**Customer On boarding and CASA On boarding**

**STDCIF** : Create a Customer (Retail and Corporate) in the mentioned function id

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While creating a new customer record the user can maintain the customer liability linkage and open a new account by checking on the following check boxes:

* Track Limits (The details are captured in the Limits Button)
* Customer No - can be 8-characters long. (As per the Environment set up for customer mask)
* Type - The options available are Individual / Corporate / Bank
* Short Name - Customer’s unique abbreviated name - unique for each customer.
* Customer Category – The user must select one of the categories that are maintained
* Staff - This box must be checked whenever a customer record is created for a staff.
* Liability creation and Linkage of liability to customer would be done if the ‘Track Limits’ option is chosen.

**STDCRLIB** : Liability Maintenance for a customer

**STDCRLIK** : Liability linkages for a customer

**STDCRFAC** : Facility Maintenance for a customer

**STDCOLAT** : Collateral Maintenance for a customer

**STDCIFIS** : Customer Signature/Image Maintenance (Once user maintains signature and image for a customer in this screen, it will replicate in STDCIF and STDCUSAC screens)

* To replicate signatures to customer ID the “Replicate to Account” check box needs to be selected.

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**CASA On boarding**

**Account Creation for a customer:**

* Current Account and Savings Account are commonly referred to as CASA in the Oracle FLEXCUBE Universal Banking (FCUB).

The module allows the bank users to:

* Open CASA accounts for customers.
* Issue cheque book.

Maintain:

* Stop payments on cheques issued to the account.
* Amount block on the account.

**Flow**:

Diagram

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* CASA accounts are created for customers using different CASA service templates called Account class.
* Interest and Charge products created in IC module are linked with Account class and Currency combinations, so that the CASA accounts created using the Account class can inherit the Interest and Charge calculation and relevant accounting, advice, restrictions etc defined at the IC product level for Interest and Charge events.

**STDACCLS** : Create an Account class (Savings/current) which user need to link with account

**(**CASA accounts are created for customers using different CASA service templates called Account class.)

* Examples of account classes:
* Individual Savings Bank accounts,
* Corporate Current accounts.
* Individual Savings Accounts – Minor.

Indicating the type of account for which account class is being maintained – 6 valid account types are: - Nostro, Misc. Credit, Misc. Debit, Savings, Current & Line A/c

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**STDCUSAC** : Here user can create a customer account by linking his/her customer id and account class and currency and with mandatory fields

* + User can open Current/Savings account for the customer with basic information
  + Multiple customers can be linked to an account (Joint Account opening)
  + To create a new CASA account, the following fields must be input:
    - Customer ID
    - Account Currency
    - Account Class

When account is created, account features default from Account class of the account

Graphical user interface, text

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**STDCUSBL** : Customer balance screen

**CADCHBOO** : This function is used to maintain cheque book details for an account.

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The status of a cheque leaf can be one of the following:

N -Not Used (This cheque has not been used)

U -Used (This cheque has been used)

R -Rejected (This cheque has been returned without clearance)

S -Stopped (A stop payment has been issued for this cheque)

C -Cancelled (This cheque has been cancelled)

**CADCHKDT** : Cheque Detail Maintenance Screen

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**CADSPMNT** : A Stop Payment maintained in the ‘stop payment’ table is an instruction given by a customer to his bank directing it to stop payment against a Cheque/Amount. This instruction can be based on any of the following:

* + - A single Cheque number
    - A range of Cheque numbers
    - The amount for which the Cheque is drawn

To revoke a stop payment the record should be closed. Graphical user interface

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* A Stop payment could be for a specified period in which case the start and end dates have to be mentioned.
* A Stop payment can also be effective till revoked ( or for a unspecified period). In such a case only the start date need be mentioned
* A future dated stop payment instruction comes into effect after BOD for that day is run and is effective till the EOD of the expiry date.

Diagram

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* **CADAMBLK** : An amount block is that part of the balance in a customer’s account, which user wish to reserve for a specific purpose. It can be specified for an account either on the directions of the customer or at the behest of the bank. When an amount block is set for an account, the balance available for withdrawal is the current balance of the account minus the blocked amount.

Graphical user interface, application

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**STDSTCHN**: Manual Status Change for an Account

* Status changes on an account can be performed manually.
* Manual Status Change’ can be used to:
* Block for credits/debits in the account (no credit/no debit status)
* Re-activate a dormant account
* Freeze /unfreeze the account
* Change the status of the account (e.g., Sub-standard to Doubtful).

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**Tables in database (PL/SQL)**

**Customer on Boarding**

Select \* from STTM\_CUSTOMER (Customer table)

**Select \* from ACVW\_ALL\_AC\_ENTRIES (Accounting Entries table)**

**Select \* FROM CSTB\_FID\_DATA\_SOURCES where function\_id=’STDCIF’ (To fetch function id or table name)**

**Select \* from CSTB\_LOV\_INFO**

Select \* from ACTB\_DAILY\_LOG (daily basis logs of the account)

**CASA On boarding**

Select \* from STTM\_CUST\_ACCOUNT (Account Related table)

SELECT \* FROM STTM\_CUST\_CORPORATE

SELECT \* FROM STTM\_CUST\_PERSONAL

Select \* from STTM\_ACCOUNT\_CLASS (Account class)

Select \* from CATM\_CHECK\_BOOK (Cheque book maintenance table)

Select \* from CATM\_CHECK\_DETAIL (Cheque Detail Screen)

Select \* from CATM\_STOP\_PAYMENTS (Stop Payment)

Select \* from CATM\_AMOUNT\_BLOCK (Amount Block Screen)

**CSDINSTR** : Instruction Maintenance

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**Retail Teller:**

**Till Maintenance:**

**STEP 1:** Create till and vault -> **DEDTVSET**.

VAULT CREATION:

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TILL CREATION:

Graphical user interface, text, application, email

Description automatically generated

**Step 2**: Attach Till to the user-> **SMDLMTIL**

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Click on the Tills in the sub menu at the bottom as shown in the picture:

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**Step 3:** Open the till -> **9001**

Note: In the screen SMDLMTIL, you need to remember which till id have you assigned and in the below screen you need to map the correct Till id and click on ok

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**To Know Function id linked with Product codes for RT module.**Please refer below link

<https://docs.oracle.com/cd/E64763_01/html/Retail_Teller/RT06_AnnexA.htm#Xai1011588>

**To Know the product codes of RT Module in FinFlowz environment**



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**Maintenance:**

**RT Product:**

Products in the Teller module that would be used to process teller transactions

**DEDRTPRM :** Product Maintenance for Retail teller module

**ARC Maintenance:**

Accounting and charges details for combinations of product, customer, branch and currency, that will be applicable for teller transactions are maintained through ARC maintenance

**IFDATMMN :** ARC Maintenance

**DDDPRMNT :** Instrument Product

**ISDINSMS** : Instrument Type Maintenance

**DEDTVSET** : Till Maintenance

**DESQUERY** : Query the RT module Completed Transaction

**Tables**

Select \* from DETB\_RTL\_TELLER

Select \* from IFTM\_ARC\_MAINT

Select \* from FBTB\_TILL\_MASTER (Till table)

Select \* from FBTB\_USER\_TILLS (Till mapped to user)

Select \* from FBTB\_ TXNLOG\_MASTER

Select \* from FBTB\_TXNLOG\_DETAILS

Select \* from ACVW\_ALL\_AC\_ENTRIES

**Interest and Charges**

**ICDRUMNT** : Rule Maintenance Screen

**ICDPRMNT** : Once Rule is maintained, the User will link rule to product. This function id Is for IC Product maintenance Screen

**ICDUDEVAL** : User needs to give rates for the product and rule, this function id refers to UDE Rates Maintenance Screen

**ICDSDEMN** : SDE Maintenance

**Tables**

Select \* from CSTM\_PRODUCT

Select \* from ICTB\_ENTRIES

Select \* from ACTB\_DAILY\_LOG

Select \* from ICTB\_ACC\_PR

select \* from ACTB\_VD\_BAL

Select \* from ICTB\_DR\_INT\_DUE

Please refer to the document for brief IC module



**CL Module**

**CLDPRMNT** : User can do Product set up for a Loan

**CLDACCNT :** Once loan is created, User needs to create a CL Account

**CLDMNDSB :** If product set up has maintained disbursement as manual, then once cl account has been created, disbursement will be doing in CL Manual DSBR screen

**CLDPYMNT** : Once Disbursements is by bank, customer then customer needs to repay his EMI or payment as per the schedule**.** Either they can settle partially or fully

**CLDACCVM :** If any rate, maturity, and principal amount needs to amend in loan account,then user can do it from value dated amendment screen

**CLDMNROL :** CL Manual Rollover

**CLDUDVNT :** Here user can maintain rates for the UDE values

**CLDCMPCL :** Here user can maintain Component class codes (CL Component Maintenance**)**

Please Refer This Attachment for some more information regarding Function id’s

**Core Maintenance function id List**



**List Of Some Important Tables**

SELECT \* FROM CSTB\_PARAM WHERE PARAM\_NAME = 'WORK\_AREA'

SELECT \* FROM CSTB\_PARAM WHERE PARAM\_NAME ='REAL\_DEBUG'

SELECT \* FROM CSTB\_DEBUG\_USERS WHERE USER\_ID = SRIDEVI001

SELECT \* FROM CSTB\_USERS

SELECT \* FROM SMTB\_FUNCTION\_DESCRIPTION

SELECT \* FROM SMTB\_USERS

SELECT \* FROM SSTB\_USERS

SELECT \* FROM SMTB\_CURRENT\_USERS

SELECT \* FROM SMTB\_USER\_ROLE

SELECT \* FROM SMTB\_MENU

SELECT \* FROM ERTB\_MSGS WHERE ERR\_CODE=’’

SELECT \* FROM CSTB\_CONTRACT

SELECT \* FROM CSTM\_PRODUCT

SELECT \* FROM CLTB\_ACCOUNT\_MASTER

SELECT \* FROM CSTB\_AUTO\_SETTLE\_BLOCK

SELECT \* FROM GWTB\_MSG\_IN\_LOG

SELECT \* FROM USER\_TABLES

SELECT \* FROM USER\_SOURCES