

SAP Banking



ADDON.IDESISB

Release 4.6C



Copyright

© Copyright 2001 SAP AG. All rights reserved.

No part of this publication may be reproduced or transmitted in any form or for any purpose without the express permission of SAP AG. The information contained herein may be changed without prior notice.

Some software products marketed by SAP AG and its distributors contain proprietary software components of other software vendors.

Microsoft[®], WINDOWS[®], NT[®], EXCEL[®], Word[®], PowerPoint[®] and SQL Server[®] are registered trademarks of Microsoft Corporation.

IBM[®], DB2[®], OS/2[®], DB2/6000[®], Parallel Sysplex[®], MVS/ESA[®], RS/6000[®], AIX[®], S/390[®], AS/400[®], OS/390[®], and OS/400[®] are registered trademarks of IBM Corporation.

ORACLE[®] is a registered trademark of ORACLE Corporation.

INFORMIX[®]-OnLine for SAP and Informix[®] Dynamic Server[™] are registered trademarks of Informix Software Incorporated.

UNIX[®], X/Open[®], OSF/1[®], and Motif[®] are registered trademarks of the Open Group.






HTML, DHTML, XML, XHTML are trademarks or registered trademarks of W3C[®], World Wide Web Consortium, Massachusetts Institute of Technology.

JAVA[®] is a registered trademark of Sun Microsystems, Inc.

JAVASCRIPT[®] is a registered trademark of Sun Microsystems, Inc., used under license for technology invented and implemented by Netscape.

SAP, SAP Logo, R/2, RIVA, R/3, ABAP, SAP ArchiveLink, SAP Business Workflow, WebFlow, SAP EarlyWatch, BAPI, SAPPHIRE, Management Cockpit, mySAP.com Logo and mySAP.com are trademarks or registered trademarks of SAP AG in Germany and in several other countries all over the world. All other products mentioned are trademarks or registered trademarks of their respective companies.

Icons

Icon	Meaning
	Caution
	Example
	Note
	Recommendation
	Syntax

Typographic Conventions

Type Style	Description
<i>Example text</i>	Words or characters that appear on the screen. These include field names, screen titles, pushbuttons as well as menu names, paths and options. Cross-references to other documentation
Example text	Emphasized words or phrases in body text, titles of graphics and tables
EXAMPLE TEXT	Names of elements in the system. These include report names, program names, transaction codes, table names, and individual key words of a programming language, when surrounded by body text, for example, SELECT and INCLUDE.
Example text	Screen output. This includes file and directory names and their paths, messages, names of variables and parameters, source code as well as names of installation, upgrade and database tools.
Example text	Exact user entry. These are words or characters that you enter in the system exactly as they appear in the documentation.
<Example text>	Variable user entry. Pointed brackets indicate that you replace these words and characters with appropriate entries.
EXAMPLE TEXT	Keys on the keyboard, for example, function keys (such as F2) or the ENTER key

Contents

SAP Banking	5
Foreign Exchange Transactions.....	6
Data Used During This Process.....	7
Additional Process Information.....	8
Posting the Spot Exchange Transaction	9
Executing the Foreign Currency Valuation	11
Creating the Daily Balance Sheet in the Transaction Currency	12
Current Account Payment Transactions	13
Data Used During This Process.....	14
Additional Process Information.....	15
Posting Transfers.....	18
Posting Charges.....	21
Posting Debit Interest	23
Posting a Balance Status Change	25
Posting Credit Interest.....	29
Creating the Bank Balance Sheet.....	32
Bank Reporting.....	33
Data Used During This Process.....	34
Additional Process Information.....	35
Generating the Initial Data for the IDES Process	37
Executing the Daily Balance Sheet	41
Executing the Daily Balance Sheet with Flows.....	43
Additional Information on Average Positions	45
Average Balances – Periodic Version in Local Currency	46
Average Balances – Periodic Version in LC Year-to-Date	48
Average Balances – Posting Date-Based Daily Version	50
Average Balances – Value Date-Based Daily Version.....	52

SAP Banking

[Foreign Exchange Transactions \[Page 6\]](#)

[Payment Transactions \[Page 13\]](#)

[Bank Reporting \[Page 33\]](#)

Foreign Exchange Transactions

Purpose

In this IDES process, you post a typical spot exchange transaction in your general ledger. Once you have entered the necessary transactions, you evaluate the posted transaction data using bank-specific reports (foreign currency reports, currency balance sheets).

Forward and Spot Exchange Transactions

In a spot exchange transaction you buy or sell within a short period of time (two days in Germany) currencies traded internationally. In the case of forward transactions, in contrast, you trade in currencies to a particular future point in time and include relative premiums and discounts when calculating the forward rate.

Foreign Exchange Swaps

Foreign exchange swaps are an important part of foreign exchange management. When creating foreign exchange swaps, a spot and forward transaction are created in the SAP System at the same time. The foreign currency purchased at the spot rate is resold at a future date.

You can find more information about this process under [i](#) [Page 8].

Process Flow

You can find the data for this process under [?](#) [Page 7].

1. [Posting the Spot Exchange Transaction \[Page 9\]](#)
2. [Executing the Foreign Currency Valuation \[Page 11\]](#)
3. [Creating the Daily Balance Sheet in the Transaction Currency \[Page 12\]](#)

Data Used During This Process

Field	Data	Description
Company code	F100	Banking House Frankfurt
Currency	GBP	Transaction currency
G/L account	90301000	Foreign exchange clearing account
Method for company code currency	Bank	Example method
Variable ledger	Z1	Example ledger

Additional Process Information

1. Bank-Specific Reports

1.1 The bank balance sheet

Banks have to meet specific requirements for internal and external financial reporting. As the generation and structure of a balance sheet is fundamentally different from the balance sheet of an manufacturing concern, a special chart of accounts and a balance sheet and profit and loss structure were defined, which meet these requirements.

1.2 Daily balance sheet/currency balance sheet

For control purposes and for management reporting, bank balance sheets are generated on a daily basis. For this reason, a special report for the bank balance sheet has been added to the general report selection in the R/3 General Ledger. You have the option of preparing a daily balance sheet for a particular transaction currency by restricting the selection parameters to the respective currency.

1.3 Average balance sheet

Average balances are needed for calculating interest on non-interest bearing positions (for example, subscriptions) and for plausibility checks (for example overnight deposits). For this reason, special reports for calculating average balances on various bases have been added to the general report selection in the R/3 General Ledger. These reports calculate the following average balances:

- Periodic version in local currency
- Periodic version in transaction currency
- Posting date-based daily version
- Value date-based daily version
- Periodic version in local currency (year-to-date)
- Periodic version in transaction currency (year-to-date)

1.4 Foreign currency valuation

Special reports for “Foreign currency balance sheets for banks” have been added to the general report selection in the R/3 General Ledger for the key date valuation of currencies. The differences are the purpose (valuation or foreign currency due date analysis) and in the updating of account assignment objects (account or SL coding block).

Exchange rate type *001* is used. For this exchange rate type you need to maintain different rates for the valuation key dates to be able to carry out foreign currency valuation. Furthermore, valuation method *Bank* was defined, which uses exchange rate type *001* and carries out general valuation.

Note that before executing this report, you need to have maintained in Customizing an exchange rate for the key date of the valuation with exchange rate type *001* (TCURR).

Posting the Spot Exchange Transaction

Use

In this step you post your foreign exchange purchase in British Pounds (GBP) to the corresponding currency account at your central bank.



Procedure

1. Call up the transaction as follows:

Menu Path	<i>Accounting → Financial Accounting → General Ledger → Document Entry → Enter G/L Account Document</i>
Transaction Code	FB50

2. If the *Set Company Code* dialog box appears, enter *F100* and choose .

Make sure that the correct company code is specified.

Otherwise choose  *Switch leading company codes* and then *Yes*. Finally, in the dialog box, enter company code *F100*, then choose .

3. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	GBP	Transaction currency
Posting date	Today's date	Date
G/L account	10102200	Credit account at central bank of issue in GBP
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
Value date	Today's date +2	Date +2 business days
G/L account	90301000	Foreign exchange clearing account
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount
Value date	Today's date +2	Date +2 business days


4. Choose .

5. Choose *Document* → *Post*.

The system informs you that *Document XXX was posted in company code F100*.

You have now posted the spot exchange transaction (buy GBP). For the purposes of our example, we can ignore the corresponding offsetting entry in the local currency. The foreign exchange clearing account is posted as a debit entry.

Posting the Spot Exchange Transaction

6. Choose  until the overview tree appears.
7. In the *Exit Editing* dialog box, choose Yes.





Executing the Foreign Currency Valuation

1. Call up the transaction as follows:

Menu Path	From the <i>General Ledger</i> node choose: <i>Periodic Processing</i> → <i>Closing</i> → <i>Valuate</i> → <i>Foreign Currency Valuation</i>
Transaction Code	F.05

2. Enter the following data:

Field	Data	Description
Company code	F100	Model company code
Evaluation key date	Today's date +1	Date + 1 business day
Valuation method	Bank	Example method
Valuation in curr.type	10	
Tab page: <i>Postings</i> :		
Creating postings	Select	
Batch input session name	XXX	Your user name
Document date	Today's date +1	Date + 1 business day
Posting date	Today's date +1	Date + 1 business day
Reversal posting date	Today's date +2	Date +2 business day
Tab page: <i>Selections</i>		
Valuate G/L account balances	Select	
G/L account	10102200	Account number

3. Choose .
4. In order to process the session you have just created during the currency valuation, choose *System* → *Services* → *Batch input* → *Sessions*.
5. In the *Batch Input: Session Overview* screen highlight the session that has your user name (XXX).
6. Choose  *Process*.
7. In the *Process Session XXX* dialog box, select *Background*, then choose *Process*.
8. Choose  until the status of the session changes to *processed*.
9. Choose  until the overview tree appears.

Creating the Daily Balance Sheet in the Transaction Currency


Creating the Daily Balance Sheet in the Transaction Currency

1. Call up the transaction as follows:

Menu Path	From the <i>Financial Accounting</i> node choose <i>Special Purpose Ledger</i> → <i>Tools</i> → <i>Report Painter</i> → <i>Report Writer</i> → <i>Report</i> → <i>Display</i>
Transaction Code	GR33

2. Enter the following data:


Field	Data
Library	GLX
Report	ZZBILANZ

3. Choose *Report* → *Execute*.
4. Enter the report group *GLXO* then choose .
5. Enter the following data:

Field	Data
Variable ledger	Z1
Fiscal year	Current year
Company code	F100
Period from	1
Period to	366
Transaction currency	GBP

6. Choose .

You have now created a typical bank daily balance sheet in transaction currency.

7. Choose  until the overview tree appears.
8. In the *Exit Report* dialog box, choose *Yes*.

Current Account Payment Transactions

Purpose

In this IDES process, you post a typical current account payment transaction in your general ledger. The payment transaction is represented by a credit transfer.

You can find more information about this process under [i](#) [Page 15].

Process Flow

You can find the data for this process under [?](#) [Page 14].

1. [Posting Transfers \[Page 18\]](#)
2. [Posting Charges \[Page 21\]](#)
3. [Posting Debit Interest \[Page 23\]](#)
4. [Posting a Balance Status Change \[Page 25\]](#)
5. [Posting Credit Interest \[Page 29\]](#)
6. [Generating the Bank Balance Sheet \[Page 31\]](#)

Data Used During This Process**Data Used During This Process**

Field	Data
Company code	F100
Currency	EUR
G/L accounts	90102000 90302000 10401100 20101100 50101200 50101100 20102100 10301100 60101000 90101000
Tax code	A0 V0

Additional Process Information

General Information

A transfer involves the posting of an amount of money from the account of the debtor (payer) to the account of the payment recipient. The transfer is based on the transfer order of the debtor.

A debit memo is an automatic debit that allows the payment recipient, with the bank as the intermediary, to deduct an amount from the debtor's account. The payment transaction is triggered not by the debtor but by the payment recipient. The recipient submits the debit memo at his/her bank (first collection point), which credits the amount contained in the debit memo and collects the amount from the debtor (paying agent).

In the present process, it is assumed that the SAP R/3 Financial Accounting module (FI) receives the data from current account accounting (for example SAP R/3 Bank Customer Accounts (BCA)). As part of this process, the effects of the current account postings are shown in the G/L. The current account module is only explained using SAP R/3 BCA as far as is required for understanding the solutions displayed.

In principle, the document postings from the current account solution can be divided into two areas:

Posting the account balances

The current account balances are first posted in aggregated form in the FI G/L accounts stored in Customizing. The payables and receivables are posted on to a clearing account (interim account). The opposite posting is made, depending on the G/L transaction, to the payment transaction clearing account or to an expense or revenue account.

Transfer postings to payables or receivables accounts

Depending on the balance of the individual BCA account, the amount posted to the clearing account (interim account) is either transferred to a receivables account or to a payables account. If there is a debit balance, then the transfer posting is made to a receivables account, whereas if the balance is a credit balance, then the transfer posting is made to a payables account.

Special Settings for this IDES Process

Bank Structures in the R/3 Component Special Ledger (FI-SL)

1.1 Coding Block

In some instances, you may need to use the R/3 Component Special Ledger (FI-SL). If you want to meet your internal reporting needs using the balance sheet data, you may need to enhance the coding block in FI/SL. In addition to the SAP standard assignments for the coding block, we have included the following assignments for this demo:

- Region
- Business partner
- Product
- Branch
- Distribution channel

Additional Process Information**1.2 Additional Ledgers**

Banks have special requirements for both the internal and external rendering of accounts. For this reason, we have created two additional ledgers in FI-SL:

- Daily ledger with 366 periods (for the daily balance sheet)
- Monthly ledger with 16 periods

Bank-Specific Reports

2.1 The bank balance sheet

As the generation and structure of a balance sheet is fundamentally different from the balance sheet of a manufacturing concern, a special chart of accounts and a balance sheet and profit and loss structure were defined, which meet these requirements.

2.2 Daily balance sheet

You create, amongst other things, balance sheets on a daily basis. For this reason, a special report for the bank balance sheet has been added to the general report selection in the R/3 General Ledger.

2.3 Average balance sheet

You create, amongst other things, balance sheets based on average balances. For this reason, special reports for average balances calculated on various bases have been added to the general report selection in the R/3 General Ledger. These reports calculate the following average balances:

- Periodic version in local currency
- Periodic version in transaction currency
- Posting date-based daily version
- Value date-based daily version
- Periodic version in local currency (year-to-date)
- Periodic version in transaction currency (year-to-date)

In the present scenario, the variant *periodic version in local currency (year-to-date)* is used for creating the average balance sheet (8).

Posting Transfers

Posting Transfers


Use

You first post the payment items to the business customer clearing account.


Procedure

1. Call up the transaction as follows:

Menu Path	<i>Accounting → Financial Accounting → General Ledger → Document Entry → G/L Account Posting</i>
Transaction Code	FB50

2. If the *Set Company Code* dialog box appears, enter *F100* and choose .
3. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account – business customer
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
G/L account	90302000	Clearing account for payment transactions
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount

4. Choose .
5. Choose *Document → Post*.

The system displays the message *Document XXX was posted in company code F100*.

6. Remain on this screen.


In the next step, you post the payment items to the bank clearing account.

7. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90302000	Clearing account for payment transactions

Posting Transfers

D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
G/L account	90102000	Current account clearing account for bank customers
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount

8. Choose .

9. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

10. Remain on this screen.

In the next step, you transfer the receivable against the business customer from the clearing account to the G/L account.

11. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	10401100	Current account receivables against domestic business customers
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
Tax code	A0	Domestic output tax 0%
G/L account	90102000	Current account clearing account – business customer
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount

12. Choose .

13. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

14. Remain on this screen.


In the following step, you enter a transfer posting for the payables against the bank customer from the clearing account to the G/L account.

15. Enter the following data:

Field	Data	Description
Document date	Today's date	Date

Posting Transfers

Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account for bank customers
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
G/L account	20101100	Interest-bearing payables against banks
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount
Tax code	V0	Domestic input tax

16. Choose .

17. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

You have now completed the posting of an outgoing credit transfer in the general ledger.

18. Remain on this screen.

Posting Charges


Use

In this step, you post the charges incurred by the credit transfer transaction. The resulting receivable is posted via the business customer clearing account.

Procedure

1. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account – business customer
D/C	Debit	
Amount in doc. curr.	10.00	Example amount
G/L account	50101200	Charge revenues from receivables
D/C	Credit	
Amount in doc. curr.	10.00	Example amount

2. Choose .

3. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

4. Remain on this screen.


In the step described below, you transfer the accumulated charges from the business customer clearing account to the business customer receivables account.

5. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	10401100	Current account receivables against domestic business customers
D/C	Debit	
Amount in doc. curr.	10.00	Example amount
Tax code	A3	Sales exempt from EC tax

Posting Charges

G/L account	90102000	Current account clearing account – business customer
D/C	Credit	
Amount in doc. curr.	10.00	Example amount

6. Choose .

7. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

You have now completed the posting of the accumulated charges.

8. Remain on this screen.

Posting Debit Interest

Use

In this step, you post the debit interest generated by the outgoing credit transfer. The resulting receivable is posted via the business customer clearing account.

Procedure

1. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account – business customer
D/C	Debit	
Amount in doc. curr.	12.00	Example amount
G/L account	50101100	Interest received through receivables
D/C	Credit	
Amount in doc. curr.	12.00	Example amount

2. Choose .

3. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

4. Remain on this screen.


In the step described below, you transfer the accumulated debit interest from the business customer clearing account to the business customer receivables account.

5. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	10401100	Current account receivables against domestic business customers
D/C	Debit	
Amount in doc. curr.	12.00	Example amount
Tax code	A0	Domestic output tax 0 %

Posting Debit Interest

G/L account	90102000	Current account clearing account – business customer
D/C	Credit	
Amount in doc. curr.	12.00	Example amount

6. Choose .

7. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

You have now completed the posting of the accumulated debit interest.

8. Remain on this screen.

Posting a Balance Status Change

Use

In this step, you post the incoming credit transfer. The amount of this incoming credit transfer leads to a balance change. You first post the payment items to the business customer clearing account.

Procedure

9. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90302000	Clear payment transactions
D/C	Debit	
Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day
G/L account	90102000	Current account clearing account – business customer
D/C	Credit	
Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day

10. Choose .

11. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

12. Remain on this screen.


In the next step, you post the payment items to the bank clearing account.

13. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90101000	Current account clearing account for bank customers
D/C	Debit	

Posting a Balance Status Change

Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day
G/L account	90302000	Clear payment transactions
D/C	Credit	
Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day

14. Choose .

15. Choose *Document* → *Post*.


The system displays the message *Document XXX was posted in company code F100*.

16. Remain on this screen.

In this step, you enter a balance transfer posting of receivables to payables of the business customer general ledger.

17. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	20102100	Interest-bearing payables against customers
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
Tax code	V0	Domestic input tax 0 %
Value date	Today's date +1	Date + 1 business day
G/L account	10401100	Current account receivables against domestic business customers
D/C	Credit	
Amount in doc. curr.	10,000.00	Example amount
Tax code	A0	Domestic output tax 0 %
Value date	Today's date +1	Date + 1 business day

18. Choose .

19. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.


20. Remain on this screen.

In the next step, you transfer the daily balance of the business customer clearing account to the G/L payables account of the business customer.

Posting a Balance Status Change

21. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account – business customer
D/C	Debit	
Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day
G/L account	20102100	Interest-bearing payables against customers
D/C	Credit	
Amount in doc. curr.	15,000.00	Example amount
Tax code	V0	Domestic input tax 0 %
Value date	Today's date +1	Date + 1 business day

22. Choose .

23. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

24. Remain on this screen.


In this step, you enter a balance transfer posting of payables to receivables of the bank customer in the general ledger.

25. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	20102100	Interest-bearing payables against customers
D/C	Debit	
Amount in doc. curr.	10,000.00	Example amount
Tax code	V0	Domestic input tax 0%
Value date	Today's date +1	Date + 1 business day
G/L account	10301100	Current account receivables against domestic banks
D/C	Credit	

Posting a Balance Status Change

Amount in doc. curr.	10,000.00	Example amount
Tax code	A0	Domestic output tax 0 %
Value date	Today's date +1	Date + 1 business day

26. Choose .

27. Choose *Document* → *Post*.


The system displays the message *Document XXX was posted in company code F100*.

28. Remain on this screen.

In the next step, you transfer the daily balance of the bank customer clearing account to the G/L payables account of the bank customer.

29. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	10301100	Current account receivables against domestic banks
D/C	Debit	
Amount in doc. curr.	15,000.00	Example amount
Tax code	A0	Domestic output tax 0 %
Value date	Today's date +1	Date + 1 business day
G/L account	90101000	Current account clearing account for bank customers
D/C	Credit	
Amount in doc. curr.	15,000.00	Example amount
Value date	Today's date +1	Date + 1 business day

30. Choose .

31. Choose *Document* → *Post*.

The system Displays the message *Document XXX was posted in company code F100*.

You have now completed the posting of an incoming credit transfer and the related balance change.

32. Remain on this screen.

Posting Credit Interest

Use

In this step, you post the credit interest generated by the incoming credit transfer. The resulting payable is posted via the business customer clearing account.

Procedure

1. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	60101000	Interest paid on payables
D/C	Debit	
Amount in doc. curr.	8.00	Example amount
Value date	Today's date +1	Date + 1 business day
Cost center	31110	Example cost center
G/L account	90102000	Current account clearing account – business customer
D/C	Credit	
Amount in doc. curr.	8.00	Example amount
Value date	Today's date +1	Date + 1 business day

2. Choose .

3. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

4. Remain on this screen.

In the step described below, you transfer the accumulated credit interest from the business customer clearing account to the business customer payables account.

5. Enter the following data:

Field	Data	Description
Document date	Today's date	Date
Currency	EUR	Local currency
Posting date	Today's date	Date
G/L account	90102000	Current account clearing account – business customer

Posting Credit Interest


D/C	Debit	
Amount in doc. curr.	8.00	Example amount
Value date	Today's date +1	Date + 1 business day
G/L account	20102100	Interest-bearing payables against customers
D/C	Credit	
Amount in doc. curr.	8.00	Example amount
Tax code	V0	Domestic input tax 0 %
Value date	Today's date +1	Date + 1 business day

6. Choose .

7. Choose *Document* → *Post*.

The system displays the message *Document XXX was posted in company code F100*.

You have now completed the posting of the accumulated credit interest.

8. Choose  until the overview tree appears.

Creating the Bank Balance Sheet

Creating the Bank Balance Sheet

1. Call up the transaction as follows:


Menu Path	<i>Accounting → Financial Accounting → General Ledger → Information System → General Ledger Reports → Balance Sheet/Profit and Loss Statement/Cash Flow → General → Actual/Actual comparisons → Balance Sheet/Profit and Loss Statement</i>
Transaction Code	S_ALR_87012284

2. Enter the following data:


Field	Data	Description
Chart of accounts	Bank	Example chart of accounts
Company code	F100	Model company code

3. Choose the *Further selections* tab page, then enter the following data:

Financial Statement version	Bank	Example structure
Reporting year	Current fiscal year	Example reporting year
Reporting periods (1 st field)	1	Example reporting period
Reporting periods (2 nd field)	16	Example reporting period
Comparison year	Current fiscal year	Example comparison year
Comparison periods (1 st field)	1	Example comparison period
Comparison periods (2 nd field)	16	Example comparison period

4. Choose .

You have now created a typical bank balance sheet.

5. Choose  until the overview tree appears.

Bank Reporting

Purpose

In addition to the usual balance sheet reports, bank reporting requires special evaluations.

Some of these reports are described in this script and explained with postings. More precisely, two of the reports described here are used for creating a daily balance sheet, and the other reports are for displaying average balances according to different requirements.

By running the CATT you generate example postings. These are subsequently shown in the individual reports and the report items can then be explained.

You can find more information about this process under [?](#) [Page 35].

Process Flow

You can find the data for this process under [i](#) [Page 34].

1. [Generating the Initial Data for this Process \[Page 37\]](#)
2. [Executing the Daily Balance Sheet \[Page 41\]](#)
3. [Executing the Daily Balance Sheet with Flows \[Page 43\]](#)
4. [Average Balances – Periodic Version in Local Currency \[Page 46\]](#)
5. [Average Balances – Periodic Version in Local Currency Year-to-Date \[Page 48\]](#)
6. [Average Balances – Posting Date-Based Daily Version \[Page 50\]](#)
7. [Average Balances – Value Date-Based Daily Version \[Page 52\]](#)

Data Used During This Process**Data Used During This Process**

Field	Data
CATT	ZBANKING_BILANZBUCHUNGEN
G/L account	10302200
G/L account	50101200
G/L account	50101100
G/L account	20102100
G/L account	60101000
G/L account	10502100
G/L account	50503000
Company code	F100
Chart of accounts	Bank
Ledger	Z1
Ledger	Z2
User role	ides_banking
Posting date	01/15/2000

Additional Process Information

Special settings were made in Customizing for this example. A Report Painter and Report Writer reports were defined.

Customizing

Daily balance sheet

To depict a daily balance sheet you need to have defined your own fiscal year variant with 366 periods. This fiscal year variant cannot, however, be assigned directly to a company code. So that an update to the daily periods can take place, an additional ledger has to be defined. The new fiscal year variant can then be stored for this ledger. In our example, fiscal year variant "F1" was defined. This is stored in the Z1 ledger. Company code F100 is in turn assigned to the ledger. Then table group "ZZ001" was defined for the ledger. This table enables the coding block to be enhanced with customer-specific fields. Furthermore, line items and totals from the ledger are stored in these tables.

Average positions

To be able to display average positions, an average position ledger needs to be assigned to the ledger. A user exit is used to calculate the values for the average position ledger. User exit G01 is used to calculate by posting date, and user exit G02 is used to calculate by value date. In our example, there are two average balance ledgers (ZA and ZB), where ZA applies user exit G01 and ZB applies G02. Currently, however, an average position ledger can only be used effectively if it is assigned to a ledger that uses a normal fiscal year variant (with 12 periods plus special periods), rather than a ledger that uses a fiscal year variant with 366 periods. The reason for this is that the key figure used to calculate the average balance is only defined for table GLT0 and cannot currently be assigned to any other table.

Report Painter

Daily balance sheet/daily balance sheet with flows

Two preliminary tasks need to have been carried out before a daily balance sheet can be defined.

For example, a set has to have been created that corresponds to the balance sheet and profit and loss statement structure. A function contained in Profit Center Accounting serves as a tool for this. In Profit Center Accounting, you can copy the balance sheet and profit and loss statement structure and assign it to an account group. This creates a set that can then be used in the Report Painter. If this procedure is used, however, note that if the balance sheet and profit and loss statement structure are changed, then the set must be changed likewise. The set BANK.BANK was defined in our example, which is based on the balance sheet and profit and loss structure BANK.

Furthermore, two variables (ZZRPMAF) and (ZZRPMA) and an additional set (ZZVORTRAG) were defined. These variables and this set are used to restrict the report to particular periods or prior periods.

Within the report definition, there are different sections each for assets, liabilities, profit and loss statement, additional items, and offsetting. The corresponding subset is stored for each section. As a refinement, you can see how the liabilities are calculated. The balance sheet profit or loss (or annual surplus/deficit) has to be included in the liabilities. As there is no separate account for this item, this value must be calculated. In our example, two additional rows were defined on the

Additional Process Information

liabilities side that represent the posted assets and liabilities. These rows are added together using a formula (- (assets + liabilities). This row corresponds with the balance sheet profit/loss. This new row is then added with the set for capital, and hence results in the equity.

The reports are defined for the GLX library and are called ZZBILANZ and ZZBILAN1.

Report Writer

Average positions

The other reports are defined using the Report Writer. Here we are working with two libraries. Reports ZZBANK1 – ZZBANK4 are defined in the GLX library. Reports ZZBANK5 & ZZBANK6 are defined for the 0B1 library. The reason for this is that certain key figures used for generating reports ZZBANK5 and ZZBANK6 can only exist in libraries defined for table GLT0.

All six reports use an account set. This account set is, however, not defined with the Profit Center Accounting function but with a program called RFSPLN00. The reason for this is that this set has to be defined for a table from which the data can then be read. In our example it is the set OFBANK.ZZ001T. This set has been created for table ZZ001T.

Generating the Initial Data for the IDES Process

Prerequisites

So that you can work through this example, you need first to carry out certain preliminary tasks. A role was created in IDES that you can use to call up bank reports. You need to assign this role to your user. Furthermore, you need to run a CATT that will generate example data for you.

Procedure


Assigning the role

1. Call up the transaction as follows:



Menu Path	<i>Tools → Administration → User Maintenance → Roles</i>
Transaction Code	PFCG

2. Enter the following data:

Field	Data
Role	Ides_banking

3. Choose  *Change*.
4. Choose the *User* tab page.
5. Enter the following data:

Field	Data
User ID	Your user name

6. Choose .
7. Choose  until the overview tree appears.

Starting the CATT

8. Call up the transaction as follows:

Menu Path	<i>Menu → User Menu → CATT → Computer Aided Test Tool</i>
Transaction Code	SCAT

9. Enter the following data:


Field	Data
Test case	ZBANKING_BILANZBUCHUNGEN

10. Choose .

Field	Data
<i>Log type</i>	
Long	Select
<i>Processing mode</i>	


Generating the Initial Data for the IDES Process

Errors	Select
Variants	
W/o	Select

11. Choose .

12. If the system displays the *Enter company code* dialog box, enter the following data:

Field	Data
Company code	F100

13. Choose .

The system displays the message *Document XXX was posted in company code F100*.

The system posted 12 documents with the following posting records:


Document	Account	Text	Debit/Credit	Posting date	Amount	Value date
1	10302200	Receivables from foreign money market	Debit	01/15/2000	1,000	01/15/2000
1	50101200	Charges from receivables	Credit	01/15/2000	100	01/15/2000
1	50101100	Interest earned from receivables	Credit	01/15/2000	900	01/15/2000
2	10302200	Receivables from foreign money market	Debit	02/20/2000	2,000	02/18/2000
2	50101200	Charges from receivables	Credit	02/20/2000	200	02/18/2000
2	50101100	Interest earned from receivables	Credit	02/20/2000	1,800	02/18/2000
3	10302200	Receivables from foreign money market	Debit	04/10/2000	3,000	03/25/2000
3	50101200	Charges from receivables	Credit	04/10/2000	300	03/25/2000

Generating the Initial Data for the IDES Process

3	50101100	Interest earned from receivables	Credit	04/10/2000	2,700	03/25/2000
4	10302200	Receivables from foreign money market	Debit	03/25/2000	4,000	04/05/2000
4	50101200	Charges from receivables	Credit	03/25/2000	400	04/05/2000
4	50101100	Interest earned from receivables	Credit	03/25/2000	3,600	04/05/2000
5	20102100	Interest-bearing payables against customers	Credit	01/15/2000	1,000	01/15/2000
5	60101000	Interest expense from payables	Debit	01/15/2000	1,000	01/15/2000
6	20102100	Interest-bearing payables against customers	Credit	02/20/2000	2,000	02/18/2000
6	60101000	Interest expense from payables	Debit	02/20/2000	2,000	02/18/2000
7	20102100	Interest-bearing payables against customers	Credit	04/10/2000	3,000	03/25/2000
7	60101000	Interest expense from payables	Debit	04/10/2000	3,000	03/25/2000
8	20102100	Interest-bearing payables against customers	Credit	03/25/2000	4,000	04/05/2000

Generating the Initial Data for the IDES Process

8	60101000	Interest expense from payables	Debit	03/25/2000	4,000	04/05/2000
9	10502100	Receivables from money market – private customers	Debit	01/15/2000	1,000	01/15/2000
9	50503000	Price gains	Credit	01/15/2000	1,000	01/15/2000
10	10502100	Receivables from money market – private customers	Debit	02/20/2000	2,000	02/18/2000
10	50503000	Price gains	Credit	02/20/2000	2,000	02/18/2000
11	10502100	Receivables from money market – private customers	Debit	04/10/2000	3,000	03/25/2000
11	50503000	Price gains	Credit	04/10/2000	3,000	03/25/2000
12	10502100	Receivables from money market – private customers	Debit	03/25/2000	4,000	04/05/2000
12	50503000	Price gains	Credit	03/25/2000	4,000	04/05/2000

14. Choose  until the overview tree appears.

Executing the Daily Balance Sheet

Use

The daily balance sheet is used to show the balance sheet related to a particular key date. Two reports are defined for IDES. The first report enables you to generate a balance sheet from one day to another specified day. The second report is able to show the cumulated opening balance, flows and the cumulated closing balance for a particular day.



In a standard system, in order to be able to execute the reports you need to know the period in which the individual days occur.

If, for example, you want to see the daily balance sheet for the 15th February, you need to know that the 15th February corresponds to the 46th period.

For this reason an additional ABAP has been created in IDES that allows you to make a selection using a date. The ABAP then converts this date into the corresponding period. For this reason you see four reports when you open the file for the daily balance sheet. Effectively, there are only two different reports.

Procedure

1. Call up the transaction as follows:

Menu Path	<i>User Menu for XXX → Bank Reporting → Daily Balance Sheets → Daily Balance Sheet (With Selection Date)</i>
Transaction Code	Y_ID3_68000124

2. Enter the following data:

Field	Data
Evaluation start date	01/01/2000
Evaluation end date	02/20/2000
Report currency	EUR

3. Choose

4. Enter the following data:

Field	Date
Period from	1
Period to	51



1 corresponds with 01/01/2000.

51 corresponds with 02/20/2000.

5. Choose .



Executing the Daily Balance Sheet

You now see the daily balance sheet for 01/01/200 up to and including 02/20/2000 for the transaction currency EUR.

In addition to the transaction currency, the report also shows the data in local and group currency. This is particularly important if you work with different currencies and want to display a daily balance sheet in the relevant currency. You then obtain as a result only the documents that were posted in the corresponding currency. The system also displays the results in your local currency.



In the liabilities area you can see the *Liabilities Balance Sheet Total* highlighted in yellow, and the *Liabilities* highlighted in blue. The amount of the two rows are different. This is because the posted amounts in the rows highlighted in blue have been totaled, and the rows highlighted in yellow show both the posted values and the totaled values. (The balance sheet profit/loss has to be totaled as this does not result from one posting).

6. Choose .
7. In the *Exit Report* dialog box, choose *Yes*.
8. Choose  until the overview tree appears.
9. Call up the transaction as follows:




Menu Path	From the <i>Daily balance sheets</i> node choose <i>Daily balance sheet</i> .
Transaction Code	Y_ID3_68000071

Here you can see that you cannot enter a date for which the report is to be executed. Instead you need to enter periods. The system suggests period 1 to the period that corresponds to today's date.

10. Enter the following data:

Field	Data
Fiscal year	2000
Period from	51

Ensure that the value in the *Period to* field is larger than that in the *Period from* field.

11. Choose .
- All documents are relevant for this daily balance sheet that were posted after 02/20/2000.
12. Choose .
13. In the *Exit Report* dialog box, choose *Yes*.
14. Choose  until the overview tree appears.

Executing the Daily Balance Sheet with Flows

Use

An additional ABAP has also been created for the daily balance sheet with flows in order to simplify data selection. Execute this report now.


Procedure

15. Call up the transaction as follows:

Menu Path	From the <i>Daily Balance Sheet</i> node choose <i>Daily Balance Sheet with Flows</i> (with selection date)
Transaction Code	Y_ID3_68000125

16. Enter the following data:


Field	Data
Evaluation date	01/15/2000

17. Choose .

18. Enter the following data:

Field	Data
Period to	15

15 corresponds with 01/15/2000.

19. Choose .

Using this report definition, you can see that it is also possible to carry out an evaluation of the balance sheet by opening balance, flows and closing balance. The results are displayed in this report in local currency.

You see the cumulated opening balance for 01/15/2000, the flows on 01/15/2000 and the closing balance.


20. Choose .

21. In the *Exit Report* dialog box, choose *Yes*.

22. Choose .

23. Enter the following data:

Field	Data
Evaluation date	02/20/2000


24. Choose .

25. Enter the following data:


Field	Data
-------	------

Executing the Daily Balance Sheet with Flows


Period to	51
-----------	----

26. Choose .

The system displays the report again and you can now see the cumulated opening balance up to 02/20/2000. You can also see that the values of the first four documents are shown as the opening balance and the values of the second four documents are displayed in the flows column.

27. Choose .

28. In the *Exit Report* dialog box, choose *Yes*.

29. Choose  until the overview tree appears.

Additional Information on Average Positions

Average positions, or average balance sheets, are used for the purpose of comparison, for example July 1999 and July 2000. In contrast to normal monthly balance sheets, which are always created at month end (31st) and are characterized by peaks (for example, loan maturities, salary payments), which do not exist on 29th, average balance sheets even out such peaks. An average balance sheet is of interest for controlling reasons.

Banks also need to calculate average balances not only by posting date, but also by value date.

Average balances are needed by all banks that need to fulfill requirements regarding:

- Regulatory reporting
- Internal analysis

Average balances are calculated for both internal and external purposes.

In internal controlling they are used for:

- Calculating the interest on non-interest bearing items or for non-customer business:
 - Office equipment
 - Discount accruals/deferrals (asset/liability)
 - Subscription items
 - Reserves
 - Bonds due
 - Interest due
 - Liquid funds (petty cash and bank balances)
- Plausibility checks for overnight and fixed-term accounts. The average balances of overnight and fixed-term accounts are used to check interest income accounts. In this way, errors in the accruals/deferrals can be found. A realistic market interest must result, for, amongst others, auditing reasons.

In the average balances - periodic version report, you have the option of carrying out an evaluation by either local or transaction currency. We only consider local currency in this example.

Average Balances – Periodic Version in Local Currency

Average Balances – Periodic Version in Local Currency

Use

You can use this report to analyze a weighted position of a period. This is always calculated up to the end of the month. For each posting entered in the system, once the average balance ledger has been activated, the system saves a supplement so that the posting can then be included in the relevant reports.

You can find more information about this process under [i \[Page 45\]](#).

Procedure

1. Call up the transaction as follows:

Menu Path	From the <i>Bank Reporting</i> node choose <i>Average Balances</i> → <i>Average Balances – Periodic Version in Local Currency</i>
Transaction Code	Y_ID3_68000072

2. Enter the following data:

Field	Data
Ledger	Z2
Fiscal year	2000
Company code	F100

3. Choose .

The report shows the weighted position per period.

In our example, the data is calculated in the following way:


Month	Formula
January	$17/31 \times 1000 = 548.39$
February	$1,000 + (11/29 \times 2,000) = 1,827.59$
March	$3,000 + (7/31 \times 3,000) = 3,677.41$
April	$6,000 + (26/30 \times 4,000) = 9,466.67$
May	$10,000 + 0 = 10,000.00$

A document was posted on 01/15/2000. 01/15/2000 is also the value date of this document. To calculate the weighting, the numerator is taken as the number of days between the value date and the end of the month ($15 - 31 = 17$). The denominator is always the number of days in the month.

In February, the total position for January (1,000) is transferred and added to the weighted position for February. This is done because the 1000 posted in January exists for the whole of February.

4. Choose .
5. In the *Exit Report* dialog box, choose *Yes*.

Average Balances – Periodic Version in Local Currency

6. Choose  until the overview tree appears.

Average Balances – Periodic Version in LC Year-to-Date

Average Balances – Periodic Version in LC Year-to-Date

Use

In year-to-date reports, the weighted position of a period is always added to the next period and divided by the total number of days.


Procedure

7. Call up the transaction as follows:

Menu Path	From the <i>Average Positions</i> node choose <i>Average Balances – Periodic Version in Local Currency Year-to-Date</i> .
Transaction Code	Y_ID3_68000074

8. Enter the following data:

Field	Data
Ledger	Z2
Fiscal year	2000
Company code	F100

9. Choose .

The system now displays the weighted monthly balance per period and calculated year-to-date.

In our example, the data is calculated in the following way:

Month	Formula
January	$(548.39 \times 31) / 31 = 548.39$
February	$(548.39 \times 31 + 1,827.59 \times 29) / 60 = 1,166.67$
March	$(548.39 \times 31 + 1,827.59 \times 29 + 3,677.41 \times 31) / 91 = 2,021.98$
April	$(548.39 \times 31 + 1,827.59 \times 29 + 3,677.41 \times 31 + 9,466.66 \times 30) / 121 = 3,867.76$
May	$(548.39 \times 31 + 1,827.59 \times 29 + 3,677.41 \times 31 + 9,466.66 \times 30 + 10,000 \times 31) / 152 = 5,118.42$


A document was posted on 01/15/2000 and valued with value 1,000

The weighted position of period 1 was 548.39. In February a document was posted with value date 02/18/2000, the weighted position of period 2 was 1,827.59. Now, to calculate the average position year-to-date, the weighted position from January is multiplied by the total number of days in January, then the weighted position from February is multiplied by the total number of days in February and added to January's figure. The results is then distributed across the total number of days in January + February.

10. Choose .

11. In the *Exit Report* dialog box, choose *Yes*.

Average Balances – Periodic Version in LC Year-to-Date

12. Choose  until the overview tree appears.

Average Balances – Posting Date-Based Daily Version

Average Balances – Posting Date-Based Daily Version

Use

You use this report to look at a weighted position during a period. It is not calculated up to the month end, but to a selection date instead.

The average position ledger needs to be active for you to be able to run this report.

In this report, the weighting is calculated using the posting date.


Procedure

13. Call up the transaction as follows:

Menu Path	From the <i>Average Positions</i> node choose <i>Average Balances – Posting Date-Based Daily Version</i> .
Transaction Code	Y_ID3_68000120

14. Enter the following data:

Field	Data
Company code	F100
Fiscal year	2000
Evaluation date	04/15/2000

15. Choose .

You can now see the weighted position for April but calculated up to the 15th April and not up to 30th April.

Three documents were posted up to the posting date of 04/15/2000. The report takes into account their position completely. This amounts to EUR 7,000

Posting	Posting date	Value
1.	01/15/2000	1,000.00
2.	02/20/2000	2,000.00
3.	03/25/2000	4,000.00

On 10th April another document is posted with a position of 3,000 and value date 04/05/2000.


Weighting is carried out for this document for 10th to 15th April.

This generates the following figures:

$$7000 + (6/15 \times 3000) = 8200$$

16. Choose .

17. In the *Exit Report* dialog box, choose *Yes*.

18. Choose  until the overview tree appears.

Average Balances – Posting Date-Based Daily Version

Average Balances – Value Date-Based Daily Version

Average Balances – Value Date-Based Daily Version

Use

This report is very similar to the one described above. Instead, the result is determined not by the posting date, but by the value date.


Procedure

19. Call up the transaction as follows:

Menu Path	From the <i>Average Positions</i> node choose <i>Average Balances – Value Date-Based Daily Version</i>
Transaction Code	Y_ID3_68000122

20. Enter the following data:

Field	Data
Company code	F100
Fiscal year	2000
Evaluation date	04/15/2000

21. Choose .

You can now see the weighted position for April but calculated up to the 15th April and not up to 30th April.

Three documents were posted up to the value date of 04/15/2000. The report takes into account their position completely. This amounts to EUR 6,000

Posting	Value date	Value
1.	01/15/2000	1,000.00
2.	02/18/2000	2,000.00
3.	03/25/2000	3,000.00

On 10th April another document is posted with a position of 4,000 and value date 04/05/2000.

Weighting is carried out for this document for 10th to 15th April.

This generates the following figures:

$$6,000 + (11/15 \times 4000) = 8,933.33$$




This result differs from that generated by the previous report (8,200 in the money market receivables row) for the following two reasons:

The report by value date uses a total position of 6,000 instead of 7,000.

A weighting of 11/15 and not 6/15 results from the document from April.

22. Choose .

Average Balances – Value Date-Based Daily Version

23. In the *Exit Report* dialog box, choose *Yes*.
24. Choose  until the overview tree appears.