Oracle FLEXCUBE Service Charge User Manual Release 4.3.1.0.0 Part No E52075-01



FINANCIAL SERVICES



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## 1. Service Charge Details Screen

The Service Charges Details is a common screen, which is linked to all the transactions and events maintenance's, for which a bank may levy charges. This screen enables a user to view the details of the charges levied for the particular transaction or an event. Examples of such transactions would be purchasing a TC, selling a banker's cheque or DD, etc. This option allows the user to only change the SC Amount. The user may increase or decrease or even waive it, as required. This screen attached to transactions and events maintenance's, can be navigated to by clicking the 'Service Charges Details' button, provided at the bottom-right corner of all charged transactions and events maintenances.

For more information refer to Service Charge Details in **Common Screens** option in **Oracle** *FLEXCUBE Introduction User Manual*.



## 1.1. SCM02 - SC Package for Customer\*

Using this option you can link a SC package to a customer. Following activities can be performed using this maintenance:

- Link SC Package to the customer
- Specify the customer's existing accounts to which the package should be linked
- Specify an effective date from when the SC package linked at customer should get affected at customer's accounts.

### **Definition Prerequisites**

- SCM01 SC Package Definition
- 8053 Customer Addition

#### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

#### To add a service charge package for customer

- Type the fast path SCM02 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Customer Transactions > SC Package Link at Customer.
- 2. The system displays the SC Package for Customer screen.



#### SC Package for Customer

o ruci	kage for Customer					
earch	Criteria : Customer Short Name		Searc	ch String :	sa	
ull Nam	ne : David J Paul					
) :	600075		IC :	3	ABC	
		1		3		
ervice	Charge Package: 1 - CURRENT ACCT C	ORPORATE	<u> </u>			
ustome	er SC Waiver Flag : 🗖					
acka	qe Details Account Details					
Code	Ccy Description	Туре	Priority Cap Type	Cap Freq.	Anniv. Day	Anniv. Month
1	AED Low Bal Charges Current Acct	Periodic	1 Calendar	Monthly	0	C
2	AED Semi Annual Handling Charges	Periodic	2 Calendar	Half-Yearly	0	f
10	AED TC Sale Charges	Others	3 Calendar	Daily	0	(
11	AED TC Encashment Charges	Others	4 Anniversary	Daily	0	(
12	AED Cheque Discounting Charges	Others	5 Anniversary	Daily	0	(
13	AED PDC Handling Charges	Others	6 Anniversary	Daily	0	(
14	AED PDC Cancellation Charges	Others	7 Anniversary	Daily	0	(
15	AED Standing Order Set Up Charges	Others	8 Anniversary	Daily	0	(
16	AED Standing Order Failure Charges	Others	9 Anniversary	Daily	0	(
17	AED Standing Order Amendment Charges	3 Others	10 Anniversary	Daily	0	(
18	AED Stop Payment Charges	Others	11 Anniversary	Daily	0	(
19	AED Inward Cheque Return Charges	Others	12 Anniversary	Daily	0	(
20	AED Outward Cheque Return Charges	Others	13 Anniversary	Daily	0	(
21	AED Dormancy Charges	Periodic	14 Anniversary	Daily	0	(
22	AED Account Closure Charges	Others	15 Anniversary	Daily	0	(
23	AED Duplicate Statement Charges	Others	16 Anniversary	Daily	0	(

### **Field Description**

Field Name	Description					
Search Criteria	[Mandatory, Drop-Down]					
	The search criteria to search for the customer.					
	The search criteria are as follows:					
	Customer short name					
	<ul> <li>Customer IC Identification criteria (IC) arrived at by the bank during customer addition.</li> </ul>					

Customer ID- Unique FLEXCUBE Retail identification given by the bank



Field Name	Description					
Search String	[Mandatory]					
	The search string, to search for a customer, corresponding to the search criteria selected in the <b>Search Criteria</b> field.					
	If the search criterion is specified as customer's short name or IC, then the beginning letter of the short name or IC can be entered. The system displays the pick list containing customers who match the criteria. Choose the appropriate customer from the pick list.					
	For example, the customer's short name is John S Winter. In this case, you can specify the short name as JSW.					
Full Name	[Display]					
	The full name of the customer.					
	The full name of the customer is defaulted from the <b>Customer Addition</b> option.					
ID	[Display]					
	The ID of the selected customer.					
	A customer ID is an unique identification number, generated by the system after customer addition is completed successfully. This is the number that the system uses to track the customer.					
IC	[Display]					
	The identification code of the selected customer.					
	A customer IC with customer type is a unique method of customer identification across the bank (covering all branches). A social security number, passport number, birth certificate or corporate registration can be used as Customer IC.					
Service Charge	[Mandatory]					
Package	The name of the service charge package that is attached to the account.					
Customer SC	[Check Box]					
Waiver Flag	Select the check box if you want to waive all the service charges in the package.					
	It indicates whether the SC package attached to the account is marked for SC waiver or not.					

- 3. Click the Add button.
- 4. Select the search criteria from the drop-down list.
- 5. Type the search string, press the **<Tab>** key and select it from the pick list.



#### SC Package for Customer

Search Criteria : Customer Short Name				*	Searc	ch String :	sa	
ull Nar	me :	David J Paul						
):		600075			IC :	1	ABC	
orvice	Charge Dackage							
SIVICE	s charge Fackage.			11 				
ustom	ner SC Waiver Flag							
acka	iqe Details Acco	unt Details						
Cod	e Ccy	Description	Туре	Priority	Сар Туре	Cap Freq.	Anniv. Day	Anniv. Month
1	AED Low Bal Char	ges Current Acct	Periodic	1	Calendar	Monthly	0	(
2	AED Semi Annual	Handling Charges	Periodic	2 (	Calendar	Half-Yearly	0	ť
10	AED TC Sale Char	ges	Others	3 (	Calendar	Daily	0	(
11	AED TC Encashme	nt Charges	Others	47	Anniversary	Daily	0	(
12	AED Cheque Disco	ounting Charges	Others	5,	Anniversary	Daily	0	(
13	AED PDC Handling	Charges	Others	6,	Anniversary	Daily	0	(
14	AED PDC Cancella	tion Charges	Others	77	Anniversary	Daily	0	(
15	AED Standing Ord	er Set Up Charges	Others	8,	Anniversary	Daily	0	(
16	AED Standing Ord	er Failure Charges	Others	97	Anniversary	Daily	0	(
17	AED Standing Ord	er Amendment Charges	Others	10,	Anniversary	Daily	0	(
18	AED Stop Paymen	t Charges	Others	11,	Anniversary	Daily	0	ĺ,
19	AED Inward Cheq	ue Return Charges	Others	127	Anniversary	Daily	U	l
20	AED Outward Che	que Return Charges	Others	137	Anniversary	Daily	U	l
21	AED Domiancy Ch	arges 	Periodic	147	Anniversary	Dally	0	L. L.
22	AED Account Clus	tement Charges	Others	107	Anniversary	Daily	0	L. L
22	AED Account Clos AED Duplicate Sta	tement Charges	Others	157	Anniversary Anniversary	Daily Daily	0	
Reco Input I	<mark>rd Details</mark> By	Authorized By	Last Mnt.	Date		Last Mnt. A	tion	Authorized
82	3		r					E.

6. The system displays the package details and the account details.

### **Package Details**

Package Details tab displays brief information of the service charges linked to the Service Charge package.



	Criteria :	Customer Short Name		-	Searc	ch String :	sa	
ull Nar	ne:	David J Paul						
· · · · · · · · · · · · · · · · · · ·		600075			TC .		ADC	
		000073			IC ;		ABC	
ervice	Charge Package:	1 - CURRENT ACCT CO	RPORATE		•			
ustom	er SC Waiver Flag :							
	or oo manor mag r							
Packa	ge Details Accou	nt Details						
Code	e Coy I	Description	Туре	Priority	Сар Туре	Cap Freq.	Anniv. Day	Anniv. Mont
1	AED Low Bal Charg	jes Current Acct	Periodic	10	Calendar	Monthly	0	
2	AED Semi Annual H	landling Charges	Periodic	2 0	Calendar	Half-Yearly	0	
10	AED TC Sale Charg	es	Others	3 0	Calendar	Daily	0	
11	AED TC Encashmer	nt Charges	Others	4.4	Anniversary	Daily	0	
12	AED Cheque Disco	unting Charges	Others	5 A	Anniversary	Daily	0	
13	AED PDC Handling	Charges	Others	6 A	Anniversary	Daily	0	
14	AED PDC Cancellat	ion Charges	Others	7 A	Anniversary	Daily	0	
15	AED Standing Orde	r Set Up Charges	Others	84	Anniversary	Daily	0	
16	AED Standing Orde	r Failure Charges	Others	97	Anniversary	Daily	0	
17	AED Standing Orde	r Amendment Charges	Others	10 A	Anniversary	Daily	0	
18	AED Stop Payment	Charges	Others	11 <i>4</i>	Anniversary	Daily	0	
19	AED Inward Chequ	ie Return Charges	Others	12 A	Anniversary	Daily	0	
20	AED Outward Chec	que Return Charges	Others	13 A	Anniversary	Daily	0	
21	AED Dormancy Cha	irges	Periodic	14 4	Anniversary	Daily	0	
22	AED Account Closu	re Charges	Others	15 A	Anniversary	Daily	0	
23	AED Duplicate Stat	ement Charges	Others	16 A	Anniversary	Daily	0	

Column Name	Description
Code	[Display] The SC code. This column is non-editable.
Ссу	[Display] The currency in which the service charge is levied.
Description	[Display] The SC name as the description for the service charge code.
Туре	<ul> <li>[Display]</li> <li>The service charge linkage type.</li> <li>Periodic – SC applied in a frequency</li> <li>Others – SC applied adhoc without a frequency</li> </ul>
Priority	[Display] The order in which the service charges shall be applied. SC will be applied in the ascending order of priority at the time of application.



Column Name	Description
Сар Туре	The SC capitalisation type. The options are:
	<ul> <li>Calendar – SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month</li> </ul>
	<ul> <li>Anniversary - SC application date depends on capitalisation frequency and anniversary day / anniversary month</li> </ul>
Cap Freq.	[Display]
	The service charge capitalisation frequency i.e. the time intervals at which, the bank will levy the service charge.
	The options are:
	Daily
	Monthly
	Bi-monthly
	Quarterly
	Yearly
Anniv. Day	[Display]
	The anniversary day of the SC package.
Anniv. Month	[Display]
	The anniversary month the SC package.



### **Account Details**

The Account Detail tab lists all the existing accounts for which the selected customer is a primary customer. In this section, the user can link the new SC package to specific existing account/s. An 'Effective Date' can be mentioned, for the package to be effective from a future period for the existing accounts.

SC Package for Custo	mer				
Search Criteria :	Customer Short Name	¥.	Search Str	ing : sa	
Full Name :	David J Paul				1997 - 1997 (P
ID:	600075		IC :	ABC	
Service Charge Packag	e: 1 - CURRENT ACCT COF	RPORATE	•		
Customer SC Waiver Fl	aq : 🗆				
Package Details Acc	punt Details				
Date Effective:	05/10/2004				
Account	Number	Service Cha	arge Package		Change
600075001001					N
600075151001					N
0000/3131002					14
- Record Details	Per 162 313 82533 1	AN ANNAGADAK KA 883	7.5 20.00	1907/00 201 3015	20 V/2 X/2 30
Input By	Authorized By	Last Mnt. Date	Last M	Ant. Action	Authorized
					п
			2		
Add      Modify	Delete 🔿 Cancel 🔿 A	mend O Authori	ize C Inquiry	/ Ok	Close Clear

Field Name	Description
Date Effective	[Mandatory, dd/mm/yyyy]
	The date or select it from the calendar from which the new linked service charge package should be effective for the existing accounts.
Column Name	Description
Column Name Account Number	Description [Display]
Column Name Account Number	Description [Display] The account number of the customer.
Column Name Account Number Service Charge	Description [Display] The account number of the customer. [Display]



Column Name	Description
Change	[Toggle Status]
	Click the toggle status and select the ${f Y}$ value to attach the new selected package to the account.
	By default, this field displays the value <b>N</b> .
	The new package will be effective for the selected accounts, from the effective date specified.

- 7. Click the **Ok** button.
- 8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.

**Note**: When a SC Package is attached to a customer, this new SC package functions as the default package, instead of the default product package. The waivers specified in the linkage will be defaulted to the account.



## 1.2. SCM03 - SC Package Changes at Account

A SC package can be attached at a customer level or at the product level. The SC package linked either at the customer level or product level is defaulted at the CASA level. Hence for an account, the SC package depends on the SC package linked either at the customer level or product level.

If there is a SC package attached at customer level the same is defaulted to the account when it's opened. If not, the SC package linked at the product level is attached to the account.

Using this option you can modify or customise an SC package for a CASA. The following changes can be made to the SC package attached to the account:

- Waiver of specific/all Service Charges for an account
- Changes to SC capitalisation parameters
- Modification of SC priority that will be effective in case NSF situation is encounter when charging periodic charges.

#### **Definition Prerequisites**

• SCM01 - SC Package Definition

#### **Modes Available**

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

#### To modify service charges package for an account

- 1. Type the fast path SCM03 and click Go or navigate through the menus to Transaction Processing>Account Transactions>CASA Account Transactions>Other Transactions>SC Package Changes at Account.
- 2. The system displays the SC Package Changes at Account screen.



## SC Package Changes at Account

SC Package Changes at Account	t				🊳 🚺 🗵
Account Details Account No: Customer ID: Currency: Branch:	Name:	×	×		
Package Details				and another strends 1 M	daviden Victor Definition
Up Down	אמב   <u>שקע השנטאמבר המ</u>	עניקטל איזע <i>וראר ב</i> פטי <sub>איזער</sub> אין איזעט איזעט איזעט איזעט איזעט איזעען איזעען איזעע איזעע איזעע איזעע איזעע איזע	<u>- родитер</u> , аллат. D		non an
Record Details	Authorized By	Last Mnt. Date		Last Mnt. Action	Authorized
Add O Modify O C	Delete 🔘 Cancel	O Amend O Authoriz	e 💿 Inquiry		Ok Close Clear

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16]
	Type the account number of the customer for which you want to perform the SC package changes inquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the ID of the selected customer. Customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.



Field Name	Description						
Status	[Display] This field displays the account status.						
Currency	[Display] This field displays the currency in which the account is maintained.						
Product	[Display] This field displays the name of the product under which the CASA is opened.						
Branch	[Display] This field displays the home branch to which the customer belongs.						
Package Details							
Service Charge Package	[Display] This field displays the name of the service charge package that is attached to the account.						
Account Level SC Waiver Flag	[Optional, Check Box] Select the <b>Account Level SC Waiver Flag</b> check box to waive SC on the SC package attached to the account. The check box is selected if SC waiver is applicable to the account. If this check box is selected, all service charges in the package will be waived for the account.						
Column Name	Description						
Srl.No.	[Display] This column displays the running serial number.						
Code	[Display] This column displays the service charge code.						
Ссу	[Display] This column displays the currency code in which the service charge is levied.						
Description	[Display] This column displays the service charge name as the description for the service charge code.						

Column Name	Description						
Linkage Type	[Display]						
	This column displays the type of trigger, on which the SC is to be charged.						
	Periodic: SC applied in a frequency						
	Others: SC applied adhoc without a frequency						
Linkage Code	[Display]						
	This column displays the linkage code.						
	Depending on the linkage type, this code is an exact trigger for charging SC. For e.g. for linkage type transaction, Cash Deposit, cash withdrawal type of transactions will be displayed.						
Priority	[Mandatory, Numeric, Five]						
	Type the priority of the service charge in the package.						
	This is the order in which the service charges shall be applied. SC will applied in the ascending order of priority at the time of application						
Сар Туре	[Mandatory, Drop-Down]						
	Select the SC capitalisation type from the drop-down list.						
	The options are:						
	<ul> <li>Calendar: SC application date will be calendar based depending on capitalisation frequency irrespective of anniversary day / anniversary month.</li> </ul>						
	<ul> <li>Anniversary: SC application date depends on capitalisation frequency and anniversary day / anniversary month.</li> </ul>						
Cap Freq.	[Mandatory, Drop-Down]						
	Select the SC capitalisation frequency from the drop-down list.						
	It is the time interval at which, the bank will levy the service charges.						
	The options are:						
	Daily						
	Monthly						
	Bi-Monthly						
	Quarterly						
	Half -Yearly						
	Yearly						



Column Name	Description						
Anniv. Day	[Conditional, Numeric, Two]						
	Type the anniversary day of SC.						
	The number of days will be zero if the Calendar option is selected in the <b>Cap Type</b> field.						
Anniv. Month	[Conditional, Numeric, Two]						
	Type the anniversary month of SC.						
	The number of months will be zero if the Calendar option is selected in the <b>Cap Type</b> field.						
Waiver Flag	[Toggle]						
	If the SC is waived for the account, then this field displays the value <b>Y</b> . By default, displays the value <b>N</b> .						
	To waive a single service charge from the package, click the toggle status to change the value to $\mathbf{Y}$ .						
Waive Uncharged	[Toggle]						
	By default the value is N. If Waiver Flag has been changed to Y then:						
	<ul> <li>N: Denotes that uncollected SC should be charged on the account.</li> </ul>						
	<ul> <li>Y: Denotes that uncollected SC should be waived on the account.</li> </ul>						
	As package change activity, if a service charge is waived in the middle of the capitalisation period, Waiver Uncharged flag determines the treatment of uncollected service charge.						

- 3. Click the **Modify** button.
- 4. Enter the account number and press the **<Tab>** key.



### SC Package Changes at Account

Account	Detaile											
ccount N	0: 000	00001	10827 Name:	MBABUMHAR:								
	ID. LOOG	700	Chinaura	ACCOUNT OD			12/21					
uscomer	10: 1000	1.00	Status	ACCOUNT OF	EN REQUERS							
urrency:	INF	× ×	Produc	t: 10 - PGS9 CL	JRRENT ACCOUN	T.		~				
ranch:	HO		4									
Packag	Detail											
ervice C	narge P	ackag	e: 101	- SC PASSBOOK	ISSUE		V					
ccount I	evel sc	10/ aius	ar Flag:									
ccounc c	everac	waive	er nag.									
Sel No	Code	Cen	Description	Linkage Type	Linkage Fode	Drionity	Can Type	Can Erec	Anniy Day	Annie Month	Waiyee Elac	Waiye Unchamad
1	1002	INR	PASSBOOK ISSUE	SCPERIODIC	NOLINK	1	Anniversary	Monthly	1	0	N	N
2	1	INR	-	-2	1-	1	1-		1		N	N
з	11	0	-	-2	-		1	2		-	N	N
4	122	INR	-	-2	-		1	-	-	-	N	N
5	651	0	-	-2	-			E			N	N
6	651	INR	-	-2				-	1.85	-	N	N
7	801	INR		-2	-	U (	-	-	1	-	N	N
8	803	INR	5	-2	-		-	2	-	-	N	N
9	814	INR	-	-2	-		1.	<u>=</u>			N	N
10	1000	INR	-	-2	-		1-	=			N	N
11	1001	0	-					-			N	N
12	1001	INR		-2	-	-	1	-			N	N
13	1011	TURK	<u>.</u>			H		-			N	N
14	1016	TNP	-	-			1	-			<u>11</u>	N
16	2020	APPLA	-		-	<u> </u>	1	-			N	N
17	2134	INR		-1	1		1				N	N
18	2151	INR	-		-	1		-			N	N
19	2501	0			1-	i i	1-	-		-	N	N
20	3203	INR	-	-3	-		1	19	1	-	N	N
21	4202	INR	-	-1	-	1	1-	-		-	N	N
22	6001	INR	-	-9	]-	1	1-	1-	1		N	N
23	6005	0	-	-1	-		1		E		N	N
24	6005	INR		-2	-			2			N	N
25	6010	0	-	-2	-		1	2	1 22	1	N	N
26	6010	INR	-	-8	-		1	5			N	N
27	6020	INR	-	-12	-			-			N	N
28	6101	INR	-	-2	-		1.	Ξ.			N	N
29	7000	INR	-	-1	-			1			N	N
30	7002	0	5 5	-2		H (	l				N	N
31	7500	0	5 1	- 10	-	k		-			N	N
32	8001	0	5	- 2	-	k	1	-			N	N
33	0002	19	5	1-	1.	5	12	14	. <u> </u>	-	<u>11</u>	<u>n</u>
Record	Details					40000000000	0 <u>4</u> 000		2011			
nput By		102	Auth	orized By		Last Mnt	. Date		L	st Mnt. Action		Authorized
								-				

- 5. Modify the relevant information and click the **Ok** button.
- 6. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
- 7. The service charge package details for an account are modified.

**Note**: To change the sequence/order of the Service Charge Code, select the code and click the **Up** or **Down** button.

Double-click the toggle status in the **Waiver Flag**/**Waive Uncharged** column, corresponding to the SC code you want to waive.



## **1.3. SCM05 - SC History for Account Inquiry**

Using this option you can view all the service charge details charged or overdue on an account, over a period of time.

The inquiry is used to view:

- Detailed information of all the Service Charges levied for the account up to the current date
- Complete details of all the Service Charges waived for the account till the current date.
- Service Charge amount earmarked due to non-availability of funds.
- Service Charge history details like transaction counts for Service Charge.
- Additional Service Charge history details like counts, amounts for current period, month, year, rolling year and since inception.

### **Definition Prerequisites**

Not Applicable

### Modes Available

Not Applicable

#### To view the service charge details for an account

- Type the fast path SCM05 and click Go or navigate through the menus to Transaction Processing > Account Transactions > CASA Account Transactions > Inquiries > SC History For Account Inquiry.
- 2. The system displays the **SC History for Account Inquiry** screen.



## SC History for Account Inquiry

20 000000000000	refear y			
_ Account Details				
Account No:	Name:			
Customer ID:	Status:			
Currency: 📉 😪	Product:			
Branch:	×			
SC Details				
Current Package Filter Criteria:	C Expired Packages			
	RP	Account Level	O Product Level	
From Date:	01/01/1800	To Date:	01/01/1800	
obal Definitions	Joanne	1. 1.	[ ] provinc	

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the CASA number of the customer for which you want to perform the SC history account inquiry.
Name	[Display] This field displays the short name of the primary customer linked to the account.
Customer ID	[Display] This field displays the customer ID.
Status	[Display] This field displays the CASA status.
Currency	[Display] This field displays the currency in which the account is maintained.



Field Name	Description						
Product	[Display] This field displays the name of the product to which the CASA belongs.						
Branch	[Display] This field displays the branch in which the account is opened and maintained.						
SC Details							
Current Package	[Mandatory, Radio Button] Select this radio button						
Expired Packages	[Mandatory, Radio Button] Select this radio button						
Filter Criteria	[Mandatory, Radio Button] Select the filter criteria by clicking the appropriate radio button. The options: • All • RP • Account Level • Product Level This field is enabled only if the <b>Expired Package</b> option is selected.						
From Date	[Conditional, Pick List, mm/dd/yyyy] Select the from date from the pick list. This field is enabled only if the <b>Expired Package</b> option is selected.						
To Date	[Conditional, Pick List, mm/dd/yyyy] This field is enabled only if the <b>Expired Package</b> option is selected.						
3. Enter the ac	count number and press the <b><tab></tab></b> key.						

4. The system enables the **Charges Applied** tab.



### **SC History for Account Inquiry**

Account De taila Account No: 600 Jursener ID: 603 Currency: Can SC Details SC Details Current Packa Ilter Criteria: All Tom Date: SC Package	ils	Name: SURY, Status: ACCO Product: 4 - B: C Expired Pa	ACHANDRATARE NUNT OPEN REGULAR S FIZINIAMS ASMENIMS	CAD					
Account Noi 600 Surrenzyi Account Noi 600 Surrenzyi Account Noi 600 SC Details O Current Packa Iler Oriteriai All Tom Date: SC Package	000000006124 03883 AD entras kage	Name: SURV, Status: ACCO Product: 4 - B: C Expired Pa	ACHANDRATARE IUNT OPEN REGULAR S FIZINIAMS ASMENIMS	CAD					
Sustomer ID: 603 Franch: CAD Franch: CAD SC Details © Current Packa Ider Criteria: All from Date: CAD SC Package	03883 AD v entras v kage	Status: ACCO Product: 4 - B C Expired Pa	UNT OPEN REGULAR S FIZINIAMS ASMENIMS	CAD					
Surranchi Can SC Details Can SC Details Current Packa Iller Oriteria: All rom Date: SC Package	AD V	Product: 4 - B	S FIZINIAMS ASMENIMS	CAD					
vranchi Cential SC Detaials © Current Packa iliter Criteria: All irom Date: barges Applied SC Package	entras 🗸 🗸	C Expired Pa			~				
SC Details © Current Packa Ider Criterias All inom Date: SC Package	kage	C Expired Pa							
Current Packa     Iter Criteria     All     rom Date:     SC Package	kage	C Expired Pa							
ilter Criteria: All rom Date: harges Applied SC Package			ckages						
All rom Date: tharges Applied SC Package									
rom Date:		O RP		Account Level		Product Level			
harges Applied			i ide	To Date:					
SE Package	d Charges Appl	ied Summary	harges Applied Details	Charges Due Rule De	tails SC H	listory			
	ge Code	Linkage Code	Linkage Type	SC Nature Type	Ccy	Description	Start Date	End Date	Level
	91 1	221	SCTXN	Service Charge	LTL	CASH WITHDRAWAL		NA	

5. View the information in the various tab screens.



## **Charges Applied**

SC History f	for Account Inquir	y								🚳 😰 🗵
_ Account De	etails									
Account No:	6000000006124	Name:	SURVAC	HANDRATARE						
Customer ID:	603883	Status:	ACCOUN	T OPEN REGULAR	1					
Currency:	CAD 👻	Producti	4 - BS F	IZINIAMS ASMENI	IMS CAD	~				
Branch:	Centras 💉									
SC Details										
Current P	Package	C Expi	red Packa	ages						
Filter Criteria:	:									
		ORP			C Account Level	1	Product Level			
From Date:					To Date:					
Charges App	Charges Applie	ed Summ	aryChai	rges Applied Deta	ils Charges Due Rule De	stails SC	History			
SC Pac	kage Code	Linkage	e Code	Linkage Typ	e SC Nature Type	Ccy	Description	Start Date	End Date	Level
1	91 12	221		SCTXN	Service Charge	LTL	CASH WITHDRAWAL		NA	

Column Name	Description
SC Package	[Display] This column displays the SC package code.
Code	[Display] This column displays the service charge code, of all the service charges levied on the account.
Linkage Code	[Display] This column displays the linkage code.
Linkage Type	[Display] This column displays the linkage type.
SC Nature Type	[Display] This column displays the nature of charge i.e. the category of the service charge.



Column Name	Description
Ссу	[Display] This column displays the currency code in which the applicable service charges are payable.
Description	[Display] This column displays the service charge description.
Start Date	[Display] This column displays the start date.
End Date	[Display] This column displays the end date.
Level	[Display] This column displays the service charge level.

6. Double-click a record to enable the **Charges Applied Summary** tab.

## **Charges Applied Summary**

Account Det Account No: Justomer ID: Justomer ID: SC Details - SC Details - SC Details - All: SC Code: Cumulative C Cumulative C Cumulative C Cumulative C SC Code: SC Anged SC Anged SC Anged SC Anged	tails 6000000006124 603883 CAD Centras	] Name: ] Status: Product:	SURVACHANDRATARE								
Account Nor Second Nor Second Nor Second Nor Second Nor Second Normanchi Second Norman Second Normal	6000000006124 603883 CAD V Centras V	Name: Status: Product:	SURVACHANDRATARE								
Curuanter Section 2015 Curuanche 2015 Sectoral 2015 Sectoral 2015 Sectoral 2015 Sectoral 2015 Sector 20	603883 CAD 💌 Centras 💌	Status: Product:	ACCOUNT OPEN REGULAR								
Currency: yranchi SC Details SC Details SC Details All inter Criteria: All inter Criteria: All SC Code: Current Part SC Code: Current Part Current Part SC Code: Current Part SC Code: SC Code:	CAD 🔽	Product:		1							
SE Details © Current Pa Iter Criteria: All Trom Date: Cumulative C Cumulative C Cumulative A SC Charged Differential S SC Amount W SC Amount E	Centras 🗸 🗸		4 - BS FIZINIAMS ASMENIM	1S CAD	2						
SC Details Current Pa Current Pa Charges Applin SC Code: Cumulative C Cumulative A SC Charged Differential SC SC Amount W SC Amount E											
Current Pa ilter Criteria: All irom Date: Charges Appli- SC Code: Cumulative C Gunulative A SC Charged Differential St SC Amount W											
ilter Criteria: All From Date: Charges Appli- SC Code: Cumulative A SC Charged Differential S: SC Amount W SC Amount E	ackage	CExpi	red Packages								
All From Date: Charges Appli- SC Code: Cumulative A SC Charged Differential St SC Amount W SC Amount E											
Com Date: Charges Appli SC Code: Cumulative A SC Charged Differential St SC Amount W SC Amount E		ORP		O Account Le	vel	Produ	uct Level				
Charges Appli- SC Code: Cumulative C Cumulative A SC Charged Differential SC SC Amount W SC Amount E			TP III	T. D				(mar)			
Charges Appli SC Code: Cumulative C Cumulative A SC Charged Differential Sc SC Amount W SC Amount E				To Date:							
SC Code: Cumulative C Cumulative A SC Charged Differential SC SC Amount W SC Amount E	ied Charges Appli	ed Summ	ary Charges Applied Detail	s Charges Due	Rule Details	SC Histor	Y				
Cumulative C Cumulative A SC Charged Differential Sc SC Amount W SC Amount E		2D - 91 -	CASH WITHDRAWAL - Other	64	~						
Cumulative C Cumulative A SC Charged Differential SC SC Amount W SC Amount E	Lette 117	10 51	CASIT WITHDRAWAL COTE								
Cumulative C Cumulative A SC Charged Differential SC SC Amount W SC Amount E		De	scription		Current		MTD	RYTD	CYTD	YTD	ITD
Cumulative A SC Charged Differential SC SC Amount W SC Amount E	Count of Transaction:	s			1	1		0	1	1	1
SC Charged Differential SC SC Amount W SC Amount E	Amount of Transactio	ins			5	5		0	5	5	5
Differential SC SC Amount W SC Amount E					5	5		0	5	5	5
SC Amount W SC Amount E	C Charged				0	0		0	0	0	0
SC Amount E	Vaived				0	0		0	0	0	0



Field Name	Description
SC Code	[Display]
	This field displays the service charge code for which the user can view the summary.
Column Name	Description
Description	[Mandatory, Pick List]
	Select the description of the service charges applied from the pick list.
	The options are:
	<ul> <li>Cumulative Count of Transactions: It denotes the total count of transactions which triggers the selected SC, including free transactions.</li> </ul>
	<ul> <li>Cumulative Amount of Transactions: It denotes the total transaction amount which triggers the selected SC, including free amounts.</li> </ul>
	<ul> <li>SC Charged: It indicates the actual amount of selected SC levied on the account.</li> </ul>
	<ul> <li>Differential SC Charged: It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li> </ul>
	<ul> <li>SC Amount Waived: It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li> </ul>
	<ul> <li>SC Amount Earmarked: It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li> </ul>
Current	[Display]
	This column displays the SC information pertaining to the current anniversary period.
	For example, if the anniversary period for the service charge starts from January 25th and the current date is January 30th, then this field displays the SC information between January 25th and January 30th.
MTD	[Display]
	This column displays the SC information for the current month.
	It displays the total number of transactions for the running month.
	For example, if the current date is January 30th, this field displays the SC information from start of the month i.e. from January 1st to January 30th.



Column Name	Description
RYTD	[Display]
	This column displays the information of the service charges for the past 12 completed calendar months.
	For example, if the current date is May 31, 2002, then this field displays the SC information from May 1, 2001 to April 31, 2002.
CYTD	[Display]
	This column displays the information of the service charges for the current year till date.
	For example, if the current date is June 23, 2003, then this field displays the SC information from January 1, 2003 to June 22, 2003.
YTD	[Display]
	This column displays the history of the service charge for the current year till date.
	The year beginning for this calculation is the financial beginning of year.
	For example, if the current date is 23 June 2003, this field will display the number of transactions for an account for a period from 1 April 2003 – 22 June 2003, where April 1 is the beginning of the financial year.
ITD	[Display]
	This column displays the number of transactions for an account since the account was opened.
	The inceptions to date field, provides the details of a service charge levied on an account since it was opened.
7 0.11	

7. Double-click the service charge amount in the **Charges Applied Summary** tab to enable the **Charges Applied Details** tab.



## **Charges Applied Details**

C History for Account In	quiry						
Account Details							
ccount No: 600000006	124 Name:	SURVACHANDRATAR	RE				
ustomer ID: 603883	Status:	ACCOUNT OPEN REG	ULAR				
urrency: CAD	Product:	4 - BS FIZINIAMS A	SMENIMS CAD	~			
ranch: Centras	*						
SC Details		0-117-00 AV					
Ourrent Package	C Expire	ed Packages					
	OPP		Account Level	Product Level			
rom Date:		CC-AC	To Date:				
		10000			<b>W</b> .		
harges Applied   Charges /	Applied Summa	ary   Charges Applie	d Details  Charges Due  Rule De	tails SC History			
SC Code:	LTL - FXD - 9	1 - CASH WITHDRA	WAL - Others				
History Type:	SC Amount W	aived		Period Type:	Current - Curre	ent	
Date		Amount	Rule Applied ?				
29/02/2008		0.00	N				

Field Name	Description
SC Code	[Display] This field displays the service charge code for which the charges summary is viewed.
History Type	[Display] This field displays the information of applied service charge. For example, Cumulative Amount of Transactions or SC Amount Earmarked.
Period Type	[Display] This field displays the period for the SC levied for the current month, or financial year, or calendar year.



Column Name	Description
Date	[Display] This column displays the date on which the SC is applied.
Amount	[Display] This column displays the SC amount debited from the account.
Rule Applied ?	[Toggle] The status is <b>Y</b> if the rule is applied to the SC code it is applicable for SC of Periodic type and non-branch based SC transactions. The <b>Rule Details</b> tab is enabled if the user double-clicks the column.

## Charges Due

SC History fo	or Account Inquiry	/								🊳 🛛 🗖
_ Account De	tails					1				
Account No:	6000000006124	Name:	SURVACHANDRATAR	E						
Customer ID:	603883	Status:	ACCOUNT OPEN REGU	JLAR 💉						
Currency:	CAD V	Products	4 - BS FIZINIAMS AS	SMENIMS CAD	2					
Branch:	Centras 🗸									
_ SC Details _						1				
Ourrent P	ackage	C Expl	red Packages							
Filter Criteria:										
OAL		RP		C Account Leve	1	O Product Level				
From Date:				To Date:						
Channes A		ad Curr			L. Datail	CC Ulinham				
Charges Appl	lied   Charges Applie	ed Summ	hary   Charges Applied	d Details   Charges Due  Ru	le Details	SC History				
Fetch										
Code	Linkage Code		Linkage Type	SC Nature Type	Ccy	Description		Due	On	
91 1	1221	sc	TXN	Service Charge	LTL	CASH WITHDRAWAL	2008-02	2-29 00:00:00	.0	



Column Name	Description
Code	[Display] This column displays the SC code of all the service charges payable on the account.
Linkage Code	[Display] This column displays the linkage code.
Linkage Type	[Display] This column displays the linkage type.
SC Nature Type	[Display] This column displays the nature of charge i.e. the category of the service charge. The options are:
	Commission
	Service Charge
	• Fees
	• Taxes
	Commission and Service Charge are income/profit made by a bank in return for the services offered by them.
	Fees and Taxes are amount levied on public by the Government or other agencies.
Ссу	[Display] This column displays the currency code in which the applicable service charges are payable.
Description	[Display] This column displays the service charge description.
Due On	[Display] This column displays the date on which the service charge will be debited from the account. In case of service charge of type <b>Online</b> , the due date will be same as the date of transaction.

### **Field Description**

8. Double-click the **Rule Applied** column in the **Charges Applied Details** tab to enable the **Rule Details** tab.

## **Rule Details**

C History f	for Account Inquir	У					🦓 😼
Account De	etails						
Account No:	6000000006124	Name:	SURVACHANDRATARE				
Customer ID:	603883	Status:	ACCOUNT OPEN REGULAR	3			
Surrency:	CAD 🗠	Product	4 - BS FIZINIAMS ASME	NIMS CAD	~		
branch:	Centras 🗸 🗸						
SC Details							
Ourrent P	ackage	C Expi	red Packages				
Filter Criteria:		2012/2					
All		ORP	(and the second s	Account Level	Product Level		
From Date:				To Date:		- <u></u>	
Charges App	lied Charges Appli	ied Summ	nary Charges Applied De	atails Charges Due Rule Deta	Is SC History		
D.	ule fuel fee	Pula	Condition No	Basean Taut	Outpin al Val	Pulo Effect	Final Val
						Inquire	Close Class

Column Name	Description
Rule Eval Seq	[Display] This column displays the sequence of evaluation of rule.
Rule	[Display] This column displays the description of the rule.
Condition No	[Display] This column displays the condition number.
Reason Text	[Display] This column displays the reason for attaching the rule to the service charge.
Original Val	[Display] This column displays the original value of the service charge.
Rule Effect	[Display] This column displays the description of the rule effect.



Column Name	Description
Final Val	[Display]
	This column displays the final value of the service charge after the rule has been applied.
	Final Value = Original SC Value +/- Rule Returned Value.

## **SC History**

SC History for A	Account Inquiry	,							\delta 🛛 🗶
Account Detail	-								
Account No: 60	000000006124	Name:	SURVACHANDRATARE						
Customer ID: 60	3883	Status:	ACCOUNT OPEN REGULAR	1					
Currency: CA	D V	Product:	4 - BS FIZINIAMS ASMENIN	IS CAD	Y				
Branch: Ce	ntras 🗸 🗸								
SC Details									
Ourrent Pack	age	CExpi	ed Packages						
Filter Criteria:									
OAL		RP		Account Les	vel	O Product Level			
From Date:				To Date:		10			
Charges Applied	Charges Applie	ed Summ	ary Charges Applied Deta	IIs Charges Due I	Rule Details	SC History			
SC Code:		TL - FXD	- 91 - CASH WITHDRAWAL	- Others					
Financial Year	1	2006	~						
-		De	escription		FYTD				
Cumulative Cou	nt of Trc ansaction	IS			0.0				
Cumulative Amo	ount of Transaction	ns			0.0				
SC Charged	AL CONTRACTOR OF A				0.0				
Differential SC C	charged				0.0				
SC Amount Far	narked				0.0				
							Inquire	Close	Clear

Field Name	Description
SC Code	[Display] This field displays the service charge code for which the user can view the summary.
Financial Year	[Mandatory, Drop-Down] Select the year for which the data is saved from the drop-down list.



Column Name	Description				
Description	[Display] This column displays the description of the service charges applied.				
	The options are:				
	<ul> <li>Cumulative Count of Transactions – It denotes the total count of transactions which triggers the selected SC, including free transactions.</li> </ul>				
	<ul> <li>Cumulative Amount of Transactions - It denotes the total transaction amount which triggers the selected SC, including free amounts.</li> </ul>				
	<ul> <li>SC Charged – It indicates the actual amount of selected SC levied on the account.</li> </ul>				
	<ul> <li>Differential SC Charged – It indicates the additional or reduced charges levied on an account, due to presence of certain positive/negative benefits such as variances, as compared to the normal rate prevalent at the time of charging.</li> </ul>				
	<ul> <li>SC Amount Waived – It denotes the amount of charges waived either due to NSF situation or waivers at the discretion of teller.</li> </ul>				
	<ul> <li>SC Amount Earmarked – It indicates the amount earmarked for a retry, when an NSF condition is encountered in the previous attempt to charge.</li> </ul>				
FYTD	[Display]				
	This column displays the history of the service charge for the previous years.				
	The year beginning for this calculation is the financial beginning of year.				
	For example, if the current date is 23 June 2004, this field will display the number of transactions for an account for a period from 1 April 2003 – 31 March 2004, where April 1 is the beginning of the financial year, if 2003 option is selected in the Financial Year drop-down list.				

9. Click the **Close** button.



## 1.4. SCM06 - SC Package Linkage to Code Task\*

Using this option you can link Service Charge Package code to a particular maintenance or Task Code.

#### **Definition Prerequisites**

• SCM01 - SC Package Definition

#### Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

#### To add a template task cross reference

- 1. Type the fast path SCM06 and click Go or navigate through the menus to Global Definitions > Service Charge > SC Package Linkage to Code Task.
- 2. The system displays the SC Package Linkage to Code Task screen.

### SC Package Linkage to Code Task

SC Package Li	in <mark>kage</mark> to	Code Tas	k						
Task Code :	CH001								
Package Code	: CL118 -	CLOSE_OU	T WITHDRAV	WAL		•			
– Record Detai	ls		8×1						No. 10
Input By		Authorized	d By	Last Mnt	Date	La	ist Mnt. Action	Auth	orized
d			3						
• Add O Mo	dify O	Delete 🤇	Cancel	C Amend	C Authoriz	e C Inq	uiry 📃	Ok Close	Clear



Field Name	Description
Task Code	[Mandatory, Pick List] Select the task code from the pick list.
Package Code	[Mandatory, Pick List] Select the SC package code that will be attached to the task code from the pick list.

### **Field Description**

- 3. Click the Add button.
- 4. Type the task code and press the **<Tab>** key
- 5. Enter the relevant information.

### SC Package Linkage to Code Task

SC Package Linkage	to Code Task			
Task Code : CHOOS	L			
Package Code : CL118	- CLOSE_OUT WITHDRA	WAL	·	
			10	
- Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				Π
• Add C Modify	ODelete OCancel	C Amend C Authoriz	ze C Inquiry Ok	Close Clear

- 6. Click the **Ok** button.
- 7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **Ok** button.





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