Oracle FLEXCUBE Wealth Management Interface User Guide

Oracle FLEXCUBE Universal Banking

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1. Preface

1.1 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.

1.2 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

1.3 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.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.

Chapter 2	*Oracle FCUBS- FCPB Interface* deals with the maintenances required for the interface and its further processing.
Chapter 3	*Oracle FCPB – FCUBS Interface* deals with the maintenances required in FCPB to exchange information between FCUBS and FCPB
Chapter 4	*Oracle FCPB – FCDB Interface* deals with the maintenances required in FCPB to exchange information between FCPB and FCDB
Chapter 5	*Oracle FCDB – FCPB Interface* deals with the maintenances required in FCDB to exchange information between FCDB and FCPB
Chapter 6	*Oracle FLEXCUBE Universal Banking - Direct Banking Integration* explains the prerequisites required for the integration of FCUBS and FCDB. It also describes various types of information that are in the scope of integration and the channels through which such information are processed.
Chapter 7	*Oracle FLEXCUBE Direct Banking - Universal Banking Notifications* contains the list of notifications.
Chapter 8	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 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

1.6 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.

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Oracle FCUBS – FCPB Interface

2.1 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 predefined 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.

2.1.1 Details Handed off from FCUBS to Oracle FCPB

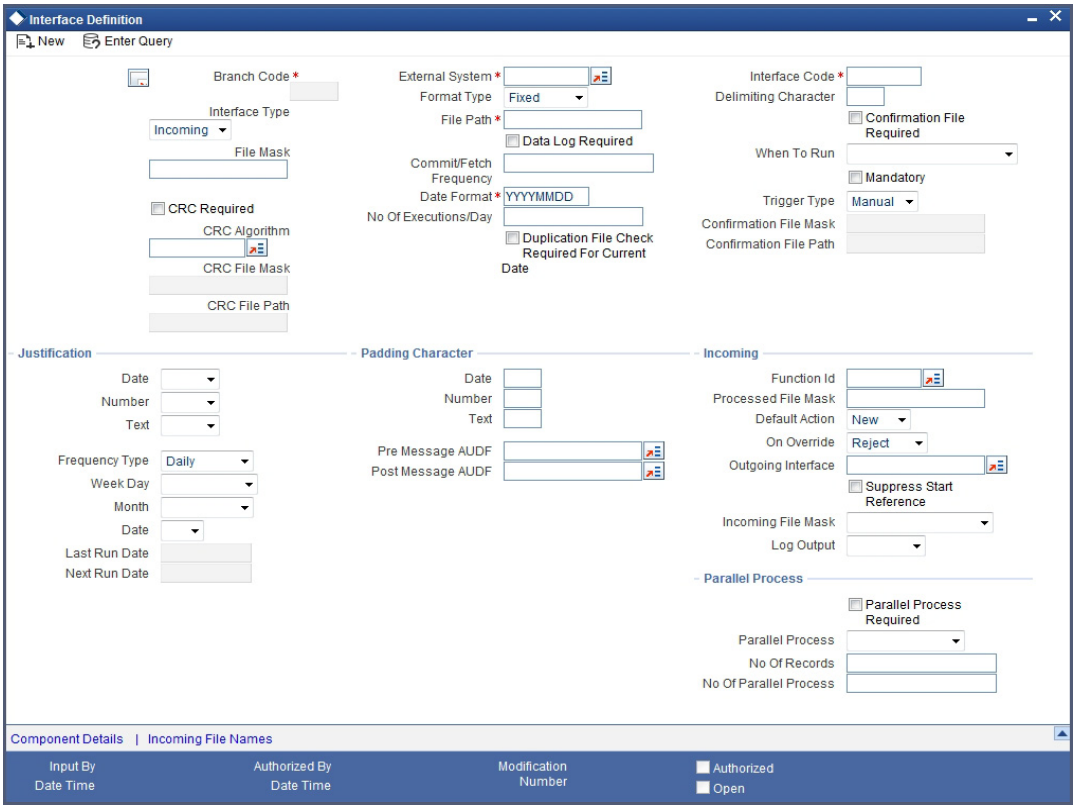
Oracle FLEXCUBE hands off the following details to Oracle FCPB:

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
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

2.2 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 tool bar and click the adjoining arrow 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'.

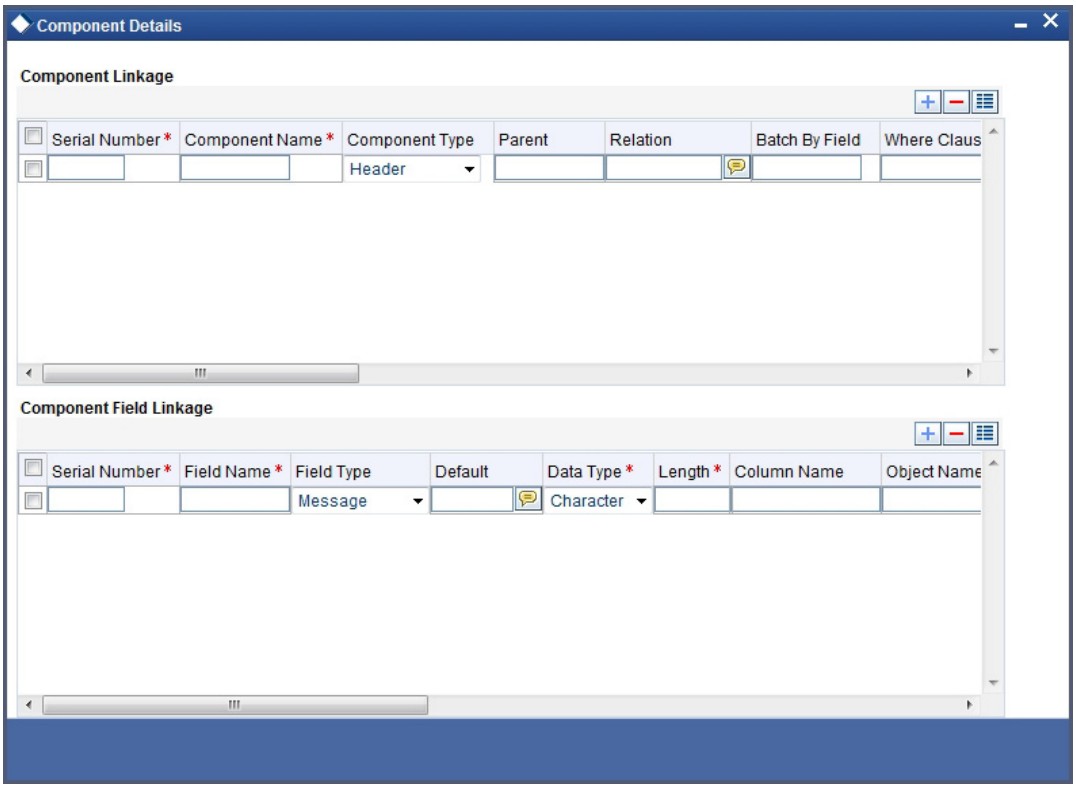
File Path

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.

2.2.1 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.



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.

2.3 FATCA Interface between Oracle FCUBS and FCPB

As part of the GIDPRSIF batch, Oracle FCUBS hands off FATCA (Foreign Account Tax Compliance Act) related data to FCPB. This batch is part of the end of day operations. Once a customer gets upgraded as per the segmentation rules, FCUBS generates a handoff file to FCPB. Subsequently, the customers will receive an online notification.

The system generates the following handoff files during EOD operations:

The Customer Master File

This file contains the following information related to FATCA.

- Information available in the FATCA related fields
- Any field information related to 'Director' in the existing customer master file will be removed as part of the batch. Such details will form a part of the 'Directors' hand-off file.

The interface code for Customer Master File (UBS_SEG_CUSTOMER.CSV) is IFCUSSEG

Directors File

Any field information related to 'Director' will form a part of the 'Directors' hand-off file. This file supports one-to-many relationships between customer and directors.

The interface code for Directors (UBS_SEG_AUTH_SIGN.CSV) is IFCUSCOR

Customer FATCA Classification File

This file contains FATCA classification details of the customers.

The interface code for Customer FATCA Classification file (UBS_SEG_CUST_FATCA.CSV) is IFFATCA

2.4 Processing Online Notifications

FCUBS sends an online notification to Oracle FCPB 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

Note

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

Note

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_TDACC_NEW	QuerycustAccountDetails	FCUBSAccService	TD-NewAccount-Notify-MSG.xsd
TD Account modification	NOTIF_TDMOD_PB	QuerycustAccountDetails	FCUBSAccService	TD-NewAccount-Notify-MSG.xsd
TD premature withdrawal	NOTIF_ICREDM	QueryTDRedemption	FCUBSAccService	IC-QueryTDRedem-Res-Full-MSG.xsd IC-QueryTDRedem-Req-IO-MSG.xsd
TD rollover	NOTIF_TD_ROLLOVER	QueryTDRollover	FCUBSTDService	ST-QueryTDRollover-Req-IO-MSG.xsd ST-QueryTDRollover-Res-Full-MSG.xsd
CASA account creation	NOTIF_CA_CUSTACC_NEW	QuerycustAccountDetails	FCUBSAccService	CA-NewCustomerAccount-Notify-MSG.xsd
CIF authorization/ modification/ Closure	NOTIF_CO_CUSTOMER_MOD	QueryCustomer	FCUBSCustomerService	ST-ModifyCustomer-Notify-MSG.xsd
Broker creation	NOTIF_CO_CUSTOMER_NEW	QueryCustomer	FCUBSCustomerService	ST-NewCustomer-Notify-MSG.xsd
CASA account balance change	NOTIFY_AC_BAL	QuerycustAccountDetails	FCUBSAccService	TD-AccStat-Notif.xsd
Customer creation	NOTIF_PB_CUSTOMER	Customer creation under 'Broker' category		

Segmenta-tion code	NOTIF_P-B_CUSTOMER			CUSTSEGCD
Net worth Amount	NOTIF_P-B_CUSTOMER			NETWORTH
Net worth Currency	NOTIF_P-B_CUSTOMER			NET-WORTHCCY
customer currency	NOTIF_P-B_CUSTOMER			CUSTCCY
Segmenta-tion status	NOTIF_P-B_CUSTOMER			CUSTSEGSTA-TUS

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

2.5 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.

2.5.1 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/TDMYhms/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_MA-TURITY_DETAILS	AC_CCY	VARCHAR2	3	203
REC_STAT	TDVWS_TD_MA-TURITY_DETAILS	RECORD_STAT	VARCHAR2	1	206
TXN_-TYPE	TDVWS_TD_MA-TURITY_DETAILS	TRANSAC-TION_TYPE	VARCHAR2	9	207
TRAILER			VARCHAR2	3	1

2.5.2 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.

Note

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**
Interface Code	DLACCRNT
Interface Type	Outgoing
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/M/KDMYhms/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

Field	Value
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_ACCRU-AL_DETAILS	CUST_NO	VARCHAR2	9	1
SHRTNM	ICVW_ACCRU-AL_DETAILS	SHORT_NAME	VARCHAR2	20	10
ACC	ICVW_ACCRU-AL_DETAILS	ACC	VARCHAR2	20	30
ACCL	ICVW_ACCRU-AL_DETAILS	ACCOUNT_-CLASS	VARCHAR2	6	50
ACRAMT	ICVW_ACCRU-AL_DETAILS	ACCRUED_AMT	NUMBER	22	56
ENTDT	ICVW_ACCRU-AL_DETAILS	ENT_DT	VARCHAR2	10	78
CCY	ICVW_ACCRU-AL_DETAILS	CCY	VARCHAR2	3	88
PROD	ICVW_ACCRU-AL_DETAILS	PROD	VARCHAR2	4	91
HEADER			VARCHAR2	3	1
TRAILER			VARCHAR2	3	1

2.5.3 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

Field	Value
From System	FCUBS
To System	FCPB
Dateformat	YYYYMMDD
File Mask	/U/B/S/_/T/D/M/A/TDMYhms/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	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

Field Name	Table Name	Column Name	Data Type	Field Length	Position
ACC_-CLASS	TDVW_T-D_DE-TAILS	ACCOUNT_CLASS	VARCHAR2	6	145
TRN_DT	TDVW_T-D_DE-TAILS	TRN_DT	DATE	10	151
LCY_AMOUNT	TDVW_T-D_DE-TAILS	AMOUNT	NUMBER	22	161
DR_CR_ACC	TDVW_T-D_DE-TAILS	AC_NO	VARCHAR2	20	183
AC_CCY	TDVW_T-D_DE-TAILS	AC_CCY	VARCHAR2	3	203
REC_STAT	TDVW_T-D_DE-TAILS	RECORD_STAT	VARCHAR2	1	206
TXN_TYPE	TDVW_T-D_DE-TAILS	TRANSACTION_-TYPE	VARCHAR2	9	207
TRAILER			VARCHAR2	3	1

2.5.4 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/LDMYhms/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
HEADER			VARCHAR2	3	1
CUSTID	CLVW_LOAN_INT_DETAILS	CUSTOMER_ID	VARCHAR2	35	1
ACCNO	CLVW_LOAN_INT_DETAILS	ACCOUNT_NUM-BER	VARCHAR2	35	2
PRODAC	CLVW_LOAN_INT_DETAILS	DR_PROD_AC	VARCHAR2	20	36
PROD	CLVW_LOAN_INT_DETAILS	PRO-DUCT_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	PRNOUTSTAND-ING	NUMBER	22	80

Field Name	Table Name	Column Name	Data Type	Field Length	Position
CCY	CLVW_LOAN_INT_DETAILS	CURRENCY	VARCHAR2	3	102
MATDT	CLVW_LOAN_INT_DETAILS	MATURITY_-DATE	VARCHAR2	10	105
ACCSTAT	CLVW_LOAN_INT_DETAILS	ACCOUNT_STA-TUS	VARCHAR2	1	115
ACSUB-TYP	CLVW_LOAN_INT_DETAILS	ACCT_SUB_-TYPE	VARCHAR2	10	116
ACCBRN	CLVW_LOAN_INT_DETAILS	DR_ACC_BRN	VARCHAR2	3	126
MICR	CLVW_LOAN_INT_DETAILS	MICR	VARCHAR2	10	129
RSLDVAL	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
LTINACDT	CLVW_LOAN_INT_DETAILS	LAST_INT_AC-CR_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

2.5.5 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

2.5.6 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

2.5.6.1 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
FCPB CLIENT_ID	FCPB Client ID of customer			NULL	10
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_RESI_COUNTRY_CODE	Telephone international country code	NO	TEL_ISD_NO	STTM_CUST_PERSONAL	10
PHONE_HOME	Home Phone	NO	TELEPHONE	STTM_CUST_PERSONAL	105
MOBILE_ADDN_COUNTRY_CODE	Mobile international country code	NO	MOB_ISD_NO	STTM_CUST_PERSONAL	10
PHONE_MOBILE	Mobile Phone	NO	MOBILE_NUMBER	STTM_CUST_PERSONAL	22
PHONE_OFC_COUNTRY_CODE	Office Telephone international country code	NO		NULL	3

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
PHONE_WORK	Work Phone	NO	E_TELE-PHONE	STT-M_CUST_PRO-FESSIONAL	10
EMAIL	Email	NO	E_MAIL	STT-M_CUST_PER-SONAL	255
GENDER	Gender:(M) Male, (F) Female	YES	SEX	STT-M_CUST_PER-SONAL	1
DOB	Date OF Birth	NO	DATE_OF_BIRTH	STT-M_CUST_PER-SONAL	10
TAX_ID	Income Tax ID	YES	TAX_ID	STTM_CORP_DI-RECTORS	105
CLI-ENT_SEG	Client Segment	YES	CUST_SEGMENT_CODE	STTM_CUS-TOMER	
OCCUPA-TION	Occupation	YES	DESIGNA-TION	STT-MS_CUST_PRO-FESSIONAL	105
CLIENT_-TYPE	Client IT type	YES	CUSTOM-ER_TYPE	STTM_CUS-TOMER	1
HOME_BRANCH	Branch code of the customer	YES	LOCAL_BRANCH	STTM_CUS-TOMER	3
ACQ_DATE	Acquisition Date	NO		NULL	
BANKER	Banker Code	YES	BANK_CODE	STTM_BANK	4
ADDR_LINE 1	Mailing Address 1	NO	ADDRESS1	MST-M_CUST_AD-DRESS	105
ADDR_LINE 2	Mailing Address 2	NO	ADDRESS2	MST-M_CUST_AD-DRESS	105
ADDR_LINE 3	Mailing Address 3	NO	ADDRESS3	MST-M_CUST_AD-DRESS	105
STATE_-MAILING	State of the Mailing address	NO		NULL	

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
COUN-TRY_MAIL-ING	Country of the mailing address	NO	COUNTRY	MST-M_CUST_AD-DRESS	3
ZIP_MAIL-ING	Zip code of the mailing address	NO		NULL	
ADDR_LINE 1	Home Address 1	YES	ADDRESS_LINE1	STTM_CUS-TOMER	105
ADDR_LINE 2	Home Address 2	YES	ADDRESS_LINE3	STTM_CUS-TOMER	105
ADDR_LINE 3	Home Address 3	YES	ADDRESS_LINE2	STTM_CUS-TOMER	105
STATE_HOME	State of the Home address	NO		NULL	
COUN-TRY_HOME	Country of the Home address	YES	COUNTRY	STTM_CUS-TOMER	3
ZIP_HOME	Zip code of the Home address	NO		NULL	
ADDR_LINE 1	Work Address 1	NO	E_AD-DRESS1	STT-MS_CUST_PRO-FESSIONAL	105
ADDR_LINE 2	Work Address 2	NO	E_AD-DRESS2	STT-MS_CUST_PRO-FESSIONAL	105
ADDR_LINE 3	Work Address 3	NO	E_AD-DRESS3	STT-MS_CUST_PRO-FESSIONAL	105
STATE_WORK	State of the work address	NO		NULL	
COUN-TRY_WORK	Country of the work address	NO		NULL	
ZIP_WORK	Zip code of the work address	NO		NULL	
FAX-_HOME_COUNTRY_CODE	FAX interna-tional country code	NO	FAX_IS-D_NO	STT-M_CUST_PER-SONAL	10
FAX	Fax Number	NO	FAX_NUM-BER	STTM_CUS-TOMER	105

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
NATIONALITY	Nationality - If Customer type is "I" (Individual) Nationality required to be provided If Customer type is "C" (Corporate) Country of Incorporation to be provided	YES	NATIONALITY/ INCORP_COUNTRY	STTM_CUSTOMER/STTMS_CUST_CORPORATE	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
MINOR_FLAG	Flag indicating if minor	YES	MINOR	STTM_CUST_PERSONAL	1
BIRTH_PLACE	Place of Birth	NO	PLACE_OF_BIRTH	STTM_CUST_PERSONAL	100
COB_COUNTRY_ID	Country of birth	NO	BIRTH_COUNTRY	BIRTH_COUNTRY	3
DOMICILE	Domicile Country details	NO	D_COUNTRY	STTM_CUSTOMER	3
SIGNIF_STY_IN_USA_YN	Visited US in last 3 years		VST_US_PREV	STTM_CUST_PERSONAL	1

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
POA FLAG	Power of Attorney flag, If POA flag is "Y" FCPB should consider the holder details and update Signatory type in CRM_AUTHORIZED_SIGNATORY table as "PA"	NO	PA_ISSUED	STTM_CUST_PERSONAL	1
AUTH_SIGN_FNAME	First name of the Power of Attorney Holder	NO	PA_HOLDER_NAME	STTM_CUST_PERSONAL	105
AUTH_SIGN_LNAME	Last name of the Power of Attorney Holder	NO		NULL	
AUTH_SIGN_DOB	Date of birth of the Power of Attorney Holder	NO		NULL	
AUTH_SIGN_MOBILE	Mobile international country code of the guardian/Power of Attorney Holder	NO		NULL	
AUTH_SIGN_HOME	Mobile number of the Power of Attorney Holder	NO		NULL	
PH_HOME_COUNTRY_CODE	Telephone Code of home telephone number of the Power of Attorney holder		PA_HOLDER_TEL_ISD	STTM_CUST_PERSONAL	10
AUTH_SIGN_HOME	Telephone number of the Power of Attorney holder	NO	PA_HOLDER_TEL_NO	STTM_CUST_PERSONAL	20
AUTH_SIGN_TAX_ID	Tax identifier of the Power of Attorney Holder	NO		NULL	15

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
AUTH_SIGN_REL	Relationship of the Power of Attorney Holder	NO		NULL	5
AUTH_SIGN_TYPE	Type of the Power of Attorney Holder	NO		NULL	3
AUTH_SIGN_DOMICILE	Country of the Power of Attorney Holder	NO		NULL	20
NATIONALITY_COUNTRY_CODE	Nationality Country ID of the Power of Attorney holder		PA_HOLDER_NATIONALTY	STTM_CUST_PERSONAL	3
AUTH_SIGN_ADDRESS	Address of the Power of Attorney holder		PA_HOLDER_ADDR	STTM_CUST_PERSONAL	105
AUTH_SIGN_COUNTRY	Address Country ID of the Power of Attorney holder		PA_HOLDER_ADDR_COUNTRY	STTM_CUST_PERSONAL	3
LOCATION	Location code/ details of customer	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_COUNTRY_ID	Incorporated country for the corporate	NO	INCORP_COUNTRY	STTMS_CUST_CORPORATE	3

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
CUSTOMER_STATUS	Status of the customer	NO	CIF_STATUS	STTM_CUSTOMER	20
UDF_NUM_1	UDF NUM 1	NO	FIELD_VAL_1	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_NUM_2	UDF NUM 2	NO	FIELD_VAL_2	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_NUM_3	UDF NUM 3	NO	FIELD_VAL_3	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_NUM_4	UDF NUM 4	NO	FIELD_VAL_4	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_NUM_5	UDF NUM 5	NO	FIELD_VAL_5	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_TXT_1	Guardian name - It is mandatory if minor flag is 'Y'	NO	LEGAL_GUARDIAN	STTM_CUST_PERSONAL	105
UDF_TXT_2	UDF TXT 2	NO	FIELD_VAL_7	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_TXT_3	UDF TXT 3	NO	FIELD_VAL_8	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_TXT_4	UDF TXT 4	NO	FIELD_VAL_9	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_TXT_5	UDF TXT 5	NO	FIELD_VAL_10	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_DATE_1		NO	FIELD_VAL_11	CSTM_FUNCTION_USERDEF_FIELDS	150
UDF_DATE_2		NO	FIELD_VAL_12	CSTM_FUNCTION_USERDEF_FIELDS	150

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS COLUMN NAME	TABLE NAME	LENGTH
UDF_-DATE_3		NO	FIELD_VAL_13	CSTM_FUNC-TION_USER-DEF_FIELDS	150
UDF_-DATE_4		NO	FIELD_VAL_14	CSTM_FUNC-TION_USER-DEF_FIELDS	150
UDF_-DATE_5		NO	FIELD_VAL_15	CSTM_FUNC-TION_USER-DEF_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_-CLI-ENT_ID	External client id	10	YES	CUST_NO	9	STT-M_CUST_ACCOUNT	
T_BANK_ACCT_ID	Bank account id	16	YES	CUST_AC_NO	20	STT-M_CUST_ACCOUNT	
T_ACCT_STATUS	Account status	1	YES	ACC_STA-TUS	4	STT-M_CUST_ACCOUNT	
T_ACCT_SUB_-TYPE	Account sub type	5	YES	ACCOUNT CALSS	6	STT-M_CUST_ACCOUNT	
T_CURR	Currency	3	YES	CCY	3	STT-M_CUST_ACCOUNT	
T_ACCT_BRANCH	Account branch	50	YES	BRANCH_CODE	3	STT-M_CUST_ACCOUNT	
T_MICR	MICR	24	NO	NULL			
T_ACCT_-TYP	Account type	5	YES	ACCOUNT_TYPE	1	STT-M_CUST_ACCOUNT	S- Sav-ings, U - Current
T_SALES_REP_ID	Sale rep-resenta-tive id	50	NO	NULL			

FIELD NAME	DESCRIPTION	LENGTH	MANDATORY	FCC_COLUMNS	LENGTH	TABLE NAME	Fcubs Remarks
T_OP-PORTUNI-TY_ID	Sale oppurtin-ity id	50	NO	NULL			
OPEN-ING_DATE	Opening date		YES	AC_OPEN_DATE	8	STT-M_CUST_ACCOUNT	
CLOS-ING_DATE	Closing date		NO	AC_SET_-CLOSE_-DATE	8	STT-M_CUST_ACCOUNT	
T_ACCT_ADDRESS	Address	200	YES	ADDRESS 1	105	STT-M_CUST_ACCOUNT	
T_ACCT_ADDRESS 1	Address line 1	200	NO	ADDRESS 2	105	STT-M_CUST_ACCOUNT	
T_ACCT_ADDRESS 2	Address line 1	200	NO	ADDRESS 3	105	STT-M_CUST_ACCOUNT	
T_ACCT_CITY	Account city	100	NO	LOCA-TION	15	STT-M_CUST_ACCOUNT	
T_ACCT_COUN-TRY_ID	Account country id	3	NO	NULL			
T_HLD_ACCT_YN	Held away accoutn YN	1	YES	"N"	1		DEFAULT VALUE "N"
T_ACCT_-DESCRIP-TION	Accound descrip-tion	20	NO	AC_DESC		STT-M_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
CLI-ENT_ID	Client id	VAR-CHAR	10	YES	CUST_NO	9	STT-M_CUST_AC-COUNT	

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
BANK_ACCT_ID	Bank account id /loan account id	VARCHAR	16	YES	CUST_AC_NO	20	STTM_CUST_ACCOUNT	
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_ACCOUNT	
VALUE_DATE	value date	DATE		YES		8		Default Value Application date
AMOUNT	amount	NUMBER	24,6	YES	ACY_AVL_BAL	22	STTM_CUST_ACCOUNT	
CCY_ID	Currency	VARCHAR	3	YES	CCY	3	STTM_CUST_ACCOUNT	
MATURITY_DATE	Maturity date	DATE		NO	NULL			
ACCT_SUB_TYPE	Account sub type	VARCHAR	5	YES	ACCOUNT_CLASS	6	STTM_CUST_ACCOUNT	
INT_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_ACCOUNT	

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	
BANK_ACCT_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	

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	FCC_COLUMN	LENGTH	FCC Table name	FCC Remarks
ACCR_INT	Accrued interest	NUMBER	24,6	NO	ACCRUED_AMOUNT		CLTB_ACCOUNT_SCHEDULES	
LAST_INT_ACCR_-DATE	Last interest paid	DATE		NO	EVENT_DATE	8	CLTB_ACCOUNT_EVENTST_DIARY	Last accrual event happened date
INTEREST_PAID	interest paid	NUMBER	24,6	NO	AMOUNT_SETTLED	22	CLTB_ACCOUNT_SCHEDULES	
LAST_INT_-DATE	Last interest date	DATE		NO	EVENT_DATE	8	CLTB_ACCOUNT_EVENTST_DIARY	Last liquidation event happened date
HOLD_AMOUNT	Hold amount	NUMBER	24,6	NO	AMOUNT_FINANCED MINUS AMOUNT_DISBURSED	22	CLTB_ACCOUNT_MASTER	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

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	REMARKS	SAMPLE VALUES
ACCOUNT_NO	Acount no	Varchar	16	Yes		
TRAN_DATE	Transac-tion date	Date		Yes		
AMOUNT	Amount	Number	24,6	Yes	Could be BookingAMt or PARAMt (For PAR TranType) or Rollover-AMt (for RNW tranType)	
CUR-RENCY	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_STA-TUS	Tran Sta-tus	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		
ROLL-OVER_TYPE	Rollover Type	Varchar	1	Yes	Mandatory for rollover Trans-actionType oNLY	Can be P or 'P+I' as Rollo-ver Type

FIELD NAME	DESCRIPTION	TYPE	LENGTH	MANDATORY	REMARKS	SAMPLE VALUES
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
TRAN REF NO	Can be stored as Ext_Tran_Idn or Ext_Tran_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_Includeinholdings_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		

FIELD NAME	DESCRIPTION	MANDATORY	REMARKS	SAMPLE VALUES
TRANSACTION_TYPE	Tran_Type	Yes		Interest, Penalty

Corporate Directors File Format

The format of the corporate directors file is given below:

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS Column Name	FCUBS Table Name
LINKED_CLIENT_ID	External client id of customer	YES	CUSTOMER_NO	STTM_CUSTOMER
FCPB CLIENT_ID	FCPB Client Id of customer			NULL
AUTH_SIGN_FNAME	First Name of the authorized signatory	NO	DIRECTOR_NAME	STTM_CORP_DIRECTORS
AUTH_SIGN_LNAME	Last Name of the authorized signatory	NO		NULL
AUTH_SIGN_DOB	Date of birth of the authorized signatory	NO		NULL
MOBILE_COUNTRY_CODE	Mobile international country code of the authorized signatory	NO	MOB_ISD_NO	STTM_CORP_DIRECTORS
AUTH_SIGN_MOBILE	Mobile number of the authorized signatory	NO	MOBILE_NUMBER	
PH_HOME_COUNTRY_CODE	Telephone international country code of the authorized signatory	NO	TEL_ISD_NO	STTM_CORP_DIRECTORS
AUTH_SIGN_HOME	Home number of the authorized signatory	NO	TELEPHONE	STTM_CORP_DIRECTORS
AUTH_SIGN_TAX_ID	Tax identified of the authorized signatory	NO	TAX_ID	STTM_CORP_DIRECTORS
AUTH_SIGN_REL	Relationship of the authorized signatory	NO		
AUTH_SIGN_TYPE	Type of the authorized signatory	NO		
NATIONALITY_COUNTRY_CODE	Nationality of the authorized signatory	NO	NATIONALITY	STTM_CORP_DIRECTORS

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS Column Name	FCUBS Table Name
AUTH_SIGN_ADDRESS	Address of the authorized signatory	NO	ADDRESS_LINE1	STTM_CORP_DIRECTORS
AUTH_SIGN_COUNTRY	Country-Address of the authorized signatory	NO	ADDR_COUNTRY	STTM_CORP_DIRECTORS
AUTH_SIGN_DOMICILE	Country-Address of the authorized signatory	NO		NULL

Customer FATCA File Format

The format of the customer FATCA handoff file is given below:

FIELD NAME	DESCRIPTION	MANDATORY	FCUBS Column Name	FCUBS Table Name
LINKED_CLIENT_ID	External client id of customer	YES	CUSTOMER_NO	STTM_CUSTOMER
FCPB CLIENT_ID	FCPB Client Id of customer. In case if external ID is does not provided in this file, then process customer upload based on FCPB_CLIENT_ID			NULL
US_INDICIA	US INDICIA PRESENT	NO	US_INDICIA	STTM_CUST_FATCA
FATCA_ID	FATCACLASSIFICATION (to be arrived based on values provided by FCUBS - consider as it is assuming that there would be synch between both the systems)	NO	FATCA_CLASFCN	STTM_CUST_FATCA
RECALCITRANT	Recalcitrant	NO	RECALCITRANT	STTM_CUST_FATCA
EIN	EIN	NO	CUST_EIN	STTM_CUST_FATCA
DATE_OF_ISSUE	ISSDATE	NO	EIN_ISSUE_DT	STTM_CUST_FATCA

FIELD NAME	DESCRIPTION	MANDA TORY	FCUBS Column Name	FCUBS Table Name
DATE_OF_EX-PIRY	EXPDATE	NO	EIN_EXPI-RY_DT	STT-M_CUST_-FATCA
TIN	TIN	NO	CUST_TIN	STT-M_CUST_-FATCA
TIN_DATE_OF_-EXPIRY	TIN EXPIRY DATE	NO	TIN_EXPI-RY_DT	STT-M_CUST_-FATCA
GIIN	GIIN	NO	TIN_EXPI-RY_DT	STT-M_CUST_-FATCA
COMMENTS	User Comments	NO	REMARKS	STT-M_CUST_-FATCA
EFFECTIVE DATE	FCPB: Effective date of FATCA classification (should get auto-popu-lated as current business date in FCPB).NOT EXPECTED FROM FCUBS,SHOULD BE BLANK			NULL

3. Oracle FCPB – FCUBS Interface

3.1 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.

3.2 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

3.3 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.

3.4 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.

3.4.1 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.

3.4.1.1 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
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.

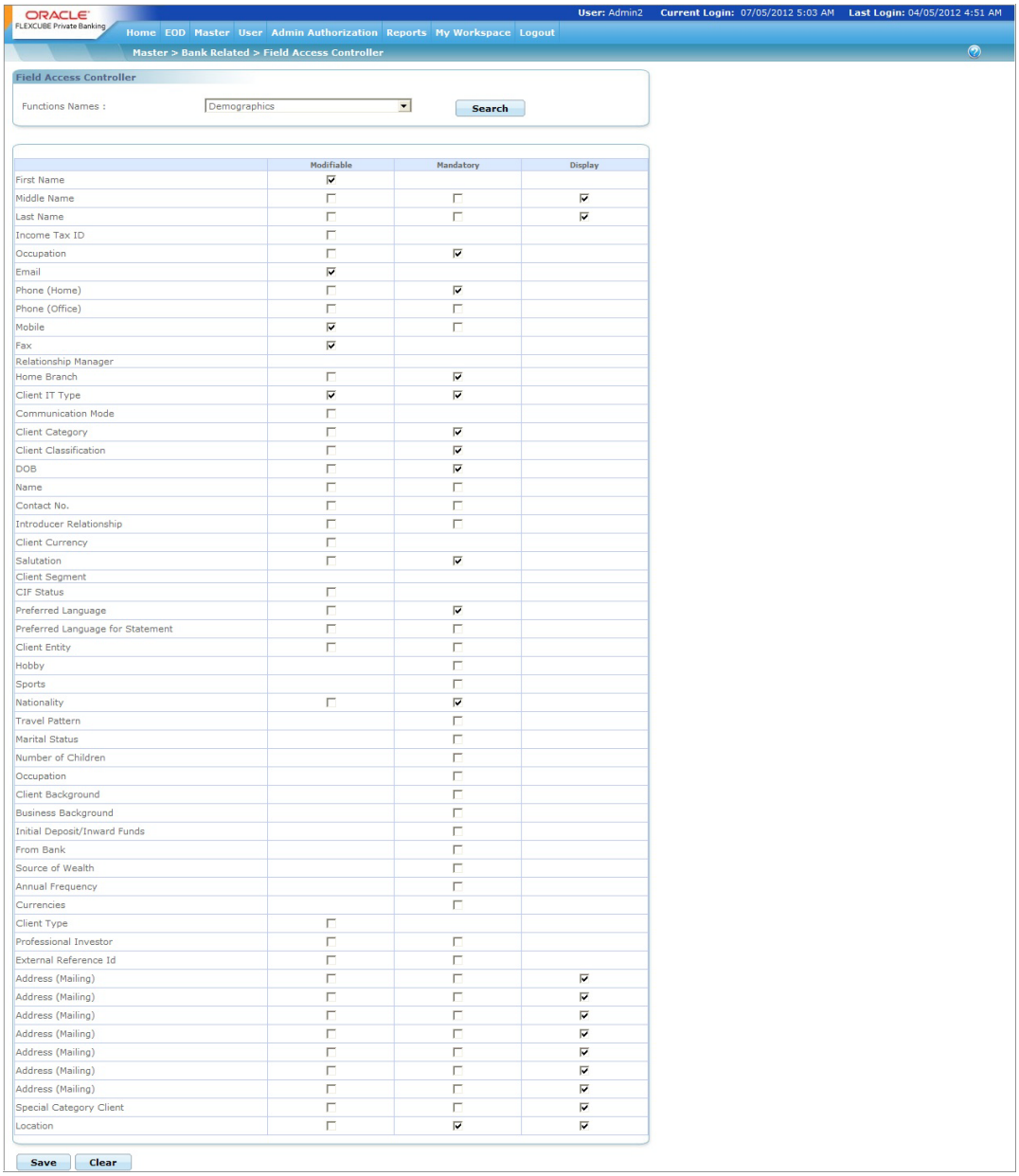
The following fields in FCPB are not available in FCUBS:

- 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.



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

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”.

Note

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

3.4.1.2 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_AUTHORISED_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_AUTHORISED_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_AUTHORISED_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.

3.4.2 Modifying Customer Data

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

3.4.2.1 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.

3.4.2.2 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 as “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:

3.4.2.3 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.

3.4.3 Client Suspended Status

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

3.4.3.1 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

3.4.4 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:

3.4.4.1 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

3.4.5 CASA Account Creation

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

3.4.5.1 Process Flow

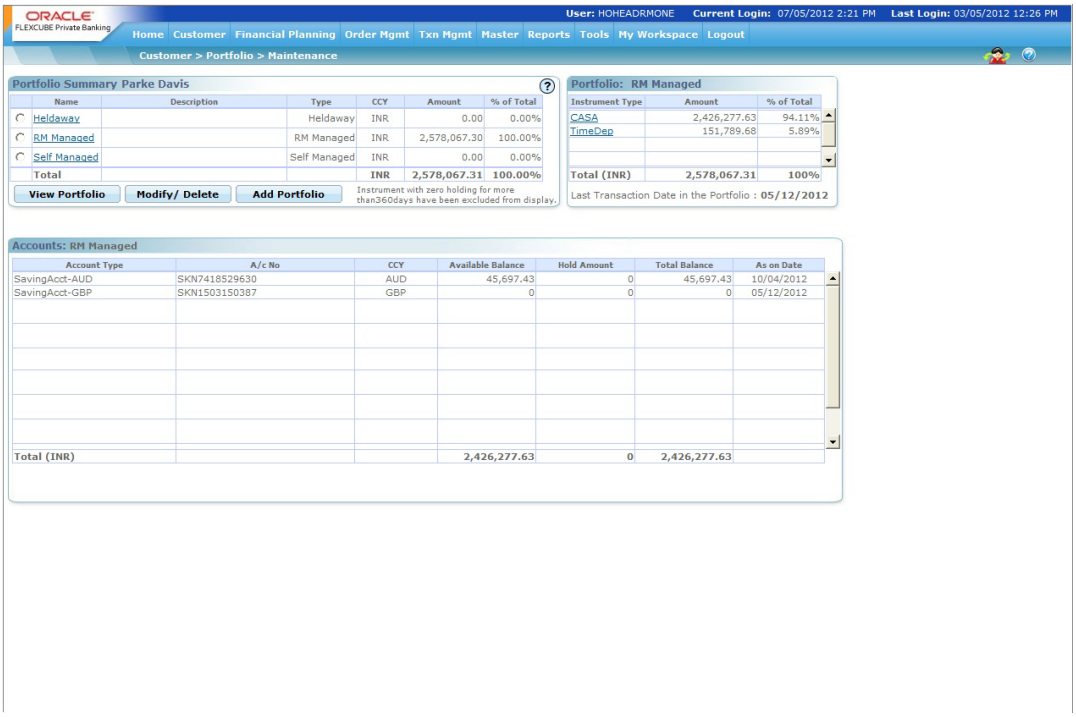
The following steps are involved in the process:

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_CLI-ENT_BANK_ACCT): Cli-ent_id is based on External_Id which is being sent as CUSTNO		CUSTNO
ACCT_CCY(CRM_CLI-ENT_BANK_ACCT)		CCY
ACCT_TYP(CRM_CLI-ENT_BANK_ACCT)	Use existing logic of populat-ing PROD_ID and Instru-ment_ID to identify ACC_TYP	
ACCT_SUB_TYPE		ACCTYPE (to be parame-terized 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 main-tained 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)	For deriving the portfolio_id the logic should be as follows: 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	
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



3.4.6 Customer CASA Account Balances Notification

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

3.4.6.1 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_PORTFO-LIO_HOLDING)	CASA Account no	CUST_AC_NO

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
Client_id (PMS_PORTFO-LIO_HOLDING)	CIF ID	CUSTNO
INSTRUMENT_CCY (PMS_PORTFO-LIO_HOLDING)	Currency of the CASA Account	CCY
VALUE_DATE (PMS_PORTFO-LIO_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_PORTFO-LIO_HOLDING)	Actual Balance including unclear bal-ances	ACBALANCE
MARKET_VALUE (PMS_PORTFO-LIO_HOLDING)	Balance available to be spent	ACAVLBAL
HOLD_AMOUNT (PMS_PORTFO-LIO_HOLDING)	The current balance minus available bal-ance would give the blocked/hold amount	ACBALANCE- ACAVLBAL

3.4.7 CASA Closure/Modification

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

3.4.7.1 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		ACCOPENDT
Acct_Branch		Branch_Code
Acct_Country_id		Country_Code
Acct_Description		ADESC

Note

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.

3.4.8 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:

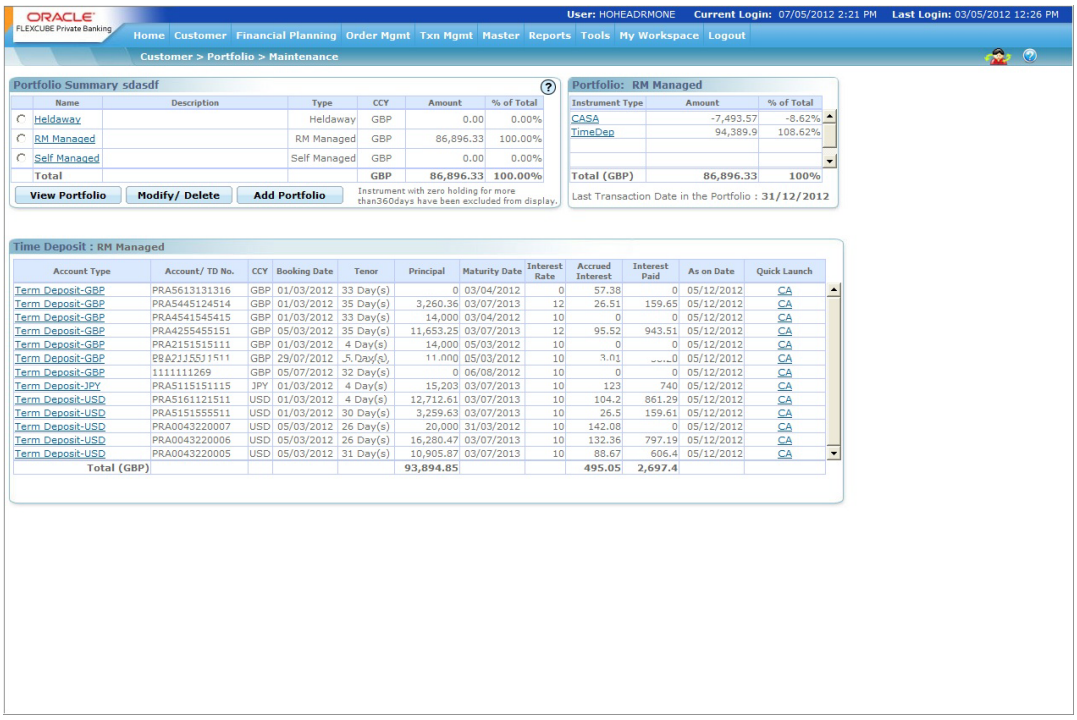
3.4.8.1 Process Flow

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_PORTFO-LIO_ID(PMS_PORT-FOLIO_HOLDING)		ACC

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
CLI-ENT_ID(PMS_PORT-FOLIO_HOLDING)		CUSTNO
INSTRU-MENT_CCY(PMS_PORTFOLIO_HOLDING)		CCY
TOTAL_ACQ_COST (PMS_PORTFO-LIO_HOLDING)	The TD deposit amount would be populated	TDAMT
MAR-KET_VALUE(PMS_PORTFOLIO_HOLDING)	The TD deposit amount would be populated	TDAMT
CLIENT_ID(PMS_T-D_HOLDINGS_DE-TAILS)		CUSTNO
SUB_PORTFOLIO_ID		ACC
PROD_ID(it will have values like time deposit, call deposit etc)		ACCLS(the same val-ues to be in sync with those values in FCPB)
CURRENCY		CCY
MATURITY_DATE		MATDT
INT_RATE		INTEREST_RATE under <Tddetails> sub-node
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 creat-ing the TD Class) and the FIELD_VALUE for this UDF will contain the Spread



3.4.9 TD Modification

The details of TD Modification Notifications are given below:

3.4.9.1 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_HOLDING_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 approriate values shown in the XML for that particular CPIS (CUSTNO, ACC).

3.4.10 TD Pre-Mature Withdrawal

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

3.4.10.1 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	

3.4.11 TD Rollover

The details of TD Rollover interface are given below:

3.4.11.1 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 Rollo-ver Date	RENEWAL_DATE
TRAN_TYPE- to be defaulted to ‘RNW’	RNW	

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
AMOUNT	Indicating Rollo-ver Amount	ROLLOVER_AMT
VALUE_DATE	Indicating Rollo-ver 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_PORTFO-LIO_HOLDING)	To be referred just for identify-ing the CPIS record and NOT for updation	
CLIENT_ID (PMS_PORT-FOLIO_HOLDING)	To be referred just for identify-ing the CPIS record and NOT for updation	
MARKET_VALUE AND SETTLED_MKTVALUE (PMS_PORTFO-LIO_HOLDING)	The TD rollover amount would be populated	ROLLOVER_AMT
VALUE_DATE (PMS_PORTFO-LIO_HOLDING)		
Updation in PMS_TD_HOLDINGS_DETAILS		
CLIENT_ID (PMS_T-D_HOLDINGS_DETAILS)		
SUB_PORTFOLIO_ID		ACC
PROD_ID (it will have val-ues like time deposit, call deposit etc)		
BALANCE		ROLLOVER_AMT
CURRENCY		
MATURITY_DATE		NEW_MAT_DATE

FCPB Column Name	Description	FCUBS Element Name (as per the XML)
INT_RATE		INT_RATE
TENOR		TENOR
TENOR_DM- to be defaulted to days		
ROLLOVER TYPE		ROLLOVER_TYPE

3.4.11.2 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.

3.5 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

3.5.1 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_PORTFOLIO_HOLDINGS**	**PMS_TD_HOLDING_DETAILS**
	PMS_TRANSACTION(for MAT txn)	**PMS_TRANSACTION(for INT txn or PEN txn)**		
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		
CUS-TOMER_NO	Client_id	Client_id	Client_id	Client_id
CUS-TOMER_NAME1	ignored	ignored	ignored	ignored
ACC	Sub_portfolio_id	Sub_portfolio_id	Sub_portfolio_id	Sub_portfo-lio_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_ACQ_-COST, MARKET_VALUE, ACCRUED_INT, ACQ_-COST_CL, ACQ_-COST_PF, ACQ_-COST_SC would be made as zero	BALANCE field 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.

3.5.2 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_HOLD-INGS	PMS_TD_HOLDING_DE-TAILS
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 pop-ulated) - details in FCPB_FS_-CASA_Includeinholdings_Rel2 .1- section 8)	Prod_Id
ACCRUED_AMOUN T	Accrued_Int	Accr_Int
ENT_DATE	Value_Date	LAST_INT_ACC_DATE
CCY	Instrument_CCY	Currency
RECORD_STAT	Ignored	Account_Status
PROD	Ignored	Ignored

3.5.3 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

3.5.4 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:

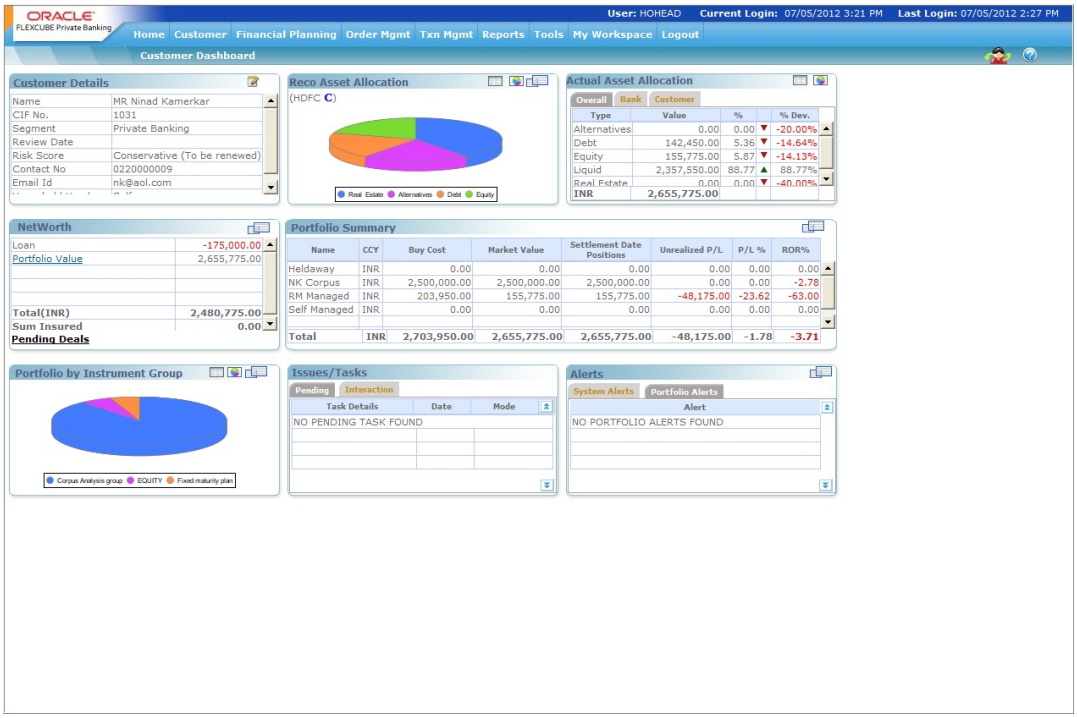
The processing logic is mentioned below:

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.



3.6 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.

Note

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.

Note

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.

3.6.1 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.

Note

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

3.6.2 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).

3.6.3 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.

3.6.4 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_Valule 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 triggerred 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

3.6.5 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.

3.7 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.

4. Oracle FCPB – FCDB Interface

4.1 Introduction

Oracle FLEXCUBE Private Banking (FCPB) is integrated with Oracle FLEXCUBE DIRECT BANKING (FCDB). 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.

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

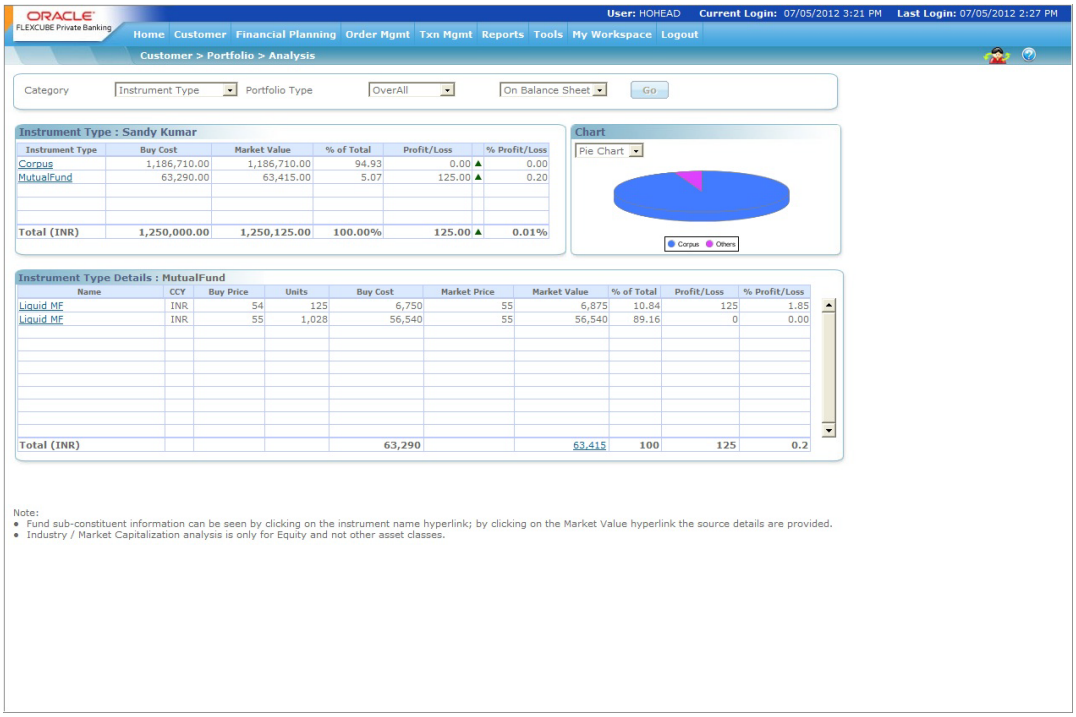
1. Session Management will remain independent between FCPB and FCDB i.e. Once the user navigates to FCPB system from FCDB system, FCPB session will be created and managed by FCPB. There would be no inter-dependency of sessions on either of systems.
2. The customers will not be able to access FCDB transactions 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.

4.1.2 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.

5. Oracle FCDB – FCPB Interface

5.1 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.

5.2 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.

5.3 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.

5.4 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.

5.5 Day 0 Parameters

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

PARAMETER NAME	PARAMETER VALUES
<identity>.<usertype>. PWM.EXTER-NAL_URL	FCPB Dashboard URL exposed by FCPB.
<identity>.<user-type>.PWM.REMOTE_PORT	FCDB server port. This is sent for authenti-cation.
<identity>.<user-type>.PWM.REMOTE_ADDRESS	FCDB server IP address. This is sent for authentication.

PARAMETER NAME	PARAMETER VALUES
<identity>.<usertype>.WEALTH_DIMEN-TIONS_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_CON-TEXT	FCPB context used for unmarshelling.
FCDB_F-CPB.SEND.FCAT_REST_METHOD	FCPB customer folio URL invoking method(e.g. GET,POST)
FCDB_FCPB.SEND.FCAT_REST_URL	FCPB customer folio URL

6. Oracle FLEXCUBE Universal Banking - Direct Banking Integration

6.1 Introduction

Oracle FLEXCUBE Direct Banking is a multichannel e-banking platform with support for customer touch points like Internet, mobile phones and PDAs. This system is based on Java Standard Edition (Java SE) and Oracle Java Enterprise Edition (Java EE) platforms.

Oracle FLEXCUBE Universal Banking – Oracle FLEXCUBE Direct Banking integration provides for exchange of data between the two systems. This enables the users of Oracle FCDB to access the information stored in Oracle FCUBS application.

This manual explains the prerequisites required for the integration of FCUBS and FCDB. It also describes various types of information that are in the scope of integration and the channels through which such information are processed.

The transactions supported by this integration are given below.

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Setup	This transaction allows a Corporate administrator to view & modify account setup for their users.	Yes	
SSO for Channels	Provision to allow for single login and authentication credentials (user id, login password and transaction password) for all channels that are part of a group	Yes	
Multilingual Data Input	Business users should be able to input data in the application as per their preferred language.	Yes	
Monitor Timer Services	This function allows bank administrator to monitor timer services.	Yes	
View Customer Transactions	This function allows bank administrator to view the transactions done by various business users.	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Customer Profile	This transaction allows a Corporate administrator to view & modify their own customer profile using: Modify Profile View Profile User Account Setup	Yes	
Authorisation Mandates (Maintain User List, Manage Rules)	This function allows Corporate administrator to set authorisation mandates for their users.	Yes	
Bulk Registration	This function allows Corporate administrator to set up bulk registrations.	Yes	
User BTID Map	This function allows Corporate administrator to map/ unmap User BTID.	Yes	
View Audit Log	This function allows Corporate administrator to view audit logs of their own users.	Yes	
Terminate User Session			
Print Welcome Letter / Password			
Customer Account Opening Management	This function allows bank administrator to view details and update KYC status of the users who have registered online and opened customer online. Applicable for Virtual Banking.	Yes	
Role maintenance	This transaction allows a Corporate administrator to manage roles for their own customer id.	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
User maintenance	This transaction allows a Corporate administrator to manage users for their own customer id for the following: Create User Modify User Activate User Deactivate User Lock User Unlock User Delete User Revoke User View User Reset Password	Yes	
Create Role	This transaction allows bank administrator to create a role	Yes	
Modify Role	This transaction allows bank administrator to modify a role	Yes	
Delete Role	This transaction allows bank administrator to delete a role	Yes	
View Role	This transaction allows bank administrator to view a role	Yes	
Create User	This transaction allows bank administrator to create a user.	Yes	
Modify User	This transaction allows bank administrator to modify a user.	Yes	
Activate User	This transaction allows bank administrator to activate a user.	Yes	
Deactivate User	This transaction allows bank administrator to deactivate a user.	Yes	
Lock User	This transaction allows bank administrator to Lock a user.	Yes	
Unlock User	This transaction allows bank administrator to Unlock a locked user.	Yes	
Delete User	This transaction allows bank administrator to Delete a user.	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Revoke User	This transaction allows bank administrator to Revoke a deleted user.	Yes	
View User	This transaction allows bank administrator to view user details.	Yes	
Reset password	This transaction allows bank administrator to reset password for a user.	Yes	
Customer Profile - Initiate	This function allows bank administrator to create a customer profile.	Yes	
Modify Customer Profile	This function allows bank administrator to modify a customer profile.	Yes	
Customer Account Setup	This function allows bank administrator to map accounts to a customer.	Yes	
Linked Customer Account Setup	This function allows bank administrator to link two accounts and map the accounts of the linked customer.	Yes	
User Account Setup	This function allows bank administrator to map accounts to a user	Yes	
View Customer Profile	This function allows bank administrator to view a customer profile.	Yes	
Disable / Enable Customer Profile	This function allows bank administrator to lock / Unlock a customer profile.	Yes	
Maintain User Lists	This function allows bank administrator to maintain list of the user within a customer based on the roles and responsibilities.	Yes	
Manage Rules	This function allows bank administrator to setup authorisation mandates..	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Transaction Activities	This function allows bank administrator to view and authorise the transactions done by the administrators.	Yes	
Transaction Status Change	This function allows bank administrator to update the transactions which has not reached final stage of cycle.	Yes	
Request Processing	Bank administrator shall able to process this service request and Release Transactions for which release is configured. This will be controlled through he Business Process Flow Engine (BPFE)	Yes	
Manage Policies	This transaction allows bank administrator to maintain policies for User ID and Passwords	Yes	
View Audit Log	This function allows bank administrator to view audit logs of different users.	Yes	
Transaction Cut Off	This function allows the bank administrator to maintain working window for different transactions	Yes	
Deal Timer and Cut Off	This transaction allows bank administrator to set deal timers for currency pairs	Yes	
Transaction Black Out	This function allows the bank administrator to maintain blackouts for different transactions	Yes	
Global Limits Package	This function allows the bank administrator to maintain limit packages	Yes	
Transaction Password Configuration	This transaction allows the bank administrator to configure the transactions which shall require transaction password	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Role Subject mapping	This transaction allows the bank administrator to map the subject defined for the purpose of mail messaging with the roles. Only those administrators get the mail who are having access to the relevant role	Yes	
Calendar Maintenance	This transaction allows the bank administrator to setup calendar i.e. marking weekly holiday and other holidays. This transaction is also used for set up of Currency holidays. This is applicable for third party implementations where host does not provide the working business days.	Yes	
Mail Box	This function allows bank administrator to view and reply for various communication done by business user using FCDB internal messaging facility	Yes	
Preferences	This function allows user to set different preferences for accessing FCDB application	Yes	
Change Password	This transaction allows bank administrator to change their own password.	Yes	
Session Summary	This function displays activity details of the user done in last 'N' Sessions.	Yes	
Site Map	This function displays all the transactions available to the user and allows the user to understand the sitemap	Yes	
Maintain Bulletins	This function allows the bank administrator to add and view bulletins	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Alerts Registration	This function allows the bank administrator to register a user for various alerts. Alerts are generated and based on specific event and send to the user. User shall be able to register for both FCDB and Host specific alerts. Registration data is maintained in FCDB	Yes	
Register Reports	This transaction allows the bank administrator to register the reports for both bank administrators as well as business users for download / view at a later stage.	Yes	
Map Reports To User	This transaction allows the bank administrator to assign reports to business user		
User Manual Downloads	This function allows the bank administrator to manage forms and user manuals for downloads	Yes	
View Reports	This transaction allows the bank administrator to register the reports for both bank administrators as well as business users for download / view at a later stage.	Yes	
Manage Timer Services	This function allows bank administrator to set/change timer services. This is system maintenance transaction and any unexpected change may impact processing of FCDB Application partially/completely.	Yes	
Manage Application Messages	This function allows bank administrator to change application messages.	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Configuration Properties	This function allows bank administrator to set/change configuration properties. This is system maintenance transaction and any unexpected change may impact processing of FCDB Application partially/completely.	Yes	
View System Log	This function allows bank administrator to view system logs.	Yes	
Host Interface Log	This function allows bank administrator to view host interface logs	Yes	
Entity Management	This transaction allows a bank administrator to configure a new entity	Yes	
Advance Search	This transaction allows a Help-Desk user to search the business user. The click on the user starts the session for selected user and helpdesk user is able to view transactions of the business user.	Yes	
Session Management - Wrap session, Create Session	This transaction allows a Help-Desk user to end session of a selected user. The click on the wrap up ends the session of existing business user and helpdesk user can start a new session for any other business user.	Yes	
Reminders	Transaction allows Business user to register for personal reminders. These reminders shall be saved / registered at central repository at the Host/ third party provider	No	Interactions
Mailbox - Conversations	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Mailbox - Alerts	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions
Mailbox - Tasks	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions
Mailbox - Attachment	Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels	No	Interactions
Account Details	This function displays the account details like Account Holder details, Product details, Account Parameters, Account Balances, details of unclear funds of selected CASA account.	No	CASA, Islamic CASA
Dashboard Widget Management	Business users will be provided with a new transaction through which, the business user shall be able to enable or disable widgets to be displayed on their dashboard screens of each channel to which they have access, separately	No	
Account Summary	This function displays the summarized view of the accounts held by the customer.	No	CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Deposits Module.

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Details	This function displays the account details like Account Holder details, Product details, Account Parameters, Account Balances, details of unclear funds of selected CASA account.	No	CASA, Islamic CASA
Account Activity	This function displays the account activity for specified search criteria for selected CASA Account. The account activity can be downloaded in MT940, PDF, CSV, OFX and QIF format.	No	CASA, Islamic CASA
Account Statement Inquiry	This function displays the generated account statement for the selected account. Account statement is to be generated by Oracle FLEXCUBE Universal Banking as per the account statement scheduling parameter.	No	CASA, Islamic CASA, Loans, Islamic finance
Account Overview	This function displays the summarized Asset, Liability view of the balances, grouped under different Currencies of the accounts held by the customer.	No	CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Corporate Deposit Modules
Consolidated Position	This function displays the summarized Asset, Liability of different type of relationships like CASA, TD, Loans, Securities, Shares, Options and trade instruments of the mapped customers. The function also provide graphical representation of asset and liabilities.	No	CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Corporate Deposits Module. Trade Finance
CASA Interest Rate Inquiry	This function displays the interest rate for Savings products.	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Register Biller	This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module	No	Qualification not required - FCDB transaction
Delete Biller	This function allows user to delete the biller registered earlier Biller details are maintained in FCDB and deletion of a biller is also within FCDB	No	
Pay Bills	This function allows user to pay the bills to registered billers.	No	Utility Payments (UP)
Bulk Data Dictionary	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Enrichment Definition	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Template Definition	This function allows bank administrator to create bulk template. Definition	Yes	
Bulk File Template Definition	This function allows bank administrator to create bulk file template.	Yes	
File Control Definition	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Registration	This function allows bank administrator to register BTID	Yes	
User BTID Map	This function allows bank administrator to map /unmap a BTID to a user	Yes	
Update File Status	This function allows bank administrator to update status of a bulk file which is to be processed by a third party application.	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Bulk File Uploads - Internal Transfer	This function allows bulk upload of internal transfers. The authorisation types supported are 1. File Level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Funds Transfer (FT)
Bulk File Uploads - Domestic Transfer	This function allows bulk upload of domestic transfers. The authorisation types supported are 1. File level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Payments & Collections (PC)
Bulk File Uploads - International Funds Transfer	This function allows bulk upload of international transfers. The authorisation types supported are 1. File Level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Funds Transfer (FT)
Bulk File View	This function allows user to view the bulk files uploaded	Yes	
Bulk Authorisations	This function allows user to authorise the bulk files uploaded by means of: File Level Authorisation Record Level Authorisation	No	
Ad-hoc Statement Request - Loans	This function generates account statement request for Loans and Islamic Finance account for a specified period.	No	Loans and Islamic Loans

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Transaction Activities	This function allows user to: View Initiated Transactions View Authorized Transactions View / Use Drafts & Templates	No	
Register for MT940 Account Statements	This function allows the user to register for the accounts for which they wish to view MT 940 account statement. The account is registered in FCDB only. The same account need to be registered in Host for getting MT940 statement.	No	
View MT940 Statements	This function allows user to view the MT 940 statement received by him. The registrations for viewing statement shall be done in the FCDB.	No	SWIFT
Exchange Rate Inquiry	This function displays exchange rate between currency pairs.	No	FOREX
Alerts Registration	This function allows the users to register for various alerts. Alerts are generated and based on specific event and send to the user. User shall be able to register for both FCDB and Host specific alerts. Registration data is maintained in FCDB	No	
E-Statement Subscription	This function allows user to subscribe/unsubscribe for e-statement The registrations details are maintained at FCUBS and the statement. FCUBS generates and sends the statement as per registration details.	No	CASA, Islamic CASA, Term Deposits, Islamic Deposits, Loans, Islamic Loans
Subscribe for other channels	This function allows user to Subscribe for other available channel from Internet banking login. Registration details are maintained in FCDB	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Deactivate Channel User	This function allows user to deactivate a channel temporarily for a predefined time period Details are maintained in FCDB	No	
Lock Transaction Password	This function allows user to lock their own transaction password. Allows the user to lock the transaction password, if user do not wish to authorise the transaction	No	
Change Limits	This function allows user to change the existing limits allotted by the bank.	No	
Reissue Transaction Password	This function allows user to send a request issuing transaction password. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Request Processing	This function allows business users to release the transaction after re-verification post final authorisation. This transaction can also be used to tank a transaction temporarily within FCDB, if required.	No	
Open Additional CASA Account	This function allows user to open a new CASA account by debiting existing CASA account.	No	CASA, Islamic CASA
Register Reports	This transaction allows the user to register and schedule various reports for download / view at a later stage. Registration data is maintained in FCDB and gets integrated with Oracle BI Publisher	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Closure	This function allows user to send a request for closing an account. These transactions have to be processed offline and administrator needs to update the status of the request.	No	
Download Reports	This transaction allows the user to download / view a report generated as per the registrations. Registration data is maintained in FCDB & integration with Oracle BI Publisher	No	
Preferences	This function allows user to set different preferences for accessing FCDB application User preference data is maintained in FCDB	No	
Account Preference	This function allows user to set different preferences for accessing FCDB application User preference data is maintained in FCDB	No	
Session Summary	This function displays activity details of business user done in last 'N' Sessions.	No	
Mail Box	This function allows business user interact with bank administrator user using FCDB internal messaging facility	No	
Electronic Form	This function allows user to write a query to the bank for a particular transaction using e-mail messaging. Predefined queries are displayed to the user based on the transaction type	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Form & User Manual Downloads	This function allows user to download the documents like User Manuals, application forms to be downloaded from common location shared over the Bank Internet Site. The Files to be downloaded are maintained in FCDB infrastructure. NO interface with host system is expected	No	
Force Change Password	This transaction forces the user to change the password as per password policy defined	No	
Site Map	This function displays all the transactions available to the user and allows the user to understand the sitemap	No	
Frequently Asked Questions	This function displays Frequently Asked Questions (FAQ) and their answers. A link to the FAQs prepared by the bank is provided	No	
News	This function displays latest news and events for bank. A link to the news prepared by the bank is provided	No	
ATM Locator	This function displays list of the ATMs the bank have. A link to the ATM locator prepared by the bank is provided	No	
Branch Locator	This function displays list of the branches the bank have. A link to the Branch locator prepared by the bank is provided	No	
Ad-hoc Statement Request - CASA & TD	This function generates account statement request for CASA and term Deposit account for a specified period.	No	CASA, Islamic CASA, Retail Term Deposits
Stop and Unblock Cheque Request	This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.	No	CASA, Islamic CASA
Cheque Status Inquiry	This function displays the cheques status.	No	CASA, Islamic CASA

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Cheque Book Request	This function allows user to request a chequebook.	No	CASA, Islamic CASA
Term Deposit Details	This function displays details of the selected Term Deposit Account. If deposit is created using a Structured deposit scheme, additional details of the scheme are displayed.	No	Retail Term Deposits, Structured Funds/Deposits
Term Deposit Activity	This function displays transaction happened in the Term deposit account for specified search criteria. The activity can be downloaded in PDF, CSV format.	No	Retail Term Deposits, Structured Funds/Deposits
Open Term Deposit (Conventional)	This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.	No	Retail Term Deposits
Amend Term Deposit (Conventional)	This function allows user to amend the maturity and interest instructions of existing Term deposit Account	No	Retail Term Deposits
Redeem Term Deposit (Conventional)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Structured Deposit Subscription	This function allows user to subscribe for Structured Term Deposit schemes opened for subscription by bank.	No	Structured Funds/Deposits
View Subscription Status	This function displays the structured Term deposit subscription status like whether Subscription amount is blocked, Term deposit is created etc.	No	Structured Funds/Deposits
Contract Deposit Details	This function displays the summary and details of Term deposit accounts/ contracts held by user.	No	Corporate Deposits
Open Contract Deposit	This function allows user to open new Term deposit Account/Contract.	No	Corporate Deposits

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Open Term Deposit (Islamic)	This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.	No	Retail Term Deposits
Amend Term Deposit (Islamic)	This function allows user to amend the maturity and interest instructions of existing Term deposit Account	No	Retail Term Deposits
Redeem Term Deposit (Islamic)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Source Beneficiary Linkage	This transaction allows bank administrator to map a debit (beneficiary) account for a source account. This mapping is used for fixed domestic funds transfer by business user. As per this requirement a source can be mapped with only one beneficiary account.	Yes	
Global Beneficiary Mapping	This transaction allows the bank administrator to map restricted beneficiaries to business users.	Yes	
SEPA Card Payments	This function allows user to payment using a credit card through SEPA network	No	
Demand Draft	This function allows user to request for a domestic Draft or pay order	No	Demand Draft
International Transfers	This function allows user transfer the funds to accounts in other banks in other countries.	No	Funds Transfer (FT)
View Demand Draft	This function allows viewing all the domestic and international demand drafts and paying orders issues to a customer.	No	Demand Draft
Own Account Transfers	This function allows user to transfer funds between own CASA accounts within the bank.	No	Funds Transfer (FT)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Internal Transfers	This function allows user to transfer the funds to any other CASA account or GL account within the bank.	No	Funds Transfer (FT)
Multiple Internal Transfer	This function allows user to initiate the multiple internal transfer transactions from one screen,	No	Funds Transfer (FT)
Domestic Transfers	This function allows user transfer the funds to accounts in other banks using domestic payment network.	No	Payments & Collections (PC)
Fixed Domestic Transfers	This function allows user transfer the funds to accounts in other banks for fixed accounts using domestic payment network.	No	Payments & Collections (PC)
SEPA Direct Debits	This function allows user to initiate a SEPA Direct debit transaction.	No	Payments & Collections (PC)
SEPA Credits	This function allows user to initiate a SEPA Credit Transfer.	No	Payments & Collections (PC)
International Drafts	This function allows user to request for a International Draft	No	Funds Transfer (FT)
MT 101 Transfers	This function allows user to send a MT101 request and instruct the account servicing institution to transfer funds to a third party account after debiting an account maintained with them through SWIFT.	No	Funds Transfer (FT)
Stop Payment of Demand Draft	"This function allows a stop payment request for a domestic as well as international demand drafts issued earlier. These transactions have to be processed offline and administrator needs to update the status of the request	No	Demand Draft

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Stop Payment of Wired Transfer	This function allows a stop payment request for a transfer wired earlier. These transactions have to be processed offline and administrator needs to update the status of the request	No	Funds Transfer
Uk - Payments	This function allows user to initiate Domestic Transfer options available in UK (BACS, CHAPS, Faster UK).	No	
Internal Remittance	This function allows user to initiate transfer between accounts of different entity	No	
View Standing Instructions	This function displays Standing Instructions configured in the host banking system.	No	Funds Transfer / Payment and Collections
Cancel Standing Instructions	This function allows user to cancel Standing Instructions configured in the host banking system.	No	Funds Transfer / Payment and Collections
View Pending Transfers	This function allows user to view transactions which are schedule to be executed/ accounted on future date.	No	Funds Transfer / Payment and Collections
Cancel Pending Transfers	This function allows user to cancel transactions which are schedule to be executed/ accounted on future date.	No	Funds Transfer / Payment and Collections
Inward Remittance Inquiry	This function displays remittance received from other banks.	No	Funds Transfer / Payment and Collections
Outward Remittance Inquiry	This function displays remittance sent to the other banks	No	Funds Transfer / Payment and Collections
Domestic Collection Inquiry	This function displays status of the domestic cheques send for collection.	No	Collections
FCY Collection Inquiry	This function displays status of the International cheques send for collection.	No	Collections

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Beneficiary Maintenance	This function allows user to register for beneficiaries for later reuse for following payments transactions. Internal Transfer Domestic Transfer Domestic Demand Draft /Pay Order International International Transfers MT101 Transfer request SEPA Direct Debits SEPA Credit transfer Internal Remittance UK Payments For internal funds transfer - Beneficiary details are verified with the Host. The Beneficiary data is maintained in FCDB	No	
View Limits Utilization	This function allows user to view the limits allocated to them and their current utilisation	No	
Change Limits	This function allows user to change the existing limits allotted by the bank	No	
Global Beneficiary Maintenance	This transaction allows the bank administrator to Create, modify and delete Generic and restricted beneficiaries. The transaction also allows the bank administrator to delete public and private beneficiaries by the business users.	Yes	
Setup Account Structure	This function allows setup Notional Pooling or Sweep Instructions by creating Cash management account structure.	No	Integrated Liquidity Management
Modify Account Structure	This function allows to Modify Notional Pooling or Sweep Account Structure	No	Integrated Liquidity Management

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
View Account Structures	This function allows to Delete Notional Pooling or Sweep Instructions.	No	Integrated Liquidity Management
Create Parent and Group Linkage	This function allows creating a Cash Management instruction group and mapping the cash management instructions	No	Integrated Liquidity Management
Unmark account as Parent	This function allows to Delete Parent account linkage from the Group.	No	Integrated Liquidity Management
Assignment Enquiry	This function displays the list of Invoices which are assigned by the seller	No	
Credit Limit Enquiry	This displays the details of the Credit Limits provided to different Buyers by the Seller's Bank	No	
Financing Enquiry	This displays the list of Invoices which are financed by the bank under various Factoring products.	No	
Invoice Enquiry	This displays the list of Invoices presented to the bank by the Seller	No	
Repayment Enquiry	This displays the list of Invoices which are financed by the bank under various Factoring products	No	
Initiate Deal Booking	This function allows user to book a Spot or Forward deal for Buying or Selling Currency.	No	FOREX
View deals	This function allows user to view the deals booked earlier.	No	FOREX
Deals in Cross Currency Transactions	This function allows user to book a Spot or Forward deal for Buying or Selling Currency.	No	FOREX
Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details	No	Consumer Lending

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Loan Schedule	This function displays repayment schedule of selected loan account. The repayment schedule contains the instalment components like principal, interest, charges and outstanding instalment amount.	No	Consumer Lending
Loan Repayment Inquiry	This function displays various repayments received for the selected loan account.	No	Consumer Lending
Loan Settlement	This function allows partial or full pre payment of the selected loan account	No	Consumer Lending
Loan Account Activity	This function displays the transactions happened through selected loan account. The transaction activity can be downloaded in PDF, CSV.	No	Consumer Lending
Loan Interest Rates Inquiry	This function displays interest rates for various loan products.	No	Consumer Lending
Loan Calculator	This function displays schedule for a loan amount for select interest	No	Consumer Lending
Mortgage Calculator	This function displays schedule for a loan under Mortgage for select interest	No	Mortgage Loans
Financing Details	This function displays the details of the selected Islamic finance account like product details, disbursed amount, outstanding balance details	No	Consumer Lending – Islamic (CI)
Financing Schedule	This function displays repayment schedule of selected Islamic finance account. The repayment schedule contains the instalment components like principal, profit percentage, charges and outstanding instalment amount.	No	Consumer Lending – Islamic (CI)
Financing Repayment Inquiry	This function displays various repayments received for the selected Islamic finance account.	No	Consumer Lending – Islamic (CI)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Financing Settlement	This function allows partial or full pre payment of the selected Islamic finance account	No	Consumer Lending – Islamic (CI)
Financing Account Activity	This function displays the transactions happened through selected Islamic finance account. The transaction activity can be downloaded in PDF, CSV.	No	Consumer Lending – Islamic (CI)
Financing Profit Rates Inquiry	This function displays interest rates for various Islamic finance products.	No	Consumer Lending – Islamic (CI)
Payment Notification Inquiry	This Inquiry function allows the Seller to View the “Value dated Payment” details done by the Buyer	No	
Purchase Order Assignment	This Inquiry function allows the Seller to Assign the “Purchase Order” details uploaded by the Buyer. The Seller selects the Purchase Order to be assigned and the details are e-mailed to the pre-specified e-mail ids of the Bank User/s.	No	
Draw Down Inquiry	This Inquiry function allows the Seller to specify the Drawdown Amount required for Financing from the bank. The Drawdown details are e-mailed to the pre-notified e-mail ids of the Bank User/s.	No	
Stock Agent Transaction Inquiry	This function allows user to view investors’ transaction over the accounts	No	
Investor's Account Inquiry	This function allows user view account balance details of his investors	No	
Investor's Account Opening Inquiry	This function allows user view account opening status of his investors.	No	
Initiate Letters of Credit	This function allows user to initiate issuance of Letter of Credit	No	Letter of Credit

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Amend Letters of Credit	This function allows user to initiate amendment to Letter Of Credit	No	Letter of Credit
View Import Letters of Credit	This function displays the Import Letter of Credits.	No	Letter of Credit
View Export Letters of Credit	This function displays export letter of credit.	No	Letter of Credit
Attach Documents	This function allows user to attach the trade related documents. The attached documents are maintained in the FCDB database and a FCDB administrative user can view the documents	No	
View Attached Documents	This function allows user to view the attached trade related documents. The attached documents are maintained in the FCDB database and a business user can view the documents.	Yes	
View Import Bills	This function displays Import Bills for collections.	No	Bills and Collections
View Export Bills	This function displays Export Bills for collections	No	Bills and Collections
Direct Collection Initiation	This function allows user to initiate Direct collection of the bills.	No	Bills and Collections
Export Collection Initiation	This function allows user to initiate Export collection of the bills.	No	Bills and Collections
Export Bill Collection (Under LC)	This function allows user to initiate Export collection of the bills under a LC.	No	Bills and Collections
Initiate Bank Guarantee	This function allows user to initiate the Bank Guarantee Application.	No	Letter of Credit
Outward Guarantee Amendment	This function allows user to amend a existing Bank Guarantee Application.	No	Letter of Credit

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
View Outward Guarantee	This function displays Bank Guarantees.	No	Letter of Credit
Customer Acceptance for Export LC amendments	This function allows user to acceptance of the amendments and discrepancies.	No	Letter of Credit
Customer Acceptance for Bills Discrepancy	This function allows user to acceptance of the amendments and discrepancies.	No	
Look Up Maintenance	This function allows user to maintain basic look-ups related to trade. These look-ups maintained can later be used by the users while initiating respective transactions The look-up data is maintained in FCDB database	No	
Line Limits	This function displays the various limit lines available for customer in the user	No	Extended Limits and Collateral Management
Trade - View Documents	This function allows the bank administrator to view documents attached by business users under various trade transactions	Yes	
Trade - Attach Documents	This function allows the bank administrator to attach documents on behalf of business users under various trade transactions	Yes	
Account Summary	This function displays the summarized view of the accounts held by the customer.	No	CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending (CL), Islamic finance & Corporate Deposits Module.

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Activity	This function displays the account activity for specified search criteria for selected CASA Account. The account activity can be downloaded in MT940, PDF, CSV, OFX and QIF format.	No	CASA, Islamic CASA
Account Statement Inquiry	This function displays the generated account statement for the selected account. Account statement is to be generated by Oracle FLEXCUBE Universal Banking as per the account statement scheduling parameter.	No	CASA, Islamic CASA, Consumer Lending (CL), Islamic finance
CASA Interest Rate Inquiry	This function displays the interest rate for Savings products.	No	
Spend Analysis	Transaction allows display in a graphical format, of the spend analysis of a customer across various accounts held with the bank for a default period. Such a default period should be configurable at a system level	No	Interactions
FCPB - SSO and Dashboard	Allows business user to view investment details from Oracle FLEXCUBE Private Wealth management and also provide single sign on facility to users to access FCPB	No	
Dashboard Widget Management	Business users will be provided with a new transaction through which, the business user shall be able to enable or disable widgets to be displayed on their dashboard screens of each channel to which they have access, separately	No	
Register Biller	This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module	No	Utility Payments (UP)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Delete Biller	This function allows user to delete the biller registered earlier Biller details are maintained in FCDB and deletion of a biller is also within FCDB	No	
Pay Bills	This function allows user to pay the bills to registered billers.	No	Utility Payments (UP)
Bulk Data Dictionary	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Enrichment Definition	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Template Definition	This function allows bank administrator to create bulk template definition.	Yes	
Bulk File Template Definition	This function allows bank administrator to create bulk file template.	Yes	
File Control Definition	This function allows bank administrator to create components of bulk file template.	Yes	
Bulk Registration	This function allows bank administrator to register BTID	Yes	
User BTID Map	This function allows bank administrator to map /unmap a BTID to a user	Yes	
Update File Status	This function allows bank administrator to update status of a bulk file which is to be processed by a third party application.	Yes	
Bulk File Uploads - Internal Transfer	This function allows bulk upload of internal transfers. The authorisation types supported are 1. File Level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Funds Transfer (FT)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Bulk File Uploads - Domestic Transfer	This function allows bulk upload of domestic transfers. The authorisation types supported are 1. File level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Payments & Collections (PC)
Bulk File Uploads - International Funds Transfer	This function allows bulk upload of international transfers. The authorisation types supported are 1. File Level Auth, File Level Reject 2. Record Level Auth, Record Level Reject	Yes	Funds Transfer (FT)
Bulk File View	This function allows user to view the bulk files uploaded	Yes	
Change Limits	This function allows user to change the existing limits allotted by the bank.	No	
Ad-hoc Statement Request - Loans	This function generates account statement request for Loans and Islamic Finance account for a specified period.	No	
Transaction Activities	This function allows user to: View Initiated Transactions View /Use Drafts & Templates	No	
Register for MT940 Account Statements	This function allows the user to register for the accounts for which they wish to view MT 940 account statement. The account is registered in FCDB only. The same account need to be registered in Host for getting MT940 statement.	No	
View MT940 Statements	This function allows user to view the MT 940 statement received by him. The registrations for viewing statement shall be done in the FCDB.	No	SWIFT

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Exchange Rate Inquiry	This function displays exchange rate between currency pairs.	No	FOREX
Alerts Registration	This function allows the users to register for various alerts. Alerts are generated and based on specific event and send to the user. User shall be able to register for both FCDB and Host specific alerts. Registration data is maintained in FCDB	No	
E-Statement Subscription	This function allows user to subscribe/unsubscribe for e-statement The registrations details are maintained at FCUBS and the statement. FCUBS generates and sends the statement as per registration details.	No	CASA, Islamic CASA, Term Deposits, Islamic Deposits, Loans, Islamic Loans
Subscribe for other channels	This function allows user to Subscribe for other available channel from Internet banking login Registration details are maintained in FCDB	No	
Deactivate Channel User	This function allows user to deactivate a channel temporarily for a predefined time period Details are maintained in FCDB	No	
Lock Transaction Password	This function allows user to lock their own transaction password. Allows the user to lock the transaction password, if user do not wish to authorise the transaction	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Reissue Transaction Password	This function allows user to send a request issuing transaction password. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Activate Debit Card	This function allows user to send a request to activate the debit card. These transactions have to be processed offline and administrator needs to update the status of the request.	No	
Apply for ATM / Debit Card	This function allows user to send a request for ATM/Debit Card issuance. These transactions have to be processed offline and administrator needs to update the status of the request.	No	
Reset ATM - Debit Card PIN	This function allows user to send a request for changing the ATM/Debit Card Pin change. These transactions have to be processed offline and administrator needs to update the status of the request.	No	
Hotlist Debit card	This function allows user to send a request to host-list a debit card. These transactions have to be processed offline and administrator needs to update the status of the request.	No	
Account Closure	This function allows user to send a request for closing an account. These transactions have to be processed offline and administrator needs to update the status of the request.	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Request Processing	This function allows business users to release the transaction after re-verification post final authorisation. This transaction can also be used to tank a transaction temporarily within FCDB, if required.	No	
Register Reports	This transaction allows the user to register and schedule various reports for download / view at a later stage. Registration data is maintained in FCDB and gets integrated with Oracle BI Publisher	No	
Download Reports	This transaction allows the user to download / view a report generated as per the registrations. Registration data is maintained in FCDB & integration with Oracle BI Publisher	No	
Preferences	This function allows user to set different preferences for accessing FCDB application User preference data is maintained in FCDB	No	
Account Preference	This function allows user to set different preferences for accessing FCDB application User preference data is maintained in FCDB	No	
Session Summary	This function displays activity details of business user done in last 'N' Sessions.	No	
Mail Box	This function allows business user interact with bank administrator user using FCDB internal messaging facility	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Electronic Form	This function allows user to write a query to the bank for a particular transaction using e-mail messaging. Predefined queries are displayed to the user based on the transaction type	No	
Form & User Manual Down-loads	This function allows user to download the documents like User Manuals, application forms to be downloaded from common location shared over the Bank Internet Site. The Files to be downloaded are maintained in FCDB infra-structure. NO interface with host system is expected	No	
Change Pass-word	This transaction allows the user to change the password as per password policy defined	No	
Force Change Password	This transaction forces the user to change the password as per password policy defined	No	
Site Map	This function displays all the transactions available to the user and allows the user to understand the sitemap	No	
Frequently Asked Questions	This function displays Fre-quently Asked Questions (FAQ) and their answers. A link to the FAQs prepared by the bank is provided	No	
News	This function displays latest news and events for bank. A link to the news prepared by the bank is provided	No	
ATM Locator	This function displays list of the ATMs the bank have. A link to the ATM locator pre-pared by the bank is provided	No	
Branch Locator	This function displays list of the branches the bank have. A link to the Branch locator pre-pared by the bank is provided	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Ad-hoc Statement Request - CASA & TD	This function generates account statement request for CASA and term Deposit account for a specified period.	No	CASA, Islamic CASA, Retail Term Deposits
Stop and Unblock Cheque Request	This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.	No	CASA, Islamic CASA
Cheque Status Inquiry	This function displays the cheques status.	No	CASA, Islamic CASA
Cheque Book Request	This function allows user to request a chequebook.	No	CASA, Islamic CASA
Debit Card Details	This function displays debit card details	No	Generic Interfaces
Open Additional CASA Account	This function allows user to open a new CASA account by debiting existing CASA account.	No	CASA, Islamic CASA
Online Customer and Account Opening	This function allows user to open an online CASA account and register for FCDB.	No	CASA, Islamic CASA
Reminders	Transaction allows Business user to register for personal reminders. These reminders shall be saved / registered at central repository at the Host/ third party provider	No	Interactions
Mailbox - Conversations	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions
Mailbox - Alerts	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Mailbox - Tasks	Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc	No	Interactions
Mailbox - Attachment	Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels	No	Interactions
Term Deposit Details	This function displays details of the selected Term Deposit Account. If deposit is created using a Structured deposit scheme, additional details of the scheme are displayed.	No	Retail Term Deposits, Structured Funds/Deposits
Term Deposit Activity	This function displays transaction happened in the Term deposit account for specified search criteria. The activity can be downloaded in PDF, CSV format.	No	Retail Term Deposits, Structured Funds/Deposits
Open Term Deposit (Conventional)	This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.	No	Retail Term Deposits
Amend Term Deposit (Conventional)	This function allows user to amend the maturity and interest instructions of existing Term deposit Account	No	Retail Term Deposits
Redeem Term Deposit (Conventional)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Structured Deposit Subscription	This function allows user to subscribe for Structured Term Deposit schemes opened for subscription by bank.	No	Structured Funds/Deposits

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
View Subscription Status	This function displays the structured Term deposit subscription status like whether Subscription amount is blocked, Term deposit is created etc.	No	Structured Funds/Deposits
Contract Deposit Details	This function displays the summary and details of Term deposit accounts/ contracts held by user.	No	Corporate Deposits
Open Contract Deposit	This function allows user to open new Term deposit Account/Contract.	No	Corporate Deposits
Open Term Deposit (Islamic)	This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.	No	Retail Term Deposits
Amend Term Deposit (Islamic)	This function allows user to amend the maturity and interest instructions of existing Term deposit Account	No	Retail Term Deposits
Redeem Term Deposit (Islamic)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Global Beneficiary Maintenance	This transaction allows the bank administrator to Create, modify and delete Generic and restricted beneficiaries. The transaction also allows the bank administrator to delete public and private beneficiaries by the business users.	Yes	
Own Account Transfers	This function allows user to transfer funds between own CASA accounts within the bank.	No	Funds Transfer (FT)
Internal Transfers	This function allows user to transfer the funds to any other CASA account or GL account within the bank.	No	Funds Transfer (FT)
Multiple Internal Transfer	This function allows user to initiate the multiple internal transfer transactions from one screen,	No	Funds Transfer (FT)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Domestic Transfers	This function allows user transfer the funds to accounts in other banks using domestic payment network.	No	Payments & Collections (PC)
SEPA Credits	This function allows user to initiate a SEPA Credit Transfer.	No	Payments & Collections (PC)
SEPA Card Payments	This function allows user to payment using a credit card through SEPA network	No	
Demand Draft	This function allows user to request for a domestic Draft or pay order	No	Demand Draft
International Transfers	This function allows user transfer the funds to accounts in other banks in other countries.	No	Funds Transfer (FT)
International Drafts	This function allows user to request for a International Draft	No	Funds Transfer (FT)
View Demand Draft	This function allows viewing all the domestic and international demand drafts and paying orders issues to a customer.	No	Demand Draft
Stop Payment of Demand Draft	This function allows a stop payment request for a domestic as well as international demand drafts issued earlier. These transactions have to be processed offline and administrator needs to update the status of the request	No	Demand Draft
Stop Payment of Wired Transfer	This function allows a stop payment request for a transfer wired earlier. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Uk - Payments	This function allows user to initiate Domestic Transfer options available in UK (BACS, CHAPS, Faster UK).	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
View Standing Instructions	This function displays Standing Instructions configured in the host banking system.	No	Funds Transfer / Payment and Collections
Cancel Standing Instructions	This function allows user to cancel Standing Instructions configured in the host banking system.	No	Funds Transfer / Payment and Collections
View Pending Transfers	This function allows user to view transactions which are schedule to be executed/ accounted on future date.	No	Funds Transfer / Payment and Collections
Cancel Pending Transfers	This function allows user to cancel transactions which are schedule to be executed/ accounted on future date.	No	Funds Transfer / Payment and Collections
Linked Account Setup	This function allows user to link an external account for funds Transfer using random deposit confirmation.	No	NA
Move Money In (To Linked Accounts)	This function allows user to initiate a direct debit from registered linked account	No	Payments & Collections (PC)
Move Money out (To Linked Accounts)	This function allows user to initiate a transfer to registered linked account	No	Payments & Collections (PC)
Savings Plans	This plan allows user to set up recurring transfer from register external account.	No	Payments & Collections (PC)
Inward Remittance Inquiry	This function displays remittance received from other banks.	No	Funds Transfer / Payment and Collections
Outward Remittance Inquiry	This function displays remittance sent to the other banks	No	Funds Transfer / Payment and Collections
Domestic Collection Inquiry	This function displays status of the domestic cheques send for collection.	No	Collections
FCY Collection Inquiry	This function displays status of the International cheques send for collection.	No	Collections

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Beneficiary Maintenance	"This function allows user to register for beneficiaries for later reuse for following payments transactions. Internal Transfer Domestic Transfer Demand Draft International Drafts International Transfers SEPA Credit transfer SEPA Card Payments UK Payments For internal funds transfer - Beneficiary details are verified with the Host. The Beneficiary data is maintained in FCDB	No	
View Limits Utilization	This function allows user to view the limits allocated to them and their current utilisation	No	
Change Limits	This function allows user to change the existing limits allotted by the bank	No	
Global Beneficiary Mapping	This transaction allows the bank administrator to map restricted beneficiaries to business users.	Yes	
Credit Card Summary	This function displays summary of the Credit cards hold by the user	No	
Credit Card Statement	This function displays the Credit Card Statement	No	
Credit Card Details	This function displays details of the Credit cards hold by the user	No	
Credit Card Payments	This function allows the user to pay the credit card dues	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Register Credit Card	This function allows the user to register for existing credit cards held by them for accessing through FCDB	No	
Modify Supplementary Card Limit	This function allows the user to modify the limit of the supplementary credit cards	No	
Apply for Credit Card	This service request allows a user to request for a new credit card These transactions have to be processed offline and administrator needs to update the status of the request	No	
Credit Card Hot Listing	This service request allows a user to request for blocking a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Change Credit Card Billing Cycle	This service request allows a user to request for change in billing cycle of credit card These transactions have to be processed offline and administrator needs to update the status of the request	No	
Change Credit Limit	This service request allows a user to request for change in Credit limit of a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Register/ De register Auto Payment	This service request allows a user to request for register / de-register for auto payment of a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Credit Card ATM PIN Change	This service request allows a user to request for new ATM PIN for a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Credit Card Replacement	This service request allows a user to request for replacement of a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Deactivation of Credit Card	This service request allows a user to request for deactivation of a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Supplementary Card Request	This service request allows a user to request for a new supplementary credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Activate Credit Card	This service request allows a user to request for activation of a credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Merchant Maintenance	This transaction allows bank administrator to register various merchant / vendor to whom online Funds transfer facility is to be provided Merchant information will be stored within the FCDB only & will not be sent to the host	Yes	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
External Payment	This transaction allows users to make the payment to various registered merchant / vendor online. Reconciliation is not supported	No	Funds Transfer (FT)
Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details	No	Consumer Lending
Loan Schedule	This function displays repayment schedule of selected loan account. The repayment schedule contains the instalment components like principal, interest, charges and outstanding instalment amount.	No	Consumer Lending
Loan Repayment Inquiry	This function displays various repayments received for the selected loan account.	No	Consumer Lending
Loan Settlement	This function allows partial or full pre payment of the selected loan account	No	Consumer Lending
Loan Account Activity	This function displays the transactions happened through selected loan account. The transaction activity can be downloaded in PDF, CSV.	No	Consumer Lending
Loan Interest Rates Inquiry	This function displays interest rates for various loan products.	No	Consumer Lending
Loan Calculator	This function displays schedule for a loan amount for select interest	No	Consumer Lending
Mortgage Calculator	This function displays schedule for a loan under Mortgage for select interest	No	Mortgage Loans
Financing Details	This function displays the details of the selected Islamic finance account like product details, disbursed amount, outstanding balance details	No	Consumer Lending – Islamic (CI)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Financing Schedule	This function displays repayment schedule of selected Islamic finance account. The repayment schedule contains the instalment components like principal, profit percentage, charges and outstanding instalment amount.	No	Consumer Lending – Islamic (CI)
Financing Repayment Inquiry	This function displays various repayments received for the selected Islamic finance account.	No	Consumer Lending – Islamic (CI)
Financing Settlement	This function allows partial or full pre payment of the selected Islamic finance account	No	Consumer Lending – Islamic (CI)
Financing Account Activity	This function displays the transactions happened through selected Islamic finance account. The transaction activity can be downloaded in PDF, CSV.	No	Consumer Lending – Islamic (CI)
Financing Profit Rates Inquiry	This function displays interest rates for various Islamic finance products.	No	Consumer Lending – Islamic (CI)
Fund Statement Request	This function allows user to request statement for selected mutual funds for an adhoc period.	No	
View Portfolio	This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user.	No	
Fund Information	This function displays various mutual funds scheme details which are available for subscription	No	
Buy Mutual Fund	This function allows user to buy the mutual fund units of a mutual fund scheme	No	
Redeem Mutual Funds	This function allows user to redeem the mutual fund units of a mutual fund scheme	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Switch Mutual Fund	This function allows user to buy the mutual fund units of a mutual fund scheme.	No	
Order Status	This function displays order status for Mutual Funds transactions.	No	
Fund Activity	This function displays transaction activity happened in selected fund.	No	
Dividend Information	This function displays dividend information for a selected fund.	No	
My Accounts	This function displays the summarized view of the accounts held by the customer.	No	CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module.
My Cheques	This function displays the cheques status.	No	CASA
Stop Cheque	This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.	No	CASA
Contract Deposit Details	This function displays the summary and details of Term deposit accounts/ contracts held by user.	No	Corporate Deposits
Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details	No	Consumer Lending
Change Password	This transaction allows the business user to change their password	No	
Credit Card Details	This function displays details of the Credit cards hold by the user	No	
Credit Card Statement	This function displays the Credit Card Statement	No	
Account Details	This function displays the account details of selected CASA account.	No	CASA

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Activity	This function displays the account activity for specified search criteria for selected CASA Account.	No	CASA
Ad-hoc Statement Request - CASA & TD	This function generates account statement request for CASA account for a specified period.	No	CASA
Term Deposit Details	This function displays details of the selected Term Deposit Account.	No	Retail Term Deposits, Structured Funds/Deposits
Redeem Term Deposit (Conventional)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Delete Biller	This function allows user to delete the biller registered earlier Biller details are maintained in FCDB and deletion of a biller is also within FCDB	No	
Cheque Book Request	This function allows user to request a chequebook.	No	CASA
Exchange Rate Inquiry	This function displays exchange rate between currency pairs.	No	FOREX
Mail Box	This function allows business user interact with bank administrator user using FCDB internal messaging facility	No	
Corporate Authorization	This function allows user to authorise a transaction initiated by another user of that customer	No	
ATM / Branch Locator	This function allows user to loacte the nearest STM / Branch based on the current location of the yser..		
Financing Details	This function allows user to view all the relevant details of the Islamic finance accounts.	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Own Account Transfers	This function allows user to transfer funds between own CASA accounts within the bank.	No	Funds Transfer (FT)
Internal Transfers	This function allows user to transfer the funds to any other CASA account or GL account within the bank.	No	Funds Transfer (FT)
Domestic Transfers	This function allows user transfer the funds to accounts in other banks using domestic payment network.	No	Payments & Collections (PC)
Register Biller	This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module	No	Utility Payments (UP)
Pay Bills	This function allows user to pay the bills to registered billers.	No	Utility Payments (UP)
Buy Funds	This function allows user to buy the mutual fund units of a mutual fund scheme	No	
Sell /Redeem Fund	This function allows user to redeem the mutual fund units of a mutual fund scheme	No	
Switch Fund	This function allows user to buy the mutual fund units of a mutual fund scheme	No	
View Fund Portfolio	This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user	No	
Order Status	This function displays order status for Mutual Funds transactions.	No	
Redeem Term Deposit (Islamic)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Prelogin Transactions	Provision to have non-authorised transactions in mobile banking.	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Mailbox - Attachment	Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels	No	Interactions
International Transfers	This function allows user transfer the funds to accounts in other banks in other countries.	No	Funds Transfer (FT)
Credit Card Payments	This function allows the user to pay the credit card dues	No	
Beneficiary Maintenance	This function allows user to register for beneficiaries for later reuse for following payments transactions. Internal Account Transfer International Account Transfer Domestic Fund Transfer The Beneficiary data is maintained in FCDB	No	Funds Transfer / Payment and Collections
My Scheduled Transfers	With this transaction user shall be able to view both 'Pending Transfers' and 'Standing Instructions' set on the account for all transactions.	No	Funds Transfer / Payment and Collections
My Accounts	This function displays the summarized view of the accounts held by the customer.	No	CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module.
Financing Details	This function allows user to view all the relevant details of the Islamic finance accounts.	No	
Own Account Transfers	This function allows user to transfer funds between own CASA accounts within the bank.	No	Funds Transfer (FT)
My Cheques	This function displays the cheques status.	No	CASA
Change Password	This transaction allows the business user to change their password	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Account Details	This function displays the account details of selected CASA account.	No	CASA
Account Activity	This function displays the account activity for specified search criteria for selected CASA Account.	No	CASA
Ad-hoc Statement Request - CASA & TD	This function generates account statement request for CASA account for a specified period.	No	CASA
Term Deposit Details	This function displays details of the selected Term Deposit Account.	No	Retail Term Deposits, Structured Funds/Deposits
Redeem Term Deposit (Conventional)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Contract Deposit Details	This function displays the summary and details of Term deposit accounts/ contracts held by user.	No	Corporate Deposits
Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details	No	Consumer Lending
Internal Transfers	This function allows user to transfer the funds to any other CASA account or GL account within the bank.	No	Funds Transfer (FT)
Domestic Transfers	This function allows user transfer the funds to accounts in other banks using domestic payment network.	No	Payments & Collections (PC)
Register Biller	This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module	No	Utility Payments (UP)
Pay Bills	This function allows user to pay the bills to registered billers.	No	Utility Payments (UP)

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Delete Biller	This function allows user to delete the biller registered earlier Biller details are maintained in FCDB and deletion of a biller is also within FCDB	No	
Cheque Book Request	This function allows user to request a chequebook.	No	CASA
Stop Cheque	This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.	No	CASA
Exchange Rate Inquiry	This function displays exchange rate between currency pairs.	No	FOREX
Mail Box	This function allows business user interact with bank administrator user using FCDB internal messaging facility	No	
Corporate Authorization	This function allows user to authorise a transaction initiated by another user of that customer	No	
Credit Card Details	This function displays details of the Credit cards hold by the user	No	
Credit Card Statement	This function displays the Credit Card Statement	No	
Buy Fund	This function allows user to buy the mutual fund units of a mutual fund scheme	No	
Sell /Redeem Fund	This function allows user to redeem the mutual fund units of a mutual fund scheme	No	
Switch Fund	This function allows user to buy the mutual fund units of a mutual fund scheme	Yes	
View Fund Portfolio	This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user	No	

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Order Status	This function displays order status for Mutual Funds transactions.	No	
ATM / Branch Locator (iPhone Browser only)	This function allows the user of an iPhone to locate the nearest ATM/Branch based on the current location	No	
Redeem Term Deposit (Islamic)	This function allows user to redeem an existing term deposit.	No	Retail Term Deposits
Prelogin Transactions	Provision to have non-authorised transactions in mobile banking.	No	
Mailbox -Attachment	Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels	No	Interactions
Mailbox -Attachment	Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels	No	Interactions
International Transfers	This function allows user transfer the funds to accounts in other banks in other countries.	No	Funds Transfer (FT)
Credit Card Payments	This function allows the user to pay the credit card dues	No	
Beneficiary Maintenance	This function allows user to register for beneficiaries for later reuse for following payments transactions. Internal Account Transfer International Account Transfer Domestic Fund Transfer The Beneficiary data is maintained in FCDB	No	Funds Transfer / Payment and Collections

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
My Scheduled Transfers	With this transaction user shall be able to view both 'Pending Transfers' and 'Standing Instructions' set on the account for all transactions.	No	Funds Transfer / Payment and Collections
Credit Card Details	This function displays details of the Credit cards hold by the user	No	
Credit Card Last N Trxns	This function displays the last N transactions for a Credit Card	No	
Credit Card Hot listing	This function allows user to send a request for hot-listing a card and to issuance of new credit card. These transactions have to be processed offline and administrator needs to update the status of the request	No	
Register for SMS Banking	This transaction allows the user to register for SMS banking	No	
Deregister for SMS Banking	This transaction allows the user to de-register for SMS banking	No	
Change default Account	This transaction allows the user to de-register for SMS banking	No	
Account Summary	This function displays the summarized view of the accounts held by the customer.	No	CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module.
Account Details	This function displays the account details of selected CASA account.	No	CASA
Last N Transactions	This function displays the Last N Transactions for a CASA account. 'No of transactions is configured as day 0 activity.	No	CASA
Ad-hoc Statement Request - CASA & TD	This function generates account statement request for CASA account for a specified period.	No	CASA

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Term Deposit Summary	This transaction displays summarized view of all the term deposits available to the customer	No	Retail Term Deposits, Structured Funds/Deposits
Term Deposit Details	This function displays details of the selected Term Deposit Account.	Yes	Retail Term Deposits, Structured Funds/Deposits
Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details	No	Consumer Lending
Own Account Transfers	This function allows user to transfer funds between own CASA accounts within the bank.	No	Funds Transfer (FT)
Internal Transfers	This function allows user to transfer the funds to any other CASA account or GL account within the bank.	No	Funds Transfer (FT)
Register Biller	This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module	No	Utility Payments (UP)
Pay Bills (Bill Payment)	This function allows user to pay the bills to registered billers.	No	Utility Payments (UP)
Delete Biller	This function allows user to delete the biller registered earlier Biller details are maintained in FCDB and deletion of a biller is also within FCDB	No	
Cheque Book Request	This function allows user to request a chequebook.	No	CASA
Cheque Status Inquiry	This function displays the cheques status.	No	CASA
Stop and Unblock Cheque Request	This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.	No	CASA

Transaction Name	Transaction Description	Administration Transaction	Oracle FLEXCUBE UBS Module
Exchange Rate Inquiry	This function displays exchange rate between currency pairs.	No	FOREX
Change PIN	This transaction allows the business user to change their password	No	
Corporate Authorization	This function allows user to authorise a transaction initiated by another user of that customer	No	
SMS Help on Message Formats	This function allows user to seek help for message formats used to send request using SMS banking SMS help is local to FCDB	No	

6.1.1 Additional Interfaces

Following are the additional transactions supported by Oracle FCUBS - Oracle FCDB Integration.

Transaction Name	Interface Name	Request Id	Interface Description	Operation Name
Peer to Peer Payment	Hold or Block	RRPPP03	This interface is used to block a given amount if the beneficiary is not registered.	CreateAmtBlk
Peer to Peer Payment	Debit account and credit GL	RRPPP03	This interface is used for customer debit and credit to GL if the beneficiary is not registered.	CreatePC-Contract
Peer to Peer Payment	Debit account and credit bene account	RRPPP03	This interface is used for making final payment from customer to the beneficiary.	CreatePC-Contract
Peer to Peer Payment	Reverse Amount	Working through a timer.	While initiating the payment, if the transaction amount was credited to GL and beneficiary fails to register in a given period then this interface is used to reverse the credited amount to the customer's account.	

Transaction Name	Interface Name	Request Id	Interface Description	Operation Name
Peer to Peer Payment	Release Hold (If beneficiary doesn't registers in given number of days.)	Working through a timer.	While initiating the payment, if the transaction amount was blocked and the beneficiary fails to register in a given period then this interface is used to unblock the held amount.	
Peer to Peer Payment	Unsubscribe Beneficiary	RRUPB02	For unsubscribe peer beneficiary.	ClosePTPBen
Peer to Peer Payment	Modify Peer Beneficiary	P2P_MODIFY_BENE	Business user can modify beneficiary account details. Admin can modify email and mobile number.	ModifyPTPBen
Peer to Peer Payment	P2P Beneficiary details	P2P_BENE_DETAIL	Check whether given email id exists at the UBS end. If yes Fire reopens Bene else create Bene.	
Peer to Peer Payment	P2P create Bene	P2P_CREATE_BENE	Create Bene	CreatePTPBen
Peer to Peer Payment	P2P Reopen Bene	P2P_REOPEN_BENE	Reopen Bene	ReopenPTPBen
Peer to Peer Payment	P2P RELEASE AMOUT BLOCKEDs	P2P_RELEASE_AMOUT_BLOCKED (If bene Registers within a given period of time)	Release amount hold	CreatePCContract
Peer to Peer Payment	P2P DEBIT GL CREDIT BENE	P2P_DEBIT_GL_CREDIT_BENE	Debit GL & credit Bene (Receiver's Leg)	CreateAmtBlk
Account Opening	Origination (BPEL) initiate request	RRORG09	This helps to submit the request on BPEL Process	initiate
Account Opening	Origination (BPEL) for Query request	GETORIGAPP	This helps to fetch whole application of BPEL	detailedquery

Transaction Name	Interface Name	Request Id	Interface Description	Operation Name
Account Opening	Origination (BPEL) for Final submit request	RRORG09	This helps to modify the BPEL request on particular stage	complete
Account Opening	Leads Submit	RRORG60, RRORG61, RRORG62, RRORG63, RRORG64, RRORG65	This helps to submit application to core banking	CreateFCDBLead
Account Opening	Leads Query	GETLEADAPP	This helps to fetch the whole lead application	QueryFCDBLead
Account Opening	Leads Modify(Offer Acceptance and Additional Document)	RRORG122 , RRORG123	This helps to modify the lead request	ModifyFCDBLead
Account Opening	View for Existing Customer Document	RRORG32	This helps to identify the already loaded	NA
Redeem Term Deposit	TD Redemption simulation.		Gets the redemption details for premature full redemption. It fetches penalties and charges and total redemption amount os of the date.	
Open Term Deposit	Calculator for Term Deposit maturity amount.		Calculates the maturity amount for the TD.	

6.1.2 Communication Channels

The communication between Oracle FCUBS and FCDB happens in two ways.

- In case of online transactions involving booking of a contract or account in Oracle FCUBS, the communication happens by way of XML interchange.
- In case of batch uploads for single debit-multiple credit, the communications happen via database views for inquiries and via database tables for batch uploads.

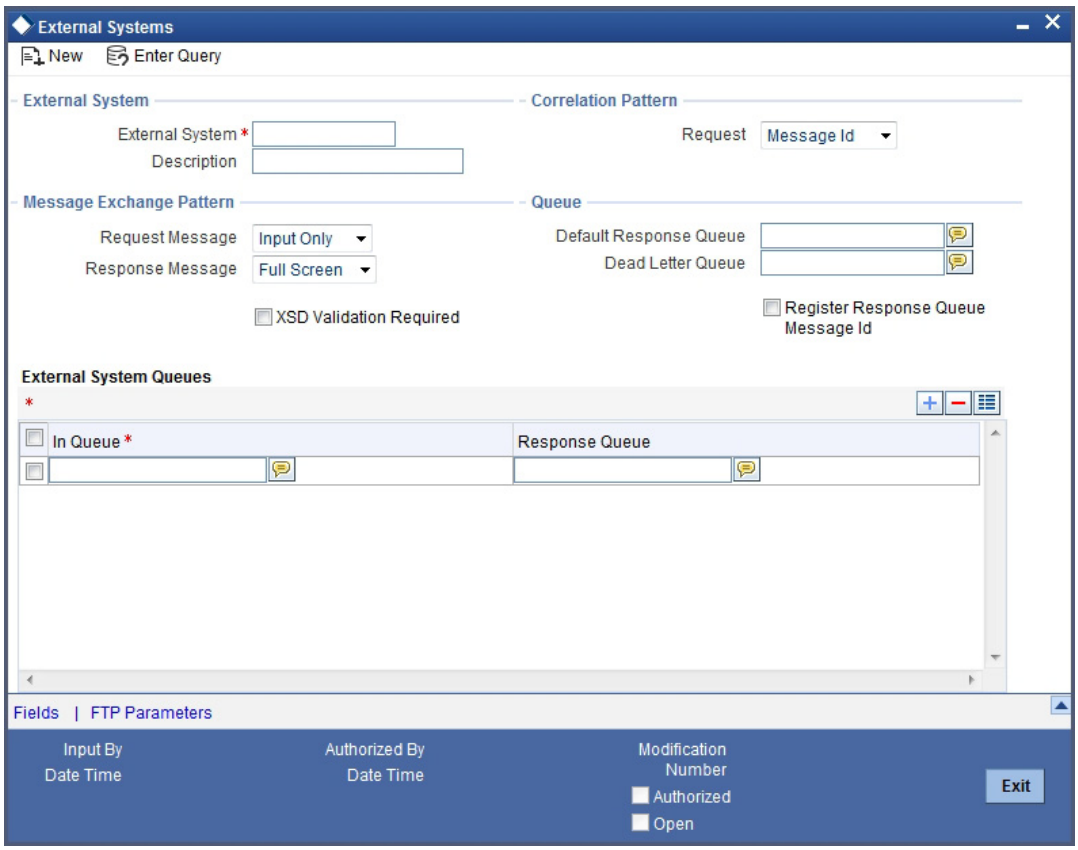
The XSDs provide the templates for validation of the XML files exchanged between the systems.

6.2 Maintenances

In order to enable the integration between FCUBS and FCDB, you need to do certain maintenances in FCUBS.

6.2.1 Maintaining External Systems

You need to define FCDB as an external system in order to enable communication between FCDB and Oracle FLEXCUBE Integration Gateway. You can define external system details using the 'External System Maintenance' screen. To invoke this screen, type 'GWDEXSYS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

External System

Specify a name for the external system. This should be the same as the source in an incoming message. For this integration, you need to specify FCDB.

Description

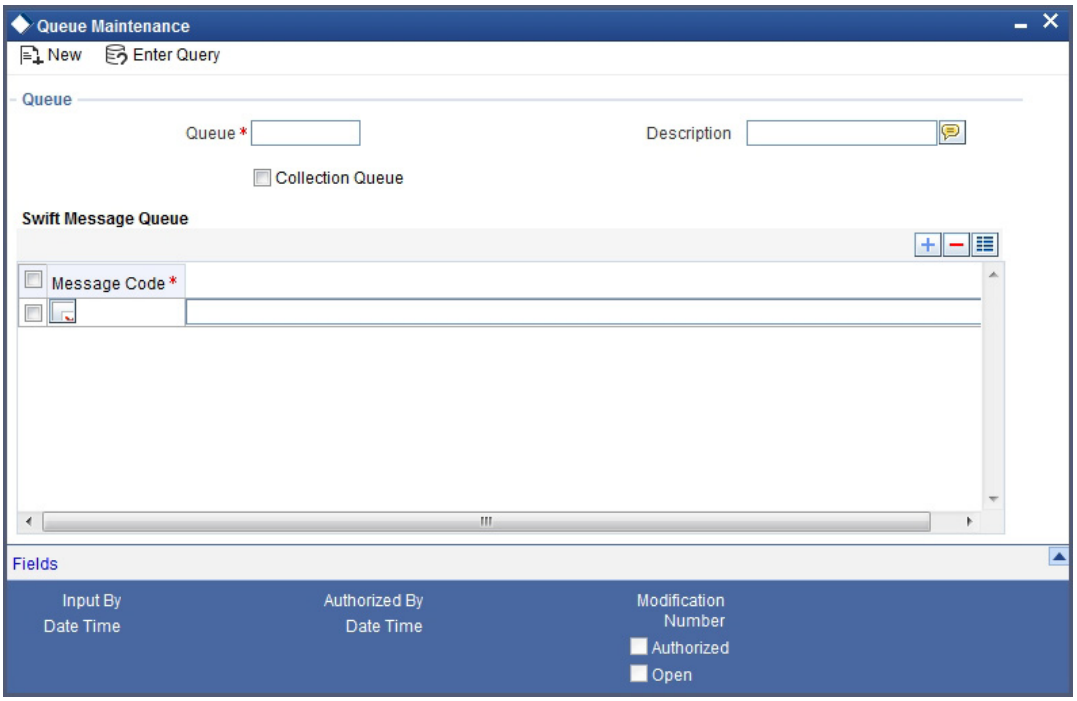
Specify a brief description of the external system.

For further details on defining external system, refer to the chapter 'External System Maintenance' of Gateway user manual.

6.2.2 Maintaining Queues

Incoming messages are routed through a messaging queue. You need to maintain the different user queues to which incoming messages will be directed. Users with appropriate privileges are allowed to access a particular queue.

To invoke the 'Message Queue Maintenance' screen, type 'MSDQUEUE' in the field at the top right corner of the application tool bar and click the adjoining arrow button.



Specify the following details:

Queue

Specify a unique name to identify the queue uniquely throughout the system.

For Oracle FCUBS - Oracle FCDB integration, you need to maintain the following queues.

Queue Name	Purpose
MDB_QUEUE_REQUEST	Online transaction request
MDB_QUEUE_RESPONSE	Online transaction response
NOTIFY_DEST_QUEUE_FCDB	Notification from Oracle FCUBS

Description

Specify a brief description of the queue.

Collection Queue

Check this box to indicate that the queue that you are maintaining is a collection queue.

Message Code

Specify the codes of various messages that will be routed to this queue.

Once you have specified the above details, save the maintenance.

6.3 Processing Messages

Oracle FLEXCUBE Direct Banking gets the details of transactions and operations from the database views of Oracle FLEXCUBE Universal Banking.

The details of such transactions and the related database views and XSDs in Oracle FLEXCUBE Universal Banking are detailed under the following headings. The details are organized based on the Oracle FCDB modules.

For further information on each transaction and the related module in Oracle FCUBS, refer to the section 'Introduction' in this chapter.

6.3.1 Oracle FLEXCUBE Direct Banking Base (Core)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Core Corporate Administrator	Account Setup		
User Maintenance	SSO for Channels		
System Maintenance	Multilingual Data Input		
System Maintenance	Monitor Timer Services		
Customer Maintenance	View Customer Transactions		
Core Corporate Administrator	Customer Profile		
Core Corporate Administrator	Authorisation Mandates (Maintain User List, Manage Rules)		
Core Corporate Administrator	Bulk Registration		
Core Corporate Administrator	User BTID Map		
Core Corporate Administrator	View Audit Log		
User Maintenance	Terminate User Session		
User Maintenance	Print Welcome Letter / Password		
Virtual Banking	Customer Account Opening Management		
Core Corporate Administrator	Role maintenance		
Core Corporate Administrator	User maintenance		

Transaction Group	Transaction Name	Database Views	XSD names
Role Maintenance	Create Role		
Role Maintenance	Modify Role		
Role Maintenance	Delete Role		
Role Maintenance	View Role		
User Maintenance	Create User	fcat_vw_mstcorpo-rate	
User Maintenance	Modify User	fcat_vw_mstcorpo-rate	
User Maintenance	Activate User		
User Maintenance	Deactivate User		
User Maintenance	Lock User		
User Maintenance	Unlock User		
User Maintenance	Delete User		
User Maintenance	Revoke User		
User Maintenance	View User		
User Maintenance	Reset password		
Customer Mainte-nance	Customer Profile - Initiate	fcat_vw_mstcorpo-rate	
Customer Mainte-nance	Modify Customer Profile	fcat_vw_mstcorpo-rate	
Customer Mainte-nance	Customer Account Setup	fcc_vw_mstaccount	
Customer Mainte-nance	Linked Customer Account Setup	fcc_vw_mstaccount	
Customer Mainte-nance	User Account Setup		
Customer Mainte-nance	View Customer Pro-file		
Customer Mainte-nance	Disable / Enable Customer Profile		
Authorization Mandates	Maintain User Lists		
Authorization Mandates	Manage Rules		

Transaction Group	Transaction Name	Database Views	XSD names
Transaction Activities	Transaction Activities		
Transaction Dashboard	Transaction Status Change		
Transaction Dashboard	Request Processing		
Core Maintenances	Manage Policies		
Core Maintenances	View Audit Log		
Core Maintenances	Transaction Cut Off		
Core Maintenances	Deal Timer and Cut Off		
Core Maintenances	Transaction Black Out		
Core Maintenances	Global Limits Package		
Core Maintenances	Transaction Password Configuration		
Core Maintenances	Role Subject mapping		
Core Maintenances	Calendar Maintenance		
Core Services	Mail Box		
Core Services	Preferences		
Core Services	Change Password		
Core Services	Session Summary		
Core Services	Site Map		
Core Services	Maintain Bulletins		
Core Services	Alerts Registration	fcat_vw_mstcorporate, fcc_vw_mstaccount	
Core Services	Register Reports		
Core Services	Map Reports To User		

Transaction Group	Transaction Name	Database Views	XSD names
Core Services	User Manual Downloads		
Core Services	View Reports		
System Maintenance	Manage Timer Services		
System Maintenance	Manage Application Messages		
System Maintenance	Configuration Properties		
System Maintenance	View System Log		
System Maintenance	Host Interface Log		
System Maintenance	Entity Management		
Help Desk User	Advance Search		
Help Desk User	Session Management - Wrap session, Create Session		

6.3.2 Oracle FLEXCUBE Direct Banking Corporate (Customer Services)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Customer Services	Reminders		
Customer Services	Mailbox - Conversations		
Customer Services	Mailbox - Alerts		
Customer Services	Mailbox- Tasks		
Customer Services	Mailbox- Attachment		
Customer Services - Accounts	Ad-hoc Statement Request - Loans		

Transaction Group	Transaction Name	Database Views	XSD names
Customer Services	Transaction Activities		
Customer Services	Register for MT940 Account Statements	fcc_vw_pctb_contract_master	
Customer Services	View MT940 Statements	fcat_vw_swift_bic_directory, fcc_vw_dly_msgs_in_940	
Customer Services	Exchange Rate Inquiry	fcc_vw_mstfxrate	
Customer Services	Alerts Registration	fcat_vw_mstcorporate, fcc_vw_mstaccount	
Customer Services	E-Statement Subscription	fcc_vw_acct_estatement_details, fcc_vw_loanacct_estmnt_details	MS-ModifyMSAccAdd-Req-Full-MSG.xsd MS-CreateMSAccAdd-Req-Full-MSG.xsd IA-ModifyIACustAcc-Req-Full-MSG.xsd ST-ModifyCustAcc-Req-Full-MSG.xsd
Customer Services	Subscribe for other channels		
Customer Services	Deactivate Channel User		
Customer Services	Lock Transaction Password		
Customer Services	Change Limits		
Customer Services	Reissue Transaction Password		
Customer Services	Request Processing		
Customer Services - Accounts	Open Additional CASA Account	fcat_vw_mstbranch, fcc_vw_mstproductclasses, fcc_sttms_accls_ccy_balances, fcc_stvw_aclass_currencies	ST-CreateCustAcc-Req-Full-MSG.xsd
Customer Services	Register Reports	fcat_vw_mstcorporate	

Transaction Group	Transaction Name	Database Views	XSD names
Customer Services	Account Closure		
Customer Services	Download Reports		
Customer Services	Preferences		
Customer Services	Account Preference		
Customer Services	Session Summary		
Customer Services	Mail Box		
Customer Services	Electronic Form		
Customer Services	Form & User Manual Downloads		
Customer Services	Force Change Pass-word		
Customer Services	Site Map		
Customer Services	Frequently Asked Questions		
Customer Services	News		
Customer Services	ATM Locator		
Customer Services	Branch Locator		
Customer Services - Accounts	Ad-hoc Statement Request - CASA & TD		AccStmt-Adhoc-Query-Req-MSG.xsd, TDStmt-Adhoc-Query-Req-MSG.xsd
Customer Services - Accounts	Stop and Unblock Cheque Request		CA-StopPaymentsNew-Req-Full-MSG.XSD, CA-CreateStopPay-ments-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Customer Services - Accounts	Cheque Status Inquiry	fcc_vw_cheque_status_inquiry fcc_vw_cavw_check_details fcc_vw_catm_stop_payments	
Customer Services - Accounts	Cheque Book Request	fcc_vw_mstcorporate	CA-CreateCheckBook-Req-Full-MSG.xsd

6.3.3 FLEXCUBE Direct Banking Corporate (Transfer and Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Transfer and Payments -Maintenance	Source Beneficiary Linkage	mstsourcebenelinkage	
Core Services	Global Beneficiary Mapping	Qualification not required - FCDB transaction - Admin	
SEPA Transfers	SEPA Card Payments		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	Demand Draft		DDTransaction-Create-Req-Full-MSG.xsd
Transfer and Payments	International Transfers		FTContract-Create-Req-Full-MSG.xsd
Transfer and Payments	View Demand Draft	fcc_vw_istm_instr_txn fcc_vw_contract_master	
Transfer and Payments	Own Account Transfers		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd
Transfer and Payments	Internal Transfers		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Transfer and Payments	Multiple Internal Transfer		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd
Transfer and Payments	Domestic Transfers		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	Fixed Domestic Transfers		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	SEPA Direct Debits		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	SEPA Credits		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	International Drafts		FTContract-Create-Req-Full-MSG.xsd
Transfer and Payments	MT 101 Transfers		FT-CreateMt101-Req-Full-MSG.xsd
Transfer and Payments	Stop Payment of Demand Draft	fcc_vw_istm_in-str_txn fcc_vw_con-tract_master	
Transfer and Payments	Stop Payment of Wired Transfer		
Transfer and Payments	Uk - Payments		
Transfer and Payments	Internal Remittance		
Transfer and Payments	View Standing Instructions	fcc_vw_stand-ing_instr_details	
Transfer and Payments	Cancel Standing Instructions	fcc_vw_stand-ing_instr_details	PC-ClosePCMaint-Req-Full-MSG.xsd, SIContract-Close-Req-Full-MSG.xsd
Transfer and Payments	View Pending Transfers	fcc_vw_pending-transfer	

Transaction Group	Transaction Name	Database Views	XSD names
Transfer and Payments	Cancel Pending Transfers		FTContract-Cancel-Req-FullMSG.XSD(For Own, Internal, International and International Draft), PCContract-Reverse-Req-Full-MSG.xsd(For Domestic, SEPA, Move Money Out and Move Money In))
Transfer and Payments -Collection and Remittance	Inward Remittance Inquiry	fcc_vw_inward_remmitance	
Transfer and Payments -Collection and Remittance	Outward Remittance Inquiry	fcc_vw_outward_remmitance	
Transfer and Payments -Collection and Remittance	Domestic Collection Inquiry	fcc_vw_fcy_collection_inq	
Transfer and Payments -Collection and Remittance	FCY Collection Inquiry	fcc_vw_fcy_collection_inq	
Transfer and Payments -Maintenance	Beneficiary Maintenance	fcc_vw_mstaccount fcc_vw_sttb_account	
Transfer and Payments -Maintenance	View Limits Utilization		
Transfer and Payments -Maintenance	Change Limits		
Core Services	Global Beneficiary Maintenance		

6.3.4 FLEXCUBE Direct Banking Corporate (Account Inquiries)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Accounts	Account Details	fcat_vw_accountdetails, fcc_vw_mstaccount	
Accounts	Dashboard Widget Management		
Overall View	Account Summary	fcat_vw_mstaccount	
Accounts	Account Details	fcat_vw_accountdetails, fcc_vw_mstaccount	
Accounts	Account Activity	fcat_vw_txnaccountactivity, fcat_vw_accountdetails, fcc_vw_mstaccount, fcc_vw_actb_vd_bal	
Accounts	Account Statement Inquiry	fcat_vw_acct_stmt_summary fcat_vw_acct_stmt_details fcc_vw_loan_stmt_summary	
Overall View	Account Overview	fcc_vw_sttms_cust_account, fcc_vw_sttms_account_class, fcc_vw_cltbs_account_master, fcc_vw_cltbs_account_schedules, fcc_vw_clproduct, fcc_vw_txntdcontracts, fcat_vw_mstldproduct	

Transaction Group	Transaction Name	Database Views	XSD names
Overall View	Consolidated Position	fcc_vw_stt-ms_cust_account, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_longop-tions, fcc_vw_lcvw_-cont_prod_summary, fcc_vw_lcvw_avail-ments, fcc_vw_bcvw_-contract_summary, fcc_vw_shortoptions, fcc_vw_assetsportfolio	
Accounts	CASA Interest Rate Inquiry		

6.3.5 FLEXCUBE Direct Banking Corporate (Bill Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Bill Payments	Register Biller	fcc_vw_biller_info	
Bill Payments	Delete Biller		
Bill Payments	Pay Bills		Utility-Payment-Create-Req-Full-MSG.xsd

6.3.6 FLEXCUBE Direct Banking Corporate (Bulk Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Bulk Mainte-nance	Bulk Data Diction-ary		
Bulk Mainte-nance	Bulk Enrichment Definition		
Bulk Mainte-nance	Bulk Template Definition		
Bulk Mainte-nance	Bulk File Template Definition		
Bulk Mainte-nance	File Control Defi-nition		

Transaction Group	Transaction Name	Database Views	XSD names
Bulk Maintenance	Bulk Registration		
Bulk Maintenance	User BTID Map		
Bulk Maintenance	Update File Status		
Bulk Transactions	Bulk File Uploads - Internal Transfer		FTContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File Uploads - Domestic Transfer		PCContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File Uploads - International Funds Transfer		FTContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File View		
Bulk Transactions	Bulk Authorisations		

6.3.7 FLEXCUBE Direct Banking Corporate (Term Deposits)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Term Deposits	Term Deposit Details	fcc_vw_msttddetails fcc_vw_mst_std_details	
Term Deposits	Term Deposit Activity	fcat_vw_txnaccountactivity, fcat_vw_accountdetails fcc_vw_mstaccount fcc_vw_actb_vd_bal	
Term Deposits	Open Term Deposit (Conventional)	fcc_vw_mstproductclasses	ST-CreateTDCustAcc-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Term Deposits	Amend Term Deposit (Conventional)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_details	ST-ModifyTDCustAcc-Req-Full-MSG.xsd
Term Deposits	Redeem Term Deposit (Conventional)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_details	IC-CreateTDRedem-Req-Full-MSG.xsd
Structured Term Deposits	Structured Deposit Subscription	fcc_vw_sd_scheme_-details	SF-CreateSFSub-Req-Full-MSG.xsd
Structured Term Deposits	View Subscription Status	fcc_vw_sftm_cust_subscription	
Contract Deposit	Contract Deposit Details	fcat_vw_mstldproduct, fcat_vw_mstldproductdetails, fcc_vw_cytm_ccy_-defn, fcc_vw_cstm_prod_ccy_disallow, fcat_vw_tenureinterestdtls, fcat_vw_mstbranch, fcc_vw_cstm_product fcat_vw_mstinterestcomp, fcat_vw_maturityinstructions	
Contract Deposit	Open Contract Deposit		LDContract-Master-Req-Full-MSG.xsd
Term Deposits	Open Term Deposit (Islamic)	fcc_vw_mstproductclasses	IA-CreateIATD-CustAcc-Req-Full-MSG.xsd
Term Deposits	Amend Term Deposit (Islamic)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_details	IA-ModifyIATD-CustAcc-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Term Deposits	Redeem Term Deposit (Islamic)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_de-tails	IA-CreateRedemption-Req-Full-MSG.xsd

6.3.8 Oracle FLEXCUBE Direct Banking Corporate Cash Management (Cash Management)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Cash Man-agement	Setup Account Structure		IL-CreateILSweep-Req-Full-MSG.xsd
Cash Man-agement	Modify Account Struc-ture		IL-ModifyILSweep-Req-Full-MSG.xsd
Cash Man-agement	View Account Structures	cc_vw_iltm_account	
Cash Man-agement	Create Parent and Group Linkage	fcc_vw_iltm_group_ac-count_link, fcc_vw_iltm_group_code,	ILGroup IL-CreateIL-Group-Req-Full-MSG.xsd
Cash Man-agement	Unmark account as Parent		IL-DeleteILGroup-Req-Full-MSG.xsd

6.3.9 Oracle FLEXCUBE Direct Banking Corporate Factoring (E-Factoring)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
E-Factoring	Assignment Enquiry		
E-Factoring	Credit Limit Enquiry		
E-Factoring	Financing Enquiry		
E-Factoring	Invoice Enquiry		
E-Factoring	Repayment Enquiry		

6.3.10 FLEXCUBE Direct Banking Corporate Foreign Exchange (Foreign Exchange)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Foreign Exchange	Initiate Deal Booking		FXContract-Create-Req-Full-MSG.xsd
Foreign Exchange	View deals	fcc_vw_fxdeal_details	
Foreign Exchange	Deals in Cross Currency Transactions		FXContract-Create-Req-Full-MSG.xsd

6.3.11 Oracle FLEXCUBE Direct Banking Corporate Loans (Loans)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Loans	Loan Details	fcc_vw_clfrequency, cc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_adv_payment, fcc_vw_clt-b_amount_paid	
Loans	Loan Schedule	fcc_vw_clschedule fcc_vw_claccount, FCC_vw_CLInstall-mentPaidUnpaid,	

Transaction Group	Transaction Name	Database Views	XSD names
Loans	Loan Repayment Inquiry	fcc_vw_claccount, FCC_vw_clliqcomp-settled, fcc_vw_clliq, fcc_vw_cloutstanding-bal FCC_vw_CLInstall-mentPaidUnpaid	
Loans	Loan Settlement	fcc_vw_clfrequency, fcc_vw_clac-count,fcc_vw_clout-standingbal, fcc_vw_clprinper-year,fcc_vw_clintper-year, fcc_vw_clinter-est,fcc_vw_clinstall-ment, fcc_vw_clarrear-amt,fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment, fcc_vw_clt-b_amount_paid,	
Loans	Loan Account Activity	fcc_vw_claccount fcc_vw_cltxnaccoun-tactivity	
Loans	Loan Interest Rates Inquiry	fcc_vw_clloanrates	
Loans	Loan Calculator		CL-Save-AccSim-Req-Full-Msg.xsd,
Loans	Mortgage Calcu-lator		MO-Save-AccSim-Req-Full-Msg.xsd,

Transaction Group	Transaction Name	Database Views	XSD names
Islamic Financing	Financing Details	fcc_vw_clfrequency, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clintperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt, fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment, fcc_vw_clt-b_amount_paid	
Islamic Financing	Financing Sched-ule	fcc_vw_clschedule, fcc_vw_claccount, FCC_vw_CLInstall-mentPaidUnpaid	
Islamic Financing	Financing Repay-ment Inquiry	fcc_vw_claccount, FCC_VW_clliqcomp-settled, fcc_vw_clliq, fcc_vw_cloutstanding-bal, FCC_vw_CLInstall-mentPaidUnpaid	

Transaction Group	Transaction Name	Database Views	XSD names
Islamic Financing	Financing Settlement	fcc_vw_clfrequency, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clintperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt, fcc_vw_clliq, FCC_VW_CLInstallmentPaidUnpaid, fcc_vw_cltb_acct_adv_payment, fcc_vw_cltb_amount_paid	CI-CreatePayment-Req-Full-MSG.xsd
Islamic Financing	Financing Account Activity	fcc_vw_cltxnaccountactivity, fcc_vw_claccount	
Islamic Financing	Financing Profit Rates Inquiry	fcc_vw_clloanrates	

6.3.12 Oracle FLEXCUBE Direct Banking Corporate Supply Chain Financing (Supply Chain)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Supply Chain	Payment Notification Inquiry		
Supply Chain	Purchase Order Assignment		
Supply Chain	Draw Down Inquiry		
Supply Chain	Stock Agent Transaction Inquiry		
Supply Chain	Investor's Account Inquiry		
Supply Chain	Investor's Account Opening Inquiry		

6.3.13 Oracle FLEXCUBE Direct Banking Corporate Trade Finance (Trade Finance)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Trade Finance	Initiate Letters of Credit	fcc_vw_LCVWS_PRODUCT_SUMMARY, fcc_vw_LCTBS_INCO_TERMS	LC-Contract-Create-Req-Full-MSG.xsd
Trade Finance	Amend Letters of Credit	fcc_vw_lcvw_cont_prod_summary, fcc_vw_lcvw_availments, fcc_lctb_amnd_vals_master	LC-CreateAmend-Confirm-Req-Full-MSG.xsd,
Trade Finance	View Import Letters of Credit	fcc_vw_lcvw_cont_prod_summary fcc_vw_lcvw_availments fcc_vw_lcvw_contract_clauses fcc_vw_lcvw_documents fcc_vw_lcvw_drafts fcc_vw_lcvw_parties fcc_vw_msvw_cust_address fcc_vw_lcvw_contract fcc_vw_bcvw_contract_summary fcc_lctb_amnd_vals_master	

Transaction Group	Transaction Name	Database Views	XSD names
Trade Finance	View Export Letters of Credit	fcc_vw_lcvw_-cont_prod_summary fcc_vw_lcvw_avail-ments fcc_vw_lcvw_con-tract_clauses fcc_vw_lcvw_docu-ments fcc_vw_lcvw_drafts fcc_vw_lcvw_parties fcc_vw_msvw_cust_a ddress fcc_vw_lcvw_contract fcc_vw_bcvw_con-tract_summary fcc_vw_lcvw_amnd_-contract, fcc_lctb_amn-d_vals_master	
Trade Finance	Attach Documents		
Trade Finance	View Attached Documents		
Trade Finance	View Import Bills	fcc_vw_bcvw_con-tract_master fcc_vw_cfvw_charge_ settlement fcc_vw_BCTBS_-CONTRACT_DISC fcc_vw_bcvw_con-tract_parties FCC_VW_BCTBS_-CONT_SHIP_INFO fcc_vw_bcvw_con-tract_docs fcc_vw_FCC_BCT-B_CON_MASTER fcc_vw_BCVW_CON-TRACT_SUMMARY, fcc_vw_lcvw_-cont_msgs	

Transaction Group	Transaction Name	Database Views	XSD names
Trade Finance	View Export Bills	fcc_vw_bcvw_contract_master fcc_vw_cfvw_charge_settlement fcc_vw_bcvw_contract_parties FCC_VW_BCTBS_-CONT_SHIP_INFO fcc_vw_bcvw_contract_docs fcc_vw_BCTBS_-CONTRACT_DISC fcc_vw_FCC_BCT-B_CON_MASTER fcc_vw_BCVW_CONTRACT_SUMMARY, fcc_vw_lcvw_-cont_msgs	
Trade Finance - Collections	Direct Collection Initiation		BC-CreateContract-Req-Full-MSG.xsd
Trade Finance	Export Collection Initiation		BC-CreateContract-Req-Full-MSG.xsd
Trade Finance	Export Bill Collection (Under LC)	fcc_vw_lcvw_-cont_prod_summary, fcc_vw_lcvw_avail-ments, fcc_lctb_amn-d_vals_master, fcc_vw_lcvw_contract_clauses, fcc_vw_lcvw_documents, fcc_vw_lcvw_drafts, fcc_vw_lcvw_parties, fcc_vw_msvw_cust_address	
fcc_vw_lcvw_contract,	BC-CreateContract-Req-Full-MSG.xsd		
Trade Finance	Initiate Bank Guarantee	fcc_vw_lctms_product_fft, fcc_vw_bctms_fft_master,	LC-Contract-Create-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Trade Finance	Outward Guarantee Amendment	fcc_vw_lcvw_-cont_prod_summary, fcc_vw_lcvw_avail-ments, fcc_lctb_amn-d_vals_master, fcc_vw_lcvw_parties, fcc_vw_cfvw_charge_settlement, fcc_vw_lctbs_ffts, fcc_vw_MST-PRODUCTLCBG, fcc_vw_lctms_pro-duct_fft,fcc_vw_bctms_fft_master,	LC-CreateAmend-Confirm-Res-Full-MSG.xsd
Trade Finance	View Outward Guarantee	fcc_vw_lcvw_-cont_prod_summary fcc_vw_lcvw_avail-ments fcc_vw_lctms_pro-duct_fft fcc_vw_lcvw_parties fcc_vw_cfvw_charge_settlement fcc_vw_lctbs_ffts fcc_vw_MST-PRODUCTLCBG fcc_lctb_amn-d_vals_master	
Trade Finance - Customer Acceptance	Customer Acceptance for Export LC amendments	fcc_vw_bcvw_con-tract_master, fcc_vw_bcvw_con-tract_parties, FCC_VW_BCTBS_-CONTRACT_DISC, fcc_vw_lcvw_amnd_-contract, fcc_vw_lcvw_-cont_prod_summary,	LC-ConfirmAmend-Confirm-Res-Full-MSG.xsd
Trade Finance - Customer Acceptance	Customer Acceptance for Bills Discrepancy		

Transaction Group	Transaction Name	Database Views	XSD names
Trade Finance	Look Up Maintenance		
Trade Finance	Line Limits	fcat_vw_mstliability fcc_vw_mstcorporate fcat_vw_mstlinelimits fcat_vw_txnlinedetail fcc_vw_getm_liab_cust	
Core Services	Trade - View Documents		
Core Services	Trade - Attach Documents		

6.3.14 Oracle FLEXCUBE Direct Banking Retail (Customer Services)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD Names
Customer Services	Change Limits		
Customer Services - Accounts	Ad-hoc Statement Request - Loans		
Customer Services	Transaction Activities		
Customer Services	Register for MT940 Account Statements		
Customer Services	View MT940 Statements	fcat_vw_swift_bic_directory fcc_vw_dly_msgs_in_940	
Customer Services	Exchange Rate Inquiry	fcc_vw_mstfxrate	
Customer Services	Alerts Registration	fcat_vw_mstcorporate, fcc_vw_mstaccount	

Transaction Group	Transaction Name	Database Views	XSD Names
Customer Services	E-Statement Subscription	fcc_vw_acct_estatement_details, fcc_vw_loanacct_estmnt_details	MS-ModifyMSAccAdd-Req-Full-MSG.xsd MS-CreateMSAccAdd-Req-Full-MSG.xsd IA-ModifyIACustAcc-Req-Full-MSG.xsd ST-ModifyCustAcc-Req-Full-MSG.xsd
Customer Services	Subscribe for other channels		MS-CreateMSAccAdd-Req-Full-MSG.xsd
Customer Services	Deactivate Channel User		IA-ModifyIACustAcc-Req-Full-MSG.xsd
Customer Services	Lock Transaction Password		ST-ModifyCustAcc-Req-Full-MSG.xsd
Customer Services	Reissue Transaction Password		
Customer Services	Activate Debit Card		
Customer Services	Apply for ATM / Debit Card		
Customer Services	Reset ATM - Debit Card PIN		
Customer Services	Hotlist Debit card		
Customer Services	Account Closure		
Customer Services	Request Processing		
Customer Services	Register Reports	fcat_vw_mstcorporate	
Customer Services	Download Reports		
Customer Services	Preferences		
Customer Services	Account Preference		

Transaction Group	Transaction Name	Database Views	XSD Names
Customer Services	Session Summary		
Customer Services	Mail Box		
Customer Services	Electronic Form		
Customer Services	Form & User Manual Downloads		
Customer Services	Change Password		
Customer Services	Force Change Password		
Customer Services	Site Map		
Customer Services	Frequently Asked Questions		
Customer Services	News		
Customer Services	ATM Locator		
Customer Services	Branch Locator		
Customer Services - Accounts	Ad-hoc Statement Request - CASA & TD		AccStmt-Adhoc-Query-Req-MSG.xsd, TDStmt-Adhoc-Query-Req-MSG.xsd
Customer Services - Accounts	Stop and Unblock Cheque Request		CA-StopPayments-New-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd
Customer Services - Accounts	Cheque Status Inquiry	fcc_vw_cheque_status_inquiry fcc_vw_cavw_chck_-details fcc_vw_catm_stop_payments	
Customer Services - Accounts	Cheque Book Request	fcc_vw_mstcorporate	CA-CreateCheckBook-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD Names
Customer Services - Accounts	Debit Card Details	fcc_vw_mstbranch fcc_vw_sttm_debit_card_master	
Customer Services - Accounts	Open Additional CASA Account	fcat_vw_mstbranch, fcc_vw_mstproductclasses, fcc_sttms_accls_ccy_balances, fcc_stvw_aclass_currencies	ST-CreateCustAcc-Req-Full-MSG.xsd
Customer Services - Virtual Banking	Online Customer and Account Opening	fcc_vw_sttms_linkedacc_details fcc_vw_pctb_contract_master	ST-CreateCustomer-Req-Full-MSG.xsd ST-CreateCustAcc-Req-Full-MSG.xsd ST-ModifyCustAcc-Req-Full-MSG.xsd PCContract-Create-Req-Full-MSG.xsd PC-CreatePCClientAgg-Req-Full-MSG.xsd, ST-ModifyCustomer-Req-Full-MSG.xsd
Customer Services	Reminders		
Customer Services	Mailbox - Conversations		
Customer Services	Mailbox - Alerts		
Customer Services	Mailbox- Tasks		
Customer Services	Mailbox- Attachment		

6.3.15 Oracle FLEXCUBE Direct Banking Retail (Bill Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Bill Payments	Register Biller	fcc_vw_biller_info	
Bill Payments	Delete Biller		

Transaction Group	Transaction Name	Database Views	XSD names
Bill Payments	Pay Bills		Utility-Payment-Create-Req-Full-MSG.xsd

6.3.16 Oracle FLEXCUBE Direct Banking Retail (Bulk Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Bulk Maintenance	Bulk Data Dictionary		
Bulk Maintenance	Bulk Enrichment Definition		
Bulk Maintenance	Bulk Template Definition		
Bulk Maintenance	Bulk File Template Definition		
Bulk Maintenance	File Control Definition		
Bulk Maintenance	Bulk Registration		
Bulk Maintenance	User BTID Map		
Bulk Maintenance	Update File Status		
Bulk Transactions	Bulk File Uploads - Internal Transfer		FTContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File Uploads - Domestic Transfer		PCContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File Uploads - International Funds Transfer		FTContract-Create-Req-Full-MSG.xsd
Bulk Transactions	Bulk File View		

6.3.17 Oracle FLEXCUBE Direct Banking Retail (Account Inquiries)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD Names
UBS Alerts	Account Balance Notification		CA-CustAcc-Bal-Notify-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD Names
UBS Alerts	Account Status Change Notification		CA-CustAccStat-Notif.xsd
UBS Alerts	Clearing Reject Notification		CGReject-Notif-MSG.xsd
UBS Alerts	Stop Payment Notification		CGStoppayment-Notif-MSG.xsd
UBS Alerts	Term Deposit open		TD-NewAccount-Notify-MSG.xsd
UBS Alerts	Term Deposit Status change Notification		
UBS Alerts	Funds Transfer Contract Notification		FTContract-Notif-MSG.xsd
UBS Alerts	Utility Payment Transaction Notification		UPTransaction-Notif-MSG.xsd
Customer Services - Accounts	Ad-hoc Statement Request - CASA & TD		AccStmt-Adhoc-Query-Req-MSG.xsd, TDStmt-Adhoc-Query-Req-MSG.xsd
Customer Services - Accounts	Stop and Unblock Cheque Request		CA-StopPaymentsNew-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd
Customer Services	Mailbox - Attachment		

6.3.18 Oracle FLEXCUBE Direct Banking Retail (Transfer and Payments)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Core Services	Global Beneficiary Maintenance	Qualification for Internal Account transfer. Other transaction do not require the Host interface.	
Transfer and Payments	Own Account Transfers		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd
Transfer and Payments	Internal Transfers		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd

Transaction Group	Transaction Name	Database Views	XSD names
Transfer and Payments	Multiple Internal Transfer		FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd
Transfer and Payments	Domestic Transfers		PC-CreatePCMaint-Req-Full-MSG.xsd
SEPA Transfers	SEPA Credits		PC-CreatePCMaint-Req-Full-MSG.xsd
SEPA Transfers	SEPA Card Payments		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments	Demand Draft		DDTransaction-Create-Req-Full-MSG.xsd
Transfer and Payments	International Transfers		FTContract-Create-Req-Full-MSG.xsd
Transfer and Payments	International Drafts		FTContract-Create-Req-Full-MSG.xsd
Transfer and Payments	View Demand Draft	fcc_vw_istm_instr_txn fcc_vw_contract_master	
Transfer and Payments	Stop Payment of Demand Draft	fcc_vw_istm_instr_txn fcc_vw_contract_master	
Transfer and Payments	Stop Payment of Wired Transfer		
Transfer and Payments	Uk - Payments		
Transfer and Payments	View Standing Instructions	fcc_vw_standing_instr_details	
Transfer and Payments	Cancel Standing Instructions	fcc_vw_standing_instr_details	PC-ClosePCMaint-Req-Full-MSG.xsd, SIContract-Close-Req-Full-MSG.xsd
Transfer and Payments	View Pending Transfers	fcc_vw_pending-transfer	

Transaction Group	Transaction Name	Database Views	XSD names
Transfer and Payments	Cancel Pending Transfers		FTContract-Cancel-Req-FullMSG.XSD(For Own, Internal, International and International Draft), PCContract-Reverse-Req-Full-MSG.xsd(For Domestic, SEPA, Move Money Out and Move Money In))
Virtual Banking	Linked Account Setup		ST-ModifyCustomer-Req-Full-MSG.xsd
Virtual Banking	Move Money In (To Linked Accounts)		PCContract-Create-Req-Full-MSG.xsd
Virtual Banking	Move Money out (To Linked Accounts)		PCContract-Create-Req-Full-MSG.xsd
Virtual Banking	Savings Plans		PC-CreatePCMaint-Req-Full-MSG.xsd
Transfer and Payments -Collection and Remittance	Inward Remittance Inquiry	fcc_vw_inward_remmitance	
Transfer and Payments -Collection and Remittance	Outward Remittance Inquiry	fcc_vw_outward_remmitance	
Transfer and Payments -Collection and Remittance	Domestic Collection Inquiry	fcc_vw_fcy_collection_inq	
Transfer and Payments -Collection and Remittance	FCY Collection Inquiry	fcc_vw_fcy_collection_inq	
Transfer and Payments -Maintenance	Beneficiary Maintenance	fcc_vw_mstaccount fcc_vw_sttb_account	
Transfer and Payments -Maintenance	View Limits Utilization		
Transfer and Payments -Maintenance	Change Limits		

Transaction Group	Transaction Name	Database Views	XSD names
Core Services	Global Beneficiary Mapping		

6.3.18.1 Additional Transactions

The additional transactions supported by the integration under this module and the details of XSD and XSL files are given below.

Transaction - Peer to Peer Payment

Interface Name	View Names	Request XSD Name	Request Host Interface XSL	Response XSD Name	Response Host Interface XSL
Hold or Block		CA-CreateAmtBlk-Req-Full-MSG.xsd	confirmP2PRequest.xsl	CA-CreateAmtBlk-Res-Full-MSG.xsd	confirmP2PResponse.xsl
Debit account and credit GL		PC-CreateContract-Req-Full-MSG.xsd	confirmP2PRequest.xsl	PC-CreateContract-Res-Full-MSG.xsd	confirmP2PResponse.xsl
Debit account and credit bene account		PC-CreateContract-Req-Full-MSG.xsd	confirmP2PRequest.xsl	PC-CreateContract-Res-Full-MSG.xsd	confirmP2PResponse.xsl
Reverse Amount	fcc_vw_p2p_reverseamt				
Release Hold (If beneficiary doesn't registers in given number of days.)	fcc_pcvws_p2p_amt_blk_detail				
Unsubscribe Beneficiary		PC-ClosePTPBen-Req-Full-MSG.xsd	ClosePTPBenRequest.xsl	PC-ClosePTPBen-Res-Full-MSG.xsd	ClosePTPBenResponse.xsl
Modify Peer Beneficiary		PC-ModifyPTPBen-Req-Full-MSG.xsd	ModifyP2PBeneRequest.xsl	PC-ModifyPTPBen-Res-Full-MSG.xsd	ModifyP2PbeneResponse.xsl
P2P Beneficiary details	fcc_vw_pctms_p2p_benef_details		NA		NA

Interface Name	View Names	Request XSD Name	Request Host Interface XSL	Response XSD Name	Response Host Interface XSL
P2P create Bene	NA	PC-CreateP2PBeNeficiaryMainte-Req-Full-MSG.xsd	CreateP2PBeNeficiaryMainteRequest.xsl	PC-CreateP2PBeNeficiaryMainte-Res-Full-MSG.xsd	CreateP2PBeNeficiaryMainteResponse.xsl
P2P Reopen Bene	NA	PC-ReopenPTPBen-Req-Full-MSG.xsd	ReopenP2PBeNeficiaryMainteRequest.xsl	PC-ReopenPTPBen-Res-Full-MSG.xsd	ReopenP2PBeNeficiaryMainteResponse.xsl
P2P RELEASE AMOUT BLOCKEDs	NA	PC-CreateContract-Req-Full-MSG.xsd	claimPaymentsP2PRequest.xsl	PC-CreateContract-Res-Full-MSG.xsd	claimPaymentsP2PResponse.xsl
P2P DEBIT GL CREDIT BENE	NA	CA-CreateAmtBlk-Req-Full-MSG.xsd	claimPaymentsP2PRequest.xsl	CA-CreateAmtBlk-Res-Full-MSG.xsd	claimPaymentsP2PResponse.xsl

6.3.19 Oracle FLEXCUBE Direct Banking Retail Credit Cards (Credit Cards)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Credit Cards	Credit Card Summary		
Credit Cards	Credit Card Statement		
Credit Cards	Credit Card Details		
Credit Cards	Credit Card Payments		
Credit Cards	Register Credit Card		
Credit Cards	Modify Supplementary Card Limit		
Credit Cards	Apply for Credit Card		
Credit Cards	Credit Card Hot Listing		
Credit Cards	Change Credit Card Billing Cycle		

Transaction Group	Transaction Name	Database Views	XSD names
Credit Cards	Change Credit Limit		
Credit Cards	Register/ De register Auto Payment		
Credit Cards	Credit Card ATM PIN Change		
Credit Cards	Credit Card Replace-ment		
Credit Cards	Deactivation of Credit Card		
Credit Cards	Supplementary Card Request		
Credit Cards	Activate Credit Card		

6.3.20 Oracle FLEXCUBE Direct Banking Retail External Payment Interface (External Payment Interface)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
External Payment Interface	Merchant Mainte-nance	fcc_vw_mstaccount fcc_vw_sttb_ac-count	
External Payment Interface	External Payment		FTContract-Create-Req-Full-MSG.xsd

6.3.21 Oracle FLEXCUBE Direct Banking Retail Loans (Loans)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Conventional Loans	Loan Details	fcc_vw_clfrequency, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment, fcc_vw_clt-b_amount_paid	
Conventional Loans	Loan Schedule	fcc_vw_clschedule fcc_vw_claccount, FCC_vw_CLInstall-mentPaidUnpaid	
Conventional Loans	Loan Repayment Inquiry	fcc_vw_claccount, FCC_vw_clliqcomp-settled, fcc_vw_clliq, fcc_vw_cloutstanding-bal FCC_vw_CLInstall-mentPaidUnpaid	

Transaction Group	Transaction Name	Database Views	XSD names
Conventional Loans	Loan Settlement	fcc_vw_clfrequency, fcc_vw_clac-count,fcc_vw_clout-standingbal, fcc_vw_clprinper-year,fcc_vw_clintper-year, fcc_vw_clinter-est,fcc_vw_clinstall-ment, fcc_vw_clarrear-amt,fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment, fcc_vw_clt-b_amount_paid,	
Conventional Loans	Loan Account Activity	fcc_vw_claccount fcc_vw_cltxnaccoun-tactivity	
Conventional Loans	Loan Interest Rates Inquiry	fcc_vw_clloanrates	
Conventional Loans	Loan Calculator		CL-Save-AccSim-Req-Full-Msg.xsd,
Conventional Loans	Mortgage Calcu-lator		MO-Save-AccSim-Req-Full-Msg.xsd,

Transaction Group	Transaction Name	Database Views	XSD names
Islamic Financing	Financing Details	fcc_vw_clfrequency, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clintperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt, fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment, fcc_vw_clt-b_amount_paid	
Islamic Financing	Financing Sched-ule	fcc_vw_clschedule, fcc_vw_claccount, FCC_vw_CLInstall-mentPaidUnpaid	
Islamic Financing	Financing Repay-ment Inquiry	fcc_vw_claccount, FCC_VW_clliqcomp-settled, fcc_vw_clliq, fcc_vw_cloutstanding-bal, FCC_vw_CLInstall-mentPaidUnpaid	

Transaction Group	Transaction Name	Database Views	XSD names
Islamic Financing	Financing Settle-ment	fcc_vw_clfrequency, fcc_vw_claccount, fcc_vw_cloutstanding-bal, fcc_vw_clprinperyear, fcc_vw_clintperyear, fcc_vw_clinterest, fcc_vw_clinstallment, fcc_vw_clarrearamt, fcc_vw_clliq, FCC_VW_CLInstall-mentPaidUnpaid, fcc_vw_cltb_acct_ad-v_payment,	
fcc_vw_clt-b_amount_paid	CI-CreatePay-ment-Req-Full-MSG.xsd		
Islamic Financing	Financing Account Activity	fcc_vw_cltxnaccoun-tactivity, fcc_vw_claccount	
Islamic Financing	Financing Profit Rates Inquiry	fcc_vw_clloanrates	

6.3.22 Oracle FLEXCUBE Direct Banking Retail Mutual Funds (Mutual Funds)

The transactions and the respective database view/XSD are as follows:

Transaction Group	Transaction Name	Database Views	XSD names
Mutual Funds	Fund Statement Request		
Mutual Funds	View Portfolio		
Mutual Funds	Fund Information		
Mutual Funds	Buy Mutual Fund		
Mutual Funds	Redeem Mutual Funds		
Mutual Funds	Switch Mutual Fund		
Mutual Funds	Order Status		
Mutual Funds	Fund Activity		

Transaction Group	Transaction Name	Database Views	XSD names
Mutual Funds	Dividend Information		

6.3.23 Oracle FLEXCUBE Direct Banking Originations (Originations)

The transactions supported by the integration under this module and the details of XSD and XSL files are given below.

Transaction - Account Opening

Interface Name	View Name	Request XSD Name	Request Host Interface XSL	Response XSD Name	Response Host Interface XSL
Origination (BPEL) initiate request	NA	ST-CreateF-CDBSavings-Req-Full-MSG.xsd	OrigSaving-sAccountApplicationReq.xsl	ST-CreateF-CDBSavings-Res-Full-MSG.xsd	OrigSaving-sAccountApplicationRes.xsl
Origination (BPEL) for Query request	NA	ST-QueryF-CDBSavings-Req-IO-MSG.xsd	OrigSaving-sAccDetailed-QueryReq.xsl	ST-QueryF-CDBSavings-Res-IO-MSG.xsd	OrigSaving-sAccDetailedQueryRes.xsl
Origination (BPEL) for Final submit request	NA	ST-ModifyF-CDBSavings-Req-Full-MSG.xsd	OrigSaving-sAccountApplicationReq.xsl	ST-ModifyF-CDBSavings-Res-Full-MSG.xsd	OrigSaving-sAccountApplicationRes.xsl
Leads Submit	NA	CreateF-CDBLead_Req.xsd	CreateF-CDBLead-Req.xsl	CreateF-CDBLead_Res.xsd	CreateF-CDBLead-Res.xsl
Leads Query	NA	QueryF-CDBLead_Req.xsd	QueryF-CDBLead-Req.xsl	QueryF-CDBLead_Res.xsd	QueryF-CDBLead-Res.xsl
Leads Modify(Offer Acceptance and Additional Document)	NA	ModifyF-CDBLead_Req.xsd	ModifyF-CDBLead-Req.xsl	ModifyF-CDBLead-Res.xsl	ModifyF-CDBLead_Res.xsd
View for Existing Customer Document	fcc_vw_orig_exist_-docs	Tables used from UBS are as follows: 1) ORT-B_PROCESS_DOCS 2) ORTM_-CATEGORY_-MAINT			

6.3.24 Oracle FLEXCUBE Direct Banking Retail/Corporate (Term Deposits)

Transaction Group	Transaction Name	Database Views	XSD names
Term Deposits	Term Deposit Details	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_de-tails	
Term Deposits	Term Deposit Activ-ity	fcat_vw_txnaccoun-tactivity, fcat_vw_accountde-tails, fcc_vw_mstaccount, fcc_vw_actb_vd_bal	
Term Deposits	Open Term Deposit (Conventional)	fcc_vw_mstproduct-classes	ST-CreateTD-CustAcc-Req-Full-MSG.xsd
Term Deposits	Amend Term Deposit (Conven-tional)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_de-tails	ST-ModifyTD-CustAcc-Req-Full-MSG.xsd
Term Deposits	Redeem Term Deposit (Conven-tional)	fcc_vw_msttddetails fcc_vw_ictm_tdpay-out_details fcc_vw_ictm_tdpay-in_details fcc_vw_mst_std_de-tails	IC-CreateTDRe-dem-Req-Full-MSG.xsd
Structured Term Deposits	Structured Deposit Subscription	fcc_vw_s-d_scheme_details	SF-CreateSFSub-Req-Full-MSG.xsd
Structured Term Deposits	View Subscription Status	fcc_vw_sft-m_cust_subscription	

Transaction Group	Transaction Name	Database Views	XSD names
Contract Deposit	Contract Deposit Details	fcat_vw_mstldproduct, fcat_vw_mstldproductdetails, fcc_vw_cytm_ccy_defn, fcc_vw_cstm_prod_ccy_disallow, fcat_vw_tenureinterestdtls, fcat_vw_mstbranch, fcc_vw_cstm_product fcat_vw_mstinterestcomp, fcat_vw_maturityinstructions	
Contract Deposit	Open Contract Deposit		LDContract-Master-Req-Full-MSG.xsd
Term Deposits	Open Term Deposit (Islamic)	fcc_vw_mstproductclasses	IA-CreateIATD-CustAcc-Req-Full-MSG.xsd
Term Deposits	Amend Term Deposit (Islamic)	fcc_vw_msttddetails fcc_vw_ictm_tdpayout_details fcc_vw_ictm_tdpayin_details fcc_vw_mst_std_details	IA-ModifyIATD-CustAcc-Req-Full-MSG.xsd
Term Deposits	Redeem Term Deposit (Islamic)	fcc_vw_msttddetails fcc_vw_ictm_tdpayout_details fcc_vw_ictm_tdpayin_details fcc_vw_mst_std_details	IA-CreateRedemption-Req-Full-MSG.xsd

Additional Interfaces

The transactions supported by the integration under this module and the details of XSD and XSL files are given below.

Transaction - Redeem Term Deposit

Interface Name	Request XSD Name	Request Host Interface XSL	Response XSD Name	Response Host Interface XSL
TD Redemption simulation.	IC-CreateTDRedem-Req-Full-MSG.xsd	RedeemTDMaturityDtlReq.xsl	RedeemTDMaturityDtlRes.xsl	IC-CreateTDRedem-Res-Full-MSG.xsd

Transaction - Open Term Deposit

Interface Name	Request XSD Name	Request Host Interface XSL	Response XSD Name	Response Host Interface XSL
Calculator for Term Deposit maturity amount.	ST-CreateTD-CustAcc-Req-Full-MSG.xsd	CalculateTD-Maturit-yAmtReq.xsl	CalculateTD-Maturit-yAmtResp.xsl	ST-CreateTD-CustAcc-Res-Full-MSG.xsd

6.4 Services and Operations associated with XSDs

The list of XSD files and the services and operations associated with each XSD is given below.

XSD names	Services/Operations
ST-CreateCustAcc-Req-Full-MSG.xsd	FCUBSAccService/CreateCustAcc
AccStmt-Adhoc-Query-Req-MSG.xsd	FCUBSAccFinService/RequestAccStmt
TDStmt-Adhoc-Query-Req-MSG.xsd	FCUBSTDFinService/RequestTDStmt
CA-StopPaymentsNew-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd	FCUBSAccService/CreateStopPayments
DDTransaction-Create-Req-Full-MSG.xsd	FCUBSDDService/CreateTransaction
FTContract-Create-Req-Full-MSG.xsd	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
FTContract-Create-Req-Full-MSG.xsd	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
FTContract-Create-Req-Full-MSG.xsd,	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
PC-ClosePCMaint-Req-Full-MSG.xsd	FCUBSPCService/ClosePCMaint
SIContract-Close-Req-Full-MSG.xsd	FCUBSSIService/CloseSIContract
IL-CreateILSweep-Req-Full-MSG.xsd	FCUBSILService/CreateILSweep
IL-ModifyILSweep-Req-Full-MSG.xsd	FCUBSILService/ModifyILSweep
IL-CreateILGroup-Req-Full-MSG.xsd	FCUBSILService/CreateILGroup
IL-DeleteILGroup-Req-Full-MSG.xsd	FCUBSILService/DeleteILGroup
LC-Contract-Create-Req-Full-MSG.xsd	FCUBSLCService/CreateContract

XSD names	Services/Operations
LC-CreateAmendConfirm-Req-Full-MSG.xsd,	FCUBSLCService/CreateAmendConfirm
BC-CreateContract-Req-Full-MSG.xsd	FCUBSBCService/CreateContract
BC-CreateContract-Req-Full-MSG.xsd	FCUBSBCService/CreateContract
BC-CreateContract-Req-Full-MSG.xsd	FCUBSBCService/CreateContract
LC-CreateAmendConfirm-Res-Full-MSG.xsd	FCUBSLCService/CreateAmendConfirm
LC-ConfirmAmendConfirm-Res-Full-MSG.xsd	FCUBSLCService/ConfirmAmendConfirm
CA-CustAcc-Bal-Notify-MSG.xsd	FCUBSCAService
CA-CustAccStat-Notif.xsd	FCUBSCAService
CGReject-Notif-MSG.xsd	FCUBSCGService
CGStoppayment-Notif-MSG.xsd	FCUBSCGService
TD-NewAccount-Notify-MSG.xsd	FCUBSTDService
FTContract-Notif-MSG.xsd	FCUBSFTService
AccStmt-Adhoc-Query-Req-MSG.xsd	FCUBSAccFinService/RequestAccStmt
TDStmt-Adhoc-Query-Req-MSG.xsd	FCUBSTDFinService/RequestTDStmt
CA-StopPaymentsNew-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd	FCUBSAccService/CreateStopPayments
FTContract-Create-Req-Full-MSG.xsd	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
FTContract-Create-Req-Full-MSG.xsd	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
FTContract-Create-Req-Full-MSG.xsd	FCUBSFTService/CreateContract
SIContract-Create-Req-Full-MSG.xsd	FCUBSSIService/CreateSIContract
DDTransaction-Create-Req-Full-MSG.xsd	FCUBSDDService/CreateTransaction
MO-Save-AccSim-Req-Full-Msg.xsd,	FCUBSMOService/SaveAccSim

7. Oracle FLEXCUBE Direct Banking - Universal Banking Notifications

7.1 Introduction

Oracle FLEXCUBE Universal Banking – Oracle FLEXCUBE Direct Banking integration provides for exchange of data between the two systems. This enables the users of Oracle FCDB to access the information stored in Oracle FCUBS application.

This chapter contains the list of notifications.

7.2 Notifications

7.2.1 Oracle FLEXCUBE Direct Banking Corporate (Customer Services)

Transaction Group	Transaction Name	XSD names
UBS Alerts	Account Balance Notification	CA-CustAcc-Bal-Notify-MSG.xsd
UBS Alerts	Account Status Change Notification	CA-CustAccStat-Notif.xsd
UBS Alerts	Clearing Reject Notification	CGReject-Notif-MSG.xsd
UBS Alerts	Stop Payment Notification	CGStoppayment-Notif-MSG.xsd
UBS Alerts	Term Deposit open	TD-NewAccount-Notify-MSG.xsd
UBS Alerts	Term Deposit Status change Notification	
UBS Alerts	Funds Transfer Contract Notification	FTContract-Notif-MSG.xsd
UBS Alerts	Utility Payment Transaction Notification	UPTransaction-Notif-MSG.xsd
UBS Alerts	Account Balance Notification	CA-CustAcc-Bal-Notify-MSG.xsd
UBS Alerts	Account Status Change Notification	CA-CustAccStat-Notif.xsd
UBS Alerts	Clearing Reject Notification	CGReject-Notif-MSG.xsd
UBS Alerts	Stop Payment Notification	CGStoppayment-Notif-MSG.xsd
UBS Alerts	Term Deposit open	TD-NewAccount-Notify-MSG.xsd
UBS Alerts	Term Deposit Status change Notification	
UBS Alerts	Funds Transfer Contract Notification	FTContract-Notif-MSG.xsd
UBS Alerts	Utility Payment Transaction Notification	UPTransaction-Notif-MSG.xsd

8. Function ID Glossary

G

GIDIFTDF 2
GWDEXSYS 56

M

MSDQUEUE 57

ORACLE®