

FTB Interface
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1. About this Manual

1.1 Introduction

Oracle FLEXCUBE interfaces with the external system FTB in order to process the Financial Institution Data Match files of open CASA and TD accounts. These details can be uploaded into the system. This manual explains the following interfaces between FTB and Oracle FLEXCUBE:

- Financial Institution Data Match Incoming
- Financial Institution Data match outgoing

1.1.1 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

1.1.2 Abbreviations

The following abbreviations have been used in this manual

Abbreviation	Expanded Form
GI	Generic Interface
SVB	Silicon Valley Bank
CIF	Customer Information File
FIDM	Financial Institution Data Match
FTB	Franchise Tax Board
OCSE	Office of Child Support Enforcement
CASA	Current and Savings Account
TD	Term Deposit

2. Financial Institution Data Match Incoming

2.1 Introduction

The Inquiry file sent by the Franchise Tax Board (FTB) is matched with the open accounts in Oracle Flexcube and the Financial Institution Data Match (FIDM) is generated and sent back to FTB

Oracle Flexcube uses the existing generic interface to configure the FIDM interface. GI provides the facility to define format details and properties associated with the interface file. You need to maintain the interface code IFIFIDM for the incoming file, in the interface definition screen (GIDIFTDF).

Upon receiving the upload file for generating the FIDM file, GI will parse and upload the file. From the uploaded file in the data store, the SSN and the name from the inquiry file is matched with the open CASA accounts and TD accounts in the system, and the match file is prepared, which is sent back to the FTB.

Refer the chapter 'Generic Interface' in Generic Interface User Manual for details about maintaining external system and interface definition

2.2 Interface Attributes

Oracle FLEXCUBE receives an incoming ASCII file 'FIDM_YYYYMM' from FTB external system in the format specified in the Incoming File Format section of this User Manual. The file will be received once in a quarter. There is no need to specify the delimiting character.

The File is placed in the server and the file upload is triggered from Interface Trigger screen (GIDIFPRS). Oracle FLEXCUBE reads data from this location during the EOD batch process. On choosing the interface code in the Interface Trigger screen, the system will upload the file from the server path. The Outgoing file will be generated in server on successful upload of incoming file in the trigger screen.

Refer the section 'Invoking of GI Process' in Generic Interface User Manual for more details on the Interface Trigger screen

This file will have a header or footer. Data in the file is continuous (without any delimiter) in sequential order with fixed length records. In case the incoming data does not meet the required field length, text fields are right-padded with spaces and numeric fields are left-padded with zeroes. The messages will be in the text format. The record ends with CR/LF.

2.3 Incoming FIDM File Format

The Inquiry file sent by the FTB is uploaded in Oracle Flexcube. The upload file contains the following details:

- 'D' Record (Header)
- 'I' Record (Inquiry record) and
- 'T' Record (Total record)

2.3.1 'D' Record Format

The components of 'D' record are given below:

- Record Type
- Year and month of file generated
- Data Match file Indicator
-

Field Name	Field Description	Start Position	End Position	Length
Record Type	Record Type , Constant 'D' denotes Header	1	1	1
Year_Month	Year and month of file generated in CCYYMM format	2	7	6
Data Match indicator	Data Match File Indicator, Constant Value 'M'	8	8	1
Blanks	Blank Values	9	99	91

2.3.2 I Record Format

The components of 'I' record are given below:

- Record Type
- SSN Number
- State pass back information
- Last Name
- First Name
- Case pass back information
- FIPS code , pass back information
- Additional states pass back information.

Field Name	Field Description	Start Position	End Position	Length
Record Type	Record Type , 'I' denotes Inquiry	1	1	1
SSN	Inquiry Social security Number	2	10	9

Field Name	Field Description	Start Position	End Position	Length
State	State pass back information	11	20	10
Last Name	Last Name	21	40	20
First Name	First Name	41	56	16
Case	Case pass back information	57	71	15
FIPS	FIPS code pass back information	72	76	5
Additional State	Additional State Pass back information	77	99	23

2.3.3 T Record Format

The components of 'T' record are given below:

- Record Type
- Number of Inquiry records

Field Name	Field Description	Start Position	End Position	Length
Record Type	Record Type, 'T' denotes Footer.	1	1	1
No. of Inquiry Records	Number of inquiry records in the file	2	11	10
Blanks	Blank Values	12	99	88

When you define the interface code IFIFIDM using the GI module, the upload file with the above mentioned format will be uploaded in the data store gitb_fidm_match.

2.3.3.1 Exceptions

During upload, the system updates the error codes and error messages for the records with errors in the upload master table.

Such error records are then stored in a separate folder with the appropriate error descriptions, so that these error records can be viewed in a separate screen in the application.

3. Financial Institution Data Match Outgoing

3.1 Introduction

The Inquiry file that is uploaded through the Incoming interface is matched with the open accounts, and then the match record is sent back to FTB.

Oracle Flexcube will use the existing generic interface to configure the FIDM outgoing interface. You need to maintain the interface code IFOFIDM for the outgoing file, in the interface definition screen (GIDIFTDF). GI will provide the facility to define format details and properties associated with the interface file.

The system will configure the outgoing interface in the incoming interface definition, so that, the outgoing interface is triggered automatically after the incoming inquiry file is uploaded

Refer the chapter 'Generic Interface' in Generic Interface User Manual for details about maintaining external system and interface definition

3.1.1 Interface Attributes

Oracle FLEXCUBE sends out the outgoing financial institution data match ASCII file 'FIDM_CCYYMM.txt' to the FTB external system in the format specified in the Outgoing File Format section of this User Manual. . This file is sent once in a quarter. There is no need to specify the delimiting character.

The outgoing file will have a header or footer. Data in the file is continuous (without any delimiter) in sequential order with fixed length records. In case the incoming data does not meet the required field length, text fields are right-padded with spaces and numeric fields are left-padded with spaces. The outgoing record ends with CR/LF.

3.2 Outgoing FIDM File Format

When you define the interface code IFOFIDM using the GI module, the data loaded in the data store gitb_fidm_match will be considered for an inquiry match with the open accounts available in the system.

The output file generated consists of the following:

- 'B' record
- 'T' record

3.2.1 'B' Record Format

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
Constant	Record Type, constant 'B'				1	1	1	
Year and month	Year and month in century format 'CCYY MM'				2	7	6	
Payee Last name control	First 4 characters of the Last name of the record matched with the SSN	STTM_CUST_PERSONAL	SUBSTR(last_name, 4)	Y	8	11	4	enter the first 4 letters of the surname of the account holder, whose SSN is reported in positions 015-023 of this 'B' Record
Blanks	Blank Spaces				12	14	3	
Matched SSN	The SSN no in the inquiry record.	STTM_CUSTOMER	SSN	Y	15	23	9	Enter the Social Security number that is matched with the State Inquiry File. If there are multiple records (with the same SSN) matching an account in the FTB

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								Inquiry File, submit the account information as a separate 'B' Record, each time the SSN appears on the FTB Inquiry File. In that case records will be distinguished by the Case Pass-Back Information in positions 383-397 of this 'B' Record
Payee Account number	Matched Account holder's account number	STTM_CUST_ACCOUNT	CUST_AC_NO	Y	24	43	20	
Blanks	Blanks				44	60	17	
Account Full Legal Title		COTM_LEGAL_TITLE	LEGAL_TITLE_DESC	Y	61	160	100	
Foreign Country Ind	Foreign Country Indicator			N	161	161	1	if the address of the Account holder, whose SSN is entered in positions 015-023, is in a foreign country,

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								enter a '1' in this field; otherwise leave blank. Enter foreign address information in the following order: city, province or state, postal code, and the name of the country.
Matched Name	Name of Account holder whose SSN is entered in positions 015-023	STTM_CUST_OMER	CUSTOMER_NAME1	Y	162	201	40	Enter the name (as per the financial institution's records) of the Account holder whose SSN is entered in positions 015-023, Matched SSN.
2 nd Payee Name		STTM_CUST_OMER	CUSTOMER_NAME1	N	202	241	40	if the Matched SSN/Name (positions 015-023 and 162-201, respectively) belongs to the Primary Account holder, enter the name of the Secondary Account holder here and and the Secondary Account holder's SSN in

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								positions 411-419. If the Matched SSN/Name (positions 015-023 and 162-201, respectively) belongs to a Secondary Account holder, enter the name of the Primary Account holder here, and the Primary Account holder's SSN in positions 402-410. Leave it blank if the Matched SSN/Name belongs to a sole owner.
Matched Name, Street, Address	Matched Account Holder's Address	STTM_CUSTOMER	ADDRESS_LINE1, ADDRESS_LINE2, ADDRESS_LINE3, ADDRESS_LINE4, COUNTRY	Y	242	281	40	Enter the address (in the positions designated in the record layout) of the matched name whose SSN has been entered in positions 015-023. If the matched name is the primary account holder, and you do not have an
Matched Name	Matched Account	STTM_CUSTOMER	CITY	Y	282	310	29	

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
City	holder's City							
Matched Name State	Matched account holder's state	STTM_CUSTOMER	STATE	Y	311	312	2	
Matched Name Zip Code	Matched Account holder's Zip Code	STTM_CUSTOMER	ZIP	Y	313	321	9	
FIPS code	FIPS Code Pass back information			Y	322	326	5	The FIPS Code Pass-Back Information field from the FTB Inquiry File 'I' record positions 072-076, must be passed-back to FTB here. For Multistate financial institutions, this code determines which state will receive the account information for the match.
Additional State	Additional State Pass Back information			Y	327	349	23	Any Additional State Pass-Back Information from the FTB Inquiry File 'I'

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								record positions 077-099, must be passed-back to FTB here. If the field is blank, pass-back blanks.
Blank	Blank				350	350	1	
Account Balance	Matched Account's balance	STTM_CUST_ACCOUNTS	ACY_CURR_BALANCE	Y	351	357	7	Show the account balance or value in whole dollars, only with the sign trailing (positive/negative) or embed the sign in the account balance field without occupying an additional storage position. Embedded signs cannot be used in PC created files.
Match Flag	Match Flag				358	358	1	Each account with a financial institution that is associated with an SSN that matches an SSN included on the FTB Inquiry File should be

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								<p>reported as a separate "B" Record on the financial institution's Match File.</p> <p>Compare the first four characters of the Inquiry File Last Name in positions 021-040 of the "I" Record to the first four characters of the last name in the financial institution's records (the last name of the Matched Name). The first 4 characters of the last name in the financial institution's records should be reported in positions 008-011 of this 'B' Record.</p> <p>Enter '0' if the institution is unable to match the last name.</p> <p>Enter '1' if the first four letters of the matched last name and</p>

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								that of the Inquiry File last name are the same. Enter '2' if the first four letters of the matched last name and that of the Inquiry File last name are not the same.
Trust Fund Ind	Trust Fund Ind			Y	359	359	1	Enter 0 if it is not a trust account, Enter 1 if it is UTMA/UGMA account Enter 2 if it is IOLTA account, Enter 3 if it is mortgage escrow account, Enter 4 if it is security deposits (incl. Real Estate), Enter 5 if it is other trust/escrow, Enter 6 if information is not available.
Blank	Blank				360	360	1	
Account Balanc	Account Balanc			N	361	361	1	Enter '0' if the account balance to be entered in

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
e Ind	e Ind							positions 351-357 has not been provided. Enter '1' if an average balance is reported. Enter '2' if a current balance (as of the day the report is created) is provided
Blank	Blank				362	362	1	
Date of Birth	DOB	STTM_CUST_PERSONAL	DATE_OF_BIRTH	N	363	370	8	Enter the date of birth of the matched account owner whose SSN is entered in positions 015-023, if known. Report the date in CCYYMMDD format (i.e., August 1, 1970 = 19700801). If not available, enter blanks.
State	State Pass Back Information			Y	371	380	10	the State Pass-Back Information from the FTB Inquiry File 'I' record positions 011-020 must be passed-back

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								to FTB here
Account Type	Account Type	STTM_CUST_ACCOUNT	ACCOUNT_TYPE	Y	381	382	2	Enter two digits for the code that identifies the type of account. If no information is captured in account class for this account, '00' should be entered.
Case	Case Pass Back Information			Y	383	397	15	Enter the information from positions 057-071 of the 'I' record. If the FTB file includes multiple records matching the account, submit the account information once for each time that the individual SSN appears on the FTB file. If the field is blank on the Inquiry File, pass-back blanks.
Blanks	Blanks				398	400	3	
Payee Ind	Payee Indicat			N	401	401	1	Enter '0' if the "Matched"

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
	or							<p>account owner is the sole owner of the account.</p> <p>Enter '1' if the "Matched" account owner is a secondary owner of the account.</p> <p>Enter '2' if the "Matched" account owner is the primary owner, and there is one or more secondary owner(s) of the same account.</p>
Primary SSN	Primary SSN	STTM_CUSTOMER	SSN	Y	402	410	9	<p>If the Matched SSN in positions 015-023 belongs to the Primary Owner of the account, enter blanks in this field. If the Matched SSN in positions 015-023 belongs to a Secondary Owner of the account, enter the Primary Accountholder's SSN here, and</p>

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								enter a '1' in position 401 of this "B" Record.
Secondary SSN	Secondary SSN	STTM_CUSTOMER	SSN	N	411	419	9	if the Matched SSN in positions 015-023 belongs to the Primary Owner of the account, and there is one or more Secondary Owner(s), enter the SSN of the Secondary Accountholder whose name is entered in positions 202-241 of this "B" Record. If there are more than two owners of an account, the Secondary Accountholder would be any of the owners other than the Primary Owner. Also enter '2' in position 401 of this 'B' Record. If the SSN of the Secondary Accountholder is not known or if

Field Name	Field Description	UBS Table Name	UBS Column Name	Mandatory	Start Position	End Position	Length	Comments
								the Matched SSN in positions 015-023 belongs to a sole owner of an account, enter blanks
Blank	Blank				420	420	1	



Note the following SSN details in the 'B' record format:

- If the Matched SSN belongs to the Primary Owner of the account:
 - Enter the Primary Owner's name in positions 162-201, Matched Name.
 - Enter blanks in positions 402-410, Primary SSN, because the Primary SSN is already reported as the Matched SSN.
 - Enter appropriate Payee Indicator in position 401.
- If the Matched SSN belongs to a Secondary Owner of the account:
 - Enter the Secondary Owner's name in positions 162-201, Matched Name
 - Enter blanks in positions 411-419, 2nd Payee SSN, because the Secondary Owner's SSN is already reported as the Matched SSN.
 - Enter "1" in position 401, Payee Indicator.
 - Enter the Primary Owner's name in positions 202-241, 2nd Payee Name, and enter the Primary Owner's SSN in positions 402-410.

3.2.2 **'T' Record Format**

The 'T' Record is a summary of all the 'B' Records reported for the financial institution whose FEIN is entered in positions 007-015 of the 'A' Record. The totals in the 'T' Record are a count of a particular item reported in the 'B' Records or a sum of dollar amounts reported in the 'B' Records of a particular financial institution. In this you need to enter numeric values and right-justify information and zero fill unused positions.

The format of the T record is given below:

Field Name	Field Description	Start Position	End Position	Length	Remarks
Constant	Record Type, constant 'T'	1	1	1	
Total Accounts Reported	Total number of accounts reported	2	10	9	count the number of 'B' records reported and enter the

Field Name	Field Description	Start Position	End Position	Length	Remarks
					total
Constant	Constant 0	11	19	9	
Matched records	Number of accounts where match_flag = 1	20	28	9	total the number of records with match_flag = 1
Trust Accounts reported	Number of trust Accounts reported	29	37	9	count the number of 'B' Records that are Trust accounts (all types of trusts) and enter the total
Constant	Constant 0	38	46	9	
Blanks	Blanks	47	55	9	
Constant	Constant 0	56	64	9	
Blanks	Blanks	65	73	9	
Total records against state file	Total Number of records compared against State file	74	82	9	count the total number of accounts held by the financial institution that were compared to the FTB Inquiry File and enter the total
Total Dollar amount	Total Dollar Amount reported	83	91	9	Sum the account balances reported in positions 351-357 of the 'B' Records and enter the total. Zero fill, if account balances were not provided.
Total number of IRA's	Total number of IRA's	92	100	9	Count the number of 'B' Records that are IRAs and enter

Field Name	Field Description	Start Position	End Position	Length	Remarks
	reported				the total.
Blanks	Blanks	101	420	320	

For the records where the SSN number / Name do not match, the Process_code is updated as 'E' with appropriate error_code and error_messages in the data store gitb_fidm_match.

3.2.2.1 Exception

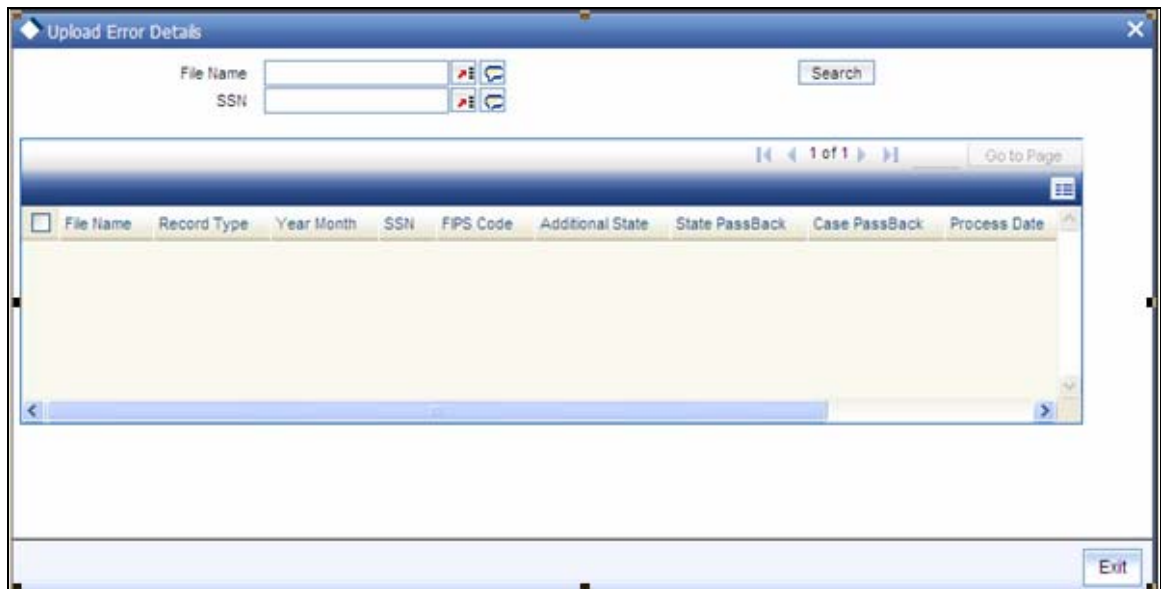
While processing, error code and error description will be populated in the master table.

For the records where the data from the FTB doesn't match with the SSN/Name, the appropriate error_code and error_description are updated in the data store gitb_fidm_match and the process_flag is updated to 'E'.

3.2.3 Viewing the Uploaded Errors

You can view the errors that are updated in the data store through the Upload Error Details Screen.

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





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