Messaging System
Oracle FLEXCUBE Corporate Lending 12.1.0.0.0
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FINANCIAL SERVICES

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Messaging System
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1.   About this Manual

1.1   Introduction

This manual is designed to help acquaint you with the Messaging System module of Oracle FLEXCUBE.

The module supports various types of media. Besides standard media modes like Mail, Telex and S.W.I.F.T. you can also use other media types supported by the Media Control System (MCS) installed at the node at which the database of your branch is installed. Oracle FLEXCUBE gives native support for media like Mail, Telex, and S.W.I.F.T. using EMS as the MCS.

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

1.2   Audience

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

Role	Function
Back office data entry clerk	Input functions for contracts.
Back office managers/officers	Authorization functions.
Product Managers	Product definition and authorization.
End of Day operators	Processing during End of Day/ Beginning of Day.
Financial Controller/Product Managers	Generation of reports.

1.3   Organization

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Messaging System - an overview* — It is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Messaging Branch Preferences* – This chapter specifies the messaging branch preferences.
Chapter 4	*Media Maintenance Types* - This chapter discusses the procedure to maintain

	details of the media through which messages can be transmitted from and to your bank.
Chapter 5	*Maintaining Industry Maintenance* – this chapter discusses the procedure to maintain industry codes and email distribution lists.
Chapter 6	*Maintaining Media Control Systems* - This chapter discusses details pertaining to Media Control Systems.
Chapter 7	*Maintaining addresses for a customer* - Discussed in this chapter is the procedure for maintaining addresses for the customers.
Chapter 8	*Maintaining Advice Formats* – This chapter explains the procedure for maintaining advice formats.
Chapter 9	*Processing Outgoing Messages* - This chapter explains the procedure involved in generating an outgoing message.
Chapter 10	*Retrieving an Archived message* - This chapter deals with the process of retrieving archived messages.
Chapter 11	*Processing Incoming Messages* - This chapter explains processing all incoming messages.
Chapter 12	*Defining Free Format Messages* - This chapter explains process of defining free format messages.
Chapter 13	*Making a Query* - This chapter explains the query process.
Chapter 14	*Annexure A -The Electronic Messaging System on Windows NT* - This chapter explains the Electronic Messaging System (EMS) of Oracle FLEXCUBE.
Chapter 15	*Annexure B – Installing the Electronic Messaging System on Windows NT*– Contains a list of procedures for installing EMS on NT.
Chapter 16	*OFAC Processing* – This chapter describes the OFAC validation procedure.

1.4 <u>Related documents</u>

You may need to refer to any or all of the User Manuals while working on the Messaging module:

- Core Services
- Core Entities
- Procedures
- Settlements
- Interest
- User Defined

2.   Messaging System - An overview

2.1   Introduction

The Messaging module of Oracle FLEXCUBE is designed to handle your outgoing and incoming messages. The module supports various types of media. Besides standard media modes like Mail, Telex and S.W.I.F.T. you can also use other media types supported by the Media Control System (MCS) installed at the node at which the database of your branch is installed. Oracle FLEXCUBE gives native support for media like Mail, Telex, and S.W.I.F.T. using EMS as the MCS.

While defining a product, you can indicate the messages that should be generated for the events that take place during the lifecycle of contracts involving the product. When the events for which a message should be generated occur, the message will be automatically generated to the concerned party. The message will be transmitted to the customer's address through the media that you have specified, and in the format and language that you maintain for the customer – message combination.

While entering the details of a contract you can choose to generate or suppress the message. You also have the option to prioritize the urgency with which a S.W.I.F.T. message should be generated.

2.1.1   Features Provided for Processing Outgoing Messages

In the case of outgoing messages, the module provides for the generation of messages using formats that you can define. By maintaining message formats you can ensure consistency across the branches of your bank. The module provides a host of features to enter or authorize testwords and to interface with media control systems to actually generate the message.

Several Customer Addresses for a Given Media

With Oracle FLEXCUBE's multi branch set up, the customers of your bank can operate their accounts from several locations. Based on the convenience of your customers, you can send messages to locations of their choice.

Oracle FLEXCUBE provides for the setting up of several addresses for a given customer - media combination.

In addition, you can also associate a language with an address. All messages sent to the address will be expressed in the language that you indicate.

Free Format Messages

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer.

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In Oracle FLEXCUBE, you can personalize a message by defining a free format message and linking it to a customer - address combination. Whenever the message is to be generated it will bear the personalized format that you have defined.

MCS Maintenance

The messages that are sent from and delivered to your bank are transmitted and received from sources that are external to Oracle FLEXCUBE. In Oracle FLEXCUBE, these external sources are called Media Control Systems (MCS).

In a distributed environment, the database of a branch is located in a node or server. The MCS of the messages are also installed in a node. Thus, while defining an MCS you need to also indicate the node in which it is installed.

2.1.2 Features Provided for Processing Incoming Messages

In case of incoming messages, you can set up of various message queues and direct incoming messages to them. You can further grant selective access to the queues to personnel at your bank who are authorized to handle incoming messages.

2.1.3 Archival and Retrieval of Information

Archival is the process of storing old messages for future retrieval. While defining messaging preferences for your branch, you can specify the number of days for which an outgoing message should be kept in the Outgoing Message Browser. Messages will be automatically archived after the number of days specified for your branch.

You can retrieve the messages that have been archived at anytime and process them just as you would any other message.

2.1.4 Set up Messaging Preferences

You can specify messaging preferences that will govern the workflow aspects of the messaging system module at your branch. You can indicate the following preferences:

- The number of days for which outgoing messages should be kept in the Browser

- Whether a testword is required for Telex messages

- The activities on a message that require authorization

3. Maintaining Messaging Branch Preferences

3.1 Introduction

The messaging preferences that you indicate for your branch will govern the workflow aspects of the messaging system module. You can specify messaging preferences for your branch in the Messaging Branch Preferences screen. In this screen you can indicate:

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- The number of days for which outgoing messages should be kept in the browser

- Whether a test word is required for Telex messages and

- The activities on a message that require authorization

🛑 You can specify preferences only for the branch from which you logged onto Oracle FLEXCUBE.

3.1.1 Invoking the Messaging Branch Preferences Screen

To invoke the 'Messaging Branch Preferences' screen, choose **Branch Parameters** from the Application Browser. Select **Messages** and the **Detailed** option under it.

If you are maintaining preferences for a new branch of your bank, select 'New' from the Actions Menu or click 🗅 on the toolbar. The Branch Preferences Detailed screen is displayed without any details.

If you are calling a branch preference record that has already been defined, select the **Summary** option under **Messages**. In the Summary screen, all the branch preference records that you have entered will be displayed in a tabular form. Double-click a record of your choice to open it.

3.1.2 Features of the Messaging Branch Preferences Screen

Indicating the Period for which a Message Should be in the Browser

Archival is the process of storing old messages for future retrieval. You can specify the number of days for which an outgoing message should be kept in the Outgoing Message Browser.

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A message will be automatically archived after the number of days that you specify. You can unarchive the details of outgoing message that has been archived by invoking the Unarchive Outgoing Messages screen. After you unarchive an outgoing message you can process it just as you would any other outgoing message.

The Unarchive Outgoing Messages screen can be accessed from the History Retrieval option under Messaging Processes in the Application Browser.

🛑 It is recommended that you indicate 'one' in this field. In this case, only those messages that have been triggered for generation today, will be displayed in the Outgoing Message Browser.

Specifying that the Entry of a Testword is Required for a Telex Message

You can indicate whether a testword needs to be entered before a telex message is generated from and received at your branch. You can state your preference from the yes/no option that is available.

Capturing the Text for the Duplicate Message

You have to indicate the text, which has to be sent as part of the duplicate message.

Indicating the Activities that Require Authorization

You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the outgoing or incoming browser, you can change the address to which a message should be sent.

In the branch preferences screen, you can indicate the activities which when performed on an incoming or outgoing message should be authorized. Several activities have been listed on this screen, check against an activity to indicate that when it is performed on a message it should also be authorized. Leave it unchecked to indicate otherwise.

The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Regenerate
- Change Address
- Reinstate
- Release
- Branch Move
- Change Media
- Change Priority
- Testword Check

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A message on which you perform an activity that requires authorization will be available for further processing only after it is authorized.

Specifying the Method for Archiving Messages

You have to indicate the method for archiving the messages. The options available are 'Full' or 'Partial'. In case of partial archival, the data pertaining to the message will be archived. During full archival the data pertaining to the messages as well as the message gets archived.

Saving the Record

After you have made the mandatory entries, save the record. A user, bearing a different Login Id should authorize a branch preference record that you have created, before the End of day process (EOD) is run.

Click to exit the screen. You will be returned to the Application Browser.

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4.   Maintaining Media Types

4.1   Introduction

Advices and messages are generated when the events in the life cycle of contracts involving the front -end modules of Oracle FLEXCUBE take place. In this table you can maintain the media through which these advices and messages are to be generated.

The Media Maintenance file enables you to maintain details of the media through which messages can be transmitted from and to your bank. You will be able to receive from or route a message only through the media that you maintained in this screen. These specifications can be made only at the main branch and will be applicable to all the branches of your bank.

The Messaging System (MS) Module supports various types of media. Besides standard media modes like Mail, Telex and S.W.I.F.T. you can also maintain, other media like CHIPS, Email or any other country or customer specific media.

4.1.1 Invoking the Media Maintenance Screen

To invoke the Media Maintenance screen, choose **'Messaging Maintenance'** from the Application Browser. Select '**Media Maintenance**' and the '**Detailed**' option under it.

If you are maintaining details of a new media type, select 'New' from the Actions Menu or click on the toolbar. The Media maintenance -- Detailed screen is displayed without any details.

If you are calling a media maintenance record that has already been defined, select the '**Summary**' option under '**Media Maintenance**'. In the Summary screen, all the media maintenance records that you have entered will be displayed in a tabular form. Double-click a record of your choice to open it.

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In this screen you can maintain the following:

- The media types that can be used to transmit messages from and to your bank

- The compatible media for the media type you are maintaining

4.1.2 Features of the Media Maintenance Screen

For each media type that you maintain, you should indicate the following parameters:

Indicating a Code to Identify a Media Type

In Oracle FLEXCUBE, each media type that you maintain is identified by a 15-character code called a media code. You can follow your own convention for devising this code. A media type could be S.W.I.F.T, Mail, FpML, E-mail, and so on.

FpML (Financial products Markup Language) is an XML based message standard used for complex financial products.

The code that you assign to a media type should be unique as it is used to identify the media. When you need to indicate that a message should be transmitted through a particular media type, you need to just specify the code assigned to the media type. The message will be automatically routed through the media.

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Opting for Message Markers

You can opt to append end-message markers to outgoing messages generated in a media. These markers are referred to as "Padding Characters" in Oracle FLEXCUBE. Padding characters would, typically, be a *standard set* of characters, probably repeated. The padding characters that you specify will be inserted, automatically, at the end of every *outgoing* message in the media. You can indicate the padding characters that mark the end of an *outgoing* message (in a specific media) in the Message Suffix field.

When defining a media, you can also *capture* the padding characters that mark the end of incoming messages in the media. The system identifies the end of an incoming message, in a file containing several messages, when it encounters the padding characters you have captured for a media type. Enter the padded characters that mark the end of *incoming* messages in a media in the Message Terminator field.

Repeating a Set of Padding Characters

If you opted to suffix an outgoing message with a set of padding characters, indicate in the 'Number of Characters' field the *number of times* the set should be repeated.

The padding characters will be suffixed to every outgoing message in the media as many times as you specify.

You can enter a short description of the media type that you are maintaining. The description will help you identify the code that it represents. The media description that you enter can contain upto 35 characters alphanumeric.

Opting for Testword

Telex messages can be generated from and received at your branch. Choose the 'Testword Required' option to indicate that a test word is required for a telex message that is generated from your branch. The messages that are to be transmitted through media like Telex will be sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.

Halting the Processing of Messages

At any time, you can opt to halt the processing of messages in a specific media. To halt the processing of incoming and outgoing messages in a media, invoke this screen and navigate to the maintenance record for the media, and choose the 'Stop Processing' option. When you save your changes to the record, Oracle FLEXCUBE will stop processing messages in the media.

Indicating the Compatible Media for a Media Type

For each media type that you maintain you can also indicate a list of the media types that are compatible with the media you are maintaining. A compatible media is one, which has a format compatible with the format required for the media being maintained.

Example

You are maintaining details for the media type -- mail. You have indicated media type -- Fax as the compatible media. In this case, whenever a message should be sent through the media type fax, the mail format maintained for the message in the Advice format file maintenance screen will be used.

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You can select a compatible media code from the picklist available for this field. To add a compatible media for a media type select the code that identifies the compatible media and click on the [icon] button. To delete a compatible media for a media type select the code that identifies the compatible media and click on the [icon] button.

[STOP] The compatible media that you indicate for a media type should have already been maintained as a media through which messages can be transmitted.

4.1.3 Saving the Record

After you have made the mandatory entries, save the record. A media maintenance record that you have created should be authorized by a user, bearing a different Login Id, before the End of Day process is run.

Click [icon] to exit the screen. You will be returned to the Application Browser.

4.1.4 Operations on a Media Maintenance Record

On an existing Media Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record

- Authorize the record

- Copy the details of a record on to a new one

- Close the record

- Reopen the record

- Print the details of a record

- Delete the details of a record

Please refer to the User Manual on common procedures for details of these operations.

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4.1.5 <u>Maintaining Location Clusters</u>

You can maintain various media for delivery of advices to customers, through the 'Location Cluster Maintenance' screen. To invoke this screen, choose 'Messaging Maintenance' and then 'Location Clusters'. The screen appears as shown below:

In this screen, you have to specify a unique code by which the media should be identified in the system along with a brief description.

5.   Maintaining Industry Codes and Email Lists

5.1   Introduction
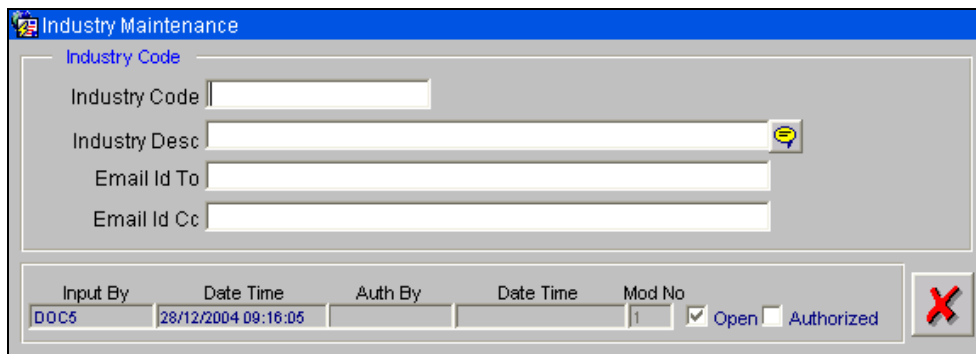
Emails are generated when a drawdown or a loan contract is booked for which you need to maintain industry codes and Email distributions lists. Using this screen, you can maintain the industry codes and Email Ids.

The Industry Maintenance file enables you to maintain industry code and Email distribution lists.

5.1.1   Invoking the Industry Code Maintenance Screen

To invoke the Industry Maintenance screen, choose **'Messaging Maintenance'** from the Application Browser. Select '**Industry Maintenance**' and the '**Detailed**' option under it.

If you are maintaining details of a new media type, select 'New' from the Actions Menu or click on the toolbar. The Industry maintenance -- Detailed screen is displayed without any details.

In this screen you can maintain the following:

Industry Code

Specify the industry code you want to maintain.

Industry Description

Provide description for the industry code you have specified.

Email Id To

Specify the group Email ID for which the system needs to send emails. This occurs when a drawdown or a loan contract is booked that contains a particular industry code.

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Email Id Cc

Specify the group Email Id for which the system needs to cc the email. This occurs when a drawdown or a loan contract is booked that contains a particular industry code.

6. Maintaining Media Control Systems

6.1 Introduction

The messages that are sent from and delivered to your bank are transmitted and received from sources that are external to Oracle FLEXCUBE. We shall call these external sources Media Control Systems (MCS).

In a distributed environment, the database of a branch is located in a node or server. The MCS of the messages are also installed in a node. Thus, while defining an MCS you need to also indicate the node in which it is installed.

An MCS can handle only one media and hence you need to set up several media control systems for the various media types maintained for your bank. Apart from indicating the media type for an MCS, you can further indicate separate directories from which Oracle FLEXCUBE should read and write incoming and outgoing messages for a given media.

You can maintain MCS details in the MCS -- Detailed screen. The details that you specify in this screen control the medium on delivery and reception of messages.

6.1.1 Invoking the screen

To invoke the 'Media Control System maintenance' screen, choose **Messaging Maintenance** from the Application Browser. Select **Media Control System** and the **Detailed** option under it.

If you are maintaining details of a new media control system select 'New' from the Actions Menu or click ▣ on the tool bar. The MCS -- Detailed screen is displayed without any details.

If you are calling an MCS record that has already been defined, select the **Summary** option under **Media Control System**. In the Summary screen, all the media control system records that you have entered will be displayed in a tabular form. Double-click a record of your choice to open it.

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6.1.2 Features on the MCS Detailed screen

Specifying a code to identify a media control system

In Oracle FLEXCUBE, each media control system that you maintain is identified by a 15-character code called an MCS code. You can follow your own convention for devising this code.

The code that you assign to an MCS should be unique as it is used to identify the external source.

Indicating the Node on which an MCS is Installed

A node is the Database instance on which Oracle FLEXCUBE is installed. On assigning a code to an MCS you can indicate the node or server at which the MCS is located. A branch's database is located in a node and an MCS is also installed in a node. Thus, while defining an MCS you need to indicate the node at which it has been installed.

Indicating the Media Supported by the MCS

You need to also specify the media for which your bank is using the MCS. For example, if you set up an MCS say 'MCSSWIFT' and indicate the media type as S.W.I.F.T., it indicates that Oracle FLEXCUBE can receive and transmit S.W.I.F.T. messages through the MCS (MCSSWIFT).

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The following diagram illustrates a typical MCS setup:
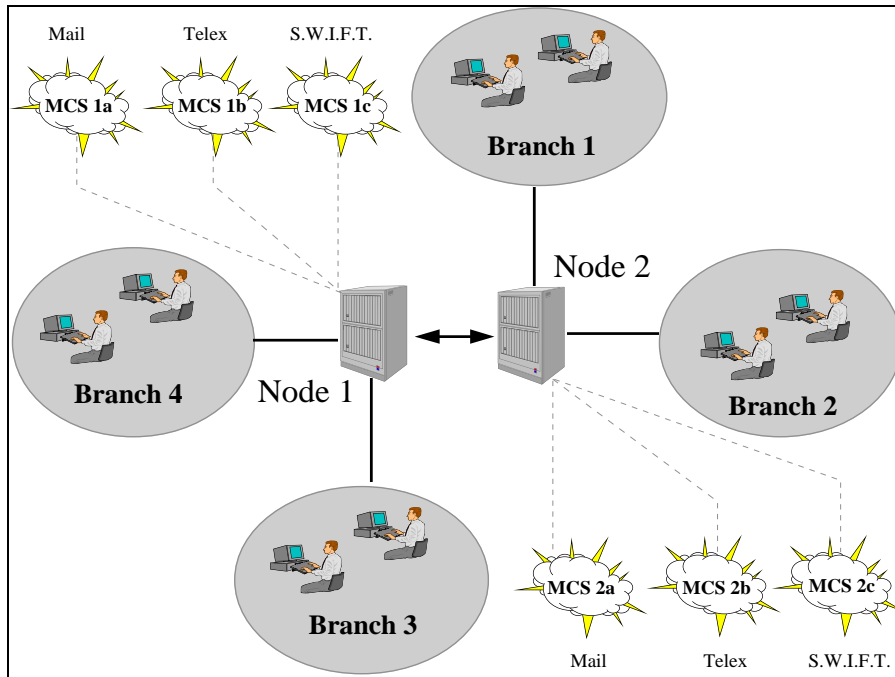
Indicating the directory from which Oracle FLEXCUBE should read and write messages

Apart from indicating the node on which an MCS is located, you should further specify the full path of the directories from which Oracle FLEXCUBE should read and write incoming and outgoing messages respectively.

Specifying the hand-off directory for incoming messages

You should specify the full path of the directory in the node or server where the MCS should store the incoming message hand-off file. Oracle FLEXCUBE will by default pickup and read all incoming messages for the specified media from this directory.

Indicating the hand-off directory for outgoing messages

Similarly, you should also specify the directory in the node or server where the message hand-off file from Oracle FLEXCUBE should be stored.

In case the media used for delivering advices is e-mail, a directory by the name '/tmp/ Oracle Flexcube/flexmsgs/mailout/EMAIL' should be created. The e-mail advices would then be spooled into the subdirectory EMAIL under the Out Directory maintained here. The spooling can be done using the Spool option provided in the Outgoing Browser and also through the Outgoing Messages Print screen.

The MCS, which is also located on the same node will by default, pick up and transmit the outgoing messages that are stored in the hand-off directory through the media that you have specified earlier.

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The incoming and outgoing hand-off directories that you specify should be valid directories and the Oracle user should be given read and write rights to access the directories.

Indicating the status of an MCS

You need to indicate the status of an MCS. The status options available are:

- Active and

- Passive

It is only when an MCS is active, that messages will be directed to it. If, for instance, an MCS located at the node in which your branch operates malfunctions. You can indicate that the MCS is passive. In this case Oracle FLEXCUBE will not write into or read from the directories on the node. No messages will be routed through a passive MCS.

To continue with your normal banking operations you can connect to another node and indicate the directory on that node from which Oracle FLEXCUBE should read from and write into.

6.1.3 The SWIFT Server on UNIX

If the SWIFT server at your bank is on UNIX, you should indicate it in this screen. Subsequently, you should specify the default 'In' and 'Out' Directories for the SWIFT message hand-off files.

Specifying the UNIX In-Directory

You can specify the full path of the directory on the SWIFT server where you would like to store incoming SWIFT message files. Oracle FLEXCUBE will pickup and process all incoming SWIFT message files from this directory.

Specifying the UNIX Out-Directory

In this screen, you can also specify the directory on the SWIFT server where you would like to store outgoing SWIFT message hand-off files.

6.1.4 Specifying a File Prefix

For the MCS you are maintaining, you should identify outgoing message files generated in the media with unique prefixes. Oracle FLEXCUBE will automatically prefix outgoing message hand-off files for the MCS with the prefix that you specify.

6.1.5 Saving the Record

After you have made the mandatory entries, save the record. An MCS record that you have created, should be authorized by a user, bearing a different Login Id, before the End of Day process (EOD is run.

Click [icon] to exit the screen. You will be returned to the Application Browser.

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6.1.6 <u>Operations on an MCS Record</u>

On an existing MCS record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record
- Reopen the record
- Print the details of a record
- Delete the details of a record

Please refer to the User Manual on common procedures for details of these operations.

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7.   Maintaining Addresses for a Customer

7.1   Introduction

The messages and advices that are sent to the customers of your bank can be transmitted through the media types that you maintain in the Media Maintenance screen.

A customer of your bank can have several addresses for a given media. To distinguish between one address and another for the same media, you can capture one address for every '*location*'. You can maintain addresses for the customers of your bank for different media in the Customer Address Maintenance screen. In this screen, you can:

- Specify the media through which a message should be transmitted to a customer

- Specify the address (es) of a customer for each media type

- Assign a unique location for each address

- Specify the answer back code for a telex advice

- Assign a Test word for the customer

- Indicate the messages that should be sent to this address

- Specify the entity (ies) to whom the advices should be sent

- In addition, you can also specify the language in which messages should be sent to an address

In addition, you can also associate a language with an address. All messages sent to the address will be expressed in the language that you indicate. It is important to note that you can send a message to a customer only if you have maintained a format for the in a language.
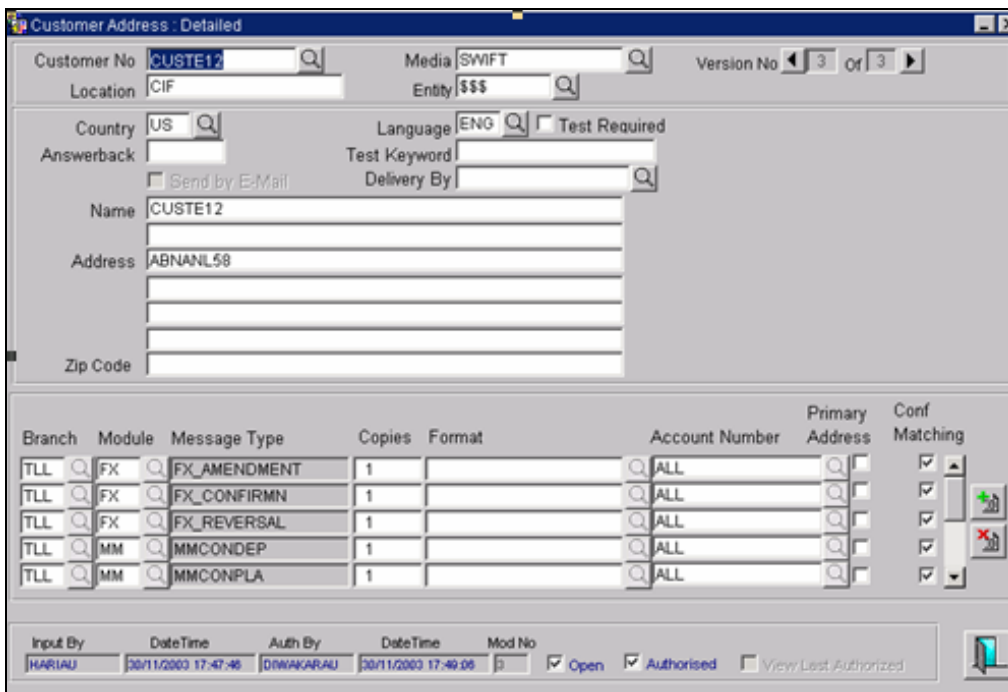
🛑 The addresses that you maintain for the customer in this screen are additional to the ones that you maintained for the customer in the Customer Information File (CIF) of the Core Services module of Oracle FLEXCUBE.

7.1.1 <u>Invoking the Customer Address Screen</u>

To invoke the Customer Address Maintenance screen, choose 'Messaging Maintenance' from the Application Browser. Select 'Customer Address' and the 'Detailed' option under it.

If you are maintaining a new address for a customer select 'New' from the Actions Menu or click [icon] on the tool bar. The 'Customer Address — Detailed' screen is displayed without any details.

If you are calling a customer address record that has already been defined, select the 'Summary' option under 'Customer Address'. In the Summary screen, all the customer address records that you have entered will be displayed in a tabular form. Double-click a record of your choice to open it.

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7.1.2 <u>Viewing Customer Address Details</u>

You can view the customer address details in the 'Customer Address : Summary' screen. To invoke this screen from the application browser, click 'Messaging Maintenance', and then select 'Summary' under 'Customer Addresses'.

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

- Customer Code

- Media

- Location

- Entity

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

7.1.3 <u>Features of the Customer Address Maintenance Screen</u>

A customer of your bank can have several addresses for a given media. After you indicate details of the customer's address and the media through which messages to this address should be transmitted, you can indicate details of the messages that should be sent to the address.

7.1.4 <u>Capturing the Address of a Customer - Media Combination</u>

Indicating the Customer Code, Name and Address

You should indicate the code assigned to the customer in the Customer Information File (CIF). The name of the customer whose address you are maintaining will be automatically displayed when you indicate the customer's code.

The address that you specify for a customer depends on the media for which you are maintaining addresses. The types of media that are supported include Mail, Telex and S.W.I.F.T.

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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

Send by E-mail — Conditional

If your customer has an e-mail address, you can *opt* to capture it by clicking here. Use the first field against the Address option to capture the e-mail address.

Specifying the Media for Delivery of Advices

This feature is basically to enable segregation of advices sent to customers, based on media. You need to specify the media to be used for delivery of advices to customers. The available options are Telex, Fax, Mail, FpML and so on. If you choose 'Delivery By' as e-mail, the end of day message spooling program will generate and spool the e-mails generated into a separate file.

For information on how to maintain the media for delivery of advices, please refer the chapter 'Media Maintenance' of this User Manual.

Indicating a location for the Address

As discussed earlier, a customer of your bank can have several addresses for the same media. To differentiate between one address of a customer and another for a given media, it is mandatory for you to specify a unique location for each address. The location that you specify for an address is used as a unique identifier for the customer address.

Indicating the Entities for Sending the advices

You can send advices to different entities in addition to the default counterparty by linking the entity (ies) to the customer.

When an advice is generated for the customer linked to entities, each entity will receive a copy of the advice. If you choose $$$ from the option list then the message will be sent to all the entities of the customer. Otherwise the message will be sent to only to the specific customer entity that you maintain here.

The option list will display all the entities that you have maintained for each customer in the Customer Entity Details screen. For maintaining customer entities refer to *Maintaining Customer Entity Details* section in this manual.

Indicating the Language

In this screen you can specify the language in which the messages sent to the address should be expressed. You can choose a language code from the picklist available for this field.

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The language code that you specify is taken to be the default language in which all messages sent to the address will be expressed.

🛑 To send a message to a customer in a particular language you should have also maintained a *message format* for the language in the Advice Format Maintenance screen.

Indicating the Branch

For a customer address - message type combination, you can indicate the branch (es) from which the message can be sent to the address. With Oracle FLEXCUBE you can offer your customers the facility to effect a transaction from any of the branches of your bank. Hence, you can indicate the branches from where a message should be generated. You can select a branch code from the picklist that is available.

🛑 You can use the wildcard 'All' indicating that the message can be sent to the address in the defined format from all the branches of your bank. For example, if you indicate 'All' in the branch field for the message type 'payment message' it would mean that the format is applicable whenever a payment message is generated from any of the branches of your bank.

Indicating the Message Type for the Specific Address

A message type is always associated with a module. You should indicate the messages to be sent to the address you have defined for the customer, by picking up the message types for the respective module.

🛑 You can use the wildcards 'Any Statement Type'/Advice Type' or 'Any Message Type' indicating that all messages for the customer should be sent to the address being defined. Based on the Branch Level Parameter, you can choose to have

- Any Statement Type and/or Any Advice Type

  or

- Any Message Type

Example

Ms. Keturah Smith has five accounts with Kuber's bank. Three of the accounts were opened at Kuber's bank, London, and two at Kuber's bank Surrey.

Ms. Smith had requested that an account statement be sent to her every month by mail with the following instructions:

- The account statements for the accounts at London should be sent by mail to her residential address at London and

- The statements for the accounts at Surrey should be sent to her office address.

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In this screen you should indicate:

- Module + Message Type -- Accounting (AC) + Account Statement
- Branch -- London
- Module -- All
- Copies -- 1

You should also maintain a new customer address record for Ms. Smith's Surrey address and a unique location for that address.

Indicating the Number of Copies of the Message to be Generated

You can indicate the number of copies of the message that should be sent to this location each time it is generated. The number you specify here, will be the default number of copies of the message that will be generated each time a message is sent to this location through the media you have specified.

If you indicate that more than one copy should be sent to a location, the first message will be the original and the others will be marked as 'copy'.

Different values can be maintained for each individual message. You can suppress the generation of the message, defined for a customer, media and location combination, by specifying Zero in the column. Only those messages whose value is set at zero will be suppressed. However during EOD processing, all the messages with suppressed status will be deleted.

For payment messages, Oracle FLEXCUBE will default 'one' indicating that only one payment message will be generated.

Specifying a Format for the Message

You can specify the format in which a message should be sent to a customer's address. To recall, you have defined the default format for a message type in the Advice Format Maintenance screen.

You can choose to use the default format defined for the message type or you can indicate another format for the message. If you leave this field blank the default format specified for a message type in the Advice format screen will be used. However, if you want to personalize a message to make it specific to a customer, you can indicate the code of the format that should be used for the advice - customer combination.

Example

You have maintained a standard format for the account statements that are sent from your bank in the Advice Format screen.

However, for Mr. Andrew Scott, a non-resident customer you want to personalize the account statement rather than send him the standard one defined in the advice format screen.

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To make this possible you can indicate the code of a format that you defined specific to Mr. Scott. Whenever an account statement is sent to Mr. Scott from your bank, it will be in the format that you have defined in this screen. Please note that the special format should first be defined in the advice format screen before it can be associated with Mr. Scott's address.

Linking a Customer Address to an Account Number

After capturing the address details of a customer, you have to link them with specific Account Numbers. Maintaining addresses at the account level facilitates the sending of Interest and Account Statements to different addresses for different accounts of the same customer.

To start linking a customer Address with an Account Number choose from the option list positioned next to the Account Number field and indicate the Account Number which should be linked with the respective address.

You will be allowed to link a customer address with an account only for a specific branch, which means that the branch should be a valid branch code in the system. When you specify All in the Branch field you will not be able to exercise this option.

Indicating Confirmation Matching

You can indicate whether the system should match each confirmation message with the existing message or not. This field is enabled only under the following scenarios:

- In case you have opted for 'confirmation matching' for the specific module and customer combination.

- If you have maintained the media for the message as SWIFT.

For further details on 'Confirmation Matching' refer to the Core Services user manual under the section 'Maintaining Confirmation Matching details'. Saving the record

After you have made the mandatory entries, save the record. A customer address record that you have created should be authorized by a user, bearing a different Login Id, before the End of Day (EOD) process can begin. Click to exit the screen. You will be returned to the Application Browser.

7.1.5 Operations on a Customer Address Maintenance Record

On an existing Customer Address Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record

- Authorize the record

- Copy the details of a record on to a new one

- Close the record

- Reopen the record

- Print the details of a record

- Delete the details of a record

Please refer to the User Manual on Common Procedures for details of these operations.

7.1.6 Maintaining Customer Entity Details

You can maintain additional entities for a customer to whom copies of advices need to be sent in addition to the default counterparty through the Customer Entity Details screen.

To invoke this screen, choose 'Customer Maintenance' from the Application Browser. Select 'Entities' and the 'Detailed' option under it.

Customer Number

To maintain the entity for the particular customer you need to specify the customer number. Select the customer number from the option list.

Entity

You can define the additional entity you want to maintain for the customer.

Entity Name

Here you have to describe the entity that you are maintaining. This will be used in the messages sent to the entity. Enter the name of the recipient using a maximum of 35 characters alphanumeric.

Entity Type

You can define an entity type here. You can link the various entities you maintain to an entity type.

Fax Number

Specify the FAX Number associated with the entity.

Phone Number

Specify the phone number associated with the entity.

Send by FAX

Check this box to indicate that the notices to the entity need to be sent via FAX.

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Email Id

Specify the email Id associated with the entity.

Send by Email

Check this box to indicate that the notices to the entity need to be sent via Email.

Send FpML

Check this box to indicate whether FpML notices need to be sent to the customer entity.

For more details related to the FpML messages, refer the chapter 'Processing Incoming Messages' in this user manual.

7.1.7 Maintaining Additional Address Details

You can maintain addresses of parties to whom messages need to be sent through the Additional Address Maintenance screen. This maintenance is used for sending GCN messages to non-customers of your bank.

To invoke this screen, click on Additional Addresses and the 'Detailed' option under Messaging Maintenance in the Application Browser.

To maintain a new address you can either click on [icon] in the Toolbar or New from the Actions Menu. To modify the details of an existing address choose the Unlock option or depress [icon] in the toolbar.

7.1.8 Capturing the Address

You can enter the address of the customer. The format of the address depends on the media through which the message is transmitted.

For instance, if the media of transmission is Telex, the address should be expressed numerically. If you are defining a S.W.I.F.T. address, the address should be of eight or eleven characters alphanumeric.

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7.1.9 Indicating the Media of Generation

Every address that is maintained in the system has to be linked with a specific media. This association ensures that each time you want to send a message to the particular customer address it will be sent in the media that you specify. The following are the options available:

- GCN
- SWIFT
- TELEX
- MAIL
- FPML

You can select the media type through which the message should be routed.

7.1.10 Specifying the Name of the Recipient

You have to specify the name of the recipient of the message. Enter the name of the recipient using a maximum of 35 characters alphanumeric.

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8.   Maintaining Advice Formats

8.1   Introduction

The advices that are generated from your bank will have a definite format. In the advice format maintenance screen you can specify formats and indicate the messages and advices that should use the formats you have defined.

By maintaining message formats you can ensure consistency across the branches of your bank. You can maintain advice formats either by:

- Using the format editor on the screen to enter the format or

- Importing the format from an ASCII file which can be located either on the:

  - Server or
  - Client

Message formats are maintained at the bank level and will be applicable to all the branches of your bank.

8.1.1   Invoking the Advice Format Maintenance Screen

To invoke the Format File Maintenance screen, choose Messaging Maintenance from the Application Browser. Select Advice Formats and the Detailed option under it.

If you are maintaining a new advice format, select 'New' from the Actions Menu or click on the tool bar. The Format File Maintenance -- Detailed screen is displayed without any details.

If you are calling an advice format record that has already been defined, select the Summary option under Advice Format. In the Summary screen, all the advice format records that you have entered will be displayed in a tabular form, double-click a record of your choice to open it.
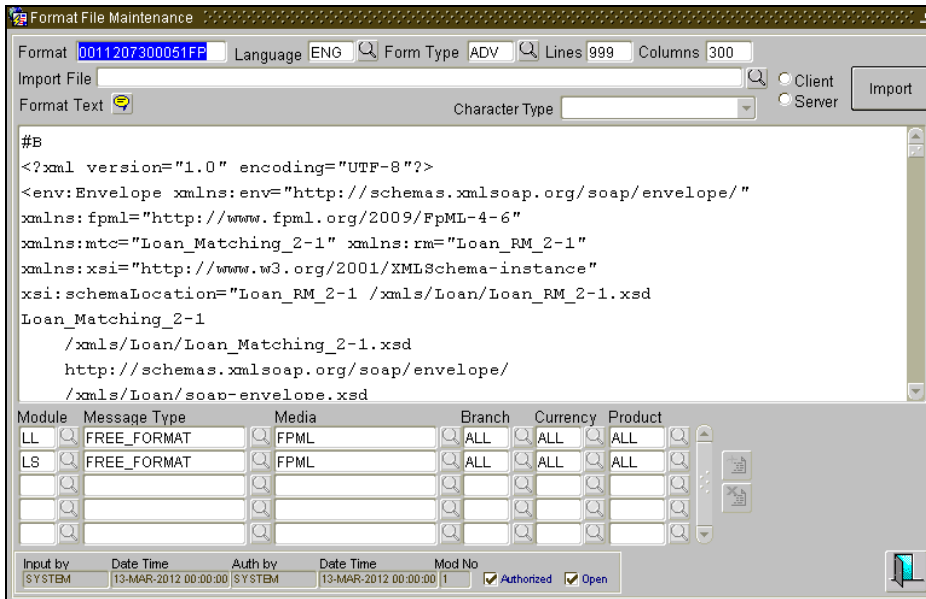
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8.1.2 Defining a Format

Assigning a Code to a Format

In Oracle FLEXCUBE, each format that you define is identified by a fifteen-character code called a format code. You can follow your own convention for devising this code.

The code that you assign to a format should be unique as it is used to identify the format. When you need to use a format that you have defined, you need to just specify the code assigned to the format. The details of the format will automatically become applicable to the message.

After you Assign a Code to a Format you can Indicate:

- The number of lines that should be contained in a page when the advice is printed

- The number of columns that should be contained in a page when the advice is printed

- The language of the message

- The form type attached to the format

Indicating the Language of a Format

A message can be sent to a customer in different languages. To make this possible, you need to maintain a format in different languages.

Entering an Advice Format Using the Format Editor

To enter a format using the format editor, click [icon] positioned next to 'Format Text'. In the note pad that is invoked you can actually tailor an advice to suit your requirements. The format editor has certain keywords, which signify different options, which you can use to create a format. The following table contains a comprehensive list of the key words that can be used in the format editor.

Keyword	What it signifies
#RH	Indicates the start of the report header section.
#PH	Indicates the beginning of the header for a page.
#EF	Indicates both the end of the header section of the report or the end header of a page.
#RF	Indicates the start of the report footer section.
#PF	Indicates the start of the footer of a page.
#EF	Indicates both the end of the footer of a report or page.
#B	Indicates the start of the body of the message.
#EB	Indicates the end of the body of the message.
#CL	Indicates that you can collapse a line.
#EC	Indicates the end of a line that you have collapsed.
#LOOP	Indicates the beginning of a loop.
#ENDLOOP	Indicates the end of a loop.
#IF	Indicates a continual section.
#ANDIF	Indicates a continual section.
#ORIF	Indicates a continual section.
#ENDIF	Indicates the end of a conditional.

For instance, you need to define the tags '_FX-RATE_' and '_EXFX_DATE_' for the following advices in order to have the exchange rate and exchange fixing rate in them:

Event	Advice Name	Remarks
DNOT	DRAWDOWN_NOTC	Borrower message during drawdown booking
DNOT	PART_DDOWN_NOTC	Participant message during drawdown booking

Similarly, you need to define the tags '_EXCHANGE_RATE_' and '_EXFX_DATE_' for the following advices in order to have the exchange rate and exchange fixing rate in them:

Event	Advice Name	Remarks
RNOT	BORR_RNOT_ADV	Borrower message during split rollover booking
CRNT	BORR_CRNT_ADV	Borrower message during consol rollover booking

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Event	Advice Name	Remarks
CRNT RNOT	PART_RNOT_ADV	Participant message during split rollover booking
		Participant message during Consol rollover booking

Importing an advice format from an ASCII file on the server

The server indicates the machine on which the database of your bank is installed. To import a format from an ASCII file on the server:

1. Click against the field marked 'Server'.

2. Specify the full path to the file on the server, which contains the format you want to import.

3. Thereafter, click Import.

The file containing the format of the message will be displayed on the screen.

Importing an advice format from an ASCII file on the client

Client refers to your own machine. To import a format from an ASCII file on the client:

1. Click against the field marked 'Client'

2. Specify the full path to the file on the client which contains the format you want to import

3. Thereafter, click Import

The file containing the format of the message will be displayed on the screen.

Indicating the Character Type

Select the character type from the adjoining drop-down list. The list displays the following values:

- Simplified Chinese
- Traditional Chinese
- Blank

If the option 'Simplified Chinese' or 'Traditional Chinese' is selected, then the system will indicate that the template used in the advice format comprise of Chinese characters and the same will be used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.

In the Advice format, for the fields 'Columns' and 'Lines', you can maintain up to the maximum of 200 characters in each line of the advice and the maximum number of lines can be 999. This is applicable for normal English format advice.

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If the column is maintained as 80, the system will consider 80 Chinese characters in each line of the advice for Chinese characters or combination of English and Chinese. The number of lines also will go as per the maintenance or up to max of 999 lines for Chinese advices as well. This is applicable for the Chinese (Simplified/Traditional) and combination of English and Chinese (Simplified/Traditional).

During the Advice generation, conversion of amount, date or currency into Chinese Simplified or Traditional will happen based on the mapping and if the corresponding mapping is not available, then the system will retain the English equivalent of the values.

8.1.3 <u>Indicating the Messages that Should Use a Format</u>

After you have defined a format and assigned it a code you can indicate the list of messages that should use the format.

The format that you define for a message in this screen is taken to be the default format that will be used whenever the message is generated from your bank.

For each message that you specify, you can also indicate the combinations in which the format should be used. The combinations available are:

- Module

- Branch

- Currency

- Product and

- Media

Thus, you can specify a format for different message combinations. This indicates that for any of the above five and message type combinations, you can use this format.

To add a message to the list of messages that can use the format, enter the details of the message and click . To delete a message from the list, select the message and click .

To send notices in FpML format, you need to maintain the advice format with the media as 'FPML'.
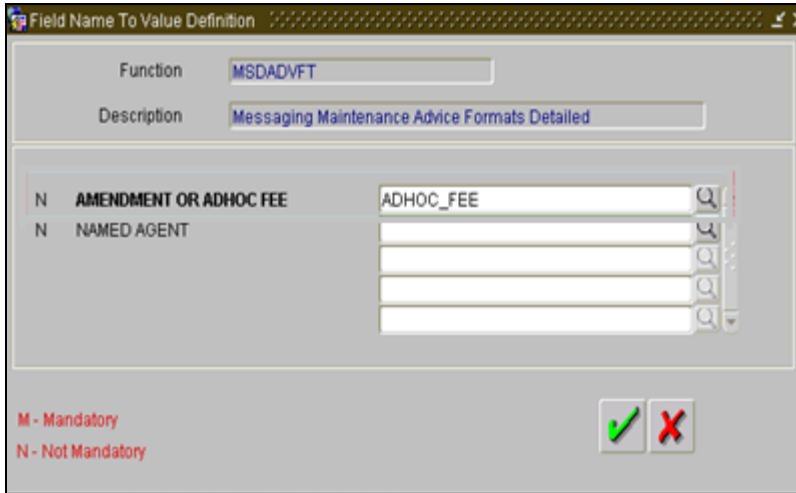
 For all the five combinations you can use the wildcard 'All' indicating that the format is applicable for records in that category. For example, if you indicate 'All' in the branch field for the message type 'payment message' it would mean that the format is applicable whenever a payment message is generated from any of the branches of your bank.

Saving the Record

After you have made the mandatory entries, save the record. A user, bearing a different Login Id should authorize an advice format maintenance record that you have created, before the End of day process (EOD) is run.

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8.1.4 Specifying UDF Values

You can capture values for all UDFs linked to the function ID 'MSDADVFT' in the 'Field Name to Value Definition' screen. You can invoke this screen by clicking in the 'Field Name to Value Definition' screen.
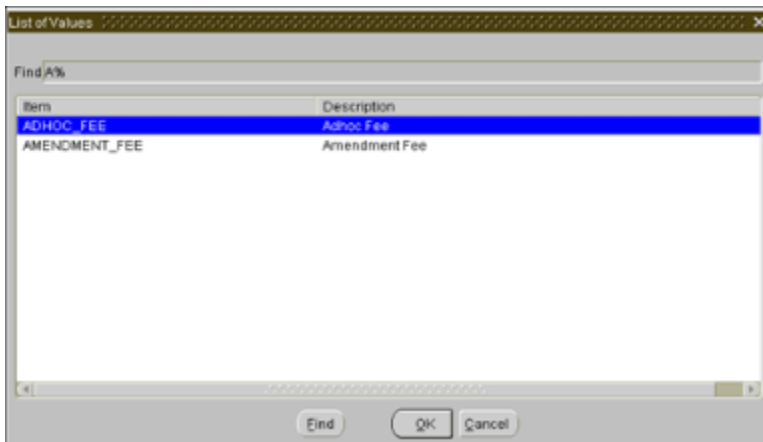
Click the against 'AMENDMENT OR ADHOC FEE' field.

The 'List of Values' screen appears.

Select the message type to be displayed as 'ADHOC_FEE' or 'AMENDMENT_FEE' for the liquidation transactions and click 'Ok'.

Advice attached to FLIQ event will be generated only when ad hoc or amendment fee is liquidated. If a non-ad hoc fee and ad hoc fee is liquidated in the same event, then the advice generated as part of FLIQ will have details only for ad hoc fee.

Refer the 'User Defined Field' user manual in Modularity for more information on this screen.

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Click ![exit icon] to exit the screen. You will be returned to the Application Browser.

8.1.5 <u>Operations on the Advice Format Maintenance Record</u>
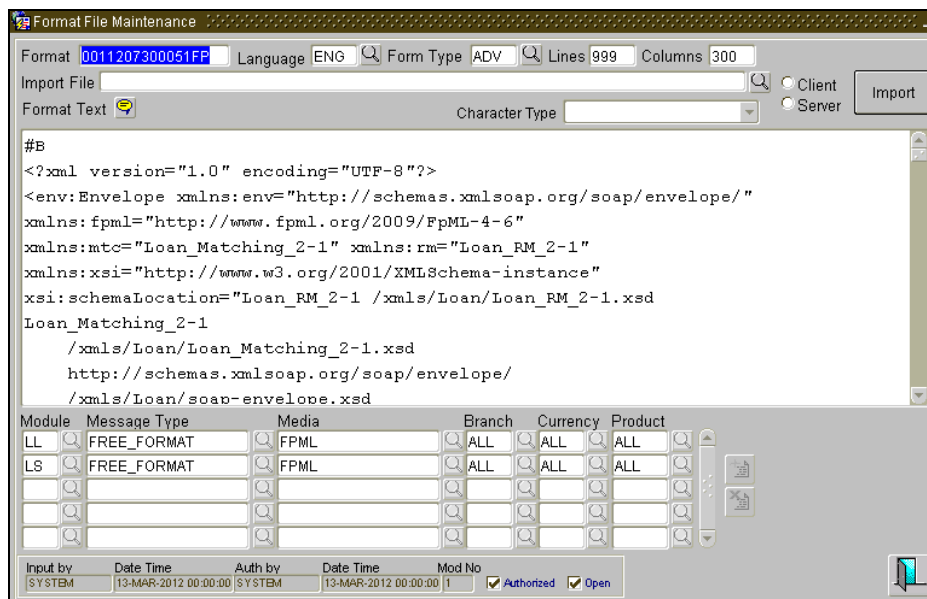
On an existing Advice Format Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record

- Authorize the record

- Copy the details of a record on to a new one

- Close the record

- Reopen the record

- Print the details of a record

- Delete the details of a record

Please refer to the User Manual on Common Procedures for details of these operations.

8.2   <u>Maintaining Template for FpML Advices</u>

For FpML advices, you need to maintain a template for the participant products in the 'Advice Format' screen. You can invoke the screen from the Application Browser. Select Advice Formats and the Detailed option under it.

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You need to attach the template to the participant product.

The UDF defined for ad hoc fee will be used for generating the FpML advices.

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9. Processing Outgoing Messages

9.1 Introduction

Here, the procedure involved in generating an outgoing message is explained. To recall, you have already maintained:

- The type of messages that can be generated at your bank

- Formats for the various messages

- The media through which messages should be transmitted

- A media control system to receive and transmit messages for a given media

- The addresses for a customer for a given media

In each module of Oracle FLEXCUBE, you can define products. While defining products you also indicate the messages that should be associated with an event in the life cycle of a contract involving the product.

A contract goes through several events during its lifecycle. A message for an event is triggered for generation when the event is authorized.

Example

You have defined a product to cater to short-term loans. You have indicated that the following messages should be generated when events take place:

Event	Message
INITIATION	Initiation Advice
LIQUIDATION	Liquidation Advice

When you initiate a short-term loan involving the product an Initiation Advice will be triggered for generation. Similarly, if you make a repayment on the loan, the liquidation advice defined for the event will be triggered for generation.

In this context advices and messages are commonly referred to as messages.

Depending on the product - message - customer details that you have set up, Oracle FLEXCUBE determines the address and the media through which the message should be transmitted.

If a message is to be transmitted through mail, it has to be printed. If the message is to be transmitted through Telex, you will have to enter the testword (if it is required for the message). The messages that are to be transmitted through media like Telex and S.W.I.F.T. will be sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.

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A message that is triggered for generation can be sent in the background or can be generated on-line. An outgoing message will be processed based on the preference that you state.

🛑 The messages that are triggered by an automatic event like the generation of a tracer for an LC, billing notice and delinquency notice for a loan, etc., will be put in the Outgoing Browser by the automatic function itself. This is because events triggered by an automatic function do not require authorization.

9.1.1 Background Generation of Messages

If you indicate that the messages triggered for generation from your branch should be sent in the background, messages will be immediately sent to the recipient when the event is authorized. Messages that are generated in the background will also be displayed in the Outgoing Message Browser under the category sent messages.

To invoke the Background Message Processing screen choose Background Processes from the Application Browser. Thereafter select Messaging under it. The Background Process screen is displayed. In this screen you can indicate that outgoing messages should be generated in the background.
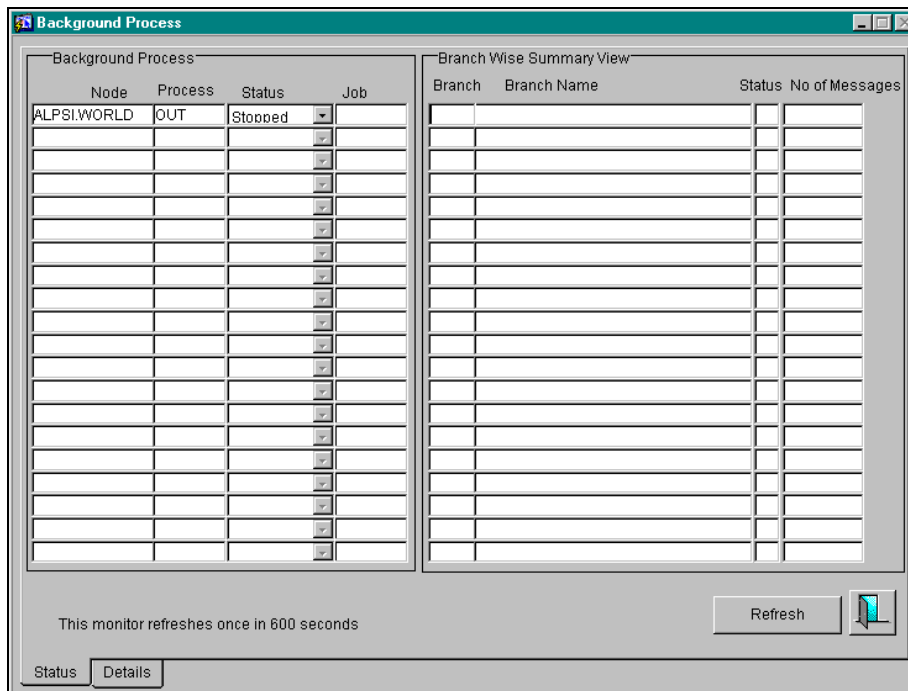
You can configure the background process to begin when the Beginning of Day process is run or you can invoke it at any time in the day. This screen can also be used to check whether the background process is running for outgoing and incoming messages.

To stop the background processing of outgoing messages, select Stopped from the picklist available for the Status column. In this case messages will have to be generated on-line from the Outgoing Message Browser.

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9.1.2 Manual Generation of Outgoing Messages

If the background message process is not running, all the messages that are triggered for generation will be displayed in the Outgoing Message Browser from where you can generate the message.

To invoke the Outgoing Browser from where you can generate messages, choose Message Processing from the Application Browser. Thereafter, select Outgoing Browser and the Detailed option under it. You can generate messages from the Outgoing Browser at any time in the day.

9.1.3 Features of Outgoing Message Browser

The following details of a message will be displayed in the Outgoing Message Browser:

- The reference number of the contract for which the message belongs (for an account statement it will be the account number.)

- The module to which the contract belongs (Loans and Deposits, Bills and Collections, etc.)

- The type of message that is to be generated (e.g., debit advice, credit advice, etc.)

- The recipient of the message

- The amount that is contained in the message. For example, if the message is a loan initiation advice, it is the loan amount, if it is a liquidation advice, it is the liquidation amount, and so on. Messages that do not involve an amount, like an acknowledgment tracer, will not have an amount.

- The currency in which the amount or account is expressed

- The status of a message

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- The value date for payment messages. This enables you to query messages using the Value Date.

- The Customer Entity of the Recipient to whom the message is sent. This field is specific to Loan syndication Module. You can query messages using the Customer Entity field. If you select $$$ as the Entity, all messages related to the recipient will be displayed.

- The status of the message - whether generated, un-generated or in repair.

- The authorization status

- The Hold status - whether the message is on hold or not

- The Interdict status, which is the status of the Global Interdict check. This cannot be modified.

- The OFAC Status, if OFAC validation is required. This cannot be modified.

- The Custom Reference Number of the contract related to the message

- The Swift Message Type corresponding to the message

- The Counterparty for the contract related to the message

- The Account Number related to the message

- The Primary Address, indicating whether the receiver's address in the message is a primary address or not

A message that is displayed on the Outgoing Message Browser can bear one of the following statuses:

- Held

- Released

- Canceled

- Reinstated

- Repair

- Generated

- Ungenerated

- Sent

For a message that was put into the repair status, the exception that occurred while the message was being processed will be shown. The following details of the message will also be displayed, and you have an option to change them. They are:

- The address to which a message should be sent

- The media through which the message is transmitted

- The priority with which a message should be sent and

- The branch from where the message should be sent

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- The node from which the message is generated

9.1.4 <u>Viewing messages with different authorization status</u>

You can choose to view the details of the outgoing messages on this Browser based on the status of a message. Oracle FLEXCUBE offers you several options to choose from.

The options available are:

- All -- indicating that you can choose to view details of all outgoing messages in any status whether authorized or unauthorized.

- Authorized -- indicating that you can view details of only the authorized messages bearing a specific status.

- Unauthorized -- indicating that you can view details of only the unauthorized messages bearing a specific status.

After indicating your preference, you can indicate the status for which you want to view message details. You can choose from these options:

| ☐ Held | ☐ Cancelled | ☐ Generated | ☐ Repair | ☐ Sent | ☐ Test Word Required |
| ☐ Released | ☐ Reinstated | ☑ Ungenerated | ☐ Free Format | ☐ Printed | ☐ Test Word Auth |

Tick against the option(s) for which you would like to obtain details. You can choose to view details of the messages under one or all the options that are available. If you tick against more than one option, the messages under each option will be displayed in different colors.

Example

Case 1

You have specified that you want to view details of the 'authorized' messages. You have also ticked against ungenerated.

In this case, all the messages that are authorized and yet to be generated will be displayed.

Case 2

You have specified that you want to view details of the 'unauthorized' messages. You have also ticked against 'Reinstated' and 'Canceled' the details of all the unauthorized messages that have been reinstated will be displayed in a particular color and the unauthorized messages that were canceled will be displayed in a different color.

9.1.5 <u>Manual Generation and Upload of SWIFT Handoff Messages</u>

Oracle FLEXCUBE allows you to capture and generate any type of SWIFT message manually. You can also upload a SWIFT message from other systems running in your bank. Oracle FLEXCUBE picks up the message from a pre-designated area specified by you.

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To invoke the SWIFT Message screen, choose 'Messaging Maintenance' from the Application Browser. Select 'Free Format SWIFT Messages' and the 'Detailed' option under it.

The reference number is system generated. The reference number that you enter in the 'Our Ref No.' is used as the custom reference number tag (:20:) of the message that is generated.

Enter the receiver's name and address, as also the SWIFT message type. Block 1 and Block 2 of the SWIFT message is generated based on your entries for these fields. Enter the body of the message in the screen.

At the time of saving your entries, Oracle FLEXCUBE will check for duplication on the basis of the reference number (the one that you have keyed in), message date and message type. Upon authorization of your entries, the SWIFT message is generated.

Use the [Import] button and specify the details of the message file to be picked up for importing existing SWIFT messages into the browser.

9.1.6 <u>Auto uploading of messages</u>

As part of the auto upload process, Oracle FLEXCUBE will scan for new messages in a designated area. Any new message found by Oracle FLEXCUBE is automatically uploaded and generated.

Invoke the SWIFT Upload – Process Monitor screen from the Application Browser:

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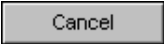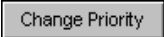
You can start/stop the process of automatic upload from the designated area by clicking on the respective buttons in this screen.
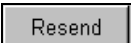
9.1.7 <u>Operations you can perform on an outgoing message</u>
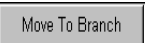
The operations that you can perform on an outgoing message are determined by the rights that you have been assigned in the Security Management System (SMS) module of Oracle FLEXCUBE. If a function in the Outgoing Browser is disabled, it means that the function is not allowed for the record.

Generate **Generate button**	Generating a message This is the first step in sending a message. All the messages that have been triggered for generation by the various modules of Oracle FLEXCUBE are displayed in the Outgoing Browser. You can click the generate button from the Browser to: Generate a message that is displayed in the outgoing Browser Generate the messages which have been put into repair status (that is after the exception has been resolved) If the message is to be transmitted through mail, the message needs to be printed. If the message is to be transmitted through Telex, you will have to enter the testword (if it is required for the message). When you choose to generate a message, Oracle FLEXCUBE checks the status of the contract for which it is to be generated. If the contract has been reversed the message will not be generated. If the message is placed on Hold it will not be generated until it is released from the hold status. If any of the maintenance related to the message is unauthorized, the message will be put in the repair queue and the reason for which the message was put on repair will be displayed. 🛑 While generating a message Oracle FLEXCUBE sends messages marked with high priority earlier than messages marked with a lower priority.

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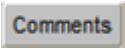
Hold **Hold button**	Placing a message on hold To place a message or a set of messages that are yet to be generated on Hold, Select the message(s) then Click the Hold button Messages that are put on hold are temporarily stopped from being generated. You can also place messages that are to be generated in the future on hold.
Release button	Releasing a message on Hold An outgoing message will be put on hold if you have placed the message on Hold. To release a message that has been placed on Hold: Select the message(s) then Click the Release button On releasing a message that was put on Hold, Oracle FLEXCUBE will automatically reset the message to the released status. 🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
Cancel **Cancel button**	Canceling a message To cancel a message or a set of messages that are yet to be generated and also those that were put on Hold, Select the message(s) then Click the Cancel button The status of the message will be marked as Canceled. However, you will be prompted to print a copy of the message before it is actually canceled. 🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
Reinstate **Reinstate button**	Reinstating a message Canceled messages can be reinstated. This action is equivalent to the undo facility for cancellation.

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	To reinstate a canceled message:
	Select the message(s) then
	Click the Reinstate button on the toolbar
	🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
TW Input **Testword Input button**	Inserting a testword
	Telex messages for which a testword is required will be put into the repair status. To enter the testword in order to remove a message from the repair status,
	Highlight the message(s) then
	Click the Test word Input button
	The complete telex message will be displayed on the screen and you will be prompted to enter the testword.
	🛑 The test word entry for a telex message will have to be authorized if you have indicated so in the Messaging Branch Preferences screen. If the testword entry requires authorization then on successfully entering the testword, the message will move from the repair status to an unauthorized status. In this case, the message can be generated only after the testword entry is authorized.
Authorize Test Word button	Authorizing a Testword
	A telex message for which you entered a testword should be authorized if you have specified so in the Messaging Branch Preferences screen. To authorize a testword entry,
	Select the telex message then
	Click the Authorize button
	During the authorization of a telex message the authorizer will be required to re-enter the test word.
Change Priority **Change Priority button**	Changing the priority of a message
	You can change the priority with which a payment message that is yet to be generated should be sent. To change the priority of a message,
	Select the message(s) then
	Click the Change Priority button
	While generating a message Oracle FLEXCUBE sends messages marked with high priority earlier than messages marked with a lower priority.

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	🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
Change Media **Change Media button**	Changing the media through which a message is transmitted You have the option to re-direct a message from one media to another. To change the media through which a message is transmitted, Select the message(s) then Click the Change Media button On indicating a change in the media of transmission, you should also indicate the address and location to which the message should be sent. You may require to effect a change in the media of transmission for a message due to a failure of the medium at the bank's or the counterparty's end. 🛑 1. It is important to note that the media through which you to redirect a message should be available to the customer. 2. This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
Print **Print Button**	Printing a message Messages that are transmitted through mail should be printed. You can also choose to print the details of messages transmitted through other media types. To print the details of a message from the Outgoing Browser, Select the message(s) then Click the Print button When you select the print option, you will be prompted to indicate whether you want to spool or print it on-line.
Resend **Resend button**	Resending a message You have the option to transmit a message that has already been sent. To re-transmit a message, Highlight the message Click the Resend button on the Browser of this screen. The original message that was generated will be re-generated. 🛑 The regeneration of a message should be authorized if you have indicated so in the Messaging Branch Preferences screen. E-mails can also be re-sent using the 'Resend' button.

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View Message button [View Mesg]	Viewing the contents of a message To view the contents of an outgoing message: Highlight the message Click the View Message button on the Browser You can use this option to view messages that have been generated and those that have not yet been generated.
Change address button [Change Address]	Changing the address to which a message is to be sent You can change the address to which a message should be sent. To change the address, Select the message Click the Change Address button Enter the new address to which the message should be sent 🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
Move To Branch button [Move To Branch]	Moving a message to another branch A message that was generated from your branch can be sent from another branch of your bank. To move a message from one branch to another: Select the message you wish to move Click the 'Move To Branch' button on the Browser Indicate the code of the branch to which you want to move the message Thereafter, click the generate button You may require to effect a change in the branch from which a message is to be transmitted due to the failure of a medium at the bank's or the counterparty's end or because it is economical to generate the message from a branch located closer to the location of the customer's address. 🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.

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Change Node **Change Node button**	Changing the node from which a message should be generated In a distributed environment, the database of one or several branches of your bank can be located at a node or server. The Media Control System is also installed at a node. Thus, while defining an MCS you have also indicated the node in which it is installed. You can change the node from which a message should be generated. To change the node from which a message should be sent, do the following: Click the Change Node button on the Browser Indicate the node from which the message should be sent then Click the generate button to generate the message from your branch then You may require to change the node through which Oracle FLEXCUBE should interface with an MCS if the status of the MCS, which is located at the node in which the database of your bank is installed, is passive. 🛑 This activity needs to be authorized, if you have indicated so in the Messaging Branch Preferences screen.
HandOff **The handoff button**	Handing off a message You can hand-off a generated message to MCS. The message will be stored in the MCS in the ASCII format and can be used for any purpose.
Undo **The Undo button**	Undoing the previous action You can reverse the last action that you performed on a message from the Outgoing Message Browser. To undo an action that you performed from the outgoing browser click the undo button. The last action that you performed will be reversed. For example, for an outgoing message to be sent through S.W.I.F.T., you change the media to Telex. If you click the undo button, the action will be reversed and the media of transmission will remain S.W.I.F.T.
Authorize **Authorize button**	Authorizing operations The operations that you perform on a message from the Outgoing Browser have to be authorized by a user bearing a different Login ID. The operations that would require authorization depends on the authorization preferences that you stated in the Messaging -- Branch Preferences screen. To invoke the Authorization screen, Select the message(s) then Click the Authorize button on the toolbar The operations for which you have specified that authorization is necessary should be authorized before the message is sent from your bank.

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On-Line Auth button	Authorizing operations on-line
	To recall, the operations that would require authorization will depend on the authorization preferences that you stated in the Messaging -- Branch Preferences screen.
	The on-line authorization option simplifies the regular authorization procedure and helps save time. The regular authorization procedure would require that the user who performed the operation sign off from Oracle FLEXCUBE and a user with adequate rights authorizes the operation.
	When you choose the on-line authorization option, the login screen is displayed. A Oracle FLEXCUBE user with authorization rights can Login right away and authorize the activity on-line. To authorize the operations performed on the outgoing Browser, click the 'On-Line Auth' button and have another user login to authorize the activity.
 Copy Button	Sending a copy of a message
	You can send a copy of a generated message to another party involved in a contract. To send a copy of a message to another party
	Highlight the generated message
	Indicate the address to which the message should be sent then
	Click the copy button
	The message will be displayed in the Outgoing Browser in the Ungenerated category. The message will also be marked as a Copy.
 Comments Button	Viewing the comments for the payments
	All comments captured in forward processing browser get displayed in the outgoing browser along with payment reference number and audit trail details.
	When you click the button, the sub-screen 'Sanction Check Override Justification' gets launched.

9.1.8 Parallelization of Message Generation

You can run message generation in parallel when the load is very high, through the Message Parallelization screen. The screen appears as shown below:

Maintenance for message parallelization

For message generation at every node where parallel processing is required, multiple records should be maintained in the background process.

Processing message parallelization

Based on the above maintenance, parallel streams will fork.

If the number of messages to be generated is not high, then an option will be provided to bring down the number of jobs to one.

9.1.9 Viewing Outgoing RTGS Payment Messages

During handoff, you can see RTGS outgoing payment messages in the RTGS Outgoing Browser along with payment details. The debit turnover in the RTGS browser increases according to the payment amount. However, if the value dates of the message is later than today (system date), you cannot see these messages in the RTGS Outgoing Browser. You can see them there only during the BOD process of the value date.

9.1.10 Generating 920 message manually

You can generate the 920 message manually from the RTGS Message Browser.

From the menu choose Actions, Processing and then Liquidate. The MT 920 Generation screen appears as shown below.

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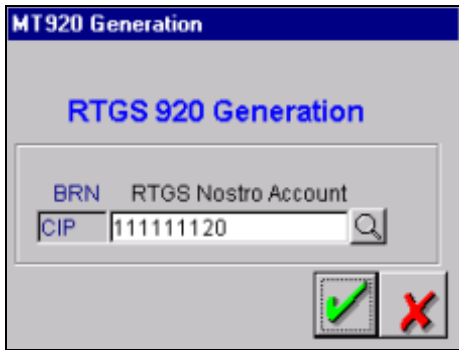
Select the RTGS Nostro Account from the option list provided, for which you wish to generate MT 920 message. The Nostro Account should have been maintained in Branch Parameters.

Click to generate the message

9.1.11 <u>Viewing RTGS information in the RTGS Message Browser</u>

You can view RTGS information relating to Balance Information, RTGS Incoming Messages and RTGS Outgoing Messages through the RTGS Message Browser. To invoke this screen, from the application browser, choose Messaging Processes and then RTGS Messages. Thereafter choose Browser option.

The RTGS Message Browser screen appears as shown below:
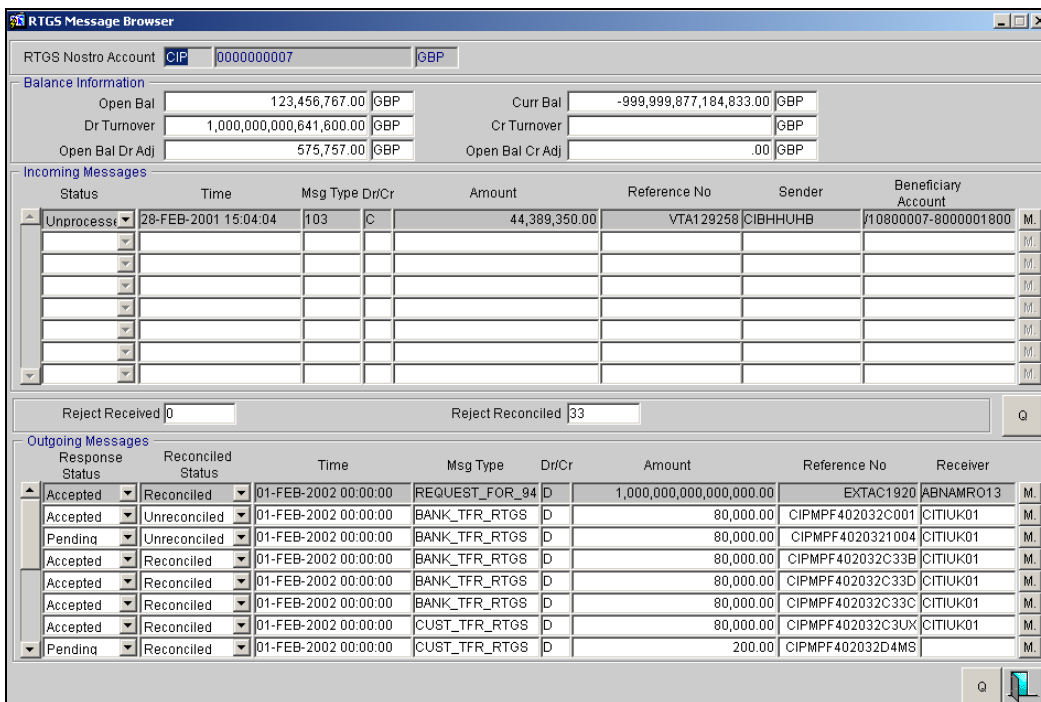
To view message details, click the ▥ button. To query, click on the [Q] button.
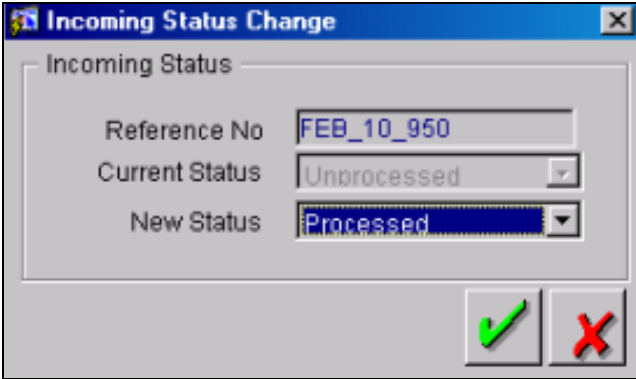
🛑At the time of marking End of Day, the system purges all the RTGS message related tables and resets all balances and counters.

In case of archival processing for incoming and outgoing messages, the archival is based on the RTGS message status. However, all the unprocessed RTGS incoming and outgoing messages are not archived.

9.1.12 Changing the status of RTGS Incoming Messages manually

You can change the status of incoming messages manually if you wish, through the RTGS Message Browser screen.

Select the message whose status you wish to change, from the incoming message block. From the Menu, choose Actions and then Processing under it. Thereafter, choose Confirm. The Incoming Status Change screen appears as shown below.

Select the new status from the option list provided. It can either be Processed or Unprocessed.

Click on the ✔ button. The status appears changed in the RTGS Message Browser.

9.1.13 Changing the status of Outgoing RTGS Messages manually

You can change the status of outgoing messages manually if you wish through the RTGS Message Browser screen. Select the message whose status you wish to change from the Outgoing Message Block. From the Menu options, choose Actions, Processing and then Confirm.

The Outgoing Message Status Change screen appears as shown below.

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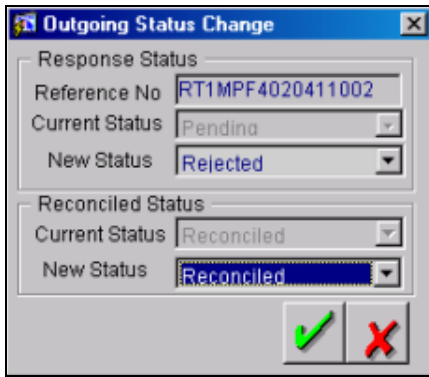
9.1.13.1 <u>Specifying Outgoing Status Change for RTGS messages</u>

New Response Status

The response status can either be Pending, Accepted or Rejected. Select the new status from the option list provided.

New Reconciled Status

The reconciliation status can either be Reconciled or Unreconciled. Select the new status from the option list provided.

If you change the Response Status from Reject to Accepted and the Reconciled Status from Unreconciled to Reconciled, the Reject Reconciled field in the RTGS Message Browser is incremented by one. Similarly, the Debit Turnover in the RTGS Browser also appears reduced.

9.2 <u>Generating Ad-hoc FpML Messages</u>

FpML messages can be generated by the system when the event to which the messages are attached is triggered or on an ad-hoc basis manually. You can perform the latter operation for certain messages from the 'Fpml Adhoc Message' screen. To invoke this screen from the application browser, choose Messaging Processes and then click FpML Adhoc Message.

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You can generate the following messages from this screen:

- Take on Deal

- Take on Facility

- Position Update of Position Statement type

- Drawdown notice

- Cancel notice

Each time any of the message specified above is generated for a tranche or a drawdown, the system will fire the event 'ZAMG'.

In this screen, specify the following:

Contract Reference No.

Select the contract reference number for the contract for which you wish to generate messages from the adjoining option list. The list contains the reference numbers of all active and authorized tranche and drawdown contracts.

The system will display the following details:

- Event Sequence number

- Contract Currency

- User reference number

- Product Code and Description

- Customer Name and Description

- Facility Name

- Whether the 'Take on Deal Definition' message for the tranche has been handed off

- Whether the 'Take on Facility' message for the tranche has been handed off

CUSIP/ISIN

System displays the CUSIP/ISIN for the tranche. However, you can query the tranche details based on the 'CUSIP/ISIN'.

External CUSIP

System displays the external CUSIP for the tranche. However, you can query the tranche details based on the 'External CUSIP'.

Value Date

System defaults the 'Value Date' as the current application date. However, you can edit the 'Value Date' only when you select the 'Notice Name' as 'positionUpdate'. Also, the value date cannot be a holiday and it should be less than or equal to the current application date.

Notice Name

Select the name of the message that you wish to generate from the adjoining option list. The list contains the messages that you can generate from this screen.

Note the following:

- If you select the 'Position Update' message, the system will validate if you have already handed off the 'Take on Deal Definition' and 'Take on Facility' messages. You can generate the 'Position Update' message only if you have handed-off these two messages.

- If you have generated the 'Take on Deal Definition' and 'Take on Facility' messages, you are required to generate the 'Position Update' message.

- To generate the 'Drawdown' or 'Cancel' notice, you need to have handed-off the 'Take on Deal Definition', 'Take on Facility' and the 'Position Update' messages for the tranche.

9.2.1 Selecting Drawdowns

You can select the drawdowns corresponding to the tranche using 'Drawdown Selection' screen. You can invoke this screen by clicking the 'Drawdown' button in the 'Fpml Adhoc Message' screen.

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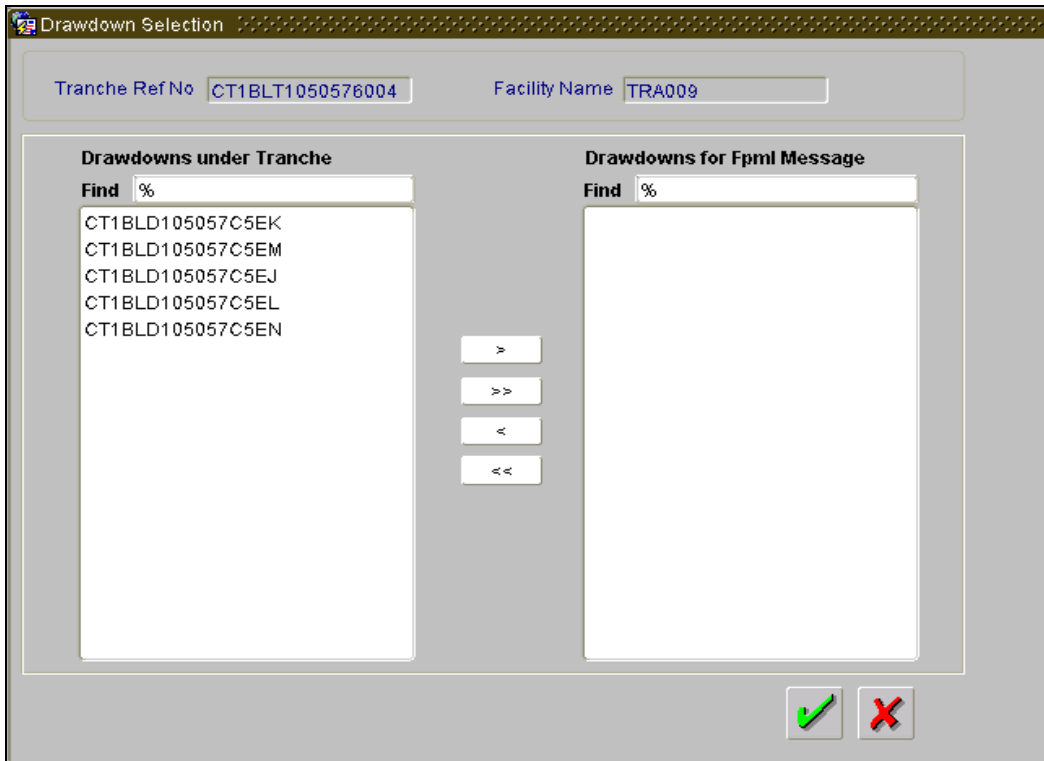
System displays the following details from the main screen:

- Tranche Ref no
- Facility Name

Drawdowns under Tranche

System displays the drawdowns corresponding to the tranche or CUSIP/ISIN only if the drowdown notice has been generated for the drawdown.

Drawdowns for Fpml Message

Select all or specific drawdowns from 'Drawdowns under Tranche' that are required in the 'Position Update' message of 'Statement' type by using the right arrow button (>) in the screen.

9.2.2 Selecting Participants

You can select the participants corresponding to the tranche or CUSIP/ISIN selected using 'Participant Selection' screen. You can invoke this screen by clicking the 'Participant' button in the 'Fpml Adhoc Message' screen.

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System displays the following details from the main screen:

- Tranche Ref no
- Facility Name

Display By

Indicate the tranche participant mode of display. You can select one of the following options:

- Participant Code
- Participant Name

Tranche Participants

System displays the participants corresponding to the tranche or CUSIP/ISIN only if the UDF 'MEICODE' is maintained at the customer level.

Participants for Fpml Message

Select all or specific participants from the list of participants displayed in 'Tranche Participants' that are required in the 'Position Update' message of 'Statement' type by using the right arrow button (>) in the screen.

Note the following:

- Only the selected drawdowns and participants are included in the Notice.

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- System enables the 'Drawdowns' and 'Participants' buttons in the 'Fpml Adhoc Message' screen only when you select the 'Position Update' message. Also, the value date should be less than the application date.

- If you try to change the 'Notice Name' after selecting the drawdowns and participants, then system displays the following override message:

'Drawdown and/or Participant selection is already done for Position update notice, changing Notice name will delete these details'

- On save of the back valued Adhoc message for a Tranche, positionUpdate FpML message of 'Statement' type is generated for selected drawdowns and participants with the positions as of the value date provided in the 'Fpml Adhoc Message' screen.

9.3 Forward Processing of Events

You can view the details of contracts marked for forward processing through the 'Payment Browser' screen. To invoke this screen, select **Messaging Processes** in the Application Browser, click on **Forward Processing** in the sub-menu and then select the **Detailed** option under it.

To carry out forward processing on an event, you will have to select the Rollover Mode, Liquidation Mode and Initiation Mode as 'Semi-Auto' for tranche and drawdown. Similarly, for forward processing of fee components, the fee liquidation mode should be 'Semi-Auto' (in the 'Fee Components' sub-screen of the 'LS Tranche Contract Online' screen and the 'Drawdown Contract Online' screen). The processing for the events ROLL, LIQD, INIT and FLIQ will be processed semi-automatically.

LD rollover should have rollover mode as semi auto to reflect the payment messages in the forward processing browser.

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9.3.1 <u>Fetching the Contracts for Forward Processing</u>

In this screen, you can filter the contracts required for forward processing based on the following parameters:

Date Range

The 'From and 'To' dates consider Archive days and Limit days for forward processing. These dates will be automatically calculated by the system based on the application date considering the 'Limit Days' and 'Archive Days' maintained as part of branch parameters (in the 'Syndication Loans and Commitments – Branch Parameters' screen).

For more details on maintaining branch parameters, refer the heading titled 'Indicating branch parameters for loan syndication' in the 'Reference Information for Loan Syndication' chapter of this User Manual.

Processed Status

You can also filter the required contracts based on a processing status of the contracts. The available options are:

- All: If you select this option, system will filter all the contracts, irrespective of the processing status.

- Processed: This option will filter only those contracts that are already processed. For such contracts, the messages are released into the 'Outgoing Message Browser'.

- Partial Processed: Applicable if there are pending components for the contract (not all the components of a specific type – eg. fee, interest, tax - are processed). For instance, a contract may have four fee components associated with it and only two of them may be processed. In this case, the contract is said to be partially processed.

- Not Processed: This option will display only those contracts that are yet to be processed.

After specifying the filter criteria, click the Refresh button to fetch the contracts. The following details will be displayed in the screen:

- Name of the borrower

- Description of the event to be processed

- User Reference Number of the contract

- Contract Currency

- Amount and Value Date

- Payment Value Date

- Contract Reference Number

- Counterparty

- Event Code

- Process Status: Not, Partial, Full

You need to check the 'Hold Transaction' option after the message generation and before the fee liquidation (FLIQ) of payment, if the payment has to be stopped.

During the batch, the system will verify if the payment is on hold. If so, it will not pass the accounting entry and the schedule will not get liquidated. If you check the 'Hold Transaction' box, the system will uncheck and disable the 'Confirmed to Auto' check box. It will also disable the 'D' button.

If the 'Hold Transaction' option is unchecked for the payment on/before the schedule date of the payment, then the FLIQ event will be triggered during the EOD batch of the payment schedule date and the new payment message will be generated with new payment value date. There will not be any change in participant ratio/SSI if there is no back valued activity impacting the schedule amount.

If the payment is closed manually, then the fee liquidation entries will be passed using the suspense GL and SSI propagation for amount tags till the next hold date/ latest SSI based on the components in next schedule is on hold on or before the current application date.

The 'Sanction Checked' box will be checked automatically once Sanction Check system confirms all the payment messages in detail block with value -1 (COMPLETE). If any of the payment messages in the detail block is not -1 (COMPLETE), then the system will not check the 'Sanction Checked' box.

The SC N/A box is checked systematically if sanction check is not applicable for a payment.

Depending on the module and payment type, the payments for which SC is not applicable will be handed off as soon as they are generated, or manual intervention will be required to release the payments

The system will display the payment messages for the below payments in the 'Payment Browser' screen:

- Loan Disbursement from LD module when INIT mode is 'Semi-Auto' at the contract level

- Outgoing Payments from FT module when the 'Populate FT to Payment Browser' box is checked at the 'Loans Parameters' screen

- Adhoc Fee Payment from LS and LD module where fee liquidation mode is Manual and the 'Populate Adhoc Fee(LD/LS) to Payment Browser' box is checked at the 'Loans Parameters' screen

The system will do sanction screening process for LS, LD, SLT, Adhoc Fee and FT modules, if the 'Sanction Check Required' box in Loans Parameter screen is checked. This will be done once the payment message is generated and displayed in the 'Payment Browser' screen with status code as '0 - TRANSMITTED TO SANCTIONS'.

If the status code received from Sanction Check system is '-1', then:

- You will be allowed to confirm and manually release the payment messages for LS and SLT payments

- If the message is on 'Hold', It will not be possible to confirm and manually release the payment messages even if the status code received is '-1' (COMPLETE)

- On 'UnHold', again system will not allow to confirm and manually release the payment messages if the status code received from Sanction is not '-1' (COMPLETE)

- Oracle FLEXCUBE will systematically release the payment messages for LD, FT and Adhoc Fee payments and there is no user intervention required. Audit trail details will be updated with Maker and Checker as 'SYSTEM' along with 'Entry Time' and 'Auth Time' for such systematic release of payment

- Once the status is updated to -1 in forward processing browser, further amendment to the status will not be allowed. Also, the only future action expected will be to confirm and release the payment message from oracle FLEXCUBE

If the status code received from Sanction Check is not '-1', then system will not allow to confirm and manually release the payment messages for LS and SLT payments.

If the status code received from Sanction Check system is '03' (Terminate), then the payment message can neither be released manually / systematically nor be resent to SC

If the status code received from Sanction Check system is 04, 05 or 06, then:

- You will be allowed to confirm and release the payment messages for LS and SLT payments after confirming the override message.

- Oracle FLEXCUBE will not systematically release the payment messages for LD, FT and Adhoc Fee payments

- You will be allowed to select and resend such message to Sanction Check system for confirmation. On click of OK button, staging table will be populated with the status and Java adapter will resend those messages for sanction screening

- Payment messages once marked for 'Resend to SC', system will update back the status code to '0 - TRANSMITTED TO SANCTIONS' and will not allow to Release/Confirm/Resend till return message is received from sanction check .

If the status code is 0, -1, 01, 02, 03 then you will not be allowed to resend the message for Sanction Check processing.

Payment cannot be released manually or systematically when the status is 0.The status can be systematically re-updated more than once for the payment messages that are re-sent from Oracle FLEXCUBE. For example,

- If the current status of a payment message is 04, you will be allowed to resend the message to SC and the status is received as -1, then system will re-update the status from 04 to -1

- If the current status of a particular message is already -1 or message is confirmed and released, then no modification of the status will be allowed

If the status code is 01, 02, 04, 05, 06, then you will be allowed to confirm and manually release the message with maker/checker process for payments across LS, SLT, LD, Adhoc Fee and FT modules. However, the status code will remain same and there will not be any change in the status codes even after releasing the payment messages.

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You can view the payments based on status code:

- Payments with status code 01, 02, 03, 04, 05 or 06 will be displayed at the top highlighted in Red color (Only the display text will be in Red color with the existing background color)

- Payments having status code -1 will be displayed at the end

During end of day batch processing, the payment messages cannot be released from forward processing browser, though the status code received from Sanction Check system is -1. Once the batch is completed and online jobs are started, status code in the forward processing browser will get updated which was received during the batch.
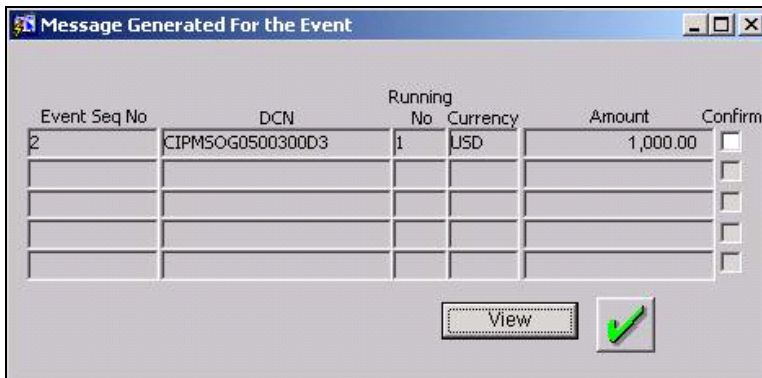
The payment messages for FT and LD modules including Adhoc Fee will be systematically released if the status code is -1. However, the payment messages for LS and SLT modules will be allowed to be released manually through maker/checker process when the status code is -1

9.3.2 <u>Confirming the Generation of Messages for an Event</u>

From the filtered contracts, you have to select the contracts that need to be processed. To do this, check the 'Confirmed to Auto' option against the respective events. This will confirm that the messages for the selected events under the contract should be generated on the schedule date. However, the system will not automatically generate the messages on the schedule date. You have to manually confirm the events to generate the messages in the 'Outgoing Message Browser'.

You can view the status code and the description of the status code received from Sanction Check.

When you click the [D] button, the screen 'Message Generated for the Event' will be displayed.

Click on the 'Save' button - [🖫], in the toolbar of the screen to confirm that the messages should be generated. When you save the details, the 'Confirm' option (in the screen above) is automatically checked.

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After selecting one or more messages and checking the 'Resend to SC?' box, click on the [✔] button. The selected messages with status code 04, 05 and 06 that are unconfirmed by Sanction Check will be resent to sanction check for confirmation.

The following are the various statuses that will be received from Sanction Check system. The status code will be automatically displayed in the status column once the acknowledgement is received from Sanction Check System.

Code	Status	Description
0	TRANSMITTED TO SANCTIONS	Message has been sent from Oracle FLEXCUBE to SC and awaiting a response from Sanction Screening
-1	COMPLETE	0 hit from Global Interdict, Compliance officer approves the status
01	PENDING-COMPLIANCE	1 or more hits from Global Interdict
02	CONFIRMED-HIT	Compliance officer has confirmed the hit. The status will only be available after maker approves the status
03	TERMINATE	Compliance officer terminates the transaction
04	SC APPLICATION ERROR	This is an error status if something goes wrong on sanctions check side
05	GI APPLICATION ERROR	This is an error status if something goes wrong on GI application side
06	OTHER ERROR	This is an error status for errors other than SC, GI

Click on the [✔] button to proceed. The messages associated with the event will be released into the 'Outgoing Message Browser' and the 'Hold' status will be set to 'N' (No). This indicates that the messages have been released successfully and are no longer on hold.

Click the [View] button to view the message that will be sent out.

The system will send out a message depending on when the confirmation received from you. This is explained in the example given below:

Example

The following are the details of a contract booked:

Booking Date - 1st July 2005

Value Date – 5th July 2005

Currency – USD

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Settlement Days – 2 days

If you confirm on the 1st or 2nd of July that the message needs to be generated, the message will be sent on the 3rd of July (BOD).

If you confirm on the 3rd, 4th or 5th of July that the message needs to be generated, the message will be released from the 'Outgoing Message Browser' immediately.

If you do not confirm before the 5th of July EOD that the message needs to be generated, the accounting entries will be passed for the event, and the message will be held in the Outgoing Message Browser.

9.3.2.1 <u>Justification for Sanction Check Overrides</u>

You can capture the sanction check override justification for each new or existing payment when user overrides a payment in the 'Sanction Check Override Justification' screen. After you click 'Confirm' button for a payment in 'Message Generated for the Events' screen, the payment can be overridden if you prefer to handoff the payment manually. During such overrides, the system prompts you to provide comments in the SC override justification screen for the payment while saving the record.

Click on the 'Comments(C) Button' to invoke the screen from the 'Message Generated for the Event' screen.

The Contract Ref No and DCN gets displayed here.

Comments

Specify the comments for the transaction for a payment. You can add more comments by clicking '+' button.

If the comment for each payment is not updated, the system will not allow you to save the record for multiple overrides for an event. You can update the comment on all payments for which Sanction check is applicable, but only mandatory on overridden payments.

Once the payment is confirmed and authorized, payment gets handed off from the system and you cannot update or delete the existing comments. However, you can add new comments for the same payment.

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Sanction check is not applicable if the payment is for bank's SWIFT address.

9.3.2.2 <u>Viewing separate fee liquidation entries in Forward Processing Browser</u>

The system supports fee payment messages in modules LS, LD and SLT where the messages are released from 'Forward Processing browser'. Firstly, the system populates the ADHOC Fee and derived fee payments into Forward Processing browser if the 'forward processing required' flag is checked and if fee liquidation mode at the product level is set to the following criteria's:

- 'Semi-Auto' / 'Auto' / 'Manual' for ADHOC Fee

- 'Semi-Auto' / 'Auto' for derived Fee

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10. Retrieving an Archived Message
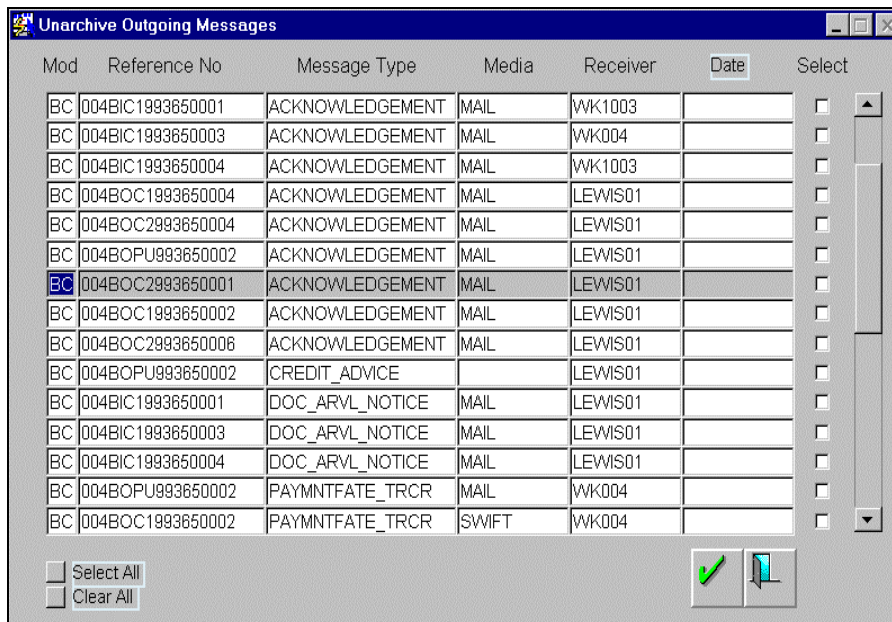
10.1 <u>Introduction</u>

Archival is the process of moving old messages to the archival table.

A message will be automatically archived after the number of days that you specified in the Archival/Purge Parameters screen for the messaging module. You can unarchive the outgoing messages that have been archived by invoking the Unarchive Outgoing Messages screen.

10.1.1 <u>Invoking Unarchive Outgoing Message screen</u>

To invoke the 'Unarchive Outgoing messages' screen, choose **Messaging Process** from the Application Browser. Thereafter, select the **History Retrieval** option under it. The Unarchive Outgoing message screen is displayed.

10.1.2 <u>Features of the Unarchive Outgoing Message screen</u>

The following details of the outgoing messages that were archived will be displayed:

- The reference number of the transaction for which the message was triggered.

- The type of message that was triggered

- The media through which it was transmitted

- The recipient of the message

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- The date on which it was triggered for generation

From the list of messages that is displayed you can select the messages that you want to retrieve. Then click on ✔. All the messages that you selected will be displayed in the Outgoing message Browser form where you can process them as you would any other outgoing message.

Click the button positioned next to 'Select All' to select all the messages that have been archived. To clear the selection that you have made, click the button positioned next to 'Clear All'. For example, if you have selected ten messages for retrieval and then realize that you want to indicate another list of messages, click the 'Clear All' button. On clicking the 'Clear All' button, you can indicate the new list of messages for retrieval.

Click ⬜ to exit the screen. You will be returned to the Application Browser. The system archives the payments which are not handed off from Oracle FLEXCUBE as per the days mentioned in the Loans Parameters screen.

10.2 <u>Messaging Archival and Purge</u>

Purge details maintenance will support maintaining the soft purge and hard purge days in addition to maintaining the archival days. The retention period in case of Soft purge/Hard Purge is with respect to branch date of the message.

The user role in the archival server will have rights only for printing messages. The incoming message history table will be cleared when the message is being archived.

10.2.1 <u>Viewing Soft Purged Outgoing Messages</u>

To view soft purged messages, select 'Messaging History' from the Application Browser. Select 'Outgoing' and then 'Detailed' under it to view details of soft purged outgoing messages.

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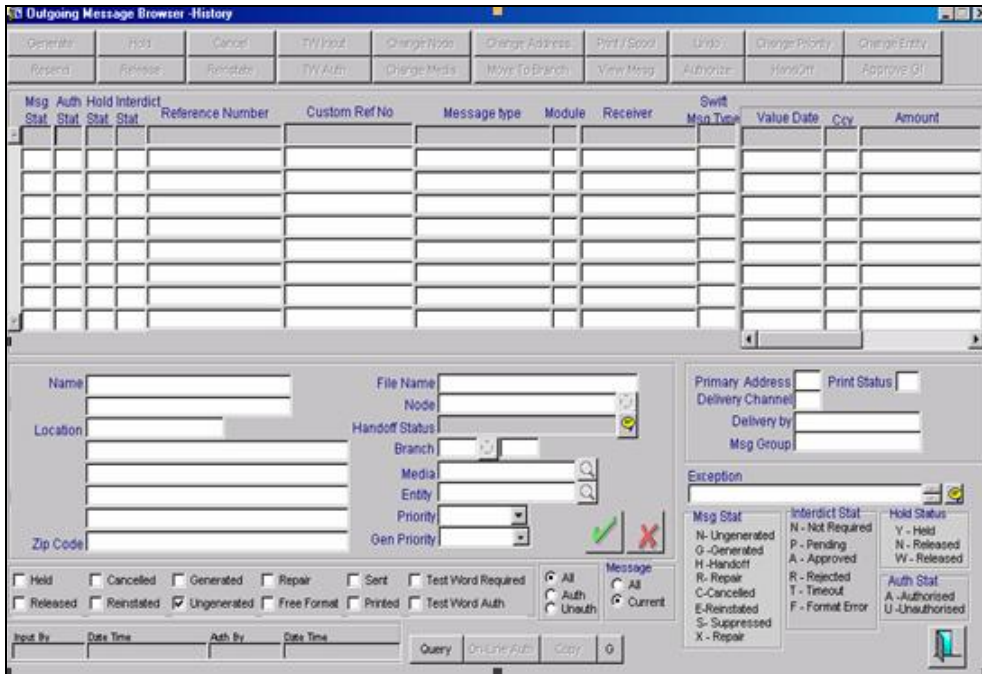
10.2.2 Viewing Soft Purged Incoming Messages

To view soft purged messages, select 'Messaging History' from the Application Browser. Select 'Incoming' and then 'Detailed' under it to view details of soft purged incoming messages.

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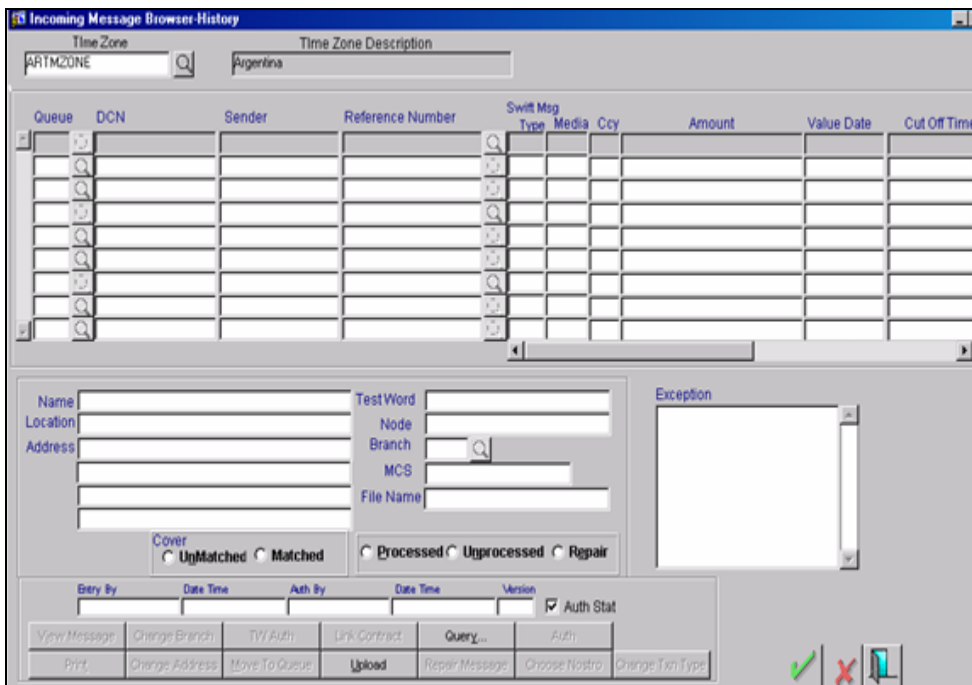
11. Processing Incoming Messages

11.1 Introduction

To recall, in the MCS maintenance screen, you have indicated the Media Control Systems that are connected to the node in which the database of your branch is installed. You have also specified the media that the MCS should handle. Besides, you have specified a hand-off directory into which all incoming messages transmitted through a specific media should be stored.

The final destination of an incoming message is the end user queue. These queues represent departments responsible for acting on the received messages.

11.1.1 Viewing Incoming Messages

All incoming messages that are intended for your bank will be handled based on the MCS specifications that you have maintained for your branch. You can choose to receive the incoming messages in the ASCII format from an MCS, and manually direct them to the appropriate queues, or indicate that the background process should automatically pickup incoming messages from an MCS and transfer them to the appropriate queues.

11.1.2 Background Processing of Incoming Messages

If you indicate that incoming messages for your branch should be processed in the background, messages will be routed to the relevant queues as and when they come in without manual intervention.

To invoke the Background message processing screen choose Messages from the Application Browser. Thereafter select Background under it. The Background Process screen is displayed. In this screen you can indicate that incoming messages should be processed in the background.
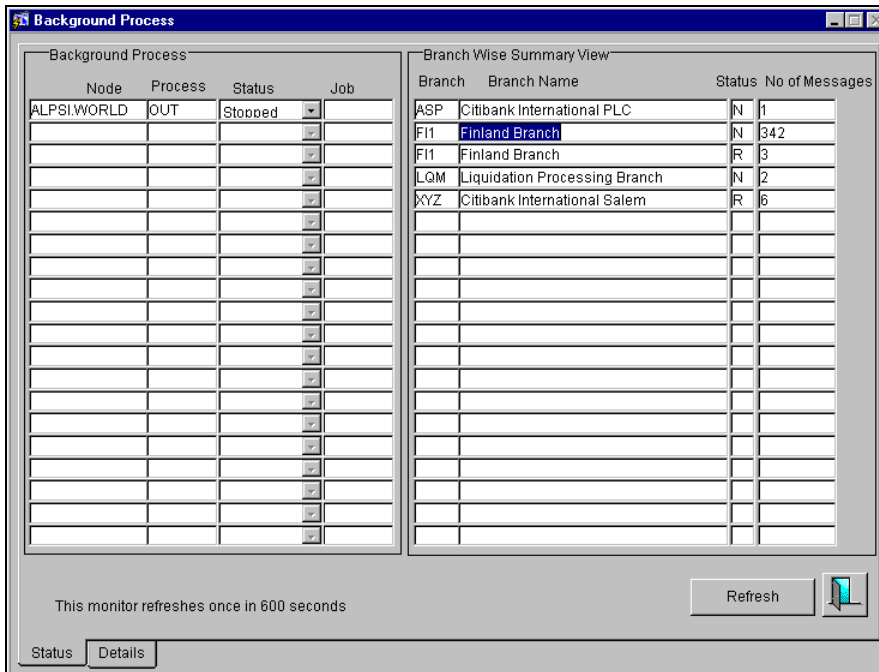
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You can configure the background process to begin when the Beginning of Day process is run or you can invoke it at any time in the day. This screen can also be used to check whether the background process is running for outgoing or incoming messages.

To stop the background processing of outgoing messages, select Stopped from the option list available for the Status column. In this case messages will have to be manually processed through the Incoming Message Browser.

Messages that are transmitted by mail will have to be handled manually. Messages transmitted through media like Telex and S.W.I.F.T. will be automatically routed to the relevant queues. A unique reference number (DCN) is assigned to each incoming message. To view the DCN for each message, click on the Details button in the Background Process screen.

🛑 Incoming messages, which have an error, will be moved to the error queue.

11.1.3 Manual Processing of Incoming Messages

You will have to manually process incoming messages if:

- The background message process is not running or
- To route messages that cannot be routed to a user queue automatically.

If the background process is not running, the messages that have come in to your bank will be stored in the incoming directory located on the node at which the database of your branch is installed. To recall, you have specified this directory in the MCS maintenance screen. On invoking the Incoming Message Browser, you should upload all the messages from the directory on the node. All the incoming messages will be displayed in the Incoming Browser.

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To invoke the Incoming Message Browser from where you can, receive messages that have come in through the MCS connected to the node in which the database of your branch is installed, choose Messaging Process from the Application Browser. Thereafter, select Incoming Browser and the Detailed option under it.
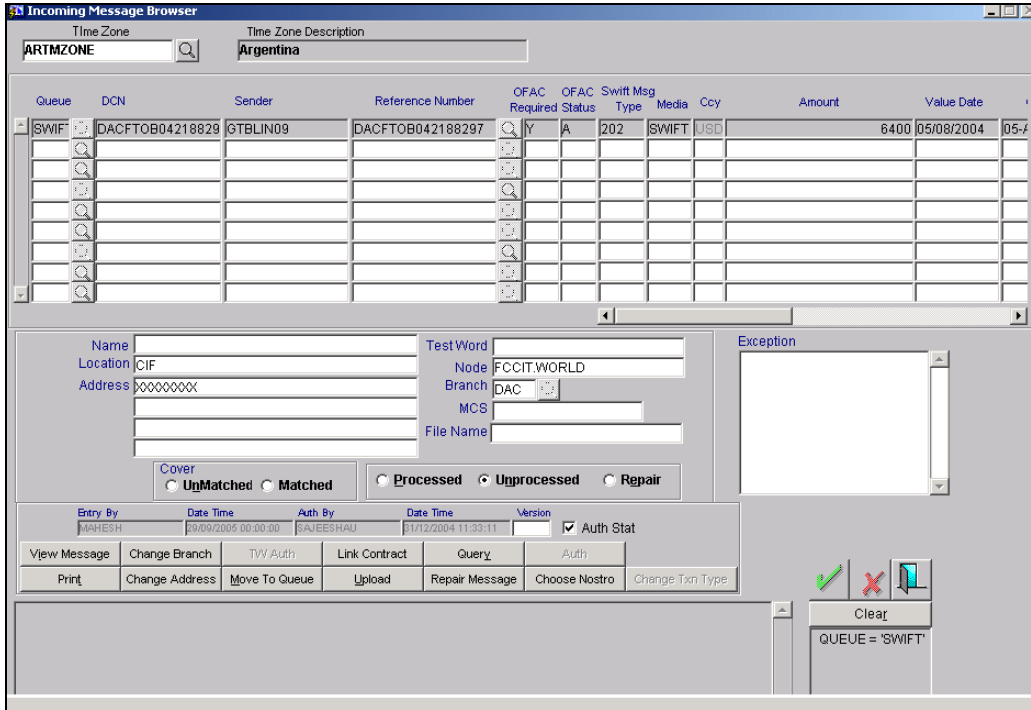
11.1.4 Features of the Incoming Message Browser

From the Incoming Message Browser you can:

- Upload incoming messages from the incoming directory on the node

- Check testwords for telex messages

- Authorize the testword check for messages

- Link an incoming message to a contract

- Route the incoming messages to appropriate queues

- Change the message status

The following details of an incoming message will be displayed:

- The queue in which the message is stored

- The DCN assigned to the incoming message -- the DCN is the delivery control number used to identify the message. It is a 10 digit number prefixed with a letter of the English alphabet. The DCN ID is made up as follows:

  - 1-2 Characters -- Last two digits of the current year

  - 3-5 Characters -- Day of the year (Julian Date)

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> ➢ 6-10 Characters -- Sequential number starting from 00001 each day

- The name address and location of the sender of the message

- The media through which the message was transmitted

- The MCS through which the message was routed

- The reference number assigned to the message by the sender

- The OFAC Status, if OFAC validation is required. This cannot be modified though this screen. The OFAC Details screen allows you to change the OFAC Status. Refer to the chapter OFAC Processing for the same.

11.1.4.1 <u>Checking the test word for a telex message</u>

Telex messages that come into your bank need to be checked for validity if you have specified so in the messaging branch preferences screen. This is done by entering a testword. The test word that you enter depends on the testword arrangement with the counterparty, the important aspects of the message like customer, date and currency.

STOP If the testword you enter does not match the telex testword the message is registered as a defective message and put into the repair status.

11.1.4.2 <u>Changing the Message status in the Incoming Browser</u>

The details of all incoming messages are displayed in the Incoming browser. By default, the transaction type of all Incoming messages will be set to Normal. However, for messages in the repair status you have the option of changing the transaction type in the incoming browser.

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You will be able to change the transaction type of a message in repair status only if you have the adequate rights to do so. Click on the **Change Txn Type** button in the incoming message browser to change the transaction type of a specific message. The change in the transaction type of a message in repair status has to be authorized by a user with adequate authorization rights for the system to process it.

The entries posted for transactions in the repair status will be tracked against the transaction code associated with the transaction type for the message. If the transaction type, specified in the incoming message browser is not associated for an accounting entry, then the accounting entry will be passed with the default transaction type Normal i.e., with the transaction code defined in the accounting entry maintenance.

11.1.5 Operations that you can perform on an Incoming Message

View Mesg **View Message button**	Viewing the contents of a message: To view the contents of an incoming message: Highlight the message you want to view and Click the 'View Message' button on the Browser
Print **Print Button**	Printing a message: You can choose to print the details of an incoming message. To print the details of an incoming message: Highlight the message you want to print and Click the 'Print button' on the Browser When you select the print option, you will be prompted to indicate whether you want to spool or directly print the message.
Move To Branch **Move To Branch button**	Moving a message to another branch: A message that was generated from your branch can be moved from your branch to another branch of your bank. To move a message from one branch to another: Select the message you wish to move Click the 'Move To Branch' button on the Browser Indicate the code of the branch to which you want to move the message The movement of a message from your branch to another should be authorized by a user bearing a different Login Id, if you have indicated so in the Messaging Branch Preferences screen.
Change Address **Change address button**	Entering the address of the sender of the message: You can enter the address of the sender of the message. In this case, you can: Select the message. Click the 'Change Address' button.

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	Enter the new address to which the message should be sent.
	🛑 A change in the address to which, a message is to be sent should be authorized by a user bearing a different Login Id if you have indicated so in the Messaging Branch Preferences screen.
Authorize Test Word button	Authorizing a Testword: A telex message for which you entered a testword should be authorized before it can be routed to a user queue (if you have specified so in the branch preferences screen). To authorize a test word that was entered for a telex message, click the 'Authorize test word' button from the Browser on this screen. During the authorization of a testword the authorizer will be required to re-enter the testword.
Move to queue button	Routing a message to a queue: After you have made the checks that are necessary for the media through which a message is transmitted you can route the message to a user queue. To change the queue to store an incoming message: Select the message. Click the 'move to queue' button. Click 🔍 and select a queue from the option list. The message will be automatically moved to the queue that you specify. The final destination of an incoming message is the end user queue. These queues represent departments or printers responsible for acting on the received messages. Once a message is lodged into an end user queue, it can be viewed on-screen or printed by the users who have access to the queue. You can move messages from one end user queue to another as well. 🛑 For a message that was transmitted through Telex, you should enter the testword and have it authorized before you can route it to the relevant end user queue.
Upload **Upload button**	Uploading incoming messages: If the background process for incoming messages is not running you will have to upload the messages that have come into your bank from the incoming directory on the node to which your branch is connected. To upload messages from the incoming directory (specified in the MCS maintenance screen) click the 'Upload' button. All messages that were stored in the Incoming Directory will be uploaded to *Oracle FLEXCUBE* and displayed in the Incoming Message Browser.

Click 🚪 to exit the screen. You will be returned to the Application Browser.

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11.1.6 Spooling and printing incoming messages

In the Incoming Messages Printing screen, invoked from the Application Browser, you can view the messages in the Incoming Browser of Oracle FLEXCUBE. You can opt to spool or print these messages.

You can view, print, or spool messages according to:

- The Message Type, or
- The Reference Number.

You can also select (for viewing, spooling, or printing) specific Reference Numbers belonging to specific Message Types.

To select messages belonging to a specific message type, choose the 'Specific' option under Message Type. Now, click on the Select Message Type(s) button. In the Message Type Available column, select the required Message Types, and move them to the Message Type Selected column. To select specific Reference Numbers belonging to the Message Type you have chosen, choose the 'Specific' option under Reference Numbers. Now, click on the Select Ref. No. button. In the 'Reference Number Available' column, select the required Message Reference Numbers, and move them to the 'Reference No. Selected' column.

You can spool or print files by choosing the appropriate option under Output Options. If you opt to print files, indicate if you would like to print all messages, or if you would *only* like to print messages that have not been previously printed.

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11.2 Processing RTGS Incoming Messages

11.2.1 Message Identification

The system identifies the incoming RTGS payment messages (103/202) based on the following conditions. Only if all the conditions are satisfied, is the message considered an RTGS message. The conditions are:

- The Branch receiving the message should be an RTGS member.

- The currency of the message should be the local currency of the Branch.

- The Sender of the message should be an RTGS Member

- The Trailer of the S.W.I.F.T message should contain the 'PAC' tag.

A sample of an RTGS Incoming message is shown below:

{1:F01CIBHHUHBAXXX1111111111}

{2:O103CITIBKARN}

{4:

:20:VTA129258

:23B:CRED

:32A:030911HUF44389350,

:50K:/10700024-0425010452200005

VILL.NYPZT.ONK.

:59:/10800007-8000001800002016

CITIBANK RT

:70:MAK VETELAR

IEGYENLITESE.

:71A:SHA

:77B:/FMSTAT/000

-}

{5:

{MAC:253EC946}

{PAC:4FE750E8}

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{CHK:7F89AF00F4A9}

}

The system identifies the incoming RTGS 900, 910, 940, 950, 942 messages based on the following conditions:

- The Branch receiving the message should be an RTGS member.

- The Currency of the message should be the local currency of the Branch.

- The Sender of the message should be an RTGS Member

- The tag 25 should be the RTGS Nostro Account maintained in Branch Parameters. For this, the system first translates the account present in tag 25 using external accounting mapping maintenance and then does a comparison between the tag 25 in the incoming message and the RTGS Nostro Account. Maintained in Branch Parameters

- For example, you need to maintain the following details in the Nostro Reconciliation External Account Mapping Maintenance.

Entity	Value
Recon Class	NOSTRO
External Entity	MANEHUA2A (Central Institute)
External Account	CITIHUHXXX (External account for RTGS Account)
Internal Account	RTGS Account maintained at Branch parameters

For more details, please refer the user manual for Nostro Reconciliation.

- For incoming RTGS 012 and 019 messages, the system identifies it based on the condition that the Branch of message should be an RTGS Member.

11.2.2 RTGS Message Processing

Once the incoming message has been identified as an RTGS message, the system creates a new job with process name 'RTGS' to upload all the RTGS incoming messages.

You can invoke this screen from the Application Browser by selecting 'Background Processing' and then 'Messaging'.

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The screen appears as shown below.

You can Start/ Stop any job by changing the Status of the message processor. For example, if the Status is displayed as 'Stopped,' it indicates that the job is not running. You can change the status to Running by selecting 'Running' from the option list provided. Similarly, if you select the status as 'Stopped', the System stops the Job from being executed.

11.3 <u>Viewing RTGS information in the RTGS Message Browser</u>

You can view RTGS information relating to Balance Information, RTGS Incoming Messages and RTGS Outgoing Messages through the RTGS Message Browser. To invoke this screen, from the application browser, choose Messaging Processes and then RTGS Messages. Thereafter, choose Browser. The RTGS Message Browser screen appears as shown below:

To view message details, click ⬛

To query, click [Q]

🛑 At the time of marking End of Day, the system purges all the RTGS message related tables and resets all balances and counters.

In case of archival processing for incoming and outgoing messages, the archival is based on the RTGS message status. However, all the unprocessed RTGS incoming and outgoing messages are not archived.

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11.3.1 <u>Changing the status of RTGS Incoming Messages manually</u>

You can change the status of incoming messages manually if you wish, through the RTGS Message Browser screen.

Select the message whose status you wish to change, from the incoming message block. From the Menu, choose Actions and then Processing under it. Thereafter, choose Confirm. The Incoming Status Change screen appears as shown below.

Select the new status from the option list provided. It can either be Processed or Unprocessed.

Click on . The status appears changed in the RTGS Message Browser.

11.3.2 <u>Changing the status of RTGS Outgoing Messages manually</u>

You can change the status of outgoing messages manually if you wish through the RTGS Message Browser screen. Select the message whose status you wish to change from the Outgoing Message Block. From the Menu options, choose Actions, Processing and then Confirm.

The Outgoing Message Status Change screen appears as shown below.

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11.3.2.1 Specifying Outgoing Status Change

New Response Status

The response status can either be Pending, Accepted or Rejected. Select the new status from the option list provided.

New Reconciled Status

The reconciliation status can either be Reconciled or Unreconciled. Select the new status from the option list provided.

If you change the Response Status from Reject to Accepted and the Reconciled Status from Unreconciled to Reconciled, the Reject Reconciled field in the RTGS Message Browser is incremented by one. Similarly, the Debit Turnover in the RTGS Browser also appears reduced.

11.3.3 Uploading RTGS Incoming Messages

11.3.3.1 Uploading Payment Messages

All the incoming RTGS payment messages (103/202) are automatically uploaded into the RTGS Browser along with message details. The Credit Balance Adjustment and the Current Balance are also updated according to the amount mentioned in the S.W.I.F.T Message tag 32A/33B.

11.3.3.2 Uploading 940/950 Message

All the incoming 950 messages whose Value Date is less than today (system date) are uploaded into the RTGS Browser. The closing balance (RTGS Balance) along with the message details are also updated in the RTGS Incoming Browser. The Closing Balance and the Value Date of the message are taken from field 62F of the message. If the Value Date of the message is later than or the same as today (System Date), the system does not process the message. Instead, the message is processed the following day at the time of BOD processing.

11.3.3.3 Uploading 012 Message

All the Incoming 012 messages are uploaded into the RTGS Browser. On upload of the 012 messages, the system marks the RTGS Outgoing Messages as accepted on First In First Out basis. These messages cannot be viewed from the RTGS Message Browser.

11.3.3.4 Uploading 019 Message

All the incoming 019 messages are uploaded into the RTGS Browser. On upload of the 019 messages, the system marks the RTGS outgoing messages as rejected on First In First Out basis. The system then generates 920 message (REQUEST_FOR_942) for the RTGS Nostro account maintained in Branch Parameters. The counter of rejects received is then incremented by one.

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11.3.3.5 Uploading 900/910 Message

An auto upload process is provided for upload of debit/credit confirmation messages. However, you need to maintain the following details in the Reconciliation module.

For more details, please refer the user manual for Nostro Reconciliation.

Entity	Value
Recon Class	NOSTRO
External Entity	MANEHUA2A (Central Institute)
External Account	CITIHUHXXX (External account for RTGS Account)
Internal Account	RTGS Account maintained at Branch parameters

The System checks tag 21 (first 5 characters) for the code word 'START'. If it is present, the system uses the message for calculating the Opening Balance. The amount mentioned in the message is then added to the Opening Balance Debit Adjustment / Opening Balance Credit Adjustment.

The Opening balance of the RTGS message Balance is calculated based on the following formula.

- Opening Balance = Previous days closing Balance (MT 950) – MT900 + MT910

- Opening Balance Debit Adjustment = Balance from the first MT900

- Opening Balance Credit Adjustment = Balance from the first MT910

If the tag 21 (first 5 characters) does not contain 'START,' then these confirmations will not be the first confirmations received for the day and these balances of MT900/910 will contribute towards Dr/Cr turnover.

11.3.3.6 Uploading 942 Message

The incoming RTGS 942 messages need to be uploaded. Based on this, the system undertakes reconciliation. The steps for reconciliation are as follows:

- The system scans all the tags in the 942 message for 61 tags.

- It then reads the reference no from the 61 tag.

- If the 'COSMOS_REF' is maintained as Yes at the CSTB_PARAM, then the system uses the CUSTOM_REF_NO to identify the message. Otherwise, the system uses the Contract Reference Number to reconcile the RTGS Outgoing messages. After reconciliation, the system updates the response status as accepted and the reconciliation status as reconciled.

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11.4 OFAC Validation for Incoming Messages

An incoming message will be displayed in the Incoming Message Browser. If, for your branch, you have specified that OFAC Validation is required, the message will also be displayed in the OFAC Queue.

You will have to change the OFAC Status of the message through the OFAC Details screen. If the status is changed to 'Approved' and the FT Contract authorized, it will be uploaded.

STOP If an incoming message results in an outgoing FT, a second OFAC Validation will be triggered when the message is sent out.

Refer to the chapter OFAC Processing for more information.

11.5 Viewing FpML Messages

FpML (Financial products Markup Language) is an XML based message standard used for complex financial products. You can view all the FpML messages and the acknowledgements or the error messages received from the external system once the FpML messages are processed. You can view these details in 'FpML Message Browser' screen.

To invoke 'FpML Message Browser' screen from the Application Browser, select **Messaging Processes** and then select **FpML Browser**.
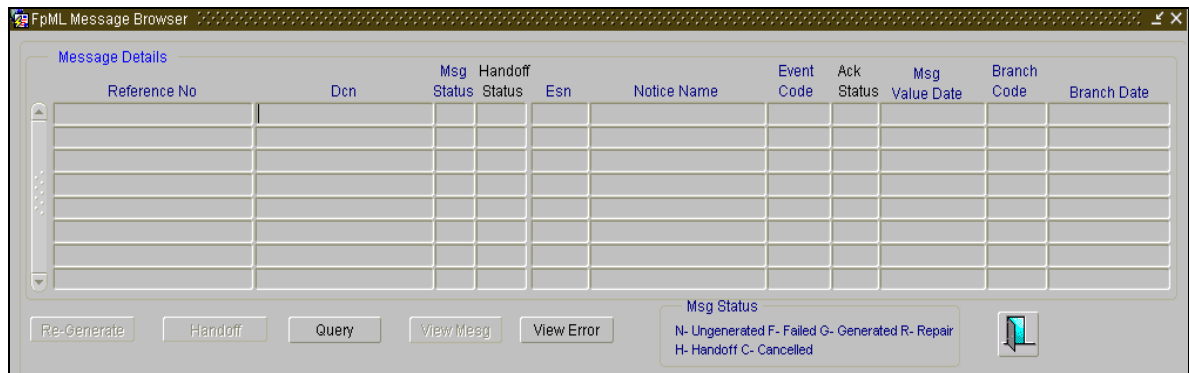
The following details are displayed in this screen:

- Reference number of the message

- DCN or the delivery control number used to identify the message

- Hand-off status

- ESN

- Notice Name

- Event Code

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- Message Value Date

- Branch code

- Date when the message was generated at the branch

- Acknowledgement status

In case of any errors, the error details like the error code, error message name, error location, error detail etc. are also displayed.

You can perform the following operations from this screen:

- Query a messaged by clicking the 'Query' button

- Re-generate and hand off an FpML message with status 'Repair' or which has failed by selecting the 'Re-Generate' and 'Handoff' buttons respectively

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- View message details by selecting the required row and clicking 'View Mesg' button.

12. Defining Free Format Messages

12.1 <u>Introduction</u>

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer. You can enter the details of such messages in the form of a free format message.

The details of a free format message can be entered in the free format message screen. In this screen you can indicate the following:

- The format of the message

- The recipient of the message

- The media through which the message should be transmitted

- The address and location to which a free format message should be sent

12.1.1 <u>Invoking the Free Format Message screen</u>

To invoke the Free Format Message screen, choose 'Messaging Maintenance' from the Application Browser. Select 'Free Format Messages' and the 'Detailed' option under it.

Thereafter, select 'New' from the Actions Menu or click on the tool bar. The Free Format Message screen is displayed without any details.

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12.1.2 Features of the Free Format Message screen

Indicating the recipient of the message

You can indicate the code assigned to the customer who is the recipient of the message. This is the code that you assigned to the customer in the Customer Information File (CIF).

If the recipient of the message is a walk-in customer, you should enter the name of the customer to whom the message is to be addressed. If the recipient of the message is a customer of your bank, the customer's name will be automatically displayed when you indicate the customer's account number.

Indicating the media for transmission

Now that you have defined the recipient of the message, you can indicate the media through which the free format message should be transmitted. The media through which you can channel a free format message depends on the media types that you have maintained for your branch in the Media Maintenance screen. You can choose a media code from the option list that is available.

Indicating the address and location to which the message should be sent

If the recipient of the message is a customer of your bank, the customer's address will be automatically displayed based on the customer-media-location combination that you have specified.

You will be required to enter the address in the case of a walk-in customer. The format of the address depends on the media through which the free format message is transmitted.

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If the address is for the media type mail, you can enter the customer's address in the four rows under this field. Each line that you enter can contain a maximum of 35 characters.

If the media of transmission is Telex, the address should be expressed numerically.

If you are defining a S.W.I.F.T. address, the address should be of eight or eleven characters alphanumeric.

Specifying the location of an address

You should also specify the location of the address. To recall, the location that you specify for an address is the unique identifier between the other addresses of the customer for a given media.

The address of the customer will be automatically displayed based on the customer-location-media combination that you indicate.

Indicating the language of the message

You should also indicate the language in which the free format message is expressed. You can choose a language code from the picklist that is available.

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Entering the details of a free format message

You can enter the details of a free format message either by:

- Using the format editor on the screen or

- Importing the format from an ASCII file which can be located either on the:

  - Server or
  - Client

Specifying the CC list

For sending a single GCN Message to multiple recipients you can choose to maintain a CC list. This list is similar to the CC facility available on e-mail. The CC facility ensures that the message is sent to all the recipients mentioned in the list. However, only a single copy of the message will be generated and stored in Oracle FLEXCUBE.

Please note that you will be allowed to maintain a CC list only when the media type is GCN, not otherwise.

Entering an advice format using the format editor

To enter a format using the format editor, click positioned next to the text of the message. In the note pad that is invoked you can actually tailor an advice to suit your requirements. The format editor has certain keywords, which signify different options, which you can use to create a format.

The following table contains a comprehensive list of the key words that can be used in the format editor.

Keyword	What it signifies
#NL	Indicates the number of lines that should be contained in a page when the message is printed.
#NC	Indicates the number of columns that should be contained in a page when the message is printed.
#RH	Indicates the start of the report header section.
#PH	Indicates the beginning of the header for a page.
#EF	Indicates both the end of the header section of the report or the end header of a page.
#RF	Indicates the start of the report footer section.
#PF	Indicates the start of the footer of a page.
#EF	Indicates both the end of the footer of a report or page.

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Keyword	What it signifies
#B	Indicates the start of the body of the message.
#EB	Indicates the end of the body of the message.
#CL	Indicates that you can collapse a line.
#EC	Indicates the end of a line that you have collapsed.
#LOOP	Indicates the beginning of a loop.
#ENDLOOP	Indicates the end of a loop.
#IF	Indicates a continual section.
#ANDIF	Indicates a continual section.
#ORIF	Indicates a continual section.
#ENDIF	Indicates the end of a conditional.

Importing an advice format from an ASCII file on the server

The server indicates the machine on which the database of your bank is installed. To import a format from an ASCII file on the server,

4. Click against the field marked 'Server'

5. Specify the full path to the file on the server which contains the format you want to import

6. Thereafter, click [Import]

The file containing the format of the message will be displayed on the screen.

Importing an advice format from an ASCII file on the client

Client refers to your own machine. To import a format from an ASCII file on the client:

Click against the field marked 'Client'

Specify the full path to the file on the client which contains the format you want to import

Thereafter, click [Import]

The file containing the format of the message will be displayed on the screen.

Sending a free format message

A free format message will be sent depending on your specifications in the Background Process screen.

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- If the background process is running, a free format text that you define will be immediately sent at the time you save the record.

- If the background process is not running, the free format message that you have defined will be displayed in the Outgoing Message browser from where you can process as you would any other outgoing message.

Placing a message on hold

Messages that are put on hold are temporarily stopped from being generated. If you have indicated that messages should be generated in the background the free format message that you have defined will be immediately sent when you save the record. If for some reason you do not want to immediately send the message, you can place it on hold. In this case, the message will appear in the Outgoing Message Browser but will be in the 'hold' status.

If you have indicated that messages should be generated on-line, the free format message will be displayed in the Outgoing Message Browser once it is saved. You can generate it from the Browser.

If you indicate that the message should be put on hold you will have to release the message before you generate it from the Outgoing Browser.

Saving the record

After you have made the mandatory entries, save the record. A free format record that you have defined should be authorized by a user bearing a different login Id, before the End of Day (EOD) process is run.

Click to exit the screen. You will be returned to the Application Browser.

12.1.3 <u>Operations on a Free Format Message record</u>

On an existing free format message record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record

- Authorize the record

- Copy the details of a record on to a new one

- Close the record

- Reopen the record

- Print the details of a record

- Delete the details of a record

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Refer to the User manual on Common Procedures for details of these operations.

12.1.4 <u>Maintaining Free Format Message Tags</u>

You can define message tags through the Free Format Message Tags screen. To invoke this screen, click on Messaging Maintenance in the Application Browser, and then click on the option Detailed under Free Format Message Tags.

In this screen, specify the following:

Message Type

Select the option 'Custom' to indicate the message tags you are maintaining are for a Custom message or the option 'Prorata' to indicate you are maintaining tags for a Pro Rata message.

TAG ID

Enter the Tag ID that you would like to use in a message. The Tag IDs that you maintain here will be available when you are maintaining message templates through the Message Format Template Maintenance screen.

🛑 Tag IDs will be available only for Custom and Pro-Rata message templates.

Description

Give the Tag ID a description which will help you identify the same easily.

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12.1.5 <u>Message Template Maintenance</u>

You can maintain templates for messages through the Message Format Template Maintenance screen. To invoke this screen, click on Messaging Maintenance in the Application Browser and then click on the option Detailed under Free Format Message Template.

Message Type

Select the option 'Normal' to indicate you are maintaining tags for a Normal message, 'Custom' to indicate the message tags you are maintaining are for a Custom message or the option 'Prorata' to indicate you are maintaining tags for a Pro Rata message.

Template Code

Enter a code for the message template you are maintaining.

Relevant Event

Select the event for which you need to use the message template, from the option list provided.

Media

Select the media for sending the messages from the option list provided. You need to select 'FPML' for FpML message formats and for other advices, you need to select the media as 'MAIL'.

Mapped Fax Template

Specify the fax template code for the FPML message format. You can also select the code from the option list provided.

🛑 This is enabled only if you have selected the media as 'FPML'.

For more details related to the FpML messages, refer the chapter 'Processing Incoming Messages' in this user manual.

Description

Enter the message details here. If you have selected the option 'Custom' or 'Prorata' against the field Message Type, right-click in the screen. The following option is displayed:

TAGS

You can then select, from a list of the tags that you have maintained through the Free Format Message Tags screen, the tags that you would like to include in the message template.

If, for example, you select 'L01', the system will default the tags '_L01CCY_', '_L01BAMT_', _L01TXT_' & '_L01PAMT_' in the message section.

In this case, CCY (currency), BAMT (borrower amount), TXT (description) and PAMT (participant amount) will be the standard set of tags being used for the Pro-Rata messages. Here each tag will typically represent a particular component (Fee / Interest etc). During message generation, the system will arrive at the individual participant break up of each tag value using the latest asset sharing ratio and display the same in the Pro-rata Free Format message being sent to the respective participant's entities / entity types.

🛑 Note the following:

- The TAGS option, will not invoke any screen if you have selected the option 'Normal' against the field 'Message Type'.

- If you have selected the option 'Custom', only the Tag IDs that you have defined for the Message Type 'Custom' in the Free Format Message Tags screen will be available for use.

- If you have selected the option 'Prorata', only the Tag IDs that you have defined for the Message Type 'Prorata' in the Free Format Message Tags screen will be available for use.

Template Type

Indicate the type of template that you are maintaining. You can select either one of the following options:

- Borrower

- Participant

- ALL

- Customer

Every customer will be associated with an auto generated contract reference number and this contract reference number will be used while generating the free format message for specific customer.

Indicating the Character Type

Select the character type from the adjoining drop-down list. The list displays the following values:

- Simplified Chinese

- Traditional Chinese

- Blank

If the option 'Simplified Chinese' or 'Traditional Chinese' is selected, then the system will indicate that the template used in the advice format comprise of Chinese characters and the same will be used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.

12.1.6 Maintaining Free Format Message for Customer Details

You can maintain free format message for customers through the 'Free Format Message – Customers' screen. To invoke this screen, click on Messaging Maintenance in the Application Browser, and then click on the option Customer under LS/LD - Free Format Message Tags.

Every customer will be associated with an auto generated contract reference number and this contract reference number will be used while generating the free format message for specific customer.

If you have specified 'ALL' in the field, then on tab out from the field, the system will be a display the following screen:

Specify the effective date.

You need to maintain two different free format templates for Future Dated Tax Documentation Expiration and Current/Past Tax Documentation Expiration as there is wording changes for "will expire"/ Past dated would use "has expired".

You will have the ability to generate any of the above messages for specific customer by specifying a customer number in this screen. If you have not maintained a customer number, then the system will generate the message to all active customers, for whom the Tax Expiry date is same as the Effective date defined.

You can review the messages once they are generated and before they are released/approved. Once it is authorized, you can view the message on the basis of customer number in the 'Outgoing Fax Browser' screen.
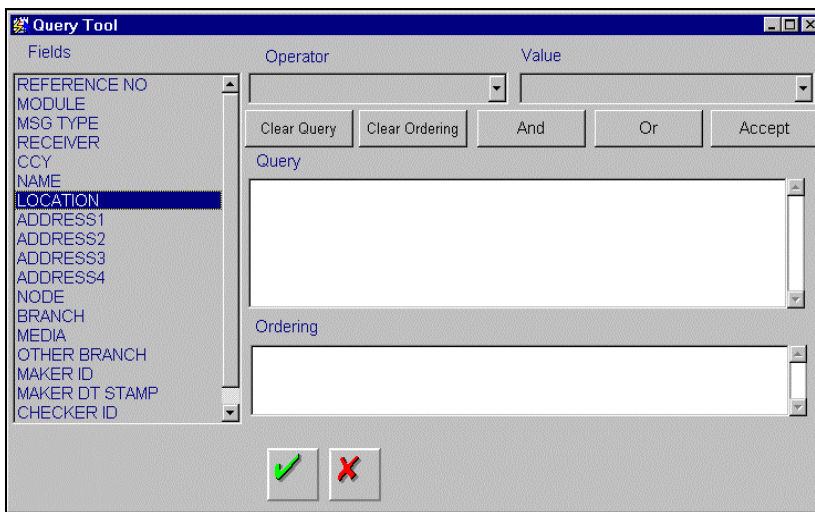
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13. Making a Query

13.1 <u>Introduction</u>

When you are in the Outgoing or Incoming Message Browser, all the messages that were transmitted from and received at your branch are displayed. This may amount to hundreds of messages. To avoid wading through this mass of data, you can make a query to obtain information that is relevant to you at a particular time.

For example, you may want to obtain information on the messages that were sent to just two customers, on a specific date. Or you may want to see all outgoing messages across modules, sent during a specific period. The Query function makes this possible for you.

To make a query, click [Query] either from the Outgoing or Incoming Browser as the case may be. The 'Query Tool' screen is displayed.

```
Query Tool                                                    _ □ ✕
  Fields              Operator              Value
REFERENCE NO   ▲   [              ▼]  [                    ▼]
MODULE
MSG TYPE           [ Clear Query ][ Clear Ordering ][ And ][ Or ][ Accept ]
RECEIVER
CCY                  Query
NAME               ┌─────────────────────────────────────────┐ ▲
LOCATION           │                                         │
ADDRESS1           │                                         │
ADDRESS2           │                                         │
ADDRESS3           │                                         │
ADDRESS4           └─────────────────────────────────────────┘ ▼
NODE
BRANCH               Ordering
MEDIA              ┌─────────────────────────────────────────┐ ▲
OTHER BRANCH       │                                         │
MAKER ID           │                                         │
MAKER DT STAMP     │                                         │
CHECKER ID     ▼   └─────────────────────────────────────────┘ ▼

                        [ ✔ ]  [ ✘ ]
```
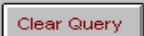
13.1.1 <u>The Procedure</u>

The Query screen, will display all the fields that appear in the messaging module. These fields form the criterion based on which you can make a query.

For Example, you want to view all the messages that were generated for Loan contracts for a specific customer. To achieve this, choose 'Module' in the Fields list. Then, from the Operator pick-list, select 'Equal To'. Thereafter, click on [Accept]. You will see the query appearing in the Query window. Then from the Fields list select 'Name' and from the operators list select

'Equal To' thereafter click the accept button. If you wish to go ahead with the query, click on [✔]. The Outgoing or Incoming Browser will be displayed (based on the screen from where you launched the query) with a display of the details of only messages sent from the Loans module to the customer that you indicated.

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If you do not wish to carry the query through, click on [Clear Query]. The query screen is cleared and you can proceed to make a new query.

13.1.2 <u>Making a query based on more than one criterion</u>

Suppose you want to obtain information based on more than one criterion. For example, you may want to view the details of all the guarantees generated for the Letters of Credit module from your branch located at London.

Procedure

The procedure to make such a query involves the following steps:

[Accept]	The 'Accept' button
[And]	The 'and' button

Step 1

Select **Module** under Fields, and then from the Operator picklist choose '**Equal To**' and **LC** under Value. Then click the 'Accept' button.

Step 2

Click the 'And' button. Repeat step one with the criteria value, as **Message type**, select Guarantee under value clicking the 'accept' and 'add' buttons in the sequence described for the first criteria.

Step 3

Click the 'And' button. Repeat step one with the criteria value, as **Branch** select London under Value clicking the 'accept' and 'add' buttons in the sequence described for the first criteria.

Step 4

The query that you have made will be displayed in the Query screen. Check it for correctness and click on [✔].

The Outgoing Message Browser will display details of all the Guarantees generated for the LC module from your branch at London.

13.1.3 <u>Selecting the same criterion to apply one or more conditions</u>

Now, you may want to make a query to see the debit advices (in the Letters of Credit module) that were generated from the London branch involving three different customers (Wendy Klien, Silas Reed and Keturah Smith).

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This involves specifying a customer code one by one all of which come under the same criterion module -- LC (listed out under Fields) and indicating a message type for which you want details.

This is where the [Or] button on the query screen comes into play. You can choose to use the keyboard to key in the query or you can follow the following procedure to make a query.

Procedure

Step 1

Select **Module** under Fields, and then from the Operator picklist choose '**Equal To**' and **LC** under Value. Then click the 'Accept' button.

Step 2

Click the 'And' button. Repeat step one with the criteria value, as **Branch** select London under Value clicking the 'accept' and 'add' buttons in the sequence described for the first criteria.
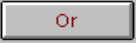
Step 3

Click the 'And' button. Repeat step one with the criteria value, as **Message Type** select Debit message under Value clicking the 'accept' and 'add' buttons in the sequence described for the first criteria.

Step 4

To cull out details of the debit advices involving these three customers, click the 'And' button. Repeat step one with the criteria value, as **Name** select say Ms. Keturah Smith under Value, then click the accept button.

To select another customer, click the 'Or' button and then click 'Name' in the fields list, specify the Operator as 'Equal To' and pick out the customer name Mr. Silas Reed from the Value pick-list then click the 'Accept' button.

Repeat the process for the third customer, Ms. Wendy Klien.

Step 5

The query that you have made is displayed on the Query screen.

MODULE ='LC' AND BRANCH = 'LONDON' AND MSG_TYPE = 'DR_ADV' AND NAME = 'SILAS REED' OR NAME = 'KETURAH SMITH' OR NAME = 'WENDY KLIEN'

Check it for correctness and click [✓] to see the query through. The Outgoing Message Browser will display details of all the debit advices generated for the LC module from your branch at London to the three customers that you specified.

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13.1.4 Ordering the details of a query

Oracle FLEXCUBE also provides you the option to order the information that you have made a query on. You can further specify that the ordered information should be arranged in the ascending or descending order.
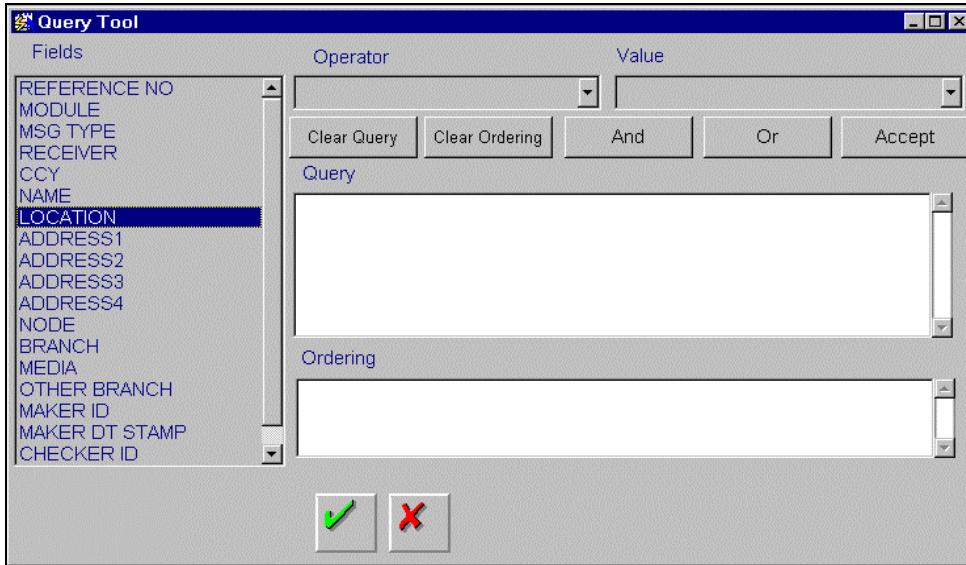
Suppose you have made a query to obtain details of the debit messages that were generated by the Data Entry module of Oracle FLEXCUBE, and you wish to order the information in the ascending order of the customer to whom the message was sent.
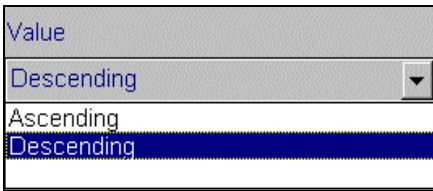
Make the query following the procedure detailed under the head 'Making a query' after you have specified all the criterion for the query, highlight the field 'Name' from the Fields list on the screen then from the Operator pick-list, choose Order By.
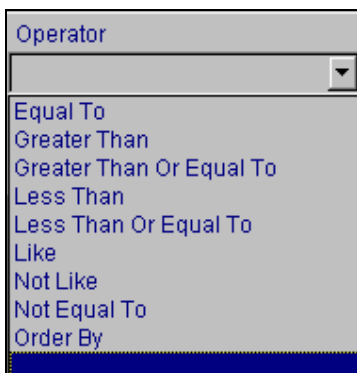
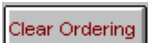Once you do this, the Value list will contain the options:

- Ascending

- Descending

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Then, click on the option of your choice, say, 'Descending'.

Click the accept button and click on . The details of the query that you have made will be displayed on the Outgoing Browser ordered on the basis of the customer to whom the message was sent. The details will further be sorted in the alphabetic order.

If you decide to cancel the ordering you have specified, click on . The screen clears and you can specify a new order.

13.1.5 Using wildcards to make a query

You need not always specify the criteria for a query. You can use wild cards such as:

Wild Card	Description	Implication
_	Underscore	To match a single character
%	Percent	To match any string of multiple characters

For instance, in the messaging module, you have defined advice formats. All advice formats have a Format Code that starts with FMT (FMT01, FMT02 etc.), and all MCS codes start with MCS.

Now suppose you want to see only the advice formats and you know that they all begin with FM, instead of specifying each from the list of Values, you can choose 'Like' under 'Operator' and in the 'Value' field key in FM%.

Once you click the Accept button and make a query, the Outgoing Message Browser screen displays all the Free Format Texts.

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14. Annexure A: The Electronic Messaging System on Windows NT

14.1 Introduction

In the Messaging System (MS), you record information that is required to:

- Generate messages that originate from the different modules of Oracle FLEXCUBE, and

- Receive messages directed to your bank.

The actual formatting and transmission and receipt of messages, specific to the different media, is handled by the Electronic Messaging System (EMS) of Oracle FLEXCUBE, if installed.

Advices and messages are generated at specified events in the lifecycle of contracts entered in the front-end modules of Oracle FLEXCUBE. When a message originates from a module, the information maintained in the Messaging System gives the message shape. For instance, the message is created in the media specified (SWIFT, mail, etc.) and the message is directed to the address maintained for the customer.

If your bank has installed EMS, Oracle FLEXCUBE:

- Automatically picks up the generated and released messages and

- Delivers them to the appropriate channel (SWIFT box, or Telex box, etc.).

Further, the EMS module will route the incoming messages to the appropriate queue for processing.

14.1.1 Running the EMS process

You can execute or stop the EMS process from the Electronic Messaging System screen. This screen can be invoked by clicking on the EMS icon on the EMS server.

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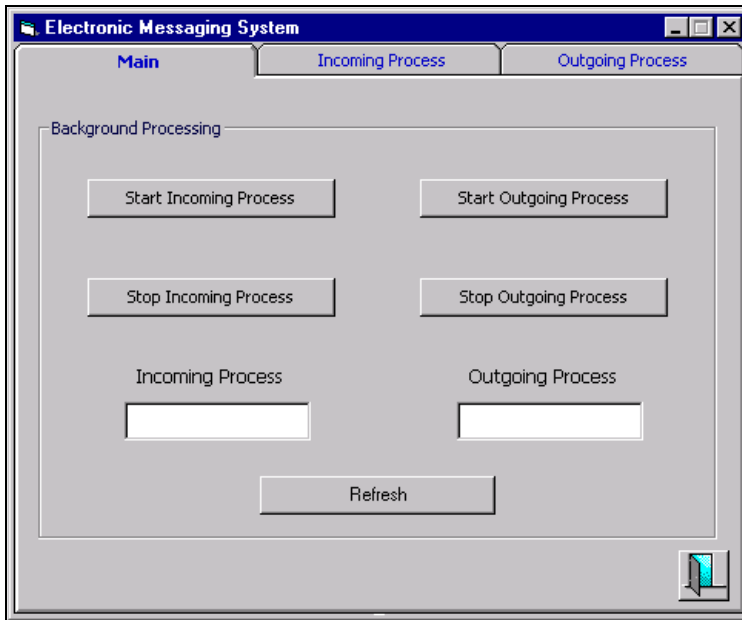
From the 'Main' tab on this screen, you can start and stop the processing of Incoming and Outgoing messages.
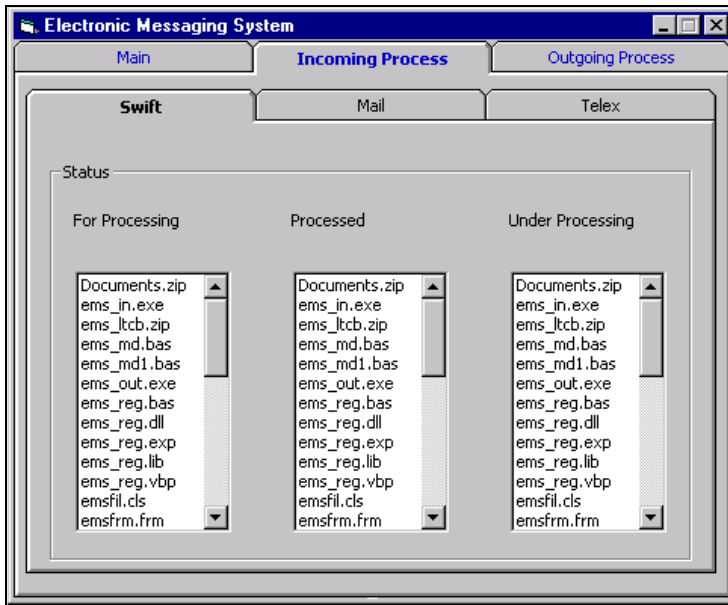
Processing Incoming Messages

You can start the processing of incoming messages by choosing the 'Start Incoming Process' option. To stop the processing of incoming messages, choose the 'Stop Incoming' option.

In the 'Incoming Process' field, you can view the current status of the processing of incoming messages. Choose the Refresh option to update your view of this field.

Note that you can execute the Incoming and Outgoing processes simultaneously. The processing of incoming and outgoing messages is a background function. This means that you can exit the EMS screen once you have executed (or stopped) the process.

You can view incoming messages, specific to a media, by choosing the Incoming Process tab on the EMS screen.

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In this screen, you can view incoming messages falling under the following status:
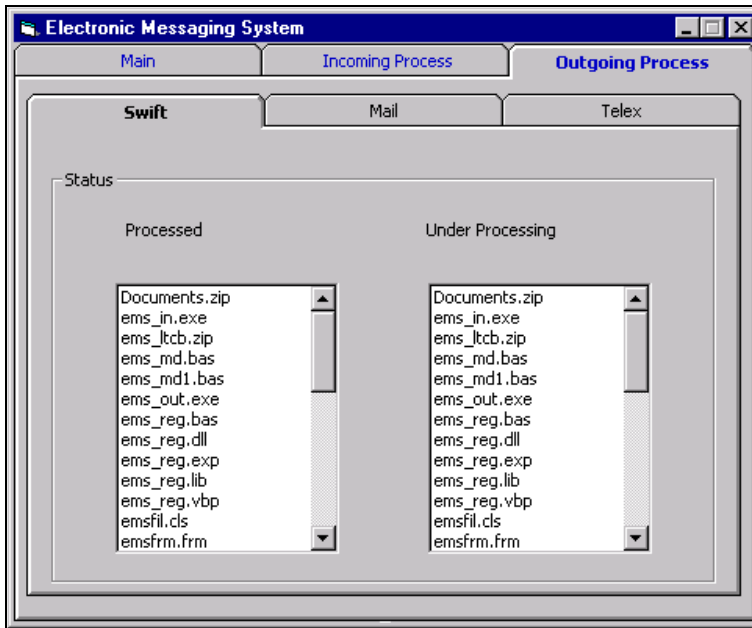
- For Processing

- Processed

- Under Processing

Processing Outgoing Messages

You can start the processing of outgoing messages by choosing the 'Start Outgoing Process' option. To stop the processing of outgoing messages, choose the 'Stop Outgoing Process' option.

In the 'Outgoing Process' field, you can view the current status of the processing of outgoing messages. Choose the Refresh option to update your view in this field.

You can view outgoing messages, specific to a media, by choosing the Outgoing Process tab on the EMS screen.

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In this screen, you can view outgoing messages falling under the following status:

- Processed

- Under Processing

14.1.2 The Automatic Recovery Feature

The Electronic Messaging System of Oracle FLEXCUBE is equipped with an automatic recovery facility. Under circumstances such as an abnormal shutdown, on restarting, EMS automatically begins processing of messages that remain unprocessed before continuing with the processing of new messages.

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15. Annexure B: Installing the Electronic Messaging System on Windows NT

15.1 <u>Software Required</u>

To install EMS on Windows NT, you should ensure that the following software is available at the bank.

7. VB 6.0

8. Microsoft ODBC for Oracle 2.573

9. Microsoft Word

10. Microsoft Exchange

15.1.1 <u>Installing EMS-NT</u>

The suggested procedure for installing EMS on NT is as follows:

Copy all the sources to the NT Server where EMS-NT needs to be installed.

Install VB6.0 and ODBC Oracle ODBC. Typically, this can be installed from the same CD as VB.

Microsoft Office also needs to be installed if an email interface is required.

Open ems_reg.vbp and generate DLL.

Open ems_out.vbp, ems_in.vbp, and ems_main.vbp in that order and generate exe.

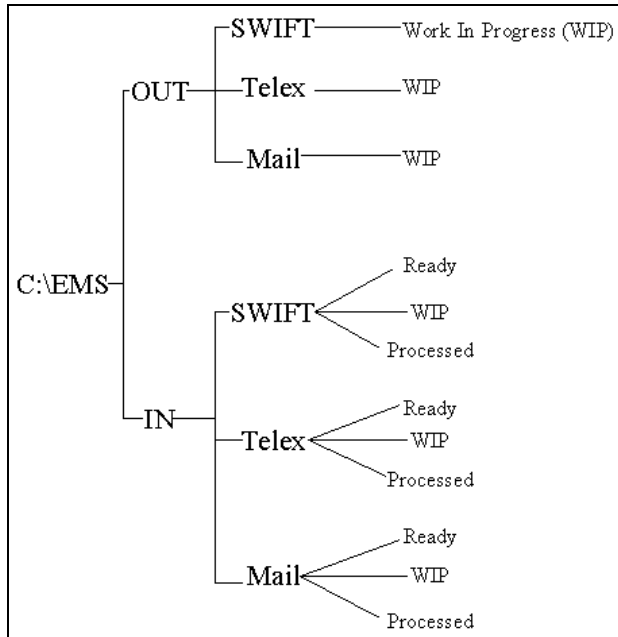### 15.1.2 <u>Directory structure on the NT server</u>

Create a directory called EMS.

Under this directory, create the following sub-directories: Mail, SWIFT, and Telex.

Under each of these directories (Mail, SWIFT, and Telex) create 'In' and 'Out' directories.

Under each of the 'In' sub-directories, create the following folders: 'Ready', WIP', and 'Processed'.

Under each of the 'Out' sub-directories, create the following folder: 'WIP'.

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15.1.3 Directory structure on the UNIX Server

If the SWIFT box is on UNIX, you will have to create the following directories: 'In' and 'Out'. Under the 'In' directory, create a sub-directory called, 'Final'.

15.1.4 Additional CUBE Registry settings required on the EMS-NT Server

- UNIXID – This is the ID, which is to be used for File Transfers (FTP) from the EMS-NT server to the SWIFT box (if the SWIFT box is on UNIX).

- UNIXPWD – This is the password of the above ID.

- UNIXSERVER – IP Address of the SWIFT box (on UNIX).

- DSN – The DSN used to connect to the CUBE schema.

- LOGO – This is the path where the bank's logo is stored.

- TRACEPATH – This is the location on the EMS-NT server where the debug file (trace file) is stored.

- FONTNAME – This is the font that is used in the e-mail messages generated. (You can opt to leave this field blank.)

- FONTSIZE – This relates to the font size. (You can opt to leave this field blank.)

- COLORINDEX – This specifies the color of the font. (You can opt to leave this field blank.)

15.1.5 Creating a Data Source Name (DSN)

To create a DSN, follow the procedure detailed below:

Go to Start option and Settings under it.

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In the list of options, choose Control Panel.

In the window of icons that appears, double-click on ODBC.

In the User DSN Tab, click on the ADD button.

From the list of drivers that is displayed, choose Microsoft ODBC for Oracle 2.573.xxx.

In the window that pops up, you will be prompted to specify the DSN Name, the Description, the Username (the CUBE schema to connect to), and the Server (this is the IP address of the server on which the CUBE schema exists).

15.1.6 Maintaining a Media Control System (the MSTM_MCS table)

Specify the 'In' and 'Out' directories on NT Server (IN_DIR and OUT_DIR).

If the SWIFT box is on UNIX, specify the 'In' and 'Out' directories on the UNIX Server (UNIX_INDIR and UNIX_OUTDIR).

If the SWIFT box is on UNIX, specify the value at the field UNIX_SWIFT_SERVER as 'Y'. If not, specify the value as 'N'.

15.1.7 Likely problems

Some DLLs required may not be available. This will be known when the VB project files are opened and while trying to make *. EXEs. Installing the missing DLLs could solve the problem.

Problems are also likely to occur if the ODBC setup is faulty.

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16. OFAC Processing

16.1 <u>Introduction</u>

If, for your branch, you have specified that OFAC Validation is required, all messages generated will be displayed in the OFAC Queue Browser.

To invoke the OFAC Queue Browser, choose OFAC Queue from the Application Browser. Thereafter, select the Detailed option under it.

16.1.1 <u>Features of the OFAC Queue Browser</u>

From the OFAC Queue Browser you can view the details of an incoming message that has been marked for OFAC Validation.

The following details of an incoming message will be displayed:

- The Branch Code

- The module to which the contract belongs (Loans and Deposits, Bills and Collections, etc.)

- The DCN assigned to the message -- the DCN is the Delivery Control Number used to identify the message. It is a 10 digit number prefixed with a letter of the English alphabet. The DCN ID is made up as follows:

- 1-2 Characters -- Last two digits of the current year
- 3-5 Characters -- Day of the year (Julian Date)
- 6-10 Characters -- Sequential number starting from 00001 each day

- The Contract Reference Number assigned to the message

- The Event Sequence Number or the ESN

- The OFAC Status. The various statuses that can be displayed are explained in the next section.

- The Interdict status, which is the status of the Global Interdict check.

- Any remarks

- The Sender Reference which is the reference number assigned to the message by the sender

- The type of message that is to be generated (bank transfer/customer transfer)

- The Swift Message Type corresponding to the message

- The Product linked to the message

- The currency in which the amount or account is expressed

- The amount that is contained in the message. For example, if the message is a loan initiation advice, it is the loan amount, if it is a liquidation advice, it is the liquidation amount, and so on. Messages that do not involve an amount, like an acknowledgment tracer, will not have an amount.

- The Value Date of the message

- The Memo message (replica of outbound message)

- The status of a message

- The recipient of the message

A message that is displayed in the OFAC Queue Browser can bear one of the following statuses:

- SC Check Requested

- SC Auto SLA Exceeded

- SC Check Approved

- SC Auto Potential Hit

- SC Operations Confirmed Hit

- SC Cancelled Transaction

- SC Manual Approved

- SC Turned Off

- SC Error

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16.1.2 Changing the OFAC Status

Click on the [OFAC] button in the OFAC Queue Browser to invoke the OFAC Details screen.

You will be allowed to change the OFAC Status of a message through this screen. The following fields are displayed:

- Branch Code
- Event Sequence Number
- Source
- Contract Reference Number
- DCN
- Version Number
- Message

In the field OFAC Processing Status, choose the OFAC Status that should be marked against the message.

16.1.3 OFAC/GI Processing

The OFAC queue will show both, the GI Status and the OFAC Status. OFAC validations will be done only if specified for the branch. OFAC validations will be done before E-dealer validations, if E-dealer is also applicable for the branch product combination.

🛑 The system will not allow the marking of EOTI if OFAC approval is pending for a contract.

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FT Contract Processing

The INIT event will not be triggered for contracts future dated or otherwise, if OFAC approval is pending.

On authorization, message details will be populated into the OFAC queue. You will not be allowed to amend a contract if it is marked as pending SC. On approval from SC, BAU will happen. A Memo message will be generated for handoff to OFAC system. Memo Messages can be seen in outgoing browser.

Small FX Validation, if applicable, is mandatory. This would have been defined at the Branch and Counterparty levels.

For details on maintaining small FX limits for an account, refer to the 'Core Entities' (CE) User Manual.

The diagram below represents the FT contract flow if E-dealer validation is required:

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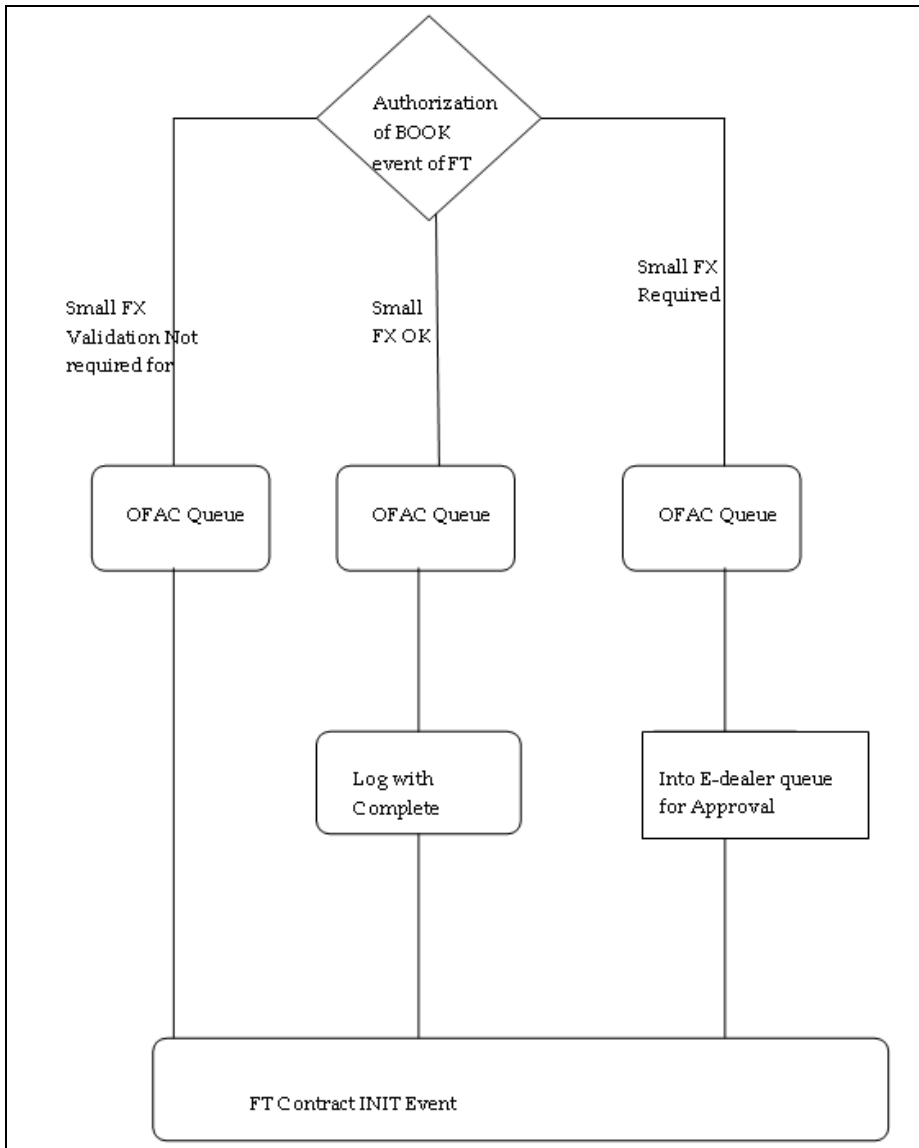
FX/MM GI Processing

Querying of the GI Status can be done using outgoing browser. You will not be allowed to change the GI Status from Outgoing browser and cannot use the OFAC queue for the purpose of authorization.

EOD Archival

OFAC details will be moved into history based on the archival details setup for FT module.

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16.2 Sanctions Check MQ Interface

16.2.1 Interface System

Sanctions Check

16.2.2 Details handed off by Oracle FLEXCUBE

16.2.2.1 Interface Attributes

Attribute	Value
Format Reference	
Description	Message sent to Sanctions Check
Mode	Online
Frequency	Intraday
Direction	Outgoing
Mode of Transmission	MQ
Format	ASCII
Response	Oracle FLEXCUBE would send a response via MQ
Record Types	Request Message. Refer to section 2.7.2 for message format
Criteria	
Trigger	
Record Delimiter	
Field Delimiter	Fixed Length

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16.2.3 <u>Request Message Format</u>

This table represents the format in which the message is sent to Sanctions Check server for validation.

SI. No	Field Description	Posn.	Size	Field Type	Population
1	Reference Number	1	32	A	A unique identifier for the send string. This will be Contract Reference Number + OFAC processing reference Number
2	Interdict ID	33	15	A	Hardcode to 'Oracle FLEXCUBE' + Spaces
3	Country Identifier	48	5	A	'00' + Oracle FLEXCUBE Branch
4	Rule Set	53	50	A	Value will be taken from CSTB_PARAM
5	Match String	103	8192	A	Complete SWIFT message including Tags

16.2.4 <u>Details handed off to Oracle FLEXCUBE</u>

16.2.4.1 <u>Interface Attributes</u>

Attribute	Value
Format Reference	
Description	Response from Sanctions Check
Mode	Online
Frequency	Intraday
Direction	Incoming
Mode of Transmission	MQ
Format	ASCII
Response	SC would send a response to FC, for the request sent by FC
Record Types	Response Message. Refer to section 2.8.2 for message format
Criteria	

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Attribute	Value
Trigger	
Record Delimiter	
Field Delimiter	Fixed Length

16.2.5 Response Message Format

The SC system gives its response to the message sent by Oracle FLEXCUBE in the following format:

Sl. No	Field Description	Position	Size	Field Type	Population
1	Reference Number	1	32	A	The same reference number sent by Oracle FLEXCUBE. A space will be added after this.
2	Status code	34	2	N	Status codes

Following is the list of different kinds of status codes sent by SC:

Status Code	Status Name	Status Information
-1	COMPLETE	0 hit from Global Interdict. Compliance officer approves the status
01	PENDING – COMPLIANCE	1 or More hits from GI
02	COMFIRMED HIT	Compliance officer has confirmed the hit.
03	TERMINATE	Compliance officer approves the status
04	SC APPLICATION ERROR	Processing Error in SC side
05	GI APPLICATION ERROR	Processing Error in GI side
06	OTHER ERROR	Processing errors other than SC and GI

16.2.6 OFAC Queue Browser

A summary queue is provided for all the messages generated if branch requires OFAC approval.

Following fields are available in Queue browser:

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- Branch Code

- Module

- DCN of the incoming/out going message

- Contract Reference Number

- Event Sequence Number

- Message Type

- Swift Message Type

- Receiver

- Value Date

- Currency

- Amount

- Message

- Message Status

- Interdict Status

- OFAC Validation Status

- Push Button G

- Push Button OFAC

16.2.7 <u>SC Interface Processing</u>

- Two background processes are introduced for SC interface processing.

- One of the background processes picks up all contracts that are pending for SC validation and prepares match string based on "Request message format" as mentioned above. The match string is then placed in MQ for SC validation.

- The other background process reads all incoming responses from SC. Based on the response received, FC triggers further processing

- This background process also identifies the contracts for which match string has been sent to SC for validation but no response message has come within the SLA time specified. The OFAC status for all such contracts is marked as 'Auto SLA exceeded'.

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