Id	Same Holder
	<input type="checkbox"/>		Yes		

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number from the option list available.

Transaction Currency

Select the currency for the transaction the option list available.

Deposit Place

Specify the place of deposit.

Branch Code

The system displays the branch code.

Account Description

The system displays the account description here.

Entry Number

This is a system generated sequence number.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one

Drawee Account Number

Specify the account from which money is drawn.

Cheque Number

Specify the number of the cheque for data entry.

Same HolderSelect one of the options to indicate whether the beneficiary and the remitter of the cheque are one and the same from the drop-down list and the available options are:

- Yes

NoAmount

Specify the amount mentioned in the cheque.

Cheque Date

Specify the date of the cheque.

Routing Number

Specify the routing number for cheque clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Cheque Issue Date

Specify the issue date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.



If the difference between the 'Cheque Issue Date' and the 'Cheque Date' is greater than the 'Cheque Stale Days' maintained at the 'Branch Parameters Maintenance' screen, an error message stating that the cheque is a stale one will be displayed. However, stale cheque validation would not be done if the field 'Cheque Stale days' is not maintained at the 'Branch Parameters Maintenance' screen.

Click save icon to go to the next stage.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Remitter Bank

Specify the remitter bank of the instrument. The adjoining option list displays all the valid remitter banks maintained in the system. You can select the appropriate one.

Remitter Branch and Routing Sector Code

Specify the remitter branch and routing sector code of the instrument, which depends on remitter bank selected. The adjoining option list displays all the valid remitter branches and routing sector codes maintained in the system. You can select the appropriate one.

Record type

Select the record type from the drop-down list. You have the following options

- Deposit – Select this option, if the instrument is a deposit transaction. By default this option will be selected.
- Adj. Transaction – Select this option, if the transaction has to be a debit or credit adjustment to the referential entry Transaction.

Transaction Code

This field gets enabled only if the transaction is an Adjustment Transaction. It can be Debit Adjustment transaction or Credit Adjustment transaction to the original referential entry transaction.

Select the appropriate value from the option list.

Local Clearing

Check this box, if the instrument is for local clearing,

Document Type

Specify the document type of the instrument. The adjoining option list displays all the valid document types maintained in the system. You can select the appropriate one.

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

Transaction Completed Successfully

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

Refer the corresponding section under 'Depositing Cash' in the chapter 'Cash Transactions' of this User Manual for further details.

15.5 Clearing Outward Data Entry

You can do an Outward clearing data entry using the 'Outward Clearing Data Entry' screen. You can invoke this screen by typing '6514' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Entry Number	Instrument type	Clearing Type	Drawer Account Number	Drawee Account Number	Account Title	Transaction Currency	Instrument
<input checked="" type="checkbox"/>							
<input type="checkbox"/>							

Here, you can capture the following details:

External Reference Number

The system generated reference number is displayed here.

Account Number

Select the account number. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Instrument Currency

Select the instrument currency. The adjoining option list displays all valid instrument currencies maintained in the system. You can select the appropriate one.

Instrument Type

Select the instrument type from the drop-down list. The following are the options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

Routing Number

Specify the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Branch Code

The system displays the branch code here.

Account Description

The system displays the account description here.

Transaction Currency

Specify the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Clearing Type

Specify the clearing type of the instrument to be cleared. The option list displays all valid clearing types maintained in the system. Choose the appropriate one.

No of Entries

Enter the number of rows to be displayed.

On clicking 'Add Rows' button, the system displays the number rows that you have entered in the No of Entries field.

Entry Number

The entry number is displayed here.

Instrument Type

The system displays the instrument type. However you can modify it by selecting one of the following options available in the drop-down list:

- Banker's Cheque
- Demand draft
- Cheque

Drawer Account Number

Specify the drawer account number.

Drawee Account Number

Specify the account from which money is drawn.

Account Title

Specify the account title.

Transaction Currency

The system displays the transaction currency here. However you can modify it by specifying the currency of the transaction. The option list displays all valid transaction currencies maintained in the system. Choose the appropriate one.

Instrument Number

Specify the instrument number for outward clearing.

Instrument Currency

The system displays the instrument currency here. However you can modify it by specifying the currency of the instrument. The option list displays all valid instrument currencies maintained in the system. Choose the appropriate one.

Amount

Specify the amount mentioned in the instrument.

Cheque Date

Specify the date of the cheque. You can click on the adjoining calendar icon and select the appropriate date.

Routing Number

The system displays the routing number here. However you can modify it by specifying the routing number for inward clearing. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Project Name

Specify the developer project name for which payment is being made. The adjoining option list displays all valid projects maintained in the system. You can select the appropriate one. Input to this field is mandatory.

If you specify the Unit ID, the system will display the corresponding project name here.

Unit Payment

Indicate whether the transaction is a unit payment or not by choosing the appropriate value from the adjoining drop-down list. The following values are available:

- Yes
- No

Unit ID

Specify the unit ID of the project. This field will be enabled only if you have selected 'Yes' against 'Unit Payment'. The adjoining option list displays all unit IDs along with the unit holder names corresponding to the project name chosen. You can select the appropriate one.

Deposit Slip Number

Specify the deposit slip number for the payment.

Enrichment stage

In this stage you are allowed to modify any data that you have entered in the Input stage.

Click save icon to save the transaction. After the transaction is successfully saved the following message is displayed.

Transaction Completed Successfully

The approver can fetch this transaction for his/her task list and authorize it. The authorization process is similar to that of cash deposit.

15.6 Running EOD

You can run the branch EOD using the EOD Maintenance screen. You can invoke this screen by typing 'EODM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The system displays the following details:

- External reference number
- Branch code

Click 'Run EOD' button to run the EOD for the branch.

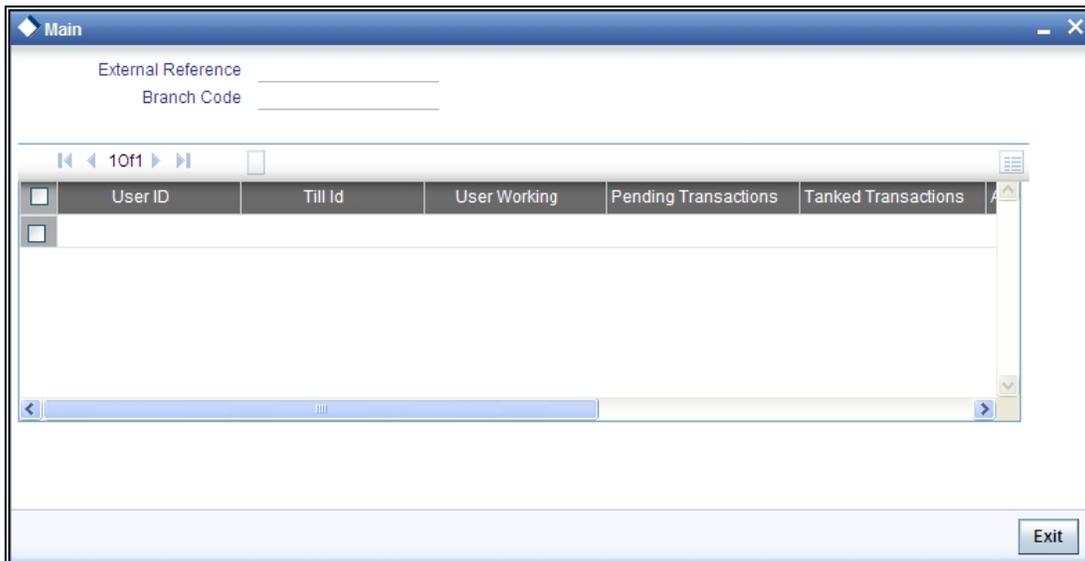
The following validations are done before running EOD:

- Only the user who runs the EOD should be logged into the branch.
- There must be Holiday maintenance to get the Next working day.
- Balancing and closure processes for Till and Vault should be completed. There should not be any transaction in 'Pending' or 'Assigned' stage for a user

Once these have been successfully validated, EOD proceeds with the system date change by moving the Branch posting date to the next date. The Branch transaction sequence will also get reset as a consequence of the execution of Branch EOD. This signifies the Beginning of Day (BOD) for the Branch for the next working day and the Branch is ready for Transaction Input.

15.7 Querying Tellers Status

You can view the current operational status and other details of the tellers in a branch using the 'Teller Platform Status Query Screen' screen. This screen will display all the details that will be validated during EODM (End of Day of Savings module) You can invoke this screen by typing '9012' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:



External Reference Number

The system displays a unique number.

Branch Code

The system defaults the current logged in branch code.

The following details of the current branch are displayed for all the tellers:

- User ID – the teller user ID
- User Working – current log in status of the user
- Pending Transactions - number of transactions in the Pending Queue for the user
- Tanked Transactions - number of transactions in the Tanked Queue for the user
- Assigned Transactions - number of transactions in the Assigned Queue for the user
- Unassigned Transactions - number of transactions in the Unassigned Queue for the user
- Auto Reversal Pending - number of transaction pending to be auto reversed for the user

16. Reports

16.1 Introduction

The following are the reports that you can generate in Savings module:

- Savings Insignificant Balance Accounts report
- Blocked Accounts report
- CASA Balance Listing Report
- Saving Accounts Opened Today report
- Savings Accounts Closed Today report
- Flat File - Cheque Book Requested report
- Savings Large Balance Movements report
- Accounts Dormant Next Month report
- Savings Account Dormant Today report

To generate any of these reports choose Reports in the Application Browser. Choose Savings under it. A list of all the reports in Savings module will be displayed. You can choose to view or print the report.

The time and the operator who generated the report will be displayed.

16.2 Savings Insignificant Balance Accounts Report

This is an exception report that lists out the customer accounts having insignificant balances. The branches can decide to either close these accounts, or to follow up with the customers for proper maintenance of the accounts. Branches can define the threshold amount of insignificant balance at product level. The threshold limit is defined in the minimum balance in the currency preferences in account class. Banks can levy service charges if minimum balance prescribed by the bank is not maintained. You can choose to print or view the report in pdf format.

You can invoke 'Savings Insignificant Balance Accounts' screen by typing 'SVRIBACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

16.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch, Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

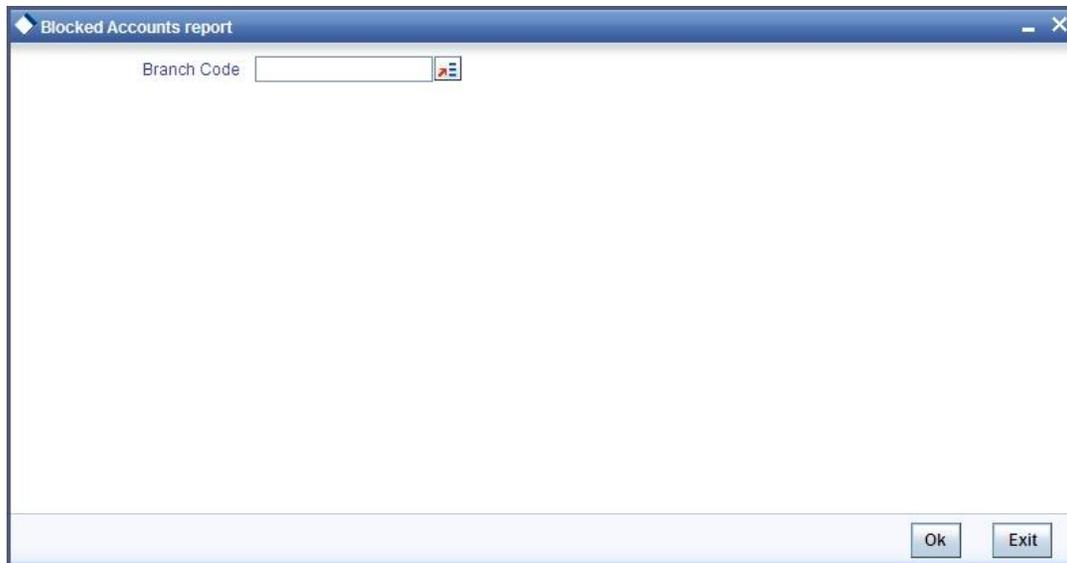
Account Class	This indicates the account class
Account Number	This indicates the account number
Currency Name	This indicates the currency
Last Credit Details	This indicates the Credit Details
Last Debit Details	This indicates the Debit Details
Account Balance	This indicates the balance amount in the account

16.3 Blocked Accounts Report

This report lists all the blocked customer accounts with reasons for blocking. This report is generated by the branch and is used for verification purposes.

Blocking of accounts are generally necessitated on receipt of any attachment/order from legal or regulatory authorities. These account blocks are removed at revocation of the legal order.

You can invoke 'Blocked Accounts' screen by typing 'SVRBACCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

16.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch, Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number
Customer ID	This indicates the customer ID

Account Number	This indicates the account number
Customer Name	This indicates the name of the customer
Currency	This indicates the Currency
Balance Amount	This indicates the balance amount
Date	This indicates the date on which the account is blocked

16.4 **CASA Balance Listing Report**

This report lists the balance break-up of all CASA accounts for a given branch and product. The status of the accounts like regular, dormant, restricted, etc. is also provided in the report.

You can invoke 'CASA Balance Listing' screen by typing 'SVRCABLI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details here:

Branch Code

Select the branch code from the adjoining option-list. The list displays all valid branch codes. The list will not include any closed branches.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

16.4.1 **Contents of the Report**

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number
Customer Name	This indicates the name of the customer
Account Status	This indicates the status of the account
Book Balance	This indicates the book balance
Balance Amount	This indicates the Balance Amount
Available Balance	This indicates the Balance Available
Uncleared Amount	This indicates the Uncleared Amount
Hold Amount	This indicates the Hold Amount
Accrued Interest	This indicates the Accrued Interest
Accrued Till	This indicates the Accrued Till
Last Interest	This indicates the Last Interest

16.5 Saving Accounts Opened Today Report

This report lists the details of accounts opened on the current day, along with the details of initial payment. The data in this report which is grouped product-wise and user-wise along with the details of the initial amount received forms an essential part of account monitoring process and analysis. This report is generated at EOD on a daily basis.

16.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Branch, Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number
Customer Number	This indicates the Customer Number
Customer Name	This indicates the name of the customer
Acy Opening Bal	This indicates the Opening Balance in Account currency
Teller	This indicates the Teller id

Account Number	This indicates the account number
Supervisor	This indicates the Supervisor name

16.6 Saving Accounts Closed Today Report

This report lists the CASA accounts that have been closed in the day, per product per currency per branch. While closing the accounts, interest is charged or applied to the account based on the credit/debit balance on the account. This report is generated at EOD on a daily basis.

16.6.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Run Date, User ID and the Period for which the report is generated.

Body of the report

The generated report will have the following information:

Account No	This indicates the account number of the customer
Customer Name	This indicates the name of the customer
Closing Bal	This indicates the Closing Balance
Transaction Date	This indicates the date of transaction
Teller ID	This indicates the Teller id
Supervisor	This indicates the Supervisor name

16.7 Flat File - Cheque Book Requested Report

Bank issues cheque books to a customer after the request is initiated. A flat file is generated at EOD for issue of personalized cheque books to customers. The cheque books can also be issued in a centralized environment.

This report provides details of flat file used for cheque book request purpose. This report is generated at EOD on a daily basis.

16.7.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Date, User ID and the Module for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number of the customer
Branch Name	This indicates the name of the branch
Customer Full Name	This indicates the full name of the customer
Cheque Start No.	This indicates the starting cheque number
Cheque End No.	This indicates the ending cheque number
No. of Cheques	This indicates the number of cheques

16.8 Savings Large Balance Movements Report

This is an exception report of large balance movements in CASA. The bank sets up an alert at the product level to report accounts with large debit/credit balance movement. This alert would result in an automatic exceptional report at the end of the day. The transactions carried during the day would result in increase or decrease in available balance. When an account balance movement has reached the threshold defined, this exceptional report is generated by the system.

The Threshold amount is defined as the user parameter in the Batch EOD Input (BADEODFN). This report is generated at EOD on a daily basis.

16.8.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Run Date, and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the account number of the customer
Officer ID	This indicates the id of the Officer
DR/CR	This indicates whether the transaction is a debit or a credit
Balance Movement	This indicates the Balance Movement in CASA
Available Balance	Balance Available

16.9 Accounts Dormant Next Month Report

This report lists the CASA accounts product-wise and currency-wise that will remain dormant from the coming month onwards. In the absence of any customer initiated transaction in an account for a period defined at the product level, the account is moved to the dormancy state. From dormancy the status is changed to unclaimed deposit after a specific period.

This report is generated at EOD on a monthly basis.

16.9.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Run Date and User ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the Account Number
Customer ID	This indicates the id of the Customer
Account Title	This indicates the title of the customer account
Date of Transaction	This indicates the date on which the transaction was carried out
Book Balance	This indicates the Book Balance

16.10 Savings Account Dormant Today Report

This report lists all Current and Savings accounts that have been marked dormant in the day per product per currency per branch.

The period for which an account is inactive, after which the status moves to dormancy, is set-up at the product level in terms of days, months etc. When there are no customer initiated transactions in an account for the period defined at the product level, the account is moved to the dormancy state

This report is generated at EOD on a daily basis.

16.10.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Bank name, Branch, Run Date and Operator ID for which the report is generated.

Body of the report

The generated report will have the following information:

Account Number	This indicates the Customer Account Number
Account Name	This indicates the Customer Account Name
Date of Transaction	This indicates the last date on which there was a transaction in the account.
Current Balance	This indicates the current balance in the customer account.

17. Screen Glossary

17.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
1000	Miscellaneous Transaction Input
1323	TD Payin
<u>1400</u>	Miscellaneous Transfer
7030	New Passbook Issue
8325	DD Operations
8326	DD Activation with Multimode
8327	DD issue with Multimode
8328	DD Multimode Liquidation
8329	DD Fractions
9901	TD Reprint
BRNRECON	End Of Transaction Input
CFDFLTRT	LD MM Floating Rate Input
CSSJOBBER	Jobs Browser
EODM	EOD Maintenance
ISSRPDET	Instrument Reprint Summary
LOCH	In-house Cheque Deposit
ODC1	Schema
SMDROLDF	Role Maintenance
STDBRREF	Manual Refresh Detail
STDCCREV	Credit Card Payment Reversal
STDDEFAU	Default Authorizer Detail

Function ID	Function Description
STDFNGRP	Function Group Detail
STDWFDEF	Function Workflow Definition Detail
CRCM	Credit Card Payment Reversal Summary
STSREPQY	Successful Replication Query
SVRBACCL	Blocked Accounts report
SVRCABLI	CASA Balance Listing report
SVRIBACC	Savings Insignificant Balance Accounts
TVCL	Till Balancing & Closure
9016	Sell TCs to HO
9001	Open Teller Batch/Till
1417	TC Denominations Maintenance
1401	Cash Deposit
1001	Cash Withdrawal
1405	Cash Transfer
1301	Close Out Account Withdrawal
1025	Bill Payment by Cash
1075	Bill Payment (Against Account)
1006	Account to Account Transfer
1056	Stop Payment
8203	FX Sale (Walk-in)
8004	FX Purchase (Walk-in)
8318	TT Issue Against Account
8317	TT Issue against GL
8316	TT Issue (Walk-In)
8320	TT Liquidation Against GL
8321	TT Liquidation Against Account

Function ID	Function Description
5001	Loan Disbursement by Cash
3401	Safe Deposit Rental By Cash
1013	Cheque Withdrawal
6501	Cheque Deposit
6520	Cheque Deposit to GL
6560	Cheque Return
1009	TC Sale (Against Account)
8205	TC Sale (Against GL)
8204	TC Sale (Walk-In)
1409	TC Purchase (Against A/C)
8204	TC Purchase (Walk - In)
1014	DD Sale Against Account
8330	DD Sale Against Cheque
8311	DD Liquidation against GL
8312	DD Liquidation Against Account
8310	DD Liquidation Walk-In
8305	DD Issue Walk-In
8311	DD Issue against GL
7789	DD Inquiry
1010	Bankers Cheque Sale Against Account
8335	Bankers Cheque Sale Against Account
1300	Close out Withdrawal by Bankers Cheque
8302	BC Issue against GL
8301	BC Issue Walk-In
8306	DD issue against GL
8309	BC Liquidation Against Account

Function ID	Function Description
8308	BC Liquidation Against GL
8307	BC Liquidation Walk-In
7790	BC Inquiry
8304	Reversal of BC/DD Liquidation
1008	Miscellaneous Customer Debit
1408	Miscellaneous Customer Credit
1060	Miscellaneous GL Debit
1460	Miscellaneous GL Credit
1005	Miscellaneous GL Transfer
1317	Redemption in Multimode
1350	Close out Withdrawal by Multi Mode
9007	Transfer cash from Vault
9009	Buy Cash from Central Bank
9010	Sell Cash to Central Bank
9011	Buy TCs from Agent
9015	Buy TCs from HO
9017	Buy TCs from Vault
9018	Return TCs to Vault
9020	Display TCs available with Vault
7551	Book Shortage
7552	Book Overage
5521	Inward Cheque Clearing Data Entry
5555	Inward Clearing Data Entry
6512	Consolidated Cheque Data Entry
6514	Outward Clearing Data Entry
9012	Teller Platform Status Query Screen



Savings

[April] [2014]
Version 11.3.83.02.0

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2005, 2014, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are 'commercial computer software' pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.