Oracle® Banking Operational Ledger Cloud Service

Operational Ledger User Guide

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Oracle Banking Operational Ledger Cloud Service Operational Ledger User Guide, Release 14.8.0.0.0

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Contents

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Preface

This topic contains the following sub-topics:

Purpose

This manual is designed to help acquaint you with the streamlines the transfer of General Ledger entries from various product processors. It provides information on the inter-branch entries, supports balance tracking, manages foreign currency (FCY) revaluations, and oversees period closures.

Audience

This manual is intended for the following User/User Roles

Table 1 Audience

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day or beginning of day
Financial Controller/Product Managers	Generation of reports

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Table 2 Conventions

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 3 Acronyms and Abbreviations

Abbreviation	Description
BIC	Bank Identification Code
BOD	Beginning of Day
CCY	Currency
EOD	End of Day
FCY	Foreign Currency
GL	General Ledger

Table 3 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
LCY	Local Currency
MIS	Management Information System
OBOLCS	Oracle Banking Operational Ledger Cloud Service

Basic Actions

Table 4 List of Basic Actions

Action	Description
Approve	Click **Approve** to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the performed action.
Cancel	Click **Cancel** to cancel the performed action.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Click **Collapse All** to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. (**Note:** The fields which are marked with Required are mandatory.)
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
View	Click **View** to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.

Symbols and Icons

The following symbols and icons are used in the screens.

Table 5 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Calender
	Copy a record
	Click to view the created record.
	Click to unlock, delete, authorize or view the created record.
	Toggle ON
	Toggle OFF

Table 6 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 7 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

1

Operational Ledger - An Overview

This topic describes the overview about the Operational Ledger.

Oracle Banking Operational Ledger Cloud Service (OBOL) is an all-in-one financial management solution designed to simply accounting and financial reconciliation for banks. It consolidates the handling of financial transactions, promoting accuracy, compliance, and transparency.

Oracle Banking Operational Ledger streamlines management for banks, departments, and business units through a unified platform, making consolidation and reporting. It automates transaction posting and reconciliation, to minimize manual errors and save time on everyday tasks. The solution also provides traceability of financial activities by implementing strong user access controls and audit features.

The system works smoothly with various banking systems, such as core banking, payments, loans, and treasury, promoting a cohesive method for financial reporting and accounting. It also manages transactions in multi-currency, featuring exchange rate management and automatic conversion, which simplifies global operations.

Oracle Banking Operational Ledger is designed using Oracle Banking Micro services Architecture to manage large volumes of General Ledger (GL) entries while maintaining accurate balance tracking. Accurately recording financial transactions like deposits, withdrawals, loans, and investments, and this is done using a unified chart of accounts. The Oracle Banking Operational Ledger accommodates multiple currencies, and branches, facilitating seamless consolidation across various units.

The General Ledger in Oracle Banking Operational Ledger is organized in a hierarchical format, consisting of Head GL, Nodes, and Leaf's, which facilitates efficient tracking and balance management. The system guarantees precise financial information for balances like cash, liabilities, and assets, while also handling transactions between branches. Additionally, it supports foreign currency revaluation and accounts for changes in exchange rates effectively. Moreover, Oracle Banking Operational Ledger manages the closing of financial periods, making sure that all transactions are completed, balances are matched, and financial statements are ready at the end of each financial period. .

2
Operational Ledger Maintenance

This topic describes information on Operation Ledger Maintenance.

This topic contains the following sub-topics:

- Bank Parameters Maintenance
  This topic explains the systematic instructions for managing bank parameters in the operational ledger.
- Chart of Accounts Maintenance
  This topic explains the systematic instructions for managing the maintenance of the chart of accounts.
- System Account Parameters Maintenance
  This topic explains the systematic instructions for managing system account parameters.
- Inter Branch Parameters Maintenance
  This topic provides detailed instructions for managing inter-branch parameters to process inter-branch entries.
- Revaluation Setup Maintenance
  This topic provides detailed instructions to capture parameters for account revaluation.
- External Source Default MIS Maintenance
  This topic explains the systematic instructions to capture Management Information System (MIS) details at the external source level.

2.1 Bank Parameters Maintenance

This topic explains the systematic instructions for managing bank parameters in the operational ledger.

In the **Bank Parameter Maintenance** screen, you can manage a single record at the bank level.

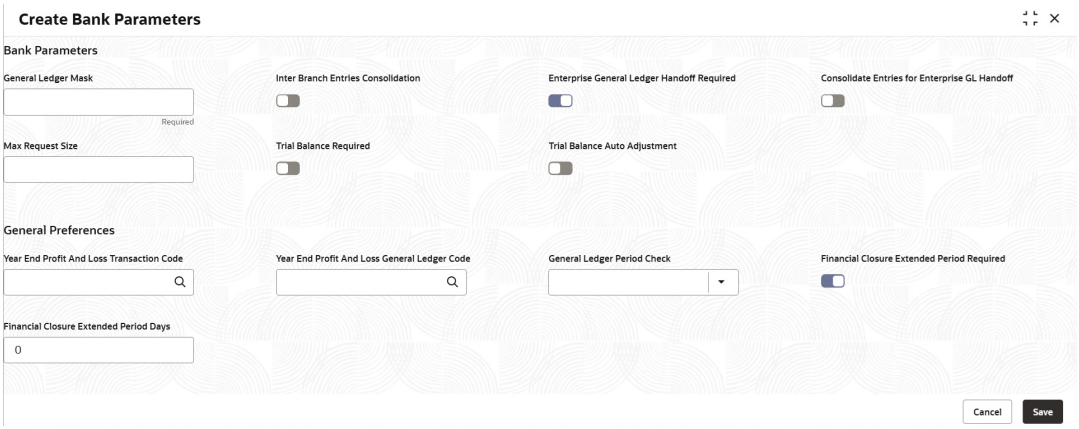
To create the bank parameters

Specify the **User ID** and **Password**, and login to homepage.

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Maintenance**. Under **Maintenance**, click **Bank Parameters Maintenance**, and click **Create Bank Parameters**.

   The **Create Bank Parameters** screen displays.

Figure 2-1 Bank Parameters



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 2-1 Create Bank Parameter

Field	Description
General Ledger Mask	Identify the general ledgers in mask format that are maintained at bank level. The mask you define here will be used anytime a General Ledger is created in the **Chart of Accounts** screen. It can have up to nine alphanumeric characters. GLs can be created with the combination of numbers and letters to represent things like the GL category (includes asset, liability and so on), GLs hierarchical position, and so on. Each element is used to create the mask that represents an individual character. The alphabet is represented by **a**, while the number is represent by **n**. **Note:** The field which are marked with Required are mandatory.
Inter branch Entries Consolidation	• Switch to , the system will generate Inter Branch entries in the General Ledgers according to the Inter Branch Parameters for the respective branches involved in the transactions. • Switch to , the system will defer posting Inter Branch entries during transactions. Instead, these entries will be consolidated and posted during the Enterprise GL Handoff.
Enterprise General Ledger Handoff Required	Switch to to perform the Enterprise General Ledger Handoff.
Consolidate Entries for Enterprise GL Handoff	Switch to to initiate the handoff creation process post the data extraction is completed across all branches. This option is available when you enable the **Enterprise General Ledger Handoff Required** toggle button.
Max Request Size	Set the maximum request size to validate the number of transactions that can be included in a single request.

Table 2-1 (Cont.) Create Bank Parameter

Field	Description
Trial Balance Required	• If you switch the toggle, the system consolidates all entries for the selected period, calculating the total debit and credit balances for each system account. It then checks whether the overall debits match the credits as part of the trial balance process. • If you switch the toggle, the system skips the trial balance process entirely.
Trail Balance Auto Adjustment	• If you switch the toggle, the system automatically adjusts any discrepancies found in the trial balance. • If you switch the toggle, the system will skip the auto adjustment process for any discrepancy found in the system accounts.
Year End Profit And Loss Transaction Code	Select a transaction code from the option list to post the balances in the income and expense accounts to the year-end GL account.
Year End Profit And Loss General Ledger Code	At the end of the financial year, Oracle Banking Operational Ledger transfers the balances from income and expense accounts to a distinct year-end account for consolidating balances and turnovers. This account is referred to as the Year End Profit and Loss General Ledger Account. On the **Chart of Accounts** screen, you need to assign a year-end profit and loss GL general ledger (GL) to each GL account. The year-end account set at the bank level acts as the default Year-End Profit and Loss GL for all GL accounts. If you do not assign the account for posting year-end balances of a particular GL, the balances will be posted to the bank's year-end profit and loss account. Select a GL code from the list of all assets, liabilities, income and expense GLs available in the **Chart of Accounts** screen.
General Ledger Period Check	Select the **General Ledger Period** from the drop-down, which determine how unbalanced GL are checked during financial closure. The available options are: • Select **A** (ALL) to validates mismatches across all financial years and period codes in the balance table. • Select **C** (Current) to validate mismatches within the current financial year and period.
Financial Closure Extended Period Required	Switch to to enable Financial Closure Extended Period.
Financial Closure Extended Period Days	Specify the number of days for the extension. If you provide these values, the system will skip the financial closure on the last working day of the financial year. Instead user can manually close the year during an extended period by initiating a batch process from the **Period Closure** screen. This field appears when you enable the **Financial Closure Extended Period Required** toggle button.

2.2 Chart of Accounts Maintenance

This topic explains the systematic instructions for managing the maintenance of the chart of accounts.

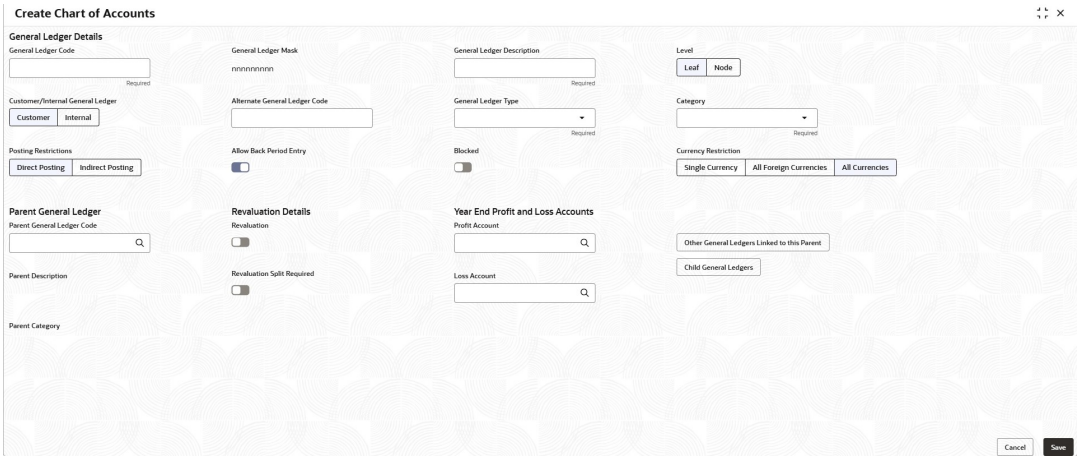
In the **Chart of Accounts** screen, you can maintain a multilevel GL structure.

To maintain the Chart of Accounts

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Maintenance**. Under **Maintenance**, and click **Chart of Accounts**, and then click **Create Chart of Accounts**.

   The **Create Chart of Accounts** screen displays.

Figure 2-2 Chart of Accounts



2. Specify the details, for more information on fields, refer to the field description table.

Table 2-2 Create Chart of Accounts

Field	Description
General Ledger Details	This section displays the following fields related to General Ledger details.
General Ledger Code	In Oracle Banking Operational Ledger, each General Ledger is recognized by a specific code. Specify a unique code to identify the GL. The length and format of this code are determined by the General Ledger Mask set in the **Bank Parameters** screen. This code has a maximum of nine alphanumeric characters. **Note:** The field which are marked with Required are mandatory.
General Ledger Description	Specify a short description of the GL. This description is intended for your bank's internal reference. **Note:** The field which are marked with Required are mandatory.
Level	In Oracle Banking Operational Ledger, General Ledger can be created in two levels: • **Node** A Node General Ledger reports to another GL while also having other GLs reporting to it. • **Leaf** A Leaf General Ledger reports to another GL but has no GLs reporting to it. A Head General Ledger is a Node GL that does not report to any other GL.

Table 2-2 (Cont.) Create Chart of Accounts

Field	Description
Customer/Internal General Ledger	In Oracle Banking Operational Ledger, a GL can be defined as either a **Customer** or an **Internal**. • **Internal GLs** consist of bank-specific accounts like cash accounts, interest income, and expense accounts, and so on. They also include customer balances from front-end modules like Loans, Deposits, Money Market and so on. • **Customer GLs** are used for accounts such as savings, current, and Nostro accounts. According to Table 2-3, you can only post direct entries to internal leaf GLs. For internal and customer node GLs, you need to link the accounts to customer leaf GLs.
Alternate General Ledger Code	Specify the Alternate General Ledger code along with the General Ledger code.
General Ledger Type	General Ledgers are classified into different types based on their accounting usage. Select one of the following from the drop-down: • **Nostro** • **Inter Branch** • **Cash** • **Normal** **Note:** The field which are marked with Required are mandatory.
Category	Select General Ledger category from the drop-down only for a General Ledger head. The options are: • **Asset** • **Liability** • **Expense** • **Income** • **Contingent Asset** • **Contingent Liability** Two Head General Ledgers can share the same category. All General Ledgers that nested under a Head General Ledger adopt the category assigned to it. Each category contains several General Ledgers within it, but the category for a General Ledger must be assigned at the Head GL level. All associated nodes and leaves will automatically inherit this category for reporting purposes. **Note:** The field which are marked with Required are mandatory.
Posting Restrictions	Select the posting restrictions solely apply to internal leaf GLs, as Oracle Banking Operational Ledger permits entries to be posted only to these internal leaf GLs. The posting of entries to an internal leaf GL either **Direct Posting** or **Indirect Posting**. • In the direct posting method, accounting entries are recorded directly to the Internal GL using the Data Entry Module of Oracle FLEXCUBE. • In the indirect posting method, accounting entries are recorded into the General Ledger from different Oracle FLEXCUBE modules, such as a loan or a money market contract.
Allow Back Period Entry	Switch to  to allow the system to regulate the posting entries into past periods.

Table 2-2 (Cont.) Create Chart of Accounts

Field	Description
Blocked	• Switch to  to restrict the entries being posted to a GL. Using this feature to stop the entries temporarily rather than closing a GL permanently. When a GL is blocked, no entries can be posted. • Switch to  to reopen the blocked status.
Currency Restriction	Create a GL based on currency restriction: • **Single Currency** • **All Foreign Currencies** • **All Currencies** Select the appropriate option from the list. If you select **Single Currency**, you must specify the restricted currency.
Restricted Currency	If you select **Single Currency** to impose restriction. Specify the currency or select appropriate currency from the option list.
Parent General Ledger	This section provides the following fields that related to Parent General Ledger
Parent General Ledger Code	Specify the parent GL or select the appropriate one from the option list to which the current GL is associated.
Parent Description	Displays the description based on selected the parent GL.
Parent Category	Displays the category based on selected the parent GL.
Revaluation	Switch to  to revaluate the foreign currency balances. You can adjust the balances of asset, liability, contingent asset, contingent liability general ledgers and income/expense general ledgers. If you select that revaluation is necessary, Oracle FLEXCUBE will update the general ledger during the End of Day (EOD) processes.
Revaluation Split Required	Switch to  to indicate that the leaf GL requires trade split.
Previous Year Adjustment General Ledger	Specify the general ledger to post the previous year's adjustment entries related to unrealized income and expense. This allows the system to post adjustment entries automatically between the GL for unrealized income and unrealized expense. The interest or commission from the adjustment GL accrued in the previous year would have already been transferred to the year-end Profit and Loss general ledger account during the financial closure process. Adjustment entries are passed at the contract level to fix incorrect balances in the Revaluation Income/Expense general ledgers. This issue often arises from the reversing the revaluation entries from the previous day, particularly if there was any financial transaction done in the meantime.
Specify Year End Profit and Loss Accounts	At the end of each financial cycle, the system transfers the balances from income and expense general ledgers to the year-end profit and loss accounts. Specify the account details in the following fields.
Profit Account	Specify or select the profit account from the option list that you want to transfer the GL balances at the end of the year.
Profit Account General Ledger Description	Displays the description based on account selected.
Loss Account	Specify or select the loss account from the option list that you want to transfer the GL balances at the end of the year.
Loss Account General Ledger Description	Displays the description based on account selected.
Other General Ledgers Linked to this Parent	Displays a list of GLs that are linked to the parent GL of the current GL.

Table 2-2 (Cont.) Create Chart of Accounts

Field	Description
Child General Ledgers	Displays all child GLs connected to the current GL.

Table 2-3 GL Combination

GL type	Direct posting of entries
Internal Node	No
External Node	No
Internal Leaf	Yes
External Leaf	No

2.3 System Account Parameters Maintenance

This topic explains the systematic instructions for managing system account parameters.

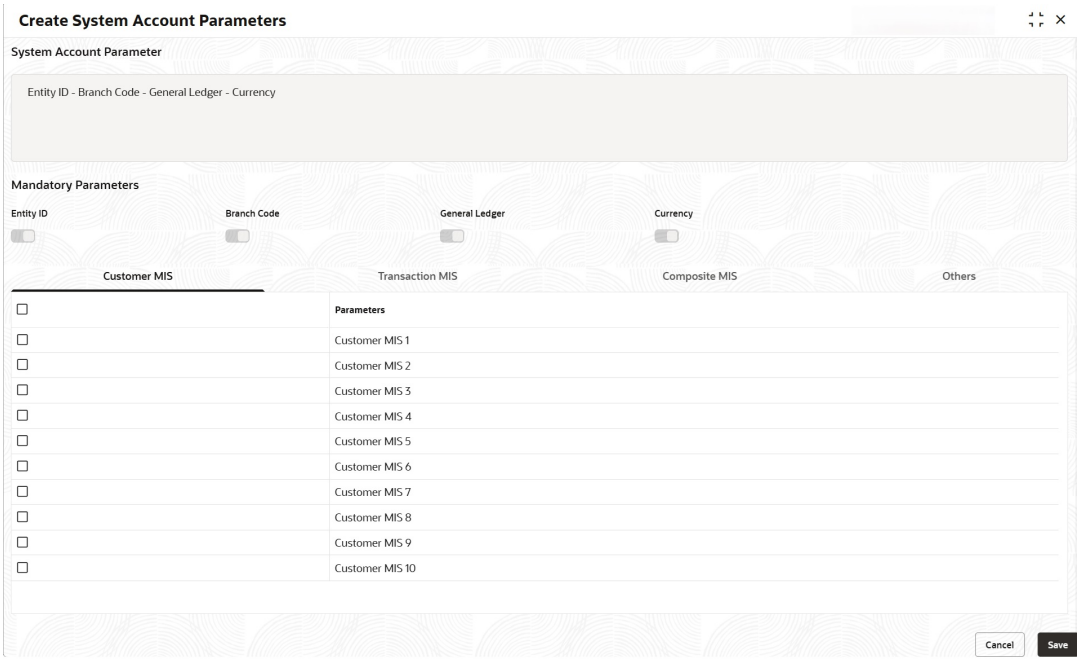
The Operational Ledger creates a System Account for each posted entry using a specific set of attributes. These attributes are defined in the System Account Parameters for a specific combination of General Ledger (GL), Currency, Branch Code, Related Customer, Related Reference or Account, and MIS Code. Users can configure these parameters through the screen shown below. After authorized, changes to the parameters are not allowed.

To maintain the System Account parameters

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Maintenance**. Under **Maintenance**, click **System Account Parameters**, and click **Create System Account Parameters**.

   The **Create System Account Parameters** screen displays.

Figure 2-3 System Account Parameters



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 2-4 System Account Parameters

Field	Description
Mandatory Parameters	**Entity ID**, **Branch Code**, **General Ledger** and **Currency** are auto selected parameters.
Customer MIS	Select this check box to include Customer MIS as one of the mapping parameters.
Transaction MIS	Select this check box to include Transaction MIS as one of the mapping parameters.
Composite MIS	Select this check box to include Composite MIS as one of the mapping parameters.
Others	Select the Related Reference/Related Account and Related Customer check boxes to include them as one of the mapping parameters.

Once created, the system account will be linked to the appropriate combinations such as General Ledger, Currency, Branch Code, Related Customer, Related Reference/Account, and MIS Code.

2.4 Inter Branch Parameters Maintenance

This topic provides detailed instructions for managing inter-branch parameters to process inter-branch entries.

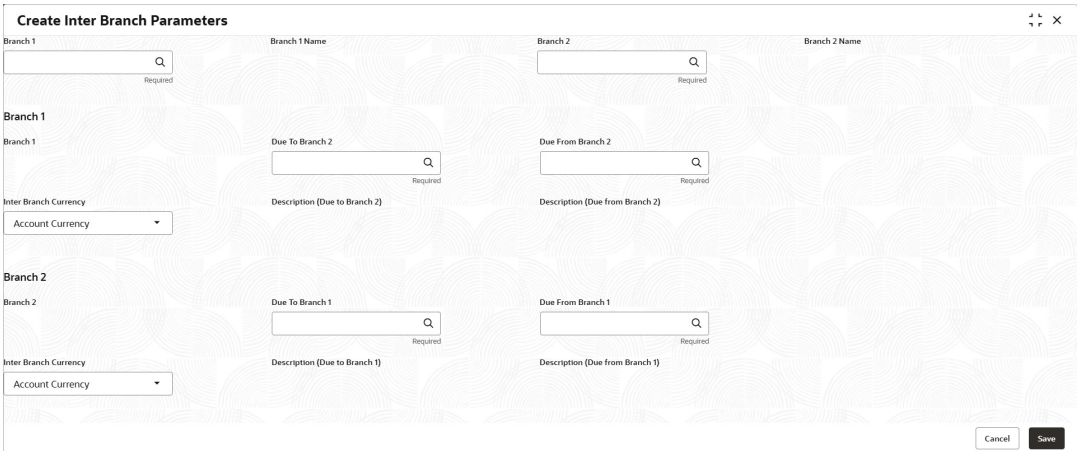
You should defined the inter-branch (IB) currency for each branch in this screen.

To maintain the inter branch currency

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Maintenance**. Under **Maintenance**, click **Inter Branch Parameters Maintenance**, and click **Create Inter Branch Parameters**.

   The **Create Inter Branch Parameters** screen displays.

Figure 2-4 Inter Branch Parameters



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 2-5 Inter Branch Parameters

Field	Description
Branch 1	Specify or select the appropriate code from the option list to identify the first branch for passing inter-branch entries.
Branch Name	Displays the branch name based on the branch code specified.
Branch 2	Specify or select the appropriate code from the option list to identify the second branch for passing inter-branch entries.
Branch Name	Displays the branch name based on the branch code specified.
Due to Branch 2	This is the general ledger in Branch 1 where the system passes credit accounting entries.
Due from Branch 2	This is the general ledger in Branch 1 where the system passes debit accounting entries.
Inter Branch Currency for Branch 1	Select Inter branch currency for branch 1 from the drop-down list. The options are: • **Account Currency** • **Transaction Currency** If you select **Account Currency**, the system will record inter-branch entries using that currency. If you do not select it, the entries will be recorded in the transaction currency instead.
Due to Branch 1	This is the general ledger in Branch 2 where the system passes credit accounting entries.
Due from Branch 1	This is the general ledger in Branch 2 where the system passes debit accounting entries.
Inter Branch Currency for Branch 2	Select Inter branch currency for branch 2 from the drop-down list. The options are: • **Account Currency** • **Transaction Currency** If you select **Account Currency**, the system will record inter-branch entries using that currency. If you do not select it, the entries will be recorded in the transaction currency instead.
Descriptions	Displays the descriptions according to the selection made for each general ledger in the appropriate fields.

2.5 Revaluation Setup Maintenance

This topic provides detailed instructions to capture parameters for account revaluation.

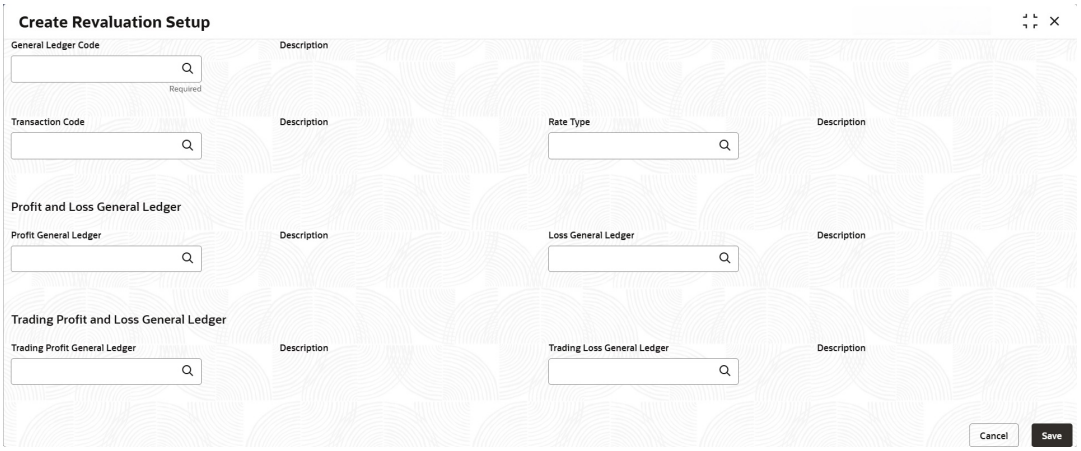
In the **Revaluation Setup** screen, you can define parameters for account revaluation including the rate type, the general ledger for positing any the profit or loss from the revaluation, and so on.

To maintain the parameter for account revaluation

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Maintenance**. Under **Maintenance**, click **Revaluation Setup**, and click **Create Revaluation Setup**.

   The **Create Revaluation Setup** screen displays.

Figure 2-5 Revaluation Setup



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 2-6 Revaluation Setup

Field	Description
General Ledger Code	This code is used for the GL account for which you specify the revaluation parameters. Select an appropriate code of the GL account from the option list.
Transaction Code	This code is used for posting accounting entries to the defined revalued GL account. Select an appropriate transaction code from the option list.
Rate type	Select an appropriate rate type from the option list to revalue this GL.
Profit General Ledger	If the result of the revaluation is a profit, then the profit amount will be added to this profit general ledger. If you have selected to split the revaluation for a GL, the Revaluation Profit will be posted to this GL instead of Trading Profit. Revaluation split segregates the profit or loss into two categories: • **Trading Profit or Loss** – Displays trading profit or loss resulting from the revaluation of foreign currency (FCY) entries recorded in the general ledger (GL) for the current day. • **Revaluation Profit or Loss** – Displays revaluation profit or loss based on the opening foreign currency balances, not including transactions from the current day.
Loss General Ledger	If the result of the revaluation displays a loss, the loss amount will be debited to this loss GL. If you have selected to split the revaluation for a GL, the Revaluation Loss will be recorded in this GL instead of Trading Loss.
Trading Profit/Trading Loss General Ledger	This field displays the GL used to record the profit or loss from trading revaluation (Trading Profit / Loss) when a revaluation split is enabled for the GL.

In this screen, you can maintain the following parameters to specify the revaluation parameters for a GL account:

- The general ledger accounts where the profit or loss on revaluation should be posted.
- The account to which revaluation profit is debited or loss is credited.
- The rate type is used to revalue the GL.

- The transaction code used to post revaluation entries.
- The rate type is used for accounting entry-based revaluation of profit and loss GLs.
- The transaction code is used to post revaluation entries due to accounting entry-based revaluation of profit and loss GLs.

2.6 External Source Default MIS Maintenance

This topic explains the systematic instructions to capture Management Information System (MIS) details at the external source level.

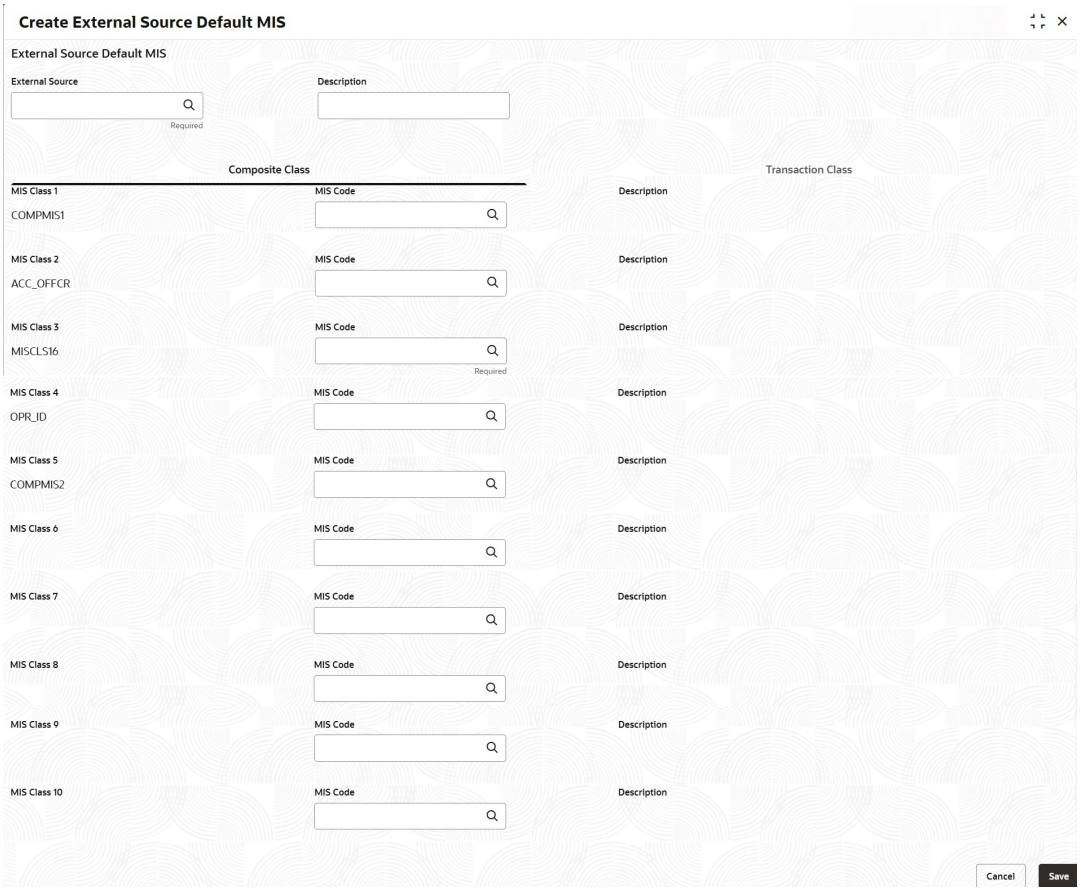
The **External Source Default MIS** screen allows you to manage MIS at the external source level. Any MIS details you enter on this screen will be automatically applied during transaction posting, regardless of whether they are included in the transaction accounting entries.

To maintain the MIS details

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Maintenance**. Under **Maintenance**, click **External Source Default MIS**, and click **Create External Source Default MIS**.

   The **Create External Source Default MIS** screen displays.

Figure 2-6 External Source Default MIS



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 2-7 External Source Default MIS

Field	Description
External Source	Select the source system from the option list that requires MIS maintenance.
Description	Displays the descriptions for the selected external source.
Transaction class	A transaction class refers to all transactions processed by any of the front-end modules, such as foreign exchange, money market, and so on.
Composite class	Select this option to specify the MIS class to be used both in customer definition and during transaction processing.
MIS Codes	In an MIS class, you can specify the sub-divisions that will be reported within the class. Each sub-class assigns a unique code identifier. The MIS codes are associated with a class will be grouped under the class during reporting or consolidation.

3
Operational Ledger Processing

This topic describes information on Operation Ledger Processing.

This topic contains the following sub-topics:

- Transaction Accounting Handoff to Operational Ledger
  This topic provides information on the handoff of transaction accounting entries along with MIS from product processors to the operational ledger.
- System Account Generation
  This topic provides information on the generation of system accounts based on predefined attributes.
- Granular Level Balances of System Account
  This topic provides information on the detailed balances of the system account at a granular level.
- Foreign Currency Revaluation of System Account
  This topic provides information on the foreign currency revaluation of the system account.
- Inter Branch Accounting
  This topic provides information on how the operational ledger processes inter-branch accounting.
- Default MIS Option by Source Systems
  This topic provides information on the default MIS options maintained for the external source system during the transaction accounting handoff.
- Transaction Adjustment Entry
  This topic provides the systematic instructions for posting adjustment entries to system accounts, ensuring they remain balanced.
- Balance Check
  This topic explains the systematic instructions to view the real and contingent balances.
- Aggregate Balances for System Account Parameters
  This topic provides information on the total combined balance of all system accounts, based on the combination of GL and MIS.
- Financial Cycle and Periods Closure
  This topic explains the additional period days during financial closure, ensuring that all transactions are processed and balances are updated before the period ends.
- Trail Balance
  This topic provides information on the trial balance, which validates the alignment of debits and credits during the End of Day process, ensuring the general ledger remains balanced.
- Operational Ledger Accounting Entries Enterprise Handoff
  This topic explains the systematic instructions to facilitate the seamless transfer of accounting entries from the Operational Ledger to the Enterprise GL.

3.1 Transaction Accounting Handoff to Operational Ledger

This topic provides information on the handoff of transaction accounting entries along with MIS from product processors to the operational ledger.

Transaction data, accounting entries, and MIS will be handed off to the Operational Ledger from Product Processors in two methods. This transfer will occur through data handoff from the Product Processors.

- **Staging Table**: Product Processors populate a handoff staging table, which is subsequently polled by a scheduler job in the Operational Ledger for further processing.
- **API Integration**: Product Processors invoke an API exposed by the Operational Ledger with transaction data and accounting entries.

The Operational Ledger can record and utilize transaction details when generating system accounts. This step is crucial for transferring transaction data to the Operational Ledger, where it will be saved as a transaction log. Product Processors will hand off the transaction data each time a new transaction is initiated or when there are updates to an existing transaction.

During the authorization of accounting entries, Product Processors populate the staging table to transfer transaction data and accounting entries to Operational Ledger.

This ensures that the Operational Ledger remains up-to-date with both transaction and accounting data, facilitating efficient processing and accurate account derivation.

This topic contains the following sub-topics:

- Transaction Log
  This topic explains the systematic instructions to view all transactions posted by product processors.
- Transaction Log Error Details
  This topic explains the systematic instructions to view all failed transactions log errors posted by product processors.
- Unbalanced Transaction Log
  This topic explains the systematic instructions to view all transactions posted by product processors.

3.1.1 Transaction Log

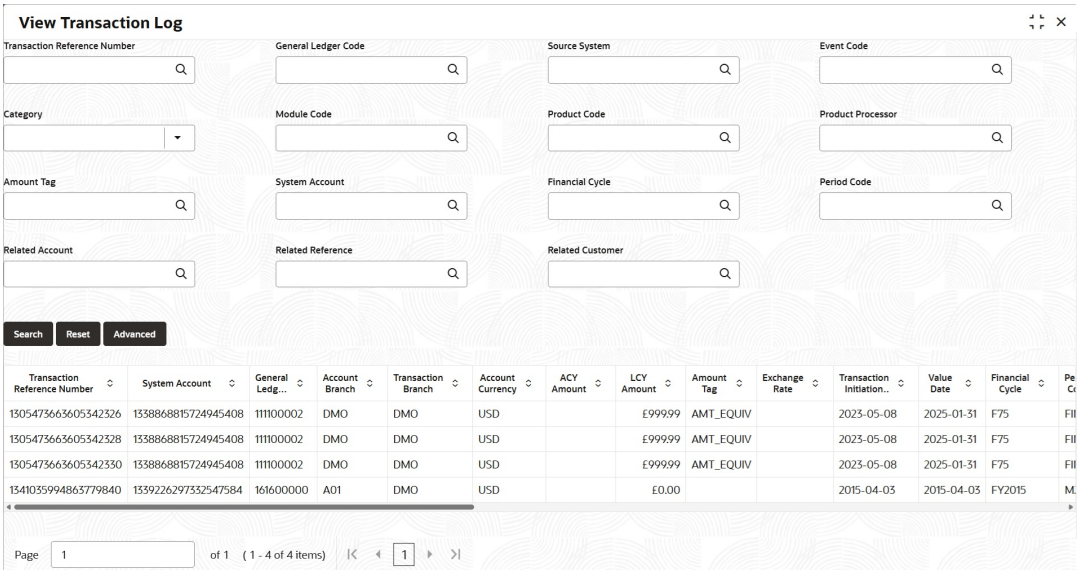
This topic explains the systematic instructions to view all transactions posted by product processors.

To view transaction log

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Enquiry**. Under **Enquiry**, click **View Transaction Log**.

   The **View Transaction Log** screen displays.

Figure 3-1 Transaction Log



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-1 Transaction Log

Field	Description
Transaction Reference Number	Select the transaction reference number from the option list to view the transaction details.
General Ledger Code	Select the general ledger code from the option list to view the transaction details.
Source System	Select the source system from the option list to view the transaction details.
Event Code	Select the event code from the option list to view the transaction details.
Category	Select the type of category from the drop-down list. The options are: • **Asset** • **Liability** • **Income** • **Expense** • **Contingent Asset** • **Contingent Liability**
Product Processor	Select the product processor for the transaction from the option list to view the transaction details.
System Account	Select the system account from the option list to view the transaction details.
Financial Cycle	Select the financial cycle from the option list to view the transaction details.
Period Code	Select the period code from the option list to view the transaction details.
Related Account	Select the related account from the option list to view the transaction details.

Table 3-1 (Cont.) Transaction Log

Field	Description
Related Reference	Select the related reference from the option list to view the transaction details.
Related Customer	Select the related customer from the option list to view the transaction details.
Module Code	Select the module code from the option list to view the transaction details. **Note:** This field appears when you click the **Advanced** button.
Product Code	Select the product code from the option list to view the transaction details. **Note:** This field appears when you click the **Advanced** button.
Amount Tag	Select the amount tag from the option list to view the transaction details. **Note:** This field appears when you click the **Advanced** button.

3. After specifying the above details, perform one of the following actions:
   - Click the **Search** button to view all transactions details.
   - Click the **Reset** button to clear the search criteria.

3.1.2 Transaction Log Error Details

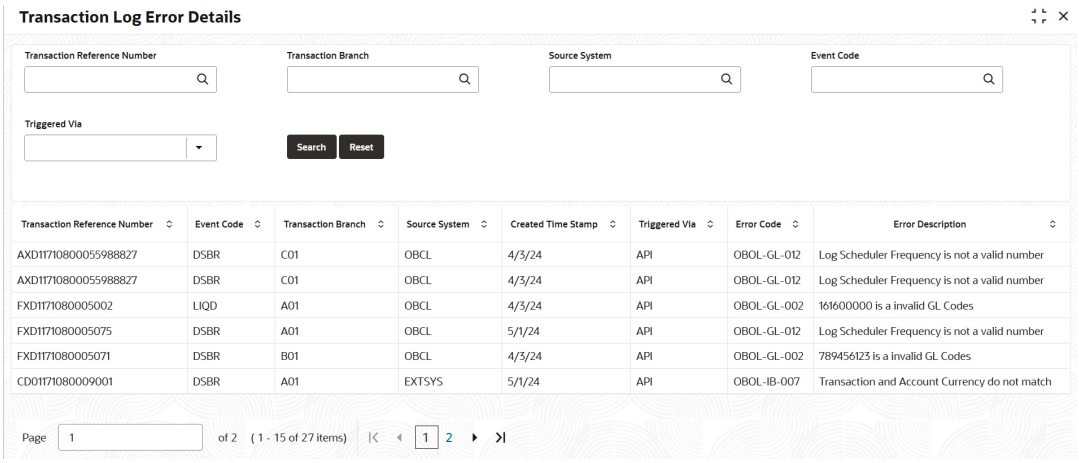
This topic explains the systematic instructions to view all failed transactions log errors posted by product processors.

To view failed transactions

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Enquiry**. Under **Enquiry**, and click **Transaction Log Error Details**.

   The **Transaction Log Error Details** screen displays.

Figure 3-2 Transaction Log Error Details



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-2 Transaction Log Error Details

Field	Description
Transaction Reference Number	Select the transaction reference number from the option list to view the failed transaction details.
Transaction Branch	Select the transaction branch from the option list to view the failed transaction details.
Source System	Select the source system from the option list to view the failed transaction details.
Event Code	Select the event code from the option list to view the failed transaction details.
Triggered Via	Select the triggered via of the transaction from the drop-down. The options are: • **API** • **Batch**

3. After specifying the above details, perform one of the following actions:
   - Click the **Search** button to view all failed transactions during chart account handoff.
   - Click the **Reset** button to clear the search criteria.

3.1.3 Unbalanced Transaction Log

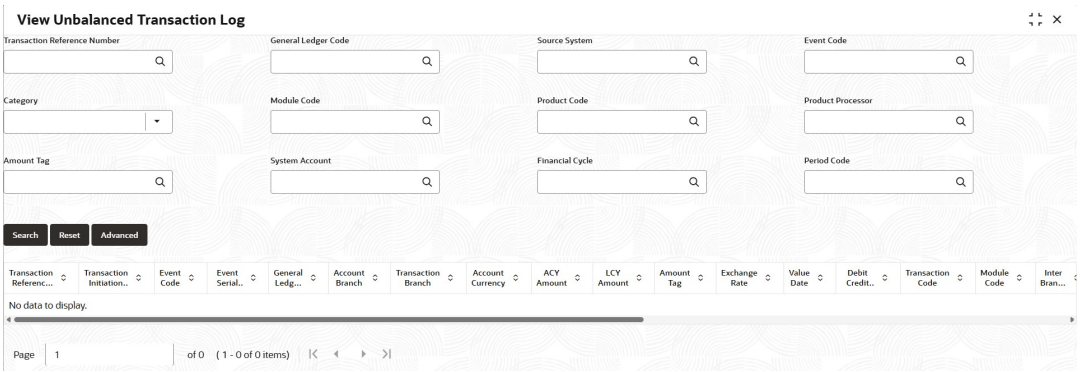
This topic explains the systematic instructions to view all transactions posted by product processors.

To view unbalanced transaction logs

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Enquiry**. Under **Enquiry**, click **View Unbalanced Transaction Log**.

   The **View Unbalanced Transaction Log** screen displays.

Figure 3-3 Unbalanced Transaction Log



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-3 Unbalanced Transaction Log

Field	Description
Transaction Reference Number	Select the reference number of the transaction from the option list to view the unbalanced transactions.
General Ledger Code	Select the general ledger code from the option list to view the unbalanced transactions.
Source System	Select the source system from the option list to view the unbalanced transactions.
Event Code	Select the event code from the option list to view the unbalanced transactions.
Category	Select the type of category from the drop-down list. The options are: • **Asset** • **Liability** • **Income** • **Expense** • **Contingent Asset** • **Contingent Liability**
Product Processor	Select the product processor of the transaction from the option list to view the unbalanced transactions.
System Account	Select the system account from the option list to view the unbalanced transactions.
Financial Cycle	Select the financial cycle of the transaction from the option list to view the unbalanced transactions.
Period Code	Select the period code from the option list to view the unbalanced transactions.
Module Code	Select the module code from the option list to view the unbalanced transactions. **Note:** This field appears when you click the **Advanced** button.
Product Code	Select the product code from the option list to view the unbalanced transactions. **Note:** This field appears when you click the **Advanced** button.
Amount Tag	Select the amount tag from the option list to view the unbalanced transactions. **Note:** This field appears when you click the **Advanced** button.

3. After specifying the above details, perform one of the following actions:
   - Click the **Search** button to view the unbalanced transaction details.
   - Click the **Reset** button to clear the search criteria.

3.2 System Account Generation

This topic provides information on the generation of system accounts based on predefined attributes.

The Operational Ledger assigns a system account to each posted entry according to set attributes. These attributes are defined for a specific combination of General Ledger (GL) and MIS Code under the System Account Parameters. After creation, a system account is connected to its related GL and MIS Code combination.

Example Scenarios:

Entry 1: Loan Disbursement

When a bilateral loan is disbursed, a debit entry is recorded in the Asset GL. The Transaction MIS and Composite MIS are assigned to the loan.

As this is the first occurrence of this GL-MIS combination, the system generates a new System Account (S1) and updates the balance in S1.

System Account	Branch Code	General Ledger	Value Date	Dr/Cr	Currency	Amount	Related Customer	Related Reference	Customer MIS	Composite MIS	Transaction MIS
S000000001	A01	140000011	01-Jan-24	Dr	USD	1000000.00	CUSTOMER1	70203090190	CUSTMIS1	COMPMIS1	TXNMIS1

Entry 2: Loan Repayment

During a bilateral loan repayment, a credit entry is recorded in the Asset GL. Both Transaction MIS and Composite MIS are mapped to the loan, but only the Transaction MIS value is updated.

The system verifies whether a System Account exists for the new GL-MIS combination. Since none exists, a new System Account (S2) is created, and the balance is recorded in S2.

System Account	Branch Code	General Ledger	Value Date	Dr/Cr	Currency	Amount	Related Customer	Related Reference	Customer MIS	Composite MIS	Transaction MIS
S000000001	A01	140000011	10-Jan-24	Cr	USD	250000.00	CUSTOMER1	70203090190	CUSTMIS1	COMPMIS1	TXNMIS2

Entry 3: Value-Dated Amendment

A value-dated amendment on the bilateral loan results in a debit entry to the Asset GL. The Transaction MIS and Composite MIS remain unchanged.

The system identifies that System Account S1 already exists for this GL-MIS combination with the same attributes. Therefore, the resulting balance is recorded in System Account S1.

System Account	Branch Code	General Ledger	Value Date	Dr/Cr	Currency	Amount	Related Customer	Related Reference	Customer MIS	Composite MIS	Transaction MIS
S000000001	A01	140000011	25-Jan-24	Dr	USD	400000.00	CUSTOMER1	70203090190	CUSTMIS1	COMPMIS1	TXNMIS1

This topic contains the following sub-topic:

- System Account Details
  This topic explains the systematic instructions to view system account details.

3.2.1 System Account Details

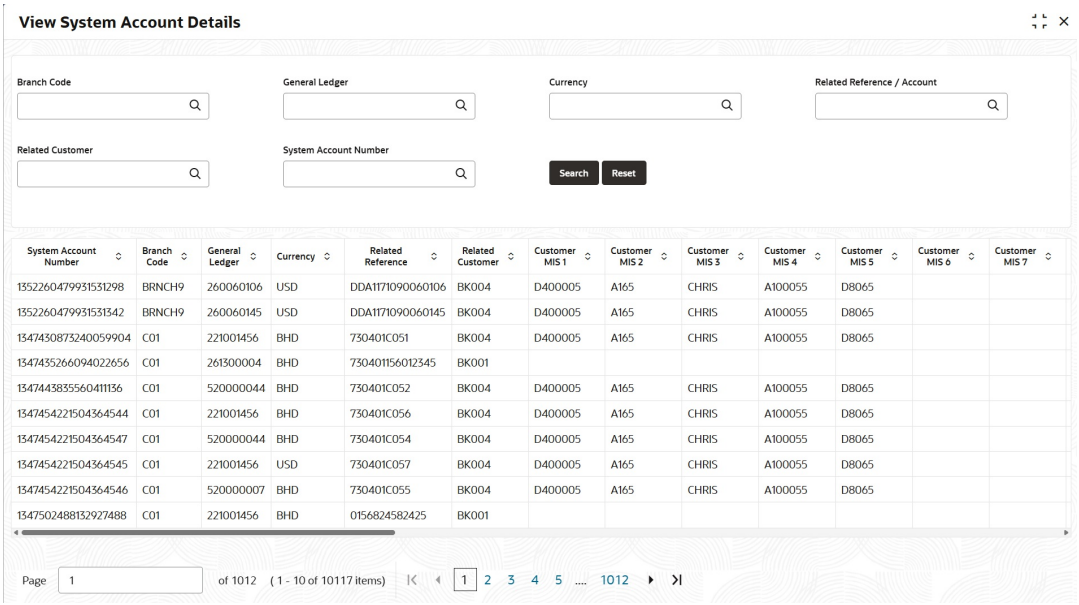
This topic explains the systematic instructions to view system account details.

To view the System Account Details

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Enquiry**. Under **Enquiry**, and click **View System Account Details**.

   The **View System Account Details** screen displays.

Figure 3-4 System Account Details



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-4 View System Account Details

Field	Description
Branch Code	Select the branch code from the option list to view the system account details.
General Ledger	Select the general ledger from the option list to view the system account details.
Currency	Select the currency from the option list to view the system account details.
Related Reference/ Amount	Select the related reference or related amount from the option list to view the system account details.
Related Customer	Select the related customer from the option list to view the system account details.
System Account Number	Select the system account number from the option list to view the system account details.

3. After specifying the above details, perform one of the following actions:

- Click the **Search** button to view the real and contingent balances.
- Click the **Reset** button to clear the search criteria.

3.3 Granular Level Balances of System Account

This topic provides information on the detailed balances of the system account at a granular level.

System accounts act as the basic level entry points in the accounting records. The General Ledger balance represents the overall total of all system account balances.

The Operational Ledger tracks various balances of system accounts, that are:

- **Book Dated Balances (BD)**
  The system updates these balances using the branch date of account.
- **Value Dated Balances (VD)**
  The system updates these balances based on the posting value date received from external systems.
- **Period-wise Balances**
  - The system updates the period balances according to the financial cycle and period code associated with the posting date.
  - If the financial cycle and period code align with the current financial cycle and period code, the balance is determined for the current financial period.
  - If the financial cycle and period code are earlier than the current ones, the system calculates the amount for all previous financial cycles and period codes.

The system maintains the opening balances for each balance type. For period balances, the opening balance represents the balance amount at the beginning of the specified period.

Balances Tracked in the Operational Ledger

For each system account, the operational ledger tracks the following:

- **Balances**
  - Opening Balance
  - Opening Balance in Local Currency
  - Current Balance
  - Current Balance in Local Currency
- **Turnovers**
  - Opening Debit Turnover
  - Opening Debit Turnover in Local Currency
  - Opening Credit Turnover
  - Opening Credit Turnover in Local Currency
  - Debit Turnover
  - Debit Turnover in Local Currency
  - Credit Turnover
  - Credit Turnover in Local Currency
- **Cross Period/Dated Adjustments**

  - **Adjustments for Past Dates/Periods**
    - Debit Movement
    - Debit Movement in Local Currency
    - Credit Movement
    - Credit Movement in Local Currency
  - **Adjustments for Future Dates/Periods**
    - Debit Movement
    - Debit Movement in Local Currency
    - Credit Movement
    - Credit Movement in Local Currency

This structure ensures accurate tracking and reconciliation of balances within the financial system.

3.4 Foreign Currency Revaluation of System Account

This topic provides information on the foreign currency revaluation of the system account.

The Operational Ledger revalues the foreign currency of system accounts balances, that are:

- **Account Revaluation Process**
  Account revaluation adjusts the local currency (LCY) equivalent of foreign currency (FCY) account balances to align with market rates. Each FCY account displays the current FCY balance along with its equivalent in LCY, calculated from all recorded transactions.
- **End-of-Day Revaluation**
  At the end of the day, a batch program can be executed to update the balances of system account. This process calculates any profit or loss from revaluation and records the results to specified accounts.
- **Profit and Loss Booking**
  The system categorizes and posts revaluation outcomes as follows:
  - **Profit GL**
    If the revaluation results is a profit, the system credits the profit amount to the specified Profit GL. If revaluation splitting is enabled, the system differentiates between:
    - **Trading Profit/Loss**
      Gains or losses from revaluing FCY transactions posted on the current day.
    - **Revaluation Profit/Loss**
      Gains or losses from revaluing opening FCY balances, excluding the current day's turnover.
    - **Trading Profit Account**
      When revaluation splitting is enabled, trading profits are posted to this specified account, and the system provides a corresponding description.
  - **Loss GL**
    If the revaluation results is a loss, the system debits the loss amount to the specified Loss GL. When revaluation splitting is applied, the revaluation loss (not including trading loss) is posted to this account.
    - **Trading Loss Account**
      If revaluation splitting is enabled, trading losses are posted to this specified account, with the system displaying its corresponding description.

3.5 Inter Branch Accounting

This topic provides information on how the operational ledger processes inter-branch accounting.

The Operational Ledger processes inter-branch entries according to the bank level preferences. If bank parameters are configured to create inter branch entries, the system determines the inter branch accounting setup and generates additional pairs of entries.

Inter branch Entries Consolidation

- If you set the toggle  , the system will generate Inter Branch entries in the General Ledgers according to the Inter Branch Parameters for the respective branches involved in the transactions.
- If you set the toggle  , the system will postpone posting Inter Branch entries during transactions. Instead, it will consolidate and post these entries during the Enterprise GL Handoff.

Table 3-5 Inter Branch Parameters

Inter Branch Maintenance	Branch 1	Branch 2
Due To Branch 2	262000046	-
Due From Branch 2	161400046	-
Due To Branch 1	-	262000045
Due From Branch 1	-	161400045

Example 1:

Consider the following entries passed by the product processors:

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Cr	A01	261300004	USD	B01	01-05-2024	29021.4

Oracle Banking operational ledger resolves the inter branch maintenance and passes extra pairs of entries to balance the books at each branch.

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Cr	B01	262000045	USD	B01	01-05-2024	29021.4
Dr	A01	161400046	USD	B01	01-05-2024	29021.4

Example 2:

Consider the following entries passed by the product processors:

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Dr	A01	261300004	USD	B01	01-05-2024	29021.4

Oracle Banking operational ledger resolves the inter branch maintenance and passes extra pairs of entries to balance the books at each branch.

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Dr	B01	262000046	USD	B01	01-05-2024	29021.4
Cr	A01	161400045	USD	B01	01-05-2024	29021.4

Example 3:

Consider the following entries passed by the product processors:

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Cr	B01	261300004	USD	A01	01-05-2024	29021.4

Oracle Banking operational ledger resolves the inter branch maintenance and passes extra pairs of entries to balance the books at each branch.

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Dr	B01	262000046	USD	A01	01-05-2024	29021.4
Cr	A01	161400045	USD	A01	01-05-2024	29021.4

Example 4:

Consider the following entries passed by the product processors:

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Dr	B01	261300004	USD	A01	01-05-2024	29021.4

Oracle Banking operational ledger resolves the inter branch maintenance and passes extra pairs of entries to balance the books at each branch.

Cr/Dr	Account Branch	Account	Currency	Transaction Branch	VALUE_DATE	Amount
Cr	B01	262000045	USD	A01	01-05-2024	29021.4
Dr	A01	161400046	USD	A01	01-05-2024	29021.4

This topic contains the following sub-topic:

- Inter Branch Entry Retry
  This topic provides the systematic instructions to view all failed inter-branch entries and initiate a retry.

3.5.1 Inter Branch Entry Retry

This topic provides the systematic instructions to view all failed inter-branch entries and initiate a retry.

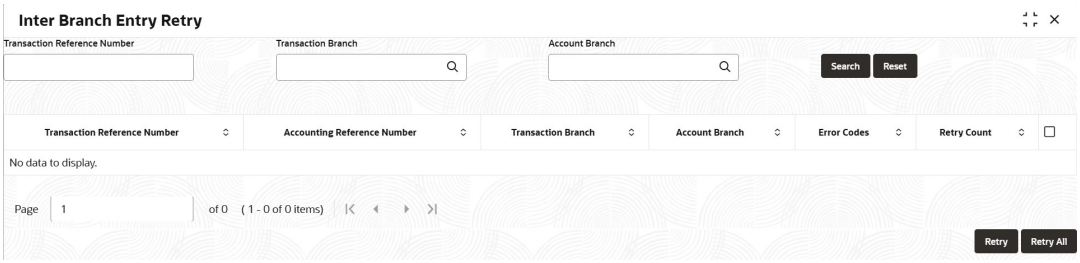
This feature allows users to view failed inter-branch entries and initiate a retry. It maintains a record of inter-branch transactions that failed because of missing parameters. After users provide the necessary parameters, they can attempt to retry the failed transaction.

To initiate the inter-branch entries

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Operation**. Under **Operation**, click **Inter Branch Entry Retry**.

   The **Inter Branch Entry Retry** screen displays.

Figure 3-5 Inter Branch Entry Retry



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-6 Inter Branch Entry Retry

Field	Description
Transaction Reference Number	Specify the transaction reference number to view the inter branch entry details.
Transaction Branch	Select the transaction branch from the option list to view the inter branch entry details. Filter is displayed based on selected transaction branch.
Account Branch	Select the account branch from the option list to view the inter branch entry details. Filter is displayed based on selected account branch.

3. After specifying the above details, perform one of the following actions:
   - Click the **Search** button to search and view the inter branch entries.
   - Click the **Reset** button to clear the search criteria.

   The table displays the details based on selected Transaction reference number, Transaction Branch or Account Branch.
4. Perform one of the following actions:
   - Click **Retry All** to re-initiate all the inter branch entries.
   - Click **Retry** to re-initiate the chosen inter branch entries.

3.6 Default MIS Option by Source Systems

This topic provides information on the default MIS options maintained for the external source system during the transaction accounting handoff.

The External Source Default MIS screen allows to manage MIS at the external source level. Any MIS details you enter on this screen will be automatically applied during transaction posting, regardless of whether they are included in the transaction accounting entries.

3.7 Transaction Adjustment Entry

This topic provides the systematic instructions for posting adjustment entries to system accounts, ensuring they remain balanced.

Adjustment transactions are typically used to record adjustment entries made to system accounts. This transaction includes one of the following entries:

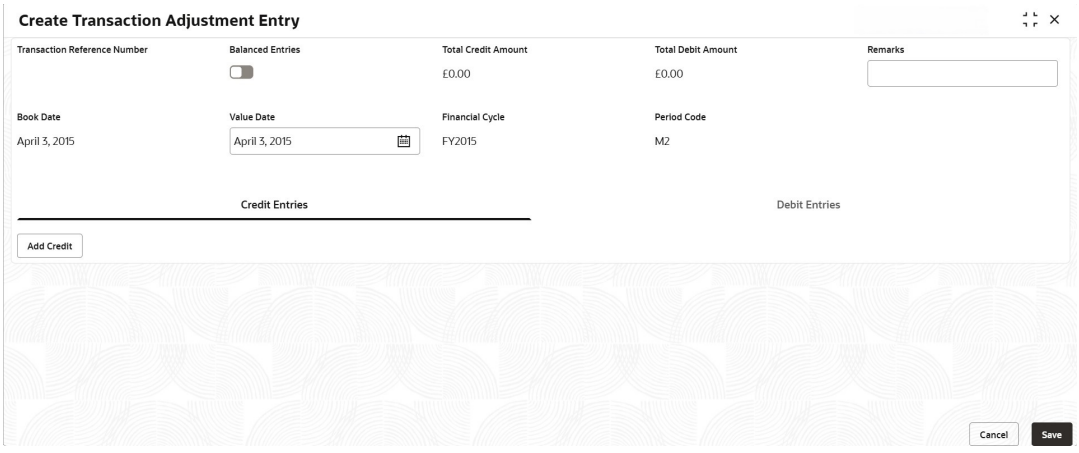
- One debit entry and multiple credit entries
- One credit entry and multiple debit entries
- Multiple debit entries and multiple credit entries

To create transaction adjustment

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Operations**. Under **Operations**, click **Transaction Adjustment Entry** and click **Create Transaction Adjustment Entry**.

   The **Create Transaction Adjustment Entry** screen displays.

Figure 3-6 Transaction Adjustment Entry



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-7 View System Account Details

Field	Description
Transaction Reference Number	A unique identification number assigns to each transaction recorded in the **Create Transaction Adjustment Entry** screen.
Balanced Entries	Using this option to validate the transaction whether it is balanced or not. • While creating a new transaction, if you have switched  , you must balance the transaction before saving it. – When the transaction is a balanced, the system will process it. – When the transaction is not balanced, the system will display the error message as `Total credit and debit amounts are not equal`. Then you must post equivalent entries to balance the transaction manually. • While creating a new transaction, if you have switched  , the transaction does not need to be balanced to save it.
Total Debit Amount	Displays the total debited amount for all transactions, which is converted into the local currency equivalent.
Total Credit Amount	Displays the total Credited amount for all transactions, which is converted into the local currency equivalent.
Remarks	Specify the remarks on the transaction adjustment entry.
Book Date	Displays the current system date.
Value Date	Displays the current system date. However, you can specify back-dated or future dated transaction.
Financial Cycle	When you enter an adjustment transaction entry, specify the financial cycle to which the transaction belongs.
Period Code	When you enter an adjustment transaction entry, you must specify the financial period to which the transaction belongs.
Credit Entries	Once you created the system account, the system will process the credit transactions under the **Credit Entries** tab.
Debit Entries	Once you created the system account, the system will process the debit transactions under the **Debit Entries** tab.

3. After specifying the above details, perform the one of the following actions.
   - Click **Add Credit** under the **Credit Entries** tab.
   - Click **Add Debit** under the **Debit Entries** tab.

   The **System Account** section is generated under the Credit or Debit Entries tab.

Figure 3-7 Create Transaction Adjustment Entry_Add Entries

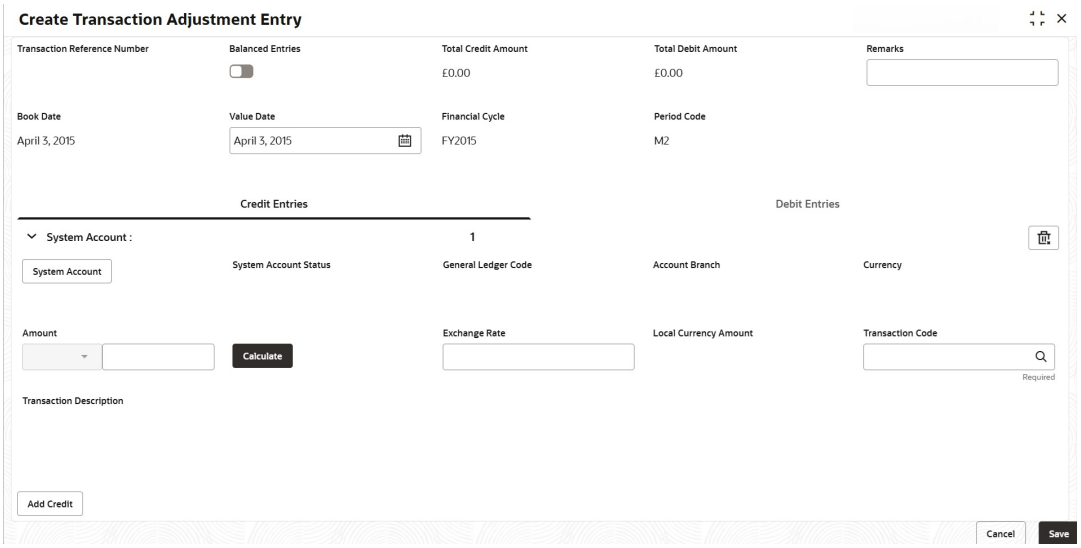


Table 3-8 Add Entries

Field	Description
System Account Status	Displays the status of the system account, such as **To be generated** or **Generated**.
General Ledger Code	Displays the General Ledger code mapped to the corresponding system account.
Account Branch	Displays the system account branch mapped to the corresponding system account.
Currency	Displays the currency mapped to the corresponding system account.
Amount	Specify the amount of the transaction. The amount that you specified here must correspond to the currency of the specified account number.
Calculate	If the transaction involves a foreign currency, click this button. The system will calculate the local currency amount using the exchange rate defined between the account currency and the local branch currency.
Exchange Rate	If a transaction involves a foreign currency, the system displays the standard mid-rate for that currency. You can change the exchange rate if you want.
Local currency Amount	Displays the transaction amount in case the transaction is in the local currency. If a transaction involves a foreign currency, the system calculates the equivalent amount in the local currency using the exchange rate that is displayed in the previous field.
Transaction Code	Select the transaction code that you want to enter from the option list.
Transaction Description	Displays the description of the transaction based on the selected transaction code.

4. If you want to delete the system account entries, click  .

This topic contains the following sub-topic:

- Generate System Accounts
  This topic explains the systematic instructions to generate the system account manually.

3.7.1 Generate System Accounts

This topic explains the systematic instructions to generate the system account manually.

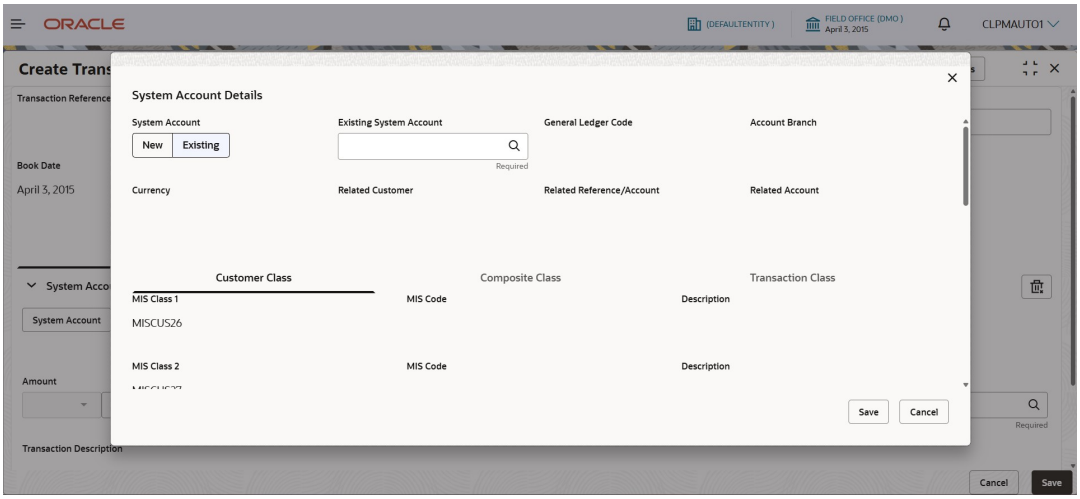
To generate system accounts manually, click the **System Account** button located under the Credit and Debit Entries tab. After that, you can record the entries directly to these accounts that you created.

To generate a system account

1. Click the **System Account** button under the Credit or Debit Entries Tab to create system accounts manually.

   The **System Account Details** pop-up window displays.

Figure 3-8 System Account Details



2. Specify the following details, for more information, refer to the fields description table below.

Table 3-9 System Account Details

Field	Description
System Account	There are two options to select: • Click **New** to generate a new system account. • Click **Existing** to use for already created account.
Existing System Account	Select the System Account from the option list for posting the adjustment entries. **Note**: The field which are marked with Required are mandatory.
Copy System Account	To create a new system account, select an existing account from the option list, adjust its default setting, and then create a new system account.

Table 3-9 (Cont.) System Account Details

Field	Description
General Ledger Code	If you select an existing system account or a copied system account, the system automatically populates the General Ledger. For a newly created system account, you need to select the General Ledger from the option list. **Note**: The field which are marked with Required are mandatory.
Account Branch	If you select an existing system account or a copied system account, the system automatically populates the Account Branch. For a newly generated system account, you need to select the Account Branch from the option list.
Currency	If you select an existing system account or a copied system account, the system automatically populates the Currency. For a newly generated system account, you need to select the Currency from the option list.
Related Customer	If you select an existing system account or a copied system account, the system automatically populates the Related Customer. For a newly generated system account, you need to select the Related Customer from the option list.
Related Reference/ Account	Based on the selection, you can specify one of the following: • **Related Reference** • **Related Account** If you select an existing system account or a copied system account, the system automatically populates the Related Reference or Related Account. For a newly generated system account, you need to select the Related Reference or Related Account from the option list.
Customer Class	When you select an existing system account or a copied system account, the system automatically assigns the MIS code based on the Customer Class. For a newly generated system account, you need to select the MIS code from the option list for the specified Customer Class.
Composite Class	When you select an existing system account or a copied system account, the system automatically assigns the MIS code based on the Composite Class. For a newly generated system account, you need to select the MIS code from the option list for the specified Composite Class.
Transaction Class	When you select an existing system account or a copied system account, the system automatically assigns the MIS code based on the Transaction Class. For a newly generated system account, you need to select the MIS code from the option list for the specified Transaction Class.

3. When you click the **Save** button, the system displays the System Account number for existing accounts. For a new system account, the system generates a System Account number after the adjustment transaction is authorized.

3.8 Balance Check

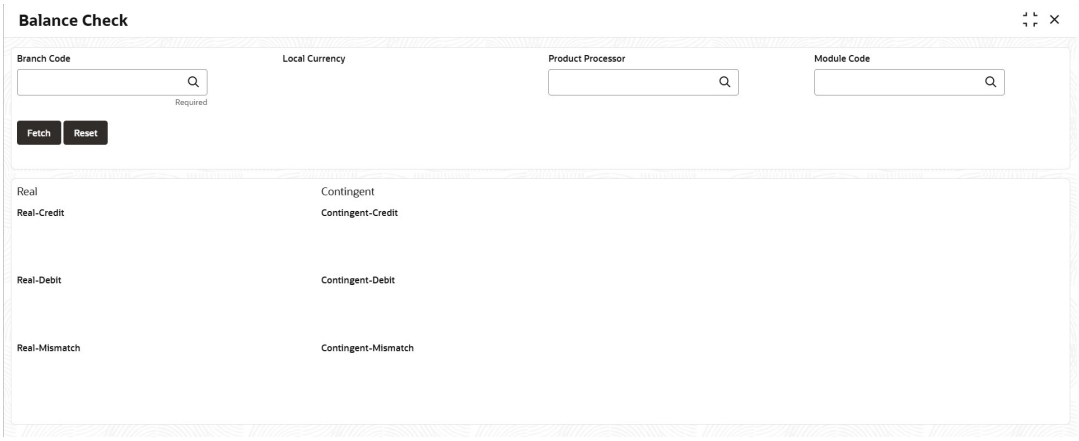
This topic explains the systematic instructions to view the real and contingent balances.

To view the GL balance

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Enquiry**. Under **Enquiry**, click **Balance Check**.

   The **Balance Check** screen displays.

Figure 3-9 Balance Check



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-10 Balance Check

Field	Description
Branch Code	Select the branch code from the option list to view the GL balance.
Local Currency	Auto populates the local currency based on the branch code selected.
Product Processor	Select the product processor from the option list that you want to view the GL balance.
Module Code	Select the module code from the option list that you want to view the GL balance.

3. After specifying the above details, perform one of the following actions:
   - Click the **Fetch** button to view the real and contingent balance.
   - Click the **Reset** button to clear the search criteria.

3.9 Aggregate Balances for System Account Parameters

This topic provides information on the total combined balance of all system accounts, based on the combination of GL and MIS.

The aggregate balance of General Ledger and MIS represents the overall total balance of all system accounts recorded in both the General Ledger and the Management Information System (MIS).

When the system finds matching entries in the period-wise account balance for different combinations of Branch Code, General Ledger Code, Currency Code, Related Reference, Related Customer, MIS, and Financial Year Period Code, it calculates the total balance only for the specified combination. The system allows a maximum of 99 entries for each request.

- **Mandatory fields**: Branch Code, General Ledger Code, and Currency Code.
- **Optional fields**: Related Reference, Related Customer, and MIS (Customer, Composite, and Transaction)

The allowed values for Financial Year and Period Code are L , A, or S.

- If you select **S** for Financial Year and Period Code, then the system requires Financial Year and Period Code Details to calculate balances for the specified period.
- If you select **A** for Financial Year and Period Code, the system calculates balances for multiple periods.
- If you select **L** for Financial Year and Period Code, the system calculates the balance for the latest period.
- If the Financial Year and Period Code details are not provided, the system defaults to calculate the latest period's balance.
- If Financial Year and Period Code Details are provided, you must specify the one of above values for the Financial Year and Period Code.

The system verifies whether the provided system account parameter values correspond to predefined system account parameter values. If any input value does not align with the predefined values, the system will display an error code with the description of the error, rather than calculating balances.

3.10 Financial Cycle and Periods Closure

This topic explains the additional period days during financial closure, ensuring that all transactions are processed and balances are updated before the period ends.

This topic contains the following sub-topics:

- Financial Year Closure
  This topic provides the systematic instructions to create financial year closure.
- Period Closure
  This topic explains the systematic instructions to create various period codes that correspond to a specific financial cycle.

3.10.1 Financial Year Closure

This topic provides the systematic instructions to create financial year closure.

Operational Ledger allows you to extend financial closure for a specific number of days. You can enable the **Financial Closure Extended Period Required** toggle button and define the number of **Financial Closure Extended Period Days**. This can also be done through the **Bank Parameters** screen.
The **Financial Year Closure** screen enables manual closure of the financial cycle during the extended period window.

To execute financial year closure

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Operation**. Under **Operation**, click **Financial Year Closure**.

   The **Financial Year Closure** screen displays.

Figure 3-10 Financial Year Closure

2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-11 Financial Year Closure

Field	Description
Branch Code	Select the appropriate branch code from the option list to view the financial closure details.
Financial Cycle	Displays the financial cycle for the selected branch code only if it remains open during the extended period.
Period Code	Display the last period code of the financial cycle for the selected branch code only if it remains open throughout the extended period.
Status	Displays the status of the selected branch as either **O** (Open) or **F** (Failed). • During the extended period, the status remains **O**. • If the financial cycle closure attempt fails within the extended period, the system updates the status to **F**.

3. Click **Execute** button to submit a financial cycle closure request during the extended period window.

   At the end of the extended period, the system will automatically close the financial cycle during the end-of-day (EOD) batch process.

3.10.2 Period Closure

This topic explains the systematic instructions to create various period codes that correspond to a specific financial cycle.

Operational Ledger allows you to manage different period codes linked to a specific financial cycle. You can achieve this through the **Accounting Period** screen as well.
For each financial year, the system creates an open status period named FIN which aligns with the last date of the financial cycle.

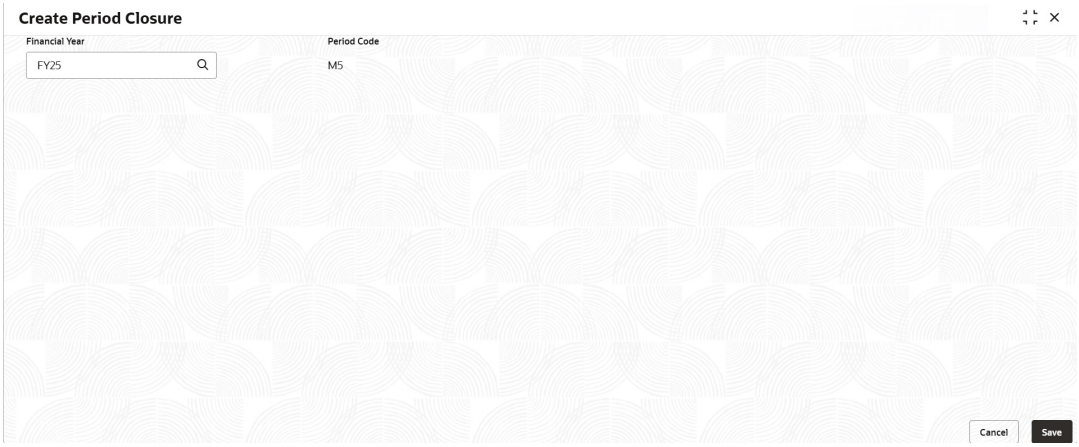
Period Closure is the process of closing a specific financial period, which stops any additional transactions or entries from being made for that period. A period closure happens regularly, such as monthly or quarterly, to maintain financial accuracy.

To create a period closure

1. On the homepage, click **Menu** and click **Operational Ledger**, and then click **Operation**. Under **Operation**, click **Period Closure**, and click **Create Period Closure**.

   The **Create Period Closure** screen displays.

Figure 3-11 Period Closure



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-12 Period Closure

Field	Description
Financial Year	Select the financial year from the option list to view the first available open period code for the branch. **Note**: The field which are marked with Required are mandatory.
Period Code	Display the period code for the selected financial year. This function is designed to close a specific financial period, which stops any additional transactions or entries for that period. Before closing the period, the system checks the balances of both the Real and Contingent General Ledgers. Once all previous period are closed, the system proceeds to close the current period.

3. Click **Save** to save details.

3.11 Trail Balance

This topic provides information on the trial balance, which validates the alignment of debits and credits during the End of Day process, ensuring the general ledger remains balanced.

The Operational Ledger supports the trial balance process through two key settings:

- **Trail Balance Required**
- **Trail Balance Auto Adjustment**

You can do the same in the **Bank Parameters** screen.

- **Trail Balance Required**

  - If you switch the toggle, the system consolidates all entries for the selected period and calculates the total debit and credit balances for each system account. It then checks whether the overall debits match the credits as part of the trial balance process.
  - If you switch the toggle, the system skips the trial balance process entirely.
- **Trail Balance Auto Adjustment**
  - If you switch the toggle, the system automatically adjusts any discrepancies found in the trial balance.
  - If you switch the toggle, the system will skip the auto adjustment process for any discrepancy found in the system accounts.
- **Trail Balance Process**
  In the End of Day (EOD) process, the system checks whether the overall debits and credits aligns as part of the trial balance. If there is any mismatch, the system records the difference in the accounts to keep the general ledger balanced and accurate.

3.12 Operational Ledger Accounting Entries Enterprise Handoff

This topic explains the systematic instructions to facilitate the seamless transfer of accounting entries from the Operational Ledger to the Enterprise GL.

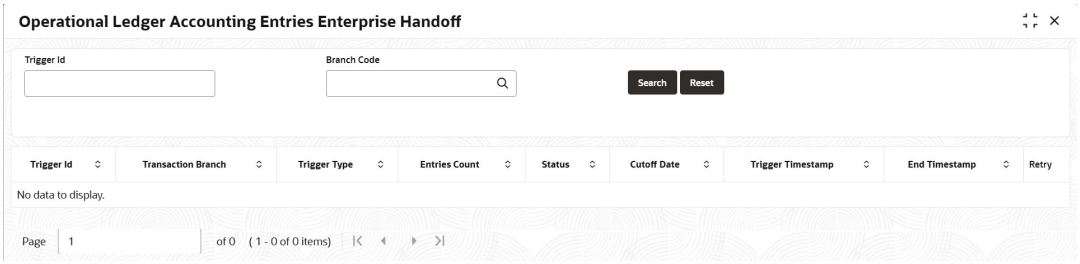
In this screen, users can track the progress of the handoff job and retry incase of failure, transferring all transactions to an external system.

To monitor the handoff job status

1. On the homepage, click **Menu** and click **Operational Ledger** and then click **Operation**. Under **Operation**, click **Operational Ledger Accounting Entries Enterprise Handoff**.

   The **Operational Ledger Accounting Entries Enterprise Handoff** screen displays.

Figure 3-12 Operational Ledger Accounting Entries Enterprise Handoff



2. Specify the following details, for more information on fields, refer to the field description table below.

Table 3-13 Operational Ledger Accounting Entries Enterprise Handoff

Field	Description
Trigger ID	Specify the trigger ID to view the particular handoff status. Filter is displayed based on Trigger ID.

Table 3-13 (Cont.) Operational Ledger Accounting Entries Enterprise Handoff

Field	Description
Branch Code	Select the branch code from the option list for the handoff process. The filter will display according to the selected Branch Code.

3. After specifying the details, perform the following actions:
   - Click the **Search** button to view the account handoff details.
   - Click the **Reset** button to clear the search criteria.
4. Click ⋮ and select the **Retry** to re-initiate the account handoff for the given trigger id.

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