Clearing

Oracle FLEXCUBE Universal Banking Europe Cluster

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ORACLE

FINANCIAL SERVICES

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Table of Contents

1. About this Manual

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Clearing module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the clearing module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

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/ beginning of day.
Financial Controller / Product Managers	Generation of reports.

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*An Overview* - is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Reference Information* gives information on basic information that needs to be maintained in the system before beginning operations in the clearing module.
Chapter 4	*Maintaining Clearing Products* describes how you can create a clearing product.
Chapter 5	*Maintaining Account, Rate and Charge Details -d*escribed in this chapter is the procedure to set up accounting, rates and charges details for a clearing product.
Chapter 6	*Viewing Clearing Transactions* gives details about maintaining settlement, resolving customer credits for check clearance,charges for dishounoured

	checks and querying clearing information.
Chapter 7	*Reports* provides a list of reports that can be generated in this module and also explains their contents.
Chapter 8	*Annexure I*-gives information regarding order of replacement of parameters with wild card entries
Chapter 9	*Annexure II*-gives information regarding different currency combinations used for rate code and rate type pickup

1.4 Related Documents

- Procedures User Manual
- Settlements User Manual
- Products User Manual
- Charges and Fees User Manual
- Tax User Manual
- Settlements User Manual
- User Defined Fields User Manual

1.5 Glossary of Icons

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold

	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add row
	Delete row
	Option List
	Confirm
	Enter Query
	Execute Query

2. An Overview

2.1 Introduction

The Clearing module of Oracle FLEXCUBE offers you the facility to process checks, DDs and other instruments that are presented by your customers or clearing houses. Clearing transactions, in Oracle FLEXCUBE, can be classified into two categories:

- Inward Clearing transactions
- Outward Clearing transactions

A third-party presenting an instrument drawn on your bank, through a clearing house, is an example of an inward clearing transaction. Your customer presenting an instrument drawn on another bank is an example of an outward clearing transaction.

3. Maintaining Reference Information

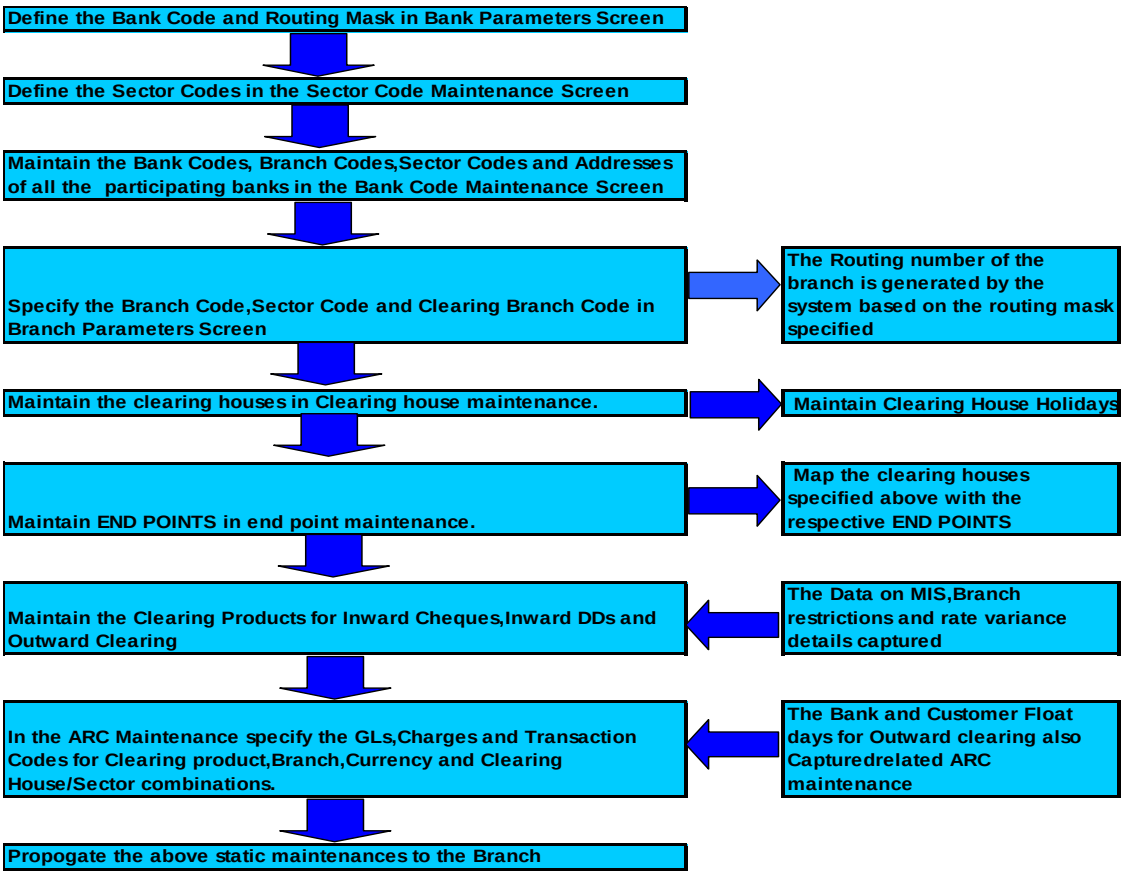
3.1 Introduction

In order to process clearing transactions automatically, you need to maintain some information in Oracle FLEXCUBE:

- Specify the code by which your bank is identified in the Clearing House and define a Routing Mask for generation of routing numbers (as part of Bank-wide Parameters)
- Maintain Sectors
- Maintain details of banks participating in the Clearing House
- Maintain clearing information for the branches of your bank (Branch Parameters)
- Maintain Clearing Houses and Clearing House Holidays
- Identify End Points and map them to the clearing houses maintained
- Setup Outward and Inward Clearing Products
- Specify account, rates, and charge details (ARC Maintenance)

Once you set up this information, the appropriate customer and clearing accounts maintained in your bank will automatically be credited or debited, depending on the nature of the transaction.

The sequence is represented diagrammatically as follows:



3.1.1 Maintaining Clearing Details of your Bank

For Oracle FLEXCUBE to handle clearing transactions, you have to capture clearing information at the Head Office of your bank. This information would apply to all the branches of your bank. You can maintain clearing-related information for your bank in the 'Bank-wide Parameters' screen, invoked from the Application Browser.

In the Clearing Bank Code field, specify the code *by which your bank is identified in the Clearing Network you participate in*. The code you specify for your bank in this screen has to the same as that specified for your bank in the Clearing Bank Code Maintenance screen. In addition to specifying the clearing code that identifies your bank, you have to specify a "Routing Mask" for your bank. A mask defines the manner in which a Routing Number is generated for your bank. It is on the basis of the routing number that Oracle FLEXCUBE processes inward clearing transactions.

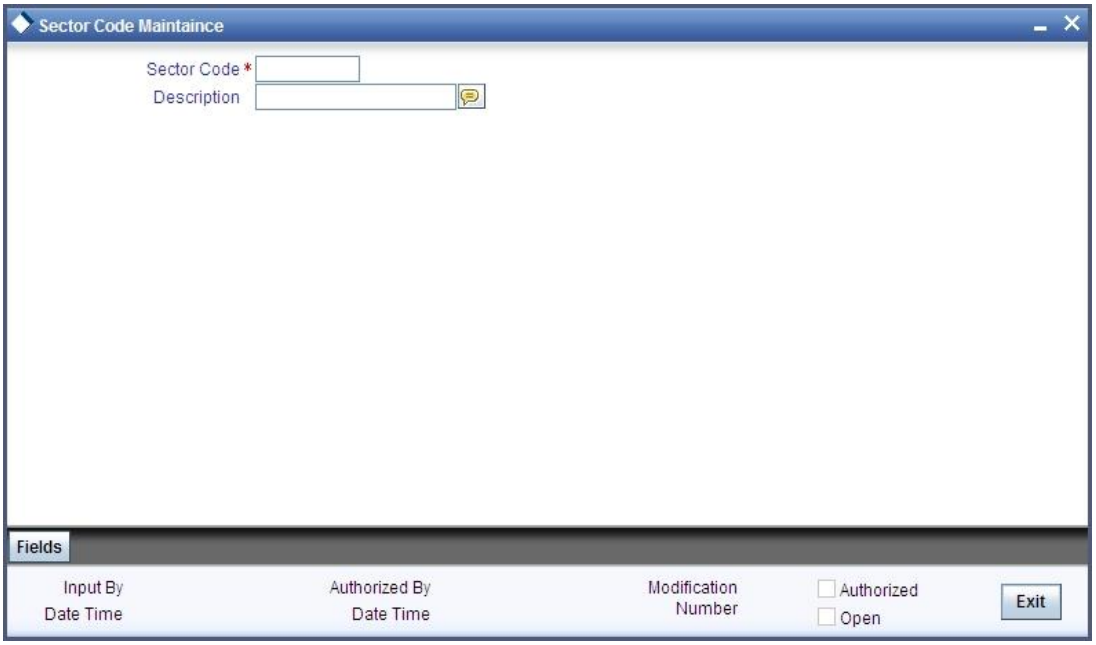
The following is a typical mask format: 'BBBbbbSSS', wherein, 'BBB' indicates the bank code, 'bbb' indicates the branch, and 'SSS' indicates the sector to which the branch belongs. On the basis of the routing number, inward clearing transactions are routed to the appropriate branch of your bank.

For more details about the Bank-wide Parameters screen, refer the Core Services user manual.

3.1.2 Defining Sectors

In Oracle FLEXCUBE, you can identify specific geographical areas as 'sectors'. A sector encompasses the branches of the various banks in the geographical area.

As part of the maintenance required to process clearing transactions in Oracle FLEXCUBE, you need to identify various sectors. You can do this in the 'Sector Code Maintenance' screen. You can invoke this screen by typing 'STDSECMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

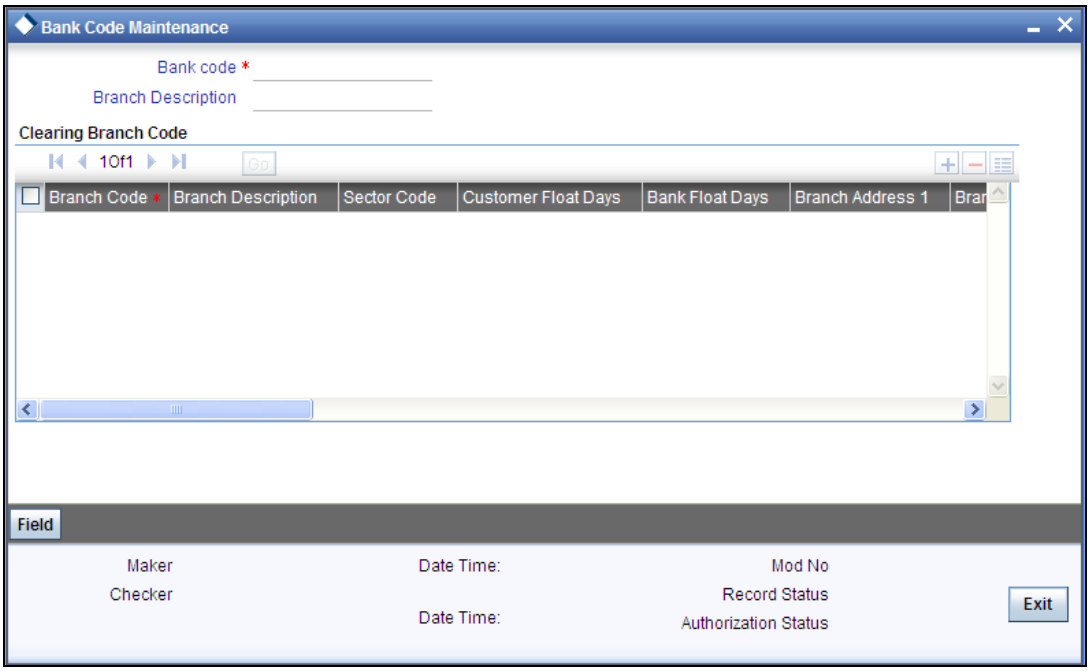


Identify a sector with a unique code. In the Description field, briefly describe the sector that you are maintaining. With the sector code and description that you enter, you should be able to identify the sector.

The sectors are typically maintained at the Head Office.

3.1.3 Maintaining Clearing Details of Banks

You have to capture clearing details of every bank participating in the Clearing Network in the 'Clearing Bank Codes Maintenance' screen. You can invoke this screen by typing 'DEDBNKCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The information you capture in this screen is required to route outward clearing transactions to the appropriate clearing house.

Bank Code

Select the bank code from the adjoining option list.

Branch description

The system defaults the branch description based on the bank code.

Every bank participating in the Clearing network is identified with a unique code. In this screen, capture the code of the participating bank, and enter a brief description that will help you easily identify the bank. You also have to capture the following information for every branch of a participating bank:

- The Branch Code (as identified in the network)
- A brief description of the branch
- The sector to which it belongs
- The customer float days

- The float days for bank and sector code combination
- The branch address

Country

Specify the country of the bank code. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.


The country information is captured to enable Mantas to analyze the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

You can maintain different Float days for each bank and sector code combination. Subsequently, you can also maintain float days for customers of each bank and sector combination. The float days you define here will be defaulted in the Customer Float Days maintenances screen.

Refer to the Core Entities user manual under section 'Maintaining Float Days for Outward Clearing Customer Transactions 'for further details.

The system calculates the value date for the clearing transaction in the following manner:

- Firstly, the system checks for the branch code for the clearing transaction, clearing product, sector code, currency of the instrument and the float days for bank and customer maintained in ARC maintenance.
- Secondly, the system checks the maintenance for clearing bank, and if the details for the destination sector code, bank code and branch code and float days (for both customer and bank) is maintained, these values take precedence over the details in ARC maintenance.
- Finally, system verifies the details maintained in the Customer level float maintenance for the clearing transaction, branch code, currency, sector code, clearing product code and the customer group to which the customer belongs to and arrives at the float days to calculate the value date.

After you maintain the above details for a branch, click 'Add' button to capture the details of the next branch.

3.1.3.1 Maintaining Details of Branches of Your Bank

In this screen, in addition to capturing information relating to other banks, you have to maintain clearing information for your bank and the branches of your bank.Capture the code that identifies your bank in the Clearing Network. To every branch of your bank (the Branch Codes maintained in Oracle FLEXCUBE), assign the code that identifies it at the Clearing Network.


The clearing bank code that identifies your bank at the Clearing Network should be the same as that specified in the Bank Wide Parameters screen. Also, the branch code and sector that identifies a branch at the Clearing Network should be the same as that specified for the branch in the Branch Parameters screen.

3.1.3.2 Maintaining Clearing Details of Branch

To facilitate automatic clearing of instruments that involve your branch, you need to specify clearing-related options for your branch. To do this, you can invoke the 'Branch Parameters' screen from the Application Browser.

In the Branch Code for Clearing field, indicate the *code that identifies your branch in the Clearing Network*. The code you specify for your branch should be the same as that defined in the Clearing Bank Code Maintenance screen. For your branch, you must *also specify the Sector Code*, as specified in the Clearing Bank Code Maintenance screen. Finally, if clearing transactions involving your branch must be routed through another branch, specify the Oracle FLEXCUBE branch code of that branch in the Clearing through Branch field.

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen, Oracle FLEXCUBE automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field. This routing number is used to resolve outward clearing transactions.

For example, if you (Westside Bank, Seattle branch) issue a Demand Draft (DD) that is payable at an outstation branch of, say, Friendly Neighborhood Bank, Nashville, based on the routing number, the DD, if presented at any other bank in Nashville, will be sent to Friendly Neighborhood Bank for clearing and *not* your bank and branch.

Banks can participate directly or indirectly in the clearing system SNCE (Sistema Nacional de Compensacion Electronica). In direct participation, bank participates in the clearing operations from file exchange stage to settlement stage. In this case the bank may represent one or more indirect participants. Indirect participants take part in the SNCE clearing operations through a representing bank who is a direct participant in the clearing operations.

The SNCE subsystems handle different clearing instruments.

Sub-system Type	**Clearing Instrument(s) Handled**
SNCE01	Image exchange of instruments supported by SNCE04 subsystem
SNCE03	Credit Transfers
SNCE04	Cheque in current account Payroll cheque Banker cheque Promissory notes in current account
SNCE05	Direct Debits Funds contributions Credit advances
SNCE07	Bill of exchange Receipts-Normal / Not domiciled Current account promissory notes  All the above instruments are also generally known as ‘Commercial Bank Papers’ or ‘Negotiable Instruments‘.
SNCE08	SNCE08 sub-system handles all other ad-hoc clearing operations which cannot be handled using any other SNCE sub-systems.

End Point for SNCE04

Select the End Point for SNCE04 from the adjoining option list.

The end point for the normal cheque is processed through the sub system SNCE04.

End Point for SNCE08

Select the End Point for SNCE08 from the adjoining option list.

The end point for the partial cheque is processed through the sub system SNCE08.

Customer Float Days for Promissory Note

Specify the number of customer float days to be maintained for promissory note.

Bank Float Days for Promissory Note

Specify the number of bank float days to be maintained for promissory note.

Truncated Block Days

Specify the truncated block days. Customer can withdraw money from his account only after transaction date, customer float days and truncated block days.

Non Truncated Block Days

Specify the non truncated block days. However you can enter the block days only if non truncated check box is checked.

Advance Days for File Generation

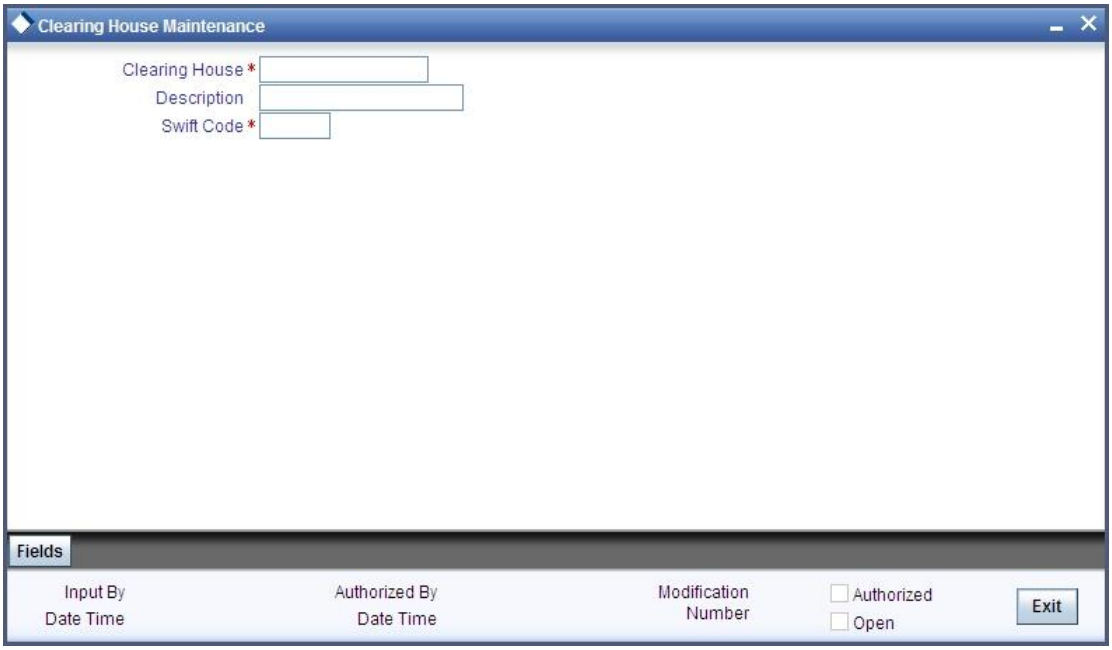
Specify the number of days before the due date for file generation for promissory note.

On save, the system maintains the end point for cheque and end point for partial cheque for one bank-branch only. For all normal and partial outward cheque transaction, the routing number of the bank has to be selected.

For more details about the Branch Parameters screen, refer the Core Services user manual.

3.1.4 Maintaining Clearing Houses and Clearing House Holidays

In the 'Clearing House Maintenance' screen, invoked from the Application Browser, you have to maintain the clearing houses your bank participates in. You can invoke this screen by typing 'STDCLMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

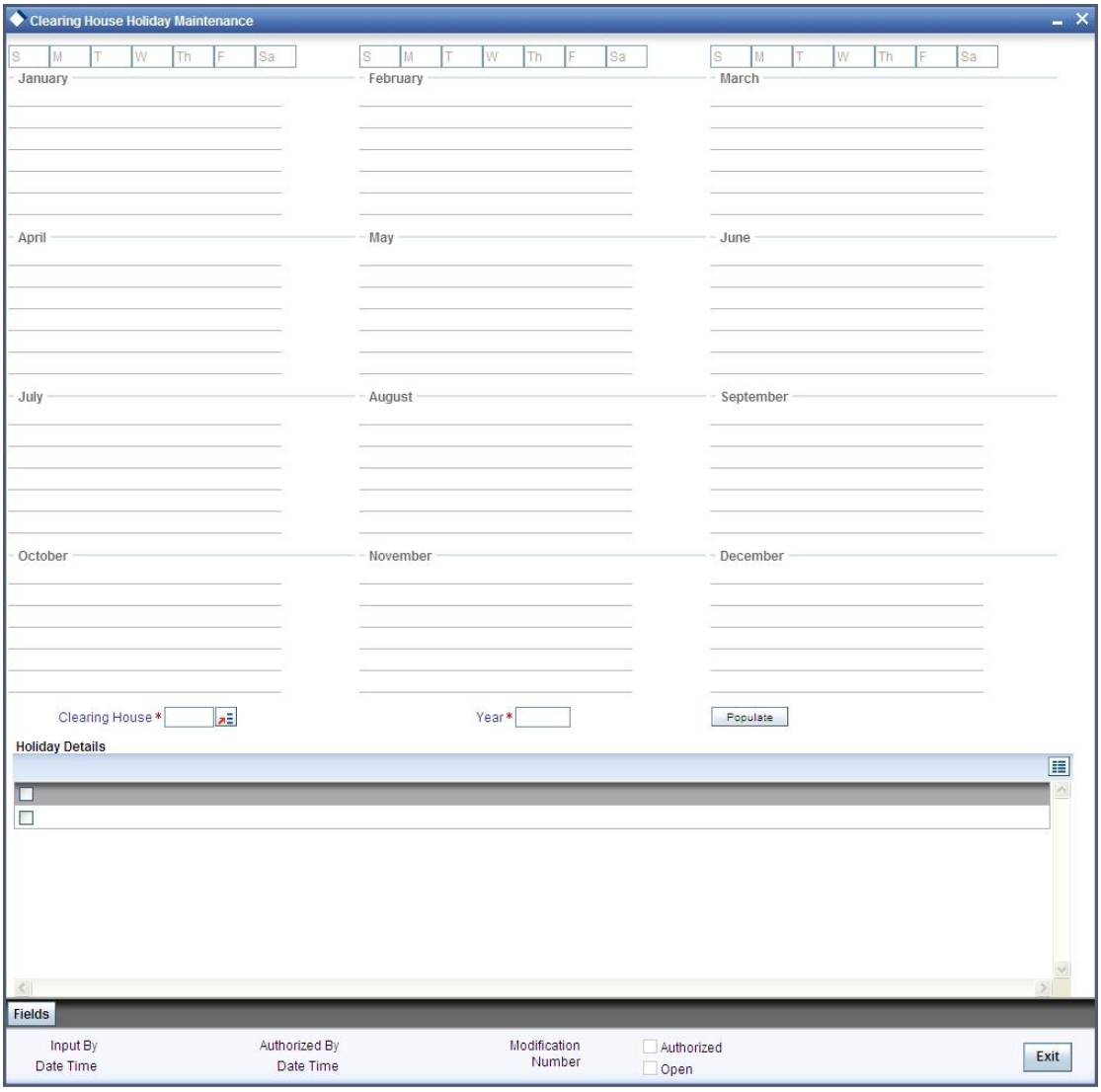


Identify every Clearing House you participate in with a unique code. In the Description field, briefly capture the details of the Clearing House. The Clearing House Code and Description you enter should help you easily identify a clearing house. Additionally, specify a SWIFT code for the clearing house. In order to process MT306, MT340, MT 360 and MT361 you need to maintain the following codes as SWIFT Codes for the field 29H, 29E and 22B:

- EUTA - Target
- LKCO – Colombo
- PKKA - Karachi
- ROBU - Bucharest
- TRIS - Istanbul
- VNHA - Hanoi

3.1.5 Maintaining Clearing House Holidays

In the Clearing House Holidays Calendar Maintenance screen, invoked from the Application Browser, you can identify the holidays for the various clearing houses maintained at your bank. You can invoke this screen by typing 'STDCLHOL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the Clearing House field, specify the clearing house for which you are maintaining holiday details.

The dates on the calendar are marked in black and red. The dates you mark in black are "working days" and dates you mark in red are "holidays". Click on a date to change its color.

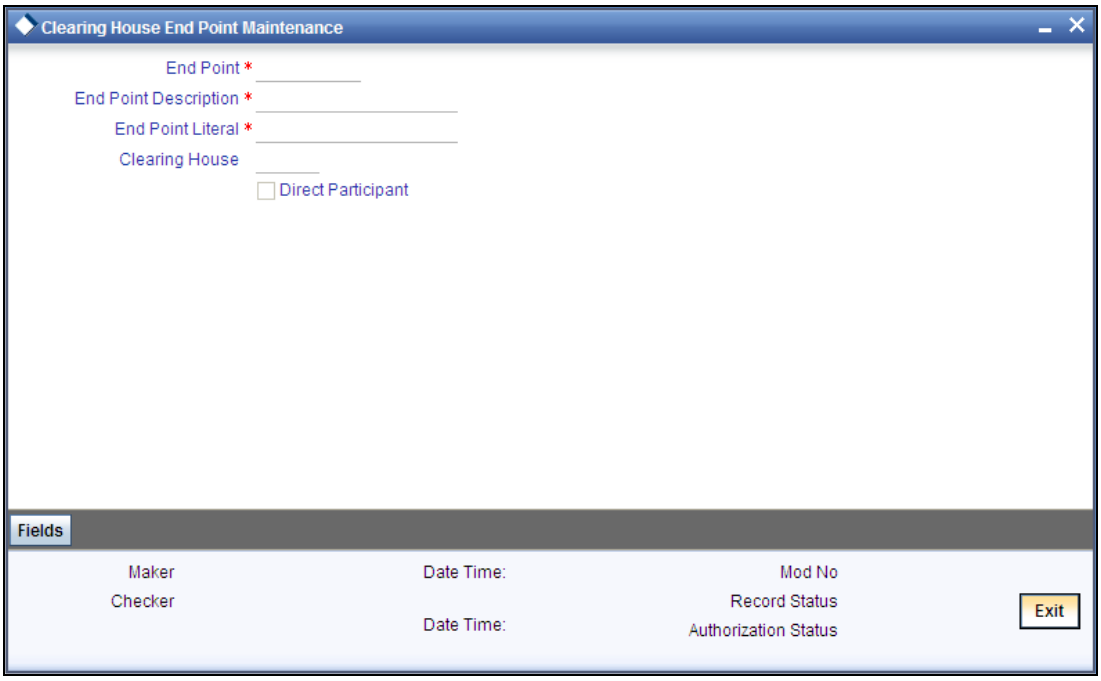
STOP Clearing Houses and Clearing House Holidays are typically maintained at the Head Office.

Refer the chapter 'Maintaining Clearing Holidays ' in the Core Services User Manual for details about this screen.

3.1.6 Identifying End Point Details

In Oracle FLEXCUBE, clearing houses are also referred to as end points. To facilitate error-free processing of clearing transactions, you need to maintain end point details and map an end point to a clearing house. Invoke the End Point Details screen from the Application Browser to maintain end point details.

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



In this screen, you achieve two things:

- Identify an end point with a unique code and description
- "Map" every End Point you are maintaining with a Clearing House

Enter a unique code and a brief description to identify an end point (in other words, a clearing house).

Check the box 'Direct Participant' to indicate that the files are sent to end point through Direct Participant.

In Oracle FLEXCUBE, a nine-digit number identifies end points and a three-digit number identifies clearing houses. By mapping an end point to a clearing house, you identify the end point captured at the branch as a valid clearing house maintained in Oracle FLEXCUBE.

4. Maintaining Clearing Products

4.1 Introduction

In this chapter, we shall discuss the manner in which you can define attributes specific to a Clearing (CG) product.

You can create a clearing product in the 'CG Product Definition' screen. You can invoke this screen by typing 'CLDFNPRD' 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 clearing product such as the Product Code, the Description, etc.

The advantages of defining a product

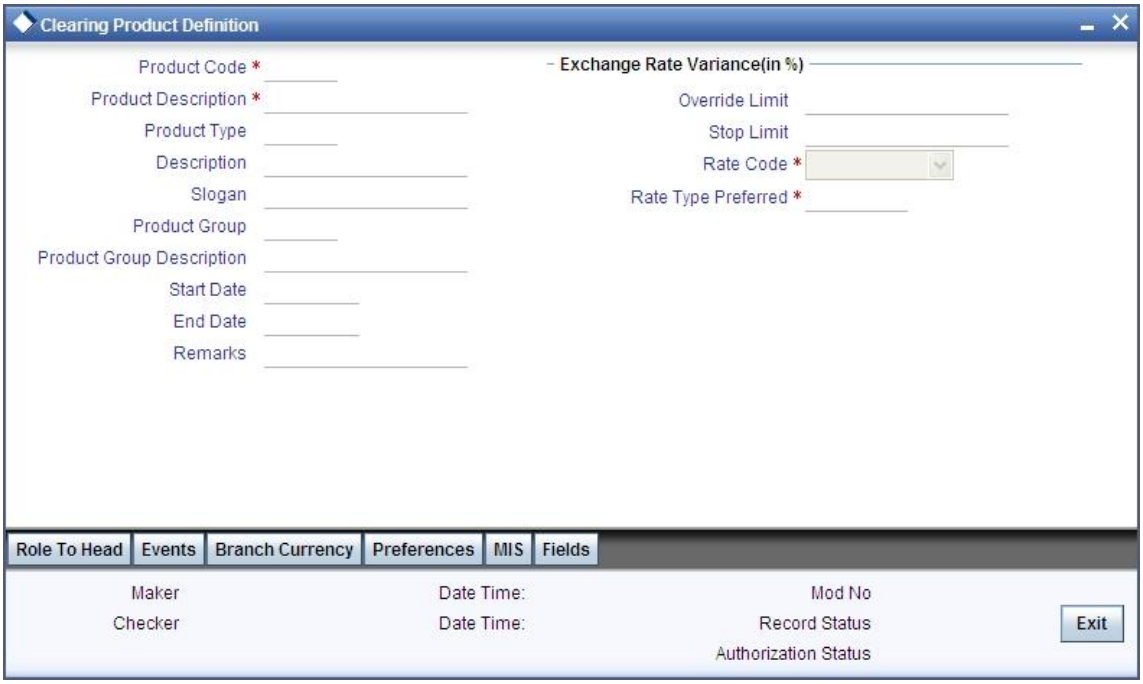
Let us consider the steps involved in processing an outward clearing transaction (for example, your customer presents a check drawn on another bank) at your bank. Your specifications would include the following:

- The Code of the bank on which the instrument is drawn (as identified in the Clearing Network)
- The Code of the branch on which the instrument is drawn (as identified in the Clearing Network)
- The Clearing Network through which the instrument has been routed
- The Floating Days to calculate the booking date for the bank leg of the transaction
- The Floating Days to calculate the booking date for the customer leg
- The Exchange Rate applicable, etc.

If you process a thousand such outward clearing transactions in a day, you would need to repeat these operations as many times. By defining outward clearing transactions as a product in Oracle FLEXCUBE, and defining standard attributes for it, you can simplify the task of processing clearing transactions.

Every time you process a clearing transaction under a product, Oracle FLEXCUBE automatically applies the attributes defined for the product.

However, if required, you can change the inherited attributes at the time of processing.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in this screen. For a loans product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to a loans product in the CG Product Definition Main screen and the CG 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 to the Products User Manual.

Product Type

A product you are creating can belong to either of the following categories:

- 'IC' for inward clearing of checks
- 'ID' for inward clearing of DDs
- 'OC' for Outward Clearing

These product categories are referred to as product types. When you create a product, you must specify its 'type'.

4.1.1.1 Specifying Exchange Rate Variance

A clearing transaction may involve a currency conversion. For such transactions, the rate corresponding to the Rate Type that you specify for the product will be picked up. (Cash rate, Standard Rate, Spot Rate, etc., are examples of Rate Types). When processing a transaction, the rate *value* that is picked up can be changed.

You can define the limits within which this change can be made, as follows:

Normal variance

The rate variance can exceed the rate maintained for the Rate Type by the value you specify here (normal variance). In such a case, the system prompts the user with an override message before the contract is saved.

Maximum variance

For transactions involving the product, the exchange rate variance *cannot* exceed the rate corresponding to the Rate type by this value (Maximum Variance). If the rate that is input exceeds the maximum variance defined, the system will not allow storing of the contract.

Example

You have specified the normal variance as 3% and the maximum variance as 6% for a product.

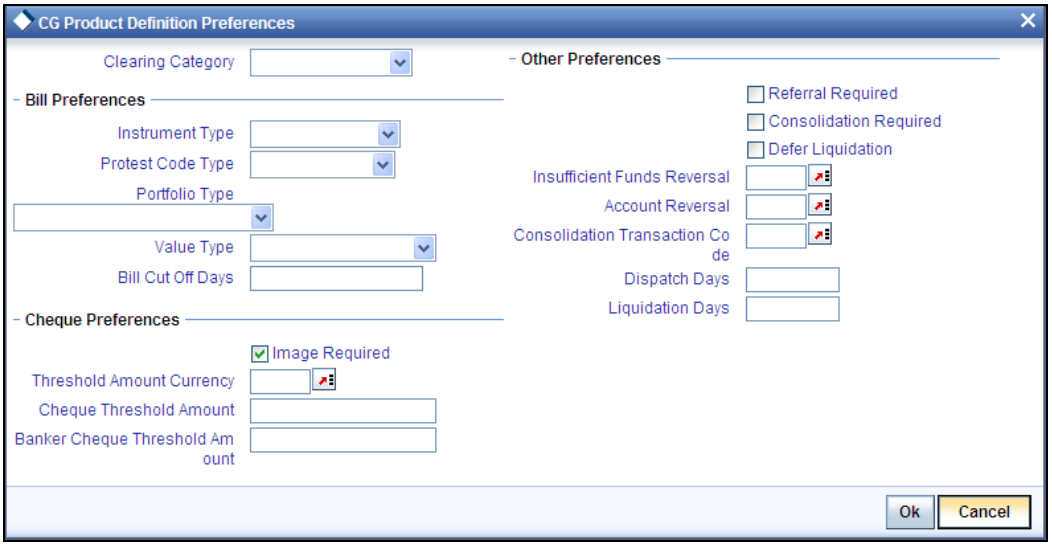
If an exchange rate input for a transaction involving the product varies from the applicable rate maintained for the day by less than 3%, the system will NOT display an override message.

If the exchange rate input for a transaction involving the product varies from the Standard Rate by 3% to 6%, Oracle FLEXCUBE will display an override message. On confirmation, the transaction will be saved. The override message will be recorded.

If the exchange rate input for a transaction involving the product varies from the day's rate by more than 6%, Oracle FLEXCUBE will not store the transaction.

4.1.1.2 Maintaining Preferences for Clearing

You can maintain preferences for clearing through the Preferences screen. To invoke this screen, click 'Preferences' button in the 'Clearing Product Definition' (CLDFNPRD) screen. The screen appears as shown below:



You can specify the following details here:

Clearing Category

Select the Clearing category from the adjoining drop down list.

Bill Preferences

Instrument Type

Specify the instrument type from the adjoining drop-down list. The options are:

- Domiciliary
- Non Domiciliary

Protest Code Type

Specify the protest type from the adjoining drop-down list. The options are:

- Without Protest
- Protest

Portfolio Type

Specify the portfolio type from the adjoining drop-down list. The options are:

- Discount
- Domestic Charge
- Simple exterior Rejected
- Simple exterior Irrefutable
- Documentary Exterior Rejected
- Documentary Exterior Irrefutable

Value Type

Specify the value type from the adjoining drop-down list. The options for Domiciliary Bills are:

- Accepted Bill
- Not accepted Bill

The options for Non - Domiciliary Bills are:

- Accepted Bill
- Not accepted Bill
- Other bills of Exchange
- House Rent Receipt

Bill Cut Off Days

Specify the number of days before which the bill of exchange should be submitted by the Creditor at Creditor Bank. Typically, cut off days for domiciliary bills are three days and for non - domiciliary bills are 7 days.

System validates the cut-off days during the Bill Deposit transaction.

Other Preferences

Referral Required

Referral refers to the process of handling customer transactions, which force the accounts involved in such a transaction to exceed the overdraft limit. Clearing transactions can force an account to move into overdraft. While maintaining the details of a Clearing product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates whether the product needs to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

If a clearing transaction breaches the limits, the details of all transactions processed during the day will also be moved to the Posted Entries section in the Referral Queue. You can choose to accept or reject the transactions. The details of the transaction which has breached the limits will be displayed in the Unposted Entries section of the queue.

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities manual.

Defer Liquidation

Check this box to defer liquidation of the selected clearing product.

Defer liquidation is applicable for outward Clearing products. If Defer liquidation sets to Y, System supports Stage wise accounting

Indicating requirement for Referral

Clearing transactions can force an account to move into overdraft. You can indicate whether inward clearing transactions involving the product need to be considered for referral checks for exceeding their overdraft limit. Check this option to indicate that referral is required.

Consolidation Required

This field is enabled only for inward clearing products. Check this option to indicate consolidation for all transactions for a customer in an inward clearing batch, is required. Any inward clearing product which has Consolidation Required enabled, cannot be selected for a manual clearing entry.

Insufficient Funds Reversal

This field is enabled only for inward clearing products. The Transaction Code is used to reverse the accounting entry if an individual clearing transaction is reversed from the Referral Queue due to insufficient funds. Specify a Transaction Code for reversal. If the Transaction Code is left blank, the Transaction Code of the original clearing entry will be used for reversal.

CASA Reversal

This field is enabled only for inward clearing products. The Transaction Code is used to reverse the accounting entry if an individual clearing transaction is reversed due to any CASA error. Specify a Transaction Code for CASA reversal. If the Transaction Code is left blank, the Transaction Code of the original clearing entry will be used for reversal.

Only those Transaction Codes which have Cheque Mandatory set as ‘NO’ in the Transaction Code Maintenance screen, will appear for selection.

Consolidation Transaction Code

You need to specify the Transaction Code required for passing a consolidated clearing entry. The same Transaction Code should be maintained with Cheque Mandatory option as 'No', in the Transaction Code Maintenance screen.

Dispatch Days

Specify the number of days to be used to calculate the dispatch days from the booking date. System uses the local currency calendar to compute the dispatch days from the date of deposit.

For example, if the dispatch days is given as 1 system fires DCLG on the next Local currency working day. In case that day is a local holiday, then the event is fired on the next business date.

Liquidation Days

Specify the number of days to be used to calculate the liquidation days from the booking date. System uses the local currency calendar to compute the liquidation days from the date of deposit.

For example, if the liquidation day is given as 2, the system fires LIQD after 2 Local currency working days. In case that day is a local holiday, then the event is fired on the next business date.

Cheque Preferences Details

Image Required

Check this box for the image of the cheque.

Threshold Amount Currency

Specify the currency of threshold amount.

Cheque Threshold Amount

Specify the threshold amount for cheque image. The cheque images include Normal cheques, payroll cheques, certified cheques and promissory notes.

Banker Cheque Threshold Amount

Specify the threshold amount for Banker's Cheque image.

For outward clearing transactions, if the amount is beyond the threshold amount mentioned then the Image required is defaulted as 'Y' based on the product code selected.

Instrument Type

Select the instrument type from the following options:

- Domiciliary
- Non Domiciliary

Protest Code Type

Select the protest code type from the following options:

- Without Protest
- Protest

Portfolio's Type

Select the portfolio type from the following options:

- Discount
- Domestic charge
- simple exterior rejected
- simple exterior irrefutable
- documentary exterior rejected
- documentary exterior irrefutable

Bill Value type

Select the bill value type from the following options:

For Domiciliary Bills

- Accepted bill
- Not accepted bill

For non Domiciliary Bills are :

- Accepted bill
- Not accepted bill
- other bills of exchange
- Non domiciled house rent receipt

Cut-off days for Submission :

Specify the number of days before which the bill of exchange should be submitted by the Creditor at Creditor Bank.

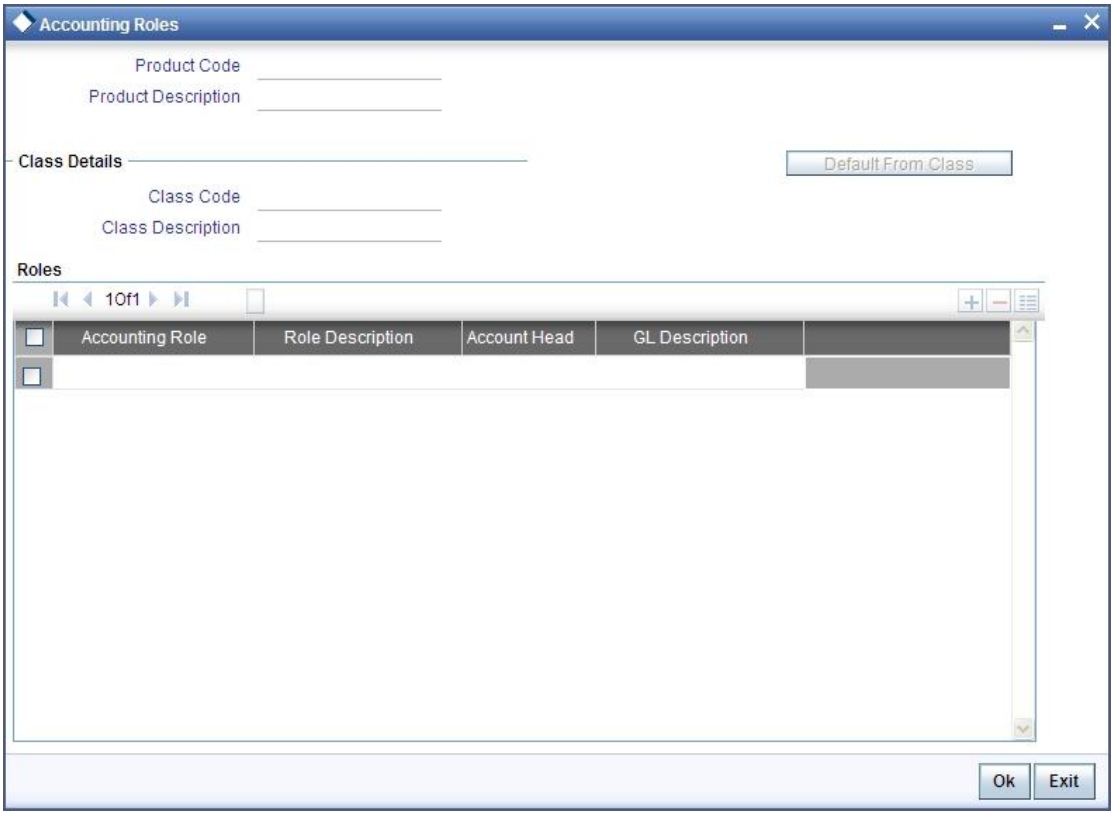
For domiciliary bills cut off days are 3 days and for non – domiciliary bills, 7 days. System validates the cut-off days during the Bill deposit transaction

Note the following:

- System will allow saving Threshold Amount Currency, Cheque Threshold Amount And Banker Cheque Threshold Amount only if the check box 'Image required' is checked.
- In clearing transactions, image upload is mandatory for all the branches other than branches with country code as Spain.

4.1.1.3 Role to Head Mapping Screen

You can maintain accounting roles for clearing products through the Role to Head mapping screen. To invoke this screen, click 'Role to Head' button in the 'Clearing Product Definition' screen. The screen appears as shown below:



The following accounting roles can be maintained:

- CONT_ACCNT_DUE - Contingent Account Due
- CONT_ACCNT_PAY - Contingent Account Payable
- CLRNG_ACCOUNT- Clearing Account
- CLRNG_OFS_ACCOUNT -Clearing Offset Account

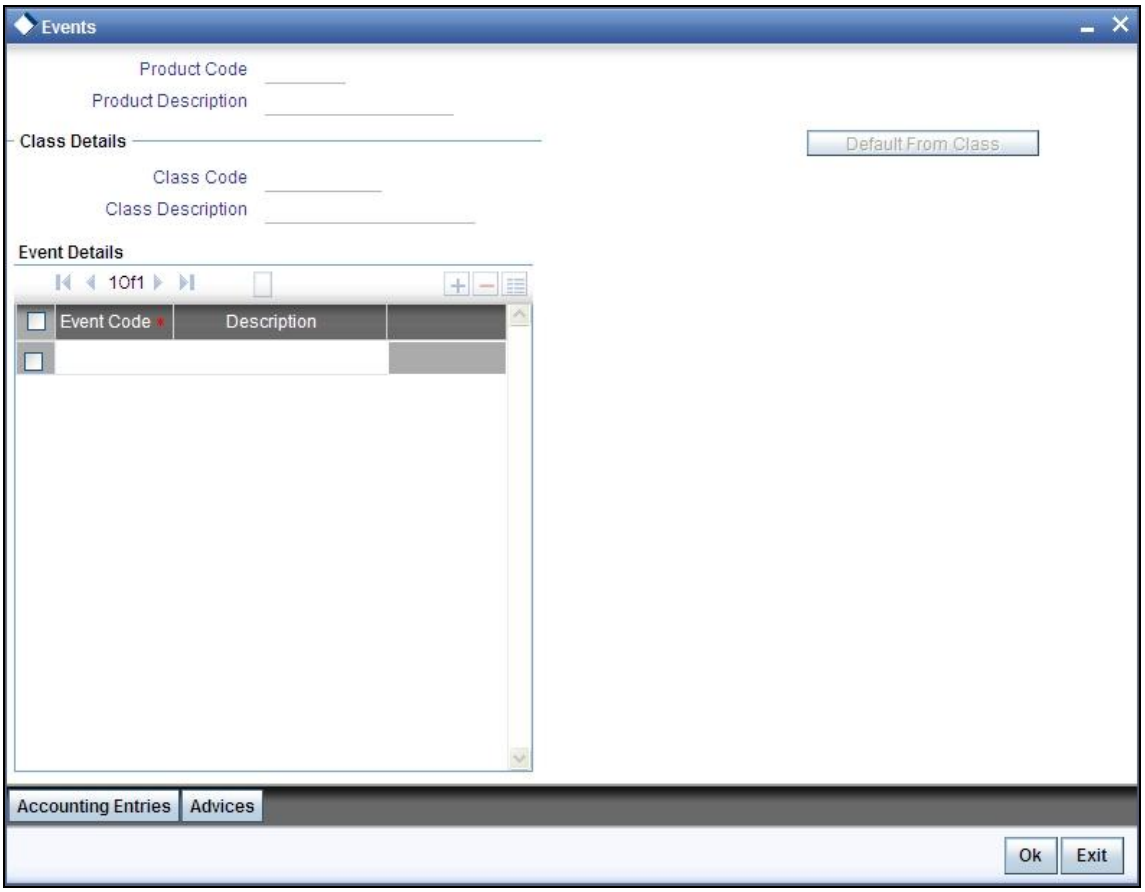
The following amount tags can be maintained:

- TXN_AMOUNT - Cheque Amount
- OFS_AMOUNT - Cheque Amount

4.1.1.4 Events

You can maintain the events for clearing through the Events screen. To invoke this screen, click 'Events' button in the 'Clearing Product Definition' screen.

The screen appears as shown below:



The following events are maintained:

- INIT - Deposit of Cheque
- DCLG - Dispatch to Clearing
- LIQD - Liquidation of Cheque

The CGBEOD batch is run for outward clearing to handle the accounting entries on Day 1 and Day 2. The batch is setup to run at the End of Transaction Input Stage to process eligible clearing contracts.

The system fires INIT event and passes the accounting entries based on the product setup and marks the status of the contracts as “Deposited” in case of deferred liquidation, This happens online during contract booking itself.

The system fires DCLG event and marks the status as “Dispatched” on the day of dispatch (Book Date + Number of Dispatch days),

The system automatically liquidates all the contracts which are in “Dispatched” status on Liquidation date (Book Date + Liquidation Days), On Liquidation Date the system reverses the accounting entries passed for INIT and DCLG events, i.e. it passes the REVR event, accounting entries and LIQD event, accounting entries and marks the status as ‘Liquidated’.

The system picks up the accounting entries setup for the events INIT and DCLG from Clearing Product and LIQD from ARC Maintenance.

4.2 Processing Reversals

Reversal of individual clearing entries will be processed automatically by the system in case of any CASA related errors or any other error while processing the individual instruments. The CASA Reversal Transaction Code specified in the Clearing Product Preferences screen will be used for reversal due to CASA errors. If this Transaction Code is not maintained, the Transaction Code used for passing the consolidated clearing entry (of which this instrument was a part) will be used for reversal. The individual transaction will be marked as rejected in this case.

In case the Force Posting option has been checked in the Interface Clearing Details screen, and an individual transaction is posted to a referral queue because of insufficient funds (if the Referral option is checked in the Clearing Product Definition screen and the Customer Account Maintenance screen), you will have to manually reverse or accept the clearing transaction. In such a case, the individual clearing transaction will be marked as success.

In case a reversal needs to be done for a transaction which was part of the consolidated clearing process, the transaction will be reversed using the Insufficient Funds Reversal Transaction Code maintained in the Clearing Product Preference screen. In case the Transaction Code is not maintained, the Transaction Code used for passing the consolidated clearing entry (of which this instrument was a part) will be used for reversal. Charge entries, if any, will also be reversed using the Transaction Code of the individual clearing transaction.

In case of any other error the individual clearing transaction will be marked as rejected and the transaction will be reversed using Transaction Code used for passing the Consolidated Clearing Entry of which this instrument was a part.

Rejected transactions can be reprocessed as usual. Consolidated Clearing Entry will not be passed while reprocessing rejected transactions.

The values of Insufficient Funds Reversal Transaction Code and the CASA Reversal Transaction Code can be specified in the Clearing Product Preference screen. These fields are applicable only for Inward Clearing products only.

Each individual transaction (Upload table) will be marked with the Reference Number generated for passing the Consolidated Clearing Entry and an option indicating whether reversal has been done or not.

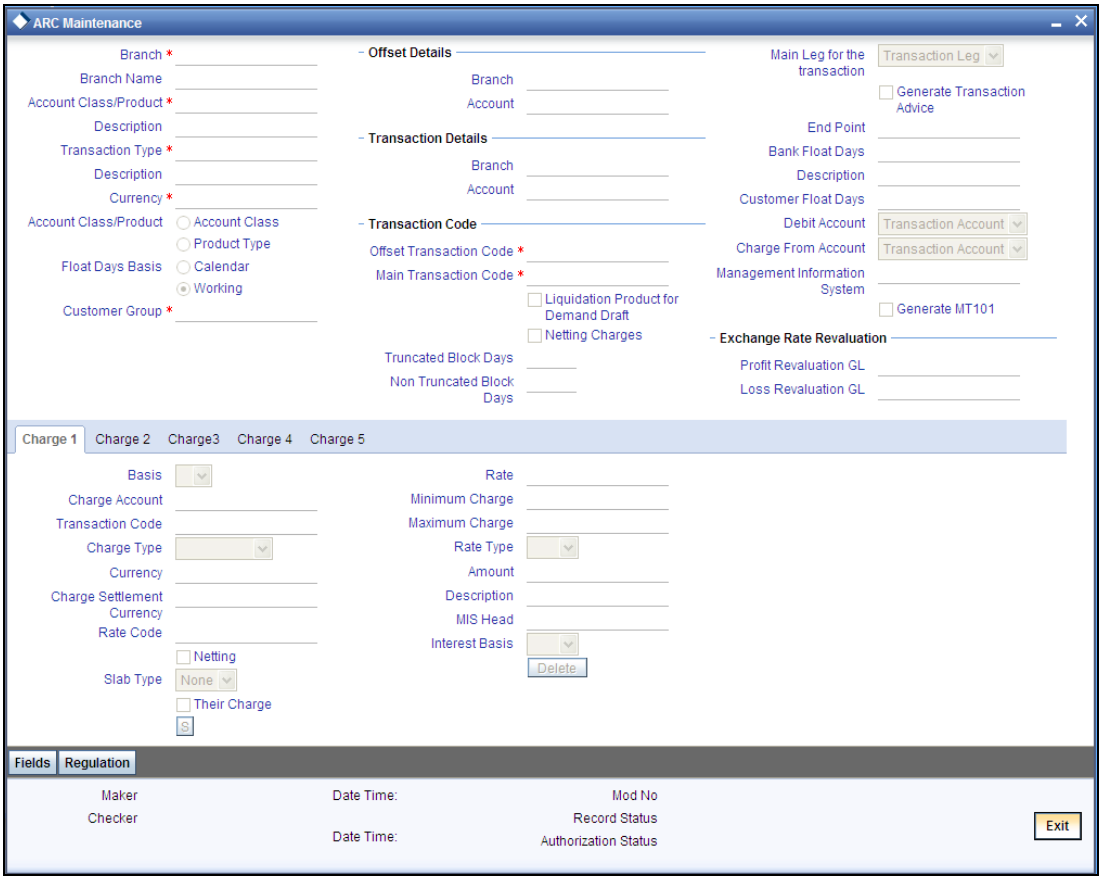
5. Maintaining Account, Rate, and Charge Details

5.1 Introduction

Once you have captured the basic information required for processing clearing transactions in Oracle FLEXCUBE, you have to maintain information that would be required to process clearing transactions involving a specific product. In the Account, Rate, and Charge (ARC) Maintenance screen, you have to maintain information that will be used to:

- Route transactions belonging to a specific product, branch and currency combination to a specific Clearing House/Sector Code
- Post accounting entries generated by clearing transactions involving a specific product to specific accounts
- Calculate and apply the specified charges

The ARC Maintenance screen can be accessed 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 primarily define parameters for processing clearing transactions involving a specific product, currency, and branch combination, and involving a specific Clearing House (in case of an inward clearing transaction) or a Sector (in case of an outward transaction). Towards this, you must specify the following details:

- The details of accounts or GL's to which offset accounting entries should be posted. (Typically, you would post the accounting entries generated by transactions involving a specific clearing house to an account or GL maintained for the purpose.)
- The details of any charges that your bank would need to collect or levy, for the clearing service.

If you are maintaining ARC details for a product and a specific clearing house/sector, the details maintained in this screen will be used for posting entries generated by clearing transactions involving the product, clearing house/sector, branch and currency code combination.


You must maintain ARC details for all possible combinations of products, currencies, branches, and clearing houses/sectors.

Product Type

In the ARC Maintenance screen, you have to first of all indicate the clearing product for which you are maintaining ARC details.

Transaction Type

Specify the type of transaction for the ARC maintenance. This adjoining option list displays all valid transaction types maintained in the system. You can choose the appropriate one.

Currency

ARC details are maintained for a product, branch, currency, and clearing house combination. Indicate the currency of the combination in the currency field.

Branch

The ARC record is maintained for a Branch + Product + Type + Ccy.

Account Class/Product

ARC record can be maintained for a Module specific Product Combination or for a specific Account Class level.


The ARC pickup is based on Customer Group code in addition to branch- product-customer-transaction currency and customer. If an ARC record is not maintained at a branch-product-customer-currency level, system checks the ARC record for branch-product-customer group-currency before doing a wild card search.

The order of replacement of the parameters with wild card entries will be done based on the following order:

- Branch
- Product
- Transaction Currency
- Transaction Type

Customer Group

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

The ARC resolution logic is as below:

Sequence	Branch	Product/Acc Class	Currency	Customer Group	Customer	Product/Account Flag
1	Specific	Specific	Specific	Specific	Specific	P
2	*.*	Specific	Specific	Specific	Specific	P
3	Specific	Specific	*.*	Specific	Specific	P
4	Specific	Specific	Specific	Specific	*.*	P
5	*.*	Specific	*.*	Specific	Specific	P
6	*.*	Specific	Specific	Specific	*.*	P
7	Specific	Specific	*.*	Specific	Specific	P
8	Specific	Specific	*.*	*.*	*.*	P
9	*.*	Specific	*.*	Specific	*.*	P
10	Specific	Specific	*.*	*.*	*.*	P
11	*.*	Specific	Specific	*.*	*.*	P
12	Specific	Specific	Specific	*.*	*.*	P
13	*.*	Specific	Specific	*.*	*.*	P
14	Specific	Specific	*.*	*.*	*.*	P
15	*.*	Specific	*.*	*.*	*.*	P

5.1.1.1 Indicating Offset Details

You can indicate the offset currency to be used for processing FX contracts involving different currency combinations. Exchange rate for the contract is based on the rate code and type defined for the currency combination in the Retail Teller product definition, Product preference screen. Based on the transaction currencies chosen and the exchange rate defined for the currency combination, the system will pass the relevant accounting entries.

The Offset currency field will be enabled for all products and not for account classes.

The ARC pickup in branch and host will be based on offset currency in addition to branch, product, transaction currency, customer and customer group. The order of replacement of the parameters with wild card entries is done in the following order:

- Branch
- Product
- Offset currency
- Transaction Currency

- Allowed Value

For FX transactions, the second currency from FX screens is used as offset currency for ARC pickup. For RT transactions, offset currency will also be used for ARC pickup.

The order of replacement of the parameters with the wild card entries will be as per the matrix given in the Annexure I.

The Rate code and type pickup in branch and host for the Retail transactions will be from the product preferences for the currencies involved in the transaction. If a record is not maintained for the given product and specific currency combination, the system will check for the currency combinations given in Annexure II. If no record is found for all the given combinations, the system will pickup the rate code and type from the product definition.

Indicating the Offset Details

You can specify the branch and the offset account or GL into which offset entries are to be booked. In case of an inward clearing transaction, this would typically be the Liability GL for Inward Checks to which the credit entries would be posted. (The customer account would be debited.) In case of an outward clearing transaction, this would be the Liability GL maintained for Outward Checks to which the debit entries would be posted. (The customer, in this case, would be credited.)

5.1.1.2 Indicating Transaction Details

You can specify the branch and the account number in which the transaction is taking place. The account in this field is the customer account. In case of inward clearing transactions, this account number would be available on upload of clearing transactions.

5.1.1.3 Indicating Transaction Codes

A unique Transaction Code identifies all transactions in Oracle FLEXCUBE. As part of ARC maintenance, you can indicate the offset transaction code and the main transaction code. You have to choose a transaction code for which the status of the option ‘Cheque Mandatory’ is checked at the definition. By this, the system can track the used cheques.

End Point

If you are maintaining ARC details for an outward clearing type product, you should specify the branch, the currency, and the sector code that are part of the combination. In addition, you should specify the end point (or clearing house) to which branches in this sector report to and the bank and customer float days.

If you are maintaining ARC details for an inward clearing type product, you should specify the branch, currency, and end points that form part of the combination.

From the pick list available in the Clearing House field, specify the Clearing House for which you are maintaining ARC details.

Clearing Houses are also referred to as End Point Codes in Oracle FLEXCUBE. Select the End Point Code of the Clearing House in the End Point field.

Bank and the Customer Float Days

“Float days,” indicate the number of days that are added to the booking date of an outward clearing transaction to arrive at its value date (that is, the day on which an account is actually debited or credited with funds). As part of the ARC Maintenance for a transaction type, you have to indicate the Bank and Customer Float days.

The term “bank float days” refers to the days that will be used to calculate the value date of the bank leg of a transaction. The term “customer float days” refers to the days that will be used to calculate the value date of the customer leg of a transaction. The following example illustrates the implications.

If you have maintained float days, the system will validate the Clearing House Holiday Maintenance also.

Example

You have specified the Bank Float Days as ‘1’ and the Customer Float Days as ‘2’.

Assume your customer presents a cheque on 15 May 2002. The cheque is cleared on the same day. This means that you would credit your Incoming Check GL (bank leg) on 16 May 2002, but credit the customer account with the funds only on 17 May 2002 (the customer leg).

You can choose to maintain an ARC Wildcard record for a Branch, Currency and Customer combination or for any one or more of these entities. Ensure that the wildcard symbol that you are using is a *.

Float Days Basis

Float days applicable for outward clearing customer transactions are defined through the Customer Float Days Maintenance screen. The float days can either be considered as:

- Calendar days – indicating that the float days will not be dependent on any holiday maintenance.
- Working days - indicating that the float days will be based on the clearing house calendar and they will be working days on the basis of clearing house calendar.

You can select the appropriate option, which will be used to arrive at the value date for outward clearing customer transactions.

For details about defining float days for a customer or customer group, refer the Core Entities user manual.

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.

Generate Transaction Advice

Whether an Advice needs to be generated for the Transaction (redundant for J2EEBranch, might still be used for other Interfaces).

Truncated Block Days

Specify the truncated block days. Customer can withdraw money from his account only after transaction date plus customer float days plus truncated block days.

Non Truncated Block Days

Specify the non truncated block days.

5.1.1.4 Indicating Exchange Rate Revaluation

You can specify the following details:

Profit Revaluation GL

Specify the profit revaluation GL details.

Loss Revaluation GL

Specify the loss revaluation GL details.

5.1.1.5 Defining Charge Details

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

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

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

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.

Their Charges

For outward clearing checks, you can indicate whether the charge is being collected on behalf of the collecting bank. If you set this option, you need not specify the charge account. Since the charge amount would not known upfront, you need not specify the amount either

Charge Account

You can specify the charge account (typically, the Income GL) into which charge related entries are to be posted in the Charge Account field.

Netting Charge

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 charges by choosing this option.

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 Charge Currency 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. If 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 in the Charge Currency field.

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. If you have provided a charge, it is mandatory to enter the description.

5.1.1.6 Specifying Regulation CC Availability for Clearing Products

In addition to the accounting entry and charge definition you will also have to maintain the following ARC details to incorporate the Regulation CC requirements:

- Indicate whether Regulation CC rules apply to the product that you are defining
- Each check deposited will have a nine digit routing number or a four digit routing code associated with it, which determines the clearing float days for the check and the funds availability schedule .You will have to indicate the Float Days for the product for large deposits (>5000). (For deposits falling within the 5000 range you can specify the float days in the existing Customer Float Days screen.
- Float days for new accounts
- Indicate that Special Checks that are given the next day availability should not be included in the next day availability calculation and are also not considered for large deposit exception. Checks given such special availability will not be governed by the Reg CC schedules.

Note the following:

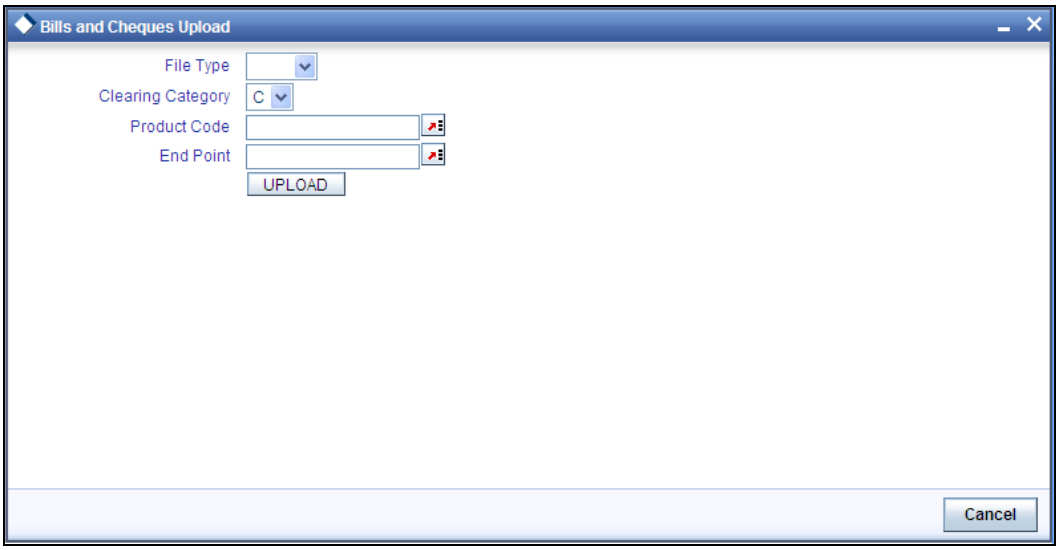
- In case of cash deposits, electronic payments and transactions through proprietary/non-proprietary ATM, the next day availability can be enabled through the appropriate transaction code, and these transactions must not be considered for Regulation CC.
- Checks for which collection is doubtful and re-deposited checks should be posted using separate products that are not considered for Regulation CC, with the desired float for the products being defined in the ARC Maintenance.

Availability depends upon the specifications in the Clearing House Holiday Maintenance and the Branch Holiday Maintenance. The value date is first arrived at using the clearinghouse calendar, and if it happens to be a branch holiday, it is moved to the next working day.

During transaction processing the value date for Reg CC availability for the check deposit gets defaulted based on the Credit Account and the ARC Maintenance for the Clearing Product.

5.2 Uploading Inward Cheque Files

You can upload the inward cheque files through the ‘Bills and Cheque Upload’ screen. To invoke this screen, type ‘CGDFLUPD’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can specify the following details:

Clearing Category

Select the type of clearing from the drop-down list. This list displays the following values:

- Cheques
- Bills

Product Code

Specify the product code based on the clearing category selected.

File Type

Select the file type from the drop-down list. This list displays the following values:

- RCE
- RTE
- ERE
- FCE
- RCC
- 002
- 003
- 004

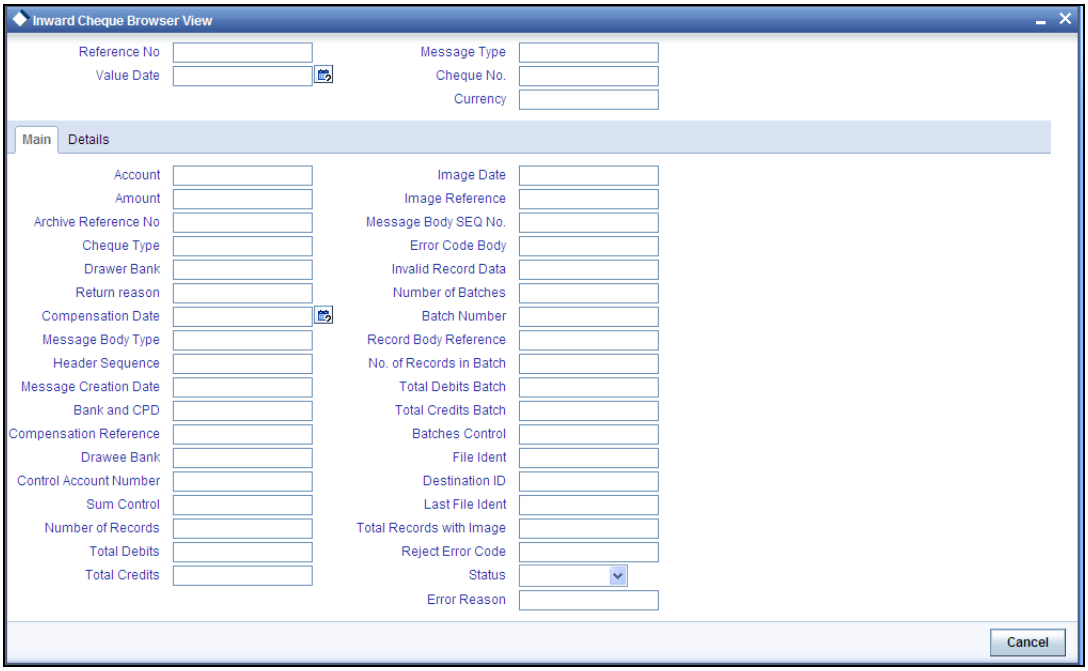
End Point

Specify the end point of the clearing network. This adjoining option list displays all valid end points maintained in the system. You can choose the appropriate one.

Click ‘Upload’ button to upload the inward files related to the cheque.

5.2.1 Viewing Inward Cheque Details

You can view the inward cheque details in 'Inward Cheque browser View' screen. To invoke this screen type 'CGDCHQVW' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



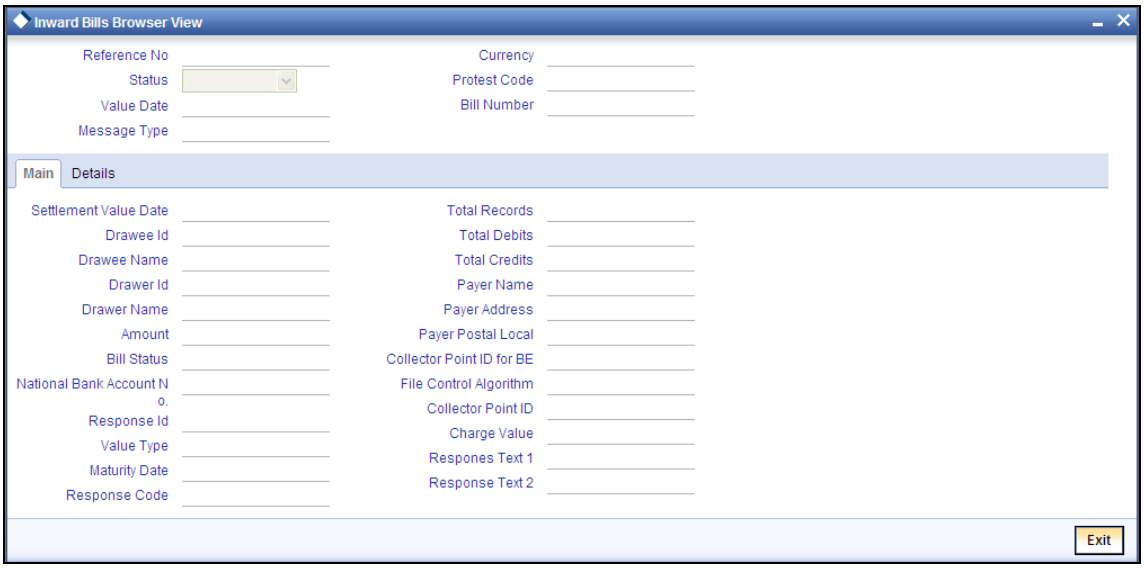
In this screen, you can query based on any combination of the following fields:

- Reference No
- Cheque No
- Value Date
- Status
- Message Type
- Currency

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified.

5.2.2 Viewing Inward Bills Details

You can view the online messages which are processed by scheduler using 'Inward Bills Browser View' screen. To invoke this screen type 'CGDBILVW' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

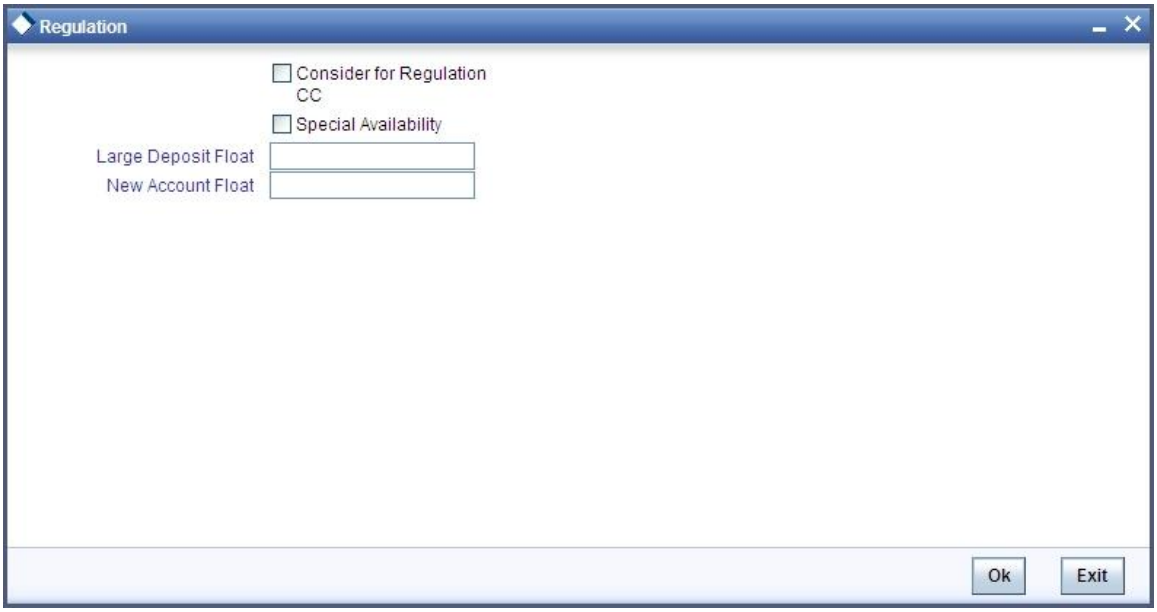


In this screen, you can query based on any combination of the following fields:

- Service Identifier
- File Ident
- User Reference No
- File Name
- Status
- MSG Exchange Pattern

After specifying the parameters for the query, click ‘Search’. The system displays all the records matching the parameters specified.

To specify the Reg CC details, click ‘Regulation’ button in the ARC Maintenance screen. The Reg Details screen is opened, where you can specify the details.



The schedule for the availability of funds for check deposits under Reg CC will be calculated in the following manner:

For local and non local checks when the aggregate deposit amount in a day < 5000

Sch1	Transaction day + 1	100
Sch2	Available day – 1	400
Sch3	Available day	Balance

For local and non local checks when the aggregate deposit amount in a day > 5000

Sch1	Transaction day + 1	100
Sch2	Available day – 2	400
Sch3	Available day - 1	4500
Sch4	Available day	Balance

For federal or special checks the funds are made available only on the next business day irrespective of the amount deposited, and the checks are not considered for Regulation CC scheduling.

Examples of processing Checks for Reg CC in Oracle FLEXCUBE

Let us assume that you have maintained an ARC product with the following parameters:

P1 – For Special Checks

Normal Float Days – 1

Float Days for Large Deposits – 1

Float Days for New Accounts – 9

P2 – For Local Checks (e.g. Routing code 1000)

Normal Float Days – 2

Float Days for Large Deposits – 3

Float Days for New Accounts - 11

P3 For Non Local Checks (e.g. Routing code 1200)

Normal Float Days – 5

Float Days for Large Deposits – 6

Float Days for New Accounts – 11

Scenario I

If on a given day only a special check is deposited for $9000

Day 1 (next business day) availability	$9000

Scenario II

If on a given day only a special check is deposited for $4500

Day 1 (next business day) availability	$4500

Scenario III

If on a given day a special check of $6000 is deposited along with a local check of $1000

Day 1 (next business day) availability	$6000 + 500
Day2	500

Scenario IV

If on a given day a special check of $4000 is deposited along with a local check of $3000

Day 1 (next business day) availability	$4500
Day2	$2500

Scenario V

If on a given day a special check of $1000 is deposited along with a local check of $6000

Day 1 (next business day) availability	$1500
Day2	$4500
Day3	$1000

Scenario VI

If on a given day only a local check of $4000 is deposited

Day 1 (next business day) availability	$100
Day1	$400

Day 1 (next business day) availability	$100
Day2	$3500

Scenario VII

If on a given day only a local check of $9000 is deposited

Day 1 (next business day) availability	$100
Day1	$400
Day2	$4500
Day3	$4000

Scenario VIII

If on a given day a special check of $3000 is deposited along with a local check of $1000

Day 1 (next business day) availability	**$3500**
Day2	$500

Scenario IX

If on a given day a special check of $300 is deposited along with a local check of $3000

Day 1 (next business day) availability	$800
Day2	$2500

Scenario X

If on a given day a special check of $300 is deposited along with a local check of $4800

Day 1 (next business day) availability	$800
Day2	$4300

Account Statements

All the details of the checks deposited on a given day and the funds cleared as per the schedule will be displayed in the account statement.

For Example let us assume the list of transactions in the month of January

- Cash Deposit of $ 10000 on Jan 1st 2002
- Cash withdrawal of $ 5000 on Jan 3rd 2002
- Check Issued of $ 15000 on Jan 10th 2002
- Checks Deposited on 15th of Jan 2002

Check No.	Routing Code	Check Amount
1	1000	500

Check No.	Routing Code	Check Amount
2	1000	1000
3	1000	1500
4	1000	1750
5	1100	5000

- Checks Deposited on 16th of Jan 2002

Check No.	Routing Code	Check Amount
1	1000	1500
2	1000	1000
3	1000	1500
4	1000	1750
5	1100	5000

- Cash Deposit of $30050 on Jan 25th 2002.

Transaction Date	Transaction Details	Transaction amount	Book Balance	Available balance
01-Jan-02	Opening Balance		$0	$0
	Cash Deposit	$10000 (Cr)		
	Closing Balance		$10000(Cr)	$10000 (Cr)
03-Jan-02	Cash Withdrawal	$ 5000 (Dr)		
	Closing Balance		$ 5000 (Cr)	$ 5000 (Cr)
10-Jan-02	Check Withdrawal (Inward Clearing)	$ 15000(Dr)		
	Closing Balance		$10000 (Dr)	$10000 (Dr)
15-Jan-02	Check Deposit (Outward Clearing Chq1)	$ 500(Cr)		
15-Jan-02	Check Deposit (Outward Clearing Chq 2)	$ 1000(Cr)		

Transaction Date	Transaction Details	Transaction amount	Book Balance	Available balance
15-Jan-02	Check Deposit (Outward Clearing Chq 3)	$ 1500(Cr)		
15-Jan-02	Check Deposit (Outward Clearing Chq 4)	$ 1750(Cr)		
15-Jan-02	Check Deposit (Outward Clearing Chq 5)	$ 5000(Cr)		
	Closing Balance		$ 250(Dr)	$10000 (Dr)
16-Jan-02	Check Deposit (Outward Clearing Chq 1)	$ 1500(Cr)		
	Check Deposit (Outward Clearing Chq 2)	$ 1000(Cr)		
	Check Deposit (Outward Clearing Chq 3)	$ 1500(Cr)		
	Check Deposit (Outward Clearing Chq 4)	$ 1750(Cr)		
	Check Deposit (Outward Clearing Chq 5)	$ 5000(Cr)		
	Hold Funds Cleared	$ 500(Cr)		
	Closing Balance		$10500(Cr)	$ 9500(Dr)
17-Jan-02	Hold Funds Cleared	$ 4750(Cr)		
	Closing Balance		$10500(Cr)	$ 4750(Dr)
18-Jan-02	Hold Funds Cleared	$ 4500(Cr)		
	Closing Balance		$10500(Cr)	$ 250(Dr)
19-Jan-02	Hold Funds Cleared	$ 750(Cr)		
	Closing Balance		$10500(Cr)	$ 500(Cr)
20-Jan-02	Hold Funds Cleared	$ 250(Cr)		
	Closing Balance		$10500(Cr)	$ 750(Cr)
21-Jan-02	Hold Funds Cleared	$ 4750(Cr)		
	Closing Balance		$10500(Cr)	$ 5500(Cr)

Transaction Date	Transaction Details	Transaction amount	Book Balance	Available balance
22-Jan-02	Hold Funds Cleared	$ 5000(Cr)		
	Closing Balance		$10500(Cr)	$10500(Cr)
25-Jan-02	Cash Deposit	$ 30050(Cr)		
	Closing Balance		$40550(Cr)	$40550(Cr)

5.2.3 Processing of Outgoing files for Bill of exchange

INS File:

INS file is generated and sent to SIBS for the Outward clearing Bill transactions

The file contains following exchange format types . Based on the currency of the Bill the exchange type would be populated.

- Domiciliary bill of exchange
- Non domiciliary bill of exchange.
- Foreign Domiciliary Bill of Exchange.
- Foreign Non Domiciliary Bill of Exchange.

All the bills with outward clearing product category will be consolidated together in the INS file and send as Bulk to SIBS.

The INS Exchange file generation should be done through dispatch screen.

- To generate an INS file in the specified path save the Dispatch file generation screen with Dispatch Type as Network, Clearing network as Bills and Service Identity as INS.

ECC File:

ECC file is sent by debtor's bank to SIBS.

The file contains the following type of transactions:

- Positive confirmation of successfully processed incoming bills

The responses for the Incoming received bills will be consolidated together in the ECC file and send as Bulk to SIBS.

The ECC Exchange file generation should be done through dispatch screen.

- To generate an ECC file in the specified path, save the Dispatch file generation screen with Dispatch Type as Network ,Clearing network as Bills and Service Identity as ECC

COB File

The reconciliation of all the Cash Payments received by the bank in a day will be communicated to SIBS by COB file at the end of the day.

The COB Exchange file generation should be done through dispatch screen.

- To generate an COB file in the specified path, save the Dispatch file generation screen with Dispatch Type as Network ,Clearing network as Bills and Service Identity as COB

5.2.4 Processing of Inward files for bill of exchange

RCC File

RCC Exchange file is generated by SIBS and is send to both the Creditor and Debtor banks.

RCC file consists of the following message types

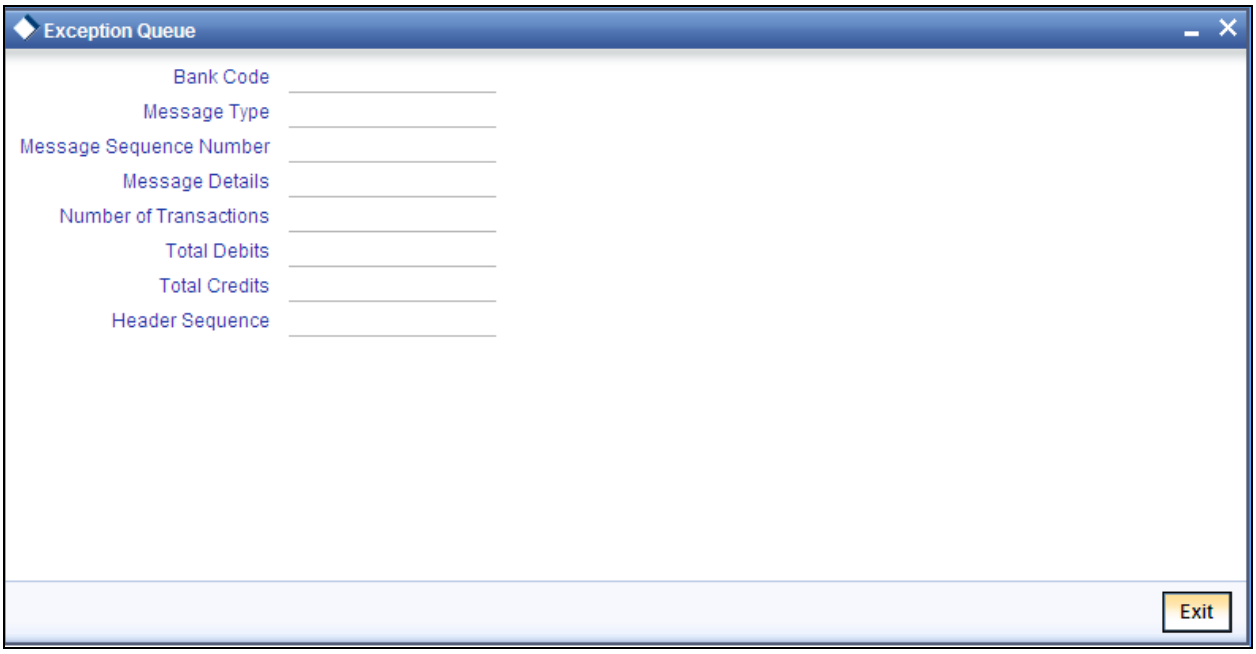
- Normal Incoming bills for clearing

Note the following:

- Message types will be identified based on the combination of HDT Byte, Detail Records Reference and Movement Type values.
- For RCC message received for Confirmation of Outgoing Bill of Exchange ,the status of the corresponding Domiciliary/Non Domiciliary Bills would be updated from unprocessed to processed
- For RCC message received for Return of Outgoing Bill of exchange the status of the corresponding Domiciliary/Non Domiciliary Bills would be updated to Returned with error code and description.
- For RCC message received for Incoming domiciliary bills the corresponding customer account will be debited for the bill amount if sufficient balance is present in the account. In case of insufficient balance or other functional reasons the bill will be Returned.
- The RCC Exchange file upload should be done through Bills and Cheques inward upload screen. To upload an RCC file click the Upload button with Clearing Type as Bills, File type as RCC, file location in File path.

5.3 Processing Inward files – RCE and RTE

To invoke the 'Exception Queue' screen, type '**CGDRTEQU'** in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



In the above screen, the system displays the following details:

- Bank code (CODBAN)
- Message type (FICH)
- Message sequence number (NSEQFICH)
- Message reason (REFDET)
- Number of transaction (NUMLOT)
- Total debits (TOTDEB)
- Total credits (TOTCRE)

5.3.1.1 RCE file

This file will be sent from SIBS to Banks for processing. Following transactions are done:

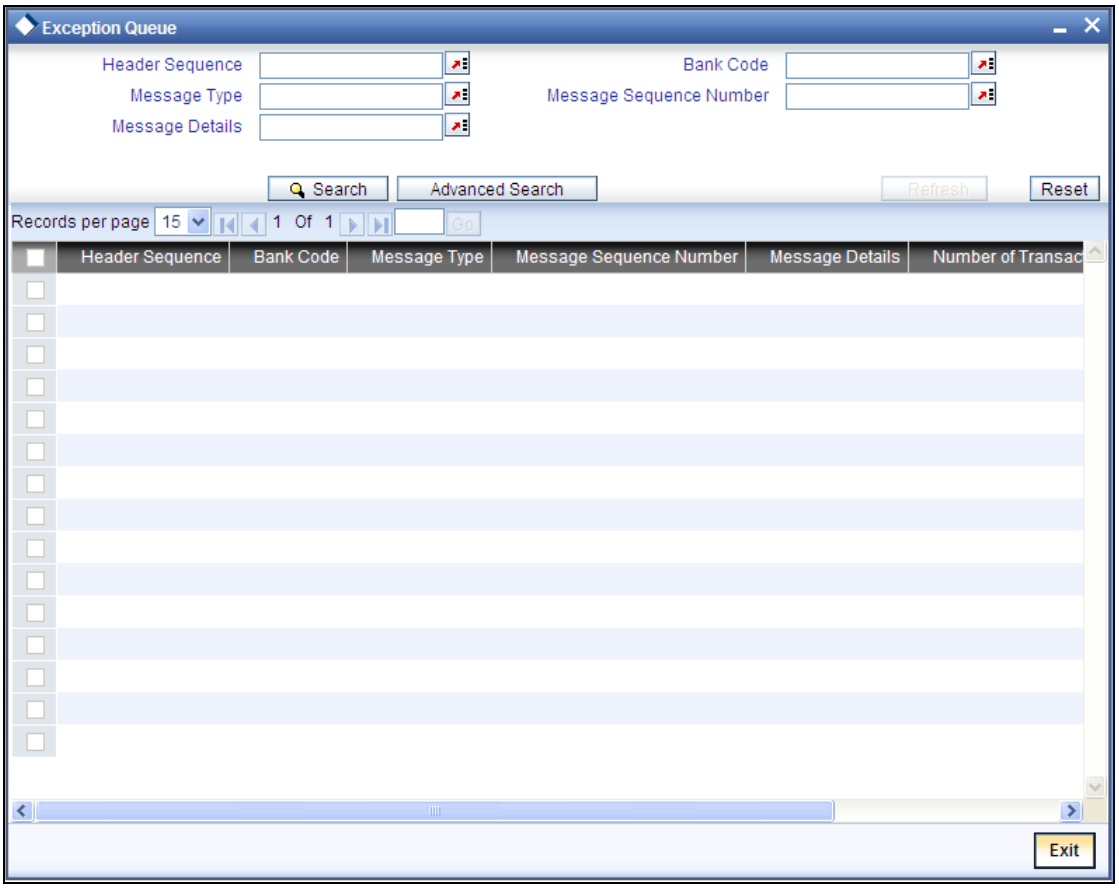
Inward clearing: Uploaded as new inward transactions.

Cheque Reject: These rejects will be for the transactions which bank sent for outward clearing. These will be processed and the outward transaction will be marked as 'reject'.

5.3.1.2 RTE file

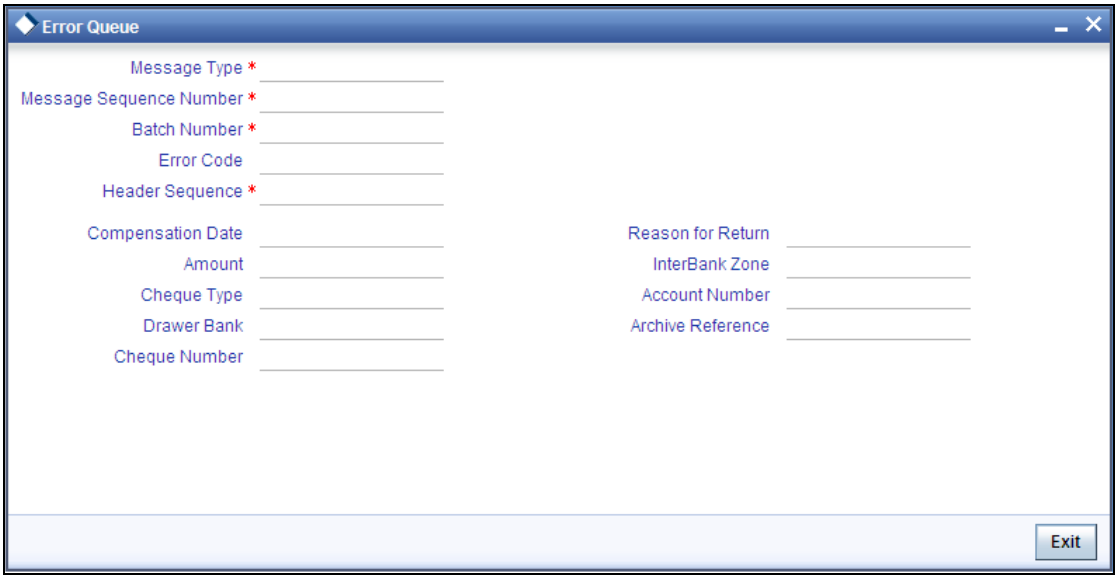
RTE file contains the mismatched transactions. This file will be generated by SIBS and sent to all Banks.

The system processes the details from this file and stores them as Exception queue. The exception details can be viewed in The 'Exception Queue Summary' screen. To invoke this screen, type 'CGSRTEQU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



5.3.2 Inward file - ERE

To invoke ‘Error Queue’ screen, type ‘CGDEREQU’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



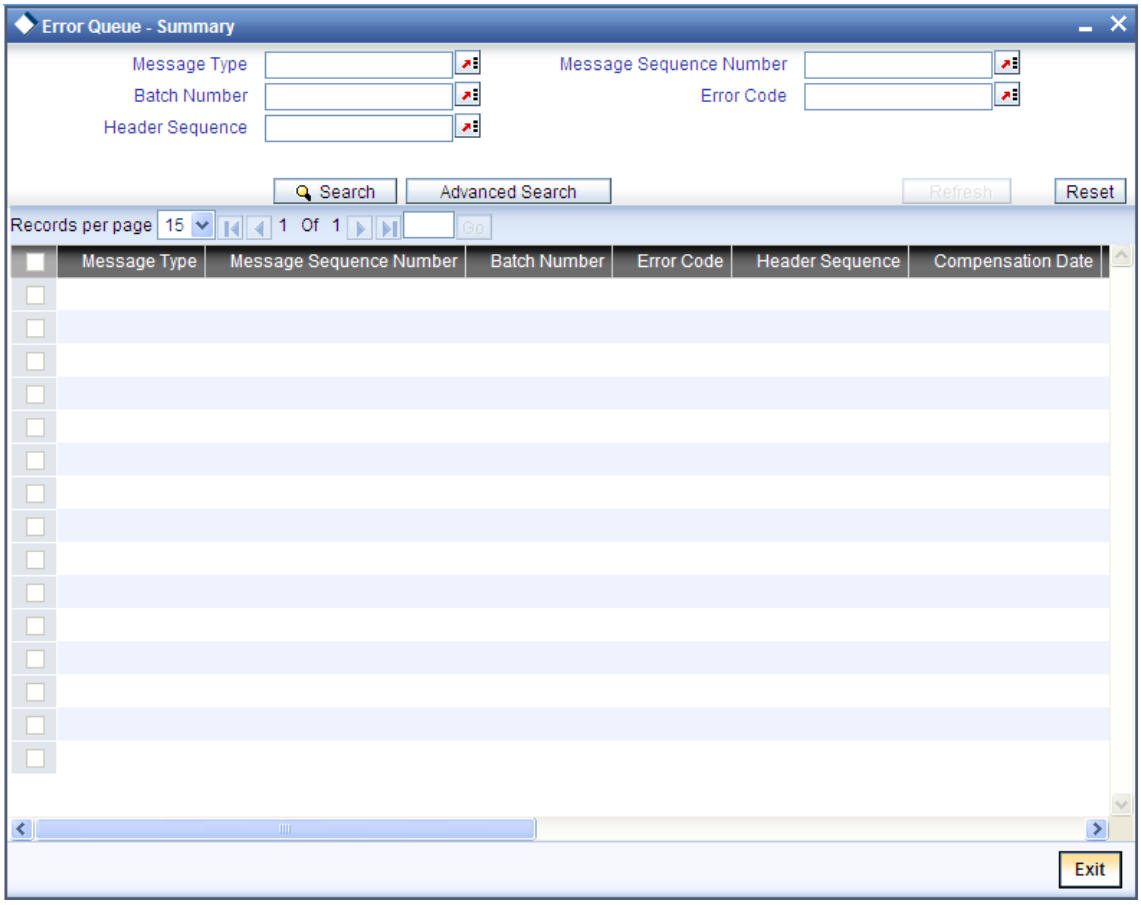
In the above screen, the system displays the following details:

- Message type (FICH)

- Message sequence number (NSEQFICH)
- Batch Number (NLOTE)
- Error code (CODERR)
- Invalid Record (REGINV)

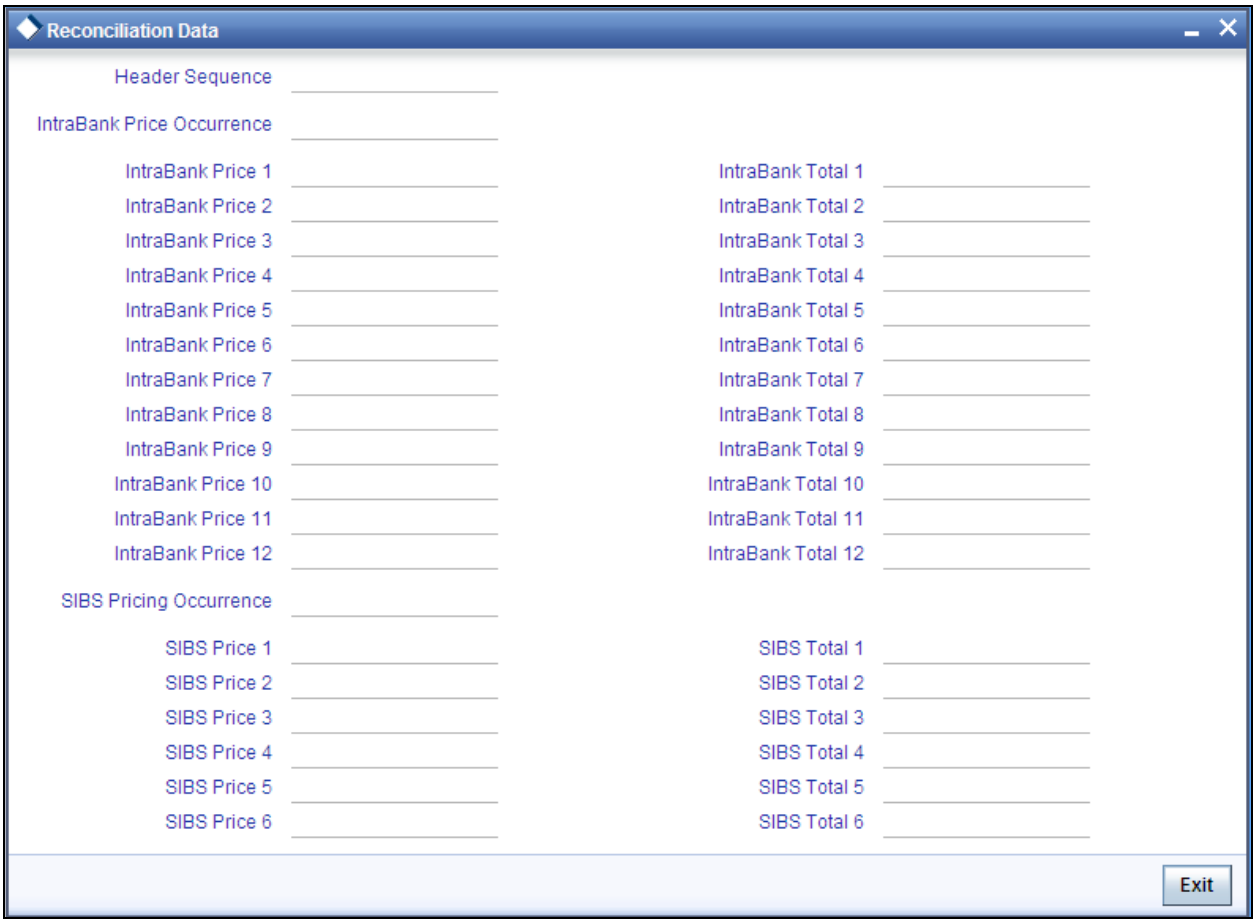
ERE error files are received from SIBS, the system will read the file and store the data to view the error details.

You can view the error queues in 'Error Queue Summary' screen. To invoke 'Error Queue' screen, type 'CGSEREQU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



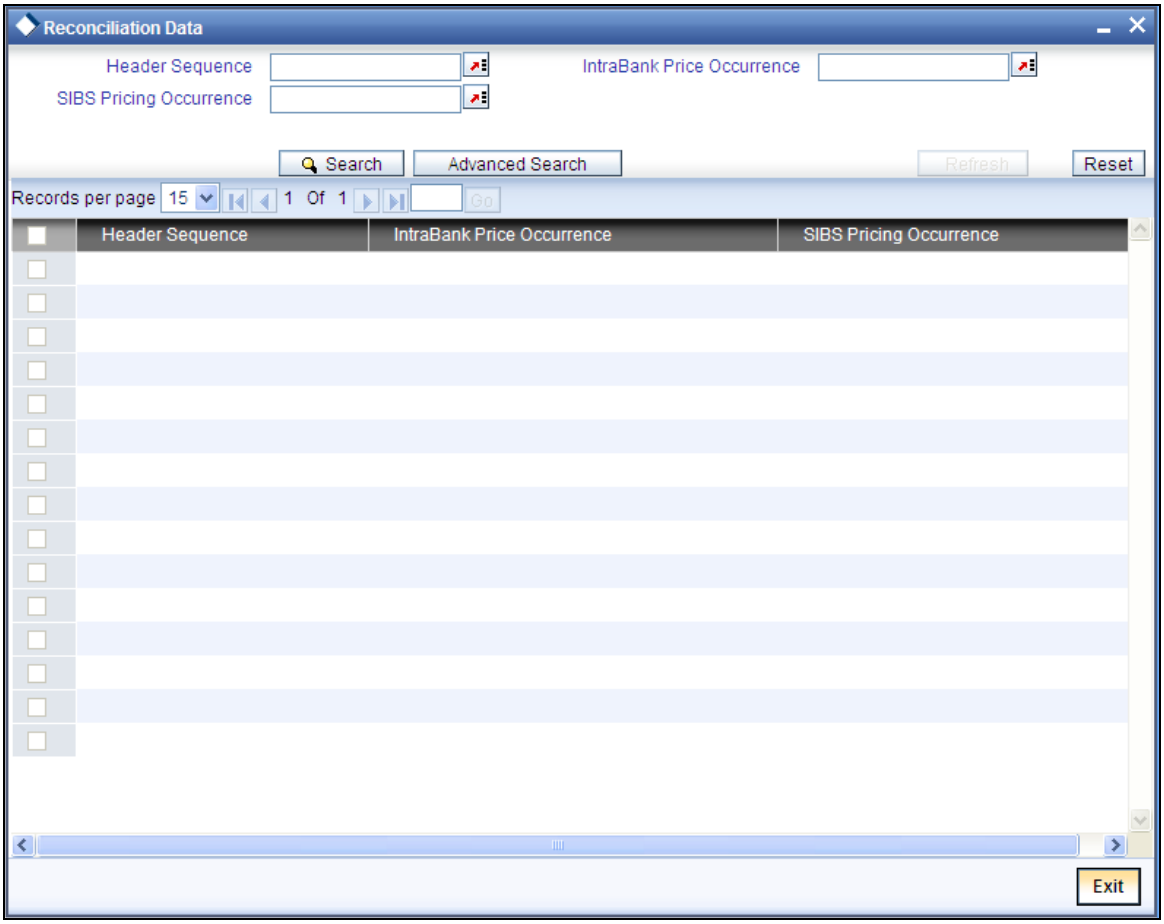
5.3.3 FCE File

To invoke 'Reconciliation Data' screen, type 'CGDFCEQU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



FCE File is sent by SIBS to all banks with summary of reconciliation data. The system will read the file and store the reconciliation data to display purpose.

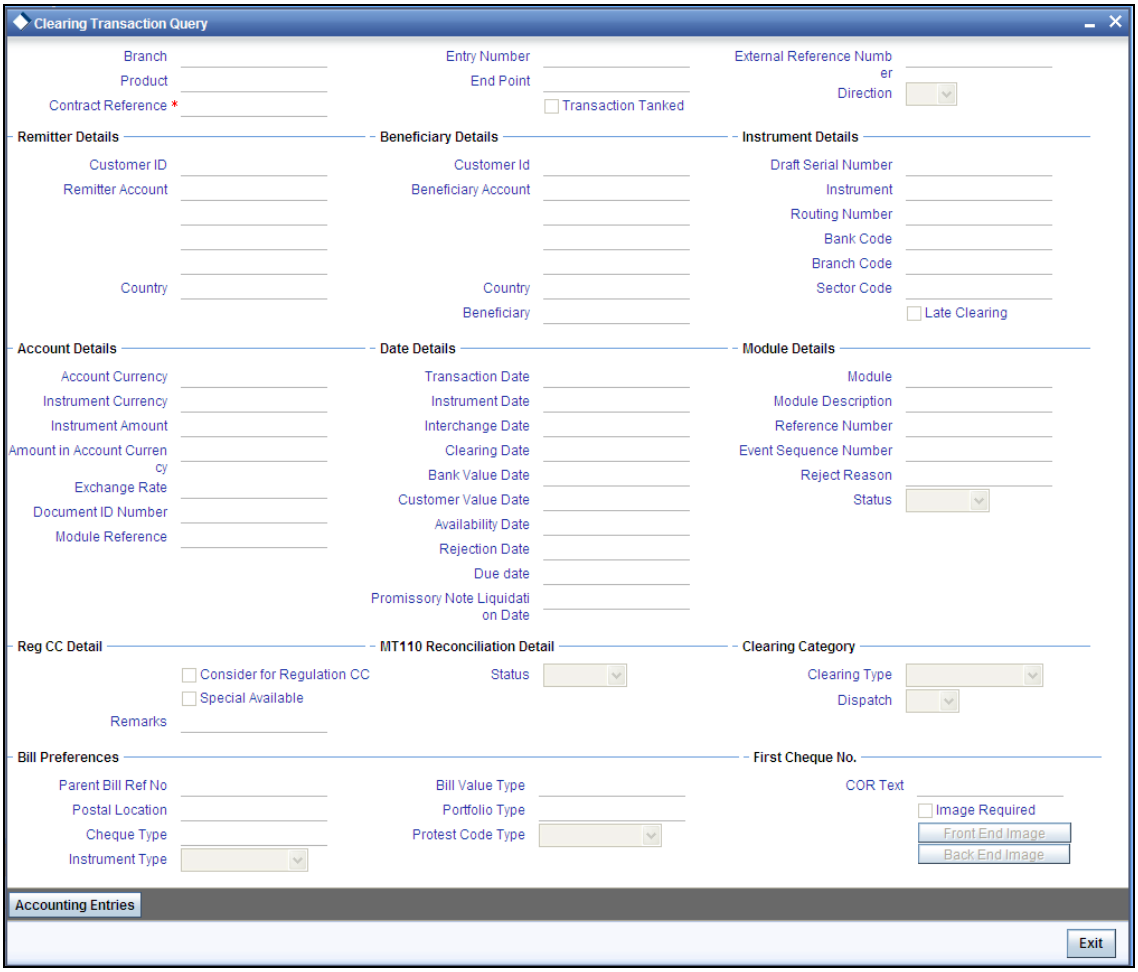
You can view the summary of the Reconciliation Data in ‘Reconciliation Data -Summary’ screen. To invoke this screen, type ‘CGSFCEQU’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



5.3.4 002 File

Format 002 is sent by SIBS to drawee bank (Issuer bank). The system will read the 002 format file and upload the image for the corresponding inward transaction received in RCE file.

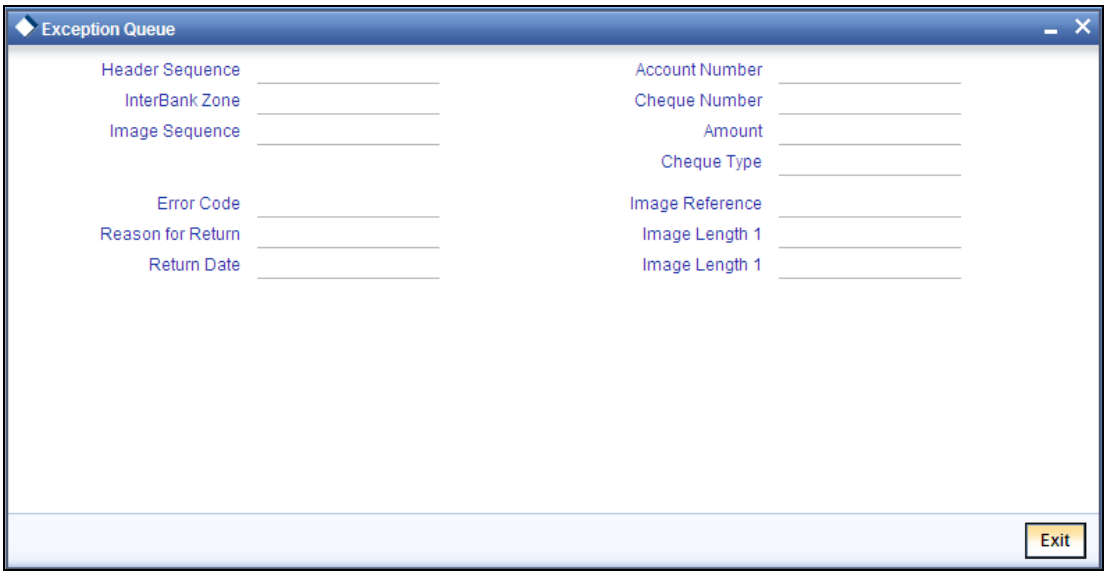
System will convert the binary format file to image file before storing. The 'Clearing Transaction Query' screen displays all the transactions of cheques. The image received for inward clearing can be viewed using this screen.



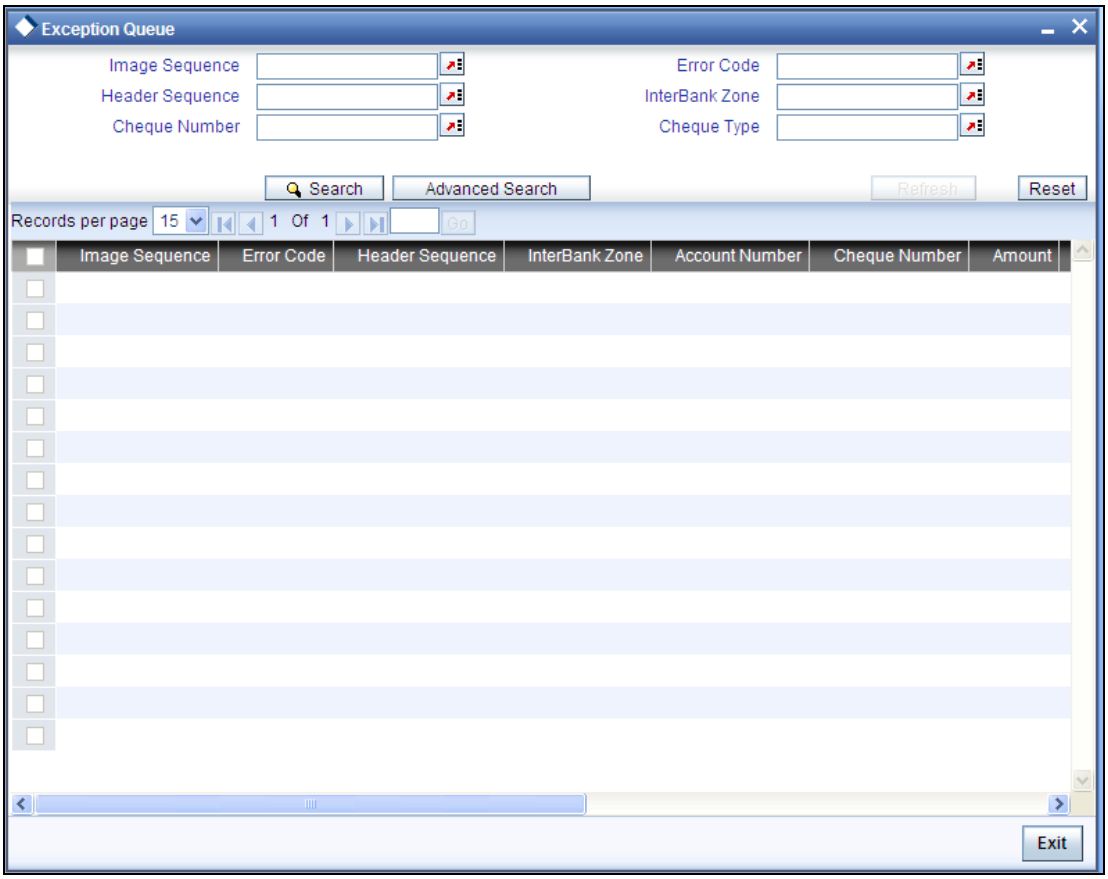
5.3.5 003 File

SIBS sends File 003 to all the participants. The system will read the 003 format file and upload it in the exception queue.

To invoke ‘003 Data’ screen, type ‘CGDOO3Q’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



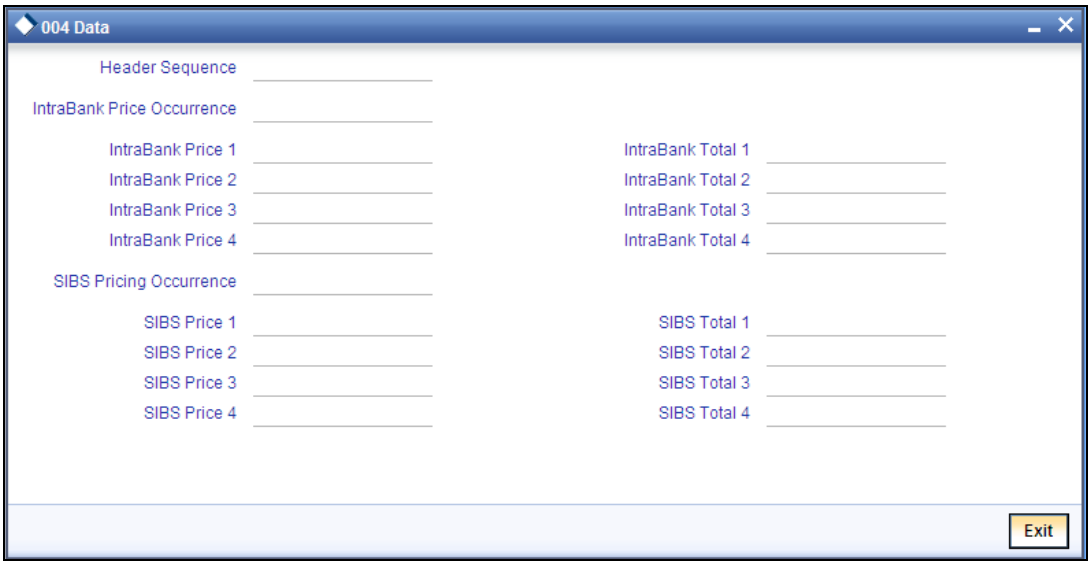
You can view the summary of the 003 Data Summary in '003 Data - Summary' screen. To invoke this screen, type 'CGSOO3QU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



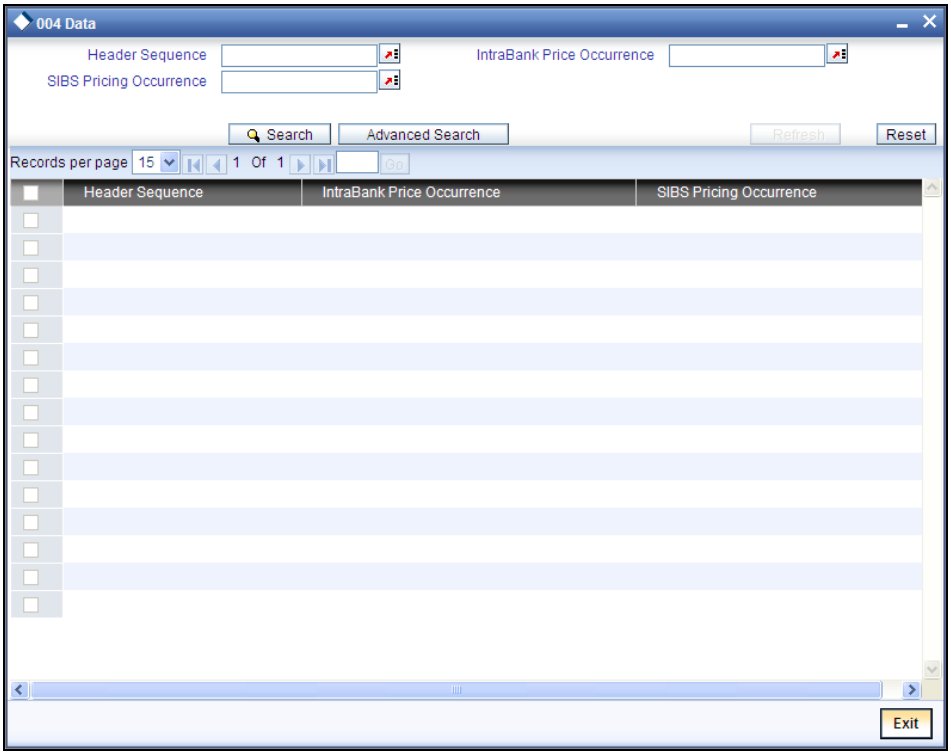
5.3.6 004 file

SIBS sends File 004 to creditor institutions. The system will read the 004 format file and upload it in the exception queue.

To invoke ‘004 Data’ screen, type ‘CGDOO4QU’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can view the summary of the 004 Data Summary in ‘004 Data - Summary’ screen. To invoke this screen, type ‘CGSOO4QU’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



5.3.7 Outward File - ENE files:

Creditor Bank sends the outward transactions for cheque in ENE file.
ENE file would be in ASCII message format. During file generation, system would process all the outward transaction to be sent for clearing and rejects of inward clearing transactions.

5.3.8 Outward File - 001 file:

- Creditor Bank sends the image of the Cheque to SIBS for the verification. All the outward cheque transactions with Image required flag as “checked” and for which the ENE file has been dispatched would be processed for 001 file.

6. Processing Clearing Transactions with SCNE04

SNCE04 sub-system supports outward and inward clearing of cheques, promissory notes and domiciled payments. In Spain almost all (99.6%) cheque clearing transactions are processed electronically without requiring a physical exchange of the instruments.

Following are the instruments handled by SNCE04:

- Cheque in current account
- Payroll cheque
- Banker cheque
- Promissory notes in current account
- Domiciled payments- Pagos domiciliados

Both outward and inward clearing files will have same structure. The information in the file will be structured in lots. Every lot contains the instruments (presentations and returns) that a collecting bank sends to a Drawee bank. The lots will be sorted ascending by the Drawee bank NRBE (bank identification code). Every lot will be classified by records code. At the end of every lot there will be a Lot total record containing the total amounts for a Drawee bank. All the amount fields will have two decimal positions.

For incoming interface definition and outgoing interface definition the following details have to be maintained in the 'Interface Definition' (GIDIFTDF) screen.

Incoming definition for the incoming interface definition type -

- Format type: This will always be 'Fixed' as there is no delimiting character.
- File path: This will be data bases server path where incoming file will be placed (FLEXCUBE will append /ready to the mentioned path and expects file also in the same path e.g. if path is mentioned /SNCE04 and FLEXCUBE expects file in /SNCE04/ready).
- Padding character details and justification details based on the data type are also critical.
- Incoming file mask will be used to rename the file after parsing the file).

Outgoing definition for the outgoing interface definition type -.

- File path: This will be data base server path where incoming file is placed (FLEXCUBE will append /ready to the path mentioned in this field and writes file also in the same path).
- Pre field UDF: this field is in component field linkage section and this can be used to arrive at LOT record total fields , fields such as Total amount, total commission amount etc., please refer the field mapping excel for field level details
- File mask: File naming will be based on this field and data in each parameters has to be followed by a "/ " or " $" where values mentioned in the mask after " / "will be used as it is and values mentioned after $ contains different characteristics as given below..

- B : Branch code
- U : User ID
- D : Date from application date
- M : Month from application date
- Y : Year from application date
- h : Hour from application date
- m : minute from application date
- s : second from application date

Outward Clearing File

Attribute Name	Attribute Value
Interface Type	Outgoing
From System	FCUBS
To System	SNCE or Representing Bank
File Name – Nomenclature	
Frequency	Daily (can be more frequent)
Character Set	ASCII
File Header	Yes
File Footer	Yes
Delimiter	
Record Length	Fixed, 72 bytes
Format	Line Sequential, Fixed Length Record
End of the Record	
Numeric padding	Left padding with Zeros
Text padding	Right padding with spaces
Directory Location	To be confirmed

Inward Clearing File

Attribute Name	Attribute Value
Interface Type	Incoming
From System	SNCE or Representing Bank

To System	FCUBS
File Name – Nomenclature	
Frequency	Daily (can be more frequent)
Character Set	ASCII
File Header	Yes
File Footer	Yes
Delimiter	
Record Length	Fixed, 72 bytes
Format	Line Sequential, Fixed Length Record
End of the Record	
Numeric padding	Left padding with Zeros
Text padding	Right padding with spaces
Directory Location	To be confirmed

6.1 Handling Request (Claim), Delivery, and Confirmation

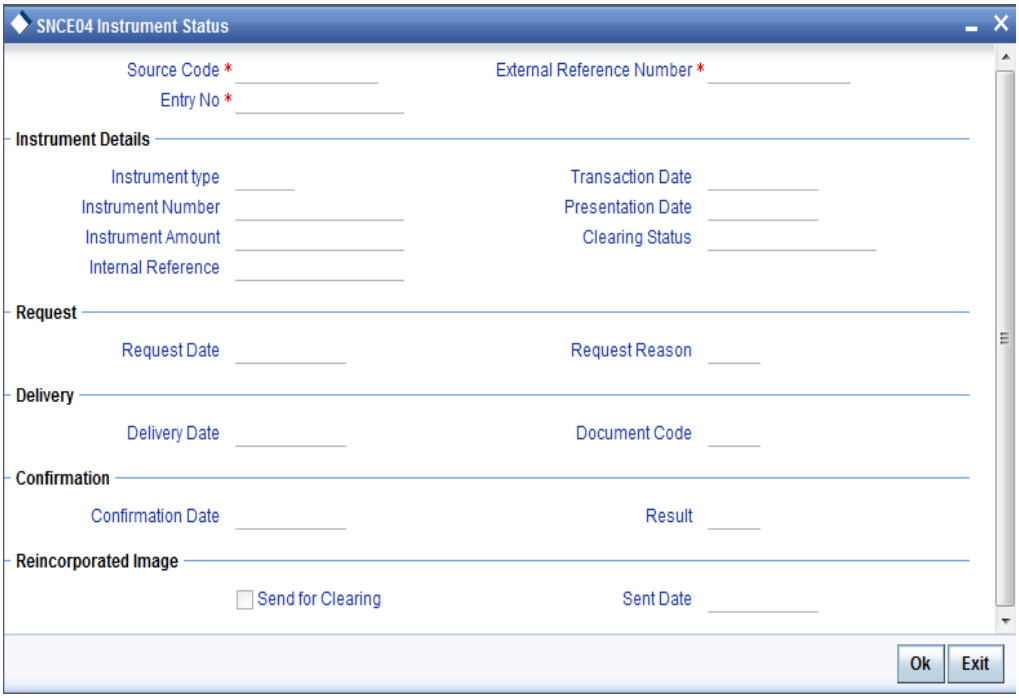
In case if the paying bank (who had issued the instrument to its customer and now received it through inward clearing to make the payment) wants to specifically verify the instrument due to any reasons, it can request the image/original of the instrument from the presenting bank.

Form (image/original) of the instruments that can be claimed depends upon the type (truncated or non-truncated) of the initial original presentation.

- In case of 'Truncated' instruments either image or original paper instrument can be claimed.
- In case of 'Non-Truncated' instruments, only original paper instrument can be claimed. This is because in case of non-truncated instruments, paying bank would have already received the image of the instrument along with the initial original presentation, since image exchange is mandatory.

6.1.1 Maintaining Instrument Status

To facilitate the request, delivery and confirmation process of instruments you need to maintain the status of the instrument. The status of the instrument is maintained in the 'Instrument Status Maintenance' screen. To invoke this screen type 'CGDINRST' at the top corner of the application toolbar and click the arrow button.



The following details are captured in this screen:

Request Date

This indicates the date on which the Request for the Instrument (Image/Original) is raised.

Request Reason

This is the reason for which the Request for the Instrument (Image/Original) is raised by the Paying Bank.

Delivery Date

This indicates the date on which the Delivery for the Instrument is made.

Document Code

This indicates the document delivery code sent by the Presenting Bank for the Request.

Confirmation Date

The date on which the Confirmation for the Instrument is made.

Result

This indicates the Result or the confirmation code sent by the Paying Bank for the Request.

Instrument Clearing Status

This indicates the status of the instrument.

Sent for Clearing

When the Presenting Bank sends the Image of the Instrument proactively to avoid any Return/Reject, this check box is marked. This is only for the outgoing presentation.

Sent Date

This indicates the date on which the Reincorporated Image of the Instrument (Image/Original) is sent by the Presenting Bank.

6.1.2 Request for original/image of the instrument

Drawee (Paying bank) bank will prepare record types (sub section of an outward clearing file) '50' and '51' (Request of truncated instruments) and include the same in the next outward clearing file. In this request, instrument reference (E.g. Instrument number or transaction reference number etc.) has to be same as the initial original presentation. The time limit for the Request to be raised for an incoming presentation is parameterized and after which Request generation is not possible. Following table provides information on different instrument image/original request reasons:

Sl No	Request Code (Request for Image)	Request Code (Request for original)	Request Reason
1	61	71	Presumed loss/theft
2	62	72	Signature verification
3	63	73	Presumed irregular document
4	64	74	Promissory note presented before due or payment date
5	65	75	Other
6	66	76	Request sent after the deadlines mentioned in the rulebook
7	67	77	Possible amount error

6.1.3 Delivery of Requested instrument image/original

As a response to the above mentioned request for the instrument image/original, presenting bank will prepare record types (sub section of an outward clearing file) '60' and '61' (Delivery of truncated instruments) and include the same in its outward clearing file. As per SNCE clearing rules, permissible time Period from image/original request to delivery of the same will be maximum of 15 working days from the date of receipt of request record through an inward clearing file. Actual image will be exchanged over SNCE01 subsystem with the image of front side of the instrument. Sometimes presenting bank would also exchange the actual physical instrument manually. Following table provides information on different instrument image/original delivery types:

Sl No	Delivery Type Code	Delivery Type Description
1	01	Attached document

2	02	Document not registered with this information (Image or Original of the instrument is not sent in this delivery. In this case it also means image/original of the instrument requested is not matching with the original instrument presented initially)
3	03	Incidence in the search. Document missed or destroyed (Image or Original of the instrument is not sent in this delivery)
4	04	Document previously returned with confirmation key 86. (This means that the presenting bank that received the image/original request record earlier couldn't find the original instrument and therefore did not send it (image or original) to the requested paying bank. Due to this, the paying bank, after completing the statutory deadline i.e. 15 working days, will send a confirmation record with code '86'. After this if the corresponding presenting bank is able to find the instrument then it will send a delivery record with code '4'. In such cases, the bank has to manually handle any transactions involved to complete the settlement process. No accounting entries are passed by the system.)
5	05	Original document delivered (Image or Original of the instrument is not sent in this delivery because it has been already delivered earlier.)

6.1.4 Confirmation on the received original/image of the instrument

Once the verification of the received image/physical document is completed by the Drawee (paying) bank, it will prepare record types (sub section of an outward clearing file) '70' and '71' (Confirmation) to communicate the result of the verification to the presenting bank through its outward clearing file. As per SNCE clearing rules, permissible time Period from the receipt of image/original of instrument to confirmation (acceptance or return) of the same will be maximum of 10 working days from the date of receipt of image/original of the corresponding instrument. Following table provides information on different instrument image/original confirmation result details:

Sl No	Confirmation Code	Confirmation Description

1	80	Undue claim. Correct note. (This means, after verifying the original/image received from the presenting bank, paying bank agreed that transaction is genuine and no return/rejection will be done for the instrument.)
2	81	Incorrect note: irregularity confirmed=Theft
3	82	Incorrect note: irregularity confirmed = incorrect/incomplete
4	83	Incorrect note: irregularity confirmed = falsified document
5	84	Incorrect note: irregularity confirmed = Promissory note presented before due or payment date
6	85	Incorrect note: irregularity confirmed = Other reasons
7	86	Not received delivery record (at end of term) (This means paying bank already requested for an image/original of the instrument, but not received the same from the presenting bank. End of term: As per SNCE04 rules, maximum time frame allowed to present the image/original of the instrument after receiving the request from paying bank is 15 working days. In the context of confirmation code ‘86’ it means 15 days time period is over but still not received the image/original of the requested instrument from the presenting bank. (In such cases, the bank has to manually handle any transactions involved to complete the settlement process. No accounting entries are passed by the system.)
8	87	Error amount
9	88	Error in document number initially presented
10	89	Missing documents or does not correspond with the requested one

If the Drawee (paying) bank reports a confirmation code of ’86’ to the collecting bank, then presenting bank needs to present the image or original of the corresponding instrument before 10 working days from the receipt of the above mentioned confirmation message. If the presenting bank fails to present the image/original/guarantee certificate before 10 working days from the receipt of the confirmation message, as per SNCE clearing rules, Drawee bank will not have any obligation to release the payment against that instrument. This limit for the number of days is parameterized.

- If the confirmation code reported is ‘87’, the subsequent processing of that instrument needs to be handled in SNCE subsystem SNCE08. Confirmation code ‘88’ is only for information purpose. In case of confirmation code ‘89’, it is not possible to communicate with a delivery record code ‘04’.
- The internal reference (Filed ‘C’ of the interface files) mentioned in all the above mentioned record types i.e. 50, 51, 60, 61, 70 and 71 has to be same as the internal reference mentioned by the presenting bank in its initial presentation.
- In case of confirmations with code ‘84’ or ‘85’, the drawee (paying) bank will be able to return/reject the instrument with code ‘11’. The rejection of such instruments cannot be handled after the Float Days and hence, has to be handled outside SNCE.
- In case image/original request reason codes used are 66 and 76 then confirmation type allowed are only 80 and 84 to 89.
- In case paying bank sent confirmation codes 84 and 85 as a result of image/original request with codes 66 or 76, the Paying Bank will return the instrument to the presenting bank. There will be no validation or status change in Instrument Clearing Screen. The Paying Bank has to ensure that the instrument is returned for future presentation and Flexcube will not inform the user regarding the Return.
- If the paying bank requested for the image/original of the instrument with request codes 67 or 77 and not receive the same within the allowed time limit (as per SNCE rules it is 15 working days), they can send a confirmation message to the presenting bank with code ‘86-Document not received’. As a result they would receive a delivery record with code '04' later in case presenting bank is able to find the physical instrument.
- If the image previously requested is not received by the drawee (paying) bank, it is necessary to send a confirmation/result record with code '86' and also will be necessary to send a return record with reason code '11'. But this is required only if the image is not received from the presenting bank. The rejection of such instruments cannot be handled after the Float Days and hence, has to be handled outside SNCE.

6.1.4.1 Instrument Clearing Status

The different possible status values for a ‘Paying Bank’ (for an Inward clearing record) are as follows:

- Instrument Booked
- Instrument Rejected
- Request Raised
- Awaiting delivery
- Delivery Received
- Confirmation sent.

The different possible status values for a ‘Presenting Bank’ (for an outward clearing record) are as follows:

- Instrument Booked
- Instrument Rejected
- Request Received
- Delivery sent
- Confirmation Received

This field is updated automatically by the system based values send / received in the SNCE04 files. In case of user specific actions, the status will be modified on successful submission of CGDINRST screen.

The Instrument Clearing Status will be stored in Flexcube only when the Request has been made by the Paying Bank or received by the Presenting Bank. Till then, the field will reflect the current status in Flexcube. If the instrument is booked and sent for clearing, then the status would be Instrument Booked. In case of rejected instruments, the status would be Instrument Rejected. These two statuses are dynamic in nature till the time of Request Raised or Received.

6.1.5 Request/Delivery/Confirmation in case of Partially Paid Instruments

Once the paying bank returns the instrument after making the partial payment, if required it can request for the instrument. But in this case, requesting bank can only ask for the image of the instrument.

In case of an instrument previously returned with partial amount, request, delivery and confirmation records will show the original instrument amount of initial presentation and will not show the current settlement amount.

6.2 Processing of Transactions by Presenting Bank

The following processes are done by the presenting bank:

- Presentation of the instrument with transaction being booked in Oracle FELXCUBE where the transaction amount is being credited to the customer account with a block on the same amount for the duration of float days maintained in the system.
- If there is no reject received by the presenting bank, the block on the transaction amount is removed and the same is now available to the customer to withdraw based on the value date/availability dates.
- After the settlement process, the Presenting Bank can expect the Paying Bank to initiate a Request for the image or the original of the instrument. This request will be made from the date of settlement of the transaction within the time limit set by SNCE.
- Based on request code which indicates if image or original of the requested instrument has to be delivered, the screen will reflect with the clearing status as ‘Request received’. This update will happen as part of the incoming SNCE04 file processing.
- The delivery of the original or image as requested by the paying bank has to be processed within the permissible time frame as set by SNCE after which user will not be able to amend the transaction using CGDINRST.
- Once the delivery of the instrument image or original has been sent, the paying bank has to send the confirmation code as applicable, which when received the clearing status will be updated as ‘Confirmation Received’.
- In case of a negative confirmation, a return record has to be sent by the paying bank within 5 working days. However, if the Presenting bank happens to receive a return for the instrument after the float days maintained, the outward transaction cannot be reversed from the Clearing Screens of Flexcube.

6.3 Processing of Transactions by Paying Bank

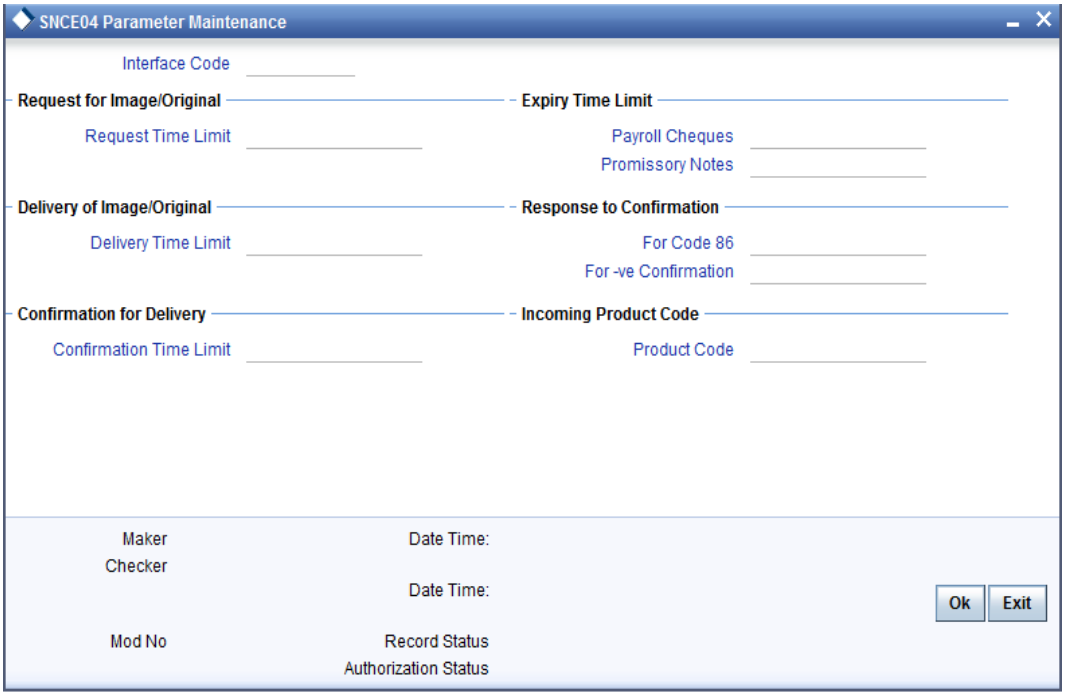
The following processes are done by the paying bank:

- Receive an inward clearing file from SNCE and process all the records through the GI module interface.
- If the transaction is successful (meaning without any errors) debit the customer (debtor) and credit the corresponding Clearing GL.
- If the transaction is failed while booking the transaction a return record has to be sent to the presenting bank through the SNCE04 outward file on the next SNI working day.

- In case if the paying bank has to cross examine the instrument image or original the same can be requested using the new screen being developed (CGDINRST). User can query the individual clearing record and amend the same to initiate an ‘image/original request’. As part of this user would also select the correct ‘Request Reason’ from the LOV list provided and the ‘form’ of the instrument i.e original/image. System would also validate the ‘Form’ of instrument requested i.e. image or original is valid as per the instrument request rules. This request has to be raised within the permissible time frame as set by SNCE after which the request cannot be made using CGDINRST
- While processing the next outward clearing file, GI has to extract the outward clearing image/original request record to be placed in the outward clearing file. For this purpose GI needs to be configured such a way that it has to pick up all the records with status ‘Request Raised’ and the status should be changed to ‘Awaiting delivery’.
- Based on the request the paying bank will receive the delivery record in the subsequent incoming SNCE04 file. (Different request reason and explanation is explained in the previous section.) As part of this inward file processing, GI should change the clearing status ‘Delivery Received’.
- Paying bank can then proceed with the transaction by sending a positive response in the confirmation record of the outward clearing file using the screen (CGDINRST). The clearing status has to be changed to ‘Confirmation sent’.
- In case of a negative confirmation, a return record has to be sent by the paying bank within 5 working days. However, system will not validate that the return has to be sent within 5 days time line. The user has to manually handle the same
- Since the transaction amount is already debited from the customer and instrument is either rejected/returned, the same amount has to be credited back to the customer.
- Once the paying bank returned the instrument after making the partial payment, if required, it can only request for image of the instrument. In case of an instrument previously returned with partial amount, request, delivery and confirmation records will show the original instrument amount of initial presentation.

6.4 Maintaining Time Limit Parameter

Time limit parameters have to be captured in ‘SNCE04- Time Limit Parameter’ screen, as the same has to be validated against capturing the instrument details on presentation and while processing the inward clearing file from SNCE or representing bank. To invoke this screen type ‘CGDS4PRM’ at the top corner of the application toolbar and click the arrow button.



The following details are captured here:

Interface Code

This is the value with which the SNCE subsystem is identified and the parameters are maintained. The value has to be SNCE04.

Request Time Line

Image/Original Request time frame has to be captured which indicated the number of days by which the paying bank can request for the image/original.

Payroll Cheques

Payroll Cheques which are presented for clearing after 45 days of its issuance date should be restricted for clearing over SNCE04 clearing system and the same has to be parameterized.

Promissory Notes / Domiciled Payments

Promissory Notes and Domiciled Payments (Pagos Domiciliados) presented for clearing after 3 years from Due date / Pay by date has to be restricted and the same has to be parameterized. This should be captured in terms of months.

Delivery Time Limit

Permissible time frame for image/original delivery will be a maximum of 15 working days from the date of receipt of request record through an inward clearing file hence the number of days has to be captured as a parameter.

For Code – 86

If the Drawee (paying) bank reports a confirmation code of '86' to the collecting bank, then presenting bank needs to present the image or original or guarantee certificate of the corresponding instrument before 10 working days from the receipt of the above mentioned confirmation message. If the presenting bank fails to present the image/original/guarantee certificate before 10 working days from the receipt of the confirmation message, as per SNCE clearing rules, Drawee bank will not have any obligation to pay. Hence the number of days has to be captured as a parameter. But since the instrument request process status after the settlement of clearing, recalling the already made payment has to be handled by the bank external to the SNCE04 clearing.

For –ve Confirmation

Response for negative confirmation time limit indicates the time frame within which a return record has to be received for the instrument for which a negative confirmation (Confirmation code other than 80) was received.

Confirmation Time Limit

Permissible time frame for confirmation to delivery of image/original will be maximum of 10 working days from the date of receiving the image/original of the corresponding instrument. Hence the number of days has to be captured as a parameter.

Incoming Product Code

The indicates the product code that has to be used for creating the contracts in the incoming SNCE04 file.

6.5 Handling Promissory Notes and Domiciled Payments

When the Due Date / Pay by date is greater than system date then PDC online screen will be used for Domiciled payments. In PDC Transaction Input screen, Activation Date will be used to capture Due Date /Pay by date. When Due Date is lesser than or equal to system date then Cheque Deposit screen will be used for Domiciled payments.

Domiciled payments can be sent for clearing only on or after the respective due date or pay by date. If Domiciled payment instruments are already discounted, system will not be allowed to include such instruments in SNCE04 outward clearing file.

6.6 Handling Rejects for Promissory Notes and Domiciled Payments

These instruments will be settled by the system automatically when there are no error/exceptions encountered during the processing. In case of any error/exception (E.g. there is no sufficient balance in the account etc.) such instruments will to be moved to 'Error' status. for the manual intervention of the user.

As per SNCE clearing rules, rejection of an inward clearing instrument has to happen within the deadlines set for each of the SNCE subsystems. In case of auto rejected instruments, irrespective of whether the rejection happened manually or automatic, during EOD same will be included in the next outward clearing file with the instrument status as rejected.

During manual processing of the 'auto reject' instruments, you are allowed to do following actions:

- Accept the rejection if it is valid.
- Modify the rejection code to reflect the correct rejection reason.
- In case the account number mentioned in the inward clearing file is not having sufficient balance to make the full payment, user can use an alternate account number belongs to the same drawer which is having sufficient balance to make the full payment. But you will not be allowed to modify the information like cheque number and account number mentioned in the original clearing record.

6.7 Partial Payment of Promissory Notes

System allows making partial payments against cheques if the balance available in the Customer's account is not sufficient for full cheque payment.

Banks can pay the instrument to the extent of the balance available in the account and cheque is returned to the Beneficiary, with Cheque Status marked as "Partially Paid". The instrument can be re-presented any number of times by the Beneficiary for payment of the unpaid portion.

System tracks what has been paid per instrument number (each one of the partial payments) and the initial cheque amount.

Partial Payment can be done for either By Cash, by account where in Drawer and Beneficiary belongs to same bank/branch or by Inward Clearing payments. The Actual Cheque amount, Cheque date, Cheque number, payee name, amount paid and date of payment are recorded for each partial payment. The physical cheque / instrument is returned to the Beneficiary after furnishing the details of partial payment overleaf.

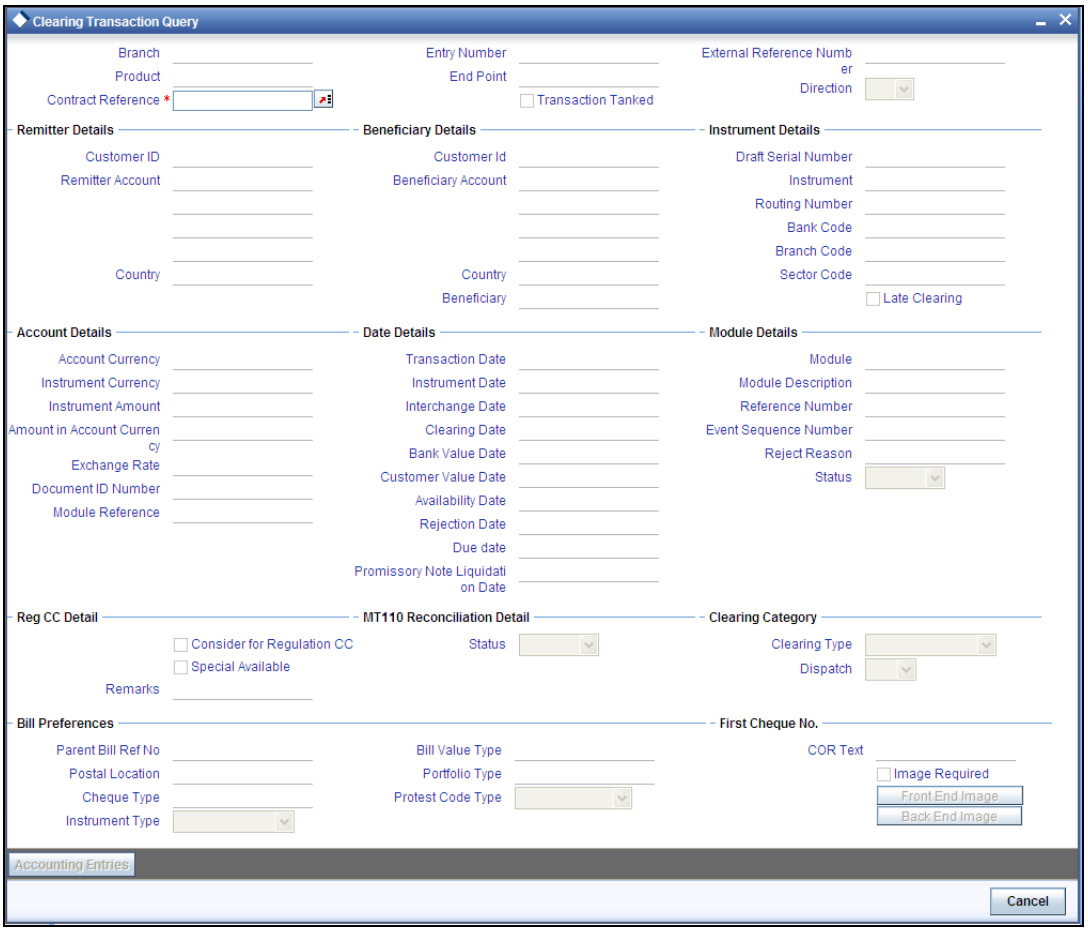
The status of the cheque is marked as 'Partially Paid'. Beneficiary can present the cheque any number of times till the full cheque amount is paid. During each payment transaction, the sum total of amount already paid is reduced from the cheque amount and the balance amount is paid either in full or partial based on the available balance.

After the full and final payment, the cheque is marked as 'paid'.

7. Viewing Clearing Transactions

7.1 Introduction

You can view clearing transactions in the 'Clearing Transaction Query' screen, where you provide the details of the check instruments as well as the clearing details. You can invoke this screen by typing 'CGDQUERY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the Clearing Transaction Input screen, you can view the following:

- Remitter Details
- Beneficiary Details
- Instrument Details
- Date Details
- Instrument Amount
- Viewing Document Identification Number (DIN) details
- DIN
- DIN Date
- Remarks

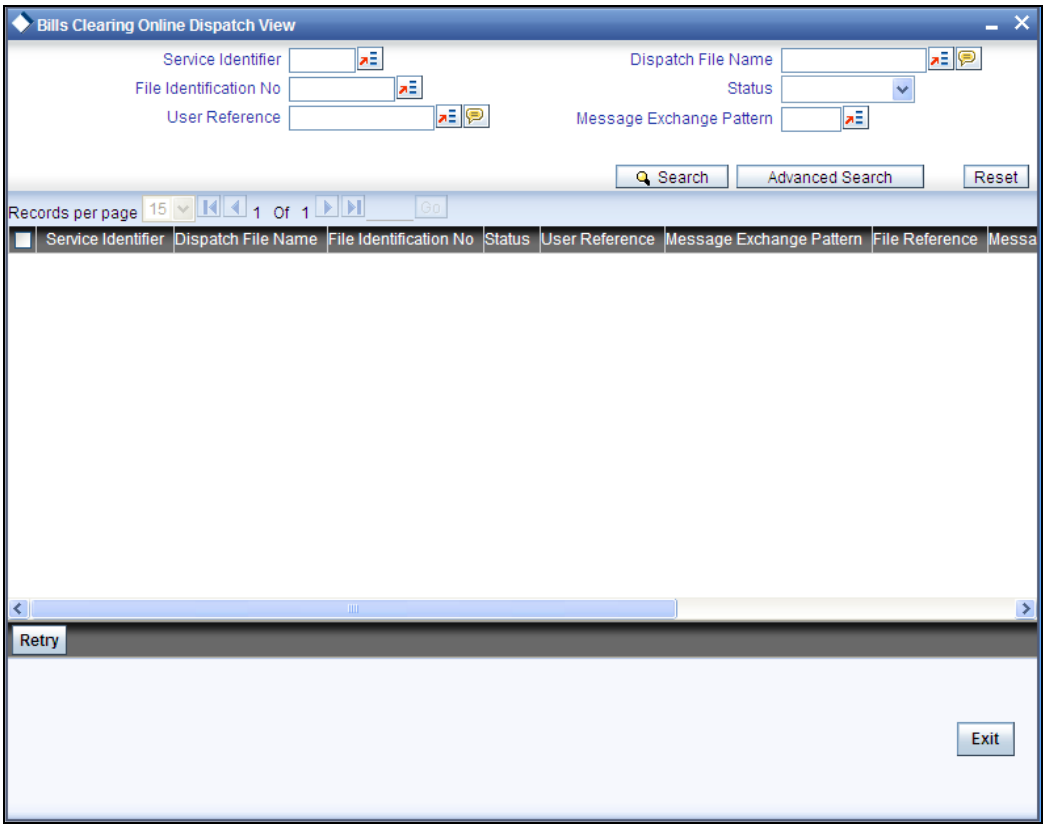
- Regulation CC Availability for Check Deposits
- Tanked Transaction
- Country of the remitter
- Country of the beneficiary

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

For more information on Clearing Transaction Query screen referProcessing Bill Payments under Utility Payment module.

7.2 Viewing Bills Clearing Online Dispatch Details

You can view the bills clearing online messages dispatched by the scheduler using 'Bills Clearing Online Dispatch View' screen. To invoke this screen, type 'CGSCLGVW' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



In this screen, you can query based on any combination of the following fields:

- Service Identifier
- File Ident
- User Reference No
- File Name
- Status
- MSG Exchange Pattern

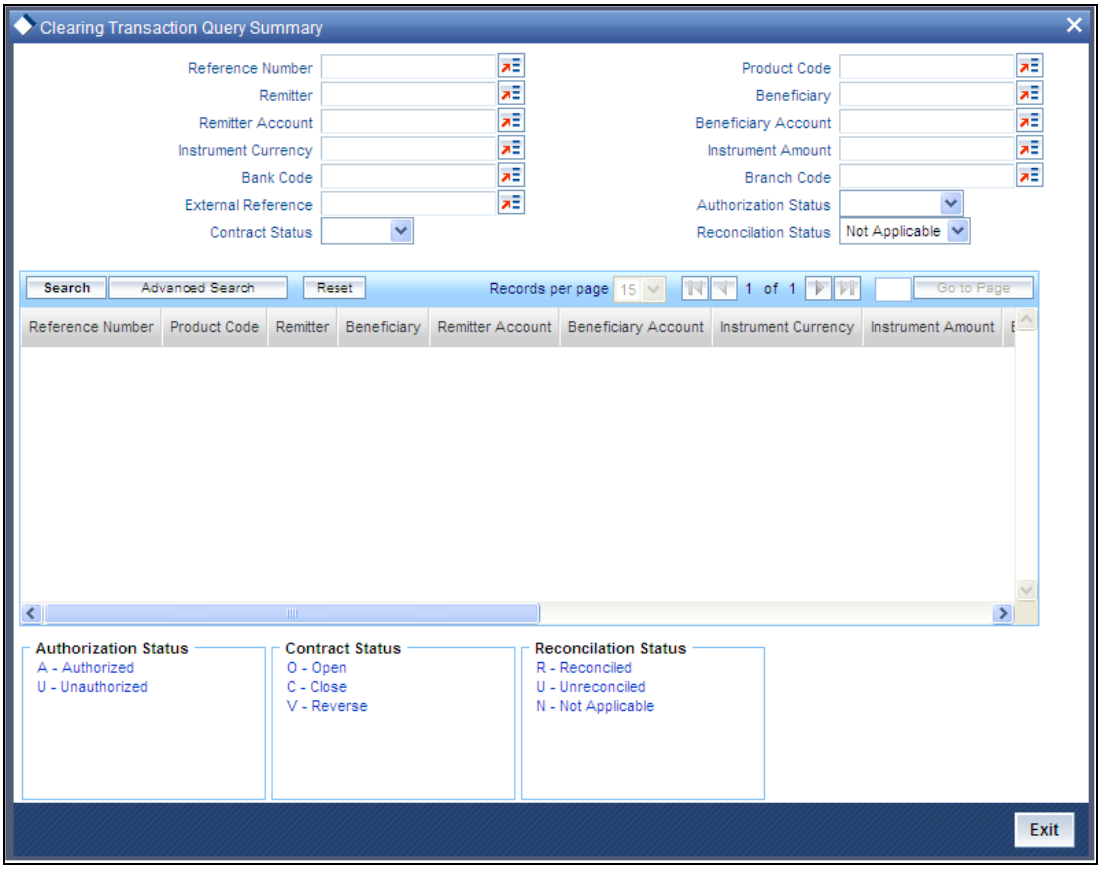
‘Bills Clearing Online Dispatch View’ screen will display the transaction reference number and the dispatch status BE online message.

BE messages will be generated during the cash deposit transaction. Scheduler picks up the message from the dispatch browser and updates the dispatch status as Dispatched.

7.3 Querying the Clearing Transactions Summary

You can view the processed clearing records through the Clearing transaction screen. You can reverse a transaction or input a transaction through this screen. Also, you can query/view the list of transactions with a particular reconciliation status.

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



You can query the clearing transactions based on the following details:

Authorization Status

Select the authorization status of the transaction you are querying from the drop-down list:

- A - Authorized
- U – Unauthorized

Contract Status

Select the authorization status of the transaction you are querying from the drop-down list:

- O – Open
- C – Close
- V - Reverse

Reference Number

Select the reference number of the transaction you are querying from the option list.

External Reference

Select the external reference of the transaction you are querying from the option list.

Product Code

Select the product code of the transaction you are querying from the option list.

Instrument Date

Specify the instrument date of the transaction you are querying from the option list.

Remitter

Select the remitter of the transaction you are querying from the option list.

Beneficiary

Select the beneficiary of the transaction you are querying from the option list.

Remitter Account

Select the remitter account of the transaction you are querying from the option list.

Beneficiary account

Select the beneficiary account of the transaction you are querying from the option list.

Instrument Currency

Select the instrument currency of the transaction you are querying from the option list.

Instrument Amount

Select the instrument amount of the transaction you are querying from the option list.

Bank Code

Select the bank code of the transaction you are querying from the option list.

Branch Code

Select the branch code of the transaction you are querying from the option list.

Reconciliation Status

Select the reconciliation status of the transaction you are querying from the option list.

Click ‘Search’ button to view the records based on criteria you have selected. The following details of the record get displayed:

- Authorization Status

- Contract Status
- Reference Number
- External Reference
- Product Code
- Instrument Date
- Remitter
- Beneficiary
- Remitter Account
- Beneficiary account
- Instrument Currency
- Instrument Amount
- Bank Code
- Branch Code
- Reconciliation Status

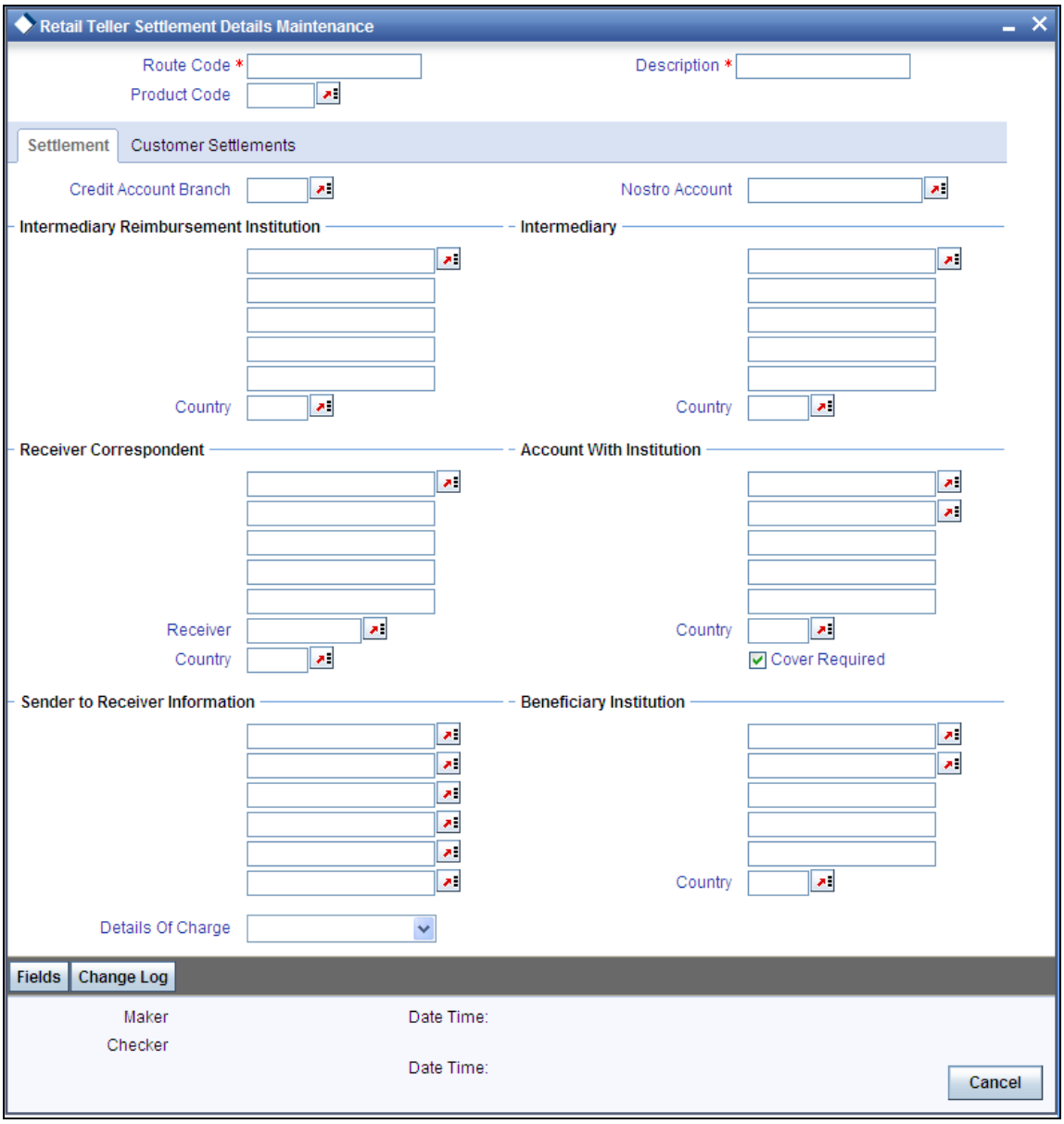
Refer heading ‘Specifying Clearing/Cheque Details’ in the Utility Payments Manual for further details on Clearing Transaction Query screen.

7.3.1 Maintaining Settlement Details

You can maintain settlement details for Inward and Outward Direct Credit transactions.

For details on Inward and Outward Direct Credit transactions, refer to the Retail Teller and Retail Branch user manuals.

Invoke the ‘Settlement Details’ screen from the Application Browser by typing ‘FTDRCST’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



This screen contains fields that explore possible routes of the transfer. Depending on the type of transfer you are initiating and on the number of banks involved in the transfer, you can enter details of the parties involved in the transfer route.

The country information is captured to enable Mantas to analyze the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Route Code

This is an identifier for the transfer route that you are creating. During a retail teller transaction input, you can use this route code to call up the settlement and messaging details that you maintain in this screen.

Intermediary Reimbursement Institution

An ‘Intermediary Reimbursement Institution’ is the financial institution between the Sender’s Correspondent and the Receiver’s Correspondent, through which the reimbursement of the transfer will take place.

Intermediary

The ‘Intermediary’ in a transfer refers to the financial institution, between the ‘Sender’ and the ‘Account With Institution’, through which the transfer must pass.

The Intermediary may be a branch or affiliate of the Sender or the account with Institution, or an entirely different financial institution. This field corresponds to field 56a of S.W.I.F.T.

Here you can enter either the:

- ISO Bank Identifier Code of the bank or the
- Name and address of the Bank.
- Local Clearing Code of the bank

Receiver’s Correspondent

The ‘Receiver’s Correspondent’ is the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver. This field corresponds to field 54a of S.W.I.F.T. You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver’s Correspondent
- Name and address of the Receiver’s Correspondent.

Account With Institution

An ‘Account With Institution’ refers to the financial institution, at which the ordering party requests the Beneficiary to be paid. The Account With Institution may be a branch or affiliate of the Receiver, or of the Intermediary, or of the Beneficiary Institution, or an entirely different financial institution.

This field corresponds to Field 57A of S.W.I.F.T. You can enter one of the following:

- ISO Bank Identifier Code of the bank
- The branch of the Receiver’s Correspondent
- Name and address of the Receiver’s Correspondent
- Other identification codes (for example, account number)
- Local Clearing Code of the bank

Sender to Receiver Information

You can include any message that the Sender wishes to pass on to the Receiver as part of the funds transfer.

Receiver Intermediary

The ‘Receiver Intermediary’ in a transfer refers to the financial institution, between the ‘Receiver’ and the ‘Account With Institution’, through which the transfer must pass.

The Intermediary may be a branch or affiliate of the Receiver or the account with Institution, or an entirely different financial institution. This field corresponds to field 56a of S.W.I.F.T.

Here you can enter either the:

- ISO Bank Identifier Code of the bank
- Name and address of the Bank
- Local Clearing Code of the bank

Beneficiary Institution

Here, you can enter details of the institution in favor of which the payment is made. It is in reality the bank that services the account of the Ultimate Beneficiary. This field corresponds to Field 58A of S.W.I.F.T.

You will be allowed to make entries into this field only for Bank Transfers (when the remitter and beneficiary of the transfer are financial institutions — MT 100 or MT 202). Here you can enter either:

- The ISO Bank Identifier Code of the Beneficiary Institution
- The Name and Address of the Beneficiary Institution
- The Local Clearing Code of the bank. If the receiver of funds is the same as the Beneficiary Institution, you can specify the bank's own local clearing code.

7.3.2 Resolving Customer Credits for Clearing Checks

For processing outward clearing checks, you need to ensure that:

- You have maintained the clearing products that would be used for processing the Registration (INIT) and Liquidation (LIQD) events.
- In the Demand Drafts Details screen, you must associate the statuses used for registration and liquidation with the appropriate product codes. Assume, you have maintained the products CGOC (Registration of Outward Clearing checks) and DDLQ (Liquidation of Outward Clearing checks). You need to associate the status INIT (Registration) with the product CGOC and LIQD (Liquidation) with the product DDLQ.
- The Clearing Required option has not be enabled for the product maintained for the liquidation event, in the Demand Draft Details screen.
- Charges in respect of an outward clearing check transaction could be collected either upfront or after the credit to the customer account. The manner in which accounting is done in both cases, along with the appropriate ARC maintenance, is illustrated below:

When charges are collected upfront

Step 1 This is the registration event (INIT), for which you can define the following entries:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Nostro with the collecting bank	Check amount
Credit	Clearing Suspense account	Check amount
Debit	Clearing Suspense account	Our charges
Credit	Income -	Our charges

Step 2 This is the liquidation event, for which you can define the following entries:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Clearing Suspense account	Check amount
Credit	Customer	Check amount
Debit	Customer	Our charges
Credit	Clearing Suspense account	Our charges
Debit	Customer	Collecting bank charges
Credit	Collecting Bank charge Account	Collecting bank charges

When clearing charges are collected from the customer after credit

Step 1 This is the registration event. The following entries can defined for this event:

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Nostro with the collecting bank	Check amount
Credit	Clearing Suspense account	Check amount

Step 2 This is the liquidation event. The following entries can be defined for this event.

Debit/Credit Indicator	Accounting Role	Amount Tag
Debit	Clearing Suspense account	Check amount
Credit	Customer	Check amount
Debit	Customer	Our charges
Credit	Clearing Suspense account	Our charges
Debit	Customer	Collecting bank charges
Credit	Collecting Bank charge Account (Nostro of collecting bank with your bank)	Collecting bank charges

For the registration product, when the charge is collected upfront, the ARC Maintenance must be as follows:

Txn Account	Offset Account	Charge Account	Charge From Account
Suspense	Nostro	Income	Transaction Account

For the registration product, when clearing charges are collected from the customer after credit, the ARC Maintenance must be as follows:

Txn Account	Offset Account	Charge Account	Charge From Account
Suspense	Nostro	-	-

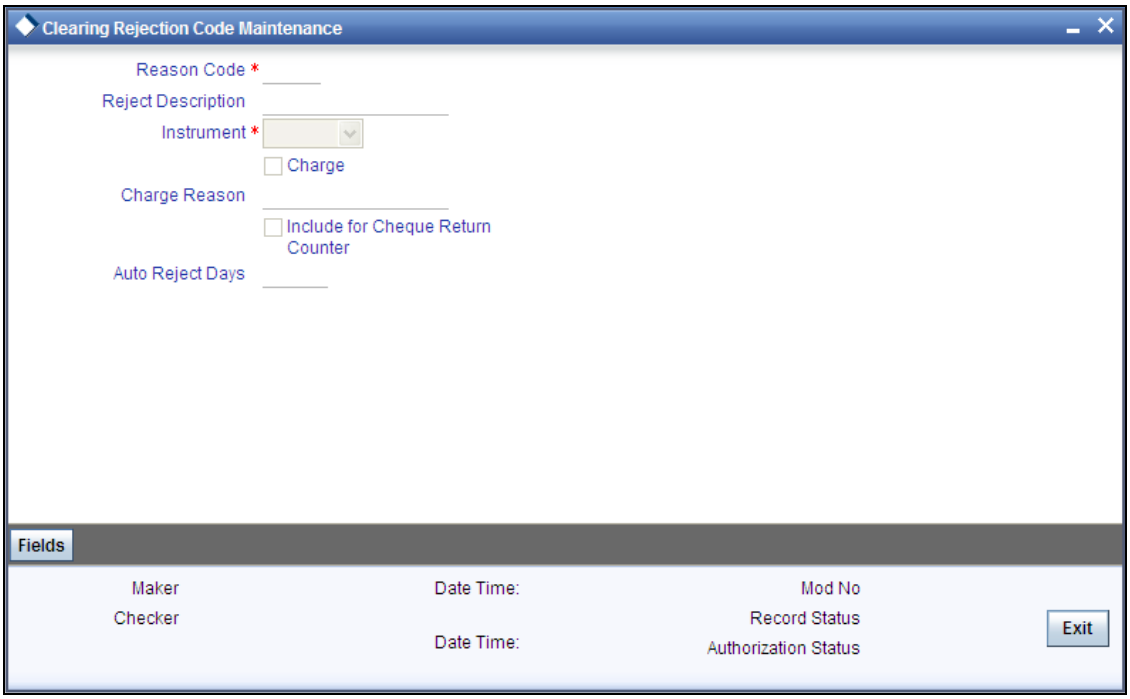
For the liquidation product, when clearing charges are collected from the customer after credit, the ARC Maintenance must be as follows:

Charge Type	Txn Account	Offset Account	Charge Account	Charge From Account
Our charges	Customer	Suspense	Income	Transaction Account
Collecting Bank charges	Customer	Suspense	Income	Transaction Account

7.3.3 Levying Charges on Dishonored Cheque

You can levy charges on dishonored cheques based on the reason for rejection. Invoke the 'Clearing Rejection Reason' screen from the application browser.

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



In this screen, you have to specify a reject code and give a description of the same. A reject code has to be assigned to every check that you reject.

Select ‘CHQ’ as the instrument used and check the Charge Applicable box. You can also mention a reason for application of charge.

For all reject codes where charge is applicable a charge basis is automatically created by the system. You have to link the charge basis to a charge product in the IC module.

You can check the box ‘Include for Cheque Return Counter’ to indicate that the reject code is considered for incrementing the return counter, when the cheque comes in for clearing.

Specify the number of days to keep the automatic rejection or automatic payment days process to be on hold in Auto Reject/Payment Days.

The Auto Reject Batch CGBAUREJ will force debit on the account during EOD up to the extent of available balance in the account. If no balance is available, as existing, the transaction will be ‘Rejected’.*Refer to the Interest and Charges user manual to find out how to create a charge basis.*

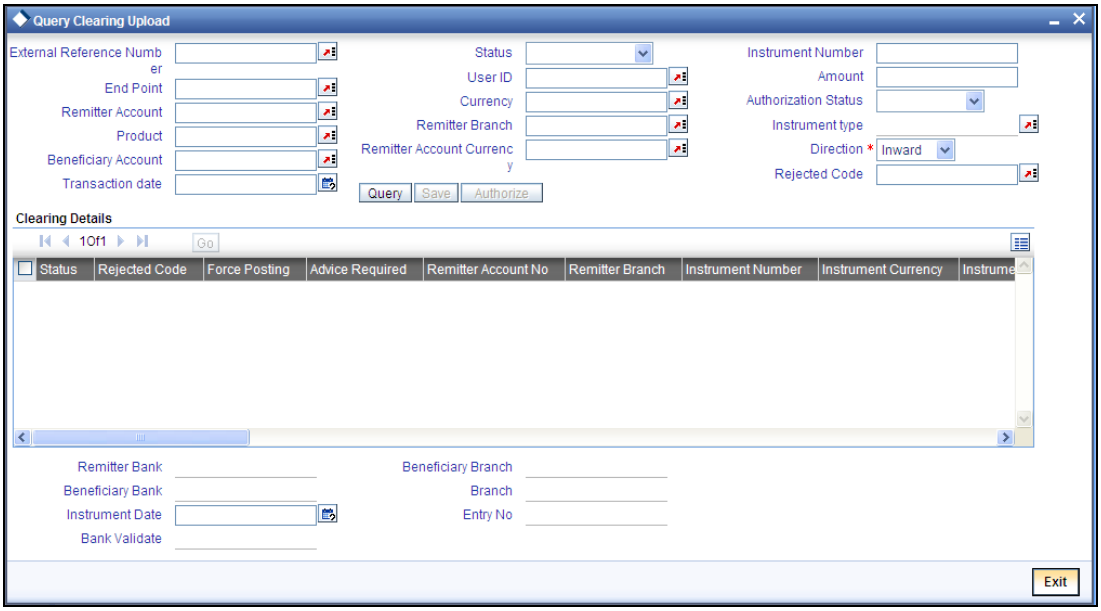
If you wish to levy charge for a dishonored check, then, when marking the check as dishonored, specify a reject code that has a charge basis linked to it. You can do this in the Interface Clearing Details screen, which is explained in the next section.

On authorization of dishonored checks, the system will validate if the reject code associated with a dishonored check has a charge basis linked to it and process charges accordingly.

7.4 Querying Clearing (Repair) Upload Summary

You can modify the details for multiple clearing transactions using ‘Query Clearing Upload’ screen. You can use this screen for both inward clearing as well as outgoing clearing transactions and you can also authorize, reject clearing transactions in bulk.

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



You can query the multiple clearing transactions based on the following details:

External Reference No

Specify the external reference of the transaction you are querying. This adjoining option list displays all valid external reference numbers maintained in the system. You can choose the appropriate one.

End Point

Specify the end point/clearing house of the transaction you are querying. This adjoining option list displays all valid end points maintained in the system. You can choose the appropriate one.

Remitter Account No

Specify the remitter account number of the transaction you are querying. This adjoining option list displays all valid external remitter account numbers maintained in the system. You can choose the appropriate one.

Product

Specify the clearing product of the transaction you are querying. This adjoining option list displays all valid clearing product codes maintained in the system. You can choose the appropriate one.

Beneficiary Account

Specify the beneficiary account you are querying. This adjoining option list displays all valid beneficiary account numbers maintained in the system. You can choose the appropriate one.

Transaction Date

Enter the transaction date you are querying.

User Id

Specify user Id who input the transaction you are querying. This adjoining option list displays all valid user Ids maintained in the system. You can choose the appropriate one.

Status

Select the status of the transaction you are querying from the drop-down list:

- Overrides
- Unprocessed
- Success
- Dishonour Return
- Error

User ID

Select the user ID from the adjoining option list.

Currency

Specify currency of the instrument you are querying. This adjoining option list displays all valid currencies maintained in the system. You can choose the appropriate one.

Remitter Branch

Specify remitter branch you are querying. This adjoining option list displays all valid remitter branches maintained in the system. You can choose the appropriate one.

Remitter Account Currency

Specify remitter account currency you are querying. This adjoining option list displays all valid remitter account currencies maintained in the system. You can choose the appropriate one.

Instrument No

Specify instrument number you are querying.

Amount

Specify the instrument amount you are querying.

Authorization Status

Select the authorization status of the transaction you are querying from the drop-down list:

- Authorized
- Unauthorized

Instrument Type

The system displays the instrument type here and the default value is CHQ.

Partial Payment

Check this box partial payment is being made for a cheque.

Partially Paid

Check this box if the cheque amount is paid off partially.

Initial Cheque Amount

Specify the actual cheque amount. Initial cheque amount is always greater than transaction amount.

Alternate Branch

Specify the alternate branch code.

Alternate Account

Specify the alternate account number

Commission Code

Specify the commission code

Commission Amount

Specify the commission amount

Direction

Select the direction of the transaction you are querying from the drop-down list:

- Inward
- Outward

Reject Code

Specify reject reason code for querying. This adjoining option list displays all valid reject codes maintained in the system. You can choose the appropriate one.

Force Posting

To force the transaction to happen even in case of insufficient funds.

Routing No

Specify the routing number for cheque clearance. The adjoining option list displays all routing numbers along with the Branch codes and Bank Codes. You can select the appropriate one.

Click 'Search' button to view the records based on criteria you have selected. The following details of the record get displayed:

Clearing Details:

- Status
- Reject Code
- Force Posting
- Advice Required
- Remitter Account No
- Remitter Branch
- Instrument Number
- Instrument Currency
- Instrument Amount
- Liquidation Date
- Product
- Contract Reference
- Beneficiary Account
- Beneficiary Customer
- Payee
- Routing No
- End Point
- External Reference
- Maker Id
- Maker Date Stamp
- Authorization Status
- Source Code
- Instrument Type

- Error Code
- Error Params
- Upload Status
- Partial Payment
- Partially Paid
- Initial Cheque Amount
- Alternate Branch
- Alternate Account
- Commission Code
- Commission Amount

The system displays the following details:

- Remitter Bank
- Beneficiary Bank
- Bank Validate
- Beneficiary Branch
- Branch
- Entry No

7.5 Clearing Batch Process (CGUPLOAD)

CGUPLOAD batch can be configured as intra-day batch to process the uploaded clearing data. This will process the clearing upload data which are in unprocessed status and creates the clearing transaction based on the instrument type, instrument product.

- If the instrument type is ‘CHEQUE’, ‘DD’ or ‘BC’ and the product type is ‘OC’ (Outward clearing), the system will create the outward clearing transaction.
- If the instrument type is ‘CHEQUE’ and the product type is ‘IC’ (Inward clearing), the system will create the inward clearing transaction
- If the instrument type is ‘DD’ or ‘BC’ and the product type is not ‘OC’ (Outward Clearing) the system will trigger the liquidation process for the DD/BC instrument received for clearing.
- The Clearing batch process will update the status of the clearing upload data in the clearing log data store.
- If the clearing transaction is created successfully, the status will be updated as ‘SUCS’ in the clearing log data store which can be viewed from the ‘Clearing Log Summary’ screen.
- During accounting process, the system will fail the transaction based on the conversion error code maintenance for the accounting overrides.
- These transactions can be processed (fail to pass) from the ‘Clearing Log/Repair’ screen.
- If transaction is failed during batch process, the system would update the status as ‘ERRR’ with error code and error description in the clearing log, which can be viewed from clearing log summary (IFSCLGDT) or Clearing Repair Screen (CGDCLGDT).
- You can manually correct the error data from the ‘Clearing Bulk Repair’ screen.

7.5.1 Provision for populating Clearing Upload:

The excel upload process exposed by the system can be utilized to upload the clearing data into the clearing log data store.

The following are the fields which are mandatory for both Inward and Outward Clearing:

Field	Description	Data Type
INSTRNO	Instrument number	Number
PROD	Product code (inward clearing product)	String
INSTRCCY	Instrument currency	String
INSTRAMT	Instrument amount	Number
ROUTINGNO	Routing Number	String

The following are the fields which are mandatory for Inward Clearing:

Field	Description	Data Type
REMACCOUNT	Remitter account	Number
ENDPOINT	End point	String

The following are the fields which are mandatory for Outward Clearing:

Field	Description	Data Type
BENACCOUNT	Beneficiary account	Number
INSTRDATE	Instrument date	Date

8. Reports

8.1 Introduction

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

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

- Inward Clearing Extract Report
- Inward Clearing Extract – Passed Entries
- Inward Clearing Extract – Failed Entries
- Inward Clearing Extract – Rejected Entries
- Inward Clearing Extract – Forcefully Passed Entries

8.2 Inward Clearing Extract Report

This Report lists the all inward clearing records. It will have all the records irrespective of their status. You can invoke 'Inward Clearing Extract Report' screen by typing 'CGRINCLR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click 'OK' button to generate the inward clearing extract report, click 'Exit' to return to the Reports Browser.

8.2.1 Contents of the Report

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

Header

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

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

End Point	This indicates the end point.

Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Payee	This indicates the payee.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Cheque Amount	This indicates the cheque amount.
Status	This indicates the status.

8.3 Inward Clearing Extract – Passed Entries

After authorization, all the transactions will come to ‘Clearing Log’ (IFSCLGDT) screen. Here some transactions will go as error, because of lack of funds, or other reasons. A report is required containing data of how many entries passed.

You can invoke ‘Inward Clearing Extract - Passed Entries’ screen by typing ‘CGRCLGPS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click ‘OK’ button to generate the inward clearing extract report, click ‘Exit’ to return to the Reports Browser.

8.3.1 Contents of the Report

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

Header

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

Body of the report

The generated report will be ordered by the batch number and currency. Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Payee	This indicates the payee.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Cheque Amount	This indicates the cheque amount.

8.4 Inward Clearing Extract - Failed Entries

This Report lists the failed inward clearing records. You can invoke ‘Inward Clearing Extract - Failed Entries’ screen by typing ‘CGRCLREF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click ‘OK’ button to generate the inward clearing extract report, click ‘Exit’ to return to the Reports Browser.

8.4.1 Contents of the Report

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

Header

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

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Failed Reason	This indicates the failed reason.
Payee	This indicates the payee.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Amount	This indicates the amount.

8.5 Inward Clearing Extract – Rejected Entries

This Report lists the reject inward clearing records. The bank may wish to reverse some of the passed cheques. A report is required of how many cheques reversed with details.

You can invoke ‘Inward Clearing Extract - Rejected Entries’ screen by typing ‘CGRCHREV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click ‘OK’ button to generate the inward clearing extract report, click ‘Exit’ to return to the Reports Browser.

8.5.1 Contents of the Report

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

Header

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

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

Transaction Branch	This indicates the transaction branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Customer Name	This indicates the customer name.
Cheque Number	This indicates the cheque number.
Value Date	This indicates the value date.
Reject Reason	This indicates the reject reason.
Currency	This indicates the currency.
Amount	This indicates the amount.

8.6 Inward Clearing Extract – Forcefully Passed Entries

The bank will forcefully pass some of the entries which had failed earlier. A report is required of how many passed forcefully with details. You can invoke ‘Inward Clearing Extract – Forcefully passed Entries’ screen by typing ‘CGRCLFPS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the transaction date.

Click ‘OK’ button to generate the inward clearing extract report, click ‘Exit’ to return to the Reports Browser.

8.6.1 Contents of the Report

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

Header

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

Body of the report

The generated report will be ordered by the batch number and currency. The Batch No (4-7 character of Reference Number). The Summation will be for Number of entries, amount.

End Point	This indicates the end point.
Clearing Type	This indicates the clearing type.
Remitter Branch	This indicates the remitter branch.
Remitter Account	This indicates the remitter account.
Beneficiary Account	This indicates the beneficiary account.
Cheque Number	This indicates the cheque number.
Entry Number	This indicates the entry number.
Routing Number	This indicates the routing number.
Previous Status	This indicates the previous status.
Current Status	This indicates the current status.
Payee	This indicates the payee.
Instrument Date	This indicates the instrument date.
Currency	This indicates the currency.
Amount	This indicates the amount.

9. Annexure I

9.1 Order of Replacement of Parameters with Wild Card Entries

Branch	Product	Offset Currency	Txn Currency	Customer/Customer Group
Txn Brn	Product	Ofs CCY	Txn CCY	Customer
Txn Brn	Product	Ofs CCY	Txn CCY	Customer Group
.	Product	Ofs CCY	Txn CCY	Customer
.	Product	Ofs CCY	Txn CCY	Customer Group
Txn Brn	Product	*.*	Txn CCY	Customer
Txn Brn	Product	*.*	Txn CCY	Customer Group
Txn Brn	Product	Ofs CCY	*.*	Customer
Txn Brn	Product	Ofs CCY	*.*	Customer Group
Txn Brn	Product	Ofs CCY	Txn CCY	*.*
.	Product	*.*	Txn CCY	Customer
.	Product	*.*	Txn CCY	Customer Group
.	Product	Ofs CCY	*.*	Customer
.	Product	Ofs CCY	*.*	Customer Group
.	Product	Ofs CCY	Txn CCY	*.*
Txn Brn	Product	*.*	*.*	Customer
Txn Brn	Product	*.*	*.*	Customer Group
Txn Brn	Product	*.*	Txn CCY	*.*
Txn Brn	Product	Ofs CCY	*.*	*.*
.	Product	*.*	*.*	Customer
.	Product	*.*	*.*	Customer Group
.	Product	*.*	Txn CCY	*.*
.	Product	Ofs CCY	*.*	*.*

Txn Brn	Product	*.*	*.*	*.*
.	Product	*.*	*.*	*.*

10. Annexure II

10.1 Different Currency Combinations- Rate Code and Rate Type Pickup

Currency 1	Currency 2
Specific Main Currency	Specific Offset Currency
Specific Offset Currency	Specific Main Currency
Specific Main Currency	*.*
.	Specific Main Currency
.	Specific Offset Currency
Specific Offset Currency	*.*
.	*.*

11. Screen Glossary

11.1 Function ID List

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

Function ID	Function Description
CGDBILVW	Inward Bills Browser View
CGDCHQVW	Inward Cheque browser View
CGDCLGDT	Query Clearing Upload
CGDFLUPD	Bills and Cheque Upload
CGDQUERY	Clearing Transaction Query
CGDREMNT	Clearing Rejection Reason
CGRCHREV	Inward Clearing Extract - Rejected Entries
CGRCLFPS	Inward Clearing Extract – Forcefully passed Entries
CGRCLGPS	Inward Clearing Extract - Passed Entries’
CGRINCLR	Inward Clearing Extract Report’
CGSCLGVW	Bills Clearing Online Dispatch View
CGSQUERY	Clearing Transaction Query Summary
CLDFNPRD	Clearing Product Definition
DEDBNKCD	Clearing Bank Codes Maintenance’
FTDRCST	Settlement Details’
IFDATMMN	ARC Maintenance screen
STDCLHOL	Clearing House Holidays Calendar Maintenance
CGDEREQU	Error Queue
CGDFCEQU	Reconciliation Data
CGDINRST	Instrument Status Maintenance
CGDOO3Q	003 Data
CGDOO4QU	004 Data
CGDRTEQU	Exception Queue
CGDS4PRM	SNCE04- Time Limit Parameter
CGSFCEQU	Reconciliation Data -Summary
STDSECMT	Sector Code Maintenance
GIDIFTDF	Interface Definition
IFDATMMN	ARC Maintenance
STDCLMNT	Clearing House Maintenance
STDENDPT	End Point Details

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