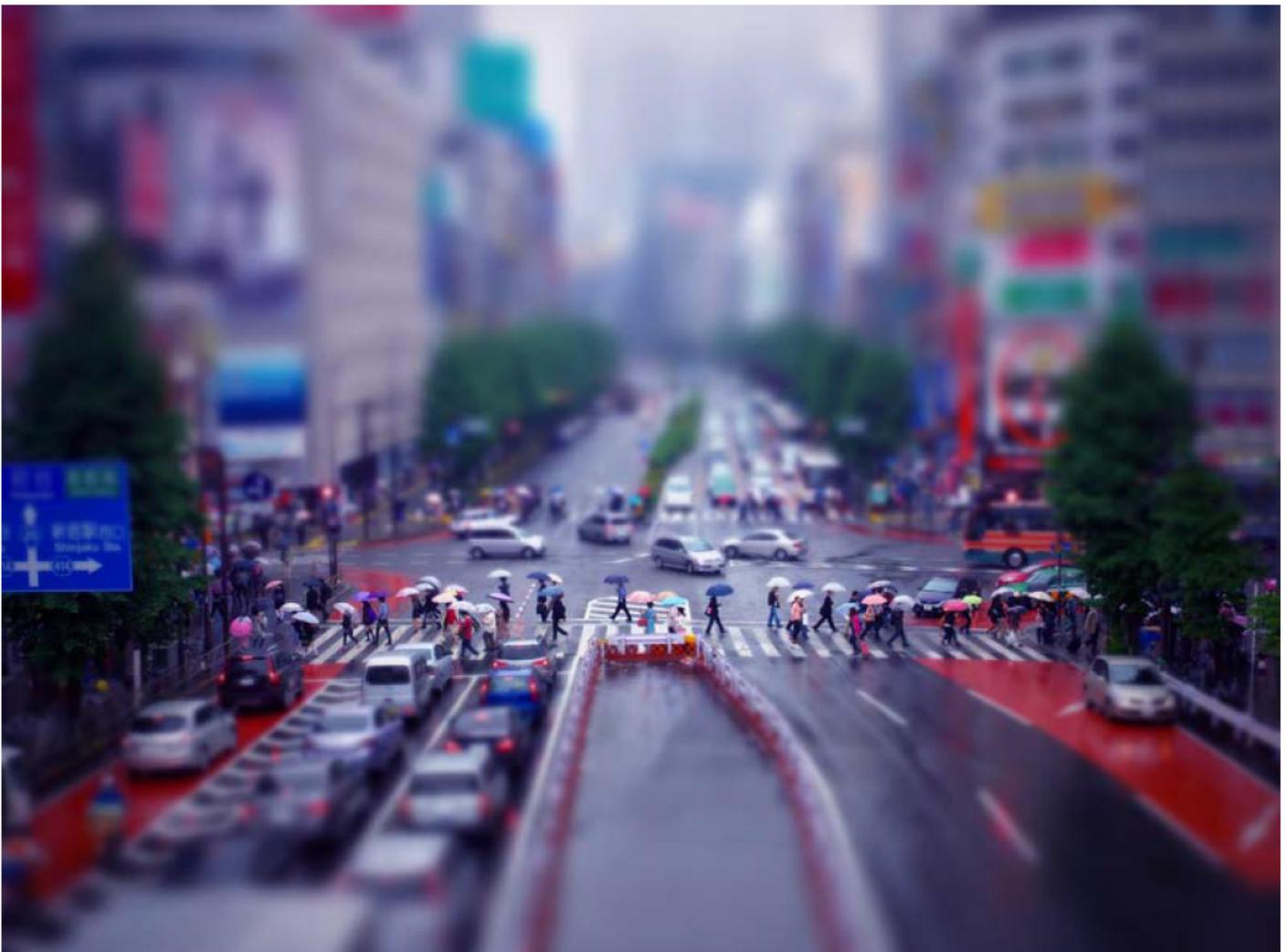


# BRANCH TELLER

Selected Topics from the User Guide

1.2/ BT12UG



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This document applies to version 1.2 of [REDACTED] Branch Teller and all subsequent versions unless otherwise indicated in new editions.

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## Audience

This document is intended primarily for anyone wishing to install [REDACTED] Branch Teller. It may also be of interest to business analysts, solution managers, developers and professional services.

# Table of Contents

<b>1</b>	<b>Introduction .....</b>	<b>1</b>
1.1	Related Documentation.....	1
<b>2</b>	<b>Teller Quick Tutorial .....</b>	<b>2</b>
2.1	Initiating Transactions .....	2
2.2	Populating Fields.....	2
2.3	Advancing through the Teller Transaction Stages.....	3
<b>3</b>	<b>Teller Cash and Funds Transfer Transactions .....</b>	<b>5</b>
3.1	Depositing Cash in the Same Currency.....	5
3.2	Withdrawing Cash in Cross Currency .....	9
3.3	Exchanging Cash .....	10
3.4	Transfer of Funds between Accounts .....	13
3.4.1	Transferring Funds in the Same Currency .....	13
3.4.2	Transferring Funds in Different Currencies .....	14

# 1 Introduction

The ██████████ Branch Teller User Guide describes the processes and procedures involved in handling the day-to-day operations in a bank's branch. This document is organized into Operations and Transactions, and further subdivided into Supervisor and Teller roles.

Where necessary, sample procedures are provided to guide the user. However, the procedures shown here may differ slightly from your environment depending on your bank's policy and host configuration.

For more information about Branch Teller configurations, see the ██████████ *Teller Administrator Guide*.

## 1.1 Related Documentation

The Branch Teller documentation set, which includes the ones listed below is located at the **Documentation** folder of your **BFBT** delivery folder.

Document Name	Description
██████████ Branch Teller Installation and Configuration Guide	Describes how to install and configure the ██████████ Branch Teller (BFBT) system and its prerequisites.
██████████ Branch Teller Administrator Guide	Describes the processes and procedures performed by a ██████████ Branch Teller System or Database Administrator.
██████████ CBS Specifications Guide	Describes all functionalities and technical details of the interfaces exposed by the BankFusion CBS components.
CBS Data Dictionary	Provides information about the data types defined in CBS. The bank's development team can use this document as a guide in defining schemas (XSDs), in extending CBS interfaces, and in defining the bank's own common components.

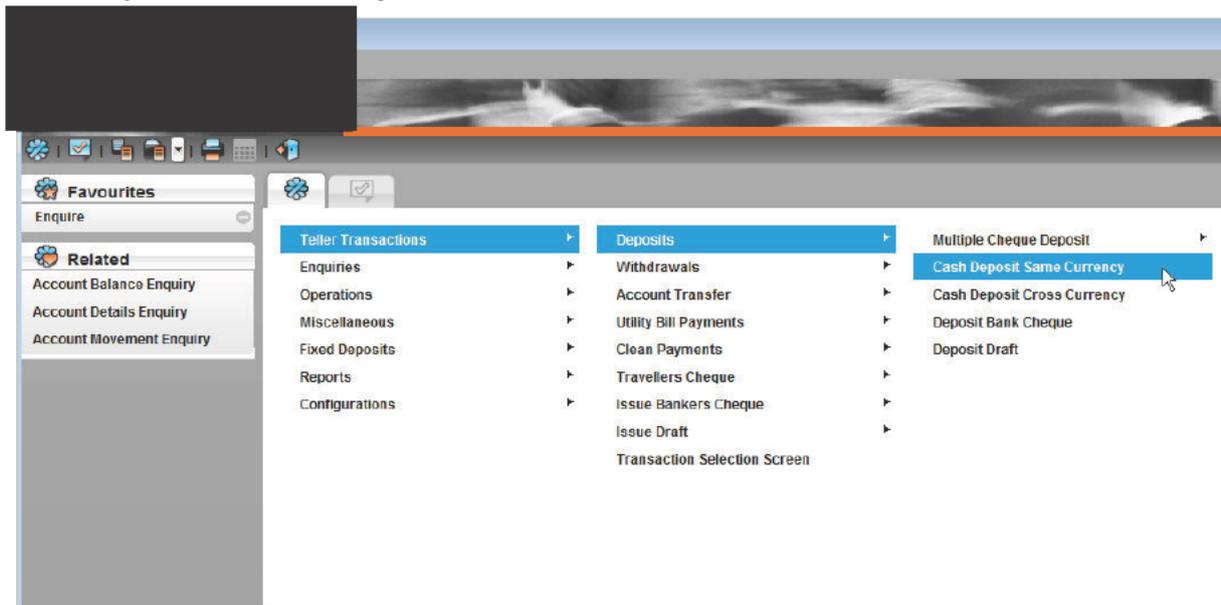
## 2 Teller Quick Tutorial

This section provides a quick summary on how standard Teller transactions are initiated, how transaction field values are entered, and how the Teller transaction stages progress.

### 2.1 Initiating Transactions

Teller transactions and operations are initiated by navigating to the **Processes** (🌀) tab, and selecting the desired transaction or operation from the menu.

In the following example, the user navigates to **Teller Transactions > Deposits**, and selects the **Cash Deposit Same Currency** menu item.



The action initiates the transaction and opens a new **Cash Deposit** transaction tab next to the **Processes** tab.



### 2.2 Populating Fields

Transaction fields can auto-populate by default depending on the transaction definition. Red field borders indicate a mandatory field. To populate a field, place your cursor on the field and enter a

value.

**Note:** Some fields such as account numbers must be validated on entry. You must hit the tab key to advance the cursor to the next field and initiate the validation.

## 2.3 Advancing through the Teller Transaction Stages

Teller transactions go through a set of stages from initiation to completion. Clicking **Next** (➡) on the transaction screen advances the transaction to the next stage, except when warnings or errors are encountered.

The following table lists which transaction stages are required, and which stages appear only when enabled in the transaction by an administrator.

Transaction Stage	Mandatory/Enabled Stage	Description
Capture Transaction Details	Mandatory	<p>This stage enables the Teller to enter the relevant values for the transaction. Clicking <b>Next</b> submits the values for validation (to be compared against a set of rules and requirements). The outcome can be:</p> <ul style="list-style-type: none"> <li>• The transaction is advanced to the <b>Accept Transaction</b> screen.</li> <li>• A transaction referral is raised for Supervisor approval.</li> <li>• An error or warning is displayed.</li> </ul>
Transaction Referral	Enabled	<p>This stage displays a separate referral window that lists the limits triggered by the transaction. For example, a maximum amount for cash withdrawals can be set for a specific currency, or the initiation of the transaction itself may require supervisor approval. The Teller must send the referral requests to a Supervisor for the transaction to proceed. The Teller can choose to:</p> <ul style="list-style-type: none"> <li>• Send the referrals to the Supervisor.</li> <li>• Go back to the previous stage to change an entry.</li> </ul> <p>See <a href="#">Raising a Referral</a> and <a href="#">Approving a Referral</a> for more information.</p>
Accept Transaction	Mandatory	<p>This stage displays the transaction details with the charges and taxes accounted for. A Teller user may still change some transaction details at this stage. The outcome can be:</p> <ul style="list-style-type: none"> <li>• The transaction is advanced to the <b>Confirm Transaction</b> screen.</li> </ul>

Transaction Stage	Mandatory/Enabled Stage	Description
		<ul style="list-style-type: none"> <li>The transaction is advanced to the <b>View/Amend Charges</b> screen.</li> <li>The <b>Signature Verification</b> window appears.</li> <li>A referral is raised for supervisor approval.</li> <li>An error or warning is displayed.</li> </ul>
View/Amend Charges	Enabled	<p>This stage displays the charges related to the transaction. Depending on how the charges are setup in your bank, a Teller can amend or waive the charges.</p> <p>The outcome can be:</p> <ul style="list-style-type: none"> <li>The transaction is advanced to the <b>Confirm Transaction</b> screen.</li> <li>The <b>Signature Verification</b> window appears.</li> <li>A referral is raised for supervisor approval.</li> <li>An error or warning is displayed.</li> </ul> <p>See <a href="#">Amending or Waiving a Transaction Charge</a> for more information</p>
Signature Verification	Enabled	<p>This stage opens a separate signature window that the Teller can use as reference for identity verification. The outcome can be:</p> <ul style="list-style-type: none"> <li>The signature is verified and the transaction is advanced to the <b>Confirm Transaction</b> screen.</li> <li>The signature is not verified and a referral is raised for supervisor action.</li> </ul> <p>See <a href="#">Signature Verification</a> for more information.</p>
Add Denominations	Enabled	<p>This stage enables the Teller to enumerate the denominations used in the transaction.</p>
Confirm Transaction	Mandatory	<p>This stage indicates that the transaction is complete and the details are posted. For transactions with Currency Denomination Control enabled, the Teller can view the denominations used by clicking <b>Display Denomination</b> in the <b>Related</b> pane.</p> <p>Depending on how the transaction is configured, it may advance to the <b>Print Transaction Advice</b> stage or complete the transaction.</p>
Print Transaction Advice	Enabled	<p>This stage enables the printing of transaction advice or confirmation slips. See <a href="#">Transaction Advice Printing</a> for more information.</p>
Passbook Printing	Enabled	<p>This stage enables passbook printing for enabled accounts. See <a href="#">Passbook Printing Operations</a> for more information.</p>

For a demonstration of the Teller transaction stages at work, see [Depositing Cash in the Same Currency](#).

## 3 Teller Cash and Funds Transfer Transactions

These transactions enable a customer to deposit and withdraw cash, encash a cheque, and exchange cash in various currencies.

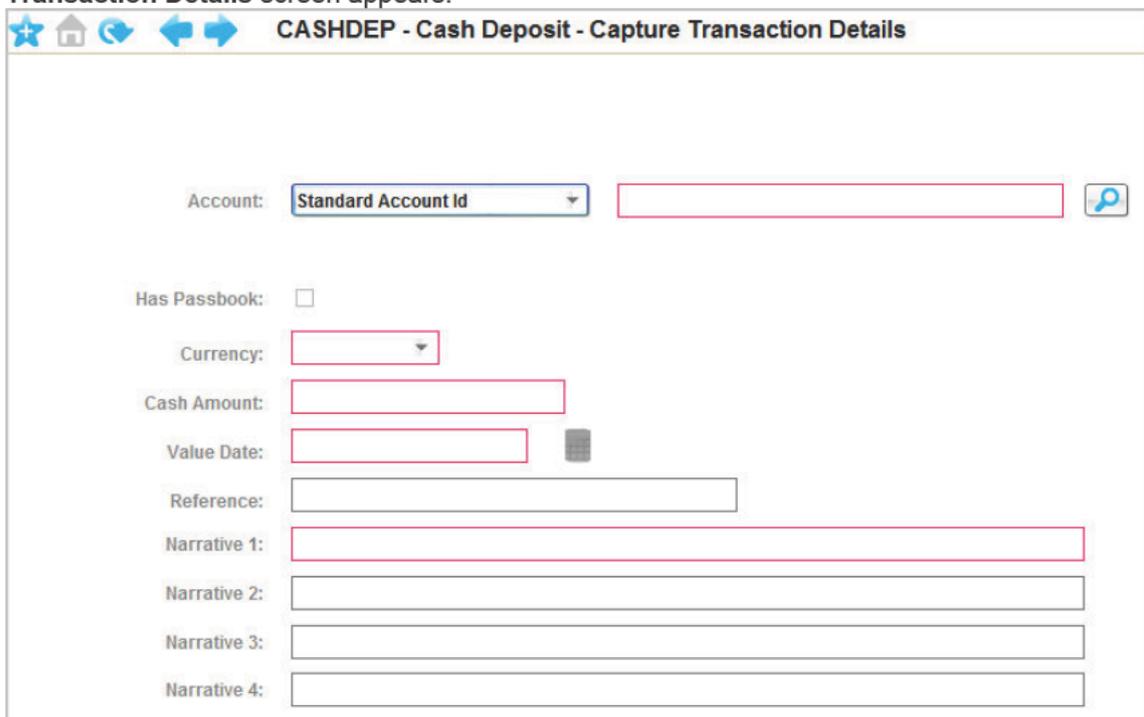
### 3.1 Depositing Cash in the Same Currency

This example features a deposit transaction with Referral, Denomination Control, Print Transaction Advice, and Passbook Printing stages.

**Note:** You must be logged into a holding location with the relevant currency to perform this transaction.

To deposit cash in the same currency:

1. Select **Teller Transactions > Deposit > Cash Deposit Same Currency**. The **Capture Transaction Details** screen appears.

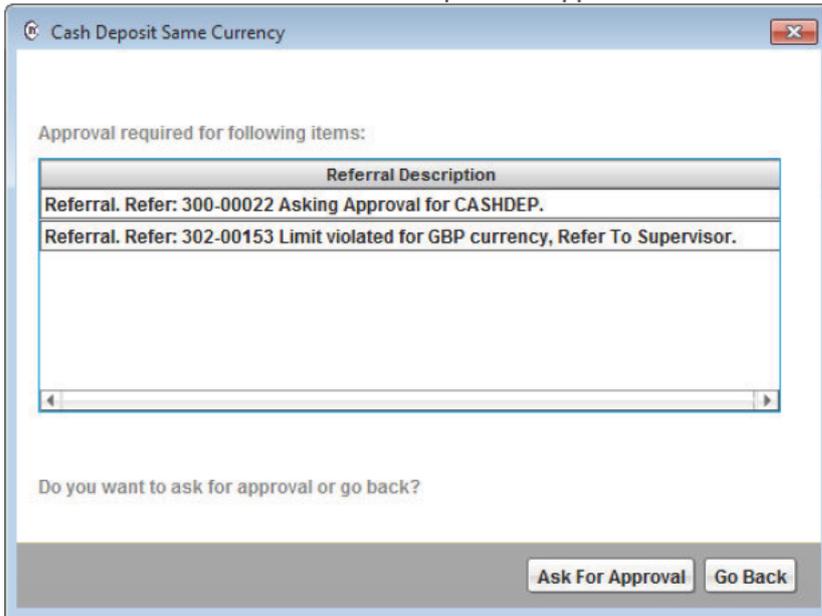


2. Populate the following fields:

Field	Description
Account	This field accepts standard or IBAN account numbers. The account can be manually entered, or can be searched by clicking the Search icon.
Has Passbook	For passbook-enabled accounts. Tick this check box if the depositor brought the passbook.
Cash Amount and Currency	For same-currency transactions, the cash currency must match the account currency.
Value Date	You can accept the default value or choose a date within a valid range. Some transactions require the value date to be the same as the current business date.
Reference	Reference text for the transaction.
Narrative	Depending on the transaction's settings, the number of narrative lines required may

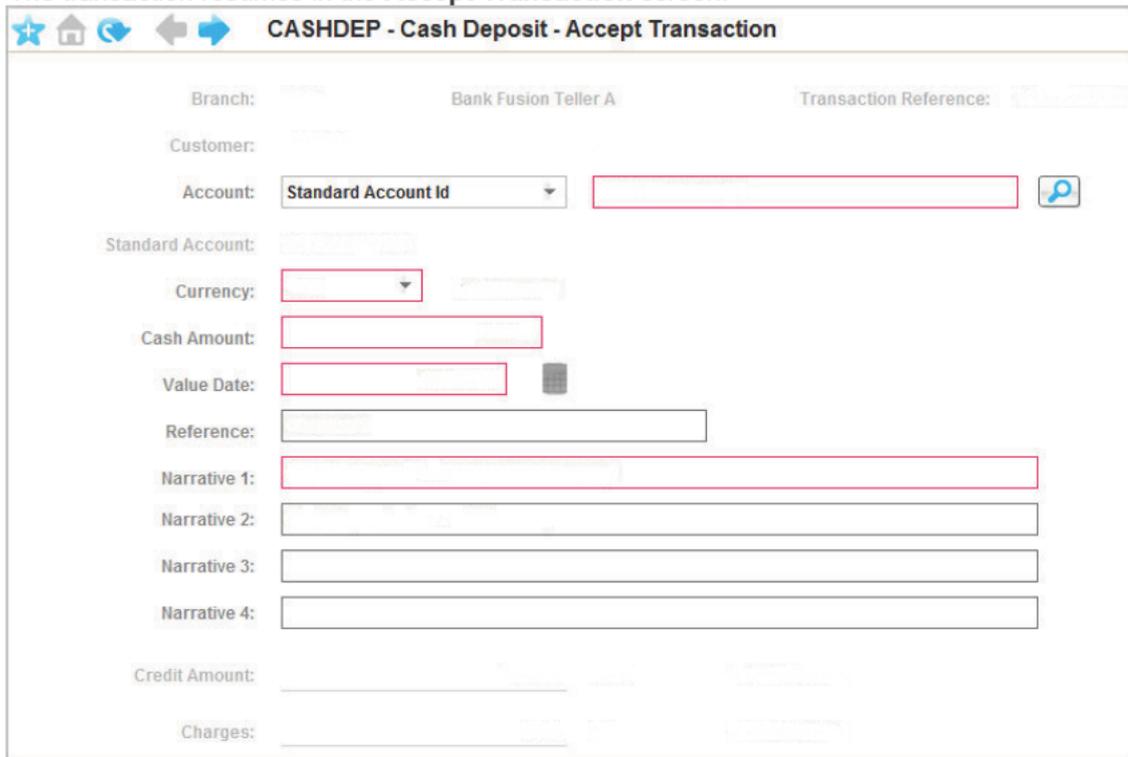
Field	Description
	vary. In this example, the first narrative line is required.

3. Click **Next**. A referral is raised for Supervisor approval.

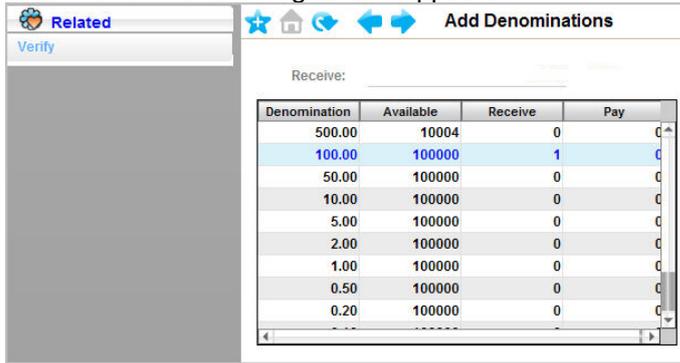


4. Click **Ask for Approval**.

- a. The referral is sent to your Supervisor.
- b. Once approved, you are notified through a flashing icon in the BFTC toolbar accompanied by a short audible alert.
- c. The transaction resumes in the **Accept Transaction** screen.



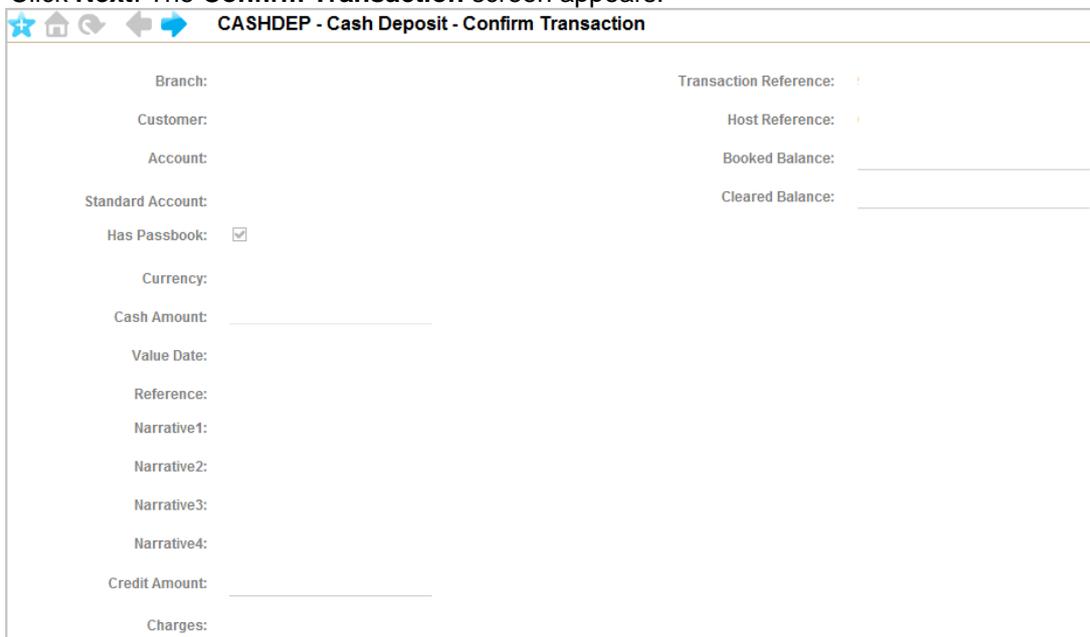
5. Click **Next**. The following screen appears.



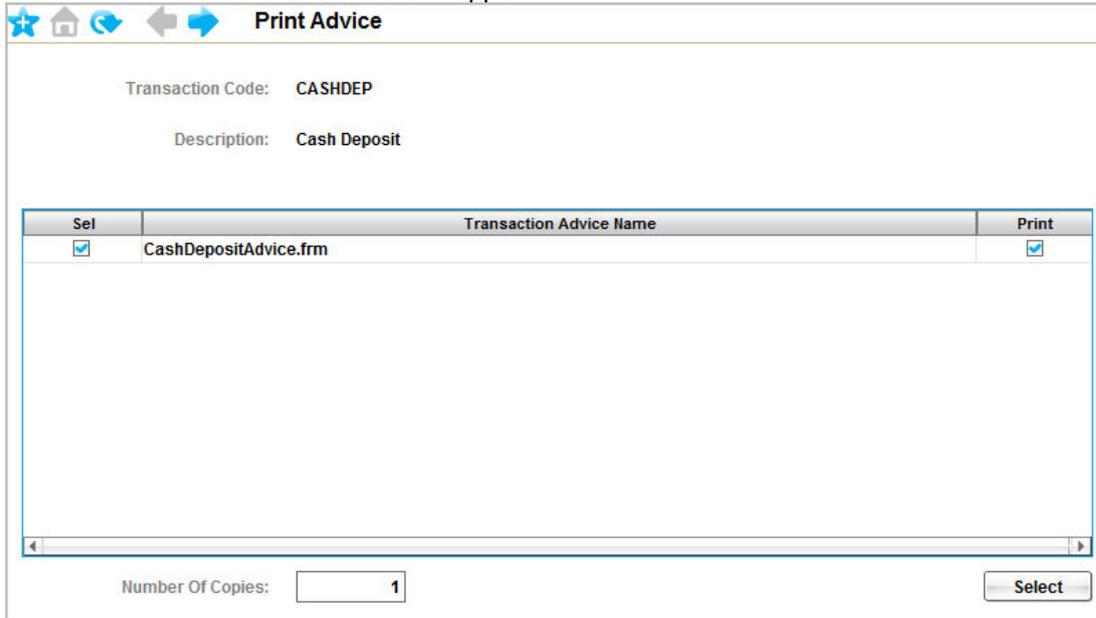
6. Enter the denomination details of the transaction.

- a. Click the **Denomination** (row) and **Receive** (column) and enter the number of notes or coins.
- b. Click **Verify** under the **Related** pane. The denomination breakdown is verified against the deposit amount.

7. Click **Next**. The **Confirm Transaction** screen appears.

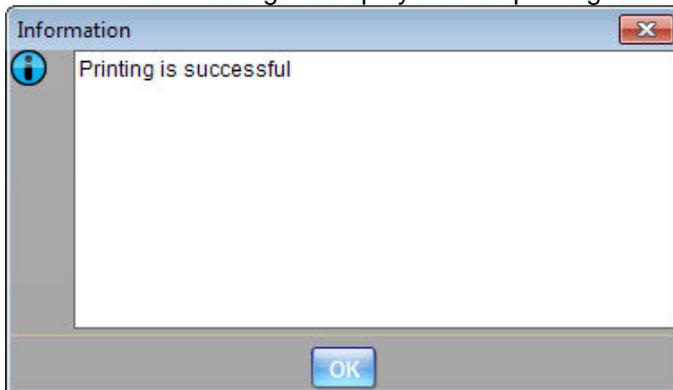


- Click **Next**. The **Print Advice** screen appears.

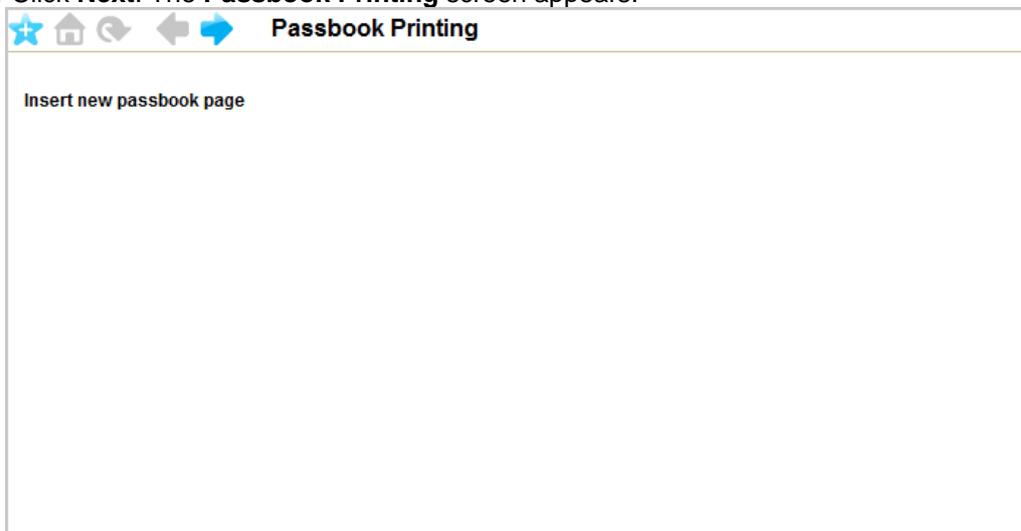


**Note:** You can skip the transaction advice and passbook printing by closing the process tab. Once skipped, a transaction advice cannot be re-printed later.

- Select the transaction advices to print and enter the number of copies. Click **Next** to start printing. A confirmation message is displayed once printing is complete.



- Click **Next**. The **Passbook Printing** screen appears.



- Follow the displayed instructions to update the passbook.

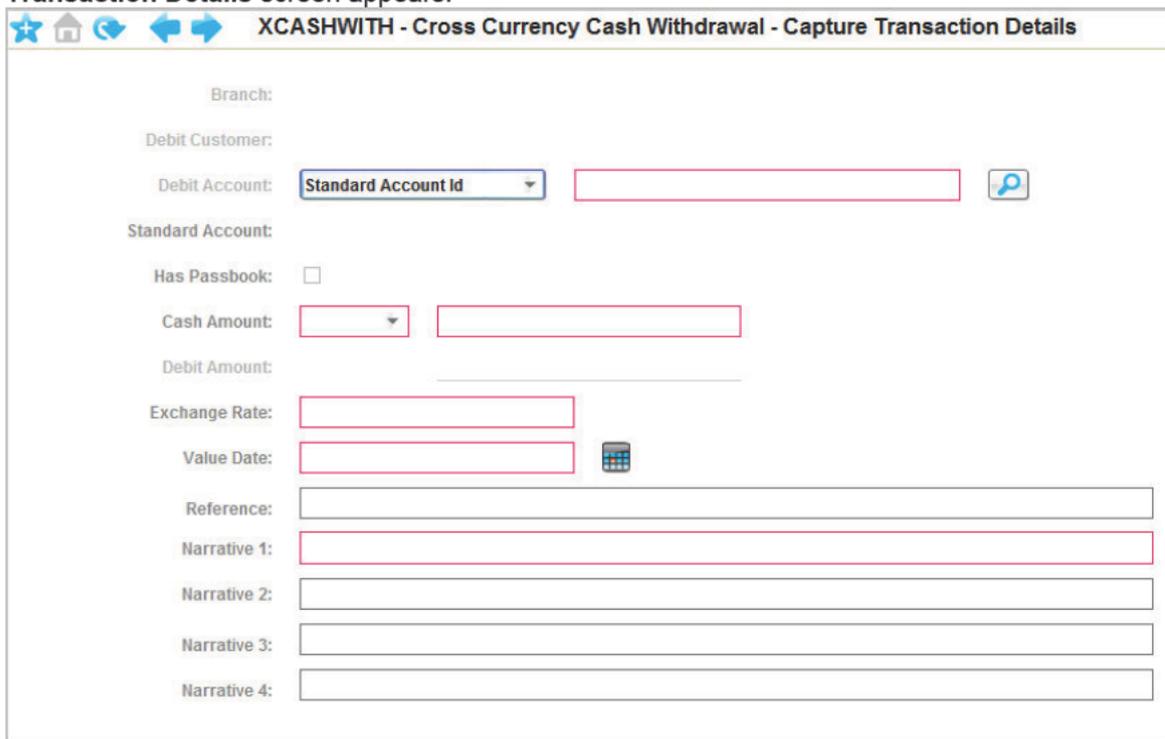
## 3.2 Withdrawing Cash in Cross Currency

This transaction enables a customer to withdraw cash in a currency that is different from the account currency.

**Note:** You must be logged into a holding location with the relevant currency to perform this transaction.

To withdraw cash in cross currency:

1. Select **Teller Transactions > Withdrawals > Cash Withdrawal Cross Currency**. The **Capture Transaction Details** screen appears.



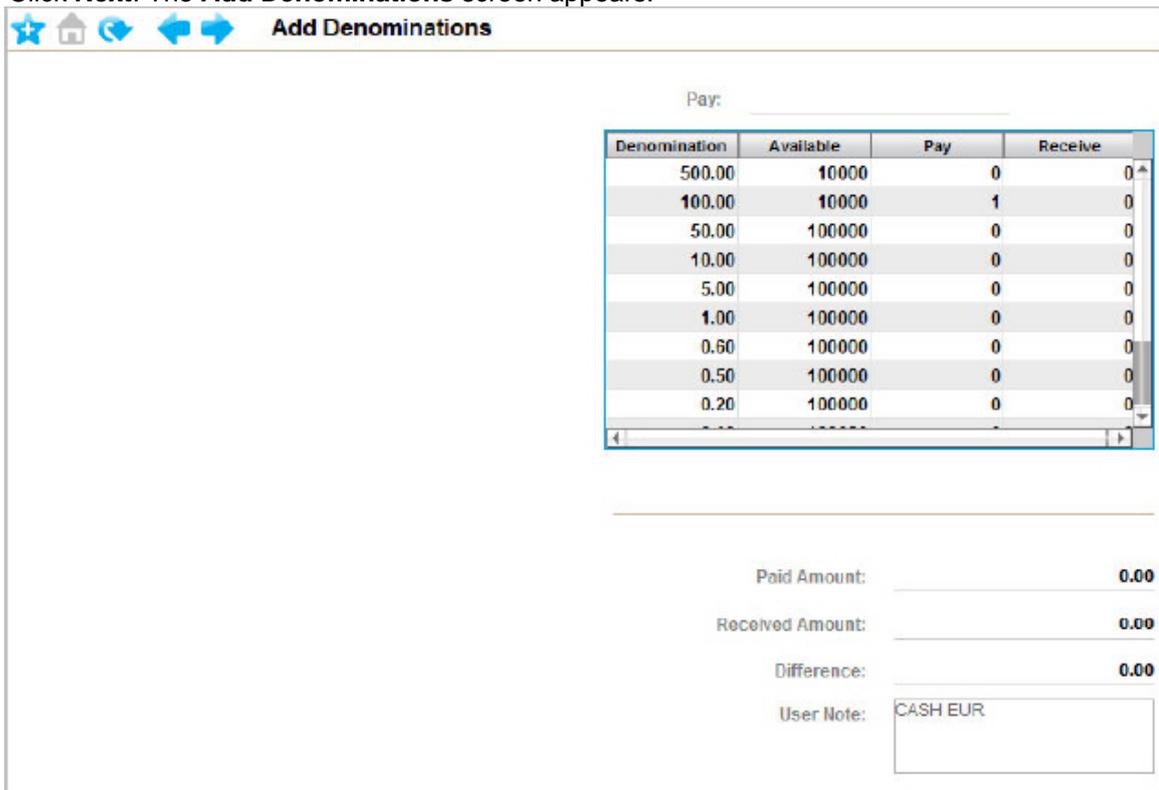
The screenshot shows the 'XCASHWITH - Cross Currency Cash Withdrawal - Capture Transaction Details' screen. The form contains the following fields:

- Branch:
- Debit Customer:
- Debit Account: Standard Account Id (dropdown menu) and a search icon.
- Standard Account:
- Has Passbook:
- Cash Amount: (dropdown menu) and an input field.
- Debit Amount:
- Exchange Rate:
- Value Date: (input field) and a calendar icon.
- Reference:
- Narrative 1:
- Narrative 2:
- Narrative 3:
- Narrative 4:

2. Populate the following fields:

Field Name	Description
Debit Account	This field accepts standard or IBAN account numbers. The account can be manually entered, or can be searched by clicking the Search icon.
Cash Currency	For cross-currency transactions, the cash currency must be different from the account currency.
Cash Amount	Amount of cash to be withdrawn.
Value Date	For cash withdrawals, the value date must be the same as the transaction date.
Reference	Reference text for the transaction.
Narrative	Depending on the transaction's settings, the number of narrative lines required may vary.

3. Click **Next**. The **Add Denominations** screen appears.



Pay: \_\_\_\_\_

Denomination	Available	Pay	Receive
500.00	10000	0	0
100.00	10000	1	0
50.00	100000	0	0
10.00	100000	0	0
5.00	100000	0	0
1.00	100000	0	0
0.60	100000	0	0
0.50	100000	0	0
0.20	100000	0	0

Paid Amount: \_\_\_\_\_ 0.00

Received Amount: \_\_\_\_\_ 0.00

Difference: \_\_\_\_\_ 0.00

User Note: CASH EUR

4. Click the **Denomination** (row) and **Pay** (column) and enter the number of notes or coins.

**Note:** If suggested mix is enabled. The system recommends a suitable denomination mix according to availability and efficient use of large denominations. You can override the suggested mix.

5. Click **Next**. The **View/Amend Charges** screen appears if enabled in the transaction definition.
6. Click **Next**. The **Cash Withdrawal Confirmation** screen appears.
7. Click **Next**. The **Print Advice** screen appears if enabled in the transaction definition.
8. Click **Next** to print the transaction advice. A confirmation message is displayed.

### 3.3 Exchanging Cash

A Cash Exchange transaction enables a customer to exchange cash in one currency for cash in another currency. The currency the customer wants to exchange is known as 'buy' currency and the currency the customer requires from the bank is known as 'sell' currency.

**Note:** You must be logged into a holding location with the relevant currencies available.

To exchange cash:

1. Select **Miscellaneous > Exchange Cash**. The **Capture Transaction Details** screen appears.

The screenshot shows a web application window titled "XCASH - Exchange Cash - Capture Transaction Details". The interface includes a navigation bar with icons for home, back, and forward. The main form area contains the following fields:

- Branch: [Text input field]
- Buy Currency: [Dropdown menu] [Text input field]
- Sell Currency: [Dropdown menu] [Text input field]
- Exchange Rate: [Text input field]
- Rounding Indicator: [Dropdown menu]
- Reference: [Text input field]
- Narrative 1: [Text input field]
- Narrative 2: [Text input field]
- Narrative 3: [Text input field]
- Narrative 4: [Text input field]

2. Populate the following fields:

Field Name	Description
Buy Currency	The currency and amount to be received from the customer. You can either enter the Buy or Sell currency, and the system will automatically calculate the corresponding Sell or Buy amount.
Sell Currency	The currency to be exchanged to the customer. You can either enter the Buy or Sell currency, and the system will automatically calculate the corresponding Sell or Buy amount.
Exchange Rate	The exchange rate used for the transaction. Automatically calculated according to the spot rate for the currency pair. The M/D field indicates whether the exchange rate is used to multiply or divide the Buy currency.
Rounding Indicator	This field accepts: <ul style="list-style-type: none"> <li>• Denomination Round Down</li> <li>• Denomination Round Near</li> <li>• Denomination Round Up</li> </ul>
Reference	Reference text for the transaction.
Narrative	Depending on the transaction's settings, the number of narrative lines required may vary.

3. Click **Next**. The **Accept Transaction** screen appears.

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### XCASH - Exchange Cash - Accept Transaction

Branch: 99-99-99      Head Office

Buy Currency: EUR      Euro

Sell Currency: USD      US Dollars

Exchange Rate:                      M      Multiply

Rounding Indicator: Denomination Round Down

Reference:

Narrative 1:

Narrative 2:

Narrative 3:

Narrative 4:

Buy Equivalent Amount:      EUR      Euro

Charges:      EUR      Euro

Sell Equivalent Amount:      USD      US Dollars

Local Currency Charge:      EUR      Euro

Pay/ Receive Local Currency:      EUR      Euro

Base Currency Equivalent:      EUR      Euro

4. Click **Next**. The **Add Denomination** screen appears.

Receive: 123.00 EUR				Pay: 153.000 USD				Cash Back: 9.00 MXN			
Denomination	Available	Receive	Pay	Denomination	Available	Pay	Receive	Denomination	Available	Pay	Receive
500.00	0	0	0	100.00	36	1	0	1,000.00	63	0	0
200.00	6	0	0	50.00	41	1	0	500.00	54	0	0
100.00	23	1	0	20.00	33	0	0	200.00	48	0	0
50.00	15	0	0	10.00	39	0	0	100.00	37	0	0
20.00	16	1	0	5.00	45	0	0	50.00	49	0	0
10.00	5	0	0	1.00	45	0	0	20.00	47	0	0
5.00	0	0	0					1.00	99	0	0
0.10	30	30	0								
0.01	0	0	0								

Received Amount: 0	Paid Amount: 0	Paid Amount: 0
Paid Amount: 0	Received Amount: 0	Received Amount: 0
Difference: 0	Difference: 0	Difference: 0
User Note: <input type="text"/>	User Note: <input type="text"/>	User Note: <input type="text"/>

- a. Enter the denomination details of the **Receive** (left) window.
- b. Enter the denomination details of the **Pay** (middle) window.
- c. Enter the denomination details of the **Cash Back** (right) window.

**Note:** If suggested mix is enabled, the pay and cash back denominations are suggested by the system. You can override the suggested mix.

5. Click **Next**. The **Confirm Transaction** screen appears.
6. Click **Next**. The **Print Advice** screen appears if enabled in the transaction definition.
7. Click **Next** to print the transaction advice. A confirmation message is displayed.

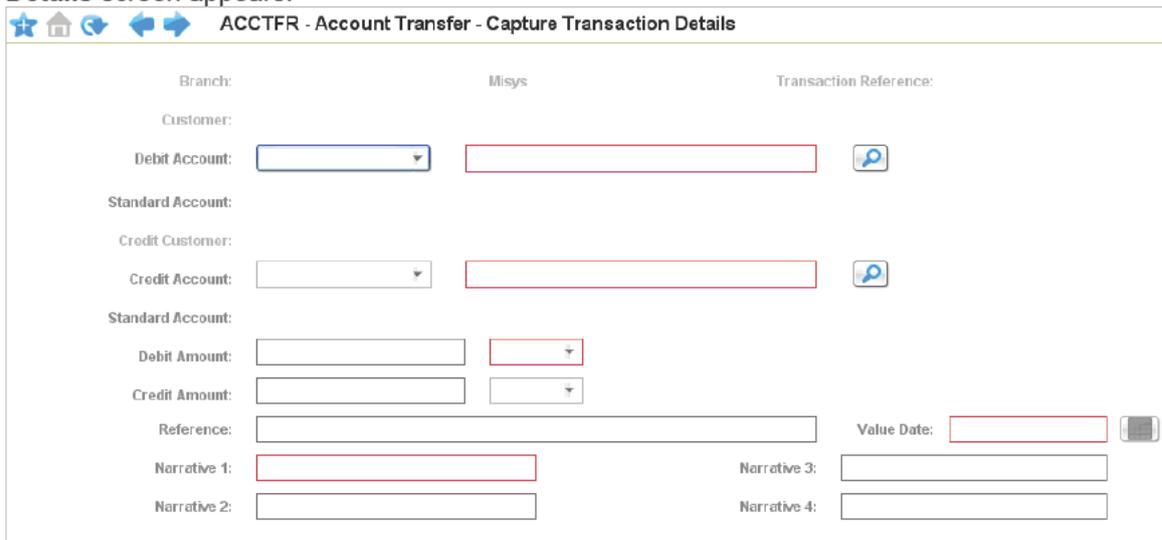
## 3.4 Transfer of Funds between Accounts

The funds transfer transactions enable customers to transfer funds between two of their accounts or between their account and a different customer's account. The teller does not need to be logged into a Holding Location to perform account transfer transactions.

### 3.4.1 Transferring Funds in the Same Currency

To transfer funds between accounts with the same currency:

1. Select **Teller Transactions > Account Transfer > Same Currency**. The **Capture Transaction Details** screen appears.



2. Populate the following fields:

Field Name	Description
Debit Account	The account where the transfer originates. The account can be manually entered, or can be searched by clicking the Search icon.
Credit Account	The account where the transfer is received. The account can be manually entered, or can be searched by clicking the Search icon.
Debit Amount	The amount to be debited from the Debit Account.
Credit Amount	The amount to be credited to the Credit Account.
Value Date	The value date must be the same as business date.
Reference	Reference text for the transaction.
Narrative	Depending on the transaction's settings, the number of narrative lines required may vary.

3. Click **Next**. The **Accept Transaction** screen appears.
4. Click **Next**. The **Confirm Transaction** screen appears.
5. Click **Next**. The **Print Advice** screen appears.
6. Click **Next** to print the transaction advice and complete the transaction.

### 3.4.2 Transferring Funds in Different Currencies

1. Select **Teller Transactions > Account Transfer > Cross Currency Account Transfer**. The **Capture Transaction Details** screen appears.

2. Populate the following fields:

Field Name	Description
Debit Account	The account where the transfer originates. The account can be manually entered, or can be searched by clicking the Search icon.
Credit Account	The account where the transfer is received. The account can be manually entered, or can be searched by clicking the Search icon.
Debit Amount	The amount to be debited from the Debit Account. If you enter the value for Debit Amount, the Credit Amount is automatically populated depending on the bank's set charges, and vice versa. The Exchange Rate is automatically retrieved by the system.
Credit Amount	The amount to be credited to the Credit Account. If you enter the value for Credit Amount, the Debit Amount is automatically populated depending on the bank's set charges, and vice versa. The Exchange Rate is automatically retrieved by the system.
Value Date	The value date must be the same as business date.
Reference	Reference for the transaction.
Narrative	Depending on the transaction's settings, the number of narrative lines required may vary.

3. Click **Next**. The **Accept Transaction** screen appears.
4. Click **Next**. The **Confirm Transaction** screen appears.
5. Click **Next**. The **Print Advice** screen appears.
6. Click **Next** to print the transaction advice and complete the transaction.