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1. About this Manual

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Core Entities module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Core Entities module of Oracle FLEXCUBE.

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the *Help* Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Back office managers/officers	Authorization functions.
Product Managers	Product definition and authorization.
End of day operators	Processing during end of day/ beginning of day.
Financial Controller / Product Managers	Generation of reports.

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	<i>Maintaining Customer Information Files</i> explains the maintenance of various personal and business details of the customers of your bank.
Chapter 2	<i>Maintaining Customer Accounts</i> – Explains how you can maintain accounts in your bank for customers.
Chapter 3	<i>Maintaining Mandatory Information</i> – Explains how you can classify customer accounts into different groups known as account classes, and how to maintain specifications for account classes.
Chapter 4	<i>Facilities on Customer Accounts</i> — Explains how you can maintain the different facilities that your bank could offer to customers on customer accounts.

1.4 **Related Documents**

- The Procedures User Manual
- The Settlements User Manual

2. Maintaining Customer Information File

2.1 Introduction

In the 'Customer Information Maintenance' screen you maintain various personal and business details of the customers of your bank.

The CIF details are maintained at the branch level by the sign-on branch. All the branches of your bank can access these details therefore a duplicate customer record for a customer in two different branches need not be maintained.

2.1.1 Invoking the Customer Information screen

To invoke the Customer Information Maintenance screen choose Customers and the Detail option under Customer Maintenance in the Application Browser.

The four parameters listed on top are the four lines along which you maintain customer details. These have been classified into the following broad heads:

Tabs	Description
Basic	Under this you maintain the basic attributes of all customers, individuals and corporate houses.
Personal	Under this you maintain the attributes for individual customers
Corporate	Under this you maintain the attributes for all corporate customers
Customized	Under this you maintain any other corporate customer related information, which your bank needs to maintain in addition to the ones defined under Corporate

2.1.2 Maintaining Customer Basic Record

To define the basic details of the customer click on the tab titled Basic Details. The details that you can specify for a customer depend on the type of customer whose details you are capturing. If a particular field is disabled, it means that the field is not relevant to the type of customer that you are creating.

The screenshot displays the 'Customer Information Maintenance' window with the 'Basic Details' tab selected. The window is divided into several sections for data entry:

- Header Section:** Includes fields for Customer ID (CT1), ABNUS01, Cluster ID (CT1), GFCID (CT1-01-011), and Version No (4 of 4).
- Geographic Section:** Includes Local Dept, Short Name (ABN AMRO US), Liability Number (ABNUS01), CGID (ABNUS01), Type (Bank, Corporate, Individual), CAS Customer (unchecked), Language (ENG), Country (United States), Nationality (US), and Exposure (US).
- Address For Correspondence Section:** Includes Name (ABN AMRO US), Address (ABN AMRO US, USA), FAX Number, Zip Code, Attention, Default media (SWIFT), Identifier Name, Value (ABNUS01), Customer Since (28-DEC-2004), Charge Group (ALL), Tax Group, Interest Group, and Debtor Category.
- US Pay Section:** Includes US Pay Id Type (Not Applicable), Primary BIC (ABNUSA01), US Pay Id, and Clearing Code.
- HeadOffice Section:** Includes AC No.
- Overdue Debit Tracking Section:** Includes Required (unchecked), Tenor, Days, and OR Rating (5).
- Status Section:** Includes Frozen, Whereabouts unknown, Deceased, SSN, Disallow Changes (unchecked), and Dual Auth For Assignment Required (checked).
- AML Reporting Section:** Includes Required (unchecked), AML Group, Customer Category (BANK), Local SIC, Classification, and Inter Co Entity.
- Foreign Exchange Section:** Includes Manual Liquidation (unchecked) and Netted FX Revaluation (unchecked).
- Limit Section:** Includes Limit, M.I.S, and a red X icon.
- Watch List Section:** Includes Watch List Customer (unchecked) and Watch List Remarks.
- Footer Section:** Includes Input By (DEV01), Datetime (28/12/2004 20:22:59), Auth By (DEV02), Datetime (28/12/2004 20:32:11), Mod No, Open (checked), Authorised (checked), and View Last Authorized.

You can specify the details of a Customer here.

Specifying the Customer Code

The customer code is the code you assign to identify a customer. It is referred to as the customer CIF Number. This code should be unique across branches.

Example

Assign a code using a maximum of 12 characters, alphanumeric. For example, assume your customer is DOW Corporation, US. You can assign a code which could either be a number representing the customer's serial number or an alphabetic code like DowCorp or an alphanumeric code like Dow1000US or DowUS1000 / 1000DowUS, if DOW Corporation is the 1000th customer to approach your bank.

Specifying the Global Financial Customer ID

You can capture the Global Financial Customer ID (GFCID) here. The 10 character alphanumeric code need not be unique.



Note the following:

- It is not mandatory for you to specify the GFCID.
- The GFCID will be displayed in the LD Contract Online screen.
- When you carry out a search for a contract in the Customer Details Summary screen, you can do so with the GFCID.
- The option list along the field 'Customer' in the LD Contract Online screen will include the GFCID as one of the parameters.

Assigning a Short Description with the Customer Code

A customer short name helps in conducting a quick alpha-search or generating queries regarding a customer. While maintaining the CIF details you can either choose to capture the Customer's abbreviated name along with the Customer Code or you can choose not to specify a short name for the customer.

Enter the abbreviated name of the customer using a maximum of 20 characters, alphanumeric. The description that you capture is unique for each customer. Taking the same example, assume your customer is DOW Corporation. Its short name could be DOWCORP.



According to the requirements of your bank, you can configure the system to display an Error message if you would like to capture the short name of the customer on a mandatory basis. You can make this specification through the Error Codes Maintenance screen before beginning to maintain the CIF details of customers. Refer to the section titled 'Specifying the Customer Short Name field preferences' for related information.

EG Number

Specify the customer Entitlement Group Number here.


Specifying the Liability Number

The credit facility granted to any customer is tracked against this Liability Number of the customer.

The default liability number of a customer is the same as his customer code. However, you have the option of tracking the credit limit of this customer against an existing liability number (for another customer).

Thus if the liability number of the customer is the same as the customer's code, it implies that the liability granted to the customer is exclusive to the particular customer. Conversely, if the liability number of a customer is different from the customer code, it implies that the liability of the specific customer is tracked against a parent customer.

This parameter helps you to assign the same liability structure for a group of customers. This feature is useful when you have several subsidiary companies/divisions reporting to the same parent company.

You can modify the liability ID for a customer at any point of time. Click on  and specify the new liability ID for the customer. The utilization of the customer will be transferred to the new liability and the system re-calculates the utilization of the earlier liability.

The system checks for the following conditions before changing the liability ID:

- No customer is linked to the liability apart from the liability customer
- No utilization details should exist apart from the liability customer.
- Apart from LD/MM/Account, no utilization details should exist for the liability customer.

During authorization of the customer, the following validations are done by the system:

- The checks mentioned above are repeated during authorization.
- The utilization details of the old liability ID for LD/MM contracts or accounts will be deleted.
- The liability Id linked to the customer will be closed.
- The utilization details of the new liability Id for LD/MM contracts or accounts will be created and the lines will be linked to 'Undefined' credit lines.

Example

While assigning a liability number to Opel Motors, Germany which is a subsidiary of General Motors, US you can track the liability of Opel Motors against General Motors.

Specifying the Customer Type

You have to indicate the Type to which the customer whose details you are capturing belongs. The options available are:

- Bank
- Corporate
- Individual
- CAS Customer

Choose the appropriate Customer Type.

2.1.3 **Specifying the Geographical Details**

As part of specifying the Geographical details of the Customer you have to capture the following details:

Language

As part of maintaining customer accounts and transacting on behalf of your customer you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

You have to indicate the language in which your customer wants the statements and advices to be generated. English is defaulted as the language of correspondence; you have the option to change the default. The list positioned next to the language field contains all the language codes maintained in the SMS module. You can select the appropriate.

Country

This is the country as given in the address of correspondence of this customer. Click on the option list positioned next to this field, a list of countries maintained in the Country Codes screen is displayed. You can select the appropriate.

Nationality

Specify the nationality of the customer. The list of country codes maintained in the Country Codes Maintenance screen is available in the option list positioned next to this field. You can select the appropriate.

Exposure Country

This is the country of exposure of this customer. It is maintained for Central Liability tracking. For instance, for Toyota in the USA, the country of exposure is Japan.

2.1.4 **Indicating the Address for Correspondence**

Indicating the name of the customer

In the two rows that are provided you can enter the name of the customer. The customer will be addressed by this name in all correspondence sent from the bank. These characters should conform to SWIFT standards.



The number of characters that you can enter in this field is determined by the preference that you specified in the Bank Parameters screen. However, in the advices and statements that are sent to the customer only the first 35 characters of the name will be displayed.

Specifying the address of the customer

You can specify the mailing address of the customer in the fields that are provided. You can specify the details of the address in each appropriate field, such as City, State, Country and Zip Code. In each field you can enter a maximum of 35 alphanumeric characters. All characters should conform to SWIFT standards.

Indicating the Zip Code

You can capture the ZIP Code of the address that you entered for the customer.

If you are specifying the name, city, address, street address, and the fax number of the customer in Chinese, you can specify up to thirty five characters.

You are allowed to specify 35 characters in the name, city, address, street address, and the fax number of the customer fields only if

- The field value is entered in the combination of Chinese and English
- The field value is entered in English

2.1.5 Specifying the Identifier Details

Each customer is required to provide certain identification details to your bank for the purpose of establishing the customer's identity. For instance, the passport number or ration card of the customer may serve as the criteria to establish the customer's identity. In Oracle FLEXCUBE this is known as Identifier Name. Enter the identifier name in not more than 20 characters.

Similarly, you have to capture the serial number or any number of significance that is to be associated with the document, which can help in identifying the document. You can use a maximum of 20 alphanumeric characters, to capture the identifier value.

2.1.5.1 Indicating the period from which the customer became a member of your bank

You have to indicate the period from which the entity has become a customer of your bank. Specify the date on which the particular entity became a customer of your bank.

The information that you capture in this field is for your bank's own internal reference.

2.1.6 Indicating the Primary BIC code

The BIC code you specify here will be defaulted for all the outgoing messages for the customer.



You can indicate the primary BIC code only if the Customer Address for a customer is not maintained at the Messaging Maintenance level.

2.1.7 Indicating the Local Clearing Code

This indicates the sort code of the customer. When creating a new customer, a list of sort codes obtained from the PC Bank Maintenance are displayed. Select a sort code for the customer from the option list provided.

2.1.8 Indicating whether AML reporting is required

As a CIF level parameter you can specify whether AML Reporting is required for the customer. You can check the box positioned next to this field to indicate that AML reporting should be done for the customer whose details you are maintaining.

If you indicate that AML Reporting is required, the code assigned to the customer whose details you are maintaining is defaulted to the Customer Group field since the system recognizes each customer code as a customer group. You can either choose to categorize the customer under the same group or choose another customer group.



If you leave the box unchecked the system will suppress the generation of AML reports for the customer.

2.1.9 Indicating the Customer/Customer Account Status

As part of indicating the personal status of the customer or the customer's account you have to specify whether the customer has:

- Deceased.
- Or the customer's whereabouts are unknown.
- Or the customer's account is Frozen either an order passed by law or any of the above-mentioned reasons.

For each customer you will be allowed to mark one or more statuses. For example, if the customer has deceased then the customer account will be declared frozen. Therefore, for the particular customer both the statuses Deceased and Frozen will be applicable.

If none of the statuses are marked, it suggests that this customer's status is normal.

2.1.10 Marking FX Contracts with the Customer for Manual Liquidation

Oracle FLEXCUBE's interface with Trestel allows foreign exchange (FX) contracts handed over from Trestel to get booked automatically into Oracle FLEXCUBE. If the FX transaction involves the sale of a foreign currency and the counterparty is a corporate, then you may wish to liquidate the contract manually.

Oracle FLEXCUBE gives you the option of specifying at branch and customer level that FX contracts involving certain customers should NOT be picked up for auto liquidation, but be liquidated manually. Check the box against the Manual Liquidation field under Foreign Exchange to avail of this option for the customer whose details you are defining. This, in conjunction with a similar specification being maintained at branch level, ensures that FX contracts with this customer are not picked up for auto liquidation as part of end-of-day processing on liquidation dates. Such contracts have to be liquidated manually.

While uploading from Trestel, the system checks if FX contracts for such customers (who have been marked for manual liquidation of FX contracts) are marked for auto liquidation. If it encounters any such contract, then it raises a configurable override.

2.1.11 Marking FX Contracts with the Customer for Netting of Revaluation Entries

You can choose to net revaluation entries for FX contracts entered into with a customer by enabling the Netted FX Revaluation option.

For more information on this feature refer the Products chapter in the FX User Manual.

2.1.12 Specifying the Head Office Account Number

The Head Office Account Number is the customer's account number with the Head Office of your bank. You need to capture this value only if the Customer Type is a 'Bank'. It is used only for reference purposes.

2.1.13 Specifying the Overdue Debit Tracking Preferences

You can opt for the overdue debit tracking option for a customer only if you have chosen to track the overdue debits at the branch level.

Overdue Debit Tracking Required

Oracle FLEXCUBE facilitates the tracking of overdue debits for your customer accounts. To avail this facility, you have to select the 'Overdue Debit tracking' option when setting up the details of the customer. Overdue debit tracking will be based on the value dated turnovers of the customer account. When repayments are processed, the credit entries will be matched against the overdue debit entries in the ascending order of the date of creation of the overdue debit entries.

You can apply penalty interest/charge on the overdue amount. The IC module of Oracle FLEXCUBE will be used for interest calculation on the amount due.

Tenor

Specify the number of days after which the system should begin to calculate the penalty interest on the overdue amount. The tenor will be calculated from the value date of the debit entry. Interest will be applicable after the lapse of the tenor maintained.



If you do not maintain the tenor here, the tenor maintained for the liability line will take precedence. The tenor maintained at the branch level will be considered ONLY if the same is not maintained for the customer or the liability line.

Refer the Core Services (CS) and the Central Liability (CL) User Manuals for more information on setting up branch level and liability level preferences, respectively.

2.1.13.1 Overdue Debit Tracking Process

Overdue debit tracking will be based on the value dated turnovers of the customer account. The Overdue Debit Tracking Batch Program will be used for tracking the overdue debits. This batch program has to be executed before the ICEOD run for the branch and after completion of all other batch programs.

The following screen will be used to trigger the batch program. This screen is available under the 'EOC Operations' menu in the Application Browser.



The following processing will be done as part of the batch program:

- Matching of back value dated entries, adjustments will be done to the overdue debit balances accordingly.
- Credit turnover for the day will be used for matching the non-liquidated overdue debit balances in the ascending order of the start date of the overdue entry.
- If a repayment is processed for an account with the 'No Debit' status, the system will automatically reverse the status to active provided there are no other active 'No debit' delinquencies on the same account or customer.
- New overdue debit records will be created for the debit turnover of the day.
- If there are no overdue debit records for the account and the value dated balance for the day is negative (debit balance as of today), a new overdue debit balance record will be created and the overdue amount will be to the extent of the value dated balance.
- All entries which are overdue for more than the normal tenor days will be identified for penalty interest calculation.
- Customer accounts that have overdue debits even after the grace period maintained will be marked with the 'No Debit' status.
- Advices will be generated for all delinquent overdue amounts, if the delinquency exceeds the normal tenor and the number of overdue days maintained for advice generation.

The following example will explain overdue tracking and penalty charging on overdue debits.

Example

Let's assume that you have opened an account for your customer Sallie Brown on 1st January 2004. Further, overdue debit tracking for the account starts on 1st Jan 2004 itself and the normal tenor is of 10 days.

The following transactions happen to the account:

Transaction Date	Value Date	Dr/Cr	Amount
01-Jan-2004	01-Jan-2004	Dr	1000
01-Jan-2004	01-Jan-2004	Dr	1000
04-Jan-2004	01-Jan-2004	Dr	1000
04-Jan-2004	07-Jan-2004	Dr	1000

Transaction Date	Value Date	Dr/Cr	Amount
14-Jan-2004	12-Jan-2004	Cr	1000

As the normal tenor is for 10 days, penalty interest calculation will start from 10th January onwards for an amount of 3000 (three debit entries with value dates 01-Jan-04). Interest will be calculated till 11th January 04.

Due to the credit entry posted on 14th January with a value date of 12th Jan 04, credit matching will occur. On account of this, amount for penalty tracking will reduce to 2000 till 15th Jan 04.

Due to future dated debit entry posted on 4th Jan 04 with a value date of 7th Jan 04, overdue balance will be 3000 from 16th January.



During upload of customer accounts, the 'Overdue Debit Tracking' option will be defaulted from the account class to which the account is linked.

2.1.14 Capturing Obligator Risk Rating

You can capture the obligator risk rating for the customer as per the rating you mapped in 'ORR Maintenance' screen to the following fronting statuses.

- Fronting
- Seek Approval
- No Fronting

For more details on ORR Maintenance' screen, refer to the section 'Maintaining Obligator Risk Rating' in this chapter.

2.1.15 Indicating the Customer Category

Each customer that you maintain can be categorized under any one of the categories that you have maintained in the Customer Category Maintenance screen. Select from the list and indicate the Category under which the particular customer is to be categorized.



Note that you need to capture the basic details for each customer, regardless of the *type* of customer you are maintaining.

Specifying the Standard Industry Code details

While capturing the details of a customer you can specify the Local SIC (Standard Industry Code) that is to be associated with the Customer Code. This helps you track your exposure to an industry.

Since the CIF details are maintained at the branch level by the sign-on branch you can also choose to assign separate SI and CIF codes for the same entity, when an entity has dealings across branches of your bank. This helps in tracking exposure to a particular industry at the branch level by ensuring that you maintain a single CIF and SIC combination per branch.

For instance let us assume that your bank has branches in London and France. Metro Industries, a customer of your bank has branches in London and France as well. Your bank branches in London and France recognize Metro Industries as a CIF in their books. Therefore while assigning SI codes, you will assign two different codes to the France branch and CIF combination and another for the London branch and CIF combination.

A list of all the valid SIC Codes that you have maintained in the SIC Code Definition screen are displayed in the option list positioned next to this field. You can select the appropriate.



Within your bank branch you can also configure the system and make the association of the SI code with the CIF Code a mandatory maintenance. To achieve this, select the Error Code ST-CIF13 in the Error Codes Maintenance screen and indicate that you would like to make this a mandatory option by selecting Error as the override Type. Therefore, while maintaining the details of a CIF, you will not be allowed to save the record unless you associate the SI code with the CIF ID.

2.1.16 Indicating the CGID

While capturing the details of a customer you can specify the CGID value for the customer. Select from the list and indicate the Customer Group ID to which the entity belongs. Customer Groups are maintained in the Customer Group Description screen.



Note that the CGID value will be validated for valid CIF values. The CGID values for the existing customers will be defaulted with the Customer Number.

2.1.17 Capturing the Customer's Social Security Number

While maintaining the details of an individual type of customer you can capture the social security number (SSN) of the customer. While processing funds transfer on behalf of your customer the SS Number of the customer involved in the transaction will be defaulted from this screen to FT Contract Online screen.

If the value of debits (outgoing customer transfers) for a specific customer account exceeds USD 2500, within a seven-day working period the system displays an override message informing you of the same.

Example

Let us assume that on the 24th of September 2001, Mrs. Wendy Klien a customer of your bank initiates an outgoing FT for USD 2000. Since all weekends are considered as holidays at your bank, while processing the transfer all debits against her account for six working days preceding the 24th i.e., up to the 16th September will be tracked against her SS number.

Again, on the 1st of October 2001, she initiates another outgoing transfer, which necessitates a deduction of USD 700 on her account. While processing the transfer the system checks for all debits upto the 21st of September.

An amount of USD 2000 has already been tracked against her SS number on the 24th of September. However, since the current debit exceeds the maximum limit of USD 2500 for a running seven-day working period the transfer will be processed only if you confirm the override.

2.1.18 Indicating Dual Authorization

Check this field to indicate that dual authorization is required for the assignment. While processing the assignment, the system invokes the dual authorization based on this indication even if the customer has the Normal Classification.

2.1.19 Classifying a Customer

You can classify a customer as Excellent, Good, Bad etc, depending on the customer's credit risk. For instance, let us assume that you have classified MR. Silas Marner as a Good customer at the time of creating his CIF record. Subsequently, Mr. Marner defaults on his loan principal/interest payments. You will unlock his CIF record and classify him as Bad.

A list of all of the classification types that you have maintained in the Classification screen are displayed in the option list positioned next to this field. You can associate the required classification with each customer.

2.1.20 Indicating the Charge/Tax Group of the Customer

You would have defined Charge/Tax type of customer groups through the Customer Group Maintenance screen. When capturing the details of a customer at your bank you must categorize a customer into a Charge or Tax group.

If a transaction charge/tax is defined for a Charge/Tax type of customer group, the transactions involving customers in the group automatically acquire the charge/tax unless you choose to override it by creating a specific charge/tax set-up for the particular customer.

2.1.20.1 Indicating Watch List Customer

You can mark a customer to watch list and add specific remarks to prompt override whenever an L&D transaction involved with this customer is saved or authorized.

Watch List Customer

Select this check box to indicate if the customer belonged to watch list.

Watch List Remarks

Enter the content to be prompted in the override messages



The watch list override message appears only for Loans and Deposit transactions.

For further details on maintaining Customer Groups you can refer to the Maintaining Customer Groups section in this manual and also refer to the Tax user manual of Oracle FLEXCUBE.

2.1.21 Viewing the Incremental Changes Made to the Customer Data

In Oracle FLEXCUBE when the customer data is input for the first time, it is assigned the version number '1'. You have the facility to modify the data and each amendment of the data results in it being assigned the next version. You can view the changes made in each of the individual version using the version number panel.

The default view this maintenance will display the details of the latest version. The



section in the screen enables you to choose the version you wish to view. To view the previous version, click on the << button. Click on >> to view the next version. The screen displays the data for that particular version.

You are allowed to delete previous unauthorized version in the reverse order of maintenance i.e. you have to first delete the latest unauthorized version and then delete the version maintained previous to that.

2.1.22 To View the Last Authorized Data

You have the facility to view the latest authorized version in Query Mode (F7 and F8). Once you execute the query, the system will display the latest authorized version.

You are not allowed to create, copy, close, reopen or amend in the 'View Last Authorized' Mode.

- The Version Number is always equal to the Mod number in the Audit Trail displayed in the screen.

2.1.23 Capturing Details Specific to a Corporate Customer

Click the tab titled Corporate Details from the Customer Information Maintenance screen to define the details of a Corporate or a Bank type of customer.

In this screen you can maintain the following details for a corporate or bank type customer:

- The corporate National Identification Number of this customer. In other words the registration number of your customer organization.
- The Full Name and Address of registration of the main office of the Corporate/Bank customer.
- The Date on which the customer's company was registered as an organization.
- The Country of registration of the office of the corporate.
- The Currency in which you specify the particular customer's various financial details like the Net worth of the customer organization, the total Paid Up capital etc.
- The nature of the business and the business activities carried out by the customer organization.
- The list of the names of the Board of Directors of the organization.

2.1.24 Maintaining Personal Details of Individual Customers

If your customer, for whom you have defined parameters in the 'CIF-basic' screen, is an 'individual, you also have to maintain the personal details in order to determine the credit line. Click the tab titled Personal Details from the CIF Maintenance screen to maintain these details.

In this screen, you can maintain generic personal details of a customer. In addition, you can also maintain the domestic and professional details of the 'individual' type customer. You can do this by invoking the relevant screens by clicking on the respective buttons.

The information that you capture in these screens forms more a part of a credit line questionnaire. Whenever you are deciding on a credit limit for an individual customer you can use these details for verification.

You have to maintain the following parameters for every individual type of customer:

- The title prefixed to the name of the customer whose code is input against Customer Code in the Basic Details section. The title could be Mr. /Mrs./ Ms./ Dr. / Prof. etc.
- The First, Last and Middle, name of the customer.
- The gender of the customer.
- The name of the legal guardian of the customer if the customer is a minor. You can capture the name of the legal guardian, not exceeding 35 characters, alphanumeric. The characters should conform to S.W.I.F.T. standards.
- The date of birth of the customer.

- The address of domicile of the customer. Three lines have been provided for this. Each line can have a maximum of 35 characters, alphanumeric. Only characters specified as per S.W.I.F.T. standards are permissible.
- The country of domicile of the customer. A list of all country codes maintained in the Country Codes Maintenance screen is available in the option list. You can select the appropriate code.
- The permanent address of the customer. Three lines have been provided for this purpose. You can capture a maximum of 35 characters, alphanumeric in each line. Only characters specified in S.W.I.F.T. standards are permissible.

Along with the permanent address you also have to specify the country of permanent residence of the customer.

- The telephone and fax numbers of the customer.
- The E-mail address of this customer.
- The passport details of this customer, which include the passport number, the date on which the passport was issued, and the date on which the passport is due to expire.
- The resident status of this customer. Whether the customer is a recognized resident of the country in which the particular branch of your bank operates.
- The national identification number or national social security number of this customer.



You may or may not choose to maintain this information for specific individuals. This is entirely dependent on your requirement.


2.1.25 Maintaining Domestic Details of an Individual Customer

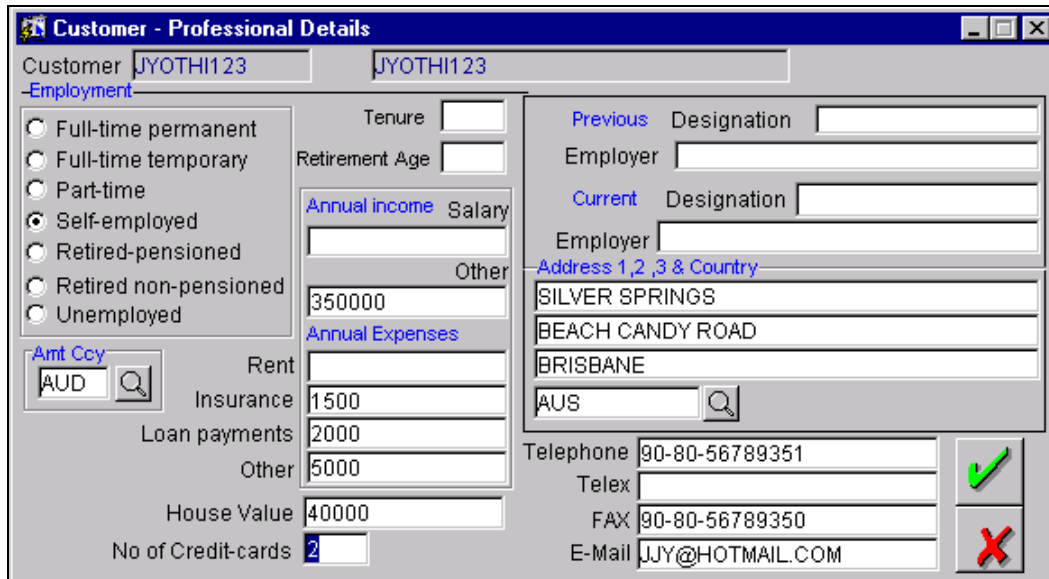
As part of maintaining personal details of the customer you can capture Domestic details about the customer like the customer's educational status, marital status, number of dependents etc. Click on the Domestic button in the Personal Details screen. The Customer - Domestic Details screen will be displayed.

In this screen you can capture the following details for each individual type of customer:

- The Marital status of the customer. A customer could be married, single, re-married, divorced, separated, widowed etc. You have to indicate the appropriate.
- The name and employment status of the customer's spouse.
- The educational status of a customer (Under Graduate, Graduate, Post Graduate and Non-student). If the customer has received no formal education, select Non-student.
- The family members (children and others) who are dependent on the customer financially. You can indicate any number between 0 and 99.
- The type of accommodation this customer is availing of. The types could be classified into - own accommodation, company provided and others. Others include all types other than self-owned and company provided. You can select the appropriate option.

2.1.26 Maintaining Professional Details of Individual Customers

After having captured the Domestic details of the individual customer you can capture the professional details about the customer. These details include the customer's employment status, employer details or the annual expenses that the customer incurs and so on. Click on the  button in the Personal Details screen. The Customer – Professional Details screen will be displayed.



You can capture the following professional details of the individual type of customer through this screen:

Employment details

- The employment status of the customer (full time permanent, full time temporary, part-time, self-employed, retired pensioned, retired non-pensioned, unemployed).
- The number of years the customer has been in his/her current job.
- The age at which the customer is due to retire from his/her current job or business.
- The designation this customer held in his/her previous job or employment.

- The name of the previous employer of this customer.
- The designation held by this customer in his present job.
- The name, address, country, telephone, telex, fax and E-mail address of the customer's current employer. The name, address and country of the employer should conform to S.W.I.F.T. standards.

Income details

- The annual returns that your customer earns through salary and other sources of employment if any. If your customer earns revenue through other source apart from a monthly salary you have to capture the customer's combined income from all other sources.
- The annual expenses that your customer incurs from sources other than the annual salary.
- The currency in which the customer's financial details like, annual salary, annual rent expenses, annual loan repayment, etc is expressed.

Expenditure pattern

- The customer's annual expenditure on rent, premium on insurance.
- The customer's current annual expenditure incurred on re-payment of loans availed.
- The customer's current annual expenditure incurred on payment of expenses other than rent, insurance premium or loans.
- The number of credit cards the customer has subscribed to.
- The value in terms of money, of this customer's house (in case he owns one).

The other details include

- The name of your customer's previous employer and the designation that the customer held in the previous job.
- The customer's current designation and the full name of the customer's employer.
- The complete mailing address of your customer's employer.
- The telephone, telex, fax numbers and E-mail address of your customer's current employer or business partner.

After having captured all the relevant details you can save the record. You will be returned to the Personal Details section of the CIF Maintenance screen.

2.1.27 Maintaining Customer to Customer Relationships

You can specify details of a personal or familial relationship between the customer and any other customer of your bank, as part of the CIF profile.

Click on  in the Customer Information Maintenance screen to invoke the Customer to Customer Relation screen.

Relationship	Customer	Name	ID Type	ID Number
FIL	800507	800507	Acc.No	34556

In this screen, you must specify:

- CIF and name of the other customer of your bank with whom the relationship exists
- The nature of the relationship
- Type of identification of the other customer, and the identification number

The relationships that you can maintain should already have been defined in the Relationship Maintenance.

2.1.28 Maintaining Customized Information

In addition to capturing the basic information in Oracle FLEXCUBE you can capture any other customer-related information through the Bank Wide Customized CIF Parameters screen. To capture customized information you can set the required parameters for both individual and corporate customers.

For instance let us assume, you want to capture details of the license number of the customer organization, or the medical insurance details of an individual, or the business card details, or letter-head formats etc. Each of these can be maintained as separate heads in the Custom Information section.

Such customized information may be required for some kind of local classification and reporting needs.

2.1.29 Customizing Information Heads

To invoke the Bank-wide Customized CIF Parameters screen click on Customize and the Detail option under Customer Maintenance in the Application Browser.

In this screen you can define any parameter, for a corporate or individual type customer, against which you wish to capture details. In addition, for a parameter or a head you can either have a predetermined list of values and their relevant descriptions to ensure uniformity of data or in the 'Customer Account maintenance - Customer Information' screen you can input any value while maintaining data for a customer account.


If you are maintaining details for a corporate customer define parameters under Corporate. For individual type customers define parameters under Personal. Against the check boxes are defined those parameters which can have only two values – Yes or No. You can maintain eight such check parameters, which could include both corporate customers and individuals.

Example

Scenario I

Let us assume you want to maintain information about the type of organization for all corporate customers.



You will need to do the following:

- Enter Type of Organization in one of the fields under the section titled Corporate.
- Next, click on  next to this field.
- A vacant window will be displayed. In this window you can capture a list of defined values and their corresponding descriptions for the type of organization.

Allowed Values For Corporates

Item Name

Value	Description
10002	PETERE

- If you choose to have a pre-determined list of values and their descriptions input say for instance, governmental, non-governmental, privatized, joint sector.
- To add or delete a new value and description click on  and  respectively.

Scenario II

For all customers of your bank, you would like to maintain the following information:

- A FICCI member or not
- ILO rated or not
- Listed on NSE or not
- Is politically funded or not

You have to enter each parameter against a check box.

Scenario III

For all individual customers, you would like to maintain the following information:

- Vehicle Number.
- Social Security Number.
- Voter ID Number.
- The name of the Club of which your customer is a member

You can enter each parameter in a row. Click on the picklist next to the window and in the window that is displayed maintain a list of defined values and corresponding descriptions for the respective parameter.



You can define these parameters only once during the initial maintenance. The parameters defined in this screen will be available for maintaining information against each in the Customer Information maintenance - Custom Information screen.

2.1.30 Invoking the Custom Information Screen

Click on the tab titled Custom Information from the Customer Information Maintenance screen.

Customer ID: CT2 BRAIR02 Version No: 3 of 3

GFCID: CT2 CT2-01-007

Local Dept: Type: ☐ Bank ☒ Corporate ☐ Individual

Short Name: BRITISH AIRWAYS Geographic Language: ENG

Liability Number: BRAIR02 Country: United Kingdom (Enola)

CGID: BRAIR02 Nationality: UK

☐ CAS Customer Exposure: UK

Basic Details Personal Details **Corporate Details** Custom Information

Corporate

Corporate	Personal

Personal

Personal

☐ CHECK_BOX_08 ☐ CHECK_BOX_02
☐ CHECK_BOX_06 ☐ CHECK_BOX_01
☐ CHECK_BOX_05 ☐ CHECK_BOX_04
☐ CHECK_BOX_07 ☐ CHECK_BOX_03

Entity Classification: Foreign Private Foundation

Receptient Code: Qualified intermediary

Province Code: Newfoundland Form Type: W9

Entity Subtype: Non-Bank TIN Type: SSN

Legal Name: British Airways

Additional Address: 240, Prince Lawrence Street

Street: New Foundland

Read Image File

In this screen you will notice that against the field Corporate are displayed all those parameters and the relevant descriptions you have defined for your corporate customers. These parameters could be for instance, type of industry the customer runs, the registration number of the industry and the like.

In addition to the above information, you can provide additional tax information details from the pre defined list provided.

Entity Classification

Select the corporate classification from the predefined list provided:

- Corporation
- Grantor Trust
- Individual
- Disregarded entity
- Government
- Simple Trust
- Complex Trust
- Estate

- International Organization
- Central Bank of Issue
- Private Foundation
- Partnership
- Tax-exempt organizations
- Foreign Government
- Foreign tax-exempt organization
- Government of US possession
- Foreign Private Foundation
- Qualified Intermediary
- Non-qualified Intermediary
- US Branch
- Withholding Foreign Partnership
- Withholding Foreign Trust
- Non-withholding Foreign Partnership
- Non-withholding Foreign Simple Trust
- Non-withholding Foreign Grantor Trust

Entity Subtype

Select the corporate sub type from the predefined list provided:

- Bank
- Non-Bank
- Broker
- Insurance Company (Fire Ins Co.)
- US Branch
- Exempt Recipient
- Non-exempt recipient

Recipient code

Select the recipient code from the predefined list provided:

- Individual
- Corporation
- Partnership other than a withholding foreign partnership

- Withholding foreign partnership or withholding foreign trust
- Trust
- Government or international organization
- Tax-exempt organization (IRC section 501 (a))
- Private foundation
- Artist or athlete
- Estate
- US branch treated as US person
- Qualified intermediary
- Private arrangement intermediary withholding rate pool - general
- Private arrangement intermediary withholding rate - exempt organizations
- Qualified intermediary withholding rate pool - general
- Qualified intermediary withholding rate pool - exempt organizations
- Authorized foreign agent
- Public pension fund
- Unknown recipient

Province code

Select the province code from the predefined list provided:

- Alberta
- British Columbia
- Labrador
- Manitoba
- New Brunswick
- Newfoundland
- Nova Scotia
- Northwest Territories
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Quebec
- Saskatchewan

- Yukon Territory

Form Type

Select the form type from the predefined list provided:

- W9
- W8BEN
- W8ECI
- W8EXP
- W8IMY

TIN Type

Select the TIN type from the predefined list provided:

- SSN
- EIN
- ITIN
- QI-EIN

Legal Name

Specify the registered name of the corporate here

Address

Specify the registered corporate address here.



It is not mandatory for you to capture information pertaining to any of the custom fields. However, to capture values against the fields, you can select the appropriate value by choosing from the available list.



After having captured all the required details save the CIF record. It becomes valid only after a user other than you authorizes it.

2.1.31 Other Basic Customer Information

You will notice the following buttons in the Customer Accounts Maintenance screen:


	Through this you can define the liability details of a customer
	Through this you can define the MIS details of a customer.

2.1.32 Specifying the Liability Details for the Customer

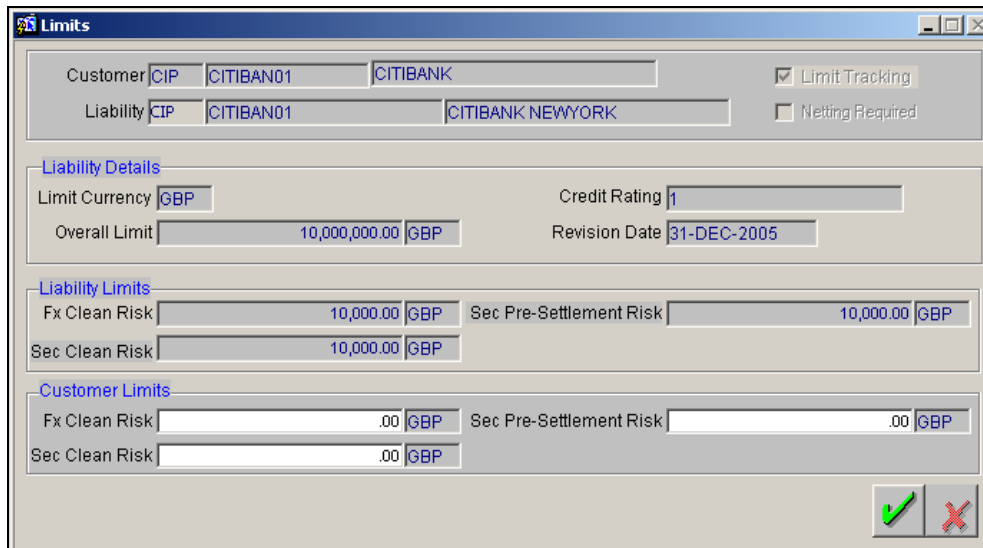
To recall, you would have specified the liability ID for the customer while defining the basic details of the customer.

At the time of defining a customer in Oracle FLEXCUBE, you need to specify the liability details.

Case 1: If Liability ID = Customer ID

If you have indicated that the liability number has to be a valid customer ID at the branch level, you need to specify the liability details for the customer. Click on  to invoke the 'Liability' screen.

Refer to the Core Services user manual for further details on indicating the liability mask for the branch.



This screen will contain the following details:

- The liability branch will be defaulted as the current maintenance branch.
- The liability number will be defaulted to the liability as specified in the 'Liability ID' field in the 'Basic Details' section.
- The liability name will be displayed as the name of the customer.
- Netting Required will be defaulted to 'No'
- Limit Tracking will be defaulted to 'Yes'
- Credit Rating, revision date will be defaulted to null
- Limit Currency will be defaulted to local currency
- Overall Limit, FX Clean Risk Limit, Securities Clean Risk Limit, Securities Pre-settlement risk limit will be defaulted to zero.

However, you can specify the following customer limits:

- FX Clean Risk
- Securities Clean Risk
- Securities Pre-settlement Risk limit

Clean Risk limit for a Customer

Customer clean risk limit indicates the maximum that a customer linked to this Liability Code can reach for foreign exchange transactions settling on a particular day.

By defining a clean risk limit for a customer, your bank can track its exposure against all the foreign exchange deals with a particular customer. The customer cannot book FX deals settling on a particular day, beyond this limit. However if a customer exceeds the clean risk limit that you specify here, you will be prompted with an appropriate message indicating that the limit has been exceeded.



For further details on limits, refer to the 'Central Liability' user manual.

If you want to close a record of a liability customer, the system will check for the following conditions before the closing the liability customer record:

- The outstanding utilization for the customer should be zero.
- No customer should be linked to the liability apart from the liability customer.

Case 2: If the liability ID is different from customer ID


If the liability ID is not a valid customer, you will not be allowed to specify the liability details for the customer,. Instead, you need to maintain the liability details as part of Limits services of Oracle FLEXCUBE.

At the time of maintaining the customer details, depending on the liability ID, the system will pick up the liability details from the Limits services of Oracle FLEXCUBE.



Refer to the 'Central Liability' user manual for further details on maintaining liability details.

However, as part of maintaining the customer liability details, you can link the customer to a valid liability ID, which is maintained under Limits services of Oracle FLEXCUBE. Therefore, it is necessary to maintain a liability ID before linking it to a customer.

Click on  to view the liability details. The system will display the following details of the liability associated with the customer:

- Liability ID
- Liability Name
- Limit Tracking

- Netting Required
- Credit Rating
- Revision Date
- Limit Currency
- Overall Limit
- FX Clean Risk Limit
- Securities Clean Risk Limit
- Securities Pre-settlement Risk Limit

However, you can enter/modify the following customer limit parameters:

- FX Clean Risk Limit
- Securities Clean Risk Limit
- Securities Pre-settlement Risk Limit

If you want to close a liability ID, the system will perform the following validations:

- Liability ID is not linked to a valid customer
- Liability ID is not linked to valid credit lines
- Liability ID is not linked to valid Limit Pools

2.1.33 Maintaining USD Clearing Network Codes for Customers

You can maintain the USD clearing network codes for customers, in the CIF Miscellaneous Addresses screen. For each customer, you can maintain the following codes:

- The FEDWIRE ID
- CHIPS Participant ID
- CHIPS Universal ID
- Account Number of the customer

These codes are used by the system during generation of USD pay messages involving the customer, in respect of Foreign Exchange (FX) or Money Market (MM) contracts.

For details about how the network identifiers are used in USD pay message generation, refer the Foreign Exchange and Money Market user manuals.

2.1.34 Mapping Syndication Customer to the Origination Customer

You can map syndication customer to the origination customer in the 'Syndication Origination Customer Mapping' screen. You can invoke this screen from Application Browser and by selecting **Customer Maintenance** and clicking on **Detailed** option under **Syndication Origination Customer Mapping**.

You can map the syndication customer to the origination customer here.

Syndication Customer

Specify the syndication customer number which has to be mapped. You can select the customer number from the adjacent option list which displays all the valid customer numbers. The selected customer name gets displayed.

Origination Customer

Specify the origination customer number which has to be mapped. You can select the customer number from the adjacent option list which displays all the valid customer numbers. The selected customer name gets displayed.

The system validates for multiple mappings to a syndication customer by an origination customer, which is not allowed. Before any change in the existing mappings, existing mappings has to be closed provided there are no loan/commitment booking is unprocessed in the STP browser. Changes in the mapping does not affect any of the existing origination contracts and is applicable only for the new origination contracts created post authorization of the mapping.

2.1.35 User Defined Rounding Basis

You can specify the preference in terms of rounding unit and rounding basis for LIBOR and Telerates, at the borrower level. You can do this in the 'User Defined Rounding Basis'. You can invoke this screen from Application Browser and by selecting **Customer Maintenance** and clicking on **Detailed** option under **Floating Rate Roundi**.

You can specify the following details in this screen:

Customer ID

Select the customer ID from the option list for which rounding has to be done.

Currency Code

Select the currency code in order to specify the currency for which rounding basis can be defined.

Rate Code

Specify the rate code that is used when rounding for particular currency is done.

If for a rate code, the above maintenance is not done, the rate would be picked up as it is input.

Example

For CHF, if it is 30 day LIBOR (Rate Code) and the rate input is 5.8196% in the floating rate code maintenance and if no maintenance is done for rounding, then the rate picked would be 5.8196%.

Rounding Basis

Specify the preference of rounding for a combination of borrower, currency and rate code. This is shown in the table below:

Customer	Currency	Rate Code	Rounding Basis
XYZ	USD	LIBOR	1/8

Customer	Currency	Rate Code	Rounding Basis
		LIBOR01	1/16
	EUR	EURIBOR	1/8
		LIBOR	1/16
		LIBOR01	1/16
	GBP	LIBOR	1/8
		LIBOR01	1/16

The rounding basis options could be expressed in terms of fractions as well as decimals. It will be applicable only to the rates picked up from the rate code.

The rounding basis is a pre-defined value which you can pick up from the drop-down list. Different options available for rounding are:

- 1/2
- 1/4
- 1/8
- 1/16
- 1/32
- 1/100

Example

For USD LIBOR borrower, the rate input is 3.3465, system will round it to the nearest 1/8 which is equivalent to 3.375.

2.1.36 Viewing Summary Details of Customer

You can view the basic details of your bank customers in 'Customer Summary' screen. To invoke this screen from the application browser, click **Customer Maintenance**, and then select **Summary** below **Customers**.

Customer Details - Summary									
Auth Stat	Dept	Customer No	Cluster Id	EG_NUMBER	GFCID	Liability No	Short Name	Customer Name1	Customer Name
A	O	DEP	ABYWA03			CT3-001-03	ABYWA03	ABBEY NAT - WA	ABBEY NATIONAL - WT
A	O	DEP	ACFFL03			CT3-013-01	ACFFL03	ACF - FL	ATLANTIC COAST FEDERAL - I
A	O	DEP	ACFNY03			CT3-013-02	ACFNY03	ACF - NY	ATLANTIC COAST FEDERAL - I
A	O	DEP	ACFWA03		6666666666		ACFWA03	ACF - WA	ATLANTIC COAST FEDERAL - I
A	O	DEP	AFBFL03			CT3-004-01	AFBFL03	ALL FIRST - FL	ALL FIRST BANK - FL
A	O	DEP	AFBNY03			CT3-004-02	AFBNY03	ALL FIRST - NY	ALL FIRST BANK - NY
A	O	DEP	AFBWA03			CT3-004-03	AFBWA03	ALL FIRST - WA	ALL FIRST BANK - WT
A	O	DEP	AIBFL03			CT3-002-01	AIBFL03	ABUDHABI INT - FL	ABU DHABI INT BANK - FL
A	O	DEP	AIBNY03			CT3-002-02	AIBNY03	ABUDHABI INT - NY	ABU DHABI INT BANK - NY
A	O	DEP	AIBWA03			CT3-002-03	AIBWA03	ABUDHABI INT - WA	ABU DHABI INT BANK - WT
A	O	DEP	ALCFL03			CT3-005-01	ALCFL03	ALLIANCE - FL	ALLIANCE BANK - FL
A	O	DEP	ALCNY03			CT3-005-02	ALCNY03	ALLIANCE - NY	ALLIANCE BANK - NY
A	O	DEP	ALCWA03			CT3-005-03	ALCWA03	ALLIANCE - WA	ALLIANCE BANK - WT
A	O	DEP	AMEFL03			CT3-007-01	AMEFL03	AMERICAN BANK - FL	AMERICAN BANK - FL
A	O	DEP	AMENY03			CT3-007-02	AMENY03	AMERICAN BANK - NY	AMERICAN BANK - NY
A	O	DEP	AMEWA03			CT3-007-03	AMEWA03	AMERICAN BANK - WA	AMERICAN BANK - WT
A	O	DEP	AMSFL03			CT3-009-01	AMSFL03	AMSOUTH - FL	AMSOUTH BANK - FL
A	O	DEP	AMSNY03			CT3-009-02	AMSNY03	AMSOUTH - NY	AMSOUTH BANK - NY
A	O	DEP	AMSWA03			CT3-009-03	AMSWA03	AMSOUTH - WA	AMSOUTH BANK - WT
A	O	DEP	AMYFL03			CT3-006-01	AMYFL03	AMBOY NAT - FL	AMBOY NATIONAL BANK - FL

Auth Stat
O - Open
C - Close
Record Stat
A - Authorised
U - Unauthorised
Customer Type
C - Corporate
B - Bank
I - Individual

The system allows you to perform a case-independent query (upper, lower, or mixed case) using the following fields:

- Customer No
- Short Name
- Customer Name1
- Customer Name2



You can perform a case independent search only if the parameter, 'CASE_SENSITIVITY' in cstb_param, is set to 'Y'.

Following details are displayed here:

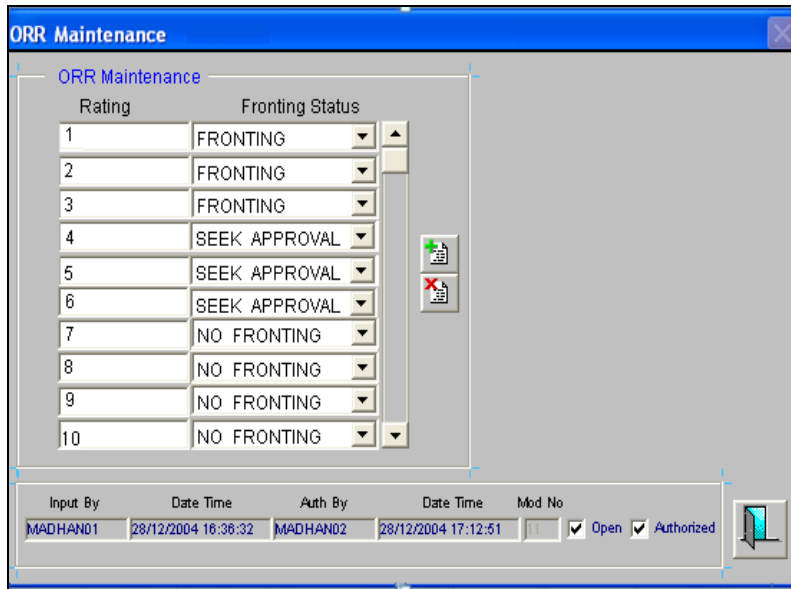
- Rec Status – status record of customer
- Auth Status
- Dept Code
- Customer No.
- EG number
- Liability No
- Customer Name

- Customer

2.1.37 Maintaining Obligor Risk Rating

You can map the obligor risk rating to the fronting status using 'ORR Maintenance' screen. To invoke this screen, choose **Customer Maintenance** from the Application Browser. Thereafter, choose **Obligor Risk rating Maintenance** and **Detailed** under it.

The screen is displayed as follows:



The screenshot shows the 'ORR Maintenance' window. It contains a table with two columns: 'Rating' and 'Fronting Status'. The table has 10 rows, numbered 1 to 10. The 'Fronting Status' column contains dropdown menus with the following values: FRONTING, FRONTING, FRONTING, SEEK APPROVAL, SEEK APPROVAL, SEEK APPROVAL, NO FRONTING, NO FRONTING, NO FRONTING, NO FRONTING. To the right of the table is a vertical scroll bar and two small icons (a green plus and a red minus). At the bottom of the window is a status bar with fields for 'Input By', 'Date Time', 'Auth By', 'Date Time', and 'Mod No'. The values in these fields are: MADHAN01, 28/12/2004 16:36:32, MADHAN02, 28/12/2004 17:12:51, and 11. There are also checkboxes for 'Open' and 'Authorized', both of which are checked.

Rating	Fronting Status
1	FRONTING
2	FRONTING
3	FRONTING
4	SEEK APPROVAL
5	SEEK APPROVAL
6	SEEK APPROVAL
7	NO FRONTING
8	NO FRONTING
9	NO FRONTING
10	NO FRONTING

Input By: MADHAN01 Date Time: 28/12/2004 16:36:32 Auth By: MADHAN02 Date Time: 28/12/2004 17:12:51 Mod No: 11 Open: ☒ Authorized: ☒

Rating

Specify the rating you wish to map to the fronting status.

Fronting Status

Select the appropriate fronting status to be mapped to the rating. You have the following options to choose from:

- Fronting
- Seek Approval
- No Fronting

2.1.38 Specifying the Settlement Days Details

You can maintain the details of the settlement days and holiday treatment in the 'Product/Account Class - Currency Settlement Days Maintenance' screen. To invoke this screen, choose **Customer Maintenance** from the Application Browser. Thereafter, choose **Settlement Days Maintenance** under it.

You can specify the following details:

Product/Account Class

Specify the deposit product/account class for which currency settlement days maintenance has to be done. This adjoining option list displays all valid deposit product/account class maintained in the system. You can choose the appropriate one.

Currency

Specify the currency that has to used. This adjoining option list displays all valid currencies maintained in the system. You can choose the appropriate one.

Settlement Days

Specify the settlement days of the deposit product/account class.

2.1.39 Maintaining the Additional Tax Information Details

You can maintain the additional information's related to FATCA IRS regulations for a customer in the 'Customer Additional Tax Information' screen. To invoke this screen, select **Customer Maintenance** from the Application Browser. Thereafter, choose Additional Tax Information and then select Detailed under it.

Customer additional tax information

Unique Customer Id: 000066 Permanent Residence Address: New York Date of Incorporation/Formation: 08-AUG-2012 Partners: INDICIA of US

Unique Customer Id Creation Date: 08-AUG-2012 Street Address: City: State: US Country: US NAICS Code: Zip Code: Supporting Doc: Document Loc: Document Req:

DBA Name: sgaas asgas

Customer Tax Info **Other Details**

Corporate Details
Full Legal Name on Account: Receptient Code:

Individual Details
Name: Prefix: Legal Given Name: Legal Middle Name: Legal Surname1: Legal Surname2: Name Suffix:
Country Of Birth: AA Primary Citizenship: Other Citizenship:
Date of Birth: Private Label Customer: ☐ Renounced US Citizenship: ☐

Status Details
FATCA ID:
FATCA in effect: Y
FATCA Compliant: PARTIAL
FATCA Entity Status: Certified Deemed-Compliant
Individual Status:
FATCA Status Update Date:
TAX Classification:
TAX Classification-Other:
Tax Form Expiration Date:
FATCA Account Holder Type:

Headquarters Address
Address: City: State: Zip Code:

GIIN Details
GIIN Number: GIIN Status: GIIN Status Date:

Mailing Address
Address: City: State: Zip Code:

IRS Details
Tax Residence Country: Country Of Management & Control: IRS code country of Incorporation/Formation: IRS Code Address Country: Applicable IRS Exemption Code Fee: Applicable IRS Exemption Code Interest:

Blended Rates
FATCA Fee Rate: 3.0000000000
FATCA Interest Rate: 5.0000000000
Chapter3 Fee Rate: 2.0000000000
Chapter3 Interest Rate: 5.0000000000

Indicators
Hold Mail is Sole Address Indicator: ☐ US Wiring Instructions Maintained Indicator: ☐ U.S. Address Indicator: ☐
Green Card Holder Indicator: ☐ In Care Of is Sole Address Indicator: ☐

TIN Details **Contact Person Details** **Owner Profile**

US TIN	US TIN Type	US TIN Add or Change Date	Non-US TIN	Non-US Tin Type	Non-US TIN Country	Non-US TIN Mod Date

Input By: SHREE01 Date / Time: 09-AUG-2012 17:54:42 Auth By: SHREE02 Date / Time: 09-AUG-2012 17:59:14 Mod No: 3 ☐ Open ☒ Authorized

Click new icon in the application toolbar. The system will display 'Customer ID' screen. Here you can select the customer id.

Customer id

Customer ID:

☒ ☐

Customer ID

Select the appropriate customer for whom you wish to maintain the additional tax information details.

If you have selected main customer number, then the system will display the details from customer screen. In case, if you have selected underlying partner or sub-customer, then the system will display the details from underlying partner screen.

On clicking 'Ok' button, the system validates the customer identification number and displays the following details:

- Unique Customer ID
- Unique Customer ID Creation Date
- Permanent Residence Address
- Street Address
- City
- State
- Zip Code
- DBA Name
- US TIN
- Country of Incorporation/Formation
- Country
- NAICS Code

You can specify the date on when the entity was incorporated or formed legally.

2.1.39.1 Capturing Customer Tax Info Details

To define the customer tax information details of the customer click on the tab titled Customer Tax Info.

Corporate Details

Full Legal Name

Specify the full legal name of registration of the main office of the Corporate/Bank customer.

Recipient Code

Specify the recipient code of the Corporate/Bank customer.

Individual Details

Name Prefix

Specify the title prefixed to the name of the customer. The title could be Mr. /Mrs./ Ms./ Dr. / Prof. etc.

Legal Middle Name

Specify the legal middle name of the customer.

Legal Surname 1

Specify the legal Surname 1 of the customer.

Legal Surname 2

Specify the legal Surname 2 of the customer.

Name Suffix

Specify the title suffixed to the name of the customer.

Country of Birth

Specify the country where customer was born. The adjoining option list displays all country codes maintained in the system. You can select the appropriate code.

Primary Citizenship

Specify the primary citizenship of the customer.

Other Citizenship

Specify the other citizenship of the customer.

Date of Birth

Specify the date of birth of the customer.

Private Label Customer

Check this box to indicate that the customer should be marked as private label customer.

Renounced US Citizenship

Check this box to indicate that the customer is renounced US citizenship.

Headquarters Address**Address**

Specify the address where the headquarters is located.

State

Specify the state where the headquarters is located.

Zip Code

Specify the zip code where the headquarters is located.

Country

Specify the country where the headquarters is located.

Mailing Address**Address**

Specify the mailing address of the customer.

State

Specify the state where the customer resides.

Zip Code

Specify the zip code where the customer resides.

Country

Specify the country where the customer resides.

GIIN Details**GIIN Number**

Specify the Global Intermediary Identification Number (GIIN).

GIIN Status

Specify the status of the GIIN.

GIIN Status Date

Specify the date on when the GIIN status is updated.

IRS Details**Tax Residence Country**

Specify the country code of the residence from the adjoining option list. The list displays all valid country codes maintained in the system. You can select the appropriate one.

Country of Management and Control

Specify the country in which the customer entity is managed and controlled. The adjoining option list displays all valid country codes maintained in the system. You can select the appropriate one.

IRS Code Country of Information/Formation

Specify the Internal Revenue Services (IRS) country code of information/formation. The adjoining option list displays all valid IRS codes maintained in the system. You can select the appropriate one.

Applicable IRS Exemption Code Fee

Specify the IRS exemption code that is applicable for the fee. The adjoining option list displays all valid IRS codes maintained in the system. You can select the appropriate one.

Applicable IRS Exemption Code Interest

Specify the IRS exemption code that is applicable for the interest. The adjoining option list displays all valid IRS codes maintained in the system. You can select the appropriate one.

Status Details

FATCA ID

Specify a unique identification number issued by the IRS for a registering Foreign Account Tax Compliance Act (FATCA).

FATCA in Effect

Indicate whether FATCA is effective by selecting the appropriate option from the adjoining drop - down list. The list displays the following values:

- Yes
- No

FATCA Compliant

Select FATCA compliant from the adjoining drop -down list. The list displays the following values:

- Yes
- No
- Partial FATCA Compliant



If you have selected the FATCA in effect as 'Yes', then you need to specify the FATCA compliant.

FATCA Entity Status

Specify the FATCA entity status.

Individual Status

Specify the individual status.

FATCA Status Update Date

Specify the date on when the FATCA status is updated.

Tax Classification

Specify the tax classification. The adjoining option list displays all tax classifications maintained in the system. You can select the appropriate one.

Tax Classification - Other

Specify the other tax classification.

Tax Form Expiration Date

Specify the date on when the tax form expires.

Blended Rates**FATCA Fee Rate**

The system displays the fee rate of FATCA.

FATCA Interest Rate

The system displays the interest rate of FATCA.

Chapter 3 Fee Rate

The system displays the fee rate of chapter3.

Chapter 3 Interest Rate

The system displays the interest rate of chapter 3.

Indicators**Hold Mail is Sole Address Indicator**

Specify the hold mail is sole address indicator.

Green Card Holder Indicator

Specify the green card holder indicator.

US Wiring Instructions Maintained Indicator

Specify the US wiring instructions maintained indicator.

In Care of is Sole Address Indicator

Specify the in care of is sole address indicator.

U.S. Address Indicator

Specify the U.S. address indicator.

2.1.39.2 Capturing Other Details

To define the other information's of the customer click on the tab titled Other Details

Customer additional tax information

Unique Customer Id: 000066 Permanent Residence Address: New York Date of Incorporation/Formation: Partners:
Unique Customer Id Creation Date: 08-AUG-2012 Street Address: INDICIA of US:
DBA Name: sgaas asgas City: Country of Incorporation/Formation: US Supporting Doc:
US TIN: NAICS Code: State: Document Loc:
Country: US Zip Code: Document Req:

Customer Tax Info **Other Details**

Document Details

Unique Document Number: Document Effective Date:
Tax Form Type: Form Type Change Value Date:
Document Validation Status: Document Validation Date:
Document Submission Date: Document Request Date:
Document Rejection Date: Document Expiration Date:
Document Evidence Reviewer: Bank/Non Bank Identifier: Exempt Recipient:
Document Rejection Reasons:

Power of attorney Name & Address

Name:
Address: City: State: Zip Code:

Third Party Signatory Name & Address

Name:
Address: City: State: Zip Code:

Account Holder's Custodial Bank Profile

Full Legal Name: Bank Identifier:
US TIN (if Any): Tax Residence Country:
Permanent Residence Address: City: State: Zip Code:
Mailing Address: City: State: Zip Code:
FATCA Status: Recipient Type:

Exchange Details

Exchange Name:
Account Number:
Account Open Date:
Account Balance:
Branch Location:

Other Details

Number Of Joint Owners:
Citi Legal Entity:
Relationship:
Manager Name:
Govt Issued ID No:
Govt Id Type:
ID Type others:
Issuing Date:
Issuing Country:
Expiry Date:

TIN Details **Contact Person Details** **Owner Profile**

US TIN	US TIN Type	US TIN Add or Change Date	Non-US TIN	Non-US Tin Type	Non-US TIN Country	Non-US TIN Mod Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Input By: SHREE01 Date / Time: 09-AUG-2012 17:54:42 Auth By: SHREE02 Date / Time: 09-AUG-2012 17:59:14 Mod No: 3 ☐ Open ☒ Authorized

Document Details

Unique Document Number

The unique system-generated number used to identify the electronic image of a particular document.

Tax Form Type

Specify the tax form type from the adjoining option list. The list displays all valid tax form maintained in the system. You can select the appropriate one.

Document Validation Date

Specify the date on when document was validated.

Document Submission Date

Specify the date on when document was submitted.

Document Rejection Date

Specify the date on when document was rejected.

Documentary Evidence Reviewer

Specify the name of the documentary evidence reviewer.

Document Rejection Reason(s)

Specify the reason for document rejection.

Document Effective Date

Specify the date from when the document is effective.

Form Type Change Value Date

Specify the form type change value date.

Documentation Request Date

Specify the date on when documentation was requested.

Document Expiration Date

Specify the expiry date of the document.

Bank/Non Bank Identifier

Specify the bank/non bank identifier from the adjoining option list. The list displays all valid tax bank/non bank identifier maintained in the system. You can select the appropriate one.

Exempt Recipient

Specify the exempt recipient from the adjoining option list. The list displays all valid recipients maintained in the system. You can select the appropriate one.

Power of Attorney Name & Address**Name**

Specify the person name on whom the power of attorney is given.

Address

Specify the mailing address of the person name on whom the power of attorney is given.

State

Specify the state where the person resides.

Zip Code

Specify the zip code where the person resides.

Third Party Signatory Name & Address**Name**

Specify the person name on whom the third party signatory is given.

Address

Specify the mailing address of the person name on whom the third party signatory is given.

State

Specify the state where the person resides.

Zip Code

Specify the zip code where the person resides.

Govt Details**Govt Issued ID**

Specify the identification number issued by the government.

Govt ID Type

Specify the id type issued by the government.

ID Type Others

Specify the id type others issued by the government.

Issuing Date

Specify the date on when the ID card was issued.

Expiry Date

Specify the expiry date of the ID card.

In addition to the above, you can specify the account holder's custodial bank profile details, account details, and other details.

2.1.39.3 Specifying TIN Details

US TIN

Specify the U.S. taxpayer identification number (TIN) provided by the account holder and issued by the US government.

US TIN Type

Specify the type of U.S. taxpayer identification number (TIN) provided by the account holder and issued by the US government.

US TIN Add or Change Date

Specify the date on when the US TIN is modified.

Non -US TIN

Specify the non U.S. (foreign) taxpayer identification number issued to the account holder by a foreign government (Non-US).

Non -US TIN Type

Specify the type of non U.S. taxpayer identification number (TIN) provided by the account holder and issued by the foreign government.

Non-US TIN Add or Change Date

Specify the date on when the non-US TIN is modified.

2.1.39.4 Viewing Contact Person Details

You can view the contact person details by clicking 'Contact Person Details' tab.

TIN Details		Contact Person Details		Owner Profile	
Contact Person Name	Contact Person Title	Phone No	Country	Contact Person Affiliation	Cust Level Msg Gen
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

2.1.39.5 Specifying Owner Profile Details

You can specify the owner profile details by clicking 'Owner Profile Details' tab.

TIN Details		Contact Person Details		Owner Profile			
Serial No	Profile Type	Full Legal Name	US TIN	Ownership Percentage	Permanent Name & Address	FATCA Status	GIIN Number

Specify the following details:

Profile Type

Specify the owner profile type.

Full Legal Name

Specify the full legal name of each owner or debt holder of an owner-documented FFI (FFI refers to the client).

US TIN

Specify the value of US taxpayer identification number of owner or debt holder of the owner-documented FFI.

Ownership Percentage

Specify the ownership percentage name of each owner or debt holder of the owner-documented FFI.

Permanent Residence Address

Specify the permanent residence address of each owner or debt holder of the owner-documented FFI.

FATCA Status

Specify the FATCA status of a particular owner or debt holder of the owner-documented FFI.

GIIN Number

Specify the GIIN of a particular owner or debt holder of the owner-documented FFI.

2.1.39.6 Specifying Underlying Partner Details

You can modify the withholding rate for the underlying partner which will be used for calculating the blended rate. This will not be used in the processing of tax calculation.

You can specify the underlying partner details by clicking 'Underlying Partner Details' button. The following screen will be displayed.

Underlying Partners

Customer Id DBA Name

Partner ID	Legal Name	Recipient Street Add	FATCA Fee Tax Rate	FATCA INT Tax Rate	Chapter3 Fee Tax Rate	Chapter3 INT Tax Rate	Effective Date of Allocation %
000029123	KUNAL	10 WEBMINSTER STREET	2.0000000	2.0000000	2.0000000	2.0000000	01-AUG-2012

Creation Year

Allocation Details

Creation Month	Allocation %
AUG	002.0000000000

Specify the following details

Partner ID

Specify the underlying partner identification number.

Legal Name

Specify the legal name of underlying partner.

FATCA Fee Tax Rate

Specify the FATCA fee tax rate for partner.

FATCA Interest Tax Rate

Specify the FATCA interest tax rate for partner.

Chapter3_Fee_Tax_Rate

Specify the Chapter3 fee tax rate for partner.

Chapter3_Int_Tax_Rate

Specify the Chapter3 interest tax rate for partner.

Effective Date of Allocation %

Specify the date from when the allocation percentage is effective.

Recipient Street Add

Specify the street address of the recipient.

Recipient City

Specify the city where the recipient resides.

Recipient State

Specify the state where the recipient resides.

Recipient zip code

Specify the zip code of the recipient residence.

Recipient Country

Specify the country where the recipient resides.

Recipient Code

Specify the recipient code.

Exempt Recipient

Indicate whether the recipient should be exempted by selecting the options available in the drop-down list. The list displays the following values:

- Yes
- No

Tax Form Effective Date

Specify the date from when the tax form is effective.

IS A Bank

Check this box to indicate that the underlying partners should be a bank.

FATCA Classification

Select the required FATCA classification from the adjoining drop-down list.

Tax Classification

Select the required tax classification

TIN

Specify the taxpayer identification number (TIN).

TIN Type

Specify the type of taxpayer identification number (TIN).

Tax Form Type

Specify the tax form type.

Tax Residence Country

Specify the country where the underlying partner is paying taxes.

The system will validate that the allocation percentages maintained under any given main customer and underlying partner in 'Customer Additional Tax information' screen should be equals to 100%.

The system will automatically calculate the proper allocation percentage of a given beneficial owner based on the allocation percentage of it's' parent and the allocation percentage maintained.

System will consider the income allocation and withholding rate for each underlying partner and derive a blended withholding rate for each tax component to be maintained for the main customer.

For a customer, if FATCA complaint status has been maintained as Partial FATCA compliant, then blended rate for both FATCA and Chapter 3, for which rates will be picked from the tax rule maintenance, will be applied on the payment amount.

The blended rate for fee and interest payment type will be calculated for both chapter 3 and FATCA on the basis of withholding rate for fee and interest (FATCA and Chapter 3) as specified in the 'Customer Additional Tax information' screen. Blended rate for both FATCA and chapter 3 will be of current month.

2.1.40 Viewing the Additional Tax Information History Details

You can view the history of additional information's related to FATCA IRS regulations of a customer in the 'Customer Additional Tax Information History' screen. To invoke this screen, select **Customer Maintenance** from the Application Browser. Thereafter, choose Additional Tax Information [and](#) then select History under it.

Customer additional tax information History

Unique Customer Id: 000029 Address: 54 Incorporation Country: AD
 Unique Customer Id Creation Date: 02-APR-2012 Street address: No Raod Incorporation Date:
 DBA Name: Taxmji State: Country: TK
 US TIN: Zip Code: 225225 NAICS Code:
 Partners
 Document Loc

Customer Tax Info Other Details 3 Of 3

Corporate Details
 Full Legal Name: CITI1 Name Type: Disregarded Entity

Individual Details
 Name Prefix: Legal Given Name: Legal Middle Name: Legal Surname1: Legal Surname2: Name Suffix:
 Country Of Birth: Primary Citizenship: Other Citizenship:
 Date of Birth: Receptient Code: Private Label Customer: Renounced US Citizenship:
Headquarters Address
 Address: 2 PENNS LINE
 State: Zip Code: NEWJERSEY Country:
GIIN Details
 GIIN Number: GIIN Status: GIIN Status Date: 02-MAY-2012

Status Details
 FATCA ID: FATCA In effect: FATCA Compliant: FATCA Entity Status: Presumed U.S Entity
 Individual Status: FATCA Status Update Date: 02-MAY-2012
 TAX Classification: TAX Classification-Other: Tax Form Expiration Date:
Blended Rates
 FATCA Fee Rate: 2.1300000000
 FATCA Interest Rate: 4.5600000000
 Chapter3 Fee Rate: 2.1300000000
 Chapter3 Interest Rate: 4.5600000000

Mailing Address
 Address: 2PENNSLINE
 State: Zip Code: NEWJERSEY Country:
IRS Details
 Tax Residence Country: USA Country Of Management & Control: USA
 IRS code country of Incorporation/Formation: Applicable IRS Exemption Code Fee: Applicable IRS Exemption Code Interest:
Indicators
 Hold Mail Is Sole Address Indicator: N US Wiring Instructions Maintained Indicator: U.S. Address Indicator: Y
 Green Card Holder Indicator: In Care Of Is Sole Address Indicator: Y

TIN Details Contact Details Owner Profile

TIN	TIN Type	TIN Add or Change Date	Non-US TIN	Non-US Tin Type	Non-US TIN Country	Non-US TIN Mod Date
1211221		01-MAY-2013				

Input By: SANGHA2 Date / Time: 01-AUG-2012 16:23:16 Auth By: SANGHA1 Date / Time: 01-AUG-2012 16:23:33 Mod No: 4 Open Authorized

2.1.41 Maintaining LOV for New Accounts

You can maintain the LOV details in the 'LOV for New Account Maintenance' screen. To invoke this screen, select **Customer Maintenance** from the Application Browser. Thereafter, choose Additional Tax Information and then select LOV maintenance under it.

LOV Maintenance for New Account Maintenance Screen

LOV Name Country of incorporation

LOV Values

LOV Value	LOV Value Description
GBR	GREAT BRITAIN
IND	INDIA

Input By: KUNAL02 Date Time: 01-AUG-2012 17:15:11 Auth By: Date Time: Mod No: 2 ☒ Open ☐ Authorised

Specify the following details:

LOV Name

Specify the LOV code and a brief description for the LOV name.

LOV Value

Specify the code for the LOV vlaue.

LOV Value Description

Specify a brief description for the LOV vlaue code.

You can perform the following operations in this screen:

- Unlock
- Delete
- Auth
- Close
- Reopen

3. Maintaining Customer Accounts

3.1 Introduction

You can define customer accounts for all the customers of your bank through the Customer Accounts Maintenance screen.

Each account that you define is identified with an account number. The structure of the account number is based on the Account Mask you have maintained through the Account Parameters sub-screen of the Bank-wide Parameters screen.

The Account Number can be combination of the CIF Number, the Account Class, Currency, and any other alphabet/s or number/s of the account or currency as defined.

For an account number, you also need to define (in this screen) other parameters like: the account class; the type of account - joint or single; the reporting lines for this account class; the currency in which transactions can be passed to this account; the customer's account limit; the check book/passbook/ATM facility, and so on.

3.1.1 Invoking the Customer Accounts Screen

The 'Customer Accounts Maintenance' screen is available under Customer Maintenance in the Application Browser.

Customer Accounts Maintenance

Account No CIP 0000000000 Version No 2 Of 2

Alternate AC No 0000000000 Customer WAMAN01

Bank Code RTGSY2 Account Class FAST

AC Open Date 01-FEB-2002 AC Reopen Date Account Currency GBP

Charge Group ALL WAMAN01

Basic Account Details Amounts And Dates

Clearing house CLH1

Clearing AC No

IBAN AC No M IBAN Required

Description

Type Single 1 XXXXX

Joint 2

A/C Address XXXXX

A/C Facilities

☒ Cheque

☐ ATM

☐ CAS Account

☒ Passbook

☐ A/c Linked Deposit

Monthly withdrawal count

Status Details

Status NORM

Since 01-FEB-2002

Last contact date

Account Status

☐ No Credits

☐ Stop Payments

☐ No Debits

☐ Deceased

☐ Blocked

☒ Dormant

☐ Frozen

☐ Unknown Address

☐ Temporary Closed/Bad Account

Reporting Lines

GL Lines Central Bank Lines Head Office Lines

Dr 367000001 GL8 GL12

Cr 367000001 GL8 GL12

Status

Input By HARIAU Date Time 31/10/2003 10:29:36 Auth By DIWAKAR Date Time 31/10/2003 10:30:22 Mod No 2 Open

Authorized Disallow Changes

View Last Authorized

The details maintained in this screen have been classified into two broad heads:

Basic Account Details	Here you maintain the basic attributes of each customer account like the account number, customer code, the account class, account currency, type of account - single or joint, account status, reporting lines etc.
Amounts and Dates	Under Amounts & Dates you can view details of debit and credit turnovers and balances of the account.

The Customer Accounts Maintenance -- Basic Accounts Details screen is displayed by default when you invoke the Customer Accounts Maintenance screen. The Branch Code of the sign-on branch is on display.

In this screen, you define the following for a customer account:

- The account number of the customer.
- The customer code.
- The alternate account number for the account you are defining.

- If the customer has an IBAN account, the IBAN or International Bank Account Number, which is a unique account number that is used to identify the customer's account in a financial institution internationally.
- The date on which the account was opened.
- The date on which the account was reopened.
- The account class to which the account number is linked.
- The currency of the account.
- The type of account - single or joint account.
- The nominees who have the rights to the balances of the account if the account holder dies.
- The facilities granted to the account number - check book or passbook or ATM.
- A no credit or no debit status if applicable to the account number.
- Reporting lines for General Ledger accounting.
- The lines for reporting accounting activity to the Central bank and Head Office.
- Specify preferences like should credits be posted to the account; should debits be made to the account; is the account frozen or dormant; is a stop payment instruction issued against the account.
- Whether receivable tracking is required for the account.
- Whether overdue debit tracking is required for the account.
- Whether you can book account-linked deposits for the account. If yes, you have to maintain the parameters for such deposits.
- Whether override auto closure is required for the account.

3.1.2 Basic Account Details

For a customer account the following parameters need to be maintained:

Indicating the Account Number

You can indicate the account number of the customer. One customer can have any number of accounts.

The structure of the account number is defined in the customer account mask maintained in the Account Parameters sub-screen of the Branch-wide parameters screen. The account number can be a combination of the account class, customer code (CIF Number), serial number or currency as defined in the customer account mask.

The last constituent of the account number is always a system generated check digit (it could be alphabetical or numeric depending upon the mask defined).

Example

Suppose you have defined the Customer account mask as CCY-CIFNUMBER-*nnD*. Where 'D' is your check digit, which is generated by the system.

For a customer account bearing the following details:

- Third savings account with your bank: 03.
- Customer code/CIF Number: US10005.
- Account currency: USD.

His account number would read as USD-US10005-03'D'.



You cannot alter the relative position of the constituents of customer account (as defined in the mask) while maintaining actual customer accounts.

Identifying the Alternate Account Number

You have to define an alternate account number for the account you are defining. The alternate account number that you specify should be unique for each customer. You can capture the old account numbers used by your bank before installing the Oracle FLEXCUBE system. The old account numbers would be mapped with the new account numbers. This would facilitate quick tracking of the account and generating queries.

In the Data Entry Module you can input a transaction using the alternate account number instead of the actual account number.

Indicating the Account Opening Date

You have to capture the date on which the account was opened.

Capturing a brief description of the account

You can capture a brief description of the account whose details you are capturing. The description that you capture can pertain to the nature of the account - current, savings, overdraft, etc. Also, if a customer has two or more accounts under one account class you can specify the purpose of that account.

Indicating the CIF number of the Customer

If you have included the CIF Number of the customer as part of the Account Mask, the system automatically defaults the CIF code of the customer in the respective field. You will not be allowed to modify this code.

However, while defining the Account Mask in the Account Parameters section of the Bank-wide Parameters screen, if you have specified that the CIF Number should not be a part of the account mask you will have to specify the customer code manually. A list of all the valid customer codes is displayed in the available option list. You can select the appropriate.

Identifying the Account Class

In Oracle FLEXCUBE you can classify the customer accounts of your bank into different groups. Each group is referred to as an account class and is maintained in the Account Class Maintenance screen. For each class, you have to define certain common attributes applicable to all accounts in the particular class.

While maintaining a specific account you have to identify the class to which the particular account belongs. You can select the appropriate account class from the list of all the account classes maintained in the system.


Identifying the Account Currency

You have to identify the currency of the customer account. A list of all the currencies maintained in the system will be displayed in the available list. You can select the currency of transaction for the respective account.

Specifying the clearing house for the account

You have to identify a clearing house for the account. All the valid clearing house codes maintained in the system will be displayed in the option list. Choose the appropriate clearing house you want to associate with the customer account for transactions.

Specifying the clearing account number

The Clearing Account number for the customer account will be generated automatically when you click on the  button, if you opt for auto generation in the Branch parameters. The account number will be created according to the account mask you have maintained. However, you can choose to change this number here and the system validates this number with the account mask you have maintained for the branch.

Refer the section on maintaining 'Branch Parameters' of the Core Services User Manual for details on maintaining the Clearing Account Mask.

Indicating the Type to which the account belongs

You have to indicate whether the account is to be opened only by the account holder or whether it can be jointly operated.

Identifying the Nominees

You can nominate two persons who would have the right to the balances in your account after the account holder's demise.

Subsequent to the account holder the first nominee is called to claim the balances in the account. If the first nominee is no more or is missing then the second nominee is called upon to claim the balances in the account.

Specifying the Account Facilities

As part of specifying the account facilities you can indicate whether the account holder can avail of the following facilities:

- A checkbook facility

- A passbook facility
- CAS Account
- An ATM facility
- Facility to book A/c Linked Deposits

You can indicate that the account holder can avail of a Checkbook, Passbook, ATM facility by checking the box positioned next to each of these fields.

If you have indicated that the account holder needs to be provided with the check book facility you will have to maintain the check book details through the respective screen. Similarly, you can choose to indicate that the account holder needs to be provided with a Passbook and ATM facility.

Oracle FLEXCUBE provides you with the facility of creating account-linked deposits in the system when a customer's account balance exceeds a certain predefined limit. The system will automatically book a deposit for the excess amount. The aggregate of the outstanding balances in the account-linked deposits will form part of the withdrawal/available balance of the customer account. If you select the 'A/c Linked Deposit' option, Oracle FLEXCUBE will automatically book account-linked deposits for the account.

Also, whenever the account has insufficient funds to process a transaction, the deposit will be automatically broken to cover the shortfall.



At a later date, if you attempt to change the status of the account linked deposit option from 'YES' to 'NO', the system will first check that there are no active Auto-Deposit contracts for the account before allowing the change to take effect. If active contracts are present, it will display an appropriate message to indicate the same. The same validation would be done on account closure also.

If you allow for account-linked deposits, you have to maintain certain parameters based on which the system will process the breakage of such deposits whenever the customer account balance falls short. Refer to the section titled 'Specifying Account Linked Deposit details' for more information.



Although these specifications are defaulted from the account class screen, where you had maintained these specifications for all accounts belonging to a class, the options specified at the account level will supersede that specified for the account class.

Monthly Withdrawal Count

The system displays the value of monthly withdrawal count here and this value gets incremented based on the transaction posted using the transaction code 'Consider for A/C Activity'. However, you can modify this value.

Last Contact Date

Specify the last contact date here. This date can be a back/future valued date.

For every credit or debit entry posted into the account, with 'Consider for Account Activity' the option selected, the last contact date is updated.

Specifying reporting details for status movement

When you set up a customer account, you might wish to define the reporting lines to which account balances must be reported in the event of status movements on the account.

The reporting lines for status movement are defined for each account class. When you associate the customer account with an account class, you can ensure that the reporting lines defined for the class will be applied by default on the customer account, by selecting the Propagate Reporting Details check box.

The following GL's are defined in the Account Class Maintenance for posting account balances when a status movement occurs on any accounts belonging to the account class:

- The Debit and Credit GL's to which account balances must be posted, for movement to each status
- The Central Bank Reporting Debit and Credit GL's
- Head Office Reporting Debit and Credit GL's

If you want to maintain distinct reporting GL's for the customer account apart from those defined for the account class to which the account belongs, you must specify the GL's, in the Account GL Linkage screen. Invoke this screen from the Application Browser.

Account GL Linkage

Branch: F11 Finland Branch

Account Number: 0800194024

AC Status			Central Bank Lines	
Status	Debit	Credit	Debit	Credit
NORM	200150101	100050102	5650250	1101210
OVDU	100050102	200050201	1102549	1102543

Status

Input By: SHEREEN Date/Time: 21-SEP-2002 11:46:43 Auth By: Date/Time: Mod No.: ☐ Authorised ☒ Open

You can maintain the following details in this screen:

Indicating whether EOD Wash is required

You may want to indicate that the system should hand-off details of accounting entries posted for transactions involving the particular customer account to the External System. You can do this by selecting the EOD Wash Required check box.

Also note that as a result of this interface the details of accounting entries (involving the Customer Account) posted in the External System are also handed-off each day to Oracle FLEXCUBE.

Indicating whether combined accounting is required

While defining a customer account you can indicate whether you would like to link two customer accounts.

You can invoke the Combined Accounts screen to specify the combined account details (available in the Application Browser) only if this option is enabled for the customer account.

Specifying whether receivable tracking is required

When posting a debit entry to a customer account, the system may detect insufficient funds. You have the provision to indicate to the system to track receivables whenever insufficient funds are detected in the customer account. You can do this by selecting the 'Receivable Tracking Required' check box. If this option is checked, the entry will be posted to the receivable account (specified in the Product Even Accounting Entries Maintenance screen).



The system will track the receivable only if you have checked the 'Receivable Tracking Required' option for both the customer account and the accounting entry involved (specified in the Product Event Accounting Entries Maintenance screen).

During the end-of-day processing for the branch, the system will check if sufficient funds are available in the account. If enough funds are available, the entry posted to the receivable account will be liquidated and the customer account will be debited for the amount.

If you have selected the 'Track Receivable' option at the account class level then the same will default to the account; when new accounts are opened with the related account class. However, you have the option to change the defaulted value for a specific customer account.



The option to track receivables will be applicable to transactions processed through the Teller, Funds Transfer and Loans modules of Oracle FLEXCUBE.

Specifying whether overdue debit tracking is required

In Oracle FLEXCUBE, you have the option to track overdue debits for customer accounts. If you have opted for 'Overdue Debit Tracking' when maintaining the preferences for the Account Class linked to the account being defined, the same will get defaulted to the account as well. However, you have the option to change the preference at the account level, if required.

If the option is not selected for the account class, you will not be allowed to select the same at the customer account level.

However, if you uncheck this option and wish to opt for overdue debit tracking for the account at a later date, the system will verify if the option is selected for the following:

- Branch
- Customer
- Account Class

Maintaining Reporting Lines

Reporting lines are the lines to which all balances of an account will report. The reporting lines are defaulted from the Account Class Maintenance screen. However, for an account, if you want to state a different reporting line other than the one specified in the account class, you can. As part of the reporting lines maintenance you have to identify the following:

- The GL code to which all balances in the particular account will report to if in a debit and the GL code to which all balances in the account will report to when in credit.
- The central bank debit and credit lines, the account should report to when the account is in debit or credit respectively.
- The head office debit and credit lines to which the account will report to if it is in debit or credit respectively.



The reporting lines specified for the account will supersede the line specified for the account class.

Indicating the Account Status


The account status reflects the status of the account. The account may have a No Credit or No Debit order issued against it or a Stop Payment order or it may have been frozen for some reason and therefore dormant. While posting transactions to the customer account, the system checks the status of the account before the entry is processed.

For a particular account you can indicate that:

- No credits can be posted to the customer account by enabling the check box positioned next to this field.
- No debits can be posted to the account. For example, Silas Marner, a customer of your bank, going abroad for a year instructs you not to debits his account till his return. You can execute this operation using the Account Status Change screen.
- For Stop Payments, if in the CASA module a stop payment instruction is issued (for a check or an amount) against the account number, the system automatically enables the Stop Payment check box. When the stop payment instruction is withdrawn, the status gets updated accordingly.
- If you have frozen a customer account in the Customer Information Maintenance - Basic screen the accounts gets frozen. For instance, at the behest of a court order, the status of the account is reflected here in the Customer Accounts screen.
- The system updates this status for an account based on the dormancy days specified in the Account Class Maintenance screen.

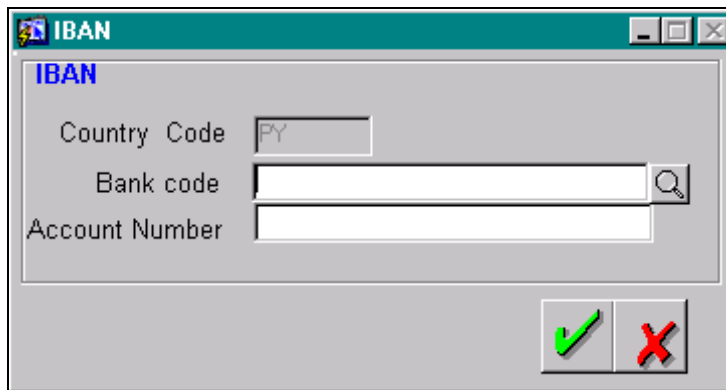
- If there is an amount block placed on the account you can choose mark the account as Blocked, implying that no transactions can be posted into the account.
- If the account is marked as Temporarily Closed, you will be allowed to post internal entries only i.e., entries with a Transaction Code which has the Consider for Account Activity option enabled. While changing the status of an account to Temporary Closed/Bad Account you will have to enable the No Debit and No Credit posting restrictions as well.

If none of the statuses are marked, it suggests that this customer account is normal.


 When you view the changes made in each of the individual version using the version number panel, the system displays only the latest account status details for all versions.

Capturing the International Bank Account Number

To capture the detail of the IBAN account for a specific customer, you have to enable the IBAN Required option by enabling it. Subsequently, click on the **M** button. The IBAN details sub-screen will be displayed.



In this screen, you can capture the IBAN Account Number as well as the bank code of the bank where the IBAN account resides.

 The bank code and account number that you specify in this field will be validated against the Bank Code and Account Number masks maintained in the Branch Parameters screen. If the account Number that you capture is less than the length of the mask and the mask happens to be numeric, the system automatically appends a zero to get the required length.

After you specify the Bank Code as well as the Account Number the system calculates the check digit based on the Country Code, Bank Code and Account Number combination.

Indicating whether the ICCF Charge Statement should be generated

In Oracle FLEXCUBE, you can categorize customers of your bank into several groups and levy charges for transactions processed on the basis of the transaction count i.e., the number of the transaction processed for the customer or on the basis of the value of the transaction.

While building the account class you have indicated whether a charge statement should be generated for accounts involving the account class. This preference is defaulted to the customer account. You can change it for a particular account.



The charge statement is generated as per the charge booking parameters maintained in the Charge Class definition screen i.e., when the transaction count maintained for customer exceeds the specified limit. It will not include the charges booked as part of the IC module.

Upon closing an account the system performs the necessary validations to ensure all outstanding charges are liquidated before the closure.

For further information on processing charges on customer transactions refer the Oracle FLEXCUBE manual on Charges and Fees manual.

Identifying the Charge Group of the customer

Since each customer needs to be associated with a group, while maintaining the customer account you must identify the charge group under which the customer is to be categorized.

Charges are deducted from the customer account when FT, Teller, SI and PC transactions involving the customer exceed the transaction limit count.

3.1.3 Maintaining Credit Limit Liability Details


A bank lends overdraft credit facility to both its corporate and individual customers. For a corporate customer a bank defines a **credit line based limit**. For an individual customer the bank gives an **account based overdraft limit**. In the Oracle FLEXCUBE system, an account-based limit can co-exist with the credit-based limit.

For a credit line based limit, one customer is designated as a liability customer who is assigned a credit limit. Other customers are designated as subsidiaries of his liability limit. Thus these subsidiary customers are linked to a main credit line of the liability customer. There can be several such liability customers to whom a few subsidiary customers are linked.

A credit line has three basic levels of limits.

- Overall limit -- this is the maximum credit exposure that a bank is willing to take for a liability group.
- Main Line Limit -- this is typically an overall limit for a product. It can be used to sub-divide the overall limit by other criteria, such as, customer, industry, region and so on.
- Sub Line limit -- this is used to allocate the main line credit limit to specifics. For example, loans into short term long term loans.

Also, the same customer may have different overdraft limit for different accounts. This credit is always granted for a specified time period and therefore referred to as temporary.

To specify the credit line details, click on the  button, the Account - Limits screen will be displayed. The Limit currency specified in the Customer Accounts screen is displayed. Limit currency refers to the currency in which the bank wants to give credit facility to this account.

Account - Limits

Limit Currency

Temp.OD Start

Temp. OD End

Credit Line

☒ Netting Required

Temp.OD Limit

Sublimit

Uncoll.Funds Limit

Offline Limit

In this table, you can define the following attributes for a credit line.

- Temporary Overdraft Limit.
- Sub-limit.
- The date from which this credit line is effective.
- The expiry date of this credit line.
- The credit line to which you want to link this customer.
- Uncollected Funds Limits.

For a credit line you need to maintain the following parameters:

Specifying the Temporary OD Limit

The temporary OD limit is the limit upto, which any overdraft is allowed, for a specified time period, over and above the limit set for this account.

This limit is independent of any credit line linked to this account. This is mostly used for short term overdrawn.

Indicating the Sub-limit

The sub-limit represents that portion of the total credit amount that can be used by this customer account. The sub-limit need be input only when the account is to be limited to a portion of the available line amount.

While passing transactions to an account with a sub-limit the first credit check made is against this sub-limit amount. If the sub-limit is crossed, you will be asked for an override.

Indicating the Temporary OD Start and End Dates

The start and end dates represent the dates from which the temporary overdraft limit becomes effective upto the date on which it should cease to be effective.

Identifying the Credit Line

You can indicate the credit line to which you would like to link the customer to. A list of all the credit line codes maintained in the system will be displayed in the option list. You can select the appropriate.

Indicating the Uncollected Funds Limit

The uncollected funds limit represents the credit transaction amounts that have not been collected as of the current day. You can set the limit upto which withdrawal is allowed against uncollected funds.

The uncollected opening balance is reset with the current uncollected balance amount during the EOD process. This amount is to be considered when calculating Central Limit availability.

Example

Account A:

Cleared balance = Rs. 10,000

Uncollected Funds = Rs. 10,000

Uncollected Funds Limit = 5,000

Total Withdrawal allowed = Cleared balance (10,000)+ Uncol. Fund Limit (5,000)

Account B:

Cleared balance = Rs 10,000


Uncollected Funds = Rs 2,000

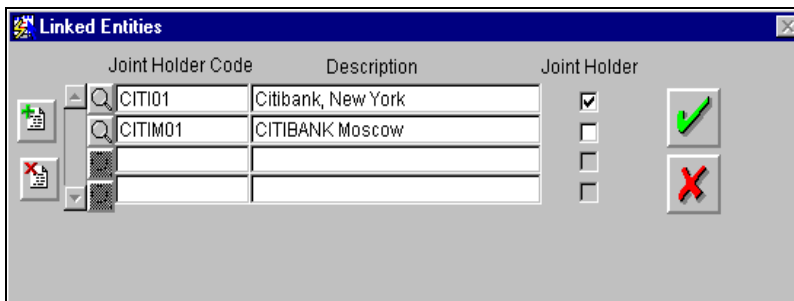
Uncollected Funds Limit = 5,000

Total Withdrawal allowed = Cleared balance (10,000)+ Uncol. Fund Limit (2,000 only)

Therefore, total withdrawal allowed from an account = Cleared balance + Uncollected Funds or Uncollected Funds Limit whichever is lower.

3.1.4 Maintaining parameters for Joint Accounts

For a joint account type of customer account you need to specify details of the other joint holders of the account. Click on  to display the joint account holder's screen.



Joint Holder Code	Description	Joint Holder
CITI01	Citibank, New York	<input checked="" type="checkbox"/>
CITIM01	CITIBANK Moscow	<input type="checkbox"/>
		<input type="checkbox"/>

In this screen you maintain the following for a joint account:


- Identifier codes for the joint holders.
- Descriptions of joint holders.

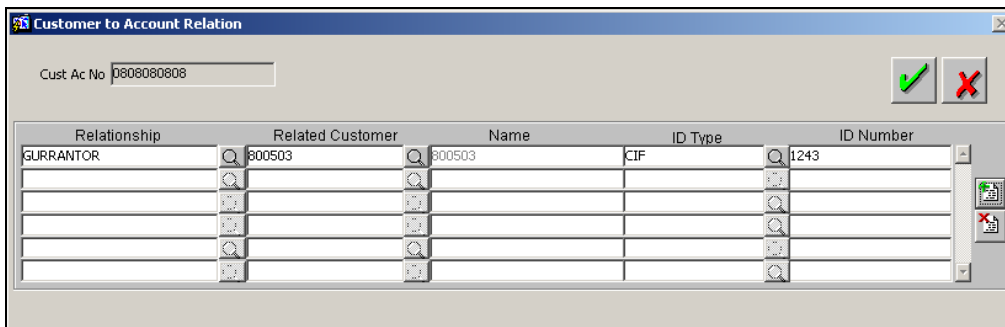
The following parameters need to be maintained for a joint account:

Joint Holder Code	This field specifies the code numbers assigned to each of the joint holders of this account.
Description	This is the description of the joint holder. Here you can enter the name of the joint holder and also his relationship with this customer.

3.1.5 Maintaining Customer to Account relationships

You can specify details of any relationships between the customer account and any other customer of your bank, as part of the customer account information when you create a customer account, in the Customer Account Maintenance screen. Relationships of this nature could be joint account holders, co-debtors, main account holders and so on.

Click on  in the Customer Account Maintenance screen to invoke the Customer to Account Relation screen.




Relationship	Related Customer	Name	ID Type	ID Number
GARRANTOR	800503	800503	CIF	1243

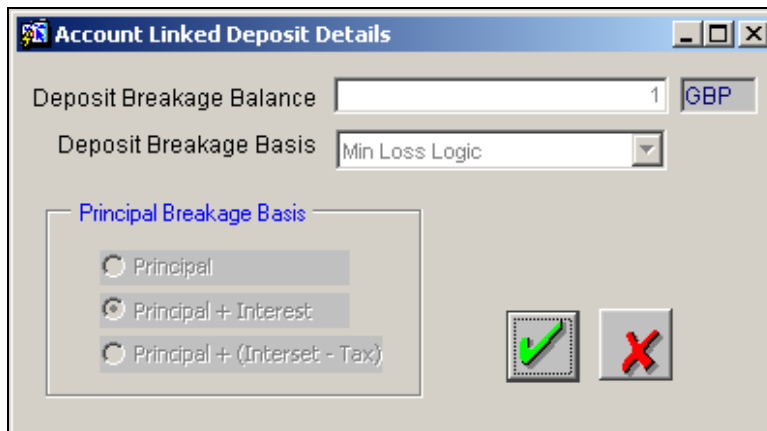
In this screen, you must specify:

- CIF and name of the other customer of your bank with whom the relationship exists
- The nature of the relationship
- Type of identification of the other customer, and the identification number

The relationships that you can maintain should already have been defined in the Relationship Maintenance.

3.1.6 **Specifying Account Linked Deposit Details**

If you have allowed for automatic booking of account-linked deposits for a customer account, you have to maintain the parameters based on which such deposits would be broken to provide for shortage in the customer account balance. Click on  to invoke the 'Account Linked Deposit Details' screen.



You have to specify the following details in this screen:

Principal Breakage Basis

Whenever the available balance in the customer account balance falls short of the deposit breakage balance, Oracle FLEXCUBE will automatically trigger a deposit breakage to meet the shortage. The aggregate of the account-linked deposits will not be included to arrive at this available balance.

You can choose from one of the following options to decide the prepaid principal for the deposit breakage:

- **Principal:** Select this option to include only the principal component of the deposit. The prepaid principal will be equal to or greater than the shortage.
- **Principal + Interest:** If this option is selected, the prepaid principal will be chosen such that the principal broken and the interest will be equal to or greater than the shortage.
- **Principal + (Interest – Tax):** For this option, the prepaid principal will be chosen such that the principal broken and the interest minus the tax will be equal to or greater than the shortage.

Deposit Breakage Balance

The system will trigger a deposit breakage based on the balance that you specify here.

If the difference between the available balance in the customer account and the aggregate of account linked deposits balance is below the amount maintained in this field, a deposit breakage will be initiated in the system.

Deposit Breakage Basis

When funds in a customer's account fall short to support a transaction, the auto-deposit will be automatically broken at EOD. The following options are available for the breakage basis:

- **LIFO (Last In First Out)** – If you select this option, a short fall in the customer account will result in the breakage of the last created auto-deposit for the account.
- **FIFO (First In First Out)** – In this case, the earliest deposit associated with the account will be broken first.
- **Minimum Loss Logic (M)** – This option will result in the breakage based on a minimum loss algorithm. The method of calculating the minimum loss unit for a deposit is explained below.

3.1.6.1 Computing the Minimum Loss Unit for a Deposit

The components involved in the calculation of the Minimum Loss Unit for a deposit are follows:

- **Principal:** This is the outstanding principal as of date
- **Original Interest Rate:** Standard Rate + Tenor-wise Spread for the original tenor of the contract (i.e. Maturity Date – Value Date). This rate will not include the Amount-wise Spread component.
- **New Interest Rate:** Standard Rate + Tenor-wise Spread for the current tenor – Penalty Interest Rate (Current Processing Date – Value Date). This rate will not include the Amount-wise Spread component.
- **Original Interest:** Interest on the Principal at Original Interest Rate
- **New Interest:** Interest on the Principal at New Interest Rate

Therefore, Minimum Loss Unit =

(Original Interest – New Interest)/No of Deposit Units (Principal)

The Minimum Loss Unit can be computed as follows:

Loss Unit, M = $1/100 * d/D * (R1 - R2)$

Where,

R1 = Original Rate

R2 = New Rate

d = Tenor in Days

D = Interest Basis (360 in this case)

The deposits will be broken in the increasing order of the Minimum Loss Unit. In case there are multiple deposits with the same Minimum Loss Unit, the deposits will be broken in the following order:

- Loss Unit
- Interest Rate

That is, first the Minimum Loss Unit would be considered, if the unit were same, the interest rate will be taken into consideration for deposit breakage. The following example will illustrate the order of breakage:

Example

Consider the deposit contracts with the following values:

Cont Ref No.	O/S Bal	Tenor-wise Spread	New Tenor-wise Spread	Std Rate	Penalty Rate	Days (d)	Orig. Int Rate (R1)	New Int Rate (R2)
1	1000	.2	.1	3	.1	2	3.2	3
2	2000	.4	.3	4	.1	1	4.4	4.2
3	3000	.2	.1	4.2	.2	3	4.4	4.1
4	1500	.3	.2	6	.1	2	6.3	6.1

Original Interest Rate = STD Rate + Tenor-wise Spread for the original tenor

For contract 1, Original Interest Rate = $3 + (.2) = 3.2$

New Interest Rate = STD Rate + Tenor-wise Spread – Penalty Interest Rate

For contract 1, New Interest Rate = $3 + (.1) - (.1) = 3$

Similarly, the system will calculate the interest rates (original and new) for the remaining contracts, as shown in the table above.

Based on the above values, the Minimum Loss Unit for each contract will be computed using the formula:

$$M = d/D * (R1 - R2)$$

Minimum Loss Unit for contract 1 = $(3.2 - 3) * 2 = 0.2 * 2 = 0.4$ (only the rate difference and tenor is substituted in the formula for this example)

Cont Ref No.	Loss Unit
1	.4

Cont Ref No.	Loss Unit
2	.2
3	.9
4	.4

Now, based on the loss units, the breakage order will be as follows:

Since the deposits are broken in the increasing order of the Minimum Loss Unit (MLU), contract no 2 will be broken first (MLU = 0.2).

Contracts 1 and 4 have the same MLU, in which case the contract with the lower interest rate will be considered first. Therefore, the order would be contract no 2, followed by contract no 4. The last one to be broken would be contract no 3. The final order is as follows:

Contracts 2, 1, 4 and finally 3

3.1.7 **Facilitating account closure**

In the event of account closure, the system allows closure only after are active linkages are closed.

Before closing the account, the system ensures that the following linkages are closed:

- Any active Loan contracts
- Any standing instruction for debit and credit account
- Any debit account in payment and collections
- Any cheque book issuance pending for the account
- Any E-alert maintained for the account
- Any ungenerated messages against the account
- Any E-dealer maintenance
- Any active tell transaction for the account
- Any IC Online Liquidation for the account

In order to view all the active linkages for each account, you can access the Account Closure Exception screen under Customer Accounts. This will assist you in closing all the active linkages.

Module Branch	Description
ST CIP	Balance for this account is not zero
IC CIP	IC Product is active for this account
LD CIP	LD Contract CIPDLB03304C6YT is active for this account
SI CIP	SI Contract CIPSI01033040001 is active for this account
PC CIP	P And C Contract CIPPROU033040003 is active for this account
CA CIP	Stop payment SP85 is active for this account

Choose the customer account which you want to close. The screen displays all the active loan, commitment, standing instructions, E-alerts, payments and collections that are linked to the account. You can also view the Cheque book details issued along with any stop payments specified for the account.

You need to close all these contracts or maintenances if you want to close the specified account.


3.1.8 Viewing the Incremental Changes Made to the Customer Data

In Oracle FLEXCUBE when the customer data is input for the first time, it is assigned the version number '1'. You have the facility to modify the data and each amendment of the data results in it being assigned the next version. You can view the changes made in each of the individual version using the version number panel.

The default view this maintenance will display the details of the latest version. The

Version No. << 7 of 7 >> section in the screen enables you to choose the version you wish to view. To view the previous version, click on the << button. Click on the >> button to view the next version. The screen displays the data for that particular version.

You are allowed to delete previous unauthorized version in the reverse order of maintenance i.e. you have to first delete the latest unauthorized version and then delete the version maintained previous to that.

 The version panel is applicable for all Sub – Systems also. This means that each sub system will display the details corresponding to the version that is being displayed.

3.1.8.1 To view the Last Authorized Data

You have the facility to view the latest authorized version in Query Mode (F7 and F8). Once you execute the query, the system will display the latest authorized version.



However, you are not allowed to create, copy, close, reopen or amend a record in the 'View Last Authorized' Mode.

3.1.9 Viewing Balance and Turnover Details

In the Customer Accounts Maintenance - Amounts and dates screen you can view all Financial details of this customer's account along with the details of the previous debit or credit activities. However, access to all financial information of an account can be restricted for any user. The financial details of an account include the account balance, the uncleared debit and credit balances, the debit and credit turnover and the interest details. In addition, the aggregate of all the account linked deposits booked for the account will also be displayed in this screen. You can also view all the active auto-deposits linked to the account. Information displayed in the amount block will be updated online real time for all the version of that account.

Click on Amounts and Dates in the Customer Accounts Maintenance screen, the Customer Account maintenance - Amounts and dates table will be displayed.

Customer Accounts Maintenance

Account No: MT4 4111111101 Version No: 1 of 1

Alternate AC No: 4111111101 Customer: CUSTMER41

Bank Code: Account Class: ACCL1

AC Open Date: 31-DEC-2001 Account Currency: USD

Charge Group: CUST4

Basic Account Details **Amounts and Dates**

Opening	.00				.00	
Daily Turnover	.00	DR			.00	DR
	.00	CR			.00	CR
Unposted						
Debits	.00				.00	DR
Credits	.00				.00	CR
Uncollected	.00				.00	
Current	.00				.00	
Uncollected	.00				.00	
Blocked	.00				.00	
Dq Amount Block						
Available Bal	.00				.00	
A/c Link Deposit	0					
DQ amount						

Previous Dates

Debit: TOV

Credit: AD

DR Activity: X

CR Activity: X

Unauthorized

Debits	.00	DR	Unposted	.00	DR
Credits	.00	CR	Unposted	.00	CR
Uncollected	.00	CR	Unposted	.00	

Status

Input By: M3 Date Time: 31-DEC-2001 18:30:25 Auth By: M4 Date Time: 31-DEC-2001 18:32:10 Mod No: 1

☒ Authorised ☐ Disallow Changes

☒ Open ☐ View Last Authorized


When amount block is applied for DDA accounts, the available balance reflects the amount that is blocked. This means the available balance displays 'Current Account Balance - Blocked Amount'.

The validity of the amount block depends on the expiry date and effective date defined in the 'Amount Block Maintenance' screen.



Multiple amount blocks can be applied for a customer account.

3.1.9.1 Viewing the Active Auto Deposits Linked to the Account

An account can have several auto deposits associated with it. You can view all the active Auto-Deposits linked to the account from the Customer Account Maintenance screen. Click on  to view the summary screen.

Contract Ref No	Custom Ref No	Value Date	Maturity Date	Rate Code	Rate	Spread	Cluster Id
AD1ADM302031A1JR	hghj	31-DEC-2001	01-APR-2002	EURIBOR	5.5	.13	AD2

Auth Status	Record Status
A--Authorised	O--Open
U--Unauthorised	C--Closed

To view the individual contract details, double-click on a deposit record in the Summary screen. The details will be displayed in the LD Contract Online screen.

3.1.9.2 Viewing Delinquency Amount blocks

The total amount blocked due to the amount block created for Delinquency Tracking is displayed. This amount can be a part of the existing blocked amount also.


3.1.9.3 Viewing Delinquency Amounts

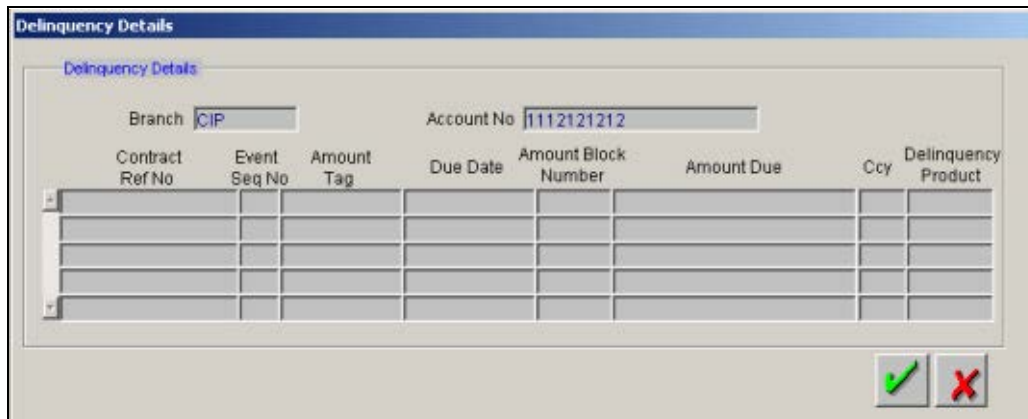
This is the total delinquency amount that is tracked using the receivable tracking option.

3.1.9.4 Viewing Receivable Amounts

This is the total receivable amount that is tracked using the receivable tracking option.

3.1.9.5 Viewing the Delinquency Records

To view the delinquency records for the account, click on  button. The Customer Accounts – Delinquency Records screen is displayed.




The screenshot shows the 'Delinquency Details' window. At the top, there are input fields for 'Branch' (containing 'CIP') and 'Account No' (containing '1112121212'). Below these is a table with the following headers: 'Contract Ref No', 'Event Seq No', 'Amount Tag', 'Due Date', 'Amount Block Number', 'Amount Due', 'Ccy', and 'Delinquency Product'. The table has four empty rows. At the bottom right of the window, there are two buttons: a green checkmark and a red 'X'.

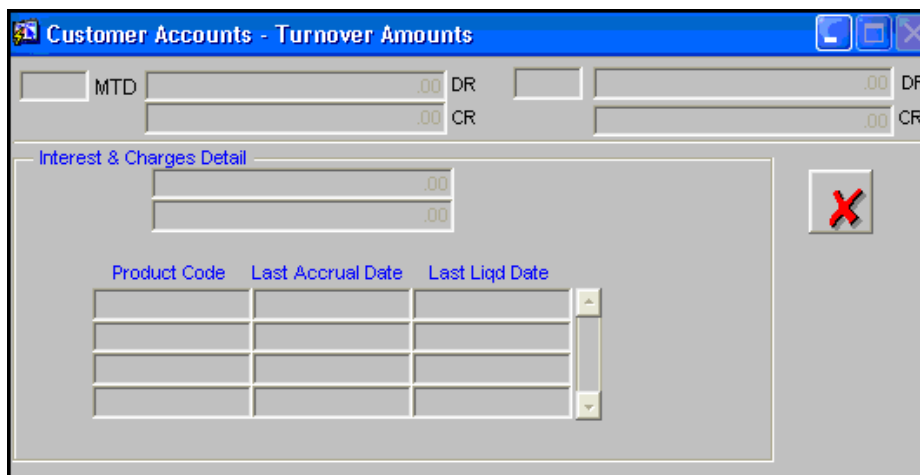
The delinquency query details screen displays the details of the delinquency amounts for the record and also the amount block, if any.

In case of an account closure the system checks for any outstanding penalties/overdue and liquidates it before the account closure process starts.

3.1.9.6 Viewing Turnover Amounts

In the Customer Account - Turnover Amounts screen you can view the total turnover of this customer account from the first date of this month to the current day's system date. Also, you can view the accumulated interest associated with debit or credit transactions after the last liquidation.


To view the turnovers for the account, click on the  button. The Customer Accounts - Turnover Amounts screen is displayed.

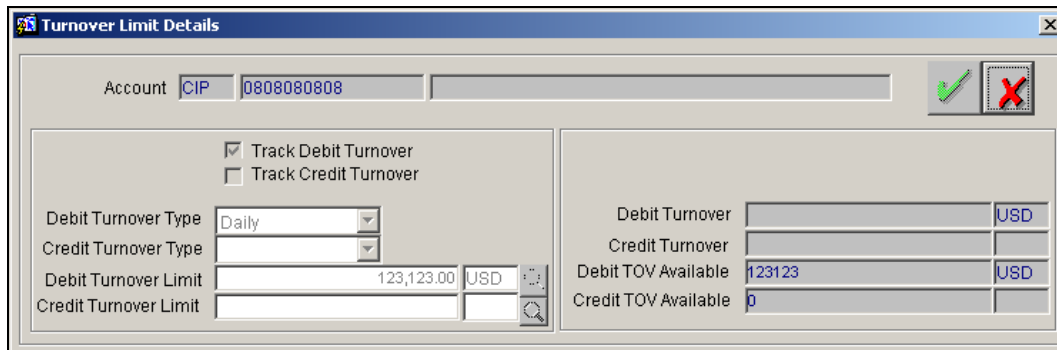


The screenshot shows the 'Customer Accounts - Turnover Amounts' window. At the top, there are input fields for 'MTD' (containing '.00'), 'DR' (containing '.00'), 'CR' (containing '.00'), and another 'CR' field (containing '.00'). Below these is a section titled 'Interest & Charges Detail' with two input fields, both containing '.00'. To the right of this section is a red 'X' button. At the bottom, there is a table with the following headers: 'Product Code', 'Last Accrual Date', and 'Last Liqd Date'. The table has four empty rows.

After maintaining the required details you can return to the Amounts and dates screen.

3.1.10 Changing the Turnover Limits for a specific Account


The specifications maintained for the account class will be defaulted to all the accounts linked to the account class. To change these specifications for an individual account click on the  button in the Customer Accounts Maintenance screen and change the values that you would like to modify.

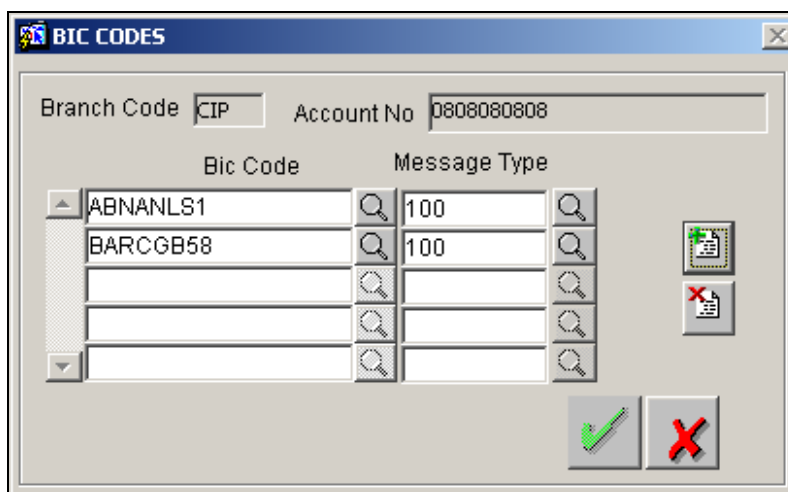


The screenshot shows the 'Turnover Limit Details' window. At the top, the 'Account' field is set to 'CIP' and '0808080808'. There are green checkmark and red X buttons. Below this, there are checkboxes for 'Track Debit Turnover' (checked) and 'Track Credit Turnover' (unchecked). Under 'Track Debit Turnover', there are fields for 'Debit Turnover Type' (set to 'Daily'), 'Debit Turnover Limit' (set to '123,123.00' with a 'USD' currency selector), and 'Debit TOV Available' (set to '123123' with a 'USD' currency selector). There are also fields for 'Credit Turnover Type' and 'Credit TOV Available'. At the bottom right, there are green checkmark and red X buttons.

In this screen the debit/credit turnover limits specific to the account class will be displayed in the left hand section of the screen, while the actual turnover of the account (debit and credit) along with the balance limit available is displayed in the right hand section. You have the option of modifying the turnover type and limit related details.

3.1.11 Identifying the BIC Entities that can Draw on an Account

You can identify the SWIFT messages over which a BIC entity can draw on a customer account. You can specify this when maintaining the customer account. In the Customer Account Maintenance screen, click on the  button to invoke the BIC Codes screen.



The screenshot shows the 'BIC CODES' window. At the top, the 'Branch Code' is set to 'CIP' and the 'Account No' is set to '0808080808'. Below this, there is a table with two columns: 'Bic Code' and 'Message Type'. The table contains two rows: the first row has 'ABNANLS1' and '100', and the second row has 'BARCGB58' and '100'. There are search icons (magnifying glasses) next to each cell in the table. To the right of the table, there are green checkmark and red X buttons. At the bottom right, there are green checkmark and red X buttons.


For a BIC Code, you can indicate the SWIFT message(s) over which the account can be accessed.

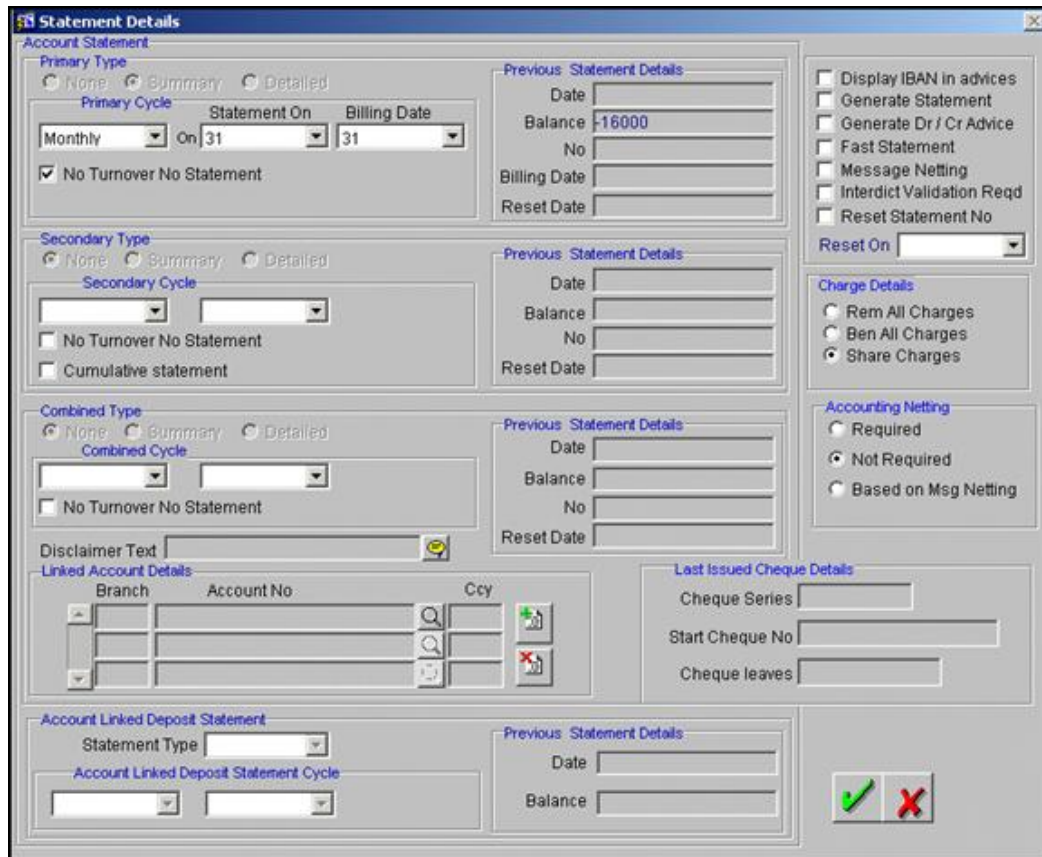
When a payment message involving the account is taken up for Straight Through Processing (STP) from the Incoming Browser, Oracle FLEXCUBE ensures that the BIC entity and the message type is valid (that is, 'allowed').

3.1.12 Maintaining Account Statement details

Preferences regarding the type of account statement - detailed or summary or none at all, are specified for an account class in the Account Class screen. These details are applicable to all accounts linked to the account class. While maintaining customer account details in the Customer Accounts screen those details are defaulted.

For a particular customer account you wish to redefine the default specification, you may. The details specified at the account level will supersede those specified for the account class.

To specify account level details click on the  icon. The statement details table will be displayed.



In this screen you maintain the following:

- The type of account statement details to be generated.
- The frequency at which these statements should be generated.


- Generate a statement of the different automatic deposits that are booked against Account Linked Deposits .

For an account number you can maintain the following account statement details:

Account Statement Type


The account statement type refers to the type of statement to be generated periodically by the system, for the account. You can specify whether you want a detailed or summary statement or if you do not want a statement for this account at all.

Account Statement Cycle

You can specify the frequency for generating the account statements. To specify the frequency of the statements, click on the  button. The following list is displayed:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

Account Statement On

For a weekly statement you specify the day of the week on which account statements should be generated and for fortnightly and monthly statements the dates of the month. To specify for weekly statements, click on the  button. The following list of days will be displayed:

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday
- Sunday

To specify for monthly statements enter a number between 1 and 31 (corresponding to the system date).

If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days

- For months with 30 days on the 30th; if 30th is a holiday on the next working day

If you set the statement date to 31, then account statements will be generated on:

- The 31st for month with 31 days; if 31st is a holiday on the next working day.
- The last working day for months < 31 days.

For a fortnightly statement you could specify 1 and 15.

For all other cycles, account statement will be generated on the last day of that cycle.

Suppressing the generation of statements for accounts with no turnover

You can suppress the generation of account statements for accounts that record no turnover during the current statement cycle. Check against this option to indicate that statements should not be generated if there is no turnover during the current statement cycle. Leave it unchecked to indicate that statements should be generated whether the account records a turnover or not.

This preference can be defined for primary, secondary and combined statement cycles.

Indicating whether a statement is to be generated for accounts marked as Temporary Closed or Unknown Address

You have the option of suppressing the generation of periodic account statements for accounts with the following statuses:

- Temporary Closed
- Unknown Address

Enable the Generate Statement option by checking the box positioned next to this field to generate statements for accounts with such statuses.



If enabled, this option will not suppress the generation of statements irrespective of the account status.

Indicating whether a Debit/Credit advice is required for Customer Accounts

You have to indicate whether the system should automatically generate a debit or credit advice that each time there is a debit or credit to the customer account.

Whether it is a debit or credit advice is determined by the nature of the transaction.

This preference can be defined for primary, secondary and combined statement cycles.

Indicating netting of messages

Different messages can be netted into a single message based on certain matching criteria, for all accounts that belong to an account class. To indicate this, check the Message Netting box.



Netting of messages will happen only if you have opted for Message Netting for a parent child amount tag combination at the product level.

Indicating preference for netting accounting entries

You can net all the accounting entries for all the accounts. Choose any one of the following options from the drop down list to indicate your preference for accounting entries netting:

- Required – Accounting entries will be netted.
- Not Required – Accounting entries will not be netted.
- Based on message netting – Accounting entries will be netted only if the matching criteria for the messages are met.

When you link the account class to the customer account, the system will default the above parameters maintained at the Account Class Maintenance screen. However, you are allowed to modify these parameters. The modification will affect only new accounts and not the existing ones.



Accounting Entries Netting based on message netting option is applicable for Money Market contracts only.

Processing the account entries netting and message netting

The table given below illustrates the process of account netting and message netting:

Product Parameters		Account Parameters		Result	
Message Netting	Account Netting	Message Netting	Account Netting	Message Netting	Account Netting
Yes	Yes	Yes	On Msg. netting	Yes	Yes
Yes	Yes	Yes	Not Required	Yes	No
Yes	Yes	Yes	Required	Yes	Yes
Yes	Yes	No	On Msg. netting	No	No
Yes	Yes	No	Not Required	No	No
Yes	Yes	No	Required	No	Yes
Yes	No	Yes	On Msg. netting	Yes	No
Yes	No	Yes	Not Required	Yes	No

Product Parameters		Account Parameters		Result	
Yes	No	Yes	Required	Yes	No
Yes	No	No	On Msg. netting	No	No
Yes	No	No	Not Required	No	No
Yes	No	No	Required	No	No
No	Yes	Yes	On Msg. netting	No	No
No	Yes	Yes	Not Required	No	No
No	Yes	Yes	Required	No	Yes
No	Yes	No	On Msg. netting	No	No
No	Yes	No	Not Required	No	No
No	Yes	No	Required	No	Yes
No	No	Yes	On Msg. netting	No	No
No	No	Yes	Not Required	No	No
No	No	Yes	Required	No	No
No	No	No	On Msg. netting	No	No
No	No	No	Not Required	No	No
No	No	No	Required	No	No

Matching Criteria for Message Netting

The fields given below are used to net different messages with complete settlement instructions and the pay/receive legs for both the legs will be the same. Only when these fields match between the messages, the system nets the messages into a single message:

- Settlement Account
- Value Date
- Receiver of the messages only

The fields given below are used to net different messages with complete settlement instructions and with different pay receive flags:

- Settlement account
- Value Date
- Receiver of the messages only when charges are not borne by the beneficiary

In case of MM module, the dependent tags maintenance will also be taken into consideration.



For MM Contracts messages are matched and netted using the relationship maintained in the dependent tag maintenance i.e. the child tag would be netted only with the parent tag. In case of multiple child amount tags mapped to a single parent amount tag, all the entries are considered as a single group and on satisfying the matching criteria, all the messages are netted into a single message.

Indicating whether the IBAN Number should be displayed in advices

If you would like to print the IBAN number of the customer on advices sent to the customer, you can enable the Display IBAN in Advices option by checking it. This specification will be defaulted from the account class linked to the customer account. You will be allowed to change it for a specific account.

You can choose to print the IBAN Number in advices that are sent to the customer by enabling the check box positioned next to the Display IBAN on Advices field. If the Display IBAN on Advices check box is disabled, you can enable this option by checking the box. Consequently, the IBAN Account Number will be printed on all customer correspondence (Debit/Credit advices) involving the particular account.

As a result of choosing to print IBAN numbers in the correspondence sent to the customer, the Oracle FLEXCUBE account number will be replaced by the IBAN number. The lists of SWIFT messages that will include IBAN account numbers are as follows:

- MT 940 – Customer Statement Message.
- MT 950 – Statement Message.
- MT 900 – Confirmation of debit.
- MT 910 – Confirmation of Credit.



While processing incoming payments, the system checks to see whether the account involved is an IBAN account. If the account is an IBAN account, it will be processed with the corresponding Oracle FLEXCUBE account number.

Viewing details of Previous Account statements for Primary and Secondary accounts

The following details of the previous account statement are displayed:

- The Date on which the last statement was printed for this account.
- The Balance in the last account statement printed for this customer account. This amount will be shown as the starting balance on the next customer account statement.

Since each account statement is numbered serially the number of the last statement printed on the customer account statement is also displayed. With the closing of each financial year, after the year-end is run the serial number of the account statement is initialized.

Setting combined account statement options for FLEXICUENTA accounts

A combined account statement must be generated for current accounts linked to FLEXICUENTA accounts.

The combined statement options that you specify in the Account Class Maintenance are applied by default to any customer FLEXICUENTA account belonging to the account class for which they are defined.

When you set up the customer current account for which the FLEXICUENTA facility is to be availed, in the Customer Maintenance Screen, you can choose the account class for which the combined statement options have been defined. You can choose the same account class for the linked savings account also.

In the Statement Details screen, the combined account statement options defined for the account class are displayed. You can make changes to any of these details.

When you view a customer current account with a linked FLEXICUENTA account, the following details are also displayed in the Statement Details screen:

- The date of generation of the previous statement that was generated for the current primary account and its linked savings account
- The balance as of the previous statement
- The number of the previous statement

Viewing the Linked Account

The system also displays the FLEXICUENTA account that has been linked to the customer current account, in the Linked Account Number field in this screen.

Generating statement for Account Linked Deposits

You can generate statements for the automatically booked deposits that are deposits booked against the product type 'Account Linked Deposits'.

The statement can be generated based on the following parameters:

- Statement Type: Determines the type of statement to be generated.
 - None: No statement is required
 - Detailed: A detailed statement is required
- Statement Cycle: You can select the frequency of generation of the statements. The options available are Daily, Weekly, Monthly, Quarterly, Half-Yearly and Yearly.

- **Statement Day:** Based on the statement cycle chosen, you can select the day of the week or month on which the statement should be generated. If you indicate that the statement generation frequency is weekly, you should also indicate the *day* of the week on which the statement should be generated. Similarly, for a monthly statement you should specify the day of the month on which the statement is to be generated.

Viewing details of previous statements for Account Linked Deposits

The following details of the previous statement are displayed:

- The Date on which the last statement was generated.
- The Closing Balance as of the last statement.

Tags are available for generating the TIDE statement. You can use the various tags and customize the format of the statement at the setup level.

Depending upon the frequency of generation, the TIDE Statement can be generated as a part of the EOD process. You can also generate the TIDE Statement in an adhoc manner by using the 'Account-Linked Deposit Statement Options'.

Resetting the statement number

You have the option to reset the statement number annually for account balance statements. After you check the box for resetting the statement number, select the month on which the statement number has to be reset.



The specification you make here for resetting the statement number will take presidency over the specifications made in the account class maintenance screen.

Automatic generation of Account Statements on Closure of an account

On closing an account the system automatically generates an account statement with details of transactions processed from the last statement date upto the closure date. The statement will be generated as per the account statement generation preferences you have maintained for the customer account.

Displaying auto deposit balance

The account statement for an account displays the details of the transaction along with the auto deposit balance as of the requested statement date. This is also true for account statements requested for an earlier date i.e. the auto deposit balance in the account statement will always be the balance as of the requested date.

Specifying the Charge Details

At an account level you can indicate who should be the bearer of the charges when your bank sends funds transfer instructions on behalf of your (ordering) customer to the beneficiary customer. The options available are:

- **Remitter All Charges ('OUR')** - Charges are debited to the remitter and while debiting the transfer amount the debit advice is sent to the Remitter.

- Beneficiary All Charges ('BEN') – Charges are debited to the beneficiary account and the debit advice is sent to the Beneficiary.
- Remitter Our Charges ('SHA') – This option will be the default value. You can choose to change it.

The System refers this maintenance only while generating messages. Your specification is populated in field 71A of the MT 103 sent to the customer.

Viewing the Effective Rate for Loans in the Statements

The account statements generated for each customer will contain details of the Effective Loan Rate which is computed for loans given to customers.

The Effective Rate of interest is computed in the following manner:

Effective Interest Rate =

$$\left[\left(1 + \frac{I * t}{df * 100} \right)^{\frac{df}{t}} - 1 \right] * 100$$

Where the following are the abbreviations used.

- I - Interest rate for the IC liquidation cycle in percent. (Nominal interest rate).
- T - Number of days in the advice generation period.
- df - Denominator of interest method specified in currency set up.

The interest rate will be calculated using the following formula

$$I = \frac{A * DF * 100}{(B * t)}$$

Where the following are the abbreviations used.

- I- Interest rate for the IC liquidation cycle in percent. (Nominal interest rate).
- t - Number of days in the advice generation period.
- df - Denominator of interest method specified in currency set up.
- A - Total interest (debit or credit) amount for each liquidation cycle in the statement period
- B - Average debit / credit balance for each liquidation cycle in the statement period

You can view the Effective Rate for Loans by using the query tool in the Outgoing Message Browser.

Viewing the last issued cheque details

You can view the details of the last cheque book issued to the account holder. These details are used for information purposes and hence, you will not be allowed to make any changes.

The following details are displayed:

- The Cheque Series
- The Start Cheque Number
- The number of cheque leaves in the book

3.1.13 Specifying the Account Linked Deposit Statement Options

You can specify the options for generating the Account Linked Deposit statements through the 'Statement Details' screen. To invoke this screen, select 'Customer Accounts' under the 'Customer Maintenance' menu in the Application Browser and click on the 'Detailed' option.


The screenshot shows the 'Statement Details' window with the following sections and controls:

- Primary Type:** Radio buttons for None, Summary, Detailed (Selected). Primary Cycle: Monthly. Statement On: 31. Billing Date: 31. ☒ No Turnover No Statement.
- Secondary Type:** Radio buttons for None, Summary, Detailed (Selected). Secondary Cycle: . ☐ No Turnover No Statement. ☐ Cumulative statement.
- Combined Type:** Radio buttons for None, Summary, Detailed (Selected). Combined Cycle: . ☐ No Turnover No Statement.
- Disclaimer Text:** Text area with a help icon.
- Linked Account Details:** Branch, Account No, Ccy fields with search and add buttons.
- Account Linked Deposit Statement:** Statement Type dropdown. Account Linked Deposit Statement Cycle dropdown.
- Previous Statement Details:** Date, Balance, No, Billing Date, Reset Date fields.
- Charge Details:** ☐ Rem All Charges, ☐ Ben All Charges, ☒ Share Charges.
- Accounting Netting:** ☐ Required, ☒ Not Required, ☐ Based on Msg Netting.
- Last Issued Cheque Details:** Cheque Series, Start Cheque No, Cheque leaves fields.
- Bottom Right:** Green checkmark and red X icons.

Statements can be generated for Single, Multiple or range of accounts for a range of dates. The generated statements can be viewed or printed.

If the statement is for a single account, select the Account Number from the pick-list. If the statement is for Multiple Accounts, select the accounts in the Multiple Account Selection tab. If the statement is for a Range of Accounts, select the 'To Account' and 'From Account' in the Account Range Selection tab.


Enter the Date Range for which the statement should be generated. 'To date', by default, is the System date.

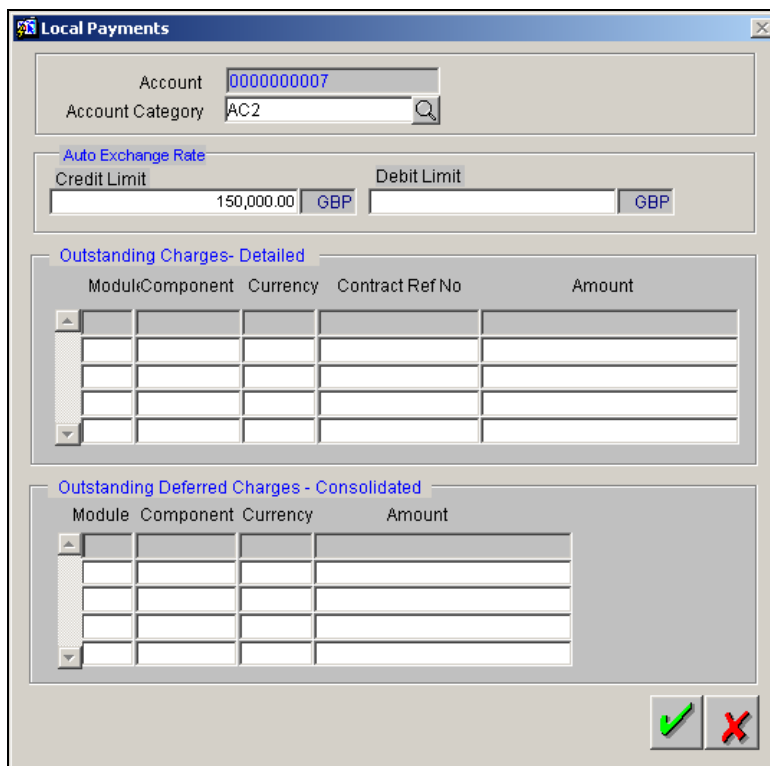
Click the  button to View / Print the file.

If Print option is selected, you should also specify the spool to which the print file should be sent, i.e., the Server Spool or the Client spool.

Depending upon the frequency of generation, the TIDE Statement can also be generated as a part of the EOD process. The TIDE Statement format should be maintained for message type ACST_DETAILED. During EOD, the system generates the TIDE Deposit Statement using the format maintained for the message type based on the statement preferences you specify here.

3.1.14 Viewing the Details of Charges Computed for an Account

You can view the details of outstanding charges involving payment transactions for a currency and charge component combination. Click on the  button in the Account Class Maintenance screen. The Deferred Charges screen is displayed.



The screenshot shows a window titled "Local Payments". It contains several input fields and two tables.

Account: 0000000007
Account Category: AC2

Auto Exchange Rate
Credit Limit: 150,000.00 GBP
Debit Limit: GBP

Outstanding Charges- Detailed

Module	Component	Currency	Contract Ref No	Amount


Outstanding Deferred Charges - Consolidated

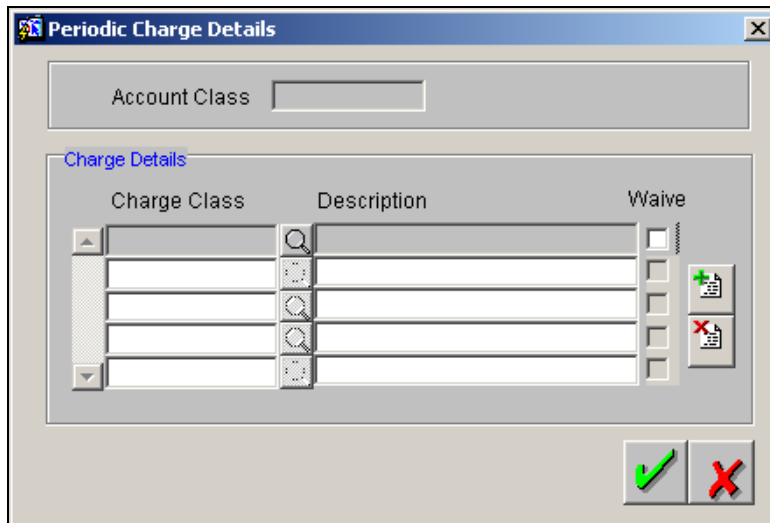
Module	Component	Currency	Amount

At the bottom right, there are two buttons: a green checkmark and a red X.

You can associate customer accounts with an account category through this screen. Since you can link a set of customer accounts belonging to different account classes to the same account category, if you define a transaction charge for a customer group, the transaction involving the customers in the group automatically acquires the charge unless you choose to override it by creating a specific charge set-up for the account.

3.1.15 Specifying the Periodic Charge Details

You can attach periodic charge details applicable for the account through the Periodic Charge Details screen. You can invoke this screen by clicking on the  button in the Customer Account Maintenance screen.



The screenshot shows a software window titled "Periodic Charge Details". At the top, there is a text field labeled "Account Class". Below this, a section titled "Charge Details" contains a table with three columns: "Charge Class", "Description", and "Waive". The table has five rows. To the right of the "Waive" column, there are two buttons: one with a green plus sign and one with a red X. At the bottom right of the window, there are two large buttons: a green checkmark and a red X.

Charge Class	Description	Waive
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

The periodic charges linked to the account class are made applicable to all the account belonging to the account class. You have the option of associating a new periodic charge component and waiving an existing component for a specific account. Components that have been waived are not considered for periodic processing.

3.1.16 Specifying MIS Details for an Account

To invoke the MIS details screen for an account, click on the MIS button while opening or modifying the account. The entities defined for the customer will be picked up by default and these entities can be changed.

The screenshot shows the 'MIS' window with the following fields and sections:

- Branch:** CIP
- Account Number:** 0808080808
- MIS Group:** [Empty field with search icon]
- Link to Group:** [Unchecked checkbox]
- Pool Code:** CITIPLC (selected with radio button)
- Account Level:** [Unselected with radio button]
- Calc Method:** [Empty field]
- Debit Section:**
 - Rate Type:** [Dropdown menu]
 - Rate Code:** [Field with search icon]
 - Spread:** [Field]
- Credit Section:**
 - Rate Type:** [Dropdown menu]
 - Rate Code:** [Field with search icon]
 - Spread:** [Field]
- Transaction MIS Code:**
 - MIS Group:** [Empty field]
 - TRANS_OUC:** 1000
 - TRANMIS2:** [Field with search icon]
 - TRANMIS3:** [Field with search icon]
 - TRANCLASS:** [Field with search icon]
 - TRANSCLAS:** [Field with search icon]
 - RANS_OUC:** [Field with search icon]
 - RANS-IN:** [Field with search icon]
 - RANS-OUT:** [Field with search icon]
 - TRANS_OUC:** [Field with search icon]
 - TXN1:** [Field with search icon]
- Composite MIS Code:**
 - MIS Group:** [Empty field]
 - COMPMIS1:** CM1001
 - COMPMIS2:** CM2001
 - COMPMIS3:** [Field with search icon]
 - COMCLASS:** [Field with search icon]
 - COM1:** [Field with search icon]
 - COM2:** [Field with search icon]
 - COM3:** [Field with search icon]
- Cost Code:** [Table with 3 columns and 4 rows, each row has a search icon]
- Rate:** [Field]
- Buttons:** [Green checkmark icon] [Red X icon]

For an account, the transaction type of MIS class will be picked up from the account class, along with the cost codes and pool codes. The composite type of MIS class will be defaulted from those defined for the customer. These too can be changed.

As part of specifying the MIS refinance specifications for an account, you have to specify the MIS rate, which is to be used for refinancing.


The options available are:

- Pool Code – indicating that the MIS Rate maintained for the pool code should be used for refinancing.
- Account Level – indicating that you would like to maintain a specific MIS Rate for the particular account.

If you specify that the system should pick up the refinancing rate maintained at the account level you have to indicate the rate type, which is to be used for refinancing. The options available are:

- Fixed.

- Floating Automatic – indicating that the system should pick up the refinancing rate associated with the Reference Number of the contract. Since the contract is linked to a Rate Code, the system picks up the rate associated with the rate code when the End of Day processes are run to refresh the various rates.

 If you have indicated that the rate maintained for the pool to which the account belongs should be picked up for refinancing, you need not specify the Rate Type. The rate applicable on the pool will be made applicable on the account as well.

Further, you can specify the debit and credit MIS rate for refinance cost computation. The debit rate is applied when the account has a negative balance indicating that the MIS entity has borrowed funds.

The credit rate is applied when the balance in the account is positive indicating that the indicating that the MIS entity has lent funds.


The MIS rate type can be either Fixed or Floating. If you indicate the rate type as Floating, you need to specify the rate code and spread. If the rate type is fixed, you need to indicate the refinance rates.

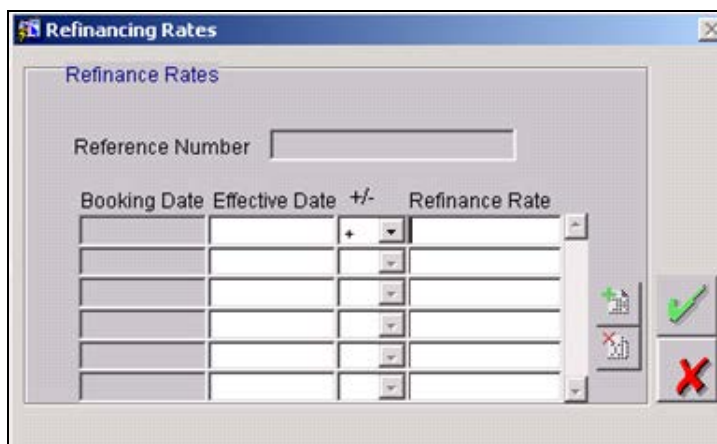
3.1.17 Maintaining Refinance Rates for an Account

For a particular account if you have indicated that you would like to maintain a fixed MIS rate for refinancing, you have to capture the effective dates along with the effective refinance interest rates through the 'Refinancing Rates' maintenance screen.

Refinance Rates can be entered for the Account only if the Refinance Required option is checked in the Account Class Maintenance screen for the Account Class linked to the Account. The Refinance Unit level Balances option should also be checked in the Branch Preferences screen.

Also, once the Customer Account details have been authorized, the Rate Type in the MIS screen for Account cannot be changed.

Click on the  button in the MIS sub-screen.



The screenshot shows the 'Refinancing Rates' window. It has a title bar 'Refinancing Rates' and a subtitle 'Refinance Rates'. Below the subtitle is a 'Reference Number' text box. Underneath is a table with four columns: 'Booking Date', 'Effective Date', '+/-', and 'Refinance Rate'. The table has five rows. The first row has a dropdown arrow in the '+/-' column. To the right of the table are three buttons: a green checkmark, a red 'X', and a button with a green plus sign and a document icon.

When you invoke this screen, the reference number of the customer account and the interest start date of the customer account will be defaulted in the Booking Date field.

Validations for Refinancing Rates

The following validations are done for refinancing rates:

If the Daily MIS Refinance option is not checked in the Bank Preferences screen, then more than one GL Pool linkage record cannot exist.

If the BV Pool Required option is not checked in the Branch Preferences screen, then back dated records cannot exist for refinance rates.

If the BV Pool Required option is checked in the Branch Preferences screen, then the Effective Date can be less than the Value Date in the Refinancing Rates screen.

If the GL Pool Linkage details is authorized once, you cannot change the Rate Type in the GL Pool Linkages screen.

The values for the fields 'Rate at' and 'Rate type' in the MIS Screen also cannot be changed once they have been authorized.

Specifying the Effective Date

You have to specify the Effective Date with which you would like to associate the refinance interest rate for the account. You are allowed to maintain any number of Effective Date and Refinance Rate combination records.



The effective date is the date on which the refinance rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another effective date, branch and account number combination is maintained.

Specifying the Refinancing Rate

You can specify the refinancing rate that is to be associated with the effective date. This can be either a negative or positive refinance rate.




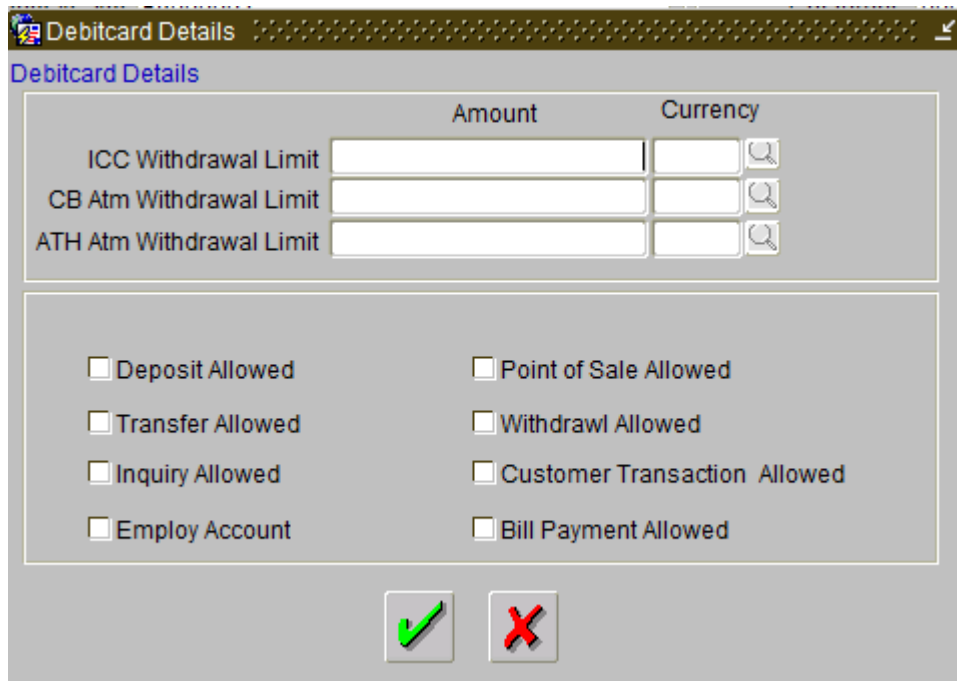
If the Rate Type you have specified is Floating Automatic, the system automatically calculates and populates the Effective Date and Refinancing Rate in the respective fields after the EOD processes have been successfully run based on the Floating Rate Code you have attached.

3.1.18 Specifying Limits and Privileges on a Debit card

If you are defining a customer account using an account class for which debit cards may be issued, you can maintain the privileges allowable and the restrictions that would be placed on usage of the card.

When you create a customer account in the Customer Account Maintenance screen using the account class for which you have defined the debit card limits and privileges, this information is applied by default. However, you can change the details.

Click on  in the Customer Account Maintenance screen to invoke the Debit Card Details screen, where you can make any necessary changes to the limits defaulted from the account class.



The screenshot shows a window titled "Debitcard Details". It contains two main sections. The first section has a table with two columns: "Amount" and "Currency". It lists three withdrawal limits: "ICC Withdrawal Limit", "CB Atm Withdrawal Limit", and "ATH Atm Withdrawal Limit", each with input fields for amount and currency, and a search icon. The second section contains eight checkboxes arranged in two columns: "Deposit Allowed", "Transfer Allowed", "Inquiry Allowed", "Employ Account", "Point of Sale Allowed", "Withdrawal Allowed", "Customer Transaction Allowed", and "Bill Payment Allowed". At the bottom, there are two buttons: a green checkmark and a red X.

The following withdrawal limits may be specified:

- ICC Limit: This is the limit placed on withdrawals using the Debit card.
- CB ATM Limit: The limit placed on withdrawals from the customer's bank's ATM
- ATH ATM Limit: The limit placed on withdrawals from any other bank's ATM

You could also allow or disallow the following transactions on usage of the debit card:


- Point of Sale (POS)
- Customer (CTS)
- Cash Withdrawals
- Deposits
- Transfers
- Bill Payments
- Inquiry

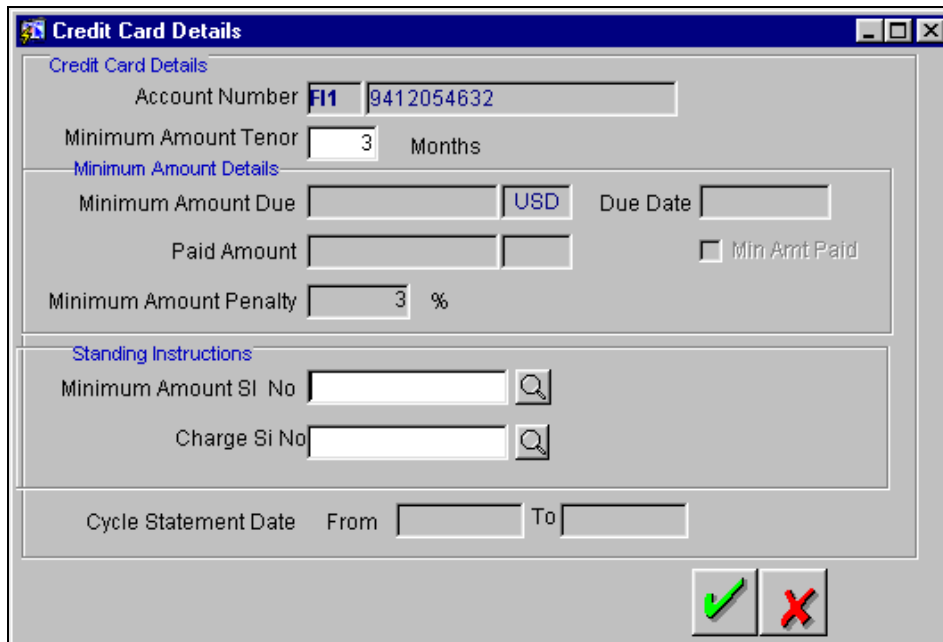
You can also specify if the card is allowed to be issued to an employee of your bank who may have an account in your bank.

3.1.19 Maintenance for Ready Credit Accounts

Any details maintained for Ready Credit accounts in the account class you have maintained for them are defaulted when you set up a Ready Credit account for a customer, using the account class, in the Customer Account Maintenance screen. However, you can make changes to these details.

Credit Card Details

Click on  in the Customer Accounts Maintenance screen to view the credit card details that have been defaulted from the account class. The Credit Card Details screen is displayed.



The following details are defaulted from the account class:

- The minimum amount tenor (which is the tenor basis upon which the minimum amount is computed. The default value can be changed in this screen)
- The penalty charge for late payment, for which the defaulted value cannot be changed.

The following details are also displayed:

- Minimum amount due in the current cycle. If this has already been paid, the same is indicated here. If paid partially, the amount that has been paid is also displayed here.
- Date on which the minimum amount falls due paid
- Reference number of any standing instruction that has been set up, linked to the account for the payment of minimum amount due
- Reference number of any standing instruction that has been set up, linked to the account for the payment of penalty charges
- The period for which the current statement has been issued.


Account Statement Details

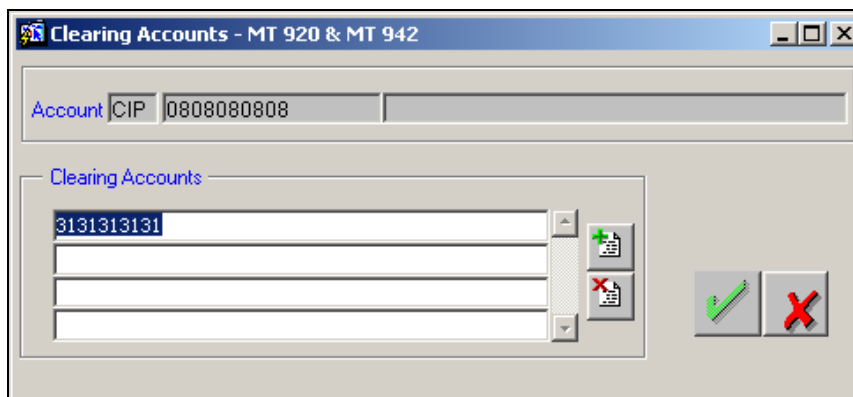
The account statement specifications for a Ready Credit account are defaulted from the account class that it belongs to. You can view the specifications made for the account class that have been defaulted, in the Statement Details screen.

The last date up to which transactions are shown in the current statement is displayed in the Billing Date field. Details of the previous statement are also displayed.

3.1.20 Linking Multiple Clearing Accounts to a Customer Account for MT 920 and MT 942


In Oracle FLEXCUBE, you have the option of linking multiple clearing accounts to a single customer account. As a result, the system generates multiple MT 920 messages for the customer account. Similarly, during the upload of MT 942 messages the system considers each clearing account associated with the customer account for processing.

Click on the  button to invoke the Clearing Accounts – MT 920 and MT 942 screen.



3.1.21 Generating Tracers for miscellaneous debit/credit entries

For miscellaneous debit/credit entries you have the option of generating tracers in a pre-defined format. This specification is defaulted from the Account Class linked to the Customer Account. You can change this preference for a specific Customer Account.

The Reconciliation Parameters button is enabled only if you are maintaining a miscellaneous Dr/Cr type of an account. Invoke this screen by clicking the  button.

In this screen, you will indicate the following preferences for the automatic generating of tracers:

Tracers

Indicate whether the generation of tracers is required for the account. The options available are:

- Required – tracers will be generated for the account.
- Not Required – tracers will not be generated.
- Tracer to be sent till resolution – tracers will be generated and sent to the customer involved in the account until such time that the transaction is reconciled.

Tracer Frequency

You have to specify the frequency at which the tracers are to be generated. You can specify the frequency in terms of days. You will be allowed to capture any number between 1 and 9999.

Number of Tracers

You can indicate the maximum number of tracers that need to be sent for an un-reconciled entry.



If you have selected the Till Resolution option in the 'Tracer Required' field, you will be allowed to specify a value in this field

Start After

The start date for tracer generation can be any date from the value date of the un-reconciled entry. The system will begin generating tracers if the miscellaneous debit/credit entries remain un-reconciled after this date.

Liquidation Class

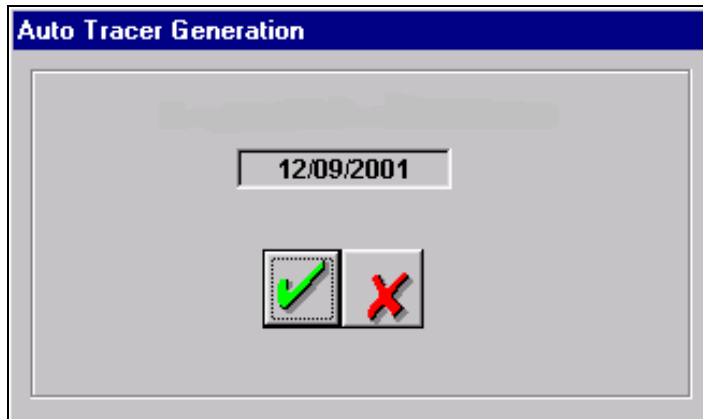
Since the nature of each entry is different you will have to identify the liquidation class for which the tracers have to be sent. A list of all the liquidation classes you have maintained is available in the option list. You can select the appropriate.




These preferences are also maintained at the account class level. Therefore, they will be made applicable to all accounts linked to the class. However, you have the option of changing them for an individual account within the class.

3.1.21.1 Executing the Auto – Generation of Tracers Option

To generate tracers automatically for all un-reconciled miscellaneous debit/credit entries, you have to trigger the Automatic Tracer Generation function either during the EOD run or during BOD. Trigger this function using the Auto Tracer Generation screen available in the Application Browser.



When you invoke this screen the current system date will be defaulted in the date field. You can click on the  button. The system will automatically generate tracers for un-reconciled miscellaneous debit/credit entries processed for the day.

3.1.21.2 Generating Tracers Manually

For miscellaneous debit/credit entries, you have the option of generating tracers manually from the manual browser. In addition, you can amend the tracer parameters for auto generation. The Tracer Generation screen can be accessed from application browser.

Tracer No	Tracer Date	Unreconciled Amount	Ccy	Input By	Input Date	Auth By	Auth Date
5	05/09/2001	5000	GBP	SYSTEM	05/09/2001 00:00:00	SYSTEM	05/09/2001 00:00:00
4	15/08/2001	5000	GBP	SYSTEM	15/08/2001 00:00:00	SYSTEM	15/08/2001 00:00:00
3	13/08/2001	5000	GBP	SYSTEM	13/08/2001 00:00:00	SYSTEM	13/08/2001 00:00:00
2	11/08/2001	5000	GBP	SYSTEM	11/08/2001 00:00:00	SYSTEM	11/08/2001 00:00:00
1	08/08/2001	5000	GBP	SYSTEM	08/08/2001 00:00:00	SYSTEM	08/08/2001 00:00:00

You will also be able to invoke the screen by clicking on the Tracer button against each entry in the Reconciliation Query screen.

For a specific miscellaneous debit/credit entry if there are multiple entries which are pending reconciliation, you will be allowed to generate a tracer only for the active or selected row.



You can query for the details of miscellaneous debit or credit entries through the Reconciliation Query screen.

3.1.22 Viewing the Status of an Account

In the Customer Account Maintenance screen, you can view the current status of a customer account, as well as the date upon which the status movement to the current status occurred, in the Status Details section. You can also view any additional current statuses marked for the account, in the Statuses section.

The additional statuses could be any of the following:

- No Credits: No credit movement will be allowed on the account, if marked this status
- No Debits: No debit movement will be allowed on the account, if marked with this status
- Deceased: This status would be marked in the event of the death of the customer
- Blocked: This status would be marked when there is an amount block placed on the account
- Stop Payments: Payments on the account will be suspended till further notice, if this status is marked
- Dormant: The account is inactive, if this status is marked.
- Frozen: No account activity is allowed, if this status is marked.

You cannot actually perform a status movement in this screen, but you can view the current status.

3.1.22.1 Authorizing Customer Accounts

The details of every Customer Account that you maintain in Oracle FLEXCUBE have to be authorized by a user other than you. Subsequent to the authorization of a customer account, you can make modifications to a record.

The system will allow transactions on customer accounts, which have been authorized once before modifications.

3.1.23 Performing a Manual Status Movement on a Customer Account

For status movements that are to be performed manually on a customer account, you can use the Manual Status Change screen, which you can invoke from the Application Browser. In this screen, the system displays the current status of the account, as well as the date on which the account moved to the current status.

Manual Status Change

Account Details

Branch: CIP Citibank International PLC

Account Number: 0000000000

Status: NORM Since: 31-OCT-2003

New Status: OVD

Account Status

☐ No Credit ☐ Stop Payments ☐ Frozen ☐ Deceased

☐ No Debit ☐ Dormant ☐ Blocked ☐ Unknown Address

☐ Temporary Closed/Bad Account

Advice

☒ Status Change Advice Required ☐ Disallow Statement Generation

Status

Input By	Date/Time	Auth By	Date/Time	Mod no
SANDYAU	31/10/2003 13:06:09	SANDYA	31/10/2003 13:06:53	2

☒ Authorized ☒ Open

You must provide the following details to facilitate the status movement:

Specifying the account number

When you specify the customer account for which you are marking a manual status change, the system displays the current status, as well as the date on which the account moved to the current status.

Specifying the new status

You must specify the new status with which the account is being marked.

Specifying additional account statuses


Along with the new status, you can also mark any of the following statuses to the account, as required:

- No Credits: No credit movement will be allowed on the account, if you mark this status
- No Debits: No debit movement will be allowed on the account
- Deceased: This status must be marked in the event of the death of the customer
- Blocked: This status must be marked when there is an amount block placed on the account

- Stop Payments: Payments on the account will be suspended till further notice, if this status is marked
- Dormant: The account is made inactive, if this status is marked.
- Frozen: No account activity is allowed, if this status is marked.
- Temporary Closed/Bad Account: only internal entries can be posted to the account.


Specifying your preferences for Advice generation

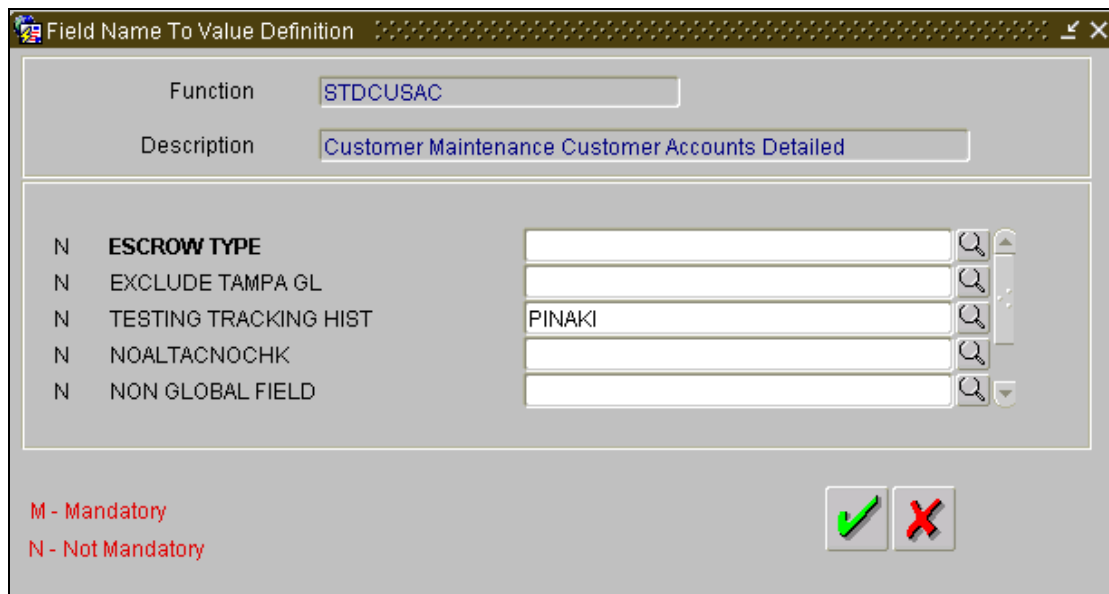
For accounts whose status has been changed manually you can opt to send status change mail messages to the customers. You also have the option of disallowing the generation of statements.

 If you enable the Disallow Statement Generation option in this screen, the system does not generate statements for the account upon automatic or manual status change or when the account goes dormant or if it is in the Unknown Address status.

The manual status movement that you specify in this screen must be authorized for the new status of the account to take effect.

3.1.24 Maintaining UDFs

You can maintain the UDFs pertaining to the customer using the 'Field Name to Value Definition' screen. To invoke this screen, click the  button on the Application toolbar.



The screenshot shows the 'Field Name To Value Definition' window. It has a title bar with a standard icon, the text 'Field Name To Value Definition', and window control buttons. Inside, there are two input fields at the top: 'Function' with the value 'STDCUSAC' and 'Description' with the value 'Customer Maintenance Customer Accounts Detailed'. Below these is a list of fields with their mandatory status (N for Not Mandatory) and corresponding value fields. The fields are: ESCROW TYPE, EXCLUDE TAMPA GL, TESTING TRACKING HIST (with value 'PINA'), NOALTACNOCHK, and NON GLOBAL FIELD. Each value field has a search icon to its right. At the bottom left, there is a legend: 'M - Mandatory' and 'N - Not Mandatory'. At the bottom right, there are two buttons: a green checkmark and a red 'X'.

Field Name	Mandatory Status	Value
ESCROW TYPE	N	
EXCLUDE TAMPA GL	N	
TESTING TRACKING HIST	N	PINA
NOALTACNOCHK	N	
NON GLOBAL FIELD	N	

You can maintain the following UDF in this screen:

- ESCROW Type
- Exclude TAMPA GL

3.1.24.1 Maintaining UDFs for Escrow Accounts

System provides the following User Defined Field (UDF) of 'Escrow type' with values ESC1, ESC2, ESC3, and ESC6. By default, the value of these UDFs is null.

Escrow Type	Remarks
Escrow 1 (ESC1) – Tax Escrow	General Ledger account used for tax payments. Funds are credited to escrow from external source, and debited by bank to remit tax payments when due.
Escrow 2 (ESC2) – Insurance Escrow	General Ledger account used for Insurance payments. Funds are credited to escrow from external source, and debited by bank to remit insurance payments when due.
Escrow 3 (ESC3) – Can be split into multiple escrows: Replacement Reserves, Collateral, Rehab Reserve, Equity Funds, Agency Funds	Customer Account used for replacement reserves, collateral, rehab reserve, equity funds or agency funds. Each of these types will have a separate escrow account. Funds are credited to escrow from external source, and debited by bank to remit funds when due.
Escrow 6 (ESC6) – Suspense Account	General Ledger account used when funds received from the borrower against amounts due against the loan cannot be immediately applied to the loan (for legal reasons or if amount may not be exact). Funds remitted by customer are first credited to this account by the bank and later debited.

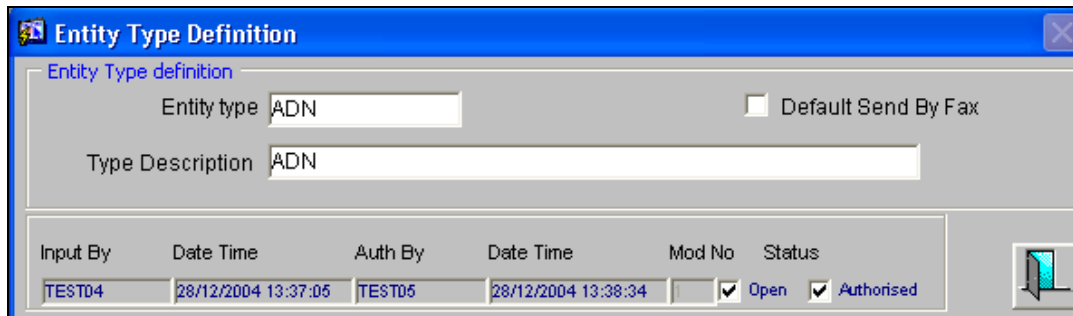


Note the following:

- The 'Escrow Type' UDFs can be maintained during creation of customer/GL account. Customer Accounts and General Ledger accounts where this UDF has a value can be linked to loan contracts as Escrow Accounts.
- If you do not define a value for a UDF during customer/GL account creation, then you can unlock the account and maintain a value. Once the value of this UDF is maintained, user cannot change the value or remove the existing value as long as the customer/GL account is linked to an active contract.
- If the customer account/GL is not linked to any active contract, you can change or remove the UDF value.
- Escrow type ESC3 is mapped to customer accounts, and ESC1, ESC2 & ESC6 types are mapped to General Ledger accounts. However this must be operationally controlled and system will not validate the escrow type mapped to an account.

3.2 Maintaining Entity Type details

You have to maintain the Entity Type details at the Customer Maintenance level through 'Entity Type Definition' screen. To invoke this screen from the Application Browser, select **Entity Type** under **Customer Maintenance** and then select **Detail** under it.



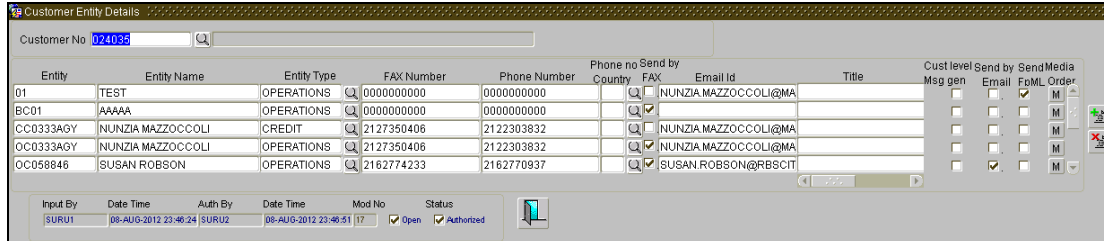
The 'Entity Type Definition' screen shows fields for 'Entity type' (ADN) and 'Type Description' (ADN). There is a checkbox for 'Default Send By Fax'. Below these fields is a table with columns: Input By, Date Time, Auth By, Date Time, Mod No, and Status. The table contains one row with values: TEST04, 28/12/2004 13:37:05, TEST05, 28/12/2004 13:38:34, and checkboxes for Open and Authorised.

Input By	Date Time	Auth By	Date Time	Mod No	Status
TEST04	28/12/2004 13:37:05	TEST05	28/12/2004 13:38:34		<input checked="" type="checkbox"/> Open <input checked="" type="checkbox"/> Authorised

Here you have to maintain the Entity type details of the customer to whom the bills are sent.

3.3 Maintaining Customer Entity details

You have to maintain the Customer Entity Details at the Customer Maintenance level through 'Customer Entity Details' screen. To invoke this screen from the Application Browser, select **Contacts** under **Customer Maintenance** and then select **Detailed** under it.



The 'Customer Entity Details' screen shows a table with columns: Entity, Entity Name, Entity Type, FAX Number, Phone Number, Country, FAX, Email Id, Title, Cust level, Send by, Send Media, and Msg gen. The table contains five rows of data. Below the table is a table with columns: Input By, Date Time, Auth By, Date Time, Mod No, and Status. The table contains one row with values: SURU1, 08-AUG-2012 23:46:24, SURU2, 08-AUG-2012 23:46:51, 17, and checkboxes for Open and Authorised.

Entity	Entity Name	Entity Type	FAX Number	Phone Number	Country	FAX	Email Id	Title	Cust level	Send by	Send Media	Msg gen
01	TEST	OPERATIONS	0000000000	0000000000			NUNZIA.MAZZOCOLI@MA					
BC01	AAAAA	OPERATIONS	0000000000	0000000000			NUNZIA.MAZZOCOLI@MA					
CC0333AGY	NUNZIA MAZZOCOLI	CREDIT	2127350406	2122303832			NUNZIA.MAZZOCOLI@MA					
OC0333AGY	NUNZIA MAZZOCOLI	OPERATIONS	2127350406	2122303832			NUNZIA.MAZZOCOLI@MA					
OC058846	SUSAN ROBSON	OPERATIONS	2162774233	2162770937			SUSAN.ROBSON@RBSCIT					

Input By	Date Time	Auth By	Date Time	Mod No	Status
SURU1	08-AUG-2012 23:46:24	SURU2	08-AUG-2012 23:46:51	17	<input checked="" type="checkbox"/> Open <input checked="" type="checkbox"/> Authorised

Here you have to maintain the Customer Entity details of the customer to whom the bills are sent.

If the 'Cust Level Msg gen' box is checked, then the system will validate Fax and/or email should be mandatory field.

3.3.1 Maintaining Media Order Details

You can maintain the priority of media for each entity in the 'Media Order' screen by selecting



button in the 'Customer Entity Details' screen. The media order screen is displayed.

Media Order

Entity

Sequence	Media
1	MAIL
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Buttons: [Green Checkmark] [Red X]

In this screen, you can select the media from the adjoining option list based on the option list specified in the 'Customer Entity Details' screen.

The system will allow you to select FAX, or Email, or FpML media's only for the entity which has 'Send by Fax', or 'Send by Email', or 'Send FpML' selected in the Customer Entity Details' screen.

3.3.2 Viewing Customer Entity Summary

You can view the customary entity summary in the 'Customer Entity Definitions Summary' screen. To invoke this screen from the application browser, click **Customer Maintenance**, and then select **Summary** below **Contacts**.

Customer-Entity Definitions - Summary

Auth Stat	Record Stat	Customer	Customer Name
A	O	0000000	APPLE
A	O	000027	POORNIGROUPTRUST
A	O	000028	MADHU GROUPTRUST
A	O	000029	ROOMANABEGUTRUST
A	O	0001000	AIR BUS
A	O	0055770001	
A	O	0055770002	
A	O	0055770003	
A	O	0055770004	
A	O	0055770005	

Rec Stat Auth Stat

O - Open A - Authorised

C - Closed U - Unauthorised

Buttons: [Q] [Print]

The system allows you to perform a case-independent query (upper, lower, or mixed case) using the Customer No field.

You can perform a case independent search only if the parameter, 'CASE_SENSITIVITY' in cstb_param, is set to 'Y'.

3.4 Applying Penalty on Overdue and Overline Amounts

When a customer account goes into debit balance, an overdraft is initiated. You may allow a customer to overdraw up to a certain limit. If the customer overdraws beyond the specified limit, the amount in excess of the limit is referred to as the Overline amount.

Oracle FLEXCUBE allows you to charge a penalty to the customer for going overline. You can also choose to maintain different penalty rates for different tenors; along with the option of using the maximum rate applicable for the overline period for the entire outstanding period.

Example

You have given Silas Marner an overdraft limit of USD 10000 on his Current Account. The interest rate that you want to charge him for borrowings up to this limit is 10%.

On the 1st of January, Mr. Marner's account shows an overdraft of USD 7000. On the same day a check for USD 5000 drawn by Mr. Marner is presented for clearing. On the check being honored Mr. Marner's account goes overline by USD 2000.

The penalty on overline amount that you have specified for various tenors are:

0 – 30 days	11%
31 – 60 days	12%
61 – 9999	15%

Suppose you are computing penalty on the 20th of January, the penalty amount =

$$(2000 * (20/360) * (11/100)) = \text{USD } 12.22.$$

If you are computing penalty on the 20th of February you have the option of doing either of the following:

- Charge penalty at 11% on USD 2000 for the period between 1st Jan to 31st Jan (the first 30 days) and at 12% on USD 2000 from 1st Feb to 20th Feb (the next 20 days); or
- Charge penalty at 12% on USD 2000 for the entire period from 1st Jan to 20th Feb (the entire 50 days)

In the first case the penalty amount =

$$(2000 * (30/360) * (11/100)) + (2000 * (20/360) * (12/100)) = \text{USD } 31.66$$

In the second case the penalty amount =

$$(2000 * (50/360) * (12/100)) = \text{USD } 33.33$$

On an account going overline, you can apply the penalty rate not only on the overline amount but also on the overdraft (within the credit limit that you have allowed) amount.

For instance, in the above example, you could apply a penal rate of 12% on the entire debit balance of USD 12000 in Mr. Marner's account between the 1st of Jan and the 20th of February.

3.5 Maintaining Combined Accounts

In Oracle FLEXCUBE, any two accounts involving a customer can be designated as combined accounts. The two accounts can be in different currencies or in the same currency.

Before processing a debit to any of the linked accounts, the system validates the balance in the following sequence:

- Verifies the available balance of the transaction account.
- Verifies the available balance of the linked account to cover the remaining amount of the check.
- Verifies the remaining amount from the transaction OD Line (if there is a line available).
- Verifies the remaining amount from the linked OD Line Account (if there is a line available).



Either of the linked accounts can utilize the money in the other account and the same is applicable to their OD Lines.

Example

Mr. Silas Marner, a high net worth customer of your bank, has instructed you to combine his savings accounts bearing numbers SA1002345 and SA1006789.

You have combined the accounts on the 1st of March. On the 3rd of March, the balances in these accounts are as follows:

- SA1002345 - USD 2000
- SA1006789 – USD 3000

Mr. Marner also enjoys an OD Line of USD 10,000 for SA1002345 and USD 12,000 for SA1006789.

On the 3rd of March a check for USD 17,000 drawn by Mr. Marner on account SA1002345 is presented to your bank for clearing.

Since the account SA1002345 is linked to SA1006789, the balances are validated in the following sequence:

1. USD 2000 is verified to be available in A/c SA1002345. This amount will be entirely utilized for clearing the check.
2. USD 3000 is verified to be available in A/c SA1006789. This amount will be entirely utilized.
3. USD 10000 is verified to be available in the OD Line attached to SA1002345. This amount will also be entirely utilized.
4. USD 12000 is verified to be available in the OD Line attached to SA1006789; out of which USD 2000 will be utilized for clearing the check.

On the 5th of March, a check for USD 11,000 drawn by Mr. Marner on account SA1006789 is presented for clearing. There has been no credit to either of Mr. Marner's account after the earlier transaction on the 3rd of March.

The check presented on the 5th of March will be rejected as the total available balance (after combining the balances in the combined accounts, and the available OD lines) falls short of the check amount by USD 1000.

The system displays a balance override intimating you of the same.

'Marking' the utilized amount in the linked account

If an amount from the linked account or from the OD line attached to the linked account is to be utilized, the amount to be utilized from the linked account is 'marked'. In case of multiple utilizations from the linked account, each transfer at EOD is treated separately - the entries are not netted.

Example continued

Let us assume, that on the 3rd of March another check drawn by Mr. Silas Marner on account SA1002345 for USD6000 is presented or clearing. The balances are validated in the following sequence:

1. The balance in A/c SA1002345 including its attached OD Line is nil.
2. The balance in A/c SA1006789 is nil.
3. The balance in the OD Line attached to A/c SA1006789 is USD 10000; out of which USD 6000 will be utilized for clearing the second check.

After these validations for the two checks presented on March 3rd the online real time balance reports will reflect the following balances:

- SA1002345 – Nil.
- SA1006789 – USD 15,000 (this includes the attached OD line) with USD 5,000 marked against the first transaction and USD 6000 marked against the second.

At EOD the transfers from SA1006789 to SA1002345 will happen transaction by transaction.



For all purposes of operations like charge and interest calculations, both the accounts are available for use as normal accounts and use their respective IC set up.

3.5.1 Combining Two Customer Accounts

To recall, to link two customer accounts you have to enable the Combined Accounting Required option while defining a customer account through the Customer Account Maintenance screen. Subsequently, you can invoke the Combined Accounts screen in the Application browser to specify the combined account details.

In this screen you have to identify the accounts which are to be linked. The option list positioned next to these fields will display account numbers of only those accounts for which you have enabled the Combined Accounting Required option. After identifying the accounts which are to be linked you will:

- Indicate whether the balance needs to be transferred to the main account. If you enable this option, a sweep is set up at EOD to transfer the balance from the linked account to the main account if the main (transaction) account has a positive balance.
- The Transaction Code which is to be used to track the sweep from the linked account to the main account.
- The Customer Rate Code which is to be used for conversion when the linked accounts are in two different currencies and there is an online transfer which results in a sweep.
- The Customer Rate Type which is to be picked up for exchange rate conversions involving accounts in different currencies.
- The Customer Rate Spread that is to be applied on the FX rate (provided under the specified Rate Code) to arrive at the rate which is to be used for conversion.
- If you would like to revalue the transfer entries you will need to specify the following details:
 - The Transaction code which is to be used to track the revaluation entry.
 - The GL to which the proceeds of revaluation of profit are to be posted.
 - The GL to which the proceeds of revaluation of loss are to be posted.
 - The Exchange Rate Code and Type which is to be used for revaluation.

The transfer entries will be passed with the same reference number as of the transaction entries to enable display of transfer and transaction entries in query screens.



The system does not allow linkage of an account which is already linked to other accounts.

3.5.2 Viewing all Relationships for a Customer

In the Consolidated Relationship View screen you can view all the relationships details maintained in Oracle FLEXCUBE for the customer.

Click on Consolidated Relationship View screen, the consolidated view for the selected customer is displayed.

CIF	Type	Related Cust	Branch	Account / Ref No	Relation	Name	ID Type	ID Number
PINA00001	C	PINA00003	CIP		BROTHER	PINA00003	MISC	324234234
PINA00001	R	PINA00003	MT8	MT8LNTS020010001	CODEBTOR	PINA00003	PASSPORTNO	A-1276773
PINA00002	R	PINA00003	MT8	MT8LNTS020013001	CO-CODEBTOR	PINA00003	PASSPORTNO	B2345617
PINA00002	C	PINA00003	CIP		SPOUSE	PINA00003	PASSPORTNO	A-1276773
PINA00004	P	PINA00003	MT8	PINA00004010	PARTNER	PINA00003	MISC	DL-24/K/34521
PINA00005	P	PINA00003	MT8	PINA00005014	JOINT_AC HOLDER	PINA00003	MISC	DL 2390/23/41
PINA00006	P	PINA00003	MT8	PINA00006016	JOINT-AC-HOLDER	PINA00003	PASSPORTNO	A-1276773
PINE00001	C	PINA00003	CIP		FRIEND	PINA00003	ACCOUNT NO	12089-123
PINE00002	C	PINA00003	CIP		BROTHER	PINA00003	MISC	1231232

Type
C--> Customer To Customer
P--> Customer To Account
R--> Customer To Contract

Query

The following details are displayed for the customer:

- **CIF** – The customer for whom the query is done.
- **Type** – The type of Relation. The available options are:
 - **C** – Customer Relationship,
 - **P** – Account Relationship and
 - **R** – Contract Relationship
- **Related Customer** – The customer with whom relationship has been defined.
- **Branch** – The branch code of the
 - branch of the customer for whom the query is done.
 - branch of the customer account for which the query is done.
 - branch in which the contract is booked.
- **Account / Ref No** – If the Relationship is of Account or Contract type, the system displays the corresponding Customer Account or Contract Reference Number.
- **Relation** – Relationship with the related customer.
- **Name** – Name of the related customer.
- **ID Type** – Identifier for which information is maintained (e.g. Passport, License No. Etc).
- **ID Number** – Value for the identifier.

3.6 Margin Rating Maintenance

Oracle FLEXCUBE allows you to maintain rating values and the corresponding margins for each rating agency. You can do this through the 'Margin Rating Maintenance' screen. To invoke this screen from the Application Browser, choose **Customer Maintenance** and double click on the **Detailed** option under **Margin Rating Maintenance**. The screen is as below:

Rating Code	Margin Rate
Aaa	1.0000000000
Baa	.7500000000
A	.5000000000
Ba	.2500000000

Here, you need to specify the following:

Rating Agency

Specify the name of the rating agency.

Description

Specify a brief description for the rating agency.



This is mandatory here.

Rating Code



Specify a rating code name here under the rating agency.




You can enter a maximum of 12 characters here.

Margin Rate

The applicable margin rate against a rate code needs to be specified here.

To add a 'Rating Code' and the corresponding 'Margin Rate', you can click on the  button. To delete a row, you need to click on the  button.

If you click on the  button, you are returned to the Application Browser.

3.7 **E-Alerts for Customer Accounts**

In Oracle FLEXCUBE, you can offer to alert your customers if the credit limit utilization exceeds a certain pre-defined limit or if a cheque issued by them becomes invalid (cheque bounce). You also have the facility to inform your customers of the available balance in their accounts. However, the alert is generated by way of a handoff file. The handoff file will be in the ASCII format. The cheque bounce alert will include cheques deposited by the customer also.

You can maintain e-alert preferences for an account through the 'E-Alert Preferences-Credit Limit Burst Alert' screen available in the Application Browser.



The following preferences have to be maintained:

Account No

You have to select the account for which the e-alert preferences have to be defined. All the accounts maintained for the customers of your bank will be available for selection in the option-list provided. Select the appropriate account number from this list.

Credit Limit Utilization Percentage

You have to specify the limit upto which your customer can utilize the credit offered. If the credit utilization exceeds the limit maintained here, the system will identify the account for alert generation.

Cheque Bounce Alert Required

Select this option if you wish to alert your customer in the event of a cheque bounce.

The available balance handoff preferences can be maintained in the 'E-Alert Preferences-Available Balance Handoff' screen, also available in the Application Browser.

Input By	Date Time	Auth By	Date Time	Mod No
ALPHA	01-FEB-2002 14:40:35	ALPHAU	01-FEB-2002 16:47:10	1

In the screen above, select the customer account for which you wish to maintain the 'Available Balance Handoff' preferences. In addition, you have to specify the following preferences:

Frequency

Here, you have to select the frequency at which the handoffs should be generated.

The available options are:

- Daily
- Weekly and
- Monthly

Handoff

Depending on the frequency maintained, you have to specify the weekday (if frequency is weekly) or the day of the month (for a monthly frequency) on which the handoff should be generated.

3.7.1 Processing the e-alerts

The following processing will be done for generation of the e-alerts:

- If an account is in debit and requires credit limit burst alert, the system will first identify the percentage of credit limit utilization. If utilization is more than maintained in the preferences and previous alert has not been generated for the same utilization percentage, then the system will trigger a new alert.
- If a check bounce occurs, the system will check if the account is marked for check bounce alert. An alert will be generated only if it is not generated for the same instrument number earlier.
- Balance will be handed off, if frequency is maintained to be generated for the day.

The processing will be done by execution of a batch program as part of EOD. The handoffs will be generated in the ASCII format.

For generation of e-alert handoffs, you can use the following screen:



The screen displayed below will be used for balance handoffs.



3.8 **Maintaining Small FX Limits for a Customer Account**

You can maintain the buy and sell small FX limits for a customer account. These limits will be utilized to process cross currency funds transfers (Module FT) Cross Currency Payments/ Intraday Account Sweeps (Module – SI) in Oracle FLEXCUBE. The transfer amount in such FTs is compared with the limit you maintain here. If the transfer amount is less than the limit maintained for the account, Oracle FLEXCUBE automatically displays the exchange rate specified for the product under which the FT is processed (the mid rate defined for the rate type is used.)

If the amount exceeds the limits maintained, it is marked for 'split processing' i.e. you will be allowed to save the contract without the exchange rate but the system will suppress the liquidation event and the payment message for the contract until you update the exchange rate. The user entering the FT has to provide the exchange rate or you may upload the same from an external system. After you update the exchange rate, the system will process the FT like a normal contract.

You can maintain the small FX limits through the 'Customer Small FX Limit' screen available under 'Customer Maintenance' in the Application Browser

Input By	Date Time	Auth By	Date Time	Mod No	Authorised	Open
MUTHU	01-APR-2004 16:36:29	MUTHUAU	01-APR-2004 16:41:30	2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The credit and debit limits are maintained for the following combination:

- Branch Code
- Module (a specific module or you may select 'ALL' to apply to all the available modules in the system).
- Transaction Currency (a specific currency or 'ALL')
- Customer (a specific customer or 'ALL'),
- Customer Account (a specific account number or 'ALL' accounts),
- Account Currency (a specific account currency or 'ALL'),
- Account Branch (a specific account branch for a specific account number or 'ALL' for all accounts)

After you select the above details, specify the 'Amount Limit' for the combination. You also need to indicate the currency in which the limit is expressed.

If the limit currency is different from the transfer/transaction currency, the system will use the transfer currency equivalent of the limit amount to determine whether the transfer amount is within the limit or exceeds it. The contract is processed accordingly.

The following priority order is used by the system for pick up of Small FX Limits.

	Branch	Module	Txn. Ccy	Customer	Account Ccy	Acct + Acct Branch
Step 1	Specific Branch	Specific Module	Specific Transaction Currency	Specific Customer	Specific Account Currency	Specific Account
Step 2	Specific Branch	Specific Module	Specific Transaction Currency	Specific Customer	Specific Account Currency	ALL
Step 3	Specific Branch	Specific Module	Specific Transaction Currency	Specific Customer	ALL	ALL
Step 4	Specific Branch	Specific Module	Specific Transaction Currency	ALL	Specific Account Currency	ALL
Step 5	Specific Branch	Specific Module	Specific Transaction Currency	ALL	ALL	ALL
Step 6	Specific Branch	Specific Module	ALL	Specific Customer	Specific Account Currency	Specific Account
Step 7	Specific Branch	Specific Module	ALL	Specific Customer	Specific Account Currency	ALL
Step 8	Specific Branch	Specific Module	ALL	Specific Customer	ALL	ALL
Step 9	Specific Branch	Specific Module	ALL	ALL	Specific Account Currency	ALL
Step 10	Specific Branch	Specific Module	ALL	ALL	ALL	ALL
Step 11	Specific Branch	ALL	Specific Transaction Currency	Specific Customer	Specific Account Currency	Specific Account
Step 12	Specific Branch	ALL	Specific Transaction Currency	Specific Customer	Specific Account Currency	ALL

	Branch	Module	Txn. Ccy	Customer	Account Ccy	Acct + Acct Branch
Step 13	Specific Branch	ALL	Specific Transaction Currency	Specific Customer	ALL	ALL
Step 14	Specific Branch	ALL	Specific Transaction Currency	ALL	Specific Account Currency	ALL
Step 15	Specific Branch	ALL	Specific Transaction Currency	ALL	ALL	ALL
Step 16	Specific Branch	ALL	ALL	Specific Customer	Specific Account Currency	Specific Account
Step 17	Specific Branch	ALL	ALL	Specific Customer	Specific Account Currency	ALL
Step 18	Specific Branch	ALL	ALL	Specific Customer	ALL	ALL
Step 19	Specific Branch	ALL	ALL	ALL	Specific Account Currency	ALL
Step 20	Specific Branch	ALL	ALL	ALL	ALL	ALL

You can also view the details in Summary form through the 'Customer Small FX Summary' screen available under 'Customer Maintenance' in the Application Browser.

Customer Small Fx Limit Summary					
Cust No	Account Ccy	Cust Ac No	Account Branch	Smallfx Limit	Limit Ccy
11111111111	GBP	ACCOU13	ERY	950.00	GBP
88888888888	ALL	ALL	ALL	925.00	GBP
88888888888	GBP	ALL	ALL	900.00	GBP
ALL	ALL	ALL	ALL	475.00	GBP
ALL	GBP	ALL	ALL	875.00	GBP
11111111111	ALL	ALL	ALL	1025.00	GBP
11111111111	GBP	ACCOU13	ERY	1075.00	GBP
11111111111	GBP	ALL	ALL	1050.00	GBP
ALL	ALL	ALL	ALL	1000.00	GBP
11111111111	GBP	ACCOU13	ERY	550.00	GBP

Auth Stat
A - Authorised
U - Unauthorised

Record Stat
O - Open
C - Closed

For details on split processing of a cross currency FT contract, refer the 'Processing a Funds Transfer' chapter of the 'FT' User Manual.

4. Maintaining Mandatory Information

4.1 Introduction

As part of capturing customer related information in Oracle FLEXCUBE you need to maintain Customer Information Files (CIF records) for each entity who is a customer of your bank. Apart from creating CIF records for each entity you need to maintain separate accounts for each customer. The features of these two screens have been discussed in detail in the preceding sections.

While defining CIF records and Customer Accounts, you would have noticed that many of the fields have option lists positioned next to them. While some option lists contain pre-defined values for some option lists to be populated you need to capture data through separate screens. For instance, while maintaining CIF records you need to associate each customer with a customer category. For this purpose you will need to maintain customer categories before you begin to maintain CIF records. Similarly, each customer account needs to be associated with an account class. Therefore, you will need to maintain account classes before you start defining customer accounts.

All such screens have been documented in the subsequent sections.

4.2 Maintaining Account Classes

In the Oracle FLEXCUBE system, you can classify the customer accounts of your bank into different groups and assign each an identifying code. For instance, you may define a group called INDSB to represent savings accounts held by individuals, SB-INS to comprise institutional savings accounts, COR-CU for corporate current accounts.

Each group is referred to as an Account Class and is maintained in the Account Class screen. For each class, you also define certain common attributes applicable to all accounts in this class, such as, the General Ledger lines to which the accounts in this class report to, facilities granted to the account holders (pass book, check book, ATM etc.).

In the Customer Accounts Maintenance screen, where you open accounts for the customers of your bank, each customer account is linked to an account class, and the attributes defined for the account class are by default applicable to the customer account. For instance, if the frequency of account statement generation has been defined as daily for an account class CU-COR, the system generates statements for all accounts under this class on a daily basis. However, some of the parameters defined for the account class, can be revised at the account level for any of the accounts linked to the class. Account level parameters will supersede those defined for the account class.

While defining the account classes you should also keep in mind that the interest rate structure is also specified for an account class (in the Interest and Charges module).

The account class table is maintained at the Bank Level by the Head Office branch.

4.2.1 Invoking the Account Class Maintenance screen

The 'Account Class Maintenance' screen is available under the Customer Accounts section in the Application Browser.

Account Class Maintenance

Account Class: **ACC01**

Description: A Classy Class

Dormancy: 365 Days SI Product: [Search]

Account Type:
☐ Nostro ☐ Misc. Dr. ☐ Misc. Cr.
☒ Savings ☐ Current ☐ System
☐ OD Linked

Account Statement Parameters

Primary Type: ☐ None ☒ Summary ☐ Detailed Primary Cycle: Daily Statement On: [Search] Billing Till: [Search] Format: ACST_VD_BAL [Search]

Secondary Type: ☐ None ☒ Summary ☐ Detailed Secondary Cycle: Monthly 31 Cumulative: ☐ Format: ACST_DETAL [Search]

Combined Type: ☒ None ☐ Summary ☐ Detailed Combined Cycle: [Search] Disclaimer Text: [Search]

☐ Display IBAN in Advices ☐ Reset Statement No Month: [Search] ☒ Generate Fast A/c Stmt
☒ Primary Type ☒ Secondary Type ☒ A/c Closure statement

Default Values

Product: [Search] UDE ID: [Search]

Debit: [Search] Credit: [Search]

☒ Message Netting ☐ Charge Statement Req
Accounting Netting: ☒ Required ☐ Not Required ☐ Based on Msg Netting
Offline Limit: [Search]

Preferences

☒ Limit check ☐ Receivable Tracking Req ☐ Cheque Book ☐ Interest Statement ☐ Show Back Valued Interest
☐ Overdraft Facility ☐ Liquidate receivable on credit ☒ Interest Charges ☒ Allow Credit Interest ☒ Suppress Stmt for Dormancy
☒ Pass Book Facility ☐ Process receivable on Dr bal ☐ Track Accrued IC ☒ Allow Debit Interest ☒ Dormancy Adv Req
☐ ATM Facility ☐ Receivable status change ☒ Refinance Required ☒ Avg. Balance Required ☐ National Pooling Req
☐ Auto-Generate Check Nos ☐ Overdue Debit Tracking ☐ Allow Spl Cond End Dt ☐ Integrated Ltr
Default Tenor for Stop Payment: [Search] Days ☐ CRA/DA Product

MIS [Bank Icon] [User Icon] [Hand Icon] [RP] [T] [RC] [CF] [Printer Icon]

Input By: CHANDRA Date Time: 31/10/2003 17:10:12 Auth By: CHANDRAU Date Time: 31/10/2003 17:10:34 Mod No: 2 Status: ☒ Authorized ☒ Open

Defining an Account Class includes the maintenance of the following parameters:

- Assigning a unique Code to the Account Class and associating an appropriate description with the class.
- Indicating the type of account for which account class is being maintained.
- Specifying the period after which accounts in this class should become dormant if no customer transaction is posted into the account.
- Identifying the reporting lines (GL Line, Central Bank Lines and the Head Office Lines) for all accounts belonging to the account class.
- Maintaining account statement details like the type of statement that is to be generated, the frequency at which statements should be generated for all accounts under a class.
- Indicating the preferences unique to an account class like the check book, passbook or ATM facilities to be given to account holders under this account class; whether overdraft facility should be allowed for accounts linked to this class; whether back-valued interest calculation details should be displayed in the interest statements; whether the credit limit should be checked for all accounts under the class; interest and charges to be computed for accounts under this class.

- Specifying preferences regarding account holder facilities, interest computation etc.
- Identifying and assigning preferred branches, currencies and customers to the account class.
- Specifying whether receivables should be tracked for the account class. This specification will default to all accounts that are linked to this account class.

Each of the parameters has been discussed in detail in the subsequent sections.

4.2.1.1 Specifying the Account Class Code and Description

The account class code is a unique code, which identifies the class. Along with the class code you need to assign an appropriate description to the account class.

For instance, let us assume you are defining a class for savings account of individuals. You could associate the code SB IND with it. Similarly, the description that you associate with it could be something like this – ‘Savings accounts of individuals’.

4.2.1.2 Specifying whether Overdue Debit Tracking is required

In Oracle FLEXCUBE, you have the option to track overdue debits for customer accounts. To avail this feature, select the ‘Overdue Debit Tracking’ option when maintaining the preferences for the Account Class being defined. Overdue debit tracking will be based on the value dated turnovers of the customer account. When repayments are processed, the credit entries will be matched against the overdue debit entries in the ascending order of the date of creation of the overdue debit entries.

You can apply penalty interest/charge on the overdue amount. The IC module of Oracle FLEXCUBE will be used for interest calculation on the amount due.

If the option is selected for the account class, the system will track overdue debits for all accounts linked to the account class. However, you have the option to change the preference at the individual account level, if required.

4.2.1.3 Indicating the Type of Account for which the Account Class is being Defined

The seven different types of accounts that you can maintain are:

- Nostro account - your bank's accounts with another bank
- Miscellaneous Debit - Each transaction is entered with a reference number. In the miscellaneous debit account a single debit transaction is matched subsequently with credits against the same reference number.

While posting transactions into this account, if the first entry is a debit, the subsequent reconciling entries should be all credits.

The system gives you a break-up of the balance by the reference number.

Example

Let us assume that for the month of November 2000, your bank has to spend USD 10,000 on miscellaneous expenses, which include canteen charges, telephone bills and other maintenance charges. When the details of these expenses are entered, the following entries are passed:

I entry	Dr. Misc. debit a/c for 10,000
	Cr. Cash a/c for 10,000
I reconciling entry	Dr. expense a/c for 3000 (canteen charges)
	Cr. Misc. Debit a/c for 3000
II reconciling entry	Dr. expense a/c for 2000 (telephone charges)
	Cr. Misc. Debit a/c for 2000
III reconciling entry	Dr. expense a/c for 5000 (maintenance)
	Cr. Misc. debit a/c for 5000

Thus the entire amount that was debited from miscellaneous debit account has been reconciled. The total amount of the reconciliation entries should add up to match the amount of the first transaction.

- Miscellaneous Credit - as in miscellaneous debit account, in the miscellaneous credit accounts you post each transaction with a reference number. In a miscellaneous credit account a single credit entry is matched subsequently with debit entries with the same reference number. The system gives you a break-up of the balance by reference numbers.
- Savings Account and
- Current Account
- OD Linked
- System


System Accounts

If the branch is marked for 'Refinancing by IC' then the system accounts created for breaking down the balances of GLs by contract reference numbers or by combinations of customer IDs and their respective MIS details come under the account class defined as Type 'System'

Since accounts can be of different types, you need to indicate the type of account for which you are defining an account class. It could belong to any one of the types mentioned above.

4.2.1.4 Specifying the Dormancy Period

You have to indicate the period after which an account in an account class becomes inactive or dormant if customer transactions are not posted into the account.

 However, while maintaining transaction codes, if you have checked the Consider for Account Activity field, all transactions posted to any account under this account class linked to the particular transaction code will become active from dormant irrespective of the dormancy period. If a customer-initiated transaction is posted into the account with the dormant status the account status will be updated to Active from Dormant since the Transaction Code associated with the account has the Consider for Account Activity option enabled.


Charging for Dormancy

Charging is an aid for an effective monitoring and handling of dormant accounts. You can levy a charge your customers for keeping their accounts dormant. Dormant accounts are charged on the following basis:

- On the number of days the account was dormant in the current liquidation period.
- If the account became dormant in the current liquidation period.

The system performs certain validations before applying charges on an account. Charges are applied as per the following rules:

- If the account balance is 0 – No charge is applied.
- If the account has a positive balance which is, however, insufficient to meet the entire charge, the remaining balance is deducted as charge, setting the account balance to zero.
- If the account has a positive balance which covers the charge amount, the charge amount is deducted.

 Only available funds are considered as account balance. Blocked amounts and Uncollected funds are not.

For charging dormant accounts the account balances are tracked using the receivable tracking feature. For further details on this refer the *Tracking Receivables for applying Dormancy Charges* section in the IC Product Preferences chapter.

4.2.1.5 Maintaining Reporting Lines

Reporting lines are the GL lines to which all balances of accounts under a specific account class will report. You can post all debit and credit balances of one account class to a single General Ledger account. Conversely, you also have the option of posting debits and credits to separate GLs.

You can choose to maintain the following reporting lines:

- Debit GL Lines - all debit balances within a specific class will report to the GL account meant to track debits. You can identify the debit GL from the list of existing GLs.
- Credit GL Lines – all credits within a particular account class will report to the GL account that you have identified to track credits.
- Natural GL – the reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance, you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. For instance, if the account class is for overdrafts, the balance is normally a debit whereas current accounts normally do not have a debit balance.
- Central Bank Debit Line – all debit accounts belonging to an account class, should report to a Central Bank Debit line. You have maintained Central Bank Debit lines in the Reporting Lines Maintenance screen. You can select the appropriate CB debit line from the available list.
- Central Bank Credit Line – all accounts belonging to an account class, if they are in credit should report to a Central Bank Credit Line. You can identify the CB Credit line that should be associated with the particular credit line.
- Debit Head Office Line – This is the Debit Head Office GL maintained in the Reporting Lines maintenance screen to which all accounts belonging to this class will report, if they are in debit.
- Credit Head Office Line - This is the Credit Head Office GL maintained in the Reporting Lines maintenance screen to which all accounts belonging to this class will report, if they are in credit.

4.2.1.6 Specifying the Account Statement Details

For each account class that you maintain you have the option of generating account statement details, periodically, for all customer accounts associated with the account class.

As part of specifying the account statement preferences you can indicate the following:

Account Statement Type

The first preference that you specify for each account class is to indicate whether the periodic generation an account statement is required. If the generation of an account statement is necessary, you have to specify the format in which it is to be generated. The options available are:

- Detailed – indicating that the statement should be a detailed account of all the customer transactions within the account class.
- Summary - indicating that only a summary of the transaction details is enough.

Settling the A/C Statement Frequency and Day

The system generates the account statement details at a frequency that you specify. The frequency can be:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

If you indicate that the statement generation frequency is weekly, you should also indicate the *day* of the week on which the account statement is due. Similarly, for a monthly statement indicate the day of the month.

To specify the frequency for a monthly statement you can specify a number between 1 and 31 (corresponding to the system date). If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days.
- For months with 30 days on the 30th; if 30th is a holiday on the next working day.

If you set the statement date to 31, then account statements will be generated on:

- The 31st, for month with 31 days; if 31st is a holiday on the next working day.
- The last working day for months < 31 days.

For all other cycles, account statement would be generated on the last day of that cycle.



Since you may need to generate account statements for customer accounts that would be sent at different frequencies, you can define up to three different frequencies at which the statements could be generated, namely a Primary, Secondary and a Combined frequency. However, ensure that the frequency for each cycle is unique. For instance, if you define a monthly primary statement, you cannot define a secondary or combined statement with a monthly frequency.

Overdue interest and charges in the Account Statement

The account statement generated for customer accounts will reflect the overdue interest and charges, if any, as of the statement generation date.

During IC liquidation if the balance in an account is insufficient to meet the amount of interest and charges liquidated, the balance is maintained as a receivable.

The account statement reflects the interest and charges due for an account for each of the IC products linked to the account separately.

Indicating the Billing Till Date

For Ready Credit accounts belonging to this account class, for which a monthly account statement cycle has been defined, you have to specify the date up to which transactions would be shown on the account statement, for the current cycle.

Specifying Disclaimer Text

The disclaimer text could be any information to be printed on the footer of the statement, for identification.

Indicating whether a Cumulative Statement is required

You can enable this option if you would like to generate a cumulative statement for the secondary cycle, for customer accounts belonging to this account class. In such a case, the secondary cycle statement will contain transactions from the start date of the primary cycle.

Identifying a common account statement Format

You can choose to link a message format with the Primary and Secondary statement cycles that you define for the account class. Consequently, statements pertaining to customer accounts linked to the account class will be generated in the specified format. If you have failed to specify a statement format for the Account Class, the statements will be generated in the format maintained for the customer in the Customer Address maintenance screen.

You can choose to maintain separate statement formats for Primary and Secondary statement cycles.

4.2.1.7 Printing IBAN Numbers on Advices

For an account class you can indicate whether the IBAN number of the customers involving the accounts within the class should be printed on advices sent to the customer. If you would like to print the IBAN number of the customers on advices sent to the customers involving the account class, you can enable the Display IBAN in Advices option by checking it.

Your specification will be made applicable to all customers linked to the account class. You will be allowed to change this option for a specific account.



IBAN Account numbers for specific customers can be captured while defining a specific account through the IBAN Sub-screen of the Customer Account Maintenance screen.

4.2.1.8 Resetting the Statement Number

You have the option to reset the statement number annually for account balance statements. Check the box next to this field and subsequently select the month on which the statement number has to be reset. Your specification will be made applicable for primary, secondary and combined statements cycles. This will be defaulted for all the accounts in the account class.

4.2.1.9 Indicating whether the ICCF Charge Statement should be Generated

While building the account class you can indicate whether a charge statement should be generated for accounts involving the account class.

While building the account class you can indicate whether a charge statement should be generated for accounts involving the account class. This preference is defaulted to customer accounts linked in the class. You can change it for a particular account.



The charge statement is generated as per the charge booking parameters maintained in the Charge Class definition screen i.e., when the transaction count maintained for customer exceeds the specified limit. It will not include the charges booked as part of the IC module.

For further information on processing charges on customer transactions refer the Oracle FLEXCUBE manual on Charges and Fees manual.

4.2.2 Indicating Netting of Messages

Different messages can be netted into a single message based on certain matching criteria, for all accounts that belong to an account class. To indicate this, check the Message Netting box.



Netting of messages will happen only if you have opted for Message Netting for a parent child amount tag combination at the product level.

4.2.3 Indicating whether a Charge Statement should be Generated

You can indicate whether a charge statement should be generated for periodic charges made applicable on accounts belonging to the class. Your specification is defaulted to the account. You can change it for a specific account.

4.2.4 Indicating Preference for Netting Accounting Entries

You can net all the accounting entries for all the accounts belonging to an account class. Choose any one of the following options from the drop down list to indicate your preference for accounting entries netting:

- Required – Accounting entries will be netted
- Not Required – Accounting entries will not be netted
- Based on message netting – Accounting entries will be netted only if the matching criteria for the messages are met



Note the following:

- Accounting Entries Netting based on message netting option is applicable for Money Market contracts only.

- When you open a new account under this account class, the system will default all the above parameters to the customer account. In case you modify the above parameters, the system will apply the changes only for new accounts opened after the modification. The modification will not affect any of the existing accounts.
- The settlement GLs has to be enabled for Message and Accounting Netting in Chart of Accounts.

4.2.4.1 Specifying your Preferences for the Account Class

Preferences are the options or attributes that uniquely distinguish an account class. The following are the preferences that you can specify for an account class:

- The Limit Check Indicator – you can check this box to indicate that a limit check for sufficient availability of funds in the account will be made for all accounts belonging to the account class.
- Overdraft Facility Indicator – if checked indicates that all accounts belonging to this class would be allowed an overdraft facility (facility to draw a specified amount over and above the balance in the account).
- Interest Charges Inclusion Indicator – if checked indicates that for interest and charges computation the Interest and Charges module will process accounts linked to this class.
- Accrued I and C Limits Inclusion Indicator – if checked, indicates whether accrued interest in the Interest and Charges module on an account linked to this class, and would be considered while computing credit utilization for the account.
- Checkbook Facility – if checked, indicates that accounts linked to the class are issued checkbooks.
- Passbook Facility – if checked, indicates that accounts linked to the account class are issued passbooks.
- ATM Facility – if checked, indicates that accounts linked to the class will avail the ATM facility.
- Show Back Valued Interest - if checked, will display the back-valued interest adjustment calculation details in the Interest Statement generated for the account holder. However, you can choose to uncheck this option at the time of maintaining special conditions for individual customer accounts.
- Liquidate receivable on credit facility – if checked, indicates the receivable to be liquidated on posting of credit to the customer account.
- Refinance Required option – if checked, this option indicates that refinance computation is required for customer accounts.
- Average Balance Required option – if checked, this option indicates that month to date average balance has to be calculated.
- Receivable Tracking Required option: When posting a debit entry to a customer account (linked to the account class being defined), the system may detect insufficient funds. You have the provision to indicate to the system to track receivables whenever insufficient funds are detected in customer accounts linked to this account class. You can do this by selecting the 'Receivable Tracking Required' check box. If this option is checked, the entry will be posted to a receivable account (specified in the Product Event Accounting Entries Maintenance screen).
- Allow Spl Cond End Dt – if checked, this option indicates that special condition is allowed for end date, i.e., after the end date, the account uses the general condition for computing interest.

CRA/DDA Product

Check this box to indicate that CRA/DDA product should be identified for an account class. You can select this option for Savings and Current type of account class.



The system will track the receivable only if you have checked the 'Receivable Tracking Required' option for both the customer account and the accounting entry involved (specified in the Product Event Accounting Entries Maintenance screen).

During the end-of-day processing for the branch, the system will check if sufficient funds are available in the account. If enough funds are available, the entry posted to the receivable account will be liquidated and the customer account will be debited for the amount.



Note the following:

- Your specification will be defaulted to all the customer accounts linked to the account class. However, you have the option to change the defaulted value for a specific customer account when maintaining individual account details (in the Customer Accounts Maintenance screen).
- If the receivable tracking option is enabled for the account class, in the Product Event Accounting Entries Maintenance screen, you can choose to say either 'Yes' or 'No' for the same. However, if the option is not checked for the account class, the track receivable option will not be available when defining the accounting entries for a product.
- The option to track receivables will only be applicable to transactions processed through the Teller, Funds Transfer and Loans modules of Oracle FLEXCUBE.
- Notional Pooling – This option, if selected, will enable you to maintain a pool structure to facilitate interest calculation for customer accounts linked to the account class being defined. A pool consists of a header account and one or more child/source accounts. With a pooling structure, you can consolidate the balances from the source accounts and header accounts to calculate interest.
- If you select this option, the system will track balances on the corresponding system account as well. The IC module will use the system accounts to calculate the interest for pool products. The interest for the non-pool products will be calculated on the customer account itself.
- You can maintain a pool structure for interest calculation only if you opt for notional pooling at the branch level (in the IC Branch Parameters screen) and the account class level. Post authorization, you will not be allowed to change your preference.

Refer the 'Applying an Interest Product on an Account' chapter of the Interest & Charges User Manual for details on maintaining a Pool Structure to facilitate notional pooling of customer accounts.

4.2.4.2 Facilitating Auto Generation of Cheque Numbers

Oracle FLEXCUBE can automatically generate the cheque book numbers for all accounts linked to the account class being defined. Select the 'Auto-Generate Cheque Nos.' option to facilitate this feature.



For Oracle FLEXCUBE to automatically generate the cheque numbers you have to select the 'Auto-Generate Cheque Nos.' option for the branch and the account class associated with the account.

4.2.4.3 Specifying the Default Tenor for Stop Payment

When you place a stop payment instruction, the system automatically calculates the expiry date of the stop payment instruction based on the tenor that you have maintained. The period for stop payment will be calculated from the effective date of the stop payment instruction till the lapse of the tenor maintained.

The expiry date is calculated as follows:

Effective date of Stop Payment + Default Tenor (in calendar days)

Though the system calculates the expiry date, you will be allowed to change the system arrived date, if required.

Refer the 'CASA' User Manual for details on changing the expiry date for a stop payment instruction.

4.2.5 Viewing Accounting Entries

You can view all the accounting entries passed for a selected Customer Account in the Accounting Entry Retrieval screen. To invoke this screen, choose **Queries** from the Application Browser. Thereafter, choose **Accounting Entries** under it.

The Accounting Entry Retrieval screen is displayed with all the accounting entries passed for the selected customer account and date range:

Double clicking on an accounting entry in this screen displays the corresponding contract input screen.

Click 'Query' button if you wish to query for any particular accounting entry.

Click 'Excel Download' to export details fetched in account queries into an excel file. This is applicable for all the branches. The excel file is downloaded at the location maintained in the 'Miscellaneous Parameters' screen for the parameter 'ACCT_ENTRY_DOWNLOAD'. The path specified in this parameter should be a local system path and should be available for the user in the local system.

The name mask for the excel file is: 'user id' + 'application date' + 'process based seq. No' + '.csv'

For example, the file name can be USER0122-JAN-050001.csv.

4.2.6 Tracking Status Changes in Current and Savings Accounts

At your bank you have allowed your customers overdraft facilities and on occasion some of your customers have overdrawn beyond the limit as well, thus going overline. Oracle FLEXCUBE allows you to track such changes in customer accounts.

The basis for status tracking is established by the Limit Line type (Internal or Committed) associated with the account, the limit Line Amount and the Expiry Date of the line.


Some of the conditions for status change could be:

- When the limit line attached to the account expires the amount lying in overdraft within the committed limit amount now becomes overline. The account is treated as overline from this day onwards.
- When the overdraft exceeds the committed line amount, the account is treated as overline from the date on which the limit is breached.
- If the line is not a committed line but an Internal line, the amount is treated as overline for the entire overdraft amount from the date of initiation of overdraft.

Posting overline balances into a separate account

You need to specify an overline account linked to the main (transaction) account. Whenever a customer's account balance goes overline, the overline amount is transferred to this overline account.

The objectives of maintaining an overline account separate from the main account are:

- To apply a penal rate of interest for going overline. You can achieve this by associating with the overline account an IC Product which is separate from the IC Product (involving a normal rate of interest) associated with the main (transaction) account.
-  You can apply the penal interest either on only the overline amount or on the entire outstanding debit balance, that is, even on the amount within the overdraft line limit.
- To cater to the different reporting requirements of within line and over-line amounts the debit and credit GL's, Central Bank Lines and Head Office Lines for the account classes will have to be different.

To associate customer accounts with an Overline account you will have to associate the customer account with another account which has OD Linked as the account class type. While authorizing the OD Linked account the system creates an SI instruction with SI product type as variable payment. This facilitates the sweep out of overline balances from the main account to the overline account. You have to identify the SI product while creating the SI account class.

While maintaining an OD account in the Customer Accounts Maintenance screen you have to identify the main (transaction) account(s), which is to be linked to the OD Account through the Statement Details screen.

Also, ensure that the statement type of the main account is a combined statement. On authorization of the main account, Oracle FLEXCUBE will automatically create the Standing Instruction and display it in the Account Linkage screen. The SI inherits the attributes of the SI Product linked to the Account Class associated with the OD Account.

While executing the SI batch processes at EOTI, the overline amount is swept out of the main account into the overline account. This sweep is reversed during the BOD processes the following day.

Example

Miss. Sally Winters has a savings account SA9845011 in your branch. You have allowed her an overdraft line limit of GBP 1000. On the 9th of September, she has a credit balance of GBP 999. On the same date a check for GBP 2000 drawn by her, on this account is cleared. Consequently, her overdraft limit is utilized entirely and she goes overline by GBP 1.

During the EOD processes executed on the 9th of September, the overline amount of GBP 1 is swept out into the overline account OD9854011C attached to SA9845011. This sweep is reversed during the BOD processes executed on the 10th of September.




Oracle FLEXCUBE assigns the suffix C to each Overline account that you define.

4.2.7 Assigning Preferred Branches, Currencies and Customers to an Account Class

In addition to what you have specified in the accounts class maintenance screen you have the option of specifying the following for an accounts class:

- List of allowed or disallowed branches and allowed or disallowed currencies.
- List of allowed and disallowed customer categories and allowed and disallowed customers.

You can specify the branch and currency preferences through the Account Class – Branch and Currency preferences screen. Click on  in the Account Class Maintenance screen. The Branch and Currency screen will be displayed.

In this screen you can specify the following for an account class:


- Those branches to which all parameters defined for this account class should be available.
- Those currencies in which all customer accounts linked to this account class can operate.

4.2.8 **Maintaining Branch preferences**

Customer accounts maintained in any branch can be linked to any account class. However, you have the option of restricting the linkage of customer accounts in a particular branch or branches to an account class.

Example

Your bank has a total of 25 branches. Branch 001 and 004 handles only Corporate Customers. For an account class, say, SAV-IND (savings accounts of individuals) you would like to disallow linkage of all customer accounts of branch 001 and 004.

To specify this, click on disallowed since the disallowed branch list is smaller than the allowed branch list. From the list of Available Branches select 001 and click on the  button. Repeat the procedure for 004. 001 and 004 will be listed under disallowed branches.




For specifying the allowed list of branches, click on allowed. You will notice that the list title changes accordingly to allowed and vice versa. You should select allowed or disallowed depending upon the length of the list.

4.2.9 **Maintaining Currency Preferences**

For all accounts under an account class you have the option of specifying currencies in which transactions are allowed/disallowed.

Example

You want to restrict all account level transactions under the account class Corporations for corporate type accounts to four important currencies only, say - USD, GBP, JPY, DEM. You can specify the same.

But currency preference needs to be accompanied by specifications regarding the minimum balance limit in each currency. To do this, click on the  button. The Account Class - Currency preferences Screen will be displayed.

Allowed	Min. Balance	Min. Initial Deposit
NZD		
PLN		
CLP		
KRW		
EUR		

All the allowed currencies you have defined for this account class will be displayed in the Allowed column. You can enter the minimum balance that should be maintained against each currency.

Min. Initial Deposit

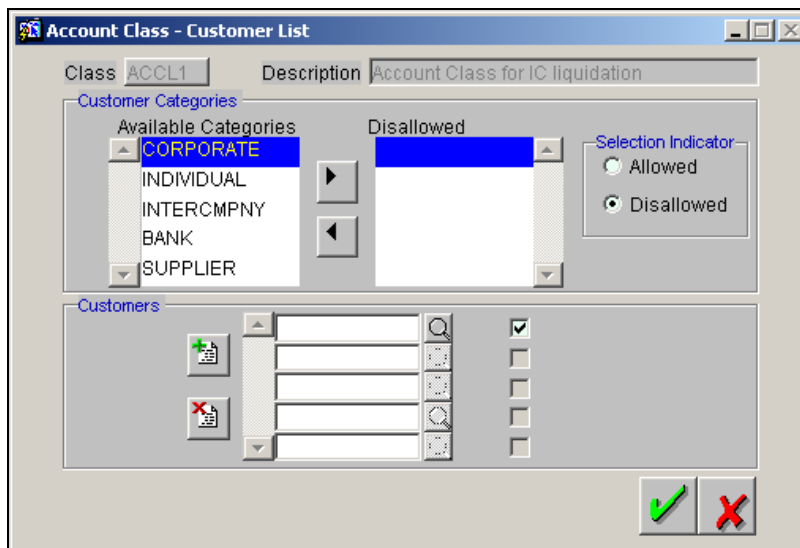
The default value for minimum initial deposit is zero.

4.2.10 Maintaining Customer Preferences

Instead of linking each customer account with an account class, you can choose to link a customer category with the account class.

Firstly, identify the category that should be linked with the account class. Within each category you can also restrict individual customers from being linked to the class. You have the option of specifying the categories that should be linked to an account class through the Account Class - Customer List screen.

To indicate allowed customer categories click on . The Account Class - Customer List table will be invoked.



In this screen you define the following:

- A list of allowed or disallowed customer categories.
- A list of disallowed customers (if any) under the allowed category.

For an account class you need to specify the customer categories that should be linked to the class and also identify customers within a category who should be disallowed from using this account class.

Example






Requirement

You are capturing the features of a Nostro account class called NostroLCY, you would like to:

- Associate the customer category called Banks with NostroLCY.
- Disallow a customer called Midas-Bank associated with the customer category called Banks from using the features of this class.
- Grant your customer Morgan Stanley linked to the customer category called Financial Institutions all rights associated with NostroLCY.

Procedure

In the Selection Indicator field click on Allowed (since your allowed list is smaller and therefore easier to indicate).

- Highlight and select the Customer Categories called Banks and Financial Institutions in the Available Categories list and click on the  button.
- Next, highlight Financial Institutions and click on  against Customers. It will display the entire list of customer accounts maintained under the customer category Financial Institutions.
- Select Morgan Stanley. It will be listed in the first row. To allow this customer the parameters assigned to this account class check the small square box alongside.
- To add a row click on . To delete an extra row click on .
- To disallow Midas Bank, click on Banks under available categories. Click on  against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it.

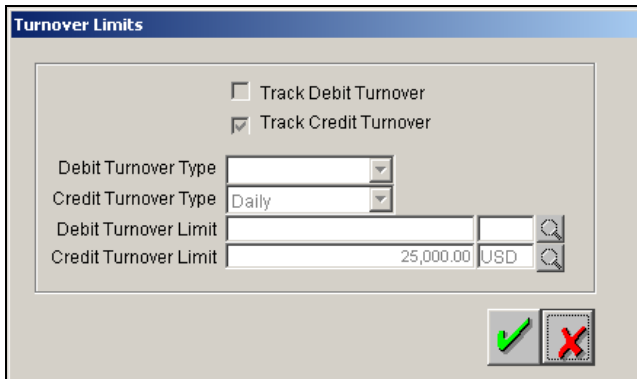


Check the square box to allow a customer the parameters assigned to this account class. Leave the box unchecked to disallow a customer from being assigned to this account class.

4.2.11 Tracking Turnover Limits for Account Classes

You can choose to track Turnover Limit for all accounts linked to an account class by maintaining the turnover limit parameter details at the Account class level. When you associate an account class with an account the specifications maintained for the account class will be defaulted to the account. However, you will be allowed to change these specifications for an individual account.

Click on the  button in the Account Class Maintenance screen. The Turnover Limit sub-screen will be displayed.



In this screen, first, you have to indicate whether you would like to track Credit or Debit turnover limits for all accounts involving the account class.

Depending on your specification you can indicate the turnover type. For instance, if you indicate that you would like to track the debit turnover type, you will have to indicate the Debit Turnover Type only.

Specifying the Debit/Credit Turnover Type

If you have indicated that the debit/credit turnover limits need to be tracked for accounts linked to the account class, you have to specify the timeframe for which the limits have to be tracked.

The options available are as follows:

- Daily – tracking will be done on a Daily basis as part of the End of Day processes.
- Monthly – tracking will be done on a Monthly basis as part of the End of Day processes.
- Yearly – the system monitors the debit turnover limit on a yearly basis.
- Till Date – tracking will be done till date.

You can choose the desired frequency.

Indicating the Debit/Credit Turnover Limit

After specifying the frequency for tracking the debit/credit turnover limits, you have to indicate the debit/credit turnover limit amount for the account class.

Since you have to specify the debit/credit limit amount in a specific currency, you can select the required currency from the option list positioned next to the field.



You will be allowed to change these specifications for a specific account.

4.2.12 Specifying limits and privileges on a Debit card for an Account Class

If you are defining an account class for customer accounts in which debit cards would be issued, you can maintain the privileges allowable and the restrictions that would be placed on usage of the card. You can maintain these parameters for the account class, so that it would be applicable to all accounts using the account class.


The following withdrawal limits may be specified:

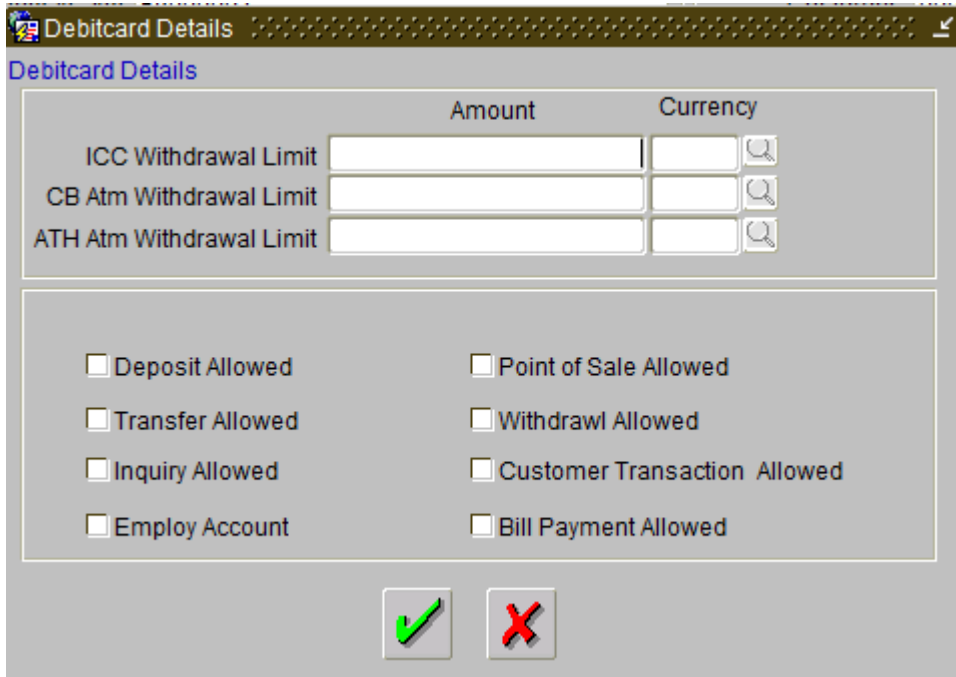
- ICC Limit: This is the limit placed on withdrawals using the debit card.
- CB ATM Limit: The limit placed on withdrawals from customer's bank's ATM's
- ATH ATM Limit: The limit placed on withdrawals from any other bank's ATM's




You could also allow or disallow the following transactions on usage of the Debit card:

- Point of Sale (POS)
- Customer (CTS)
- Cash Withdrawals
- Deposits
- Transfers
- Bill Payments
- Inquiry

You can also specify if the card is allowed to be issued to an employee of your bank who may have an account in your bank.

You can specify the limits in the Debit card Details screen. Invoke this screen by clicking on  in the Account Class Maintenance screen.





	Amount	Currency
ICC Withdrawal Limit	<input type="text"/>	<input type="text"/> 
CB Atm Withdrawal Limit	<input type="text"/>	<input type="text"/> 
ATH Atm Withdrawal Limit	<input type="text"/>	<input type="text"/> 


☐ Deposit Allowed
 ☐ Point of Sale Allowed

☐ Transfer Allowed
 ☐ Withdrawl Allowed

☐ Inquiry Allowed
 ☐ Customer Transaction Allowed

☐ Employ Account
 ☐ Bill Payment Allowed

When you create a customer account in the Customer Account Maintenance screen using the account class for which you have defined the debit card limits and privileges, this information is applied by default. However, you can change the details. Click on the  button in the Customer Account Maintenance screen to invoke the debit card Details screen, where you can make any necessary changes to the limits defaulted from the account class.

4.2.13 Specifying Account Status Movement Rules for an Account Class

When you define an account class, you can define rules for movements in status, which would apply to customer accounts belonging to the class.

The status of a customer account could change whenever certain conditions occur.

For instance:


- When an overdraft occurs on a customer account, the status moves from 'normal' or 'active' to 'overdraft'
- When an inflow occurs into an account in the 'overdraft' status that offsets the extent of the overdraft, the account moves back to 'active' or 'normal' status
- When an amount block is placed on an account, the status moves from 'active' to 'blocked', and so on.

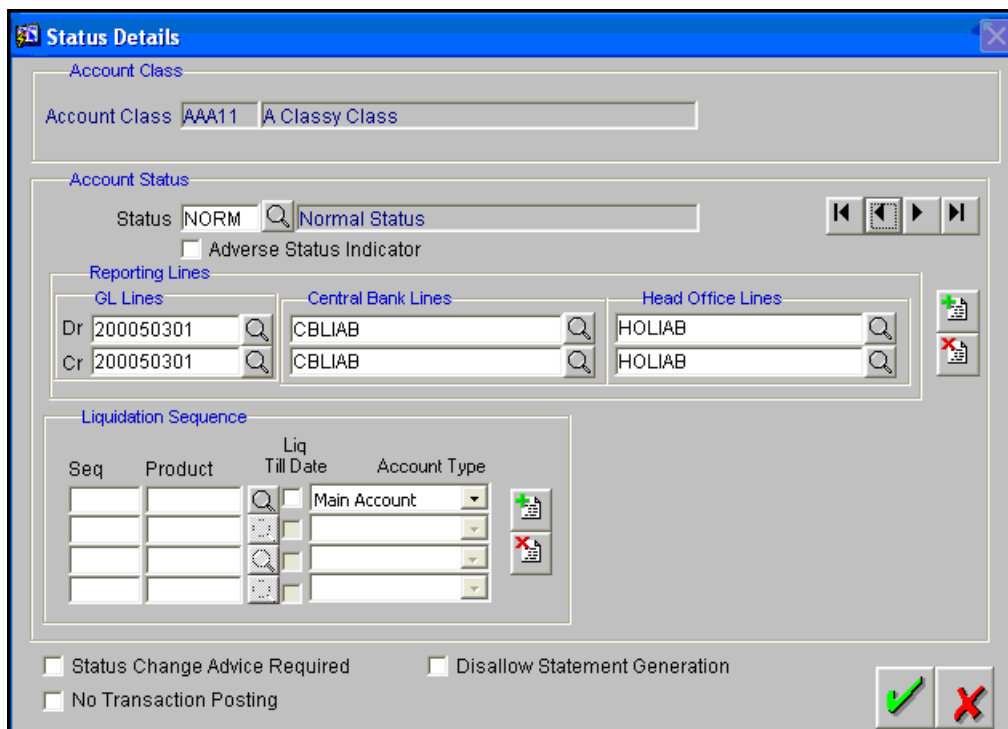
You can define rules that the system would use to make status movements on a customer account. You can define these rules when you define an account class, so that all accounts belonging to the class would inherit these rules. You define these rules by:

- Specifying the status codes that are allowable for accounts belonging to an account class
- Specifying the rules to be used for movement between statuses, for accounts belonging to the account class.

4.2.13.1 Defining Status Codes for account classes

You can specify the statuses that would be allowed for an account belonging to an account class.

In the Account Class Maintenance screen, click on the  button. The **Status Details** screen is displayed.



Status Details

Account Class

Account Class: AAA11 A Classy Class

Account Status

Status: NORM Normal Status

☐ Adverse Status Indicator

Reporting Lines

GL Lines		Central Bank Lines	Head Office Lines
Dr	200050301	CBLIAB	HOLIAB
Cr	200050301	CBLIAB	HOLIAB

Liquidation Sequence

Seq	Product	Liq Till Date	Account Type
			Main Account

☐ Status Change Advice Required ☐ Disallow Statement Generation

☐ No Transaction Posting

Enter the following details:

Specifying the status code

You must select the codes of statuses that are allowable for accounts belonging to the account class.

The status of the DDA moves in the following order:

- Inactive(INAC)
- Dormant(DORM)
- Escheatable(ESCH)

The account moves from NORM status to INAC status when the inactivity period crosses seven months, moves from INAC to DORM when the inactivity period crosses 13 months, and it moves from DORM to ESCH status when the inactivity period crosses 25 months. This period is based on the rules set up in the status rule deviation of the account class.

Transaction into the DDAs should be blocked if the account status is Dormant or Escheatable. 'No Transaction Posting' at the Status maintenance screen of the account class determines the status if the account has to be blocked or not.

Specifying the reporting lines

For movement to each status, you might need to post accounting entries for account balances to certain GL's. You can define:

- The Debit and Credit GL's to which account balances must be posted, for the status
- The Central Bank Reporting Debit and Credit GL's
- Head Office Reporting Debit and Credit GL's

When an account belonging to the account class moves to the status represented by the selected status code, the account balances would be reported to the GL's that you specify, as given above.

Specifying the liquidation sequence for overdrawn accounts

In some cases, you may need to calculate penalty interest on receivable amount. You need to specify the details of liquidation preference and also you can opt to liquidate products on credit to account linked to the account class.



The Liquidation Preferences button is enabled only if you have checked the 'Receivable liquidate on Credit' box.

In this section, the details of IC product liquidation preference are defaulted from the account class. However you can change these preferences according to the preference of the account.

You will capture the following information in this section:

- Liquidation preference sequence number
- IC product codes
- Option to liquidate product online on posting of credit to customer account
- Account type

Depending on your specification you have indicated, the IC products that are linked to the account class in IC product preferences screen will be selected for liquidation preference. IC online liquidate is triggered for products opted to be liquidated on posting of credit, in the order of liquidation preference sequence. The outstanding receivable amount will be adjusted to the extent of credit posted to the account in order of liquidation preference sequence number maintained.

Specifying your preferences for Advice generation

For accounts whose status has been changed manually you have the option of disallowing the generation of statements. This preference is defaulted to the customer account associated with the Account Class. You have the option of changing it for a specific account.



If you enable the Disallow Statement Generation option in this screen, the system does not generate statements for the account upon automatic or manual status change or when the account goes dormant or if it is in the Unknown Address status.

No Transaction Posting


Check this box to indicate that transaction should not be posted for the accounts with non 'NORM' status. However, interest accrual and interest liquidation entries are posted into the account.

4.2.14 Specifying Rules for Status Movement

To recall, the status of a customer account could change due to occurrence of certain events and conditions. In some cases, you may need the system to automatically mark a movement of status when certain conditions are fulfilled. For instance, you may want the system to automatically mark all accounts that are in overdraft for a period of more than 100 days, to be in 'overdue' status.

You can specify rules for such conditions, when you are defining an account class. The rules would be applied to all accounts belonging to the account class.



Click on the  button in the Account Class Maintenance screen. This invokes the **Status Rule Derivation** screen, where you can define the conditions for automatic status movement.

In this screen, you specify the conditions that must be fulfilled so that an account may be marked automatically with a certain status. You can define more than one condition for each status that has been defined for the account class.

Specifying the conditions for each status

The condition may be a mathematical expression or statement that would need to be fulfilled. For instance, you may want the system to automatically mark all accounts that are in overdraft for a period of more than 100 days, to be in 'overdue' status. For such a condition, the statement could be formulated as follows:

"IF @ODDAYS > '100' AND OVD = 'TRUE'"

You can define more than one condition for each status.

Specifying the derived status

The derived status refers to the status with which the account will automatically be marked, if the condition is fulfilled. For instance, in the example above, the derived status would be 'overdue'. You must specify the derived status for each condition. As mentioned earlier, you can define more than one condition for a status.

Associating an element with a status rule

In order to facilitate the derivation of the rule for tracking the account status, you need to select the required element while building a status rule. The options available are:

- OverdueDays - The number of days the account has overdrawn beyond the limit amount. If the account balance is in credit or account balance is within the limit amount then the value of Overdue Days will be Zero.
- Classification – The 'Classification' maintained for the customer of the account will be returned by the element.
- Delinquent - This will reflect the adverse status indicator of the customer.
- Current Status
- Overdue
- Inactive Days
- Interest Overdue
- Frozen
- Dormant
- Nodebits
- Nocredits
- LimitType
- Last Contact Days – this is used to determine the inactivity period of the DDA account.

In addition, the following elements will also be available for processing:

- OD (overdraft) Days
- Inactive Days
- Overline Days
- TOD (Temporary Overdraft) Days
- RC Overdue Days - Indicates the number of days past the due date for status change. This will be calculated as (Today's date – MAD Date). The status of the RC account will be changed to NORM, PDO, NAB and write-off based on this factor.
- RC Link Overdue Days - This indicates that the status of the linked account will be changed based on number of days past due for MAD of the main RC account. Based on this the status of the linked account will be changed to NORM, VEN1 or VEN2. However, the account will have balance only in VEN1 status.

The Interest and Charges module posts the accrual entries in the following manner when the status is Normal:

- Debit IENC
- Credit Income


For further details of Status Change refer the Product chapter of the 'Interest and Charges' User Manual.

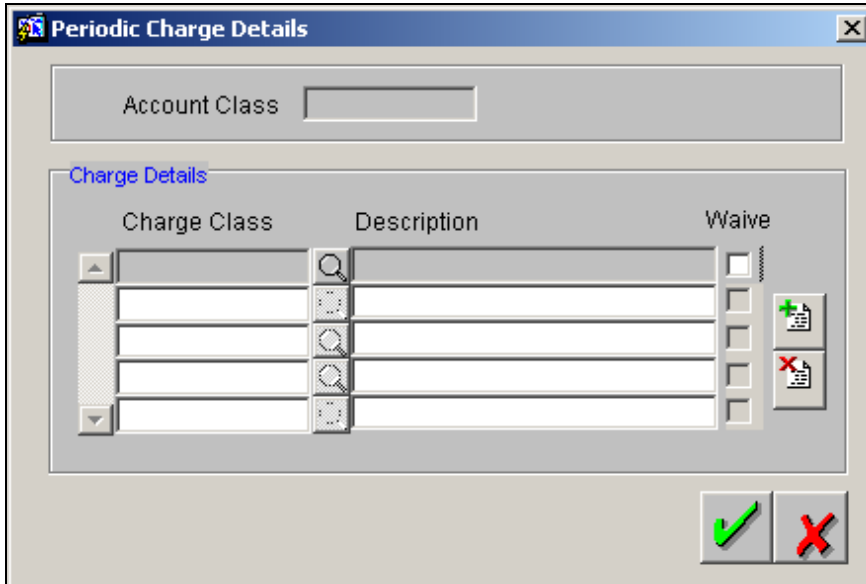
Logical Operators

Logical Operators are indicators of certain conditions that you specify while building a rule. These operators are used in combination with the elements discussed earlier. The following is a list of logical operators that you would require to build a status rule:

AND	The conjunction 'and'
OR	The conjunction 'or'
>	Greater than
>=	Greater than or equal to (please note that there is no space between the two symbols)
<	Less than
<=	Less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	Equal to

4.2.15 Specifying the Periodic Charge Details

You can attach periodic charge details applicable for the account class through the **Periodic Charge Details** screen. You can invoke this screen by clicking on the  button in the Account Class Maintenance screen.




The screenshot shows a window titled "Periodic Charge Details". At the top, there is a label "Account Class" followed by an empty text box. Below this, the section "Charge Details" is highlighted in blue. It contains a table with three columns: "Charge Class", "Description", and "Waive". The "Charge Class" column has a vertical scrollbar and a search icon. The "Description" column has a search icon. The "Waive" column has a checkbox. To the right of the table, there are two buttons: a green checkmark and a red X. At the bottom right of the window, there are two large buttons: a green checkmark and a red X.

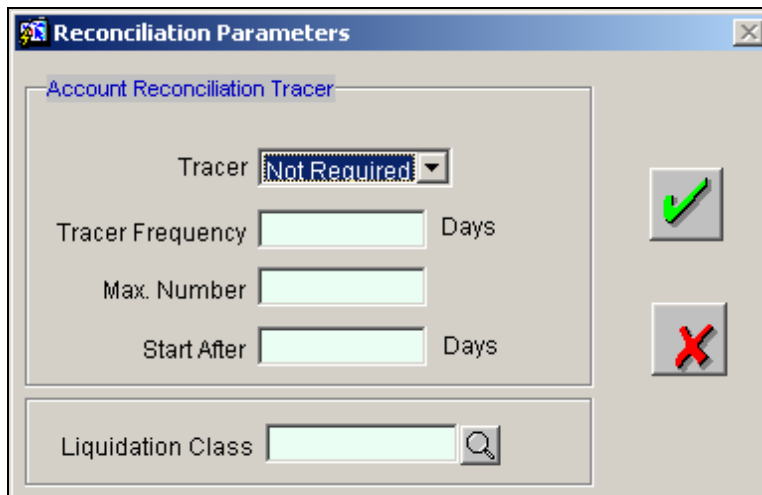
Charge Class	Description	Waive
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

The periodic charges that you link will be made applicable to all the accounts linked to the account class unless they are waived for a specific account. You can also choose to waive the components (charge classes) at the account class level. All components that have been waived will not be considered for periodic processing.

4.2.16 Generating Tracers for Miscellaneous Debit/ Credit Entries

For miscellaneous debit/credit entries you have the option of generating tracers in a pre-defined format. This specification is defaulted from the Account Class linked to the Customer Account. You can change this preference for a specific Customer Account.

The Reconciliation Parameters button is enabled only if you are maintaining an account class for Miscellaneous Dr/Cr entries. Invoke **Reconciliation Parameters** screen by clicking on the  button.



The image shows a screenshot of the 'Reconciliation Parameters' dialog box. The title bar reads 'Reconciliation Parameters'. Inside, there is a section titled 'Account Reconciliation Tracer'. Within this section, there is a 'Tracer' dropdown menu currently set to 'Not Required'. Below it are three input fields: 'Tracer Frequency' followed by 'Days', 'Max. Number', and 'Start After' followed by 'Days'. To the right of these fields are two buttons: a green checkmark button and a red 'X' button. At the bottom of the dialog, there is a 'Liquidation Class' input field with a search icon to its right.

In this screen, you will indicate the following preferences for the automatic generating of tracers:

Tracers

Indicate whether the generation of tracers is required for accounts linked to the account class. The options available are:

- Required – tracers will be generated for the accounts.
- Not Required – tracers will not be generated for the accounts.
- Tracer to be sent till resolution – tracers will be generated and sent to the accounts until such time that the transaction is reconciled.


Since you are making this specification for the account class, it will be defaulted to all accounts linked to the class. You can change it for a specific account.

Tracer Frequency

You have to specify the frequency at which the tracers are to be generated. You can specify the frequency in terms of days. You will be allowed to capture any number between 1 to 9999.

Number of Tracers

You can indicate the maximum number of tracers that need to be sent for an un-reconciled entry.


 If you have selected the Till Resolution option in the Tracer Required field, you will be allowed to specify a value in this field

Start After

The start date for tracer generation can be any date from the value date of the un-reconciled entry. The system will begin generating tracers if the miscellaneous debit/credit entries remain un-reconciled after this date.

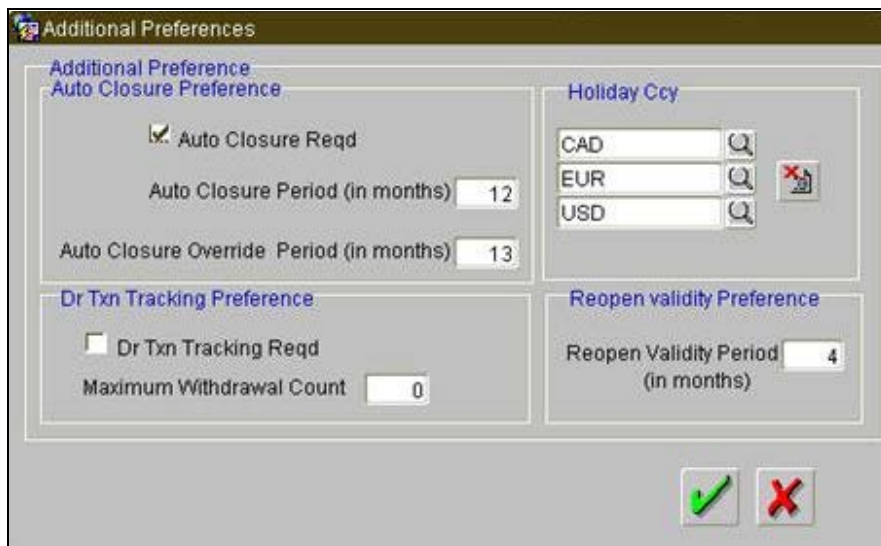
Liquidation Class

Since the nature of each entry is different you will have to identify the liquidation class for which the tracers have to be sent. A list of all the liquidation classes you have maintained is available in the option list. You can select the appropriate.

 Since we are maintaining these preferences at the account class level, they will be made applicable to all accounts linked to the class. However, you have the option of changing them for an individual account within the class.

4.2.17 Specifying the Additional Preferences Details

To maintain the addition preference details. Click  icon in 'Account Class Maintenance' screen. This icon will be enabled only if CRA/DDA Product option is selected.



You can specify the following details:

Auto Closure Req'd

Check this box to indicate that the account should be automatically closed. You will be allowed to select this option only when the 'CRA/DDA Product' option is selected from 'Account Class Maintenance' screen. If the account's current balance is 0 and no future dated transactions are to be posted into the account, then the account will be closed during EOD.

Auto Closure Period (in months)

Specify the period in months when the auto closure of DDA account should occur. This is enabled only if the 'Auto Closure Req'd' checkbox is checked. This period starts when the current balance is zero and when there is no activity in the account.

For CRAs, maintain the value as 'zero'.

Auto Closure Override Period (in months)

Specify the period in months until which the auto-closure period can be extended. This is enabled only if the 'Override Auto Closure' checkbox is checked at the Customer Accounts Maintenance level.

Dr Txn Tracking

Check this box to indicate that debit transaction tracking is required.

Maximum Withdrawal Count

The system displays the number of debit transactions (count).

On selecting the 'Dr Txn Tracking' option, the 'Maximum Withdrawal Count' option is enabled.

Holiday CCy

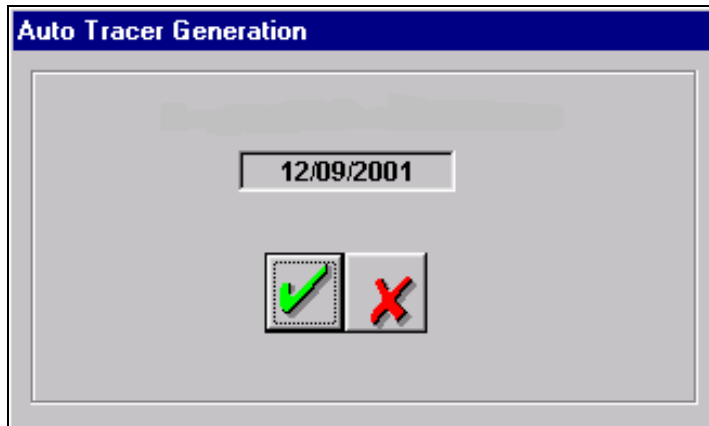
The system displays the Holiday Ccy.


Reopen Validity Period (in months)

Specify the validity period of the account in months post account closure during which time the account can be reopened.

4.2.17.1 Executing the Auto – Generation of Tracers option

To generate tracers automatically for all un-reconciled miscellaneous debit/credit entries, you have to trigger the Automatic Tracer Generation function either during the EOD run or during BOD. Trigger this function using the **Auto Tracer Generation** screen available in the Application Browser.



When you invoke this screen the current system date will be defaulted in the date field. You can click on the  button. The system will automatically generate tracers for un-reconciled miscellaneous debit/credit entries processed for the day.

4.2.17.2 Generating Tracers Manually

For miscellaneous debit/credit entries, you have the option of generating tracers manually from the manual browser. In addition, you can amend the tracer parameters for auto generation. The **Tracer Generation** screen can be accessed from application browser.

Tracer No	Tracer Date	Unreconciled Amount	Ccy	Input By	Input Date	Auth By	Auth Date
5	05/09/2001	5000	GBP	SYSTEM	05/09/2001 00:00:00	SYSTEM	05/09/2001 00:00:00
4	15/08/2001	5000	GBP	SYSTEM	15/08/2001 00:00:00	SYSTEM	15/08/2001 00:00:00
3	13/08/2001	5000	GBP	SYSTEM	13/08/2001 00:00:00	SYSTEM	13/08/2001 00:00:00
2	11/08/2001	5000	GBP	SYSTEM	11/08/2001 00:00:00	SYSTEM	11/08/2001 00:00:00
1	08/08/2001	5000	GBP	SYSTEM	08/08/2001 00:00:00	SYSTEM	08/08/2001 00:00:00

You will also be able to invoke the screen by clicking on the Tracer button against each entry in the Reconciliation Query screen.

For a specific miscellaneous debit/credit entry if there are multiple entries which are pending reconciliation, you will be allowed to generate a tracer only for the active or selected row.



You can query for the details of miscellaneous debit or credit entries through the Reconciliation Query screen.

4.2.18 Projecting Balance for CRA and DDA Accounts

You can project the balances of CRA and DDA accounts using, 'CRA/DDA Balance Projection' screen. To invoke this screen, choose **Queries** from the Application Browser. Thereafter, choose **CRA/DDA Balance Projection** under it.

Here you can specify the following:

Account Number

Specify the CRA/DDA account number. You can choose the appropriate account number from the option list as well. The option list contains all the CRA and DDA accounts maintained in the system.

Projection Date

The system displays the projection date on clicking the 'Project Balance' button. However, you can amend this field.

Account

The system will display a value here only if the 'CRA/DDA Product' box has been checked at the account class level. If the account selected is a savings account, the system will display 'CRA'; if the account selected is a current account, then the system will display 'DDA'.



Projection date should be greater than or equal to the application date.

The system validates if the Projection Date is less than or equal to the Settlement Date. The system will compute the Value dated balance as on the projection date by considering the FT contracts which were booked earlier and posted between the current and projection dates. The system will display the Interest to be liquidated on the balance as on the projection date. However, if the projection date crosses the special condition end date, then system will consider general condition for interest computation.

In addition to the validations above, if the account selected is a DDA account, the system will check if the account is a settlement account for a future-dated TD contract. If so, the system will take into account all future-dated VAMI, payment, rollover and any payment that needs to be done after the rollover for the contract. The system will also check if an amount block is in place for the DDA account; if there is, then the projection amount will be net of the amount block.



Note the following:

- The projection can be done only from the home branch.
- TD and FT contracts across all branches will be considered for the DDA and CRA balance projections.
- Future dated loans will not be considered for balance projection. However, the loans that have already been initiated will be reflected in the account balance.
- For CRAs, accounts are automatically closed during EOD when the account's current balance is zero provided auto-closure is enabled at the account class level.
- The system will compute the interest to be liquidated on the balance as on the projection date and display the same.

Project for Closure

Check this box to compute the interest till one day before the projection date. If you leave it unchecked, then the system will compute interest till the projection date.

Example

Let us consider an application dated 15 April 2005 and the settlement days for the CRA account class and currency combination is 5 days. The current value date balance of the account is given below:

Value date	Value dated balance
15 April 2005	150000

Also, let us assume the following:

Special Condition Interest rate → 5%

General Condition Interest rate → 4.5%

End date → 18 April 2005

Projection date → 20 April 2005

Liquidation Cycle → Daily

The interest is calculated as follows:

Value date	Value Dated balance	Rate	Type	Interest
15 April 2005	150000	5	SC	20.83
16-Apr-05	150020.83	5	SC	20.84
17-Apr-05	150041.67	5	SC	20.84
18-Apr-05	150062.51	5	SC	20.84
19-Apr-05	150083.35	4.5	GC	18.76
				102.11

Therefore, the total amount to be liquidated as on 20 April 2005, to the customer account is 150102.11.

4.2.19 Setting Combined Account Statement Options for FLEXICUENTA Accounts

A combined account statement must be generated for current accounts linked to FLEXICUENTA accounts.

For details about FLEXICUENTA accounts, refer the chapter Facilities on Customer Accounts, in this user manual.

In the Account Class Maintenance, for an account class, you can define an account statement cycle that would be applicable for combined account statements, for current accounts that have linked savings (FLEXICUENTA) accounts. For these statements, you must specify:

- A statement type
- A statement cycle
- Any applicable disclaimer text to be printed in the footer of the combined statement

Specifying the Statement Type

You can specify whether the combined statements must be a detailed record of all transactions of the customer holding the current account, or a summary record.

Specifying the statement cycle

For the combined account statement, you can specify:

- The frequency of the statement – Annual, Semi-annual, Quarterly, Monthly, Fortnightly, Weekly or Daily.
- The day within the frequency cycle on which the statement must be generated. For instance, for a weekly statement, you can indicate the day of the week on which the statement would be due.

Specifying Disclaimer Text

The disclaimer text could be any information to be printed on the footer of the statement, for identification.


The combined statement options that you specify in the Account Class Maintenance are applied by default to any customer account belonging to the account class for which they are defined.

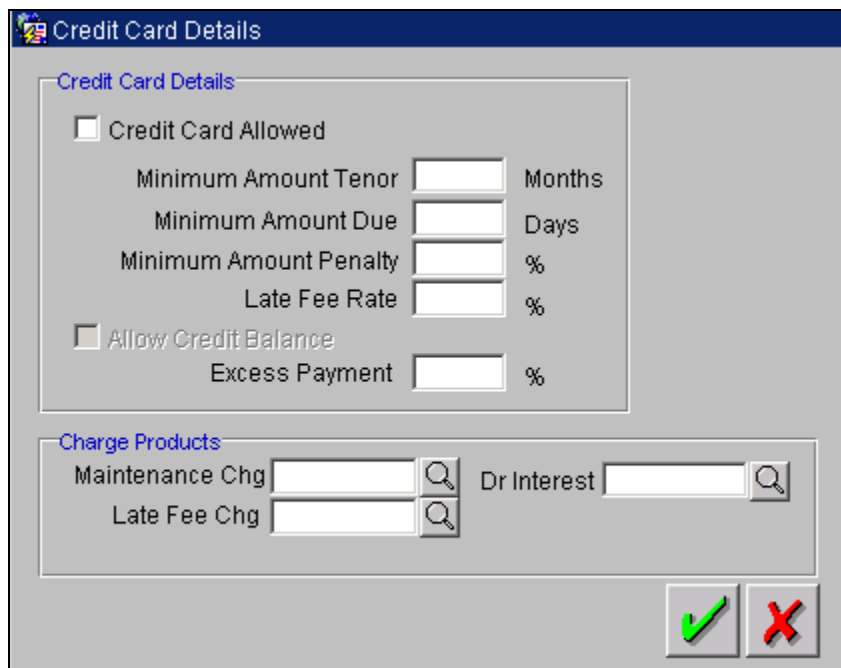
4.2.20 Account Classes for Ready Credit Accounts

In the account class maintenance screen, you maintain an account class for Ready Credit accounts, and specify the following parameters for Ready Credit accounts under the account class:

Credit Card Parameters

- Indicate that credit cards must be allowed for the account. This is a mandatory specification for a ready credit account, and must be specified.
- Tenor basis upon which the minimum amount is computed
- Number of days after the account statement date that the minimum payment falls due
- Whether credit balance is allowed
- Penalty charge for late payment
- The excess payment percentage

You specify the credit card parameters in the Credit Card Details screen. Invoke **Credit Card Details** screen by clicking on the  button in the Account Class Maintenance screen.



Enter the following details:

Account Statement Parameters

You also define a primary account statement cycle to be applicable for Ready Credit accounts under the account class. For monthly statement cycles, you must specify the date (known as the Billing Date) up to which transactions would be shown in the account statement for the current cycle, in the 'Billing Till' field.

All ready credit (RC) transactions are linked to commitments. When a ready credit transaction is included in the account statement, it carries the reference number of the linked commitment, and not the reference number of the credit transaction itself.

Specifying the excess payment %

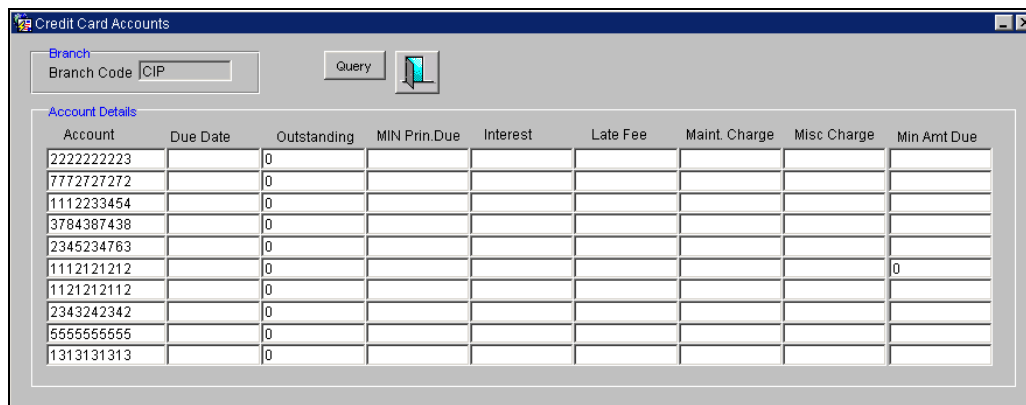
In Oracle FLEXCUBE, you have the option to make a payment into an RC (Ready Credit) account exceeding the total amount due (line utilization + charges). However, the payment can exceed the total amount due by a predefined percentage that you specify here. For instance, if the total amount due is USD 8,300 and the 'Excess Payment %' is 10, you can make a payment upto USD 9,130 (8,300 + 10% of 8,300) into the account.

When you make an excess payment, the excess amount is automatically posted into a separate account, known as the 'Excess Payment Account'. To enable this, you need to associate the customer account with another account where the excess payment will be stored. This is done through the 'Account Linkage' screen.

Refer the CASA User Manual under the heading 'The Excess Payment option' for details on maintaining account linkages.

4.2.20.1 Viewing the credit card component details

You can view the component wise ready credit details through the '**Credit Card Accounts**' screen available under the 'Queries' menu in the Application Browser.



Account	Due Date	Outstanding	MIN Prin.Due	Interest	Late Fee	Maint. Charge	Misc Charge	Min Amt Due
2222222223		0						
7772727272		0						
1112233454		0						
3784387438		0						
2345234763		0						
1112121212		0					0	
1121212112		0						
2343242342		0						
5555555555		0						
1313131313		0						

The following information is available in this screen:

- Account
- Due date of payment

- Outstanding amount
- Minimum Principal due
- Interest
- Late fee
- Maintenance Charges
- Misc. Charges
- Minimum Amount Due

You can also query the records based on the above information either individually or in combination with one another.


4.2.20.2 Processing the Status Change for a Ready Credit Account

You can perform an aging analysis when a payment (MAD - Minimum Amount Due) due to an RC account is not made on its due date. When payments are made on due dates, the account is said to be in the 'Normal' status. To track the lapse in payment, you need to define the different stages (statuses) that an account can pass through. The different statuses may be as follows:

- Normal
- PDO (Past Due Obligation)
- NAB (Non-Accrual Basis) and
- Write-Off

In addition, you should also maintain the following details for each status:

- The number of days in which the account should stay in a particular status after the MAD due date has been reached;
- Whether the GL under which it is reported should be changed when there is a status change; and, if so,
- The new GL under which it should be reported.

You can maintain the above details through the 'Status Details' screen. Click on the  icon in the 'Account Class Maintenance' screen to invoke it.

Refer the section titled 'Defining Status Codes for account classes' of this chapter for more details.

After you maintain the different statuses and the other associated details (Days and GL), you can build rules for different conditions based on which the system will automatically move the account from one status to the other. The basis for building the rule for RC account will be 'RC Overdue Days' i.e. the number of days past the due date for MAD. This will be calculated as (Today's date – MAD Date). The status of the RC account will be changed to NORM, PDO, NAB and write-off based on this.

When you make a payment to an account in an adverse status, the system automatically moves it back to the previous status. This movement is also based on the Status Rule maintained.

For details on maintaining Status Rule, refer the section 'Specifying Rules for status movement' of this User Manual. Maintaining a Ready Credit type of linkage for an account

To track the charges and late fees accrued on an RC account, you can associate another account, referred to as the 'Charge account', with the RC main account through the 'Account Linkage' screen available under the 'Customer Maintenance' menu in the Application Browser.

Maker Id	Maker Dt Stamp	Checker Id	Checker Dt Stamp	Mod No	Authorised	Open
PRAVEEN	31/10/2003 11:00:08	PRAVEENAU	31/10/2003 11:00:31	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

In this screen, you have to select the customer account (RC main account) and the charge account from the option-lists provided for the same. For this combination of RC account and the charge account, specify the Linkage Type as 'Ready Credit'.

The charge/late fee that is debited to the customer account will be posted to the charge account maintained here. You can set up a standing instruction to automate this process.


For details on maintaining a standing instruction, refer the 'Standing Instructions' (SI) User Manual.

4.2.20.3 Making a Check Payment to a Ready Credit Account

When you make a check payment into a ready credit account, the payment is reflected in the statement on the check deposit date itself i.e. on the booking date. The same will also be considered for calculation of the minimum amount due (MAD) in spite of funds being available at a later date.

When you save a check payment transaction, the following details are automatically updated:

- Total Amount Due
- Minimum Amount Due
- Charge amounts

 The check payment will update the current balance of the RC account but the available balance is updated only after the check is realized.

You can also reverse a check payment on the day it was deposited. On reversal, the component balances will be reduced in the reverse payment hierarchy. This is explained with an example given below:

Example

The following payments are due to an RC account for the months January, February and March '04:

Month	Min. Prin. Due	Late Fees	Interest Charges	Maint. Charges
JAN	200 (P1)	0 (E1)	50 (D1)	100 (C1)
FEB	210 (P2)	0 (E2)	50 (D2)	100 (C2)
MARCH	220 (P3)	10 (E3)	50 (D3)	100 (C3)
TOTALS	630	10	150	300

Assume that you make some payments to the RC account and post March, the payments due are as follows:

- Minimum Principal Due = 250
- Late Fee = 0
- Interest Charge = 20
- Maintenance charge = 100

Now, you want to reverse the check payment that was made to the account in February. The following logic will be applicable on reversal of the check amount. We will look at the five different cases here:

Case I: The reversal amount (R) is less than or equal to the total minimum principal due.

The total minimum principal due (MPD) is 630.

Assume that the reversal amount is 500 which is less than total MPD. In this case the reversal amount is added to the principal due post March i.e. 250 which is equal to 750 (500 + 250). Now, 750 is the new principal due. This amount will be distributed between the various components in the order mentioned below:

Total MPD	250 + 500 = 750 (the actual due is 250 + 630 = 880, which is less than the new principal due. Therefore, the entire amount is paid towards this component.
Late Fee	0
Interest Charge	20
Maintenance charge	100
TOTAL	870 (750 + 20 + 100)

Case II: $R > 630$ (total MPD) but < 640 (Total MPD + Sum of late fees which is 10)

Let us assume that the reversal amount is 635, which satisfies our condition. This amount is added to the principal due post March i.e. 250 which is equal to 885.

In this case the amount due for different components will become:

Total MPD	$250 + 630 = 750$
Late Fee	$0 + 5 = 5$
Interest Charge	20
Maintenance charge	100
TOTAL	875 (750 + 5 + 20 + 100)

Case III: $R > 630$ (Total MPD) and $R > 640$ (Total MPD + Sum of late fees = $630 + 10$) and < 790 (Total MPD + Sum of Late fees + Sum of Interest Charges = $630 + 10 + 150$)

Assume that the reversal amount is 700 to satisfy the condition mentioned above. This amount is added to the principal due post March = $250 + 700 = 950$. In this case the amount due for different components will be as follows:

Total MPD	$250 + 630 = 750$
Late Fee	$0 + 10 = 10$
Interest Charge	$20 + 150 = 170$
Maintenance charge	$100 + 160 = 290$
TOTAL	875

Case IV: $R > 630$ (Total MPD) and $R > 640$ (Total MPD + Sum of late fees = $630 + 10$) and $R > 790$ (Total MPD + Sum of Late fees + Sum of Interest Charges = $630 + 10 + 150$) and $R < 1090$ (Total MPD + Sum of Late fees + Sum of Interest Charges + Sum of Maintenance charges = $630 + 10 + 150 + 300$).

Assume that the reversal amount is 800. This satisfies the condition mentioned above. Add it to the minimum principal due post March = $250 + 800 = 1050$. Now, the amount due for different components will be as follows:

Total MPD	$250 + 630 = 750$
Late Fee	$0 + 10 = 10$
Interest Charge	$20 + 150 = 170$
Maintenance charge	$100 + 260 = 360$
TOTAL	1290 (750 + 10 + 170 + 360)

Case V: $R > 1090$ (Total MPD + Sum of Late fees + Sum of Interest Charges + Sum of Maintenance charges = $630 + 10 + 150 + 300$).

Assume that the value of R is 1200. This, when added to the minimum principal due post March = $1200 + 250 = 1450$. The amount due for different components becomes:

Total MPD	$250 + 630 = 750$
Late Fee	$0 + 10 = 10$
Interest Charge	$20 + 150 = 170$
Maintenance Charge	$100 + 300 = 400$
Increase in Utilization	$1450 - 1090 = 360$
TOTAL	1330 (750 + 10 + 170 + 400)

After the reversal of payment, the late fee calculation will be based on the new calculated components.

4.2.21 Defining an Account Class for Refinance Cost Computation through IC

As part of refinance cost computation through IC, the system will break the balances of the unit GLs to a minuscule level.

For further details on unit type of GLs and refinance cost computation refer to the user manuals 'General Ledgers' and 'Management Information System'.

Oracle FLEXCUBE creates system accounts for every unit to which the GL balances are broken.

System accounts are created for every Branch + GL + Currency + Unit Reference Number + MIS Unit Reference Number combination for 'Contract' type of unit GLs and for every Branch + GL + Currency + Related Customer + MIS-MAP level for 'Others' type of unit GLs.

In Oracle FLEXCUBE, you need to create an account class of type 'System' for all the system accounts. This account class will be used by all the system accounts.

The characteristics of the account class 'System' will be same as any other account class. However, the system checks for the following conditions for the account class 'System':

- The reporting lines are not defined for the account class
- Account statement parameters are not defined
- Debit card details, Ready Credit, Turnover, MIS parameters, Status details are not defined.

4.2.22 Relationships for Customers

A customer of your bank can have relationships of a personal or familial nature with any other customer of your bank. Also, a customer of your bank could be a joint account holder with another customer of your bank. You can capture these details when you set up the CIF or customer account.

You must first maintain details of different kinds of relationships that could exist between customers, in the Relationship Master screen. In this screen, you can capture details for three kinds of relationships:

- Customer to customer (familial or personal relationships)
- Customer to account (joint account holders, co-debtors and so on)
- Customer to contract (co-debtors relationships for each loan contract)

Input By	Datetime	Auth By	Datetime	Mod No	Authorised	Open
SHAILAFLT	25-JUL-2001 18:57:00	SHAILFLT	25-JUL-2001 19:11:53	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

You must specify an ID for the relationship, and provide a description.

4.2.23 Defining Customer Categories

You may wish to classify the customers of your bank into certain broad categories / groups. For instance, all financial institutions who are your bank's customer can be classified into a single common group head called 'financial institutions'. Similarly, you can have a category called banks, individuals, etc.

The classification of customers into categories can be used for retrieving financial information by customer category; for generating reports on queries; and restricting access of a customer to a product in the front - end modules, for instance, Funds Transfer, Data Entry etc. You may also retrieve financial information by customer category.

The categories are maintained in the 'Customer Categories' table and are maintained at the bank level by your Head Office. The customers are allocated different categories maintained in this table in the 'Customer Information maintenance' table.

Invoking the Customer Category screen

To invoke the **Customer Category - Detail View** screen choose the Customer Category and the Detail option under Customer Maintenance in the Application Browser.

Input By	Datetime	Auth By	Datetime	Mod No	Status	Authorised	Open
UPLOAD	01-JAN-2000 00:00:00	UPLODAU	01-JAN-2000 00:00:00	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

In this table you maintain the following:

- Name of the customer category
- Description of the category

4.2.24 Creating Customer Categories

To create customer categories the following parameters need to be maintained:

Category

This is a category into which you want to classify customers of your bank.

When you are creating a product – be it in a loan, a deposit, a placement, a swap foreign exchange deal, or a funds transfer, you may want to restrict access to the product to a set of customers.

For this, the customers are classified into broad categories, the code of which is input against this field. A category consists of a group of like customers. For instance, if you create a category called, 'financial institutions' -- all financial institutions who are customers of your bank will come under this category. Likewise, all customers of your bank belong to some category.

It should be noted that at the product level, specifications made for a customer overrides the specifications made for the category. For example, if all financial institutions are allowed access to a particular product; you have the option of restricting the access of one or a few individual financial institutions to his product.

Enter the customer category you want to create using not more than 10 characters, alphanumeric. The category code should be unique. For Example, for 'Financial Institutions' category, you can input the code as 'Finln'.


Description

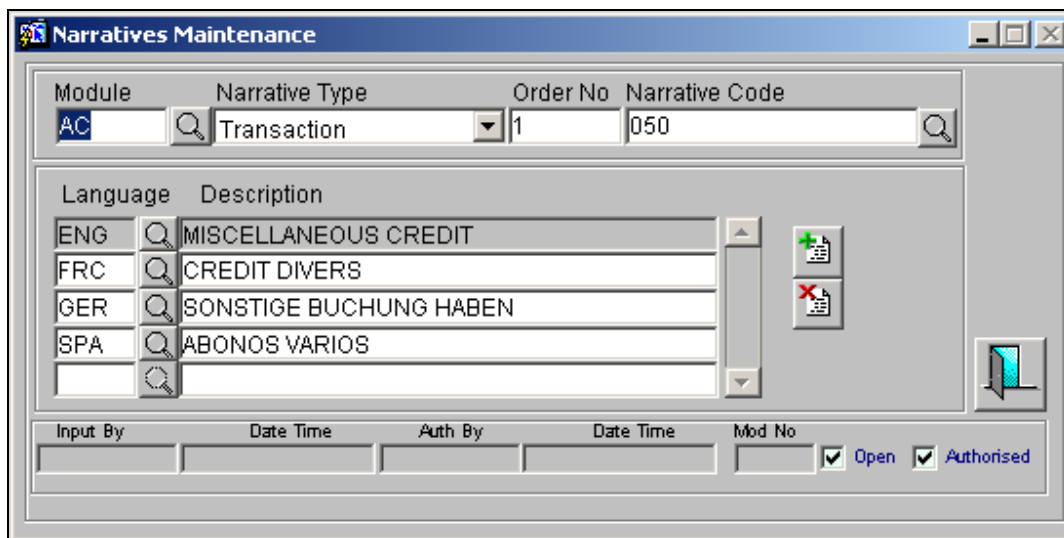
This is the description of the customer category input above. Enter the description of the customer category input above in not more than 35 characters, alphanumeric. Taking the above example, you can enter financial institutions.

4.2.25 Maintaining Narratives

The Narrative Maintenance screen allows you to define the format of a Detailed Account Statement.

To invoke the **Narrative Maintenance** screen, choose 'Bank Parameters' from the Application browser. Click on 'Narratives' and the 'Detailed' option under it. The Narrative Maintenance screen is displayed.

If you are defining the details of a new record, choose '**New**' from the Actions Menu, or click on the  button on the toolbar. The Narrative Maintenance screen is displayed without any details.




Module	Narrative Type	Order No	Narrative Code
AC	Transaction	1	050

Language	Description
ENG	MISCELLANEOUS CREDIT
FRC	CREDIT DIVERS
GER	SONSTIGE BUCHUNG HABEN
SPA	ABONOS VARIOS

Input By	Date Time	Auth By	Date Time	Mod No

☒ Open ☒ Authorised

After you have entered all the details of a record, save the record using one of the following methods:

- Click on the  button on the toolbar
- Select Save from the Actions Menu

4.2.26 Features of the Narrative Maintenance screen

When maintaining narratives, if you choose the narrative type for a module, the prompt codes maintained for the module are displayed. You can choose the relevant prompt code from the option list.

For the FT module, for example, the prompt codes can be the following:

- FT-EVENTDESC
- FT-USERREFNO

For the above prompt codes, you have to enter the descriptions in the desired language. For instance, the description for FT-EVENTDESC can be maintained as 'EVENT DESCRIPTION' in the English language.

The Account statement for the above maintenance will look like 'EVENT DESCRIPTION' – 'REVERSAL', where reversal is the actual event happening. The word 'REVERSAL' itself is picked up from the same screen for Event type of narratives.



The same logic applies to the other types of narratives.

In addition, you can maintain a set of pre-defined fields and UDFs to be included in detailed customer account statements, for each module. This can be achieved through the 'Account Statement Fields' screen.

Refer the 'Maintaining Account Statement Field details' chapter of the 'Core Services' (CS) User Manual for details.

4.2.27 Maintaining Customer passwords

You can choose to maintain passwords for customers of your bank through the Customer Password Maintenance screen. As a result of maintaining passwords for the customers of your bank, while querying on the details of a specific customer, the system displays the customer details based on the password given for the customer.

Maker Id	Maker Dt Stamp	Checker Id	Checker Dt Stamp	Mod No
PRIYA	20-SEP-2001 12:50:11	PRIYAU	20-SEP-2001 12:50:47	1

In this screen, you can select the customer code of the customer for whom you would like to maintain a password. Subsequently, you can capture the password which you would like to assign to the customer. However, the password that you capture will not be displayed on the screen. The system stores the password in an encrypted format.

4.2.28 Maintaining Standard Industry Codes

You can maintain Standard Industry Codes (SIC) in the **SIC Codes Definition** screen, invoked from the Application Browser.

SIC Code Definition

Branch Code: CIP

SIC Code: -1

SIC Code Desc: UNALLOCATED CONTRACTS

Entity Legal Type: ABCD

Input By: DHIRU Date Time: 01-FEB-2002 11:07:24 Auth By: DHIRUAU Date Time: 01-FEB-2002 11:08:19 Mod No: ☒ Open ☒ Authorised

After the SIC codes that you maintain in this screen are authorized, they will be displayed in the option list positioned next to the Local SIC field in the CIF maintenance screen. You can insert up to six alphanumeric characters in the Entity Legal Type field. If an entity legal type is maintained for a SIC code linked to a CIF, it is mandatory to enter an Inter Co Entity Number for the CIF. The System will display Inter Co Entity numbers that has the same legal entity type maintained as that of the SIC code.

You can associate a Customer to a SIC Code in order to track your exposure to a particular industry.

4.2.29 Capturing details about Specially Designated Nationals

Specially Designated Nationals (SDNs) are those customers with whom you need to refrain from trading in any form. The US government publishes a list of such nationals and circulates this list among banks and other financial organizations. You can capture the details of SDNs in Oracle FLEXCUBE.

As a result of maintaining SDN Details each time you maintain a Customer Information record or process a transaction for a walk-in customer you have the option of performing a query to check whether the respective customer has been black-listed in the SDN list.

The details of SD Nationals are published by the US government. Besides, list is updated on a regular basis. You can download these details from their web site. You have two options to replicate the contents of this file into Oracle FLEXCUBE. They are:

- Upload the file into Oracle FLEXCUBE through the Upload SDN Details screen; or
- Maintain the details of each SD National manually.

Both these options have been elaborated upon in the subsequent sections.

4.2.30 Maintaining SDN details Manually

Through the Specially Designated Nationals screen you can capture the details of SDN customers manually. The details that you capture include the name, address, city, state and country of specially designated nationals.

Specially Designated Nationals (SDN)

Name: JAIME PEREZ PENA

Address1: Calle 74 No. 53-30

Address2:

City: Barranquilla

State:

Country: CO

Input By	Date Time	Auth By	Date Time	Mod No
SYSTEM	02-JAN-2002 00:00:00	SYSTEM	02-JAN-2002 00:00:00	1

☒ Open ☒ Authorised

For each SDN you have to capture the following details:

- The Name of the Specially Designated National.
- The address details of the SD National.
- The City, State, and Country to which the SDN belongs.

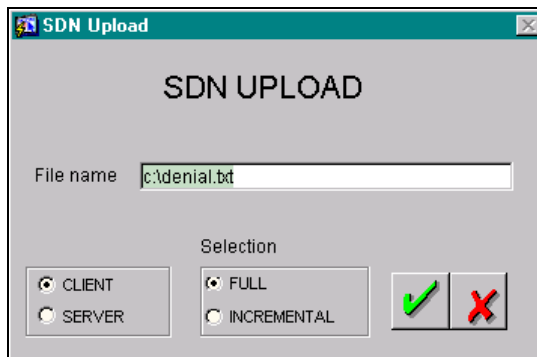
After specifying these details you can save the details of the record.

4.2.31 Uploading SDN Details into Oracle FLEXCUBE

In this screen, you have to upload the details of the SDN details file published by the US government. However, for uploading the SDN details you have to ensure that the SDN details are maintained in a specific format.

The file containing the format in which these details have been maintained is called **Denial.txt**. This file is shipped along with the software. You can either choose to upload this file or maintain the SDN details available on the net in the format specified in the **Denial.txt** text file.

You can invoke the **SDN Upload** file from the Application Browser.

The image shows a dialog box titled "SDN Upload". It has a title bar with a standard Windows icon and close button. The main area is light gray. At the top, the text "SDN UPLOAD" is centered. Below it, there is a label "File name" followed by a text input field containing "c:\denial.txt". Underneath the input field, there is a section labeled "Selection". This section contains two groups of radio buttons. The first group has "CLIENT" (selected) and "SERVER". The second group has "FULL" (selected) and "INCREMENTAL". To the right of these radio buttons are two square buttons: one with a green checkmark and one with a red X.

In this screen, you can indicate whether the file from which details have to be uploaded resides in your workstation or whether it has to be picked up from the server. After selecting the appropriate specification, you have to indicate the file name and the path from which it has to be picked up.

You also have to indicate whether the entire contents of the file have to be uploaded or whether you would like to perform an incremental upload.

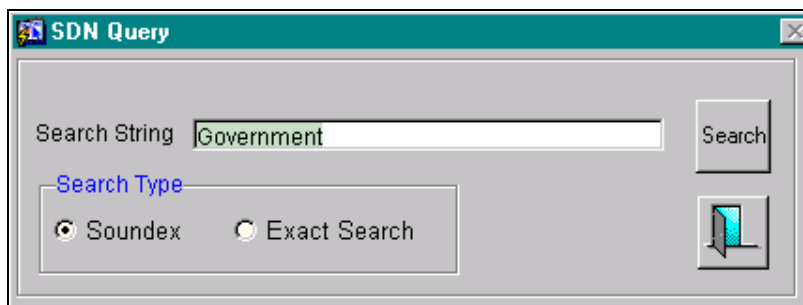
Let us assume that you are uploading the SDN details from **Denial.txt**. You have saved this file directly under the C drive in your system. In the SDN Upload screen you will do the following:

- Select the option Client; and
- Specify the File Name C:\Denial.txt
- Select the option Full, since you would like to upload the entire contents of the file.

4.2.32 Checking whether a customer belongs to the SDN black-list


You can use the online query option each time you would like to verify whether a customer is a SDN customer or not. Typically, you would need to verify this while processing transactions online for walk-in customers or while maintaining the CIF, Account details of a new customer.

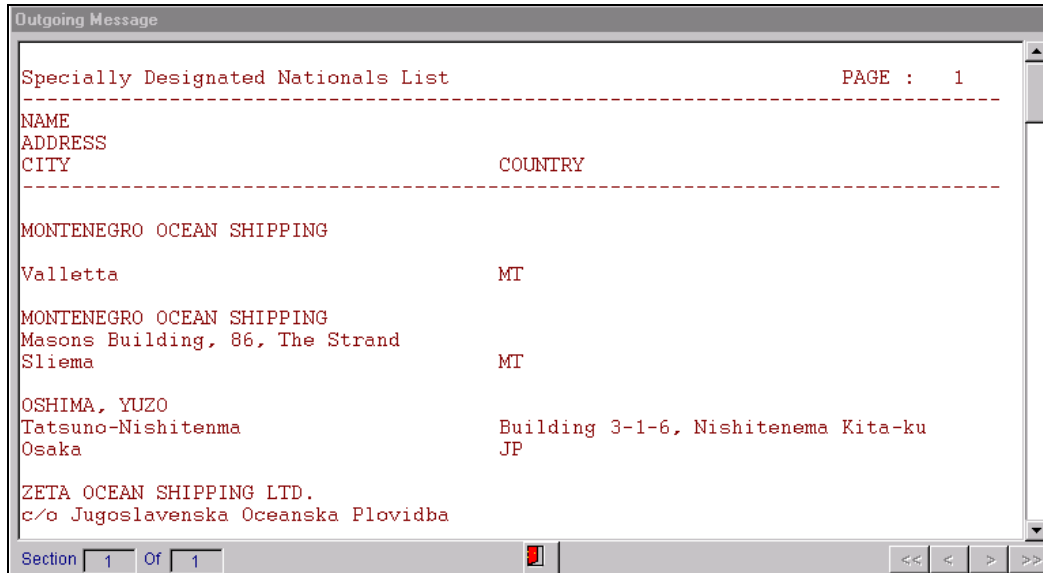
The **SDN Query** screen can be invoked from the dropdown list called Options in Actions Menu.

The image shows a dialog box titled "SDN Query". It has a title bar with a standard Windows icon and close button. The main area is light gray. At the top, there is a label "Search String" followed by a text input field containing "Government". To the right of the input field is a "Search" button. Below the input field, there is a section labeled "Search Type" in blue text. This section contains two radio buttons: "Soundex" (selected) and "Exact Search". To the right of these radio buttons is a button with a blue square icon and a white arrow pointing right.

You can either chose to type in the exact name of the customer or type in a word sounding like the word you are looking for. After capturing the word select the appropriate option:

- Soundex – words sounding like the one you have typed in the Search String will be displayed in a separate window.
- Exact Search – the exact match of the query will be displayed.

Click on the  button after typing in your query. The results of the query will be displayed in a separate window.

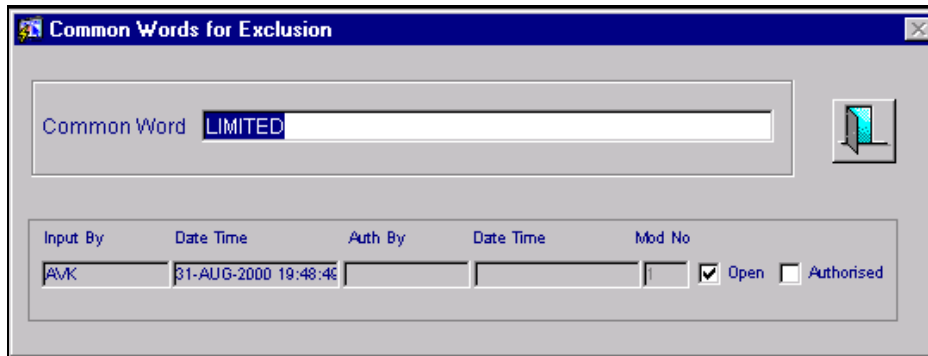


Information in this window will be displayed in the following manner:

Name	The name of the SD National.
Address 1/2	Address of the SDN
City	City of the SDN
State	State of the SDN
Country	Country of the SDN

4.2.32.1 Maintaining search Key-words

To quicken the query option you can maintain a list of common words that should be ignored during a query. Consequently, during the validation of a word or words, if you type in a word that is mentioned in the list of common words, the system automatically removes the particular word from the search string before performing the SDN validation.



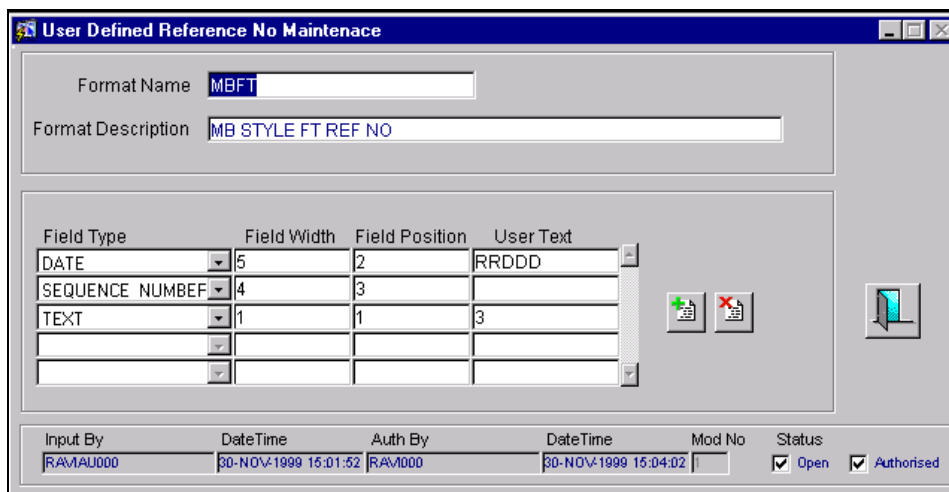
The dialog box titled "Common Words for Exclusion" has a text field labeled "Common Word" containing the word "LIMITED". Below this is a table with columns: Input By, Date Time, Auth By, Date Time, and Mod No. The first row contains the values: JAVK, 31-AUG-2000 19:48:46, (empty), (empty), and 1. To the right of the table are two checkboxes: "Open" (checked) and "Authorised" (unchecked).

Input By	Date Time	Auth By	Date Time	Mod No
JAVK	31-AUG-2000 19:48:46			1

For example, since several companies can have 'limited' as part of their name you can choose to maintain a common word called LIMITED. While performing an SDN query the system will automatically avoid references to the word limited before performing the query.

4.2.33 Defining Reference Number formats

For a product you offer, you can define the *formats* of reference numbers generated for contracts processed under it. These reference number formats are maintained in the **User Defined Reference Number Maintenance** screen, invoked from the Application Browser.



The dialog box titled "User Defined Reference No Maintenance" has two text fields: "Format Name" with value "MBFT" and "Format Description" with value "MB STYLE FT REF NO". Below these is a table with columns: Field Type, Field Width, Field Position, and User Text. The first three rows are populated with: (DATE, 5, 2, RRDD), (SEQUENCE NUMBER, 4, 3,), and (TEXT, 1, 1, 3). To the right of the table are two icons: a green plus sign and a red minus sign. Below the table is another table with columns: Input By, DateTime, Auth By, DateTime, Mod No, and Status. The first row contains the values: RAVAU000, 30-NOV-1999 15:01:52, RAVAU000, 30-NOV-1999 15:04:02, 1, and two checkboxes: "Open" (checked) and "Authorised" (checked).

Field Type	Field Width	Field Position	User Text
DATE	5	2	RRDD
SEQUENCE NUMBER	4	3	
TEXT	1	1	3

Input By	DateTime	Auth By	DateTime	Mod No	Status
RAVAU000	30-NOV-1999 15:01:52	RAVAU000	30-NOV-1999 15:04:02	1	<input checked="" type="checkbox"/> Open <input checked="" type="checkbox"/> Authorised

You can maintain as many reference number formats as you require. Only, you must identify each format with a unique identifier.

A Reference Number format is built using the following blocks:

- Branch Code
- Product Code
- Sequence Number
- Date
- Text

Once you opt for the components that constitute the Reference Number, you must specify the position of each component in the Reference Number. If you choose to include some text as part of the Reference Number, you should also specify the text and its length.



Note that a Reference Number cannot exceed 16 characters in length.

When creating a product, you can associate it with a Reference Number format. The Reference Numbers of all contracts processed under the product will be in this format.

4.2.34 Specifying the Customer Short Name field preferences

According to the requirements of your bank, you can configure the system to display an Error message if you would like to capture the short name of the customer on a mandatory basis. You can make this specification through the Error Codes Maintenance screen before beginning to maintain the CIF details of customers.

Invoke **Error Codes Maintenance** screen from the Application Browser.

Error Code	Message	Type	Batch Type	Param	Function	Confirm
00026	Customer should be entered	Error	Error		MIDPROF	<input checked="" type="checkbox"/>
AC-0001	Failed to insert into MSTB_MSG_HANDOFF	Error	Override	0	ACDMT920	<input type="checkbox"/>
AC-4444	No Uncollected Funds found for the Current Branch	Error	Error	0	ACFUNCOL	<input type="checkbox"/>
AC-920-001	Input Account No is mandatory	Error	Error	0	ACAUT920	<input checked="" type="checkbox"/>
AC-BT001	The status of the branch does not allow statement	Error	Error	0	CYPKS	<input type="checkbox"/>
AC-CB01	Failed in CB Line Batch Processing	Error	Error	0	ACCBLINE	<input type="checkbox"/>
AC-CB02	CB Line Batch Processing Successfully Completed	Error	Error	0	ACCBLINE	<input type="checkbox"/>
AC-CBIR2	There is no underlying contract for this transaction	Error	Error	0	ACCBIRD	<input checked="" type="checkbox"/>
AC-COMB06	Amount in the combined account is not enough to c	Override	Override	0	ACPKSADD	<input type="checkbox"/>
AC-COMP01	Failed in computing the compensation days	Error	Override	0	ACPKSADD	<input type="checkbox"/>

Input By: _____ Date Time: _____ Auth By: _____ Date Time: _____ Mod No: _____ ☒ Open ☐ Authorised

In this screen, a list of all the Error Codes available in the system will be displayed. You have to identify the Error Code ST-CIF12 and indicate your preference for capturing the Short Name of the customer against it. By default, this error code will be of type Override, indicating that you will be allowed to save the CIF record even if you have not captured the Short Name of the customer.

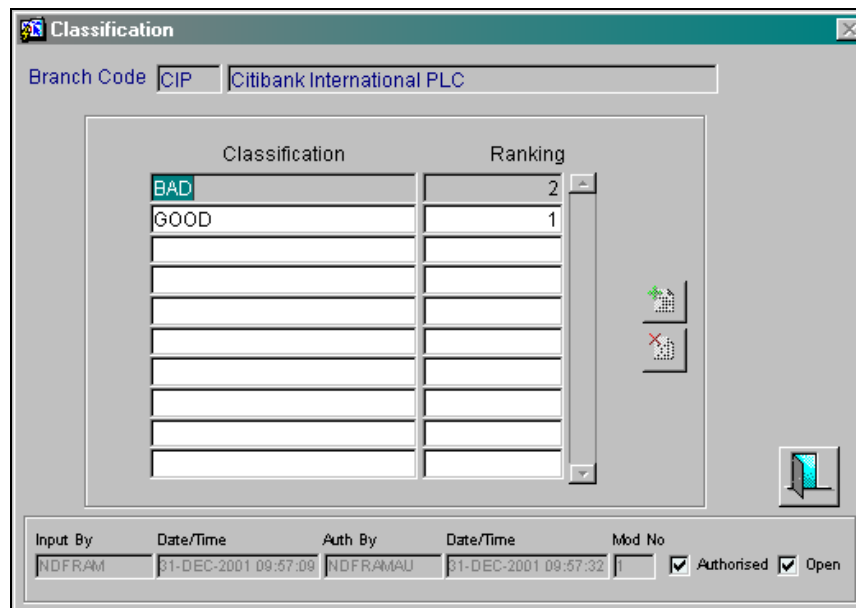
If you would like to make this a mandatory option, you have to select Error as the override Error Type. Consequently, while maintaining the details of a CIF, you will not be allowed to save the record unless you specify the Short Name of the customer.

You can also select Ignore as the override Type. In such as case, the system will not display an error message or an override message irrespective of your specification in the Short Name field.

4.2.35 Classifying a Customer

You can classify a customer as Excellent, Good, Bad etc, depending on the customer's credit risk. You need to specify this classification while creating the Customer Information File. You can also choose to change this classification for existing customers by unlocking a record. For instance, let us assume that you have classified MR. Silas Marner as a Good customer at the time of creating his CIF record. Subsequently, Mr. Marner defaults on his loan principal/interest payments. You will unlock his CIF record and classify him as Bad.

You can maintain the various classification types through the Classifications screen.



Classification	Ranking
BAD	2
GOOD	1

Input By: NDFRAM Date/Time: 31-DEC-2001 09:57:09 Auth By: NDFRAMAU Date/Time: 31-DEC-2001 09:57:32 Mod No: 1

☒ Authorised ☒ Open

A list of all of the classification types that you have maintained in this screen are displayed in the option list positioned next to the classification field in the CIF Maintenance screen. You can associate the required classification with each customer.

4.2.36 Maintaining Customer Groups

You can levy charges or taxes on transactions processed in the system on the basis of customer groups. You can maintain 'Customer Groups' in the Customer Group Description screen.

Input By	Date/Time	Auth By	Date/Time
NARENDRA	31/12/2001 19:50:56	NARENDRAAI	31/12/2001 19:52:13

Identify a customer group with a unique code and description and indicate whether you would like to levy charges or taxes on the customer group you are creating by selecting the appropriate 'type'.



When maintaining a customer at your bank, you can specify the customer group to which the entity belongs. If a transaction charge/tax is defined for a Charge/Tax type of customer group, the transactions involving customers in the group automatically acquire the charge/tax unless you choose to override it by creating a specific charge set-up for the particular customer.

Subsequent to maintaining Charge/Tax type of Customer Groups you can categorize customers under any or each of these groups through the CIF Maintenance screen.

5. Facilities on a Customer Account

5.1 Debit Cards

You can maintain details of debit cards that you issue to a customer. Typically, debit cards are issued only to customers holding a DDA / Current / Savings accounts.

A debit card is issued for a primary account under a CIF. In this manner, only one primary account must be linked to a card. The debit card number can be associated or linked with any other account (i.e., secondary account) held by the primary account holder, provided a debit card for the secondary account has not also been provided. Therefore, you could issue multiple debit cards under a single CIF, one for each primary account.

5.1.1 Specifying Limits and Privileges on a Debit card for an Account Class

For debit cards, you can maintain the privileges allowable and the restrictions that would be placed on usage of the card. You can maintain these parameters for each account class, so that it would be applicable to all accounts using the account class, for which a debit card is issued.


The following withdrawal limits may be specified:

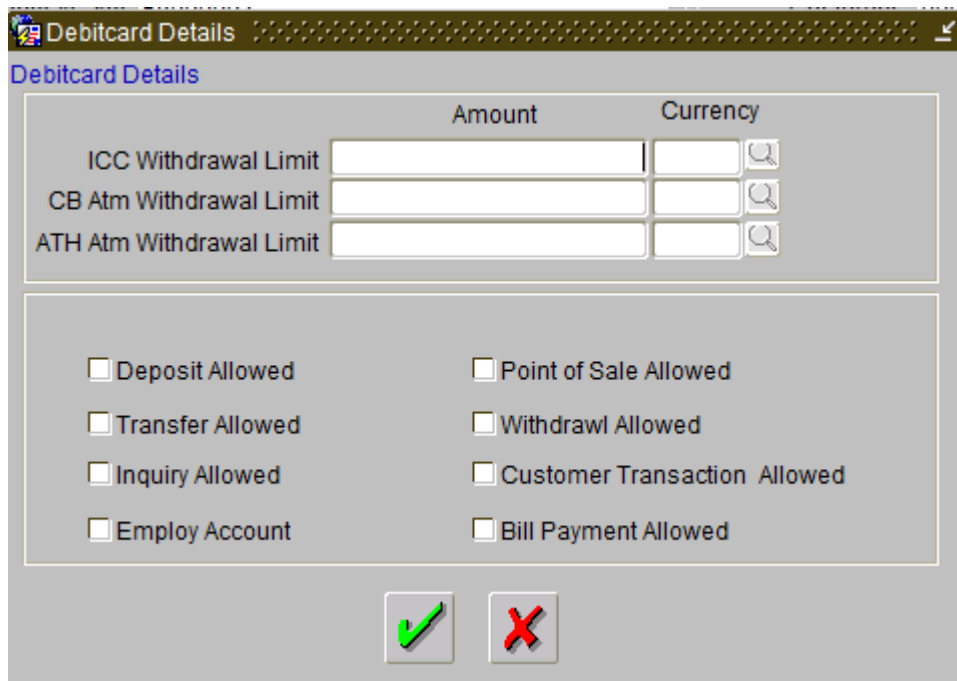
- ICC Limit: This is the limit placed on withdrawals using the debit card.
- CB ATM Limit: The limit placed on withdrawals from customer's bank's ATM's
- ATH ATM Limit: The limit placed on withdrawals from any other bank's ATM's

You could also allow or disallow the following transactions on usage of the Debit card:




- Point of Sale (POS)
- Customer (CTS)
- Cash Withdrawals
- Deposits
- Transfers
- Bill Payments
- Inquiry

You can also specify if the card is allowed to be issued to an employee of your bank who may have an account in your bank.



You can specify the limits in the Debit card Details screen. Invoke this screen by clicking on the  button in the Account Class Maintenance screen.




The screenshot shows the 'Debitcard Details' window. It has a title bar with a small icon and the text 'Debitcard Details'. Below the title bar, the text 'Debitcard Details' is repeated. The main area contains three rows of input fields for withdrawal limits, each with a search icon to its right. Below these are eight checkboxes arranged in two columns. At the bottom are two large buttons: a green checkmark and a red X.

	Amount	Currency
ICC Withdrawal Limit	<input type="text"/>	<input type="text"/> 
CB Atm Withdrawal Limit	<input type="text"/>	<input type="text"/> 
ATH Atm Withdrawal Limit	<input type="text"/>	<input type="text"/> 

<input type="checkbox"/> Deposit Allowed	<input type="checkbox"/> Point of Sale Allowed
<input type="checkbox"/> Transfer Allowed	<input type="checkbox"/> Withdrawal Allowed
<input type="checkbox"/> Inquiry Allowed	<input type="checkbox"/> Customer Transaction Allowed
<input type="checkbox"/> Employ Account	<input type="checkbox"/> Bill Payment Allowed



When you create a customer account in the Customer Account Maintenance screen using the account class for which you have defined the debit card limits and privileges, this information is applied by default. However, you can change the details. Click on the  button in the Customer Account Maintenance screen to invoke the Debit card Details screen, where you can make any necessary changes to the limits defaulted from the account class.

5.1.2 Details for the Debit card

When you issue a debit card for the first time, you must provide the following details in the Debit card Details screen:

- The CIF under which the primary account is placed, to which the debit card is linked
- The date on which the card expires
- The primary account to which the card is linked
- Any secondary accounts to which the card is linked
- The limits and privileges on the card, pertaining to its usage

5.1.3 Specifying the CIF

A debit card is issued to the holder of a primary account under a CIF. It could also be linked to any number of secondary accounts held by the primary account holder; however, it can be linked with just one primary account.

5.1.4 The Issue Date

For a new debit card, the issue date is considered to be the application date. The issue date cannot be changed at any juncture in the life of a card, and represents the date of first or original issue of the card.

5.1.5 Specifying the Expiry Date

When you issue a new debit card, you must provide the date on which the card expires.

When a debit card is renewed by the system, the expiry date is set by default to be five years after the date of renewal.

5.1.6 Renewal of a Debit card

15 days prior to expiry of a debit card, the system automatically renews the card. This means that a new expiry date is set for the card. The new expiry date is set by default to be five years after the renewal date.

When the system renews a card, the card number is not changed. A new version of the debit card record is maintained in the system. You can view the following details on a renewed card, in the Debit card Details screen:

- Each renewed version or record for the Debit card. Use the navigation buttons in the screen to navigate between the records. For instance, record 1 would be the first issue record; record 2 would be the renewed record after the first renewal, and so on.
- The renewal date for each record
- The expiry date for each record

5.1.7 Status of a Debit Card

The status of a debit card indicates whether it is in use or not. Accordingly, a debit card can be:

- Issued, indicating that the card has been issued, but the Telephone Personal Identification Number (TPIN) has not been sent to the customer as yet.
- Active, indicating that the card has been issued, and the TPIN has also been sent to the customer. This status indicates that the card is in use.
- Hot, indicating that the customer has reported loss of the card. In this status, the card is inactive and cannot be used.
- Blocked, indicating the expiry of the card.

For each version or record for a debit card in the Debit card Details screen, you can view the status. Also, in the screen, you can change the status of the card from Issued to Active, and Active to Hot. The system automatically marks the status of a card on expiry, as Blocked.

You can view the date on which the card assumed its present status, in the Since field.

5.1.8 Resetting the TPIN

The TPIN is the identification by which a cardholder accesses the card account. It is sent by post to a cardholder after the card has been issued. For a card, it could be disabled due to many reasons, including its loss, or the cardholder not being able to recollect it, or due to incorrect attempts at keying in the TPIN when the card is used.

If the bank receives a communication that the TPIN for a card is disabled, you can reset it in the Debit Card Details screen, by clicking on the Reset TPIN button.

5.1.9 Linking a Debit card to a primary account

A Debit card that is issued to a customer must be linked with the customer's primary account in your bank. You can specify the primary account in the Debit card Details screen, in the Account Details section, in the Account Number field. Check the Primary Account box, to indicate that the account you have specified is a primary account.

A debit card can be linked with only one primary account.

5.1.10 Linking a Debit card to other accounts

A debit card can be linked to any number of accounts; these may be secondary accounts of the primary account holder, but they could also be other accounts.

To specify linkage to secondary or other accounts, specify the account in the Account Details section, in the Account Number field. Leave the Primary Account box unchecked.

5.1.11 Specifying limits and privileges on a Debit card

Any limits and privileges placed on the usage of a debit card in the customer account profile of the primary account to which the card is linked, is displayed here, and you can make changes to any of these limits.


The following withdrawal limits may be specified:

- ICC Limit: This is the limit placed on withdrawals using the debit card.
- CB ATM Limit: The limit placed on withdrawals from customer's bank's ATM's
- ATH ATM Limit: The limit placed on withdrawals from any other bank's ATM's

You could also allow or disallow the following transactions on usage of the Debit card:

- Point of Sale (POS)
- Customer (CTS)
- Cash Withdrawals
- Deposits
- Transfers
- Bill Payments
- Inquiry

5.1.12 The Debit card Number

The system generates a number for each debit card automatically, when you specify the details of a new card in the Debit card Details screen. The number is generated and displayed when you save the Debit card details. To view the generated number before you save the details, click on the  button, alongside the Debit Number field.

When a card reaches expiry, the system automatically generates a new, renewed version of the card record 15 days before the expiry date. The new expiry date is set to be five years after the date of renewal. No new number is generated when the card is renewed. The renewed card is only effective after the expiry of the existing card.

If a card is reported misplaced or stolen, the status of the card must manually be marked 'Hot'. A new card number is generated by the system for cards with this status.

A Telephonic Personal Identification Number (TPIN) is also generated for each card issued to an account holder. This is stored in encrypted form in the database.

5.1.13 Ready Credit Accounts

Your bank could offer your customers the Ready Credit account facility. An account on which a credit card is issued, with a provision to pay any part of the debit balance on the card during every billing cycle, is known as a Ready Credit account. On such accounts, periodic or one-time charges could be levied.

The payment for the minimum amount due can be made component-wise or separately in the order of liquidation, which is:

- Maintenance Fee
- Late Fee Penalty
- Interest Amount
- Minimum Principal due

For instance the minimum amount due on the liquidation components is as follows:

Maintenance fee = 100USD

Late fee penalty = 50USD

Interest Amount = 35.5 USD

Minimum Principal Due = 250USD

The options for payment are as follows:

Maintenance Fee USD 100 + Late fee penalty USD 50 + Interest Amount USD 35.5 + Minimum Principal Due USD = USD 435.5

or

- Maintenance Fee USD 100
- Late fee penalty USD 50 + Interest Amount USD 35.5 = USD 85.5
- Minimum Principal Due = 250USD

or

- Maintenance Fee USD 100 + Late fee penalty USD 50
- Interest Amount USD 35.5 + Minimum Principal Due USD 250

Example

Ms. Sally Winters' Credit Card account has the following minimum payment due for January 2002:

- Monthly Maintenance Fee – INR 100.
- Pending Late Fee Penalty (for delay in payment of minimum balance in December, 2001) – INR 20.
- Interest Amount – INR 20.
- Minimum Principal Due (Usage or Tenor-based) – INR 250.

The sum total of all the above (INR 390) constitute the minimum payment to be made by February 05.

Ms. Winters' Ready Credit account has a balance of INR 170 as on February 05. The components of the minimum payment will be liquidated in the following order:

4. Monthly Maintenance Fee – INR 100.
5. Late Fee – INR 20.
6. Interest Amount – INR 20.
7. Minimum Principal Due – INR 250

Since the Ready Credit Balance is INR 170, the system will deduct INR 140 which constitutes the sum of the first three components will be deducted from the Ready Credit account. The Minimum Principal Due will continue to remain in the Main (Ready Credit) Account until such time that the balances in the Ready Credit account is sufficient to repay the final component.

Also, normal interest, at the overdraft rate, can be accrued daily and liquidated monthly, on a Ready Credit Account.

Account statements for a Ready Credit Account will contain the minimum payment due. Also, you can set up a standing instruction to process charges levied due to non-payment of the minimum payment due before the due date.

To maintain Ready Credit accounts in Oracle FLEXCUBE, you must:

- Maintain an account class for Ready Credit accounts, with the parameters that would govern the issue of credit cards on such accounts. You must also specify the account statement options for such accounts.
- Create a customer account (Ready Credit account) for the customer that wishes to avail of the Ready Credit facility. You must link this account to the account class you have defined for Ready Credit accounts.


5.1.14 Maintaining an Account Class for Ready Credit Accounts

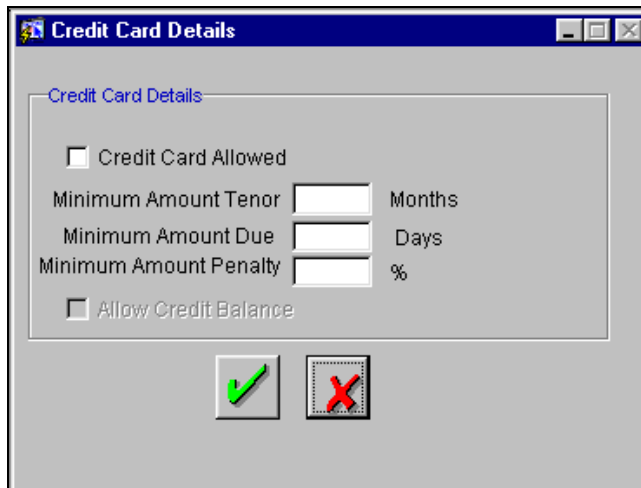
In the account class maintenance screen, you maintain an account class for Ready Credit accounts, and specify the following parameters for Ready Credit accounts under the account class:

Credit Card Parameters

- Indicate that credit cards must be allowed for the account. This is a mandatory specification for a ready credit account, and must be specified.

- Tenor basis upon which the minimum amount is computed
- Number of days after the account statement date that the minimum payment falls due
- Whether credit balance is allowed
- Penalty charge for late payment

You specify the credit card parameters in the Credit Card Details screen. Invoke this screen by clicking on the  button in the Account Class Maintenance screen.



Enter the following details:

Account Statement Parameters

You also define a primary account statement cycle to be applicable for Ready Credit accounts under the account class. For monthly statement cycles, you must specify the date (known as the Billing Date) up to which transactions would be shown in the account statement for the current cycle, in the 'Billing Till' field.

All ready credit (RC) transactions are linked to commitments. When a ready credit transaction is included in the account statement, it carries the reference number of the linked commitment, and not the reference number of the credit transaction itself.

5.1.15 Maintaining a Ready Credit account


Any details maintained for Ready Credit accounts in the account class you have maintained for them are defaulted when you set up a Ready Credit account for a customer, using the account class, in the Customer Account Maintenance screen. However, you can make changes to these details.

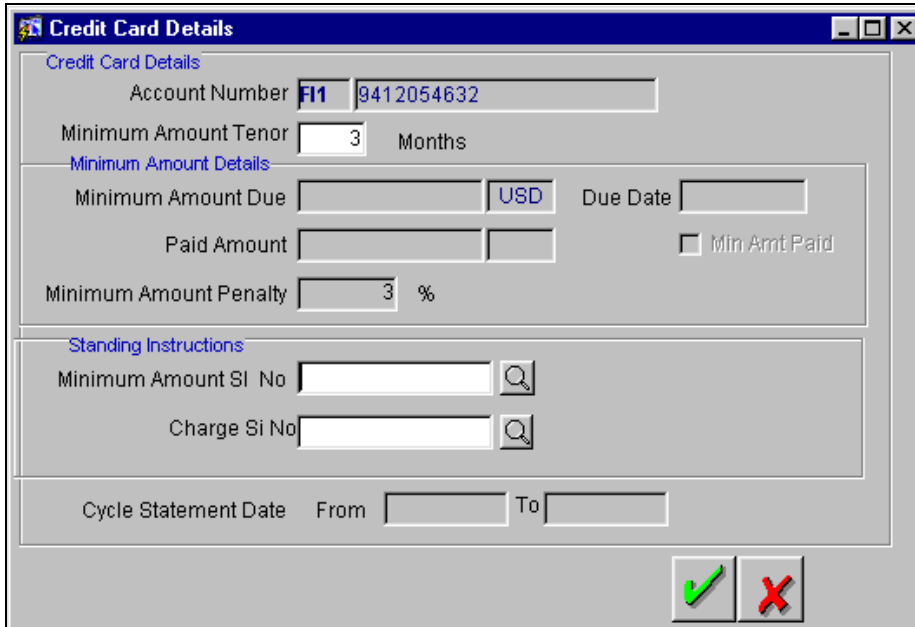
Standing Instructions for Credit Card Payments on Ready Credit Accounts

You must maintain standing instructions for:

- Payment of minimum amount due on any credit card that has been issued on the Ready Credit account
- Payment of penalty charge due to non-payment or late payment of minimum amount due on any credit card that has been issued on the Ready Credit account.

Credit Card Details

Click on the  button in the Customer Accounts Maintenance screen to view the credit card details that have been defaulted from the account class. The Credit Card Details screen is displayed.



The following details are defaulted from the account class:

- The minimum amount tenor (which is the tenor basis upon which the minimum amount is computed. The default value can be changed in this screen)
- The penalty charge for late payment, for which the defaulted value cannot be changed.

The following details are also displayed:

- Minimum amount due in the current cycle. If this has already been paid, the same is indicated here. If paid partially, the amount that has been paid is also displayed here.
- Date on which the minimum amount falls due paid
- Reference number of any standing instruction that has been set up, linked to the account for the payment of minimum amount due
- Reference number of any standing instruction that has been set up, linked to the account for the payment of penalty charges
- The period for which the current statement has been issued.

Account Statement Details

The account statement specifications for a Ready Credit account are defaulted from the account class that it belongs to. You can view the specifications made for the account class that have been defaulted, in the Statement Details screen.

The last date up to which transactions are shown in the current statement is displayed in the Billing Date field. Details of the previous statement are also displayed.

5.1.16 Querying for Information on Existing and Next Available Customer and Account Numbers

Using the Customer Account and Customer Number query screen you can retrieve information pertaining to the existing and next available Customer Account and Customer Numbers available in the system.

Querying for Customer Numbers

To retrieve Customer Numbers that have not been allotted to customers and to view existing customer numbers invoke the Customer Number screen in Oracle FLEXCUBE.

Base Number	
Country Code	Base Number
JP	100001
Base Numbers Required 10	

Existing Base Numbers	
Customer Number	Short Name
JP0100001	Tadashi wando
JP0100002	JP0100002
JP0100003	JP0100003
JP0100005	JP0100005

Available Base Numbers
Customer Number
JP0100004
JP0100006
JP0100007
JP0100008
JP0100009
JP0100010
JP0100011
JP0100012
JP0100013
JP0100014

To view details of existing and available Customer Numbers in the system you will have to query on a combination of:

- the Customer's country code,
- base number, and
- the range for which you would like to perform the query.

For example, you would like to perform a query based on the following criteria:

- Japanese customers.
- With the base number starting from 100001, upto a range of 10.

You will enter the following in the Customer Number screen:

- JP as the Country Code.
- 100001 as the Base Number
- 10 as the required range.

The system will display the following results based on your query.

Customer Number	Short Name	Available Customer Number
JP0100001	Tadashi Wondo	JP0100004
JP0100002	Fumihiko	JP0100006
JP0100003	Dayu	JP0100007
JP0100005	Akahito	JP0100008
		JP0100009
		JP0100010
		JP0100011
		JP0100012
		JP0100013

Querying for Customer Accounts

Just as you retrieve information about customer numbers you can retrieve information on existing and available customer account numbers using the Customer Account Number Query screen.

Customer Account Number

Customer Account

Branch: RAS Index: 000 Customer Number: 1 Account Number Required: 10

Existing Account Numbers

Account Number	Short Name	Account Description
RAS0001000000015	DECUST01	
RAS0001000000031	DECUST01	
RAS0001000000058	DECUST01	

Available Account Numbers

Account Number

- RAS0001000000024
- RAS0001000000046
- RAS0001000000068
- RAS0001000000079
- RAS0001000000090
- RAS0001000000104
- RAS0001000000115
- RAS0001000000126
- RAS0001000000137
- RAS0001000000148

In this screen, you will be able to query on customer account numbers within your branch based on a combination of index and running serial number.