

Liquidity Management User Guide

# Oracle Banking Liquidity Management

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Global Liquidity Management User Guide  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help acquaint you with the Global Liquidity Management application.

This manual provides answers to specific features and procedures that you need to be aware of for the module to function successfully.

This chapter contains the following sections:

- [Section 1.2, "Audience"](#)
- [Section 1.3, "Documentation Accessibility"](#)
- [Section 1.4, "Organization"](#)
- [Section 1.5, "Related Documents"](#)
- [Section 1.6, "Glossary of Icons"](#)

## 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

## 1.3 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Introduction</i> gives a brief description about the Liquidity Management Application
Chapter 3	<i>Cash Concentration Methods</i> describes the various cash concentration methods supported by the LM application
Chapter 4	This Chapter explains about <i>Notional Pooling</i> feature in OBLM








Chapter 5	This Chapter explains about <i>Multi-Bank Cash Concentration</i> feature in OBLM
Chapter 6	<i>Maintenance</i> explains how to maintain the various setup in order to start using the application.
Chapter 7	<i>Structure Maintenance</i> explains the various steps of developing a new structure.
Chapter 8	This chapter explains about how <i>Balances</i> are maintained in OBLM
Chapter 9	This chapter explains about the <i>Monitors and Batches</i> available in OBLM
Chapter 10	This chapter explains about the <i>Back Value Transaction</i> feature in OBLM
Chapter 11	<i>Simulator</i> explains how to simulate a Structure with new data and existing data
Chapter 12	<i>Dashboards</i> gives detailed information on Dashboards assigned to each 'User Role' and also about the organization of these Dashboards
Chapter 13	<i>Report</i> section explains about the reports that are available in OBLM
Chapter 14	<i>Security Management</i> discusses the various security features of the OBLM

## 1.5 Related Documents

The related documents include the SMS User Guide and the Reports Manual.

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List
	Save
	Get Details
	Calendar



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## 2. Liquidity Management - An Overview

### 2.1 Introduction

Liquidity Management refers to the services your bank provides to its corporate customers thereby allowing them to optimize interest on their checking/current accounts and pool funds from different accounts. Your corporate customers can, therefore, manage the daily liquidity in their business in a consolidated way.

Customers need to define 'account structures' which form the basis of liquidity management. The account structure reflects the hierarchical relationship of the accounts as well as the corporate strategies in organizing accounts relationships.

Liquidity management services are broadly classified as under:

- Sweeping - where physical funds are moved in account structure from child to parent or parent to child.
- Pooling - where funds are not physically moved in and out of accounts. Instead, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances.

The Oracle Banking Liquidity Management application supports a multi-branch, multi-currency liquidity management structure using architecture of 'System Accounts'. This enables the system to keep track of balances in accounts in the structure, calculate interest on the accounts in the structure as well as track the history of the sweep/ pool structure.

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#### **Note**

System accounts are internal accounts created by the system based on the role played by an account in an Account Structure.

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This document is broadly classified into the following sections:

- Cash Concentration Methods
- Notional Pooling
- MBCC
- System setup required for OBLM
- Building and Maintaining the Structure.
- Balance Build
- Batch Processing
- BVT Handling
- Simulations
- Dashboards
- Reports
- SMS

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## 3. Cash Concentration Methods

OBLM supports various form of Sweeps/Cash Concentration methods. You can find a brief description about each method in this chapter. This chapter contains the following sections:

- [Section 3.1, "Zero Balance"](#)
- [Section 3.2, "Fixed Sweep"](#)
- [Section 3.3, "Target Balance/Minimum Balance"](#)
- [Section 3.4, "Threshold"](#)
- [Section 3.5, "Collor"](#)
- [Section 3.6, "Percentage"](#)
- [Section 3.7, "Range Based Balancing"](#)
- [Section 3.8, "Investment Sweeps"](#)

### 3.1 Zero Balance

In this method, all the balances from the sub account are automatically transferred into the master account at the EOD with original value dates. The top account will therefore hold the overall net cash position of the company or group of companies. The top account is normally held by the parent company or a group treasury.

#### 1 way Scenario

Here the system will try to zero balance the child account. The child account balances are swept to leave a zero balance in the child account. If the child account balance is zero or negative, the system will not execute any sweep instruction

#### 2 way Scenario

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balances in the parent account is not sufficient to cover the overdraft, no sweep transaction is done.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account.

If the child account balance is above zero, the system will sweep the entire balance from child account to the parent account.

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached. If a limit is attached then, sweeps can happen till the limit is utilized but not beyond the specified limit. If the major account is linked with unlimited limit, then sweeps can happen from major to minor till all the minor account balances are zero

### 3.2 Fixed Sweep

A fixed amount is transferred from the sub account to the main account irrespective of the credit balance in the sub account. If the credit balance in the sub account is below the fixed amount then no transfers are affected.

#### 1 way Scenario

If the minor account balance is above or equal to the fixed amount, the system will sweep fixed amount from the minor account.

If the minor balance is above zero, but less than the fixed amount, the system will not initiate the sweep instruction.

### **2 way Scenario**

The 2 way sweep in this concentration method will transfer only that amount which is required to cover overdrafts on the child accounts i.e. Fixed 2 way sweep only covers the child overdraft balances and will not follow the fixed parameter, provided the parent account has sufficient balance to cover the debit balance on the child account

#### **FIXED**

In the fixed method, if the minor is overdrawn, and major balance is above or equal to the fixed amount, the system will use amount, equal to fixed amount for transfer from major to cover minor's overdraft. If, however, the major balance is less than the fixed amount, the system will reject the sweep instruction.

If more than one child account is in negative balance the transfer from the parent account will be based on the priority set at the child account. Balance will be transferred from Major account to minor accounts based on priority (Least numeric is given top priority) and availability of funds (Fixed amount) in the major account. In this scenario if the balance available in the major account is not sufficient to carry out multiple fixed amount transfers, system will sweep till the available balance on the major account is exhausted keeping the fixed amount parameter in view.

If the major account is linked with a line then sweeps will be carried out till the line amount is exhausted and if the major account is linked to an unlimited limit then system will sweep balances to all the minor accounts.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account.

## **3.3 Target Balance/Minimum Balance**

There are two different types under this:

- Constant Target Balance/Minimum Balance- Here the system ensures that a specific amount is present in the minor account by moving the balances from the sub accounts to the main account and vice versa. The balances in the sub accounts will be constant and cannot be zero
- Fixed Target Balance - Here the system ensures that a fixed target balance is present while moving funds from sub accounts to main account. when the sub accounts has a debit balance the 2 way sweep from main account to the sub account will be equal to the debit amount on sub account which will bring the sub account to zero balance.

### **1Way - Scenario**

If the child account balance is above the minimum balance, the system will sweep the positive difference between the child account balance and minimum balance to the major account (sweep balances above the minimum balance from the child account).

If the child account balance is below or equal to the minimum balance, the system will not execute the sweep instruction.

### **2Way - Scenario**

If the child account balance is below the minimum balance, the system will try to cover the negative difference between the minor balance and minimum balance with funds from the major account.

If the minor balance is below the minimum balance or is overdrawn, and the major balance is negative or not sufficient to cover the OD + minimum balance the system will not execute any sweep instruction

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached, if limit is attached sweeps can happen till the limit is utilized but not beyond the specified limit, but if the major account is linked with unlimited limit sweeps can happen from major to minor till all the minor account balances are zeroised or reach the required levels.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached. If limit is attached then, sweeps can happen till the limit is utilized but not beyond the specified limit, If the major account is linked with unlimited limit, then sweeps can happen from major to minor till all the minor account balances are zero.

## **3.4 Threshold**

Here the funds are moved only when the account has more balance than a set limit. The child account keeps accumulating funds till the threshold is reached and sweeps out all the balances from the child account.

### **1Way - Scenarios**

If the child account balance is equal to or above the Threshold balance amount, the system will sweep the entire balances from the child account. If the child account balance is below the Threshold balance, the system will not execute the sweep instruction.

### **2Way - Scenario**

If the child account balance is below the Threshold balance, the system will not perform any sweeps under any circumstances even if the major account is in credit balance. If the child account balance is below zero, then sweeps will be performed from major account to minor account to bring minor account balance to zero.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached, if limit is attached sweeps can happen till the limit is utilized but not beyond the specified limit, but if the major account is linked with unlimited limit, then sweeps can happen from major to minor till all the minor account balances are zero.

## **3.5 Collor**

Here on reaching a threshold value, funds are swept from the minor account but leaving behind a balance.

### **1Way - Scenario**

If the child account balance is above the Threshold balance amount or equal to the threshold balance amount, the system will sweep balances from the child account leaving behind the pre-set balance in the child account.

If the child account balance is below the threshold, the system will not execute the sweep instruction.

### **2Way - Scenarios**

If the child account balance is below the Threshold balance, the system will not perform any sweeps under any circumstances even if the major account is in credit balance. If the child account balance is below zero, then sweeps will be performed from major account to minor account to bring the minor account balance to zero.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached, if limit is attached sweeps can happen till the limit is utilized but not beyond the specified limit, but if the major account is linked with unlimited limit sweeps can happen from major to minor till all the minor account balances are zero.

## **3.6 Percentage**

Here a certain set percentage of funds available in the minor account is swept out. The system supports both 1 way and 2 way sweeps.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

The 2 way sweep in this concentration method will transfer only that amount which is required to cover overdrafts on the child accounts i.e. Percentage 2 way sweep only covers the child overdraft balances and will not follow the Percentage parameter provided the parent account has sufficient balance to cover the debit balance on the child account.

When sweeping from Major account to minor account the major account balance cannot go below Zero if no limit is attached. If limit is attached, then sweeps can happen till the limit is utilized but not beyond the specified limit. If the major account is linked with unlimited limit, then sweeps can happen from major to minor till all the minor account balances are zero

## **3.7 Range Based Balancing**

Here the funds are swept when the available balances are in a certain range. A minimum and a maximum range will be defined based on which sweeps are initiated from/to child account to make the child account attain a fixed balance.

For example, If a child account fixed balance is 50, Minimum range amount is 10 and Maximum range amount is 100 then, if the child account balance goes below 10, sweeps to child account will happen to make the child account balance 50 (Sweep of 40), but if the child account balance is more than 100 then balances above 50 will be swept away from the child account.

## 3.8 Investment Sweeps

System supports investment sweeps wherein funds are invested either in Money Market instruments or term deposits

Steps to achieve investment sweeps are as below:

- Create an account in OBLM which will be a Notional account with no balances (This account will be created only in OBLM and is not present in core banking)
- Create a structure with the notional account as the header
- Pair wise concentration methods to be defined for the structure including for the notional pair (ZBA, Percentage. Etc.)
- Pair wise sweep frequencies to be defined including the notional pair
- Payment instructions to be defined for all the pairs including the notional pair
- While defining payment instructions for the Notional pair either Money market placement or Term deposit creation parameters needs to be captured.
- OBLM will generate handoff message for the investment sweeps at the defined frequencies to the core banking system\external system.

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## 4. Notional Pooling

OBLM supports notional pooling of accounts for cash concentration benefits. Under notional pooling, balances remain on participating accounts. The bank charges or credits interest on net balance of the pooled accounts thereby mitigating the cost of overdrafts on participant accounts.

Notional Pooling of is a mechanism for calculating interest on the combined credit and debit balances of accounts that a corporate parent chooses to cluster together, without actually transferring any funds. It is ideal for companies with decentralized organizations that want to allow some autonomy to their subsidiaries, including their control over bank accounts.

Pool participant accounts are aggregated for interest compensation purposes. Funds are not physically moved, but are notionally combined. There is no commingling of funds, and the integrity of the individual account position is maintained.

Notional Pooling can be combined within the framework of a global cash concentration structure to provide comprehensive overlay structures to meet even the most complex organization's needs

Notional pooling can have multi-layered overlays like in country pools sweeping into regional pools which in turn sweep into global pools. This type of structure is provided to mirror the corporate's regional treasury arrangements.

Once a company earns interest on the funds in a notional pooling account, interest income is usually allocated back to each of the accounts comprising the pool. For tax management reasons the corporate parent usually charges the subsidiaries participating in the pool for some cash concentration administration expenses related to management of the pool. This scenario works best if the corporate subsidiaries are located in high-tax regions where reduced reportable income will result in reduced taxes.

The main downside of notional pooling is that it is not allowed in some countries. It is difficult to find anything but a large multi-national bank that offers cross-currency notional pooling. Instead, it is most common to have a separate notional cash pool for each currency area.

Notional pooling is normally done within one branch so that the bank gets the right of offset on its balance sheet (from the regulators and clients). Else bank has to set aside capital to cover the gross pooled balances

This chapter contains the following sections:

- [Section 4.1, "Benefits of Notional Pooling"](#)
- [Section 4.2, "Notional Pooling Structures"](#)
- [Section 4.3, "Interest Calculation Methods"](#)
- [Section 4.4, "Interest Allocation Methods"](#)
- [Section 4.5, "Interest Reallocation"](#)

### 4.1 Benefits of Notional Pooling

The benefit of notional pooling can be listed as below:

- Minimizes interest expense and improves balance sheet for corporate by off-setting debit and credit positions
- Single liquidity position without commingling of funds

- Allows each subsidiary company to take advantage of a single, centralized liquidity position, while still retaining daily cash management privileges
- Preserves autonomy, control and record-keeping
- Benefit from off-setting without movement of funds and saving on administrative costs by avoiding foreign exchange costs
- Avoids inter company loans by avoiding the use of cash transfers to a central pooling account
- Automation of interest reallocation
- Reduction in operating expenses by reducing short term borrowings
- Concentration of balances
- Largely eliminates the need to arrange overdraft lines with local banks

## 4.2 Notional Pooling Structures

Notional Pooling can take any of the following structures:

- Single currency, Single country
- Single currency, Cross border
- Multi-currency, Single country
- Multi-currency, Cross border

## 4.3 Interest Calculation Methods

Interest on pool participants can be calculated in the following ways:

- Replacement Interest Payment Method/ Interest Method - System will have interest suppressed at the participant accounts and will make a single payment/charge as required based on the pool header balance
- Advantage Method - Interest is initially calculated without taking the pooling arrangement into account and then a rebate is paid to the group
- Interest Optimization Method (Top up interest payment) - Bank arranges preferential interest rates for participating accounts without fully offsetting credit and debit balances. This option will be used in jurisdictions where full notional pooling is not permitted. Here dual interest rates are applied i.e. Balance of the account is segregated into compensated and non compensated balances and interest rates applied accordingly
- Interest Enhancement Method - This method works by applying preferential pricing across a group of accounts on the basis of predetermined criteria that are typically based on a net aggregate balance threshold.

### 4.3.1 Interest Method

System will have interest suppressed at the participant accounts and will make a single payment/charge as required based on the pool header balance

For Interest method, we need to set the IC setup. Please follow the below steps:

#### 4.3.1.1 Interest Rule Setup

You can invoke the 'Interest Rule Setup' page by clicking on the setup tab in application.





## Rule ID

Specify a rule ID.

## Rule Description

Specify a description for the rule.

## Apply Interest on Account Opening Month

Check this box to apply the interest on the account opening month.

## Apply Interest on Account Closing Month

Check this box to apply the interest on the Account Closing month.

System Data Elements | User Data Elements

System Data Elements

DAYS	Q
LMVD_CR_BAL	Q
YEAR	Q

Click '+' button to add system elements. Specify the system elements like DAYS, LMVD\_CR\_BAL and YEAR. You can select the system elements from the option list.

## User Elements

Specify a user element.

System Data Elements | User Data Elements

Name	Type	Get Latest
CRATE		

### Name

Specify the user defined name in Textbox

### Type

Select the type as "Rate" from the drop down list.

### Get Latest

Select the option "Use Current" which is to be used as latest

### Accruals Required

Check this box if accrual are required.

### Rounding Required

Check this box if rounding is required.

### Book Flag

Select the book flag "Booked" from the drop down list.

### Periodicity

Select the frequency "Daily" from the drop down list.

### Days in a Month

Select "Actual" from the drop down list. The options are:

### Days Year

Select "Actual" from the drop down list.

### Expression, Condition and Result

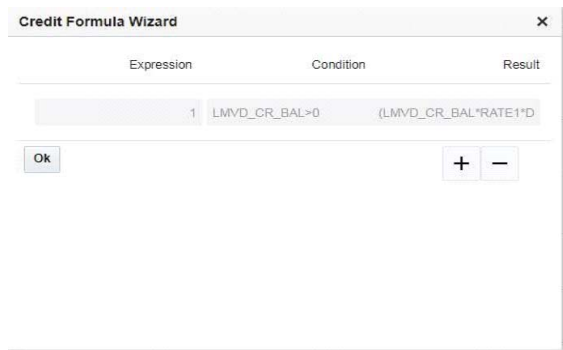
Specify the Expression, Condition and Result as mentioned below.

	Header/ Child	Condition	Formula
Interest Method for sweep	Header/ Child	LMVD_DR_BAL<0	(LMVD_DR_BAL * RATE1*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	(LMVD_CR_BAL * RATE2*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	(LMVD_CR_BAL * RATE3*DAYS)/(YEAR*100)

Interest Method for Pool	Header	(LMVD_CR_POOLBAL>0) AND (LMVD_CR_POOLBAL<=10000)	(LMVD_CR_POOLBAL * RATE4* DAYS)/(YEAR*100)
		(LMVD_CR_POOLBAL>10000) AND (LMVD_CR_POOLBAL<=9999999)	(LMVD_CR_POOLBAL * RATE5* DAYS)/(YEAR*100)
		LMVD_DR_POOLBAL<0	(LMVD_DR_POOLBAL* RATE6* DAYS)/ (YEAR*100)
	Child	Not Applicable	Not Applicable

LMVD\_CR\_POOLBAL - Credit net pool position

LMVD\_DR\_POOLBAL - Debit net pool position



#### 4.3.1.2 **Interest Product Setup**

You can invoke the 'Interest Product Setup' page by clicking on the setup tab in application

##### **Product Code**

Specify a product code for the new interest product

##### **Product Description**

Specify a description for the new interest product.

##### **Product Group**

Specify the product group under which the new product is based. You can select the product group from the option list. The list displays all the product groups maintained in the system

The screenshot displays the Oracle Banking Liquidity Management interface for the 'Interest Product Setup' form. The form is divided into several sections:

- Product Information:** Product Code (REBU), Product Group (IC), Rule (REBU), Start Date (15/10/17), UDE Currency (Account Currency).
- Description:** Product Description (Replication\_Product), Product Group Description (Interest And Charges), Rule Description (Advantage\_Rate), End Date, Currency Code (USD).
- Accrual and Calculation & Liquidation Frequency:** Product Level, Frequency (Daily), Payment Method (Swapping), Accrual Day (E), Cycle (None), Amount Block for Discount (checkbox).

The footer of the form includes: Input By: LMUSER4, Authorized By: LMUSER4, Date Time: 2017-10-31 02:00:06, Modification Number: 1, and buttons for Open and Authorize. The Oracle logo and version information (Oracle Banking Liquidity Management 14.0.0.0) are also present.

## Product Group Description

The system displays the description for the selected product group.

## Rule

Specify the rule to be associated with the interest product. You can select the rule from the option list. The list displays all the rules maintained in the system

## Rule Description

The system displays the description for the selected rule.

## Start Date

Specify the start date of liquidation.

## End Date

Specify the date till which the interest product will be active.

## UDE Currency

Select the UDE currency to be associated with the product from the drop down list. The options are: Account Currency, Local Currency

## Currency

Select the currency from the option list. The list displays all the currencies maintained in the system

## Accrual Tab

### Product Level

Check this box if the interest accrual is to be done at product level.

### Accrual Day

Specify the day the accrual should happen.

### Frequency

Select the frequency of accrual “Daily” from the drop down list.

### Cycle

Select the cycle for the accrual “None” from the drop down list.

### Payment Method

Select the payment method for interest accrual “Bearing” from the drop down list.

### Amount Block for Discount

Check this box to block amount for discount.

## Calculation & Liquidation Frequency

### Days

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every 15 days, enter ‘15’. If you want to liqui-date interest every 9 days enter ‘09’.

### Month

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every month enter ‘01’. If you want to liqui-date interest every quarter enter ‘03’.

### Year

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every year enter ‘01’.

**Start From Account Opening**

Check this box to start the calculation of liquidation from the start of account opening.

**OD interest reversible**

Check this box if OD interest is reversible.

**First Liquidation On**

Specify the date for calculation of first liquidation.

**Liquidation at Month Ends**

Check this box if liquidation at month ends.

**Start Date**

Specify the start date of liquidation.

**Back Value Recalculation Flag**

Check this flag to do Back Value Recalculation

**Defer Liquidation**

Check this box if you wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period.

**Defer Liquidation Days**

Specify the number of calendar days by which the interest liquidation for a period has to be deferred.

**Liquidation Before Month End**

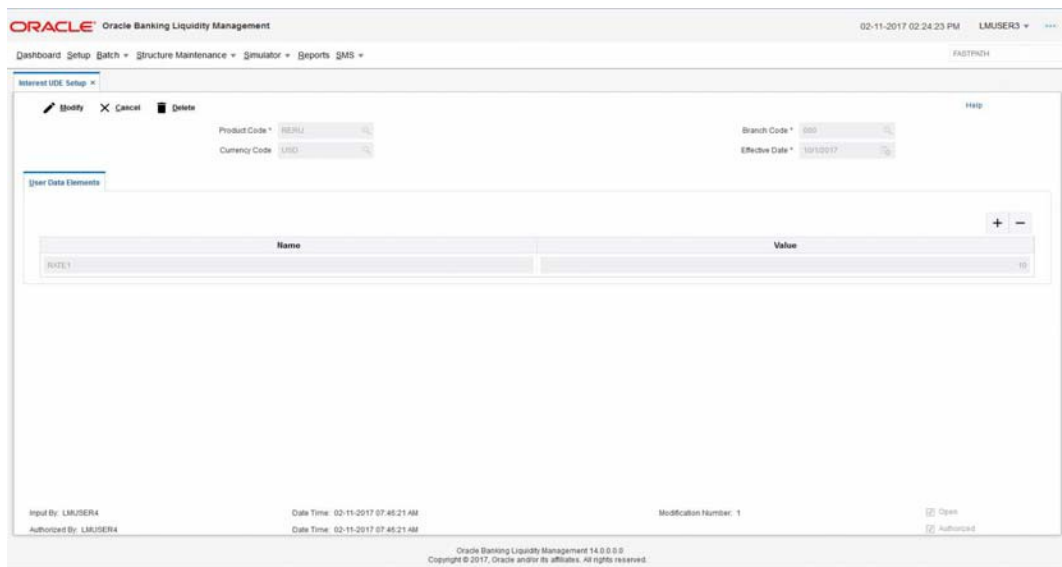
For interest liquidation frequencies like monthly, yearly, quarterly cycles specify the specified number of days before the month end when the liquidation is needed

**Defer Before Month End Days**

Specify the number of days before the month-end when the interest has to be liquidated

**4.3.1.3 Interest UDE Setup**

You can invoke the 'Interest UDE Setup' page by clicking on the setup tab in application



### Product Code

Specify the product code. You can select the product code from the option list. The list displays all the product codes maintained in the system

### Branch Code

Specify the branch code. You can select the branch code from the option list. The list displays all the branch codes maintained in the system

### Currency Code

Specify the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system

### Effective Date

Specify the date from which this will be effective

### User Element

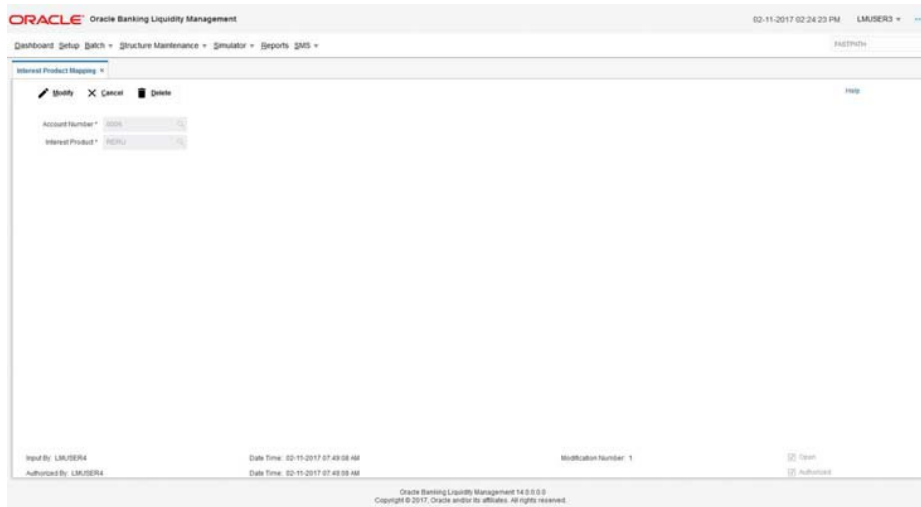
Specify the User Element what we have given in Interest Rule setup

### User Element Value

Specify User Element Value.

## 4.3.1.4 Interest Product Mapping

You can invoke the 'Interest Product mapping' page by clicking on the setup tab in application



### **Account Number**

Specify the account number to be mapped. You can select the account number from the option list. The list displays all the account numbers maintained in the system.

### **Interest Product**

Specify the interest product. You can select the interest products from the option list. The list displays all the interest products maintained in the system.

## **4.3.2 Advantage Method**

Interest is calculated at each participant account as per their balances with an applicable rate and debits and credits posted to the participants accordingly.

Next interest is calculated based on the pool balance at notional header in notional header currency.

The difference between the interest arrived at the pool level and the summation of interest arrived at the participant level is called the advantage interest (Z-I).

For Advantage method, we need to set the IC setup. Please follow the below steps:

### **4.3.2.1 Interest Rule Setup**

You can invoke the 'Interest Rule Setup' page by clicking on the setup tab in application.



Name	Type	Get Latest
CRATE		

**Rule ID**

Specify a rule ID.

**Rule Description**

Specify a description for the rule.

**Apply Interest on Account Opening Month**

Check this box to apply the interest on the account opening month.

**Apply Interest on Account Closing Month**

Check this box to apply the interest on the Account Closing month.

**System Data Elements**

System Data Elements		User Data Elements	
DAYS			
LMVD_CR_BAL			
YEAR			

Click '+' button to add system elements. Specify the system elements like DAYS, LMVD\_CR\_BAL and YEAR. You can select the system elements from the option list.

**User Elements**

Specify a user element.

System Data Elements		User Data Elements	
Name	Type	Get Latest	
CRATE			

**Name**

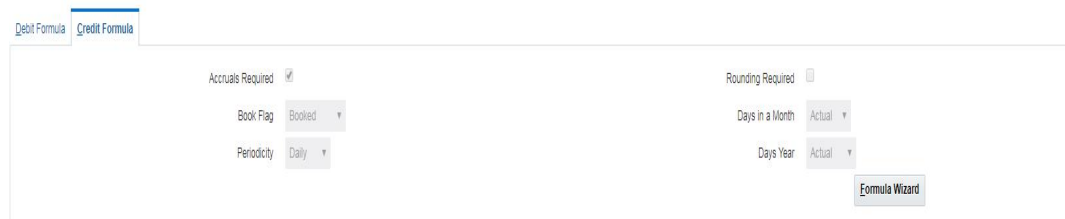
Specify the user defined name in Textbox

**Type**

Select the type as "Rate" from the drop down list.

## Get Latest

Select the option "Use Current" which is to be used as latest



### Accruals Required

Check this box if accrual are required.

### Rounding Required

Check this box if rounding is required.

### Book Flag

Select the book flag "Booked" from the drop down list.

### Periodicity

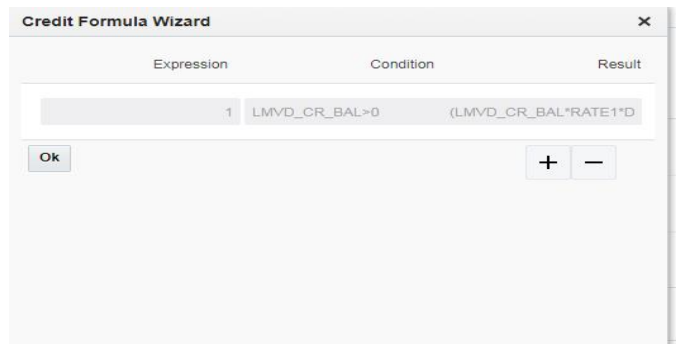
Select the frequency "Daily" from the drop down list.

### Days in a Month

Select "Actual" from the drop down list. The options are:

### Days Year

Select "Actual" from the drop down list.



### Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Header / Child	Condition	Formula

Advantage Method	Header	LMVD_CR_POOLBAL>0	$(LMVD\_CR\_POOLBAL * RATE7 * DAYS) / (YEAR * 100)$
		( LMVD_DR_POOLBAL<0	$(LMVD\_DR\_POOLBAL * RATE8 * DAYS) / (YEAR * 100)$
	Child	LMVD_DR_BAL<0	$(LMVD\_DR\_BAL * RATE9 * DAYS) / (YEAR * 100)$
		(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	$(LMVD\_CR\_BAL * RATE10 * DAYS) / (YEAR * 100)$
		(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	$(LMVD\_CR\_BAL * RATE11 * DAYS) / (YEAR * 100)$

LMVD\_CR\_POOLBAL - Credit net pool position

LMVD\_DR\_POOLBAL - Debit net pool position

#### 4.3.2.2 Interest Product Setup

You can invoke the 'Interest Product Setup' page by clicking on the setup tab in application

#### Product Code

Specify a product code for the new interest product

#### Product Description

Specify a description for the new interest product.

**Product Group**

Specify the product group under which the new product is based. You can select the product group from the option list. The list displays all the product groups maintained in the system

**Product Group Description**

The system displays the description for the selected product group.

**Rule**

Specify the rule to be associated with the interest product. You can select the rule from the option list. The list displays all the rules maintained in the system

**Rule Description**

The system displays the description for the selected rule.

**Start Date**

Specify the start date of liquidation.

**End Date**

Specify the date till which the interest product will be active.

**UDE Currency**

Select the UDE currency to be associated with the product from the drop down list. The options are: Account Currency, Local Currency

**Currency**

Select the currency from the option list. The list displays all the currencies maintained in the system

**Accrual Tab****Product Level**

Check this box if the interest accrual is to be done at product level.

**Accrual Day**

Specify the day the accrual should happen.

**Frequency**

Select the frequency of accrual "Daily" from the drop down list.

**Cycle**

Select the cycle for the accrual "None" from the drop down list.

**Payment Method**

Select the payment method for interest accrual "Bearing" from the drop down list.

**Amount Block for Discount**

Check this box to block amount for discount.

## Calculation & Liquidation Frequency

### Days

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every 15 days, enter '15'. If you want to liqui-date interest every 9 days enter '09'.

### Month

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every month enter '01'. If you want to liqui-date interest every quarter enter '03'.

### Year

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every year enter '01'.

### Start From Account Opening

Check this box to start the calculation of liquidation from the start of account opening.

### OD interest reversible

Check this box if OD interest is reversible.

### First Liquidation On

Specify the date for calculation of first liquidation.

### Liquidation at Month Ends

Check this box if liquidation at month ends.

### Start Date

Specify the start date of liquidation.

### Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

### Defer Liquidation

Check this box if you wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period.

### Defer Liquidation Days

Specify the number of calendar days by which the interest liquidation for a period has to be deferred.

### Liquidation Before Month End

For interest liquidation frequencies like monthly, yearly, quarterly cycles specify the specified number of days before the month end when the liquidation is needed

### **Defer Before Month End Days**

Specify the number of days before the month end when the interest has to be liquidated

## **4.3.2.3 Interest UDE Setup**

You can invoke the 'Interest UDE Setup' page by clicking on the setup tab in application

Name	Value
UDE1	10

### **Product Code**

Specify the product code. You can select the product code from the option list. The list displays all the product codes maintained in the system

### **Branch Code**

Specify the branch code. You can select the branch code from the option list. The list displays all the branch codes maintained in the system

### **Currency Code**

Specify the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system

### **Effective Date**

Specify the date from which this will be effective

### **User Element**

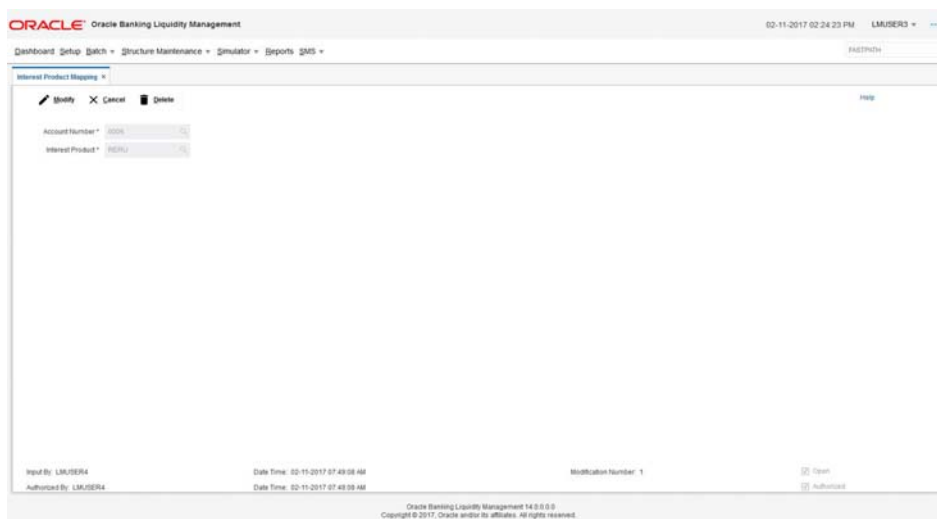
Specify the User Element what we have given in Interest Rule setup

### **User Element Value**

Specify User Element Value.

## **4.3.2.4 Interest Product Mapping**

You can invoke the 'Interest Product mapping' page by clicking on the setup tab in application



### Account Number

Specify the account number to be mapped. You can select the account number from the option list. The list displays all the account numbers maintained in the system.

### Interest Product

Specify the interest product. You can select the interest products from the option list. The list displays all the interest products maintained in the system.

## 4.3.3 Interest Optimization Method

Interest to be initially calculated without taking the pooling arrangement into account and then a rebate is to be paid to the group

Bank arranges preferential interest rates for participating accounts without fully offsetting credit and debit balances. This option will be used in jurisdictions where full notional pooling is not permitted.

In this method dual interest rates are applied i.e. Balance of the account is segregated in to compensated and non compensated balances and interest rates applied accordingly

Compensated (Covered) and non compensated (residual) balances are arrived by the following logic

Compensated (Covered) and non compensated (residual) ratios are arrived

Credit	Net Pool Position (NPP) > 0	Net Pool Position (NPP) < 0
Coverage Ratio (Compensated Balance)	$\frac{\text{Min}(\text{Cumulative Credit, Cumulative Debit})}{\text{Max}(\text{Cumulative Credit, Cumulative Debit})}$	1
Residual Ratio (Non-Compensated Balance)	$1 - \text{Coverage Ratio}$	0

Debit		
Coverage Ratio (Compensated Balance)	1	Min(Cumulative Credit, Cumulative Debit)/ Max(Cumulative Credit, Cumulative Debit)
Residual Ratio (Non-Compensated Balance)	1 - Coverage Ratio	1 - Coverage Ratio

Post arrival of the Compensated (Covered) and non compensated (residual) balances interest rate is applied using the following formula

For accounts in Credit balance (NPP>0 or NPP<0)

$$\{[\text{Credit Coverage Ratio} * \text{Account Balance}] * \text{Covered Credit Interest}\} + \{[\text{Credit Residual Ratio} * \text{Account Balance}] * \text{Residual Credit Interest}\}$$

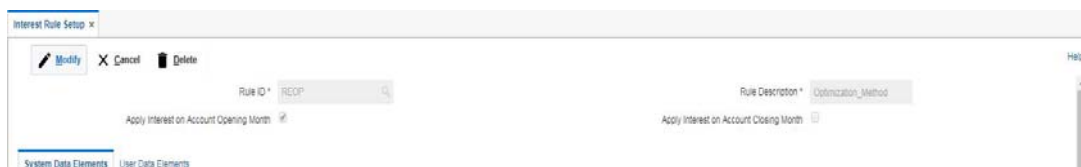
For accounts in Debit balance (NPP>0 or NPP<0)

$$\{[\text{Debit Coverage Ratio} * \text{Account Balance}] * \text{Covered Debit Interest}\} + \{[\text{Debit Residual Ratio} * \text{Account Balance}] * \text{Residual Debit Interest}\}$$

For Optimization method, we need to set the IC product . Please follow the below steps:

#### 4.3.3.1 Interest Rule Setup

You can invoke the 'Interest Rule Setup' page by clicking on the setup tab in application.



##### Rule ID

Specify a rule ID.

##### Rule Description

Specify a description for the rule.

##### Apply Interest on Account Opening Month

Check this box to apply the interest on the account opening month.

##### Apply Interest on Account Closing Month

Check this box to apply the interest on the account Closing month.



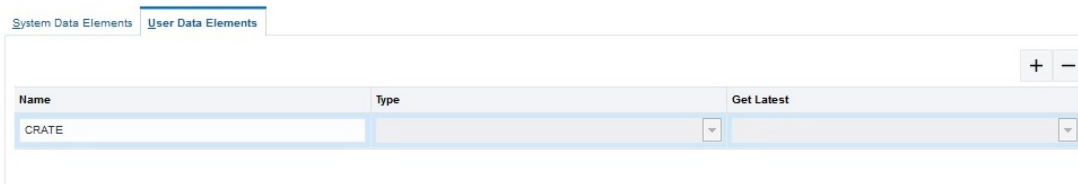
## System Data Elements



Click '+' button to add system elements. Specify the system elements like DAYS, LMVD\_CR\_POOLBAL, LM\_CONTRIBUTION\_BAL, LM\_CRCOV\_RATIO, LM\_CRRES\_RATIO and YEAR. You can select the system elements from the option list.

## User Elements

Specify a user elements as COVRATE and RESRATE.



Name	Type	Get Latest
CRATE	Rate	Use Current

### Name

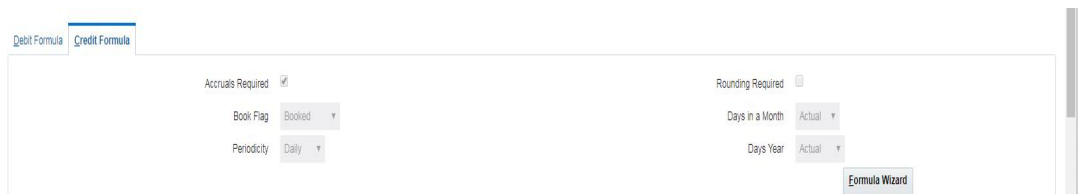
Specify the user defined name in Textbox

### Type

Select the type as "Rate" from the drop down list.

### Get Latest

Select the option "Use Current" which is to be used as latest



### Accruals Required

Check this box if accrual are required.

### Rounding Required

Check this box if rounding is required.

### Book Flag

Select the book flag "Booked" from the drop down list.

### Periodicity

Select the frequency "Daily" from the drop down list.

### Days in a Month

Select "Actual" from the drop down list. The options are:

### Days Year

Select "Actual" from the drop down list.



### Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Condition	Formula
Optimization Method ( Child)	LM_OPT_POOLBAL>0 AND LMVD_CR_BAL>0	$\frac{((LMVD\_CR\_BAL * LM\_CRCOV\_RATIO * COVRATE * DAYS)}{(YEAR * 100)) + ((LMVD\_CR\_BAL * LM\_CRRES\_RATIO * RESRATE * DAYS)}{(YEAR * 100))}$
	LM_OPT_POOLBAL<0 AND LMVD_DR_BAL<0	$\frac{((LMVD\_DR\_BAL * LM\_DRCOV\_RATIO * COVRATE * DAYS)}{(YEAR * 100)) + ((LMVD\_DR\_BAL * LM\_DRRES\_RATIO * RESRATE * DAYS)}{(YEAR * 100))}$
Optimization Method ( Header)	Not Applicable	Not Applicable

LMVD\_CR\_POOLBAL - Credit net pool position

LMVD\_DR\_POOLBAL - Debit net pool position

LM\_CRCOV\_RATIO - Credit coverage Ratio

LM\_CRRES\_RATIO - Credit Residual Ratio

LM\_DRCOV\_RATIO - Debit Coverage Ratio

LM\_DRRES\_RATIO - Debit Residual Ratio

LM\_OPT\_POOLBAL - Net Pool position

### 4.3.3.2 Interest Product Setup

You can invoke the 'Interest Product Setup' page by clicking on the setup tab in application

The screenshot displays the 'Interest Product Setup' interface in Oracle Banking Liquidity Management. The page includes a navigation bar with 'Dashboard', 'Setup', 'Batch', 'Structure Maintenance', 'Simulator', and 'Reports SMS'. The main form is divided into two columns. The left column contains fields for 'Product Code' (RECIP), 'Product Group' (IC), 'Rule' (RECIP), 'Start Date' (10/10/2017), and 'UDE Currency' (Account Currency). The right column contains 'Product Description' (Optimization\_Method\_Land), 'Product Group Description' (Interest And Charges), 'Rule Description' (Optimization\_Method), 'End Date', and 'Currency Code' (USD). Below these are sections for 'Accrual' and 'Calculation & Liquidation Frequency', with fields for 'Product Level', 'Frequency' (Daily), 'Payment Method' (Beating), 'Accrual Day', 'Cycle' (None), and 'Amount Back for Discount'. At the bottom, there is a footer with user information (Input By: LMUSER3, Authorized By: LMUSER3), date and time (2017-11-04 01:12:33), modification number (1), and Oracle logo.

#### Product Code

Specify a product code for the new interest product

#### Product Description

Specify a description for the new interest product.

#### Product Group

Specify the product group under which the new product is based. You can select the product group from the option list. The list displays all the product groups maintained in the system

#### Product Group Description

The system displays the description for the selected product group.

#### Rule

Specify the rule to be associated with the interest product. You can select the rule from the option list. The list displays all the rules maintained in the system

#### Rule Description

The system displays the description for the selected rule.

#### Start Date

Specify the start date of liquidation.

#### End Date

Specify the date till which the interest product will be active.

## UDE Currency

Select the UDE currency to be associated with the product from the drop down list. The options are: Account Currency, Local Currency

## Currency

Select the currency from the option list. The list displays all the currencies maintained in the system

## Accrual Tab Product Level

Check this box if the interest accrual is to be done at product level.

## Accrual Day

Specify the day the accrual should happen.

## Frequency

Select the frequency of accrual "Daily" from the drop down list.

## Cycle

Select the cycle for the accrual "None" from the drop down list.

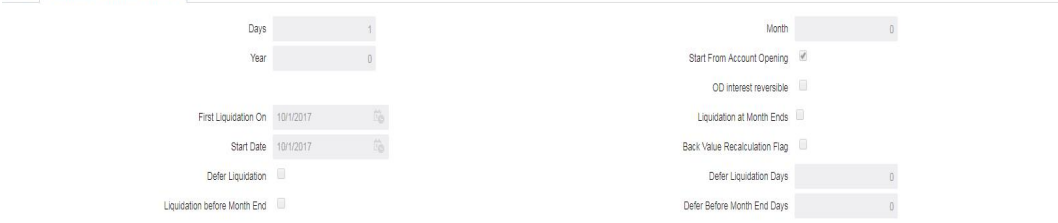
## Payment Method

Select the payment method for interest accrual "Bearing" from the drop down list.

## Amount Block for Discount

Check this box to block amount for discount.

## Calculation & Liquidation Frequency



The screenshot shows a web form titled "Calculation & Liquidation Frequency" under an "Accrual" tab. The form contains the following fields and controls:

- Days: Input field with value 1
- Year: Input field with value 0
- Month: Input field with value 0
- First Liquidation On: Date picker showing 10/1/2017
- Start Date: Date picker showing 10/1/2017
- Defer Liquidation: Checkbox (unchecked)
- Liquidation before Month End: Checkbox (unchecked)
- Start From Account Opening: Checkbox (checked)
- OD Interest reversible: Checkbox (unchecked)
- Liquidation at Month Ends: Checkbox (unchecked)
- Back Value Recalculation Flag: Checkbox (unchecked)
- Defer Liquidation Days: Input field with value 0
- Defer Before Month End Days: Input field with value 0

## Days

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every 15 days, enter '15'. If you want to liqui-date interest every 9 days enter '09'.

## Month

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every month enter '01'. If you want to liqui-date interest every quarter enter '03'.

## Year

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every year enter '01'.

## Start From Account Opening

Check this box to start the calculation of liquidation from the start of account opening.

### **OD interest reversible**

Check this box if OD interest is reversible.

### **First Liquidation On**

Specify the date for calculation of first liquidation.

### **Liquidation at Month Ends**

Check this box if liquidation at month ends.

### **Start Date**

Specify the start date of liquidation.

### **Back Value Recalculation Flag**

Check this flag to do Back Value Recalculation

### **Defer Liquidation**

Check this box if you wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period.

### **Defer Liquidation Days**

Specify the number of calendar days by which the interest liquidation for a period has to be deferred.

### **Liquidation Before Month End**

For interest liquidation frequencies like monthly, yearly, quarterly cycles specify the specified number of days before the month end when the liquidation is needed

### **Defer Before Month End Days**

Specify the number of days before the monthend when the interest has to be liquidated

## **4.3.3.3 Interest UDE Setup:**

You can invoke the 'Interest UDE Setup' page by clicking on the setup tab in application

The screenshot shows the 'Interest UDE Setup' application window. At the top, there is a navigation bar with 'Dashboard', 'Setup', 'Batch', 'Structure Maintenance', 'Simulator', 'Reports', and 'SMS'. The main area contains a form with the following fields:

- Product Code: RECP
- Branch Code: 000
- Currency Code: USD
- Effective Date: 10/1/2017

Below the form is a table titled 'User Data Elements' with two columns: 'Name' and 'Value'.

Name	Value
RESRATE	10
DDVRATE	10

At the bottom of the window, there is a footer with the following information:

- Input By: LMUSER0
- Date Time: 03-11-2017 09:52:21 AM
- Authorized By: LMUSER0
- Date Time: 03-11-2017 09:52:21 AM
- Modification Number: 1
- Open / Authorized status icons.

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### Product Code

Specify the product code. You can select the product code from the option list. The list displays all the product codes maintained in the system

### Branch Code

Specify the branch code. You can select the branch code from the option list. The list displays all the branch codes maintained in the system

### Currency Code

Specify the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system

### Effective Date

Specify the date from which this will be effective

### User Element

Specify the User Element what we have given in Interest Rule setup

### User Element Value

Specify User Element Value.

## 4.3.3.4 Interest Product Mapping

You can invoke the 'Interest Product mapping' page by clicking on the setup tab in application

The screenshot displays the Oracle Banking Liquidity Management application interface. At the top, the header shows the Oracle logo and the application name. Below the header is a navigation menu with options like 'Dashboard', 'Setup', 'Batch', 'Structure Maintenance', 'Simulator', and 'Reports SMS'. The main content area is titled 'Interest Product Mapping' and contains a form with two input fields: 'Account Number' (value: 3001) and 'Interest Product' (value: RECP). The form has a toolbar with 'Modify', 'Cancel', and 'Delete' buttons. At the bottom, there is a footer with user information: 'Input By: LMUSER3', 'Authorized By: LMUSER3', 'Date Time: 03-11-2017 09:54:43 AM', and 'Modification Number: 2'. The footer also includes the Oracle logo and copyright information: 'Oracle Banking Liquidity Management 14.0.0.0.0. Copyright © 2017, Oracle and/or its affiliates. All rights reserved.'

### Account Number

Specify the account number to be mapped. You can select the account number from the option list. The list displays all the account numbers maintained in the system.

### Interest Product

Specify the interest product. You can select the interest products from the option list. The list displays all the interest products maintained in the system. mization method, we need to set the IC product . Please follow the below steps:

## 4.3.4 Interest Enhancement

Interest Enhancement method works by applying preferential pricing across a group of accounts on the basis of pre-determined criteria that are typically based on a net aggregate balance threshold.

For example, a company with multiple credit balances distributed across its various operating centers may find that individually these balances only qualify for the lowest interest-rate tier payable on credit balances. By contrast, under an interest-enhancement arrangement, the total of these balances is used to enhance the qualifying tier of the individual balances

The accounts participating in the enhancement pool will be attached with an enhancement rate card which has the interest slabs and their corresponding rates. These rates will be applied over and above the base interest rates (applied on to the accounts) to calculate and credit the enhancement rate

In some cases bank may offer premium interest rates in addition to the above (base rate + enhancement rate) for a balances in a specific currency in such cases one more rate card will be attached to that particular currency accounts and interest will be calculated on those accounts with rate as base rate + enhancement rate + premium rate

For Interest Enhancement method, we need to set the IC setup. Please follow the below steps:

### 4.3.4.1 Interest Rule Setup

You can invoke the 'Interest Rule Setup' page by clicking on the setup tab in application.



#### Rule ID

Specify a rule ID.

#### Rule Description

Specify a description for the rule.

#### Apply Interest on Account Opening Month

Check this box to apply the interest on the account opening month.

#### System Data Elements



Click '+' button to add system elements. Specify the system elements like DAYS, LMVD\_CR\_BAL, LM\_IERATE and YEAR. You can select the system elements from the option list.

### User Elements

Specify a user elements as RATE.

Name	Type	Get Latest
CRATE		

### Type

Select the type as "Rate" from the drop down list.

### Get Latest

Select the option "Use Current" which is to be used as latest

### Accruals Required

Check this box if accrual are required.

### Book Flag

Select the book flag "Booked" from the drop down list.

### Periodicity

Select the frequency "Daily" from the drop down list.

### Days in a Month

Select "Actual" from the drop down list. The options are:

### Days Year

Select "Actual" from the drop down list.

Expression	Condition	Result
1	LMVD_CR_BAL>0	((LMVD_CR_BAL*RATE1*E



## Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Condition	Formula
Interest Enhancement Method	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE12*DAYS)+(LMVD_CR_BAL*LM_IECCYERATE*DAYS))/(YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE13*DAYS)+(LMVD_CR_BAL*LM_IECCYERATE*DAYS))/(YEAR*100)
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL>=LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE14)+(LMVD_CR_BAL*LM_IECCYERATE)+(LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/(YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL>=LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE15)+(LMVD_CR_BAL*LM_IECCYERATE)+(LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/(YEAR*100)
	LMVD_DR_BAL <0 AND LM_IESTRBALTHCCY<IETHRESHOLDBAL	(LMVD_DR_BAL*RATE16*DAYS)/YEAR

LMVD\_CR\_BAL - Credit Account Balance

LMVD\_DR\_BAL - Debit Account Balance

IETHRESHOLDBAL - Structure Level Threshold

LM\_IESTRBALTHCCY - Total Structure balance in threshold ccy

LM\_IECCYERATE - Enhancement rate as per account's balance

LM\_IECCYTHRESHOLDBAL - Currency wise threshold balance

LM\_IECCYTOTALBAL - Currency wise total balance for structure

LM\_IECCYPRATE - Premium rate as per account's balance

## 4.3.4.2 Interest Product Setup

You can invoke the 'Interest Product Setup' page by clicking on the setup tab in application

### Product Code

Specify a product code for the new interest product

### Product Description

Specify a description for the new interest product.

### Product Group

Specify the product group under which the new product is based. You can select the product group from the option list. The list displays all the product groups maintained in the system

### Product Group Description

The system displays the description for the selected product group.

### Rule

Specify the rule to be associated with the interest product. You can select the rule from the option list. The list displays all the rules maintained in the system

### Rule Description

The system displays the description for the selected rule.

### Start Date

Specify the start date of liquidation.

### End Date

Specify the date till which the interest product will be active.

### UDE Currency

Select the UDE currency to be associated with the product from the drop down list. The options are: Account Currency, Local Currency

### Currency

Select the currency from the option list. The list displays all the currencies maintained in the system

### Accrual Tab Product Level

Check this box if the interest accrual is to be done at product level.

### Accrual Day

Specify the day the accrual should happen.

### Frequency

Select the frequency of accrual “Daily” from the drop down list.

### Cycle

Select the cycle for the accrual “None” from the drop down list.

### Payment Method

Select the payment method for interest accrual “Bearing” from the drop down list.

### Amount Block for Discount

Check this box to block amount for discount.

### Calculation & Liquidation Frequency

Calculation & Liquidation Frequency

Days	1	Month	0
Year	0	Start From Account Opening	<input checked="" type="checkbox"/>
First Liquidation On	9/1/2017	OD Interest reversible	<input type="checkbox"/>
Start Date	9/1/2017	Liquidation at Month Ends	<input type="checkbox"/>
Defer Liquidation	<input type="checkbox"/>	Back Value Recalculation Flag	<input type="checkbox"/>
Liquidation before Month End	<input type="checkbox"/>	Defer Liquidation Days	0
		Defer Before Month End Days	0

### Days

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every 15 days, enter '15'. If you want to liqui-date interest every 9 days enter '09'.

### Month

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every month enter '01'. If you want to liqui-date interest every quarter enter '03'.

### Year

Specify the liquidation frequency for the Interest product being created. If you want to liquidate interest every year enter '01'.

### Start From Account Opening

Check this box to start the calculation of liquidation from the start of account opening.

### OD interest reversible

Check this box if OD interest is reversible.

### First Liquidation On

Specify the date for calculation of first liquidation.

### Liquidation at Month Ends

Check this box if liquidation at month ends.

### Start Date

Specify the start date of liquidation.

### Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

### Defer Liquidation

Check this box if you wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period.

### Defer Liquidation Days

Specify the number of calendar days by which the interest liquidation for a period has to be deferred.

### Liquidation Before Month End

For interest liquidation frequencies like monthly, yearly, quarterly cycles specify the specified number of days before the month end when the liquidation is needed

### Defer Before Month End Days

Specify the number of days before the month end when the interest has to be liquidated

## 4.3.4.3 Interest UDE Setup:

You can invoke the 'Interest UDE Setup' page by clicking on the setup tab in application

Name	Value
RATE1	10

### Product Code

Specify the product code. You can select the product code from the option list. The list displays all the product codes maintained in the system

### Branch Code

Specify the branch code. You can select the branch code from the option list. The list displays all the branch codes maintained in the system

### Currency Code

Specify the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system

### Effective Date

Specify the date from which this will be effective

### User Element

Specify the User Element what we have given in Interest Rule setup

## User Element Value

Specify User Element Value.

### 4.3.4.4 Interest Product Mapping

You can invoke the 'Interest Product mapping' page by clicking on the setup tab in application

The screenshot shows the Oracle Banking Liquidity Management interface. At the top, there is a navigation bar with 'Dashboard', 'Setup', 'Batch', 'Structure Maintenance', 'Simulator', and 'Reports'. The 'Interest Product Mapping' page is active, showing a form with two input fields: 'Account Number' (value: 5838) and 'Interest Product' (value: ERUJ). The page also displays user information (LMUSER1), date and time (19-09-2017 08:14:44 AM), and modification number (1). The footer contains the Oracle Banking Liquidity Management 14.0.0.0.0 copyright notice.

## Account Number

Specify the account number to be mapped. You can select the account number from the option list. The list displays all the account numbers maintained in the system.

## Interest Product

Specify the interest product. You can select the interest products from the option list. The list displays all the interest products maintained in the system.

## 4.4 Interest Allocation Methods

The interest calculated for notional pooling has to be distributed to the participant accounts. The different allocation models which are supported by LM are as below:

- Central Distribution Model
- Even Distribution Model
- Even Direct Distribution Model
- Percentage Distribution Model
- Fair Share Model
- Reverse Fair Share Model
- Absolute Pro-Rata Model

### 4.4.1 Central Distribution Model

In this method, the interest\ advantage interest arrived is credited to one central account which can be one of the participant accounts or any other account

#### **4.4.2 Even Distribution Model**

In this method, the interest\ advantage arrived is evenly distributed amongst the participant accounts

#### **4.4.3 Even Direct Distribution Model**

In this method the Interest reward is evenly spread across all accounts with positive balances.

#### **4.4.4 Percentage Distribution Model**

In this method, pre-defined percentage of the interest\ advantage arrived is distributed amongst the participant accounts.

#### **4.4.5 Fair Share Model**

In this method, If the net pool position is positive, the interest/advantage interest arrived is distributed amongst the positive contributors in the ratio of their contribution (**Both in Interest and Advantage models**).

If the net pool position is negative the interest amount is distributed amongst the negative contributors in the ratio of their contribution (**Interest model**)

If the net pool position is negative, the advantage interest amount is distributed amongst the negative contributors in the ratio of their contribution. For example, the interest calculated at the account level is @10% but the interest calculated at pool level is @8% taking into consideration few positive account contributors (**Advantage model**)

#### **4.4.6 Reverse Fair Share Model**

In this method, if the new pool position is positive, the interest/advantage interest arrived is distributed amongst the negative contributors in the ratio of their contribution (**Both in Interest and advantage models**)

If the net pool position is negative, the interest amount is distributed amongst the positive contributors in the ratio of their contribution (**Interest model**)

If the net pool position is negative, the advantage interest amount is distributed amongst the positive contributors in the ratio of their contribution (**Advantage model**)

#### **4.4.7 Absolute Pro -Rata Model**

In this method, absolute balances of all accounts would be considered and interest would be shared proportionately to all accounts.

### **4.5 Interest Reallocation**

Interest reallocation is applicable only to central distribution model of interest allocation. The interest/ advantage interest credited to the central account which would be a treasury account is re-distributed amongst the participant accounts using any of the above discussed allocation models.

In allocation models the debit was to the Bank GL, In re-allocation model the debit will be to the central treasury.

---

#### **Note**

- Interest for the pool is calculated in the base currency of the pool header
  - Interest reallocation from the header accounts will be in the account currency
  - If the beneficiary account of a notional pool is in a different currency to that of the pool header, the interest amount posted is converted from the header account currency to the beneficiary account currency using the agreed FX rate between the two currencies
-









---

## 5. Multi Bank Cash Concentration

Multi Bank Cash Concentration (MBCC) are automated cash management systems for corporations with at-least one third party bank account.

It is an automated means of centralizing balances held at third-party banks of the corporate (In this process liquidity is either transferred to the various TPB accounts or Liquidity is pulled out of various TPB accounts)

It caters to the corporate need to maintain important third-party local bank relationships for rendering truly localized services while optimizing the potential yield from liquidity consolidated with a global concentration bank

This chapter contains the following sections:

- [Section 5.1, "Benefits of MBCC"](#)
- [Section 5.2, "Features in MBCC"](#)
- [Section 5.3, "Sweep Mechanism"](#)
- [Section 5.4, "MBCC System Setup"](#)

### 5.1 Benefits of MBCC

The benefit of MBCC can be listed as below:

- Consolidates Cash balances effectively
- Enhances yield on surplus cash
- Better overview and easier access to group-wide liquidity
- Timely access to information and improved liquidity management

### 5.2 Features in MBCC

The following features are provided for MBCC in LM:

- Automated movement of funds across multiple third party bank accounts, currencies, banks and geographic regions
- Multi Bank Cash Concentration through SWIFT using MT940\MT941,MT942,MT950
- Flexibility to add or delete accounts in the MBCC structure
- Flexibility of movement at end of day, intra day, weekly (particular day of a week) or Monthly (particular day of a month)
- Flexible sweep types such as Zero / Target / Threshold / Collar balancing / Percentage
- Multi-currency multi bank cash concentration
- For sweeps (both inward and outward) which involve a currency conversion the FX rate would be picked up from maintenance

### 5.3 Sweep Mechanism

This following steps lists out the sweep mechanism through MT920 requests:

- Mirror account & a linked CASA account for all the third party accounts are created
- MT920 generation frequencies, MT920 start time and end time are defined for each mirror account

- Cut-off time for MT101 generation for sweep ins and cut off time for MT103 generation for sweep outs are defined for each mirror account
- Cut-off time for balance update on the mirror accounts from DDA system (Post recon of MT101 with MT103) to be set.

### 5.3.0.1 **Sweep In**

The steps followed for sweep in are as below:

- Account balances from the third party accounts are collected by Generating MT920 (Requesting MT940 or MT941 or MT942) as per the pre-defined frequency parameters and time intervals for each mirror account.
- System will be capable of handling incoming MT940/MT941,MT942,MT950 which need not be in response to an outgoing MT920 i.e. incoming MT940,MT941,MT942,MT950 may or may not be in response to outgoing MT920
- Mirror account balances will be updated by processing the response/incoming MT940,MT941,MT942
- Balances will be updated based on either MT940 (**Customer Statement**) or MT941 (**Balance report**) or MT942 (**Interim transaction report**)
- MT 940: Balance can be updated based on the closing available balance tag of the message and duplicates can be checked based on statement number/sequence number tag.
- MT941: Balance can be updated based on the closing available balance tag of the message and duplicates can be checked based on statement number tag
- When a MT942 (Interim transaction report from the last statement or balance report or the last interim report) is received the current available balance in the external account will be determined
- The same is achieved by taking the balance from the previous MT940 or MT942 and credits are added and debits are subtracted
- If the response/incoming MT940,MT941,MT942 updates a Credit balance in the mirror account, MT101 has to be generated at the cut off time for requesting a sweep-in.
- The processing of MT103 which is received in response to MT101 will update the designated CASA Account
- MT101 generation will cater to the following sweep types on third party accounts:
  - Zero balance sweep
  - Target balancing (Fixed)
  - Threshold balancing
  - Collar balancing
  - Percentage sweep

While generating MT101 request for funds, system will take in to consideration the sweep parameters set at the other bank (can be own bank or third party bank) to arrive at the amount. In some cases there can be combination of these parameters at work.

MT	MT Message	Purpose
920	Request Message	Requests the account servicing institution to send an MT 940, 941, 942 or 950
940	Customer Statement Message	Provides balance and transaction details of an account to a FI on behalf of the account owner

<b>MT</b>	<b>MT Message</b>	<b>Purpose</b>
941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner
942	Interim Transaction Report	Provides balance and transaction details of an account, for a specified period of time, to a financial institution on behalf of an account owner  It is used to transmit detailed and/or summary information about entries debited or credited to the account since: <ul style="list-style-type: none"> <li>• The last statement or balance report, or</li> <li>• The last interim transaction report (sent in the period since the last statement or balance report).</li> </ul>
950	Statement Message	Provides balance and transaction details of an account to the account owner

### 5.3.0.2 Sweep Out

The steps followed for sweep in are as below:

- If the response\ incoming MT940,MT941,MT942 updates a Debit balance in the mirror account, then a MT103 will be generated at the cut off time maintained for a sweep-out to regularize the debit balance on the third party account
- System will follow the sweep parameters set at the account level when arriving at the amount to be transferred via a MT103.
- The sweep parameters can be set as the following as an independent or a combination:
  - Zero balance sweep
  - Target balancing (Fixed)
  - Threshold balancing s
  - Collar balancing
  - Percentage sweep

## 5.4 MBCC System Setup

The following maintenance screens has to be configured to set up multi bank cash concentration structure:

## 5.4.1 System Set-Up Maintenance Screen

Allow multiple bank, Allow cross-border transaction and Allow cross-currency transaction options must be enabled at system level maintenance screen to allow bank to provide this feature.

The screenshot displays the System Set-Up Maintenance screen with the following configuration details:

- System ID:** LM001
- Release Number:** 1.0
- Instance Name:** LM
- Instance Description:** ORACLE BANKING L
- Instance Host Country:** United States of America
- Region:** America/Indiana/Indianapolis
- Multi Bank Cash Concentration:**
- Allow Account in Multiple Structure:**

**Products:**

Product Type	Domestic	Cross Border	Cross Currency
Sweep	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pool	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hybrid	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Action When Account is Blocked / Insufficient Funds:**  Skip Account Pair  Skip Whole Structure

**Table:**

me	Value	Description
SHITTOFORGET	1	No of days to forget customer after closure

**Buttons:** + -

**Fields:** By: Date Time: Modification Number:  Open  Authorized

### System ID

Specify the unique system ID. This is usually a back-end upload.

### Release Number

Specify the LM release number. This is usually a back-end upload.

### Instance Name

Specify the name of the LM instance. This is usually a back-end upload.

### Instance Description

Specify a description if any for the instance. This is usually a back-end upload.

### Instance Host Country

Select the ISO code of the country in which the instance has been installed from the drop down list.

### Region

Select the region in which the instance is installed from the drop down list.

### Multiple Bank Cash Concentration

Check this box to allow set up of Multi Bank Cash Concentration Liquidity Structures.

### Allow Account In Multiple Structure

Check this box to allow account in Multiple Structure.

### Products

Select the type of products allowed in the structure. The options are: Physical Sweeping - Check this box to allow only sweep structures in the system Notional Pooling - Check this box to allow only pooling structures in the system.

### Sweep

Check this box to select domestic/cross border/cross currency in liquidity structures.

### Domestic Sweep

Check this box to allow Domestic pairs in sweep liquidity structures.

**Cross Border Sweep**

Check this box to allow cross border pairs in sweep liquidity structures.

**Cross Currency Sweep**

Check this box to allow cross currency structures in sweep Liquidity Structures.

**Pool**

Check this box to select domestic/cross border/cross currency in liquidity structures.

**Cross Border Pool**

Check this box to allow cross border pairs in pool liquidity structures.

**Domestic Pool**

Check this box to allow Domestic pairs in pool liquidity structures.

**Cross Currency Pool**

Check this box to allow cross currency structures in pool Liquidity Structures.

**Hybrid**

Check this box to select domestic/cross border/cross currency in liquidity structures.

**Cross Border Pool Hybrid**

Check this box to allow cross border hybrid pairs in pool liquidity structures.

**Domestic Pool Hybrid**

Check this box to allow Domestic hybrid pairs in pool liquidity structures.

**Cross Border Sweep Hybrid**

Check this box to allow cross border hybrid pairs in sweep liquidity structures.

**Domestic Sweep Hybrid**

Check this box to allow Domestic hybrid pairs in sweep liquidity structures.

**Cross Currency Pool Hybrid**

Check this box to allow cross currency hybrid structures in pool Liquidity Structures.

**Cross Currency Sweep Hybrid**

Check this box to allow cross currency hybrid structures in sweep Liquidity Structures.

**Action When Account Is Blocked / Insufficient Funds**

Indicate the action to be taken by the system when an account in the structure is blocked. You can select one the following options:

Skip Account Pair - Skip the account pair and continue with the rest of the structure

Skip Whole Structure - Skip the whole structure

**Parameter**

Specify any custom parameters specific to the instance. Click '+' to add a row and specify the Parameter, Value and Description of the same. Click '-' to remove a row.

## 5.4.2 Country Maintenance

The regulatory system must allow corporate to set-up MBCC in the country where liquidity management instance is running.

While defining a MBCC group the system will validate whether multiple bank facility is allowed in particular country

The screenshot shows the 'Regulatory Parameters' form with the following details:

- Country Code: IND
- Country Name: India
- Currency Code: INR
- Resident Type: (Dropdown menu)
- IE Participation:
- IE Benefit:
- Products:
  - Sweep:
  - Pool:
  - Hybrid:
  - Domestic:
  - Domestic Sweep:
  - Domestic Pool:
  - Cross Border:
  - Cross Border Sweep:
  - Cross Border Pool:
  - Cross Currency:
  - Cross Currency Sweep:
  - Cross Currency Pool:

### Country Code

Specify the country code of the country for which the compliance is to be set. You can select the relevant country code from the option list. The list displays all the country codes maintained in the system

### Country Name

Specify the name of the country.

### Currency Code

Input the base currency

### Resident Type

Select the account type allowed in the country from the drop down list. The options are:

#### Resident

Non Resident

#### Both

Not Applicable.

### IE Participation

Check this box to allow the accounts in Interest Enhancement Structure.

### IE Benefit

Check this box to allow the accounts in Interest Enhancement Structure.

### Sweep

Check this box to select domestic/cross border/cross currency sweep account pairs in the country.

### Domestic Sweep

Check this box to allow domestic sweep for the accounts in the country.

### Cross Border Sweep

Check this box to allow cross border sweep for the accounts in the country.

### Cross Currency Sweep

Check this box to allow cross currency account pairs in the country.



## Pool

Check this box to select domestic/cross border/cross currency pool account pairs in the country.

## Cross Border Pool

Check this box to allow cross border pool for the accounts in the country.

## Cross Currency Pool

Check this box to allow cross currency pool for the accounts in the country.

## Domestic Pool

Check this box to allow domestic pool for the accounts in the country.

## Hybrid

Check this box to select domestic/cross border/cross currency hybrid account pairs in the country.

## Domestic Hybrid Sweep

Check this box to allow domestic hybrid sweep for the accounts in the country.

## Cross Border Hybrid Sweep

Check this box to allow cross border hybrid sweep for the accounts in the country.

## Cross Currency Hybrid Sweep

Check this box to allow cross currency hybrid sweep account pairs in the country.

## Domestic Pool Hybrid

Check this box to allow domestic hybrid pool for the accounts in the country.

## Cross Border Pool Hybrid

Check this box to allow cross border hybrid pool for the accounts in the country.

## Cross Currency Pool Hybrid

Check this box to allow cross Currency hybrid pools for the accounts in the country.

### 5.4.3 Bank Maintenance

Click 'Bank Maintenance' link in Setup screen to define Bank details

The screenshot displays the Oracle Bank Maintenance configuration interface. At the top, there are navigation buttons: '+ New', 'Modify', and 'Cancel'. The main configuration area includes:

- Bank Code:** 100
- Bank Name:** LMB
- Bank Type:** Internal
- Multi Bank Cash Concentration:**
- BVT Allowed:**

The **Products** section contains a grid of checkboxes for different account types:

Sweep	<input type="checkbox"/>	Domestic	<input type="checkbox"/>	Cross Border	<input type="checkbox"/>	Cross Currency	<input type="checkbox"/>
Pool	<input type="checkbox"/>	Domestic	<input type="checkbox"/>	Cross Border	<input type="checkbox"/>	Cross Currency	<input type="checkbox"/>
Hybrid	<input type="checkbox"/>	Domestic Sweep	<input type="checkbox"/>	Cross Border Sweep	<input type="checkbox"/>	Cross Currency Sweep	<input type="checkbox"/>
		Domestic Pool	<input type="checkbox"/>	Cross Border Pool	<input type="checkbox"/>	Cross Currency Pool	<input type="checkbox"/>

Below the products section is the **Address** field, which is divided into four lines (Line 1 to Line 4) for entering the bank's address.

The **Parameters** section at the bottom features a table with columns for 'Name' and 'Value'. The current state shows 'No data to display'.

**Bank Code**

Specify the bank code. You can select the bank code from the option list.

**Bank Name**

The system displays the bank name based on the selected bank code.

**Bank Type**

Select the bank type as 'Internal' or 'External' from the drop down list.

**Multi Bank Cash Concentration**

Check this box if the selected banks is to participate in MBCC. If the Bank is internal and this box is selected, it means that the host bank supports MBCC. If the Bank is external and this box is selected, it means that the host bank can create MBCC structures involving these banks

**BVT Allowed**

Check this box if selected banks allow BVT.

**Sweep**

Check this box to select domestic/cross border/cross currency sweep account pairs in the Bank.

**Domestic Sweep**

Check this box to allow domestic sweep for the accounts in the Bank.

**Cross Border Sweep**

Check this box to allow cross border sweep for the accounts in the Bank.

**Cross Currency Sweep**

Check this box to allow cross currency account pairs in the Bank.

**Pool**

Check this box to select domestic/cross border/cross currency pool account pairs in the Bank.

**Cross Border Pool**

Check this box to allow cross border pool for the accounts in the Bank.

**Cross Currency Pool**

Check this box to allow cross currency pool for the accounts in the Bank.

**Domestic Pool**

Check this box to allow domestic pool for the accounts in the Bank.

**Hybrid**

Check this box to select domestic/cross border/cross currency hybrid account pairs in the Bank.

**Domestic Hybrid Sweep**

Check this box to allow domestic hybrid sweep for the accounts in the Bank.

**Cross Border Hybrid Sweep**

Check this box to allow cross border hybrid sweep for the accounts in the Bank.

**Cross Currency Hybrid Sweep**

Check this box to allow cross currency hybrid sweep account pairs in the Bank.

### Domestic Pool Hybrid

Check this box to allow domestic hybrid pool for the accounts in the Bank.

### Cross Border Pool Hybrid

Check this box to allow cross border hybrid pool for the accounts in the Bank.

### Cross Currency Pool Hybrid

Check this box to allow cross Currency hybrid pools for the accounts in the Bank.

### Address

Specify the address of the bank in below fields.

Line 1

Line 2

Line 3

Line 4

### Parameter

Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.

## 5.4.4 Branch Maintenance

Click 'Branch Maintenance' link in Setup screen to define Branch details for created Bank

The screenshot shows the Oracle Branch Maintenance form. It includes fields for Branch Code, Branch Name, Local Clearing Code, BIC Code, Balance Type, Date, and External Reference. There is a 'Products' section with checkboxes for Sweep, Pool, Hybrid, Domestic, Domestic Sweep, Domestic Pool, Cross Border, Cross Border Sweep, Cross Border Pool, Cross Currency, Cross Currency Sweep, and Cross Currency Pool. The 'Address' section has fields for Line 1, Line 2, Line 3, Line 4, Country Name, and Region. The 'Parameters' section is a table with columns for Name and Value, and buttons for adding (+) and removing (-) rows. At the bottom, there are fields for Input By, Authorized By, Date Time, and Modification Number, along with checkboxes for Open and Authorized.

### Branch Code

Specify the branch code.

### Branch Name

Specify the name of the branch.

**Bank Code**

Specify the bank code. You can select the bank code from the option list. The list displays all the bank codes maintained in the system.

**Local Clearing Code**

Specify local clearing code for the selected branch.

**BIC Code**

Specify BIC code relevant for the branch.

**Local Currency**

Select the local currency used by the branch from the drop down list.

**Balance Type**

Select the balance build method as online or offline

**External Reference**

Specify the External Reference for branch.

**Sweep**

Check this box to select domestic/cross border/cross currency sweep account pairs in the country.

**Domestic Sweep**

Check this box to allow domestic sweep for the accounts in the Branch.

**Cross Border Sweep**

Check this box to allow cross border sweep for the accounts in the Branch.

**Cross Currency Sweep**

Check this box to allow cross currency account pairs in the Branch.

**Pool**

Check this box to select domestic/cross border/cross currency pool account pairs in the Branch.

**Cross Border Pool**

Check this box to allow cross border pool for the accounts in the Branch.

**Cross Currency Pool**

Check this box to allow cross currency pool for the accounts in the Branch.

**Domestic Pool**

Check this box to allow domestic pool for the accounts in the Branch.

**Hybrid**

Check this box to select domestic/cross border/cross currency hybrid account pairs in the Branch.

**Domestic Hybrid Sweep**

Check this box to allow domestic hybrid sweep for the accounts in the Branch.

**Cross Border Hybrid Sweep**

Check this box to allow cross border hybrid sweep for the accounts in the Branch.

**Cross Currency Hybrid Sweep**

Check this box to allow cross currency hybrid sweep account pairs in the Branch.

**Domestic Pool Hybrid**

Check this box to allow domestic hybrid pool for the accounts in the Branch.

**Cross Border Pool Hybrid**

Check this box to allow cross border hybrid pool for the accounts in the Branch.

**Cross Currency Pool Hybrid**

Check this box to allow cross Currency hybrid pools for the accounts in the Branch.

**Address**

Specify the address of the bank in below fields.

Line 1

Line 2

Line 3

Line 4

**Country**

Specify the Country

**Region**

Specify Region

**Parameter**

Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.

**Interface Details**

Specify the Interface details by selecting the System ID from System ID LOV.

## 5.4.5 Interface Instruction Maintenance

You can maintain payment parameter values at bank level for all the internal and external banks participating in liquidity management structure. The values captured in this screen will be handed off to payment systems to initiate domestic or cross border sweep.

The screenshot shows the Oracle Interface Instruction Maintenance screen. It includes a search bar for 'External System ID' and dropdown menus for 'Service Name', 'Network Type', 'Message Type', and 'Service Type'. Below these are three expandable sections: 'Interface Parameters', 'Parameters', and 'Event'. Each section contains a table with columns for 'Name' and 'Value' (or 'Event Code' and 'Event Description' for the Event section). All tables currently show 'No data to display'. At the bottom, there are fields for 'Input Ref', 'Date Time', 'Modification Number', and an 'Open' button.

### External System ID

Specify the external system ID for which the instruction is to be set. You can select the relevant external system from the option list. The list displays all the external system id maintained in the system.

### Service Name

The system displays the service name for selected external system Id.

### Network Type

The system displays network type for the selected external system Id.

### Message Type

The system displays message type for the selected external system Id.

### Service Type

The system displays Service type for the selected external system Id.

### Name

Specify the interface parameter name for interface instruction.

### Value

Specify the interface parameter value for interface instruction.

### Event Code

Specify the event code for interface instruction.

### Event Description

Specify the event description for interface instruction.

### Parameter Name

Specify the parameter name.

### Parameter Value

Specify the parameter value. Dynamic values are entered as #.

## 5.4.6 MBCC Currency Cut Off Maintenance

Branch level & Currency level cut off are maintained in here. If the message arrives after the cut-off time, balance will not be considered for upcoming sweep schedule.

Exception messages will be logged separately

The screenshot shows the 'MBCC Currency Cut-off Maintenance' application window. At the top, there are tabs for 'Setup', 'Currency Maintenance', and 'MBCC Currency Cut-off Maintenance'. Below the tabs, there are buttons for '+ New', 'Get Details', and 'Help'. A search field for 'BIC Code \*' is present. Below this is a section titled 'Cut-Off Times' which contains a table with the following columns: 'Currency Code', 'Message Type', 'Input Cutoff Time', and 'Output Cutoff Time'. Each column has a search icon. There are also '+' and '-' buttons to the right of the table header.

### BIC Code

Select the BIC Code of the branch for which currency cutoffs are to be maintained

### Currency

Specify the currency for which the cut off time is to be set. You can select the currency from the option list. The list displays all the currencies maintained in the system

### MessageType

Specify the message type to be associated with the currency. You can select the message type from the option list. The list displays all the message type maintained in the system

### IncomingCutOffTime

Specify the incoming cut off time for the currency.

### OutgoingCutOffTime

Specify the outgoing cut off time for the currency

---

# 6. Maintaining Parameters for Global Liquidity Management

## 6.1 Introduction

You need to maintain certain parameters before you define account structures for global liquidity management process. They are:

- System Setup
- Country Regulatory Compliance Setup
- Bank Setup
- Branch Setup
- Payment Instruction Setup
- Currency Setup
- Currency Pair Setup
- Currency Exchange Setup
- Branch Holiday Setup
- Currency Holiday Setup
- Customer Setup
- Account Setup
- Sweep Frequency Setup
- External System Setup
- Sweep Product Setup
- Sweep Instruction Setup
- MBCC Currency Cutoff Setup
- Interest Rule Setup
- Interest Product Setup
- Interest UDE Setup
- Interest Product Mapping Setup
- File Upload

This chapter contains the following sections:

- [Section 6.2, "Maintaining System Parameters"](#)
- [Section 6.3, "Maintaining Bank Setup"](#)
- [Section 6.4, "Maintaining Branch Details"](#)
- [Section 6.5, "Maintaining Interface Instructions"](#)
- [Section 6.6, "Maintaining Currency Definitions"](#)
- [Section 6.7, "Maintaining Country Regulatory Compliance Setup"](#)
- [Section 6.8, "Maintaining Currency Exchange Setup"](#)
- [Section 6.9, "Maintaining Branch Holiday Setup"](#)
- [Section 6.10, "Maintaining Currency Holiday Setup"](#)
- [Section 6.11, "Maintaining Customer Setup"](#)
- [Section 6.12, "Maintaining Account Setup"](#)



- Section 6.13, "Maintaining Sweep Frequency Setup"
- Section 6.14, "Maintaining External System Setup"
- Section 6.15, "Maintaining Sweep Concentration Methods"
- Section 6.16, "Maintaining Sweep Instruction Setup"
- Section 6.17, "Maintaining Currency Cut off Setup"
- Section 6.18, "Maintaining Interest Rule Setup"
- Section 6.19, "Maintaining Interest Product Setup"
- Section 6.20, "Maintaining Interest UDE Setup"
- Section 6.21, "Maintaining Interest Product Mapping Setup"
- Section 6.22, "Maintaining File Upload"
- Section 6.23, "PII Masking"

## 6.2 Maintaining System Parameters

You can use the System Parameters for maintaining the system level parameters. Click on Setup Tab to open the setup page. Now click on System Parameters to open the system Parameters page

The screenshot displays the Oracle System Parameters configuration interface. At the top, there is a 'Modify' button and a 'Help' link. The main form includes several input fields: System ID (LM001), Instance Name (LM), Release Number (1.0), Instance Description (ORACLE BANKING LIQUID), Instance Host Country (United States of America), and Region (America/New\_York). There are also checkboxes for 'Multi Bank Cash Concentration' and 'Allow Account in Multiple Structure'. Below these are sections for 'Products' and 'Action When Account is Blocked / Insufficient Funds', each containing a grid of checkboxes for various options like Domestic, Cross Border, and Cross Currency. At the bottom, there is a 'Parameters' table with columns for Name, Value, and Description.

Name	Value	Description
RIGHTFORGETCUSTOMER	1	No of days to forget customer after closure
RIGHTFORGETUSER	1	No of days to forget user after closure

At the bottom of the page, there is a footer with the following information: Input By: LMADMINUSER1, Date Time: 24-05-2018 05:36:29 AM, Modification Number: 2, Authorized By: (blank), Date Time: 24-05-2018 05:36:29 AM, and checkboxes for 'Open' and 'Authorized'.

You are required to input the following details in this screen:

### System ID

Specify the unique system ID. This is usually a back-end upload.

### Release No

Specify the LM release number. This is usually a back-end upload.

### Instance Name

Specify the name of the LM instance. This is usually a back-end upload

### Instance Description

Specify a description if any for the instance. This is usually a back-end upload.

**Instance Host Country**

Select the ISO code of the country in which the instance has been installed from the drop down list.

**Region**

Select the region in which the instance is installed from the drop down list.

**Multiple Bank Cash Concentration**

Check this box to allow set up of Multi Bank Cash Concentration Liquidity Structures.

**Sweep**

Check this box to select domestic/cross border/cross currency in selected banks.

**Domestic Sweep**

Check this box if selected banks allow domestic sweeps.

**Cross Border Sweep**

Check this box if selected banks allow cross border sweeps.

**Cross Currency Sweep**

Check this box if selected banks allow cross currency sweeps.

**Pool**

Check this box to select domestic/cross border/cross currency in selected banks.

**Domestic Pool**

Check this box if selected banks allow domestic pool.

**Cross Border Pool**

Check this box if selected banks allow cross border pool.

**Cross Currency Pool**

Check this box if selected banks allow cross currency pool.

**Hybrid**

Check this box to select domestic/cross border/cross currency for selected banks.

**Domestic Sweep Hybrid**

Check this box if selected banks allow domestic sweeps hybrid.

**Cross Border Sweep Hybrid**

Check this box if selected banks allow cross border sweeps hybrid.

**Cross Currency Sweep Hybrid**

Check this box if selected banks allow cross currency sweeps hybrid.

**Domestic Pooling Hybrid**

Check this box if selected banks allow domestic pool hybrid.

**Cross Border Pool Hybrid**

Check this box if selected banks allow cross border pool hybrid.

**Cross Currency Pool Hybrid**

Check this box if selected banks allow cross currency pool hybrid.

### Action When Account Is Blocked

Indicate the action to be taken by the system when an account in the structure is blocked. You can select one the following options;

- Skip Account Pair - Skip the account pair and continue with the rest of the structure
- Skip Whole Structure - Skip the whole structure

### Custom Parameters

Specify any custom parameters specific to the instance. Click '+' to add a row and specify the **Parameter**, **Value** and **Description** of the same. Click '-' to remove a row.

### Parameters

Users needs to provide the values for the following system defaulted parameters

- RIGHTTOFORGETCUSTOMER
- RIGHTTOFORGETUSER

Based on the values (which translates to number of days) provided on the screen system will initiate the right to forget batch

As part of the Forget Customer Batch system will refer to the PII Masking Type for forget customer (section 6.23) and the associated fields and anonymize the PII information for all the closed customers.

## 6.3 Maintaining Bank Setup

Bank setup maintenance captures details of the banks participating in Liquidity Management. This set up is done both for the Host bank and the External banks. Click on Bank Setup link in the System Setup page to open the Bank Maintenance page.

Modify X Cancel Help

Bank Code \* LM Bank Name \* Wells\_Bank

Bank Type \* External Multi Bank Cash Concentration

BVT Allowed

Products

Sweep <input type="checkbox"/>	Domestic <input checked="" type="checkbox"/>	Cross Border <input checked="" type="checkbox"/>	Cross Currency <input type="checkbox"/>
Pool <input type="checkbox"/>	Domestic <input checked="" type="checkbox"/>	Cross Border <input checked="" type="checkbox"/>	Cross Currency <input type="checkbox"/>
Hybrid <input type="checkbox"/>	Domestic Sweep <input type="checkbox"/>	Cross Border Sweep <input type="checkbox"/>	Cross Currency Sweep <input type="checkbox"/>
	Domestic Pool <input type="checkbox"/>	Cross Border Pool <input type="checkbox"/>	Cross Currency Pool <input type="checkbox"/>

Address

Line 1 * Benguluru	Line 2
Line 3	Line 4

Parameters

Input By: LMUSER1 Date Time: 13-09-2017 08:55:16 AM Modification Number: 1  Open

Authorized By: LMUSER1 Date Time: 13-09-2017 08:55:16 AM  Authorized

You are required to input the following details in this screen:

### Bank Code

Specify the bank code. You can select the bank code from the option list.

**Bank Name**

The system displays the bank name based on the selected bank code.

**Bank Type**

Select the bank type from the drop down list. The options are:

- Internal - This is the bank that is implementing the OBLM
- External - These banks are different from the implementing bank

**Sweep**

Check this box to select domestic/cross border/cross currency in selected banks.

**Domestic Sweep**

Check this box if selected banks allow domestic sweeps.

**Cross Border Sweep**

Check this box if selected banks allow cross border sweeps.

**Cross Currency Sweep**

Check this box if selected banks allow cross currency sweeps.

**Pool**

Check this box to select domestic/cross border/cross currency in selected banks.

**Domestic Pool**

Check this box if selected banks allow domestic pool.

**Cross Border Pool**

Check this box if selected banks allow cross border pool.

**Cross Currency Pool**

Check this box if selected banks allow cross currency pool.

**Hybrid**

Check this box to select domestic/cross border/cross currency for selected banks.

**Domestic Sweep Hybrid**

Check this box if selected banks allow domestic sweeps hybrid.

**Cross Border Sweep Hybrid**

Check this box if selected banks allow cross border sweeps hybrid.

**Cross Currency Sweep Hybrid**

Check this box if selected banks allow cross currency sweeps hybrid.

**Domestic Pooling Hybrid**

Check this box if selected banks allow domestic pool hybrid.

**Cross Border Pool Hybrid**

Check this box if selected banks allow cross border pool hybrid.

**Cross Currency Pool Hybrid**

Check this box if selected banks allow cross currency pool hybrid.

**BVT Allowed**

Check this box if selected banks allow BVT.

## Multi Bank Cash Concentration

Check this box if the selected banks is to participate in MBCC.

If the Bank is internal and this box is selected, it means that the host bank supports MBCC.

If the Bank is external and this box is selected, it means that the host bank can create MBCC structures involving these banks

## Address

Specify the address of the bank.

## Additional Information

Specify additional parameters if any. Click '+' to add a row and specify the **Parameter, Value** of the same. Click '-' to remove a row.

## Upload

Click Upload button to upload the bank details using excel sheet.

## 6.4 Maintaining Branch Details

Branch setup allows you to maintain the branch details. Click on Branch Setup link in the Setup page to open the Branch Maintenance page

The screenshot shows the 'Branch Setup' form with the following details:

- Branch Code: HKG
- Bank Code: LM
- BIC Code: 100
- Balance Type: Online
- Date: (empty)
- Branch Name: HONGKONG
- Local Clearing Code: (empty)
- Local Currency: HKD
- External Reference: (empty)
- Products: Sweep, Pool, Hybrid (all checked)
- Domestic: (empty)
- Cross Border: (empty)
- Cross Currency: (empty)
- Domestic Sweep: (empty)
- Cross Border Sweep: (empty)
- Cross Currency Sweep: (empty)
- Domestic Pool: (empty)
- Cross Border Pool: (empty)
- Cross Currency Pool: (empty)
- Address: Line 1: STREET 11, Line 2: (empty), Line 3: (empty), Country Name: Hong Kong, Line 4: (empty), Region: Asia/Hong\_Kong

You are required to input the following detail in this screen:

### Branch Code

Specify the branch code.

### Branch Name

Specify the name of the branch.

### Bank Code

Specify the bank code. You can select the bank code from the option list. The list displays all the bank codes maintained in the system.

### Pool

Check this box to select domestic/cross border/cross currency for selected branch.

**Domestic Pool**

Check this box if the selected branch allows domestic pool.

**Cross Border Sweep**

Check this box if the selected branch allows cross border sweeps.

**Cross Currency Sweep**

Check this box if the selected branch allows cross currency sweeps.

**Sweep**

Check this box to select domestic/cross border/cross currency for selected branch.

**Domestic Sweep**

Check this box if the selected branch allows domestic sweeps.

**Cross Border Pool**

Check this box if the selected branch allows cross border pool.

**Cross Currency Pool**

Check this box if the selected branch allows cross currency pool.

**Hybrid**

Check this box to select domestic/cross border/cross currency for selected branch.

**Domestic Hybrid Pool**

Check this box if the selected branch allows domestic hybrid pool.

**Cross Border Hybrid Sweep**

Check this box if the selected branch allows cross border hybrid sweeps.

**Cross Currency Hybrid Sweep**

Check this box if the selected branch allows cross currency hybrid sweeps.

**Domestic Hybrid Sweep**

Check this box if the selected branch allows domestic hybrid sweeps.

**Cross Border Hybrid Pool**

Check this box if the selected branch allows cross border hybrid pool.

**Cross Currency Hybrid Pool**

Check this box if the selected branch allows cross currency hybrid pool.

**Bic Code**

Specify BIC code relevant for the branch.

**External Reference**

Specify the External Reference for branch.

**Date**

This date reflected on the field will be the current date of the branch.

**Cross Border Pooling**

Check this box if the selected branch allows cross border pooling.

**Local Clearing Code**

Specify local clearing code for the selected branch.

## BIC Code

Specify BIC code relevant for the branch.

## Local Currency

Select the local currency used by the branch from the drop down list.

## Balance Type

Select the balance type from the drop down menu. The options are:

- Online - The account balances are fetched from DDA when sweep happens
- Offline - The account balances maintained in LM by file upload are fetched for sweeps

## Address

Specify the address of the branch in the text fields.

## Additional Information

Specify additional information if any. Click '+' to add a row and specify the **Parameter** and **Value**. Click '-' to remove a row.

## 6.5 Maintaining Interface Instructions

Interface Instructions are maintained to define cross border payments for banks. Click on Interface Instruction Setup link in the Setup page to open the Interface Instruction Setup page..

Click on **New** button to add a new Interface instruction. You are required to input the following details in this screen:

### External System ID

Specify the external system ID for which the instruction is to be set. You can select the relevant external system from the option list. The list displays all the external system id maintained in the system.

### Service Name

The system displays the service name for selected external system Id.

**Network Type**

The system displays network type for the selected external system Id.

**Message Type**

The system displays message type for the selected external system Id.

**Service Type**

The system displays Service type for the selected external system Id.

**Name**

Specify the interface parameter name for interface instruction.

**Value**

Specify the interface parameter value for interface instruction.

**Event Code**

Specify the event code for interface instruction.

**Event Description**

Specify the event description for interface instruction.

**Parameter Name**

Specify the parameter name.

**Parameter Value**

Specify the parameter value. Dynamic values are entered as #.

## 6.5.1 Maintaining System Details

Click '+' to add a row

You can specify the following system details:

**External System ID**

User has to select External System ID and Service from LOV, for which interface instruction need to be setup

Click +/- to add/remove a row.



## 6.5.2 Maintaining Payment Parameters

Specify the payment parameters for each system. Select the System for which the payment parameters are to be set. Click '+' to add a row.

The screenshot shows the 'Interface Instruction Maintenance' window. At the top, there are fields for 'External System ID' (FCUBS), 'Service Name' (FCUBSIFService), 'Network Type' (N/A), and 'Message Type' (N/A). Below these is the 'Interface Parameters' section, which contains a table with two columns: 'Name' and 'Value'. The table has two rows: one with 'TO\_ACC\_BRANCH' and '#TO\_ACC\_BRANCH', and another with 'MODULE' and 'DE'. At the bottom of the window, there are fields for 'Input By: LMADMINUSER2', 'Date Time', 'Modification Number: 1', and a 'Open' button.

You can specify the following details:

### Parameter Name

Specify the parameter name.

### Parameter Value

Specify the parameter value. Dynamic values are entered as #.

Click '-' to remove a row.

Click **Save** button to save the changes.

## 6.5.3 Maintaining Parameters and Event

You can set customizable parameters and event for External Systems added. Select the External System and Service for which the parameters/event are to be added. Click '+' button to add row under 'Parameter' section.

The screenshot shows the 'Parameters and Event' window. It has two main sections: 'Parameters' and 'Event'. The 'Parameters' section has a table with two columns: 'Name' and 'Value'. The table has one row with 'wsdl' and 'http://10.184.157.222:7015/FCUBSIFService/FCUBSIFService?WSDL'. The 'Event' section has a table with two columns: 'Event Code' and 'Event Description'. The table has one row with 'STS1-AH' and 'Accounting Handoff'. At the bottom of the window, there are fields for 'Input By: LMADMINUSER2', 'Date Time', 'Modification Number: 1', and checkboxes for 'Open' and 'Authorized'.

You can input the following details for parameters:

### Param Name

Specify the name of the parameter which has to be added.

### Param Value

Specify the value for the parameter which has to be added.

You can input the following details for event:

### Event Code

Specify the Code of the event which has to be added.

### Event Description

Specify the description for the event which has to be added.

## 6.6 Maintaining Currency Definitions

Currency setup allows to maintain and define the currencies supported by the bank. Click on Currency Setup link in the Setup page to open the Currency Definition page.

The screenshot shows the Currency Definition page interface. At the top left, there are three buttons: '+ New' (highlighted with a dashed border), 'Get Details', and 'Upload'. At the top right, there is a 'Help' link. The main area contains several input fields and checkboxes:

- Currency Code \* (text input with search icon)
- Spot Days \* (text input)
- Rounding Rule \* (dropdown menu)
- Decimals (text input)
- Foreign Exchange Netting Days (text input)
- Rounding Units (text input)
- Currency Name \* (text input)
- ISO Numeric Currency Code \* (text input)
- Interest Method \* (dropdown menu)
- Settlement Message Days \* (text input)
- IE Participation
- IE Benefit

Click on **New** button to add a new currency. You are required to input the following details in this screen:

### Currency Code

Specify the currency code of the currency.

### Currency Name

Specify the name of the currency.

### Spot Days

Specify the spot days for the foreign exchange of currency.

### ISO Numeric Currency Code

Specify the ISO numeric currency code for the added currency.

### Rounding Rule

Select the rounding rule for the currency from the drop down menu. The options are:

- Truncate
- Up
- Down
- Round Near

### Decimals

Specify the decimals allowed for the currency.

### Interest Method

Select the interest method for the currency from the drop down list. The options are:

- 30 - Euro/360
- 30- US/360
- Actual/360
- 30 - Euro/365
- 30- US/365
- Actual/365
- 30 - Euro/Actual
- 30- US/Actual
- Actual/Actual

### Foreign Exchange Netting Days

Select the foreign exchange netting days for the currency.

### Settlement Message Days

Select the settlement message days for the currency.

### Rounding Units

Specify the rounding units for the currency

### IE Participation

Check this box to allow the accounts in Interest Enhancement Structure

### IE Benefit

Check this box to allow the accounts in Interest Enhancement Structure

Click **Save** to save the details.

## 6.7 Maintaining Country Regulatory Compliance Setup

Country Regulatory Compliance setup allows you to define country level liquidity management regulatory compliance. Click on Country Regulatory Compliance Setup link in the Setup page to open the Country Regulatory Compliance Setup page.\

The screenshot shows a web form for 'Country Regulatory Compliance Setup'. At the top left, there are buttons for '+ New', 'Get Details', and 'Upload'. At the top right is a 'Help' link. The form contains several input fields: 'Country Code \*' with a search icon, 'Country Name', 'Currency Code \*', 'Resident Type' (a dropdown menu), 'IE Participation' (checkbox), and 'IE Benefit' (checkbox). Below these is a 'Products' section with a grid of checkboxes for various regulatory compliance options: Sweep, Pool, Hybrid, Domestic, Domestic Sweep, Domestic Pool, Cross Border, Cross Border Sweep, Cross Border Pool, Cross Currency, Cross Currency Sweep, and Cross Currency Pool.

Click on **New** button to add regulatory compliance for a country. You are required to input the following details in this screen:

**Country Code**

Specify the country code of the country for which the compliance is to be set. You can select the relevant country code from the option list. The list displays all the country codes maintained in the system

**Country Name**

Specify the name of the country.

**Currency Code**

Input the base currency

**Domestic Sweep**

Check this box to allow domestic sweep for the accounts in the country.

**Cross Border Sweep**

Check this box to allow cross border sweep for the accounts in the country.

**Domestic Pool**

Check this box to allow domestic pool for the accounts in the country.

**Pool**

Check this box to select domestic/cross border/cross currency pool account pairs in the country.

**Cross Border Pool**

Check this box to allow cross border pool for the accounts in the country.

**Cross Currency Sweep**

Check this box to allow cross currency account pairs in the country.

**Cross Currency Pool**

Check this box to allow cross currency pool for the accounts in the country.

**Sweep**

Check this box to select domestic/cross border/cross currency sweep account pairs in the country.

**Hybrid**

Check this box to select domestic/cross border/cross currency hybrid account pairs in the country.

**Domestic Hybrid Sweep**

Check this box to allow domestic hybrid sweep for the accounts in the country.

**Cross Border Hybrid Sweep**

Check this box to allow cross border hybrid sweep for the accounts in the country.

**Cross Currency Hybrid Sweep**

Check this box to allow cross currency hybrid sweep account pairs in the country.

**Domestic Pool Hybrid**

Check this box to allow domestic hybrid pool for the accounts in the country.

**Cross Border Pool Hybrid**

Check this box to allow cross border hybrid pool for the accounts in the country.

**Cross Currency Pool Hybrid**

Check this box to allow cross Currency hybrid pools for the accounts in the country.

### Resident Type

Select the account type allowed in the country from the drop down list. The options are:

- Resident
- Non Resident
- Both
- Not Applicable

### IE Participation

Check this box to allow the accounts in Interest Enhancement Structure.

### IE Benefit

Check this box to allow the accounts in Interest Enhancement Structure.

Click **Save** to save the details.

## 6.8 Maintaining Currency Exchange Setup

Currency Exchange setup allows you to define the currency exchanges rates for pairs. Click on Currency Pair Setup link in the Setup page to open the Currency Pair Maintenance page.\

Setup x Currency Exchange Rate Maintenance x

+ New Get Details Help

Currency 1 \* Currency 2

Branch Code \*

Currency Rate

Rate Type	Mid Rate	Rate Date	Rate Sequence
No data to display			

Input By: Date Time: Modification Number:  Open

Authorized By: Date Time:  Authorized

Click on **New** button to setup currency exchange rates. You are required to input the following details in this screen:

### Currency 1

Specify the first currency for the pair.

### Currency 2

Specify the second currency for the pair.

### Branch Code

Specify the Branch Code for which the currency exchange rate is created. You can select the Branch Code from the option list. The list displays all the Branch Codes maintained in the system.

Click '+' button to add rows in **Currency Rate** section.

Rate Type	Mid Rate	Buy Spread	Sell Spread	Buy Rate	Sale Rate	Rate Date	Rate Sequence
STANDARD	1.25	0	0	1.25	1.25	30/09/17	1

You can specify the following details:

### Rate Type

Select the rate type from the drop down list. The options are:

- STANDARD

### Mid Rate

Specify the mid rate for the currency pair.

### Rate Date

Specify the rate date for the currency pair.

### Rate Sequence

Specify the rate sequence for the currency pair.

Click **Save** to save the details.

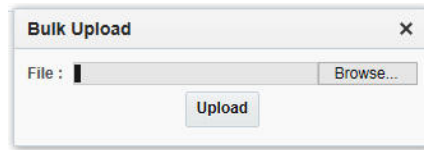
## 6.9 Maintaining Branch Holiday Setup

Branch Holiday setup allows you to define the holiday dates for a country. Click on Branch Holiday Setup link in the Setup page to open the Branch Holiday Set-Up page.

Holiday Dates
No data to display.

## 6.9.1 Uploading Branch Holidays

The holiday lists for any particular branch is usually uploaded either using CSV files or through web-service. Click on 'Upload' button to open the upload window.



Click 'Browse' to search for the file and click 'Upload'.

## 6.9.2 Adding Adhoc Holidays

To add ad hoc holidays, click on **New** button. You are required to input the following details in this screen:

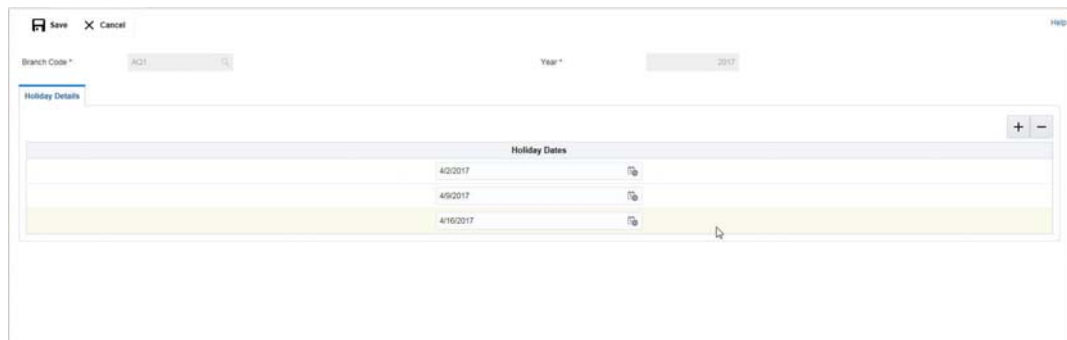
### **Branch Code**

Specify the branch code for which to set holidays

### **Year**

Specify the year to set dates

Click '+' button to add rows in **Holiday Dates** section.



Click **Save** to save the details.

The holidays added will also be updated in the DDA.

## 6.10 Maintaining Currency Holiday Setup

Currency Holiday setup allows you to define the dates on which there will be no settlement of prior transactions for a currency. Click on Currency Holiday Setup link in the Setup page to open the Currency Holiday Set-Up.

Modify X Cancel Close

Currency Code \* GBP Year \* 2017

Holiday Details

Year

Holiday Date
1/14/2017
2/14/2017
4/18/2017
5/23/2017
7/11/2017
9/02/2017
10/11/2017
11/23/2017

Click on **New** button to setup holiday dates for a currency. You are required to input the following details in this screen:

### Currency Code

Specify the currency code for which the holiday dates are to set. You can also select it from the option list. The list displays all the currencies maintained in the system.

### Year

Click '+' button to add row under year section. Specify the year for which the holidays are to be set.

### Holiday Date

Click '+' button to add row under Holiday Date section. Specify the holiday dates. You can select the holiday dates using the calendar.

Click **Save** to save the details.



## 6.11 Maintaining Customer Setup

Customer setup allows you to define the customers. Click on Customer Setup link in the Setup page to open the Customer Maintenance page.

The screenshot shows the Oracle Banking Liquidity Management interface. At the top, there is a navigation bar with the Oracle logo and the text "Oracle Banking Liquidity Management". Below this is a menu bar with options: Dashboard, Setup, Batch, Structure Maintenance, Simulator, Reports, and SMS. The main content area is titled "Customer Setup" and contains a form with the following fields:

- Customer ID \*: DRAGON
- Customer Name: DRAGON AIR
- Description: Cathay Dragon Airline
- Branch Code: GG4
- Bank Code: GGB
- Parent Customer ID: (with a search icon)
- Address: HK
- External Reference: (empty field)

At the top of the form, there are two buttons: "Modify" and "Cancel".

Click on **New** button to add customer. You are required to input the following details in this screen:

### **Customer ID**

Specify the customer ID.

### **Customer Name**

Specify the name of the customer.

### **Description'**

Specify a description for the added customer.

### **Branch Code**

Specify the branch code to which the customer belong to. You can select the branch code form the option list. The list displays all the branch codes maintained in the system.

### **Bank Code**

The system displays the bank code as per the selected branch code.

### **Parent Customer ID**

Specify the parent customer of the new customer. You can select the parent customer ID from the option list. The list displays all the customer IDs maintained in the system

### **Address**

Specify the address of the customer.

### **External Reference**

Specify the external reference for Customer

### **Input By:**

Reflects the User ID using which the customer record has been created

### **Authorized By :**

Reflects the User ID using which the customer record has been authorized

Added Customer has to be Authorized by different user which has the authorization role assigned.

Click **Save** to save the details.

## 6.12 Maintaining Account Setup

Account setup allows you to define the participating accounts for a customer ID. Click on Account Setup link in the Setup page to open the Account Maintenance page.

The screenshot shows the 'Account Setup' page with a 'Save' button and a 'Cancel' button. The form contains the following fields and values:

Customer ID *	DRAGON	Customer Name	Cathay Dragon Airline
Account Number *	LM141001	Account Description	C account case 4 MAY
Account Type *	<input checked="" type="radio"/> Internal <input type="radio"/> External	Resident Type	<input checked="" type="radio"/> Resident <input type="radio"/> Non-resident
Status *	Active	External Account	
Currency Code *	USD	IBAN	
Bank Code *	GGB	Bank Description	Go Green Bank
Branch Code *	GG4	Branch Description	GGB HK case4&5
Allow Unlimited Debit	<input checked="" type="checkbox"/>	Category *	
Current Balance	40,000	Last Updated on	28-09-2017 01:15:58 AM
Notional Pooling	<input type="checkbox"/>	Location	Asia/Hong_Kong

Click on **New** button to add an account. You are required to input the following details in this screen:

### **Customer ID**

Specify the customer ID. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system

### **Customer Name**

The system displays the name of the customer.

### **Account Number**

Specify the account number of the customer.

### **Account Description**

Specify a description for the account.

### **Account Resident Type**

Indicate the resident type of the account to be maintained. The options are:

- Resident
- Non - Resident

### **Account Status**

Select the status of the account from the drop down list. The options are:

- Active
- Blocked

### **Account Type**

Indicate the type of the account to be maintained. The options are:

- Internal
- External

**External Account**

Specify the external account number. The field will be enabled only if the account type selected is External.

**Currency**

Specify the currency of the account. You can select the currency from the option list. The list displays all the currencies maintained in the system

**IBAN**

Specify the IBAN.

**Bank ID**

Select the Bank associated with the account. You can select the bank ID from the option list. The list displays all the bank IDs maintained in the system

**Bank Description**

The system displays the description of the bank.

**Branch ID**

Select the Branch associated with the account. You can select the branch ID from the option list. The list displays all the branch IDs maintained in the system

**Branch Description**

The system displays the description of the branch.

**Allow Unlimited Debit**

Check this box to allow unlimited debit for the account.

**Debit Threshold**

Specify the debit threshold amount to be set. This field will be disabled if the '**Allow Unlimited Debit**' field is selected.

**Debit**' field is selected.

**Current Balance**

Specify the current balance of the account.

**Last Updated On**

The system displays the date of last update.

**Notional Pooling**

Check this box to allow notional pooling for this account.

**Location**

Specify the location of the account.

**Input By**

Reflects the User ID using which the account has been created

**Authorized By**

Reflects the User ID using which the account has been authorized

Added Account has to be Authorized by different user which has the authorization role assigned.

## 6.13 Maintaining Sweep Frequency Setup

Sweep Frequency setup allows you to define custom frequencies for sweeps. Click on Sweep Frequency Setup link in the Setup page to open the Frequency Maintenance page.

The screenshot shows the top of the Frequency Maintenance page. At the top left, there are two buttons: '+ New' and 'Get Details'. Below these are three input fields: 'Frequency ID' with a search icon, 'Frequency Description', and 'Cron Frequency' with a search icon.

Click on **New** button to add an new frequency. You are required to input the following details in this screen:

### Frequency ID

Specify a frequency ID.

### Frequency Description

Specify a description for the new frequency.

### 6.13.1 Maintaining Cron-based Frequency

Specify the details for Cron-based frequency type to set a time based frequency.

The screenshot shows the Cron-based Frequency setup screen. At the top left, there are two buttons: 'Save' and 'Cancel'. Below these are three input fields: 'Frequency ID' with the value 'F1281' and a search icon, 'Frequency Description' with the value '\* Daily EOD', and 'Cron Frequency' with a search icon. The 'Cron Frequency' section is expanded, showing a dropdown menu with 'Weekly' selected, and checkboxes for 'Monday', 'Tuesday', 'Wednesday', 'Thursday', 'Friday', 'Saturday', and 'Sunday'. Below these are two dropdown menus for 'HR' (08) and 'MN' (00), and radio buttons for 'BOD' and 'EOD'.

You are required to input the following details in this screen:

## Frequency

Select the frequency in which the sweep is to be executed from the drop down menu. The options are:

- Daily -
- Weekly
- Monthly
- Yearly

Depending on the frequency selected, the system displays more options to set the correct frequency as mentioned below :-

On Selection of **Daily**, Every and Every Week Day Options will be display. If Every selected, Days field will be enable to enter number of frequency day. If Every Week Day selected, Frequency execution time field will be enable to enter time for frequency execution on BOD or EOD.

On Selection of **Weekly**, Weekdays checkbox and time fields will be display. Week Day and frequency execution time on that week day can be defined in those fields.

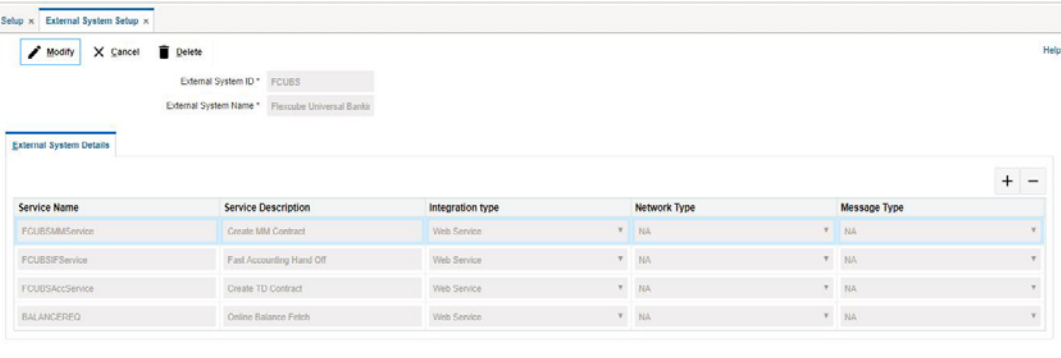
On Selection of **Monthly**, Days of every month and time fields details will be display. Monthly frequency and time details can be defined in those fields.

On Selection of **Yearly**, Days of every Year and time fields details will be display. Yearly frequency (month details) and time details can be defined in those fields.

Click **Save** to save the details.

## 6.14 Maintaining External System Setup

External System setup allows you to define DDA / Payment System. Click on External System Setup link in the Setup page to open the External System Setup page.



The screenshot shows the 'External System Setup' page. At the top, there are buttons for 'Modify', 'Cancel', and 'Delete'. Below these are two input fields: 'External System ID \*' with the value 'FCUBS' and 'External System Name \*' with the value 'Flaccube Universal Bank'. The main section is titled 'External System Details' and contains a table with the following data:

Service Name	Service Description	Integration type	Network Type	Message Type
FCUBSAMService	Create MM Contract	Web Service	NA	NA
FCUBSIFService	Fast Accounting Hand Off	Web Service	NA	NA
FCUBSAccService	Create TD Contract	Web Service	NA	NA
BALANCEREG	Online Balance Fetch	Web Service	NA	NA

Click on New button to add an new DDA interface. You are required to input the following

### External System ID

Specify the external system ID. You can select the external system ID from the option list. The list displays all the external system IDs maintained in the system

### External System Name

The system displays the external system name.

## 6.14.1 Maintaining External System Details

Click '+' button to add row under this section. You can input the following details:

### Method Name

Specify the method name to be interfaced

### Service Description

Specify a description for the method.

### Integration type

Specify the integration type for the selected external system.

### Network Type

Specify network type for the selected external system.

### Message Type

Specify message type for the selected external system.

## 6.15 Maintaining Sweep Concentration Methods

Sweep Concentration Methods allows you to maintain details of different sweep products, which are taken from the core banking system. Click on Sweep Concentration Methods link in the Setup page to open the Sweep Concentration Methods page.

Name	Type	Description	Mandatory
Multiple	Number		<input type="checkbox"/>
MinimumDeficit	Number		<input type="checkbox"/>
Minimum	Number		<input type="checkbox"/>
MaximumDeficit	Number		<input type="checkbox"/>
Maximum	Number		<input type="checkbox"/>

Input By: ADMINUSER1      Date Time: 05-01-2017 01:00:00 AM      Modification Number: 1       Open  
Authorized By: ADMINUSER1      Date Time: 05-01-2017 01:00:00 AM       Authorized

You are required to input the following details in this screen:

### Product Code

Specify the sweep product Code, which is to be maintained. You can select the product Code from the option list. The list displays all the product Codes maintained in the system.

### Product Description

The system displays the product description of the selected product.

Click **Get Details** button to display the related details of the selected sweep product.

X Cancel Help

Product Code \*

Product Description

Name	Type	Description	Mandatory
Multiple	Number		<input type="checkbox"/>
MinimumDeficit	Number		<input type="checkbox"/>
Minimum	Number		<input type="checkbox"/>
MaximumDeficit	Number		<input type="checkbox"/>
Maximum	Number		<input type="checkbox"/>

The details are as below:

**Name**

The system displays the name.

**Type**

The system displays the type.

**Description**

The system displays the description.

**Mandatory**

The system displays if the parameter is mandatory or not. If the check box is selected, the parameter is mandatory.

## 6.16 Maintaining Sweep Instruction Setup

Sweep Instruction setup allows you to maintain the different sweep instructions in LM system which are fetched from the core banking system. Click on Sweep Product Setup link in the Setup page to open the Sweep Product Maintenance page.

Modify X Cancel Delete Help

Instruction ID \*

Product ID \*

Description

Parameters

Parameter	Value
MinimumDeficit	0
Minimum	0
MaximumDeficit	0
Maximum	0

Click on **New** button to add an new sweep instruction. You are required to input the following details in this screen:

### Instruction ID

Specify the instruction ID. You can select the instruction ID from the option list. The list displays all the instruction IDs maintained in the system.

### Product ID

Specify the product ID. You can select the product ID from the option list. The list displays all the product IDs maintained in the system.

### Description

The system displays the description of product.

### Parameter

The system displays the list of parameters associated with the selected product ID and their values. You can enter the parameter values.

Click **Save** to save the details.

## 6.17 Maintaining Currency Cut off Setup

Currency Cutoff setup allows you to define the currency cut off times for a country. Click on MBCC Currency Cutoff Setup link in the Setup page to open the MBCC CCY Cut Off Maintenance page.

Currency Code	Message Type	Input Cutoff Time	Output Cutoff Time

Click on **New** button to add currency cut off for a country. You are required to input the following details in this screen:

### BIC Code

Select the BIC Code of the branch for which currency cutoffs are to be maintained

### Currency

Specify the currency for which the cut off time is to be set. You can select the currency from the option list. The list displays all the currencies maintained in the system

### MessageType

Specify the message type to be associated with the currency. You can select the message type from the option list. The list displays all the message type maintained in the system

### IncomingCutOffTime

Specify the incoming cut off time for the currency.

### OutgoingCutOffTime

Specify the outgoing cut off time for the currency



## 6.18 Maintaining Interest Rule Setup

Interest Rule setup allows you to maintain previously maintained UDEs to create formula which is used by the system for interest calculations. Click on Interest Rule Setup link in the Setup page to open the Interest and Charge Rule Maintenance page..)

The screenshot shows the 'Interest Rule Setup' form. At the top, there is a 'Cancel' button. Below it are two input fields: 'Rule ID \*' with the value 'ICTS' and 'Rule Description \*' with the value 'Apply Interest on Account Closing Month'. There are two checkboxes: 'Apply Interest on Account Opening Month' (unchecked) and 'Apply Interest on Account Closing Month' (checked). Below these are two tabs: 'System Elements' and 'User Elements'. The 'User Elements' tab is active and shows a table with the following columns: 'User Elements', 'Type', and 'Get Latest'. There is one row in the table with 'RATE1' in the 'User Elements' column, 'Rate' in the 'Type' column, and 'Use Effective' in the 'Get Latest' column. To the right of the table are '+' and '-' buttons. Below the table are two tabs: 'Debit Formula' and 'Credit Formula'. At the bottom right, there is a 'Formula Wizard' button.

Click on **New** button to add a new rule. You are required to input the following details in this screen:

### Rule ID

Specify a rule ID.

### Rule Description

Specify a description for the rule.

### Apply Interest on Account Opening Month

Check this box to apply the interest on the account opening month.

### Apply Interest on Account Closing Month

Check this box to apply the interest on the account closing month.

### 6.18.1 Maintaining System Elements

To calculate interest or charges for an account, you require the following data:

- Principal - The amount for which you want to calculate interest
- Interest period - The number of days for which you want to apply interest
- Interest rate

These components, required to calculate interest, are called 'data elements' (the elements that provide the required data to calculate interest). Data elements are of two types:

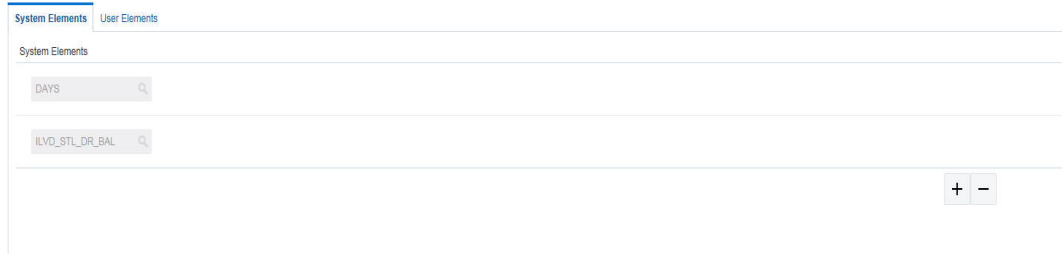
- System Data Elements (SDEs)
- User Data Elements (UDEs)

System Data Elements (SDEs) can include be any of the following:

- Values for data elements like the balance in an account, on which interest has to be applied
- Number of transactions in a day

Information, such as the ones listed above, is constantly updated in the system and is readily available for computation of interest. They are therefore called SDEs.

Click '+' button to add system elements.



The screenshot shows a web interface with two tabs: 'System Elements' and 'User Elements'. The 'System Elements' tab is active. Below the tabs, there is a section titled 'System Elements' containing two input fields with search icons. The first field contains 'DAYS' and the second contains 'ILVD\_STL\_DR\_BAL'. At the bottom right of the section, there is a '+ -' button.

Specify the system elements. You can select the system elements from the option list.

## 6.18.2 Maintaining User Elements

A rule consists of System Data Elements and the User Data Elements. Click '+' button to add User Elements under this section.



The screenshot shows a web interface with two tabs: 'System Elements' and 'User Elements'. The 'User Elements' tab is active. Below the tabs, there is a table with three columns: 'User Elements', 'Type', and 'Get Latest'. The first row contains 'RATE1', 'Rate', and 'Use Effective'. A mouse cursor is visible over the table.

You can specify the following details:

### User Elements

Specify a user element.

### Type

Select the type of user element from the drop down list. The options are:

- Amount
- Rate
- Number
- Rate Code As Rate

### Get Latest

Select the option which is to be used as latest. The options are:

- Use Current
- Use Effective

## 6.18.3 Maintaining Debit/ Credit Formula

Click '+' button to add debit/credit formula.

The screenshot shows the 'INTEREST AND CHARGE RULE MAINTENANCE' interface. It is divided into two main sections: 'System Elements' and 'Debit Formula/Credit Formula'. The 'System Elements' section is currently empty, displaying 'No data to display.' and a '+ -' button. The 'Debit Formula/Credit Formula' section contains several configuration options: 'Accruals Required' (checkbox), 'Book Flag' (dropdown menu), 'Periodicity' (dropdown menu), 'Rounding Required' (checkbox), 'Days in a Month' (dropdown menu), and 'Days Year' (dropdown menu). A 'Formula Wizard' button is located at the bottom right of this section. At the very bottom of the interface, there are labels for 'Maker/Checker', 'Maker DateTime/Checker DateTime', 'Mod No', and 'Record Status/Authorization Status'.

You can specify the following details:.

### Accruals Required

Check this box if accrual are required.

### Rounding Required

Check this box if rounding is required.

### Book Flag

Select the book flag from the drop down list. The options are:

- Booked
- Non Booked
- Tax

### Days in a Month

Select the number of days to be considered in a month from the drop down list. The options are:

- Actual
- 30 - Days'
- Euro-30

### Periodicity

Select the frequency of using the formula from the drop down list. The options are:

- Daily
- Periodic

### Days Year

Select the number of days to be considered in a year from the drop down list. The options are:

- Actual

- 360 Days'
- 365 Days'

#### 6.18.4 Formula Wizard

To apply interest or charges on an account, you require certain data. For example, to calculate interest for an account you would require the following data:

- the principal (the amount for which you want to calculate interest)
- the period (i.e., the number of days for which you want to apply interest)
- the rate (the interest rate)

When you want to apply charges on an account, you may have to specify the conditions for which you would need to apply charges. The amount that is charged may be different for different conditions. For example, you may want to apply charges on every extra account statement that has to be given to the customer.

When you define a 'Rule', you specify exactly how such data is to be picked up for calculating either the interest or charge. A 'Rule' identifies the method in which interest or charges have to be calculated.

The data required to calculate interest and charges are broadly referred to as 'data elements'. Data elements are of two types:

- System Data Elements
- User Data Elements

Using the System Data Elements and the User Data Elements that you define for a rule, you can create formulae. Formulae connect SDEs and UDEs to give a result. The result of a formula is the interest or charge that has to be applied on an account.

Click on the Formula Wizard button to open the Debit/Credit Formula wizard to create rules the result as per the set

Expression	Condition	Result
<input type="text"/>	<input type="text"/>	<input type="text"/>

Ok      +      -

---

#### Note

You can define any number of formulae for a rule.

---

#### 6.18.4.1 Building Blocks of Formulae

##### Element

To build a formula you require certain building blocks. These blocks could be SDEs, UDEs or (the result of) other formulae that you have previously created.

### Operators

Operators are symbols that you would use to build mathematical expressions while defining a formula. The following is a list of symbols that you would require to build a formula.

Operator	Description
+	Plus
-	Minus
/	Divide by
*	Multiply

### Logical Operators

Logical Operators are indicators of certain conditions that you specify while building a formula. The following is a list of logical operators that you would require to build a formula: 'AND' 'OR' and:

Operator	Description
AND	the conjunction 'and'
OR	the conjunction 'or'
>	greater than
>=	greater than or equal to (please note that there is no space between the two symbols)
<	less than
<=	less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	equal to

### Functions

The following are the functional operators available while defining a formula:

Operator	Description
ABS	Absolute value of
LEAST	minimum of
GREATEST	maximum of
SUM	the total value of
ROUND	round to

TRUNC	integer part of
FLOOR	round off to the (lower) nearest
CEILING	round off to the (higher) nearest
POWER	to the power of
MOD	the remainder

### 6.18.4.2 Building Formulae

Using the building blocks discussed earlier, you can create or build formulae. You can build any number of formulae for a rule using the SDEs, UDEs and the results of formulae that you have defined for the rule

Click **Save** to save the details.

## 6.19 Maintaining Interest Product Setup

Interest Product setup allows you to create, edit and update various products in LM. Click on Interest Product Setup link in the Setup page to open the Interest Product Maintenance page.

Click on **New** button to add a new interest product. You are required to input the following details in this screen:

#### Product Code

Specify a product code for the new interest product.

#### Product Description

Specify a description for the new interest product.

#### Product Group

Specify the product group under which the new product is based. You can select the product group from the option list. The list displays all the product groups maintained in the system

#### Product Group Description

The system displays the description for the selected product group.

**Rule**

Specify the rule to be associated with the interest product. You can select the rule from the option list. The list displays all the rules maintained in the system

**Rule Description**

The system displays the description for the selected rule.

**Start Date**

Specify the date from which the interest product will be active.

**End Date**

Specify the date till which the interest product will be active.

**UDE Currency**

Select the UDE currency to be associated with the product from the drop down list. The options are:

- Account Currency
- Local Currency

**Currency Code**

Select the currency from the option list. The list displays all the currencies maintained in the system

**6.19.1 Maintaining Accrual****Product Level**

Check this box if the interest accrual is to be done at product level.

**Accrual Day**

Specify the day the accrual should happen.

**Frequency**

Select the frequency of accrual from the drop down list. The options are:

- Daily
- Monthly
- Quarterly
- Semi Annual
- Annual
- On Liquidation

**Cycle**

Select the cycle for the accrual from the drop down list.

**Payment Method**

Select the payment method for interest accrual from the drop down list. The options are:

- Bearing
- Discounted

**Amount Block for Discount**

Check this box to block amount for discount.

## 6.19.2 Maintaining Calculation and Liquidation Frequency

Click on Calculation and Liquidation Frequency tab to open it.

You can enter the following details:

### Days

Enter the number of days after which the interest will get calculated and accrued regularly.

### Month

Enter the number of months after which the interest will get calculated and accrued regularly along with the days.

### Year

Enter the number of years after which the interest will get calculated and accrued regularly along with the months and days.

For example, if Days= 15 and Months= 1, Interest will get computed for every one and half month.

### Start from Account Opening

Check this box to start the calculation of liquidation from the start of account opening.

### OD Interest Reversible

Check this box if OD interest is reversible.

### First Liquidation On

Specify the date for calculation of first liquidation.

### Liquidation at Month Ends

Check this box to allow liquidation at month ends.

### Start Date

Specify the start date of liquidation.

### Back Value Recalculation Flag

Check this flag to allow back value recalculation.

### Defer Liquidation

Check this flag to allow deferring of liquidation.



### Defer Liquidation Days

Specify the number of days by which the liquidation can be deferred.

### Liquidation Before Month End

Check this box to allow deferring of liquidation before month end.

### Defer Before Month End Days

Specify the number of days by which the liquidation can be deferred before month end.

## 6.20 Maintaining Interest UDE Setup

Interest UDE setup allows you to create, edit and update user data elements like interest and tax. Click on Interest UDE Setup link in the Setup page to open the Interest Charges User Data Element Maintenance page.

The screenshot shows the 'INTEREST CHARGES USER DATA ELEMENT MAINTENANCE' interface. It features a header with 'Save' and 'Cancel' buttons. Below the header, there are four search fields: 'Product Code', 'Branch Code', 'Currency Code', and 'Effective Date'. A section titled 'User Data Elements' contains a table with two columns: 'User Element' and 'User Element Value'. Below the table, there are '+' and '-' buttons. At the bottom of the page, there are four status fields: 'Maker Checker', 'Maker DateTime Checker DateTime', 'Mod No', and 'Record Status Authorization Status'.

Click on **New** button to add a new product. You are required to input the following details in this screen:

#### Product Code

Specify the product code. You can select the product code from the option list. The list displays all the product codes maintained in the system.

#### Branch Code

Specify the branch code. You can select the branch code from the option list. The list displays all the branch codes maintained in the system.

#### Currency Code

Specify the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system.

#### Effective Date

Specify the date from which this will be effective.

#### User Data Elements

Click '+' button to add row under this section. Specify the User Element and User Element Value.

Click **Save** to save the details.

## 6.21 Maintaining Interest Product Mapping Setup

Interest Product Mapping setup helps you in account class maintenance. Click on Interest Product Mapping setup Setup link in the Setup page to open the Interest Account Product Mapping page.

INTEREST ACCOUNT PRODUCT MAPPING

Save Cancel

Product Mapping

Account No. [Search]

Interest Product [Search]

Input By: LMUSR1 Authorized By: LMUSR1 Date Time: Modification Number: Clear Authorize

Click on **New** button to map a new product. You are required to input the following details in this screen:

### Account No.

Specify the account number to be mapped. You can select the account number from the option list. The list displays all the account numbers maintained in the system.

### Interest Product

Specify the interest product. You can select the interest products from the option list. The list displays all the interest products maintained in the system.

Click **Save** to save the details.

## 6.22 Maintaining File Upload

File upload allows you to do all the setups using file uploads. You can also view the upload status here. Click on File Upload link in the Setup page to open the File Uploads and Upload Status page.

+ New Get Details Cancel Help

Function ID\* [Dropdown]

From Date\* [Calendar]

To Date\* [Calendar]

Status [Dropdown]

Details

Record Identifier	Processed On	Status	Errors	Warnings	Record Data
-------------------	--------------	--------	--------	----------	-------------

You can view Click on **New** button to upload a new file. You are required to input the following details in this screen:

**Functions ID**

Select the function ID for which the upload is to be done

**Status**

Drop-down list with Blank / Success / Failure.

**Details**

Click Get Details button. The system displays the file upload status for the selected criteria. You can view the following details for the upload:

Record Identifier, Processed On, Status, Errors, Warnings, Record Data

**6.22.1 Viewing the upload status**

Enter the following details to view the upload status:

**Function ID**

Select the function ID for which the upload status is to be viewed from the drop down menu. The options are:

- Bank Setup
- Branch Setup
- MBCC Currency Cutoff Setup
- Country Regulatory Setup
- Payment Instruction Setup
- Customer Setup
- Participating Account Setup
- Balance Upload
- Currency Definition
- Branch Holiday Setup
- Currency Exchange Setup
- Currency Holiday Setup
- Sweep Instruction Setup

**From Date**

Specify the start date from which the upload status has to be generated.

**To Date**

Specify the end date till which the upload status has to be generated.

**File Upload Status**

Enter the details and click **Get Details** button. The system displays the file upload status for the selected criteria. You can view the following details for the upload:

- Record Identifier
- Processed On
- Status
- Errors
- Warnings
- Record Data

## 6.23 PII Masking

PII Masking Maintenance screen helps the Relationship Manager to erase or hide the personal data of customer. Click the 'PII Masking' link under Setup Screens.

User can key in the specific mask character for the respective table/column in this screen.

### Mask Type

Specify mask type from the following option list.

- Masking

Specify the PII fields which needs to be masked. Once the masking is done only those users who have PII masking enabled at the user level will be able to view the PII data of the customer

- Forget Customer

Specify the PII fields which needs to be masked for the closed customer post the number of days captured as part of RIGHTTOFORGETCUSTOMER parameter at the system parameter level.

Mask Type: Masking

Table Name	Column Name	Data Type	Data Length	Mask Character	From Position	To Position
SMTB_USER	USER_NAME	VARCHAR2	35	X	1	35
LM_CUSTOMER	CUSTOMER_NAME	VARCHAR2	100	X	1	100

Input By: LMADMINUSER1      Date Time: 24-05-2018 05:39:37 AM      Modification Number: 3       Open  
Authorized By: LMADMINUSER1      Date Time: 24-05-2018 05:39:37 AM       Authorized

Mask Type: Forget Customer

Table Name	Column Name	Data Type	Data Length	Mask Character	From Position	To Position
LM_CUSTOMER	EXTERNAL_REFERENCE	VARCHAR2	50	X	1	50
LM_CUSTOMER	CUSTOMER_NAME	VARCHAR2	100	X	1	100
LM_CUSTOMER	ADDRESS	VARCHAR2	255	X	1	100

Input By: LMADMINUSER1      Date Time: 24-05-2018 05:42:22 AM      Modification Number: 1       Open  
Authorized By: LMADMINUSER1      Date Time: 24-05-2018 05:42:22 AM       Authorized

**Table Name**

Specify the Table Name You can select the Table Name from the option list.

**Column Name**

Displays the Column Name based on the LOV row selected in Table Name.

**Data Type**

Displays the Data Type based on the LOV row selected in Table Name.

**Data length**

Displays the Data Length based on the LOV row selected in Table Name.

**Mask Character**

Specify the Mask character.

**From position**

Displays the From Position.

**To position**

Displays the To Position.

# 7. Structure Maintenance

## 7.1 Introduction

Multiple structures have to be created within a framework to add accounts to allow sweeps/ notional pooling. Structure maintenance allows you to do the following:

- Create Structures
- Add accounts to it.
- Assign instruction to pair of accounts
- Assign frequencies to marked instructions

System allows you to add as many accounts and as many hierarchies as required. It also enables hybrid structures, where both pool and sweep can be configured. Hybrid structures are basically pool over sweep structures.

## 7.2 Creating Structure

This section contains the following topics:

- [Section 7.2.1, "Creating a New Structure"](#)
- [Section 7.2.2, "Maintaining Accounts in the Structure"](#)
- [Section 7.2.3, "Maintaining a Structure"](#)
- [Section 7.2.4, "Validating the structure"](#)
- [Section 7.2.5, "Setting Instruction Details"](#)
- [Section 7.2.6, "Specifying Payment Details"](#)
- [Section 7.2.7, "Modifying Structure"](#)
- [Section 7.2.8, "Resume/Pause the Structure"](#)
- [Section 7.2.9, "Get history for structure"](#)

### 7.2.1 Creating a New Structure

You can invoke the 'Structure Maintenance' page by clicking on the Structure Maintenance tab in application..

The screenshot displays the 'Structure Maintenance' application interface. At the top, there are navigation buttons: '+ New', 'Get Details', and 'Upload', along with a 'Help' link. The main area is divided into three columns of configuration fields:

- Left Column:** Structure ID, Customer ID (with an asterisk), Structure Type (dropdown), Instruction ID, Sweep on Currency Holidays (checkbox), Holiday Treatment (dropdown), Central Account Number, Multi Bank Cash Concentration (checkbox), Interest Method (dropdown), Investment Sweep (dropdown), and FX Rate Pickup (dropdown).
- Middle Column:** Structure Description, Customer Name, Effective Date, Default Frequency, Currency Holiday Rate (dropdown set to 'Previous Days Rate'), Maximum Backward Days, Central Account Branch, Cross Currency (checkbox), Reallocation Method (dropdown), and Structure Priority.
- Right Column:** Version Number, Balance Type (dropdown set to 'Value Date'), End Date, Reverse Frequency, Rate Type (dropdown), Backward Treatment (dropdown), Central Account Currency, Cross Border (checkbox), Status (radio buttons for 'Active' and 'Pause'), and Consider Post Sweep Balance (checkbox).

Below the configuration fields is a section titled 'Accounts' with a table. The table has columns: Account Number, Branch Code, Currency Code, Available Balance, External Account, Balance Compensation, and Select. The table currently shows 'No data to display'.

Click **New** button to add a new structure. Specify the following details:

**Structure ID**

The system displays the auto generated unique structure ID.

**Structure Description**

Specify a description for the new structure.

**Version Number**

Displays the version number

**MultiBank Cash Concentration**

This field will get automatically selected on save if the underlying structure created has external bank accounts.

**Structure Type**

Specify the Structure Type from the drop down list. The option are:

Sweep

Pool

Hybrid

**Cross Currency**

This field will get automatically selected on save if the underlying structure is created with accounts which are in different currencies.

**Customer ID**

Specify the customer. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system

**Customer Description**

The system displays the description of the customer selected.

**Cross Border**

This field will get automatically selected on save if the underlying structure is created with accounts which are from two or more different countries.

**Status**

Indicate the status of the Structure to be maintained. The options are:

Resumed

Paused

A user should be able view the flag 'Status' at the structure level and be able to select either Paused or Resumed for a new structure or an existing structure. Default value would be "Resumed".

**Default Frequency**

Specify the default frequency at which the structure should be executed. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.

The frequency defined at the structure level will get defaulted to all the account pairs in the structure, but you can over ride and define a specific frequency for a specific pair of account.

This changed preference will override the global preference.

**Effective Date**

Specify the date from which the structure becomes effective. This date cannot be less than the system date but can be a future date.

**Rate Type**

Specify the rate type to be used in case the underlying structure has cross currency pairs.

**End Date**

Specify the date till which the structure is effective. This date should always be greater than the effective date.

**EOD**

Check this box to execute the structure at end of day.

**Allow Sweep on Currency Holidays**

Check this field to allow sweep on currency holidays.

**Central Account Number**

Specify the Central Account to be applied to the structure. You can select the Central account from the option list. The list displays all the accounts maintained in the system.

**Central Account Branch**

Displays the Central Account Branch

**Central Account Currency**

Displays the Central Account Currency

**Rate PickUp**

Specify the rate pick up for the sweeps on currency holidays from the drop down list. The option are:

- Previous Days Rate
- Last Swept Rate for the Pair (when sweep frequency is not daily)
- Past 5 day Average Rate

---

**Note**

This field is active only if '**Allow Sweep on Currency Holidays**' is selected.

---

**Reverse Frequency**

Specify the reverse frequency at which the reverse sweep for structure should be executed. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.

The frequency defined at the structure level will get defaulted to all the account pairs in the structure, but you can over ride and define a specific frequency for a specific pair of account.

This changed preference will override the global preference.

**Interest Method**

Specify the Interest method for the structure from the drop down list. The options are:

- Interest
- Advantage
- Optimization



This data needs to be captured only for Pooling Structures.

### **Instruction Type**

Specify the instruction type to be applied to the structure. You can select the instruction type from the option list. The list displays all the instruction types maintained in the system.

### **Reallocation Method**

Specify the reallocation method for the structure from the drop down list. This refers to the method in which the interest is shared with the participating account entities. The options are:

- No Reallocation - No interest is paid back to the child accounts
- Reallocation without benefits - Interest is allocated back to child account but without the additional benefits of accumulation.
- Reallocation with benefit - Interest is allocated back to the child account with the additional benefits of accumulation.
- Central Distribution - Here the interest arrived at is credited to one central account, which can be any one of the participating accounts or a separate account.
- Even Distribution - Here the interest is evenly distributed among the participating accounts.
- Even Direct Distribution - Here Interest reward is evenly spread across all accounts with positive balances
- Percentage Based Distribution - Here pre defined percentage of the interest is distributed among the participating accounts.
- Fair Share Distribution - Here if the interest is positive, it is distributed among the positive contributors in the ratio of their contribution and if the interest is negative, it is distributed among the negative contributors in the ratio of their contribution.
- Reverse Fair Share Distribution - Here if the interest is positive, it is distributed among the negative contributors in the ratio of their contribution and if the interest is negative, it is distributed among the positive contributors in the ratio of their contribution.
- Absolute Pro-Data Distribution - Here absolute balances of all accounts are considered and the interest would be shared proportionally to all accounts.

### **Investment Sweep**

Investment sweep type should be selected as TD(term deposits) or MM (Money Market) at structure level.

The structure will have header account as Notional account, this account will have only one child account and that child account can have multiple other sub child accounts.

### **Holiday Treatment**

Specify the action to be taken on the structure in case of a holiday from the drop down list. The options are:

- Next Working Date - Perform the action on the next working day.
- Previous working Date - Perform the action on the previous working day
- Holiday - Perform the action on the designated day itself

### Max Backward Days

Specify the maximum number of days the system can go back to execute the structure when the execution day falls on a holiday.

---

#### Note

This field will be enabled only if 'Holiday Treatment' is selected as 'Previous Working Date'.

---

### Backward Treatment

When the 'Holiday Treatment' is selected as 'Previous Working Day' and the 'Max Backward Days' set is also falling on a holiday, then the system decides on the day of execution of the action based on the Backward Treatment.

Select the backward treatment to be applied from the drop down list. The options are:

- Move Forward - The action is performed on the next working day
- Holiday - Perform the action on the holiday

---

#### Note

This field is enabled only if 'Holiday Treatment' is selected as 'Previous Working Date'.

---

Parameters like Frequency, Reverse Frequency and Instruction type which are defined at the structure level will be applicable at each account pair level in the structure however user can change these parameters at the account pair level. If the user changes them at the account pair level the system will ignore the structure level set up and go by the pair level settings

### FX Rate Pickup

Specify the FX Rate Pickup for the structure from the drop down list. The options are:

Online

Offline

Default value would be "Offline"

## 7.2.2 Maintaining Accounts in the Structure

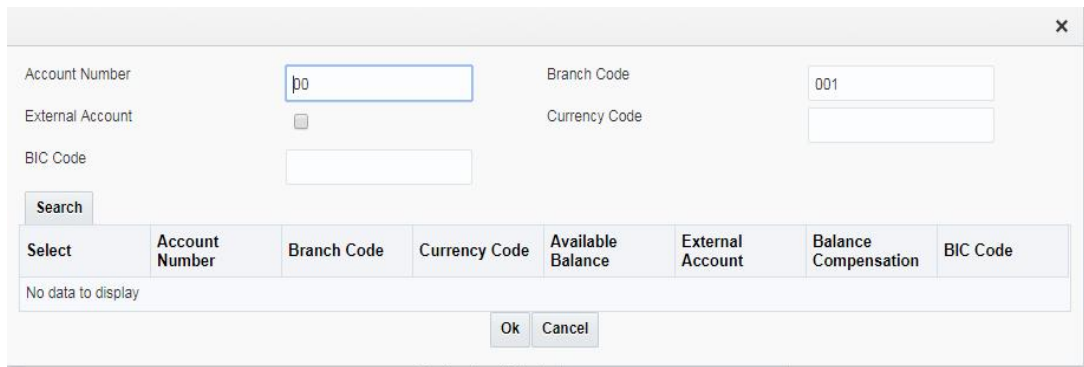
Accounts have to be added to create a structure. Click '+' button under the **Accounts** section to add accounts. The search box opens.

Account Number	<input type="text"/>	Branch Code	<input type="text"/>				
External Account	<input type="checkbox"/>	Currency Code	<input type="text"/>				
BIC Code	<input type="text"/>						
<input type="button" value="Search"/>							
Select	Account Number	Branch Code	Currency Code	Available Balance	External Account	Balance Compensation	BIC Code
<input type="checkbox"/>					<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="button" value="Ok"/>	<input type="button" value="Cancel"/>		

You can search for an account using the following parameters:

- Account Number
- Branch Code
- Currency Code
- BIC Code
- External Account

User can search for Account by entering Prefixes in Account Number, Branch Code, External Account, Currency Code and BIC Code text boxes.

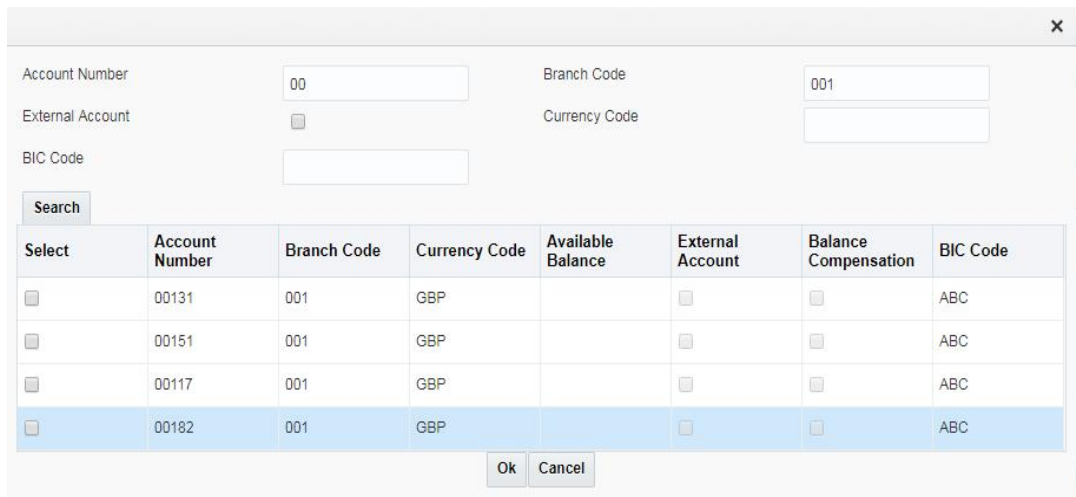


The screenshot shows a search dialog box with the following fields and values:

- Account Number: 00
- Branch Code: 001
- External Account:
- Currency Code:
- BIC Code:

A "Search" button is visible. Below the search criteria is a table with the following columns: Select, Account Number, Branch Code, Currency Code, Available Balance, External Account, Balance Compensation, and BIC Code. The table currently displays "No data to display". "Ok" and "Cancel" buttons are at the bottom.

After clicking on search user will get a list of accounts to be added to the Structure.



The screenshot shows the same search dialog box, but now with a list of search results. The search criteria remain the same. The table below the search criteria contains the following data:

Select	Account Number	Branch Code	Currency Code	Available Balance	External Account	Balance Compensation	BIC Code
<input type="checkbox"/>	00131	001	GBP		<input type="checkbox"/>	<input type="checkbox"/>	ABC
<input type="checkbox"/>	00151	001	GBP		<input type="checkbox"/>	<input type="checkbox"/>	ABC
<input type="checkbox"/>	00117	001	GBP		<input type="checkbox"/>	<input type="checkbox"/>	ABC
<input type="checkbox"/>	00182	001	GBP		<input type="checkbox"/>	<input type="checkbox"/>	ABC

"Ok" and "Cancel" buttons are at the bottom.

Select the accounts to be added and click **ADD** button. The accounts get listed under the Accounts section.

Structure Maintenance x

Save X Cancel Next >

Structure ID: STWF3778  
 Multi Bank:   
 Customer ID: C0001  
 Customer Description: Google  
 Structure Priority: 99  
 Allow Sweep on Currency Holidays:   
 Reverse Frequency:   
 Holiday Treatment:

Structure Description:   
 Cross Currency:   
 Cross Border:   
 Effective Date:   
 End Date:   
 Rate PickUp: Pigned Rate  
 Instruction Type:   
 Min Backward Days:

Version Number: 1  
 Balance Type: Value Date  
 Default Frequency:   
 Rate Type:   
 EOD:   
 Reallocation Type: No Reallocation  
 Reallocation Method:   
 Backward Treatment:

Accounts

Account Number	Branch	Currency	Current Balance	Available Balance	External Account	Balance Compensation	Select
ACGBPLK009	MDR	EUR	10,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACGBPLK003	MDR	EUR	10,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACGBPLK010	LON	GBP	1,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACGBPLK006	MDR	EUR	10,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TESTACC001	SFO	GBP	100,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACGBPLK007	LON	GBP	1,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACEURRE003	MDR	EUR	10,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACGBPLK008	LON	GBP	1,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACGBPLK004	LON	GBP	1,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You can view the following details of the added accounts:

- Account Number - The account number of the account
- Branch - The branch to which the account belong to
- Currency - The currency of the account
- Current Balance - The current balance in the account
- Available Balance - The available balance in the account
- External Account - If the account is linked to external account or not
- Select - Check this box to select the accounts and delete if not required.

Click 'Save' button to save the details.

### 7.2.3 Maintaining a Structure

After the participating accounts for a structure are selected, you can start creating the structure. Click **Next** button to start creating a structure.

Structure Maintenance x

Structure Maintenance

< Back Save Next >

Accounts Structure

Account Number	Branch	Currency	Available Balance	Balance Compensation	External Account	Mirror Account
ACEURRE003	LON	GBP	100,000	false	false	
ACEURRE004	LON	GBP	100,000	false	false	
ACEURRE006	LON	GBP	100,000	false	false	
ACEURRE007	LON	GBP	100,000	false	false	
ACEURRE008	MDR	EUR	100,000	false	false	

Page 1 of 3 (1-5 of 15 items) | 1 2 3 >

Account Details

Account Number  
 Branch  
 Account Currency  
 Account Type  
 Available Balance  
 Current Balance

Parent Details

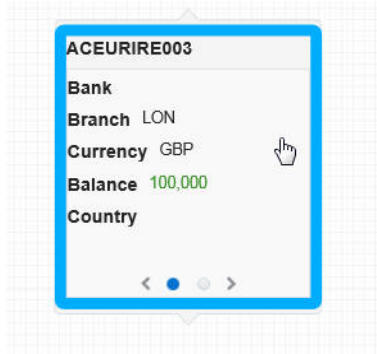
You can drag and drop accounts into the drawing plane to make the structure. For any account selected, click on the account to view the account details in the 'Account Details' section in left. You have to enter the following details:

### Account Type

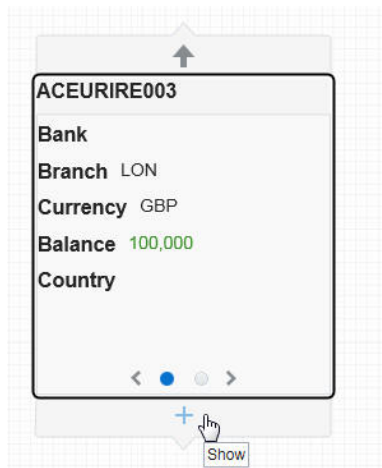
Select the account type of the account from the drop down list. The options are:

- Pool
- Sweep

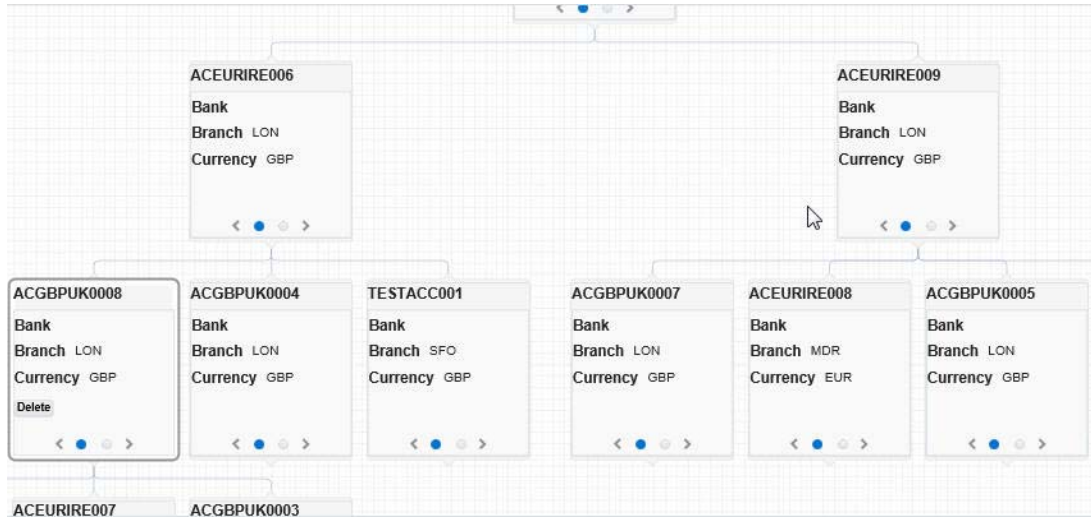
When an account is set as 'Pool', this account is highlighted in blue in the system.



To set account as a child account, drag and drop the accounts onto the parent account.

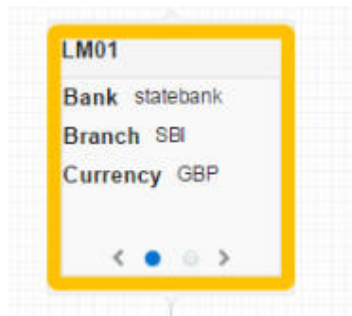


Mouseover the account to view the '+' link. Click on it to view the structure expanded.



You can mouseover the account to view the '-' link. Click on it to compress the structure.

When an account selected is an external account, this account is highlighted in amber colour..

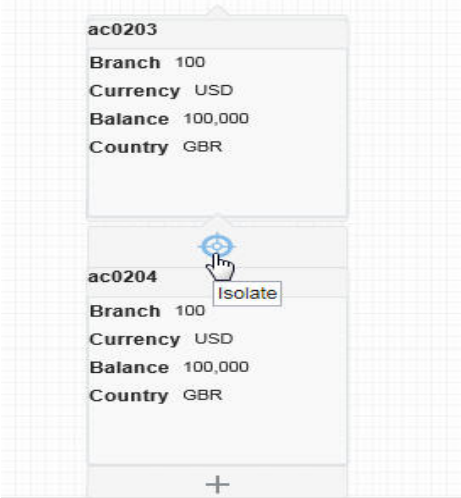


To view the parent account details of an account, select the account and click on the 'Parent Details' link in the left side of the application. You can view the following details:

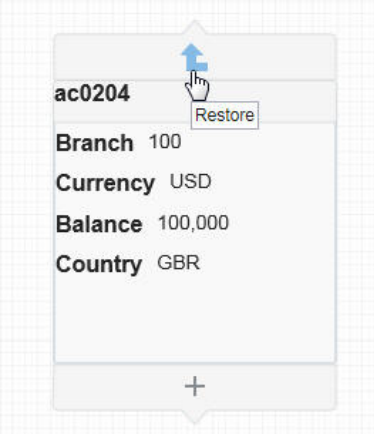
- Parent Account Number
- Parent Account Bank
- Parent Account Branch
- Parent Branch Currency
- Parent Account Balance
- Parent Account Country
- Parent Account Type
- Parent Account Customer

**7.2.3.1 Isolating an account from the structure**

Mouseover an account in a structure to view the isolate link. Click on it to isolate the account and view its details. This will be helpful in case of complex structures.

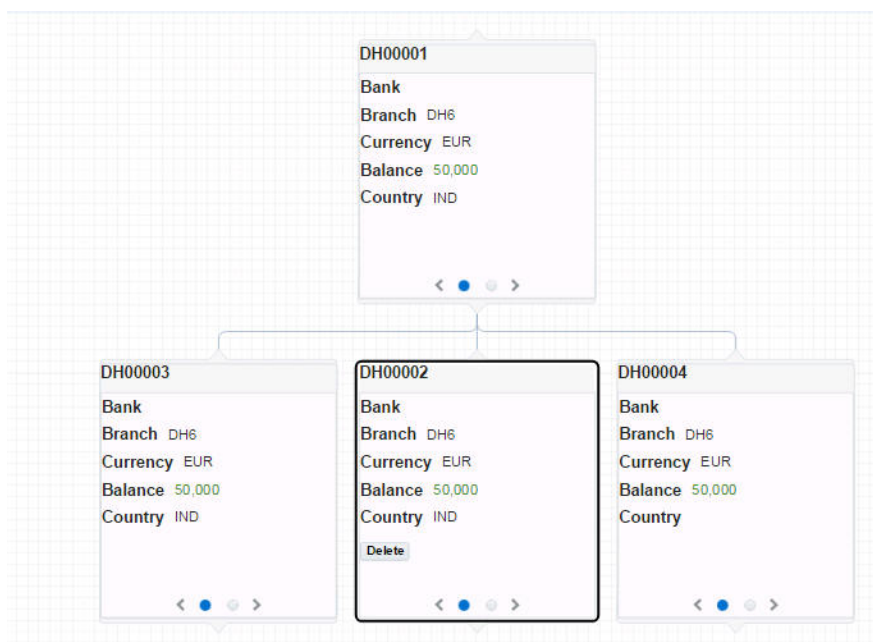


To restore back and view the entire structure, you can click the restore link.








### 7.2.3.2 Deleting an account in the structure

Click on the account in the structure to view the 'Delete' button enabled. Click on this button to delete the account..



### 7.2.3.3 Maintaining the Control Panel

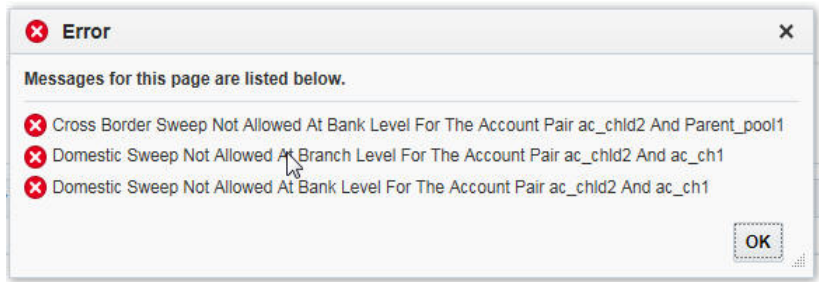
A control panel allows you to view the designed structure better. Click the control panel icon to open it. The table below briefs the icon and their functions in the control panel.

Icons	Function	Description
	Control Panel	Click this icon to open and close the control panel
	Structure Panel	Click this icon to view the designed structure in various inbuilt views.
	Zoom to Fit	Click this icon to view the map zoomed to fit the screen
	Zoom In	Click this icon to zoom in and get a closer look
	Zoom Out	Click this icon to zoom out and get an overall look.

### 7.2.4 Validating the structure

Once the structure is set, click 'Validate' button to validate the structure. The system checks the validations set up at the various setup screens and throws error, if the structure formed is not complying.

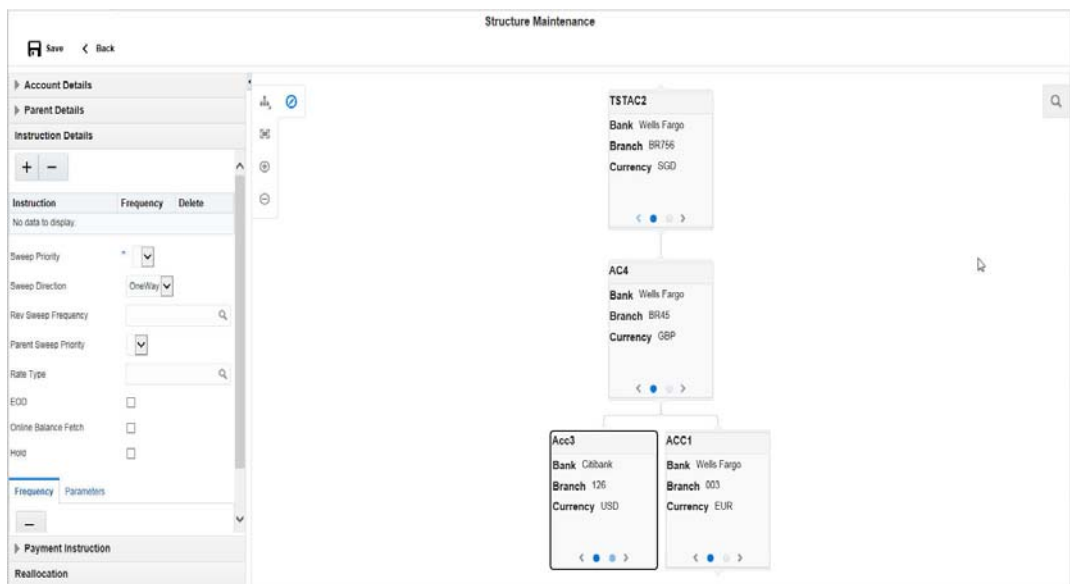




If all the validations are met, system displays a message 'Structure Validated Successfully'. Click 'OK'.

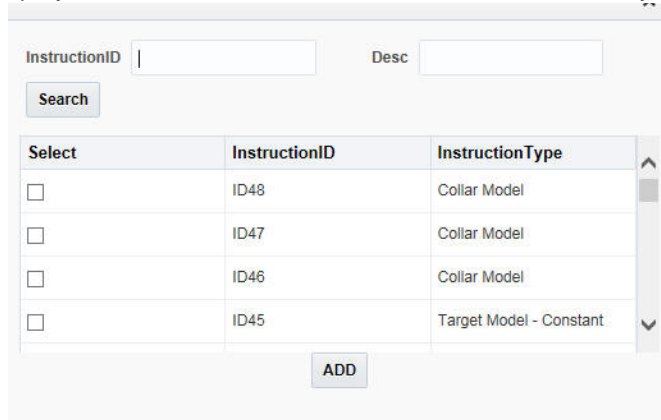
## 7.2.5 Setting Instruction Details

Click 'Next' to set the instruction parameters.



Click on a child account to set the instruction details for that child-parent account pair.

Click 'Instruction Details' link in the left of the application. Click '+' button to add instruction ID. An option list is displayed with all the instruction IDs maintained in the system.



You can select the instruction ID from the option list. One or more instruction IDs can be selected for an account. Click 'ADD' to add them.

Instruction Details			
<div style="display: flex; justify-content: space-around;"> <span>+</span> <span>-</span> </div>			
Instruction	Priority	Frequency	Delete
Fixed Amount...	<input type="text"/> ▾	<input style="width: 30px; height: 20px;" type="button" value="+"/>	<input type="checkbox"/>
Range Based...	<input type="text"/> ▾	<input style="width: 30px; height: 20px;" type="button" value="+"/>	<input type="checkbox"/>
Zero Balance...	<input type="text"/> ▾	<input style="width: 30px; height: 20px;" type="button" value="+"/>	<input type="checkbox"/>

In case of multiple Instruction IDs, you can select the instruction priority from the drop down list.

### **Setting Frequency**

To set frequencies for the selected Instruction ID, click on '+' button. An option list is displayed with all the frequencies maintained in the system.

SelectFrequency	FrequencyID	FreqDesc
<input type="checkbox"/>	F9970	TEST WEEKLY
<input type="checkbox"/>	F9791	fgd
<input type="checkbox"/>	F9623	EVERY MONTH 4TH BOD
<input type="checkbox"/>	F9560	FRIDAY EOD

You can select the frequencies from the option list. One or more frequencies can be selected for an instruction. Click 'ADD' to add them.

You can click on the Instruction set and view the selected frequencies for it under the tab Frequency.

Instruction	Frequen	Delete
Zero Balance...	<input type="checkbox"/>	<input type="checkbox"/>
Collar Model	<input type="checkbox"/>	<input type="checkbox"/>
Sweep Priority	* 1	<input type="checkbox"/>
Sweep Direction	TwoWay	<input type="checkbox"/>
Rev Sweep Frequency	D05	<input type="checkbox"/>
Parent Sweep Priority	1	<input type="checkbox"/>
Rate Type	STANDARD	<input type="checkbox"/>
EOD	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hold	<input type="checkbox"/>	<input type="checkbox"/>

Frequency		Parameters
-		
FrequencyID	FreqDesc	Delete
US	US	<input type="checkbox"/>
f9999	f9999	<input type="checkbox"/>
qwe	hjhjh	<input type="checkbox"/>

### Delete

Select the check box and click '-' button to delete the frequency.

### Viewing Parameters

You can view the parameters values set for an instruction. Select the Instruction and Click on Parameter tab to view the parameter values set for it.

Frequency		Parameters
paramName	paramValue	
Maximum	1000	
MaximumDeficit	1000	
Minimum	500	
MinimumDeficit	500	
Multiple	50	

### Specifying Instruction Details

You can enter the following details in the Instruction Details section:

#### Sweep Priority

When a parent has more than one child accounts sweeps are executed based on the Sweep priority. During the sweep execution the least account priority pair will get executed first

Select the sweep priority for the account pair from the drop down list.

#### Sweep Direction

Select the sweep direction from the drop down list. The options are:

- One Way - Credit balances are only swept out of the account

- Two Way - Sweepin is also supported when the balance of the child account are overdrawn

### **Rev Sweep Frequency**

Reverse sweep frequency is the frequency at which the swept funds are remitted back to remitter account. Specify the frequency of reverse sweep. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.

### **Parent Sweep Priority**

The system provides prioritized sweeps to child accounts if a parent has multiple child accounts in debit balances and the Master/parent account does not have sufficient funds to cover all child account overdrafts during the 2 way sweep

The child account having the least priority will get the funds first.

### **Instruction Priority**

Select the instruction priority from the drop down list. When more than one instruction is set up between a pair of accounts the instruction priority comes in to picture, the instruction with the least number will get executed first

### **Rate Type**

Specify the rate type of the account pair. You can select the rate type from the option list. The list displays all the rate types maintained in the system

### **EOD**

Check this box to execute the instructions at EOD.

### **Hold**

Check this box to hold the execution of instruction of the account pair.

## **7.2.6 Specifying Payment Details**

Payment details are set for the account pair based on which payment parameters will be sent to DDA to fetch the balances.

If the account pair is set for one way, only one way parameter can be viewed on screen. Else both one way and two way options can be viewed. Select the one way and two way parameters from the drop down list. The list displays all the parameters that are set for the account in payment parameters setup.

Payment Instruction for Beneficiary Account details are displayed on the payment instruction panel.

Click Save to save the structure.

## 7.2.7 Modifying Structure

Any structure which is designed can be modified by opening the structure and clicking on the Modify button. The following modifications can be done:

- Add or delete accounts in the structure
- Change the Instruction parameters set for an account pair
- Resume/Pause the Structure.

You cannot change the header account of a structure..

## 7.2.8 Resume/Pause the Structure

The processing of sweeps\pools on a structure can be paused temporarily by selecting the pause button on the structure through the modification operation.

Following are the effects of Pause on structure.

- If structure is Paused then all the Sweeps (Sweep Structure (Including Investment sweeps of TD & MM)) will be stopped.
- Pools contribution updates (Pool Structure) or Sweep and Pools contribution updates (Hybrid) on the paused structure will be stopped.
- BVT transactions hitting the accounts which are part of a structure's marked for Pause will be ignored and BVT processing would be skipped for those structures.

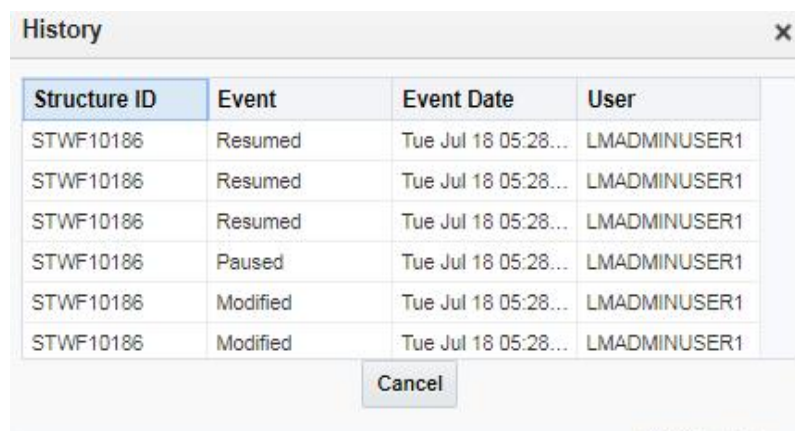
The structure processing can be resumed by unselecting the Pause option.

On Pausing the Structure, Alert gets generated on the alert widget on banker dashboard about the structure being paused for execution.

On revoking the Pause, an Alert message should be generated on the Alert widget on banker dashboard about the structure pause being revoked.

### 7.2.9 Get history for structure

On selection of **Get History** option user would be able to view the entire history for that specific Structure starting from the creation, pause, resume and modifications.



Structure ID	Event	Event Date	User
STWF10186	Resumed	Tue Jul 18 05:28...	LMADMINUSER1
STWF10186	Resumed	Tue Jul 18 05:28...	LMADMINUSER1
STWF10186	Resumed	Tue Jul 18 05:28...	LMADMINUSER1
STWF10186	Paused	Tue Jul 18 05:28...	LMADMINUSER1
STWF10186	Modified	Tue Jul 18 05:28...	LMADMINUSER1
STWF10186	Modified	Tue Jul 18 05:28...	LMADMINUSER1

## 7.3 Structure Summary

This screen is used to find out the structure in which the selected account is a participant . User can search records using Customer ID, Account Number & Structure ID.

Structure Summary x

Get Details Cancel Help

Customer ID  Account Number

Structure ID

Account Number	Branch Code	Currency Code	External Account	Status	Structure ID	Version Number	Structure Descrip
No data to display							

**Customer ID**

Specify the customer ID.

**Account Number**

Specify the account number of the customer.

**Structure ID**

Specify the Structure ID associated to the customer

On Click of Get Details button, Structure details will be display in Structure Summary Tab

---

## 8. Balance Build

OBLM is a standalone system with accounts and balances being mirrored from DDA's. The actual accounts and balances are on DDA.

OBLM will either pull the account turnover data from DDA and build the balance for the account or DDA will push the actual value dated balances to OBLM tables based on which OBLM will update the account balances and carry out its function of sweeping and pooling

### 8.1 Maintaining Balance Upload

Balance fetch parameter maintained at Branch Setup maintenance will govern the mode of balance update on OBLM. OBLM supports two modes of balance update, Online and Offline

#### 8.1.1 Online Mode

In the online mode, the balances for the accounts in the branch will be fetched through a Web Service from the DDA. Basically it's a pull by OBLM from DDA. The balance build always happens before the sweep/pool execution hence the sweeps/pool will always be performed on the latest balances on the account.

OBLM builds online balances in the following manner.

##### 8.1.1.1 Value Date Build

In this scenario OBLM will fetch balances from the DDA. The balance fetch includes previous day (T-1) closing value date account balance and the account turnover for the current book date (T) based on which the balance is built for the account, The account turnover considers transaction posted by the DDA and the transactions posted by OBLM as well (which may be due to Intraday/time based sweeps)

As part of account turnover fetch OBLM can receive the following:

- Only current value dated (T) turnover. In this situation the TO is clubbed with previous day's value date balance to arrive at today's value date balance
- Both current value dated (T) turnover and back dated turnover (T-X, where X is the number of days) or
- Only back dated turnover (T-X, where X is the number of days).

##### 8.1.1.2 DDA Turnover(BVT Turnover)

In this scenario OBLM will only fetch the turnover for all the days in the BVT period without including the transactions that are posted by LM. This is used for BVT processing.

#### 8.1.2 Offline Mode

In offline mode, the balances for the accounts in the branch will be fetched from the backend tables of OBLM. These balances are updated through a periodic file upload from DDA. Basically it's a push from DDA to OBLM. DDA will keep periodically pushing the balance files to OBLM and the periodicity is governed by the DDA. OBLM will refer to its backend tables before the start of sweep/pool.

In offline method OBLM will build balances on actual value dated balances of the participant accounts (based on the last file upload from DDA)



---

**Note**

All transaction posted in DDA from OBLM, will have a unique transaction code.

---

## 9. Monitors and Batches

### 9.1 Introduction

This chapter deals with the various monitors and batches provided by the Application and contains the following sections:

#### Monitor Screens

- Section 9.2, "Sweep Monitor"
- Section 9.3, "BVT Monitor"
- Section 9.4, "Reverse Sweep Monitor"
- Section 9.5, "MBCC Monitor"
- Section 9.6, "Interface Monitor"
- Section 9.7, "Job Scheduler"

#### Batch Screens

- Section 9.8, "Sweep Batch"
- Section 9.9, "Pool Batch "
- Section 9.10, "EOD Batch "
- Section 9.11, "Manual Customer Purge"
- Section 9.12, "Manual User Purge"

### 9.2 Sweep Monitor

This Monitor enables user to view the Sweep details. To invoke this screen, click 'Monitor' tab on the application and select 'Sweep Monitor'.

Sweep ID	Sweep Log ID	Structure ID	Instruction ID	Parent Account	Parent Pre Sweep Balance	Parent Post Sweep Balance	Child Account	Child Pre Sweep Balance	Child Post Sweep Balance	Sweep Amount in Child Account Currency
No data to display										

You can enter the following details:

#### From Date

Specify the start date from which to view the batches.

#### To Date

Specify the end date till which to view the batches.

### Value Date From

Specify the value date from which to view the batches.

### Value Date To

Specify the value date to till which to view the batches.

### Filter By

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- Exceptions
- Pending
- Success

### Customer ID

Specify the customer ID for which the batches are to be viewed. You can select the customer ID from the option list.

### Structure ID

Specify the structure ID for which the batches are to be viewed. You can select the structure

ID from the option list. The list displays all the structure IDs maintained in the system. Click 'Get Details' button to view the result below.

Sweep Id	Sweep Log Id	Structure ID	Parent Account	Child Account	Sweep Instruction Id	Value Date	Child Pre Sweep Balance	Child Post Sweep Balance	Parent Pre Sweep Balance	Parent Post Sweep Balance	Sweep Amount in Child A/C CCY	Two Way	Status	Message	Log Time Stamp
0	555503	TESTSTR1	DMAC001...	DMAC001...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-21 23:...
0	555521	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-26 13:...
0	555520	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-25 13:...
0	555519	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-24 16:...
0	555518	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-23 13:...
0	555517	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-22 13:...
0	555516	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-21 23:...
0	555501	TESTSTR1	DMAC001...	DMAC001...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-21 23:...
0	302	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-21 16:...
0	314	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-26 13:...
0	306	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-25 13:...
0	302	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-24 16:...
0	31	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-23 13:...
0	301	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-22 13:...
0	189	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			S		2016-09-21 23:...
0	116	TESTSTR1	SWHRAC00...	SWHRAC00...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			Y		2016-09-26 21:...
0	555515	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			Y		2016-09-26 21:...
43	7531	TESTSTR1	TESTACC003...	TESTACC003...	IC001	Tue Feb 21 11:00:00	50000.0	0.0	50000.0	100000.0			S		2017-02-01 11:...
43	2893	TESTSTR1	TESTACC002...	TESTACC002...	IC001	Tue Feb 21 11:00:00	50000.0	0.0	50000.0	100000.0			S		2017-02-01 11:...
0	555514	TESTSTR1	DMAC002...	DMAC002...	IC001	Tue Feb 21 11:00:00	1000.0	5000.0	10000.0	5000.0			Y		2016-09-26 17:...

The report generated displays the following

Column	Description
Sweep ID	Displays the sweep ID used to query transaction details and account information
Sweep Log ID	Displays the Sweep Log ID
Structure ID	Displays the structure ID of the executed structure

Sweep Instruction ID	Displays the sweep instruction ID that was executed
Parent Account	Displays the parent account number
Parent Pre Sweep Balance	Displays the balance in the parent account before the execution of the sweep
Parent Post Sweep Balance	Displays the balance in the parent account after the execution of the sweep
Child Account	Displays the child account number
Child Pre Sweep Balance	Displays the balance in the child account before the execution of the sweep
Child Post Sweep Balance	Displays the balance in the child account after the execution of the sweep
Sweep Amount in Child Account CCY	Displays the sweep amount in child account currency
Value Date	Displays the value date of the execution
Two Way	Displays if the sweep is a two way sweep. The values displayed are 'Y' or 'N'
Status	Displays the status of the sweep. The values displayed can be 'S', 'P' or 'E' representing Success, Pending and Exception respectively.
Message	Displays any exception message generated
Log Time Stamp	Displays the system time of the sweep execution
Mode	Displays the mode of the sweep execution
Payment Initiated Time-stamp	Displays the Payment Initiated Timestamp
Payment Acknowledgment Time- stamp	Displays the Payment Acknowledgment Timestamp
Payment Message	Displays the Payment Message

### 9.3 **BVT Monitor**

This enables user to view the back value dated transactions executed. To invoke this screen, click 'Monitor' tab on the application and select ' BVT Sweep Monitor'.

Get Details Cancel

From Date  To Date

Filter By All Account Number

**Bvt Report**

Bvt Id	Account Number	Value Date	Transaction_Date	Log Time Stamp	Status	Message
No data to display.						

You can enter the following details:

**From Date**

Specify the start date from which to view the batches.

**To Date**

Specify the end date till which to view the batches.

**Filter By**

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- New
- Exceptions
- Pending
- Success

**Account Number**

Specify the account number for which the BVT details need to be viewed.

**9.3.1 BVT Report**

You can view the following details in this section:

Column	Description
BVT ID	Displays the BVT ID Account
Number	Displays the account number
Value Date	Displays the value date of the transaction
Transaction Date	Displays the execution date of the transaction

Log Time Stamp	Displays the time at which the transaction executed
Status	Displays the status of the BVT. The values can be SUCCESS, PENDING or EXCEPTION
Message	Displays the exception message
Amount	Displays the amount in the transaction

## 9.4 Reverse Sweep Monitor

This Monitor enables user to view the Reverse Sweep executed in the system for a particular date. To invoke this screen, click 'Monitor' tab on the application and select 'Reverse Sweep Monitor'.

You can enter the following details:

### From Date

Specify the start date from which to view the batches.

### To Date

Specify the end date till which to view the batches.

### Filter By

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- New
- Exceptions
- Pending
- Success

## Structure ID

Specify the structure ID for which the batches are to be viewed. You can select the structure ID from the option list.

You can view the following details in this section:

Column	Description
Structure ID	Specify the structure ID for which the batches are to be viewed. You can select the structure ID from the option list.
Reverse Sweep Log Id	Displays the Reverse Sweep Log ID
Structure ID	Displays the structure ID of the executed structure
From Account	Displays the From account number
To Account	Displays the To account number
Amount	Displays the amount.
Value Date	Displays the value date of the execution

## 9.5 MBCC Monitor

This Monitor enables user to view the MBCC transaction for a Customer for a structure ID for a selected date range.

To invoke this screen, click 'Monitor' tab on the application and select 'MBCC Monitor'.

The screenshot shows the MBCC Monitor application interface. At the top, there is a window title 'MBCC Monitor x' and a toolbar with 'Get Details' and 'Cancel' buttons. Below the toolbar, there are several input fields for search criteria: 'Customer ID', 'Structure ID', 'Origin Account Number', 'Destination Account Number', 'From Date', and 'To Date'. Each field has a search icon. Below the input fields, there is a 'MBCC Report' button. The main area of the application displays a table with the following columns: 'Structure ID', 'Structure Description', 'Origin Account Number', 'Origin Account Description', 'Origin Branch Code', 'Origin Branch Name', 'Origin Currency Code', 'Sweep Concentration Method', and 'Destination Account Number'. The table currently shows 'No data to display'.

You can enter the following details:

### Customer ID

Enter the customer ID to view the MBCC.

### Structure ID

Specify the structure related to selected Customer ID.

### Origin Account Number

Specify the Origin account number

**Destination Account Number**

Specify the Destination account number

**From Date**

Specify the start date from which to view the MBCC.

**To Date**

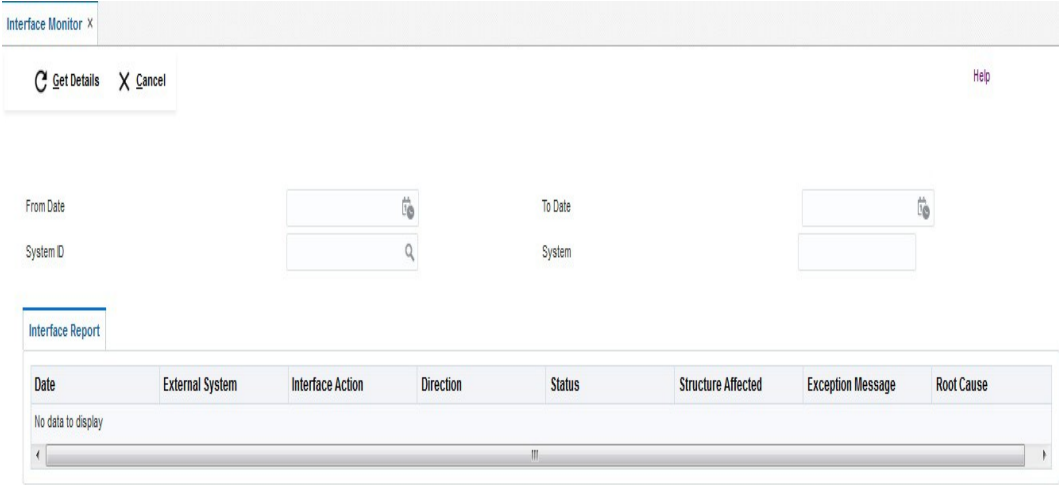
Specify the end date till which to view the MBCC. You can view the following details in this section:

<b>Column</b>	<b>Description</b>
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Origin Account Number	Displays the Origin Account Number
Origin Account Description	Displays the Origin Account Description
Origin Branch Code	Displays the Origin Branch Code
Origin Branch Name	Displays the Origin Branch Name
Origin Currency Code	Displays the Origin Currency Code
Sweep Concentration	Displays the Sweep Concentration Method
Destination Account Number	Displays the Destination Account Number
Destination Account	Displays the Destination Account Description
BIC Code	Displays the BIC Code
Destination Branch Name	Displays the Destination Branch Name
Destination Currency	Displays the Destination Currency
Event Code	Displays the Event Code
Event Description	Displays the Event Description
Direction	Displays the Direction
Event Date	Displays the Event Date
Status	Displays the Status
Exception Message	Displays the Exception Message



# 9.6 Interface Monitor

This Monitor enables user to view the external system wise Interface details for the given dates. To invoke this screen, click 'Monitor' tab on the application and select 'Interface Monitor'.



### From Date

Specify the start date from which to view the MBCC.

### To Date

Specify the end date till which to view the MBCC.

### System ID

Specify the unique system ID

### System

System name populates on selection of System ID.

## 9.7 Job Scheduler

Column	Description
Date	Displays the date
External System	It displays the External System of the interface
Interface Action	It displays the Interface Action
Direction	It displays the Direction
Status	It displays the Status of Interface Structure
Affected	It displays the Which Structure Affected
Exception Message	It displays the if any Exception Message is there
Root Cause	It displays the Root Cause

Job Scheduler is a view screen which displays the scheduled Job frequency. .To invoke this screen, click 'Monitor' tab on the application and select 'Job Scheduler.'

Get Details X Cancel

Job Code\* 005

Job Name ReverseSweepBatch

Job Description Reverse Sweep Execution

Service Parameters

InstanceID	executionID	startTime	endTime	batchStatus
No data to display.				

You can enter the following details here:

### Job Code

Specify the job code for which the scheduler is to run. You can select the job code from the option list. The list displays all the job codes maintained in the system

### Job Name

The system displays the name of the job selected.

### Job Description

The system displays the description for the selected job.

### 9.7.1 Service Parameters

Click 'Get Details' button to view the parameters details in this section.

[Get Details](#) [Cancel](#)

Job Code \*

Job Name

Job Description

InstanceID	executionID	startTime	endTime	batchStatus	exitStatus
14564	14564	Sun Apr 02 05:18:28 EDT 2017	Sun Apr 02 05:18:30 EDT 2017	COMPLETED	COMPLETED
15832	15832	Mon Apr 03 02:27:04 EDT 2017	Mon Apr 03 02:27:05 EDT 2017	COMPLETED	COMPLETED
16266	16266	Tue Apr 04 04:59:33 EDT 2017	Tue Apr 04 04:59:34 EDT 2017	COMPLETED	COMPLETED
16268	16268	Tue Apr 04 05:01:56 EDT 2017	Tue Apr 04 05:01:56 EDT 2017	COMPLETED	COMPLETED
16270	16270	Tue Apr 04 07:15:41 EDT 2017	Tue Apr 04 07:15:41 EDT 2017	COMPLETED	COMPLETED
16335	16335	Wed Apr 05 03:04:37 EDT 2017	Wed Apr 05 03:04:37 EDT 2017	COMPLETED	COMPLETED
16589	16589	Wed Apr 05 05:03:30 EDT 2017	Wed Apr 05 05:03:30 EDT 2017	COMPLETED	COMPLETED
17383	17383	Thu Apr 06 04:31:47 EDT 2017	Thu Apr 06 04:31:48 EDT 2017	COMPLETED	COMPLETED
17394	17394	Thu Apr 06 04:36:25 EDT 2017	Thu Apr 06 04:36:25 EDT 2017	COMPLETED	COMPLETED
17927	17927	Thu Apr 06 08:52:04 EDT 2017	Thu Apr 06 08:52:04 EDT 2017	COMPLETED	COMPLETED
18892	18892	Fri Apr 07 06:34:32 EDT 2017	Fri Apr 07 06:34:33 EDT 2017	FAILED	FAILED
19195	19195	Fri Apr 07 08:31:22 EDT 2017	Fri Apr 07 08:31:25 EDT 2017	FAILED	FAILED
22511	22511	Tue Apr 11 00:09:14 EDT 2017	Tue Apr 11 00:09:17 EDT 2017	FAILED	FAILED

You can view the following details:

Column	Description
Instance ID	Displays the Instance ID
Execution ID	Displays the Execution ID
Start Time	Displays the start time of the batch
End Time	Displays the end time of the batch
Batch Status	Displays the status of the batch execution. The values displayed can be 'RUNNING', 'FAILED' or 'COMPLETED'.
Exit Status	Displays the exit status of the batch. The values displayed can be

Click 'Cancel' to close the page.

## 9.8 Sweep Batch

This screen is used to invoke a sweep batch manually. To invoke this screen, click 'Batch' tab on the application and select 'Sweep Batch.'

Setup x Sweep Batch x

Get Details Clear Execute Help

Customer ID \* DRAGON Customer Name DRAGON AIR

Structure ID Override Pending Sweep

**Structures**

Select	Structure ID	Structure Description	Effective Date	
<input type="checkbox"/>	EUSTR6841	1-WAY SWEEP WITH REVERSAL	Thu Jun 01 00:00:00 EDT 2017	1
<input type="checkbox"/>	EUSTR6841	1-WAY SWEEP WITH REVERSAL	Thu Jun 01 00:00:00 EDT 2017	2

**Accounts**

Account Number	Branch Code	Currency Code
No data to display		

You can enter the following details here:

### Customer ID

Specify the customer ID for which manual batches are to be run. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system

### Customer Name

The system displays the name of the selected customer.

### Structure ID

Specify the structure ID for which manual batches are to be run.

### Override Pending Sweep

Select this if user wants to override the pending sweep.

Click 'Get Details' button to view the structures linked to the customer ID and accounts linked to each structure.

Get Details Clear Run

Customer ID \* C0001 Customer Name Wells Fargo Customer

**Structures**

Select	Structure ID	Structure Description	Effective Date	Version Number
<input checked="" type="checkbox"/>	TESTSTR1	Domestic Sweep Structure	Thu Jan 05 00:00:00 IST 2017	1
<input checked="" type="checkbox"/>	STWF9781	sgpt	Thu Jan 19 00:00:00 IST 2017	1
<input checked="" type="checkbox"/>	STWF9719	lghyhhqooo	Thu Feb 23 00:00:00 IST 2017	1
<input type="checkbox"/>	STWF9440	Test manual	Mon Feb 06 00:00:00 IST 2017	1
<input type="checkbox"/>	STWF8829	jobhst	Thu Feb 02 00:00:00 IST 2017	1

**Accounts**

Account Number	Branch	Currency	Available Balance
TESTACC003	Wells Fargo - London	POUND	100000.0
TESTACC002	Wells Fargo - London	POUND	100000.0
TESTACC001	Wells Fargo - London	POUND	100000.0

### Structures

You can view the following details in this section:

Column	Description
Structure ID	Displays the structure ID Structure
Description	Displays the description for the structure
Effective Date	Displays the date from which the structure is effective
Version Number	Displays the version number of the structure

### Accounts

Click on a Structure ID row to view the details of accounts linked to the structure. You can view the following details in this section:

Column	Description
Account Number	Displays the account number
Branch	Displays the branch to which the account belongs
Currency	Displays the currency of the account
Available Balance	Displays the available balance in the account

Click 'Select' check box to select the structure IDs and click 'Run' button to execute the selected structures.

## 9.9 Pool Batch

This screen is used to invoke a Pool batch manually. To invoke this screen, click 'Batch' tab on the application and select 'Pool Batch.'

To invoke Pool Batch Status screen, click 'Batch' tab on the application and select 'Pool Batch

**Note:-** If the Pool batch is invoked manually for a Structure, the End of the day Auto-Pool Batch will ignore the Structure for the day and will not process the pool transaction.

POOL BATCH STATUS										
+ Initiate Pool For Branch   + Initiate Pool For Structure   ↻ Refresh Pool Log Details										
Pool Log Details										
Pool ID	Log Time	Structure ID	Version	Customer	Parent Account	Parent Branch	Parent Currency	Status	Status Message	Value Date
No data to display.										
Pool Contributions										
Child Account	Child Branch	Child Currency	Forex Rate	Contribution	Value Date					
No data to display.										

## 9.9.1 Initiating Pool for Branch

To invoke or reset pool for a branch, click 'Initiate Pool For Branch' button.

Pool ID	Structure ID	Version Number	Customer ID	Account Number	Branch Code	Currency Code	Value Date	Status	Message	Log Timestamp

### **Branch Identifier**

Specify the branch for which the pool has to be executed or reset. You can also select the branch code from the option list. The list displays all the branch codes maintained in the system.

### **Branch Description**

The system displays the description for the selected branch.

### **From Date**

Specify the start date from which to view the batches.

### **To Date**

Specify the end date till which to view the batches.

### **Filter**

Select the filtering criteria of the output from the drop down menu. The options are:

- Success
- Failure

### **Structure ID**

select the Structure ID for which the structure has to be executed.

### **Customer ID**

Displays Customer ID.

### 9.9.1.1 Invoke Pool Batch

Click on 'Invoke Pool Batch' button to start the pool batch for the selected branch. You get a message saying 'Pool Batch for the selected branch has started'. Click 'OK'.

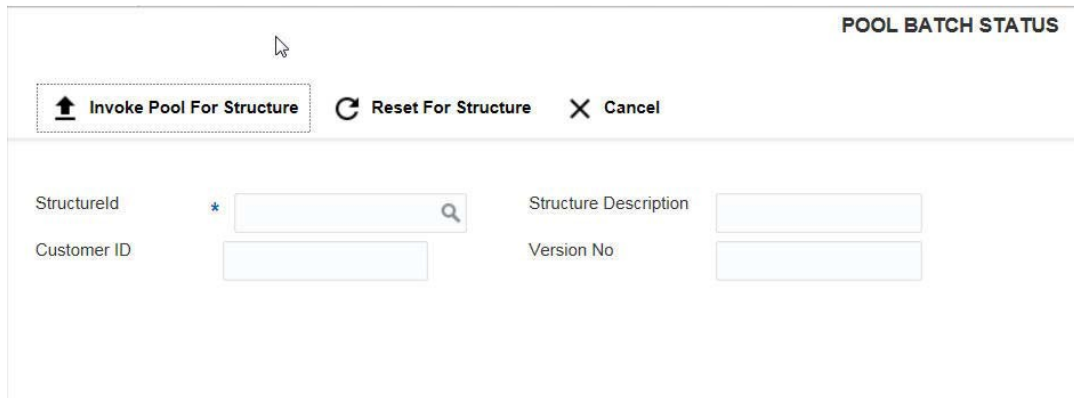
### 9.9.1.2 Reset Pool Batch

Click on 'Reset Pool Batch' button to reset the pool batch for the selected branch. You get a message saying 'Pool Batch for the selected branch is reset'. Click 'OK'.

Click 'Cancel' to cancel the page and go back to the home page.

## 9.9.2 Initiating Pool for Structure

To invoke or reset pool for a structure, click 'Initiate Pool For Structure' button.



The screenshot shows a web interface titled "POOL BATCH STATUS". At the top, there are three buttons: "Invoke Pool For Structure" (with an upward arrow icon), "Reset For Structure" (with a circular refresh icon), and "Cancel" (with an 'X' icon). Below the buttons, there are four input fields arranged in a 2x2 grid. The top-left field is labeled "StructureId" and has a search icon; it is highlighted with a dashed box. The top-right field is labeled "Structure Description". The bottom-left field is labeled "Customer ID". The bottom-right field is labeled "Version No".

### **Structure ID**

Specify the structure for which the pool has to be executed or reset. You can also select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

### **Structure Description**

The system displays the description for the selected structure.

### **Customer ID**

The system displays the customer ID associated with the selected structure.

### **Version No**

The system displays the version number of the selected structure.

### 9.9.2.1 Invoke Pool Batch

Click on 'Invoke Pool For Structure' button to start the pool batch for the selected structure. You get a message saying 'Pool Batch for the selected structure has started'. Click 'OK'.

### 9.9.2.2 Reset Pool Batch

Click on 'Reset For Structure' button to reset the pool batch for the selected structure. You get a message saying 'Pool Batch for the selected structure is reset'. Click 'OK'.

Click 'Cancel' to cancel the page and go back to the home page.

## 9.9.3 Refreshing Pool Log Details

Click on 'Refresh Pool Log Details' button to view the pool log details.

## 9.9.4 Pool Log Details

You can view the following details under the Pool Log Details section:

<b>Column</b>	<b>Description</b>
Pool ID	Displays the pool ID
Log Time	Displays the log time
Structure ID	Displays the ID of the structure being executed
Version	Displays the version of the structure
Customer	Displays the name of the customer
Parent Account	Displays the parent account number
Parent Branch	Displays the branch to which the parent account belong to
Parent Currency	Displays the currency of the parent account
Status	Displays the status of the execution
Status Message	Displays the status message
Value Date	Displays the value date of execution

### 9.9.5 Pool Contributions

You can view the following details under the Pool Contributions section:

<b>Column</b>	<b>Description</b>
Child Account	Displays the child account number
Child Branch	Displays the branch of the child account
Child Currency	Displays the currency of the child account
Forex Rate	Displays the Forex rate fixed
Contribution	Displays the amount contributed by the child account
Value Date	Displays the value date of the execution

### 9.10 EOD Batch

LM system allows you to perform EOD operations manually using the EOD batch screen. The EOD tasks are performed in a given order for a given branch. The order of jobs invoked during the EOD is as below:

- BVT Sweep
- EOD Sweep of Account Pairs



- EOD Sweep of Structures
- EOD Pool
- EOD IC
- EOD Date Flip

To invoke EOD Batch Status screen, click 'Batch' tab on the application and select 'EOD Batch' ;

### 9.10.1 Invoking EOD Batch

Enter the following details:

#### **Branch Code**

Specify the branch for which the EOD is to be initiated. You can also select the branch code from the option list. The list displays all the branch codes maintained in the system.

#### **Branch Description**

The system displays the description for the selected branch code.

Click 'Invoke EOD Batch' button to initiate EOD batch. System displays a message saying 'EOD batch for selected branch has started.'

### 9.10.2 Invoking Date Flip

Select the branch for which the date flip has to be done from the option list.

Click on 'Invoke Date Flip' button to move the application to the next working date. Click 'Cancel' button to close the current page and view the home page.

### 9.10.3 Invoking EOD IC

Select the branch for which the EOD IC has to be done from the option list. Click on 'Invoke EOD IC' button to start the EOD IC for the selected branch. Click 'Cancel' button to close the current page and view the home page.

## 9.10.4 Viewing EOD Status

To view the status of the EOD jobs executed, you can fetch the details using Job Scheduler.

*For more information on 'Job Scheduler' refer to the section "Job Scheduler" on page 7' in this User Manual.*

## 9.11 Manual Customer Purge

Manual Customer Purge screen is invoked to purge the closed customer data, User can select the list of closed customers to be processed under this Operation.

The screenshot shows the 'Manual Customer Purge' application window. At the top, there is a title bar with the text 'Manual Customer Purge x'. Below the title bar is a toolbar containing three buttons: '+ New', 'Get Details', and 'Authorize', along with a 'Help' link on the right. The main area of the window contains two input fields: 'Forget Customer Process ID' with a search icon, and 'Forget Customer Process Type \*' with a dropdown arrow. Below these fields is a 'Customer Details' tab. Under the tab, there is a table with two columns: 'Customer ID' and 'Customer Name'. The table is currently empty, displaying 'No data to display.' and a scrollbar.

### Forget Customer Process ID

Specify a unique Forget Customer Process ID.

### Forget Customer Process Type

Select the Forget Customer Process Type from the drop down list.

### Customer No

Specify additional parameters if any. Click '+' to add a row and select the Customer Number, Value of the same. Click '-' to remove a row.

### Customer Name

Specify the name of Customer.

### Status

Specify the record status of customer.

## 9.12 Manual User Purge

Manual User Purge screen is invoked to purge the closed User data, Operation Manager can select the list of closed User to be processed under this Operation.

**Forget User Process ID**

Specify a unique Forget User Process ID.

**Forget User Process Type**

Select the Forget User Process Type from the drop down list.

**User ID**

Specify additional parameters if any. Click '+' to add a row and select the User Number, Value of the same. Click '-' to remove a row.

**User Name**

Specify the name of User.

**Status**

Specify the record status of User.

---

## 10. BVT Handling

During the balance build process, whenever system receives a transaction for which value date is less than the system date of the branch (booking date), system will mark that transaction/s as BVT.

During the EOD processing, OBLM will identify accounts and their related structures for which back value dated transaction has to be processed. The BVT processing will always be done at the structure headers EOD.

The system rebooks the sweeps (in case of physical pooling) and adjusts the interest amount that had been accrued and settled in the accounts when you input a transaction with a back value date. In case of a change in the Account Structure in the interim between the Back Value Transaction (BVT) date and current date, the system uses the account structure existing on the execution days.

### 10.1 BVT Handling

Any back valued transaction will result in rebooking of sweeps from that particular BVT date. If the Account Structure had undergone a change in the period between the BVT date and current date, system will take the appropriate previous structure information into account while replaying the sweeps

System will carry out the following steps during BVT processing

Condition	Action
Reversal of Sweeps	System Reverses all the sweep instructions executed on relevant structures from back value date to current date
BVT balance adjustments	System adjusts the balances of an account based on BVT transactions
Re-play sweep instructions	System replays all the sweep instructions from Back value date to current date for all related structures, taking into account the BVT adjusted balances.
BVT update to Core Banking System	Send post-BVT , post-sweep balance corrections for all effected accounts , considering BVT adjustments to Core Banking System

System will process BVT only for Value Date based sweeps.

Whenever a BVT transaction hits an account, the corresponding Account that was active on that effective date is taken into consideration for pre-liquidity management and post-liquidity management balances.

#### 10.1.1 Replay of Sweeps

Replay of sweeps will be an internal process to OBLM and are carried out in the following manner:

- All the sweep transactions, if any, of affected structures are to be reversed on the BVT date

- Considering the BVT sweep adjustments, the System will replay all the sweeps in order to ensure that value dated balances for Parent Account as well as other Child Accounts in the structure are correctly updated
- Considering the updated System account balances, the system will reverse the sweep transactions, including the reverse sweeps, and then replay the sweep cycle till the current processing date
- Replayed sweeps (re-booked entries) will have the booking date as the processing date (date on which BVT is processed which would be the current system date for the account) and the value date will be in back period
- While processing multiple BVT entries for an account the system will start processing the BVTs from the earliest value date.
- The Post Sweep Balances are updated accordingly for the Account + Effective Date + Account Combination

The accounting entries hand off to the core banking system will be done according to the payment instruction maintenance parameters maintained at the branch level.

### **10.1.2 Pool Structures**

For pooling structured affected by BVT transactions, system will get all the contribution made to the LM contributions table from the BVT date and adjust the contribution table for all the structures which had BVT accounts.

### **10.1.3 Multi Currency**

While replaying sweep instructions, system considers exchange rates for the particular date in the back period, where cross currency sweeps are involved

### **10.1.4 BVT with Structural Changes**

While replaying sweep instructions, system considers appropriate historic structures

---

# 11. Simulation of Liquidity Structures

## 11.1 Introduction

Banks/Customers can simulate the structure, perform the sweep and check the balances using the sample data for a specific period of time. If the results are satisfactory, this structure can be saved for real time use. Simulation structure provides the following benefits:

- Check post sweeping balances using historical data
- Make account level changes and simulate to observe changes in balances
- Create new structures based on user requirements and simulate with user input data
- Convert simulated structures to real structure
- Copy the interest rates and terms & conditions while converting the simulated structure into real structure and redefine if required

## 11.2 Simulation with New Data

You can use the Simulator screen to simulate new data and generate structures. Click on Simulator Tab and select Simulator New link to open screen..

The screenshot shows a web interface for creating a new simulation. At the top left, there are buttons for '+ New' and 'Get Details'. Below these are input fields for Simulator ID, Simulator Description, Prospect ID, Prospect Description, Balance Date From, and Balance Date To. A 'Help' link is visible in the top right corner. Below the input fields is a tab labeled 'Accounts'. Underneath the 'Accounts' tab is a table with the following columns: Account Number, Branch, Currency, Product Type, and Select. The table is currently empty. There are also '+' and '-' buttons above the table.

Click New button to start a new simulation. You can specify the following details here:

### **Simulator ID**

The system displays the simulator ID that is auto generated.

### **Simulator Description**

Specify a description for the simulator ID.

### **Prospect ID**

The system displays the auto generated prospect ID.

### **Prospect Description**

Specify a description for the prospective customer.

### **Balance Date From**

Specify the start date for the simulation.

### **Balance Date To**

Specify the closing date for the simulation. The To date should be more than the From date.

## **11.2.1 Adding Accounts for the Structure**

To add accounts click on Sample File button to download the excel file from the system. You can enter the account details and Click Upload button to upload the file.

### **Product Type**

Specify the product from the pick list. All the accounts uploaded will be assigned this product type.

Click on '+' button to add accounts. All the uploaded accounts will be listed here. You can select the accounts and click 'ADD'.

Click 'Next' button to start creating the structure. The liquidity structure can be designed and the balances can be viewed in as in the normal structure maintenance.

*For more information on 'Structure Maintenance' screen refer to the section "Maintaining a Structure" on page 7' in this User Manual.*

Once the structure is designed and parameters are set, you can click on 'Simulate' button. The structure will be saved and sweeps will be executed.

---

### **Note**

The simulation will be executed only if the balances uploaded are for the period in which the simulation is executed.

---

You will be directed to the Reports screen. ,



Click on 'Submit for Approval' or 'Discard'.

## 11.3 Simulation with Existing Data

You can use the Simulator screen to simulate existing data and generate structures. Click on 'Simulator' Tab and select 'Simulator Existing' link to open screen..

The screenshot shows a web application interface for the 'Simulator Existing' screen. At the top, there are navigation buttons: 'X Cancel' and 'Next >'. Below this, there are six input fields arranged in two columns. The left column contains: 'Simulator ID' (with value 'SIM4998'), 'Customer ID \*', 'Balance Date From \*' (with value '3/9/2017'), and a tab labeled 'Accounts' with a sub-tab 'Active Liquidity Structures'. The right column contains: 'Simulator Description \*', 'Customer Description \*', and 'Balance Date To \*'. Below the input fields is a table with columns: 'Account Number', 'Branch', 'Currency', 'Current Balance', 'Available Balance', 'External Account', 'Balance Compensation', and 'Select'. The table has a header row and one data row. The 'External Account' and 'Balance Compensation' columns have small square icons in the data row. There are also '+' and '-' buttons above the table.

Click New button to start a new simulation. You can specify the following details here:

### **Simulator ID**

The system displays the simulator ID that is auto generated.

### **Simulator Description**

Specify a description for the simulator ID.

### **Customer ID**

Specify the customer ID. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### **Customer Description**

Specify a description for the prospective customer.

### **Balance Date From**

Specify the start date for the simulation.

### **Balance Date To**

Specify the closing date for the simulation. The To date should be more than the from date.



### 11.3.0.1 Simulating with Active Structure

For simulating an existing active structure, click on 'Active Liquidity Structure' tab.

Modify X Cancel

Simulator ID: 016123  
Customer ID: Wells Fargo  
Balance Date From: 4/1/2017  
Simulator Description: Disc  
Customer Description: Wells  
Balance Date To: 4/6/2017

Accounts: Active Liquidity Structures

Account Number	Branch	Currency	Current Balance	Available Balance	External Account	Balance Compensation	Select
----------------	--------	----------	-----------------	-------------------	------------------	----------------------	--------

Click on + button to view all the active structures listed out. Select the structure required and click 'ADD'.

You can add new accounts for the selected structure if required. Click on 'Account' tab to open it. Click on '+' button to add accounts. All the uploaded accounts will be listed here. You can select the accounts and click 'ADD'.

After the structure selection (also if required account selection) click 'Next' button to go to the next screen. Here you can view the structure selected and the new accounts selected. Now you can start adding account to the structure. The liquidity structure can be designed and the balances can be viewed in as in the normal structure maintenance.

*For more information on 'Structure Maintenance' screen refer to the section "Maintaining Accounts in the Structure" on page 5' in this User Manual.*

Click on 'Simulate' button to save the simulation structure. Sweeps will get executed and you will be directed to reports screen.

Submit Discard

[Sweep Log Report](#)

[LM Benefit Report](#)

Click on 'Submit for Approval' or 'Discard'.

# 12. Dashboards

## 12.1 Introduction

The global liquidity management dashboard provides various information to the user who logs in based on the role associated. The key features of the dashboard are as follows.

- Easy access to alerts and exceptions based on the role.
- Easy view of the data of the customers.
- Summary of the transactions for bank managers to view logically categorized applications for easy analysis and processing

You can view the following Dashboards based on the 'User Role' you are mapped to:

- Banker dashboards
- RM/Corporate dashboard

Each 'User Role' would not require all of the above, hence the system enables grouping of these Dashboards based on the 'User Role'.

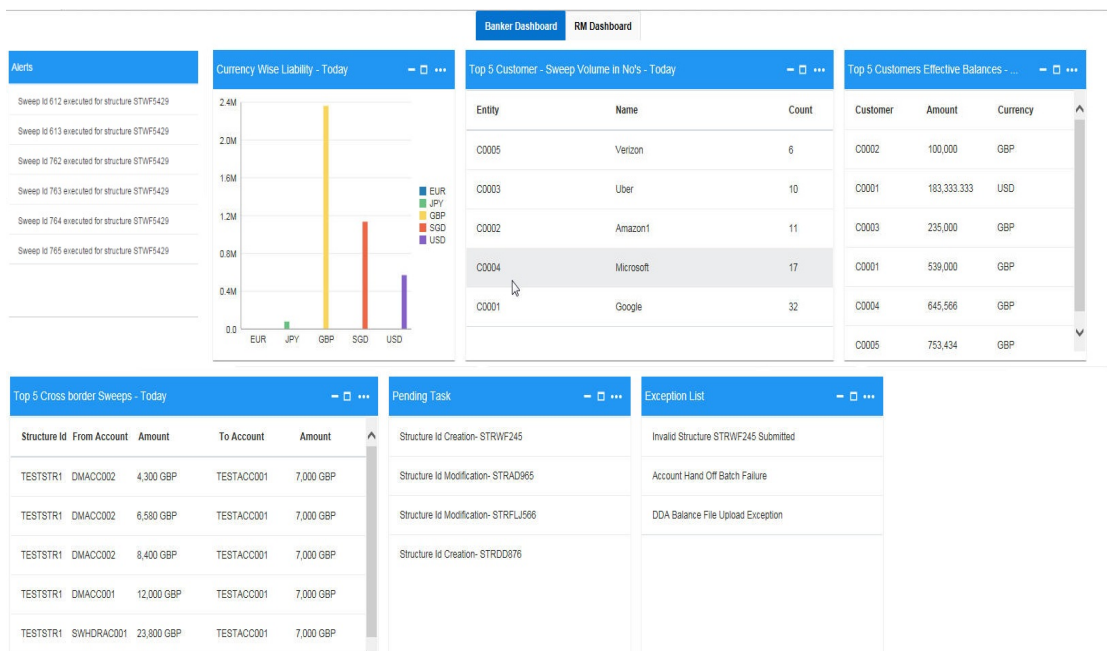
Every LM will have a factory shipped branch called the LMB branch in which the currency exchange rates are maintained. All the currencies shown in the dashboard are converted based on these rates.

The following sections explain, in detail, the features associated with each Dashboard, the groups, and the 'User Role' associated with each group.

## 12.2 Banker Dashboard

In the Banker Dashboard, the application allows you to do the following:

- View a system wide summary of the LM transactions as well as system alerts and exceptions based on the role.
- View the data of all the customers you have access to.



Various widgets for bankers are discussed under the following headings.

## 12.2.1 Alerts

This widget displays the system alerts generated by all the maintenance screens to the banker. This real time notification to the banker can reduce the turnaround time on roadblocks.



Sweep Id 612 executed for structure STWF5429
Sweep Id 613 executed for structure STWF5429
Sweep Id 762 executed for structure STWF5429
Sweep Id 763 executed for structure STWF5429
Sweep Id 764 executed for structure STWF5429
Sweep Id 765 executed for structure STWF5429

## 12.2.2 Currency Wise Liability

This widget displays the currency wise liability balances across regions in five main currencies (USD, EUR,GBP,JPY and SGD). This is shown as a bar graph. You can view the balances by hovering over the graph.

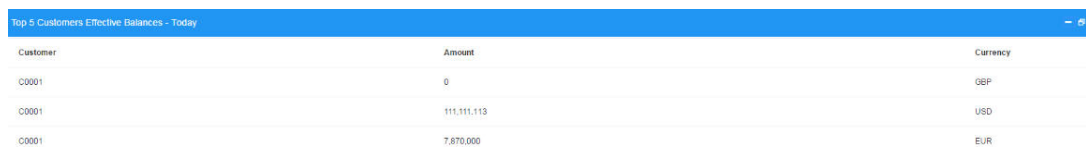
This gives a ready reference on regional currency positions for FX planning.



## 12.2.3 Top Five Customers Effective Balances

This widget lists the top five customers based on the total available balance. The balances are segregated for sweep structures and pool structures and the cumulative balances are shown for both.

This helps to identify the top liquidity customers in a period of time and strategize the sale and customer retention accordingly.



Customer	Amount	Currency
C0001	0	GBP
C0001	111,111,113	USD
C0001	7,870,000	EUR

The various columns in the widget are as below:

Column	Description
Customer	Displays the customer name
Amount	Displays the balance amount of the customer
Currency	Displays the currency of the balance amount

#### 12.2.4 Top Five Customers - Sweep Volume in Numbers

This widget displays the most active sweep customers for the day. It can help in estimating revenue from each customer when charges are sweep based.

Top 5 Customer - Sweep Volume in No's - Today		
Entity	Name	Count
C0001	Google Plc	419

The various columns in the widget are as below:

Column	Description
Entity ID	Displays the entity ID
Name	Displays the name of the Customer
Count	Displays the count of sweeps

#### 12.2.5 Top Five Cross Border Sweeps

This widget displays the top five cross border sweeps for the day in terms of sweep amount. You can drill down and view the details of the sweep.

Top 5 Cross border Sweeps - Today				
Structure ID	From Account	Amount	To Account	Amount
ST100	A100	214 EUR	A2000	514 USD

The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
From Account	Displays the account number from which the sweep was done
Amount	Displays the amount in the account

Column	Description
To Account	Displays the account number to which the sweep was done
Amount	Displays the amount in the account

### 12.2.6 Pending Task

This widget lists all the pending authorization tasks. You can drill down the list to view the authorization screen. This helps to prioritize and ascertain the authorizations.

Pending Task
Account WFUS1231A pending for authorization
Account WFUS1231B pending for authorization
Account WFUS1231C pending for authorization

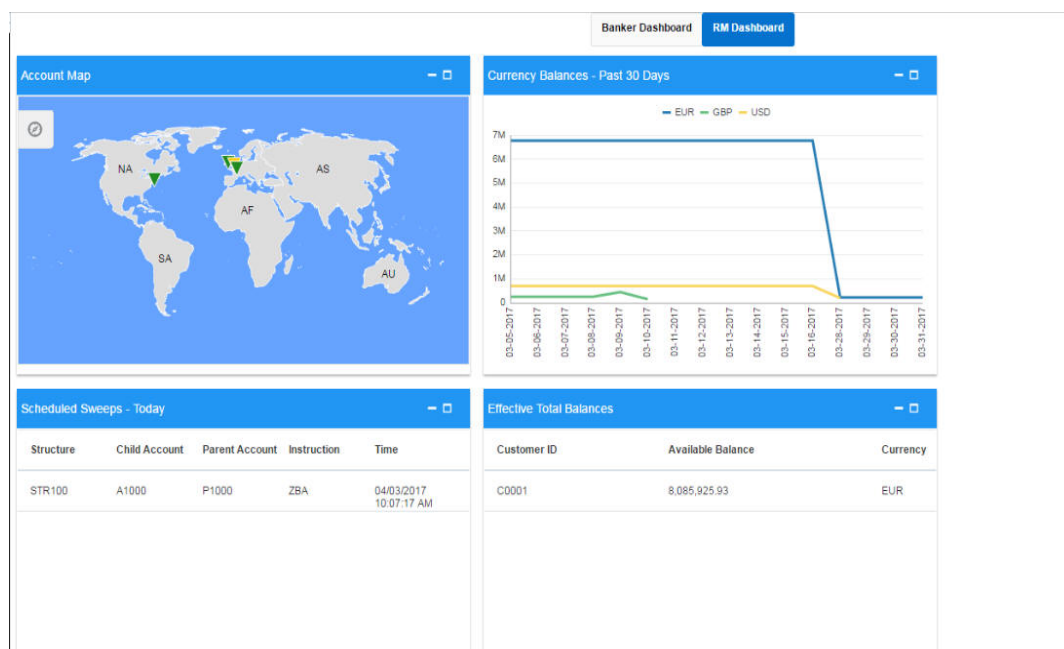
### 12.2.7 Exception List

This widget lists out all the exceptions encountered for the day and pending for clearance.

Exception List
Sweep Id 263 is already pending for structure STWF7378
Sweep Id 65 is already pending for structure STWF6095
Sweep Id 586 is already pending for structure STWF5429
Sweep Id 586 is already pending for structure STWF5429
Sweep Id 616 is already pending for structure STWF5429
Sweep for Account-Pair WFLON123A-WFGSAN131B is skipped for Structure STWF5429 cut off failed

## 12.3 RM Dashboard

Click the **RM Dashboard** tab on the screen. The system displays the list of customers. Select the customer for which the dashboard is to be displayed by clicking the **'Select'** link. The dashboard for the selected customer will be displayed.



RM dashboard allows you to view summary of LM transactions and relevant system alerts

Various dashboards for corporate are discussed under the following headings.

### 12.3.1 Account Map

In this widget, you can view the currency wise balances of a corporate across all structures in a particular location. You can hover over the dots in a region to see the balances.







The colour of the dots are different depending on the balances.:

Colour of the Dot	Description
Green	The location has positive balances across the currencies
Amber	The location has both positive and negative balances across the currencies

Colour of the Dot	Description
Red	The location has negative balances across the currencies

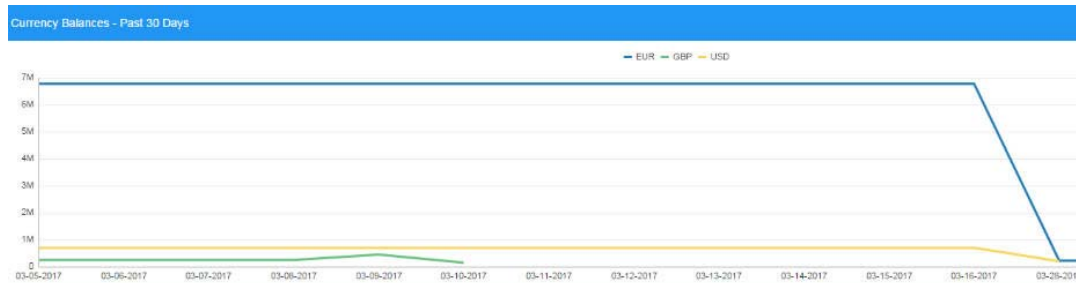
A control panel allows you to view the maps better. Click the control panel icon to open it. The table below briefs the icon and their functions in the control panel.

Icons	Function	Description
	Control Panel	Click this icon to open and close the control panel
	Zoom to Fit	Click this icon to view the map zoomed to fit the screen
	Zoom In	Click this icon to zoom in and get a closer look
	Zoom Out	Click this icon to zoom out and get an overall look.

### 12.3.2 Currency Balances - Past 30 days

This widget displays the corporate currency wise total positions on a particular day for the past 30 days. The currency balance refers to the EOD balances

This will help to ascertain the global currency positions of the corporate and the changes in currency positions



### 12.3.3 Scheduled Sweeps - Today

This widget displays the list of sweeps scheduled for the day. The scheduled sweeps will be displayed as per the logged in user's time zone.

Scheduled Sweeps - Today				
Structure	Child Account	Parent Account	Instruction	Time
STR100	A1000	P1000	ZBA	04/03/2017 10:07:17 AM

The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
Child Account	Displays the child account number
Parent Account	Displays the parent account number
Instruction	Displays the instruction that the pair is assigned

### 12.3.4 Effective Total Balances

This widget displays the available balance for the customer respective to currency code

Effective Total Balances		
Customer ID	Available Balance	Currency Code
OFSS	722,489.00	USD

Column	Description
Customer ID	Displays the Customer ID
Available Balance	Displays the Available Balance
Currency Code	Displays the Currency Code



### 12.3.5 Interest Details

This widget displays the Interest details for the customers respective to Structure ID.

Interest Details				
Customer ID	Structure ID	Month	Interest Earned	Interest Paid
OFSS	ST6469	SEP	9,863 GBP	0 GBP
OFSS	ST6469	SEP	9,863 GBP	0 GBP
OFSS	ST6469	SEP	9,863 GBP	0 GBP
OFSS	ST6469	SEP	9,863 GBP	0 GBP
OFSS	ST6469	SEP	9,863 GBP	0 GBP

Column	Description
Customer ID	Displays the Customer ID
Structure ID	Displays the Structure ID
Month	Displays the Month
Interest Earned	Displays the Interest Earned
Interest Paid	Displays the Interest Paid

### 12.3.6 Investment Details

This widget displays the Investment details for the customers respective to Structure ID.

Investment Details				
Customer ID	Structure ID	Month	Instrument Type	Amount
OFSS	ST5678	SEP	MM	750,000 GBP
OFSS	ST2239	SEP	MM	25,000 GBP
OFSS	ST9061	SEP	MM	36,000 GBP
OFSS	ST10779	SEP	MM	50,000 GBP
OFSS	ST1147	SEP	MM	30,000 GBP

<b>Column</b>	<b>Description</b>
Customer ID	Displays the Customer ID
Structure ID	Displays the Structure ID
Month	Displays the Month
Instrument Type	Displays the Interest Earned
Amount	Displays the Amount

# 13. Reports

## 13.1 Introduction

Reports allow you to retrieve information on the several operations that were performed during the day. This chapter discusses the various reports which can be generated using the Oracle Global Liquidity Management application.

## 13.2 Generating Report

You can generate the various reports using the reports screen. To invoke the report screen, click on **Reports** tab on the application..

The screenshot shows the 'REPORT' screen in the Oracle Global Liquidity Management application. At the top right, the word 'REPORT' is displayed. Below it, there is a 'Generate' button with a lightning bolt icon. The main area contains four input fields: 'Report Name' (dropdown menu with 'Account balance'), 'Template' (dropdown menu with 'Account balance'), 'Format' (dropdown menu with 'Interactive'), and 'Account Number' (text box).

Specify the following general details:

### Report Name

Select the name of the report to be generated from the drop down list. The list displays the following options:

- Interest Accrual Report
- Sweep Reject Report
- Sweep Structure Report
- Sweep Summary Report
- Interest Re-allocation Report
- BVT Report
- Interest Paid Report
- Exception Report
- QC Interface Report
- Structure Created Report
- Structure Modified Report

- Structure Details Report
- Structure Contribution Report
- Customer Report

### **Template**

The system displays the template of the report based on the report to be generated.

### **Format**

Select the format in which the report is to be generated from the drop down list. The list displays the following options:

- Interactive
- PDF
- HTML
- RTF
- EXCEL
- PowerPoint

Click **Generate** button to generate the report in the selected format.

This section contains the following topics:

- [Section 13.2.1, "Sweep Structure Report"](#)
- [Section 13.2.2, "Sweep Reject Report"](#)
- [Section 13.2.3, "Sweep Summary Report"](#)
- [Section 13.2.4, "Interest Accrual Report"](#)
- [Section 13.2.5, "Interest Re-allocation Report"](#)
- [Section 13.2.6, "Interest Paid Report"](#)
- [Section 13.2.7, "Exception Report"](#)
- [Section 13.2.8, "QC Interface Report"](#)
- [Section 13.2.9, "Structure Created Report"](#)
- [Section 13.2.10, "Structure Modified Report"](#)
- [Section 13.2.11, "Structure Details Report"](#)
- [Section 13.2.12, "Structure Contribution Report"](#)
- [Section 13.2.13, "Customer Report"](#)

## 13.2.1 Sweep Structure Report

This report provides details on all the Sweep structures maintained with details of the sweep agreements between the participant accounts. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as Sweep Structure Report.

Reports
×

⚡ Generate

Report Name	Sweep Structure Repc
Template	Sweep Structure Repc
Format	Interactive
Customer ID *	<input style="width: 95%; border: none;" type="text"/> <span style="float: right; font-size: 14px; color: #0070c0;">🔍</span>
Structure ID	<input style="width: 95%; border: none;" type="text"/> <span style="float: right; font-size: 14px; color: #0070c0;">🔍</span>
Version Number	<input style="width: 95%; border: none;" type="text"/> <span style="float: right; font-size: 14px; color: #0070c0;">🔍</span>

Specify the following additional details:

### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

### Version No.

Specify the version number for which the report is to be generated.

Click **Generate**. The report will be generated as below:

Sweep Structure Report

ORACLE

Customer ID	Structure ID	Version Number
ABC	ST2926	5

Structure Description	Customer Description	Header Account	Header Account Description	Structure Valid From Date	Structure Valid To Date	Structure Version NO	Cross Border	MBOC	Cross Currency
Hybrid_Structure	ABC	0006	0006	10/1/17 8:00 AM	10/25/18 8:00 AM	5	N	N	N

Nov 2, 2017

Child Account Details							Parent Account Details					Other Parameters							
Account Number	Account Description	Branch Code	Branch ext Ref	Branch Name	Account Currency	Sweep Concentration Method	Account Priority	Account Number	Account Description	Branch Code	Branch ext Ref	Branch Name	Account Currency	Sweep Frequency	Two Way Sweep	Reverse Frequency	Interest Method	Reallocation Method	Customer ext Ref
00023	0002	000		000_Bra nch	USD	Zero Balance Model	2	00019	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00024	0002	000		000_Bra nch	USD	Collar Model	2	0007	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00013	0002	000		000_Bra nch	USD	Percentage Model	3	00019	0002	000		000_Bra nch	USD	Freq	OneWa y		I		
00014	0002	000		000_Bra nch	USD	Fixed Amount Model	1	0007	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
0007	0002	000		000_Bra nch	USD	Collar Model	2	0009	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00017	0002	000		000_Bra nch	USD	Percentage Model	1	00016	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00012	0002	000		000_Bra nch	USD	Range Based Model	2	00018	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00025	0002	000		000_Bra nch	USD	Cover Overdraft Model	1	00019	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00016	0002	000		000_Bra nch	USD	Target Model - Constant	2	0005	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		
00016	0002	000		000_Bra nch	USD	Zero Balance	1	0005	0002	000		000_Bra nch	USD	Freq	TwoWa y		I		

The table below describes the various columns in the report:

Column	Description
Structure ID	Displays the Structure ID of the sweep structure

<b>Column</b>	<b>Description</b>
Structure Description	Displays the description for the structure ID
Customer ID	Displays the customer ID
Customer Description	Displays the description of the customer
Header Account ID	Displays the ID of the header account
Header Account Description	Displays the description for the header account
Structure Valid From Date	Displays the date from which the structure is valid
Structure Valid To Date	Displays the date till which the structure is valid
Structure Version No	Displays the version number of the structure
Cross Border	Displays if the cross border sweep is allowed for the structure
MBCC	Displays if the Multi Bank Cash Concentration is allowed for the structure
Cross Currency	Displays if cross currency sweep is allowed for the structure
<b>Child Account Details</b>	
Account Number	Displays the child account number
Account Description	Displays the description for child account
Branch Code	Displays the branch code of the child account
Branch Ext Ref	Displays the Branch External Reference
Branch Name	Displays the branch name of the child account
Account Currency	Displays the currency set for the account
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair

<b>Column</b>	<b>Description</b>
Account Priority	Displays the Account Priority
<b>Parent Account Details</b>	
Account Number	Displays the parent account number
Account Description	Displays the description for parent account
Branch Code	Displays the branch code of the parent account
Branch Ext Ref	Displays the Branch External Reference
Branch Name	Displays the branch name of the parent account
Account Currency	Displays the currency set for the parent account
<b>Other Parameters</b>	
Sweep Frequency	Displays the sweep frequency set for the account pair
Two Way	Displays if two way sweep is set for the pair
Reverse Sweep Frequency	Displays the reverse sweep frequency set for the account pair
Interest Method	Displays the Interest Method
Reallocation Method	Displays the Reallocation Method
Customer Ext Ref	Displays the Customer Ext Ref

## 13.2.2 Sweep Reject Report

This report provides details of Sweeps rejected along with reason for rejection as a Daily report. Invoke the Report screen and select the report name as Sweep Reject Report.

REPORT

⚡ Generate

---

Report Name Sweep Reject Report ▾

Template Sweep Reject ▾

Format Interactive ▾

Customer ID \*  🔍

Structure ID  🔍

From Date  📅

To Date  📅

Specify the following additional details:

### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

### From Date

Specify the start date from which to generate the report.

### To Date

Specify the end date till which to generate the report.

Click **Generate**. The report will be generated as below:

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### Sweep Reject Report

Sweep Log ID	Structure ID	Structure Description	Sweep Origin Account					Sweep Destination Account					Sweep Reject Reason	Date & Time Of Reject	
			Account Number	Account Description	Branch Code	Branch Name	Account Currency	Sweep Concentration Method	Account Number	Account Description	Branch Code	Branch Name			Account Currency
962299	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/29/16 8:10 PM
149455	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/23/16 7:39 PM
417425	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/27/16 8:23 AM
4394713	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/25/16 12:30 PM
8919028	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/20/16 11:11 AM
0770287	SCENARIO_01_A	MBCC-Domestic-Amazon - EUR	UC1A0HEB0002	Scenario 1A-Child Account	LON	Deutsche Bank - Madrid	EUR	TargetModel	UC1A0HEB0001	Scenario 1A-Header Account	NDR	Wells Fargo - London	EUR	Child Balance is less than Target Amount	9/23/16 7:53 PM



The table below describes the various columns in the report:

<b>Column</b>	<b>Description</b>
Sweep Log ID	Displays the sweep log ID of the rejected sweep
Structure ID	Displays the structure ID to which the rejected sweep belong to
Structure Description	Displays the description of the structure
<b>Sweep Origin Account</b>	
Account Number	Displays the account number from which the sweep was to occur
Account Description	Displays the description for account
Branch Code	Displays the branch code of the sweep origin account
Branch Name	Displays the branch name of the sweep origin account
Account Currency	Displays the currency set for the sweep origin
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair
<b>Sweep Destination Account</b>	
Account Number	Displays the account number to which the sweep was occur
Account Description	Displays the description for sweep destination account
Branch Code	Displays the branch code of the sweep destination account
Branch Name	Displays the branch name of the sweep destination account
Account Currency	Displays the currency set for the sweep destination account
<b>Other Parameters</b>	
Sweep Reject Reason	Displays the reason for the sweep reject
Date and Time of Reject	Displays if the date and time at which the sweep reject occurred

### 13.2.3 Sweep Summary Report

This report provides the summary of sweeps done on a specified date\ specific period for a customer or a structure. It states the sweep reference number, sweep amount, the accounts involved, reference number and the value date. Invoke the Report screen and select the report name as Sweep Summary Report.

Reports x

⚡ Generate

Report Name Sweep Summary Repi ▾

Template Sweep Summary Repi ▾

Format PDF ▾

Customer ID \*

Structure ID

From Date \*

To Date \*

Specify the following additional details:

#### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

#### Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

#### From Date

Specify the start date from which to generate the report.

#### To Date

Specify the end date till which to generate the report.

Click **Generate**. The report will be generated as below:



#### Sweep Summary Report

Sweep Log ID	Structure ID	Structure Description	Sweep Origin Account Details						Sweep Destination Account Details						Value Date of Sweep	Date & Time Of Sweep	Time Wipe Sweep	General Sweep	Reverse Sweep (Opposite FY)	
			Account Number	Account Description	Branch Code	Branch Name	Sweep Calculation Method	Balance Before Sweep	Balance After Sweep	Account Currency	Account Number	Account Description	Branch Code	Branch Name						Account Currency
114674	SC2NAF02_01	Overborder Interbranch Postal	UCOCHER011	Scenario 1 OMI Account	001	Wells Fargo Ireland	Zero Balance Model	2000	0	EUR	UCHDRGB004	Scenario 1 Header Account	LDN	Wells Fargo-London	GBP	2014-09-27T00:00:00+00:00	2014-09-27T00:18:28.265+05:30	F	F	Everyday at 5 pm
114674	SC2NAF02_03	Overborder Interbranch Postal	UCOCHER011	Scenario 1 OMI Account	001	Wells Fargo Ireland	Zero Balance Model	2000	0	EUR	UCHDRGB004	Scenario 1 Header Account	LDN	Wells Fargo-London	GBP	2014-09-27T00:00:00+00:00	2014-09-27T00:18:28.265+05:30	F	F	Everyday at 5 pm
114674	SC2NAF02_01	Overborder Interbranch Postal	UCOCHER011	Scenario 1 OMI Account	001	Wells Fargo Ireland	Zero Balance Model	2000	0	EUR	UCHDRGB004	Scenario 1 Header Account	LDN	Wells Fargo-London	GBP	2014-09-27T00:00:00+00:00	2014-09-27T00:18:28.265+05:30	F	F	Everyday at 5 pm
114674	SC2NAF02_01	Overborder Interbranch Postal	UCOCHER011	Scenario 1 OMI Account	001	Wells Fargo Ireland	Zero Balance Model	2000	0	EUR	UCHDRGB004	Scenario 1 Header Account	LDN	Wells Fargo-London	GBP	2014-09-27T00:00:00+00:00	2014-09-27T00:18:28.265+05:30	F	F	Everyday at 5 pm
114674	SC2NAF02_03	Overborder Interbranch Postal	UCOCHER011	Scenario 1 OMI Account	001	Wells Fargo Ireland	Zero Balance Model	2000	0	EUR	UCHDRGB004	Scenario 1 Header Account	LDN	Wells Fargo-London	GBP	2014-09-27T00:00:00+00:00	2014-09-27T00:18:28.265+05:30	F	F	Everyday at 5 pm

The table below describes the various columns in the report:

<b>Column</b>	<b>Description</b>
Sweep Log ID	Displays the sweep log ID
Structure ID	Displays the structure ID
Structure Description	Displays the description of the structure
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair
Customer ID	Displays the Customer ID
Customer Ext Ref	Displays the Customer External Reference
<b>Sweep Origin Account</b>	
Account Number	Displays the account number from which the sweep should happen
Account Description	Displays the description for account
Ext Account-Number	Displays the External Account Number
Branch Code	Displays the branch code of the sweep origin account
Branch Name	Displays the branch name of the sweep origin account
BranchExt Ref	Displays the Branch External Reference
Sweep Amount	Displays the Sweep Amount
Account Currency	Displays the currency set for the sweep origin
<b>Sweep Destination Account</b>	
Account Number	Displays the account number to which the sweep should happen
Account Description	Displays the description for sweep destination account
Ext Account Number	Displays the External Account Number
Branch Code	Displays the branch code of the sweep destination account

Column	Description
Branch Name	Displays the branch name of the sweep destination account
Branch Ext Ref	Displays the Branch External Reference
Account Currency	Displays the currency set for the sweep destination account
<b>Other Parameters</b>	
Sweep Direction	Displays the Sweep Direction
Reverse Sweep	Displays the Reverse Sweep
Sweep Mode	Displays the Sweep Mode of Execution
Value Date of Sweep	Displays the date of the sweep
Date and Time of Sweep	Displays if the date and time at which the sweep occurred
Balance Time Stamp	Displays the Balance as of Time Stamp
FX Rate	Displays the FX Rate

### 13.2.4 Interest Accrual Report

This report provides the interest accrued on the account till date. You can view the Daily/Range report. Invoke the Report screen and select the report name as Interest Accrual Report.

The screenshot displays the 'Reports' screen for generating an Interest Accrual Report. At the top, there is a 'Reports' tab and a 'Generate' button. Below this, the following fields are visible:

- Report Name: Interest Accrual Report
- Template: Interest Accrual Report
- Format: PDF
- Customer ID \*: [Searchable input field]
- Structure ID: [Searchable input field]
- Account Number: [Searchable input field]
- Account Type: [Dropdown menu]
- From Date \*: [Date picker]
- To Date \*: [Date picker]

Specify the following additional details:

### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

### Account Number

Specify the Account Number related to Structure ID and Customer ID.

### Account Type

Specify the Account Type from the drop-down list.

- All
- Sweep
- Pool

### Date From

Specify the start date from which to generate the report.

### Date To

Specify the end date till which to generate the report.

Click **Generate**. The report will be generated as below:

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## Interest Accrual Report

Customer ID	Structure ID	Account Number	From Date	To Date
ABC	%	%	10/1/17 5:00 AM	11/3/17 4:00 AM

Structure ID	Account Number	Account CCY	Interest	DRCR	Entry Date	Cash Concentration Method
ST6506	0001	USD	0	D	10/31/17	Sweep
ST2926	0006	USD	27.397	C	10/31/17	Pool
ST6506	0001	USD	0	D	11/1/17	Sweep
ST2926	0006	USD	27.397	C	11/1/17	Pool
ST6506	0001	USD	0	D	11/2/17	Sweep
ST2926	0006	USD	27.397	C	11/2/17	Pool

The table below describes the various columns in the report:

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Account Number	Display the Account Number
From Date	Display the From Date
To Date	Display To Date
<b>Report Details</b>	
Structure ID	Display the Structure ID

Column	Description
Account Number	Display the Account Number
Account CCY	Display the Account CCY
Interest	Display the Interest
DRCR	Display the DRCR
Entry Date	Display the Entry Date
Cash Concentration Method	Display the Cash Concentration Method

### 13.2.5 Interest Re-allocation Report

This report provides details for interest reallocation for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Interest Re-allocation Report'.

**Generate**

Report Name	Interest Reallocation R€ <span style="float: right;">▼</span>
Template	Interest Reallocation R€ <span style="float: right;">▼</span>
Format	PDF <span style="float: right;">▼</span>
Customer ID *	<input style="width: 90%;" type="text"/> <span style="float: right;">🔍</span>
Structure ID	<input style="width: 90%;" type="text"/> <span style="float: right;">🔍</span>
Structure Type	<span style="border: 1px solid #ccc; padding: 2px 10px;">▼</span>
From Date *	<input style="width: 90%;" type="text"/> <span style="float: right;">📅</span>
To Date *	<input style="width: 90%;" type="text"/> <span style="float: right;">📅</span>

Specify the following details:

#### **Customer ID**

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

#### **Structure ID**

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

#### **Structure Type**

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

### From Date

Specify the start date from which to generate the report.

### To Date

Specify the end date till which to generate the report

Click **Generate**. The report will be generated as below



## Interest Reallocation Report

Customer ID	Structure ID	Structure Type	From Date	To Date
ABC	%	All	10/1/17 5:00 AM	11/3/17 4:00 AM

Header Account Number	Header Account Branch	Header Account Currency	Total Interest Amount Paid	Interest Amount Currency	Interest Payment Date
0006	000	USD	82.191	USD	11/3/17 4:00 AM
			82.191		

Re-allocation Parent Account Number	Parent Account Branch	Parent Account Currency	Child Account Number	Child Account Branch	Relocated Amount CCY	Exchange Rate	Interest Amount Reallocated	Execution Date	Reallocation Type
00018	000	USD	00012	000	USD	1	10.27425	11/2/17 2:04 PM	Even Distribution
0005	000	USD	00015	000	USD	1	20.5485	11/2/17 2:04 PM	Even Distribution
0006	000	USD	0008	000	USD	1.00004	41.097	11/2/17 2:04 PM	Even Distribution
00019	000	USD	00023	000	USD	1	6.8495	11/2/17 2:04 PM	Even Distribution
0008	000	USD	00018	000	USD	1	20.5485	11/2/17 2:04 PM	Even Distribution
0006	000	USD	0005	000	USD	1	41.097	11/2/17 2:04 PM	Fair Share Distribution
00019	000	USD	00025	000	USD	1	6.8495	11/2/17 2:04 PM	Even Distribution
00019	000	USD	00013	000	USD	1	6.8495	11/2/17 2:04 PM	Even Distribution
0008	000	USD	00019	000	USD	1	20.5485	11/2/17 2:04 PM	Even Distribution
0006	000	USD	0009	000	USD	1.00004	41.097	11/2/17 2:04 PM	Even Distribution
00018	000	USD	00017	000	USD	1	10.27425	11/2/17 2:04 PM	Even Distribution
0005	000	USD	00016	000	USD	1	20.5485	11/2/17 2:04 PM	Even Distribution

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Structure Type	Display the Structure Type
From Date	Display the From Date
To Date	Display the To Date
<b>Header details</b>	
Header Account Number	Display the Header Account Number
Header Account Branch	Display the Header Account Branch
Header Account Currency	Display the Header Account Currency
Total Interest Amount Paid	Display the Total Interest Amount Paid
Interest Amount Currency	Display the Interest Amount Currency
Interest Payment Date	Display the Interest Payment Date
<b>Report details</b>	

Re-allocation Parent	Display the Re-allocation Parent
Account Number	Display the Account Number
Parent Account	Display the Parent Account
Branch	Display the Branch
Parent Account	Display the Parent Account
Currency	Display the Currency
Child Account	Display the Child Account
Number	Display the Number
Child Account	Display the Child Account
Branch	Display the Branch
Reallocated	Display the Reallocated
Amount CCY	Display the Amount CCY
Exchange	Display the Exchange
Rate	Display the Rate
Interest Amount	Display the Interest Amount
Reallocated	Display the Reallocated
Execution Date Reallocation Type	Display the Execution Date Reallocation Type

### 13.2.6 Interest Paid Report

This report provides details for interest paid for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Interest paid Report'.



**Generate**

Report Name	Interest Paid Report ▼
Template	Interest Paid Report ▼
Format	PDF ▼
Customer ID *	<input style="width: 90%;" type="text"/>
Structure ID	<input style="width: 90%;" type="text"/>
From Date *	<input style="width: 90%;" type="text"/>
To Date *	<input style="width: 90%;" type="text"/>

Specify the following details:

**Customer ID**

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

**Structure ID**

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

**Structure Type**

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

**From Date**

Specify the start date from which to generate the report.

**To Date**

Specify the end date till which to generate the report

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
From Date	Display the From Date
To Date	Display the To Date
<b>Report details</b>	

Account Number	Display the Account Number
Account Currency	Display the Account Currency
Account Branch	Display the Account Branch
Structure ID	Display the Structure ID
Product	Display the Product
Re-Allocation Type	Display the Re-Allocation Type
Residual Balance Interest Type	Display the Residual Balance Interest Type
Interest Amount for Residual Balances	Display the Interest Amount for Residual Balances
Interest Liquidation Date	Display the Interest Liquidation Date
Re-allocated Interest Type	Display the Re-allocated Interest Type
Re-allocated Interest Amount	Display the Re-allocated Interest Amount
Interest Re-allocation date	Display the Interest Re-allocation date

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## Interest Paid Report

Customer ID		Structure ID		From Date		To Date	
ABC		%		10/1/17 5:00 AM		11/9/17 5:00 AM	

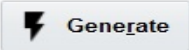
  





Account Number	Account Currency	Account Branch	Structure ID	Product	Re-Allocation Type	Residual Balance Interest Type	Interest Amount for Residual Balances	Interest Liquidation Date	Re-allocated Interest Type	Re-allocated Interest Amount	Interest Re-allocation date
00012	USD	000	ST2926	Sweep	Even Distribution				Cr	10.27425	11/3/17 4:00 AM
00013	USD	000	ST2926	Sweep	Even Distribution				Cr	6.8495	11/3/17 4:00 AM
00015	USD	000	ST2926	Sweep	Even Distribution				Cr	20.5485	11/3/17 4:00 AM
00016	USD	000	ST2926	Sweep	Even Distribution				Cr	20.5485	11/3/17 4:00 AM
00017	USD	000	ST2926	Sweep	Even Distribution				Cr	10.27425	11/3/17 4:00 AM
00018	USD	000	ST2926	Sweep	Even Distribution				Cr	20.5485	11/3/17 4:00 AM
00019	USD	000	ST2926	Sweep	Even Distribution				Cr	20.5485	11/3/17 4:00 AM
00023	USD	000	ST2926	Sweep	Even Distribution				Cr	6.8495	11/3/17 4:00 AM
00025	USD	000	ST2926	Sweep	Even Distribution				Cr	6.8495	11/3/17 4:00 AM
0005	USD	000	ST2926	Sweep	Fair Share Distribution				Cr	41.067	11/3/17 4:00 AM
0008	USD	000	ST2926	Pool	Even Distribution				Cr	41.067	11/3/17 4:00 AM
0009	USD	000	ST2926	Pool	Even Distribution				Cr	41.067	11/3/17 4:00 AM

### 13.2.7 Exception Report

This report provides details for Exception for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Exception Report'.

---



Report Name	Exception Report	▼
Template	Exception Report	▼
Format	PDF	▼
Customer ID *	<input type="text"/>	
Structure ID	<input type="text"/>	
Structure Type	<input type="text"/>	▼
From Date *	<input type="text"/>	
To Date *	<input type="text"/>	

Specify the following details:

**Customer ID**

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

**Structure ID**

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

**Structure Type**

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

**From Date**

Specify the start date from which to generate the report.

**To Date**

Specify the end date till which to generate the report

# Exception Report

Customer ID	Structure ID	Structure Type	From Date	To Date
TEST_CUST	ST6485	All	10/1/17 5:00 AM	11/4/17 4:00 AM


Transaction Date	Value Date	Transaction Ref No	User ID	Structure ID	Source Account	Source Account Branch	Destination Account	Destination Account Branch	Exception
11/2/17	11/2/17	65	System	ST6485	LB16	LBB	LB13	LBB	Balance for Account LB13 not available for Structure ST6485
11/2/17	11/2/17	65	System	ST6485	LB16	LBB	LB13	LBB	Balance for Account LB16 not available for Structure ST6485
11/2/17	11/2/17	55	System	ST6485	LB16	LBB	LB13	LBB	Balance for Account LB13 not available for Structure ST6485
11/2/17	11/2/17	55	System	ST6485	LB16	LBB	LB13	LBB	Balance for Account LB16 not available for Structure ST6485

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Structure Type	Display the Structure Type
From Date	Display the From Date
To Date	Display the To Date
<b>Report details</b>	
Transaction Date	Display the Transaction Date
Value Date Transaction	Display the Value Date Transaction
Ref No	Display the Ref No
User ID	Display the User ID
Structure ID	Display the Structure ID
Source Account	Display the Source Account
Source Account Branch	Display the Source Account Branch
Destination Account	Display the Destination Account
Destination Account Branch	Display the Destination Account Branch
Exception	Display the Exception

## 13.2.8 QC Interface Report

This report provides details for Quality Control Interface for specific to Customer ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'QC Interface Report'.

---



Report Name	QC Interface Report	▼
Template	QC Interface Report	▼
Format	PDF	▼
Customer ID *	<input type="text"/>	🔍
Interface Type	<input type="text"/>	🔍
From Date *	<input type="text"/>	📅
To Date *	<input type="text"/>	📅

Specify the following details:

### **Customer ID**

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### **Interface Type**

Specify the Interface Type for which the report is to be generated. You can select the Interface Type from the option list. The list displays all the Interface Type maintained in the system.

### **From Date**

Specify the start date from which to generate the report.

### **To Date**

Specify the end date till which to generate the report

# QC Interface Report

Customer ID	Interface	From Date	To Date
DRAGON	FCUBS	10/1/17 5:00 AM	11/4/17 4:00 AM

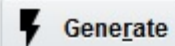
Date & Time	Interface	Interface Action	Direction	Status	Structure's Effected	Exception	Root Cause of Exception
10/12/17 9:18 AM	FCUBS	Balance Fetch	OUT	Success	ST4450		
10/12/17 9:19 AM	FCUBS	Balance Fetch	OUT	Error	ST4450	Balance not available	Account ref does not exist in DDA

Column	Description
Customer ID	Display the Customer ID
Interface Type	Display the Interface Type
From Date	Display the From Date
To Date	Display the To Date
<b>Report details</b>	
Date & Time	Display the Date & Time
Interface	Display the Interface
Interface Action	Display the Interface Action
Direction	Display the Direction
Status	Display the Status
Structure's Effected	Display the Structure's Effected
Exception	Display the Exception
Root Cause of Exception	Display the Root Cause of Exception

## 13.2.9 Structure Created Report

This report provides the details on the structures which were created during a particular period.

---



Report Name	Structure Created Rep ▼
Template	Structure Created Rep ▼
Format	Interactive ▼
Customer ID *	<input type="text"/> 🔍
Liquidity Type *	All ▼
From Date *	<input type="text"/> 📅
To Date *	<input type="text"/> 📅

Specify the following additional details:

**Customer ID**

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

**Liquidity Type**

Select the Liquidity Type from drop-down list.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

**From Date**

Specify the start date from which to generate the report.

**To Date**

Specify the end date till which to generate the report.

## Structure Created Report

Customer Id	Liquidity Type
WIN	All

Liquidity Type	New	Total	Participant Accounts
Int Enh ST	1	1	1
Sweep ST	0	3	8
		4	

Structure ID	Structure Description	Structure Valid From Date	Structure Valid To Date	Liquidity Type	Newly Created Structure - (During the period selected)	Structure Domain	MBCC	Cross Currency	Structure Status	Participant Accounts in Number	Header Account ID	Header Account Description	Header Account Currency
IE19C	TEST	4/4/18	8/7/18	Int Enh ST	Y	NA	NA	NA	NA	1	NA	NA	NA
ST10510	Win Sweep 1	3/1/18	3/28/18	Sweep ST	Y	Domestic	N	N	Active	2	54321		USD
ST1406	Multilevel Struct	3/1/18	3/30/18	Sweep ST	Y	Domestic	N	N	Active	5	54321		USD
ST7768	Struc Test	3/22/18	3/31/18	Sweep ST	Y	Domestic	N	N	Active	1	54321		USD

Child Account Details						Parent Account Details						Other Parameters
Structure ID	Structure Description	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Reallocation Method
ST10510	Win Sweep 1	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	Reallocation With Benefit
ST10510	Win Sweep 1	12223		PER	Perambur	USD	54321	NA	PER	Perambur	USD	No Reallocation
ST1406	Multilevel Struct	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	No Reallocation
ST1406	Multilevel Struct	33333		NUJ	Nungzakam	USD	12223	NA	PER	Perambur	USD	No Reallocation
ST1406	Multilevel Struct	12223		PER	Perambur	USD	54321	NA	PER	Perambur	USD	No Reallocation
ST1406	Multilevel Struct	11223		PER	Perambur	USD	12223	NA	PER	Perambur	USD	No Reallocation
ST1406	Multilevel Struct	13487		NUJ	Nungzakam	USD	12223	NA	PER	Perambur	USD	No Reallocation
ST7768	Struc Test	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	No Reallocation

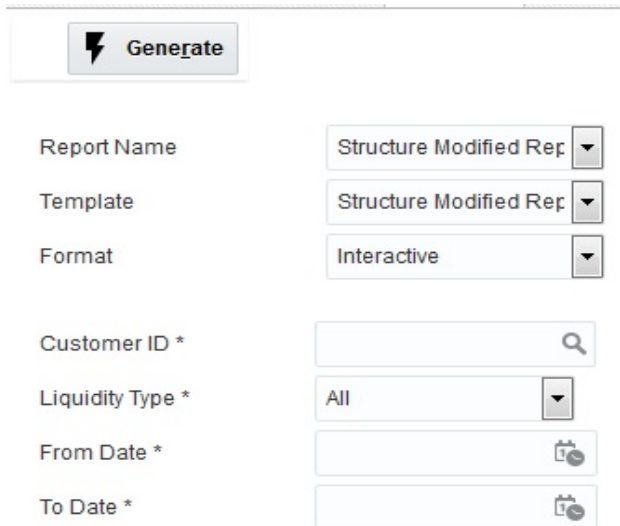
Column	Description
<b>Header Details</b>	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
New	Displays the New
Total	Displays the Total
Participant Accounts	Displays the Participant Accounts
<b>Structure Details</b>	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Liquidity Type	Displays the Liquidity Type
Newly Created Structure - (During the period selected)	Displays the Newly Created Structure - (During the period selected)
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency



Structure Status	Displays the Structure Status
Participant Accounts in Number	Displays the Participant Accounts in Number
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency
<b>Account Details</b>	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
<b>Child Account Details</b>	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
<b>Parent Account Details</b>	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
<b>Other Parameters</b>	<b>Displays the Other Parameters</b>
Reallocation Method	Displays the Reallocation Method

## 13.2.10 Structure Modified Report

This report provides the details on the structures which were modified during a particular period



**Generate**

Report Name: Structure Modified Rep

Template: Structure Modified Rep

Format: Interactive

Customer ID \*

Liquidity Type \*: All

From Date \*

To Date \*

Specify the following additional details:

### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

### Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

### From Date

Specify the start date from which to generate the report.

### To Date

Specify the end date till which to generate the report.

## Structure Modified Report

Customer ID	Liquidity Type
WIN	AJ
Liquidity Type	Amended Structures in Numbers (Amended during Select Period)
Sweep ST	1
	1


Structure ID	Structure Description	Structure Valid From Date	Structure Valid To Date	Structure Version Number	Liquidity Type	Amended Structure - (During the period selected)	Total No of Amendments on the Structure	Structure Status	Structure Domain	MBCC	Cross Currency	Header Account ID	Header Account Description	Header Account Currency
ST10510	Win Sweep 1	3/1/18	3/28/18	2	Sweep ST	Y	1	Active	Domestic	N	N	54321		USD

Header Details	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
Amended Structures in Numbers (Amended during Select Period)	Displays the Amended Structures in Numbers (Amended Displays the during Select Period)
Structure Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type
Amended Structure - (During the period selected)	Displays the Amended Structure - (During the period selected)
Total No of Amendments on the Structure	Displays the Total No of Amendments on the Structure
Structure Status	Displays the Structure Status
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency

### 13.2.11 Structure Details Report

This report provides the list of all the structures in the system with structure details and also includes the details on new and modified structures as well.

---



Report Name	Structure Details Repc	▼
Template	Structure Details Repc	▼
Format	Interactive	▼
Customer ID *	<input type="text"/>	🔍
Liquidity Type *	All	▼
From Date *	<input type="text"/>	📅
To Date *	<input type="text"/>	📅

Specify the following additional details:

#### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

#### Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

#### From Date

Specify the start date from which to generate the report.

#### To Date

Specify the end date till which to generate the report.

## Structure Details Report

Customer ID	Liquidity Type
WIN	AJ

Liquidity Type	New (Created during Select Period)	Total (Max No during period selected)	Participant Accounts in No (Max No of accounts During period selected)	Amended (Amended during Select Period)
Int Enh ST	1	1	1	0
Sweep ST	0	3	8	1
		4		1

Structure ID	Structure Description	Structure Valid From Date	Structure Valid To Date	Structure Version Number	Liquidity Type	Newly Created Structure (During the period selected)	Amended Structure (During the period selected)	Total No of Amendments on the Structure	Structure Domain	MBOC	Cross Currency	Structure Status	Participant Accounts in No	Header Account ID	Header Account Description	Header Account Currency
IE1902	TEST	4/4/18	8/7/18		Int Enh ST	Y	N	0	NA	NA	NA	NA	1	NA	NA	NA
ST10510	Win Sweep 1	3/1/18	3/28/18	2	Sweep ST	Y	Y	1	Domestic	N	N	Active	2	54321		USD
ST1406	Multilevel Struct	3/1/18	3/30/18	1	Sweep ST	Y	N	0	Domestic	N	N	Active	5	54321		USD
ST7768	Struc Test	3/22/18	3/31/18	1	Sweep ST	Y	N	0	Domestic	N	N	Active	1	54321		USD

Child Account Details										Parent Account Details				Other parameters
Structure ID	Structure Description	Structure Version Number	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Reallocation Method	
ST10510	Win Sweep 1	2	12223		PER	Perambur	USD	54321	NA	PER	Perambur	USD	No Reallocation	
ST10510	Win Sweep 1	2	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	Reallocation With Benefit	
ST1406	Multilevel Struct	1	33333		NUG	Nungabakam	USD	12223	NA	PER	Perambur	USD	No Reallocation	
ST1406	Multilevel Struct	1	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	No Reallocation	
ST1406	Multilevel Struct	1	12223		PER	Perambur	USD	54321	NA	PER	Perambur	USD	No Reallocation	
ST1406	Multilevel Struct	1	11223		PER	Perambur	USD	12223	NA	PER	Perambur	USD	No Reallocation	
ST1406	Multilevel Struct	1	134567		NUG	Nungabakam	USD	12223	NA	PER	Perambur	USD	No Reallocation	
ST7768	Struc Test	1	54321		PER	Perambur	USD	NA	NA	NA	NA	NA	No Reallocation	


Column	Description
<b>Header Details</b>	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
<b>Sub- Header Details</b>	
Liquidity Type	Displays the Liquidity Type
New (Created during Select Period)	Displays the New (Created during Select Period)
Total (Max No during period selected)	Displays the Total (Max No during period selected)
Participant Accounts in No (Max No of accounts During period selected)	Displays the Participant Accounts in No (Max No of accounts During period selected)
Amended (Amended during Select Period)	Displays the Amended (Amended during Select Period)
<b>Structure Details</b>	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description

Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type
Newly Created Structure - (During the period selected)	Displays the Newly Created Structure - (During the period selected)
Amended Structure - (During the period selected)	Displays the Amended Structure - (During the period selected)
Total No of Amendments on the Structure	Displays the Total No of Amendments on the Structure
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Structure Status	Displays the Structure Status
Participant Accounts in No	Displays the Participant Accounts in No
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency
<b>Account Details</b>	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Version Number	Displays the Structure Version Number
<b>Child Account Details</b>	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
<b>Parent Account Details</b>	

Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
<b>Other Parameters</b>	<b>Displays the Other Parameters</b>
Reallocation Method	Displays the Reallocation Method

### 13.2.12 Structure Contribution Report

This report provides the Sweep\ Pool contribution along with the turnover details with in a structure.

 **Generate**

Report Name Structure Contribution ▼

Template Structure Contribution ▼

Format Interactive ▼

Customer ID \*  🔍

Liquidity Type \* All ▼

From Date \*  📅

To Date \*  📅

Specify the following additional details:

#### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

#### Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC

- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

**From Date**

Specify the start date from which to generate the report.

**To Date**

Specify the end date till which to generate the report.

Structure Contribution Report

Customer Id		Liquidity Type													
WIN		AI													
Liquidity Type	Participant Accounts in No	No Of Sweeps or No of Pool Contributions	Structure Turnover in Structure Header CCY												
Int Enh ST															
Sweep ST															
Structure ID	Structure Description	Structure Valid From Date	Structure Valid To Date	Structure Version Number	Liquidity Type	Structure Domain	MBCC	Cross Currency	Structure Status	Participant Accounts in No	No Of Sweeps / No of Pool Contributions	Header Account ID	Header Account Description	Header Account Currency	Structure Turnover in Structure Header CCY (Pool Structures)
IE1902	TEST	4/4/18	8/7/18	1	Int Enh ST	NA	NA	NA	NA			NA	NA	NA	
BT10510	Win Sweep 1	3/1/18	3/28/18	2	Sweep ST	Domestic	N	N	Active			S4321		USD	
BT1406	MultiLevel Struct	3/1/18	3/30/18	1	Sweep ST	Domestic	N	N	Active			S4321		USD	
BT7768	Struc Test	3/22/18	3/31/18	1	Sweep ST	Domestic	N	N	Active			S4321		USD	
Child Account Details						Parent Account Details									
System Log ID	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Sweep or Pool Contribution	Account Number	Account Description	Branch Code	Branch Name	Account Currency	Sweep or Pool Contribution	Value Date of Contribution	FX Rate	
	12223		PER	Perambur	USD		S4321	NA	PER	Perambur	USD				
	11223		PER	Perambur	USD		12223	NA	PER	Perambur	USD				
	12223		PER	Perambur	USD		S4321	NA	PER	Perambur	USD				
	S4321		PER	Perambur	USD		NA	NA	NA	NA	NA				
	33333		NUJ	Nungabankam	USD		12223	NA	PER	Perambur	USD				
	S4321		PER	Perambur	USD		NA	NA	NA	NA	NA				
	S4321		PER	Perambur	USD		NA	NA	NA	NA	NA				
	134867		NUJ	Nungabankam	USD		12223	NA	PER	Perambur	USD				

Column	Description
<b>Header Details</b>	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
<b>Sub-Header Details</b>	
Liquidity Type	Displays the Liquidity Type
Participant Accounts in No	Displays the Participant Accounts in No
No Of Sweeps or No of Pool Contributions	Displays the No Of Sweeps or No of Pool Contributions
Structure Turnover in Structure Header CCY	Displays the Structure Turnover in Structure Header CCY
<b>Structure Details</b>	



Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Structure Status	Displays the Structure Status
Participant Accounts in No	Displays the Participant Accounts in No
No Of Sweeps / No of Pool Contributions	Displays the No Of Sweeps / No of Pool Contributions
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency
Structure Turnover in Structure Header CCY (Pool Structures)	Displays the Structure Turnover in Structure Header CCY (Pool Structures)
<b>Account Details</b>	
System Log ID	Displays the System Log ID
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Sweep or Pool Contribution	Displays the Sweep or Pool Contribution
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency

Sweep or Pool Contribution	Displays the Sweep or Pool Contribution
Value Date of Contribution	Displays the Value Date of Contribution
FX Rate	Displays the FX Rate

### 13.2.13 Customer Report

Customer provided to allow relationship manager to export customer details. User can only view/export the list of customers linked to the respective relationship manager.

**Generate**

Report Name Customer Report ▼

Template Customer Report ▼

Format PDF ▼

Customer Id  🔍

#### Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system. If Generate button without selecting Customer ID, Customer Report will generate with all customers linked to the respective relationship manager.

ORACLE

## Customer Report

User Id
KANNAN1

Customer Id	Customer Description	Customer Name	Address	External Reference	Parent Customer
WIN		XXXXXXXX			
WIN 2		XXXXXXXX			
WIN 3		XXXXXXXX			

Column	Description
User ID	Displays the User ID
Customer Id	Displays the Customer Id

Customer Description	Displays the Customer Description
Customer Name	Displays the Customer Name. If Display Personally Identifiable Information is unchecked in User Maintenance for Relationship Manager, Customer Name will be displayed with masking.
Address	Displays the Address
External Reference	Displays the External Reference
Parent Customer	Displays the Parent Customer

---

# 14. Security Management

## 14.1 Introduction

Controlled access to the system is a basic parameter that determines the robustness of the security in banking software. In Oracle Banking Liquidity Management, we have employed a multi-pronged approach to ensure that this parameter is in place.

### **Only Authorized Users Access the System**

First, only authorized users can access the system with the help of a unique User ID and a password. Secondly, a user should have access rights to execute a function.

### **User Profiles**

The user profile of a user contains the User ID, the password and the functions to which the user has access.

### **Restricted Number of Unsuccessful Attempts**

You can define the maximum number of unsuccessful attempts after which a User ID should be disabled. When a User ID has been disabled, the Administrator should enable it. The password of a user can be made applicable only for a fixed period.

### **Restricted Access to Branches**

You can indicate the branches from where a user can operate in the Restricted Access screen.

### **All Activities Tracked**

Extensive log is kept of all the activities on the system. You can generate reports on the usage of the system anytime. These reports give details of unsuccessful attempts at accessing the system along with the nature of these attempts. It could be an invalid password attempt, the last login time of a user etc.

### **Audit Trail**

Whenever a record is saved in the module, the ID of the user who saved the record is displayed in the 'Input By' field at the bottom of the screen. The date and time at which the record is saved is displayed in the Date/Time field.

A record that you have entered should be authorized by a user, bearing a different login ID, before the EOD is run. Once the record is authorized, the ID of the user who authorized the record will be displayed in the 'Authorized By' field. The date and time at which the record was authorized is displayed in the 'Date/Time' field positioned next to the 'Authorized By' field.

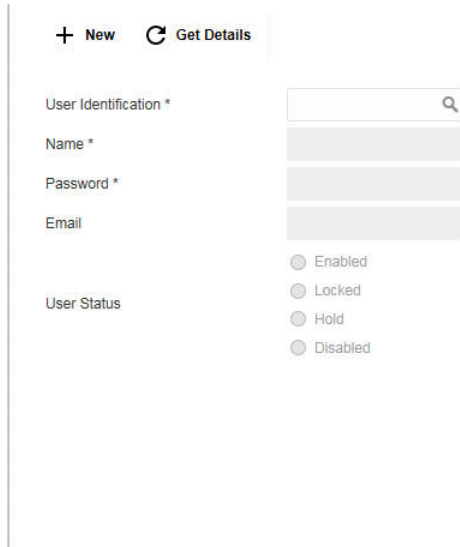
The number of modifications that have happened to the record is stored in the field 'Modification Number'. The Status of the record whether it is Open or Closed is also recorded in the 'Open' check box.

This chapter contains the following sections:

- [Section 14.2, "User Creation Setup"](#)
- [Section 14.3, "Role Maintenance Setup"](#)
- [Section 14.4, "User Maintenance"](#)
- [Section 14.5, "Password Policy Setup"](#)
- [Section 14.6, "Customer User Linkage"](#)

## 14.2 User Creation Setup

You can create a user with this option. To invoke the user creation setup page, click on **SMS** tab on the LM application and select **User Creation** link.



The screenshot shows a user creation form with the following elements:

- Buttons: '+ New' and 'Get Details' (with a refresh icon).
- Fields: 'User Identification \*' (with a search icon), 'Name \*', 'Password \*', and 'Email'.
- Radio buttons for 'User Status': 'Enabled', 'Locked', 'Hold', and 'Disabled'.

Click **New** button to create a new user. You can specify the following details here:

### **User Identification**

Specify a unique User ID, which identifies the user.

### **Name**

Specify a description for the user.

### **Password**

Specify a unique password for the user. This password should adhere to the Password Policy Maintenance

### **Email**

Specify email address of the user

### **User Status**

Indicate the user status. The options are:

- Enabled
- Locked
- Hold
- Disabled

Click Save to save the user and password in the database

## 14.3 Role Maintenance Setup

You can create roles using this option. To invoke the Role Maintenance setup page, click on **SMS** tab on the LM application and select **Role Creation** link.

Role ID: LMADMINROLE  
Role Description: LMADMINROLE

Function ID	New	View	Delete	Modify
Interest Rule Setup	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Interest Product Setup	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
User Creation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
LM Benefit Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Balance Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pool Log Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sweep Log Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Interest accrual report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sweep Summary Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sweep Restrict Report	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Input By: LMADMINUSER1      Date Time:      Modification Number:       Open  
Authorized By:      Date Time:       Authorized

Click New button to create a new role. You can specify the following details here:

**Role ID**

Specify a unique ID for the new role.

**Role Description**

Specify a description of the role.

**14.3.1 Maintaining the Role Details**

You can assign the rights to the new role using this option. Click '+' button to add row under Role Details section. Specify the following details here:

**Function ID**

Select the function for which the rights are to be set from the drop down menu.

**New**

Check this box to give rights to create a new entity.

**View**

Check this box to give rights to view the details of the selected feature of LM.

**Delete**

Check this box to give rights to delete an existing entity.

**Update**

Check this box to give rights to modify or update an existing entity.

Click **Save** button to save the details in the system.

---

**Note**

LMADMINROLE is a factory shipped role and is the master role having access to all the functionalities.

---

## 14.4 User Maintenance

You can map the roles to users using this option. To invoke the Role Maintenance setup page, click on **SMS** tab on the ORACLE BANKING LIQUIDITY MANAGEMENT application and select User Maintenance link

The screenshot shows a web form for user maintenance. At the top, there are buttons for 'Clear', 'Modify', 'Cancel', and 'Delete'. The form fields are as follows:

- User ID\*: LMADMINUSER0
- Username\*: LMADMINUSER0
- Language\*: ENG
- Amount Format: F,RRG.00
- Date Format: DDMM/yyyy
- Base Currency: USD
- Country Name: America/New\_York

Below these fields is a 'Role Details' section with a '+' and '-' button. It contains:

- Role ID: LMADMINROLE
- Role Description: LMADMINROLE

At the bottom of the form is a table with two columns: 'Branch Code' and 'Branch Name'. The table contains one row:

Branch Code	Branch Name
LMB	LM Internal Branch

The footer of the form displays the following information:

- Input By: LMADMINUSER1
- Authorized By: LMADMINUSER1
- Date Time: 24-05-2018 05:46:44 AM
- Modification Number: 1
- Buttons: Open, Authorized

Click **New** button to set the user for role mapping. You can specify the following details here:

### **User Identification**

Specify the user ID for which the role mapping is to be done. You can select the user ID from the option list. The list displays all the user IDs maintained in the system

### **Name**

The system displays the name of the user selected.

### **Language**

The system displays the language of the selected user. You can modify this if required.

### **Amount Format**

Select the amount format for the user from the drop down list. The options are:

- #,##0.00 - Amount rounded to two decimal points only
- #.00## - Amount displayed to more than two decimal points

### **Date Format**

Select the date format for the user from the drop down list. The options are:

- dd:MM:yyyy
- dd.MM.yyyy
- dd-MM-yyyy
- MM/dd/yyyy
- MM:dd:yyyy
- MM.dd.yyyy
- MM-dd-yyyy
- yyyy/MM/dd
- yyyy-MM-dd

- yyyy:MM:dd
- yyyy.MM.dd

**Start Date**

Specify the start date from which the role mapping is active.

**End Date**

Specify the end date till which the role mapping is active.

**Base Currency**

Specify the base currency of the user. You can select the currency from the option list. The list displays all the currencies maintained in the system.

All the dashboard values for the user will be displayed in the base currency selected.

**Country Name**

Specify the country of the user. You can select the country from the option list. The list displays all the countries maintained in the system

**Display Personally Identifiable Information**

Based on the selection of this flag at the user level Personally Identifiable Information of the customers is either displayed or hidden from the user

### 14.4.1 Maintaining Role Details

You can map the role to the selected user and select the branches for which this mapping is active using this option. You can indicate the branches from where the user can operate. You can specify the following details here:

**Role ID**

Specify the role ID to be mapped to the user. You can select the role ID from the option list. The list displays all the role IDs maintained in the system

**Role Description**

The system displays the description of the selected role.

Click '+' button to add row under Role Details section. Specify the following details here:

**Branch ID**

Specify the branch ID in which the role mapping will be enabled. You can select the branch ID from the option list. The list displays all the branch IDs maintained in the system

**Branch Description**

The system displays the description for the selected branch ID.

Click **Save** button to save the details in the system.



## 14.5 Password Policy Setup

You can set the password policy for your system using this option. To invoke the Password Policy setup page, click on **SMS** tab on the LM application and select **Password Policy** link.

The screenshot displays the 'Modify' page for Password Policy Setup. It is organized into several sections:

- Bank Level Parameters:** Includes a 'Site Code \*' field with the value '000'.
- Parameters:** A grid of fields for password requirements:
  - Password Repetitions: [ ]
  - Maximum Consecutive Repetitive Character: [ ]
  - Minimum Number Of Special Character In Password \*: [ 1 ]
  - Minimum Number Of UpperCase Character In Password \*: [ 1 ]
  - Dormancy Days: [ 0 ]
  - Minimum Number Of Numeric Character In Password \*: [ 0 ]
  - Minimum Number Of LowerCase Character In Password \*: [ 1 ]
- Password Length(Character):** Fields for 'Maximum' (12) and 'Minimum' (5).
- Invalid Logins:** Fields for 'Cumulative' (99) and 'Successive' (5).

Click **Modify** button to set the password policy for the system. You can specify the following details here:

### **Bank Level Parameters**

#### **Site Code**

Specify the site code for which the password policy is to be set.

### **Parameters**

#### **Password Repetitions**

Specify the number of times after which a password can be repeated.

#### **Dormancy Days**

Specify the number of days the password can be dormant after which the password would be disabled.

#### **Maximum Consecutive Repetitive Character**

Specify the number of times a character can be repeated consecutively in a password.

#### **Minimum Number of Numeric Character in Password**

Specify the minimum number of numerics which should be included in the password.

#### **Minimum Number of Special Character in Password**

Specify the minimum number of special characters which should be included in the password.

#### **Minimum Number of Lower Case Character in Password**

Specify the minimum number of lower case characters which should be included in the password.

### **Minimum Number of Upper Case Character in Password**

Specify the minimum number of upper case characters which should be included in the password.

### **Password Length**

#### **Maximum**

Specify the maximum length of the password allowed.

#### **Minimum**

Specify the minimum length of the password allowed.

### **Invalid Logins**

#### **Cumulative**

Specify the number of cumulative logins after which the user should be disabled.

#### **Successive**

Specify the number of successive invalid logins after which the user should be disabled.

Click **Save** button to save the details in the system.

## **14.6 Customer User Linkage**

You can establish one-to-many relationship in this i.e. we can link single user to many customers and vice versa. To invoke the RM-Linkage page, click on **SMS** tab on the LM application and select **Customer RM-Linkage** link which is further have two tabs:-

This section contains the following topics:

- [Section 14.6.1, "User to Customer Linkage"](#)
- [Section 14.6.2, "Customer to User Linkage"](#)

### **14.6.1 User to Customer Linkage**

To link one users to one or many customers.

ORACLE Oracle Banking Liquidity Management 20-07-2017 09:46:12 AM LMD015

Dashboard Setup Batch Structure Maintenance Simulator Reports SMS

CustomerRM Linkage

+ New Get Details

User to Customer Linkage Customer to User Linkage

User ID

CustomerID	CustomerName	AuthorizationSta
------------	--------------	------------------

Input By: Date Time: Open  
Authorized By: Date Time: Authorized

Click **New** button to link users to customers. You can specify the following details here:

**User ID**

Specify a unique User ID, which identifies the user.

**Customer ID**

Specify the customer ID, which identifies the customer.

**Customer Name**

Specify a description for the customer.

**Authorization**

It will authenticate the records once verified by the authorizer.

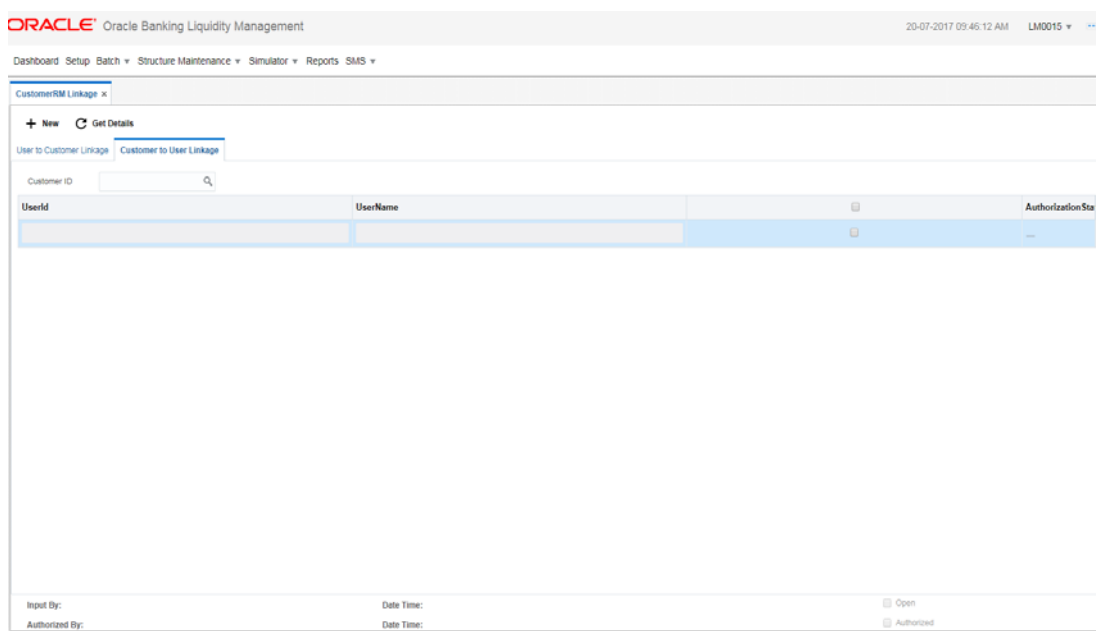
**Check box**

Link customers to users.

Click Save to save the user and customer linkage in the database.

### 14.6.2 Customer to User Linkage

To link one customers to one or many users.



Click **New** button to link customers to users. You can specify the following details here:

**User ID**

Specify a unique User ID, which identifies the user.

**Customer ID**

Specify the customer ID, which identifies the customer.

**User Name**

Specify a description for the user and customer.

**Authorization**

It will authenticate the records once verified by the authorizer.

**Check box**

Link users to customers.

Click Save to save the user and customer linkage in the database.

# 15. Glossary

## 15.1 Introduction

This chapter contains the following sections:

- [Section 15.2, "IC Formulae"](#)
- [Section 15.3, "PII Masking Table Matrix"](#)
- [Section 15.4, "Function ID List"](#)

## 15.2 IC Formulae

### 15.2.1 Sweep

Header/Child	Condition	Formula
Header/Child	LMVD_DR_BAL<0	(LMVD_DR_BAL * RATE1*DAYS)/ (YEAR*100)
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	(LMVD_CR_BAL * RATE2*DAYS)/ (YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	(LMVD_CR_BAL * RATE3*DAYS)/ (YEAR*100)

### 15.2.2 Pool

#### 15.2.2.1 Interest Method

Header/Child	Condition	Formula
Header	(LMVD_CR_POOLBAL>0) AND (LMVD_CR_POOL- BAL<=10000)	(LMVD_CR_POOLBAL * RATE4*DAYS)/ (YEAR*100)
	(LMVD_CR_POOL- BAL>10000) AND (LMVD_CR_POOL- BAL<=9999999)	(LMVD_CR_POOLBAL * RATE5*DAYS)/ (YEAR*100)
	LMVD_DR_POOLBAL<0	(LMVD_DR_POOLBAL * RATE6*DAYS)/ (YEAR*100)
Child	Not Applicable	Not Applicable

### 15.2.2.2 Advantage Method

Header/ Child	Condition	Formula
Header	LMVD_CR_POOLBAL>0	$(LMVD\_CR\_POOLBAL * RATE7 * DAYS) / (YEAR * 100)$
	LMVD_DR_POOLBAL<0	$(LMVD\_DR\_POOLBAL * RATE8 * DAYS) / (YEAR * 100)$
Child	LMVD_DR_BAL<0	$(LMVD\_DR\_BAL * RATE9 * DAYS) / (YEAR * 100)$
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	$(LMVD\_CR\_BAL * RATE10 * DAYS) / (YEAR * 100)$
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	$(LMVD\_CR\_BAL * RATE11 * DAYS) / (YEAR * 100)$

### 15.2.2.3 Optimization Method

Header/ Child	Condition	Formula
Header	Not Applicable	Not Applicable
Child	LM_OPT_POOLBAL>0 AND LMVD_CR_BAL>0	$((LMVD\_CR\_BAL * LM\_CRCOV\_RATIO * COVRATE * DAYS) / (YEAR * 100)) + ((LMVD\_CR\_BAL * LM\_CRRES\_RATIO * RESRATE * DAYS) / (YEAR * 100))$
	LM_OPT_POOLBAL<0 AND LMVD_DR_BAL<0	$((LMVD\_DR\_BAL * LM\_DRCOV\_RATIO * COVRATE * DAYS) / (YEAR * 100)) + ((LMVD\_DR\_BAL * LM\_DRRES\_RATIO * RESRATE * DAYS) / (YEAR * 100))$

### 15.2.2.4 Interest Enhancement

Condition	Formula
(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR- BALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL<LM_IECCYTHRESH- OLDBAL)	((LMVD_CR_BAL*RATE12*DAYS)+ (LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_I- ESTRBALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL<LM_IECCYTHRESH- OLDBAL)	((LMVD_CR_BAL*RATE13*DAYS)+ (LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR- BALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL>=LM_IECCYTHRESH- OLDBAL)	(((LMVD_CR_BAL*RATE14)+ (LMVD_CR_BAL*LM_IECCYERATE)+ (LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/ (YEAR*100)
(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_I- ESTRBALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL>=LM_IECCYTHRESH- OLDBAL)	(((LMVD_CR_BAL*RATE15)+ (LMVD_CR_BAL*LM_IECCYERATE)+ (LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/ (YEAR*100)
LMVD_DR_BAL <0 AND LM_IESTR- BALTHCCY<IETHRESHOLDBAL	(LMVD_DR_BAL*RATE16*DAYS)/YEAR

### 15.2.3 List of SDE's

SDE	SDE Description	Remarks
LMVD_CR_POOLBAL	Credit net pool position	Interest Method for Pool, Advantage Method
LMVD_DR_POOLBAL	Debit net pool position	Interest Method for Pool, Advantage Method
LM_CRCOV_RATIO	Credit coverage Ratio	Optimization Method
LM_CRRES_RATIO	Credit Residual Ratio	Optimization Method
LM_DRCOV_RATIO	Debit Coverage Ratio	Optimization Method
LM_DRRES_RATIO	Debit Residual Ratio	Optimization Method
LM_OPT_POOLBAL	Net Pool position	Optimization Method
LMVD_CR_BAL	Credit Account Balance	Interest Method for sweep, Interest Enhancement Method , Optimization Method, Advantage Method
LMVD_DR_BAL	Debit Account Balance	Interest Method for sweep, Interest Enhancement Method, Optimization Method, Advantage Method
IETHRESHOLDBAL	Structure Level Threshold	Interest Enhancement Method
LM_IESTRBALTHCCY	Total Structure balance in threshold ccy	Interest Enhancement Method
LM_IECCYERATE	Enhancement rate as per account's balance	Interest Enhancement Method
LM_IECCYTHRESHOLDBAL	Currency wise threshold bal- ance	Interest Enhancement Method
LM_IECCYTOTALBAL	Currency wise total balance for structure	Interest Enhancement Method
LM_IECCYPRATE	Premium rate as per account's balance	Interest Enhancement Method



## 15.3 PII Masking Table Matrix

PII MASKING			
Group	Group Description	Tables	Columns
Customer Information	Include all tables and required columns in PII Masking screen to mask informations related to customer	LM_CUSTOMER LM_CUSTOMER_AUDIT LM_CUSTOMER_RM	ADDRESS,CUSTOMER_NAME,EXTERNAL_REFERENCE,CUSTOMER_DESC  ADDRESS,CUSTOMER_NAME,EXTERNAL_REFERENCE,CUSTOMER_DESC  CUSTOMER_NAME,USER_NAME
User Information	Include all tables and required columns in PII Masking screen to mask informations related to users	SSTB_USER SMTB_USER	USER_NAME,USER_EMAIL USER_NAME
Account Information	Include all tables and required columns in PII Masking screen to mask informations related to accounts	LM_ACC_DETAILS LM_ACC_DETAILS_AUDIT	ACCOUNT_DESC,ACY_CURR_BAL ACCOUNT_DESC,ACY_CURR_BAL

## 15.4 Function ID List

Screen Name	Function ID
Account Maintenance	LMMTACCT
Bank Maintenance	LMMTBANK
Branch Holiday Maintenance	LMMTBRHL
Branch Maintenance	LMMTBRAN
BVT Monitor	LMBTBVMO
Currency Holiday Maintenance	LMMTCUHL
Currency Maintenance	LMMTCURR
Currency Exchange Rate Maintenance	LMMTCUXR

Customer Maintenance	LMMTCUST
Customer User Linkage	LMSMCUUL
EOD Batch	LMBTEODB
External System Setup	LMMTEXSY
File Upload	LMMTFLUP
Interest Enhancement	LMSTIENH
Interest Product Mapping	LMMTIPRM
Interest Product Setup	LMMTIPRD
Interest Rule Setup	LMMTIRUL
Interest UDE Setup	LMMTIUDE
Interface Instruction Maintenance	LMMTIFIN
Interface Monitor	LMBTIFMO
Job Scheduler	LMBTJSCH
Manual Customer Purge	LMBTMNPU
Manual User Purge	LMBTMUPU
MBCC Currency Cutoff Maintenance	LMMTMBCC
MBCC Monitor	LMBTMBMO
Password Policy	LMSMPASS
PII Masking	LMMTPIIM
Pool Batch	LMBTMNLP
Regularoty Parameters	LMMTREGP
Reports	LMRPREPS
Reverse Sweep monitor	LMBTRSMO
Role Maintenance	LMSMROLM
Setup Screen	LMMTMENU
Simulation Existing Data	LMSIEXTD
Simulation With New Data	LMSINEWD
Structure Maintenance	LMSTMAIN
Structure Summary	LMSTSUMM
Sweep Batch	LMBTMNLS
Sweep Concentration Methods	LMMTSCON

Sweep Frequency Setup	LMMTSFRQ
Sweep Instruction Setup	LMMTSINT
Sweep Monitor	LMBTSWMO
System Parameters	LMMTSYSP
User Creation	LMSMUSRC
User Maintenance	LMSMUSRM