



Siebel Retail Finance Branch Teller Guide

Version 2007

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What's New in This Release

What's New in Siebel Retail Finance Branch Teller Guide, Version 2007

Table 1 lists changes in this version of the documentation to support version 2007 of the software.

Table 1. What's New in Siebel Retail Finance Branch Teller Guide, Version 2007

Topic	Description
Online and Offline Processing Modes	Updated to include the full list of Branch operations, Teller operations and financial transactions that are available in offline processing mode.
Entering Payment Method Details	Updated to include support for cash over-payment facility. The user can enter an amount above that required to balance a transaction, and provide cash back to the customer.
Making a Cash Denomination Exchange	New topic. Describes the Cash Exchange operation which provides functionality to change denominations of one currency for other denominations of the same currency, for a customer or non-customer of the financial institution.
Making a Foreign Currency Exchange	New topic. Describes the Foreign Currency Exchange operation which facilitates the capture of the buying and selling of foreign currency cash and checks.

2

Overview

This chapter provides an overview of Oracle's Siebel Retail Finance Branch Teller application. It includes the following topics:

- The Branch Teller Application on page 9
- The Customer Relationship Console on page 9
- Privileges and the Entitlements on page 10

The Branch Teller Application

The Branch Teller operations are grouped into the following menus:

- **Inquiries.** Operations for searching for customer and branch information.
- **Transactions.** Operations for performing the financial transactions for customer accounts, for example, deposits and withdrawals.
- **Account Maintenance.** Operations for opening, maintaining, and closing customer accounts and ancillary services.
- **Customer Maintenance.** Operations for maintaining the information about customers and their accounts, and also the details of payments made from the accounts.
- **Teller Operations.** Operations that you need to start your day, maintain your cash and currency boxes, and end your day.
- **Branch Operations.** Operations that you need to end branch processing for the day, set up cashboxes, and control the logging in of users.

In each application menu the operations are numbered. You can select an operation either by clicking the menu and then the operation, or by typing a number in the Fast Tran field. For example, to select the Deposit operation, type 21 in the Fast Tran field.

The tasks that you can perform with the operations are described in Chapter 4 through Chapter 9.

The Customer Relationship Console

Your Branch Teller application might be integrated with the Siebel Financial Services 7.x application so that customer relationship management information is available to you. This means that:

- When you search for customer information, you get a complete profile of the customer.
- When you perform customer transactions, you can provide offers, alerts, referrals, and other value-added services to the customer. This allows you to provide a better service to the customer and sales opportunities for your bank.

The information appears in a customer relationship console (CRC) that Branch Teller displays when you complete a customer search operation, and when you perform account maintenance and customer maintenance operations in what is called *customer-centric mode*.

The CRC contains the following areas:

- **Summary.** Contains the customer's personal information, financial profile information, and a summary of offers and alerts related to the customer
- **Accounts.** Contains details of the customer's accounts and the status of the accounts
- **Offers.** Contains details of the offers that are currently available to the customer, and allows you to make referrals based on those offers
- **Alerts.** Contains details of information about which you should inform the customer
- **SRs.** Contains service requests relevant to the customer, for your information only

For more information about the CRC, see *The Customer Relationship Console* on page 24.

Privileges and the Entitlements Operations

To perform many of the Branch Teller operations, you must have the necessary privileges. For example, to perform the Create Cashbox operation, you must have supervisor privileges.

An administrator uses the Entitlements operations to define the privileges. The administrator can define privileges to perform particular tasks (operations), and can also define privileges in terms of roles. The Entitlements operations therefore allows the administrator to define the roles and associated privileges that match your organization; such as teller, supervisor, manager, administrator, and so on.

The Entitlements operations also allow the setting of limits, which are used, for example, to control the value of transactions that tellers can perform.

For more information about the Entitlements operations, see the *Siebel Retail Finance Banking Application Administration Guide*.

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Getting Started with Branch Teller

This chapter provides an introduction to the Branch Teller application, and explains key terms and concepts that are used in the application and in this guide. It includes the following topics:

- Starting the Application on page 11
- Logging In on page 11
- The Operations Home Page on page 12
- Navigating Through the Branch Teller Application on page 9
- Standard Buttons and Keys in Branch Teller on page 13
- Cashboxes, Currency Boxes, and Negotiable Instrument Boxes on page 15
- The Journal on page 15
- Date Formats on page 17
- Peripheral Devices on page 17
- Online and Offline Processing on page 18
- AM and AM/PM Processing Mode on page 19
- Account-Centric Mode and Customer-Centric Processing Mode on page 19
- Supervisor Override on page 20

Starting the Application

The Branch Teller application and other software required by Branch Teller will have been installed on your workstation. To start the Branch Teller application, click on the icon for the application on your desktop.

Logging In to Branch Teller

You log in to Branch Teller by entering your user ID, password, and branch number. Branch Teller then checks that your user ID and password are valid. If you try to log in unsuccessfully a number of times, you are locked out of the system. You will remain locked out until the administrator resets the login counter for you.

If you are a supervisor and it is the start of the branch day, you must confirm the branch start of day totals. For more information, see Starting the Branch Day on page 87.

If you are a teller logging in for the first time in the business day, you must perform a Teller Start of Day operation and be assigned a cashbox, or you can carry on with your previously assigned cashbox. You must reconcile your cashbox at this time. You can then perform operations depending on the privileges assigned to your role. The operations available to you on the application menu are determined by your role.

If you are inactive for a defined period, Branch Teller logs you out automatically.

When you need to take a break, you can log out temporarily, and your workstation is then available for another teller to use.

Before you can log out at the end of the day, you must perform a Teller End of Day operation.

The Operations Home Page

When you are not performing an operation, the operations home page is displayed. On the left side of the screen are the menus of operations that you can perform. In the Fast Tran field you can type a two or three-digit number to quickly go to the operation corresponding to that number.

Table 2 describes the fields displayed under Transaction Details.

Table 2. Operations Home Page Fields

Fields	Comments
User ID	Displays your user ID.
Today's Date	Displays the calendar date.
Processing Date	Displays the processing date. If your branch is operating in AM/PM processing mode, this date is different from the calendar date in the P.M. period. See AM and AM/PM Processing Mode on page 19 for more information.

Table 3 lists the various indicators in the status line at the bottom right of the screen.

Table 3. Indicators on Operations Home Page

Indicator	Comment
	Indicates whether customer details are retrieved during financial transactions. Click the indicator to switch this facility on and off. See Account-Centric Mode and Customer-Centric Processing Mode on page 19 for more information.
BUSINESS DAY: 02/01/2005	Indicates the current processing date.
SERVER: Online 	Indicates whether Branch Teller is online; that is, communicating with the central server. See Online and Offline Processing on page 18 for more information.
CTR	Indicates that there are outstanding currency transaction reports (CTR) to be processed. When you hover over this icon with the mouse, the following message is displayed:

Indicator	Comment
	<p>You have suspended CTRs. Selecting this icon will launch these CTRs from where you may resume processing.</p> <p>When you click the CTR icon, the Journal Summary screen is displayed with the list of suspended CTRs.</p> <p>For more information about currency transaction reporting, see Currency Transaction Reporting on page 32.</p>

As you perform operations, Branch Teller displays messages if you perform an invalid action.

Navigating Through the Branch Teller Application

You can navigate through the Branch Teller application either by using the tab key, or by clicking with the mouse.

Generally, when you tab through the application, you go from top to bottom and left to right through a screen.

You can select radio buttons either by using the mouse or by using the spacebar.

You can cut and paste data between other applications and Branch Teller and also between different screens within Branch Teller.

Navigating Tables

In Branch Teller, you can navigate through tables as follows:

- Use the up and down arrow keys to move up and down the rows in the table.
- Use the tab key to move between the cells in the table, from the top left to the bottom right.
- Use the left and right arrow keys to move left and right within the rows of the table.
- Click on the first cell of a row to select a row.
- Press CTRL+TAB to exit from a table, when you have not selected a row, or are not at the last row that contains data.

Standard Buttons and Keys in Branch Teller

In Branch Teller, buttons have consistent actions as described in Table 4.

Table 4. Standard Buttons in Branch Teller

Button	Action
Amend	A screen allowing you to change details is displayed.
Cancel	All processing that has taken place is reversed and you are returned to the start of the process.
Clear	Your input is cleared. The same screen is then displayed, with fields in their default state.
End	The customer session ends, indicating that there are no further transactions in this customer session. A combined receipt is printed for all transactions executed during the customer session.
New	New details are created.
Print	A receipt or other information is printed.
OK	You exit from an information page.
Reverse	The selected transaction is reversed.
Search	A search is performed using the search criteria that you specified.
Submit	The transaction is saved and processed.
VR	The virtual cash amount is added to the transaction amount field.

You can select the buttons by using so-called accelerator keys. In each screen the names of the keys have one of their letters underlined. Pressing the ALT key together with the underlined key is the same as selecting the button with the mouse. For example, on most screens, you can perform a Cancel function, by pressing ALT+C together.

Hot keys

In Branch Teller, most of the function keys (F1 through F12) have the same effect as clicking a particular button, as shown in Table 5.

Table 5. Hot Keys in Branch Teller

Hot Key	Equivalent Button	Comment
F1		No hot key.
F2	Search	
F3	Clear	
F4	Customer Search	
F5		No hot key.
F6	Close	

Hot Key	Equivalent Button	Comment
F7	Cancel	The cursor is returned to the Fast Tran field.
F8	Submit	
F9	Amend	
F10	New	
F11		No hot key.
F12	Delete	

Cashboxes, Currency Boxes, and Negotiable Instrument Boxes

Branch Teller provides software cashboxes that represent the physical cashboxes that you use. There are two types of cashbox:

- **Standard cashbox.** Represents the cashbox that you use for your normal operations.
- **Branch vault cashbox.** Represents your branch vault, and is assigned only to users with appropriate privileges.

Each cashbox contains a currency box for each of the currencies that your bank uses. Each currency box can contain denominations (notes and coins) of a single currency. You are allowed to perform cash transactions in any currency for which you have a currency box. A cashbox can also contain negotiable instrument boxes for each of the negotiable instruments in use at your bank (for example, checks, traveler's checks, U.S. savings bonds, and money orders).

You can share a cashbox with another teller. In this case, you can either be the primary owner or the non-primary owner. The primary owner is responsible for recording or reconciling the cash totals in the cashbox; the non-primary holder is not responsible for the cash totals. If you are the primary owner of a cashbox, you can transfer the ownership of the cashbox to the non-primary owner, who then becomes the primary owner.

The Journal

For each processing day, Branch Teller creates an electronic journal for you that records the following activities:

- Start of day
- All financial transactions
- Interim balancing
- Cashbox transfers
- End of day

Depending on your user role, you might be able to view your journal only, or in addition, the journals for other users in your branch. For example, if you are a supervisor, you can view details for the tellers that you supervise.

You can reverse financial transactions from the journal. You use the Journaling operation to view the journal, see *Displaying the Journal and Reversing Transactions* on page 77.

You can select an entry in the journal summary (see Table 6) and display the details for that entry.

Table 6. Journal Summary Fields

Field	Comment
Date/Time	Displays the date and time at which the transaction was posted.
Type	Displays the type of the transaction.
Status	Displays the status of the transaction.
Branch Code	Displays the branch number.
Amount	Displays the amount of the transaction.

The fields in the Journal Details screen are shown in Table 7. There can be several entry items for a transaction.

Table 7. Journal Details Fields

Field	Comment
JOURNAL ENTRY DETAILS	
Transaction Type	Displays the type of the transaction.
Currency	Displays the currency of the transaction.
Amount	Displays the amount of the transaction.
JOURNAL ENTRY ITEM DETAILS	
Payment Method	Displays the means of payment, for example, cash or check.
Amount	Displays the amount of the entry item.
Currency	Displays the currency of the entry item.
Status	Displays the status of the check used for payment, for example, cleared or un-cleared.
Source Account	Displays the account number from which the payment was made.
Destination Account	Displays the account number to which a payment or transfer is made.

Field	Comment
Negotiable Instrument No	Displays the number of a check used for payment.
STATUS	
Status	Displays the status of the transaction, for example, ACCEPTED.
Online/Offline	Displays whether the transaction was performed in the online or offline processing mode.
Posting Date/Time	Displays the data and time at which the transaction was posted.
Override	Displays whether a supervisor override was requested for the transaction, together with the ID of the supervisor.
Fee Amount	Displays the amount of any fee associated with the transaction, and whether the fee was waived.

Date Formats

The format in which you enter dates is determined when the Branch Teller application is installed. The date format that your bank uses is determined by your location. In the U.S, the date format is likely to be MM/DD/YYYY, for example, and you would enter 06/12/2005 for the 12th of June 2005. In Europe, the date format is likely to be DD/MM/YYYY, for example, and you would enter 12/06/2005 for the 12th of June 2005.

For some operations you must enter the date in a specific format. The format is described in the sections for those operations in this book.

Peripheral Devices

Branch Teller supports the following peripheral devices:

- MagTek MagStripe and PIN Pad
- Epson receipt printer
- MagTek Magnetic Ink Character Recognition (MICR) check reader
- Source Technologies MICR printer

You use the MagStripe and PIN pad device to read the data on the magnetic strip on the back of a card. The data retrieved depends on what type of card you swipe, but typically includes branch code, card number, and account name. When you swipe the card, the customer is prompted to type a Personal Identification Number (PIN) on the keypad provided.

Online and Offline Processing Modes

In online processing, your teller workstation communicates with a central server computer, which in turn communicates with a host system that performs processing and contains databases relevant to some transactions. In online mode, transactions are processed as normal, but when communication with the central server is lost, the branch enters offline processing mode.

The Branch Teller provides an indicator at the bottom right of the screen, indicating whether the Branch is currently working in Online or Offline processing mode. This indicator changes to Offline as soon as the branch loses communication with the central server.

A sub-set of Branch Teller operations are available in offline processing mode. For the operations that you can perform in offline processing mode, transactions are stored and later forwarded to the central server, and on to the host system, when online processing is reestablished. The host system can accept, or reject transactions for a variety of reasons, for example, because you performed the transactions against a closed account, or because there are insufficient funds.

Different business rules can apply for offline processing mode, for example, transaction limits can vary between online and offline processing mode.

At the end of the processing day, you have to reconcile transactions that have been rejected during forwarding. You use the Reconciling operation for reconciling such transactions.

The following Branch operations are available in offline processing mode:

- Branch Start Of Day
- Create Cashbox
- External Cash Transfer
- External Negotiable Instrument Transfer
- Branch End of day
- Branch End of Business day

The following Teller operations are available in offline processing mode:

- Logon
- Temporary Logoff
- Teller Start Of Day
- Open/Close Batch
- Check Batch Enquiry
- Cashbox Takeover
- Cashbox Negotiable Instrument Transfer
- Journal
- Interim Balance Enquiry
- Cash Drawer Transfer

- Vault Maintenance
- Teller End Of Day
- Teller End Of business Day
- Logoff

The following financial transactions are available in offline processing mode:

- Deposit
- Withdrawal
- Cash Exchange

AM and AM/PM Processing Modes

It is a common practice for financial institutions to switch to the next business day during a calendar day. The branch processing mode defines whether or not the branch switches the transaction processing date to the next business day during a calendar day. There are two processing modes:

- In AM processing mode, Branch Teller does not switch the processing date to the next business day during a calendar day; all transactions are performed and posted on the same date. In AM processing mode, the processing date is the same as the calendar date.
- In AM/PM processing mode, transactions performed in the A.M. period are posted on the calendar date. At the start of the P.M. period, you perform a Branch End of Day operation to set the processing date to the next business day. Tellers can then perform transactions in the P.M. period and the transactions are posted on the next business day.

You set the AM and AM/PM processing mode for a branch in the Administration Console. This is done when the branch is closed. For more information about using the Administration Console, see the *Siebel Retail Finance Banking Application Administration Guide*.

Account-Centric Mode and Customer-Centric Processing Modes

You can choose whether to retrieve customer details when you are performing financial transactions. By default, customer details are retrieved, and the customer-centric mode indicator displays a green tick sign.

If you click the indicator, it changes to a red stop-sign, and customer details are not retrieved during the transaction; this is referred to as account-centric mode (or fast transaction processing mode). At the end of the transaction, Branch Teller reverts to customer-centric mode.

Supervisor Override

When you perform an operation, Branch Teller checks your privileges and, where applicable, your limits for performing the operation. For example, you might be able to make withdrawals only up to \$1000. There are limits both for particular products and for you as a user.

In cases where you cannot proceed with an operation, Branch Teller advises you of the reason and that you require a supervisor override to continue. You can then cancel the operation, or allow a supervisor to override the operation. Branch Teller notifies your supervisor of the privileges and limits that you have exceeded together with the relevant transaction information.

Supervisors can approve or decline the override request. A supervisor can do this either at your workstation (local supervisor override) or from his or her own workstation, possibly in a different branch (remote supervisor override), in which case a response is returned to you. If a supervisor does not reply within a set time, the override request is sent to another supervisor (local or remote) assigned to the branch.

A supervisor with a queue of override requests must approve or deny the requests one at a time. Supervisor overrides are recorded in your journal.

Performing a Local Supervisor Override

Your supervisor can perform the override at your workstation.

To perform a local supervisor override

- 1 A message is displayed informing you that you that you have exceeded your limit. Click Supervisor override locally or Refer to remote supervisor, or click Cancel if required. Otherwise, wait until the Supervisor Override screen is displayed.
- 2 Complete the Transaction details. The fields are described in the following table.

Field	Comments
Teller Name	Displays the name of the teller who made the override request.
Teller Branch	Displays the branch code.
Transaction Type	Displays the type of transaction.
Referral ID	Displays an ID for the override request.
Transaction Currency	Displays the currency of the transaction.
Transaction Amount	Displays the amount of the transaction.
Referral Reason	Displays the reason for the override request, for example, "The users entitlements limit has been exceeded".
Status	Displays the status of the override request.
Reason for Decline	Type a reason for declining the override request.

- 3 Allow your supervisor to type the user ID and password to authorize, and to click Approved or Declined, with a reason if required.
- 4 Click Submit.

Performing a Remote Supervisor Override

If you are a supervisor, a list of override requests is displayed on your workstation, and you can accept or decline the override request at your workstation.

To perform a remote supervisor override

- 1 Click the flashing referral icon.
The Retrieve Supervisor Referrals screen is displayed.
- 2 Select the required override request, and click Open.
Details of the request are displayed.
- 3 Click Approve or Decline and type a reason if required.
- 4 Click Submit.
Branch Teller sends a response to the teller.

4 Searching Customer and Branch Details

You use the Inquiries operations to search for details of customers and for details of branches.

This chapter describes the Inquiries operations. It includes the following topics:

- Searching Customer Information on page 23
- Searching Branch Information on page 23
- The Customer Relationship Console on page 24

Searching Customer Information

You use the Customer Search operation to search for details about customers. You can use account details found in the search when you perform financial transactions.

To search for customer information

- 1 Navigate to the Inquiries > Customer Search screen (Fast Tran 11).
- 2 Enter the search details in one of the following ways:
 - Click Branch Code and type a branch code and account number.
 - Click First Name, and then type the first and second name of the customer. You must type the names exactly as they are spelled, including any hyphens or apostrophes. Each name must have a capital letter as the first letter.
 - Click Card Swipe, and then swipe the customer's card.
 - Click Credit Card, and then type the card number without spaces, and the expiration date
- 3 Click Search. If more than one customer with the same name is found, you are prompted to choose the customer that you require.

The customer information is displayed, including the customer relationship console (CRC). For more information about the CRC and the information it provides, see The Customer Relationship Console on page 24.

Searching Branch Information

You use the Branch search operation to search for details about branches.

To search for branch information

- 1 Navigate to the Inquiries > 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.

The Customer Relationship Console

The CRC displays Summary and Account information for a customer, and when the Branch Teller application is integrated with the Siebel Financial Services 7.x application, the CRC displays alerts and offers that you can extend to the customer. The CRC provides information on separate tabs: Summary, Accounts, Offers, and Alerts. You display the different types of information by clicking on the corresponding tab, or by pressing Alt together with the underlined character on the tab.

You can click Contacts at the top right of the CRC to return to the Summary view from anywhere in the CRC.

If they are available from the Siebel application, the customer's photograph is displayed together with the customer's signature at the left side of the CRC. Click Signature to view the signature.

You can select an offer available to the customer and create a referral for that offer. You can click My Referrals at the top right of the CRC to display a list of your referrals.

NOTE: You can click the customer-centric/account-centric indicator on the status bar at the bottom of the screen depending on whether you want to receive customer details. When the red stop-sign is shown, the CRC is not displayed.

Viewing Customer Summary Information

When you have performed a customer search, the CRC is displayed. The full name of the customer is displayed in the upper-left corner. The authentication information, if available, is displayed under the name. The Summary view of the CRC provides an overview of the following customer information:

- **Personal.** Address and other contact information
- **Customer ID.** Partially hidden for security reasons
- **Branch information.** The customer's home branch
- **Coverage.** The customer's personal financial advisor
- **Financial profile information.** The customer's total assets and liabilities
- **Customer value.** Given as a number of gold stars (the greater the number of stars, the more valuable the customer)
- **Offers.** The offers currently available to the customer
- **Alerts.** The alerts currently applying to the customer
- **SRs.** The service requests relevant to the user.

Click on an entry in the list of offers to go to the Offers view, which displays detailed information about the offer and allows you to make a referral.

Click on an entry in the list of alerts to go to the Alerts view, which displays detailed information about the alert.

Viewing Customer Account Information

The Accounts view of the CRC displays key information about the customer’s accounts, see Table 8.

Table 8. Customer Account Information in the CRC

Field	Comment
Account Number	Displays the account number for authentication purposes.
Account Type	Displays the product name.
Joint Account	Indicates whether the account is a joint account.
Account Name	Displays the name of the account holder, or account holders in the case of a joint account.
Currency	Displays the currency.
Current Balance	Displays the current balance of the account (including deposited funds not yet posted).
Available Balance	Displays the available balance of the account.
Status	Displays the status of the account.

When you select an account from the list, you can then go to a Transactions, an Account Maintenance, or a Customer Maintenance operation, and the account you selected is displayed in the Account Details section for the operation.

Viewing Customer Offer Information

The Offers view of the CRC displays information about offers that your organization wants to extend to the customer. You can record the customer’s response to the offer. For customers who accept an offer you create a referral.

The fields in the list of offers are shown in Table 9:

Table 9. Customer Offer Information in the CRC

Field	Comment
Offer Name	Displays the name of the offer.
Product Name	Displays the name of the product to which the offer applies.

Field	Comment
Expiration Date	Displays the date by which the offer ends.
Description	Displays a description of the offer.

To display more detail about an offer, select the offer from the list. More detail about the offer is displayed, and you can create a referral for the offer.

Creating a Referral

When you make customers aware of an offer, they can accept or reject the offer. When they accept the offer, you can create a referral for the offer. A referral captures information about the offer that is useful in customer relationship management.

Click My Referrals, on the top right of the CRC, to display a list of referrals that you have created.

To create a referral

- 1 Select the Offers view in the CRC.
- 2 Select the relevant offer from the list.
- 3 Select Accept in the Response drop-down list.
- 4 Click Next.
- 5 Complete a New Referral record. Some fields are described in the following table.

Field	Comment
Referral Name	Displays a name that uniquely identifies the referral record. The name includes the customer's name and the date and time.
Comments	Type a comment to explain the context of the referral, if required.
Product	Displays the name of the product to which the offer applies.
Contact	Displays the customer's name.
Sales Method	Select the sales method used to solicit the new referral.
Company	Displays the name of the company that made the offer.
Source	Displays the source of the referral; that is, Teller.
Immediate Attention	Click if the referral requires immediate attention.

- 6 Click Save.

- 7 If the information for the referral is complete, click Accept. Otherwise, click Previous if you want to change anything.

The referral record is created, and the offer is removed from the list. You can view this record and your other referrals by clicking My Referrals.

Viewing Customer Alert Information

The Alerts view of the CRC displays information about the customer that has been captured throughout your organization. Alerts contain information that you might have to act upon, or inform the customer about. The fields in the list of alerts are listed in Table 10.

Table 10. Customer Alert Information in the CRC

Field	Comment
Message	Displays the description of the alert
Priority	Displays the relative importance of the alert
Type	Displays information, for example, about which person in your organization generated the alert
Start Date	Displays the date on which the alert was created

Viewing Service Request Information

The SRs view of the CRC displays information about service requests (SRs) relevant to the customer. The list of service requests is provided for your information only; you cannot do anything with the service requests. The fields in the list of SRs are listed in Table 11.

Table 11. Service Request Information in the CRC

Field	Comment
SR#	Displays an identifier for the service request.
Open Date	Displays the date when the SR was created.
Due Date	Displays the date when the SR is due to be completed.
Type	Displays the type of the SR.
Area	Displays the area affected by the SR.
Status	Displays the status of the SR, for example, Open, Resolved.
Sub-status	Displays further status information.

Field	Comment
Owner	Displays the name of the owner of the SR.

5 Performing Financial Transactions

You use the Transactions operations to perform financial transactions for customers. When you select one of the operations, a customer session starts, and you can then perform a number of transactions in the session.

If the amount of a transaction exceeds your authorized limit, your supervisor must override the limit.

When you complete a transaction, Branch Teller creates a journal entry, and updates the cashbox, account balance, and check batch, if applicable. A customer receipt is printed at the end of the customer session.

This chapter covers the financial transactions that you can perform. It includes the following topics:

- Customer Sessions on page 29
- Currency Transaction Reporting on page 32
- Common Tasks for Financial Transaction Operations on page 34
- Making a Deposit on page 37
- Transferring Funds to Another Account on page 38
- Transferring Funds Between a Customer's Accounts on page 39
- Making a Payment to a Utility on page 40
- Making a Withdrawal on page 41
- Cashing a Check on page 41
- Issuing a Draft on page 42
- Issuing a Cashier's Check on page 43
- Issuing a Money Order on page 44
- Issuing a Draft in a Foreign Currency on page 45
- Debiting or Crediting a General Ledger Account on page 46
- Purchasing U.S. Savings Bonds on page 46
- Making U.S. Savings Bond Inquiries and Redeeming Bonds on page 47

Customer Sessions

When you start a financial transaction, a customer session starts, and you can then perform one or more transactions within the session. During the session, a transaction register is displayed.

The transaction register contains various indicators and buttons, and a list of transactions that you have performed during the customer session. The indicators and buttons are described in Table 12.

Table 12. Fields and Controls in the Transaction Register

Field	Comment
Currency	Displays the currency of the customer session. By default the base currency of the bank is displayed. You can select other currencies from this drop-down list; the Pay To and Get From amounts then change accordingly.
Pay To	Displays the amount to be paid to the customer at the end of the session.
Get From	Displays the amount to be obtained from the customer at the end of the session.
End	Click to end the customer session. Branch Teller prints a combined receipt with all transactions at the end of the session.
Reverse	Click to reverse one or more transactions selected in the list.
Cancel Session	Click to cancel the customer session. If you have posted any transactions in the session, they are reversed.

You can cancel or reverse individual transactions within a customer session; in addition you can cancel or reverse the entire customer session. If you cancel the customer session, all transactions completed during the session are reversed.

The list of transactions includes the columns shown in Table 13.

Table 13. Columns in the List of Transactions

Column	Comment
Date/Time	Displays the date and time of the transaction.
Txn Type	Displays the transaction type. If the transaction has been reversed, the word "Reversed" is displayed after the transaction type.
Txn Status	The status of the transactions, for example, cleared, pending.
Source Account	The source account associated with the transaction (where relevant).
Destination Account	The destination account associated with the transaction (where relevant).
Currency	The currency of the transaction.
Amount	The amount of the transaction.

At the end of a customer session, if the amount in the Pay To or Get From field is greater than 0.00, the Cash In and Cash Out Details screen is displayed, and you must enter the denominations of the cash to be obtained from the customer or paid to the customer.

To complete the Cash In and Cash Out details

- 1 If there is cash to be obtained from the customer, the Total Amount field in the Cash In Details panel displays the appropriate amount; type the quantity of each type of note and coin obtained from the customer.
- 2 If there is cash to be paid to the customer, the Total Amount field in the Cash Out Details panel displays the appropriate amount; type the quantity of each type of note and coin paid to the customer.
- 3 Click Submit.
- 4 Repeat steps 1 through 3 for each of the currencies used in the customer session.

If currency transaction reporting is necessary, the Currency Transaction Report screen is displayed, and you have to complete a CTR form. For more information, see Currency Transaction Reporting on page 32.

Reversing Transactions

Sometimes you need to reverse a transaction, for example, if you make an error in entering the transaction details. You can reverse a transaction by:

- Using the Reverse button in a customer session.
- Using the Reverse button when viewing your journal, if you already submitted the transaction; see Displaying the Journal and Reversing Transactions on page 77.

When you reverse a transaction that involved a negotiable instrument such as a deposit, payment, bond purchase, or cash check, the check batch is updated to decrease the batch amount and the number of items in the batch.

When you reverse a cash transaction (cash deposit, withdrawal), the current and available balances of the destination account are revised. When you perform an inter-account transfer the customer current and available balances of the source and destination account are revised.

When you reverse a transaction involving an on-us check:

- For deposits, the current balance and the available balances of the source and destination account are revised.
- For cash check, payment, and bond purchase transactions, the current balance and the available balances of the source account are revised.

For a transaction involving an "other" check, the current balance of the destination account is revised.

Currency Transaction Reporting

To comply with Bank Secrecy Act and USA Patriot Act requirements, your bank must file currency transaction reports (CTR) with the Financial Crimes Enforcement Network (FinCen). You must complete FinCen form 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.

A bank has the right to exempt certain qualifying customers from the CTR process as long as these customers are first registered with FinCEN. The list of exemptions is maintained using the Administration Console, see *Siebel Retail Finance Banking Application Administration Guide* for more information.

At the end of a customer session, Branch Teller checks whether CTR processing is necessary. If the cash-in amount or the cash-out amount for a transaction is greater than \$10,000, and there is no exemption, then CTR processing is necessary. For CTR processing, multiple transactions are treated as single transactions if they are by, or on behalf of, the same person. In calculating the cash-in and cash-out amounts, Branch Teller converts amounts in currencies other than U.S. dollars into dollar equivalents.

If the cash-in and cash-out amounts both exceed \$10,000, you only need to complete one CTR.

When CTR processing is necessary, you are presented with a FinCen form 104 with most of the information already filled in. If all required information is not available when you complete the form, you can suspend CTR processing and resume processing later. However, all CTR forms must be submitted either individually or batched to FinCEN's processing center within 15 days. Your bank is also responsible for filing CTR forms.

If there were more than three customers involved in the customer session, you must process the form manually.

Completing the Currency Transaction Report

When a customer session ends, and currency transaction reporting is required, a CTR template screen is displayed. The CTR form contains the following sections:

- **PART 1 - Person(s) Involved in Transaction(s).** This part contains two sections.
 - **Part 1 - Section A.** This section contains information relating to the person on whose behalf the transaction is being conducted. If an individual conducts a transaction on his or her own behalf, and on behalf of another person, you must complete Section A for each person on whose behalf the transaction is being conducted.
 - **Part 1 - Section B.** This section contains information relating to a person who is conducting a transaction on behalf of another. If an individual conducts a transaction on his or her own behalf, you must leave Section B blank.
- **PART 2 - Amount and Type of Transaction(s).** This part identifies the type of transactions and the amount involved.
- **PART 3 - Financial Institution Where Transaction(s) Take Place.** This part contains details about your bank.

Your bank stores and regularly updates the correct FinCen form and instructions for completing the form.

To complete a currency transaction report

- 1 Complete the fields of the form that are not already completed; most of part 1 section A and part 2 are filled in automatically.

Make sure that you enter the minimum information that is required. These fields are:

Field	Comment
Part 1, Section A	
Issued By	Type the state that issued the means of identification.
Part 1, Section B (if required)	
Last Name	Type the name of the person or organization.
First Name	Type the first name of the person, or leave blank for an organization.
Address	Type the address of the person or organization.
City	Type the city.
Zip Code	Type the zip code.
Date of Birth	Type the date of birth, or select it from the popup.
If an individual, method of ID	Select the checkbox corresponding to the means of identification.
Issued By	Type the state that issued the means of identification.
Part 3	
Name of Financial Transaction	Type the full legal name of your financial institution.
Examiner Code Number	Type the code of the regulator or BSA examiner. See the instructions supplied with form 104 for the list of codes,
Address	Type the address of your financial organization.
SSN	Type the social security number of your financial institutions principal owner.
City	Type the city.

Field	Comment
State	Type the state.
Zip Code	Type the zip code.
Routing MCR Number	Type the routing Magnetic Ink Character Recognition (MICR) number.

- 2 If there is more than one person and up to three persons involved, click Multiple Persons, and enter the information for the additional persons.
- 3 If you do not have all of the information to complete the form, click Suspend.
- 4 Click Submit.

Resuming a Suspended Currency Transactions Report

You can retrieve suspended CTR forms in two ways:

- By clicking the CTR icon on the status line. At each start of day, Branch Teller checks for suspended CTR forms. If a CTR form is not completed in 3 working days, the status remains suspended, but the icon for the CTR form is no longer displayed on your status line. Instead, an icon is displayed on the status line for the branch administrator.
- By searching for CTR transactions in the journal. For more information, see Displaying the Journal and Reversing Transactions on page 77.

In both cases, the Journal Summary screen is displayed and you can select a suspended CTR. When you click Details, the suspended CTR form is retrieved and you can continue with completing the form.

Common Tasks for Financial Transaction Operations

Some tasks are common to most of the financial transaction operations:

- Selecting the account
- Entering check details
- Entering fee collection details
- Entering customer authentication details

These tasks are described in the following sections.

Selecting the Account

Some transactions require the branch code and account number details for an account-holding customer. You can provide these details in any of the following ways:

- In account-centric mode, you can type the branch code and account number of the customer’s account, and click Search.
- In offline mode, you must type the branch code and account number and click Search.
- In customer-centric mode, you can first perform a Customer Search operation (Fast Tran 11). When you then start a transaction, the branch code and account number are automatically displayed in the Account Details field.

Entering Check Details

A number of financial transactions require that you enter details of checks. If the facility is available, you can use a MICR device to swipe checks to obtain the MICR line information such as ABA number (branch code), account number, and check sequence number details.

To enter check details

- 1 Click Check Details on the transaction screen.
- 2 If you have a MICR reader, swipe the checks.
- 3 If you do not have a MICR reader, complete the Check Details manually.

Field	Comment
Branch Code	Type the ABA number (branch code) on the check.
Account Number	Type the account number on the check.
Check Number	Type the number of the check.
Amount	Type the amount of the check.
Document Type	Select On-us if the check was issued by your bank, or Other, if the check was issued by another bank.

- 4 Click OK when you have entered all the details.

Entering Payment Method Details

A number of financial transactions require a payment from the customer. The following methods can be used for payments:

- Cash
- Check

- Check and cash
- Funds transfer (account-holding customers only)

The payment amount from the customer can be more than the amount of the current transaction. This allows you to perform multiple transactions with one payment. If the payment amount is greater than the amount of the transaction (including any fee) the virtual cash amount is updated.

To facilitate over-payment by the customer and facilitate providing cash back to the customer, the user can enter an amount above that required to balance a transaction.

To enter payment method details

- 1 Navigate to the relevant transaction screen.
- 2 Complete the Payment Method details. The fields are described in the following table.

Field	Comment
Total Amount	Displays the total amount of the payment, including any fee.
Cash Amount	Type the amount of cash for the payment.
Check	Type the amount in checks for the payment.
Number of Checks	Type the number of checks to be used for payment. Click Check Details to enter the details of the checks. See Entering Check Details on page 35.
Funds Transfer Amount	Type the amount of funds to be transferred for the payment.

- 3 Click Submit.

Waiving the Fee for a Transaction

Fees are applied to a number of financial transactions, and the fee is calculated based on the transaction amount, account type, customer type, and transaction type. However, you can waive the fee for a transaction if required.

To waive the fee for a transaction

- 1 In the relevant transaction screen, type the amount of the transaction.
- 2 Complete the Fee Details. Some fields are described in the following table.

Field	Comment
Fee Amount	Displays the fee for the transaction.
Waive	Select this radio button to waive the transaction fee.

Field	Comment
Reason	Select a reason for waiving the fee.

Entering Customer Authentication Details

A number of transactions might, depending on your bank's policy, require you to authenticate the customer's identity. You can confirm identity by checking a passport, social security number, or by using whatever document is acceptable at your bank.

When you have entered authentication details, you do not have to enter them again during the customer session. The details are not displayed after you enter them.

To authenticate customer details

- 1 Select the authentication method from the Authenticate Customer drop-down list.
- 2 Type the ID Number for the ID being used in the authentication.

Branch Teller records the customer authentication details.

Making a Deposit

You use the Deposit operation to deposit cash and checks to a customer's account. You can make a deposit in the base currency for your bank or in any currency that is held in your cashbox. If the customer wants to deposit money in more than one currency, you must perform a separate transaction for each currency.

Depending on the rules that apply at your bank, a customer might be able to make a partial deposit by depositing a check and receive part of the value of the check back in cash.

If the facility is enabled at your bank, you can record the denominations of cash payments. This is designed to make cash management in your branch easier.

To make a deposit

- 1 Navigate to the Transactions > Deposit screen (Fast Tran 21).
- 2 Enter the account details if they are not already displayed. See *Selecting the Account* on page 35.
- 3 Complete the Deposit Details. The fields are described in the following table.

Field	Comment
Deposit Currency	Select the currency of the deposit. This field defaults to the base currency of your bank.
Cash Amount	Type the amount of cash to be deposited.

Field	Comment
Check Amount	Type the total for the checks to be deposited, and click Check Details. Enter the details for each check. See Entering Check Details on page 35.
Number of Checks	Type the number of checks.
Cash Back Amount	Type the amount of cash to be given back to the customer, if partial deposits are possible.
Deposit Amount	Displays the total amount deposited. This is the total amount of cash plus checks, minus any cash back amount.
Rate	Displays the exchange rate for a foreign currency deposit.
Commission	Displays the commission applicable for a foreign currency deposit.
Total Deposit Amount	Displays the total amount of the deposit in the base currency. For a foreign currency deposit, this is calculated from the Total Deposit Amount, Rate, and Commission values.

4 Enter the authentication details for the customer, if required; see Entering Customer Authentication Details on page 37.

5 Click Submit.

The transaction register and journal are updated with details of the transaction.

Transferring Funds to Another Account

You use the Funds Transfer operation to transfer money to an account held by another customer within your bank or to an account held by a customer in a different bank.

To transfer funds

- 1 Navigate to the Transactions > Funds Transfer screen (Fast Tran 22).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Complete the Transfer Details. Some fields are described in the following table.

Field	Comment
Beneficiary Name	Select the name of the beneficiary for the transfer, or select New if this is a new beneficiary. A beneficiary is a person or company to whom some form of payment is made from a customer's account. If necessary, you can click Maintain Beneficiaries to maintain the details of

Field	Comment
	beneficiaries. For more information, see Maintaining Beneficiary Details on page 69.
Amount	Type the amount to be transferred.
Effective Date	Type the date that the transfer will take place, if it is not the current processing date.
Branch Code	Type the beneficiary's branch code, if this is a new beneficiary.
Account Number	Type the beneficiary's account number, if this is a new beneficiary.
Narrative	Type a description, if required.

- 4 If required, waive the transaction fee; see Waiving the Fee for a Transaction on page 36.
- 5 Enter the authentication details for the customer, if required; see Entering Customer Authentication Details on page 37.
- 6 Click Submit.

Transferring Funds Between a Customer's Accounts

You use the Inter-Account Transfer operation to transfer funds to another account held by a customer at your bank.

To transfer money to another account

- 1 Navigate to the Transactions > Inter Account Transfer screen (Fast Tran 23).
- 2 Enter the source account details if they are not already displayed:

Field	Comment
Account Number	Select the account number from which the transfer is to be made.
Branch Code	Displays the branch code for the selected account.
Amount	Type the amount to be transferred.
Date	Type the date on which the transfer will take place if it is not the current processing date.

- 3 Enter the destinations account details if they are not already displayed:

Field	Comment
To Account Number	Select the account number of the destination account.
To Branch Code	Displays the branch code of the destination account.
Amount	Type the amount to be transferred.
Date	Displays the date on which the transfer will take place.

- 4 Enter the authentication details for the customer, if required; see Entering Customer Authentication Details on page 37.
- 5 Click Submit.

Making a Payment to a Utility

You use the Payments operation to pay a utility bill for a customer. You can only make a utility payment for account holders.

To pay a utility bill

- 1 Navigate to the Transactions > Payments screen (Fast Tran 24).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Complete the Utility Payment Details. Some fields are described in the following table.

Field	Comment
Utility Name	Select the name of the utility to be paid.
Reference Number	Displays the reference number of the utility payment.
Branch Code	Displays the utility's branch code.
Account Number	Displays the utility's account number.
Effective Date	Type the date that the payment will take place, if it is not the current processing date.
Amount	Type the amount to be paid.
Narrative	Type a description, if required.

- 4 If required, waive the transaction fee; see Waiving the Fee for a Transaction on page 36.
- 5 Enter the appropriate Payment Method details; see Entering Payment Method Details on page 35.
- 6 Enter the authentication details for the customer, if required; see Entering Customer Authentication Details on page 37.
- 7 Click Submit.

Making a Withdrawal

You use the Withdrawal operation to withdraw money for a customer. You can make a withdrawal in the base currency for your bank or in any currency that is held in your cashbox. If the customer wants to withdraw money in more than one currency, you must perform a separate transaction for each currency.

If the facility is enabled at your bank, you can record the denominations of cash withdrawals. This is designed to make cash management in your branch easier.

To make a withdrawal

- 1 Navigate to the Transactions > Withdrawal screen (Fast Tran 25).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Complete the Withdrawal Details. The fields are described in the following table.

Field	Comment
Withdrawal Currency	Select the currency of the withdrawal. This field defaults to the base currency of your bank.
Cash Amount	Type the amount of cash to be withdrawn.
Rate	Displays the exchange rate for a foreign currency withdrawal. The Rate, Commission, and Deposit Amount are displayed when you click the Calculate button.
Commission	Displays the commission applicable for a foreign currency withdrawal.
Deposit Amount	Displays the total amount of the withdrawal in the base currency. For a foreign currency withdrawal, this is calculated from the Cash Amount, Rate, and Commission values.

- 4 Enter the authentication details for the customer, if required; see *Entering Customer Authentication Details* on page 37.
- 5 Click Submit.

Cashing a Check

You use the Cash Check operation to cash a check for a customer. A check can be from your bank referred to as "on us", or from another bank, referred to as "other".

There must be sufficient funds in the customer's account to cover the check. A customer who is not an account holder is charged a fee; you can waive this fee, if required.

The source of the funds for an "on-us" check is the account that the check is drawn on. If the funds are available, they are withdrawn from that account. If the funds are not available, a message is displayed and the transaction is cancelled.

The source of the funds for an “other” check is an internal suspense account. If the person cashing the check is a bank customer, a hold is placed on funds in an account owned by the customer until the check clears. If the person cashing the check is not a customer, you require a supervisor override to complete the transaction.

To cash a check

- 1 Navigate to the Transactions > Cash Check screen (Fast Tran 26).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Complete the Payment Method Details. The fields are described in the following table.

Field	Comment
Total Check Amount	Type the total for the checks to be cashed.
Number of Checks	Type the number of checks and click Check Details. Enter the details for the checks. See Entering Check Details on page 35.

After you complete the Payment Method details, the Cash Back To Customer field shows the amount due to the customer.

- 4 If there is a fee, waive the fee if required; see Waiving the Fee for a Transaction on page 36.
- 5 Enter the authentication details for the customer, if required; see Entering Customer Authentication Details on page 37.
- 6 Click Submit.

Issuing a Draft

You use the Issue Draft operation to issue a draft on behalf of a customer. The payment method is by cash, check, or funds transfer from the customer's account.

Before you start, you must know the serial number of the draft.

To issue a draft

- 1 Navigate to the Transactions > Issue Draft screen (Fast Tran 27).
- 2 Complete the Draft Payment Details. The required fields are described in the following table.

Field	Comment
Issue Dynamically Allocated Serial Number	Select this radio button to automatically assign a serial number to the draft.
Serial Number	Select the radio button and type the serial number of the draft.

Field	Comment
Payee Name	Type the name of the payee.
Amount	Type the amount of the draft.
Date	Displays the date.
Memo	Type a memo, if required.

The Purchaser details contain the customer's details.

- 3 If required, waive the transaction fee; see Waiving the Fee for a Transaction on page 36.
- 4 Enter the appropriate Payment Method details; see Entering Payment Method Details on page 35.
- 5 Click Submit on the Issue Draft screen.

Issuing a Cashier's Check

You use the Issue Cashier Check operation to issue a check on behalf of a customer. The payment method is by cash, check, or funds transfer from the customer's account.

You can use preprinted stock, or you can issue a cashier's check dynamically. You enter the payment details and the fee payment details, or you can waive the fees as appropriate.

To issue a cashier's check

- 1 Navigate to the Transactions > Issue Cashiers Check screen (Fast Tran 28).
- 2 Complete the Cashiers Check Details. The required fields are described in the following table.

Field	Comment
Issue Dynamically Allocated Serial Number	Select this radio button to automatically assign a serial number to the cashier's check.
Serial Number	Type the serial number of the check, if the cashiers check is being issued on pre-printed stock.
Payee Name	Type the name of the payee.
Amount	Type the amount of the check.
Date	Displays the date.
Memo	Type a memo, if required.

The Purchaser details contain the customer's details.

- 3 If required, waive the transaction fee; see *Waiving the Fee for a Transaction* on page 36.
- 4 Enter the appropriate Payment Method details; see *Entering Payment Method Details* on page 35.
- 5 Enter the authentication details for the customer, if required; see *Entering Customer Authentication Details* on page 37.
- 6 Click Submit on the Issue Cashiers Check screen.

Issuing a Money Order

You use the Issue Money Order operation to issue a money order on behalf of a customer. The payment method is by cash, check, or funds transfer from the customer's account.

You can use preprinted stock, or you can issue a money order dynamically. You enter the payment details and the fee payment details, or you can waive the fees as appropriate.

To issue a money order

- 1 Navigate to the Transactions > Issue Money Order screen (Fast Tran 29).
- 2 Complete the Money Order Details. The required fields are described in the following table.

Field	Comment
Issue Dynamically Allocated Serial Number	Select this radio button to automatically assign a serial number to the money order.
Serial Number	Type the serial number of the money order, if the money order is being issued on pre-printed stock.
Date	Displays the date.
Amount	Type the amount of the money order.
Memo	Type a memo, if required.

The Purchaser details contain the customer's details.

- 3 Enter the sender details.
- 4 Enter the payee details.
- 5 If required, waive the transaction fee; see *Waiving the Fee for a Transaction* on page 36.
- 6 Enter the appropriate Payment Method details; see *Entering Payment Method Details* on page 35.
- 7 Click Submit on the Issue Money Orders screen.

Issuing a Draft in a Foreign Currency

You use the FX Issue Draft operation to issue a draft in a foreign currency on behalf of a customer. The payment method is by cash, check, or funds transfer from the customer's account.

Before you start, you must know the serial number of the draft.

To issue a draft in a foreign currency

- 1 Navigate to the Transactions > FX Issue Draft screen (Fast Tran 210).
- 2 Select the currency for the draft from the FX Currency drop-down list.
- 3 Click FX Draft Details, and complete the draft details as described in the following table.

Field	Comment
Draft Number	Type the number of the draft.
Payee Name	Type the name of the payee.
FX Currency	Displays the currency of the draft.
FX Draft Amount	Type the amount of the draft.
Date	Displays the date.

- 4 Click Submit.

You are returned to the FX Issue Draft screen, and the amount of the draft is now displayed in the FX Draft Amount field.

- 5 Complete the remaining Draft Payment Details. The fields are described in the following table.

Field	Comment
Base Account Currency	Displays the base currency of the account.
Rate	Displays the exchange rate. The Rate, Commission, and Base Currency Withdrawal Amount are displayed when you click the Calculate button.
Base Currency Amount	Displays the total amount of the draft in the base currency.
Commission	Displays the commission applicable for the transaction.
Base Currency Withdrawal Amount	Displays the total amount of the draft in the base currency, plus commission.

- 6 If required, waive the transaction fee; see Waiving the Fee for a Transaction on page 36.
- 7 Enter the appropriate Payment Method details; see Entering Payment Method Details on page 35.

- 8 Click Submit.

Debiting or Crediting a General Ledger Account

You use the General Ledger operation to create a debit or credit to an internal General Ledger Account. Before you start, you must know the General Ledger account number.

To debit or credit a general ledger account

- 1 Navigate to the Transactions > General Ledger Debit/Credit screen (Fast Tran 211).
- 2 Edit the Branch Code field, if required. This field contains your branch code by default.
- 3 Type the account number of the internal account to debit or credit.
- 4 Click Search to validate the account details that you entered.

If the account details are valid, Branch Teller displays the corresponding name in the Account Name field.

- 5 Select Debit or Credit form the Instruction Type drop-down list.
- 6 Enter the Amount to be debited or credited.
- 7 Click Post.

Purchasing U.S. Savings Bonds

You use the Bond Purchase operation to purchase U.S. savings bonds (I or EE series) on behalf of a customer. The customer can pay for the purchase by cash, by check, or a combination of both.

You can record the quantity and type of U.S. Bonds to be purchased, owner details (that is, ownership type, registration, tax ID number, ownership options, and additional names), and delivery and contact details.

NOTE: Bonds can be delivered to U.S. addresses only.

To purchase U.S. bonds

- 1 Navigate to the Transactions > Bond Purchase screen (Fast Tran 212).
- 2 Complete the Bond Selection details. The fields are described in the following table.

Field	Comment
Series	Select I or EE.
Denomination	Select a denomination for the bond, for example, \$50.
Quantity	Type the number of bonds required.

- 3 Click Add to List.

The Bond List Table is updated with the bonds that you selected, and the Total Current Value and Total Number of Bonds fields are updated.

- 4 Enter the appropriate Payment Method details; see Entering Payment Method Details on page 35.
- 5 Click Next.
- 6 Complete the Bond Owner Details. Some fields are described in the following table.

Field	Comment
Ownership Type	Select Individual or Fiduciary.
Full Name of Owner	Type the full name if you selected Individual as the ownership type.
Fiduciary Registration	Type the registration.
Social Security Number	Type the social security number if you selected Individual as the ownership type. If you selected Fiduciary, type the social security number or a taxpayer ID number.
Taxpayer ID Number	Type the social security number or a taxpayer ID number, if you selected Fiduciary as the ownership type.
Ownership Option	Select Co-Owner or Beneficiary or Single Owner.
Co-owner or Beneficiary Name	Type the full name of any co-owner or beneficiary of the bonds.

- 7 Click Next.
- 8 Complete the bond delivery details and contact information. By default, the fields contain the customer’s details, but the bonds can be delivered to another person.
- 9 Click Submit.

Making U.S. Savings Bond Inquiries and Redeeming Bonds

You use the Bond Inquiry operation to answer inquires about the redemption values of bonds for a customer, and to redeem bonds if required.

You can request a redemption value for the bonds up to a possible maximum of six months in the future. Future-dated redemption valuations depend on data from the U.S. Treasury being available for that date. The bond redemption values are downloaded from the U.S Treasury Web site using the Administration Console. You cannot redeem a bond within 12 months of its issue.

You require customer identification if the overall redemption value is more than the limit set by your bank, and if the customer has had an account with the bank for less than six months.

You make an inquiry for a maximum of 100 bonds for each transaction. You can print a bond value list for the customer.

To make U.S. bond inquiries or redeem bonds

- 1 Navigate to the Transactions > Bond Inquiry screen (Fast Tran 213).
- 2 Complete the Bond Selection details. The fields are described in the following table.

Field	Comment
Series	Select I or EE.
Bond Denomination	Type a letter corresponding to the bond denomination. For example, type L for the \$50 denomination. The denomination letters vary depending on what has been configured for your bank.
Serial Number	Type a serial number if the customer wants to redeem bonds. The serial number is not required for inquiries.
Issue Date	Type the issue date of the bond. This must be in the format: month/year, for example, 12/2002.

- 3 Click Add to List.

The Bond List Table is updated with the bonds that you specified.

Field	Comment
Serial Number	Displays the serial number of the bond.
Series	Displays the series; I or EE.
Bond Denomination	Displays the bond denomination.
Issue Date	Displays the issue date of the bond.
Interest Earned	Displays the interest earned by the bond since the issue date.

- 4 If you want to update details of the bonds, or redeem bonds, select the required bonds in the table.
- 5 In the Value as of field, you can leave the current processing date, or type a date up to six months in the future. You must type this date in the correct format: month/year, for example, 08/2005.
- 6 Click Calculate.
- 7 The Redemption Value and Interest Earned are calculated and displayed.
- 8 If the amount of the transaction exceeds the limit for the amount of bonds that can be redeemed, or if the customer has held an account for less than 6 months, click Authenticate Details, and enter the authentication details for the customer. (Details might already be provided from a previous transaction.)

- 9 If required, click Print Full List to print a list of the bonds with their redemption values.
- 10 If required, click Redeem Bonds and check the details.
- 11 Click Submit.

A receipt is printed with the redemption details at the end of the customer session.

Making a Cash Denomination Exchange

This operation provides functionality for the bank to change denominations of one currency for other denominations of the same currency, for a customer or non-customer of the bank. The application manages the totals for each denomination in the cash drawer, therefore this operation is required to update the cash drawer denomination amounts after a cash denomination exchange. This transaction is recorded in the Teller's electronic journal.

To make a cash denomination exchange

- 1 Navigate to the Transactions > Cash Exchange screen (Fast Tran 214).
- 2 Select the cash exchange currency and enter the amount.
- 3 Click Submit.
- 4 Enter the denomination amounts for both the Cash In Details and Cash Out Details screens.
- 5 Click Submit.

A receipt with transaction details is printed once the transaction has completed.

Making a Foreign Currency Exchange

This operation provides the facility to exchange cash in one currency for cash in another currency. The user may also exchange foreign currency checks for cash in the home currency. This Foreign Exchange operation is used for the following types of foreign currency exchange transactions:

- Capture and calculate the buying and selling of foreign currency cash.
- Capture and calculate cross currency exchanges.
- Capture and calculate the buying of foreign currency checks.

The denomination amounts are updated in the system for the Teller's cashbox and the transaction is recorded in the Teller's electronic journal.

To make a foreign currency exchange

- 1 Navigate to the Transactions > Foreign Exchange screen (Fast Tran 215).
- 2 Select the Instruction Type, for example, Buy Cash, Buy Check or Sell Cash.
- 3 Select the foreign currency that the customer wishes to buy or sell.
- 4 Click Submit.

Performing Financial Transactions ■ Making a Foreign Currency Exchange

5 Enter the currency amount.

6 Click Submit.

A receipt with transaction details is printed once the transaction has completed.

6 Performing Account Maintenance

You use the Account Maintenance operations to maintain customer accounts. You can perform each of the operations in customer-centric or account-centric mode. The account details are displayed in customer-centric mode, whereas in account-centric mode, you must enter the account information.

To perform a particular operation, you must have the necessary privilege.

This chapter covers the account maintenance operations that you can perform. It includes the following topics:

- Selecting the Account for Maintenance on page 51
- Displaying Account History on page 52
- Maintaining Standing Orders on page 52
- Maintaining Direct Debits on page 54
- Maintaining Bank Cards on page 55
- Maintaining Overdrafts on page 56
- Maintaining Payments on page 57
- Maintaining Transfers on page 57
- Maintaining Statements on page 58
- Issuing a Checkbook on page 59
- Displaying Check Details and Stopping Checks on page 60
- Transferring a Checkbook on page 61
- Creating a Credit Card Application on page 61
- Displaying Credit Card Movements on page 63
- Opening an Account on page 63
- Closing an Account on page 65

Selecting the Account for Maintenance

You can select an account in the same way that you select as for financial transactions. See [Selecting the Account](#) on page 35

Displaying Account History

You use the Account History operation to deal with inquiries from a customer about movements on an account. Movements can be financial transactions such as deposits, withdrawals, direct debits, standing orders, payments, checks drawn, or charges.

You can specify a variety of search criteria to show details of the account for a period of time or for a previous number of transactions. The account details include the running balance on the account, which is calculated on a daily basis.

To search account history

- 1 Navigate to the Account Maintenance > Account History screen (Fast Tran 31).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Use one of the following search criteria:
 - Select Date Range and enter the dates.
 - Select Specified Period, select a Period and type a number. For example, select Week and type 2 for all the transactions in the past two weeks.
 - Select Last and type a number of transactions to display the most recent transactions on the account.

- 4 Click Account History.

The account history is displayed with the most recent transaction first. Note that the balance shown is the balance at the end of each day.

Maintaining Standing Orders

You use the Standing Orders operation to set up and maintain standing orders on an account. In a standing order, the payment amount is fixed for each payment, unlike a direct debit where the payment amount can vary between payments. You can:

- Display all the standing orders on an account, whether they have a status of Active, Cancelled, or Suspended.
- Create a standing order, as long as this is permitted for the account.
- Change the details of a standing order.
- Cancel a standing order.
- Suspend a standing order.
- Restart a suspended standing order.

To maintain standing orders

- 1 Navigate to the Account Maintenance > Standing Orders screen (Fast Tran 32).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.

3 Perform the required maintenance activity as follows:

- To create a standing order, click New. Type the Beneficiary details; that is, the details of the account to which payments will be made.

Field	Comment
Beneficiary Name	Select the name of the beneficiary of the standing order.
Branch Code	Displays the branch code.
Account Number	Displays the account number.
Beneficiary Narrative	Type a description, if required.

Type the payment details, as described in the following table.

Field	Comment
Amount	Type the amount of the standing order
Frequency	Select the frequency for the standard order.
Total No. of Payments	Type the total number of payments.
No. of Payments to Date	Displays the number of payments made already.
First Payment Date	Displays the date of the first payment. This field displays the current processing date by default. Type a different date if required.
Next Regular Payment Date	Displays the date of the next payment.
Final Payment Date	Displays the date of the final payment.

Finally, click Submit.

- To change a standing order, select it from the list and click Amend. Change the details as required and click Submit.
 - To cancel a standing order, select it from the list and click Delete. Type the cancellation date and, select a cancellation reason, for example, Paid, Customer Request and Account Closed. Click Submit. The status of the standing order changes to Cancelled.
 - To suspend a standing order, select it from the list and click Suspend. Type the suspension start date and, if required, select a suspension reason, for example, Unemployed. Click Submit. The status of the standing order changes to Suspended.
 - To restart a suspended standing order, select it from the list and click Restart. Type the suspension end date and click Submit. The status of the standing order changes to Active.
- 4 Click Close when you are finished.

Maintaining Direct Debits

You use the Direct Debit operation to set up and maintain direct debit mandates on an account. You can:

- Display all the direct debit mandates on an account, whether they have a status of Active, Cancelled, or Suspended.
- Create a direct debit mandate, as long as this is permitted for the account.
- Change the details of a direct debit mandate.
- Cancel a direct debit mandate.
- Suspend a direct debit mandate.
- Restart a suspended direct debit mandate.

To maintain direct debits

- 1 Navigate to the Account Maintenance > Direct Debits screen (Fast Tran 33).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Perform the required maintenance activity as follows:
 - To create a direct debit mandate, click New. Type the Originator details; that is, the details of the account to which payments will be made.

Field	Comment
Branch Code	Displays the branch code.
Account Number	Displays the account number.
Originator Name	Type the name for the account to which the
Reference Number	Type a reference name for the direct debit.

Type the direct debit details, as described in the following table.

Field	Comment
Frequency	Select the frequency for the direct debit.
First Payment Date	Displays the date of the first payment. This field displays the current processing date by default. Type a different date if required.
Final Payment Date	Displays the date of the final payment.
Final Payment Date	Displays the date of the final payment.

Finally, click Submit.

- To change a direct debit mandate, select it from the list and click Amend. Change the details as required and click Submit.
- To cancel a direct debit mandate, select it from the list, and click Delete. Type the cancellation date and, if required, select a cancellation reason, for example, Paid, Customer Request and Account Closed. Click Submit.

The status of the direct debit mandate changes to Cancelled.

- To suspend a direct debit, select it from the list and click Suspend. Type the suspension start date and, if required, select a suspension reason, for example, Unemployed. Click Submit.

The status of the direct debit mandate changes to Suspended.

- To restart a suspended direct debit, select it from the list and click Restart. Type the suspension end date and click Submit.

The status of the direct debit mandate changes to Active.

- 4 Click Close when you are finished.

Maintaining Bank Cards

You use the Bank Cards operation to maintain the details of bank cards used with an account, and to request the issue of new bank cards.

Your bank can issue a number of different bank cards for an account, for example:

- ATM card
- Debit card
- Check guarantee card

Only certain account types allow the issue of a card.

You can:

- Request the issue of a new bank card for the account. Branch Teller obtains and allocates a card number, generates a PIN, and calculates the expiry date for the new card.
- Cancel a bank card when it has been lost, stolen, damaged, withdrawn or returned.
- Reissue a bank card that is near to its expiry date. Branch Teller generates a new PIN and calculates the next expiry date.
- Change the maximum cash withdrawal amount for the card.
- Reset the number of tries on the PIN card counter to zero. You do this for a customer who has exceeded the number of PIN tries allowed for the customer.
- Reissue a PIN for an existing bank card.

To maintain bank cards

- 1 Navigate to the Account Maintenance > Bank Cards screen (Fast Tran 34).

- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 In the Card Details list, perform the required action:

- To issue a new card, click **New**, select the card type and card holder, and click **Submit**.

Field	Comment
Card Type	Select the type of card, for example, ATM card, Debit card.
Card Holder	Select a name from the list.

- To reissue a PIN, select a card from the list, and click **Re-Issue PIN**.
- To reset a PIN counter, select a card from the list, and click **Reset PIN Tries**.
- To reissue a card, select a card from the list, and click **Re-Issue Card**.
- To change a withdrawal limit, select a card from the list, and click **Amend Limit**. Type the required amount in **Cash Withdrawal Limit** and click **Submit**.
- To cancel a card, select a card from the list, and click **Cancel**. Click one of the following: **Lost**, **Stolen**, **Damaged**, **Withdrawn**, or **Returned**. Type the cancellation details, and click **Submit**.

Depending on the action, the Card Details list is updated.

- 4 Click **Close** when you have finished.

Maintaining Overdrafts

You use the **Maintain Overdraft** operation to set up and maintain the details of the overdraft on a customer's account. You can do the following:

- Display the details of the overdraft facility.
- Create a new overdraft facility on an account, as long as this is permitted for the account.
- Change the details of an overdraft facility.
- Cancel an overdraft facility.

To maintain overdraft details

- 1 Navigate to the **Account Maintenance > Overdrafts** screen (Fast Tran 35).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Perform the required maintenance activity as follows:
 - To create an overdraft, type the amount, the start date and end date, and, if required, select a reason. Click **Submit**.
 - To change the overdraft, click **Amend**. Change the details as required, and click **Submit**.

- To cancel the overdraft, click Delete. Type the cancellation date, if this is different from the displayed processing date, and, if required, select a reason for cancellation, for example, Customer Request and Account Closed. Click Submit.

When you click Submit, the operations home page is displayed.

Maintaining Payments

You use the Display Payments operation to display the utility payments from an account.

You can specify a variety of search criteria to show payments for a period of time or for a previous number of payments. The payment details include the utility name, branch code and account number, and the amount of the payment.

You can display a list of pending payments; that is, payments to be made after today's date. You can delete or change the details of pending payments.

To maintain payments

- 1 Navigate to the Account Maintenance > Display Payments screen (Fast Tran 36).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Use one of the following search criteria to display a list of payments:
 - Select Date Range and enter the dates.
 - Select Specified Period, select a Period and type a number. For example, select Week, and type 2 for all the payments in the past two weeks.
 - Select Display Last, and type a number of payments to display the most recent payments from the account.
 - Select Display Pending Payments to display all payments that are to be made after today's date.
- 4 Click Display Payments.
The Payment Details list is displayed.
- 5 If you display a list of pending payments, do one of the following:
 - To delete a pending payment, select the payment, click Delete, and click Submit.
 - To change the details of a pending payment, select the payment, click Amend, change the details of the payment, and click Submit.

The Payment Details list is updated.
- 6 Click Close when you are finished.

Maintaining Transfers

You use the Display Transfers operation to maintain the transfers from an account. You can specify a variety of search criteria to show payments for a period of time, or for a previous number of transfers.

The payment details include the beneficiary name, branch code and account number, and the amount of the transfer.

You can display a list of pending transfers; that is, transfers to be made after today's date. You can delete or change the details of pending transfers.

To maintain transfers

- 1 Navigate to the Account Maintenance > Display Transfers screen (Fast Tran 37).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Use one of the following search criteria to display the list of transfers:
 - Select Date Range and enter the dates.
 - Select Specified Period, select a Period and type a number. For example, select Week and type 2 for all the transfers in the past two weeks.
 - Select Last and type a number of transfers to display the most recent transfers from the account.
 - Select Pending Transfers to display all transfers that are to be made after today's date.
- 4 Click Display Transfers.

The Transfer Details list is displayed.
- 5 If you displayed a list of pending transfers, do one of the following as required:
 - To delete a pending transfer, select the transfer, click Delete, and click Submit.
 - To change the details of a pending transfer, select the transfer, click Amend, change the details of the transfer, and click Submit.

The Transfer Details list is updated.
- 6 Click Close when you are finished.

Maintaining Statements

You use the Statements operation to maintain the details of statements for an account. You can change the statement frequency, and also stop the dispatch of a statement if the customer requests not to receive statements.

You can specify that statements are sent by the postal service, by fax, or by email. In most cases, the statement is sent to the customer's home address, fax number, or email address. However, the customer can request that you send it to another address, for example, the statement address. A copy of the statement can also be sent to another address (perhaps, an accountant).

In the case of joint accounts, each holder can receive a statement.

To maintain statements

- 1 Navigate to the Account Maintenance > Statements screen (Fast Tran 38).

- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Complete the Statement Details. Some fields are described in the following table.

Field	Comment
Statement Frequency	Select the frequency with which statements are to be sent.
Statement Per Customer	Select this check box if the account is a joint account, and a statement is to be sent to each account holder.
Send Copy to Different Address	Select this check box if a copy of the statement is to be sent to another person or address.
Stop Statement	Select this check box to stop sending statements for this account.

- 4 Select a method of correspondence:
 - Click Mail if the statement is to be posted. If the statement is to be sent to a different address from the customer’s address, type the required details in the Account Statement Details, and click Amend.
 - Click Fax, and type a fax number if the statement is to be sent by fax.
 - Click Email Address and type an address if the statement is to be sent by email.
- 5 If you selected Send Copy to Different Address, type the address details in Copy of Statement Details.
- 6 Click Submit.

Issuing a Checkbook

You use the Check Book operation to order a checkbook for a customer. If it is permitted to set up a checkbook facility for the account, you record the checkbook type details, and set up its method of dispatch.

The methods of dispatch for a checkbook are either by post to the customer's address, or for picking up in the branch where the account is held. If the account is a joint account, the dispatch address is the address of the first account holder.

To maintain statements

- 1 Navigate to the Account Maintenance > Check Book screen (Fast Tran 39).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Enter the Check Details. Some fields are described in the following table.

Field	Comment
Account Name	Displays the customer’s name.

Field	Comment
Checkbook Type	Select the type of checkbook required.
Dispatch Method	Select Post or Collect at Branch.
Address	Type the address if you selected Post as the method of dispatch.
Collection at Branch Code	Type the branch code at which the checkbook is to be collected.

- 4 Click Submit.

Displaying Check Details and Stopping Checks

You use the Check operation to deal with an inquiry from a customer about checks on an account, and to place a stop on a check.

You can search for checks by:

- Check number
- Date range
- Status, for example, Issued, In progress, Cleared, Stopped, Unknown, Awaiting dispatch

You cannot stop a check if it has been stopped previously, or if it has passed through the clearing system.

To display check details

- 1 Navigate to the Account Maintenance > Check screen (Fast Tran 310).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Enter the Search Criteria:
 - Click Check Number to display a specific check.
 - Click Check Range and enter dates in the From and To fields to display checks within the specified number range.
 - Click Check Date and enter numbers in the From and To fields to display checks within the specified date range.
 - Click Check Status, and select a status, to display all checks with that status.
- 4 Click Display Checks.
A list of checks on the account is displayed.
- 5 To stop a check, select the check in the list and click Stop. Type a reason for stopping the check.

- 6 Click Close when you are finished.

Transferring a Checkbook

You use the Checkbook Transfer operation to transfer a checkbook from your cashbox to the customer, or another branch vault.

Branch Teller updates the branch vault details, for example, date, and serial numbers.

To perform a checkbook transfer

- 1 Navigate to the Account Maintenance > Checkbook transfer screen (Fast Tran 311).
- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35. The checkbooks associated with the account are displayed in Check Transfer Details.
- 3 Select one or more checkbooks in the list.
- 4 Select the destination to which the checkbook is to be transferred:
 - Click Customer to transfer to the customer.
 - Click Other Branch and type a branch code to transfer to another branch vault.
- 5 Enter your user ID and password.
- 6 Click Submit.

Creating a Credit Card Application

You use the Credit Card operation to create a credit card application for a customer, and to display details of existing credit cards for a customer.

You can search for a customer's credit card details by specifying an account number, or a credit card number and expiry date.

You can create a credit card application for an existing customer only. The application contains the following sections:

- **Personal.** The customer's name, date of birth, social security number, and so on
- **Dependents.** The number of dependents, their names, and dates of birth
- **Additional Card Holder.** The first name and last name
- **Residential.** The customer's current address, previous address, and contact details
- **Employment.** The customer's employer and salary details
- **Financial.** Card type, salary details, monthly expenses, and bank details

To create a credit card application

- 1 Navigate to the Account Maintenance > Credit Card screen (Fast Tran 312).

- 2 Enter the account details if they are not already displayed; see *Selecting the Account* on page 35.
- 3 Enter or change the personal details for the customer. You must enter details in all fields apart from Middle Name. The Social Security Number and Mother's Maiden Name are required in the United States only.
- 4 Complete the Identification details. The fields are described in the following table.

Field	Comment
Authenticate Customer	Select the type of document used to verify the customer's identity.
Source of Address	Select the type of document used to verify the customer's address.
ID Number	Type the number of the document used to verify the customer's identity.
Address Reference	Type the reference number of the document used to verify the customer's address.

- 5 Click Next.
- 6 Enter or change the details of dependents, if required. To create the details of a dependent, click New, and enter the details as required. Click Next.
- 7 Enter or change the details of additional cardholders, if required. Click Next.
- 8 Enter or change the customer's residential details. You must type the date that the customer moved in, enter details for at least Address Line 1, Address Line 2, and Home Telephone Number. All other details are optional. Click Next.
- 9 Enter or change the customer's employment details, if required. You must select from Employment Status, and type a job title, an employment start date, and telephone number. Click Next.
- 10 Complete the customer's financial details. Some fields are described in the following table.

Field	Comment
Card Type	Click the radio button corresponding to the type of card being applied for.
Salary Details	Type or select the salary details as required. You must select a currency.
Outstanding Loans	Type the monthly amount that the customer pays for outstanding loans.
Time With Bank	Type the number of years and months that the customer has been with the bank.
Disclose Information	Select this check box if the customer wants to have his or her personal information disclosed to other parties.
Card Protection Plan	Select this check box if the customer wants to avail of a card protection plan, and click Direct Debit to set up a

Field	Comment
	direct debit for the plan.

11 Click Submit.

Displaying Credit Card Movements

You use the Credit Card Movements operation to display the history of a credit card account.

To display credit card movements

- 1 Navigate to the Account Maintenance > Credit Card Movements screen (Fast Tran 313).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
- 3 Select a credit card number.
- 4 Use one of the following search criteria:
 - Select Date Range and enter the dates.
 - Select Specified Period, select a Period, and type a number. For example, select Week and type 2 for all the transactions in the past two weeks.
 - Select Last and type a number of transactions to display the most recent transactions on the account.

5 Click Account History.

The account history is displayed with the most recent movement first.

Opening an Account

You use the Open Account operation to open a single or joint account for a customer. If the person who wants to open the account is not an existing customer, you must set them up as a customer on Branch Teller before opening the account process.

A product comparison screen is displayed, which allows you to discuss with the customer the types of products your bank offers. The information displayed about each product includes:

- Product Name
- Card Facility
- Minimum Balance
- Checkbook Facility
- Overdraft Facility
- Interest Rate
- Tax Rate

When you select the required account, Branch Teller allocates an account number and branch code to the customer.

A list of ancillary sales that are permitted to be made on the type of account is displayed. This allows you to sell additional services for the new account, and set up direct debits and payments from the account. The appropriate screens for you to set up the ancillary sales are displayed.

To open an account

- 1 Navigate to the Account Maintenance > Open Account screen (Fast Tran 314).
- 2 Select Single Account or Joint Account.
- 3 Click Submit.
- 4 The Customer Details: Personal Details screen is displayed. Enter or change the personal details for the customer. You must enter details in all fields apart from Middle Name.
- 5 Complete the Identification details. The fields are described in the following table.

Field	Comment
Authenticate Customer	Select the type of document used to verify the customer's identity.
Source of Address	Select the type of document used to verify the customer's address.
ID Number	Type the number of the document used to verify the customer's identity.
Address Reference	Type the reference number of the document used to verify the customer's address.

- 6 Click Next.
- 7 Enter or change the details of dependents if required. To create the details of a dependent, click New, and enter the details as required. Click Next.
- 8 Enter or change the customer's employment details, if required. You must select from Employment Status and Currency. Click Next.
- 9 Enter or change the customer's residential details. You must select a Residential Status and Country, and enter details for at least Address Line 1, Address Line 2, Zip/Postal Code, City, and Home Telephone Number. All other details are optional.

- 10 Click Submit

The Open Account: Product Type screen is displayed.

- 11 Complete the Product Details. The fields are described in the following table.

Field	Comment
Product Type	Select the type of product, for example, Check, Savings.
Account Type	Select the type of account, for example, Personal, Small

Field	Comment
	Business.
Account Currency	Select the currency for the account.

12 Complete the Mandate Instructions. The fields are described in the following table.

Field	Comment
Customer Name(s)	Displays the names of the customer or customers, in the case of a joint account
All to Sign	Click if all of the holders of the account should sign
Either to Sign	Click if either of the holders of the account can sign
Account Name	Type the name of the account.

13 Click Submit.

The New Account Details screen is displayed. The branch code, account number, account name, and product name for the new name are displayed. An ancillary sales list is also displayed.

14 Click the radio button corresponding to the type of ancillary sale required and enter the required details:

- To set up a bank card, click Bank Cards. For more information, see Maintaining Bank Cards on page 55.
- To set up a checkbook, click Checkbook. For more information, see Issuing a Checkbook on page 59.
- To set up an overdraft, click Overdraft. For more information, see Maintaining Overdrafts on page 56.
- To set up a direct debit, click Direct Debits. For more information, see Maintaining Direct Debits on page 54.
- To set up a utility payment, click Utility Payment. For more information, see Maintaining Payments on page 57.
- To set up a standing order, click Standing Orders. For more information, see Maintaining Statements on page 58.
- To change the default details for the statements for the account, click Statements.

15 Click Complete.

Closing an Account

You use the Close Account operation to close a customer’s account. Before you try to close an account, check that the account can be closed, and check the account status. You cannot close

accounts with a status other than active or dormant immediately. For example, frozen accounts require further investigation before you can close them.

When you close an account you can check:

- That no un-cleared funds are outstanding on the account.
- The current balance of the account. All deposit accounts should have a positive balance whereas current accounts can have a positive or negative balance. If the account balance is negative, you can transfer funds from another of the customer's accounts to clear the balance on the account being closed.
- Whether there are any outstanding charges due on the account. You can trigger the posting of these charges.
- Whether there is any outstanding interest on the account.
- Whether there are active ancillary services, such as bank cards, standing orders, or automated direct debits on the account being closed. Advise the customer that these ancillary services are closed along with the account.

When you close an account you can do one of the following with the balance of the funds:

- Transfer the balance to another account held by the customer in your bank
- Transfer the balance to an account held in another bank
- Pay the balance to the customer as a draft or cash, or both

You can request a closing statement for the account.

To close an account

- 1 Navigate to the Account Maintenance > Close Account screen (Fast Tran 315).
- 2 Enter the account details if they are not already displayed; see Selecting the Account on page 35.
All ancillary services associated with the account are listed. All ancillary services are cancelled when the account is closed.
- 3 Click View to display details of a particular ancillary service. Click Continue.
- 4 Complete the Account Details. Some fields are described in the following table.

Field	Comment
Opening Balance	Displays the opening balance of the account.
Interest Accrued	Displays any interest accrued on the account. Click Capitalize Interest to add the interest to the balance.
Outstanding Charges	Displays the outstanding charges on the account. Click Apply Charges to apply the charges to the account.
Closing Balance	Displays the closing balance of the account, which is calculated from the opening balance, interest, and charges applied.

- 5 If you want to waive any of the charges on the account, click Waive Charges, and type the amount you want to waive.
- 6 Select a Method of Settlement, for example, Funds Transfer, Withdrawal, Inter Account Transfer.
- 7 Click Settlement.
Depending on the method of settlement that you selected, a screen is displayed that allows you to make, for example, the necessary funds transfer, withdrawal, or inter-account transfer. After you have completed the appropriate financial transaction, the Account Details are updated.
- 8 Select a Closure Reason, for example, Account Holder Relocation, Death of Account Holder.
- 9 Click Submit.

The account is removed from the customer's list of accounts.

7

Performing Customer Maintenance

You use the Customer Maintenance operations to maintain detail of customers, beneficiaries, and utility payments applying to their accounts.

This chapter covers the customer maintenance operations that you can perform. It includes the following topics:

- Maintaining Beneficiary Details on page 69
- Maintaining Utility Payment Details on page 69
- Maintaining Customer Details on page 70

Maintaining Beneficiary Details

You use the Beneficiaries operation to set up and maintain the details of beneficiaries for a customer account.

A beneficiary is a person or company to whom some form of payment is made from a customer's account. You use beneficiary account details in the setting up of standing orders, direct debit mandates, or funds transfers for a customer. When you set up the beneficiary details for a customer, they are used for all accounts held by that customer.

To maintain beneficiary details

- 1 Navigate to the Account Maintenance > Beneficiaries screen (Fast Tran 41).
The Beneficiary Details are displayed.
- 2 Enter the customer's account details if they are not already displayed.
- 3 Perform the required maintenance activity as follows:
 - To create a beneficiary, click New. Type the beneficiary name, branch code, account number, and, if required, a narrative. Finally, click Submit.
 - To change the details of a beneficiary, select it from the list and click Amend. Change the details as required and click Submit.
 - To delete a beneficiary, select it from the list, and click Delete. Click Submit.
- 4 Click Submit.

Maintaining Utility Payment Details

You use the Maintain Utilities operation to set up and maintain a list of utilities to which a customer can make payments.

Your bank keeps a list of utility companies and their banking details. For a customer to pay the utility bill, you must set up the utility for the customer. When you set up the utility details for a customer, they are used for all accounts held by that customer.

Before you perform the operation, an administrator must set up the list of utility companies and their details using the Administration Console.

To maintain utility details

- 1 Navigate to the Account Maintenance > Utilities screen (Fast Tran 42).
The Payment Details are displayed.
- 2 Enter the customer's account details if they are not already displayed.
- 3 Perform the required maintenance activity as follows:
 - To create a utility, click New. Select a utility name; the branch code and account number are displayed. Type a reference, and, if required, a narrative. Finally, click Submit.
 - To change the details of a utility, select it from the list, and click Amend. Change the details as required, and click Submit.
 - To delete a utility, select it from the list, and click Delete. Click Submit.
- 4 Click Submit.

Maintaining Customer Details

You use the operation to set up, view, and maintain the details of customers. The details for a customer are divided into the following sections, indicated by tabs:

- **Personal.** The customer's name, date of birth, social security number, and so on
- **Dependents.** The number of dependents, their names, and date of birth
- **Employment.** The customer's employer and salary details
- **Residential.** The customer's current address, previous address, and contact details

You are required to enter only the personal details and some of the residential details for customers. The other details are optional, and you record the details only if the customer is agreeable to you doing so.

The customer must have an account before you can maintain customer details.

To maintain customer details

- 1 Navigate to the Account Maintenance > Customer Details screen (Fast Tran 43).
If you are in a customer session, the personal details for the customer are displayed, and you can change the details by clicking Amend. If you are not in a customer session, you can enter search details for an existing customer. If you are entering new personal details for a customer, complete the fields as described in the following steps.

- 2 Enter or change the personal details for the customer. You must enter details in all fields except Middle Name. The Social Security Number and Mother's Maiden Name are required in the United States only.
- 3 Complete the Identification details. The fields are described in the following table.

Field	Comment
Authenticate Customer	Select the type of document used to verify the customer's identity.
Source of Address	Select the type of document used to verify the customer's address.
ID Number	Type the number of the document used to verify the customer's identity.
Address Reference	Type the reference number of the document used to verify the customer's address.

- 4 Click Next.
- 5 Enter or change the details of dependents if required. To create the details of a dependent, click New, and enter the details as required. Click Next.
- 6 Enter or change the customer's employment details, if required. You must select from Employment Status and Currency. Click Next.
- 7 Enter or change the customer's residential details. You must select a Residential Status and Country, and enter details for at least Address Line 1, Address Line 2, Zip/Postal Code, City, and Home Telephone Number. All other details are optional.
- 8 Click Submit.

8

Performing Teller Operations

You use the Teller operations to perform operations that do not involve customer accounts. You cannot perform the operations in a customer session.

This chapter covers the teller operations that you can perform. It includes the following topics:

- Starting Your Day on page 73
- Performing Batch Inquiries on page 75
- Ending the Business Day on page 76
- Performing Interim Balance Inquiries on page 76
- Displaying the Journal and Reversing Transactions on page 77
- Transferring Cash Between Cashboxes on page 79
- Performing End-of-Day Processing on page 79
- Logging Out on page 80
- Logging Out Temporarily on page 81
- Performing Vault Maintenance on page 81
- Closing Open Batches of Checks on page 82
- Transferring Ownership of a Cashbox on page 83
- Transferring Negotiable Instruments Between Cashboxes on page 84
- Reconciling Failed Transactions on page 84

Starting Your Day

Before you can process financial transactions, Branch Teller must assign a cashbox to you. If you are a primary holder of the cashbox, you must record the totals for each currency in your cashbox. When you log in to Branch Teller after someone has performed the Branch Start of Day operation, you must start your day by selecting a cashbox assignment.

Branch Teller can assign you as non-primary holder of a cashbox if there is already a primary holder of the cashbox. As a non-primary holder, you are not responsible for cash balancing of the cashbox.

If the branch is operating in AM processing mode, Branch Teller creates a journal for you, which records all the transactions you perform for the current processing date. If the branch is operating in AM/PM processing mode, the journal might already exist. Branch Teller prints a record of the starting positions; that is, the cash totals at the start of the day.

To start your day

- 1 Navigate to the Teller Operations > Teller Start of Day screen (Fast Tran 51).

2 Select a cashbox and holder position as described in the following table.

Field	Comment
Previously Assigned Cashbox	Select this option to be assigned your most recently used cashbox.
Assign New Cashbox Single Mode	Select this option to be assigned a currently unassigned cashbox and to be the primary holder of that cashbox.
Assign New Cashbox Shared Mode	Select this option to operate a cashbox in shared mode. You can choose one of the following: <ul style="list-style-type: none"> ■ To be assigned a currently unassigned cashbox, and to be the primary holder of that cashbox ■ To be assigned a currently assigned cashbox, and to be the non-primary holder of that cashbox
Primary Holder	Select this option to be assigned as the primary holder of the cashbox. You can operate in single mode or shared mode.
Non-Primary Holder	Select this option to be assigned as the non-primary holder of a currently assigned cashbox. The primary holder must have already been assigned and you must operate in shared mode.

3 Click Submit. Depending on the radio buttons you selected, the Assign Cashbox screen, the Cash Details screen, or operations home page is displayed as follows:

- If you select Previously Assigned Cashbox and Primary Holder, you are assigned your most recently used cashbox, and the Cash Details screen is displayed.
- If you select Previously Assigned Cashbox and Non-Primary Holder, you are assigned your most recently used cashbox that has already been assigned a primary holder. The operations home page is displayed, because you are not responsible for recording or reconciling the cashbox cash totals. The operation is now complete.
- If you select Assign New Cashbox Single Mode and Primary Holder, the Assign New Cashbox Single Mode screen is displayed with a list of the cashboxes available for Single Mode operation. Select the cashbox you want to be assigned, and click Submit to complete the cashbox assignment. The Cash Details screen for the assigned cashbox is then displayed.
- If you select Assign New Cashbox Shared Mode and Primary Holder, the Assign New Cashbox Shared Mode/Primary Holder screen is displayed with a list of the cashboxes available for Shared Mode operation. Select the cashbox you want to be assigned, and click Submit to complete the cashbox assignment. The Cash Details screen for the assigned cashbox is then displayed.
- If you select Assign New Cashbox Shared Mode and Non-Primary Holder, the Assign New Cashbox Shared Mode/Non-Primary Holder screen is displayed with a list of the cashboxes available for operating in shared mode (the primary holder has already been assigned). Select the cashbox you want to assigned, and Click Submit to complete the cashbox assignment. The

non-primary holder is not responsible for recording or reconciling the cashbox cash totals. The operations home page is displayed, and the operation is complete.

- 4 If the Cash Details screen is displayed, you must now enter the cash totals for each currency in the cashbox.
- 5 Type the number of notes or coins for each denomination in the Number column, or the total in the Total column. If you enter the Number value, the corresponding Total field is automatically updated, or if you enter the Total value, the corresponding Number field is automatically updated.
- 6 Click Confirm Totals to confirm if there is any difference between the system-generated totals and the actual totals.

Branch Teller calculates and displays the values for Total Notes, Total Coins, Total Cash, System Cash, and Difference.

- 7 Click Next to enter the denomination details for the next currency.
- 8 Repeat steps 5 through 7 for each currency in your cashbox.
- 9 Click Submit to save the cashbox denomination details.

You have now completed the Teller Start of Day operation, and you are returned to the operations home page for transaction processing.

Performing Batch Inquiries

You use the Check Batch Enquiry operation to retrieve negotiable instrument batch details. You can search for batches by batch ID or batch amount. If you are a supervisor, you can search for batches for any user.

The batch details retrieved include branch code, cash drawer ID, batch ID, batch status, number of items, check type, and batch currency. You can also display details of individual, negotiable instrument items in the batch. The details displayed include date, destination branch code, account number, check number, and check amount.

Before you start, you must know the batch ID or batch amount.

To perform a batch inquiry

- 1 Navigate to the Teller Operations > Query Check Batch screen (Fast Tran 52).
- 2 Type a date in the Batch Date field, if you want to search for a date other than the current processing date.
- 3 Select the Teller ID from the drop-down list. If you are a teller, you can select only your own ID. If you are a supervisor or branch manager you can select any teller ID.
- 4 Click Batch ID or Batch Amount, and type the batch ID or batch amount respectively.
- 5 Click Display Batch Details.
- 6 If you want to display details for a batch item, select the item, and click Batch Item Details.
- 7 Click Close to return to the Query Check Batch screen.
- 8 Click Close on the Query Check Batch screen to return to the operations home page.

Ending the Business Day

You use the Teller End of Business Day to carry on processing in the P.M. period, or to sign off for the day if you do not want to continue working during the P.M. period.

If you want to continue working during the P.M. period (click Go To Next Day), Branch Teller sets the processing date to the next business day, closes your current journal, and creates a journal for the new processing date.

If you do not carry on into the P.M. period, you must perform a Teller End of Day operation.

Before you can perform the Teller End of Business Day operation:

- The branch must be operating in AM/PM processing mode.
- The current processing date must be the same as the calendar date.
- There must be no open check batches.

To end the business day

- 1 Navigate to the Teller Operations > Teller End of Business Day screen (Fast Tran 53).
- 2 If you want to continue working during the P.M. period, click Go To Next Day, and then click Submit.

If you are the primary holder of the cashbox, Branch Teller records the Teller End of Business Day currency totals in the cashbox. The operations home page is then displayed with the updated processing date. A user with the appropriate privileges, for example, a supervisor or branch manager, must then complete a Branch End of Business Day operation to allow transaction processing in the P.M. period. See Ending the Branch Business Day on page 88.

- 3 If you do not want to continue working during the P.M. period, click Final Sign Off for the Day, and then click Submit.

If you are the primary holder of the cashbox, Branch Teller records the Teller End of Business Day currency totals in the cashbox, and you then must perform the Teller End of Day operation, see Performing End-of-Day Processing on page 79.

Performing Interim Balance Inquiries

You use the Interim Balance Inquiry operation to check the balance of your cashbox against the system-generated balance for the cashbox.

Branch Teller calculates the difference, if any, between your cashbox cash total and the system-calculated cashbox cash total. Branch Teller creates a journal entry of both the system-calculated and the actual denomination values.

To perform an interim balance inquiry

- 1 Navigate to the Teller Operations > Interim Balance Enquiry screen (Fast Tran 54).

- 2 Type the quantity of notes or coins for each denomination in the Number column, or the total in the Total column. If you enter the Number value, the corresponding Total field is automatically updated, or if you enter the Total value, the corresponding Number field is automatically updated.
- 3 Click Confirm Totals to confirm if there is any difference between the system-generated totals and the actual totals.
Branch Teller calculates and displays the values for Total Notes, Total Coins, Total Cash, System Cash, and Difference.
- 4 Click Next to enter the denomination details for the next currency.
- 5 Repeat steps 2 through 4 for each currency in your cashbox.
- 6 If there is a difference between the amount you enter and the system-generated amount, do one of the following:
 - Enter the correct denominations to balance.
 - Enter the account number and branch code of an internal account. A balancing transaction is performed against this account.
- 7 Click Submit to save the cashbox denomination details.

Displaying the Journal and Reversing Transactions

You use the Journaling operation to search for a specific journal entry, view the details of a journal entry, and reverse a transaction in the journal.

The journal records the following types of operations for each user for each processing day: financial transactions, cashbox cash transfers, and reversal operations.

If you are a teller, you can retrieve and view your own journal entries based on a specified date range and one of the following search criteria: transaction type or transaction amount. If you are a supervisor, you can view the journal entries for tellers that you supervise.

You can reverse a transaction in the journal provided that:

- The user ID of the transaction in the journal is the same as your user ID.
- Your current processing date is the same as the journal date.
- The transaction status is Cleared or Pending.
- It is permitted to reverse the type of transaction.

When you successfully reverse a transaction, Branch Teller sets the status of the original journal entry and the status of the original transaction to Reversed. If cash was tendered in the original transaction, Branch Teller debits or credits the cashbox with the reversal amount.

NOTE: You can also reverse transactions through the transaction register in a customer session; see [Customer Sessions on page 29](#).

You can search for currency transaction (CTR) reports in the journal. To do so, you search for a transaction type of CTR Suspended or CTR Complete. When you display the details for suspended

CTRs, the CTR Processing screen is displayed, and you can resume the processing of the CTR form. For more information, see Currency Transaction Reporting on page 32.

To display the journal and reverse transactions

- 1 Navigate to the Teller Operations > Journal Summary screen (Fast Tran 55).
- 2 Complete the search criteria. The fields are described in the following table.

Field	Comment
Teller ID	Select the teller ID of the journal to be viewed. The Teller ID drop-down list contains the teller IDs of the journals that you are authorized to access.
Date Range From	Type a date. By default this field contains the current processing date.
Date Range To	Type a date. By default this field contains the current processing date.
Transaction Type	Select a transaction type if you want to use this search criterion.
Amount Range	Select this check box if you want to search by transaction amount, and enter the amounts in the From and To fields.

- 3 Click Display Journal when you have entered the required search criteria.
The Journal Details are displayed; see The Journal on page 15.
- 4 If you want to reverse a transaction in the journal, select the appropriate entry and click Reverse:
 - a If the transaction involved cash, the cash details screen is displayed. Enter the denomination details of the cash to be returned to the customer.
 - b Click Submit to complete the reversal operation.

If a negotiable instrument was tendered in the original transaction, the status of the negotiable instrument is set to Returned, if the status of the original negotiable instrument was Received. Otherwise the status is set to Canceled, if the original status was Issued.
- 5 If you want to view the details of a journal entry, click Details; see The Journal on page 15.
The Journal Entry Details screen is displayed. You can click Reverse on this screen to reverse the transaction.
- 6 Click OK to return to the Journal Summary screen.
- 7 Click Close on the Journal Summary screen to return to the operations home page.

Transferring Cash Between Cashboxes

You use the Cash Drawer Transfer operation to transfer cash between two standard cashboxes. This allows you to manage the totals and denominations of cash within your cashbox.

Before you can make a cashbox transfer, both you and the other cashbox holder must log in and complete a Teller Start of Day operation. Both of you must have been assigned a cashbox in single mode, and allocated the cash in and cash out cash drawers. Both cashboxes must contain the currency that is required to be transferred. Both you and the other teller must authorize the transfer.

Branch Teller debits the transferring teller cashbox, and credits the receiving teller's cashbox with the cash and denomination amounts for the cash transfer. Branch Teller updates both your journal and the journal of the other teller with entries showing the amount of cash given or received.

To transfer cash between cashboxes

- 1 Navigate to the Teller Operations > Cash Drawer Cash Transfer screen (Fast Tran 56).
- 2 Select the Currency Box of the cashbox that the cash is to be transferred to or from.
- 3 Click Transfer To or Transfer From depending on whether you want to transfer cash to or from the cashbox.

The Cashbox Cash Transfer screen is then displayed with the Transfer From and Transfer To fields containing the two cashbox IDs, and the Currency fields containing the currency of the selected currency box. The User ID field contains your user ID.

- 4 Type the number of notes or coins for each denomination in the Number column, or the total in the Total column. If you enter the Number value, the corresponding Total field is automatically updated, or if you enter the Total value, the corresponding Number field is automatically updated.

The Total Notes, Total Coins, and Total Cash fields are then calculated by Branch Teller and displayed.

- 5 Type your password and make sure that the other teller types the user ID and password.
- 6 Click Submit.

Performing End-of-Day Processing

You use the Teller End operation to end your day.

If you are the primary owner of your cashbox, at the end of your day you must enter the denominations for each currency box in your cashbox to compare each of these totals with the system-generated totals. If there is a difference between these totals, you must rectify the difference before you can complete your end of day.

To resolve any difference you can view your journal for the current processing day and make the necessary reconciliation journal entries. If you cannot resolve the difference, a supervisor can authorize the balancing. This authorization resets the currency box denominations of the whole cashbox with the actual totals and completes the Teller End of Day process for you.

If you previously performed a Teller End of Business Day operation, Branch Teller has already created a journal for the current processing date and this is used for the next business day. Otherwise, Branch Teller closes your journal.

NOTE: If there are transactions that have been rejected after a period of offline processing, you must reconcile these transactions before you can complete the end-of-day processing. For more information, see [Reconciling Failed Transactions on page 84](#).

To perform the end-of-day processing

- 1 Navigate to the Teller Operations > Teller End screen (Fast Tran 57).
If you are the non-primary holder of your cashbox, the following message is displayed:
Are you sure you want to complete an end of day?
If you are the primary holder of your cashbox, the View Cash Details screen is displayed.
- 2 If you are the non-primary holder of your cashbox, click Yes.
You have now finished for the day.
- 3 If you are the primary holder of your cashbox, do one of the following:
 - Type the number of notes or coins for each denomination in the Number column. If you enter the Number value, the corresponding Total field is automatically updated.
 - Type the total in the Total column. If you enter the Total value, the corresponding Number field is automatically updated.
- 4 Click Confirm Totals.
The Total Cash, System Cash, and Difference fields are then calculated by Branch Teller and displayed.
- 5 If there is a difference in the totals, type an internal account number and branch code, and click Balance to post a balancing transaction. (You can click View Journal to help identify the cause of the difference.)
The Teller Settlement screen is displayed, depending on the nature of the difference in totals.
- 6 Make a debit or credit against an internal account to offset the amount over or amount short. If the amount that needs to be balanced is beyond a certain threshold, your supervisor must authorize.
- 7 Click Next to enter the details for the next currency.
- 8 Repeat steps 3 through 7 for each currency in your cashbox.
- 9 Click Submit.

Logging Out

You use the Logoff operation to log out of Branch Teller. If a Teller End Of Day operation is required, a message is displayed to prompt you to perform that operation. After you log out, Branch Teller closes.

To log out

- 1 Navigate to the Teller Operations > User Logoff screen (Fast Tran 58).
- 2 Click Yes on the User Logoff screen.

Logging Out Temporarily

You use the Temporary Logoff operation to temporarily disconnect from Branch Teller, leaving the workstation available for another user. You can use the operation if you are a teller, supervisor, vault administrator, or customer service representative.

You do not have to perform a Teller End of Day operation at this time, but the cashbox remains assigned to you, and the cash totals are not affected.

To log out temporarily

- 1 Navigate to the Teller Operations > Temporary Logoff screen (Fast Tran 59).
- 2 Click OK on the Temporary Logoff screen.

Performing Vault Maintenance

You use the Vault Maintenance operation to transfer cash to or from the vault cashbox. Before you can make a transfer, both you and the other cashbox holder must log in and complete a Teller Start of Day operation. The other teller must be assigned a standard cashbox. Both cashboxes must contain the currency that is required to be transferred. Both you and the other teller must authorize the transfer.

Branch Teller debits or credits the respective cashboxes with the cash and denomination amounts for the cash transfer. Branch Teller updates your journal and the journal of the other teller with entries showing the amount of cash given or received.

To perform vault maintenance

- 1 Navigate to the Teller Operations > Vault Maintenance screen (Fast Tran 510).
- 2 Select the Currency Box of the cashbox that the cash is to be transferred to or from.
- 3 Click Transfer To or Transfer From depending on whether you want to transfer cash to or from the vault cashbox.

The Vault Denominations screen is then displayed with the Transfer From and Transfer To fields containing the two cashbox IDs, and the Currency fields containing the currency of the selected currency box. The User id field contains your user ID.

- 4 Do one of the following:
 - Type the number of notes or coins for each denomination in the Number column. If you enter the Number value, the corresponding Total field is automatically updated.

- Type the total in the Total column. If you enter the Total value, the corresponding Number field is automatically updated.

The Total Notes, Total Coins, and Total Cash fields are then calculated by Branch Teller and displayed.

- 5 Type your password and make sure that the other teller types the user ID and password.
- 6 Click Submit.

Closing Open Batches of Checks

You use the Close Open Batches operation to close a batch of checks. As a result of check deposits, your bank (the collecting bank) must forward batches of checks to the bank where the funds are held (the paying bank) for reimbursement. Checks of a particular type and currency are held in batches in your cash drawer. When the number of checks in a batch reaches a certain limit, you must close the batch, and remove the checks from your cash drawer.

Branch Teller advises you when a batch is approaching the system limit, and again when the batch has reached the system limit. You must then close the batch, and in any case before a Teller End of Business Day or Teller End of Day operation.

- When you close a batch, a journal entry is created for the closed batch.

To close an open batch of checks

- 1 Navigate to the Teller Operations > Display Open Batches screen (Fast Tran 511).
- 2 Select the check batch to close.
- 3 Click Close Batch.

The Display Open Check Batches: Close Batch screen is displayed.

- 4 Complete the Total Number of Items details. The fields are described in the following table.

Field	Comment
System	Displays the system total for the number of checks.
Teller	Type the number of checks in the batch you removed from your cash drawer.
Difference	Displays the difference, if any, between the System and Teller fields.

- 5 Complete the Total Item Amount details. The fields are described in the following table.

Field	Comment
System	Displays the total amount for the batch.
Teller	Type the total amount for the batch you removed from your cash drawer.

Field	Comment
Difference	Displays the difference, if any, between the System and Teller fields.

- 6 Click Batch Item Details, if required.
- 7 Check that the Difference fields both contain zero, and click Submit.

Transferring Ownership of a Cashbox

You use the Cashbox Takeover operation to transfer the ownership of a shared cashbox to the non-primary holder of the cashbox. You must be the primary owner of the cashbox.

As part of the Cashbox Takeover operation, Branch Teller records the totals in each currency box in the cashbox and any difference between these totals and the system-generated totals.

When you transfer cashbox ownership, the non-primary owner becomes the primary owner of the cashbox, who is then responsible for cashbox cash totals and check batching. Branch Teller creates an entry in both of your journals.

To transfer ownership of a cashbox

- 1 Navigate to the Teller Operations > Cashbox Takeover screen (Fast Tran 512).
- 2 Do one of the following:
 - Type the number of notes or coins for each denomination in the Number column. If you enter the Number value, the corresponding Total field is automatically updated.
 - Type the total in the Total column. If you enter the Total value, the corresponding Number field is automatically updated.
- 3 Click Confirm Totals to confirm if there is any difference between the system-generated totals and the actual totals.

Branch Teller calculates and updates the Total Notes, Total Coins, Total Cash, System Cash, and Difference fields.
- 4 Select Next to enter the denomination details for the next currency box.
- 5 Repeat steps 2 through 4 for each currency box in the cashbox.
- 6 Type your password, and make sure that the non-primary holder of the cashbox types the user ID and password.
- 7 Click Submit.

Transferring Negotiable Instruments Between Cashboxes

You use the Cashbox Neg. Inst. Transfer operation to transfer negotiable instruments between two standard cashboxes, or between a standard cashbox and a vault cashbox.

Before you can make a cashbox negotiable instrument transfer, both you and the other cashbox holder must log in and complete a Teller Start of Day operation. Both cashboxes must contain the type of negotiable instrument that is required to be transferred. Both you and the other teller must authorize the transfer.

Branch Teller debits the transferring teller cashbox and credits the receiving teller's cashbox with the appropriate number of negotiable instruments transferred. Branch Teller updates your journal and the journal of the other teller with appropriate entries.

To transfer a negotiable instrument between cashboxes

- 1 Navigate to the Teller Operations > Select CashBox for Negotiable Instruments Transfer screen (Fast Tran 513).
- 2 Select a cashbox by selecting a negotiable instrument type.
- 3 Click Transfer To or Transfer From depending on whether you want to transfer to or from the cashbox.

The Cashbox Negotiable Instrument Transfer screen is then displayed with the Transfer From and Transfer To fields containing the two cashbox IDs. The User ID field contains your user ID.

- 4 Type the start serial number and the end serial number for the negotiable instruments.
- 5 Click Add.

The negotiable instruments are added to the Negotiable Instrument Summary Table.

- 6 Type your password and make sure that the other teller types the user ID and password.
- 7 Click Submit.

Reconciling Failed Transactions

You use the Reconciliation operation to reconcile failed transactions after a period of offline processing. Some transactions that have been processed while in offline processing mode can fail when forwarded to the central server. Such transactions might fail because of, for example, invalid account numbers, inactive account, closed account or no funds available in account.

You can reconcile failed transactions at any time but, if you attempt a Teller End of Day operation, or an Interim Balance Enquiry operation, and there are failed offline transactions, you are prompted to reconcile them. A new journal entry is created for the reconciliation.

A supervisor can reconcile a teller's failed transactions. This can happen where the offline period has spanned more than one day and the teller who created the offline requests is not available.

To reconcile failed transactions

- 1 Navigate to the Teller Operations > Reconciliations: Failed Transaction Summary screen (Fast Tran 514).
- 2 Select a failed transaction.
- 3 Click Details if you want to display reconciliation details.
- 4 Click Reconcile. Type some comments if required and type an internal account number that the deposit is to be credited to, or debited from, to balance the transaction.
- 5 Click Close.

9 Performing Branch Operations

You use the Branch operations to start and end the branch day, set up cashboxes, and control the logging in of users.

The branch operations are available only to users with appropriate privileges.

You cannot perform the operations in a customer session.

This chapter covers the branch operations that you can perform. It includes the following topics:

- Starting the Branch Day on page 87
- Ending the Branch Business Day on page 88
- Forcing Sign Off on page 88
- Creating a Cashbox on page 88
- Resetting the Login Counter on page 89
- Making External Cash Transfers on page 90
- Making External Negotiable Instrument Transfers on page 90
- Ending the Branch Day on page 91

Starting the Branch Day

When your branch opens, you log in to Branch Teller, and confirm the branch processing date. You must have the required privileges to do so, for example, you must be a manager or a supervisor.

When you log in, Branch Teller displays the processing date and the cash totals from the previous day.

The way in which a Branch's current processing date is set depends on whether the branch is operating in AM processing mode or AM/PM processing mode:

- If the Branch is operating in AM processing mode, the current processing date is obtained from the system calendar.
- If the Branch is operating in AM/PM processing mode, the current processing date will have been set when the Branch undertook its previous Branch End of Business day operation.

After you confirm the processing date, creates a journal for you, and records a Branch Start of Day operation in the events log.

To start the branch day

- 1 Log in to Oracle's Branch Teller application.

Branch Teller displays the processing date and the cash totals from the previous closing position.

- 2 If you are working in offline mode, check the processing date and enter the correct date if necessary.
- 3 Click Submit.

Ending the Branch Business Day

You use the Branch End of Business Day operation when the branch is operating in AM/PM processing mode, and you want to continue processing during the P.M. period. This allows you to set the branch processing date to the next business day, which facilitates timely clearing house settlement.

Before you perform the operation, any teller who wants to continue operating during the P.M. period must have performed a Teller End of Business Day – Go To Next Day operation. Any teller not continuing during the P.M. period must have performed a Teller End of Business Day – Final Sign Off operation.

Branch Teller records a Branch End of Business Day operation in the events log.

To end the branch business day

- 1 Navigate to the Branch Operations > Branch End of Business Day screen (Fast Tran 61).
- 2 Click Submit.

The operations home page is displayed with the processing date set to the next business day.

Forcing Sign Off

You use the Forced Sign Off operation to allow a teller to log in when Branch Teller considers them to be already logged in. To perform the operation, you must be a supervisor.

When you force sign off for a teller, Branch Teller considers the teller to be temporarily logged out. The teller is not required to perform a Teller End of Day operation at this time, but the cashbox remains assigned to the teller.

To force sign off

- 1 Navigate to the Branch Operations > Forced Sign Off screen (Fast Tran 62).
The list of users who are currently logged in is displayed (your details are not displayed).
- 2 Select the user for which you want to force sign off.
- 3 Enter your supervisor user ID and password in the respective Authorization Details fields.
- 4 Click Forced Signoff.

Creating a Cashbox

You use the Create Cashbox operation to create a new cashbox and its associated currency boxes.

You can create a standard cashbox or a branch vault cashbox. You can create a cashbox in single or shared mode. You can create currency boxes for each of the currencies that your bank uses, and also negotiable instrument boxes for each negotiable instrument type.

To perform the operation, you must have the appropriate privileges to create a new cashbox.

Branch Teller creates the cashbox with the default currency box containing the base currency of your organization.

To create a cashbox

- 1 Navigate to the Branch Operations > Create New Cashbox screen (Fast Tran 63).
- 2 Complete the required fields.

Field	Comment
Cashbox Type	Select a cashbox type. The options include Branch Vault and Standard.
Cashbox Mode	Select Single or Shared.

- 3 Click Currency Box.
- 4 Select the check box for each currency in the cashbox, and click Submit.
For each currency that you select, a currency box is created.
- 5 If required, click Negotiable Instrument Box.
- 6 Select a type from Negotiable Instrument Type, and then select the check box for each currency required. Repeat this step for all of your negotiable instruments. Finally, click Submit.
- 7 Click Submit to create the cashbox and its associated currency and negotiable instrument boxes.
You have an empty cashbox, therefore you must transfer cash and possibly negotiable instruments into the cashbox before you can perform financial transactions.

Resetting the Login Counter

You use the Reset Logon Counter operation to reset the login counter for a teller who has exceeded the limit for login attempts, and is therefore locked out of Branch Teller.

If a user unsuccessfully tries to log in more than a certain number of times, that user is locked out of Branch Teller. The operation resets the login counter and allows the user to log in.

To perform the operation, you must have appropriate supervisor privileges.

To reset the login counter

- 1 Navigate to the Branch Operations > Reset Logon Counter (Fast Tran 64).
- 2 Select the user ID for the user whose login counter you want to reset.
- 3 Enter your supervisor user ID and password in the respective Authorization Details fields.

- 4 Click Reset Counter. The user can now log in to Branch Teller.

Making External Cash Transfers

You use the External Cash Transfer operation to transfer inward and outward cash to and from your branch. Inward cash is cash supplied to the branch from an authorized external party. Outward cash is funds removed to an authorized external party. You can make such transfers only if you are an authorized branch user; that is, a vault administrator, supervisor, or manager.

To perform the operation, you must have completed a Teller Start of Day operation, and you must own a vault cashbox.

Branch Teller updates your journal and vault cashbox, and prints a transactions receipt.

To make an external cash transfer

- 1 Navigate to the Teller Operations > External Cash Transfer screen (Fast Tran 65).

A list of your assigned cashboxes is displayed, with a line for each of the currency boxes in each of the cashboxes.

- 2 Select a currency box.
- 3 Click Transfer To or Transfer From, as applicable.

The External Cash Transfer To Vault screen or the External Cash Transfer From Vault screen is then displayed.

- 4 Do one of the following:
 - Type the number of notes or coins for each denomination in the Number column. If you enter the Number value, the corresponding Total field is automatically updated.
 - Type the total in the Total column. If you enter the Total value, the corresponding Number field is automatically updated.

Branch Teller calculates and displays the values for Total Notes, Total Coins, and Total Cash.

- 5 Enter your supervisor user ID and password in the respective Authorization Details fields.
- 6 Click Submit.

Making External Negotiable Instrument Transfers

You use the External Negotiable Instrument Transfer operation to transfer negotiable instruments to or from two different branch vault cashboxes, and to and from an external supplier.

You can make such transfers only if you are an authorized branch user; that is, a vault administrator, supervisor, or manager. You must have completed a Teller Start of Day operation, and you must own a vault cashbox. Branch Teller updates your journal and vault cashbox.

To make an external negotiable instrument transfer

- 1 Navigate to the Teller Operations > External Neg Inst Transfer screen (Fast Tran 66).
A list of your assigned cashboxes is displayed, with a line for each of the currency boxes in each of the cashboxes.
- 2 Select a negotiable instrument currency box.
- 3 Click Transfer To or Transfer From, as applicable.
The appropriate screen is then displayed; there are tabs for Traveler’s Checks and for Drafts/Cashiers Checks/Money Orders.

Field	Comment
Draft, Money Order, Cashiers Check	Select one of these radio buttons, depending on the negotiable instrument type.
Denomination	Select the denomination for the travelers check.
Currency Details	Displays the currency for the negotiable instrument.
Start Serial Number	Type the start serial number for the negotiable instrument.
End Serial Number	Type the end serial number for the negotiable instruments.

- 4 Click Add.
The negotiable instruments are added to the Negotiable Instrument Summary Table.
- 5 Enter your supervisor user ID and password in the respective Authorization Details fields.
- 6 Click Submit.

Ending the Branch Day

You use the Branch End of Day operation when you close the branch at the end of the day. The processing date and the cash totals for the closing position are displayed. You must have the required privileges to perform the operations, for example, you must be a manager or a supervisor.

Before you can perform the operation, all tellers must have completed their day, and you must be the last person to complete your day. If the branch is operating in AM/PM processing mode, someone must have performed a Branch End of Business Day operation.

After you complete the operation, Branch Teller records a Branch End of Day operation in the events log. If you have completed transaction processing for the current processing date, your journal is closed for the current processing date.

NOTE: Do not confuse this operation with the Branch End of Business Day operation; see Ending the Business Day on page 76.

To end the branch day

- 1 Navigate to the Branch Operations > Branch End of Day screen (Fast Tran 67).
Branch Teller displays the processing date and the cash totals for the closing position.
- 2 Click Submit.
After you complete the operation, you can then log out.