

# SIS (Upgraded version) Manual

## With Technical References

1/6/2012

Stanford C Allen



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# *SIS User Manual with Technical References*

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## Overview:

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This user manual provides information on how to use the upgraded features in Stock Information System (SIS).

The upgraded version is 6.0



Developed in **VB6.0 (Service Pack 5)** using:

- Crystal Reports 8.5 Development tool
- Infragistics Data Widgets 3.13

**There are three components used:**

- **SIS.exe**. This is the application itself
- **SISRept.dll**. Used to produce most of the application's reports
- **SISActiveX.dll**. Used to handle the login and name splitting

**Additional information:**

- SIS uses ODBC connections
- Current database version is MS SQL Server 2000
- Database permissions are based on Windows NT authorization
- Default install directory C:\Program Files\SIS

## Dividend Process

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### Summary of steps

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The steps to be followed for a successful dividend run are outlined below:

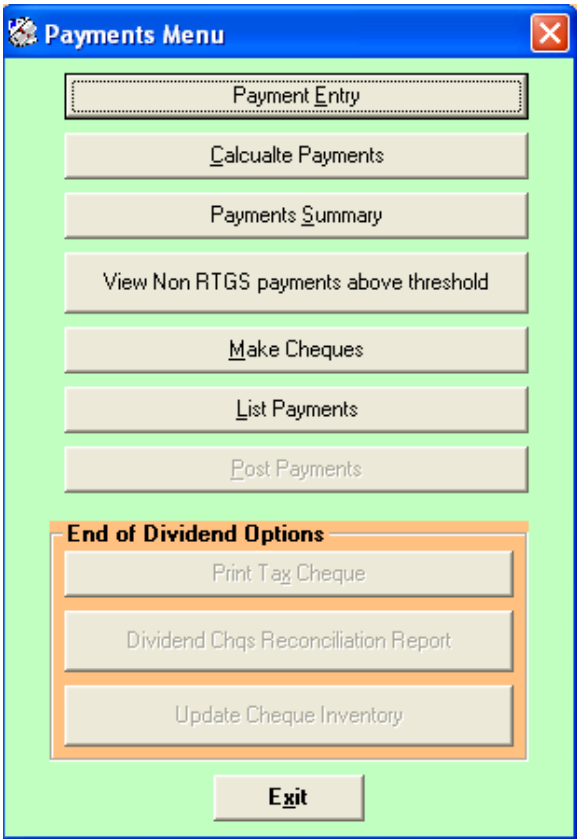
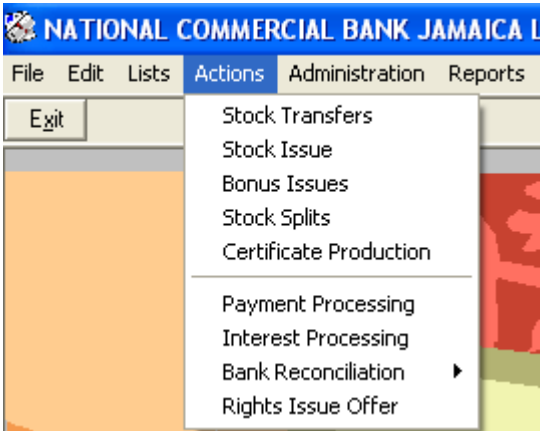
1. Enter the **payment rate**
2. **Calculate the dividend payments.** This option may have to be selected more than once if shareholders are registered at the stock exchange such as the JCSD.
3. **Payment Summary** option should be run next to confirm the balances.
4. If the balances are correct, then the **Make Cheque** option should be initiated.
5. **Assign Cheque Numbers**
6. **Print Cheques**
7. **Finacle Payments**
8. **ACH Payments**
9. **RTGS Payment**
10. **Run Conversion.** This is only applicable where the company pays shareholders in foreign dollars
11. **Reports** can be printed at the user's convenience providing it is done before the data is overwritten. The data is overwritten each time the **Calculate Payments** option is run.
12. **Assign Ref/ChqNo to Bank Payments**
13. **Print Bank Cheques**
14. **List Payments.** A complete list of all payments with cheque/reference numbers assigned.
15. **Print Tax Cheque.** Will only print cheque once and should be done when all registers, internal and external have been calculated.
16. **Post payments.** This should be done for all registers (internal and external) , and only after steps 1-14 have been done.
17. **Dividend Cheque Reconciliation Report.** This should be **done after all registers** (internal and external) have been posted.
18. **Update Cheque Inventory.** This should be **done after all registers** (internal and external) have been posted.

## Dividend Process

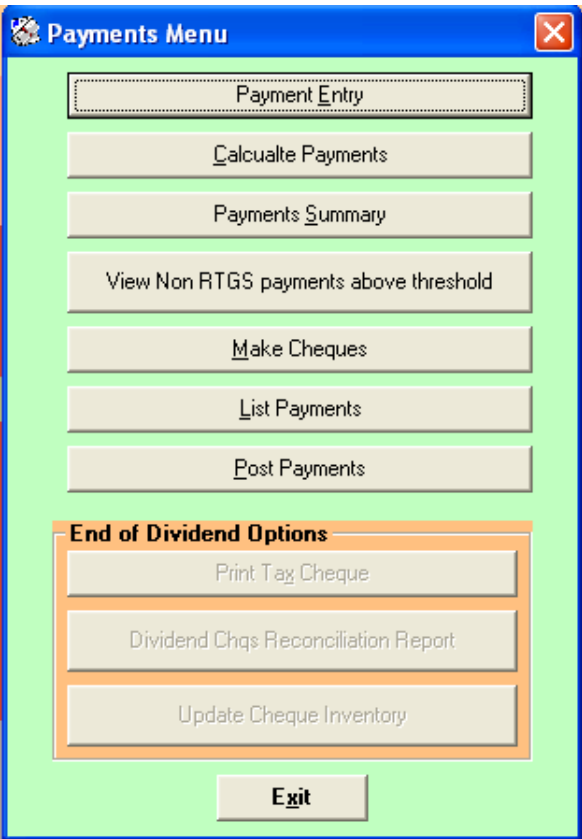
### Enter the payment rate

This option is accessed via:

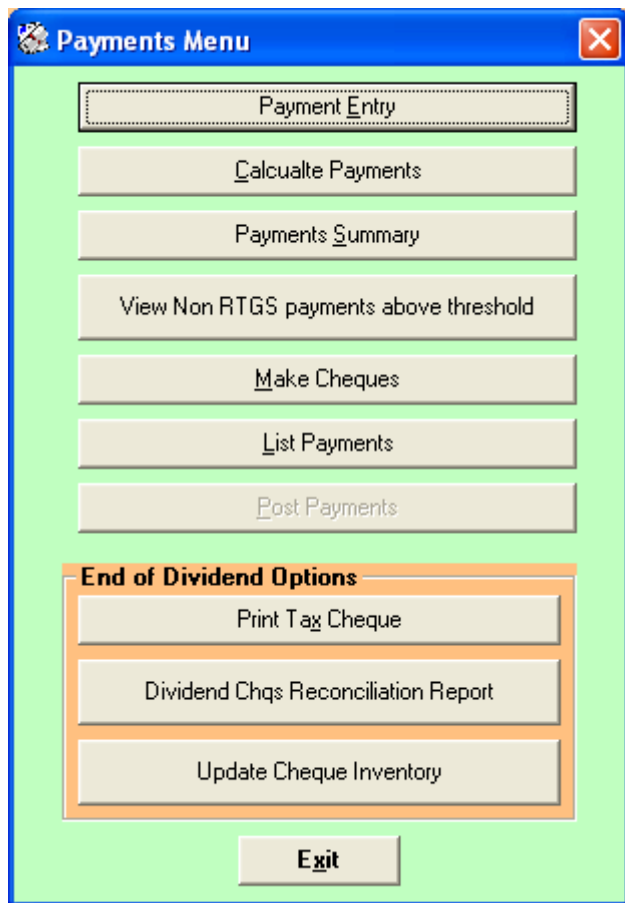
Actions→Payment Processing →Enter Payment



Here all registers have not been posted  
Figure 1



Here this particular register has not been posted



Here all payments have been posted and the **End of Dividend Options** become available.

A typical Payment Entry screen is shown below.

**Payment Information Details**

Ver: 6.0.0      NATIONAL COMMERCIAL BANK JAMAICA LTD

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**Type of Payment:**       **Close:** ☐ Yes ☒ No

**Declaration Date:**

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**Record Date:**  **Par Value:** 1

**Date Payable:**       **Tax Free Limit:** 0

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**Payment Per Share:**       **Payment % of Par:**

**Payment From:**

**First Payment for the Tax Year:** ☒ Yes ☐ No

**Cheque Remarks:**

---

**Type of Payment:** Choose **Dividend** or **Capital Distribution** from the dropdown list.

**Closed:** Click **Yes** to close an inactive payment and to start a new one. Click **No** to keep the current details active.

**Declaration Date:** Date dividend was declared. This should be entered in the format dd-mmm-yyyy, where “dd” are the numbers representing the day, “mmm” are the first three (3) letters of the relevant month and “yyyy” represents the year.

**Record Date:** Eligibility date. See Declaration Date for format rules.

**Date Payable:** Effective payment date/Cheque date. See Declaration Date for format rules.

**Payment per Share:** Dividend per share.

**Payment % of Par:** Enter data in the **Payment Per Share** instead.

**Payment From:** If tax is to be deducted from eligible payments then choose **Unfranked Income**, otherwise choose **Franked Income**.

**First Payment for the Tax year:** **Yes** if true otherwise choose **No**

**Cheque Remarks:** Used if a narrative is required on the cheque stub.

**Commit** to save the data entered on the screen

**Cancel** to close the payment entry screen



## Dividend Process

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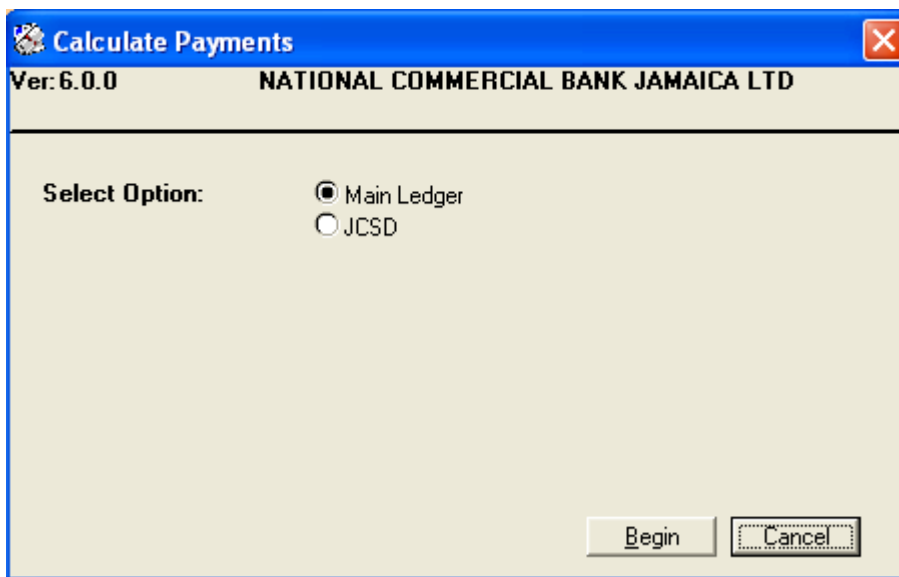
### Calculate Payments

---

This option is accessed via:

Actions → Payment Processing → Calculate Payments. See Figure 1 above.

A typical Payment Entry screen is shown below.



The following should be setup for this option to work properly. Note: These are one time setups:

- Stock Exchanges. See Stock Exchanges maintenance section
- Tax Categories and rates
- Bank Mandates
- Dividend cheque format

**Select option:** Choose **Main Register**, and then click **Begin** to calculate the payments for all shareholders in SIS.

**Select option:** Choose **JCSD** or any other register that is shown; click **Begin** to calculate the payments for all shareholders at the selected stock exchange.

**Cancel** to close the calculate payment screen

## Dividend Process

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### Make Cheques

---

This option is accessed via:

Actions → Payment Processing → Make Cheques. See Figure 1 above.

A typical **Make Cheques** screen is shown below.



Figure 2

The menu options above are to be used to complete the **Make Cheques** activities.

## Dividend Process

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### Make Cheques – Assign Cheque Numbers

---

This option is accessed via:

Actions→Payment Processing →Make Cheques→Assign Numbers to Payments→Assign Cheque Number. See Figure 3 below.

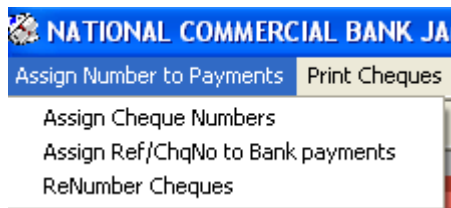


Figure 3

Use this option to assign cheque numbers to shareholders receiving cheque payments. **This option should be used for local and foreign payments.**

When **Assign Cheque Numbers** is selected the screen below will be displayed:

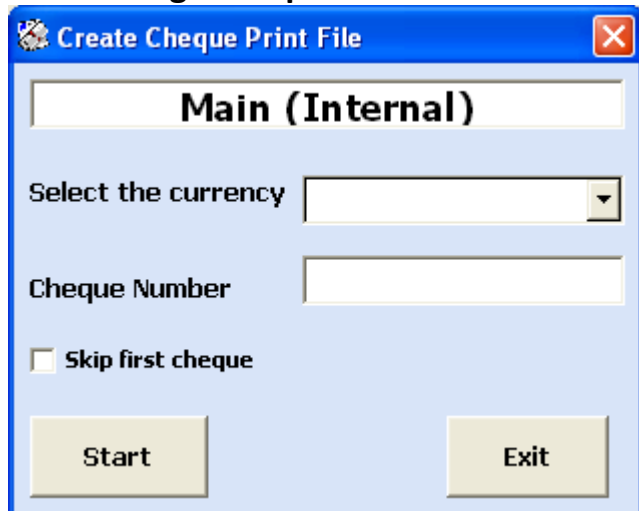


Figure 4

- Bank accounts and currencies should be setup before this option is invoked. **See Bank account and currency setup sections.**
- Cheques should have been transferred to the dividend stock before this option is selected. **See Cheque Inventory management section.**

- **Select the currency.** Select the currency. The local currency (JMD) must be selected. If there are foreign payments then these currencies can be selected after the full dividend process (i.e. assigning cheque numbers, printing dividend cheques, generating electronic payments and all reports) has been completed for the local currency.
- **Cheque Number.** This will show the next cheque number to be assigned to cheque payments. It cannot be manually changed by the user
- **Skip first cheque.** This should be checked if the printer is lined up to print on the next cheque number and not the one indicated in the **Cheque Number** box.
- **Start.** Click to begin the number assignment process. A message will be displayed on successful completion.
- **Exit.** Click to close this screen.

## Dividend Process

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### Make Cheques – Print Cheques

---

This option is accessed via:

Actions→Payment Processing →Make Cheques→Print Cheques→Print Cheques.

See Figures 5 & 6 below.

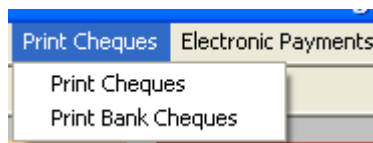


Figure 5

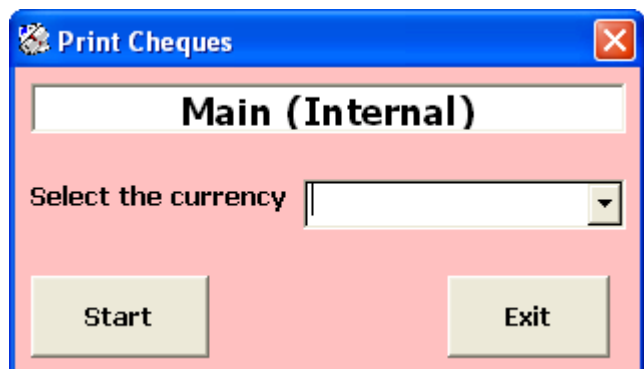


Figure 6

This option should be used to print all cheques (except Bank Cheques). It must be used to print Internal and JCSD (or any other stock exchange) cheques local or foreign. The active register (Internal or JCSD) is displayed at the top, users cannot change this here.

- **Select the currency.** Select the currency. The local currency (JMD) must be selected. If there are foreign payments then these currencies can be selected after the full dividend process (i.e. assigning cheque numbers, printing dividend cheques, generating electronic payments and all reports) has been completed for the local currency.
- **Start.** Click to generate the cheque print file to screen. The user will be prompted to select the printer and paper size. The typical paper size for cheques is US Standard Fanfold. Select OK when printer and paper size has been selected. See Figure 7.

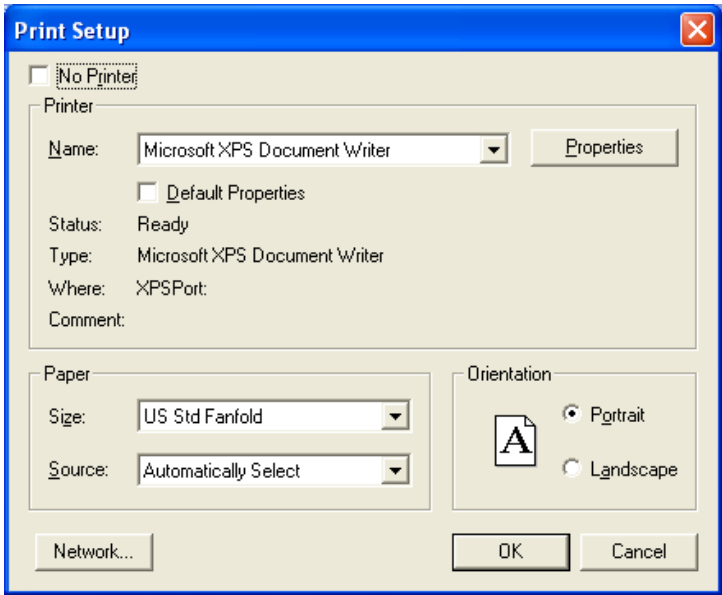


Figure 7

The viewer below will be displayed indicating the cheques to be printed.

- Use the printer icon to send to printer
- Use the dropdown arrow beside the box showing 27% to increase the view size.

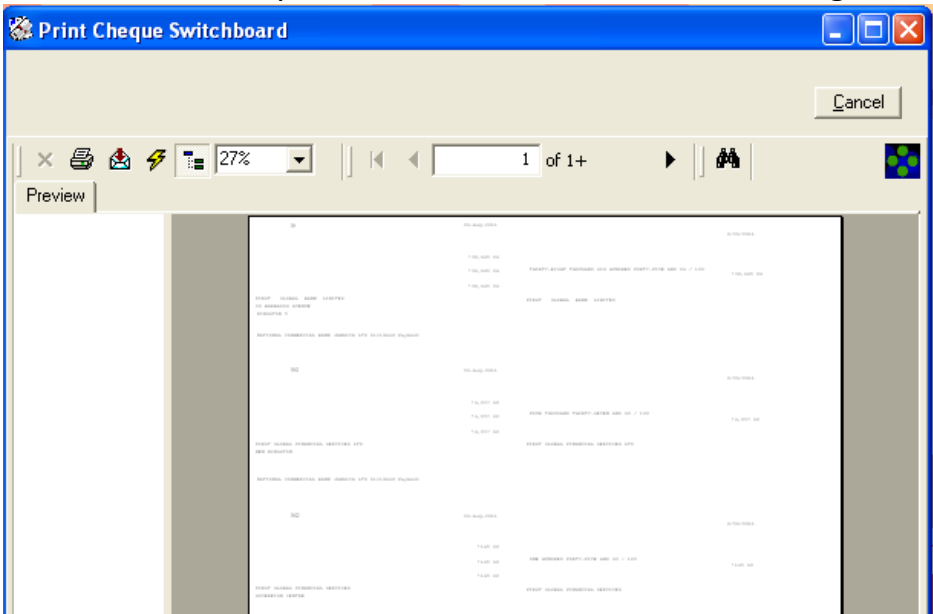


Figure 8

- **Exit.** Click to close this screen.

## Dividend Process

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### Make Cheques – Assign Ref/ChqNo To Bank Payments

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This option is accessed via:

Actions→Payment Processing →Make Cheques→Assign Numbers to Payments→Assign Ref/ChqNo To Bank Payments. See Figure 3 above.

Use this option to generate and assign cheques to Banks on behalf of groups of shareholders. **This option should be used for local payments only.**

When **Assign Ref/ChqNo** is selected the screen below will be displayed:

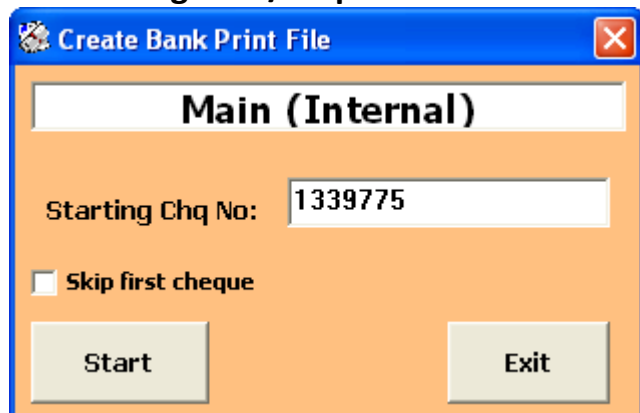


Figure 9

This option should be used to generate all bank cheques. It must be used to generate Internal and JCSD (or any other stock exchange) local cheques to be lodge to shareholders accounts at financial institutions. The active register (Internal or JCSD) is displayed at the top, users cannot change this here.

- Bank accounts and currencies should be setup before this option is invoked. **See Bank account and currency setup sections.**
- Cheques should have been transferred to the dividend stock before this option is selected. **See Cheque Inventory management section.**
- **Starting Cheque Number.** This will show the next cheque number to be assigned to cheque payments. It cannot be manually changed by the user
- **Skip first cheque.** This should be checked if the printer is lined up to print on the next cheque number and not the one indicated in the **Cheque Number** box.

- **Start.** Click to begin the number assignment process. A message will be displayed on successful completion.
- **Exit.** Click to close this screen.

## Make Cheques – Print Bank Cheques

---

This option is accessed via:

Actions→Payment Processing →Make Cheques→Print Cheques→Print Cheques→Print Bank Cheques

See Figure 5 above.

- The user will be prompted to select the printer and paper size. The typical paper size for cheques is US Standard Fanfold. Select OK when printer and paper size has been selected. See Figure 7 above.

The viewer in Figure 8 above will be displayed indicating the cheques to be printed.

- Use the printer icon to send to printer
- Use the dropdown arrow beside the box showing 27% to increase the view size.



## Dividend Process

### Make Cheques – Electronic Payments

These options are accessed via:

Actions→Payment Processing →Make Cheques→Electronic Payments

See Figure 10.

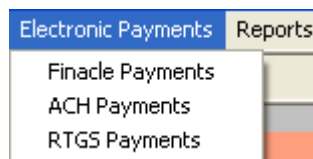


Figure 10

- By clicking Finacle Payments or ACH payments a screen similar to Figure 11 below will be displayed. Choose the folder you wish to save the file in and assign a file name. By default the file names start with the Company abbreviation (like NCBJ) followed by the register (such as Man or JCSD) and the type of payment (Finacle or ACH). The user may however choose to use any appropriate name.
- For RTGS payments and Excel spreadsheet will be generated with details of the payment including shareholder name, account number, account type, bank and branch name.

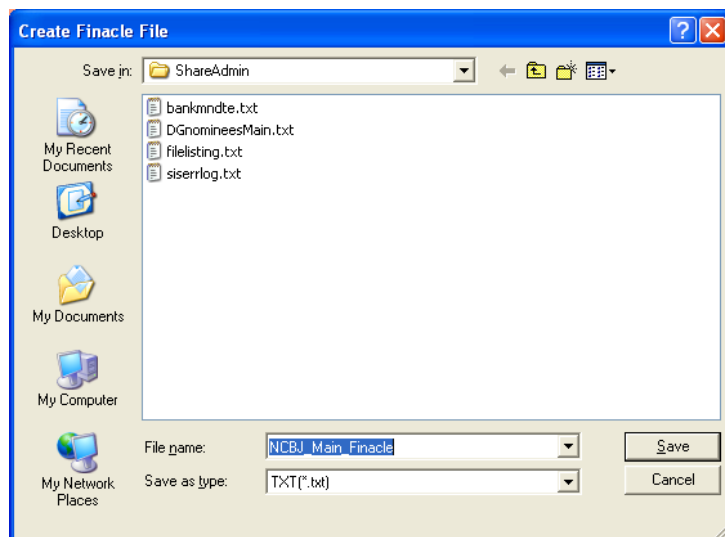


Figure 11

## Dividend Process

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### Make Cheques – Reports

---

These options are accessed via:

Actions → Payment Processing → Make Cheques → Reports

See Figure 12.

Ideally, all the reports in this list should be printed for a register (Internal or JCSD) before beginning the other. However, in order to provide some flexibility **the printing of these reports can be delayed until all cheques (Internal and JCSD) have been printed. For this to be done however, a backup of the current register must be done by the user.** See the backup and restore section for further details.

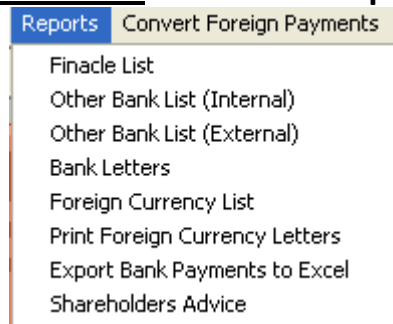


Figure 12

The reports generally, may be printed in any order however,

- The Finacle report should be done after the Finacle Electronic payments have been generated.
- The Other Bank reports, Bank letters and Export Bank Payment to Excel, should only be done after the Assign Ref/ChqNo to Bank payments option is run.
- Foreign currency reports should only be done after the Convert Foreign Payments option (See next section) is run.
- Shareholders advice should be generated after all make cheques options have been completed for a register (i.e. Internal or JCSD).

## Dividend Process

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### Make Cheques – Convert Foreign Payments

---

This option is accessed via:

Actions → Payment Processing → Make Cheques → Convert Foreign Payments

See Figure 13.



Figure 13

- Where payments are to be made to shareholders in foreign currency, these shareholders would have had to be tagged before starting the calculation process (shareholder should be assigned appropriate category in Client setup).
- Additionally, the conversion rate should have been setup in the Exchange Rate screen before attempting to use this option.
- When Run Conversion is selected a screen similar to Figure 14 will be displayed.

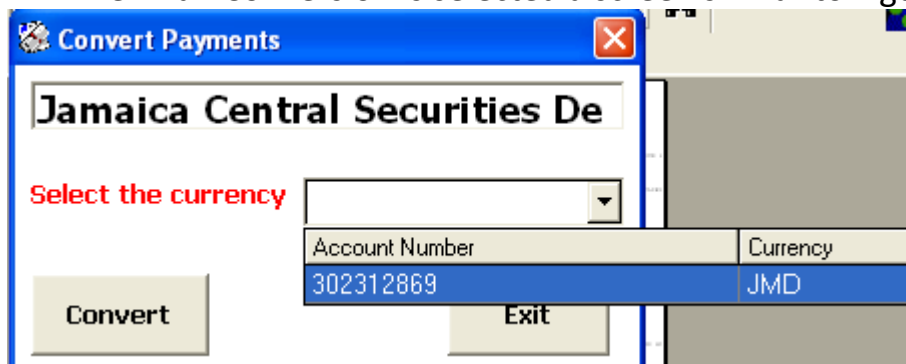


Figure 14

- The active register (JCSD in the example above) is displayed close to the top of the screen. The user is unable to change this here.
- Select the currency to convert. Typically, this should be “USD” or “TTD”. “JMD” is tagged as **a local currency and will not convert.**
- Click **Convert** to start the conversion process.
- Click **Exit** to close the **Convert Payments** Screen

## Dividend Process

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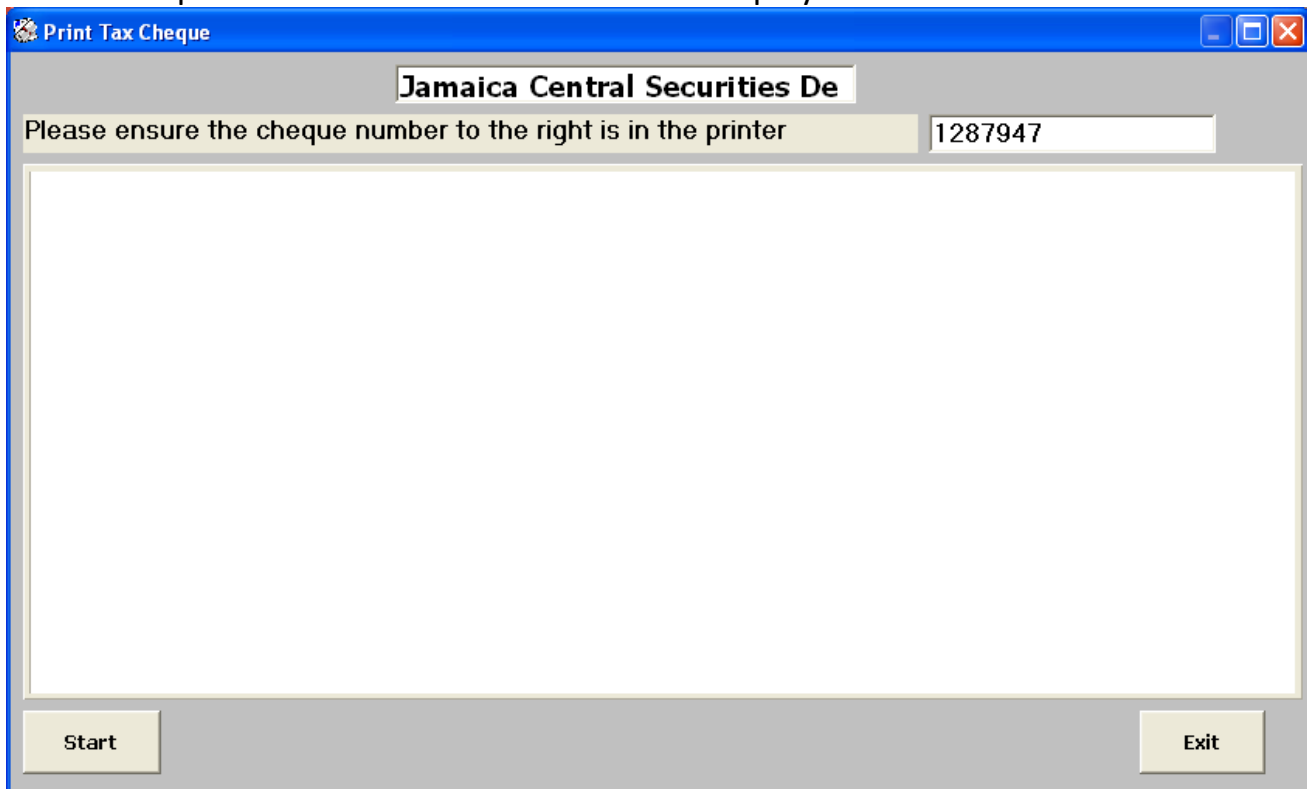
### Print Tax Cheque

---

This option is accessed via:

Actions → Payment Processing → Print Tax Cheques

This option is one of the End of Dividend Options. This will only become available when all registers (Internal, JCSD and any other applicable register) have been posted. Once this option is clicked the screen below is displayed.



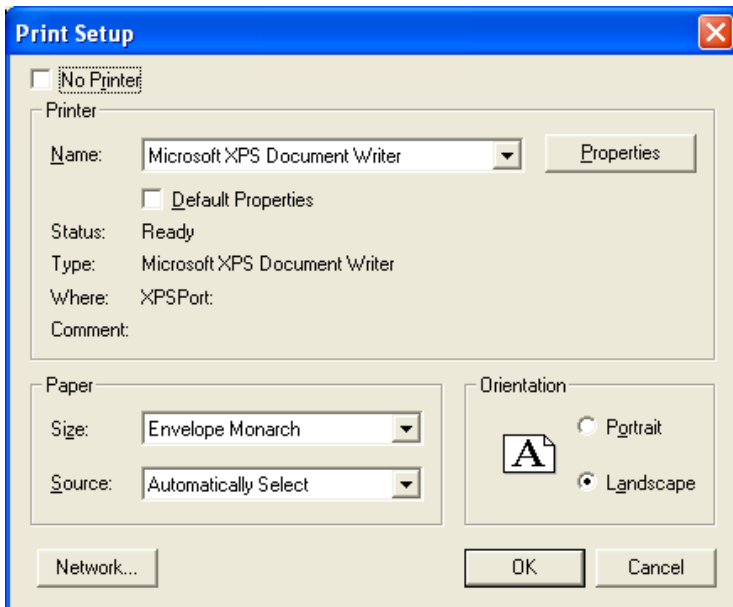
Print Tax Cheque

Jamaica Central Securities De

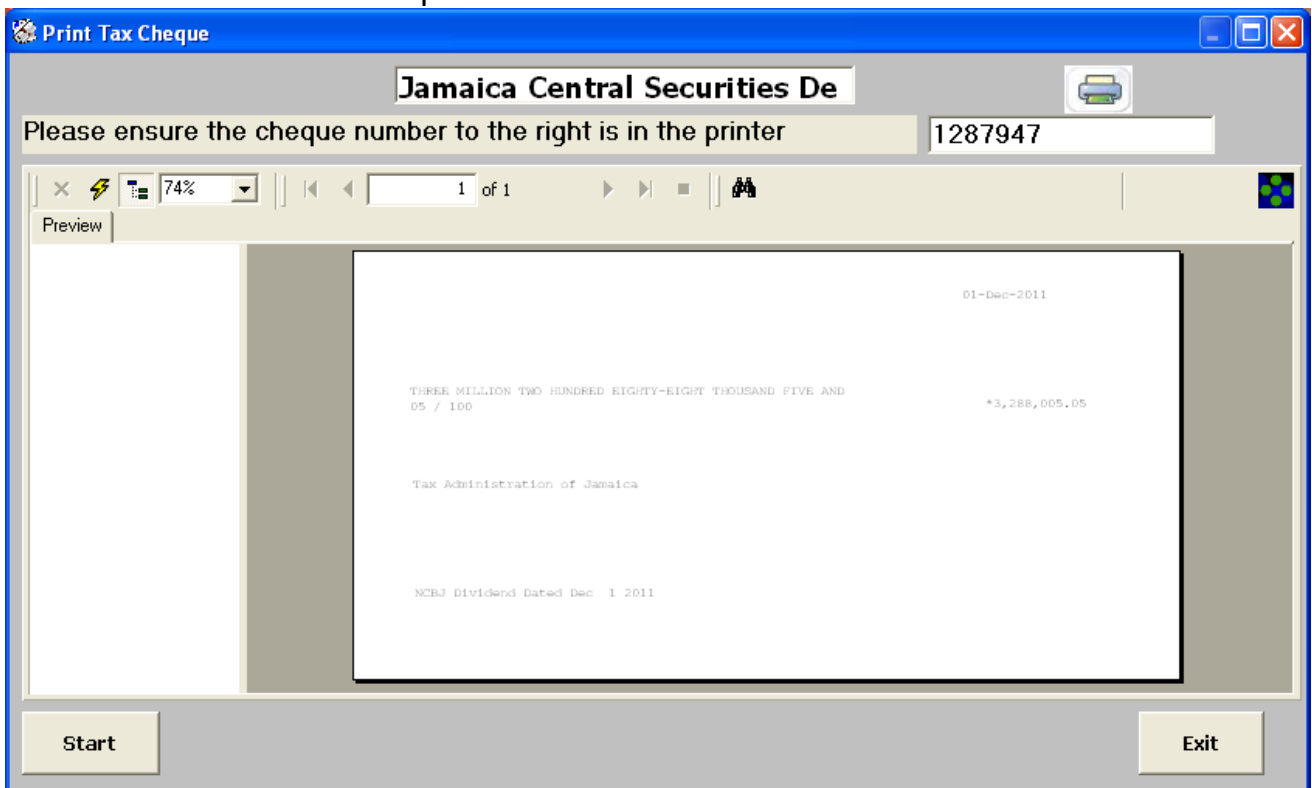
Please ensure the cheque number to the right is in the printer 1287947


Start Exit

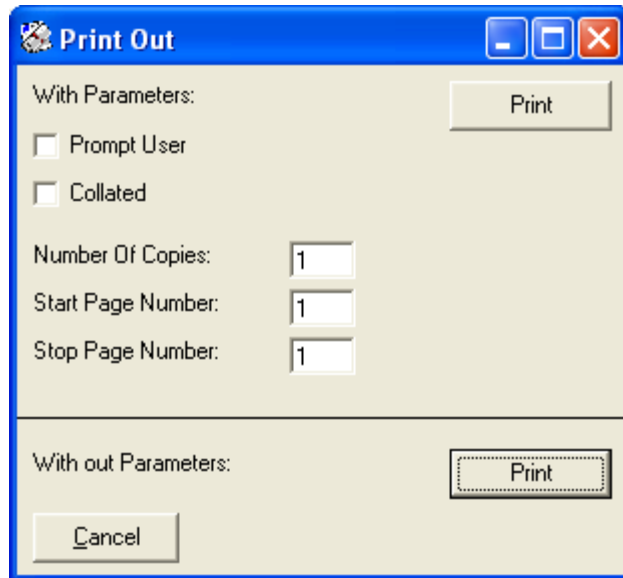
- The active register is displayed at the top of the screen. Please note that the tax cheque will print from any register
- The cheque with the number shown should be insert in the laser printer
- Click **Start** to generate the cheque view see screenshot below:



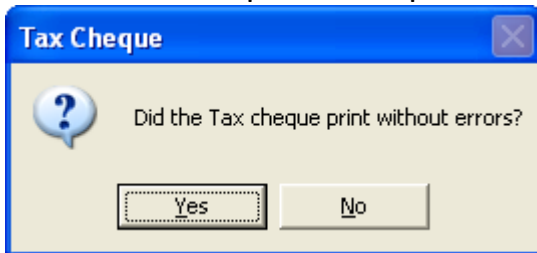
- Note that the only selection to change on this screen is the printer, everything else including paper size and orientation should remain as is.
- Click **OK**. A view of the cheque as seen below will be shown



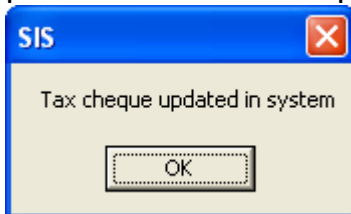
- The cheque will **not print the counterfoil**.
- If satisfied click the printer icon  to send to the laser printer
- If the cheque view has incorrect data, click **EXIT** to close the screen



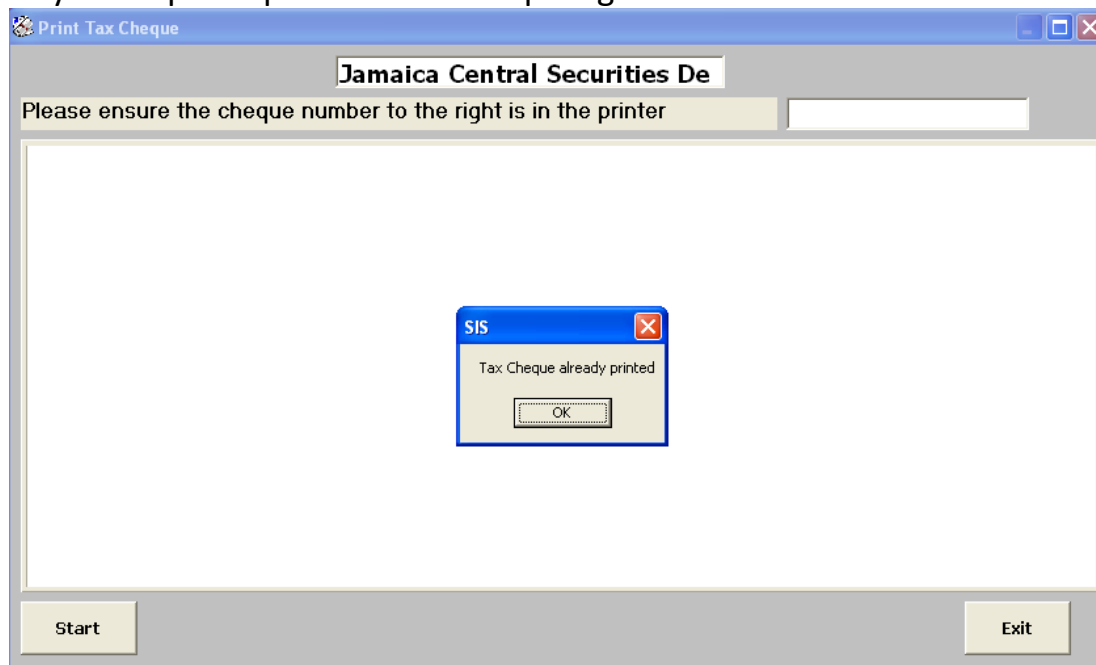
- Click **Print**. Cheque will be printed on the cheque in the laser printer



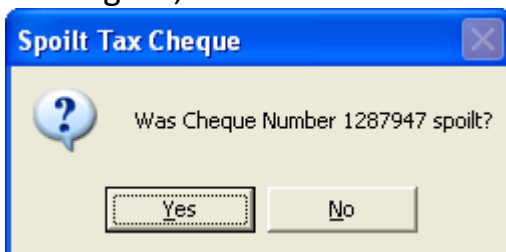
- A confirmation box exactly like the one above will be displayed after printing.
- If the cheque printed without being spoilt, then click **Yes**. If not, click **No**
- Clicking **Yes** will update the Cheque inventory and the user will be unable to print another tax cheque for the current dividend payment.



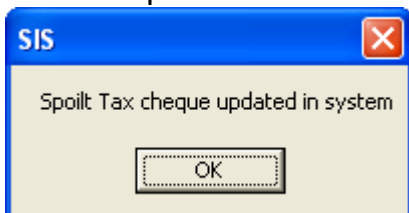
Any attempts to print the tax cheque again will result in the screen below:



- Clicking **No**, will result in the following application messages or dialogs



- The first will ask if the specific cheque was spoilt. If the user selects **Yes** at this option, then the application will mark the **current cheque number as spoilt** and display the **next available cheque number**. This new cheque must be loaded in the laser printer and the Print tax Cheque procedure re-started.



- If No was chosen, the original screen with the originally designated cheque number will be displayed. The Print Tax Cheque procedure may be re-started.

## Dividend Process

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### Dividend Chqs Reconciliation Report

---

This option is accessed via:

Actions → Payment Processing → Dividend Chqs Reconciliation Report

Clicking this option will open the report viewer screen. See Figure 15 below:

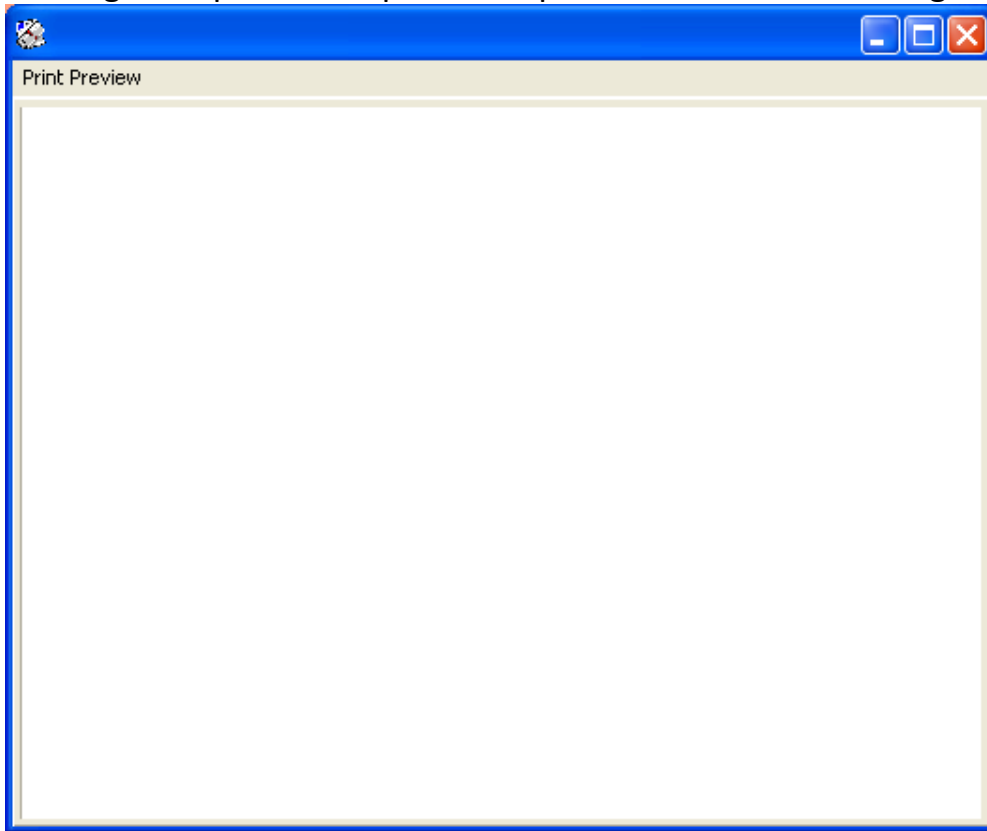


Figure 15

- Click **Print Preview** to generate and view the report on screen
- Click the Printer icon to print the report



**JAMAICA PUBLIC SERVICE CO. LIMITED Dividend  
RECONCILIATION OF CHEQUES  
USED FOR Dividend DATED 2011 October 31**

**CHEQUES TAKEN OUT OF TREASURY**

Cheques Nos. 31446 - 35000	3,555
<b>TOTAL</b>	<b>3,555</b>

**CHEQUES USED - Main Register**

Inland Revenue 31446 - 31446	1
Cheques to Shareholders 31447 - 32166	720
Other Banks 32167 - 32181	15
<b>TOTAL</b>	<b>736</b>

**CHEQUES RETURNED TO TREASURY**

Cheques Nos. 32182 - 35000	2,819
<b>TOTAL</b>	<b>3,555</b>

Prepared by: \_\_\_\_\_  
**ADMIN**

Date: November 07, 2011

## Dividend Process

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### Update Cheque Inventory

---

This option is accessed via:

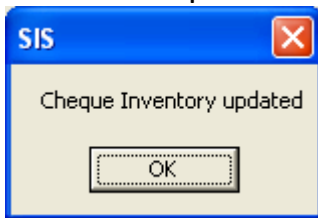
Actions → Payment Processing → Update Cheque Inventory

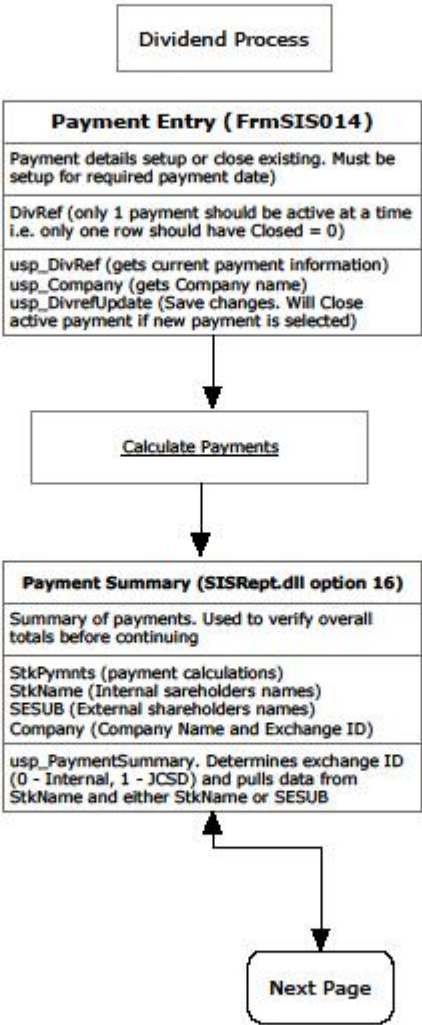
See Figure 1 above.

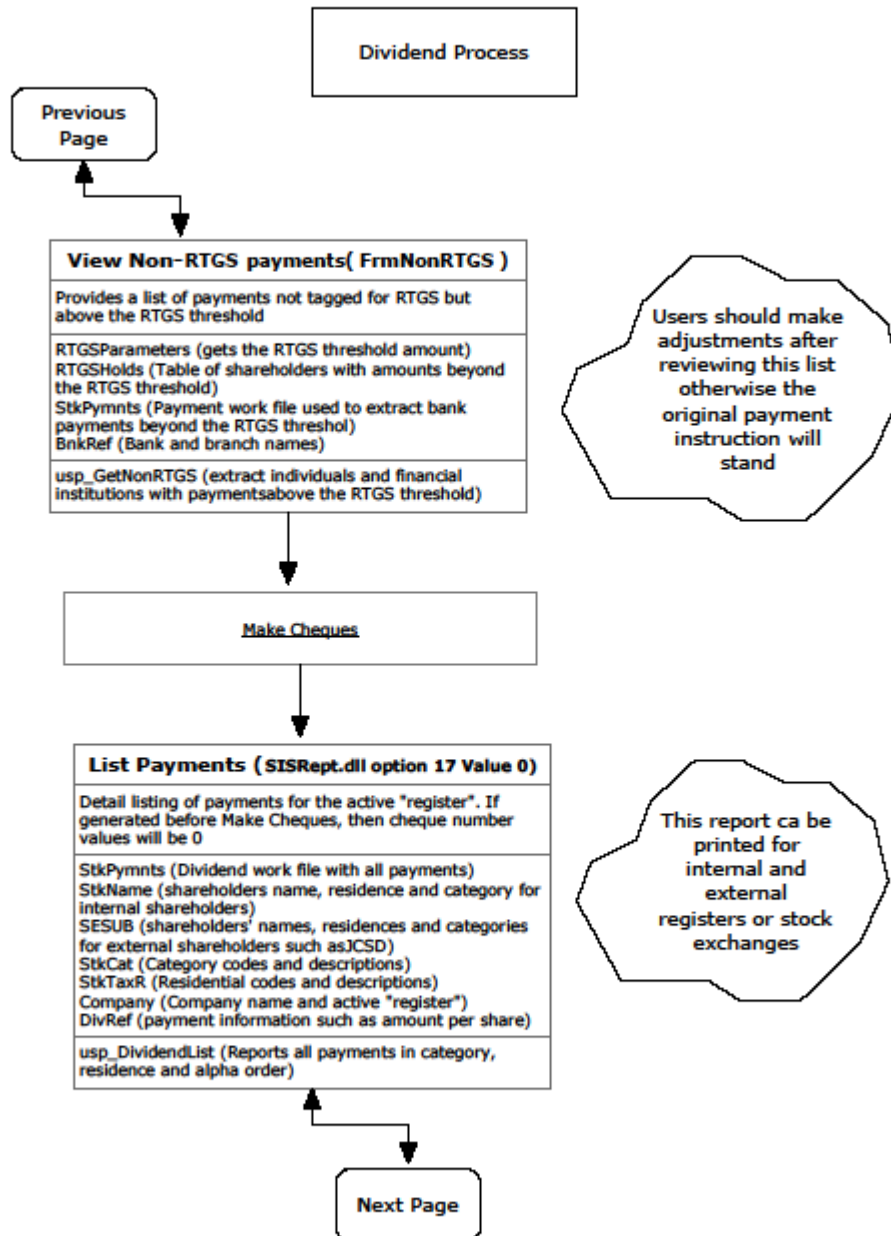
This option permanently records the cheques used during the dividend process. The Cheque Inventory will be updated with the cheque numbers used, spoilt, or transferred to treasury.

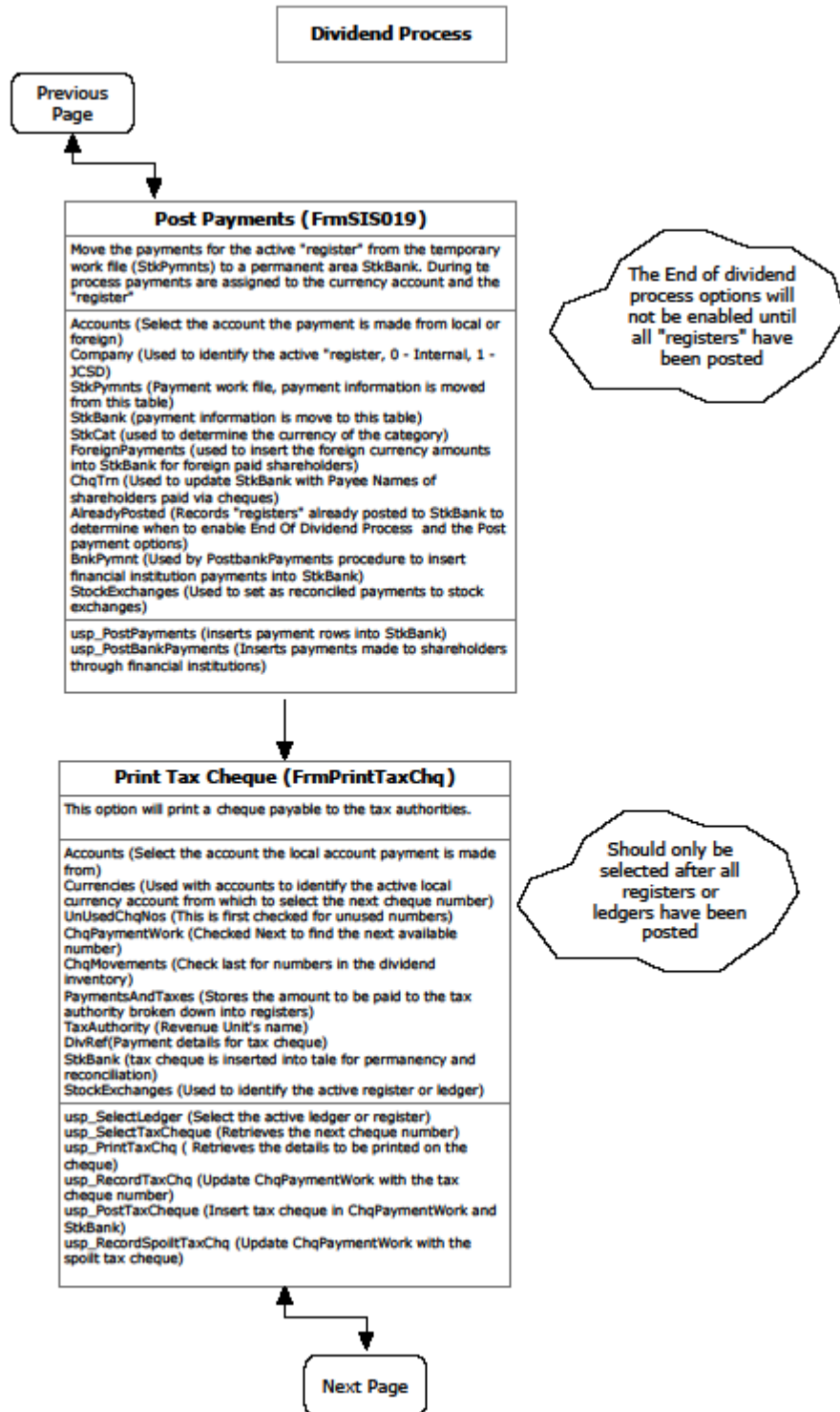
This option should only be clicked at the end of the entire dividend process.

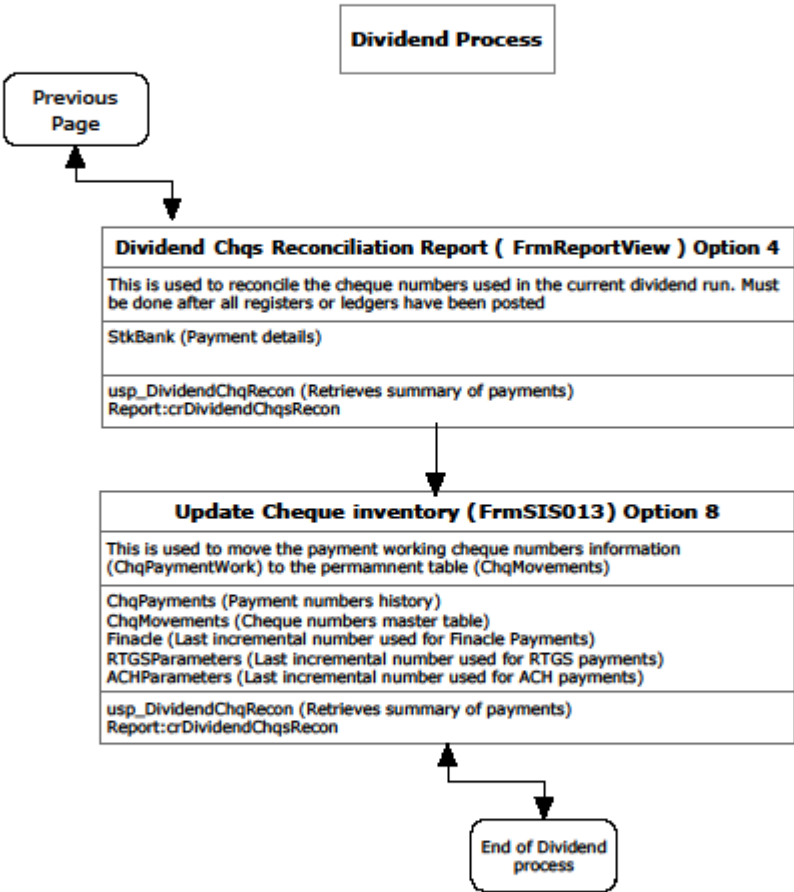
When this option is successful the application dialog below will be shown:



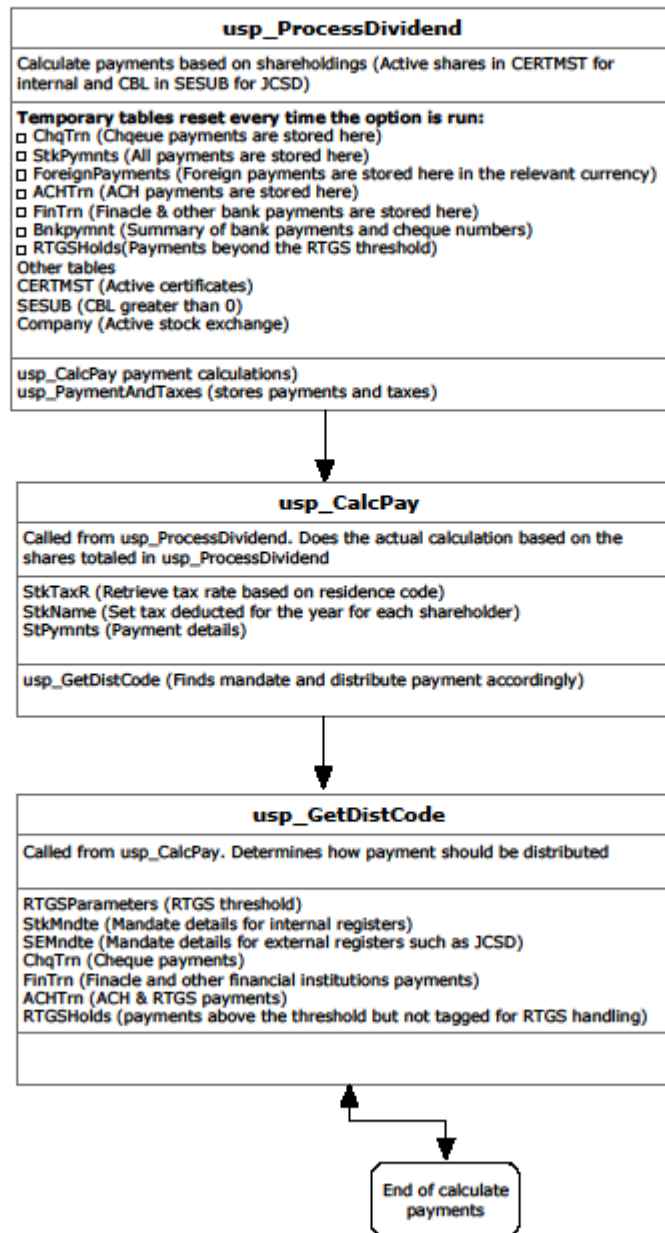




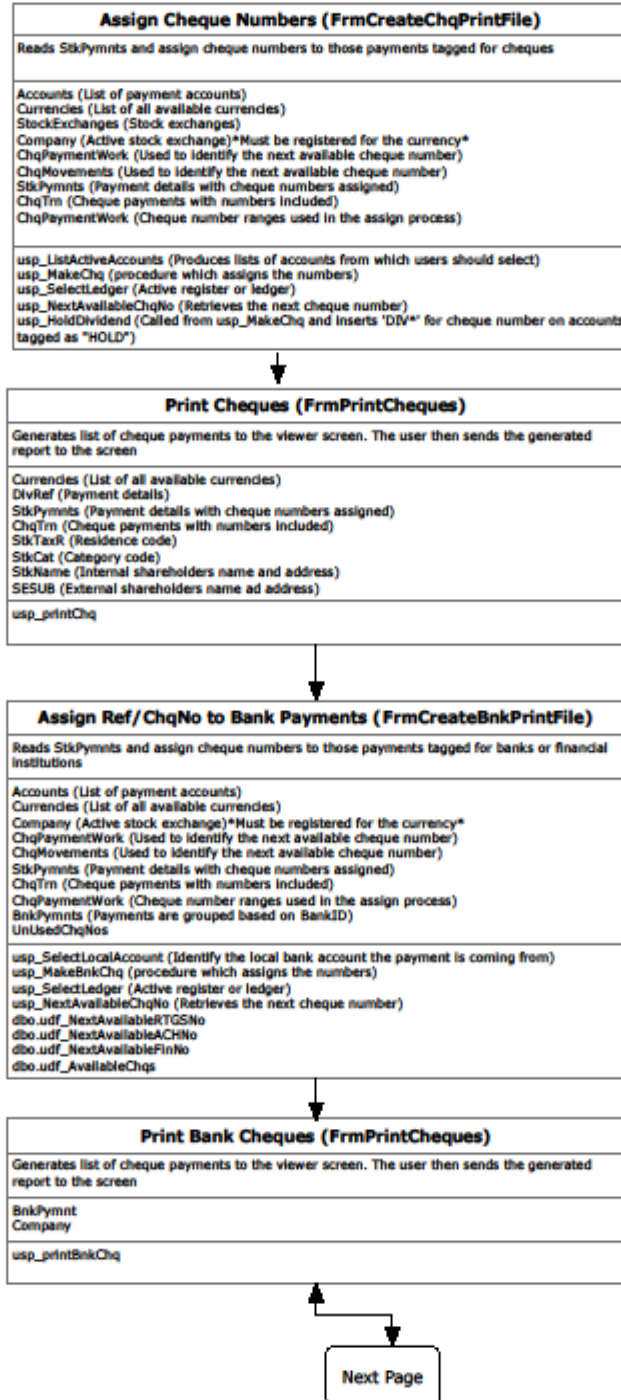




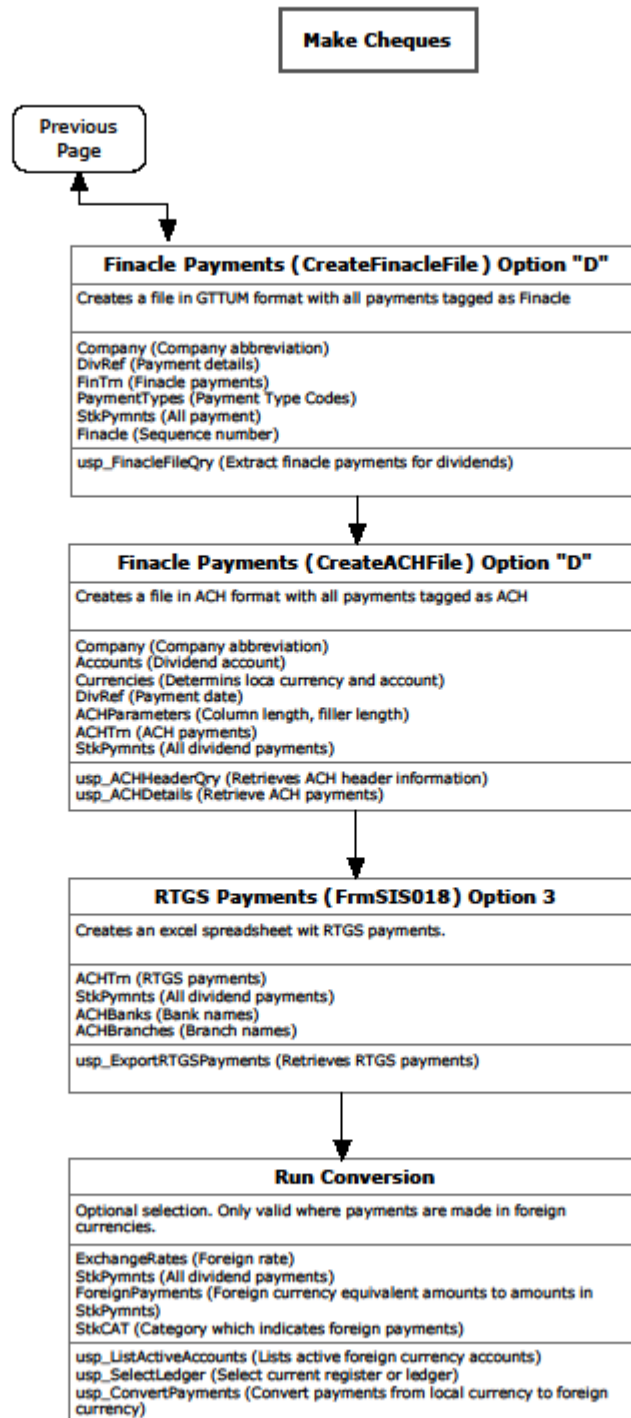
## Calculate Payments



**Make Cheques**







**Make Cheques – Reports**

<b>Option</b>	<b>Report Name</b>	<b>Procedure</b>	<b>Tables</b>
<b>Finacle list</b>	crSIS017	usp_DividendList	StkPymnts, StkTaxR, Company, DivRef, StockExchanges, StkCat, StkName, SESUB, Currencies
<b>Other Bank List (Internal)</b>	crSIS017B	usp_DividendList	As above
<b>Other bank List (External)</b>	CRBnkList	usp_BankPaymentList	StkPymnts, StkName, SESUB, StkMndte, SEMndte, DivRef, BnkRef
<b>Bank Letters</b>	CRBankLetter	usp_printBnkChq	BnkPymnt
<b>Foreign Currency List</b>	FrmSelectCurrency, crSIS017	usp_DividendList	Same as the first item in list
<b>Foreign Currency Letters</b>	FrmSelectCurrency, CRUSLetter	usp_ForeignChqLetters	StkName, SESUB, StkTaxR, StkCat, ChqTrn, ExchangeRates, ForeignPayments
<b>Export Bank Payments</b>	FrmExportBank	usp_BankPaymentsExport, usp_Banks	BnkRef, StkPymnts, StkName, SESUB, StkMndte, SEMndte, DivRef
<b>Shareholders Advice</b>	crNCB018C	usp_CustomerAdv	StkPymnts, DivRef, StkTaxR, StkCat, BnkRef, StkName, SESUB, StkMndte, SEMndte

## Cheque Inventory

---

### Introduction

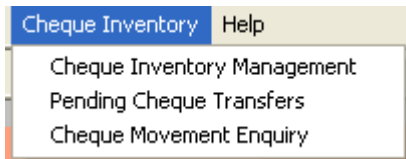
---

These set of functions are important to the payments (dividend and replacements) in the application.

There are three (3) options:

1. Cheque Inventory management. This is used to initiate the transfers or cancellation of cheques
2. Pending Cheque Transfers. This is used to view and approve pending transfers or cancellations.
3. Cheque Movement Enquiry. This is used to query and generate reports on cheques movements in and out of treasury, working stock and dividend

These features are accessed by **Cheque Inventory** from the main Menu Bar of the application.



## Cheque Inventory Management (CIM)

### Requirements

Before using this option, make sure the following parameters have been setup:

- Accounts

The screenshot shows the 'Cheque Inventory Management' window. It features a blue title bar. The main content area is divided into sections with different background colors. The top section is orange and contains two dropdown menus: 'Select Account:' and 'Select Location:'. Below this is a light blue section titled 'Current Position' which includes fields for 'Starting No:', 'Ending No:', 'No of Chqs:', 'Action taken:', 'No. of Chqs Remaining:', 'Done By:', and 'Date Done:'. The bottom section is yellow and contains a 'Select Action:' dropdown, 'Starting No:', 'Ending No:', 'No of Chqs:', 'Move To:' dropdown, and 'Date Transferred:' dropdown (showing '28-Jun-2011'). At the bottom of the window are two buttons: 'Save' and 'Exit'.

Figure 16

Figure 16 shows a blank **CIM** screen which is displayed when the option is first activated.

## Cheque Inventory Management (CIM)

### How to use

- Select an account
- Select a location (Treasury, Working Stock or Dividend)
- Current Position details will be auto-populated if transactions are available.

Figure 17

- Select action (Transfers or Cancelled).
- The cheque number ranges available for transfer or cancellation will then be displayed to the user
- Displayed on the screen will be **Transaction Date, Starting cheque number, Ending cheque number and Number of Cheques in the range.**
- **Only cheque numbers displayed in this section (See Figure 18) will be actionable.**

**Cheque Inventory Management**

Select Account: 302312869  
 Select Location: Treasury

**Current Position**  
 Starting No: 1299913 Ending No: 1337946 No of Chqs: 38034 Action taken: Balance  
 No. of Chqs Remaining: 200078 Done By: ADMIN Date Done: 09-Dec-2011

Available Cheque number ranges			
Trans Date	Starting Chq No	Ending Chq No	No of Chqs in Range
01-Dec-2011	1299913	1337946	38034
05-Dec-2011	1337957	1500000	162044

Select Action: Transfer ☐ Receive from Printery

Starting No: Ending No: No of Chqs: Move To:

Date Transferred: 09-Dec-2011

Save Exit

Figure 11

- To transfer cheques into Treasury, click the checkbox beside **Receive From Printery**. See screenshot below.

**Cheque Inventory Management**

Select Account: 302312869  
 Select Location: Treasury

**Current Position**  
 Starting No: 1299913 Ending No: 1337946 No of Chqs: 38034 Action taken: Balance  
 No. of Chqs Remaining: 200078 Done By: ADMIN Date Done: 09-Dec-2011

Available Cheque number ranges			
Trans Date	Starting Chq No	Ending Chq No	No of Chqs in Range
01-Dec-2011	1299913	1337946	38034
05-Dec-2011	1337957	1500000	162044

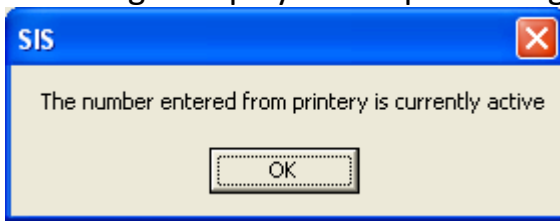
Select Action: Transfer ☒ **Receive from Printery**

Starting No: Ending No: No of Chqs: Move To: Treasury

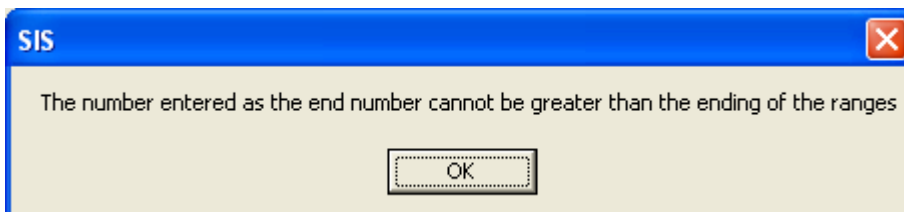
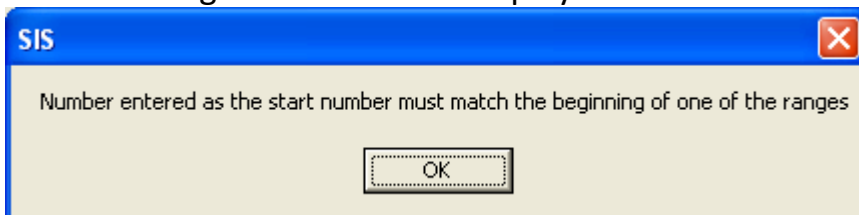
Date Transferred: 09-Dec-2011

Save Exit

- **Note:** When **Receive From Printery** is checked, the **Select Action** and **Move To** options are disabled.
- Enter **Starting No:**
- Enter **Ending No:**
- Enter **No of Chqs:** The user is required to enter the number of cheques in the range to be auctioned. The application will check this for accuracy and display a message if the numbers do not agree.
- Select **Move To:**
  - The **Move To** cannot be the same as the **Location**
  - As previously stated, if **Receive from Printery** is selected, the user will be unable to choose from the **Move To** list.
- If the user is receiving cheques from the printery, the numbers entered in **StartingNo** and **EndingNo** should not be in the active list. If they are the following is displayed and processing will not go forward.



- If the user is cancelling or transferring cheques, the numbers entered in **StartingNo** and **EndingNo** should be in the active list. If they are not then either of the messages below will be displayed.



- Click **Save** to confirm the information on the screen. If there were no errors during the save operation a successful save message will be displayed



- Errors encountered should be corrected by the user or the system administrator.
- A successful save will place the information in the pending transfers' folder. This will need to be approved by a supervisor who did not originate the original transfer.
- The transfer will not become active until approval is done.
- **Exit** is used to close the **CIM** screen

Option	Form	Procedures	Tables	Comments
Cheque Inventory Management	FrmCIM	usp_ListActiveAccounts	Company, Accounts, Currencies, StockExchanges	Used to retrieve active accounts and currencies associated with a register
		usp_ListChequeTransferOptions	ChqActions	Transfer or Cancelled
		usp_ListLocations	ChqLocations	Treasury, Dividend or Working stock
		usp_LocationCurrentDetails	Chqmovements, ChqActions,	Finds the last transaction on the selected location
		usp_ListAvailableRanges	ChqMovements	List all active ranges in the selected location
		usp_PendingTransfers	PendingTransfers	Writes transfers to the pending table

**Notes:**

- Initially and when stocks are deleted, cheques should be moved from Printery to Treasury, then to the other locations as required



## Approve Pending Transfers

### Description

This option is used to approve or revoke pending transfers or cancellations.

The screenshot shows a window titled "Transfer Authorization" with a table of pending transfers. The table has the following columns: AccountNo, From, To, Start No, End No, No of Cheques, Effective Date, User ID, Date Done, and Authorise. There are two rows of data. Below the table are three buttons: Approve, Revoke, and Exit.

AccountNo	From	To	Start No	End No	No of Cheques	Effective Date	User ID	Date Done	Authorise
802612888	Treasury	Working Stock	1299913	1337947	39035	10-Dec-2011	ADMIN	10-Dec-2011	<input type="checkbox"/>
302312869	Treasury	Dividend	1337957	1500000	162044	10-Dec-2011	ADMIN	10-Dec-2011	<input type="checkbox"/>

Approve Revoke Exit

The screen displays:

- The **Account No** shows the account on which the transfers or cancellation is taking place
- **From** shows the location from which the transfers or cancellations are occurring
- **To** shows the location to which the transfers or cancellations are destined
- **The Start No** shows the starting number in the range
- **The End No** shows the ending number in the range
- **No of Cheques** lists the total number of physical cheques in the range
- **The Effective Date** shows the date of the transfer or cancellation
- **UserID** provides the name of the user initiating the transfer
- **Date Done** shows the system date when the transfer or cancellation was done
- **Authorise** is the checkbox to select the items to be approved or revoked

## Approve Pending Transfers

---

### How to use

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1. The initiator of the activity cannot approve or revoke it.



2. To approve or revoke click the checkbox under the **Authorise** column
3. If all is well with the transaction click **Approve**. This will permanently record the transaction
4. If all is not well with the transaction click **Revoke**. This will restore the location to the position it held before the transfer or cancellation was initiated.

Option	Form	Procedures	Tables	Comments
Pending Cheque Transfers	FrmAuthTransfers	usp_ListPendingTransfers	PendingTransfers, ChqLocations	Retrieve all transfers no yet approved i.e. Status = "U"
		usp_ActionTransfers option – "A" to Approve option – "D" to Delete	PendingTransfers, ChqMovements, TransferKeys	Changes Status to "A" or "D" in PendingTransfers and insert records into ChqMovements for approvals

# Cheque Movement Enquiry

## Description

This option is used to view all transfers (in or our) and cancellations for a cheque location for a particular dividend account.

Note that only approved movement transactions are display via this enquiry option, i.e. **those awaiting approval will not be displayed.**

Cheque Movement Report

Account No	Location	Trans Date	Stating Chq No	Ending Chq No	No of Chqs in Range	Status	Comments	User
------------	----------	------------	----------------	---------------	---------------------	--------	----------	------

List of currently active cheque numbers

Trans Date	Stating Chq No	Ending Chq No	No of Chqs in Range	UserID
------------	----------------	---------------	---------------------	--------

Criteria

Select Account:

Select Location:

Select All Dates

Select Date Ranges

FROM: 

10-Dec-2011

 TO: 

10-Dec-2011

Statistics

Opening Balance:

Transfers IN:

Transfers OUT:

Cancelled:

Used:

Closing Balance:

Commands

Start

Print Report

Exit

The screen above is first displayed when the option is selected.

## Cheque Movement Enquiry

### How to use

1. Select an account from the dropdown list to query
2. Select a location from the dropdown list to query
3. Select a date range:
  - a. The user can choose all dates or
  - b. A specified date range using the **To** and **From** dates dropdown boxes
4. Click **Start** to generate the results from the query

**Cheque Movement Report**

Account No	Location	Trans Date	Stating Chq No	Ending Chq No	No of Chqs in Range	Status	Comments	User
302312869	Treasury	28-Nov-2011	1287947	1500000	212,054	Transfer IN	Printery	ADM
302312869	Treasury	30-Nov-2011	1287947	1337946	50,000	Transfer Out	Dividend	CAM
302312869	Treasury	05-Dec-2011	1337947	1337956	10	Transfer Out	Working Stock	CAM

List of currently active cheque numbers

Trans Date	Stating Chq No	Ending Chq No	No of Chqs in Range	UserID
01-Dec-2011	1299913	1337946	38,034	ADMIN
05-Dec-2011	1337957	1500000	162,044	CAMILLE

**Criteria**

Select Account: 302312869

Select Location: Treasury

☒ Select All Dates  
☐ Select Date Ranges

**Statistics**

Opening Balance: 0

Transfers IN: 212,054

Transfers OUT: 50,010

Cancelled: 0

Used: 0

Closing Balance: 162,044

**Commands**

Start Print Report Exit

5. To print click **Print Report**. Then **Print Preview** on the report viewer screen.
  - a. Sample of this report is shown overleaf.

NATIONAL COMMERCIAL BANK JAMAICA LTD

Treasury Cheque Movement Report

Comment	Transfer Date	Start No	End No	No. of Chqs	Balance	Transferred By	Approved By
Opening Balance	30-Sep-2011				0		
Printery to Treasury	28-Nov-2011	1287947	1500000	212,054	212,054	ADMIN	CAMILLE
Treasury to Dividend	30-Nov-2011	1287947	1337946	50,000	162,054	CAMILLE	ADMIN
Treasury to Working Stock	05-Dec-2011	1337947	1337956	10	162,044	CAMILLE	ADMIN

Sunday, December 11, 2011

Page 1 of 1

Option	Form	Procedures	Tables	Comments
Cheque Movement Enquiry	FrmChqMovement	usp_ListChqMovements	Pendingtransfers, ChqActions, ChqLocations, StkBank	Print location cheque register
		usp_ListActiveAccounts	Company, Accounts, Currencies, StockExchanges	Used to retrieve active accounts and currencies associated with a register
		usp_ListLocations	ChqLocations	Treasury, Dividend or Working stock

## Stock Exchange Maintenance

### Description

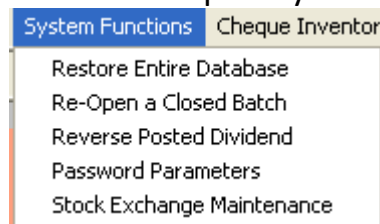
Typically, all share registers have two stock exchanges:

1. Main or Internal Register (This is treated as a stock exchange in the application)
2. Jamaica Central Securities Depository (JCSD)

NCBJ has a third – Trinidad and Tobago Stock Exchange (TTSE).

**A separate dividend calculation is done for each stock exchange.**

This option which is only available under the System Functions options from the main menu is used to modify or add new stock exchanges. Please note that this option will not be used frequently.



When the option is clicked the screen below is an example of what is displayed

The 'Stock Exchange Maintenance' window contains the following elements:

- Stock Exchange:** A text input field.
- Abbreviation:** A text input field.
- Add New Exchange:** A checkbox.
- Payments made in the following currencies (ticked):** A section with checkboxes for ☐ JMD and ☐ TTD.
- Table of Existing Exchanges:**

Stock Exchange	Abbreviation	Currencies
Internal Register	Main	JMD
Jamaica Central Securities Depositories	JCSD	JMD
Trinidad & Tobago Stock Exchange	TTSE	TTD
- Buttons:** 'Save' (green), 'Delete' (red), and 'Exit' (blue).

- **Stock Exchange.** The full name of the exchange is entered or modified here
- **Abbreviation.** The short name of the exchange is entered or modified here
- **Add A New Exchange.** Must be clicked or checked if the user wished to add another stock exchange to the application.
- For each stock exchange the currencies to be paid in should be selected by clicking the checkbox beside the currency abbreviation.
- **Save** will save the users update to the database
- **Exit** will close the stock Exchange Maintenance screen

Option	Form	Procedures	Tables	Comments
Stock Exchange Maintenance	FrmStockExchange	usp_SelectAvailableExchanges (Calls dbo.udf_SelectExchCurrencies)	StockExchanges	Retrieves Stock Exchange IDs & Abbreviations
		usp_DeleteStockExchange	SESUB StockExchanges StockExchangeCurrencies	Checks SESUB to verify that no account exists on this S.E. Then deletes it from the two tables
		usp_SelectAvailableCurrencies	StockExchangeCurrencies	Retrieves all currencies payable on each stock exchange(register)
		usp_UpdateStockExchange	StockExchanges StockExchangeCurrencies	Insert or update(new or amended)

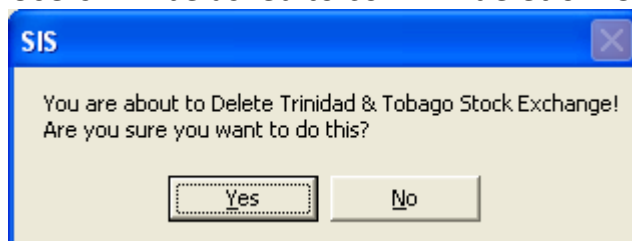
## Stock Exchange Maintenance

---

### How to use

---

1. To add a new stock exchange
  - a. Click **Add New Exchange**
  - b. Enter the full name in the **Stock Exchange** box
  - c. Enter the abbreviation for the new stock exchange in the **Abbreviation** box
  - d. Select the currencies this new exchange is payable in by clicking any or all the currencies listed in the **Payments made in the following currencies** group
  - e. Click **Save** to add the new stock exchange to the database
  - f. Click **Exit** to close the Stock Exchange Maintenance screen
2. To modify an existing exchange
  - a. Click on a stock exchange from the list provided. The **Stock Exchange**, **Abbreviation** and **currencies** will then be populated.
  - b. Make the required changes.
    - i. To remove a currency, just uncheck the box beside that currency
  - c. Click **Save** to update the existing stock exchange in the database
  - d. Click **Exit** to close the Stock Exchange Maintenance screen
3. To delete an existing stock exchange
  - a. Click on a stock exchange from the list provided. The **Stock Exchange**, **Abbreviation** and **currencies** will then be populated
  - b. Click **Delete** to continue with deletion.
    - i. The user is not allowed to delete the Main stock exchange
    - ii. The user is not allowed to delete a stock exchange with shareholders attached to it
    - iii. Users will be asked to confirm deletion. See screenshot below



- iv. Click **Yes** to proceed with deletion
- v. Click **No** to abandon the deletion



## Setting up payment accounts

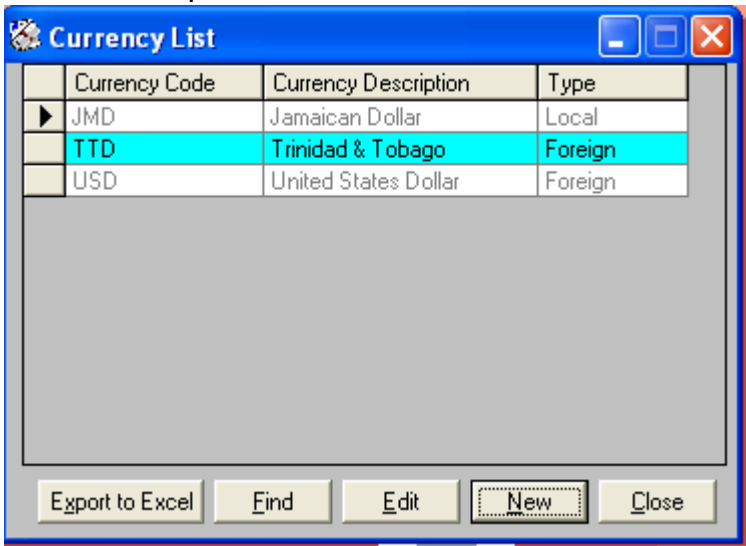
### Summary of steps

1. Firstly setup the currency code
2. Then the bank Account List

### Setup Currency Codes

This option can be accessed via Lists→Currency List

- When this option is clicked a screen similar to the one below is displayed:



- This is a view of all currencies setup in this database/register
- **Export To Excel** will send all items in the list to an Excel spreadsheet
- **Edit** allows the user to update an existing currency code
- **New** allows the user to create a new currency code
- **Close** will exit the currency list screen

Option	Form	Procedures	Tables	Comments
Currency Code Maintenance	FrmCurrencyMaint	usp_CurrencyDetails	Currencies	Select details related to selected currency
		usp_CurrencyUpdate	Currencies	Save changes or new entry to Currencies table

## Setting up payment accounts

---

### Currency Code Setup/Maintenance – How to use

---

1. To edit an existing currency code:
  - a. Click on the currency code from the list provided and click **EDIT**.
  - b. Below is a representative screenshot when **EDIT** is clicked



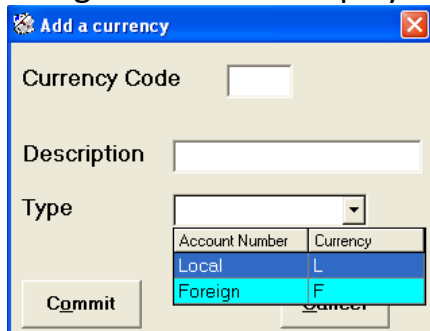
**Edit a currency**

Currency Code:

Description:

Type:

- c. The following can be changed:
    - i. **Currency Code**. This must be three(3) characters long
    - ii. **Description**. A clear narrative stating the currency
    - iii. **Type**. Can either be **Local** or **Foreign**. Only one **Local** currency is allowed. Foreign currencies will require an exchange rate to be entered for that payment in the dividend process.
  - d. Click **Commit** to save the changes
  - e. Click **Cancel** to exit the **Edit a currency** screen
2. To add a new currency code:
  - a. Click New on the Currency list screen. A blank setup screen similar to the one given below is displayed:



**Add a currency**

Currency Code:

Description:

Type:

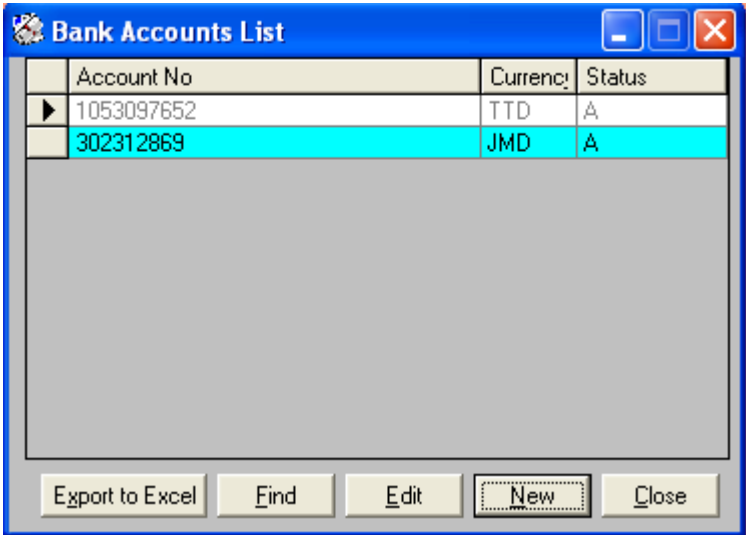
Account Number	Currency
Local	L
Foreign	F

- b. Complete as outlined for the **EDIT** option. The new currency code must not already exist in the database.

## Setting up payment accounts

### Payment Accounts – Setup/Maintenance

This option is accessed via List→Accounts List  
When the option is clicked, a screen similar to the one below is displayed:



- This is a view of all payment accounts setup in this database/register
- **Export To Excel** will send all items in the list to an Excel spreadsheet
- **Edit** allows the user to update an existing account
- **New** allows the user to create a new account
- **Close** will exit the currency list screen

Option	Form	Procedures	Tables	Comments
Bank Accounts	frmDiviAcctMaint	usp_CurrencyList	Currencies	List of currencies
		usp_AccountsEdit	Accounts	Retrieve details of selected account
		usp_AccountsUpdate	Accounts AUDTRN	Save changes to selected account. Update the Audit file with changes

## Setting up payment accounts

### Payment Accounts – Setup/Maintenance – How to use

1. To edit an existing Account:
  - a. Click on the Account from the list provided and click **EDIT**.
  - b. Below is a representative screenshot when **EDIT** is clicked

The screenshot shows a window titled "Edit Bank Account" for "NATIONAL COMMERCIAL BANK JAMAICA LTD". The version is "Ver: 6.0.0". The form contains three fields: "Account No:" with the value "1053097652", "Currency:" with a dropdown menu showing "TTD", and "Status:" with a dropdown menu showing "Active". At the bottom right, there are two buttons: "Commit" and "Cancel".

- c. The following can be changed:
    - i. **Account No**: This is a unique identifier which will tell the application which account is assigned to which currency. In the case of Finacle accounts this should be nine (9) digits including leading zero.
    - ii. **Currency** is selected from the dropdown list which contains currency codes previously setup
    - iii. **Status** maybe **Active** or **Closed**. Payments will only be made from **Active accounts**
  - d. Click **Commit** to save the changes
  - e. Click **Cancel** to close the **Edit Bank Account** screen

2. To add a new account:

- a. Click **New** on the Bank Account list screen. A blank setup screen similar to the one given below is displayed:

The screenshot shows a window titled "New Bank Account" for "NATIONAL COMMERCIAL BANK JAMAICA LTD". The version is "Ver: 6.0.0". The form contains three empty fields: "Account No:", "Currency:" with a dropdown menu, and "Status:" with a dropdown menu. At the bottom right, there are two buttons: "Commit" and "Cancel".

- b. Complete as outlined for the **EDIT** option. The new Account No must not already exist in the database.

## Exchange Rates

### Exchange Rates – Setup/Maintenance

This option is accessed via Enquiry → Exchange Rates

When the option is clicked, a screen similar to the one below is displayed:

Currency Code	Payment Type	Payment Date	Exchange Rate
TTD	Dividend	01-Dec-2011	15.00

Buttons: Export to Excel, Find, Edit, New, Close

- This is a view of all exchange rates in this database/register
- **Export To Excel** will send all items in the list to an Excel spreadsheet
- **Edit** allows the user to update an existing exchange rate
- **New** allows the user to create a new exchange rate
- **Close** will exit the exchange rate list screen

Option	Form	Procedures	Tables	Comments
Exchange Rate Setup	FrmCurrencyRate	usp_ExchangeRateDetail	DivRef ExchangeRates	Retrieves currency, payment type and rate of selected entry
		usp_ListForeignCurrencies	Accounts, Currencies	Retrieve all foreign currencies
		usp_UpdateExchangeRate	ExchangeRates	Updates or inserts exchange rate which will be used in dividend payment

## Exchange Rates

---

### Exchange Rates – Setup/Maintenance – How to use

---

1. To edit an existing exchange rate:
  - a. Click on the Exchange rate from the list provided and click **EDIT**.
  - b. Below is a representative screenshot when EDIT is clicked

**Set Currency Exchange Rate**

Select Currency:

Currency	Account No
TTD	1053097652

**Current Payment Details**

Payment Type:

Payment Date:

**Save** **Exit**

- c. The following can be inputted
  - i. Exchange rate
  - ii. Currency should only be selected in **New** mode. Note, that only currencies tagged as Foreign are available in the Select Currency box.
- d. Click **Save** to save the changes

**Save Completed**

Exchange Rate successfully saved

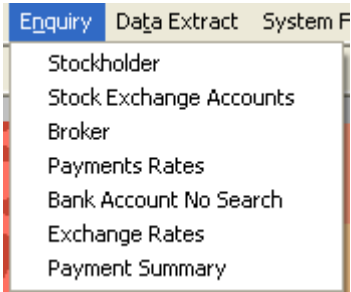
**OK**

- e. Click **Exit** to close the Set Currency Exchange Rate screen
2. To add new exchange rate, select **NEW** from the exchange rate list screen
  - a. Follow the instructions for **EDIT** given above

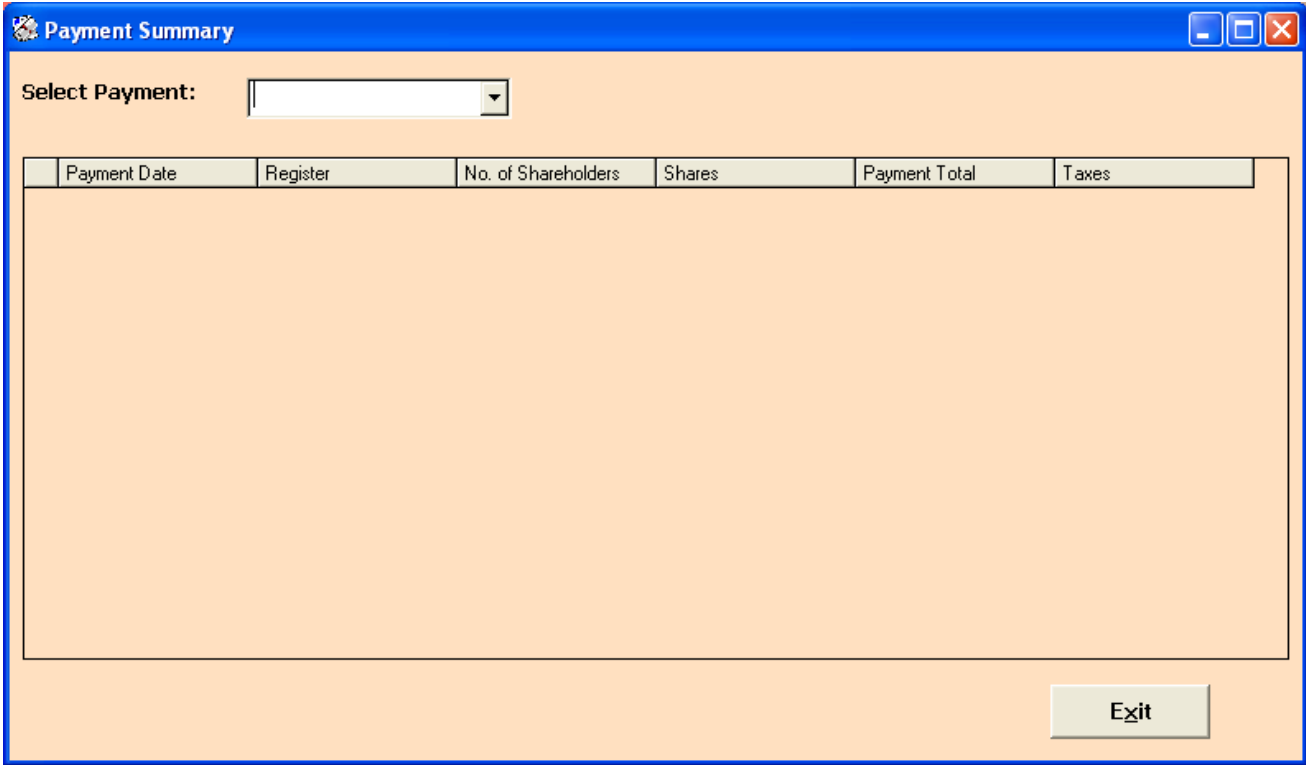
# Additional Reports and Enquiries

## Payment Summary

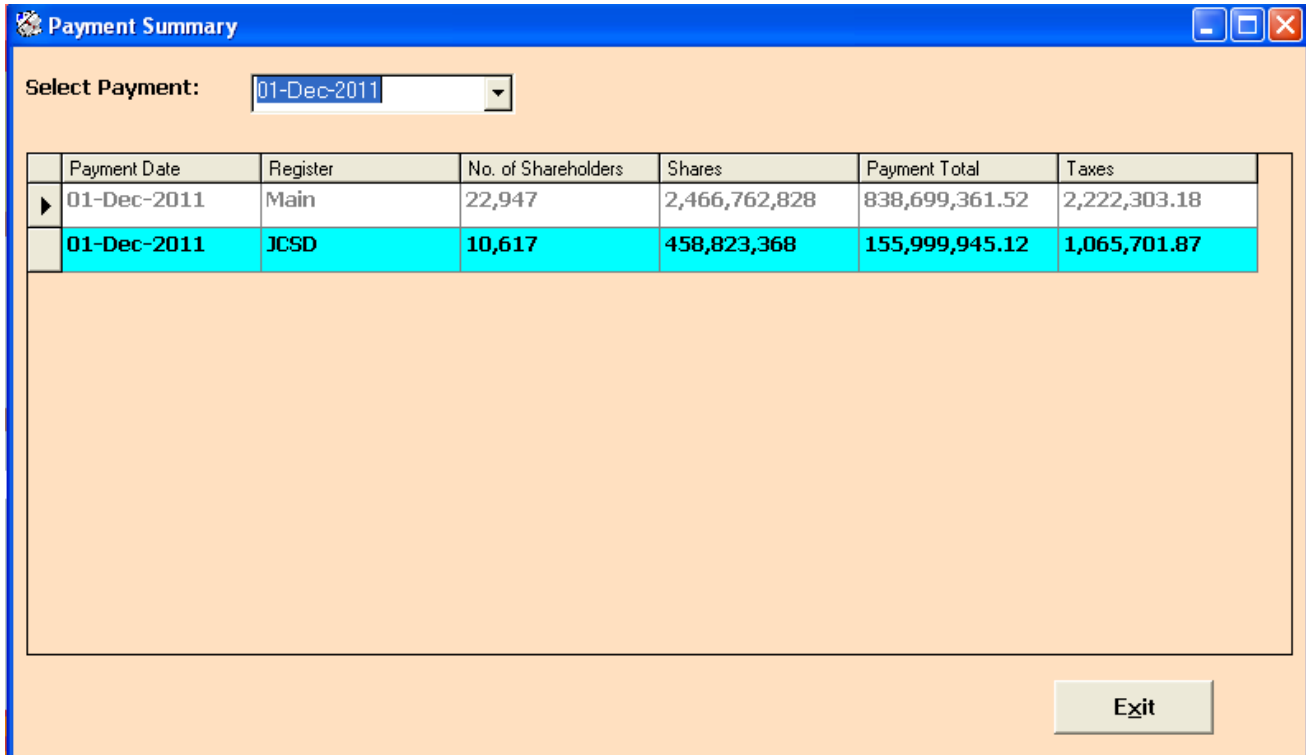
Users can view a breakdown of a dividend payment from this option. It is accessed via Enquiry→Payment Summary



When the option is selected a blank screen similar to the one below is displayed



- Select a payment date to view the details. See sample screen on the next page



Payment Summary


Select Payment: 01-Dec-2011

	Payment Date	Register	No. of Shareholders	Shares	Payment Total	Taxes
▶	01-Dec-2011	Main	22,947	2,466,762,828	838,699,361.52	2,222,303.18
	01-Dec-2011	JCSD	10,617	458,823,368	155,999,945.12	1,065,701.87

Exit

## Print Closed Certificate Register

This allows the user to print a closed certificate register. It can be accessed via Reports→Print Closed Certificate Register from the main menu. When the option is clicked, the user is prompted to select the closed batch to print.



Select certificate register to view

[Empty dropdown menu]

View Exit

After selecting the batch click **VIEW** to preview the report.



## Bank Reconciliation options

---

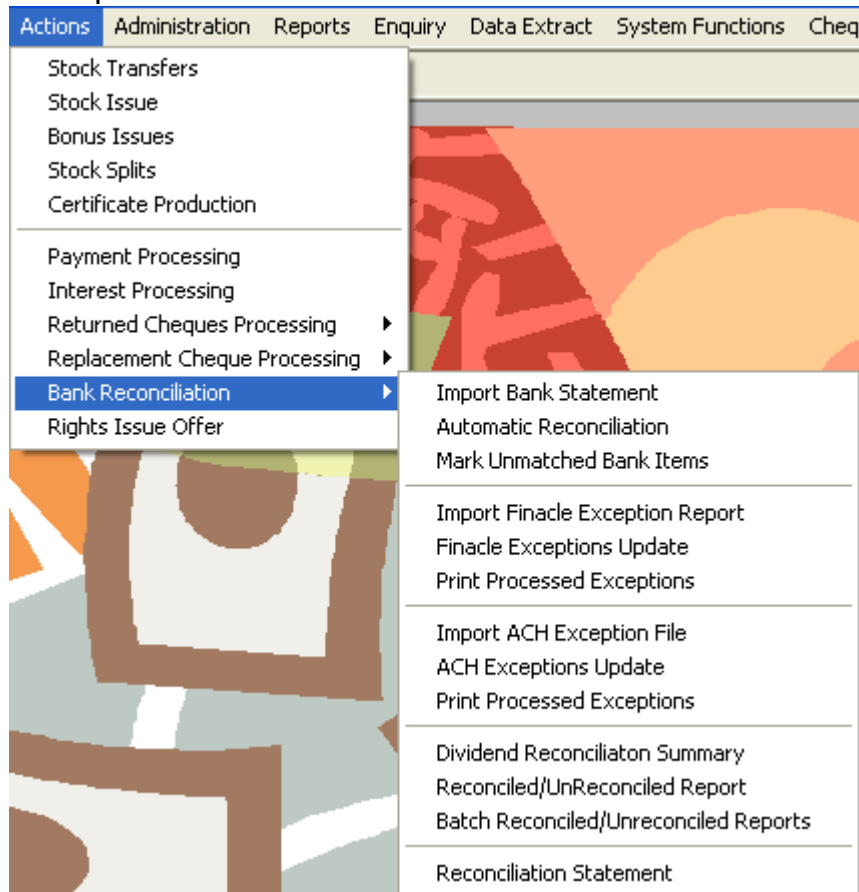
### Bank Reconciliation summary of options

---

The options here used to handle all after dividend payment issues. These options include:

- Importation and reconciliation of bank statements
- Posting of Finacle and ACH exception files
- Dividend reconciliation summary
- Reconciliation statement

The options can be accessed via Action→Bank Reconciliation from the main menu.



## Bank Reconciliation options

### Import Bank Statements

Electronic statements are imported into the SIS application through this option. When this option is clicked users will be given a dialog box to identify where the bank statement is.

Only one file can be selected at a time and the files must be text (.txt)



- Before the processing begins, users will be asked to confirm that they want the option to continue.
- Users will be advised when the process is completed.
- From the bank statement, the balances at the start and end of the period are recorded in the application.

## Bank Reconciliation options

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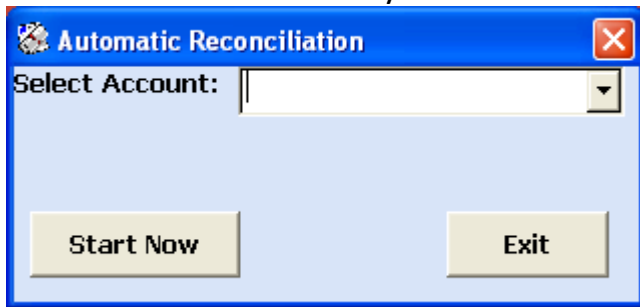
### Automatic Reconciliation

---

This option will automatically mark as reconcile similar items between the bank statements and SIS payment history. The process matches based on the following:

- Cheque number and amount
- Interest, tax, charges and GCT

When the option is selected, the screen below will be shown. From this the user can select which account they want to reconcile.



**Start Now** starts the automatic reconciliation process, where users will be asked to confirm the action before processing can begin.

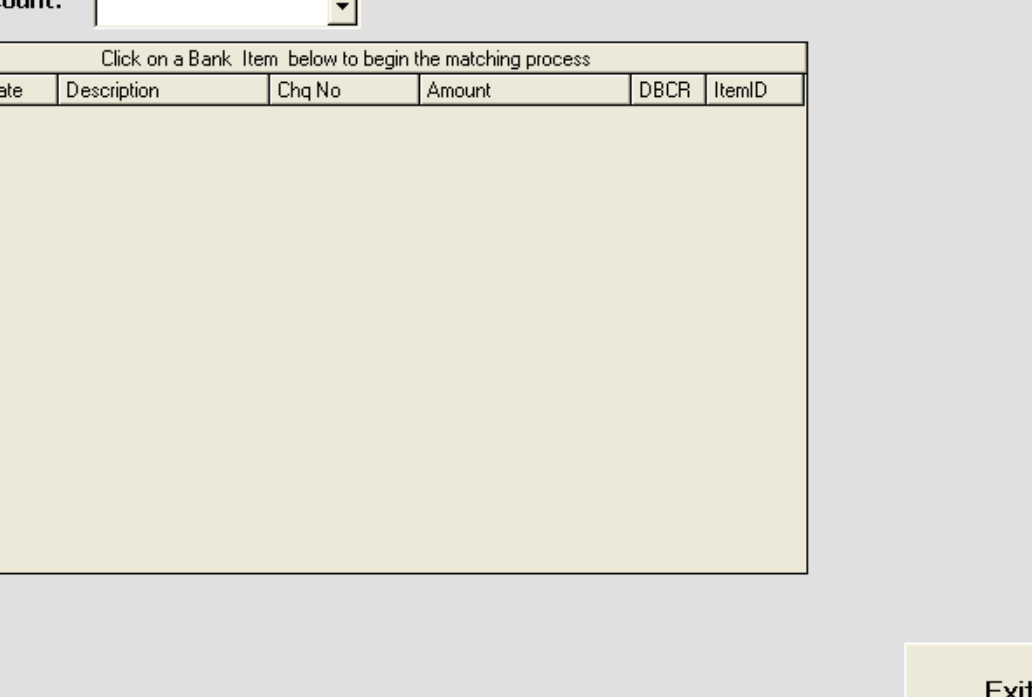
Use **Exit** to close the automatic reconciliation screen

## Bank Reconciliation options

## Mark Unmatched Bank Items

When the automatic reconciliation is completed, users can manually reconcile the outstanding bank items using the Mark Unmatched Bank Items option.

The startup screen is similar to the one below:



Unmatched Bank Items

Select Account:

Click on a Bank Item below to begin the matching process

Trans Date	Description	Chq No	Amount	DBCR	ItemID
------------	-------------	--------	--------	------	--------

Exit

- **Select the Account** from the list at the top of the screen to open up the available options

- Once an account is selected the search options are revealed.
- Users are able to search on two basis:
  - **By amount.** This is to the right in the **Search By Amount** group.
    - Users should enter the amount to search for
    - Then choose between **exact amount**, **amounts less than** and **amounts greater than**
  - **By other Criteria.** This is at the bottom of the screen in the Search by Other Criteria group. In this group users can select one of:
    - **Select Trans Date** by clicking a transaction date to be reviewed
    - **Enter Cheque No.** a cheque number can be found by entering a number here
    - **Select Trans Type.** Show bank items that are either **Debit** or **Credit**
  - Click either of the **Search** buttons to activate the appropriate search
- In the example below, a search was done for all unmatched bank items which are debit entries

**Unmatched Bank Items**

Select Account: 302312869

Click on a Bank Item below to begin the matching process

	Trans Date	Description	Chq No	Amount	DBCR	ItemID
▶	02-Aug-2011	TCI66 PATRICK	1289651	276.1	D	20
	03-Aug-2011	LI 66 Cheque #	1287989	24.35	D	169
	08-Aug-2011	TBI79 RET NCB	0	1250	D	412
	08-Aug-2011	LI 66 Cheque #	1308573	558.1	D	423
	10-Aug-2011	TCI66 ENSA MOTTA	1315425	3884.8	D	597
	15-Aug-2011	LI 66 Cheque #	1312024	111.21	D	885
	16-Aug-2011	LI 66 Cheque #	1324270	1439.18	D	1011
	18-Aug-2011	LI 66 Cheque #	1288484	2063.35	D	1159
	19-Aug-2011	LI 66 Cheque #	1289778	548	D	1221
	25-Aug-2011	LI 66 Cheque #	1281019	680.5	D	1614
	25-Aug-2011	LI 66 Cheque # 143271	143271	10	D	1577
	25-Aug-2011	LI 66 Cheque # 334810	334810	10	D	1576
	25-Aug-2011	LI 66 Cheque # 620248	620248	18	D	1581
	25-Aug-2011	LI 66 Cheque # 71535	71535	8	D	1574
	26-Aug-2011	TCI32 PCB TRANSFER	0	31022862.36	D	1637
	26-Aug-2011	TCI32 BNS	0	6411452.32	D	1638

**Search By Amount**

Enter amount to search for:

☒ Exact Amount  
☐ Amounts Less than  
☐ Amounts Greater than

Search

**Search by Other Criteria**

Select Trans Date: 11-Dec-2011

Enter Cheque No:

Select Trans type: Debit

Only one of the options to the left can be selected at a time

Search

Exit

- Double-click the item to be matched
- The screen below will be displayed

**Match Bank Items**

**Bank Item Details**

Trans Date: 08-Aug-2011 Description: LI 66 Cheque # 1308573

Chq No.: 1308573 Amount: 558.10 Dr/Cr: Dr

**Select Matching Criteria**

☐ Single Item (Exact Amount)  
☐ Multiple Items  
☐ Other

**Additional Match Criteria**

Select Dividend Date:

Enter Amount:

Enter Cheque No:

Start

**Possible Matching SIS Items**

Search Results			
Chq No	Chq Date	Chq Amount	Name

**Matched Items**

Search Results			
Chq No	Chq Date	Chq Amount	Name

Match Matched Total Exit

- Use this screen to match the bank item to an item or items in SIS

Option	Form	Procedures	Tables	Comments
Import Bank Statement	ImpBankRecon (module)	usp_InsertBankItem	BankItems	Imports entries on the Bank statement. Must be in eBanking format and with .txt extension. All imported items are tagged with status = "0". Items already imported based on Trans Date, Chq number and Amount will be skipped.
		usp_BalanceUpdate	Balances	Updates opening and closing balance per statement date. Dates previously imported will be overwritten.
Automatic Reconciliation	FrmAutoRecon	usp_ListActiveAccounts	Company, Accounts, StockExchanges, Currencies	Retrieves the list of accounts available for reconciliation
		usp_AutoRecon	BankItems, StkBank, ReconBatches, Recontypes	BankItems are matched with StkBank based on Cheque number and amount and status being 0 or 2. Some Recon types are not present in SIS and are auto reconciled such as Charges, Tax and Interest All Reconciled items are tagged with the same batch ID, this allows for future reversals.

Option	Form	Procedures	Tables	Comments
<b>Mark Unmatched Items</b>	FrmBankItems	usp_SelectUnReconciledItems	BankItems	Select Bank statement entries which is equal, less than or greater than a user entered amount
		usp_SelectUnReconciledItemsO	BankItems	Retrieves Bank statement items which matches a cheque number, or trans date or tarns type entered by the user
		usp_SelectAccounts	Accounts	Lists available accounts
<b>Match Bank Items</b>	FrmBankItemsMatch Called from FrmBankItems	usp_RetrieveBankItem	BankItems	Retrieves for display purposes the Bank Item selected in FrmBankItem
		usp_SelectReconItems	StkName, SESUB StkBank	Retrieves items from SIS (StkBank) for matching on the bank statement (BankItems)
		usp_MatchItems	ReconBatches, StkBank, BankItems, DivRef, Currencyrates	
		usp_SelectCurrencyList	Accounts, Currencies	
		usp_SelectPostedDividend	DivRef	Retrieves Payment dates
		usp_SelectReconTypes	ReconTypes	Retrieves the list of recon types



## Returned Cheques

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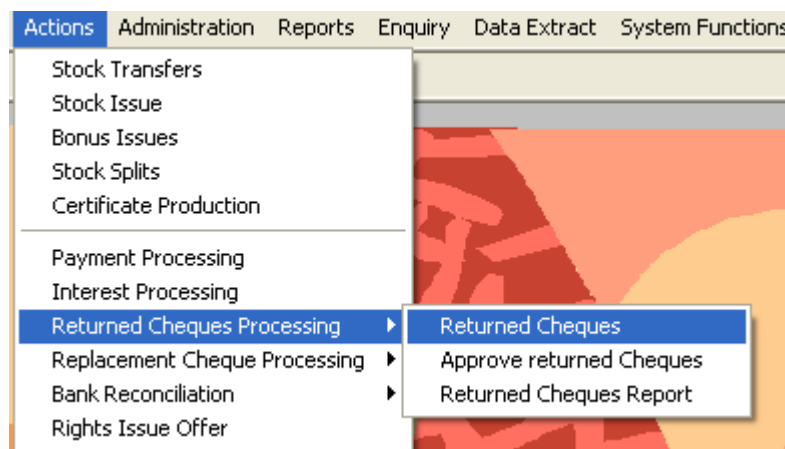
### Processing returned cheques

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These options are provided to handle cheques returned from the mail, financial institution or any other means. For this option to be use, the physical cheque must be received by NCB Nominees. **Loss, stolen or missing cheques must be handled using the Replacement Cheque options.**

There are two distinct options used in handling returned cheques. These options are:

1. Return Cheques. This is accessed via Actions→Returned Cheques Processing→Return Cheques. This first step places items to be marked as returned in a pending folder. These items will not be permanently tagged as returned until they are approved in Step 2.
2. Approve Returned Cheques. This is accessed via Actions→Returned Cheques Processing→Approve Return Cheques. With this option a user (supervisor) can either approve or reject a returned cheque transaction. Once approved, the returned cheque is permanently tagged as returned.
3. The Returned Cheques report provides a listing all returned cheques and can be generated at any point with date ranges.



# Returned Cheques

## Enter Returned Cheques

- 1. The cheque being returned should be used to complete this first section.
- 2. If a financial institution returned payments with one of its cheque, the user will have to search to determine the original payment cheque used.
- 3. The screen initially appears similar to the one below:

Process Returned Cheque(s)

Account No	Payee	Cheque Number	Cheque Date	Cheque Amount	Select	Relodge	Bank Chq No
------------	-------	---------------	-------------	---------------	--------	---------	-------------

Find Cheque

Enter Cheque number:

Find

Process Selected items

Exit

- 4. Enter the cheque number as it appears in SIS.
- 5. Click Find. If cheques matching the cheque number are found, they will be displayed as shown in the next screenshot.

List of Cheques							
Account No	Payee	Cheque Number	Cheque Date	Cheque Amount	Select	Relodge	Bank Chq No
302312869	SUTHERLAND, MARTIN JOHN F	766502	25-Nov-2005	486.00	<input type="checkbox"/>	<input type="checkbox"/>	

Find Cheque

Enter Cheque number: 766502

6. Two options are presented
  - a. **Select.** This must be ticked if this cheque is being returned
  - b. **Relodge.** This is optionally ticked if an only if the cheque I being relodged to the dividend account. **If this option is ticked, the Select box must also be ticked.**
7. See scenarios section below for specifics on which cheques to Select and which to Relodge
8. **Process Selected items** is clicked to place all the selected cheques into the pending folder. Once in the pending folder, these cheques will not be processed again unless they are acted on in the **Approve Returned Cheque** option.



9.

## Returned Cheques

### Approve Returned Cheques

1. The user who entered the returned cheques cannot approve them. As a result, when a user selects this option, transfers initiated by her will not be shown in the list. See sample screenshot below.

**Action Pending Returns**

Select the Items to be approved or revoked

Bank Account	Chq No/Ref No	Payee	Cheque Date	Chq Amount	User ID	Select	Relodge	Chq Rec'd
302312869	766502	SUTHERLAND, MARTIN JOHN F	25-Nov-2005	486.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1181810	BNS - OLD HARBOUR	21-May-2009	578.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1181810-1	WRIGHT, ANDREA	21-May-2009	203.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1181810-2	WRIGHT, ANDREA	21-May-2009	15.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1181810-3	BECKFORD, BEVERLEY ELIZABETH	21-May-2009	360.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1260049	AIC GLOBAL HOLDINGS INC / HOLDING	20-Aug-2010	29,063,015.38	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432	PanCaribbeanBank Limited	27-May-2011	20,483,023.97	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432-1	NATHAN, ANGELA G.	27-May-2011	3,825.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-10	JOHNSON, PATRICK ANTHONY	27-May-2011	765.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-11	BYLES, RICHARD	27-May-2011	410,330.88	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-2	RAVERS LIMITED	27-May-2011	63,000.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-3	RAVERS LIMITED	27-May-2011	54,000.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-4	LOJ PIF EQUITY FUND	27-May-2011	19,943,268.66	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-5	PANTON, MARCIA H.	27-May-2011	1,541.63	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-6	WATSON, ROCHELLA	27-May-2011	912.06	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-7	HARPER, VICTORIA	27-May-2011	4,185.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-8	PHILLIPPS, YENDI A.	27-May-2011	360.00	ADMIN	<input type="checkbox"/>	No	0

Approve Delete Exit

2. The approver must be a supervisor.
3. The approver may approve or delete a return by firstly checking the **Select** box beside the item being returned.
4. **Approve.** This will confirm and process the pending returns
5. **Delete.** This will delete the pending returns and prevent processing.

## Returned Cheques

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### Returned Cheques scenarios

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The following is a summary of the returned cheque scenarios handled by the application:

1. The original payment cheque mailed to shareholder is returned as the mailing address is not valid
2. The original payment cheque to a financial institution on behalf of shareholders is returned normally where none of the listed shareholders have valid accounts
3. The original dividend cheque to shareholder is credited back to the dividend account by NCB Nominees. This may be because the amount to be paid to the shareholder is over the RTGS threshold or the shareholder had requested a direct lodgment, but the required mandate change was not done before the dividend payment.
4. The original dividend cheque to a financial institution on behalf of shareholders is credited back to the dividend account by NCB Nominees. This may be because the cheque amount is over the RTGS threshold.
5. The original dividend payment cheque to a financial institution on behalf of shareholders is returned. This is similar to scenario 2 above, however some of the shareholders may actually have valid accounts at the financial institution. However, once the entire cheque is returned the treatment will be similar to scenario 2.
6. The financial institution sends one of its cheque back representing the amounts due to shareholders with invalid accounts.

Each scenario is explored below

## Returned Cheques

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### Scenario 1

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The original payment cheque mailed to shareholder is returned as the mailing address is not valid.

1. Click the **Returned Cheque** option
2. Enter the cheque number and click **Find**
3. If found click **Select**, if not check the number entered and try again
4. Click **Process Selected** items
5. **Exit** the Returned Cheque screen

A different user, must be a supervisor, should now complete the process with the following steps:

1. Click the **Approve Return Cheques** option
2. A list of items awaiting approval will be displayed
3. To select the items to be approved or deleted **click the box in the Select column** of the item to be auctioned
4. Click **Approve** or **Delete**

#### **What happens when DELETE is selected?**

- The item(s) selected is removed from the pending returns folder.
- The item(s) can be selected again for return processing or not at all

#### **What happens when APPROVE is selected?**

- The returned cheque is tagged as returned and set to reconciled. This cheque number can no longer be replaced and will remain outstanding on the Bank Statement if it is negotiated at the Bank.
- An outstanding payment is created for the shareholder with cheque number beginning with "**DIV**" or "**CAP**" depending on the type of payment (Dividend or Capital Distribution)
- When the shareholder makes representation for payment the outstanding payment (i.e. the payment beginning with "**Div**" or "**Cap**") should be replaced using the **Replacement Cheque** option and payment made by cheque or electronic payment.

## Returned Cheques

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### Scenario 2 and 5

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The original payment cheque to a financial institution on behalf of shareholders is returned normally where none of the listed shareholders have valid accounts.

The original dividend payment cheque to a financial institution on behalf of shareholders is returned. This is similar to scenario 2 above, however some of the shareholders may actually have valid accounts at the financial institution. However, once the entire cheque is returned the treatment will be similar to scenario 2.

1. Click the **Returned Cheque** option
2. Enter the cheque number and click **Find**
3. If found, all payments related to this cheque number will be displayed e.g. cheque to financial institution was 1181810 for three shareholders. Cheque “numbers” 1181810-1, 1181810-2 and 1181810-3 would also be displayed in the found list.
4. If found click **Select**, if not check the number entered and try again
5. All payments attached to this financial institution cheque will be automatically selected. Do not un-select any of these payments.
6. Click **Process Selected** items
7. **Exit** the Returned Cheque screen

A different user, must be a supervisor, should now complete the process with the following steps:

1. Click the **Approve Return Cheques** option
2. A list of items awaiting approval will be displayed
3. To select the items to be approved or deleted **click the box in the Select column** of the item to be auctioned
4. If a payment to a financial institution is selected all attached payments will be automatically selected. Do not un-select any of these payments.
5. Click **Approve** or **Delete**

**Action Pending Returns**

Select the Items to be approved or revoked

Bank Account	Chq No/Ref No	Payee	Cheque Date	Chq Amount	User ID	Select	Relodge	Chq Rec'd
302312869	766502	SUTHERLAND, MARTIN JOHN F	25-Nov-2005	486.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1181810	BNS - OLD HARBOUR	21-May-2009	578.00	ADMIN	<input checked="" type="checkbox"/>	No	0
302312869	1181810-1	WRIGHT, ANDREA	21-May-2009	203.00	ADMIN	<input checked="" type="checkbox"/>	No	0
302312869	1181810-2	WRIGHT, ANDREA	21-May-2009	15.00	ADMIN	<input checked="" type="checkbox"/>	No	0
302312869	1181810-3	BECKFORD, BEVERLEY ELIZABETH	21-May-2009	360.00	ADMIN	<input checked="" type="checkbox"/>	No	0
302312869	1260049	AIC GLOBAL HOLDINGS INC / HOLDING	20-Aug-2010	29,063,015.38	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432	PanCaribbeanBank Limited	27-May-2011	20,483,023.97	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432-1	NATHAN, ANGELA G.	27-May-2011	3,825.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-10	JOHNSON, PATRICK ANTHONY	27-May-2011	765.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-11	BYLES, RICHARD	27-May-2011	410,330.88	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-2	RAVERS LIMITED	27-May-2011	63,000.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-3	RAVERS LIMITED	27-May-2011	54,000.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-4	LOJ PIF EQUITY FUND	27-May-2011	19,943,268.66	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-5	PANTON, MARCIA H.	27-May-2011	1,541.63	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-6	WATSON, ROCHELLA	27-May-2011	912.06	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-7	HARPER, VICTORIA	27-May-2011	4,185.00	ADMIN	<input type="checkbox"/>	No	0
302312869	1327432-8	PHILLIPPS, YENDI A.	27-May-2011	360.00	ADMIN	<input type="checkbox"/>	No	0

Approve      Delete      Exit

### **What happens when DELETE is selected?**

- The item(s) selected is removed from the pending returns folder.
- The item(s) can be selected again for return processing or not at all

### **What happens when APPROVE is selected?**

- The returned cheque made out to the financial institution is tagged as returned and set to reconciled. This cheque number can no longer be replaced and will remain outstanding on the Bank Statement if it is negotiated at the Bank.
- An outstanding payment is created for each shareholder attached to that particular financial institution cheque, with cheque number beginning with "DIV" or "CAP" depending on the type of payment (Dividend or Capital Distribution)
- If the financial institution had indicated that a particular shareholder had a valid account then a replacement cheque or electronic payment (if all information is available) can be made out to credit that account.
- When each affected shareholder makes representation for payment, the outstanding payment (i.e. the payment beginning with "Div" or "Cap") should be replaced using the **Replacement Cheque** option and payment made by cheque or electronic payment.



## Returned Cheques

### Scenario 3

The original dividend cheque to shareholder is credited back to the dividend account by NCB Nominees. This may be because the amount to be paid to the shareholder is over the RTGS threshold or the shareholder had requested a direct lodgment, but the required mandate change was not done before the dividend payment.

The screenshot shows a software window titled "Process Returned Cheque(s)". Inside, there is a table titled "List of Cheques" with the following data:

Account No	Payee	Cheque Number	Cheque Date	Cheque Amount	Select	Relodge	Bank Chq No
302312869	AIC GLOBAL HOLDINGS INC / HOLDING	1260049	20-Aug-2010	29,063,015.38	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Below the table is a large blue rectangular area. At the bottom of the window, there is a "Find Cheque" section with a text input field containing "1260049" and a "Find" button. To the right of this are two buttons: "Process Selected items" and "Exit".

1. Click the **Returned Cheque** option
2. Enter the cheque number and click **Find**
3. If found click **Relodge**, **Select** will automatically be ticked as well. if the number is not found check the number entered and try again
4. Click **Process Selected** items
5. **Exit** the Returned Cheque screen

A different user, *must be a supervisor*, should now complete the process with the following steps:

1. Click the **Approve Return Cheques** option
2. A list of items awaiting approval will be displayed
3. To select the items to be approved or deleted **click the box in the Select column** of the item to be auctioned
4. Since this is a cheque to be credited back to the dividend account, ensure that the Relodge column for this payment is saying **“Yes”**.
  - a. If it is not saying **“Yes”** then click **Select** and **Delete**

Bank Account	Chq No/Ref No	Payee	Cheque Date	Chq Amount	User ID	Select	Relodge	Chq Rec'd
302312869	1260049	AIC GLOBAL HOLDINGS INC / HOLDING	20-Aug-2010	29,063,015.38	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432	PanCaribbeanBank Limited	27-May-2011	20,483,023.97	ADMIN	<input type="checkbox"/>	Yes	0

5. Click **Approve** or **Delete**

#### **What happens when DELETE is selected?**

- The item(s) selected is removed from the pending returns folder.
- The item(s) can be selected again for return processing or not at all

#### **What happens when APPROVE is selected?**

- The returned cheque is tagged as returned but not reconciled. This cheque cannot be replaced. When this cheque number is debited by the branch it will have a matching entry in SIS.
- SIS will also create a matching entry to the credit done by the branch. The cheque number used in this instance will begin with **“RL”** plus the original cheque number.
  - The **Auto Recon** process will attempt to match these entries automatically.
- An outstanding payment is created for the shareholder, with cheque number beginning with **“DIV”** or **“CAP”** depending on the type of payment (Dividend or Capital Distribution)
  - This payment can be replaced in SIS using the replacement option to indicate an electronic payment such as RTGS. This can then be manually matched to the debit on the bank statement of the same amount.

## Returned Cheques

### Scenario 4

The original dividend cheque to a financial institution on behalf of shareholders is credited back to the dividend account by NCB Nominees. This may be because the cheque amount is over the RTGS threshold.

**Process Returned Cheque(s)**

List of Cheques							
Account No	Payee	Cheque Number	Cheque Date	Cheque Amount	Select	Relodge	Bank Chq No
302312869	PanCaribbeanBank Limited	1327432	27-May-2011	20,483,023.97	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
302312869	NATHAN, ANGELA G.	1327432-1	27-May-2011	3,825.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	JOHNSON, PATRICK ANTHONY	1327432-10	27-May-2011	765.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	BYLES, RICHARD	1327432-11	27-May-2011	410,330.88	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	RAVERS LIMITED	1327432-2	27-May-2011	63,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	RAVERS LIMITED	1327432-3	27-May-2011	54,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	LOJ PIF EQUITY FUND	1327432-4	27-May-2011	19,943,268.66	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	PANTON, MARCIA H.	1327432-5	27-May-2011	1,541.63	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	WATSON, ROCHELLA	1327432-6	27-May-2011	912.06	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	HARPER, VICTORIA	1327432-7	27-May-2011	4,185.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	PHILLIPPS, YENDI A.	1327432-8	27-May-2011	360.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
302312869	JOHNSON, PATRICK	1327432-9	27-May-2011	835.74	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Find Cheque

Enter Cheque number: 1327432

1. Click the **Returned Cheque** option
2. Enter the cheque number and click **Find**
3. If found click **Relodge**, **Select** will automatically be ticked as well. Ensure that all payments attached to this particular cheque is also ticked.
  - a. if the number is not found check the number entered and try again
4. Click **Process Selected** items
5. **Exit** the Returned Cheque screen

A different user, *must be a supervisor*, should now complete the process with the following steps:

1. Click the **Approve Return Cheques** option
2. A list of items awaiting approval will be displayed
3. To select the items to be approved or deleted **click the box in the Select column** of the item to be auctioned
4. All payments related to this cheque will be automatically selected
5. Since this is a cheque to be credited back to the dividend account, ensure that the Relodge column for this payment is saying **“Yes”**.
  - a. If it is not saying **“Yes”** then click **Select** and **Delete**

Bank Account	Chq No/Ref No	Payee	Cheque Date	Chq Amount	User ID	Select	Relodge	Chq Rec'd
302312869	1260049	AIC GLOBAL HOLDINGS INC / HOLDING	20-Aug-2010	29,063,015.38	ADMIN	<input type="checkbox"/>	Yes	0
302312869	1327432	PanCaribbeanBank Limited	27-May-2011	20,483,023.97	ADMIN	<input type="checkbox"/>	Yes	0

6. Click **Approve** or **Delete**

#### **What happens when DELETE is selected?**

- The item(s) selected is removed from the pending returns folder.
- The item(s) can be selected again for return processing or not at all

#### **What happens when APPROVE is selected?**

- The returned cheque made out to the financial institution is tagged as returned but not reconciled. This cheque cannot be replaced. When this cheque number is debited by the branch it will have a matching entry in SIS.
- SIS will also create a matching entry to the credit done by the branch. The cheque number used in this instance will begin with **“RL”** plus the original cheque number.
  - The **Auto Recon** process will attempt to match these entries automatically.
- An outstanding payment is created for each shareholder attached to this particular cheque, with the new cheque number beginning with **“DIV”** or **“CAP”** depending on the type of payment (Dividend or Capital Distribution)
  - These payments can be replaced in SIS using the replacement option to indicate an electronic payment such as RTGS. This can then be manually matched to the debit on the bank statement of the same amount.

## Returned Cheques

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### Scenario 6

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The financial institution sends one of its cheques back representing the amounts due to shareholders with invalid accounts.

In this instance, the financial institution has

- Negotiated the original dividend cheque
- Drawn a cheque on its account representing the amount payable to shareholders who do not have a valid account with it.

As a result the original dividend cheque is not being returned, just the amounts for some shareholders. Users will need to use the other search options in the application to locate the original cheque number. When the cheque number is found, the normal procedures follow:

1. Click the **Returned Cheque** option
2. Enter the cheque number and click **Find**
3. If found, click **Select** for all shareholders returned by the financial institution.  
**Do not select the dividend cheque made out to the financial institution.**
4. Enter the Cheque number on the financial institution's cheque in the **Bank chq No** column. See a sample below

The screenshot shows a software window titled "Process Returned Cheque(s)". Inside, there is a table titled "List of Cheques" with the following data:

Account No	Payee	Cheque Number	Cheque Date	Cheque Amount	Select	Relodge	Bank Chq No
302312869	SCARLETT,CARLTON	1339861-1	26-Aug-2011	571.20	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	789654
302312869	JOHNSON,LOIS	1339861-2	26-Aug-2011	694.96	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	789654

Below the table is a search section labeled "Find Cheque" with a text input field containing "1339861" and a "Find" button. To the right of the search section are two buttons: "Process Selected items" and "Exit".

5. Click **Process Selected** items
6. **Exit** the Returned Cheque screen

A different user, must be a supervisor, should now complete the process with the following steps:

1. Click the **Approve Return Cheques** option
2. A list of items awaiting approval will be displayed
3. To select the items to be approved or deleted **click the box in the Select column** of the item to be auctioned
4. Verify that the financial institution's cheque number is entered in the **Bank Chq No** column.
5. Verify that the cheques tagged as returned in this case have a "-" included in the cheque number.
  - a. If these are missing for this scenario, then click **Select** for each and then **Delete**
6. Click **Approve** or **Delete**
7. **Exit** the Approved Returned Cheques screen

**What happens when DELETE is selected?**

- The item(s) selected is removed from the pending returns folder.
- The item(s) can be selected again for return processing or not at all

**What happens when APPROVE is selected?**

- The returned cheque is tagged as returned and set to reconciled. This cheque number can no longer be replaced or returned. The financial institution's cheque is recorded in the replaced cheque number so it can be seen in the payment history.
- An outstanding payment is created for the shareholder(s) with cheque number beginning with "**DIV**" or "**CAP**" depending on the type of payment (Dividend or Capital Distribution)
- When the shareholder makes representation for payment the outstanding payment (i.e. the payment beginning with "**Div**" or "**Cap**") should be replaced using the **Replacement Cheque** option and payment made by cheque or electronic payment.

## Returned Cheques


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### Returned Cheques Report

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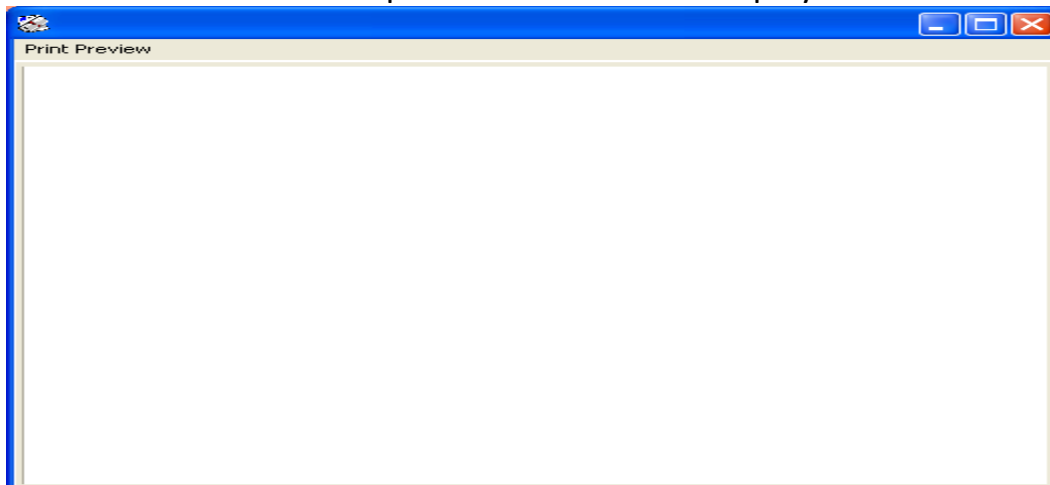
This produces a listing of all returned cheques processed through SIS. Users are able to select a date range to report on.

The option is accessed via Actions→Bank Reconciliation→Returned Cheque Report

A screenshot of a Windows-style dialog box titled "Returned Cheques Report". The dialog has a blue title bar with standard minimize, maximize, and close buttons. The main area has an orange background. At the top, there is a text box containing the label "Select Dates to report". Below this, there are two rows of controls. The first row is labeled "FROM" and contains a date dropdown menu showing "20-Dec-2011". The second row is labeled "TO" and contains a date dropdown menu also showing "20-Dec-2011". At the bottom of the dialog, there are two buttons: "Start" on the left and "Exit" on the right.

- Select the **FROM** and **TO** dates to report on from the dropdown lists
- Click **Start** to generate the report
- Click **Exit** to close the screen

When **Start** is click the report viewer screen is displayed with the **Print Preview** menu





Click **Print Preview** to display the report

NATIONAL COMMERCIAL BANK JAMAICA LTD							
Returned Cheques Report Dated 01-Dec-2011 to 20-Dec-2011							
<u>Cheque Number</u>	<u>Cheque Date</u>	<u>Amount</u>	<u>Payee</u>	<u>Posted By</u>	<u>Post Date</u>	<u>Approved By</u>	<u>Date Approve</u>
Account Number: 302312869							
766502	25-Nov-2005	\$486.00	SUTHERLAND,MARTIN JO	ADMIN	17-Dec-2011	CAMILLE	20-Dec-2011
302312869 Totals:		486.00	1				

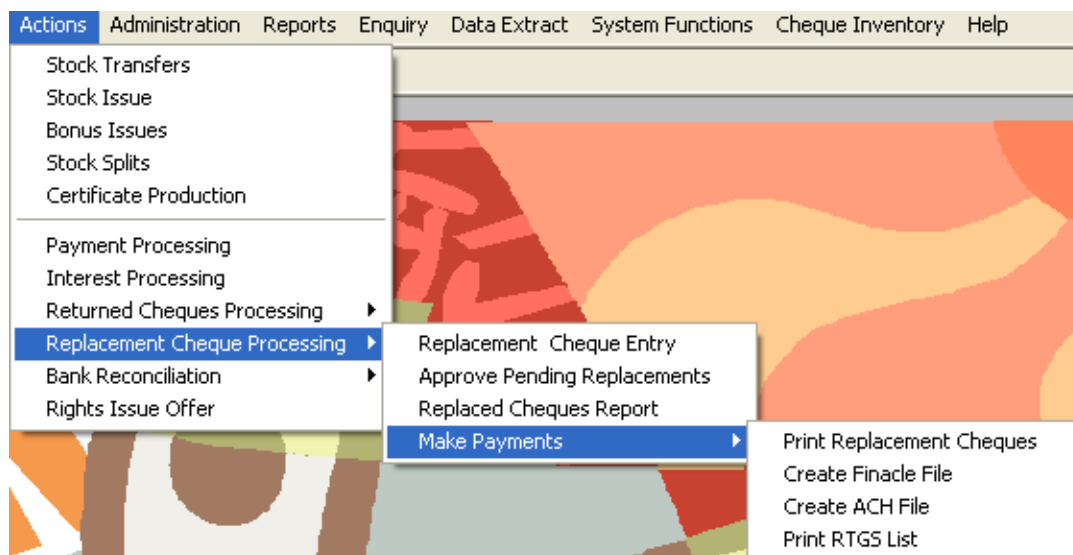
## Replacement Cheques

### Processing replacement cheques

These options are provided to handle cheques reported as lost, stolen, missing or otherwise not received by the shareholders. In these instances the physical cheque cannot be located. Stop payments on these cheques would be issued to the Bank. Cheques being replaced would therefore not appear on the bank statements.

The options used in handling replaced cheques are:

1. Replacement Cheque Entry. This is accessed via Actions→Replacement Cheque Processing→Return Cheques. This first step places items to be replaced as pending in a replacement folder. These items will not be permanently tagged as replaced until they are approved in Step 2.
2. Approve Pending Replacements. This is accessed via Actions→ Replacement Cheque Processing→ Approve Pending Replacements. With this option a user (supervisor) can either approve or reject a replacement cheque transaction. Once approved, the replaced cheque is permanently tagged as replaced and payment can be made via cheque or electronic means (Finacle, ACH or RTGS).
3. The Replacement Cheques report provides a listing all replaced cheques and can be generated at any point with date ranges.
4. The Make Payments options provide the available payment disbursement methods.



## Replaced Cheques

### Enter Cheques to be replaced

1. The cheque(s) being replaced should be used to complete this first section.
2. One or more cheques can be replaced with a single cheque. However, the replacement should be done for one shareholder at a time.
3. Merging of cheques is only allowed where all the cheques belong to the same shareholder.
4. The screen initially appears similar to the one below:

**Replace Cheque Data Entry**  
Ver: 6.0.0 NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number:  Go

Accounting Period:

Stockholder:

Payee Name:

Cheque Date:  Dividend Date:

Cheque Amount:

New Cheque Date:

New Cheque Amount:

List of Cheques to be replaced			
Cheque No	Cheque Amount	Payment Date	Payee

## Using the Replace Cheque Data Entry screen

1. Enter the number of the cheque to be replaced in the **Cheque Number** dropdown box.
2. Click **Go**. The application will attempt to retrieve all cheques matching the number entered. To be selected the following criteria have to be met:
  - a. The number must be a valid number in SIS
  - b. The cheque must be outstanding i.e. not reconciled
3. Click the down arrow beside the **Cheque Number** dropdown list.
  - a. If matching cheque numbers were found a list will be shown

Replace Cheque Data Entry  
Ver: 6.0.0 NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number: 1324561 Go

Accounting Period	ChequeNo	CiName	ClientId	PayeeName	Amount	AccountNo	Currency	Pay Type
Stockholder:	1324561	MCGANN, KERMITT	86150658	MCGANN, KERMITT	\$1,080.00	302312869	JMD	Dividend

- b. If no matching cheque number was found, a message that no records were found will be displayed, also the list will be blank

Replace Cheque Data Entry  
Ver: 6.0.0 NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number: 998767656 Go

Accounting Period	ChequeNo	CiName	ClientId	PayeeName	Amount	AccountNo	Currency	Pay Type
Stockholder:								

4. Where records are displayed in the list, click on the required cheque
5. The details will then be displayed on the screen

Replace Cheque Data Entry  
Ver: 6.0.0 NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number: 3456 Go

Accounting Period: 23-Dec-2011 302312869 JMD

Stockholder: 216120- BUCKNAL,ERROL ANTONY

Payee Name: BUCKNAL,ERROL ANTONY

Cheque Date: 30-Apr-2001 Dividend Date: 01-Mar-2001

Cheque Amount: \$45.88

**ADD to List**

New Cheque Date: 23-Dec-2011

New Cheque Amount:

☐ Cheque  
☐ Add to Finacle file  
☐ Add to ACH file

Clear Commit Cancel

Cheque No	Cheque Amount	Payment Date	Payee

6. Click **ADD to List** to include this cheque in the replacement process
7. When added the screen will be populated similar to the screen below:

**Replace Cheque Data Entry**  
Ver: 6.0.0 NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number: 3456 Go

Accounting Period: 23-Dec-2011 302312869 JMD

Stockholder: 216120- BUCKNAL,ERROL ANTONY

Payee Name: BUCKNAL,ERROL ANTONY

Cheque Date: 30-Apr-2001 Dividend Date: 01-Mar-2001

Cheque Amount: \$45.88 ADD to List

New Cheque Date: 23-Dec-2011

New Cheque Amount: 45.88

☒ Cheque  
☐ Add to Finacle file  
☐ Add to ACH file

Clear Commit Cancel

List of Cheques to be replaced				
	Cheque No	Cheque Amount	Payment Date	Payee
▶	3456	\$45.88	30-Apr-2001	BUCKNAL,ERROL ANTONY

8. Repeat Steps 1 to 7 if there are more cheques for this current shareholder that is being replaced. See an example below:

**Replace Cheque Data Entry**  
Ver: 6.0.0      NATIONAL COMMERCIAL BANK JAMAICA LTD

Cheque Number: 40055      Go

Accounting Period: 23-Dec-2011      302312869      JMD

Stockholder: 216540- BUCKNOR,HOPE CONSTANCE

Payee Name: BUCKNOR,HOPE CONSTANCE

Cheque Date: 30-Jan-2002      Dividend Date: 28-Dec-2001

Cheque Amount: \$302.40      ADD to List

New Cheque Date: 23-Dec-2011

New Cheque Amount: 95.48

☒ Cheque  
☐ Add to Finacle file  
☐ Add to ACH file

Clear      Commit      Cancel

List of Cheques to be replaced				
	Cheque No	Cheque Amount	Payment Date	Payee
▶	3456	\$45.88	30-Apr-2001	BUCKNAL,ERROL ANTONY
	40050	\$49.60	30-Jan-2002	BUCKNAL,ERROL ANTONY

9. Note the following:

- New Cheque Amount** is automatically updated with the total of all cheques added
- The **New Cheque Date** defaults to the current date but can be changed by the user

10. Before committing the replacement, the user should select the payment method:

- Cheque.** This is the default. Cheque number will be assigned after approval and should be available in working stock. If not, see CIM section on how to correct this
- Add to Finacle file.** If this option is selected, no cheque will be printed. The payment will be added to the file to be created for direct lodgment to Finacle. See Make Payments for more information

- c. **Add to ACH file.** If this option is selected, no cheque will be printed. The payment will be added to the file to be created for direct lodgment via ACH. See Make Payments for more information.
  - d. If the payment amount is greater than RTGS threshold, then the payment will be automatically added to the RTGS file.
11. Click **Commit** to save the entries. Supervisor will then need to approve this replacement before it is finalized.
  12. Click **Cancel** to close this screen
  13. Click **Clear** to clear the entries on the screen.

## Approving the Replace Cheque

1. Only a supervisor will be able to access this option
2. The user who entered the replacement cannot approve the replacement
3. When the option is first clicked a screen similar to the one below will be displayed.

Bank Account	ClientID	Shareholder	Replacement value	Replacement method	Number of cheques	Select	F
302312869	216540	BUCKNOR,HOPE CONSTANCE	95.48	Cheques	2	<input type="checkbox"/>	2

Approve Delete Exit

4. If there are no pending replacements the screen will be blank
5. Double-click on any of the items listed to see the full details:

Bank Account	Shareholder	Original Amount	Original Chq No
302312869	BUCKNOR,HOPE CONSTANCE	45.88	3456
302312869	BUCKNOR,HOPE CONSTANCE	49.60	40050

- a. Click to close the details screen
6. Click the select box of the item(s) to be approved or deleted
  7. Click **Approve** to confirm the replacements and assign the replacement cheque number or move to electronic payment file
  8. Click **Delete** to remove the items from the pending replacement folder



## Replaced Cheques

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### Replaced Cheques Report

---

This produces a listing of all replaced cheques processed through SIS. Users are able to select a date range to report on.

The option is accessed via Actions→Replacement Cheque Processing→Replaced Cheque Report



**Replacement Cheques Report**

Select Dates to report

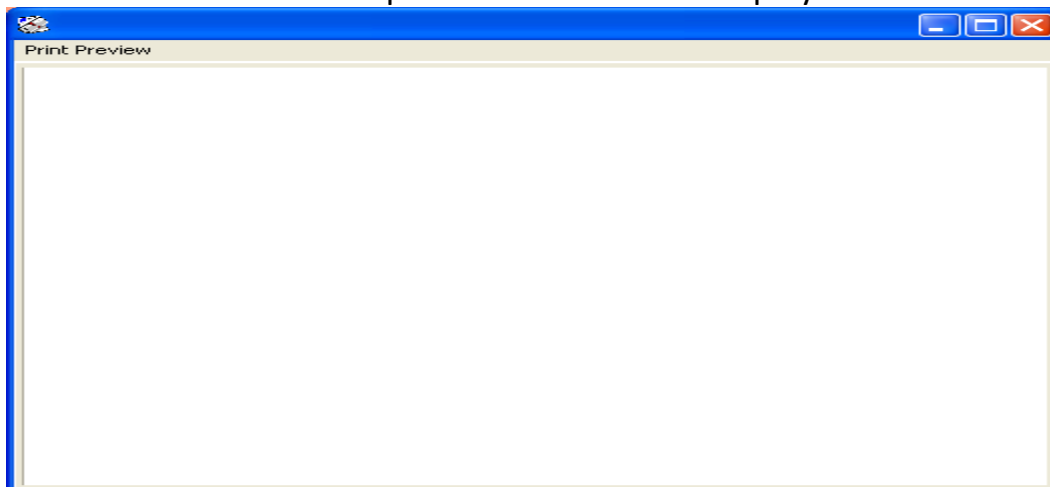
**FROM** 24-Dec-2011

**TO** 24-Dec-2011

Start Exit

- Select the **FROM** and **TO** dates to report on from the dropdown lists
- Click **Start** to generate the report
- Click **Exit** to close the screen

When **Start** is click the report viewer screen is displayed with the **Print Preview** menu



Print Preview

Click **Print Preview** to display the report

**NATIONAL COMMERCIAL BANK JAMAICA LTD**

**Replacement Cheque Report for Account 302312869**

**Dated 24-Dec-2011 to 24-Dec-2011**

<u>Shareholder ID</u>	<u>Shareholder</u>	<u>Old Chq/Ref No</u>	<u>Original Amt</u>	<u>New Chq/Ref N</u>	<u>New Amt</u>	<u>Date Done</u>	<u>Done by</u>	<u>Approved</u>
Replacement Method: Cheques								
216540	BUCKNOR,HOPE CONSTANCE	3456	45.88	1337948	95.48	24-Dec-2011	CAMILLE	ADMIN
216540	BUCKNOR,HOPE CONSTANCE	40050	49.60	1337948	95.48	24-Dec-2011	CAMILLE	ADMIN
Totals for Cheques			<u>\$95.48</u>	<u>2</u>				

## Replaced Cheques

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### Make Payments

---

All payments due from replacements are made from one of the options below under the Make Payment menu.

1. **Print Payment Cheque.** If cheque was selected as the disposal option during the replacement process, then this option should be used to print the cheque(s).
2. **Create Finacle file.** If Finacle file was selected as the disposal option during the replacement process, then this option should be used to create the Finacle file with all payments due to Finacle accounts but not yet paid.
3. **Create ACH File.** If ACH file was selected as the disposal option during the replacement process, then this option should be used to create the ACH file with all payments due to ACH accounts but not yet paid.
4. **Print RTGS List.** If ACH file was selected as the disposal option during the replacement process, then this option should be used to create the RTGS report with all payments due but over the RTGS threshold to bank accounts but not yet paid.

## Replaced Cheques

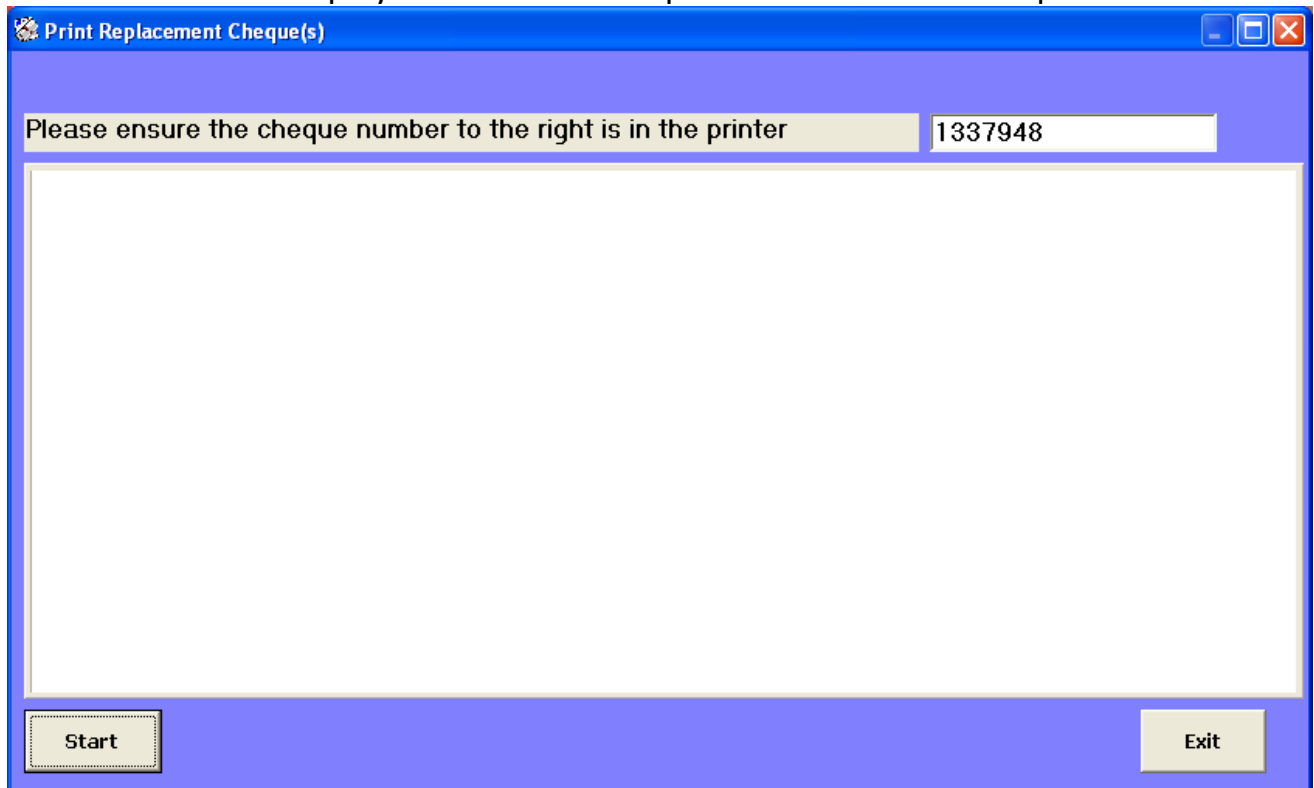
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### Make Payments - Print Replacement Cheques

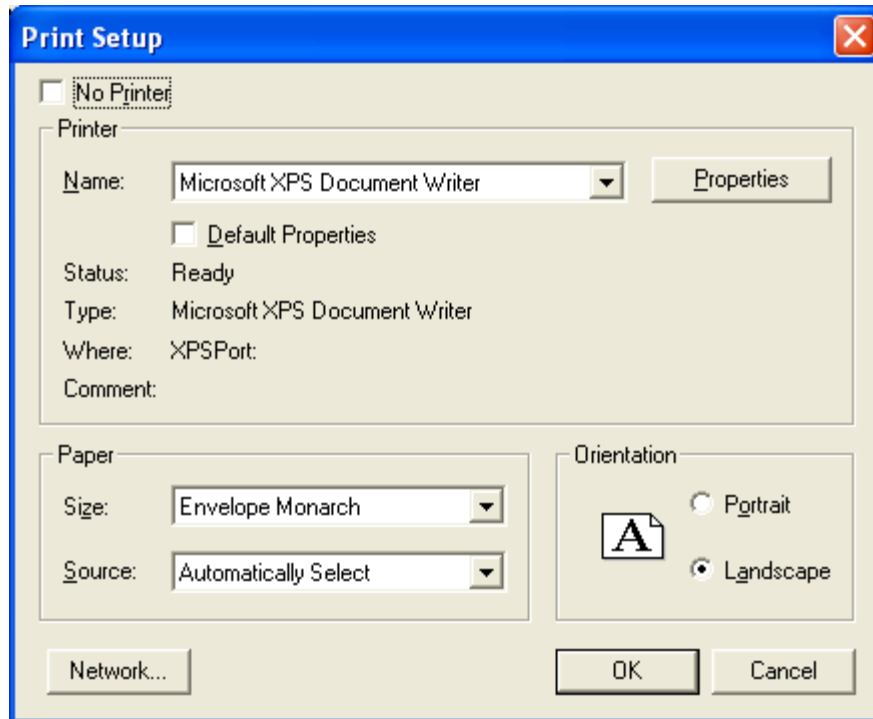
---

This option is accessed via Action→Replacement Cheque Processing→Make Payments→Print Replacement Cheques.

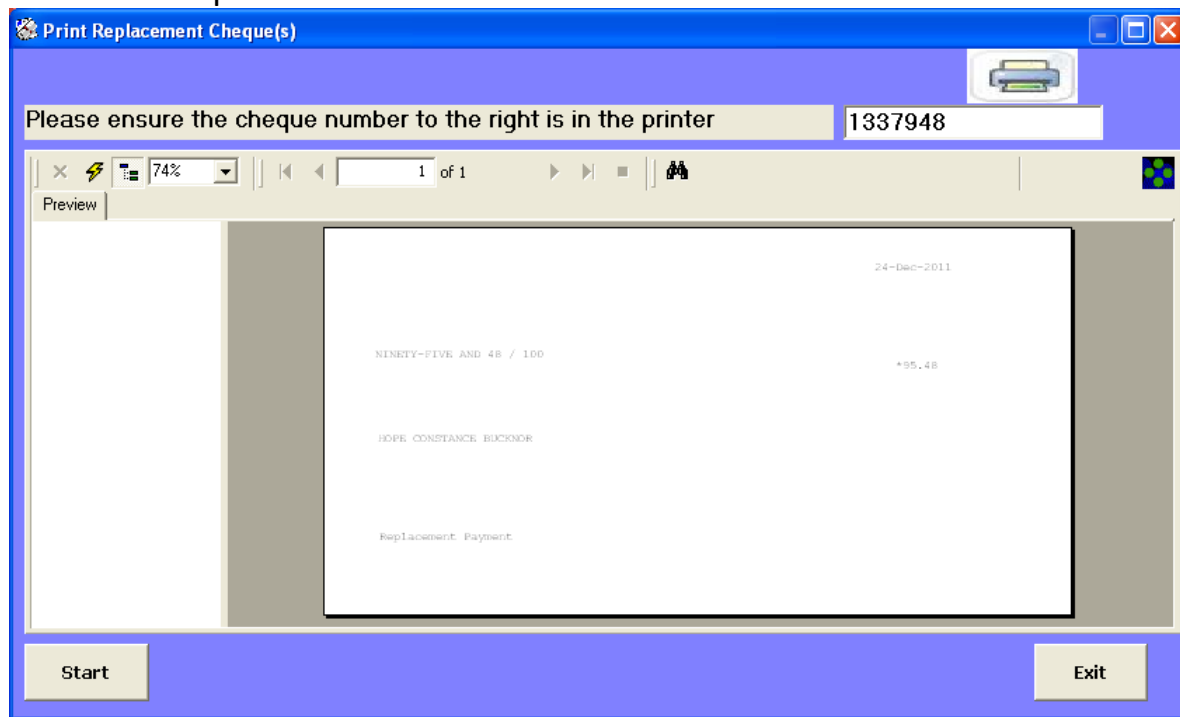
1. The first screen displayed shows the cheque to be inserted in the printer



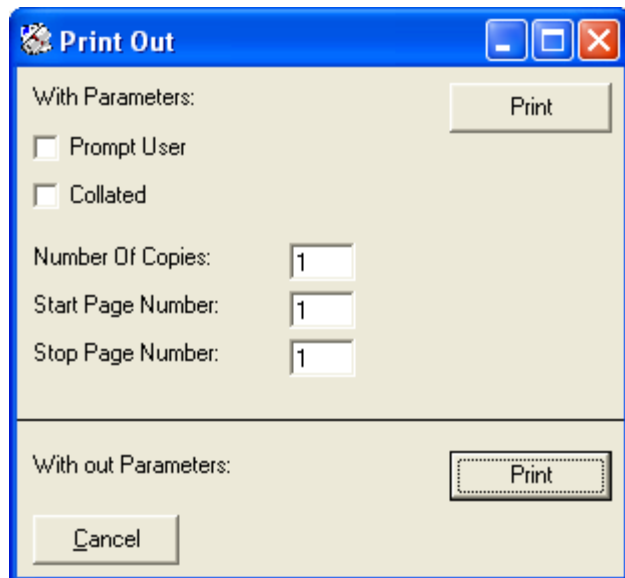
2. In this example cheque number 1337948 is expected to be in the printer.
3. Click **Exit** to close the screen
4. Click **Start** to begin the print process
5. The option to select the printer and paper will be displayed. Change the printer to the appropriate printer if required. Nothing else should be changed.



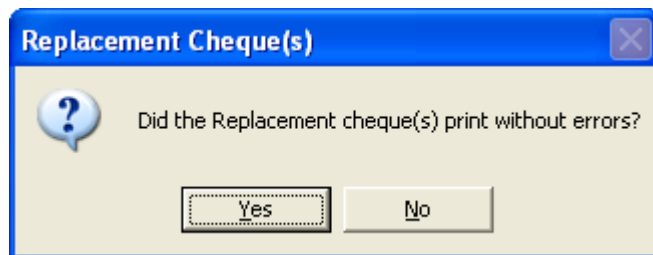
6. A similar screen to the one below will be displayed. It displays the cheque details.
  - a. Please review and verify that all is well.
  - b. **A printer icon is shown in the top right hand corner.** Click this to send to the printer.



7. Clicking the Printer icon will cause the Print out screen below to be displayed



8. Click on the **Print button** in the lower right hand corner, that is, in the **With out Parameters** section
9. The cheque(s) will be sent to the printer.
10. The user will then be asked to confirm that the cheque(s) printed without errors



11. Click **Yes** if the cheque(s) printed without errors. This will update the cheque inventory.
12. Click **No** if there was an error.
  - a. If the cheque was spoilt, please notify a supervisor who will use the CIM options to cancel the spoilt cheque and make another cheque available.
  - b. Repeat steps 1 to 12 when the correct cheque number is showing.

## Replaced Cheques

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### Make Payments - Create Finacle file

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This option is accessed via Action → Replacement Cheque Processing → Make Payments → Create Finacle File.

To use see Make Cheques – Electronic payments to user instructions

### Make Payments - Create ACH file

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This option is accessed via Action → Replacement Cheque Processing → Make Payments → Create ACH File.

To use see Make Cheques – Electronic payments to user instructions

### Make Payments – Print RTGS List

---

This option is accessed via Action → Replacement Cheque Processing → Make Payments → Print RTGS List.

An Excel spreadsheet with list of payees will be generated.

## Password Security

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### Login Screen

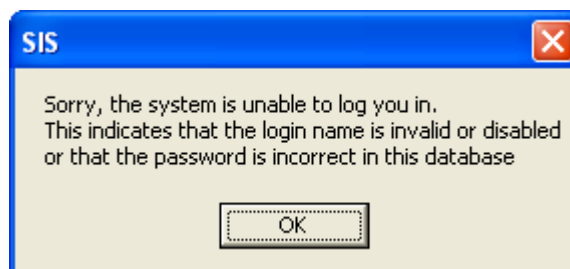
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The login screen features three input fields: "Login Name:", "Password:", and "Data Source Name:". Below these fields is a text box containing the following instructions: "Your Login Name may be different from your real name. It can be any combination of up to 10 characters. Your Password may be up to 10 characters. Neither your Login Name or Password are case sensitive." At the bottom left is a link for "Forget Password", and at the bottom right are "Ok" and "Cancel" buttons.

When the user starts up the SIS application the screen above is displayed. Users will login as usual:

- **Login Name:** The userID is entered here
- **Password:** The users password is entered here
- **Data Source Name:** The system name of the company register is entered her
- **OK** to login
  - Any errors with userID, password or data source name will prevent login
  - Users entering an incorrect password three times will have their accounts disabled. The System Administrator must be contacted to enable the account



- **Cancel** to Quit



### Technical Reference:

- **Usp\_Login** will be called to verify UserID and password. This will check Users table.
  - UserID is equivalent to SystemName
  - Password is equivalent to PWord.
  - PWord is stored as HASH
  - Passwords incorrectly entered three times will result in the user account being disabled. This is done via stored procedure **usp\_DisableAccount**
    - **Column Closed will be populated with the current date**
  - PWordExpiry is used to compare expiry date with current date
    - Where password expiry is less than 10 days away a warning is displayed
    - When the password has expired users will be prompted to enter a new password (frmChangePassword)
    - Apart from checking passwords against the password parameters, passwords are also checked to ensure that they are not within the set of previously used passwords (currently the default is 8)
    - The ppTab holds all the previous passwords which are also stored as HASH
- On successful login
  - The stored procedure usp\_GetCompanyDetails will be used to get company name and siteid
  - Usp\_Logged will be used to update the user record in the Users table.  
Columns updated:
    - IsLoggedIn is set to 1
    - LoginFails is set to 0
- Incorrect password (checked using usp\_Login) will update the user record in Users table:
  - LoginFails is increased by 1 for each failure
- Only one (1) login per userID is allowed. This is checked using usp\_Login:
  - Table: Users
  - Column: IsLoggedIn must be 0 to allow login

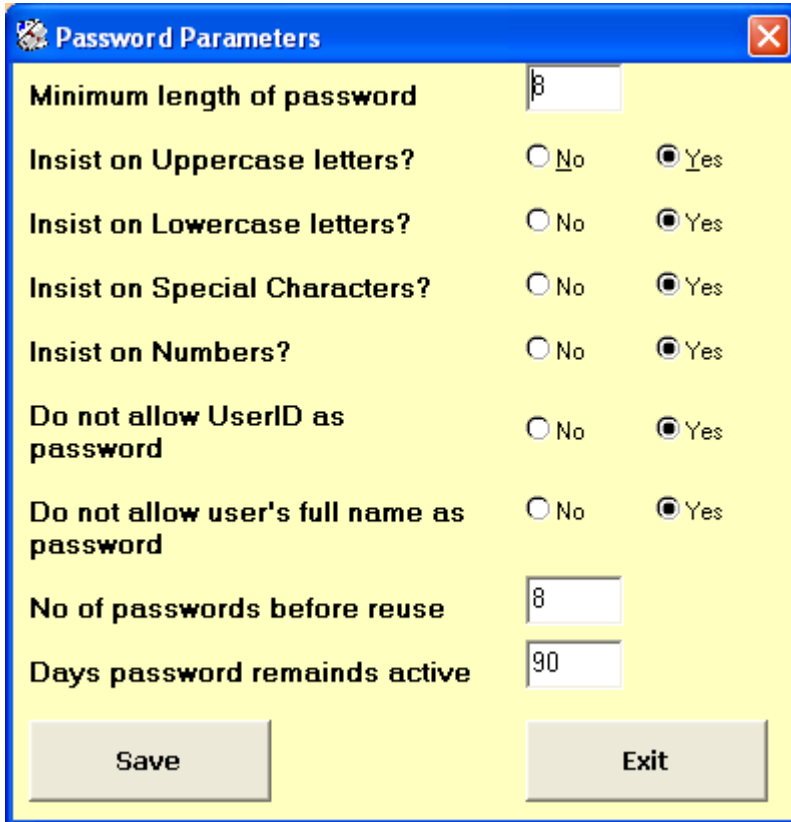
## Password Security

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### Password Rules

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This will depend on the selections made in the password parameters files (PasswordParameters)

A screenshot of a Windows-style dialog box titled "Password Parameters". The dialog has a blue title bar with a close button (X) in the top right corner. The main area has a yellow background and contains several settings. At the top, "Minimum length of password" is set to 8 in a text box. Below this are five rows of options, each with a "No" radio button and a "Yes" radio button. The "Yes" options are selected. The options are: "Insist on Uppercase letters?", "Insist on Lowercase letters?", "Insist on Special Characters?", "Insist on Numbers?", and "Do not allow UserID as password". The next two options are "Do not allow user's full name as password" (Yes selected) and "No of passwords before reuse" (set to 8 in a text box). The last option is "Days password remains active" (set to 90 in a text box). At the bottom are two buttons: "Save" and "Exit".

Minimum length of password	8
Insist on Uppercase letters?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Insist on Lowercase letters?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Insist on Special Characters?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Insist on Numbers?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Do not allow UserID as password	<input type="radio"/> No <input checked="" type="radio"/> Yes
Do not allow user's full name as password	<input type="radio"/> No <input checked="" type="radio"/> Yes
No of passwords before reuse	8
Days password remains active	90

Save Exit

- Default settings are shown above. This option is only available to supervisors.
- Passwords which fail to meet any of the criteria above will be rejected and the user advised.
- On logging in if a user enters an incorrect password three (3) times the account will be disabled. A supervisor will may re-enable the account.
- Users will be provided with a warning when their passwords will expire
- On expiration users will be forced to change their passwords based on the parameters above. See **“User resetting her password”**
- Only one login per userID is allowed

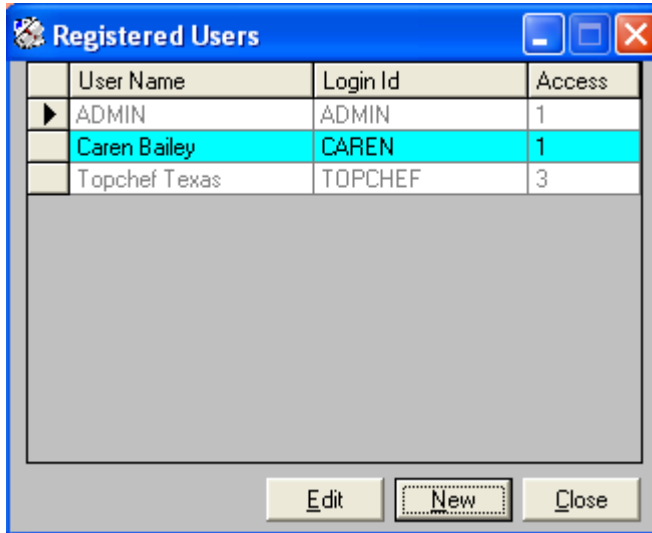
## Password Security

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### Managing user accounts

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Supervisors can manage user accounts using the Administration→Users option. When selected a screen similar to the one below is displayed:



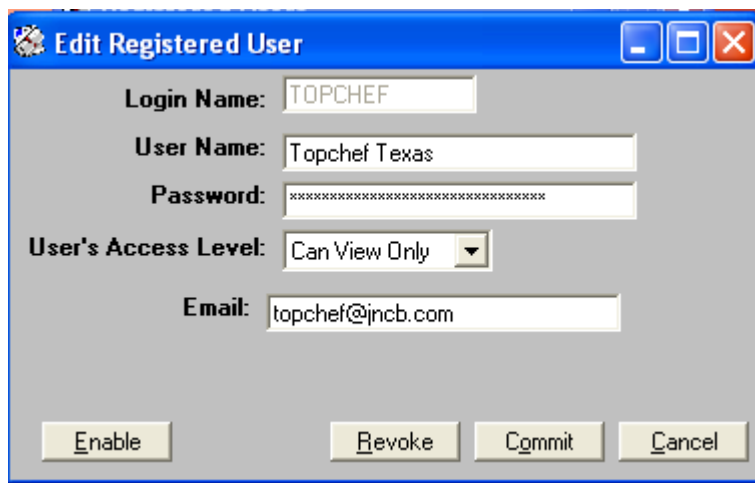
- Closed or disabled accounts will be displayed in the list.
- Click New to set up a new user
- Click EDIT to change the settings of a user including closing the account or re-enabling the account

## Password Security

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### Managing user accounts – New or Edit

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**Edit Registered User**

Login Name: TOPCHEF

User Name: Topchef Texas

Password: xxxxxxxxxxxxxxxxxxxxxxxxx

User's Access Level: Can View Only

Email: topchef@incb.com

Enable Revoke Commit Cancel

The screen above is typical of EDIT. It is also used to setup a new user.

- For **EDIT** the user name cannot be changed.
- For **NEW** this will be blank allowing the supervisor to enter a login name. The login name must not have been previously used.
- The password set here is not subject to the password rules. Users will be forced to change the password the first time they login.
- An email address for the user must be entered. The address must be an NCB email address.
- **REVOKE** is used to close the account
- **ENABLE** is used to re-activate the account
- **Commit** is used to save changes or new account

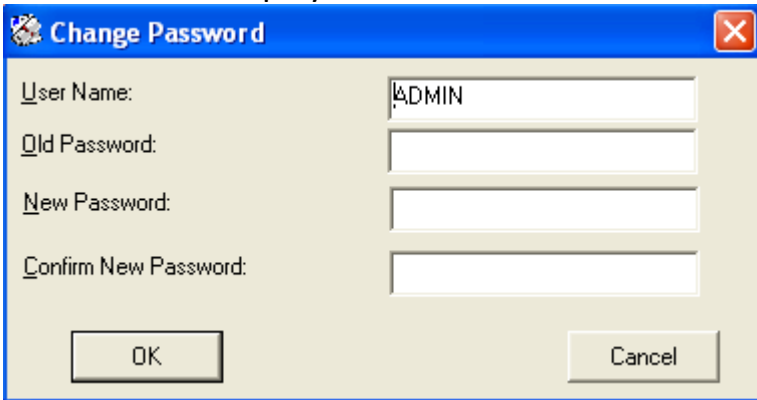
## Password Security

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### User resetting her password

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A user can change their password at anytime if they believe it has been compromised. After logging the user should go to File→Change password. The Change password screen will be displayed:



The screenshot shows a standard Windows-style dialog box titled "Change Password". It has a blue header bar with a close button (X) in the top right corner. The main area is light gray and contains four labeled text input fields stacked vertically: "User Name:" (containing the text "ADMIN"), "Old Password:", "New Password:", and "Confirm New Password:". At the bottom of the dialog, there are two buttons: "OK" on the left and "Cancel" on the right.

- **Old Password** is the current password
- **New Password** is what the current password will be changed to. Remember the password parameters rules must be met for the new password to be accepted.
- **Confirm New Password** must match the new password exactly.
- **OK** to update the application with the new password
- **Cancel** to close the screen

**Technical reference:**

**Form:** FrmChangePassword

**Stored Procedures:** usp\_GetPasswordParameters – Used to get all the password requirements  
usp\_PasswordUpdate – Used to update Users table with new password

**Tables:** PasswordParameters (accessed by usp\_GetPasswordParameters)  
Users (Used to record new password)  
ppTab (Used to record new password as one of the previous passwords)