

Integrated Liquidity Management  
Version-11.0  
9NT1316-ORACLE FCUBSV.UM 11.0.0.0.0.0.0  
[January] [2010]  
Oracle Part Number E51573-01



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## Document Control

Author: Documentation Team	Group: UBPG	
Created on: October 01, 2008	Revision No: Final	
Updated by: Documentation Team	Reviewed by: Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on: January 04, 2010	Reviewed on: January 04, 2010	Approved on: January 04, 2010

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# 1. About this Manual

## 1.1 Introduction

This manual is designed to help acquaint you with the Integrated Liquidity Management module of Oracle FLEXCUBE.

This manual provides answers to specific features and procedures that you need to be aware of for the module to function successfully. Besides this User Manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help encapsulates the purpose of each field within a screen. Placing the cursor on the relevant field and striking the <F1> key on the keyboard can obtain information specific to a particular field.

## 1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface.
Back office Managers/Officers	Authorization functions

## 1.3 Organization

This manual is organized into the following chapters:




<b>Chapter 1</b>	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Integrated Liquidity Management - An Introduction</i> offers an introduction to the module and its features.
<b>Chapter 3</b>	<i>Reports</i> gives a detailed account of report generation from this module and the contents of such reports.

















### 1.3.1 Related Documents

The Procedures User Manual

### 1.3.2 Glossary of Icons

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

Icons	Function
	New
	Copy
	Save

	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add
	Delete

Refer the Procedures User Manual for further details about the icons.

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## 2. Integrated Liquidity Management - An Introduction

### 2.1 Introduction

Liquidity Management refers to the services your bank provides to its corporate customers thereby allowing them to optimize interest on their checking/current accounts and pool funds from different accounts. Your corporate customers can, therefore, manage the daily liquidity in their business in a consolidated way.

Customers need to define 'account structures' which form the basis of liquidity management. The account structure reflects the hierarchical relationship of the accounts as well as the corporate strategies in organizing accounts relationships.

Liquidity management services are broadly classified as under:

- Sweeping - where physical funds are moved in account structure from child to parent or parent to child.
- Pooling - where funds are not physically moved in and out of accounts. Instead, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances.

The Integrated Liquidity Management (ILM) module in Oracle FLEXCUBE supports a multi-branch, multi-currency liquidity management structure using architecture of 'System Accounts'. This enables the system to keep track of balances in accounts in the structure, calculate interest on the accounts in the structure as well as track the history of the sweep/pool structure.



System accounts are internal accounts created by the system based on the role played by an account in an Account Structure.

This document is broadly classified into two sections as follows

- Maintenance required for ILM
- EOD Batch operations and sequence

### 2.2 Maintaining Parameters for Integrated Liquidity Management

You need to maintain certain parameters before you define account structures for integrated liquidity management process. They are:

- Account class
- Customer Spreads
- IC – SDE Maintenance
- IC Rule Maintenance
- IC Product Maintenance
- Customer Maintenance
- Customer Account Maintenance
- Transaction Code
- Product Event class and Accounting entries for ILM

- ILM Branch parameters Maintenance
- Group Code Maintenance
- Third-Party Account Maintenance ( if Multi Bank Cash Concentration is implemented)
- Account Structure Maintenance
- Group Account Linkage
- Other Maintenances

### 2.2.1 **Maintaining Account Classes**

You can use the Account Class feature in Oracle FLEXCUBE to create a set of accounts which have the same characteristics. Click on the 'Preferences' button in the 'Account Class Maintenance' screen to invoke the 'Preferences' screen.

You are required to input the following details in this screen:

#### **Integrated LM**

Check this option to indicate that accounts created under this Account Class should be part of an ILM Structure. If the option is checked, the system creates system accounts (internal accounts) for each account that is linked in a pool/sweep structure and tracks the balances on both the actual accounts as well as these system accounts. It also calculates interest on these system accounts.



Interest on accounts that are not part of an account structure are calculated on the actual customer account.



## 2.2.2 Maintaining Customer Spreads

For a given customer and currency pair, you can define buy and sell spreads in different tenors (in days). The system defaults the spread to zero if you have not maintained any spread for a customer.

You can maintain spreads for a customer in the 'Customer Spread Maintenance' screen. You can invoke the 'Customer Spread Maintenance' screen by typing 'CYDCUSPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Customer Spread Maintenance -- Web Page Dialog

Branch \* CHO Customer \* ACS001CST Spread Definition Point  
Currency1 \* USD Currency2 \* GBP

Customer Spread Details		
Tenor *	Buy Spread	Sale Spread
0	.2	.3

Fields

Input By MSK1 Date Time 7/3/2000 14:25:19 Modification Number 1 Open  
Authorized By MSK1 Date Time 7/3/2000 14:25:19 Authorized Exit

## 2.2.3 Maintaining SDEs

In order to calculate interest, Oracle FLEXCUBE uses components called 'data elements' that provide the required data.

System Data Elements (SDEs) are values such as the balance in an account or the number of transactions in a day. This information is constantly updated in the system and is readily available for computation of interest. These values can only be picked up by the system while applying interest. User cannot indicate what the value of an SDE should be.

The following SDEs will be used in IC Processing:

<b>SDE (System Data Elements)</b>	<b>Description</b>
ILBD_ULT_DR_BAL	Captures the book dated Debit balance of the pool header in this Data element during the IC calculation process
ILBD_ULT_CR_BAL	System populates the book dated Credit balance of the pool header in this data element during the IC calculation process
ILVD_ULT_DR_BAL	System populates the value dated Debit balance of the pool header in this data element during the IC calculation process
ILVD_ULT_CR_BAL	System populates the value dated Credit balance of the pool header in this variable during the IC calculation process
ILBD_CP_DR_CONT	This data element captures the Compensated contribution of the book dated Debit balance
ILBD_CP_CR_CONT	This data element captures the Compensated contribution of the book dated Credit balance
ILVD_CP_DR_CONT	This data element captures the Compensated contribution of the value dated Debit balance
ILVD_CP_CR_CONT	This data element captures the Compensated contribution of the value dated Credit balance
ILBD_NCP_DR_CONT	This data element captures the Non Compensated contribution of the book dated Debit balance
ILBD_NCP_CR_CONT	This data element captures the Non Compensated contribution of the book dated Credit balance
ILVD_NCP_DR_CONT	This data element captures the Non Compensated contribution of the value dated Debit balance
ILVD_NCP_CR_CONT	This data element captures the Non Compensated contribution of the value dated Credit balance
IL_DR_EFF_RATE	This data elements represents the effective Debit interest rate
IL_CR_EFF_RATE	This data elements represents the effective Credit interest rate

## 2.2.4 Maintaining UDEs

User Data Elements (UDEs) are elements (such as Interest or Tax rate) the values for which are provided by the User. The following User Data Elements (UDE) can be specified in IC Rule Maintenance:

- Debit Rate for Pool Balance
- Credit Rate for Pool Balance
- Inter-Bank Rate
- Tax Rate

## 2.2.5 Creating Interest & Charges Rules

You can use the SDEs and UDEs that you have previously defined to create formula to be used by the system for interest calculations in the 'Interest & Charges Rule Maintenance' screen. You can invoke the 'Interest & Charges Rule Maintenance' screen by typing 'ICDRLMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Interest & Charges Rule Maintenance -- Web Page Dialog

Rule Identification \* LLM1  
Rule Description \* ILM TEST  
Primary Element

- Apply Interest -  
☒ On Account Opening Month  
☐ On Account Closure Month

- LM Parameters -  
☒ Integrated LM  
Integrated LM Type Pool Leader / Standalone

System Elements	
<input type="checkbox"/>	System Elements *
<input type="checkbox"/>	DAYS
<input type="checkbox"/>	ILVD_ULT_CR_BAL
<input type="checkbox"/>	ILVD_ULT_DR_BAL

User Elements		
User Elements *	Type	Get Latest
<input type="checkbox"/>	RATE1	Rate Use Effective
<input type="checkbox"/>	RATE2	Rate Use Effective

Formulas Formula Wizard Fields

Input By S1 Date Time 7/3/2000 14:36:21 Modification Number 4 Open  
Authorized By S1 Date Time 7/3/2000 14:36:21 Authorized Exit

You are required to input the following detail in this screen:

### Integrated LM

Choose this option if you want to use the product for Integrated Liquidity Management processing.

### Integrated LM Type

Specify the type of System Account to which the product ought to be linked. It can be:

- Pool Leader: Indicates that the Rule will apply to Header accounts in a structure.
- Pool Reallocation: Indicates that the rule will apply to Parent and Child Accounts below the Header Account.

## 2.2.6 Creating Interest & Charges Products

You can invoke the 'Interest And Charges – Interest Product Preferences' screen by typing 'ICDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Interest And Charges - Interest Product Preferences -- Web Page Dialog**

Description: CREDIT INTEREST ON MBA  
Product Code: ITOD

UDE Amounts Currency: Local Currency

**Accrual**

☒ Product Level  
Accrual Day: 0  
Frequency: Daily  
Cycle: None

**Payment Method**

☒ Bearing  
☐ Discounted

**Calculation and Liquidation**

Days: 0  
Months: 1  
Year: 0  
☐ Start From Account Opening  
☐ Refund Tax on Preclosure

First Liquidation On: 12/29/1999  
Start Date: 11/29/1999  
☐ Liquidation at month-ends  
☐ Back Value Recalculation Flag  
☐ Defer Liquidation  
Defer Liquidation Days: 0  
☒ Liquidation Before Month End  
Liquidation Before Month End Days: 2

Frequency

**LM Parameters**

☒ Integrated LM  
Integrated LM Type:

**Debit Interest Notification**

Receivable General Ledger:

Ok Exit

You can input the following details in this screen:

### Integrated LM

Choose this option if you want to use the product for Integrated Liquidity Management processing.

### Integrated LM Type

Specify the type of System Account to which the product ought to be linked. It can be:

- Pool Leader: Indicates that the Rule will apply to Header accounts in a structure.
- Pool Reallocation: Indicates that the rule will apply to Parent and Child Accounts below the Header Account.

## 2.2.7 Maintaining Customers

You can invoke the 'Customer Maintenance' screen by typing 'STDCIF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Customer Maintenance - Web Page Dialog

Main

Customer No \* MARKT Liability Number MARKT Type ☐ Individual ☐ Corporate ☐ Bank

Short Name \* kernel Full Name

Branch Code CHO

Main Auxiliary Personal Corporate Custom

Address For Correspondence

Name kernel Unique Identifier Name Value Status ☐ Frozen ☐ Deceased ☐ Whereabouts Unknown

Address \* Mangalore Bangalore Karnataka Hindustan ASIAN

Country \* JAP Nationality \* JAP Language \* ENG Exposure USA Location

Swift Code BANKGB00 Fax

Group Code Xref MARKT Media

Charge Group Customer Category Individual SSN 587-78-4564

Clearing Group Customer Classification CF Status

Tax Group Exposure Category MARKT Since

Withholding Tax FX ref Customer MARKT

Joint MIS Standing Instructions Linked Entities Text Image Group IRA Limits CLS Restrictions UDF Domestic Professional Issuer

Input By RAC2 Date Time 7/9/2000 11:52:59 Modification Number 5 Open

Authorized By RAC2 Date Time 7/9/2000 11:53:04 Authorized Exit

Apart from serving as a means to collect basic information about a customer, the 'Customer Information Maintenance' screen also reflects the hierarchy existing between a Parent company and its various subsidiaries. The subsidiaries take on the Customer Number of the parent company as their Liability number.

## 2.2.8 Maintaining IC Special Conditions for Customer Accounts

The 'Customer Accounts Maintenance' screen is used to create accounts for a given Customer using the desired account class and currency combination. You can invoke the 'Customer Accounts Maintenance' screen by typing 'STDCUSAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Customer Accounts Maintenance - Webpage Dialog

Branch Code \* IL9 Customer No \* LS000542

Account \* 000001 Customer Name NESTLE CO

Currency \* GBP

SD User Reference Account Class \* ILM002

Main Auxiliary Nominee

Description

Account Type ☐ Single ☐ Joint

Mode Of Operation

Account Open Date 11/30/2007

Alternate Account Number 000001

Clearing Bank Code 000001

Clearing Account Number

IBAN Account Number

Address

Statuses

☐ No Debits ☐ No Credits ☐ Stop Payments ☐ Dormant ☐ Frozen ☒ Posting Allowed ☒ Status Change Automatic ☒ OverDraft

Status Details

Status NORM

Since 11/30/2007

Account Derived Status ☐ Propagate Reporting Details

Options

Interest Charges Consolidated Charges BIC Deposits Instructions Standing Instructions Linked Entities REG Account Status Restrictions Currency Limits MIS Statement Limits Joint Holders

Fields Deposits Instruction Billing Parameters Account Signatory Interim Transactions Report Notice

Maker OFSSMAK1 Date Time 12/2/2007 12:25:10 Mod No 2 Authorized

Checker OFSSIAUTHS Date Time 12/2/2007 15:49:23 Open Exit

Click Interest tab in Customer Account Maintenance screen to invoke 'IC Special Conditions Maintenance' sub-screen, where you can maintain IC special conditions for ILM accounts.

### 2.2.8.1 IC Special Conditions

The system displays the following fields on the basis of your choice in the IC Rule and IC Product screens.

#### Integrated LM

The system defaults the value specified in the product screen from based on product selected from the option list.

#### Integrated LM Type

The system displays the value on the basis of your choice in the IC Rule and IC Product screens.

### 2.2.9 Maintaining Product Event Class & Accounting Entries

When you define an Events Class, you choose, first of all, the set of events that would belong to the class. Events are, usually, unique to a module.

The events that you would like to include in an Events Class can be identified through the 'Events Accounting Entries and Advices Class Maintenance' screen. This screen is invoked from the Application Browser.

You can invoke the 'Events Class Maintenance' screen by typing 'CSDACTCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can maintain the following details in this screen:

### **Class Code**

An Events Class is identified with a unique Code and a Description. This indicates the name of the event class to which the events for ILM processing will be linked.

### **Description**

You need to enter a brief description for the class code.

### **Module**

Events are, usually, unique to a module. Specify the module as IL to define the events for Liquidity Management module.

### **Events Description**

Once you specify the class code and module, click on add icon. The system will display the events associated with the Integrated Liquidity Management module.

The following events are available for the integrated liquidity management module:

- SWBK : Sweep Booking
- RVSW: Reverse of Sweep Booking
- RALL: Reverse ALL (Book / Reverse Sweep)

#### **2.2.9.1 Defining Accounting Entries for Event**

You can indicate the accounting entries that should be passed at an event in the Accounting Entries section of the 'Events Class' screen. This section is invoked by clicking the 'Accounting Entries' button.

As part of the Accounting Entry details of an event, you should specify the following details:

- The accounting role
- The amount tag
- If a debit or a credit
- The transaction code

### Accounting Role

If accounting entries are to be passed for an event, you have to indicate the different Accounting Roles. At an event in the life cycle of a deal, involving a product to which you associate the class, the appropriate entries will be passed under the specified Accounting Roles.

The adjoining option list displays a list of all the available accounting roles.

### Amount Tag

The amount (i.e. the available balance, booking dated balance etc.) that is to be posted for an event, is referred to as the Amount Item. The tag associated with an Amount Item is the Amount Tag.

The adjoining option list displays a list of the amount tags that are maintained in the system. You can choose a tag by double clicking on it.

### Debit/Credit

You have already specified the type of account to which an entry should be passed, and the tag which identifies the amount (available balance, booking dated balance etc.) that should be passed. In this field, you must indicate if the amount is to be debited from credited to the specified account. Choose the Debit or Credit indicator.

### Transaction Codes

Every accounting entry in Oracle FLEXCUBE involves a Transaction Code that describes the nature of the entry. This code and its description will identify the original sweep book, reverse booking and their corresponding reversals. The Transaction Code for both legs of the transaction would be the same.

The table below illustrates the accounting entries for each event that you need to set up for the liquidity management module.

Event	Debit/Credit Indicator	Accounting Role	Amount Tag
SWBK	DR	CHILD	CR_CONT
SWBK	CR	PARENT	CR_CONT
SWBK	CR	CHILD	DR_CONT
SWBK	DR	PARENT	DR_CONT
RVSW	DR	PARENT	CR_CONT
RVSW	CR	CHILD	CR_CONT



Event	Debit/Credit Indicator	Accounting Role	Amount Tag
RVSW	DR	CHILD	DR_CONT
RVSW	CR	PARENT	DR_CONT

Refer to the *Modularity User Manual* for further information on setting up accounting details.

## 2.2.10 Associating Branch to Event Class

After you define the accounting entries that need to be passed for a set of events, you need to associate the event accounting entries to the branches of your bank.

You can invoke the 'ILM Branch Parameter Maintenance' screen by typing 'ILDBRPRM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You are required to input the following details:

### Event Class

Choose the event class that you wish to associate to the branch.

### Multi branch ILM structure

Check this option to indicate that multi-branch ILM structure is applicable for this branch. In case you wish to modify the option by un-checking it, the system allows it only if there are no existing active groups for the multi-branch.

### Job Frequency Min

Specify the frequency for the processing of MBCC Jobs for a branch. The default value of Jobs Frequency is 30.

## 2.2.11 Group Code Maintenance

In Oracle FLEXCUBE, you can bring together several accounts to form a 'Group' for ILM processing. You can then link this group code to the Header Account maintained as part of Account Structure. In Oracle FLEXCUBE, group codes allow you to uniquely identify a given account structure for ILM processing.

You can invoke the 'IL Group Code Maintenance' screen by typing 'ILDGRPCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

IL-Group Code Maintenance - Web Page Dialog

Group Code \*

Branch \*

Description

Sweep Basis Book Dated

Effective date

Pool Benefit

Intraday Sweep

Reverse Sweep

BVT Applicable

BVT Unit Months

BVT Duration

Fields

Input By Date Time Modification Number Open

Authorized By Date Time Authorized

Exit

You can input the following details in this screen:

### Group Code and Description

Enter a unique code to identify the group code in the system. Enter a brief description.

### Effective Date

Specify the date from which the group will become active in the system. You will not be allowed to input Back Valued Dates (BVT) here.

### Sweep Basis

You need to indicate if the sweep should be performed on Book Dated balance or Value Dated Balance for the entire structure falling under the group. . If BVT support is required, it must have 'Value Dated' option.

### Pool Benefit

If you select this option, interest re-allocation is carried out for the child accounts involved in the group.

### Reverse Sweep

Indicate whether reverse sweeps should be performed during BOD batch.

### BVT Applicable

Specify if BVT processing is applicable for a group

### BVT Unit

Indicate the unit the system should consider while calculating the BVT date. This can be Days/Months

## BVT Duration

This indicates the number of BVT units allowed as back period from today's date while calculating BVT date.

For instance, to indicate 30 Days input 'Days' as BVT Unit and '30' in the BVT Duration fields. Similarly, to indicate 2 months, the BVT Unit should be 'Months' and the BVT Duration '2'.



Note the following:

- If the Sweep basis is Book Dated, back value dated transaction is not allowed.
- While maintaining a new Group, the system will validate whether the ILM Applicable option is checked in the 'ILM Branch Parameters' screen.

### **2.2.11.1 A Note on Back Valued Transactions**

The system rebooks the sweeps (in case of physical pooling) and adjusts the interest amount that had been accrued and settled in the accounts when you input a transaction with a back value date. In case of a change in the Account Structure in the interim between the Back Value Transaction (BVT) date and current date, the system uses the account structure existing on the execution days.

The following points need to be kept in mind for BVT Processing:

- It is performed only for sweeps and pools which are value based.
- The corresponding System Account active on the Effective Date is considered for a back valued transaction to an account. (If BVT falls on a holiday then BVT is considered only from the next working day, as there will not be any value dated record in system account for holidays)
- The processing involves replaying the sweep from the least date of the BVT which means that the Contributions and Pool Balances of the System Accounts are calculated afresh. The balances in all accounts of the structure are reworked and the sweeps carried out again for each of the previous sweep having the same value date.
- The value dated balances of the Parent Account as well as the Child Accounts in the Account Structure are updated
- In Customer Account Statements, only the back value transaction will be available on the date that it was posted.

The system follows the following process for replaying sweeps:

1. It omits BOD processing for the least back value date only and continues till the current processing date. It then identifies the value dated balance of the current processing date for the corresponding System Account and carries out the EOD processing.
2. For a particular Effective Date, it calculates Sweep Amount for the corresponding System Accounts.
3. It fetches the entry posted for the BVT date from the Sweep Log and compares it with the Sweep Amount that has been calculated currently.
4. If the Sweep Amounts are equal, no entry is posted.
5. If the Sweep Amounts are different, it reverses the entry that was posted for the BVT date (SWBK) and the corresponding entry that was used during BOD to reverse the entry above Reverse sweep booking (RSBK)

6. Reversal of Reverse Sweep (RSWR) entry gets posted during reversal of RVSW.
7. It inputs a new entry whose booking date is the processing date of the BVT and whose value date is the BVT date. This entry is entered into the Daily Log.
8. It then updates the post sweep balances for a combination of Account + Effective Date + System Account.



Every time a physical sweep is executed, the system stores the credit balance and the unused OD limit in the Parent Account before and after the sweep.

## 2.2.12 Maintaining Third Party Accounts

A Third Party Account is an account which is located in another bank which is not part of your bank, but is part of the Liquidity Management Account Structure maintained with your bank. The funds can be moved from or to the Third Party accounts. To establish a relationship between the accounts in Oracle FLEXCUBE and the third party accounts, you first need to maintain a mirror account of such accounts as normal CASA accounts in Oracle FLEXCUBE and then capture the parameters of the Third Party Accounts in the 'Mirror Accounts Maintenance' Screen.

The Mirror accounts can be created at your branch in the country where the Third Party Account is located/your branch in the country where the Header account of the Group is located. The funds to be moved to/from the Third Party Account will be routed through this CASA account.

The Mirror Account will be used to capture parameters for message generation. The balance information obtained from the Third Party Bank will be stored in the Mirror Account.

The Third Party Account details are maintained in the 'Third Party Accounts Maintenance' screen. You can invoke the 'Third Party Accounts Maintenance' screen by typing 'ILDMIRAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You need to maintain the following parameters in this screen:

**Mirror A/c**

This indicates the account number in Oracle FLEXCUBE.

**External A/c**

You need to indicate the account number in the third party bank.

**Currency**

The system defaults the account currency.

**Technical A/c**

This indicates the CASA account linked to the mirror account.

**Location**

This indicates the location of the third party bank.

**BIC**

Indicate the BIC Code of the third party bank.

**Route Code**

Specify the route code based on which the system will pick up the settlement instructions from ARC settlement instructions maintenance for third party accounts, for the generation of payment messages.

**Account Current Balance**

The system will display the balance of the external account sent by the last MT 942 message.

**Balance Update On**

The system displays the date on which the last MT942 message was received.

**Start Time MT920**

Here, indicate the time at which the first MT920 message for a day should be generated.

**End Time MT920**

You need to specify the time at which the last MT920 message for a day should be generated.

**MT920 Generation Frequency**

Here you need to indicate the interval (in hours) at which MT920 should be generated.

**Cutoff Time MT101**

You need to indicate the time at which MT101 should be generated for sweeping in funds from the Third Party Account.

## Cutoff Time MT103

You need to indicate the time at which MT103 should be generated for sweeping out funds from the Parent Account.

### 2.2.13 Maintaining Account Structures

In Oracle FLEXCUBE, you can define a structure for the various accounts participating in the ILM process and set up a hierarchy for the accounts - establish the relationships or links among the accounts that are to be part of the Group.

You need to define the account structure and the hierarchy for ILM processing in the 'Account Structure Maintenance' screen. You can invoke the 'Account Structure Maintenance' screen by typing 'ILDSWEEP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Account Structure Maintenance' web page dialog. The 'Account' section includes a 'Third Party Account' checkbox, 'Branch', 'Account', 'Account Type' (set to 'Child'), 'Effective date', 'Parent Branch & Account', and 'Booking Branch & Account'. The 'Sweeping parameters' section includes 'Sweep Type' (set to 'Debit'), 'Base Amount', and 'Multiple Amount'. The 'Pooling parameters' section includes 'Rate Type' and 'Spread Indicator' (set to 'Mid Rate'). There are also checkboxes for 'Interest Reallocation'. At the bottom, there is a 'Fields' section with input and authorized fields for 'Input By', 'Date Time', 'Modification Number', 'Open', and 'Authorized', along with an 'Exit' button.

You can define the following parameters as part of maintaining the account structure for ILM processing:

#### 2.2.13.1 Indicating Account Details

Specify the following details.

##### Third Party Account

If the account that you have specified is a mirror account of an account held with another bank, you need to indicate it by selecting this option. If you select this option, the system will allow you to select the Technical CASA account that is linked as part of Third Party Accounts Maintenance.

## Account

First, you need to specify the account (main or affiliate account) which has to be part of the account structure.

### Account Type

You need to indicate whether the account that you have specified is a main account or secondary account. The account type defines the relationship between the accounts.

- Select the option 'Parent' to indicate that the account is the main account in the hierarchy.
- Select the option 'Child' to indicate that the account is a secondary account in the hierarchy.

You will not be able to link the accounts at the same level in an account structure.

If you de-link a parent account from a structure or link it to another parent in the same structure, the associated child accounts linked to it will also follow the parent account.

### Effective Date

You need to indicate the date from which the account structure is available in the system for ILM processing. However, if Intraday Sweep Batch is run for the branch for any group, you cannot change the structure on the same effective date.

### Parent Account

This is applicable only if you are maintaining a child account. You need to indicate the parent account for the child here.



You cannot link a child account to more than one parent account.

### Booking Account

You need to indicate the account to which the interest amount is to be booked during interest reallocation (after interest is calculated).



The booking account linked to the account should have the same currency as the account.

### Scheme

Indicate the type of structure for which the link is being defined. The following types are possible:

- Sweep: Indicates that the level of the structure is Sweep, in which movement of funds is physical.
- Pool: Indicates that the level of the structure is Pool, in which movement of funds is notional.



Note the following:

- You can maintain Pool Structure only for a single level
- You cannot have maintain a Sweep structure on top of a pool structure

## Interest Reallocation

Check this option to allow interest to be re-allocated to this account.

### 2.2.13.2 Maintaining Sweeping Parameters

Specify the following details.

#### Sweep Type

This indicates the sweep type of the parent and child account. The sweep type can be either of the following:

- Debit (Sweep Out)
- Credit (Sweep In)
- Target Balance Agreement

#### Base Amount

The amount depends on the sweep type that you have selected.

- If the sweep type is Debit, the Amount indicates the balance in the account that should trigger a sweep out of funds. The sweep transaction will be executed if the balance in the account becomes greater than this amount.
- If the sweep type is Credit, the Amount indicates the balance in the account that should trigger a sweep in of funds. The sweep transaction will be executed if the balance in the account goes below this amount.
- If the sweep type is Target Balance, the Amount indicates the minimum balance that is to be left behind in the Child Account after the sweep is performed. A value of zero indicates Zero Balancing sweeps.

#### Multiples Amount

This indicates the multiples amount in which the system performs sweeps.

#### Example:

Let us assume the following:

- Available amount in account: 900
- Base Amount: 100
- Multiples amount: 250

In this case, the system works out the amount to be swept as follows:

$$900 - ((\text{mod } (900 - 100) / 250) + 100)$$

$$900 - (50 + 100) = \mathbf{750}$$

### 2.2.13.3 Indicating Pooling Parameters

Specify the following details.

#### Rate Type

This indicates the exchange rate type that would be used by the system to convert child account balances to the currency of the parent account. The system will not allow you to specify the rate type if you have specified the scheme as 'Sweep' as the system supports only single currency sweeps.



## Spread Indicator

Specify which spread will be applicable - Mid or Buy/Sell. The system default value is 'Mid'.

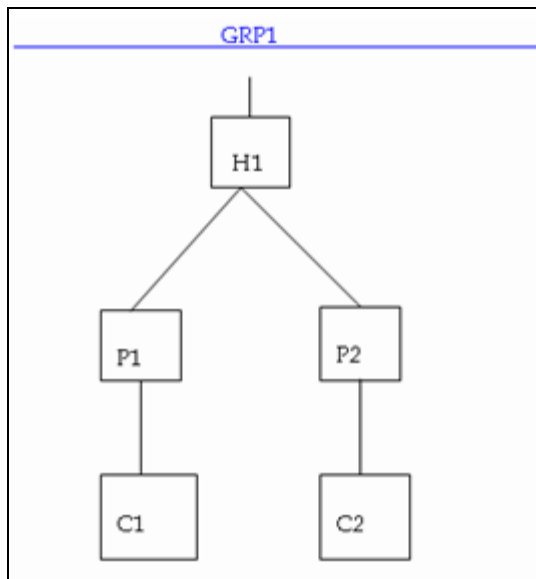
If you choose the 'Buy/Sell' option, the system applies the 'Buy' rate when debiting the customer account and the 'Sell' rate when crediting the customer account.

After defining the account structure, you can modify it as well as the Header Account linkages. You can also move accounts from one structure to another and if the account being moved is a Parent Account, all the child accounts associated with it are moved to the new structure. However, you cannot make a back-value dated change to an Account Structure.

Every change in an Account Structure or a Group–Account linkage leads to the creation of new System Accounts for the accounts in the Group. This results in the system closing the existing System Account for the accounts. But the closed records are retained to enable the system to track the history of the Account Structure and are stored based on their 'Effective Dates'.

### 2.2.14 Closing Accounts in an Account Structure

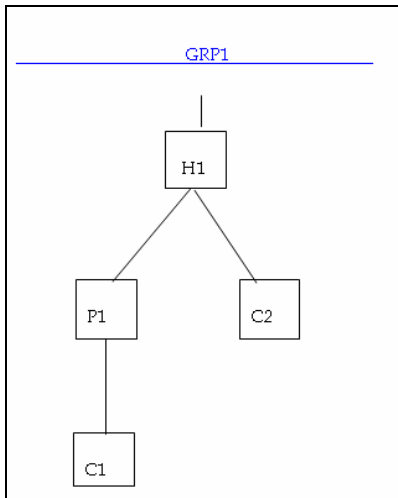
The following steps explain how to close an account in a given account structure. Let us assume that, in the structure shown below, we need to close account P2 and attach account C2 directly to H1.



The steps to be followed for the closure are:

- Child Account C2 is closed first (You can query to find out the child accounts of a given parent account, say P2 )
- Subsequently, account P2 is closed.
- Account C2 is now freshly linked with H1.

After the structure change has been carried out, the new structure appears as shown below:



In the new structure (i.e. after the change), account C2 will have a new 'System Account' associated with it.



BVT is not applicable for a group if any of the account structure closes and BVT falls in that period.

## 2.2.15 Creating Group Account Linkages

You can link the account structure to the group codes that you have maintained in the 'Account Group Linkage Maintenance' screen. You can invoke the 'Account Group Linkage Maintenance' screen by typing 'ILDGRPLN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web page dialog titled "Account Group Linkage Maintenance -- Web Page Dialog". The dialog has a blue header bar with a question mark icon and a close button. Below the header, the title "Account Group Linkage" is displayed. The main area contains several input fields: "Branch" with a dropdown menu showing "CHO", "Header Account" with a dropdown menu showing "AN0001" and a currency selector showing "USD", "Effective date" with a date picker showing "7/3/2000", and "Group Code" with a dropdown menu showing "ILGRP1". At the bottom, there is a "Fields" tab. Below the tab, there are labels for "Input By JSK", "Date Time", "Modification Number", "Authorized By", "Date Time", and checkboxes for "Open" and "Authorized". An "Exit" button with a close icon is located in the bottom right corner.

In this screen, you need to specify the following:

### **Header Account**

The system will display the parent accounts maintained as part of account structure maintenance. Select the account which you want to link to the group.

## Effective Date

Indicate the date on which the structure under the group should come into effect.

## Group Code

Indicate the group code to which you want to link the account structure.

For example, the following structure may be defined for a Group Code 'GRP'

### HACC (Header Account)

- **PACC1** (Child to HACC)
- **CACC1** (Child to PACC1)
- **PACC2** (Child to HACC)
- **CACC2** (Child to PACC2)
- **CACC3** (Child to PACC2)

In the above structure, PACC2 is the Child Account in the link HACC – PACC2 whereas Parent Account in PACC2 – CACC2.

## 2.3 Other Maintenance

Apart from the maintenances mentioned in previous sections, if Multi Bank Cash Concentration facility is allowed, the following maintenances need to be done during implementation. This is necessary only if they have not been maintained earlier.

### 2.3.1 Maintaining BIC codes (used in Mirror Account maintenance)

You can invoke the 'BIC Code Details' screen by typing 'ISDBICDI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**BIC Code Details - Web Page Dialog**

Bank Identification Code \* LMBK01

Customer Number

Bank Name \* STANCHART

Bank Address1 LM Branch

Bank Address2 USA

Bank Address3

Stock Keeping Arrangement YES

SWIFT Key

Telex Key

Sub-Type Code

BE Indicator N

Relations

☐ No

☐ Mail

☐ Keys

**Payment Message**

☐ MT103+ Preferred

☐ LVP Indicator

☐ ISO15022

☐ Generate MT103 as Payment Message

☐ Black-listed

☐ Cug Member

☐ Remt Member

☐ Update during upload

**Multi Customer Credit Transfer**

☐ Multi Customer Credit Transfer

**Fields**

Input By SUSHMA Date Time 7/12/2000 11:45:28 Modification Number 1 ☐ Open

Authorized By SUSHMAUTH Date Time 7/12/2000 11:47:15 ☐ Authorized

### 2.3.2 Maintaining Message Media Formats

You can invoke the 'Message Media format Maintenance' screen by typing 'MSDMSFMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Message Media Format Maintenance -- Web Page Dialog' window. It contains several input fields for configuration: Module (AC), Media (SWIFT), Branch (ALL), Currency (ALL), Message Type (ACST\_INT\_REQ), Product (ALL), and Format (ACST\_INT\_REQ). Each field has a small icon to its right. At the bottom, there is a 'Fields' tab and a status bar with the following information: Input By: BAN, Date Time: 3/3/2008, Modification Number: 1, Open checkbox (checked), Authorized checkbox (checked), and an Exit button.

### 2.3.3 Maintaining Advise Formats

You can invoke the 'Advise Format Maintenance' screen by typing 'MSDADVFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Advise Format Maintenance -- Web Page Dialog' window. It includes fields for Format (ACST\_INT\_REQ), Language (ENG), Form Type (ADV), Lines (54), and Columns (80). There is an 'Import File' section with an 'Import' button. Below this is a 'Format Text' field with a dropdown menu showing '#LOOP' and '\_LINE\_'. A 'Message Format' table is visible at the bottom, with columns for Module, Message Type, Media, Branch, Currency, and Product. The table contains one row with values: AC, ACST\_INT\_REQ, SWIFT, ALL, ALL, ALL. At the bottom, there is a 'Fields' tab and a status bar with the following information: Input By: BAN, Date Time: 3/3/2008, Modification Number: 1, Open checkbox (checked), Authorized checkbox (checked), and an Exit button.

### 2.3.4 Maintaining Message Types

You can invoke the 'Message Type Maintenance' screen by typing 'MSDMSTYP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



### 2.3.6 Maintaining STP preferences

You can invoke the 'STP Preferences Maintenance' screen by typing 'MSDSTPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'STP Preferences Maintenance -- Web Page Dialog' window. It contains the following fields and options:

- Branch Code: CHO
- Branch Name: BANK OF INDIA
- Message Type: MT103
- Post Upload Status: Authorised
- When No Beneficiary: Use Suspense
- On Override: Ignore
- On Error: Reject Record

At the bottom, there is a status bar with the following information:

- Input By: MUNUSER3
- Date Time: 7/3/2000 18:25:53
- Modification Number: 1
- Open: ☒
- Authorized: ☒
- Exit button

### 2.3.7 Maintaining Upload Source Preferences

You can invoke the 'Upload Source Preferences Maintenance' screen by typing 'CODUPLDM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Upload Source Preferences Maintenance -- Web Page Dialog' window. It contains the following fields and options:

- Source Code: INCOMINGSWIFT
- Module Code: FT
- Error Handling:
  - On Override: Ignore
  - On Exception: Reject
- Post Upload:
  - Status: Authorized
  - Purge Days(Calender):
  - Allow Deferred Processing: ☐
  - Allow EOD with Deferred: ☐
  - Allow Delete: ☐

At the bottom, there is a status bar with the following information:

- Input By: SAN2
- Date Time: 7/3/2000 19:36:11
- Modification Number: 1
- Open: ☒
- Authorized: ☒
- Exit button

### 2.3.8 Maintaining Retail Teller Settlement Instructions

You can invoke the 'Retail Teller Settlement Details Maintenance' screen by typing 'FTDRCST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Retail Teller Settlement Details Maintenance -- Web Page Dialog**

**Settlement** Customer Settlements

Route Code \* JAIRROUTE Description \* Test Route for MT101 Gen  
Product Code JBPT Nostro Account 1234567890  
Nostro Account Branch VIB1

**Intermediary Reimbursement Institution**  
//AU123456  
//AT99999

**Intermediary**  
//AT99999

**Receivers Correspondent**  
//AU123456  
//AT99999

**Account With Institution**  
//AU123456  
//AT99999

Receiver  
//AU123456

**Sender to Receiver Information**  
//AU123456  
//AT99999

**Beneficiary Institution**  
//AU123456  
//AT99999

☐ Cover Required

**Fields**

Input By: JAGADISH Date Time: 04-Jul-00 11:13:04 Modification Number: 2 ☒ Open  
Authorized By: JAIAUTH Date Time: 04-Jul-00 11:20:45 ☒ Authorized

Exit

### 2.3.9 Maintaining Retail Teller Products

You can invoke the 'Retail Teller Product Maintenance' screen by typing 'DEDRTPRM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Retail Teller Product Maintenance -- Web Page Dialog**

Product Code \* JBPT  
Product Module RT  
Retail Teller  
Product Type \* OT  
Others:

Description \* Test Product for MT101 gen  
Product Slogan Test Product for MT101 gen  
Product Group \* MISC  
Miscellaneous Transactions

Start Date \* 04-Jul-00  
End Date  
Remarks

**Exchange Rate Variance (in %)**  
Override Limit \* 3.00  
Stop Limit \* 100.00  
Rate Code \* Mid Rate  
Rate Type \* STANDARD

**Fields**

Input By: JAGADISH Date Time: 04-Jul-00 09:54:52 Modification Number: 1 ☒ Open  
Authorized By: JAIAUTH Date Time: 04-Jul-00 10:07:05 ☒ Authorized

Exit

## 2.3.10 Maintaining ARC Details

You can invoke the 'ARC Maintenance' screen by typing 'IFDATMMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**ARC Maintenance -- Web Page Dialog**

Branch \* \*\*  
Branch Name  
Transaction Type \* \*\*  
Description ANY CUSTOMER  
Account Class/Product  
Account Class/Product \* JBPT  
Description Test Product for MT101 g  
Float Days Basis  
Currency \* \*\*

**Offset Details**  
Branch ESH  
Account AU9999

**Transaction Details**  
Branch  
Account

**Transaction Code**  
Offset Transaction Code OCT  
Main Transaction Code OTF

☐ Liquidation Product for Demand Draft  
☐ Netting Charges

Main Leg for the transaction  
Management Information System HD02  
Debit Account  
Charge From Account  
End Point  
Description  
Bank Float Days  
Customer Float Days  
☐ Generate Transaction Advice  
☐ Generate MT101

**CHARGE1** CHARGE2 CHARGE3 CHARGE4 CHARGE5

Basis  
Charge Account  
Transaction Code  
Charge Type  
Currency USD  
Rate Code  
Slab Type  
☐ Netting  
Slab Type  
☐ Their Charge

Rate  
Minimum Charge  
Maximum Charge  
Rate Type  
Amount  
Description  
MIS Head  
Interest Basis  
Delete

Fields Regulation

Input By JAGADISH Date Time 04-Jul-00 14:34:17 Modification Number 2 ☒ Open  
Authorized By JAJAATH Date Time 04-Jul-00 14:36:30 ☒ Authorized

Exit

## 2.3.11 Mapping Products

You can invoke the 'Message Product Mapping Maintenance' screen by typing 'MSDPRMAP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Message Product Mapping Maintenance -- Web Page Dialog**

Branch \* CHO  
Message Type \* MT103  
Product \* FINC  
Cover Required \* No

On Number Beneficiary  
☒ Suspense  
☐ Repair

Branch Description BANK OF INDIA  
Queue \* SVMFT  
Product Description FT - INCOMING - CUSTOMER  
Direction Flag \* Incoming

Fields

Input By SHASHANKAU Date Time 7/3/2000 12:55:11 Modification Number 1 ☒ Open  
Authorized By JAI Date Time 7/3/2000 12:57:19 ☒ Authorized

Exit



## 2.3.12 Maintaining Settlement Instructions

You can invoke the 'Settlement Instruction Maintenance' screen by typing 'ISDINSTR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Settlement Instructions Maintenance -- Web Page Dialog**

Branch \* CHO    Module \* AL  
Counterparty \* ORDBAND1    Product Code \* ALL  
Counterparty Type BIC    Sequence Number \* 0  
Currency \* USD    Relations

**Pay**    **Receive**

Branch CHO    Branch CHO  
Account WMJ0001    Account ACCOUSD4  
Currency USD    Currency USD  
Payment By Message    Payment By Message

Charges Details  
☐ Cover Required  
Cover By  
☒ Ourselves  
☐ Beneficiary  
☐ Shared

**Pay Parties**    Pay Parties    Receiver Parties    Cover Parties    Clear Details    Cover Details    Other Details

**Intermediary Reimbursement Institution**    **Intermediary**

☐ RTGS Payment  
RTGS Network

**Fields**

Input By VENU1    Date Time 7/3/2000 15:03:35    Modification Number 1    ☒ Open  
Authorized By VENU1    Date Time 7/3/2000 15:04:10    ☒ Authorized    **Exit**

## 2.3.13 EOD Batch Maintenance Screens

You are required to maintain the following sequence for ILM batches that need to be run, for any branch which is enabled for ILM.

At EOTI – Stage

- ILRMJOB
- ILBATCH
- ICEOD

At BOD - Stage

- ILBATCH
- ICEOD
- ILMBCCC1
- ILMBCCC2

The various mandatory programs are shown below:

### 2.3.14 Maintaining Mandatory Program for ILBATCH during End of Transaction input:

The screenshot shows the 'Mandatory Batch Program Maintenance -- Webpage Dialog' window. The 'Branch' is set to 'IL9' and the 'Module' is 'IL'. The 'Function Identification' is 'ILBATCH', with a description of 'EOC Operations Integrated Liquidity Management IL Batch' and a 'Sequence Number' of '1'. The 'End Of Cycle Group' is set to 'End Of Transaction Input' (selected). The 'Error Handling' is set to 'Stop Automatic End Of Day and Run Emergency Program' (selected). The 'Frequency' is 'Daily' and the 'Holiday Rule' is 'Dont Execute'. The 'Number Of Days' and 'Run Date' fields are empty. Below these fields is a 'Predecessors' list with a single entry 'Predecessors \*'. At the bottom, the 'Fields' tab is active, showing input and authorization details: 'Input By OFSSSIMAK1', 'Date Time 12/6/2007 18:23:18', 'Modification number 3', 'Authorized' (checked), 'Authorized By OFSSSIAUTH5', 'Date Time 12/6/2007 18:25:53', 'Open' (checked), and an 'Exit' button.

#### 2.3.14.1 Maintaining Mandatory Program for ICEOD during End of Transaction input:

The screenshot shows the 'Mandatory Batch Program Maintenance -- Webpage Dialog' window for 'ICEOD'. The 'Branch' is 'IL9' and the 'Module' is 'IC'. The 'Function Identification' is 'ICEOD', with a description of 'Batch Operations Interest & Charges Batch' and a 'Sequence Number' of '2'. The 'End Of Cycle Group' is 'End Of Transaction Input' (selected). The 'Error Handling' is 'Stop Automatic End Of Day and Run Emergency Program' (selected). The 'Frequency' is 'Daily' and the 'Holiday Rule' is 'Dont Execute'. The 'Number Of Days' and 'Run Date' fields are empty. The 'Predecessors' list contains two entries: 'Predecessors \*' and 'ILBATCH'. At the bottom, the 'Fields' tab is active, showing input and authorization details: 'Input By OFSSSIMAK1', 'Date Time 12/6/2007 18:23:52', 'Modification number 4', 'Authorized' (checked), 'Authorized By OFSSSIAUTH5', 'Date Time 12/6/2007 18:26:28', 'Open' (checked), and an 'Exit' button.



IC batch should run only if ILBATCH is successful. Hence, in ICEOD mandatory program, you need to maintain the field predecessor as ILBATCH so that the IC Batch will not run if ILBATCH fails.

### 2.3.15 Maintaining Mandatory Program for ILBATCH during BOD:

The screenshot shows the 'Mandatory Batch Program Maintenance -- Webpage Dialog' window. The 'Branch' is set to 'IL9' and the 'Module' is 'IL'. The 'Function Identification' is 'ILBATCH', with a description of 'EOC Operations Integrated Liquidity Management IL Batch' and a 'Sequence Number' of '1'. Under 'End Of Cycle Group', 'Beginning Of Day' is selected. The 'Error Handling' section has 'Stop Automatic End Of Day and Run Emergency Program' selected. The 'Frequency' is 'Daily' and the 'Holiday Rule' is 'Dont Execute'. The 'Predecessors' list is empty. The status bar at the bottom shows 'Input By OFSSSMAK1', 'Date Time 11/30/2007 16:49:52', 'Modification number 2', and 'Authorized' checked.

### 2.3.16 Maintaining Mandatory Program for ICEOD during BOD:

The screenshot shows the 'Mandatory Batch Program Maintenance -- Webpage Dialog' window for the 'ICEOD' program. The 'Branch' is 'IL9' and the 'Module' is 'IC'. The 'Function Identification' is 'ICEOD', with a description of 'Batch Operations Interest & Charges Batch' and a 'Sequence Number' of '3'. Under 'End Of Cycle Group', 'Beginning Of Day' is selected. The 'Error Handling' section has 'Stop Automatic End Of Day and Run Emergency Program' selected. The 'Frequency' is 'Daily' and the 'Holiday Rule' is 'Dont Execute'. The 'Predecessors' list is empty. The status bar at the bottom shows 'Input By OFSSSMAK1', 'Date Time 11/30/2007 16:50:36', 'Modification number 1', and 'Authorized' checked.

### 2.3.17 Maintaining Mandatory Program for Batch processing ILMBCCC1:

**Mandatory Batch Program Maintenance -- Web Page Dialog**

Branch: ADI  
Module: IL

Function Identification: ILMBCCC1  
Description: EOC Operations Integrated Li  
Sequence Number: 1

End Of Cycle Group:  
☐ Transaction Input  
☐ End Of Transaction Input  
☐ End Of Financial Input  
☐ End Of Day  
☒ Beginning Of Day

Error Handling:  
☒ Stop Automatic End Of Day and Run Emergency Program  
☐ Continue with Automatic End Of Day

Frequency: Daily  
Holiday Rule: Dont Execute

Number Of Days:  
Run Date:

**Predecessors**

Predecessors

**Fields**

Input By: JAIFCJ Date Time: 07-Jul-00 16:05:51 Modification Number: 1  
Authorized By: JAQADISH Date Time: 07-Jul-00 16:13:05

☒ Open  
☒ Authorized

Exit

### 2.3.18 Maintaining Mandatory Program for Batch processing ILMBCCC2:

**Mandatory Batch Program Maintenance -- Web Page Dialog**

Branch: ADI  
Module: IL

Function Identification: ILMBCCC2  
Description: EOC Operations Integrated Li  
Sequence Number: 2

End Of Cycle Group:  
☐ Transaction Input  
☐ End Of Transaction Input  
☐ End Of Financial Input  
☐ End Of Day  
☒ Beginning Of Day

Error Handling:  
☒ Stop Automatic End Of Day and Run Emergency Program  
☐ Continue with Automatic End Of Day

Frequency: Daily  
Holiday Rule: Dont Execute

Number Of Days:  
Run Date:

**Predecessors**

Predecessors

**Fields**

Input By: JAIFCJ Date Time: 07-Jul-00 16:07:07 Modification Number: 1  
Authorized By: JAQADISH Date Time: 07-Jul-00 16:13:36

☒ Open  
☒ Authorized

Exit

### 2.3.19 Maintaining Mandatory Program for Batch processing ILMJOBS:

Mandatory Batch Program Maintenance -- Web Page Dialog

Branch \* ILM  
Module \* IL

Function Identification \* ILMJOBS  
Description EOC Operations ILM Stop MBC  
Sequence Number 1

End Of Cycle Group \*  
☐ Transaction Input  
☐ End Of Transaction Input  
☐ End Of Financial Input  
☐ End Of Day  
☐ Beginning Of Day

Error Handling  
☒ Stop Automatic End Of Day and Run Emergency Program  
☐ Continue with Automatic End Of Day

Frequency Daily  
Holiday Rule Dont Execute

Number Of Days  
Run Date

Predecessors

Predecessors *
----------------

Fields

Input By SUSHMAUTH Date Time 7/12/2000 14:34:45 Modification Number 1  
Authorized By SUSHMA Date Time 7/12/2000 14:41:24

Open  
Authorized

Exit

## 2.4 IC Processing for Account Structures

Interest resolution for customer accounts with non-integrated LM IC products is carried out by the system at the time of saving the accounts. In the case of customer accounts with integrated LM type of IC product, System Account records for the customer accounts are created after the account structure has been maintained. The system accounts are created on the basis of their account type (Header and Reallocation) and are resolved in a similar manner to customer accounts.

The following points need to be considered for IC processing:

- The Header Account is identified on the basis of system account level
- Details of dates for liquidation/ accrual/ calculation and previous liquidation for the various ILM type products linked to a customer account are stored when a new system account is created.
- The Account Type of the System Account and the ILM type of formula determine how interest is computed and if the accounting entries for accrual or liquidation should be suppressed or not.
- The re-allocation interest is computed on the basis of the respective IC condition that is associated with each System Account Type. This is based on Child Account's contribution to the Parent Account.
- Value dated contribution of the Child Account to/from the Parent Account is kept track of
- The interest amount for the System Accounts can be calculated by checking the 'Pool Benefit' box at the Group level.

A change in UDE values does not impact the resolution of System Accounts since both the UDEs and the UDE values are taken from the corresponding Customer Account of each System Account.

The UDE values are maintained in the Node and the same is picked up for interest calculation. If the UDE values are changed for an effective date, the IC calculations will be based on the new UDE value as on that effective date.

A back valued change in a UDE value leads to a back valuation for the following:

- The relevant System Account and the corresponding subsequent System Accounts
- The Pool System Accounts to which the UDE belonged to as of the UDE effective date till date.

For ILM type of products, the Balance SDEs used for the calculation of the Pool System Accounts are the consolidated pool balance and for the System Accounts it is the System Accounts independent balances. For non ILM type of products the balances are taken from the customer accounts.

The System Account interests which are affected by BVT are recalculated and will be compared with the interest posted during that period. The adjustment entry to the System Account will be the difference of interest computed and interest posted.

The adjustment entry due to BVT is maintained in the corresponding Booking Account of the System Account maintained in the Account Structure Maintenance.

If the interest calculated cannot be posted due to the closure of the booking account maintained for the System Account in the Account Structure, then the system will post the interest entry to the suspense account maintained.

The System Accounts considered for calculation are those which:

- belong to the current period,
- belong to the last period, and
- are enabled for BVT (back value transaction) processing

The reallocation of interest depends on the interest conditions (based on the Value Dated Sweep Amounts) set up on the Child Accounts. The system obtains the interest rates for calculating re-allocation interest from the UDEs specified in IC Maintenances.

The interest so derived on the contribution of the child accounts is re-allocated to the respective child accounts.

## **2.5 Integrated Liquidity Management Processing**

The subsequent sections of this chapter explain the various processes (real time, intra day and end of day) performed by the system as part of ILM processing.

### **2.5.1 Validation of Account Structure**

The system automatically validates the account structure that you have maintained. You can run this batch process anytime during the day to check the validity of account structures. If you have modified the account structure details, you need to manually run the validation.

The system will execute the validation batch as part of ILM Processing (Intra-day or End of Day) for all account structures which have not been validated.

## 2.6 **End of Day Processing**

### 2.6.1 **Generating System Accounts**

An account can play the role of child or parent in an account structure. For this purpose (and to help in the processing of corrections such as back value dated transactions), Oracle FLEXCUBE creates system accounts. This helps the system to identify the role of the account in a structure at any point of time.

The resolution for generation of system accounts is as follows:

- The system identifies all the active groups in the branch to which the accounts are linked in Account Structure Maintenance. The system also identifies all the accounts in the Account Structure.
- The system identifies the ultimate parent account or Header Account linked to the group in a structure creates System Accounts for the given structure. The system accounts are created for every account.
- The system assigns level called System Account level apart from the level of the account in the structure that you have maintained.

For instance, in the illustration explained under the section 'Linking Account Structure to Group Code', the Account Structure for the Group GRP is maintained as:

Child Account	Parent Account	IL Relation
HACC	GRP	C
HACC	HACC	P
PACC1	HACC	C
PACC2	HACC	C
PACC1	PACC1	P
PACC2	PACC2	P
CACC1	PACC1	C
CACC2	PACC2	C
CACC3	PACC2	C

The System Account is created for the above mentioned Account Structure as follows:

Account	IL Relation As	System Account	Account Level	System Account Level
HACC	Parent	T3	2	1
HACC	Header	T4	2	2





### **2.6.3 EOD Processing for Sweeps**

All sweeps will be single currency sweeps. During EOD:

- Based on the choice of 'Sweep Type', the system will process as follows:
  - Sweep In: The minimum balance to be maintained in the Child Account is considered as 'Amount'. This sweep will be affected only if the account balance at EOD falls below this number. The funds will be swept into the child account from the parent.
  - Sweep Out: The maximum balance to be maintained in the child account is considered as the 'Amount'. This sweep will be affected only if the account balance at EOD is above this number. The funds will be swept out the child account to the parent.
  - Target Balance: The Target Balance for the Child Account is considered as the 'Amount'. The funds will be moved in or out of the child account in order to maintain the Target balance at EOD.
- System will perform the sweep only if there are sufficient funds in the parent account to perform the sweep.
- Credit balance in the account as well as unused OD limit in the parent account would be treated as balance available for sweeping (if you have chosen the option 'OD Limit Available' for the Parent Account).
- The system will reverse the sweeps for which the 'Reversal' option has been selected.

### **2.6.4 Processing for Notional Pooling Structures**

The processing for Notional Pooling structures is as follows:

- In case of Notional Pooling (NP) funds are actually not moved across accounts. However, the value dated balances of the Child accounts are kept track of.
- Notional Pooling is performed only for a single level. A single level NP structure can be defined above a multi level sweeping structure.
- Notional Pooling is an EOD process where system consolidates balances of all accounts that are part of the NP structure and calculates the Pool Balance.
- The system converts the Child Account balances to Parent Account currency. This is done in order to arrive at the ultimate Pool Balance in terms of the Parent Account currency.

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## 3. Reports

### 3.1 Introduction

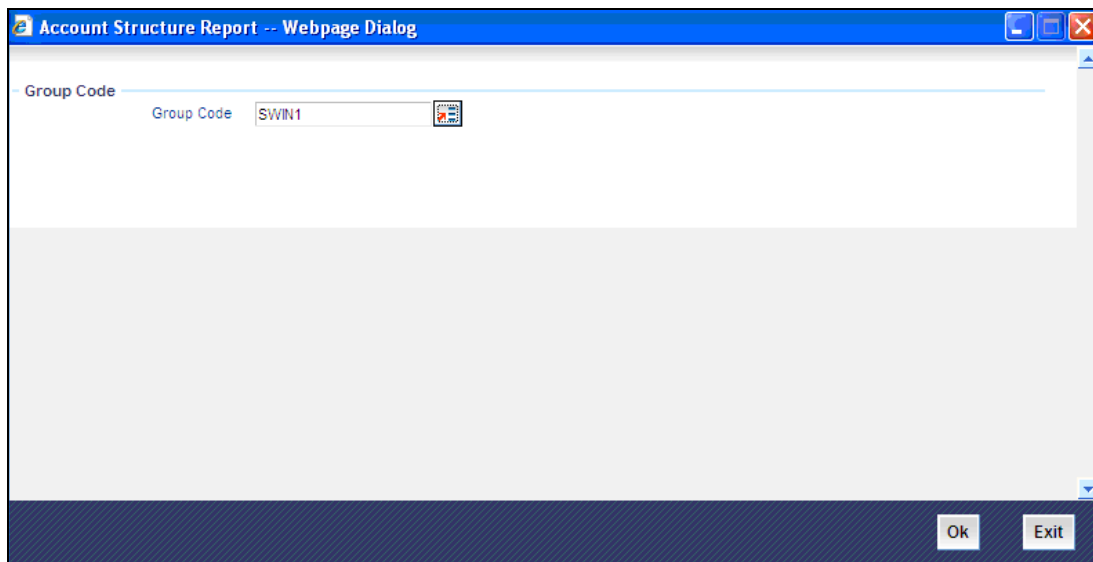
Reports provide details of various events in the life of a specific contract, or across contracts at a specific point of time. For every module in Oracle FLEXCUBE, you can generate reports. This chapter details out the reports that you can generate from Integrated Liquidity Management module of Oracle FLEXCUBE.

You can generate the following report for the Integrated Liquidity Management module:

- Account Structure Report

### 3.2 Account Structure Report

Account structure report provides information on the type of account and effective date of each account. You can set preferences as to generation of the report using 'Account Structure Report' screen. To invoke the screen, type 'ILRTQUERY' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



#### 3.2.1 Report Options

You can set your preferences for report generation on this screen.

##### **Group Code**

Specify the group code for which you are generating the report. The option list displays all valid group codes maintained in the system. Choose the appropriate one.

Once you have specified the group code, click OK button. The system displays the print option screen. Here, you can set your preferences as to printing the report. Click OK button to print the report.

### 3.2.2 Contents of the Report

The contents of Account Structure report have been discussed under the following heads:

#### **Header**

The 'Header' carries the title of the report, branch code, branch date, user ID, module from which the report has been generated, date and time at which the report has been generated and the page number of the report.

#### **Body**

You can find the following details in the body of the report:

<b>Branch Code</b>	The code that identifies the branch
<b>Account</b>	The account number for which the corresponding details are provided
<b>Account Type</b>	The type of corresponding account
<b>Effective Date</b>	The effective date of the corresponding account



**Integrated Liquidity Management**  
**[January] [2010]**  
**Version 11.0**

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