

Oracle FLEXCUBE Direct Banking

Wealth Management Interface
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Wealth Management Interface
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1. Preface

1.1 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>.

1.2 Access to OFSS Support

<https://support.us.oracle.com>

1.3 Structure

This manual is organized into the following chapters:

Chapter 3	<i>Oracle FCUBS- FCPB Interface</i> deals with the maintenances required in FCUBS to exchange information between FCUBS and FCPB.
Chapter 4	<i>Oracle FCPB – FCUBS Interface</i> deals with the maintenances required in FCPB to exchange information between FCPB and FCUBS
Chapter 5	<i>Oracle FCPB – FCDB Interface</i> deals with the maintenances required in FCPB to exchange information between FCPB and FCDB
Chapter 6	<i>Oracle FCDB – FCPB Interface</i> deals with the maintenances required in FCDB to exchange information between FCDB and FCPB

1.4 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- End user license agreement
- Oracle FLEXCUBE Direct Banking User Manuals

2. About this Manual

2.1 Introduction

This document is designed to help acquaint you with the interface among various Oracle FLEXCUBE products, viz; Oracle FLEXCUBE Universal Banking Solutions (FCUBS), Private Banking (FCPB), and Direct Banking (FCDB).

This manual explains the maintenances required for the exchange of data and the type of data being transferred between;

- FCUBS and FCPB
- FCPB and FCUBS
- FCPB and FCDB
- FCDB and FCPB

This User Manual explains the extensibility features and provides insight into the design guidelines and principles for external parties to leverage and develop the required extensions in a non invasive way to the primary features and functionality of the application.

Besides this User Manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help encapsulates the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

2.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions
End of day operators	Processing during end of day/ beginning of day
Implementation Partners	Provide customization, configuration and implementation services

2.3 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Oracle FCUBS- FCPB Interface</i> deals with the maintenances required for the

	interface and its further processing.
Chapter 3	<i>Oracle FCPB – FCUBS Interface</i> deals with the maintenances required in FCPB to exchange information between FCUBS and FCPB
Chapter 4	<i>Oracle FCPB – FCDB Interface</i> deals with the maintenances required in FCPB to exchange information between FCPB and FCDB
Chapter 5	<i>Oracle FCDB – FCPB Interface</i> deals with the maintenances required in FCDB to exchange information between FCDB and FCPB

2.4 Acronyms and Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEXCUBE Universal Banking Solutions system
FCUBS	Oracle FLEXCUBE Universal Banking Services
FCDB	Oracle FLEXCUBE Direct Banking
FCPB	Oracle FLEXCUBE Private Banking
EOD	End of Day
Licensee	The LICENSEE is the Financial Institution, Application Services Provider or the Bank which has licensed the Oracle FLEXCUBE Direct Banking application and shall rollout the solution to its customers as an internet and / or mobile banking channel
Implementer	The IMPLEMENTER is the Implementation Partner, Vendor, Application Service Provider or the LICENSEE themselves who is responsible for rolling out, configuring, extending or developing on Oracle FLEXCUBE Direct Banking
DB PB	Oracle FLEXCUBE Direct Banking – Oracle FLEXCUBE Private Banking
SSO	Single Sign On

2.5 Terminology






The following terms and terminology is used within the documents to explain underlying processes, components, actions, actors etc.

Term	Definition
Business Service	A Business Service or a Transaction Service is a coarse grained component that delivers a particular service contract. The Service Interfaces and that make up the contract are each implemented by their particular Service Endpoints.
POJO	A Plain Old Java Object (POJO) is exactly what it says. The term is used to differentiate these simple objects from more specific or complex types such as EJB classes.

	For example, when creating an EJB, a specific class must implement the Session Bean interface. However, that class will often delegate much of its functionality to one or more POJOs to aid maintainability and reuse of functionality.
Service Implementation or Service Endpoint	A Service Implementation is a concrete implementation of a Service Interface.
Service Interface	A Service Interface is a cohesive set of Service Methods that are grouped together in the anticipation that they will be commonly used together by a consumer. For example, the Service Interface for the Funds Transfer Service would contain a set of Service Methods that perform different types of immediate money transfer between two accounts.
Service Method	A Service Method takes the form of a Java method implemented by the Service Implementation and the Service Delegate. The consumer of the service will invoke one or more Service Methods to help perform part of a business process.
Extension Schema	The Extension Schema is a term used for the separate database schema as deployed by Oracle FLEXCUBE Direct Banking to allow IMPLEMENTERS to extend the Oracle FLEXCUBE Direct Banking application as per their needs.

2.6 Glossary of Icons

This user manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Help
	Add
	Delete
	View

2.6.1 Conventions Used in this Manual

Important information is preceded with the  symbol.

3. Oracle FCUBS – FCPB Interface

3.1 Introduction

Oracle FLEXCUBE Private Banking (FCPB) helps banks, financial institutions and wealth management service providers deliver advisory-driven solutions. The services include portfolio management, management of multiple asset-classes and advisory services.

The interface between FCUBS and FCPB enables the exchange of information related to day-to-day transactions and maintenances. FCUBS generates the required data for exchange in ASCII format and places the files in a pre-defined directory in the database server. This directory is accessible by FCPB.

The data types permitted in a handoff file are given below:

Data Type	Description
Text	Text fields can have alphanumeric characters as per the length specified for the field.
Numeric	Numeric fields contain the following information: Amounts – This type of fields contain digits (0-9) and a decimal separator (.). The number of decimal digits is driven by the currency maintenance of FCUBS. Numbers without decimals – This type of fields contain digits (0-9) only. Numbers with decimals – This type of fields contain digits (0-9) and a decimal separator (.). However, these digits do not represent amounts. For example, exchange rates of currencies may contain decimal.
Date	Dates are represented in YYYYMMDD format. For instance, March 30, 2012 is represented as 20120330.

3.1.1 Details Handed off from FCUBS to Oracle FCPB

Oracle FLEXCUBE hands off the following details to Oracle FCPB:

Entity	Action	Frequency	Core/Security
TD Account Creation	Add	On-line	Core
TD Premature Withdrawal	Add	On-line	Core
CASA Account Creation	Add	On-line	Core
CIF Authorization/Modification/Closure	Add	On-line	Core
Broker Data	Add	On-line	Core
CASA Account Balances	Add	On-line	Core

Entity	Action	Frequency	Core/Security
Segmentation Information	Add	On-line	Core
TD Maturity with Interest Liquidation	Add	Batch	Core
Daily Accrued Interest on TD	Add	Batch	Core
Penalty on TD	Add	Batch	Core
Loan and Liability Information	Add	Batch	Core
Segmentation Status Information	Add	Batch	Core

3.2 Defining Interface Details for Oracle FCPB

In order to enable the interface, you need to define the interface details for Oracle FCPB in FCUBS. You can define the format details and properties of interface files using 'Interface Definition' screen. To invoke this screen, type 'GIDIFTDF' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

The screenshot shows the 'Interface Definition' window with the following details:

- Branch Code ***: [Text Field]
- Interface Type**: Incoming (Dropdown)
- File Mask**: [Text Field]
- CRC Required**: ☐
- CRC Algorithm**: [Text Field]
- CRC File Mask**: [Text Field]
- CRC File Path**: [Text Field]
- External System ***: [Text Field]
- Format Type**: Fixed (Dropdown)
- File Path ***: [Text Field]
- Data Log Required**: ☐
- Commit/Fetch Frequency**: [Text Field]
- Date Format ***: YYYYMMDD (Dropdown)
- No Of Executions/Day**: [Text Field]
- Duplication File Check Required For Current Date**: ☐
- Interface Code ***: [Text Field]
- Delimiting Character**: [Text Field]
- Confirmation File Required**: ☐
- When To Run**: [Dropdown]
- Mandatory**: ☐
- Trigger Type**: Manual (Dropdown)
- Confirmation File Mask**: [Text Field]
- Confirmation File Path**: [Text Field]
- Justification**: [Text Field]
- Padding Character**: [Text Field]
- Incoming**: [Text Field]
- Function Id**: [Text Field]
- Processed File Mask**: [Text Field]
- Default Action**: New (Dropdown)
- On Override**: Reject (Dropdown)
- Outgoing Interface**: [Text Field]
- Suppress Start Reference**: ☐
- Incoming File Mask**: [Text Field]
- Log Output**: [Text Field]
- Parallel Process**: [Text Field]
- Parallel Process Required**: ☐
- Parallel Process**: [Text Field]
- No Of Records**: [Text Field]
- No Of Parallel Process**: [Text Field]
- Component Details**: [Tab]
- Incoming File Names**: [Tab]
- Input By**: [Text Field]
- Authorized By**: [Text Field]
- Modification Number**: [Text Field]
- Authorized**: ☐
- Open**: ☐
- Exit**: [Button]

You need to define the interface details.

External System

Specify the code that identifies the external system. The interface details defined on this screen are applicable to the interface between FCUBS and the external system selected here.

For FCPB interface, you need to specify 'FCPB' as the external system.

Interface Code

Specify a unique code that identifies the interface between the above external system and FCUBS.

Interface Type

Select the interface type from the following options:

- Incoming - Select this for interfaces that upload data into FCUBS
- Outgoing - Select this for interfaces that facilitate handoff of data from FCUBS

File Mask

Specify the file mask for the outgoing interface file. The system decides the name of the handoff file based on the file mask defined here.

Format Type

Select the message format type. Choose one of the following format types based on the data length:

- Fixed - Select this format type if the interface data is within fixed width.
- Delimited - Select this format type if the interface data is in delimited format.

If you select 'Delimited', the system enables the field 'Delimiting Character'.

File Path



Specify the directory in which the interface file is stored.


For further details on the fields on 'Interface Definition' screen, refer to the section 'Specifying Interface Definition Details' under chapter 'Generic Interface' of Generic Interface user manual.


3.2.1 Defining Component Details

As part of interface definition, you need to capture specific component details for both handoff and upload. Click 'Component Details' button on the 'Interface Definition' screen.

Payment Gateway - SEPA Outgoing File Details

File Reference  File Name 

File Path  File Transfer Status

Failure Reason 

Records per page: 15 1 Of 1

<input type="checkbox"/>	File Reference	File Name	File Path	File Transfer Status	Failure Reason
--------------------------	----------------	-----------	-----------	----------------------	----------------

File Transfer Status U - Pending C - Complete F - Failure R - Resend

You can capture the details of the header, body and footer under 'Component Linkage' section. Below that, under 'Component Field Linkage' section, you can define the details pertaining to table columns, field type, field length, field name and other relevant details.

For more details of the fields on this screen, refer the chapter 'Generic Interface' in the Generic Interface User Manual.

3.3 Processing Online Notifications

FCUBS sends an online notification to Oracle FCDB at the following occasions:

- Creation of term deposit account in FCUBS
- Premature withdrawal (redemption before maturity date) of the term deposit amount
- Creation of customer accounts in FCUBS
- Change in the balance in the customer accounts
- Creation, modification or closure of customer information
- Creation of Brokers (customer under the customer category 'Broker') in FCUBS
- Modification of term deposit account in FCUBS

- Premature withdrawal (redemption before maturity date) of the term deposit amount



Online Notification for TD redemption through 1317 redemption screen is not supported.

- Rollover of Term deposit account in FCUBS
- Creation of Recurring deposit account in FCUBS
- Customer creation under 'BROKER' category
- Amendment of the segmentation code, net worth amount, net worth currency and customer currency of customer Segmentation
- Amendment of the segmentation status from Upgraded to Downgraded and Re-Upgraded to Downgraded



Notification will be fired only for segmented customer. That is when the segment status and segment code for the customer are not null.

Customer status cannot be modified to downgrade on the same day of upgrade.

The details of online notification processed from FCUBS are given below:

Instance	Notification Code	Operation	Service	XSD Name
TD account creation	NOTIF_TD_TDA CC_NEW	QuerycustAccount Details	FCUBSAccServi ce	TD-NewAccount- Notify-MSG.xsd
TD Account modification	NOTIF_TDMOD _PB	QuerycustAccount Details	FCUBSAccServi ce	TD-NewAccount- Notify-MSG.xsd
TD premature withdrawal	NOTIF_ICRED M	QueryTDRedempti on	FCUBSAccServi ce	IC- QueryTDRedem- Res-Full- MSG.xsd IC- QueryTDRedem- Req-IO-MSG.xsd
TD rollover	NOTIF_TD_RO LLOVER	QueryTDRollover	FCUBSTD Servi ce	ST- QueryTDRollover -Req-IO- MSG.xsd ST- QueryTDRollover -Res-Full- MSG.xsd
CASA account creation	NOTIF_CA_CU STACC_NEW	QuerycustAccount Details	FCUBSAccServi ce	CA- NewCustomerAc count-Notify- MSG.xsd

Instance	Notification Code	Operation	Service	XSD Name
CIF authorization/ modification / Closure	NOTIF_CO_CU STOMER_MOD	QueryCustomer	FCUBSCustomerService	ST-ModifyCustomer-Notify-MSG.xsd
Broker creation	NOTIF_CO_CU STOMER_NEW	QueryCustomer	FCUBSCustomerService	ST-NewCustomer-Notify-MSG.xsd
CASA account balance change	NOTIFY_AC_BAL	QueryCustAccount Details	FCUBSAccountService	TD-AccStat-Notif.xsd
Customer creation	NOTIF_PB_CU STOMER	Customer creation under 'Broker' category		
Segmentation code	NOTIF_PB_CU STOMER			CUSTSEGCD
Net worth Amount	NOTIF_PB_CU STOMER			NETWORTH
Net worth Currency	NOTIF_PB_CU STOMER			NETWORTHCCY
customer currency	NOTIF_PB_CU STOMER			CUSTCCY
Segmentation status	NOTIF_PB_CU STOMER			CUSTSEGSTATUS

New tags CUSTSEGCD, CUSTSEGSTATUS, NETWORTH, NETWORTHCCY and CUSTCCY will be available in the notification XSD.

3.4 **Defining Interface Details for Data Handoff**

FCUBS hands off the details of maintenances and transactions to Oracle FCPB for processing. You need to maintain separate interface details to enable handoff of the following details:

- TD maturity with interest liquidation
- Daily accrued interest on TD
- Penalty on TD
- Loan and Liability Information

The maintenances required for enabling the data upload are discussed under the following headings.

3.4.1 Term Deposit Maturity with Interest Liquidation

On the maturity date of a term deposit, FCUBS hands off the term deposit maturity details to Oracle FCPB. In addition to that, the system also hands off the interest details after interest liquidation.

This handoff happens only for the customers whose segment code and segment status are defined in the system.

To enable the data handoff from FCUBS, you need to define the interface details as given in the following table:

Field	Value
Interface Code	STOIMDTL
Interface Type	Outgoing
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/U/B/S/_/T/D/M/A/T\$D\$M\$Y\$h\$m\$s/E/N/D/./C/S/V
Whentorun	Beginning of day
Frequency	Daily
Character Set	ASCII
Format	Delimited
Delimiter	^
File Header record length	3 , Default value HDR
Body Record Length	36
File Footer record length	3, default value TLR
Numeric padding	Left padding with Zeros
Text padding	Left padding with spaces
Datalog Required	Yes
CRC Required	No
Triggering	System

In 'Component Details' sub-screen, you need to maintain the following details:

Field Name	Table Name	Column Name	Data Type	Field Length	Position
HEADER			VARCHAR2	3	1
AC_REF_NO	TDVWS_TD_MATURITY_DETAILS	AC_ENTRY_SR_NO	NUMBER	10	1
CUST_NO	TDVWS_TD_MATURITY_DETAILS	CUSTOMER_NO	VARCHAR2	9	11
CUST_NAME	TDVWS_TD_MATURITY_DETAILS	CUSTOMER_NAME1	VARCHAR2	105	20
TD_ACC	TDVWS_TD_MATURITY_DETAILS	ACC	VARCHAR2	20	125
ACC_CLASS	TDVWS_TD_MATURITY_DETAILS	ACCOUNT_CLASS	VARCHAR2	6	145
TRN_DT	TDVWS_TD_MATURITY_DETAILS	TRN_DT	DATE	10	151
LCY_AMOUNT	TDVWS_TD_MATURITY_DETAILS	AMOUNT	NUMBER	22	161
DR_CR_ACC	TDVWS_TD_MATURITY_DETAILS	AC_NO	VARCHAR2	20	183
AC_CCY	TDVWS_TD_MATURITY_DETAILS	AC_CCY	VARCHAR2	3	203
REC_STAT	TDVWS_TD_MATURITY_DETAILS	RECORD_STAT	VARCHAR2	1	206
TXN_TYPE	TDVWS_TD_MATURITY_DETAILS	TRANSACTION_TYPE	VARCHAR2	9	207
TRAILER			VARCHAR2	3	1

3.4.2 Daily Accrued Interest on Term Deposits

FCUBS hands off the details of the accrued interest on the term deposits to Oracle FCPB on a daily basis. This handoff happens only for the customers whose segment code and segment status are defined in the system.



Discounted TD's accrual record will not be sent to Oracle FCPB. Interest Liquidation for Discounted TD's will be sent upfront in TD Maturity with interest liquidation file.

To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

Field	Value
-------	-------

Field	Value
Interface Code	DLACCRNT
Interface Type	Outgoing
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/M/K\$D\$M\$Y\$h\$m\$s/E/N/D
Whentorun	End of Transaction input
Frequency	Daily
Character Set	ASCII
Format	Delimited
Delimiter	^
File Header record length	3 , Default value HDR
Body Record Length	36
File Footer record length	3, default value TLR
Numeric padding	Left padding with Zeros
Text padding	Left padding with spaces
Datalog Required	Yes
CRC Required	No
Triggering	System

In 'Component Details' sub-screen, you need to maintain the following details:

Field Name	Table Name	Column Name	Data Type	Field Length	Position
CUSTNO	ICVW_ACCRUAL_DETAILS	CUST_NO	VARCHAR2	9	1
SHRTNM	ICVW_ACCRUAL_DETAILS	SHORT_NAME	VARCHAR2	20	10
ACC	ICVW_ACCRUAL_DETAILS	ACC	VARCHAR2	20	30

Field Name	Table Name	Column Name	Data Type	Field Length	Position
ACCL	ICVW_ACCRUAL_DETAILS	ACCOUNT_CLASS	VARCHAR2	6	50
ACRAMT	ICVW_ACCRUAL_DETAILS	ACCRUED_AMT	NUMBER	22	56
ENTDT	ICVW_ACCRUAL_DETAILS	ENT_DT	VARCHAR2	10	78
CCY	ICVW_ACCRUAL_DETAILS	CCY	VARCHAR2	3	88
PROD	ICVW_ACCRUAL_DETAILS	PROD	VARCHAR2	4	91
HEADER			VARCHAR2	3	1
TRAILER			VARCHAR2	3	1

3.4.3 Penalty on Term Deposits

FCUBS hands off to Oracle FCPB the details of penalties applied on term deposits. This handoff happens only for the customers whose segment code and segment status are defined in the system.

To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

Field	Value
Interface Code	STOIMDTL
Interface Type	Outgoing
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/U/B/S/_/T/D/M/A/T\$D\$M\$Y\$h\$m\$s/E/N/D/./C/S/V
Whentorun	Beginning of day
Frequency	Daily
Character Set	ASCII
Format	Delimited

Field	Value
Delimiter	^
File Header record length	3 , Default value HDR
Body Record Length	36
File Footer record length	3, default value TLR
Numeric padding	Left padding with Zeros
Text padding	Left padding with spaces
Datalog Required	Yes
CRC Required	No
Triggering	System

In 'Component Details' sub-screen, you need to maintain the following details:

Field Name	Table Name	Column Name	Data Type	Field Length	Position
HEADER			VARCHAR2	3	1
AC_REF_NO	TDVW_TD_DETAILS	AC_ENTRY_SR_NO	NUMBER	10	1
CUST_NO	TDVW_TD_DETAILS	CUSTOMER_NO	VARCHAR2	9	11
CUST_NAME	TDVW_TD_DETAILS	CUSTOMER_NAME1	VARCHAR2	105	20
TD_ACC	TDVW_TD_DETAILS	ACC	VARCHAR2	20	125
ACC_CLASSES	TDVW_TD_DETAILS	ACCOUNT_CLASS	VARCHAR2	6	145
TRN_DT	TDVW_TD_DETAILS	TRN_DT	DATE	10	151
LCY_AMOUNT	TDVW_TD_DETAILS	AMOUNT	NUMBER	22	161
DR_CR_ACC	TDVW_TD_DETAILS	AC_NO	VARCHAR2	20	183
AC_CCY	TDVW_TD_DETAILS	AC_CCY	VARCHAR2	3	203

Field Name	Table Name	Column Name	Data Type	Field Length	Position
REC_STAT	TDVW_TD_DETAILS	RECORD_STAT	VARCHAR2	1	206
TXN_TYPE	TDVW_TD_DETAILS	TRANSACTION_TYPE	VARCHAR2	9	207
TRAILER			VARCHAR2	3	1

3.4.4 Loan and Liability Information

FCUBS hands off the details of loan accounts to Oracle FCPB. This handoff happens only for the customers whose segment code and segment status are defined in the system.

The handoff file contains the following details of the loan accounts maintained in FCUBS:

- Principal outstanding amount
- Maturity date
- Interest rate
- Tenor of the loan
- Accrued amount
- Amount paid
- Last paid date

To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

Field	Value
Interface Code	CLOLNDTL
Interface Type	Outgoing
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/U/B/S/_/P/R/O/D/B/L\$D\$M\$Y\$h\$m\$s/E/N/D
Whentorun	End of Transaction input
Frequency	Daily
Character Set	ASCII
Format	Delimited

Field	Value
Delimiter	^
File Header record length	3 , Default value HDR
Body Record Length	36
File Footer record length	3, default value TLR
Numeric padding	Left padding with Zeros
Text padding	Left padding with spaces
Datalog Required	Yes
CRC Required	No
Triggering	System

In 'Component Details' sub-screen, you need to maintain the following details:

Field Name	Table Name	Column Name	Data Type	Field Length	Position
HEADER			VARCHAR2	3	1
CUSTID	CLVW_LOAN_INT_DETAILS	CUSTOMER_ID	VARCHAR2	35	1
ACCNO	CLVW_LOAN_INT_DETAILS	ACCOUNT_NUMBER	VARCHAR2	35	2
PRODAC	CLVW_LOAN_INT_DETAILS	DR_PROD_AC	VARCHAR2	20	36
PROD	CLVW_LOAN_INT_DETAILS	PRODUCT_CODE	VARCHAR2	4	56
BOOKDT	CLVW_LOAN_INT_DETAILS	BOOK_DATE	VARCHAR2	10	60
VALDT	CLVW_LOAN_INT_DETAILS	VALUE_DATE	VARCHAR2	10	70
PRNOUT AMT	CLVW_LOAN_INT_DETAILS	PRNOUTSTANDING	NUMBER	22	80
CCY	CLVW_LOAN_INT_DETAILS	CURRENCY	VARCHAR2	3	102
MATDT	CLVW_LOAN_INT_DETAILS	MATURITY_DATE	VARCHAR2	10	105

Field Name	Table Name	Column Name	Data Type	Field Length	Position
ACCSTAT	CLVW_LOAN_INT_DETAILS	ACCOUNT_STAT US	VARCHAR2	1	115
ACSUBTY P	CLVW_LOAN_INT_DETAILS	ACCT_SUB_TYP E	VARCHAR2	10	116
ACCB RN	CLVW_LOAN_INT_DETAILS	DR_ACC_BRN	VARCHAR2	3	126
MICR	CLVW_LOAN_INT_DETAILS	MICR	VARCHAR2	10	129
RS LDVAL	CLVW_LOAN_INT_DETAILS	RESOLVED_VAL UE	NUMBER	22	139
TENOR	CLVW_LOAN_INT_DETAILS	TENOR	NUMBER	22	161
ACCRAM T	CLVW_LOAN_INT_DETAILS	ACCRAMT	NUMBER	22	183
LTINACD T	CLVW_LOAN_INT_DETAILS	LAST_INT_ACCR _DATE	VARCHAR2	10	205
AMTSTLD	CLVW_LOAN_INT_DETAILS	AMTSTLD	NUMBER	22	215
LTPMTDT	CLVW_LOAN_INT_DETAILS	LAST_PMT_DT	VARCHAR2	10	237
ACTADD	CLVW_LOAN_INT_DETAILS	ACCT_ADDRESS	VARCHAR2	10	247
HLDAMT	CLVW_LOAN_INT_DETAILS	HOLD_AMOUNT	NUMBER	22	257
TRAILER			VARCHAR2	3	1

3.4.5 **Term Deposit Rollover**

FCUBS hands off the details of manual and automatic rollovers of term deposits to Oracle FCPB. This handoff happens only for the customers whose segment code and segment status are defined in the system.

The Notification contains the following details of the TD accounts maintained in FCUBS:

- Branch
- Deposit account number
- Old maturity date
- New maturity date

- Renewal date
- Rollover type
- Total interest on the TD
- Principal
- Rollover amount
- Balance interest paid out during rollover
- Interest rate
- Tenor
- Customer number
- Currency

3.4.6 Segmentation Status Information

When a customer segmentation status is updated to 'Upgraded' as per the segmentation rules, FCUBS generates an End Of Day (EOD) and Beginning Of Day (BOD) files handoff for the corresponding customers and triggers the handoffs to FCPB. As a part of this interface, the following files will be generated whenever the customer segmentation status is upgraded:

- Customer File
FCUBS will generate outgoing files for the upgraded customers and the account details of the corresponding primary account holder will be handed off to FCPB.
- Customer Account File
FCUBS will generate outgoing files for the CASA accounts of the upgraded customers and the corresponding open accounts will be handed off to FCPB.
- Customer Balances – CASA File
FCUBS will generate outgoing files for the CASA accounts and the balance of the upgraded customers. The balance details of the corresponding open accounts will be handed off to FCPB.
- Customer Balances – Loan File
FCUBS will generate outgoing files for the Loan accounts and the balance of the upgraded customers. The active loans of the corresponding customers will be handed off to FCPB.
- Customer TD Booked & Rollover File
FCUBS will generate outgoing files for the TD accounts which underwent the following changes as of segmentation date:
 - Booked
 - Rollover
 - Partial Redemption

The following details are sent to the FCPB:

 - Details of all open TD accounts
 - Partial redeemed TD details
 - TD renewal details
- Customer TD Interest Liquidation, Penalty File - Segment Upgrade Details

FCUBS will generate outgoing files at BOD, for the TD accounts undergoing the following changes as of segmentation date:

- Interest liquidation
- Penalty

The following TD details are sent to FCPB:

- TD with interest liquidation
- TD with penalty entries for partial redemption

3.4.6.1 **Segment Upgrade - File Formats**

The formats of the above files are given below.

Customer File Format

The format of the customer file is given below.

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
EXTERNAL_ID	External client id of customer	YES	EXT_REF_NO	STTM_CUSTOMER	20
SALUTATION	Salutation	YES	CUSTOMER_PREFIX	STTM_CUST_PERSONAL	30
FIRST_NAME	First Name	YES	FIRST_NAME	STTM_CUST_PERSONAL	105
MIDDLE_NAME	Middle Name	NO	MIDDLE_NAME	STTM_CUST_PERSONAL	105
LAST_NAME	Last Name	NO	LAST_NAME	STTM_CUST_PERSONAL	105
PHONE_HOME	Home Phone	NO	TELEPHONE	STTM_CUST_PERSONAL	105
PHONE_MOBILE	Mobile Phone	NO	MOBILE_NUMBER	STTM_CUST_PERSONAL	22
PHONE_WORK	Work Phone	NO	WORK_TELEPHONE	STTM_CUST_PROFESSIONAL	10
EMAIL	Email	NO	E_MAIL	STTM_CUST_PERSONAL	255
GENDER	Gender: (M) Male, (F) Female	YES	SEX	STTM_CUST_PERSONAL	1
DOB	Date OF Birth	NO	DATE_OF_BIRTH	STTM_CUST_PERSONAL	10

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
TAX_ID	Income Tax ID	YES	TAX_ID	STTM_CORP_DIRECTORS	105
CLIENT_SEGMENT	Client Segment	YES	CUSTOMER_SEGMENT_CODE	STTM_CUSTOMER	
OCCUPATION	Occupation	YES	DESIGNATION	STTMS_CUSTOMER_PROFESSIONAL	105
CLIENT_TYPE	Client IT type	YES	CUSTOMER_TYPE	STTM_CUSTOMER	1
HOME_BRANCH	Branch code of the customer	YES	LOCAL_BRANCH	STTM_CUSTOMER	3
ACQ_DATE	Acquisition Date	NO		NULL	
BANKER	Banker Code	YES	BANK_CODE	STTM_BANK	4
ADDR_LINE1	Mailing Address 1	NO	ADDRESS1	MSTM_CUSTOMER_ADDRESS	105
ADDR_LINE2	Mailing Address 2	NO	ADDRESS2	MSTM_CUSTOMER_ADDRESS	105
ADDR_LINE3	Mailing Address 3	NO	ADDRESS3	MSTM_CUSTOMER_ADDRESS	105
STATE_MAILING	State of the Mailing address	NO		NULL	
COUNTRY_MAILING	Country of the mailing address	NO	COUNTRY	MSTM_CUSTOMER_ADDRESS	3
ZIP_MAILING	Zip code of the mailing address	NO		NULL	
ADDR_LINE1	Home Address 1	YES	ADDRESS_LINE1	STTM_CUSTOMER	105
ADDR_LINE2	Home Address 2	YES	ADDRESS_LINE3	STTM_CUSTOMER	105
ADDR_LINE3	Home Address 3	YES	ADDRESS_LINE2	STTM_CUSTOMER	105
STATE_MAIL	State of the	NO		NULL	

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
LING	Home address				
COUNTRY_MAILING	Country of the Home address	YES	COUNTRY	STTM_CUSTOMER	3
ZIP_MAILING	Zip code of the Home address	NO		NULL	
ADDR_LINE1	Work Address 1	NO	E_ADDRESS1	STTMS_CUSTOMER_PROFESSIONAL	105
ADDR_LINE2	Work Address 2	NO	E_ADDRESS2	STTMS_CUSTOMER_PROFESSIONAL	105
ADDR_LINE3	Work Address 3	NO	E_ADDRESS3	STTMS_CUSTOMER_PROFESSIONAL	105
STATE_MAILING	State of the work address	NO		NULL	
COUNTRY_MAILING	Country of the work address	NO		NULL	
ZIP_MAILING	Zip code of the work address	NO		NULL	
FAX	Fax Number	NO	FAX_NUMBER	STTM_CUSTOMER	105
NATIONALITY	Nationality	YES	NATIONALITY	STTM_CUSTOMER	3
LANGUAGE	Preferred language of the customer	YES	LANGUAGE	STTM_CUSTOMER	3
CCY_ID	Customer Currency	YES	PORTFOLIO_CCY_CODE	SETM_PORTFOLIO_MASTER	3
PREF_COMM_MODE	Preferable communication mode	YES	DEFAULT_MEDIA	STTM_CUSTOMER	12
CLIENT_CATEGORY	Client category	YES	CUSTOMER_CATEGORY	STTM_CUSTOMER	10
CLIENT_CLASSIFICATION	Client Classification	YES	CUST_CLASSIFICATION	STTM_CUSTOMER	20

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
ON			N		
MINOR_FLAG	Flag indicating if minor	YES	MINOR	STTM_CUST_PERSONAL	1
AUTH_SIGN_FNAME	First name of the authorized signatory	NO	LEGAL_GUARDIAN	STTM_CUST_PERSONAL	105
AUTH_SIGN_LNAME	Last name of the authorized signatory	NO		NULL	
AUTH_SIGN_DOB	Date of birth of the authorized signatory	NO		NULL	
AUTH_SIGN_MOBILE	Mobile number of the authorized signatory	NO		NULL	
AUTH_SIGN_HOME	Home number of the authorized signatory	NO		NULL	
AUTH_SIGN_TAX_ID	Tax identified of the authorized signatory	NO		NULL	
AUTH_SIGN_REL	Relationship of the authorized signatory	NO		NULL	
AUTH_SIGN_TYPE	Type of the authorized signatory	NO		NULL	
EXT_PORTFOLIO_ID	UBS Investment portfolio ID	NO	PORTFOLIO_ID	SETM_PORTFOLIO_MASTER	16
REG_COUNTRY_ID	Registered country for the corporate	NO	R_COUNTRY	STTMS_CUST_CORPORATE	3
INCORP_C	Incorporated country for the	NO	INCORP_C	STTMS_CUST_C	3

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
COUNTRY_ID	corporate		COUNTRY	CORPORATE	
CUSTOMER_STATUS	Status of the customer	NO	CIF_STATU S	STTM_CUSTOME R	20
UDF_NUM_1	UDF NUM 1	NO	FIELD_VAL _1	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_NUM_2	UDF NUM 2	NO	FIELD_VAL _2	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_NUM_3	UDF NUM 3	NO	FIELD_VAL _3	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_NUM_4	UDF NUM 4	NO	FIELD_VAL _4	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_NUM_5	UDF NUM 5	NO	FIELD_VAL _5	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_TXT_1	UDF TXT 1	NO	FIELD_VAL _6	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_TXT_2	UDF TXT 2	NO	FIELD_VAL _7	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_TXT_3	UDF TXT 3	NO	FIELD_VAL _8	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_TXT_4	UDF TXT 4	NO	FIELD_VAL _9	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_TXT_5	UDF TXT 5	NO	FIELD_VAL _10	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_DATE_1		NO	FIELD_VAL _11	CSTM_FUNCTION N_USERDEF_FIE LDS	150
UDF_DATE_2		NO	FIELD_VAL _12	CSTM_FUNCTION N_USERDEF_FIE	150

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
				LDS	
UDF_DATE_3		NO	FIELD_VAL_13	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_DATE_4		NO	FIELD_VAL_14	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_DATE_5		NO	FIELD_VAL_15	CSTM_FUNCTION_USERDEF_FIELDS	150

Customer Account File Format

The format of the customer account file is given below:

FIELD NAME	DESCRIPTION	LENGTH	MANDATORY	FCC_COLUMNS	LENGTH	TABLE NAME	Fcubs Remarks
T_EXT_CLIENT_ID	External client id	10	YES	CUST_NO	9	STTM_CUST_ACCOUNT	
T_BANK_ACCOUNT_ID	Bank account id	16	YES	CUST_AC_NO	20	STTM_CUST_ACCOUNT	
T_ACCT_STATUS	Account status	1	YES	ACC_STATUS	4	STTM_CUST_ACCOUNT	
T_ACCT_SUB_TYPE	Account sub type	5	YES	ACCOUNT_CLASS	6	STTM_CUST_ACCOUNT	
T_CURR	Currency	3	YES	CCY	3	STTM_CUST_ACCOUNT	
T_ACCT_BRANCH	Account branch	50	YES	BRANCH_CODE	3	STTM_CUST_ACCOUNT	
T_MICR	MICR	24	NO	NULL			
T_ACCT_TYPE	Account type	5	YES	ACCOUNT_TYPE	1	STTM_CUST_ACCOUNT	S- Savings, U -

FIELD NAME	DESCRIPTION	LENGTH	MANDATORY	FCC_COLUMNS	LENGTH	TABLE NAME	Fcubs Remarks
							Current
T_SALES_REP_ID	Sale representative id	50	NO	NULL			
T_OPPORTUNITY_ID	Sale opportunity id	50	NO	NULL			
OPENING_DATE	Opening date		YES	AC_OPEN_DATE	8	STTM_CUST_ACCOUNT	
CLOSING_DATE	Closing date		NO	AC_SET_CLOSE_DATE	8	STTM_CUST_ACCOUNT	
T_ACCT_ADDRESS	Address	200	YES	ADDRESS1	105	STTM_CUST_ACCOUNT	
T_ACCT_ADDRESS1	Address line 1	200	NO	ADDRESS2	105	STTM_CUST_ACCOUNT	
T_ACCT_ADDRESS2	Address line 1	200	NO	ADDRESS3	105	STTM_CUST_ACCOUNT	
T_ACCT_CITY	Account city	100	NO	LOCATION	15	STTM_CUST_ACCOUNT	
T_ACCT_COUNTRY_ID	Account country id	3	NO	NULL			
T_HLD_ACCT_YN	Held away account YN	1	YES	"N"	1		DEFAULT VALUE "N"
T_ACCT_DESCRIPTION	Account description	20	NO	AC_DESC		STTM_CUST_ACCOUNT	

Customer Balance – CASA File Format

The format of the customer balance file is given below:

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
CLIENT_ID	Client id	VARCHAR	10	YES	CUST_NO	9	STTM_CUST_AC COUNT	
BANK_ACCOUNT_ID	Bank account id /loan account id	VARCHAR	16	YES	CUST_ACCOUNT_NO	20	STTM_CUST_AC COUNT	
PROD_ID	product id	VARCHAR	5	YES	PROD	4	ICTB_ENTRIES	Interest Product associated .One account can have multiple interest product
BOOKING_DATE	booking date	DATE		YES	AC_OPEN_DATE		STTM_CUST_AC COUNT	
VALUE_DATE	value date	DATE		YES		8		Default Value Application date
AMOUNT	amount	NUMBER	24,6	YES	ACY_AVL_BAL	22	STTM_CUST_AC COUNT	
CCY_ID	Currency	VARCHAR	3	YES	CCY	3	STTM_CUST_AC COUNT	
MATURITY_DATE	Maturity date	DATE		NO	NULL			
ACCT_SUB_TYPE	Account sub type	VARCHAR	5	YES	ACCOUNT_CLASS	6	STTM_CUST_AC COUNT	
INTEREST_RATE	interest rate	NUMBER	24,6	NO	AMT/RATE	22	ICTB_UDEVALS	
TENOR	tenor	NUMBER	10	YES	NULL			

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
ACCR_INT	Accrued interest	NUMBER	24,6	NO	AMT	22	ICTB_ENTRIES	This will be sum of total credit interest accrued for that product includes all credit formula associated to it
LAST_INT_ACCR_DATE	Last interest paid	DATE		NO	LAST_ACCR_DT	8	ICTB_ACC_PR	
INTEREST_PAID	interest paid	NUMBER	24,6	NO	AMT	22	ICTB_ENTRIES	This will be sum of total credit interest liquidated for the product includes all credit formula associated to it
LAST_INT_DATE	Last interest date	DATE		NO	LAST_ACCR_DT	8	ICTB_ACC_PR	
HOLD_AMOUNT	Hold amount	NUMBER	24,6	NO	ACY_BLOCKED_AMOUNT	22	STTM_CUST_AC COUNT	

Customer Balance – Loan File Format

The format of the customer loan balance file is given below:

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
CLIENT_ID	Client id	VARCHAR	10	YES	CUSTOMER_ID	9	CLTB_ACCOUNT_MASTER	

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC COLUMN	LENGTH	FCC Table name	FCC Remarks
BANK_ACCOUNT_ID	Bank account id /loan account id	VARCHAR	16	YES	CUST_AC_NO	20	STTM_CUST_ACCOUNT	
PROD_ID	product id	VARCHAR	5	YES	PRODUCT_CODE	4	CLTB_ACCOUNT_MASTER	
BOOKING_DATE	booking date	DATE		YES	BOOK_DATE	8	CLTB_ACCOUNT_MASTER	YYYYMMDD format
VALUE_DATE	value date	DATE		YES	VALUE_DATE	8	CLTB_ACCOUNT_MASTER	YYYYMMDD format
AMOUNT	amount	NUMBER	24,6	YES	AMOUNT_FINANCED		CLTB_ACCOUNT_MASTER	
CCY_ID	Currency	VARCHAR	3	YES	CURRENCY	3	CLTB_ACCOUNT_MASTER	
MATURITY_DATE	Maturity date	DATE		NO	MATURITY_DATE	8	CLTB_ACCOUNT_MASTER	YYYYMMDD format
ACCT_SUB_TYPE	Account sub type	VARCHAR	5	YES	"L"	1		Default Value "L" - Loan
INT_RATE	interest rate	NUMBER	24,6	NO	UDE_VALUE		CLTB_ACCOUNT_UDE_VALUES	
TENOR	tenor	NUMBER	10	YES	NULL		CLTB_ACCOUNT_MASTER	
ACCR_INT	Accrued interest	NUMBER	24,6	NO	ACCRUED_AMOUNT		CLTB_ACCOUNT_SCHEDULES	
LAST_INT_ACCR	Last interest	DATE		NO	EVENT_DATE	8	CLTB_ACCOUNT_EVENT	Last accrual event

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
_DATE	paid				TE		ST_DIARY	happened date
INTEREST_PAID	interest paid	NUMBER	24,6	NO	AMOUNT SETTLED	22	CLTB_ACCOUNT_SCHEDULES	
LAST_IN_T_DATE	Last interest date	DATE		NO	EVENT_DATE	8	CLTB_ACCOUNT_EVENT_ST_DIARY	Last liquidation event happened date
HOLD_AMOUNT	Hold amount	NUMBER	24,6	NO	AMOUNT_FINANCED MINUS AMOUNT_DISBURSED	22	CLTB_ACCOUNT_MASTERS	This will be derived from AMOUNT_FINANCED - AMOUNT_DISBURSED

Customer TD Booked File Format

The format of the customer TD booked file is given below:

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	REMARKS	SAMPLE VALUES
CLIENT_ID	External customer ID	Varchar	10	Yes		
TRAN_TYPE	Tran type	Varchar	15	Yes		Could be NEW for Booking, PAR for Partial Uplift or RNW for Rollover
ACCOUNT_NO	Account no	Varchar	16	Yes		
TRAN_DATE	Transaction date	Date		Yes		
AMOUNT	Amount	Number	24,6	Yes	Could be BookingAMt or PARAMt (For PAR TranType) or RolloverAMt (for RNW tranType)	

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	REMARKS	SAMPLE VALUES
CURRENCY	Currency	Varchar	3	Yes		
MAT_DATE	Maturity date	Date		Yes	Could be MatDt for Booking OR New MatDt for Rollovers	
TENOR	Tenor	Number	10	Yes		
INT_RATE	Interest rate	Number	23,6	NO	Has been made non-mandatory as FCUBS request; but Should be mandatory for Booking IntRate or Rollover IntRate (for RNW tranType)	
EXTERNAL_TRAN_ID	external tran id	Varchar	40	No	Since FCUBS does not have any separate TransactionId for TD and only uses TD Ref Number, this should be sent as NULL/BLANK	
TRAN_STATUS	Tran Status	Varchar	1	Yes	No need to send CLOSED TDs..only Active TDs to be sent	
SPREAD	Spread in BPS	Number	24,6	Yes	Only for Floating we have Spread; Fixed Deposit only has Customer Level Spread -Bala to get back	
ACCOUNT_CLASS	Product alt id	Varchar	5	Yes		
ROLLOVER_TYPE	Rollover Type	Varchar	1	Yes	Mandatory for rollover TransactionType ONLY	Can be P or 'P+' as Rollover Type
INTEREST_AMOUNT	Interest Amt for Rollover 'P' type	Number	24,6	No		This indicates the Interest to be paid to customer on the RolloverDate for a 'P' type of Rollover

Customer TD Interest Liquidation, Penalty File Format

The format of the customer TD interest liquidation, penalty file is given below:

FIELD NAME	DESCRIPTION	MANDATORY	REMARKS	SAMPLE VALUES
------------	-------------	-----------	---------	---------------

FIELD NAME	DESCRIPTION	MANDATORY	REMARKS	SAMPLE VALUES
TRAN REF NO	Can be stored as Ext_Trans_Idn or Ext_Trans_Ref	Yes		
CUSTOMER_NO	Client_id	Yes		
CUSTOMER_NAME1	ignored	NO		
ACC	Sub_portfolio_id	Yes		
ACCOUNT_CLASS	Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_CASA_Includ einholdings_Rel2.1- section 8)	Yes		
TRN_DT	Tran_Date	Yes	Interest Liquidation Date, Penalty Charging Date	
LCY_AMOUNT	Amount	Yes	Interest, Penalty	
AC_NO	Indicates Dr/Cr AcctNumber n ignored	NO		
AC_CCY	Amt_ccy	YES		
RECORD_STAT	ignored	NO		
TRANSACTION_TYPE	Tran_Type	Yes		Interest, Penalty

4. Oracle FCPB – FCUBS Interface

4.1 Introduction

Oracle FCPB – FCUBS interface has been primarily designed to enable the exchange of information between FCPB and FCUBS in terms of day-to-day transactions and maintenances for certain entities like Customer Creation, CASA Account Creation, TD Accounts Creation/ Transactions and Balances related to Loans and Liabilities. This chapter deals with the following interface and the explanation of the same from FCPB setup perspective:

- **Customer Creation** – Explains handing-off of details related to Customer created in FCUBS to FCPB.
- **CASA Account Creation** – Explains handing-off of details related to CASA Account created in FCUBS to FCPB.
- **TD Account Creation** – Explains handing-off of details related to TD Accounts created in FCUBS to FCPB.
- **Loans and Liability Information** – Explains handing-off of details related to loans created in FCUBS to FCPB.

4.2 Details of Data Received from Oracle FCUBS to Oracle FCPB

The details of the Interface Modules for Customer, CASA, Liabilities and TD are as given below:

Entity	Action	Frequency	Source	Target
CIF Authorization/Modification/Closure	Add	On-line	FCUBS	FCPB
Broker Data	Add	On-line	FCUBS	FCPB
CASA Account Creation	Add	On-line	FCUBS	FCPB
CASA Account Balances	Add	On-line	FCUBS	FCPB
TD Account Creation	Add	On-line	FCUBS	FCPB
TD Premature Withdrawal	Add	On-line	FCUBS	FCPB
TD Maturity with Interest Liquidation	Add	Batch	FCUBS	FCPB
Daily Accrued Interest on TD	Add	Batch	FCUBS	FCPB
Penalty on TD	Add	Batch	FCUBS	FCPB
Loan and Liability Information	Add	Batch	FCUBS	FCPB

4.3 Defining Interface Details from FCUBS to FCPB

Any FCUBS-FCPB interface originating from FCPB is driven by the flag FCUBS_INTERFACE_FLAG=Y in REF_BANK_PARAMS. However, currently since we are only supporting Customer/CASA/TD interfaces originated from FCUBS are supported, hence the value is maintained as 'N'.

In FCUBS, we can assign Segments to customers. Based on certain factors, the RM in FCUBS decides whether a Retail customer is eligible for a Wealth Segment and if eligible, upgrades the customers to such a segment.

Whenever a customer is upgraded to Wealth set of segments, all his Accounts, Balances, TDs etc would be sent to FCPB as EOD File Handoffs. For Retail Customers who have not been assigned a Segment or Upgraded even once, the system will not send any notifications or EOD File Handoffs to FCPB.

4.4 Transferring Data using XML Files

FCUBS sends XML based online notifications for Customer creation/modification, CASA account creation/modification and TD creation/transactions to FCPB for the Segmented Customers only. It does not send any XML notifications for retail customers that are not allotted any Segment in FCUBS.

4.4.1 Creating Customer Data

Whenever a customer is created in FCUBS with customer type as Individual or Corporate and if the Segment is also defined, notifications will be sent by FCUBS via an online notification XML to FCPB.

If Customer Category is defined as 'Broker' with Segment not being mentioned/blank, FCUBS will send an online Customer Creation Notification to FCPB. FCPB would create the details for a Broker in Broker Master Table. If the Segment is not mentioned for the 'Broker' created in FCUBS due to any reason, then the system will generate Segmentation Upgrade files at EOD for Broker. Thus resulting in a failure while uploading such Customer Segmentation Upgrade files in FCPB, as this 'Broker' as a customer is not created in FCPB.

4.4.1.1 SETUP Needed for Enabling Customer Creation Interface from FCUBS

Mapping of Client IT Type, Segment, Status, Client Classification and Client Category in FCPB:

FCPB has capability to define various types of Client IT Types like Individual, Corporate, NRI etc. These values are to be maintained in FCPB with the same values that are being maintained at FCUBS during Implementation. Similarly Client Category, Client Status are also maintained suitably in REF Tables of both FCPB and FCUBS systems. These tables are then synched-up via Transaction_Transformation screen, so that FCPB's internal names and values are mapped to FCUBS's names.

The important tables and screens to be synched-up between FCUBS and FCPB are mentioned below:

Tables	Screen Name	Navigation
--------	-------------	------------

Tables	Screen Name	Navigation
REF_CLIENT_SEG	Client Segment	Master → CRM Related → Client Segment
REF_CLIENT_STATUS	To be updated directly in the database	
REF_CLIENT_IT_TYPE	Client IT Type	Master → CRM Related → Client IT Type
REF_CLIENT_CLASSIFICATION	To be updated directly in the database	
REF_CLIENT_CATEGORY	Client Category	Master → CRM Related → Client Category
PREF_LANG_CODE	To be updated directly in the database	

Handling of Mandatory fields in FCUBS and FCPB using Field Access Controller

The FAC framework of FCPB also supports you to maintain certain fields as Mandatory or Non-Mandatory for Demographics screen. Fields which are mandatorily from FCUBS should be setup as Mandatory in FCPB via FAC screen for Demographics.

Similarly, fields which are non-mandatory or not available in FCUBS need to be setup as Non-Mandatory in FCPB via FAC screen for Demographics. Such fields need to be updated by the RM in FCPB via Demographics screen with the actual values.

The following fields in FCPB are not available in FCUBS:

- Occupation
- Communication Mode
- Preferred Language for Statement
- Introducer Name
- Contact Number
- Client Notes
- Zip
- State
- Tax Id
- Gender
- Client Classification
- Location

Restriction to Modify FCUBS Fields using Field Access Controller

You are not allowed to modify the fields that are mandatorily received from FCUBS (like Customer Name, Address, Status, Segment etc.) However, you can modify the fields which are exclusively maintained by FCPB (fields which are not maintained by FCUBS) like Client Entity, Hobbies, Preferred Communication Mode etc. The Implementer handles this using the Field Access Controller Framework of FCPB.

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[Admin Authorization](#)
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User: Admin2 Current Login: 07/05/2012 5:03 AM Last Login: 04/05/2012 4:51 AM

Master > Bank Related > Field Access Controller

Field Access Controller

Functions Names :

	Modifiable	Mandatory	Display
First Name	<input checked="" type="checkbox"/>		
Middle Name	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Last Name	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Income Tax ID	<input type="checkbox"/>		
Occupation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Email	<input checked="" type="checkbox"/>		
Phone (Home)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Phone (Office)	<input type="checkbox"/>	<input type="checkbox"/>	
Mobile	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Fax	<input checked="" type="checkbox"/>		
Relationship Manager			
Home Branch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Client IT Type	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Communication Mode	<input type="checkbox"/>		
Client Category	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Client Classification	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
DOB	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Name	<input type="checkbox"/>		
Contact No.	<input type="checkbox"/>	<input type="checkbox"/>	
Introducer Relationship	<input type="checkbox"/>	<input type="checkbox"/>	
Client Currency	<input type="checkbox"/>		
Salutation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Client Segment			
CIF Status	<input type="checkbox"/>		
Preferred Language	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Preferred Language for Statement	<input type="checkbox"/>		
Client Entity	<input type="checkbox"/>	<input type="checkbox"/>	
Hobby		<input type="checkbox"/>	
Sports		<input type="checkbox"/>	
Nationality	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Travel Pattern		<input type="checkbox"/>	
Marital Status		<input type="checkbox"/>	
Number of Children		<input type="checkbox"/>	
Occupation		<input type="checkbox"/>	
Client Background		<input type="checkbox"/>	
Business Background		<input type="checkbox"/>	
Initial Deposit/Inward Funds		<input type="checkbox"/>	
From Bank		<input type="checkbox"/>	
Source of Wealth		<input type="checkbox"/>	
Annual Frequency		<input type="checkbox"/>	
Currencies		<input type="checkbox"/>	
Client Type	<input type="checkbox"/>		
Professional Investor	<input type="checkbox"/>	<input type="checkbox"/>	
External Reference Id	<input type="checkbox"/>	<input type="checkbox"/>	
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Address (Mailing)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Special Category Client	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Location	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Automatic Login Creation for New Customer

Whenever a customer is created in FCPB via the Create Customer XML from FCUBS, a script is executed to auto-generate the Login ID of the customer. This script makes an entry in the SMS_APP_USER table and assigns a Role to the customer which is same as one's Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles are created for every segment. These roles are mapped as Customer Roles and the names of these roles are identical to the Segments maintained.

Identifying Customer Currency and Creation of Portfolios

Customer's Currency Code is an essential field while creating a customer without which a portfolio cannot be created in FCPB. The Create Customer Notification from FCUBS also contains the Customer_CCY for all Wealth Customers. Portfolios in FCPB get auto-created on creation of a new Customer with this Customer_CCY as the Portfolio Currency as well.

Directory Details for Corporate Clients

Currently, for corporate clients, FCPB supports only a single Director's details.

Notification XML

For Customer Creation or modification, FCUBS sends the notification with the appropriate Namespace and Notif code. The namespace is decided by the implementer at the time of implementation and NOTIF_CODE would be "NOTIF_PB_CUSTOMER".



There is no difference in Namespace or NOTIF_CODE for Creation and Modification of a customer.

4.4.1.2 Process Flow

The following steps are involved in the process:

1. On receipt of Customer New_CIF_AUTH_NOTIFICATION XML from FCUBS, the customer gets created in FCPB and the various tables get populated to store customer data like CRM_CLIENT_MASTER, CRM_CLIENT_PREFERENCES, CRM_CLIENT_ADDRESS etc. and CIF status gets updated to Active.
2. Once the client status becomes active, the default portfolio for the client gets created. This is a customized script since different Banks would have different requirements for creating default portfolios i.e. specific Portfolio_Types (like RMM, SLF, HLD etc).
3. Any modifications that are initiated at FCPB (like risk profiling and other details for which FCPB is the owner), are automatically updated in FCPB and are not sent to FCUBS for any further authorization.
4. The COMPLIANCE_REQUIRED_YN flag in REF_BANK_PARAMS is maintained as 'N' so that the modifications via Demographics screen will not be sent to Compliance etc and status of Customer can be made Active immediately.
5. When any modifications are made in the CIF demographic data in FCUBS (like address, email), a full screen response notification is sent back to FCPB with the amended details.
6. The closure of CIF is also communicated from FCUBS to FCPB. On receipt of this closure intimation from FCUBS, the status of the customer changes to 'Closed'.
7. Updates based on Client IT Type:

- If Client IT Type is Corporate, Director Sub-node in FCUBS may or may not have values (it is not mandatory for FCUBS to fill in the director details at the time of corporate customer creation). If the value is available, FCPB populates it in CRM_AUTHORIZED_SIGNATORY table with Signatory_Type as A (as mentioned in mapping sheet). If not available, then the system will not fill it. This is not a mandatory field from FCPB's perspective.
 - If Client IT Type is Minor Y, then FCUBS provides the Guardian details. In that case, first name in CRM_AUTHORIZED_SIGNATORY with Signatory_Type as G would be filled in.
 - If Client IT Type is Individual, then there is no concept of authorized signatory. So there will be no entry in CRM_AUTHORIZED_SIGNATORY table.
8. In FCUBS, customers can also be created quickly using the STDCIFAD screen. The Operational workflow is as follows:
- If a customer is created in FCUBS via the STDCIFAD screen, and later if such a customer needs to be designated as a Wealth customer via the Segmentation screen, then the Bank OPS user should remember that the STDCIFAD screen does not have an RM ID Field, which is a mandatory field for FCPB integration.
 - Hence you have to first navigate to the Modify Customer screen in FCUBS and enter the RM ID.
 - Then you have to navigate to the Segment Association screen and fill in the other details like Segment, Upgrade Status etc.
 - FCPB will accept the Customer Creation Notification successfully, only if the above workflow is followed.

4.4.2 Modifying Customer Data

If there are any modifications at FCUBS end, a full screen response notification is sent to FCPB with the amended details.

4.4.2.1 Process Flow

The following steps are involved in the process:

The closure of CIF is also communicated from FCUBS to FCPB. On receipt of this closure intimation from FCUBS, the status of the customer changes to 'Closed'.

1. Any change in Segment (either Segmentation Upgrade or Downgrade) is also expected as a part of Customer Modification. To support this, an additional element, the Customer Segmentation Status, is sent to FCPB which would have values; Segment-Upgrade – 'U' or Segment-Downgrade – 'D' and Segment-Reupgrade – 'R'.
2. If the Segment is modified in FCUBS, then FCPB updates the Client_Seg column with the new Segment Code in CRM_CLIENT_MASTER. Hence, the role of that customer changes based on the new segment, by first identifying the Role_ID with NAME = Segment's name from SMS_ROLE and then identifying User_Id of the Customer from SMS_APP_USER. The system then updates SMS_USER_ROLE table for that User_Id with the ROLE_Id for the new Segment.

4.4.2.2 Updating Crm Client Master Table

The customer status in FCPB gets updated (i.e. Client_Status in CRM_CLIENT_MASTER) based on the following xml attributes.

- CUSTSEGSTATUS

- TXNSTAT
- FROZEN

Rules for updating the Client_Status in FCPB:

- Will be marked CLOSED if TXNSTAT is C
- Client_status will be updated as Suspended in FCPB, if CUSTSEGSTATUS is 'D' or FROZEN is 'Y'.
- Customer_Status will be Active, if TXNSTAT is 'O' or CUSTSEGSTATUS 'U' or 'R' or FROZEN is 'N',
- Any other status results in an updation failure and an the error message will be sent:

Not a valid Customer status

1. A new column called 'Status_Description' is introduced in CRM_CLIENT_MASTER and it gets updated as mentioned below.
 - If Segment Status in the Modification XML is Upgrade ('U' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Activated customer due to Upgrade from Core Banking System'.
 - If Segment Status in the Modification XML is Reupgrade ('R' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Activated customer due to Re-upgrade from Core Banking System'.
 - If Segment Status in the Modification XML is Downgrade ('D' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Suspended customer due to Downgrade from Core Banking System'.
 - If Segment Status in the Modification XML is Closed ('C' in TXNSTAT Tag), FCPB defaults this column with description as 'Closed customer due to Closure from Core Banking System'.
 - If Segment Status in the Modification XML is Frozen ('Y' in FROZEN Tag), FCPB defaults this column with description as 'Suspended customer due to Frozen Status received from Core Banking System'.
2. Any change in Segment (either Segmentation Upgrade or Downgrade) is also expected as a part of Customer Modification. To support this, one more additional element, the Customer Segmentation Status, is sent to FCPB which would have values; Segment-Upgrade – 'U' or Segment-Downgrade – 'D' and Segment-Reupgrade – 'R'.
3. If the Segment is modified in FCUBS, then FCPB updates the Client_Seg column with the new Segment Code in CRM_CLIENT_MASTER. Hence, the role of that customer changes based on the new segment. by first identifying the Role_ID with NAME = Segment's name from SMS_ROLE and then identifying User_id of the Customer from SMS_APP_USER and updating SMS_USER_ROLE table for that User_Id with the ROLE_Id for the new Segment.

The Customer Modification XML includes the fields Segment, Branch ID, Banker ID, Client Status and Portfolio_ID.

The details of online notifications for Suspended Status Client are given below:

4.4.2.3 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental, online.

2. For modification and closure, there would be a special notification message. For modification and closure, the notif code would be notif_co_customer_mod. When the customer details are modified, the txnstat would be 'O' and in case of closure, the txnstat would be 'C'.
3. On receiving closure notification from FCUBS, the CIF status in FCPB will stand closed.

4.4.3 Client Suspended Status

The details of online notifications for Suspended Status Client are given below:

4.4.3.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. If the customer is suspended for a temporary time period, the status of such customer is updated as Frozen in FCUBS and on receipt of notification xml the customer status in FCPB gets updated as S (Suspended status).
3. This notification comes in the same way as any other modification notification from FCUBS. The same XML message gets transmitted with the 'Frozen' attribute being marked as 'Y'.
4. Similarly, if the Frozen status is revoked at FCUBS, it is again communicated to FCPB via customer modification notification XML with the Frozen attribute being marked as 'N'. In this case, the client status in FCPB reverted back to 'A' (active status) provided the already available status of client is 'S'.
5. The notification message for communicating that the customer being Frozen would be NOTIF_CO_CUSTOMER_MOD and txnstat would be 'O' in this case.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
Updation in CRM_CLIENT_MASTER		
Client_status	If Frozen is Y, then client_status would be made as 'S' (provided if already available status is A). Or if Frozen is N, then client_status would be made as 'A'(provided the already available status for the client is S)	Frozen

4.4.4 Broker Data

The Broker data is handed-off to FCPB using the XML format similar to Customer Creation

The details of online notifications for Broker are given below:

4.4.4.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.

2. The broker is created in FCUBS and sent to FCPB.
3. The notification message for broker creation would be same as of create customer notification - NOTIF_CO_CUSTOMER_NEW.
4. If Customer Category is mentioned as BROKER, then FCPB will identify the same as broker and update the MST_Broker table.
5. The modification notification XML message for broker modification would be same as of customer modification notification- NOTIF_CO_CUSTOMER_MOD.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
Broker_name (MST_BROKER)	First Name	FULLNAME (if FULLNAME not available, then FIRSTNAME)
Broker_code (MST_BROKER)	Broker code	CUSTNO
This tag would help in identifying if the CIF Notification is of broker or not		CCATEGORY (In case of broker, it would be broker or B)
Address1 (MST_BROKER)	Address Line 1	ADDRLN1
Address2 (MST_BROKER)	Address Line 2	ADDRLN2
Address3 (MST_BROKER)	Address Line 3	ADDRLN3

4.4.5 CASA Account Creation

The details of online notifications for CASA Account Creation are given below:

4.4.5.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. The asset type of products like current and savings account (CASA) would be created by FCUBS and the details would be handed off to FCPB.
3. CA-New Customer Account-Notify-MSG service would be used by FCUBS to hand-off the account details to FCPB.
4. The CASA Account would be created for customers whose status is Active. It is not opened for a Contact person.

5. Once the notification message is received from FCUBS on the creation of CASA Account, the account details would be inserted into CRM_CLIENT_BANK_ACCOUNT. Once the account is created, no updates would be done to PMS_PORTFOLIO_HOLDING table. The Holdings would only be updated after receiving the CASA Balance Update Notification.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
Updation in CRM_CLIENT_BANK_ACCT		
BANK_ACC_ID(CRM_CLIENT_BANK_ACCT)		ACC
CLIENT_ID(CRM_CLIENT_BANK_ACCT): Client_id is based on External_Id which is being sent as CUSTNO		CUSTNO
ACCT_CCY(CRM_CLIENT_BANK_ACCT)		CCY
ACCT_TYP(CRM_CLIENT_BANK_ACCT)	Use existing logic of populating PROD_ID and Instrument_ID to identify ACC_TYP	
ACCT_SUB_TYPE		ACCTYPE (to be parameterized with values like S, C)
BANK_ID should be defaulted to value in BANK_ID of MST_BANKS (It is assumed that only one branch of FCPB client (like BMO, BDB is going to be maintained in the table)		
ACCT_STAT should be defaulted to A		
ACCT_ADDRESS respective address as in ADDRESS column of MST_BANKS table for the respective BANK_ID		
USE_IN_TRADING should be defaulted to Y		

BANK_NAME respective name as in NAME column of MST_BANK table		
PREFFERED should be considered to be 1 if CASA account currency is equal to bank base currency and for other denominated accounts and any ongoing receipt of CASA accounts denominated in bank base currency would be defaulted to 0		
PORTFOLIO_ID(CRM_CLIENT_BANK_ACCT)	<p>For deriving the portfolio_id the logic should be as follows:</p> <p>For non-Heldaway/Internal accounts, from pms_client_portfolio for a particular client, select the portfolio_id as the portfolio whose Default_Portfolio = 'Y' having the same portfolio_type as mentioned in ref_instrument_type table for Instrument_Type = 'CASA'. The crm_client_bank_account table would also store this same portfolio_id for Asset accounts for easy reference and retrieval</p>	
Banker_Client_Indicator (CRM_CLIENT_BANK_ACCT)	Should be defaulted/updated to 'B' for all CASA/TD records which r being inserted/updated from FCUBS Core Banking system	
Acct_branch		Branch_code
Acct_country_id		Country_code
Acct_description		ADESC(if the description is more than 20 char, then FCPB should truncate it to the extent of 20 char and populate the same)
Opening_Date		ACCOPENDT

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User: HOHEADRMONE Current Login: 07/05/2012 2:21 PM Last Login: 03/05/2012 12:26 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Master Reports Tools My Workspace Logout

Customer > Portfolio > Maintenance

Portfolio Summary Parke Davis

Name	Description	Type	CCY	Amount	% of Total
<input type="radio"/> Heldaway		Heldaway	INR	0.00	0.00%
<input checked="" type="radio"/> RM Managed		RM Managed	INR	2,578,067.30	100.00%
<input type="radio"/> Self Managed		Self Managed	INR	0.00	0.00%
Total			INR	2,578,067.31	100.00%

[View Portfolio](#) [Modify/ Delete](#) [Add Portfolio](#)

Instrument with zero holding for more than 360 days have been excluded from display.

Portfolio: RM Managed

Instrument Type	Amount	% of Total
CASA	2,426,277.63	94.11%
TimeDep	151,789.68	5.89%
Total (INR)	2,578,067.31	100%

Last Transaction Date in the Portfolio : 05/12/2012

Accounts: RM Managed

Account Type	A/c No	CCY	Available Balance	Hold Amount	Total Balance	As on Date
SavingAcct-AUD	SKN7418529630	AUD	45,697.43	0	45,697.43	10/04/2012
SavingAcct-GBP	SKN1503150387	GBP	0	0	0	05/12/2012
Total (INR)			2,426,277.63	0	2,426,277.63	

4.4.6 Customer CASA Account Balances Notification

The details of Customer CASA Account Balances Notifications are given below:

4.4.6.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Any changes in the CASA Balances of the customer will be notified by FCUBS to FCPB.
3. The notification code used by FCUBS to communicate the change in the customer balances would be "NOTIFY_AC_BAL".
4. On account balance notification, the PMS_PORTFOLIO_HOLDING table is populated with the Market_Value and Total_Acq_Cost columns based on the balances received in the notification message.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
SUB_PORTFOLIO_ID (PMS_PORTFOLIO_HOLDING)	CASA Account no	CUST_AC_NO
Client_id	CIF ID	CUSTNO

(PMS_PORTFOLIO_HOLDING)		
INSTRUMENT_CCY (PMS_PORTFOLIO_HOLDING)	Currency of the CASA Account	CCY
VALUE_DATE (PMS_PORTFOLIO_HOLDING)	The date of receipt of the balances	Since it is online notification, the XML would be received as and when the balances are updated. So the date of receipt of the XML notification would be populated as value_date
TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING)	Actual Balance including unclear balances	ACBALANCE
MARKET_VALUE (PMS_PORTFOLIO_HOLDING)	Balance available to be spent	ACAVLBAL
HOLD_AMOUNT (PMS_PORTFOLIO_HOLDING)	The current balance minus available balance would give the blocked/hold amount	ACBALANCE- ACAVLBAL

4.4.7 **CASA Closure/Modification**

The details of Customer CASA Closure/Modification Notifications are given below:

4.4.7.1 **Process Flow**

The following steps are involved in the process:

1. Once a CASA Account gets closed in FCUBS, the same should get reflected in FCPB. NOTIF_CA_CUSTACC_MOD XML would be used to handover the CASA closure details to FCPB. When the txnstat tag reads as C, it indicates that the CASA account is closed.
2. The Notification Code for CASA Modification/Closure will be: NOTIF_CUSTACCMOD_PB

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
CRM_CLIENT_BANK_ACCT		
TXNSTAT = 'C'		
Bank_Acct_id		ACC
Client_id is based on External_Id which is being sent as CUSTNO		CUSTNO

Acct_Stat should change to 'C'		
Closing_Date: Should be defaulted as Current Business Date on receipt of TXNSTAT as 'C'		

3. CASA Accounts modified in FCUBS for the following fields, would also trigger a Modification XML and the system updates following fields in FCPB:

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
CRM_CLIENT_BANK_ACCT		
TXNSTAT = 'O'		
Bank_Acct_id		ACC
Acct_CCY		CCY
Acct_Sub_Type		ACCTYPE
Update Client_id based on External_Id which is being sent as CUSTNO		CUSTNO
Opening_Date		ACCPENDT
Acct_Branch		Branch_Code
Acct_Country_id		Country_Code
Acct_Description		ADESC



The CUSTNO can be modified only if no transactions have yet happened on that CASA account which means that once FCPB receives a CASA Balance Notification, there is no possibility of modifying the CUSTNO for that CASA account.

However, if a CASA account has been created with '0' balance and a few days later, FCUBS user realises that an error has occurred in mapping the CUSTNO, then one may change the Customer Number which will trigger a Modification XML for CASA Account. For this scenario, FCPB also updates its own CRM_CLIENT_BANK_ACCOUNT table with the new/modified CUSTNO.

4.4.8 **TD Account Creation**

Following types of transactions related to TD are sent by FCUBS.

TD Transaction Types:

- NEW: New FD

- PAR: Withdrawal
- INT: Interest Payout
- MAT: Maturity Transfer
- PEN: Penalty
- RNW: Rollover

Whenever a TD gets booked in FCUBS, it is sent to FCPB by Online Notification.

The details of TD Account Creation Notification interface are given below:

4.4.8.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Time Deposit would be created by FCUBS and the details will be handed off to FCPB.
3. TD-New Account-Notify-MSG notification service would be used by FCUBS to hand-off the TD account details to FCPB.
4. Once the notification message is received from FCUBS for creation of TD Account, the account details would be inserted into PMS_TRANSACTION, PMS_PORTFOLIO_HOLDING and PMS_TD_HOLDING_DETAILS tables.
5. Once the account is created, the PMS_PORTFOLIO_HOLDING table is populated with Client Id, TD Account No, Market Value and Total Acquisition Cost columns with the deposit amount.
6. PMS_TRANSACTION table would also store the details as mentioned above. The Bid-Ask indicator would be maintained as 'B' for the newly created TD account.
7. PMS_TD_HOLDINGS_DETAILS table would also store details like Client ID, Portfolio ID, Sub Portfolio ID, Instrument ID, Prod ID, Balance, Currency, Maturity Date, Int_Rate, Tenor, Tenor_Dm, Account Status and Booking Date.
8. Based on the XSD service used by FCUBS in transmitting the data to FCPB, the Tran_Type would be populated in PMS_TRANSACTION table. The Tran_Type would be inserted as 'NEW' in the PMS_TRANSACTION table.
9. On insertion of the record in PMS_TRANSACTION table, advice would be generated for TD Account creation.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
TRAN_DATE		ACCOPENDT
TRAN_TYPE- to be defaulted to 'NEW'	Would be populated based on the xsd notification service	

	received from FCUBS	
AMOUNT		TDAMT
AMT_CCY		CCY
CLIENT_ID		CUSTNO
SUB_PORTFOLIO_ID		ACC
SUB_PORTFOLIO_ID(PMS_PORTFOLIO_HOLDING)		ACC
CLIENT_ID(PMS_PORTFOLIO_HOLDING)		CUSTNO
INSTRUMENT_CCY(PMS_PORTFOLIO_HOLDING)		CCY
TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING)	The TD deposit amount would be populated	TDAMT
MARKET_VALUE(PMS_PORTFOLIO_HOLDING)	The TD deposit amount would be populated	TDAMT
CLIENT_ID(PMS_TD_HOLDINGS_DETAILS)		CUSTNO
SUB_PORTFOLIO_ID		ACC
PROD_ID(it will have values like time deposit, call deposit etc)		ACCLS(the same values to be in sync with those values in FCPB)
CURRENCY		CCY
MATURITY_DATE		MATDT
INT_RATE		INTEREST_RATE under <Tddetails> subnode
TENOR		DFTENOR
TENOR_DM- to be defaulted to days	Will be defaulted to D(days) since FCUBS would be sending	

	the tenor details in days	
BOOKING_DATE		ACCOPENDT
Spread_Bps		In Account Class for TD Product , define a UDF with FLDNAME as SPREAD (while creating the TD Class) and the FIELD_VALUE for this UDF will contain the Spread

ORACLE

FLEXCUBE Private Banking

User: HOHEADRMON

Current Login: 07/05/2012 2:21 PM

Last Login: 03/05/2012 12:26 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Master Reports Tools My Workspace Logout

Customer > Portfolio > Maintenance

Portfolio Summary sdsdfl

Name	Description	Type	CCY	Amount	% of Total
<input type="radio"/> Heldaway		Heldaway	GBP	0.00	0.00%
<input type="radio"/> RM Managed		RM Managed	GBP	86,896.33	100.00%
<input type="radio"/> Self Managed		Self Managed	GBP	0.00	0.00%
Total			GBP	86,896.33	100.00%

Instrument with zero holding for more than 360 days have been excluded from display.

Portfolio: RM Managed

Instrument Type	Amount	% of Total
CASA	-7,493.57	-8.62%
TimeDep	94,389.9	108.62%
Total (GBP)	86,896.33	100%

Last Transaction Date in the Portfolio : 31/12/2012

Time Deposit : RM Managed

Account Type	Account/ TD No.	CCY	Booking Date	Tenor	Principal	Maturity Date	Interest Rate	Accrued Interest	Interest Paid	As on Date	Quick Launch
Term Deposit-GBP	PRA5613131316	GBP	01/03/2012	33 Day(s)	0	03/04/2012	0	57.38	0	05/12/2012	CA
Term Deposit-GBP	PRA5445124514	GBP	01/03/2012	35 Day(s)	3,260.36	03/07/2013	12	26.51	159.65	05/12/2012	CA
Term Deposit-GBP	PRA4541545415	GBP	01/03/2012	33 Day(s)	14,000	03/04/2012	10	0	0	05/12/2012	CA
Term Deposit-GBP	PRA4255455151	GBP	05/03/2012	35 Day(s)	11,653.25	03/07/2013	12	95.52	943.51	05/12/2012	CA
Term Deposit-GBP	PRA2151515111	GBP	01/03/2012	4 Day(s)	14,000	05/03/2012	10	0	0	05/12/2012	CA
Term Deposit-GBP	PRA2151515111	GBP	29/07/2012	5 Day(s)	11,000	05/03/2012	10	3.01	0	05/12/2012	CA
Term Deposit-GBP	1111111269	GBP	05/07/2012	32 Day(s)	0	06/08/2012	10	0	0	05/12/2012	CA
Term Deposit-JPY	PRA5115151115	JPY	01/03/2012	4 Day(s)	15,203	03/07/2013	10	123	740	05/12/2012	CA
Term Deposit-USD	PRA5161121511	USD	01/03/2012	4 Day(s)	12,712.61	03/07/2013	10	104.2	861.29	05/12/2012	CA
Term Deposit-USD	PRA515155511	USD	01/03/2012	30 Day(s)	3,259.63	03/07/2013	10	26.5	159.61	05/12/2012	CA
Term Deposit-USD	PRA0043220007	USD	05/03/2012	26 Day(s)	20,000	31/03/2012	10	142.08	0	05/12/2012	CA
Term Deposit-USD	PRA0043220006	USD	05/03/2012	26 Day(s)	16,280.47	03/07/2013	10	132.36	797.19	05/12/2012	CA
Term Deposit-USD	PRA0043220005	USD	05/03/2012	31 Day(s)	10,905.87	03/07/2013	10	88.67	606.4	05/12/2012	CA
Total (GBP)					93,894.85			495.05	2,697.4		

4.4.9 TD Modification

The details of TD Modification Notifications are given below:

4.4.9.1 Process Flow

The following steps are involved in the process:

1. If an incorrect interest rate is entered by the operations person in FCUBS while booking a TD, the same can be corrected in FCUBS by invoking the TD Booking screen. This triggers a TD modification event, which is sent via an XML interface to FCPB. The Notification Code for such an operational modification event is
<NOTIF_CODE>NOTIF_TDMOD_PB</NOTIF_CODE>.

2. In 'IC product preference screen (ICDPRMNT), "Main Interest Rate UDE" field should be maintained mandatorily as "TERM_RATE" UDE for FCUBS and FCPB integration. This UDE 'TERM_RATE' would be referred by FCPB to pick up the Modified Rate in TD Modification XML and updated in FCPB's INT_RATE column in PMS_TD_HOLDINGS_DETAILS

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
PMS_TD_HOLDINGS_DETAILS		
MATURITY_DATE		MATDT
INT_RATE		UDE with value TERM_RATE
TENO		DFTENOR

Therefore, for any modification notification received from FCUBS, it should refer to these columns and update it with appropriate values shown in the XML for that particular CPIS (CUSTNO, ACC).

4.4.10 TD Pre-Mature Withdrawal

The details of Customer CASA Account Balances Notifications are given below:

4.4.10.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Whenever there is a pre-mature withdrawal of the deposit amount, FCUBS would notify FCPB on the same.
3. The notif code to be used by FCUBS would be "NOTIF_ICREDM".
4. FCPB will insert the TD or CD transaction details for 'PAR' type of transaction into PMS_TRANSACTION. Based on the notif code, the system identifies the type and updates Tran_Type in PMS_TRANSACTION as 'PAR'. The Bid_Ask_Indicator for 'PAR' transactions would be 'S' which means Transaction Processor should handle 'PAR' like a Sell transaction.
5. Since the amount received in the PAR transaction will be the Withdrawn principal, the balance Principal will have to be calculated (as balance = previous balance from PMS_TD_HOLDINGS_DETAILS – withdrawal amount) and updated in PMS_PORTFOLIO_HOLDING with Buy Cost and Market Value (and all related fields like ACQ_COST_CL also reduced accordingly). Also PMS_TD_HOLDINGS_DETAILS to update fields like balance with the current balance principal after the partial withdrawal.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
------------------	-------------	-------------------------------------

Updation in PMS_TRANSACTION		
TRAN_TYPE- to be defaulted to 'PAR'	Would be populated based on the xsd notification service received from FCUBS	
AMOUNT		REDEMPTION_AMT
VALUE_DATE/Tran_Date		CHECKERDT
AMT_CCY		ACCOUNT_CCY
CLIENT_ID		CUSTNO
SUB_PORTFOLIO_ID		TERM_ACNO
Updation in PMS_PORTFOLIO_HOLDING		
TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING)	Reduce the TD Buy Cost by the PAR Amt received i.e. by the REDEMPTION_AMT	
MARKET_VALUE(PMS_PORTFOLIO_HOLDING)	Reduce the TD Market_Value by the PAR Amt received i.e. by the REDEMPTION_AMT	
VALUE_DATE(PMS_PORTFOLIO_HOLDING)		CHECKERDT
Updation in PMS_TD_HOLDINGS_DETAILS		
BALANCE	Reduce the BALANCE by the PAR Amt received i.e. by the REDEMPTION_AMT	

4.4.11 TD Rollover

The details of TD Rollover interface are given below:

4.4.11.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be daily incremental EOD.

2. Time Deposit which are of Rollover type, would be auto-rolled over in FCUBS and the details would be handed off to FCPB as a part of FCUBS BOD in a new file format (Rollover Format)
3. Even manual Rollovers performed by Operations at FCUBS end would be sent to FCPB using the same XML Rollover Format.
4. Once the Rollover notification message is received from FCUBS, the transaction details would be inserted into PMS_TRANSACTION and updated in PMS_PORTFOLIO_HOLDING and PMS_TD_HOLDING_DETAILS tables.
5. On rollover, PMS_PORTFOLIO_HOLDING table would be updated for Market_Value and Settled_MktValue columns with the rollover amount. But the TOTAL_ACQ_COST column (and derived fields in Cust_CCY, Household_CCY, PF_CCY etc) should remain untouched as it should continue to indicate the original booked TD's Principal Balance.
6. PMS_TRANSACTION table would also store the renewal details with Transaction_Type 'RNW' as mentioned above. The Bid Ask indicator (column in Pms_Transaction table) for a Rollover TD would be a B (buy).
7. PMS_TD_Holdings_Details table would also be updated for BALANCE (same as Rollover Amount), MATURITY_DATE (being sent in the Rollover XML), INT_RATE (being sent in the Rollover XML) and Rollover Type.
8. PMS_TD_Holdings_Details table should not be updated for Booking Date and it should continue to reflect the same date as the original TD Booking Date.
9. Interest_Amount would also be mentioned in the Rollover XML and if this value is not blank, Transaction Processor would create an INT transaction in PMS_Transaction and update Holdings fields related to Interest like Dividend_Interest (and its Fx converted fields)
10. As part of the EOD after the Rollover, none of the MAT/INT records for the Rolled-over TD are available in the UBS_TDMAT File.

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
Updation in PMS_TRANSACTION		
TRAN_DATE	Indicating Rollover Date	RENEWAL_DATE
TRAN_TYPE- to be defaulted to 'RNW'	RNW	
AMOUNT	Indicating Rollover Amount	ROLLOVER_AMT
VALUE_DATE	Indicating Rollover Date	
AMT_CCY	Rollover CCY	CCY

CLIENT_ID		CUST_NO
INTEREST_AMOUNT	TP to create a Txn 'INT' based on this value	ACCR_INT_BAL
SUB_PORTFOLIO_ID	TD Reference Number	ACC
Updation in PMS_PORTFOLIO_HOLDING		
SUB_PORTFOLIO_ID (PMS_PORTFOLIO_HOLDING)	To be referred just for identifying the CPIS record and NOT for updation	
CLIENT_ID (PMS_PORTFOLIO_HOLDING)	To be referred just for identifying the CPIS record and NOT for updation	
MARKET_VALUE AND SETTLED_MKTVALUE (PMS_PORTFOLIO_HOLDING)	The TD rollover amount would be populated	ROLLOVER_AMT
VALUE_DATE (PMS_PORTFOLIO_HOLDING)		
Updation in PMS_TD_HOLDINGS_DETAILS		
CLIENT_ID (PMS_TD_HOLDINGS_DETAILS)		
SUB_PORTFOLIO_ID		ACC
PROD_ID (it will have values like time deposit, call deposit etc)		
BALANCE		ROLLOVER_AMT
CURRENCY		
MATURITY_DATE		NEW_MAT_DATE
INT_RATE		INT_RATE

TENOR		TENOR
TENOR_DM- to be defaulted to days		
ROLLOVER TYPE		ROLLOVER_TYPE

4.4.11.2 **Business Rules and Validations for TD interfaces**

Only 'Active' transactions for TD are handled using the interface and Transaction Delete would not be handled.

Rules for Handling TD Interfaces are Mentioned Below:

1. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other 'NEW' transaction with the same reference number and same client should be rejected with the reason 'Duplicate Booking transaction with same reference number already exists'.
2. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other MAT or PAR transaction for the same reference number with Transaction Date earlier than Booking Date should be rejected with reason 'This is a new transaction; cannot be a SELL'. This rejection logic is in-built in the Transaction Processor of FCPB which rejects SELLS without having a BUY.
3. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other INT transaction for the same reference number with Transaction Date earlier than Booking Date should be rejected with reason 'Corporate Action cannot happen with new Client ID, Portfolio ID, Instrument ID or Subfolio ID'. This rejection logic is in-built in the Transaction Processor of FCPB which rejects Corporate Actions like INT without having Holdings for that CPIS.
4. Whenever a 'PAR' Transaction is received, the system should first check if the 'PAR' amount is more than the remaining balance principal and if 'PAR Amount' is greater than the Balance, The system should reject the record with the reason 'Withdrawal amount cannot be greater than remaining balance principal'.
5. Backdated INT, PAR or MAT transactions should be allowed by the system, so long as it doesn't fail the other rules as mentioned in rules 2, 3, 4 above.
6. For the specified currency given along with the transaction, if system does not find FX Rate maintained for Instrument Currency against with either Customer Currency, Portfolio Currency, Household Currency, then system should reject with the reason 'No FX Rate available for specified currencies'.
7. If default Portfolio is not found for the client, then system should reject with the reason 'No default portfolio exists for the client'.
8. If no Instrument of type 'TD' is setup for the specified currency, then system should reject using reason 'No Instrument exists for the specified currency'.

9. If no relevant setup for Instrument and the specified currency is present, then system should reject with the reason 'No Instrument_ALT / MST_BANKING_PROD_ALT setup exists for the Instrument with specified currency'.
10. There should be no validation related to Transaction_Date falling on a Holiday and no rejection should be done even if the transaction_date is a System/Currency/Exchange holiday.
11. All typical reject reasons in Enrichment procedures should be handled like mandatory-field checks giving reject reasons like: Invalid Amount, Invalid Date, Invalid A/C No, Invalid Transaction Type etc.

4.5 **Data transfer using File Upload Mechanism**

In addition to the online interface mechanism, there is certain data which is expected to be received from FCUBS as part of file upload. The list is as given below:

- TD Maturity along with interest liquidation
- Daily Accrued Interest on TD
- Penalty on TD (applicable in case of pre-mature partial withdrawal and pre-mature complete withdrawal)
- Loan and Liability Information

4.5.1 **TD Maturity along with Interest Liquidation**

FCUBS system uses the CSV Format to send the TD maturity related details. Maturity and Interest liquidation are separate records in the same file. The same interest file format is also used in case of interest payment for pre-mature full withdrawal and also in case of pre-mature partial withdrawal.

The processing logic is mentioned in the below table:

Fields in the file format	Insertion in Respective tables			
	PMS_TRANSACTION(for MAT txn)	PMS_TRANSACTION(for INT txn or PEN txn)	PMS_PORTFOLIO_HOLDINGS	PMS_TD_HOLDING_DETAILS
TRAN REF NO	Can be stored as Ext_Tran_Idn or Ext_Tran_Ref	Can be stored as Ext_Tran_Idn or Ext_Tran_Ref		
CUSTOMER_NO	Client_id	Client_id	Client_id	Client_id
CUSTOMER_NAM	ignored	ignored	ignored	ignored

E1				
ACC	Sub_portfolio_id	Sub_portfolio_id	Sub_portfolio_id	Sub_portfolio_id
ACCOUNT_CLASS	Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8)	Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8)	Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8)	Prod_id
TRN_DT	Tran_Date	Tran_Date	Value_Date	Maturity_Date
LCY_AMOUNT	Amount	Amount	Dividend_Interest	Mat_Principal(new field to be introduced)
AC_NO	Indicates Dr/Cr AcctNumber n ignored	Indicates Dr/Cr AcctNumber n ignored	ignored	ignored
AC_CCY	Amt_ccy	Amt_ccy	Instrument_Ccy	Currency
RECORD_STAT	ignored	ignored	ignored	Account_status
TRANSACTION_TYPE	Tran_Type=should be defaulted to MAT	Tran_Type=should be defaulted to INT/PEN	ignored	ignored
Additional Attributes	BIDASK_IND field would be defaulted as S		TOTAL_A CQ_COST, MARKET_VALUE, ACCRUED_INT, ACQ_COST_CL,	BALANCE field would be made as zero

		ACQ_CO ST_PF, ACQ_CO ST_SC would be made as zero	
--	--	--	--

FCUBS system sends the TD maturity related details as a part of their BOD process to ensure that the data of the TDs maturing on that particular date or TDs which have INTEREST transactions liquidated on that date should be received by FCPB on the BOD of that particular date for further processing.

4.5.2 **Daily Accrued Interest on TD**

FCUBS uses CSV Format to send the daily accrued interest details.

The processing logic for the same is mentioned below:

Fields in File Format	Insertion in Respective Tables	
	PMS_PORTFOLIO_HOLDINGS	PMS_TD_HOLDING_DETAILS
CUST_NO	Client_Id	Client_Id
SHORT_NAME	Ignored	ignored
ACC	Sub_portfolio_id	Sub_Portfolio_Id
ACCOUNT_CLASS	Based on Account class (whether it is TD or call deposit, instrument id and instrument type would be populated) - details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8)	Prod_Id
ACCRUED_AMOUNT	Accrued_Int	Accr_Int
ENT_DATE	Value_Date	LAST_INT_ACC_DATE
CCY	Instrument_CCY	Currency
RECORD_STAT	Ignored	Account_Status
PROD	Ignored	Ignored

4.5.3 Penalty on TD (applicable in case of pre-mature partial withdrawal and pre-mature complete withdrawal)

FCUBS supplies applicable Penalty details in the TD MATURITY file handoff itself. It would be sent immediately in case of a pre-mature full withdrawal (not as part of EOD process). But in case of pre-mature partial withdrawal, it would be sent as part of maturity EOD, when the complete amount is withdrawn.

The processing logic is mentioned below:

Fields in File Format	Insertion in Tables
	PMS_TRANSACTION (for PEN txn)
CUSTOMER_NO	Client_Id
CUSTOMER_NAME1	Ignored
ACC	Sub_portfolio_id
ACCOUNT_CLASS	Based on Account class whether it is TD or call deposit, instrument id and instrument type would be populated.
S_TRANSACTION_TYPE	Tran_Type = should be defaulted to PEN
TRN_DT	Tran_Date
LCY_AMOUNT	Amount
ACC_CCY	Amt_CCY
AC_NO	Bank_Acct_id
RECORD_STAT	Ignored

4.5.4 Loan and Liability Information

FCUBS uses CSV Format to hand-off the loan and liability information:

All the relevant fields are inserted into PMS_PROD_BAL table. An entry is also made in CRM_CLIENT_BANK_ACCT as well. The details are mentioned below:

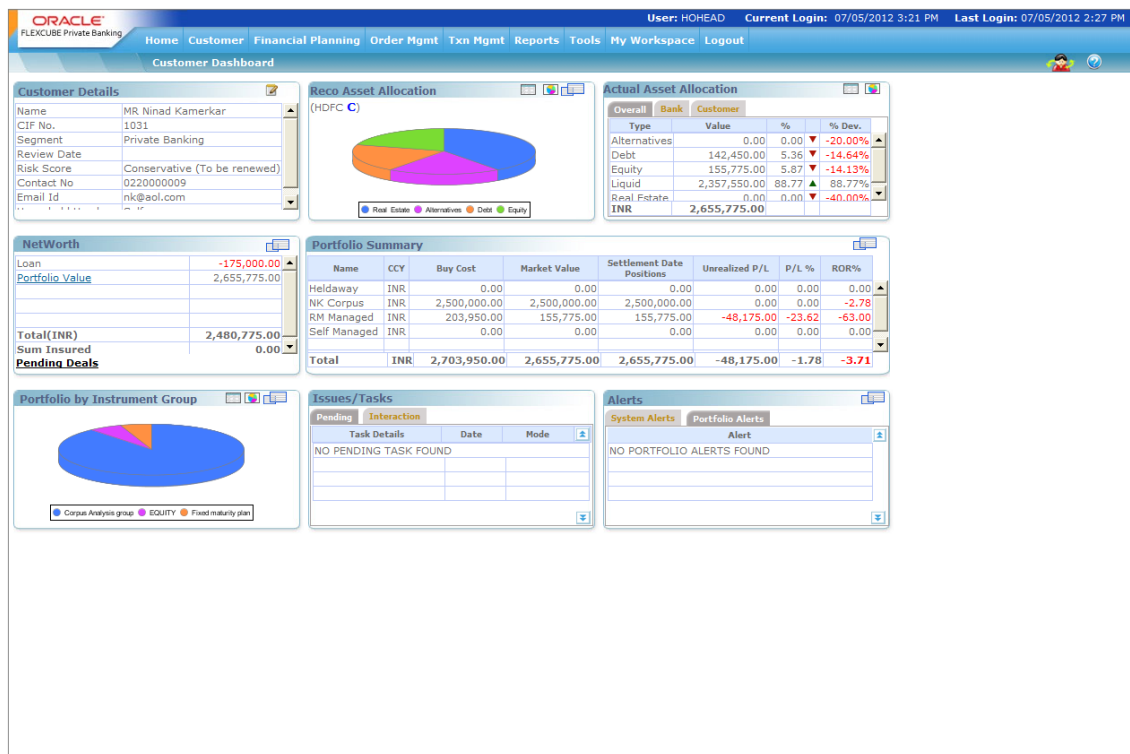
The processing logic is mentioned below:

Fields in File Format	Insertion in Respective Tables
	CRM_CLIENT_BANK_ACCT
CUSTOMER_ID	Client_id
ACCOUNT_NUMBER	BANK_ACCT_ID

PROD	Acct_Typ
ACCT_ADDRESS	Ignore ACCT_ADDRESS and default Address from MST_BANK

For a liability product, the portfolio id would not be populated in CRM_CLIENT_BANK_ACCT (as it is currently being followed in the application).

While updating the Amount column in PMS_PROD_BAL table, if the Amount provided in the Prod Bal file for LIABILITY type of Prod ID (by referring MST_BANKING_PROD table's ASSET_LIAB_IND as 'L') is a positive value, it is updated with a negative sign. FCUBS would be sending Loan/Liability Amounts as positive and hence these are inserted as negative values in the PROD_BAL table so that in the Networth portlet of Customer Dashboard, it gets deducted from Investment/Portfolio value to display the Total value.



4.6 Segment Upgrade/Downgrade Interfaces

Whenever a customer is upgraded to PWM set of segments, all his Accounts, Balances, TDs etc would be sent to FCPB as EOD File Handoffs. For Retail Customers who have not been assigned a Segment or Upgraded even once, no notifications or EOD File Handoffs would be sent to FCPB.

Also, once a customer is downgraded, the CIF Modification online interface would be sent by FCUBS to FCPB to inform about this downgrade. In this case, FCPB would update the Client_Status as 'S' (Suspended) in CRM_CLIENT_MASTER table. It also updates the newly introduced column Status_Description with description as 'Suspended due to Downgrade from Core Banking System'.

Suspended customers in FCPB are not allowed to place orders or trade though their Portfolio Details can be viewed via Portfolio Maintenance/Analysis screens etc. as per currently existing functionality in FCPB.



Even if a customer gets downgraded, subsequent flow of TD-deal information/account notifications/balances notifications will continue to flow into FCPB from FCUBS.

If the downgraded customer gets re-upgraded in FCUBS, then the CIF Modification online interface would send the Status as 'Re-upgraded (R)'. This would prompt FCPB also to update the status back to 'A' (Active) and activate the customer for all normal activities in FCPB like Order Placement etc. In case of such re-upgrades, FCUBS does not send the set of files related to portfolio and other handoffs as part of the EOD Segmentation Upgrade to FCPB.

Additional Validations to Customer Creation screen to support Segmentation Upgrade:

1. FCUBS would validate that when CIF creation is done for first time, the segment status cannot be 'Downgrade'.
2. If the RM (or any other user) who is creating the CIF decides to leave the segment related fields blank, then those customer data would not be handed-off to FCPB.
3. FCUBS would also validate that once a customer is downgraded, later the status can only be changed to re-upgrade..

It is assumed that no closed CASA account details would be handed off by FCUBS as a part of segmentation upgrade files.

Only online notifications are planned for CASA creation and modification and any field level change of CASA would trigger a modification.



As a part of customer upgrade files, FCUBS will not send any modification of accounts. It's a one-time hand-off of all the accounts for the upgraded customer.

The set of interfaces/files for Segmentation Upgrade/Downgrade are detailed in the below sections.

4.6.1 Customer File Upload – Segmentation Upgrade

Once a customer gets upgraded as per the segmentation rules, FCUBS sends an online notification based on which customer gets created in FCPB. FCUBS also generates an EOD file handoff for these customers and sends it to FCPB. Subsequent updates to these customers will be received via online notifications.

Whenever a customer is created in FCPB, a script is executed which auto-creates the Login ID of the customer and makes an entry in SMS_APP_USER table. The Password field in SMS_APP_USER will be updated as blank and will not have any significance, since FCPB expects SSO for Customers from FCDB. The Role given to the customer would be the same as his Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles would have to be created for every segment which can be mapped as Customer Role and the name of these roles would be identical to the Segment.

EXT_Portfolio_Id - In the current Rel12.0, FCPB assumes that the Bank will create only one Investment Portfolio for each Customer and hence multiple Portfolio IDs will not be supported, at FCUBS end.



FCPB must pick CUSTOMER_MASTER_SEGUP.csv file first and then CASA_ACCOUNT_CREATE_SEGUP.csv before picking up any other feeds from shared location.

4.6.2 Customer Account File Upload – Segmentation Upgrade

Once the customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for these Customer Accounts to be uploaded into FCPB. Subsequent modifications to these Customer Accounts then get updated via online notifications.

The Customer's preferred address would be sent to FCPB from FCUBS as a part of the CASA Account creation/modification XML notification as well as via Segmentation Upgrade file. Since Acct_Address is a part of the Branch setup/screen and not part of the FCUBS CASA Account screen, the Acct_Address cannot be sent. Hence FCPB must ignore these address fields and it should default CASA_Account related tables with Home Bank's Address (as maintained in MST_BANK table).

4.6.3 Customer Balances File Upload – Segmentation Upgrade

Once a customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for these customer balances to be uploaded into FCPB. Separate files for CASA Balances and Liabilities Balances would be sent by FCUBS. Subsequent modifications to these customer balances then get updated via online notifications.

Processes then get triggered to copy Settled_Market_Value from Market_Value column in PMS_PORTFOLIO_HOLDINGS since CASA Instrument Type does not require any separate Settlement.

For Liabilities Balances which are being sent in the UBS_SEG_PRODBL file while updating the Amount column in PMS_Prod_Bal table, if the Amount provided in the Prod Bal file for LIABILITY type of Prod ID is a positive value, it is updated with a negative sign in the Prod_Bal table so that in the Networth portlet of Customer Dashboard, it gets deducted from Investment/Portfolio value to display the Total value.

4.6.4 Customer TD Deals File Upload – Segmentation Upgrade

Once a customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for all customer TD deals to be uploaded into FCPB.

Following are the different File uploads which would be sent by FCUBS. For TD, three types of files would be received by FCPB as a result of Segmentation Upgrade:

Transactions/Deals for new Bookings, Partial Uplift and Rollovers called TD-DEAL Booking

Since it is a common format being proposed for all the 3 transaction types, certain fields would be mandatory for specific Tran_types.

Example: Spread is mandatory only for Booking Transaction Type and not for PAR or RNW. Similarly, Rollover Type is mandatory only for RNW transaction types.

Since these are post settled deals which are indicative of the fact that the advice has already been generated and sent across to the customer, FCPB will not generate advices for the same.

Spread is also one of the expected fields in the Segmentation Upgrade format for TD Booking. To capture Spread (in BPS) at FCUBS end, the Account Class for TD Product is created with a UDF with FLDNAME as SPREAD and the Field_Value for this UDF will contain the Spread. This Field_Value would also be sent in the Segmentation Upgrade file.

Transactions for Interest, Penalty and Maturity: Called TD-DEALMAT

The same format would be used for EOD batch handoff and customer upgrade handoff for the TD Maturity/Interest/Penalty file.

FCUBS will only send Active TDs as part of Segmentation Upgrade handoffs. No Closed/Matured TD Bookings or any other transactions/Holdings regarding Matured TDs would be sent.

For NEW, PAR, RNW, INT, MAT and PEN records received as part of Segmentation Upgrade, system updates the Settlement Flag as 'Y' in PMS_TRANSACTION. Processes then get triggered to copy Settled Market Value from Market_Value column in PMS_PORTFOLIO_HOLDINGS since TD Instrument Type does not require any separate Settlement.

Since this is indicative of the fact that the advice has already been generated and sent across to the customer, FCPB will not generate advices for the same.

Holdings level file with Accrued Interest as of Date for TD:

Since Accrued Interest is already sent everyday as a part of EOD from FCUBS to FCPB, there would be no separate file to be sent specially for Segmentation Upgrade. The same process of sending Accrued Interest file as explained in earlier section on Daily Accrued Interest on TD would be sent to capture the Accrued Interest by FCPB.

FCUBS will only send Active TDs as part of Segmentation Upgrade handoffs. No Accrued Interest for Closed/Matured TDs would be sent.

Subsequent lifecycle of these deals will be via online notifications as is present today

4.6.5 Customer Online Notification – Segmentation Downgrade

Once a customer gets downgraded as per the segmentation rules, FCUBS will generate an online Customer Modification notification with the status as 'D' or 'Downgraded'. Even if a customer gets downgraded subsequent flow of deal information/account notifications/balances notifications will continue to flow into FCPB from FCUBS.

After a downgrade, FCPB would update the Client_Status as 'S' (for Suspended) in CRM_Client_Master and default a newly introduced column in CRM_Client_Master called 'Status_Description' with 'Suspended due to Downgrade from Core Banking System'. Suspended customers in FCPB are not allowed to place orders or trade (i.e. place Deals), though their Portfolio Details can be viewed via Portfolio Maintenance/Analysis screens etc.

Once a customer gets downgraded, it may also happen that the same customer gets re-upgraded later. In such cases, though FCUBS would send the online notification of re-upgrade via the Customer Modification XML, at EOD it restricts the Segmentation Upgrade set of files and does not send the same to FCPB. If FCUBS sends these files after re-upgrade, they would get rejected as duplicates in FCPB.

Once FCPB receives such a Modification XML wherein Status is changed to 'Active'/'Re-upgrade' for a customer who is currently in 'Suspended' status in FCPB, FCPB would update the status in

CRM_CLIENT_MASTER back to 'Active' and also update the Status_Description column to 'Re-upgrade from Core Banking System'. Once the status is 'Active', the customer would be able to do all activities permitted in FCPB for active customers like placing of orders and transactions etc.

4.7 Assumptions

1. It is assumed that FCUBS EOD process would run and get completed before triggering the FCPB EOD process. All the Interface-related processing for Segmentation-Upgrade/Recon that is required to be handled by FCPB would be triggered as a part of FCPB's EOD process.
2. **Create Customer with From FCUBS Mode:** Create Customer Menu would be removed in FCPB so that customer creation only happens from FCUBS. Common REF tables in FCPB and FCUBS have to be synchronized via Transaction_Transformation screen so that FCPB's internal names/values are mapped to FCUBS's names. These are: REF_CLIENT_SEG, REF_CLIENT_STATUS, REF_CLIENT_IT_TYPE, REF_CLIENT_CLASSIFICATION, REF_CLIENT_CATEGORY
3. In FCUBS, customers can be created quickly via the STDCIFAD screen also and following is the expected Operational workflow to be followed for the same
 - If a customer is created in FCUBS via the STDCIAD screen and later if such a customer is designated as a Wealth customer via the Segmentation screen, then the Bank Operations user should remember that the STDCIFAD screen does not have an RM Id Field, which is a mandatory/important field for FCPB integration.
 - Hence the user has to first go to the Modify Customer screen in UBS and enter the RM Id
 - Then go to the Segment Association screen and fill in the other details like Segment, Upgrade Status etc
 - Only if the above workflow is followed, Customer Creation notification would be accepted by FCPB successfully.
4. **FAC Setup to support Create Customer from FCUBS:** All Mandatory Fields coming from FCUBS should be kept non-modifiable in FAC for Demographics screen. This is to make sure that user is not allowed to modify any of the fields which are mandatorily being sent by FCUBS and present in the Create Customer XML (like External Id, Home Address, Status, Acquisition Date, Segment etc). However, the user should be allowed to modify any field which is exclusively maintained by FCPB (and not by FCUBS) like Client Entity, Hobbies, Preferred Communication Mode etc. or even non-mandatory fields like Occupation, Work Address, First Name etc. These fields need to keep modifiable in FAC and Demographics screen. These should be handled by the Implementation team using Field Access Controller screen and framework in FCPB.
5. **Create Customer for BROKER:** If Customer_Category is 'BROKER', then even though the Segment is BLANK, FCUBS would send an online Customer Creation Notification to FCPB and FCPB would enter the details for a Broker in MST_Broker table. We assume that nobody would enter Segment in FCUBS screen for Broker category and in case if it is done by mistake, there would be Segmentation Upgrade files generated at EOD even for Broker, which would result in rejection of these records in FCPB. Hence for BROKER Category, Segment should not be filled in the FCUBS screen.

6. **Banker Id from FCUBS would be the Same as Wealth Department's RM:** This is an assumption we are making that the same RM would service the customer from Core Banking and FCPB side. Because that's the only way we can map a customer's Primary RM after receiving Banker_Code from FCUBS (as a part of Customer Creation interface). Similar assumption is being made on Customer's Unit/Home Branch - Since FCUBS would be sending the customer's branch, the Branch/Unit Hierarchy in FCUBS and FCPB is assumed to be synchronized and the same.
7. **Synchronization of other REF tables:** Few REF tables need to maintain same values in FCUBS and FCPB and this should be considered as a pre-requisite for every Implementation. These are viz. REF_CURRENCY, REF_COUNTRY, CRM_UNIT_MASTER, CRM_BANKER etc. For certain other tables like REF_CLIENT_CATEGORY, REF_CLIENT_IT_TYPE, REF_SEGMENT, PBS_LANGUAGE_SUPPORT etc, implementation team has to synch-up with FCUBS and maintain Transaction Transformation in FCPB for such entities.
8. **Role Setup in FCPB based on Segments Supported by the Bank:** Roles would have to be created for every segment which are mapped as Customer Role and the name of these roles would be identical to the Segment. Whenever a customer is created in FCPB via the Create Customer XML from FCUBS, a script is executed to auto-create the Login Id of the customer and makes an entry in SMS_APP_USER table. The Role given to the customer would be the same as his Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles would have to be created for every segment which are mapped as Customer Role and the name of these roles would be identical to the Segment.
9. **Segmentation Upgrade Files:** Since FCUBS has the capability to run multiple-EODs in different branches and Head Office, in order to avoid multiple Segmentation Upgrade Files being sent by each branch (for same customer or even for different customers); FCUBS has configured sending the Segmentation Upgrade files as part of Head Office's EOD Process only. This process will therefore collate data for all newly-upgraded customers across all Branches and send Customer Master/ Prod Bal/Accounts/CASA/TD-Deals in single consolidated files (for each entity-interface) no matter where the TD-Deal/Account originated.
10. **TD Booking:** Only Fixed Interest Type of TDs and of Simple Interest Type would be supported in this release. No Floating TDs or Compound Interest Type would be supported. Dual Currency Deposits would also not be supported in this Release.
11. **TD Rollover:** Only Rollover Types of Principal or Principal+Interest would be supported in this release. Special Amount Rollovers would not be supported.
12. **Recurring Deposit TDs:** In this release, Top-Up event for Recurring Deposits would not be supported by FCPB. Recurring Deposits expects that an automatic top-up of the Deposit Booking Amount is performed by FCUBS as per the pre-determined top-up frequency, which should trigger a new XML/Notification with the top-up-amount mentioned. This Notification/workflow is not available in the current release between FCUBS and FCPB.
13. **Discounted TDs workflow in FCUBS:** Discounted TDs are those wherein Interest is paid upfront to the Customer, FCUBS would be sending this INT transaction as a part of BOD of the Business Date after the Booking Date. Also Accrued Interest sent daily for such Discounted TDs would be '0' everyday till 1 day prior to Maturity Date.

14. **TD with Interest Liquidation to TD A/C:** In this release, there is a limitation to support TDs where Interest Liquidation is to TD Account instead of CASA Account. Such TDs are either capitalized /non-capitalized TD or Autorollover / Manual Rollover P+I TDs or Recurring Deposit TDs where again the Interest is credited to TD A/C. The limitation here is that in UBS full uplift is allowed to the extent of Principal + Interest Liquidated + Interest Accrued since last liquidation. However in FCPB, since Partial/Full uplift is allowed only to the extent of Balance Outstanding Principal, such withdrawals would get rejected in FCPB
15. **TD Modification:** FCPB would be referring to the UDE named 'TERM_RATE' to pick up modified Interest Rate in TD Modification. Hence in IC product preference screen (ICDPRMNT), "Main Interest Rate UDE" field should be maintained mandatorily as "TERM_RATE" UDE for FCUBS and FCPB integration.
16. **Autorollover with Segmentation limitation:** There is a limitation in case an operator segments a customer on a particular date and on the next date any of this customer's TDs get Auto-Rolled over. Such Rollover XMLs currently fail to be accepted by FCPB because the Segmentation details of the TDs booked have not yet been sent to PB at the time the Autorollover XML has reached FCPB. What this means is that RMs/Bank Operators need to be made aware that if they are integrating with FCPB, then if they are expecting an Autorollover anytime between next Calendar Date and Next Business Date (this will take care of Holidays in between today's date and Next Business Date also); then they should not be segmenting the Customer today. They should operationally ensure that such customers are segmented on the Next Business Date.
17. **Future Dated TD Booking limitation:** In this release there is a limitation on opening TDs with account opening date in future. FCPB rejects any booking with future booking date. Hence in FCUBS if a TD is booked with pay in through Cheque and after considering Floating/Check Clearing days as say 2 days; the account opening date will consider the next business day which would be in the future. An enhancement may be taken up by FCPB in the future to allow such future dated TDs also.
18. **Zero Balance TD limitation:** In FCUBS, TDs can be created with '0' balance (i.e. Recurring Deposit TDs etc) wherein the Booking Amount is credited later. When such TD Booking XMLs are sent to FCPB, FCPB is accepting the TD and creating a Zero Booking Amount for the TD. This will however create a problem when customer tries to withdraw the TD in UBS later, and this PAR XML will be rejected by FCPB saying 'PAR amount cannot be greater than Balance Principal'.
19. **Customer Creation/Modification:** For corporate clients in this release, FCPB can support only 1 Director and his details. If more than 1 director is input in FCUBS, FCPB is having capability to show only first one.

5. Oracle FCPB – FCDB Interface

5.1 Introduction

Oracle FLEXCUBE Private Banking (FCPB) is integrated with Oracle FLEXCUBE DIRECT BANKING (FCDB) as a part of 12.0 release. This integrated system will provide a single-sign-on to users for accessing Oracle FLEXCUBE Private Wealth Management screens. 'Wealth Management' tab would be provided on the FCDB Customer dashboard which will allow a wealth management customer to access the FCPB application.

The integrated system will also provide the aggregated holdings of the customer from the FCPB system, under each investment category.

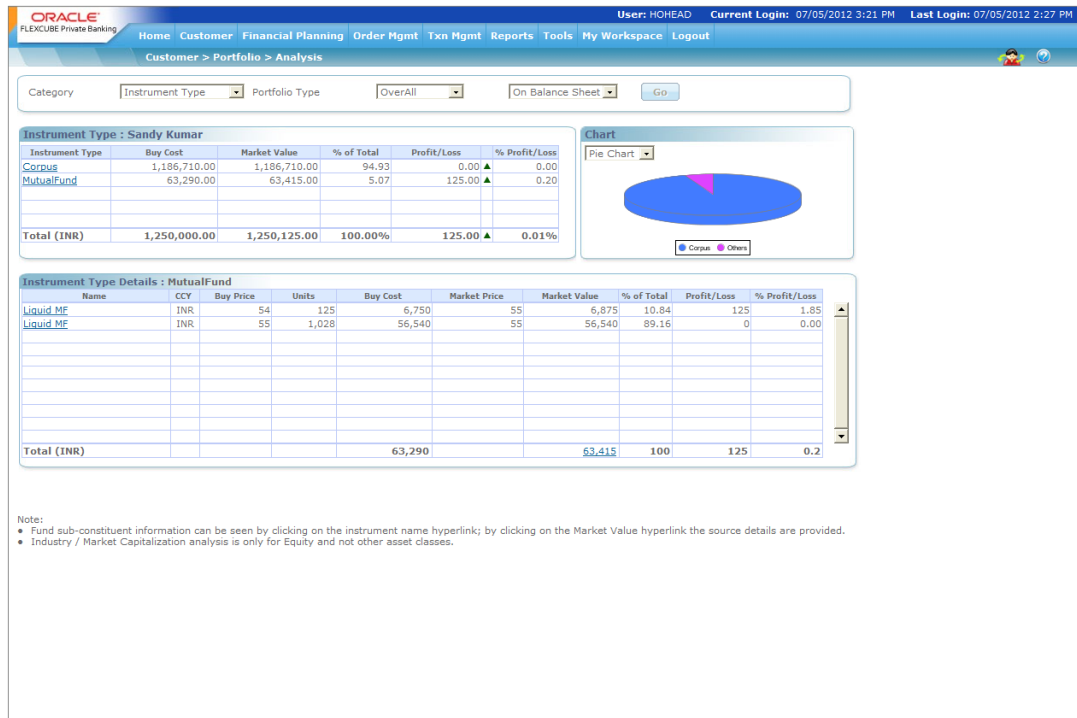
5.1.1 Rules for Single Sign-On from Oracle FCDB to FCPB

1. Session Management will remain independent between FCPB and FCDB i.e. Once the user navigates to FCPB system from FCDB system, FCPB session will be created and managed by FCPB. There would be no inter-dependency of sessions on either of systems.
2. The customers will not be able to access FCDB transactions when logged into FCPB.
3. While enabling a customer for private wealth management in host (UBS), the relevant CIF details will be sent to the FCPB system as EOD file handoff as explained in FCPB_FCUBS interface details.
4. If due to any reason, synchronization of customers (enabled for Wealth Management access) between FCPB & host system (FCUBS) is not available and business user tries to access the PWM menu via FCDB, the session will be forwarded to FCPB and FCPB will display the error messages.
5. "You are not authorized to view the Wealth Management Portfolio. Please contact the Bank's Administrator for more details".
6. FCPB will have a one to one mapping between UBS customer-id and user id in FCPB application. FCPB System will authenticate and display relevant information for the CIF (Customer Id) that is passed from FCDB.

5.1.2 Investment Portfolio Details from FCPB to FCDB

The integrated system enables the user to view the Holdings/Investment-data available in FCPB if the logged in user is a Wealth Customer and has wealth portfolio in FCPB. The data is presented for all portfolio types i.e. Overall set of portfolios like RM Managed, Self Managed, Held Away and Discretionary.

The FCPB system displays the holding for a customer grouped by Instrument Type as shown in the below screenshot. This data will be passed on to FCDB via the interface. The integrated system excludes fetching the details for instrument Types like CASA and/or TD which are already present in the FCDB core banking system.



The investment portfolio of the customer is then displayed in the accounts summary section in the Integrated dashboard.

6. Oracle FCDB – FCPB Interface

6.1 Introduction

Oracle FLEXCUBE Direct Banking – Oracle FLEXCUBE Private Banking integration allows Oracle FLEXCUBE Direct banking business user to view and manage their investment portfolio available with Oracle FLEXCUBE Private Banking application using Single Sign On (SSO) with Oracle FLEXCUBE Direct Banking application. Hence, the business users shall be able to access FCPB application through FCDB login. This functionality is only available to the Retail Customers of the bank.

This document mentions all the prerequisites required for this integration. This SSO login enables the business user to access his wealth portfolio through Oracle FLEXCUBE Direct Banking within the same session. Once Oracle FLEXCUBE Private Banking is launched from Direct Banking, the sessions behave independent i.e. even if the business user logs out of Oracle FLEXCUBE Direct Banking, Oracle FLEXCUBE Private Banking session stays alive as per the session management policy set for Oracle FLEXCUBE Private Banking. The same also holds true if Oracle FLEXCUBE Direct Banking session has been terminated.

The Investment portfolio of the customer is also displayed in the Account Summary Widget and Account Summary Transaction if the customer is wealth enabled in FCDB and has a wealth portfolio in Oracle FLEXCUBE Private Banking system.

6.2 Session Management

For Single Sign On between Oracle FLEXCUBE Direct Banking and Oracle FLEXCUBE Private Banking, it is required that a new session be created in Oracle FLEXCUBE Private Banking whenever the user clicks on the “Wealth Management” link in Oracle FLEXCUBE Direct Banking.

Oracle FLEXCUBE Direct Banking invokes the Oracle FLEXCUBE Private Banking URL once the user clicks on the “Wealth Management” link. Following parameters are passed from FCDB to FCPB for the link invocation:

"CUSTOMER_ID"
"IPADDRESS"
"PORT"
"DEVICE_TYPE"
"SESSIONID"
"JSESSIONID"
"USER_AGENT"
"USERID"
"ENTITYID"

Upon invocation of the Oracle FLEXCUBE Private Banking URL, Oracle FLEXCUBE Private Banking verifies the validity of the request by invoking a session validation business service exposed by Oracle FLEXCUBE Direct Banking. The service invoked for such session validation is **SessionServiceInterface.SessionService.getSession**. This service is invoked over through Webservice over SOAP. The following Webservice URL is exposed by FCDB for session validation:

`https://<ipaddress>:<port>/service/services/ServiceEndPoint`

This service validates the combination of Session ID, J Session ID, Customer Id and User's Login entity ID as per the session maintained in Oracle FLEXCUBE Direct Banking.

For sample request and response messages and corresponding schema definitions for the XML, kindly refer section 5.

6.3 Customer folio

Account Summary Transaction and Widget in Oracle FLEXCUBE Direct Banking displays the customer folio maintained at Oracle FLEXCUBE Private Banking. For viewing customer folio in Oracle FLEXCUBE Direct Banking, Oracle FLEXCUBE Private Banking exposes Restful Web Services.

The URL for the customer folio URL is:

`https://<ipaddress>:<port>/rest/rest/customerHoldingService/customerHoldings?&clientId={0}`

Oracle FLEXCUBE Direct Banking invokes the above URL to get the response from Oracle FLEXCUBE Private Banking in an XML format. This response is unmarshalled into java object using context and supported jar of FCPB. Context is configured as Day Zero parameter in FCDB. The instrument types to be displayed on FCDB dashboard and transaction are also maintained as a day zero parameter in FCDB.

FCPB shared XSDS for customer folio which is used by FCDB to create FCPB.jar .This jar is added to FCDB server class path along with other external jars.

6.4 Message Process

All the messages shared between FCPB and FCDB follow a specific XML format.

The following steps are involved:

1. The incoming message sent from FCPB also has a specific XML format. All the tags available in the request are mandatory. The value for tag "udfValue" when tag "udfName" is fldextsystems must be 'PB'
2. .The response message is then sent from FCDB after session validations.
3. After the response message is sent, the customer folio response is received from FCPB.

6.5 Day 0 Parameters

There are few DAY 0 parameters maintained for this SSO integration.

PARAMETER NAME	PARAMETER VALUES
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<identity>.<usertype>. PWM.EXTERNAL_URL	FCPB Dashboard URL exposed by FCPB.
<identity>.<usertype>.PWM.REMOTE_PORT	FCDB server port. This is sent for authentication.
<identity>.<usertype>.PWM.REMOTE_ADDRESS	FCDB server IP address. This is sent for authentication.
<identity>.<usertype>.WEALTH_DIMENTIONS_ID	List of dimension's id which configured at entity and user type level.
<identity>.WEALTH_DIMENTIONS_ID	List of dimension's id which configured at entity level. This is only check when there is no configuration at entity and user type level.
FCDB_FCPB.SEND.FCAT_REST_CONTEXT	FCPB context used for unmarshelling.
FCDB_FCPB.SEND.FCAT_REST_METHOD	FCPB customer folio URL invoking method(e.g. GET,POST)
FCDB_FCPB.SEND.FCAT_REST_URL	FCPB customer folio URL

7. Screen Glossary

7.1 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
GIDIFTDF	Interface Definition