



ORACLE FLEXCUBE

Accelerator Pack 12.1– Product Catalogue



ORACLE
FINANCIAL SERVICES

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Overview & Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products and ready to use transaction sets that a bank would want to parameterize using the FLEXCUBE application. The objective of the pack is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of this document is Funds Transfer. The purpose of this document is to provide an insight into the various business products and the transaction products configured for Funds Transfer transactions in bank.

Product catalogue – Funds Transfer

1 Product Code FTOC - Outgoing Customer Transfer

1.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

1.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

1.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges attached.

1.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

1.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary (Netting Y) | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)

No accounting or advices

- AMND (Amendment)
No accounting or advices

- SGEN(Settlement message generation)

No accounting or advices

1.6 Charges

- Flat amount charged to the customer for contract initiation.

1.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

1.8 Messages

- MT103 Customer Transfer (PAYMENT_MESSAGE – CUST_TRANSFER)
- MT202 Bank Transfer(Cover) (PAYMENT_MESSAGE – COVER)
- MT205 Bank Transfer(Cover) (PAYMENT_MESSAGE – COVER)
- MT192 Cancellation of Customer Transfer
- MT 292 Cancellation of Cover
- MT900 Debit Message
- MT910 Credit Message

1.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

2 Product Code FRTL - Outgoing Customer Transfer in RTGS with normal priority and Payment type-Domestic with Less charge

2.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

2.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

2.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- RTGS Outgoing Customer Transfer Product with Less charges.

2.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- RTGS pay type is Domestic
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

2.5 Events covered

- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|---------------------------------|-------|
| Remitter | Dr |
| Beneficiary (Netting Y) | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |
| Charge Account(FT_RVR_CHG) | Dr |
| Beneficiary(RVR_CHGS Netting Y) | Cr |

- REVR (Reversal)
No accounting or advices
- AMND (Amendment)

- SGEN(Settlement message generation)

2.6 Charges

Flat amount charged to the customer for contract initiation.

- Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

2.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

2.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

2.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

3 Product Code FRTM - Outgoing Customer Transfer in RTGS Network with Urgent priority and Payment type-Domestic

3.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ without cover.

3.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with urgent priority.

For this product Process Overdraft for Auto book is enabled which will process the future value transaction in autobook batch even if the account has insufficient funds.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

3.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions.
- RTGS Outgoing Customer Transfer Product with more charges attached.
- This Suppress back value payment messages

3.4 Detailed Coverage

- Collection of charges with Charge bearer as BEN
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Debit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is Urgent

3.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

3.6 Charges

- Flat amount charged to the customer for contract initiation.

3.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

3.8 Messages

- MT103 Customer Transfer RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

3.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

4 Product Code - FRTU - Outgoing Customer Transfer in RTGS with Highly Urgent priority and Payment type-Domestic

4.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

4.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with Highly urgent priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

4.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- RTGS Outgoing Customer Transfer Product with high charges attached.

4.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Credit value date
- Cover required is set as Yes
- RTGS pay type is Domestic
- Banking priority is Highly Urgent
- Debit / Credit Back valuation is enabled

4.5 Events covered

- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- AMND
- SGEN
- FXGN

4.6 Charges

- Flat amount charged to the customer for contract initiation.

4.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

4.8 Messages

- MT103 Customer Transfer RTGS
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

4.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

5 Product Code FCRR - Outgoing Customer Transfer with Rate refresh required

5.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

5.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer. In case of Cross currency transactions Rate refresh is required for procuring the exchange rate and processing the contract. At the contract level we can change when the rate pick up is required .The possible combinations are

| Contract | Rate pickup code | Message generation code |
|--------------|-----------------------------------------|------------------------------------------------------|
| Normal | Booking date | After authorization |
| Future Dated | Booking date Spot date Value date | After Authorization On spot date On value date |

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

5.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- This requires rate refreshment to happen to process the cross currency contracts.
- Normal Outgoing Customer Transfer Product with charges attached.

5.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Spread code is maintained as 1 Spread.

For contracts booked with this product contracts will be in pending rate refresh status till the days rate refresh is done. The intraday batch for rate update has to be run for the rate to be updated. In the contract level the event RATE will fire and further Processing of the transaction will happen.

5.5 Events covered

- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-----------|-------|
| Remitter | Dr |

| | |
|-------------------------------|----|
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- RATE
- SGEN
- AMND

5.6 Charges

- Flat amount charged to the customer for contract initiation.

5.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

5.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

5.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

6 Product Code FCRF - Outgoing Customer Transfer with Referral required and with charges

6.1 Introduction

Outgoing Customer transfer with referral handles processing of the transfer of funds (local and foreign) between Financial Institutions for future value. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

6.2 Business Scenario

Outgoing Customer transfer with Referral required is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer on a future date. For future valued Contracts booked with insufficient funds on the Credit value date, it requires the contracts to go to the referral queue for further acceptance by the authorizer (if the Referral Required Flag is mandatorily checked at the Account Class level, Customer Account level and Product level).

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

6.3 Synopsis

- It is a Outgoing Customer Transfer Product with payment by as Message.
- This product caters to Future value dated transactions with referral required.
- Outgoing Customer Transfer Product with more charges attached.

6.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Backdated debit credit validation is set
- Rekey is enabled

6.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

6.6 Charges

- Flat amount charged to the customer for contract initiation.

6.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

6.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

6.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

7 Product Code FCSP - Outgoing Customer Transfer with Split Dr/Cr Liquidation

7.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

7.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer. This product is used when the Debit value date and Credit value date is different and accounting has to be fired differently. In this Case Outgoing International Customer Transfers should be routed through an intermediary GL.Charges for REM and SHA will be fired during INIT and for BEN during LIQD

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

7.3 Synopsis

- It is a Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Outgoing Customer Transfer Product with Split Debit Credit Liquidation Enabled.

7.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

7.5 Events covered

- AMND
 - BOOK (Booking)
- No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Intermediary Suspense GL | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Intermediary Suspense GL | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

7.6 Charges

- Flat amount charged to the customer for contract initiation.

7.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

7.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

7.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

8 Product Code FCMC - Outgoing Customer Transfer with Multiple Customer Credit

8.1 Introduction

This message is used to convey multiple payment instructions between financial institutions. Its use is subject to bilateral/multilateral agreements between Sender and Receiver.. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer with Multiple Customer Credit contract payment of funds happens using MT102/MT102+.

8.2 Business Scenario

Outgoing Multiple Customer transfer is used to transfer multiple payments by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

8.3 Synopsis

- It is a Multiple Customer Credit Transfer Product with payment by as Message.
- Payment message will be generated but suppressed for the individual transactions.
- CINT automatically fires on closure of the Consolidated contract .
- The consolidated contract fires the Multiple Customer credit transfer
- Multiple Customer Credit Transfer Product with charges attached.

8.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Backdated debit credit validation is set
- 'Allow Message before accounting' is not enabled

8.5 Events covered

- BOOK (Booking)
No accounting or advices
- INIT (Initiation) for individual Contracts

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Intermediary Suspense | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- CINT (fired automatically on closing the Consolidated Pool. No need to attach as a separate Event) for the Sum total

| Component | Dr/Cr |
|-----------------------|-------|
| Intermediary Suspense | Dr |
| Nostro | Cr |

8.6 Charges

- Flat amount charged to the customer for contract initiation.

8.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

8.8 Messages

- MT102 Multiple Customer Credit Transfer
- MT202 Consolidated Cover
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

8.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

9 Product Code FCOV - Outgoing Customer Transfer with the New cover format-Less Charge.

9.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

9.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Receivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain. This is a product with Less charges involved. For the Cover Message to come in New format ,at the Currency level the New Cover required Flag should be Enabled

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

9.3 Synopsis

- It is a Outgoing Customer transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- Outgoing Customer transfer with Cover Product with less charges attached.

9.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as NO
- Backdated debit credit validation is set

9.5 Events covered

- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|---------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |
| Charge Account(FT_RVR_CHG) | Dr |
| Beneficiary(RVR_CHGS Netting Y) | Cr |

- REVR (Reversal)
No accounting or advices

9.6 Charges

- Flat amount charged to the customer for contract initiation.

9.7 Advices / Statements

- PAYMENT_MESSAGE

- REVSWIFT

9.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT900 Debit Message
- MT910 Credit Message

9.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

10 Product Code FCVM - Outgoing Customer Transfer with the New cover format- More Charge

10.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without COV.

10.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain. This is a product with More charges involved. For the Cover Message to come in New format ,at the Currency level the New Cover required Flag should be Enabled

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.
Customer segment: Corporate & Individuals

10.3 Synopsis

- It is a Outgoing Customer transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- Outgoing Customer transfer with Cover Product with More charges attached.

10.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as NO
- Backdated debit credit validation is set

10.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|---------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |
| Charge Account(FT_RVR_CHG) | Dr |
| Beneficiary(RVR_CHGS Netting Y) | Cr |

- REVR (Reversal)
No accounting
- SGEN

10.6 Charges

- Flat amount charged to the customer for contract initiation.

- Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

10.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

10.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT900 Debit Message
- MT910 Credit Message

10.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

11 Product Code FRCN - Outgoing Customer Transfer with new Cover format in RTGS with normal priority and Payment type-Domestic with Normal priority

11.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

11.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through RTGS network. This is a product with Normal priority and payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

11.3 Synopsis

- It is a RTGS Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- RTGS Outgoing Customer Transfer with Cover Product with Normal priority.

11.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Debit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

11.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting
- SGEN
- FXGN

11.6 Charges

- Flat amount charged to the customer for contract initiation.

11.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

11.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT900 Debit Message
- MT910 Credit Message

11.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

12 Product Code FRCH - Outgoing Customer Transfer with new Cover format in RTGS with Urgent priority and Payment type-Domestic

12.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

12.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through RTGS network. This is a product with High priority and payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

12.3 Synopsis

- It is a RTGS Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- RTGS Outgoing Customer Transfer with Cover Product with High priority.

12.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Credit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is High
- Debit / Credit Back valuation is enabled

12.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)

No accounting or advices

- FXGN
- SGEN

12.6 Charges

- Flat amount charged to the customer for contract initiation.

12.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

12.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT900 Debit Message
- MT910 Credit Message

12.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

13 Product Code FTOB - Outgoing Bank Transfer

13.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

13.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

13.3 Synopsis

- It is a normal Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

13.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

13.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting
- SGEN

13.6 Charges

- Not applicable

13.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

13.8 Messages

- MT202 Bank Transfer
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message



13.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

14 Product Code FOBL - Outgoing Bank Transfer

14.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

14.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when sender and receiver of the funds are present in the same country.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

14.3 Synopsis

- It is a normal Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

14.4 Detailed Coverage

- Rate and Message as of Dr Value Date and Cr Value Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes
- Cut-off days check required as Yes
- Rekey Field Required as Yes
- Allow message before Accounting as Yes

14.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting
- SGEN

14.6 Charges

- Not applicable

14.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

14.8 Messages

- MT202 Bank Transfer
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

14.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

15 Product Code FOBR - Outgoing Bank Transfer in APACS network with normal priority and Payment type-Domestic.

15.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

15.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

15.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as Domestic.

15.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

15.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting
- SGEN

15.6 Charges

- Not applicable

15.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

15.8 Messages

- MT202 Bank Transfer RTGS
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

15.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

16 Product Code FORU - Outgoing Bank Transfer in APACS network with urgent priority and Payment type-Domestic.

16.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

16.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

16.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Urgent priority and Payment type as Domestic.

16.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes
- Suppress Back Value Payment messages as No
- Spread applicable to the cross currency set as 1Spread

16.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

16.6 Charges

- Not applicable

16.7 Advices / Statements

- PAYMENT_MESSAGE

- REVSWIFT

16.8 Messages

- MT202 Bank Transfer RTGS
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

16.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

17 Product Code FTOA - Outgoing Bank Transfer to Own Account

17.1 Introduction

Outgoing Bank transfer to Own Account handles processing of the transfer initiated by a bank to transfer funds from one of its accounts (held in one Bank) to another account (held in another Bank. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer to Own account contract payment of funds happens using MT200 with/without cover.

17.2 Business Scenario

Outgoing Bank transfer to Own account is used to transfer funds from one of its accounts (held in one Bank) to another account (held in another Bank, directly or through (a) correspondent(s), to the beneficiary financial institution.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

17.3 Synopsis

- It is a Normal Outgoing Bank Transfer to Own account Product with payment by as Message.
- This product allows Future value dated transactions as Yes and Cross Currency transactions as No.

17.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as No
- Back dated Dr/Cr validation required as Yes
- Suppress Back Value Payment messages as No

17.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

17.6 Charges

- Not applicable

17.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

17.8 Messages

- MT200 Bank Transfer to Own account
- MT292 Cancellation of Bank Transfer

- MT900 Debit Message
- MT910 Credit Message

17.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

18 Product Code FTIN - Internal Transfer

18.1 Introduction

Internal transfer handles processing of the transfer initiated by a customer to transfer funds from one of its accounts to another account within the Bank. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank). No other financial institution is involved in such transfers. As the transfer of funds does not involve a party outside the circle of your bank, it is termed as an internal transfer.

18.2 Business Scenario

Internal transfer do not involve funds that are transferred through a chain of banks, or payments made from or to a correspondent bank account. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank).The customers involved in the transfer will be kept informed by means of debit or credit advices.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

18.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

18.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer is allowed at the Contract level.
- Rate and Message as of Booking Date
- Back dated Dr/Cr validation required as Yes

18.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

18.6 Charges

Flat amount charged to the customer for contract initiation.

18.7 Advices / Statements

PAYMENT_MESSAGE (Debit/Credit Advice)



18.8 Reports

- Funds Transfer Contract
- Detailed Activity Journal

19 Product Code FMBT - Outgoing Bank Multi Credit Transfer

19.1 Introduction

Outgoing Bank Multi transfer handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions.. For outgoing Bank Multi transfer contract payment of funds happens using MT203 with/without cover.

19.2 Business Scenario

Outgoing Bank Multi transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.

Outgoing Bank Multi transfer handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

19.3 Synopsis

- It is a Outgoing Bank Multi Transfer Product with payment by as Message.
- Normal Outgoing Bank Multi Transfer Product with charges attached.

19.4 Detailed Coverage

- Multi Credit Transfer set to Yes
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as No
- After Rate Refresh is set as No
- Split Dr/Cr Liquidation is set as No
- Allow Message before accounting is set as Yes

19.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting
- SGEN

19.6 Charges

Not applicable

19.7 Advices / Statements

- PAYMENT_MESSAGE

- REVSWIFT

19.8 Messages

- MT203 Bank Multi Transfer
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

19.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

20 Product Code FMAT - Outgoing Bank Multi Credit Transfer to Own account

20.1 Introduction

Outgoing Bank Multi transfer to Own account handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency. Here the originator and beneficiary and all intermediary parties are financial institutions.. For outgoing Bank Multi transfer to Own account contract payment of funds happens using MT201 with/without cover.

20.2 Business Scenario

Outgoing Bank Multi transfer to Own account is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.Outgoing Bank Multi transfer to Own account handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

20.3 Synopsis

- It is a Outgoing Bank Multi Transfer to Own account Product with payment by as Message.

20.4 Detailed Coverage

- Multi Credit Transfer set to Yes
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- Back dated Dr/Cr validation required as Yes
- After Rate Refresh is set as No
- Split Dr/Cr Liquidation is set as No
- Allow Message before accounting is set as Yes

20.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting
- SGEN

20.6 Charges

Not applicable

20.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT



20.8 Messages

- MT201 Bank Multi Transfer to Own account
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

20.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

21 Product Code FTIC - Incoming Funds Transfer with OUR Charge

21.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

21.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

21.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR.

21.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

21.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Remitter | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |
- REVR (Reversal)
No accounting or advices

- SGEN
- FXGN

21.6 Charges

- Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

21.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

21.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

21.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

22 Product Code FTRT - Incoming Funds Transfer in APACS network with normal priority and Payment type-Domestic.

22.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

22.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through RTGS network with normal priority and Payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

22.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR.

22.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- RTGS network, Normal priority and Payment type as Domestic.

22.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Charge account | Dr |
| Charge Income | Cr |

LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting

- SGEN

22.6 Charges

Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

22.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

22.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

22.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

23 Product Code FTRL- Incoming Funds Transfer in RTGS network with urgent priority and Payment type-All.

23.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

23.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through RTGS network with urgent priority and Payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

23.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with more charge amount attached.

23.4 Detailed Coverage

- Collection of charges with Charge bearer as SHA
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- RTGS network, Urgent priority and Payment type as Domestic.

23.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |

- REVR (Reversal)

No accounting

- SGEN

23.6 Charges

- Flat amount charged to the customer for Fund Transfer.

23.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

23.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive

23.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

24 Product Code FROT - Outgoing Customer Transfer in TARGET Network with normal priority and Payment type as within Euro zone

24.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

24.2 Business Scenario

Outgoing TARGET Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through TARGET network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

24.3 Synopsis

- It is a TARGET Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Outgoing Customer Transfer Product with Less charges attached.

24.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- TARGET pay type is within Euro zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

24.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting
- SGEN

24.6 Charges

- Flat amount charged to the customer for contract initiation.
- Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

24.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

24.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) TARGET
- MT205 Bank Transfer(Cover) TARGET
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

24.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

25 Product Code FCCT - Outgoing Customer Transfer with COV in TARGET Network with normal priority and Payment type as outside euro zone

25.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

25.2 Business Scenario

Outgoing TARGET Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through TARGET network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

25.3 Synopsis

- It is a TARGET Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Outgoing Customer Transfer Product with Less charges attached.

25.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- TARGET pay type is outside Euro zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

25.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

25.6 Charges

- Flat amount charged to the customer for contract initiation.

25.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

25.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) TARGET
- MT205 Bank Transfer(Cover) TARGET
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

25.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

26 FOBT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type-within euro zone.

26.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/TARGET networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

26.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

26.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as within euro zone.

26.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

26.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- REVR (Reversal)
- SGEN

26.6 Charges

- Not Applicable

26.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

26.8 Messages

- MT202 Bank Transfer TARGET
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message

26.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

27 MCKP- Funds Transfer with Managers Cheque.

27.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. For manager's check type of funds transfer product, the payment is typically effected through a payment instrument.

27.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

27.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Instrument.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges attached.

27.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Backdated debit credit validation is set

27.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
- SGEN

27.6 Charges

Flat amount charged to the customer for contract initiation.

27.7 Advices / Statements

Debit /Credit Message

27.8 Messages

- MT110 Manager's Cheque issuance
- MT111 Stop payment

27.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

28 Product Code FTCV- Outgoing Customer Transfer in TARGET New cover Network with normal priority and as INSIDE euro zone

28.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET2 network. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

28.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through TARGET network. This is a product with Normal priority and payment type as inside EURO Zone.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

28.3 Synopsis

- It is a TARGET Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency and Future value transactions.
- TARGET Outgoing Customer Transfer with Cover Product with Normal priority.

28.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Debit value date
- Cover required is set as No
- TARGET pay type is inside EURO Zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

28.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- REVR (Reversal)
No accounting
- FXGN
- SGEN

28.6 Charges

- Flat amount charged to the customer for contract initiation.

28.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

28.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT900 Debit Message
- MT910 Credit Message

28.9 Reports

- a) Funds Transfer Contract
- b) Detailed Activity Journal

29 FTGI - Incoming Funds Transfer in TARGET network with normal priority and Payment type within EURO Zone

29.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

29.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

29.3 Synopsis

- It is a TARGET Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Incoming Funds Transfer Product with less charge amount attached.

29.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

29.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Charge account | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |

- REVR (Reversal)

No accounting or advices

- SGEN

29.6 Charges

Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

29.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

29.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

29.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

30 FOMT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type-Outside euro zone.

30.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/TARGET networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

30.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

30.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as outside euro zone.

30.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

30.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
- SGEN

30.6 Charges

- Not Applicable

30.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT



30.8 Messages

- MT202 Bank Transfer TARGET
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message

30.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

31 Product Code FTFO - FT Outgoing product - FATCA

31.1 Introduction

Outgoing transfer product handles processing of the transfer of funds (local and foreign) between Financial Institutions along with collection of FATCA tax if applicable. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

31.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

31.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges and FACTA Tax scheme attached.

31.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status.
- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

31.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary (Netting Y) | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |
| Beneficiary | Dr |
| FATCA_PAY | Cr |
| Beneficiary | Dr |
| FATCA_ESCROW | Cr |

- REVR (Reversal)

No accounting or advices

- AMND (Amendment)

No accounting or advices

- SGEN(Settlement message generation)
No accounting or advices

31.6 Charges

- Flat amount charged to the customer for contract initiation.

31.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

31.8 Messages

- MT103 Customer Transfer (PAYMENT_MESSAGE – CUST_TRANSFER)
- MT202 Bank Transfer(Cover) (PAYMENT_MESSAGE – COVER)
- MT205 Bank Transfer(Cover) (PAYMENT_MESSAGE – COVER)
- MT192 Cancellation of Customer Transfer
- MT 292 Cancellation of Cover
- MT900 Debit Message
- MT910 Credit Message

31.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

32 Product Code FTFI - FT Incoming product - FATCA

32.1 Introduction

Incoming Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers along with collection of FATCA tax if applicable. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

32.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

32.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR and FACTA Tax scheme attached.

32.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status
- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

32.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|----------------|-------|
| Remitter | Dr |
| INTMD_SUSPENSE | Cr |
| Remitter | Dr |
| Charge Income | Cr |

- LIQD (Liquidation)

| Component | Dr/Cr |
|----------------|-------|
| INTMD_SUSPENSE | Dr |
| Beneficiary | Cr |
| Beneficiary | Dr |

| | |
|--------------|----|
| FATCA_PAY | Cr |
| Beneficiary | Dr |
| FATCA_ESCROW | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN
- FXGN

32.6 Charges

- Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG)

32.7 Advices / Statements

- PAYMENT_MESSAGE
- CHARGE_CLAIM
- REVSWIFT

32.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

32.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

33 Product Code FTFN - Internal Transfer - FATCA

33.1 Introduction

Internal transfer handles processing of the transfer initiated by a customer to transfer funds from one of its accounts to another account within the Bank along with collection of FATCA tax if applicable. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank). No other financial institution is involved in such transfers. As the transfer of funds does not involve a party outside the circle of your bank, it is termed as an internal transfer.

33.2 Business Scenario

Internal transfer do not involve funds that are transferred through a chain of banks, or payments made from or to a correspondent bank account. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank).The customers involved in the transfer will be kept informed by means of debit or credit advices.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

33.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Internal Funds Transfer Product with FACTA Tax scheme.

33.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status
- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer is allowed at the Contract level.
- Rate and Message as of Booking Date
- Back dated Dr/Cr validation required as Yes

33.5 Events covered

- AMND
- BOOK (Booking)
No accounting or advices
- INIT (Initiation)

| Component | Dr/Cr |
|-------------------------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |
| Charge Account(Normal charge) | Dr |
| Charge Income | Cr |
| Beneficiary | Dr |
| FATCA_PAY | Cr |
| Beneficiary | Dr |
| FATCA_ESCROW | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

33.6 Charges

Flat amount charged to the customer for contract initiation.

33.7 Advices / Statements

PAYMENT_MESSAGE (Debit/Credit Advice)

33.8 Reports

- Funds Transfer Contract
- Detailed Activity Journal

34 Product Code FTFT - Referral Outgoing Customer Transfer - FATCA

34.1 Introduction

Referral Outgoing Customer transfer product handles processing of the transfer of referred FATCA Tax funds which is decided not to withhold (No Withhold).

34.2 Business Scenario

Referral Outgoing Customer transfer is used to transfer funds to the financial institution of the beneficiary customer.

Customer segment: Corporate & Individuals

34.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Cross Currency transactions.

34.4 Detailed Coverage

- Rate and Message as of Booking Date

34.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)

No accounting or advices

- AMND (Amendment)

No accounting or advices

- SGEN (Settlement message generation)

No accounting or advices

34.6 Charges

- No charges

34.7 Advices / Statements

- PAYMENT_MESSAGE
- REVSWIFT

34.8 Messages

- MT103 Customer Transfer (PAYMENT_MESSAGE – CUST_TRANSFER)
- MT192 Cancellation of Customer Transfer
- MT910 Credit Message

34.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

35 Product Code FTNT - Referral Internal Customer Transfer - FATCA

35.1 Introduction

Referral Internal Customer transfer product handles processing of the transfer of referred FATCA Tax funds which is decided to withhold (Withhold).

35.2 Business Scenario

Referral Internal Customer transfer is used to transfer funds internally to the tax liability GL.

35.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Cross Currency transactions.

35.4 Detailed Coverage

- Rate and Message as of Booking Date

35.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

| Component | Dr/Cr |
|-------------|-------|
| Remitter | Dr |
| Beneficiary | Cr |

- REVR (Reversal)
No accounting or advices
- SGEN

35.6 Charges

Flat amount charged to the customer for contract initiation.

35.7 Advices / Statements

PAYMENT_MESSAGE (Debit/Credit Advice)

35.8 Reports

- Funds Transfer Contract
- Detailed Activity Journal

36 FT-Gateway Services

31.1 Introduction

FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

31.2 Business Overview

Bank can use gateway services for communicating external system to FLEXCUBE. FT module is also supporting gateway operations.

31.3 Supported Gateway Services for FT

Following gateway services are major contributor to CASA Module,

- FCUBSFTService

| Service Name | Service Description | Operations | Operation Description |
|----------------|------------------------|------------------------|----------------------------------------------------|
| FCUBSFTService | Funds Transfer Service | AuthorizeAuthorization | AuthorizeAuthorization |
| FCUBSFTService | Funds Transfer Service | AuthorizeContract | AuthorizeContract |
| FCUBSFTService | Funds Transfer Service | AuthorizeFTContract | Authorization of Fund Transfer Contract |
| FCUBSFTService | Funds Transfer Service | AuthorizeMt101 | Authorization of details to generate MT101 message |
| FCUBSFTService | Funds Transfer Service | AuthorizeProduct | Authorization of Fund Transfer Contract |
| FCUBSFTService | Funds Transfer Service | CancelContract | CancelContract |
| FCUBSFTService | Funds Transfer Service | CreateContract | CreateContract |
| FCUBSFTService | Funds Transfer Service | CreateMt101 | Input of details for creating MT101 message |
| FCUBSFTService | Funds Transfer Service | CreateProduct | Input of Fund Transfer Product |
| FCUBSFTService | Funds Transfer Service | DeleteContract | DeleteContract |
| FCUBSFTService | Funds Transfer Service | DeleteMt101 | Deletion of unauthorize Maintenance |

| | | | |
|----------------|------------------------|--------------------|------------------------------------------|
| FCUBSFTService | Funds Transfer Service | LiquidateContract | LiquidateContract |
| FCUBSFTService | Funds Transfer Service | ModifyContract | ModifyContract |
| FCUBSFTService | Funds Transfer Service | ModifyMt101 | Modification of unauthorized Maintenance |
| FCUBSFTService | Funds Transfer Service | ModifyProduct | Modification of Fund Transfer Product |
| FCUBSFTService | Funds Transfer Service | QueryContract | QueryContract |
| FCUBSFTService | Funds Transfer Service | QueryMt101 | Query of Mt101 Message |
| FCUBSFTService | Funds Transfer Service | QueryProduct | Query of Fund Transfer Product |
| FCUBSFTService | Funds Transfer Service | ReassignFTContract | Reassignment of Fund Transfer Contract |
| FCUBSFTService | Funds Transfer Service | ReverseContract | ReverseContract |



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