

CARD UPLOAD PROCESS

SALE/RELOAD/REFUND IN EON

1. Customer approaches the branch with request for foreign exchange.
2. Branch advises best product and required documents. Branch finalises rate to customer, keeping in mind the settlement rate for the day in EON, branch margin and agent commission if any.
3. In case high value transactions (like USD10000 or above) and discount is being offered, branch should immediately book settlement rates with treasury for special rate.
4. Branches shares the INR amount with customer, collects payment (RTGS/transfer cheque) and deposit in the bank.
5. Branch must ensure funds credited into our Bank account.
6. In case of credit sale, branch must ensure companies credit policy parameters are met and necessary approvals obtained.
7. Branch must obtain all required documents as RBI/KYC guidelines, and pass retail sale entry transaction in EON.
8. Hand over invoice and foreign exchange (CN/TC/CC/CM) to customer.
9. Branch to immediately pass settlement entry in EON as well.

SALE/RELOAD/REFUND IN ICICI/AXIS SITE

Step	Activity	Branch responsibility	Mode	Central operation desk (COD) responsibility
1	Maker level entry in the site during business hours/working days.	Branch Nominated staff passes, maker level entry in the site.	ICICI/AXIS site	COD will check that given details are correctly captured in EON and settlement entry is passed.
		Branch staff to immediately send mail request to COD for authorisation in attached format along with proof of payment received.	EMAIL	Check proof of payment received.
				In case of any anomaly, COD would reject the maker level entry and inform branch.
2	Maker level entry in the site after business hours/working days.	Branch staff passes maker level entry in the site	ICICI/AXIS site	COD will connect to the system at the earliest, check details provided, check entry in EON and authorise. In case of any anomaly, COD will reject and inform back the branch by mail. If all details are correctly captured and payment received, COD will authorise the maker level entry and inform the branch. Please note ICICI is real time and gets funded immediately, but AXIS cards will get funded the next working day by 1100 Hrs.
		Branch staff sends request for authorisation.	EMAIL	
		Branch should also call and inform the COD for after office hour request.	PHONE	
3	Customer Query.	Branch may attend and resolve query locally.	EMAIL	COD to resolve query on priority. If COD is unable to resolve, then it would contact Agent partner and ensure resolution on priority. TAT for resolution cannot be defined, still COD, would try to resolve at the earliest.
		In case the query cannot be resolved by branch, it may be forwarded to COD.	PHONE	

Important Points:

1	Branch will be responsible for compliance, payment mode, sale/purchase/settlement entry in EON and realisation of funds.
2	Branch must maintain all reports and records as is being maintained currently. This remains the same.
3	Branch may note that while, this change would be initiated at the earliest, the branch can now, check the status of the card from their end itself.
4	Branch does not need to check with HO or COD for card balances.
5	Maker can check in the site pending list, how many cards are pending for authorisation.
6	Once COD authorises the card, the maker level entry would not show in makers pending list.
7	Branch will always be aware of which cards have been authorised and which are pending.
8	Branch will be better equipped to resolve customer queries about balance confirmation, number of uploads/reloads, when cards were uploaded/reloaded/refunded from the site itself.