

Oracle FLEXCUBE Wealth Management Interface User  
Guide

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Oracle FLEXCUBE Wealth Management Interface User Guide  
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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/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Introduction

This document is designed to help acquaint you with the interface among various Oracle FLEXCUBE products, viz; Oracle FLEXCUBE Universal Banking Solutions (FCUBS), Private Banking (FCPB), and Direct Banking (FCDB).

This manual explains the maintenances required for the exchange of data and the type of data being transferred between;

- FCUBS and FCPB
- FCPB and FCUBS
- FCPB and FCDB
- FCDB and FCPB

This User Manual explains the extensibility features and provides insight into the design guidelines and principles for external parties to leverage and develop the required extensions in a non invasive way to the primary features and functionality of the application.

Besides this User Manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help encapsulates 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         |
| 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:

|                  |  |
|------------------|--|
| <b>Chapter 1</b> | <i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual. |
|------------------|--|

|                  |   |
|------------------|---|
| <b>Chapter 2</b> | <i>Oracle FCUBS- FCPB Interface</i> deals with the maintenances required for the interface and its further processing.  |
| <b>Chapter 3</b> | <i>Oracle FCPB – FCUBS Interface</i> deals with the maintenances required in FCPB to exchange information between FCUBS and FCPB  |
| <b>Chapter 4</b> | <i>Oracle FCPB – FCDB Interface</i> deals with the maintenances required in FCPB to exchange information between FCPB and FCDB  |
| <b>Chapter 5</b> | <i>Oracle FCDB – FCPB Interface</i> deals with the maintenances required in FCDB to exchange information between FCDB and FCPB  |
| <b>Chapter 6</b> | <i>Oracle FLEXCUBE Universal Banking - Direct Banking Integration</i> explains the prerequisites required for the integration of FCUBS and FCDB. It also describes various types of information that are in the scope of integration and the channels through which such information are processed. |
| <b>Chapter 7</b> | <i>Oracle FLEXCUBE Direct Banking - Universal Banking Notifications</i> contains the list of notifications.   |
| <b>Chapter 8</b> | <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**

| <b>Abbreviation</b> | <b>Description</b>  |
|---------------------|---|
| System              | Unless and otherwise specified, it shall always refer to Oracle FLEXCUBE Universal Banking Solutions system   |
| FCUBS               | Oracle FLEXCUBE Universal Banking Services  |
| FCDB                | Oracle FLEXCUBE Direct Banking  |
| FCPB                | Oracle FLEXCUBE Private Banking   |
| EOD                 | End of Day  |
| Licensee            | The LICENSEE is the Financial Institution, Application Services Provider or the Bank which has licensed the Oracle FLEXCUBE Direct Banking application and shall rollout the solution to its customers as an internet and / or mobile banking channel |
| Implementer         | The IMPLEMENTER is the Implementation Partner, Vendor, Application Service Provider or the LICENSEE themselves who is responsible for rolling out, configuring, extending or developing on Oracle FLEXCUBE Direct Banking                             |
| DB PB               | Oracle FLEXCUBE Direct Banking – Oracle FLEXCUBE Private Banking  |
| SSO                 | Single Sign On  |





## 1.6 **Terminology**

The following terms and terminology is used within the documents to explain underlying processes, components, actions, actors etc.

| Term                                       | Definition  |
|--|---|
| Business Service                           | A Business Service or a Transaction Service is a coarse grained component that delivers a particular service contract. The Service Interfaces and that make up the contract are each implemented by their particular Service Endpoints.   |
| POJO                                       | A Plain Old Java Object (POJO) is exactly what it says. The term is used to differentiate these simple objects from more specific or complex types such as EJB classes.<br><br>For example, when creating an EJB, a specific class must implement the Session Bean interface. However, that class will often delegate much of its functionality to one or more POJOs to aid maintainability and reuse of functionality. |
| Service Implementation or Service Endpoint | A Service Implementation is a concrete implementation of a Service Interface.   |
| Service Interface                          | A Service Interface is a cohesive set of Service Methods that are grouped together in the anticipation that they will be commonly used together by a consumer.<br><br>For example, the Service Interface for the Funds Transfer Service would contain a set of Service Methods that perform different types of immediate money transfer between two accounts.   |
| Service Method                             | A Service Method takes the form of a Java method implemented by the Service Implementation and the Service Delegate. The consumer of the service will invoke one or more Service Methods to help perform part of a business process.  |
| Extension Schema                           | The <b>Extension Schema</b> is a term used for the separate database schema as deployed by Oracle FLEXCUBE Direct Banking to allow IMPLEMENTERS to extend the Oracle FLEXCUBE Direct Banking application as per their needs.  |

## 1.7 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 |



---

## 2. Oracle FCUBS – FCPB Interface

### 2.1 Introduction

Oracle FLEXCUBE Private Banking (FCPB) helps banks, financial institutions and wealth management service providers deliver advisory-driven solutions. The services include portfolio management, management of multiple asset-classes and advisory services.

The interface between FCUBS and FCPB enables the exchange of information related to day-to-day transactions and maintenances. FCUBS generates the required data for exchange in ASCII format and places the files in a predefined directory in the database server. This directory is accessible by FCPB.

The data types permitted in a handoff file are given below:

| Data Type | Description  |
|-----------|--|
| Text      | Text fields can have alphanumeric characters as per the length specified for the field.  |
| Numeric   | Numeric fields contain the following information:<br>Amounts – This type of fields contain digits (0-9) and a decimal separator (.). The number of decimal digits is driven by the currency maintenance of FCUBS.<br>Numbers without decimals – This type of fields contain digits (0-9) only.<br>Numbers with decimals – This type of fields contain digits (0-9) and a decimal separator (.). However, these digits do not represent amounts. For example, exchange rates of currencies may contain decimal. |
| Date      | Dates are represented in YYYYMMDD format. For instance, March 30, 2012 is represented as 20120330.   |

#### 2.1.1 Details Handed off from FCUBS to Oracle FCPB

Oracle FLEXCUBE hands off the following details to Oracle FCPB:

| Entity                                 | Action | Frequency | Core/Security |
|--|--------|-----------|---------------|
| TD Account Creation                    | Add    | On-line   | Core          |
| TD Premature Withdrawal                | Add    | On-line   | Core          |
| CASA Account Creation                  | Add    | On-line   | Core          |
| CIF Authorization/Modification/Closure | Add    | On-line   | Core          |
| Broker Data                            | Add    | On-line   | Core          |
| CASA Account Balances                  | Add    | On-line   | Core          |
| Segmentation Information               | Add    | On-line   | Core          |
| TD Maturity with Interest Liquidation  | Add    | Batch     | Core          |

|                                 |     |       |      |
|---------------------------------|-----|-------|------|
| Daily Accrued Interest on TD    | Add | Batch | Core |
| Penalty on TD                   | Add | Batch | Core |
| Loan and Liability Information  | Add | Batch | Core |
| Segmentation Status Information | Add | Batch | Core |

## 2.2 Defining Interface Details for Oracle FCPB

In order to enable the interface, you need to define the interface details for Oracle FCPB in FCUBS. You can define the format details and properties of interface files using 'Interface Definition' screen. To invoke this screen, type 'GIDIFTDF' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You need to define the interface details.

### External System

Specify the code that identifies the external system. The interface details defined on this screen are applicable to the interface between FCUBS and the external system selected here.

For FCPB interface, you need to specify 'FCPB' as the external system.

### Interface Code

Specify a unique code that identifies the interface between the above external system and FCUBS.

### Interface Type

Select the interface type from the following options:

- Incoming - Select this for interfaces that upload data into FCUBS

- **Outgoing** - Select this for interfaces that facilitate handoff of data from FCUBS

**File Mask**

Specify the file mask for the outgoing interface file. The system decides the name of the handoff file based on the file mask defined here.

**Format Type**

Select the message format type. Choose one of the following format types based on the data length:

- **Fixed** - Select this format type if the interface data is within fixed width.
- **Delimited** - Select this format type if the interface data is in delimited format.

If you select 'Delimited', the system enables the field 'Delimiting Character'.

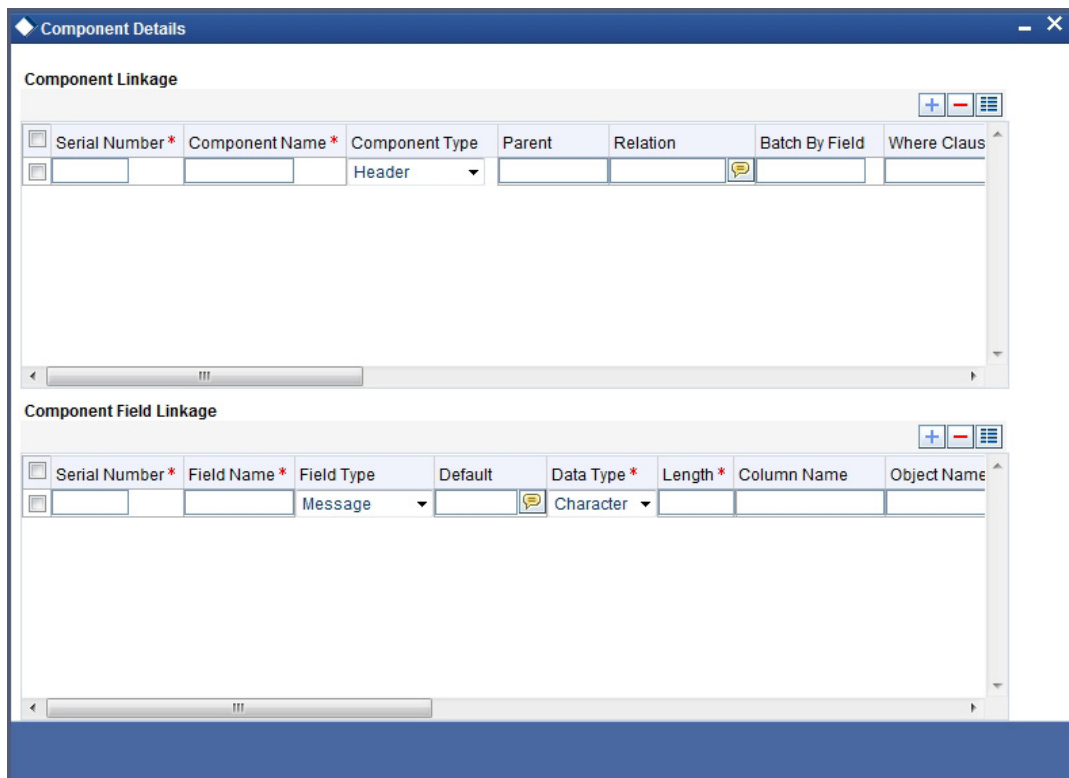
**File Path**

Specify the directory in which the interface file is stored.

*For further details on the fields on 'Interface Definition' screen, refer to the section 'Specifying Interface Definition Details' under chapter 'Generic Interface' of Generic Interface user manual.*

**2.2.1 Defining Component Details**

As part of interface definition, you need to capture specific component details for both handoff and upload. Click 'Component Details' button on the 'Interface Definition' screen.



You can capture the details of the header, body and footer under 'Component Linkage' section. Below that, under 'Component Field Linkage' section, you can define the details pertaining to table columns, field type, field length, field name and other relevant details.

*For more details of the fields on this screen, refer the chapter 'Generic Interface' in the Generic Interface User Manual.*

## 2.3 FATCA Interface between Oracle FCUBS and FCPB

As part of the GIDPRSIF batch, Oracle FCUBS hands off FATCA (Foreign Account Tax Compliance Act) related data to FCPB. This batch is part of the end of day operations. Once a customer gets upgraded as per the segmentation rules, FCUBS generates a handoff file to FCPB. Subsequently, the customers will receive an online notification.

The system generates the following handoff files during EOD operations:

### **The Customer Master File**

This file contains the following information related to FATCA.

- Information available in the FATCA related fields
- Any field information related to 'Director' in the existing customer master file will be removed as part of the batch. Such details will form a part of the 'Directors' hand-off file.

The interface code for Customer Master File (UBS\_SEG\_CUSTOMER.CSV) is IFCUSSEG

### **Directors File**

Any field information related to 'Director' will form a part of the 'Directors' hand-off file. This file supports one-to-many relationships between customer and directors.

The interface code for Directors (UBS\_SEG\_AUTH\_SIGN.CSV) is IFCUSCOR

### **Customer FATCA Classification File**

This file contains FATCA classification details of the customers.

The interface code for Customer FATCA Classification file (UBS\_SEG\_CUST\_FATCA.CSV) is IFFATCA

## 2.4 Processing Online Notifications

FCUBS sends an online notification to Oracle FCPB at the following occasions:

- Creation of term deposit account in FCUBS
- Premature withdrawal (redemption before maturity date) of the term deposit amount
- Creation of customer accounts in FCUBS
- Change in the balance in the customer accounts
- Creation, modification or closure of customer information
- Creation of Brokers (customer under the customer category 'Broker') in FCUBS
- Modification of term deposit account in FCUBS
- Premature withdrawal (redemption before maturity date) of the term deposit amount

---

### **Note**

Online Notification for TD redemption through 1317 redemption screen is not supported.

---

- Rollover of Term deposit account in FCUBS
- Creation of Recurring deposit account in FCUBS
- Customer creation under 'BROKER' category
- Amendment of the segmentation code, net worth amount, net worth currency and customer currency of customer Segmentation
- Amendment of the segmentation status from Upgraded to Downgraded and Re-Upgraded to Downgraded

---

**Note**

Notification will be fired only for segmented customer. That is when the segment status and segment code for the customer are not null.

---

Customer status cannot be modified to downgrade on the same day of upgrade.

The details of online notification processed from FCUBS are given below:

| <b>Instance</b>                          | <b>Notification Code</b> | <b>Operation</b>                          | <b>Service</b>       | <b>XSD Name</b>  |
|--|--------------------------|---|----------------------|--|
| TD account creation                      | NOTIF_TD_T-DACC_NEW      | QuerycustAccountDetails                   | FCUBSAccService      | TD-NewAccount-Notify-MSG.xsd   |
| TD Account modification                  | NOTIF_TD-MOD_PB          | QuerycustAccountDetails                   | FCUBSAccService      | TD-NewAccount-Notify-MSG.xsd   |
| TD premature withdrawal                  | NOTIF_I-CREDM            | QueryTDRedemption                         | FCUBSAccService      | IC-QueryTDRedem-Res-Full-MSG.xsd<br>IC-QueryTDRedem-Req-IO-MSG.xsd       |
| TD rollover                              | NOTIF_T-D_ROLLOVER       | QueryTDRollover                           | FCUBSTDService       | ST-QueryTDRollover-Req-IO-MSG.xsd<br>ST-QueryTDRollover-Res-Full-MSG.xsd |
| CASA account creation                    | NOTIF_-CA_CUSTACC_NEW    | QuerycustAccountDetails                   | FCUBSAccService      | CA-NewCustomerAccount-Notify-MSG.xsd                                     |
| CIF authorization/ modification/ Closure | NOTIF_CO_CUSTOMER_-MOD   | QueryCustomer                             | FCUBSCustomerService | ST-ModifyCustomer-Notify-MSG.xsd   |
| Broker creation                          | NOTIF_CO_CCUSTOMER_NEW   | QueryCustomer                             | FCUBSCustomerService | ST-NewCustomer-Notify-MSG.xsd  |
| CASA account balance change              | NOTIFY_AC_BAL            | QuerycustAccountDetails                   | FCUBSAccService      | TD-Account-Status-Notif.xsd  |
| Customer creation                        | NOTIF_P-B_CUSTOMER       | Customer creation under 'Broker' category |                      |  |

|                     |                    |  |  |               |
|---------------------|--------------------|--|--|---------------|
| Segmentation code   | NOTIF_P-B_CUSTOMER |  |  | CUSTSEGCD     |
| Net worth Amount    | NOTIF_P-B_CUSTOMER |  |  | NETWORTH      |
| Net worth Currency  | NOTIF_P-B_CUSTOMER |  |  | NET-WORTHCCY  |
| customer currency   | NOTIF_P-B_CUSTOMER |  |  | CUSTCCY       |
| Segmentation status | NOTIF_P-B_CUSTOMER |  |  | CUSTSEGSTATUS |

New tags CUSTSEGCD, CUSTSEGSTATUS, NETWORTH, NETWORTHCCY and CUSTCCY will be available in the notification XSD.

## 2.5 Defining Interface Details for Data Handoff

FCUBS hands off the details of maintenances and transactions to Oracle FCPB for processing. You need to maintain separate interface details to enable handoff of the following details:

- TD maturity with interest liquidation
- Daily accrued interest on TD
- Penalty on TD
- Loan and Liability Information

The maintenances required for enabling the data upload are discussed under the following headings.

### 2.5.1 Term Deposit Maturity with Interest Liquidation

On the maturity date of a term deposit, FCUBS hands off the term deposit maturity details to Oracle FCPB. In addition to that, the system also hands off the interest details after interest liquidation.

This handoff happens only for the customers whose segment code and segment status are defined in the system.

To enable the data handoff from FCUBS, you need to define the interface details as given in the following table:

| Field          | Value    |
|----------------|----------|
| Interface Code | STOIMDTL |
| Interface Type | Outgoing |
| From System    | FCUBS    |
| To System      | FCPB     |
| Dateformat     | YYYYMMDD |

|                           |  |
|---------------------------|--|
| File Mask                 | /U/B/S/_/T/D/M/A/T\$D\$M\$Y\$h\$m\$s/E/N/D/./C/S/<br>V |
| Whentorun                 | Beginning of day                                       |
| Frequency                 | Daily  |
| Character Set             | ASCII  |
| Format                    | Delimited  |
| Delimiter                 | ^  |
| File Header record length | 3 , Default value HDR                                  |
| Body Record Length        | 36   |
| File Footer record length | 3, default value TLR                                   |
| Numeric padding           | Left padding with Zeros                                |
| Text padding              | Left padding with spaces                               |
| Datalog Required          | Yes  |
| CRC Required              | No   |
| Triggering                | System   |

In 'Component Details' sub-screen, you need to maintain the following details:

| Field Name | Table Name                | Column Name    | Data Type | Field Length | Position |
|------------|---------------------------|----------------|-----------|--------------|----------|
| HEADER     |                           |                | VARCHAR2  | 3            | 1        |
| AC_REF_NO  | TDVWS_TD_MATURETY_DETAILS | AC_ENTRY_SR_NO | NUMBER    | 10           | 1        |
| CUST_NO    | TDVWS_TD_MATURETY_DETAILS | CUSTOMER_NO    | VARCHAR2  | 9            | 11       |
| CUST_NAME  | TDVWS_TD_MATURETY_DETAILS | CUSTOMER_NAME1 | VARCHAR2  | 105          | 20       |
| TD_ACC     | TDVWS_TD_MATURETY_DETAILS | ACC            | VARCHAR2  | 20           | 125      |
| ACC_CLASS  | TDVWS_TD_MATURETY_DETAILS | ACCOUNT_CLASS  | VARCHAR2  | 6            | 145      |
| TRN_DT     | TDVWS_TD_MATURETY_DETAILS | TRN_DT         | DATE      | 10           | 151      |
| LCY_AMOUNT | TDVWS_TD_MATURETY_DETAILS | AMOUNT         | NUMBER    | 22           | 161      |
| DR_CR_ACC  | TDVWS_TD_MATURETY_DETAILS | AC_NO          | VARCHAR2  | 20           | 183      |

|          |                           |                  |          |   |     |
|----------|---------------------------|------------------|----------|---|-----|
| AC_CCY   | TDVWS_TD_MATURETY_DETAILS | AC_CCY           | VARCHAR2 | 3 | 203 |
| REC_STAT | TDVWS_TD_MATURETY_DETAILS | RECORD_STAT      | VARCHAR2 | 1 | 206 |
| TXN_TYPE | TDVWS_TD_MATURETY_DETAILS | TRANSACTION_TYPE | VARCHAR2 | 9 | 207 |
| TRAILER  |                           |                  | VARCHAR2 | 3 | 1   |

## 2.5.2 Daily Accrued Interest on Term Deposits

FCUBS hands off the details of the accrued interest on the term deposits to Oracle FCPB on a daily basis. This handoff happens only for the customers whose segment code and segment status are defined in the system.

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### Note

Discounted TD's accrual record will not be sent to Oracle FCPB. Interest Liquidation for Discounted TD's will be sent upfront in TD Maturity with interest liquidation file.

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To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

| Field                     | Value                        |
|---------------------------|------------------------------|
| Interface Code            | DLACCRNT                     |
| Interface Type            | Outgoing                     |
| From System               | FCUBS                        |
| To System                 | FCPB                         |
| Dateformat                | YYYYMMDD                     |
| File Mask                 | /M/K\$D\$M\$Y\$h\$m\$s/E/N/D |
| Whentorun                 | End of Transaction input     |
| Frequency                 | Daily                        |
| Character Set             | ASCII                        |
| Format                    | Delimited                    |
| Delimiter                 | ^                            |
| File Header record length | 3 , Default value HDR        |
| Body Record Length        | 36                           |
| File Footer record length | 3, default value TLR         |
| Numeric padding           | Left padding with Zeros      |



| Field            | Value                    |
|------------------|--------------------------|
| Text padding     | Left padding with spaces |
| Datalog Required | Yes                      |
| CRC Required     | No                       |
| Triggering       | System                   |

In 'Component Details' sub-screen, you need to maintain the following details:

| Field Name | Table Name           | Column Name    | Data Type | Field Length | Position |
|------------|----------------------|----------------|-----------|--------------|----------|
| CUSTNO     | ICVW_ACCRUAL_DETAILS | CUST_NO        | VARCHAR2  | 9            | 1        |
| SHRTNM     | ICVW_ACCRUAL_DETAILS | SHORT_NAME     | VARCHAR2  | 20           | 10       |
| ACC        | ICVW_ACCRUAL_DETAILS | ACC            | VARCHAR2  | 20           | 30       |
| ACCL       | ICVW_ACCRUAL_DETAILS | ACCOUNT_CLASS  | VARCHAR2  | 6            | 50       |
| ACRAMT     | ICVW_ACCRUAL_DETAILS | ACCRUED_AMOUNT | NUMBER    | 22           | 56       |
| ENTDT      | ICVW_ACCRUAL_DETAILS | ENT_DT         | VARCHAR2  | 10           | 78       |
| CCY        | ICVW_ACCRUAL_DETAILS | CCY            | VARCHAR2  | 3            | 88       |
| PROD       | ICVW_ACCRUAL_DETAILS | PROD           | VARCHAR2  | 4            | 91       |
| HEADER     |                      |                | VARCHAR2  | 3            | 1        |
| TRAILER    |                      |                | VARCHAR2  | 3            | 1        |

### 2.5.3 Penalty on Term Deposits

FCUBS hands off to Oracle FCPB the details of penalties applied on term deposits. This handoff happens only for the customers whose segment code and segment status are defined in the system.

To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

| Field          | Value    |
|----------------|----------|
| Interface Code | STOIMDTL |
| Interface Type | Outgoing |

| Field                     | Value   |
|---------------------------|---|
| From System               | FCUBS   |
| To System                 | FCPB  |
| Dateformat                | YYYYMMDD  |
| File Mask                 | /U/B/S/_/T/D/M/A/T\$D\$M\$Y\$h\$m\$s/E/N/D/.C/S/V |
| Whentorun                 | Beginning of day                                  |
| Frequency                 | Daily   |
| Character Set             | ASCII   |
| Format                    | Delimited   |
| Delimiter                 | ^   |
| File Header record length | 3 , Default value HDR                             |
| Body Record Length        | 36  |
| File Footer record length | 3, default value TLR                              |
| Numeric padding           | Left padding with Zeros                           |
| Text padding              | Left padding with spaces                          |
| Datalog Required          | Yes   |
| CRC Required              | No  |
| Triggering                | System  |

In 'Component Details' sub-screen, you need to maintain the following details:

| Field Name | Table Name       | Column Name    | Data Type | Field Length | Position |
|------------|------------------|----------------|-----------|--------------|----------|
| HEADER     |                  |                | VARCHAR2  | 3            | 1        |
| AC_REF_NO  | TDVW_T-D_DETAILS | AC_ENTRY_SR_NO | NUMBER    | 10           | 1        |
| CUST_NO    | TDVW_T-D_DETAILS | CUSTOMER_NO    | VARCHAR2  | 9            | 11       |
| CUST_NAME  | TDVW_T-D_DETAILS | CUSTOMER_NAME1 | VARCHAR2  | 105          | 20       |
| TD_ACC     | TDVW_T-D_DETAILS | ACC            | VARCHAR2  | 20           | 125      |

| Field Name     | Table Name                | Column Name           | Data Type | Field Length | Position |
|----------------|---------------------------|-----------------------|-----------|--------------|----------|
| ACC_-<br>CLASS | TDVW_T-<br>D_DE-<br>TAILS | ACCOUNT_CLASS         | VARCHAR2  | 6            | 145      |
| TRN_DT         | TDVW_T-<br>D_DE-<br>TAILS | TRN_DT                | DATE      | 10           | 151      |
| LCY_AMOU<br>NT | TDVW_T-<br>D_DE-<br>TAILS | AMOUNT                | NUMBER    | 22           | 161      |
| DR_CR_AC<br>C  | TDVW_T-<br>D_DE-<br>TAILS | AC_NO                 | VARCHAR2  | 20           | 183      |
| AC_CCY         | TDVW_T-<br>D_DE-<br>TAILS | AC_CCY                | VARCHAR2  | 3            | 203      |
| REC_STAT       | TDVW_T-<br>D_DE-<br>TAILS | RECORD_STAT           | VARCHAR2  | 1            | 206      |
| TXN_TYPE       | TDVW_T-<br>D_DE-<br>TAILS | TRANSACTION_-<br>TYPE | VARCHAR2  | 9            | 207      |
| TRAILER        |                           |                       | VARCHAR2  | 3            | 1        |

#### 2.5.4 Loan and Liability Information

FCUBS hands off the details of loan accounts to Oracle FCPB. This handoff happens only for the customers whose segment code and segment status are defined in the system.

The handoff file contains the following details of the loan accounts maintained in FCUBS:

- Principal outstanding amount
- Maturity date
- Interest rate
- Tenor of the loan
- Accrued amount
- Amount paid
- Last paid date

To enable handoff of this data from FCUBS, you need to define the interface details as given in the following table:

| Field          | Value    |
|----------------|----------|
| Interface Code | CLOLNDTL |
| Interface Type | Outgoing |

|                           |  |
|---------------------------|--|
| From System               | FCUBS  |
| To System                 | FCPB   |
| Dateformat                | YYYYMMDD                                     |
| File Mask                 | /U/B/S/_/P/R/O/D/B/L\$D\$M\$Y\$h\$m\$s/E/N/D |
| Whentorun                 | End of Transaction input                     |
| Frequency                 | Daily  |
| Character Set             | ASCII  |
| Format                    | Delimited                                    |
| Delimiter                 | ^  |
| File Header record length | 3 , Default value HDR                        |
| Body Record Length        | 36   |
| File Footer record length | 3, default value TLR                         |
| Numeric padding           | Left padding with Zeros                      |
| Text padding              | Left padding with spaces                     |
| Datalog Required          | Yes  |
| CRC Required              | No   |
| Triggering                | System                                       |

In 'Component Details' sub-screen, you need to maintain the following details:

| Field Name | Table Name            | Column Name    | Data Type | Field Length | Position |
|------------|-----------------------|----------------|-----------|--------------|----------|
| HEADER     |                       |                | VARCHAR2  | 3            | 1        |
| CUSTID     | CLVW_LOAN_INT_DETAILS | CUSTOMER_ID    | VARCHAR2  | 35           | 1        |
| ACCNO      | CLVW_LOAN_INT_DETAILS | ACCOUNT_NUMBER | VARCHAR2  | 35           | 2        |
| PRODAC     | CLVW_LOAN_INT_DETAILS | DR_PROD_AC     | VARCHAR2  | 20           | 36       |
| PROD       | CLVW_LOAN_INT_DETAILS | PRODUCT_CODE   | VARCHAR2  | 4            | 56       |
| BOOKDT     | CLVW_LOAN_INT_DETAILS | BOOK_DATE      | VARCHAR2  | 10           | 60       |
| VALDT      | CLVW_LOAN_INT_DETAILS | VALUE_DATE     | VARCHAR2  | 10           | 70       |
| PRNOUT-AMT | CLVW_LOAN_INT_DETAILS | PRNOUTSTANDING | NUMBER    | 22           | 80       |

| Field Name | Table Name            | Column Name         | Data Type | Field Length | Position |
|------------|-----------------------|---------------------|-----------|--------------|----------|
| CCY        | CLVW_LOAN_INT_DETAILS | CURRENCY            | VARCHAR2  | 3            | 102      |
| MATDT      | CLVW_LOAN_INT_DETAILS | MATURITY_DATE       | VARCHAR2  | 10           | 105      |
| ACCSTAT    | CLVW_LOAN_INT_DETAILS | ACCOUNT_STATUS      | VARCHAR2  | 1            | 115      |
| ACSUB-TYP  | CLVW_LOAN_INT_DETAILS | ACCT_SUB_TYPE       | VARCHAR2  | 10           | 116      |
| ACCBRN     | CLVW_LOAN_INT_DETAILS | DR_ACC_BRN          | VARCHAR2  | 3            | 126      |
| MICR       | CLVW_LOAN_INT_DETAILS | MICR                | VARCHAR2  | 10           | 129      |
| RSLDVAL    | CLVW_LOAN_INT_DETAILS | RESOLVED_VALUE      | NUMBER    | 22           | 139      |
| TENOR      | CLVW_LOAN_INT_DETAILS | TENOR               | NUMBER    | 22           | 161      |
| ACCRAMT    | CLVW_LOAN_INT_DETAILS | ACCRAMT             | NUMBER    | 22           | 183      |
| LTINACDT   | CLVW_LOAN_INT_DETAILS | LAST_INT_AC-CR_DATE | VARCHAR2  | 10           | 205      |
| AMTSTLD    | CLVW_LOAN_INT_DETAILS | AMTSTLD             | NUMBER    | 22           | 215      |
| LTPMTDT    | CLVW_LOAN_INT_DETAILS | LAST_PMT_DT         | VARCHAR2  | 10           | 237      |
| ACTADD     | CLVW_LOAN_INT_DETAILS | ACCT_ADDRESS        | VARCHAR2  | 10           | 247      |
| HLDAMT     | CLVW_LOAN_INT_DETAILS | HOLD_AMOUNT         | NUMBER    | 22           | 257      |
| TRAILER    |                       |                     | VARCHAR2  | 3            | 1        |

### 2.5.5 Term Deposit Rollover

FCUBS hands off the details of manual and automatic rollovers of term deposits to Oracle FCPB. This handoff happens only for the customers whose segment code and segment status are defined in the system.

The Notification contains the following details of the TD accounts maintained in FCUBS:

- Branch
- Deposit account number
- Old maturity date
- New maturity date

- Renewal date
- Rollover type
- Total interest on the TD
- Principal
- Rollover amount
- Balance interest paid out during rollover
- Interest rate
- Tenor
- Customer number
- Currency

## **2.5.6 Segmentation Status Information**

When a customer segmentation status is updated to 'Upgraded' as per the segmentation rules, FCUBS generates an End Of Day (EOD) and Beginning Of Day (BOD) files handoff for the corresponding customers and triggers the handoffs to FCPB. As a part of this interface, the following files will be generated whenever the customer segmentation status is upgraded:

- Customer File  
FCUBS will generate outgoing files for the upgraded customers and the account details of the corresponding primary account holder will be handed off to FCPB.
- Customer Account File  
FCUBS will generate outgoing files for the CASA accounts of the upgraded customers and the corresponding open accounts will be handed off to FCPB.
- Customer Balances – CASA File  
FCUBS will generate outgoing files for the CASA accounts and the balance of the upgraded customers. The balance details of the corresponding open accounts will be handed off to FCPB.
- Customer Balances – Loan File  
FCUBS will generate outgoing files for the Loan accounts and the balance of the upgraded customers. The active loans of the corresponding customers will be handed off to FCPB.
- Customer TD Booked & Rollover File  
FCUBS will generate outgoing files for the TD accounts which underwent the following changes as of segmentation date:
  - Booked
  - Rollover
  - Partial Redemption
 The following details are sent to the FCPB:
  - Details of all open TD accounts
  - Partial redeemed TD details
  - TD renewal details
- Customer TD Interest Liquidation, Penalty File - Segment Upgrade Details  
FCUBS will generate outgoing files at BOD, for the TD accounts undergoing the following changes as of segmentation date:
  - Interest liquidation
  - Penalty
 The following TD details are sent to FCPB:

- TD with interest liquidation
- TD with penalty entries for partial redemption

### 2.5.6.1 Segment Upgrade - File Formats

The formats of the above files are given below.

#### Customer File Format

The format of the customer file is given below.

| FIELD NAME                | DESCRIPTION                                 | MANDATORY | FCUBS COLUMN NAME | TABLE NAME         | LENGTH |
|---------------------------|---|-----------|-------------------|--------------------|--------|
| EXTERNAL_ID               | External client id of customer              | YES       | EXT_REF_NO        | STTM_CUSTOMER      | 20     |
| FCPB_CLIENT_ID            | FCPB Client ID of customer                  |           |                   | NULL               | 10     |
| SALUTATION                | Salutation                                  | YES       | CUSTOMER_PREFIX   | STTM_CUST_PERSONAL | 30     |
| FIRST_NAME                | First Name                                  | YES       | FIRST_NAME        | STTM_CUST_PERSONAL | 105    |
| MIDDLE_NAME               | Middle Name                                 | NO        | MIDDLE_NAME       | STTM_CUST_PERSONAL | 105    |
| LAST_NAME                 | Last Name                                   | NO        | LAST_NAME         | STTM_CUST_PERSONAL | 105    |
| PHONE_REGION_COUNTRY_CODE | Telephone international country code        | NO        | TEL_ISD_NO        | STTM_CUST_PERSONAL | 10     |
| PHONE_HOME                | Home Phone                                  | NO        | TELEPHONE         | STTM_CUST_PERSONAL | 105    |
| MOBILE_ADDN_COUNTRY_CODE  | Mobile international country code           | NO        | MOB_ISD_NO        | STTM_CUST_PERSONAL | 10     |
| PHONE_MOBILE              | Mobile Phone                                | NO        | MOBILE_NUMBER     | STTM_CUST_PERSONAL | 22     |
| PHONE_OFFICE_COUNTRY_CODE | Office Telephone international country code | NO        |                   | NULL               | 3      |

| FIELD NAME    | DESCRIPTION                  | MANDATORY | FCUBS COLUMN NAME     | TABLE NAME               | LENGTH |
|---------------|------------------------------|-----------|-----------------------|--------------------------|--------|
| PHONE_WORK    | Work Phone                   | NO        | E_TELEPHONE           | STT-M_CUST_PROFESSIONAL  | 10     |
| EMAIL         | Email                        | NO        | E_MAIL                | STT-M_CUST_PERSONAL      | 255    |
| GENDER        | Gender:(M) Male, (F) Female  | YES       | SEX                   | STT-M_CUST_PERSONAL      | 1      |
| DOB           | Date OF Birth                | NO        | DATE_OF_BIRTH         | STT-M_CUST_PERSONAL      | 10     |
| TAX_ID        | Income Tax ID                | YES       | TAX_ID                | STTM_CORP_DIRECTORS      | 105    |
| CLIENT_SEG    | Client Segment               | YES       | CUSTOMER_SEGMENT_CODE | STTM_CUSTOMER            |        |
| OCCUPATION    | Occupation                   | YES       | DESIGNATION           | STT-MS_CUST_PROFESSIONAL | 105    |
| CLIENT_TYPE   | Client IT type               | YES       | CUSTOMER_TYPE         | STTM_CUSTOMER            | 1      |
| HOME_BRANCH   | Branch code of the customer  | YES       | LOCAL_BRANCH          | STTM_CUSTOMER            | 3      |
| ACQ_DATE      | Acquisition Date             | NO        |                       | NULL                     |        |
| BANKER        | Banker Code                  | YES       | BANK_CODE             | STTM_BANK                | 4      |
| ADDR_LINE 1   | Mailing Address 1            | NO        | ADDRESS1              | MST-M_CUST_ADDRESS       | 105    |
| ADDR_LINE 2   | Mailing Address 2            | NO        | ADDRESS2              | MST-M_CUST_ADDRESS       | 105    |
| ADDR_LINE 3   | Mailing Address 3            | NO        | ADDRESS3              | MST-M_CUST_ADDRESS       | 105    |
| STATE_MAILING | State of the Mailing address | NO        |                       | NULL                     |        |



| FIELD NAME            | DESCRIPTION                     | MANDATORY | FCUBS COLUMN NAME | TABLE NAME              | LENGTH |
|-----------------------|---------------------------------|-----------|-------------------|-------------------------|--------|
| COUNTRY_MAILING       | Country of the mailing address  | NO        | COUNTRY           | MSTM_CUST_ADDRESS       | 3      |
| ZIP_MAILING           | Zip code of the mailing address | NO        |                   | NULL                    |        |
| ADDR_LINE1            | Home Address 1                  | YES       | ADDRESS_LINE1     | STTM_CUSTOMER           | 105    |
| ADDR_LINE2            | Home Address 2                  | YES       | ADDRESS_LINE3     | STTM_CUSTOMER           | 105    |
| ADDR_LINE3            | Home Address 3                  | YES       | ADDRESS_LINE2     | STTM_CUSTOMER           | 105    |
| STATE_HOME            | State of the Home address       | NO        |                   | NULL                    |        |
| COUNTRY_HOME          | Country of the Home address     | YES       | COUNTRY           | STTM_CUSTOMER           | 3      |
| ZIP_HOME              | Zip code of the Home address    | NO        |                   | NULL                    |        |
| ADDR_LINE1            | Work Address 1                  | NO        | E_ADDRESS1        | STTMS_CUST_PROFESSIONAL | 105    |
| ADDR_LINE2            | Work Address 2                  | NO        | E_ADDRESS2        | STTMS_CUST_PROFESSIONAL | 105    |
| ADDR_LINE3            | Work Address 3                  | NO        | E_ADDRESS3        | STTMS_CUST_PROFESSIONAL | 105    |
| STATE_WORK            | State of the work address       | NO        |                   | NULL                    |        |
| COUNTRY_WORK          | Country of the work address     | NO        |                   | NULL                    |        |
| ZIP_WORK              | Zip code of the work address    | NO        |                   | NULL                    |        |
| FAX_HOME_COUNTRY_CODE | FAX international country code  | NO        | FAX_ISD_NO        | STTM_CUST_PERSONAL      | 10     |
| FAX                   | Fax Number                      | NO        | FAX_NUMBER        | STTM_CUSTOMER           | 105    |

| FIELD NAME            | DESCRIPTION   | MANDATORY | FCUBS COLUMN NAME              | TABLE NAME                             | LENGTH |
|-----------------------|---|-----------|--------------------------------|--|--------|
| NATIONALITY           | Nationality - If Customer type is "I" (Individual) Nationality required to be provided<br><br>If Customer type is "C" (Corporate) Country of Incorporation to be provided | YES       | NATIONALITY/<br>INCORP_COUNTRY | STTM_CUSTOMER/<br>STTMS_CUST_CORPORATE | 3      |
| LANGUAGE              | Preferred language of the customer  | YES       | LANGUAGE                       | STTM_CUSTOMER                          | 3      |
| CCY_ID                | Customer Currency   | YES       | PORTFOLIO_C-CY_CODE            | SETM_PORTFOLIO_MASTER                  | 3      |
| PREF_COMM_MODE        | Preferable communication mode   | YES       | DEFAULT_MEDIA                  | STTM_CUSTOMER                          | 12     |
| CLIENT_CATEGORY       | Client category   | YES       | CUSTOMER_CATEGORY              | STTM_CUSTOMER                          | 10     |
| CLIENT_CLASSIFICATION | Client Classification   | YES       | CUST_CLASSIFICATION            | STTM_CUSTOMER                          | 20     |
| MINOR_FLAG            | Flag indicating if minor  | YES       | MINOR                          | STTM_CUST_PERSONAL                     | 1      |
| BIRTH_PLACE           | Place of Birth  | NO        | PLACE_OF_BIRTH                 | STTM_CUST_PERSONAL                     | 100    |
| COB_COUNTRY_ID        | Country of birth  | NO        | BIRTH_COUNTRY                  | BIRTH_COUNTRY                          | 3      |
| DOMICILE              | Domicile Country details  | NO        | D_COUNTRY                      | STTM_CUSTOMER                          | 3      |
| SIGNIFY_IN_USA_YN     | Visited US in last 3 years  |           | VST_US_REV                     | STTM_CUST_PERSONAL                     | 1      |

| FIELD NAME           | DESCRIPTION  | MANDATORY | FCUBS COLUMN NAME | TABLE NAME          | LENGTH |
|----------------------|--|-----------|-------------------|---------------------|--------|
| POA FLAG             | Power of Attorney flag, If POA flag is "Y" FCPB should consider the holder details and update Signatory type in CRM_AUTHORIZED_SIGNATORY table as "PA" | NO        | PA_ISSUED         | STT-M_CUST_PERSONAL | 1      |
| AUTH_SIGN_FNAME      | First name of the Power of Attorney Holder   | NO        | PA_HOLDER_NAME    | STT-M_CUST_PERSONAL | 105    |
| AUTH_SIGN_LNAME      | Last name of the Power of Attorney Holder  | NO        |                   | NULL                |        |
| AUTH_SIGN_DOB        | Date of birth of the Power of Attorney Holder  | NO        |                   | NULL                |        |
| AUTH_SIGN_MOBILE     | Mobile international country code of the guardian/Power of Attorney Holder   | NO        |                   | NULL                |        |
| AUTH_SIGN_HOME       | Mobile number of the Power of Attorney Holder  | NO        |                   | NULL                |        |
| PH_HOME_COUNTRY_CODE | Telephone Code of home telephone number of the Power of Attorney holder  |           | PA_HOLDER_TEL_ISD | STT-M_CUST_PERSONAL | 10     |
| AUTH_SIGN_HOME       | Telephone number of the Power of Attorney holder   | NO        | PA_HOLDER_TEL_NO  | STT-M_CUST_PERSONAL | 20     |
| AUTH_SIGN_TAX_ID     | Tax identifier of the Power of Attorney Holder   | NO        |                   | NULL                | 15     |

| FIELD NAME                         | DESCRIPTION  | MANDATORY | FCUBS COLUMN NAME                    | TABLE NAME                     | LENGTH |
|------------------------------------|--|-----------|--------------------------------------|--------------------------------|--------|
| AUTH_SIG<br>N_REL                  | Relationship of the Power of Attorney Holder           | NO        |                                      | NULL                           | 5      |
| AUTH_SIG<br>N_TYPE                 | Type of the Power of Attorney Holder                   | NO        |                                      | NULL                           | 3      |
| AUTH_SIG<br>N_DOMI-<br>CILE        | Country of the Power of Attorney Holder                | NO        |                                      | NULL                           | 20     |
| NATIONALI-<br>TY_COUN-<br>TRY_CODE | Nationality Country ID of the Power of Attorney holder |           | PA_HOLD-<br>ER_NA-<br>TIONALTY       | STT-<br>M_CUST_PER-<br>SONAL   | 3      |
| AUTH_SIG<br>N_AD-<br>DRESS         | Address of the Power of Attorney holder                |           | PA_HOLD-<br>ER_ADDR                  | STT-<br>M_CUST_PER-<br>SONAL   | 105    |
| AUTH_SIG<br>N_COUN-<br>TRY         | Address Country ID of the Power of Attorney holder     |           | PA_HOLD-<br>ER_AD-<br>DR_COUN<br>TRY | STT-<br>M_CUST_PER-<br>SONAL   | 3      |
| LOCATION                           | Location code/<br>details of cus-<br>tomer             | NO        |                                      | NULL                           |        |
| EXT_PORT-<br>FOLIO_ID              | UBS Invest-<br>ment portfolio<br>ID                    | NO        | PORTFO-<br>LIO_ID                    | SETM_PORTFO-<br>LIO_MASTER     | 16     |
| REG_COU<br>NTRY_ID                 | Registered<br>country for the<br>corporate             | NO        | R_COUN-<br>TRY                       | STT-<br>MS_CUST_COR-<br>PORATE | 3      |
| INCORP_C<br>OUN-<br>TRY_ID         | Incorporated<br>country for the<br>corporate           | NO        | INCORP_C<br>OUNTRY                   | STT-<br>MS_CUST_COR-<br>PORATE | 3      |

| FIELD NAME      | DESCRIPTION   | MANDATORY | FCUBS COLUMN NAME | TABLE NAME                   | LENGTH |
|-----------------|---|-----------|-------------------|------------------------------|--------|
| CUSTOMER_STATUS | Status of the customer                                  | NO        | CIF_STATUS        | STTM_CUSTOMER                | 20     |
| UDF_NUM_1       | UDF NUM 1   | NO        | FIELD_VAL_1       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_NUM_2       | UDF NUM 2   | NO        | FIELD_VAL_2       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_NUM_3       | UDF NUM 3   | NO        | FIELD_VAL_3       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_NUM_4       | UDF NUM 4   | NO        | FIELD_VAL_4       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_NUM_5       | UDF NUM 5   | NO        | FIELD_VAL_5       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_TXT_1       | Guardian name<br>- It is mandatory if minor flag is 'Y' | NO        | LEGAL_GUARDIAN    | STTM_CUST_PERSONAL           | 105    |
| UDF_TXT_2       | UDF TXT 2   | NO        | FIELD_VAL_7       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_TXT_3       | UDF TXT 3   | NO        | FIELD_VAL_8       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_TXT_4       | UDF TXT 4   | NO        | FIELD_VAL_9       | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_TXT_5       | UDF TXT 5   | NO        | FIELD_VAL_10      | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_DATE_1      |   | NO        | FIELD_VAL_11      | CSTM_FUNCTION_USERDEF_FIELDS | 150    |
| UDF_DATE_2      |   | NO        | FIELD_VAL_12      | CSTM_FUNCTION_USERDEF_FIELDS | 150    |

| FIELD NAME  | DESCRIPTION | MANDATORY | FCUBS COLUMN NAME | TABLE NAME                    | LENGTH |
|-------------|-------------|-----------|-------------------|-------------------------------|--------|
| UDF_-DATE_3 |             | NO        | FIELD_VAL_13      | CSTM_FUNCTION_USER-DEF_FIELDS | 150    |
| UDF_-DATE_4 |             | NO        | FIELD_VAL_14      | CSTM_FUNCTION_USER-DEF_FIELDS | 150    |
| UDF_-DATE_5 |             | NO        | FIELD_VAL_15      | CSTM_FUNCTION_USER-DEF_FIELDS | 150    |

### Customer Account File Format

The format of the customer account file is given below:

| FIELD NAME        | DESCRIPTION            | LENGTH | MANDATORY | FCC_COLUMNS   | LENGTH | TABLE NAME         | Fcubs Remarks           |
|-------------------|------------------------|--------|-----------|---------------|--------|--------------------|-------------------------|
| T_EXT_-CLI-ENT_ID | External client id     | 10     | YES       | CUST_NO       | 9      | STT-M_CUST_ACCOUNT |                         |
| T_BANK_ACCT_ID    | Bank account id        | 16     | YES       | CUST_AC_NO    | 20     | STT-M_CUST_ACCOUNT |                         |
| T_ACCT_STATUS     | Account status         | 1      | YES       | ACC_STATUS    | 4      | STT-M_CUST_ACCOUNT |                         |
| T_ACCT_SUB_-TYPE  | Account sub type       | 5      | YES       | ACCOUNT CALSS | 6      | STT-M_CUST_ACCOUNT |                         |
| T_CURR            | Currency               | 3      | YES       | CCY           | 3      | STT-M_CUST_ACCOUNT |                         |
| T_ACCT_BRANCH     | Account branch         | 50     | YES       | BRANCH_CODE   | 3      | STT-M_CUST_ACCOUNT |                         |
| T_MICR            | MICR                   | 24     | NO        | NULL          |        |                    |                         |
| T_ACCT_-TYP       | Account type           | 5      | YES       | ACCOUNT_TYPE  | 1      | STT-M_CUST_ACCOUNT | S- Savings, U - Current |
| T_SALES_REP_ID    | Sale representative id | 50     | NO        | NULL          |        |                    |                         |

| FIELD NAME         | DESCRIPTION          | LENGTH | MANDATORY | FCC_COLUMN        | LENGTH | TABLE NAME         | Fcubs Remarks     |
|--------------------|----------------------|--------|-----------|-------------------|--------|--------------------|-------------------|
| T_OPPORTUNITY_ID   | Sale opportunity id  | 50     | NO        | NULL              |        |                    |                   |
| OPENING_DATE       | Opening date         |        | YES       | AC_OPEN_DATE      | 8      | STT-M_CUST_ACCOUNT |                   |
| CLOSING_DATE       | Closing date         |        | NO        | AC_SET_CLOSE_DATE | 8      | STT-M_CUST_ACCOUNT |                   |
| T_ACCT_ADDRESS     | Address              | 200    | YES       | ADDRESS 1         | 105    | STT-M_CUST_ACCOUNT |                   |
| T_ACCT_ADDRESS 1   | Address line 1       | 200    | NO        | ADDRESS 2         | 105    | STT-M_CUST_ACCOUNT |                   |
| T_ACCT_ADDRESS 2   | Address line 1       | 200    | NO        | ADDRESS 3         | 105    | STT-M_CUST_ACCOUNT |                   |
| T_ACCT_CITY        | Account city         | 100    | NO        | LOCATION          | 15     | STT-M_CUST_ACCOUNT |                   |
| T_ACCT_COUNTRY_ID  | Account country id   | 3      | NO        | NULL              |        |                    |                   |
| T_HLD_ACCOUNT_YN   | Held away account YN | 1      | YES       | "N"               | 1      |                    | DEFAULT VALUE "N" |
| T_ACCT_DESCRIPTION | Account description  | 20     | NO        | AC_DESC           |        | STT-M_CUST_ACCOUNT |                   |

#### Customer Balance – CASA File Format

The format of the customer balance file is given below:

| FIELD NAME | DESCRIPTION | TYPE    | LENGTH | MANDATORY | FCC_COLUMN | LENGTH | FCC Table name     | FCC Remarks |
|------------|-------------|---------|--------|-----------|------------|--------|--------------------|-------------|
| CLIENT_ID  | Client id   | VARCHAR | 10     | YES       | CUST_NO    | 9      | STT-M_CUST_ACCOUNT |             |

| FIELD NAME    | DESCRIPTION                      | TYPE    | LENGTH | MANDATORY | FCC_COLUMN    | LENGTH | FCC Table name     | FCC Remarks   |
|---------------|----------------------------------|---------|--------|-----------|---------------|--------|--------------------|---|
| BANK_ACCT_ID  | Bank account id /loan account id | VARCHAR | 16     | YES       | CUST_AC_NO    | 20     | STT-M_CUST_ACCOUNT |   |
| PROD_ID       | product id                       | VARCHAR | 5      | YES       | PROD          | 4      | ICT-B_ENTRIES      | Interest Product associated. One account can have multiple interest product |
| BOOKING_DATE  | booking date                     | DATE    |        | YES       | AC_OPEN_DATE  |        | STT-M_CUST_ACCOUNT |   |
| VALUE_DATE    | value date                       | DATE    |        | YES       |               | 8      |                    | Default Value Application date  |
| AMOUNT        | amount                           | NUMBER  | 24,6   | YES       | ACY_AVL_BAL   | 22     | STT-M_CUST_ACCOUNT |   |
| CCY_ID        | Currency                         | VARCHAR | 3      | YES       | CCY           | 3      | STT-M_CUST_ACCOUNT |   |
| MATURITY_DATE | Maturity date                    | DATE    |        | NO        | NULL          |        |                    |   |
| ACCT_SUB_TYPE | Account sub type                 | VARCHAR | 5      | YES       | ACCOUNT_CLASS | 6      | STT-M_CUST_ACCOUNT |   |
| INT_RATE      | interest rate                    | NUMBER  | 24,6   | NO        | AMT/RATE      | 22     | ICT-B_UDE-VALS     |   |
| TENOR         | tenor                            | NUMBER  | 10     | YES       | NULL          |        |                    |   |



| FIELD NAME                       | DESCRIPTION             | TYPE        | LENGTH   | MANDATORY | FCC_COLUMN                      | LENGTH | FCC Table name                  | FCC Remarks  |
|----------------------------------|-------------------------|-------------|----------|-----------|---------------------------------|--------|---------------------------------|--|
| ACCR_I<br>NT                     | Accrued<br>interest     | NUM-<br>BER | 24,<br>6 | NO        | AMT                             | 22     | ICT-<br>B_EN-<br>TRIES          | This will<br>be sum of<br>total<br>credit<br>interest<br>accrued<br>for that<br>product<br>includes<br>all credit<br>formula<br>associ-<br>ated to it          |
| LAST_I<br>NT_AC-<br>CR_-<br>DATE | Last inter-<br>est paid | DATE        |          | NO        | LAST_A<br>CCR_D<br>T            | 8      | ICT-<br>B_AC-<br>C_PR           |  |
| INTER-<br>EST_PA<br>ID           | interest<br>paid        | NUM-<br>BER | 24,<br>6 | NO        | AMT                             | 22     | ICT-<br>B_EN-<br>TRIES          | This will<br>be sum of<br>total<br>credit<br>interest<br>liqui-<br>dated for<br>the prod-<br>uct<br>includes<br>all credit<br>formula<br>associ-<br>ated to it |
| LAST_I<br>NT_-<br>DATE           | Last inter-<br>est date | DATE        |          | NO        | LAST_A<br>CCR_D<br>T            | 8      | ICT-<br>B_AC-<br>C_PR           |  |
| HOLD_<br>AMOUN<br>T              | Hold<br>amount          | NUM-<br>BER | 24,<br>6 | NO        | ACY_-<br>BLOCK<br>ED_AM<br>OUNT | 22     | STT-<br>M_CUS<br>T_AC-<br>COUNT |  |

### Customer Balance – Loan File Format

The format of the customer loan balance file is given below:

| FIELD NAME    | DESCRIPTION                      | TYPE    | LENGTH | MANDATORY | FCC_COLUMN      | LENGTH | FCC Table name           | FCC Remarks              |
|---------------|----------------------------------|---------|--------|-----------|-----------------|--------|--------------------------|--------------------------|
| CLIENT_ID     | Client id                        | VARCHAR | 10     | YES       | CUSTOMER_ID     | 9      | CLTB_ACCOUNT_MASTER      |                          |
| BANK_ACCT_ID  | Bank account id /loan account id | VARCHAR | 16     | YES       | CUST_AC_NO      | 20     | STTM_CUST_ACCOUNT        |                          |
| PROD_ID       | product id                       | VARCHAR | 5      | YES       | PRODUCT_CODE    | 4      | CLTB_ACCOUNT_MASTER      |                          |
| BOOKING_DATE  | booking date                     | DATE    |        | YES       | BOOK_DATE       | 8      | CLTB_ACCOUNT_MASTER      | YYYYM-MDD format         |
| VALUE_DATE    | value date                       | DATE    |        | YES       | VALUE_DATE      | 8      | CLTB_ACCOUNT_MASTER      | YYYYM-MDD format         |
| AMOUNT        | amount                           | NUMBER  | 24,6   | YES       | AMOUNT_FINANCED |        | CLTB_ACCOUNT_MASTER      |                          |
| CCY_ID        | Currency                         | VARCHAR | 3      | YES       | CURRENCY        | 3      | CLTB_ACCOUNT_MASTER      |                          |
| MATURITY_DATE | Maturity date                    | DATE    |        | NO        | MATURITY_DATE   | 8      | CLTB_ACCOUNT_MASTER      | YYYYM-MDD format         |
| ACCT_SUB_TYPE | Account sub type                 | VARCHAR | 5      | YES       | "L"             | 1      |                          | Default Value "L" - Loan |
| INT_RATE      | interest rate                    | NUMBER  | 24,6   | NO        | UDE_VALUE       |        | CLTB_ACCOUNT_UD E_VALUES |                          |
| TENOR         | tenor                            | NUMBER  | 10     | YES       | NULL            |        | CLTB_ACCOUNT_MASTER      |                          |

| FIELD NAME          | DESCRIPTION        | TYPE   | LENGTH | MANDATORY | FCC_COLUMN                             | LENGTH | FCC Table name             | FCC Remarks  |
|---------------------|--------------------|--------|--------|-----------|--|--------|----------------------------|--|
| ACCR_INT            | Accrued interest   | NUMBER | 24,6   | NO        | ACCURED_AMOUNT                         |        | CLTB_ACCOUNT_SCHEDULES     |  |
| LAST_INT_AC-CR-DATE | Last interest paid | DATE   |        | NO        | EVENT_DATE                             | 8      | CLTB_ACCOUNT_EVENTST_DIARY | Last accrual event happened date                           |
| INTEREST_PAID       | interest paid      | NUMBER | 24,6   | NO        | AMOUNT_SETTLED                         | 22     | CLTB_ACCOUNT_SCHEDULES     |  |
| LAST_INT-DATE       | Last interest date | DATE   |        | NO        | EVENT_DATE                             | 8      | CLTB_ACCOUNT_EVENTST_DIARY | Last liquidation event happened date                       |
| HOLD_AMOUNT         | Hold amount        | NUMBER | 24,6   | NO        | AMOUNT_FINANCED MINUS AMOUNT_DISBURSED | 22     | CLTB_ACCOUNT_MASTER        | This will be derived from AMOUNT_FINANCED-AMOUNT_DISBURSED |

#### Customer TD Booked File Format

The format of the customer TD booked file is given below:

| FIELD NAME | DESCRIPTION          | TYPE    | LENGTH | MANDATORY | REMARKS | SAMPLE VALUES  |
|------------|----------------------|---------|--------|-----------|---------|--|
| CLIENT_ID  | External customer ID | Varchar | 10     | Yes       |         |  |
| TRAN_TYPE  | Tran type            | Varchar | 15     | Yes       |         | Could be NEW for Booking, PAR for Partial Uplift or RNW for Rollover |

| FIELD NAME       | DESCRIPTION      | TYPE    | LENGTH | MANDATORY | REMARKS  | SAMPLE VALUES                     |
|------------------|------------------|---------|--------|-----------|--|-----------------------------------|
| ACCOUNT_NO       | Account no       | Varchar | 16     | Yes       |  |                                   |
| TRAN_DATE        | Transaction date | Date    |        | Yes       |  |                                   |
| AMOUNT           | Amount           | Number  | 24,6   | Yes       | Could be BookingAMt or PARAMt (For PAR TranType) or Rollover-AMt (for RNW tranType)  |                                   |
| CURRENCY         | Currency         | Varchar | 3      | Yes       |  |                                   |
| MAT_DATE         | Maturity date    | Date    |        | Yes       | Could be MatDt for Booking OR New MatDt for Rollovers  |                                   |
| TENOR            | Tenor            | Number  | 10     | Yes       |  |                                   |
| INT_RATE         | Interest rate    | Number  | 23,6   | NO        | Has been made non-mandatory as FCUBS request; but Should be mandatory for Booking IntRate or Rollover IntRate (for RNW tranType) |                                   |
| EXTERNAL_TRAN_ID | external tran id | Varchar | 40     | No        | Since FCUBS does not have any separate TransactionId for TD and only uses TD Ref Number, this should be sent as NULL/ BLANK      |                                   |
| TRAN_STATUS      | Tran Status      | Varchar | 1      | Yes       | No need to send CLOSED TDs..only Active TDs to be sent   |                                   |
| SPREAD           | Spread in BPS    | Number  | 24,6   | Yes       | Only for Floating we have Spread; Fixed Deposit only has Customer Level Spread -Bala to get back                                 |                                   |
| ACCOUNT_CLASS    | Product alt id   | Varchar | 5      | Yes       |  |                                   |
| ROLLOVER_TYPE    | Rollover Type    | Varchar | 1      | Yes       | Mandatory for rollover TransactionType ONLY  | Can be P or 'P+' as Rollover Type |

| FIELD NAME      | DESCRIPTION                        | TYPE   | LENGTH | MANDATORY | REMARKS | SAMPLE VALUES   |
|-----------------|------------------------------------|--------|--------|-----------|---------|---|
| INTEREST_AMOUNT | Interest Amt for Rollover 'P' type | Number | 24,6   | No        |         | This indicates the Interest to be paid to customer on the RolloverDate for a 'P' type of Rollover |

#### Customer TD Interest Liquidation, Penalty File Format

The format of the customer TD interest liquidation, penalty file is given below:

| FIELD NAME     | DESCRIPTION  | MANDATORY | REMARKS  | SAMPLE VALUES |
|----------------|--|-----------|--|---------------|
| TRAN REF NO    | Can be stored as Ext_Trans_Idn or Ext_Trans_Ref  | Yes       |  |               |
| CUSTOMER_NO    | Client_id  | Yes       |  |               |
| CUSTOMER_NAME1 | ignored  | NO        |  |               |
| ACC            | Sub_portfolio_id   | Yes       |  |               |
| ACCOUNT_CLASS  | Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8) | Yes       |  |               |
|                |  |           |  |               |
| TRN_DT         | Tran_Date  | Yes       | Interest Liquidation Date, Penalty Charging Date |               |
| LCY_AMOUNT     | Amount   | Yes       | Interest, Penalty                                |               |
| AC_NO          | Indicates Dr/Cr AcctNumber n ignored   | NO        |  |               |
| AC_CCY         | Amt_ccy  | YES       |  |               |
| RECORD_STAT    | ignored  | NO        |  |               |

| FIELD NAME       | DESCRIPTION | MANDATORY | REMARKS | SAMPLE VALUES     |
|------------------|-------------|-----------|---------|-------------------|
| TRANSACTION_TYPE | Tran_Type   | Yes       |         | Interest, Penalty |

### Corporate Directors File Format

The format of the corporate directors file is given below:

| FIELD NAME               | DESCRIPTION  | MANDATORY | FCUBS Column Name | FCUBS Table Name    |
|--------------------------|--|-----------|-------------------|---------------------|
| LINKED_CLIENT_ID         | External client id of customer                                   | YES       | CUSTOMER_NO       | STTM_CUSTOMER       |
| FCPB_CLIENT_ID           | FCPB Client Id of customer                                       |           |                   | NULL                |
| AUTH_SIGN_FIRST_NAME     | First Name of the authorized signatory                           | NO        | DIRECTOR_NAME     | STTM_CORP_DIRECTORS |
| AUTH_SIGN_LAST_NAME      | Last Name of the authorized signatory                            | NO        |                   | NULL                |
| AUTH_SIGN_DOB            | Date of birth of the authorized signatory                        | NO        |                   | NULL                |
| MOBILE_COUNTRY_CODE      | Mobile international country code of the authorized signatory    | NO        | MOB_ISD_NO        | STTM_CORP_DIRECTORS |
| AUTH_SIGN_MOBILE         | Mobile number of the authorized signatory                        | NO        | MOBILE_NUMBER     |                     |
| PH_HOME_COUNTRY_CODE     | Telephone international country code of the authorized signatory | NO        | TEL_ISD_NO        | STTM_CORP_DIRECTORS |
| AUTH_SIGN_HOME           | Home number of the authorized signatory                          | NO        | TELEPHONE         | STTM_CORP_DIRECTORS |
| AUTH_SIGN_TAX_ID         | Tax identified of the authorized signatory                       | NO        | TAX_ID            | STTM_CORP_DIRECTORS |
| AUTH_SIGN_REL            | Relationship of the authorized signatory                         | NO        |                   |                     |
| AUTH_SIGN_TYPE           | Type of the authorized signatory                                 | NO        |                   |                     |
| NATIONALITY_COUNTRY_CODE | Nationality of the authorized signatory                          | NO        | NATIONALITY       | STTM_CORP_DIRECTORS |

| FIELD NAME         | DESCRIPTION                                 | MANDATORY | FCUBS Column Name | FCUBS Table Name    |
|--------------------|---|-----------|-------------------|---------------------|
| AUTH_SIGN_ADDRESS  | Address of the authorized signatory         | NO        | ADDRESS_LINE1     | STTM_CORP_DIRECTORS |
| AUTH_SIGN_COUNTRY  | Country-Address of the authorized signatory | NO        | ADDR_COUNTRY      | STTM_CORP_DIRECTORS |
| AUTH_SIGN_DOMICILE | Country-Address of the authorized signatory | NO        |                   | NULL                |

#### Customer FATCA File Format

The format of the customer FATCA handoff file is given below:

| FIELD NAME       | DESCRIPTION   | MANDATORY | FCUBS Column Name | FCUBS Table Name |
|------------------|---|-----------|-------------------|------------------|
| LINKED_CLIENT_ID | External client id of customer  | YES       | CUSTOMER_NO       | STTM_CUSTOMER    |
| FCPB_CLIENT_ID   | FCPB Client Id of customer.<br><br>In case if external ID is does not provided in this file, then process customer upload based on FCPB_CLIENT_ID     |           |                   | NULL             |
| US_INDICIA       | US INDICIA PRESENT  | NO        | US_INDICIA        | STTM_CUST_FATCA  |
| FATCA_ID         | FATCACLASSIFICATION (to be arrived based on values provided by FCUBS - consider as it is assuming that there would be synch between both the systems) | NO        | FATCA_CLASSFCN    | STTM_CUST_FATCA  |
| RECALCITRANT     | Recalcitrant  | NO        | RECALCITRANT      | STTM_CUST_FATCA  |
| EIN              | EIN   | NO        | CUST_EIN          | STTM_CUST_FATCA  |
| DATE_OF_ISSUE    | ISSDATE   | NO        | EIN_ISSUE_DT      | STTM_CUST_FATCA  |

| <b>FIELD NAME</b>  | <b>DESCRIPTION</b>  | <b>MANDATORY</b> | <b>FCUBS Column Name</b> | <b>FCUBS Table Name</b> |
|--------------------|---|------------------|--------------------------|-------------------------|
| DATE_OF_EXPIRY     | EXPDATE   | NO               | EIN_EXPIRY_DT            | STT-M_CUST_-FATCA       |
| TIN                | TIN   | NO               | CUST_TIN                 | STT-M_CUST_-FATCA       |
| TIN_DATE_OF_EXPIRY | TIN EXPIRY DATE   | NO               | TIN_EXPIRY_DT            | STT-M_CUST_-FATCA       |
| GIIN               | GIIN  | NO               | TIN_EXPIRY_DT            | STT-M_CUST_-FATCA       |
| COMMENTS           | User Comments   | NO               | REMARKS                  | STT-M_CUST_-FATCA       |
| EFFECTIVE DATE     | FCPB: Effective date of FATCA classification (should get auto-populated as current business date in FCPB).NOT EXPECTED FROM FCUBS,SHOULD BE BLANK |                  |                          | NULL                    |





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## 3. Oracle FCPB – FCUBS Interface

### 3.1 Introduction

Oracle FCPB – FCUBS interface has been primarily designed to enable the exchange of information between FCPB and FCUBS in terms of day-to-day transactions and maintenances for certain entities like Customer Creation, CASA Account Creation, TD Accounts Creation/ Transactions and Balances related to Loans and Liabilities. This chapter deals with the following interface and the explanation of the same from FCPB setup perspective:

- **Customer Creation** – Explains handing-off of details related to Customer created in FCUBS to FCPB.
- **CASA Account Creation** – Explains handing-off of details related to CASA Account created in FCUBS to FCPB.
- **TD Account Creation** – Explains handing-off of details related to TD Accounts created in FCUBS to FCPB.
- **Loans and Liability Information** – Explains handing-off of details related to loans created in FCUBS to FCPB.

### 3.2 Details of Data Received from Oracle FCUBS to Oracle FCPB

The details of the Interface Modules for Customer, CASA, Liabilities and TD are as given below:

| Entity                                 | Action | Frequency | Source | Target |
|--|--------|-----------|--------|--------|
| CIF Authorization/Modification/Closure | Add    | On-line   | FCUBS  | FCPB   |
| Broker Data                            | Add    | On-line   | FCUBS  | FCPB   |
| CASA Account Creation                  | Add    | On-line   | FCUBS  | FCPB   |
| CASA Account Balances                  | Add    | On-line   | FCUBS  | FCPB   |
| TD Account Creation                    | Add    | On-line   | FCUBS  | FCPB   |
| TD Premature Withdrawal                | Add    | On-line   | FCUBS  | FCPB   |
| TD Maturity with Interest Liquidation  | Add    | Batch     | FCUBS  | FCPB   |
| Daily Accrued Interest on TD           | Add    | Batch     | FCUBS  | FCPB   |
| Penalty on TD                          | Add    | Batch     | FCUBS  | FCPB   |
| Loan and Liability Information         | Add    | Batch     | FCUBS  | FCPB   |

### 3.3 Defining Interface Details from FCUBS to FCPB

Any FCUBS-FCPB interface originating from FCPB is driven by the flag FCUBS\_INTERFACE\_FLAG=Y in REF\_BANK\_PARAMS. However, currently since we are only supporting Customer/CASA/TD interfaces originated from FCUBS are supported, hence the value is maintained as 'N'.

In FCUBS, we can assign Segments to customers. Based on certain factors, the RM in FCUBS decides whether a Retail customer is eligible for a Wealth Segment and if eligible, upgrades the customers to such a segment.

Whenever a customer is upgraded to Wealth set of segments, all his Accounts, Balances, TDs etc would be sent to FCPB as EOD File Handoffs. For Retail Customers who have not been assigned a Segment or Upgraded even once, the system will not send any notifications or EOD File Handoffs to FCPB.

## 3.4 Transferring Data using XML Files

FCUBS sends XML based online notifications for Customer creation/modification, CASA account creation/modification and TD creation/transactions to FCPB for the Segmented Customers only. It does not send any XML notifications for retail customers that are not allotted any Segment in FCUBS.

### 3.4.1 Creating Customer Data

Whenever a customer is created in FCUBS with customer type as Individual or Corporate and if the Segment is also defined, notifications will be sent by FCUBS via an online notification XML to FCPB.

If Customer Category is defined as 'Broker' with Segment not being mentioned/blank, FCUBS will send an online Customer Creation Notification to FCPB. FCPB would create the details for a Broker in Broker Master Table. If the Segment is not mentioned for the 'Broker' created in FCUBS due to any reason, then the system will generate Segmentation Upgrade files at EOD for Broker. Thus resulting in a failure while uploading such Customer Segmentation Upgrade files in FCPB, as this 'Broker' as a customer is not created in FCPB.

#### 3.4.1.1 SETUP Needed for Enabling Customer Creation Interface from FCUBS

**Mapping of Client IT Type, Segment, Status, Client Classification and Client Category in FCPB:**

FCPB has capability to define various types of Client IT Types like Individual, Corporate, NRI etc. These values are to be maintained in FCPB with the same values that are being maintained at FCUBS during Implementation. Similarly Client Category, Client Status are also maintained suitably in REF Tables of both FCPB and FCUBS systems. These tables are then synched-up via Transaction\_Transformation screen, so that FCPB's internal names and values are mapped to FCUBS's names.

The important tables and screens to be synched-up between FCUBS and FCPB are mentioned below:

| Tables                    | Screen Name                            | Navigation                               |
|---------------------------|--|--|
| REF_CLIENT_SEG            | Client Segment                         | Master → CRM<br>Related → Client Segment |
| REF_CLIENT_STATUS         | To be updated directly in the database |  |
| REF_CLIENT_IT_TYPE        | Client IT Type                         | Master → CRM<br>Related → Client IT Type |
| REF_CLIENT_CLASSIFICATION | To be updated directly in the database |  |

|                     |  |   |
|---------------------|--|---|
| REF_CLIENT_CATEGORY | Client Category                        | Master → CRM<br>Related → Client Category |
| PREF_LANG_CODE      | To be updated directly in the database |   |

### Handling of Mandatory fields in FCUBS and FCPB using Field Access Controller

The FAC framework of FCPB also supports you to maintain certain fields as Mandatory or Non-Mandatory for Demographics screen. Fields which are mandatorily from FCUBS should be setup as Mandatory in FCPB via FAC screen for Demographics.

Similarly, fields which are non-mandatory or not available in FCUBS need to be setup as Non-Mandatory in FCPB via FAC screen for Demographics. Such fields need to be updated by the RM in FCPB via Demographics screen with the actual values.

The following fields in FCPB are not available in FCUBS:

- Occupation
- Communication Mode
- Preferred Language for Statement
- Introducer Name
- Contact Number
- Client Notes
- Zip
- State
- Tax Id
- Gender
- Client Classification
- Location

### Restriction to Modify FCUBS Fields using Field Access Controller

You are not allowed to modify the fields that are mandatorily received from FCUBS (like Customer Name, Address, Status, Segment etc.) However, you can modify the fields which are exclusively maintained by FCPB (fields which are not maintained by FCUBS) like Client

Entity, Hobbies, Preferred Communication Mode etc. The Implementer handles this using the Field Access Controller Framework of FCPB.

The screenshot shows the Oracle Field Access Controller interface. At the top, there is a navigation bar with 'Home', 'EOD', 'Master', 'User', 'Admin Authorization', 'Reports', 'My Workspace', and 'Logout'. Below this, the breadcrumb path is 'Master > Bank Related > Field Access Controller'. The main area is titled 'Field Access Controller' and contains a search box with 'Demographics' selected and a 'Search' button. Below the search box is a table with columns: Field Name, Modifiable, Mandatory, and Display. The table lists various fields with checkboxes for each column. At the bottom of the table are 'Save' and 'Clear' buttons.

| Field Name                       | Modifiable                          | Mandatory                           | Display                             |
|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| First Name                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Middle Name                      | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Last Name                        | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Income Tax ID                    | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Occupation                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Email                            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Phone (Home)                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Phone (Office)                   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Mobile                           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Fax                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Relationship Manager             | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Home Branch                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Client IT Type                   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Communication Mode               | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Client Category                  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Client Classification            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| DOB                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Name                             | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Contact No.                      | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Introducer Relationship          | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Client Currency                  | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Selutation                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Client Segment                   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| CIF Status                       | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Preferred Language               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Preferred Language for Statement | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Client Entity                    | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Hobby                            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Sports                           | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Nationality                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Travel Pattern                   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Marital Status                   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Number of Children               | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Occupation                       | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Client Background                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Business Background              | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Initial Deposit/Inward Funds     | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| From Bank                        | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Source of Wealth                 | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Annual Frequency                 | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Currencies                       | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Client Type                      | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Professional Investor            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| External Reference Id            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Address (Mailing)                | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Special Category Client          | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Location                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

### Automatic Login Creation for New Customer

Whenever a customer is created in FCPB via the Create Customer XML from FCUBS, a script is executed to auto-generate the Login ID of the customer. This script makes an entry in the SMS\_APP\_USER table and assigns a Role to the customer which is same as one's Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles are created for every segment. These roles are mapped as Customer Roles and the names of these roles are identical to the Segments maintained.

### Identifying Customer Currency and Creation of Portfolios

Customer's Currency Code is an essential field while creating a customer without which a portfolio cannot be created in FCPB. The Create Customer Notification from FCUBS also contains the Customer\_CCY for all Wealth Customers. Portfolios in FCPB get auto-created on creation of a new Customer with this Customer\_CCY as the Portfolio Currency as well.

### Directory Details for Corporate Clients

Currently, for corporate clients, FCPB supports only a single Director's details.

## Notification XML

For Customer Creation or modification, FCUBS sends the notification with the appropriate Namespace and Notif code. The namespace is decided by the implementer at the time of implementation and NOTIF\_CODE would be "NOTIF\_PB\_CUSTOMER".

---

### Note

There is no difference in Namespace or NOTIF\_CODE for Creation and Modification of a customer.

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### 3.4.1.2 Process Flow

The following steps are involved in the process:

1. On receipt of Customer New\_CIF\_AUTH\_NOTIFICATION XML from FCUBS, the customer gets created in FCPB and the various tables get populated to store customer data like CRM\_CLIENT\_MASTER, CRM\_CLIENT\_PREFERENCES, CRM\_CLIENT\_ADDRESS etc. and CIF status gets updated to Active.
2. Once the client status becomes active, the default portfolio for the client gets created. This is a customized script since different Banks would have different requirements for creating default portfolios i.e. specific Portfolio\_Types (like RMM, SLF, HLD etc).
3. Any modifications that are initiated at FCPB (like risk profiling and other details for which FCPB is the owner), are automatically updated in FCPB and are not sent to FCUBS for any further authorization.
4. The COMPLIANCE\_REQUIRED\_YN flag in REF\_BANK\_PARAMS is maintained as 'N' so that the modifications via Demographics screen will not be sent to Compliance etc and status of Customer can be made Active immediately.
5. When any modifications are made in the CIF demographic data in FCUBS (like address, email), a full screen response notification is sent back to FCPB with the amended details.
6. The closure of CIF is also communicated from FCUBS to FCPB. On receipt of this closure intimation from FCUBS, the status of the customer changes to 'Closed'.
7. Updates based on Client IT Type:
  - If Client IT Type is Corporate, Director Sub-node in FCUBS may or may not have values (it is not mandatory for FCUBS to fill in the director details at the time of corporate customer creation). If the value is available, FCPB populates it in CRM\_AUTHORIZED\_SIGNATORY table with Signatory\_Type as A (as mentioned in mapping sheet). If not available, then the system will not fill it. This is not a mandatory field from FCPB's perspective.
  - If Client IT Type is Minor Y, then FCUBS provides the Guardian details. In that case, first name in CRM\_AUTHORIZED\_SIGNATORY with Signatory\_Type as G would be filled in.
  - If Client IT Type is Individual, then there is no concept of authorized signatory. So there will be no entry in CRM\_AUTHORIZED\_SIGNATORY table.
8. In FCUBS, customers can also be created quickly using the STDCIFAD screen. The Operational workflow is as follows:
  - If a customer is created in FCUBS via the STDCIFAD screen, and later if such a customer needs to be designated as a Wealth customer via the Segmentation screen, then the Bank OPS user should remember that the STDCIFAD screen does not have an RM ID Field, which is a mandatory field for FCPB integration.
  - Hence you have to first navigate to the Modify Customer screen in FCUBS and enter the RM ID.

- Then you have to navigate to the Segment Association screen and fill in the other details like Segment, Upgrade Status etc.
- FCPB will accept the Customer Creation Notification successfully, only if the above workflow is followed.

### **3.4.2 Modifying Customer Data**

If there are any modifications at FCUBS end, a full screen response notification is sent to FCPB with the amended details.

#### **3.4.2.1 Process Flow**

The following steps are involved in the process:

The closure of CIF is also communicated from FCUBS to FCPB. On receipt of this closure intimation from FCUBS, the status of the customer changes to 'Closed'.

1. Any change in Segment (either Segmentation Upgrade or Downgrade) is also expected as a part of Customer Modification. To support this, an additional element, the Customer Segmentation Status, is sent to FCPB which would have values; Segment-Upgrade – 'U' or Segment-Downgrade – 'D' and Segment-Reupgrade – 'R'.
2. If the Segment is modified in FCUBS, then FCPB updates the Client\_Seg column with the new Segment Code in CRM\_CLIENT\_MASTER. Hence, the role of that customer changes based on the new segment, by first identifying the Role\_ID with NAME = Segment's name from SMS\_ROLE and then identifying User\_id of the Customer from SMS\_APP\_USER. The system then updates SMS\_USER\_ROLE table for that User\_Id with the RÔLE\_Id for the new Segment.

#### **3.4.2.2 Updating Crm\_Client\_Master Table**

The customer status in FCPB gets updated (i.e. Client\_Status in CRM\_CLIENT\_MASTER) based on the following xml attributes.

- CUSTSEGSTATUS
- TXNSTAT
- FROZEN

##### **Rules for updating the Client\_Status in FCPB:**

- Will be marked CLOSED if TXNSTAT is C
  - Client\_status will be updated as Suspended in FCPB, if CUSTSEGSTATUS is 'D' or FROZEN is 'Y'.
  - Customer\_Status will be Active, if TXNSTAT is 'O' or CUSTSEGSTATUS 'U' or 'R' or FROZEN is 'N',
  - Any other status results in an updation failure and an the error message will be sent as "Not a valid Customer status".
1. A new column called 'Status\_Description' is introduced in CRM\_CLIENT\_MASTER and it gets updated as mentioned below.
    - If Segment Status in the Modification XML is Upgrade ('U' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Activated customer due to Upgrade from Core Banking System'.
    - If Segment Status in the Modification XML is Reupgrade ('R' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Activated customer due to Re-upgrade from Core Banking System'.
    - If Segment Status in the Modification XML is Downgrade ('D' in CUSTSEGSTATUS Tag), FCPB defaults this column with description as 'Suspended customer due to Downgrade from Core Banking System'.

- If Segment Status in the Modification XML is Closed ('C' in TXNSTAT Tag), FCPB defaults this column with description as 'Closed customer due to Closure from Core Banking System'.
  - If Segment Status in the Modification XML is Frozen ('Y' in FROZEN Tag), FCPB defaults this column with description as 'Suspended customer due to Frozen Status received from Core Banking System'.
2. Any change in Segment (either Segmentation Upgrade or Downgrade) is also expected as a part of Customer Modification. To support this, one more additional element, the Customer Segmentation Status, is sent to FCPB which would have values; Segment-Upgrade – 'U' or Segment-Downgrade – 'D' and Segment-Reupgrade – 'R'.
  3. If the Segment is modified in FCUBS, then FCPB updates the Client\_Seg column with the new Segment Code in CRM\_CLIENT\_MASTER. Hence, the role of that customer changes based on the new segment. by first identifying the Role\_ID with NAME = Segment's name from SMS\_ROLE and then identifying User\_id of the Customer from SMS\_APP\_USER and updating SMS\_USER\_ROLE table for that User\_Id with the ROLE\_Id for the new Segment.

The Customer Modification XML includes the fields Segment, Branch ID, Banker ID, Client Status and Portfolio\_ID.

The details of online notifications for Suspended Status Client are given below:

### **3.4.2.3 Process Flow**

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental, online.
2. For modification and closure, there would be a special notification message. For modification and closure, the notif code would be notif\_co\_customer\_mod. When the customer details are modified, the txnstat would be 'O' and in case of closure, the txnstat would be 'C'.
3. On receiving closure notification from FCUBS, the CIF status in FCPB will stand closed.

### **3.4.3 Client Suspended Status**

The details of online notifications for Suspended Status Client are given below:

#### **3.4.3.1 Process Flow**

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. If the customer is suspended for a temporary time period, the status of such customer is updated as Frozen in FCUBS and on receipt of notification xml the customer status in FCPB gets updated as S (Suspended status).
3. This notification comes in the same way as any other modification notification from FCUBS. The same XML message gets transmitted with the 'Frozen' attribute being marked as 'Y'.
4. Similarly, if the Frozen status is revoked at FCUBS, it is again communicated to FCPB via customer modification notification XML with the Frozen attribute being marked as 'N'. In this case, the client status in FCPB reverted back to 'A' (active status) provided the already available status of client is 'S'.



- The notification message for communicating that the customer being Frozen would be NOTIF\_CO\_CUSTOMER\_MOD and txnstat would be 'O' in this case.

| FCPB Column Name                     | Description  | FCUBS Element Name (as per the XML) |
|--------------------------------------|--|-------------------------------------|
| <b>Updation in CRM_CLIENT_MASTER</b> |  |                                     |
| Client_status                        | If Frozen is Y, then client_status would be made as 'S' (provided if already available status is A). Or if Frozen is N, then client_status would be made as 'A'(provided the already available status for the client is S) | Frozen                              |

### 3.4.4 Broker Data

The Broker data is handed-off to FCPB using the XML format similar to Customer Creation

The details of online notifications for Broker are given below:

#### 3.4.4.1 Process Flow

The following steps are involved in the process:

- The Frequency of this notification would be one time migration and daily incremental online.
- The broker is created in FCUBS and sent to FCPB.
- The notification message for broker creation would be same as of create customer notification - NOTIF\_CO\_CUSTOMER\_NEW.
- If Customer Category is mentioned as BROKER, then FCPB will identify the same as broker and update the MST\_Broker table.
- The modification notification XML message for broker modification would be same as of customer modification notification- NOTIF\_CO\_CUSTOMER\_MOD.

| FCPB Column Name   | Description    | FCUBS Element Name (as per the XML)                    |
|--|----------------|--|
| Broker_name (MST_BROKER)   | First Name     | FULLNAME (if FULLNAME not available, then FIRSTNAME)   |
| Broker_code (MST_BROKER)   | Broker code    | CUSTNO   |
| This tag would help in identifying if the CIF Notification is of broker or not |                | CCATEGORY (In case of broker, it would be broker or B) |
| Address1 (MST_BROKER)  | Address Line 1 | ADDRLN1  |
| Address2 (MST_BROKER)  | Address Line 2 | ADDRLN2  |
| Address3 (MST_BROKER)  | Address Line 3 | ADDRLN3  |

### 3.4.5 CASA Account Creation

The details of online notifications for CASA Account Creation are given below:

#### 3.4.5.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. The asset type of products like current and savings account (CASA) would be created by FCUBS and the details would be handed off to FCPB.
3. CA-New Customer Account-Notify-MSG service would be used by FCUBS to hand-off the account details to FCPB.
4. The CASA Account would be created for customers whose status is Active. It is not opened for a Contact person.
5. Once the notification message is received from FCUBS on the creation of CASA Account, the account details would be inserted into CRM\_CLIENT\_BANK\_ACCOUNT. Once the account is created, no updates would be done to PMS\_PORTFOLIO\_HOLDING table. The Holdings would only be updated after receiving the CASA Balance Update Notification.

| FCPB Column Name   | Description  | FCUBS Element Name (as per the XML)                 |
|--|--|---|
| <b>Updation in CRM_CLIENT_BANK_ACCT</b>  |  |   |
| BANK_ACC_ID(CRM_CLIENT_BANK_ACCT)  |  | ACC   |
| CLIENT_ID(CRM_CLIENT_BANK_ACCT): Client_id is based on External_Id which is being sent as CUSTNO   |  | CUSTNO  |
| ACCT_CCY(CRM_CLIENT_BANK_ACCT)   |  | CCY   |
| ACCT_TYP(CRM_CLIENT_BANK_ACCT)   | Use existing logic of populating PROD_ID and Instrument_ID to identify ACC_TYP |   |
| ACCT_SUB_TYPE  |  | ACCTYPE (to be parameterized with values like S, C) |
| BANK_ID should be defaulted to value in BANK_ID of MST_BANKS (It is assumed that only one branch of FCPB client (like BMO, BDB is going to be maintained in the table) |  |   |

|  |  |              |
|--|--|--------------|
| ACCT_STAT should be defaulted to A   |  |              |
| ACCT_ADDRESS respective address as in ADDRESS column of MST_BANKS table for the respective BANK_ID   |  |              |
| USE_IN_TRADING should be defaulted to Y  |  |              |
| BANK_NAME respective name as in NAME column of MST_BANK table  |  |              |
| PREFFERED should be considered to be 1 if CASA account currency is equal to bank base currency and for other denominated accounts and any ongoing receipt of CASA accounts denominated in bank base currency would be defaulted to 0 |  |              |
| PORTFOLIO_ID(CRM_CLIENT_BANK_ACCT)   | <p>For deriving the portfolio_id the logic should be as follows:</p> <p>For non-Heldaway/Internal accounts, from pms_client_portfolio for a particular client, select the portfolio_id as the portfolio whose Default_Portfolio = 'Y' having the same portfolio_type as mentioned in ref_instrument_type table for Instrument_Type = 'CASA'. The crm_client_bank_account table would also store this same portfolio_id for Asset accounts for easy reference and retrieval</p> |              |
| Banker_Client_Indicator (CRM_CLIENT_BANK_ACCT)   | Should be defaulted/updated to 'B' for all CASA/TD records which r being inserted/updated from FCUBS Core Banking system   |              |
| Acct_branch  |  | Branch_code  |
| Acct_country_id  |  | Country_code |

|                  |  |   |
|------------------|--|---|
| Acct_description |  | ADESC(if the description is more than 20 char, then FCPB should truncate it to the extent of 20 char and populate the same) |
| Opening_Date     |  | ACCOPENDT   |

The screenshot displays the Oracle FLEXCUBE Private Banking interface. At the top, the user is identified as HOHEADRMON6, with a current login time of 07/05/2012 2:21 PM and a last login of 03/05/2012 12:26 PM. The navigation menu includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Master, Reports, Tools, My Workspace, and Logout. The main content area is titled 'Customer > Portfolio > Maintenance'.

The 'Portfolio Summary Parke Davis' table shows the following data:

| Name         | Description | Type         | CCY        | Amount              | % of Total     |
|--------------|-------------|--------------|------------|---------------------|----------------|
| Heldaway     |             | Heldaway     | INR        | 0.00                | 0.00%          |
| RM Managed   |             | RM Managed   | INR        | 2,578,067.30        | 100.00%        |
| Self Managed |             | Self Managed | INR        | 0.00                | 0.00%          |
| <b>Total</b> |             |              | <b>INR</b> | <b>2,578,067.31</b> | <b>100.00%</b> |

The 'Accounts: RM Managed' table shows the following data:

| Account Type       | A/c No        | CCY | Available Balance   | Hold Amount | Total Balance       | As on Date |
|--------------------|---------------|-----|---------------------|-------------|---------------------|------------|
| SavingAcct-AUD     | SKN7418529630 | AUD | 45,697.43           | 0           | 45,697.43           | 10/04/2012 |
| SavingAcct-GBP     | SKN1503150387 | GBP | 0                   | 0           | 0                   | 05/12/2012 |
| <b>Total (INR)</b> |               |     | <b>2,426,277.63</b> | <b>0</b>    | <b>2,426,277.63</b> |            |

The 'Portfolio: RM Managed' table shows the following data:

| Instrument Type    | Amount              | % of Total  |
|--------------------|---------------------|-------------|
| CASA               | 2,426,277.63        | 94.11%      |
| TimeDep            | 151,789.68          | 5.89%       |
| <b>Total (INR)</b> | <b>2,578,067.31</b> | <b>100%</b> |

Additional information includes: 'Instrument with zero holding for more than 360 days have been excluded from display.' and 'Last Transaction Date in the Portfolio : 05/12/2012'.

### 3.4.6 Customer Type CASA Account Balances Notification

The details of Customer CASA Account Balances Notifications are given below:

#### 3.4.6.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Any changes in the CASA Balances of the customer will be notified by FCUBS to FCPB.
3. The notification code used by FCUBS to communicate the change in the customer balances would be "NOTIFY\_AC\_BAL".
4. On account balance notification, the PMS\_PORTFOLIO\_HOLDING table is populated with the Market\_Value and Total\_Acq\_Cost columns based on the balances received in the notification message.

| FCPB Column Name                            | Description     | FCUBS Element Name (as per the XML) |
|---|-----------------|-------------------------------------|
| SUB_PORTFOLIO_ID<br>(PMS_PORTFOLIO_HOLDING) | CASA Account no | CUST_AC_NO                          |

| FCPB Column Name                       | Description  | FCUBS Element Name (as per the XML)  |
|--|--|--|
| Client_id (PMS_PORTFOLIO_HOLDING)      | CIF ID   | CUSTNO   |
| INSTRUMENT_CCY (PMS_PORTFOLIO_HOLDING) | Currency of the CASA Account   | CCY  |
| VALUE_DATE (PMS_PORTFOLIO_HOLDING)     | The date of receipt of the balances  | Since it is online notification, the XML would be received as and when the balances are updated. So the date of receipt of the XML notification would be populated as value_date |
| TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING) | Actual Balance including unclear balances                                      | ACBALANCE  |
| MARKET_VALUE (PMS_PORTFOLIO_HOLDING)   | Balance available to be spent  | ACAVLBAL   |
| HOLD_AMOUNT (PMS_PORTFOLIO_HOLDING)    | The current balance minus available balance would give the blocked/hold amount | ACBALANCE- ACAVLBAL  |

### 3.4.7 **CASA Closure/Modification**

The details of Customer CASA Closure/Modification Notifications are given below:

#### 3.4.7.1 **Process Flow**

The following steps are involved in the process:

1. Once a CASA Account gets closed in FCUBS, the same should get reflected in FCPB. NOTIF\_CA\_CUSTACC\_MOD XML would be used to handover the CASA closure details to FCPB. When the txnstat tag reads as C, it indicates that the CASA account is closed.
2. The Notification Code for CASA Modification/Closure will be:  
NOTIF\_CUSTACCMOD\_PB

| FCPB Column Name  | Description | FCUBS Element Name (as per the XML) |
|---|-------------|-------------------------------------|
| <b>CRM_CLIENT_BANK_ACCT</b>                                     |             |                                     |
| <b>TXNSTAT = 'C'</b>  |             |                                     |
| Bank_Acct_id  |             | ACC                                 |
| Client_id is based on External_Id which is being sent as CUSTNO |             | CUSTNO                              |
| Acct_Stat should change to 'C'                                  |             |                                     |

|   |  |  |
|---|--|--|
| Closing_Date: Should be defaulted as Current Business Date on receipt of TXNSTAT as 'C' |  |  |
|---|--|--|

3. CASA Accounts modified in FCUBS for the following fields, would also trigger a Modification XML and the system updates following fields in FCPB:

| FCPB Column Name  | Description | FCUBS Element Name (as per the XML) |
|---|-------------|-------------------------------------|
| <b>CRM_CLIENT_BANK_ACCT</b>   |             |                                     |
| <b>TXNSTAT = 'O'</b>  |             |                                     |
| Bank_Acct_id  |             | ACC                                 |
| Acct_CCY  |             | CCY                                 |
| Acct_Sub_Type   |             | ACCTYPE                             |
| Update Client_id based on External_Id which is being sent as CUSTNO |             | CUSTNO                              |
| Opening_Date  |             | ACCOPENDT                           |
| Acct_Branch   |             | Branch_Code                         |
| Acct_Country_id   |             | Country_Code                        |
| Acct_Description  |             | ADESC                               |

---

**Note**

The CUSTNO can be modified only if no transactions have yet happened on that CASA account which means that once FCPB receives a CASA Balance Notification, there is no possibility of modifying the CUSTNO for that CASA account.

---

However, if a CASA account has been created with '0' balance and a few days later, FCUBS user realises that an error has occurred in mapping the CUSTNO, then one may change the Customer Number which will trigger a Modification XML for CASA Account. For this scenario, FCPB also updates its own CRM\_CLIENT\_BANK\_ACCOUNT table with the new/modified CUSTNO.

### 3.4.8 TD Account Creation

Following types of transactions related to TD are sent by FCUBS.

TD Transaction Types:

- NEW: New FD
- PAR: Withdrawal
- INT: Interest Payout
- MAT: Maturity Transfer
- PEN: Penalty

- RNW: Rollover

Whenever a TD gets booked in FCUBS, it is sent to FCPB by Online Notification.

The details of TD Account Creation Notification interface are given below:

### 3.4.8.1 **Process Flow**

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Time Deposit would be created by FCUBS and the details will be handed off to FCPB.
3. TD-New Account-Notify-MSG notification service would be used by FCUBS to hand-off the TD account details to FCPB.
4. Once the notification message is received from FCUBS for creation of TD Account, the account details would be inserted into PMS\_TRANSACTION, PMS\_PORTFOLIO\_HOLDING and PMS\_TD\_HOLDING\_DETAILS tables.
5. Once the account is created, the PMS\_PORTFOLIO\_HOLDING table is populated with Client Id, TD Account No, Market Value and Total Acquisition Cost columns with the deposit amount.
6. PMS\_TRANSACTION table would also store the details as mentioned above. The Bid-Ask indicator would be maintained as 'B' for the newly created TD account.
7. PMS\_TD\_HOLDINGS\_DETAILS table would also store details like Client ID, Portfolio ID, Sub Portfolio ID, Instrument ID, Prod ID, Balance, Currency, Maturity Date, Int\_Rate, Tenor, Tenor\_Dm, Account Status and Booking Date.
8. Based on the XSD service used by FCUBS in transmitting the data to FCPB, the Tran\_Type would be populated in PMS\_TRANSACTION table. The Tran\_Type would be inserted as 'NEW' in the PMS\_TRANSACTION table.
9. On insertion of the record in PMS\_TRANSACTION table, advice would be generated for TD Account creation.

| FCPB Column Name                        | Description  | FCUBS Element Name (as per the XML) |
|---|--|-------------------------------------|
| TRAN_DATE                               |  | ACCOPENDT                           |
| TRAN_TYPE- to be defaulted to 'NEW'     | Would be populated based on the xsd notification service received from FCUBS |                                     |
| AMOUNT                                  |  | TDAMT                               |
| AMT_CCY                                 |  | CCY                                 |
| CLIENT_ID                               |  | CUSTNO                              |
| SUB_PORTFOLIO_ID                        |  | ACC                                 |
|   |  |                                     |
| SUB_PORTFOLIO_ID(PMS_PORTFOLIO_HOLDING) |  | ACC                                 |

| FCPB Column Name   | Description   | FCUBS Element Name (as per the XML)   |
|--|---|---|
| CLIENT_ID(PMS_PORTFOLIO_HOLDING)                                 |   | CUSTNO  |
| INSTRUMENT_CCY(PMS_PORTFOLIO_HOLDING)                            |   | CCY   |
| TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING)                           | The TD deposit amount would be populated  | TDAMT   |
| MARKET_VALUE(PMS_PORTFOLIO_HOLDING)                              | The TD deposit amount would be populated  | TDAMT   |
|  |   |   |
| CLIENT_ID(PMS_T-D_HOLDINGS_DETAILS)                              |   | CUSTNO  |
| SUB_PORTFOLIO_ID   |   | ACC   |
| PROD_ID(it will have values like time deposit, call deposit etc) |   | ACCLS(the same values to be in sync with those values in FCPB)  |
| CURRENCY   |   | CCY   |
| MATURITY_DATE  |   | MATDT   |
| INT_RATE   |   | INTEREST_RATE under <Tddetails> sub-node  |
| TENOR  |   | DFTENOR   |
| TENOR_DM- to be defaulted to days                                | Will be defaulted to D(days) since FCUBS would be sending the tenor details in days |   |
| BOOKING_DATE   |   | ACCOPENDT   |
| Spread_Bps   |   | In Account Class for TD Product, define a UDF with FLDNAME as SPREAD (while creating the TD Class) and the FIELD_VALUE for this UDF will contain the Spread |



The screenshot displays the Oracle Financial Planning interface. At the top, it shows the user 'HOHEADRNONE' with a current login of '07/05/2012 2:21 PM' and a last login of '03/05/2012 12:26 PM'. The navigation bar includes 'Home', 'Customer', 'Financial Planning', 'Order Mgmt', 'Txn Mgmt', 'Master', 'Reports', 'Tools', 'My Workspace', and 'Logout'. The main content area is titled 'Customer > Portfolio > Maintenance' and shows a 'Portfolio Summary sdsdsf' for 'RM Managed'. This summary includes a table with columns for Name, Description, Type, CCY, Amount, and % of Total. It lists 'Heldaway', 'RM Managed', and 'Self Managed' portfolios, with a total amount of 86,896.33 GBP. Below this is a 'Time Deposit : RM Managed' table with columns for Account Type, Account/ TD No., CCY, Booking Date, Tenor, Principal, Maturity Date, Interest Rate, Accrued Interest, Interest Paid, As on Date, and Quick Launch. This table lists various term deposits in GBP, USD, and JPY, with a total principal of 93,894.85 and total accrued interest of 495.05.

### 3.4.9 TD Modification

The details of TD Modification Notifications are given below:

#### 3.4.9.1 Process Flow

The following steps are involved in the process:

1. If an incorrect interest rate is entered by the operations person in FCUBS while booking a TD, the same can be corrected in FCUBS by invoking the TD Booking screen. This triggers a TD modification event, which is sent via an XML interface to FCPB. The Notification Code for such an operational modification event is <NOTIF\_CODE>NOTIF\_TDMOD\_PB</NOTIF\_CODE>.
2. In 'IC product preference screen (ICDPRMNT)', "Main Interest Rate UDE" field should be maintained mandatorily as "TERM\_RATE" UDE for FCUBS and FCPB integration. This UDE 'TERM\_RATE' would be referred by FCPB to pick up the Modified Rate in TD Modification XML and updated in FCPB's INT\_RATE column in PMS\_TD\_HOLDING\_DETAILS

| FCPB Column Name        | Description | FCUBS Element Name (as per the XML) |
|-------------------------|-------------|-------------------------------------|
| PMS_TD_HOLDINGS_DETAILS |             |                                     |
| MATURITY_DATE           |             | MATDT                               |
| INT_RATE                |             | UDE with value TERM_RATE            |
| TENO                    |             | DFTENOR                             |

Therefore, for any modification notification received from FCUBS, it should refer to these columns and update it with appropriate values shown in the XML for that particular CPIS (CUSTNO, ACC).

### 3.4.10 TD Pre-Mature Withdrawal

The details of Customer CASA Account Balances Notifications are given below:

#### 3.4.10.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be one time migration and daily incremental online.
2. Whenever there is a pre-mature withdrawal of the deposit amount, FCUBS would notify FCPB on the same.
3. The notif code to be used by FCUBS would be "NOTIF\_ICREDM".
4. FCPB will insert the TD or CD transaction details for 'PAR' type of transaction into PMS\_TRANSACTION. Based on the notif code, the system identifies the type and updates Tran\_Type in PMS\_TRANSACTION as 'PAR'. The Bid\_Ask\_Indicator for 'PAR' transactions would be 'S' which means Transaction Processor should handle 'PAR' like a Sell transaction.
5. Since the amount received in the PAR transaction will be the Withdrawn principal, the balance Principal will have to be calculated (as balance = previous balance from PMS\_TD\_HOLDINGS\_DETAILS – withdrawal amount) and updated in PMS\_PORTFOLIO\_HOLDING with Buy Cost and Market Value (and all related fields like ACQ\_COST\_CL also reduced accordingly). Also PMS\_TD\_HOLDINGS\_DETAILS to update fields like balance with the current balance principal after the partial withdrawal.

| FCPB Column Name                       | Description   | FCUBS Element Name (as per the XML) |
|--|---|-------------------------------------|
| Updation in PMS_TRANSACTION            |   |                                     |
| TRAN_TYPE- to be defaulted to 'PAR'    | Would be populated based on the xsd notification service received from FCUBS  |                                     |
| AMOUNT                                 |   | REDEMPTION_AMT                      |
| VALUE_DATE/Tran_Date                   |   | CHECKERDT                           |
| AMT_CCY                                |   | ACCOUNT_CCY                         |
| CLIENT_ID                              |   | CUSTNO                              |
| SUB_PORTFOLIO_ID                       |   | TERM_ACNO                           |
| Updation in PMS_PORTFOLIO_HOLDING      |   |                                     |
| TOTAL_ACQ_COST (PMS_PORTFOLIO_HOLDING) | Reduce the TD Buy Cost by the PAR Amt received i.e. by the REDEMPTION_AMT     |                                     |
| MAR-KET_VALUE(PMS_PORTFOLIO_HOLDING)   | Reduce the TD Market Value by the PAR Amt received i.e. by the REDEMPTION_AMT |                                     |
| VALUE_DATE(PMS_PORTFOLIO_HOLDING)      |   | CHECKERDT                           |

|                                     |   |  |
|-------------------------------------|---|--|
| Updation in PMS_TD_HOLDINGS_DETAILS |   |  |
| BALANCE                             | Reduce the BALANCE by the PAR Amt received i.e. by the REDEMPTION_AMT |  |

### 3.4.11 TD Rollover

The details of TD Rollover interface are given below:

#### 3.4.11.1 Process Flow

The following steps are involved in the process:

1. The Frequency of this notification would be daily incremental EOD.
2. Time Deposit which are of Rollover type, would be auto-rolled over in FCUBS and the details would be handed off to FCPB as a part of FCUBS BOD in a new file format (Rollover Format)
3. Even manual Rollovers performed by Operations at FCUBS end would be sent to FCPB using the same XML Rollover Format.
4. Once the Rollover notification message is received from FCUBS, the transaction details would be inserted into PMS\_TRANSACTION and updated in PMS\_PORTFOLIO\_HOLDING and PMS\_TD\_HOLDING\_DETAILS tables.
5. On rollover, PMS\_PORTFOLIO\_HOLDING table would be updated for Market\_Value and Settled\_MktValue columns with the rollover amount. But the TOTAL\_ACQ\_COST column (and derived fields in Cust\_CCY, Household\_CCY, PF\_CCY etc) should remain untouched as it should continue to indicate the original booked TD's Principal Balance.
6. PMS\_TRANSACTION table would also store the renewal details with Transaction\_Type 'RNW' as mentioned above. The Bid Ask indicator (column in Pms\_Transaction table) for a Rollover TD would be a B (buy).
7. PMS\_TD\_Holdings\_Details table would also be updated for BALANCE (same as Rollover Amount), MATURITY\_DATE (being sent in the Rollover XML), INT\_RATE (being sent in the Rollover XML) and Rollover Type.
8. PMS\_TD\_Holdings\_Details table should not be updated for Booking Date and it should continue to reflect the same date as the original TD Booking Date.
9. Interest\_Amount would also be mentioned in the Rollover XML and if this value is not blank, Transaction Processor would create an INT transaction in PMS\_Transaction and update Holdings fields related to Interest like Dividend\_Interest (and its Fx converted fields)
10. As part of the EOD after the Rollover, none of the MAT/INT records for the Rolled-over TD are available in the UBS\_TDMAT File.

| FCPB Column Name                    | Description              | FCUBS Element Name (as per the XML) |
|-------------------------------------|--------------------------|-------------------------------------|
| Updation in PMS_TRANSACTION         |                          |                                     |
| TRAN_DATE                           | Indicating Rollover Date | RENEWAL_DATE                        |
| TRAN_TYPE- to be defaulted to 'RNW' | RNW                      |                                     |

| <b>FCPB Column Name</b>   | <b>Description</b>   | <b>FCUBS Element Name (as per the XML)</b> |
|---|--|--|
| AMOUNT  | Indicating Rollover Amount   | ROLLOVER_AMT                               |
| VALUE_DATE  | Indicating Rollover Date   |  |
| AMT_CCY   | Rollover CCY   | CCY  |
| CLIENT_ID   |  | CUST_NO                                    |
| INTEREST_AMOUNT   | TP to create a Txn 'INT' based on this value                             | ACCR_INT_BAL                               |
| SUB_PORTFOLIO_ID  | TD Reference Number  | ACC  |
| Updation in PMS_PORTFOLIO_HOLDING                                 |  |  |
| SUB_PORTFOLIO_ID (PMS_PORTFOLIO_HOLDING)                          | To be referred just for identifying the CPIS record and NOT for updation |  |
| CLIENT_ID (PMS_PORTFOLIO_HOLDING)                                 | To be referred just for identifying the CPIS record and NOT for updation |  |
| MARKET_VALUE AND SETTLED_MKTVALUE (PMS_PORTFOLIO_HOLDING)         | The TD rollover amount would be populated                                | ROLLOVER_AMT                               |
| VALUE_DATE (PMS_PORTFOLIO_HOLDING)                                |  |  |
| Updation in PMS_TD_HOLDINGS_DETAILS                               |  |  |
| CLIENT_ID (PMS_TD_HOLDINGS_DETAILS)                               |  |  |
| SUB_PORTFOLIO_ID  |  | ACC  |
| PROD_ID (it will have values like time deposit, call deposit etc) |  |  |
| BALANCE   |  | ROLLOVER_AMT                               |
| CURRENCY  |  |  |
| MATURITY_DATE   |  | NEW_MAT_DATE                               |

| FCPB Column Name                  | Description | FCUBS Element Name (as per the XML) |
|-----------------------------------|-------------|-------------------------------------|
| INT_RATE                          |             | INT_RATE                            |
| TENOR                             |             | TENOR                               |
| TENOR_DM- to be defaulted to days |             |                                     |
| ROLLOVER TYPE                     |             | ROLLOVER_TYPE                       |

### 3.4.11.2 Business Rules and Validations for TD interfaces

Only 'Active' transactions for TD are handled using the interface and Transaction Delete would not be handled.

Rules for Handling TD Interfaces are Mentioned Below:

1. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other 'NEW' transaction with the same reference number and same client should be rejected with the reason 'Duplicate Booking transaction with same reference number already exists'.
2. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other MAT or PAR transaction for the same reference number with Transaction Date earlier than Booking Date should be rejected with reason 'This is a new transaction; cannot be a SELL' . This rejection logic is in-built in the Transaction Processor of FCPB which rejects SELLS without having a BUY.
3. After a 'NEW' transaction is received on Booking a TD with a particular TD-reference-number, any other INT transaction for the same reference number with Transaction Date earlier than Booking Date should be rejected with reason 'Corporate Action cannot happen with new Client ID, Portfolio ID, Instrument ID or Subfolio ID'. This rejection logic is in-built in the Transaction Processor of FCPB which rejects Corporate Actions like INT without having Holdings for that CPIS.
4. Whenever a 'PAR' Transaction is received, the system should first check if the 'PAR' amount is more than the remaining balance principal and if 'PAR Amount' is greater than the Balance, The system should reject the record with the reason 'Withdrawal amount cannot be greater than remaining balance principal'.
5. Backdated INT, PAR or MAT transactions should be allowed by the system, so long as it doesn't fail the other rules as mentioned in rules 2, 3, 4 above.
6. For the specified currency given along with the transaction, if system does not find FX Rate maintained for Instrument Currency against with either Customer Currency, Portfolio Currency, Household Currency, then system should reject with the reason 'No FX Rate available for specified currencies'.
7. If default Portfolio is not found for the client, then system should reject with the reason 'No default portfolio exists for the client'.
8. If no Instrument of type 'TD' is setup for the specified currency, then system should reject using reason 'No Instrument exists for the specified currency'.
9. If no relevant setup for Instrument and the specified currency is present, then system should reject with the reason 'No Instrument\_ALT / MST\_BANKING\_PROD\_ALT setup exists for the Instrument with specified currency'.

10. There should be no validation related to Transaction\_Date falling on a Holiday and no rejection should be done even if the transaction\_date is a System/Currency/Exchange holiday.
11. All typical reject reasons in Enrichment procedures should be handled like mandatory-field checks giving reject reasons like: Invalid Amount, Invalid Date, Invalid A/C No, Invalid Transaction Type etc.

### 3.5 Data Transfer using File Upload Mechanism

In addition to the online interface mechanism, there is certain data which is expected to be received from FCUBS as part of file upload. The list is as given below:

- TD Maturity along with interest liquidation
- Daily Accrued Interest on TD
- Penalty on TD (applicable in case of pre-mature partial withdrawal and pre-mature complete withdrawal)
- Loan and Liability Information

#### 3.5.1 TD Maturity along with Interest Liquidation

FCUBS system uses the CSV Format to send the TD maturity related details. Maturity and Interest liquidation are separate records in the same file. The same interest file format is also used in case of interest payment for pre-mature full withdrawal and also in case of pre-mature partial withdrawal.

The processing logic is mentioned in the below table:

| Fields in the file format | Insertion in Respective tables                |   | PMS_PORTFOLIO_HOLDINGS | PMS_TD_HOLDING_DETAILS |
|---------------------------|---|---|------------------------|------------------------|
|                           | PMS_TRANSACTION(for MAT txn)                  | PMS_TRANSACTION(for INT txn or PEN txn)       |                        |                        |
| TRAN REF NO               | Can be stored as Ext-Tran-Idn or Ext-Tran-Ref | Can be stored as Ext-Tran-Idn or Ext-Tran-Ref |                        |                        |
| CUSTOMER_NO               | Client_id                                     | Client_id                                     | Client_id              | Client_id              |
| CUSTOMER_NAME1            | ignored                                       | ignored                                       | ignored                | ignored                |
| ACC                       | Sub_portfolio_id                              | Sub_portfolio_id                              | Sub_portfolio_id       | Sub_portfolio_id       |

|                       |  |  |  |   |
|-----------------------|--|--|--|---|
| ACCOUNT_CLASS         | Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_-CASA_Includeinholdings_Rel2.1-section 8) | Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_-CASA_Includeinholdings_Rel2.1-section 8) | Based on Account class(whether it is TD or call deposit, instrument id and instrument type would be populated)- details in FCPB_FS_-CASA_Includeinholdings_Rel2.1-section 8) | Prod_id                                   |
| TRN_DT                | Tran_Date  | Tran_Date  | Value_Date   | Maturity_Date                             |
| LCY_AMOUNT            | Amount   | Amount   | Dividend_Interest  | Mat_Principal(new field to be introduced) |
| AC_NO                 | Indicates Dr/Cr AcctNumber n ignored   | Indicates Dr/Cr AcctNumber n ignored   | ignored  | ignored                                   |
| AC_CCY                | Amt_ccy  | Amt_ccy  | Instrument_Ccy   | Currency                                  |
| RECORD_STAT           | ignored  | ignored  | ignored  | Account_status                            |
| TRANS-ACTION_TYPE     | Tran_Type=should be defaulted to MAT   | Tran_Type=should be defaulted to INT/PEN   | ignored  | ignored                                   |
| Additional Attributes | BIDASK_IND field would be defaulted as S   |  | TOTAL_ACQ_COST, MARKET_VALUE, ACCRUED_INT, ACQ_COST_CL, ACQ_COST_PF, ACQ_COST_SC would be made as zero   | BALANCE field would be made as zero       |

FCUBS system sends the TD maturity related details as a part of their BOD process to ensure that the data of the TDs maturing on that particular date or TDs which have INTEREST transactions liquidated on that date should be received by FCPB on the BOD of that particular date for further processing.

### 3.5.2 Daily Accrued Interest on TD

FCUBS uses CSV Format to send the daily accrued interest details.

The processing logic for the same is mentioned below:

| Fields in File Format | Insertion in Respective Tables   |                        |
|-----------------------|--|------------------------|
|                       | PMS_PORTFOLIO_HOLDINGS   | PMS_TD_HOLDING_DETAILS |
| CUST_NO               | Client_Id  | Client_Id              |
| SHORT_NAME            | Ignored  | ignored                |
| ACC                   | Sub_portfolio_id   | Sub_Portfolio_Id       |
| ACCOUNT_CLASS         | Based on Account class (whether it is TD or call deposit, instrument id and instrument type would be populated) - details in FCPB_FS_CASA_Includeinholdings_Rel2.1- section 8) | Prod_Id                |
| ACCRUED_AMOUNT        | Accrued_Int  | Accr_Int               |
| ENT_DATE              | Value_Date   | LAST_INT_ACC_DATE      |
| CCY                   | Instrument_CCY   | Currency               |
| RECORD_STAT           | Ignored  | Account_Status         |
| PROD                  | Ignored  | Ignored                |

### 3.5.3 **Penalty on TD (applicable in case of pre-mature partial withdrawal and pre-mature complete withdrawal)**

FCUBS supplies applicable Penalty details in the TD MATURITY file handoff itself. It would be sent immediately in case of a pre-mature full withdrawal (not as part of EOD process). But in case of pre-mature partial withdrawal, it would be sent as part of maturity EOD, when the complete amount is withdrawn.

The processing logic is mentioned below:

| Fields in File Format | Insertion in Tables  |
|-----------------------|--|
|                       | <b>PMS_TRANSACTION (for PEN txn)</b>   |
| CUSTOMER_NO           | Client_Id  |
| CUSTOMER_NAME1        | Ignored  |
| ACC                   | Sub_portfolio_id   |
| ACCOUNT_CLASS         | Based on Account class whether it is TD or call deposit, instrument id and instrument type would be populated. |
| S_TRANSACTION_TYPE    | Tran_Type = should be defaulted to PEN   |



|             |              |
|-------------|--------------|
| TRN_DT      | Tran_Date    |
| LCY_AMOUNT  | Amount       |
| ACC_CCY     | Amt_CCY      |
| AC_NO       | Bank_Acct_id |
| RECORD_STAT | Ignored      |

### 3.5.4 Loan and Liability Information

FCUBS uses CSV Format to hand-off the loan and liability information:

All the relevant fields are inserted into PMS\_PROD\_BAL table. An entry is also made in CRM\_CLIENT\_BANK\_ACCT as well. The details are mentioned below:

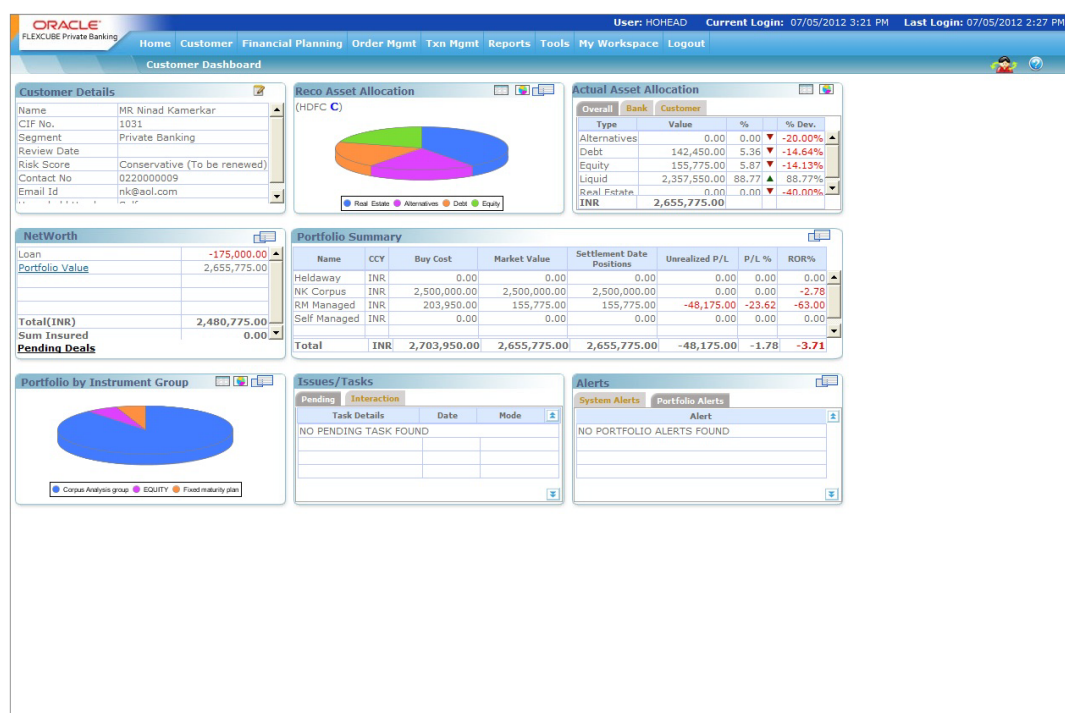
The processing logic is mentioned below:

| Fields in File Format | Insertion in Respective Tables                        |
|-----------------------|---|
|                       | CRM_CLIENT_BANK_ACCT                                  |
| CUSTOMER_ID           | Client_id   |
| ACCOUNT_NUMBER        | BANK_ACCT_ID  |
| PROD                  | Acct_Typ  |
| ACCT_ADDRESS          | Ignore ACCT_ADDRESS and default Address from MST_BANK |

For a liability product, the portfolio id would not be populated in CRM\_CLIENT\_BANK\_ACCT (as it is currently being followed in the application).

While updating the Amount column in PMS\_PROD\_BAL table, if the Amount provided in the Prod Bal file for LIABILITY type of Prod ID (by referring MST\_BANKING\_PROD table's ASSET\_LIAB\_IND as 'L') is a positive value, it is updated with a negative sign. FCUBS would be sending Loan/Liability Amounts as positive and hence these are inserted as negative

values in the PROD\_BAL table so that in the Networth portlet of Customer Dashboard, it gets deducted from Investment/Portfolio value to display the Total value.



### 3.6 Segment Upgrade/Downgrade Interfaces

Whenever a customer is upgraded to PWM set of segments, all his Accounts, Balances, TDs etc would be sent to FCPB as EOD File Handoffs. For Retail Customers who have not been assigned a Segment or Upgraded even once, no notifications or EOD File Handoffs would be sent to FCPB.

Also, once a customer is downgraded, the CIF Modification online interface would be sent by FCUBS to FCPB to inform about this downgrade. In this case, FCPB would update the Client\_Status as 'S' (Suspended) in CRM\_CLIENT\_MASTER table. It also updates the newly introduced column Status\_Description with description as 'Suspended due to Downgrade from Core Banking System'.

Suspended customers in FCPB are not allowed to place orders or trade though their Portfolio Details can be viewed via Portfolio Maintenance/Analysis screens etc. as per currently existing functionality in FCPB.

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#### Note

Even if a customer gets downgraded, subsequent flow of TD-deal information/account notifications/balances notifications will continue to flow into FCPB from FCUBS.

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If the downgraded customer gets re-upgraded in FCUBS, then the CIF Modification online interface would send the Status as 'Re-upgraded (R)'. This would prompt FCPB also to update the status back to 'A' (Active) and activate the customer for all normal activities in FCPB like Order Placement etc. In case of such re-upgrades, FCUBS does not send the set of files related to portfolio and other handoffs as part of the EOD Segmentation Upgrade to FCPB.

#### Additional Validations to Customer Creation screen to support Segmentation Upgrade:

1. FCUBS would validate that when CIF creation is done for first time, the segment status cannot be 'Downgrade'.

2. If the RM (or any other user) who is creating the CIF decides to leave the segment related fields blank, then those customer data would not be handed-off to FCPB.
3. FCUBS would also validate that once a customer is downgraded, later the status can only be changed to re-upgrade..

It is assumed that no closed CASA account details would be handed off by FCUBS as a part of segmentation upgrade files.

Only online notifications are planned for CASA creation and modification and any field level change of CASA would trigger a modification.

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**Note**

As a part of customer upgrade files, FCUBS will not send any modification of accounts. It's a one-time hand-off of all the accounts for the upgraded customer.

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The set of interfaces/files for Segmentation Upgrade/Downgrade are detailed in the below sections.

### **3.6.1 Customer File Upload – Segmentation Upgrade**

Once a customer gets upgraded as per the segmentation rules, FCUBS sends an online notification based on which customer gets created in FCPB. FCUBS also generates an EOD file handoff for these customers and sends it to FCPB. Subsequent updates to these customers will be received via online notifications.

Whenever a customer is created in FCPB, a script is executed which auto-creates the Login ID of the customer and makes an entry in SMS\_APP\_USER table. The Password field in SMS\_APP\_USER will be updated as blank and will not have any significance, since FCPB expects SSO for Customers from FCDB. The Role given to the customer would be the same as his Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles would have to be created for every segment which can be mapped as Customer Role and the name of these roles would be identical to the Segment.

EXT\_Portfolio\_Id - In the current Rel12.0, FCPB assumes that the Bank will create only one Investment Portfolio for each Customer and hence multiple Portfolio IDs will not be supported, at FCUBS end.

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**Note**

FCPB must pick CUSTOMER\_MASTER\_SEGUP.csv file first and then CASA\_ACCOUNT\_CREATE\_SEGUP.csv before picking up any other feeds from shared location.

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### **3.6.2 Customer Account File Upload – Segmentation Upgrade**

Once the customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for these Customer Accounts to be uploaded into FCPB. Subsequent modifications to these Customer Accounts then get updated via online notifications.

The Customer's preferred address would be sent to FCPB from FCUBS as a part of the CASA Account creation/modification XML notification as well as via Segmentation Upgrade file. Since Acct\_Address is a part of the Branch setup/screen and not part of the FCUBS CASA Account screen, the Acct\_Address cannot be sent. Hence FCPB must ignore these address fields and it should default CASA\_Account related tables with Home Bank's Address (as maintained in MST\_BANK table).

### **3.6.3 Customer Balances File Upload – Segmentation Upgrade**

Once a customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for these customer balances to be uploaded into FCPB. Separate files for CASA Balances and Liabilities Balances would be sent by FCUBS. Subsequent modifications to these customer balances then get updated via online notifications.

Processes then get triggered to copy Settled\_Market\_Value from Market\_Value column in PMS\_PORTFOLIO\_HOLDINGS since CASA Instrument Type does not require any separate Settlement.

For Liabilities Balances which are being sent in the UBS\_SEG\_PRODBL file while updating the Amount column in PMS\_Prod\_Bal table, if the Amount provided in the Prod Bal file for LIABILITY type of Prod ID is a positive value, it is updated with a negative sign in the Prod\_Bal table so that in the Networth portlet of Customer Dashboard, it gets deducted from Investment/Portfolio value to display the Total value.

### **3.6.4 Customer TD Deals File Upload – Segmentation Upgrade**

Once a customer gets upgraded as per the segmentation rules, FCUBS will generate an EOD file handoff for all customer TD deals to be uploaded into FCPB.

Following are the different File uploads which would be sent by FCUBS. For TD, three types of files would be received by FCPB as a result of Segmentation Upgrade:

#### **Transactions/Deals for new Bookings, Partial Uplift and Rollovers called TD-DEAL Booking**

Since it is a common format being proposed for all the 3 transaction types, certain fields would be mandatory for specific Tran\_types.

Example: Spread is mandatory only for Booking Transaction Type and not for PAR or RNW. Similarly, Rollover Type is mandatory only for RNW transaction types.

Since these are post settled deals which are indicative of the fact that the advice has already been generated and sent across to the customer, FCPB will not generate advices for the same.

Spread is also one of the expected fields in the Segmentation Upgrade format for TD Booking. To capture Spread (in BPS) at FCUBS end, the Account Class for TD Product is created with a UDF with FLDNAME as SPREAD and the Field\_Value for this UDF will contain the Spread. This Field\_Valule would also be sent in the Segmentation Upgrade file.

#### **Transactions for Interest, Penalty and Maturity: Called TD-DEALMAT**

The same format would be used for EOD batch handoff and customer upgrade handoff for the TD Maturity/Interest/Penalty file.

FCUBS will only send Active TDs as part of Segmentation Upgrade handoffs. No Closed/Matured TD Bookings or any other transactions/Holdings regarding Matured TDs would be sent.

For NEW, PAR, RNW, INT, MAT and PEN records received as part of Segmentation Upgrade, system updates the Settlement Flag as 'Y' in PMS\_TRANSACTION. Processes then get triggered to copy Settled Market Value from Market\_Value column in PMS\_PORTFOLIO\_HOLDINGS since TD Instrument Type does not require any separate Settlement.

Since this is indicative of the fact that the advice has already been generated and sent across to the customer, FCPB will not generate advices for the same.

### **Holdings level file with Accrued Interest as of Date for TD:**

Since Accrued Interest is already sent everyday as a part of EOD from FCUBS to FCPB, there would be no separate file to be sent specially for Segmentation Upgrade. The same process of sending Accrued Interest file as explained in earlier section on Daily Accrued Interest on TD would be sent to capture the Accrued Interest by FCPB.

FCUBS will only send Active TDs as part of Segmentation Upgrade handoffs. No Accrued Interest for Closed/Matured TDs would be sent.

Subsequent lifecycle of these deals will be via online notifications as is present today

### **3.6.5 Customer Online Notification – Segmentation Downgrade**

Once a customer gets downgraded as per the segmentation rules, FCUBS will generate an online Customer Modification notification with the status as 'D' or 'Downgraded'. Even if a customer gets downgraded subsequent flow of deal information/account notifications/balances notifications will continue to flow into FCPB from FCUBS.

After a downgrade, FCPB would update the Client\_Status as 'S' (for Suspended) in CRM\_Client\_Master and default a newly introduced column in CRM\_Client\_Master called 'Status\_Description' with 'Suspended due to Downgrade from Core Banking System'. Suspended customers in FCPB are not allowed to place orders or trade (i.e. place Deals), though their Portfolio Details can be viewed via Portfolio Maintenance/Analysis screens etc.

Once a customer gets downgraded, it may also happen that the same customer gets re-upgraded later. In such cases, though FCUBS would send the online notification of re-upgrade via the Customer Modification XML, at EOD it restricts the Segmentation Upgrade set of files and does not send the same to FCPB. If FCUBS sends these files after re-upgrade, they would get rejected as duplicates in FCPB.

Once FCPB receives such a Modification XML wherein Status is changed to 'Active'/'Re-upgrade' for a customer who is currently in 'Suspended' status in FCPB, FCPB would update the status in CRM\_CLIENT\_MASTER back to 'Active' and also update the Status\_Description column to 'Re-upgrade from Core Banking System'. Once the status is 'Active', the customer would be able to do all activities permitted in FCPB for active customers like placing of orders and transactions etc.

## **3.7 Assumptions**

1. It is assumed that FCUBS EOD process would run and get completed before triggering the FCPB EOD process. All the Interface-related processing for Segmentation-Upgrade/Recon that is required to be handled by FCPB would be triggered as a part of FCPB's EOD process.
2. **Create Customer with From FCUBS Mode:** Create Customer Menu would be removed in FCPB so that customer creation only happens from FCUBS. Common REF tables in FCPB and FCUBS have to be synchronized via Transaction\_Transformation screen so that FCPB's internal names/values are mapped to FCUBS's names. These are: REF\_CLIENT\_SEG, REF\_CLIENT\_STATUS, REF\_CLIENT\_IT\_TYPE, REF\_CLIENT\_CLASSIFICATION, REF\_CLIENT\_CATEGORY
3. In FCUBS, customers can be created quickly via the STDCIFAD screen also and following is the expected Operational workflow to be followed for the same
  - If a customer is created in FCUBS via the STDCIAD screen and later if such a customer is designated as a Wealth customer via the Segmentation screen, then the Bank Operations user should remember that the STDCIFAD screen does not have an RM Id Field, which is a mandatory/important field for FCPB integration.

- Hence the user has to first go to the Modify Customer screen in UBS and enter the RM Id
  - Then go to the Segment Association screen and fill in the other details like Segment, Upgrade Status etc
  - Only if the above workflow is followed, Customer Creation notification would be accepted by FCPB successfully.
4. **FAC Setup to support Create Customer from FCUBS:** All Mandatory Fields coming from FCUBS should be kept non-modifiable in FAC for Demographics screen. This is to make sure that user is not allowed to modify any of the fields which are mandatorily being sent by FCUBS and present in the Create Customer XML (like External Id, Home Address, Status, Acquisition Date, Segment etc). However, the user should be allowed to modify any field which is exclusively maintained by FCPB (and not by FCUBS) like Client Entity, Hobbies, Preferred Communication Mode etc. or even non-mandatory fields like Occupation, Work Address, First Name etc. These fields need to keep modifiable in FAC and Demographics screen. These should be handled by the Implementation team using Field Access Controller screen and framework in FCPB.
  5. **Create Customer for BROKER:** If Customer\_Category is 'BROKER', then even though the Segment is BLANK, FCUBS would send an online Customer Creation Notification to FCPB and FCPB would enter the details for a Broker in MST\_Broker table. We assume that nobody would enter Segment in FCUBS screen for Broker category and in case if it is done by mistake, there would be Segmentation Upgrade files generated at EOD even for Broker, which would result in rejection of these records in FCPB. Hence for BROKER Category, Segment should not be filled in the FCUBS screen.
  6. **Banker Id from FCUBS would be the Same as Wealth Department's RM:** This is an assumption we are making that the same RM would service the customer from Core Banking and FCPB side. Because that's the only way we can map a customer's Primary RM after receiving Banker\_Code from FCUBS (as a part of Customer Creation interface). Similar assumption is being made on Customer's Unit/Home Branch - Since FCUBS would be sending the customer's branch, the Branch/Unit Hierarchy in FCUBS and FCPB is assumed to be synchronized and the same.
  7. **Synchronization of other REF tables:** Few REF tables need to maintain same values in FCUBS and FCPB and this should be considered as a pre-requisite for every Implementation. These are viz. REF\_CURRENCY, REF\_COUNTRY, CRM\_UNIT\_MASTER, CRM\_BANKER etc. For certain other tables like REF\_CLIENT\_CATEGORY, REF\_CLIENT\_IT\_TYPE, REF\_SEGMENT, PBS\_LANGUAGE\_SUPPORT etc, implementation team has to synch-up with FCUBS and maintain Transaction Transformation in FCPB for such entities.
  8. **Role Setup in FCPB based on Segments Supported by the Bank:** Roles would have to be created for every segment which are mapped as Customer Role and the name of these roles would be identical to the Segment. Whenever a customer is created in FCPB via the Create Customer XML from FCUBS, a script is executed to auto-create the Login Id of the customer and makes an entry in SMS\_APP\_USER table. The Role given to the customer would be the same as his Segment (after appropriate transaction transformation to FCPB's specific Segment Codes). For supporting this, Roles would have to be created for every segment which are mapped as Customer Role and the name of these roles would be identical to the Segment.
  9. **Segmentation Upgrade Files:** Since FCUBS has the capability to run multiple-EODs in different branches and Head Office, in order to avoid multiple Segmentation Upgrade Files being sent by each branch (for same customer or even for different customers); FCUBS has configured sending the Segmentation Upgrade files as part of Head Office's EOD Process only. This process will therefore collate data for all newly-upgraded customers across all Branches and send Customer Master/ Prod Bal/Accounts/CASA/ TD-Deals in single consolidated files (for each entity-interface) no matter where the TD-Deal/Account originated.

10. **TD Booking:** Only Fixed Interest Type of TDs and of Simple Interest Type would be supported in this release. No Floating TDs or Compound Interest Type would be supported. Dual Currency Deposits would also not be supported in this Release.
11. **TD Rollover:** Only Rollover Types of Principal or Principal+Interest would be supported in this release. Special Amount Rollovers would not be supported.
12. **Recurring Deposit TDs:** In this release, Top-Up event for Recurring Deposits would not be supported by FCPB. Recurring Deposits expects that an automatic top-up of the Deposit Booking Amount is performed by FCUBS as per the pre-determined top-up frequency, which should trigger a new XML/Notification with the top-up-amount mentioned. This Notification/workflow is not available in the current release between FCUBS and FCPB.
13. **Discounted TDs workflow in FCUBS:** Discounted TDs are those wherein Interest is paid upfront to the Customer, FCUBS would be sending this INT transaction as a part of BOD of the Business Date after the Booking Date. Also Accrued Interest sent daily for such Discounted TDs would be '0' everyday till 1 day prior to Maturity Date.
14. **TD with Interest Liquidation to TD A/C:** In this release, there is a limitation to support TDs where Interest Liquidation is to TD Account instead of CASA Account. Such TDs are either capitalized /non-capitalized TD or Autorollover / Manual Rollover P+I TDs or Recurring Deposit TDs where again the Interest is credited to TD A/C. The limitation here is that in UBS full uplift is allowed to the extent of Principal + Interest Liquidated + Interest Accrued since last liquidation. However in FCPB, since Partial/Full uplift is allowed only to the extent of Balance Outstanding Principal, such withdrawals would get rejected in FCPB
15. **TD Modification:** FCPB would be referring to the UDE named 'TERM\_RATE' to pick up modified Interest Rate in TD Modification. Hence in IC product preference screen (ICDPRMNT), "Main Interest Rate UDE" field should be maintained mandatorily as "TERM\_RATE" UDE for FCUBS and FCPB integration.
16. **Autorollover with Segmentation limitation:** There is a limitation in case an operator segments a customer on a particular date and on the next date any of this customer's TDs get Auto-Rolled over. Such Rollover XMLs currently fail to be accepted by FCPB because the Segmentation details of the TDs booked have not yet been sent to PB at the time the Autorollover XML has reached FCPB. What this means is that RMs/Bank Operators need to be made aware that if they are integrating with FCPB, then if they are expecting an Autorollover anytime between next Calendar Date and Next Business Date (this will take care of Holidays in between today's date and Next Business Date also); then they should not be segmenting the Customer today. They should operationally ensure that such customers are segmented on the Next Business Date.
17. **Future Dated TD Booking limitation:** In this release there is a limitation on opening TDs with account opening date in future. FCPB rejects any booking with future booking date. Hence in FCUBS if a TD is booked with pay in through Cheque and after considering Floating/Check Clearing days as say 2 days; the account opening date will consider the next business day which would be in the future. An enhancement may be taken up by FCPB in the future to allow such future dated TDs also.
18. **Zero Balance TD limitation:** In FCUBS, TDs can be created with '0' balance (i.e. Recurring Deposit TDs etc) wherein the Booking Amount is credited later. When such TD Booking XMLs are sent to FCPB, FCPB is accepting the TD and creating a Zero Booking Amount for the TD. This will however create a problem when customer tries to withdraw the TD in UBS later, and this PAR XML will be rejected by FCPB saying 'PAR amount cannot be greater than Balance Principal'.
19. **Customer Creation/Modification:** For corporate clients in this release, FCPB can support only 1 Director and his details. If more than 1 director is input in FCUBS, FCPB is having capability to show only first one.





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## 4. Oracle FCPB – FCDB Interface

### 4.1 Introduction

Oracle FLEXCUBE Private Banking (FCPB) is integrated with Oracle FLEXCUBE DIRECT BANKING (FCDB). This integrated system will provide a single-sign-on to users for accessing Oracle FLEXCUBE Private Wealth Management screens. 'Wealth Management' tab would be provided on the FCDB Customer dashboard which will allow a wealth management customer to access the FCPB application.

The integrated system will also provide the aggregated holdings of the customer from the FCPB system, under each investment category.

#### 4.1.1 Rules for Single Sign-On from Oracle FCDB to FCPB

1. Session Management will remain independent between FCPB and FCDB i.e. Once the user navigates to FCPB system from FCDB system, FCPB session will be created and managed by FCPB. There would be no inter-dependency of sessions on either of systems.
2. The customers will not be able to access FCDB transactions when logged into FCPB.
3. While enabling a customer for private wealth management in host (UBS), the relevant CIF details will be sent to the FCPB system as EOD file handoff as explained in FCPB\_FCUBS interface details.
4. If due to any reason, synchronization of customers (enabled for Wealth Management access) between FCPB & host system (FCUBS) is not available and business user tries to access the PWM menu via FCDB, the session will be forwarded to FCPB and FCPB will display the error messages.
5. "You are not authorized to view the Wealth Management Portfolio. Please contact the Bank's Administrator for more details".
6. FCPB will have a one to one mapping between UBS customer-id and user id in FCPB application. FCPB System will authenticate and display relevant information for the CIF (Customer Id) that is passed from FCDB.

#### 4.1.2 Investment Portfolio Details from FCPB to FCDB

The integrated system enables the user to view the Holdings/Investment-data available in FCPB if the logged in user is a Wealth Customer and has wealth portfolio in FCPB. The data is presented for all portfolio types i.e. Overall set of portfolios like RM Managed, Self Managed, Held Away and Discretionary.

The FCPB system displays the holding for a customer grouped by Instrument Type as shown in the below screenshot. This data will be passed on to FCDB via the interface. The integrated

system excludes fetching the details for instrument Types like CASA and/or TD which are already present in the FCDB core banking system.

ORACLE FLEXCUBE Private Banking

User: HOHEAD Current Login: 07/05/2012 3:21 PM Last Login: 07/05/2012 2:27 PM

Home Customer Financial Planning Order Mgmt Txn Mgmt Reports Tools My Workspace Logout

Customer > Portfolio > Analysis

Category Instrument Type Portfolio Type OverAll On Balance Sheet Go

**Instrument Type : Sandy Kumar**

| Instrument Type    | Buy Cost            | Market Value        | % of Total     | Profit/Loss     | % Profit/Loss |
|--------------------|---------------------|---------------------|----------------|-----------------|---------------|
| Corpus             | 1,186,710.00        | 1,186,710.00        | 94.93          | 0.00 ▲          | 0.00          |
| MutualFund         | 63,290.00           | 63,415.00           | 5.07           | 125.00 ▲        | 0.20          |
| <b>Total (INR)</b> | <b>1,250,000.00</b> | <b>1,250,125.00</b> | <b>100.00%</b> | <b>125.00 ▲</b> | <b>0.01%</b>  |

**Chart**

Pie Chart

Legend: Corpus (blue), MutualFund (pink)

**Instrument Type Details : MutualFund**

| Name               | CCY | Buy Price | Units | Buy Cost      | Market Price | Market Value  | % of Total | Profit/Loss | % Profit/Loss |
|--------------------|-----|-----------|-------|---------------|--------------|---------------|------------|-------------|---------------|
| Liquid MF          | INR | 54        | 125   | 6,750         | 55           | 6,875         | 10.84      | 125         | 1.85          |
| Liquid MF          | INR | 55        | 1,028 | 56,540        | 55           | 56,540        | 89.16      | 0           | 0.00          |
| <b>Total (INR)</b> |     |           |       | <b>63,290</b> |              | <b>63,415</b> | <b>100</b> | <b>125</b>  | <b>0.2</b>    |

Notes:

- Fund sub-constituent information can be seen by clicking on the instrument name hyperlink; by clicking on the Market Value hyperlink the source details are provided.
- Industry / Market Capitalization analysis is only for Equity and not other asset classes.

The investment portfolio of the customer is then displayed in the accounts summary section in the Integrated dashboard.

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## 5. Oracle FCDB – FCPB Interface

### 5.1 Introduction

Oracle FLEXCUBE Direct Banking – Oracle FLEXCUBE Private Banking integration allows Oracle FLEXCUBE Direct banking business user to view and manage their investment portfolio available with Oracle FLEXCUBE Private Banking application using Single Sign On (SSO) with Oracle FLEXCUBE Direct Banking application. Hence, the business users shall be able to access FCPB application through FCDB login. This functionality is only available to the Retail Customers of the bank.

This document mentions all the prerequisites required for this integration. This SSO login enables the business user to access his wealth portfolio through Oracle FLEXCUBE Direct Banking within the same session. Once Oracle FLEXCUBE Private Banking is launched from Direct Banking, the sessions behave independent i.e. even if the business user logs out of Oracle FLEXCUBE Direct Banking, Oracle FLEXCUBE Private Banking session stays alive as per the session management policy set for Oracle FLEXCUBE Private Banking. The same also holds true if Oracle FLEXCUBE Direct Banking session has been terminated.

The Investment portfolio of the customer is also displayed in the Account Summary Widget and Account Summary Transaction if the customer is wealth enabled in FCDB and has a wealth portfolio in Oracle FLEXCUBE Private Banking system.

### 5.2 Session Management

For Single Sign On between Oracle FLEXCUBE Direct Banking and Oracle FLEXCUBE Private Banking, it is required that a new session be created in Oracle FLEXCUBE Private Banking whenever the user clicks on the “Wealth Management” link in Oracle FLEXCUBE Direct Banking.

Oracle FLEXCUBE Direct Banking invokes the Oracle FLEXCUBE Private Banking URL once the user clicks on the “Wealth Management” link. Following parameters are passed from FCDB to FCPB for the link invocation:

|               |
|---------------|
| "CUSTOMER_ID" |
| "IPADDRESS"   |
| "PORT"        |
| "DEVICE_TYPE" |
| "SESSIONID"   |
| "JSESSIONID"  |
| "USER_AGENT"  |
| "USERID"      |
| "ENTITYID"    |

Upon invocation of the Oracle FLEXCUBE Private Banking URL, Oracle FLEXCUBE Private Banking verifies the validity of the request by invoking a session validation business service exposed by Oracle FLEXCUBE Direct Banking. The service invoked for such session validation is **SessionServiceInterface.SessionService.getSession**. This service is invoked over through Webservice over SOAP. The following Webservice URL is exposed by FCDB for session validation:

https://<ipaddress>:<port>/service/services/ServiceEndPoint

This service validates the combination of Session ID, J Session ID, Customer Id and User's Login entity ID as per the session maintained in Oracle FLEXCUBE Direct Banking.

For sample request and response messages and corresponding schema definitions for the XML, kindly refer section 5.

### 5.3 Customer Folio

Account Summary Transaction and Widget in Oracle FLEXCUBE Direct Banking displays the customer folio maintained at Oracle FLEXCUBE Private Banking. For viewing customer folio in Oracle FLEXCUBE Direct Banking, Oracle FLEXCUBE Private Banking exposes Restful Web Services.

The URL for the customer folio URL is:

https://<ipaddress>:<port>/rest/rest/customerHoldingService/  
customerHoldings?&clientId={0}

Oracle FLEXCUBE Direct Banking invokes the above URL to get the response from Oracle FLEXCUBE Private Banking in an XML format. This response is unmarshalled into java object using context and supported jar of FCPB. Context is configured as Day Zero parameter in FCDB. The instrument types to be displayed on FCDB dashboard and transaction are also maintained as a day zero parameter in FCDB.

FCPB shared XSDS for customer folio which is used by FCDB to create FCPB.jar .This jar is added to FCDB server class path along with other external jars.

### 5.4 Message Process

All the messages shared between FCPB and FCDB follow a specific XML format.

The following steps are involved:

1. The incoming message sent from FCPB also has a specific XML format. All the tags available in the request are mandatory. The value for tag "udfValue" when tag "udfName" is fldextsystems must be 'PB'
2. .The response message is then sent from FCDB after session validations.
3. After the response message is sent, the customer folio response is received from FCPB.

### 5.5 Day 0 Parameters

There are few DAY 0 parameters maintained for this SSO integration.

| PARAMETER NAME                           | PARAMETER VALUES   |
|--|--|
| <identity>.<usertype>. PWM.EXTERNAL_URL  | FCPB Dashboard URL exposed by FCPB.                      |
| <identity>.<usertype>.PWM.REMOTE_PORT    | FCDB server port. This is sent for authentication.       |
| <identity>.<usertype>.PWM.REMOTE_ADDRESS | FCDB server IP address. This is sent for authentication. |

| <b>PARAMETER NAME</b>                      | <b>PARAMETER VALUES</b>   |
|--|---|
| <identity>.<usertype>.WEALTH_DIMENSIONS_ID | List of dimension's id which configured at entity and user type level.  |
| <identity>.WEALTH_DIMENSIONS_ID            | List of dimension's id which configured at entity level. This is only check when there is no configuration at entity and user type level. |
| FCDB_FCPB.SEND.FCAT_REST_CONTEXT           | FCPB context used for unmarshelling.  |
| FCDB_FCPB.SEND.FCAT_REST_METHOD            | FCPB customer folio URL invoking method(e.g. GET,POST)  |
| FCDB_FCPB.SEND.FCAT_REST_URL               | FCPB customer folio URL   |

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## 6. Oracle FLEXCUBE Universal Banking - Direct Banking Integration

### 6.1 Introduction

Oracle FLEXCUBE Direct Banking is a multichannel e-banking platform with support for customer touch points like Internet, mobile phones and PDAs. This system is based on Java Standard Edition (Java SE) and Oracle Java Enterprise Edition (Java EE) platforms.

Oracle FLEXCUBE Universal Banking – Oracle FLEXCUBE Direct Banking integration provides for exchange of data between the two systems. This enables the users of Oracle FCDB to access the information stored in Oracle FCUBS application.

This manual explains the prerequisites required for the integration of FCUBS and FCDB. It also describes various types of information that are in the scope of integration and the channels through which such information are processed.

The transactions supported by this integration are given below.

| Transaction Name           | Transaction Description   | Administration Transaction | Oracle FLEXCUBE UBS Module |
|----------------------------|---|----------------------------|----------------------------|
| Account Setup              | This transaction allows a Corporate administrator to view & modify account setup for their users.   | Yes                        |                            |
| SSO for Channels           | Provision to allow for single login and authentication credentials (user id, login password and transaction password) for all channels that are part of a group | Yes                        |                            |
| Multilingual Data Input    | Business users should be able to input data in the application as per their preferred language.   | Yes                        |                            |
| Monitor Timer Services     | This function allows bank administrator to monitor timer services.  | Yes                        |                            |
| View Customer Transactions | This function allows bank administrator to view the transactions done by various business users.  | Yes                        |                            |

| <b>Transaction Name</b>                                   | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|---|---|-----------------------------------|-----------------------------------|
| Customer Profile  | This transaction allows a Corporate administrator to view & modify their own customer profile using:<br><br>Modify Profile<br><br>View Profile<br><br>User Account Setup          | Yes                               |                                   |
| Authorisation Mandates (Maintain User List, Manage Rules) | This function allows Corporate administrator to set authorisation mandates for their users.   | Yes                               |                                   |
| Bulk Registration   | This function allows Corporate administrator to set up bulk registrations.  | Yes                               |                                   |
| User BTID Map   | This function allows Corporate administrator to map/unmap User BTID.  | Yes                               |                                   |
| View Audit Log  | This function allows Corporate administrator to view audit logs of their own users.   | Yes                               |                                   |
| Terminate User Session                                    |   |                                   |                                   |
| Print Welcome Letter / Password                           |   |                                   |                                   |
| Customer Account Opening Management                       | This function allows bank administrator to view details and update KYC status of the users who have registered online and opened customer online. Applicable for Virtual Banking. | Yes                               |                                   |
| Role maintenance  | This transaction allows a Corporate administrator to manage roles for their own customer id.  | Yes                               |                                   |

| <b>Transaction Name</b> | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------|---|-----------------------------------|-----------------------------------|
| User maintenance        | This transaction allows a Corporate administrator to manage users for their own customer id for the following:<br>Create User<br>Modify User<br>Activate User<br>Deactivate User<br>Lock User<br>Unlock User<br>Delete User<br>Revoke User<br>View User<br>Reset Password | Yes                               |                                   |
| Create Role             | This transaction allows bank administrator to create a role   | Yes                               |                                   |
| Modify Role             | This transaction allows bank administrator to modify a role   | Yes                               |                                   |
| Delete Role             | This transaction allows bank administrator to delete a role   | Yes                               |                                   |
| View Role               | This transaction allows bank administrator to view a role   | Yes                               |                                   |
| Create User             | This transaction allows bank administrator to create a user.  | Yes                               |                                   |
| Modify User             | This transaction allows bank administrator to modify a user.  | Yes                               |                                   |
| Activate User           | This transaction allows bank administrator to activate a user.  | Yes                               |                                   |
| Deactivate User         | This transaction allows bank administrator to deactivate a user.  | Yes                               |                                   |
| Lock User               | This transaction allows bank administrator to Lock a user.  | Yes                               |                                   |
| Unlock User             | This transaction allows bank administrator to Unlock a locked user.   | Yes                               |                                   |
| Delete User             | This transaction allows bank administrator to Delete a user.  | Yes                               |                                   |



| <b>Transaction Name</b>           | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-----------------------------------|---|-----------------------------------|-----------------------------------|
| Revoke User                       | This transaction allows bank administrator to Revoke a deleted user.  | Yes                               |                                   |
| View User                         | This transaction allows bank administrator to view user details.  | Yes                               |                                   |
| Reset password                    | This transaction allows bank administrator to reset password for a user.  | Yes                               |                                   |
| Customer Profile - Initiate       | This function allows bank administrator to create a customer profile.   | Yes                               |                                   |
| Modify Customer Profile           | This function allows bank administrator to modify a customer profile.   | Yes                               |                                   |
| Customer Account Setup            | This function allows bank administrator to map accounts to a customer.  | Yes                               |                                   |
| Linked Customer Account Setup     | This function allows bank administrator to link two accounts and map the accounts of the linked customer.                       | Yes                               |                                   |
| User Account Setup                | This function allows bank administrator to map accounts to a user   | Yes                               |                                   |
| View Customer Profile             | This function allows bank administrator to view a customer profile.   | Yes                               |                                   |
| Disable / Enable Customer Profile | This function allows bank administrator to lock / Unlock a customer profile.  | Yes                               |                                   |
| Maintain User Lists               | This function allows bank administrator to maintain list of the user within a customer based on the roles and responsibilities. | Yes                               |                                   |
| Manage Rules                      | This function allows bank administrator to setup authorisation mandates..   | Yes                               |                                   |

| <b>Transaction Name</b>            | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------------|---|-----------------------------------|-----------------------------------|
| Transaction Activities             | This function allows bank administrator to view and authorise the transactions done by the administrators.  | Yes                               |                                   |
| Transaction Status Change          | This function allows bank administrator to update the transactions which has not reached final stage of cycle.  | Yes                               |                                   |
| Request Processing                 | Bank administrator shall able to process this service request and Release Transactions for which release is configured. This will be controlled through the Business Process Flow Engine (BPFE) | Yes                               |                                   |
| Manage Policies                    | This transaction allows bank administrator to maintain policies for User ID and Passwords   | Yes                               |                                   |
| View Audit Log                     | This function allows bank administrator to view audit logs of different users.  | Yes                               |                                   |
| Transaction Cut Off                | This function allows the bank administrator to maintain working window for different transactions   | Yes                               |                                   |
| Deal Timer and Cut Off             | This transaction allows bank administrator to set deal timers for currency pairs  | Yes                               |                                   |
| Transaction Black Out              | This function allows the bank administrator to maintain blackouts for different transactions  | Yes                               |                                   |
| Global Limits Package              | This function allows the bank administrator to maintain limit packages  | Yes                               |                                   |
| Transaction Password Configuration | This transaction allows the bank administrator to configure the transactions which shall require transaction password   | Yes                               |                                   |

| <b>Transaction Name</b> | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------|---|-----------------------------------|-----------------------------------|
| Role Subject mapping    | This transaction allows the bank administrator to map the subject defined for the purpose of mail messaging with the roles. Only those administrators get the mail who are having access to the relevant role   | Yes                               |                                   |
| Calendar Maintenance    | This transaction allows the bank administrator to setup calendar i.e. marking weekly holiday and other holidays.<br><br>This transaction is also used for set up of Currency holidays.<br><br>This is applicable for third party implementations where host does not provide the working business days. | Yes                               |                                   |
| Mail Box                | This function allows bank administrator to view and reply for various communication done by business user using FCDB internal messaging facility  | Yes                               |                                   |
| Preferences             | This function allows user to set different preferences for accessing FCDB application   | Yes                               |                                   |
| Change Password         | This transaction allows bank administrator to change their own password.  | Yes                               |                                   |
| Session Summary         | This function displays activity details of the user done in last 'N' Sessions.  | Yes                               |                                   |
| Site Map                | This function displays all the transactions available to the user and allows the user to understand the sitemap   | Yes                               |                                   |
| Maintain Bulletins      | This function allows the bank administrator to add and view bulletins   | Yes                               |                                   |

| <b>Transaction Name</b>     | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-----------------------------|---|-----------------------------------|-----------------------------------|
| Alerts Registration         | <p>This function allows the bank administrator to register a user for various alerts. Alerts are generated and based on specific event and send to the user.</p> <p>User shall be able to register for both FCDB and Host specific alerts.</p> <p>Registration data is maintained in FCDB</p> | Yes                               |                                   |
| Register Reports            | This transaction allows the bank administrator to register the reports for both bank administrators as well as business users for download / view at a later stage.   | Yes                               |                                   |
| Map Reports To User         | This transaction allows the bank administrator to assign reports to business user   |                                   |                                   |
| User Manual Downloads       | This function allows the bank administrator to manage forms and user manuals for downloads  | Yes                               |                                   |
| View Reports                | This transaction allows the bank administrator to register the reports for both bank administrators as well as business users for download / view at a later stage.   | Yes                               |                                   |
| Manage Timer Services       | This function allows bank administrator to set/change timer services. This is system maintenance transaction and any unexpected change may impact processing of FCDB Application partially/completely.  | Yes                               |                                   |
| Manage Application Messages | This function allows bank administrator to change application messages.   | Yes                               |                                   |

| <b>Transaction Name</b>                           | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|---|--|-----------------------------------|-----------------------------------|
| Configuration Properties                          | This function allows bank administrator to set/change configuration properties. This is system maintenance transaction and any unexpected change may impact processing of FCDB Application partially/completely.         | Yes                               |                                   |
| View System Log                                   | This function allows bank administrator to view system logs.   | Yes                               |                                   |
| Host Interface Log                                | This function allows bank administrator to view host interface logs  | Yes                               |                                   |
| Entity Management                                 | This transaction allows a bank administrator to configure a new entity   | Yes                               |                                   |
| Advance Search                                    | This transaction allows a Help-Desk user to search the business user. The click on the user starts the session for selected user and helpdesk user is able to view transactions of the business user.                    | Yes                               |                                   |
| Session Management - Wrap session, Create Session | This transaction allows a Help-Desk user to end session of a selected user. The click on the wrap up ends the session of existing business user and helpdesk user can start a new session for any other business user.   | Yes                               |                                   |
| Reminders   | Transaction allows Business user to register for personal reminders. These reminders shall be saved / registered at central repository at the Host/ third party provider   | No                                | Interactions                      |
| Mailbox - Conversations                           | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc | No                                | Interactions                      |

| <b>Transaction Name</b>     | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>   |
|-----------------------------|---|-----------------------------------|---|
| Mailbox - Alerts            | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc            | No                                | Interactions  |
| Mailbox - Tasks             | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc            | No                                | Interactions  |
| Mailbox - Attachment        | Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels  | No                                | Interactions  |
| Account Details             | This function displays the account details like Account Holder details, Product details, Account Parameters, Account Balances, details of unclear funds of selected CASA account.   | No                                | CASA, Islamic CASA  |
| Dashboard Widget Management | Business users will be provided with a new transaction through which, the business user shall be able to enable or disable widgets to be displayed on their dashboard screens of each channel to which they have access, separately | No                                |   |
| Account Summary             | This function displays the summarized view of the accounts held by the customer.  | No                                | CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Deposits Module. |

| <b>Transaction Name</b>    | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>   |
|----------------------------|---|-----------------------------------|---|
| Account Details            | This function displays the account details like Account Holder details, Product details, Account Parameters, Account Balances, details of unclear funds of selected CASA account.   | No                                | CASA, Islamic CASA  |
| Account Activity           | This function displays the account activity for specified search criteria for selected CASA Account. The account activity can be downloaded in MT940, PDF, CSV, OFX and QIF format.   | No                                | CASA, Islamic CASA  |
| Account Statement Inquiry  | This function displays the generated account statement for the selected account. Account statement is to be generated by Oracle FLEXCUBE Universal Banking as per the account statement scheduling parameter.   | No                                | CASA, Islamic CASA, Loans, Islamic finance  |
| Account Overview           | This function displays the summarized Asset, Liability view of the balances, grouped under different Currencies of the accounts held by the customer.   | No                                | CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Corporate Deposit Modules                |
| Consolidated Position      | This function displays the summarized Asset, Liability of different type of relationships like CASA, TD, Loans, Securities, Shares, Options and trade instruments of the mapped customers. The function also provide graphical representation of asset and liabilities. | No                                | CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending, Loans, Islamic finance & Corporate Deposits Module. Trade Finance |
| CASA Interest Rate Inquiry | This function displays the interest rate for Savings products.  | No                                |   |

| <b>Transaction Name</b>       | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>             |
|-------------------------------|---|-----------------------------------|---|
| Register Biller               | This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module  | No                                | Qualification not required - FCDB transaction |
| Delete Biller                 | This function allows user to delete the biller registered earlier<br><br>Biller details are maintained in FCDB and deletion of a biller is also within FCDB | No                                |   |
| Pay Bills                     | This function allows user to pay the bills to registered billers.   | No                                | Utility Payments (UP)                         |
| Bulk Data Dictionary          | This function allows bank administrator to create components of bulk file template.   | Yes                               |   |
| Bulk Enrichment Definition    | This function allows bank administrator to create components of bulk file template.   | Yes                               |   |
| Bulk Template Definition      | This function allows bank administrator to create bulk template. Definition   | Yes                               |   |
| Bulk File Template Definition | This function allows bank administrator to create bulk file template.   | Yes                               |   |
| File Control Definition       | This function allows bank administrator to create components of bulk file template.   | Yes                               |   |
| Bulk Registration             | This function allows bank administrator to register BTID  | Yes                               |   |
| User BTID Map                 | This function allows bank administrator to map /unmap a BTID to a user  | Yes                               |   |
| Update File Status            | This function allows bank administrator to update status of a bulk file which is to be processed by a third party application.                              | Yes                               |   |



| <b>Transaction Name</b>                          | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--|---|-----------------------------------|-----------------------------------|
| Bulk File Uploads - Internal Transfer            | This function allows bulk upload of internal transfers.<br>The authorisation types supported are<br>1. File Level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject      | Yes                               | Funds Transfer (FT)               |
| Bulk File Uploads - Domestic Transfer            | This function allows bulk upload of domestic transfers.<br>The authorisation types supported are<br>1. File level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject      | Yes                               | Payments & Collections (PC)       |
| Bulk File Uploads - International Funds Transfer | This function allows bulk upload of international transfers.<br>The authorisation types supported are<br>1. File Level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject | Yes                               | Funds Transfer (FT)               |
| Bulk File View                                   | This function allows user to view the bulk files uploaded   | Yes                               |                                   |
| Bulk Authorisations                              | This function allows user to authorise the bulk files uploaded by means of:<br>File Level Authorisation<br>Record Level Authorisation   | No                                |                                   |
| Ad-hoc Statement Request - Loans                 | This function generates account statement request for Loans and Islamic Finance account for a specified period.   | No                                | Loans and Islamic Loans           |

| <b>Transaction Name</b>               | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>   |
|---------------------------------------|--|-----------------------------------|---|
| Transaction Activities                | This function allows user to:<br>View Initiated Transactions<br>View Authorized Transactions<br>View / Use Drafts & Templates  | No                                |   |
| Register for MT940 Account Statements | This function allows the user to register for the accounts for which they wish to view MT 940 account statement. The account is registered in FCDB only. The same account need to be registered in Host for getting MT940 statement.                               | No                                |   |
| View MT940 Statements                 | This function allows user to view the MT 940 statement received by him. The registrations for viewing statement shall be done in the FCDB.   | No                                | SWIFT   |
| Exchange Rate Inquiry                 | This function displays exchange rate between currency pairs.   | No                                | FOREX   |
| Alerts Registration                   | This function allows the users to register for various alerts. Alerts are generated and based on specific event and send to the user.<br><br>User shall be able to register for both FCDB and Host specific alerts.<br><br>Registration data is maintained in FCDB | No                                |   |
| E-Statement Subscription              | This function allows user to subscribe/unsubscribe for e-statement The registrations details are maintained at FCUBS and the statement. FCUBS generates and sends the statement as per registration details.   | No                                | CASA, Islamic CASA, Term Deposits, Islamic Deposits, Loans, Islamic Loans |
| Subscribe for other channels          | This function allows user to Subscribe for other available channel from Internet banking login.<br><br>Registration details are maintained in FCDB   | No                                |   |

| <b>Transaction Name</b>      | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------|--|-----------------------------------|-----------------------------------|
| Deactivate Channel User      | This function allows user to deactivate a channel temporarily for a predefined time period<br><br>Details are maintained in FCDB   | No                                |                                   |
| Lock Transaction Password    | This function allows user to lock their own transaction password. Allows the user to lock the transaction password, if user do not wish to authorise the transaction   | No                                |                                   |
| Change Limits                | This function allows user to change the existing limits allotted by the bank.  | No                                |                                   |
| Reissue Transaction Password | This function allows user to send a request issuing transaction password.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request                 | No                                |                                   |
| Request Processing           | This function allows business users to release the transaction after re-verification post final authorisation. This transaction can also be used to tank a transaction temporarily within FCDB, if required. | No                                |                                   |
| Open Additional CASA Account | This function allows user to open a new CASA account by debiting existing CASA account.  | No                                | CASA, Islamic CASA                |
| Register Reports             | This transaction allows the user to register and schedule various reports for download / view at a later stage.<br><br>Registration data is maintained in FCDB and gets integrated with Oracle BI Publisher  | No                                |                                   |

| <b>Transaction Name</b> | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------|---|-----------------------------------|-----------------------------------|
| Account Closure         | <p>This function allows user to send a request for closing an account.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p>    | No                                |                                   |
| Download Reports        | <p>This transaction allows the user to download / view a report generated as per the registrations.</p> <p>Registration data is maintained in FCDB &amp; integration with Oracle BI Publisher</p> | No                                |                                   |
| Preferences             | <p>This function allows user to set different preferences for accessing FCDB application</p> <p>User preference data is maintained in FCDB</p>  | No                                |                                   |
| Account Preference      | <p>This function allows user to set different preferences for accessing FCDB application</p> <p>User preference data is maintained in FCDB</p>  | No                                |                                   |
| Session Summary         | <p>This function displays activity details of business user done in last 'N' Sessions.</p>  | No                                |                                   |
| Mail Box                | <p>This function allows business user interact with bank administrator user using FCDB internal messaging facility</p>  | No                                |                                   |
| Electronic Form         | <p>This function allows user to write a query to the bank for a particular transaction using e-mail messaging. Predefined queries are displayed to the user based on the transaction type</p>     | No                                |                                   |

| <b>Transaction Name</b>              | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>        |
|--------------------------------------|---|-----------------------------------|--|
| Form & User Manual Downloads         | This function allows user to download the documents like User Manuals, application forms to be downloaded from common location shared over the Bank Internet Site.<br><br>The Files to be downloaded are maintained in FCDB infrastructure. NO interface with host system is expected | No                                |  |
| Force Change Password                | This transaction forces the user to change the password as per password policy defined  | No                                |  |
| Site Map                             | This function displays all the transactions available to the user and allows the user to understand the sitemap   | No                                |  |
| Frequently Asked Questions           | This function displays Frequently Asked Questions (FAQ) and their answers. A link to the FAQs prepared by the bank is provided  | No                                |  |
| News                                 | This function displays latest news and events for bank. A link to the news prepared by the bank is provided   | No                                |  |
| ATM Locator                          | This function displays list of the ATMs the bank have. A link to the ATM locator prepared by the bank is provided   | No                                |  |
| Branch Locator                       | This function displays list of the branches the bank have. A link to the Branch locator prepared by the bank is provided  | No                                |  |
| Ad-hoc Statement Request - CASA & TD | This function generates account statement request for CASA and term Deposit account for a specified period.   | No                                | CASA, Islamic CASA, Retail Term Deposits |
| Stop and Unblock Cheque Request      | This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.  | No                                | CASA, Islamic CASA                       |
| Cheque Status Inquiry                | This function displays the cheques status.  | No                                | CASA, Islamic CASA                       |

| <b>Transaction Name</b>            | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>               |
|------------------------------------|---|-----------------------------------|---|
| Cheque Book Request                | This function allows user to request a chequebook.  | No                                | CASA, Islamic CASA                              |
| Term Deposit Details               | This function displays details of the selected Term Deposit Account. If deposit is created using a Structured deposit scheme, additional details of the scheme are displayed. | No                                | Retail Term Deposits, Structured Funds/Deposits |
| Term Deposit Activity              | This function displays transaction happened in the Term deposit account for specified search criteria. The activity can be downloaded in PDF, CSV format.                     | No                                | Retail Term Deposits, Structured Funds/Deposits |
| Open Term Deposit (Conventional)   | This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.  | No                                | Retail Term Deposits                            |
| Amend Term Deposit (Conventional)  | This function allows user to amend the maturity and interest instructions of existing Term deposit Account  | No                                | Retail Term Deposits                            |
| Redeem Term Deposit (Conventional) | This function allows user to redeem an existing term deposit.   | No                                | Retail Term Deposits                            |
| Structured Deposit Subscription    | This function allows user to subscribe for Structured Term Deposit schemes opened for subscription by bank.   | No                                | Structured Funds/Deposits                       |
| View Subscription Status           | This function displays the structured Term deposit subscription status like whether Subscription amount is blocked, Term deposit is created etc.                              | No                                | Structured Funds/Deposits                       |
| Contract Deposit Details           | This function displays the summary and details of Term deposit accounts/ contracts held by user.  | No                                | Corporate Deposits                              |
| Open Contract Deposit              | This function allows user to open new Term deposit Account/Contract.  | No                                | Corporate Deposits                              |

| <b>Transaction Name</b>       | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------------|--|-----------------------------------|-----------------------------------|
| Open Term Deposit (Islamic)   | This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.   | No                                | Retail Term Deposits              |
| Amend Term Deposit (Islamic)  | This function allows user to amend the maturity and interest instructions of existing Term deposit Account   | No                                | Retail Term Deposits              |
| Redeem Term Deposit (Islamic) | This function allows user to redeem an existing term deposit.  | No                                | Retail Term Deposits              |
| Source Beneficiary Linkage    | This transaction allows bank administrator to map a debit (beneficiary) account for a source account. This mapping is used for fixed domestic funds transfer by business user. As per this requirement a source can be mapped with only one beneficiary account. | Yes                               |                                   |
| Global Beneficiary Mapping    | This transaction allows the bank administrator to map restricted beneficiaries to business users.  | Yes                               |                                   |
| SEPA Card Payments            | This function allows user to payment using a credit card through SEPA network  | No                                |                                   |
| Demand Draft                  | This function allows user to request for a domestic Draft or pay order   | No                                | Demand Draft                      |
| International Transfers       | This function allows user transfer the funds to accounts in other banks in other countries.  | No                                | Funds Transfer (FT)               |
| View Demand Draft             | This function allows viewing all the domestic and international demand drafts and paying orders issues to a customer.  | No                                | Demand Draft                      |
| Own Account Transfers         | This function allows user to transfer funds between own CASA accounts within the bank.   | No                                | Funds Transfer (FT)               |

| <b>Transaction Name</b>      | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------|---|-----------------------------------|-----------------------------------|
| Internal Transfers           | This function allows user to transfer the funds to any other CASA account or GL account within the bank.  | No                                | Funds Transfer (FT)               |
| Multiple Internal Transfer   | This function allows user to initiate the multiple internal transfer transactions from one screen,  | No                                | Funds Transfer (FT)               |
| Domestic Transfers           | This function allows user transfer the funds to accounts in other banks using domestic payment network.   | No                                | Payments & Collections (PC)       |
| Fixed Domestic Transfers     | This function allows user transfer the funds to accounts in other banks for fixed accounts using domestic payment network.  | No                                | Payments & Collections (PC)       |
| SEPA Direct Debits           | This function allows user to initiate a SEPA Direct debit transaction.  | No                                | Payments & Collections (PC)       |
| SEPA Credits                 | This function allows user to initiate a SEPA Credit Transfer.   | No                                | Payments & Collections (PC)       |
| International Drafts         | This function allows user to request for a International Draft  | No                                | Funds Transfer (FT)               |
| MT 101 Transfers             | This function allows user to send a MT101 request and instruct the account servicing institution to transfer funds to a third party account after debiting an account maintained with them through SWIFT.                             | No                                | Funds Transfer (FT)               |
| Stop Payment of Demand Draft | "This function allows a stop payment request for a domestic as well as international demand drafts issued earlier.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request | No                                | Demand Draft                      |



| <b>Transaction Name</b>        | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>        |
|--------------------------------|--|-----------------------------------|--|
| Stop Payment of Wired Transfer | This function allows a stop payment request for a transfer wired earlier.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request | No                                | Funds Transfer                           |
| Uk - Payments                  | This function allows user to initiate Domestic Transfer options available in UK (BACS, CHAPS, Faster UK).  | No                                |  |
| Internal Remittance            | This function allows user to initiate transfer between accounts of different entity  | No                                |  |
| View Standing Instructions     | This function displays Standing Instructions configured in the host banking system.  | No                                | Funds Transfer / Payment and Collections |
| Cancel Standing Instructions   | This function allows user to cancel Standing Instructions configured in the host banking system.   | No                                | Funds Transfer / Payment and Collections |
| View Pending Transfers         | This function allows user to view transactions which are schedule to be executed/ accounted on future date.  | No                                | Funds Transfer / Payment and Collections |
| Cancel Pending Transfers       | This function allows user to cancel transactions which are schedule to be executed/ accounted on future date.  | No                                | Funds Transfer / Payment and Collections |
| Inward Remittance Inquiry      | This function displays remittance received from other banks.   | No                                | Funds Transfer / Payment and Collections |
| Outward Remittance Inquiry     | This function displays remittance sent to the other banks  | No                                | Funds Transfer / Payment and Collections |
| Domestic Collection Inquiry    | This function displays status of the domestic cheques send for collection.   | No                                | Collections                              |
| FCY Collection Inquiry         | This function displays status of the International cheques send for collection.  | No                                | Collections                              |

| Transaction Name               | Transaction Description   | Administration Transaction | Oracle FLEXCUBE UBS Module      |
|--------------------------------|---|----------------------------|---------------------------------|
| Beneficiary Maintenance        | <p>This function allows user to register for beneficiaries for later reuse for following payments transactions.</p> <p>Internal Transfer</p> <p>Domestic Transfer</p> <p>Domestic Demand Draft /Pay Order</p> <p>International International Transfers</p> <p>MT101 Transfer request</p> <p>SEPA Direct Debits</p> <p>SEPA Credit transfer</p> <p>Internal Remittance</p> <p>UK Payments</p> <p>For internal funds transfer - Beneficiary details are verified with the Host.</p> <p>The Beneficiary data is maintained in FCDB</p> | No                         |                                 |
| View Limits Utilization        | <p>This function allows user to view the limits allocated to them and their current utilisation</p>   | No                         |                                 |
| Change Limits                  | <p>This function allows user to change the existing limits allotted by the bank</p>   | No                         |                                 |
| Global Beneficiary Maintenance | <p>This transaction allows the bank administrator to Create, modify and delete Generic and restricted beneficiaries. The transaction also allows the bank administrator to delete public and private beneficiaries by the business users.</p>   | Yes                        |                                 |
| Setup Account Structure        | <p>This function allows setup Notional Pooling or Sweep Instructions by creating Cash management account structure.</p>   | No                         | Integrated Liquidity Management |
| Modify Account Structure       | <p>This function allows to Modify Notional Pooling or Sweep Account Structure</p>   | No                         | Integrated Liquidity Management |

| <b>Transaction Name</b>              | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--------------------------------------|--|-----------------------------------|-----------------------------------|
| View Account Structures              | This function allows to Delete Notional Pooling or Sweep Instructions.   | No                                | Integrated Liquidity Management   |
| Create Parent and Group Linkage      | This function allows creating a Cash Management instruction group and mapping the cash management instructions                           | No                                | Integrated Liquidity Management   |
| Unmark account as Parent             | This function allows to Delete Parent account linkage from the Group.  | No                                | Integrated Liquidity Management   |
| Assignment Enquiry                   | This function displays the list of Invoices which are assigned by the seller   | No                                |                                   |
| Credit Limit Enquiry                 | This displays the details of the Credit Limits provided to different Buyers by the Seller's Bank   | No                                |                                   |
| Financing Enquiry                    | This displays the list of Invoices which are financed by the bank under various Factoring products.                                      | No                                |                                   |
| Invoice Enquiry                      | This displays the list of Invoices presented to the bank by the Seller   | No                                |                                   |
| Repayment Enquiry                    | This displays the list of Invoices which are financed by the bank under various Factoring products                                       | No                                |                                   |
| Initiate Deal Booking                | This function allows user to book a Spot or Forward deal for Buying or Selling Currency.   | No                                | FOREX                             |
| View deals                           | This function allows user to view the deals booked earlier.  | No                                | FOREX                             |
| Deals in Cross Currency Transactions | This function allows user to book a Spot or Forward deal for Buying or Selling Currency.   | No                                | FOREX                             |
| Loan Details                         | This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details | No                                | Consumer Lending                  |

| <b>Transaction Name</b>     | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-----------------------------|--|-----------------------------------|-----------------------------------|
| Loan Schedule               | This function displays repayment schedule of selected loan account. The repayment schedule contains the instalment components like principal, interest, charges and outstanding instalment amount.                     | No                                | Consumer Lending                  |
| Loan Repayment Inquiry      | This function displays various repayments received for the selected loan account.  | No                                | Consumer Lending                  |
| Loan Settlement             | This function allows partial or full pre payment of the selected loan account  | No                                | Consumer Lending                  |
| Loan Account Activity       | This function displays the transactions happened through selected loan account. The transaction activity can be downloaded in PDF, CSV.  | No                                | Consumer Lending                  |
| Loan Interest Rates Inquiry | This function displays interest rates for various loan products.   | No                                | Consumer Lending                  |
| Loan Calculator             | This function displays schedule for a loan amount for select interest  | No                                | Consumer Lending                  |
| Mortgage Calculator         | This function displays schedule for a loan under Mortgage for select interest  | No                                | Mortgage Loans                    |
| Financing Details           | This function displays the details of the selected Islamic finance account like product details, disbursed amount, outstanding balance details   | No                                | Consumer Lending – Islamic (CI)   |
| Financing Schedule          | This function displays repayment schedule of selected Islamic finance account. The repayment schedule contains the instalment components like principal, profit percentage, charges and outstanding instalment amount. | No                                | Consumer Lending – Islamic (CI)   |
| Financing Repayment Inquiry | This function displays various repayments received for the selected Islamic finance account.   | No                                | Consumer Lending – Islamic (CI)   |

| <b>Transaction Name</b>            | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------------|---|-----------------------------------|-----------------------------------|
| Financing Settlement               | This function allows partial or full pre payment of the selected Islamic finance account  | No                                | Consumer Lending – Islamic (CI)   |
| Financing Account Activity         | This function displays the transactions happened through selected Islamic finance account. The transaction activity can be downloaded in PDF, CSV.  | No                                | Consumer Lending – Islamic (CI)   |
| Financing Profit Rates Inquiry     | This function displays interest rates for various Islamic finance products.   | No                                | Consumer Lending – Islamic (CI)   |
| Payment Notification Inquiry       | This Inquiry function allows the Seller to View the “Value dated Payment” details done by the Buyer   | No                                |                                   |
| Purchase Order Assignment          | This Inquiry function allows the Seller to Assign the “Purchase Order” details uploaded by the Buyer. The Seller selects the Purchase Order to be assigned and the details are e-mailed to the pre-specified e-mail ids of the Bank User/s. | No                                |                                   |
| Draw Down Inquiry                  | This Inquiry function allows the Seller to specify the Draw-down Amount required for Financing from the bank. The Drawdown details are e-mailed to the pre-notified e-mail ids of the Bank User/s.  | No                                |                                   |
| Stock Agent Transaction Inquiry    | This function allows user to view investors’ transaction over the accounts  | No                                |                                   |
| Investor’s Account Inquiry         | This function allows user view account balance details of his investors   | No                                |                                   |
| Investor’s Account Opening Inquiry | This function allows user view account opening status of his investors.   | No                                |                                   |
| Initiate Letters of Credit         | This function allows user to initiate issuance of Letter of Credit  | No                                | Letter of Credit                  |

| <b>Transaction Name</b>           | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-----------------------------------|--|-----------------------------------|-----------------------------------|
| Amend Letters of Credit           | This function allows user to initiate amendment to Letter Of Credit  | No                                | Letter of Credit                  |
| View Import Letters of Credit     | This function displays the Import Letter of Credits.   | No                                | Letter of Credit                  |
| View Export Letters of Credit     | This function displays export letter of credit.  | No                                | Letter of Credit                  |
| Attach Documents                  | This function allows user to attach the trade related documents.<br><br>The attached documents are maintained in the FCDB database and a FCDB administrative user can view the documents | No                                |                                   |
| View Attached Documents           | This function allows user to view the attached trade related documents.<br><br>The attached documents are maintained in the FCDB database and a business user can view the documents.    | Yes                               |                                   |
| View Import Bills                 | This function displays Import Bills for collections.   | No                                | Bills and Collections             |
| View Export Bills                 | This function displays Export Bills for collections  | No                                | Bills and Collections             |
| Direct Collection Initiation      | This function allows user to initiate Direct collection of the bills.  | No                                | Bills and Collections             |
| Export Collection Initiation      | This function allows user to initiate Export collection of the bills.  | No                                | Bills and Collections             |
| Export Bill Collection (Under LC) | This function allows user to initiate Export collection of the bills under a LC.   | No                                | Bills and Collections             |
| Initiate Bank Guarantee           | This function allows user to initiate the Bank Guarantee Application.  | No                                | Letter of Credit                  |
| Outward Guarantee Amendment       | This function allows user to amend a existing Bank Guarantee Application.  | No                                | Letter of Credit                  |

| <b>Transaction Name</b>                      | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>   |
|--|---|-----------------------------------|---|
| View Outward Guarantee                       | This function displays Bank Guarantees.   | No                                | Letter of Credit  |
| Customer Acceptance for Export LC amendments | This function allows user to acceptance of the amendments and discrepancies.  | No                                | Letter of Credit  |
| Customer Acceptance for Bills Discrepancy    | This function allows user to acceptance of the amendments and discrepancies.  | No                                |   |
| Look Up Maintenance                          | This function allows user to maintain basic look-ups related to trade. These look-ups maintained can later be used by the users while initiating respective transactions<br><br>The look-up data is maintained in FCDB database | No                                |   |
| Line Limits                                  | This function displays the various limit lines available for customer in the user   | No                                | Extended Limits and Collateral Management   |
| Trade - View Documents                       | This function allows the bank administrator to view documents attached by business users under various trade transactions   | Yes                               |   |
| Trade - Attach Documents                     | This function allows the bank administrator to attach documents on behalf of business users under various trade transactions  | Yes                               |   |
| Account Summary                              | This function displays the summarized view of the accounts held by the customer.  | No                                | CASA, Islamic CASA, Retail Term Deposit, Islamic Term Deposits, Consumer Lending (CL), Islamic finance & Corporate Deposits Module. |

| <b>Transaction Name</b>     | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                          |
|-----------------------------|---|-----------------------------------|--|
| Account Activity            | This function displays the account activity for specified search criteria for selected CASA Account. The account activity can be downloaded in MT940, PDF, CSV, OFX and QIF format.   | No                                | CASA, Islamic CASA   |
| Account Statement Inquiry   | This function displays the generated account statement for the selected account. Account statement is to be generated by Oracle FLEXCUBE Universal Banking as per the account statement scheduling parameter.                       | No                                | CASA, Islamic CASA, Consumer Lending (CL), Islamic finance |
| CASA Interest Rate Inquiry  | This function displays the interest rate for Savings products.  | No                                |  |
| Spend Analysis              | Transaction allows display in a graphical format, of the spend analysis of a customer across various accounts held with the bank for a default period. Such a default period should be configurable at a system level               | No                                | Interactions   |
| FCPB - SSO and Dashboard    | Allows business user to view investment details from Oracle FLEXCUBE Private Wealth management and also provide single sign on facility to users to access FCPB   | No                                |  |
| Dashboard Widget Management | Business users will be provided with a new transaction through which, the business user shall be able to enable or disable widgets to be displayed on their dashboard screens of each channel to which they have access, separately | No                                |  |
| Register Biller             | This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module  | No                                | Utility Payments (UP)                                      |



| <b>Transaction Name</b>               | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|---------------------------------------|--|-----------------------------------|-----------------------------------|
| Delete Biller                         | This function allows user to delete the biller registered earlier<br><br>Biller details are maintained in FCDB and deletion of a biller is also within FCDB                                | No                                |                                   |
| Pay Bills                             | This function allows user to pay the bills to registered billers.  | No                                | Utility Payments (UP)             |
| Bulk Data Dictionary                  | This function allows bank administrator to create components of bulk file template.  | Yes                               |                                   |
| Bulk Enrichment Definition            | This function allows bank administrator to create components of bulk file template.  | Yes                               |                                   |
| Bulk Template Definition              | This function allows bank administrator to create bulk template definition.  | Yes                               |                                   |
| Bulk File Template Definition         | This function allows bank administrator to create bulk file template.  | Yes                               |                                   |
| File Control Definition               | This function allows bank administrator to create components of bulk file template.  | Yes                               |                                   |
| Bulk Registration                     | This function allows bank administrator to register BTID   | Yes                               |                                   |
| User BTID Map                         | This function allows bank administrator to map /unmap a BTID to a user   | Yes                               |                                   |
| Update File Status                    | This function allows bank administrator to update status of a bulk file which is to be processed by a third party application.   | Yes                               |                                   |
| Bulk File Uploads - Internal Transfer | This function allows bulk upload of internal transfers.<br><br>The authorisation types supported are<br>1. File Level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject | Yes                               | Funds Transfer (FT)               |

| <b>Transaction Name</b>                          | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--|--|-----------------------------------|-----------------------------------|
| Bulk File Uploads - Domestic Transfer            | This function allows bulk upload of domestic transfers.<br>The authorisation types supported are<br>1. File level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject   | Yes                               | Payments & Collections (PC)       |
| Bulk File Uploads - International Funds Transfer | This function allows bulk upload of international transfers.<br>The authorisation types supported are<br>1. File Level Auth, File Level Reject<br>2. Record Level Auth, Record Level Reject  | Yes                               | Funds Transfer (FT)               |
| Bulk File View                                   | This function allows user to view the bulk files uploaded  | Yes                               |                                   |
| Change Limits                                    | This function allows user to change the existing limits allotted by the bank.  | No                                |                                   |
| Ad-hoc Statement Request - Loans                 | This function generates account statement request for Loans and Islamic Finance account for a specified period.  | No                                |                                   |
| Transaction Activities                           | This function allows user to:<br>View Initiated Transactions<br>View /Use Drafts & Templates   | No                                |                                   |
| Register for MT940 Account Statements            | This function allows the user to register for the accounts for which they wish to view MT 940 account statement. The account is registered in FCDB only. The same account need to be registered in Host for getting MT940 statement. | No                                |                                   |
| View MT940 Statements                            | This function allows user to view the MT 940 statement received by him. The registrations for viewing statement shall be done in the FCDB.   | No                                | SWIFT                             |

| <b>Transaction Name</b>      | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>   |
|------------------------------|--|-----------------------------------|---|
| Exchange Rate Inquiry        | This function displays exchange rate between currency pairs.   | No                                | FOREX   |
| Alerts Registration          | This function allows the users to register for various alerts. Alerts are generated and based on specific event and send to the user.<br><br>User shall be able to register for both FCDB and Host specific alerts.<br><br>Registration data is maintained in FCDB | No                                |   |
| E-Statement Subscription     | This function allows user to subscribe/unsubscribe for e-statement The registrations details are maintained at FCUBS and the statement. FCUBS generates and sends the statement as per registration details.   | No                                | CASA, Islamic CASA, Term Deposits, Islamic Deposits, Loans, Islamic Loans |
| Subscribe for other channels | This function allows user to Subscribe for other available channel from Internet banking login<br><br>Registration details are maintained in FCDB  | No                                |   |
| Deactivate Channel User      | This function allows user to deactivate a channel temporarily for a predefined time period<br><br>Details are maintained in FCDB   | No                                |   |
| Lock Transaction Password    | This function allows user to lock their own transaction password. Allows the user to lock the transaction password, if user do not wish to authorise the transaction   | No                                |   |

| Transaction Name             | Transaction Description  | Administration Transaction | Oracle FLEXCUBE UBS Module |
|------------------------------|--|----------------------------|----------------------------|
| Reissue Transaction Password | <p>This function allows user to send a request issuing transaction password.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>                | No                         |                            |
| Activate Debit Card          | <p>This function allows user to send a request to activate the debit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p>                 | No                         |                            |
| Apply for ATM / Debit Card   | <p>This function allows user to send a request for ATM/Debit Card issuance.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p>                | No                         |                            |
| Reset ATM - Debit Card PIN   | <p>This function allows user to send a request for changing the ATM/Debit Card Pin change.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p> | No                         |                            |
| Hotlist Debit card           | <p>This function allows user to send a request to host-list a debit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p>                  | No                         |                            |
| Account Closure              | <p>This function allows user to send a request for closing an account.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request.</p>                     | No                         |                            |

| <b>Transaction Name</b> | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------|--|-----------------------------------|-----------------------------------|
| Request Processing      | This function allows business users to release the transaction after re-verification post final authorisation. This transaction can also be used to tank a transaction temporarily within FCDB, if required. | No                                |                                   |
| Register Reports        | This transaction allows the user to register and schedule various reports for download / view at a later stage.<br><br>Registration data is maintained in FCDB and gets integrated with Oracle BI Publisher  | No                                |                                   |
| Download Reports        | This transaction allows the user to download / view a report generated as per the registrations.<br><br>Registration data is maintained in FCDB & integration with Oracle BI Publisher                       | No                                |                                   |
| Preferences             | This function allows user to set different preferences for accessing FCDB application<br><br>User preference data is maintained in FCDB  | No                                |                                   |
| Account Preference      | This function allows user to set different preferences for accessing FCDB application<br><br>User preference data is maintained in FCDB  | No                                |                                   |
| Session Summary         | This function displays activity details of business user done in last 'N' Sessions.  | No                                |                                   |
| Mail Box                | This function allows business user interact with bank administrator user using FCDB internal messaging facility  | No                                |                                   |

| <b>Transaction Name</b>      | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------|---|-----------------------------------|-----------------------------------|
| Electronic Form              | This function allows user to write a query to the bank for a particular transaction using e-mail messaging. Predefined queries are displayed to the user based on the transaction type  | No                                |                                   |
| Form & User Manual Downloads | This function allows user to download the documents like User Manuals, application forms to be downloaded from common location shared over the Bank Internet Site.<br><br>The Files to be downloaded are maintained in FCDB infrastructure. NO interface with host system is expected | No                                |                                   |
| Change Password              | This transaction allows the user to change the password as per password policy defined  | No                                |                                   |
| Force Change Password        | This transaction forces the user to change the password as per password policy defined  | No                                |                                   |
| Site Map                     | This function displays all the transactions available to the user and allows the user to understand the sitemap   | No                                |                                   |
| Frequently Asked Questions   | This function displays Frequently Asked Questions (FAQ) and their answers. A link to the FAQs prepared by the bank is provided  | No                                |                                   |
| News                         | This function displays latest news and events for bank. A link to the news prepared by the bank is provided   | No                                |                                   |
| ATM Locator                  | This function displays list of the ATMs the bank have. A link to the ATM locator prepared by the bank is provided   | No                                |                                   |
| Branch Locator               | This function displays list of the branches the bank have. A link to the Branch locator prepared by the bank is provided  | No                                |                                   |

| <b>Transaction Name</b>              | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>        |
|--------------------------------------|--|-----------------------------------|--|
| Ad-hoc Statement Request - CASA & TD | This function generates account statement request for CASA and term Deposit account for a specified period.  | No                                | CASA, Islamic CASA, Retail Term Deposits |
| Stop and Unblock Cheque Request      | This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.   | No                                | CASA, Islamic CASA                       |
| Cheque Status Inquiry                | This function displays the cheques status.   | No                                | CASA, Islamic CASA                       |
| Cheque Book Request                  | This function allows user to request a chequebook.   | No                                | CASA, Islamic CASA                       |
| Debit Card Details                   | This function displays debit card details  | No                                | Generic Interfaces                       |
| Open Additional CASA Account         | This function allows user to open a new CASA account by debiting existing CASA account.  | No                                | CASA, Islamic CASA                       |
| Online Customer and Account Opening  | This function allows user to open an online CASA account and register for FCDB.  | No                                | CASA, Islamic CASA                       |
| Reminders                            | Transaction allows Business user to register for personal reminders. These reminders shall be saved / registered at central repository at the Host/ third party provider   | No                                | Interactions                             |
| Mailbox - Conversations              | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc | No                                | Interactions                             |
| Mailbox - Alerts                     | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc | No                                | Interactions                             |

| <b>Transaction Name</b>            | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>               |
|------------------------------------|--|-----------------------------------|---|
| Mailbox - Tasks                    | Transaction allows all interaction to be maintained in a central repository. Interaction includes all communication between the business user and bank users like customer services, additional services, grievances etc | No                                | Interactions                                    |
| Mailbox - Attachment               | Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels   | No                                | Interactions                                    |
| Term Deposit Details               | This function displays details of the selected Term Deposit Account. If deposit is created using a Structured deposit scheme, additional details of the scheme are displayed.  | No                                | Retail Term Deposits, Structured Funds/Deposits |
| Term Deposit Activity              | This function displays transaction happened in the Term deposit account for specified search criteria. The activity can be downloaded in PDF, CSV format.  | No                                | Retail Term Deposits, Structured Funds/Deposits |
| Open Term Deposit (Conventional)   | This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.   | No                                | Retail Term Deposits                            |
| Amend Term Deposit (Conventional)  | This function allows user to amend the maturity and interest instructions of existing Term deposit Account   | No                                | Retail Term Deposits                            |
| Redeem Term Deposit (Conventional) | This function allows user to redeem an existing term deposit.  | No                                | Retail Term Deposits                            |
| Structured Deposit Subscription    | This function allows user to subscribe for Structured Term Deposit schemes opened for subscription by bank.  | No                                | Structured Funds/Deposits                       |



| <b>Transaction Name</b>        | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--------------------------------|--|-----------------------------------|-----------------------------------|
| View Subscription Status       | This function displays the structured Term deposit subscription status like whether Subscription amount is blocked, Term deposit is created etc.   | No                                | Structured Funds/Deposits         |
| Contract Deposit Details       | This function displays the summary and details of Term deposit accounts/ contracts held by user.   | No                                | Corporate Deposits                |
| Open Contract Deposit          | This function allows user to open new Term deposit Account/Contract.   | No                                | Corporate Deposits                |
| Open Term Deposit (Islamic)    | This function allows user to open new Term Deposit Account. The new accounts can be opened with Single or Joint ownership.   | No                                | Retail Term Deposits              |
| Amend Term Deposit (Islamic)   | This function allows user to amend the maturity and interest instructions of existing Term deposit Account   | No                                | Retail Term Deposits              |
| Redeem Term Deposit (Islamic)  | This function allows user to redeem an existing term deposit.  | No                                | Retail Term Deposits              |
| Global Beneficiary Maintenance | This transaction allows the bank administrator to Create, modify and delete Generic and restricted beneficiaries. The transaction also allows the bank administrator to delete public and private beneficiaries by the business users. | Yes                               |                                   |
| Own Account Transfers          | This function allows user to transfer funds between own CASA accounts within the bank.   | No                                | Funds Transfer (FT)               |
| Internal Transfers             | This function allows user to transfer the funds to any other CASA account or GL account within the bank.   | No                                | Funds Transfer (FT)               |
| Multiple Internal Transfer     | This function allows user to initiate the multiple internal transfer transactions from one screen,   | No                                | Funds Transfer (FT)               |

| <b>Transaction Name</b>        | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--------------------------------|--|-----------------------------------|-----------------------------------|
| Domestic Transfers             | This function allows user transfer the funds to accounts in other banks using domestic payment network.  | No                                | Payments & Collections (PC)       |
| SEPA Credits                   | This function allows user to initiate a SEPA Credit Transfer.  | No                                | Payments & Collections (PC)       |
| SEPA Card Payments             | This function allows user to payment using a credit card through SEPA network  | No                                |                                   |
| Demand Draft                   | This function allows user to request for a domestic Draft or pay order   | No                                | Demand Draft                      |
| International Transfers        | This function allows user transfer the funds to accounts in other banks in other countries.  | No                                | Funds Transfer (FT)               |
| International Drafts           | This function allows user to request for a International Draft   | No                                | Funds Transfer (FT)               |
| View Demand Draft              | This function allows viewing all the domestic and international demand drafts and paying orders issues to a customer.  | No                                | Demand Draft                      |
| Stop Payment of Demand Draft   | This function allows a stop payment request for a domestic as well as international demand drafts issued earlier.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request | No                                | Demand Draft                      |
| Stop Payment of Wired Transfer | This function allows a stop payment request for a transfer wired earlier.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request   | No                                |                                   |
| Uk - Payments                  | This function allows user to initiate Domestic Transfer options available in UK (BACS, CHAPS, Faster UK).  | No                                |                                   |

| <b>Transaction Name</b>             | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>        |
|-------------------------------------|---|-----------------------------------|--|
| View Standing Instructions          | This function displays Standing Instructions configured in the host banking system.                           | No                                | Funds Transfer / Payment and Collections |
| Cancel Standing Instructions        | This function allows user to cancel Standing Instructions configured in the host banking system.              | No                                | Funds Transfer / Payment and Collections |
| View Pending Transfers              | This function allows user to view transactions which are schedule to be executed/ accounted on future date.   | No                                | Funds Transfer / Payment and Collections |
| Cancel Pending Transfers            | This function allows user to cancel transactions which are schedule to be executed/ accounted on future date. | No                                | Funds Transfer / Payment and Collections |
| Linked Account Setup                | This function allows user to link an external account for funds Transfer using random deposit confirmation.   | No                                | NA                                       |
| Move Money In (To Linked Accounts)  | This function allows user to initiate a direct debit from registered linked account                           | No                                | Payments & Collections (PC)              |
| Move Money out (To Linked Accounts) | This function allows user to initiate a transfer to registered linked account                                 | No                                | Payments & Collections (PC)              |
| Savings Plans                       | This plan allows user to set up recurring transfer from register external account.                            | No                                | Payments & Collections (PC)              |
| Inward Remittance Inquiry           | This function displays remittance received from other banks.  | No                                | Funds Transfer / Payment and Collections |
| Outward Remittance Inquiry          | This function displays remittance sent to the other banks   | No                                | Funds Transfer / Payment and Collections |
| Domestic Collection Inquiry         | This function displays status of the domestic cheques send for collection.                                    | No                                | Collections                              |
| FCY Collection Inquiry              | This function displays status of the International cheques send for collection.                               | No                                | Collections                              |

| <b>Transaction Name</b>    | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|----------------------------|--|-----------------------------------|-----------------------------------|
| Beneficiary Maintenance    | <p>"This function allows user to register for beneficiaries for later reuse for following payments transactions.</p> <p>Internal Transfer<br/>Domestic Transfer<br/>Demand Draft<br/>International Drafts<br/>International Transfers<br/>SEPA Credit transfer<br/>SEPA Card Payments<br/>UK Payments</p> <p>For internal funds transfer - Beneficiary details are verified with the Host.</p> <p>The Beneficiary data is maintained in FCDB</p> | No                                |                                   |
| View Limits Utilization    | This function allows user to view the limits allocated to them and their current utilisation   | No                                |                                   |
| Change Limits              | This function allows user to change the existing limits allotted by the bank   | No                                |                                   |
| Global Beneficiary Mapping | This transaction allows the bank administrator to map restricted beneficiaries to business users.  | Yes                               |                                   |
| Credit Card Summary        | This function displays summary of the Credit cards hold by the user  | No                                |                                   |
| Credit Card Statement      | This function displays the Credit Card Statement   | No                                |                                   |
| Credit Card Details        | This function displays details of the Credit cards hold by the user  | No                                |                                   |
| Credit Card Payments       | This function allows the user to pay the credit card dues  | No                                |                                   |

| <b>Transaction Name</b>            | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|------------------------------------|--|-----------------------------------|-----------------------------------|
| Register Credit Card               | This function allows the user to register for existing credit cards held by them for accessing through FCDB  | No                                |                                   |
| Modify Supplementary Card Limit    | This function allows the user to modify the limit of the supplementary credit cards  | No                                |                                   |
| Apply for Credit Card              | This service request allows a user to request for a new credit card<br><br>These transactions have to be processed offline and administrator needs to update the status of the request   | No                                |                                   |
| Credit Card Hot Listing            | This service request allows a user to request for blocking a credit card.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request                                   | No                                |                                   |
| Change Credit Card Billing Cycle   | This service request allows a user to request for change in billing cycle of credit card<br><br>These transactions have to be processed offline and administrator needs to update the status of the request                    | No                                |                                   |
| Change Credit Limit                | This service request allows a user to request for change in Credit limit of a credit card.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request                  | No                                |                                   |
| Register/ De register Auto Payment | This service request allows a user to request for register / de-register for auto payment of a credit card.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request | No                                |                                   |

| Transaction Name            | Transaction Description   | Administration Transaction | Oracle FLEXCUBE UBS Module |
|-----------------------------|---|----------------------------|----------------------------|
| Credit Card ATM PIN Change  | <p>This service request allows a user to request for new ATM PIN for a credit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>  | No                         |                            |
| Credit Card Replacement     | <p>This service request allows a user to request for replacement of a credit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>   | No                         |                            |
| Deactivation of Credit Card | <p>This service request allows a user to request for deactivation of a credit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>  | No                         |                            |
| Supplementary Card Request  | <p>This service request allows a user to request for a new supplementary credit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>  | No                         |                            |
| Activate Credit Card        | <p>This service request allows a user to request for activation of a credit card.</p> <p>These transactions have to be processed offline and administrator needs to update the status of the request</p>  | No                         |                            |
| Merchant Maintenance        | <p>This transaction allows bank administrator to register various merchant / vendor to whom online Funds transfer facility is to be provided</p> <p>Merchant information will be stored within the FCDB only &amp; will not be sent to the host</p> | Yes                        |                            |

| <b>Transaction Name</b>     | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-----------------------------|--|-----------------------------------|-----------------------------------|
| External Payment            | This transaction allows users to make the payment to various registered merchant / vendor online.<br><br>Reconciliation is not supported   | No                                | Funds Transfer (FT)               |
| Loan Details                | This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details   | No                                | Consumer Lending                  |
| Loan Schedule               | This function displays repayment schedule of selected loan account. The repayment schedule contains the instalment components like principal, interest, charges and outstanding instalment amount. | No                                | Consumer Lending                  |
| Loan Repayment Inquiry      | This function displays various repayments received for the selected loan account.  | No                                | Consumer Lending                  |
| Loan Settlement             | This function allows partial or full pre payment of the selected loan account  | No                                | Consumer Lending                  |
| Loan Account Activity       | This function displays the transactions happened through selected loan account. The transaction activity can be downloaded in PDF, CSV.  | No                                | Consumer Lending                  |
| Loan Interest Rates Inquiry | This function displays interest rates for various loan products.   | No                                | Consumer Lending                  |
| Loan Calculator             | This function displays schedule for a loan amount for select interest  | No                                | Consumer Lending                  |
| Mortgage Calculator         | This function displays schedule for a loan under Mortgage for select interest  | No                                | Mortgage Loans                    |
| Financing Details           | This function displays the details of the selected Islamic finance account like product details, disbursed amount, outstanding balance details   | No                                | Consumer Lending – Islamic (CI)   |

| <b>Transaction Name</b>        | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|--------------------------------|--|-----------------------------------|-----------------------------------|
| Financing Schedule             | This function displays repayment schedule of selected Islamic finance account. The repayment schedule contains the instalment components like principal, profit percentage, charges and outstanding instalment amount. | No                                | Consumer Lending – Islamic (CI)   |
| Financing Repayment Inquiry    | This function displays various repayments received for the selected Islamic finance account.   | No                                | Consumer Lending – Islamic (CI)   |
| Financing Settlement           | This function allows partial or full pre payment of the selected Islamic finance account   | No                                | Consumer Lending – Islamic (CI)   |
| Financing Account Activity     | This function displays the transactions happened through selected Islamic finance account. The transaction activity can be downloaded in PDF, CSV.   | No                                | Consumer Lending – Islamic (CI)   |
| Financing Profit Rates Inquiry | This function displays interest rates for various Islamic finance products.  | No                                | Consumer Lending – Islamic (CI)   |
| Fund Statement Request         | This function allows user to request statement for selected mutual funds for an adhoc period.  | No                                |                                   |
| View Portfolio                 | This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user.  | No                                |                                   |
| Fund Information               | This function displays various mutual funds scheme details which are available for subscription  | No                                |                                   |
| Buy Mutual Fund                | This function allows user to buy the mutual fund units of a mutual fund scheme   | No                                |                                   |
| Redeem Mutual Funds            | This function allows user to redeem the mutual fund units of a mutual fund scheme  | No                                |                                   |



| <b>Transaction Name</b>  | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                                     |
|--------------------------|--|-----------------------------------|---|
| Switch Mutual Fund       | This function allows user to buy the mutual fund units of a mutual fund scheme.  | No                                |   |
| Order Status             | This function displays order status for Mutual Funds transactions.   | No                                |   |
| Fund Activity            | This function displays transaction activity happened in selected fund.   | No                                |   |
| Dividend Information     | This function displays dividend information for a selected fund.   | No                                |   |
| My Accounts              | This function displays the summarized view of the accounts held by the customer.   | No                                | CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module. |
| My Cheques               | This function displays the cheques status.   | No                                | CASA  |
| Stop Cheque              | This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.                               | No                                | CASA  |
| Contract Deposit Details | This function displays the summary and details of Term deposit accounts/ contracts held by user.   | No                                | Corporate Deposits  |
| Loan Details             | This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details | No                                | Consumer Lending  |
| Change Password          | This transaction allows the business user to change their password   | No                                |   |
| Credit Card Details      | This function displays details of the Credit cards hold by the user  | No                                |   |
| Credit Card Statement    | This function displays the Credit Card Statement   | No                                |   |
| Account Details          | This function displays the account details of selected CASA account.   | No                                | CASA  |

| <b>Transaction Name</b>              | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                  |
|--------------------------------------|---|-----------------------------------|--|
| Account Activity                     | This function displays the account activity for specified search criteria for selected CASA Account.  | No                                | CASA   |
| Ad-hoc Statement Request - CASA & TD | This function generates account statement request for CASA account for a specified period.  | No                                | CASA   |
| Term Deposit Details                 | This function displays details of the selected Term Deposit Account.  | No                                | Retail Term Deposits,<br>Structured Funds/Deposits |
| Redeem Term Deposit (Conventional)   | This function allows user to redeem an existing term deposit.   | No                                | Retail Term Deposits                               |
| Delete Biller                        | This function allows user to delete the biller registered earlier<br><br>Biller details are maintained in FCDB and deletion of a biller is also within FCDB | No                                |  |
| Cheque Book Request                  | This function allows user to request a chequebook.  | No                                | CASA   |
| Exchange Rate Inquiry                | This function displays exchange rate between currency pairs.  | No                                | FOREX  |
| Mail Box                             | This function allows business user interact with bank administrator user using FCDB internal messaging facility   | No                                |  |
| Corporate Authorization              | This function allows user to authorise a transaction initiated by another user of that customer   | No                                |  |
| ATM / Branch Locator                 | This function allows user to locate the nearest STM / Branch based on the current location of the user..  |                                   |  |
| Financing Details                    | This function allows user to view all the relevant details of the Islamic finance accounts.   | No                                |  |

| <b>Transaction Name</b>       | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------------|--|-----------------------------------|-----------------------------------|
| Own Account Transfers         | This function allows user to transfer funds between own CASA accounts within the bank.                   | No                                | Funds Transfer (FT)               |
| Internal Transfers            | This function allows user to transfer the funds to any other CASA account or GL account within the bank. | No                                | Funds Transfer (FT)               |
| Domestic Transfers            | This function allows user transfer the funds to accounts in other banks using domestic payment network.  | No                                | Payments & Collections (PC)       |
| Register Biller               | This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module | No                                | Utility Payments (UP)             |
| Pay Bills                     | This function allows user to pay the bills to registered billers.  | No                                | Utility Payments (UP)             |
| Buy Funds                     | This function allows user to buy the mutual fund units of a mutual fund scheme                           | No                                |                                   |
| Sell /Redeem Fund             | This function allows user to redeem the mutual fund units of a mutual fund scheme                        | No                                |                                   |
| Switch Fund                   | This function allows user to buy the mutual fund units of a mutual fund scheme                           | No                                |                                   |
| View Fund Portfolio           | This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user         | No                                |                                   |
| Order Status                  | This function displays order status for Mutual Funds transactions.                                       | No                                |                                   |
| Redeem Term Deposit (Islamic) | This function allows user to redeem an existing term deposit.  | No                                | Retail Term Deposits              |
| Prelogin Transactions         | Provision to have non-authorised transactions in mobile banking.   | No                                |                                   |

| <b>Transaction Name</b> | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                                     |
|-------------------------|---|-----------------------------------|---|
| Mailbox - Attachment    | Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels  | No                                | Interactions  |
| International Transfers | This function allows user transfer the funds to accounts in other banks in other countries.   | No                                | Funds Transfer (FT)   |
| Credit Card Payments    | This function allows the user to pay the credit card dues   | No                                |   |
| Beneficiary Maintenance | This function allows user to register for beneficiaries for later reuse for following payments transactions.<br><br>Internal Account Transfer<br>International Account Transfer<br>Domestic Fund Transfer<br><br>The Beneficiary data is maintained in FCDB | No                                | Funds Transfer / Payment and Collections                              |
| My Scheduled Transfers  | With this transaction user shall be able to view both 'Pending Transfers' and 'Standing Instructions' set on the account for all transactions.  | No                                | Funds Transfer / Payment and Collections                              |
| My Accounts             | This function displays the summarized view of the accounts held by the customer.  | No                                | CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module. |
| Financing Details       | This function allows user to view all the relevant details of the Islamic finance accounts.   | No                                |   |
| Own Account Transfers   | This function allows user to transfer funds between own CASA accounts within the bank.  | No                                | Funds Transfer (FT)   |
| My Cheques              | This function displays the cheques status.  | No                                | CASA  |
| Change Password         | This transaction allows the business user to change their password  | No                                |   |

| <b>Transaction Name</b>              | <b>Transaction Description</b>   | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                  |
|--------------------------------------|--|-----------------------------------|--|
| Account Details                      | This function displays the account details of selected CASA account.   | No                                | CASA   |
| Account Activity                     | This function displays the account activity for specified search criteria for selected CASA Account.                                     | No                                | CASA   |
| Ad-hoc Statement Request - CASA & TD | This function generates account statement request for CASA account for a specified period.   | No                                | CASA   |
| Term Deposit Details                 | This function displays details of the selected Term Deposit Account.   | No                                | Retail Term Deposits,<br>Structured Funds/Deposits |
| Redeem Term Deposit (Conventional)   | This function allows user to redeem an existing term deposit.  | No                                | Retail Term Deposits                               |
| Contract Deposit Details             | This function displays the summary and details of Term deposit accounts/ contracts held by user.   | No                                | Corporate Deposits                                 |
| Loan Details                         | This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details | No                                | Consumer Lending                                   |
| Internal Transfers                   | This function allows user to transfer the funds to any other CASA account or GL account within the bank.                                 | No                                | Funds Transfer (FT)                                |
| Domestic Transfers                   | This function allows user transfer the funds to accounts in other banks using domestic payment network.                                  | No                                | Payments & Collections (PC)                        |
| Register Biller                      | This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module                                 | No                                | Utility Payments (UP)                              |
| Pay Bills                            | This function allows user to pay the bills to registered billers.  | No                                | Utility Payments (UP)                              |

| <b>Transaction Name</b> | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b> |
|-------------------------|---|-----------------------------------|-----------------------------------|
| Delete Biller           | This function allows user to delete the biller registered earlier<br><br>Biller details are maintained in FCDB and deletion of a biller is also within FCDB | No                                |                                   |
| Cheque Book Request     | This function allows user to request a chequebook.  | No                                | CASA                              |
| Stop Cheque             | This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.  | No                                | CASA                              |
| Exchange Rate Inquiry   | This function displays exchange rate between currency pairs.  | No                                | FOREX                             |
| Mail Box                | This function allows business user interact with bank administrator user using FCDB internal messaging facility   | No                                |                                   |
| Corporate Authorization | This function allows user to authorise a transaction initiated by another user of that customer   | No                                |                                   |
| Credit Card Details     | This function displays details of the Credit cards hold by the user   | No                                |                                   |
| Credit Card Statement   | This function displays the Credit Card Statement  | No                                |                                   |
| Buy Fund                | This function allows user to buy the mutual fund units of a mutual fund scheme  | No                                |                                   |
| Sell /Redeem Fund       | This function allows user to redeem the mutual fund units of a mutual fund scheme   | No                                |                                   |
| Switch Fund             | This function allows user to buy the mutual fund units of a mutual fund scheme  | Yes                               |                                   |
| View Fund Portfolio     | This function displays Mutual fund portfolio group by the mutual fund schemes subscribed by user  | No                                |                                   |

| <b>Transaction Name</b>                    | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>        |
|--|---|-----------------------------------|--|
| Order Status                               | This function displays order status for Mutual Funds transactions.  | No                                |  |
| ATM / Branch Locator (iPhone Browser only) | This function allows the user of an iPhone to locate the nearest ATM/Branch based on the current location   | No                                |  |
| Redeem Term Deposit (Islamic)              | This function allows user to redeem an existing term deposit.   | No                                | Retail Term Deposits                     |
| Prelogin Transactions                      | Provision to have non-authorised transactions in mobile banking.  | No                                |  |
| Mailbox -Attachment                        | Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels  | No                                | Interactions                             |
| Mailbox -Attachment                        | Facility to enable users to attach files to the mail being sent. This enhancement is available across the Internet, Mobile and Tablet banking channels  | No                                | Interactions                             |
| International Transfers                    | This function allows user transfer the funds to accounts in other banks in other countries.   | No                                | Funds Transfer (FT)                      |
| Credit Card Payments                       | This function allows the user to pay the credit card dues   | No                                |  |
| Beneficiary Maintenance                    | This function allows user to register for beneficiaries for later reuse for following payments transactions.<br>Internal Account Transfer<br>International Account Transfer<br>Domestic Fund Transfer<br>The Beneficiary data is maintained in FCDB | No                                | Funds Transfer / Payment and Collections |

| <b>Transaction Name</b>              | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                                     |
|--------------------------------------|---|-----------------------------------|---|
| My Scheduled Transfers               | With this transaction user shall be able to view both 'Pending Transfers' and 'Standing Instructions' set on the account for all transactions.  | No                                | Funds Transfer / Payment and Collections                              |
| Credit Card Details                  | This function displays details of the Credit cards hold by the user   | No                                |   |
| Credit Card Last N Trxns             | This function displays the last N transactions for a Credit Card  | No                                |   |
| Credit Card Hot listing              | This function allows user to send a request for hot-listing a card and to issuance of new credit card.<br><br>These transactions have to be processed offline and administrator needs to update the status of the request | No                                |   |
| Register for SMS Banking             | This transaction allows the user to register for SMS banking  | No                                |   |
| Deregister for SMS Banking           | This transaction allows the user to de-register for SMS banking   | No                                |   |
| Change default Account               | This transaction allows the user to de-register for SMS banking   | No                                |   |
| Account Summary                      | This function displays the summarized view of the accounts held by the customer.  | No                                | CASA, Retail Term Deposit, Consumer Lending, Loans & Deposits Module. |
| Account Details                      | This function displays the account details of selected CASA account.  | No                                | CASA  |
| Last N Transactions                  | This function displays the Last N Transactions for a CASA account. 'No of transactions is configured as day 0 activity.   | No                                | CASA  |
| Ad-hoc Statement Request - CASA & TD | This function generates account statement request for CASA account for a specified period.  | No                                | CASA  |



| <b>Transaction Name</b>         | <b>Transaction Description</b>  | <b>Administration Transaction</b> | <b>Oracle FLEXCUBE UBS Module</b>                  |
|---------------------------------|---|-----------------------------------|--|
| Term Deposit Summary            | This transaction displays summarized view of all the term deposits available to the customer  | No                                | Retail Term Deposits,<br>Structured Funds/Deposits |
| Term Deposit Details            | This function displays details of the selected Term Deposit Account.  | Yes                               | Retail Term Deposits,<br>Structured Funds/Deposits |
| Loan Details                    | This function displays the details of the selected loan account like loan product details, disbursed amount, outstanding balance details                    | No                                | Consumer Lending                                   |
| Own Account Transfers           | This function allows user to transfer funds between own CASA accounts within the bank.  | No                                | Funds Transfer (FT)                                |
| Internal Transfers              | This function allows user to transfer the funds to any other CASA account or GL account within the bank.  | No                                | Funds Transfer (FT)                                |
| Register Biller                 | This function allows user to register the Billers maintained in Oracle FLEXCUBE Universal Banking Module  | No                                | Utility Payments (UP)                              |
| Pay Bills (Bill Payment)        | This function allows user to pay the bills to registered billers.   | No                                | Utility Payments (UP)                              |
| Delete Biller                   | This function allows user to delete the biller registered earlier<br><br>Biller details are maintained in FCDB and deletion of a biller is also within FCDB | No                                |  |
| Cheque Book Request             | This function allows user to request a chequebook.  | No                                | CASA   |
| Cheque Status Inquiry           | This function displays the cheques status.  | No                                | CASA   |
| Stop and Unblock Cheque Request | This function allows user to block a cheque payment or revoke the stop payment instruction issued earlier.  | No                                | CASA   |

| Transaction Name            | Transaction Description  | Administration Transaction | Oracle FLEXCUBE UBS Module |
|-----------------------------|--|----------------------------|----------------------------|
| Exchange Rate Inquiry       | This function displays exchange rate between currency pairs.   | No                         | FOREX                      |
| Change PIN                  | This transaction allows the business user to change their password   | No                         |                            |
| Corporate Authorization     | This function allows user to authorise a transaction initiated by another user of that customer                                | No                         |                            |
| SMS Help on Message Formats | This function allows user to seek help for message formats used to send request using SMS banking<br>SMS help is local to FCDB | No                         |                            |

### 6.1.1 Additional Interfaces

Following are the additional transactions supported by Oracle FCUBS - Oracle FCDB Integration.

| Transaction Name     | Interface Name                        | Request Id               | Interface Description  | Operation Name    |
|----------------------|---------------------------------------|--------------------------|--|-------------------|
| Peer to Peer Payment | Hold or Block                         | RRPPP03                  | This interface is used to block a given amount if the beneficiary is not registered.   | CreateAmtBlk      |
| Peer to Peer Payment | Debit account and credit GL           | RRPPP03                  | This interface is used for customer debit and credit to GL if the beneficiary is not registered.   | CreatePC-Contract |
| Peer to Peer Payment | Debit account and credit bene account | RRPPP03                  | This interface is used for making final payment from customer to the beneficiary.  | CreatePC-Contract |
| Peer to Peer Payment | Reverse Amount                        | Working through a timer. | While initiating the payment, if the transaction amount was credited to GL and beneficiary fails to register in a given period then this interface is used to reverse the credited amount to the customer's account. |                   |

| Transaction Name     | Interface Name   | Request Id  | Interface Description   | Operation Name    |
|----------------------|--|---|---|-------------------|
| Peer to Peer Payment | Release Hold (If beneficiary doesn't registers in given number of days.) | Working through a timer.  | While initiating the payment, if the transaction amount was blocked and the beneficiary fails to register in a given period then this interface is used to unblock the held amount. |                   |
| Peer to Peer Payment | Unsubscribe Beneficiary  | RRUPB02   | For unsubscribe peer beneficiary.   | ClosePTPBen       |
| Peer to Peer Payment | Modify Peer Beneficiary  | P2P_MODIFY_BENE   | Business user can modify beneficiary account details. Admin can modify email and mobile number.   | ModifyPTP-Ben     |
| Peer to Peer Payment | P2P Beneficiary details  | P2P_BENE_DETAIL   | Check whether given email id exists at the UBS end. If yes Fire reopens Bene else create Bene.  |                   |
| Peer to Peer Payment | P2P create Bene  | P2P_CREATE_BENE   | Create Bene   | CreatePTP-Ben     |
| Peer to Peer Payment | P2P Reopen Bene  | P2P_REOPEN_BENE   | Reopen Bene   | ReopenPTP-Ben     |
| Peer to Peer Payment | P2P RELEASE AMOUT BLOCKEDs   | P2P_RELEASE_AMOUT_BLOCKED (If bene Registers within a given period of time) | Release amount hold   | CreatePC-Contract |
| Peer to Peer Payment | P2P DEBIT GL CREDIT BENE   | P2P_DEBIT_GL_CREDIT_BENE  | Debit GL & credit Bene (Receiver's Leg)   | CreateAmtBlk      |
| Account Opening      | Origination (BPEL) initiate request                                      | RRORG09   | This helps to submit the request on BPEL Process  | initiate          |
| Account Opening      | Origination (BPEL) for Query request                                     | GETORI-GAPP   | This helps to fetch whole application of BPEL   | detailedquery     |

| Transaction Name    | Interface Name   | Request Id   | Interface Description   | Operation Name  |
|---------------------|--|--|---|-----------------|
| Account Opening     | Origination (BPEL) for Final submit request            | RRORG09  | This helps to modify the BPEL request on particular stage   | complete        |
| Account Opening     | Leads Submit   | RRORG60, RRORG61, RRORG62, RRORG63, RRORG64, RRORG65 | This helps to submit application to core banking  | CreateF-CDBLead |
| Account Opening     | Leads Query  | GETLEA-DAPP  | This helps to fetch the whole lead application  | QueryF-CDBLead  |
| Account Opening     | Leads Modify(Offer Acceptance and Additional Document) | RRORG122 , RRORG123                                  | This helps to modify the lead request   | ModifyF-CDBLead |
| Account Opening     | View for Existing Customer Document                    | RRORG32  | This helps to identify the already loaded   | NA              |
| Redeem Term Deposit | TD Redemption simulation.                              |  | Gets the redemption details for premature full redemption. It fetches penalties and charges and total redemption amount as of the date. |                 |
| Open Term Deposit   | Calculator for Term Deposit maturity amount.           |  | Calculates the maturity amount for the TD.  |                 |

### 6.1.2 Communication Channels

The communication between Oracle FCUBS and FCDB happens in two ways.

- In case of online transactions involving booking of a contract or account in Oracle FCUBS, the communication happens by way of XML interchange.
- In case of batch uploads for single debit-multiple credit, the communications happen via database views for inquiries and via database tables for batch uploads.

The XSDs provide the templates for validation of the XML files exchanged between the systems.

## 6.2 Maintenances

In order to enable the integration between FCUBS and FCDB, you need to do certain maintenances in FCUBS.

### 6.2.1 Maintaining External Systems

You need to define FCDB as an external system in order to enable communication between FCDB and Oracle FLEXCUBE Integration Gateway. You can define external system details using the 'External System Maintenance' screen. To invoke this screen, type 'GWDEXSYS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'External Systems' maintenance screen. It includes fields for 'External System \*' and 'Description', a 'Correlation Pattern' section with a 'Request' dropdown set to 'Message Id', a 'Message Exchange Pattern' section with 'Request Message' (Input Only) and 'Response Message' (Full Screen) dropdowns, and a checkbox for 'XSD Validation Required'. The 'Queue' section has 'Default Response Queue' and 'Dead Letter Queue' text boxes, and a checkbox for 'Register Response Queue Message Id'. Below these is a table titled 'External System Queues' with columns 'In Queue \*' and 'Response Queue', containing one row with empty text boxes. At the bottom, there is a 'Fields | FTP Parameters' section with 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' fields, and checkboxes for 'Authorized' and 'Open'. An 'Exit' button is in the bottom right corner.

Specify the following details:

#### **External System**

Specify a name for the external system. This should be the same as the source in an incoming message. For this integration, you need to specify FCDB.

#### **Description**

Specify a brief description of the external system.

*For further details on defining external system, refer to the chapter 'External System Maintenance' of Gateway user manual.*

### 6.2.2 Maintaining Queues

Incoming messages are routed through a messaging queue. You need to maintain the different user queues to which incoming messages will be directed. Users with appropriate privileges are allowed to access a particular queue.

To invoke the 'Message Queue Maintenance' screen, type 'MSDQUEUE' in the field at the top right corner of the application tool bar and click the adjoining arrow button.

Specify the following details:

**Queue**

Specify a unique name to identify the queue uniquely throughout the system.

For Oracle FCUBS - Oracle FCDB integration, you need to maintain the following queues.

| Queue Name             | Purpose                        |
|------------------------|--------------------------------|
| MDB_QUEUE_REQUEST      | Online transaction request     |
| MDB_QUEUE_RESPONSE     | Online transaction response    |
| NOTIFY_DEST_QUEUE_FCDB | Notification from Oracle FCUBS |

**Description**

Specify a brief description of the queue.

**Collection Queue**

Check this box to indicate that the queue that you are maintaining is a collection queue.

**Message Code**

Specify the codes of various messages that will be routed to this queue.

Once you have specified the above details, save the maintenance.

## 6.3 Processing Messages

Oracle FLEXCUBE Direct Banking gets the details of transactions and operations from the database views of Oracle FLEXCUBE Universal Banking.

The details of such transactions and the related database views and XSDs in Oracle FLEXCUBE Universal Banking are detailed under the following headings. The details are organized based on the Oracle FCDB modules.

*For further information on each transaction and the related module in Oracle FCUBS, refer to the section 'Introduction' in this chapter.*

### 6.3.1 **Oracle FLEXCUBE Direct Banking Base (Core)**

The transactions and the respective database view/XSD are as follows:

| <b>Transaction Group</b>     | <b>Transaction Name</b>                                    | <b>Database Views</b> | <b>XSD names</b> |
|------------------------------|--|-----------------------|------------------|
| Core Corporate Administrator | Account Setup  |                       |                  |
| User Maintenance             | SSO for Channels   |                       |                  |
| System Maintenance           | Multilingual Data Input                                    |                       |                  |
| System Maintenance           | Monitor Timer Services                                     |                       |                  |
| Customer Maintenance         | View Customer Transactions                                 |                       |                  |
| Core Corporate Administrator | Customer Profile   |                       |                  |
| Core Corporate Administrator | Authorisation Mandates ( Maintain User List, Manage Rules) |                       |                  |
| Core Corporate Administrator | Bulk Registration  |                       |                  |
| Core Corporate Administrator | User BTID Map  |                       |                  |
| Core Corporate Administrator | View Audit Log   |                       |                  |
| User Maintenance             | Terminate User Session                                     |                       |                  |
| User Maintenance             | Print Welcome Letter / Password                            |                       |                  |
| Virtual Banking              | Customer Account Opening Management                        |                       |                  |
| Core Corporate Administrator | Role maintenance   |                       |                  |
| Core Corporate Administrator | User maintenance   |                       |                  |

| <b>Transaction Group</b> | <b>Transaction Name</b>           | <b>Database Views</b> | <b>XSD names</b> |
|--------------------------|-----------------------------------|-----------------------|------------------|
| Role Maintenance         | Create Role                       |                       |                  |
| Role Maintenance         | Modify Role                       |                       |                  |
| Role Maintenance         | Delete Role                       |                       |                  |
| Role Maintenance         | View Role                         |                       |                  |
| User Maintenance         | Create User                       | fcac_vw_mstcorporate  |                  |
| User Maintenance         | Modify User                       | fcac_vw_mstcorporate  |                  |
| User Maintenance         | Activate User                     |                       |                  |
| User Maintenance         | Deactivate User                   |                       |                  |
| User Maintenance         | Lock User                         |                       |                  |
| User Maintenance         | Unlock User                       |                       |                  |
| User Maintenance         | Delete User                       |                       |                  |
| User Maintenance         | Revoke User                       |                       |                  |
| User Maintenance         | View User                         |                       |                  |
| User Maintenance         | Reset password                    |                       |                  |
| Customer Maintenance     | Customer Profile - Initiate       | fcac_vw_mstcorporate  |                  |
| Customer Maintenance     | Modify Customer Profile           | fcac_vw_mstcorporate  |                  |
| Customer Maintenance     | Customer Account Setup            | fcc_vw_mstaccount     |                  |
| Customer Maintenance     | Linked Customer Account Setup     | fcc_vw_mstaccount     |                  |
| Customer Maintenance     | User Account Setup                |                       |                  |
| Customer Maintenance     | View Customer Profile             |                       |                  |
| Customer Maintenance     | Disable / Enable Customer Profile |                       |                  |
| Authorization Mandates   | Maintain User Lists               |                       |                  |
| Authorization Mandates   | Manage Rules                      |                       |                  |



| <b>Transaction Group</b> | <b>Transaction Name</b>            | <b>Database Views</b>                   | <b>XSD names</b> |
|--------------------------|------------------------------------|---|------------------|
| Transaction Activities   | Transaction Activities             |   |                  |
| Transaction Dashboard    | Transaction Status Change          |   |                  |
| Transaction Dashboard    | Request Processing                 |   |                  |
| Core Maintenances        | Manage Policies                    |   |                  |
| Core Maintenances        | View Audit Log                     |   |                  |
| Core Maintenances        | Transaction Cut Off                |   |                  |
| Core Maintenances        | Deal Timer and Cut Off             |   |                  |
| Core Maintenances        | Transaction Black Out              |   |                  |
| Core Maintenances        | Global Limits Package              |   |                  |
| Core Maintenances        | Transaction Password Configuration |   |                  |
| Core Maintenances        | Role Subject mapping               |   |                  |
| Core Maintenances        | Calendar Maintenance               |   |                  |
| Core Services            | Mail Box                           |   |                  |
| Core Services            | Preferences                        |   |                  |
| Core Services            | Change Password                    |   |                  |
| Core Services            | Session Summary                    |   |                  |
| Core Services            | Site Map                           |   |                  |
| Core Services            | Maintain Bulletins                 |   |                  |
| Core Services            | Alerts Registration                | fcat_vw_mstcorporate, fcc_vw_mstaccount |                  |
| Core Services            | Register Reports                   |   |                  |
| Core Services            | Map Reports To User                |   |                  |

| <b>Transaction Group</b> | <b>Transaction Name</b>                           | <b>Database Views</b> | <b>XSD names</b> |
|--------------------------|---|-----------------------|------------------|
| Core Services            | User Manual Downloads                             |                       |                  |
| Core Services            | View Reports                                      |                       |                  |
| System Maintenance       | Manage Timer Services                             |                       |                  |
| System Maintenance       | Manage Application Messages                       |                       |                  |
| System Maintenance       | Configuration Properties                          |                       |                  |
| System Maintenance       | View System Log                                   |                       |                  |
| System Maintenance       | Host Interface Log                                |                       |                  |
| System Maintenance       | Entity Management                                 |                       |                  |
| Help Desk User           | Advance Search                                    |                       |                  |
| Help Desk User           | Session Management - Wrap session, Create Session |                       |                  |

### 6.3.2 **Oracle FLEXCUBE Direct Banking Corporate (Customer Services)**

The transactions and the respective database view/XSD are as follows:

| <b>Transaction Group</b>     | <b>Transaction Name</b>          | <b>Database Views</b> | <b>XSD names</b> |
|------------------------------|----------------------------------|-----------------------|------------------|
| Customer Services            | Reminders                        |                       |                  |
| Customer Services            | Mailbox - Conversations          |                       |                  |
| Customer Services            | Mailbox - Alerts                 |                       |                  |
| Customer Services            | Mailbox- Tasks                   |                       |                  |
| Customer Services            | Mailbox- Attachment              |                       |                  |
| Customer Services - Accounts | Ad-hoc Statement Request - Loans |                       |                  |

| Transaction Group            | Transaction Name                      | Database Views   | XSD names  |
|------------------------------|---------------------------------------|--|--|
| Customer Services            | Transaction Activities                |  |  |
| Customer Services            | Register for MT940 Account Statements | fcc_vw_pctb_contract_master  |  |
| Customer Services            | View MT940 Statements                 | fcacat_vw_swift_bic_directory, fcc_vw_dly_msgs_in_940  |  |
| Customer Services            | Exchange Rate Inquiry                 | fcc_vw_mstfxrate   |  |
| Customer Services            | Alerts Registration                   | fcacat_vw_mstcorporate, fcc_vw_mstaccount  |  |
| Customer Services            | E-Statement Subscription              | fcc_vw_acct_estatement_details, fcc_vw_loanacct_es tmnt_details  | MS-ModifyMSAccAdd-Req-Full-MSG.xsd<br>MS-CreateMSAccAdd-Req-Full-MSG.xsd<br>IA-ModifyIACustAcc-Req-Full-MSG.xsd<br>ST-ModifyCustAcc-Req-Full-MSG.xsd |
| Customer Services            | Subscribe for other channels          |  |  |
| Customer Services            | Deactivate Channel User               |  |  |
| Customer Services            | Lock Transaction Password             |  |  |
| Customer Services            | Change Limits                         |  |  |
| Customer Services            | Reissue Transaction Password          |  |  |
| Customer Services            | Request Processing                    |  |  |
| Customer Services - Accounts | Open Additional CASA Account          | fcacat_vw_mstbranch, fcc_vw_mstproductclasses, fcc_sttms_accls_ccy_balances, fcc_stvw_aiclass_currencies | ST-CreateCustAcc-Req-Full-MSG.xsd  |
| Customer Services            | Register Reports                      | fcacat_vw_mstcorporate   |  |

| <b>Transaction Group</b>     | <b>Transaction Name</b>              | <b>Database Views</b> | <b>XSD names</b>  |
|------------------------------|--------------------------------------|-----------------------|---|
| Customer Services            | Account Closure                      |                       |   |
| Customer Services            | Download Reports                     |                       |   |
| Customer Services            | Preferences                          |                       |   |
| Customer Services            | Account Preference                   |                       |   |
| Customer Services            | Session Summary                      |                       |   |
| Customer Services            | Mail Box                             |                       |   |
| Customer Services            | Electronic Form                      |                       |   |
| Customer Services            | Form & User Manual Downloads         |                       |   |
| Customer Services            | Force Change Password                |                       |   |
| Customer Services            | Site Map                             |                       |   |
| Customer Services            | Frequently Asked Questions           |                       |   |
| Customer Services            | News                                 |                       |   |
| Customer Services            | ATM Locator                          |                       |   |
| Customer Services            | Branch Locator                       |                       |   |
| Customer Services - Accounts | Ad-hoc Statement Request - CASA & TD |                       | AccStmt-Adhoc-Query-Req-MSG.xsd, TDStmt-Adhoc-Query-Req-MSG.xsd             |
| Customer Services - Accounts | Stop and Unblock Cheque Request      |                       | CA-StopPaymentsNew-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd |

| Transaction Group            | Transaction Name      | Database Views   | XSD names                           |
|------------------------------|-----------------------|--|-------------------------------------|
| Customer Services - Accounts | Cheque Status Inquiry | fcc_vw_cheque_status_inquiry<br>fcc_vw_cavw_chk_details<br>fcc_vw_catm_stop_payments |                                     |
| Customer Services - Accounts | Cheque Book Request   | fcc_vw_mstcorporate  | CA-CreateCheckBook-Req-Full-MSG.xsd |

### 6.3.3 **FLEXCUBE Direct Banking Corporate (Transfer and Payments)**

The transactions and the respective database view/XSD are as follows:

| Transaction Group                  | Transaction Name           | Database Views  | XSD names   |
|------------------------------------|----------------------------|---|---|
| Transfer and Payments -Maintenance | Source Beneficiary Linkage | mstsourcebene-linkage                                 |   |
| Core Services                      | Global Beneficiary Mapping | Qualification not required - FCDB transaction - Admin |   |
| SEPA Transfers                     | SEPA Card Payments         |   | PC-CreatePCMaint-Req-Full-MSG.xsd   |
| Transfer and Payments              | Demand Draft               |   | DDTransaction-Create-Req-Full-MSG.xsd                                     |
| Transfer and Payments              | International Transfers    |   | FTContract-Create-Req-Full-MSG.xsd  |
| Transfer and Payments              | View Demand Draft          | fcc_vw_istm_instr_txn<br>fcc_vw_contract_master       |   |
| Transfer and Payments              | Own Account Transfers      |   | FTContract-Create-Req-Full-MSG.xsd,<br>SIContract-Create-Req-Full-MSG.xsd |
| Transfer and Payments              | Internal Transfers         |   | FTContract-Create-Req-Full-MSG.xsd,<br>SIContract-Create-Req-Full-MSG.xsd |

| <b>Transaction Group</b> | <b>Transaction Name</b>        | <b>Database Views</b>                           | <b>XSD names</b>   |
|--------------------------|--------------------------------|---|--|
| Transfer and Payments    | Multiple Internal Transfer     |   | FTContract-Create-Req-Full-MSG.xsd, SIContract-Create-Req-Full-MSG.xsd |
| Transfer and Payments    | Domestic Transfers             |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | Fixed Domestic Transfers       |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | SEPA Direct Debits             |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | SEPA Credits                   |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | International Drafts           |   | FTContract-Create-Req-Full-MSG.xsd                                     |
| Transfer and Payments    | MT 101 Transfers               |   | FT-CreateMt101-Req-Full-MSG.xsd  |
| Transfer and Payments    | Stop Payment of Demand Draft   | fcc_vw_istm_instr_txn<br>fcc_vw_contract_master |  |
| Transfer and Payments    | Stop Payment of Wired Transfer |   |  |
| Transfer and Payments    | Uk - Payments                  |   |  |
| Transfer and Payments    | Internal Remittance            |   |  |
| Transfer and Payments    | View Standing Instructions     | fcc_vw_standing_instr_details                   |  |
| Transfer and Payments    | Cancel Standing Instructions   | fcc_vw_standing_instr_details                   | PC-ClosePCMaint-Req-Full-MSG.xsd, SIContract-Close-Req-Full-MSG.xsd    |
| Transfer and Payments    | View Pending Transfers         | fcc_vw_pending-transfer                         |  |

| <b>Transaction Group</b>                         | <b>Transaction Name</b>        | <b>Database Views</b>                    | <b>XSD names</b>   |
|--|--------------------------------|--|--|
| Transfer and Payments                            | Cancel Pending Transfers       |  | FTContract-Cancel-Req-FullMSG.XSD(For Own, Internal, International and International Draft), PContract-Reverse-Req-Full-MSG.xsd(For Domestic, SEPA, Move Money Out and Move Money In)) |
| Transfer and Payments -Collection and Remittance | Inward Remittance Inquiry      | fcc_vw_inward_remittance                 |  |
| Transfer and Payments -Collection and Remittance | Outward Remittance Inquiry     | fcc_vw_outward_remittance                |  |
| Transfer and Payments -Collection and Remittance | Domestic Collection Inquiry    | fcc_vw_fcy_collection_inq                |  |
| Transfer and Payments -Collection and Remittance | FCY Collection Inquiry         | fcc_vw_fcy_collection_inq                |  |
| Transfer and Payments -Maintenance               | Beneficiary Maintenance        | fcc_vw_mstaccount<br>fcc_vw_sttb_account |  |
| Transfer and Payments -Maintenance               | View Limits Utilization        |  |  |
| Transfer and Payments -Maintenance               | Change Limits                  |  |  |
| Core Services                                    | Global Beneficiary Maintenance |  |  |

### 6.3.4 FLEXCUBE Direct Banking Corporate (Account Inquiries)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name            | Database Views  | XSD names |
|-------------------|-----------------------------|---|-----------|
| Accounts          | Account Details             | fcac_vw_accountdetails, fcc_vw_mstaccount   |           |
| Accounts          | Dashboard Widget Management |   |           |
| Overall View      | Account Summary             | fcac_vw_mstaccount  |           |
| Accounts          | Account Details             | fcac_vw_accountdetails, fcc_vw_mstaccount   |           |
| Accounts          | Account Activity            | fcac_vw_txnaccountactivity,<br>fcac_vw_accountdetails,<br>fcc_vw_mstaccount,<br>fcc_vw_actb_vd_bal  |           |
| Accounts          | Account Statement Inquiry   | fcac_vw_acct_stmt_summary<br>fcac_vw_acct_stmt_details<br>fcc_vw_loan_stmt_summary  |           |
| Overall View      | Account Overview            | fcc_vw_sttms_cust_account,<br>fcc_vw_sttms_account_class,<br>fcc_vw_cltbs_account_master,<br>fcc_vw_cltbs_account_schedules,<br>fcc_vw_clproduct,<br>fcc_vw_txncontracts,<br>fcac_vw_mstproduct |           |



| Transaction Group | Transaction Name           | Database Views   | XSD names |
|-------------------|----------------------------|--|-----------|
| Overall View      | Consolidated Position      | fcc_vw_stt-<br>ms_cust_account,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal, fcc_vw_longop-<br>tions,<br>fcc_vw_lcvw_-<br>cont_prod_summary,<br>fcc_vw_lcvw_avail-<br>ments, fcc_vw_bcvw_-<br>contract_summary,<br>fcc_vw_shortoptions,<br>fcc_vw_assetsportfolio |           |
| Accounts          | CASA Interest Rate Inquiry |  |           |

### 6.3.5 FLEXCUBE Direct Banking Corporate (Bill Payments)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name | Database Views     | XSD names                                   |
|-------------------|------------------|--------------------|---|
| Bill Payments     | Register Biller  | fcc_vw_biller_info |   |
| Bill Payments     | Delete Biller    |                    |   |
| Bill Payments     | Pay Bills        |                    | Utility-Payment-Create-<br>Req-Full-MSG.xsd |

### 6.3.6 FLEXCUBE Direct Banking Corporate (Bulk Payments)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name              | Database Views | XSD names |
|-------------------|-------------------------------|----------------|-----------|
| Bulk Maintenance  | Bulk Data Dictionary          |                |           |
| Bulk Maintenance  | Bulk Enrichment Definition    |                |           |
| Bulk Maintenance  | Bulk Template Definition      |                |           |
| Bulk Maintenance  | Bulk File Template Definition |                |           |
| Bulk Maintenance  | File Control Definition       |                |           |

| Transaction Group | Transaction Name                                 | Database Views | XSD names                          |
|-------------------|--|----------------|------------------------------------|
| Bulk Maintenance  | Bulk Registration                                |                |                                    |
| Bulk Maintenance  | User BTID Map                                    |                |                                    |
| Bulk Maintenance  | Update File Status                               |                |                                    |
| Bulk Transactions | Bulk File Uploads - Internal Transfer            |                | FTContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File Uploads - Domestic Transfer            |                | PCContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File Uploads - International Funds Transfer |                | FTContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File View                                   |                |                                    |
| Bulk Transactions | Bulk Authorisations                              |                |                                    |

### 6.3.7 FLEXCUBE Direct Banking Corporate (Term Deposits)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                 | Database Views   | XSD names                           |
|-------------------|----------------------------------|--|-------------------------------------|
| Term Deposits     | Term Deposit Details             | fcc_vw_mstddetails<br>fcc_vw_mst_std_details   |                                     |
| Term Deposits     | Term Deposit Activity            | fcat_vw_txnaccountactivity,<br>fcat_vw_accountdetails<br>fcc_vw_mstaccount<br>fcc_vw_actb_vd_bal |                                     |
| Term Deposits     | Open Term Deposit (Conventional) | fcc_vw_mstproductclasses   | ST-CreateTDCustAcc-Req-Full-MSG.xsd |

| Transaction Group        | Transaction Name                   | Database Views   | XSD names                              |
|--------------------------|------------------------------------|--|--|
| Term Deposits            | Amend Term Deposit (Conventional)  | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpayout_details<br>fcc_vw_ictm_tdpayin_details<br>fcc_vw_mst_std_details  | ST-ModifyTDCustAcc-Req-Full-MSG.xsd    |
| Term Deposits            | Redeem Term Deposit (Conventional) | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpayout_details<br>fcc_vw_ictm_tdpayin_details<br>fcc_vw_mst_std_details  | IC-CreateTDRedem-Req-Full-MSG.xsd      |
| Structured Term Deposits | Structured Deposit Subscription    | fcc_vw_sd_scheme_details   | SF-CreateSFSub-Req-Full-MSG.xsd        |
| Structured Term Deposits | View Subscription Status           | fcc_vw_sftm_cust_subscription  |  |
| Contract Deposit         | Contract Deposit Details           | fcat_vw_mstldproduct, fcat_vw_mstldproductdetails,<br>fcc_vw_cytm_ccy_defn, fcc_vw_cstm_prod_ccy_disallow,<br>fcat_vw_tenureinterestdtls, fcat_vw_mstbranch,<br>fcc_vw_cstm_product<br>fcat_vw_mstinterest-comp,<br>fcat_vw_maturityinstructions |  |
| Contract Deposit         | Open Contract Deposit              |  | LDContract-Master-Req-Full-MSG.xsd     |
| Term Deposits            | Open Term Deposit (Islamic)        | fcc_vw_mstproductclasses   | IA-CreateIATD-CustAcc-Req-Full-MSG.xsd |
| Term Deposits            | Amend Term Deposit (Islamic)       | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpayout_details<br>fcc_vw_ictm_tdpayin_details<br>fcc_vw_mst_std_details  | IA-ModifyIATD-CustAcc-Req-Full-MSG.xsd |

| Transaction Group | Transaction Name              | Database Views  | XSD names                            |
|-------------------|-------------------------------|---|--------------------------------------|
| Term Deposits     | Redeem Term Deposit (Islamic) | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpay-out_details<br>fcc_vw_ictm_tdpay-in_details<br>fcc_vw_mst_std_details | IA-CreateRedemption-Req-Full-MSG.xsd |

### 6.3.8 **Oracle FLEXCUBE Direct Banking Corporate Cash Management (Cash Management)**

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                | Database Views   | XSD names                                  |
|-------------------|---------------------------------|--|--|
| Cash Management   | Setup Account Structure         |  | IL-CreateILSweep-Req-Full-MSG.xsd          |
| Cash Management   | Modify Account Structure        |  | IL-ModifyILSweep-Req-Full-MSG.xsd          |
| Cash Management   | View Account Structures         | cc_vw_ilm_account  |  |
| Cash Management   | Create Parent and Group Linkage | fcc_vw_ilm_group_account_link,<br>fcc_vw_ilm_group_code, | ILGroup IL-CreateIL-Group-Req-Full-MSG.xsd |
| Cash Management   | Unmark account as Parent        |  | IL-DeleteILGroup-Req-Full-MSG.xsd          |

### 6.3.9 **Oracle FLEXCUBE Direct Banking Corporate Factoring (E-Factoring)**

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name     | Database Views | XSD names |
|-------------------|----------------------|----------------|-----------|
| E-Factoring       | Assignment Enquiry   |                |           |
| E-Factoring       | Credit Limit Enquiry |                |           |
| E-Factoring       | Financing Enquiry    |                |           |
| E-Factoring       | Invoice Enquiry      |                |           |
| E-Factoring       | Repayment Enquiry    |                |           |

### 6.3.10 FLEXCUBE Direct Banking Corporate Foreign Exchange (Foreign Exchange)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                     | Database Views        | XSD names                          |
|-------------------|--------------------------------------|-----------------------|------------------------------------|
| Foreign Exchange  | Initiate Deal Booking                |                       | FXContract-Create-Req-Full-MSG.xsd |
| Foreign Exchange  | View deals                           | fcc_vw_fxdeal_details |                                    |
| Foreign Exchange  | Deals in Cross Currency Transactions |                       | FXContract-Create-Req-Full-MSG.xsd |

### 6.3.11 Oracle FLEXCUBE Direct Banking Corporate Loans (Loans)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name | Database Views   | XSD names |
|-------------------|------------------|--|-----------|
| Loans             | Loan Details     | fcc_vw_clfrequency,<br>cc_vw_claccount,<br>fcc_vw_cloutstandingbal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarrearmt<br>fcc_vw_clliq,<br>FCC_VW_CLInstallmentPaidUnpaid,<br>fcc_vw_cltb_acct_adv_payment,<br>fcc_vw_cltb_amount_paid |           |
| Loans             | Loan Schedule    | fcc_vw_clschedule<br>fcc_vw_claccount,<br>FCC_vw_CLInstallmentPaidUnpaid,  |           |

| Transaction Group | Transaction Name            | Database Views  | XSD names                        |
|-------------------|-----------------------------|---|----------------------------------|
| Loans             | Loan Repayment Inquiry      | fcc_vw_claccount,<br>FCC_vw_clliqcompsettled,<br>fcc_vw_clliq,<br>fcc_vw_cloutstandingbal<br>FCC_vw_CLInstallationPaidUnpaid  |                                  |
| Loans             | Loan Settlement             | fcc_vw_clfrequency,<br>fcc_vw_claccount,fcc_vw_cloutstandingbal,<br>fcc_vw_clprinperyear,fcc_vw_clintperyear,<br>fcc_vw_clinterest,fcc_vw_clinstallment,<br>fcc_vw_clarrearamt,fcc_vw_clliq,<br>FCC_VW_CLInstallationPaidUnpaid,<br>fcc_vw_cltb_acct_adv_payment,<br>fcc_vw_cltb_amount_paid, |                                  |
| Loans             | Loan Account Activity       | fcc_vw_claccount<br>fcc_vw_cltxnaccountactivity   |                                  |
| Loans             | Loan Interest Rates Inquiry | fcc_vw_clloanrates  |                                  |
| Loans             | Loan Calculator             |   | CL-Save-AccSim-Req-Full-Msg.xsd, |
| Loans             | Mortgage Calculator         |   | MO-Save-AccSim-Req-Full-Msg.xsd, |

| Transaction Group | Transaction Name                 | Database Views   | XSD names |
|-------------------|----------------------------------|--|-----------|
| Islamic Financing | Financing Details                | fcc_vw_clfrequency,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clintperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarrearmt,<br>fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br>fcc_vw_cltb_acct_ad-<br>v_payment,<br>fcc_vw_clt-<br>b_amount_paid |           |
| Islamic Financing | Financing Sched-<br>ule          | fcc_vw_cluschedule,<br>fcc_vw_claccount,<br>FCC_vw_CLInstall-<br>mentPaidUnpaid  |           |
| Islamic Financing | Financing Repay-<br>ment Inquiry | fcc_vw_claccount,<br>FCC_VW_clliqcomp-<br>settled,<br>fcc_vw_clliq,<br>fcc_vw_cloutstanding-<br>bal,<br>FCC_vw_CLInstall-<br>mentPaidUnpaid  |           |

| Transaction Group | Transaction Name               | Database Views  | XSD names                             |
|-------------------|--------------------------------|---|---------------------------------------|
| Islamic Financing | Financing Settlement           | fcc_vw_clfrequency,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clintperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarrearamt,<br>fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br>fcc_vw_cltb_acct_ad-<br>v_payment,<br>fcc_vw_clt-<br>b_amount_paid | CI-CreatePayment-<br>Req-Full-MSG.xsd |
| Islamic Financing | Financing Account Activity     | fcc_vw_cltxnaccoun-<br>tactivity,<br>fcc_vw_claccount   |                                       |
| Islamic Financing | Financing Profit Rates Inquiry | fcc_vw_clloanrates  |                                       |

### 6.3.12 Oracle FLEXCUBE Direct Banking Corporate Supply Chain Financing (Supply Chain)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                   | Database Views | XSD names |
|-------------------|------------------------------------|----------------|-----------|
| Supply Chain      | Payment Notification Inquiry       |                |           |
| Supply Chain      | Purchase Order Assignment          |                |           |
| Supply Chain      | Draw Down Inquiry                  |                |           |
| Supply Chain      | Stock Agent Transaction Inquiry    |                |           |
| Supply Chain      | Investor's Account Inquiry         |                |           |
| Supply Chain      | Investor's Account Opening Inquiry |                |           |



### 6.3.13 Oracle FLEXCUBE Direct Banking Corporate Trade Finance (Trade Finance)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name              | Database Views   | XSD names                                |
|-------------------|-------------------------------|--|--|
| Trade Finance     | Initiate Letters of Credit    | fcc_vw_L-CVWS_PRODUCT_SUMMARY,<br>fcc_vw_LCTBS_INCO_TERMS  | LC-Contract-Create-Req-Full-MSG.xsd      |
| Trade Finance     | Amend Letters of Credit       | fcc_vw_lcvw_cont_prod_summary,<br>fcc_vw_lcvw_availments,<br>fcc_lctb_amnd_vals_master   | LC-CreateAmend-Confirm-Req-Full-MSG.xsd, |
| Trade Finance     | View Import Letters of Credit | fcc_vw_lcvw_cont_prod_summary<br>fcc_vw_lcvw_availments<br>fcc_vw_lcvw_contract_clauses<br>fcc_vw_lcvw_documents<br>fcc_vw_lcvw_drafts<br>fcc_vw_lcvw_parties<br>fcc_vw_msvw_cust_address<br>fcc_vw_lcvw_contract<br>fcc_vw_bcvw_contract_summary<br>fcc_lctb_amnd_vals_master |  |

| Transaction Group | Transaction Name              | Database Views  | XSD names |
|-------------------|-------------------------------|---|-----------|
| Trade Finance     | View Export Letters of Credit | fcc_vw_lcvw_-<br>cont_prod_summary<br><br>fcc_vw_lcvw_avail-<br>ments<br><br>fcc_vw_lcvw_con-<br>tract_clauses<br><br>fcc_vw_lcvw_docu-<br>ments<br><br>fcc_vw_lcvw_drafts<br><br>fcc_vw_lcvw_parties<br><br>fcc_vw_msvw_cust_a<br>ddress<br><br>fcc_vw_lcvw_contract<br><br>fcc_vw_bcvw_con-<br>tract_summary<br><br>fcc_vw_lcvw_amnd_-<br>contract,<br><br>fcc_lctb_amn-<br>d_vals_master |           |
| Trade Finance     | Attach Docu-<br>ments         |   |           |
| Trade Finance     | View Attached<br>Documents    |   |           |
| Trade Finance     | View Import Bills             | fcc_vw_bcvw_con-<br>tract_master<br><br>fcc_vw_cfw_charge_<br>settlement<br><br>fcc_vw_BCTBS_-<br>CONTRACT_DISC<br><br>fcc_vw_bcvw_con-<br>tract_parties<br><br>FCC_VW_BCTBS_-<br>CONT_SHIP_INFO<br><br>fcc_vw_bcvw_con-<br>tract_docs<br><br>fcc_vw_FCC_BCT-<br>B_CON_MASTER<br><br>fcc_vw_BCVW_CON-<br>TRACT_SUMMARY,<br><br>fcc_vw_lcvw_-<br>cont_msgs                                   |           |

| Transaction Group           | Transaction Name                   | Database Views  | XSD names                           |
|-----------------------------|------------------------------------|---|-------------------------------------|
| Trade Finance               | View Export Bills                  | fcc_vw_bcvw_contract_master<br>fcc_vw_cfvw_charge_settlement<br>fcc_vw_bcvw_contract_parties<br>FCC_VW_BCTBS_-CONT_SHIP_INFO<br>fcc_vw_bcvw_contract_docs<br>fcc_vw_BCTBS_-CONTRACT_DISC<br>fcc_vw_FCC_BCTB_CON_MASTER<br>fcc_vw_BCVW_CONTRACT_SUMMARY,<br>fcc_vw_lcvw_-cont_msgs |                                     |
| Trade Finance - Collections | Direct Collection Initiation       |   | BC-CreateContract-Req-Full-MSG.xsd  |
| Trade Finance               | Export Collection Initiation       |   | BC-CreateContract-Req-Full-MSG.xsd  |
| Trade Finance               | Export Bill Collection (Under LC)  | fcc_vw_lcvw_-cont_prod_summary,<br>fcc_vw_lcvw_availments, fcc_lctb_amnd_vals_master,<br>fcc_vw_lcvw_contract_clauses,<br>fcc_vw_lcvw_documents,<br>fcc_vw_lcvw_drafts,<br>fcc_vw_lcvw_parties,<br>fcc_vw_msvw_cust_address   |                                     |
| fcc_vw_lcvw_contract,       | BC-CreateContract-Req-Full-MSG.xsd |   |                                     |
| Trade Finance               | Initiate Bank Guarantee            | fcc_vw_lctms_product_fft,<br>fcc_vw_bctms_fft_master,   | LC-Contract-Create-Req-Full-MSG.xsd |

| Transaction Group                           | Transaction Name                                     | Database Views   | XSD names  |
|---|--|--|--|
| Trade Finance                               | Outward Guarantee Amendment                          | fcc_vw_lcvw_-<br>cont_prod_summary,<br>fcc_vw_lcvw_avail-<br>ments,<br>fcc_lctb_amn-<br>d_vals_master,<br>fcc_vw_lcvw_parties,<br>fcc_vw_cfw_charge_<br>settlement,<br>fcc_vw_lctbs_ffts,<br>fcc_vw_MST-<br>PRODUCTLCBG,<br>fcc_vw_lctms_pro-<br>duct_fft,fcc_vw_bctms<br>_fft_master, | LC-CreateAmend-<br>Confirm-Res-Full-<br>MSG.xsd  |
| Trade Finance                               | View Outward Guarantee                               | fcc_vw_lcvw_-<br>cont_prod_summary<br>fcc_vw_lcvw_avail-<br>ments<br>fcc_vw_lctms_pro-<br>duct_fft<br>fcc_vw_lcvw_parties<br>fcc_vw_cfw_charge_<br>settlement<br>fcc_vw_lctbs_ffts<br>fcc_vw_MST-<br>PRODUCTLCBG<br>fcc_lctb_amn-<br>d_vals_master                                     |  |
| Trade Finance -<br>Customer Accept-<br>ance | Customer Accept-<br>ance for Export<br>LC amendments | fcc_vw_bcvw_con-<br>tract_master,<br>fcc_vw_bcvw_con-<br>tract_parties,<br>FCC_VW_BCTBS_-<br>CONTRACT_DISC,<br>fcc_vw_lcvw_amnd_-<br>contract,<br>fcc_vw_lcvw_-<br>cont_prod_summary,  | LC-ConfirmAmend-<br>Confirm-Res-Full-<br>MSG.xsd |
| Trade Finance -<br>Customer Accept-<br>ance | Customer Accept-<br>ance for Bills Dis-<br>crepancy  |  |  |

| Transaction Group | Transaction Name         | Database Views  | XSD names |
|-------------------|--------------------------|---|-----------|
| Trade Finance     | Look Up Maintenance      |   |           |
| Trade Finance     | Line Limits              | fcac_vw_mstliability<br>fcc_vw_mstcorporate<br>fcac_vw_mstlinelimits<br>fcac_vw_txnlinedetail<br>fcc_vw_getm_lia-<br>b_cust |           |
| Core Services     | Trade - View Documents   |   |           |
| Core Services     | Trade - Attach Documents |   |           |

### 6.3.14 Oracle FLEXCUBE Direct Banking Retail (Customer Services)

The transactions and the respective database view/XSD are as follows:

| Transaction Group            | Transaction Name                      | Database Views   | XSD Names |
|------------------------------|---------------------------------------|--|-----------|
| Customer Services            | Change Limits                         |  |           |
| Customer Services - Accounts | Ad-hoc Statement Request - Loans      |  |           |
| Customer Services            | Transaction Activities                |  |           |
| Customer Services            | Register for MT940 Account Statements |  |           |
| Customer Services            | View MT940 Statements                 | fcac_vw_swift_bic_directory<br>fcc_vw_d-<br>ly_msgs_in_940 |           |
| Customer Services            | Exchange Rate Inquiry                 | fcc_vw_mstfxrate   |           |
| Customer Services            | Alerts Registration                   | fcac_vw_mstcorporate, fcc_vw_mstaccount                    |           |

| <b>Transaction Group</b> | <b>Transaction Name</b>      | <b>Database Views</b>   | <b>XSD Names</b>   |
|--------------------------|------------------------------|---|--|
| Customer Services        | E-Statement Subscription     | fcc_vw_acct_estatement_details,<br>fcc_vw_loanacct_estmnt_details | MS-ModifyMSAc-cAdd-Req-Full-MSG.xsd<br><br>MS-CreateMSAc-cAdd-Req-Full-MSG.xsd<br><br>IA-ModifyIACustAcc-Req-Full-MSG.xsd<br><br>ST-ModifyCustAcc-Req-Full-MSG.xsd |
| Customer Services        | Subscribe for other channels |   | MS-CreateMSAc-cAdd-Req-Full-MSG.xsd  |
| Customer Services        | Deactivate Channel User      |   | IA-ModifyIACustAcc-Req-Full-MSG.xsd  |
| Customer Services        | Lock Transaction Password    |   | ST-ModifyCustAcc-Req-Full-MSG.xsd  |
| Customer Services        | Reissue Transaction Password |   |  |
| Customer Services        | Activate Debit Card          |   |  |
| Customer Services        | Apply for ATM / Debit Card   |   |  |
| Customer Services        | Reset ATM - Debit Card PIN   |   |  |
| Customer Services        | Hotlist Debit card           |   |  |
| Customer Services        | Account Closure              |   |  |
| Customer Services        | Request Processing           |   |  |
| Customer Services        | Register Reports             | fcac_vw_mstcorporate  |  |
| Customer Services        | Download Reports             |   |  |
| Customer Services        | Preferences                  |   |  |
| Customer Services        | Account Preference           |   |  |

| Transaction Group            | Transaction Name                     | Database Views  | XSD Names  |
|------------------------------|--------------------------------------|---|--|
| Customer Services            | Session Summary                      |   |  |
| Customer Services            | Mail Box                             |   |  |
| Customer Services            | Electronic Form                      |   |  |
| Customer Services            | Form & User Manual Downloads         |   |  |
| Customer Services            | Change Password                      |   |  |
| Customer Services            | Force Change Password                |   |  |
| Customer Services            | Site Map                             |   |  |
| Customer Services            | Frequently Asked Questions           |   |  |
| Customer Services            | News                                 |   |  |
| Customer Services            | ATM Locator                          |   |  |
| Customer Services            | Branch Locator                       |   |  |
| Customer Services - Accounts | Ad-hoc Statement Request - CASA & TD |   | AccStmt-Adhoc-Query-Req-MSG.xsd, TDStmt-Adhoc-Query-Req-MSG.xsd              |
| Customer Services - Accounts | Stop and Unblock Cheque Request      |   | CA-StopPayments-New-Req-Full-MSG.XSD, CA-CreateStopPayments-Req-Full-MSG.xsd |
| Customer Services - Accounts | Cheque Status Inquiry                | fcc_vw_cheque_status_inquiry<br>fcc_vw_cavw_chck_details<br>fcc_vw_catm_stop_payments |  |
| Customer Services - Accounts | Cheque Book Request                  | fcc_vw_mstcorporate   | CA-CreateCheck-Book-Req-Full-MSG.xsd   |

| Transaction Group                   | Transaction Name                    | Database Views   | XSD Names  |
|-------------------------------------|-------------------------------------|--|--|
| Customer Services - Accounts        | Debit Card Details                  | fcc_vw_mstbranch<br>fcc_vw_sttm_debit_card_master  |  |
| Customer Services - Accounts        | Open Additional CASA Account        | fcac_vw_mstbranch,<br>fcc_vw_mstproduct-classes,<br>fcc_sttms_accls_ccy_balances,<br>fcc_stvw_a-class_currencies | ST-CreateCustAcc-Req-Full-MSG.xsd  |
| Customer Services - Virtual Banking | Online Customer and Account Opening | fcc_vw_sttms_linkedacc_details<br>fcc_vw_pctb_contract_master  | ST-CreateCustomer-Req-Full-MSG.xsd<br>ST-CreateCustAcc-Req-Full-MSG.xsd<br>ST-ModifyCustAcc-Req-Full-MSG.xsd<br>PCContract-Create-Req-Full-MSG.xsd<br>PC-CreatePCClientAgg-Req-Full-MSG.xsd,<br>ST-ModifyCustomer-Req-Full-MSG.xsd |
| Customer Services                   | Reminders                           |  |  |
| Customer Services                   | Mailbox - Conversations             |  |  |
| Customer Services                   | Mailbox - Alerts                    |  |  |
| Customer Services                   | Mailbox- Tasks                      |  |  |
| Customer Services                   | Mailbox- Attachment                 |  |  |

### 6.3.15 Oracle FLEXCUBE Direct Banking Retail (Bill Payments)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name | Database Views     | XSD names |
|-------------------|------------------|--------------------|-----------|
| Bill Payments     | Register Biller  | fcc_vw_biller_info |           |
| Bill Payments     | Delete Biller    |                    |           |



| Transaction Group | Transaction Name | Database Views | XSD names                               |
|-------------------|------------------|----------------|---|
| Bill Payments     | Pay Bills        |                | Utility-Payment-Create-Req-Full-MSG.xsd |

### 6.3.16 Oracle FLEXCUBE Direct Banking Retail (Bulk Payments)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                                 | Database Views | XSD names                          |
|-------------------|--|----------------|------------------------------------|
| Bulk Maintenance  | Bulk Data Dictionary                             |                |                                    |
| Bulk Maintenance  | Bulk Enrichment Definition                       |                |                                    |
| Bulk Maintenance  | Bulk Template Definition                         |                |                                    |
| Bulk Maintenance  | Bulk File Template Definition                    |                |                                    |
| Bulk Maintenance  | File Control Definition                          |                |                                    |
| Bulk Maintenance  | Bulk Registration                                |                |                                    |
| Bulk Maintenance  | User BTID Map                                    |                |                                    |
| Bulk Maintenance  | Update File Status                               |                |                                    |
| Bulk Transactions | Bulk File Uploads - Internal Transfer            |                | FTContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File Uploads - Domestic Transfer            |                | PCContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File Uploads - International Funds Transfer |                | FTContract-Create-Req-Full-MSG.xsd |
| Bulk Transactions | Bulk File View                                   |                |                                    |

### 6.3.17 Oracle FLEXCUBE Direct Banking Retail (Account Inquiries)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name             | Database Views | XSD Names                     |
|-------------------|------------------------------|----------------|-------------------------------|
| UBS Alerts        | Account Balance Notification |                | CA-CustAcc-Bal-Notify-MSG.xsd |

| Transaction Group            | Transaction Name                         | Database Views | XSD Names  |
|------------------------------|--|----------------|--|
| UBS Alerts                   | Account Status Change Notification       |                | CA-CustAccStat-Notif.xsd   |
| UBS Alerts                   | Clearing Reject Notification             |                | CGReject-Notif-MSG.xsd   |
| UBS Alerts                   | Stop Payment Notification                |                | CGStoppayment-Notif-MSG.xsd  |
| UBS Alerts                   | Term Deposit open                        |                | TD-NewAccount-Notify-MSG.xsd   |
| UBS Alerts                   | Term Deposit Status change Notification  |                |  |
| UBS Alerts                   | Funds Transfer Contract Notification     |                | FTContract-Notif-MSG.xsd   |
| UBS Alerts                   | Utility Payment Transaction Notification |                | UPTransaction-Notif-MSG.xsd  |
| Customer Services - Accounts | Ad-hoc Statement Request - CASA & TD     |                | AccStmt-Adhoc-Query-Req-MSG.xsd,<br>TDStmt-Adhoc-Query-Req-MSG.xsd             |
| Customer Services - Accounts | Stop and Unblock Cheque Request          |                | CA-StopPaymentsNew-Req-Full-MSG.XSD,<br>CA-CreateStopPayments-Req-Full-MSG.xsd |
| Customer Services            | Mailbox - Attachment                     |                |  |

### 6.3.18 Oracle FLEXCUBE Direct Banking Retail (Transfer and Payments)

The transactions and the respective database view/XSD are as follows:

| Transaction Group     | Transaction Name               | Database Views  | XSD names   |
|-----------------------|--------------------------------|---|---|
| Core Services         | Global Beneficiary Maintenance | Qualification for Internal Account transfer. Other transaction do not require the Host interface. |   |
| Transfer and Payments | Own Account Transfers          |   | FTContract-Create-Req-Full-MSG.xsd,<br>SIContract-Create-Req-Full-MSG.xsd |
| Transfer and Payments | Internal Transfers             |   | FTContract-Create-Req-Full-MSG.xsd,<br>SIContract-Create-Req-Full-MSG.xsd |

| <b>Transaction Group</b> | <b>Transaction Name</b>        | <b>Database Views</b>                           | <b>XSD names</b>  |
|--------------------------|--------------------------------|---|---|
| Transfer and Payments    | Multiple Internal Transfer     |   | FTContract-Create-Req-Full-MSG.xsd, SICContract-Create-Req-Full-MSG.xsd |
| Transfer and Payments    | Domestic Transfers             |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                       |
| SEPA Transfers           | SEPA Credits                   |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                       |
| SEPA Transfers           | SEPA Card Payments             |   | PC-CreatePCMaint-Req-Full-MSG.xsd                                       |
| Transfer and Payments    | Demand Draft                   |   | DDTransaction-Create-Req-Full-MSG.xsd                                   |
| Transfer and Payments    | International Transfers        |   | FTContract-Create-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | International Drafts           |   | FTContract-Create-Req-Full-MSG.xsd                                      |
| Transfer and Payments    | View Demand Draft              | fcc_vw_istm_instr_txn<br>fcc_vw_contract_master |   |
| Transfer and Payments    | Stop Payment of Demand Draft   | fcc_vw_istm_instr_txn<br>fcc_vw_contract_master |   |
| Transfer and Payments    | Stop Payment of Wired Transfer |   |   |
| Transfer and Payments    | Uk - Payments                  |   |   |
| Transfer and Payments    | View Standing Instructions     | fcc_vw_standing_instr_details                   |   |
| Transfer and Payments    | Cancel Standing Instructions   | fcc_vw_standing_instr_details                   | PC-ClosePCMaint-Req-Full-MSG.xsd, SICContract-Close-Req-Full-MSG.xsd    |
| Transfer and Payments    | View Pending Transfers         | fcc_vw_pending-transfer                         |   |

| Transaction Group                                | Transaction Name                    | Database Views                           | XSD names  |
|--|-------------------------------------|--|--|
| Transfer and Payments                            | Cancel Pending Transfers            |  | FTContract-Cancel-Req-FullMSG.XSD(For Own, Internal, International and International Draft),<br><br>PCContract-Reverse-Req-Full-MSG.xsd(For Domestic, SEPA, Move Money Out and Move Money In)) |
| Virtual Banking                                  | Linked Account Setup                |  | ST-ModifyCustomer-Req-Full-MSG.xsd   |
| Virtual Banking                                  | Move Money In (To Linked Accounts)  |  | PCContract-Create-Req-Full-MSG.xsd   |
| Virtual Banking                                  | Move Money out (To Linked Accounts) |  | PCContract-Create-Req-Full-MSG.xsd   |
| Virtual Banking                                  | Savings Plans                       |  | PC-CreatePCMaint-Req-Full-MSG.xsd  |
| Transfer and Payments -Collection and Remittance | Inward Remittance Inquiry           | fcc_vw_inward_remittance                 |  |
| Transfer and Payments -Collection and Remittance | Outward Remittance Inquiry          | fcc_vw_outward_remittance                |  |
| Transfer and Payments -Collection and Remittance | Domestic Collection Inquiry         | fcc_vw_fcy_collection_inq                |  |
| Transfer and Payments -Collection and Remittance | FCY Collection Inquiry              | fcc_vw_fcy_collection_inq                |  |
| Transfer and Payments -Maintenance               | Beneficiary Maintenance             | fcc_vw_mstaccount<br>fcc_vw_sttb_account |  |
| Transfer and Payments -Maintenance               | View Limits Utilization             |  |  |
| Transfer and Payments -Maintenance               | Change Limits                       |  |  |

| Transaction Group | Transaction Name           | Database Views | XSD names |
|-------------------|----------------------------|----------------|-----------|
| Core Services     | Global Beneficiary Mapping |                |           |

### 6.3.18.1 Additional Transactions

The additional transactions supported by the integration under this module and the details of XSD and XSL files are given below.

**Transaction - Peer to Peer Payment**

| <b>Interface Name</b>  | <b>View Names</b>              | <b>Request XSD Name</b>            | <b>Request Host Interface XSL</b> | <b>Response XSD Name</b>           | <b>Response Host Interface XSL</b> |
|--|--------------------------------|------------------------------------|-----------------------------------|------------------------------------|------------------------------------|
| Hold or Block  |                                | CA-CreateAmtBlk-Req-Full-MSG.xsd   | confirmP2PRequest.xsl             | CA-CreateAmtBlk-Res-Full-MSG.xsd   | confirmP2PResponse.xsl             |
| Debit account and credit GL  |                                | PC-CreateContract-Req-Full-MSG.xsd | confirmP2PRequest.xsl             | PC-CreateContract-Res-Full-MSG.xsd | confirmP2PResponse.xsl             |
| Debit account and credit bene account                                    |                                | PC-CreateContract-Req-Full-MSG.xsd | confirmP2PRequest.xsl             | PC-CreateContract-Res-Full-MSG.xsd | confirmP2PResponse.xsl             |
| Reverse Amount   | fcc_vw_p2p_reverseamt          |                                    |                                   |                                    |                                    |
| Release Hold (If beneficiary doesn't registers in given number of days.) | fcc_pcvws_p2p_amt_blk_detail   |                                    |                                   |                                    |                                    |
| Unsubscribe Beneficiary  |                                | PC-ClosePTPBen-Req-Full-MSG.xsd    | ClosePTPBenRequest.xsl            | PC-ClosePTPBen-Res-Full-MSG.xsd    | ClosePTPBenResponse.xsl            |
| Modify Peer Beneficiary  |                                | PC-ModifyPTPBen-Req-Full-MSG.xsd   | ModifyP2PBeneRequest.xsl          | PC-ModifyPTPBen-Res-Full-MSG.xsd   | ModifyP2PBeneResponse.xsl          |
| P2P Beneficiary details  | fcc_vw_pctms_p2p_benef_details |                                    | NA                                |                                    | NA                                 |

| Interface Name                       | View Names | Request XSD Name   | Request Host Interface XSL                            | Response XSD Name  | Response Host Interface XSL                          |
|--------------------------------------|------------|--|---|--|--|
| P2P create Bene                      | NA         | PC-CreateP2PBeNeficiaryMa<br>inte-Req-<br>Full-<br>MSG.xsd | CreateP2P<br>BeNeficiar<br>yMainteRe<br>quest.xsl     | PC-<br>CreateP2P<br>BeNeficiary<br>Mainte-<br>Res-Full-<br>MSG.xsd | CreateP2PBe<br>neNeficiaryMa<br>inteRespon<br>se.xsl |
| P2P Reopen Bene                      | NA         | PC-<br>ReopenPTP<br>Ben-Req-<br>Full-<br>MSG.xsd           | ReopenP2<br>PBeNefici<br>aryMainte<br>Request.x<br>sl | PC-<br>ReopenPT<br>PBen-Res-<br>Full-<br>MSG.xsd                   | ReopenP2P<br>BeNeficiary<br>MainteResp<br>onse.xsl   |
| P2P<br>RELEASE<br>AMOUNT<br>BLOCKEDs | NA         | PC-<br>CreateContr<br>act-Req-Full-<br>MSG.xsd             | claimPaym<br>entsP2PR<br>equest.xsl                   | PC-<br>CreateCont<br>ract-Res-<br>Full-<br>MSG.xsd                 | claimPayme<br>ntsP2PResp<br>onse.xsl                 |
| P2P DEBIT<br>GL CREDIT<br>BENE       | NA         | CA-<br>CreateAmtBl<br>k-Req-Full-<br>MSG.xsd               | claimPaym<br>entsP2PR<br>equest.xsl                   | CA-<br>CreateAmt<br>Blk-Res-<br>Full-<br>MSG.xsd                   | claimPayme<br>ntsP2PResp<br>onse.xsl                 |

### 6.3.19 Oracle FLEXCUBE Direct Banking Retail Credit Cards (Credit Cards)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name                 | Database Views | XSD names |
|-------------------|----------------------------------|----------------|-----------|
| Credit Cards      | Credit Card Summary              |                |           |
| Credit Cards      | Credit Card Statement            |                |           |
| Credit Cards      | Credit Card Details              |                |           |
| Credit Cards      | Credit Card Payments             |                |           |
| Credit Cards      | Register Credit Card             |                |           |
| Credit Cards      | Modify Supplementary Card Limit  |                |           |
| Credit Cards      | Apply for Credit Card            |                |           |
| Credit Cards      | Credit Card Hot Listing          |                |           |
| Credit Cards      | Change Credit Card Billing Cycle |                |           |

| Transaction Group | Transaction Name                   | Database Views | XSD names |
|-------------------|------------------------------------|----------------|-----------|
| Credit Cards      | Change Credit Limit                |                |           |
| Credit Cards      | Register/ De register Auto Payment |                |           |
| Credit Cards      | Credit Card ATM PIN Change         |                |           |
| Credit Cards      | Credit Card Replacement            |                |           |
| Credit Cards      | Deactivation of Credit Card        |                |           |
| Credit Cards      | Supplementary Card Request         |                |           |
| Credit Cards      | Activate Credit Card               |                |           |

### 6.3.20 Oracle FLEXCUBE Direct Banking Retail External Payment Interface (External Payment Interface)

The transactions and the respective database view/XSD are as follows:

| Transaction Group          | Transaction Name     | Database Views                           | XSD names                          |
|----------------------------|----------------------|--|------------------------------------|
| External Payment Interface | Merchant Maintenance | fcc_vw_mstaccount<br>fcc_vw_sttb_account |                                    |
| External Payment Interface | External Payment     |  | FTContract-Create-Req-Full-MSG.xsd |



### 6.3.21 Oracle FLEXCUBE Direct Banking Retail Loans (Loans)

The transactions and the respective database view/XSD are as follows:

| Transaction Group  | Transaction Name       | Database Views   | XSD names |
|--------------------|------------------------|--|-----------|
| Conventional Loans | Loan Details           | fcc_vw_clfrequency,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarrearamt<br>fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br>fcc_vw_cltb_acct_ad-<br>v_payment,<br>fcc_vw_clt-<br>b_amount_paid |           |
| Conventional Loans | Loan Schedule          | fcc_vw_clschedule<br>fcc_vw_claccount,<br>FCC_vw_CLInstall-<br>mentPaidUnpaid  |           |
| Conventional Loans | Loan Repayment Inquiry | fcc_vw_claccount,<br>FCC_vw_clliqcomp-<br>settled,<br>fcc_vw_clliq,<br>fcc_vw_cloutstanding-<br>bal<br>FCC_vw_CLInstall-<br>mentPaidUnpaid   |           |

| Transaction Group  | Transaction Name            | Database Views   | XSD names                            |
|--------------------|-----------------------------|--|--------------------------------------|
| Conventional Loans | Loan Settlement             | fcc_vw_clfrequency,<br>fcc_vw_clac-<br>count,fcc_vw_clout-<br>standingbal,<br><br>fcc_vw_clprinper-<br>year,fcc_vw_clintper-<br>year,<br><br>fcc_vw_clinter-<br>est,fcc_vw_clinstall-<br>ment,<br><br>fcc_vw_clarrear-<br>amt,fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br><br>fcc_vw_cltb_acct_ad-<br>v_payment,<br><br>fcc_vw_clt-<br>b_amount_paid, |                                      |
| Conventional Loans | Loan Account Activity       | fcc_vw_claccount<br><br>fcc_vw_cltxnaccoun-<br>tactivity   |                                      |
| Conventional Loans | Loan Interest Rates Inquiry | fcc_vw_clloanrates   |                                      |
| Conventional Loans | Loan Calculator             |  | CL-Save-AccSim-<br>Req-Full-Msg.xsd, |
| Conventional Loans | Mortgage Calculator         |  | MO-Save-AccSim-<br>Req-Full-Msg.xsd, |

| Transaction Group | Transaction Name                 | Database Views   | XSD names |
|-------------------|----------------------------------|--|-----------|
| Islamic Financing | Financing Details                | fcc_vw_clfrequency,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clintperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarrearmt,<br>fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br>fcc_vw_cltb_acct_ad-<br>v_payment,<br>fcc_vw_clt-<br>b_amount_paid |           |
| Islamic Financing | Financing Sched-<br>ule          | fcc_vw_clschedule,<br>fcc_vw_claccount,<br>FCC_vw_CLInstall-<br>mentPaidUnpaid   |           |
| Islamic Financing | Financing Repay-<br>ment Inquiry | fcc_vw_claccount,<br>FCC_VW_clliqcomp-<br>settled,<br>fcc_vw_clliq,<br>fcc_vw_cloutstanding-<br>bal,<br>FCC_vw_CLInstall-<br>mentPaidUnpaid  |           |

| Transaction Group            | Transaction Name                           | Database Views  | XSD names |
|------------------------------|--|---|-----------|
| Islamic Financing            | Financing Settlement                       | fcc_vw_clfrequency,<br>fcc_vw_claccount,<br>fcc_vw_cloutstanding-<br>bal,<br>fcc_vw_clprinperyear,<br>fcc_vw_clintperyear,<br>fcc_vw_clinterest,<br>fcc_vw_clinstallment,<br>fcc_vw_clarreamt,<br>fcc_vw_clliq,<br>FCC_VW_CLInstall-<br>mentPaidUnpaid,<br>fcc_vw_cltb_acct_ad-<br>v_payment, |           |
| fcc_vw_clt-<br>b_amount_paid | CI-CreatePay-<br>ment-Req-Full-<br>MSG.xsd |   |           |
| Islamic Financing            | Financing<br>Account Activity              | fcc_vw_cltxnaccoun-<br>tactivity,<br>fcc_vw_claccount   |           |
| Islamic Financing            | Financing Profit<br>Rates Inquiry          | fcc_vw_clloanrates  |           |

### 6.3.22 Oracle FLEXCUBE Direct Banking Retail Mutual Funds (Mutual Funds)

The transactions and the respective database view/XSD are as follows:

| Transaction Group | Transaction Name          | Database Views | XSD names |
|-------------------|---------------------------|----------------|-----------|
| Mutual Funds      | Fund Statement<br>Request |                |           |
| Mutual Funds      | View Portfolio            |                |           |
| Mutual Funds      | Fund Information          |                |           |
| Mutual Funds      | Buy Mutual Fund           |                |           |
| Mutual Funds      | Redeem Mutual<br>Funds    |                |           |
| Mutual Funds      | Switch Mutual Fund        |                |           |
| Mutual Funds      | Order Status              |                |           |
| Mutual Funds      | Fund Activity             |                |           |

| Transaction Group | Transaction Name     | Database Views | XSD names |
|-------------------|----------------------|----------------|-----------|
| Mutual Funds      | Dividend Information |                |           |

### **6.3.23 Oracle FLEXCUBE Direct Banking Originations (Originations)**

The transactions supported by the integration under this module and the details of XSD and XSL files are given below.

**Transaction - Account Opening**

| <b>Interface Name</b>                                  | <b>View Name</b>       | <b>Request XSD Name</b>   | <b>Request Host Interface XSL</b>      | <b>Response XSD Name</b>                | <b>Response Host Interface XSL</b>     |
|--|------------------------|---|--|---|--|
| Origination (BPEL) initiate request                    | NA                     | ST-CreateF-CDBSavings-Req-Full-MSG.xsd  | OrigSaving-sAccountAp-plicationReq.xsl | ST-CreateF-CDBSav-ings-Res-Full-MSG.xsd | OrigSaving-sAccountAp-plicationRes.xsl |
| Origination (BPEL) for Query request                   | NA                     | ST-QueryF-CDBSavings-Req-IO-MSG.xsd   | OrigSaving-sAccDetailed-QueryReq.xsl   | ST-QueryF-CDBSav-ings-Res-IO-MSG.xsd    | OrigSaving-sAccDe-tailedQueryR-es.xsl  |
| Origination (BPEL) for Final submit request            | NA                     | ST-ModifyF-CDBSavings-Req-Full-MSG.xsd  | OrigSaving-sAccountAp-plicationReq.xsl | ST-ModifyF-CDBSav-ings-Res-Full-MSG.xsd | OrigSaving-sAccountAp-plicationRes.xsl |
| Leads Submit   | NA                     | CreateF-CDBLead_Re-q.xsd  | CreateF-CDBLead-Req.xsl                | CreateF-CDBLead_R-es.xsd                | CreateF-CDBLead-Res.xsl                |
| Leads Query  | NA                     | QueryF-CDBLead_Re-q.xsd   | QueryF-CDBLead-Req.xsl                 | QueryF-CDBLead_R-es.xsd                 | QueryF-CDBLead-Res.xsl                 |
| Leads Modify(Offer Acceptance and Additional Document) | NA                     | ModifyF-CDBLead_Re-q.xsd  | ModifyF-CDBLead-Req.xsl                | ModifyF-CDBLead-Res.xsl                 | ModifyF-CDBLead_R-es.xsd               |
| View for Existing Customer Document                    | fcc_vw_orig_exist_docs | Tables used from UBS are as follows:<br>1) ORT-B_PROCESS_DOCS<br>2) ORTM-CATEGORY_MAINT |  |   |  |

### 6.3.24 Oracle FLEXCUBE Direct Banking Retail/Corporate (Term Deposits)

| Transaction Group        | Transaction Name                   | Database Views  | XSD names                            |
|--------------------------|------------------------------------|---|--------------------------------------|
| Term Deposits            | Term Deposit Details               | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpay-out_details<br>fcc_vw_ictm_tdpay-in_details<br>fcc_vw_mst_std_details |                                      |
| Term Deposits            | Term Deposit Activity              | fcac_vw_txnaccountactivity,<br>fcac_vw_accountdetails,<br>fcc_vw_mstaccount,<br>fcc_vw_actb_vd_bal            |                                      |
| Term Deposits            | Open Term Deposit (Conventional)   | fcc_vw_mstproductclasses  | ST-CreateTD-CustAcc-Req-Full-MSG.xsd |
| Term Deposits            | Amend Term Deposit (Conventional)  | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpay-out_details<br>fcc_vw_ictm_tdpay-in_details<br>fcc_vw_mst_std_details | ST-ModifyTD-CustAcc-Req-Full-MSG.xsd |
| Term Deposits            | Redeem Term Deposit (Conventional) | fcc_vw_mstddetails<br>fcc_vw_ictm_tdpay-out_details<br>fcc_vw_ictm_tdpay-in_details<br>fcc_vw_mst_std_details | IC-CreateTDRedem-Req-Full-MSG.xsd    |
| Structured Term Deposits | Structured Deposit Subscription    | fcc_vw_s-d_scheme_details   | SF-CreateSFSub-Req-Full-MSG.xsd      |
| Structured Term Deposits | View Subscription Status           | fcc_vw_sft-m_cust_subscription  |                                      |

| Transaction Group | Transaction Name              | Database Views  | XSD names                              |
|-------------------|-------------------------------|---|--|
| Contract Deposit  | Contract Deposit Details      | fcac_vw_mstldproduct, fcac_vw_mstldproductdetails, fcc_vw_cytm_ccy_defn, fcc_vw_cstm_prod_ccy_disallow, fcac_vw_tenureinterestdtls, fcac_vw_mstbranch, fcc_vw_cstm_product, fcac_vw_mstinterestcomp, fcac_vw_maturityinstructions |  |
| Contract Deposit  | Open Contract Deposit         |   | LDContract-Master-Req-Full-MSG.xsd     |
| Term Deposits     | Open Term Deposit (Islamic)   | fcc_vw_mstproductclasses  | IA-CreateIATD-CustAcc-Req-Full-MSG.xsd |
| Term Deposits     | Amend Term Deposit (Islamic)  | fcc_vw_mstddetails, fcc_vw_ictm_tdpayout_details, fcc_vw_ictm_tdpayin_details, fcc_vw_mst_std_details   | IA-ModifyIATD-CustAcc-Req-Full-MSG.xsd |
| Term Deposits     | Redeem Term Deposit (Islamic) | fcc_vw_mstddetails, fcc_vw_ictm_tdpayout_details, fcc_vw_ictm_tdpayin_details, fcc_vw_mst_std_details   | IA-CreateRedemption-Req-Full-MSG.xsd   |

#### Additional Interfaces

The transactions supported by the integration under this module and the details of XSD and XSL files are given below.

#### Transaction - Redeem Term Deposit

| Interface Name            | Request XSD Name                  | Request Host Interface XSL | Response XSD Name          | Response Host Interface XSL       |
|---------------------------|-----------------------------------|----------------------------|----------------------------|-----------------------------------|
| TD Redemption simulation. | IC-CreateTDRedem-Req-Full-MSG.xsd | RedeemTDMaturityDtIReq.xsl | RedeemTDMaturityDtIRes.xsl | IC-CreateTDRedem-Res-Full-MSG.xsd |



### Transaction - Open Term Deposit

| Interface Name                               | Request XSD Name                     | Request Host Interface XSL     | Response XSD Name               | Response Host Interface XSL          |
|--|--------------------------------------|--------------------------------|---------------------------------|--------------------------------------|
| Calculator for Term Deposit maturity amount. | ST-CreateTD-CustAcc-Req-Full-MSG.xsd | CalculateTD-MaturityAmtReq.xsl | CalculateTD-MaturityAmtResp.xsl | ST-CreateTD-CustAcc-Res-Full-MSG.xsd |

## 6.4 Services and Operations associated with XSDs

The list of XSD files and the services and operations associated with each XSD is given below.

| XSD names  | Services/Operations                |
|--|------------------------------------|
| ST-CreateCustAcc-Req-Full-MSG.xsd  | FCUBSAccService/CreateCustAcc      |
| AccStmnt-Adhoc-Query-Req-MSG.xsd   | FCUBSAccFinService/RequestAccStmnt |
| TDStmnt-Adhoc-Query-Req-MSG.xsd  | FCUBSTDFinService/RequestTDStmnt   |
| CA-StopPaymentsNew-Req-Full-MSG.XSD,<br>CA-CreateStopPayments-Req-Full-MSG.xsd | FCUBSAccService/CreateStopPayments |
| DDTransaction-Create-Req-Full-MSG.xsd  | FCUBSDDService/CreateTransaction   |
| FTContract-Create-Req-Full-MSG.xsd   | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| FTContract-Create-Req-Full-MSG.xsd   | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| FTContract-Create-Req-Full-MSG.xsd,  | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| PC-ClosePCMaint-Req-Full-MSG.xsd   | FCUBSPCService/ClosePCMaint        |
| SICContract-Close-Req-Full-MSG.xsd   | FCUBSSIService/CloseSICContract    |
| IL-CreatelLSweep-Req-Full-MSG.xsd  | FCUBSILService/CreatelLSweep       |
| IL-ModifylLSweep-Req-Full-MSG.xsd  | FCUBSILService/ModifylLSweep       |
| IL-CreatelLGroup-Req-Full-MSG.xsd  | FCUBSILService/CreatelLGroup       |
| IL-DeletelLGroup-Req-Full-MSG.xsd  | FCUBSILService/DeletelLGroup       |
| LC-Contract-Create-Req-Full-MSG.xsd  | FCUBSLCService/CreateContract      |

| <b>XSD names</b>   | <b>Services/Operations</b>         |
|--|------------------------------------|
| LC-CreateAmendConfirm-Req-Full-MSG.xsd,  | FCUBSLCService/CreateAmendConfirm  |
| BC-CreateContract-Req-Full-MSG.xsd   | FCUBSBCService/CreateContract      |
| BC-CreateContract-Req-Full-MSG.xsd   | FCUBSBCService/CreateContract      |
| BC-CreateContract-Req-Full-MSG.xsd   | FCUBSBCService/CreateContract      |
| LC-CreateAmendConfirm-Res-Full-MSG.xsd   | FCUBSLCService/CreateAmendConfirm  |
| LC-ConfirmAmendConfirm-Res-Full-MSG.xsd  | FCUBSLCService/ConfirmAmendConfirm |
| CA-CustAcc-Bal-Notify-MSG.xsd  | FCUBSCAService                     |
| CA-CustAccStat-Notif.xsd   | FCUBSCAService                     |
| CGReject-Notif-MSG.xsd   | FCUBSCGService                     |
| CGStoppayment-Notif-MSG.xsd  | FCUBSCGService                     |
| TD-NewAccount-Notify-MSG.xsd   | FCUBSTDService                     |
| FTContract-Notif-MSG.xsd   | FCUBSFTService                     |
| AccStmt-Adhoc-Query-Req-MSG.xsd  | FCUBSAccFinService/RequestAccStmt  |
| TDStmt-Adhoc-Query-Req-MSG.xsd   | FCUBSTDFinService/RequestTDStmt    |
| CA-StopPaymentsNew-Req-Full-MSG.XSD,<br>CA-CreateStopPayments-Req-Full-MSG.xsd | FCUBSAccService/CreateStopPayments |
| FTContract-Create-Req-Full-MSG.xsd   | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| FTContract-Create-Req-Full-MSG.xsd   | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| FTContract-Create-Req-Full-MSG.xsd   | FCUBSFTService/CreateContract      |
| SICContract-Create-Req-Full-MSG.xsd  | FCUBSSIService/CreateSICContract   |
| DDTransaction-Create-Req-Full-MSG.xsd  | FCUBSDDService/CreateTransaction   |
| MO-Save-AccSim-Req-Full-Msg.xsd,   | FCUBSMOService/SaveAccSim          |

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# 7. Oracle FLEXCUBE Direct Banking - Universal Banking Notifications

## 7.1 Introduction

Oracle FLEXCUBE Universal Banking – Oracle FLEXCUBE Direct Banking integration provides for exchange of data between the two systems. This enables the users of Oracle FCDB to access the information stored in Oracle FCUBS application.

This chapter contains the list of notifications.

## 7.2 Notifications

### 7.2.1 Oracle FLEXCUBE Direct Banking Corporate (Customer Services)

| Transaction Group | Transaction Name                         | XSD names                     |
|-------------------|--|-------------------------------|
| UBS Alerts        | Account Balance Notification             | CA-CustAcc-Bal-Notify-MSG.xsd |
| UBS Alerts        | Account Status Change Notification       | CA-CustAccStat-Notif.xsd      |
| UBS Alerts        | Clearing Reject Notification             | CGReject-Notif-MSG.xsd        |
| UBS Alerts        | Stop Payment Notification                | CGStoppayment-Notif-MSG.xsd   |
| UBS Alerts        | Term Deposit open                        | TD-NewAccount-Notify-MSG.xsd  |
| UBS Alerts        | Term Deposit Status change Notification  |                               |
| UBS Alerts        | Funds Transfer Contract Notification     | FTContract-Notif-MSG.xsd      |
| UBS Alerts        | Utility Payment Transaction Notification | UPTransaction-Notif-MSG.xsd   |
| UBS Alerts        | Account Balance Notification             | CA-CustAcc-Bal-Notify-MSG.xsd |
| UBS Alerts        | Account Status Change Notification       | CA-CustAccStat-Notif.xsd      |
| UBS Alerts        | Clearing Reject Notification             | CGReject-Notif-MSG.xsd        |
| UBS Alerts        | Stop Payment Notification                | CGStoppayment-Notif-MSG.xsd   |
| UBS Alerts        | Term Deposit open                        | TD-NewAccount-Notify-MSG.xsd  |
| UBS Alerts        | Term Deposit Status change Notification  |                               |
| UBS Alerts        | Funds Transfer Contract Notification     | FTContract-Notif-MSG.xsd      |
| UBS Alerts        | Utility Payment Transaction Notification | UPTransaction-Notif-MSG.xsd   |

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## 8. Function ID Glossary

### G

GIDIFTDF ..... 2  
GWDEXSYS ..... 56

### M

MSDQUEUE .....57