



SBI Process flow

<https://www.pamaonline.com/SBI/Pages/Login.aspx>

<https://pamaonline.com/sbi/pages/ChequeProcessingNEW/GenerateBatchFile.aspx>

https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/GenerateBatchNo_View.aspx

<https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/ChequeEntryNew.aspx?BN=BAT\201912\MUM\SOC-000001&TID=0&CT=1>

<https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/ChequeEntryNew.aspx?BN=BAT\201912\MUM\SOC-000001&TID=0&CT=1>

https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/ValidateCheque_Search.aspx

<https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/ValidateChequeDataEntry.aspx?BN=BAT%5c201912%5cMUM%5cSOC-000001&TID=0&CT=1>

https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/PDC_ChequeUpdation.aspx

https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/DS_SearchView.aspx

<https://pamaonline.com/SBI/Pages/ChequeProcessingNEW/GenerateMDBFile.aspx>

Function

- The operation is collection of credit card cheques, record the same and present the same in the bank branch/es and send an MDB or CSV file to PAMAC HO who consolidate the same and send the individual MDB or CSV file to SBI by mail.

Process

- Field executives bring to office all the cheques collected from drop box along with a list and give it to back office at various locations
- The location back office verify physically the list and also identifies invalid cheques (cheques with no signature, invalid date etc).
- Distribute the same among its Data entry operators (no specific record in a system is maintained for the same) as only one or two operators work on this project.
- The Operator (maker) makes data entry of the details of the cheque, credit card number etc. and
- sends it to the other operator (checker) who does a re-data entry. The system would compare the two data entered and wherever there is a discrepancy would highlight the same. The Checker would once again verify and modify the entry suitably,
- Post such validation, the checker would Update PDC (cheques received earlier with a postdate) and include them in today's presentation.
- Generate deposit slip to present to the Bank
- Generate MDB and/or CSV file and send to PAMAC HO by email.
- PAMAC HO would consolidate all these MDBs / CVS for their information and forward each of the MDB / CSV file after Zip with password provided by the Bank.



- Generate some MIS files outside Calculus in FoxPro system (to which the data is uploaded – the consolidated excel file).
- In case of any cheques being for an invalid card number the same is kept in suspense.
- In case of the cheque return the same is noted in Calculus and then informed to the Bank via email.

Observations

- The team is not using the MIS provided in Calculus but using its own FoxPro system.
- The Excel and MDB received (converted to excel) outside the system and transferred to FoxPro system.
- The Zip file and password encryption is not done within Calculus.
- As of date there is a check for 16 digit card numbers but now in future it is expected that 15 digit card numbers will flow – Handling this in the present system is not available.
- Bin logo validation being be done at the time of entering the card number. In case of invalid bin or in other words in valid card number the cheque collection would go to Suspense. However, it is not known how this suspense gets cleared at our end.
