ORACLE FLEXCUBE

Accelerator Pack 14.1.0.0.0 – Product Catalogue

ORACLE

FINANCIAL SERVICES

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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 modules those are covered as part of Profit and Charges package configuration for Islamic CASA, Islamic TD and Islamic ILM.

1 Product Code IPCA – Islamic Profit for Current and Saving Accounts

1.1 Introduction

IPCA is a profit product used to liquidate the Profit for the CASA accounts with the defined Liquidation frequency and weight maintenance.

1.2 Business Overview

To calculate the profit for the CASA accounts by deriving the profit rate for the account using Profit Distribution method.

1.3 Product Synopsis

- Basis of credit profit is Daily Value Dated Credit Balance.
- Accrual frequency on IPCA is defined on monthly basis.
- Product is catered to handle adjustments on profit computation for back value dated transactions.
- Accrual will be at product level.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Profit Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.
- Profit Liquidation is configured as deferred liquidation of 6 days.

1.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Profit Rate
1.	IPCA	ICURTR	GBP	5%
2.	IPCA	ISAVIN	GBP	5%

1.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

1.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

2 Charge Product Code ISTP – Stop Payment Charges

2.1 Introduction

ISTP product is used to charge for the Stop Payment cheques.

2.2 Business Overview

Stop Payment of Cheques needs to be charged on the basis of Cheque No (single cheque or range of cheques) or cheque Amount.

2.3 Product Synopsis

- Basis of charge amount is No of Stop Payments.
- Accrual frequency on ISTP is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

2.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	ISTP	ICURCR	GBP	5 - 50
2.	ISTP	ICURIN	GBP	5 - 50
3.	ISTP	ICURTR	GBP	5 - 50
4.	ISTP	ISAVIN	GBP	5 - 50
5.	ISTP	ISAVSL	GBP	5 - 50

2.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

2.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

3 Charge Product Code ICHR –Cheque Return Charges

3.1 Introduction

ICHR product is used to charge for the Cheque Return .

3.2 Business Overview

If there is a cheque return due to reason like insufficient fund then we can charge the customer for the same.

3.3 Product Synopsis

- Basis of charge amount is Cheques Returned.
- Accrual frequency on ICHR is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

3.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	ICHR	ICURCR	GBP	20 - 100
2.	ICHR	ICURIN	GBP	20 - 100
3.	ICHR	ICURTR	GBP	20 - 100
4.	ICHR	ISAVIN	GBP	20 - 100
5.	ICHR	ISAVSL	GBP	20 - 100

3.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

3.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

4 Charge Product Code IDTC – Charge for Debit turnover if it breach the overdraft limit

4.1 Introduction

IDTC product is used to charge if the debit turnover of the account is greater than the overdraft limit.

4.2 Business Overview

If any account which is having overdraft facility and the same is utilized then the customer would be charged on the basis of debit turnover for the month.

4.3 Product Synopsis

- Basis of charge amount is Total debit turnover.
- Accrual frequency on IDTC is defined on monthly basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

4.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Rate
1.	ICHR	ICURCR	GBP	5% - 8%
2.	ICHR	ICURIN	GBP	5% - 8%
3.	ICHR	ICURTR	GBP	5% - 8%

4.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

4.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

5 Charge Product Code ICHW – Monthly Charge for Exceeding the Number of Transaction for Cash withdrawal

5.1 Introduction

ICHW product is used to charge the customer if the Cash Withdrawal of the account exceeds a certain limit within a month . .

5.2 Business Overview

If the customer withdraws the cash through ATM more than the allowed limit in a month then he would be charged periodically (Monthly).

5.3 Product Synopsis

- Basis of charge amount is Item Count.
- Accrual frequency on ICHW is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

5.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	ICHW	ISAVIN	GBP	5 - 15
2.	ICHW	ISAVSL	GBP	5 - 15

5.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

5.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

6 Charge Product Code IAOP – Charge for Account Opening

6.1 Introduction

IAOP product is used to charge the customer for opening an account.

6.2 Business Overview

If a retail or corporate customer need to be charged for opening an account in a bank.

6.3 Product Synopsis

- Basis of charge amount is Account Opening Charges.
- Accrual frequency on IAOP is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

6.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	IAOP	ISAVIN	GBP	100

6.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

6.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

7 Charge Product Code IADH – Charge for Adhoc Statement

7.1 Introduction

IADH product is used to charge the customer for requesting an Adhoc Statement.

7.2 Business Overview

If the customer requested for any Adhoc Statement apart from the statement mentioned as per the parameters in account class then the customer would be charged for the same.

7.3 Product Synopsis

- Basis of charge amount is Adhoc Statements.
- Accrual frequency on IADH is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

7.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	IADH	ICURCR	GBP	10
2.	IADH	ICURIN	GBP	10
3.	IADH	ICURTR	GBP	10
4.	IADH	ISAVIN	GBP	10
5.	IADH	ISAVSL	GBP	10

7.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

7.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

8 Charge Product Code ICQI – Charge for Cheque Issuance

8.1 Introduction

ICQI product is used to charge the customer for requesting any extra cheque.

8.2 Business Overview

If the customer requested for any extra Cheque book then the customer would be charged for the same.

8.3 Product Synopsis

- Basis of charge amount is Cheques Issued.
- Accrual frequency on ICQI is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

8.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	ICQI	ISAVIN	GBP	50 - 80

8.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

8.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

9 Charge Product Code IDCI – Charge for Debit Card Issuance

9.1 Introduction

IDCI product is used to charge the customer while issuing a Debit Card.

9.2 Business Overview

When we open an account and issue a Debit card for the same then we can charge the customer for the same.

9.3 Product Synopsis

- Basis of charge amount is Debit Card Issued.
- Accrual frequency on IDCI is defined on daily basis.
- Liquidation is configured for to net accounting entries at General Ledger level.
- Advices supported for Rate change.
- Profit tariffs can be applied in generic / special rates.
- Profit tariffs are configured HO level as common parameter across branches.
- Profit tariffs can be configured and applied with varying effective dates.

9.4 Product – Account Class Configuration

Sr. No.	IC Product	Account Class	CCY	Charge Amount
1.	IDCI	ISAVIN	GBP	50

9.5 Advices / Statements

- Profit Statement
- Customer Profit Statement

9.6 Reports

- Accrual control list
- Profit Calculation
- Profit statement Maintenance Report
- Liquidation control list

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