



Siebel Retail Finance Banking Application Administration Guide

Version 2007.1

October 2007

Copyright © 2005, 2007, Oracle. All rights reserved.

The Programs (which include both the software and documentation) contain proprietary information; they are provided under a license agreement containing restrictions on use and disclosure and are also protected by copyright, patent, and other intellectual and industrial property laws. Reverse engineering, disassembly, or decompilation of the Programs, except to the extent required to obtain interoperability with other independently created software or as specified by law, is prohibited.

The information contained in this document is subject to change without notice. If you find any problems in the documentation, please report them to us in writing. This document is not warranted to be error-free. Except as may be expressly permitted in your license agreement for these Programs, no part of these Programs may be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose.

PRODUCT MODULES AND OPTIONS. This guide contains descriptions of modules that are optional and for which you may not have purchased a license. Siebel's Sample Database also includes data related to these optional modules. As a result, your software implementation may differ from descriptions in this guide. To find out more about the modules your organization has purchased, see your corporate purchasing agent or your Siebel sales representative.

If the Programs are delivered to the United States Government or anyone licensing or using the Programs on behalf of the United States Government, the following notice is applicable:

U.S. GOVERNMENT RIGHTS. Programs, software, databases, and related documentation and technical data delivered to U.S. Government customers are "commercial computer software" or "commercial technical data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the Programs, including documentation and technical data, shall be subject to the licensing restrictions set forth in the applicable Oracle license agreement, and, to the extent applicable, the additional rights set forth in FAR 52.227-19, Commercial Computer Software--Restricted Rights (June 1987). Oracle USA, Inc., 500 Oracle Parkway, Redwood City, CA 94065.

The Programs are not intended for use in any nuclear, aviation, mass transit, medical, or other inherently dangerous applications. It shall be the licensee's responsibility to take all appropriate fail-safe, backup, redundancy and other measures to ensure the safe use of such applications if the Programs are used for such purposes, and we disclaim liability for any damages caused by such use of the Programs.

Oracle is a registered trademark of Oracle Corporation and/or its affiliates. Other names may be trademarks of their respective owners.

The Programs may provide links to Web sites and access to content, products, and services from third parties. Oracle is not responsible for the availability of, or any content provided on, third-party Web sites. You bear all risks associated with the use of such content. If you choose to purchase any products or services from a third party, the relationship is directly between you and the third party. Oracle is not responsible for: (a) the quality of third-party products or services; or (b) fulfilling any of the terms of the agreement with the third party, including delivery of products or services and warranty obligations related to purchased products or services. Oracle is not responsible for any loss or damage of any sort that you may incur from dealing with any third party.

Contents

1 What's New in This Release

2 Administering Branch Teller

Administering Branches 9

Adding a Branch 9

Maintaining Branch Details 10

Administering the Calendar 10

Setting Up the Calendar 11

Updating the Calendar 11

Administering Utilities 12

Adding a Utility 12

Maintaining Utility Details 12

Administering Users and Their Entitlements 13

Adding a Branch User 13

Maintaining a Branch User 14

Maintaining User Permissions 15

Maintaining User Details 17

Administering User Groups 19

Administering Roles 20

Administering Privileges 21

Administering Limits 22

Administering Passwords 23

Administering the Bond Table 23

Updating Bond Redemption Values 23

Administering Fees 23

Administering Negotiable Instruments 25

Querying the Negotiable Instruments Log	25
Administering Currency Transaction Reports	26
Maintaining the CTR Exemption List	27
Maintaining the CTR List	28
Administering Branch Teller Database Tables	29
AC_BANK_CARD_PROD Table	30
AC_BANK_CARD_RULES Table	31
CHEQUEBOOK Table	31
CHEQUEBOOK_FACILITY Table	32
COMPANY Table	33
COMPANY_CURR Table	33
CREDIT_CARD Table	34
CRED_CARD_ACC Table	35
CREDIT_CARD_DETS Table	36
CREDIT_CARD_HOLDER Table	37
CRCD_AC_HD_CRCD_AC Tables	37
CURRENCY Table	37
CURRENCY_DENOM Table	38
EXCHANGE_RATE Table	38
INTERNAL_ACCOUNT Table	39
NEGOTIABLE_INSTRUMENT Table	40
RET_ACC_PRODUCT Table	41
RET_ACC_PROD_RET_ACC Table	43
SYSTEM_CONTROL Table	43

3 Administering Internet Banking

Administering Bank Details	45
Administering Retail Account Products	46
Administering Internet Banking Tasks	48

Administering System Identifiers and Dates 48

Administering Internal Accounts 49

Administering Users and Their Entitlements 49

Adding an Internet Banking Administrator 50

Maintaining Internet Banking Administrators 50

Maintaining User Permissions 51

Maintaining User Details 52

Administering User Groups 54

Administering Roles 55

Administering Privileges 56

Administering Limits 58

Administering User Passwords 58

Administering Utilities 59

Adding a Utility 59

Maintaining Utility Details 59

Administering Fees 60

Administering Checkbooks 61

Maintaining Customer Details 62

Amending Customer Details 63

Administering Customer Passwords 63

Resetting the Customer Logon Tries Counter 63

Administering Offers and Referrals 64

Adding Contacts and Prospects 64

Creating Offers 65

Creating Campaigns 65

Loading and Executing Campaigns 65

4 Configuring Integration of CRC Components

Importing the Siebel Retail Finance Repository Object 67

Importing Integration Workflows 68

Importing Data Transformation Maps 68

Importing Siebel eScript Business Services	68
Creating Named Subsystems for Integration Processes	69
Adding Named Subsystems to the EAI Configuration File	70

1

What's New in This Release

What's New in Siebel Retail Finance Banking Application Administration Guide, Version 2007.1

Table 1 lists changes in this version of the documentation to support version 2007.1 of the software.

Table 1. What's New in Siebel Retail Finance Banking Application Administration Guide, Version 2007.1

Topic	Description
"Updating Bond Redemption Values" on page 23	The URL for updating bond redemption values has changed to ftp://ftp.publicdebt.treas.gov/SB200706.ASC .
Chapter 3, "Administering Internet Banking"	This chapter has been added to cover administration of Oracle's Siebel Retail Finance Internet Banking application.
Chapter 4, "Configuring Integration of CRC Components"	This chapter has been added to cover the configuration tasks required for integrating Siebel Retail Finance and Siebel Financial Services, to enable the Siebel Retail Finance CRC components.

2

Administering Branch Teller

This chapter describes the administration functionality provided for Oracle's Siebel Retail Finance Branch Teller application. Branch Teller administration operations are executed in the Siebel Retail Finance Administrator, which is accessed at <http://<ServerName>:<PortNumber>/branchadmin>.

This chapter includes the following topics:

- Administering Branches
- Administering the Calendar
- Administering Utilities
- Administering Users and Their Entitlements
- Administering User Groups
- Administering Roles
- Administering Privileges
- Administering Limits
- Administering Passwords
- Administering the Bond Table
- Administering Fees
- Administering Negotiable Instruments
- Administering Currency Transaction Reports
- Administering Branch Teller Database Tables

Administering Branches

You use the Branch Maintenance operations to set up the branches in your system and maintain the details of the branches.

Adding a Branch

When you add a branch to the system, you enter the details of the branch.

To add a branch

- 1 Navigate to the Branch Maintenance > Add New Branch Details screen (Fast Tran 11).
- 2 Complete the necessary fields.

The required fields are described in the following table.

Field	Comment
Branch Code	Type the branch code. If the branch corresponding to the branch code you entered has already been set up on the system, an error is displayed.
Branch Name	Type the name of the branch.
Processing Mode	Select AM or AM/PM, to determine whether or not the branch switches the transaction processing date to the next business day during a calendar day.
Address Line 1	Type the first line of the branch's address.
Address Line 2	Type the second line of the branch's address.
Phone Number	Type the telephone number of the branch.

- 3 Click Submit.

Maintaining Branch Details

After you have set up the branches in your system, you can search for branches by branch code, branch name, or postal code, and then maintain the details of branches. You can change all of the details for a branch, except the branch code.

To maintain branch details

- 1 Navigate to the Branch Maintenance > Branch Search screen (Fast Tran 12).
- 2 Select Branch Code, Branch Name, or Zip/Postal Code, and type the appropriate branch code, branch name, or postal code.
- 3 Click Search.
- 4 Select a branch from the search results.
- 5 Click Amend Branch Details.
- 6 Change the branch details as required.
- 7 Click Submit.

Administering the Calendar

You use the Calendar Maintenance operation to set up your system calendar with the dates when the bank is closed due to weekends, holidays, or other reasons.

You can only open a branch on dates that are designated as open dates in the calendar. When you open a branch, Branch Teller uses the calendar to determine the correct processing date.

Setting Up the Calendar

You add dates to the calendar to indicate when the bank is closed. You can add dates in the following ways:

- By specifying that the bank is closed on a particular day of the week, for example, Sunday.
- By specifying a particular date.
- By specifying a range of dates.

Branch Teller maintains the calendar for the current year and the following four years.

To set up a calendar

- 1 Navigate to the Branch Maintenance > Maintain Calendar screen (Fast Tran 21).
- 2 Specify dates in one of the following ways:
 - Click Dates and select a day of the week. This day of the week is then a closed date for the five-year period.
 - Click the radio button and type a date in the Date field, or double-click a date from the popup calendar.
 - Click the radio button and type a date in the From Date and To Date fields, or double-click the dates from the popup calendars.
- 3 Type the reason why the bank is closed in the Description field.
- 4 Click New to add the date or dates to the calendar.
- 5 Repeat steps 2 through 4 for all dates that you need to add to the calendar.

Updating the Calendar

You can delete from the calendar the dates when the bank is closed, and you can update the descriptions of those closed dates.

To update a calendar

- 1 Navigate to the Branch Maintenance > Maintain Calendar screen (Fast Tran 21).
- 2 Specify dates in one of the following ways and then click Query:
 - Click Dates and select a day of the week.
 - Click the radio button and type a date in the Date field, or double-click a date from the popup calendar.
 - Click the radio button and type a date in the From Date and To Date fields, or double-click the dates from the popup calendars.

The dates that you selected, together with their descriptions are displayed in the Calendar Search Results table.

- 3 To update the description of a date, select the date in the results table, edit the description, and click Update.
- 4 To delete a date or set of dates, select the dates in the results table and click Delete.

Administering Utilities

You use the Utility Maintenance operations to set up the utilities in your system, and maintain the details of the utilities.

Adding a Utility

When you add a utility, you enter the details of the utility.

To add a utility

- 1 Navigate to the Branch Maintenance > Add Utility screen (Fast Tran 31).
- 2 Complete the necessary fields.

The required fields are described in the following table.

Field	Comment
Utility Name	Type the name of the utility.
Branch Code	Type the branch code.
Account Number	Type the number of the account.
Bank Reference	Type a reference of up to 60 characters.

- 3 Click Submit.

Maintaining Utility Details

After you have set up the utilities in your system, you can search for utilities by utility name, branch code, or account number, and then maintain the details of utilities. You can change all of the details for a utility.

To maintain utility details

- 1 Navigate to the Utility Maintenance > Utility Search screen (Fast Tran 32).
- 2 Select Utility Name, Branch Code, or Account Number, and select the appropriate utility name, or type the branch code or account number.
- 3 Click Search.

- 4 Select a utility from the search results.
- 5 Click Amend Utility Details.
- 6 Change the utility details as required.
- 7 Click Submit.

Administering Users and Their Entitlements

This topic covers the operations to set up the users in each branch in your system, maintain the set of users, and assign user entitlements. Siebel Retail Finance Entitlements uses a Role Based Access Control (RBAC) framework. In the Entitlements framework, users or user groups are assigned roles. The privileges assigned to the roles control the functionality and data to which the user or user group has access.

Users are defined as individual users of the banking application such as a bank teller, branch manager, or branch customer. Within the Entitlements operations, users are referred to as *actors*. You can also define *delegate actors*. A delegate actor is a user to whom customers can, on a self-service channel like Internet Banking, grant selective access to their accounts. This is a mechanism for providing, for example, a personal advisor with access to specific accounts and the ability to make transfers up to a specific limit.

Adding a Branch User

When you add branch users, you define what type of user they are and whether they are a supervisor. You add the details of the users, including their contact details if required. For those users who have supervisors, you assign a supervisor.

If you are a central administrator, you can add users for all branches. If you are a branch administrator, you can add users for your branch only.

Before you can assign a supervisor to a user, there must be at least one supervisor set up in Branch Teller.

To add a branch user

- 1 Navigate to the User Maintenance > Add User Details screen (Fast Tran 41).
- 2 Complete the necessary fields.

The required fields are described in the following table.

Field	Comment
Branch Code	If you are a branch administrator, this field contains your branch code, and you cannot change it. If you are a central administrator, type the branch code.

Field	Comment
User Name	Type the name of the user.
User Logon Name	Type the user name with which the branch user logs in.
Password	Type a password.
Confirm Password	Type the same password again.
User Type	Select one of the following: Administrator (for a central administrator), Branch Administrator, Branch Manager, Supervisor, or Teller.
Language Preferences	Select a language.

- 3 Select the Supervisor check box if the user is to be a supervisor.
- 4 Click Create User.
- 5 Click Create Contact Details when you have typed any contact details that you want to add.
The Assign Supervisor screen is then displayed.
- 6 Select the supervisor in the list of Unassigned Supervisor list that the branch user is to be assigned to.
- 7 Click the assign button (>>).
The supervisor is then added to the Assigned Supervisors list.
- 8 Click Submit.

Maintaining a Branch User

After you have set up the branch users in your system, you can search for users by user name, user logon name, user type, or user status. You can then do the following:

- View details of the users.
- Change the details for the users, including the assignment of supervisors.
- Delete users from the system.
- Make users active (unlocked) or inactive (locked).

To maintain a branch user

- 1 Navigate to the User Maintenance > View Branch User Search Results screen (Fast Tran 42).
- 2 Select or type details of the branch Code, name, login name, user type, or status of the branch user for which you want to search.
- 3 Click Search.

The search results are displayed. The Locked column shows whether users are active, that is, unlocked (No), or inactive, that is, locked (Yes).

- 4 Select the required user.
- 5 Now click one of the following buttons depending on the maintenance activity that you want to perform:
 - Click View to view the details for the user. Click Next to view the contact details and supervisor details.
 - Click Amend to change the details for the user. Click Next to access the contact details and supervisor details. Click Submit when you have completed the changes.
 - Click Delete to remove a user from the system. You must confirm the deletion.
 - Click Lock to make a user who is active become inactive. Alternatively, if you select a user that is inactive (Yes in the Locked column), you can click Unlock to make the user active.
- 6 Click Submit.

Maintaining User Permissions

The Maintain User Permissions operation allows you to:

- Search for specific actors or retrieve all actors.
- View actor and delegate actor details.
- Add, amend, or delete privileges for an actor
- Assign or unassign a role to or from an actor or delegate actor.
- Assign or unassign an actor to or from an actor group.
- Reset user logon tries, when the user exceeds the allowed number of logon attempts.
- Lock or unlock an actor account.

You perform some of these tasks from the list of actors, and others from the Actor Details list that is displayed when you select an actor from the list of actors.

Viewing Actor Details

You can search for a specific actor or delegate actor and then view their details.

To view actor details

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter or select the user name, user logon name, actor type, or status.
- 3 Click Search.

The Actors list displays the user name, logon name, user type, and status for each user returned. If you click Search without entering any search criteria, the Actors list displays all the active actors.

- 4 Select the actor for which you wish to display details.
- 5 Click View.

The Actor Details screen is displayed.

Adding an Actor to the List

Before you add an actor, you must display the Actors list.

To add an actor

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter search criteria and click Search.
The Actors screen is displayed.
- 3 Click Add.
- 4 Type the details for the user.

Field	Comment
User Name	Type the name of the user.
User Logon Name	Type the user name with which the branch user logs in.
User Type	Select a user type, for example, Administrator (for a central administrator), Branch Administrator, Branch Manager, Supervisor, or Teller. The user type that you can select depends on your user type. If you are an Administrator, you can select all of the available types.
Password	Type a password.
Confirm Password	Type the same password again.

- 5 Click Submit.

Deleting an Actor from the List

Before you delete an actor, you must display the Actors list.

When you delete an actor or delegate actor, the system checks whether the actor or delegate has been assigned to any actor groups and removes any assignments. The system checks whether any roles have been assigned to the actor or delegate and if they have, it unassigns them. The system then deletes the actor or delegate.

To delete an actor

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter search criteria and click Search.

The Actors screen is displayed.

- 3 Select the actor that you want to delete.
- 4 Click Delete.

Maintaining User Details

This topic covers the following sub topics:

- Assign and unassign privileges to and from an actor
- Assign and unassign roles to or from an actor
- Assign and unassign actors to or from an actor group
- Reset the count of user logon tries
- Lock or unlock an actor account

You navigate to the Actor Details screen as described in Viewing Actor Details on page 15.

Assigning and Unassigning Actor-Specific Privileges

You can assign and unassign privileges to a specific actor. You can also assign privileges to roles; see Administering Roles on page 20.

To assign and unassign actor-specific privileges

- 1 Navigate to the Actor Details screen for the actor.
- 2 Click Actor Specific Privileges.

The privileges of that actor are then displayed on the Privileges screen.

- 3 Perform the maintenance activity that you require:
 - To create a privilege, click Add. Enter a Privilege Description, which is mandatory, and select one or more of the following: task description, limit value, and channel name. Finally, click Submit.
 - To amend a privilege, select the privilege from the list, click Amend, edit the details, and click Submit.
 - To delete a privilege, select the privilege from the list, and click Delete.

Assigning and Unassigning Roles to an Actor

You can assign and unassign roles to a specific actor.

To assign and unassign roles to an actor

- 1 Navigate to the Actor Details screen for the actor.
- 2 Click Roles.

The Roles screen is displayed.

3 Assign or unassign roles as required:

- To assign a role, select the role in the Available Roles list, and click Assign/Unassign Role. The role is then displayed in the Assigned Roles list.
- To unassign a role, select the role in the Assigned Roles list, and click Assign/Unassign Role. The role is then displayed in the Available Roles list.

Click Cancel to return to the Actor Details screen.

Assigning and Unassigning Actors to Actor Groups

You can assign and unassign actors to actor groups.

To assign and unassign actor to actor groups

- 1** Navigate to the Actor Details screen for the actor.
- 2** Click Actor Groups.
- 3** Assign or unassign actors to actor groups as required:
 - To assign an actor, select the actor group in the Available Actor Groups list, and click Assign/Unassign Actor Group. The actor group is then displayed in the Assigned Actor Groups list.
 - To unassign an actor, select the actor group in the Assigned Actor Groups list, and click Assign/Unassign Actor Group. The actor group is then displayed in the Available Actors Group list.

Click Cancel to return to the Actor Details screen.

Maintaining the List of Delegates for an Actor

You can specify delegates for a particular actor.

To maintain the list of delegates for an actor

- 1** Navigate to the Actor Details screen for the actor.
- 2** Click View Delegates.
- 3** To add a delegate, click Add, type the details, and click Submit.
- 4** To delete a delegate, click Delete.

Resetting an Actor's Login Tries

You can reset the number of logon tries for an actor who has exceeded their limit and therefore cannot log in.

To reset an actors logon tries

- 1** Navigate to the Actor Details screen for the actor.

- 2 Click Reset Logon Tries.

The Logon Tries field is updated.

Locking and Unlocking an Actor Account

You can unlock an actor account to make it active or lock an actor account to make it inactive.

To lock or unlock an actor account

- 1 Navigate to the Actor Details screen for the actor.
- 2 Click Lock/Unlock.

The Status field is updated.

Administering User Groups

User groups are flexible groupings of users, containing one or more members. A user can belong to zero or more groups. When you define a group, you can select another, previously-defined group as its parent group. The group being defined then inherits the roles assigned to the parent group. The following user group administration is provided:

- View actor groups.
- View roles assigned to a specific actor group.
- Assign a role to or from an actor group.
- Add, amend, or delete an actor group.

When you delete an actor group, the system first checks whether any actors have been assigned to the actor group and unassigns any that have been assigned. The system checks whether any roles have been assigned to the actor group and unassigns any roles that have been assigned. The actor group is then deleted.

To add and maintain actor groups

- 1 Navigate to the Actor Maintenance > Actor Groups screen (Fast Tran 44).
The Actor Groups screen is displayed showing the group name and any parent group name for each group.
- 2 To add a group, click Add, and then type an actor group name, select a parent actor group, if required, and click Submit.
- 3 Select the required actor group.
- 4 Click a button according to the maintenance activity you want to perform:
 - To view the roles assigned to the group, click View Roles. Click Cancel to return to the Actor Groups screen.
 - To assign or unassign a role to or from a group, click View Roles.

- To assign a role, select the role in the Available Roles list, and click Assign/Unassign Role. The role is then displayed in the Roles list.
- To unassign a role, select the role in the Roles list, and click Assign/Unassign Role. The role is then displayed in the Available Roles list.

Click Cancel to return to the Actor Groups screen.

- To amend a group, click Amend. Edit the actor group name and parent actor group as required, and click Submit.
- To delete a group, click Delete.

Administering Roles

Users and groups are assigned roles, with corresponding privileges. The privileges control the functionality and data to which they have access. The Roles operation allows you to:

- View role details.
- View the privileges assigned to a specific role.
- Assign or unassign privileges to or from a role.
- Add a role.
- Amend a role name.
- Delete a role.

When you delete a role, the system first unassigns the role from any actor, actor group, or privilege to which it has been assigned.

To add and maintain roles

- 1 Navigate to the Actor Maintenance > Roles screen (Fast Tran 45).
The Roles screen is displayed showing the role name for each role.
- 2 To add a role, click Add, then type a role name, and click Submit.
- 3 Select the required role.
- 4 Click a button according to the maintenance activity you want to perform:
 - To view the privileges assigned to the role, click View Role Privileges. Click Cancel to return to the Roles screen.
 - To assign or unassign a privilege to or from a role, click Assign/Unassign Privilege.
 - To assign a privilege, select the privilege in the Available Privileges list, and click Assign Privilege. The privilege is then displayed in the Assigned Privileges list.
 - To unassign a privilege, select the privilege in the Assigned Privileges list, and click Unassign Privilege. The privilege is then displayed in the Available Privileges list.
- 5 Click Submit when you have completed assigning or unassigning privileges.

- To amend a role, click Amend. Edit the role name and click Submit.
- To delete a role, click Delete.

Administering Privileges

The Privileges operation allows you to:

- View privilege details.
- Revoke privilege from all actors irrespective of the role of any actor. This allows for situations where some services, for example, funds transfer, need to be blocked.
- Restore a privilege to all actors who had the privilege before it was revoked.
- Add a privilege
- Assign a privilege to all existing roles
- Delete a privilege

When you create a privilege, you assigned to it one or more of the following privilege items:

- **Task.** The details of the action that is to be carried out, for example, funds transfer.
- **Limit.** A value imposed on a privilege such as a maximum amount that can be transferred. The limit type has an associated currency and limit type. The limit type can be, for example, daily or transactional.
- **Channel.** The method of access to a system, which can affect the access control requirements. Examples of channels include Internet and branch.

When you create a privilege, the system verifies that a privilege with the same task, limit, and channel does not exist (if it does exist, an error message is displayed). The system creates the new privilege, generates a privilege ID and sets the privilege type to general. A general privilege is a privilege that can be assigned to all actors or actor groups and which has not been created for a specific actor or actor group.

When you delete a privilege, the system checks whether the privilege has been assigned to any role. If it has, the assignments are deleted. The system then deletes the privilege. For privileges that were created for an individual actor or delegate actor (only applicable when the Privileges screen is displayed from an actor or delegate actor screen) the system checks instead whether the individual role of the privilege has any other individual privileges assigned to it. If it has not, then the individual role is unassigned from the actor or delegate actor. The individual role is then deleted and the privilege is deleted. If the individual role has other individual privileges assigned to it then the individual role is not deleted. The individual privilege is then deleted.

NOTE: You can maintain privileges for a specific actor or delegate actor by using the Maintain Actor Permissions operation. See *Assigning and Unassigning Actor-Specific Privileges* on page 17 for more information.

To add and maintain privileges

- 1 Navigate to the Actor Maintenance > Privileges screen (Fast Tran 46).

The Privileges screen is displayed showing the privilege description, channel name, task description, limit amount, limit currency, limit type, and revoked status for each privilege set up on the system.

- 2 To create a privilege, click Add. Enter a Privilege Description, which is mandatory, and select values for one or more of the following:
 - Task Description
 - Limit Value
 - Channel Name
- 3 Click Submit.
- 4 Select the required privilege.
- 5 Click a button according to the maintenance activity you want to perform:
 - To revoke a privilege from all actors, Click Revoke From All.
 - To restore a privilege to all actors, click Reinvoke Privilege.
 - To assign the privilege to all existing roles, click Assign Privilege to All Roles.
 - To delete a privilege, click Delete.

Administering Limits

A limit is assigned to a privilege when you create the privilege.

A limit value can be a maximum amount that can be transferred. The limit type can be, for example, daily or transactional.

The Limits operation allows you to:

- View limit details
- Add a limit
- Delete a limit

When you delete a limit, the system initially determines any privileges that the limit has been assigned to, unassigns those privileges from any roles they have been assigned to, deletes those privileges, and then deletes the limit.

To maintain limits

- 1 Navigate to the User Maintenance > Limits screen (Fast Tran 47).

The Limits screen is displayed.
- 2 Add or delete limits as required:
 - To add a limit, click Add, type or select a limit value, currency and type, and click Submit.
 - To delete a limit, select the limit to be deleted, and click Delete.

Administering Passwords

When you change a user's password, the system verifies that the Existing Password entered matches that stored against the current user and that both new entered passwords match.

To change a user's password

- 1 Navigate to the User Maintenance > Change Password screen (Fast Tran 48).
The system displays the user logon name.
- 2 Enter values in the Old Password, New Password, and Confirm New Password fields, all of which are mandatory.
- 3 Click Submit.

Administering the Bond Table

You use the Bond Table Maintenance operation to update the U.S. bond redemption values with values that are downloaded from the U.S. Treasury Web site. The bond redemption values, which are updated on the Web site twice a year, are used in Bond Redemption and Bond Inquiry operations in the Branch Teller application.

Updating Bond Redemption Values

The method used for converting the values, and the format depends on the type of database system that you are using.

To update bond table redemption values

- 1 Download the redemption values file from the treasury Web site:
(ftp://ftp.publicdebt.treas.gov/SB200706.ASC) and save the file to a suitable location on your desktop or the network.
- 2 Navigate to the Bond Tables > Bonds Table screen (Fast Tran 51).
- 3 Type the location of the redemption values file in the Select the File Location field, or click Browse to search for the file location.
- 4 Click Submit.

Administering Fees

You use the Fee Maintenance operations to set up, view, and change the fees applying to financial transactions. By maintaining the details of transaction fees, you make sure that the correct fees are charged when the teller runs a transaction.

Fees are calculated based on the account type, customer type, transaction type, and the amount of the transaction. For each account type and customer type there is a factor value that is used in

calculating transaction fees. This allows, for example, fees for a particular type of transaction for company accounts to be higher than those for charity accounts.

When you create transaction fees, you specify the fees that apply for a particular account type and customer type.

To maintain transaction fee details

- 1 Navigate to the Fees Maintenance > Maintain Fees screen (Fast Tran 61).
- 2 Select an account type from the Account Types list.
- 3 If required, edit the factor value for this account type.
- 4 Select a customer type from the Customer Types list.
- 5 If required, edit the factor value for this customer type.
- 6 In the Transactions Fee Details table, enter or change the values for the flat fee, percentage fee, and maximum percentage fees for each transaction type as required.
- 7 Repeat steps 2 through 6 for each set of transaction fees that you require to maintain.
- 8 Click Submit.

The transaction fees are saved and the New Transaction Fees screen is displayed. This screen displays all of the fees for each transaction type, account type, and customer type, and includes the changes that you made in the Maintain Fees screen. The details are shown in the following table.

Field	Comment
Trx Code	Displays the transaction code.
Transaction Type	Displays the transaction type.
Account Type	Displays the account type.
Customer Type	Displays the customer type.
Flat Fee	Displays the flat fee entered in the Transaction Fee Details table multiplied by both of the factor values for the account type and customer type.
% Fee	Displays the percentage fee entered in the Transaction Fee Details table multiplied by both of the factor values for the account type and customer type.
Max	Displays the maximum percentage fee entered in the Transaction Fee Details table multiplied by both of the factor values for the account type and customer type.

- 9 Click Close.

You are returned to the Maintain Fees screen.

Administering Negotiable Instruments

You use the Negotiable Instruments operation to search the negotiable instrument log. Negotiable instruments include travelers checks, drafts, cashier checks, money orders, customer checks, and U.S. savings bonds.

Information is written to the log every time a negotiable instrument is sold or paid to a customer in the branch. The log is useful in preventing fraudulent activity. The following data is recorded in the log:

- Teller ID
- Transaction reference number
- Branch code
- Date of purchase
- Negotiable instrument type
- Negotiable instrument serial number
- Negotiable instrument amount
- Multiple instrument sale details
- Payee (for drafts, money orders or cashier's checks)
- Purchaser name
- Purchaser date of birth
- Purchaser address
- Purchaser ID type and document number (for example, driver's license, social security number, passport)

The negotiable instrument log details are stored centrally. You can view them for a branch (typically, if you are a branch administrator), or for the whole bank (typically, if you are a central administrator).

Querying the Negotiable Instruments Log

You can display negotiable instrument log details for a specific teller, or for all tellers in a branch.

To query the negotiable instruments log

- 1 Navigate to the Negotiable Instruments > Query Log: Negotiable Instruments screen (Fast Tran 71).
- 2 Type your branch code if you are a branch administrator.
If you are a central administrator, this field contains your branch code, and you cannot change it.
- 3 Select the tellers for whom you want to display log details.
 - To retrieve log details for all tellers in the branch, select All in the Teller ID list.

- To retrieve log details for a specific teller, click Retrieve Tellers so that the Teller ID list contains all the tellers of the selected branch, and then select the required teller from the list.
- 4 Select the Date Range, Transaction Type, or Amount Range radio button, depending on whether you want to search by a range of dates, by transaction type, or by a range of amounts associated with the log records.
- 5 If you selected the Transaction Type radio button, select the required transaction type from the drop-down list.
- 6 If required, complete the fields as shown in the following table.

Field	Comment
Date Range From	Type a date. The default value is the current working date. This date must be before the date in the Date Range To field.
Date Range To	Type a date. The default value is the current working date. This date must be the same as, or after the date in the Date Range From field.
Amount Range From	Type an amount. This amount must be less than or equal to the amount in the Amount Range To field.
Amount Range To	Type an amount. This amount must be greater than or equal to the amount in the Amount Range From field.

- 7 Click Display Log to view the search results.
Search results are displayed with the oldest results displayed first.
- 8 Select an entry in the log, and click View Details to display additional log details such as purchaser details and sender details.

Administering Currency Transaction Reports

You use the Currency Trans Reports operations to maintain the list of currency transaction report (CTR) exemptions and to maintain the list of CTRs in your bank.

To comply with Bank Secrecy Act and USA Patriot Act requirements, your bank must file currency CTRs with the **Financial Crimes Enforcement Network (FinCen)**. You must complete form FinCen 104 for every transaction involving cash-in or cash-out amounts exceeding \$10,000, unless the relevant customer or the account are exempt from currency transaction reporting. For more information about currency transaction reporting, see the *Branch Teller Guide*.

The CTR exemption list is stored on the central server and at each branch start of day is downloaded to the branch data store.

Maintaining the CTR Exemption List

A bank has the right to declare certain qualifying customers as exempt from the CTR process as long as these customers are first registered with FinCen:

- Phase I customers are exempt on a permanent basis. These customers are publicly traded companies.
- Phase II customer's exemption must be renewed every 2 years. These companies are unlisted companies and eligible payroll customers.

To create a new exemption, you complete a standard Treasury exemption form. The form contains the following parts:

- **Part 1.** Details of the person to be exempted.
- **Part 2.** Details of the reason for the exemption request.
- **Part 3.** Details of your financial institution.

The CTR Exemption list contains the details shown in Table 2.

Table 2. CTR Exemption List Details

Column	Comments
Business Name	Displays the name of the business.
Taxpayer Identification Number	Displays the social security number masked apart from the last four digits.
Effective Date of Exemption	Displays the date when the exemption started.
Next Review Date	Displays the next date when the exemption status should be reviewed.
Basis for Exemption	Displays the basis for exemption, for example, eligible payroll company.

To maintain the CTR exemption list

- 1 Navigate to the Currency Trans Reports > CTR Exemption List screen (Fast Tran 81).
- 2 To add an exemption, click New and complete the CTR Registration Exemption form.
 - a Click Initial Designation
 - b Complete parts 1, 2, and 3 of the form.
- 3 To change an exemption, select the appropriate entry in the list, and click Amend.
 - a If this is a review for a phase 2 customer, click Biannual Review.
 - b Click Exemption Amended.
 - c Amend the details in parts 1, 2, and 3 of the form as required.
- 4 To revoke an exemption, select the appropriate entry in the list, and click Amend.

- d Click Exemption Revoked.
 - e Amend the details in parts 1, 2, and 3 of the form as required.
- 5 Click Submit.

Maintaining the CTR List

You can view the list of filed CTR forms, including suspended CTR forms, for the whole bank.

You can search for CTR forms by date, by transaction type, or by business name. You can then view individual forms and print them as required.

The details displayed for CTR forms are shown in Table 3.

Table 3. CTR Form Details

Column	Comments
Date/Time	Displays the date and time of the transaction that required currency transaction reporting.
Business Name	Displays the business name associated with the CTR form, if any.
Status	Displays the status of the CTR form; either CTR_COMPLETE or CTR_SUSPENDED.
Branch	Displays the name of the branch that filed the CTR form.

You can purge CTR forms that are more than five years old.

To maintain the CTR list

- 1 Navigate to the Currency Trans Reports > CTR Forms Maintenance screen (Fast Tran 82).
- 2 Click a radio button to specify your required search criteria and then click Display CTRs:
 - Click Date and type a From date and a To date.
 - Click Transaction Type and select BOTH, CTR_COMPLETE, or CTR_SUSPENDED.
 - Click Business Name and type a business name.

The list of filed CTR forms matching your search criteria is displayed.

- 3 To view a CTR form, select the form from the list and click View.
- 4 Click Print, if you want to print the CTR form.
- 5 To purge all CTR forms older than five years, click Purge.
- 6 Click Submit.

Administering Branch Teller Database Tables

This topic describes maintenance tasks that must be performed by directly updating the database tables. The method that you use to update the tables will depend on the database system used in your organization. Table 4 shows the database tables that you must update for various maintenance tasks.

Table 4. Maintenance Tasks and Manual Table Updates

Task	Tables Updated
Adding a new bank card product, or changing details of a card product.	AC_BANK_CARD_PROD, AC_BANK_CARD_PROD_RULES
Adding a new credit card, or changing details of a card.	CRCD_AC_HD_CRCD_AC, CREDIT_CARD, CREDIT_CARD_DETAILS, CREDIT_CARD_HOLDER, CRED_CARD_ACC
Ordering a new checkbook for an account.	CHEQUEBOOK, CHEQUEBOOK_FACILITY
Changing details about your organization.	COMPANY
Adding details about new currencies in use at your bank.	COMPANY_CURR, CURRENCY, CURRENCY_DENOM
Updating details about the denominations for the currencies in use at your bank.	CURRENCY_DENOM
Changing details about exchange rates for currencies, used in foreign exchange (FX) deposit and withdrawal transactions.	EXCHANGE_RATE
Adding a new internal account and maintaining existing internal accounts, which are used in balancing transactions resulting from Teller End of Day and Teller Start of Day operations, when any fees or commissions are applied, and when any General Ledger postings are made.	INTERNAL_ACCOUNT
Recording checks in a new checkbook issued to a customer; issuing cashier's checks, money orders, drafts, and FX drafts. Transactions that use the table include: <ul style="list-style-type: none"> ■ Transactions involving any "on-us" checks only. ■ Any consignment item processing resulting from Issue Draft, Issue Money Order, or Issue Cashiers Check operations ■ Negotiable instrument transfers between cashboxes The table must be pre-filled with details of pre-printed stock and negotiable instruments for which you can	NEGOTIABLE_INSTRUMENT

Task	Tables Updated
dynamically allocate serial numbers (cashier's checks, money orders, and drafts).	
Changing details about retail account products.	RET_ACC_PRODUCT, RET_ACC_PROD_RET_ACC
Setting system control information such as sequential identifiers.	SYSTEM_CONTROL

This topic contains the following sub topics:

- AC_BANK_CARD_RULES Table on page 31
- CHEQUEBOOK Table on page 31
- CHEQUEBOOK_FACILITY Table on page 32
- COMPANY Table on page 33
- COMPANY_CURR Table on page 33
- CREDIT_CARD Table on page 34
- CRED_CARD_ACC Table on page 35
- CREDIT_CARD_DETS Table on page 36
- CREDIT_CARD_HOLDER Table on page 37
- CRCD_AC_HD_CRCD_AC Tables on page 37
- CURRENCY Table on page 37
- CURRENCY_DENOM Table on page 38
- EXCHANGE_RATE Table on page 38
- INTERNAL_ACCOUNT Table on page 39
- NEGOTIABLE_INSTRUMENT Table on page 40
- RET_ACC_PRODUCT Table on page 41
- RET_ACC_PROD_RET_ACC Table on page 43
- SYSTEM_CONTROL Table on page 43

AC_BANK_CARD_PROD Table

This table stores details of the types of bank card product associated with your bank's retail products.

You maintain the table according to the types of cards used, for example, ATM card, check guarantee card, and debit card. You associate the card types with the relevant banking products.

Table 5 describes the columns of the AC_BANK_CARD_PROD table.

Table 5. AC_BANK_CARD_PROD Columns

Column	Description
CARD_TYPE	The type of card.
PRODUCT_ID	The product identifier.
COMPANY_CODE	The company code.

AC_BANK_CARD_RULES Table

This table stores details of the rules for use of bank cards, such as the financial limits applicable to the card.

You must maintain the table, for example, when the maximum credit limits must be increased for a particular card, and also when you add a new bank card type, such as ATM card, check guarantee card, and debit card.

Table 6 describes the columns of the AC_BANK_CARD_RULES table.

Table 6. AC_BANK_CARD_RULES Columns

Column	Description
CARD_TYPE	The type of card.
COMPANY_CODE	The company code.
AUT_RENEW_IND	Whether the card is renewed automatically.
CARD_LIFE	The life of the card in months before it expires.
MAX_CASH_WITH	The maximum amount the cardholder can withdraw.
MAX_CREDIT_LIMIT	The maximum credit limit for the card.
STAND_WITH_AMNT	The standard amount the cardholder can withdraw.
STAND_CREDIT_LIM	The standard credit limit for the card.

CHEQUEBOOK Table

This table, together with the CHEQUEBOOK_FACILITY table, stores details of the checkbooks associated with an account.

You maintain the table when new checkbooks are ordered for an account.

Table 7 describes the columns of the CHEQUEBOOK table.

Table 7. CHEQUEBOOK Columns

Column	Description
CHEQUEBOOK_NUMBER	The number of the checkbook.
BRANCH_CODE	The branch code.
ACCOUNT_NUMBER	The account number associated with the checkbook.
START_SERIAL_NO	The number of the first check in the book.
END_SERIAL_NUMBER	The number of the last check in the book.
CURRENCY	The currency.
CHK_BOOK_FAC_NO	The checkbook facility number.
COMPANY_CODE	The company code.
DISPATCH_CUSTOMER_INDICATOR	Whether the checkbook is dispatched to the customer.

CHEQUEBOOK_FACILITY Table

This table, together with the CHEQUEBOOK table, stores details of checkbooks associated with an account, for example, whether the checkbook is automatically reissued, the checkbook name, checkbook size, and so on.

You maintain the table when new checkbooks are ordered for an account, and when details of checkbooks change, for example, when the name on the checkbook changes.

Table 8 describes the columns of the CHEQUEBOOK_FACILITY table. Some columns that are not used are omitted.

Table 8. CHEQUEBOOK_FACILITY Columns

Column	Description
COMPANY_CODE	The company code.
BRANCH_CODE	The branch code.
ACCOUNT_NUMBER	The account number associated with the checkbook.
CHK_BOOK_FAC_NO	The checkbook facility number.
METHOD_OF_DISPATCH	The method of dispatch for the checkbook, for example, 'POST' or 'COLLECT_AT_BRANCH'.
COLL_BRANCH_CODE	The branch code for the collection of the checkbook.

Column	Description
AUTOMATIC_REISSUE	Whether the checkbook is automatically re-issued.
AUTO_REISSUE_NO	The automatic reissue number.
CHEQUEBOOK_NAME1	The first name on the checkbook.
CHEQUEBOOK_NAME2	The second name on the checkbook.
CHK_BOOK_NO	The number of the next checkbook.
CHEQUE_TYPE	The type of checkbook, for example, 'Checks 25', 'Checks 50', for books containing 25 and 50 checks respectively.

COMPANY Table

This table contains general details about your bank, for example, the company name and company code. You maintain the table in response to changes in your bank's details.

Table 9 describes the columns of the COMPANY table. Some columns that are not used are omitted.

Table 9. COMPANY Columns

Column	Description
COMPANY_CODE	The company code.
HOL_COMP_CODE	The holding company code.
COMPANY_NAME	The name of the company.
ACCNT_CURR	The accounting currency.
NEXT_TRANS_ID	The next transaction identifier.

COMPANY_CURR Table

This table stores details of the currencies in use at your bank and indicates which currency is the base bank currency. You maintain this table when there are changes to the list of currencies handled by your bank, or when there is a change of base currency.

Table 10 describes the columns of the COMPANY_CURR table.

Table 10. COMPANY_CURR Columns

Column	Description
COMPANY_CODE	The company code.
CURRENCY	The currency, for example, 'GBP', 'EUR', and 'USD'.
BASE_CURRENCY_INDIC	Whether the currency is the base currency of the bank.

CREDIT_CARD Table

This table stores the details of a credit card account such as the account number, card number, card type, expiry date, cardholder name, issue date, and so on.

You maintain the table when you add a new credit card, and when there are changes to the details for a card, for example, the expiry date, the cardholder name, or the security code.

Table 11 describes the columns of the CREDIT_CARD table.

Table 11. CREDIT_CARD Columns

Column	Description
ACCOUNT_NUMBER	The account number.
CARD_NO	The credit card number.
COMPANY_CODE	The company code.
CARD_TYPE	The type of credit card.
EXPIRY_DATE	The expiry date of the card.
CARD_STATUS	The status of the card, for example, 'ACTIVE', 'CLOSED'.
AUTO_RENEW_IND	Whether the card is automatically renewed.
CANCELLED_DATE	The date the card was cancelled.
CARD_BALANCE	The account balance.
HOLDER_NAME	The cardholder's name.
CANCELLED_REASON	The reason for cancellation.
ISSUE_DATE	The date the card was issued.
LAST_AMEND_DATE	The date of the last amendment to the details.
PIN_NO	The Personal Identification Number (PIN) number for the card.
PIN_TRIES	The number of PIN tries allowed.
VALID_FROM_DATE	The date from which the card is valid.
FACILITIES_CODE	The facilities code.
SECURITY_CODE	The security code on the card.
PRODUCT_ID	The product identifier.
OWNER_ID	The cardholder identifier.
PRIM_HOLDER_IND	Whether the cardholder is the primary cardholder.

CRED_CARD_ACC Table

This table store details of all the credit card accounts and details of the accounts such as credit limits.

You maintain the table when you add a new credit card, and when there are changes to details for accounts, for example, a change in the credit limit, or the maximum withdrawal limit.

Table 12 describes the columns of the CREDIT_CARD_ACC table. Some columns that are not used are omitted.

Table 12. CREDIT_CARD_ACC Columns

Column	Description
BRANCH_CODE	The branch code.
ACCOUNT_NUMBER	The bank account number associated with the credit card.
CREDIT_LIMIT	The credit limit for the card.
MAX_CASH_WITH	The maximum withdrawal amount.
CC_AC_NO	The credit card account number.
OWNER_ID	The cardholder identifier.
CARD_INS_IND	Whether there is credit card insurance.

CREDIT_CARD_DETS Table

This table stores details of credit card accounts such as card type, credit card limit, credit card issuer, and so on.

You maintain the table when you add a new credit card, and when there are changes to details for accounts, for example, a change in the credit limit.

Table 13 describes the columns of the CREDIT_CARD_DETS table.

Table 13. CREDIT_CARD_DETS Columns

Column	Description
CREDIT_CARD_ISSUER	The credit card issuer.
CARD_TYPE	The type of credit card.
CARD_CREDIT_LIMIT	The credit limit for the card.
CARD_BALANCE	The current balance for the card.
CREDIT_CARD_DETAILS_ID	The identifier of the credit card details.
COMPANY_CODE	The company code.
OWNER_ID	The cardholder identifier.

CREDIT_CARD_HOLDER Table

This table store details of credit card account holders, such as the card number and whether the cardholder is the primary or the secondary owner of the card.

You maintain the table when you add a new credit card, and when there are changes to the details for cardholders.

Table 14 describes the columns of the CREDIT_CARD_HOLDER table.

Table 14. CREDIT_CARD_HOLDER Columns

Column	Description
OWNER_ID	The cardholder identifier.
COMPANY_CODE	The company code.
STATUS	The cardholder status, that is, 'PRIMARY' or 'SECONDARY'.
CARD_NUMBER	The credit card number.

CRCD_AC_HD_CRCD_AC Tables

This table stores details of credit card account holders and associates them with retail account numbers.

You maintain the table when you add a new credit card, and when there are changes to the details for cardholders.

Table 15 describes the columns of the CRCD_AC_HD_CRCD_AC table.

Table 15. CRCD_AC_HD_CRCD_AC Columns

Column	Description
COMPANY_CODE	The company code.
OWNER_ID	The cardholder identifier.
ACCOUNT_NO	The account number.
HOLDER_POSITION	Indicates whether the holder is the primary holder of the card.

CURRENCY Table

This table stores details of currencies that your bank uses; typically these currencies are the U.S. dollar, the euro, and the pound sterling.

You maintain the table when there are changes to the list of currencies handled by your bank.

Table 16 describes the columns of the CURRENCY table.

Table 16. CURRENCY Columns

Column	Description
CURRENCY	The currency.
CURRENCY_NAME	The name of the currency, for example, 'STERLING', 'EURO', 'US_DOLLARS'.
CURRENCY_DEC_PLA	The number of decimal places with which the currency is displayed.

CURRENCY_DENOM Table

This table stores details of the types of note and coin for the currencies in use at your bank.

You maintain the table when there are changes to the notes or coins in circulation for a currency, or when there is a change to the list of currencies handled by your bank.

Table 17 describes the columns of the CURRENCY_DENOM table.

Table 17. CURRENCY_DENOM Columns

Column	Description
CURRENCY	The currency.
DENOM_VALUE	The denomination value.
DENOM_INDICATOR	Whether the denomination is a note 'N', or coin 'C'.
DENOM_DES	The description of the denomination, that is, 'NOTE' or 'COIN'.
CURR_SYMBOL	The symbol for the note or coin, for example '\$' for a U.S. dollar note, or 'c' for a U.S. dollar coin.
BAG_BUNDLE_SIZE	The bag bundle size.

EXCHANGE_RATE Table

This table stores details of the exchange rates used at your bank for performing foreign exchange (FX) deposit and withdrawal transactions. The base currency for the exchange rates is identified in the COMPANY_CURR table.

You maintain the table when there is a change in the exchange rates. For each supported currency represented in the table, you must update the buying and selling rates for FX transactions, as well as the amount of commission.

Table 18 describes the columns of the EXCHANGE_RATE table. Some columns that are not used are omitted.

Table 18. EXCHANGE_RATE Columns

Column	Description
COMPANY_CODE	The company code.
CURRENCY	The currency.
BRANCH_CODE	The branch code.
CASH_SELLING_RATE	The exchange rate for selling cash in FX transactions.
CASH_BUYING_RATE	The exchange rate for buying cash in FX transactions.
COMMISSION	The amount of commission.
TC_SELLING_RATE	The selling exchange rate for non cash FX transactions.
TC_BUYING_RATE	The buying exchange rate for non cash FX transactions.
MEAN	Mean rate

INTERNAL_ACCOUNT Table

This table stores a list of account numbers used for internal posting or suspense account purposes. The table stores the branch and account number of the internal accounts, each of which is linked to a particular currency (any transactions that use these internal accounts need to be of that currency).

Typically, the accounts referenced in the INTERNAL_ACCOUNT table are updated when balancing transactions resulting from Teller End of Day and Teller Start of Day operations are performed, when any fees or commissions are applied, and when any General Ledger postings are made.

You maintain the table when you need to add a new internal account.

Table 19 describes the columns of the INTERNAL_ACCOUNT table.

Table 19. INTERNAL_ACCOUNT Columns

Column	Description
COMPANY_CODE	The company code.
ACCOUNT_NUMBER	The account number.
BRANCH_CODE	The branch code.
LEDGER_TYPE	The ledger type.

NEGOTIABLE_INSTRUMENT Table

This table stores details of negotiable instruments such as checks, cashier's checks, money orders, drafts, and FX drafts. The table is used to check many attributes of a negotiable instrument such as the status, type, issuing branch, and account numbers of a negotiable instrument. The table also stores the important dates concerning negotiable instruments, such as when they were issued, deposited, or stopped.

The financial transactions that use the NEGOTIABLE_INSTRUMENT table include:

- Transactions involving any "on-us" checks only
- Any consignment item processing resulting from Issue Draft, Issue Money Order, or Issue Cashiers Check operations
- Negotiable instrument transfers between cashboxes

You maintain the table when, for example, a new checkbook is issued to a customer, and you must add to the table all the negotiable instrument numbers in the checkbook. This is typically done by a "back office" application or manually when the checkbook is ordered. You must perform similar maintenance for other negotiable instrument types such as cashier's checks, money orders, drafts, FX drafts, and so on. The NEGOTIABLE_INSTRUMENT must be pre-filled with details of pre-printed stock and negotiable instruments for which you can dynamically allocate serial numbers (cashier's checks, money orders, and drafts).

Table 20 describes the columns of the NEGOTIABLE_INSTRUMENT table.

Table 20. NEGOTIABLE_INSTRUMENT Columns

Column	Description
COMPANY_CODE	The company code.
SERIAL_NUMBER	The serial number.
ISSUING_BRANCH_CODE	The branch code of the issuing branch.
ISSUING_ACCT_NUM	The issuing account number.
NEG_INST_TYPE	The type of negotiable instrument, that is, 'DRAFT', 'CHECK', 'TRAVELLERS_CHECK', 'CASHIERS_CHECK', 'MONEY_ORDER'.
BRANCH_CODE	The branch code of your branch.
CASHBOX_ID	The cashbox identifier.
CURRENCY	The currency.
AMOUNT	The amount.
DOCUMENT_TYPE	The document type for the negotiable instrument, that is, 'ACTIVE', 'CANCELLED', 'ON-US', 'OTHER'.
STATUS	The status, which depends on the type of negotiable instrument as follows:

Column	Description
	<ul style="list-style-type: none"> ■ Check. 'ISSUED', 'RECEIVED', 'CLEARED', 'STOPPED', 'REJECTED', 'RETURNED', 'CANCELLED', 'AWAITING-DISPATCHMENT', 'PRINTED', 'ACTIVE', 'INACTIVE', 'IN_PROGRESS'. ■ Draft. 'ISSUED', 'CLEARED', 'ACTIVE', 'INACTIVE', 'IN_PROGRESS'. ■ Cashiers Check. 'ACTIVE', 'AWAITING-DISPATCHMENT'.
BENEFICIARY_NAME	The name of the beneficiary
EFFECTIVE_DATE	The effective date.
LODGED_DATE	The date of depositing.
DEST_BRANCH_CODE	The destination branch code.
DEST_ACCT_NUM	The destination account number.
STOP_REASON	The reason for stopping the negotiable instrument.
STOP_DATE	The date of stopping the negotiable instrument.
CHEQUEBOOK_NUMBER	The checkbook number.
BATCH_ID	The check batch identifier.
DENOMINATION	The denomination of the negotiable instrument.
PURCHASE_DATE	The purchase date of the negotiable instrument.
NEG_INST_BOX_ID	The negotiable instrument cashbox identifier.
SUPPLIER_IND	Whether the negotiable instrument came from a supplier (1) or not (0).

RET_ACC_PRODUCT Table

This table together, with the RET_ACC_PROD_RET_ACC table, stores details for your bank's retail account products.

You maintain the table when there are changes to the retail account products, for example, to the facilities allowed with the account, or the limits for deposits and withdrawals.

Table 21 describes the columns of the RET_ACC_PRODUCT table.

Table 21. RET_ACC_PRODUCT Columns

Column	Description
PRODUCT_ID	The product identifier.
COMPANY_CODE	The company code.
ATM_ALLOWED	Whether an ATM is allowed for the account.
CHQ_BK_ALLOW	Whether a checkbook is allowed for the account.
CHQ_GUA_ALLOW	Whether a check guarantee card is allowed for the account.
DEBIT_CARD_ALLOW	Whether a debit card is allowed for the account.
DEF_INT_CODE	The default interest code.
DEPOS_BK_ALLOW	Whether a deposit book is allowed for the account.
MAX_DEPOSIT	The maximum amount that can be deposited.
MIN_DEPOSIT	The minimum amount that can be deposited.
OVERDRT_ALLOW	Whether an overdraft is allowed for the account.
DESCRIPTION	A description of the retail product.
MINIMUM_AGE	The minimum age required for a holder of this product.
PRODUCT_NAME	The product name.
PRODUCT_TYPE	The product type, that is, 'SAVINGS', 'LOAN', or 'CHECK'.
STAT_FREQ	The frequency of statements.
DIRECT_DEBIT_ALLOW	Whether direct debits are allowed for the account.
DOMICILE_ALLOWED	Whether domicile is allowed.
TRANS_FROM_ALLOW	Whether transfers to the account are allowed.
ROLLOVER_FCLTY	Whether there is a rollover facility.
STANDING_ORD_ALLOW	Whether standard orders are allowed for the account.
MULT_HOLD_ALLOWED	Whether the account can have multiple holders.
MAX_AGE	The maximum age for a holder of this account.
MAX_WITHDRAW_LIMIT	The maximum amount that can be withdrawn.
MIN_WITHDRAW_LIMIT	The minimum amount that can be withdrawn.

Column	Description
STAT_FREQ_TYPE	The statement frequency, that is, 'STANDARD' or 'COMMERCIAL'.
TRANS_TO_ALLOW	Whether it is allowed to transfer to the account.
PAYMENT_ALLOWED_ID	Whether payments to the account are allowed.
CLOSE_ACC_ALLOW	Whether it is allowed to close the account.
WAIVE_OUST_CHGES_ALLWD_IND	Whether it is allowed to waive outstanding charges.
OVERDRAFT_LIMIT	The overdraft limit for the account.

RET_ACC_PROD_RET_ACC Table

This table relates your bank's retail account products to account types.

You maintain the table when there are changes to the retail account products offered by your bank.

Table 22 describes the columns of the RET_ACC_PROD_RET_ACC table.

Table 22. RET_ACC_PROD_RET_ACC Columns

Column	Description
COMPANY_CODE	The company code.
ACCOUNT_TYPE	The type of account, for example, 'RETAIL_ACCOUNT', 'CREDIT_CARD_ACCOUNT', 'LOAN_ACCOUNT', 'INTERNAL_ACCOUNT', 'BILLER_ACCOUNT'.
PRODUCT_ID	The product identifier.

SYSTEM_CONTROL Table

The table stores system-wide information, and acts as a central repository for sequential identifiers and dates. As an example, the table is looked up to obtain the next sequence number when:

- Adding beneficiaries for payments
- Creating supervisor referral identifiers
- Creating new accounts

Table 23 describes some of the important columns of the SYSTEM_CONTROL table. The SYSTEM_CONTROL table is used to assign the origin point for sequential identifiers such as beneficiary IDs, account IDs. The SYSTEM_CONTROL table also contains the system date.

Table 23. SYSTEM_CONTROL Columns

Column	Description
NEXT_BENE_ID	An identifier used when creating a new beneficiary.
NEXT_BANK_CARD_ID	An identifier used when adding a new bank card.
NEXT_ACCOUNT_ID	An identifier used when creating a new account.
NEXT_CREDIT_CARD_ID	An identifier used when adding new credit card.
SYSTEM_DATE	The current system date.
NEXT_SUP_OVER_REF_ID	An identifier used when creating a new supervisor referral.

3

Administering Internet Banking

This chapter covers tasks required for administering Oracle's Siebel Retail Finance Internet Banking application. It includes the following topics:

- Administering Bank Details
- Administering Retail Account Products
- Administering Internet Banking Tasks
- Administering System Identifiers and Dates
- Administering Internal Accounts
- Administering Users and Their Entitlements
- Administering User Groups
- Administering Roles
- Administering Privileges
- Administering Limits
- Maintaining Customer Details
- Administering User Passwords
- Administering Utilities
- Administering Fees
- Administering Checkbooks
- Maintaining Customer Details
- Administering Customer Passwords
- Resetting the Customer Logon Tries Counter
- Administering Offers and Referrals

Administering Bank Details

Table 24 describes the columns of the COMPANY table. This table should be updated when bank details change, such as company name or company code.

Table 24. COMPANY

Column	Description
COMPANY_CODE	The company code.
HOL_COMP_CODE	The holding company code.
COMPANY_NAME	The name of the company.
ACCNT_CURR	The accounting currency.
NEXT_TRANS_ID	The next transaction identifier.

Administering Retail Account Products

Table 25 describes the columns of the RET_ACC_PRODUCT table. This table together, with the RET_ACC_PROD_RET_ACC table, stores details for your bank's retail account products. This table should be updated when there are changes to the retail account products, for example, to the facilities allowed with the account, or the limits for deposits and withdrawals.

Table 25. RET_ACC_PRODUCT

Column	Description
PRODUCT_ID	The product identifier.
COMPANY_CODE	The company code.
ATM_ALLOWED	Whether an ATM is allowed for the account.
CHQ_BK_ALLOW	Whether a checkbook is allowed for the account.
CHQ_GUA_ALLOW	Whether a check guarantee card is allowed for the account.
DEBIT_CARD_ALLOW	Whether a debit card is allowed for the account.
DEF_INT_CODE	The default interest code.
DEPOS_BK_ALLOW	Whether a deposit book is allowed for the account.
MAX_DEPOSIT	The maximum amount that can be deposited.
MIN_DEPOSIT	The minimum amount that can be deposited.
OVERDRT_ALLOW	Whether an overdraft is allowed for the account.

Column	Description
DESCRIPTION	A description of the retail product.
MINIMUM_AGE	The minimum age required for a holder of this product.
PRODUCT_NAME	The product name.
PRODUCT_TYPE	The product type, that is, 'SAVINGS', 'LOAN', or 'CHECK'.
STAT_FREQ	The frequency of statements.
DIRECT_DEBIT_ALLOW	Whether direct debits are allowed for the account.
DOMICILE_ALLOWED	Whether domicile is allowed.
TRANS_FROM_ALLOW	Whether transfers to the account are allowed.
ROLLOVER_FCLTY	Whether there is a rollover facility.
STANDING_ORD_ALLOW	Whether standard orders are allowed for the account.
MULT_HOLD_ALLOWED	Whether the account can have multiple holders.
MAX_AGE	The maximum age for a holder of this account.
MAX_WITHDRAW_LIMIT	The maximum amount that can be withdrawn.
MIN_WITHDRAW_LIMIT	The minimum amount that can be withdrawn.
STAT_FREQ_TYPE	The statement frequency, that is, 'STANDARD' or 'COMMERCIAL'.
TRANS_TO_ALLOW	Whether it is allowed to transfer to the account.
PAYMENT_ALLOWED_ID	Whether payments to the account are allowed.
CLOSE_ACC_ALLOW	Whether it is allowed to close the account.
WAIVE_OUST_CHGES_ALLWD_IND	Whether it is allowed to waive outstanding charges.
OVERDRAFT_LIMIT	The overdraft limit for the account.

Table 26 describes the columns of the RET_ACC_PROD_RET_ACC table. This table relates your bank's retail account products to account types. You maintain the table when there are changes to the retail account products offered by your bank.

Table 26. RET_ACC_PROD_RET_ACC Columns

Column	Description
COMPANY_CODE	The company code.

Column	Description
ACCOUNT_TYPE	The type of account, for example, 'RETAIL_ACCOUNT', 'CREDIT_CARD_ACCOUNT', 'LOAN_ACCOUNT', 'INTERNAL_ACCOUNT', 'BILLER_ACCOUNT'.
PRODUCT_ID	The product identifier.

Administering Internet Banking Tasks

The TASK table stores all of the functions that the Internet Banking application can perform. Table 27 describes some of the important columns of the TASK table that need to be modified when extending Internet Banking functionality.

Table 27. RET_ACC_PROD_RET_ACC Columns

Column	Description
ACCE_PROC_ID	The company code.
TASK_NAME	The name of the task performed by the Internet Banking application.
TASK_ID	Unique Identifier for the task
TASK_DESC	Task description

Administering System Identifiers and Dates

Table 28 describes some of the important columns of the SYSTEM_CONTROL table. This table stores system-wide information, and acts as a central repository for sequential identifiers and dates. As an example, the table is looked up to obtain the next sequence number when:

- Adding beneficiaries for payments
- Creating supervisor referral identifiers
- Creating new accounts

Table 28. SYSTEM_CONTROL Columns

Column	Description
NEXT_BENE_ID	An identifier used when creating a new beneficiary.
NEXT_BANK_CARD_ID	An identifier used when adding a new bank card.

Column	Description
NEXT_ACCOUNT_ID	An identifier used when creating a new account.
NEXT_CREDIT_CARD_ID	An identifier used when adding new credit card.
SYSTEM_DATE	The current system date.
NEXT_SUP_OVER_REF_ID	An identifier used when creating a new supervisor referral.

Administering Internal Accounts

Table 29. INTERNAL_ACCOUNT describes the columns of the INTERNAL_ACCOUNT table. This table stores a list of account numbers used for internal posting or suspense account purposes. The table stores the branch and account number of the internal accounts, each of which is linked to a particular currency (any transactions that use these internal accounts need to be of that currency).

Typically, the accounts referenced in the INTERNAL_ACCOUNT table are updated when balancing transactions are performed or when any fees or commissions are applied.

You maintain the table when you need to add a new internal account.

Table 29. INTERNAL_ACCOUNT

Column	Description
COMPANY_CODE	The company code.
ACCOUNT_NUMBER	The account number.
BRANCH_CODE	The branch code.

Administering Users and Their Entitlements

This topic covers the operations to set up Internet Banking Administrators, maintain the set of users, and assign user entitlements. Oracle's Siebel Retail Finance Internet Banking application uses a Role Based Access Control (RBAC) framework. In the Entitlements framework, users or user groups are assigned roles. The privileges assigned to the roles control the functionality and data to which the user or user group has access. Within the Entitlements operations, users are referred to as *actors*. You can also define *delegate actors*. A delegate actor is a user to whom customers can, on a self-service channel like Internet Banking, grant selective access to their accounts. This is a mechanism for providing, for example, a personal advisor with access to specific accounts and the ability to make transfers up to a specific limit. This operation is executed in the Siebel Retail Finance Administrator, which is accessed at <http://<ServerName>:<PortNumber>/branchadmin>.

Adding an Internet Banking Administrator

This topic covers setting up administrators for Internet Banking.

To add an Internet Banking administrator

- 1 Navigate to the User Maintenance > Add User Details screen (Fast Tran 41).
- 2 Select User Type Administrator.
- 3 Complete the user logon details and language preference.
- 4 Click Create User.

Maintaining Internet Banking Administrators

After you have set up the Internet Banking administrators in your system, you can search for users by user name, user logon name, user type, or user status. You can then do the following:

- View details of the users.
- Change the details for the users, including the assignment of supervisors.
- Delete users from the system.
- Make users active (unlocked) or inactive (locked).

To maintain an Internet Banking administrator

- 1 Navigate to the User Maintenance > View Branch User Search Results screen (Fast Tran 42).
- 2 Select or type details of the branch Code, name, login name, user type, or status of the branch user for which you want to search.
- 3 Click Search.

The search results are displayed. The Locked column shows whether users are active, that is, unlocked (No), or inactive, that is, locked (Yes).
- 4 Select the required user.
- 5 Now click one of the following buttons depending on the maintenance activity that you want to perform:
 - Click View to view the details for the user. Click Next to view the contact details and supervisor details.
 - Click Amend to change the details for the user. Click Next to access the contact details and supervisor details. Click Submit when you have completed the changes.
 - Click Delete to remove a user from the system. You must confirm the deletion.
 - Click Lock to make a user who is active become inactive. Alternatively, if you select a user that is inactive (Yes in the Locked column), you can click Unlock to make the user active.
- 6 Click Submit.

Maintaining User Permissions

The Maintain User Permissions operation allows you to:

- Search for specific actors or retrieve all actors.
- View actor and delegate actor details.
- Add, amend, or delete privileges for an actor
- Assign or unassign a role to or from an actor or delegate actor.
- Assign or unassign an actor to or from an actor group.
- Reset user logon tries, when the user exceeds the allowed number of logon attempts.
- Lock or unlock an actor account.

You perform some of these tasks from the list of actors, and others from the Actor Details list that is displayed when you select an actor from the list of actors.

Viewing User Details

You can search for a specific actor or delegate actor and then view their details.

To view user details

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter or select the user name, user logon name, actor type, or status.
- 3 Click Search.

The Actors list displays the user name, logon name, user type, and status for each user returned. If you click Search without entering any search criteria, the Actors list displays all the active actors.

- 4 Select the actor for which you wish to display details.
- 5 Click View.

The Actor Details screen is displayed.

Adding a User to the List

Before you add a user, you must display the Actors list.

To add a user

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter search criteria and click Search.

The Actors screen is displayed.

- 3 Click Add.
- 4 Type the details for the user.

Field	Comment
User Name	Type the name of the user.
User Logon Name	Type the user name with which the branch user logs in.
User Type	Select Internet Administrator.
Password	Type a password.
Confirm Password	Type the same password again.

- 5 Click Submit.

Deleting a User from the List

When you delete an actor or delegate actor, the system checks whether the actor or delegate has been assigned to any actor groups and removes any assignments. The system checks whether any roles have been assigned to the actor or delegate and if they have, it unassigns them. The system then deletes the actor or delegate.

To delete a user

- 1 Navigate to the User Maintenance > Actor Search screen (Fast Tran 43).
- 2 Enter search criteria and click Search.
The Actors screen is displayed.
- 3 Select the user that you want to delete.
- 4 Click Delete.

Maintaining User Details

This topic covers the following sub topics:

- Assign and unassign privileges to and from a user
- Assign and unassign roles to or from a user
- Assign and unassign users to or from a user group
- Reset the count of user logon tries
- Lock or unlock a user account

Assigning and Unassigning User-Specific Privileges

You can assign and unassign privileges to a specific user. You can also assign privileges to roles.

To assign and unassign user-specific privileges

- 1 Navigate to the Actor Details screen for the user.
- 2 Click Actor Specific Privileges.
The privileges of that user are then displayed on the Privileges screen.
- 3 Perform the maintenance activity that you require:
 - To create a privilege, click Add. Enter a Privilege Description, which is mandatory, and select one or more of the following: task description, limit value, and channel name. Finally, click Submit.
 - To amend a privilege, select the privilege from the list, click Amend, edit the details, and click Submit.
 - To delete a privilege, select the privilege from the list, and click Delete.

Assigning and Unassigning Roles to a User

You can assign and unassign roles to a specific user.

To assign and unassign roles to a user

- 1 Navigate to the Actor Details screen for the user.
- 2 Click Roles.
The Roles screen is displayed.
- 3 Assign or unassign roles as required:
 - To assign a role, select the role in the Available Roles list, and click Assign/Unassign Role. The role is then displayed in the Assigned Roles list.
 - To unassign a role, select the role in the Assigned Roles list, and click Assign/Unassign Role. The role is then displayed in the Available Roles list.
- 4 Click Cancel to return to the Actor Details screen.

Assigning and Unassigning Users to User Groups

You can assign and unassign users to user groups.

To assign and unassign user to user groups

- 1 Navigate to the Actor Details screen for the user.
- 2 Click Actor Groups.
- 3 Assign or unassign users to user groups as required:
 - To assign a user, select the user group in the Available Actor Groups list, and click Assign/Unassign Actor Group. The user group is then displayed in the Assigned Actor Groups list.

- To unassign a user, select the user group in the Assigned Actor Groups list, and click Assign/Unassign Actor Group. The user group is then displayed in the Available Actors Group list.

Click Cancel to return to the Actor Details screen.

Maintaining the List of Delegates for a User

You can specify delegates for a particular user.

To maintain the list of delegates for a user

- 1 Navigate to the Actor Details screen for the user.
- 2 Click View Delegates.
- 3 To add a delegate, click Add, type the details, and click Submit.
- 4 To delete a delegate, click Delete.

Resetting a User's Logon Tries

You can reset the Logon Tries counter for a user who has exceeded the allowed number of failed logon attempts, and therefore cannot log in.

To reset a user's logon tries

- 1 Navigate to the Actor Details screen for the user.
- 2 Click Reset Logon Tries.

The Logon Tries counter is updated.

Locking and Unlocking a User's Account

You can unlock a user's account to make it active, or lock a user's account to make it inactive.

To lock or unlock a user account

- 1 Navigate to the Actor Details screen for the actor.
- 2 Click Lock/Unlock.

The Status field is updated.

Administering User Groups

User groups are flexible groupings of users, containing one or more members. A user can belong to zero or more groups. When you define a group, you can select another, previously-defined group as its parent group. The group being defined then inherits the roles assigned to the parent group. The following user group administration is provided:

- View actor groups.
- View roles assigned to a specific actor group.
- Assign a role to or from a user group.
- Add, amend, or delete a user group.

When you delete a user group, the system first checks whether any actors have been assigned to the actor group and unassigns any that have been assigned. The system checks whether any roles have been assigned to the actor group and unassigns any roles that have been assigned. The actor group is then deleted.

These operations are executed in the Siebel Retail Finance Administrator, which is accessed at <http://<ServerName>:<PortNumber>/branchadmin>.

To add and maintain actor groups

- 1 Navigate to the Actor Maintenance > Actor Groups screen (Fast Tran 44).
The Actor Groups screen is displayed showing the group name and any parent group name for each group.
- 2 To add a group, click Add, and then type an actor group name, select a parent actor group, if required, and click Submit.
- 3 Select the required actor group.
- 4 Click a button according to the maintenance activity you want to perform:
 - To view the roles assigned to the group, click View Roles. Click Cancel to return to the Actor Groups screen.
 - To assign or unassign a role to or from a group, click View Roles.
 - To assign a role, select the role in the Available Roles list, and click Assign/Unassign Role. The role is then displayed in the Roles list.
 - To unassign a role, select the role in the Roles list, and click Assign/Unassign Role. The role is then displayed in the Available Roles list.

Click Cancel to return to the Actor Groups screen.

 - To amend a group, click Amend. Edit the actor group name and parent actor group as required, and click Submit.
 - To delete a group, click Delete.

Administering Roles

Users and groups are assigned roles, with corresponding privileges. The privileges control the functionality and data to which they have access. This operation is executed in the Siebel Retail Finance Administrator, which is accessed at <http://<ServerName>:<PortNumber>/branchadmin>. The Roles operation allows you to:

- View role details.

- View the privileges assigned to a specific role.
- Assign or unassign privileges to or from a role.
- Add a role.
- Amend a role name.
- Delete a role.

When you delete a role, the system first unassigns the role from any actor, actor group, or privilege to which it has been assigned.

To add and maintain roles

- 1** Navigate to the Actor Maintenance > Roles screen (Fast Tran 45).
The Roles screen is displayed showing the role name for each role.
- 2** To add a role, click Add, then type a role name, and click Submit.
- 3** Select the Internet Administrator role.
- 4** Click a button according to the maintenance activity you want to perform:
 - To view the privileges assigned to the role, click View Role Privileges. Click Cancel to return to the Roles screen.
 - To assign or unassign a privilege to or from a role, click Assign/Unassign Privilege.
 - To assign a privilege, select the privilege in the Available Privileges list, and click Assign Privilege. The privilege is then displayed in the Assigned Privileges list.
 - To unassign a privilege, select the privilege in the Assigned Privileges list, and click Unassign Privilege. The privilege is then displayed in the Available Privileges list.

Click Submit when you have completed assigning or unassigning privileges.

 - To amend a role, click Amend. Edit the role name and click Submit.
 - To delete a role, click Delete.

Administering Privileges

The Privileges operation allows you to:

- View privilege details.
- Revoke privilege from all actors irrespective of the role of any actor. This allows for situations where some services, for example, funds transfer, need to be blocked.
- Restore a privilege to all actors who had the privilege before it was revoked.
- Add a privilege
- Assign a privilege to all existing roles
- Delete a privilege

When you create a privilege, you assigned to it one or more of the following privilege items:

- **Task.** The details of the action that is to be carried out, for example, funds transfer.
- **Limit.** A value imposed on a privilege such as a maximum amount that can be transferred. The limit type has an associated currency and limit type. The limit type can be, for example, daily or transactional.
- **Channel.** The method of access to a system, which can affect the access control requirements. Examples of channels include Internet and branch.

When you create a privilege, the system verifies that a privilege with the same task, limit, and channel does not exist (if it does exist, an error message is displayed). The system creates the new privilege, generates a privilege ID and sets the privilege type to general. A general privilege is a privilege that can be assigned to all actors or actor groups and which has not been created for a specific actor or actor group.

When you delete a privilege, the system checks whether the privilege has been assigned to any role. If it has, the assignments are deleted. The system then deletes the privilege. For privileges that were created for an individual actor or delegate actor (only applicable when the Privileges screen is displayed from an actor or delegate actor screen) the system checks instead whether the individual role of the privilege has any other individual privileges assigned to it. If it has not, then the individual role is unassigned from the actor or delegate actor. The individual role is then deleted and the privilege is deleted. If the individual role has other individual privileges assigned to it then the individual role is not deleted. The individual privilege is then deleted. These operations are executed in the Siebel Retail Finance Administrator, which is accessed at `http://<ServerName>:<PortNumber>/branchadmin`.

NOTE: You can maintain privileges for a specific actor or delegate actor by using the Maintain Actor Permissions operation.

To add and maintain privileges

- 1 Navigate to the Actor Maintenance > Privileges screen (Fast Tran 46).
The Privileges screen is displayed showing the privilege description, channel name, task description, limit amount, limit currency, limit type, and revoked status for each privilege set up on the system.
- 2 To create a privilege, click Add. Enter a Privilege Description, which is mandatory, and select values for one or more of the following:
 - Task Description
 - Limit Value
 - Channel Name
- 3 Click Submit.
- 4 Select the required privilege.
- 5 Click a button according to the maintenance activity you want to perform:
 - To revoke a privilege from all actors, Click Revoke From All.
 - To restore a privilege to all actors, click Reinvoke Privilege.

- To assign the privilege to all existing roles, click Assign Privilege to All Roles.
- To delete a privilege, click Delete.

Administering Limits

A limit is assigned to a privilege when you create the privilege. A limit value can be a maximum amount that can be transferred. The limit type can be, for example, daily or transactional. This operation is executed in the Siebel Retail Finance Administrator, which is accessed at `http://<ServerName>:<PortNumber>/branchadmin`. The Limits operation allows you to:

- View limit details
- Add a limit
- Delete a limit

When you delete a limit, the system initially determines any privileges that the limit has been assigned to, unassigns those privileges from any roles they have been assigned to, deletes those privileges, and then deletes the limit.

To maintain limits

- 1 Navigate to the User Maintenance > Limits screen (Fast Tran 47).
The Limits screen is displayed.
- 2 Add or delete limits as required:
 - To add a limit, click Add, type or select a limit value, currency and type, and click Submit.
 - To delete a limit, select the limit to be deleted, and click Delete.

Administering User Passwords

When you change a user's password, the system verifies that the Existing Password entered matches that stored against the current user and that both new entered passwords match. This operation is executed in the Siebel Retail Finance Administrator, which is accessed at `http://<ServerName>:<PortNumber>/branchadmin`.

To change a user's password

- 1 Navigate to the User Maintenance > Change Password screen (Fast Tran 48).
The system displays the user logon name.
- 2 Enter values in the Old Password, New Password, and Confirm New Password fields, all of which are mandatory.
- 3 Click Submit.

Administering Utilities

You use the Utility Maintenance operations to set up the utilities in your system, and maintain the details of the utilities. These operations are executed in the Siebel Retail Finance Administrator, which is accessed at <http://<ServerName>:<PortNumber>/branchadmin>.

Adding a Utility

When you add a utility, you enter the details of the utility.

To add a utility

- 1 Navigate to the Branch Maintenance > Add Utility screen (Fast Tran 31).
- 2 Complete the necessary fields.

The required fields are described in the following table.

Field	Comment
Utility Name	Type the name of the utility.
Branch Code	Type the branch code.
Account Number	Type the number of the account.
Bank Reference	Type a reference of up to 60 characters.

- 3 Click Submit.

Maintaining Utility Details

After you have set up the utilities in your system, you can search for utilities by utility name, branch code, or account number, and then maintain the details of utilities. You can change all of the details for a utility.

To maintain utility details

- 1 Navigate to the Utility Maintenance > Utility Search screen (Fast Tran 32).
- 2 Select Utility Name, Branch Code, or Account Number, and select the appropriate utility name, or type the branch code or account number.
- 3 Click Search.
- 4 Select a utility from the search results.
- 5 Click Amend Utility Details.
- 6 Change the utility details as required.

- 7 Click Submit.

Administering Fees

You use the Fee Maintenance operations to set up, view, and change the fees applying to financial transactions. By maintaining the details of transaction fees, you make sure that the correct fees are charged when the teller runs a transaction.

Fees are calculated based on the account type, customer type, transaction type, and the amount of the transaction. For each account type and customer type there is a factor value that is used in calculating transaction fees. This allows, for example, fees for a particular type of transaction for company accounts to be higher than those for charity accounts.

When you create transaction fees, you specify the fees that apply for a particular account type and customer type.

These operations are executed in the Siebel Retail Finance Administrator, which is accessed at `http://<ServerName>:<PortNumber>/branchadmin`.

To maintain transaction fee details

- 1 Navigate to the Fees Maintenance > Maintain Fees screen (Fast Tran 61).
- 2 Select an account type from the Account Types list.
- 3 If required, edit the factor value for this account type.
- 4 Select a customer type from the Customer Types list.
- 5 If required, edit the factor value for this customer type.
- 6 In the Transactions Fee Details table, enter or change the values for the flat fee, percentage fee, and maximum percentage fees for each transaction type as required.
- 7 Repeat steps 2 through 6 for each set of transaction fees that you require to maintain.
- 8 Click Submit.

The transaction fees are saved and the New Transaction Fees screen is displayed. This screen displays all of the fees for each transaction type, account type, and customer type, and includes the changes that you made in the Maintain Fees screen. The details are shown in the following table.

Field	Comment
Trx Code	Displays the transaction code.
Transaction Type	Displays the transaction type.
Account Type	Displays the account type.
Customer Type	Displays the customer type.
Flat Fee	Displays the flat fee entered in the Transaction Fee Details table multiplied by both of the factor values for

Field	Comment
	the account type and customer type.
% Fee	Displays the percentage fee entered in the Transaction Fee Details table multiplied by both of the factor values for the account type and customer type.
Max	Displays the maximum percentage fee entered in the Transaction Fee Details table multiplied by both of the factor values for the account type and customer type.

- 9 Click Close.

You are returned to the Maintain Fees screen.

Administering Checkbooks

Checkbooks are administered using the CHEQUEBOOK and CHEQUEBOOK_FACILITY tables. These tables store the details of the checkbooks associated with an account. Table 30 describes the columns of the CHEQUEBOOK table. You maintain this table when new checkbooks are ordered for an account.

Table 30. CHEQUEBOOK Table

Column	Description
CHEQUEBOOK_NUMBER	The number of the checkbook.
BRANCH_CODE	The branch code.
ACCOUNT_NUMBER	The account number associated with the checkbook.
START_SERIAL_NO	The number of the first check in the book.
END_SERIAL_NUMBER	The number of the last check in the book.
CURRENCY	The currency.
CHK_BOOK_FAC_NO	The checkbook facility number.
COMPANY_CODE	The company code.
DISPATCH_CUSTOMER_INDICATOR	Whether the checkbook is dispatched to the customer.

Table 31 describes the columns of the CHEQUEBOOK_FACILITY table. This table, together with the CHEQUEBOOK table, stores details of checkbooks associated with an account, for example, whether the checkbook is automatically reissued, the checkbook name, and checkbook size.

You maintain the table when new checkbooks are ordered for an account, and when details of checkbooks change, for example, when the name on the checkbook changes.

Table 31. CHEQUEBOOK_FACILITY Table

Column	Description
COMPANY_CODE	The company code.
BRANCH_CODE	The branch code.
ACCOUNT_NUMBER	The account number associated with the checkbook.
CHK_BOOK_FAC_NO	The checkbook facility number.
METHOD_OF_DISPATCH	The method of dispatch for the checkbook, for example, 'POST' or 'COLLECT_AT_BRANCH'.
COLL_BRANCH_CODE	The branch code for the collection of the checkbook.
AUTOMATIC_REISSUE	Whether the checkbook is automatically re-issued.
AUTO_REISSUE_NO	The automatic reissue number.
CHEQUEBOOK_NAME1	The first name on the checkbook.
CHEQUEBOOK_NAME2	The second name on the checkbook.
CHK_BOOK_NO	The number of the next checkbook.
CHEQUE_TYPE	The type of checkbook, for example, 'Checks 25', 'Checks 50', for books containing 25 and 50 checks respectively.

Maintaining Customer Details

The customer maintenance operations provide the administrator with the facility to view and amend personal details that are held for a customer by the bank. Customer details which can be amended include address and contact details.

Customer accounts are created using the Branch Teller application, see the *Siebel Retail Finance Branch Teller Guide* for details. These accounts must preexist in order for the customer to use the Internet Banking Online Registration functionality. The customer account details are held in the following database tables:

- Person
- PersonalDetails
- CommonAddress
- ContactDetails
- CommonAccount

- RetailAccount
- RetailAccountHolder
- RetailAccountHolderRetailAccount
- Bankcards

Refer to the *Siebel Retail Finance Branch Teller Guide* for more information on creating customer accounts.

This customer maintenance operations are executed in the Internet Banking Administration view at <http://<server name>:<port number>/internetbanking/faces/ss/fins/pages/secure/logon/logon.jspx>.

Amending Customer Details

This topic covers amending the address and contact details held for a customer. This operation is executed

To amend customer details

- 1 Navigate to the Customer Maintenance view.
- 2 Enter the new details for the customer.
- 3 Click Amend.

Administering Customer Passwords

This operation provides an administrative user with the functionality to change a customer's password. It is executed in the Internet Banking Administration view at <http://<server name>:<port number>/internetbanking/faces/ss/fins/pages/secure/logon/logon.jspx>.

To change a customer's password

- 1 Navigate to the Customer Maintenance > Change Password screen.
The system displays the customer logon name.
- 2 Enter a new value in the New Password field, and click OK.
A message is displayed to confirm correct resetting of the Logon Tries counter.

Resetting the Customer Logon Tries Counter

Customer accounts are locked when the customer exceeds the number of allowed failed logon tries. The number of allowed failed logon tries is configured in `NUMBER_OF_USER_LOGON_TRIES_LENGTH` in the `BankframeConstants.properties` file. This operation provides the administrator with the

functionality to reset the Logon Tries counter, and enable the customer's account. This operation is executed in the Internet Banking Administration view at `http://<server name>:<port number>/internetbanking/faces/ss/fins/pages/secure/logon/logon.jspx`.

To reset the customer logon tries counter

- 1** Navigate to the Customer Maintenance > Change Password screen.
The system displays the customer logon name.
- 2** Click Reset Logon Tries.
A message is displayed to confirm correct resetting of the Logon Tries counter.

Administering Offers and Referrals

This topic covers creation of Offers and referrals for Internet Banking. These administration tasks are executed in the Siebel Financial Services application client. Refer to the chapter Configuring Integration of CRC Components, for prerequisite information on CRC setup.

This topic includes the following sub topics:

- Adding Contacts and Prospects
- Creating Offers
- Creating Campaigns
- Loading and Executing Campaigns

Adding Contacts and Prospects

This topic covers adding Contacts and Prospects for Offers and Referrals.

To add Contacts and Prospects for Offers

- 1** Navigate to the Lists Management > Lists view.
- 2** Click New and enter a name for the Internet Banking Offers List.
- 3** Select Menu > Save Record.
- 4** Drill down on the List Name.
- 5** Click New on the Select Contacts and Prospects tab.
The Pick Contact dialog is launched.
- 6** Select the contact to be associated with the list in the Contact Last Name field.
- 7** Save the record.

Creating Offers

This topic covers creation of Offers to add to a Campaign.

To create Offers

- 1 Navigate to the Offers > All Offers view.
- 2 Click New to create a new Offer record.
- 3 Select Web Announcements for the Channel Type.
- 4 Drill down on this Offer and select All Treatments.
- 5 Create a new Treatment using the above newly created parent offer.
- 6 Select Web for the Channel.
- 7 Navigate to Web Treatments > Advanced.
- 8 Select the Inbound Active Flag to enable.

Creating Campaigns

This topic covers creation of campaigns, and associating Contacts, Offers and Treatments with a campaign.

To create a campaign and associate it with Offers, Treatments and Contacts

- 1 Navigate to the Campaign Management > Campaign List view.
- 2 Click New, and create a new Campaign record.
- 3 Drill down on the Campaign Name and select the Design > Offers sub tab.
- 4 Click New on the Offers applet and select the Internet Banking Offer on the Add Offer dialog.
- 5 Click New on the Treatments applet and select the Internet Banking Treatment on the Add Treatment dialog.
- 6 Select the Design > Segments/Lists sub tab.
- 7 Click New on the Segments/Lists applet and select the Internet Banking List on the Add Lists dialog.
- 8 On the Allocation applet, select Web for the Internet Banking Segment/List.

Loading and Executing Campaigns

This topic covers loading and executing a Campaign.

To load and execute a Campaign

- 1 Navigate to the Campaign Management > Campaign List view.

- 2 Select Menu > Load Campaign.
- 3 Select Execute > All Contact/Prospects.
- 4 When the Campaign has loaded successfully the Execute Status will be set to Load Complete.
- 5 Select Menu > Launch Campaign.
- 6 Select Execute > All Contact/Prospects.

When the Campaign has launched successfully the Execute Status will be set to Launched and the contacts that you have added should be listed in the All Contact/Prospects applet.

4

Configuring Integration of CRC Components

This chapter covers the configuration tasks required for integrating Siebel Retail Finance and Siebel Financial Services, to enable the Siebel Retail Finance CRC components. This chapter includes the following topics:

- Importing the Siebel Retail Finance Repository Object
- Importing Integration Workflows
- Importing Data Transformation Maps
- Importing Siebel eScript Business Services
- Creating Named Subsystems for Integration Processes
- Adding Named Subsystems to the EAI Configuration File

Refer to *Siebel Retail Finance Installation Guide*, and the resource files provided in the file SiebelTCRCIntegrationConfigurationResources.jar in your installation image, for more information on integrating Siebel Retail Finance with Siebel Financial Services, to enable CRC components.

Importing the Siebel Retail Finance Repository Object

Siebel .sif files are archive files that contain object definitions exported from a repository, and may be imported into another repository. Your Siebel Retail Finance installation includes a .sif file that contains modified versions of the Siebel repository file (.srf) in XML format. The .sif file has been updated for Siebel Retail Finance, and should be imported into Siebel Tools, and compiled.

To import and compile the Siebel Retail Finance Repository Object

- 1 Lock the project VEA1 Dashboard – Java.
- 2 Choose Tools > Import from Archive.
- 3 In the Select Archive To Import dialog box, select <SRF Install Root>\<version> Siebel Configuration - <vx.x>\Repository Objects\Repository Objects.sif, and then click Open.

The Import Wizard - Preview dialog box appears. This dialog box identifies the projects and the top-level objects in the archive file you have opened, allowing you to preview the contents of the archive file.
- 4 Select Overwrite the object in the repository in the Conflict Resolution area.
- 5 Choose Tools > Compile Projects.
- 6 Compile the TCRC Integration and VEA1 Dashboard - Java projects.

Importing Integration Workflows

You must import or create a Siebel Workflow in Siebel Tools for each Siebel Retail Finance integration Named Subsystem. For more information on importing, creating and configuring Siebel Workflow, see *Siebel Business Process Designer Administration Guide* and *Transport and Interfaces: Siebel eBusiness Application Integration Volume III*.

To import and deploy TCRC Integration Workflow Processes

- 1 Choose View > Object Explorer > Workflow Process.
- 2 Right-click on the Workflow Process applet and select Import Workflow Process.
- 3 Import the Workflow <SRF Install Root>\<vx.x> Siebel Configuration - <vx.x>\Workflows\TCRC Integration Workflows.xml.
- 4 Accept the wizard defaults to complete importing and deploying the TCRC Integration Workflow processes.

Importing Data Transformation Maps

This topic covers importing the Siebel Data Transformation Maps used by the Siebel Retail Finance workflows. This task is executed in the Siebel Financial Services client.

To import Data Transformation Maps

- 1 Navigate to Administration – Integration screen > Data Maps > Integration Object Map.
- 2 Select Menu > Import Data Map on the Integration Object Map applet.
- 3 Select the <SRF Install Root>\<vx.x> Siebel Configuration - <vx.x>\DTE Maps \Data Maps.XML file to import.
- 4 Accept the default options to complete the import process.

Importing Siebel eScript Business Services

This topic covers importing the Siebel eScript Business Services that are used by the Siebel Retail Finance Contact and Offer Integration processes. This task is executed in the Siebel Financial Services client.

To import eScript Business Services

- 1 Navigate to Administration – Business Service > Details view.
- 2 Select Menu > Import Service on the Details applet.
- 3 Import the following Business Services XML files:

- <SRF Install Root>\<vx.x> Siebel Configuration - <vx.x>\Business Service\BusService_SetProfileAttribute.xml.
- <SRF Install Root>\<vx.x> Siebel Configuration - <vx.x>\Business Service\BusService_SetProfileAttributeWMsg.xml.

4 Accept the default options to complete the import process.

Creating Named Subsystems for Integration Processes

Named Subsystems are groupings of defined enterprise parameters that are stored in the Siebel Gateway Name Server. The Named Subsystems receive inbound HTTP requests, and invoke the appropriate Siebel Workflow. A Named Subsystem must be created for each integration process for Oracle's Siebel Retail Finance application. Named Subsystems are created and modified using the Siebel Server Manager UI. For more information on creating and configuring Named Subsystems, see *Siebel Server Administration Guide* and *Transports and Interfaces: Siebel eBusiness Application Integration Volume III*.

To create Named Subsystems using the Siebel Server Manager

- 1 Open a command prompt.
- 2 Change directory to <Siebel_Install_Home>\siebsrvr\bin.
- 3 Type the following commands:


```

srvrmgr /g <gateway name> /e <enterprise name> /u <username> /p <password>

create named subsystem TCRCQueryContact for subsystem
EAITransportDataHandlingSubsys with DispatchWorkflowProcess="TCRC Integration
Query Contact", DispatchMethod=RunProcess

create named subsystem TCRCQueryOpportunity for subsystem
EAITransportDataHandlingSubsys with DispatchWorkflowProcess="TCRC Integration
Query Opportunity", DispatchMethod=RunProcess

create named subsystem TCRCInsertReferral for subsystem
EAITransportDataHandlingSubsys with DispatchWorkflowProcess="TCRC Integration
Referral Insertion", DispatchMethod=RunProcess

create named subsystem TCRCQueryOffer for subsystem EAITransportDataHandlingSwi th
DispatchWorkflowProcess="TCRC Integration Query Offer", DispatchMethod=RunProcess

create named subsystem TCRCQueryOffer for subsystem EAITransportDataHandlingSubsys
with DispatchWorkflowProcess="TCRC Integration Response Insertion",
DispatchMethod=RunProcess
      
```

Adding Named Subsystems to the EAI Configuration File

This topic covers adding the Named Subsystems to the EAI configuration file.

To add Named Subsystems to the EAI configuration file

- 1 Open the siebsrvr\bin\enu\ei.cfg file in a text editor.
- 2 Add the following Named Subsystems to the [HTTP Services] section of the EAI configuration file:

TCRCQueryContact = TCRCQueryContact

TCRCQueryOpportunity = TCRCQueryOpportunity

TCRCQueryOffer = TCRCQueryOffer

TCRCInsertReferral = TCRCInsertReferral

TCRCInsertResponse = TCRCInsertResponse