CHECK-21 Interface

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1. About this Manual

1.1 <u>Introduction</u>

Oracle FLEXCUBE interfaces with the external system CHECK-21 in order to process the incoming check transaction entries. The details can be uploaded into the system.

1.1.1 <u>Audience</u>

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

Role	Function
End of day operators	Processing during end of day/beginning of day
Financial Controller/Product Managers	Generation of reports

1.1.2 <u>Abbreviations</u>

The following abbreviations have been used in this manual.

Abbreviation	Expanded Form
EOD	End Of Day
GI	Generic Interface
BOD	Beginning of Day
RDC	Remote Deposit Check
FP	File Process
DP	Data Process

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2. Incoming Check Processing Interface

2.1 Introduction

Oracle FLEXCUBE enables you to upload check transaction entries from the check processing system of the CHECK-21.

Check processing system places these information in the .txt files. These files will be placed in a directory on the server. You can upload these Files to FCUBS system using interface definition screen at particular interval of the day. Flexcube will upload and process the following:

- Withdrawal(debit) check details
- Deposit (Credit) check details

2.2 Interface Attributes

Oracle FLEXCUBE receives check transaction entries placed in the .txt (comma delimited) files from CHECK-21 external system. These Incoming debit / credit check payment upload files stored at a predefined location on a server will be uploaded at particular interval of the day into Oracle FLEXCUBE.

2.3 Maintenance for Interface Details

You need to define a separate interface definition for each of these files providing the format details, file path etc, using the Interface definition screen (GIDIFTDF). You need to create a header, body and trailer component.

Refer the chapter 'Generic Interface' in Generic Interface User Manual for details about maintaining interface definition including component details.

2.3.1 Header Component

The header component consists of the following:

- HRD – starting Identifier
- FCJ – hard coded field
- Date – today date

Compon ent Name	Seri al No	Field_ Name	Data_T ype	Fie ld Le ngt h	Defa ult Para mete r	Object _Name	Column Name	Object Name
HDR	1	HDR1	VARC HAR2	3	HDR	Start Identifie r	N/A	N/A
HDR	2	HDR2	VARC HAR2	3	FCJ	Messag e	N/A	N/A

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HDR	3	HDR3	DATE	10	@AP PDA TE	Messag e	N/A	N/A

2.3.2 Body Definition- Debit Checks

The following will be the interface configuration for the Debit checks (body definition):

Field	Leng th	Value/ Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE Column
'A'	1		Static field, not used for any processing	Fixed Value	'A'
'A'	1		Static field, not used for any processing	Fixed Value	'A'
Date	10	DT	Effective Date of the file.	IFTBS_CLEA RING_UPLO AD	TXNDATE
datetime +podid	18	N	Unique Identifier	N/A	N/A
XERF	14	AN	External Ref No	IFTB_CLEAR ING_UPLOA D	XREF
Entry Number	4	N	Entry Number	IFTB_CLEAR ING_UPLOA D	ENTRY_NO
CheckNu mber	5	N	Generated by the incoming check system file	IFTB_CLEAR ING_UPLOA D	INSTRNO
Account	11	N	Account Number	IFTB_CLEAR ING_UPLOA D	REMACCOUNT
Amount	10	M	Decimal Amount	IFTB_CLEAR ING_UPLOA D	INSTRAMT
Account Currency	3	N	Account currency	IFTB_CLEAR ING_UPLOA D	ACC_CURRENC Y

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Field	Length	Value/ Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE Column
Instrument Currency	3	N	Instrument currency	IFTB_CLEARING_UPLOAD	INSTRUMENT_CURRENCY
Exchange Rate	12		Exchange Rate between the Instrument and the Account.	IFTB_CLEARING_UPLOAD	EXCH_RATE
Trancode	10	AN	Not used for processing	N/A	N/A
Creditdebit	1	A	Static Value 'D' for debit	N/A	'D'
Bankoffirsdeposit	9	AN	ABA number of the withdrawing bank	IFTB_CLEARING_UPLOAD	REMBANK
Cashletterid	8	AN	Reference Number. Cash letter id. Mainly needed for returns of checks.	IFTB_CLEARING_UPLOAD	CASH_LETTER_ID
Source Code	4	AN	Source code	IFTB_CLEARING_UPLOAD	SCODE
INSTRDATE	10	N	Instrument Date	IFTB_CLEARING_UPLOAD	INSTRDATE
Product Code	4	AN	Product Code	IFTB_CLEARING_UPLOAD	PROD
RouteTransit	9	N	Routing number	IFTB_CLEARING_UPLOAD	ROUTINGNO
Transaction Branch	3	AN	Transaction Branch	IFTB_CLEARING_UPLOAD	TXN_BRN

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Field	Length	Value/Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE Column
Substitute Check	1	A	Substitute Check	IFTB_CLEARING_UPLOAD	SUBSTITUTE_CHECK

2.3.3 Body Definition- Credit Checks

The following will be the interface configuration for the Credit checks (body definition):

Field	Length	Value/Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE column
'A'	1		Static field, not used for any processing.	N/A	'A'
'A'	1		Static field, not used for any processing.	N/A	'A'
Date		DT	Effective Date of the file.	IFTB_CLEARING_UPLOAD	TXNDATE
Date(YYYYMMDD)+Run Number + BatchNumber+Sequence	3	N	Unique number to identify the transaction. Run number is unique number assigned to the customer in check processing system.	N/A	N/A
XERF	14	AN	External Ref No	IFTB_CLEARING_UPLOAD	XREF
Entry Number	4	N	Entry Number	IFTB_CLEARING_UPLOAD	ENTRY_NO
Serial	5	N	Deposited check	IFTB_CLEARING_UPLOA	INSTRNO

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Field	Length	Value /Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE column
			number	D	
Credit account Number('OUR'+RunNumber)	11	AN	Used for identifying the individual customer account number i.e. credit account number.	IFTB_CLEARING_UPLOAD	BENACCOUNT
Account	13	AN	Account number of withdrawing bank. Current sample file has maximum length of 13. Debit account number.	IFTB_CLEARING_UPLOAD	REMACCOUNT
Amount	10	N	Amount	IFTB_CLEARING_UPLOAD	INSTRAMT
Account Currency	3	N	Account currency	IFTB_CLEARING_UPLOAD	ACC_CURRENCY
Instrument Currency	3	N	Instrument currency	IFTB_CLEARING_UPLOAD	INSTRCURRENCY
Exchange Rate	12	N	Exchange Rate between the Instrument and the Account.	IFTB_CLEARING_UPLOAD	EXCH_RATE
Process Code	10	AN	Not used for processing and value is blank	N/A	N/A
Creditdebit	1	A	Static code for credit	N/A	'C'

Field	Length	Value/Format	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE column
RouteTransit	9	N	Routing number	IFTB_CLEARING_UPLOAD	ROUTINGNO
Remitter Bank	9	AN	Remitter Bank	IFTB_CLEARING_UPLOAD	REMBANK
Source Code	4	AN	Source code	IFTB_CLEARING_UPLOAD	SCODE
INSTRDATE	10	N	Instrument Date	IFTB_CLEARING_UPLOAD	INSTRDATE
Product Code	4	AN	Product Code	IFTB_CLEARING_UPLOAD	PROD
FundsAvailable Days('LOC'+RunNumber)	5	AN	This is used to calculate corresponding funds available day for customer based on local deposit or remote location deposit. Bank personal can manually edit this field based on the relationship with customer.	N/A	N/A
Beneficiary Branch	3	AN	Beneficiary Branch	IFTB_CLEARING_UPLOAD	BENBRANCH
Transaction Branch	3	AN	Transaction Branch	IFTB_CLEARING_UPLOAD	TXN_BRN

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Field	Leng th	Value /Forma t	Notes	Oracle FLEXCUBE Table	Oracle FLEXCUBE column
Substitut e Check	1	A	Substitute Check	IFTB_CLEAR ING_UPLOA D	SUBSTITUTE_CHECK

2.3.4   Trailer Component

The trailer component definition consists of the following details:

Compo nent Name	Ser ial No	Field _Na me	Data _Typ e	Field Lengt h	Default Parameter	Object Name	Column Name	Object Name
FTR	1	FTR1	VAR CHA R2	3	FTR	Start Identifie r	N/A	N/A
FTR	2	FTR2	NUM BER	6	@RECNU M	Message	N/A	N/A

When an Incoming Interface Definition is saved, a dynamic package and external tables for each component is created in the Database. The generated dynamic package consists of fn_process_file, fn_upload_table_to_type, fn_upload functions. This package consists of two functions, one for the 'FP' and other for the 'DP' operation.

Refer the section 'Invoking of GI Process' in the in Generic Interface User Manual for more details on incoming file processing.

After successful uploading of incoming file, system will allow you to process the data (data processing of Generic interface) through the data processing of generic interface. System will validate the credit / debit check details which are uploaded. If data validation fails for a check, then system will mark the upload status as failed (rejected) and error details will be logged.

During the incoming - debit check processing, if the entry is rejected due to invalid account number, or insufficient balance in the account, then system should reject the transaction and log the error details into a table. The error details will be processed manually.

During the incoming – Credit check processing, if the entry is rejected due to invalid account number, then the system will reject the transaction and log the error details into a table. The error details will be processed manually

In case of exceptions encountered in the incoming file processing, error details will be stored in the corresponding exception table of Oracle FLEXCUBE with appropriate error code and error reasons.

An intraday batch IFDCLGDT is available to process the uploaded check details. This batch will validate the check details and initiate the check contract in Oracle FLEXCUBE with the uploaded details.

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When a Clearing transaction is uploaded in the system successfully, the same can be viewed in Clearing Transaction Query Screen (CGDQUERY) screen. In case of any issues during the time of upload or in case of insufficient funds, system will upload it in error state. Those transactions can be queried in Interface Clearing Details (IFDCLGDT) screen and it will remain in unauthorized state. Queried transaction state can be changed from Error to Success, Unprocessed to success. In case of insufficient funds, user can do a force posting to change it is a successful transaction. Balance of the account will be updated on force posting

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