

Oracle FLEXCUBE Core Banking

Automated Teller Machine User Manual
Release 5.1.0.0.0

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ATM User Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3. Access to OFSS Support

<https://support.us.oracle.com>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Introduction provides brief information on the overall functionality covered in the User Manual

Chapters are dedicated to individual transactions and its details, covered in the User Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 5.1.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. ATM

ATM (Automated Teller Machines) has become the most significant delivery channels after branch. Starting as a simple cash dispensing machine, now a days ATMs come with features where one can pay utility bill. Initiate fund transfer request, get statement of account, request for cheque books and several other services.

2.1. ATM01 - ATM Bank Params Maintenance

Using this option, you can define the bank parameters / GL accounts required for **Oracle FLEXCUBE**, which are necessary for maintaining ATM (Automated Teller Machine) transactions, which occur through various ATM channels across the network. The hold variance percentage and the hold period are also defined here.

The system places a Master Money Hold on the account when it grants authorization on an offline POS i.e. signature based POS transaction. The Hold has a certain validity period. The MasterMoney Hold will be removed by the system if the debit has a matching Authorization Code and is within the defined tolerance range. The debit will then be posted to the account. If either the Authorization Code and/or settlement amount for debit (not within the tolerance) does not match, the Hold is not removed. Such a Hold will expire on the expiry date.

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

Other Prerequisites

- GL Codes have to be defined

Modes Available

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

To add ATM bank parameters

1. Type the fast path **ATM01** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Bank Params Maintenance**.
2. The system displays the **ATM Bank Params Maintenance** screen.

ATM Bank Params Maintenance

Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Numeric, Five]</p> <p>Type the code of the bank, for which global ATM definitions should be maintained.</p> <p>Each code uniquely identifies a different bank.</p>
Institution Id	<p>[Mandatory, Numeric, 11]</p> <p>Type the institution code.</p> <p>Each code uniquely identifies the bank in the network.</p> <p>Institution ID is allotted by the central bank of the country, or the body that governs payment systems in the country.</p>
Issuer Fee GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the issuer fee GL code.</p> <p>This GL account will be credited for fees on transactions done through the Bank's ATM network.</p>

Field Name	Description
ATM Cash GL	<p>[Mandatory, Numeric, Nine] Type the ATM cash GL code. This GL account will be credited or debited for cash transactions done through the Bank's ATM network by the bank customers.</p>
Forwarder Cash GL	<p>[Mandatory, Numeric, Nine] Type the forwarder cash GL code.</p>
Acquirer Cash GL	<p>[Mandatory, Numeric, Nine] Type the acquirer cash GL code. This GL account will be debited for the remote on-us transactions (transactions performed by the customers of other banks, through the Bank's ATM network).</p>
Forwarder Fee GL	<p>[Mandatory, Numeric, Nine] Type the forwarder fee GL code. This GL account will be credited for the transactions performed by other bank's customers through the ATM network, owned and managed by our bank in the capacity of a forwarder.</p>
Acquirer Fee GL	<p>[Mandatory, Numeric, Nine] Type the acquirer fee GL code. This GL account will be credited for fees on transactions done by banks, which act as Acquirer institutions.</p>
Debit Suspense GL	<p>[Mandatory, Numeric, Nine] Type the debit suspense GL code. This GL account will be debited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense. The entered GL account should be the Miscellaneous Debit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.</p>
Credit Suspense GL	<p>[Mandatory, Numeric, Nine] Type the credit suspense GL code. This GL account will be credited in case of any suspense generated on account of ATM transactions. Entries in this GL should be manually reversed out after rectifying the cause of suspense. The entered GL account should be the Miscellaneous Credit implemented GL. Both the GLs should be of similar type either implemented GL or Normal GL.</p>

Field Name	Description
Remittance Debit GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the remittance debit GL code.</p> <p>The GL will be debited if the other bank account holder is allowed to give debit instructions for debiting an ATM bank customer. The reconciliation or accounting of the remittance debit GL has to be done operationally from the file hand off.</p>
Remittance Credit GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the remittance credit GL code.</p> <p>The GL will be credited if the ATM facilitates fund transfer option, and the customer of the bank does a fund transfer from his account to an external account.</p> <p>The reconciliation or accounting of the remittance credit GL has to be done operationally from the file hand off.</p>
Settlement GL	<p>[Mandatory, Numeric, Nine]</p> <p>Type the settlement GL code.</p> <p>This GL account will be debited or credited, in case of remote on us or off us transactions. The net balance in this GL will be claimed from, or paid to other banks in the network.</p>
Remit Branch Code	<p>[Optional, Alphanumeric, 12]</p> <p>Type the branch code for remittance.</p>
Allow Funds Transfer Across Customers	<p>[Optional, Check Box]</p> <p>Select the Allows Funds Transfer Across Customers check box if you want to allow the transactions involving funds transfer, across accounts belonging to different customers.</p>
Levy Issuer Fee Online	<p>[Optional, Check Box]</p> <p>Select the Levy Issuer Fee Online check box if you want to debit the issuer fees online simultaneously, along with the transaction.</p> <p>Issuer fees is normally passed on by the switch/ETBI on which the ATM / TBS runs. Issuer fees is included in the message that is passed on by the switch/ETBI, and gets debited online with the original transaction amount, provided this flag is checked.</p>

Field Name	Description
Funds Appropriation Sequence	<p>[Mandatory, Alphanumeric, Five]</p> <p>Type the funds appropriation sequence.</p> <p>This field denotes the sequence in which the transaction amount needs to be appropriated while debiting the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • S - Sweep-In • O - Overdraft • V - Overline • A - Advance against unclear funds • T - Temporary Overdraft

3. Click the **Add** button.
4. Enter the bank code and press the **<Tab>** key.
5. Enter the required information in the various fields.

ATM Bank Params Maintenance

ATM Bank Params Maintenance*

Bank Code : 335

Institution Id : 1111

Issuer Fee GL : 100031800

Forwarder Cash GL : 100010101

Forwarder Fee GL : 100031800

Debit Suspense GL : 100074000

Remittance Debit GL : 100074000

Settlement GL : 100074000

Remit Branch Code : HO

ATM Cash GL : 100010101

Acquirer Cash GL : 100010101

Acquirer Fee GL : 100031800

Credit Suspense GL : 100074000

Remittance Credit GL : 100074000

Allow Funds Transfer Across Customers :

Levy Issuer Fee Online :

Funds Appropriation Sequence : BOSA

Remarks:

Record Details

Input By: TNELSON Authorized By: SSUDEEP Last Mnt. Date: 11/12/2009 14:06:38 Last Mnt. Action: Authorize Authorized:

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

ATM01 - ATM Bank Params Maintenance

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorization Pending..". Click the **OK** button.
8. The ATM bank parameters are added once the record is authorized.

2.2. ATM02 - ATM Acquirer POS Id Maintenance

Using this option, you can maintain the various Switch IDs, the physical ATM terminals that connect to these switches and the originating branch code for a particular ATM.

Each ATM is logically attached to a GL (ATM CASH GL) in some branch (originating branch) in **FLEXCUBE**. Every ATM in the ATM network of a Bank has two ATM IDs (Card Acceptor terminal ID and Card Acceptor ID code), which uniquely identify the ATM. The ATM Acquirer POS ID Xref maintenance, maintains the cross-reference between the ATM IDs, ATM CASH GL and the ATM branch. Also, every Forwarder (VISA/Master Card), which the bank interfaces with, has to be configured through this option.

Definition Prerequisites

- BAM03 - Branch Master Maintenance

Other Prerequisites

- GL Codes have to be defined

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 ATM acquirer POS ID

1. Type the fast path **ATM02** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Acquirer POS Id Maintenance**.
2. The system displays the **ATM Acquirer POS Id Maintenance** screen.

ATM Acquirer POS Id Maintenance

Field Description

Field Name	Description
Acquirer Institution Id	[Mandatory, Numeric, 11] Type the acquirer institution Id. The institution ID is allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS.
Card Acceptor Identification Code	[Mandatory, Alphanumeric, 15] Type the card acceptor identification code. This code identifies the ATM, which defines the point of the transaction in both local and interchange environment.
Forwarder Institution Id	[Mandatory, Alphanumeric, 11] Type the forwarder institution Id. The institution ID allotted to the bank by the central bank or the governing body for non-branch channels like TBS, ATM and POS who own and manage the ATM network.

Field Name	Description
Card Acceptor Terminal Id	[Display] This field displays the card terminal ID. Each unique code identifies a terminal at the card acceptor location.
Originating Branch Code	[Mandatory, Drop-Down] Select the branch code from the drop-down list. The originating branch code refers to the branch through which the ATM transactions would be routed to respective branches. In practical scenarios, where all ATM operations are centralized, the branch code would be unique. However, if there are multiple switches that accept ATM requests, all catered to by different branches, the respective branch code needs to be maintained.
ATM Cash GL	[Mandatory, Numeric, Nine] Type the ATM cash GL code. This GL account will be debited on performing on-us, remote on us, off us transactions.
Deposit Cash GL	[Mandatory, Numeric, Nine] Type the deposit cash GL code.
Acquirer Fee GL	[Mandatory, Numeric, Nine] Type the acquirer fee GL code which accepts the card for performing the transaction.
Forwarder Fee GL	[Mandatory, Numeric, Nine] Type the forwarder fee GL code which is responsible for forwarding the transaction from the acquirer to the issuer.
Incoming Remit GL	[Mandatory, Numeric, Nine] Type the incoming remit GL code.
Outgoing Remit GL	[Mandatory, Numeric, Nine] Type the outgoing remit GL code.
Settlement GL	[Mandatory, Numeric, Nine] Type the settlement GL code.

3. Click the **Add** button.
4. Enter the acquirer institution ID and press the **<Tab>** key.
5. Enter the appropriate information in the fields.
6. Select the appropriate branch code from the drop-down list.

ATM Acquirer POS Id Maintenance

ATM Acquirer POS Id Maintenance

Acquirer Institution Id: 0021

Card Acceptor Identification Code: 52219

Forwarder Institution Id: 1552

Card Acceptor Terminal Id: [Empty]

Originating Branch Code: Jubarkas

ATM Cash GL: 212101100

Deposit Cash GL: 250010900

Acquirer Fee GL: 250171800

Forwarder Fee GL: 250171100

Incoming Remit GL: 250171200

Outgoing RemitGL: 212109101

Settlement GL: 330001008

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue". Click the **OK** button.
9. The ATM acquirer POS ID is added once the record is authorized.

Note: The same **Card Acceptor Identification Code** can have multiple **Card Acceptor Terminal Ids** linked to it. Every combination of **Card Acceptor Identification Code** and **Card Acceptor Terminal Ids** is unique.

2.3. ATM03 - ATM Cash Replenishment by Branch Vault

This screen can be used to maintain the ATM TIL position in the branch when the actual cash is replenished in the ATM machine by Branch Vault. The screen 'ATM Cash Replenishment by Branch Vault' will be available to branch teller. Any transaction done through this screen will not be treated as a regular cash transaction done by Teller and Teller's TIL position will not be updated for any of the transactions that take place through this screen. The system will only update the TIL Position of the ATM terminal id on successful completion of a transaction through this screen.

Definition Prerequisites

- ATM02 - ATM Acquirer POS Id Maintenance
- TIL01-TIL ID Maintenance
- TIL02 - TIL Linkage Maintenance

Modes Available

Not Applicable

To maintain the ATM TIL position when Cash Replenishment is done by Third Party

1. Type the fast path **ATM03** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Cash Replenishment by Third Party**.
2. The system displays the **ATM Cash Replenishment by Branch Vault** screen.

ATM Cash Replenishment by Branch Vault

Field Description

Field Name	Description
Card Acceptor Terminal ID	[Mandatory, Pick list, 16] Select the card acceptor terminal Id (ATM Terminal ID) from the pick list. This field will display the selected Card Acceptor Terminal ID defined in the branch.
TIL ID	[Display] This field displays the TIL Id linked to the ATM terminal id.
Currency	[Mandatory, Drop-down] Select the Currency in which Cash will be replenished in the ATM Terminal.
Total Required Cash	[Mandatory, Numeric] Enter transaction amount.
Narrative	[Mandatory, Alphanumeric, 120] Enter the transaction narrative in this field.

ATM03 - ATM Cash Replenishment by Branch Vault

3. Select the Card Acceptor Terminal ID using the pick list.
4. The system will display the TIL ID automatically.
5. Select the Currency in which you wish the cash to be replenished in the ATM terminal using the respective drop-down.
6. Enter the transaction amount in the respective field.
7. Enter the descriptive narration in the respective field.

ATM Cash Replenishment from Branch Vault*

Card Acceptor Terminal Id : 1213441 ...

TIL ID : 124

Currency : * RMB

Total Required Cash : * 10,000.00

Narrative : ATM Cash Replenishment from Branch Vault

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

8. Click on **OK** button.
9. The system will ask for authorization with the following message "Authorization required. Do you want to continue?"
10. Click the **OK** button and grant the permission to authorize the transaction. The system displays the message "**Transaction completed successfully**".

2.4. ATM04 - ATM Cash Replenishment by Third Party

This screen can be used to maintain the ATM TIL position in the branch when the actual cash is replenished in the ATM machine by third party. The screen 'ATM Cash Replenishment by Third Party' will be available to all type of tellers. Any transaction done through this screen will not be treated as a regular cash transaction done by Teller and Teller's TIL position will not be updated for any of the transactions that take place through this screen. The system will only update the TIL Position of the ATM terminal id on successful completion of a transaction through this screen.

Definition Prerequisites

- ATM02 - ATM Acquirer POS Id Maintenance
- TIL01-TIL ID Maintenance
- TIL02 - TIL Linkage Maintenance

Modes Available

Not Applicable

To maintain the ATM TIL position when Cash Replenishment is done by Third Party

1. Type the fast path **ATM04** and click **Go** or navigate through the menus to **Global Definitions > Channels > ATM Cash Replenishment by Third Party**.
2. The system displays the **ATM Cash Replenishment by Third Party** screen.

ATM Cash Replenishment by Third Party

ATM Cash Replenishment By Third Party*

Card Acceptor Terminal Id : ...

TIL Id :

Currency : *

Total Required Cash : *

GL Account :

CASA Account :

Narrative *

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Card Acceptor Terminal ID	[Mandatory, Pick list, 16] Select card acceptor terminal Id (ATM Terminal ID) from the pick list. This field will display the selected Card Acceptor Terminal ID defined in the branch.
TIL ID	[Display] The System will display the TIL Id linked to the ATM terminal id.
Currency	[Mandatory, Drop-down] Select the Currency in which Cash will be replenished in the ATM Terminal.
Total Required Cash	[Mandatory, Numeric] Enter the total cash required.
GL Account	[Conditional, Alphanumeric, Nine] Enter GL account for crediting third party GL. This field is enabled and mandatory if CASA Account is not entered. You must enter either GL account or CASA account.
CASA Account	[Conditional, Alphanumeric, 16] Enter CASA account number for crediting third party CASA account. This field is enabled mandatory if GL account is not entered. User must enter either GL account or CASA account.
Narrative	[Mandatory, Alphanumeric, 120] Enter the transaction narrative in this field.

3. Select the Card Acceptor Terminal ID from the pick list. The system displays the TIL ID automatically.
4. Select the Currency in which you wish the cash to be replenished in the ATM terminal using the respective drop-down.
5. Enter the transaction amount in the respective field.
6. Enter the GL Account or CASA Account for crediting third party CASA or GL Account.
7. Enter the descriptive Narration in the respective field.

ATM Cash Replenishment by Third Party

ATM Cash Replenishment By Third Party*

Card Acceptor Terminal Id : 1213441

TIL Id : 154

Currency : * RMB

Total Required Cash : * 200.00

GL Account :

CASA Account :

Narrative * ATM Cash Replenishment By Third Party

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

8. Click the **OK** button. The system asks for authorization with the following message "Authorization required .Do you want to continue?"
9. Click the **OK** button and Grant the permission to authorize the transaction.
10. Click the **OK** button and grant the permission to authorize the transaction. The system displays the message "Transaction completed successfully".