



CUSTOMER RELATIONSHIP OFFICER

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OUTLINE

- OVERVIEW OF FUNCTIONS OF A CRO
- ACCOUNT OPENING DOCUMENTATION REQUIREMENT
- INTRODUCTION TO FINACLE (SSOADMIN, CRM, SVS & FINCORE)
- TRANSFER TRANSACTIONS (HTM/HXFER)
- REFERRALS (HRINBX)
- CRM OVERVIEW AND 360 VIEW
- CIF CREATION AND ACCOUNT OPENING
- OVERVIEW OF SIGNATURE VERIFICATION SYSTEM(SVS)
- ACCOUNT MAINTENANCES

CUSTOMER RELATIONSHIP OFFICER(CRO)

- CROs are the bank's major point of contact with customers and the general public.
Therefore great care must be taken in the choice of personnel for this position.

Constant attention must be paid by management to the quality of service provided and the appearance presented at CRO's desk

CROs display the image of the bank

CROs must be polite and efficient

They must be service-oriented while also maintaining checks and balances.

Quality of service is also perceived by customers at the "moment of truth", when customers have encounter with CROs in the banking halls.

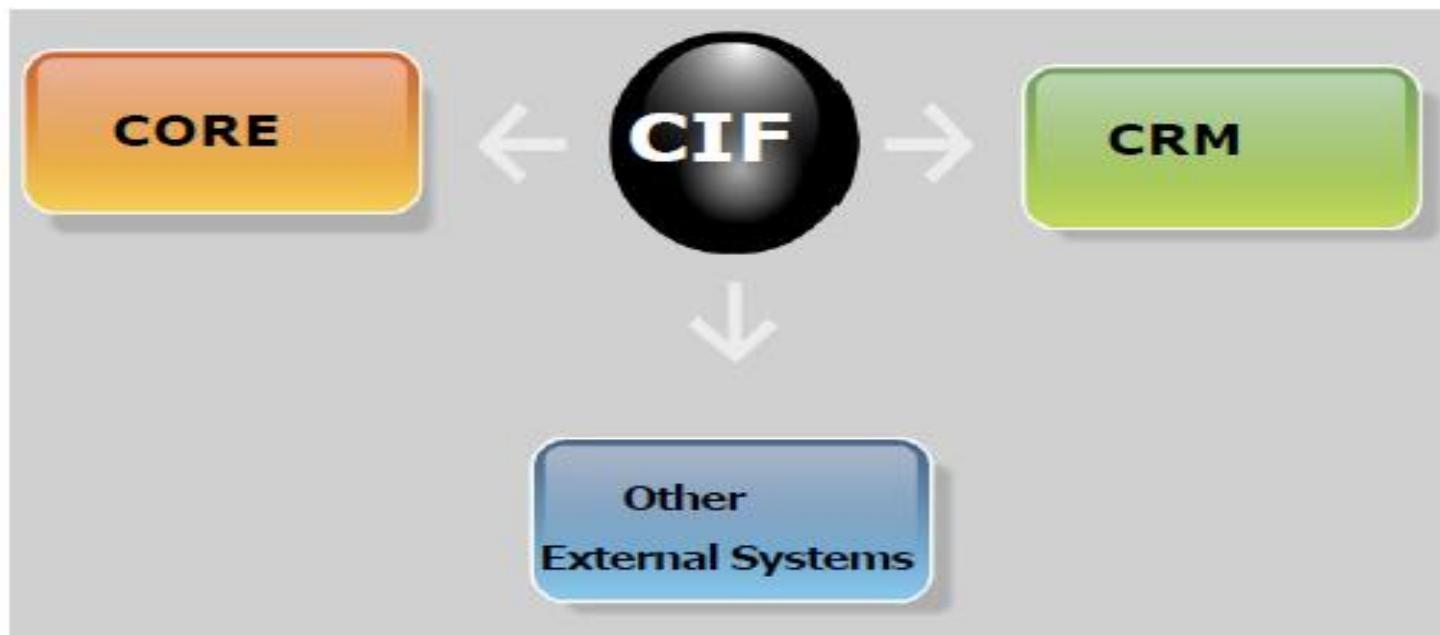
Qualities of Good CRO

CROs must possess and exhibit the following Qualities amongst others:

- Honesty
- Dedication to duties
- Punctuality
- Friendly posture
 - Smiling even under pressure
 - Good Interface skills
- Accuracy
- Good basic product knowledge.
- Documents required for all types of accounts
- Knowledge of responsible officers (with signing/ approval authority).
- Value customer time.
- Understand that customer is the king and boss.

OVERVIEW OF CRM

- Finacle is a customer centric solution. All products and services offered in Finacle are built around the customer. The first step in establishing with the customer is the creation of a customer information file (CIF) where all the information about the customer is stored. Thus, Instead of capturing the information in multiple back end systems like Cards, Alerts etc, it is maintained at a common CIF database in Customer Relationship Management module.



CIF CREATION PROCESS AND APPROVAL

- A CIF can either be retail or Corporate.
- CIF creation requires two users: an enterer and a verifier.
- Once a CIF is submitted for verification, it can not be edited by anyone until it is either approved and rejected by the verifier.
- During CIF submission, a process will be attached to it, that process cannot be changed.

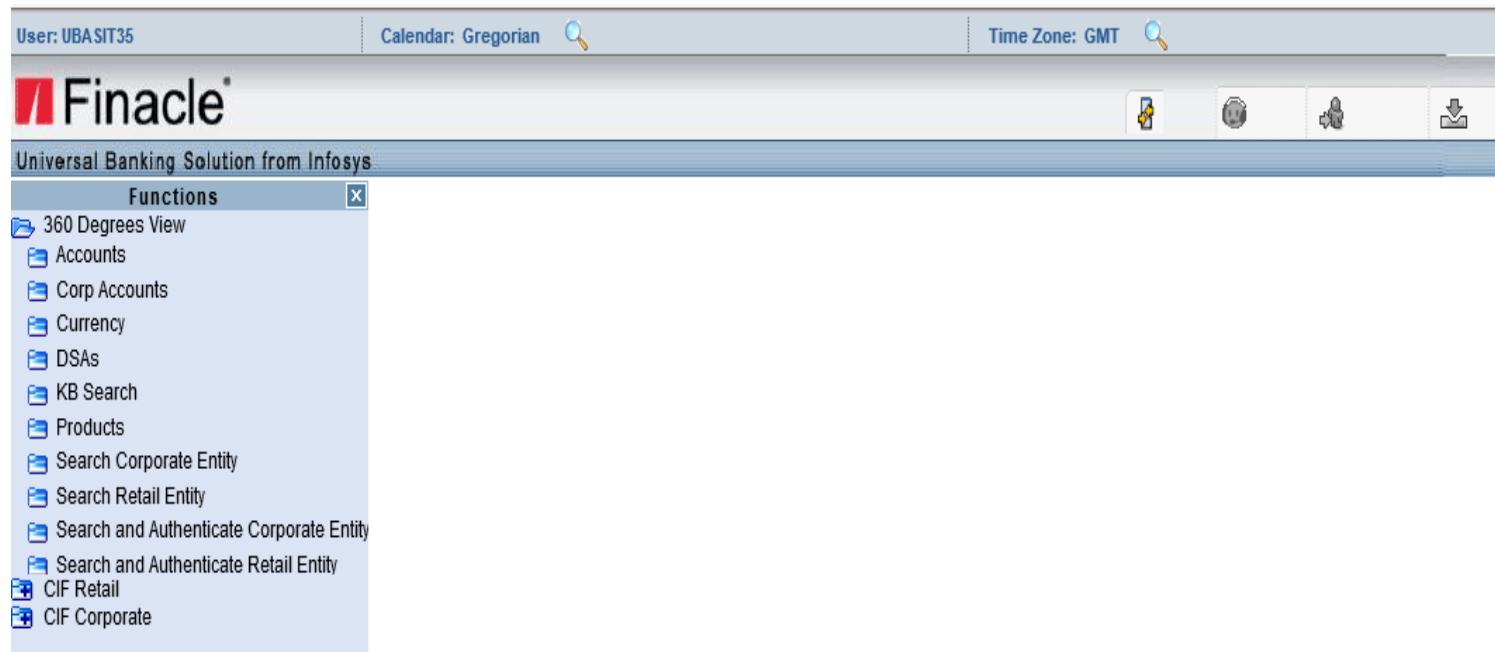
FIINACLE CRM

- Log on to Finacle
- Change Solution to CRM
- Click on Submit.

The screenshot shows the Finacle CRM application interface. At the top, there is a banner with the message: "Up now...!! Please Logout and Login in case of any issues...!! Kindly Inform your Co-Workers too..". Below the banner, the header includes: User: NWAUKAA10496, Calendar: Gregorian, Time Zone: WAT, Solution: CRM (with a dropdown arrow), and a search icon. To the right of the search icon is a red button with a white arrow pointing right. On the left side, there is a logo for Finacle and the text "Universal Banking Solution from Infosys". Below the header is a toolbar with various icons. To the right of the toolbar, there is a status bar showing Customer Call: None, Consult Call: None, and Rep Status: Non-Telephony Rep. At the bottom left, there is a "Functions" menu with a list of items: Templates, 360 Degrees View, Automation, Administration, Sales, Customization, CIF Retail, and CIF Corporate. The background of the main workspace is light blue.

FIINACLE CRM

- The screen below appears.
- On the right hand side, there you have three main functions
 - 360 Degrees View
 - CIF Retail
 - CIF Corporate
- Click on the plus sign beside any of them to see its sub functions.



360 DEGREES VIEW → ACCOUNTS

360 Degrees View > Accounts

Account Details

A/c. ID	<input type="text"/>	Customer ID	<input type="text" value="005920121"/>	Contact ID	<input type="text"/>
Product Code	<input type="text"/>	Customer Last Name	<input type="text"/>	Contact Last Name	<input type="text"/>

◀ Page 1 of 1 ▶

Account Details

CIF ID	A/c. Short Name	A/c. ID	A/c. Branch Code	Customer Role	Household ID	Household Name
005920121	BELLO	NE043000010036 	0430	Main Account Holder		
005920121	BELLO	1012692230 	0430	Main Account Holder		

360 DEGREES VIEW → ACCOUNTS

Universal Banking Solution from Infosys 22/10/2014 | Menu Shortcut: Go

360 Degrees View > Accounts

Account Details		Customer ID		Contact ID	
A/c. ID	1008269877				
Product Code	<input type="text"/>	Customer Last Name	<input type="text"/>	Contact Last Name	<input type="text"/>
Customer Role	All <input type="button" value="▼"/>	Contact Role	All <input type="button" value="▼"/>	Branch Code	<input type="text"/>
Household ID	<input type="text"/>	Household Name	<input type="text"/>		

CIF ID	A/c. Short Name	A/c. ID	A/c. Branch Code	Customer Role	Household ID	Household Name
004393849	ANAJA	1008269877 	0002	Main Account Holder		

View ▾

- [Account statistics](#)
- [Online Account Balance](#)
- [Last 10 transactions](#)
- [Online Documents](#)
- [Offline Documents](#)
- [Audit Trail Of Link Delink](#)
- [Audit Trail](#)

[Customer Basic Information](#) [Incidents](#) [Events](#) [Interactions](#)

Customer Details				
Last Name	ANAJA	Home Phone No.	Date of Birth	01/11/2007
E-mail ID		Preferred Address	Mother's Maiden Name	

360 DEGREES VIEW → SEARCH RETAIL ENTITY

- In this view you will be able to search for retail customers using either customer id or customer first/last name.
- At the result page, Right click on the record to view other details like customer profile, customer investments, customer accounts, relationship summary , micro edit etc.

Universal Banking Solution from Infosys 22/10/2014 | Menu Shortcut: Go

360 Degrees View > Search Retail Entity

Retail Search Criteria

Bank ID	NG	Entity Type	Customer
CIF ID	005743338	First Name	
Last Name		Status	
Preferred Unique ID		Document Code	--Select--
Document ID No.		Preferred Phone Number	

Customer Search Results

Blacklisted	Negated	Suspended	Segment	Status	CIF ID	Preferred Contact Type	Preferred Contact No.	First Name	Last Name	City	Unique ID Type	Preferred Unique ID	Primary SOL ID
					005743338	📞	234(0)8067178225	MOMOH	HO			UPLOAD	69, MARKET RD, IBILLO, EDO

View
Customer Investment Accounts
Customer Accounts
Relationship Summary
Send Email
Send Fax
Micro Edit

Customer Information Incidents Opportunities Interactions Current

Customer Details

Last Name	HO	Home Phone No.		Date of Birth	01/01/1940
E-mail ID		Preferred Address		Mother's Maiden Name	

360 DEGREES VIEW → CORP ACCOUNTS

Universal Banking Solution from Infosys 22/10/2014 | Menu Shortcut: Go

360 Degrees View > Corp Accounts

Corp Account Search Criteria

Product Category	Select	Product Name	Select
City	-Select-	Business Center Name	-Select-
Account ID	1001722278	CIF ID	
RM's Last Name		RM's First Name	
Corp Name		Group Name	

Submit Clear Advanced Search Print Result Export To MS Excel

Account Search Results

A/c. Branch Code	A/c. Short Name	CIF ID	A/c. ID	Corporate Name	Business Center	Primary RM	Group Name
0022	TEEWAI	000180141	1001722278	TEEWAI GOLD PRODUCTIONS			Group Name

View ►

- TEEWAI GOLD PRODUCTIONS
- Account statistics
- Online Account Balance
- Last 10 transactions
- Online Documents
- Offline Documents
- Audit Trail

Customer Basic Information Events Current Account Services

Entity Details

Corporate Name	TEEWAI GOLD PRODUCTIONS	Short Name	TEEWAI	Incorporation Date	31/05/2001
Business Group Name		Entity Type	Customer	Website	

360 DEGREES VIEW → SEARCH CORPORATE ENTITY

- In this view you will be able to search for corporate customers using either customer id or corporate name.
- At the result page, Right click on the record to view other details like customer profile, customer investment accounts, customer accounts, relationship summary and micro edit.

360 Degrees View > Search Corporate Entity

Corporate Search Criteria

Bank ID	NG	Entity Type	All
CIF ID		Corporate Name	DANGOT%

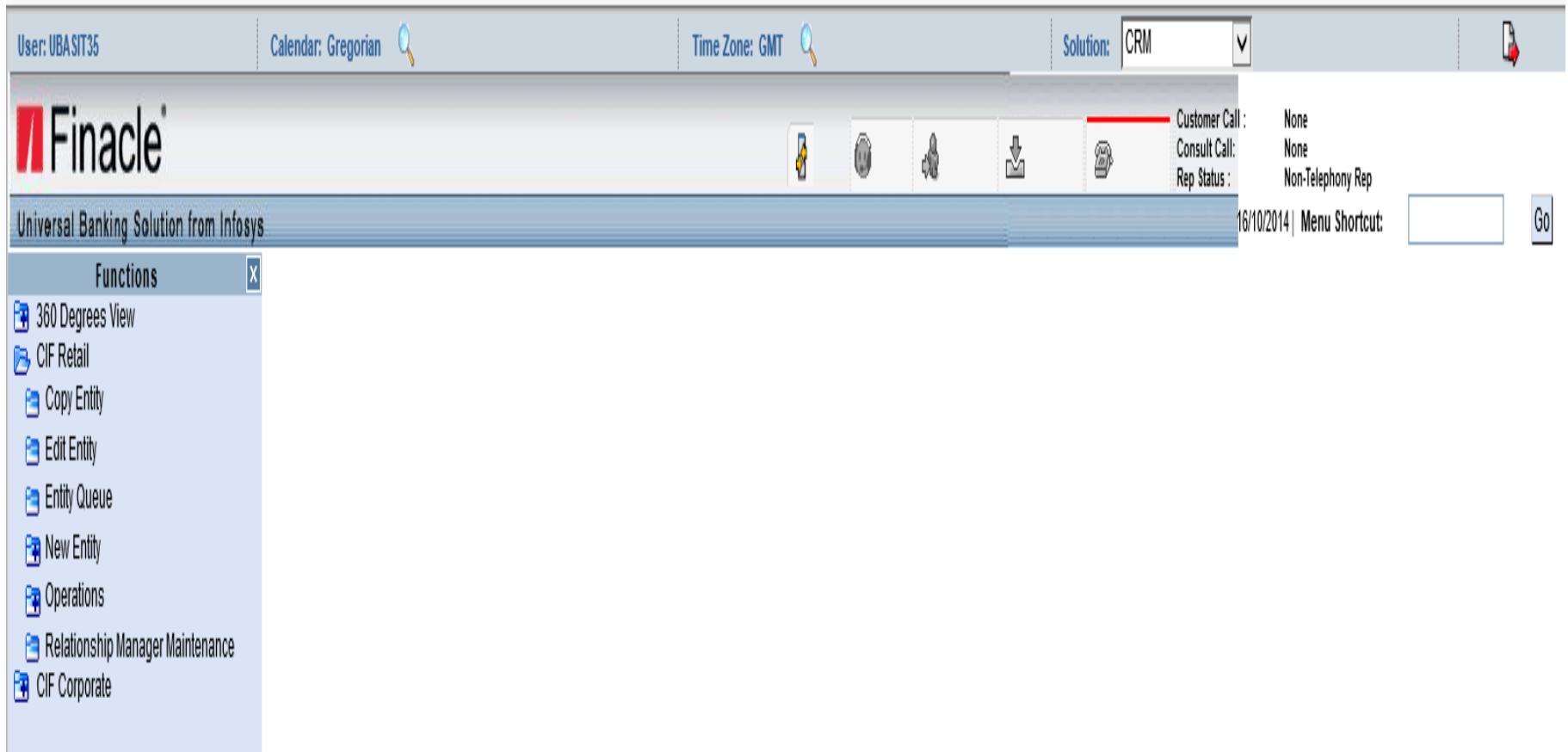
Corporate Search Criteria

Page 1 of 1

Segment	Record Status	Suspended	Negated	Blacklisted	Corporate Name	CIF ID	Suburb	City
		▶	▶	▶	DANGOTE NIGERIA LIMITED	002760518	LAGOS	
		▶	▶	▶	DANGOTE AGRO SACKS LIMITED	004841818	LAGOS	
		▶	▶	▶	DANGOTE BAIL LIMITED	000087652	LAGOS	
		▶	▶	▶	DANGOTE CEMENT DEALERS ASSOCIATION WARRI BRANCH	007854023	ASABA	
		▶	▶	▶	DANGOTE CEMENT PLC	000805720	LAGOS	
		▶	▶	▶	DANGOTE CEMENT PLC	002053708	LAGOS	
		▶	▶	▶	DANGOTE CEMENT PLC EXPATRIATE SALARY ACCOUNT	C000060845	LAGOS	
		▶	▶	▶	DANGOTE COAL MINES LTD	C000054361	ANKPA	
		▶	▶	▶	DANGOTE FERTILIZER LTD	008864122	LAGOS	
		▶	▶	▶	DANGOTE FLOUR MILLS PLC	C000024719	LAGOS	

RETAIL CIF CREATION USING QUICK DATA ENTRY (QDE) Contd..

- Retail CIF main Function is used for Retail customer creation, editing and approving, while



RETAIL CIF CREATION USING QUICK DATA ENTRY (QDE)

- Under the CIF Retail menu, click on New Entity then Customer On-boarding menu
- On the right hand side, the on-boarding screen will appear, this is to check if the customer already exist in the local country or group wide.
- Enter the First name, Last name, and Date of Birth, joint flag, BVN, phone number
- Click on the local search button
- View the result page then click on the global search for a search across the countries.

CIF Retail > New Entity > Customer Onboarding

Customer Onboard																	
First Name *	LABAN	Middle Name	JESUYON														
Last Name *	AMOSU	Joint Account Flag *	Y														
Date of Birth *	29/11/1985	Passport No.															
National ID		Biometric Id															
Email		Phone No. *	234 0 8077343327														
Dedup Result List <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>CIF ID</th> <th>GCIF ID</th> <th>First Name</th> <th>Last Name</th> <th>Bank ID</th> <th>DOB</th> </tr> </thead> <tbody> <tr> <td>004061817</td> <td></td> <td>LABAN</td> <td>AMOSU</td> <td>NG</td> <td>29/11/1985</td> </tr> </tbody> </table> ◀ Page 1 of 1 ▶						CIF ID	GCIF ID	First Name	Last Name	Bank ID	DOB	004061817		LABAN	AMOSU	NG	29/11/1985
CIF ID	GCIF ID	First Name	Last Name	Bank ID	DOB												
004061817		LABAN	AMOSU	NG	29/11/1985												

RETAIL CIF CREATION USING QUICK DATA ENTRY (QDE)

- Click on Customer QDE button
- Enter the mandatory details
- Click on the Submit button to create a CIF.

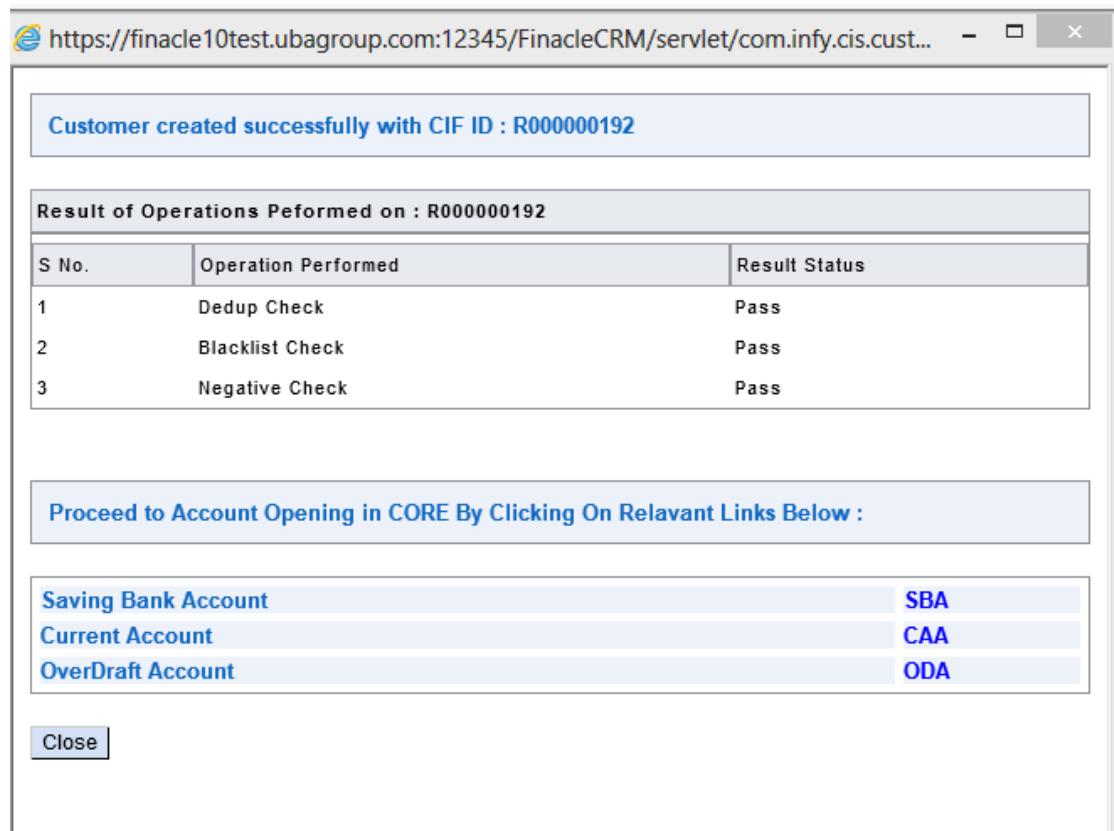
CIF Retail > New Entity > Customer QDE

Customer QDE

General	Contact	Household	Group Details
GCIF ID	<input type="text"/> Customer ID		
Personal Details			
Gender *	<input type="text" value="Others"/>	Title *	<input type="text" value="MR. MR."/>
First Name *	<input type="text" value="NJOKU"/>	Middle Name	<input type="text"/>
Last Name *	<input type="text" value="OBI"/>	Short Name *	<input type="text" value="OBIN"/>
Full Name	<input type="text" value="OBI NJOKU"/>		
Date of Birth *	<input type="text" value="07/10/1980"/>	Preferred Name *	<input type="text"/>
Senior Citizen	<input type="text" value="--Select--"/>	Minor Indicator *	<input type="text" value="N"/>
Nationality *	<input type="text" value="NG"/> <input type="text" value="NIGERIA"/>	Senior Citizen Applicable Date	<input type="text"/>
Non-resident Indicator *	<input type="text" value="N"/>	Turned Non-resident On	<input type="text"/>
Staff Indicator *	<input type="text" value="NON-STAFF"/>	Staff ID	<input type="text"/>
Primary SOL ID *	<input type="text" value="0001"/> <input type="text" value="33B BISHOP ABOYADE COLE"/>	Segment *	<input type="text" value="004 Retail"/>
Sub-segment *	<input type="text" value="Retail"/>	Charge Level Code	<input type="text"/>
Health Code	<input type="text" value="--Select--"/>	Customer SWIFT Code	<input type="text"/>
Risk Profile Score	<input type="text"/>	Risk Profile Expiry Date	<input type="text"/>
Region	<input type="text" value="E00"/> <input type="text" value="OTHER"/>	Marital Status *	<input type="text" value="OTHERS"/>
Occupation	<input type="text"/>	Employment Type	<input type="text" value="--Select--"/>
Gross Income	<input type="text" value="NGN"/> <input type="text"/>	CUSTVDIMCIF001	<input type="text"/>
Asset Classification Control	<input type="text" value="--Select--"/>	Customer Level Provisioning	<input type="text" value="--Select--"/>
Islamic Banking Customer	<input type="text" value="--Select--"/>	Zakat Deduction	<input type="text" value="--Select--"/>
Preferred Calendar	<input type="text" value="GREGORIAN"/>	Tax Deducted at Source Table *	<input type="text" value="ZERO ZERO TAX"/>
<p>Information * All fields marked with * are Mandatory</p>			
<input type="button" value="Save"/> <input type="button" value="Submit"/> <input type="button" value="Close"/>		<input checked="" type="checkbox"/> Show Tips	

RETAIL CIF CREATION USING QUICK DATA ENTRY (QDE)

- When the submit button is clicked the message below is received.
- This means duplication, blacklist and negative check have been passed.
- Click on the account type you want to create. (SBA, CAA, ODA).



ACCOUNT OPENING

- The link takes you to the relevant screen on FINCORE. For SBA
- Select the function ADD
- Enter the currency, scheme code and GL sub head code
- Click on Submit to create the account.

CPC SAVINGS ACCOUNT WORKFLOW

FUNCTION	A-ADD
CIF ID	R000000192
SOL ID	0001
CURRENCY	NGN
SCHEME CODE	FREBA
GL SUB HEAD CODE	22068

Universal Banking Solution from Infosys

04 September

CPC SAVINGS ACCOUNT WORKFLOW

 Account Number: ,2075870678, Serial Number: ,03301588, Customer Name: ,ODIRANZE, Scheme Code: ,FREBA, Customer ID: ,R000000192, GL/SUBHEAD: ,22068,Y

Ok

OVERVIEW OF SVS

- Finacle supports storing signatures and photographs of customers and its through signature verification system. The system can be used to scan image of the customer and store in the database and later use the signature for verification as the time of a doing a transaction.
- For operations, we will concentrate more on the signature and photograph menu. This menu offers option
 - To add signature groups or signatures and/or photographs to the database
 - To manage the existing signature groups or signature and / or photographs.
- To access SVS Module do the following:
 - Log on to Finacle
 - Change Solution to SVS



Maintain Signatures and Photographs

- Click on the plus sign beside the signatures and photographs menu option
- Click on the maintain signature and photographs
- On the display page
 - Select function ADD
 - Account type – Normal
 - Enter the account number or CIF ID(Account number of CIF ID will be validated if entered manually)
 - Click on GO
- On the next page, user can add signature in three ways:
 - Scan Newly
 - Upload from file that is stored in local disk
 - Can be selected from other accounts.
- The image access code is mandatory –this means the type of account: CA – Current account, SA – Savings Account etc
- The signature and photograph must be in Jpeg Image format.
- You can add both photograph and signature simultaneously or do it separately at a later time by again visiting the same menu.

Maintain Signatures and Photographs Contd..

- Enter the required details and click on submit to send it for verification.

User: UBASIT7 Calendar: Gregorian Time Zone: GMT Solution: SVS

Finacle®
Universal Banking Solution from Infosys User ID : UBASIT7

Maintain Image Access Codes
 Maintain User Groups
 Perform Administration Activities
 Maintain Rules
 Map Account Rules
 Signatures and Photographs
 Maintain Signatures and Photographs
 Maintain Signature Groups
 View Signature and Photograph History
 View Signature Transaction History
 Inquire on Signatures
 Audit Information
 Change Password
 Logout

Add Signatures and Photographs

Function * A-Add A/c. ID 2008174323
A/c. Type N

Signature and Photograph Details

Signature ID	Signature	Photograph
--------------	-----------	------------

Add Signature Details

Signature Upload Mode	L-Scan Later	Image Access Code *	SA
Signature Effective From	31-10-2014	Signature Expires On	
Customer Name		Remarks	
Signature Group Name	SAVINGS1	Keyword	

Add Photograph Details

Photograph Upload Mode	L-Scan Later	Photograph Expires On
Photograph Effective From		

Submit Cancel

Information: Signature Added Successfully

Maintain Signatures and Photographs Contd..

- Another user will log on to verify the mandate.
- The activity column will tell you the action carried out: such as ADD, UPDATE etc.
- The authorizer can view the uploaded file then verify or undo(Cancel).
- Click on Submit to verify/cancel the mandate.

Universal Banking Solution from Infosys User ID : UBASIT36

Maintain Image Access Codes
Maintain User Groups
Perform Administration Activities
Maintain Rules
Map Account Rules
Signatures and Photographs
Maintain Signatures and Photographs
Maintain Signature Groups
View Signature and Photograph History
View Signature Transaction History
Inquire on Signatures
Audit Information
Change Password

Verify Pending Signatures and Photographs

Function * V-Verify Help ?

Go Clear

Signature ID	A/c. ID	A/c. Type	CIF ID	Employee ID	Bank Code	Signature Power No.	Details		Verify	Undo	
							Old	New			
UBANGDB13282801	2008174323 N	001691999		0			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	ADD	<input type="checkbox"/>	<input type="checkbox"/>

Submit Cancel

Signature Verified Successfully & Photographs Verified Successfully

Update Signature and Photographs

- Click on the maintain signature and photographs menu
- On the display page: Select function UPDATE
 - Account type – Normal
 - Enter the account number or CIF ID (Account number or CIF ID will be validated if entered manually)
 - Click on GO and the page below will appear.
 - Click on the update button, then edit the details
 - Click on submit for verification.

Update Signature and Photographs

Function *	U-Update	A/c. ID	2008174323	User ID : UBASTH/																								
A/c. Type	N																											
Signature and Photograph Details <table border="1"> <thead> <tr> <th>Signature ID</th> <th>Signature</th> <th>Photograph</th> <th>Update</th> </tr> </thead> <tbody> <tr> <td>UBANGDB9600283</td> <td>[Signature Image]</td> <td>[Photograph Image]</td> <td><input type="radio"/></td> </tr> <tr> <td>UBADBN11441878</td> <td>[Signature Image]</td> <td>[Photograph Image]</td> <td><input type="radio"/></td> </tr> <tr> <td>UBADBN11769873</td> <td>[Signature Image]</td> <td>[Photograph Image]</td> <td><input type="radio"/></td> </tr> <tr> <td>UBANGDB13282800</td> <td>[Signature Image]</td> <td>[Photograph Image]</td> <td><input type="radio"/></td> </tr> <tr> <td>UBANGDB13282801</td> <td>[Signature Image]</td> <td>[Photograph Image]</td> <td><input checked="" type="radio"/></td> </tr> </tbody> </table>					Signature ID	Signature	Photograph	Update	UBANGDB9600283	[Signature Image]	[Photograph Image]	<input type="radio"/>	UBADBN11441878	[Signature Image]	[Photograph Image]	<input type="radio"/>	UBADBN11769873	[Signature Image]	[Photograph Image]	<input type="radio"/>	UBANGDB13282800	[Signature Image]	[Photograph Image]	<input type="radio"/>	UBANGDB13282801	[Signature Image]	[Photograph Image]	<input checked="" type="radio"/>
Signature ID	Signature	Photograph	Update																									
UBANGDB9600283	[Signature Image]	[Photograph Image]	<input type="radio"/>																									
UBADBN11441878	[Signature Image]	[Photograph Image]	<input type="radio"/>																									
UBADBN11769873	[Signature Image]	[Photograph Image]	<input type="radio"/>																									
UBANGDB13282800	[Signature Image]	[Photograph Image]	<input type="radio"/>																									
UBANGDB13282801	[Signature Image]	[Photograph Image]	<input checked="" type="radio"/>																									
Edit Signature Details <table border="1"> <tr> <td>Signature Upload Mode</td> <td>----Select----</td> </tr> <tr> <td>Image Access Code</td> <td>SA</td> </tr> <tr> <td>Signature Effective From</td> <td>31-10-2014</td> </tr> <tr> <td>SOL ID</td> <td></td> </tr> <tr> <td>Signature Group Name</td> <td>SAVINGS1</td> </tr> </table>					Signature Upload Mode	----Select----	Image Access Code	SA	Signature Effective From	31-10-2014	SOL ID		Signature Group Name	SAVINGS1														
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SOL ID																												
Signature Group Name	SAVINGS1																											
Edit Photograph Details <table border="1"> <tr> <td>Photograph Upload Mode</td> <td>----Select----</td> </tr> <tr> <td>Customer Name</td> <td></td> </tr> <tr> <td>Photograph Effective From</td> <td>31-10-2014</td> </tr> <tr> <td>Signature Expires On</td> <td>31-10-2015</td> </tr> <tr> <td>Remarks</td> <td></td> </tr> <tr> <td>Keyword</td> <td></td> </tr> <tr> <td>Photograph Expires On</td> <td>31-10-2015</td> </tr> </table>					Photograph Upload Mode	----Select----	Customer Name		Photograph Effective From	31-10-2014	Signature Expires On	31-10-2015	Remarks		Keyword		Photograph Expires On	31-10-2015										
Photograph Upload Mode	----Select----																											
Customer Name																												
Photograph Effective From	31-10-2014																											
Signature Expires On	31-10-2015																											
Remarks																												
Keyword																												
Photograph Expires On	31-10-2015																											
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>																												



Photograph Updated Successfully

Update Signature and Photographs Contd..

- Another user will log on to verify the mandate.
- The activity column will tell you the action carried out: such as ADD, UPDATE etc.
- The authorizer can view the uploaded file then verify or undo(Cancel).
- Click on Submit to verify/cancel the mandate

Verify Pending Signatures and Photographs

							Details		Verify Undo	
Signature ID	A/c. ID	A/c. Type	CIF ID	Employee ID	Bank Code	Signature Power No.	Old	New		
UBANGDB13282801	2008174323	N	001691999		0				<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>

Activity: UPDATE

Help

Function *: V-Verify

Go Clear

Submit Cancel

Signature Verified Successfully & Photographs Verified Successfully

Delete Signature and Photographs

- Click on the maintain signature and photographs menu
- On the display page: Select function DELETE
 - Account type – Normal
 - Enter the account number or CIF ID(Account number or CIF ID will be validated if entered manually)
 - Click on GO and the page below will appear.
 - Click on the delete button and check box, then edit the details
 - Click on submit for verification.

Delete Signatures and Photographs

Function *	D-Delete	A/c. ID	2008174323
A/c. Type	N		
Signature and Photograph Details			
Signature ID	Signature	Photograph	Delete
UBANGDB9600283	<input checked="" type="checkbox"/> Signature Image	<input checked="" type="checkbox"/> Photograph Image	<input type="radio"/>
UBADBNNG11441878	<input checked="" type="checkbox"/> Signature Image	<input checked="" type="checkbox"/> Photograph Image	<input type="radio"/>
UBADBNNG11769873	<input checked="" type="checkbox"/> Signature Image	<input checked="" type="checkbox"/> Photograph Image	<input checked="" type="radio"/>
Edit Signature Details			
Signature Upload Mode	—Select—	Image Access Code	SA
Signature Effective From	27-08-2014	Signature Expires On	27-08-2015
Customer Name		Remarks	<input type="text"/>
Signature Group Name		Keyword	
Record	<input checked="" type="checkbox"/> Del.		
Edit Photograph Details			
Photograph Upload Mode	—Select—	Photograph Expires On	
Photograph Effective From			
Record	<input checked="" type="checkbox"/> Del.		
<input type="button"/> Submit	<input type="button"/> Cancel		
Signature Deleted Successfully			

Delete Signature and Photographs Contd..

- Another user will log on to verify the mandate.
- The activity column will tell you the action carried out: such as ADD, UPDATE, DELETE etc.
- The authorizer can view the uploaded file then verify or undo(Cancel).
- Click on Submit to verify/cancel the mandate

Verify Pending Signatures and Photographs

Signature ID	A/c. ID	A/c. Type	CIF ID	Employee ID	Bank Code	Signature Power No.	Details	Verify	Undo
							Old Signature	New Signature	Activity
UBADBNG11769873	2008174323	N	001691999			0			<input checked="" type="checkbox"/>
									<input type="checkbox"/>
							DELETE	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Submit Cancel

i Signature Verified Successfully & Photographs Verified Successfully

Inquire on Signature

- The signature added to the account can be viewed through this menu option – Inquire on Signature.
- When a user is inquiring from CORE or any application, it will be displayed as displayed in this menu.
- Enter the account number or customer id then click on Go.

Universal Banking Solution from Infosys

User ID: UBASIT36

Maintain Image Access Codes
Maintain User Groups
Perform Administration Activities
Maintain Rules
Map Account Rules
Signatures and Photographs
Maintain Signatures and Photographs
Maintain Signature Groups
View Signature and Photograph History
View Signature Transaction History
Inquire on Signatures
Audit Information
Change Password
Logout

Inquire on Signatures

A/c. Type: N-Normal A/c. A/c. ID: 1001722278

CIF ID: Employee ID:

Bank Code: SOL ID:

Image Access Code: Signature Power No.:

Keyword: Signature Group Name:

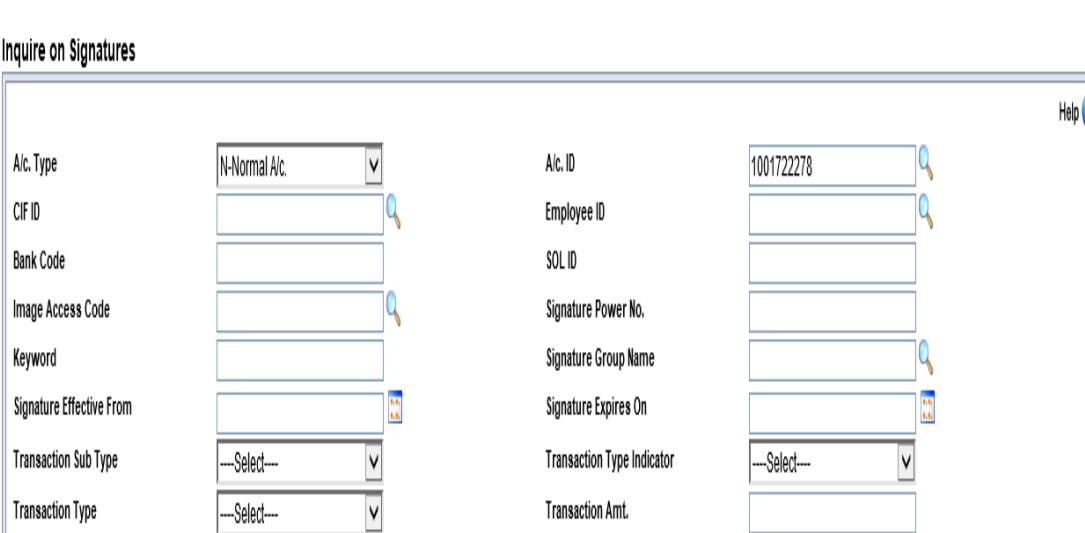
Signature Effective From: Signature Expires On:

Transaction Sub Type: ---Select--- Transaction Type Indicator: ---Select---

Transaction Type: ---Select--- Transaction Amt:

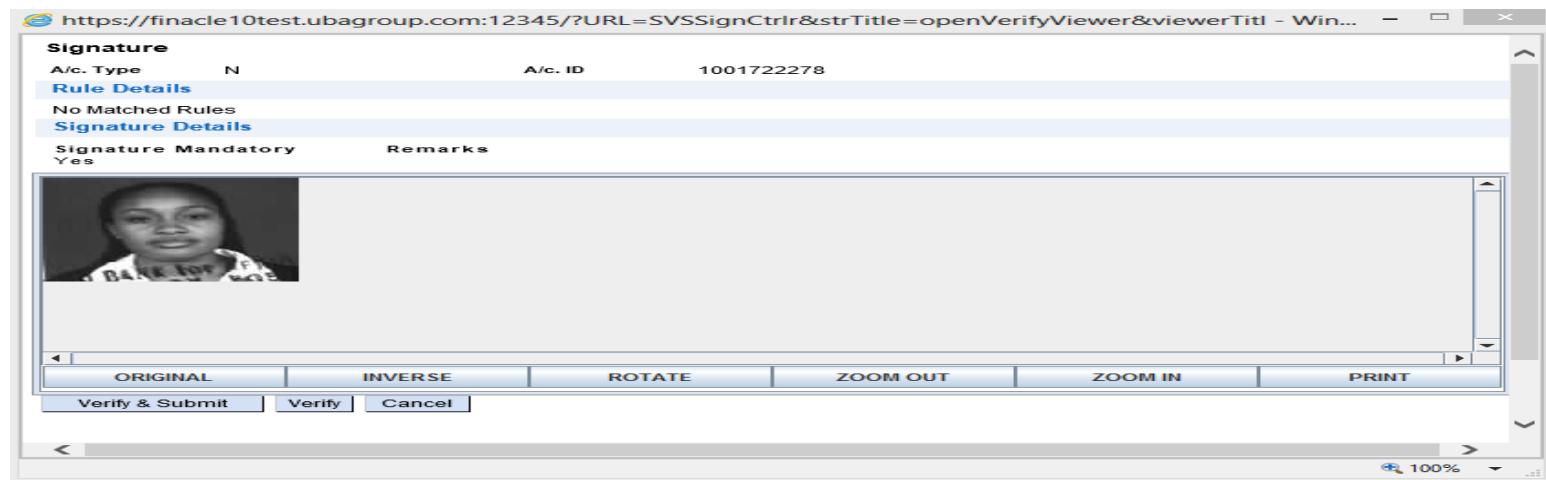
Help ?

Go Clear



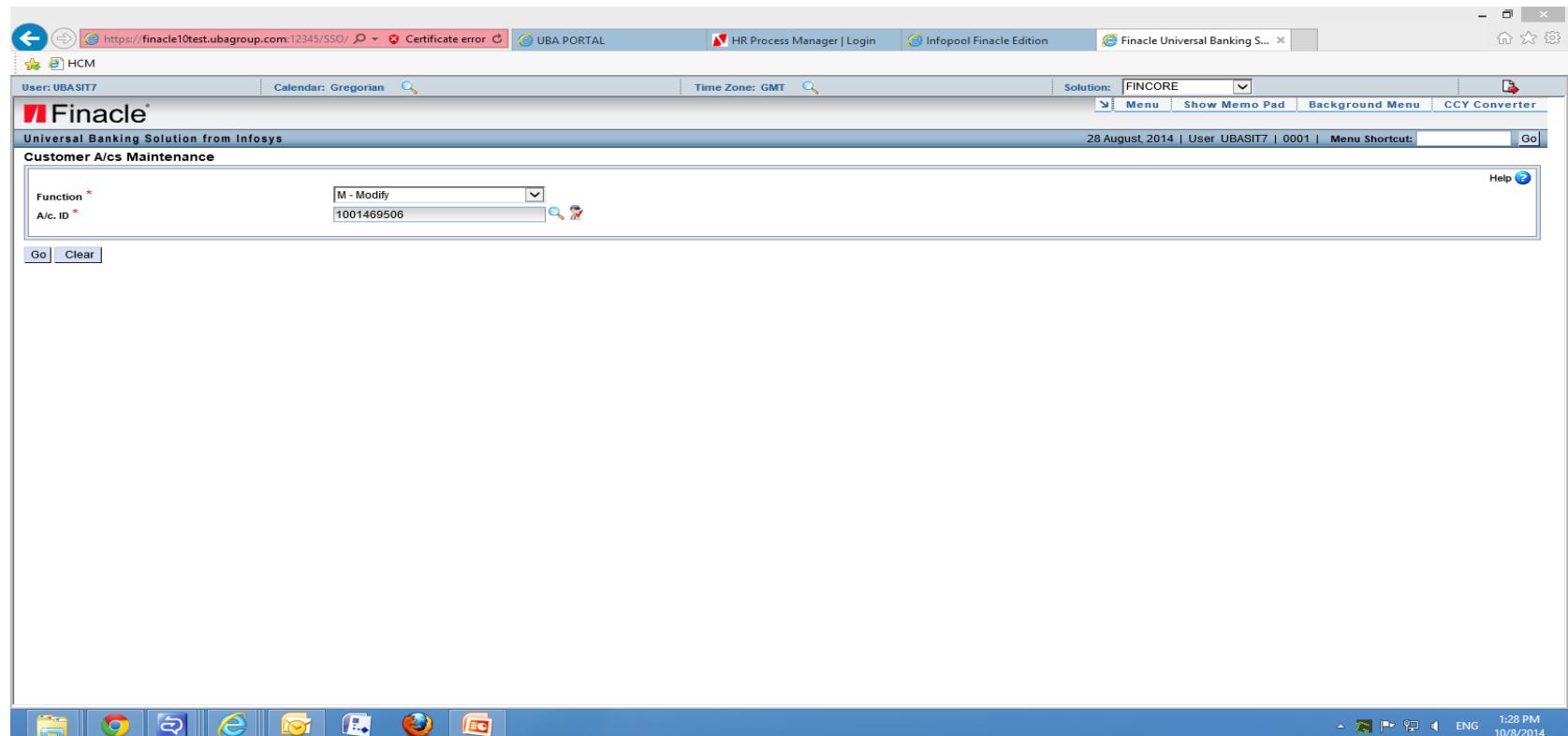
Inquire on Signature contd..

- The screen below will appear; the mandate can be viewed in more than one view viz- original, inverse, zoom in/out and printed.



Account Reactivation

- Type menu option HACM
- Function is M-Modify
- A/C ID: Input the account number to be reactivated
- Click on Mandate icon to verify the signature of the customer



Account Reactivation

- Click Go to see the screen below with general details tab

The screenshot shows the Finacle Universal Banking Solution from Infosys Customer A/c. Maintenance screen. The top navigation bar includes links for HR Process Manager | Login, Infopool Finacle Edition, and Finacle Universal Banking S... . The main title is "Customer A/c. Maintenance". The page displays account details such as:

- Function:** Modify
- A/c. ID:** 1001469506 0171 NGN MAVEN NIGERIA LIMITED
- CIF ID:** 002568223 MAVEN NIGERIA LIMITED
- General Ledger Subhead Code:** 21003 - CURRENT A/C : CORPORATE
- Scheme Code:** CACOR - CURRENT A/C CORPORATE

Below these, there are several input fields and dropdown menus for managing the account, including:

- General Information: A/c. Short Name (MAVEN NIGE), Charge Level Code (MAVEN NIGE), Location Code, Channel Level Code, Customer Relationship A/c. Manager (UBSADMIN DBA), Ledger No. (0), Preferred Language Code.
- Operational Details: A/c. Opening Date (27-11-2000), Mode of Operation, A/c. Report Code (21003), A/c. Manager ID (ASGOB ASGOB), Contact Phone No., Cash Credit Limit Exception, Clearing Exception Limit (Dr.), Transfer Exception Limit (Dr.), Relative Staff ID, Preferred Language Code.
- Calendar and Reporting: Preferential Calendar Base (Select), A/c. Statement * (None), Dispatch Mode (Select), Additional Calendar Base (Select), Statement Frequency (Week), Next Print Date.

The bottom of the screen shows standard browser controls and a system status bar indicating the date and time (10/8/2014, 1:28 PM).

Account Reactivation

- Go to scheme details tab
- Go to A/C. Status to change Inactive/Dormant to Active

User: UBASIT7 | Calendar: Gregorian | Time Zone: GMT | Solution: FINCORE | 28 August, 2014 | User UBASIT7 | 0001 | Menu Shortcuts | Go

Customer A/c. Maintenance

Function: Modify

A/c. ID: 1001469506 0171 NGN MAVEN NIGERIA LIMITED

CIF ID: 002568223 MAVEN NIGERIA LIMITED

General Ledger Subhead Code: 21003 - CURRENT A/C : CORPORATE

Scheme Code: CACOR - CURRENT A/C CORPORATE

Buttons: Others, Payment System, Flexi-Deposit, Document, Linked Deposits, Addl. Info., Basel, General, Link Collaterals, Interest & Tax, Scheme, Nomination, Related Party, MIS Codes.

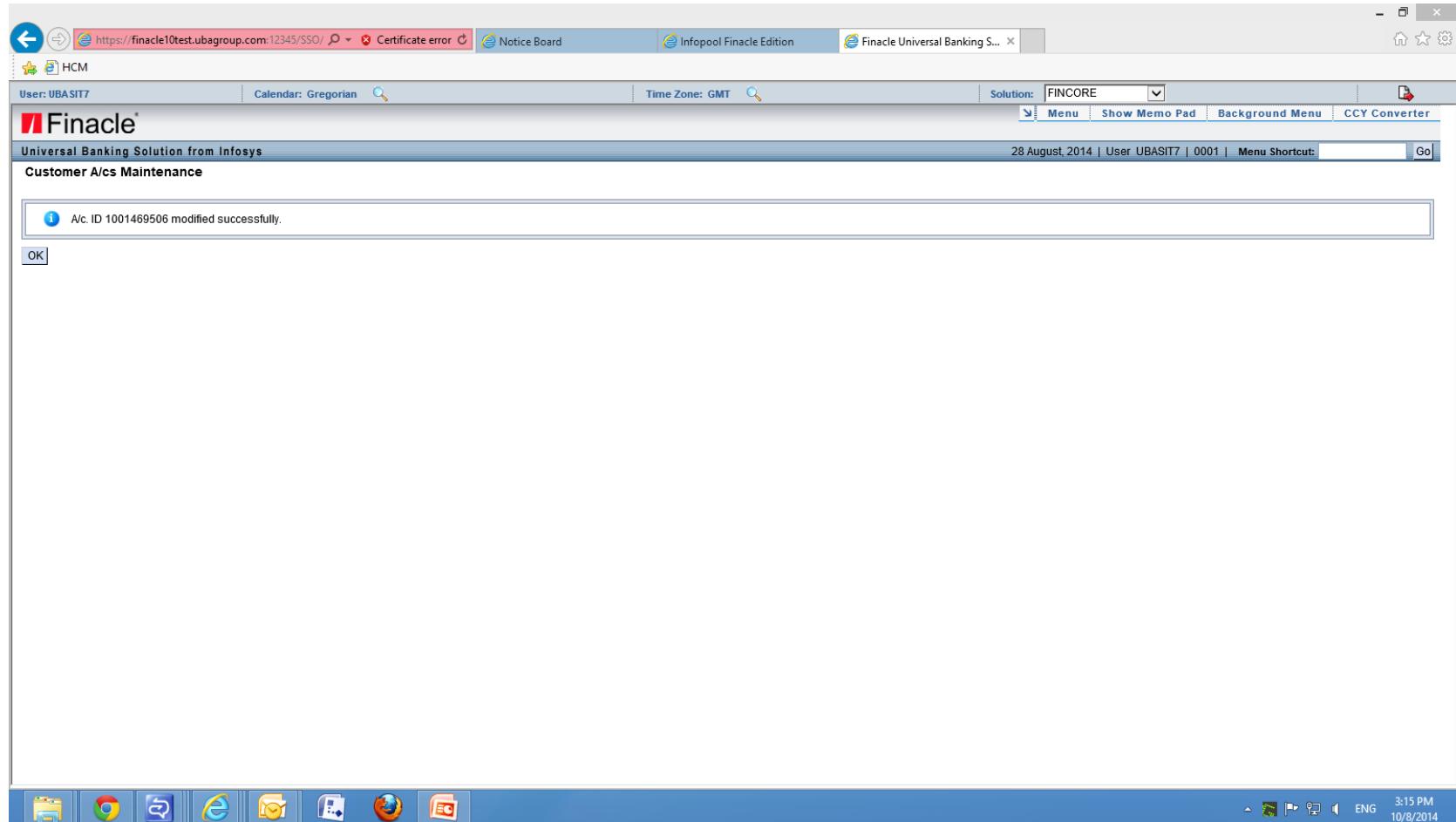
Fields:

- Sweep In Min. Bal.: 0.00
- Max. Allowed Limit: 0.00
- Debt Acknowledgement Date: [Input Field]
- A/c. Status: Active (radio button), Dormant (radio button, selected), Inactive (radio button)
- Paid Cheque Return Frequency: Select (dropdown), Week (dropdown), Day (dropdown), Date (dropdown), Holiday (dropdown)
- Debit Balance Limit: 99,999,999,999,999.99
- Credit File No.: [Input Field]
- As on Date: 13-10-2010
- A/c. Information: Checkboxes: Cheque Allowed, Recover Fee for Cheque Issue, Return Paid Cheque, Nomination.
- Cheque Validity Period (MM/DD): 00/00
- Interest Method (Dr.): E - EOD Clear Balance
- Checkboxes: Yes (radio button), No (radio button), Interest Advance Notice Days: 0

Buttons: Submit, Validate, Cancel

Account Reactivation

- Click Submit to see that A/C ID is modified successfully



Account Freeze

- Certain circumstance could lead to imposing frozen status on a customer account. Some of the reasons are Court Order, Incomplete Documentation, A/C Holder Deceased, Call Inspection e.t.c.
- Freeze Status Maintenance refrains some users from posting financial transactions into an account earmarked with this restriction.
- The restriction type could be Debit, Credit or Total (both Debit & Credit) Freeze.
- However, a specific class of user e.g. Operations Manager could have an overriding power on this restriction type. This implies that the restriction is enabled as an EXCEPTION (can be overridden) for the higher workclass while other users have it as an ERROR (cannot be overridden).

Account Freeze Cont.....

- From the main menu type in HAFSM to see the screen below

The screenshot shows the 'A/c. Freeze Status Maintenance' screen in the Finacle Universal Banking Solution. The main form has the following fields:

- Function ***: F - Freeze
- SOL ID**: 0171
- A/c. ID**: 1001133865
- Master/Multi-Currency A/c. Id**: NGN
- CIF ID**: (empty)
- Freeze Code**: Debit Only
- Freeze Reason Code 1**: (empty)
- Freeze Reason Code 2**: (empty)
- Freeze Reason Code 3**: (empty)
- Freeze Reason Code 4**: (empty)
- Freeze Reason Code 5**: (empty)
- Modify Freeze Details**: Yes

A modal window titled 'Freeze Reason Code List' is displayed, showing the following table:

Ref. Code	Long Ref. Code	Ref. Description	Del.
01		MANAGEMENT DECISION	N
02		COURT ORDER / GARNISHEE	N
03		INCOMPLETE DOCUMENTATION	N
04		ADDRESS VERFN INCOMPLETE	N
05		A/C HOLDER DECEASED	N
06		CALL INSPECTION	N
07		REFER TO CSM	N
08		REFER TO H-ICU	N
09		COLLATERAL ACCOUNT	N
10		PENDING CLOSURE	N
11		AUTOMATIC	N
12		REGULATORY REASONS	N
13		FROZEN BECAUSE THE AC BALANCE IS MORE THAN 1000000	N
14		FROZEN BECAUSE THE CUSTOMER IS NO LONGER A CORPER	N
15		CUSTOMER CONTACT DETAIL NOT AVAILABLE	N
16		TRANSFERRED TO AMCON	N
17		ACCOUNT BELOW MINIMUM BALANCE	N
18		PREGEN ACCOUNT	N

At the bottom of the screen, there are icons for various applications and the status bar shows 'ENG 12:01 PM 8/14/2014'.

Account Freeze Cont.....

- Function: Select F-Freeze
- SOL ID- Indicate the SOL ID
- A/c. ID: Put the account number you want to freeze
- Master/Multi-Currency A/c. Id: Put the master account id if its for master account
- CIF ID: If CIF ID is given without account number, it will list all the accounts created with the CIF ID
- Freeze Code: Tick whether Total freeze, Credit only or Debit only
- Freeze reason Code: select freeze reason code from the list e.g 01-Management Decision ,03-Incomplete documentation etc
- Freeze remarks: Input any other reason you might want to give for further clarification

Account Freeze Cont.....

- Click Go after all details are inputted

The screenshot shows the Finacle Universal Banking System interface for account freeze maintenance. The page title is "A/c. Freeze Status Maintenance". The form fields include:

- Function: F - Freeze
- A/c. ID: 1001133865 (with NGN currency icon)
- SOL ID: 0171
- Master/Multi-Currency A/c. Id: (empty)
- CIF ID: (empty)
- Freeze Code: Total Freeze (radio button)
- Department: BOM
- Freeze Reason Code 1: 03 (with INCOMPLETE DOCUMENTATION note)
- Freeze Remarks1: REFERENCE NOT CONFIRMED
- Freeze Reason Code 2: 03 (with INCOMPLETE DOCUMENTATION note)
- Freeze Remarks2: UTILITY BILL STALE
- Freeze Reason Code 3: (empty)
- Freeze Remarks3: (empty)
- Freeze Reason Code 4: (empty)
- Freeze Remarks4: (empty)
- Freeze Reason Code 5: (empty)
- Freeze Remarks5: (empty)
- Modify Freeze Details: Yes (radio button)
- Ref. No.: (empty)

At the bottom, there are buttons for Go, Validate, and Clear.

Account Freeze Cont.....

- Below screen comes up if the particular account is stated

The screenshot shows a software interface for managing account freezes. At the top, there's a header bar with various tabs and settings. Below it, a search bar and filter options are visible. The main area displays a grid of account freeze records and a detailed form for a selected account.

Grid View (Top half):

Add	A/c. ID	Freeze Code	Freeze Reason Code 2	Freeze Reason Code 3	Freeze Reason Code 4	Freeze Reason Code 5		Pending Transaction	Pending Inward Clearing.	Pending Outward Clearing.	Pending Standing Instructions	Failure Reason
	1001133865	D	03	03				0	0	0	3	

[View Pending Details](#)

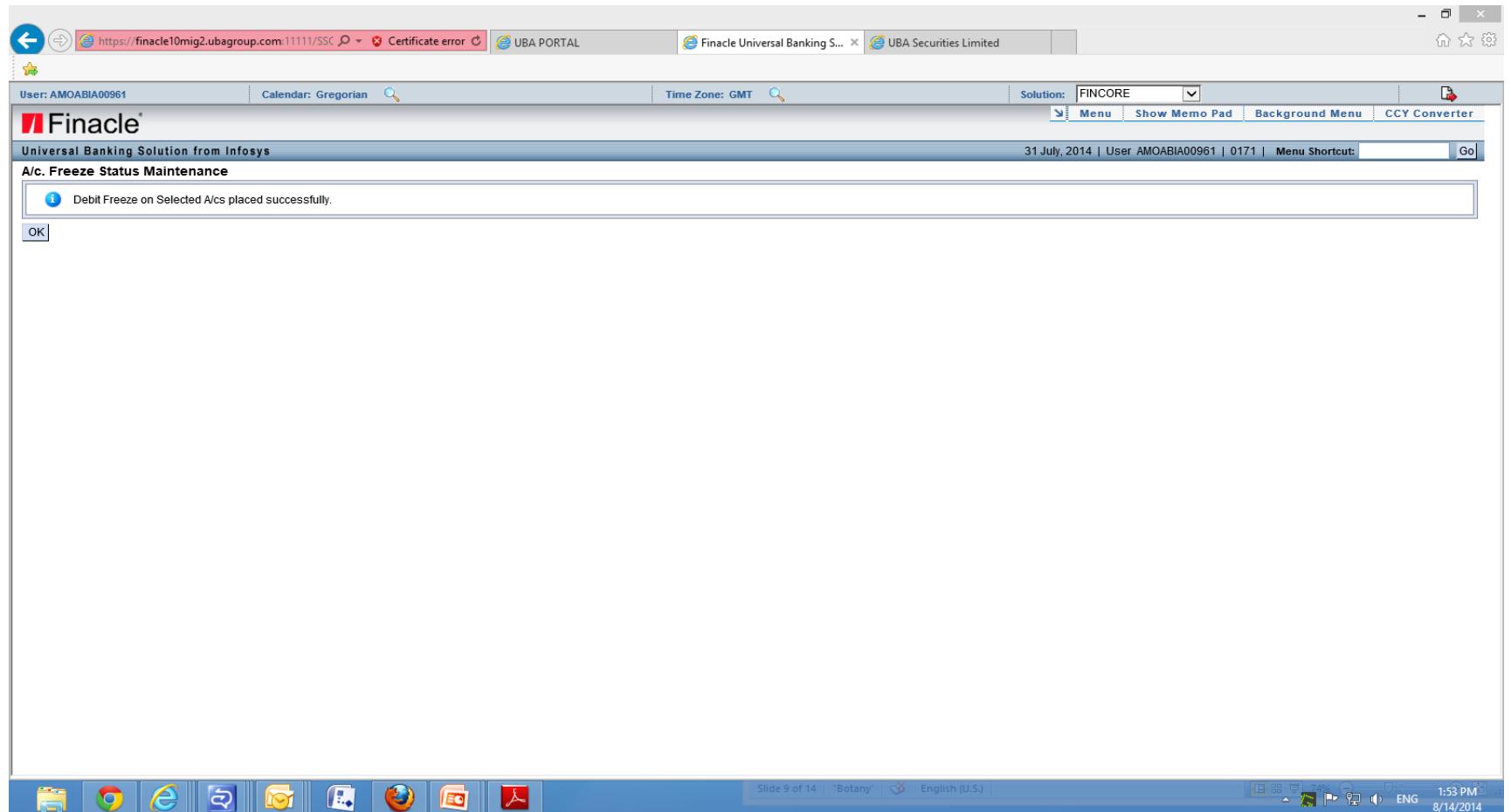
Form View (Bottom half):

A/c. ID	1001133865 NGN 0999 AMODU ABIMBOLA B (NEE OWOLABI)	Department	BOM
Freeze Code	<input type="radio"/> Total Freeze <input type="radio"/> Credit Only <input checked="" type="radio"/> Debit Only	Freeze Remarks1	REFERENCE NOT CONFIRMED
Freeze Reason Code 1	03 INCOMPLETE DOCUMENTATION	Freeze Remarks2	UTILITY BILL STALE
Freeze Reason Code 2	03 INCOMPLETE DOCUMENTATION	Freeze Remarks3	
Freeze Reason Code 3		Freeze Remarks4	
Freeze Reason Code 4		Freeze Remarks5	
Freeze Reason Code 5		SOL ID	0171 5-7 KAKAWA STREET LAGOS
Ref. No.			

Buttons: Submit, Cancel

Account Freeze Cont.....

- Click okay to go back to previous pages and click submit to get the confirmation page below



Account Unfreeze

- Type menu option HAFSM to unfreeze a frozen account

The screenshot shows a web-based banking application interface. At the top, there are browser navigation buttons, a URL bar with 'https://finacle10mig2.ubagroup.com:11111/SSC' and a 'Certificate error' message, and tabs for 'UBA PORTAL', 'Finacle Universal Banking S...', and 'UBA Securities Limited'. The main header includes 'User: AMOABIA00961', 'Calendar: Gregorian', 'Time Zone: GMT', 'Solution: FINCORE', and navigation links like 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. The date '31 July, 2014 | User AMOABIA00961 | 0171 | Menu Shortcut' and a 'Go' button are also present.

The central area displays an error message: 'E4221 - Account has already been Frozen'. Below this, the 'A/c. Freeze Status Maintenance' form is shown. It has fields for 'Function *' (set to 'U - Unfreeze'), 'SOL ID' (empty), 'A/c. ID' (set to '1001133865'), 'Master/Multi-Currency A/c. Id' (empty), 'CIF ID' (empty), 'Freeze Code' (radio buttons for 'Total Freeze', 'Credit Only', and 'Debit Only'), 'Department' (empty), 'Freeze Reason Code 1' through '5' (each with an empty input field), 'Freeze Remarks1' through '5' (each with an empty input field), 'Modify Freeze Details' (radio buttons for 'Yes' and 'No'), 'Ref. No.' (empty), and buttons for 'Go', 'Validate', and 'Clear'. The bottom of the screen features a toolbar with various icons and a status bar indicating 'Slide 14 of 18 | "Botany" | English (U.S.) | 2:32 PM | ENG | 8/14/2014'.

Account Unfreeze Cont.....

- Function: Select U-Unfreeze
- A/c. ID: Put the account number you want to unfreeze
- Click Go to see the screen below

The screenshot shows a software interface for managing account freezes. At the top, there's a header bar with tabs for 'Finacle Universal Banking S...' and 'UBA Securities Limited'. Below the header, the user information is displayed: User: AMOABIA00961, Calendar: Gregorian, Time Zone: GMT, and Solution: FINCORE. The main area shows a grid table with columns for A/c. ID, Freeze Code, Freeze Reason Code 1, Freeze Reason Code 2, Freeze Reason Code 3, Freeze Reason Code 4, Freeze Reason Code 5, Pending Transaction, Pending Inward Clearing, Pending Outward Clearing, Pending Standing Instructions, and Failure Reason. One row is visible in the grid, corresponding to the account number 1001133865. Below the grid, detailed settings for the freeze are shown in a form:

A/c. ID	1001133865 NGN 0999 AMODU ABIMBOLA B.(NEE OWOLABI)	Department	BOM
Freeze Code	Total Freeze Credit Only Debit Only	Freeze Remarks1	REFERENCE NOT CONFIRMED
Freeze Reason Code 1	03 INCOMPLETE DOCUMENTATION	Freeze Remarks2	UTILITY BILL STALE
Freeze Reason Code 2	03 INCOMPLETE DOCUMENTATION	Freeze Remarks3	
Freeze Reason Code 3		Freeze Remarks4	
Freeze Reason Code 4		Freeze Remarks5	
Freeze Reason Code 5		SOL ID	0171
Ref. No.			

At the bottom left are 'Submit' and 'Cancel' buttons. The bottom of the screen features a toolbar with various icons and a status bar indicating 'Slide 15 of 23 Botany English (U.S.) 2:34 PM 8/14/2014 www.ubagroup.com'.

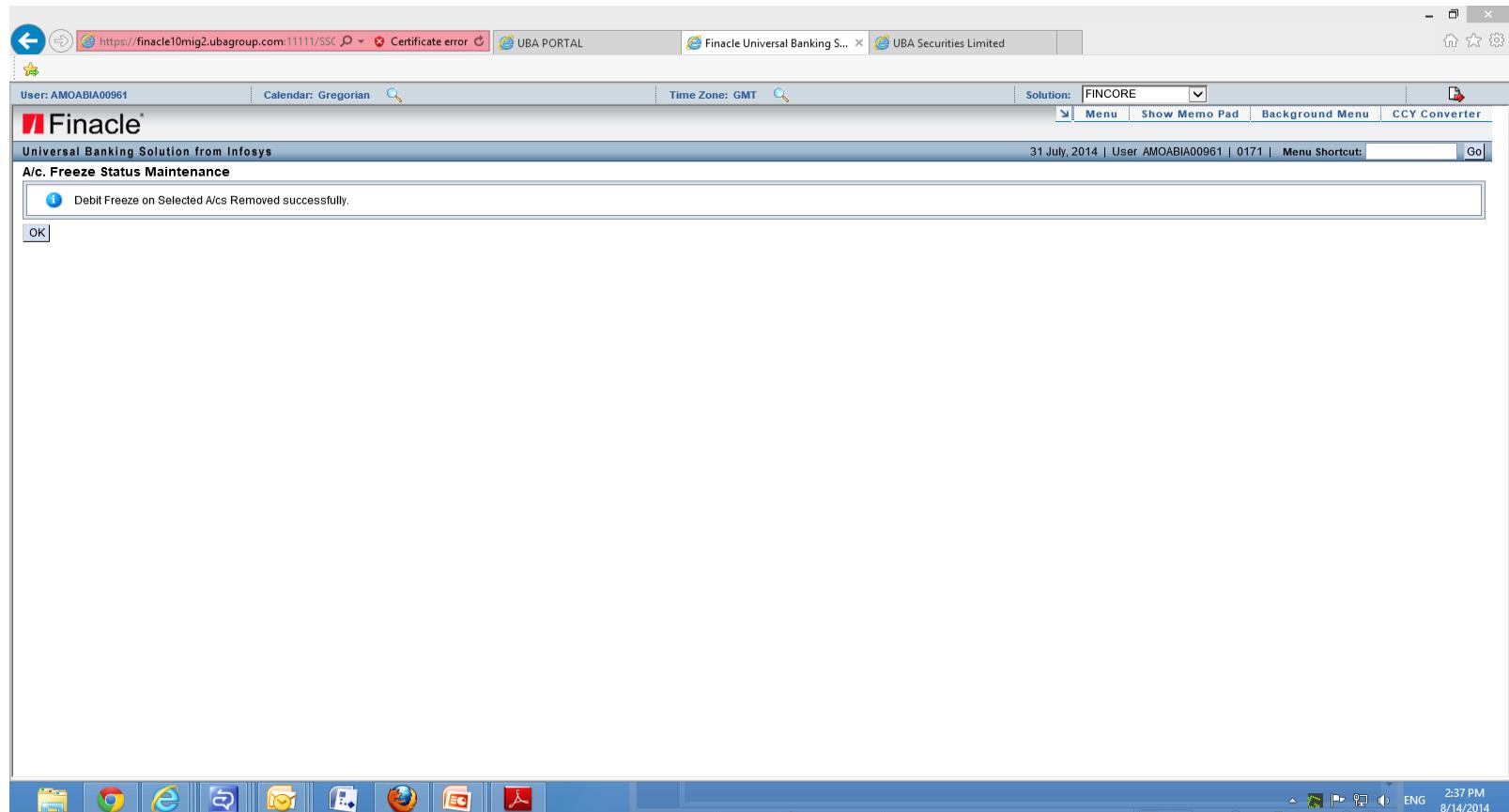
Account Unfreeze Cont.....

- Click on the box beside the account number as seen below to select the record you want

The screenshot shows a web-based banking application interface. At the top, there's a header bar with the UBA logo, a back button, a refresh button, a certificate error message, and tabs for 'Finacle Universal Banking S...' and 'UBA Securities Limited'. Below the header, the title bar says 'User: AMOABIA00961' and 'Calendar: Gregorian'. The main content area has sections for 'A/c. ID' and 'Master/Multi-Currency A/c. Id', both displaying '1001133865 NGN 0999 AMODU ABIMBOLA B.(NEE OWOLABI)'. Under 'CIF ID', it shows '000144333 ABIMBOLA B AMODU'. The main table has columns for 'A/c. ID', 'Freeze Code', 'Freeze Reason Code 1', 'Freeze Reason Code 2', 'Freeze Reason Code 3', 'Freeze Reason Code 4', 'Freeze Reason Code 5', 'Pending Transaction', 'Pending Inward Clearing.', 'Pending Outward Clearing.', 'Pending Standing Instructions', and 'Failure Reason'. The row for account 1001133865 has a checked checkbox in the first column. Below the table, there are detailed settings for each freeze reason code, including 'Total Freeze', 'Debit Only', 'Freeze Remarks', and 'SOL ID'. At the bottom, there are 'Submit' and 'Cancel' buttons.

Account Unfreeze Cont.....

- View all pending details if need be and click submit to get confirmation of freeze removal



Account Lien

- The HALM option is used to place and release User Defined Lien on account of SBA, ODA, or TDA scheme types. You cannot modify, delete or add system-generated lien through this menu option. But, you can inquire on details of system generated lien using this option. Any changes to system generated lien can be done only from the option where it is created
- In the add mode, you can place new liens. In the modify mode, you can partly or wholly cancel existing liens along with general modification of existing liens. In modify mode you can place new lien also.

Account Lien Cont.....

- Type HALM in the Menu option and click Go to see below screen

The screenshot shows a web-based banking application interface. At the top, there are browser navigation buttons, a certificate error message, and links for UBA PORTAL. The main header includes 'User: AMOABIA00961', 'Calendar: Gregorian', 'Time Zone: GMT', 'Solution: FINCORE', and various menu options like 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. Below the header, the title 'Finacle' and 'Universal Banking Solution from Infosys' are displayed. The main content area is titled 'A/c. Lien Maintenance'. It contains several input fields and dropdown menus:

- Function *: A - Add
- A/c. ID: 2003534982
- Module Type: U - User Defined
- From Effective Date: (empty field)
- List Liens: (empty field)
- Template ID: (empty field)
- AMODU ABIMBOLA B.(NE) (displayed next to some fields)
- Module ID: (empty field)
- Expiry Date: (empty field)
- With Expiry, Without Expiry, Both radio buttons (With Expiry is selected)

At the bottom left are 'Go' and 'Clear' buttons. The bottom of the screen shows a taskbar with various icons and a system tray indicating the date and time as 7:43 AM on 8/15/2014.

Account Lien Cont.....

- On the function field select Add
- Enter or select the Account ID
- Click Go to see the screen below

The screenshot shows the Finacle A/c. Lien Maintenance interface. At the top, the URL is https://finacle10mig2.ubagroup.com:11111/SSC, and there is a certificate error message. The title bar says "Finacle Universal Banking Solution from Infosys". The main area is titled "A/c. Lien Maintenance" and has a sub-section "Function" with "Add" selected. It displays account information: "A/c. ID" is 2003534982 NGN 0007 AMODU ABIMBOLA B.(NEE OWOLABI)... and "Module Type" is "ULIEN - User Defined Lien". The "Module ID" field is empty. Below this is a large table with columns for "New Lien Amt.", "Old Lien Amt.", "From Effective Date", "Expiry Date", "Lien Reason", "CD Denomination No.", "Requested By", "Request Department", "Contact No.", "Notes", and "Del.". The "New Lien Amt." field contains "0.00". The "Old Lien Amt." section is empty. The "Lien Reason" field has a dropdown arrow icon. The "Record" checkbox is checked. At the bottom are "Submit" and "Cancel" buttons. The status bar at the bottom right shows the date and time: 8/18 AM 8/15/2014.

Account Lien Cont....

- Enter new lien amount
- Select lien reason from the option box as shown below

The screenshot shows a web-based banking application interface. At the top, there's a header bar with the URL <https://finacle10mig2.ubagroup.com:11111/SSC>, a certificate error message, and links for UBA PORTAL and Finacle Universal Banking S... The main menu includes FINCORE, Menu, Show Memo Pad, Background Menu, and CCY Converter.

The main content area displays the 'A/c. Lien Maintenance' screen. It has fields for 'Function' (Add), 'A/c. ID' (2003534982 NGN 0007 AMODU ABIMBOLA B.(NEE OWOLABI)...), 'Module Type' (ULIEN - User Defined Lien), and 'Module ID'. On the left, there's a form with fields for 'New Lien Amt.' (4,500.00), 'From Effective Date', 'Lien Reason' (with a search icon), 'Requested By', and 'Contact No.'. Below the form are 'Record' and 'Del.' checkboxes, and 'Submit' and 'Cancel' buttons.

A modal window titled 'Lien Reason Code List#NAME?' is open on the right. It contains a table with columns: Ref. Code, Long Ref. Code, Ref. Description, and Del. The table lists 138 items, such as LOAN AGST DEPOSITS, LOAN TO THIRD PARTY, LOCKER RENT, etc. The bottom right corner of the modal shows a scroll bar.

The taskbar at the bottom of the screen includes icons for various applications like File Explorer, Internet Explorer, and Firefox. The system tray shows the date and time as 8:20 AM 8/15/2014.

Account Lien Cont....

- Enter lien notes/remarks in field provided
- Click Add to enter new lien if any like in the screen below

The screenshot shows the Finacle Universal Banking Solution interface. The top navigation bar includes links for UBA PORTAL and Finacle Universal Banking S... . The main title is "Finacle" with the subtitle "Universal Banking Solution from Infosys". The sub-module is "A/c. Lien Maintenance". A message at the top says "Function Add A/c. ID 2003534982 NGN 0007 AMODU ABIMBOLA B.(NEE OWOLABI)..." and "Module Type ULIEN - User Defined Lien". The main area shows a table with one record:

New Lien Amt.	Old Lien Amt.	From Effective Date	Expiry Date	Lien Reason	CD Denomination No.	Requested By	Request Department	Contact No.	Notes	Del.
4,500.00		31-07-2014	31-08-2014	012			BOM LAGOS EAST BRANCH		LIEN AGAINST WELFARE PAYMENT	No

Below the table, there are input fields for adding a new lien:

New Lien Amt. *	3,200.00	Old Lien Amt.
From Effective Date	31-07-2014	Expiry Date
Lien Reason *	012	CD Denomination No.
Requested By		Request Department
Contact No.		Notes

At the bottom left are "Record" and "Del." buttons, and at the bottom right are "Submit" and "Cancel" buttons. The status bar at the bottom right shows the date and time: 8/15/2014 8:31 AM ENG.

Account Lien Cont.....

- Click submit to see the screen below

The screenshot shows a web browser window for the Finacle Universal Banking Solution. The URL is https://finacle10mig2.ubagroup.com:11111/SSC. The page title is "Finacle Universal Banking S...". The top navigation bar includes links for "UBA PORTAL", "Finacle Universal Banking S...", and "Finacle Universal Banking S...". The header also displays the user "AMOABIA00961", calendar "Gregorian", time zone "GMT", and solution "FINCORE". Below the header, the main content area shows the title "A/c. Lien Maintenance". A message box displays "Record added successfully." with an "OK" button. The bottom of the screen shows the Windows taskbar with various pinned icons and the system tray.

Account Lien Cont.....

- The lien effect can be seen with option menu HACCBAL as below

Finacle*
Universal Banking Solution from Infosys

User: AMOABIA00961 | Calendar: Gregorian | Time Zone: GMT | Solution: FINCORE | Menu | Show Memo Pad | Background Menu | CCY Converter

31 July, 2014 | User AMOABIA00961 | 0171 | Menu Shortcut: Go

Account Balance Details

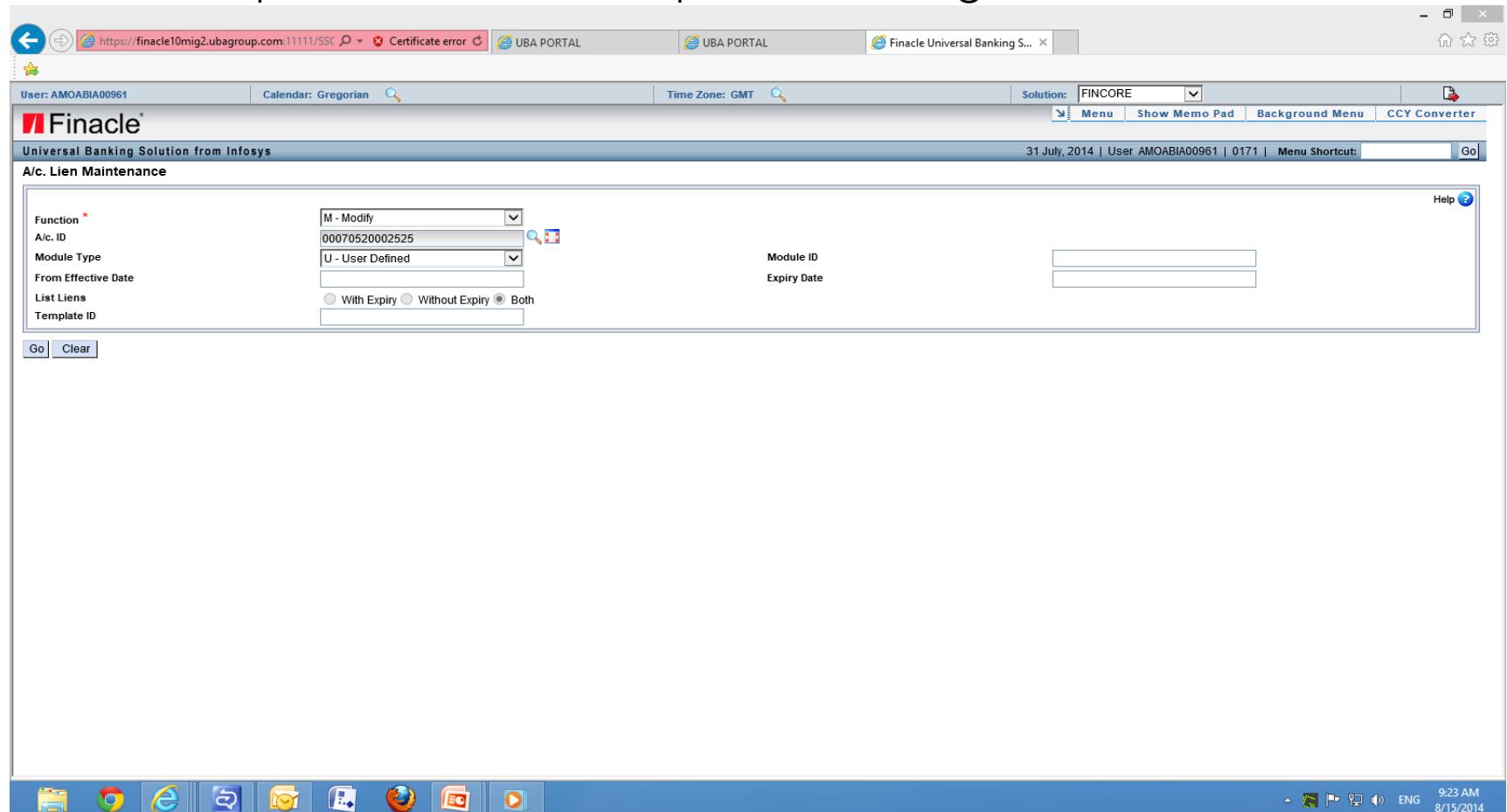
A/c. ID *	00070520002525	NGN	0007	AMODU ABIMBOLA B.(NE)	Help ?
A/c. Name	AMODU ABIMBOLA B.(NEE OWOLABI)	Balance	13,319.29 Cr		
Scheme Code	SBGEN SAVINGS ACCOUNT-GENERAL	Funds in Clearing	0.00		
Clear Balance Amt.	13,319.29 Cr	Float Balance	0.00 Cr		
Sanction Limit	0.00	Drawings against Unclear	0.00		
Drawing Power	0.00	Available Amt.	5,619.29 Cr		
Utilized Amt.	0.00	Available Amt. in FFD	0.00 Cr		
DACC Limit	0.00	Effective Available Amt.	5,619.29 Cr		
Lien Amt.	7,700.00	Effective Available Amt. for SWEEPS	0.00		
Overdue Liability	0.00	Amt. Available in HC	0.00		
System Reserved Amt.	0.00	DAFA Limit	0.00		
Overdue Future Liability	0.00	Future Amt.	0.00 Cr		
Utilization Amt for Future Debit	0.00	Future Credit Amt.	0.00 Cr		
Effective Future Available Amt.	5,619.29 Cr	Future Clear Balance Amt.	0.00 Cr		
Available Amt. at Line of Credit	0.00	Future Unclear Balance Amt.	0.00 Cr		
Secured Limits		Running Limit	0.00		
Ad Hoc Limit	0.00	Customer Status	ACTIVE ACTIVE		
Single Transaction Limit	0.00	Running Limit	0.00		
Clean Limits					
Ad Hoc Limit	0.00				
Single Transaction Limit	0.00				

OK

8:45 AM 8/15/2014

Account Lien Cont.....

- Note that option 'M' can be used to modify an old lien amount to a new one while option 'I' is used to inquire on existing lien from HALM



Account Lien Cont.....

- Click Go to see the screen below

The screenshot shows the Finacle Universal Banking Solution from Infosys interface. The top navigation bar includes links for UBA PORTAL, Finacle Universal Banking S..., and a search bar. The main header displays the user AMOABIA00961, calendar (Gregorian), time zone (GMT), solution (FINCORE), and various menu options.

The central area is titled "A/c. Lien Maintenance" and shows a list of two entries:

New Lien Amt.	Old Lien Amt.	From Effective Date	Expiry Date	Lien Reason	CD Denomination No.	Requested By	Request Department	Contact No.	Notes	Del.
4,500.00	4,500.00	31-07-2014	31-08-2014	012			BOM LAGOS EAST BRANCH		LIEN AGAINST WELFARE PAYMENT	No
3,200.00	3,200.00	31-07-2014	31-08-2014	012			CONTROL		LIEN AGAINST WRONG CREDIT	No

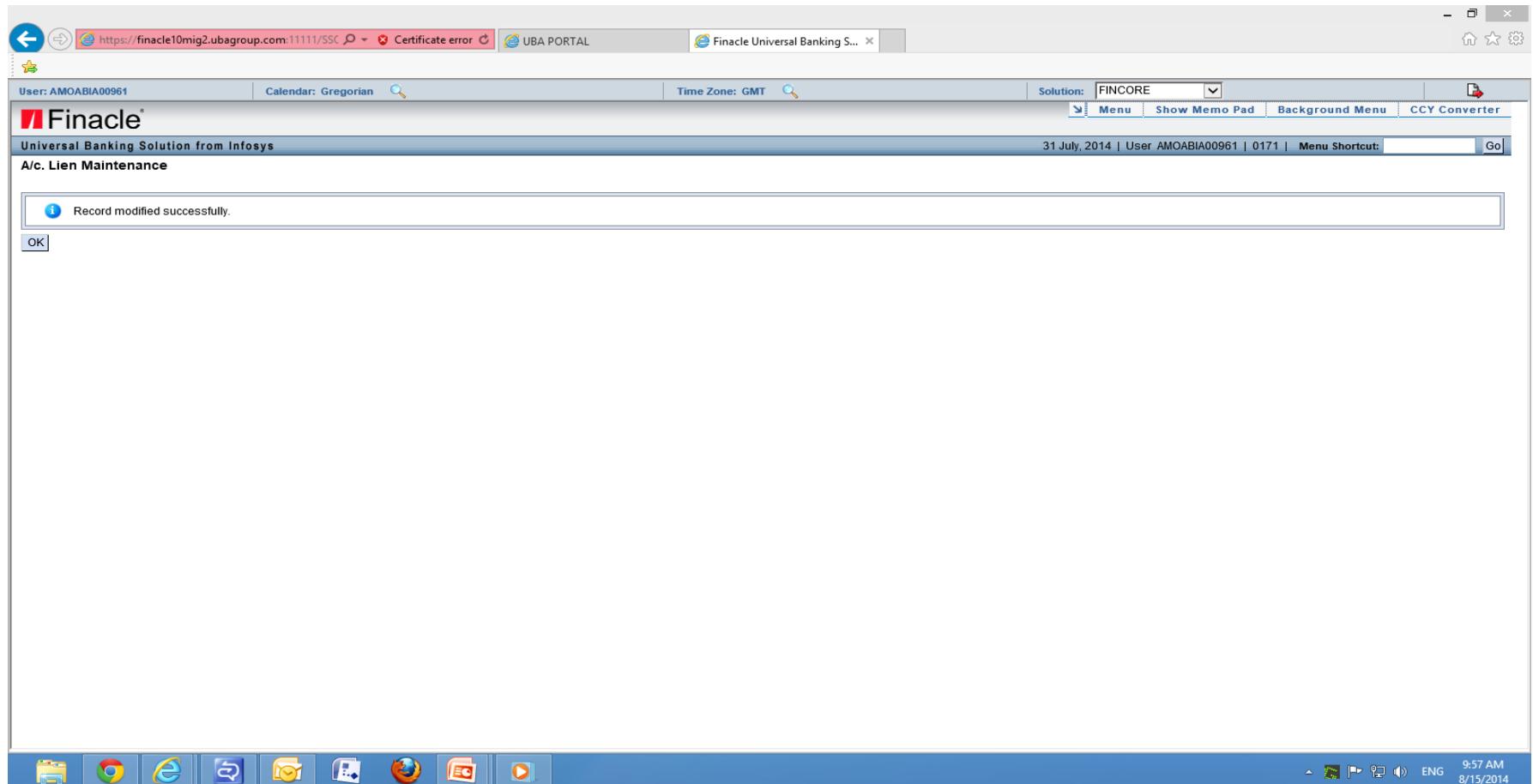
Below the table, there are input fields for adding a new record:

- New Lien Amt.: 10,500.00
- From Effective Date: 31-07-2014
- Lien Reason: 012
- Requested By: (empty)
- Contact No.: (empty)
- Old Lien Amt.: 4500.00
- Expiry Date: 31-08-2014
- CD Denomination No.: (empty)
- Request Department: BOM LAGOS EAST BRANCH
- Notes: LIEN AGAINST WELFARE PAYMENT

At the bottom left are "Record" and "Del." buttons, and at the bottom right are "Submit" and "Cancel" buttons. The bottom taskbar shows various application icons and the system status: ENG 9:53 AM 8/15/2014.

Account Lien Cont.....

- Make changes on amount, reason, notes or expiry date and click submit to see the screen below



Account lien inquiry/history

- Type menu option HALM
- Function: I-Inquiry or H-History
- A/c. ID: Put the account number

The screenshot shows a web-based banking application interface. At the top, there's a header bar with the UBA logo, a certificate error message, and navigation links like 'User: AMOABIA00961', 'Calendar: Gregorian', 'Time Zone: GMT', 'Solution: FINCORE', and various menu options. Below the header is a sub-header with 'Finacle' logo, 'Universal Banking Solution from Infosys', and the date '31 July, 2014 | User AMOABIA00961 | 0171 | Menu Shortcut: Go'. The main content area is titled 'A/c. Lien Maintenance'. It contains several input fields: 'Function *' dropdown set to 'I - Inquire', 'A/c. ID' input field containing '2003534982', 'Module Type' dropdown set to 'U - User Defined', 'From Effective Date' input field, 'List Liens' checkbox, and 'Template ID' input field. To the right, there are 'Module ID' and 'Expiry Date' input fields. At the bottom left are 'Go' and 'Clear' buttons, and at the bottom right is a 'Help' link.

Account lien inquiry/history Cont.....

- Click Go to see the screen below for inquiry

The screenshot shows a web browser window for the Finacle Universal Banking Solution. The URL is <https://finacle10mig2.ubagroup.com:11111/SSC>. A certificate error message is visible at the top. The page title is "Finacle Universal Banking S...". The top menu includes "UBA PORTAL", "Finacle Universal Banking S...", "Solution: FINCORE", "Menu", "Show Memo Pad", "Background Menu", and "CCY Converter". The date is 31 July, 2014, and the user is AMOABIA00961.

A/c. Lien Maintenance

Function: Inquiry
A/c. ID: 2003534982 NGN 0007 AMODU ABIMBOLA B (NEE OWOLABI)...
Module Type: ULIEN - User Defined Lien

Module ID:

New Lien Amt.	Old Lien Amt.	From Effective Date	Expiry Date	Lien Reason	CD Denomination No.	Requested By	Request Department	Contact No.	Notes	Del.
10,500.00	10,500.00	31-07-2014	31-08-2014	012			BOM LAGOS EAST BRANCH		LIEN AGAINST STANDING INSTRUCTION	No
3,200.00	3,200.00	31-07-2014	31-08-2014	012			CONTROL		LIEN AGAINST WRONG CREDIT	No

Help Records 1 to 2 of 2

OK

Taskbar icons include File, Internet Explorer, Task View, Mail, Firefox, and others. System status bar shows ENG, 1:39 PM, 8/15/2014.

Account lien inquiry/history Cont.....

- Click view details to see more information on a particular entry like below

The screenshot shows a web-based banking application interface for Finacle. At the top, there are browser navigation buttons, a URL bar showing <https://finacle10mig2.ubagroup.com:11111/SSC>, and a certificate error message. The main header includes the UBA PORTAL logo, Finacle Universal Banking S..., and a Certificate Error message. The menu bar includes User: AMOABIA00961, Calendar: Gregorian, Time Zone: GMT, Solution: FINCORE, and various navigation links.

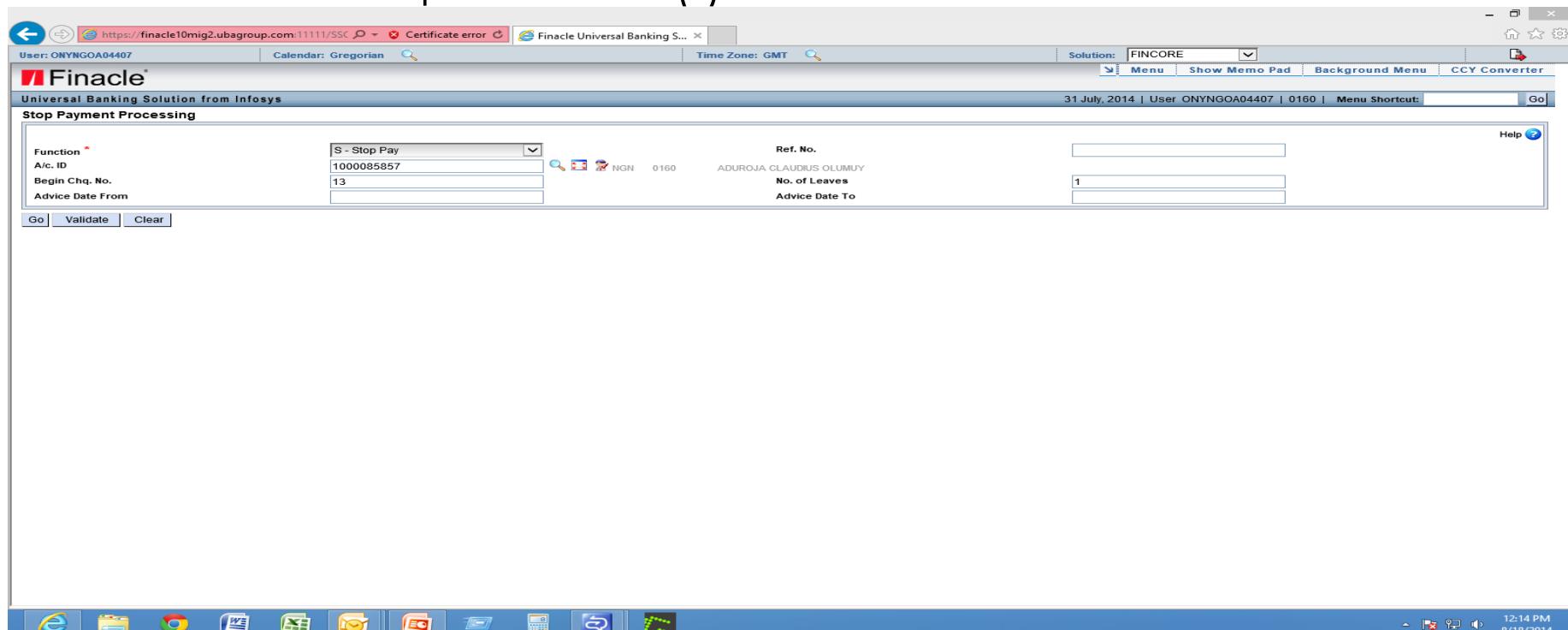
The main content area displays "A/c. Lien Maintenance" for account 2003534982 NGN 0007 AMODU ABIMBOLA B.(NEE OWOLABI). The screen lists the following details:

A/c. ID	2003534982 NGN 0007 AMODU ABIMBOLA B.(NEE OWOLABI)
Srl. No.	040349414
Lien Created/Modified Date	31-07-2014
Lien ID	NG1362092
Lien Amt.	3200.00
Lien Reason	012 / OTHERS
Request Department	CONTROL
Notes	LIEN AGAINST WRONG CREDIT
CD Denomination No.	/
Module Type	ULIEN - User Defined Lien
Lien Event/Amt.	General Mod / 0 Cr.
Expiry Date	31-08-2014
Requested By	
Contact No.	
View Audit	Click here

At the bottom, there is a toolbar with icons for file operations and system status, including a date/time stamp of 1:43 PM 8/15/2014.

Cheque Stoppage for issued cheques

- Type menu HSPP
- Option S-Stop Pay
- State the account ID
- State the cheque number(s)



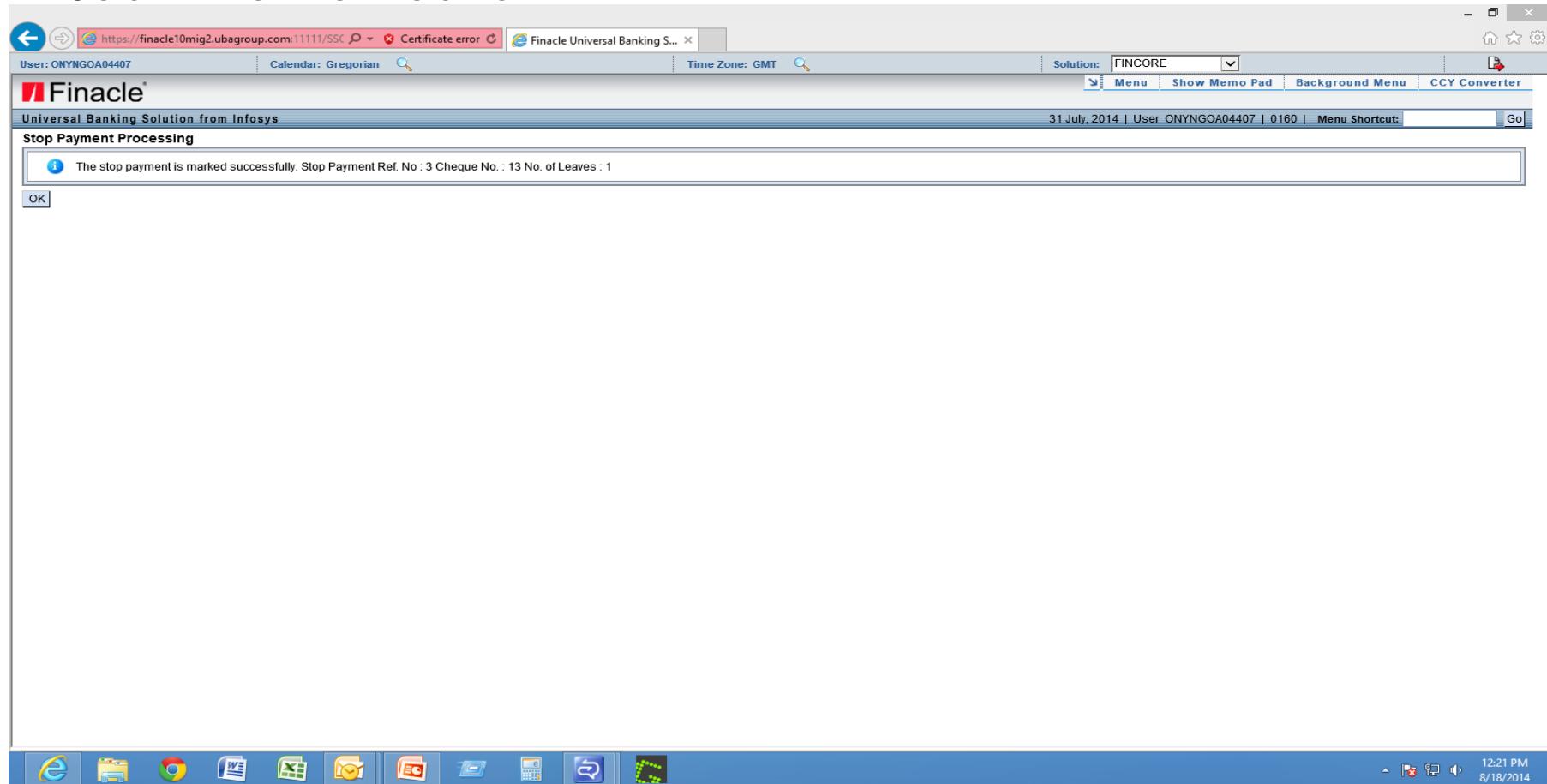
Cheque Stoppage for issued cheques Cont...

- Click 'GO'
- State the cheque date, amount
- Submit

The screenshot shows the Finacle Universal Banking Solution interface for Stop Payment Processing. The top navigation bar includes links for Home, User: ONYNGOA04407, Calendar: Gregorian, Time Zone: GMT, Solution: FINCORE, Menu, Show Memo Pad, Background Menu, and CCY Converter. The main title is "Stop Payment Processing". The function selected is "S - Stop Pay". The account details are listed: A/c. ID 1000085857, Cheque No. 13, and From Advice Date. The reference number is 31 July, 2014 | User ONYNGOA04407 | 0160 | Menu Shortcut: Go. The "General" tab is active, showing the account balance at the time of stopping payment (2,546,016.03 Cr.), the cheque date (30-07-2014), reason code (Immediate), and acceptance date/time (Not Required). The "Fee" tab shows a fee of 50,000.00. Other tabs include "Payee Name", "Chq. Amt.", "MRT File Name", "Cheque Details", and "Revoke Acceptance Date / Time". At the bottom, there are buttons for Submit, Validate, and Cancel.

Cheque Stoppage for issued cheques Cont...

- A reference number will be generated.
- Submit for verification



Cheque Stoppage for issued cheques Cont...

- Click menu option HSPPAU
- Option V
- Indicate reference number generated
- Click 'GO'

The screenshot shows a web-based banking application interface. At the top, the URL is https://finacle10mig2.ubagroup.com:11111/SSC, and there is a 'Certificate error' message. The title bar says 'Finacle Universal Banking S...'. The header includes 'User: NWAUKAA10496', 'Calendar: Gregorian', 'Time Zone: GMT', 'Solution: FINCORE', 'Menu', 'Show Memo Pad', 'Background Menu', 'CCY Converter', and the date '31 July, 2014 | User NWAUKAA10496 | 0999 | Menu Shortcut: Go'. The main window is titled 'Stop Payment Processing Authorization'. It has several input fields: 'Function' dropdown set to 'V - Verify', 'A/c. ID' input field containing '1000085857', 'Begin Chq. No.' input field containing '13', 'Advice Date From' empty input field, 'Ref. No.' input field containing '3', 'No. of Leaves' input field containing '001', and 'Advice Date To' empty input field. There are also icons for currency conversion (NGN, 0160) and a search button. At the bottom, there are 'Go', 'Validate', and 'Clear' buttons. The taskbar at the bottom of the screen shows various application icons.

Cheque Stoppage for issued cheques Cont...

- Review for correctness
- submit

Screenshot of Finacle Universal Banking Solution from Infosys Stop Payment Processing screen.

URL: https://finacle10mig2.ubagroup.com:11111/SSC

User: NWAUKAA10496 | Calendar: Gregorian | Time Zone: GMT | Solution: FINCORE

Stop Payment Processing

V - Verify	Ref. No.	3	
A/c. ID	No. of Leaves	001	
Begin Cheque No.	To Advice Date		
From Advice Date			
General		Fee (₹)	
A/c. Bal. at the Time of Stopping Payment	2,546,016.03 Cr.	Payee Name	
Chq. Date	30-07-2014	Chq. Amt.	50,000.00
Reason Code		MRT File Name	spadvise.mrt
Print Advice	<input checked="" type="radio"/> Immediate <input type="radio"/> Later <input type="radio"/> Not Required	Cheque Details	Stop payment Advice Click here
Acceptance Date / Time		Revoke Acceptance Date / Time	
<input type="checkbox"/> Deleted : No <input type="checkbox"/> Cheque Status : <input type="checkbox"/> Print Status : Not Printed			
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>			

Bottom Taskbar icons: Internet Explorer, File Explorer, Google Chrome, Microsoft Word, Microsoft Excel, Microsoft Outlook, Microsoft Word, Microsoft Project, Microsoft Word, Microsoft Word.

Bottom right corner: 12:29 PM, 8/18/2014, www.ubagroup.com

Cheque Stoppage for un-issued cheques Cont...

- State the account ID
- State the cheque number(s)
- Click 'GO'

The screenshot shows the Finacle Universal Banking Solution from Infosys interface. The title bar reads "Finacle Universal Banking S...". The main menu includes "Solution: FINCORE", "Menu", "Show Memo Pad", "Background Menu", and "CCY Converter". The date and time are shown as "31 July, 2014 | User NWAUKAA10496 | 0999 | Menu Shortcut: Go | 8/18/2014 12:32 PM".

The form is titled "Stop Payment Processing". It has fields for "Function *": "S - Stop Pay", "A/c. ID": "1000085857", "Begin Chq. No.": "17", and "Advice Date From". There are also fields for "Ref. No.", "No. of Leaves", and "Advice Date To". A dropdown menu shows "ADUROJA CLAUDIUS OLUMUY". Buttons at the bottom include "Go", "Validate", and "Clear".

The taskbar at the bottom shows various application icons, and the URL "www.ubagroup.com" is visible in the address bar.

Cheque Stoppage for un-issued cheques Cont...

- No detail is inputted
- Click submit
- A reference code is generated. Verify the transaction

S - Stop Pay
1000085857 NGN 0160 ADUROJA CLAUDIUS OLUMUYIWA

Ref. No.
No. of Leaves
To Advice Date

1

A/c. Bal. at the Time of Stopping Payment
2,545,491.03 Cr.

Payee Name
Chq. Amt.
MRT File Name

Fee (₦)
0.00

General

Reason Code

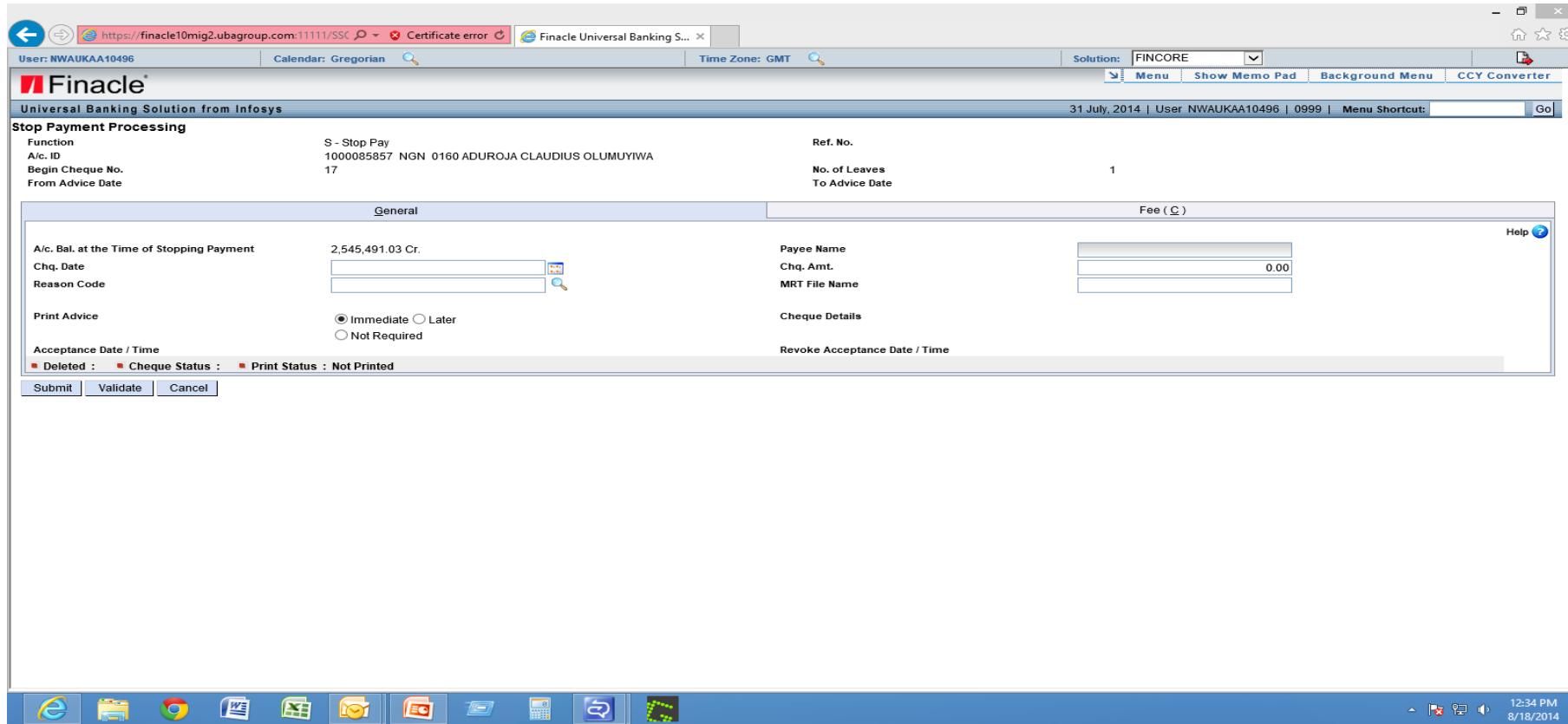
Print Advice
Immediate Later
 Not Required

Acceptance Date / Time

Revoke Acceptance Date / Time

Deleted : Cheque Status : Print Status : Not Printed

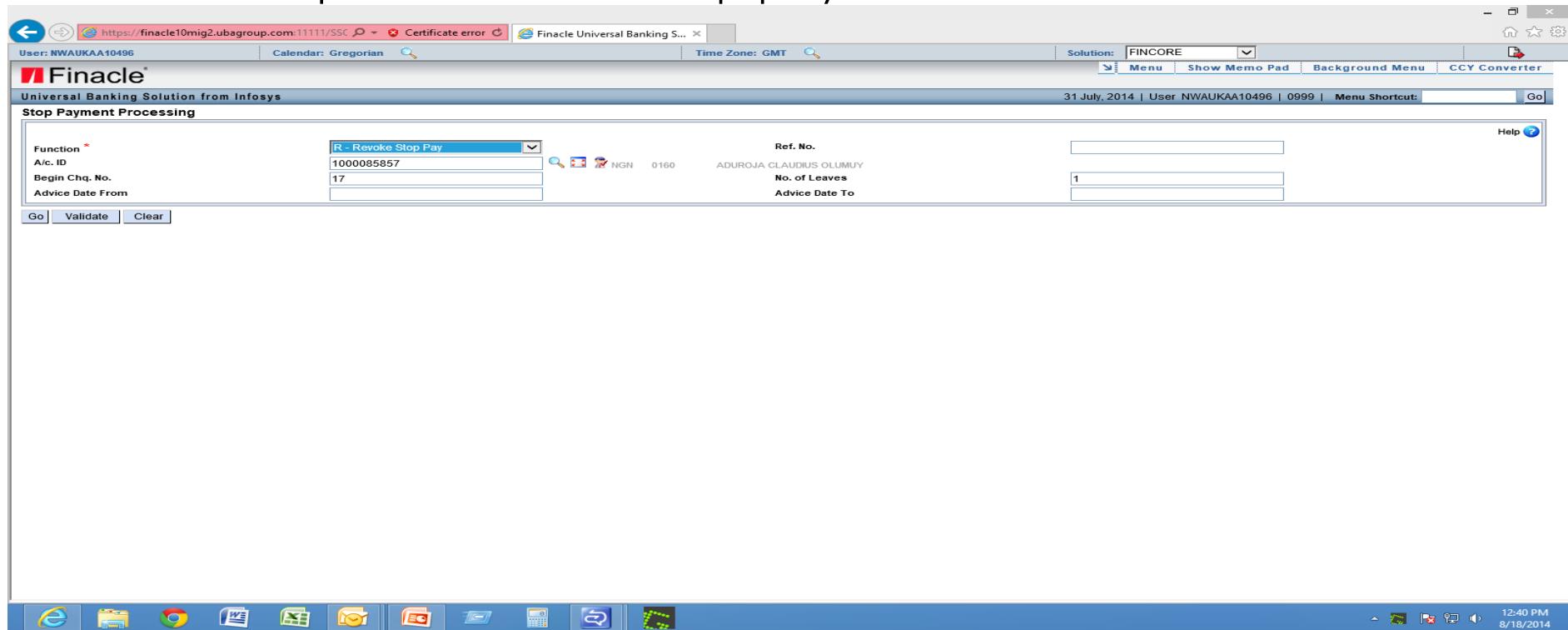
Submit | Validate | Cancel |



This screenshot shows the Finacle Banking System interface for Stop Payment Processing. The top navigation bar includes links for Home, Search, Log Out, and various system settings. The main title is 'Stop Payment Processing'. The form fields include the account number (1000085857), amount (NGN 0160), and payee name (ADUROJA CLAUDIUS OLUMUYIWA). Under 'General' settings, the reason code is listed. The 'Print Advice' section allows selecting between Immediate or Later advice. The bottom of the screen shows standard Windows taskbar icons and the URL 'www.ubagroup.com' in the address bar.

Cheque Stoppage- Revoke

- This happens at the instance of the customer.
- The missing leaf(ves) are now found
- Menu option HSPP
- Chose option R-Revoke stop pay



Cheque Stoppage- Revoke

- Indicate customer ID or reference number, begin cheque number, number of leaves.
- Click submit
- Submit for verification

The screenshot shows the Finacle Universal Banking System interface. The title bar reads "Finacle Universal Banking S...". The main menu includes "Solution: FINCORE", "Menu", "Show Memo Pad", "Background Menu", and "CCY Converter". The status bar at the bottom right shows the date "31 July, 2014" and user "NWAUKAA10496".

The current page is "Stop Payment Processing" under "Stop Payment Processing". The form fields include:

- Function:** R - Revoke Stop Pay
- A/c. ID:** 1000085857
- Begin Cheque No.:** 0160 ADUROJA CLAUDIO OLUMUYIWA
- From Advice Date:** 17
- Ref. No.:** 1000085857 NGN 0160 ADUROJA CLAUDIO OLUMUYIWA
- No. of Leaves To Advice Date:** 1
- General:** A/c. Bal. at the Time of Stopping Payment: 2,545,491.03 Cr. Chq. Date: [empty] Reason Code: [empty]
- Fee (₹):** 0.00
- Payee Name:** [empty]
- Chq. Amt.:** [empty]
- MRT File Name:** [empty]
- Print Advice:** Immediate (radio button selected), Later, Not Required
- Acceptance Date / Time:** 18-08-2014 06:42:50
- Revoke Acceptance Date / Time:** [empty]
- Deleted :** No (checkbox checked)
- Cheque Status :** Printed (checkbox checked)
- Print Status :** Printed (checkbox checked)

At the bottom are buttons for "Submit", "Validate", and "Cancel".

Cheque Stoppage- Revoke

- Indicate customer Id or reference code, begin cheque number and no of leaves.
- Click 'GO'

The screenshot shows the Finacle Universal Banking Solution interface. The top navigation bar includes links for User: ONYNGOA04407, Calendar: Gregorian, Time Zone: GMT, Solution: FINCORE, and various menu options like Menu, Show Memo Pad, Background Menu, and CCY Converter. The date is 31 July, 2014, and the user ID is 0160.

The main window title is "Stop Payment Processing Authorization". It contains several input fields:

- Function: V - Verify
- A/c. ID: 1000085857
- Begin Chq. No.: 17
- Ref. No.: 5
- ADUROJA CLAUDIUS OLUMUYI
- No. of Leaves: (empty field)
- Advice Date From: (empty field)
- Advice Date To: (empty field)

At the bottom left are buttons for Go, Validate, and Clear. A toolbar at the bottom of the screen contains icons for Internet Explorer, File, Chrome, and other system functions. The bottom right corner shows the date and time: 12:57 PM, 8/18/2014.

Cheque Stoppage- Revoke

- Submit

https://finacle10mig2.ubagroup.com:11111/SSC Certificate error Finacle Universal Banking S...

User: ONYNGOA04407 Calendar: Gregorian Time Zone: GMT Solution: FINCORE

Finacle® Universal Banking Solution from Infosys 31 July, 2014 | User ONYNGOA04407 | 0160 | Menu Shortcut: Go

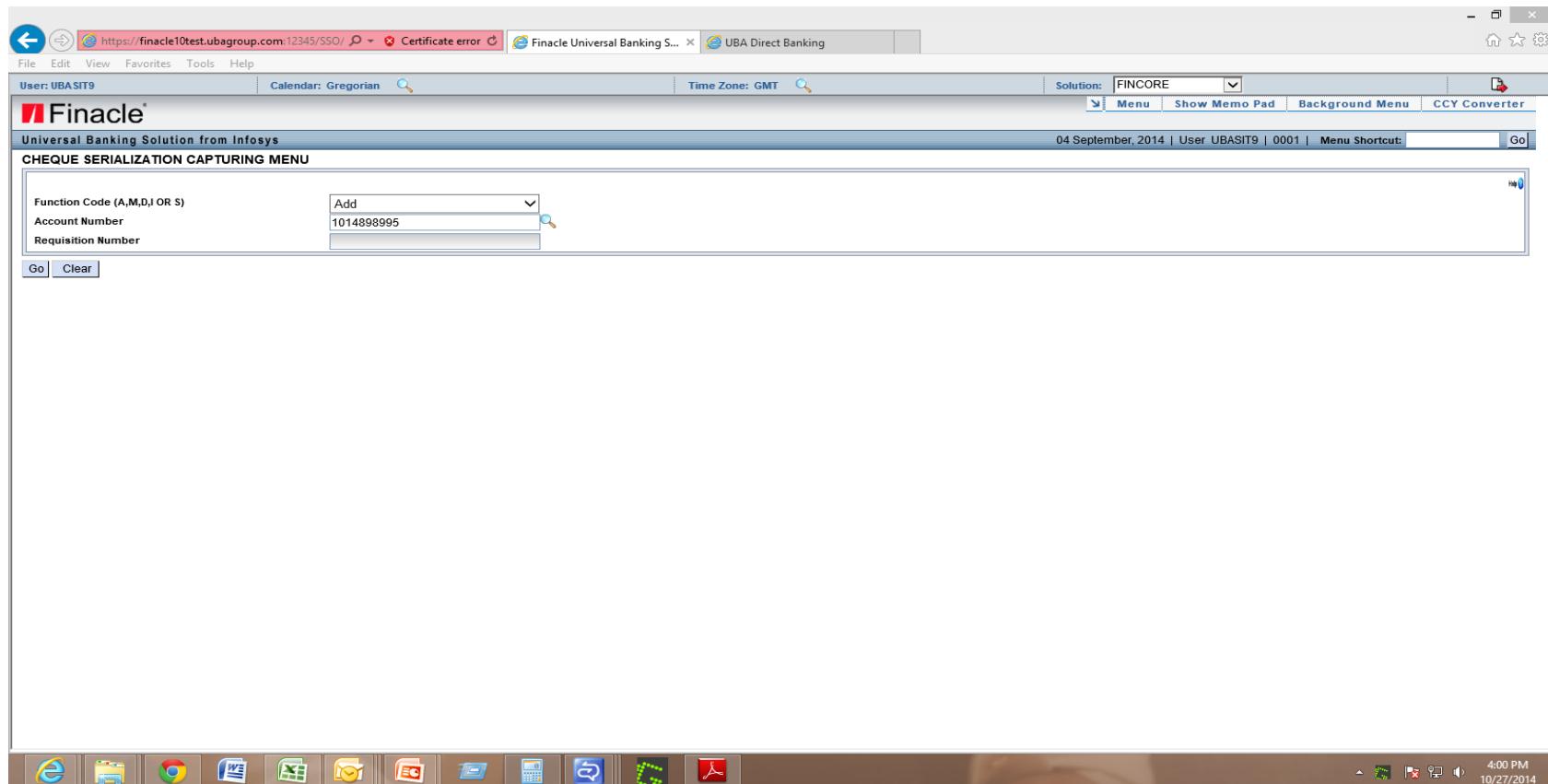
Stop Payment Processing

Function	V - Verify	Ref. No.	5
A/c. ID	1000085857 NGN 0160 ADUROJA CLAUDIUS OLUMUYIWA	No. of Leaves	001
Begin Cheque No.	17	To Advice Date	
From Advice Date			
General		Fee (₹)	
A/c. Bal. at the Time of Stopping Payment	2,545,491.03 Cr.	Payee Name	
Chq. Date		Chq. Amt.	0.00
Reason Code		MRT File Name	spadvice.mrt
Print Advice		Cheque Details	
<input checked="" type="radio"/> Immediate <input type="radio"/> Later <input type="radio"/> Not Required		Stop payment Advice	
Acceptance Date / Time		Revoke Acceptance Date / Time	
<input checked="" type="checkbox"/> Deleted : No <input type="checkbox"/> Cheque Status : <input type="checkbox"/> Print Status : Printed			
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>			

12:59 PM 8/18/2014

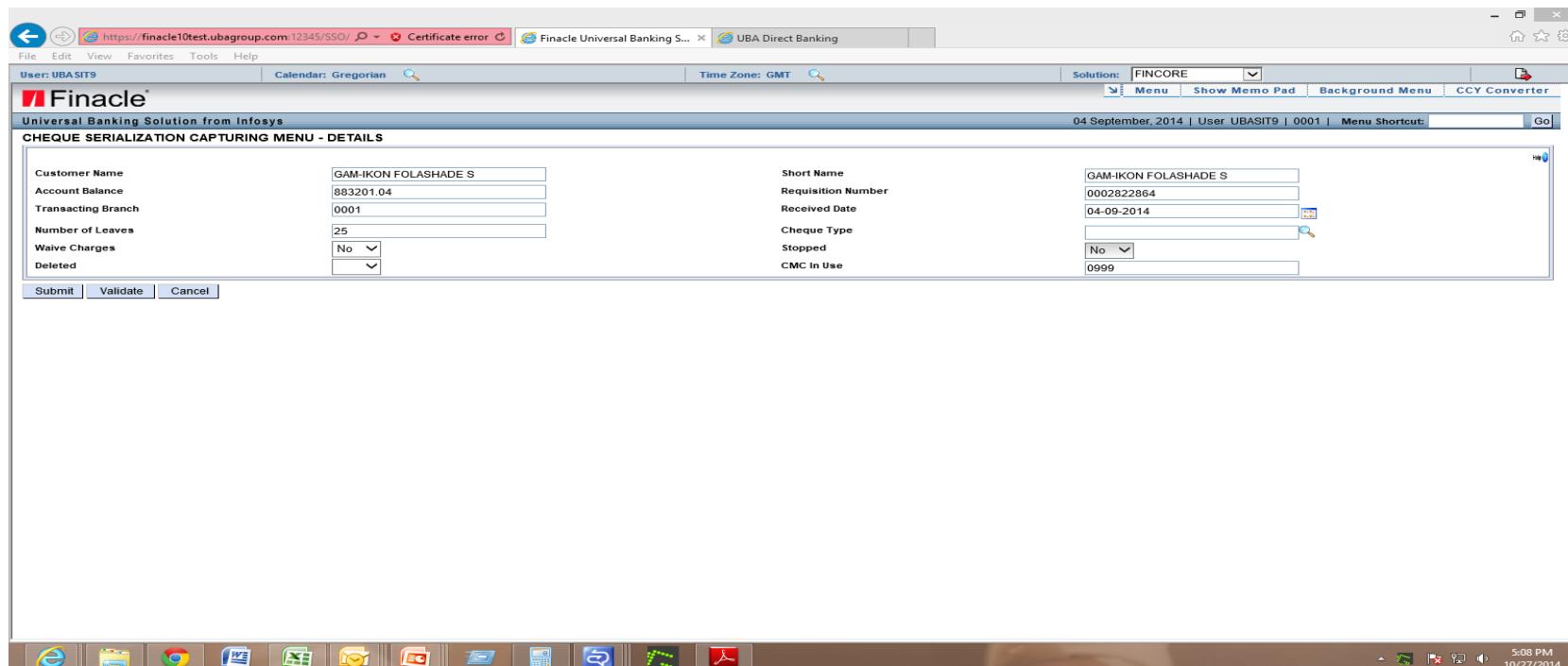
Cheque book capture

- Type menu option Chqcap
- Indicate account number
- Click GO



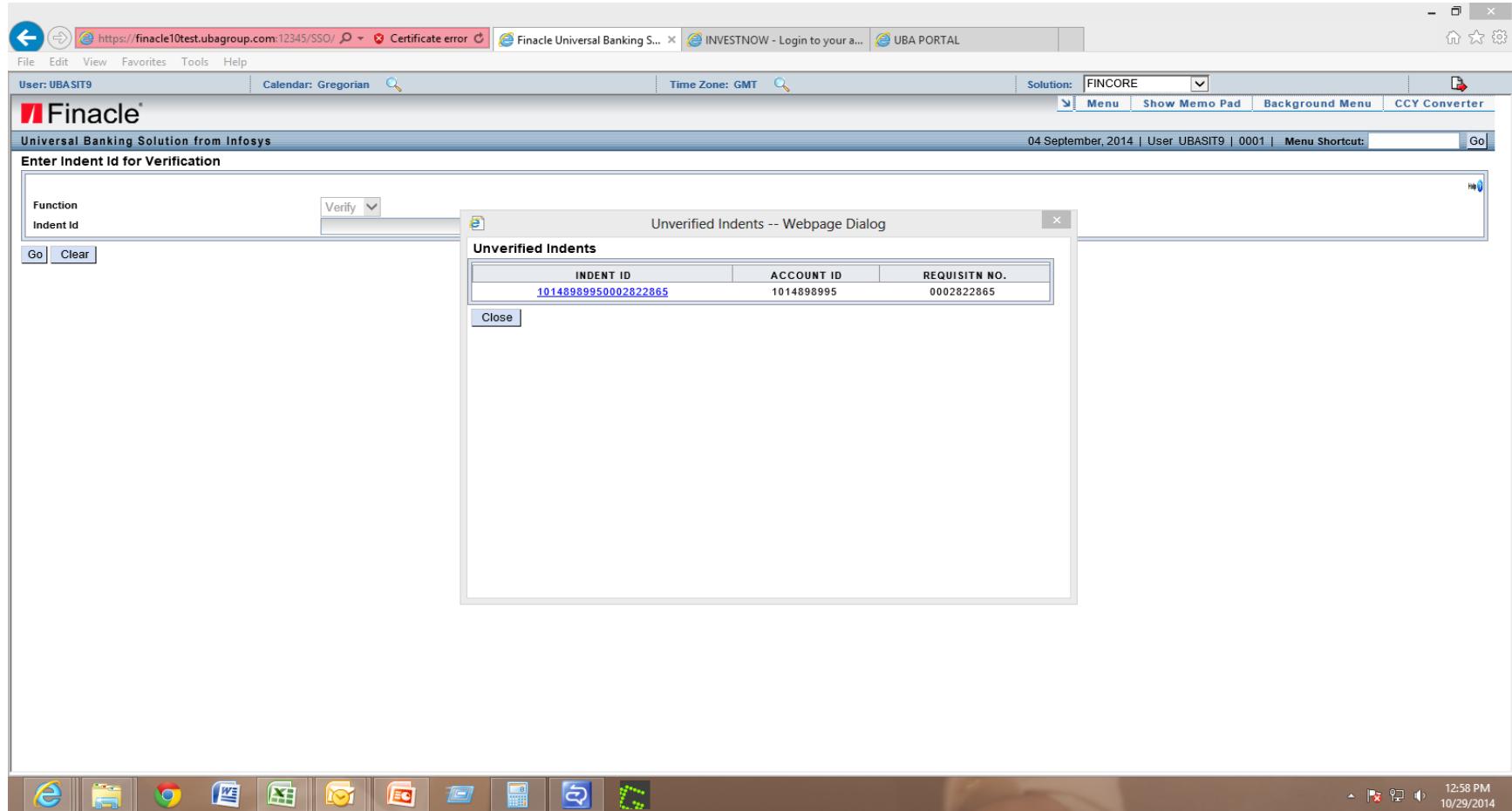
Cheque book capture

- Indicate number of leaves
- Waive Charges
- Closed account-NO
- Cheque type
- Submit



Cheque book capture-verification

- Menu option Chqver
- Click the detail icon



Cheque book capture-verification

- Select the indent to be verified
- Click GO and then submit
- Transaction ID will be generated

The screenshot shows a web-based application window for Finacle Universal Banking Solution from Infosys. The URL in the address bar is <https://finacle10test.ubagroup.com:12345/SSO/>. A red banner at the top indicates a 'Certificate error'. The main header includes 'User: UBASIT10', 'Calendar: Gregorian', 'Time Zone: GMT', 'Solution: FINCORE', and navigation links like 'Menu', 'Show Memo Pad', 'Background Menu', and 'CCY Converter'. The date and time shown are '04 September, 2014 | User UBASIT10 | 0001 | Menu Shortcut'.

The central form is titled 'Details for entered Indent Id, click submit button to verify.' It contains two groups of input fields:

Indent Id	Requisition Number
Account Number Customer Name Account Balance Home Branch Cheque Type Waive Charges	Short Name Transacting Branch Received Date Number of Leaves CMC in use
1014898995 GAM-IKON FOLASHADE S 883201.04 0161 CAIND CURRENT A/C CHQ - IND N	0002822865 GAM-IKON FOLASHADE S 0001 27-OCT-14 25 0999

At the bottom left are 'Submit' and 'Cancel' buttons. The taskbar at the bottom of the screen shows various pinned icons, and the system tray indicates the date and time as '10/29/2014 10:00 PM'.

Cheque book capture-verification

The screenshot shows a web-based banking application window. At the top, there's a browser header with the URL <https://finacle10test.ubagroup.com:12345/SSO/>, a 'Certificate error' message, and the title 'Finacle Universal Banking S...'. Below the header is a menu bar with File, Edit, View, Favorites, Tools, and Help. The main toolbar includes User: UBA SIT10, Calendar: Gregorian, Time Zone: GMT, Solution: FINCORE, and various navigation buttons like Menu, Show Memo Pad, Background Menu, and CCY Converter.

The main content area displays the 'Cheque Verification Result' page. It features a message box with an information icon and the text 'Record Verified Successfully. Charge Tran. Id is S227353'. There is an 'Ok' button at the bottom left of this message box. The background of the page shows some blurred text and icons related to banking operations.

At the very bottom of the screen, a taskbar is visible with several pinned icons: Internet Explorer, File Explorer, Google Chrome, Microsoft Word, Microsoft Excel, Microsoft Outlook, Microsoft Project, Microsoft Access, Microsoft WordPad, Microsoft Paint, and Microsoft Snipping Tool. The system tray on the right shows the date and time as 04 September, 2014 | 1:01 PM | 10/29/2014.

Cheque book Acknowledgement

- Type menu option Chqackn
- Click on Go
- Indicate indent ID
- Click GO

The screenshot shows the Finacle Cheque Receipt Menu. At the top, there is a header bar with various settings: User: UBASIT13, Calendar: Gregorian, Time Zone: GMT, Solution: FINCORE, and menu options like Menu, Show Memo Pad, Background Menu, and CCY Converter. Below the header, the Finacle logo is displayed, followed by the text "Universal Banking Solution from Infosys". On the right side of the header, there is a date and time stamp: 05 September, 2014 | User UBASIT13 | 0001 | Menu Shortcut: [Go]. The main menu title "Cheque Receipt Menu" is visible. A search field labeled "Indent Id" contains the value "10044588190002822878". At the bottom left, there are "Go" and "Clear" buttons.

Cheque book Acknowledgement Contd..

- Select the function (Received or Skip)
- Click on Submit.

User: UBASIT13 | Calendar: Gregorian | Time Zone: GMT | Solution: FINCORE | Menu | Show Memo Pad | Background Menu | CCY Converter

Finacle®
Universal Banking Solution from Infosys

05 September, 2014 | User UBASIT13 | 0001 | Menu Shortcut: Go

Cheque Receipt Menu

Indent Id	10044588190002822878
Account Number	1004458819
Customer Name	HOOKON DYNAMIC RESOURCES LIMI
Cheque Type	CACORP CURRENT A/C CORPORATE
No. Of Leaves	25
End Control No.	24272100
Function	Received

Requisition Number
Received Date
START No.
START Control No.
Dispatch Number

0002822878
05-09-2014 00:00:00
19439301
24272001
1

Submit Cancel

User: UBASIT13 | Calendar: Gregorian

Finacle®
Universal Banking Solution from Infosys

Cheque Receipt Menu



Indent Received Successfully

Ok

Cheque book Ranging

- Type menu option Chqrang
- Click on Go
- Indicate account number
- Select the option Y to make the cheque available to the customer.
- Click Submit.

User: UBASIT13 Calendar: Gregorian Time Zone: GMT

Finacle®
Universal Banking Solution from Infosys

Workflow for inserting cheques into CBT table for LMS customer A/C's

Account No	1004458819
Rename File	Y

Submit Validate Cancel

User: UBASIT13 Calendar: Gregorian

Finacle®
Universal Banking Solution from Infosys

Result Page

i Cheque upload performed successfully

Ok

Account Transfer across SOLs - HACXFSOL

- Type the menu and click on Go.
- Function: Transfer
- Click on Go

The screenshot shows a computer interface for the UBA Universal Banking Solution. At the top, there is a blue header bar with the text "Universal Banking Solution from Infosys" on the left, "31 July, 2014 | User NWAKAA10496 | 0999 | Menu Shortcut" in the center, and a "Go" button on the right. Below the header, the main title "Transfer Accounts Between SOL" is displayed. The main area contains several input fields: "Function *", which has "T - Transfer" selected; "Instruction No.", which is empty; and a "Help ?" button. At the bottom left, there are "Go" and "Clear" buttons.

Account Transfer across SOLs contd..

- Enter the account number
- Select the target Sol_id
- Click on Submit

Universal Banking Solution from Infosys 31 July, 2014 | User UBA1 | 0999 | Menu Shortcut: Go

Transfer Accounts Between SOL

Function T-Transfer

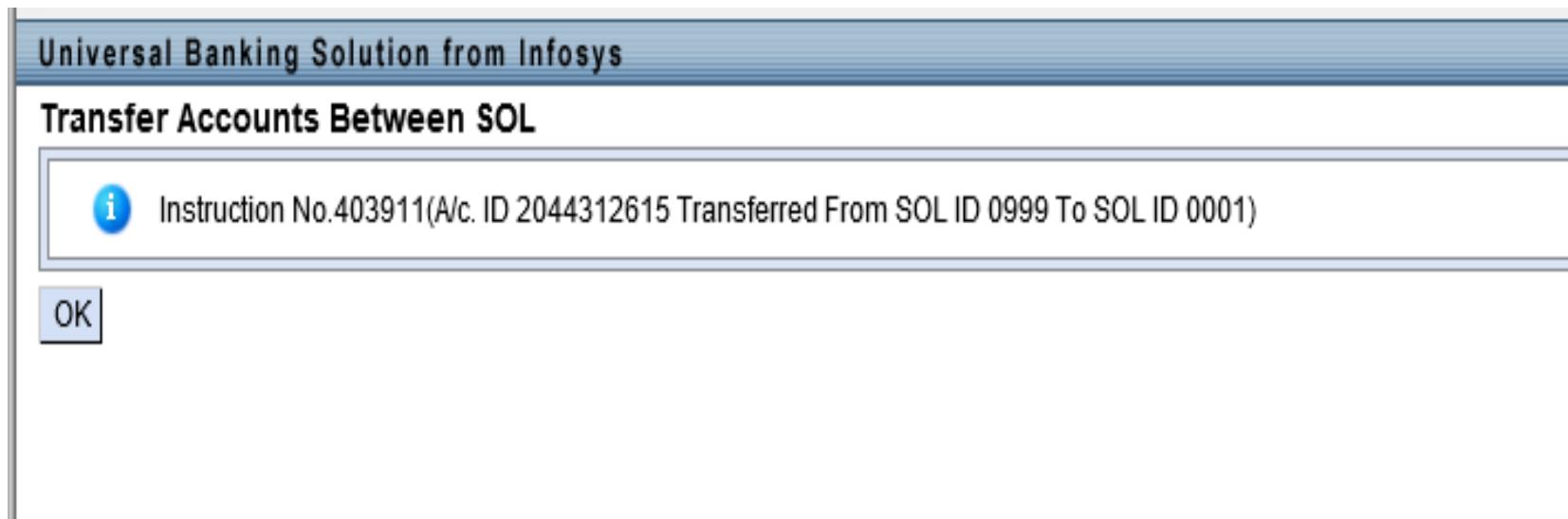
Help ?

Source SOL ID *	0999	Target SOL ID *	0001
A/c. ID	2044312615	CCY	NGN
A/c. Status	A - Active	CIF ID	33B BISHOP ABOYADE COLE S
Scheme Type	SBA	General Ledger Subhead Code	NAIRA
General Ledger Subhead Code	22052	Schema Code	SBGEN
		Trial Mode *	<input type="radio"/> Yes <input checked="" type="radio"/> No

Submit Validate Cancel

Account Transfer across SOLs contd..

- The screen below appears:



- Give the Instruction Number to the BOM to verify.

VIEWING REPORTS - HPR

- Type the report menu – HPR and click on Go
- Click on Go to view all the report on the queue.

Print Queue Inquiry

<input type="radio"/> Online <input checked="" type="radio"/> Scheduled										User ID	NWAUKAA10496	Help 	
SOL ID					Job ID								
<input type="button" value="Go"/> <input type="button" value="Clear"/>													
											Page 1 of 19 		
Select	User ID	Report Name	Date	Print Status	Pages	Printer ID	Copies	Del. After Print	View Details				
<input type="checkbox"/>	NWAUKAA10496	OFTI POST REPORT	30-11-2018 16:11:26		3	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	Interest Success Report	30-11-2018 16:11:26		2	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	SKIP REPORT	30-11-2018 16:11:25		1	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	Interest Success Report	30-11-2018 14:59:23		2	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	Interest Application Failure Report	30-11-2018 14:59:20		2	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	SKIP REPORT	30-11-2018 14:59:19		1	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	Interest Success Report	30-11-2018 14:58:33		2	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="checkbox"/>	NWAUKAA10496	SKIP REPORT	30-11-2018 14:58:32		1	LOCAL 	<input type="text" value="1"/>	<input checked="" type="checkbox"/>					
<input type="button" value="Print"/> <input type="button" value="Del."/> <input type="button" value="Cancel"/> <input type="button" value="Print Screen"/> <input type="button" value="Local Print"/>													

VIEWING REPORTS - HPR

- Click on print screen to view the report.

*** CREDIT INTEREST REPORT ***									
Normal Interest									
Int Level	From Date	End date	Actual Product	full rate	Interest amount	Compound Date	Compound	Amount	
Int Tbl	Code	Method Ver.	Days/Yr	Product for int	Product				
Acct level	01-11-2018 FLR	01-11-2018 D	00004 365	104,231.17 104,231.17	0.000000			0.00 0.00	
	02-11-2018 FLR	02-11-2018 D	00004 365	84,231.17 84,231.17	0.000000			0.00 0.00	
	03-11-2018 FLR	04-11-2018 D	00004 365	74,231.17 74,231.17	0.000000			0.00 0.00	
	05-11-2018 FLR	06-11-2018 D	00004 365	52,200.09 52,200.09	0.000000			0.00 0.00	
	07-11-2018 FLR	07-11-2018 D	00004 365	50,200.09 50,200.09	0.000000			0.00 0.00	

[Print](#) [Cancel](#)

Click on view details to transfer the report to your PC.

Print Queue Inquiry

User ID Report To No. of Pages Print File Name Copies	NWAUKAA10496 3 /finreports/CDCI_LOGS/NWAUKAA10496/TMPM317egY04.rpt 1	Report Name Print Status Report Date Printer ID Del. after Print	Report of Interest Details Of Accounts 03-12-2018 09:49:26 LOCAL LOCAL PRINTER N	Help 
Netcast Report Distribution Details				
SOL ID	<input type="text"/> 	User ID/User Group	<input type="text"/>	
Transfer Path	<input type="text" value="C:/FIN10RPT"/>		<input type="button" value="Transfer"/>	
Back	Type	Netcast	Clear	

Manager's Cheque and Outward Clearing

- **MANAGER's CHEQUE**

A manager's cheque is a cheque you bought from the bank at the value you asked the bank for. And since you bought it from the bank, you have paid cash up front for it. The manager's cheque can be named to a person or firm you want it to be named for, and the receiving bank will ask for the persons identity before cashing or depositing it. But the main thing is, you have paid money to the bank for the purchase

- **OUTWARD CLEARING**

Other banks instrument deposited in UBA and to be presented in the clearing house are classified as **Outward Clearing Instruments** which are processed by CROs in various branches. UBA instruments deposited in other banks and scheduled for presentation to UBA in the clearing house are classified as **Inward Clearing** which is handled by Clearing unit in Head Office



Thank You