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GLOBAL BANK TRAININGACADEMY

TELLER DESKTOP PROCEDURES

Compiled by

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TELLER OPERATIONS

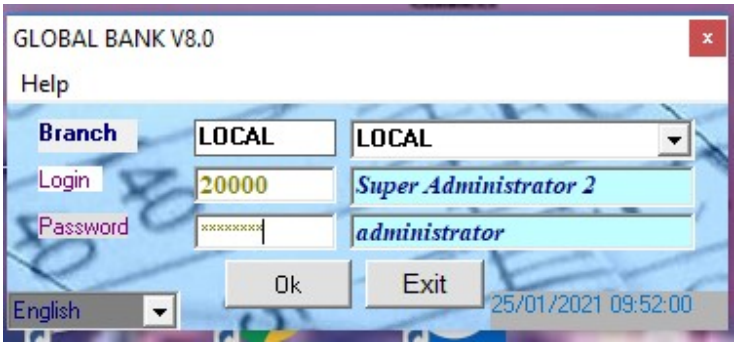
NECESSARY MODULES

- OPEN CASHIER
- ACCOUNT WITHDRAWALS
- ACCOUNT DEPOSITS
- CASH TRANSFER DEPOSITS
- DEPOSITS FOR TERM AND TIME DEPOSITS
- TRANSFER PAYMENTS
- OVERDRAFTS PAYMENT
- BUDGETED EXPENSES PAYMENTS
- WESTERN UNION PAYMENTS

NB: The words Customer and Member are Interchangeable.They can be replaced by the word ‘CLIENT’.

1.0 STARTING GLOBAL BANK

You will need to start Global Bank before any working session.

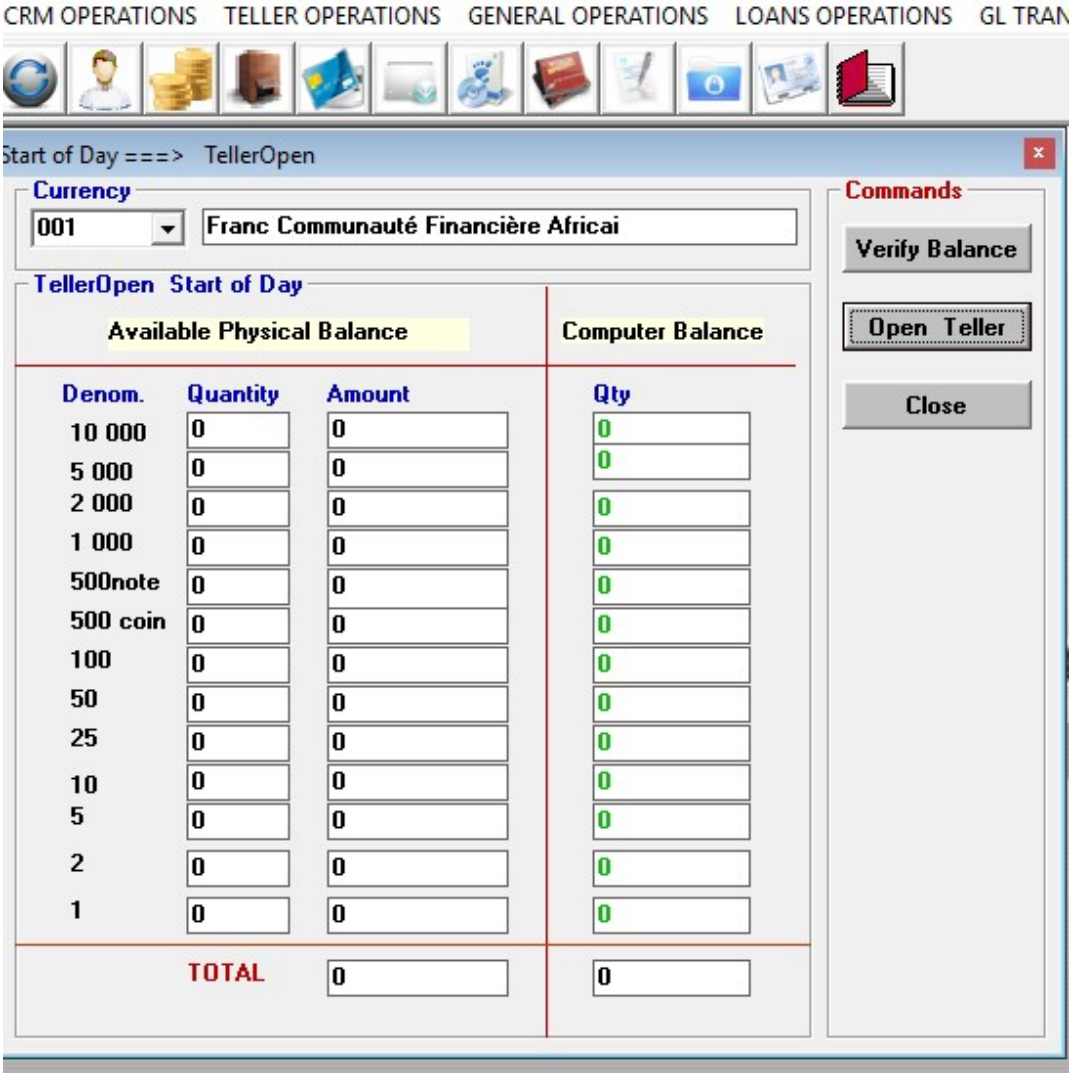


Procedure

- Double click on the global bank icon on the screen
- Fill in your user information (login ID, password)
- Click on ok
- Click on start
- Click on bank op. (Operation) To start the working interface

2.0 TELLER OPEN

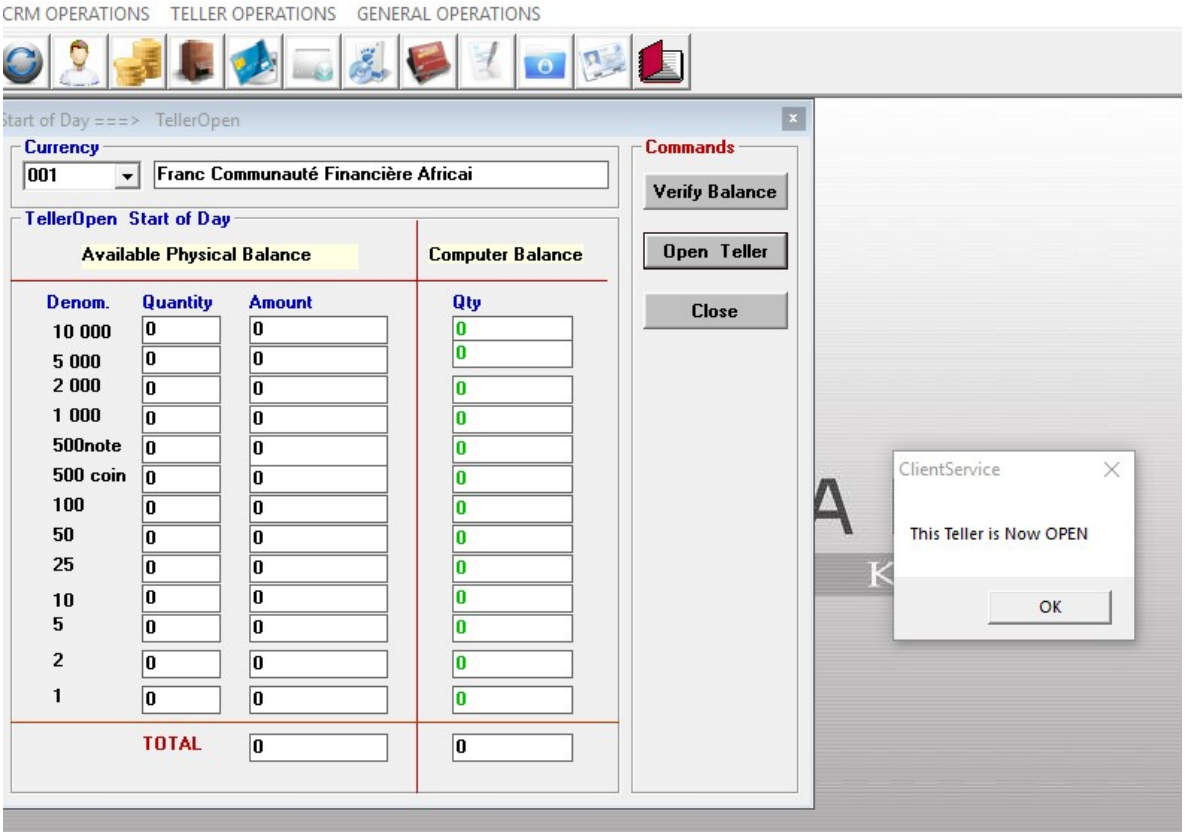
As a teller, your post must be opened at the start of operations. This process verifies the computer balance of your Teller and confirms with the physical count that you do. If the balances are the same, then the Cashier Post will OPEN and enable you to work, else it will remain CLOSED.



TELLER OPEN procedure.

Procedure

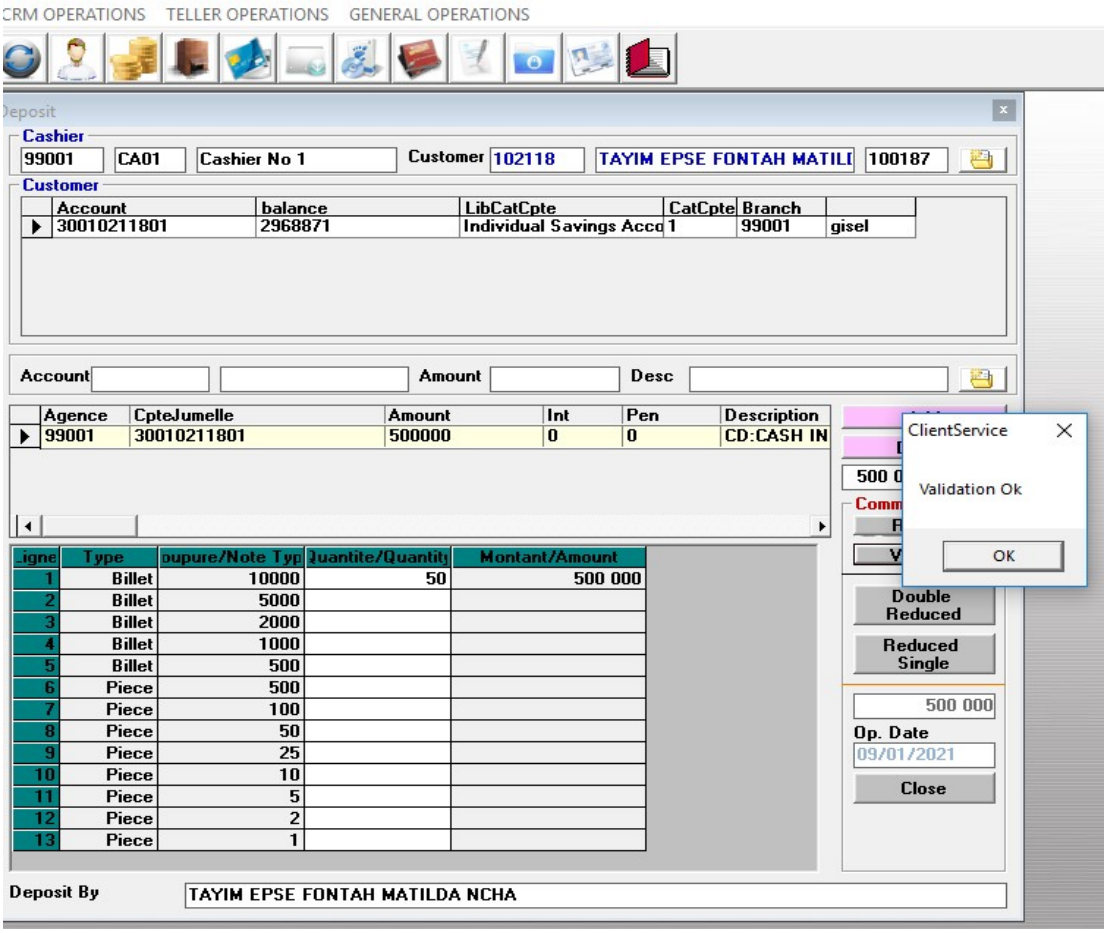
- Click on the teller operation module
- Click on open cashier in the drop list
- Fill in the quantity of the denomination that you close the day with the previous day
- Click on the command 'verify balance'
- Click on open teller command
- Click the command close to close the page.



Open Cashier

3.0 HOW TO SEARCH A CUSTOMER IN GLOBAL BANK

3.1. BY MATRICULE NUMBER WHEN IT IS KNOWN

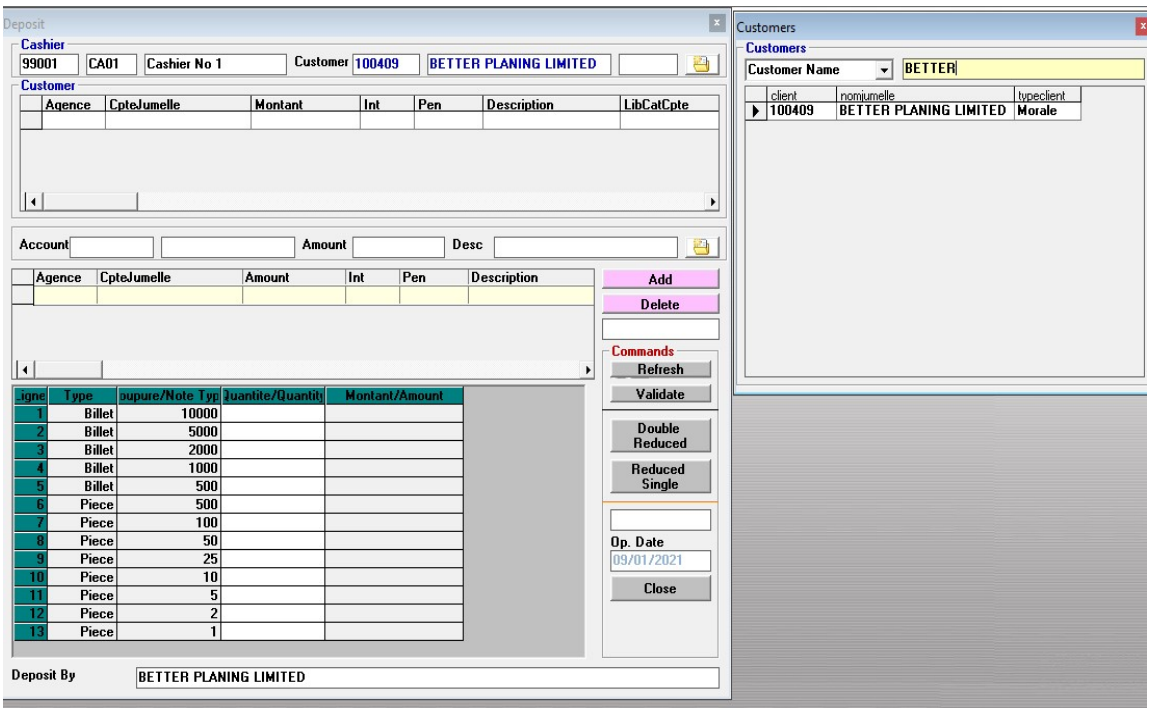


- Click on Teller Operations module
- Choose Account Deposit Sub Menu
- Type *Customer Matricule* in the textbox as shown in example above (100187).
- Hit Enter Button
- The Accounts of the Customer will be Listed on the Grid Below.
- Choose the Account of the customer on the Grid to Post your Transaction by Clicking on the required Account in the Grid.

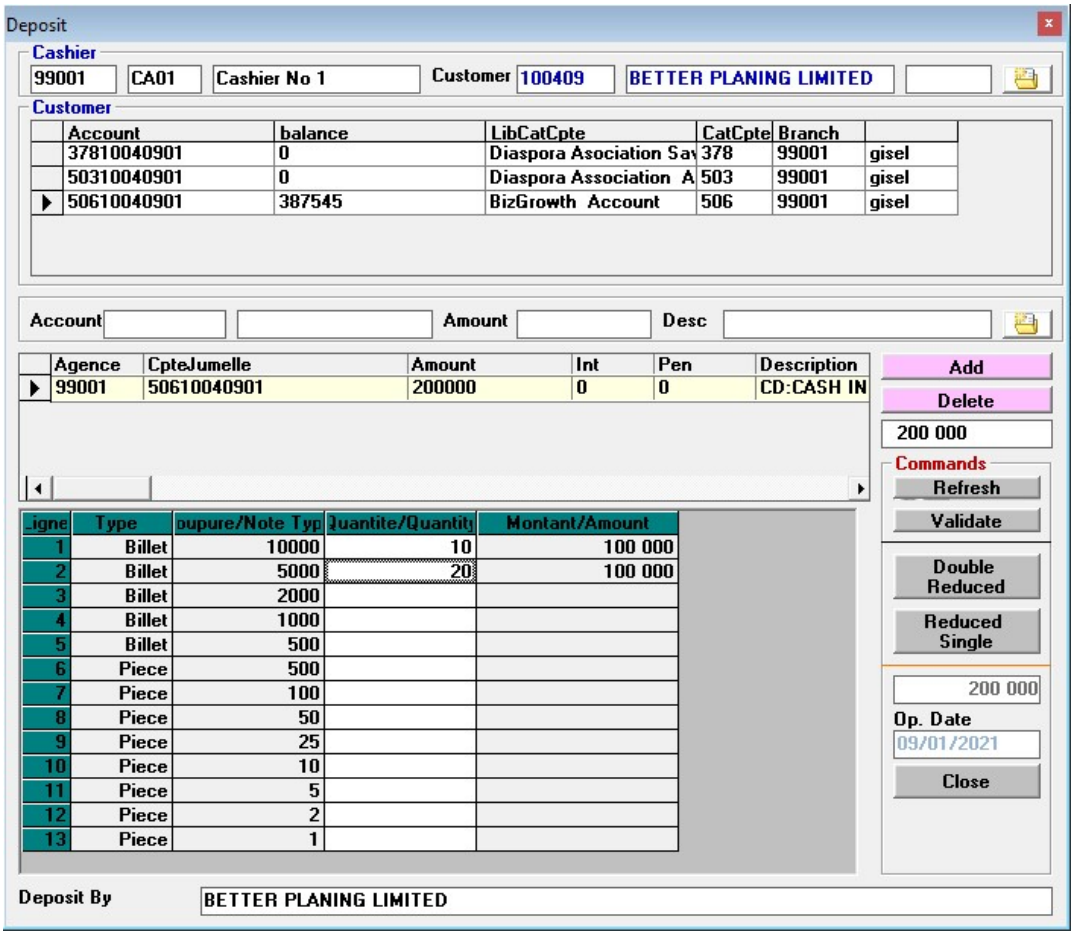
- NB. A deposit can be done in Multiple accounts as one transaction.

3.2 BY CUSTOMER NAME

- Click on Teller Operations Main Menu
- Choose Account Deposit Sub Menu
- Click on **Icon CustomerMatricule** in the textbox as shown in example below (100187).
- The Customer Form will Appear
- Type Name of Customer and choose from Grid below.
- Click on Account in the Grid to Load.
- Click on Exit Button to Return to Deposit Form.
- Choose the Account of the customer on the Grid to Post your Transaction by Clicking on the required Account in the Grid.
- NB A deposit can be done in Multiple accounts as one transaction.



4.0 CUSTOMER DEPOSIT

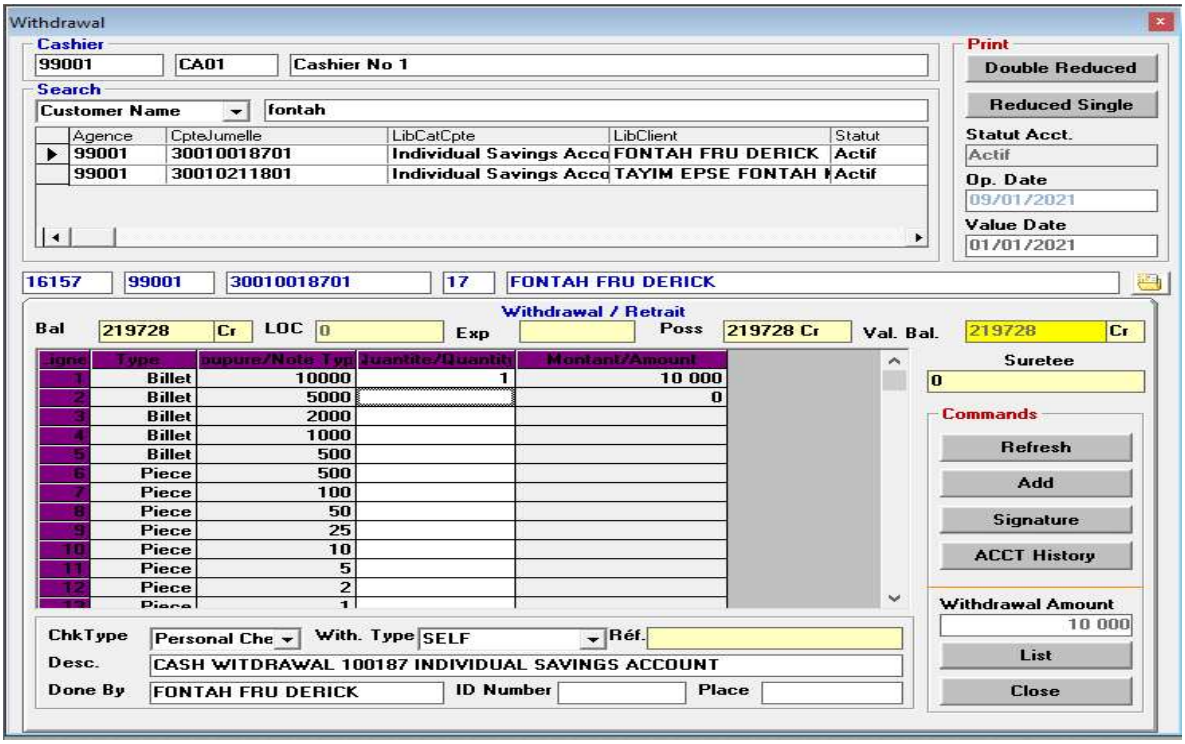


Deposit Procedure

- Click on teller operation
- Search the customer as described in c. Above either by matricule number or by account name
- Click and choose your account on the data grid (courant or daily savings or epargne)
- Fill in the amount by which the account is to be credited
-

- Click on the add command key
- Fill in the denominations
- Click on the validate command to deposit amount.
- Click on ok to effect the transaction
- Click on double reduce or single receipt to print out a receipt

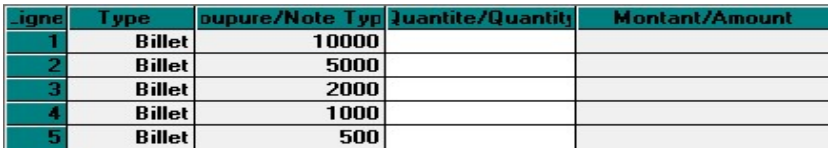
5.0 CUSTOMER WITHDRAWAL



Withdrawal Procedure

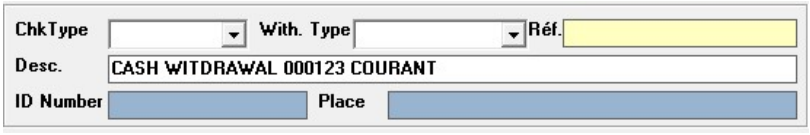
- Click on teller operation
- Click on account withdrawal form from the drop list
- Click on the command key **refresh**

- Choose the account from which withdrawal is to be made
- Fill in the amount to be withdrawn in the analysis column



ligne	Type	oupure/Note Typ	Quantite/Quantity	Montant/Amount
1	Billet	10000		
2	Billet	5000		
3	Billet	2000		
4	Billet	1000		
5	Billet	500		

- Fill in the information boxes below (chk type, with. Type, ref, id number and place of issue)

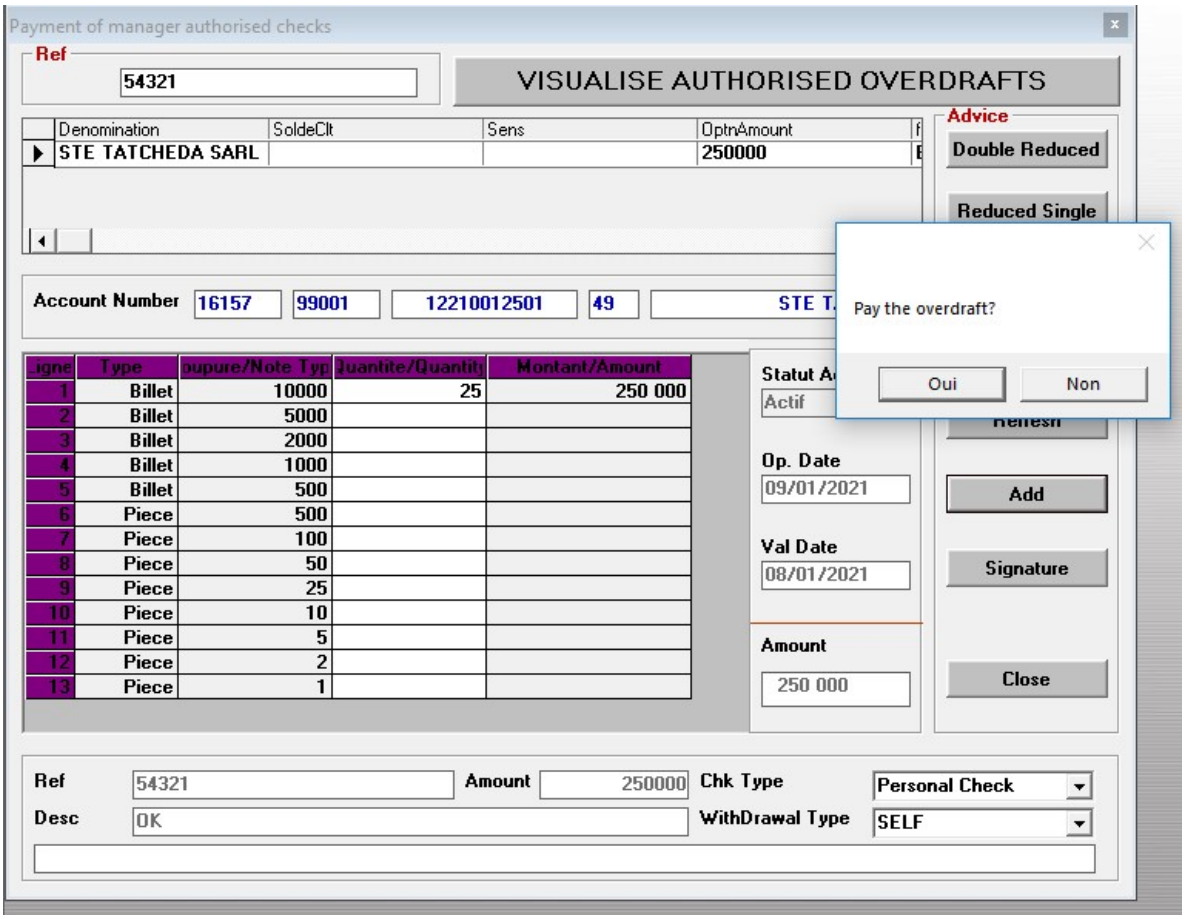


CLICK ON THE ***ADD COMMAND, CHK TYPES: Can be either Counter Check, Personal Check or Other Payment***

WITHDRAWAL TYPES: Can be SELF, THIRD PARTY or NO NOTIFICATION

6.0 PAYMENT OF MANAGER AUTHORISEDCHECKS (OVERDRAFTS)

When a customer has no money in his account, and has been awarded an overdraft by the manager, this amount is withdrawn from the account through this method.



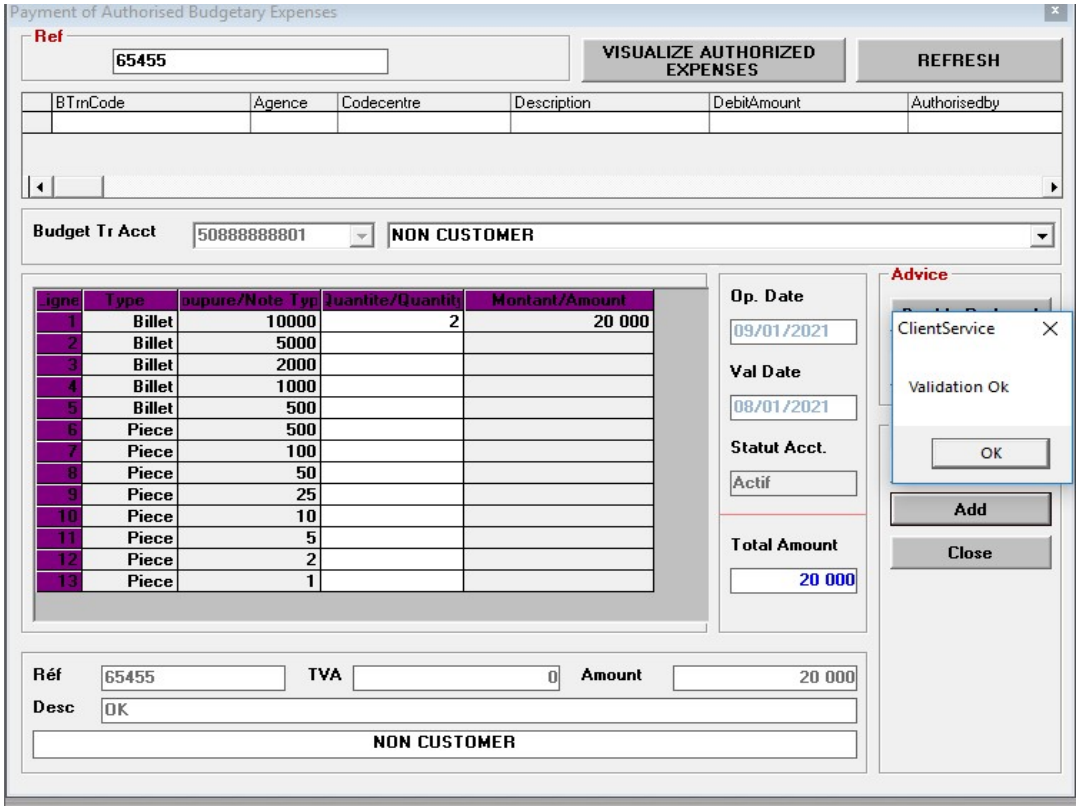
Procedure: Overdraft withdrawal

- Enter the Check Reference Number
- Click on VISUALISE AUTHORISED OVERDRAFT
- Select the overdraft that was authorized on the Grid Below.
- Verify that all the information is correct as it is found on the check.
- Enter the denominations of the amount to be paid out.
- Select the Check Type and the Withdrawal Type

- Control the Signature of the Customer by clicking on the SIGNATURE COMMAND.
- Click on the Add Command to Validate the Transaction.

7.0 PAYMENT OF AUTHORISED BUDGET EXPENSES

Expenditure is engaged by the manager or the operations officer, it can be paid out by the cashier. E.g. Payment *for water or electricity consumption by the bank.*

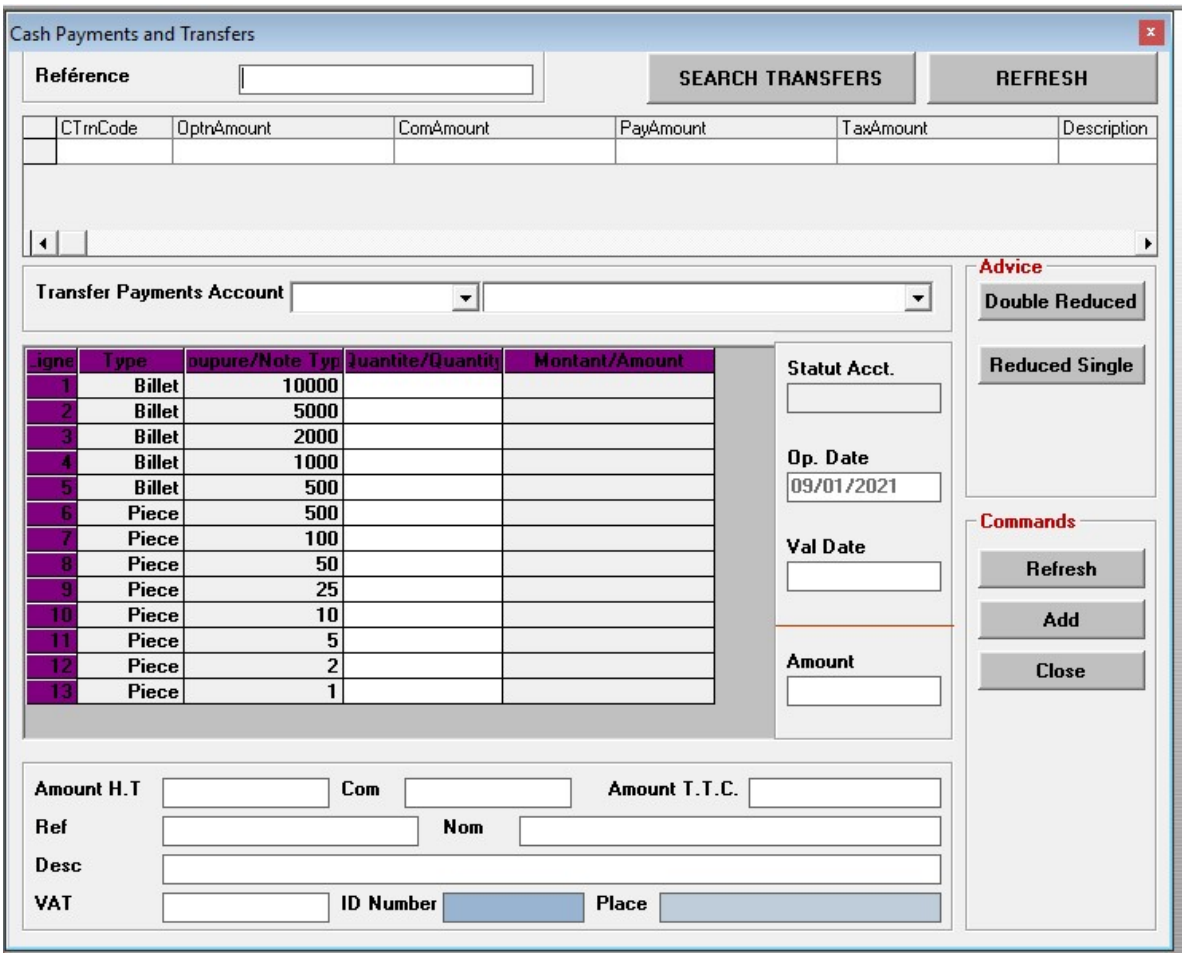


Payment of authorized budget expenses procedure

- Enter the reference of the transaction voucher as has been given by the Manager or the operations officer.
- Click on Visualize authorized expenses
- Select the payment account (Budget Transaction Account 888888)
- Enter the denominationsof the amount to be collected.
- Click on the Add Command.
- Print a receipt for the transaction

8.0 CASH TRANSFER CASH PAYMENTS

When there is an inter-branch transfer that requires payment in the other branch by cash, this form is used for the transaction. The transaction is initiated by the branch Manager or the Operations officer by releasing the funds from Payment awaiting disposal account (back office operation) to be paid by the cashier (front office operation).



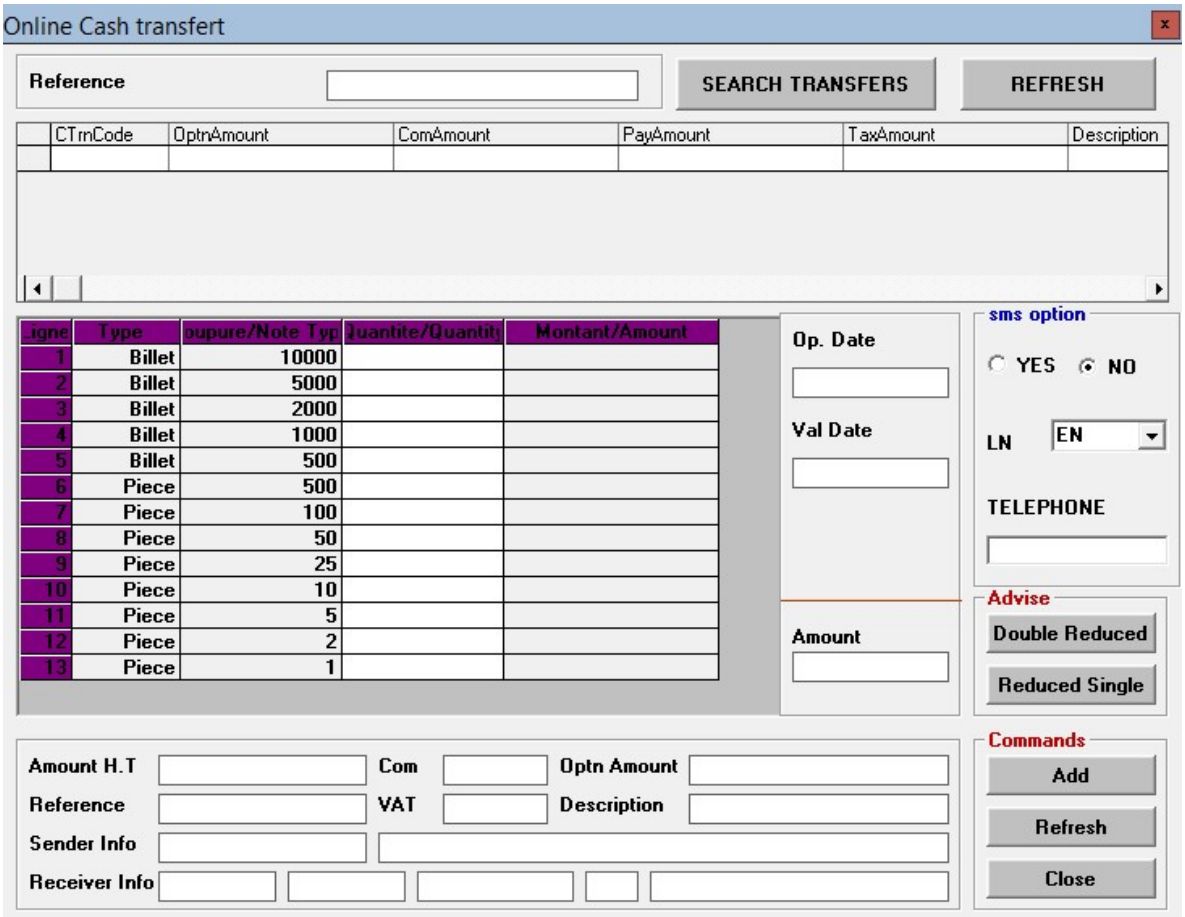
Procedure: Cash Transfer Payments

- Enter the ***TRANSFER Reference Number***
- Click on ***SEARCH TRANSFER COMMAND***
- Select the TRANSFER record that was posted on the Grid Below.

- Verify that all the information is correct as it is found on the transfer voucher.
- Choose choice of SMS if you want to send SMS to the recipient of the transfer.
- Click on the Add Command to Validate the Transaction.
- Print Receipt for the customer.

9.0 CASH TRANSFER CASH RECEPTION

When there is an inter-branch transfer that requires cash being deposited by the customer in the branch, thisform is used for the collection of funds. The transaction is initiated by the branch Manager or the Operations officer. He posts the required information for the transfer and sends the transfer voucher to the cashier.



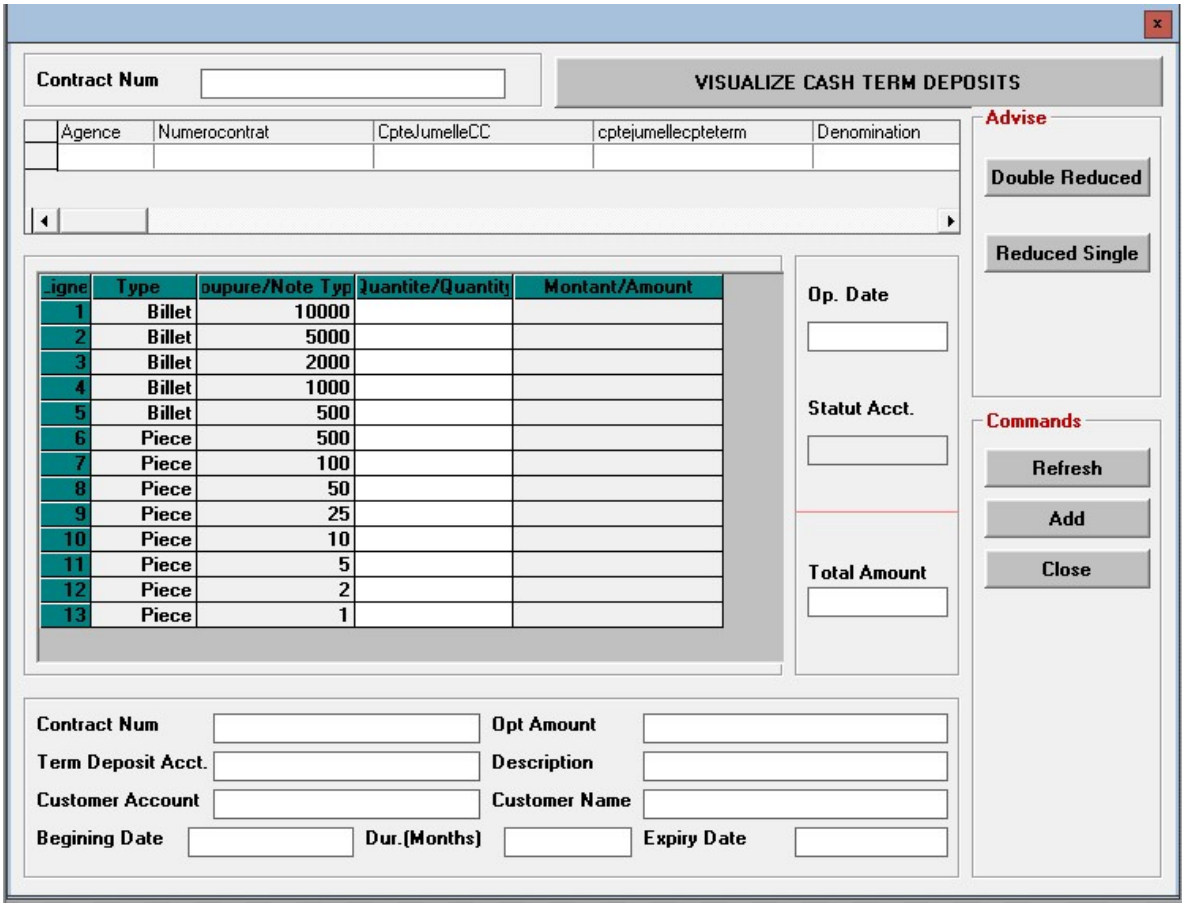
Procedure: Cash Transfer Reception

- Enter the TRANSFER Reference Number
- Click on SEARCH TRANSFER COMMAND
- Select the TRANSFER record that was posted on the Grid Below.

- Select the transfer account for your branch (777777)
- Verify that all the information is correct as it is found on the transfer voucher.
- Enter the denominations of the amount to be paid out.
- Type the Identification Information and place of issue of the recipient.
- Click on the Add Command to Validate the Transaction.

10.0 TERM AND TIME DEPOSIT WITHDRAWAL AND DEPOSIT

Term and time deposits that are issued to customers that are not having a bank account are treated here. The operations officer treats the transaction in the back office and sends it to the cashier to either collect the funds during subscription (deposit) or pay the customer when the deposit is mature (withdrawal).



Cash Collection for Term Deposit

Procedure

- Enter the contract reference number
- Click on ***visualize term deposit command***
- Click on transaction in the grid to select.

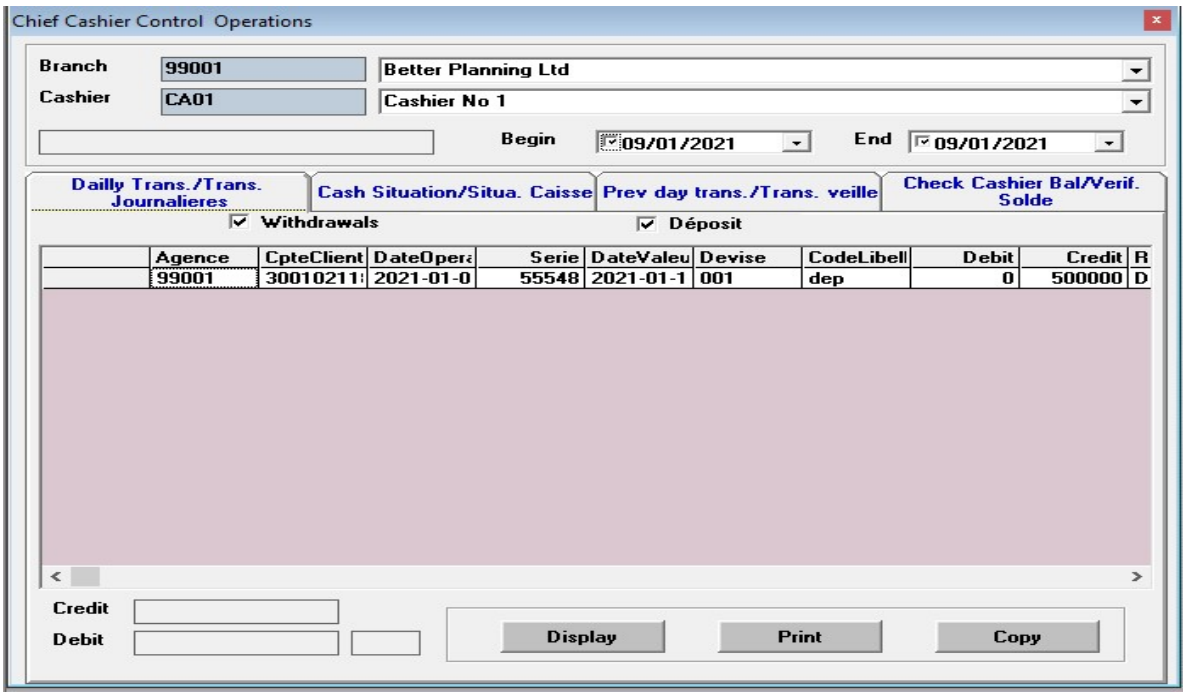
- Verify that all the information is correct as it is found on the voucher.
- Enter the denominations of the amount to be paid out.
- Click on the add command to validate the transaction.

Time deposits deposit and withdrawal are treated in like manner.

11.0 CASHIER OPERATIONS CONTROL

This Function accompanies the cashier to inform on all the transaction that have been posted. It shows all the deposits and withdrawals, the cash situation (notes and coins), previous days transactions of the cashier and the cashier balance

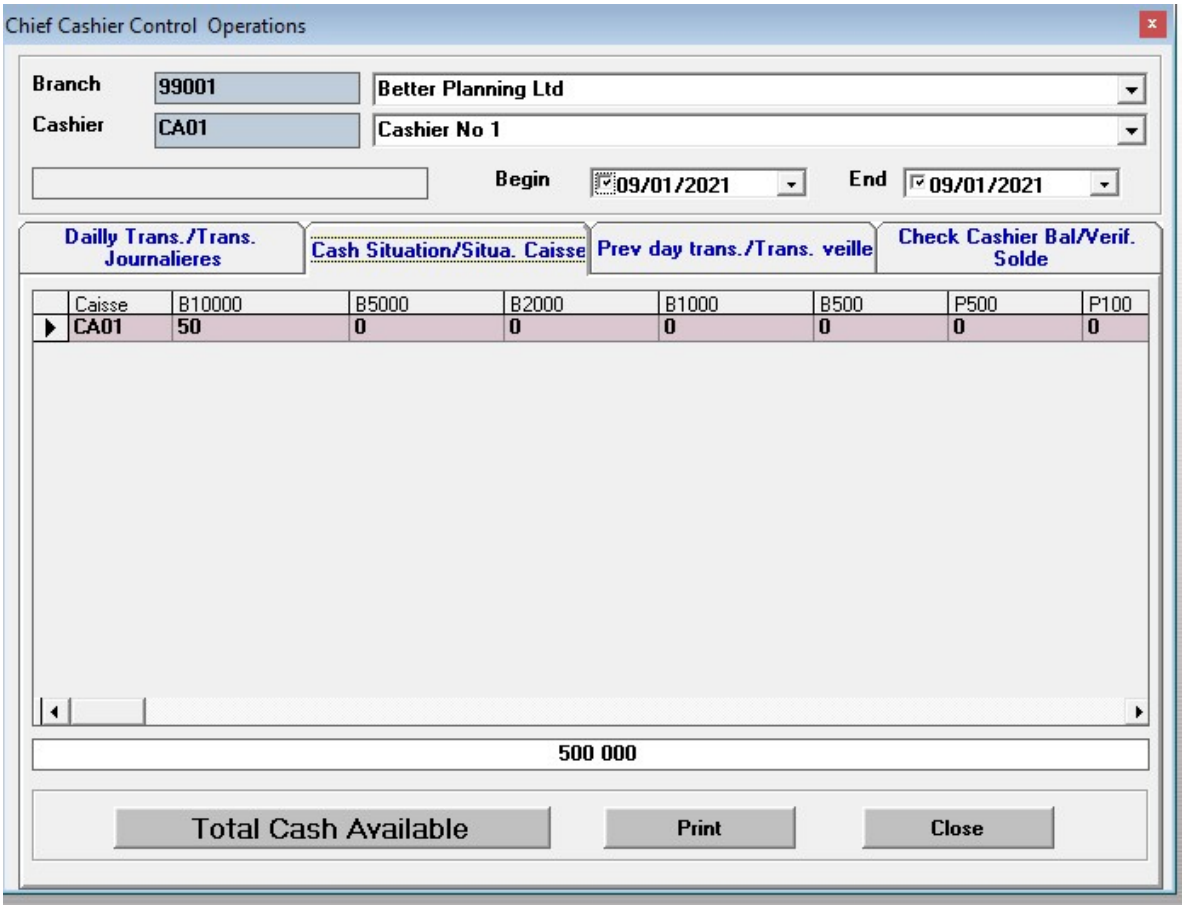
11.1 DAILY JOURNALS (DEPOSITS AND WITHDRAWALS)



Daily Transaction Journal

- Click on the transaction tab as seen above
- Select check of entries to display by checking the checkbox (deposit, withdrawal or both)
- Click on the display button to generate the journal.
- Click on the print button to print the transactions

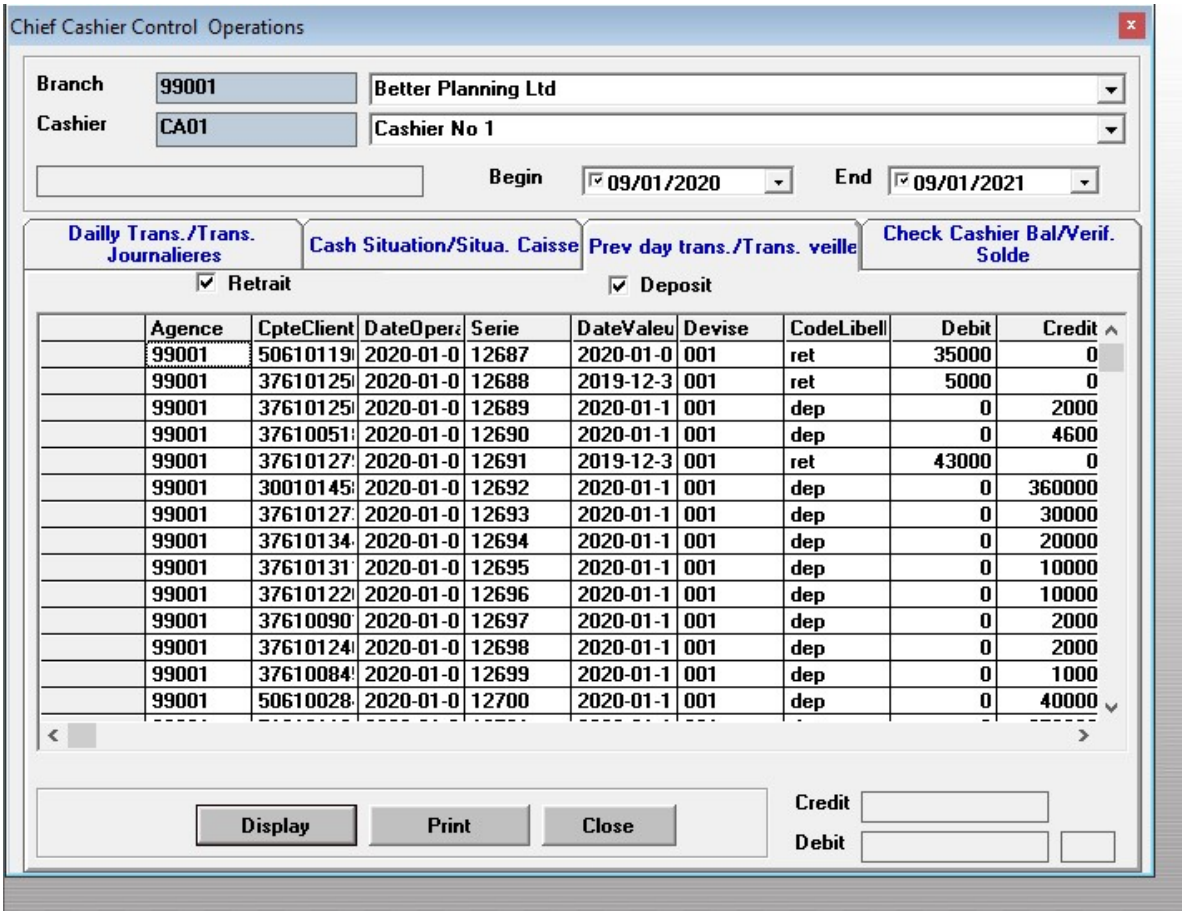
11.2 CASH SITUATION



Cash Situation Procedure

- Click on the cash situation tab as seen above
- Click on the cash available tab
- Click on the print button to print the situation(notes and coins)

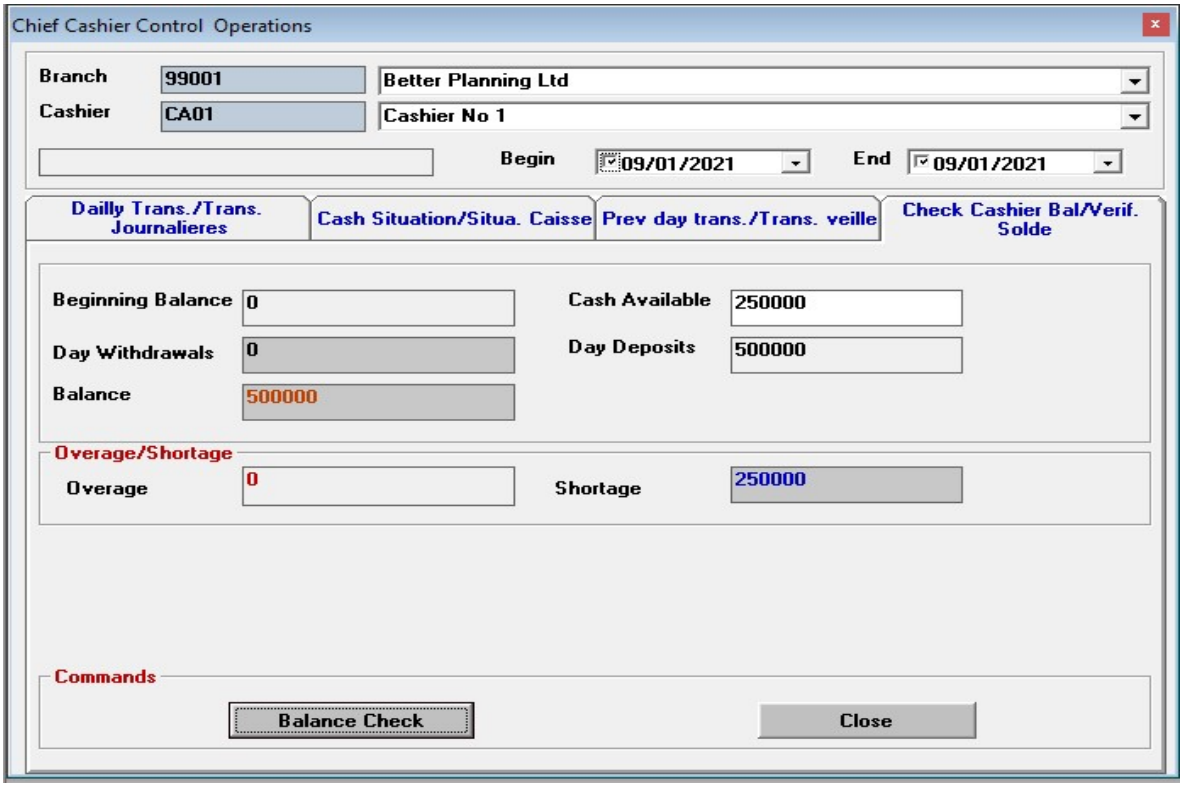
11.3 PREVIOUS DAY JOURNAL TRANSACTIONS



Previous Day Transactions Procedure

- Click on the previous day transaction tab
- Enter the date range
- Check the boxes (deposit; withdrawal or both)
- Click on the display tab
- Click on the print button to print the transactions.

11.4 CHECKING OF CASHIER BALANCE

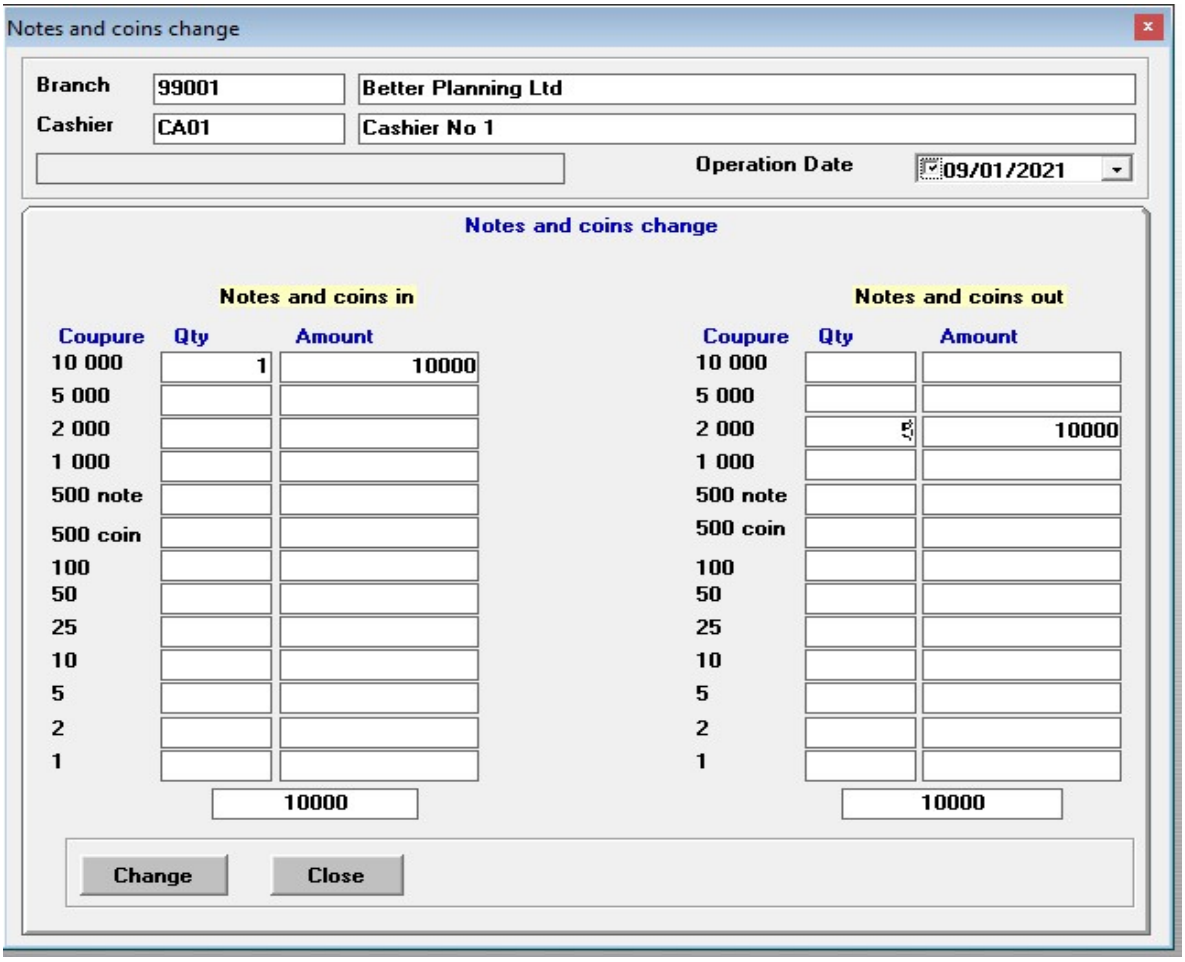


Check Cash Balance Procedure

- Click on the check cashier bal tab
- Enter the amount of cash available in your tilt on the cash available text box.
- Click on the balance check command
- Take note of amounts: withdrawals, deposits, overage, shortage

12.0 CHANGE OF NOTES AND COINS

This tool is designed to handle all currency changing operations i.e. changing money from notes or coins to notes or coins.



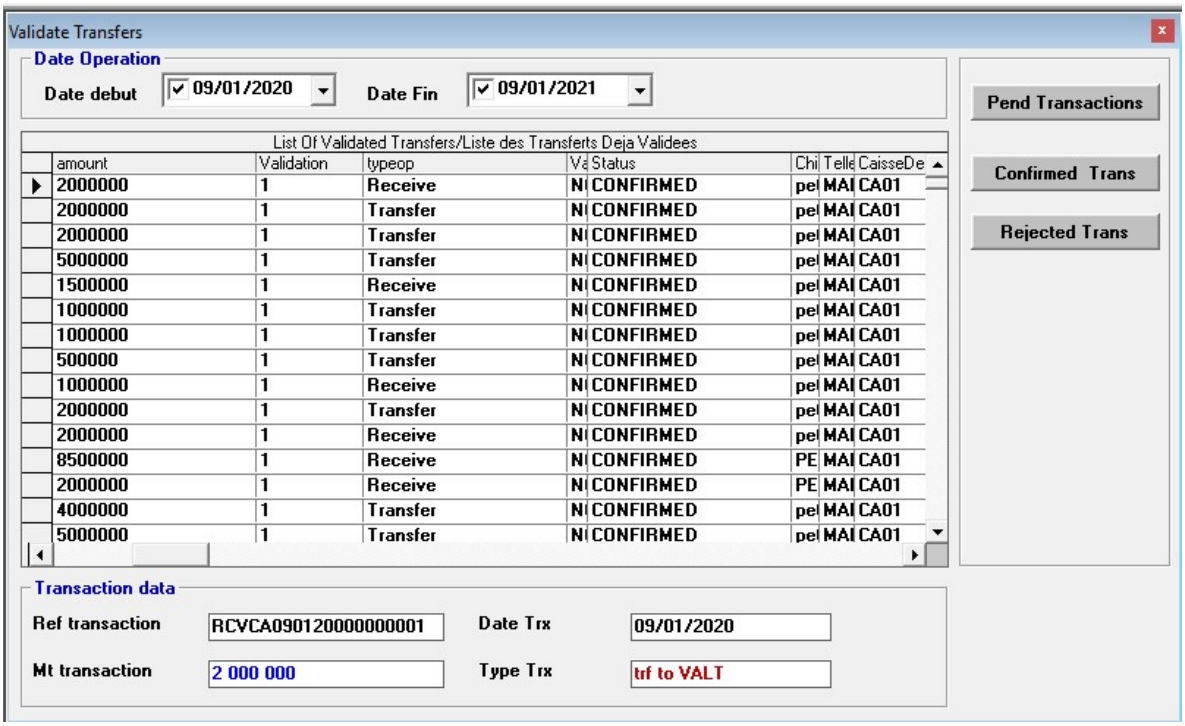
Procedure

- **Select** ***Tellers operations*** (or ***manage cashier***)
- **Select** ***Change Notes and coins***
- **Fill** the branch and cashier you wish to display
- **Enter** the amount of the money you intend to change in the **amount** field
- **Enter** the denominations of the Notes and Coins coming in (received from member) and the denominations of the notes and coins going out (paid to member).The total of these two fields **must** be equal.
- **Click** on ***ADD*** to validate transaction.

NB: check money for counterfeits.

13.0 VERIFY AND VALIDATE OPERATIONS WITH CHIEF TELLER

It is normal routine that every day before the cashier begins the day's operations he/she will need his/her vault to be replenished by the chief teller or sometimes would need to transfer money at the end of the day to the vault (***correspondent, liaison or Caisse***). When money moves from the chief teller to the cashier or from the cashier to the chief teller, this tool is used to confirm or reject transactions (***received and transfers***). It is possible to view all confirmed and rejected transactions at any point in time. If transactions are not confirmed or rejected, it would not be possible for the cashier to close the day's operations.

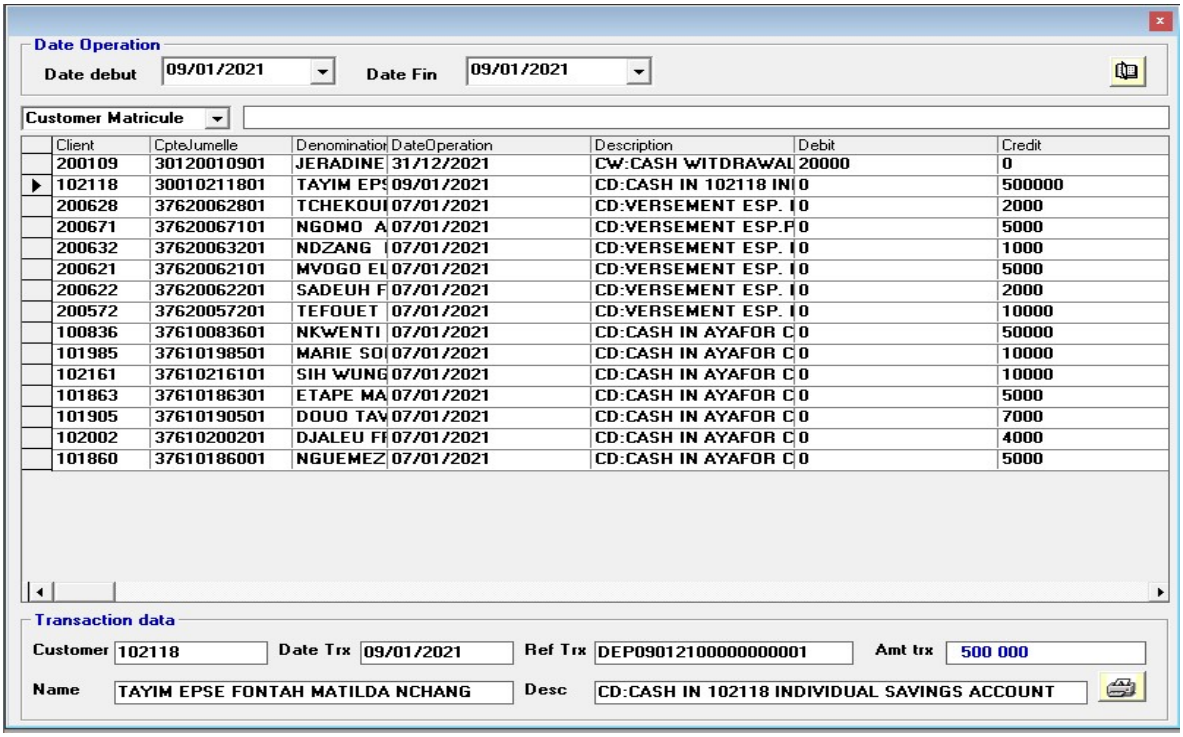


Procedure

- Click on the teller operation module
- Click on verify cash transfer confirmation information in the drop list

- Fill in the begin and end date for the period you want to verify cash
- Click on the command ‘pending transaction’ to view the pending transaction if to confirm or reject it
- Click on the confirm transaction in order to confirm a transaction
- Click on reject command in order to reject a transaction

14.0 PRINTING OF DUPLICATE RECEIPT

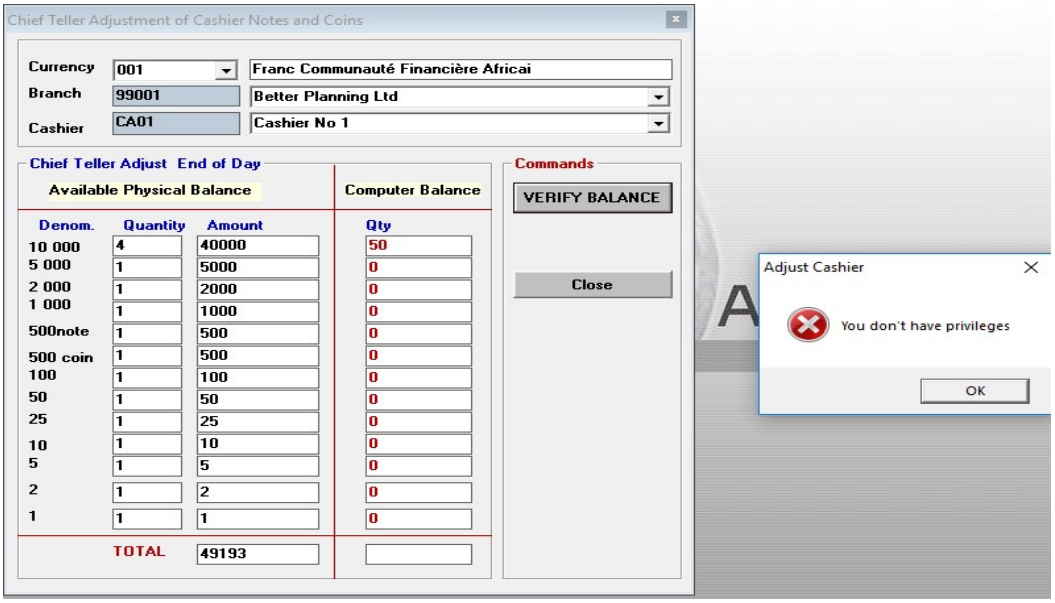


Procedure

- Click on the teller operation module
- Select Receipt duplicate menu
- Search for deposit or withdrawal to be printed
- Click on the on printer icon to print transaction

15.0 CHIEF TELLER ADJUSTMENTS

This tool is used by the chief teller to manage tellers. It is a control tool to verify if the cash at hand is equal to computer balance at the end of the day.



Procedure

- **Select *Tellers operation***
- **Select *adjust cashiers***
- **Enter** the quantity of the denominations with cashier
- **Click** on***verify balance.***

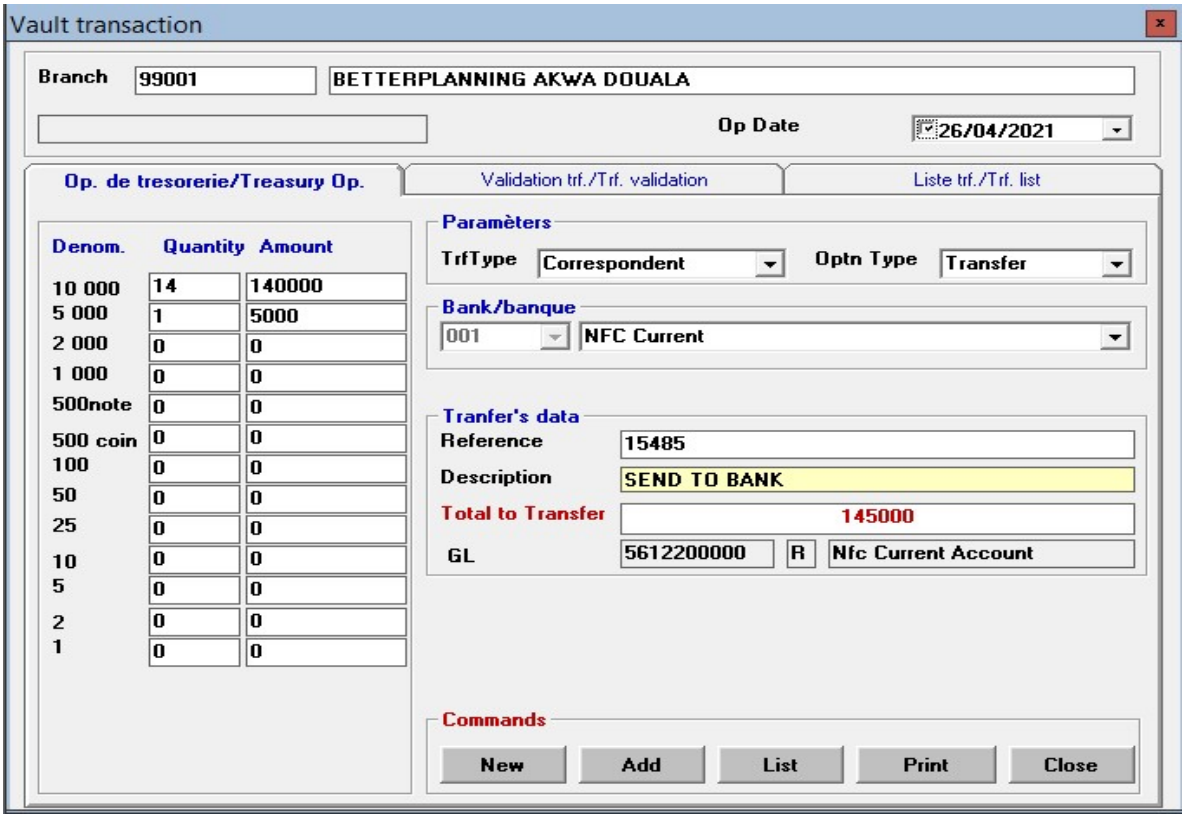
NB: balance could either be a surplus (when computer balance is less than available physical balance) or shortage (when computer balance is more than available physical cash).

16.0 CHIEF TELLER TREASURY OPERATIONS

This function is used to *transfer* or *receive* cash from the vault, manage *shortages* or *overages.*

16.1 Transfers to Vault

This is when the chief cashier transfers cash to a Correspondent (different bank), Liaison (member branch) or Caisse (Cashier in the same branch).



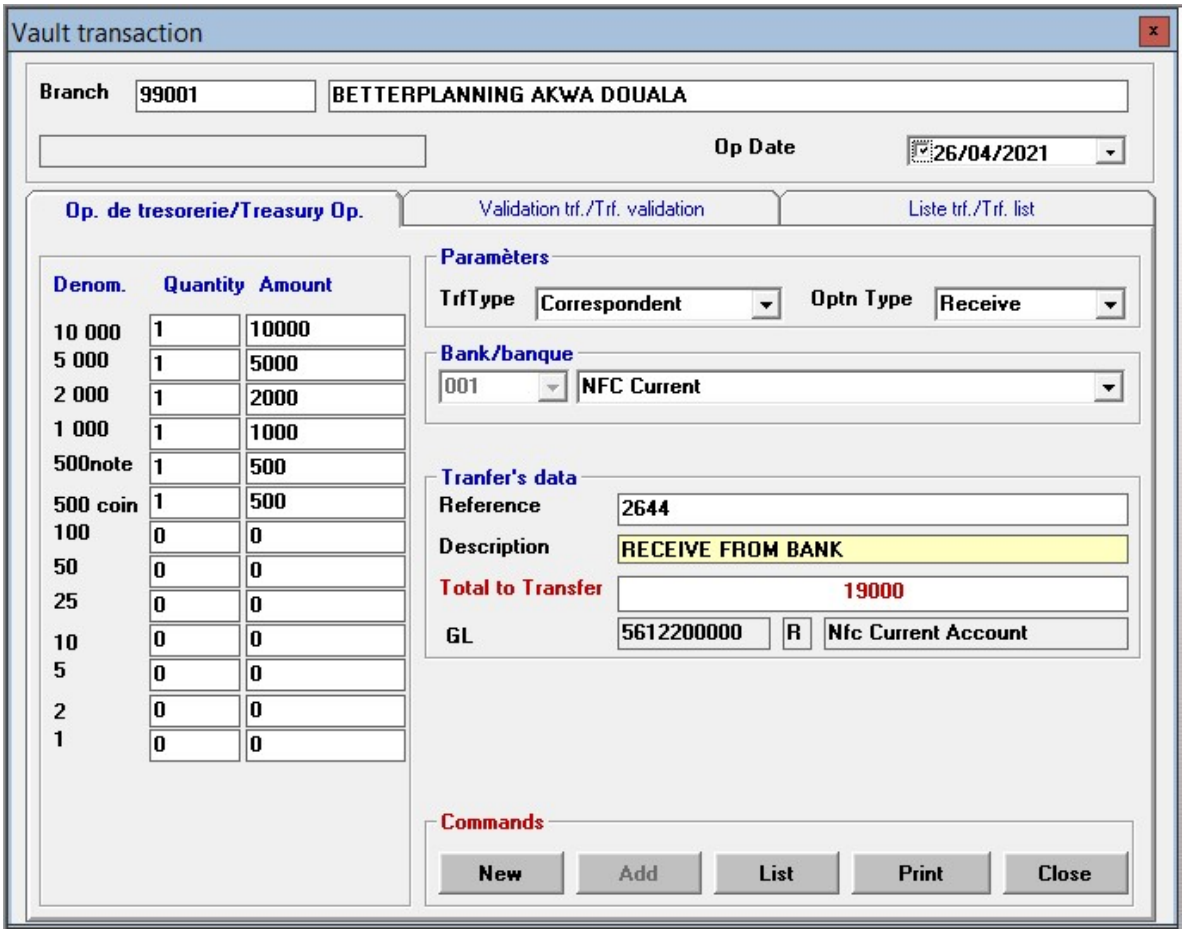
Procedure

- **Click** on ***Tellers operations***
- **Select*treasury operations***
- Click **new** button to clear form
- **Enter** branch and cashier details
- **Enter** denominations of currency to be transferred

- **Select** transaction type; correspondent (when transferring to a different bank), caisse (when transferring to the bank's internal cashier) or liaison (when transferring to another member branch) and select operation type as transfer.
- **Enter** reference and short description
- **Click*add*** to validate transaction.

16.2 Receiving from Vault

This tool is used when the cashier receives cash from a Correspondent (different bank), Liaison (member branch) or Caisse (Vault at same branch).



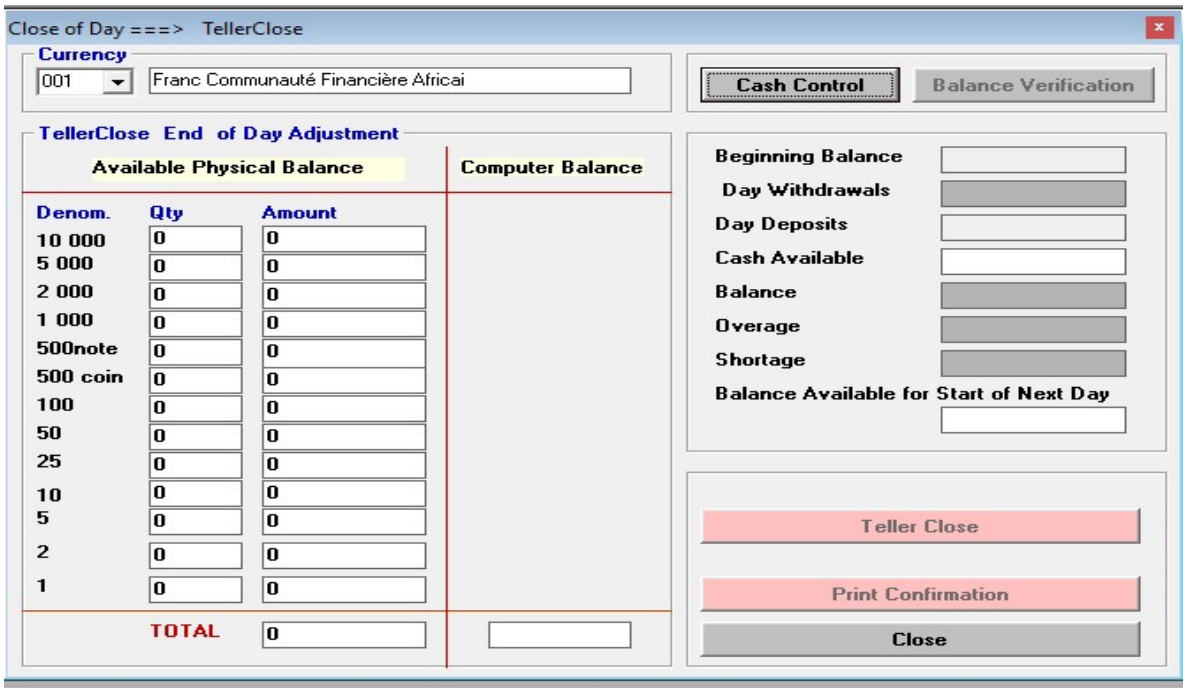
Procedure

- **Click** on **teller operations**
- **Selecttreasury operations**
- **Refresh** to clear form
- **Enter** branch and cashier details
- **Enter** denominations of currency to be transferred
- **Select** transaction type; correspondent (when receiving from a different bank), caisse (when receiving from the bank's internal vault) or liaison (when receiving from another member branch) and operation type as receive.
- **Enter** reference and short description
- **Clickadd** to validate transaction.

NB: For **shortage** and **Overage** operation types use **only *Caisse* as** transaction type. Do not use **Correspondent** or **Liaison** as transaction type.

17.0 CLOSE OF TELLER

This enables every teller to close his or her day's operations.



Procedure

- **Select *Teller operations***
- **Select*close cashier***
- Fill in **currency**
- Enter the denominations you opened the previous day with or the denominations the chief cashier has used to transfer money to your centre.
- **Click** on ***control cash***, (it displays the ***computer balance***. If balance is ok the ***teller close*** button will be activated)
- **Click** on ***teller close*** to close the day.