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T24 – Induction training “AC accounts”

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General remark

PLEASE NOTE:

- The screenshots in this manual have been taken from the T24 model bank. This is the initial set up of T24.
- If your T24 system is already customized than the screens and menus in T24 may look different.
- The basic functionality explained in the manual will be anyway the same as in your T24 system.
- The AC accounts module is used for **nostro-, vostro- and bank internal-accounts**. Customer accounts (i.e. current accounts) are handled in the AA accounts module

- 01 Learning objectives**
- 02 Basics of AC account module
- 03 Process 1: Opening of AC accounts
- 04 Process 2: Amendments of AC accounts
- 05 Process 3: Closure of AC accounts
- 06 Process 4: Enquiries



Learning objectives

- To learn what T24 AC accounts module is used for
- Opening of nostro-, vostro- and internal-accounts
- Maintenance of nostro-, vostro- and internal-accounts
- Closure of nostro- and vostro-accounts
- Enquiries

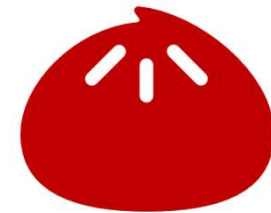


- 01 Learning objectives
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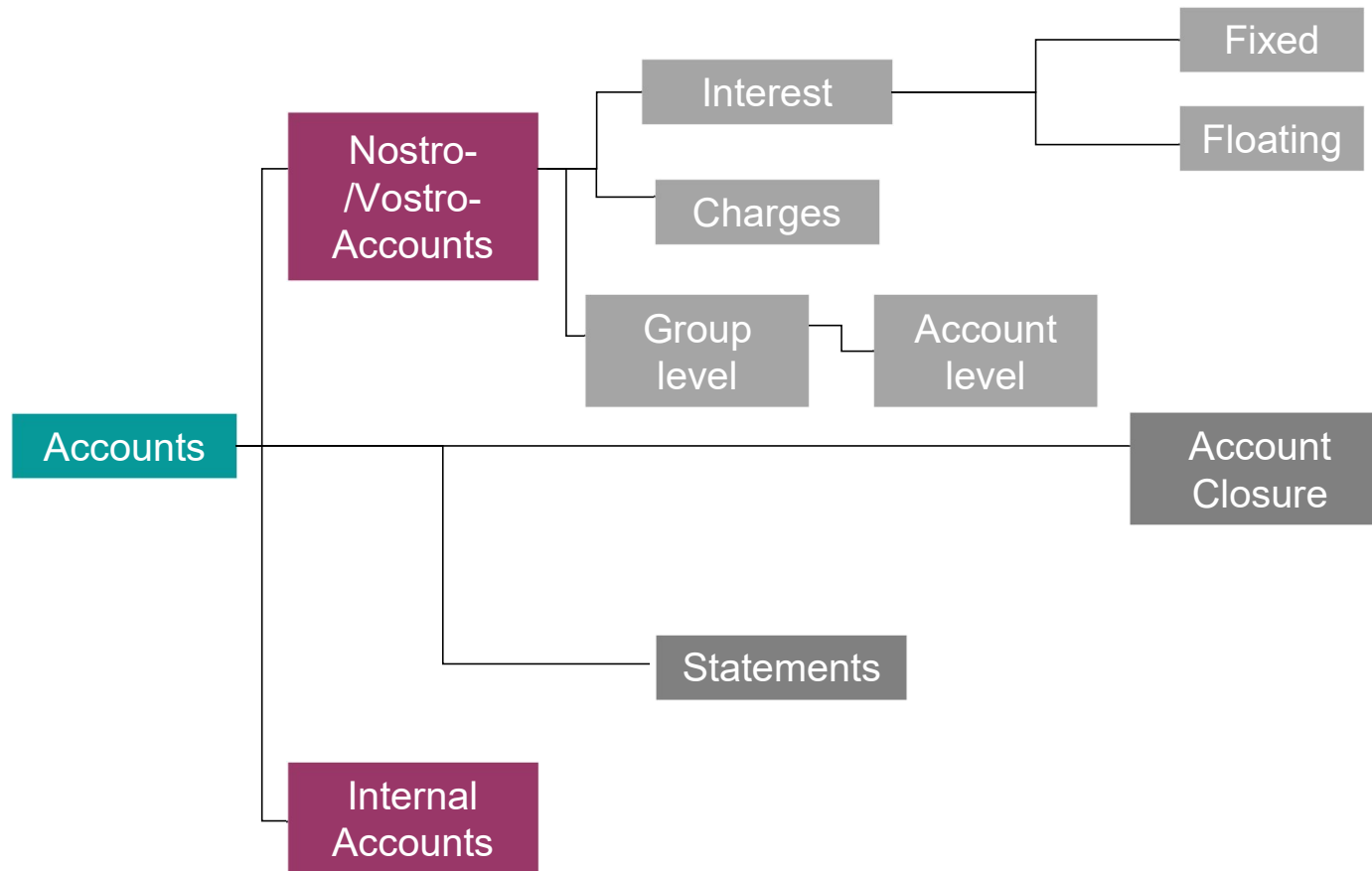


T24 AC accounts - basics

- The AC account module is used to open and maintain nostro-, vostro- and internal accounts
 - Movement of money through other applications
 - Nostro and vostro accounts
 - Nostro accounts are accounts we have at another banks. They are the mirror accounts – for the other bank our nostro accounts are vostro accounts.
Negative balance in our nostro account indicates that the balance at the other bank is positive
 - Vostro accounts other banks have with us
 - Interest and charges can be applied
- Please note:** For nostro accounts interest and charges are set to “0”, because they are subject for the bank, at which we have the nostro account
- The counterparty is essential. It **must be a bank**
 - Internal Accounts
 - For our own assets and liabilities
 - Has no counterparty
 - Not designed to calculate or apply interest and charges



T24 AC accounts - product overview



- 01 Learning objectives
- 02 Basics of AC account module
- 03 Process 1: Opening of AC accounts**
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- 05 Process 3: Closure of AC accounts
- 06 Process 4: Enquiries



Nostro and vostro accounts – mandatory fields

- Id
 - Unique and 2 to 16 numeric characters
 - Is generated automatically
- Customer
 - Account holder
 - Valid record in Customer. It **must be a bank** – SECTOR in the range from 3000 to 3999
- Currency
 - Valid currency in CURRENCY Table. It must be an allowed currency for the respective product
 - Cannot be amended after authorisation
- Product code
 - Category code used to indicate type of account
 - For nostro accounts a product code in the range from **5000** to **5999** must be chosen
 - For vostro accounts a product code in the range from **2000** to **2999** must be chosen



Nostro accounts – other important fields

- External account number
 - Mandatory field. Here the Id of the nostro account in the books of the other bank must be specified
 - Field “Reconcile Account”
 - This flag needs to be set, because by default nostro accounts are subject for the the nostro reconciliation
 - “Nostro reconciliation” is the comparism of the positions in our nostro accounts with the positions in those nostro accounts inside the other bank. To do so, we need to receive from the other banks the positions in their book via SWIFT message
 - **Please note:** T24 has also a “**Nostro reconciliation**” module
 - Field “Recon Tolerance”
 - The maximum allowed tolerance amount, which is allowed to consider positions in the nostro reconciliation as “matched” (means: the position is okay)
 - If left blank, no tolerance is allowed. Otherwise specify the allowed tolerance amount.
 - **Example:**
 - The nostro account is lead in EUR and as tolerance amount has been specified the value “2.00”
 - We have a position of the nostro account in our books of 8.000 EUR
- ➡ If the other bank has for the same position an amount between 7.998 EUR and 8.002 EUR, the positions are considered in the nostro reconciliation as “matched” (ok). In any other case the position is not considered as matched

Nostro and vostro accounts – other fields

- Account Mnemonic
 - A memory aid for account Id. Can be used in transactions instead of the account Id
- Account Name
 - Defaulted from the underlying CUSTOMER record: This is the name of the account as it is shown on advices and reports
 - It is recommended to extend the name with at least the Currency of the account
- Short name
 - Defaulted from the underlying CUSTOMER record: Used as enrichment when the Account is used in a transaction.
 - It is recommended to extend the short name with at least the Currency of the account
- Account officer
 - Defaulted from the underlying CUSTOMER record: Identifies the main Account officer responsible
- HVT flag
 - Via this field you can activate the account for the “*High volume trading*”. This will trigger an internal process to improve the performance during the COB
 - **Please note:** If you know already in advance that your account will have a lot of transactions passing, set the flag to “Yes”

Nostro and vostro accounts – general



Please note: When you open a nostro or vostro account, you will *never* see the interest and charge conditions automatically attached. You won't see too the rules for the generation of account statements. All those conditions and rules are applied in the background

You can check or amend the interest and charge conditions as well as the account statement generation rules at any time - but this must be done in other tables than the ACCOUNT table

Internal accounts

Internal accounts are very often opened automatically. Some have to be opened manually

The Id determines, if the account is an internal account

- First part is the Currency code, second part is the CATEGORY code, third part is a 4 digit serial number.

Please note: In a multi-company environment - additional 4 digits of the company sub-division code are automatically added

- Example for an internal account Id: **EUR100010130001**


- ✓ First part: Currency EUR
- ✓ Second part: CATEGORY 10001 = “Cash” => **Must** be a valid CATEGORY code in the range from 10000 to 19999
- ✓ Third part: 0013 = Free choicable sequence number
- ✓ Forth part (only in a multi company environment: 0001 = Identifier of the Company “Model bank”

- When an internal account is opened, the Id must be specified **manually** except the fourth part
- In the internal account record no counterparty can be specified, because the internal account is always for ourselves
- Mandatory fields ACCOUNT.TITLE, SHORT.TITLE, MNEMONIC and ACCOUNT.OFFICER
- **Please note:** Internal accounts are used for a lot of activities – i.e. as account behind the tills or (if parametrized) or as suspense accounts for settlement of security transactions (if parametrized)

Workshop 1 “Create a nostro account”

Workshop

















- Go to command line and start the VERSION “*ACCOUNT,NOSTRO*” and press the ENTER key
 - Click on the  icon to open the account creation screen
 - Specify as “Customer Id” the Id of a bank – the dropdown shows only CUSTOMER records for banks
 - Specify in the field “Product Code” the value 5001 (= Nostro banks)
 - Specify the currency EUR
 - Specify the number of the account at the other bank – use any numeric value
 - Validate and watch the defaulted field values
 - Amend the “Name” and the “Short Name” with the currency
 - Commit the record and note the Id of the created nostro account

Workshop 1 - solution















Workshop

1 INPUTTER Last signed on 21 FEB 2022 at 08:32
Help Tools Sign Off
ACCOUNT,NOSTRO ✓

2    More Actions ...
Nostro Account    (M)

3         More Actions ...
Nostro Account 118982 (Model Bank)


Nostro Account Audit

Customer ID ★  100435   American Express Paris
Product Code ★ 5001   Nost Banks
Currency ★  EUR   Euro
Mnemonic
GB Account Name 1  American Express Paris EUR NOSTRO
GB Account Name 2 
GB Short Name  American Express Paris EUR NOSTRO 
Reconcile Account ☒ Y
External Acct No ★ 897789978789
Recon Tolerance
Account Officer 5   Treasury Dealer

Workshop 2 “Create a vostro account”

Workshop



- Go to command line and start the VERSION “**ACCOUNT,VOSTRO**” and press the ENTER key
 - Click on the  icon to open the account creation screen
 - Specify as “Customer Id” the Id of a bank – the dropdown shows only CUSTOMER records for banks
 - Specify in the field “Product Code” the value 2001 (= Vostro Accounts)
 - Specify the currency GBP
 - Validate and watch the defaulted field values
 - Amend the “Name” and the “Short Name” with the currency
 - Commit the record and note the Id of the created Vostro account

Workshop 2 - solution

Workshop

1 INPUTTER Last signed on 21 FEB 2022 at 08:32 with (Help Tools Sign Off)
ACCOUNT,VOSTRO ✓

2 Vostro Account | More Actions ...
Vostro Account | ✓

3 ✓ ? ✓ | More Actions ...
Vostro Account 118998 (Model Bank)

Vostro Account	Audit
Customer ID	★ i 100437 ✓ American Express Uk
Product Code	★ 2001 ✓ Vostro Accounts
Currency	★ i GBP ✓ Pound Sterling
Mnemonic	
GB Account Name 1	+ American Express Uk GBP VOSTRO
GB Account Name 2	+
GB Short Name	+ American Express Uk GBP VOSTRO x
Account Officer	6 ✓ Treasury Dealer

Workshop 3 “Create an internal account”

Workshop














- Go to command line and start the **VERSION**
“ACCOUNT,INT.AC.PERFORMANCE” and press the ENTER key
 - Input the Id *manually* => use as currency EUR and as CATEGORY 10001
 - Press the ENTER-key and DON'T USE the 📄 icon
 - Observe the amendment of the Id with the company code
 - NEVER change the “Product Code” and the “Account Currency”
 - Fill out the mandatory fields
 - Commit the record and note the Id of the created internal account







Workshop 3 - solution

Workshop

1 INPUTTER Last signed on 21 FEB 2022 at 08:3
Help Tools Sign Off
ACCOUNT,INT.AC.PERFORMANCE x

2    More Actions ...
Open Internal Account EUR100010013 x

3         More Actions ...
Open Internal Account EUR-10001-0013-0001 (Model Bank)

Internal A/c		Audit	
Product Category	★ 10001	 	Cash
Account Currency	★ i EUR	 	Euro
GB Account Name 1	+	INTERNAL CASH TV	
GB Account Name 2	+		
GB Short Name	+	INTERNAL CASH TV	
Account Mnemonic	TINTCASH x		
Account Officer	1	 	Implementation
Other Officer.1	+		

Workshop 4 “Authorize the accounts created”

Workshop



- Go to command line and start the enquiry for the authorization of accounts. For this specify as command ***ENQ ACCOUNT.NAU.TRG*** and press the ENTER key
 - Login with a different USER or ask your neighbour
 - Best search via the field INPUTTER. Use the operand “Contains” and specify your USER Id. If you find nothing, ask your trainer for help
 - Authorize the accounts

Workshop 4 - solution

Workshop

1

INPUTTER Last signed on 21 FEB 2022 at 09:32
[Help](#) [Tools](#) [Sign Off](#)

2

Unauthorised Accounts [More Options](#) [Clear Selection](#)

START.YEAR.BAL	equals	
OPENING.DATE	equals	
OVERRIDE	equals	
RECORD.STATUS	equals	
CURR.NO	equals	
INPUTTER	contains	INPUTTER <input type="button" value="x"/>
DATE.TIME	equals	
AUTHORISER	equals	

3

Unauthorised Accounts

Name	Account	Product	Ccy	Status	Inputter	<input type="button" value="✓"/>	<input type="button" value="x"/>
Robert Branson	118486	6601	USD	INAU	INPUTTER	<input type="button" value="✓"/>	<input type="button" value="x"/>
American Express Paris	118982	5001	EUR	INAU	INPUTTER	<input type="button" value="✓"/>	<input type="button" value="x"/>
American Express Uk	118998	2001	GBP	INAU	INPUTTER	<input type="button" value="✓"/>	<input type="button" value="x"/>
	EUR1000100130001	10001	EUR	INAU	INPUTTER	<input type="button" value="✓"/>	<input type="button" value="x"/>

Workshop 4 - solution

Workshop

4 – auth. of nostro

Back to: [Unauthorised Accounts >](#)

✓ ?✓ || ✕ **✓✓** ✕✓ ▶ ⬇

Authorise Account 118982 American Express Paris EUR NOS

Authorise Account Event Setup Mandate

Customer ID ⓘ 100435 American Express Par
 Product Code 5-001 Nost Banks
 Currency ⓘ EUR Euro
 External Acct No 897789978789
 GB Account Name 1 American Express Paris EUR NOSTRO

5 – auth. of vostro

Back to: [Unauthorised Accounts >](#)

✓ ?✓ || ✕ **✓✓** ✕✓ ▶ ⬇

Authorise Account 118998 American Express Uk GBP VOS

Authorise Account Event Setup Mandate

Customer ID ⓘ 100437 American Express U
 Product Code 2-001 Vostro Accounts
 Currency ⓘ GBP Pound Sterling
 GB Account Name 1 American Express Uk GBP VOSTRO

6 – auth. of internal

Back to: [Unauthorised Accounts >](#)

✓ ?✓ || ✕ **✓✓** ✕✓ ▶ ⬇

Authorise Account EUR-10001-0013-0001 INTERN

Authorise Account Event Setup A

Product Code 10-001 Cash
 Currency ⓘ EUR Euro
 Mnemonic TINTCASH
 GB Account Name 1 INTERNAL CASH TV
 GB Short Name INTERNAL CASH TV
 Account Officer 1 Implementation

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Amendments of accounts

For any authorized account “technically” all information except the currency can be amended.

But practically:

- Never amend the “Product Code” (CATEGORY) for an internal account
- Also for nostro and vostro accounts the “Product Code” as well as the counterparty should be amended only in very exceptional cases

Amendments of interest and charges can be done only in the linked tables, but not in the ACCOUNT table itself.

Workshop 5 “Amend and authorize the nostro account created in workshop 1”

Workshop







- Go to command line and start the VERSION “*ACCOUNT,NOSTRO*” and press the ENTER key
 - Specify the Id of your nostro account
 - Change the responsible account officer for the nostro account
 - Commit the record
- Go to command line and start the enquiry for the authorization of accounts. For this specify as command *ENQ ACCOUNT.NAU.TRG* and press the ENTER key
 - Login with a different USER or ask your neighbour
 - Authorize the account amendment

Workshop 5 - solution

Workshop

1 INPUTTER Last signed on 21 FEB 2022 at 08:32
Help Tools Sign Off
ACCOUNT,NOSTRO ✓

2    More Actions
Nostro Account 118982 x ✓

3          More Actions
Nostro Account 118982 American Express Paris EUR NOSTRO (Model Bank)

Nostro Account Audit

Customer ID	★ i	100435	✓	✓	American
Product Code	★	5001	✓	✓	Nost Banks
Currency	i	EUR			Euro
Mnemonic					
GB Account Name 1	+	American Express Paris EUR NOSTRO			
GB Account Name 2	+				
GB Short Name	+	American Express Paris EUR NOSTRO			
Reconcile Account		<input checked="" type="checkbox"/>		Y	
External Acct No	★	897789978789			
Recon Tolerance					
Account Officer			✓	✓	Treasury D

Workshop 5 - solution

Workshop

4

INPUTTER Last signed on 21 FEB 2022 at 09:32
Help Tools Sign Off
ENQ ACCOUNT.NAU.TRG

5

Unauthorised Accounts [More Options](#) [Clear Selection](#) [Find](#)

START.YEAR.BAL	equals	
OPENING.DATE	equals	
OVERRIDE	equals	
RECORD.STATUS	equals	
CURR.NO	equals	
INPUTTER	contains	INPUTTER
DATE.TIME	equals	
AUTHORISER	equals	

7

Unauthorised Accounts

Name	Account	Product	Ccy	Status	Inputter	
Robert Branson	118486	6601	USD	INAU	INPUTTER	✓✓
American Express Paris	118982	5001	EUR	INAU	INPUTTER	✓✓
American Express Uk	118998	2001	GBP	INAU	INPUTTER	✓✓
	EUR1000100130001	10001	EUR	INAU	INPUTTER	✓✓

Back to: [Unauthorised Accounts](#)

Authorise Account 118982 American Express Paris EUR NOSTRO (Mc)

Authorise Account [Event Setup](#) [Mandate](#) [Auc](#)

Customer ID 100435 American Express Paris
Product Code 5-001 Nost Banks
Currency EUR Euro
External Acct No 897789978789
GB Account Name 1 American Express Paris EUR NOSTRO
GB Short Name American Express Paris EUR NOSTRO
Account Officer 1 Implementation

Amendments of conditions

The preferential service conditions can be amended for accounts in the menu item ***User Menu > Account > Account Maintenance > Account Maintenance***

- Preferential Service Conditions are:
 - Interest, Charges, Statements
- Interest Types and Rates
 - Interest liquidation or capitalization - When and at what frequency
 - Debit and Credit Interest rules
 - Fixed or floating => floating = the interest rate is fetched from an index and changes automatically in the account, when the rate of the index changes
 - Tired Interest rates at Level or Band
- Statement frequency
 - Like “Monthly” or “Every week on Fridays”
 - Nearly any frequency can be chosen

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Closure of nostro / vostro accounts

Nostro and vostro accounts can only get closed, when no activities are pending – i.e. transactions with a value date later than today exist

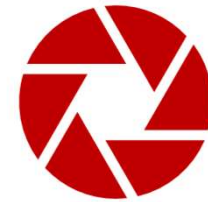
Recommendation: Carry through the closure online

During the closure T24 evaluates the closing balance. It is calculated as:

Current balance +/- accrued interest – charges



For the closure always a *settlement account* must be specified. It can be either an internal account or another nostro or vostro account at the same bank

After the closure the nostro / vostro account is moved to *history file* and the settlement account is credited/ debited with the closing balance



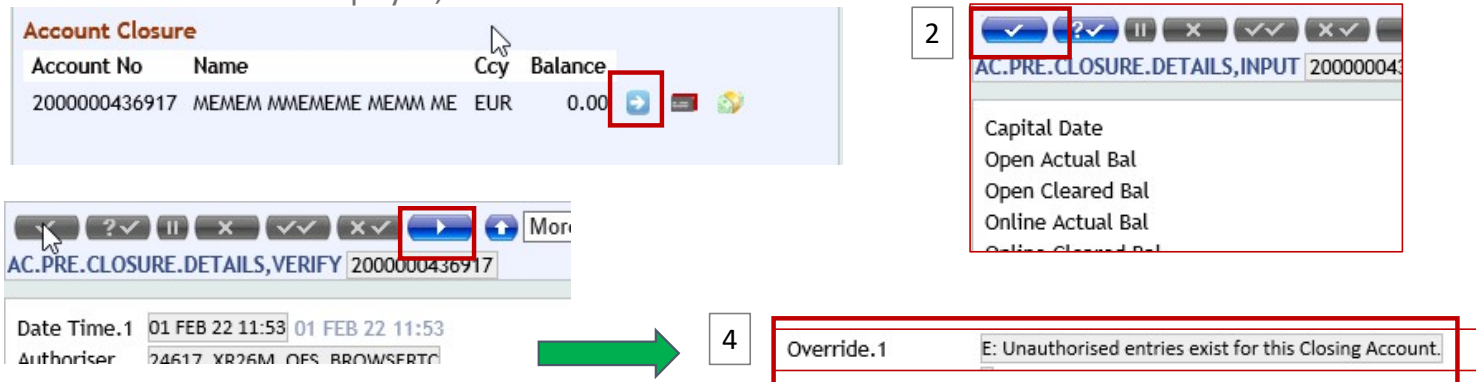
Closure of nostro / vostro accounts

The closure of a nostro account happens in *three steps*:

1. Simulate the closure via clicking on the  icon to check, if the nostro / vostro account can be closed
2. If no errors occurred, close the account account via clicking on the  icon
3. After this authorize the closure .

Here the **simulation** of a closure of a nostro account has been performed.

- If in the result in *screenshot 4* any field “**Override**” is displayed, which *contains at the beginning the letter “E:”*, the account can’t be closed – here: because underlying transactions for the nostro account haven’t been authorized
- If not such a line is displayed, the account can be closed



Account Closure

Account No	Name	Ccy	Balance
2000000436917	MEMEM MMEMEME MEMM ME	EUR	0.00

AC.PRE.CLOSURE.DETAILS,VERIFY 2000000436917

Date Time.1 01 FEB 22 11:53 01 FEB 22 11:53
Authoriser 24617 XR26M OFS BROWSEPTC

Override.1 E: Unauthorised entries exist for this Closing Account.



Closure of nostro / vostro accounts

Performing the closure itself

If allowed, the closure of the account itself can be performed via clicking on the  icon.

In the screenshot below the account closure itself get's started

Then the screen displayed in the next slide will be opened, on which the closure can be performed further

Account Closure					
Account No	Name	Ccy	Balance		
2000000436917	MEMEM MME/MEME MEMM ME	EUR	0.00		

Closure of nostro / vostro accounts

In this screen the closure can be performed.

The respective closing balance including accrued interest and charges (for nostro accounts: normally “0”) is displayed

- In the field “**Credit Account**” the settlement account must be specified, to which the closing balance shall be transferred – if the closing balance is *positive*
- If the closing balance is *negative*, in the field “**Debit Account**” the settlement account must be specified, from which the amount shall be transferred to bring the closing balance of the nostro account back to “0”

After committing the account closure is put to status “**unauthorized**” (INAU)

Account Closure 200000436917 MEMEM NMEMEME MEMMA ME

Account Currency: EUR EUROS

Closure Date: 01 FEB 2023 01 FEB 2022

Credit Account: 1000000003902 Thomas Voigt

Charge Details

Charge calculation rule: ADCLBRI01 Charge Amount: 600.00

Closure Reason: Account Transferred

GB Closure Notes.1

Balance Details Audit

Online Ledger Balance	200,000.00	Online Cleared Balance	200,000.00
Balance Payable	199,400.00		
Total Credit Interest	0	Total Debit Interest	
Total Dr Interest Pending			
Total Charges		Total Charges Pending	0
Total Tax		Total Tax Pending	0
Charge Type: ADCLBRI01		Posting Restriction	90

If required, also charges for the closure can be taken (normally *only* for vostro accounts). In the field « **Charge Type** » specify the template for the charge calculation. If required, the calculated charge amount can be manually changed (field « **Charge Amount** »)

Closure of nostro / vostro accounts

Authorization of the closure

When the closure is authorized, the closed account is transferred in the *History-file* and the settlement account is credited/debited with the closing balance.



Account Closure 2000000436917 MEMEM MMEMEME MEMM ME

More Actions ...

Close Account **Audit**

Account Currency **EUR** EUROS

Online Closure (Y/N) **Y**

Closure Date **01 FEB 2022**

Credit Account **1000000003902** Thomas Voigt

Posting Restrict **90** AUTOMATIC CLOSING Capitalise Interest **Y**

Charge Details

Charge Type **ADCLBRI01** Charge Amount **600.00**

Closure Reason **Account Transferred**

Balance Details



Online Ledger Bal **200,000.00** Online Cleared Bal **200,000.00**

Total Pending Tax **0**

Workshop 6 “Closure of the nostro account created in workshop 1”

Workshop



- Use menu item *User Menu > Account > Account Closure > Account Closure*
 - Specify the Id of your nostro account
 - Perform first a simulation of the closure via clicking on the  icon
 - Commit and verify the simulation
 - Check, if the account can get closed
 - If the nostro account can be closed, perform the closure via clicking on the  icon
 - Specify any nostro / vostro account in EUR as settlement account
 - Validate the record and observe that the closing balance is “0”
 - Commit the record and accept the overrides

Workshop 6 - solution

Workshop



3 – Start of the simulation

Account Closure

Account No	Name	Ccy	Balance
118982	American Express Paris EUR NOSTRO	EUR	0.00



5 – Verification result: The account can be closed



Workshop 6 - solution

Workshop

6 – Start of the closure

7

Account Closure

Account No	Name	Ccy	Balance
118982	American Express Paris EUR NOSTRO	EUR	0.00

Account Closure 118982 American Express Paris EUR NOSTRO (Model Bank)

Account Currency: EUR Euro

Closure Date: 15 APR 2021

Credit Account: 100579

Capitalise Interest: ☐ Once ☐ Waive ☒ Yes

Charge Details

Charge Type: Charge Amount:

Close Mode:

Ft Id:

Closure Reason:

GB Closure Notes.1:

Balance Details **Audit**

Online Ledger Balance	0	Online Cleared Balance	0
Balance Payable	0		
Total Credit Interest		Total Debit Interest	
Total Dr Interest Pending	0		
Total Charges		Total Charges Pending	0
Total Tax		Total Tax Pending	0
Charge Type	<input type="text"/>	Posting Restriction	90

Workshop 7 “Authorize the account closure”

Workshop



- Use menu item *User Menu > Account > Account Closure > Authorise/Delete Account Closure*
 - Login with a different USER or ask your neighbour
 - Authorize the account closure

Workshop 7 - solution

Workshop

1

- User Menu
 - Customer Relationship
 - Customer
 - CRM
 - Account
 - Open Current Account
 - Open Savings Account
 - Amend Account
 - Authorise/Delete Account
 - Account Maintenance
 - Account Closure
 - Account Closure
 - Cash Payout
 - Unauthorised Account Closure
 - Authorise/Delete Account Closure

2

Unauthorised Account Closure

Account No	Name	Closure Date	Product	Ccy	Closure Reason	Inputter	Record Status		
102768	SEARSSB	14 APR 2021	6001	USD		OFFICER	INAU		
118982	American Express Paris EUR NOSTRO	15 APR 2021	5001	EUR		INPUTTER	INAU		
99562	TPS9	15 APR 2021	1001	GBP	UNDESIRABLE.CLIENT	OFFICER	INAU		

3

Account Closure 118982 American Express Paris EUR N

Close Account Audit

Account Currency EUR Euro

Online Closure (Y/N) Y

Closure Date 15 APR 2021

Credit Account 100579

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Enquiries

Enquiries can be performed in the following submenus of the menu “User Menu > Account”:



- ✓ **Account Overdrawn:** Overview of accounts, which have a balance of less than “0” or for which the limit has been exceeded
- ✓ **Account Enquiries:** Information about the accounts themselves – i.e. for about account details or a list of inactive accounts
- ✓ **Account Entries:** Balances of accounts as well as the overview of financial movements which have passed an account
- ✓ **Interest Enquiries:** Information about the attached interest rates, interest accruals and posted interest

Two enquiries will be explained in the next two slides

Enquiry sample 1

Enquiry “Interest rate changes for an account” => Checking of the currently and previously attached interest rates for an account

- **User Menu > Account > Interest Enquiries > Interest rate changes for an account**

1

Interest Rate Changes [More Options](#) [Clear Selection](#)

Account	equals	★ 102113	x
Start Date	equals	★ 20200101	
End Date	equals	★ 20220101	
NO.SORT.OPTION	equals	▼	
INCLUDE.DL	equals	▼	

Search for interest rate changes for account 102113 between the 01.01.2020 and the 01.01.2022

2

Interest Rate Changes
Account Number: 102113 Account Name : PNC Financial Services
Period: 01 JAN 20 - 01 JAN 22
Account Opening Date: 19 MAR 21

Description	Rate Cr	Spread(Cr)	Total(Cr)	Rate(Dr)	Spread(Dr)	Total(Dr)
Interest Rates changed with effect from 15 MAR 2021			0% over 0	2.5000000		2.5% over 0

Since the 15.03.2021 the interest rates for account 102113 are:
Debit interest: 2.5%
Credit interest: 0%

Enquiry sample 2

Enquiry “*Entries for Given Dates*” => Checking the turnovers of an account for a free definable period

- **User Menu > Account > Account Entries > Entries for Given Dates**

1

Account Statement

More Options
Clear Selection

Find

Account equals 102113

Value Date between ITODAY-30C ITODAY

Booking Date equals

Processing Date equals

Description equals

Search the turnovers for account 102113, which have a value date between « Today – 30 Calendar days » and « Today » => Search for the turnovers with a value date within the last month

Account Statement

Account : 102113

Customer : 188920 PNC BANK

Currency : GBP

Book Date	Reference	Description	Value Date	Debit	Credit	Closing Balance
		Balance at Period Start				0.00
23 MAR 21	BNK21082HKK0JKLD	Internal Transfer	23 MAR 21	3,242,542.85		-3,242,542.85
		Transaction Number BNK21082HKK0JKL				
		Sender BIC				
		Receiver BIC				
		Balance at Period End				-3,242,542.85

Only one payment has passed this account in the last month



Thank you

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