

Messaging System User Guide

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1.1 Introduction

This manual is designed to help acquaint you with the Messaging System module of Oracle FLEXCUBE.

The module supports various types of media. Besides standard media modes like Mail, Telex and SWIFT you can also use other media types supported by the Media Control System (MCS) installed at the node at which the database of your branch is installed. Oracle FLEXCUBE gives native support for media like Mail, Telex, and SWIFT using EMS as the MCS.

In addition to this User Manual, you can find answers to specific features and procedures, in the Online Help. It can be invoked by choosing Help Contents from the Help Menu of the software. You can further obtain information about to a particular field by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry clerk	Input functions for contracts
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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization





This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Messaging System - An Overview</i> is a snapshot of the features that the module provides.
Chapter 3	<i>Maintaining Messaging Branch Preferences</i> specifies the messaging branch preferences.

Chapter 4	<i>Maintaining Media Types</i> discusses the procedure to maintain details of the media through which messages can be transmitted from and to your bank.
Chapter 5	<i>Maintaining Media Control Systems</i> discusses details pertaining to Media Control Systems.
Chapter 6	<i>Maintaining Addresses for a Customer</i> discusses the procedure for maintaining addresses for the customers.
Chapter 7	<i>Maintaining Advice Formats</i> explains the procedure for maintaining advice formats.
Chapter 8	<i>Processing Outgoing Messages</i> explains the procedure involved in generating an outgoing message.
Chapter 9	<i>Retrieving an Archived Message</i> deals with the process of retrieving archived messages.
Chapter 10	<i>Processing Incoming Messages</i> explains processing all incoming messages.
Chapter 11	<i>Defining Free Format Messages</i> explains process of defining free format messages.
Chapter 12	<i>MakingQuery</i> explains the query process.
Chapter 13	<i>Processing SWIFT Messages</i> explains about the SWIFT messages and the categories supported in Oracle FLEXCUBE.
Chapter 14	<i>Reports</i> provides a list of reports that can be generated in this module.
Chapter 15	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 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

1.6 Related Documents

You may need to refer to any or all of the User Manuals while working on the Messaging module:

- Core Services

- Core Entities
- Procedures
- Settlements
- Interest

2. Messaging System - An Overview

2.1 Introduction

The Messaging module of Oracle FLEXCUBE is designed to handle your outgoing and incoming messages. The module supports various types of media. Besides standard media modes like Mail, Telex and SWIFT you can also use other media types supported by the Media Control System (MCS) installed at the node at which the database of your branch is installed. Oracle FLEXCUBE gives native support for media like Mail, Telex, and SWIFT using EMS as the MCS.

While defining a product, you can indicate the messages that should be generated for the events that take place during the lifecycle of contracts involving the product. When the events for which a message should be generated occur, the message will be automatically generated and sent to the concerned party. The message will be transmitted to the customer's address through the media that you have specified, and in the format and language that you maintain for the customer – message combination.

While entering the details of a contract you can choose to generate or suppress the message. You also have the option to prioritize the urgency with which a SWIFT message should be generated.

2.2 Features Provided for Processing Outgoing Messages

In the case of outgoing messages, the module provides for the generation of messages using formats that you can define. By maintaining message formats you can ensure consistency across the branches of your bank. The module provides a host of features to enter or authorize testwords and to interface with media control systems to actually generate the message.

Several customer addresses for a given media

With Oracle FLEXCUBE's multi-branch set up, the customers of your bank can operate their accounts from several locations. Based on the convenience of your customers, you can send messages to locations of their choice.

Oracle FLEXCUBE provides for the setting up of several addresses for a given customer - media combination.

In addition, you can also associate a language with an address. All messages sent to the address will be expressed in the language that you indicate.

Free format messages

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer.

In Oracle FLEXCUBE, you can personalize a message by defining a free format message and linking it to a customer - address combination. Whenever the message is to be generated it will bear the personalized format that you have defined.

MCS maintenance

The messages that are sent from and delivered to your bank are transmitted and received from sources that are external to Oracle FLEXCUBE. In Oracle FLEXCUBE, these external sources are called Media Control Systems (MCS).

In a distributed environment, the database of a branch is located in a node or server. The MCS of the messages are also installed in a node. Thus, while defining an MCS you need to also indicate the node in which it is installed.

2.3 Features Provided for Processing of Incoming Messages

In case of incoming messages, you can set up of various message queues and direct incoming messages to them. You can further grant selective access to the queues to personnel at your bank who are authorized to handle incoming messages.

2.4 Archival and Retrieval of Information

Archival is the process of storing old messages for future retrieval. While defining messaging preferences for your branch, you can specify the number of days for which an outgoing message should be kept in the Outgoing Message Browser. Messages will be automatically archived after the number of days specified for your branch.

You can retrieve the messages that have been archived at anytime and process them just as you would any other message.

2.5 Set- up Messaging Preferences

You can specify messaging preferences that will govern the workflow aspects of the messaging system module at your branch. You can indicate the following preferences:

- The number of days for which outgoing messages should be kept in the Browser for every branch
- Whether a testword is required for Telex messages
- The activities on a message that require authorization
- The PDE (Possible Duplication Emission) Archival period
- The text for duplication check
- The Hold Mail text to be displayed
- The Swift Key arrangement values
- Whether Authorization is required for the actions like Cancel, Hold, Change Node, Test Word. etc. on a Generated Message.

2.6 Message Notification Process

The Electronic Messaging Process is for both incoming and outgoing messages in Oracle FLEXCUBE.

In Incoming EMS Process, a job is scheduled to poll the incoming folder on timely basis. Once a message is received in the folder, the job picks the message and sends it to an internal JMS queue. An MDB listening on the queue reads the message and identifies the media and processes the message.

In Outgoing EMS Process a job is scheduled to poll the outgoing messages that are generated but not handed off. Each messages polled is sent to an internal JMS queue. An MDB, acting upon the internal JMS queue picks the message from queue and sends the message to appropriate destination (Folder, or e-mail, or JMS queue).

2.6.1 Outgoing EMS Process

The Outgoing EMS Process is in two layers. The EMS process as part of jobs in FCJ scheduler, polls the outgoing message table of FLEXCUBE for generated and un-send messages. The job then sends minimal data about the message to be handed off, to an internal JMS queue. The EMS process as part of an MDB that listens on internal JMS queue builds final message and sends to their intended destinations.

The 'EMS out' job is available as factory shipped.

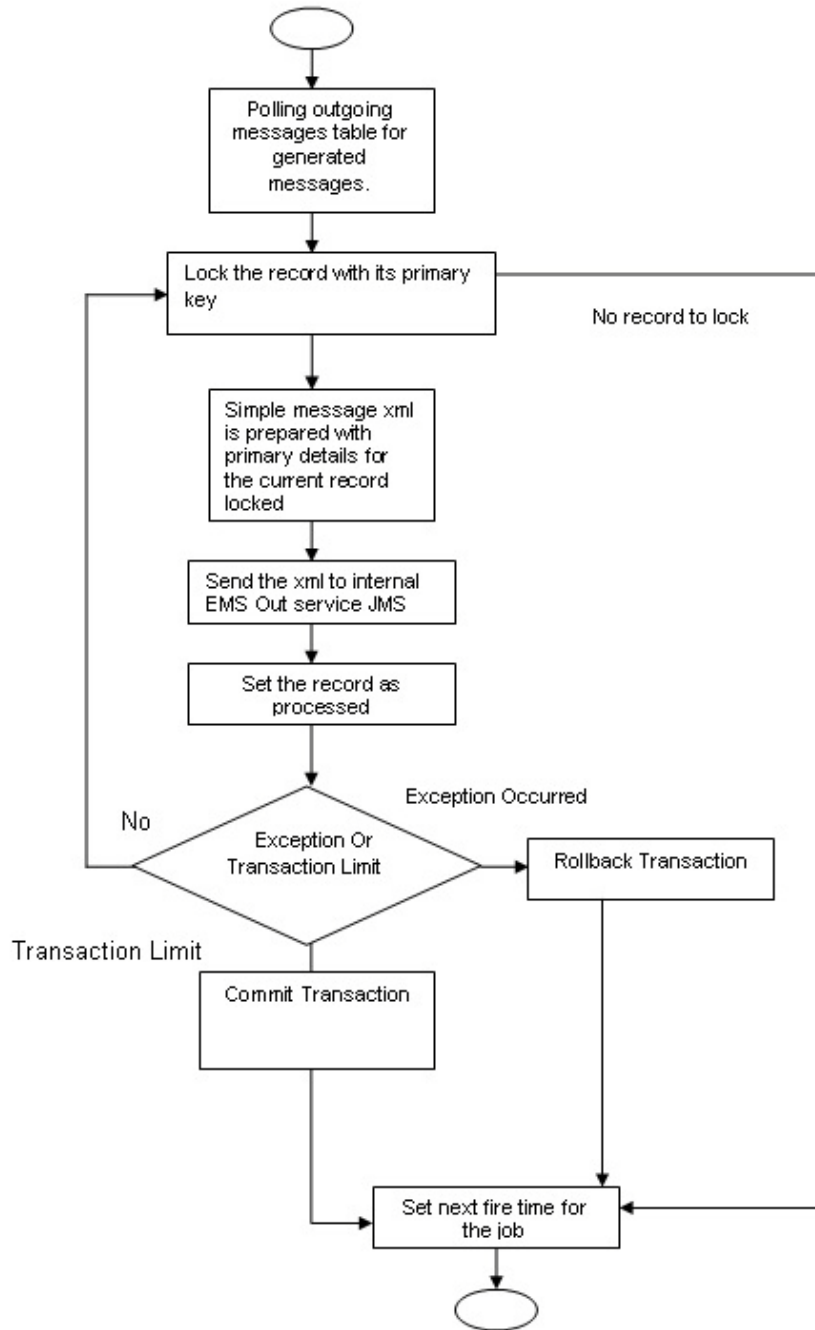
The Outgoing EMS Process as part of jobs scheduler is as follows:

- Once the job is triggered, it polls outgoing messages table for generated and unsend messages.
- Each message is then sent to an internal JMS queue.
- The job is then rescheduled to fire next time.

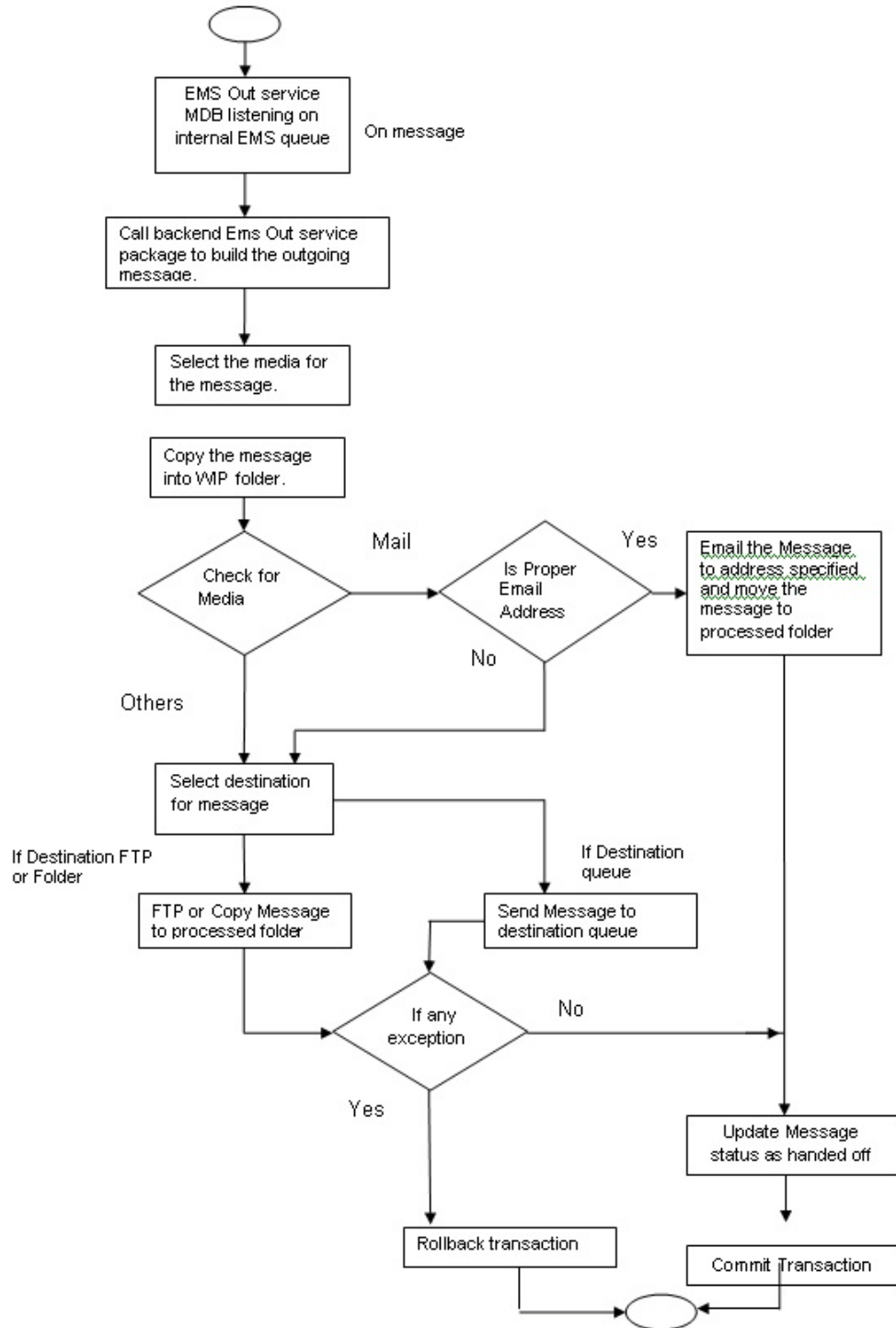
The Outgoing EMS Process in MDB is as follows:

- An MDB listens on the internal EMS outgoing queue and it builds the final message sent to intended destinations.
- In case of any exception while processing, message is sent to a deferred queue.

The following diagram illustrates outgoing EMS process in scheduler.



The following diagram illustrates outgoing EMS process in MDB.



2.6.2 Incoming EMS Process

The Incoming EMS Process is in two layers. The EMS process as part of jobs in FCJ scheduler, polls the pre configured folder for messages and sends the messages read, to EMS internal queue. The EMS process as part of an MDB listening on internal JMS queue, identifies the message from queue and calls the incoming messages service package to process the message.

The 'EMS in' job is available as factory shipped.

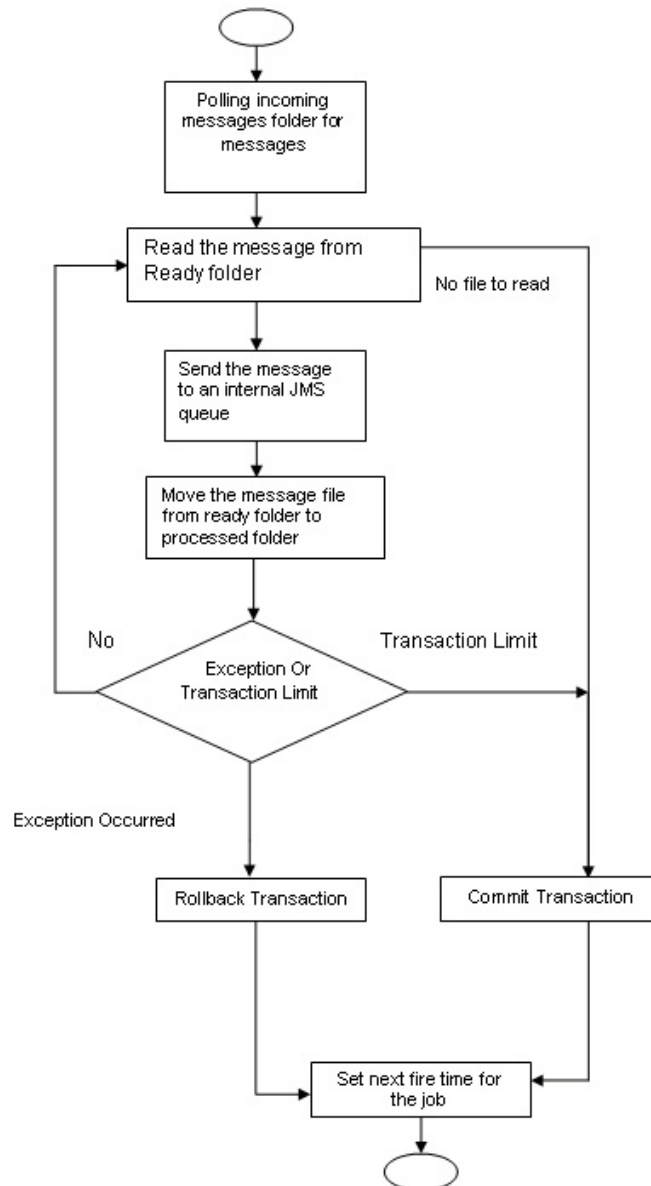
The Incoming EMS Process as part of jobs scheduler is as follows:

- Once the job is triggered, it polls for messages in a folder (Configured for incoming messages).
- Each message is then sent to an internal JMS queue.
- The job is then rescheduled to fire next time.

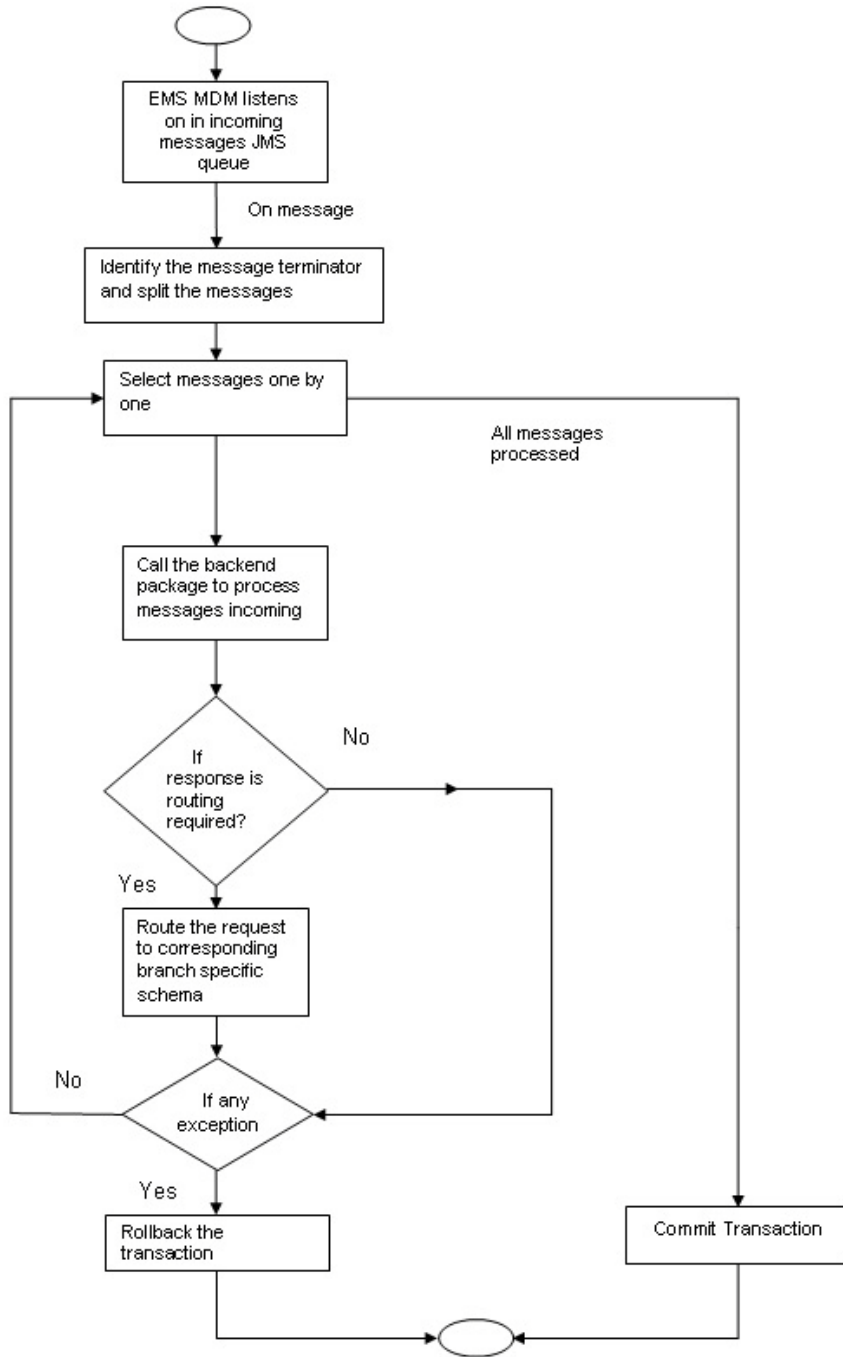
The Incoming EMS Process in MDB is as follows:

- An MDB that listens on the internal EMS incoming queue receives the message.
- The media details are identified and incoming message processing package is called to process the message.
- In case of any exception while processing, message is sent to a deferred queue.
- In case of messages directly arriving to JMS queue instead of a folder; the same MDB is configured to listen on specific queue.

The following diagram illustrates incoming EMS process in Job Scheduler..



The following diagram illustrates incoming EMS process in MDB.



3. Maintaining Messaging Branch Preferences

3.1 Introduction

The messaging preferences that you indicate for your branch will govern the workflow aspects of the messaging system module. You can specify messaging preferences for your branch in the 'Messaging Branch Preferences' screen. In this screen you can indicate:

- The number of days for which outgoing messages should be kept in the browser
- Whether a test word is required for telex messages
- The activities on a message that require authorization
- The PDE Functional Validation / archive period
- The Text for hold mail and duplicate check

Note

You can specify preferences only for the branch from which you logged onto Oracle FLEX-CUBE.

3.2 Capturing Messaging Branch Parameters Maintenance screen

To invoke the 'Messaging Branch Parameters Maintenance' screen, type 'MSDPREF' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

If you are maintaining preferences for a new branch of your bank, click the 'New' button on the Application toolbar. The 'Messaging Branch Parameters Maintenance' screen is displayed without any details.

If you are calling a branch preference record that has already been defined, double-click a record of your choice from the summary screen. In the 'Summary' screen, all the branch preference records that you have entered will be displayed in a tabular form.

The screen is shown below:

The screenshot shows the 'Messaging Branch Parameters Maintenance' application window. The window title is 'Messaging Branch Parameters Maintenance'. It features a 'Branch Preference' section with fields for 'Branch *', 'Message Archive Period' (set to 7), 'PDE Archive Period', 'Text for Duplicate', and 'Hold Mail Text'. There are also radio buttons for 'Test Word check' (Yes/No) and a dropdown for 'SK Arrangement' (No Validation). Below this is an 'Authorization' section with a grid of checkboxes for actions like Cancel, Hold, Change Node, Test Word, Auth Repair Incoming, Carry Forward, Regenerate, Change Address, Reinstate, Release, Branch Move, and Test Word Check. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', and 'Record Status', along with an 'Authorization Status' label and an 'Exit' button.

3.3 Features of Messaging Branch Preferences screen

In the 'Messaging Branch Parameters Maintenance' screen you can only maintain (create or modify) the preferences for the current logged in branch. However, you can view the preferences maintained for other branches.

Following are the details captured here:

Branch

Specify the branch for which you are maintaining the preferences.

Message Archive Period

Archival is the process of storing old messages for future retrieval. You can specify the number of days for which an outgoing message should be kept in the Outgoing Message Browser.

A message will be automatically archived after the number of days that you specify. You can un-archive the details of outgoing message that has been archived by invoking the 'Message History Retrieval' screen. After you un-archive an outgoing message you can process it just as you would any other outgoing message.

Note

It is recommended that you indicate a value of 'one' in this field. In this case, only those messages that have been triggered for generation today will be displayed in the Outgoing Message Browser.

PDE Archive Period

Specify the number of days for which messages should be kept in the queue for PDE (Possible Duplicate Emission) identification. System does not consider messages for PDE identification post the PDE archive period maintained here.

Note

The PDE archive period should be less than or equal to message archival days.

Text for Duplicate

Every message is maintained in the Outgoing Browser, as an un-generated copy of the original. When the copy is generated, it will contain, along with the contents of the original message, any additional text that you have maintained in the Text for Duplicate field.

Hold Mail Text

All the mail advices generated for a customer for whom 'Add Hold Mail Text' is checked at the Customer Address Maintenance would have the hold mail text maintained in this field. This text will be displayed on top of the message.

Test Word Check

You can indicate whether a testword needs to be entered before a telex message is generated from and received at your branch. You can state your preference from the Yes/No option that is available.

PDE Functional Validation

Check this box to indicate that system should identify an outgoing message as PDE (Possible Duplicate Emission) using functional key or not.

The PDE validation is done either using the hash value of the SWIFT message or using the tag/field value of the message. If this option is checked, Oracle FLEXCUBE identifies duplicate messages by performing PDE functional validations also. Hash value based validation shall be done irrespective of this option being checked.

Indicating the activities that require authorization

You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the outgoing or incoming browser, you can change the address to which a message should be sent.

In the branch preferences screen, you can indicate the activities which when performed on an incoming or outgoing message, would require subsequent manual authorization for the message. Several activities have been listed in this screen. A message, on which an activity which has been selected in this screen is performed, would require subsequent manual authorization for the activity to take effect. A message, on which an activity not selected in this screen is performed, would be automatically authorized with the activity taking effect.

The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Testword
- Auth Repair Incoming
- Carry Forward
- Change Media
- Regenerate
- Regenerate
- Change Address
- Reinstate
- Release

- Carried Forward
- Branch Move
- Change Media
- Change Priority
- Testword Check
- Auth Repair Incoming

A message on which you perform an activity that requires authorization will be available for further processing only after it is authorized.

SK Arrangement

You can choose the action to be performed on the message based on the Swift Key arrangement with the receiver. The options available for choosing are:

- Validate – If you choose this option, the system validates if a SK arrangement exists between your bank and the receiver. If Yes, then the original SWIFT message is generated otherwise, the message will go to repair.
- Generate FFT- If you choose this option, the system validates if a SK arrangement exists between your bank and the receiver. If Yes, then the original SWIFT message is generated otherwise, MT 999 (Free Format Messages) will be generated instead of the SWIFT message.
- No Validation- If you choose this option, you are instructing the system not to Validate but send the original SWIFT message always.

Processing SWIFT Messages if SK arrangement is 'Validate' in the static messaging table:

- Oracle FLEXCUBE checks for the value in the branch's SK arrangement Field
- If the field value is 'No validate', Oracle FLEXCUBE will generate messages the normal way.
- If the SWIFT keys have been exchanged then the swift message will be generated
- If SWIFT keys have not been exchanged with the receiver and the value of SK arrangement for the branch is 'Validate' then the following messages will go to repair: MT420, MT754 and MT756. For all other messages, the original SWIFT message gets generated whether swift key exists or not.
- If SWIFT keys have not been exchanged with the receiver and the value of SK arrangement for the branch is 'Generate FFT' then the message MT999 would be generated instead of original SWIFT message.

Generation of MT999

- Message header is changed from the original header to MT999
- That portion of the message after tag 21 will be prefixed with tag 79 followed by the original SWIFT message
- The message will be populated with the same contents as the original SWIFT message with the respective SWIFT tags
- The system will generate MT999 even if the SWIFT Key Arrangement does not exist with the receiver. MT999 will be generated for the following SWIFT messages:
 - MT750 – Advice of Discrepancy
 - MT734 – Advice of Refusal
 - MT752 – Authorization to pay, accept or Negotiate

Saving the record

After you have made the mandatory entries, save the record. This record should be authorized before the End of Day process (EOD) is run.

Click 'Exit' or 'Cancel' button to return to the Application Browser.

3.4 Determining Message Queues

For a combination of the following, you can specify the branch (queue) to which the message is to be routed:

- **Media** – represents the delivery media. Typically, your entry would be SWIFT.
- **BIC Code** - represents the receiver's BIC for which a message is to be routed to a specific queue in a particular branch. You can choose to specify the wildcard ALL entry in this field.
- **Message Type** - indicates the message type for which routing procedure is required. You can choose to specify the wildcard ALL option as well.
- **Currency** – indicates the currency of the incoming message. For example in an MT103 it would be from tag 32A. This is an additional parameter to determine the booking branch and queue. You can also choose to maintain the wildcard ALL entry.
- **Booking Branch** - indicates the branch in which incoming messages are routed. A set of all the branches having the same SWIFT BIC as that mentioned in the BIC code field is displayed in the option list.

This maintenance can be performed through the 'Message Queue Mapping Maintenance' screen. To invoke this screen, type 'MSDINRUT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Message Queue Mapping Maintenance' application window. At the top, there is a title bar with the text 'Message Queue Mapping Maintenance' and standard window controls. Below the title bar is a toolbar with 'New' and 'Enter Query' buttons. The main workspace contains several input fields with red asterisks indicating required fields: 'Media *', 'BIC Code *', 'Currency *', 'Booking Branch *', 'Branch Name', 'Message Type *', and 'Queue *'. At the bottom of the window, there is a 'Fields' section with a dark blue background. It contains three columns of text: 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. To the right of these columns are two checkboxes labeled 'Authorized' and 'Open', and an 'Exit' button.

While processing MT700 and MT701 messages the System ensures the following:

- MT700 and MT701 are routed to the branch using the Incoming Routing specifications maintained in this screen
- For MT700, in case the branch of the corresponding MT701 is different from that of the MT700 it is re-aligned to the branch of the MT700
- MT701 messages are processed only after the receipt of MT 700

Note

You can maintain the same BIC for the main branch as well as the sub-branch.

3.4.1 **Maintaining Queues**

All Incoming SWIFT and Non Swift Messages are routed through a messaging queue. You need to maintain different user queues to which incoming messages are directed. Users with appropriate rights are allowed to access a particular queue.

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

The screenshot shows the 'Message Queue Maintenance' application window. The title bar reads 'Message Queue Maintenance'. Below the title bar is a toolbar with 'New' and 'Enter Query' buttons. The main area contains a 'Queue' section with a text field for 'Queue *' and a text field for 'Description'. Below these is a checkbox for 'Collection Queue'. A section titled 'Swift Message Queue' contains a list box for 'Message Code *'. At the bottom, there is a 'Fields' section with labels for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

In this screen you can capture the following details for a queue:

- A name to identify the queue uniquely throughout the system.
- A short description of the queue
- The codes of various SWIFT and Non SWIFT messages that would be routed to this queue.
- Select collection queue flag if the unique queue you are maintaining here is a collection Queue.

Note

The codes of various SWIFT and Non SWIFT messages list in the grid is not applicable for the collection queue.

You can assign a message to more than one messaging queue. At the time of maintaining rules for a message (discussed in the subsequent sections of this document), you can select the appropriate queue for each rule from the list of queues to which the message is linked.

Select 'Add' from the Actions menu in the Application tool bar or click add icon to add a message to the queue being defined. To remove a message from the queue, Select 'Delete' from the Actions menu in the Application tool bar or click delete icon.

Refer to CN Module for more details on Collection Queue.

3.5 Maintaining Message Types

You can maintain message types in Oracle FLEXCUBE through the 'Message Type Maintenance' screen. To invoke 'Message Type Maintenance' screen, type 'MSDMSTYP' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Message Type Maintenance' window. At the top, there are 'New' and 'Enter Query' buttons. The main area contains several fields: 'Module *', 'Message Type *', 'Description *', 'Priority *' (with a dropdown menu set to 'Normal'), 'Maximum Message Count', 'Purge Message' (dropdown), and 'Acknowledgment Nak Processing' (dropdown). Below these is a section for 'Swift Messages' with 'SWIFT Message Type' and 'Consolidated Message Type' fields, and a 'For Product Setup' section with 'Generate at input' (checkbox) and 'Show in product' (checkbox). At the bottom, there is a 'Fields' section with 'Input By Date Time', 'Authorized By Date Time', 'Modification Number', and checkboxes for 'Authorized' and 'Open'. An 'Exit' button is in the bottom right.

You will need to capture the following information in this screen:

Module

Specify the module for which you are maintaining message types. The adjoining option list displays all module codes available in Oracle FLEXCUBE. You can select the appropriate one.

Message Type

Specify the message type for which SWIFT codes can be maintained.

Description

Enter a brief description of the message type.

Priority

Specify the priority in which a message is to be sent is displayed. You have the option to change the priority. To change the priority specified for a message, click the button marked 'Change Priority'. Thereafter, select an option from the option-list that is available for this field.

SWIFT Message Type

Indicate the SWIFT message type in which the free format message should expressed. For the following message types in BC module, you need to indicate the SWIFT message type as MT999:

- DISCREPANCY_REQ
- ACCEPT_REFUSAL
- DISCREPANCY_AUT

Note

NEFT and RTGS message types will be factory shipped which are available as Swift message type. These messages will be available only for PC module.

Following are the NEFT and RTGS message types generated:

Message Type	Description	NEFT / RTGS Message Type
CUST_PYMT_RIND	RTGS Customer Payment Request	R41
BANK_PYMT_RIND	RTGS Interbank Payment Request	R42
DR_NOTIFICATION	RTGS debit notification	R43
CR_NOTIFICATION	RTGS credit notification	R44
STLMNT_NFTN_RBI	RTGS sender settlement notification	R09
STLMNT_NFTN_PI	RTGS PI Response	R90
CUST_PYMT_NIND	NEFT – Incoming Payment Message	N02
RETURN_TRN_RBI	NEFT - Message for transmitting return transaction details	N03
DR_MSGS_NIND	Outward Debit Messages from NEFT Branches	N06
RETURN_TRN_NBR N	Return Transaction from NEFT Branches	N07
REJECT_TRN_NIND	NEFT - Transmission of Rejected Transactions at NEFT Service Station to Bank Branches	N09
CREDIT_ACK	Credit Acknowledgement Message for N02 and N06	N10
ACK_MSG_SFMS	Acknowledgement message from SFMS	F20
NEG_ACK_MSG	Negative acknowledge message from SFMS	F25
NEG_ACK_SUSR	Negative acknowledge message from SFMS User	F26
ACK_MSG_BKAPI	Acknowledgement message from Bank API	F27

Generate at input

Check this box to indicate that this message is to be generated at the time of input of the contract, and not after authorization.

Show in product

Check this box to indicate that this message will be available in the product to be maintained against a particular event.

3.5.1 Querying for SWIFT Message Tag Description

You can query for tag descriptions for SWIFT messages using the screen 'Swift Tag Maintenance' screen. You can invoke the screen by typing 'MSDMSGTM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screen is as shown below:

Tag Name	Description	Tag Option	Lines	Sequence	Repeatable	All Options	Sequence Name

Specify the following fields:

Swift Tag Maintenance

Swift Message Type

Specify the swift message type. The adjoining list displays a list of message types maintained in the system. Choose the appropriate one.

Description

The system displays the message description.

Tag Description

Tag Name

The system displays the tag name.

Description

The system displays the description.

Tag Option

Lines

The system displays the number of lines required for the tag.

Sequence

The system displays the tag sequence number.

Repeatable

Indicates whether the tag is repeatable or not.

All Options

Indicates all options.

Sequence Name

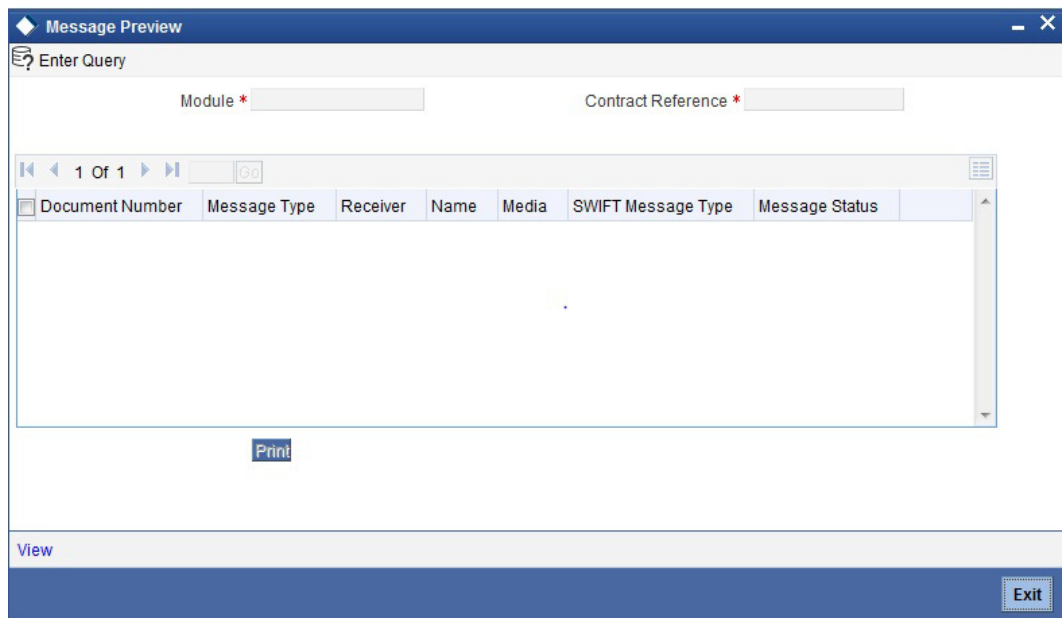
Specify the sequence number.

Note

Swift message tag descriptions are factory shipped. However, it can also be maintained using this screen.

3.5.2 Viewing SWIFT Message Tags

You can view the SWIFT messages and tag descriptions using the 'Message Preview Browser' screen. You can invoke this screen by typing 'MSDMSPRV' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can search for the messages based on the following parameters:

Module

Specify the module. The adjoining list displays a list of module names maintained in the system. Choose the appropriate one. This is applicable only for the following modules:

- LC
- BC
- MS
- LI
- IB

Contract Reference

Specify the contract reference number. The adjoining list displays a list of reference numbers maintained in the system. Choose the appropriate one.

Once you have set the search parameters, click 'Execute Query' button. The system displays the messages that satisfy the search criteria.

3.5.2.1 Viewing Message/Advice

Select a message/ advice and click 'View' button to view the complete message/advice. The system will display the following details in a new window..

The screenshot shows a window titled 'Message' with a search bar and several input fields. The fields contain the following information:

Reference Number	000ELAT110040017	Receiver/Sender	006005877
DCN *	00074266621	Message Type	LC_ACK_AMND
Version Number		SWIFT Message Type	730

Below the search fields, there is a 'Message' section with the following details:

```
Message -----NON-OPERATIVE COPY-----
-----Instance Type and Transmission-----
Original Received from Application - Outgoing Draft
Priority/Delivery : Normal
-----Message Header-----
Swift Input : FIN 730 Acknowledgement
Sender Swift address : APACGB61001
Receiver Swift address : CITIBANK CITIGB87,
-----User Header-----
Message-User-Reference : 00074266621
-----Message Text-----
:20: Sender's Reference
000ELAT110040017
:21: Receiver's Reference
FHFH
:30: Date of Message Being Acknowledged
110104
```

At the bottom of the window, there are fields for 'Remarks', 'Reject Reason', and 'Message Trailers', and an 'Exit' button.

You can view the following details:

- Reference number of the message/advice
- Document number generated for the message/advice
- Version number of the message/advice
- Receiver/sender of the message
- Type of the message
- Type of the SWIFT message
- Complete text of the message/advice
- Remarks, if any
- Reject reason, if any
- Message trailer

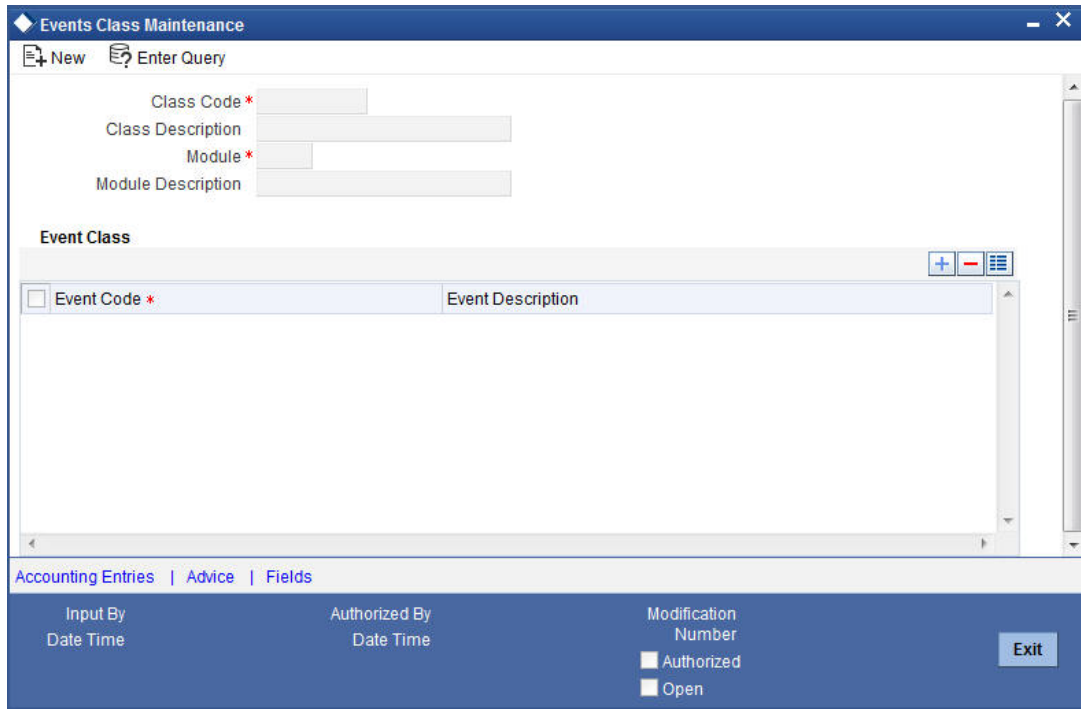
3.5.2.2 Printing Message/Advices

From the 'Message Preview' screen, you can print a message/advice using the 'Print' button. Select the message/advice and click 'Print' button to print the message.

3.5.3 Maintaining Message Type for Account Opening

You can maintain a specific message type to be associated with account opening event class.

The Events Class Maintenance screen is as shown below:



Specify the following details.

Module

Specify the module as 'DE'.

Message Type

Specify as 'ACC_OPADV'.

For further details, refer the section 'Maintaining Message Types' in this User Manual.

You can specify a format for this message using the "Advice Format Maintenance" screen. Then you can associate this message to the event class maintained for account opening.

Refer the chapter Maintaining Advice Formats in this User Manual for details about format maintenance.

3.5.4 Maintaining RTGS Messages

The system will support the following RTGS payment messages:

Sr . No	Network (from Product)	Message Type (Outgoing /Incoming)	Product Type (from Product Category)	Transfer Type (from Product Category)	Message Name	Message Description
1	RTGS	Outgoing	Outgoing Payment	Customer	R41	This message will be generated for outgoing payment contract to customer using RTGS product.

2	RTGS	Incoming	Incoming Payment	Customer	R41	This is a Incoming RTGS Payment to customer
3	RTGS	Outgoing	Outgoing Payment	Bank	R42	This message will be generated for outgoing payment contract to bank using RTGS product.
4	RTGS	Incoming	Incoming Payment	Bank	R42	This is a Incoming RTGS Payment to Bank
5	RTGS	Incoming	Reject of Outgoing Payment	Customer	R42	This Message is for a return of our Outgoing Payment- If the tag 7495 contains / RETURN/ and outgoing payment reference number contains (eg: :7495:/ RETURN/ / 012COPB112730 001) then it is a Reject of Outgoing Payment otherwise it is a Incoming Payment and product can be resolved based on the network and Transfer type as Customer

6	RTGS	Incoming	Reject of Outgoing Payment	Bank	R42	This Message is for a return of our Outgoing Payment- If the tag 7495 contains / RETURN/ and outgoing payment reference number contains (eg: :7495:/ RETURN/ / 012COPB112730 001) then it is a Reject of Outgoing Payment otherwise it is a Incoming Payment and product can be resolved based on the network and Transfer type as Bank
7	RTGS	Outgoing	Reject of Incoming Payment	Bank	R42	This message and transaction will be generated when authorizer rejects the incoming payment of bank
8	RTGS	Incoming	Incoming Payment	Bank	R44	Credit Notification. Refer the Debit/ Credit Notification section for detail of this message
9	RTGS	Incoming	Outgoing Payment	Bank	R43	Debit Notification. Refer the Debit/ Credit Notification section for detail of this message

10	RTGS	Incoming	Workflow		R09	This is a return message for our outgoing payment received from the RBI. This is only the Ack/NACK message for outgoing payments. If it is Ack message then system will update message status as Fully Completed (PD). If it is NACK message then system will reverse the corresponding outgoing payment contract and the message status will be updated as Process Reversed (PR)
11	RTGS	Incoming	Workflow		R90	This is a return message for our outgoing payment received from the PI (Participant Interface). This is only the Ack/NACK message for outgoing payments. If it is Ack message then system will update message status as Partially Completed (HD). If it is NACK message then system will reverse the corresponding outgoing payment contract and the message status will be updated as Process Reversed (PR)

RTGS Debit and Credit Notifications

Debit Notifications are incoming messages from RBI generated to indicate that a debit has been applied to a participants settlement account by the transaction initiated by RBI. The

message format is R43. This notification will consist of debits in the settlement account initiated by RBI only.

Credit Notifications are incoming messages from RBI generated to indicate that a credit has been applied to a participants settlement account by the transaction initiated by RBI. The message format is R44. This notification will consist of credits in the settlement account initiated by RBI only.

3.6 Maintaining NEFT Messages

The system will support the following NEFT payment messages:

Sr. No	Network (from Product)	Message Type (Outgoing/Incoming)	Product Type(from Product Category)	Transfer Type(from Product Category)	Message Name	Message Description
1	NEFT	Outgoing	Outgoing Payment	Customer	N06	This message will be generated for outgoing payment contract to customer using NEFT product.
2	NEFT	Outgoing	Reject of Incoming Payment	Customer	N07	This message will be generated for the return of incoming payment. This message will be generated when authorizer rejects the incoming payment from the incoming authorization queue or repair queue. The product category for this return of incoming payment transaction will be picked up from the product category of incoming payment
3	NEFT	Incoming	Incoming Payment	Customer	N02	This is a Incoming NEFT Payment
4	NEFT	Incoming	Reject of Outgoing Payment	Customer	N02	This Message is for a return of our Outgoing Payment- Check the Related Reference Number tag in the message. If the field is there then it is a Return of Outgoing Payment

5	NEFT	Incoming	Reject of Outgoing Payment		N03	<p>This Message is from RBI for a return of our Outgoing Payment- There are two Possibilities of this Message - it can be a Reject of the Outgoing Payment or a Reschedule Message - to Find out whether it is a Reject message - Check the Related Reference Number and Reject Codes - if the Reject code doesn't fall into the Reschedule list then it is a reject of Outgoing Payment - otherwise Reschedule Message and the message status will be updated as Rescheduled(RS)</p>
6	NEFT	Incoming	Work-flow(Reschedule)		N03	<p>This Message is from RBI for a reschedule of our Outgoing Payment-</p> <p>The reject code type of this message will be 'Reschedule' - If it is a Reschedule message then system will update only the message status of the contract as Rescheduled (RS). This reschedule message normally will be coming in during the day. Our scheduler will pick up this message and resend it to network for next schedule</p>

7	NEFT	Incoming	Reject of Outgoing Payment	Customer	N09	This Message is from SFMS for a return of our Outgoing Payment- There are two Possibilities of this Message - it can be a Reject of the Outgoing Payment or a Reschedule Message - to Find out whether it is a Reject message - Check the Related Reference Number and Reject Codes - if the Reject code doesn't fall into the Reschedule list then it is a reject of Outgoing Payment and message status will be updated as Processing Failed(XE) - otherwise it will be a Reschedule Message and message status will be updated as Rescheduled(RS).
8	NEFT	Incoming	Workflow (Reschedule)		N09	This Message is from SFMS for a reschedule of our Outgoing Payment- The reject code type of this message will be 'Reschedule' - If it is a Reschedule message then system will update the message status as Rescheduled(RS) and system will resend the message to the network on next working day
9	NEFT	Incoming	Workflow		F20	This is an acknowledgement message from SFMS. If this message is received then the message status of original contract will be updated as Partially Completed(HD)

10	NEFT	Incoming	Workflow		F25	This is a Negative acknowledge message from SFMS. If this message is received then system will reverse the corresponding outgoing payment contract and the message status will be updated as Processing Reversed(PR)
11	NEFT	Incoming	Workflow		F26	This is a Negative acknowledge message from SFMS User. If this message is received then system will reverse the corresponding outgoing payment contract and the message status will be updated as Processing Reversed(PR)
12	NEFT	Incoming	Workflow		F27	This is a acknowledgement message from Bank API. If this message is Negative Acknowledgement then the corresponding contract will be reversed and the message status will be updated as Processing Reversed (PR). If this message is Positive Acknowledgement then the message status of original contract will be updated as Fully Completed(PD)
11	NEFT	Outward/ Inward Credit Confirmation Message at branch			N10	This is acknowledgment for N02 and N06.

3.7 Performing PDE Validations on SWIFT Messages

Oracle FLEXCUBE allows you to tag SWIFT messages (both incoming and outgoing) as duplicate if it identifies that the same message was sent/received earlier. Once the message

is detected as a duplicate message the trailer of the message is appended to reflect this information.

Note

This is applicable only for MT103 and MT202 messages.

For incoming SWIFT messages which have a PDE trailer, system interprets the trailer information and sets aside those messages marking its process status as 'Exception'. However, Oracle FLEXCUBE allows you to either accept or reject the message identified as a PDE, from the Incoming message browser.

For outgoing SWIFT messages, system performs certain PDE validations, to identify duplicate messages. Following are the two types of PDE validations that the system performs:

- Hash Value Based PDE Validation
- Message field (Tags) Based PDE Validation

Hash Value Based PDE Validation

System calculates the hash value of a message when the message is generated and stores it in a data store. System then compares this value with the hash values in the message log to identify duplicates.

Note

System performs hash value validation on messages as a mandatory check.

Message field (Tags) Based PDE Validation

Tag based PDE validation is performed only for Customer Transfer (MT103) and Bank Transfer (MT202) messages. You can decide the tag value based on which system needs to perform the validation.

Note

Tag value validation is done only if you have selected the 'PDE Functional Validation' option in the 'Messaging Branch Parameters Maintenance' screen.

System uses the following fields to compare and identify whether a message is a PDE or not. This data is factory shipped.

Customer Transfer MT103

Message Tag	Option	Tag Description
50	A, K, F	Ordering Customer
32	A	Interbank Settlement Amount
32	A	Currency
32	A	Value Date
57	A, B, C, D	Account With Institution
59	A or No letter	Ultimate Beneficiary

Bank Transfer MT202

Message Tag	Tag Description	Field Position
32	A	Interbank Settlement Amount
32	A	Currency
32	A	Value Date
58	A or D	Beneficiary Institution

Note

You can also choose not to use any of the above tags for comparison. Along with the above fields the Sender and Receiver BIC are also used for procedural validation.

3.7.1 Processing PDE Messages

The system detects the messages (Incoming/Outgoing) as PDE messages by performing the validations discussed in the above section. The Incoming and Outgoing PDE messages are processed by the system in the following manner:

3.7.1.1 Incoming PDE Messages

In the case of incoming messages, EMS picks up the incoming messages and inserts it into a data store. If the incoming message has a PDE trailer (message contains the text 'PDE:}') then the system will mark the process status as 'Stopped due to PDE'. After due validations, you can release the message from the incoming PDE message queue. Once these messages are accepted it will continue to get uploaded as a normal message. If the PDE trailer is NOT present in the incoming message, then the message upload will continue as normal.

In the case of incoming messages with a PDE trailer, the 'PDE Flag' check box in the 'Incoming Message Browser' screen will be checked.

For more details on the PDE indication of an incoming message in the Incoming Message Browser, refer section 'Viewing the details of an Incoming Message' in 'Processing Incoming Messages' chapter of this User Manual.

3.7.1.2 Outgoing PDE Messages

In the case of outgoing messages you can decide to do any of the following if the system detects a message as a duplicate, based on the PDE validations:

- Auto release the message with the PDE trailer
- Release the message without the PDE trailer
- Reject the message

System displays an override when it finds a message to be a duplicate one. In this case the message is parked in the PDE queue and you can either opt to release the message without the PDE trailer or else release it with the PDE trailer. If you opt to release the message with the PDE trailer then the message is appended with PDE, else the message is released without PDE. You can also choose to reject the message. In this case the message status will be changed to 'E' (Exception) and this will not be picked up by EMS (Electronic Messaging System).

Due to message size restrictions in Oracle FLEXCUBE, sometimes a single message is physically split into multiple parts and each one is stored in a distinct record in the outgoing message data store. A message is marked as 'PDE' if ALL the split messages are found to be duplicates.

Note

All the messages in the PDE queue (Incoming and Outgoing) are completely processed by EMS prior to initiating EOD operations.

For more details on outgoing messages in PDE queue refer section 'Processing Outgoing Messages with PDE Trailer' in 'Processing Outgoing Messages' chapter of this User Manual.

3.8 Maintaining Agreements with Sender/Receiver BIC

You can maintain agreement with the sender/receiver BIC through the 'Agreements with Sender/Receiver BIC Maintenance' screen. You can invoke the 'Agreements with Sender/

Receiver BIC Maintenance' screen by typing 'ISDCCYRS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software application window titled "Receiver BIC Maintenance". The window has a standard Windows-style title bar with "New" and "Enter Query" buttons. The main content area is divided into several sections. At the top left, there are fields for "Bank Id Code *" and "Message Type *", followed by radio buttons for "Direction" (Incoming, Outgoing, Both). To the right, there is a section for "MT101" with fields for "Product for Consolidation Debit" and "No of Transactions per Message". Below that are sections for "Cutoff Incoming" and "Cutoff Outgoing", each with "Hour" and "Minute" input fields. A table titled "Transaction Currency Limit Details" is visible, with columns for "Currency *" and "Amount". The bottom of the window features a dark blue bar with fields for "Input By Date Time", "Authorized By Date Time", "Modification Number" (with checkboxes for "Authorized" and "Open"), and an "Exit" button.

You need to capture the following information in this screen:

BIC Code

Specify the BIC code. The value entered here must be a valid BIC code in the system with the options Generate MT102, Generate MT102+ and Generate 101 selected.

Message Type

Select the message type from the option list.

- MT101
- MT102
- MT102+

Direction

Indicate whether the BIC-currencies amount maintenance is for incoming or outgoing or both type of messages. You have the following options here.

- Incoming
- Outgoing
- Both

Product for Consol Debt

Specify the product for consolidated debit entry to ordering customer. This can be specified for incoming MT101.

No. of Transactions per Message

Specify the total number of transactions for each message (MT101).

Cutoff Incoming

Specify the cutoff time in hours and minutes for the incoming messages.

Cutoff Outing

Specify the cutoff time in hours and minutes for the outgoing messages.

3.8.1 Transaction Currency Limit Details

The details displayed here depend on the direction specified. They are used for MT101, MT102 and MT102+.

- If the direction is Incoming, these fields indicate the transaction limit for individual transactions in the incoming message.
- If the direction is Outgoing, these fields indicate the transaction limit for individual transactions in the outgoing message.
- If the direction is Both, these fields indicate the transaction limit for individual transactions in the outgoing and incoming message.

Incoming MT101

If the message is an incoming MT101, on receiving the message the following checks will be made before uploading the transactions.

- If the Sender has an agreement for Incoming MT101.
- If the Cut-off time for Incoming MT101 for the receiver has not passed.
- Check for the Transaction currency & Transaction amount limit.
- Check for the debit authority of the Instructing party, in case the instructing party is different than the ordering customer

4. Maintaining Media Types

4.1 Introduction

Advices and messages are generated at the specified events in the lifecycle of contracts involving the front-end modules of Oracle FLEXCUBE. In the 'Media Maintenance' screen, you should maintain the different media through which these advices and messages would be generated (from and to your bank).

At your bank, you can only receive or route messages through a media that you have maintained in this screen. These specifications can be made only at the main branch and will be applicable to all the branches of your bank.

The Messaging System (MS) Module supports various types of media. Besides standard media modes like Mail, Telex and SWIFT you can also maintain, other media like CHIPS, Email or any other country or customer specific media.

4.2 Maintaining Message Media Details

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

If you are maintaining details of a new media type, select 'New' from the Actions Menu, or click new icon on the toolbar. The 'Message Media Maintenance' screen is displayed without any details.

If you are calling a Message Media Maintenance record that has already been defined, double-click a record from the summary screen. In the 'Summary' screen, all the media maintenance records that you have entered will be displayed in a tabular form.

The screen is as shown below:

The screenshot shows the 'Message Media Maintenance' application window. At the top, there are 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Media Code *', 'Media Number', 'Description *', 'Message Suffix', 'Message Terminator', 'Number of Characters', and 'Media Priority *'. Below these are three checkboxes: 'Test Word Required', 'Stop Processing', and 'Padding Required'. A 'Compatible Media' section contains a list box with one entry, 'Compatible Media *'. At the bottom, there is a 'Fields' section with labels for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

In this screen, you can maintain the following:

- The media types that can be used to transmit messages from and to your bank, and
- The compatible media for the media type you are maintaining.

4.3 Features of the Media Maintenance screen

For each media type that you maintain, you should indicate the following parameters:

Indicating a Code to Identify a Media Type

In Oracle FLEXCUBE, each media type that you maintain is identified with a fifteen-character code called 'Media Code'. You can follow your own convention for devising this code. A Media Type could be SWIFT, Mail, Telex, etc.

The code that you assign a media type should be unique as it is used to identify the media. When you need to indicate that a message should be transmitted through a particular media type, you just need to specify the code assigned to the media type. The message will be routed automatically through the media.

You can enter a short description of the media type that you are maintaining. The description will help you identify the code that it represents.

Opting for Message Markers

You can opt to append end-message markers to outgoing messages generated in a media. These markers are referred to as "Padding Characters" in Oracle FLEXCUBE. Padding characters would, typically, be a standard set of characters, probably repeated. The padding characters that you specify will be inserted, automatically, at the end of every outgoing

message in the media. You can indicate the padding characters that mark the end of an outgoing message (in a specific media) in the Message Suffix field.

When defining a media, you can also capture the padding characters that mark the end of incoming messages in the media. The system identifies the end of an incoming message, in a file containing several messages, when it encounters the padding characters you have captured for a media type. Enter the padded characters that mark the end of incoming messages in a media in the Message Terminator field.

Note

For Message suffix to be used for Outgoing messages, the 'Padding Required' option should be selected.

Repeating a Set of Padding Characters

If you opted to suffix an outgoing message with a set of padding characters, indicate in the 'Number of Characters' field the number of times the set should be repeated.

The padding characters will be suffixed to every outgoing message in the media as many times as you specify.

Halting the Processing of Messages

At any time, you can opt to halt the processing of messages in a specific media. To halt the processing of incoming and outgoing messages in a media, invoke this screen and navigate to the maintenance record for the media, and choose the 'Stop Processing' option. When you save your changes to the record, Oracle FLEXCUBE will stop processing messages in the media.

Indicating the Compatible Media for a Media Type

For each media type that you maintain, you can also indicate other media that are compatible. The format of compatible media should be similar.

For example, you are maintaining details for the media type 'mail'. You have indicated media type 'Fax' as compatible media.

In this case, whenever a message is faxed, it will be in the mail format defined for the message in the 'Advice Format File Maintenance' screen.

You can indicate compatible media by selecting the relevant media codes from the picklist available. To add compatible media for a media type, select the code that identifies the compatible media, and click add icon. To delete compatible media, select the codes that identify the media, and click delete icon.

Note

The compatible media that you indicate for a media type should have already been maintained as a media type.

Setting the Priority

While maintaining media types, you can set the usage priority for each media type that you maintain. Consequently, when dispatching messages to customers, the media type used for sending the message will be the one that is higher on the priority rating. For instance, let us assume that the following are the types of media that you bank uses to send advices to customers:

- SWIFT

- Mail
- Telex
- Fax

You have assigned the following priority to each of these media types:

Media Type	Media Priority
SWIFT	2
Mail	1
Telex	4
Fax	3

When dispatching messages to customers, the system will, by default, select the media type in the ascending order of the priority that you have specified.

Note

The rating that you specify can be anything between 1 and 99. A rating of one would indicate that the usage of the particular media type is highest on the priority list; whereas, a rating of 99 indicates that the usage of the particular media type is of lowest priority.

Saving the Record

After you have made mandatory entries, save the record. A media maintenance record that you have created should be authorized by a user, bearing a different Login ID, before the End of Day processes are triggered. Click 'Exit' or 'Cancel' button to return to the application.

5. Maintaining Media Control Systems

5.1 Introduction

The messages that are sent from and delivered to your bank are transmitted and received over sources that are external to Oracle FLEXCUBE. We shall call these external sources Media Control Systems (MCS).

In a distributed environment, the database of a branch is located in a node or server. The MCS of the messages are also installed in a node. Thus, while defining an MCS, you also need to indicate the node in which it is installed.

An MCS can handle only one media, hence you need to set up several media control systems for the various media types maintained for your bank. Apart from indicating the media type for an MCS, you can indicate separate directories from which Oracle FLEXCUBE should read and write incoming and outgoing messages for a given media.

You can maintain MCS details in the 'Message Media Control Maintenance' screen. The details that you specify in this screen control the medium of delivery and reception of messages.

5.2 Maintaining Message Media Control

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

If you are maintaining details of a new media control system click the 'New' button on the Application toolbar. The 'Message Media Control Maintenance' screen is displayed without any details.

If you are calling an MCS record that has already been defined, double-click a record of your choice from the summary screen. In the 'Summary' screen, all the media control system records that you have entered will be displayed in a tabular form.

The screen is as shown below:

The screenshot shows a software window titled "Message Media Control Maintenance". At the top left, there are buttons for "New" and "Enter Query". The main area contains several input fields and controls:

- Node ***: A text input field.
- Media Control System ***: A text input field.
- Media ***: A text input field.
- Status**: A dropdown menu currently showing "Active".
- Delivery Type**: Two radio buttons, "Folder" (selected) and "Queue".
- In Directory**: A text input field.
- Out Directory**: A text input field.
- File Prefix**: A text input field.
- Unix In Directory**: A text input field.
- Unix Out Directory**: A text input field.
- In Queue**: A text input field.
- Out Queue**: A text input field.
- Unix Swift Server**: A checkbox.
- Microsoft Message Queue**: A radio button.
- WebSphere Messaging Queue**: A radio button.

At the bottom of the window, there is a "Fields" section with the following labels: "Input By Date Time", "Authorized By Date Time", and "Modification Number". To the right of these are checkboxes for "Authorized" and "Open", and an "Exit" button.

5.3 Features on MCS Detailed Screen

You can capture the following details on this screen.

Delivery Type

You can specify the delivery type here. Oracle FLEXCUBE gives you two options viz. Folder and Queue. Depending on the selection you make, you must specify the details in the corresponding fields as follows.

- Folder – If you choose 'Folder' as the delivery type, you must specify the In Directory and the Out Directory. Further, after selecting 'Folder', if you check the option 'Unix Swift Server' for a UNIX SWIFT server, then you must specify the Unix In-Directory and the Unix Out-Directory. For a Windows Server the In-Directory and Out-Directory must be maintained.
- Queue – If you select 'Queue' as the delivery type, you must specify In Queue, Out Queue and the type of queue – i.e. 'Microsoft Message Queue' or 'WebSphere Messaging Queue'.

Media Control System

In Oracle FLEXCUBE, each media control system that you maintain is identified by a 15-character code called an MCS code. You can follow your own convention for devising this code.

The code that you assign an MCS should be unique as it is used to identify the external source.

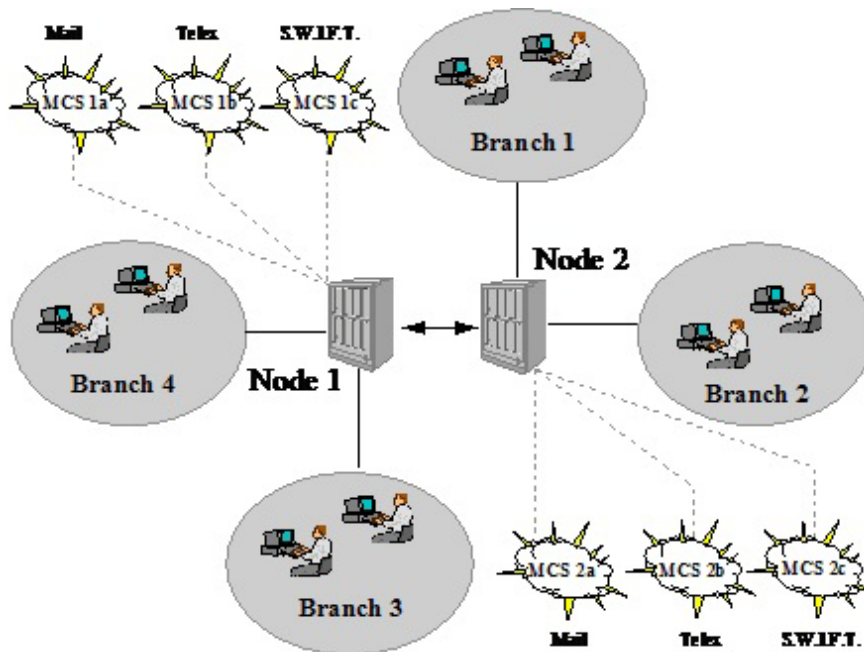
Node

A node is the Database instance on which Oracle FLEXCUBE is installed. On assigning a code to an MCS, you can indicate the node or server at which the MCS is located. A branch's database is located in a node and an MCS is also installed in a node. Thus, while defining an MCS, you need to indicate the node at which it has been installed.

Media

You need to also specify the media for which your bank is using the MCS. For example, if you set up an MCS say 'MCSSWIFT' and indicate the media type as SWIFT, it indicates that Oracle FLEXCUBE can receive and transmit SWIFT messages through the MCS 'MCSSWIFT'.

The following diagram illustrates a typical MCS setup:



Status

You need to indicate the status of an MCS. The status options available are:

- Active and
- Passive

It is only when an MCS is active that messages will be directed to it. If, for instance, an MCS located at the node in which your branch operates malfunctions, you can indicate that the MCS is passive. In this case, Oracle FLEXCUBE will not write into or read from the directories on the node. No message will be routed through a passive MCS.

In Directory and Out Directory

If the Delivery Type is 'Folder' and the SWIFT server is a Windows server then apart from indicating the node on which an MCS is located, you should specify the full path of the directories from which Oracle FLEXCUBE should read and write incoming and outgoing messages respectively.

File Prefix

For the MCS you are maintaining, you should identify the outgoing message files generated in a different media with unique prefixes. Enter the unique identifier in this field.

In Queue

If the Delivery type is Queue then you should enter the full path of the queue in the node or server into which the MCS should store the incoming message hand-off file. Oracle FLEXCUBE, by default, will pickup and read all incoming messages transmitted through the specified media from this queue.

Out Queue

Enter the full path of the queue in the node or server into which the message hand-off file from Oracle FLEXCUBE for the specified media should be stored. The MCS, which is also, located on the same node, will by default store the outgoing messages in this queue.

Unix Swift Server

At your bank, if the SWIFT server is on UNIX, check this option. Subsequently, in this screen, you should specify the default In and Out Directories for the SWIFT message hand-off files.

To continue with your normal banking operations you can connect to another node and indicate the directory on that node from which Oracle FLEXCUBE should read from and write into.

5.3.1 SWIFT Server on UNIX

If the SWIFT server at your bank is on UNIX, you should indicate it in this screen. Subsequently, you should specify the default In and Out Directories for the SWIFT message hand-off files.

Specifying the UNIX In-Directory

You can specify the full path of the directory on the SWIFT server where you would like to store incoming SWIFT message files. Oracle FLEXCUBE will pickup and process all incoming SWIFT message files from this directory.

Specifying the UNIX Out-Directory

In this screen, you can also specify the directory on the SWIFT server where you would like to store outgoing SWIFT message hand-off files.

5.3.2 Specifying File Prefix

For the MCS you are maintaining, you should identify outgoing message files generated in the media with unique prefixes. Oracle FLEXCUBE will automatically prefix outgoing message hand-off files for the MCS with the prefix that you specify.

5.3.3 Saving Details you have Maintained

After you have made the mandatory entries, save the record. An MCS record that you have created should be authorized by a user, bearing a different Login ID, before the End of Day process (EOD) is run.

6. Maintaining Addresses for Customer

6.1 Introduction

The messages and advices that are sent to the customers of your bank can be transmitted to various addresses through the media types that you maintain in the 'Media Maintenance' screen. In this 'Address Maintenance' screen, some of the details that can be maintained are:

- the media through which messages to a customer should be transmitted
- the address(es) of a customer for each media type
- the answer-back code for a telex advice
- a 'Test Word' for the customer
- the messages that should be sent to an address
- the language in which messages should be sent to a customer address
- specifying the Delivery By as 'FILEFACT' while maintaining the Customer Address Information for MT 102 Type of messages.

A customer of your bank can have several addresses for a given media. To distinguish between one address and another for the same media, you can capture an address for every 'Location'.

Note

The addresses that you maintain for a customer in this screen are in addition to the ones maintained in the Customer Information File (CIF) of the Core module.

6.2 Customer Account Address Maintenance Screen

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

The 'Account Address Maintenance' screen is shown below:

The screenshot shows the 'Account Address Maintenance' application window. At the top, there's a title bar and a toolbar with 'New' and 'Enter Query' options. The main content area is split into two sections: 'Customer Details' and 'Message Address'. 'Customer Details' contains several input fields: Branch Code, Account No, Location, Country, Answerback, Name, Address, Media, Language, Test Keyword, and Delivery By. There are also checkboxes for 'Add Hold Mail Text' and 'Default Address'. The 'Message Address' section is a table with columns: Module, Message Type, No of Copies, Format, and Primary Address. At the bottom, there's a 'Fields' section with labels for Maker, Checker, Mod No, Date Time, Record Status, and Authorization Status, and an 'Exit' button.

If you are querying for a customer address record that has already been defined, select the 'Summary' option under 'Account Address'. In the View screen, all the customer address records that have been maintained so far will be displayed in a tabular form. Double-click a record to open it.

If you are maintaining a new address for an account select 'New' from the Actions Menu, or click new icon on the toolbar. The screen is displayed without any details.

If you are modifying some of the details of the existing record, select the 'Unlock' option from the Actions Menu and proceed.

Customer Account Number

It is the relevant customer account number in the current branch against which you are maintaining an address, based on a selected media and location. The branch code gets defaulted alongside.

A single customer can have any number of accounts. You can choose to link a specific location with an account number. Maintaining multiple locations for the customer facilitates the sending of interest and account statements to more than one address of the customer.

If an address is maintained at the Customer Account Definition level, all statements pertaining to the particular account will be sent only to the address specified at the account level, irrespective of the message and location maintenance for the Customer.

Media

Select the media code for which you want to set-up addresses. Choose a code from the option-list of valid media codes maintained in the 'Media Maintenance' screen.

A customer of your bank can have several addresses for a particular media. The media supported include:

- Mail
- E-Mail
- Telex
- SWIFT
- FAX
- FILEACT(this is an interface to the TIPA network)

Each media type is identified by a 15 character Media Code.

Location

As discussed earlier, a customer of your bank can have several addresses for the same media. To differentiate between one address of a customer account and another for a given media, it is mandatory for you to select a unique location for each address. The location that you specify for an address is used as a unique identifier for the customer account address.

The values made available against the option list here are maintained through the 'Account Address Location Maintenance' screen.

Refer to the section 'Location Maintenance' in the chapter titled 'Maintaining Customer Accounts' in the Core Entities (CE) User Manual for relevant information.

Language

In this screen you can specify the language in which the messages sent to the address should be expressed. You can choose a language code from the factory shipped option list available for this field.

The language code that you specify is taken to be the default language in which all messages sent to the address will be expressed.

Note

To send a message to a customer in a particular language you should have also maintained a message format for the language in the 'Advice File Maintenance' screen.

Country

Here, you select the relevant country code where your customer resides. All countries maintained through the 'Country Name Maintenance' screen are made available here.

Test Keyword

Specify the test word allotted to a customer. This field is applicable only if the message is transmitted through Telex (ie. media is TELEX).

Answerback

Specify the answerback code for the customer. This field is applicable only if a message is transmitted through 'Telex'. It cannot be more than 20 characters in length. It is a free format text.

Deliver By

Select how statements sent to the customer by mail should be delivered from the adjoining option list.

All the values maintained through the 'Message Location Maintenance' screen will be displayed in the option list.

Add Hold Mail Text

If this option is checked, then all the mail advice generated for this customer and location would have the hold mail text displayed on top of the message. As a consequence, these mail advices would not be dispatched to the customer unless required. Check this box to indicate you want the hold mail text to be displayed on top of the message.

To recall, you maintain a hold mail text through the 'Messaging Branch Parameter Maintenance' screen.

Note

This field is applicable only if the media is 'MAIL'.

Send by E-Mail

If your customer has an e-mail address, you can opt to capture it by clicking on the box adjacent to the 'Send by E-Mail' option. Enter the e-mail address for the selected customer account, media and location combination in the first line of the Address field. You can capture addresses such as fax, mail, etc, for different media and location combinations.

Name

Here, you specify the name of the customer for whom you are maintaining the address details. This address maintenance is for a particular customer account based on a unique media and location combination.

Address

Enter the detailed address to which messages and advices generated should be sent to, for a particular customer account under the selected media and location combination. The format of the address depends on the media through which the message is transmitted.

If the address is for the media type 'Mail', you can enter the customers address in the four rows under this field. Each line that you enter can contain a maximum of 35 characters.

If the media of transmission is Telex, the address should be expressed numerically.

If you are defining a SWIFT address, the address should be of eight or eleven characters alphanumeric.

Default Address

If you check against this option, the address specified against the chosen 'Location' and 'Media' combination becomes the default or the primary address of the customer.

Messages and advices generated against the selected customer account are always sent to the primary or the default address of the corresponding customer.

You can maintain multiple addresses at a customer account level through this screen.

Module

A message type is always associated with a module. In some cases, a message may be associated with more than one module. An example could be a payment message that is

generated by the trade, treasury and remittances departments of the bank. Once you select the module, the 'Message Type' gets defaulted alongside.

Note

You can use the wildcard 'All' indicating that all messages for the customer belonging to any module should be sent to the address being defined.

In order to generate MT292 on reversal of a contract, you need to maintain the module as 'IS' and the message type as 'REVSWIFT'.

For example, Ms. Keturah Smith has five accounts with Kuber's bank. Three of the accounts were opened at Kuber's bank, London, and two at Kuber's bank Surrey.

Ms. Smith had requested that an account statement be sent to her every month by mail with the following instructions:

- the account statements for the accounts at London should be sent by mail to her residential address at London
- the statements for the accounts at Surrey should be sent to her office address.

In this screen you should indicate:

- **Module + Message Type** -- Accounting (AC) + Account Statement
- **Module** -- All
- **Copies** – 1

You should also maintain a new customer address record for Ms. Smith's Surrey address and a unique location for that address.

Copies

You can indicate the number of copies of the message that should be sent to this location each time it is generated. The number you specify here, will be the default number of copies of the message that will be generated each time a message is sent to this location through the media you have specified.

If you indicate that more than one copy should be sent to a location, the first message will be the original and the others will be marked as 'copy'.

Note

For payment messages, Oracle FLEXCUBE will default 'one' indicating that only one payment message will be generated. You will not have an option to change it.

Format

You can specify the format in which a message should be sent to a customer's address. To recall, you have defined the default format for a message type in through the 'Advice Format Maintenance' screen.

If you leave this field blank the default format specified for a message type in the Advice format screen will be used. However, if you want to personalize a message to make it specific to a customer, you can indicate the code of the format that should be used for the advice - customer combination.

For example, you have maintained a standard format for the account statements that are sent from your bank in the 'Advice Format Maintenance' screen.

However, for Mr. Andrew Scott, a non-resident customer you want to personalize the account statement rather than send him the standard one defined in the advice format screen.

To make this possible you can indicate the code of a format that you defined specific to Mr. Scott. Whenever an account statement is sent to Mr. Scott from your bank, it will be in the format that you have defined in this screen. Please note that the special format should first be defined in the advice format screen before it can be associated with Mr. Scott's address.

Primary Address

When defining addresses for a message type, you have to identify an address as the primary address. This option will be available only if the message type is 'FX_CONFIRMN'.

If you maintain multiple FX Confirmation Message types for the 'SWIFT' Media for a customer across different locations, the T-Copy will be generated only for the address that is marked as the 'Primary Address' of the counterparty.

Refer the 'Continuous Linked Settlements' chapter of the Foreign Exchange User Manual for details on processing CLS deals in Oracle FLEXCUBE.

To add additional modules to the list, you can click on the add icon. To delete a row, click on the delete icon.

6.2.1 Saving Record

After you have made the mandatory entries, save the record. A customer address record that you have created should be authorized by a user, bearing a different Login Id, before the End of Day (EOD) process can begin. Click 'Exit' or 'Cancel' to return to the Application Browser.

6.2.2 Address Maintenance at Customer (CIF) Level

You also have the provision to maintain customer addresses at the customer (CIF) level. You can invoke the 'Customer Address Maintenance' screen by typing 'MSDCUSAD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is shown below:

The screenshot shows the 'Customer Address Maintenance' application window. The window title is 'Customer Address Maintenance'. The toolbar includes 'New' and 'Enter Query' icons. The main area is divided into sections: 'Customer Address' with fields for Customer No, Location, Country, Answerback, Name, and four address lines; '50F Party Details' with five line fields; and a table with columns for Message Type, Module, Branch, No of Copies, Format, Account No, and Primary Address. The bottom section contains fields for Maker/Checker, Mod No, Date Time, Record Status, and Authorization Status, along with an 'Exit' button.

Note

You can query or modify the customer details whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

If you are maintaining a new address for a customer select 'New' from the Actions Menu, or click new icon on the toolbar. The screen is displayed without any details.

If you are calling a customer address record that has already been defined, double-click on a record from the summary screen. In the 'Summary' screen, all the customer address records that you have entered are displayed in a tabular form.

Note

Oracle FLEXCUBE generates a notification message when a new customer address is created and authorized. This notification message can be sent to any external system if required.

Customer No

Specify the customer (CIF) number, assigned to a customer in the 'Customer Information Maintenance' screen, before you capture the different addresses of the customer. The name of the customer whose address you are maintaining is automatically displayed when you indicate the customer's identifier.

Media

The types of media for which you can capture addresses include Mail, E-Mail, Telex, SWIFT, FAX and FILEACT interface to TIPA network. The Media details maintained in 'Media Maintenance' screen will appear in the list of values.

Location

As discussed earlier, a customer of your bank can have several addresses for the same media. To differentiate between one address of a customer and another for a given media, it is mandatory for you to specify a unique location for each address. The location that you specify for an address is used as a unique identifier for the customer address.

A single customer can have any number of accounts. You can choose to link a specific location with an Account Number. Maintaining multiple locations for the customer facilitates the sending of interest and account statements to more than one address of the customer.

If an address is maintained at the Customer Account Definition level, all statements pertaining to the particular account will be sent only to the address specified at the account level, irrespective of the message and location maintenance for the Customer.

You can choose from the available list and indicate the Account Number, which should be linked with the respective address.

Note

You are allowed to link a customer address with an account only for a specific branch, which means that the branch should be a valid branch code in the system. If you use the wildcard 'All' indicating that the customer address and account linkage is valid in all the branches of your bank, you will not be able to exercise this option.

Language

In this field, you can specify the language in which the messages sent to the address should be expressed. You can choose a language code from the option list available against this field.

The language code that you specify is taken to be the default language in which all messages sent to the address are expressed.

Note

Remember that to send a message to a customer in a particular language you should have also maintained a message format for the chosen language through the 'Advice Format Maintenance' screen.

Country

Here, you select the relevant country code where your customer resides. All countries maintained through the 'Country Name Maintenance' screen are made available here.

Answerback

Specify the answerback code for the customer. This field is applicable only if a message is transmitted through 'Telex'. It cannot be more than 20 characters in length. It is a free format text.

Test Keyword

Enter the test word allotted to a customer. This field is applicable only if the message is transmitted through Telex (i.e. media is TELEX).

Deliver By

Select how statements sent to the customer by mail should be delivered from the adjoining option list.

All the values maintained through the 'Message Location Maintenance' screen will be displayed in the option list.

Send by E-mail

If your customer has an e-mail address, you can opt to capture it by clicking on the box adjacent to the 'Send by E-Mail' option. Enter the e-mail address for the customer, media and location combination in the first Address field. You can capture addresses such as fax, mail, etc., for the combination in the remaining address fields.

Name

Specify the name of the customer here.

Address

Enter the detailed address to which messages and advices generated should be sent to, for a particular customer account under the selected media and location combination. The format of the address depends on the media through which the message is transmitted.

If the address is for the media type mail, you can enter the customers address in the four rows under this field. Each line that you enter can contain a maximum of 35 characters.

If the media of transmission is Telex, the address should be expressed numerically.

If you are defining a SWIFT address, the address should be of eight or eleven characters alphanumeric.

Note

The valid address (e-mail or Telex or SWIFT) must be entered in the first line of the Address field only for it to be used.

Add Hold Mail Text

If this option is checked, then all the mail advice generated for this customer and location would have the hold mail text displayed on top of the message. As a consequence, these mail advices would not be dispatched to the customer unless required. Check this box to indicate you want the hold mail text to be displayed on top of the message indicating the branch.

50F Party Details

Specify the party details related to the ordering customer as a 5-line input here. Line 1 indicates the party identifier and lines 2 to 5 indicate the name and address details of the party.

You can use either of the following line formats with option F:

- Line 1 (Party Identifier) /34x (Account)

- Lines 2-5 (Name & Address) 1!n/33x (Number)(Details)

Or

- Line 1 (Party Identifier) 4!a/2!a/27x4!a/30x (Code)(Country Code)(Identifier)
- Lines 2-5 (Name & Address) 1!n/33x (Number)(Details)

The details specified here are used for a stricter validation of the details related to the ordering customer. The validations are carried out according to the rules indicated below:

- Validations for line1, party identifier (applicable for the second format listed above):
 - Line 1 has to comply with (Code)(Country Code)(Identifier) format where the country code should be a valid ISO country code
 - The first 4 characters specified should be a valid party identifier code supported by SWIFT
- Validations for lines 2 to 5, name and address details of the party:
 - The first line must start with number 1
 - Line numbers must appear in numerical order
 - Line number 2 cannot be used without line number 3 and vice versa
 - Line number 4 cannot be used without line number 5 and vice versa
 - Line number 4 should have the format YYYYMMDD and this date must not be greater than the date on which the message was sent to SWIFT
 - Line numbers 3, 5, 6 and 7 should be followed by a valid ISO country code
 - Line numbers 3, 4, 5, 6, 7 and 8 should not repeat. Line numbers 1 and 2 can repeat.
 - Line 8 is used as additional information. When the account identifier format is used, then in the case of Line 8 being used, either line 6 or line 7 should be used. When the party code identifier format is used, then Line 8 can be the continuation of line 1, line 6 or line 7. Line 6 or 7 need not be mandatorily be used

During contract input, the ordering customer record is searched in the customer addresses maintained and if found the corresponding 50F details are defaulted to the contract. If not found, the address details default from customer maintenance.

These validations are carried out for the following outgoing message types and appropriate error messages are displayed incase of any mismatches.

- MT101
- MT102
- MT102+
- MT103
- MT103+
- MT210
- MT910

6.2.2.1 Specifying Message Address

For a customer address - message type combination, you can indicate the branch (es) from which the message can be sent to the address. With Oracle FLEXCUBE, you can offer your customers the facility to effect a transaction from any of the branches of your bank. Hence, you can indicate the branches from where a message should be generated. You can select a branch code from the option list that is available.

Note

You can use the wildcard 'All' indicating that the message can be sent to the address in the defined format from all the branches of your bank. For example, if you indicate 'All' in the branch field for the message type 'payment message' it would mean that the address is applicable whenever a payment message is generated from any of the branches of your bank.

Message Type

A message type is always associated with a module. You should indicate the messages to be sent to the address you have defined for the customer, by picking up the message types for the respective module.

Note

You can use the wildcard 'All' indicating that all messages for the customer should be sent to the address being defined.

For example, Ms. Keturah Smith has five accounts with Kuber's bank. Three of the accounts were opened at Kuber's bank, London, and two at Kuber's bank Surrey.

Ms. Smith had requested that an account statement be sent to her every month by mail with the following instructions:

- the account statements for the accounts at London should be sent by mail to her residential address at London, and
- the statements for the accounts at Surrey should be sent to her office address.

In this screen you should indicate:

- **Module + Message Type** -- Accounting (AC) + Account Statement
- **Branch** -- London
- **Module** -- All
- **Copies** – 1

You should also maintain a new customer address record for Ms. Smith's office address and a unique location for that address. Under that maintenance, a similar record to the one indicated above (Module – AC, Message Type – Account Statement) needs to be saved for the Surrey Branch.

Copies

You can indicate the number of copies of the message that should be sent to this location each time it is generated. The number you specify here, will be the default number of copies of the message that will be generated each time a message is sent to this location through the media you have specified.

If you indicate that more than one copy should be sent to a location, the first message will be the original and the others will be marked as 'copy'.

Note

For payment messages, Oracle FLEXCUBE will default 'one' indicating that only one payment message will be generated. You will not have an option to change it.

Format

You can specify the format in which a message should be sent to a customer's address. The default format for a message type needs to be defined through the 'Advice Format Maintenance' screen.

You can choose to use the default format defined for the message type or you can indicate another format for the message. If you leave this field blank the default format specified for a message type in the Advice Format screen will be used. However, if you want to personalize a message to make it specific to a customer, you can indicate the code of the format that should be used for the advice - customer combination.

For example, you have maintained a standard format for the account statements that are sent from your bank in the Advice Format screen.

However, for Mr. Andrew Scott, a non-resident customer you want to personalize the account statement rather than send him the standard one defined in the Advice Format screen.

To make this possible you can indicate the code of a format that you defined specific to Mr. Scott. Whenever an account statement is sent to Mr. Scott from your bank, it will be in the format that you have defined in this screen. Please note that the special format should first be defined in the advice format screen before it can be associated with Mr. Scott's address.

Primary Address

When defining addresses for a message type, you have to identify an address as the primary address. This option will be available only if the message type is 'FX_CONFIRMN'.

If you maintain multiple FX Confirmation Message types for the 'SWIFT' Media for a customer across different locations, the T-Copy will be generated only for the address that is marked as the 'Primary Address' of the counterparty.

Refer the 'Continuous Linked Settlements' chapter of the Foreign Exchange User Manual for details on processing CLS deals in Oracle FLEXCUBE.

Note

If addresses at both the customer account level and the customer (CIF) level are maintained, Oracle FLEXCUBE picks up the maintenances done at the customer account level to generate messages and advices. However, if the addresses at an account level are not maintained, Oracle FLEXCUBE picks up the maintenances done at the customer (CIF) level to generate messages and advices.

6.2.2.2 Viewing Previous Addresses

You can view the customer's previous addresses and changes made to the address using the 'View' screen. You can also determine the number of changes made to the address till date, who made the changes, when was the change made, and whether the change has been

authorized or not. To invoke this screen, click 'Change Log' button within the 'Customer Address Maintenance' screen.

The screenshot shows a 'View' window with the following sections:

- Records:** A table with columns: Modification Number, Modification Status, First Authorization Status, Authorization Status, Maker ID, and Maker Date S. The first row contains: 1, N, A, Unauthorized, DOCUMEN2, 2012-11-07 1.
- Remarks:** Four text input fields: Maker Remarks, Maker Override Remarks, First Checker Remarks, and Checker Remarks.
- Warnings:** A table with columns: Warning Code and Warning Description. It is currently empty.
- Fields:** A table with columns: Field Name, Old Value, and New Value. It is currently empty.

At the bottom right of the window are three buttons: Accept, Reject, and Cancel.

To view the changes made on a particular date, double-click the 'View Changes' button corresponding to the desired date under 'Maker Date Stamp'. A detailed screen appears containing changes made on the given date.

6.2.3 Viewing Customer Address

You can view the address details maintained in the 'Customer Address Maintenance' screen using the 'Customer Address Summary' screen. You can invoke this screen by typing

'MSSCUSAD' 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 application window titled "Customer Address Summary". At the top, there is a search bar with "Search", "Advanced Search", "Reset", and "Clear All" buttons. Below the search bar, there are several filter fields: "Case Sensitive" (checkbox), "Authorization Status" (dropdown), "Record Status" (dropdown), "Customer No" (text input), and "Media" (text input). Below these fields, there is a table with columns for "Authorization Status", "Record Status", "Customer No", "Location", and "Media". The table currently displays 1 record, with "1 Of 1" shown in the pagination area. An "Exit" button is located at the bottom right of the window.

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Customer Number
- Media
- Record Status
- Location

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

Note

You can query or modify the customer details whose accounts are permitted to you for the query/modification in the 'Group Code Restriction' screen.

If you are allowed to query customer information, system displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Customer Number
- Location
- Media

7. Maintaining Advice Formats

7.1 Introduction

The advices that are generated from your bank will have a definite format. In the 'Advice Format Maintenance' screen you can specify formats and indicate the messages and advices that should use the formats you have defined.

By maintaining message formats you can ensure consistency across the branches of your bank. You can maintain advice formats either by:

- Using the format editor on the screen to enter the format, or
- Importing the format from an ASCII file which can be located either on the:
 - Server
 - Client

Note

Message formats are maintained at the bank level and will be applicable to all the branches of your bank.

7.2 Advice Format Maintenance Screen

You can invoke the 'Advice 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.

If you are maintaining a new advice format, click the 'New' button on the Application tool bar. The 'Advice Format Maintenance' screen is displayed without any details.

The screenshot shows the 'Advice Format Maintenance' application window. The window title is 'Advice Format Maintenance'. The interface includes a toolbar with 'New' and 'Enter Query' buttons. The main area contains input fields for 'Format *', 'Language *', 'Form Type', 'Import File', and 'Format Text *'. There are also 'Lines' and 'Columns' input fields. An 'Import' button is located below the 'Import File' field. Below the main input area is a 'Message Format' section with navigation buttons: 'First', 'Previous', 'Of', 'Next', 'Last', a page number '1', and a 'Go' button. At the bottom, there is a 'Fields' section with labels for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

You can specify the following details pertaining to a format.

Format

In Oracle FLEXCUBE, each format that you define is identified by a fifteen-character code called a Format code. You can follow your own convention for devising this code.

The code that you assign to a format should be unique as it is used to identify the format. You can compare simple conditions while defining message formats. When you need to use a format that you have defined, you need to just specify the code assigned to the format. The details of the format will automatically become applicable to the message. After you assign a code to a format you can indicate:

- The number of lines that should be contained in a page when the advice is printed.
- The number of columns that should be contained in a page when the advice is printed.
- The language of the message.
- The form type attached to the format.

Language

A message can be sent to a customer in different languages. To make this possible, you need to maintain a format in different languages. While maintaining addresses for a customer in the 'Customer Address Maintenance' screen you can indicate the format and language in which a message should be sent.

Note

You should maintain Advice format in the languages maintained in 'Language' field in 'Main' tab of Customer Maintenance web page dialogue (fast path (STDCIF) for customers of the Bank, in addition to advice format maintained in 'ENG' (English).

Form Type

Specify the form type that applies to the message. Select a form type from the adjoining option-list.

Entering an advice format using the format editor

To enter a format using the format editor, click free format text icon positioned next to Format Text. In the note pad that is invoked you can actually tailor an advice to suit your requirements. The format editor has certain keywords which signify different options which you can use to create a format. The following table contains a comprehensive list of the key words that can be used in the format editor.

Keyword	Significance
#RH	Indicates the start of the report header section.
#PH	Indicates the beginning of the header for a page.
#EH	Indicates both the end of the header section of the report or the end header of a page.
#RF	Indicates the start of the report footer section.
#PF	Indicates the start of the footer of a page.
#EF	Indicates both the end of the footer of a report or page.
#B	Indicates the start of the body of the message.
#EB	Indicates the end of the body of the message.
#CL	Indicates that you can collapse a line.
#EC	Indicates the end of a line that you have collapsed.
#LOOP	Indicates the beginning of a loop.
#END- LOOP	Indicates the end of a loop.
#IF	Indicates a conditional section.
#ANDIF	Indicates a conditional section.
#ORIF	Indicates a conditional section.
#ENDIF	Indicates the end of a conditional.

Importing an advice format from an ASCII file on the server

The server indicates the machine on which the database of your bank is installed. To import a format from an ASCII file on the server:

1. Click against the field marked Server.
2. Specify the full path to the file on the server which contains the format you want to import.

3. Thereafter, click 'Import' button.

The file containing the format of the message will be displayed on the screen.

Importing an advice format from an ASCII file on the client

Client refers to your own machine. To import a format from an ASCII file on the client:

1. Click against the field marked Client.
2. Specify the full path to the file on the client which contains the format you want to import.
3. Thereafter, click 'Import' button.

The file containing the format of the message will be displayed on the screen.

7.2.1 Indicating Messages that should Use Format

After you have defined a format and assigned it a code you can indicate the list of messages that should use the format.

The format that you define for a message in this screen is taken to be the default format that will be used whenever the message is generated from your bank.

For each message that you specify, you can also indicate the specific details of the following, for which the format should be used:

- Module
- Branch
- Currency
- Product
- Media

Thus, you can specify a different format for the various combinations of the above.

To add a message to the list of messages that can use the format, enter the details of the message and click add icon. To delete a message from the list, select the message and click delete icon.

Note

For all the five combinations you can use the wildcard 'ALL' indicating that the format is applicable for records in that category. For example, if you indicate 'ALL' in the branch field for the message type payment message it would mean that the format is applicable whenever a payment message is generated from any of the branches of your bank.

Saving the record

After you have made the mandatory entries, save the record. A user, bearing a different Login ID should authorize an advice format maintenance record that you have created, before the End of Day processes (EOD) are begun.

Click 'Exit' or 'Cancel' button to return to the Application Browser.

In the summary screen, all the advice format records that have already been saved, will be displayed in a tabular form; double-click a record of your choice to open it. You can also invoke this screen by typing 'MSSADVFT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

7.3 Automatic Printing of Advices Generated during EOD Processing

In addition to generation of advices, Oracle FLEXCUBE automatically prints the advices that are scheduled to be generated during End Of Day (EOD) processing. Account Statements, Loan statements are examples of advices that are scheduled to be generated during EOD processing.

7.3.1 Starting the Background Process

In Oracle FLEXCUBE, you need to run the background process to generate and print advices. In addition to the generation of the advices, system will also print the advices that are scheduled to be generated during EOD processing. You can start or stop a process in the 'Jobs Browser' screen. You can invoke the 'Jobs Browser' screen by typing 'CSSJOBBER' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screen is as shown below:

Job Module	Process	Process Sequence Number	Status
------------	---------	-------------------------	--------

In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Job Module
- Process
- Status

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Job Module
- Process
- Process Sequence Number

- Status

Check the required process in the search results table and click 'Start' button to start the process. Click 'Stop' button to stop the process, at any point.

7.3.2 Printing of Advices

In Oracle FLEXCUBE, advices are generated during batch processing. If you have started the background process, system will search for the messages that are not generated. The advices may be of two kinds:

- Advices that are not generated during contract authorization (If you had not opted for message generation at the time of contract authorization)
- Advices that are scheduled to be generated during End of Day operations.
- As soon as the message is generated, system will check whether the advice was scheduled to get generated during EOD. If so, the advice will be sent for spooling and printing.

If the advice is not scheduled to be generated during EOD, system will move on to generate the next advice without printing the advice.

8. Processing Outgoing Messages

8.1 Introduction

Here, the procedure involved in generating an outgoing message is explained. To recall, you have already maintained:

- The type of messages that can be generated at your bank
- Formats for the various messages
- The media through which messages should be transmitted
- A media control system to receive and transmit messages for a given media
- The addresses for a customer for a given media

In each module of Oracle FLEXCUBE, you can define products. While defining products you also indicate the messages that should be associated with an event in the life cycle of a contract involving the product.

A contract goes through several events during its life-cycle. A message for an event is triggered for generation when the event is authorized.

For example, you have defined a product to cater to short term loans. You have indicated that the following messages should be generated when events take place:

Event	Message
INITIATION	Initiation Advice
LIQUIDATION	Liquidation Advice

When you initiate a short-term loan involving the product an Initiation Advice will be triggered for generation. Similarly, if you make a repayment on the loan, the liquidation advice defined for the event will be triggered for generation.

Note

In this context advices and messages are commonly referred to as messages.

Depending on the product - message - customer details that you have set up, Oracle FLEXCUBE determines the address and the media through which the message should be transmitted.

If a message is to be transmitted through mail, it has to be printed. If the message is to be transmitted through Telex, you will have to enter the testword (if it is required for the message). The messages that are to be transmitted through media like Telex and SWIFT will be sent by the Media Control System (MCS) which is connected to the node in which the database of your branch is installed.

A message that is triggered for generation can be sent in the background or can be generated on-line. An outgoing message will be processed based on the preference that you state.

Note

The messages that are triggered by an automatic event like the generation of a tracer for an LC, billing notice and delinquency notice for a loan, etc., will be put in the Outgoing Browser by the automatic function itself. This is because events triggered by an automatic function do not require authorization.

8.2 Manual Generation of Outgoing Messages

If the background message process is not running, all the messages that are triggered for generation will be displayed in the Outgoing Message Browser from where you can generate the message.

You can generate messages from the Outgoing Browser at any time in the day. You can invoke the 'Outgoing Message Browser Summary' screen by typing 'MSSOUTBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Outgoing Message Browser Summary' application window. The window title is 'Outgoing Message Browser Summary'. It features a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar is a 'Case Sensitive' section with various filters: Branch, Module, Media, Hold/Release Status, Delivered Status, Document Number, Message Type, SWIFT Message Type, Acknowledgement Status, Reference Number, Receiver, Message Status, and Authorization Status. A table below shows a list of records with columns: Branch, Document Number, Reference Number, Module, Message Type, Receiver, Currency, Amount, Media, SWIFT Message Type, and Node. The table is currently empty. At the bottom, there is a toolbar with buttons for 'Generate', 'Hold', 'Cancel', 'TW Input', 'Change Node', 'Change Address', 'Print', 'Undo', 'Change Priority', 'Resend', 'Release', 'Reinstate', 'TW Auth', 'Change Media', 'Change Branch', 'View', 'Authorize', 'Handoff', 'Details', 'On-Line Auth', 'Copy', 'Carry Forward', 'BIP Advice File Format', 'Spool', and an 'Exit' button.

Viewing Outgoing Messages

You can view features of the outgoing messages based on any of the following criteria.

- Branch
- Document Number
- Reference Number
- Module
- Message Type
- Receiver

- Media
- Swift Message Type
- Hold/Release Status
- Acknowledgement Status
- Authorization Status
- Delivered Status

Click 'Search' button. The system identifies all outgoing messages satisfying the specified criteria and displays the following details for each outgoing message:

- Branch
- Document Number
- Reference Number
- Module
- Message Type
- Receiver
- Currency
- Amount
- Media
- Swift Message Type
- Node
- Priority
- Customer Name
- Address
- Address2
- Address3
- Address4
- Location
- Message Status
- Testword
- Exception
- Running number
- Hold/Release Status
- Test Amount
- Test date
- Test Currency
- Test word Narrative
- Acknowledgement Status
- Hold Mail
- External Reference
- Delivery By
- RTGS Network
- Entry By
- Maker Date Stamp
- Authorized By

- Checker Date Stamp
- Authorization Status
- Once Authorized
- Modification Number
- DCN LIST
- Bulk
- Selected
- Testing Status
- Any or Original
- Original DCN
- Delivered Status
 - RTGS Network will be defaulted for the following message types:
 - CUST_TSFR_RTGS
 - BANK_TSFR_RTGS
 - COVER_RTGS
 - DIRDR_RTGS

RTGS Message type and its description are shown in the table below:

Message	Description	SWIFT Message
CUST_TSFR_RTGS	Used when a Pay message generation is for a corporate and sent through the RTGS Network.	MT 103
BANK_TSFR_RTGS	Used when a message belongs to an interbank deal and sent through the RTGS Network.	MT 202
DIRDR_RTGS	Used when a direct debit message is sent through the RTGS Network.	MT 204
COVER_RTGS	Used when a cover payment is sent through the RTGS Network.	MT 202

Note

- If none of the criteria is selected, then the system displays all the messages in the outgoing browser.
 - Funding Status will be updated during the processing of incoming MT102 and MT109.
-

8.2.1 **Performing Operations on an Outgoing Message**

The operations that you can perform on an outgoing message are determined by the rights that you are assigned with, at Security Management System (SMS) level. If a function in the Outgoing Browser is disabled, then the function is not allowed for the record.

Check the box against the message(s) for which you need to perform an operation and then click the corresponding operation. The action performed will require authorization, if maintained at the Messaging Branch Preferences level.

The following operations can be performed on the outgoing messages:

Generate

Click to generate an outgoing message. You can generate un-generated and repaired messages.

When you click 'Generate', the system checks the contract status for which the message is generated and will not generate a message in the following condition:

- If the contract is reversed
- If the message is on hold
- If the message maintenance is not authorized and the message is moved to repair queue

Hold

Click if you need to temporarily stop generating an outgoing message. Authorizing Supervisor can view details and then release the messages or change their status to Carry Forward, which in turn can be released on further authorization.

Note

Messages with Hold status must either be carried forward or released, before you execute the EOD processes at the branch; else the system displays an error message. However, if the message is cancelled, then the system will not display error message, though the status is 'Hold'.

Cancel

Click if you need to cancel an outgoing message. You can cancel messages with 'Un-generated' and 'Hold' status.

TW Input

Click if you need to input testword for Telex messages which were moved to 'Repair' status.

Change Node

Click if you need to change the node from which an outgoing message is generated.

In a distributed environment, the database of one or more branches of your bank will be located at a node or a server. Hence a Media Control System will be installed and defined specifying the node at which it is installed.

When you click 'Node', the system displays the details of the individual message providing an option to change the 'Node'. Select the node you need to change from the adjoining option list.

Note

MCS status at the node in which the database of your bank is installed should be passive.

Change Address

Click if you need to change the address to which an outgoing message has to be sent. Enter the new address to which the message should be sent and click 'OK' to save.

Note

Change of address can be done only before a message is generated.

Print/Spool

Click if you need to print an outgoing message. When you click 'Print', option will be provided to select spool or print on-line.

Messages that are transmitted through mail and those cancelled should be printed. You can also choose to print the details of messages transmitted through other media types.

The system provides an option to spool the advices in PDF format. When you click the 'Print/Spool' button, you can view the selected advice in PDF file. You can also view the SWIFT tag description.

Undo

Click if you need to reverse the last action you performed on an outgoing message at 'Outgoing Messages Browser' level

Change Priority

Click if you need to change the priority, for sending a payment message which is yet to be generated.

Note

In the Background, Oracle FLEXCUBE generates messages on the priority basis.

Resend

Click if you need to regenerate and resend a message which was generated and sent.

Release

Click if you need to release a message which is on hold.

Reinstate

Click if you need to reinstate cancelled outgoing messages.

TW Auth

Click if you are provided rights to authorize testword entered for a Telex message. While authorizing you have to reenter the testword.

Change Media

Click if you need to change the media through which a message is transmitted, before it would be generated. Media of transmission of a message is changed if there is a failure of the medium at the recipient's end.

Note

The selected media through which a message is transmitted should be available to the recipient.

Change Branch

Click if you need to send an outgoing message from another branch. Select the branch to which the message needs to be moved from the adjoining option list.

You change the branch of a message for the following reasons:

- If there is a failure of a medium at the bank's or the counterparty's end
- If the branch is located closer to the location of the customer's address.

View

Click if you need to view the contents of a generated outgoing message. Viewing multiple messages is not supported.

Authorize

Click to authorize, if you are provided authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.

HandOff

Click if you need to hand-off a generated message to MCS to save the date in an ASCII format.

Details

Click if you need to view the details of a generated outgoing message. Viewing details of multiple messages is not supported

On-line Auth

Click to authorize online, if you are provided online authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.

Copy

Click if you need to send a copy of an outgoing message to another customer involved in a contract. You will provide the following to options:

- Any–Select to implement the following changes:
 - Select media from an adjoining option list
 - Specify name of the recipient
 - Specify the location of the recipient
 - Specify the address of the recipient
- Original–Select to copy the message in the original form

Carry Forward

Click if you need to Carry Forward an outgoing message which is on 'Hold' for subsequent days.

Note

Messages which have been Carried Forward can be put back on Hold.

BIP Advice

Click if you need to generate advice in PDF format.

Note

- Advice ACST_DETAILED as part of AC module.
 - Only ACST_DETAILED and Credit Instrument Liquidation Advices (i.e., DD and BC) as part of Branch Advice are supported in PDF format.
-

You can generate BIP advice messages for Branch advices by maintaining 'BRANCH_ADV_TYPE' as 'BIP'. Generation of these BIP advices is similar to 'Host' advices.

Note

If an advice is not generated, then the system generates, spools, and moves it to the client work station.

8.2.2 **Maintaining BIP Advice File Format**

You can maintain BIP advice file format using BIP Advice File Format screen. You can invoke the 'BIP Advice File Format' screen by typing 'MSDADFTP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:

The screenshot shows a software window titled "BIP Advice File Format". At the top, there is a toolbar with "New" and "Enter Query" buttons. The main area is titled "Advice File Format" and contains four input fields, each with a red asterisk indicating it is required: "Branch Code *", "Module *", "Advice Message Type *", and "Advice File Format *". The "Advice File Format *" field is a dropdown menu with "PDF" selected. At the bottom of the window, there are labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

You can maintain the following parameters here:

Branch Code

Specify branch code for which you need to maintain BIP advice file format, from the adjoining option list

Module

Specify branch code for which you need to maintain BIP advice file format, from the adjoining option list

Advice Message Type

Specify advice message type of the BIP advice file format, from the adjoining option list.

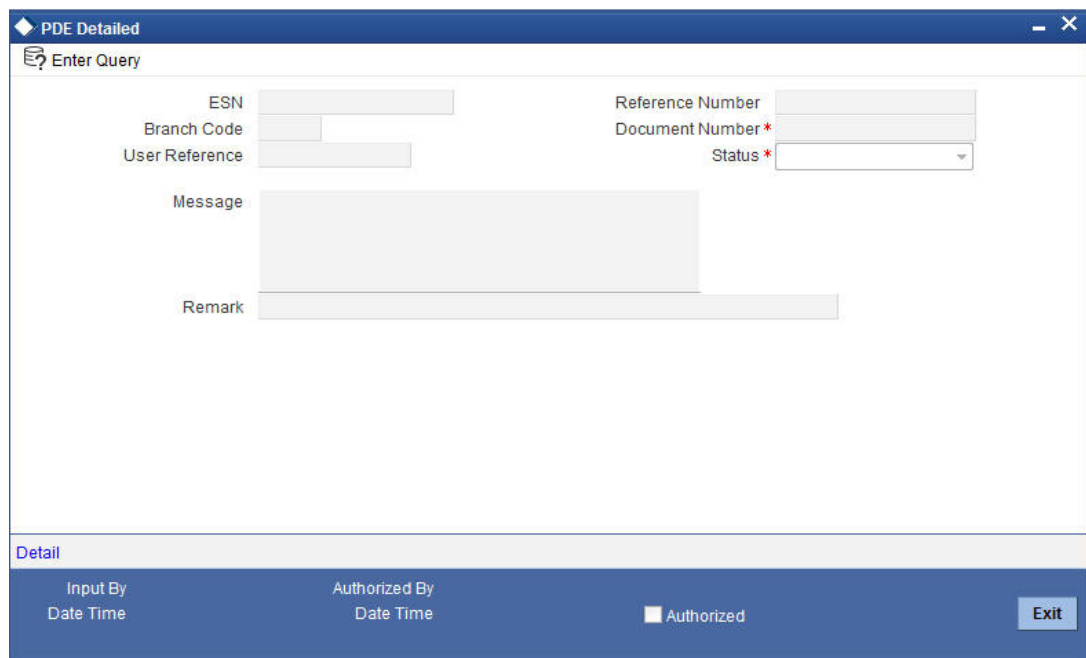
Advice File Format

Select a valid file format in which you would prefer to generate the BIP message, from the adjoining drop-down list. This list displays the following:

- PDF
- Excel
- HTML
- RTF

8.2.3 Processing Outgoing Messages with PDE Trailer

System identifies outgoing messages with a PDE (Possible Duplicate Emission) trailer and parks it in the PDE queue. From the PDE queue you can opt to either release the message with/without the PDE trailer or reject the message. You can release or reject an outgoing message with a PDE Trailer using the PDE Detailed screen. You can invoke the 'PDE Detailed' screen by typing 'MSDETPDE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software window titled "PDE Detailed". At the top left, there is a search icon and the text "Enter Query". Below this, there are several input fields: "ESN", "Branch Code", "User Reference", "Reference Number", "Document Number *", and "Status *". The "Status *" field is a drop-down menu. Below these fields are two larger text areas: "Message" and "Remark". At the bottom of the window, there is a "Detail" section with fields for "Input By Date Time" and "Authorized By Date Time", a checkbox labeled "Authorized", and an "Exit" button.

The following details of the message are displayed in the above screen:

- Branch Code
- Reference Number
- ESN
- DCN
- Remark
- Message

You need to capture the following information in the above screen:

Status

Select the status of the message from the drop-down list. The options available are:

- Release with PDE
- Release without PDE
- Reject

In order to view the details of the record click 'Detail' button. The details of the record are displayed in the 'PDE Detail' screen.

The screenshot shows a window titled "PDE Detailed" with a standard Windows-style title bar. Below the title bar is a menu bar with "Enter Query". The main area contains a form with the following fields:

- ESN: text input field
- Branch Code: text input field
- User Reference: text input field
- Reference Number: text input field
- Document Number*: text input field
- Status*: dropdown menu
- Message: large text area
- Remark: text input field

At the bottom of the window, there is a "Detail" button on the left and an "Exit" button on the right. In the center of the bottom bar, there are labels for "Input By Date Time" and "Authorized By Date Time", along with a checkbox labeled "Authorized".

The following details of the message are displayed:

- Module Id
- Reference Number
- User Ref No
- Message

8.2.3.1 Viewing Outgoing Messages with PDE Trailer

You can view all the PDE messages parked in the PDE queue using the 'PDE Summary' screen. You can invoke the PDE Summary screen by typing 'MSSETPDE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen is as shown below:

The screenshot shows the 'PDE Summary' application window. At the top, there is a search bar with 'Search', 'Advanced Search', and 'Reset' buttons. Below this is a 'Case Sensitive' section with input fields for 'Reference Number', 'User Reference', 'Document Number', 'Branch Code', and 'Remark'. A pagination bar indicates 'Records per page' is 15, and '1 Of 1' records are shown. A table header is visible with columns: Reference Number, User Reference, Document Number, Running Number, ESN, Branch Code, Remark, and Status. An 'Exit' button is located in the bottom right corner.

In the above screen you can query for a record based on any of the following parameters:

- Reference Number
- User Reference
- Document Number
- Branch Code
- Remark

Based on the query, the following details of the record which match the query parameter are displayed:

- Reference Number
- User Reference
- Document Number
- Running Number
- ESN
- Branch Code
- Remarks
- Status

In order to view the details of each record select the record and click 'Detail' button. The details of the selected record are displayed in the 'PDE Detail' screen.

For more details on PDE validations on outgoing messages refer section 'Performing PDE Validations on SWIFT Messages' in 'Maintaining Messaging Branch Preferences' chapter of this User Manual

9. Retrieving an Archived Message

9.1 Introduction

Archival is the process of storing old messages for future retrieval. To recall, while defining messaging preferences for your branch you have also specified the number of days for which an outgoing message should be kept in the Outgoing Message Browser.

A message will be automatically archived after the number of days that you specified in the 'Messaging Branch Preferences' screen. You can choose to retrieve the outgoing messages that have been archived by invoking the 'Message History Retrieval Summary' screen.

9.2 Invoking Message History Retrieval Summary Screen

You can invoke the 'Message History Retrieval Summary' screen by typing 'MSSUNARC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The Unarchive Outgoing message screen is displayed.

Document Number	Module	Reference Number	Message Type	Media	Receiver	Date
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In the above screen, you can base your queries on any or all of the following parameters and fetch records:

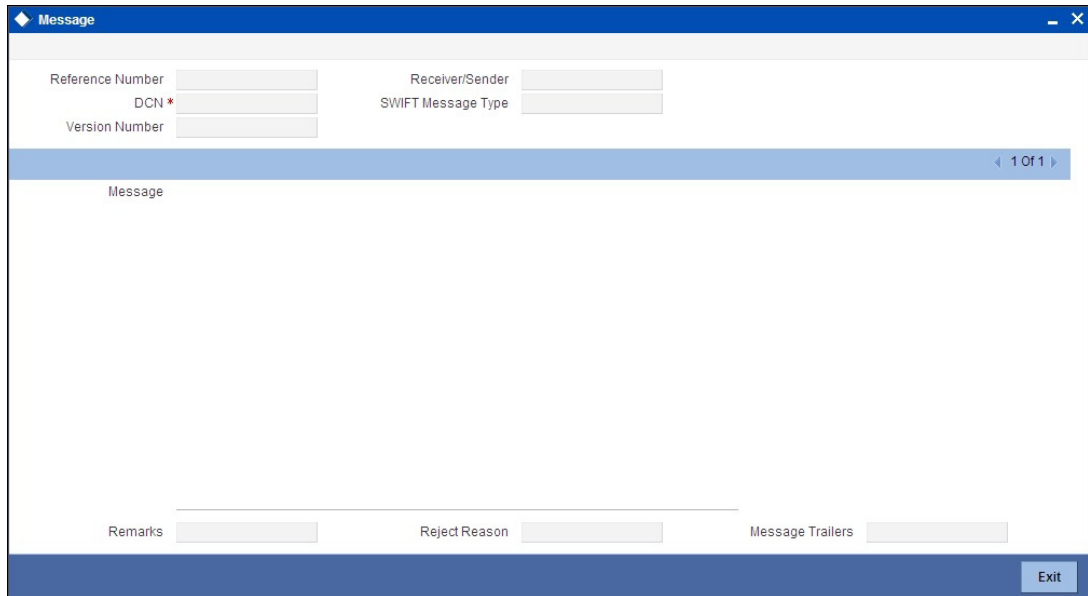
- Module
- Reference Number
- Message Type
- Media
- Receiver
- Date

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Module
- Reference Number
- Message Type
- Media
- Receiver
- Date

Click 'View Message' to view the archived message in the standard Oracle FLEXCUBE message viewer.



The screenshot shows a window titled "Message" with a blue header and a white body. The window contains several input fields for message details:

- Reference Number:
- Receiver/Sender:
- DCN*:
- SWIFT Message Type:
- Version Number:

Below the input fields is a blue bar with the text "1 Of 1" and a right-pointing arrow. The main area of the window is labeled "Message" and is currently empty. At the bottom of the window, there are three input fields: "Remarks", "Reject Reason", and "Message Trailers". A blue "Exit" button is located in the bottom right corner of the window.

Click 'Exit' or 'Cancel' to return to the Application Browser.

10. Processing Incoming Messages

10.1 Introduction

To recall, in the 'MCS Maintenance' screen, you have indicated the Media Control Systems that are connected to the node in which the database of your branch is installed. You have also specified the media that the MCS should handle. Besides, you have specified a hand-off directory into which all incoming messages transmitted through a specific media should be stored.

The final destination of an incoming message is the end user queue. These queues represent departments responsible for acting on the received messages.

10.2 Viewing Incoming Messages

All incoming messages that are intended for your bank will be handled based on the MCS specifications that you have maintained for your branch. You can choose to receive the incoming messages in the ASCII format from an MCS, and manually direct them to the appropriate queues, or indicate that the background process should automatically pickup incoming messages from an MCS and transfer them to the appropriate queues.

10.2.1 Background Processing of Incoming Messages

If you indicate that incoming messages for your branch should be processed in the background, messages will be routed to the relevant queues as and when they come in without manual intervention.

You can configure the background process to begin when the Beginning of Day process is run or you can invoke it at any time in the day. This screen (CSSJOBBER / CSSJMNTR) can also be used to check whether the background process is running for outgoing and incoming messages.

Messages that are transmitted by mail will have to be handled manually. Messages transmitted through media like Telex and S.W.I.F.T. will be automatically routed to the relevant queues. A unique reference number (DCN) is assigned to each incoming message.

Incoming messages, which have an error, will be moved to the error queue.

10.2.2 Manual Processing of Incoming Messages

You will have to manually process incoming messages if:

- the background message process is not running
- to route messages that cannot be routed to a user queue automatically

If the background process is not running, the messages that have come in to your bank will be stored in the incoming directory located on the node at which the database of your branch is installed. To recall, you have specified this directory in the 'MCS maintenance' screen. On invoking the Incoming Message Browser, you should upload all the messages from the directory on the node. All the incoming messages will be displayed in the Incoming Browser.

From the 'Incoming Message Browser' screen, you can receive messages that have come in through the MCS connected to the node in which the database of your branch is installed. You

The following details of an incoming message will be displayed:

- Branch
- Document Number (DCN) assigned to the incoming message -- the DCN is the delivery control number used to identify the message. It is a 10-digit number prefixed with a letter of the English alphabet. The DCN ID is made up as follows:
 - ? 1-2 Characters -- Last two digits of the current year
 - ? 3-5 Characters -- Day of the year (Julian Date)
 - ? 6-10 Characters -- Sequential number starting from 00001 each day
- Reference No
- Sender- the name address and location of the sender of the message
- Media - the media through which the message was transmitted
- SWIFT Message Type of the message
- Customer Name – the name of the sender of the message
- Address 1–4 – the location of the sender of the message
- Location – the location of the sender of the message
- Testword (in case of a Telex message)
- Entry By
- Maker Date Stamp
- Repair Reason
- Running Number
- Generated Reference
- Queue in which the message is stored
- Auth Status
- Checker Date Stamp
- Checker ID
- Remarks
- Status
- Currency
- Amount
- Suppress Message
- External Reference
- Multi Credit Reference
- RTGS Network
- Process Status
- Modification Number
- PDE Flag
- Required Execution Date

You can set some of the above parameters to make a query. Specify the details in the respective fields and click 'Search' button to view the details.

Checking the testword for a telex message

Telex messages that come into your bank need to be checked for validity if you have specified so in the messaging branch preferences screen. This is done by entering a testword. The test word that you enter depends on the testword arrangement with the counterparty, the important aspects of the message like customer, date and currency.

If the testword you enter does not match the telex testword the message is registered as a defective message and put into the repair status.

External Reference Number

This is a unique message identification number that will be used to identify an incoming message coming from an external system. This is defined as the ICN number. On upload of an incoming message into Oracle FLEXCUBE, this number, given by the external system, will be stored in Oracle FLEXCUBE and passed on to the contract generated as a result of the incoming message. If the incoming message results in an outgoing message, the ICN number will be linked to the outgoing message also.

This number will help you in creating a relationship between the incoming message, the resultant contract in Oracle FLEXCUBE, and the outgoing message, if any.

For instance, if an incoming MT103 results in an FT transaction, then ICN number of the incoming MT103 will be linked to the FT contract generated due to the upload of the incoming payment message.

If an Incoming message results in an outgoing contract (outgoing message), Oracle FLEXCUBE will store the External reference number (ICN Number) at the following levels.

- Incoming Message Level
- Contract Level (Resulted due to the Incoming message)
- Outgoing message (As a result of the above contract)

RTGS Network

The service identifier of the RTGS network will be picked up from field 113 of block 3 header of the incoming message and displayed here.

For TARGET 2 clearing network, the service identifier specified for the network in the 'Clearing Networks' screen will be defaulted and displayed here.

Status

You can filter the records based on the status. The drop-down list displays the following statuses:

- Unprocessed
- Processed
- Repair
- Suppressed
- Funding Exception
- Pending Cover Match
- Failed Verification
- Pending Authorization
- Pending liquidation
- Pending Auth Receipt

If the Bill Liquidation is failed for the trade related MT202 message, the status will be updated as 'L (Pending liquidation)'.

You can list all the trade related MT202 which are failed during Bill Liquidation by filtering by 'Status' as 'L'. On successful processing of Trade Related MT202, the 'Generated Ref No' is displayed with the Bill Contract Ref No in the 'Incoming Message Browser' screen.

10.2.4 Linking Guarantee Issuance Contract to an Incoming Message

You can link guarantee issuance contract to an incoming MT760 message in the Incoming Message Browser screen.

While linking the incoming MT760 message to a Guarantee contract, the system validates:

- if the reference in the Tag20 of the incoming MT760 message is same as the reference captured against the applicant bank in the guarantee contract.
- value in the Tag 23 of the incoming MT760 message linked to the contract is 'Request' for the contracts where the product type is 'G'.
- value in the Tag 23 of the incoming MT760 message linked to the contract is 'Issue' when the product type of the Guarantee contract is 'A'

An error message is displayed if the above validations fail during linking of an incoming MT760 message to guarantee contract.

After linking, the incoming MT760 message will be displayed in the 'All Messages' sub-system of the linked Guarantee contract.

10.2.5 Operations that you can perform on an Incoming Message

View Delete	Viewing and deleting the contents of a message <ol style="list-style-type: none">1. To view the contents of an incoming message:2. Highlight the message you want to view and3. Click the 'View Message' button on the Browser4. The contents of the message will be displayed in a separate screen.
Print	Printing a message <p>You can choose to print the details of an incoming message. To print the details of an incoming message,</p> <ol style="list-style-type: none">1. Highlight the message you want to print and2. Click the 'Print button' on the Browser <p>When you select the print option, you will be prompted to indicate whether you want to spool or directly print the message. You can also view the SWIFT tag description</p>
Change Branch	Changing the Branch of the message <ol style="list-style-type: none">1. Select the message for which Branch has to be changed2. Click on "Change Branch" button. <p>The details of the message will be displayed with only the Branch field enabled. Choose the new branch from the list of values provided and save the message.</p>
TW Auth	Authorizing a Testword <p>A telex message for which you entered a testword should be authorized before it can be routed to a user queue (if you have specified so in the Branch Preferences screen).</p> <p>To authorize a test word that was entered for a telex message, click the 'TW Auth' button from the Browser on this screen.</p> <p>During the authorization of a testword the authorizer will be required to re-enter the testword.</p>

<p>Move To Queue</p>	<p>Routing a message to a queue</p> <p>After you have made the checks that are necessary for the media through which a message is transmitted you can route the message to a user queue. To change the queue in which an incoming message should be stored:</p> <ol style="list-style-type: none"> 1. Select the message 2. Click the 'Move to Queue' button 3. Select a queue from the adjoining option list <p>The message will be automatically moved to the queue that you specify. The final destination of an incoming message is the end-user queue. These queues represent departments or printers responsible for acting on the received messages. Once a message is lodged into an end user queue, it can be viewed on-screen or printed by the users who have access to the queue.</p> <p>You can move messages from one end user queue to another as well.</p> <p>For a message that was transmitted through Telex, you should enter the testword and have it authorized before you can route it to the relevant end user queue.</p>
<p>Link Contract</p>	<p>Linking the message to a contract</p> <p>In the browser, select the message with which you want to associate a contract and click on the 'Link Contract' button. The Reference Number option-list is enabled for the selected message. You can select the appropriate contract from the list. The message will be subsequently associated with the contract selected here.</p>
<p>Upload</p>	<p>Uploading incoming messages</p> <p>If the background process for incoming messages is not running you will have to upload the messages that have come into your bank from the incoming directory on the node to which your branch is connected.</p> <p>To upload messages from the incoming directory (specified in the MCS maintenance screen) click the 'Upload' button. All messages that were stored in the Incoming Directory will be uploaded to Oracle FLEXCUBE and displayed in the Incoming Message Browser.</p>
<p>Edit</p>	<p>Editing the Incoming Message</p> <p>Click 'Edit Message' button if you wish to make changes to the SWIFT message, especially the messages marked for repair. This is explained in the next Section.</p>

