

Common Core - Core Entities and Services User Guide

Oracle FLEXCUBE Universal Banking

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Common Core - Core Entities and Services User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Common Core - Core Entities and Services module of Oracle FLEXCUBE.

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

1.2 Audience

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

Role	Function
Back office 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 as follows:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Core Maintenances explains the maintenance of various basic details about your bank.
Chapter 3	<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

For further information on procedures discussed in the manual, refer to the Oracle FLEXCUBE manuals on:

- Common Procedures
- Accessibility
- Messaging
- Core Services
- Core Entity
- Generic Interface

2. Core Maintenances

2.1 Introduction

This chapter contains the following sections:

- [Section 2.2, "Bank and Branch Core Parameters Maintenance"](#)
- [Section 2.3, "Maintaining Host Code"](#)
- [Section 2.4, "Local Holiday Maintenance"](#)
- [Section 2.5, "Country Code Maintenance"](#)
- [Section 2.6, "Currency Maintenance"](#)
- [Section 2.8, "Floating Rates Definition"](#)
- [Section 2.9, "External Entities Maintenance"](#)
- [Section 2.10, "Customer Category Maintenance"](#)
- [Section 2.11, "Settlement Details Maintenance"](#)
- [Section 2.12, "MIS Details Maintenance"](#)
- [Section 2.13, "User Defined Fields Maintenance"](#)
- [Section 2.14, "Generic Interface Maintenance"](#)
- [Section 2.15, "Process Definition"](#)
- [Section 2.16, "Reporting Parameters Maintenance"](#)
- [Section 2.17, "Maintaining Amount Text"](#)

2.2 Bank and Branch Core Parameters Maintenance

This section contains the following topics:

- [Section 2.2.1, "Invoking Bank Core Parameters Maintenance Screen"](#)
- [Section 2.2.2, "Invoking Branch Core Parameter Maintenance Screen"](#)

2.2.1 Invoking Bank Core Parameters Maintenance Screen

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

The screenshot shows a window titled "Bank Core Parameters Maintenance". The main area contains the following fields:

- Bank Code *
- Bank Name
- Head Office Branch
- Branch Code *
- Branch Description

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

- Maker
- Checker
- Date Time:
- Date Time:
- Mod No
- Record Status
- Authorization Status

An "Exit" button is located in the bottom right corner.

You can specify the following fields:

Bank Code

Specify the bank code.

Bank Name

The name of the bank is displayed here.

Head Office Branch**Branch Code**

Specify the head office branch code.

Branch Description

The description of the branch is displayed here.

Click “Execute Query”. The records matching the entered query criteria is displayed.

2.2.2 Invoking Branch Core Parameter Maintenance Screen

You can invoke ‘Branch Core Parameter Maintenance’ screen by typing ‘STDCRBRN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

Specify the host code here. Alternatively, you can also select the host code from the adjoining option list.

Branch Code

Specify the branch code here.

Country Code

Specify the country code here.

Branch Name

Specify the branch name here.

Branch Address

Specify the address of branch here.

Local Currency

Specify the local currency of the branch. Alternatively, you can also select the currency from the adjoining option list.

Walk in Customer

Specify the walking customer name here. Alternatively, you can also select the walk in customer name from the adjoining option list.

Weekly Holiday 1 & 2

Select the weekly holiday of the branch from the drop-down list. The list displays the following values:

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday

Auto Authorization

Check this box to indicate that the branch allows auto authorization facility.

Host Name

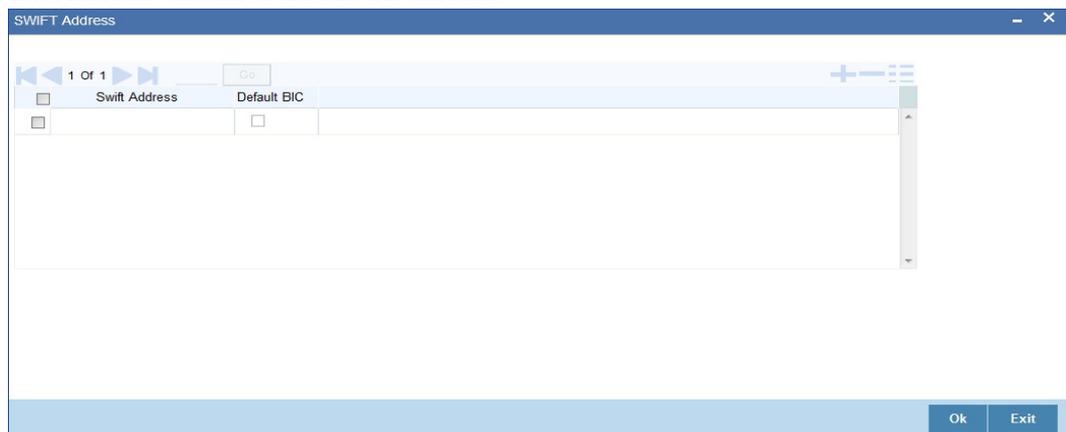
Specifies the host name from which the customer is logged in.

Report DSN

Specify the Report DSN details.

Maintaining SWIFT Address Details

You can maintain SWIFT address details for the branch in the 'SWIFT Address' screen. Click "Swift Address" button to invoke the screen.



SWIFT Address

Specify the required SWIFT Address. Alternatively, you can also select the SWIFT address from the adjoining option list.

Default BIC

Check this box to use the default BIC.

2.3 Maintaining Host Code

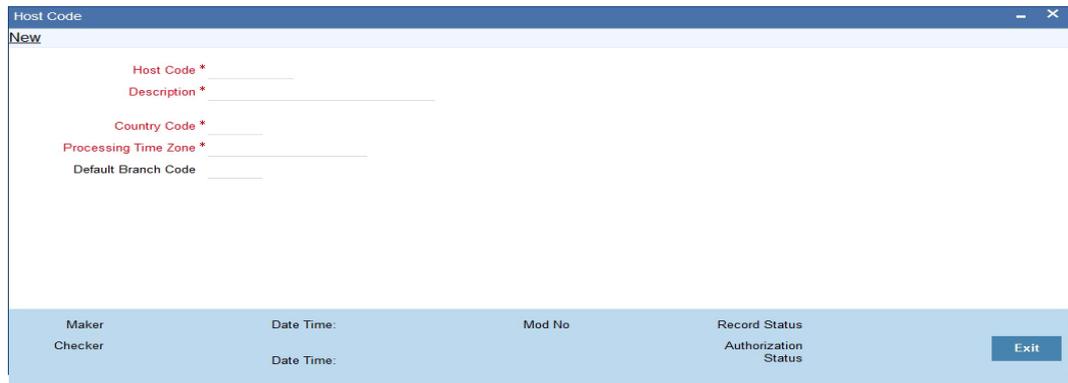
You can group branches in the same zone or region under a Host for specific processing. You can have multiple hosts depending on processing requirements. These hosts can be maintained in Host Code Maintenance screen.

This section contains the following topics:

- [Section 2.3.1, "Invoking Host Code Maintenance Screen"](#)
- [Section 2.3.2, "Viewing Host Code Maintenance Summary"](#)

2.3.1 Invoking Host Code Maintenance Screen

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



The screenshot shows a window titled 'Host Code' with a 'New' form. The form contains the following fields:

- Host Code *
- Description *
- Country Code *
- Processing Time Zone *
- Default Branch Code

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

- Maker: Checker
- Date Time:
- Mod No
- Record Status: Authorization Status
- An 'Exit' button is located in the bottom right corner.

You can specify the following fields:

Host Code

Specify the processing zone that is applicable for the requests.

Host Description

Specify the description of the host code.

Country

Specify the required country code from the list.

Processing Time Zone

Specify the time zone that is used for processing the request. All open and authorized time zones are available in the list.

Default Branch

Specify the required branch code which indicates the main branch of the group of branches linked to the same host code. All valid branches are available in the list.

- To check that the start date / maturing date and schedule date of a loans and deposit contract does not fall on a holiday
- To effect a date change on the system -- today's date and the next working date

For any schedule / contract maturing at a future date, say, 5 years hence, you can input a future date, only if the calendar for that year has been maintained. It is not necessary to maintain the list of all annual holidays, for future, you can merely define all regular weekly holidays.

This screen is maintained for each branch, of your bank, from the respective branches; thus making it possible to have a different set of holidays for different branches of the bank.

This section contains the following topics:

- [Section 2.4.1, "Maintaining Local Holiday Calendar"](#)
- [Section 2.4.2, "Annual Holidays"](#)

2.4.1 Maintaining Local Holiday Calendar

Invoke the 'Local Holiday Calendar' screen, by typing 'STDLOCHL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen you can specify the weekly and also the annual holidays, for your branch, for any year between 1 AD and 4000 AD.

Steps to Define Yearly Holidays

To define holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'New' from the Actions menu in the Application tool bar or click new icon

Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays. This is the default setting of the system
- For identification, the working days are marked in black and the holidays in red
- All unauthorised records appear against a blue background. On authorisation of that record, the background is cleared.

Defining Holidays

To define any other weekly holiday, other than the default, double click the day of the week, listed on the top row of the screen. For instance, if you double click on 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row.

To specify, other annual holidays, double click on the date — the date would be marked as a holiday.

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black. Because the change is yet unauthorised, it appears against a blue background.

2.4.2 Annual Holidays

These are the holidays you have defined for the year calendar on display

You will observe that all holidays are marked in red, while working days in black. (All unauthorised holiday dates appear against a blue background). To mark a date as a holiday, double click on it. In case you wish to undo a date marked off as a holiday, double click on it once again. It changes back to a working day.

With each modification you make, the Modification Number in the made by column below moves up serially.

2.5 Country Code Maintenance

This section contains the following topics:

- [Section 2.5.1, "Maintaining Country Name Details"](#)

2.5.1 Maintaining Country Name Details

You can define country name through the 'Country Code Maintenance' screen. You can invoke this screen by typing "STDCNMNT" in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Country Code Maintenance' application window. The window title is 'Country Code Maintenance'. It features a 'New' button and an 'Enter Query' field. The main form contains several input fields: 'Country Code *', 'Country Name', 'Alternate Country Code', 'ISO Country Code', 'Limit Currency', 'Overall Limit', 'Blacklisted', 'EU Member', 'Generate 205', 'IBAN Mandatory for Payment Messages', 'Clearing Code in BIC+', 'Default Clearing Network', and 'International Dialing Code +'. At the bottom, there is a 'Fields' section with columns for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

Here, you can capture the following details

Country Code

You can capture a unique three-character code to identify the country. For example: you can maintain USA as the country code for United States of America.

Alternate country code

You can also associate an alternate country code. This is for information purposes only and will not be printed on any customer correspondence.

For example you can have US as the alternate code for USA

Country Name

After you define an alphanumeric code to identify the country for which you would like to assign a name, you have to specify the name of the Country.

Overall Limit

This is the maximum credit exposure that a bank is willing to take for a country. That is, the sum of all utilization's under this country liability cannot exceed the amount specified here.

Blacklisted

Further, in the 'Country Name Maintenance' screen you can black list a country for further usage. You are not allowed to deal in countries that are blacklisted.

You can only deal with countries that are *not* blacklisted

IBAN Mandatory for Payment Messages

If this is checked, it indicates that for every payment message an IBAN is mandatory.

If this option is unchecked for a country, the system will not process the outgoing payments wherein the ordering customer or the beneficiary customer belongs to that country.

EU Member

This indicates whether the country is recognized by Swift as a part of the Intra European countries.

If you check this flag the instructed amount field should be mandatory in the generated 103, 103+ and 102 messages. The instructed amount field is mandatory in the incoming messages.

Clearing Code in BIC+

Check this box to indicate that the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records that belong to countries against which this box is checked will be selected.

Generate 205

Check this box to indicate that the cover message 205COV or 205 need to be generated for transactions involving this country. If you do not select this option, RTGS, 202 or 202COV message will be generated.

For more details on 202COV and 205COV cover message formats, refer settlements user manual.

Default Clearing Network

Once the National ID from BIC plus directory is uploaded into clearing codes, the network will be populated as the default clearing network for that country. This is mandatory when clearing code in BIC+ is chosen as 'Y'.

International Dialling Code

Specify the international dialling code associated with the country.

2.6 Currency Maintenance

This section contains the following topics:

- [Section 2.6.1, "Maintaining Currency Definition"](#)
- [Section 2.6.2, "Viewing Currency Summary Details"](#)
- [Section 2.6.3, "Maintaining Currency Pair"](#)
- [Section 2.6.4, "Viewing Currency Pair Summary"](#)
- [Section 2.6.5, "Maintaining Currency Rate Type"](#)
- [Section 2.7.1, "Maintaining Currency Holiday Calendar"](#)
- [Section 2.6.6, "Maintaining Currency Exchange Rates"](#)
- [Section 2.6.7, "Viewing Exchange Rates"](#)

2.6.1 Maintaining Currency Definition

In the 'Currency Definition' screen, you define the attributes of the currencies in which your bank can deal. For each currency, you can define attributes like, the SWIFT code for the currency, the country to which the currency belongs, the interest method, the spot days, the settlement days, etc.

Currencies can be maintained only at the Head Office. The list of currencies will be made available to the branches based on the currencies that have been defined for the country linked to that branch.

Invoke this screen by typing 'CYDCDEFE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Currency Definition' application window. The window title is 'Currency Definition' and it has a 'New' button in the top left. The form contains several fields: 'Maintenance Country *' (with a dropdown), 'Currency Code *' (with a dropdown), 'Currency Name', 'Currency Type', 'ISO Numeric Currency Code', 'Currency Country', 'Decimals', 'Interest Method' (with a dropdown showing '30-Euro/360'), 'Spot days', 'Foreign Exchange Netting Days', 'Settlement Message Days', 'Position GL', 'Position Equivalent GL', 'Tolerance Limit', and 'Index Base Currency'. On the right side, there are fields for 'Maintenance Country Name' and 'Alternate Currency Code'. At the bottom, there is a status bar with fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', and 'Authorization Status', along with an 'Exit' button.

Maintaining Currency Details

Maintenance Country

Specify the country code for which the currency is maintained. Alternatively, you can select the country code from the option list. The list displays all the authorized and open country codes along with their description maintained in the system.

For example, if you maintain the country code for a bank or a branch, which is operating in Singapore for the currency USD, then you should specify the country code as SG. The system defaults the field 'Country' as US.

Maintenance Country Name

The system displays the name of the country for which the currency is maintained.

Currency Code

Currencies are identified in Oracle FLEXCUBE by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.

Currency Name

You can enter the detailed name of the currency in not more than thirty-five alphanumeric characters.

Currency Type

As per your bank's requirement you can choose to classify currencies into different currency types. The bank can use its own discretion to decide the basis of classifying currencies into different currency types. A currency type can consist of a maximum of three characters.

Depending on the customer account mask maintained, the value in the currency type field would be used during the generation of customer account numbers through the Customer Accounts Maintenance screen.

If you have decided to include currency type as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will

need to select the currency of the account number being generated. In the option-list provided for currency, the currency code is displayed along with the associated currency type say, USD – 1, GBP – 2 etc. When the account number gets populated, it is the currency type that forms a part of the customer account number.

ISO Numeric Currency Code

Specify the currency code specified by the International Standardization Organization.

Country

After you have identified the currency, you should indicate the country to which the currency belongs. You can select a country code from the option list available.

Decimals

You can indicate the number of decimal units up to which the currency can be denominated. The number of decimals allowed for any amount in the currency can be:

0 - Currency with no decimals

2 - Currency with two decimals

3 - Currency with three decimals

Interest Method

You can indicate the interest rate to be used for transactions that involve this currency. The interest options available are:

- Actual/Actual
- 30(US)/360
- Actual/360
- 30(Euro)/365
- 30(US)/365
- Actual/365
- 30(Euro)/Actual
- 30(US)/Actual
- Actual/Actual

Select the interest method that should be used by default whenever the currency is used in transactions. While processing a transaction that involves this currency, the interest method defined for the currency is defaulted. You have the option to change it for a specific transaction.

However, if you do not specify an interest method for a transaction, the method defined for the currency will be used (For details refer to Annexure on Page 140).

Spot Days

The number of spot working days applicable for the currency is specified here.

For example, the tenor of an MM contract is as follows:

Value Date - 01/01/99

Maturity Date - 31/01/99

Contract Currency - USD

Contract Amount - 5000

For USD, the number of Spot Days is specified as: **Spot Days - 3**

For this contract, the payment advices will be sent on 28/01/96.

Foreign Exchange Netting Days

Oracle FLEXCUBE provides a facility wherein all transactions relating to a customer, meant to be settled on a particular day and are made before a specific cut off day are collated, netted and a single payment message is sent instead of individual messages for each payment. This cut off day can be parameterized and is called 'Netting Days'. The number of FX netting days applicable for the specified currency is maintained here.

Note

The system will validate that the FX Netting days are lesser than or equal to the spot days.

Settlement Days

In this screen, you can specify the 'Settlement Days' for a currency. Settlement messages for the components of a contract (in the LC, BC, LD, MM, FX, and FT modules) will be generated according to the settlement days specified for the currency of the settlement account. The following example illustrates this.

For example, when maintaining the details of USD in the Currency screen, you specify the 'Settlement Days' as '2'. This implies that two working days prior to the settlement of a component through a USD account, a settlement message will be automatically generated if specified (when you run the Settlement Messages function at the end of day).

The settlement details of a contract are as follows:

Settlement Date: 06 May 1999

Settlement Account Currency: USD

Component: Principal

Settlement Message: **Yes**

Component Currency: GBP

When you generate the Settlement Messages function, at the end of day, on 04 May 1999, a settlement message for the Principal component of the contract will be generated.

You can run Settlement Messages function as part of EOD operations from the Application Browser to automatically generate settlement messages for contracts marked out for automatic liquidation.

The settlement day specification for a currency will determine the contracts that are picked up for settlement message generation.

Cut-off Time

The Currency Cut-off time refers to the time by which all transactions involving a currency should be generated. For a currency, you can indicate the cut-off hour and minute. This time should be expressed in the local time of the bank.

The maintenance of a cut-off time for a currency has particular reference to outgoing funds transfers involving it.

Cut-off days

You can also specify the cut-off days and time for payment transactions involving the currency.

For example, the value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2001. The number of cut-off days specified for the currency is 2. This means that the payment must be received on or before 1st June 2001. If the payment is received on 1st June, it must be received before the cut-off time specified for USD.

If the USD cut-off time is 1200 hrs, then, if the payment is received on 1st June 2001, it must be received before 1200 hrs.

The cut-off time (in hours and minutes) that you maintain to be applicable for payment transactions involving a currency are applicable to the head office branch of your bank.

If the branches are in time zones other than the head office branch time zone, you must maintain the offset time applicable for each branch, in the Branch Parameters screen.

Note

Even when cut-off days and cut-off time for a currency have both been specified, the cut-off checks are performed for a funds transfer transaction only if specified as applicable for the product involved in the transaction.

Position or Position Equivalent GL for a currency

If you have opted for position accounting in your bank, you should indicate the Position GL and the Position Equivalent GL, when maintaining a foreign currency, in the currency screen (the Currency Definition screen).

When maintaining the GLs in your bank, you can opt to link the different foreign currencies, associated with the GL to either of the following:

- The Position GLs that you specify here (for the corresponding currency)
- Position GLs of your choice

Tolerance Limit

When you are maintaining an 'In' Currency, or the Euro, in the Currency Definition screen, you can define a 'Tolerance Limit' for it. The limit is expressed as a percentage.

The implication:

During the transition period, settlement of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. You have to manually specify the settlement amount value, in the ERI currency, in the Settlement Message Details screen.

When generating the message towards settlement (MT100, MT202), the system ensures that the value you specify as the ERI Amount conforms to the Tolerance Limit defined for the ERI Currency (in the Currency Definition screen). That is, the system computes the ERI equivalent of the settling amount using the pegged rates, and compares the same against the ERI amount input by the user. If the difference is within the tolerance limits defined for the ERI currency, the user specified amount is used.

If the user specified ERI amount breaches the Tolerance Limit defined for the ERI currency, the system calculates and reports the ERI Amount on the basis of the exchange rate defined for the settlement currency vis-à-vis the ERI currency.

For example, in the SWIFT messages (MT 100 and MT 202) that are generated towards settlement, the value of the component can be reported both in Nostro account currency (in Field 32A) and in an ERI currency that you specify (in Field 72). In Oracle FLEXCUBE, this information is captured in the European Related Information (ERI) fields in the Settlement Message Details screen.

Assume the following scenario:

- The settlement account is an EUR account
- You have to settle an amount of DEM 10000
- You have defined the ERI currency for DEM as DEM
- The Tolerance Limit for DEM as 0.05%
- The exchange rate: 1 Euro = 1.30 DEM

The settlement amount in Euro would therefore be 7692.36 (rounded to nearest higher cent). This amount will be reported in Field 32A of the settlement messages. Now, if you want to furnish the settlement amount in the ERI currency (in this case, DEM) you have to manually enter the DEM value in the ERI Amount field. You may enter DEM 10000. (EUR 7692.36 actually converts into DEM 10000.068.)

The value that you have entered is well within the Tolerance Limit of 0.05% defined for DEM. Therefore, this value will be reported in Field 72 of the settlement messages.

Since the Tolerance Limit for DEM is 0.05%, you can specify an ERI Amount between DEM 9995 and DEM 10005 ($DEM\ 10000 * 0.05/100 = DEM\ 5$). If you enter an ERI value exceeding DEM 10005 or less than DEM 9950, the system recalculates the ERI Amount at the time of generating the settlement messages. The recalculation will be on the basis of the pegged rates between the Settlement Currency and the ERI currency.

Note

The system validates the ERI amount only when generating the settlement messages. It does not validate the ERI amount at the time of input (in the Settlement Message Details screen).

Index Base Ccy

Specify the currency that should be used to handle index-based securities traded by the banks, wherein the deals are done in index currency and their settlement is done through the local currency.

Commodity Code

Check this box to indicate that maintained currency code is a commodity code which is restricted not to populate in payment messages during message generation in the currency code field.

Generate 103+

You can enable the MT 103 + format option only if you would like to generate outgoing MT 103 messages in the MT 103 + format.

If you are enabling this option for a specific currency, ensure to also enable this option:

- For your bank branch in the Branch Parameters Maintenance

- For the customer of the contract, in the BIC Code Maintenance
- For the product used by the contract, in the Product Preferences

Consequently, while processing transactions in the specified currency for such a customer, branch and product, for which the MT 103+ option is enabled, the system generates outgoing payment messages in the MT 103 + format.

Note

Since the system is also capable of processing incoming MT 103 messages in the MT 103 + format. Therefore, during the upload process for your branch, the system considers an MT 103 payment message to be of MT 103+ format for those customer, currency and product combinations, for which the MT 103+ option has been enabled.

CLS currency

To allow customers of your bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, you can identify the currency to be a 'CLS Currency'. FX deals in the CLS currency only will be eligible to be routed through the CLS bank.

From the available list of CLS currencies, you can further maintain a list of 'allowed' or 'disallowed' currencies for a specific customer. Every customer who is a 'CLS Participant' will be allowed to trade in all the available CLS currencies unless specifically mentioned.

Refer the 'Continuous Linked Settlements' chapter of the Foreign Exchange User Manual for details on maintaining currency restrictions and other maintenances required for processing CLS deals in Oracle FLEXCUBE.

Index Flag

Check this box to derive index rate of the currency in Lending module.

Validate Tag 50F

Check this box to indicate that validations need to be performed for the 50F details captured for the ordering customer during contract input.

For more details on 50F validations, refer the chapter titled 'Maintaining Addresses for a Customer' in Messaging System user manual.

Note

Customer cover messages are always generated in new format (MT202COV or MT205-COV).

For more details on new cover message formats, refer settlements user manual.

Indicating Rounding Preferences**Rule**

This refers to the method to be followed for rounding off fractional units of a currency. The rounding preferences available are:

- Truncate — The amount is truncated to the number of decimals specified for the currency
- Round Up — The amount is rounded up based on the number of decimals and the nearest rounding unit

- Round Down —The amount is rounded down based on the number of decimals and the nearest rounding unit

For example,

Amount before Rounding	Rounding Method	No. of Decimals	Rounding Unit	Amount after Rounding
1234.678	Truncate	2	-	1234.67
1234.678	Round up to the nearest rounding unit	2	.01	1234.68
1234.678	Round down to the nearest rounding unit	2	.01	1234.67

Unit

If you have selected Round Up or Round Down in the Rule field, you need to indicate the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency.

Example

The decimal points specified for currency 'A' is 2. Rounding unit is .05

Amount for transaction is USD 100.326, which will be rounded off depending upon the decimals specified and the rounding rule and rounding unit.

For Rounding Rule 'Up', the amount available for transaction would be USD 100.35. For rounding rule 'Down', the transaction amount would have been rounded down to 100.30

If the rounding rule was specified as 'truncate' then, the amount would have rounded off to 100.32 (simply, knock off all decimal points beyond the stated decimals places to be rounded off). Thus whenever you specify a 'truncate' option you need not state the 'Rounding unit'.

Specifying Amount Format Mask

Specify the format in which amounts in this currency are to be displayed for contracts in this currency. Two options are available:

999,999,999

9,999, 999, 99

The system defaults to the 999,999,999 format.

Euro Type

When maintaining a currency in the Currency Definition screen, you have to specify the 'type' of the currency with relation to transition phase of the European Economic and Monetary Union (EMU). You can do this in the 'Euro Type' field.

Your specifications in this field enable you to handle the *first phase* of the EMU, which commenced on 01 January 1999.

For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro'.

By choosing the appropriate option, you can indicate if the currency is:

- The Euro

- An 'In' currency
- An 'Out' currency
- 'Euro Closed'

National currencies of 'In' countries are referred to as 'In' currencies. When maintaining other currencies, you have to choose the 'Out Ccy' option under Euro Type.

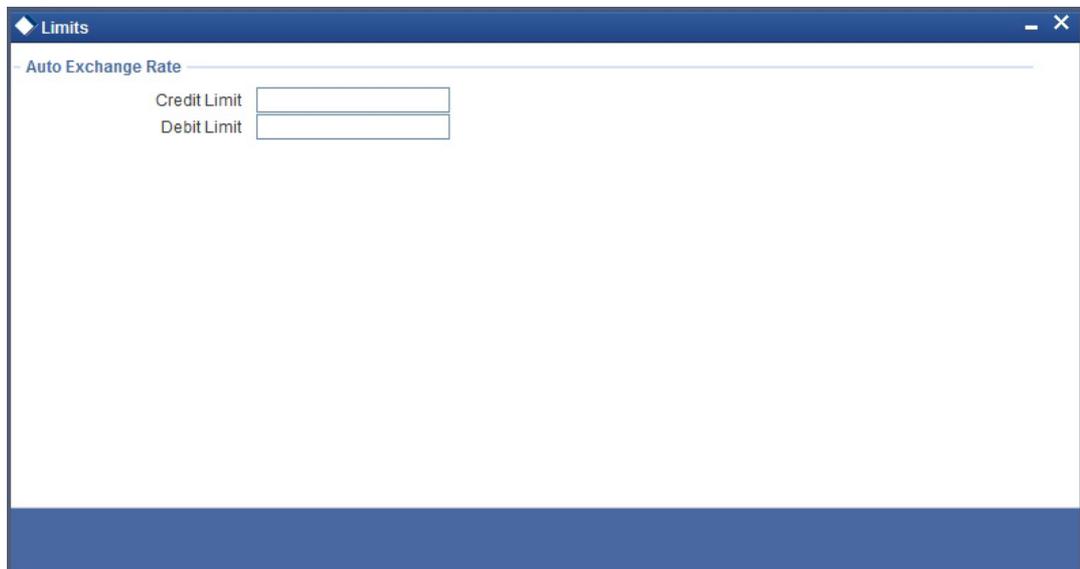
When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE will no longer be required.

You can turn off the changes at the end of the transition period by:

1. Closing all 'In' currencies, and
2. Choosing the 'Euro Closed' option (for the Euro)

2.6.1.1 **PC Button**

Click 'PC' button in the Currency Definition screen to invoke 'Limits' screen.



You can specify the credit limit and the debit limit for the exchange rate in this screen. The transaction amount of a PC contract must not exceed the limit specified here.

2.6.1.2 **Currency Country Mapping Button**

Click 'Currency Country Mapping' button in the Currency Definition screen to invoke 'Clearing Zones Country Codes for Currency' screen.

The screen appears as shown below:

The screenshot shows a software window titled "Clearing Zone Country Codes for the currency". At the top, there is a "Currency Code" label followed by two stacked input fields. Below this is a section titled "Country Code and Description" which contains a table. The table has two columns: "Country Code *" and "Country Description". The first row is a header, and the second row is a data row with empty input fields. To the right of the table are several control buttons, including a plus sign, a minus sign, and a list icon. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

You can map a currency code to a country in this screen.

Currency Code

The system displays the currency code maintained in the system.

Maintenance Country

The system displays the maintenance country for the currency.

Maintenance Country Name

The system displays the name of the country for which the currency is maintained.

Country Code and Description

Country Code

Specify the clearing zone country code. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

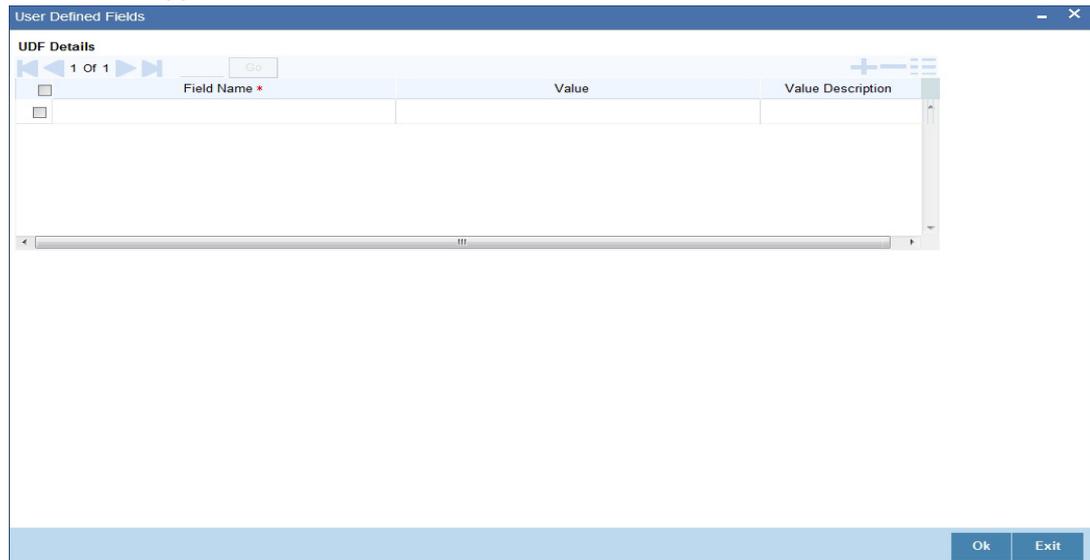
Country Name

The system displays the name of the clearing zone country.

2.6.1.3 Fields Button

You can associate values to all the User Defined fields created and attached to the Currency Definition Screen. You can view the list of User Defined fields associated by clicking the 'Fields' button.

The screen appears as shown below:



You can enter the value for the UDFs listed here in the 'Value' column.

For more details on how to create user Defined fields, refer chapter 'Creating custom fields in Oracle FLEXCUBE' in the User Defined Fields User Manual under Modularity.

2.6.1.4 **Annexure**

The treatment for interest calculation varies with each of the interest calculation methods. Each method is dealt with individually below:

Actual/Actual Method

$$10,000 \times 10 / 100 \times (31 / 365 + 84 / 366)$$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

$$\text{Total} = 31 + (31 + 29 + 24 = 84) = 115$$

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

Therefore, the denominator for the 31 days in December is 365 as it is a non-leap year and the denominator for the 84 days in 2000 is 366 as it is a leap year.

Actual /365 Method

$$10,000 \times 10 / 100 \times 115 / 365$$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

Actual/360 Method

$10,000 \times 10 / 100 \times 115 / 360$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

30 Euro/Actual Method

$10,000 \times 10 / 100 \times (30 / 365 + 84 / 366)$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

30 Euro/365 Method

$10,000 \times 10 / 100 \times 114 / 365$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

30 Euro/360 Method

$10,000 \times 10 / 100 \times 114 / 360$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

30 US/Actual Method

$10,000 \times 10 / 100 \times (30 / 365 + 84 / 366)$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 113 days

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

30US/365 Method

$10,000 \times 10 / 100 \times 114 / 365$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 113 days

30US/360 Method

$10,000 \times 10 / 100 \times 114 / 360$

- Country
- Decimals
- Rule
- Units
- Spot days
- Interest Method
- Position GL
- Position Equivalent GL
- Maintenance Country

2.6.3 Maintaining Currency Pair

In the foreign exchange markets, the exchange rates for some currency pairs such as the USD-GBP or USD-JPY are easily obtainable, since these are frequently traded. The exchange rates of other currencies such as the ZAR-INR (South African Rand - Indian Rupee), which is not traded very often, is determined through a third currency. This third currency is usually the US dollar, since the US dollar is quoted in all trading centres.

In the Currency pair definition screen, you define the static attributes of currency pairs for which a regular market quote is readily available. For other pairs, which do not have a regular market quote, you need to specify the third currency through which the system should compute the exchange rate.

The currency pair screen is maintained at the bank level by your Head Office branch using the 'Currency Pair Maintenance' screen.

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

System Features

From among the currencies maintained in the currency screen, the system builds all possible combinations of currencies in pairs. For example, if you have maintained the following

currency codes: USD, YEN. The system will give you a choice of defining parameters for the following pairs.

- USD-INR
- USD-YEN
- INR-USD
- INR-YEN
- YEN-USD
- YEN-INR

It is however, not obligatory to define parameters for all these pairs. A currency pair needs to be maintained only if:

- You want to define a direct exchange rate for the pair: for frequently traded currencies like INR-USD or USD-GBP or USD-JPY for which market quotes are available.
- You want to define a through currency for the pair: for those currencies which are not so well traded, market quotes may not be available. Therefore you can route the conversion rate for the pair via a 'through currency'. For example, in the case of GBP-NLG, for which a direct exchange rate may not be available, you can define a through currency say, USD. The exchange rate between GBP-USD and NLG-USD will be picked up by the system to compute the exchange rate between GBP-NLG.

In the absence of a direct exchange rate, the system will look for a through currency to compute the rate. If a 'through currency' has not been maintained then the default local currency will be picked up as the through currency to compute the rate for a currency pair.

Currency Pair

Maintenance Country

Specify the country code for which the currency pair is maintained. Alternatively, you can select the country code from the option list. The list displays all the authorized and open country codes along with their description maintained in the system.

For example, if you maintain the country code for a bank or a branch, which is operating in Singapore for the currency USD, then you should specify the country code as SG. The system defaults the field 'Country' as US.

Maintenance Country Name

The system displays the name of the country for which the currency pair is maintained.

Currency Pair

A currency pair (specified as Currency1 and Currency2, in the Currency Pair screen) represents the two currencies for which you need to maintain exchange rates.

To specify the pair, choose from the list provided against Currency1. Select the pair for which you want to maintain parameters.

The pair should be selected according to the quotation method followed by the market, which could be direct or indirect (for details refer to the field 'quotation method'). Exchange rates can be defined for currency1 against currency2 or currency2 against currency1.

The descriptions of the respective currencies are displayed below.

Through Currency

If the exchange rate for a particular currency pair is not to be maintained, specify the 'Through Currency' via which the exchange rate between the currencies should be calculated.

To maintain a through currency for a currency pair, check against the box 'Through Currency'.

Then choose from the list codes provided against Code, Select the currency code, which you want to specify as the 'through currency'. The exchange rate for the currencies involved in the pair will be calculated using the through currency.

Note

- While maintaining a pair involving an 'In' currency ('In' – 'Out' and 'In' – 'In'), you can only specify the Euro as the 'Through Currency'. Please note that you cannot maintain a 'Through Currency' for a pair constituted by an 'In' currency and the Euro.
-

For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro' in this manual.

Whenever, you define a through currency for a currency pair, you will not be allowed to specify the following for the pair:

- Number of units
- Spread definition

Quotation Method

This is the method to be followed for quoting the exchange rate. There are two methods direct and indirect.

In the Direct method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate - buy spread

Sell rate = mid rate + sell spread

Ccy 1 = Rate x Ccy 2

In the Indirect method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate + buy spread

Sell rate = mid rate - sell spread

Ccy 2 = Rate x Ccy 1

Example

The market follows the direct quote convention for the currency pair USD-DEM e.g., 1USD=1.6051DEM. To maintain this pair, you would specify currency 1 as USD and currency 2 as DEM, and specify "direct" in this field.

For the USD-GBP pair, which is quoted indirectly (1 GBP = 1, 5021 USD), the USD will be defined as currency 1 and the GBP as currency 2, with the quotation method "indirect".

Number of Units

This indicates the number of units of currency to be used for currency conversion

Spread Definition

You need to indicate the method in which the spread for a currency pair needs to be defined. There are two ways of defining the spread -- in points and in percentage.

The effective spread can be calculated using any of the following two methods:

- In points — spread x points multiplier

- In percentage — $\text{spread}/100 \times \text{mid rate}$

The method of spread definition that you specify here applies to two instances:

- While maintaining exchange rates for this currency pair
- While maintaining Customer Spread for this currency pair

2.6.3.1 Specifying Points Multiplier

Points are the smallest unit of measurement in the exchange rate of a currency pair. If you have opted for a points system of defining spread, you should specify the multiplication factor for the points to compute effective spread.

Suppose for the currency pair USD-DEM your rates are as follows:

Mid-Rate:1.6045

Buy rate:1.6040

Sell rate:1.6051

The effective buy spread is 0.0005 (1.6045 - 1.6040) and the effective sell spread is 0.0006 (1.6051 - 1.6045).

In the Rates screen, where you define rates and spreads for a currency pair, you can specify the buy and sell spreads as 5 and 6 instead of as 0.0005 and 0.0006 (i.e., as spread points), and specify here the points multiplier as 0.0001.

The effective spread, buy and sell rates are then computed as follows:

Effective buy spread = Buy spread x Points multiplier = $5 \times 0.0001 = 0.0005$

Buy rate= Mid rate - Buy spread = $1.6045 - 0.0005 = 1.6040$

2.6.4 Viewing Currency Pair Summary

You can view the summary details of currency pair in the 'Currency Pair Summary' screen. You can invoke this screen by typing 'CYSCCYPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

<input type="checkbox"/>	Authorization Status	Record Status	Currency 1	Currency 2	Maintenance Country
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

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

- Authorization Status
- Currency 1
- Record Status
- Currency 2
- Maintenance Country

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Currency 1
- Currency 2
- Maintenance Country

2.6.5 Maintaining Currency Rate Type

You can maintain currency rate types in this screen.

You can invoke 'Currency Rate Type Maintenance' screen by typing 'CYDCRATY' 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 "Currency Rate Type". At the top, there is a "New" button and an "Enter Query" field. Below these are two required input fields: "Type *" and "Description *". The bottom section of the window is labeled "Fields" and contains a table with the following columns: "Maker", "Date Time:", "Mod No", and "Record Status". Under "Maker", there are sub-fields for "Checker" and "Date Time:". Under "Record Status", there are sub-fields for "Authorization Status" and "Status". An "Exit" button is positioned in the bottom right corner of the window.

Specify the following fields

Type

Specify the currency rate type.

Description

The system displays the currency rate description.

2.6.6 Maintaining Currency Exchange Rates

In the Currency Rates screen, you can maintain exchange rates for a currency pair, the rates at which you buy and sell one currency for another.

A bank determines its buy and sell rate for a currency pair by applying a spread (i.e., its profit margin) to the mid-rate of the currency pair. Mid rate is the basic rate at which a currency pair is exchanged.

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates are applicable to different transaction types. For instance dollars in currency are purchased at a certain rate, while USD traveler's checks are bought at a different rate. In Oracle FLEXCUBE, you can define a rate type which you would like to associate with a transaction type e.g., 'CASH', 'TRAVCHKS', etc., in the Rates screen.

In the Currency Rates Maintenance screen, you define the mid-rate, buy and sell spread applicable to each rate type; the buy and sell exchange rates are computed by the system.

Buy rates and sell rates can either be maintained by individual branches or can be input by the HO and propagated to all the branches.

If the flag 'Copy Exchange Rates to Branches' is set to Yes at 'Bank Parameter Level', then on authorization of exchange rate maintenance:

- If the branch for which the rate is being uploaded or maintained is the head office branch, then the rate would be copied to all those branches that have the same country code as the head office branch.
- If the branch for which the rate is being uploaded or maintained is not the head office branch, but it has the same country code as the head office branch, then the rate being uploaded or maintained would be specific to the branch and would not be copied to any other branch.

- If the branch for which the rate is being uploaded or maintained is not the head office branch and also does not have the same country code as the head office branch, then the rate being maintained would be copied to all the branches that has the same country code linked as the branch for which the rate is being maintained or uploaded.

In the Bank-wide Preferences screen, if you have not specified 'copy exchange rate to branches' then the 'Currency Exchange Rates Input' screen is maintained at the branch level by the different branches.

You can invoke this screen by typing 'CYDRATEE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:

In this screen you maintain the following parameters for each rate type of a currency pair:

- Mid rate
- Buy spread and Sale spread
- Buy rate and Sale rate

Currency 1 and 2

Specify the currency pair for which you want to compute the exchange rates. The list displays the currency pair that are maintained for the country to which the branch belongs.

The pair should be selected keeping in mind the quotation method for exchange rates as followed by the market. The system offers the choice of maintaining both the currencies as currency1 or currency 2 -- USD against DEM and DEM against USD.

For the pair specified the following parameters need to be maintained to arrive at the buy and sell rate of currencies:

- Rate Type
- Mid Rate
- Buy Spread

- Sell Spread

Rate Type

This is the rate type for which you are maintaining exchange rates for a currency pair. For different transaction categories your bank would like to maintain different exchange rates. For example, traveller's check is purchased at a certain rate whereas a bill of exchange is bought at a different rate.

In the front-end-modules, where you define products to cater to the various transaction types of your bank, you can link an appropriate rate type to the product. For instance, you create a product to cater to outgoing cross currency transfers by SWIFT. For this product, if you define the rate type to be STANDARD then for all contracts linked to this product, the Standard Rate Type would be applied.

Mid Rate

Mid rate is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair.

For example,

currency 1 = USD

Currency 2 = INR

Buy rate -- 1 USD = 1.7020 INR

Sell rate -- 1 USD = 1.7040 INR

Mid-Rate = 1.7030

Buy Spread

This is the buy spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you buy currency 1 for currency2. You can define the buy spread in two ways -- either in points or in percentage. The system computes the effective buy spread for you.

Sale Spread

This is the sell spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you sell currency 1 for currency 2. You can define the sell spread either in points or in percentage. The system computes the effective sell spread for you.

Buy Rate

Buy rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen.

Sale Rate

Sell rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen.

You can also input the buy and sell rate for a currency pair. In which case, the system will compute the spread for the rate type.

Rate Date

This is a display field. When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date. The rate date will always be less than or equal to the application date.

Rate Serial

This is a running serial number for the Rate Date. You need to specify the serial number. Your entry will be validated for uniqueness. For example, there could be only one exchange rate between USD and EUR for 31/07/2003 with Rate Type STANDARD with Rate Serial as 0001. Thus, this will be a unique rate serial for a currency pair, rate type combination for a given rate date.

When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date and the Rate Serial as the latest available serial for the currency pair + 1. The Rate Serial Number will be system generated. However, you can modify it if required. This number takes into account the Rate Serial Number present in the Currency Rates History screen too. The Rate Serial Number and the Rate Date will be displayed during authorization of the Rate in the Currency Authorization screen.

2.6.6.1 Authorizing Exchange Rates

Authorization of exchange rates is done from the Currency Exchange Rates input screen. Details like old value, new value for each field (buy rate, mid rate etc) are displayed. Click authorise icon to authorize the record.

2.6.6.2 Revising Exchange Rates

For revising the exchange rates for your bank or the branches invoke the 'Currency Maintenance' screen. Click the currency pair whose exchange rate you want to revise and click unlock icon on the toolbar. Input/modify the new rates for the pair.

2.6.7 Viewing Exchange Rates

You can view the exchange rates in the 'Currency Exchange Rates View' screen. You cannot input any values. You also have the option of specifying whether you want to view authorized rates or the unauthorized rates for any currency pair.

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

The screen appears as shown below:

The screenshot shows a web application window titled 'SUMMARY'. At the top, there are search options: 'Search', 'Advanced Search', and 'Reset'. Below this, there are several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Branch Code' (a text field with a magnifying glass icon), and 'Currency 1' (a text field with a magnifying glass icon). Below these fields, there is a 'Records per page' dropdown set to '15', a '1 Of 1' indicator, and a 'Go' button. The main area of the window is a table with columns: 'Authorization Status', 'Record Status', 'Branch Code', 'Currency 1', and 'Currency 2'. Each row in the table has a checkbox on the left. At the bottom right of the window, there is an 'Exit' button.

If the branches pick up the exchange rates maintained by the HO, then each time you invoke the 'currency view' screen from a branch it is advisable to update this screen with the latest rate input, from the HO. To do this, click on 'Refresh'. Refresh updates the screen with the last exchange rates input.

2.6.7.1 Currency Rate Notification

You can update the exchange rates in the screen or upload through XML or upload through generic interface. The system generates a notification on authorization of the modified exchange rates.

If the parameter 'Copy Exchange Rates to Branches' at bank parameter level is selected, then the rates will be populated and notifications will be generated in all the branches.

2.7 Currency Holiday Maintenance

This section contains the following topics:

- [Section 2.7.1, "Maintaining Currency Holiday Calendar"](#)
- [Section 2.7.2, "Steps to Define Currency Holidays"](#)
- [Section 2.7.3, "Defining Currency Holidays"](#)

2.7.1 Maintaining Currency Holiday Calendar

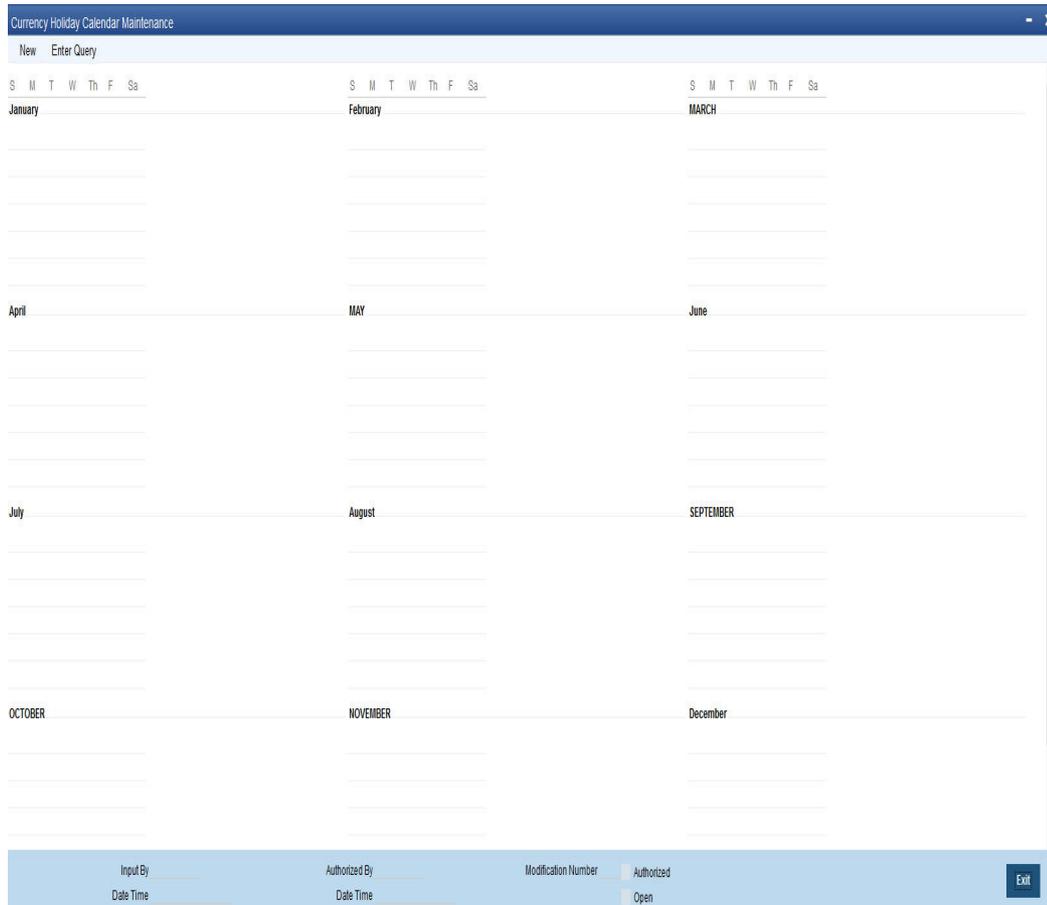
You need to maintain a yearly list of holidays, for the currencies, defined in the currency screen. This is done in the 'Currency Holiday Calendar' screen.

The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the foreign Exchange, Money market, Funds Transfer, Loans & Deposit modules) falls on that currency's holiday. If yes, then the system will display a message stating so, and ask the user for an override

For any schedule or contract maturing at a future date say, 5 years hence, you can input the future date, only if the calendar for that year has been maintained.

The currency holiday screen is maintained at the Bank Level by the Head Office

You can maintain holiday calendar for a currency in this screen. You can invoke the 'Currency Holiday Calendar Maintenance' screen by typing 'STDCCHOL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Currency code

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Year

Select the year.

In this screen, you can maintain a list of holidays for each of the currencies maintained in the 'currency screen', for any year between 1 AD and 4000 AD.

2.7.2 Steps to Define Currency Holidays

To define currency holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'new' from the Actions menu in the Application tool bar or click new icon. A blank screen appears and the cursor moves to the field 'Year'

Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click on the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you

Step 4

Select the currency for which you are defining holidays. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays for the currency. This is the default setting of the system.
- For identification, the working days are marked in black and the holidays in red.
- All unauthorised records appear against a blue background. On authorisation of that record the background disappears.

2.7.3 Defining Currency Holidays

To define any other weekly holiday for the currency, other than the default, double click the day of the week, listed on the top row of the screen. For instance, if you double click 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row

To specify, other holidays, double click on that date — the date would be marked as a holiday

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black. Because the change is yet unauthorised, it appears against a blue background.

2.8 Floating Rates Definition

This section contains the following topics:

- [Section 2.8.1, "Invoking LD MM Floating Rate Input Screen"](#)
- [Section 2.8.2, "Capturing Rate Code Details"](#)
- [Section 2.8.3, "Capturing Currency Details"](#)
- [Section 2.8.4, "Specifying Effective Date and Amount Slab Details"](#)
- [Section 2.8.5, "Tenor and Interest Rate Details"](#)
- [Section 2.8.6, "Rate Code Usage"](#)

2.8.1 Invoking LD MM Floating Rate Input Screen

The Interest Rate Type of a product can be one of the following:

- Fixed
- Floating
- Special

A Floating Rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change) in the Floating Rates Table. The rates can be applied on a contract with or without a spread.

You can define Floating Interest Rates through the 'LD MM Floating Rate Input' screen. You can invoke this screen by typing 'CFDFLTRI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.8.2 Capturing Rate Code Details

A Rate Code identifies a set of rates defined for a combination of Currency, Amount Limit (optional), Tenor and Effective Date.

Rate Code

Enter a code to identify the Floating Rate you are defining. You can associate several currencies to the rate code and specify rates for each currency. While processing a contract, you need to indicate this code to make the rate applicable to the contract.

2.8.3 Capturing Currency Details

Each Rate Code is associated with a currency. You can define rates for the same Rate Code in different currencies.

For example, you can have a Rate Code TERMDEP45 (with a description of Rates for a Term Deposit of 45 days). Thus, you can define a set of rates for contracts in U S Dollar and another set for contracts in Great British Pounds.

When you link a contract in US Dollars to the Rate Code TERMDEP45, the rates defined for this currency will be applied. Similarly, if the contract is in Great Britain Pounds, the rates defined for that currency will be applied.

2.8.4 Specifying Effective Date and Amount Slab Details

Amount Slab

For a specific Rate Code and Currency combination, you can define an amount slab structure for application of interest rates. You should specify the upper limit of the slab to which a particular rate should be applied. A rate that has been defined for an Effective Date - Amount Slab combination will be applicable to an amount less than or equal to the specified amount. You can thus define interest rates for a slab structure.

Let us extend the example we discussed for Rates and Effective Dates to include amount limits.

Amount (USD)	Effective Date	Interest Rate
10,000	01 January '97	12.5%
50,000	01 January '97	13.0%
999.9 million	01 January '97	14.0%

If the rates have to be applied on 01 January '97, they will be picked up as follows:

- For a deposit with an amount less than or equal to USD 10, 000, the rate will be 12.5%.
- For a deposit with an amount greater than USD 10,000 and less than or equal to 50,000, the rate will be 13%.
- For a deposit with an amount greater than USD 50,000 and less than or equal to USD 999.9 millionth, the rate applied will be 14%.

Note

Notice that a huge amount (999.9 million) has been given as the last amount limit. This denotes that after 50,000 there is no upper limit in the slab. Further, if the component amount is greater than the highest slab, the appropriate rate for highest amount slab will be applied. Similarly, if the component amount is lesser than the lowest amount slab, the appropriate rate for lowest slab will be applied.

Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

The following example illustrates this point:

Rate Code: TERMDEP45

Currency: US Dollar

Effective Date	Interest Rate
01 January '97	12.5%

14 January '97	12.0%
31 January '97	13.0%

These rates will be applicable as follows:

Period	Interest Rate
01 January to 13 January '97	12.5%
14 January to 30 January '97	12.0%
31 January to one day before the next date	13.0%

Note

The rates will be applied to a contract depending on whether it has been defined with Auto Rate Code Usage or Periodic Rate Code Usage. You can specify this in the Product ICCF Details screen.

Borrow/Lend Rate Indication

For every Amount Limit - Effective Date combination, you should define the rate to be applied as a borrow rate or a lend rate. You also have the option to specify the mid rate.

2.8.5 Tenor and Interest Rate Details

The rates that will be applied for a given combination of Amount Slab – Effective Date – Lend/Borrow Indication can be tenor based. In the table, you can define tenors and indicate the rates applicable to each tenor. The rate will be applied to contracts based on the slab into which it falls and the reset tenor defined for the component.

2.8.6 Rate Code Usage

If you specify Auto Rate Code usage, all the rate changes made during the liquidation or accrual period will be considered. If you specify periodic rate code usage, the rates will be periodically refreshed and the rates as of a specific frequency will be applied.

This frequency is specified in the Contract Schedules screen while the Rate Code Usage is specified in the Product ICCF Details screen. The following example illustrates the concept:

For example, you have a deposit that has a Start Date as 1 October 1997 and a Maturity Date as 30 November 1997. The interest payment frequency is to be monthly. The contract has been defined with a floating rate.

The rates in the floating rate table change in the following manner:

Effective Date	Rate
1 October '97	12
12 October '97	11.5
25 October '97	11
15 November '97	12

30 November '97	12.5
-----------------	------

If you want the floating rates to be applied automatically every time they change, you should specify Auto Rate Code usage in the Product ICCF screen. When you do this, if the first interest payment is to be done on 31 October, all the rate changes between 1 October and 31 October will be considered automatically.

The rates will be applied for the number of days for which they remained unchanged in the rate table, as follows:

From	To	Rate
1 October	11 October	12
12 October	24 October	11.5
25 October	31 October	11

If you want the floating rates to be refreshed periodically, you should first specify the rate code usage as periodic, through the Product ICCF Details screen.

Next, you should define the rate revision schedules to specify when these rates should be applied on the deposit (that is, the frequency at which rates should be refreshed).

To do this, through the Contract Schedules screen, mark the component as a revision schedule by checking the Rev box. Then, specify the component (for example, INTEREST). Specify the frequency at which the interest rate has to be refreshed, say every fortnight. Specify the Start Date as, say, 15 October. That is, for a deposit defined with periodic rate code application, the rates prevailing on the dates at the frequency you have specified will be used for accruals and liquidation.

In the deposit we are discussing, with the frequency at which the rates should be refreshed defined as fortnightly and the Start Date as 15 October, the rate applied for the payment on 31 October will be as follows:

From	To	Rate
1 October	15 October	11.5
16 October	31 October	11

Note

Rev schedules are applicable only for contracts where the Rate Type is Floating and the Code Usage is Periodic. If the Code Usage is Automatic the system applies the effective rate whenever the underlying Rate gets updated.

2.9 External Entities Maintenance

This section contains the following topic:

- [Section 2.9.1, "Maintaining External Chart of Accounts"](#)
- [Section 2.9.2, "Maintaining External Transaction Code"](#)
- [Section 2.9.3, "Maintaining External Credit Approval"](#)
- [Section 2.9.4, "Maintaining External Customer Input"](#)

- [Section 2.9.5, "Maintaining External Customer Account"](#)

2.9.1 Maintaining External Chart of Accounts

You can invoke 'External Chart of Accounts' screen by typing 'STDCRGLM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

GL Code

Specify a code for the General Ledger.

General Ledger Description

Specify a description for the General Ledger code.

GL Category

Select the category of the General Ledger from the drop-down list. The list displays the following values:

- Asset
- Liability
- Profit
- Loss
- Contingent Asset
- Contingent Liability
- Memo
- Position
- Position Equivalent

Blocked

Check this box to block the GL for accounting entries.

2.9.2 Maintaining External Transaction Code

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



You can specify the following fields:

Transaction Code

Specify the transaction code of the external transaction.

Transaction Code Description

Specify the description of the transaction code.

Source System

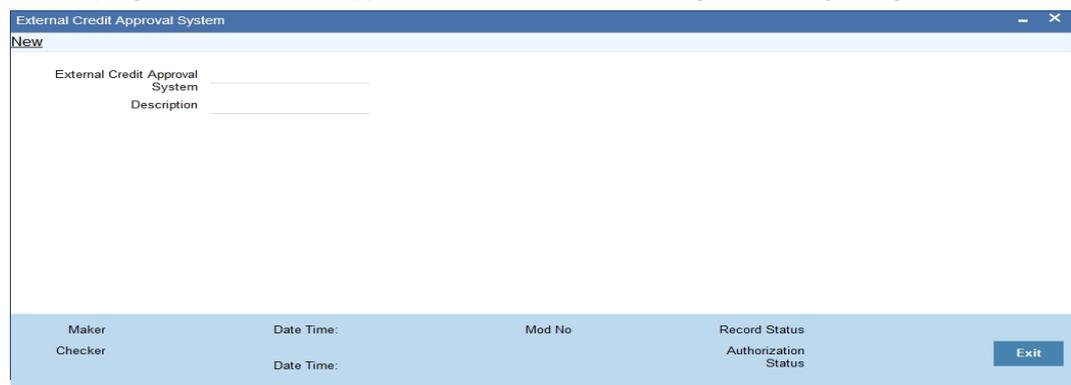
Specify the source system of the transaction code.

Source Transaction Code

Specify the source of the transaction code.

2.9.3 Maintaining External Credit Approval

You can invoke 'External Credit Approval System' screen by typing 'STDECAMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following fields:

External Credit Approval System

Specify the external credit approval system.

Description

Specify the description of the external credit approval system.

2.9.4 Maintaining External Customer Input

You can invoke 'External Customer Input' screen by typing 'STDCIFCR' 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'. Below the title bar is a 'New' button. The main area contains a form with the following fields and options:

- Host Code
- Nationality
- Customer No *
- Customer Category
- Source Customer ID *
- RM Id
- Source System *
- Pin Code
- Short Name
- Customer Type: Individual, Corporate, Bank
- Deceased
- Frozen
- Whereabouts Unknown
- Sanction Check Required
- Customer Name
- Address Line 1
- Address Line 2
- Address Line 3
- Address Line 4
- Country
- Language

At the bottom of the form, there is a summary section with the following labels: Maker, Date Time, Mod No, Record Status, Checker, Date Time, Authorization Status. An 'Exit' button is located in the bottom right corner.

You can specify the following fields:

Host

Displays the host code that is linked to the transaction branch of the customer.

Customer Number

Specify the customer number.

Source System

Specifies the source system.

Source Customer ID

Specify the customer identification details as per the source system.

Short Name

Specifies the short name of the customer.

Customer Type

Select the required type of customer. Choose any of the following:

- Individual - Click this button if the customer is an individual customer.
- Corporate - Click this button if the customer is a corporate customer.
- Bank - Click this button if the customer is a bank employee.

Address Line 1

Specify the first line of the customer's address.

Address Line 2

Specify the second line of the customer's address.

Address Line 3

Specify the third line of the customer's address.

Address Line 4

Specify the fourth line of the customer's address.

Pin code

Specifies the pin code of the customer's address.

Country

Select the country of the customer's address.

Language

Select the language of customer's preferred language of communication.

Nationality

Specify the nationality of the customer.

Customer Category

Specify the required category of customer.

Deceased

Check this box if the customer is deceased.

Frozen

Check this box if the customer's account is frozen.

Whereabouts Unknown

Check this box if the customer's whereabouts are not known.

RM ID

Specify the relationship id of the customer's relationship manager.

2.9.5 Maintaining External Customer Account

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

External Customer Account Input

New

Host Code _____ Account Class **Normal Account** ▼

Customer Account * _____ Customer Name _____

Customer Number * _____ No Credit

Account Currency * _____ No Debit

Account Name * _____ Blocked

Account IBAN _____ Frozen

Account Open Date _____ Dormant

External Credit Approval * _____ External Credit Approval Required

System _____

Source Account Branch * _____

Source Customer Account * _____

Maker _____ Date Time: _____ Mod No _____ Record Status _____

Checker _____ Date Time: _____ Authorization Status _____

Exit

You can specify the following fields:

Customer Account

Specify the customer account number.

Customer Number

Specify the required customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers maintained in the system.

Account Branch

Specify the account branch.

Account Currency

Specify the required currency of the external customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Account IBAN

Specify the IBAN that is linked to the customer.

Account Name

Specify the name of the account holder.

Host Code

Specify the host code that is linked to the logged in user of the branch.

External Credit Approval System

Specify the External Credit Approval System for which accounts are mapped. Alternatively, you can select the ECA from the option list. The list displays all valid ECA systems maintained in the system.

External Credit Approval Required

Check this box to indicate that ECA check is required for the external customer account.

Account Class

Select the required account class of the external customer account. Choose between the following:

- Normal Account
- Nostro Account

No Credit

Check this box to indicate that the account does not have any credit facility.

No Debit

Check this box to indicate that the account does not have any debit facility.

Blocked

Check this box to indicate that the account status is blocked.

Frozen

Check this box to indicate that the account status is frozen.

Dormant

Check this box to indicate that the account status is dormant.

2.10 Customer Category Maintenance

This section contains the following topics:

- [Section 2.10.1, "Defining Customer Category"](#)
- [Section 2.10.2, "Invoking Customer Category Screen"](#)

2.10.1 Defining Customer Category

You may wish to classify the customers of your bank into certain broad categories/groups. For instance, all financial institutions who are your bank's customer can be classified into a single common group head called Financial Institutions. Similarly, you can have a category called banks, individuals, etc.

The classification of customers into categories can be used for retrieving financial information by customer category; for generating reports on queries; and restricting access of a customer to a product in the front - end modules, for instance, Funds Transfer, Data Entry, etc. You may also retrieve financial information by customer category.

The categories are maintained in the 'Customer Categories' screen and are maintained at the bank level by your Head Office. The customers are allocated different categories maintained in this screen in the 'Customer Information Maintenance' screen.

2.10.2 Invoking Customer Category Screen

To invoke the 'Customer Categories Details' screen, type 'STDCSCAG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screen is shown below:

Customer Category Maintenance

New

Enter Query

Customer Category* _____

Description _____

Maintain Customer Log

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

In this screen, you maintain the following:

- Name of the customer category
- Description of the category
- Customer log

2.11 Settlement Details Maintenance

This section contains the following topic:

- [Section 2.11.1, "Capturing the BIC Code of a Customer"](#)
- [Section 2.11.2, "Viewing BIC Codes"](#)
- [Section 2.11.3, "Operations on a BIC Record"](#)
- [Section 2.11.4, "Maintaining Bank Directory Plus"](#)
- [Section 2.11.5, "Viewing Bank Directory Plus Details"](#)
- [Section 2.11.6, "Maintaining IBAN Plus"](#)
- [Section 2.11.7, "Viewing IBAN Plus Details"](#)
- [Section 2.11.8, "Maintaining BICPlusIBAN"](#)
- [Section 2.11.9, "Viewing BICPlusIBAN"](#)
- [Section 2.11.10, "Maintaining IBAN Information"](#)
- [Section 2.11.11, "Viewing IBAN Information"](#)
- [Section 2.11.12, "Uploading BIC Files "](#)
- [Section 2.11.13, "IS File Upload"](#)

2.11.1 Capturing the BIC Code of a Customer

As part of setting up some basic information for the functioning of Oracle FLEXCUBE, you should maintain Bank Identifier Codes (BIC).

You can define bank codes through the 'BIC Code Details' screen. You can invoke this screen by typing 'ISDBICDE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. If you are maintaining details of a new bank code, select 'New' from the Actions Menu in the Application toolbar or click new icon.

The screenshot displays the 'New' BIC Code Details screen. The form includes the following fields and options:

- BIC Code *
- Bank Name *
- Customer No
- Customer Name
- Bank Address 1
- Bank Address 2
- Bank Address 3
- SWIFT Key
- Telex Key
- SWIFT Key Arrangement: YES (dropdown)
- Relations: No, Mail, Keys
- Sub Type Code
- BEI Indicator: N (dropdown)
- ADB Member: Not Applicable (dropdown)

The bottom status bar contains the following information:

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

An 'Exit' button is located in the bottom right corner of the status bar.

BIC codes can be maintained manually or uploaded from an external source onto Oracle FLEXCUBE.

BIC Code

You need to indicate the code by which the bank is identified by SWIFT. On indicating the Bank Identifier Code, you should indicate the detailed name of the bank. If the bank is a customer of your bank, you can select the CIF ID assigned to the bank from the option list.

Once you select the CIF ID, the name of the bank will be displayed in the Bank Name field. If the bank is not a customer of your bank, you will have to manually enter the name and address of the bank.

Note

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

Relationship

You have to identify the kind of relationship that exists between your bank and the BIC entity.

Select any one of the following options to indicate the same:

- No – to indicate that the BIC Entity is not a customer of your bank
- Mail – select this option if the BIC entity is not a recognized SWIFT entity but an address internal to you bank. In such cases all correspondence directed to the particular BIC entity will be sent as mail messages.
- Keys – If a SWIFT /Telex connectivity exists between your bank and the bank for which you are maintaining details you can select this option. Subsequently, you will have to specify the SWIFT/Telex Key in the adjacent field.

SK Arrangement

Indicate whether a SK arrangement exists between your bank and the BIC entity. If an arrangement does exist you can select the Yes option from the option list.

Sub-Type Code

Select the appropriate sub-type code to be mapped to the BIC. The adjoining option list offers the following factory-shipped codes:

- BANK - SWIFT Member/Sub member
- BEID - Business Entity Identifier
- BROK - Brokers-Dealers
- COOP - Co-operative Agreement with SWIFT
- CSDS - Clearing Houses, Central Depositories
- CUST - Subsidiary Providers of Custodian and Nominee Services
- ETCP - Electronic Trade Confirmation Providers
- EXCH - Recognized Exchanges
- FUAD - Fund Administrators
- IMIS - Investment Management Institutions
- MCFI - Financial Institution in a MA-CUG
- MCCO - Non-Financial Institution Participant in a MA-CUG
- MONE - Money Brokers
- NSFI - Non-Shareholding Financial Institutions
- NSWB - Non SWIFT BIC's
- PRXY - Securities Proxy Voting Agency
- PSPA - Payment System Participants
- REGI - Registrars and Transfer Agents
- SSPA - Securities System Participants
- TESP - Treasury ETC Service Provider
- TRAD - Trading Institutions
- TRAV - Travellers, Cheques Issuers
- TRCO - Treasury Counterparty
- TRUS - Trustees, Fiduciary Service Companies

- ZZZZ - Undefined Institutions

Choose the appropriate one. In case of upload, the system automatically updates this field with the sub-type code corresponding to the BIC.

BEI Indicator

The system identifies whether the BEI status for the chosen sub-type code is 'Yes' or 'No' from the back-end maintenance in the 'ISTM_SUBTYPE_CODE' table. It checks this option whenever the status in the table for the sub-type code is 'Yes'. You cannot modify this field.

ADB Member

Select a value to indicate membership of the specified BIC code in Asian Development Bank (ADB), from the adjoining drop-down list. This list displays the following values:

- Yes – Select if the BIC code holds a membership in ADB.
- No – Select if the BIC code does not hold a membership in ADB.
- Not Applicable – Select if the membership is not applicable for this BIC code.

Note

- The system maintains 'Not Applicable' as the default value.
 - If 'Not Applicable' is maintained as the status, then the system will not consider the status for validation.
-

Payment Message

You can indicate whether your counterparty whose BIC Code details you are capturing is capacitated to receive payment messages in the MT 103 format. If so, enable the 'Generate MT 103 as Payment Message' option by checking the box.

Note

However, the Counterparty bank will still receive the payment messages in the MT103 format if you do not enable the box 'Generate MT 103 as Payment Message'

If you have chosen the MT 103 option, you can enable the MT 103 + format option if you would like to generate outgoing MT 103 messages in the MT 103 + Format. Enable the MT 103+ option by checking the 'MT 103+ Preferred' box.

You will be allowed to choose the MT 103+ option only if you have enabled the generation of MT 103 messages as Payment Messages. Moreover, you should also ensure that you have also enabled this option:

- For your bank branch in the Branch Parameters Maintenance
- By choosing the Generate 103+ option for currency in the Currency Definition
- For the product used by the contract, in the Product Preferences

The 'other' preferences that you need to specify for each BIC entity are as follows:

- CUG Member – enable this option by checking the box positioned next to this field to indicate that the BIC entity is a Closed User Group member
- Update During Upload
- Black-Listed – this indicates that the BIC entity is also black listed
- Remit Member - This indicates that the customer is registered with MT 103 Extended Remittance Information Multi User Group.

Multi Customer Credit Transfer

This option is to indicate whether or not a Multi Credit Transfer Feature [MT102 support] exists between your bank and the BIC entity.

Maximum Size

Indicate the maximum size in bytes, agreed upon between the two parties for transmitting a MT102 message. A null value in this field signifies that there is no limit set on the size of the message.

Whenever the queue exceeds the maximum size specified in the BIC maintenance, the system automatically splits the queue into multiple queues to contain the message within the specified limits.

Generate MT102+

Check this box to process MT102+ messages. Selecting this check box also required the 'Multi Customer Credit Transfer' checkbox to be selected.

Generate MT101

This field indicates whether an MT101 can be sent/received from this BIC. Select this option to generate MT101 message.

Note

This is a primary selection criterion. A separate maintenance for agreements has to be maintained in the function ISDCCYRS to generate the MT101.

No of Transaction per Message

Here you can indicate the no of transactions to be included in an MT101 message. If you donot specify a value it will be defaulted to 10.

2.11.2 Viewing BIC Codes

Oracle FLEXCUBE allows you to store SWIFT BIC in the database. You can directly transfer data from the SWIFT BIC directories to the Oracle FLEXCUBE tables. You can view the uploaded data in the 'BIC Code Summary' screen.

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

The query option is available on the following fields in this screen:

- BIC Code
- National ID (Only BIC Database plus)
- CHIPS UID (Only BIC Database plus)
- Institution name
- Tag (To identify either FI or AM record type)
- City
- Location
- Country Name
- New BIC
- New Branch Code
- Modification

The BIC Code Summary screen operates as an upload table. The data is entered into Oracle FLEXCUBE using these tables.

2.11.3 **Operations on a BIC Record**

On an existing BIC code record, you can perform any of the following operations (if a function under the Actions Menu is disabled, it means that the function is not allowed for the record):

Apart from defining a new BIC code record you can perform any of the following operations on an existing record (if any function under the Actions Menu is disabled, it means that the function is not allowed).

- Amend the details of a record
- Authorize a record
- Copy the details of the record
- Close the record
- Reopen the record
- Delete the details of a record

Refer to the User Manual on Common Procedures for details of these operations.

It is assumed that the upload source contains details of all relevant BIC codes. The BIC records that are uploaded to Oracle FLEXCUBE should contain the following tags:

- **U** - If records do not exist in the Oracle FLEXCUBE BIC directory, the same would be inserted. For a record that already exists, it will be updated with that of the BIC upload.
- **M** - If there is no existing record in the Oracle FLEXCUBE BIC directory, the same would be inserted. Otherwise the record will be updated with the one in the BIC upload.
- **A** - For an existing record in the Oracle FLEXCUBE BIC directory, an error will be logged and the upload will continue. If no records exist, then a new record will be updated with the one in the BIC upload.
- **D** - If there is no existing record in the Oracle FLEXCUBE BIC directory, an error will be logged and the upload will continue. If there is any record existing, then it will be marked as 'CLOSED'.
- **AM**- For an existing record in the BIC file or AM file, BIC code would be renamed in the upload file

BIC addresses that have changed will be appropriately updated. Addresses bearing the tag D will be automatically deleted. New BIC records will be created for records that bear the tag N.

The network codes that are marked for exclusion in the 'BIC Upload Maintenance' screen will not be uploaded.

The upload sequence is based on the modification tags in the BIC records. The sequence will occur in the following order:

- Deletion
- Modification
- Addition
- Unchanged

The file upload is processed in an asynchronuous manner. The system prompts the user to check the logs.

Note

The logs can be viewed by visiting Batch Operations -> Intra Day Batch -> Monitor (Fast Path: BASIDMTR). The function field can be given as ISDBICPU% for searching the upload logs

Click 'Exit' or 'Cancel' button to exit the screen without initiating the upload process.

2.11.4 Maintaining Bank Directory Plus

You can view the details of each BankDirectoryPlus file record in the 'Bank Directory Plus Maintenance' screen. To invoke this screen type 'ISDBKDPL' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Bank Directory Plus Maintenance

Enter Query

Unique Details

Record Key * _____

Office Type _____

Parent Office Key _____

Head Office Key _____

Legal Type _____

Legal Parent Key _____

Group Details

Group Type _____

Group Parent Key _____

Institution Status _____

Cooperative Group Key _____

ISO LEI Code _____

Address Details

Institution Name _____

Branch Info _____

POB Number _____

Street Address 1 _____

Street Address 2 _____

Street Address 3 _____

Street Address 4 _____

City _____

CPS _____

ZIP Code _____

Country Name _____

ISO Country Code _____

Time Zone _____

BIC Details

BIC8 _____

Branch BIC _____

Exit

Record Key

Specify the record key.

The system displays the following based on the record key specified:

Unique Details

- Office Type
- Parent Office Key
- Head Office Key
- Legal Type
- Legal Parent Key

Group Details

- Group Type
- Group Parent Key
- Institution Status
- Cooperative Group Key
- ISO LEI Code

Address Details

- Institution Name
- Branch Info

- POB Number
- Street Address 1, 2,3 & 4
- City
- CPS
- ZIP Code
- Country Name
- ISO Country Code
- Time Zone

BIC Details

- BIC8
- Branch BIC
- BIC Code
- Chips ID
- National ID
- National ID Type
- Connected BIC

Other Details

- Subtype Indicator
- Network Connectivity
- Branch Qualifiers
- Service Codes
- SSI Group Key
- IBAN Key

2.11.5 Viewing Bank Directory Plus Details

You can view the details maintained in the 'Bank Directory Plus Maintenance' screen using the 'Bank Directory Plus Summary' screen. You can invoke this screen by typing 'ISSBKDPL'

- BIC8
- Branch BIC
- BIC Code
- Chips ID
- National ID
- Connected BIC
- Institution Name
- Branch Info
- POB Number
- Street Address 1,2. 3 & 4
- City
- CPS
- ZIP Code
- Country Name
- ISO Country Code
- Time Zone
- Subtype Indicator
- Network Connectivity
- Branch Qualifiers
- Service Codes
- SSI Group Key
- IBAN Key

2.11.6 Maintaining IBAN Plus

You can view the details of each IBANPlus file record in the 'IBAN Plus Maintenance' screen. To invoke this screen type 'ISDIBNPL' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

IBAN Plus Maintenance

Enter Query

IBAN Details

Record Key *	IBAN BIC
Institution Name	Routing BIC
Country Name	IBAN National ID
ISO Country Code	Service Context
IBAN ISO Country Code	

Exit

Record Key

Specify the record key.

- IBAN National ID

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

- Record Key
- Institution Name
- Country Name
- ISO Country Code
- IBAN ISO Country Code
- IBAN BIC
- Routing BIC
- IBAN National ID
- Service Context

2.11.8 Maintaining BICPlusIBAN

Oracle FLEXCUBE supports the Upload of BICPlusIBAN directory.

BICPlusIBAN is a SWIFT directory that lists institution identifiers recognized by the financial industry, for example, Bank Identifier Codes, CHIPS UIDs, national clearing codes, and IBAN-related information. It also provides name and addresses of the corresponding entities.

BICPlusIBAN is used to identify correspondents and counterparties accurately, and to allocate the correct code when sending messages, thus improving Straight Through Processing (STP). Initiators of cross-border payments within Europe are required to submit the BIC and IBAN codes to the receiver in order to benefit from reduced payment transaction charges.

You can invoke the 'BIC and IBAN Maintenance Summary' screen by typing 'ISSEBANP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based application window titled "BIC And IBAN Maintenance". The window is divided into several sections for data entry:

- Unique Details:** Includes fields for "Record Key *", "Institution Name", "BIC Code", and "Branch Code".
- IBAN Details:** Includes fields for "Unique BIC Code", "IBAN Branch Code", "Routing BIC Code", and "Routing Branch Code".
- Country Details:** Includes fields for "Unique BIC Code", "Unique Branch Code", "Country", "National ID", "Location", and "Country Name".
- Bottom Section:** Includes fields for "IBAN Country Code", "IBAN National ID", "Unique IBAN National ID", "Subtype Indicator", and "Service Codes".

An "Exit" button is located in the bottom right corner of the window.

2.11.9 Viewing BICPlusIBAN

You can invoke the 'BIC and IBAN Maintenance Summary' screen by typing 'ISSEBANP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.11.10 Maintaining IBAN Information

Invoke the 'IBAN Information Maintenance' screen by typing 'ISDESBAN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

IBAN Information Maintenance

New

IBAN Details

IBAN Country Code * _____

IBAN Country Code Position _____

IBAN Country Code Length _____

IBAN Check Digits Position _____

IBAN Check Digits Length _____

IBAN National ID Length _____

IBAN Total Length _____

Opt Commence Date _____

Mandatory Commence Date _____

Other Details

Bank Identifier Position _____

Bank Identifier Length _____

Branch Identifier Position _____

Branch Identifier Length _____

Account Number Position _____

Account Number Length _____

SEPA

Maker _____ Date Time: _____ Mod No _____ Record Status _____

Checker _____ Date Time: _____ Authorization Status _____

Exit

Here you can specify the details of the following:

IBAN Country Code

Specify the ISO country code prefix in the IBAN.

IBAN Country Position

Specify the position of the country code in IBAN.

IBAN Country Code Length

Specify the number of characters of the country code in the IBAN.

IBAN Check Digits Position

Specify the start position of check digits in the IBAN

IBAN Check Digits Length

Enter the Number of check digits in the IBAN

Bank Identifier Position

Enter the Start position of bank identifier in the IBAN

Bank Identifier Length

Specify the Number of characters of bank identifier in the IBAN

Branch Identifier Position

Specify the Start position of the branch identifier in the IBAN (value is empty if the branch identifier is not applied in the country's IBAN format)

Branch Identifier Length

Specify the Number of characters of the branch identifier in the IBAN (value is 0 if the branch identifier is not applied in the country's IBAN format)

IBAN National ID Length

Specify the Number of significant characters of the National ID value that are used by SWIFT to populate the IBAN NATIONAL ID, and that are sufficient to derive the IBAN BIC correctly.

This number can be different from (that is, smaller than) the length of the national bank/branch identifier defined in the IBAN Registry.

SWIFT refines its IBAN to BIC translation algorithms, this number may change from release to release.

Account Number Position

Specify the Start position of the account number in IBAN.

Account Number Length

Specify the Number of characters of account number in IBAN

IBAN Total Length

Specify the total number of characters of the IBAN.

Optional Commence Date

Specify the date from when the IBAN structure is an optional requirement.

Mandatory Commence Date

Specify the date from when the IBAN structure is a mandatory requirement.

SEPA

Select the SEPA from the adjoining drop-down list. The options are:

Y - Select 'Y' if the IBAN is used in any of the SEPA schemes.

N- Select 'N' if the IBAN is not used in the SEPA schemes.

2.11.11 Viewing IBAN Information

Invoke the 'IBAN Information Summary' screen by typing 'ISSESBAN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

IBAN Information Summary

Search Advanced Search Reset

Authorization Status Record Status

IBAN Country Code

Records per page: 15 1 Of 1 Go 0

<input type="checkbox"/>	Authorization Status	Record Status	IBAN Country Code
<input type="checkbox"/>			

Exit

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

- Authorization Status
- IBAN Country Code
- Record Status

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

- Authorization Status
- Record Status
- IBAN Country Code
- IBAN Country Position
- IBAN Country Code Length
- IBAN Check Digits Position
- IBAN Check Digits Length
- Bank Identifier Position
- Bank Identifier Length
- Branch Identifier Position
- Branch Identifier Length
- IBAN National ID Length

- Account Number Position
- Account Number Length
- IBAN Total Length

Note

The IBAN Check Digit and IBAN Check National ID validations are applicable only if the IBANPLUS_REQD global parameter value is 'Y'.

2.11.12 Uploading BIC Files

SWIFT allows you to upload the entire BIC file or individual records like Amendments (AM) and File Instructions (FI) record files within the BIC upload file, on to the BIC directory. You can perform this through the 'BIC Upload' screen.

The BICPlusIBAN directory consists of the following files:

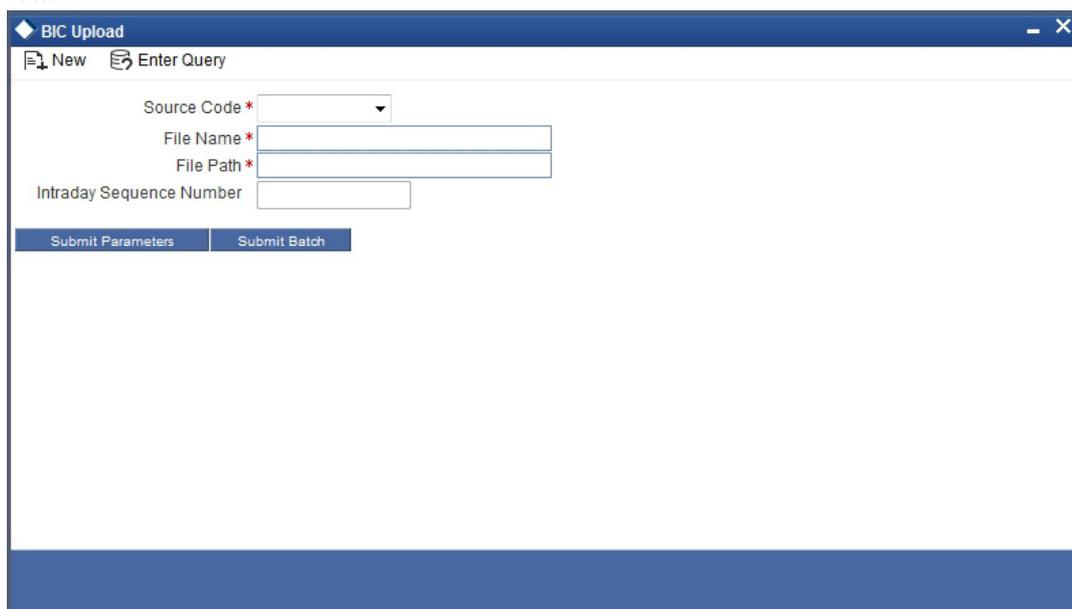
- BI file (BICPlusIBAN Information)
- IS file (IBAN Structure information)
- The BICPlusIBAN directory should be used to
- Translate beneficiary bank's BIC into national (clearing, sort) code
- Show banks' participation in RTGS system
- Show banks' details (name, address & so on)
- BICPlusIBAN Directory can also be used as an enquiry tool
- SEPA Related:
- Derive BIC from the IBAN, if missing
- Validate IBANs and BICs

On successful upload of BIC Plus IBAN, system populates the SWIFT BIC directory and the clearing codes automatically.

2.11.13 IS File Upload

This file forms the part of the BICPlusIBAN package. This contains information about the IBAN structure applicable in the countries. IS File forms are stored in a new data store and are used for IBAN structure validations. Invoke the 'BIC Upload' screen by typing 'ISDBICPU' in

the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can specify the following details:

Source Code

Specify the source from which you want to upload details. You can select the appropriate source code from the drop-down list displaying the following values:

- BIC - Select this to upload the BIC file
- CCH - Select this to upload the country-wise holiday file
- BICPLUSIBAN - Select this to upload BIC plus IBAN file.
- BankDirectoryPlus - Select this to upload Bank Directory Plus file.
- IBANPlus - Select this to upload IBAN Plus file
- IBANStructure - Select this to upload IBAN structure file.
- BICPLUSIBANIS - Select this to upload BIC plus IBAN structure file.
- IBANExclusionList - Select this to upload IBAN exclusion list

File Path

State the path in the database server where the uploaded file should be stored.

File Name

Specify a name for the uploaded file. The file name should bear the extension '.DAT'.

Click 'Submit Params' button and 'Submit Batch' button to start the upload process.

2.11.14 BIC Record File Formats

The file formats for the FI and AM records is as under:

FI record

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VAR-CHAR2	Y	'FI'
3	Modification Flag	1	VAR-CHAR2	Y	'A' addition 'M' modification 'D' deletion 'U' unchanged
4	BIC (Bank, Country & Location Code)	8	VAR-CHAR2	Y	Bank code (4 char) Country code (2 char) Location code (2 char)
12	BIC (Branch code)	3	VAR-CHAR2	Y	Branch code, with - 'XXX' if no branch code exists
15	Institution Name	35	VAR-CHAR2	Y	Name (first part)
50	Institution Name	35	VAR-CHAR2	N	Name (second part)
85	Institution Name	35	VAR-CHAR2	N	Name (third part)
120	Branch Information	35	VAR-CHAR2	N	Branch specification (first part)
155	Branch Information	35	VAR-CHAR2	N	Branch specification (second part)
190	City Heading	35	VAR-CHAR2	Y	City name
225	Subtype indication	4	VAR-CHAR2	Y	A subtype can be bank, broker, etc.

229	Value Added Services	60	VAR-CHAR2	N	20 x 3 char. Fields indicating the Value-added Service Code
289	Extra Information	35	VAR-CHAR2	N	Specific information
324	Physical address	35	VAR-CHAR2	N	Physical address (first part)
359	Physical address	35	VAR-CHAR2	N	Physical address (second part)
394	Physical address	35	VAR-CHAR2	N	Physical address (third part)
429	Physical address	35	VAR-CHAR2	N	Physical address (fourth part)
464	Location	35	VAR-CHAR2	N	Location (first part)
199	Location	35	VAR-CHAR2	N	Location (second part)
534	Location	35	VAR-CHAR2	N	Location (third part)
569	Country name	35	VAR-CHAR2	N	Country name (first part)
604	Country name	35	VAR-CHAR2	N	Country name (second part)
639	POB Number	35	VAR-CHAR2	N	Post Office Box number
674	POB Location	35	VAR-CHAR2	N	POB Location (first part)
709	POB Location	35	VAR-CHAR2	N	POB Location (second part)
744	POB Location	35	VAR-CHAR2	N	POB Location (third part)
779	POB Country name	35	VAR-CHAR2	N	POB Country name (first part)
814	POB Country name	35	VAR-CHAR2	N	POB Country name (second part)

AM record

The AM record would consist of only the tag identifier, old BIC and the new BIC. The file format is as follows:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VAR-CHAR2	Y	'AM'
3	Old BIC	11	VAR-CHAR2	Y	Old BIC
14	New BIC	11	VAR-CHAR2	Y	New BIC

2.12 MIS Details Maintenance

This section contains the following topics:

- [Section 2.12.1, "Maintaining MIS Class"](#)
- [Section 2.12.2, "Saving the Record"](#)
- [Section 2.12.3, "Maintaining MIS Group"](#)
- [Section 2.12.4, "Operations on the MIS Group Record"](#)
- [Section 2.12.5, "Maintaining MIS Cost Codes"](#)
- [Section 2.12.6, "Operations on the MIS Cost Code Record"](#)
- [Section 2.12.7, "Maintaining MIS Pool"](#)

2.12.1 Maintaining MIS Class

In order to maintain MIS classes, you need to invoke the 'MIS Class Maintenance' screen by typing 'GLDCLSMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. In this screen, you can define various categories based on

which reports on general ledgers should be classified. To maintain details of a new MIS class, click new icon.

Here you can maintain the following details:

MIS class

In Oracle FLEXCUBE, each MIS class that you maintain is identified by a unique nine-character code called a Class Code. You can follow your own convention for devising this code.

Description

You can specify a short description that will enable you to identify the MIS class quickly. The short description that you specify is for information purposes only and will not be printed on any customer correspondence.

MIS Type

An important detail in defining an MIS class is to specify the *type* of class that you are creating. The MIS class type identifies the basic nature of the class. In Oracle FLEXCUBE you can set up the following type of MIS classes:

- *Transaction class* — A transaction class refers to all transactions that have taken place through any of the front-end modules like foreign exchange, money market etc. Customer Class relates to customer accounts.
- *Customer class* — Select this option if you are defining a customer-based classification.
- *Composite class* — Choose this option to indicate that the MIS class can be used both at customer definition and at the time of processing a transaction.
- *Fund class* — Refer to the Core Services User manual for details on setting up a Fund MIS class

This is the basic feature of a class and will determine the type of MIS codes that can constitute the class. For each of these MIS types you can create a maximum of ten classes.

Mandatory

Using this field, you can indicate whether entering an MIS code is mandatory for a particular MIS class or not. Whenever any transaction is stored, the system checks if an MIS code is supplied for this MIS class invoked in the transaction.

MIS Codes

Under a class, you can indicate the sub-divisions that should be reported under the class. Each of the sub-classes is given unique code identifiers.

The MIS codes that you associate with a class will fall under the class at the time of reporting or consolidation.

Click add icon to associate an MIS code to a class. To remove an MIS class from the list, place your cursor in that row and click delete icon.

The MIS codes that you associate will depend on the Type of MIS Class that you are creating. While setting up the details of a customer, you can associate the customer to a customer type MIS Code. Therefore the set up serves more for management purposes and makes the management of GLs simple and easy.

2.12.2 Saving the Record

Click save icon to save the record. Click delete icon to exit without saving the details that you entered. An MIS Class that you have created will be available for use only after it has been authorized by a user bearing another ID.

Similarly, you cannot make any modifications to a Class or Category until the previous modification made, has been authorized. After you have made the required entries, click 'Exit' button to exit the screen. You will be returned to the Application Browser.

2.12.3 Maintaining MIS Group

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

The screenshot displays the 'MIS Group Maintenance' application window. At the top, there is a blue header bar with the title 'MIS Group Maintenance'. Below the header, a 'New' button is visible. The main form area contains several input fields: 'MIS Group *', 'Group Description', 'Pool Code', and 'Description'. Below these fields is a tabbed interface with four tabs: 'Customer Class', 'Composite Class', 'Transaction Class', and 'Cost Code'. The 'Customer Class' tab is selected, showing a list of 10 MIS Classes. Each class has a 'MIS Code' input field and a 'MIS Code Description' field. At the bottom of the window, there is a 'Fields' section with 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' (with 'Authorized' and 'Open' checkboxes). An 'Exit' button is located in the bottom right corner.

If you are creating a new MIS Group, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'MIS Group Definition' screen is displayed without any details.

If you are calling an MIS Group that has already been defined, double-click an MIS Group from the summary screen.

2.12.4 Operations on the MIS Group Record

On an existing MIS Group record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of an MIS Group
- Authorize an MIS Group
- Copy the details an MIS Group on to a new one
- Print the details of an MIS Group
- Delete an MIS Group

Please refer to the manual on Procedures for details of these operations.

2.12.5 Maintaining MIS Cost Codes

An MIS cost code represents the notional cost incurred for a transaction. An MIS cost code can be attached either to an account or to a contract, in the following manner:

3. You can link a Cost Code to an account class. This will default to the accounts maintained under the account class. You can change this default. Alternatively, you can link an MIS Cost Code to an account when maintaining it.
4. When creating a product, you can identify the Cost Codes against which contracts involving the product should be reported.
5. When processing a contract, the Cost Codes identified for the product (the contract involves) will automatically default. These defaults can be changed. If cost codes have not been identified for the product, you can identify one for the contract.

The notional cost will be reported in the profitability report.

You can invoke this screen by typing 'MIDXCODE' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.

If you are creating a new MIS Cost Code, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'MIS Cost Code Maintenance' screen is displayed without any details.

If you are calling an MIS Cost Code that has already been defined, double-click on an MIS Cost Code from the summary screen.

Type

The MIS Cost Code can belong to one of the following types:

Number of Transactions

This typically applies for calculating the cost of processing a transaction involving an account.

You can indicate the amount to be considered as the notional cost for each transaction.

For example, you may incur a certain amount for every transaction you process of a savings account a particular category. This cost could be different for processing transactions in a different type of savings account or for current accounts. You should define different MIS Cost Codes and link them to the appropriate account classes.

Event based Charges

The notional cost applicable for processing an event can be defined as a cost code. Typically, this applies for a contract.

For example, for processing an event in the life-cycle of a loan, you may want to attach a certain cost. You can define a cost code for it and link it to the product.

Similarly, you can define a different notional cost for different events in the life-cycle of a contract. Thus, you can have a cost code for initiating a loan, one for liquidating interest, and so on, and link them to the product with the appropriate event codes.

The notional cost that you define will be taken as the cost per event.

Duration based charges

These charges are applied typically for a contract. The notional cost in this case, is calculated on the basis of a specific duration. This notional cost is defined for a cost code. The following example illustrates how this cost is applied on a contract.

For example, if a loan is live for a month, the notional cost you incur is a specific amount. You would define a duration based cost code, define the periodicity as 'monthly'. For every month a loan linked to the cost code is live, the notional cost will be applied.

Cost

The notional cost, along with the currency in which it is expressed should be indicated for the cost code. The cost will be applied based on the Cost Code type, as follows:

Cost Code Type	Description
Number of Transactions	The amount is taken as the cost per transaction
Event	The amount is taken as the cost per event
Duration	The amount is taken as the cost for the period defined as the periodicity, for the cost code

If a currency conversion is involved during reporting, the prevailing conversion rate will be used.

Periodicity

This is the periodicity at which the costs defined have to be applied. In the profitability report, the notional cost reported would depend on the periodicity defined for the cost code.

For a quarterly, half-yearly or yearly periodicity, you should also indicate the first month of application. The subsequent application months would be computed based on this.

2.12.6 Operations on the MIS Cost Code Record

On an existing MIS Cost Code record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of an MIS Cost Code
- Authorize an MIS Cost Code
- Copy the details an MIS Cost Code on to a new one
- Print the details of an MIS Cost Code
- Delete an MIS Cost Code

Please refer to the manual on Common Procedures for details of these operations.

2.12.7 Maintaining MIS Pool

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

The screenshot shows a window titled "Pool Maintenance" with a "New" icon in the top left. The main area contains three required fields: "Pool Code*", "Pool Name*", and "Calculation Method*" (a dropdown menu). At the bottom, there is a "Fields" section with a table of fields and an "Exit" button.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

If you are creating a new MIS Pool Code, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'MIS Pool Code Definition' screen is displayed without any details.

If you are calling an MIS Pool Code that has already been defined, double-click on an MIS Pool Code from the summary screen.

2.13 User Defined Fields Maintenance

This section contains the following topics:

- [Section 2.13.1, "Invoking the User Defined Fields Maintenance Screen"](#)
- [Section 2.13.2, "Mapping UDF Function Field"](#)

2.13.1 Invoking the User Defined Fields Maintenance Screen

Based on your requirement and the nature of the field, you can specify default values and validations for the field. Oracle FLEXCUBE will validate all entries made to the field against the validations you define for a field. You can invoke the 'User Defined Fields Maintenance' screen by typing 'UDDUDFMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'User Defined Fields Maintenance' application window. The title bar reads 'User Defined Fields Maintenance'. The main content area is titled 'New' and contains the following fields and options:

- Field**
 - Field Name * (text input)
 - Field Description * (text input)
 - Field Type * (dropdown menu)
 - Usage Allowed * (dropdown menu)
 - Function (text input)
 - Validation Type * (dropdown menu)
- Length**
 - Fixed Length
 - Fixed Length (text input)
 - Minimum Length (text input)
 - Maximum Length (text input)
- Range**
 - Minimum Value (text input)
 - Maximum Value (text input)
 - Mask (text input)
 - Default Value (text input)
- Flags**
 - Amendable
 - Unique Field
 - Update Allowed

At the bottom of the screen, there is a navigation bar with the following elements:

- LOV | Derivation | Validation | Cube Entity
- Maker (text input)
- Date Time: (text input)
- Mod No (text input)
- Record Status (text input)
- Checker (text input)
- Date Time: (text input)
- Authorization Status (text input)
- Exit button

A field that you have created will become operational in Oracle FLEXCUBE only after it is authorized. A user bearing a different Login ID can authorize a field definition record that you have created.

2.13.2 Mapping UDF Function Field

You can maintain the user defined fields function mapping in the User Defined Fields Function Field Mapping Maintenance screen. To invoke this screen type 'UDDFFLMT' in the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows a software interface for maintaining user-defined fields. At the top, there's a title bar and a 'New' button. Below that is an 'Enter Query' field. A 'Function *' field is present, followed by a 'Field Details' section. This section includes a table with a 'Field Name' column and a 'Go' button. The bottom of the screen has a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following in this screen:

Function

Specify the function ID. Alternatively, you can select the function from the option list. The list displays all valid functions maintained in the system.

Field Name

Specify the name of the field. Alternatively, you can select the field name from the option list. The list displays all valid fields maintained in the system.

2.14 Generic Interface Maintenance

This section contains the following topics:

- [Section 2.14.1, "Invoking GI Process"](#)
- [Section 2.14.2, "Viewing Error Details of Individual Record"](#)
- [Section 2.14.3, "Specifying Interface Definition Details"](#)
- [Section 2.14.4, "Viewing Interface Definition Summary"](#)
- [Section 2.14.5, "Maintaining AUDF \(ASCII User Defined Function\) Details"](#)
- [Section 2.14.6, "Viewing AUDF Summary Details"](#)

2.14.0.1 Maintaining GI Parameter

You can set the parameters for the framework of Generic Interface processing in the following screen 'Parameters' screen invoked from the Application Browser. You can invoke this screen

by typing 'GIDPARAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can maintain the following parameters for generic interface here.

Holiday Treatment

You can specify the parameters for interface processing if the schedule date falls on a holiday.

Holiday Treatment

Check this box to indicate your preference for interface processing on a holiday.

Next Run Date

Specify how the system should process if the schedule date falls on a holiday. You can select the options as either move the interface processing to previous working date or next working date if the interface processing date falls on a holiday.

Note

The default holiday treatment is movement to 'next working date'.

Purging Days

Specify the purging days if you want to maintain any days to be purged while processing interface.

Incoming

You can specify the parameters for interface processing for the incoming files.

Uploaded Record Status

Select the input status of the transaction record after upload as:

- Authorized
- Unauthorized

Note

By default 'Authorized' option is selected.

Bad File Path

Specify the path where the external tables should write the bad records, while reading from the Incoming file.

Log file Path

Specify the path where the external tables should write the Log file, while reading from the Incoming file.

Outgoing

You can specify the parameters for interface processing for the outgoing files.

Archival Required

Check this box to specify if the upload table data and file log data should be archived at the time of EOD or before deleting the same.

File writing process

Select the tool to write the data into output file from the following options:

- Oracle - This component uses ORACLE UTIL packages to write the data into output file.
- Java - This component uses java libraries ages to write the data into output file

Note

By default 'Oracle' option is selected.

You need to note the following details while selecting the tool for file writing:

- This feature is applicable only for the outgoing process
- Low volume sites are recommended to use Oracle tool only in case of high volume Java tool is recommended.
- If Java tool is selected then the necessary Java software/component should be installed in the database server and jvm is enabled in database.

2.14.1 Invoking GI Process

You can trigger the process of Generic Interface using Gateway Messages, EOD run or through 'Interface Trigger' screen. You can invoke this screen by typing 'GIDIFPRS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Interface Trigger' application window. The form includes the following fields and controls:

- Branch Code * 000
- Interface Code * (empty)
- External System * (empty)
- Interface (empty)
- File Name (empty)
- Status U
- Process Code File Processing (dropdown)
- Physical File Name (empty)
- File Mask (empty)
- File upload button
- Process button
- Footer: Input By Date Time, Authorized By Date Time, Modification Number, Authorized checkbox, Open checkbox, Exit button

You can provide the following details here to invoke the GI routing package.

Branch Code

Specify the branch code from where the GI file process has to be initiated.

Interface Code

Select the Interface Code that has to be processed.

Based on the selected interface code, system defaults external system and interface type.

File Name

Specify the file name if the selected Interface Code is Incoming.

Process Code

Select the process code from the drop-down list, if the selected Interface Code is Incoming. The options available are:

- FP – Populating the Upload tables using the file data.
- DP – Populating the Base tables from the Upload tables.
- AL – This will trigger 'FP' and 'DP' processes one after another.
- RT – This is Retry operation the previous process that failed is triggered.
- RE – This will rerun the 'DP' process for error records.

Physical File Name

A physical file name is applicable if you are processing a file that is uploaded through the 'Interface Trigger' screen.

When the file upload is successful, the system will display the name of the file in this field.

File Mask

The system displays the incoming file mask specified during interface definition.

2.14.2 Viewing Error Details of Individual Record

You can view the individual record error details of the uploaded file in the 'View Error Details' (GIDFILOG) screen. From the summary screen (GISFILOG), double click the selected record to view the error details screen.

You can invoke View Error Details screen by typing 'GIDFILOG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software interface titled "File log Detailed". It includes a "New" button and an "Enter Query" field. The interface is split into two main columns. The left column, titled "Upload File Name", contains several input fields: "Branch Code", "Interface Code", "Process Reference Number", "File Name", "Start Date Stamp", "End Date Stamp", and "Status". The right column, titled "Field Mapping Details", contains five input fields labeled "Key 1" through "Key 5". Below these input fields is a navigation bar showing "1 Of 1" and a "Go" button. At the bottom right of the window, there is an "Exit" button.

Based on the upload file name and process reference number, system displays the error details here:

- Upload File Name
- Branch code
- Interface Code
- Process Reference Number
- File Name
- Started Time
- Ended Time
- Status

Following field mapping details are also displayed

- Key 1
- Key 2
- Key 3
- Key 4
- Key 5
- Error Code

- Error Description

2.14.3 Specifying Interface Definition Details

You can define the format details and properties associated with interface file in the 'Interface Definition' screen. You can invoke this screen by typing 'GIDIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can define the following interface file properties, formats and components here.

Branch Code

Specify the code of the branch to which the interface belongs.

Interface Type

Select the interface type from the following options:

- Incoming - Select this option if the file data needs to be uploaded into Oracle FLEXCUBE
- Outgoing - Select this option if data from Oracle FLEXCUBE needs to be written into file

File Mask

Specify the file mask for the outgoing interface file.

CRC Required

Check this box if you want to check the CRC while transferring the data.

In case of incoming interface, system checks for the CRC value in the file name maintained in 'CRC file mask'. For outgoing interface, system generates the CRC value in a CRC file.

CRC File Algorithm

Specify the CRC algorithm which has to be used to calculate the CRC Value.

CRC File Mask

The path of CRC File mask gets displayed here.

CRC File Path

The path of CRC File gets displayed here.

External System

Specify the external system with which Oracle FLEXCUBE is interfacing.

Format Type

Select the type of data length in the interface from the following options:

- Fixed – Select this option if the file data has to be in fixed width.
- Delimited - Select this option if the file data has to be in delimited format.

Delimiting Character field gets enabled for you to specify the delimiting character if you select the format type of definition as 'Delimited'.

File Path

Specify the path of the file.

Data Log Required

Check this box to indicate if the confirmation details are required to be logged in file.

Commit/Fetch Frequency

Specify the number of transaction committed or fetched at a given point of time.

Date Format

Specify the date format for the interface file.

No of Executions Day

If you select frequency type as 'Daily', specify the total number of interface file processing executions in a day.

This field is applicable only for incoming interface file process.

Duplication File Check Reqd for Current Date

Check this box to indicate that the duplicate files should not be added for the current date.

Interface Code

Specify a unique interface code to identify the interface as incoming or outgoing.

Delimiting Character

Specify the delimiting character if you select the format type of definition as 'Delimited'.

When to Run

Select the stage of application the interface has to be triggered.

Mandatory

Check this box to indicate that the interface has to be mandatorily processed before moving on to the next stage of EOD. If this box is checked system checks if the interface has been processed or not and if it is not processed system will not allow movement to the next EOD stage.

Triggering

Select an appropriate option to indicate how the interface should be triggered. The options available are:

- Manual – Select this option if the interface has to be triggered manually.
- System – Select this option if the interface has to be triggered automatically.

During EOD if there are any mandatory unprocessed interfaces and if the triggering type is selected as 'System' then the interface is triggered automatically. In case of Incoming interface if triggering type is selected as 'System' then system checks if the file is available in the 'ready' folder for that interface. If the file is present the system will process it. In case of outgoing interface if triggering type is selected as 'System' then, system will automatically trigger the Outgoing interface.

Note

If the interface is mandatory, the triggering type must be system. Even if the triggering type is mentioned as System, you can manually trigger the interface whenever required through Interface triggering screen.

Confirmation File Required

Check this box to indicate if confirmation is required for an incoming file. If this box is checked then when incoming file is processed, system checks whether confirmation file is available in the folder specified. If the file is not available then incoming file processes will raise an error indicating the confirmation file is not available.

Confirmation File Path

The path of confirmation file gets displayed here.

Confirmation File Mask

The path of confirmation file mask gets displayed here.

Justification

You can specify the justification details of fixed format type interface file here.

Date

Select the justification type for date field from the drop-down list. The options are:

- Right
- Left

Number

Select the justification type for number field from the drop-down list. The options are:

- Right
- Left

Text

Select the justification type for text field from the drop-down list. The options are:

- Right
- Left

Note

Default justification type for text and date field type is Left and number field type is right.

Frequency Type

Select the frequency type for interface file processing from the following drop-down options:

- Daily
- Weekly
- Fort Nightly
- Monthly
- Quarterly
- Yearly
- Adhoc

Note

If Adhoc is specified it will override any existing restrictions.

Week Day

If you select frequency type as 'Weekly', select the day from the drop-down list for processing the interface file. The options available are:

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday

Month

If you select frequency type as 'Quarterly, Half Yearly and Yearly', select the month for the interface file execution from the drop-down list. The options available are:

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December

Date

If you select frequency type as 'Monthly, Quarterly, Half Yearly and Yearly', select the date of the month for the interface file execution from the drop-down list.

Last Run Date

The last run date gets displayed here

Next Run Date

The day on which the interface can be triggered gets displayed here.

Padding Character

You can specify the padding character of fixed length format type interface file here. All the data types can have the same padding character

Date

Specify the padding character for date field.

Number

Specify the padding character for number field.

Text

Specify the padding character for text field.

Note

All the data types can have the same padding character.

Pre Message

Specify the value that should be calculated before triggering the interface in the predefined format.

Post Message

Specify the value that should be calculated after Interface processing is done in the predefined format.

Pre Message AUDF

Specify the AUDF that needs to be invoked before triggering the interface. You can use this to add additional functionality required at the message level.

Post Message AUDF

Specify the AUDF that needs to be invoked after triggering the interface. You can use this to add additional functionality required at the message level.

Incoming File

You can specify the interface details applicable for incoming file details here.

Function ID

Specify the function id for which the incoming data need to be sent.

Incoming File Mask

Specify the file mask for selecting the incoming files from the file directory. System supports four types of file masking:

- Date and Time mask (YYYYMMDDHHMISS) – (year, month, date, hours, minutes and second)
- Sequence number based mask(nnn) – 3 digit numeric numbers
- File names starting with a specific signature. (Upload all files which are starting with incoming File name)
- Exact File Name (File Names which are exact match with the file name in interface definition)

System searches all the files which are matching the mask criteria and process the files one by one “_” as the split separator for the file name and the mask criteria.

Note

System will continue or break the uploading of records based on the error handling defined in the 'On Override' field. If it is Continue, then the system will ignore the current record and continue with the next record. If it is Reject, then the system will stop the execution of the file and start executing the next available incoming file.

Note

By default system append the Incoming File Mask type to the file name while searching the physical file name. If an interface supports for multiple type incoming files, then same file mask is applicable for all type of incoming files.

Processed File Mask

Specify the file mask for renaming the incoming file after uploading the data.

Default Action

Select the default action which needs to be invoked to process the uploaded data in the upload table from the drop-down list below:

- New
- Modify
- Close

On Override

Select the action to be taken if an override occurs from the drop-down list below:

- Reject
- Continue
- Skip

Outgoing Interface

Specify the corresponding outgoing interface file for the above incoming file.

Suppress Start Reference

Check this box to indicate that the start reference number should be suppressed.

If the checkbox is selected and start reference element is defined in the component definition, system raises an error message while saving the interface. System validates the start reference check for Header, Body and Footer.

For a given interface, mask and suppress start reference are applicable to all the file names configured for that interface

Log Output

Select the type of details to be updated in the log file from the adjoining drop-down list. This list displays the following values:

- Error
- Success
- Both

While processing the interface file, system verifies the log output value and the below details:

- If the value of "Log Output" is "Error", then, system creates an error file (<INTERFACE_NAME>_FILENAME>_ERR_<ProcessRefNo>.dat) in Log_Failure

folder and update the primary key elements and the corresponding error details (error code and message).

- If the value of “Log Output” is “Success”, then, system creates a data file (<INTERFACE_NAME>_FILENAME>_SUC_<ProcessRefNo>.dat) in Log_Success folder and update the primary key elements. “
- If the value of “Log Output” is “Both”, then, system creates both error file and data file in log folder.

During the interface configuration, log_failure and log_success folders are created in the interface configured folder.

Parallel Processes

You can specify the parallel process details here.

Parallel Process Required

Check this box to indicate if parallel processing is required if multiple interface files has to be processed at a given time.

When you select parallel process required parallel process type field gets enabled.

Parallel Process

Select the type of parallel process you want to keep for the interface processing:

- Record Based – Select this option if you want parallel processing to be based on the number of records you maintained.
- Process Based – Select this option if you want parallel processing to be based on the number of parallel processes that you maintained.

No of Records

Specify the number of records of parallel process can be performed at a given time. This field gets enabled only if you select the parallel process type as ‘Record based’.

No of Parallel Process

Specify the number of parallel process can be performed at a given time. This field gets enabled only if you select the parallel process type as ‘Process based’.

2.14.4 Viewing Interface Definition Summary

You can view the interface details maintained in the system using 'Interface Definition Summary' screen. You can invoke this screen by typing 'GISIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this, there are several search filters: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Branch Code' (a text input field with a search icon), 'Interface Code' (a text input field with a search icon), 'External System' (a text input field with a search icon), and 'Interface Type' (a dropdown menu currently set to 'Incoming'). Below the filters is a pagination bar showing 'Records per page' set to 15, and navigation buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the pagination bar is a table with the following columns: 'Authorization Status', 'Record Status', 'Branch Code', 'External System', 'Interface Code', and 'Interface Type'. The table is currently empty. At the bottom left, there are three buttons: 'Interface', 'Authorizal', and 'Record St'. At the bottom right, there is an 'Exit' button.

You can click 'Search' button to view all the interface records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the Interface definition you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Branch code

Select the branch code belonged to the interface details from the option list.

Interface code

Select the interface code belonged to the interface details from the option list

Record Status

Select the record status of the interface details from the drop-down list. The options are:

- C – Closed
- O - Open

External System

Select the name of the external system belonged to the interface details from the option list.

Interface Type

Select the type of interface from the option list as incoming or outgoing.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Branch Code
- External System
- Interface Code
- Interface Type

2.14.4.1 Search Functionalities

The search functions available are:

- **Advanced** – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- **Reset** – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- **Query** – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- **Refresh** – Click **Refresh** to refresh the list of results.

2.14.5 Maintaining AUDF (ASCII User Defined Function) Details

You can maintain the AUDF (ASCII User Define Function) details in the 'AUDF Maintenance' screen. You can invoke this screen by typing 'GIDAUDFM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'AUDF Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. The main area contains four input fields: 'AUDF Name *', 'Description', 'Unit Name *', and 'AUDF Type *'. The 'AUDF Type' dropdown menu is currently set to 'Message'. At the bottom of the window, there is a status bar with the following information: 'Input By', 'Date Time', 'Authorized By', 'Date Time', 'Modification Number', and two checkboxes labeled 'Authorized' and 'Open'.

Specify the following AUDF details in this screen.

AUDF Name

Specify the name of the AUDF here.

Description

Specify a description for the AUDF here.

Unit Name

Specify the invoked function name here.

AUDF Type

Select the AUDF types from the drop-down list. The following options are available:

- Message
- Component
- Record
- Field

2.14.6 Viewing AUDF Summary Details

You can view AUDF details maintained in the system using 'AUDF Summary' screen. You can invoke this screen by typing 'GISAUDFM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Summary' window of the application. At the top, there are 'Advanced Search' and 'Reset' buttons. Below that, there are two dropdown menus for 'Authorization Status' and 'Record Status'. There are also text input fields for 'AUDF Name' and 'Description', each with a search icon. Below the filters, there is a pagination bar with 'Records per page' set to 15, and buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. The main area contains a table with the following header:

Authorization Status	Record Status	AUDF Name	Description
----------------------	---------------	-----------	-------------

At the bottom of the window, there are buttons for 'Authoriza...', 'Record St...', and 'Exit'.

You can click 'Search' button to view all the AUDF records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the AUDF you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Record Status

Select the record status of the AUDF from the drop-down list. The options are:

- C – Closed
- O - Open

AUDF Name

Select the name of the AUDF from the option list.

Description

Select the description of the AUDF from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- AUDF Name
- Description

2.14.7 Maintaining Translation Details

You can maintain translation details required between the external system values to Oracle FLEXCUBE Values and vice Versa in the 'Translation Definition' screen. You can invoke this screen by typing 'GIDTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Translation Definition' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below them is a text box labeled 'Table Name *'. The main area is titled 'Translate Parameter' and contains a table with two columns: 'In Parameter' and 'Out Parameter'. Each column has a text input field and a help icon. At the bottom of the window, there are fields for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open'.

You can capture the following details here:

Translation Name

Specify the translation name you want to keep for the set. The translation name gets linked to the interface field whose value needs to be translated during Interface Processing.

Translation Parameters

The following details are specified here:

In Param

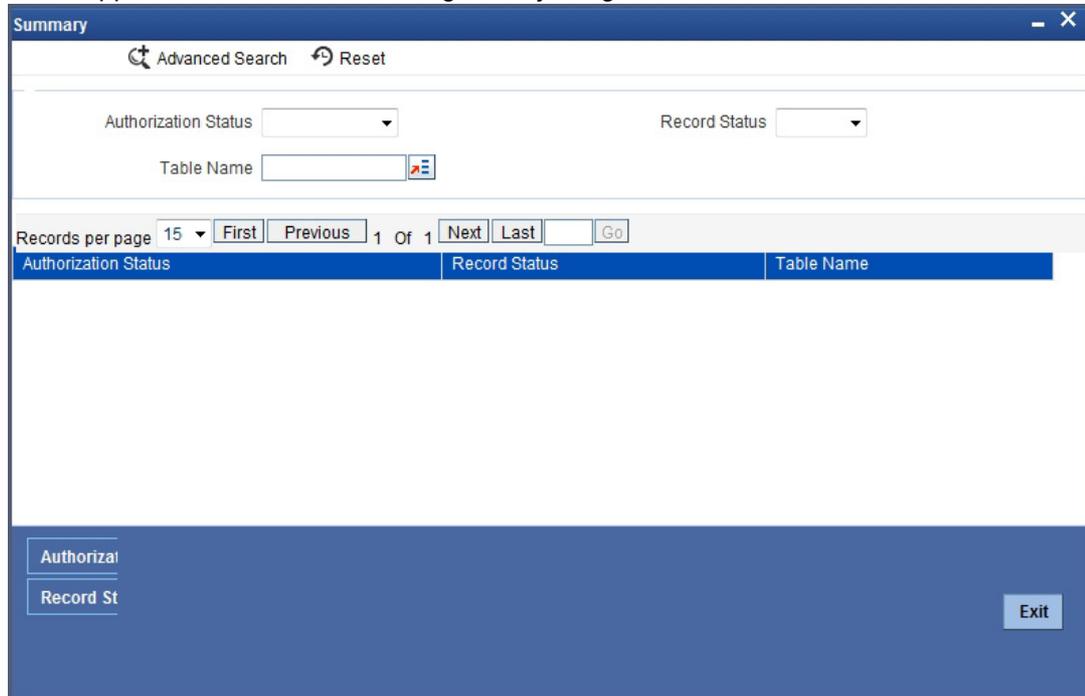
Specify the system value for the corresponding external systems value.

Out Param

Specify the external system's value for the corresponding Oracle FLEXCUBE value.

2.14.8 Viewing Translation Summary Details

You can view the translation details maintained in the system using 'Translation Summary' screen. You can invoke this screen by typing 'GISTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are three search filters: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), and 'Table Name' (a text input field with a search icon). A pagination bar shows 'Records per page' set to 15, with buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the filters is a table with three columns: 'Authorization Status', 'Record Status', and 'Table Name'. The table is currently empty. At the bottom of the window, there are buttons for 'Authorizal', 'Record St', and 'Exit'.

You can click 'Search' button to view all the translation records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the translation you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Record Status

Select the record status of the translation from the drop-down list. The options are:

- C – Closed
- O - Open

Translation Name

Select the name of the translation from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Translation Name

2.14.8.1 Search Functionalities

The search functions available are:

- **Advanced** – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- **Reset** – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- **Query** – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- **Refresh** – Click **Refresh** to refresh the list of results.

2.14.9 Maintaining CRC Algorithm Details

Generic Interface supports CRC-32 and Adler-32 Checksum algorithms for generating CRC value of the file. Other CRC components which are developed in Java and PL/SQL are also supported by GI using the 'CRC Maintenance' screen.

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

The screenshot shows a web-based application window titled "CRC Maintenance". At the top, there is a toolbar with "New" and "Enter Query" buttons. The main content area contains three input fields: "CRC Name *" (with a red asterisk), "Description", and "Invocation Stub" (with a help icon). Below the input fields, there is a status bar with three columns: "Input By Date Time", "Authorized By Date Time", and "Modification Number". At the bottom right of the status bar, there are two checkboxes: "Authorized" and "Open".

You can write the invocation stub along with the CRC component details here:

CRC Name

Specify the CRC Algorithm used to calculate the CRC value for the file.

Description

Specify the description of the CRC Algorithm here.

Invocation Stub

Specify the stub to invoke the CRC generation component.

2.14.10 Viewing CRC Summary Details

You can view the CRC details maintained in the system using 'CRC Summary' screen. You can invoke this screen by typing 'GISCRFCN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below are four search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'CRC Name' (text input with a search icon), and 'Description' (text input with a search icon). A pagination bar shows 'Records per page' set to 15, with 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go' buttons. Below the filters is a table with the following headers: 'Authorization Status', 'Record Status', 'CRC Name', and 'Description'. The table body is currently empty. At the bottom of the window, there are buttons for 'Authoriza', 'Record St', and 'Exit'.

You can click 'Search' button to view all the CRC records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the CRC algorithm from the drop-down list. The options are:

- Authorized
- Unauthorized

CRC Name

Select the name of the CRC algorithm from the option list.

Record Status

Select the record status of the CRC algorithm from the drop-down list. The options are:

- C – Closed
- O - Open

Description

Select the description of the CRC algorithm from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- CRC Name
- Description

2.14.10.1 Search Functionalities

The search functions available are:

- **Advanced** – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- **Reset** – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- **Query** – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- **Refresh** – Click **Refresh** to refresh the list of results.

2.15 Process Definition

This section contains the following topics:

- [Section 2.15.1, "Maintaining Process Codes"](#)

2.15.1 Maintaining Process Codes

You can maintain the process codes using the 'Process Definition' screen. You can invoke this screen by typing 'SMDPRCDE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

You can specify the following here:

Process Code

Specify a unique code for the process.

Description

Enter an appropriate description of the process.

After entering the details, click the 'Save' button.

2.16 Reporting Parameters Maintenance

This section contains the following topic:

- [Section 2.16.1, "Maintaining Report Spool Path"](#)

2.16.1 Maintaining Report Spool Path

You can maintain a location to spool the reports for a specific branch using 'Reporting System – Parameters' screen. You can invoke this screen by typing 'RPDPARAM' 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 "Reporting Parameters Maintenance". At the top, there is a toolbar with "New" and "Enter Query" buttons. The main content area contains several input fields: "Branch" (disabled), "Spool Path", "Spool History Path", "Time Out", and "Server Report Path" (with a help icon). At the bottom, there is a status bar with "Input By Date Time", "Authorized By Date Time", and "Modification Number" with checkboxes for "Authorized" and "Open".

Here, you need to specify the following details:

Branch

The system displays the branch for which you are maintaining the spool path. However, you cannot modify it.

Spool Path

Specify the location to which the reports should be spooled. The system stores the generated reports into this location, if you have selected 'Spool' in the 'Printing Preferences' screen.

Spool History Path

Specify the spool history path. This is the generation where the system saves the generated report. It is usually the same as the spool path.

Time Out

Specify the time span within which you wish to complete the process. The system reports if it takes longer time to generate it.

Server Report Path

This is the location where the system stores the report, if you have selected the option 'View' in the 'Printing Preferences' screen.

2.17 Maintaining Amount Text

You can describe the amounts printed on account statements, messages, advices, etc., in words, for the benefit of your customers. To describe 'amounts' in a specific language, you have to maintain the verbal equivalents of numerals in the language. You can maintain verbal equivalents of numerals in the 'Amount Text Maintenance' screen.

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

The screenshot shows the 'Amount Text Maintenance' application window. The window title is 'Amount Text Maintenance'. It features a menu bar with 'New' and 'Enter Query' options. Below the menu bar are input fields for 'Language Code *' and 'Description'. The main area is divided into two sections: 'Text' and 'Currencies'. The 'Text' section contains a table with columns 'Amount *', 'Description', and 'Prefix One'. The 'Currencies' section contains a table with columns 'Currency Code *', 'Pre Decimal', 'Post Decimal', 'Final Text', 'Text Before', and 'Fractions'. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

Amount translation details can be maintained as one time maintenance at the time Oracle FLEXCUBE is installed at your bank. Once maintained, the amount descriptions printed on account statements, and other messages, will be described according to your specifications in this screen.

Language

You can maintain verbal equivalents of numerals in any language that Oracle FLEXCUBE supports. This means that you can maintain the verbal equivalents of numerals in as many languages as you generate messages.

Text

You must describe the following numerals in the Description field (in the language that you specify in the Language field):

- 1, 2, 3, upto 10
- 20, 30, 40, 50, 60, 70, 80, and 90
- 100

- 1,000
- 10,000
- 100,000
- 1,000,000
- 10,000, 000, and so on

In certain languages, One thousand, One million, and so on are expressed, simply, as 'thousand', and 'million'. If you are defining verbal equivalents of amounts in such a language, do not choose the 'Prefix One' option. Statements and messages printed in such a language will describe amounts such as '1000', simply, as 'thousand'.

Choose the 'Prefix One' option, if you would like amounts such as '1000' described as 'One thousand'.

Currencies

In this screen, you can also describe the pre-decimal and the post-decimal units of a currency in different languages. Enter the verbal equivalent of the 'pre' and 'post' decimal units of a currency in the Pre-Decimal and Post-Decimal fields respectively. For example, if you would like to describe the decimal units of USD, enter:

6. The currency in the Currency field
7. The pre-decimal description as 'Dollars'
8. The post-decimal description as 'Cents'
9. Final Text to be attached to the currency.

You can opt to prefix, or suffix, an amount with its currency. If you would like the suffix an amount with its currency, do not choose the 'Text Before' option. If you would like to prefix an amount with its currency, choose the 'Text Before' option.

For example, if you would like to describe USD 1000, as Dollars One Thousand, choose the 'Text Before' option.

3. Function ID Glossary

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