

Finacle Commands - Finacle Wiki , Finacle Tutorial & Finacle Training for Bankers

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Finacle Command - TM for Transaction maintenance Part - I

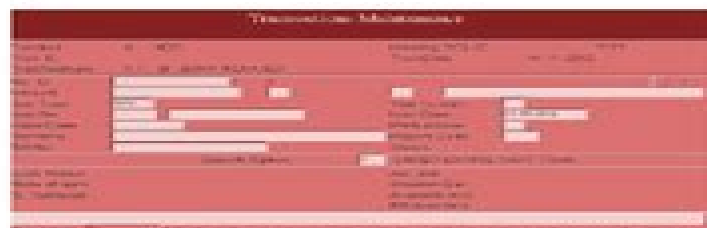
11/04/2012 08:05:00 PM [about finacle](#), [ACLI](#), [Credit](#), [Debit](#), [Finacle](#), [Finacle Commands](#), [Maker checker](#), [TM](#), [Transaction Maintenance](#), [Transaction Maintenance in Finacle](#), [Comments](#)

TM (TRANSACTION MAINTENANCE)- Finacle command for Transactions.

In day-to-day banking operation various customers are making transactions in their accounts. These transactions are either debit transactions or credit transactions. Customer makes these transactions by the way of depositing cash, withdrawing the cash or issue the transfer from one account to another account of himself or another customer. This finacle command is used for :-

- CASH DEPOSIT
- CASH WITHDRAWAL
- TRANSFER

We can say ACLI(Account Ledger Inquiry)is the maiden command in finacle . and next to learn immediate command for any Banker is TM (Transaction Maintenance). By using this finacle command we can create a transaction for Cash Deposit , Cash Withdrawal , and Cash transfer from one account (Customer/Bill etc) to other.



But before going in to details of this command lets first know the basics of the Maker -Checker concept which is used extensively in finacle Maker-checker (or Maker and Checker, or 4-Eyes) is one of the central principles of authorization in the Information Systems of financial . Here the segregation of duties plays an important role. In this way, strict control is kept over system software and data keeping in mind

functional division of labor between all classes of employees.

Any transaction in Finacle has to be processed by different user i.e. , same user cannot enter/post and verify the transaction. In other words there is maker checker concept by two different user IDs.

In a Transaction in accounting procedure there are two basic parts - **Debit** and **Credit**, and in finacle a Transaction can have following state:

1. E - Entered
2. P- Posted
3. R- Reset
4. D- Deleted
5. V- Verified

1. E - Entered

- Transaction is in (E)entered state , actual transfer of fund not take place, accounts will be not updated in the database at server end.
- Transaction can be Reset and Can be deleted.

2. P- Posted

- If Transaction is in (P) Posted state, transfer of fund take place with immediate effect and both accounts get updated in the database at Server end.
- Transaction once Posted can not be Reset and Can not be deleted.

3. R-Reset

- Reset a Transaction from Entered state / Posted State 4. D- Deleted
- When a transaction or part transaction is deleted , it will be in deleted state.

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