

# ORACLE FLEXCUBE

Accelerator Pack 14.1.0.0.0– Product  
Catalogue



**ORACLE**

FINANCIAL SERVICES

## Table of contents

Table of contents.....	2
Overview & Objective .....	12
Product catalogue – Funds Transfer .....	13
1    Product Code FTOC - Outgoing Customer Transfer .....	13
1.1    Introduction .....	13
1.2    Business Scenario .....	13
1.3    Synopsis.....	13
1.4    Detailed Coverage.....	13
1.5    Events covered.....	13
1.6    Charges.....	14
1.7    Advices / Statements .....	14
1.8    Messages.....	14
1.9    Reports.....	14
2    Product Code FRTL - Outgoing Customer Transfer in RTGS with normal priority and Payment type-Domestic with Less charge .....	15
2.1    Introduction .....	15
2.2    Business Scenario.....	15
2.3    Synopsis.....	15
2.4    Detailed Coverage.....	15
2.5    Events covered.....	15
2.6    Charges.....	16
2.7    Advices / Statements .....	16
2.8    Messages.....	16
2.9    Reports.....	16
3    Product Code FRTM - Outgoing Customer Transfer in RTGS Network with Urgent priority and Payment type-Domestic .....	17
3.1    Introduction .....	17
3.2    Business Scenario.....	17
3.3    Synopsis.....	17
3.4    Detailed Coverage.....	17
3.5    Events covered.....	17
3.6    Charges.....	18
3.7    Advices / Statements .....	18
3.8    Messages.....	18
3.9    Reports.....	18
4    Product Code - FRTU - Outgoing Customer Transfer in RTGS with Highly Urgent priority and Payment type-Domestic .....	19
4.1    Introduction .....	19

4.2	Business Scenario.....	19
4.3	Synopsis.....	19
4.4	Detailed Coverage.....	19
4.5	Events covered.....	19
4.6	Charges.....	20
4.7	Advices / Statements .....	20
4.8	Messages.....	20
4.9	Reports.....	20
5	Product Code FCRR - Outgoing Customer Transfer with Rate refresh required .....	21
5.1	Introduction .....	21
5.2	Business Scenario.....	21
5.3	Synopsis.....	21
5.4	Detailed Coverage.....	21
5.5	Events covered.....	21
5.6	Charges.....	22
5.7	Advices / Statements .....	22
5.8	Messages.....	22
5.9	Reports.....	22
6	Product Code FCRF - Outgoing Customer Transfer with Referral required and with charges.....	23
6.1	Introduction .....	23
6.2	Business Scenario.....	23
6.3	Synopsis.....	23
6.4	Detailed Coverage.....	23
6.5	Events covered.....	23
6.6	Charges.....	23
6.7	Advices / Statements .....	24
6.8	Messages.....	24
6.9	Reports.....	24
7	Product Code FCSP - Outgoing Customer Transfer with Split Dr/Cr Liquidation .....	25
7.1	Introduction .....	25
7.2	Business Scenario.....	25
7.3	Synopsis.....	25
7.4	Detailed Coverage.....	25
7.5	Events covered.....	25
7.6	Charges.....	26
7.7	Advices / Statements .....	26
7.8	Messages.....	26
7.9	Reports.....	26
8	Product Code FCMC - Outgoing Customer Transfer with Multiple Customer Credit.....	27

8.1	Introduction .....	27
8.2	Business Scenario.....	27
8.3	Synopsis.....	27
8.4	Detailed Coverage.....	27
8.5	Events covered.....	27
8.6	Charges.....	28
8.7	Advices / Statements .....	28
8.8	Messages.....	28
8.9	Reports.....	28
9	Product Code FCOV - Outgoing Customer Transfer with the New cover format-Less Charge. ....	29
9.1	Introduction .....	29
9.2	Business Scenario.....	29
9.3	Synopsis.....	29
9.4	Detailed Coverage.....	29
9.5	Events covered.....	29
9.6	Charges.....	29
9.7	Advices / Statements .....	29
9.8	Messages.....	30
9.9	Reports.....	30
10	Product Code FCVM - Outgoing Customer Transfer with the New cover format-More Charge .....	31
10.1	Introduction .....	31
10.2	Business Scenario.....	31
10.3	Synopsis.....	31
10.4	Detailed Coverage.....	31
10.5	Events covered.....	31
10.6	Charges.....	31
10.7	Advices / Statements .....	32
10.8	Messages.....	32
10.9	Reports.....	32
11	Product Code FRCN - Outgoing Customer Transfer with new Cover format in RTGS with normal priority and Payment type-Domestic with Normal priority .....	33
11.1	Introduction .....	33
11.2	Business Scenario.....	33
11.3	Synopsis.....	33
11.4	Detailed Coverage.....	33
11.5	Events covered.....	33
11.6	Charges.....	34
11.7	Advices / Statements .....	34
11.8	Messages.....	34

11.9	Reports.....	34
12	Product Code FRCH - Outgoing Customer Transfer with new Cover format in RTGS with Urgent priority and Payment type-Domestic .....	35
12.1	Introduction .....	35
12.2	Business Scenario.....	35
12.3	Synopsis.....	35
12.4	Detailed Coverage.....	35
12.5	Events covered.....	35
12.6	Charges.....	36
12.7	Advices / Statements .....	36
12.8	Messages.....	36
12.9	Reports.....	36
13	Product Code FTOB - Outgoing Bank Transfer .....	37
13.1	Introduction .....	37
13.2	Business Scenario.....	37
13.3	Synopsis.....	37
13.4	Detailed Coverage.....	37
13.5	Events covered.....	37
13.6	Charges.....	37
13.7	Advices / Statements .....	37
13.8	Messages.....	37
13.9	Reports.....	38
14	Product Code FOBL - Outgoing Bank Transfer .....	39
14.1	Introduction .....	39
14.2	Business Scenario.....	39
14.3	Synopsis.....	39
14.4	Detailed Coverage.....	39
14.5	Events covered.....	39
14.6	Charges.....	39
14.7	Advices / Statements .....	39
14.8	Messages.....	40
14.9	Reports.....	40
15	Product Code FOBR - Outgoing Bank Transfer in APACS network with normal priority and Payment type-Domestic. ....	41
15.1	Introduction .....	41
15.2	Business Scenario.....	41
15.3	Synopsis.....	41
15.4	Detailed Coverage.....	41
15.5	Events covered.....	41
15.6	Charges.....	41

15.7	Advices / Statements .....	41
15.8	Messages.....	42
15.9	Reports.....	42
16	Product Code FORU - Outgoing Bank Transfer in APACS network with urgent priority and Payment type-Domestic. ....	43
16.1	Introduction .....	43
16.2	Business Scenario.....	43
16.3	Synopsis.....	43
16.4	Detailed Coverage.....	43
16.5	Events covered.....	43
16.6	Charges.....	43
16.7	Advices / Statements .....	43
16.8	Messages.....	44
16.9	Reports.....	44
17	Product Code FTOA - Outgoing Bank Transfer to Own Account .....	45
17.1	Introduction .....	45
17.2	Business Scenario.....	45
17.3	Synopsis.....	45
17.4	Detailed Coverage.....	45
17.5	Events covered.....	45
17.6	Charges.....	45
17.7	Advices / Statements .....	45
17.8	Messages.....	45
17.9	Reports.....	46
18	Product Code FTIN - Internal Transfer .....	47
18.1	Introduction .....	47
18.2	Business Scenario.....	47
18.3	Synopsis.....	47
18.4	Detailed Coverage.....	47
18.5	Events covered.....	47
18.6	Charges.....	47
18.7	Advices / Statements .....	47
18.8	Reports.....	48
19	Product Code FMBT - Outgoing Bank Multi Credit Transfer.....	49
19.1	Introduction .....	49
19.2	Business Scenario.....	49
19.3	Synopsis.....	49
19.4	Detailed Coverage.....	49
19.5	Events covered.....	49

19.6	Charges.....	49
19.7	Advices / Statements .....	49
19.8	Messages.....	50
19.9	Reports.....	50
20	Product Code FMAT - Outgoing Bank Multi Credit Transfer to Own account.....	51
20.1	Introduction .....	51
20.2	Business Scenario.....	51
20.3	Synopsis.....	51
20.4	Detailed Coverage.....	51
20.5	Events covered.....	51
20.6	Charges.....	51
20.7	Advices / Statements .....	51
20.8	Messages.....	52
20.9	Reports.....	52
21	Product Code FTIC - Incoming Funds Transfer with OUR Charge.....	53
21.1	Introduction .....	53
21.2	Business Scenario.....	53
21.3	Synopsis.....	53
21.4	Detailed Coverage.....	53
21.5	Events covered.....	53
21.6	Charges.....	54
21.7	Advices / Statements .....	54
21.8	Messages.....	54
21.9	Reports.....	54
22	Product Code FTRT - Incoming Funds Transfer in APACS network with normal priority and Payment type-Domestic. ....	55
22.1	Introduction .....	55
22.2	Business Scenario.....	55
22.3	Synopsis.....	55
22.4	Detailed Coverage.....	55
22.5	Events covered.....	55
22.6	Charges.....	56
	Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG) .....	56
22.7	Advices / Statements .....	56
22.8	Messages.....	56
22.9	Reports.....	56
23	Product Code FTRL- Incoming Funds Transfer in RTGS network with urgent priority and Payment type-All. ....	57
23.1	Introduction .....	57
23.2	Business Scenario.....	57

23.3	Synopsis.....	57
23.4	Detailed Coverage.....	57
23.5	Events covered.....	57
23.6	Charges.....	58
23.7	Advices / Statements .....	58
23.8	Messages.....	58
23.9	Reports.....	58
24	Product Code FROT - Outgoing Customer Transfer in TARGET Network with normal priority and Payment type as within Euro zone.....	59
24.1	Introduction .....	59
24.2	Business Scenario.....	59
24.3	Synopsis.....	59
24.4	Detailed Coverage.....	59
24.5	Events covered.....	59
24.6	Charges.....	60
24.7	Advices / Statements .....	60
24.8	Messages.....	60
24.9	Reports.....	60
25	Product Code FCCT - Outgoing Customer Transfer with COV in TARGET Network with normal priority and Payment type as outside euro zone .....	61
25.1	Introduction .....	61
25.2	Business Scenario.....	61
25.3	Synopsis.....	61
25.4	Detailed Coverage.....	61
25.5	Events covered.....	61
25.6	Charges.....	61
25.7	Advices / Statements .....	62
25.8	Messages.....	62
25.9	Reports.....	62
26	FOBT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type-within euro zone.....	63
26.1	Introduction .....	63
26.2	Business Scenario.....	63
26.3	Synopsis.....	63
26.4	Detailed Coverage.....	63
26.5	Events covered.....	63
26.6	Charges.....	63
26.7	Advices / Statements .....	64
26.8	Messages.....	64
26.9	Reports.....	64



27	MCKP- Funds Transfer with Managers Cheque. ....	65
27.1	Introduction .....	65
27.2	Business Scenario.....	65
27.3	Synopsis.....	65
27.4	Detailed Coverage .....	65
27.5	Events covered.....	65
27.6	Charges.....	66
27.7	Advices / Statements .....	66
27.8	Messages.....	66
27.9	Reports.....	66
28	Product Code FTCV- Outgoing Customer Transfer in TARGET New cover Network with normal priority and as INSIDE euro zone.....	67
28.1	Introduction .....	67
28.2	Business Scenario.....	67
28.3	Synopsis.....	67
28.4	Detailed Coverage .....	67
28.5	Events covered.....	67
28.6	Charges.....	68
28.7	Advices / Statements .....	68
28.8	Messages.....	68
28.9	Reports.....	68
29	FTGI - Incoming Funds Transfer in TARGET network with normal priority and Payment type within EURO Zone .....	69
29.1	Introduction .....	69
29.2	Business Scenario.....	69
29.3	Synopsis.....	69
29.4	Detailed Coverage .....	69
29.5	Events covered.....	69
29.6	Charges.....	70
	Flat amount Predefined Receivers charge to the Remitter. (FT_RVR_CHG) .....	70
29.7	Advices / Statements .....	70
29.8	Messages.....	70
29.9	Reports.....	70
30	FOMT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type- Outside euro zone. ....	71
30.1	Introduction .....	71
30.2	Business Scenario.....	71
30.3	Synopsis.....	71
30.4	Detailed Coverage .....	71
30.5	Events covered.....	71

30.6	Charges.....	71
30.7	Advices / Statements .....	71
30.8	Messages.....	72
30.9	Reports.....	72
31	Product Code FTFO - FT Outgoing product - FATCA .....	73
31.1	Introduction .....	73
31.2	Business Scenario.....	73
31.3	Synopsis.....	73
31.4	Detailed Coverage.....	73
31.5	Events covered.....	73
31.6	Charges.....	74
31.7	Advices / Statements .....	74
31.8	Messages.....	74
31.9	Reports.....	74
32	Product Code FTFI - FT Incoming product - FATCA .....	75
32.1	Introduction .....	75
32.2	Business Scenario.....	75
32.3	Synopsis.....	75
32.4	Detailed Coverage.....	75
32.5	Events covered.....	75
32.6	Charges.....	76
32.7	Advices / Statements .....	76
32.8	Messages.....	76
32.9	Reports.....	76
33	Product Code FTFN - Internal Transfer - FATCA .....	77
33.1	Introduction .....	77
33.2	Business Scenario.....	77
33.3	Synopsis.....	77
33.4	Detailed Coverage.....	77
33.5	Events covered.....	77
33.6	Charges.....	78
33.7	Advices / Statements .....	78
33.8	Reports.....	78
34	Product Code FTFT - Referral Outgoing Customer Transfer - FATCA .....	79
34.1	Introduction .....	79
34.2	Business Scenario.....	79
34.3	Synopsis.....	79
34.4	Detailed Coverage.....	79
34.5	Events covered.....	79

34.6	Charges.....	79
34.7	Advices / Statements .....	79
34.8	Messages.....	79
34.9	Reports.....	79
35	Product Code FTNT - Referral Internal Customer Transfer - FATCA .....	80
35.1	Introduction .....	80
35.2	Business Scenario.....	80
35.3	Synopsis.....	80
35.4	Detailed Coverage.....	80
35.5	Events covered.....	80
35.6	Charges.....	80
35.7	Advices / Statements .....	80
35.8	Reports.....	80
36	FT-Gateway Services.....	81
31.1	Introduction.....	81
31.2	Business Overview.....	81
31.3	Supported Gateway Services for FT .....	81



## Overview & Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products and ready to use transaction sets that a bank would want to parameterize using the FLEXCUBE application. The objective of the pack is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of this document is Funds Transfer. The purpose of this document is to provide an insight into the various business products and the transaction products configured for Funds Transfer transactions in bank.

# Product catalogue – Funds Transfer

## 1 Product Code FTOC - Outgoing Customer Transfer

### 1.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 1.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 1.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges attached.

### 1.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

### 1.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary (Netting Y)	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)

No accounting or advices

- AMND (Amendment )  
No accounting or advices

- SGEN(Settlement message generation)

No accounting or advices

## 1.6 Charges

- Flat amount charged to the customer for contract initiation.

## 1.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 1.8 Messages

- MT103 Customer Transfer (PAYMENT\_MESSAGE – CUST\_TRANSFER)
- MT202 Bank Transfer(Cover) (PAYMENT\_MESSAGE – COVER)
- MT205 Bank Transfer(Cover) (PAYMENT\_MESSAGE – COVER)
- MT192 Cancellation of Customer Transfer
- MT 292 Cancellation of Cover
- MT900 Debit Message
- MT910 Credit Message

## 1.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 2 Product Code FRTL - Outgoing Customer Transfer in RTGS with normal priority and Payment type-Domestic with Less charge

### 2.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 2.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 2.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- RTGS Outgoing Customer Transfer Product with Less charges.

### 2.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- RTGS pay type is Domestic
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

### 2.5 Events covered

- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary (Netting Y)	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr
Charge Account(FT_RVR_CHG)	Dr
Beneficiary(RVR_CHGS Netting Y)	Cr

- REVR (Reversal)  
No accounting or advices
- AMND (Amendment)

- SGEN(Settlement message generation)

## 2.6 Charges

Flat amount charged to the customer for contract initiation.

- Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

## 2.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 2.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 2.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



### 3 Product Code FRTM - Outgoing Customer Transfer in RTGS Network with Urgent priority and Payment type-Domestic

#### 3.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ without cover.

#### 3.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with urgent priority.

For this product Process Overdraft for Auto book is enabled which will process the future value transaction in autobook batch even if the account has insufficient funds.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

#### 3.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions.
- RTGS Outgoing Customer Transfer Product with more charges attached.
- This Suppress back value payment messages

#### 3.4 Detailed Coverage

- Collection of charges with Charge bearer as BEN
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Debit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is Urgent

#### 3.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### **3.6 Charges**

- Flat amount charged to the customer for contract initiation.

### **3.7 Advices / Statements**

- PAYMENT\_MESSAGE
- REVSWIFT

### **3.8 Messages**

- MT103 Customer Transfer RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

### **3.9 Reports**

- Funds Transfer Contract
- Detailed Activity Journal

## 4 Product Code - FRTU - Outgoing Customer Transfer in RTGS with Highly Urgent priority and Payment type-Domestic

### 4.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 4.2 Business Scenario

Outgoing RTGS Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through RTGS network with Highly urgent priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 4.3 Synopsis

- It is a RTGS Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- RTGS Outgoing Customer Transfer Product with high charges attached.

### 4.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Credit value date
- Cover required is set as Yes
- RTGS pay type is Domestic
- Banking priority is Highly Urgent
- Debit / Credit Back valuation is enabled

### 4.5 Events covered

- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- AMND
- SGEN
- FXGN

#### 4.6 Charges

- Flat amount charged to the customer for contract initiation.

#### 4.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

#### 4.8 Messages

- MT103 Customer Transfer RTGS
- MT202 Bank Transfer(Cover) RTGS
- MT205 Bank Transfer(Cover) RTGS
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

#### 4.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 5 Product Code FCRR - Outgoing Customer Transfer with Rate refresh required

### 5.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 5.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer. In case of Cross currency transactions Rate refresh is required for procuring the exchange rate and processing the contract. At the contract level we can change when the rate pick up is required .The possible combinations are

Contract	Rate pickup code	Message generation code
Normal	Booking date	After authorization
Future Dated	Booking date Spot date Value date	After Authorization On spot date On value date

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 5.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- This requires rate refreshment to happen to process the cross currency contracts.
- Normal Outgoing Customer Transfer Product with charges attached.

### 5.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Spread code is maintained as 1 Spread.

For contracts booked with this product contracts will be in pending rate refresh status till the days rate refresh is done. The intraday batch for rate update has to be run for the rate to be updated. In the contract level the event RATE will fire and further Processing of the transaction will happen.

### 5.5 Events covered

- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr

Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- RATE
- SGEN
- AMND

## 5.6 Charges

- Flat amount charged to the customer for contract initiation.

## 5.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 5.8 Messages

- MT103      Customer Transfer
- MT202      Bank Transfer(Cover)
- MT205      Bank Transfer(Cover)
- MT192      Cancellation of Customer Transfer
- MT900      Debit Message
- MT910      Credit Message

## 5.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 6 Product Code FCRF - Outgoing Customer Transfer with Referral required and with charges

### 6.1 Introduction

Outgoing Customer transfer with referral handles processing of the transfer of funds (local and foreign) between Financial Institutions for future value. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 6.2 Business Scenario

Outgoing Customer transfer with Referral required is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer on a future date. For future valued Contracts booked with insufficient funds on the Credit value date, it requires the contracts to go to the referral queue for further acceptance by the authorizer (if the Referral Required Flag is mandatorily checked at the Account Class level, Customer Account level and Product level).

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 6.3 Synopsis

- It is a Outgoing Customer Transfer Product with payment by as Message.
- This product caters to Future value dated transactions with referral required.
- Outgoing Customer Transfer Product with more charges attached.

### 6.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Backdated debit credit validation is set
- Rekey is enabled

### 6.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 6.6 Charges

- Flat amount charged to the customer for contract initiation.

## 6.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 6.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 6.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 7 Product Code FCSP - Outgoing Customer Transfer with Split Dr/Cr Liquidation

### 7.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 7.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer. This product is used when the Debit value date and Credit value date is different and accounting has to be fired differently. In this Case Outgoing International Customer Transfers should be routed through an intermediary GL.Charges for REM and SHA will be fired during INIT and for BEN during LIQD

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 7.3 Synopsis

- It is a Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Outgoing Customer Transfer Product with Split Debit Credit Liquidation Enabled.

### 7.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

### 7.5 Events covered

- AMND
  - BOOK (Booking)
- No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Intermediary Suspense GL	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
Intermediary Suspense GL	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

## 7.6 Charges

- Flat amount charged to the customer for contract initiation.

## 7.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

## 7.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 7.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 8 Product Code FCMC - Outgoing Customer Transfer with Multiple Customer Credit

### 8.1 Introduction

This message is used to convey multiple payment instructions between financial institutions. Its use is subject to bilateral/multilateral agreements between Sender and Receiver.. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer with Multiple Customer Credit contract payment of funds happens using MT102/MT102+.

### 8.2 Business Scenario

Outgoing Multiple Customer transfer is used to transfer multiple payments by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 8.3 Synopsis

- It is a Multiple Customer Credit Transfer Product with payment by as Message.
- Payment message will be generated but suppressed for the individual transactions.
- CINT automatically fires on closure of the Consolidated contract .
- The consolidated contract fires the Multiple Customer credit transfer
- Multiple Customer Credit Transfer Product with charges attached.

### 8.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Backdated debit credit validation is set
- 'Allow Message before accounting' is not enabled

### 8.5 Events covered

- BOOK (Booking)  
No accounting or advices
- INIT (Initiation) for individual Contracts

Component	Dr/Cr
Remitter	Dr
Intermediary Suspense	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- CINT (fired automatically on closing the Consolidated Pool. No need to attach as a separate Event) for the Sum total

Component	Dr/Cr
Intermediary Suspense	Dr
Nostro	Cr

## 8.6 Charges

- Flat amount charged to the customer for contract initiation.

## 8.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 8.8 Messages

- MT102 Multiple Customer Credit Transfer
- MT202 Consolidated Cover
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 8.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 9 Product Code FCOV - Outgoing Customer Transfer with the New cover format-Less Charge.

### 9.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 9.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Receivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain. This is a product with Less charges involved. For the Cover Message to come in New format ,at the Currency level the New Cover required Flag should be Enabled

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 9.3 Synopsis

- It is a Outgoing Customer transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- Outgoing Customer transfer with Cover Product with less charges attached.

### 9.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as NO
- Backdated debit credit validation is set

### 9.5 Events covered

- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr
Charge Account(FT_RVR_CHG)	Dr
Beneficiary(RVR_CHGS Netting Y)	Cr

- REVR (Reversal)  
No accounting or advices

### 9.6 Charges

- Flat amount charged to the customer for contract initiation.

### 9.7 Advices / Statements

- PAYMENT\_MESSAGE

- REVSWIFT

## 9.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover)
- MT205 Bank Transfer(Cover)
- MT900 Debit Message
- MT910 Credit Message

## 9.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 10 Product Code FCVM - Outgoing Customer Transfer with the New cover format- More Charge

### 10.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without COV.

### 10.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain. This is a product with More charges involved. For the Cover Message to come in New format ,at the Currency level the New Cover required Flag should be Enabled

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.  
Customer segment: Corporate & Individuals

### 10.3 Synopsis

- It is a Outgoing Customer transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- Outgoing Customer transfer with Cover Product with More charges attached.

### 10.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as NO
- Backdated debit credit validation is set

### 10.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr
Charge Account(FT_RVR_CHG)	Dr
Beneficiary(RVR_CHGS Netting Y)	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 10.6 Charges

- Flat amount charged to the customer for contract initiation.

- Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

### 10.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

### 10.8 Messages

- MT103      Customer Transfer
- MT202      Bank Transfer(Cover)
- MT205      Bank Transfer(Cover)
- MT900      Debit Message
- MT910      Credit Message

### 10.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 11 Product Code FRCN - Outgoing Customer Transfer with new Cover format in RTGS with normal priority and Payment type-Domestic with Normal priority

### 11.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 11.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through RTGS network. This is a product with Normal priority and payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 11.3 Synopsis

- It is a RTGS Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- RTGS Outgoing Customer Transfer with Cover Product with Normal priority.

### 11.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Debit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

### 11.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting
- SGEN
- FXGN

## 11.6 Charges

- Flat amount charged to the customer for contract initiation.

## 11.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 11.8 Messages

- MT103      Customer Transfer
- MT202      Bank Transfer(Cover) RTGS
- MT205      Bank Transfer(Cover) RTGS
- MT900      Debit Message
- MT910      Credit Message

## 11.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 12 Product Code FRCH - Outgoing Customer Transfer with new Cover format in RTGS with Urgent priority and Payment type-Domestic

### 12.1 Introduction

Outgoing RTGS Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 12.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through RTGS network. This is a product with High priority and payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 12.3 Synopsis

- It is a RTGS Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency transactions.
- RTGS Outgoing Customer Transfer with Cover Product with High priority.

### 12.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Credit value date
- Cover required is set as No
- RTGS pay type is Domestic
- Banking priority is High
- Debit / Credit Back valuation is enabled

### 12.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)

No accounting or advices

- FXGN
- SGEN

## 12.6 Charges

- Flat amount charged to the customer for contract initiation.

## 12.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

## 12.8 Messages

- MT103      Customer Transfer
- MT202      Bank Transfer(Cover) RTGS
- MT205      Bank Transfer(Cover) RTGS
- MT900      Debit Message
- MT910      Credit Message

## 12.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 13 Product Code FTOB - Outgoing Bank Transfer

### 13.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 13.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 13.3 Synopsis

- It is a normal Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

### 13.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

### 13.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 13.6 Charges

- Not applicable

### 13.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

### 13.8 Messages

- MT202 Bank Transfer
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message



## 13.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 14 Product Code FOBL - Outgoing Bank Transfer

### 14.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 14.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when sender and receiver of the funds are present in the same country.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 14.3 Synopsis

- It is a normal Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

### 14.4 Detailed Coverage

- Rate and Message as of Dr Value Date and Cr Value Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes
- Cut-off days check required as Yes
- Rekey Field Required as Yes
- Allow message before Accounting as Yes

### 14.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 14.6 Charges

- Not applicable

### 14.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 14.8 Messages

- MT202 Bank Transfer
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

## 14.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 15 Product Code FOBR - Outgoing Bank Transfer in APACS network with normal priority and Payment type-Domestic.

### 15.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 15.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 15.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as Domestic.

### 15.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

### 15.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 15.6 Charges

- Not applicable

### 15.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 15.8 Messages

- MT202 Bank Transfer RTGS
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

## 15.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 16 Product Code FORU - Outgoing Bank Transfer in APACS network with urgent priority and Payment type-Domestic.

### 16.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 16.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 16.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Urgent priority and Payment type as Domestic.

### 16.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes
- Suppress Back Value Payment messages as No
- Spread applicable to the cross currency set as 1Spread

### 16.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 16.6 Charges

- Not applicable

### 16.7 Advices / Statements

- PAYMENT\_MESSAGE

- REVSWIFT

### 16.8 Messages

- MT202            Bank Transfer RTGS
- MT202/205      Bank Transfer(Cover)
- MT292            Cancellation of Bank Transfer
- MT900            Debit Message
- MT910            Credit Message

### 16.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 17 Product Code FTOA - Outgoing Bank Transfer to Own Account

### 17.1 Introduction

Outgoing Bank transfer to Own Account handles processing of the transfer initiated by a bank to transfer funds from one of its accounts (held in one Bank) to another account (held in another Bank). Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happens using Swift messages through the SWIFT/RTGS networks. For outgoing Bank transfer to Own account contract payment of funds happens using MT200 with/without cover.

### 17.2 Business Scenario

Outgoing Bank transfer to Own account is used to transfer funds from one of its accounts (held in one Bank) to another account (held in another Bank, directly or through (a) correspondent(s), to the beneficiary financial institution.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 17.3 Synopsis

- It is a Normal Outgoing Bank Transfer to Own account Product with payment by as Message.
- This product allows Future value dated transactions as Yes and Cross Currency transactions as No.

### 17.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as No
- Back dated Dr/Cr validation required as Yes
- Suppress Back Value Payment messages as No

### 17.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 17.6 Charges

- Not applicable

### 17.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

### 17.8 Messages

- MT200 Bank Transfer to Own account
- MT292 Cancellation of Bank Transfer

- MT900            Debit Message
- MT910            Credit Message

### **17.9 Reports**

- Funds Transfer Contract
- Detailed Activity Journal

## 18 Product Code FTIN - Internal Transfer

### 18.1 Introduction

Internal transfer handles processing of the transfer initiated by a customer to transfer funds from one of its accounts to another account within the Bank. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank). No other financial institution is involved in such transfers. As the transfer of funds does not involve a party outside the circle of your bank, it is termed as an internal transfer.

### 18.2 Business Scenario

Internal transfer do not involve funds that are transferred through a chain of banks, or payments made from or to a correspondent bank account. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank).The customers involved in the transfer will be kept informed by means of debit or credit advices.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 18.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.

### 18.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer is allowed at the Contract level.
- Rate and Message as of Booking Date
- Back dated Dr/Cr validation required as Yes

### 18.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 18.6 Charges

Flat amount charged to the customer for contract initiation.

### 18.7 Advices / Statements

PAYMENT\_MESSAGE (Debit/Credit Advice)



## 18.8 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 19 Product Code FMBT - Outgoing Bank Multi Credit Transfer

### 19.1 Introduction

Outgoing Bank Multi transfer handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions.. For outgoing Bank Multi transfer contract payment of funds happens using MT203 with/without cover.

### 19.2 Business Scenario

Outgoing Bank Multi transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.

Outgoing Bank Multi transfer handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 19.3 Synopsis

- It is a Outgoing Bank Multi Transfer Product with payment by as Message.
- Normal Outgoing Bank Multi Transfer Product with charges attached.

### 19.4 Detailed Coverage

- Multi Credit Transfer set to Yes
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as No
- After Rate Refresh is set as No
- Split Dr/Cr Liquidation is set as No
- Allow Message before accounting is set as Yes

### 19.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 19.6 Charges

Not applicable

### 19.7 Advices / Statements

- PAYMENT\_MESSAGE

- REVSWIFT

### 19.8 Messages

- MT203            Bank Multi Transfer
- MT202/205      Bank Transfer(Cover)
- MT292            Cancellation of Bank Transfer
- MT900            Debit Message
- MT910            Credit Message

### 19.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 20 Product Code FMAT - Outgoing Bank Multi Credit Transfer to Own account

### 20.1 Introduction

Outgoing Bank Multi transfer to Own account handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency. Here the originator and beneficiary and all intermediary parties are financial institutions.. For outgoing Bank Multi transfer to Own account contract payment of funds happens using MT201 with/without cover.

### 20.2 Business Scenario

Outgoing Bank Multi transfer to Own account is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution.Outgoing Bank Multi transfer to Own account handles processing of the transfer of funds(local and foreign) from several account of the sender bank to a particular account in the Beneficiary Institutions in the same currency.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 20.3 Synopsis

- It is a Outgoing Bank Multi Transfer to Own account Product with payment by as Message.

### 20.4 Detailed Coverage

- Multi Credit Transfer set to Yes
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- Back dated Dr/Cr validation required as Yes
- After Rate Refresh is set as No
- Split Dr/Cr Liquidation is set as No
- Allow Message before accounting is set as Yes

### 20.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting
- SGEN

### 20.6 Charges

Not applicable

### 20.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 20.8 Messages

- MT201 Bank Multi Transfer to Own account
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message
- MT910 Credit Message

## 20.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 21 Product Code FTIC - Incoming Funds Transfer with OUR Charge

### 21.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

### 21.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 21.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR.

### 21.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

### 21.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Remitter	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting or advices

- SGEN
- FXGN

### 21.6 Charges

- Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

### 21.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

### 21.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

### 21.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 22 Product Code FTRT - Incoming Funds Transfer in APACS network with normal priority and Payment type-Domestic.

### 22.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

### 22.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through RTGS network with normal priority and Payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 22.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR.

### 22.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- RTGS network, Normal priority and Payment type as Domestic.

### 22.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Charge account	Dr
Charge Income	Cr

LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting

- SGEN

## 22.6 Charges

Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

## 22.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

## 22.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

## 22.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 23 Product Code FTRL- Incoming Funds Transfer in RTGS network with urgent priority and Payment type-All.

### 23.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

### 23.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through RTGS network with urgent priority and Payment type as Domestic.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 23.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with more charge amount attached.

### 23.4 Detailed Coverage

- Collection of charges with Charge bearer as SHA
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No
- RTGS network, Urgent priority and Payment type as Domestic.

### 23.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Charge account	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr

- REVR (Reversal)

No accounting

- SGEN

### **23.6 Charges**

- Flat amount charged to the customer for Fund Transfer.

### **23.7 Advices / Statements**

- PAYMENT\_MESSAGE
- REVSWIFT

### **23.8 Messages**

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive

### **23.9 Reports**

- Funds Transfer Contract
- Detailed Activity Journal

## 24 Product Code FROT - Outgoing Customer Transfer in TARGET Network with normal priority and Payment type as within Euro zone

### 24.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 24.2 Business Scenario

Outgoing TARGET Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through TARGET network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 24.3 Synopsis

- It is a TARGET Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Outgoing Customer Transfer Product with Less charges attached.

### 24.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- TARGET pay type is within Euro zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

### 24.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge account	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting
- SGEN

## 24.6 Charges

- Flat amount charged to the customer for contract initiation.
- Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

## 24.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 24.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) TARGET
- MT205 Bank Transfer(Cover) TARGET
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 24.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 25 Product Code FCCT - Outgoing Customer Transfer with COV in TARGET Network with normal priority and Payment type as outside euro zone

### 25.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 25.2 Business Scenario

Outgoing TARGET Customer transfer is used to transfer funds locally by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer through TARGET network with Normal priority.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 25.3 Synopsis

- It is a TARGET Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Outgoing Customer Transfer Product with Less charges attached.

### 25.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Book date
- Cover required is set as Yes
- TARGET pay type is outside Euro zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

### 25.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge account	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 25.6 Charges

- Flat amount charged to the customer for contract initiation.



## 25.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 25.8 Messages

- MT103 Customer Transfer
- MT202 Bank Transfer(Cover) TARGET
- MT205 Bank Transfer(Cover) TARGET
- MT192 Cancellation of Customer Transfer
- MT900 Debit Message
- MT910 Credit Message

## 25.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 26 FOBT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type-within euro zone.

### 26.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/TARGET networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 26.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 26.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as within euro zone.

### 26.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

### 26.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge account	Dr
Charge Income	Cr

- REVR (Reversal)
- SGEN

### 26.6 Charges

- Not Applicable

## 26.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 26.8 Messages

- MT202            Bank Transfer TARGET
- MT202/205      Bank Transfer(Cover)
- MT292           Cancellation of Bank Transfer
- MT900           Debit Message

## 26.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 27 MCKP- Funds Transfer with Managers Cheque.

### 27.1 Introduction

Outgoing Customer transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. For manager's check type of funds transfer product, the payment is typically effected through a payment instrument.

### 27.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 27.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Instrument.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges attached.

### 27.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Backdated debit credit validation is set

### 27.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Charge account	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr

- REVR (Reversal)
- SGEN

## 27.6 Charges

Flat amount charged to the customer for contract initiation.

## 27.7 Advices / Statements

Debit /Credit Message

## 27.8 Messages

- MT110 Manager's Cheque issuance
- MT111 Stop payment

## 27.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 28 Product Code FTCV- Outgoing Customer Transfer in TARGET New cover Network with normal priority and as INSIDE euro zone

### 28.1 Introduction

Outgoing TARGET Customer transfer handles processing of the transfer of funds (local) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the TARGET2 network. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 28.2 Business Scenario

Outgoing Customer transfer with Cover is used to transfer funds as anyone (a) correspondent(s), and pass on this message to the financial institution of the beneficiary customer or to the Recivers Correspondent. This Product type Process the Cover message in New COV format and pass on the Cover message to the next bank in the Chain through TARGET network. This is a product with Normal priority and payment type as inside EURO Zone.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 28.3 Synopsis

- It is a TARGET Outgoing Customer Transfer with Cover Product with payment by as Message.
- This product allows Cross Currency and Future value transactions.
- TARGET Outgoing Customer Transfer with Cover Product with Normal priority.

### 28.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate as of Book date
- Message as of Debit value date
- Cover required is set as No
- TARGET pay type is inside EURO Zone
- Banking priority is Normal
- Debit / Credit Back valuation is enabled

### 28.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge account	Dr
Charge Income	Cr

- REVR (Reversal)  
No accounting
- FXGN
- SGEN

## 28.6 Charges

- Flat amount charged to the customer for contract initiation.

## 28.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

## 28.8 Messages

- MT103      Customer Transfer
- MT202      Bank Transfer(Cover) RTGS
- MT205      Bank Transfer(Cover) RTGS
- MT900      Debit Message
- MT910      Credit Message

## 28.9 Reports

- a) Funds Transfer Contract
- b) Detailed Activity Journal

## 29 FTGI - Incoming Funds Transfer in TARGET network with normal priority and Payment type within EURO Zone

### 29.1 Introduction

Incoming Funds Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

### 29.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 29.3 Synopsis

- It is a TARGET Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- TARGET Incoming Funds Transfer Product with less charge amount attached.

### 29.4 Detailed Coverage

- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

### 29.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Charge account	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr

- REVR (Reversal)

No accounting or advices

- SGEN

## 29.6 Charges

Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

## 29.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

## 29.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

## 29.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 30 FOMT - Outgoing Bank Transfer in TARGET network with normal priority and Payment type-Outside euro zone.

### 30.1 Introduction

Outgoing Bank transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions. Financial institutions or banks can initiate these transfers on behalf of their financial institution customers. Here the originator and beneficiary and all intermediary parties are financial institutions. The transfer of funds happen using Swift messages through the SWIFT/TARGET networks. For outgoing Bank transfer contract payment of funds happens using MT202/MT205 with/without cover.

### 30.2 Business Scenario

Outgoing Bank transfer is used to transfer funds by or on behalf of the financial institution, directly or through (a) correspondent(s), to the beneficiary financial institution. This product is used when receiver of the funds are present in the same country and local network is used.

Target audience/Beneficiaries: financial institution who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 30.3 Synopsis

- It is a Local network Outgoing Bank Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal priority and Payment type as outside euro zone.

### 30.4 Detailed Coverage

- Rate and Message as of Booking Date
- Cover required is set as Yes
- Back dated Dr/Cr validation required as Yes

### 30.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)
- SGEN

### 30.6 Charges

- Not Applicable

### 30.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT



### 30.8 Messages

- MT202 Bank Transfer TARGET
- MT202/205 Bank Transfer(Cover)
- MT292 Cancellation of Bank Transfer
- MT900 Debit Message

### 30.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 31 Product Code FTFO - FT Outgoing product - FATCA

### 31.1 Introduction

Outgoing transfer product handles processing of the transfer of funds (local and foreign) between Financial Institutions along with collection of FATCA tax if applicable. Financial institutions or banks can initiate these transfers on behalf of their Individual/Corporate customers. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. For outgoing Customer transfer contract payment of funds happens using MT103/MT103+ with/without cover.

### 31.2 Business Scenario

Outgoing Customer transfer is used to transfer funds by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 31.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Outgoing Customer Transfer Product with charges and FACTA Tax scheme attached.

### 31.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status.
- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as Yes

### 31.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary (Netting Y)	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr
Beneficiary	Dr
FATCA_PAY	Cr
Beneficiary	Dr
FATCA_ESCROW	Cr

- REVR (Reversal)

No accounting or advices

- AMND (Amendment)

No accounting or advices

- SGEN(Settlement message generation)  
No accounting or advices

### 31.6 Charges

- Flat amount charged to the customer for contract initiation.

### 31.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

### 31.8 Messages

- MT103 Customer Transfer (PAYMENT\_MESSAGE – CUST\_TRANSFER)
- MT202 Bank Transfer(Cover) (PAYMENT\_MESSAGE – COVER)
- MT205 Bank Transfer(Cover) (PAYMENT\_MESSAGE – COVER)
- MT192 Cancellation of Customer Transfer
- MT 292 Cancellation of Cover
- MT900 Debit Message
- MT910 Credit Message

### 31.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 32 Product Code FTFI - FT Incoming product - FATCA

### 32.1 Introduction

Incoming Transfer handles processing of the transfer of funds (local and foreign) between Financial Institutions on behalf of their Individual/Corporate/Bank customers along with collection of FATCA tax if applicable. The transfer of funds happen using Swift messages through the SWIFT/RTGS networks. An Incoming Transfer is one in which the beneficiary of the transfer is a customer of your bank. Since funds are coming into your bank, it is termed as an incoming transfer.

### 32.2 Business Scenario

Incoming Funds Transfer is used to receive funds by or on behalf of the financial institution of the beneficiary customer, directly or through (a) correspondent(s), from the financial institution of the ordering customer. This product is used when funds are received through SWIFT network and sender of the message resides in the same country.

Target audience/Beneficiaries: Individual/ Corporate/Bank who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 32.3 Synopsis

- It is a normal Incoming Funds Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Incoming Funds Transfer Product with charge bearer as OUR and FACTA Tax scheme attached.

### 32.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status
- Collection of charges with Charge bearer as REM
- Collection of Receiver Charges
- Amendment of Charge bearer allowed at the Contract level.
- Rate and Message as of Booking Date
- Cover required is set as No

### 32.5 Events covered

- AMND
- BOOK (Booking)  
No accounting or advices
- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
INTMD_SUSPENSE	Cr
Remitter	Dr
Charge Income	Cr

- LIQD (Liquidation)

Component	Dr/Cr
INTMD_SUSPENSE	Dr
Beneficiary	Cr
Beneficiary	Dr

FATCA_PAY	Cr
Beneficiary	Dr
FATCA_ESCROW	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN
- FXGN

### 32.6 Charges

- Flat amount Predefined Receivers charge to the Remitter. (FT\_RVR\_CHG)

### 32.7 Advices / Statements

- PAYMENT\_MESSAGE
- CHARGE\_CLAIM
- REVSWIFT

### 32.8 Messages

- MT900 Debit Message
- MT910 Credit Message
- MT210 Notice to Receive
- MT191 Charge Claim

### 32.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 33 Product Code FTFN - Internal Transfer - FATCA

### 33.1 Introduction

Internal transfer handles processing of the transfer initiated by a customer to transfer funds from one of its accounts to another account within the Bank along with collection of FATCA tax if applicable. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank). No other financial institution is involved in such transfers. As the transfer of funds does not involve a party outside the circle of your bank, it is termed as an internal transfer.

### 33.2 Business Scenario

Internal transfer do not involve funds that are transferred through a chain of banks, or payments made from or to a correspondent bank account. Internal transfers indicate funds being transferred within the bank itself (between two accounts within the Bank).The customers involved in the transfer will be kept informed by means of debit or credit advices.

Target audience/Beneficiaries: Individual/ Corporate who wants to transfer their funds.

Customer segment: Corporate & Individuals

### 33.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Future value dated transactions and Cross Currency transactions.
- Normal Internal Funds Transfer Product with FACTA Tax scheme.

### 33.4 Detailed Coverage

- FATCA Tax collection from Beneficiary based on the FATCA reportable status
- Collection of charges with Charge bearer as REM
- Amendment of Charge bearer is allowed at the Contract level.
- Rate and Message as of Booking Date
- Back dated Dr/Cr validation required as Yes

### 33.5 Events covered

- AMND  
No accounting or advices
- BOOK (Booking)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr
Charge Account(Normal charge)	Dr
Charge Income	Cr
Beneficiary	Dr
FATCA_PAY	Cr
Beneficiary	Dr
FATCA_ESCROW	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### **33.6 Charges**

Flat amount charged to the customer for contract initiation.

### **33.7 Advices / Statements**

PAYMENT\_MESSAGE (Debit/Credit Advice)

### **33.8 Reports**

- Funds Transfer Contract
- Detailed Activity Journal

## 34 Product Code FTFT - Referral Outgoing Customer Transfer - FATCA

### 34.1 Introduction

Referral Outgoing Customer transfer product handles processing of the transfer of referred FATCA Tax funds which is decided not to withhold (No Withhold).

### 34.2 Business Scenario

Referral Outgoing Customer transfer is used to transfer funds to the financial institution of the beneficiary customer.

Customer segment: Corporate & Individuals

### 34.3 Synopsis

- It is a normal Outgoing Customer Transfer Product with payment by as Message.
- This product allows Cross Currency transactions.

### 34.4 Detailed Coverage

- Rate and Message as of Booking Date

### 34.5 Events covered

- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)

No accounting or advices

- AMND (Amendment)

No accounting or advices

- SGEN (Settlement message generation)

No accounting or advices

### 34.6 Charges

- No charges

### 34.7 Advices / Statements

- PAYMENT\_MESSAGE
- REVSWIFT

### 34.8 Messages

- MT103 Customer Transfer (PAYMENT\_MESSAGE – CUST\_TRANSFER)
- MT192 Cancellation of Customer Transfer
- MT910 Credit Message

### 34.9 Reports

- Funds Transfer Contract
- Detailed Activity Journal

## 35 Product Code FTNT - Referral Internal Customer Transfer - FATCA

### 35.1 Introduction

Referral Internal Customer transfer product handles processing of the transfer of referred FATCA Tax funds which is decided to withhold (Withhold).

### 35.2 Business Scenario

Referral Internal Customer transfer is used to transfer funds internally to the tax liability GL.

### 35.3 Synopsis

- It is an Internal Transfer Product with payment by as Message.
- This product allows Cross Currency transactions.

### 35.4 Detailed Coverage

- Rate and Message as of Booking Date

### 35.5 Events covered

- AMND
- BOOK (Booking)

No accounting or advices

- INIT (Initiation)

Component	Dr/Cr
Remitter	Dr
Beneficiary	Cr

- REVR (Reversal)  
No accounting or advices
- SGEN

### 35.6 Charges

Flat amount charged to the customer for contract initiation.

### 35.7 Advices / Statements

PAYMENT\_MESSAGE (Debit/Credit Advice)

### 35.8 Reports

- Funds Transfer Contract
- Detailed Activity Journal



## 36 FT-Gateway Services

### 31.1 Introduction

FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

### 31.2 Business Overview

Bank can use gateway services for communicating external system to FLEXCUBE. FT module is also supporting gateway operations.

### 31.3 Supported Gateway Services for FT

Following gateway services are major contributor to CASA Module,

- FCUBSFTService

Service Name	Service Description	Operations	Operation Description
FCUBSFTService	Funds Transfer Service	AuthorizeAuthorization	AuthorizeAuthorization
FCUBSFTService	Funds Transfer Service	AuthorizeContract	AuthorizeContract
FCUBSFTService	Funds Transfer Service	AuthorizeFTContract	Authorization of Fund Transfer Contract
FCUBSFTService	Funds Transfer Service	AuthorizeMt101	Authorization of details to generate MT101 message
FCUBSFTService	Funds Transfer Service	AuthorizeProduct	Authorization of Fund Transfer Contract
FCUBSFTService	Funds Transfer Service	CancelContract	CancelContract
FCUBSFTService	Funds Transfer Service	CreateContract	CreateContract
FCUBSFTService	Funds Transfer Service	CreateMt101	Input of details for creating MT101 message
FCUBSFTService	Funds Transfer Service	CreateProduct	Input of Fund Transfer Product
FCUBSFTService	Funds Transfer Service	DeleteContract	DeleteContract
FCUBSFTService	Funds Transfer Service	DeleteMt101	Deletion of unauthorize Maintenance

FCUBSFTService	Funds Transfer Service	LiquidateContract	LiquidateContract
FCUBSFTService	Funds Transfer Service	ModifyContract	ModifyContract
FCUBSFTService	Funds Transfer Service	ModifyMt101	Modification of unauthorized Maintenance
FCUBSFTService	Funds Transfer Service	ModifyProduct	Modification of Fund Transfer Product
FCUBSFTService	Funds Transfer Service	QueryContract	QueryContract
FCUBSFTService	Funds Transfer Service	QueryMt101	Query of Mt101 Message
FCUBSFTService	Funds Transfer Service	QueryProduct	Query of Fund Transfer Product
FCUBSFTService	Funds Transfer Service	ReassignFTContract	Reassignment of Fund Transfer Contract
FCUBSFTService	Funds Transfer Service	ReverseContract	ReverseContract



Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © [2016], Oracle and/or its affiliates. All rights reserved.

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

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

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

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or de-compilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

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