Branch Teller Guide

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Contents

4 Performing Financial Transactions

5 Performing Account Maintenance

1   Overview

This chapter provides an overview of Siebel Retail Finance Branch Teller and related applications. It includes the following topics:

- The Branch Teller Application on page 7
- The Customer Relationship Console on page 7
- The Administration Console on page 8
- Privileges and the Entitlements Application on page 8

The Branch Teller Application

The Branch Teller application provides you with the operations that you need to do your job as a teller. The operations are grouped into the following menus:

1 **Inquiries.** Operations for searching for customer and branch information.

2 **Transactions.** Operations for performing the financial transactions for customers accounts, for example, deposits and withdrawals.

3 **Account Maintenance.** Operations for opening, maintaining, and closing customer accounts and ancillary services.

4 **Customer Maintenance.** Operations for maintaining the information about customers and their accounts, and also the details of payments made from the accounts.

5 **Teller Operations.** Operations that you need to start your day, maintain your cash and currency boxes, and end your day.

6 **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 3 through Chapter 8.

The Customer Relationship Console

Your Branch Teller application might be integrated with the Siebel 7.7 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.

The CRC contains four 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

The Administration Console

The Administration Console provides you with the operations that you need to maintain the operation of your branches. The operations are grouped into the following menus:

1. **Branch Maintenance.** Operations for setting up the branches in your system and maintaining the details of the branches.

2. **Utility Maintenance.** Operations for setting up the utilities to which payments are made.

3. **User Maintenance**. Operations for setting up the users in each branch and maintaining their details.

4. **Bond Tables.** An operation for downloading the latest U.S. savings bond tables from the U.S. treasury Web site.

5. **Fee Maintenance.** An operation for maintaining the fees applying to financial transactions.

6. **Negotiable Instruments.** An operation for searching the monetary instrument log (MIL), also known as the negotiable instruments log.

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 Add New Branch User operation, type 31 in the Fast Tran field.

Privileges and the Entitlements Application

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 application 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 application 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 application also allows 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 application, see the Siebel Retail Finance Entitlements Guide.

2   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 Applications on page 11
- Logging In on page 11
- The Operations Home Page on page 12
- Cashboxes, Currency Boxes, and Negotiable Instrument Boxes on page 13
- The Journal on page 13
- Date Formats on page 13
- Peripheral Devices on page 14
- Account-Centric Mode and Customer-Centric Mode on page 15
- Online and Offline Processing on page 14
- Branch Processing Mode on page 15
- Supervisor Override on page 15
- Performing a Local Supervisor Override on page 16
- Performing a Remote Supervisor Override on page 16

Starting the Applications

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

Logging In

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 73.

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 1 describes the fields displayed under Transaction Details:

Table 1. 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 Branch Processing Mode on page 15 for more information.

Table 2 lists the various indicators in the status line at the bottom right of the screen.

Table 2. 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 Mode on page 15 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 14 for more information.

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

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 contains 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, travelers 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 nonprimary owner. The primary owner is responsible for recording or reconciling the cash totals in the cashbox; the nonprimary 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 nonprimary 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. You can reverse financial transactions from the journal.

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 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 their PIN on the keypad provided.

Online and Offline Processing

In online processing, your teller workstation communicates with a central server computer, and transactions are processed as normal. When the communication with the central server is lost, the branch enters offline processing mode.

The Branch Teller provides an indicator, **SERVER:** Online ▶ , at the bottom right of the screen, which shows the current processing mode. This indicator changes to Offline as soon as the branch loses communication with the branch server.

In offline processing mode you can:

■ Log in and out

■ Perform the Teller Start of Day operation

■ Perform interim balancing

■ Perform end-of-day settlement

■ Perform cash management operations

■ Perform negotiable instrument transfers

■ Access your journal

■ Perform Deposit and Withdrawal transactions; although you will find that the rules for performing the transactions are different. For example, there can be different limits for the transactions.

In offline processing mode, you can only select those operations that can be performed in offline mode. Other operations such as inquiries are not available. For the operations that you can perform in offline processing mode, transactions are stored and later forwarded to the central server when online processing is reestablished. At the end of the day, you then have to reconcile transactions that have been rejected during forwarding. You use the Reconciling operation for reconciling such transactions.

Branch Processing Mode

It is a common practice for banks and other 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 post them on the next business day.

You set the AM and AM/PM processing mode for a branch in the Administration Console.

Account-Centric Mode and Customer-Centric Mode

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

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 their 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. Select Local Override or Remote override, or click Cancel if required. Otherwise, wait until the Supervisor Override Response screen is displayed.

2 Allow your supervisor to Click Approved or Declined, and type a reason if required.

3 Type your user ID and password to authorize.

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.

3 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 17
- Searching Branch Information on page 17
- The Customer Relationship Console on page 18

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), if you have this facility. For more information about the CRC and the information it provides, see The Branch Teller Application on page 18.

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

When the Branch Teller application is integrated with the Siebel 7.7 application, the CRC displays alerts and offers that you can extend to the customer.

The CRC (Figure 1) provides information on separate tabs: Summary, Accounts, Offers, and Alerts. You display the different types of information by clicking on the corresponding tab.

Figure 1. The Customer Relationship Console

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 [icon] icon on the status line 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

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.

Field	Comment
Account Number	Displays the account number for authentication purposes.
Product	Displays the product name.
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 as follows:

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

Field	Comment
	applies.
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 on 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.

Field	Comment
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 the following table.

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

4 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 24
- Common Tasks for Financial Transaction Operations on page 25
- Selecting the Account on page 25
- Entering Check Details on page 25
- Entering Fee Collection Details on page 26
- Entering Customer Authentication Details on page 27
- Making a Deposit on page 27
- Transferring Funds to Another Account on page 28
- Transferring Funds Between a Customer's Accounts on page 29
- Making a Payment to a Utility on page 29
- Making a Withdrawal on page 30
- Cashing a Check on page 31
- Issuing a Draft on page 31
- Issuing a Cashier's Check on page 32
- Issuing a Money Order on page 33
- Depositing Foreign Currency on page 34
- Withdrawing Cash in a Foreign Currency on page 35
- Debiting or Crediting a General Ledger Account on page 35
- Purchasing U.S. Savings Bonds on page 36
- Making U.S. Savings Bond Inquiries and Redeeming Bonds on page 37

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 (Figure 2) is displayed.

Figure 2. Transaction Register

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 3.

Table 3. Fields in the Transaction Register

Field	Comment
Currency	Displays the currency of the customer session.
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.
Virtual Cash	Displays the balance of funds available. After each transaction is submitted, Branch Teller calculates whether cash is required from the customer or should be paid back to the customer.
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.

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, click MICR and 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.

Field	Comment
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 Fee Collection Details

A number of financial transactions allow you to specify or change the fee payment details for the transaction, or to waive the fees as appropriate. The fee amount can be a flat fee, a percentage fee, or a combination of both.

To enter fee collection details

1 Click Fee Collection on the relevant transaction screen.

2 Complete the Fee Details. Some fields are described in the following table.

Field	Comment
Payment Method	Select Cash, Check, or Funds Transfer.
Transaction Amount	Displays the amount of the current transaction.
Flat Fee	Displays the applicable flat fee.
Percentage Fee	Displays the applicable percentage fee.
Fee Amount	Displays the calculated fee, based on the Flat Fee value, the Percentage Fee value, or a combination of both.
Check Details	Click this button, and record the check details if the customer is paying the fee by check, see Entering Check Details on page 25.
Waive Charges	Select this radio button to waive the transaction fee.
Reason to Waive	Select a reason.

3 Click Submit.

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 then 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.

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 25.

3 Complete the Deposit Details. Some fields are described in the following table.

Field	Comment
Total Cash Deposit	Type the amount of cash to be deposited.
Number of Checks	Type the number of checks.
Total 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 25.
Total Deposit Amount	Displays the total amount deposited.
Cash Back To Customer	Type the amount of cash to be given back to the customer, if partial deposits are possible.

4 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

5 Click Submit.

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 25.

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 beneficiaries. For more information, see Maintaining Beneficiary Details on page 57.
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.
Fees Collection	Click this button to complete the fee details, see Entering Fee Collection Details on page 26.
Narrative	Type a description, if required.

4 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

5 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 27.

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 25.

3 Complete the Utility Payment Details. Some fields are described in the following table.

Field	Comment
Payment Method	Select Cash, Check, or Funds Transfer.
Utility Name	Select the name of the utility to be paid, or click Maintain Utilities to add a new utility. For more information, see Maintaining Utilities on page 80.
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.
Total Number of Checks	Type the total number of checks. Click Check Details to enter the details of checks, see Entering Check Details on page 25.
Fees Collection	Click this button to complete the fee details, see Entering Fee Collection Details on page 26.
Narrative	Type a description, if required.

4 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

5 Click Submit.

Making a Withdrawal

You use the Withdrawal operation to withdraw money in your bank's base currency for a customer.

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 25.

3 Type the amount of the withdrawal.

4 Select the transaction currency if required. In customer-centric mode, the transaction currency defaults to the base currency of the account. In account-centric mode or offline mode, the transaction currency defaults to the base currency of the bank.

5 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

6 Click Submit.

Cashing a Check

You use the Cash Check operation to cash a check for a customer.

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, but you can waive this fee, if required.

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 25.

3 Complete the Check Details. The fields are described in the following table.

Field	Comment
Number of Checks	Type the number of checks.
Total Check Deposit	Type the total for the checks to be cashed and click Check Details. Enter the details for the checks, see Entering Check Details on page 25.
Fee Amount	Displays the fee amount for this transaction. If you want to change the fee, or waive the fee, click Fee Collection, see Entering Fee Collection Details on page 26.
Cash Back To Customer	Displays the amount due to the customer.

4 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

5 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 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
Payment Method	Click Cash or Funds Transfer.
Serial Number	Type the serial number of the draft.
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   Click Fee Collection, see Entering Fee Collection Details on page 26.

4   Click Submit on the Fee Details screen.

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 or funds transfer from the customer's account.

You can use preprinted stock, or you can issue a cashiers 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
Payment method	Click Cash or Funds Transfer.
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 check, if the cashiers check is being issued on pre-printed stock.

Field	Comment
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 Click Fee Collection, and enter the fee collection details, see Entering Fee Collection Details on page 26.

4 Click Submit on the Fee Details screen.

5 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

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 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
Payment method	Click Cash or Funds Transfer.
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 Click Fee Collection, and enter the fee collection details, see Entering Fee Collection Details on page 26.

4 Click Submit on the Fee Details screen.

5 Enter the sender details.

6 Enter the payee details.

7 Click Submit on the Issue Money Orders screen.

Depositing Foreign Currency

You use the Foreign Currency Deposit operation to deposit cash and negotiable instruments in foreign currency to a customer's account.

You can make a foreign currency deposit only for a 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.

To deposit foreign currency

1 Navigate to the Transactions > Deposit FX screen (Fast Tran 210).

2 Enter the account details if they are not already displayed, see Selecting the Account on page 25.

3 Complete the FX Deposit Details. Some fields are described in the following table.

Field	Comment
FX Currency	Select the appropriate foreign currency.
Total Cash Amount	Type the amount of cash to be deposited.
Number of Checks	Type the number of checks.
Total Check Amount	Type the total of the checks deposited, and click Check Details. Enter the details for each check, see Entering Check Details on page 25.
FX Deposit Amount	Displays the total amount deposited.
Base Account Currency	Displays the base account currency. In account-centric mode and offline mode, the base account currency defaults to the bank's base currency.

4 Click Calculate to display the Rate, Base Currency Amount, Commission, and Base Currency Deposit Amount.

5 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

6 Click Submit.

Withdrawing Cash in a Foreign Currency

You use the Foreign Currency Withdrawal operation to withdraw cash in a foreign currency. You can make a foreign currency withdrawal only for a 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.

To withdraw cash in a foreign currency

1 Navigate to the Transactions > FX Withdrawal screen (Fast Tran 211).

2 Enter the account details if they are not already displayed, see Selecting the Account on page 25.

3 Complete the FX Withdrawal Details. Some fields are described in the following table.

Field	Comment
FX Currency	Select the appropriate foreign currency.
FX Cash Amount	Type the amount of cash to be withdrawn.
Base Account Currency	Displays the base account currency. In account-centric mode and offline mode, the base account currency defaults to the bank's base currency.

4 Click Calculate to display the Rate, Base Currency Amount, Commission, and Base Currency Withdrawal Amount.

5 Enter the authentication details for the customer, if required, see Entering Customer Authentication Details on page 27.

6 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 212).

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.

To purchase U.S. bonds

1 Navigate to the Transactions > Bond Purchase 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.
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 Complete the Payment Details. The fields are described in the following table.

Field	Comment
Cash	Type the amount of cash used to pay for the bonds.
Check	Type the amount in checks used to pay for the bonds. Click Check Details to enter the details of the checks, , see Entering Check Details on page 25.
Total In	Displays the total amount tendered by the customer. This amount must match the amount in the Total Current Value fileld.

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 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 per 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 214).

2 Complete the Bond Selection details. The fields are described in the following table.

Field	Comment
Series	Select I or EE.
Denomination	Type a letter corresponding to the bond denomination. For example, type L for the $50 denomination.
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.

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.

5 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 39
- Displaying Account History on page 39
- Maintaining Standing Orders on page 40
- Maintaining Direct Debits on page 42
- Maintaining Bank Cards on page 43
- Maintaining Overdrafts on page 44
- Maintaining Payments on page 45
- Maintaining Transfers on page 45
- Maintaining Statements on page 46
- Issuing a Checkbook on page 47
- Displaying Check Details and Stopping Checks on page 48
- Transferring a Checkbook on page 49
- Creating a Credit Card Application on page 49
- Displaying Credit Card Movements on page 51
- Opening an Account on page 51
- Closing an Account on page 53

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 25

Displaying Account History

You use the Account History operation to deal with inquiries from a customer about movements on their 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 25.

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 25.

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 25.

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 25.

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 25.

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 25.

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 25.

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 25.

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 25.

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.
Collect 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 their 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 25.

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 25.

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 25.

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 their 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 25.

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 43.

- To set up a checkbook, click Checkbook. For more information, see Issuing a Checkbook on page 47.

- To set up an overdraft, click Overdraft. For more information, see Maintaining Overdrafts on page 44.

- To set up a direct debit, click Direct Debits. For more information, see Maintaining Direct Debits on page 42.

- To set up a utility payment, click Utility Payment. For more information, see Maintaining Payments on page 45.

- To set up a standing order, click Standing Orders. For more information, see Maintaining Statements on page 46.

- 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 uncleared 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 25.

    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 interaccount 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.

6   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 57
- Maintaining Utility Payment Details on page 57
- Maintaining Customer Details on page 58

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.

7 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 61
- Performing Batch Inquiries on page 63
- Ending the Business Day on page 64
- Performing Interim Balance Inquiries on page 64
- Displaying the Journal and Reversing Transactions on page 65
- Transferring Cash Between Cashboxes on page 66
- Performing End-of-Day Processing on page 67
- Logging Out on page 68
- Logging Out Temporarily on page 68
- Performing Vault Maintenance on page 69
- Closing Open Batches of Checks on page 70
- Transferring Ownership of a Cashbox on page 71
- Transferring Negotiable Instruments Between Cashboxes on page 71
- Reconciling Failed Transactions on page 72

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 nonprimary holder of a cashbox if there is already a primary holder of the cashbox. As a nonprimary 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: ■ 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 nonprimary 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 nonprimary 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

nonprimary 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 74.

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 67.

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 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.

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   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, transaction code, 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 24.

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.
Transaction Code	Type a transaction code 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 To and From fields.

3 Click Display Journal when you have entered the required search criteria.

The Journal Details are displayed.

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.

The Journal Entry Details screen is then 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.

To perform the end-of-day processing

1 Navigate to the Teller Operations > Teller End screen (Fast Tran 57).

If you are the nonprimary 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 nonprimary 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.
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 nonprimary 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 nonprimary 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.

You use the operation for reconciling 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 invalid account numbers, inactive account, closed account, no funds available in account, and so on.

You can reconcile failed transactions at any time but, if you attempt a Teller End of Day 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.

8   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 73
- Ending the Branch Business Day on page 74
- Searching the Event on page 74
- Forcing Sign Off on page 75
- Creating a Cashbox on page 75
- Resetting the Login Counter on page 76
- Making External Cash Transfers on page 76
- Making External Negotiable Instrument Transfers on page 77
- Ending the Branch Day on page 78

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 the 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.

Searching the Event Log

You use the Events Search operation to retrieve and view branch events; that is, operations such as Login, Logoff, Temporary Logoff, Branch Start of Day, Teller Start of Day, and Branch End of Business Day.

You can search events by date, date and teller user ID, or date and event name.

To search for events

1   Navigate to the Branch Operations > Event Search screen (Fast Tran 62).

2   Select one of the following search options:

- Click Date and type the processing date for which events are to be retrieved.

- Click Date, type the processing date, and select a teller user ID from the User ID drop-down list.

- Click Date, type the processing date, and select an event from the Event Name drop-down list.

3   Click Display Events.

The search results are displayed in the Event Details table.

4   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 63).

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 Authorisation 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 64).

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 65).

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 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 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 67).

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 Travelers 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 Authorisation 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 64.

To end the branch day

1   Navigate to the Branch Operations > Branch End of Day screen (Fast Tran 68).

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.

9 Using the Administration Console

The Administration Console allows you to set up and administer the details of the branches, branch users, utilities, and other data relevant to your organization.

To use the Administration Console, you must be a central administrator or branch administrator. You use the Entitlements application to define these roles, or to define other roles that are entitled to use the Administration Console. See the Siebel Retail Finance Entitlements Guide for details.

This chapter describes the tasks that you can perform with the Administration Console organized in terms of the operations provided by the Administration Console. It includes the following topics:

- Maintaining Branches on page 79
- Maintaining Utilities on page 80
- Maintaining Users on page 81
- Maintaining the Bond Table on page 83
- Maintaining Fees on page 84
- Maintaining Negotiable Instruments on page 85

Maintaining Branches

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

Adding a Branch

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

To add a branch

1   Navigate to the Branch Maintenance > Add New Branch Details screen (Fast Tran 11).

2   Complete the necessary fields. The required fields are described in the following table.

Field	Comment
Branch Code	Type the branch code. If the branch corresponding to the branch code you entered has already been set up on the system, an error is displayed.
Branch Name	Type the name of the branch.
Processing Mode	Select AM or AM/PM, to determine whether or not the branch switches the transaction processing date to the

Field	Comment
	next business day during a calendar day.
Address Line 1	Type the first line of the branch's address.
Address Line 2	Type the second line of the branch's address.
Phone Number	Type the telephone number of the branch.

3   Click Submit.

Maintaining Branch Details

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

To maintain branch details

1   Navigate to the Branch Maintenance > Branch Search screen (Fast Tran 12).

2   Select Branch Code, Branch Name, or Zip/Postal Code, and type the appropriate branch code, branch name, or postal code.

3   Click Search.

4   Select a branch from the search results.

5   Click Amend Branch Details.

6   Change the branch details as required.

7   Click Submit.

Maintaining Utilities

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

Adding a Utility

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

To add a utility

1   Navigate to the Branch Maintenance > Add Utility screen (Fast Tran 21).

2   Complete the necessary fields. The required fields are described in the following table.

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

3   Click Submit.

Maintaining Utility Details

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

To maintain utility details

1   Navigate to the Utility Maintenance > Utility Search screen (Fast Tran 22).

2   Select Utility Name, Branch Code, or Account Number, and select the appropriate utility name, or type the branch code or account number.

3   Click Search.

4   Select a utility from the search results.

5   Click Amend Utility Details.

6   Change the utility details as required.

7   Click Submit.

Maintaining Users

You use the User Maintenance operations to set up the users in each branch in your system, maintain the set of users, and maintain the details of the users.

Adding a Branch User

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

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

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

To add a branch user

1   Navigate to the User Maintenance > Add User Details screen (Fast Tran 31).

2   Complete the necessary fields. The required fields are described in the following table.

Field	Comment
Branch Code	If you are a branch administrator, this field contains your branch code, and you cannot change it. If you are a central administrator, type the branch code.
User Name	Type the name of the user.
User Logon Name	Type the user name with which the branch user logs in.
Password	Type a password.
Confirm Password	Type the same password again.
User Type	Select one of the following: Administrator (for a central administrator), Branch Administrator, Branch Manager, Supervisor, or Teller. These are defined using the Entitlements application.
User Limit	Type the limit for the value of financial transactions that the user is allowed to perform.
Language Preferences	Select a language.

3   Select the Supervisor check box if the user is to be a supervisor.

4   Click Create User.

5   Click Add Contact Details if you want to add the user contact details, which are optional.

6   Click Create Contact Details when you have typed any details that you want to add.

The Assign Supervisors screen is then displayed.

7   Select the supervisor in the list of Unassigned Supervisors list that the branch user is to be assigned to.

8   Click the assign button (>>).

The supervisor is then added to the Assigned Supervisors list.

9   Click Submit.

Maintaining a Branch User

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

- View details of the users.

- Change the details for the users, including the assignment of supervisors.

- Delete users from the system.

- Make users active (unlocked) or inactive (locked).

To maintain a branch user

1 Navigate to the User Maintenance > View Teller User Search Results screen (Fast Tran 32).

2 Select or type details of the branch Code, name, login name, user type, or status of the branch user for which you want to search.

3 Click Search.

The search results are displayed. The Locked column shows whether users are active, that is, unlocked (N), or inactive, that is, locked (Y).

4 Select the required user.

5 Now click one of the following buttons depending on the maintenance activity that you want to perform:

- Click View to view the details for the user. Click Next to view the contact details and supervisor details.

- Click Amend to change the details for the user. Click Next to access the contact details and supervisor details. Click Submit when you have completed the changes.

- Click Delete to remove a user from the system. You must confirm the deletion.

- Click Lock to make a user who is active become inactive. Alternatively, if you select a user that is inactive (Y in the Locked column), you can click Unlock to make the user active.

6 Click Submit.

Maintaining the Bond Table

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

Updating the Bond Redemption Values

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

To update the bond table redemption values

1 Download the redemption values file from the treasury Web site:
(http://www.publicdebt.treas.gov/sav/savfrmat.htm) and save the file to a suitable location on
your desktop or the network.

2 Navigate to the Bond Tables > Bonds Table screen (Fast Tran 41).

3 Type the location of the redemption values file in the Select the File Location field, or click Browse
to search for the file location.

4 Click Submit.

Maintaining Fees

You use the Fee Maintenance operation to view and change the fees applying to financial transactions.
Maintaining the details of transaction fees ensures that the correct fees are charged when the teller
runs a transaction.

Searching for Transaction Fees

You can search for transactions fees in two ways:

■ By transaction type, customer type, and account type—referred to as a customer-centric search

■ By transaction type only—referred to as a standard search

You can then change the details of the transaction fees.

To maintain transaction fees

1 Navigate to the Fee Maintenance > Select Fee Mode for Maintenance screen (Fast Tran 51).

2 Select Customer Centric to change transaction fees by transaction type, account type, and
customer type, or select Standard to change transaction fees by transaction type only.

3 Click Search.

The Maintain Fees – Standard or the Maintain Fees – Customer Centric screen is then
displayed. The Maintain Fees – Customer Centric screen displays fees by type of account and
type of customer.

4 If you previously selected Customer Centric, now select a Transaction Type.

5 Complete the necessary fields. The fields are described in the following table.

Field	Comment
Flat Fee	Type a flat fee (minimum) amount for the transaction.
Percentage Fee	Type a percentage of the transaction amount.
Max	Type a maximum fee amount.

6   Click Update.

Maintaining Negotiable Instruments

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

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

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

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

Querying the Negotiable Instruments Log

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

To query the negotiable instruments log

1   Navigate to the Negotiable Instruments > Query Log: Negotiable Instruments screen (Fast Tran 61).

2   Type your branch code if you are a branch administrator. If you are a central administrator, this field contains your branch code, and you cannot change it.

3   Select the tellers for whom you want to display log details:

- To retrieve log details for all tellers in the branch, select All in the Teller ID list.

- To retrieve log details for a specific teller, click Retrieve Tellers so that the Teller ID list contains all the tellers of the selected branch, then select the required teller from the list.

4 Select the Date Range, Transaction Type, or Amount Range radio button, depending on whether you want to search by a range of dates, by transaction type, or by a range of amounts associated with the log records.

5 If you selected the Transaction Type radio button, select the required transaction type from the drop-down list.

6 If required, complete the fields as shown in the following table.

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

7 Click Display Log to view the search results.

Search results are displayed with the oldest results displayed first.

8 Select an entry in the log, and click View Details to display additional log details such as purchaser details and sender details.

Logging Out of the Administration Console

You use the Log Off operation (Fast Tran 71) to log out of the Administration Console application.