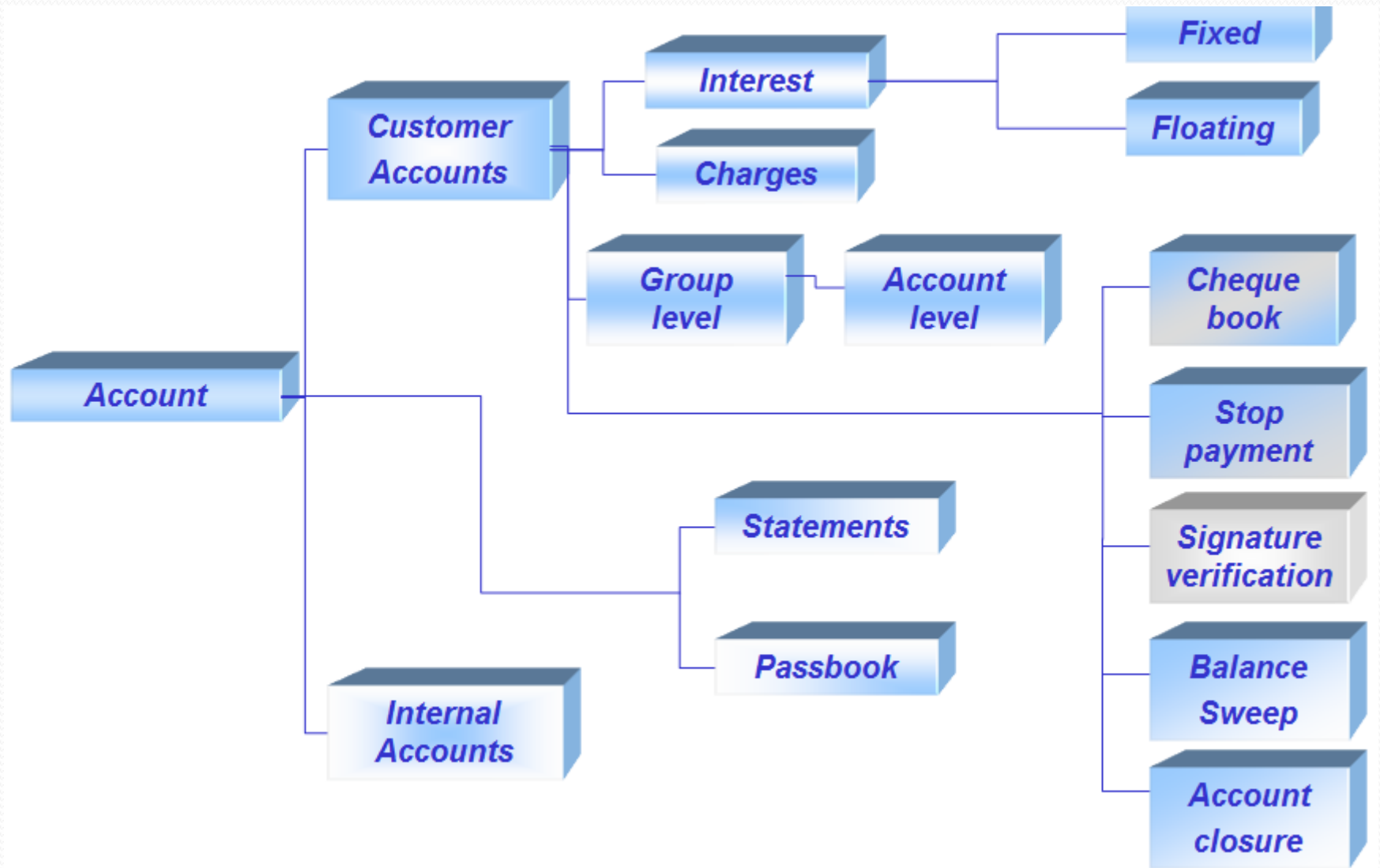# T24 Training – Accounts

Topics

- Accounts

OBJECTIVE

To understand

- Types of accounts
- Creation, Control and maintenance of Accounts
- Interest, charge calculations
- Reports, statements production

ACCOUNT

INTRODUCTION

- Core module in T24.
- Accounts are classified into two types

Types	Category Code Range
Customer Accounts	1000 – 9999
Internal Accounts	10000 - 19999

CUSTOMER ACCOUNTS

- Customer Accounts record transactions pertaining to a Customer.

- These accounts are for actual entities.

- 14 digit numeric code id

- Can be for Customer's monetary services, such as Savings, Current

- Accounts with other banks such as NOSTRO,VOSTRO

INTERNAL ACCOUNTS

- Internal Accounts are owned by the bank and not related to the Customer
- Bank uses these accounts for internal use, such as cash, un-remitted profits and capital, suspense accounts etc.,
- Internal Accounts are opened in Local currency.
- SYSTEM Opens accounts in respective currencies as and when transactions are effected in other currencies

Account Creation & Maintenance

NEW ACCOUNT CREATION

NEW ACCOUNT CREATION

User Menu
▷ Customer Relationship
▷ Customer
▷ CRM
▲ Account
- Open Current Account
- Open Savings Account
- Amend Account
- Authorise/Delete Account

Authorise Account 100021 RAJENDRAN (Model Bank R16)

Authorise Account	Event Setup	Audit

Customer ID	190176	RAJENDRAN
Product Code	1-001	Current Account
Currency	USD	US Dollar
Mnemonic	RAJES	
GB Account Name 1	RAJENDRAN	
GB Short Name	PREMK	
Account Officer	1	Implementation
Alt Acct Type.1	LEGACY	
Alt Acct Type.2	T24.IBAN	
Alt Acct Type.3	PREV.IBAN	

Results 1 - 17 of 17

Unauthorised Accounts

Name	Account	Product	Ccy	Status	Inputter		
Allegra	21067	1001	USD	INAU	OFFICER	✓✓	✗
Lindsay Fox	76098	1001	USD	INAU	OFFICER	✓✓	✗
Dell Computer	76112	1001	USD	INAU	OFFICER	✓✓	✗
DAXKO	80861	1001	USD	INAU	OFFICER	✓✓	✗
CUST 201002	81213	1008	USD	INAU	OFFICER	✓✓	✗
Sears Roebuck	82333	1001	USD	INAU	OFFICER	✓✓	✗
Kmart Corporation	82449	1001	USD	INAU	OFFICER	✓✓	✗
Robert Branson	82988	1001	EUR	INAU	INPUTTER	✓✓	✗
Boeing	82996	1001	USD	INAU	INPUTTER	✓✓	✗
ABC GLOBAL	83003	1001	EUR	INAU	INPUTTER	✓✓	✗
Robert Bosch Jr	83186	1001	USD	INAU	INPUTTER	✓✓	✗
Fidelity Investments	83194	1001	USD	INAU	INPUTTER	✓✓	✗
Dell Computer	83208	1001	USD	INAU	INPUTTER	✓✓	✗
Ian Norman	83216	1001	USD	INAU	INPUTTER	✓✓	✗
Constellation Energy Group	83372	1001	USD	INAU	OFFICER	✓✓	✗
Constellation Energy Group	83399	1001	USD	INAU	OFFICER	✓✓	✗
RAJENDRAN	100021	1001	USD	INAU	MAHA02	✓✓	✗

More Actions ...

Authorise Account (Model Bank R16)

Txn Complete: 100021 15:01:35 22 FEB 2017 ACCOUNT,AUTH A

VIEW CREATED ACCOUNT

MANI03 Last signed on 22 FEB 2017 at 04:40 with
Help Tools Sign Off

ACCOUNT, S 100021 ✓

ACCOUNT, 100021 RAJENDRAN (Model Bank R16)

Customer	ⓘ	190176	RAJENDRAN
Category		1-001	Current Account
GB Account Titl		RAJENDRAN	
GB Short Title		PREMK	
Mnemonic		RAJES	
Position Type		TR	TRADING POSITION
Currency	ⓘ	USD	US Dollar
Currency Market		1	Currency Market
Account Officer		1	Implementation
Condition Group		1	Current Account Personal
Cap Date Charge.1		30 APR 2016	30 APR 2016
Passbook		No	
Opening Date		22 APR 2016	22 APR 2016
Open Category		1-001	Current Account
Charge Ccy	ⓘ	USD	US Dollar
Charge Mkt		1	Currency Market
Interest Ccy	ⓘ	USD	US Dollar
Interest Mkt		1	Currency Market
Alt Acct Type.1		LEGACY	
Alt Acct Type.2		T24.IBAN	
Alt Acct Type.3		PREV.IBAN	
Allow Netting		No	
Hvt Flag		No	
Curr No		1	
Inputter.1		O_MAHA02__OFS_GCS	
Date Time.1		22 FEB 17 15:01	22 FEB 17 15:01

More Actions ...

Credit USD 100000 to account using FT

Authorize FT

More Actions ...

Transfer Between Accounts [   ] (Model Bank R16)

Txn Complete: FT16113QWVHK 15:20:49 22 FEB 2017 FUNDS.TRANSFER,AC A

Results 1 - 35 of 35

Unauthorised Funds Transfer

Transaction Ref	Txn Type	Debit Account	Debit Ccy	Debit Amount	Credit Account	Credit Ccy	Credit Amount		
FT16113QTS3P	OT20	23817	EUR	0	23938	EUR	500,000.00	✓✓	✗
FT16113QWVHK	AC	75043	USD	100,000.00	100021	USD	0	✓✓	✗
FT16113RV9M9	IT	23701	GBP	9,775.00	20467	USD	0	✓✓	✗

More Actions ...

Transfer Between Accounts FT/16113/QWVHK (Model Bank R16)

| Transfer Between Accounts | Audit |

Debit Account   ⓘ 75043   HYUNDAI MAIN
Debit Currency   ⓘ USD US Dollar   Debit Amount   100,000.00
Debit Value Date   22 APR 2016 22 APR 2016
Credit Account   ⓘ 100021   PREMK
Credit Currency   ⓘ USD US Dollar
Credit Value Date   22 APR 2016 22 APR 2016
Amount Debited   USD 100,000.00   Amount Credited USD 100,000.00

ACCOUNT

- **Customer** : The Customer should be entered or selected from the pick list. Can enter only those values which are existing in the Customer application.

- **Category** : Category should be entered or selected from the pick list. Can enter only those values which are existing in the Category application.

- **Position Type** : Identifies the type of Foreign Exchange Position which will be updated as a result of movements over this account like TR (Trading), IN (Investment) MA (Management) etc.

ACCOUNT

- **Limit Ref. :** If the Customer has a credit limit covering this account, this field identifies the type of limit applicable to the account and forms part of the key to the limit record containing Credit Limit details. Except for Nostro and Internal accounts, this field is accessed by the limit system whenever a debit transaction is processed for this account. If no limit reference is specified, an 'UNAUTHORSED OVERDRAFT' message is displayed and an override is required before the transaction will be accepted.

- **Posting Restrict** : If the user want to restrict any entries to be posted in any account then this field should be set to the relevant value of POSTING.RESTRICT.

- **Reconcile Acct** : This field is mandatory for Nostro accounts. Nostro accounts means our bank account in other bank. Our bank will hold the mirror transactions of all the details of our account with other bank.

ACCOUNT BALANCES

- T24 provides the user with different types of balances in an account, based on the clearance position

- This enables the user to take decisions on allowing withdrawals in the account as well as interest charging conditions

View the Account

ACCOUNT, 100021 RAJENDRAN (Model Bank R16)

Customer	ⓘ	190176	RAJENDRAN
Category		1-001	Current Account
GB Account Titl		RAJENDRAN	
GB Short Title		PREMK	
Mnemonic		RAJES	
Position Type		TR	TRADING POSITION
Currency	ⓘ	USD	US Dollar
Currency Market		1	Currency Market
Account Officer		1	Implementation
Condition Group		1	Current Account Personal
Open Actual Bal		0	
Open Cleared Bal		0	
Online Actual Bal		100,000.00	
Online Cleared Bal		100,000.00	
Working Balance		100,000.00	
Date Last Cr Cust		22 APR 2016	22 APR 2016
Amnt Last Cr Cust		100,000.00	
Tran Last Cr Cust		258	Transfer In
Cap Date Charge.1		30 APR 2016	30 APR 2016
Passbook		No	
Opening Date		22 APR 2016	22 APR 2016
Open Category		1-001	Current Account
Charge Ccy	ⓘ	USD	US Dollar
Charge Mkt		1	Currency Market
Interest Ccy	ⓘ	USD	US Dollar
Interest Mkt		1	Currency Market
Alt Acct Type.1		LEGACY	

ACCOUNT BALANCES

Balances	Explanations
OPEN.ACTUAL.BALANCE	Actual un-cleared balance at SOD
OPEN.CLEARED,BALANCE	Cleared Balance at SOD (excludes credit entries and reversed debit entries with a future exposure date)
ONLINE.ACTUAL.BALANCE	Actual Balance at SOD + all fully authorized entries since SOD
ONLINE.CLEARED.BALANCE	Cleared balance at SOD + fully authorized entries since SOD – credit and reversed debit entries with future exposure dates
WORKING.BALANCE	Current Balance in the Account for LIMIT Checks (at SOD same As ONLINE.CLEARED.BALANCE)

Account Balances

The following balances are held on the *EB.CONTRACT.BALANCES* record for the individual account

OPEN.ACTUAL.BAL

This field contains the Actual Non-Cleared Balance or 'Ledger Balance' of the Account as at the start of the day.

OPEN.CLEARED.BAL

This field contains the Cleared Balance of the Account as at the start of the day. This includes the value of all entries over the Account except any credit entries or reversed debit entries with Exposure Dates in the future.

For credit and reversal debit entries with Exposure Dates in the future, this field is updated in the start of day processing on the appropriate date.

ONLINE.ACTUAL.BAL

This field contains the most up to date Actual Balance of the Account. This is the same as the actual balance at the start of day (OPEN.ACTUAL.BAL) plus the valu fully Authorised entries since the start of day.

WORKING.BALANCE

This field contains the present balance of the Account, which is used for checks done by the *LIMITS* system in the start of day. This figure will be the same as th balance figure (ONLINE.CLEARED.BAL).

For Nostro's and Internal Accounts, the field is updated by all accounting entries when they have been fully authorised. For other Customer Accounts, it is update debit entries when they are Validated and by credit entries when they have been fully Authorised excepting for any credit or reversal debit entries with Exposure the future.

For credit and reversal debit entries with Exposure Dates in the future, this field is updated at the start of day processing on the appropriate date.

It is possible to split a single entry amount to clear in separate periods. This feature is called exposure date splitting. For more information on this feature refer t following sections in the user guide (Local Clearing, Application Accounting, System Tables and Teller).

AVAILABLE.BAL

Through the Available Funds functionality, **T24** will identify if any movements or transactions will generate a deficit of cash in a client's accounts, and will anticipa impact of a new transaction on pre-existing client commitments.

GROUPING OF ACCOUNTS FOR COLLECTING INTEREST,COMMISSION, CHARGES, FEES AND TAXES

ACCT.GEN.CONDITION –

- ◢ Admin Menu
  - ▷ Multi Tenant Administration
  - ◢ Framework Parameter
    - ▷ Core
    - ▷ Customer
    - ▷ Mandate
    - ◢ Account
      - ◢ General
        - ☐ IBAN Structure
        - ☐ Alternate Account ID - Param Set
        - ☐ AC Stmt Parameter
        - ☐ Statement Control
        - ☐ AC HVT Parameter Setup
        - ☐ Category
        - ☐ Account Class
        - ☐ Acct Gen Condition
        - ☐ Stmt Gen Condition
        - ☐ Acct Group Condition
        - ☐ Account Accrual
        - ☐ Create Sub Account

Results 1 - 9 of 9

1	Current Account Personal	1001 1001 1001 1002	✎ ❉
2	Current Account Others	1001	✎ ❉
3	Savings Account Resident	6001 US	✎ ❉
4	Savings Account Non Resident	6001	✎ ❉
5	Nostro Accounts	5001 3001 5002 3002 5003 3003	✎ ❉
...	Staff Savings Account	6001 1002	✎ ❉

4	Savings Account Non Resident	6001	✎
5	Nostro Accounts	5001 3001 5002 3002 5003 3003	✎ ❉
6	Staff Savings Account	6001 1002	✎ ❉
7	Vostro Accounts	2001 3001 2001 3002	✎ ❉
8	Export Packing Credit Account	1005	✎ ❉
99	Default Group		✎ ❉

More Actions …

Acct Gen Condition 1 (Model Bank R16)

Item.1.1	ACCOUNT>CATEGORY	
Priority Number.1.1	1	
Value.1.1	1001	Current Account
Item.1.2	CUSTOMER>SECTOR	
Priority Number.1.2	2	
Value.1.2	1001	Individual
Item.1.3	CUSTOMER>RESIDENCE	
Priority Number.1.3	3	
Value.1.3		
Item.2.1	ACCOUNT>CATEGORY	
Priority Number.2.1	1	
Value.2.1	1001	Current Account
Item.2.2	CUSTOMER>SECTOR	
Priority Number.2.2	2	
Value.2.2	1002	Staff
Item.2.3	CUSTOMER>RESIDENCE	
Priority Number.2.3	3	

ACCT.GEN.CONDITION (AGC)

- Similar to CONDITION.PRIORITY, AGC will open with priority

- Grouping of accounts takes place for charging same interest and charges. Account Groups are determined on the basis of Customer and Account details such as Residence, Sector and Account Category

- A maximum of 4 fields may be used. Only the fields selected in the CONDITION.PRIORITY file are included General Condition records.

- The id of the General Condition record is referred to in other parts of the system as the Condition Group.

- Before any Account can be opened, a suitable General Condition record must exist in order to determine the Group to which the Account belongs,

- Besides that GROUP.CAPITALISATION, GROUP.DEBIT.INT and GROUP.CREDIT.INT records must have created for the group.

GROUP.CAPITALISATION –

Admin Menu
  Multi Tenant Administration
  Framework Parameter
    Core
    Customer
    Mandate
    Account
    Interest, Taxes & Charges
      Interest
        Basic Rate Text
        Basic Interest
        Periodic Interest
        Group Debit Int
        Group Credit Int
        Group Capitalisation
        EB Rounding Rule
        EB Accrual Param
        Accrual Reversal

More Actions ...

Group Capitalisation (Model Bank R16)

#				
1	20160430M0131	20160430M0131	20160430M0131	20160430M0131
2	20160430M0131	20160430M0131	20160430M0131	20160430M0131
3	20160430M0131	20160430M0131	20160430M0131	20160430M0131
4	20160831M0631	20160831M0631	20160831M0631	20160831M0631
5	20160430M0131	20160430M0131	20160430M0131	20160430M0131
6	20160831M0631		20160831M0631	
7	20160430M0131	20160430M0131	20160430M0131	20160430M0131
8	20160430M0131		20160430M0131	
99	20160430M0131	20160430M0131	20160430M0131	20160430M0131

More Actions ...

Group Capitalisation 1 Current Account Personal (Model Bank R16)

Setup | Audit

Dr Cap Frequency	30 APR 2016 M0131	30 APR 2016 Monthly on the last day
Dr2 Cap Frequency	30 APR 2016 M0131	30 APR 2016 Monthly on the last day
Cr Cap Frequency	30 APR 2016 M0131	30 APR 2016 Monthly on the last day
Cr2 Cap Frequency	30 APR 2016 M0131	30 APR 2016 Monthly on the last day
Settle Acct Close	No	

- ✓ Debit and credit Interest capitalization frequency are to be defined.
- ✓ The date on which the capitalization is to occur
- ✓ Subsequently on which date and the frequency with which it has to occur. Here on 30 Apr 2016 it has to occur. After that on 31st of every month it has to occur

GROUP.DEBIT.INT

GROUP.DEBIT.INT

Group Debit Int 1 USD 17 MAR 2016 Current Account Personal US Dollar (Model Bank R16)

Charge Key ★	1	Current Account (Personal) Regime
Interest Day Basis	C	366/366
Tax Key		
Debit Balance Type	○ [None] ○ Average ● Daily ○ Highest	
Calculation Type	○ [None] ○ Band ● Level	
Basic Rate Key.1		
Fixed Interest.1	2.50	
Spread Operand.1		
Interest Spread.1		
Band Amt.1		
Negative Rates		

Additional Condition	Additional Interest	Audit
Min Intt Amount		
Min Intt Waive		

Additional Condition	Additional Interest	Audit

Debit Bal Type	● [None] ○ Average ○ Daily ○ Highest	
Calculation Type	● [None] ○ Band ○ Level	
Basic Rate Key.1		
Fixed Interest.1		
Spread Operand.1		
Min Intt Rate.1		
Intt Spread.1		
Slab Amount.1		

Other Details

Min Intt Amount		
Min Intt Waive		

GROUP.DEBIT.INT

- Here you define calculation method of debit interest for groups of accounts
- A link is provided to GENERAL.CHARGE table where applicable charges that can be collected from the same group.
- Interest can be calculated on a Daily, Average, or Highest balance basis using value dated balances.
- Rates can be fixed or linked to Basic Rates plus or minus a Margin.
- Different rates can be specified for different balance **level**s and may be linked to the same or different basic rates. The rates may apply to the whole of the balance or to the part between two balance levels.
- You can charge upto the sanctioned limit one rate and another rate when the limit is exceeded. Limit is set in ACCT.DEBIT.LIMIT table.

GROUP.CREDIT.INT

✔	?✔	❚❚	✘	✔✔	✘✔	▶	⬆	More Actions ... ▼	✔	⊕

Group Credit Int 1 USD 17 MAR 2016 Current Account Personal US Dollar (Model Bank R16)

Interest Day Basis	C ▼	366/366
Tax Key		
Credit Bal Type	○ [None] ○ Average ○ Daily ⦿ Minimum	
Calculation Type	○ [None] ○ Band ⦿ Level	
Min Credit Bal		
Basic Rate Key.1 ➕		
Fixed Interest.1	5.50	
Spread Operand.1	▼	
Max Intt Rate.1		
Intt Spread.1		
Slab Amount.1		
Negative Rates	▼	

Additional Condition	Additional Interest	Audit

Min Bal Start Day	01
Min Bal End Day	31
A/c Open Month	○ [None] ○ No ⦿ Yes
A/c Closure Month	○ [None] ○ No ⦿ Yes
Min Intt Amt	
Min Intt Waive	▼
Zero Int Bal	
Zero Int Waive	▼

- You can define calculation method for credit interest for groups of accounts
- Interest can be calculated on a Daily, Average or Minimum balance basis using value dated balances.
- Rates can be fixed or linked to Basic Rates plus or minus a Margin.
- Could be band or level

GENERAL.CHARGE

Linked to GROUP.DEBIT.INT

FILES LINKED TO GENERAL.CHARGE
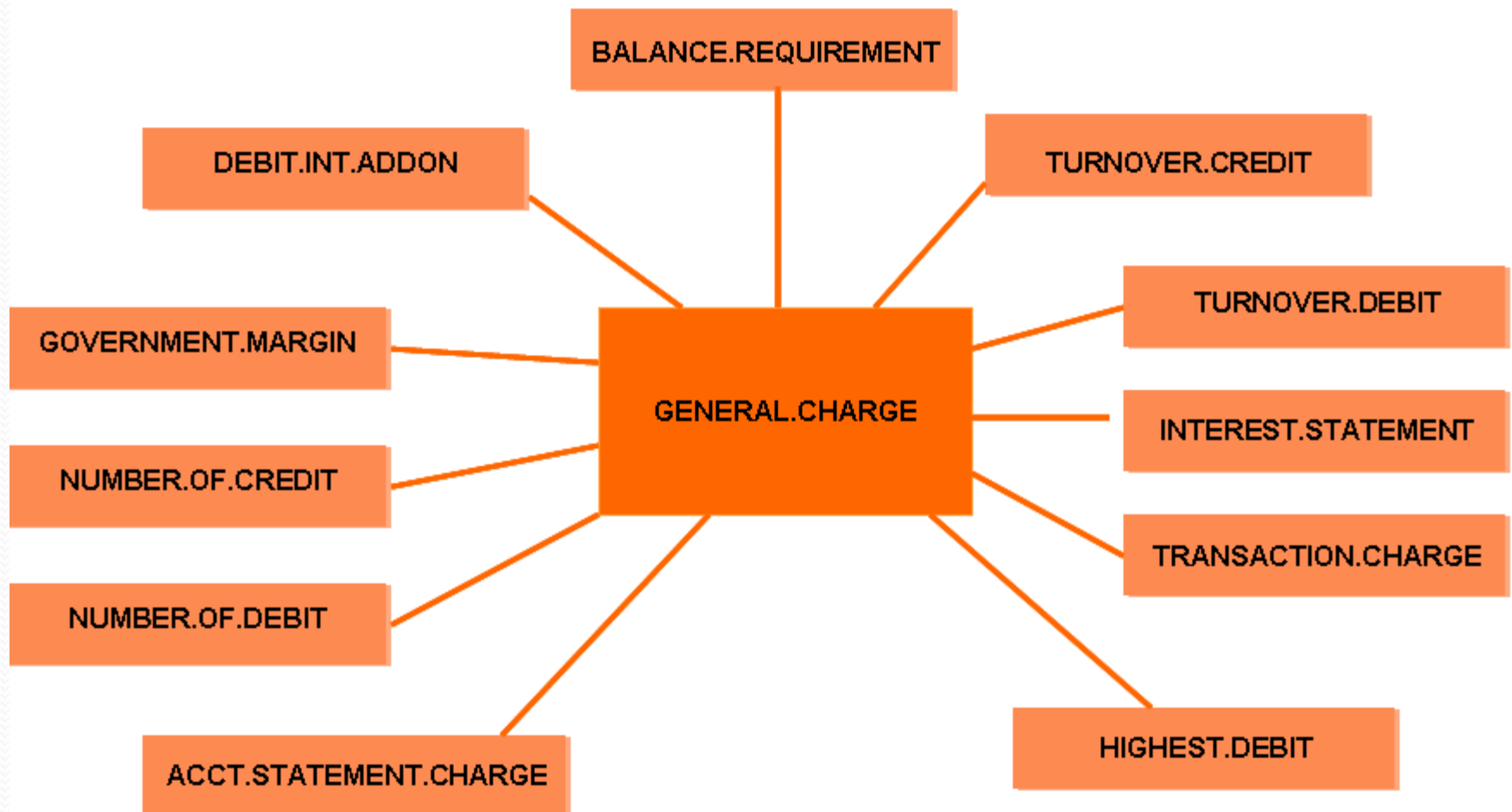
REQUIREMENT OF ACCOUNT CHARGES

- P & L Category codes in the range 50000 and above
- Transaction codes for both credit and debit need to be defined
- Details of charge values or levels should be specified
- Maximum/minimum periodic charges
- Frequency for service charges

GENERAL.CHARGE

▲ Account
  ▷ General
  ▲ Account Charges
      📄 General Charge
      📄 Balance Requirement
      📄 Debit Int Addon
      📄 Highest Debit
      📄 Number of Credit
      📄 Number of Debit
      📄 Turnover Credit
      📄 Turnover Debit
      📄 Interest Statement
      📄 Transaction Charge
      📄 Link Transaction Charge

General Charge [ ] (Model Bank R16)

1	17 MAR 2016	Current Account (Personal) Regime
2	17 MAR 2016	Current Account (Business) Regime
3	17 MAR 2016	Savings Account Regime
99	17 MAR 2016	Default General Charge

General Charge 1 . 17 MAR 2016 (Model Bank R16)

Setup	Audit
GB Description	Current Account (Personal) Regime
Charge Of Fcy Acct	No
Calcul Step Period	P
Trans Code Charge	Y

General Charge 3 . 17 MAR 2016 (Model Bank R16)

Setup	Audit
GB Description	Savings Account Regime
Charge Of Fcy Acct	No
Calcul Step Period	P
Trans Code Charge	Y

DEBIT INT.ADDON and OTHERS

Debit Int Addon 1 . 2016-03 (Model Bank R16)

Setup	Audit
GB Description	Overdraft Additional Intt
Category	52-006 Additional Debit Interest
Tr Code Credit	340 Debit Interest Addon Cr
Tr Code Debit	341 Debit Interest Addon Dr
K Percentage	2.00
Default Min Amt	10.00

Highest Debit 1 . 2016-03 (Model Bank R16)

Setup	Audit
GB Description	Highest Debit Charge
Category	52-007 Intt on Highest Debit
Tr Code Cr	350 Highest Debit Commission Cr
Tr Code Dr	360 Highest Debit Commission Dr
K Percentage	1.00
Default Min Amt	10.00

Number Of Credit 1 . 2016-03 (Model Bank R16)

Setup	Audit
GB Description	Number of Credit Charges
Category	52-009 Number of Credit Charges
Tr Code Cr	348 Number of Credit Chgs Cr
Tr Code Dr	349 Number of Credit Chgs Dr
Default Charge Amt	1.00
Default Min Amt	10.00

Number Of Debit 1 . 2016-03 (Model Bank R16)

Setup	Audit
GB Description	Number of Debit Charges
Category	52-010 Number of Debit Charges
Tr Code Cr	353 Number of Debit Chgs Cr
Tr Code Dr	354 Number of Debit Chgs Dr
Default Charge Amt	1.00
Default Min Amt	10.00

TURNOVER CR/DR,Int Stat,TXN charges

Turnover Credit 1 . 2016-03 (Model Bank R16)

Setup | Audit

GB Description	Turnover Credit Chgs
Category	52-011 Turnover Credit Chgs
Tr Code Cr	355 Turnover Credit Chgs Cr
Tr Code Dr	356 Turnover Credit Chgs Dr
K Percentage	2.00
Default Free Amt	100.00
Default Min Amt	1,000.00
Default Max Amt	10,000.00

Turnover Debit 1 . 2016-03 (Model Bank R16)

Setup | Audit

GB Description	Turnover Debit Chgs
Category	52-012 Turnover Debit Chgs
Tr Code Cr	357 Turnover Debit Chgs Cr
Tr Code Dr	358 Turnover Debit Chgs Dr
K Percentage	2.00
Default Free Amt	100.00
Default Min Amt	1,000.00
Default Max Amt	10,000.00

Interest Statement 1 . 2016-03 (Model Bank R16)

Setup | Audit

GB Description	Interest Statement Charges
Category	52-008 Interest Statement Charges
Tr Code Cr	344 Interest Statement Chgs Cr
Tr Code Dr	345 Interest Statement Chgs Dr
Default Charge Amt	100.00

Transaction Charge 2 . 17 MAR 2016 (Model Bank R16)

Setup | Audit

GB Description	Cash withdrawal charges on Curr A/c
Category	52-005 Transaction Charges
Tr Code Cr	363 Transaction Charges Credit
Tr Code Dr	364 Transaction Charges Debit
K Percentage	0.01
Default Free Amt	10.00
Default Max Amt	250.00

Link Transaction Charges

Results 1 - 99 of 695

Id	Description	Debit/Credit Ind	Swift Narrative	Initiation		
1	Miscellaneous Debits	DEBIT	NMSC	BANK		
2	Cash Withdrawal(Local Ccy)	DEBIT	NMSC	CUSTOMER		
3	Bank Notes Purchase	DEBIT	NMSC	CUSTOMER		
4	Precious Metals Purchase	DEBIT	NMSC	CUSTOMER		
5	Sell Travellers Cheque	DEBIT	NMSC	CUSTOMER		

More Actions ...

TRANSACTION 2 (Model Bank R16)

GB Narrative	Cash Withdrawal(Local Ccy)	
Data Capture	☑	Y
Cheque Ind	☑	Y
Mandatory Ref No	☑	Y
Debit Credit Ind	Debit	
Charge Key.1		
Immediate Charge	⦿ [None] ○ No ○ Y	
Default Value Date	Y	
Exposure Date		
Turnover Charge	⦿ No ○ Y	
Swift Narrative	NMSC	Miscellaneous
Unit Cost		
Initiation	○ Auto ○ Bank ⦿ Customer	
Short Desc	Db	
Stmt Narr	Db	

BALANCE.REQUIREMENT

ACCT.DEBIT.INT

MANI02 Last signed on 21 FEB 2017 at 06:35 with 0 attem

Help Tools Sign Off

ACCOUNT.DEBIT.INT

ACCOUNT.DEBIT.INT | 74055 - 22 MAR 2016 | James Peter (Model Bank R16)

Charge Key	1	Current Account (Personal) Regime
Interest Day Basis	B	366/360
Dr Balance Type	Daily	
Dr Int Rate.1	2.50	
Dr2 Balance Type	Daily	
Dr2 Int Rate.1	3.50	
Apr Required	No	
Dr Min Value	USD50	
Dr Min Waive	No	
Dr2 Min Value	USD40	
Dr2 Min Waive	No	
Curr No	1	
Inputter.1	49291_OFFICER__OFS_SEAT	
Date Time.1	23 APR 16 05:14	23 APR 16 05:14
Authoriser	49291_OFFICER_OFS_SEAT	
Co Code	GB-001-0001	Model Bank R16

More Actions ...

ACCOUNT.DEBIT.INT

(Model Bank R16)

Account No	Customer	Dr Basic Rate	Limit Amount	Dr2 Basic R
12165	Ian Norman	3	0.00	
74039	James Peter		0.00	
74055	James Peter		0.00	
74063	Randall Hawley		0.00	
74071	Reed Hine		0.00	
74087	Ryley Harker		0.00	
74098	Ralph Huggins		0.00	
74101	Ravyn Hopes		0.00	

ACCT.CREDIT.INT

MANI02 Last signed on 21 FEB 2017 at 06:35 with 0 attempt
Help Tools Sign Off

ACCOUNT.CREDIT.INT ✔

ACCOUNT.CREDIT.INT 74012 - 28 MAR 2016 James Peter (Model Bank R16)

More Actions ...

ACCOUNT.CREDIT.INT

Interest Day Basis	B 366/360
Cr Balance Type	Daily
Cr Int Rate.1	3.00
Cr2 Balance Type	Daily
Cr2 Int Rate.1	4.00
Cr Min Value	USD100
Cr Min Waive	Yes
Cr2 Min Value	USD150
Cr2 Min Waive	No
Curr No	1
Inputter.1	35794_OFFICER__OFS_SEAT
Date Time.1	23 APR 16 07:53 23 APR 16 07:53
Authoriser	35794_OFFICER_OFS_SEAT
Co Code	GB-001-0001 Model Bank R16
Dept Code	1 Implementation
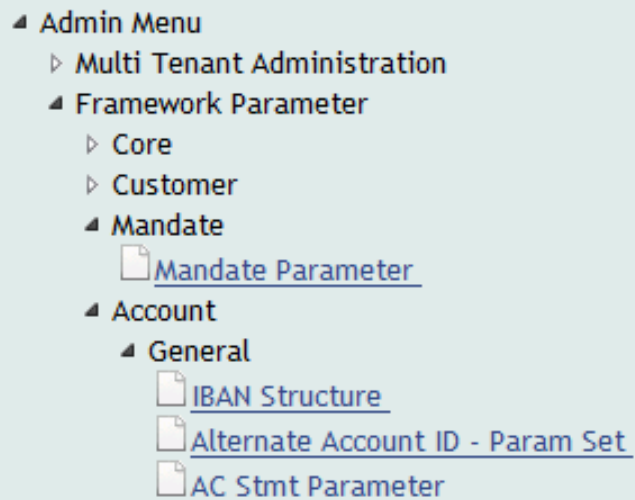
More Actions ...

ACCOUNT.CREDIT.INT

74012-20160328 B DAILY
74047-20160328 B DAILY
75027-20160322 A DAILY BAND
75035-20160322 A DAILY BAND
75043-20160322 A DAILY BAND
75094-20160322 A DAILY BAND
75108-20160322 A DAILY BAND
75124-20160322 A DAILY BAND
80543-20160330 A DAILY
80551-20160330 A DAILY

STATEMENTS

AC.STMT.PARAMETER

- This table sets down conditions for producing statements
  - when there has been no movement
  - descriptive statements
  - interest and charges statements
  - advices and tax advices
  - minimum number of months for a statement to be produced.

⊿ Admin Menu
  ▷ Multi Tenant Administration
  ⊿ Framework Parameter
    ▷ Core
    ▷ Customer
    ⊿ Mandate
      Mandate Parameter
    ⊿ Account
      ⊿ General
        IBAN Structure
        Alternate Account ID - Param Set
        AC Stmt Parameter

AC.STMT.PARAMETER

Ac Stmt Parameter SYSTEM (Model Bank R16)

| Setup | Audit |

If No Movement	*	● No	○ Y
Descript Statement	*	● No	○ Y
Int Closing Advice	*	○ No	● Y
Interest Scale	*	● No	○ Y
Tax Advice	*	● No	○ Y
Min Months Stmt		6	
First Stmt	*	● No	○ Y
Other Officer	*	○ No	● Y
Fwd Mvmt Reqd		▼	
Sp Pb Cons Max			
Pb Cons Dr Trans			
Pb Cons Cr Trans			
External SEPA API			

STMT.GEN.CONDITION

- Identifies the Statement General Condition details and specifies the default statement frequency for new Accounts whose details match the conditions specified in the rest of the record.

- New Accounts whose details match the conditions specified for Condition Code 'DAILY' will have a default statement frequency of 'BSNSS' i.e. every working day.

Results 1 - 5 of 5

ID	Description	Value
SIX.MONTHLY	Half Yearly Account Statements	1005
DAILY	Daily Account Statements	5001 5002 5003 2001
YEARLY	Yearly Statement	19999
MONTHLY	Monthly Account Statements	1001
QUARTERLY	Quarterly Account Statements	6001

STMT.GEN.CONDITION - MONTHLY

Stmt Gen Condition MONTHLY (Model Bank R16)

| Setup | Audit |

GB Description   + *   Monthly Account Statements

Item.1.1   ACCOUNT>CATEGORY

Priority Number.1.1   1

Value.1.1   1001   Current Account

Item.1.2   CUSTOMER>SECTOR

Priority Number.1.2   2

Value.1.2

Multi Value

Frequency Type   ○ [None]   ○ Anniversary   ● Period.end

ACCOUNT STATEMENT RECORDS

- Separate record ACCOUNT.STATEMENT created when Account opened.
- Default period from STMT.GEN. CONDITION
- Other details from AC.STMT.PARAMETER
- Possible to effect changes to this.
- Interim Statement
  - enter date on special statement field