

Black Listed Customers Data
Oracle FLEXCUBE Universal Banking
Release 11.3.1.0.0EU
[April] [2012]
Oracle Part Number E51534-01



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1. About this Manual

1.1 Introduction

This manual is designed to help you quickly get acquainted with interface between Oracle FLEXCUBE and the external system, SCFMU (State Committee for Financial Monitoring of Ukraine) which sends the Black Listed Customers Data to Oracle FLEXCUBE.

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 Abbreviations

The following abbreviations are used in this User Manual:

| Abbreviation | Description |
|--------------|--|
| SCFMU | Specially Authorized Executive Body for Financial Monitoring |

1.4 Conventions Used in this Manual

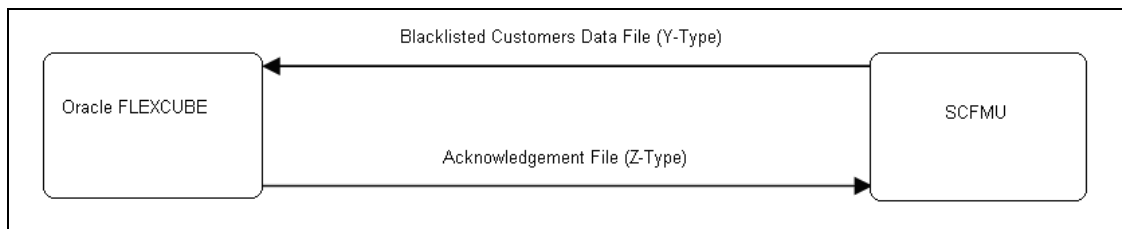
Important information is preceded with the  symbol.

2. Black Listed Customers Data

2.1 Introduction

The external system, SCFMU is a specially authorized executive body for financial monitoring. It sends the Black Listed Customers Data file to your bank. Oracle FLEXCUBE performs a check to find out whether any existing customer of your bank is in the Black Listed Customers list. If there is any, Oracle FLEXCUBE marks the customer as black listed.

The following diagram illustrates the data exchange that happens between SCFMU and Oracle FLEXCUBE.



2.2 Process Flow

1. SCFMU sends the Black Listed Customers Data file(Y-File) to your bank.
2. You can upload the data file from different sources like e-mail and shared folder. On upload of the file, Oracle FLEXCUBE generates an acknowledgement file (Z-type) for the SCFMU.
3. After the successful upload of the Y-File, the system checks the blacklisted data against the existing customer data. This check is performed every time when a new file is received.
4. If there is a matching customer found in Oracle FLEXCUBE then the system marks the customer as Black Listed by checking the field, 'Black Listed' in the 'Customer Maintenance' for the matching customer.
5. On creation of a new customer, Oracle FLEXCUBE checks whether the customer name is in the Blacklisted Customers Data file. If the name is found, it marks the customer as blacklisted.

2.3 Uploading Black Listed Customers Data File

You can upload the Black Listed Customers Data file using 'Upload' screen. You can invoke this screen by typing 'CVDBLUPD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



File Name

Specify the name of Black Listed Customers Data file (Y-File) that is to be uploaded.

Directory Name

Specify the directory name.

Click 'Upload' to upload this file into the system. Oracle FLEXCUBE generates an acknowledgement message (Z-File) for the SCFMU after the upload of Black Listed Customers data.

2.4 Indicating the Black Listed Customer

On creation of the new customer in Oracle FLEXCUBE using 'Customer Maintenance' screen, the system validates the blacklisted customers.

You can indicate the customer as Black Listed customer using 'Customer Maintenance' screen.

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

Black Listed

On save, the system validates the customer against the Black Listed Customers Data that is available, in case of any matching it throws an override message as follows.

Black Listed customer, Proceed?

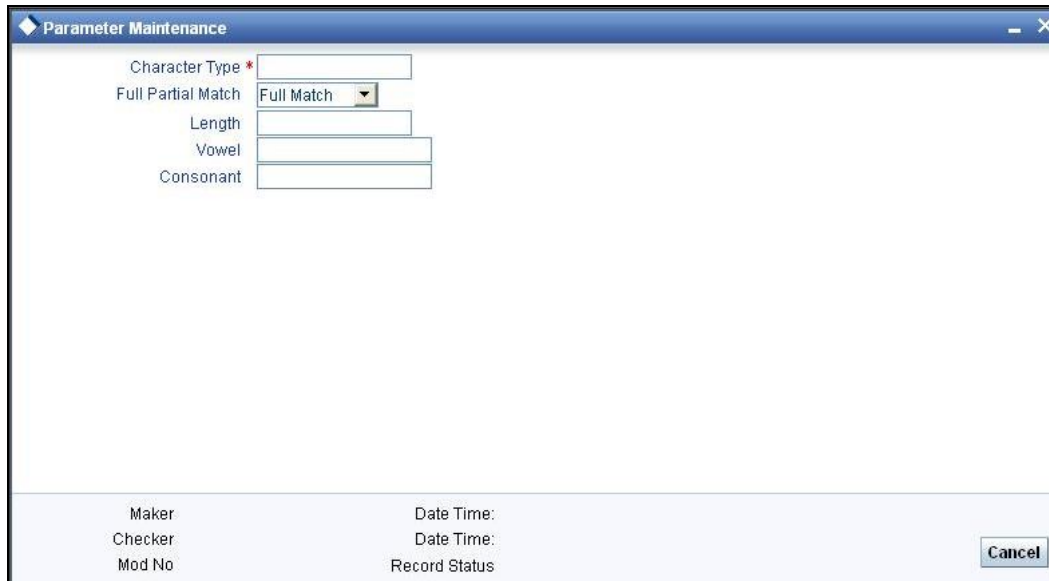
On acceptance of the override, the customer data will be saved with the blacklisted flag checked. In case the customer is not present in the Black Listed Customers Data, the system will not show any blacklisted customer override message.

For more details on this screen, refer to the section 'Maintaining Customer Basic Record' in the chapter 'Maintaining Customer Information Files' of the 'Core Entities' user manual.

2.5 Maintaining Parameters for Name Comparison

You can maintain the parameters for name comparison between your Customer names and the black listed customer names, using 'Parameter Maintenance' screen.

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

The image shows a 'Parameter Maintenance' dialog box with a blue title bar. Inside, there are five input fields: 'Character Type' with a red asterisk, 'Full Partial Match' with a dropdown menu showing 'Full Match', 'Length', 'Vowel', and 'Consonant'. At the bottom, there are labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', and 'Record Status'. A 'Cancel' button is in the bottom right corner.

Character Type

Specify the character set that you wish to use for comparing the names. The character set can be either Cyrillic (CYR) or English (ENG).

Full Partial Match

Select the Full Partial Match for comparing the names from the following options:

- Full Match
- Partial Match

Length

Specify the character length for comparing the names.

Vowel

Specify the vowel characters

Consonant

Specify the Consonant characters

2.6 Criteria for Comparison

The customer details that are stored in Oracle FLEXCUBE, Blacklisted file data can be in English or Cyrillic characters. The comparison of any data is done after converting to upper case.

If part of the name is separated with quotation marks then the latter part is deleted and only the name part within quotation mark will be taken for comparison.

2.6.1 Full /Partial Matching Combinations

1. If the value of the `cyrillic_char_length` is only '99' the system performs a Full matching..

For partial matching truncation will be done according to the rules given below:

1. The last 3 characters of the FLEXCUBE customer field will be checked for vowel/consonant/vowel combination
6. If combination exists then the last 3 characters are truncated and the remaining characters will be taken for comparison with blacklisted data (number of characters will be based on the above logic)
7. If combination does not exists then the last 2 characters will be checked for vowel/consonant combination,
8. If the combination exists then the last 2 characters are truncated and the remaining characters will be taken for comparison with blacklisted data(number of characters will be based on the above logic)
9. If the combination does not exists then the last character will be checked for vowel
10. If it exists then the last character will be truncated and the remaining characters will be taken for comparison with blacklisted data.
11. If it does not exist then the full matching will be done.

.

3. File Formats

3.1 Rules for Formation of File Names and Extensions

All names of files transferred by bank to the SCFMU have the structure, Xt0RxxMD.Ynn

- X - a sign of an accessory of a file to a task of financial monitoring (constant)
- t - File type (Constant value as 'Z')
- 0 - Constant
- Rxx - Bank ID .Each bank in Ukraine has four character mail address in NBU mail system. For Ukrsofs bank it is IICK. Now for us Rxx = ICK (last 3 chars from mail address). This identifier Oracle FLEXCUBE calculates from mail address and mail address is Oracle FLEXCUBE system parameter (not hard coded).
- MD- file date (month, day in 36-unit numerical system) achieved by hexadecimal system numbering. That is numbers from 1,2,...9 and alphabets A,B,...Z are arranged for numbers from 1 to 36)

Example

If the date is March 16, it has to be considered as follows:

- March is the third month. So for M the value is 3
- For day 16, the corresponding item will be G
- Then the MD is 3G
- Y- the last digit of the year
- nn- number of a file of the given type in during the day (begin from 1 upto 99)

3.2 Heading for File format for type 'Y'

Description of composition of requisites and structure of heading of TF (Y, Z files) for exchange with EIFM - banks.

Main structure of transport files (TF)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|--------|--|--------------------|--------|------------|--------|
| 1.1 | TF name | file – name | C(12) | + | * |
| 1.2 | TF creation date | File – date | D(8) | + | * |
| 1.3 | TF creation time | File – time | H(4) | + | * |
| 1.4 | Identifier of key of EDS(electronic digital signature) | Id – key | C(6) | + | * |
| 1.5 | EDS of file | File - signature | B(128) | + | * |



Note the following:

- '*' indicates that an element may be found only once in relation to an element of upper level.

- ‘**’ indicates that an element may be found several times in relation to an element of upper level.

3.3 File format for type ‘Y’

Description of composition of requisites and structure of data portion of list file (file of Y type)

List of persons connected with carrying out of terrorist activity (list-terror structure) *

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|--------|--------------------------------------|--------------------|------|------------|---------------------------------------|
| 2.1 | Quantity of account record | Count – record | N(7) | + | * |
| 2.2 | Version of list of persons | Ver-list | N(7) | + | * |
| 2.3 | Version date of list of persons | Date – ver – list | D(8) | + | * |
| 2.4 | Type of list of persons | Type - list | N(1) | + | * values (1-full list, 2- amendments) |

3.3.1 Account data of SCFMU (Account-list structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|-----------|---|--------------------|------|------------|---|
| 2.5.1(C1) | Number of persons in list of persons | Number – entry | N(7) | + | * |
| 2.5.2(C2) | Date of entry of a person in the list | Date – entry | D(8) | + | * |
| 2.5.3(C3) | Record type | Type – record | N(1) | + | * values (1- new, 2- modified) |
| 2.5.4(C4) | Type of person | Type – entry | C(1) | + | * values (1- legal entity, 2- individual) |
| 2.5.5(C5) | Source according to which a person is entered into the list | Program – entry | | + | ** |

3.3.2 Name of person (aka-list structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|-------------|--------------------------------------|--------------------|--------|------------|--------|
| 2.5.6.1(C6) | Surname of resident/Name1 of non- | Aka-name1 | C(350) | + | * |

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|--------------|--|---------------------|--------|------------|------------------------|
| | resident/Name of legal entity | | | | |
| 2.5.6.2(C7) | Name of resident/Name 2 of non-resident | Aka-name2 | C(350) | | * |
| 2.5.6.3(C8) | Patronymic name of resident/Name3 of non-resident | Aka-name3 | C(350) | | * |
| 2.5.6.4(C9) | Name4 of non-resident | Aka-name4 | C(350) | | * |
| 2.5.6.5(C10) | Note on possible variant of writing of name, pseudonym etc | Type-aka | C(2) | + | * |
| 2.5.6.6(C11) | Category of pseudonym | Category-aka | C(6) | | * |
| 2.5.6.7(C12) | Quality of pseudonym | Quality-aka | C(1) | | *values (1-good,2-low) |
| 2.5.7(C13) | Date of birth/Date of registration of legal entity | Date-of-birth-list | C(500) | | ** |
| 2.5.8(C14) | Place of birth/Location of legal entity | Place-of-birth-list | C(750) | | ** |
| 2.5.9(C15) | Citizenship | Citizenship-list | C(500) | | ** |
| 2.5.10(C16) | Nationality | Nationality-list | C(500) | | |
| 2.5.11(C17) | Position | Postion-list | C(500) | | ** |
| 2.5.12(C18) | Form of activity | Working-list | C(500) | | ** |
| 2.5.13(C19) | Honorary, professional, religious and other titles | Titile-list | C(500) | | ** |

3.3.3 Passport and other Identification Document (Document-list structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|---------------|--------------------------------------|--------------------|--------|------------|--------|
| 2.5.14.1(C20) | Series and number | Document-id | C(500) | | * |
| 2.5.14.2(C21) | Date of issue | Document-date | C(500) | | * |
| 2.5.14.3(C22) | Country of issue | Document-country | C(250) | | * |

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|---------------|--|-----------------------|--------|------------|--------|
| 2.5.14.4(C23) | Country of issue(code) | Code-document-country | C(3) | | * |
| 2.5.15(C24) | Name of authority which issued the doc | Document-reg | C(500) | | * |
| 2.5.16(C25) | ID number/code | Id-number-list | C(100) | | ** |

3.3.4 Location (Address list structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|---------------|---|----------------------|---------|------------|--------|
| 2.5.17.1(C26) | Country | Country | C(250) | | * |
| 2.5.17.2(C27) | Country(code) | Country-code | C(3) | | * |
| 2.5.17.3(C28) | Postal code | Postal-code | C(50) | | * |
| 2.5.17.4(C29) | Region(state, province) | State-province | C(300) | | * |
| 2.5.17.5(C30) | City | City | C(300) | | * |
| 2.5.17.6(C31) | Street | Address1 | C(350) | | * |
| 2.5.17.7(C32) | Building | Address2 | C(350) | | * |
| 2.5.17.8(C33) | Office | Address3 | C(50) | | * |
| 2.5.17.9(C34) | Address(unstructured | Address | C(700) | | |
| 2.5.18(C35) | Note on delivering judgment (decision) by court | Noted-on-conviction | C(700) | | * |
| 2.5.19(C36) | Note on being on the local and wanted list | Noted-on-prosecution | C(700) | | * |
| 2.5.20(C37) | Additional information | Comments | C(1000) | | * |
| 2.5.21(C38) | Actualization of record | Comments-record | C(1000) | | * |
| 2.5.22(C39) | Note on exclusion from the list of person) | Noted-off-list | D(8) | | * |

3.3.5 Banking Details(Bank-list structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|---------------|--|--------------------|--------|------------|--------|
| 2.5.23.1(C40) | Information on the bank in which account is opened | Bank-inf | C(500) | | * |
| 2.5.23.2(C41) | Number of bank account | Bank-count | C(100) | | * |



Note the following:

- '*' indicates that an element may be found only once in relation to an element of upper level.
- '**' indicates that an element may be found several times in relation to an element of upper level.

3.4 File format for type 'Z'

Description of composition of requisites and structure of data portion of acknowledgment file (file of Z type) on results of list file processing

3.4.1 General information on list file being acknowledged (Input-File Structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|--------|--------------------------------------|--------------------|-------|------------|--------|
| 2.1.1 | File name | Input-file-name | C(12) | + | * |
| 2.1.2 | File creation date | Input-file-date | D(8) | + | * |
| 2.1.3 | File creation time | Input-file-time | H(4) | + | * |
| 2.2 | Presence of error in list file | File-error-status | C(4) | + | * |

3.4.2 File Error(File-Error Structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|---------|--------------------------------------|--------------------|--------|------------|--|
| 2.3.1.1 | Error code | Error-code | C(4) | + | * Is filled in accordance with Reference book of error codes |
| 2.3.1.2 | Description of error | Description | C(255) | | |
| 2.3.1.3 | Error tag number | Start-tag-order | N(6) | | *number of error tag from beginning of file(TF tag number has value 1) |
| 2.3.1.4 | Tag name | Remark | C(50) | | * |

3.4.3 Additional Information on Error (Additional – Info Structure)

| SI no. | Number and name of element/structure | Tag/attribute name | Type | Obligatory | Remark |
|-----------|--|--------------------|---------|------------|--------|
| 2.3.1.5.1 | Error tag value | Key | C(1000) | | * |
| 2.3.1.5.2 | Classifier name(for error of classifier value) | Value | C(1000) | | * |

4. Screen Glossary

4.1 Function ID List

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

| Function ID | Function Description |
|-------------|-----------------------|
| CVDBLPAR | Parameter Maintenance |
| CVDBLUPD | Upload |
| STDCIF | Customer Maintenance |



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[April] [2012]
Version 11.3.1.0.0EU

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