Oracle FLEXCUBE UBS - External Accounting Interface Oracle FLEXCUBE Universal Banking

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Oracle FLEXCUBE UBS - External Accounting Interface User Guide Oracle Financial Services Software Limited

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1. Preface

1.1 Introduction

This document helps you to get acquainted with the information on inter-connecting Oracle FLEXCUBE Universal Banking System (FCUBS) with External Accounting System.

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field in FCUBS. 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 striking the <F1> key on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
End of day operators	Processing during end of day
Implementation Teams	For setting up integration

1.3 <u>Documentation Accessibility</u>

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 chapter is organized into following chapters:

Chapter	Description		
Chapter 1	Preface gives information on the intended audience. It also lists the various chapters covered in this User Manual.		
Chapter 2	Oracle FCUBS - External Accounting Interface explains the integration between Oracle FLEXCUBE Universal Banking and External Accounting Interface.		
Chapter 3	Annexure - provides the details of data exchange.		
Chapter 4	Function ID Glossary has alphabetical listing of Function/ Screen IDs used in the module with page references for quick navigation.		



1.5 Acronyms and Abbreviations

Abbreviation	Description		
System	Unless and otherwise specified, it always refers to Oracle FLEXCUBE Universal Banking system		
FCUBS	Oracle FLEXCUBE Universal Banking System		
ILM	Integrated Liquidity Management		
Source System	Oracle FLEXCUBE Universal Banking System (FCUBS)		

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
٥	Option List

1.7 Related Information Sources

Along with this user manual you may also refer the following related resources:

- Oracle FLEXCUBE Universal Banking Installation Manual
- Procedures User Manual
- CASA User Manual



2. Oracle FCUBS - External Accounting Interface

The integration between the Oracle FLEXCUBE Universal Banking System (FCUBS) and an External Accounting System enables processing external accounting entries in Oracle FLEXCUBE through external product processors.

This chapter contains the following sections:

- Section 2.1, "Scope"
- Section 2.2, "Prerequisites"
- Section 2.3, "Integration Process"

2.1 Scope

This section describes the scope of the integration with respect to FCUBS and External Accounting System. Oracle FLEXCUBE allows processing external accounting entries to FCUBS. The system updates the customer account and ledger balances for the external product transactions.

The FCUBS accounting module will handle the ECA requests from external systems and processes the external transactions. The following accounting stages are impacted due to the external interface changes:

- Account service validations (EAC check)
- ECA request for accounts and related operations
- Debit transactions from external systems (ECA)
- Credit transactions from external systems

2.2 **Prerequisites**

Set up Oracle FLEXCUBE Universal Banking Application and Oracle Global Liquidity Management Application.

Refer the 'Oracle FLEXCUBE Universal Banking Installation' manual.

2.3 <u>Integration Process</u>

This section contains the following topic:

- Section 2.3.1, "Account Service Validations"
- Section 2.3.2, "Handling External Credit Approval (ECA) Requests"
- Section 2.3.3, "Triggering Accounting Entries to FCUBS"
- Section 2.3.4, "Processing Account Statements"

2.3.1 Account Service Validations

The system performs account related validations for external transactions based on the requests. The response of these requests will be send to the external system.

FCUBS validates the status of the accounts based on the debit credit indicator send in the request. The account service validation request from the external system will be handled by 'QueryCustAccVal' interface.



For account related validations, the account validation services with credit indicator will be used. System performs the following validations on the accounts:

- Check unauthorized accounts
- Check closed accounts
- Check frozen status of CIF / account
- Check pending primary party change
- Check no debit marked for account
- Check no credit marked for account
- Check dormancy status of account
- Check debit interest due on account
- Check debit transactions if customer has become major and if age proof not submitted

If these account related validations are maintained as an override, then the request will be approved. If the validations are configured as an error, then the request will be rejected.

- If debit or credit indicator is specified as 'None' (N), only the account service validations like unauthorized account, closed account will be performed.
- If debit or credit indicator is specified as 'Debit' (D), then debit related validations like No debit, CIF minor, dormancy etc will be performed.
- If debit or credit indicator is specified as 'Credit' (C), credit related validations like No credit, dormancy will be performed.
- If debit or credit indicator is specified as 'Both' (B), then both credit and debit account service validations will be performed.

If any account validation fails, then the failure response will be send to the external system.

2.3.2 Handling External Credit Approval (ECA) Requests

In this stage, the system performs account balance check and validations for the debit transactions. The debit transactions from external system will be processed through ECA. The amount requested for debit will be blocked in the account and the response will be send to the external system.

The system performs the following in this stage:

- If any account related validations fails and is configured as an override, then ECA will be approved. If it is configured as an error, ECA will be rejected.
- If the account validations are passed, then available balance check is done in the
 account. Balance check will take account level limits (TOD, Uncollected Limits, Daylight
 Limits) also into consideration for ECA approval. Minimum balance check will be
 performed on accounts during ECA block.
- If the total available balance is greater than or equal to ECA amount, system creates an amount block for ECA amount and ECA will be approved. If the available balance is less than ECA amount then ECA request will be rejected.
- If ECA account is linked to ELCM, an account balance check is performed based on the
 total available amount. If the available balance is less than ECA amount, system will
 look for limits availability and will perform limit utilization. An amount block will be
 created for the full ECA amount. ECA reference number will be generated for each ECA
 request.
- Amount block created through external systems, will be shown under ECA blocked amount (ACY_ECA_BLOCKED_AMT) in account balance table (sttm_account_balance). The 'Blocked Amount' field in STDCUSAC will display consolidated amount blocked through FCUBS or external systems.



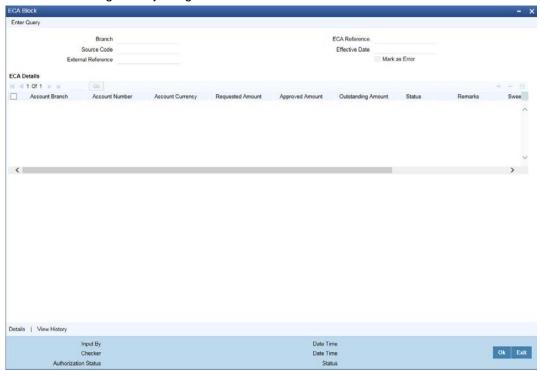
- If the account has sweep facility enabled and is opted in the request, then the sweep
 processing will be done based on the ECA request. If the ECA request is sent with
 sweep required, system will perform sweep for the amount required. By default, sweep
 required will be 'No' for the requests.
- If the ECA amount is more than account balance post sweep, limit amount will be utilized for the remaining amount, if available.
- ECA external request reference is captured in request and system sends the ECA block reference in the ECA approval.
- Any ECA requests which are received during EOD will be processed. If the block results in any sweep entries it will be tanked.
- If one or more of the accounts under a request have failed for ECA block, ECA block will be done for the remaining accounts and account wise response will be returned.
- A tag 'UPDASERRIFANYFAIL' will be given to stop ECA block for the entire request, if any of the account has failed for ECA block. If the tag UPDASERRIFANYFAIL has value 'No' in the request, system will do the ECA block for the remaining accounts and only the ones with error will be failed. A success response will be given in this case against the ECA request. If tag UPDASERRIFANYFAIL is 'Yes', entire ECA request sent under create external ECA reference number will be rejected, even if one account fails for ECA block. A failure response will be given in this case against the ECA request.
- System will support partial block, if partial block tag is yes in the ECA Request. If
 account has lesser balance than the requested ECA amount, system will approve to the
 extent of available amount and the response will be send with the approved amount.
- If the partial release tag is No, partial request will not be allowed, ECA should be utilized
 in full. By default partial blocking will be No for the requests, if not sent by external
 systems.
- On ECA approval, account withdrawable balance will be reduced to the extent of ECA approved amount.
- Minimum ECA block amount maintained at account class (sttm_account_class) will be validated for the ECA block amount. If partial block is allowed, then system will first check whether amount is greater than the minimum ECA amount on account class level.
- If block amount is more than Minimum ECA block amount, but less than the available amount at the account, then error will be thrown for insufficient balance.
- If ECA debit request is rejected, the placed ECA block will not be released automatically. The external system has to send ECA Undo request to release the ECA block.
- You can do an ECA debit for lesser amount than the approved amount. The system will
 release the amount for full and do the debit for lesser amount that is requested. The
 balance amount will be released to the customer account.
- ECA debit can be done for lesser amount multiple times against an ECA block. This will be send as partial ECA debit request.
- You can also do an ECA debit for a bigger amount than the approved amount. When
 the ECA amount exceeds the approved amount the ECA block will be closed and the
 system performs account validations on the debit account for the excess amount. If the
 account does not hold balance for the additional amount, the entire ECA debit requested
 for the current transaction will fail.
- Effective date will be defaulted to application date for ECA block creation.
- TD and CL accounts will not be allowed in ECA creation.

2.3.2.1 Viewing ECA Block Details

The system creates an ECA amount block on an account when an ECA request is approved. This blocked amount is used for ECA debit and will be active till the approved amount is debited or ECA request is cancelled. The interface 'CreateEcablk' will perform the ECA block request. You can view the ECA Block details in ECA block screen. The system allows you to



only query the details in this screen. Other operations are not allowed in this screen. You can invoke this screen by typing 'CADECABL' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



Click 'Enter Query' to specify and view the following details:

Branch

The system displays the current branch code.

Source Code

The system displays the source code passed in the request.

External Reference

Specify the external reference number.

ECA Reference

Specify the ECA reference number.

Effective Date

The system displays the effective date.

Mark as Error

If 'Mark as Error' is enabled then the complete ECA request will be rejected even if one account fails in the validation.

ECA Details

The following ECA details are displayed based on the query:

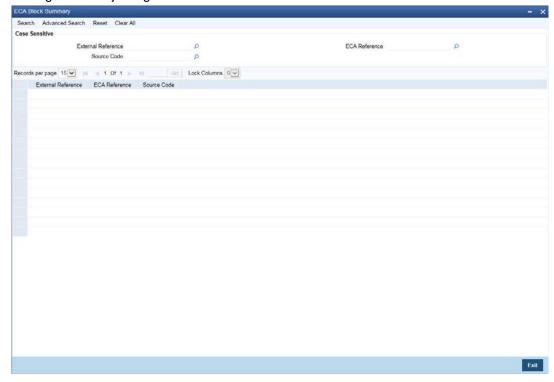
- Account Branch
- Account Number
- Account Currency
- Requested Amount'
- Approved Amount



- Outstanding Amount
- Status
- Remarks
- Sweep Required
- Partial Block Required
- Partial Release Allowed

2.3.2.2 Viewing ECA Block Details

You can view details of ECA Block through 'ECA Block Summary' screen. You can invoke this screen by typing 'CASECABL' the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search records based on the following parameters:

- External Reference
- Source Code
- ECA Reference

Click on 'Search' button with or without entering any of the above search parameters. All records matching the search criteria are displayed. To view a particular record double click on the desired record displayed in the list of records. The following details pertaining to each record is displayed:

- External Reference
- ECA Reference
- Source Code

2.3.2.3 Cancelling ECA Request

The system allows you to cancel an approved and active ECA request. On cancellation request the system will release the amount block created on ECA block.



The system performs the following if cancellation of ECA is requested:

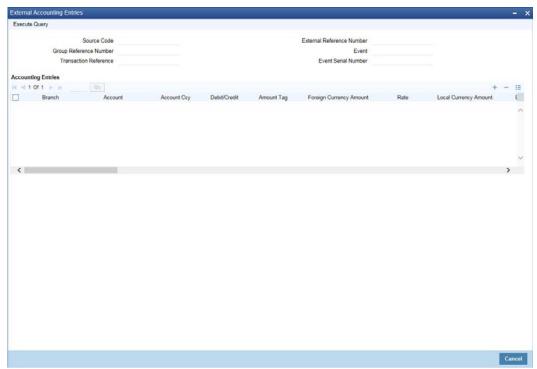
- ECA amount block created on block will be marked as Cancelled on ECA Undo.
- If any sweep transaction is executed on ECA block it will be reversed.
- If any ELCM utilization is done during ECA block, it will be de-utilized if line is revolving.
- Any debit request on the cancelled ECA request will be rejected.
- Partial cancellation of ECA request is not possible with Undo ECA option.
- Once the cancel ECA is successful, the confirmation will be provided in response against the Undo reference number.

2.3.2.4 ECA Undo and Query Block Interface

The interface 'CloseEcablk' and 'QueryEcablk' will perform ECA undo request and query the status of ECA transactions respectively. The system displays the approved amount, outstanding ECA amount ECA status etc for queried ECA external reference number.

2.3.3 Triggering Accounting Entries to FCUBS

The external systems can trigger accounting entries to FCUBS through external accounting interface 'CreateExtAccEcaEntries'. This interface will do all the customer account validations during accounting. All the entries posted from the product processors will be passed as an authorized entry. You can view the external accounting entries passes using 'External Accounting Entries' screen. The system allows you to only query the details in this screen. Other operations are not allowed in this screen. You can invoke the screen by typing 'IFDEXACC' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



Click 'Enter Query' to specify and view the following details:

Source Code

The system displays the source code passed in the request.



Group Reference Number

Specify the group reference number generated for accounting handoff. All the entries under one handoff is treated under a group reference number.

Transaction Reference

Specify the transaction reference number specified in the ECA debit request. Alternatively, you can select the transaction reference from the option list. The list displays all valid options.

External Reference Number

Specify the external reference number. Alternatively, you can select the external reference number from the option list. The list displays all valid options.

Event

The system displays the vent passed in ECA debit request.

Event Serial Number

The system displays the event serial number generated on accounting handoff.

Click 'Execute Query' to view the following accounting entry details:

Accounting Entries

- Branch
- Account
- Account Ccy
- Debit/Credit
- Amount Tag
- Foreign Currency Amount
- Rate
- Local Currency Amount
- Date
- Value Date
- Event
- Event Serial Number
- Related Account
- Related Reference
- Related Customer
- ECA Reference
- Block Release Status
- Module
- External Reference Number
- MIS Head
- Instrument Code
- Product
- Available Balance Check Required
- Intra Day Release
- Availability Information
- Consider for Cover Sweeps
- Escrow Processing



- Cheque Mandatory
- Consider for Account Activity
- Salary Credit
- Component type for transaction
- Consider For Turnover Limit
- Anti Money Laundering Required
- Available Balance Update Through PPC
- Transaction Narrative
- Swift Code
- Transaction Code
- Debit Override Tracking
- Credit Override Tracking
- AML Product Category
- End Table

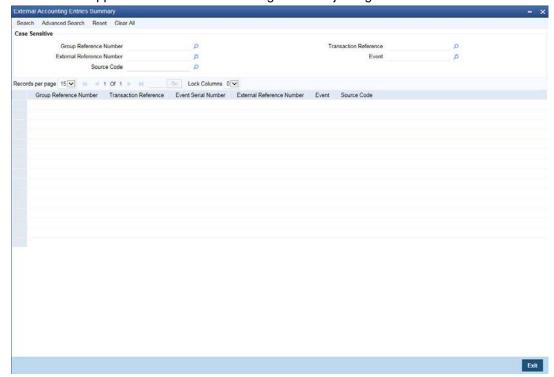
FCUBS will process the following on the external entries:

- Account and GL validations for the entry posting
- Account and GL balance updation
- Account statement processing
- Release of ECA Block for ECA based debit
- Inter branch entry posting, if transaction branch and account branch are not same
- CYPO entries processing, if account currency and local currency are not same
- Release of dormancy on entry posting
- Sweep entry related processing
- · Updation of instrument status, if debit is against an instrument number
- ELCM limit updation



2.3.3.1 Viewing External Accounting Entry Details

You can view details of External Accounting Entries through 'External Accounting Entries Summary' screen. You can invoke this screen by typing 'IFSEXACC' the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search records based on the following parameters:

- Group Reference Number
- External Reference Number
- Source Code
- Transaction Reference
- Event

Click on 'Search' button with or without entering any of the above search parameters. All records matching the search criteria are displayed. To view a particular record double click on the desired record displayed in the list of records. The following details pertaining to each record is displayed:

- Group Reference Number
- Transaction Reference
- Event Serial Number
- External Reference Number
- Event
- Source Code

2.3.4 Processing Account Statements

The product processors has to send all the required details for processing the account statement. Transaction narratives 'TXNNARRATIVE' in the request will be displayed as statement narrative against respective external entries. The statement date will be the application date for transactions originating from external systems.



3. Annexure

3.1 Accounting Handoff from External System to FCUBS

An external system can request for debit or credit to an account or GL in FCUBS through the interface.

The following major values will be passed as part of debit request for accounting handoff:

Values	Description	Mandatory
MODULE	Module which is sending for accounting handoff	Yes
TRN_REF_NO	Transaction reference number for debit / credit	No
EVENT_SR_NO	Event serial no for Dr / Cr leg	Yes
EVENT	Event against which accounting to be posted	Yes
AC_BRANCH	Branch for accounting handoff	Yes
AC_NO	Account to which Debit / Credit to be done on accounting handoff	Yes
AC_CCY	Currency of the account	Yes
DRCR_IND	Account to be debited / credited on accounting handoff	Yes
AMOUNT_TAG	Amount tag against which accounting to be posted	Yes
LCY_AMOUNT	Local ccy amount for accounting handoff	Yes
ECAREFNO	ECA reference no generated for each request under a ECA create external reference no	Yes (Man- datory for ECA Debits only)
FCYAMT	Fcy amount for accounting hand- off, Mandatory, if Account cur- rency is Fcy.	No
EXCHRATE	If Ccy is Fcy, then exchange rate and Lcy amount tags are mandatory.	No
BLOCKRELEASES- TATUS	Block release status to be set as F - Full debit; P – For partial debit (Only if partial release is allowed).	Yes



Values	Description	Mandatory
TRN_DT	Transaction date on which accounting to be posted. It's a non mandatory field, if not provided, accounting would be posted to current system date.	No
VALUE_DT	Value date on which accounting to be posted. It's a non mandatory field, if not provided, would be defaulted to current system date.	No
TXNNARRATIVE	Transaction narrative captured as part of request will be displayed in account statement.	No

The following values will be passed as part of accounting handoff for accounting posting:

Values	Description	Default value	Possible values	Mandatory
CHEQUE_MANDATORY	If debit to happen against an account based on the instrument no, then cheque mandatory to be Y.	N	Y/N	No
INSTRUMENTCODE	If cheque mandatory is Yes, then instrument code to be mandatory in the request. Based on that, the chq no would be updated to used in Flexcube system.	Null	Valid instru- ment number	No
AVAILBALREQD	If balance checked to happen as part of ECA debit, this flag to be Y.	Y	Y/N	No
AVLINFO	Balance will be updated immediately / move to uncollected balance (for credit transaction alone) based on the value provided.	I - Imme- diate	I - Imme- diate- V - On value Date	No
INTRADAYRELEASE	If Available info is I and intraday release is Y, then funds will be in Uncollected, to be cleared on intraday batch run.	N	Y/N	No



Values	Description	Default value	Possible values	Mandatory
ESCROW	If Escrow is set as Y, then on EAC credit, amount would be blocked, if it's against a project account.	N	Y/N	No
CONSFORACCACTIVITY	To make the account undormant on ECA processing, then consider for account activity to be sent as Y in request.	Y	Y/N	No
CONSFORTRNOVER	To restrict the maximum amount to be credited to an account, this flag to be sent as Y in the request.	N	Y/N	No
SWEEPREQD	If ECA debit is made more than requested amount and if sweep is Yes, then excess debit will be covered from cover accounts, if available balance isn't sufficient to cover excess debit.	N	Y/N	No
DEBIT_OVER- RIDE_TRACKING	If account is set for Debit override, if this tag has value B / O, then debit override will be displayed.	В	В/О	No
CREDIT_OVER- RIDE_TRACKING	If account is set for Credit override, if this tag has value B / O, then credit override will be displayed.	В	В/О	No
DONTSHOWINSTMT	If during reversal request of external entries, reversal entries to be excluded from account statement, then DONTSHOW-INSTMT should be Y.	N	Y/N	No



Values	Description	Default value	Possible values	Mandatory
EVENTSRNOTOBEREVD	If during reversal request of external entries, event slr no to be reversed should be sent in request.	Null	Valid event slr no	Yes (for reversal request)
TRNCODE	If transaction code is sent as part of request, it will be stored in the ACT-B_ENTRIES_TRN-CODE_DETAILS table	Null	Transaction Code	No
SWIFT_CODE	If SWIFT_CODE is sent as part of request, then it will be displayed in the SWIFT account statement.	Null	Valid SWIFT code	No

Note

Transaction code is not mandatory for external entry hand-off.



4. Function ID Glossary

С	I
CADECABL2-4	IFDEXACC2-6
CASECABL2-5	IFSEXACC2-9

