

GLOBAL BANK TRAINING ACADEMY



OPERATIONS PROCEDURES

Compiled by
BETTER PLANNING LTD

Petit Terrain
Bonamoussadi, Douala

Phone: 677267459

Mobile: 650670057

E-mail: info@betterplanning.net

Website : betterplanning.io

GENERAL OPERATIONS DESKTOP PROCEDURES

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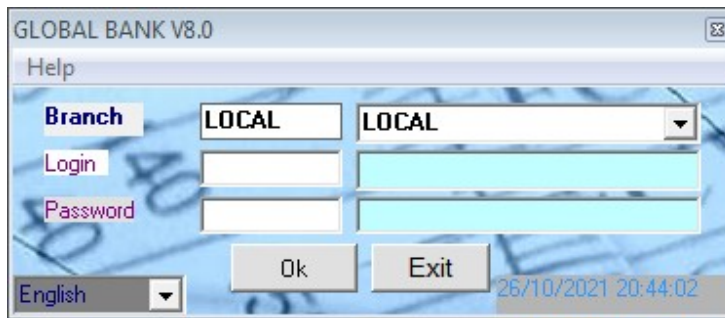
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GENERAL OPERATIONS

1.0 LOGIN

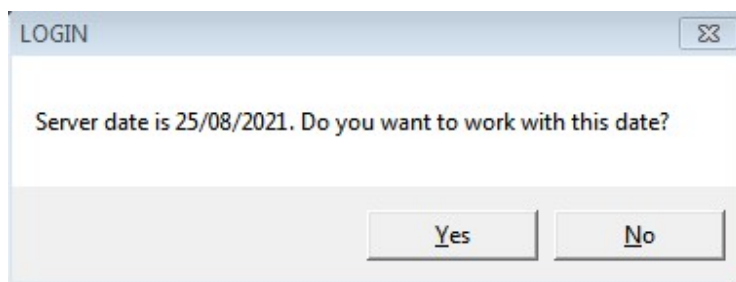
This enables access into the teller module by clicking on the **Global bank** icon seen on your desktop. Upon clicking the icon, a window appears as seen below.



Use login and password assigned by system administrator to enter in Global bank.

Procedure

- Enter the login or *employee user* code.
- Enter your password.
- Click on **OK** button. Another window appears giving you the server date.
- Click on **YES** to proceed or No to cancel



- Click on the **START** command to display Bank OP module.

GENERAL OPERATIONS DESKTOP PROCEDURES



NB:

Users are only able to view modules and work with menus and submenus that they have been assigned privileges to do so. If you are unable to work with any module, menu or submenu, contact your system administrator.

Most transactions done in this module accompany the cashier in payment operations eg transfers and cash term deposits etc. Others deal with the standard services that the bank offers to the client like term and time deposits, salaries payments, etc. All transactions performed, front offices as well as back office can be registered in the general ledger directly during the day, or in the evening during the night run.

2.0 TRANSFER OPERATIONS

Transfers are divided into two types

- a) **Cash deposited for transfer and cash withdrawn:** Transfers through this menu must be initiated by the operations officer in order to enable the cashier to collect the funds for transfer.

Options:

Non Customer: This means that the customer has no account in the bank. The transferred funds are paid to the cashier.

Cash Transaction: This means that the customer has an account but prefers to pay cash for transfer. The transferred funds are paid to the cashier.

- b) **Funds Debited directly from account for Transfers and Cash Withdrawn:**

The operation officer debits account and enables funds to be paid by a cashier in another branch.

NB: Do not use this module for standard account to account transfers where both the beneficiary and the ordering customer have accounts in the bank. Do that in the Automatic Transfers Sub Menu (Account to Account)

GENERAL OPERATIONS DESKTOP PROCEDURES

Pre-requisite: All branches must create the transfer account with matricule 777777 for the cash transfer operations.

2.1 TRANSFER (SEND)

Account Transaction: This means that the branch performing the transaction will collect the funds either from an existing account or from a non-customer.

Interbranch Transfer(Sending)

Transfer Information
Receiver Branch: 99999, Central Branch, Transaction Reference: 99001T3105210002
Description: OK

Ordering Customer Information
 Non cust. Cash transaction Account Transaction
Search Op.: Customer Matricule

agence	CpteJumelle	LibClient	CatCpte	LibCatCpte	Subcpte	LetCl
99001	1217777701	NON CUSTOMER	2	Current Account	01	88

Sender Branch: 99001, Acc.: 1217777701, Name: JUSTICE, Bal.: 0

Amount information
Net To Pay: 54000, Com. Amt: 2000, VAT: 385, Operation Amount: 56385

Beneficiary Customer Information
 Non cust. Cash Transaction Account Transaction
Search Op.: Customer Account

agence	CpteJumelle	LibClient	CatCpte	LibCatCpte	Subcpte	LetCl
--------	-------------	-----------	---------	------------	---------	-------

Recr Branch: 99999, Account, Name: DERICK

CTrnCode	OpntrAmount	ComAmount	PayAmount	TaxAmount	Description
----------	-------------	-----------	-----------	-----------	-------------

Commands
New, Process, Update, Delete, Advice, DB Advice, Refresh, List

SMS
 Yes No
Lang: EN
Phone Number

Procedure

- Click on *General Operations*
- Select **Transfers**
- Select *Transfers (send) sub menu*

GENERAL OPERATIONS DESKTOP PROCEDURES

- *Click on New button*
- Fill in the transfer information by selecting the receiving (branch you want to make a transfer to) a short description of the transfer.
- Select the send Option (Non Customer, Cash Transaction)
- Fill information as necessary depending on your option.
- Enter amount to be transferred by Customer (the commissions and tax fields will be automatically populated depending on rates configured. In case of manual transfer charge enter amount where applicable).
- Enter beneficiary option (Non Customer, Cash Transaction). This tells us how the money will be paid by the paying branch.
NB: Enter the mobile telephone number of the beneficiary to inform about the operation.
- Click on **PROCESS** button to process transaction. The cash can then collect the money to be transferred.

2.2 TRANSFERS (RECEIVE)

This Form is used to validate Interbranch transfers received in order to enable the cashiers to do payment. If transactions are not validated the cashiers cannot execute payment.

GENERAL OPERATIONS DESKTOP PROCEDURES

Receive Interbranch Transfer

Transfer Information
Sender Branch Transaction Reference
Description

Sender Information
Acc Denomination **Send Voucher for Cash Operation**

Receiver Information
 Non Customer Cash transaction Account Transaction
Branch
Account
Denomination

agence	account	LibClient	CatCpte
▶ 99001	12177777701	NON CUSTOMER	2

Amount information
Net To Pay Deductible Tax
Com. Amount Operation Amount

CTrnCode	DptrAmount	ComAmount	PawAmount	TaxAmount	Description
----------	------------	-----------	-----------	-----------	-------------

DB Advice Advice Validated Balance Total

Commands
New
Update
Delete
Refresh
List
Close

Procedure

- Click on *General Operations*
- Transfers menu
- Select transfers received sub menu
- Record the desired transaction
- Click on *Send Voucher to Cashier Please* button to send to cashier for payment.
- Customer goes to cashier to be paid receive cash.

3.0 DEPOSITS

These are cash deposits, which are not subjected to demand any time, or for short time intervals and which bear a higher interest rate than demand deposits. This application handles two kinds of deposits; Term Deposits and Certificates of Deposits (Time Deposits).

3.1 TERM DEPOSITS

When interest and the capital are paid at the end of the maturity period, the deposit is called a term deposit. Funds for deposit are either coming from an account or are paid cash by the customer. Choose one option during the subscription (either Cash Transaction or Account Transaction)

GENERAL OPERATIONS DESKTOP PROCEDURES

This Account Status is Actif

Branch
 Branch 7 Community Credit Company Plc Dla Type 4 Depot A Terme

Customer info
 TD Type Cash Transaction Account Transaction

Options Customer Name

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol	CleCd	Li
7	6666666	2	0766666661491P	DEPOSITS ACCOUNT	3712100000	D	C

Customer Acct. 0766666661491P Shu Raymond

Balance LOC 0 LOC Expire Poss Bal

Term Deposit Information

Amount 1500000 Int. Rate 7 Interest 52500

Contract N° DPT0000026 TPRCM R. 0 TPRCM 0

Dur.(Months) 6 Expiry 02/08/2011 Dep Acc 0766666660041C

Sign.Date 02/02/2011 Beg Date 02/02/2011 Int Remb At the end

Description Term deposit DPT0000026 Type Op caisse

Reimb Date 02/02/2011 Status Pen Rate 25 Pen Amnt

Current term
 Searches Options Customer Name

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	CpteJu
7	9	7500031	FIXED Deposits	0775000310021H	4	077500
7	10	7200140	MBAKWA NDA Denis	0772001400011A	4	077200
7	11	7780013	TAYOU PIERRE Rene	0777800130011Y	4	077780
7	12	7720403	MUNA TAYONG Alfred	0777204030011A	4	077720
7	13	7500031	FIXED Deposits	0775000310021H	4	077500

Commands
 New Add List Refresh Advice DbAdvice Close

Term deposit form

Procedure

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Deposits**
- ✓ Click on **Term Deposit**
- ✓ Click on **New** button and the branch code and branch name will be displayed by default.
- ✓ Choose term deposit type by selecting cash transaction (for non-account holders) or Account transaction (for account holders).
- ✓ If cash transaction, select non account holders account with matricule 666666 from the data grid and type the name of the subscriber. If the customer is paying from his account, choose the *account transaction* option, and select the customer account from the grid.

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Enter the amount to be deposited by member in the amount field. When amount is entered, the date, rate and taxes fields are populated with configured data.
- ✓ Enter the description of the transaction.
- ✓ Click on **ADD** button to validate.

3.2 CASH TERM DEPOSIT PAYMENT

When term deposit is mature, follow the procedure below to enable the teller pay the term deposit to the subscriber.

Term Deposits

Branch
Branch 99001 Alpha Finance Yaounde Type

Term Deposit echu non reimburse List

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	CpteJu
--------	-------	--------	--------------	---------------	---------	--------

Term Deposit Information

Customer Ac

Amount Int. Rate Interest

Contract N* TPRCM R. TPRCM

Dur. (Months) Expiry Int

Sign. Date 27/10/2021 Beg Date 02/08/2001 Dep Acc

Description Reimb Date 25/08/2021 Status

Send to Cashier

Commands
Refresh
Close

Procedure

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Deposits**

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Click on **Term Deposit Cash Payment**
- ✓ Select cash term deposit from grid
- ✓ Click on **Send to Cashier** to validate

3.3 CERTIFICATE OF DEPOSIT (TIME DEPOSIT)

There is no difference between term deposits and certificates of deposits but for that fact that in banking interest on certificates of deposit can be collected in advance whereas with term deposits interest is collected only after maturity period.

Branch and product
Branch: 7 | Community Credit Company Plc | Product: 5 | Bon De Caisse

Customer Info
CD Type: Cash Transaction Account Transaction
Options: Customer Name

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol	CleCd	Li
7	6666666	2	0766666661491P	DEPOSITS ACCOUNT	3712100000	D	C

Customer Acct: 0766666661491P | Shu Raymond
Balai: 0 | LOC: 0 | LOC Expire: | Poss Bal: 0

Certificate of Deposit Information

Amount	1500000	Int.Rate	5	Interest	75000
Contract N°	BNC0000042	TPRCM R.	0	TPRCM	0
Dur.(Months)	12	Expiry	02/02/2012	Dep Acc	0766666660051N
Sign.Date	02/02/2011	Beg Date	02/02/2011	Int Remb	capitalisation
Description	certificate of deposit	Type Op	caisse	CD Amount	1575000
Reimb Date	02/02/2011	Status		Pen Rate	0
		Pen Amnt			

Current certificate of Deposit List
Searchs Options: Customer Name

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	Cp
7	30	7500031	FIXED Deposits	0775000310021H	5	07;
7	41	7500031	FIXED Deposits	0775000310021H	5	07;
7	44	7500031	FIXED Deposits	0775000310021H	5	07;
7	46	7201349	AZANGU EPSEMBACH	0772013490021Y	5	07;
7	47	7201327	TCH&T&T BONE	0772013270011W	5	07;

Procedure

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Deposits**
- ✓ Click on **Time Deposit**

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Click on **New** button and the branch code and branch name will be displayed by default.
- ✓ Choose term deposit type by selecting cash transaction (for non members) or Account transaction (for members).
- ✓ If cash transaction, select account 666666 from grid and type name of subscriber. If account transaction, select customer account from grid.
- ✓ Enter the amount to be deposited by member in the amount field. When amount is entered, the date, rate and taxes fields are populated with configured data.
- ✓ Enter the description of the transaction.
- ✓ Click on **OK** button to validate.

3.4 CERTIFICATE OF DEPOSIT PAYMENT

When certificate of deposit is mature, follow the procedure below to enable the teller pay the certificate of deposit.

GENERAL OPERATIONS DESKTOP PROCEDURES

Cash Certificate

Branch and product
Branch 99999 Central Branch Product

Current certificat of deposit list
Searchs Option Customer Name

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	C

Certificat of Deposit Information

Cust. Acct.

Amount Int. Rate Interest

Contract N* TPRCM R. TPRCM

Dur. (Months) Expiry Dep Acc

Sign. Date 08/08/2021 Beg Date 02/08/2001 Int capitalisation

Reimb Date 02/08/2001 Type Op CD Amount

Description Status

Send to cashier

Commands
Refresh
Close

Procedure

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Deposits**
- ✓ Click on **Time Deposit Payment**
- ✓ Select certificate of deposit from grid
- ✓ Click on **Send to Cashier** to validate

3.5 TERM DEPOSIT ANTICIPATION

In case the member wishes to bridge the term deposit contract i.e. member wants to collect cash when it's not agreed maturity date, the member will be charged a

GENERAL OPERATIONS DESKTOP PROCEDURES

penalty fee and will lose the interest that would accrued if deposit reached maturity.

The procedure below is followed to anticipate term deposits.

Agence	Serie	Client	Denomination	CpteJumelleCC	CatCpte	CpteJu
7	9	7500031	FIXED Deposits	0775000310021H	4	07750C
7	10	7200140	MBAKWA NDA Denis	0772001400011A	4	07720C
7	11	7780013	TAYOU PIERRE Rene	0777800130011Y	4	07778C
7	12	7720403	MUNA TAYONG Alfred	0777204030011A	4	07772C
7	13	7500031	FIXED Deposits	0775000310021H	4	07750C
7	15	7200604	COLINA ALL LIFE INSI	0772006040021V	4	07720C
7	16	7200604	COLINA ALL LIFE INSI	0772006040021V	4	07720C
7	17	7500031	FIXED Deposits	0775000310021H	4	07750C

Term Deposit Information

Customer Acct. **0775000310021H** **FIXED Deposits**

Amount Int.Rate Interest

Contract N° TPRCM R. TPRCM

Dur.(Months) Expiry Int Remb

Sign.Date Beg Date Dep Acc

Description

Anticipation info

Reimb Date Status To Credit to Cust

Int.Amnt TPRCM Pen Rate Pen Amnt

Term deposit anticipation form

Procedure

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Deposits**
- ✓ Click on **Term Deposit Anticipation**
- ✓ Select member to anticipate
- ✓ Choose *rembourse* from the status field in the Anticipation form.
- ✓ Click on **anticipate** to validate transaction.

4.0 STANDING ORDERS

These represent fixed amounts paid out as salaries to customers of company employees, the institutions employees and civil servants. In the case of the **Institutions Employees** and **Private Companies**, a copy of the payroll is forwarded to the bank. A **transit account** that represents the company in the GLis debited and the employees' accounts credited respectively.

GENERAL OPERATIONS DESKTOP PROCEDURES

For **Civil Servant payroll**, a text file is inserted into the system and the system reads and posts the salaries of the civil servants into their individual accounts.

4.1 CIVIL SERVANT AND COMPANY STANDING ORDERS.

Most Public Companies, Private Companies and State corporations pay their employees' salaries via financial institutions. This transaction can be carried out as elaborated below.

Standing order form

agence	CpteJumelle	letcle	LibClient	FontClient
99001	12110000901	21	FONTAH FRU DERICK	FONTAH FRU DERICK
99001	30110000901	14	FONTAH FRU DERICK	FONTAH FRU DERICK

Agence	CpteClient	Denomination	Amount	CorrespondentCode	Co
--------	------------	--------------	--------	-------------------	----

Use this form above to add the company workers to the list of employees that will be paid through standing order. After that use the List command to display the form to process the salaries at the end of every month.

Adding Employee Salary for Processing.

Follow the procedure to add an employee to salary list.

Procedure

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Click on **General Operations**
- ✓ Place cursor on **Standing Orders**
- ✓ Select **Civil Servants and Companies Standing Orders**
- ✓ Click on the **New** button to prepare form for entry
- ✓ Enter member name and account number
- ✓ Select type of Institution (Company or Public Service)
- ✓ Enter Public service matricule (civil servants only)
- ✓ Choose Company name from list and enter reference
- ✓ Enter salary amount of member
- ✓ Enter start date or modify date.
- ✓ Choose **suspended** (when member is suspended or dismissed or no longer exist)
- ✓ Click on Add button to add member.

4.2 SALARY PROCESSING

GENERAL OPERATIONS DESKTOP PROCEDURES

Company Information

Company: Friends | FRIENDS | 08/08/2021

Branch: 99001 | Better Planning

Order of Display: Customer Account | Force Transactions

Agence	CpteClient	Dé Amount	CorrespondentCode
99001	12910062801	A 150000	
99001	12910066201	B 150000	

Commandes

Display, Set Grid, Copier, Set Amount To Zero, Process Order, Untreated, Treated, Close

Montant Total: 300 000

Description: _____

Standing order processing form

Procedure

- ✓ Click on **General Operations**
- ✓ Place cursor on **Standing Orders**
- ✓ Select **Civil Servants and Companies Standing Orders**
- ✓ Click on the **List** button
- ✓ Choose the company to process.
- ✓ Choose order to display results on grid (by name, account, matricule number).
- ✓ Click on **Display** button
- ✓ Modify salaries on the amount column if different.
- ✓ Click on **Process Order** button to post.

NB: Payments are done once a month and if need be to do it more than once, force the entries by selecting the force option.

4.3 TREAT SALARIES FROM TEXT FILE (CIVIL SERVANTS)

This form helps to import civil servant salary text file for state employees. Store the text file in the folder called Repcons .

The screenshot shows a software window titled "Text File Servant Salaries". At the top, there is a menu bar with "Import Data" and "Treatment" buttons. Below the menu bar, there is a "Month and Year" input field with a yellow background and a "(mm/yyyy)" label, a "Type" dropdown menu set to "By Public Service Matricule Num", and a "Total Amount" input field. The main area of the window is a large empty table with a few cells visible at the top left. At the bottom, there is a "Commands" section with buttons for "Imported Error", "Untreated Data", "Imported Data", "Export xls", and "Copy".

Treatment of company salaries or civil servant salaries form

Procedure

- ✓ Place the text file in the Repcons folder.
- ✓ Click on **General Operations**
- ✓ Place cursor on **Standing Orders**
- ✓ Select **Treat Salaries from text file (civil servants)**
- ✓ Enter the month which the payment is due by using the format month/year such as 05/2007 for month of June 2007.

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Select the *Treatment type*. (public service matricule number or by member account number)
- ✓ Click on *Import Data file* to extract the information from the text file.
- ✓ Click on *Transfer* to bring the transactions for processing.
- ✓ After transferring the entries, click on *Treat Data* for the respective accounts to be credited.
- ✓ After treating the salaries, u can click on *Untreated Data* to view accounts that were not credited.

4.4 TREAT SALARIES FROM EXCEL FILE

Excel format file Import form.

The screenshot shows a software window titled "EXPORT XLS FILE". Inside the window, there is a form with the following fields and controls:

- Branch:** A text box containing "99999" and a dropdown menu showing "Central Branch".
- Company:** A dropdown menu showing "Friends" and a text box containing "FRIENDS".
- Branch:** A text box containing "99001" and a dropdown menu showing "Better Planning".
- Description:** A text box containing "SALARIES FOR JULY".
- Total Amount:** A text box.
- Process:** A button.

Below the form, there is a large empty area, likely for displaying data or a list of transactions.

Procedure

- ✓ Place excel file in the Repons folder.

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Click on **General Operations**
- ✓ Place cursor on **Standing Orders**
- ✓ Select **Import excel files menu**

5.0 GENERAL LEDGER OPERATIONS

There are three sub menus: Trancode Operations, Normal General Operations Single, Normal General Ledger Operations Multiple

5.1 TRANCODE OPERATIONS

Trancode operations are operations that use special defined codes to treat transactions. This tool is specifically designed to handle such operations.

Trancode operations form

Procedure

- Click on **General Operations menu**
- Place cursor on **General Ledger operations**
- Select **Trancode operations**.
- Click on the **New** button.
- Select the account number and the account name from grid.
- Select the type of operation, transaction code, and transaction name.
(operation types are defined on a per bank or institution basis)

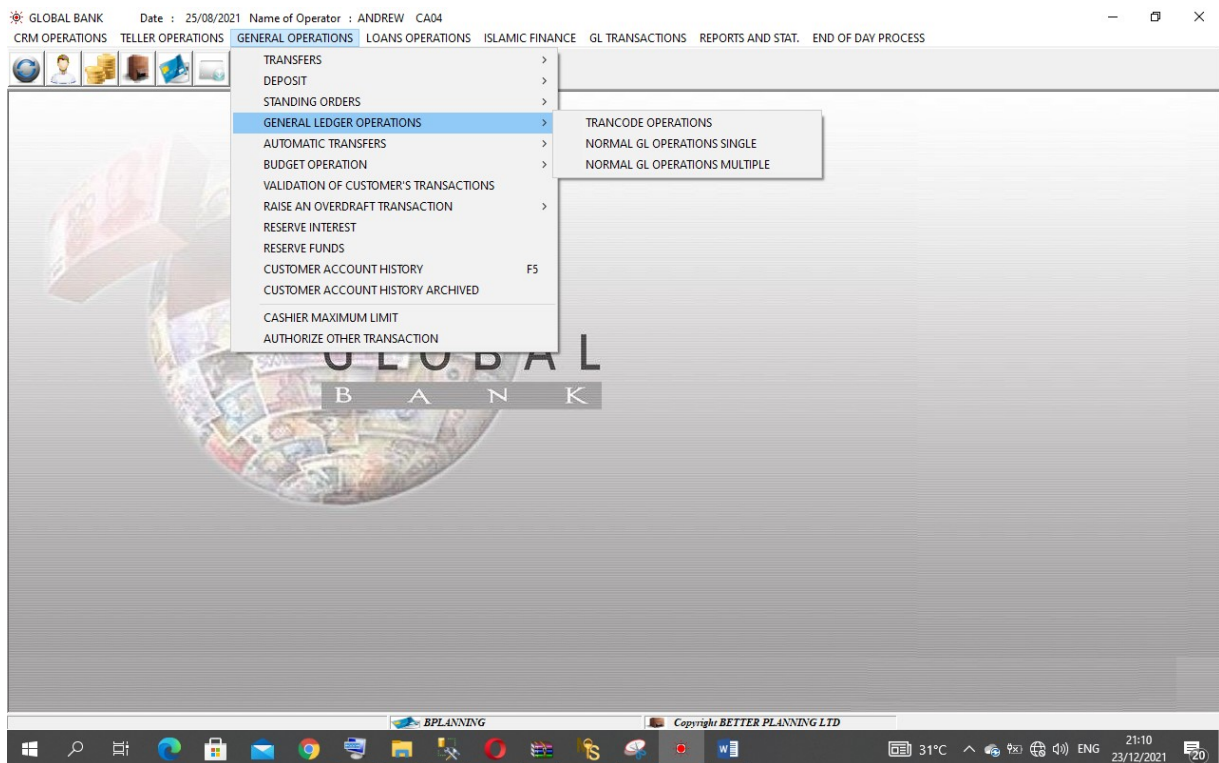
GENERAL OPERATIONS DESKTOP PROCEDURES

- Enter operation reference and description
- Click on add to validate the transaction

5.2 NORMAL GENERAL OPERATIONS SINGLE

Procedure:

- Click on the *General Operations Menu*
- Select Normal GL Operations



Normal GL operations form

GENERAL OPERATIONS DESKTOP PROCEDURES

GL Transactions

Customer Info

Options Customer Matricule

Agence	Client	CpteJumelle	Debit	Credit	LibCl
▶ 99001	100011	10410001101	0	300000	KOM
99001	010004	12101000401	29812	500000	MUK
99001	100011	12110001101	23849	250000	KOM
99001	250655	12125065501	0	0	DIP
99001	999999	12199999901	27850	19000	NON
99001	010001	30101000101	0	120000	NAN
99001	010003	30101000301	0	110000	NGU
99001	010004	30101000401	100000	335000	MUK
99001	100010	30110001001	50000	900000	DZO
99001	100011	30110001101	1192	100000	KOM

Member 00031 99001 10410001101 79 KOME WESLIY

Bal 300000 Cr LOC 0 Exp. Pos 300000 Suretee 0

Operation

Debit Credit 0 Validated Balance

Optn Date 25/08/2021 Value Date 25/08/2021 300000 Cr

GL Acct

Optn Ref

Des

Commands

Refresh

New

Add

List

Sign

Acct History

Close

- Click on New button to clear form for a new
- Select Account to post transactions to GL
- Click on GL account drop-down arrow to select GL account number from list. (GL account can be selected by GL account number).
- Enter the amount of the transaction (debit transaction in the **debit field** and credit transaction in the **credit field**).
- Enter the transaction reference and a short description of the transaction
- Click on the ADD button to validate transaction. You can as well click on list to validate accounting transactions

5.3 NORMAL GENERAL OPERATIONS MULTIPLE

GENERAL OPERATIONS DESKTOP PROCEDURES

The GL operations multiple works the same as the GL operations single. This menu helps to do accounting transactions in multiple forms. That is, more than one and even more debit and credit transactions.

The image shows two overlapping software windows. The left window, titled 'ACCOUNTS TRANSACTIONS', displays a transaction entry form and a table. The right window, titled 'ACCOUNTS', displays a list of accounts.

ACCOUNTS TRANSACTIONS Window:

Journal: ADMN Administration Journal Date: 08/08/2021

Acc: 99001 | 12110000901 FONTAH FRU DERICK Bal: [2 176 616]

Deb: 0 Cr: 2 500 000 Desc: 585678

Branc	Account	Ac	Account Type	Debit	Credit	Description	Row	typ
99001	10211000101	SA	Daily Collection Ac	0	25 000		123	6955
99001	12110000901	FC	Individual Current	0	2 500 000		585678	6956

Summary: Deb: 0 Nb: 0 Cr: 2 525 000 Nb: 2 Nb Ln: 0 Bal: 2 525 000

ACCOUNTS Window:

Branch: 99001 Better Planning

Customer Account (selected) G.L.Account

Account	Account Name	Account Type
12110000901	FONTAH FRU DERICK	Individual Current
30110000901	FONTAH FRU DERICK	Savings Account

6.0 AUTOMATIC TRANSFERS

6.1 ONE-TO-ONE ACCOUNT TRANSFER

This tool is used to transfer money from one account to another.

Automatic Transfer

Ordering Customer Information

Branch: 99001 Alpha Finance Yaounde

Options: Customer Matricule

agence	CpteJumelle	letcle	LibClient	Blockdatetype	CatCpte	L
▶ 99001	12125065501	66	DIP POST OFFICE	None	2	C
99001	30110001001	23	DZOYEM FRANK	None	1	C
99001	12110001101	39	KOME WESLIY	None	2	C
99001	30110001101	32	KOME WESLIY	None	1	C
99001	10410001101	79	KOME WESLIY	None	3	C

Sender Acc: [] [] [] [] []

LOC: [] Exp: [] Bal: [] Poss: []

Suretee: [] Validated bal: []

Beneficiary Customer Information

Branch: 99991 Alpha Bank Siege

Search: Customer Matricule

agence	CpteJumelle	letcle	LibClient	Blockdatetype	CatCpte	LibC

Receiver Acc: [] [] [] [] []

Operation Information

Amount: [] Com.: [] Taxes: [] Total: []

Ref: [] Description: []

Commands

New
Add
List
Refresh
Advice
DBAdvice
Close

Procedure

- ✓ Click on **General operations**
- ✓ Place cursor on **Automatic Transfers**
- ✓ Select **Transfers One acct to one acct**

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Click on **New** button to prepare form for entry (branch information is updated)
- ✓ Enter the **ordering member information** (The member requesting a transfer from his account) by selecting the member account name from grid
- ✓ Enter the **Beneficiary Member Information** details (Member transfer is made to) by selecting the account from the grid.
- ✓ Enter **operation information** by entering the amount, reference and short description of transaction.
- ✓ Check Commission if applicable
- ✓ Click on **ADD** button to validate transfer.

6.2 ONE-TO-MANY ACCOUNTS TRANSFER

This tool is used to transfer money from one account to many accounts. A typical example of this kind of transaction is the salary credit from a company account to worker's accounts.

The screenshot shows a software window titled "List of Permanent Automatic Transfers". The interface includes a "Journal" section with a dropdown menu set to "VIRSP" and a text field containing "Virement Spontanée Permanent". There are radio buttons for "Ordinary Transfer" (selected), "Monthly Transfers", and "Force". Below this is a "Display parameters" section with a "Branch" dropdown set to "99001" and "Alpha Finance Yaounde". The "Order of Display" is set to "Customer Account". There are radio buttons for "List All" and "Select list", and a checkbox for "Activate G-COLLECT" with "Yes" and "No" options. A large empty grid is visible in the center. At the bottom, there is a "commandes" section with buttons for "Set Amount To Zero", "Set FPVAL to BON", "Delete", "Accounting", and "Print". A "Total Amount" field is located on the right side of the bottom bar.

Procedure

- ✓ Click on **General operations**
- ✓ Place cursor on **Automatic Transfers**
- ✓ Select **Transfers One account to many accounts**
- ✓ Click on **New** button to prepare form for entry (branch information is updated)
- ✓ Enter the **ordering member information** (The member requesting a transfer from his account) by selecting the member account name from grid
- ✓ Enter the **Beneficiary Member Information** details (Member transfer is made to) by selecting the account from the grid.
- ✓ Enter **operation information** by entering the amount, reference and short description of transaction.
- ✓ Click on **ADD** button to validate transfer.
- ✓ Repeat process to add all members you want to make transfer to
- ✓ Click on the **List** button
- ✓ Check **Ordinary Transfers** (to execute transfer anytime) or **Monthly transfer** (To execute transfers only on monthly basis. To override this setting, check **force**)
- ✓ Check **List by ordering member**
- ✓ Select the order to display list either by name or by account.
- ✓ Click on display to display list of beneficiary accounts
- ✓ Click on **Accounting** button to execute transfers

6.3 MANY-TO-ONE ACCOUNT TRANSFER

This tool is used to transfer money from many accounts to one account. A typical example of this kind of transaction is account charges from members to the bank.

Many-to-one account transfer form

Permanent Transfers

Journal Ordinary Transfer Monthly Transfers Trans

Receiver account

List All Select acc

Ordre d'Affichage

Agence	CpteDonneur	ForceStatus	DateLastForce	Montant	BqueBenef	LibCpteDonneur
--------	-------------	-------------	---------------	---------	-----------	----------------

Commandes

Total Amount

Procedure

- ✓ Click on **General operations**
- ✓ Place cursor on **Automatic Transfers**
- ✓ Select **Transfers One acct to many account**
- ✓ Click on **New** button to prepare form for entry (branch information is updated)
- ✓ Enter the **ordering member information** (The member requesting a transfer from his account) by selecting the member account name from grid

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Enter the **Beneficiary Member Information** details (Member transfer is made to) by selecting the account from the grid.
- ✓ Enter **operation information** by entering the amount, reference and short description of transaction.
- ✓ Click on **ADD** button to validate transfer.
- ✓ Repeat process to add all members you want to make transfer to
- ✓ Click on the **List** button
- ✓ Check **ordinary transfer** (to execute transfer anytime) or **monthly transfer** (To execute transfers only on monthly basis. To override this setting, check **force**)
- ✓ Check **List by ordering member**
- ✓ Select the order to display list either by name or by account.
- ✓ Click on display to display list of beneficiary accounts
- ✓ Click on **Accounting** button to execute transfers

7.0 BUDGET OPERATIONS

Each branch is usually allocated a budget; an amount of money to cover its operating expenses usually for given period say, a month. Whatever the expense, all payments are paid by the cashier after management has given an authorization.

Budget operation form

Budget Transactions Management(Expense)

Branch: 99001 Alpha Finance Yaounde

Budget parameters

Fiscal ID: 2021 Budget Id: MERCURY Budget Line: ||

Amt Allocated: [] Amt Spent: [] Amount Left: []

Voucher Amt: [] Voucher VAT: [] Act. Expenditure: []

References: [] Remarks: []

transaction Type

Account Transaction Cash Transaction Send Voucher to Cashier for Payment

Account transaction

Search Opt: Customer Matricule []

Agence	LibAgence	CatCpte	Cptejumelle	LibClient	Statut
▶ 99001	Alpha Finance Ya	2	12125065501	DIP POST OFFIC	Actif
99001	Alpha Finance Ya	1	30110001001	DZOYEM FRANK	Actif
99001	Alpha Finance Ya	3	10410001101	KOME WESLIY	Actif
99001	Alpha Finance Ya	2	12110001101	KOME WESLIY	Actif
99001	Alpha Finance Ya	1	30110001101	KOME WESLIY	Actif

Budget Transaction(Cash transaction)

BTrnCode	Agence	Codecentre	Description	DebitAmount	Authorisedby
▶ 5	99001	B133	OFFICE EXPENSES	50000	manag

Commands

New Update Delete Refresh Close

Procedure

- ✓ Click on **General operations**
- ✓ Click on **Budget Operation**
- ✓ Click on New button to prepare form for entry

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Select **cost center** and **center name**.
- ✓ Fill in the amount to be paid
- ✓ Fill the remarks and payment method (cash payment or account payment).
- ✓ Click on ***Send Transaction to Cashier for Payment***.

8.0 RAISE AN OVERDRAFT

An overdraft is a bank product that allows a member to withdraw cash when account is in debit. An interest rate is usually charged for this kind of transactions.

Overdraft form

Raise an Overdraft Transaction

Customer Information

Branch Alpha Finance Yaounde Opt

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol	CleCol
99001	010004	2	12101000401	MUKWELE YVONNE	3712000100	A
99001	100011	2	12110001101	KOME WESLIY	3712000100	A
▶ 99001	999999	2	12199999901	NON CUSTOMER	3712100200	W

Customer Acct.

Overdraft Information

Amount Ref

Desc

Search An Overdraft

Search Option

agence	CpteJumelle	OptnAmount	Denomination	ForcedBy
▶ 99001	12199999901	500000	NON CUSTOMER	ENOW ESTHER NGWA
99001	12110001101	10000	KOME WESLIY	manager branch 2
99001	12101000401	80000	MUKWELE YVONNE	manager branch 2

Commands

Procedure

- ✓ Click on other operations
- ✓ Raise an overdraft transaction
- ✓ Click on New to prepare form

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Select member from grid to want to raise an overdraft
- ✓ Enter amount, reference and description of the overdraft transaction
- ✓ Click ***send transaction to cashier for payment*** button for validation

9.0 RESERVE INTEREST

This tool is used to process members reserve interest. The reserve interest account is credited when the customer owes the bank and does not have enough funds for the bank to process the debt.

Reserve interest form

Agence	CpteJumelle	Montant	DenoMination	Description
▶ 99001	1219999901	2000	NON CUSTOMER	LOC fr 1219999901
99001	1219999901	2000	NON CUSTOMER	LOC fr 1219999901

Procedure

- ✓ Click on *General operations*
- ✓ Select *reserve interest*
- ✓ Click on process *button* to process reserve interest

In cases where the user is sure that the customer will pay the debt, he can click on force for the transaction to be processed. Reserve interest may occur from transactions like account opening, account closure etc.

10.0 CASHIER MAXIMUM LIMIT MODIFICATION

This tool is used to modify the maximum limit of the cashier

Cashier management form

cashiers

Branch: 99001 Alpha Finance Yaounde

Teller ID: [] [] []

Account: [] [] [] [] []

Begin Bal.: [] Day DB: [] Day CR: []

Date: [] Max. Withdrawal Lim.: []

Search

Options: Customer Matricule []

agence	CpteJumelle	LibClient	CatCpte	LibCatCpte	Sub
99001	01599999901	NON CUSTOMER	15	Compte de découvert	01
99001	10410001101	KOME WESLIY	3	Compte Des Actions	01
99001	12101000401	MUKWELE YVONNE	2	Compte Courant Individu	01
99001	12110001101	KOME WESLIY	2	Compte Courant Individu	01
99001	12125065501	DIP POST OFFICE	2	Compte Courant Individu	01

Account: [] [] [] [] []

Operations

CpteJumelle	Denomination	MaxAmount	CodeCaisse	agence

Commands

New Add Update Delete Refresh Close

Procedure

- ✓ Click on *other operations*
- ✓ Select *Cashier maximum limit modif*
- ✓ Select cashier from grid
- ✓ Make modifications
- ✓ Click *update* to validate

11.0 AUTHORIZE OTHER TRANSACTION

This tool is used to authorize other transactions to members. Some transactions that can be authorized include member operation with GL, Account to account transfer and tranocode operation.

Authorize other transaction form

Authorized Other Transaction

Customer Information

Branch: 99001 Alpha Finance Yaounde

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol	CleCol
99001	010004	2	12101000401	MUKWELE YVONNE	3712000100	A
99001	100011	2	12110001101	KOME WESLIY	3712000100	A
99001	250655	2	12125065501	DIP POST OFFICE	3711000100	A
99001	999999	2	12199999901	NON CUSTOMER	3712100200	W

Customer Acct. [] [] [] [] []

Overdraft Information

Amount: [] Ref: []

Desc: [] Operation Type: []

Search An Overdraft

Search Option: Customer Name []

agence	CpteJumelle	OpnAmount	Denomination	ForcedBy
--------	-------------	-----------	--------------	----------

Commands

New

Add

Modify

Delete

Refresh

Close

Procedure

- ✓ Click on **other operations**
- ✓ Click on **authorize other transactions**
- ✓ Select account from grid

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Enter amount, reference and brief description of operation type
- ✓ Select operation type (e.g. acct to acct transfer,)
- ✓ Click on **Add** to validate transaction.

12.0 AWARD A LINE OF CREDIT

This tool is used to award a line of credit to a member. This is a bank product offered to members where they are allowed to withdrawal up to a certain amount from their accounts when the account is in debit.

Award line of credit form

Line of Credit Allocation (Account Overdraft)

Operation information
 Search Option: **Customer Name** []

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol
▶ 99001	010004	2	12101000401	MUKWELE YVONNE	3712000100
99001	100011	2	12110001101	KOME WESLIY	3712000100
99001	250655	2	12125065501	DIP POST OFFICE	3711000100
99001	999999	2	12199999901	NON CUSTOMER	3712100200

Customer Acc: [] [] [] [] Val. Amnt: []
 Suretee: [] Poss Bal: []
 Balance: [] LOC: [] LOC Expire: []
 Entry Date: [27/10/2021] Accord Date: [25/08/2021] Suspension: []

Operation Information
 Amount: [] Expiry date: [27/10/2021] Establishment Fee: []

List current line of credit
 Search Option: **Customer Name** []

Agence	Numero	DateAccord	Montant	DateEch
▶ 99001	4	25/08/2021	50000	25/09/2021

Commands
 New
 Add
 Update
 Refresh
 Close

Procedure

- ✓ Click on **other operations**
- ✓ Click on **award a line of credit**

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Select member from grid
- ✓ Enter amount
- ✓ Enter expiry date for product
- ✓ Click on **add** to validate

13.0 LOCAL COLLECTION

Local collection can be done on check deposits, certified checks and official checks.

Check deposits are completed at the teller's box or over the counter. The teller should ensure that the details on the check are correct before validating, details such as the *date*, *signature*, and *amount* in figures and in words should be verified. The check can then be entered into the system. In case the check is dishonoured, photocopy the check and register it stating clearly why the check is dishonoured. Also verify with the manager if the check in question was discounted before returning it to the member who must sign the register and the photocopied check.

Local collection form

GENERAL OPERATIONS DESKTOP PROCEDURES

Porte Feuille Local: Agence emettrice / Local Collection: Sender branch

Type
 Chk/Bill: **Cheque** Coll/Disc: **Encaissement**

Customer info
 Branch: **99001** Alpha Finance Yaounde Opt. **Customer M**

Agence	Client	CatCpte	CpteJumelle	LibClient	CpteCol	CleCol
▶ 99001	250655	2	12125065501	DIP POST OFFICE	3711000100	A
99001	100010	1	30110001001	DZOYEM FRANK	3730000000	A
◀ 99001	100011	2	12110001101	KOMF WFSI Y	3712000100	A

Customer Acct. [] [] [] [] []
 Bala [] [] LOC [] [] LOC Exp [] [] Pos Bal [] [] Suretee [] []

Operation Infos
 Amount [] Coll Type [] Corres [] []
 Ref [] Drawer [] Domiciliation []
 Comm [] PDL [] UPaidCorCh []
 ChgFr: **Beneficiaire** CorChg [] MyUPaidCh []
 Des [] Mat. Date: **25/08/2021** TreatCode []
 Discount [] [] 0 Discount Com. [] [] 0

Commands
 V-Situation [] **New** **OK** **Update** **Refresh** **Close**

Collection List
 Options: **Customer Account**

Agence	Client	Denomination	CpteJumelleCC	CatCpte	LetCle	ChequeEffet	Enc

13.1 WHEN BRANCH IS SENDER BRANCH:

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Local Collection**
- ✓ Select **Sender Branch**
- ✓ Click on **New** button to clear form for new entry
- ✓ Select Check in the **Chk/Bill** field
- ✓ Select Member from grid
- ✓ Enter amount on check to be cleared
- ✓ Choose **collection type** by selecting Liaison (for other member branches) or Correspondent (for non-member banking institutions)

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Select Correspondent bank or member branch depending on choice made above
- ✓ Enter reference
- ✓ Enter name of the Drawer and Domiciliation
- ✓ Enter short description of transaction
- ✓ Select **Reception** for V-situation
- ✓ Click on **OK** to validate reception of check

After Check is received, the check would have to be sent. To send a check, follow the procedure below

- ✓ Choose received check from the grid
- ✓ Select **Envoi** in the V-situation field
- ✓ Click on **Update** to validate sending transaction

The last thing to do when check is sent is either to pay the check by selecting **Paiement** for

V-situation field (if all verifications have been made and all is ok) or you reject the check by selecting **Rejet** for V-situation field (if from verification you realized the check is not good for payment) while clicking on update command in both cases.

13.2 WHEN BRANCH IS RECEIVER BRANCH

- ✓ Click on **General Operations**
- ✓ Place mouse pointer on **Local Collection**
- ✓ Select **Receiver Branch**
- ✓ Click on **New** button to clear form for new entry
- ✓ Select Check in the **Chk/Bill** field
- ✓ Select Member from grid

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ Enter amount on check to be cleared
- ✓ Choose **collection type** by selecting Liaison (for other member branches) or Correspondent (for non-member banking institutions).
- ✓ Select Correspondent bank or member branch depending of choice made above
- ✓ Enter reference
- ✓ Enter name of the Drawee and Domiciliation
- ✓ Enter short description of transaction
- ✓ Select **Reception** for V-situation
- ✓ Click on **OK** to validate reception of check
- ✓ Pay the check by selecting **Paiement** for v-situation field (if all verifications have been made and all is ok) or you reject the check by selecting **Rejet** for v-situation field (if from verification you realized the check is not good for payment).

14.0 END OF DAY WORKS

The end of day procedure brings out a systematic approach that should be used to compile all what has been done throughout the day within the computerized banking system. This procedure are made up of several parts as seen in the image below;

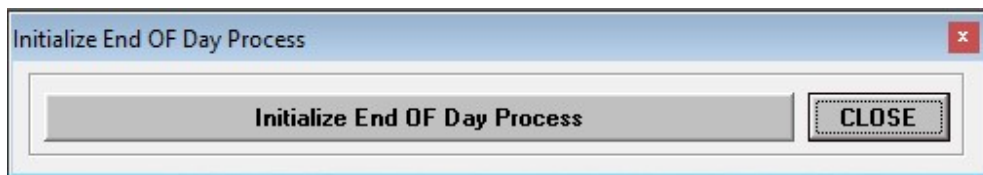
GENERAL OPERATIONS DESKTOP PROCEDURES



1. Configuration of end of day and initialisation process

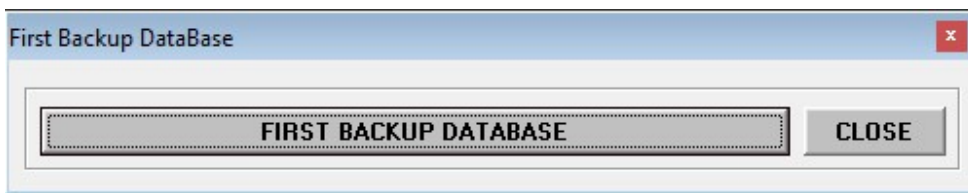
By clicking on this menu, the system acknowledges that you have decided to lunch the end of day procedure. The effect of this procedure is that it compiles information from the operations of the day including teller operations and information relating to accounting for processing.

Hence the user should click on this command before beginning the end of the day works. The process might take a long time depending on the volume of transactions that have taken place that day.



2. First Save

The first save command operates as a backup procedure. It compiles all the day's information before processing and stores in a backup folder that has been prepared by the bank. This backup folder may be kept in an external storage device or in the computer where the application operates for precautionary motives.



After the backup is done, a new file is created in the **EODBACKUP** directory.

3. Teller Control

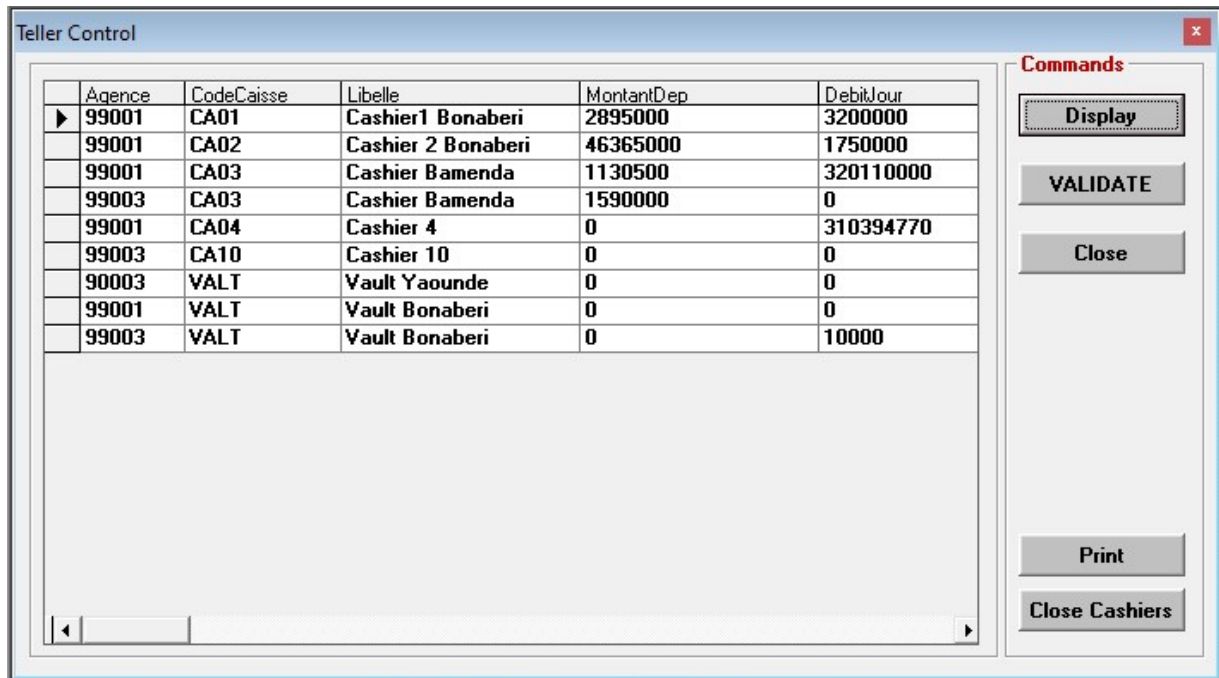
The teller control menu displays all information that relates to the activities of the different tellers in the institution for that day. It displays all the cashiers and their debit and credit amounts for the day.

At this level the user can check if the closing balance of each cashier matches with their physical cash counts.

It is important to know that all cash desks must have been closed before the end of day procedure is done. This is to ensure that a double check is done on the funds that have been received and sent out of the institution within the day.

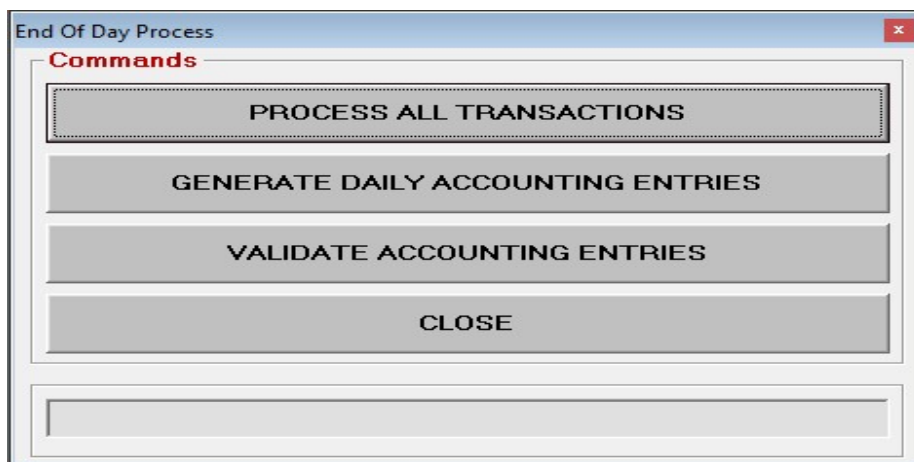
The user can then proceed to click on the validate button if all these checks have been properly done.

GENERAL OPERATIONS DESKTOP PROCEDURES



4. Process all transactions of the day

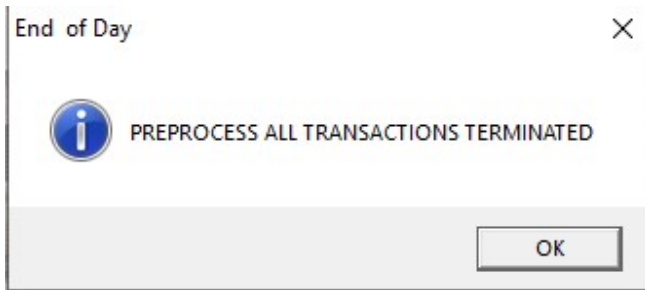
This menu processes the transactions of the day and validates all accounting entries. The system saves all the transactions that have happened during the day precisely in the General operations, loans operations and General Ledger Operations Module and as a result, the Reports module is also updated with this changes.



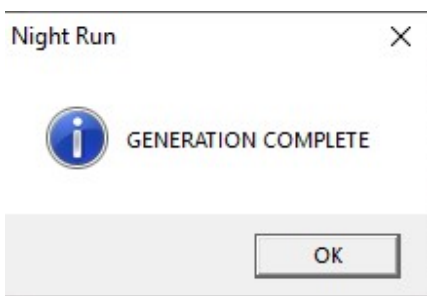
GENERAL OPERATIONS DESKTOP PROCEDURES

In order that the user achieves this task, he clicks on the following commands in the image above consecutively. It is recommended that the user should be patient after clicking on each command because some institutions record a high volume of transaction that needs time to be processed. After this is done, we simply click on the close button.

Process all transactions of the day



Generate daily accounting entries



GENERAL OPERATIONS DESKTOP PROCEDURES

Validate all accounting entries

The dialog box titled "VALIDATE ACCOUNTING ENTRIES" contains the following fields and controls:

- Branch:** 99001 (text box) Better Planning Training Academy (text box)
- Currency:** 001 (text box) Franc Communauté Financière Africai (text box)
- Liste:** A large text area containing the message "Selecting Transactions to Process. Please Wait!".
- Total Debit:** 698257850 (text box)
- Total Credit:** 698257850 (text box)
- Balanc:** 0 (text box)
- Commands:** A group of four buttons: "Display" (highlighted with a dashed border), "Preview", "General Run", and "Close".

Generate GL account History

The dialog box titled "Generation of GL Account History" contains the following text and controls:

- Text: "This Process sends transactions into the general Ledger and updates The Account Balance and is irreversible. Do you still want to continue?"
- Buttons: "Yes" and "No".

5. Last save

The last save command creates another backup file in the EODBACKUP folder. Like the first save button, this information can be collected in an external drive for precautionary motives. The main difference between the first save and the last save command is that, the first save command creates a backup of the day's transaction before Transactions are being processed meanwhile the Last save command creates a backup folder as at after the transactions of the day have been processed.

Last save

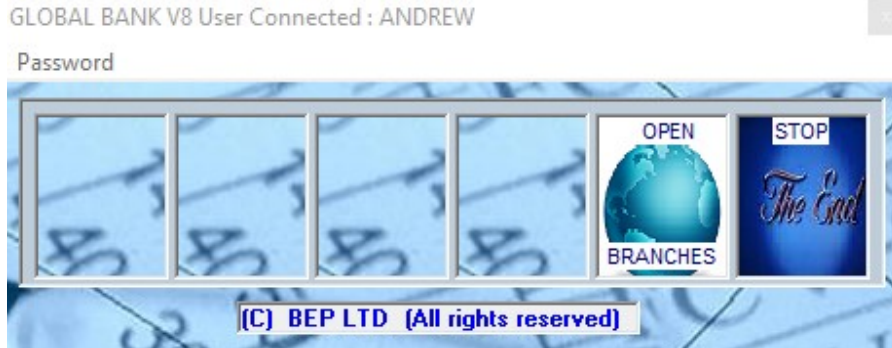
The dialog box titled "Last Backup DataBase" contains the following controls:

- Commands:** A group of two controls: a text box containing "LAST BACKUP DATABASE" and a "Close" button.

Important

After the end of day procedure is followed step by step until the last save has been completed. The user can no longer use the system on that day. Hence in the next log in, the system is lunched as a new day. The cashier opens the cash desk as demonstrated in the teller manual meanwhile the operations officer opens a new day as shown in the steps below.

15.0 LAUNCHING A NEW DAY

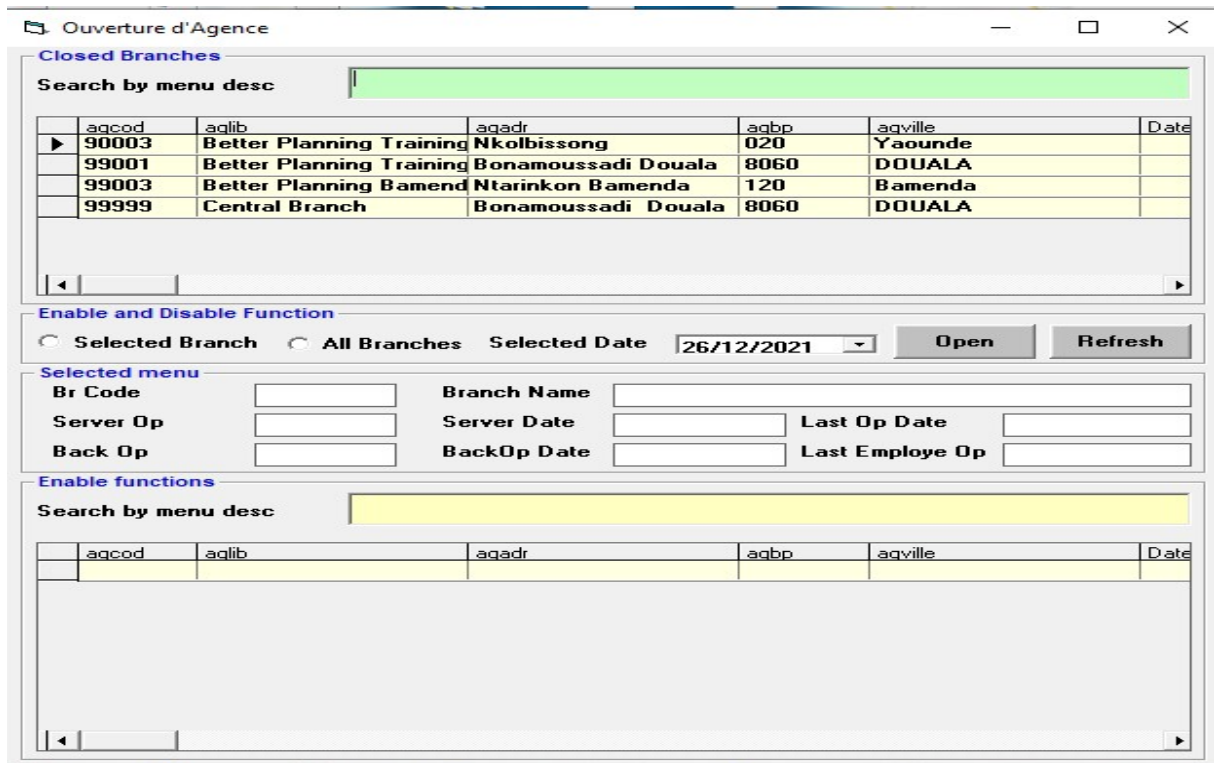


The first log in after the end of day procedure has been completed looks like what is in the image above. Hence only a user who has the privilege to open the day can do so. Any other user will not have access to the system except when the day has been opened by whosoever has the privilege to do so.

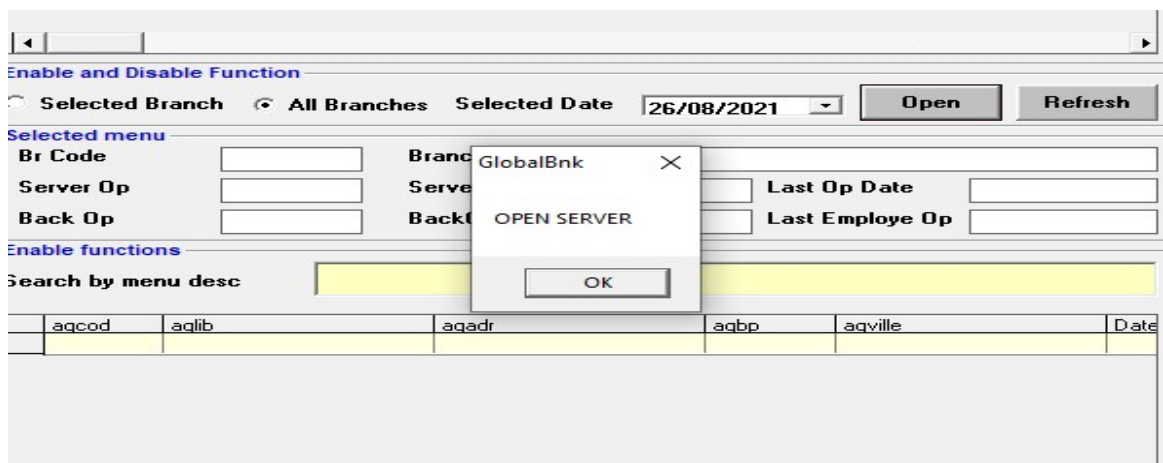
In order to successfully open the day, follow the following procedure;
Procedure;

- ✓ Click on Open Branches

GENERAL OPERATIONS DESKTOP PROCEDURES



- ✓ Select the branches to be opened or select 'all branches' to open all branches in the network.
- ✓ Select the date. (Usually the system date automatically appears here)
- ✓ Click on the open button and click on ok



✓

GENERAL OPERATIONS DESKTOP PROCEDURES

- ✓ After this is done, you can close the menu and try to log in again using the normal log in procedures.