

#### **A. GENERAL INFORMATION ABOUT THE ACTIVITY**

- i. Organization Name: IGT Infoglobal tech; Logic Info
- ii. Name of Activity: Migration of transaction module from Cosacs application to Oracle X office Suite
- iii. Name of the Person Responsible:
- iv. Address:
- v. Email:
- vi. Date:

#### **B. DESCRIPTION OF ACTIVITY**

- i. Short Description of Activity: Transaction module migration is regarding removal of three functions from CoSaCS – Hire Purchase instalment payment, Cash Loan Instalment payment, and Cash Loan Disbursement. Phase 1: Cash Loan Disbursement  
Phase 2: Payment of HP Instalment + Payment of CL instalment
- ii. Deadline: TBD
- iii. Key Tasks and legal and/or contractual obligations: TBD

#### **C. GENERAL IMPACT OF DISRUPTIVE INCIDENT**

(1 - MARGINAL IMPACT, 2 - ACCEPTABLE IMPACT, 3 - HIGH LEVEL IMPACT, 4 - CATASTROPHIC IMPACT)

- i. Loss of organization's reputation in market: 3: CoSaCS will loose its authority for instalment payment.  
4: Quality Analyst team will be dependent on transaction details for every test/iteration carried out for not only Financial Interface module but also for others module with transaction as a gateway. (Sales, Collections, Accounting and Reporting)
- ii. Client's reaction: 2: Need to connect with Unicomer group personnel, for their inputs and expectation. However, to gain experience of the business process will be a rework.
- iii. Impact on other activities of the organization: Credit Collections: Commissions/incentives paid to the collectors will be impacted.  
+ more to be added.
- iv. Impacts on health and safety of personnel, environmental impacts: TBD
- v. How difficult will it be to catch with backlog of work? TBD

#### **D. FINANCIAL IMPACT OF DISRUPTIVE INCIDENT – WHAT WOULD BE THE FINANCIAL LOSS CAUSED BY DISRUPTIVE INCIDENT ON (LOCAL CURRENCY)**

- i. Legal Penalties: TBD
- ii. Contractual Penalties: TBD
- iii. Loss of revenue from existing clients: Most modules/business process are directly dependent on the part time payment of customer, some parameters like Early settlement figure, receipt printing, cashier totaling, payment plan, reversing bailiff fee etc. are hardcoded to the service layer of CoSaCS.
- iv. Loss of revenue from potential clients: Amount of rework in form of understanding Stored procedures, business flow, revising the existing document, Knowledge transfer sessions will take at least 33 days of productive time for every resource.
- v. Additional expenses (repairs, maintenance etc.): TBD
- vi. Comments / other important information + to be added

#### **E. CONCLUSION (MAXIMUM ACCEPTABLE OUTRAGE)**

**+ TO BE ADDED.**

Maximum tolerable period of disruption (to be filled by Business Continuity Management Coordinator): less than a 60 seconds

## F. AMOUNT OF WORK

Period(s) with highest amount of work:

### a. Tickets/Issues with production environment

- i. Amount of work performed during periods with highest amount of work: 2 developers, 2 Quality analysts and 2 business analysts, at least 2 days of productive hours
- ii. Minimum acceptable amount of work for the activity immediately after the disaster: 2 developers, 2 Quality analysts and 2 business analysts, at least 2 days of productive hours
- iii. Period after which the normal amount of work / functioning level must be resumed: 2 developers, 2 Quality analysts and 2 business analysts, at least 2 days of productive hours

### b. Development phase

- i. Amount of work performed during periods with highest amount of work

## G. RESOURCES REQUIRED FOR THE RECOVERY.

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### COMPONENT ANALYSIS – CATASTROPHIC IMPACT

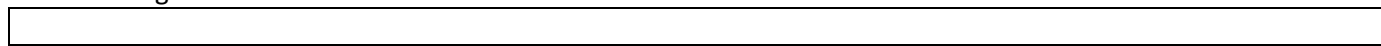
## FINANCIAL INTERFACE FUNCTION:

### PAYMENT PROCESS

Payments on RF accounts and Cash accounts will be accepted here. Payments of RF accounts include Instalment Amount and Arrears.

The following image is the CoSaCS payments screen **TRANSACTION -> PAYMENTS**

The following Stored Procedures are called on the screen.



### PAYMENT CONFIGURATION SETTINGS

To add new 'Pay Method' in the payments screen, based on the instructions from Branch Manager/Supervisor, IT team will navigate to: System Configuration Code Maintenance -> Fintrans Pay Method. In this screen IT team will enter code for new 'Pay Method', description, Sort Order, Reference, Display screen and Cashier reference number. Before clicking on Save button, user needs to click on add ('+' radio button).

The following screen is where the user will add new payment method that will reflect in payment screen. **SYSTEM CONFIGURATION -> CODE MAINTAINENCE** (Fintrans Pay Method)

### EXCHANGE RATE

Exchange rate is manually maintained in CoSaCS. Effective date is always a future date. In Jamaica Exchange rate is updated once a week. This can differ from country to country. **Web Cosacs -> PAYMENTS -> EXCHANGE RATE**

### PAYMENT METHODS

Payment methods are defined in this screen for point of sales. Only the Active ones are populated for the user. This will be configured in Web CoSaCS. Is Allowed for Refund – This field indicates whether the payment is allowed for refund or not. Allow Cash Refund - If the cash refund is allowed for this method or not. The following screen is where user will setup the payment methods **Web Cosacs -> PAYMENTS -> PAYMENT METHOD SETUP**

### Discount Setup

Discount limit setup can be done in the CoSaCS web under sales menu. In case the user wants to give discount beyond the limit, then the authorization is needed. discount can be set based on store type and branch code. Menu: Sales à Discount Limit Setup (WEB)

The following screen for discount setup in CoSaCS **Web Cosacs -> SALES -> DISCOUNT LIMIT SETUP**

### Foreign currency

To take a foreign currency payment, the payment method needs to be set up in the code maintenance screen. The codes need to be set up under category FPM which is the Financial Transactions payment method category.

The following screen for Foreign Currency update; **SYSTEM CONFIGURATION -> EXCHANGE RATE MAINTAINENCE**

The view Rates tab will show all rates which have been set up over a specified time-period so it will always maintain the history of the rate changes.

When the users select the payment method (e.g., US\$) the amount tendered defaults to the exact amount for local currency.

At the time of payment, on payment screen the same exchange calculator as above will appear, and the local currency amount entered displayed will appear in the tendered amount field.

### Cashier Totals

At the end of each day Cashier needs to enter. Cashier will input the totals collected by him/her and CoSaCS will tally them against the system totals. If there is no difference between the totals, then they can save totals collected.

This following screen shows about cashier totals. In this screen cashier will enter their collection amount **TRANSACTION -> CASHIER TOTALS**

If there is a difference, then the cashier will be prompted to description area in which the difference was found by the system. At this point the Supervisor or Manager should review the amounts stated by the cashier and the physical amounts counted again. If the difference can be resolved, then they can cancel the prompt, make the necessary corrections, and save. If the difference cannot be resolved, then the supervisor or manager's authorization will be needed to send the difference to an overages account or shortages account.

Pay Method	User Amounts	NetReceipts	Difference	Comments	Payments	Corrections
Cash	53,474.11	53,474.12	-0.01		53,474.12	0.00
Cheque	44,663.60	44,663.61	-0.01	Cheque - Shortage and Overage not Al...	44,663.61	0.00
Cheque	0.00	0.00	0.00		0.00	0.00
Card	1.00	0.00	1.00	Card - Shortage and Overage not Allo...	0.00	0.00
Staff Chequ...	0.00	0.00	0.00		0.00	0.00
JMMB	0.00	0.00	0.00		0.00	0.00
US Cash	0.10	0.00	0.10		0.00	0.00
CAN Cash	0.00	0.00	0.00		0.00	0.00

Total Difference*	System Total	Deposit Total	User Total
9.38	98137.73	9.38	98147.11

Figure 1: Cashier total screen - 2

If any cashier was given a float of \$15000.00, and only disbursed \$5650.24, hence a credit amount in the Net Disbursement column will be ‘-\$9349.76’ ( $15000 - 5650.24 = 9349.76$ ). The remaining amount will be shown in minus (-). This explains the cashier did not pay out all of what was allocated to them.

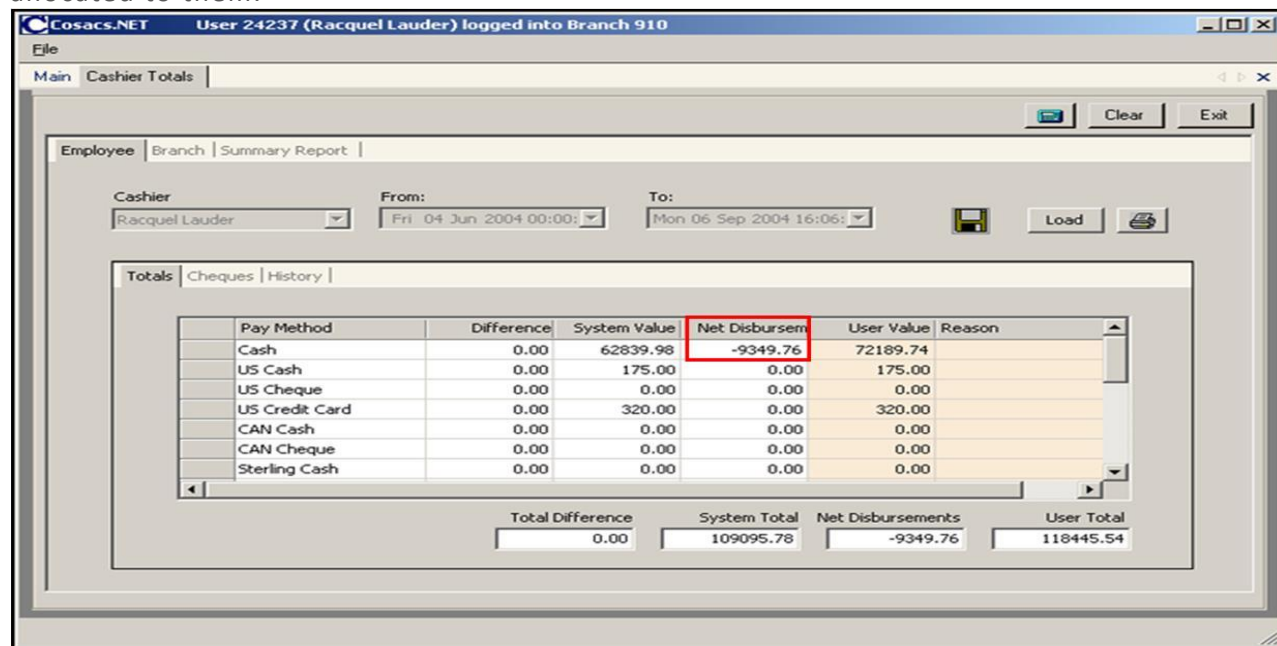


Figure 2: Cashier total screen - 3

If cashier is not given a float cashier will use the amount collected for disbursement. This disbursement amount will be displayed in positive value. E.g.: If cashier collected 166809.30\$ and made 15568.25\$ disbursement the remaining cash should cashier possess will be 151241.05\$.

Next the cashier will be prompted to Cashier deposit screen, Cashier will deposit the amount they collected to bank or will transfer it to the safe. The cashier can transfer the cash to bank or safe.

### TRANSACTION -> CASHIER DEPOSITS

However, the supervisor will then be prompted to record the cashier’s amounts in the Deposits screen. All the functions for the cashier will disappear until the deposits have been recorded. Once each field has been filled out then the system will display the total net takings based on the amounts given by the user. The prompt for the difference will display when the save icon is selected and the authorization prompt will follow if the amounts have not been reconciled.

**Main Cashier Totals**

Employee: **Cashier** | Branch: |

Cashier: **Annalisa Hall** | From: Sat 31 Mar 2012 18:49

**Authorisation Required**

Authorisation is required to save unreconciled cashier totals. Please enter the appropriate credentials.

Employee Number:  Password:

Buttons: Authorise, Cancel, Clear, Exit, Load

	Payments	Corrections	Refunds	Petty Cash	Remittance	Allocation	Disbursement
verage not Allo...	1,383.00	0.00	0.00	0.00	0.00	0.00	0.00
	21,187.50	0.00	0.00	460.00	23,500.00	-23,500.00	12,500.00
Overage not Al...	11,417.81	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Totals: Cheques | History |

Summary: Total Difference\*, System Total, Deposit Total, User Total

Figure 3: Cashier totals screen - 5

The overages account will be set up on the system with the ID OVERAGES one account per country. The shortages account will be set up automatically by the system with the ID SHORTAGES9998 with the 9998 representing the employee number of the cashier with the shortage. These amounts should still be investigated and resolved as soon as possible.

#### Setting up the Overages account

The Shortage account will be automatically set up if a shortage occurs for each cashier one for each cashier. The Overages account needs to be set up as a special account (fourth digit being 5) with Customer ID of 'OVERAGES' -one for each country. When the pop-up screen appears in the Cashiers Daily Totals process informing the user of the shortage/overage amount and the account that it will be posted to. The user must tick the 'ok' box to clear. Cashiers cannot access the Branch Tab. It shows all individual payments/refunds transactions for the branch, listed by employee. The 'from' and 'to' dates are changeable by the user and the columns can be sorted by clicking on the column headings. This screen also contains the audit trail.

The following screen shows the Overages and Shortages screen: **TRANSACTION -> OVERAGES AND SHORTAGES**

#### Cashier Deposit and Disbursement

Primarily this screen is used to make petty cash disbursements and issue floats to the cashier. The screen will also be used to total the cashier during the day, at the end of the day, record the lodgements to the different bank accounts and to the vault (safe). There are several tabs in this screen:

- Enter Deposits
- View Deposits
- Cashier Totals
- Outstanding Income

#### TRANSACTIONS -> CASHIER DEPOSITS

Shortages posted on each cashier:

#### TRANSACTION -> CASHIER TOTALS

#### Setting up the Overages account

The Overages account needs to be set up as a special account with Customer ID of 'OVERAGES' -one for each country. When the pop-up screen appears in the Cashiers Daily Totals process informing the

user of the shortage/overage amount and the account that it will be posted to. The user must tick the 'ok' box to clear. Cashiers cannot access the Branch Tab. It shows all individual payments/refunds transactions for the branch, listed by employee. The 'from' and 'to' dates are changeable by the user and the columns can be sorted by clicking on the column headings. This screen also contains the audit trail. The following screen shows the Overages and Shortages screen,

#### **TRANSACTION -> GENERAL FINANCIAL TRANSACTION**

##### [View Deposits,](#)

The purpose of this screen is to enable the user to view all deposits, by individual Cashiers

#### **TRANSACTION -> CASHIER DISBURSEMENT**

##### [Refunds and Corrections](#)

A reason code must be entered for each correction or refund. Corrections are applicable to individual transactions. Clicking on the row will populate the value. The returned payment method will always be the same payment method as the original. User will be allowed to enter the refund amount into the value field.

The following screen shows the Refunds and Corrections

#### **TRANSACTIONS -> REFUNDS AND CORRECTIONS**

##### [Transaction Journal Enquiry](#)

The Supervisor will load the screen by inputting the name of the cashier or employee number, the date range and branch.

The following screen shows the details of transactional journal screen.

#### **TRANSACTIONS -> TRANSACTIONS JOURNAL ENQUIRY**

##### [Transfer Transactions](#)

The user can do all regular transfers from this screen, which is designed to accommodate easier transfers to and from the Sundry account as well as the Journal account.

Transfers are done for:

Customer's account to same Customer's other account

Customer's account to Sundry/Sundry to Customer's account

Sundry to Journal.

The following screen shows the Transfer Transaction,

#### **TRANSACTION -> TRANSFER TRANSACTIONS**

##### [Returned Cheque](#)

This screen helps the user to enter the cheques that are returned from bank. The user will take the further action on customers account to remove any payment posted in CoSaCS.

The following screen shows the Returned Cheque flow

Figure 11: Return cheque screen

## Reversing Bailiff Fee

Reason for Reversing Bailiff Fee

Payment made on account which is issued to a Bailiff, and a correction was done due to an error.

Payment received on an account before the account was allocated to the bailiff.

### **TRANSACTIONS -> GENERAL FINANCIAL TRANSACTIONS**

The above screen shot shows the Reversing Bailiff fees process.

## Discount After Delivery

Discount after Delivery is applied when a customer has received an item with minor damage and an agreement made between the customer and the Manager to give a discount rather than to change the item.

### **TRANSACTIONS -> GENERAL FINANCIAL TRANSACTIONS**

The above screen shot shows the General Financial Transaction Screen.

## Settling 90-days Overdue Accounts

When the customer wants to settle his account after 90-days of overdue the following steps are taken. Before Cashier collects payments the Manager/Cashier Supervisor must process an additional rebate on the account i.e., 'Service Charge – Rebate' the difference is processed through General Financial Transaction as a Credit Rebate. The same amount will be posted in 'General Financial Transaction' screen on the same account number. Cashier will collect the system's outstanding amount and settle the account.



Main | Customer Search | Account Details

Customer ID: BAB290465  
 First Name: BRIDGETTE  
 Last Name: BROMFIELD-SMITH  
 Credit Limit: 90000.00  
☐ Privilege Club  
 Add Account/Customer Code  
 Show Photograph  
 Show Accounts

Account Number: **970-0936-3368-1**

Delivery | Home | Work |

TOP CROSS  
 33957.15 - 19355.58 = 14601.57  
 Delivery Area: MPenRnd  
 date in: Aug 2016

Agreement Details | Line Items | Deliveries | Transactions | Credit Details | Employee Information | Application Status | Letters | Allocations

Account Type: R	Date of First Instalment: 22/09/2016	Date Delivered: 22/08/2016
Date Opened: 17/08/2016	No of Instalments: 24	Deposit: 19990.87
Agreement Total: 113920.62	Date of Last Instalment: 22/08/2018	<b>Service Charge: 33957.15</b>
Date Last Paid: 21/10/2016	Instalment Amount: 3914.00	Voucher: 0 COD
Outstanding Balance: 53920.62	Last Instalment Amount: 3907.75	Total Int + Fees: 0.00
Arrears: -32181.13	Last Movement: 21/10/2016	Delivery Total: 113920.62
Current Status: 1	Instalment Total: 93929.75	To Follow Amount: 0.00
Percentage Paid: 53	Months Interest Free: 0	Amount Paid: -60000.00
Terms Type: 90 Days 09	Day Due: 22	Add To Potential: 0.00
Service Charge %: 28.320	Early Settlement Figure: 34565.04	<b>Rebate: 19355.58</b>

Figure 4: Account Details Screen

## TRANSACTIONS -> GENERAL FINANCIAL TRANSACTIONS

Main | General Financial Transactions

Reference  
 Account No: **970-0936-3368-1**  
 Customer Name: MISS BRIDGETTE BROMFIELD-SMITH  
 Customer Address: 900 MAPLE ROAD, LONGVILLE PARK PH 3, MAY PEN PO, CLARENDON

Agreement Total: 113920.62  
 Arrears: -32181.13  
 Outstanding Balance: 53920.62  
 Service Charge: 33957.15

Transaction Details  
 Transaction Type: ☒ Credit ☐ Debit  
 Rebate  
 Amount: 14602.00  
 Reason: Other Reasons

Payment Card  
 Card Print Type  
 Row Number: 0  
 Enter

Print Receipt

Relevant Financial Transactions  
 Total Amount Outstanding: 0.00

Same amount of rebate is applied

Figure 5: Settling 90-days due account rebate

## Selling and Redeeming Gift Vouchers

Gift vouchers sold and redeemed by the cashier department. The customer goes directly to the cashier to purchase gift vouchers and the cashier will no longer have to wait for the Supervisor or Manager to issue the Gift Voucher.

## Code Maintenance screen - Gift Vouchers as a Pay Method



Code	Description	Sort Order	Reference	Display Screen	Cashier Ref
20	FCIB St George's	0	1		11
21	Safe	0	1		11
22	Service Request Payment	0	1	0	11
23	Bill Payment	0	1		11
24	FCIB Bill Payment	0	1		11
3	Credit Card	0	1		11
4	Debit Card	0	1		11
5	FCIB Carriacou	0	0	(null)	11
6	Wireless Transfer	0	0	(null)	11
7	PATM	0	0	(null)	11
8	Free Gift	0	0	(null)	11
84	Electronic Bank Transfer	0	1		11
85	PayPal	0	0		11
9	Unicomer USA	0	0	(null)	11

Figure 6: Figure 95 Gift voucher payment setup screen

## Selling the voucher

If a customer wishes to redeem a gift voucher when purchasing a Cash and Go sale as below then the salesperson / cashier would select the gift voucher tick box and the redeem.

Customer: Account No 700-4133-0256-0, Customer Name MR JOHN LA BONTE, Next Payment Due, Total Arrears 0.00

Account List:

Account No	Type	Agreement Tot
700413302560	C	1684.00

Payment:

Receipt No:

Pay Method: Free Gift

Card Type:

Cheque / Card No:

Bank:

Bank Account No:

Mini Statement: ☐

Gift Voucher:

Reference: TEST03032021 ☒

Voucher Type: ☒ Courts ☐ Other

Details:

Voucher Value: 1000.00

Expiry Date: Wednesday, March

OK Cancel

Figure 7: Redeeming gift voucher screen

## Reversing Gift Vouchers

To reverse a transaction on an account where the 'Pay Method' had been a non-Courts Gift

Voucher, this would need to be carried out in the 'Transfer Transaction' screen.

## TRANSACTION -> TRANSFER TRANSACTIONS

### Cashier Deposits

## TRANSACTIONS -> CASHIER DEPOSITS

### Temporary Receipt

The following screen is used by user to allot temporary receipts. **CREDIT -> TEMPORARY RECEIPTS**  
StoredProcedure



DN\_ReferralGetDataSP.txt (Command Line)

Cash  
Loan

### Application (Disbursement)

Unicomer provides a credit payment service to the customer, wherein instead of buying some merchandize, they can use their available credit for a cash loan. The loan application process is the same as the Ready Finance Credit Application. The difference is that, instead of purchasing some merchandize, the customer will opt to get cash. The Cashier will hand out the loan once the credit application has been approved. There are different types of 'termstype' in Cash Loan like 'New Cash Loan', 'Existing Cash Loan', 'Staff Cash Loan' etc. The repayment or EMI period will vary between 12 to 36 months. Cash Loan can also be availed by new and existing customers.

## CUSTOMER-> CASH LOAN APPLICATION

**NOTE:** Credit Sanction Stage 1 – 4 are not considered in New Credit System. Some amount is available for the customer for every new credit account created using Post Customer Service API

### Country Maintenance

Commission on Total Payment	checkbox	When ticked the commission is based on the total payment (otherwise the total payment less the fee being collected)
Fee for rejected payment (GIRO)	numeric	Fee charged when the clearing bank rejects a payment request due to an account with a problem such as insufficient funds
Parameter Name	Type	Parameter Description
Bailiff Commission Equals Fee	checkbox	Determines whether the bailiff commission is equal to the fee
Cheque Clearance Days	numeric	Number of days before a payment by cheque is assumed to be cleared (used for delivery authorization)
Decimal Places for .Net	text	Indicates the number of decimal places to be used in .NET. If Prefixed by an æCÆ then the currency symbol for the country will also show. If prefixed by a `FÆ then

		the currency symbol for the country will not be displayed. If prefixed by a `NÆ then the cu
Default Voucher Expiry	numeric	The number of months after which a voucher will expire by default
Gift Voucher Account	text	Account against which gift voucher sales are sold and redeemed
Hide Cents	checkbox	Ticking this box would mean that the system will not use cents. This is for countries such as Mauritius whose currency does not use cents i.e., Rupee This option needs to be chosen from the start
Payment method enabled	checkbox	Displays Payment Method on Account screen - Singapore
Payments to nearest unit of currency	checkbox	When CoSaCS gets a payment for an RF account the system will split the payments to the nearest dollar amount
Rebate percent	numeric	Percentage rate for calculating rebate upon early settlement
Allow cheque payments for Cash and Go	checkbox	This parameter allows cheque payments to be entered for Cash and Go sales
Auto Holiday If in Arrears	checkbox	This parameter controls whether a payment holiday will automatically be taken if available to prevent a customer from falling into arrears
Payment Card Prompt	checkbox	This parameter controls whether users will be prompted to print unprinted payment card transactions on the payment screen.
Returned Cheque Period	numeric	This is how far back in months the system will look for returned cheques against all accounts in this customer's name or if the customer is linked to any accounts. Settled or active. If 0 then returned cheques will not be searched for and the functionality
Number of allowed return cheques	numeric	This will be any number. The system uses this parameter to check if supervisor authorization is required for the cheque payment. Authorization will be required if the number of returned cheques for all the customers' accounts is above this number
Maximum lower instalments for SPA	numeric	Maximum number of monthly instalments that can be made at a lower instalment amount

 COMPONENT ANALYSIS – HIGH LEVEL IMPACT

- Permission, Archive

 COMPONENT ANALYSIS – ACCEPTABLE IMPACT

 COMPONENT ANALYSIS – LOW LEVEL IMPACT

- Cosacs db, tables and Stored Procedures of the screens.

#### PAYMENT SCREEN

Stored Procedure 1: CM\_SPACalculateArrangementScheduleSP

Description:

Tables:

Parameters:

Script:



**CM\_SPACalculateAr  
rangementSchedule**

- 5.6.14.14 261/772 (COSACS SYSTEM DOCUMENTATION) – COUNTRY MAINTAINENCE