ORACLE FLEXCUBE

Accelerator Pack 12.4 – Product Catalogue

ORACLE

FINANCIAL SERVICES

Products & Parameters configured under MDATA for SI

1   Product Code – SI11 – Standing Instruction

1.1   Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on One to One basis which means one account will be debited and one credited

1.2   Business Overview

The Standing Instruction product-SI11 Configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.3   Product Synopsis

- Instruction execution from one account to another either for payments / Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity.
- Holiday treatment is configured to apply forward working action.
- FATCA Tax withholding configured for USD Currency when Charge bearing is Beneficiary.

1.4   Events Covered

Accountings are defined appropriately against each of the following event for SI11.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

1.5   Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice

> ➤ Close Advice
> ➤ Reopen Advice

1.6 Reports

> ➤ Standing Instructions given by the customer
> ➤ Standing Instructions by Product Type
> ➤ Standing Instructions Due/Pending Report
> ➤ Successful Standing Instructions Report

1.7 Extended Services

- Standing Instructions is extended to external channels via gateway services.
- Refer Annexure from last page

2 Product Code – SI12 – Standing Instruction

2.1 Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on One to Many basis which means one account will be debited and more than one credited

2.2 Business Overview

The Standing Instruction product-SI12 Configured to achieve the monthly execution of payment / Instrument from one customer's many of the customer accounts. This SI set up has various features and charges associated to achieve its life cycle operations.

2.3 Product Synopsis

- Instruction execution from one account too many accounts either for payments / Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

2.4 Events Covered:

Accountings are defined appropriately against each of the following event for SI12.
OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction

RPEN – Event code for Reopening of an instruction

2.5 Advices/Statements

- ➢ Payment Message
- ➢ Debit Advice
- ➢ Credit Advice
- ➢ Open Advice
- ➢ Amendment Advice
- ➢ Execution Advice
- ➢ Close Advice
- ➢ Reopen Advice

2.6 Reports

- ➢ Standing Instructions given by the customer
- ➢ Standing Instructions by Product Type
- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

2.7 Extended Services

Standing Instructions is extended to external channels via gateway services. (Refer the last page of Annexure)

3 Product Code – SI13 – Standing Instruction

3.1 Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on Many to One basis which means more than one account will be debited and one credited

3.2 Business Overview

The Standing Instruction product, SI13 is configured to achieve the monthly execution of payment from many customers' account to one customer. This SI set up has various features and charges associated to achieve its life cycle operations.

3.3 Product Synopsis

- Instruction execution from many accounts to one account
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

3.4 Events Covered

Accountings are defined appropriately against each of the following event for SI13.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

3.5 Advices/Statements

- ➢ Payment Message
- ➢ Debit Advice
- ➢ Credit Advice
- ➢ Open Advice
- ➢ Amendment Advice
- ➢ Execution Advice
- ➢ Close Advice
- ➢ Reopen Advice

3.6 Reports

- ➢ Standing Instructions given by the customer
- ➢ Standing Instructions by Product Type
- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

3.7 Extended Services

- Standing Instructions is extended to external channels via gateway services.(Refer last page Annexure)

4 Product Code – SI14 – Standing Instruction

4.1 Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on Many to Many basis which means more than one account will be debited and more than one credited

4.2 Business Overview

The Standing Instruction product, SI14 is configured to achieve the monthly execution of payment from many customers' account to one account. This SI set up has various features and charges associated to achieve its life cycle operations.

4.3 Product Synopsis

- Instruction execution from many accounts to one account
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.

- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply backward working action.

4.4 Events Covered

Accountings are defined appropriately against each of the following event for SI14.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

4.5 Advices/Statements

- o Payment Message
- o Debit Advice
- o Credit Advice
- o Open Advice
- o Amendment Advice
- o Execution Advice
- o Close Advice
- o Reopen Advice

4.6 Reports

- o Standing Instructions given by the customer
- o Standing Instructions by Product Type
- o Standing Instructions Due/Pending Report
- o Successful Standing Instructions Report

4.7 Extended Services

- Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)

5 Product Code – VPAY – Standing Instruction

5.1 Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on One to One basis which means one account will be debited and one credited

5.2 Business Overview

The Standing Instruction product, VPAY is configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

5.3 Product Synopsis

- Instruction execution from one account to another either for payments / Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

5.4 Events Covered

Accountings are defined appropriately against each of the following event for VPAY.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

5.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

5.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

5.7 Extended Services

- Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)

6 Product Code – SICO– Standing Instruction

6.1 Introduction

Standing Instruction is a service offered to customers of a bank, wherein the regular transactions which the customer wants to initiate can be processed as a matter of course instead of initiating it each time. The type of standing instruction which is being considered here is Standing Payment order. Under this type of service, one account is debited and one is credited

6.2 Business Overview

The Standing Instruction product, SICO is configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

6.3 Product Synopsis

- Instruction execution from one account to another either for payments / Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Accounts Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

6.4 Events Covered

Accountings are defined appropriately against each of the following event for SICO.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

6.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

6.6   Reports

- ➢ Standing Instructions given by the customer
- ➢ Standing Instructions by Product Type
- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

6.7   Extended Services

- Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)

7   Product Code – SISI- Standing Instruction

7.1   Introduction

The Variable payment type of standing instruction which is being considered here is Standing Payment order. Under this type of service, the instruction will be executed on One to One basis which means one account will be debited and one credited for variable purpose

7.2   Business Overview

The Standing Instruction product, SISI is configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

7.3   Product Synopsis

- Instruction execution from one account to another either for payments / Instrument service for variable payment
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL for variable payment services
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

7.4   Events Covered

Accountings are defined appropriately against each of the following event for SISI.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution

CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

7.5   Advices/Statements

- ➢ Payment Message
- ➢ Debit Advice
- ➢ Credit Advice
- ➢ Open Advice
- ➢ Amendment Advice
- ➢ Execution Advice
- ➢ Close Advice
- ➢ Reopen Advice

7.6   Reports

- ➢ Standing Instructions given by the customer
- ➢ Standing Instructions by Product Type
- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

7.7   Extended Services

- • Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)

8   Product Code – SIC1- Standing Instruction

8.1   Introduction

Standing Instruction product which is being defined here is of payment type and the instruction will be executed on One to One basis which means one account will be debited and one credited

8.2   Business Overview

The Standing Instruction product, SIC1 is configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

8.3   Product Synopsis

- • Instruction execution from one account to another either for payments / Instrument service.
- • Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- • Supports full Pending action for the Instruction maintained account.
- • Amendment of Instruction is supported.
- • Multi currency used which means debit account currency different from credit account currency
- • SI executed across branches which means SI processing branch different from debit and credit account branch
- • SI Instruction set up could also be applied for bank's general ledger accounts.
- • SI Instruction set up could also be applied for all category of customers.
- • SI Instruction set up could be based on validity for a specific period or could be open ended.

- Duplication recognition would be done for following fields-Product code ,Cr Accounts Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action

8.4 Events Covered

Accountings are defined appropriately against each of the following event for SIC1.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

8.5 Advices/Statements

- ➢ Payment Message
- ➢ Debit Advice
- ➢ Credit Advice
- ➢ Open Advice
- ➢ Amendment Advice
- ➢ Execution Advice
- ➢ Close Advice
- ➢ Reopen Advice

8.6 Reports

- ➢ Standing Instructions given by the customer
- ➢ Standing Instructions by Product Type
- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

8.7 Extended Services

- ➢ Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)
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9 Product Code – SIU1- Standing Instruction

9.1 Introduction

The type of standing instruction which is being considered here is Standing Payment order. Under this type of service, one account is debited and one is credited.
Standing Instruction product which is being defined here is of payment type and the instruction will be executed on One to One basis which means one account will be debited and one credited.

9.2 Business Overview

The Standing Instruction product, SIU1 is configured to achieve the monthly execution of payment / Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

9.3 Product Synopsis

- Instruction execution from one account to another either for payments / Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft / Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields-Product code ,Cr Account,SI Currency, SI Amount ,Book date ,First Execution value Date, Execution periodicity
- Holiday treatment is configured to apply forward working action.

9.4 Events Covered

Accountings are defined appropriately against each of the following event for SIU1.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

9.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

9.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

9.7 Extended Services

- Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)
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10   Product Code – RBSP- Standing Instruction

10.1   Introduction

The type of standing instruction which is being considered here is Range Balancing Sweep. In this Feature, funds from one account to another account based on the maximum and minimum balance limits

The Account for which the minimum and maximum balance amount is maintained can be called as Child account.
The other linked account is known as the parent account. Range balancing needs to be done for the child account.

If the balance for the Child account exceeds the maximum limit, excess balance needs be swept out of the account and transferred to parent Account. If the balance of Child Account is below the lower limit, the deficit needs be credited through a sweep in from the Parent Account.

10.2   Business Overview

The Standing Instruction product, RBSP is configured to achieve the Daily EOD execution of Range Balancing Sweep from one customer's account to another.

10.3   Product Synopsis

* Bi Directional sweep in/Sweep out of funds from one account to another account based on the maximum and minimum balance limits
* Option to configure Lower Balance and Upper Balance Limit
* SI Currency should be same of Debit account Currency
* Option to Configure Minimum Sweep Amount
* Option to Configure Minimum Balance After Sweep
* Amendment of Instruction is supported.
* SI executed across branches which means SI processing branch different from debit and credit account branch
* SI Instruction set up could also be applied for all category of customers.
* SI Instruction set up could be based on validity for a specific period or could be open ended.
* Holiday treatment is configured as Lapse

10.4   Events Covered

 Accountings are defined appropriately against each of the following event for RBSP.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

10.5   Advices/Statements

➢ Payment Message

10.6   Reports

➢ Standing Instructions given by the customer
➢ Standing Instructions by Product Type

- ➢ Standing Instructions Due/Pending Report
- ➢ Successful Standing Instructions Report

10.7   Extended Services

- ➢ Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)

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11   Product Code – SIIS- Standing Instruction

11.1   Introduction

The type of standing instruction which is being considered here is Intraday sweep In. In this Feature, Sweep in Instruction can be processed during Transaction Input Stage

A sweep in instruction will be used when the balance in a customer account should constantly be maintained at a certain balance. A sweep in instruction ensures that whenever the balance in the customer account goes below a certain amount, money is swept in from another account.

11.2   Business Overview

The Standing Instruction product, SIIS is configured to achieve the intraday execution of Sweep In from one customer's account to another.

11.3   Product Synopsis

- Intraday Execution of Sweep In
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported.
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Holiday treatment is configured as Lapse

11.4   Events Covered

Accountings are defined appropriately against each of the following event for RBSP.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

11.5   Advices/Statements

- ➢ Payment Message

11.6   Reports

> ➢ Standing Instructions given by the customer
> ➢ Standing Instructions by Product Type
> ➢ Standing Instructions Due/Pending Report
> ➢ Successful Standing Instructions Report

11.7 Extended Services

> ➢ Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)
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12 Product Code – SISO- Standing Instruction

12.1 Introduction

The type of standing instruction which is being considered here is Intraday sweep out. In this Feature, Sweep out Instruction can be processed during Transaction Input Stage

A sweep out instruction will be used to move funds out of an account whenever the balance reaches above a certain minimum balance. This is typically used to sweep funds out of a low interest earning account into a high interest earning one.

12.2 Business Overview

The Standing Instruction product, SISO is configured to achieve the intraday execution of Sweep In from one customer's account to another.

12.3 Product Synopsis

- Intraday Execution of Sweep out Instruction.
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported.
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Holiday treatment is configured as Lapse

12.4 Events Covered

 Accountings are defined appropriately against each of the following event for RBSP.

> OPEN – Event code for Initiation of an instruction
> SUXS – Event code for Instruction when successfully executed
> REJT – Event code for First Reject
> PEXC – Event code for Partial Execution
> CLOS – Event code for Closure of Instruction
> AMND – Event code for Amendment in Instruction
> RPEN – Event code for Reopening of an instruction

12.5 Advices/Statements

> ➤ Payment Message

12.6 Reports

> ➤ Standing Instructions given by the customer
> ➤ Standing Instructions by Product Type
> ➤ Standing Instructions Due/Pending Report
> ➤ Successful Standing Instructions Report

12.7 Extended Services

> ➤ Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)
> .

13 Product Code – RBIM- Standing Instruction

13.1 Introduction

The type of standing instruction which is being considered here is Intraday execution of Range Balancing Sweep. In this Feature, Sweep out Instruction can be processed during Transaction Input Stage

The Account for which the minimum and maximum balance amount is maintained can be called as Child account.
The other linked account is known as the parent account. Range balancing needs to be done for the child account.

If the balance for the Child account exceeds the maximum limit, excess balance needs be swept out of the account and transferred to parent Account. If the balance of Child Account is below the lower limit, the deficit needs be credited through a sweep in from the Parent Account.

13.2 Business Overview

The Standing Instruction product, RBSP is configured to achieve the Daily EOD execution of Range Balancing Sweep from one customer's account to another.

13.3 Product Synopsis

- Intraday execution of Sweep Instruction multiple times.
- Bi Directional sweep in/Sweep out of funds from one account to another account based on the maximum and minimum balance limits
- Option to configure Lower Balance and Upper Balance Limit
- SI Currency should be same of Debit account Currency
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported.
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Holiday treatment is configured as Lapse

13.4 Events Covered

Accountings are defined appropriately against each of the following event for RBSP.

OPEN – Event code for Initiation of an instruction
SUXS – Event code for Instruction when successfully executed
REJT – Event code for First Reject
PEXC – Event code for Partial Execution
CLOS – Event code for Closure of Instruction
AMND – Event code for Amendment in Instruction
RPEN – Event code for Reopening of an instruction

13.5 Advices/Statements

➢ Payment Message

13.6 Reports

➢ Standing Instructions given by the customer
➢ Standing Instructions by Product Type
➢ Standing Instructions Due/Pending Report
➢ Successful Standing Instructions Report

13.7 Extended Services

➢ Standing Instructions is extended to external channels via gateway services. .(Refer last page Annexure)
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10 Gateway Services

Following gateway services are available to support SI features via external channels.

S.no	Service Name	Service Description	Operations	Operation Description
1	FCUBSSIService	Standing Instructions Service	QuerySICycle	Query of Standing Instructions Cycle
2	FCUBSSIService	Standing Instructions Service	QuerySIContract	Query of Standing Instructions Contract
3	FCUBSSIService	Standing Instructions Service	QueryProduct	Query Product
4	FCUBSSIService	Standing Instructions Service	ModifyProduct	Modify Product
5	FCUBSSIService	Standing Instructions Service	DeleteSIContract	Deletion of Standing Instructions Contract
6	FCUBSSIService	Standing Instructions Service	DeleteProduct	Delete Product
7	FCUBSSIService	Standing Instructions Service	CreateSIContract	Input of Standing Instructions Contract
8	FCUBSSIService	Standing Instructions Service	CreateProduct	Create Product
9	FCUBSSIService	Standing Instructions Service	AuthorizeSICycle	Authorization of Standing Instructions Cycle
10	FCUBSSIService	Standing Instructions Service	AuthorizeSIContract	Authorization of Standing Instructions Contract
11	FCUBSSIService	Standing Instructions Service	AuthorizeProduct	Authorize Product
12	FCUBSSIService	Standing Instructions Service	AmendSICycle	Modification of Standing Instructions Cycle
13	FCUBSSIService	Standing Instructions Service	AmendSIContract	Modification of Standing Instructions Contract

		Standing Instructions		Close Standing Instructions
14	FCUBSSIService	Service	CloseSIContract	Contract

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