Interactions

Oracle FLEXCUBE Universal Banking

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ORACLE

FINANCIAL SERVICES

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1. About this Manual

1.1 Introduction

This manual is designed to explain the Interactions (IT) module of Oracle FLEXCUBE. It provides an overview to the module, and provides information on using the Interaction module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.1.1 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

1.1.2 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	*The interactions* help the customers track the information related to their accounts. They also help the bank users identify the tasks that require their attention.
Chapter 3	Alerts give critical information on their accounts or transactions to help them take appropriate actions. The bank staff may also require certain information on the customer accounts and transactions.
Chapter 4	*Spend Analysis* tracks the Debit transactions of a customer. By tracking the debit transaction of an account the customer can manage all the debit transactions in a more effective way.
Chapter 5	*Conversations* help capturing the conversations with the

	customers. This helps you to track and address the request of the customers.
Chapter 6	*Reminders* describes the methods to create, view and track reminders about important activities that require attention for the bank staff and the customers.
Chapter 7	*Instructions* convey important information to the end user by displaying it on the dashboard, emailing or sending an SMS.

1.1.3 Related Documents

- Procedures User Manual

1.1.4 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Interactions in Oracle FLEXCUBE

2.1 Introduction

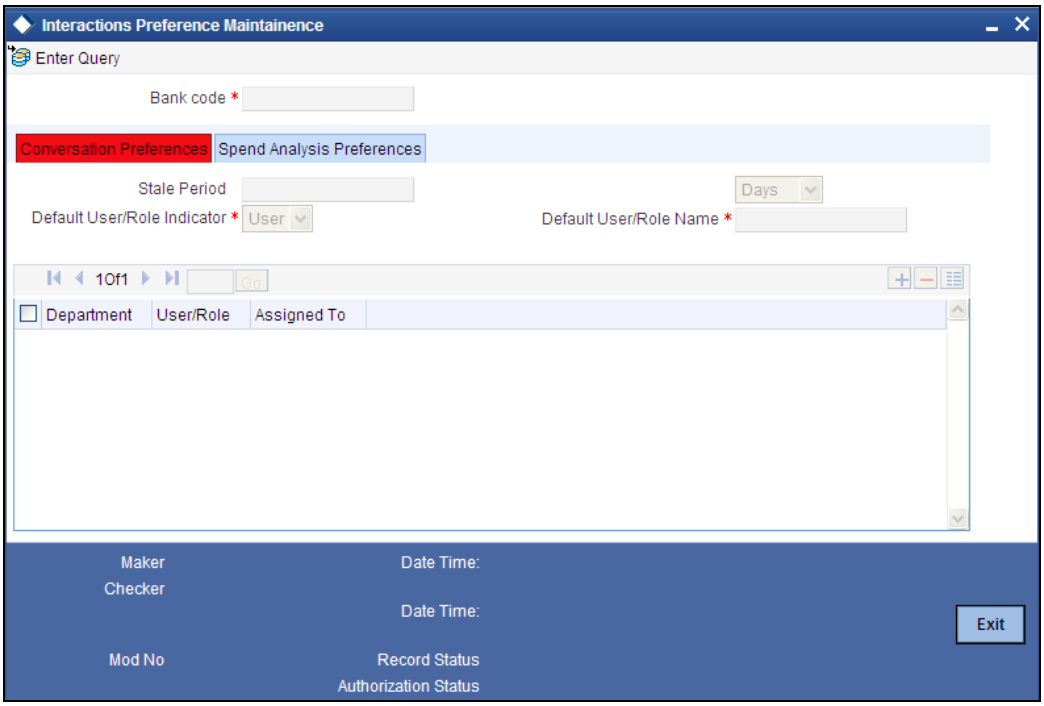
Oracle FLEXCUBE interacts with the bank users and customers based on certain predefined parameters. The interactions help the customers track the information related to their accounts. They also help the bank users identify the tasks that require their attention.

Oracle FLEXCUBE supports the following interactions:

Interaction	Description
Conversation	Conversation is the flow of information between you and the end user. It helps you to track and address the request of the end users.
Reminder	Oracle FLEXCUBE allows configuring reminders to remind about important activities like making a payment, attending meetings and so on.
Instruction	An instruction is a piece of information that is conveyed to you and the end user simultaneously on the dashboard. You can provide different messages to different users of the same account.
Alert	A business alert is a message that conveys such information by email, sms or as a message on the user dashboard. The alerts can be generated to the customers and bank staff at a regular interval defined in the system.
Spend Analysis	Based on the type of expenditure from the account, Oracle FLEXCUBE will classify the debit transactions under different spend classes. This classification helps the customer get the details of the money spend from the account under each spend class.

2.2 Setting Preferences for Interactions

You can set your preferences for Oracle FLEXCUBE interactions using ‘Interactions Preferences Maintenance’ screen. To invoke this screen, type ‘ITDINPRF’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



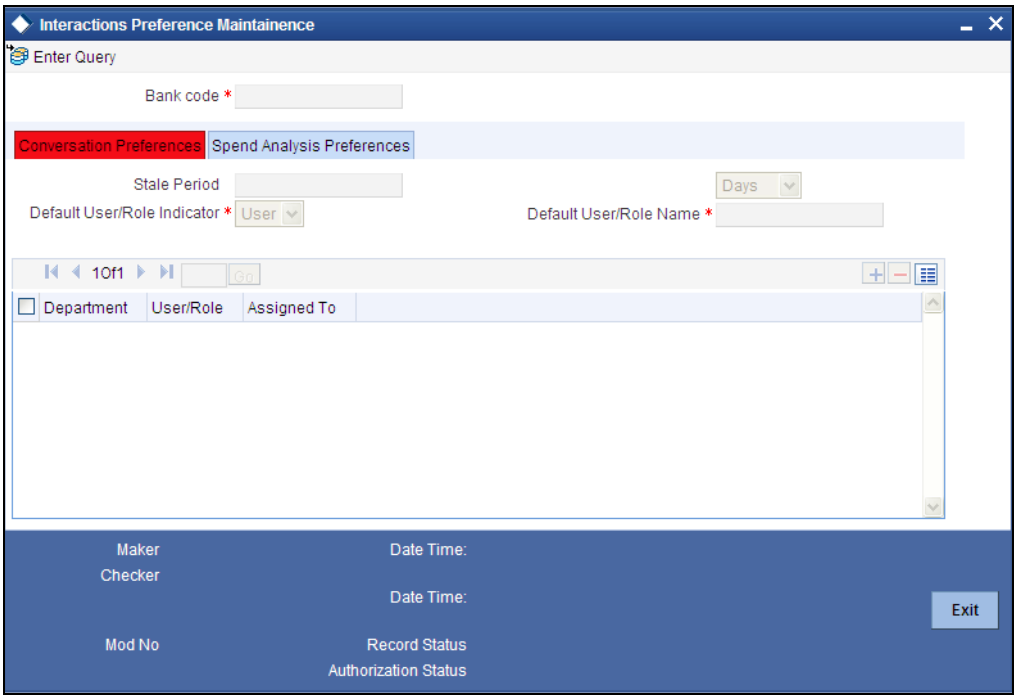
Specify the following details:

Bank Code

Specify the bank code of the corresponding head office branch. The adjoining option list displays the bank code of the head office branch.

2.2.1 Conversation Preferences Tab

You can set the preferences with respect to the conversations under the 'Conversation Preferences' tab. Click 'Conversation Preferences' tab on 'Interaction Preferences Maintenance' screen.



Specify the following details:

Stale Period

Specify the period after which a closed conversation is moved to Archival. You can specify the stale period in terms of number of days, months or years.

If you choose the unit as 'Days', you need to specify the number of days here. Similarly, if you choose the unit as 'Months', you need to specify the number of months during which a closed conversation will remain active.

Stale period Unit

Specify the unit in which the stale period is specified. You can choose one of the following units:

- Days
- Months
- Years

Default User/Role Indicator

Specify whether you are setting the conversation preferences for a particular user or a user role. The drop-down list displays the following options:

- User
- Role

Choose the appropriate one.

In case, the conversation is not assigned to any user or role, the system will default the corresponding conversation to a user or role.

Default User/Role Name

Specify the user ID or role name. If you are maintaining the conversation preferences for a user profile, specify the user ID. If you are maintaining the conversation preferences for a user role, specify the user role. If Department wise User/Role is not maintained, then the conversation will be assigned to the Default User/Role Name maintained.

Department

Specify the department for which you are setting the conversation preferences. The option list displays all valid department codes maintained in the system. Choose the appropriate one.

User/Role

Specify whether you are setting the conversation preferences for a particular user or a user role. The drop-down list displays the following options:

- User
- Role

Choose the appropriate one.

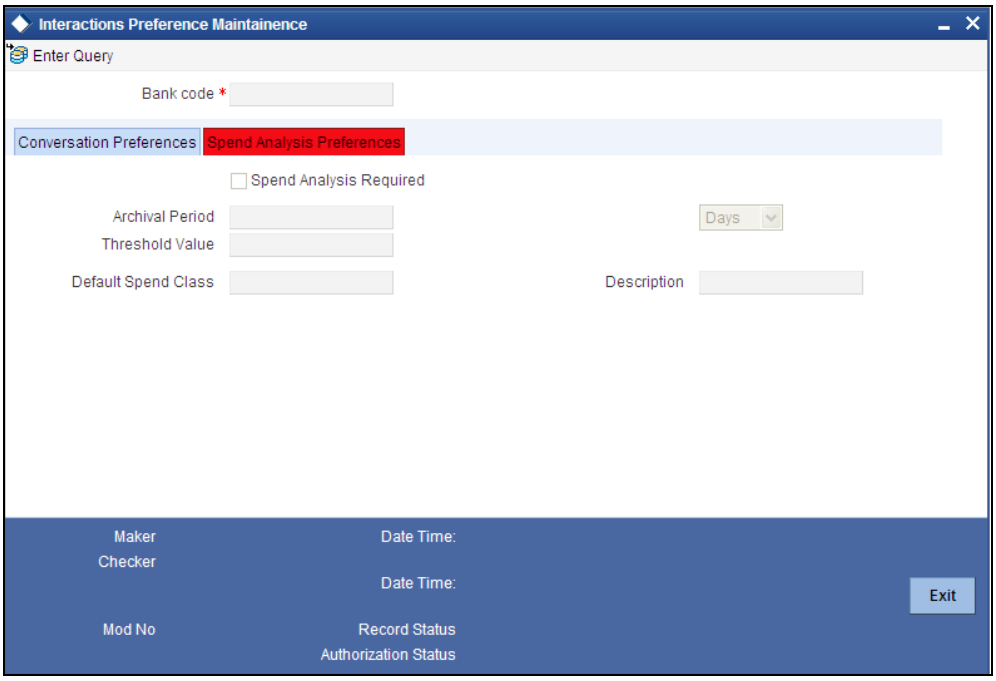
Assigned To

Specify the user ID or role to which the conversations are assigned. Based on the department code and the applicable class (user/role), the option list displays the user IDs and roles that are applicable. Choose the appropriate one.

You can add more rows to the list using add button. You can also delete rows by checking the respective checkboxes and clicking the delete button.

2.2.2 Spend Analysis Preferences Tab

You can set the preferences with respect to the spend analysis under the 'Spend Analysis Preferences' tab. Click 'Spend Analysis Preferences' tab on 'Interaction Preferences Maintenance' screen.



Specify the following details:

Spend Analysis Required

Check this box to indicate that spend analysis is applicable to the selected bank code. If you do not check this, the system will not enable spend analysis for the bank.

Archival Batch Frequency

Specify the period after which the spend entry should be considered for archival. You can specify the period in terms of number of days, months or years.

If you choose the unit as 'Days', you need to specify the number of days here. Similarly, if you choose the unit as 'Months', you need to specify the number of months after which the spend entry will be archived.

Archival Batch Frequency Unit

Specify the unit in which the archival batch frequency is specified. You can choose one of the following units:

- Days
- Months

- Years

Rule Threshold Value

Specify the rule threshold value. This is the threshold value for the negative points accumulated for a rule ID to lower its priority by a notch.

Oracle FLEXCUBE classifies debit transactions under different spend classes based on the spend rules maintained. If a transaction is reclassified under a different spend class, the system applies negative points to the Rule ID. Once the accumulated negative points exceeds the rule threshold value specified here, the system lowers the priority of the rule by a notch.

Once you have captured the above details, save the preferences.

3. Alerts

3.1 Introduction

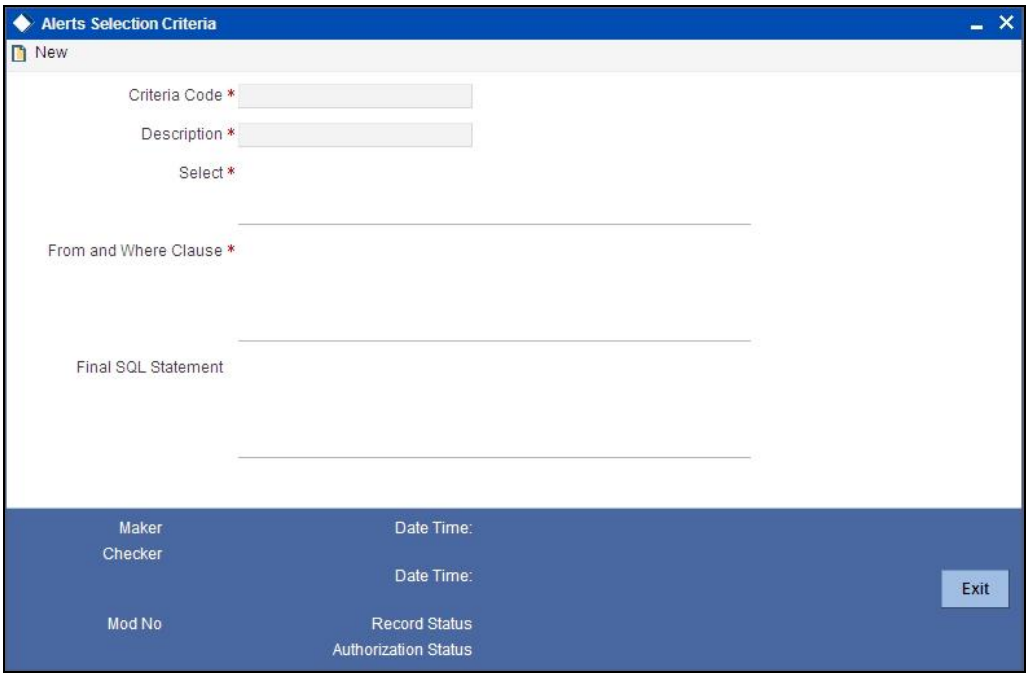
The bank customers may require critical information on their accounts or transactions to help them take appropriate actions. The bank staff may also require certain information on the customer accounts and transactions. A business alert is a message that conveys such information by email, sms or as a message on the user dashboard.

Oracle FLEXCUBE allows you to define business alerts for the bank staff as well as bank customers. The alerts can be generated to the customers and staff at a regular interval defined in the system.

3.2 Defining Alert Selection Criteria

You can define alert selection criteria in Oracle FLEXCUBE. The system identifies the set of customers who receive the alerts based on the selection criteria.

The system generates the alerts based on the selection criteria defined in 'Alert Selection Criteria' screen. To invoke this screen, type 'ITDACMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Criteria Code

Specify a unique code that identifies the criterion that you are defining. This code will be the unique identifier of the criterion based on which alert is generated.

The system will not allow you to modify the criteria code after saving it.

Description

Specify a brief description of the selection criterion that you are defining.

Select

Specify the 'Select' part of the selection criterion.

The criterion must be defined as an SQL statement with aliases. However, you need not enter the keyword 'SELECT'.

The alias naming convention is 'ColX'. Here, 'X' refers to the sequential number of the column in the 'Select' clause.

Example

s1.cust_ac_no Col1 ,s1.cust_no Col2 ,s1.ccy Col3 ,s1.account_class Col4 ,s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7, s2.default_media Col8

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

From and Where Clause

Specify the remaining part of the selection criterion. You need not enter the keyword 'From'.

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

Final SQL Statement

The system concatenates the values defined under 'Select' and 'From and Where Clause' and displays the final SQL statement. This must be a valid SQL statement.

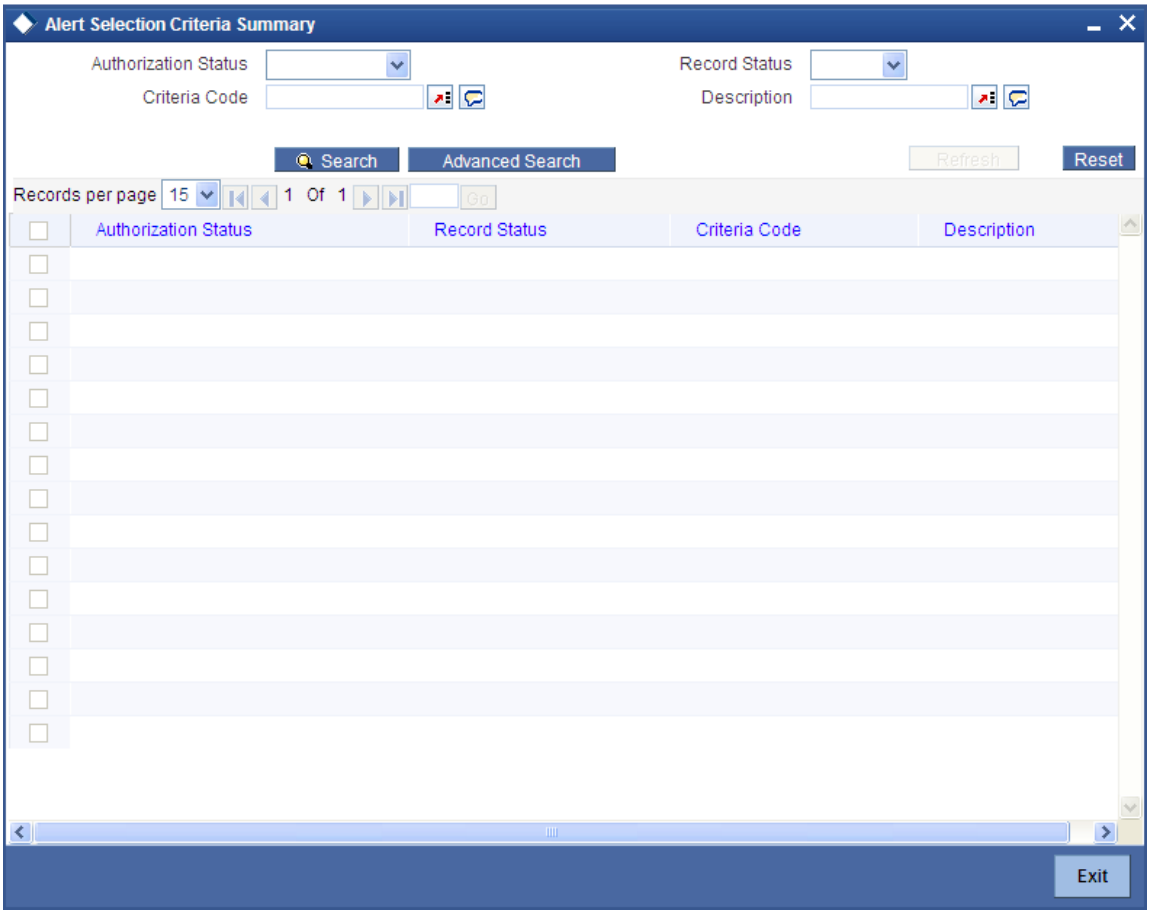
The system generates the alert messages based on this final SQL statement.

Once you have captured the details, save the record.

To define the criteria as SQL statement, you need to have sufficient understanding about the data model of Oracle FLEXCUBE and SQL programming language.

3.2.1 Viewing Alert Criteria Definition Summary

You can view a summary of the alert criteria maintained in Oracle FLEXCUBE using 'Alert Selection Criteria Summary' screen. To invoke this screen, type 'ITSACMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



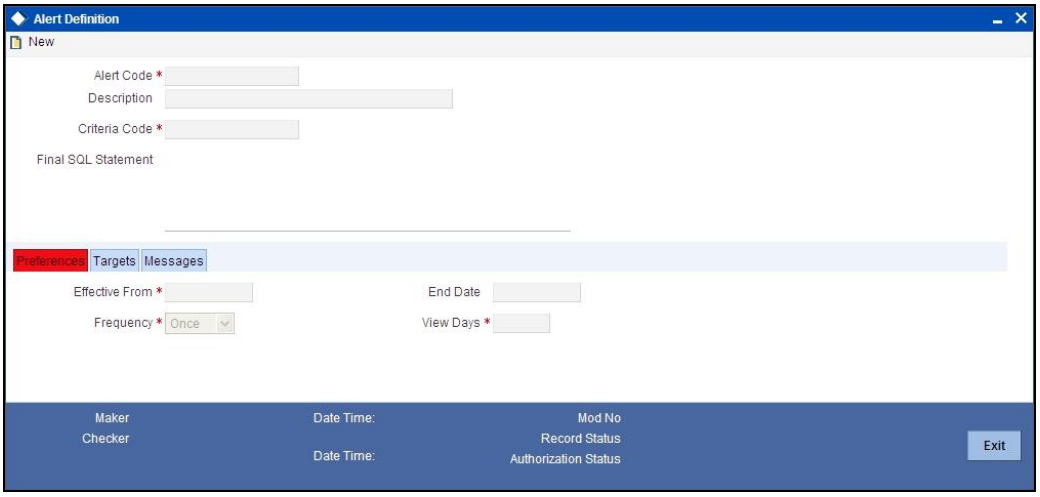
You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Status of the record
- Selection criteria code
- Selection criteria description

Once you have set the search parameters, click the 'Search' button. The system displays the records that match the search criteria. Double-click a record to view the details.

3.3 Defining Alerts

You can define specific alerts to be sent to the bank staff and customers. You need to define the alert codes and map the alert code to the customer or bank user using 'Alert Code Definition' screen. To invoke this screen, type 'ITDADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Alert Code

Select the alert code from the adjoining option list. The option list displays all valid alert codes maintained in the system. Choose the appropriate one

Description

System displays the description of the alert based one the selected alert code.

Criteria Code

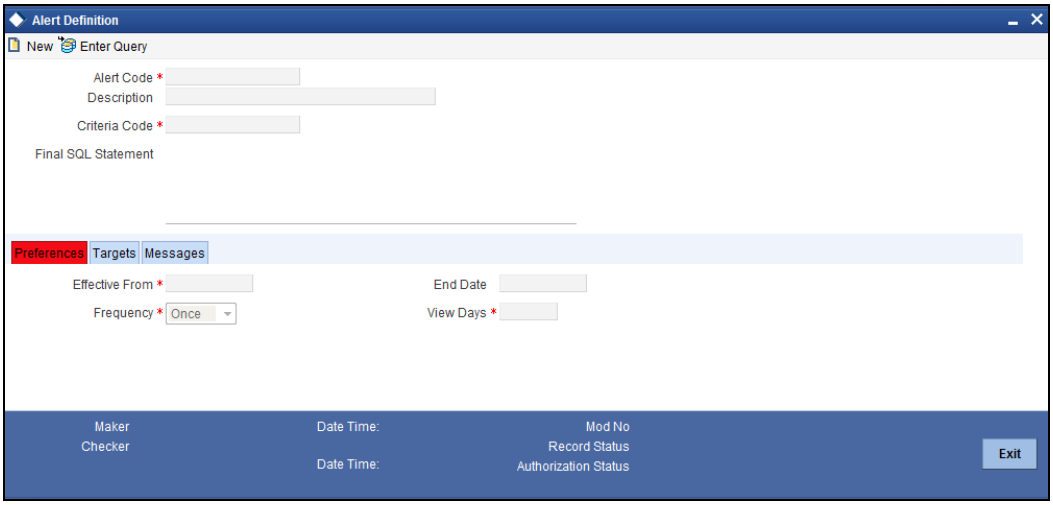
Specify the selection criteria code to be used for the alert. The option list displays all valid selection criteria codes maintained in the system. Choose the appropriate one.

Final SQL Statement

Based on the criteria code selected, the system displays the final SQL statement.

3.3.1 Preferences Tab

You can set the preferences for alert message generation under 'Preferences' tab. Click 'Preferences' tab on 'Alert Definition' screen:



Under this tab, you can set the following preferences for the alert generation.

Effective From

Specify the start date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers from this date.

End Date

Specify the end date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers until this date.

Frequency

Specify the frequency of the alert message generation. Depending on the requirement, you can choose one of the following frequencies:

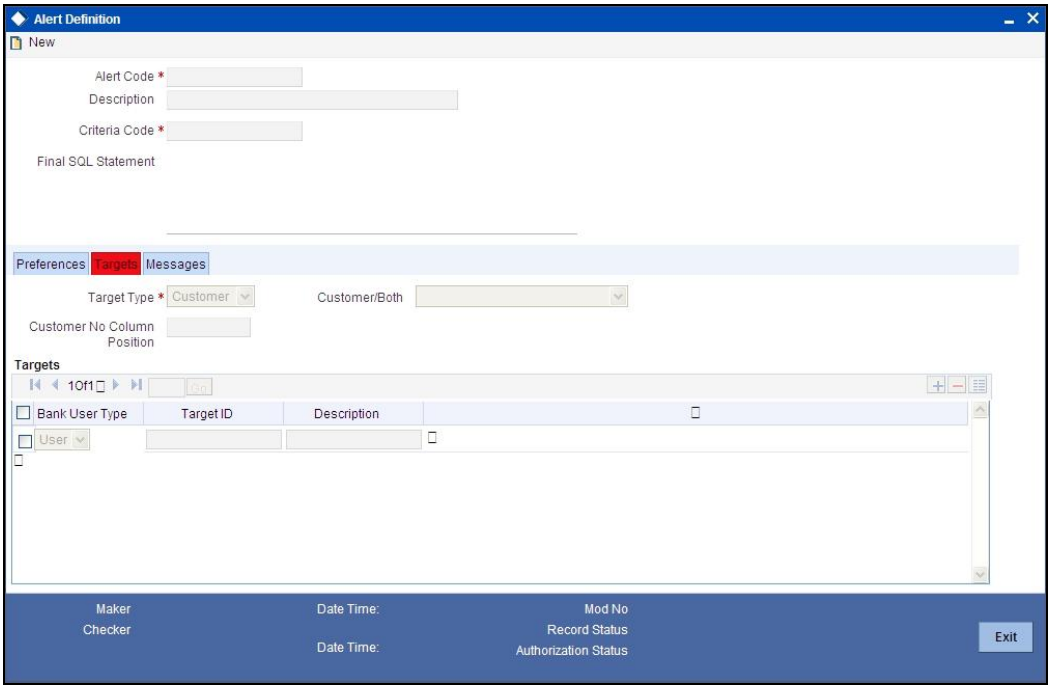
- Once
- Daily
- Weekly
- Monthly
- Yearly

View Days

Specify the number of days you wish to keep the alert message in the dashboard or the portal. The user or customer can view the alert message in the dashboard or portal for the number view days maintained here. After that, the message will disappear from the dashboard or portal.

3.3.2 Target Tab

You can capture the details of the customer and bank users for who will receive the alert message. Click 'Target' tab.



Specify the following details:

Target Type

The target type indicates the receiver of the alert message. The drop-down list displays the following target types:

- Customer – select this if the alert message is intended only for the customer
- Bank User – select this if alert message is intended only the bank user
- Both – select this if the alert message is intended for the customers and the bank users

You can choose the appropriate one.

Customer/Both

Specify the intended target. The drop-down list displays the following options:

- Customer Only – if you select this, the system generates the alert to the customer alone
- Customer and RM Direct - if you select this, the system generates the alert to the customer and the direct relationship manager
- Customer and Full RM Hierarchy - if you select this, the system generates the alert to the customer and the full relationship manager hierarchy
- RM Direct Only - if you select this, the system generates the alert to the direct relationship manager alone
- RM Full Hierarchy Only - if you select this, the system generates the alert to the full relationship manager hierarchy

You can select one of the above options only for the target types ‘Customer’ and ‘Both’.

Customer No Column Position

Specify the position of the customer number column in the SQL statement. If you have selected the target type as ‘Customer’ or ‘Both’, it is mandatory to specify the customer number column position.

Bank User Type

Specify the bank user type to receive the alert message. The drop-down list displays the following user types:

- Role
- User ID

Choose the appropriate one.

This is applicable only if the target type is ‘Bank User’.

Target ID

Specify the target ID. If the Bank User Type is ‘Role’, you need to specify the particular user role. If the Bank User Type is ‘User ID’, you need to specify the respective user ID.

You can choose the appropriate target ID from the option list. The alert message will be generated to the target IDs selected here.

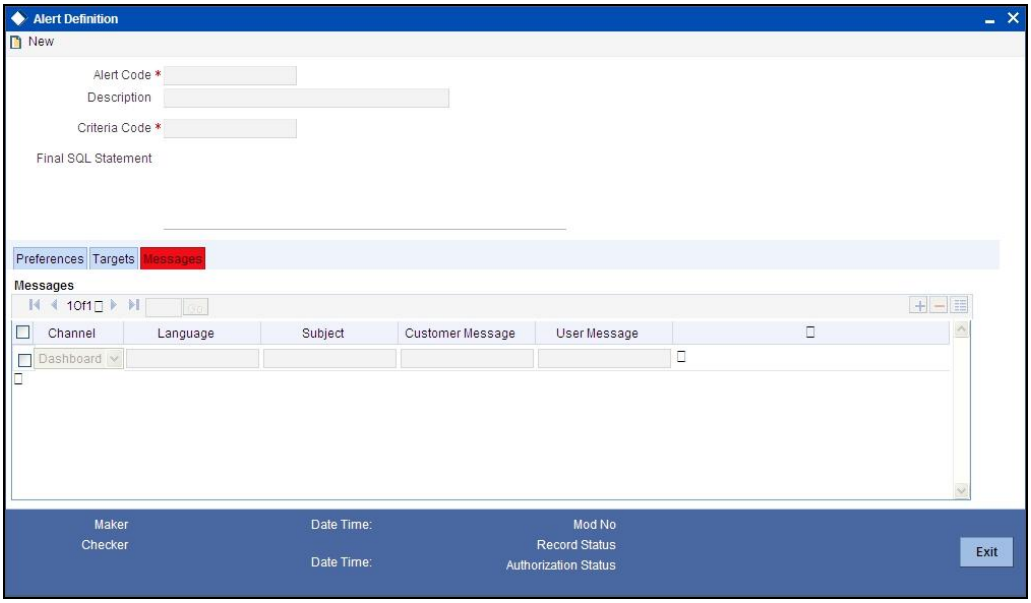
Description

The system displays the description of the selected target ID.

You can add more bank user types by clicking the add button. You can also delete a bank user type using delete button.

3.3.3 Message Tab

You can capture the details of the message to be sent to the customers and users under 'Message' tab. Click 'Message' tab.



You can capture the following details under this tab:

Channel

Specify the mode of message delivery. The drop-down list displays the following channels:

- Dashboard – applicable to bank users only
- Email – applicable to customers only
- SMS – applicable to customers only

Choose the appropriate one. The alert message is delivered to the customer/bank user by the mode specified here.

Language

Specify the language of the alert message. The option list displays all valid languages that are applicable. Choose the appropriate one.

Subject

Specify a subject that is significant to the alert message to be generated.

Customer Message

Enter the message to be generated for the customer. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended customer and the nature of the message.

This field is enabled only if the alert message is generated for the customer.

User Message

Enter the message to be generated for the bank user or RM. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended user and the nature of the message.

This field is enabled only if the alert message is generated for the bank user.

3.3.3.1 Using Variables in Messages

You can use certain variables in the alert messages generated for customers and users. Few of the variables are given below:

Variable	Description
$USERID	While generating the alert message, the system will replace this variable with the corresponding user ID from 'Alert Definition'.
$USERNAME	While generating the alert message, the system will replace this attribute with the user name of the corresponding user ID defined in the 'Alert Definition'.
$TODAY	While generating the alert message, the system will replace this attribute with the current system date.

Examples

1. Alert for the bank user about the customers who have more than three loans with statuses other than 'NORM' with an adversity level greater than one.

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

```
SELECT

cust.customer_name1 col1, cust.customer_no col2, a.user_defined_status col3, dt.today col4,COUNT(1) col5

FROM cltb_account_master a,

    sttm_customer cust,

    sttm_dates    dt

WHERE cust.customer_no = a.customer_id

AND dt.branch_code = a.branch_code
```

```
AND a.user_defined_status IN
    (SELECT b.status_code
    FROM CLTM_PRODUCT_STATUS_LEVEL b
    WHERE b.product_code = a.product_code
        AND b.adversity_level  in
        (SELECT c.adversity_level
    FROM CLTM_PRODUCT_STATUS_LEVEL c
    WHERE c.product_code = a.product_code
    AND c.status_code <> 'NORM'
    and c.adversity_level > 1))
 Group By cust.customer_name1, cust.customer_no , a.user_defined_status, dt.today
 Having count(1) > 3
```

Further, in ‘Alert Definition’ screen under ‘Message’ tab, you need to create an alert message as follows:

> Dear $USERNAME ($USERID),
>
> Kindly note that as on today ($TODAY), the number of loans for the customer $1 (ID $2) with status $3 or worse is $5.
>
> Regards,
>
> <Bank Name>
>
> This is an auto-generated message and does not need any signatures.

Notice that three variables viz. $USERNAME, $USERID and $TODAY are used in the above message. While generating the actual message for a user, the system replaces these variables with the bank user name, user ID and the current application date.

The actual message will be generated as follows:

> Dear Smith (SM000123),
>
> Kindly note that as on today (01st Mar, 2012), the number of loans for the customer Elizabeth (ID C038756) with status NPA or worse is 5.
>
> Regards,
>
> <Bank Name>

This is an auto-generated message and does not need any signatures.

2. Alert for fixed depositors' maturity date intimation, where the target type is 'Customer' and 'Customer/Both' is 'Customer Only'.

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

SELECT s1.cust_ac_no col1, s1.cust_no col2, s1.ccy col3, s1.account_class col4, s1.ACY_OPENING_BAL col5,

s2.customer_name1 col6, s2.language col7, s2.default_media col8

FROM fcubs12r1.sttm_cust_account s1, fcubs12r1.sttm_customer s2,fcubs12r1.ictm_acc s3

WHERE account_class = 'TD01'

AND s1.cust_no = s2.customer_no and s1.cust_ac_no = s3.acc

Further, in 'Alert Definition' screen under 'Message' tab, you need to create an alert message as follows:

Dear $6 (FD a/c No $1),

Kindly note that your fixed deposit, bearing account no. $1 (with an initial deposit of $3 $5) is due for maturity on $9. The maturity balance for the deposit is $3 $5.

Regards,

<Bank Name>

This is an auto-generated message and does not need any signatures.

The actual message will be generated as follows:

Dear John Mathew (FD a/c No FD00003456),

Kindly note that your fixed deposit, bearing account no. FD00003456 (with an initial deposit of USD 1,000.00) is due for maturity on 07-Mar-2012.

Regards,

<Bank Name>

This is an auto-generated message and does not need any signatures.

3. Alert for fixed depositors' maturity date intimation, where the target type is 'Customer' and 'Customer/Both' is 'RM Direct Only'.

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

```
SELECT s1.cust_ac_no col1, s1.cust_no col2, s1.ccy col3, s1.account_class col4,  s1.ACY_OPENING_BAL col5,

s2.customer_name1 col6, s2.language col7, s2.default_media col8

FROM  fcubs12r1.sttm_cust_account s1, fcubs12r1.sttm_customer s2,fcubs12r1.ictm_acc s3

WHERE    account_class = 'TD01'

AND s1.cust_no = s2.customer_no   and s1.cust_ac_no = s3.acc
```

Further, in 'Alert Definition' screen under 'Message' tab, you need to create an alert message as follows:

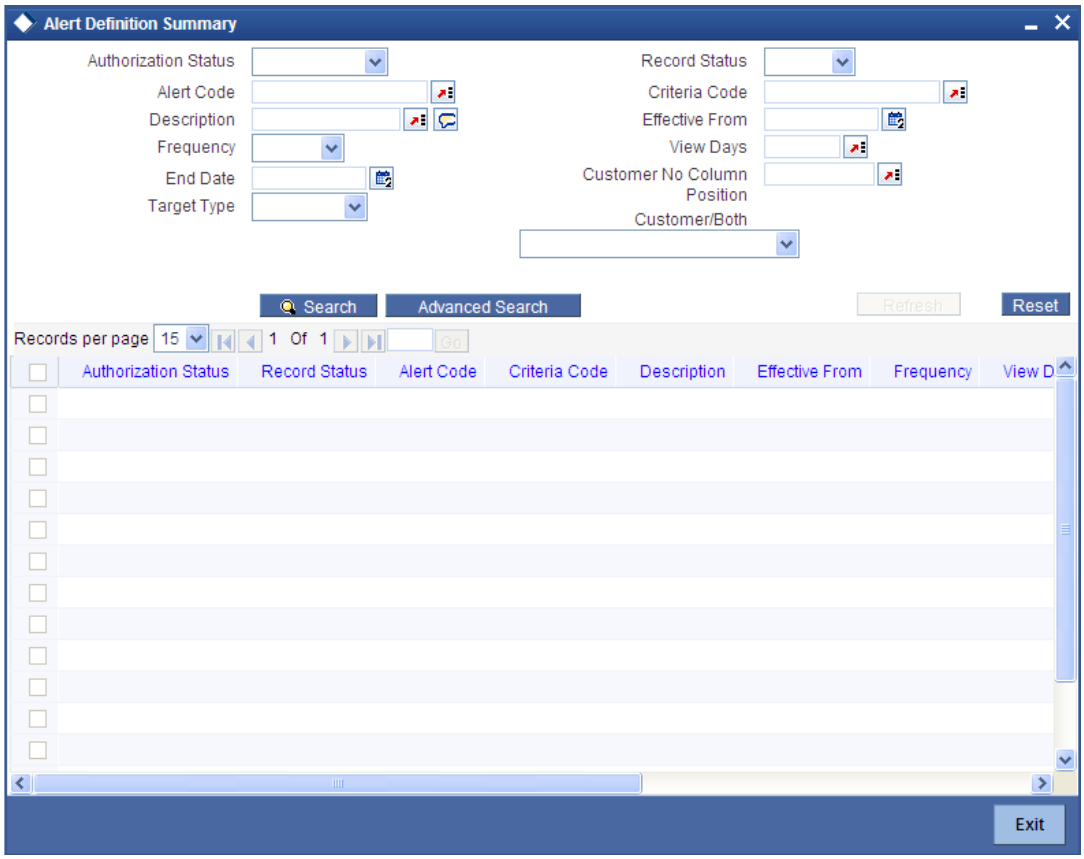
Dear $RM ($RMUID), Kindly note that your customer $2 (customer id $6) has a fixed deposit (no. $1), which is maturing on $9. The maturity balance for the deposit is $3 $5. Regards, <Bank Name> This is an auto-generated message and does not need any signatures.

The actual message will be generated as follows:

Dear Joseph (RM0875344), Kindly note that your customer John Mathew (customer ID CUST23456) has a fixed deposit (no. FD00003456), which is maturing on 07th Mar, 2012. The maturity balance for the deposit is USD 12,000. Regards, <Bank Name> This is an auto-generated message and does not need any signatures.

3.3.4 Viewing Alert Definition Summary

You can view a summary of the alerts defined in Oracle FLEXCUBE using 'Alert Definition Summary' screen. To invoke this screen, type 'ITSADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



You can search for the records based on one or more of the following parameters:

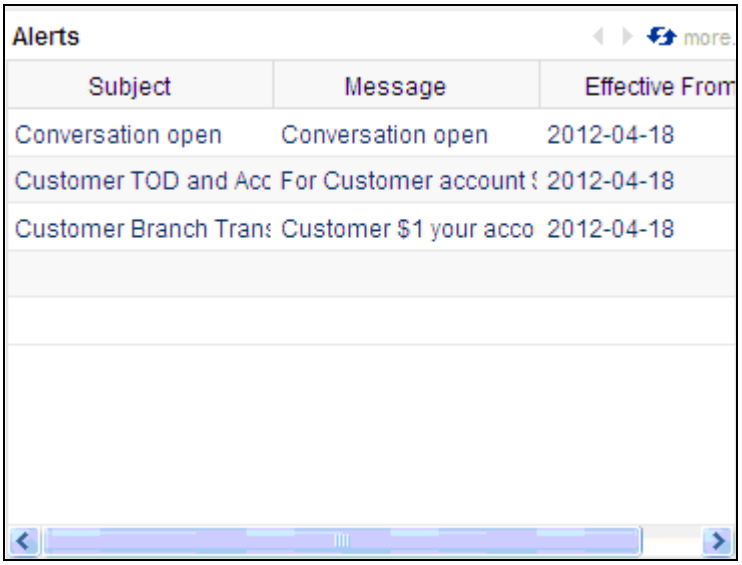
- Authorization status of the record
- Alert code
- Alert description
- Frequency of the alert
- End date
- Target type
- Record status
- Criteria code
- Effective date
- View days

- Customer number column position
- Customer/both

Once you have set the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. Double-click a record to view the detailed screen of the record.

3.4 Viewing Alert Dashboard

Oracle FLEXCUBE generates and displays the user alerts defined for your user profile. You can view the user alerts on ‘Alerts’ screen in your Dashboard. You can also view the ‘Alerts’ screen by typing ‘ITDALEDB’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



This screen displays five latest alert messages that require your attention. You can click the link ‘more…’ to view the remaining alert messages in your Dashboard. The messages are arranged in descending order of the effective date.

You can view the following details of the alert messages:

- Subject line of the alert message
- Message
- Effective date of the message

For further details on User Dashboards, refer to the User Dashboards user manual.

4. Spend Analysis

4.1 Introduction

Oracle FLEXCUBE uses Spend Analysis to track the Debit transactions of a customer. By tracking the debit transaction of an account the customer can manage all the debit transactions in a more effective way.

This chapter explains the spend analysis feature of Oracle FLEXCUBE and various maintenances and operations associated with it.

4.2 Spend Analysis in Oracle FLEXCUBE

Spend analysis feature of Oracle FLEXCUBE supports the following actions:

- Automatically classify transactions under different spend classes
- Manually reclassify transactions (from external systems)
- Create new spend classes
- View spend analysis details

Oracle FLEXCUBE classifies the debit transactions from a customer account under different spend classes.

A spend class refers to the classification of debit transactions made from a customer account for a specific purpose. Based on the type of expenditure from the account, Oracle FLEXCUBE will classify the debit transactions under different spend classes.

This classification is available only for the respective customer. It helps the customer to get the details of the money spend from the account under each spend class.

Examples

1. Classifying transactions under spend classes

Mr. Sharma is a customer of the bank. He has access to an external system portal to view the breakup of all transactions involving debits from his account.

The transactions are already grouped under different spend classes based on certain rules either pre-defined or maintained in Oracle FLEXCUBE.

Mr. Sharma's debit transactions from February 01, 2012 to February 13, 2012 are given below:

Date	Currency	Amount	Transaction Narrative
02-02-2012	INR	6, 20,000.00	Car Purchase

Date	Currency	Amount	Transaction Narrative
08-02-2012	INR	5,000.00	Shopping at Nike
10-02-2012	INR	30,000.00	Life Insurance Premium

Based on the spend rules, the system classifies the transactions under different spend classes as follows:

Date	Currency	Amount	Spend Class
02-02-2012	INR	6, 20,000.00	Savings - Buy Car
08-02-2012	INR	5,000.00	Clothing
10-02-2012	INR	30,000.00	Insurance

The system thus classifies the debit transactions from the account based on the spend rules defined for different spend classes.

2. Reclassifying transactions under different spend classes

After a week, Mr. Sharma views the breakup of his transactions from February 01, 2012 to February 17, 2012.

He observes that the transactions are classified under different spend classes as follows:

Date	Currency	Amount	Spend Class
02-02-2012	INR	6, 20,000.00	Savings - Buy Car
08-02-2012	INR	5,000.00	Clothing
10-02-2012	INR	30,000.00	Insurance
16-02-2012	INR	2,000.00	Cash
17-02-2012	INR	1,000.00	Cash

Mr. Sharma had spent INR 1,000.00 on fuel on February 17, 2012. The system classified this expense under the spend class ‘Cash'.

Mr. Sharma wants to re-classify the transaction under the system defined spend class ‘Fuel'.

Date	Currency	Amount	Spend Class
02-02-2012	INR	6, 20,000.00	Savings - Buy Car
08-02-2012	INR	5,000.00	Clothing
10-02-2012	INR	30,000.00	Insurance
16-02-2012	INR	2,000.00	Cash
17-02-2012	INR	1,000.00	Fuel

Mr. Sharma thus reclassifies a transaction under a different system-defined spend class.

3. Creating a new spend class

Mr. Sharma had his motorbike serviced at a local service station on February 17, 2012. He had paid the service charge or INR 2,000.00 by cash. The system classified this transaction under the spend class 'Cash'.

Mr. Sharma wants to reclassify this transaction under a spend class for repairs and maintenances. However, he observes that there is no system defined spend class for repair and maintenance transactions.

Mr. Sharma creates a new spend class byname 'Repair & Maintenance' using the external system portal. Further, he reclassifies the transactions under the new spend class 'Repair & Maintenance'. This classification is available on for Mr. Sharma.

The break-up of Mr. Sharma's debit transactions is now as follows:

Date	Currency	Amount	Spend Class
02-02-2012	INR	6, 20,000.00	Savings - Buy Car
08-02-2012	INR	5,000.00	Clothing
10-02-2012	INR	30,000.00	Insurance
16-02-2012	INR	2,000.00	Repair & Maintenance
17-02-2012	INR	1,000.00	Cash

Mr. Sharma thus created a new spend class and classified a transaction under that spend class.

4.2.1 Classification of Entries

Every debit entry can be classified under a spend class based on certain attributes held by the transaction.

Based on the rules defined in the 'Spend Rule Maintenance' screen, these attributes decide the classification of a transaction.

The following entries will be taken up for classification:

- Debit entries
- Entries involving CASA accounts for whom spend analysis tracking is allowed at the account level

An entry has the following attributes:

Field Name	Description
Spend Class	The Spend Class to which the entry/transaction is mapped to.
Source	The Source Code of the Internal/External System
Module	The Module encompassing the entry in consideration

Field Name	Description
Transaction Reference	The Reference Number of a transaction
Event Code	This would identify the purpose for which the transaction had been triggered
Branch Code	The branch from which the entry was triggered.
Transaction Date	The date on which the transaction had occurred.
Customer	The Customer for whom the transaction had occurred.
Account Number	The account number for which the transaction was triggered.
Amount	The amount which was transacted
Currency	Currency of the above mentioned Amount
Additional Information	Additional information about the transaction detailed in the preceding statement narrative which is to be passed on to the account owner.
External System User ID	The User ID mapped to the External System.
Channel User ID	The User ID used to access the Channel from which the transaction was initiated.
Instrument Code	Instruments like Cheques issued can be captured here.
Applied Rule	The rule which has been applied to arrive at the Spend Class mapped to this entry.

Each entry considered for spend analysis is subject to a rule-application logic, which takes the entry through each rule arranged in ascending order of priority. Once a rule succeeds in its execution, the spend class associated with that rule is assigned to the entry and the rest of the rules are not executed. This process is repeated for the rest of the entries.

4.2.2 Classification of Reversal Entries

In case of a reversal entry, either the FCY amount/LCY amount is negative or the event is reversal-specific or both.

A reversal entry is considered if the following attributes match the original entry:

Field name	Description
Module	The Module encompassing the entry in consideration
Value Date	The value date of the Transaction

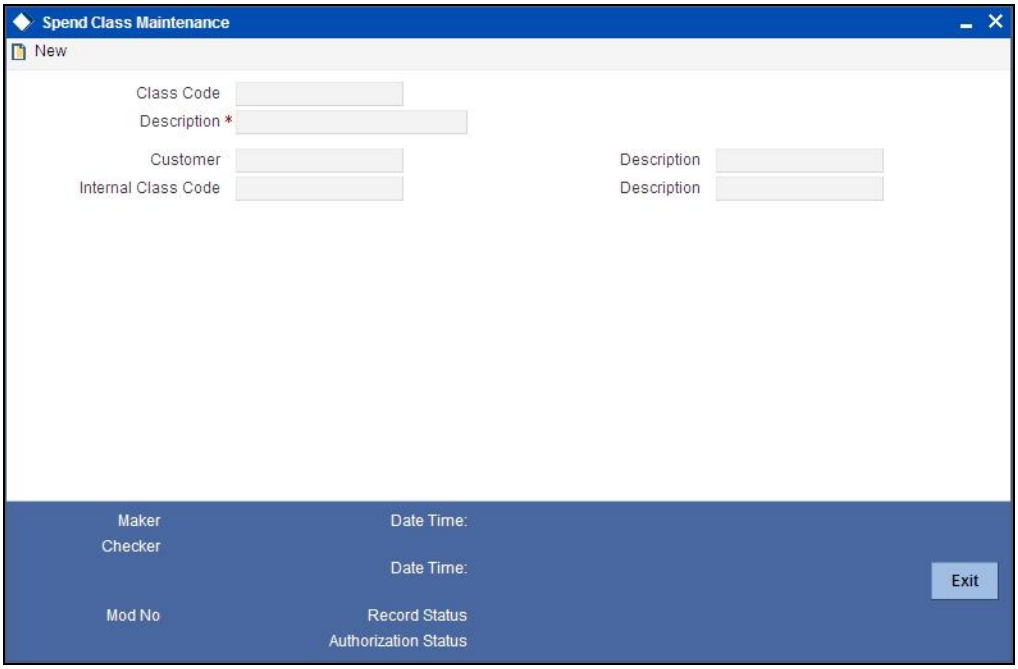
Field name	Description
Transaction Reference	The Reference Number of a transaction for all modules except Loans
Related Account	For Loan Modules
Branch Code	The branch from which the entry was triggered.
Account Number	The account number for which the transaction was triggered.
Amount Tag	The amount tag used
Currency	Currency of the above mentioned Amount

The reversed entry is matched with the original entry by searching spend entries. If the entry is found, the original entry and reversed entry are uncategorized. The process status is updated as 'Deleted' so that the entries are not considered for spend analysis. The corresponding entry in spend entry group is also updated.

If a match for a reversal entry is not found in the original entry, then the system applies the normal categorization process based on rules.

4.3 Maintaining Spend Classes

Oracle FLEXCUBE has a set of predefined spend classes. You can maintain additional spend classes using 'Spend Class Maintenance' screen. To invoke this screen, type 'ITDSPCLS' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Class Code

The system generates a unique spend class code. This will be a unique identifier of the spend class that you maintain. However, you cannot modify the class code.

Description

Enter a brief description of the spend class that you maintain.

Customer

Specify the CIF of the customer whose account will be associated with the spend class. The system will use the spend class for the account of the customer specified here.

If a Customer No is associated with a spend class, then the spend class is available only for this particular customer.

Description

Based on the customer number selected, the system displays the description.

Internal Class Code

Specify the internal class code for bank reference. When a customer creates a spend class through other modes, you can map that class code to an internal class code. This helps the bank identify and classify customer created spend classes.

Description

The system displays the description of the internal class code.

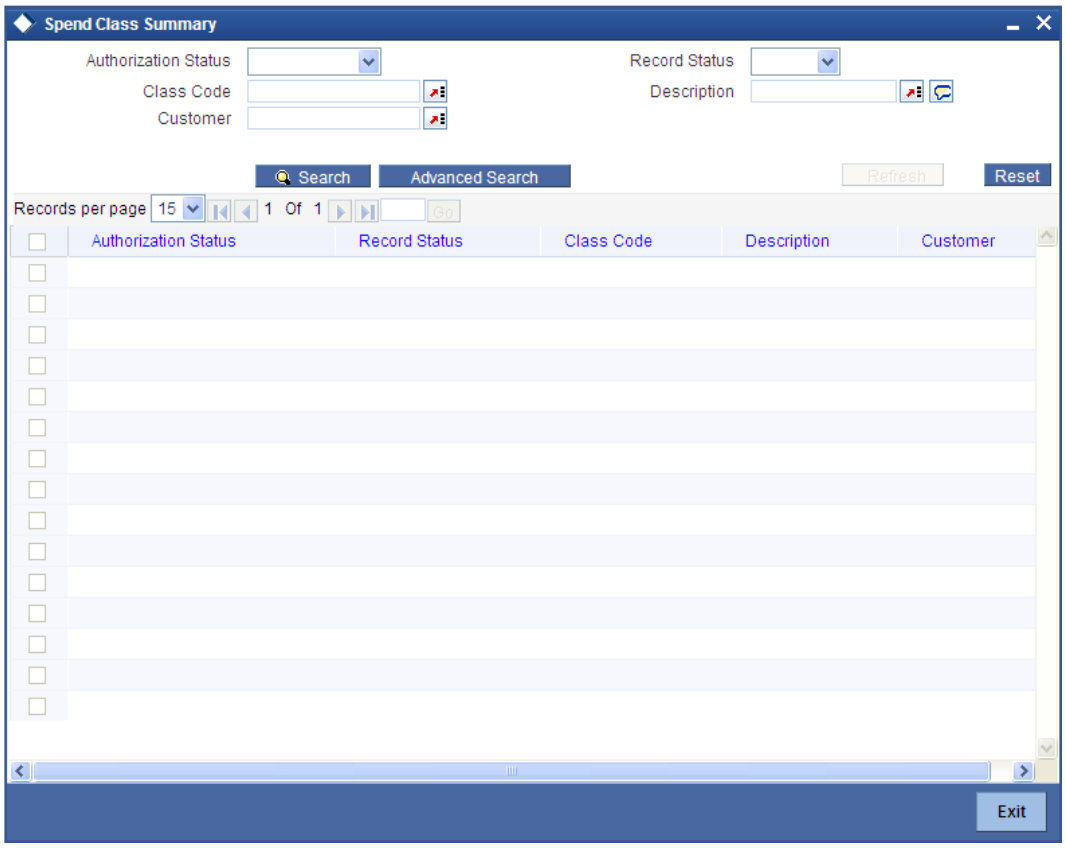
Once you have captured the above details, save the maintenance.

Note the following:

- Oracle FLEXCUBE receives and updates the details of spend classes created using external systems through gateway services. The system will check whether the spend class received from the external system already exists in the Oracle FLEXCUBE with the same name. If a spend class with the same name already exists, the system will not allow the creation of a duplicate spend class.
- You cannot modify or close the spend classes created using external systems.
- If you modify a spend class, the system will update the previous spend transactions to bear the modified spend class details.

4.3.1 Viewing Spend Class Summary

You can view a summary of spend classes maintained in Oracle FLEXCUBE using 'Spend Class Summary' screen. To invoke this screen, type 'ITSSPCLS' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



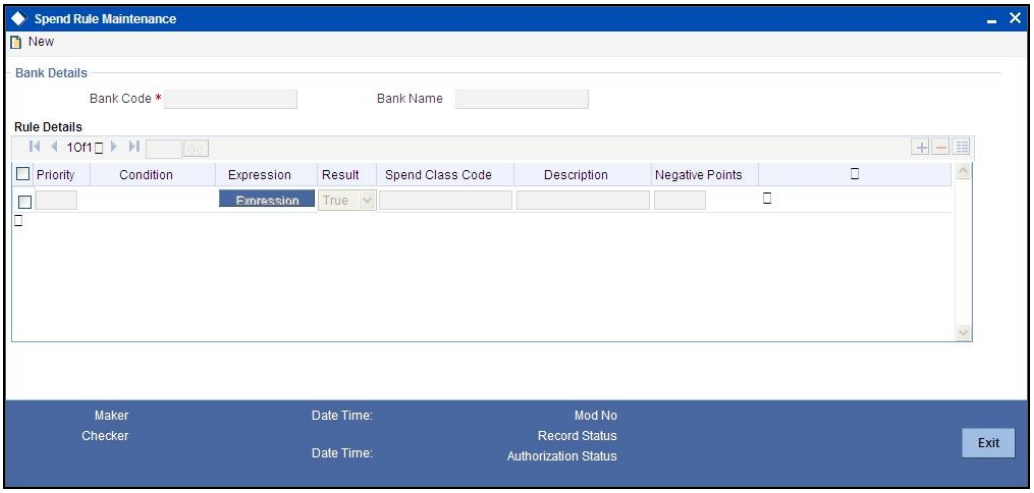
You can search for the spend class records based on one or more of the following parameters:

- Authorization status of the record
- Spend class code
- Customer number
- Record status
- Description of the class

Once you have set the search parameters, click 'Search' button. The system displays the spend class maintenance records that match the search criteria.

4.4 Defining Spend Rules

Oracle FLEXCUBE classifies the debit transactions into different spend classes based on the spend rules. You can define new spend rules using 'Spend Rule Maintenance' screen. To invoke this screen, type 'ITDSPRLM' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Bank Code

The system displays the bank code.

Priority

Specify the priority of the spend rule sequence. You can set the priority in any random order (1, 100, 91, 888 etc.).

The system considers the priority of a rule while classifying transactions.

Condition

Specify the condition to be used in the rule. You can define a condition using the 'Expression' button.

For further details on defining conditions using expressions, refer to the section 'Creating Expressions' in this chapter.

If a debit entry satisfies the condition and result, the system will classify that entry under the spend class mapped to the rule.

Result

Specify whether the condition is expected should be met or not. You can choose one of the following results from the drop-down list:

- True
- False

If a debit entry satisfies the condition and result, the system will classify that entry under the spend class mapped to the rule.

Spend Class Code

Specify the spend class to which you need to map the spend rule. The option list displays all the system defined spend class codes maintained in the system. Choose the appropriate one.

Description

The system displays the description of the spend class.

Negative Points

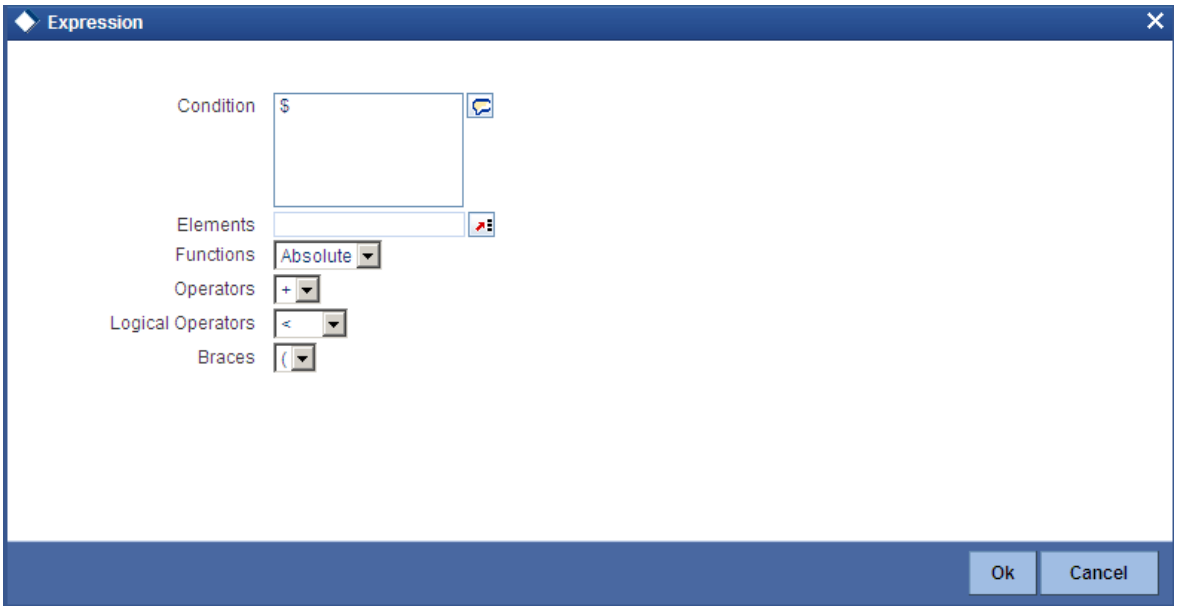
The system displays the negative points that the rule sequence has. The system displays zero as the default value when you define the rule.

The system adds a negative score only when an entry classified based on this condition is reclassified later under a different system defined spend class.

When the negative points accumulated by a rule exceed a threshold limit set at Interactions Preferences, the system brings down the priority of the rule. The system considers the priority of a rule while classifying transactions. As the rule priority goes down, the system is less likely to consider the rule while classifying transactions.

4.4.1 Creating Conditions with Expressions

You can build the conditions with expressions for the spend rule conditions using ‘Expression’ screen. Click ‘Expression’ button on ‘Spend Rule Maintenance’ screen.



You need to specify the following details to create the expression.

Condition

Based on the element, operators and logical operators that you select in the below fields, the system displays the condition.

Elements

Select element based on which you need to build a condition for spend rule. The following elements are applicable to spend rules:

Element	Field	Description
$SOURCE	Source	The source code of the internal/external system
$MOD	Module	The module encompassing the entry in consideration
$TRNREF	Transaction Reference	The reference number of the transaction
$EVENT	Event Code	The purpose of triggering the transaction
$AMOUNT	Amount	The amount transacted
$CCY	Currency	Currency in which the amount is represented
$ADDLINFO	Additional Information	Additional transaction details from the preceding statement narrative which will be passed on to the account owner
$EXTSYSUID	External System	The user ID mapped to the external system

Element	Field	Description
	User ID	
$CHANNELUID	Channel User ID	The user ID used to access the channel from which the transaction was initiated
$INSTMTCODE	Instrument Code	Code of the instruments such as cheques
$TRNCODE	Transaction Code	Transaction code
$TRNDESC	Transaction Description	Transaction description
$AMTTAG	Amount Tag	Amount tag

Functions

Specify the mathematical function for building the condition. The drop-down list displays the following functions:

- Absolute
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

Choose the appropriate one.

Operators

Select the operator for building a condition for spend rule. You can use multiple elements, in conjunction with the functions and arithmetic operators. The drop-down list displays the following operators:

- + (add)
- - (subtract)
- * (multiply)
- / (divide)

Choose the appropriate one.

Logical Operators

Select the logical operator for building a condition for spend rule. The system uses the logical operators in combination with the elements for creating derivation rules. The drop-down list displays the following logical operators:

- > (greater than)
- >= (greater than or equal to)
- < (less than)
- <= (less than or equal to)
- = (equal to)
- < > (not equal to)

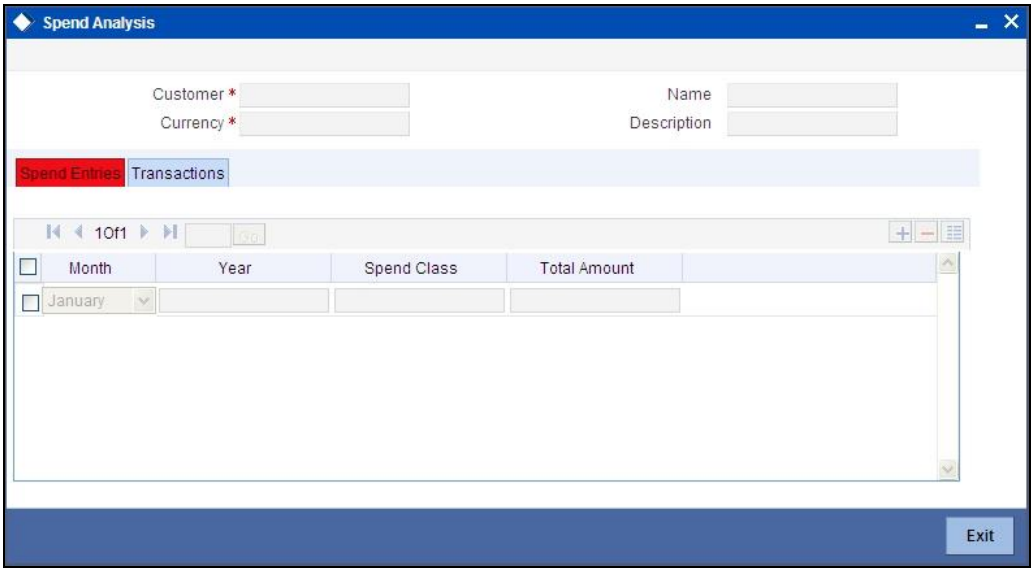
Choose the appropriate one.

Once you have created the condition, save it.

The system will classify each debit transaction under different spend classes based on the rule-spend class mapping set here. You can also create a rule to classify the transactions that do not qualify any of the rules maintained in the system.

4.5 Viewing Customer Spend Analysis Details

You can view the details of customer spend entries and transactions using 'Spend Analysis' screen. To invoke this screen, type 'ITDSPQRY' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



You can search for the spend classification details based on the following parameters:

Customer

Specify the CIF of the customer whose spend analysis you wish to view. The option list displays all valid customer numbers maintained in the system. Choose the appropriate one.

Based on the customer number, the system displays the name of the customer.

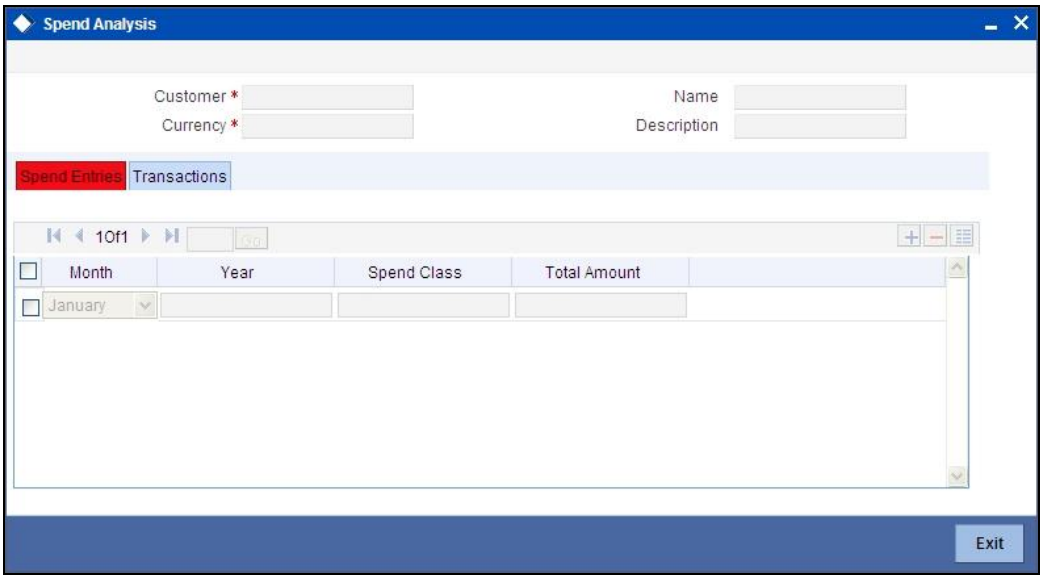
Currency

Specify the currency code. The system will display the customer spend analysis for the currency specified here.

Based on the currency code specified, the system displays the currency description.

Spend Entries

Click 'Spend Entries' tab to view the spend entries for the selected customer and currency.

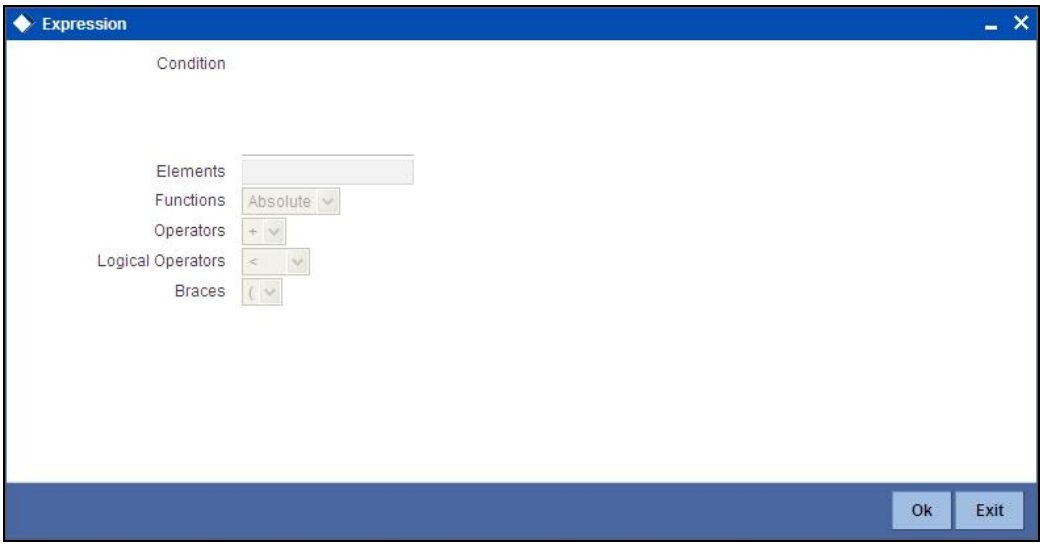


You can view the following details of each customer spend entry.

- Month of the spend entry
- Year of the spend entry
- Spend class to which the entry/transaction is mapped
- Total amount spent as part of the transaction

Transactions

Click 'Transactions' tab to view the spend transactions for the selected customer and currency.



You can view the following details of each spend transaction under the 'Transactions' tab.

- Spend class code to which the entry/transaction is mapped
- Description of the spend class
- Date of transaction
- Narrative – the transaction details such as the transaction date, value date, reversal indicators etc.
- Currency of the amount
- Amount of transaction
- Additional information on the transaction in the preceding statement narrative to be passed on to the account owner
- Source code of the internal/external system
- Module that covers the entry
- Reference number of the transaction
- Event code - the purpose of the transaction
- Branch of the transaction
- Account number associated with the transaction
- User ID mapped to the external system
- Channel User ID to access the channel from which the transaction was initiated
- Instrument code such as in case of cheques
- Rule applied to classify the entry under a the spend class

5. Conversations

5.1 Introduction

Using Oracle FLEXCUBE, you can capture the conversations with the customers. This helps you to track and address the request of the customers. You can also capture the internal conversations (within the bank) triggered by the original interaction with the customer.

Examples

Scenario 1

Mrs. Catherine calls up her Bank Helpdesk and informs that her Account has been debited twice for last evening's ATM transaction. She complained that she has withdrawn 200 $ but her online account statement show 200 $ been debited twice.

Mr. Edward, the bank's helpdesk representative Mr. Edward takes down her complaint and informs her that he will get back to her at the earliest. He logs a conversation by filling in the necessary details and assigns the conversation to Accounts department.

Mr. Jones from the Accounts department gets this in his dashboard and takes up the conversation and figures out the problem and takes steps to resolve the issue and credits back the 200$ to Mrs. Catherine's account . Jones closes the conversation and gives the closure remarks "200$ debited extra accidentally, has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again".

Mrs. Catherine logs into her online account later and sees that her account balance has increased by 200$ and the closure remarks message in her inbox.

Scenario 2

Mr. John has a compliant regarding amount deducted from his current account. Assuming that it was an extra EMI deducted for a loan, he contacts Mr. Jonathan from Loans Department explaining his concern. Mr. Jonathan then opens a conversation for the customer. He finds out that the amount debited was not an EMI amount. So he assigns the conversation to Mr. Jones of the Accounting Department.

Mr. Jones concludes that the amount deducted was an annual maintenance fee. So he closes the conversation with a reply to the customer stating that the amount debited was an annual maintenance fee levied on the current account.

Mr. John receives this message on his inbox.

Scenario 3

Mr. Mark is interested in a new Term Deposit product for investment. He calls up the banks help desk number inquiring about the same. The bank's helpdesk person opens a new conversation based on the details provided by Mr. Mark. The helpdesk person assigns the conversation to a TD role. This action will result in a query being raised to all the users mapped to that role.

Mr. Taylor from the Term Deposits department pickup up the conversation and assigns it to his subordinate Mr. Collin. Mr. Collin then responds to Mr. Mark with all the details of Term Deposit product.

Mr. Mark can view the message in his inbox.

5.2 Conversations in Oracle FLEXCUBE

The captured conversations are assigned to the corresponding users. The dashboard of respective bank user displays the conversation.

The details of the conversation during its life cycle are captured in such a way that it resembles an actual conversation. The details section will be in reverse chronological order with the most recent updates being shown in the top.

Example 1

Step 1: Mrs. Catherine calls up her Bank and speaks to Mr. Edward from the Call Center "Helpdesk" of the bank informing that her Account has been debited twice for an ATM transaction that she carried out last evening. She complained that she has withdrawn 200 $ whereas her online account statement show 200 $ been debited twice.

Step 2: Mr. Edward takes down her complaint and informs her that he will get back to her at the earliest. He creates a new conversation. The below table is the snapshot.

Field Name	Value
Conversation Details	$200 has been debited twice from 0008341002 HELPDSK Help Desk @12-FEB-2012 14:30

Step 3: Mr. Edward then assign the conversation to role mapped to accounts department (ACCDEPT_ROLE)

Field Name	Value
Conversation Details	Assign to: HELPDESK Help Desk : ACCDEPT_ROLE Account Department HELPDSK Help Desk @14-FEB-2012 14:30 $200 has been debited twice from 0008341002. HELPDSK Help Desk @12-FEB-2012 14:30

Step 4: Mr. Jones from the Accounts department sees this in his dashboard and takes up the conversation and figures out the problem and takes steps to resolve the issue and credits back the 200$ to Mrs. Catherine's account . Jones close the conversation and gives the closure remarks "200$ debited extra amount has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again".

Field Name	Value
Conversation Details	Problem occurred due to faulty EOD batch (STBACC) maintenance. Corrected the batch. Conversation Status: W: C

Field Name	Value
	Assigned to: ACCDEPT_ROLE Account Department : JONES JONES@14-FEB-2012: 15:01 ---------- Assigned to: HELPDESK Help Desk : ACCDEPT_ROLE Account Department HELPDSK@14-FEB-2012 14:30 ---------- $200 has been debited twice from 0008341002. HELPDSK Help Desk @12-FEB-2012 14:30
Closure Remarks	Y
Display Closure Remarks to Customer	$200 debited extra amount has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again

Step 5: Mrs. Catherine logs into her online account later and sees that her account balance has increased by 200$ and the closure remarks message in her inbox.

Example 2

Step 1: Mr. John has compliant regarding amount deducted from his current account. Assuming that it was an extra EMI deducted for a loan, he contacts Mr. Edward from Loans Department explaining his concern. Mr. Edward then opens a conversation assigned to his name and begins an analysis.

Field Name	Value
Conversation Details	An amount of $23 has been debited from account 00073482. BLON01@07-FEB-2012:13:29

Step 2: Mr. Edward finds out that that the amount debited was not an EMI amount. So he transfers the conversation to Mr. Jones from the Accounting Department asking him to look into the matter.

Field Name	Value
Conversation Details	The debited amount is not EMI amount. Mr. Jones, please look into this. Assigned to: EDWARD(user name/role of the user is displayed: JONES(user name/role of the user is displayed) Department: LOAN : ACC

Field Name	Value
	EDWARD@15/2/20 12:05 ---------- An amount of $23 has been debited from account 00073482. BLON01@07-FEB-2012:13:37

Step 3: Mr. Jones concludes that the amount deducted was an annual maintenance fee. So he closes the conversation with a reply to the customer stating that the amount debited was an annual maintenance fee levied on the current account.

Field Name	Value
Conversation Details	Debited amount is an annual fee on current account. Conversation Status: W : C Status: WIP : Closed JONES@15/2/2012 7:35 ---------- The debited amount is not EMI amount. Mr. Jones, please look into this. Assigned to: EDWARD(user name/role of the user is displayed: JONES(user name/role of the user is displayed) Conversation Status: O : W Department: LOAN : ACC EDWARD@15/2/20 12:05 ---------- An amount of $23 has been debited from account 00073482. EDWARD@07-FEB-2012:13:37
Closure Remarks	Y
Display Closure Remarks to Customer	Please note that the debited amount is an annual maintenance fee levied on the current account.

Step 4: Mr. John receives this message on his inbox.

Example 3

Step 1: Mr. Mark is interested in a new Term Deposit product for investment. He calls up the banks help desk number inquiring about the same. The bank's helpdesk person opens a new conversation based on the details provided by Mr. Mark.

Field Name	**Value**
Conversation Details	Provide details about product TD04 HELPDSK@07-FEB-2012:13:29

Step 2: Helpdesk person assigns the conversation to TD department (TDDEPT). The system auto assigns the conversation to TD role (TD_ROLE). This action will result in a query being raised to all the users mapped to that TD role.

Field Name	**Value**
Conversation Details	Assigned to: HELPDESK Help Desk: TD_ROLE HELPDESK@11/2/2012:1:35 ---------- Provide details about product TD04 HELPDSK@07-FEB-2012:13:29

Step 3: Mr. Taylor from the Term Deposits department pickup up the conversation an assigns it to his subordinate Mr. Collin.

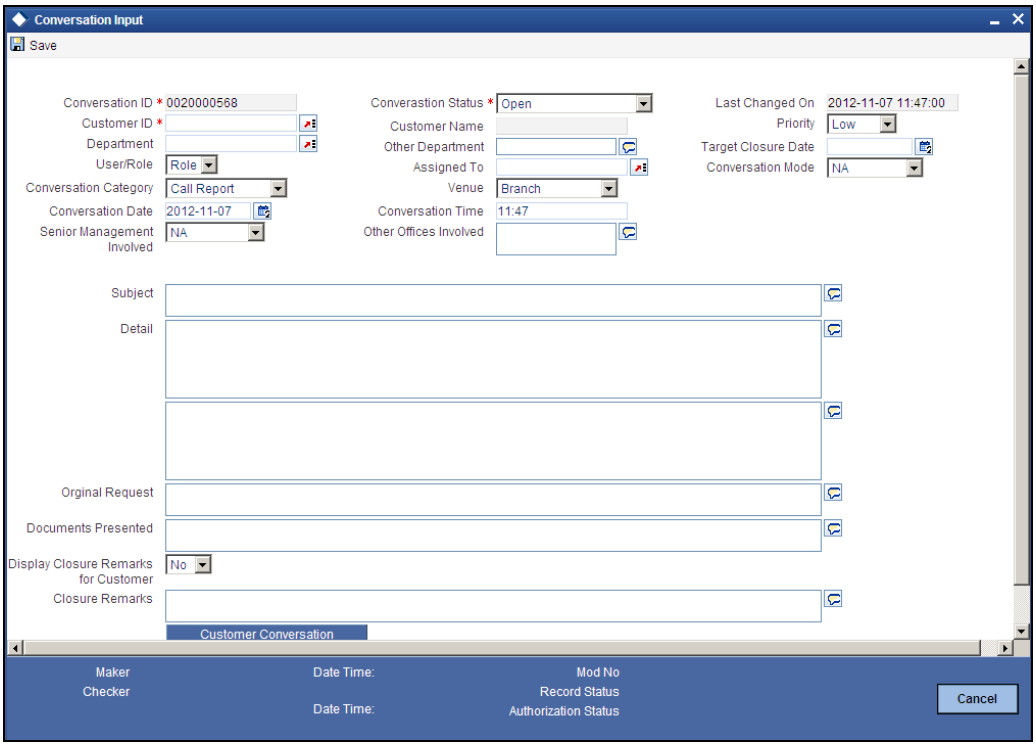
Field Name	**New Value**
Conversation Details	Mr. Collin, Please clarify the customer with the required details. Conversation Status: O : W Assigned to: TD_ROLE : COLLIN HELPDESK@11/2/2012:1:35 TAYLOR@11/2/2012 3:45 ---------- Assigned to: HELPDESK Help Desk : TD_ROLE HELPDESK Help Desk @11/2/2012:1:35 ---------- Provide details about product TD04 HELPDSK@07-FEB-2012:13:29

Step 4: Mr. Collin then responds to Mr. Mark with all the details of Term Deposit product.

Field Name	Value
Conversation Details	Providing details. Conversation Status: W: R Assigned to: TD_ROLE : COLLIN COLLIN@15/2/2012 20:43 ---------- Mr. Collin, Please clarify the customer with the required details. Conversation Status: O : W Assigned to: TD_ROLE : COLLIN TAYLOR@11/2/2012 3:45 ---------- Assigned to: HELPDESK Help Desk : TD_ROLE HELPDESK@11/2/2012:1:35 ---------- Provide details about product TD04 HELPDSK@07-FEB-2012:13:29
Closure Remarks	Y
Display Closure Remarks to Customer	Product Name: TD04 Rate of Interest: 10% Redemption period: 5 years

5.2.1 Creating Conversations

You can create conversations using the 'Conversation Input' screen. To invoke this screen, type 'ITDINTRN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you need to specify the following information:

Conversation ID

The system generates and displays the Conversation ID. This is a unique identifier of the conversation.

Conversation Status

The system displays the conversation status as 'Open'. However, you can modify the conversation status. The drop-down list displays the following statuses:

- Open - Select 'Open' when create a new conversation.
- WIP - Select WIP when you assign the conversation to a user.
- Close - Select Close when the conversation is closed.
- Pending with Customer - Select Pending with Customer if the conversation is pending with Customer.
- Re-Open - Select Re-Open to modify a closed conversation.

Customer ID

Specify the customer ID. The option list displays all valid customer IDs maintained in the system. You can select the appropriate one.

Customer Name

Based on the customer ID selected, the system displays the name of the customer.

Department

Specify the corresponding Department. You can also click on the adjoining option list and select the corresponding Department.

Other Department

Specify other departments, if any.

User/Role

Select the category to which the conversation is being assigned to from the following options:

- User
- Role

Assigned To

Specify the bank user or role, to which the conversation needs to be assigned by clicking on the adjoining option list.

Conversation Category

Select the category of the corresponding conversation from the following list:

- Call Report
- Courtesy Meeting
- Customer Interaction
- Service Request
- Complaints
- Lead

Venue

Select the venue of the corresponding conversation from the following list:

- Branch
- Face to Face
- Client Office

- Client Residence
- Public Place

Conversation Date

Specify the date when the conversation started. The system defaults the conversation date in accordance with the system date and branch offset. Conversation Date cannot be future dated.

Conversation Time

Specify the time when the conversation started. The system defaults the conversation time in 24 hours format.

Senior Management Involved

Select the corresponding senior management involved from the following options:

- COO
- Region Head
- Senior RM
- CEO

Other Offices Involved

Specify other offices involved, if any.

Last Changed On

Last Changed On is a read-only field displaying the date and time of the last modification.

Priority

The system defaults the priority as Low. Select the priority of the corresponding conversation from the following list:

- Low
- Medium
- High

Target Closure Date

Specify the tentative conversation closure date that was communicated to the customer.

Conversation Mode

Select the mode of conversation from the following options:

- Meeting
- Telephone

- Email
- Other
- Face to Face

Subject

Specify a subject for the corresponding conversation.

Detail

Specify the additional details if the corresponding conversation, if any.

Original Request

Specify the initial conversation message.

Documents Presented

Specify the details of the documents presented.

Display Closure Remarks for Customer

Select the option to specify whether to display closure remarks for customer or not. The system defaults the Closure Remarks for Customer as 'Yes'.

Closure Remarks

Specify the closure remarks

Note: Closure Remarks is mandatory if 'Display Closure Remarks to Customer' is opted; and Conversation Status belongs to the following options:

- Open
- WIP
- Pending with Customer
- Close

Direct Access Channel

The system displays the Direct Access Channel as checked if conversation is initiated from FCDB-Direct access channels

External System User ID

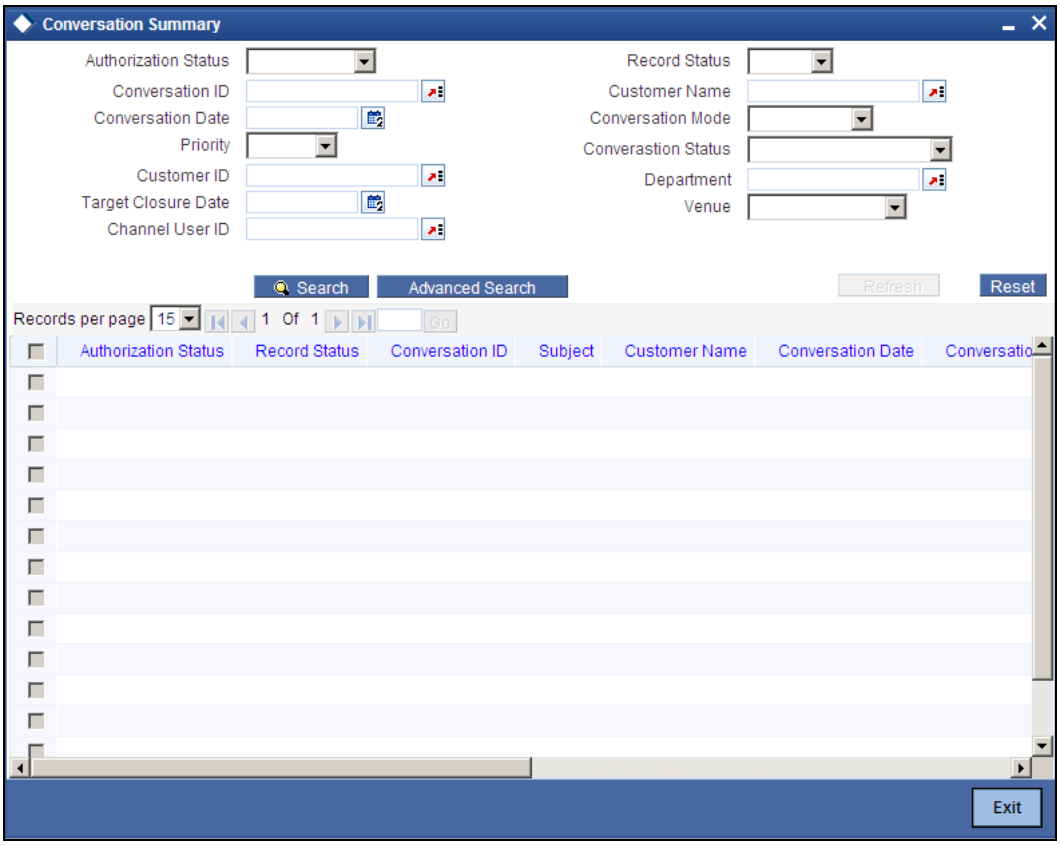
The system displays the system user ID of FCDB.

Channel User ID

The system displays the channel used by FCDB for the conversation.

5.2.2 Viewing Conversation Summary

You can view the summary of all conversation created in Oracle FLEXCUBE using the 'Conversations Summary' screen. To invoke this screen, type 'ITSINTRN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can search for the conversations based on one or more of the following parameters:

- Authorization Status
- Record Status
- Conversation ID
- Customer Name
- Conversation Date
- Conversation Mode
- Priority
- Conversation Status
- Customer ID
- Department

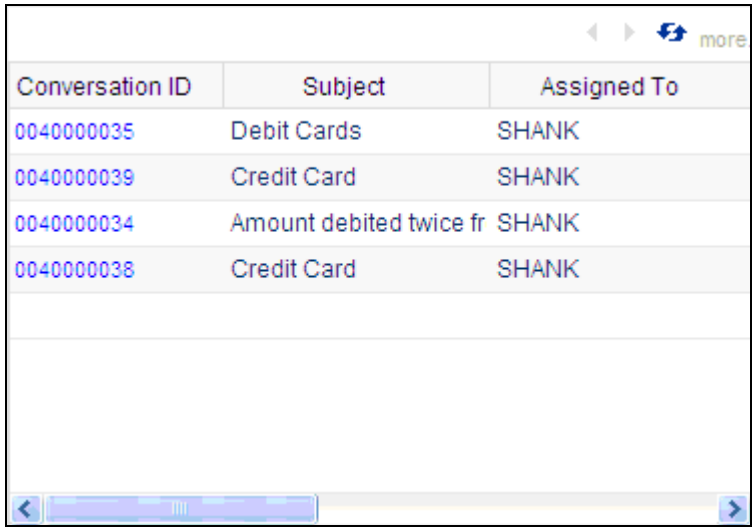
- Target Closure Date
- Venue
- Channel User ID

Once you have set the search parameters, click the 'Search' button. The summary screen displays the following information:

- Conversation ID
- Subject
- Customer Name
- Conversation Date
- Conversation Mode
- Priority
- Conversation Status
- Customer ID
- Department
- Target Closure Date
- Venue
- Channel User ID

5.2.3 Viewing Conversations on User Dashboard

You can view the conversation details through 'Dashboard Maintenance, screen. You can invoke this screen by clicking on the 'Interactions' tab available on the main screen.



The conversation dashboard is mapped to the role ‘IT-CONV-VW’.

The dashboard displays the following information pertaining to the first five conversations:

- Conversation ID
- Subject
- Assigned to

You can use the arrow buttons on the top right corner of the dashboard to view the next/previous set of conversations.

The system displays the conversation details in the following sequence starting with the oldest conversation:

1. Assigned to me and Open
2. Assigned to my role and Open
3. Assigned to me and in WIP status
4. Assigned to my role and in WIP status
5. Assigned to me and in Pending with customer status
6. Assigned to my role and in Pending with customer status

6. Reminders

6.1 Introduction

Oracle FLEXCUBE allows you to configure reminders about important activities that require attention. You can configure reminders for the bank staff and the customers. This chapter describes the methods to create, view and track reminders in Oracle FLEXCUBE.

6.2 Reminders in Oracle FLEXCUBE

Reminders in Oracle FLEXCUBE are configured based on one of the following frequencies:

- Once
- Daily
- Weekly
- Monthly
- Yearly

Reminders due on every day are generated using a scheduler driven batch program scheduled to run every day

Examples

Scenario 1

Ms. Elizabeth, a bank employee needs to make a mutual fund investment payment next week. However, she is worried about forgetting it. She logs into her Oracle FLEXCUBE account and sets up a reminder for next week with the message 'Need to make mutual fund investment today" and saves the reminder'.

Ms. Elizabeth logs into her account several times during the week and performs her regular transactions. The next week, when she logs into her account, the reminder message 'Need to make mutual fund investment today' is displayed on her dashboard. She makes the payment and dismisses the reminder. The message is removed from her dashboard and it is no longer shown.

Scenario 2

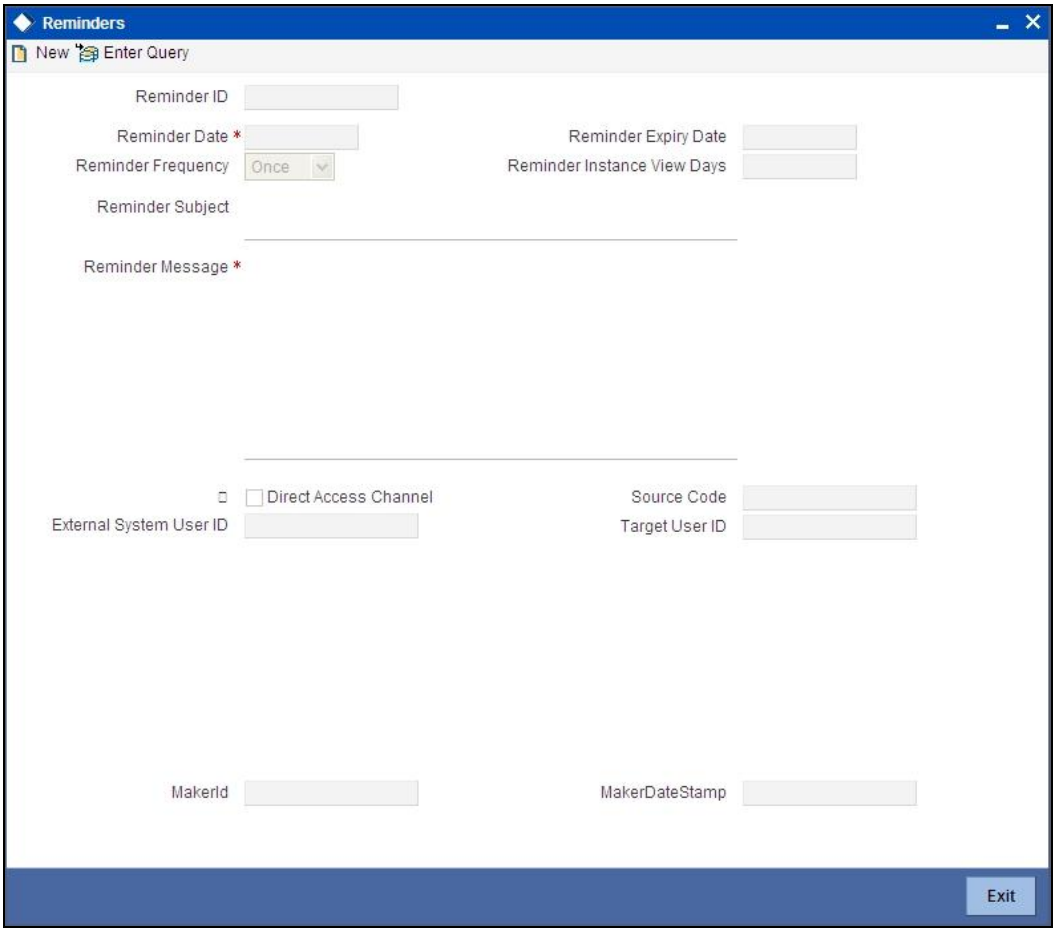
Mr. Brown, a customer of the bank wants to be reminded of his credit card payment that he have to do on a monthly basis. He maintained a reminder with the subject as "Credit Card Payment", and the reminder message as "Pay the credit card bill for this month". He has selected the reminder frequency as "Monthly" and the Reminder date as "4-March-2012" .Hence, the system will generate all the reminders due for 4th of every month, 2012. Starting from March, on 4th of every month; a reminder is displayed on his dashboard reminding him about his credit card bill payment.

STOP References to reminder date in the example are with respect to the system date of the database where the reminder is stored.

The system removes the dismissed reminders from the dashboard and they are no longer displayed. The system archives both the dismissed and expired reminders. However, you can modify and save the expired and already processed reminders. By default, all the maintained reminders are auto-authorized.

6.3 Creating Reminders

You can create a reminder using the 'Reminders' screen. To invoke this screen, type 'ITDREMND' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You need to specify the following information:

Reminder ID

The system generates and displays Reminder ID. It is a unique identifier for the reminder.

Reminder Date

Specify the date when the message needs to be reminded.

Reminder Expiry Date

Specify the expiry date of the reminder.

If you do not specify the Reminder Expiry Date, the system will generate indefinite reminders at a defined frequency. You can stop the reminder only by deleting it.

Reminder Frequency

Specify the frequencies available from the following options:

- Once
- Daily
- Weekly
- Monthly
- Yearly

Reminder Instance View Days

Specify the number of days for which the reminders should be displayed on the user dashboard. The system displays the reminder message on the user dashboard from the reminder date, for the number of days specified here.

Reminder Subject

Specify a subject for the reminder.

Reminder Message

Specify the message that needs to be reminded.

Direct Access Channel

The system displays a check in the box if the reminder is created through XML or the customer creates the reminder in Oracle FLEXCUBE Direct Banking (FCDB).

External System User ID

The system displays the user id of FCDB.

Source Code

By default, the system displays ‘FLEXCUBE’ as the Source Code. If the reminder is created in FCDB, the system displays the Source Code as ‘FCAT’.

Target User ID

The system displays Target User ID. It refers to channel user ID and FCUBS user ID if the reminders are created from FCDB and FCUBS respectively.

Maker ID

The system displays the name of the user who created the reminder.

Maker ID can either relate to FCUBS user or FCDB customer.

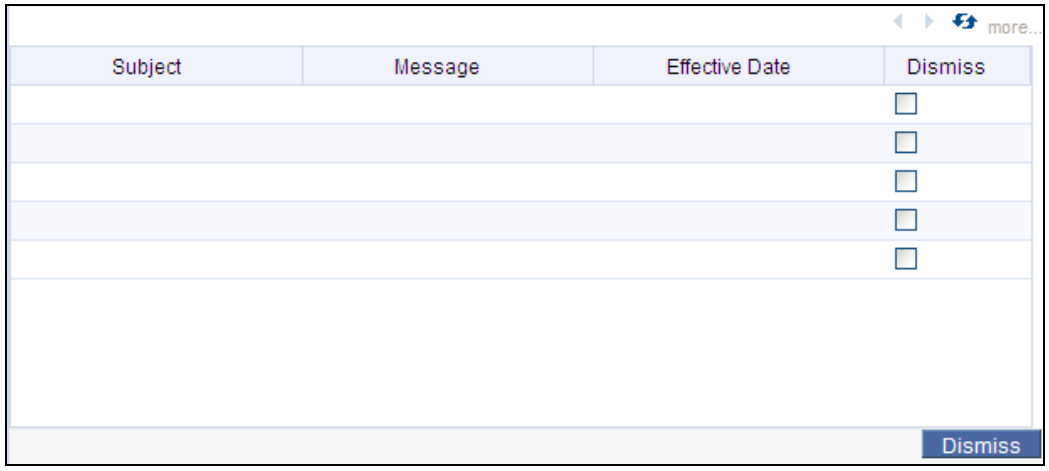
Maker Date Stamp

The system displays the date and time of creating the reminder.

The date format is YYYY-MM-DD.

6.3.1 Viewing Reminders on User Dashboard

Bank users can view the reminders on the dashboard.



The system displays the following information on the dashboard:

- Subject
- Message
- Effective Date
- Dismiss

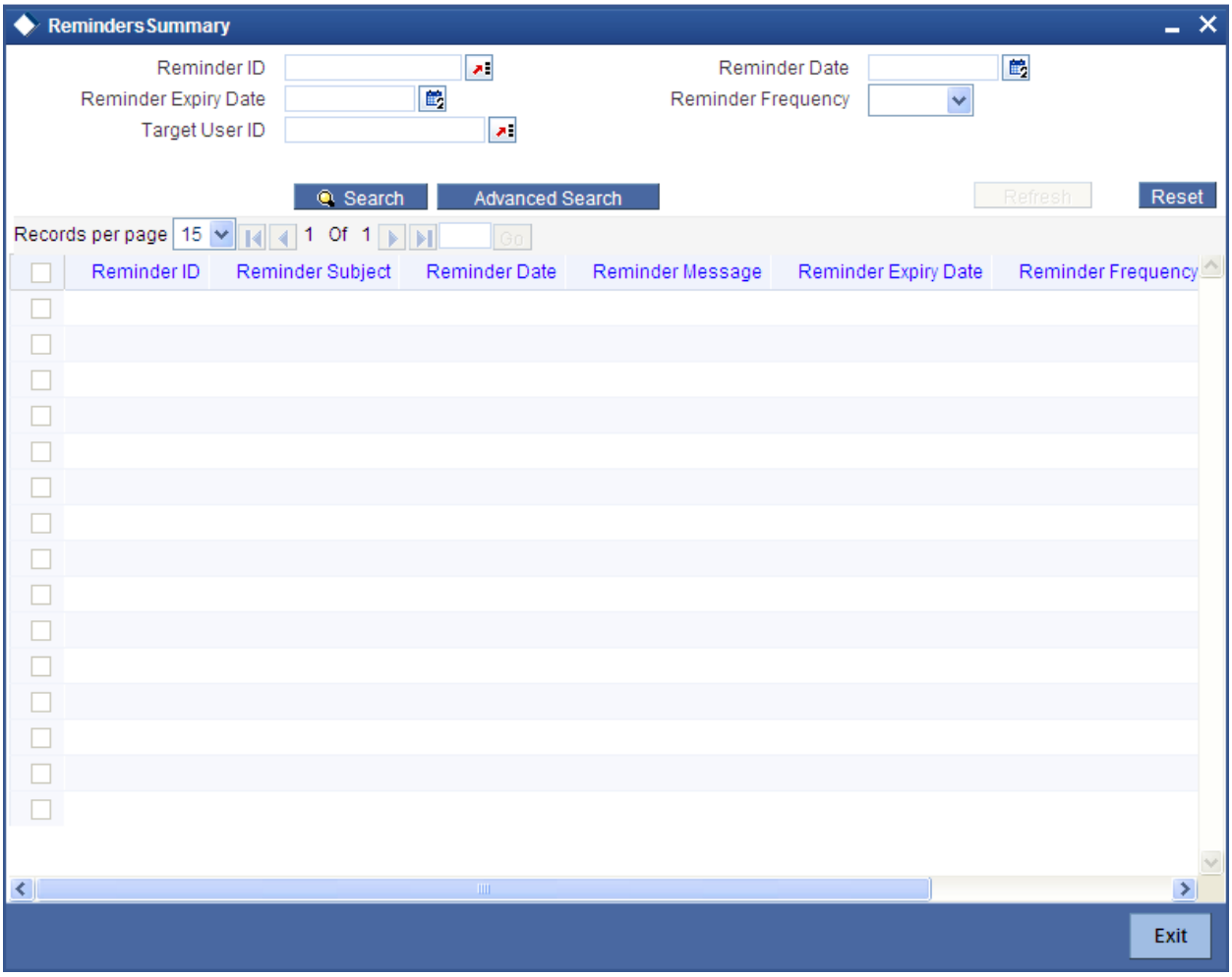
Dismiss

Check the box to dismiss the reminder.

The dashboard displays only the first five reminders. If the dashboard contains more than five reminders, the other reminders are displayed on the next page. You can navigate to the previous and next page using the left and right arrow keys on the top right corner of the dashboard window. Click refresh icon to refresh the reminders displayed on the landing page.

6.3.2 Viewing Reminders Summary

You can view a summary of the reminders created in Oracle FLEXCUBE using the 'Reminders Summary' screen. To invoke this screen, type 'ITSREMND' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search for the reminders based on either one or more of the following parameters:

- Reminder ID
- Reminder Date
- Reminder Expiry Date
- Reminder Frequency
- Target User ID

Once you have specified the search parameters, click 'Search' button. The system will display the following information:

- Reminder ID

- Reminder Subject
- Reminder Date
- Reminder Message
- Frequency
- View Days

7. Instructions

7.1 Introduction

Oracle FLEXCUBE allows its users to convey important information to the end user either by displaying it on the dashboard, emailing or sending an SMS. You can provide different messages to different users of the same account.

Example:

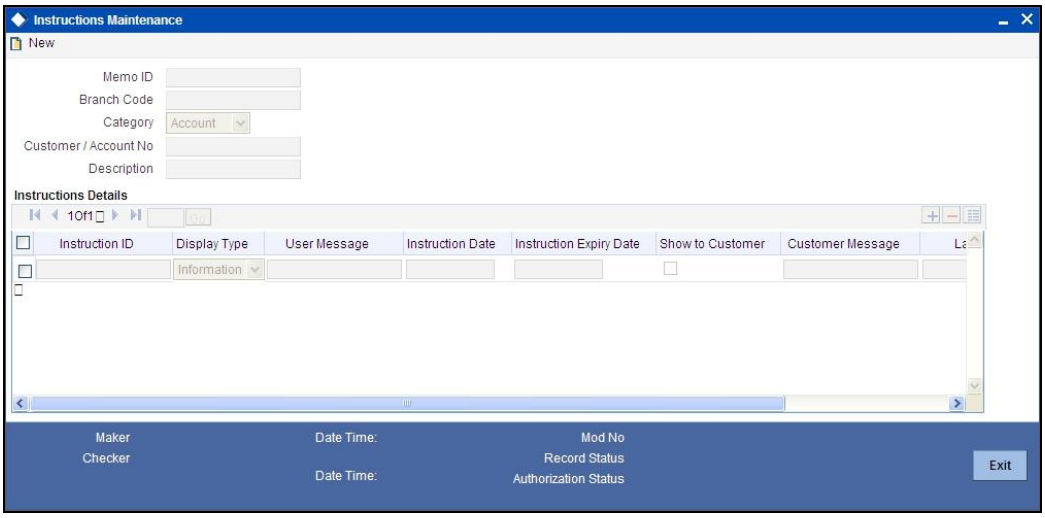
Ms. Cathy's loan payment is overdue for the past six months. Mr Thomas from the Loans department maintains an instruction for all Bank users to utilize the credits of Ms. Cathy's account towards the loan repayment. He also maintains a message for Cathy reminding about the missed loan payment.

7.2 Instructions in Oracle FLEXCUBE

Oracle FLEXCUBE facilitates to display instructions to the bank users and the customers simultaneously. You can capture multiple instructions under one 'Memo ID' and can access these instructions.

7.3 Maintaining Instructions

You can maintain instructions using the 'Instructions Maintenance' screen. To invoke this screen, type 'CSDINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You need to specify the following information:

Customer/Account No

Specify the Customer/Account No of the account for which the instructions needs to be maintained.

Memo ID

The system generates and displays the Memo ID. It is a unique identifier for the customer account.

Branch Code

The system displays the branch code of the account.

Category

The system displays the category based on the selection of Customer/Account No.

Description

The system displays the Description. It contains either the customer name or the account name.

Instructions Details

Instruction ID

Specify a unique identifier for the instruction.

Display Type

Select the display type of the memo. The drop-down list displays the following options:

- Override - select this to display the memos in override screen; while saving the input information and authorizing the transaction.
- Informational - select this to display the memo after pressing the F6 key.
- Both - select this to display the memo in override screen and after pressing the F6 key.

User Message

Specify the message to be displayed after pressing the F6 key.

Instruction Date

Specify the date on which the instruction is generated.

Instruction Expiry Date

Specify the expiry date of the instruction.

Show to Customer

Check the box to display the message to the end users.

Customer Message

Specify the message to be displayed to the end customers at FCBD portal. This message is displayed to the end users only when 'Show to Customer' checkbox is selected.

Language

Select the language. The system displays the memo in this language.

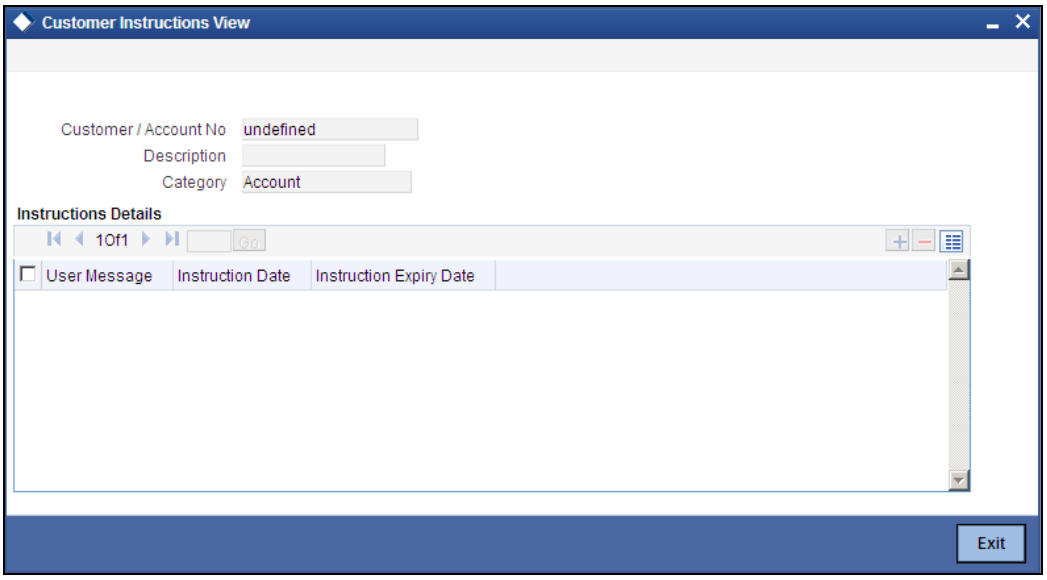
Channel

Select the mode of channel. The drop-down displays the following options:

- Dashboard
- E-Mail
- SMS

7.3.1 Viewing Customer Instructions

You can view the instruction details mapped to all memo IDs of the corresponding customer through 'Customer Instructions View' screen. On any screen of Oracle FLEXCUBE, place the cursor in either 'Customer Number' or 'Customer Account Number' field and press the F6 key. The system will invoke the 'Customer instruction view' screen.



You can search for the instruction details mapped to all memo IDs based on either one or more of the following parameters:

- Customer/Account No

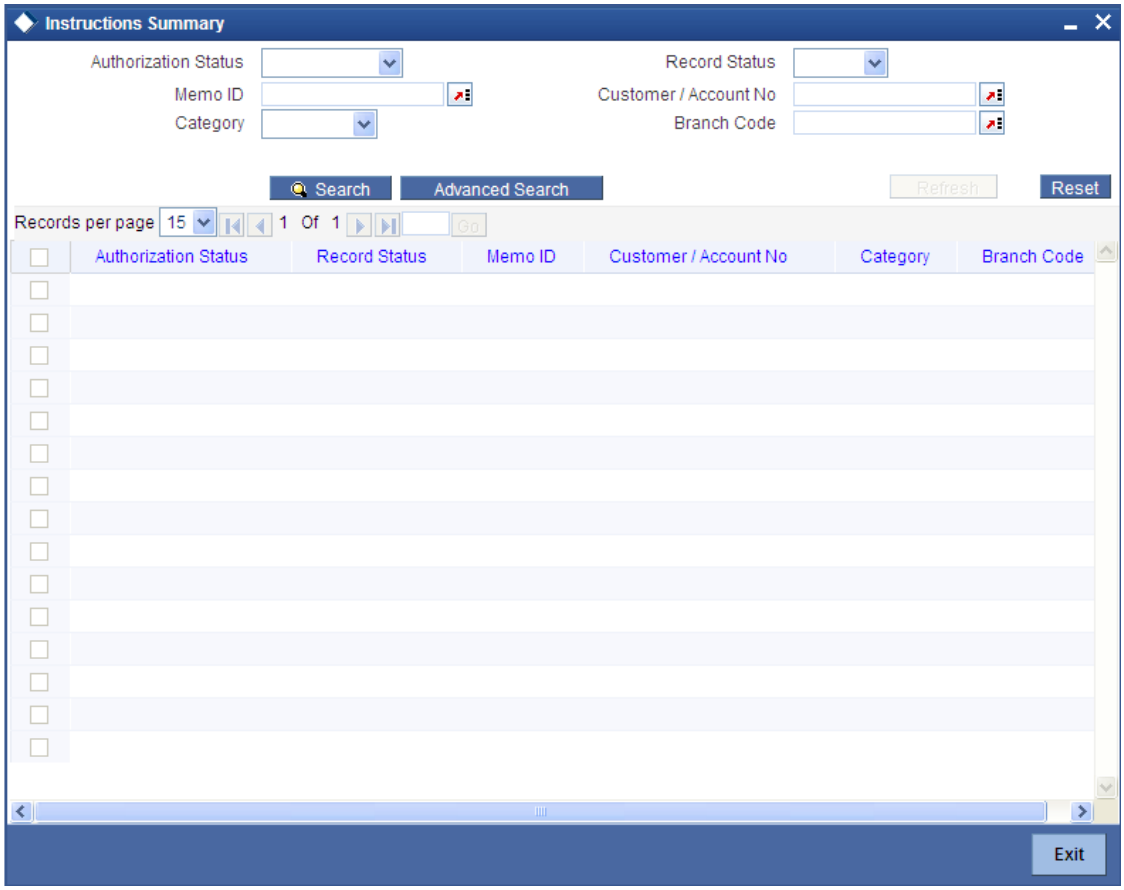
- Description
- Category

Once you have specified the search parameters, click 'Search' button. The system will display the following information:

- User Message
- Instruction Date
- Instruction Expiry Date

7.3.2 Viewing Instructions Summary

You can view a summary of all instructions using the 'Instructions Summary' screen. To invoke this screen, type 'CSSINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search for the instructions based on either one or more of the following parameters:

- Authorization status
- Record Status

- Memo ID
- Customer/Account No
- Category
- Branch Code

Once you have specified the search parameters, click ‘Search’ button. The system will display the following information:

- Authorization status
- Record Status
- Memo ID
- Customer/Account No
- Category
- Branch Code

8. Screen Glossary

8.1 Function ID List

The following table lists the function ID and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CSSINSTR	Conversations Summary
CSSINSTR	Reminders Summary
ITDACMNT	Instructions Maintenance
ITDADMNT	Instructions Summary
ITDALEDB	Interactions Preferences Maintenance
ITDINPRF	Alert Selection Criteria
ITDSPCLS	Alert Selection Criteria Summary
ITDSPQRY	Alert Code Definition
ITDSPRLM	Alert Definition Summary
ITSACMNT	Alerts
ITSADMNT	Spend Class Maintenance
ITSINTRN	Spend Class Summary
ITSREMND	Spend Rule Maintenance
ITSSPCLS	Spend Analysis

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