

OFCL-FCUBS Integration User Guide

Oracle FLEXCUBE Corporate Lending

Release 12.4.0.0.0

Part Number E85703-01

May 2017

Oracle FLEXCUBE OFCL-FCUBS Integration User Guide
May 2017
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2007, 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization	1-1
1.5 Acronyms and Abbreviations.....	1-2
1.6 Glossary of Icons.....	1-2
1.7 Related Information Sources	1-2
2. OFCL-FCUBS Integration	2-1
2.1 Scope	2-1
2.1.1 <i>Integration Scope with FCUBS Co-deployed with OL</i>	<i>2-1</i>
2.1.2 <i>Integration Scope without FCUBS Co-deployed with OL</i>	<i>2-1</i>
2.2 ECA handling scenarios for Corporate Loan Liquidation.....	2-3
2.2.1 <i>Single CASA Account with Full liquidation</i>	<i>2-3</i>
2.2.2 <i>Different CASA Account with Full Liquidation.....</i>	<i>2-3</i>
2.2.3 <i>GL Account used for Liquidation</i>	<i>2-3</i>
2.2.4 <i>One CASA and GL Account used for Liquidation.....</i>	<i>2-4</i>
2.2.5 <i>Single CASA Account with Partial Liquidation.....</i>	<i>2-4</i>
2.2.6 <i>Manual Liquidation with Single CASA or Multiple CASA Account.....</i>	<i>2-4</i>
2.3 Prerequisites.....	2-5
2.3.1 <i>Prerequisites in Oracle FLEXCUBE Oracle Lending.....</i>	<i>2-5</i>
2.4 Integration Process.....	2-5
3. Annexure	3-1
3.1 Gateway Web Service	3-1
3.2 Limitations	3-1
4. Function ID Glossary	4-1

1. Preface

1.1 Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle FLEXCUBE Universal Banking Solutions (FCUBS) and Oracle FLEXCUBE Corporate Lending (OFCL).

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

1.2 Audience

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

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized into the following chapters:





Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Oracle OFCL - FCUBS Integration</i> explains the integration between Oracle FLEXCUBE Corporate Lending and Oracle FLEXCUBE Universal Banking systems.
Chapter 3	<i>Annexure</i> provides the details of data exchange and further reference sources.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Acronyms and Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE Universal Banking Solutions system
FCUBS	Oracle FLEXCUBE Universal Banking
AC	Accounting
GL	General Ledger
ECA	External Credit Approval
EAC	External Account Check
FCY	Foreign Currency amount
LCY	Local Currency amount
XML	Extensible Markup Language
OL	Oracle Lending
DDA System	System that holds the CASA account and balances
EOD	End Of Day
OFCL	Oracle FLEXCUBE Corporate Lending
ROFC	Rest of Oracle FLEXCUBE
CASA	Current and Savings Account

1.6 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Information Sources

Along with this user manual, you may also refer to the following related sources:

- Gateway web service documents

2. OFCL-FCUBS Integration

The integration between OL and CASA enables banks to do the following:

- Auto Liquidation
- Manual Liquidation
- Auto Rollover

This chapter contains the following sections:

- [Section 2.1, "Scope"](#)
- [Section 2.2, "ECA handling scenarios for Corporate Loan Liquidation"](#)
- [Section 2.3, "Prerequisites"](#)
- [Section 2.4, "Integration Process"](#)

2.1 Scope

This section describes the activities that take place in each system and its impact on the other.

This section contains the following topics:

- [Section 2.1.1, "Integration Scope with FCUBS Co-deployed with OL"](#)
- [Section 2.1.2, "Integration Scope without FCUBS Co-deployed with OL"](#)

2.1.1 Integration Scope with FCUBS Co-deployed with OL

If FCUBS is co-deployed with OL, then API or dynamic call is used to check the available balance.

2.1.2 Integration Scope without FCUBS Co-deployed with OL

The following integration activities that take place in Oracle Corporate Lending.

ECA Request for Auto Liquidation

- As part of Loans batch process, amount due for liquidation for a contract is sent to the DDA system for approval. Only after receiving an approval from the DDA system, the system proceeds with liquidation of the schedule.
- Oracle Corporate Lending (OL) module should send a consolidate request to the ECA one for each contract. As the settlement account is configured for each component in Corporate Lending, multiple settlement accounts for a contract is possible. OL module for a due date should group the total amount due from each account and generate one ECA request for a contract and due date.
- The due amount when sent as part of ECA request should be in account currency.
- As part of the ECA request, OL module should send the following additional preferences configured at a contract / product level.
 - Partial Liquidation Allowed: If the flag is set as 'N', then ECA system should send a fail approval if the total amount requested is not available in the account.
 - Minimum amount for Auto Liquidation: This flag is considered if partial liquidation is allowed. If the amount available is less than the minimum amount sent, then ECA request should be failed for the account.

- OL system should log the overrides received as part of ECA response and it should be available for viewing in ECA Query screen.
- In case of multiple schedules that are due from the customer as part of Auto Liquidation, OL system should place a ECA request for the earliest schedule due from the customer. Only when the schedule is completely settled and processed in OL system, request for next schedule should be placed.
- Before placing a request for a schedule, OL system should move the ECA request details to history table.
- First process in OL Batch would compute the amount due for a schedule as part of Auto liquidation and place the request into ECA table with status as 'Unprocessed'. A Java program would constantly poll the table for any unprocessed records and transform the records into an ECA request XML and place the same into a IN queue of the external system configured.
- Upon receipt of any response from the DDA system in the IN queue of OL module, the response would be parsed by the JAVA program and update the status response status.
- A background job picks up the records where ECA block is successfully created on the accounts (Partial / Full), then process the liquidation in OL module and perform OL accounting.
- ECA request for auto liquidation should not be created from OL module where GL is chosen as settlement account. For example, for a contract having Principal and Interest as components and GL is chosen as a settlement account then no ECA request should be created by OL module. However, if GL is chosen only for Interest and for Principal a valid customer account is chosen as settlement account, then ECA request should be created only for Principal component.
- When Auto Liquidation process is run for more than one day as part of EOD processing (due to holiday settings), then Auto liquidation for the schedules that are due for a day can be processed only after Auto liquidation is processed successfully for the preceding day.
- In a situation where ECA block is successful, but subsequent processing in OL module fails auto retry mechanism should be available in OL module.

ECA Handling during Auto Rollover

- For contract marked for Auto Rollover, as part of EOD processing of Auto Liquidation system should place the ECA request for the liquidation amount (or any special amount) that should be debited from the settlement account of the customer.
- Upon receipt of successful response from the ECA system, subsequent rollover processing should continue in the OL module.

ECA Handling for Manual liquidation

- After you capture the necessary payment details and click 'Save', OL module should place an ECA request for the amount requested for the payment.
- There should be an additional field in the payment screen to display the ECA process status. This should display the status of the ECA request.
- When the ECA request is approved by the DDA system, it is auto authorized. Hence, manual payment is deleted, undo ECA should be sent to the DDA system.
- OL module should process the payment request and update the cashflow tables and post liquidation entries as part of back ground process and payment status will be in unauthorized state.
- Authorisation of payment is possible only after the liquidation process is completed and entries are posted.

- Similarly OL module should generate reversal entries upon reversal of loan payment. In case where actual accounting to DDA system is not generated post ECA approval, OL module should generate both actual entries for liquidation with block number and its reversal.

Account Interface and Handoff

- As part of accounting interface OL module should hold two handoff status, one to indicate whether the customer account related entries handoff to DDA system and another to indicate GL entries handoff to GL system.
- In addition, there should be a provision to get the feedback from the DDA system whether posting is completed for the entries handoff or not. This should be displayed in the accounting entries screen for the event.
- Credit and Debit advice should be generated only after the feedback from the DDA system after posting entries to the customer account.
- A background process should check for any authorized entries in the local daily log table and transform the entries and send the same for posting to the DDA and/or GL system.

2.2 ECA handling scenarios for Corporate Loan Liquidation

2.2.1 Single CASA Account with Full liquidation

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	CASA1	50000
Interest	10000	CASA1	10000

2.2.2 Different CASA Account with Full Liquidation

In this case OL module generates a single ECA request that contain details amount due from two accounts.

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	CASA1	50000
Interest	10000	CASA2	10000

2.2.3 GL Account used for Liquidation

In this case request is not sent to ECA system, however it is marked as approved by OL module in ECA tables and it proceeds with liquidation processing.

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	GL1	50000
Interest	10000	GL2	10000

2.2.4 One CASA and GL Account used for Liquidation

In this ECA request is sent only for CASA account and the GL it is marked as approved automatically. Liquidation processing happens irrespective of whether the ECA request is successful for the CASA account.

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	CASA	50000
Interest	10000	GL1	10000

2.2.5 Single CASA Account with Partial Liquidation

In this case, the system proceeds with allocating the approved amount based on liquidation order specified at the product level.

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	CASA1	50000
Interest	10000	CASA1	10000

2.2.6 Manual Liquidation with Single CASA or Multiple CASA Account

In this case ECA request is sent with Partial allowed as 'N', hence the request is marked as failure if the full amount requested is not available.

Component	Amount Due	Account	ECA Approved Amount
Principal	50000	CASA1	50000
Interest	10000	CASA1	10000

2.3 Prerequisites

This section contains the following topics:

- [Section 2.3.1, "Prerequisites in Oracle FLEXCUBE Oracle Lending"](#)

2.3.1 Prerequisites in Oracle FLEXCUBE Oracle Lending

The prerequisites for this integration are as follows.

2.3.1.1 Parameter Setup

- If HANDOFF_TYPE value is 'SYNC' in CSTB_PARAM table, then the balance check is performed using API or dynamic call.
- If HANDOFF_TYPE value is 'ASYNC' in CSTB_PARAM table, then the consolidated amount to be requested is logged in ECA tables. Further processing, is performed by job.

2.3.1.2 Maintenances

Complete the following maintenances in Oracle FLEXCUBE Corporate Lending to enable the integration.

Queue Name	Purpose
ECA_REQ_OUT	Request to external system
ECA_RES_IN	Response from external system

Table Name	Purpose
OLTB_ECA_QUEUE	ECA request details
OLTB_QUEUE_ACTION_LOG	Account-wise details

Note

The following data in OL module must be in sync with those maintained in external system.

- Branch
 - Contract Reference Number
 - Account number
 - Currency
 - Dr/Cr
-

2.4 Integration Process

ECA Queue Summary screen contains details on the transactions between OL and external system.

To invoke this screen, type 'OLSECAQU' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

3. Annexure

This chapter contains the following sections:

- [Section 3.1, "Gateway Web Service"](#)
- [Section 3.2, "Limitations"](#)

3.1 Gateway Web Service

Enterprise Java Beans (EJB) deployment pattern is used for integration scenarios. For details about gateway web services, refer to the respective Gateway Webservice documents.

3.2 Limitations

The following are the limitations for ECA handling of Corporate Loan liquidation.

- ECA handling for tax and charges from CASA account during Auto and Manual Liquidation is not supported.
- ECA handling for Manual, Split, and Consol Rollover is not supported.
- Provision to pass Minimum amount for Auto liquidation is present in OL module, however, it is not supported in ECA request
- Following ECA queue handling features are not supported.
 - After receipt of ECA response subsequent actions for the request like Re-submit and so on.
 - Mapping and transformation of External overrides to OL module overrides and handling.

4. Function ID Glossary

O

OLSECAQU2-5