

## CHANGES BASED ON THE WORKING SESSION WITH THE GM

- In both the F2 series reports and throughout the entire system, let's substitute the term "penalties/fines" with "**charges**". the Credit union does not have the right to levy penalties.
- Once a loan reaches its scheduled duration, it should be terminated or ceased.
- In the F2 series reports section, it's crucial to include a breakdown of payments, specifically detailing principal, interest, and VAT if applicable. This breakdown aids the cashier in accurately filling out the member's passbook.
- In the system, loan recovery follows a specific calculation formula. 70% of the recovered amount is allocated to the repayment of the principal, while 30% is designated for interest recovery. Within this 30%, 25% is allocated as payment to the individual responsible for the recovery efforts. GM desires this to be visible in the system for clarity.
- In the F2 reports, it's essential to incorporate the "**Available balance**," representing the funds accessible for withdrawal by the member. This becomes crucial when a portion of the member's account is restricted due to a loan or other factors. While displaying the actual balance, it's imperative to include the available balance alongside, also incorporating the balance of the blocked account.
- In the reports section, it's recommended to configure all dates in the system using the date format dd/mm/yy.
- In the concept of interbranch sharing, only the amounts in the deposit accounts should be configured for sharing, with a percentage split of 60:40. Withdrawal of shares should not also be bound to interbranch as these transactions are done only in the member's primary branch
- As per the credit union philosophy, when a member withdraws savings from the system, the following formula applies: If the withdrawal amount is between 1% and 50% of the total savings, a 2% charge is applied. If the withdrawal exceeds 50% of the savings balance, it is considered as closing the account, and in such cases, there is a 3-month notification period, which the GM wants configured in the system. However, he also wants the option to implement waivers for these charges, allowing the administrator to assign waivers for specific customers.
- In the cash desk module, there's a requirement to include a payment option for breaking down cash into different accounts of the general ledger. This would enable members to make payments for items like term deposits and other one-time payments. It's been suggested that these general ledger entries can be created as products in the system. By configuring them as products, all the relevant configurations can apply, and they can then appear during the denominational breakdown for cash payments.

**This was solved during the session; I just thought it important to include it for your review**

- In the withdrawal form, the section where the cashier selects the account for cash breakdown needs to be changed to "**confirm**" instead.

10051010001

SEARCH




## CASH IN

Member's name: Awath Eugene

Total amount: 0.0



| ORDINARY ACCOUNTS | AMOUNT                         | FEE                            | TOTAL | SELECT                   |
|-------------------|--------------------------------|--------------------------------|-------|--------------------------|
| Deposit           | <input type="text" value="0"/> | <input type="text" value="0"/> | 0     | <input type="checkbox"/> |
| Saving            | <input type="text" value="0"/> | <input type="text" value="0"/> | 0     | <input type="checkbox"/> |
| Total:            |                                |                                | 0     |                          |
| Balance:          |                                |                                |       | 0                        |

- When printing the receipt, include only the name of the branch where the transaction was conducted, omitting the main branch of the member.

|                                                                                     |                                |                                   |          |                                     |               |
|-------------------------------------------------------------------------------------|--------------------------------|-----------------------------------|----------|-------------------------------------|---------------|
|  | Head office:: BapCCUL          | Branch Name : BAPCCUL Limbe       |          |                                     |               |
|                                                                                     | Code:: 012 Tel: 1234567890     | Branch Code : 020 Tel : 676367977 |          |                                     |               |
|                                                                                     | Email: defaultbank@example.com | Address : Limbe                   |          |                                     |               |
| <b>DEPOSIT RECEIPTS</b>                                                             |                                | Date : 4/22/2024 4:35:51PM        |          |                                     |               |
| <b>MEMBER'S INFORMATION</b>                                                         |                                | <b>Value</b>                      | <b>M</b> | <b>Number</b>                       | <b>Amount</b> |
| Member's name: Awath Eugene                                                         |                                | 10,000 N                          | x        | 10                                  | 100,000       |
| Account Number (s): [100510100011007]                                               |                                | 5,000 N                           | x        | 0                                   | 0             |
| Telephone: 237650535634                                                             |                                | 2,000 N                           | x        | 0                                   | 0             |
| Deposited by: , Tel:                                                                |                                | 1,000 N                           | x        | 0                                   | 0             |
| CNI: , ISDate: , EDate:                                                             |                                | 500 N                             | x        | 0                                   | 0             |
| <b>TELLER INFORMATION</b>                                                           |                                | 500 C                             | x        | 0                                   | 0             |
| Teller: Teller Caisse 2                                                             |                                | 100 C                             | x        | 0                                   | 0             |
| Cashier name: Anna Takuh                                                            |                                | 50 C                              | x        | 0                                   | 0             |
| <b>OPERATION DETAILS</b>                                                            |                                | 25 C                              | x        | 0                                   | 0             |
| Amount : 100,000.00 XAF                                                             |                                | 10 C                              | x        | 0                                   | 0             |
| Charge : 200.00 XAF                                                                 |                                | 5 C                               | x        | 0                                   | 0             |
| Tax : 0.00 XAF                                                                      |                                | 1 C                               | x        | 0                                   | 0             |
| Reference: IBD47363621                                                              |                                | TOTAL                             | -        | 10                                  | 100,000       |
| Member's signature                                                                  |                                | Cashier's signature               |          | Website: http://www.defaultbank.com |               |


- Also, it's crucial to ensure that the reference number is unique system-wide; no reference on a receipt should be repeated throughout the system. Furthermore, the


receipt's name should be adjusted to "Cash Deposit Receipt Reference Number (Add the Reference Number)." This heading format should be implemented on the cash deposit report form. This is seen in the receipt below; then we maintain the date and time as we have done. **He commended your receipt to be perfect**

|                                                                                   |                                                                                   |                                                                              |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------|
|  | Head office:: BapCCUL                                                             | Branch Name : BAPCCUL Limbe                                                  |
|                                                                                   | Code:: 012      Tel: 1234567890                                                   | Branch Code : 020      Tel : 676367977                                       |
|                                                                                   | Email: defaultbank@example.com                                                    | Address : Limbe                                                              |
| <b>DEPOSIT RECEIPTS</b>                                                           |                                                                                   | Date : 4/22/2024 4:35:51PM                                                   |
| MEMBER'S INFORMATION                                                              |                                                                                   | Value    M    Number    Amount                                               |
| Member's name: Awath Eugene                                                       |  | 10,000 N    x    10    100,000                                               |
| Account Number (s): [100510100011007]                                             |                                                                                   | 5,000 N    x    0    0                                                       |
| Telephone: 237650535634                                                           |                                                                                   | 2,000 N    x    0    0                                                       |
| Deposited by: , Tel:                                                              |                                                                                   | 1,000 N    x    0    0                                                       |
| CNI: , ISDate: , EDate:                                                           |                                                                                   | 500 N    x    0    0                                                         |
| TELLER INFORMATION                                                                |                                                                                   | 500 C    x    0    0                                                         |
| Teller: Teller Caisse 2                                                           | Account Type (s)                                                                  | 100 C    x    0    0                                                         |
| Cashier name: Anna Takuh                                                          | [Deposit]                                                                         | 50 C    x    0    0                                                          |
| OPERATION DETAILS                                                                 |                                                                                   | 25 C    x    0    0                                                          |
| Amount : 100,000.00 XAF                                                           | One hundred Thousand                                                              | 10 C    x    0    0                                                          |
| Charge : 200.00 XAF                                                               |                                                                                   | 5 C    x    0    0                                                           |
| Tax : 0.00 XAF                                                                    |                                                                                   | 1 C    x    0    0                                                           |
| Reference: IBD47363621                                                            |                                                                                   | TOTAL    -    10    100,000                                                  |
|                                                                                   |                                                                                   |                                                                              |
| Member's signature                                                                | Cashier's signature                                                               | Website: <a href="http://www.defaultbank.com">http://www.defaultbank.com</a> |

For cash withdrawal, the name should be <<Cash withdrawal voucher reference number...>>

- When generating the references for the transaction, he wants the reference code to be the branch code, followed by the number series. He says we shall be provided with the branch codes. This is what I mean below;

|                                                                                   |                                 |                                        |
|-----------------------------------------------------------------------------------|---------------------------------|----------------------------------------|
|  | Head office:: BapCCUL           | Branch Name : BAPCCUL Limbe            |
|                                                                                   | Code:: 012      Tel: 1234567890 | Branch Code : 020      Tel : 676367977 |
|                                                                                   | Email: defaultbank@example.com  | Address : Limbe                        |
| <b>DEPOSIT RECEIPTS</b>                                                           |                                 | Date : 4/22/2024 4:35:51PM             |

| MEMBER'S INFORMATION                  |                                                                                   | Value    | M | Number | Amount  |
|---------------------------------------|-----------------------------------------------------------------------------------|----------|---|--------|---------|
| Member's name: Awath Eugene           |  | 10,000 N | x | 10     | 100,000 |
| Account Number (s): [100510100011007] |                                                                                   | 5,000 N  | x | 0      | 0       |
| Telephone: 237650535634               |                                                                                   | 2,000 N  | x | 0      | 0       |
| Deposited by: , Tel:                  |                                                                                   | 1,000 N  | x | 0      | 0       |
| CNI: , ISDate: , EDate:               |                                                                                   | 500 N    | x | 0      | 0       |
| TELLER INFORMATION                    |                                                                                   | 500 C    | x | 0      | 0       |
| Account Type (s)                      |                                                                                   | 100 C    | x | 0      | 0       |
| Teller: Teller Caisse 2               | [Deposit]                                                                         | 50 C     | x | 0      | 0       |
| Cashier name: Anna Takuh              |                                                                                   | 25 C     | x | 0      | 0       |
| OPERATION DETAILS                     |                                                                                   | 10 C     | x | 0      | 0       |
| Amount : 100,000.00 XAF               | Amount in word<br>One hundred Thousand                                            | 5 C      | x | 0      | 0       |
| Charge : 200.00 XAF                   |                                                                                   | 1 C      | x | 0      | 0       |
| Tax : 0.00 XAF                        |                                                                                   | TOTAL    | - | 10     | 100,000 |
| Reference: IBD47363621                |                                                                                   |          |   |        |         |

|                    |                     |                                                                              |
|--------------------|---------------------|------------------------------------------------------------------------------|
| Member's signature | Cashier's signature | Website: <a href="http://www.defaultbank.com">http://www.defaultbank.com</a> |
|--------------------|---------------------|------------------------------------------------------------------------------|

- When validating an entry to the system, let us take off the word **WARNING** from the confirmation message

Confirm Cash-In Operation

✕

**WARNING!!!** Are you sure you want to perform a cash-in of 100000 to the selected account numbers? Account Numbers: 100510100011007

OK

Cancel

- In the case of a withdrawal, let us change the depositor information to rather be to manage internal cheques. The form heading should be Special Withdrawal Slips (SWS) and should read a cheque to the order of ....., then we add the cheque number, it should read<<Name of account holder>> SWS number, and the name of the account owner should be visible, that way, its easy to track the cheque which was used to initiate the transaction.

## Depositor information



Depositor name

Phone number

CNI

- What we currently have in the system as the General ledger, should be referred to as Journal entries in the system. A general ledger needs to be developed for the system, the general ledger should carry the consolidations of the member's deposits, savings, shares, and loans for the union
- The trial balance should include all accounts created in the system, regardless of whether they have zero balances. Each account should be reflected in the trial balance, ensuring that when printed, it displays accounts from class 1 to 9, all balances inclusive.
- The trial balance display should be arranged from the lowest to the highest, following the sequence from class 1 to class 9, ensuring a systematic order.
- The system should be reorganized to group related items together, ensuring that controls relevant to a particular module are consolidated in one location. This restructuring will enhance the ease of navigation within the system.
- The dashboard should include the KPIs that the GM identified, for him to confirm.
- The Balance Sheet and Income and Expenditure account need to be revised to ensure that the mapping is correctly done for adequate reporting.
- On the login page, the logo placed there should be CAMCCULs logo.

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Please sign-in to your account and start the adventure

☐ Remember Me

[Forgot Password?](#)

**LOGIN**

**LOGIN POLICY**

1. Your max login attempt is 3, else blocked.
2. If your account is blocked, contact your administrator.
3. If you forget your password, contact your administrator.



The diagram illustrates the 'Core Banking System Features'. At the center is a dark blue circle labeled 'Core Banking System Features'. Surrounding this central hub are eight circular icons, each representing a different feature: 'QR-based Payments' (top), 'ChatBot Integration' (top-right), 'Advanced Security Integration' (right), 'Mobile Applications' (bottom-right), 'Secure Data Management' (bottom), 'Digital Cash Management' (bottom-left), 'Customer Onboarding' (left), and 'Customer Onboarding' (top-left). A thick, multi-colored line (pink, purple, blue) forms a large loop around the central hub and the surrounding feature icons.

#### NOTE:

The GM has informed us that there will be a board meeting on the 3rd of May. He has expressed the desire for at least three branches of the union to be migrated to the new system by that date so that he can present the progress during the board meeting.