

bRecon
Transaction Reconciliation Product
By
Best of Breed Software Solutions India Pvt Ltd



Building Excellence

- Making best use of Automation
- Objective of achieving T+1 or T+0 re-conciliation
- Communication & uploading of data Delivery Centers where required

The examples are indicative only

Reconciliation

- Reporting branch/Bank/DCId code
- Reporting date
- Schedule number
- Other branch
- Issues date(in case of responding)
- -----
- Amount

TRANSACTIONS

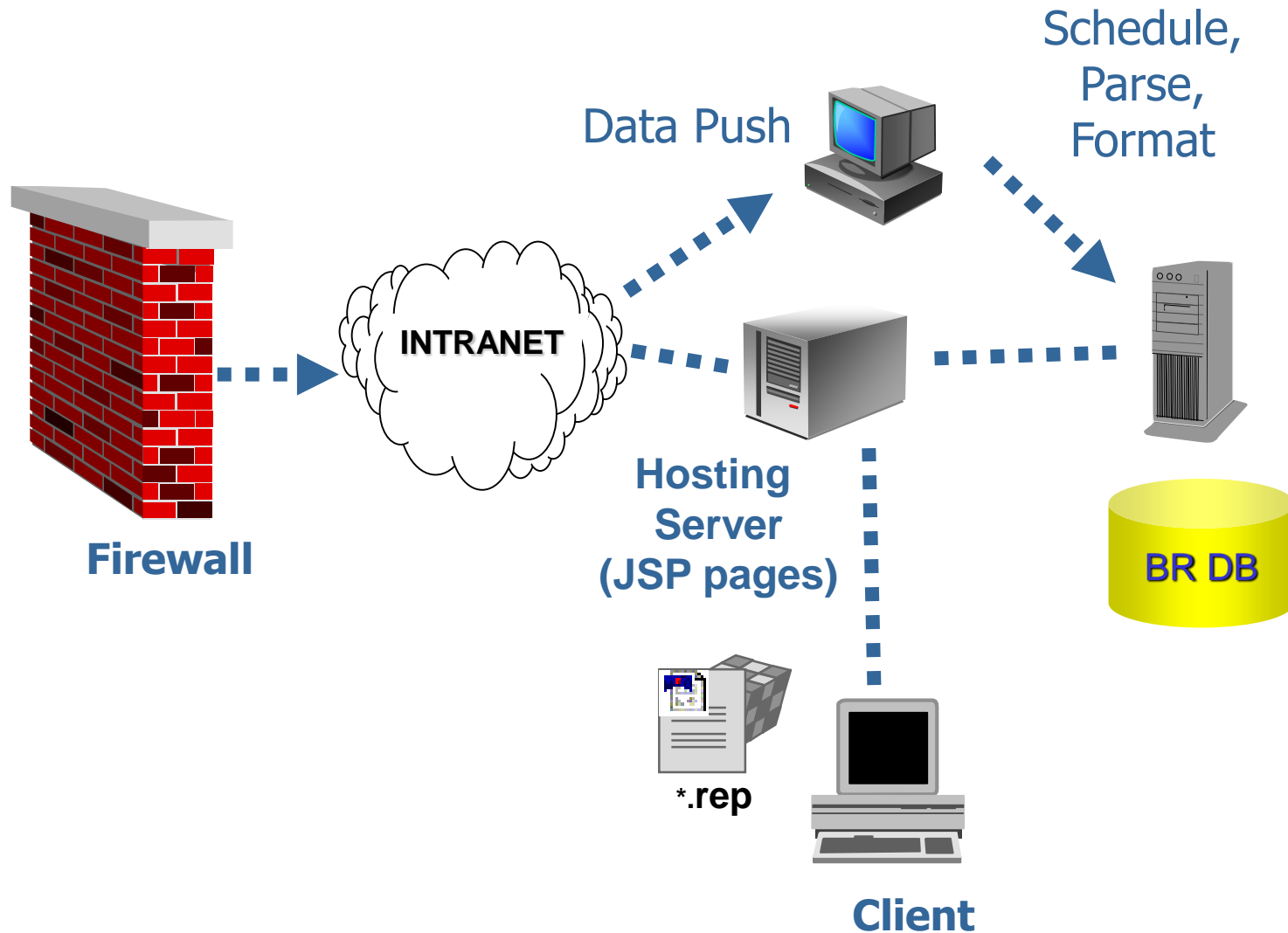
- Reporting branch/Bank code/DCId
- Reporting date
- Schedule number
- Other branch
- Transaction date(in case of responding)
- Unique Number
- Amount

- Extracted to a file
- Opening balance and closing balance will be appended to the file
- Arithmetic and coding errors will be minimal as Data is byproduct of processing at branches
- Schedule structure will be as per the new reporting system

Solution Architecture



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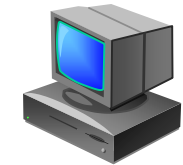


Process Flow



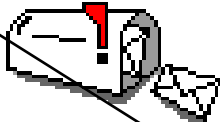
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Pre-defined o/p



Branch A

E-mail



Scheduled job



Validation Logic

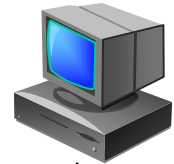


Passed

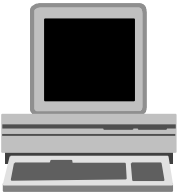


Reconciliation Logic

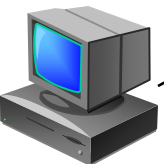
Online Force Match



http



Branch B



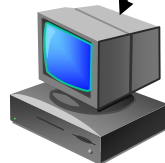
Branch C



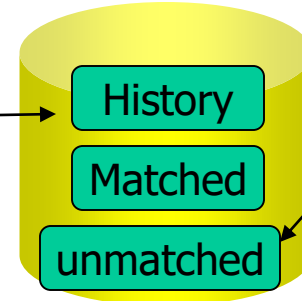
Floppy

Remote Branches

Branches (View/provide comments)



Stage in Server And Webserver Production (JSP Pages)



IBR DB

History

Matched

unmatched

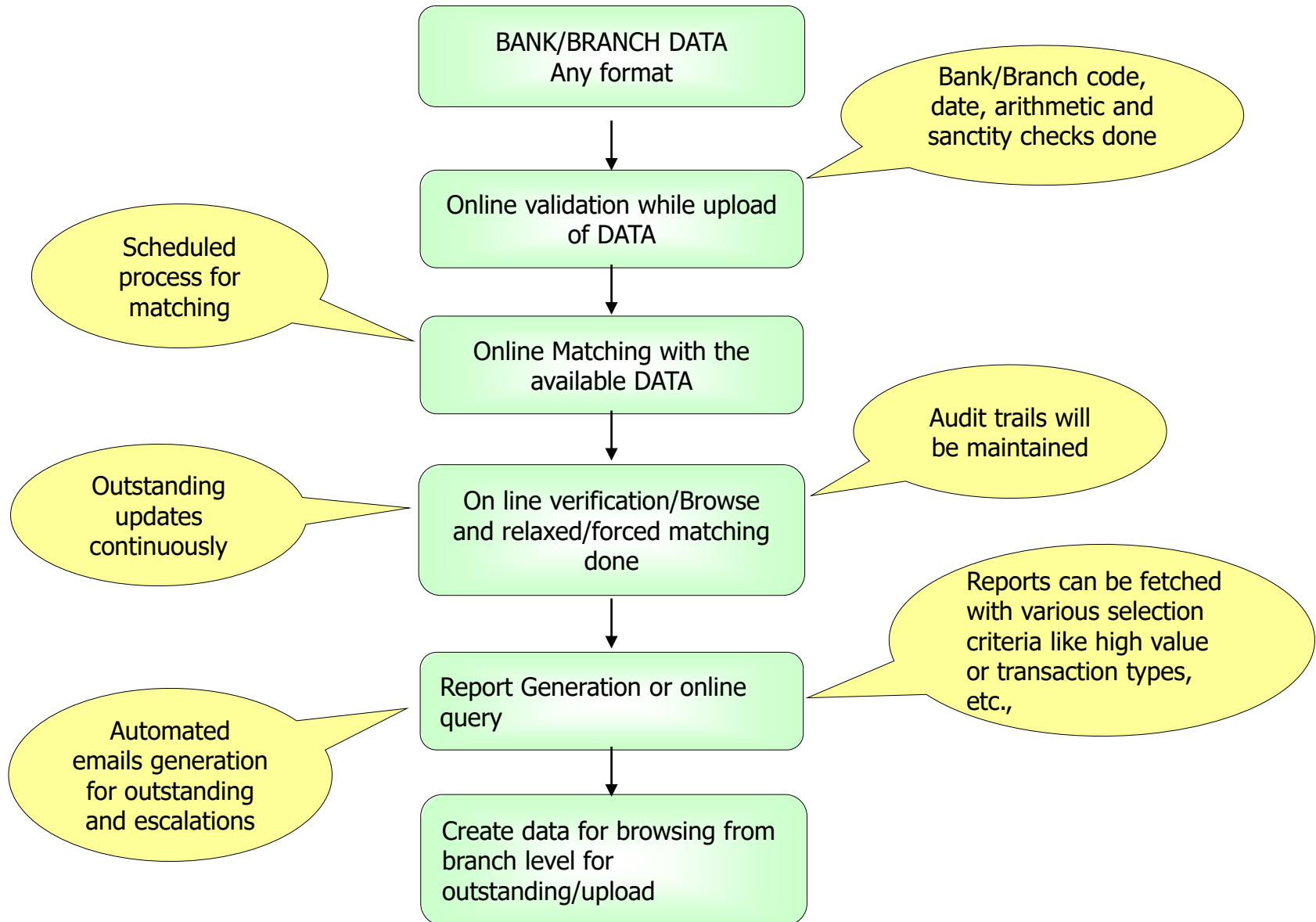
For unmatched data
Email reminders &
Escalations



IBR (Edit/accept)



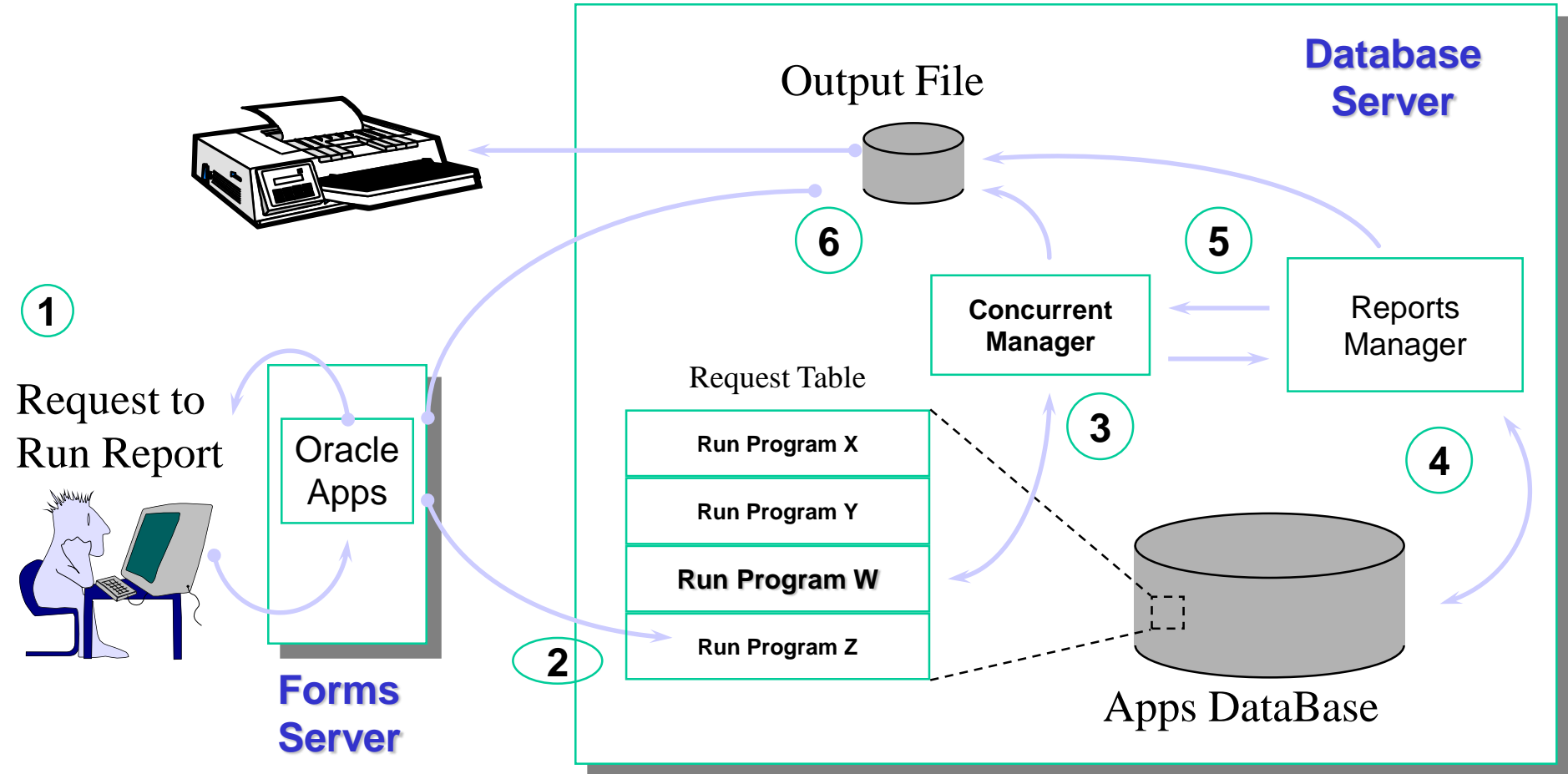
Model Diagram

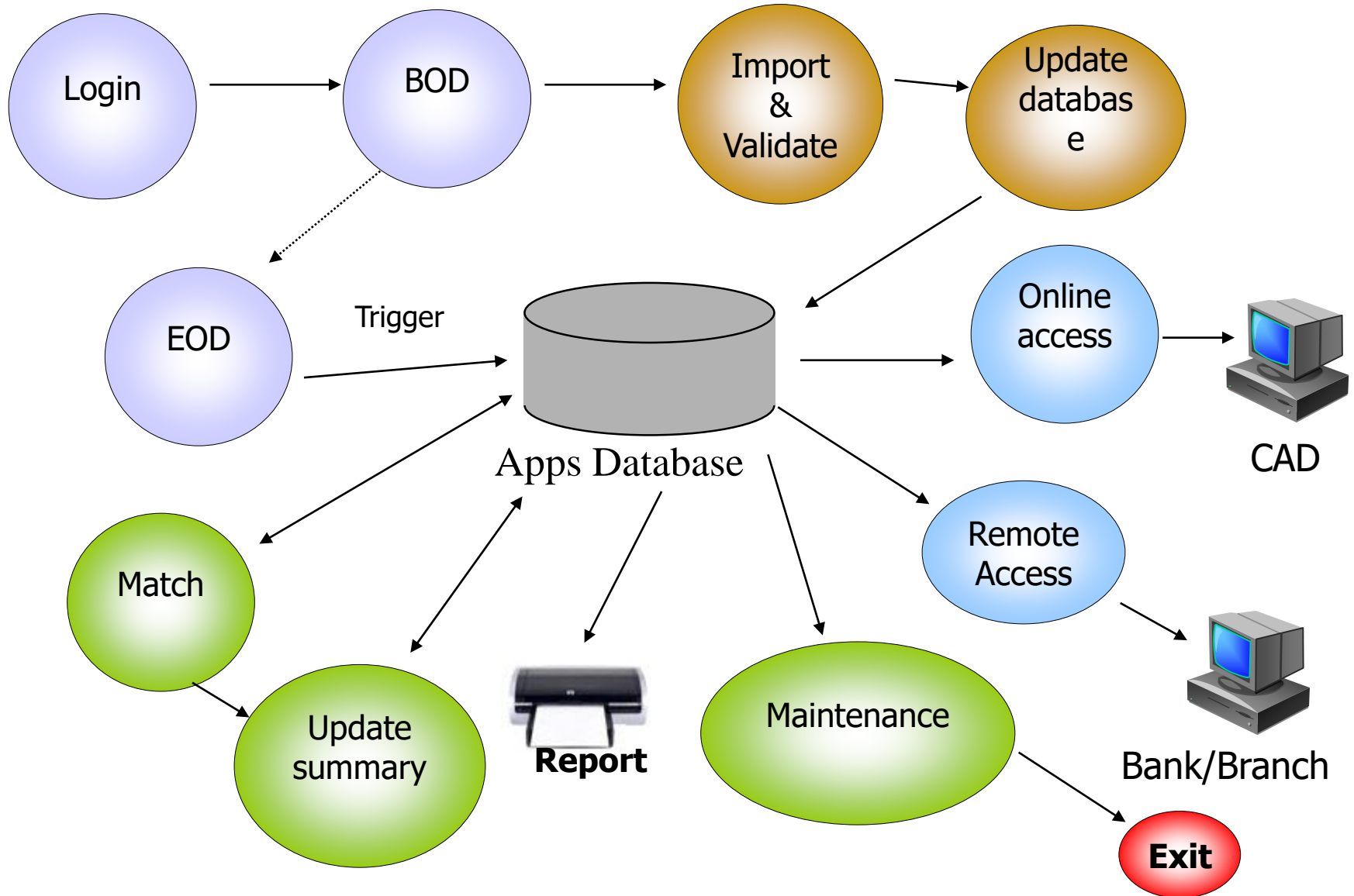


Proposed solution - Reports

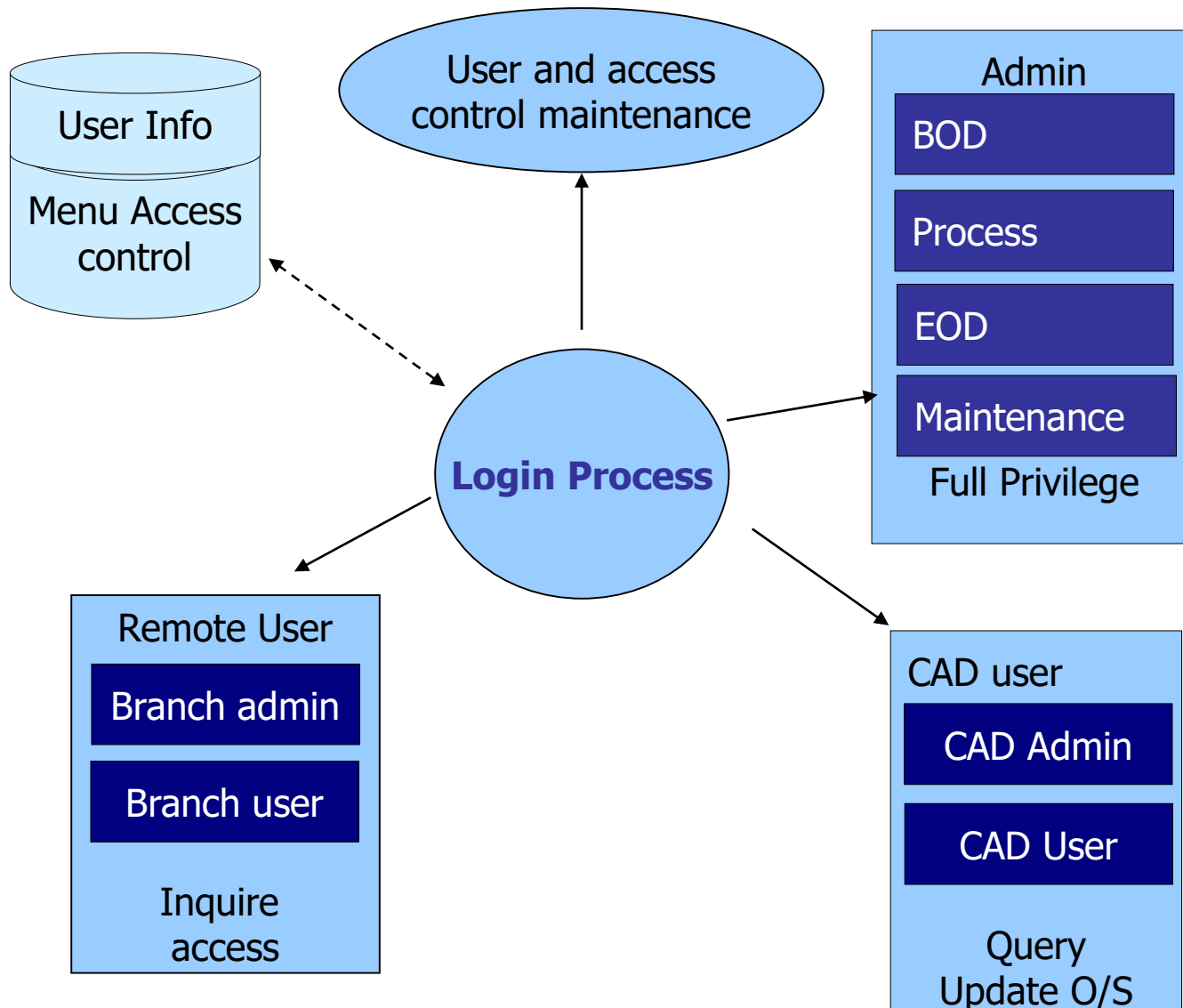


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Login Process



Authentication

- Login ID
- Password
- Audit Policy

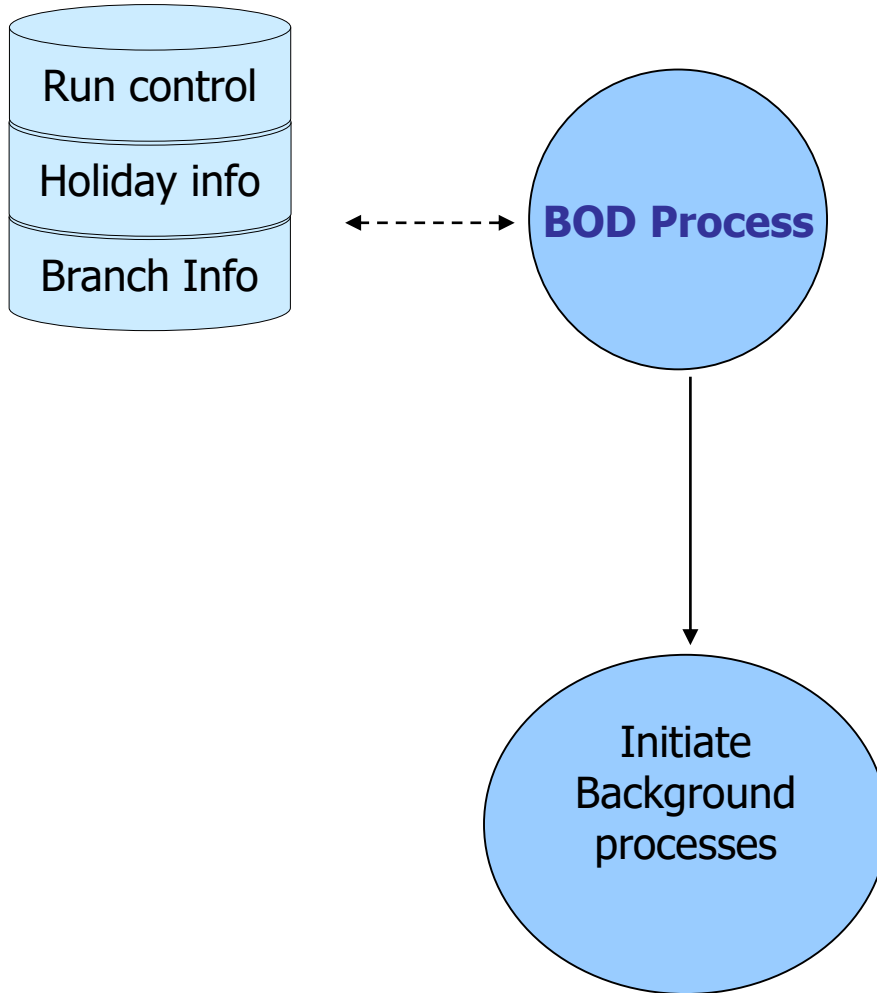
Access control

- Role
- Menus

Begin Of Day



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Accept Date

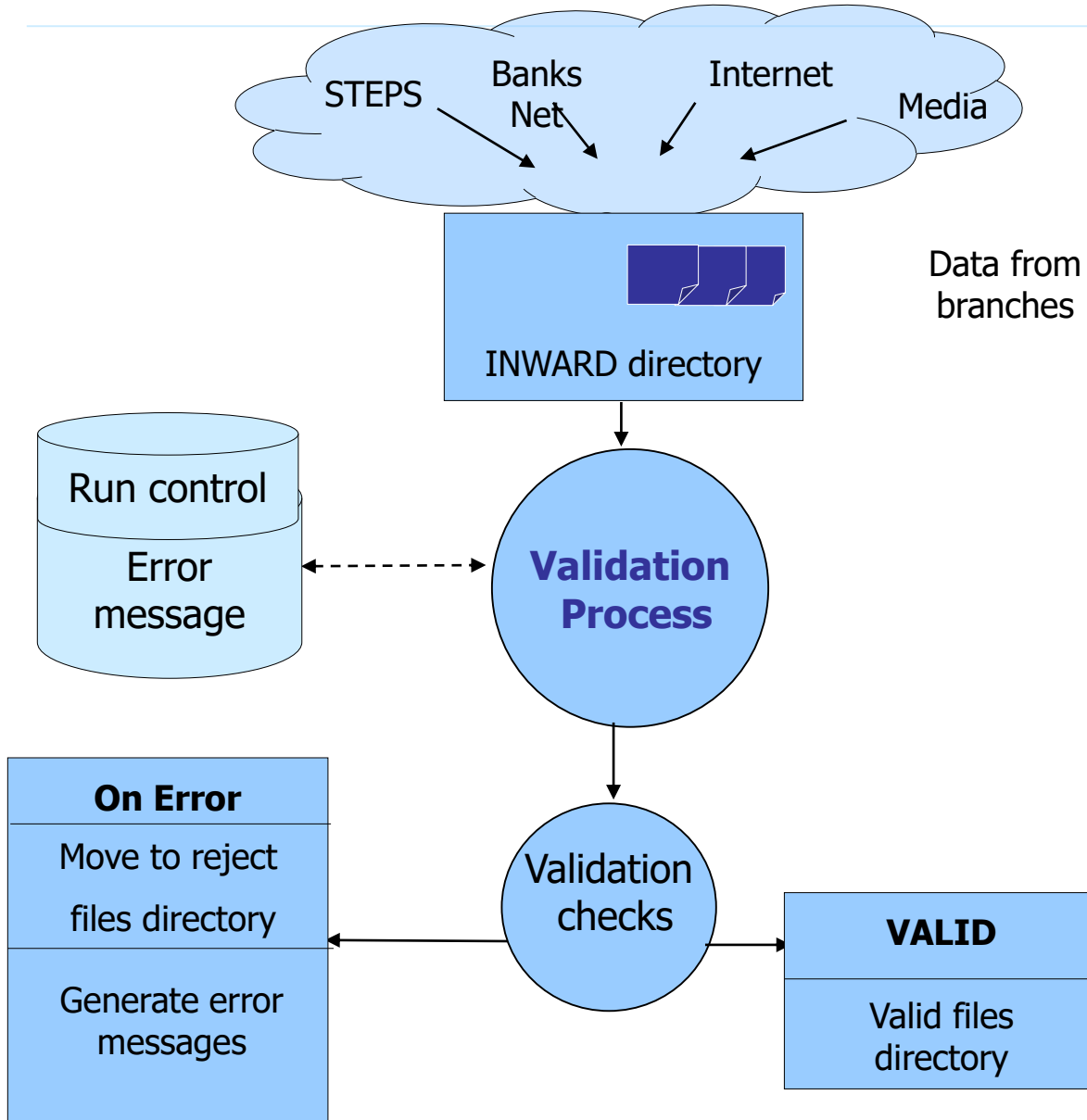
EOD Check

Consistency Check

Begin of Month check

Initiate back ground job

Validation Process



Data from branches

Continuous background process

Initiated by BOD

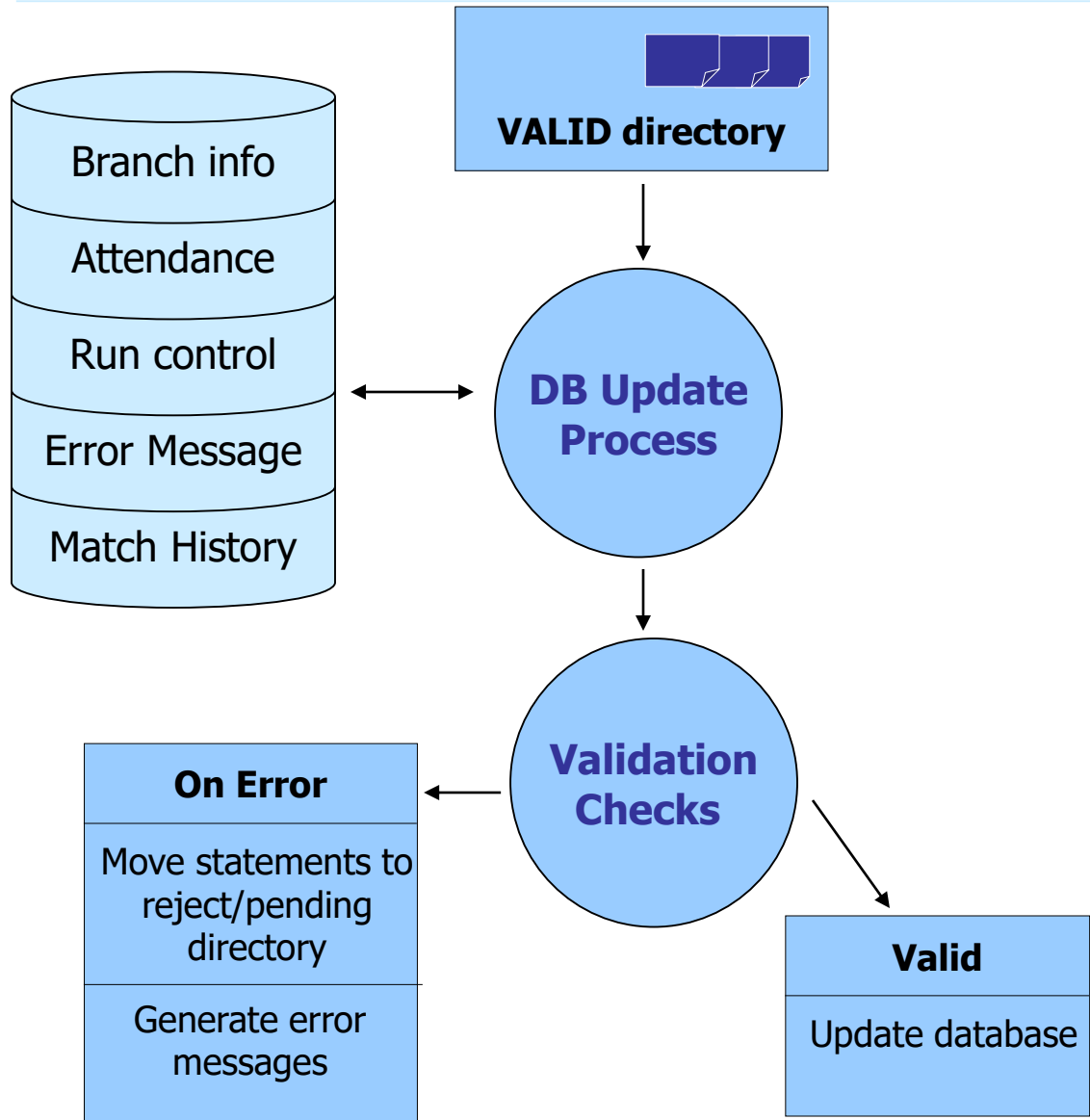
Validations

- Reporting branch
- Reporting date
- Arithmetic accuracy
- Schedule no.

Pause and Loop

Exit on EOD

DB Update Process



Continuous background process

Initiated by BOD

Validations

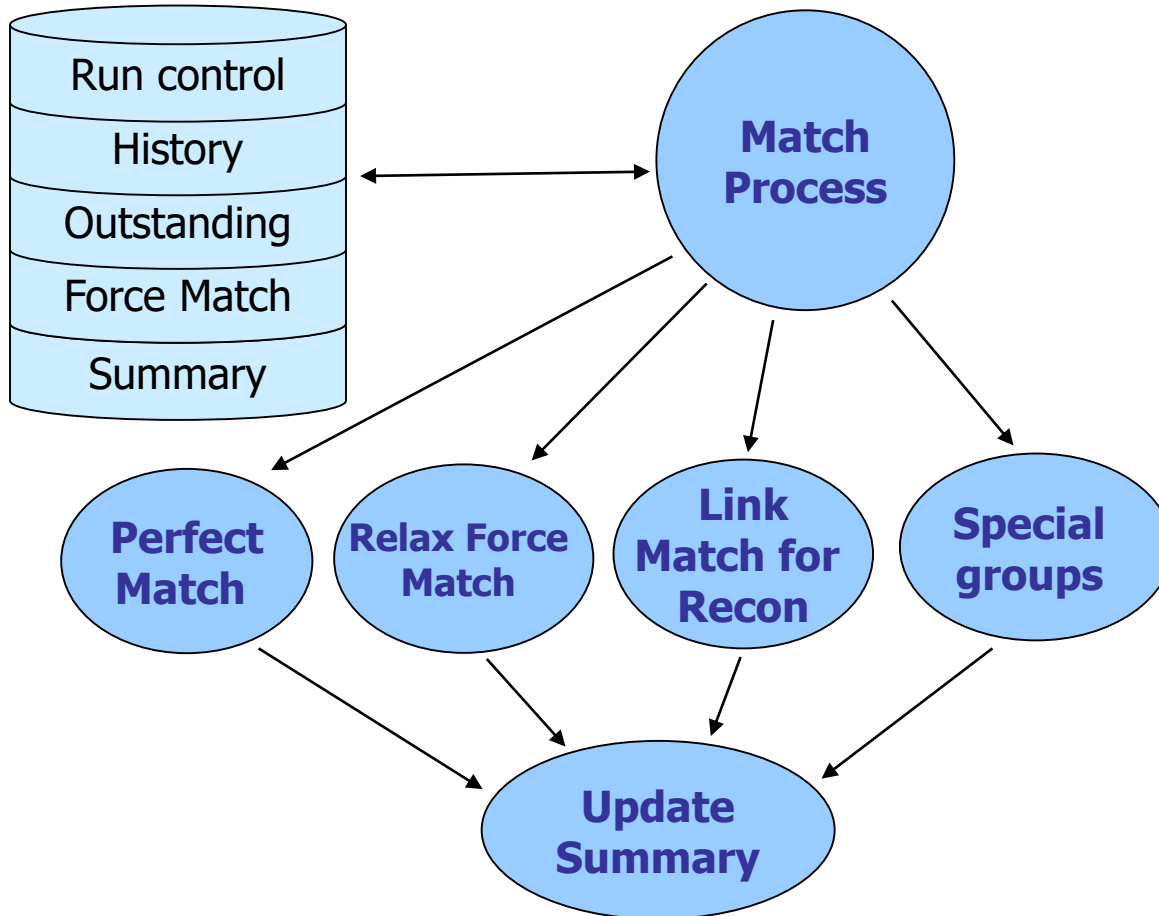
- Statement level (all fields in a record)
- Continuity (check for previous CB & present OB)
- Duplicate statement
- Update database
- Update Attendance

Matching takes place

Pause and Loop

Exit on EOD

Matching



Background process

Starts at EOD

Two Processes

- Drafts
- Inter Branch

Procedures Called

- Perfect Match
- Link Match for Recon
- Cluster Match for Recon
- Relax Match
- Special Groups

Update

- History
- Summary

- Match summary
 - Perfect match
 - Relax match
 - Force match
- Update Statistics
- Consistency check

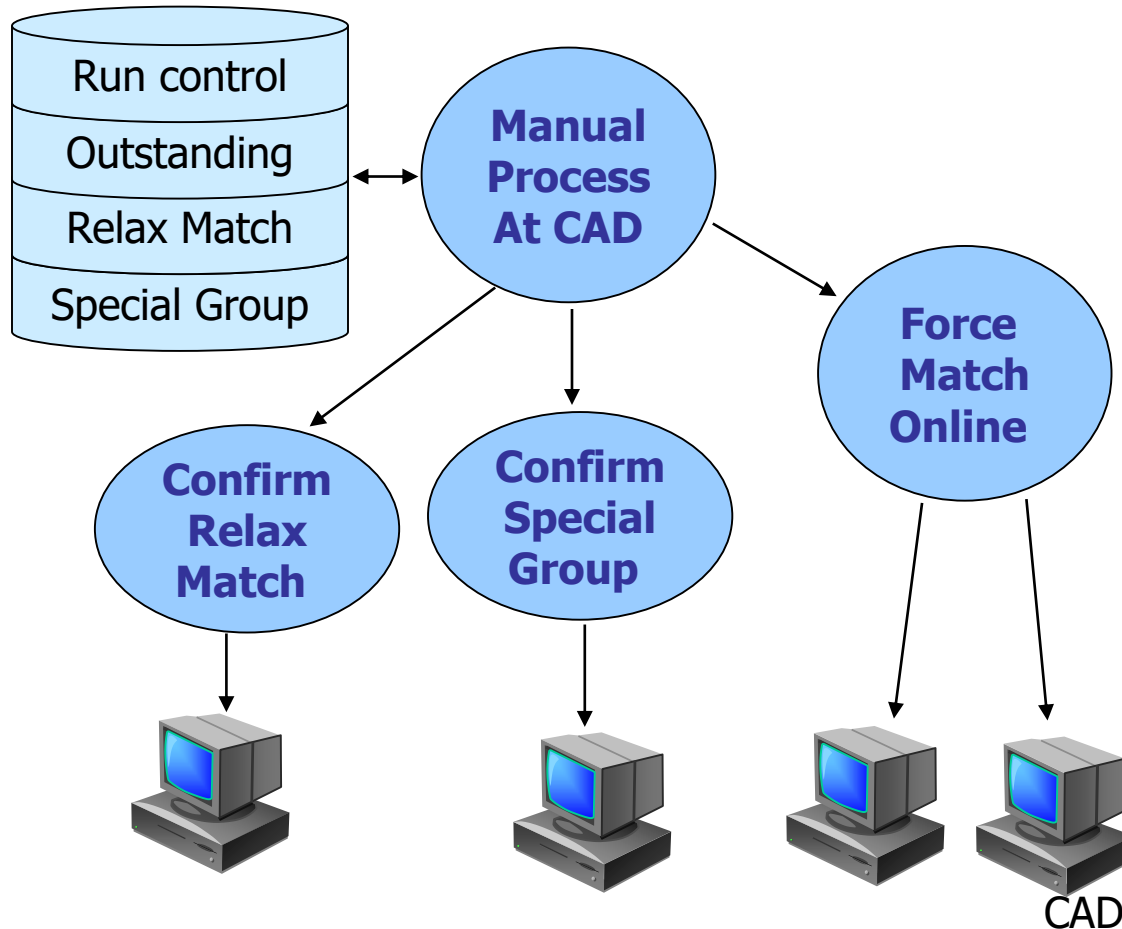
- Statements rejected – Error or Inconsistent
- Summaries
 - List of Statements put through
 - Match Summary
- Status of Statements not received



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Online Processes

Outstanding updates Central Accounts or HQ



Online process

Starts after BOD

Confirm

- Relax Match
- Special Groups
- Force Match

Force Match Process

- Query O/S
- Select criteria
- Force Match

Query Engine with parameterisable

View calendar

- attendance for Transactions
- attendance for Recon Entity

View History

View Outstanding selectively

- High Values
- Age wise
- Bank/Branch/DCId wise
- Original Debits

Last statement received date

Last closing balance

Run Status

List Outstanding

- High Values
- Age wise
- Branch wise
- Original Debits

Statistics

Remote access

- Remote access for branch users
- Restricted access
- Two user categories allowed
 - Branch admin
 - Branch user
- Query (Inquire status) from branches
- Selective inquiry

- Mail reminder
 - For branches whose statements not received at CAD
 - Reminder for resending in case of errors
- First reminder – To branches
- Second reminder – To Branches, regional manager
- Third reminder – To Branches, regional manager, zonal manager

←-----TBD-----→

Operating systems

Unix/Linux

RDBMS

Oracle/Any other DB

Application Hosting server

Apache server/Any Web server

Development Environment

JSP, Jscript, HTML

Deployment

Internet Explorer/Chrome

Salient features

- **Key** is uploading of data from branches
- **Elimination** of transcription errors
- Pre and post validation of data uploading to the system
- Online validation
- Maintenance of **total database**
- **T+1** / 0 reconciliation cycle day to day
- **Shift focus** of CAD to resolution of outstanding
- Branch/user level security
- Customized queries & reports
- Email reminder & escalation procedure
- **Single** database
- Stored procedures called from front-ends
- Web based system

Q&A

Thank You