



# Bank Reconciliation and It's Affects in Cash

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# Bank Reconciliation

- Performed manually in BANNER utilizing form FAABREC
- Performed automatically by inserting records into the bank tape table, FABBKTP



# Reconciliation Reviewed

- Our bank was purchased by another bank. The format of the file they passed to us with reconciliation information changed too
- After this change our Bank Reconciliation Load had many errors. Deposits no longer reconciled at all
- Because of this we reviewed and updated our process. Added more error/exception reports
- As we utilize the new process and new reports, we will continue to evaluate the process to ensure it meets our needs



# Exception/Error Reports

- Transactions previously reconciled
- Transactions with incorrect amounts
- Transactions that will fail insert because already exist in bank tape table (FABBKTP)
- Transactions that match cancelled checks
- Checks with “UNAVAILABLE” as the check number
- Checks not found in the check table, FABCHKS
- Other Miscellaneous Deposits



# Where to Start?

- Start by looking at the data!
- Possible formats for data
  - Comma delimited
  - Fix length



# Sample Comma Delimited Data

```
"20021018","22222225","1234567",45,40,"475","Check Paid",114.93,"","146521","","USD"^M
"20021018","22222225","1234567",45,40,"475","Check Paid",28.84,"","146935","","USD"^M
"20021018","22222225","1234567",45,40,"475","Check Paid",28274.83,"","914655","","USD"^M
"20021018","22222225","1234567",45,40,"475","Check Paid",13207.10,"","146771","","USD"^M
"20021018","22222225","1234567",45,40,"475","Check Paid",10284.50,"","UNAVAILABLE","","USD"^M
```

Transaction Date

Bank ABA

Account Number

Previous Sequence

Current Sequence

BAI Type Code,

BAI Description

Amount

Bank Reference Number

Check Number

Currency

# Sample Fixed Length Data

(Data is arranged in specific column positions)

```
20021018  22222225 1234567 4540475Check Paid      114.93146521      USD"^M
20021018  22222225 1234567 4540475Check Paid       28.84146935      USD"^M
20021018  22222225 1234567 4540475Check Paid  28274.83914655    USD"^M
20021018  22222225 1234567 4540475Check Paid  13207.10146771    USD"^M
20021018  22222225 1234567 4540475Check Paid  10284.50UNAVAILABLE  USD"^M
```

Transaction Date

Bank ABA

Account Number

Previous Sequence

Current Sequence

BAI Type Code,

BAI Description

Amount

Check Number

Currency

# Data Mapping

- Data Mapping is the analysis of determining which fields in an import file belong in which fields of a table. E.g. The transaction date in the bank tape file (first field) populates the field FABBKTP\_TRANS\_DATE



# Data Manipulation

- Data may need to be manipulated or hard coded values may be required.

Examples:

- Remove ^M's from the end of each line.
- Divide AMOUNT by 100 to include decimal point
- The value in field, fabbktp\_bank\_code, is hard coded
- Bank passes value '145604'. We update the value to 'C0145604' so it matches our check numbers in BANNER.

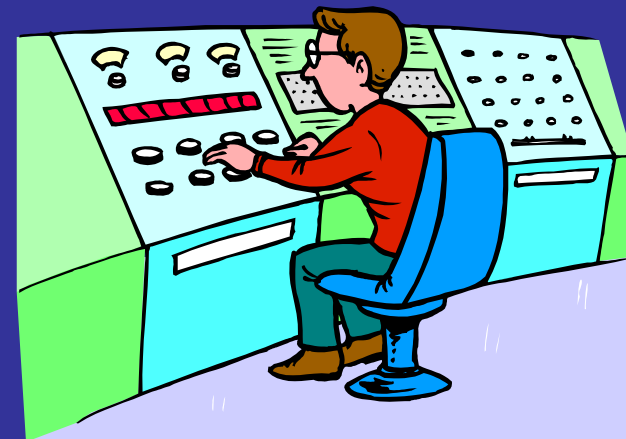
# Utilizing a Homegrown Table

- For the loading data and data manipulation, data is first loaded into a homegrown table via SQL\*Loader
  - Allows data to be reviewed before insertion into BANNER table, FABBKTP
    - Manual edits could be done based on error reports, e.g. add in a missing digit from a check number
  - Allows data to be modified/manipulated
    - Automatic edits as discussed in previous slide



# Control Files

- Control files define the layout of the data input file for SQL\*Loader
- We utilize a different control file for credits and deposits because the file formats differ from our bank
- Control files may include a WHEN clause to load only specific rows,  
e.g. WHEN  
FZBBKTP\_BAI\_TYPE\_CODE = '475'



# Sample Control File

(for comma delimited data)

```
OPTIONS (ERRORS=999999)
LOAD DATA
  INFILE debits_recon_file.dat
  RECORD
  DISCARDMAX 999999
  APPEND
--
-- Load Checks
--
INTO TABLE FZBBKTP APPEND
  FIELDS TERMINATED BY ',' OPTIONALLY ENCLOSED BY '"' (
    FZBBKTP_BANK_CODE          CONSTANT '01',
    FZBBKTP_CHECK_DEPOSIT_IND  CONSTANT 'C',
    FZBBKTP_TRANS_DATE         DATE "YYYYMMDD",
    FZBBKTP_BANK_ABA,
    FZBBKTP_ACCOUNT,
    FZBBKTP_ACCOUNT_SEQ_PREV,
    FZBBKTP_ACCOUNT_SEQ_CURR,
    FZBBKTP_BAI_TYPE_CODE,
    FZBBKTP_BAI_TYPE_DESC,
    FZBBKTP_AMT                DECIMAL EXTERNAL,
    FZBBKTP_BANK_REFERENCE_NUM,
    FZBBKTP_CHECK_DEPOSIT_CODE,
    FZBBKTP_DESC)
```

# Sample Control File

(for fixed length data)

```
OPTIONS (ERRORS=999999)
```

```
LOAD DATA
```

```
  INFILE debits_recon_file.dat
```

```
  RECORD
```

```
  DISCARDMAX 999999
```

```
  APPEND
```

```
--
```

```
-- Load Checks
```

```
--
```

```
INTO TABLE FZBBKTP APPEND
```

```
  FIELDS (
```

```
    FZBBKTP_BANK_CODE
```

```
    CONSTANT '01',
```

```
    FZBBKTP_CHECK_DEPOSIT_IND
```

```
    CONSTANT 'C',
```

```
    FZBBKTP_TRANS_DATE
```

```
    POSITION ( 1:8 ) DATE "YYYYMMDD",
```

```
    FZBBKTP_BANK_ABA
```

```
    POSITION ( 12:19 ),
```

```
    FZBBKTP_ACCOUNT
```

```
    POSITION ( 21:27 ),
```

```
    FZBBKTP_ACCOUNT_SEQ_PREV
```

```
    POSITION ( 29:30 ),
```

```
    FZBBKTP_ACCOUNT_SEQ_CURR
```

```
    POSITION ( 31:32 ),
```

```
    FZBBKTP_BAI_TYPE_CODE
```

```
    POSITION ( 33:35 ),
```

```
    FZBBKTP_BAI_TYPE_DESC
```

```
    POSITION ( 36:47 ),
```

```
    FZBBKTP_AMT
```

```
    POSITION ( 48:54 ) DECIMAL EXTERNAL,
```

```
    FZBBKTP_BANK_REFERENCE_NUM
```

```
    POSITION ( 55:72 ))
```

# Resulting Process



- Download bank's reconciliation records via INFOCUS (The Bank's package)
- FTP Files to our Unix machine
- Run the process to load data into temporary table (utilizes SQL\*Loader)
- Review the error/exception reports
- Correct data if possible or necessary (then re-run load data process)
- Run process to insert data into FABBKTP
- Run Banner process FARBREC
- Run Outstanding Check List (in-house Brio Report)

# Sample Exception Reports

## Checks with Incorrect Amounts

Check #	Trans Date	Bank Amount	BANNER Amount	Check Date
-----	-----	-----	-----	-----
C0145931	18-OCT-02	259.78	359.78	04-OCT-02

## Bank Reports These Check Numbers Unavailable

Check #	Trans Date	Bank Amount
-----	-----	-----
UNAVAILABLE	18-OCT-02	10,284.50

# Sample Exception Reports

## (Continued)

Checks NOT Found in FABCHKS Table

Check #	Trans Date	Bank Amount
-----	-----	-----
C0914655	18-OCT-02	28,274.83

# Money Management

- Process may be run in the middle of the month to provide a current outstanding check list
- The outstanding check list can also be limited to checks exceeding a certain dollar amount
- Helps to determine if money should be moved or invested



# Questions and Answers