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FINANCIAL SERVICES

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1. About this Manual

1.1 Introduction

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

1.2 Audience

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

1.3 Organization

This manual is organized as follows:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*The Retail Teller Module – an Overview* gives you an overview of the retail teller module.
Chapter 3	*Maintaining Retail Teller Products* describes the procedure to create retail teller products for the specific services your bank offers.
Chapter 4	*Maintaining Accounting Details* explains how to set up accounting details for retail teller products in Oracle FLEXCUBE.
Chapter 5	*Annexure A* lists the inbuilt retail teller products provided for the retail teller module and the association of these products with their appropriate functions in the Retail Branch.
Chapter 6	*Annexure B* contains samples of the various types of advices and notices generated at each stage for the type of contract that the retail teller module handles.
Chapter 7	*Retail Teller Glossary* – gives a list of important terms used in the module.

Conventions used in this Manual

Important information is preceded with the symbol.

1.4 Related Documents

For a detailed description of all the procedures in the manual please refer to the Oracle FLEXCUBE manual on Common Procedures.

1.5 <u>Glossary of Icons</u>

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

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2. Retail Teller Module – An Overview

2.1 <u>Introduction</u>

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

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

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

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

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

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

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3. Maintaining Retail Teller Products

3.1 Introduction

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

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

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

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

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

Specifying the Product Type

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

3.1.1 Specifying Product Preferences

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

Track Receivable

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

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

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

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

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

Retail Lending Product

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

PC Transaction

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

Denomination tracking required

Check this box to identify whether the denomination details needs to be captured or not for the RT product.

Till Required

Check this box to identify whether the Till update required or not for the RT product.

Tax detail limit currency

Specify the currency for threshold amount.

Tax details limit

Specify the threshold amount.

Mandatory Tax details field

Specify the field mandatory for the transaction.

🛑 The limit needs to be left blank if the preference is not applicable for certain products .For online screens, the validation is enforced, only if the amount exceeds.

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4. Maintaining Accounting Details

4.1 Introduction

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

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

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

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

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

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

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

Product Type

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

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

Currency

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

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

4.1.1.1 Identifying Offset Account

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

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

Indicating the offset account as the debit account

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

Indicating the offset account as the default charge account

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

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

4.1.1.2 Identifying Transaction Account

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

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

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Indicating the transaction account as the debit account

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

Indicating the transaction account as the default charge account

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

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

4.1.1.3 <u>Identifying Offset and Debit Transaction Codes</u>

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

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

Generate Transaction Advices

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

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

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

Netting Charge

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

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

End Point

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

Description

End Point Description (Display Only field).

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Bank Float Days

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

Customer Float Days

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

Float Days Basis

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

4.1.1.4 Defining Charge Details

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

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

Charge Type

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

Slab type

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

Basis

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

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

Currency

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

Charge Account

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

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Netting

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

Transaction Code

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

Rate Code and Rate Type

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

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

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

- Buy
- Mid
- Sell

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

Amount

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

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

Rate

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

Interest Basis

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

Minimum and Maximum Charge Amount

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

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

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

MIS Head

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

Description

You can indicate a short description for the charge.

4.1.2 Retail Teller Transaction Input

You can invoke the retail teller transactions in the Retail Teller Maintenance screen. Invoke this screen from the application browser, or fast path 1000. You can capture the PC related details from this screen, to trigger a NEFT / RTGS payment transaction, to other bank, using a cash deposit.

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.

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Product

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

Transaction Branch

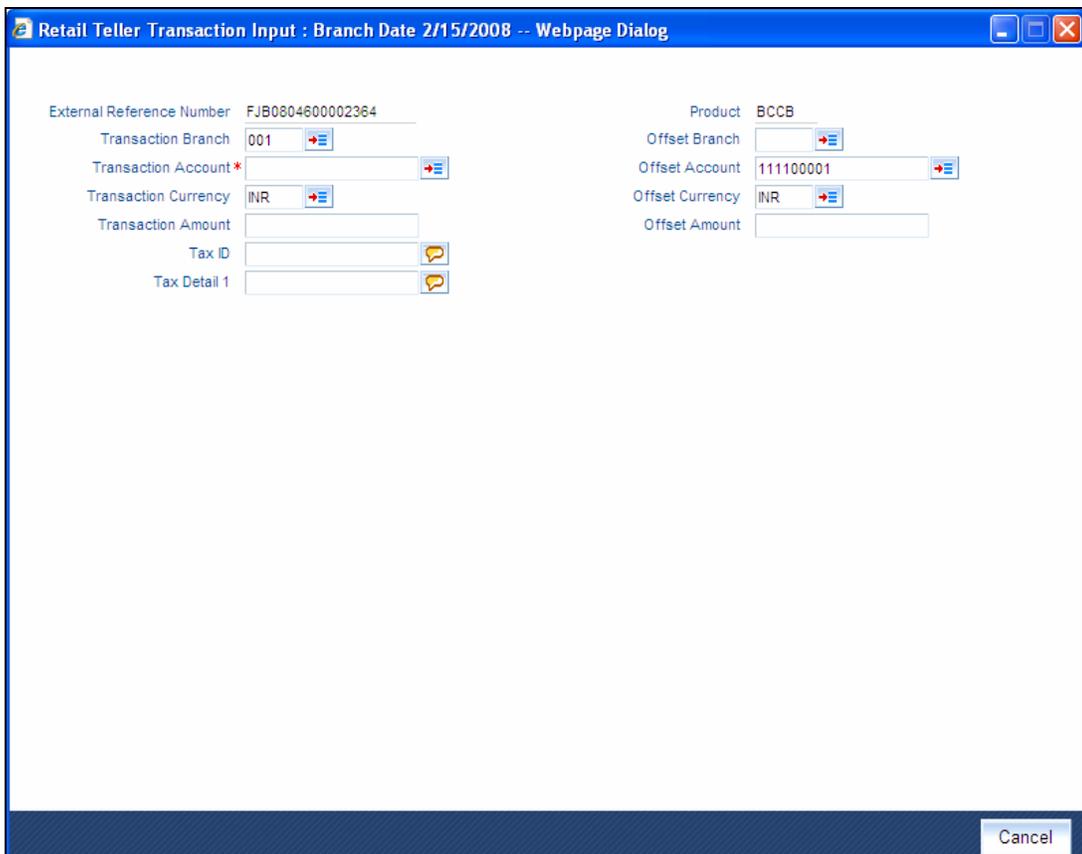Specify the branch where the customer account into which retail teller transaction is processed.

Transaction Currency

Specify the currency in which the retail teller transaction is processed. You can select the appropriate code from the adjoining option list that displays all the currency codes maintained in the system.

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, captured in the previous stage, the system defaults the following details:

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Transaction Account Number

Specify the customer account into which retail teller transaction is processed. The adjoining option list displays all the accounts maintained in the system. You can select the appropriate account number.

Transaction Amount

Specify the amount that should be credited to the account in the specified currency

Tax ID

Specify a valid tax ID for retail teller transaction input.

Tax Detail 1

Specify details of the tax for retail teller transaction input. You can specify details of source funds or the reason for the deposit.

Offset Branch

Specify a valid offset branch from the adjoining option list.

Offset Account

Specify a valid offset account from the adjoining option list.

Offset currency

Specify a valid offset currency from the adjoining option list.

Offset Amount

Specify a valid offset amount.

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:

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

Branch Code

Branch code of the current branch is defaulted 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'.

Related Customer

Specify a valid customer related to the transaction from the adjoining option list.

4.1.2.1 Charges Tab

You can maintain charges for teller transactions from the Retail Teller Transaction Input screen. Click 'Charges' tab to invoke Charge Details.

You can maintain the following charge details here:

Charge Components

Specify a valid charge component for teller transaction, from the adjoining option list.

Waiver

Specify waiver for teller transaction.

Charge Amount

Specify a valid charge amount for teller transaction.

Currency

Currency of the teller transaction is defaulted here from the main screen.

Charge in Local Currency

Charge of the teller transaction in LCYis defaulted here based on the details maintained in the main screen

Exchange Rate

Exchange rate of the teller transaction is defaulted here from the main screen

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4.1.2.2 UDF Tab

You can maintain UDF details for teller transactions from the Retail Teller Transaction Input screen. Click 'Charges' tab to invoke UDF Details.

4.1.2.3 PC Details Tab

You can maintain PC details for teller transactions from the Retail Teller Transaction Input screen. Click 'PC Details' tab to invoke 'PC Details'.

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Specify the following details under the PC details:

Counterparty Name

Specify the name of the counter party to whom the payment message has to be sent.

Counterparty Address 1

Specify the first address of the counterparty.

Counterparty Address 2

Specify the second address of the counterparty.

Counterparty Address 3

Specify the third address of the counterparty.

Counterparty Bank Code

Select the counterparty bank code from the list of options provided.

Counterparty Account Number

Specify the external counter party account number.

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Counterparty Account Type

Select the counterparty account type from the following values in drop down list:

- Savings Bank
- Current Account
- Overdraft
- Cash Credit
- Loan Account
- NRE
- Cash
- Indo Nepal
- Credit Card

Sender Receiver Information1

Specify the first sender receiver information.

Sender Receiver Information2

Specify the second sender receiver information.

Sender Receiver Information3

Specify the third sender receiver information.

Clearing Network

Select the clearing network NEFT / RTGS, from the list of options provided.

Customer Name

Specify the customer name, in case of walk-in customer. (System defaults the customer name of the transaction account if transaction account is entered)

Customer Address 1

Specify the first address of the customer. (System defaults the customer address of the transaction account if entered)

Customer Address 2

Specify the second address of the customer. (System defaults the customer address of the transaction account if entered)

Customer Address 3

Specify the third address of the customer. (System defaults the customer address of the transaction account if entered)

Communication Mode

Specify the mode of the communication for intimation about the beneficiary account credit

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Mobile Number

Specify the mobile number. (System defaults the mobile number of the transaction account if entered)

Email ID

Specify the e-mail -id. (System defaults the email-id of the transaction account if entered).

Note the following:

- These fields are applicable only if the 'PC Transaction' flag is checked for RT products.

- The denomination tab captures the denomination details for the RT product only if the 'Denomination Tracking Required' flag is checked for that RT product.

- On authorization of this transaction system automatically creates 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 are handled independently.

For further information on the mapping of PC product category with RT Module, please refer Payments and Collections Maintenance chapter in Payments and Collections module.

4.1.2.4 Denomination Tab

You can maintain Denomination for teller transactions from the Retail Teller Transaction Input screen. Click 'Denomination' tab to invoke Denomination Details.

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You can maintain the following charge details here:

Denomination Code

Denominationc of teller transaction is defaulted here.

Denomination Value

Specify denomination valuefor teller transaction.

Units

Specify a valid unit for teller transaction.

Total Amount

Specify total amount of teller transaction.

4.1.3 Viewing Teller Transactions

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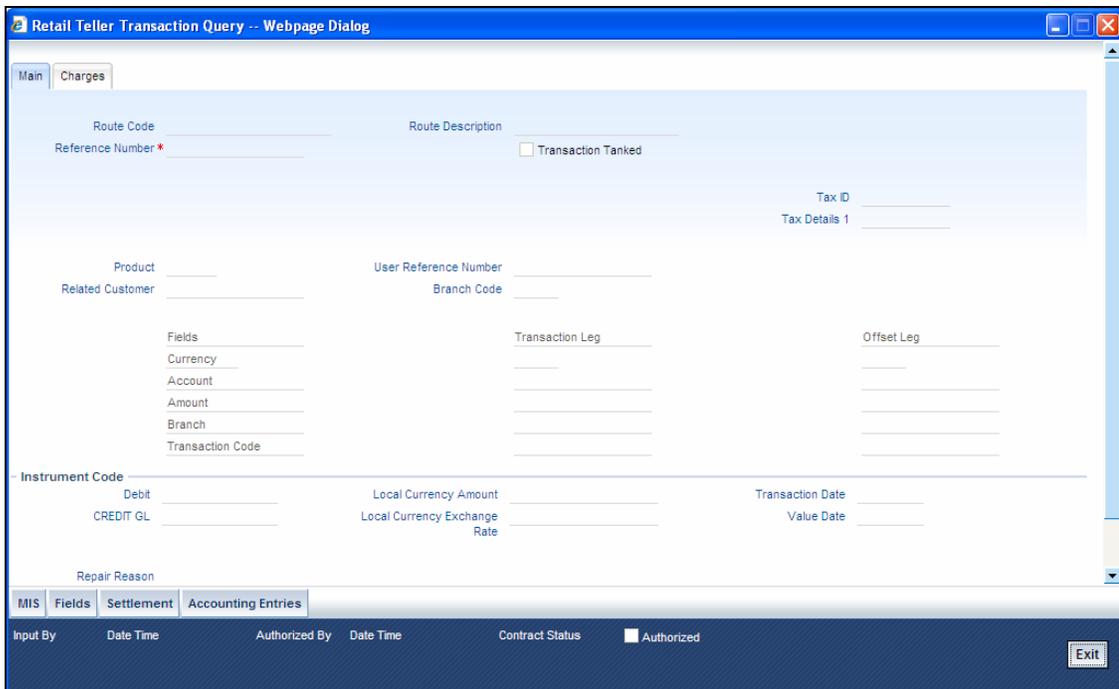
In this screen, you can view the following details for each teller transaction:

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

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Tax ID

Tax ID for retail teller transaction is defaulted here based on the details maintained at transaction level.

Tax Detail 1

Tax details for retail teller transaction is defaulted here based on the details maintained at transaction level.

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

4.1.3.1 Viewing Transaction Leg Details

Here you can view the following details:

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

4.1.3.2 Specifying Offset Leg Details

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

4.1.3.3 Viewing Instrument Codes

You can view the following details here.

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

4.1.4 Generation of Advices for Retail Teller Transactions

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

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5. Annexure – A

5.1 Mapping Oracle FLEXCUBE Branch Functions to Retail Teller Products

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

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

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

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

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6. Annexure – B

6.1 Debit and Credit Advices for Retail Teller Module

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

6.1.1 Debit Advice Format (Retail Teller Module)

#RH

DEBIT ADVICE

DATE: _BRN-DATE_   PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

CUSTADDR4

#EC

#EH

#PH

                    PAGE: _PG_

#EH

#B

CUSTOMER ID: _CUSTOMER_

ACCOUNT No: _ACCOUNT_

OUR REFERENCE NO: _CONTRACTREFNO_

USER REFERENCE NO: _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF ON   _TRNDT_:

VALUE DATE   CCY   AMOUNT

VALDT   _CCY_   _AMOUNT_

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DETAILS OF CHARGES FOR THE ABOVE TXN ARE:

CHARGE AMOUNT 1:   _CHGAMT1_   -CHGCCY1_

CHARGE AMOUNT 2:   _CHGAMT2_   -CHGCCY2_

CHARGE AMOUNT 3:   _CHGAMT3_   -CHGCCY3_

CHARGE AMOUNT 4:   _CHGAMT4_   -CHGCCY4_

CHARGE AMOUNT 5:   _CHGAMT5_   -CHGCCY5_

THE ACCOUNT BALANCE AFTER THE TXN IS: _ACCBAL_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

6.1.2 Credit Advice Format (Retail Teller Module)

#RH

CREDIT ADVICE

DATE: _BRN-DATE_   PAGE: _PG_

#SC

CUSTOMER-NAME

CUSTADDR1

CUSTADDR2

CUSTADDR3

CUSTADDR4

#EC

#EH

#PH

                  PAGE: _PG_

#EH

#B

CUSTOMER ID   : _CUSTOMER_

ACCOUNT   : _ACCOUNT_

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OUR REFERENCE NO   : _CONTRACTREFNO_

USER REFERENCE NO   : _USERREFNO_

WE HAVE EXECUTED THE FOLLOWING TRANSACTION ON YOUR BEHALF:

VALUE DATE   CCY   AMOUNT

VALDT _CCY_ _AMOUNT_

#EB

#RF

AUTHORIZED SIGNATORY

#EF

6.1.3 Accounting Entries for Loan Repayment by Cash:

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

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

6.1.4 Accounting Entries for Loan Disbursement by Cash:

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

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

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7. Retail Teller Glossary

7.1 <u>List of Important Terms</u>

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

Account Statement

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

Amount Item

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

Authorization

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

Authorization Amount Limit

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

Authorizer

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

Batch

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

Branch Parameters

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

Clearing Bank Codes

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

Currency Denominations

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

Customer Category

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

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Default Charge Collection Account

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

Denomination Tracking

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

Exchange Rate Type

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

Exchange Rate Variance

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

Maximum Variance

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

MIS Code

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

Normal Variance

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

Overdraft

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

Product

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

Shortage/Overage GL

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

Signature Verification

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

Teller Till Balancing

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

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Teller Type Transaction

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

Till

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

Transaction Account

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

Transaction Amount Limit

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

Transaction Codes

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

Transaction Limits

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

Vault

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

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Retail Teller
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