Messaging System User Guide
Oracle Banking Corporate Lending
Release 14.1.0.0.0

May 2018

Messaging System User Guide
May 2018
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/

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1. About this Manual

1.1 <u>Introduction</u>

This manual is designed to help acquaint you with the Messaging System module of Oracle Lending.

In addition to this User Manual, you can find answers to specific features and procedures, in the Online Help. It can be invoked by choosing Help Contents from the Help Menu of the software. You can further obtain information about to a particular field by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

1.2 <u>Audience</u>

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

Role	Function
Back office data entry clerk	Input functions for contracts.
Back office managers/officers	Authorization functions.
Product Managers	Product definition and authorization.
End of Day operators	Processing during End of Day/ Beginning of Day.
Financial Controller/Product Managers	Generation of reports.

1.3 <u>Organization</u>

This manual is organized into the following chapters:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Messaging System - an overview* — It is a snapshot of the features that the module provides.
Chapter 3	*Maintaining Messaging Branch Preferences* – This chapter specifies the messaging branch preferences.
Chapter 4	*Media Maintenance Types* - This chapter discusses the procedure to maintain details of the media through which messages can be transmitted from and to your bank.
Chapter 5	*Maintaining addresses for a customer* - Discussed in this chapter is the procedure for maintaining addresses for the customers.
Chapter 6	*Maintaining Advice Formats* – This chapter explains the procedure for maintaining advice formats.

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Chapter 7	*Processing Outgoing Messages* - This chapter explains the procedure involved in generating an outgoing message.
Chapter 8	*Defining Free Format Messages* - This chapter explains process of defining free format messages.
Chapter 9	*Making a Query* - This chapter explains the query process.

1.4   <u>Related documents</u>

You may need to refer to any or all of the User Manuals while working on the Messaging module:

- Core Services
- Core Entities
- Settlements
- User Defined Fields

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2. Messaging System - An overview

This chapter contains the following sections:

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2.1   Introduction

The Messaging module of Oracle Lending is designed to handle your outgoing and incoming messages. The module supports various types of media like Mail, S.W.I.F.T. While defining a product, you can indicate the messages that should be generated for the events that take place during the lifecycle of contracts involving the product. When the events for which a message should be generated occur, the message will be automatically generated to the concerned party. The message will be transmitted to the customer's address through the media that you have specified, and in the format and language that you maintain for the customer – message combination.

While entering the details of a contract you can choose to generate or suppress the message. You also have the option to prioritize the urgency with which a S.W.I.F.T. message should be generated.

2.2   Features Provided for Processing Outgoing Messages

In the case of outgoing messages, the module provides for the generation of messages using formats that you can define. By maintaining message formats you can ensure consistency across the branches of your bank. The module provides a host of features to enter or authorize testwords and to interface with media control systems to actually generate the message.

Several Customer Addresses for a Given Media

With Oracle Lending multi branch set up, the customers of your bank can operate their accounts from several locations. Based on the convenience of your customers, you can send messages to locations of their choice.

Oracle Lending provides for the setting up of several addresses for a given customer - media combination.

In addition, you can also associate a language with an address. All messages sent to the address will be expressed in the language that you indicate.

Free Format Messages

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer.

In Oracle Lending, you can personalize a message by defining a free format message and linking it to a customer - address combination. Whenever the message is to be generated it will bear the personalized format that you have defined.

MCS Maintenance

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Media Control System (MCS) needs to be configured. For more information, refer to *Core Messaging System User Manual*.

2.3   <u>Set up Messaging Preferences</u>

You can specify messaging preferences that will govern the workflow aspects of the messaging system module at your branch. You can indicate the following preferences:

- The number of days for which outgoing messages should be kept in the Browser
- Whether a testword is required for Telex messages
- The activities on a message that require authorization

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3. Maintaining Messaging Branch Preferences

3.1 Introduction

The messaging preferences that you indicate for your branch will govern the workflow aspects of the messaging system module. You can specify messaging preferences for your branch in the Messaging Branch Preferences screen. In this screen you can indicate:

- The number of days for which outgoing messages should be kept in the browser
- Whether a test word is required for Telex messages and
- The activities on a message that require authorization

Note

You can specify preferences only for the branch from which you logged onto Oracle Lending.

This section contains the following topics:

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3.1.1 Invoking the Messaging Branch Preferences Screen

To invoke the 'Messaging Branch Parameters Maintenance' screen, type 'OLDPREFN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.If you are maintaining preferences for a new branch of your bank, click 'New' from the Application Toolbar. The 'Messaging Branch Preferences' screen is displayed without any details.

If you are calling a branch preference record that has already been defined, double-click a record of your choice from summary screen. In the 'Summary' screen, all the branch preference records that you have entered are displayed in a tabular form.

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Messaging Branch Parameters Maintenance

New   Enter Query

Branch *   Text for Duplicate
Test Word check   ○ Yes   Message Archive Period [Partial ▽]
                   ○ No

Authorization
    ☑ Cancel   ☑ Regenerate
    ☑ Branch Move   ☑ Hold
    ☑ Change Address   ☑ Change Media
    ☑ Change Node   ☑ Reinstate
    ☑ Change Priority   ☑ Test Word
    ☑ Release   ☑ Test Word Check
    ☑ Repair   ☑ Entity
    ☑ Approve GI

Fields | Change Log

Maker   Date Time: Mod No   Record Status   [Exit]
Checker   Date Time: Authorization
                                                  Status

3.1.2   Features of the Messaging Branch Preferences Screen

Branch

Specify the branch for which you are maintaining the preferences.

Indicating the Period for which a Message Should be in the Browser

Archival is the process of storing old messages for future retrieval. You can specify the number of days for which an outgoing message should be kept in the Outgoing Message Browser.

A message will be automatically archived after the number of days that you specify. You can unarchive the details of outgoing message that has been archived by invoking the Unarchive Outgoing Messages screen. After you unarchive an outgoing message you can process it just as you would any other outgoing message.

The Unarchive Outgoing Messages screen can be accessed from the History Retrieval option under Messaging Processes in the Application Browser.

Note

 It is recommended that you indicate 'one' in this field. In this case, only those messages that have been triggered for generation today, will be displayed in the Outgoing Message Browser.

Specifying that the Entry of a Testword is Required for a Telex Message

You can indicate whether a testword needs to be entered before a telex message is generated from and received at your branch. You can state your preference from the yes/no option that is available.

Capturing the Text for the Duplicate Message

You have to indicate the text, which has to be sent as part of the duplicate message.

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Indicating the Activities that Require Authorization

You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the outgoing or incoming browser, you can change the address to which a message should be sent.

In the branch preferences screen, you can indicate the activities which when performed on an incoming or outgoing message should be authorized. Several activities have been listed on this screen, check against an activity to indicate that when it is performed on a message it should also be authorized. Leave it unchecked to indicate otherwise.

The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Regenerate
- Change Address
- Reinstate
- Release
- Branch Move
- Change Media
- Change Priority
- Testword Check

A message on which you perform an activity that requires authorization will be available for further processing only after it is authorized.

Specifying the Method for Archiving Messages

You have to indicate the method for archiving the messages. The options available are 'Full' or 'Partial'. In case of partial archival, the data pertaining to the message will be archived. During full archival the data pertaining to the messages as well as the message gets archived.

Saving the Record

After you have made the mandatory entries, save the record. A user, bearing a different Login Id should authorize a branch preference record that you have created, before the End of day process (EOD) is run.

Click 'Exit' or 'Cancel' to return to the Application Browser.

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4. Maintaining Media Types

4.1 Introduction

Advices and messages are generated when the events in the life cycle of contracts involving the front -end modules of Oracle Lending take place. In this table you can maintain the media through which these advices and messages are to be generated.

The Media Maintenance file enables you to maintain details of the media through which messages can be transmitted from and to your bank. You will be able to receive from or route a message only through the media that you maintained in this screen. These specifications can be made only at the main branch and will be applicable to all the branches of your bank.

The Messaging System (MS) Module supports various types of media. Besides standard media modes like Mail, Telex and S.W.I.F.T. you can also maintain, other media like CHIPS, Email or any other country or customer specific media.

This section contains the following topics:

4.1.1 Invoking the Media Maintenance Screen

To invoke the 'Messaging Maintenance' screen, type 'MSDMEDMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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If you want to maintain details of a new media type, click 'New' from the Application Tool bar The Media Maintenance screen is displayed without any details.

If you are calling a media maintenance record that has already been defined, double-click a record of your choice to open it from summary screen.In the 'Summary' screen, all the media maintenance records that you have entered are displayed in a tabular form.

In this screen you can maintain the following:

- The media types that can be used to transmit messages from and to your bank
- The compatible media for the media type you are maintaining

4.1.2 <u>Features of the Media Maintenance Screen</u>

For each media type that you maintain, you should indicate the following parameters:

Indicating a Code to Identify a Media Type

In Oracle Lending, each media type that you maintain is identified by a 15-character code called a media code. You can follow your own convention for devising this code. A media type could be S.W.I.F.T, Mail, FpML, E-mail, and so on.

FpML (Financial products Markup Language) is an XML based message standard used for complex financial products.

The code that you assign to a media type should be unique as it is used to identify the media. When you need to indicate that a message should be transmitted through a particular media type, you need to just specify the code assigned to the media type. The message will be automatically routed through the media.

Opting for Message Markers

You can opt to append end-message markers to outgoing messages generated in a media. These markers are referred to as "Padding Characters" in Oracle Lending. Padding characters would, typically, be a *standard set* of characters, probably repeated. The padding characters that you specify will be inserted, automatically, at the end of every *outgoing* message in the media. You can indicate the padding characters that mark the end of an *outgoing* message (in a specific media) in the Message Suffix field.

When defining a media, you can also *capture* the padding characters that mark the end of incoming messages in the media. The system identifies the end of an incoming message, in a file containing several messages, when it encounters the padding characters you have captured for a media type. Enter the padded characters that mark the end of *incoming* messages in a media in the Message Terminator field.

Repeating a Set of Padding Characters

If you opted to suffix an outgoing message with a set of padding characters, indicate in the 'Number of Characters' field the *number of times* the set should be repeated.

The padding characters will be suffixed to every outgoing message in the media as many times as you specify.

You can enter a short description of the media type that you are maintaining. The description will help you identify the code that it represents. The media description that you enter can contain upto 35 characters alphanumeric.

Opting for Testword

Telex messages can be generated from and received at your branch. Choose the 'Testword Required' option to indicate that a test word is required for a telex message that is generated from your branch. The messages that are to be transmitted through media like Telex will be

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sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.

Stopping the Processing of Messages

At any time, you can opt to halt the processing of messages in a specific media. To halt the processing of incoming and outgoing messages in a media, invoke this screen and navigate to the maintenance record for the media, and choose the 'Stop Processing' option. When you save your changes to the record, Oracle Lending will stop processing messages in the media.

Indicating the Compatible Media for a Media Type

For each media type that you maintain you can also indicate a list of the media types that are compatible with the media you are maintaining. A compatible media is one, which has a format compatible with the format required for the media being maintained.

Example

You are maintaining details for the media type -- mail. You have indicated media type -- Fax as the compatible media. In this case, whenever a message should be sent through the media type fax, the mail format maintained for the message in the Advice format file maintenance screen will be used.

You can select a compatible media code from the picklist available for this field. To add a compatible media for a media type select the code that identifies the compatible media and click on the button. To delete a compatible media for a media type select the code that identifies the compatible media and click on the button.

Note

The compatible media that you indicate for a media type should have already been maintained as a media through which messages can be transmitted.

4.1.3 Saving the Record

After you have made the mandatory entries, save the record. A media maintenance record that you have created should be authorized by a user, bearing a different Login Id, before the End of Day process is run.

Click 'Exit' or 'Cancel' to return to the Application Browser.

4.1.4 Operations on a Media Maintenance Record

On an existing Media Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record
- Reopen the record
- Print the details of a record
- Delete the details of a record

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5. Maintaining Addresses for a Customer

5.1 Introduction

The messages and advices that are sent to the customers of your bank can be transmitted through the media types that you maintain in the Media Maintenance screen.

A customer of your bank can have several addresses for a given media. To distinguish between one address and another for the same media, you can capture one address for every '*location*'. You can maintain addresses for the customers of your bank for different media in the Customer Address Maintenance screen. In this screen, you can:

- Specify the media through which a message should be transmitted to a customer
- Specify the address (es) of a customer for each media type
- Assign a unique location for each address
- Specify the answer back code for a telex advice
- Assign a Test word for the customer
- Indicate the messages that should be sent to this address
- Specify the entity (ies) to whom the advices should be sent
- In addition, you can also specify the language in which messages should be sent to an address

In addition, you can also associate a language with an address. All messages sent to the address will be expressed in the language that you indicate. It is important to note that you can send a message to a customer only if you have maintained a format for the in a language.

Note

The addresses that you maintain for the customer in this screen are additional to the ones that you maintained for the customer in the Customer Information File (CIF) of the Core Services module of Oracle Lending.

This section contains the following topics:

- Section 5.2.7, "Invoking the Customer Address Screen"
- Section 5.2.8, "Viewing Customer Address Details"
- Section 5.2.9, "Features of the Customer Address Maintenance Screen"
- Section 5.2.10, "Capturing the Address of a Customer - Media Combination"
- Section 5.2.11, "Operations on a Customer Address Maintenance Record"
- Section 5.2.12, "Maintaining Customer Entity Details"

5.2 About Privacy By Design

Oracle Banking Corporate Lending implements 'Privacy By Design' by protecting PII (Personally Identifiable Information) data. In Oracle Banking Corporate Lending, 'Privacy By Design' is achieved by following methods.

- Data Masking
- Right To Be Forgotten
- Granular Access
- Transparent Database Encryption

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- Data Portability

5.2.1 Maintaining PII data

If the data comes under the following categories for an individual user, then it is considered as PII data.

- Customer Name
- Customer Contact Information
- Demographic Information
- Financial Information
- Unique Identifiers

5.2.2 Data Masking

Oracle Banking Corporate Lending masks the PII (Personally Identifiable Information) data to protect the privacy of the customer.

5.2.3 Right to Be Forgotten

Oracle Banking Corporate Lending provides 'Right to be Forgotten' PII data provision, if the customers are no longer associated with the bank. Once the customer is forgotten in the system, customer data is not available for any operation (including query/re open) in 'Detail screen' as well as in the 'Summary screen'.

5.2.4 Granular Access

Oracle Banking Corporate Lending provides granular access to PII data based on the access group restrictions maintained in the user definition. Each customer is mapped to the access group and each user is provided access to that group. Based on the access group, you can query, view, create, amend, re-open, and so on the customer information.

Example

For 'USER1', only 'ACCGRP1' is mapped as 'Allowed' in 'Access Group Restriction'. In this case, 'USER1' can create, modify, view, and query only the customers under access group 'ACCGRP1'.However, 'USER1' cannot create, modify, view or query the transactions for customers mapped to other access group.

For 'USER2', only 'ACCGRP2' is mapped as 'Disallowed' in 'Access Group Restriction'. In this case, USER2 cannot create, modify, view, query for the customers under access group 'ACCGRP2'. However, 'USER2' can create, modify, view or query the transactions for customers mapped to other access group.

5.2.5 Transparent Database Encryption (TDE)

It is required to encrypt sensitive application data on storage media completely transparent to the application itself. TDE encrypts data automatically when written to storage including backups, data dumps exports, and logs. Encrypted data is correspondingly decrypted when read from storage. Access controls that are enforced at the database and application layers remain in effect.

5.2.6 Data Portability

As part of 'Privacy By Design', data portability feature is available for the following summary screens.

- OLSADMNT

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- OLSCUENT
- OLSCUSAD

5.2.7 Invoking the Customer Address Screen

To invoke the 'Customer Address Maintenance' screen, type 'OLDCUSAD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

If you are maintaining a new address for a customer, click the 'New' button on the Application toolbar. The 'Customer Address Maintenance' screen is displayed without any details.

If you are calling a customer address record that has already been defined, double-click a record of your choice to open it summary screen. In the 'Summary' screen, all the customer address records that you have entered are displayed in a tabular form

Note

In case of data masking, if 'PII Allowed' check box is not selected in User Maintenance screen (SMDUSRDF), then 'Country', 'Name', "Name2', 'Address', 'Address 2', 'Address 3','Address 4', 'Fax Number', and 'Zip Code' field values are masked.

In case of granular access, address maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen.

In case of right to be forgotten, all the PII fields maintained for the customer address are anonymized once the customer is forgotten in the 'Forget Customer Process' screen (ST-DCSFRT).

For more information, refer to *Common Core - Security Management System User Guide*.

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5.2.8   Viewing Customer Address Details

You can view the customer address details in the 'Customer Address Summary' screen. To invoke the 'Customer Address Summary' screen, type 'OLSCUSAD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The system allows you to perform a case-independent query (upper, lower, or mixed case) using the following fields:

- Customer Code
- Media
- Location
- Entity

You can perform a case independent search only if the parameter, 'CASE_SENSITIVITY' in cstb_param, is set to 'Y'.

5.2.9   Features of the Customer Address Maintenance Screen

A customer of your bank can have several addresses for a given media. After you indicate details of the customer's address and the media through which messages to this address should be transmitted, you can indicate details of the messages that should be sent to the address.

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5.2.10 Capturing the Address of a Customer - Media Combination

Indicating the Customer Code, Name and Address

You should indicate the code assigned to the customer in the Customer Information File (CIF). The name of the customer whose address you are maintaining will be automatically displayed when you indicate the customer's code.

The address that you specify for a customer depends on the media for which you are maintaining addresses. The types of media that are supported include Mail, Telex and S.W.I.F.T.

If you are specifying the name, city, address, street address, and the fax number of the customer in Chinese, you can specify up to thirty five characters.

You are allowed to specify 35 characters in the name, city, address, street address, and the fax number of the customer fields

Send by E-mail — Conditional

If your customer has an e-mail address, you can *opt* to capture it by clicking here. Use the first field against the Address option to capture the e-mail address.

Specifying the Media for Delivery of Advices

This feature is basically to enable segregation of advices sent to customers, based on media. You need to specify the media to be used for delivery of advices to customers. The available options are Telex, Fax, Mail, FpML and so on. If you choose 'Delivery By' as e-mail, the end of day message spooling program will generate and spool the e-mails generated into a separate file.

For information on how to maintain the media for delivery of advices, please refer the chapter 'Media Maintenance' of this User Manual.

Indicating a location for the Address

As discussed earlier, a customer of your bank can have several addresses for the same media. To differentiate between one address of a customer and another for a given media, it is mandatory for you to specify a unique location for each address. The location that you specify for an address is used as a unique identifier for the customer address.

Indicating the Entities for Sending the advices

You can send advices to different entities in addition to the default counterparty by linking the entity (ies) to the customer.

When an advice is generated for the customer linked to entities, each entity will receive a copy of the advice. If you choose $$$ from the option list then the message will be sent to all the entities of the customer. Otherwise the message will be sent to only to the specific customer entity that you maintain here.

> **Note**
>
> The option list will display all the entities that you have maintained for each customer in the Customer Entity Details screen. For maintaining customer entities refer to *Maintaining Customer Entity Details* section in this manual.

Indicating the Language

In this screen you can specify the language in which the messages sent to the address should be expressed. You can choose a language code from the picklist available for this field.

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The language code that you specify is taken to be the default language in which all messages sent to the address will be expressed.

Note

To send a message to a customer in a particular language you should have also maintained a *message format* for the language in the Advice Format Maintenance screen.

Indicating the Branch

For a customer address - message type combination, you can indicate the branch (es) from which the message can be sent to the address. With Oracle Lending you can offer your customers the facility to effect a transaction from any of the branches of your bank. Hence, you can indicate the branches from where a message should be generated. You can select a branch code from the picklist that is available.

Note

You can use the wildcard 'All' indicating that the message can be sent to the address in the defined format from all the branches of your bank. For example, if you indicate 'All' in the branch field for the message type 'payment message' it would mean that the format is applicable whenever a payment message is generated from any of the branches of your bank.

Indicating the Message Type for the Specific Address

NoteA message type is always associated with a module. You should indicate the messages to be sent to the address you have defined for the customer, by picking up the message types for the respective module.

You can use the wildcards 'Any Statement Type'/Advice Type' or 'Any Message Type' indicating that all messages for the customer should be sent to the address being defined. Based on the Branch Level Parameter, you can choose to have

---

- Any Statement Type and/or Any Advice Type

or

- Any Message Type

Example

Ms. Keturah Smith has five accounts with Kuber's bank. Three of the accounts were opened at Kuber's bank, London, and two at Kuber's bank Surrey.

Ms. Smith had requested that an advice be sent to her every month by mail with the following instructions:

- The advice for the accounts at London should be sent by mail to her residential address at London and
- The advice for the accounts at Surrey should be sent to her office address.

In this screen you should indicate:

- Module + Message Type -- Accounting (AC) + Account Statement
- Branch -- London
- Module -- All
- Copies -- 1

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You should also maintain a new customer address record for Ms. Smith's Surrey address and a unique location for that address.

Indicating the Number of Copies of the Message to be Generated

You can indicate the number of copies of the message that should be sent to this location each time it is generated. The number you specify here, will be the default number of copies of the message that will be generated each time a message is sent to this location through the media you have specified.

If you indicate that more than one copy should be sent to a location, the first message will be the original and the others will be marked as 'copy'.

Different values can be maintained for each individual message. You can suppress the generation of the message, defined for a customer, media and location combination, by specifying Zero in the column. Only those messages whose value is set at zero will be suppressed. However during EOD processing, all the messages with suppressed status will be deleted.

Note

For payment messages, Oracle Lending will default 'one' indicating that only one payment message will be generated.

Specifying a Format for the Message

You can specify the format in which a message should be sent to a customer's address. To recall, you have defined the default format for a message type in the Advice Format Maintenance screen.

You can choose to use the default format defined for the message type or you can indicate another format for the message. If you leave this field blank the default format specified for a message type in the Advice format screen will be used. However, if you want to personalize a message to make it specific to a customer, you can indicate the code of the format that should be used for the advice - customer combination.

Example

You have maintained a standard format for the advices that are sent from your bank in the Advice Format screen.

However, for Mr. Andrew Scott, a non-resident customer you want to personalize the account statement rather than send him the standard one defined in the advice format screen.

To make this possible you can indicate the code of a format that you defined specific to Mr. Scott. Whenever an advice is sent to Mr. Scott from your bank, it will be in the format that you have defined in this screen. Note that the special format should first be defined in the advice format screen before it can be associated with Mr. Scott's address.

5.2.11   Operations on a Customer Address Maintenance Record

On an existing Customer Address Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record

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- Reopen the record
- Print the details of a record
- Delete the details of a record

5.2.12 Maintaining Customer Entity Details

You can maintain additional entities for a customer to whom copies of advices need to be sent in addition to the default counterparty through the Customer Entity Details screen.

To invoke this screen, , type 'OLDCUENT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button

Customer Number

To maintain the entity for the particular customer you need to specify the customer number. Select the customer number from the option list.

Entity

You can define the additional entity you want to maintain for the customer.

Entity Name

Here you have to describe the entity that you are maintaining. This will be used in the messages sent to the entity. Enter the name of the recipient using a maximum of 35 characters alphanumeric.

Entity Type

You can define an entity type here. You can link the various entities you maintain to an entity type.

Fax Number

Specify the FAX Number associated with the entity.

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Phone Number

Specify the phone number associated with the entity.

Send by FAX

Check this box to indicate that the notices to the entity need to be sent via FAX.

Email Id

Specify the email Id associated with the entity.

Send by Email

Check this box to indicate that the notices to the entity need to be sent via Email.

Send FpML

Check this box to indicate whether FpML notices need to be sent to the customer entity.

For more details related to the FpML messages, refer the chapter 'Processing Incoming Messages' in this user manual.

Note

In case of data masking, if 'PII Allowed' check box is not selected in 'User Maintenance' screen, then the 'Customer Name', 'Entity Name', 'Fax Number', 'E-mail ID', 'Phone No', and 'Phone No Country' field values are masked.

In case of granular access, customer entity details maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen.

In case of right to be forgotten, all the PII fields maintained for the customer entity are anonymized once the customer is forgotten in the 'Forget Customer Process' screen.

For more information, refer to *Common Core - Security Management System User Guide.*

5.2.13 Maintaining Customer Details

In 'Customer Maintenance' screen you can capture basic personal and bank details of the customers. If the customer details are maintained in this screen or 'External Customer Input' screen (STDCIFCR)/ Customer Maintenance (STDCIF), then you can fetch the customer details in 'Contract and Commitment - Contract Input' (OLDTRONL).

To invoke the 'Customer Maintenance' screen, type 'OLDCUSMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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Note

In case of data masking, if 'PII Allowed' check box is not selected in User Maintenance screen, then 'Legal Name', 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Address Line 4' and 'Zip Code', and 'SSN' field values are masked.

In case of granular access, customer details maintained for allowed list of customers are allowed for view, query, modify, authorize, re-open, copy, delete, and so on based on the preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen.

In case of right to be forgotten, all the PII fields maintained for the customer are anonymized once the customer is forgotten in the 'Forget Customer Process' screen.

For more information, refer to *Common Core - Security Management System User Guide*.

5.2.14 Maintaining Additional Address Details

You can maintain addresses of parties to whom messages need to be sent through the 'Additional Address Maintenance' screen. This maintenance is used for sending GCN messages to non-customers of your bank.

To invoke the 'Customer Maintenance' screen, type 'OLDADMNT', in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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Additional Address Maintenance   − X

New   Enter Query

                        Address *   [   ]
                          Media *   [   ]
                          Name *   [   ]

Fields | Change Log

      Maker   Date Time: Mod No   Record Status
      Checker   Date Time: Authorization   [Exit]
                                                              Status

Note

In case of data masking, if 'PII Allowed' check box is not selected in 'User Maintenance'
screen, then 'Name' field value is masked. For more information, refer to *Common Core -
Security Management System User Guide*.

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6. Maintaining Advice Formats

6.1 Introduction

The advices that are generated from your bank will have a definite format. In the advice format maintenance screen you can specify formats and indicate the messages and advices that should use the formats you have defined.

By maintaining message formats you can ensure consistency across the branches of your bank. You can maintain advice formats either by:

- Using the format editor on the screen to enter the format or
- Importing the format from an ASCII file

Message formats are maintained at the bank level and will be applicable to all the branches of your bank.

This section contains the following topics:

- Section 6.1.1, "Invoking the Advice Format Maintenance Screen"
- Section 6.1.2, "Defining a Format"
- Section 6.1.3, "Indicating the Messages that Should Use a Format"
- Section 6.1.4, "Specifying UDF Values"
- Section 6.1.5, "Operations on the Advice Format Maintenance Record"

6.1.1 Invoking the Advice Format Maintenance Screen

To invoke the 'Format File Maintenance' screen, type 'OLDADVFM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

If you are maintaining a new advice format, click the 'New' button on the Application toolbar. The 'Format File Maintenance' screen is displayed without any details.

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If you are calling an advice format record that has already been defined, double-click a record of your choice to open it in summary screen. In the 'Summary' screen, all the advice format records that you have entered are displayed in a tabular form

6.1.2 Defining a Format

Assigning a Code to a Format

In Oracle Lending, each format that you define is identified by a fifteen-character code called a format code. You can follow your own convention for devising this code.

The code that you assign to a format should be unique as it is used to identify the format. When you need to use a format that you have defined, you need to just specify the code assigned to the format. The details of the format will automatically become applicable to the message.

After you Assign a Code to a Format you can Indicate:

- The number of lines that should be contained in a page when the advice is printed
- The number of columns that should be contained in a page when the advice is printed
- The language of the message
- The form type attached to the format

Indicating the Language of a Format

A message can be sent to a customer in different languages. To make this possible, you need to maintain a format in different languages.

Entering an Advice Format Using the Format Editor

To enter a format using the format editor, click positioned next to 'Format Text'. In the note pad that is invoked you can actually tailor an advice to suit your requirements. The format editor has certain keywords, which signify different options, which you can use to create a

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format. The following table contains a comprehensive list of the key words that can be used in the format editor.

Keyword	What it signifies
#RH	Indicates the start of the report header section.
#PH	Indicates the beginning of the header for a page.
#EF	Indicates both the end of the header section of the report or the end header of a page.
#RF	Indicates the start of the report footer section.
#PF	Indicates the start of the footer of a page.
#EF	Indicates both the end of the footer of a report or page.
#B	Indicates the start of the body of the message.
#EB	Indicates the end of the body of the message.
#CL	Indicates that you can collapse a line.
#EC	Indicates the end of a line that you have collapsed.
#LOOP	Indicates the beginning of a loop.
#END-LOOP	Indicates the end of a loop.
#IF	Indicates a continual section.
#ANDIF	Indicates a continual section.
#ORIF	Indicates a continual section.
#ENDIF	Indicates the end of a conditional.

For instance, you need to define the tags '_FX-RATE_' and '_EXFX_DATE_' for the following advices in order to have the exchange rate and exchange fixing rate in them:

Event	Advice Name	Remarks
DNOT	DRAWDOWN_NOTC	Borrower message during drawdown booking
DNOT	PART_D-DOWN_NOTC	Participant message during drawdown booking

Similarly, you need to define the tags '_EXCHANGE_RATE_' and '_EXFX_DATE_' for the following advices in order to have the exchange rate and exchange fixing rate in them:

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Event	Advice Name	Remarks
RNOT	BORR_RNOT_ADV	Borrower message during split rollover booking
CRNT	BORR_CRNT_ADV	Borrower message during consol rollover booking
CRNT RNOT	PART_RNOT_ADV	Participant message during split rollover booking
		Participant message during Consol rollover booking

Indicating the Character Type

Select the character type from the adjoining drop-down list. The list displays the following values:

- Simplified Chinese
- Traditional Chinese
- Blank

If the option 'Simplified Chinese' or 'Traditional Chinese' is selected, then the system will indicate that the template used in the advice format comprise of Chinese characters and the same will be used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.

In the Advice format, for the fields 'Columns' and 'Lines', you can maintain up to the maximum of 200 characters in each line of the advice and the maximum number of lines can be 999. This is applicable for normal English format advice.

If the column is maintained as 80, the system will consider 80 Chinese characters in each line of the advice for Chinese characters or combination of English and Chinese. The number of lines also will go as per the maintenance or up to max of 999 lines for Chinese advices as well. This is applicable for the Chinese (Simplified/Traditional) and combination of English and Chinese (Simplified/Traditional).

During the Advice generation, conversion of amount, date or currency into Chinese Simplified or Traditional will happen based on the mapping and if the corresponding mapping is not available, then the system will retain the English equivalent of the values.

6.1.3 Indicating the Messages that Should Use a Format

After you have defined a format and assigned it a code you can indicate the list of messages that should use the format.

The format that you define for a message in this screen is taken to be the default format that will be used whenever the message is generated from your bank.

For each message that you specify, you can also indicate the combinations in which the format should be used. The combinations available are:

- Module
- Branch
- Currency

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- Product and
- Media

Thus, you can specify a format for different message combinations. This indicates that for any of the above five and message type combinations, you can use this format.

To add a message to the list of messages that can use the format, enter the details of the message and click . To delete a message from the list, select the message and click .

To send notices in FpML format, you need to maintain the advice format with the media as 'FPML'.

Note

For all the five combinations you can use the wildcard 'All' indicating that the format is applicable for records in that category. For example, if you indicate 'All' in the branch field for the message type 'payment message' it would mean that the format is applicable whenever a payment message is generated from any of the branches of your bank.

Saving the Record

After you have made the mandatory entries, save the record. A user, bearing a different Login Id should authorize an advice format maintenance record that you have created, before the End of day process (EOD) is run.

6.1.4 Specifying UDF Values

Refer the 'User Defined Field' user manual for more information .

6.1.5 Operations on the Advice Format Maintenance Record

On an existing Advice Format Maintenance record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of a record
- Authorize the record
- Copy the details of a record on to a new one
- Close the record
- Reopen the record
- Print the details of a record
- Delete the details of a record

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7. Processing Outgoing Messages

7.1   Introduction

Here, the procedure involved in generating an outgoing message is explained. To recall, you have already maintained:

- The type of messages that can be generated at your bank
- Formats for the various messages
- The media through which messages should be transmitted
- A media control system to receive and transmit messages for a given media
- The addresses for a customer for a given media

In each module of Oracle Lending, you can define products. While defining products you also indicate the messages that should be associated with an event in the life cycle of a contract involving the product.

A contract goes through several events during its lifecycle. A message for an event is triggered for generation when the event is authorized.

Example

You have defined a product to cater to short-term loans. You have indicated that the following messages should be generated when events take place:

Event	Message
INITIATION	Initiation Advice
LIQUIDA-TION	Liquidation Advice

When you initiate a short-term loan involving the product an Initiation Advice will be triggered for generation. Similarly, if you make a repayment on the loan, the liquidation advice defined for the event will be triggered for generation.

Note

In this context advices and messages are commonly referred to as messages.

Depending on the product - message - customer details that you have set up, Oracle Lending determines the address and the media through which the message should be transmitted.

If a message is to be transmitted through mail, it has to be printed. If the message is to be transmitted through Telex, you will have to enter the testword (if it is required for the message). The messages that are to be transmitted through media like Telex and S.W.I.F.T. will be sent by the Media Control System (MCS), which is connected to the node in which the database of your branch is installed.

A message that is triggered for generation can be sent in the background or can be generated on-line. An outgoing message will be processed based on the preference that you state.

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Note

The messages that are triggered by an automatic event like the generation of a tracer for an LC, billing notice and delinquency notice for a loan, etc., will be put in the Outgoing Browser by the automatic function itself. This is because events triggered by an automatic function do not require authorization.

This section contains the following topics:

7.1.1 Manual Generation of Outgoing Messages

If the background message process is not running, all the messages that are triggered for generation will be displayed in the Outgoing Message Browser from where you can generate the message.

You can generate messages from the Outgoing Browser at any time in the day.

You can invoke the 'Outgoing Message Browser Summary' screen by typing 'OLSOUTBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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7.1.2   Features of Outgoing Message Browser

The following details of a message will be displayed in the Outgoing Message Browser:

- The reference number of the contract for which the message belongs (for an account statement it will be the account number.)
- The module to which the contract belongs (Loans and Deposits, Bills and Collections, and so on.)
- The type of message that is to be generated (e.g., debit advice, credit advice, and so on.)
- The recipient of the message
- The amount that is contained in the message. For example, if the message is a loan initiation advice, it is the loan amount, if it is a liquidation advice, it is the liquidation amount, and so on. Messages that do not involve an amount, like an acknowledgment tracer, will not have an amount.
- The currency in which the amount or account is expressed
- The status of a message
- The value date for payment messages. This enables you to query messages using the Value Date.
- The Customer Entity of the Recipient to whom the message is sent. This field is specific to Loan syndication Module. You can query messages using the Customer Entity field. If you select $$$ as the Entity, all messages related to the recipient will be displayed.
- The status of the message - whether generated, un-generated or in repair.
- The authorization status
- The Hold status - whether the message is on hold or not
- The Interdict status, which is the status of the Global Interdict check. This cannot be modified.
- The OFAC Status, if OFAC validation is required. This cannot be modified.
- The Custom Reference Number of the contract related to the message
- The Swift Message Type corresponding to the message
- The Counterparty for the contract related to the message
- The Account Number related to the message
- The Primary Address, indicating whether the receiver's address in the message is a primary address or not

A message that is displayed on the Outgoing Message Browser can bear one of the following statuses:

- Held
- Released
- Canceled
- Reinstated
- Repair
- Generated
- Ungenerated
- Sent

For a message that was put into the repair status, the exception that occurred while the message was being processed will be shown. The following details of the message will also be displayed, and you have an option to change them. They are:

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- The address to which a message should be sent
- The media through which the message is transmitted
- The priority with which a message should be sent and
- The branch from where the message should be sent
- The node from which the message is generated

7.1.3 Viewing messages with different authorization status

You can choose to view the details of the outgoing messages on this Browser based on the status of a message. Oracle Lending offers you several options to choose from.

The options available are:

- All -- indicating that you can choose to view details of all outgoing messages in any status whether authorized or unauthorized.
- Authorized -- indicating that you can view details of only the authorized messages bearing a specific status.
- Unauthorized -- indicating that you can view details of only the unauthorized messages bearing a specific status.

After indicating your preference, you can indicate the status for which you want to view message details. You can choose from these options:

- Cancelled
- Reinstated
- Repair
- Sent
- Ungenerated
- Generated
- Handoff
- Processed
- Confirmation Pending

Select the option(s) for which you would like to obtain details. You can choose to view details of the messages under one or all the options that are available.

Example

Case 1

You have specified that you want to view details of the 'authorized' messages. You have also ticked against ungenerated.

In this case, all the messages that are authorized and yet to be generated will be displayed.

Case 2

You have specified that you want to view details of the 'unauthorized' messages. You have also ticked against 'Reinstated' and 'Canceled' the details of all the unauthorized messages that have been reinstated will be displayed in a particular color and the unauthorized messages that were canceled will be displayed in a different color.

7.1.4 Operations you can perform on an outgoing message

The operations that you can perform on an outgoing message are determined by the rights that you have been assigned in the Security Management System (SMS) module of Oracle

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Lending. If a function in the Outgoing Browser is disabled, it means that the function is not allowed for the record.

Generate button	Click to generate an outgoing message. You can generate un-generated and repaired messages. When you click 'Generate', the system checks the contract status for which the message is generated and will not generate a message in the following condition: • If the contract is reversed • If the message is on hold • If the message maintenance is not authorized and the message is moved to repair queue
Hold button	Click if you need to temporarily stop generating an outgoing message. Authorizing Supervisor can view details and then release the messages or change their status to Carry Forward, which in turn can be released on further authorization. **Note**: Messages with Hold status must either be carried forward or released, before you execute the EOD processes at the branch; else the system displays an error message. However, if the message is cancelled, then the system will not display error message, though the status is 'Hold'.
Release button	Click if you need to release a message which is on hold.
Cancel button	Click if you need to cancel an outgoing message. You can cancel messages with 'Ungenerated' and 'Hold' status.
Reinstate button	Click if you need to reinstate cancelled outgoing messages.
Testword Input button	Telex messages for which a testword is required will be put into the repair status. To enter the testword in order to remove a message from the repair status, Highlight the message(s) then Click the Test word Input button The complete telex message will be displayed on the screen and you will be prompted to enter the testword. **Note**: The test word entry for a telex message will have to be authorized if you have indicated so in the Messaging Branch Preferences screen. If the testword entry requires authorization then on successfully entering the testword, the message will move from the repair status to an unauthorized status. In this case, the message can be generated only after the testword entry is authorized.
Authorize Test Word button	Click if you are provided rights to authorize testword entered for a Telex message. While authorizing you have to reenter the testword.

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Change Priority button	Click if you need to change the priority, for sending a payment message which is yet to be generated. **Note**: In the Background, Oracle Lending generates messages on the priority basis.
Change Media button	Click if you need to change the media through which a message is transmitted, before it would be generated. Media of transmission of a message is changed if there is a failure of the medium at the recipient's end. **Note**: The selected media through which a message is transmitted should be available to the recipient.
Print Button	Click if you need to print an outgoing message. When you click 'Print', option will be provided to select spool or print on-line. Messages that are transmitted through mail and those cancelled should be printed. You can also choose to print the details of messages transmitted through other media types. The system provides an option to spool the advices in PDF format. When you click the 'Print/Spool' button, you can view the selected advice in PDF file. You can also view the SWIFT tag description.
Resend button	Click if you need to regenerate and resend a message which was generated and sent.
View button	Click if you need to view the contents of a generated outgoing message. Viewing multiple messages is not supported.

Change Branch	Click if you need to send an outgoing message from another branch. Select the branch to which the message needs to be moved from the adjoining option list.
	
	You change the branch of a message for the following reasons:
	
	    ● If there is a failure of a medium at the bank's or the counterparty's end
	    ● If the branch is located closer to the location of the customer's address.

Change address button	Click if you need to change the address to which an outgoing message has to be sent. Enter the new address to which the message should be sent and click 'OK' to save. **Note**: Change of address can be done only before a message is generated.

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Change Node button	Click if you need to change the node from which an outgoing message is generated. In a distributed environment, the database of one or more branches of your bank will be located at a node or a server. Hence a Media Control System will be installed and defined specifying the node at which it is installed. When you click 'Node', the system displays the details of the individual message providing an option to change the 'Node'. Select the node you need to change from the adjoining option list. **Note:** MCS status at the node in which the database of your bank is installed should be passive.
Handoff button	Click if you need to hand-off a generated message to MCS to save the date in an ASCII format.
Undo button	Click if you need to reverse the last action you performed on an outgoing message at 'Outgoing Messages Browser' level
Authorize button	Click to authorize, if you are provided authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.

On-Line Auth button	Click to authorize online, if you are provided online authorization rights for an operation at the Messaging Branch Preferences level. Messages should be authorized before sending them.
Copy Button	Click if you need to send a copy of an outgoing message to another customer involved in a contract. You will provide the following to options: ● Any–Select to implement the following changes: ● Select media from an adjoining option list ● Specify name of the recipient ● Specify the location of the recipient ● Specify the address of the recipient ● Original–Select to copy the message in the original form

7.2 <u>Generating Ad-hoc FpML Messages</u>

FpML messages can be generated by the system when the event to which the messages are attached is triggered or on an ad-hoc basis manually. You can perform the latter operation for certain messages from the 'Fpml Adhoc Message' screen.

You can invoke the 'FpML Adhoc Message' screen by typing 'LBDFPMLM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can generate the following messages from this screen:

- Take on Deal
- Take on Facility
- Position Update of Position Statement type
- Drawdown notice
- Cancel notice

Each time any of the message specified above is generated for a tranche or a drawdown, the system will fire the event 'ZAMG'.

This section contains the following topics:

- Section 7.2.1, "Selecting Drawdowns"
- Section 7.2.2, "Selecting Participants"

In this screen, specify the following:

Contract Reference No.

Select the contract reference number for the contract for which you wish to generate messages from the adjoining option list. The list contains the reference numbers of all active and authorized tranche and drawdown contracts.

The system will display the following details:

- Event Sequence number
- Contract Currency
- User reference number
- Product Code and Description
- Customer Name and Description

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- Facility Name
- Whether the 'Take on Deal Definition' message for the tranche has been handed off
- Whether the 'Take on Facility' message for the tranche has been handed off

CUSIP/ISIN

System displays the CUSIP/ISIN for the tranche. However, you can query the tranche details based on the 'CUSIP/ISIN'.

External CUSIP

System displays the external CUSIP for the tranche. However, you can query the tranche details based on the 'External CUSIP'.

Value Date

System defaults the 'Value Date' as the current application date. However, you can edit the 'Value Date' only when you select the 'Notice Name' as 'positionUpdate'. Also, the value date cannot be a holiday and it should be less than or equal to the current application date.

Notice Name

Select the name of the message that you wish to generate from the adjoining option list. The list contains the messages that you can generate from this screen.

Note

- If you select the 'Position Update' message, the system will validate if you have already handed off the 'Take on Deal Definition' and 'Take on Facility' messages. You can generate the 'Position Update' message only if you have handed-off these two messages.
- If you have generated the 'Take on Deal Definition' and 'Take on Facility' messages, you are required to generate the 'Position Update' message.
- To generate the 'Drawdown' or 'Cancel' notice, you need to have handed-off the 'Take on Deal Definition', 'Take on Facility' and the 'Position Update' messages for the tranche.

7.2.1 Selecting Drawdowns

You can select the drawdowns corresponding to the tranche using 'Drawdown Selection' screen. You can invoke this screen by clicking the 'Drawdown' button in the 'Fpml Adhoc Message' screen.

System displays the following details from the main screen:

- Tranche Ref no
- Facility Name

Drawdowns under Tranche

System displays the drawdowns corresponding to the tranche or CUSIP/ISIN only if the drowdown notice has been generated for the drawdown.

Drawdowns for Fpml Message

Select all or specific drawdowns from 'Drawdowns under Tranche' that are required in the 'Position Update' message of 'Statement' type by using the right arrow button (>) in the screen.

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7.2.2   <u>Selecting Participants</u>

You can select the participants corresponding to the tranche or CUSIP/ISIN selected using 'Participant Selection' screen. You can invoke this screen by clicking the 'Participant' button in the 'Fpml Adhoc Message' screen.

System displays the following details from the main screen:

- Tranche Ref no
- Facility Name

Display By

Indicate the tranche participant mode of display. You can select one of the following options:

- Participant Code
- Participant Name

Tranche Participants

System displays the participants corresponding to the tranche or CUSIP/ISIN only if the UDF 'MEICODE' is maintained at the customer level.

Participants for Fpml Message

Select all or specific participants from the list of participants displayed in 'Tranche Participants' that are required in the 'Position Update' message of 'Statement' type by using the right arrow button (>) in the screen.

Note

- Only the selected drawdowns and participants are included in the Notice.
- System enables the 'Drawdowns' and 'Participants' buttons in the 'Fpml Adhoc Message' screen only when you select the 'Position Update' message. Also, the value date should be less than the application date.
- If you try to change the 'Notice Name' after selecting the drawdowns and participants, then system displays the following override message:

'Drawdown and/or Participant selection is already done for Position update notice, changing Notice name will delete these details'

- On save of the back valued Adhoc message for a Tranche, positionUpdate FpML message of 'Statement' type is generated for selected drawdowns and participants with the positions as of the value date provided in the 'Fpml Adhoc Message' screen.

7.3   <u>Forward Processing of Events</u>

You can view the details of contracts marked for forward processing through the 'Payment Browser' screen.

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You can invoke the 'Payment Browser' screen by typing 'LBSFWDPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Note

To carry out forward processing on an event, you will have to select the Rollover Mode, Liquidation Mode and Initiation Mode as 'Semi-Auto' for tranche and drawdown. Similarly, for forward processing of fee components, the fee liquidation mode should be 'Semi-Auto' (in the 'Fee Components' sub-screen of the 'LS Tranche Contract Online' screen and the 'Drawdown Contract Online' screen). The processing for the events ROLL, LIQD, INIT and FLIQ will be processed semi-automatically. LD rollover should have rollover mode as semi auto to reflect the payment messages in the forward processing browser.

This section contains the following topics:

7.3.1   Fetching the Contracts for Forward Processing

In this screen, you can filter the contracts required for forward processing based on the following parameters:

Date Range

The 'From and 'To' dates consider Archive days and Limit days for forward processing. These dates will be automatically calculated by the system based on the application date considering the 'Limit Days' and 'Archive Days' maintained as part of branch parameters (in the 'Syndication Loans and Commitments – Branch Parameters' screen).

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For more details on maintaining branch parameters, refer the heading titled 'Indicating branch parameters for loan syndication' in the 'Reference Information for Loan Syndication' chapter of this User Manual.

Processed Status

You can also filter the required contracts based on a processing status of the contracts. The available options are:

- All: If you select this option, system will filter all the contracts, irrespective of the processing status.
- Processed: This option will filter only those contracts that are already processed. For such contracts, the messages are released into the 'Outgoing Message Browser'.
- Partial Processed: Applicable if there are pending components for the contract (not all the components of a specific type – eg. fee, interest, tax - are processed). For instance, a contract may have four fee components associated with it and only two of them may be processed. In this case, the contract is said to be partially processed.
- Not Processed: This option will display only those contracts that are yet to be processed.

After specifying the filter criteria, click the 'Refresh' button to fetch the contracts. The following details will be displayed in the screen:

- Name of the borrower
- Description of the event to be processed
- User Reference Number of the contract
- Contract Currency
- Amount and Value Date
- Payment Value Date
- Contract Reference Number
- Counterparty
- Event Code
- Process Status: Not, Partial, Full

You need to check the 'Hold Transaction' option after the message generation and before the fee liquidation (FLIQ) of payment, if the payment has to be stopped.

During the batch, the system will verify if the payment is on hold. If so, it will not pass the accounting entry and the schedule will not get liquidated. If you check the 'Hold Transaction' box, the system will uncheck and disable the 'Confirmed to Auto' check box. It will also disable the 'D' button.

If the 'Hold Transaction' option is unchecked for the payment on/before the schedule date of the payment, then the FLIQ event will be triggered during the EOD batch of the payment schedule date and the new payment message will be generated with new payment value date. There will not be any change in participant ratio/SSI if there is no back valued activity impacting the schedule amount.

If the payment is closed manually, then the fee liquidation entries will be passed using the suspense GL and SSI propagation for amount tags till the next hold date/ latest SSI based on the components in next schedule is on hold on or before the current application date.

The 'Sanction Checked' box will be checked automatically once Sanction Check system confirms all the payment messages in detail block with value -1 (COMPLETE). If any of the payment messages in the detail block is not -1 (COMPLETE), then the system will not check the 'Sanction Checked' box.

The SC N/A box is checked systematically if sanction check is not applicable for a payment.

Depending on the module and payment type, the payments for which SC is not applicable will be handed off as soon as they are generated, or manual intervention will be required to release the payments

The system will display the payment messages for the below payments in the 'Payment Browser' screen:

- Loan Disbursement from LD module when INIT mode is 'Semi-Auto' at the contract level
- Outgoing Payments from FT module when the 'Populate FT to Payment Browser' box is checked at the 'Loans Parameters' screen
- Adhoc Fee Payment from LS and LD module where fee liquidation mode is Manual and the 'Populate Adhoc Fee(LD/LS) to Payment Browser' box is checked at the 'Loans Parameters' screen

The system will do sanction screening process for LS, LD, SLT, Adhoc Fee and FT modules, if the 'Sanction Check Required' box in Loans Parameter screen is checked. This will be done once the payment message is generated and displayed in the 'Payment Browser' screen with status code as '0 - TRANSMITTED TO SANCTIONS'.

If the status code received from Sanction Check system is '-1', then:

- You will be allowed to confirm and manually release the payment messages for LS and SLT payments
- If the message is on 'Hold', It will not be possible to confirm and manually release the payment messages even if the status code received is '-1' (COMPLETE)
- On 'UnHold', again system will not allow to confirm and manually release the payment messages if the status code received from Sanction is not '-1' (COMPLETE)
- Oracle Lending will systematically release the payment messages for LD, FT and Adhoc Fee payments and there is no user intervention required. Audit trail details will be updated with Maker and Checker as 'SYSTEM' along with 'Entry Time' and 'Auth Time' for such systematic release of payment
- Once the status is updated to -1 in forward processing browser, further amendment to the status will not be allowed. Also, the only future action expected will be to confirm and release the payment message from Oracle Lending

If the status code received from Sanction Check is not '-1', then system will not allow to confirm and manually release the payment messages for LS and SLT payments.

If the status code received from Sanction Check system is '03' (Terminate), then the payment message can neither be released manually / systematically nor be resent to SC

If the status code received from Sanction Check system is 04, 05 or 06, then:

- You will be allowed to confirm and release the payment messages for LS and SLT payments after confirming the override message.
- Oracle Lending will not systematically release the payment messages for LD, FT and Adhoc Fee payments
- You will be allowed to select and resend such message to Sanction Check system for confirmation. On click of OK button, staging table will be populated with the status and Java adapter will resend those messages for sanction screening
- Payment messages once marked for 'Resend to SC', system will update back the status code to '0 - TRANSMITTED TO SANCTIONS' and will not allow to Release/Confirm/ Resend till return message is received from sanction check .

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If the status code is 0, -1, 01, 02, 03 then you will not be allowed to resend the message for Sanction Check processing.

Payment cannot be released manually or systematically when the status is 0.The status can be systematically re-updated more than once for the payment messages that are re-sent from Oracle Lending. For example,

- If the current status of a payment message is 04, you will be allowed to resend the message to SC and the status is received as -1, then system will re-update the status from 04 to -1

- If the current status of a particular message is already -1 or message is confirmed and released, then no modification of the status will be allowed

If the status code is 01, 02, 04, 05, 06, then you will be allowed to confirm and manually release the message with maker/checker process for payments across LS, SLT, LD, Adhoc Fee and FT modules. However, the status code will remain same and there will not be any change in the status codes even after releasing the payment messages.

You can view the payments based on status code:

- Payments with status code 01, 02, 03, 04, 05 or 06 will be displayed at the top highlighted in Red color (Only the display text will be in Red color with the existing background color)

- Payments having status code -1 will be displayed at the end

During end of day batch processing, the payment messages cannot be released from forward processing browser, though the status code received from Sanction Check system is -1. Once the batch is completed and online jobs are started, status code in the forward processing browser will get updated which was received during the batch.

The payment messages for FT and LD modules including Adhoc Fee will be systematically released if the status code is -1. However, the payment messages for LS and SLT modules will be allowed to be released manually through maker/checker process when the status code is -1

7.3.2 Confirming the Generation of Messages for an Event

From the filtered contracts, you have to select the contracts that need to be processed. To do this, check the 'Confirmed to Auto' option against the respective events. This will confirm that the messages for the selected events under the contract should be generated on the schedule date. However, the system will not automatically generate the messages on the schedule date. You have to manually confirm the events to generate the messages in the 'Outgoing Message Browser'.

You can view the status code and the description of the status code received from Sanction Check.

When you click the   double-click the record 'Message Generated for the Event' will be displayed.

Click 'Save' to confirm that the messages should be generated. When you save the details, the 'Confirm' option (in the screen above) is automatically checked.

After selecting one or more messages and checking the 'Resend to SC?' box, click 'OK'. The selected messages with status code 04, 05 and 06 that are unconfirmed by Sanction Check will be resent to sanction check for confirmation.

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The following are the various statuses that will be received from Sanction Check system. The status code will be automatically displayed in the status column once the acknowledgement is received from Sanction Check System.

Code	Status	Description
0	TRANSMITTED TO SANCTIONS	Message has been sent from Oracle Lending to SC and awaiting a response from Sanction Screening
-1	COMPLETE	0 hit from Global Interdict, Compliance officer approves the status
01	PENDING-COMPLI-ANCE	1 or more hits from Global Interdict
02	CONFIRMED-HIT	Compliance officer has confirmed the hit. The status will only be available after maker approves the status
03	TERMINATE	Compliance officer terminates the transaction
04	SC APPLICATION ERROR	This is an error status if something goes wrong on sanctions check side
05	GI APPLICATION ERROR	This is an error status if something goes wrong on GI application side
06	OTHER ERROR	This is an error status for errors other than SC, GI

Click on the 'OK' to proceed. The messages associated with the event will be released into the 'Outgoing Message Browser' and the 'Hold' status will be set to 'N' (No). This indicates that the messages have been released successfully and are no longer on hold.

Click the "View' button to view the message that will be sent out.

The system will send out a message depending on when the confirmation received from you. This is explained in the example given below:

Example

The following are the details of a contract booked:

Booking Date - 1st July 2005

Value Date – 5th July 2005

Currency – USD

Settlement Days – 2 days

If you confirm on the 1st or 2nd of July that the message needs to be generated, the message will be sent on the 3rd of July (BOD).

If you confirm on the 3rd, 4th or 5th of July that the message needs to be generated, the message will be released from the 'Outgoing Message Browser' immediately.

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If you do not confirm before the 5th of July EOD that the message needs to be generated, the accounting entries will be passed for the event, and the message will be held in the Outgoing Message Browser.

7.3.2.1 <u>Viewing separate fee liquidation entries in Forward Processing Browser</u>

The system supports fee payment messages in modules LS, LD and SLT where the messages are released from 'Forward Processing browser'. Firstly, the system populates the ADHOC Fee and derived fee payments into Forward Processing browser if the 'forward processing required' flag is checked and if fee liquidation mode at the product level is set to the following criteria's:

● 'Semi-Auto' / 'Auto' / 'Manual' for ADHOC Fee
● 'Semi-Auto' / 'Auto' for derived Fee

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8. Defining Free Format Messages

8.1   Introduction

In the course of your daily banking operations you may want to generate messages that are not automatically generated by the system or you may have to communicate a message that is very specific to a customer. You can enter the details of such messages in the form of a free format message.

This section contains the following topics:

-
-

8.1.1   Message Template Maintenance

You can maintain templates for messages through the 'Message Format Template Maintenance screen'. You can invoke this screen by typing 'OLDFFTMP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Message Type

Select the option 'Normal' to indicate you are maintaining tags for a Normal message, 'Custom' to indicate the message tags you are maintaining are for a Custom message or the option 'Prorata' to indicate you are maintaining tags for a Pro Rata message.

Template Type

Indicate the type of template that you are maintaining. You can select either one of the following options:

- Borrower

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- Participant
- ALL
- Customer

Every customer will be associated with an auto generated contract reference number and this contract reference number will be used while generating the free format message for specific customer.

Template Code

Enter a code for the message template you are maintaining.

Relevant Event

Select the event for which you need to use the message template, from the option list provided.

Media

Select the media for sending the messages from the option list provided. You need to select 'FPML' for FpML message formats and for other advices, you need to select the media as 'MAIL'.

Mapped Fax Template

Specify the fax template code for the FPML message format. You can also select the code from the option list provided.

Note

This is enabled only if you have selected the media as 'FPML'.

Message Description
Enter the message details here.

Indicating the Character Type

Select the character type from the adjoining drop-down list. The list displays the following values:

- Simplified Chinese
- Traditional Chinese
- Blank

If the option 'Simplified Chinese' or 'Traditional Chinese' is selected, then the system will indicate that the template used in the advice format comprise of Chinese characters and the same will be used while generating the message to convert the specific tags like Date, Currency and Amount fields in the message with selected language.

8.1.2 Maintaining Free Format Message for Customer Details

You can maintain free format message for customers through the 'Free Format Message – Customers' screen. You can invoke this screen by typing 'OLDFFMCU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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New   Enter Query

FFMT Ref No _____   Customer _____
Contract Reference _____   Customer Name _____
                [P]   Static/Dynamic _____
Receiver [None ▾]

Main Mail Billing Date

◀ 1 Of 1 ▶ ▶   [Go]

☐   Customer   Customer Name   Send Message?

Every customer will be associated with an auto generated contract reference number and this contract reference number will be used while generating the free format message for specific customer.

If you have specified 'ALL' in the field, then on tab out from the field, the system will be a display the following screen:

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9. Making Query

When you are in the Outgoing or Incoming Message Browser, all the messages that were transmitted from and received at your branch are displayed. This may amount to hundreds of messages. To avoid wading through this mass of data, you can make a query to obtain information that is relevant to you at a particular time.

For example, you may want to obtain information on the messages that were sent to just two customers, on a specific date. Or you may want to see all outgoing messages across modules, sent during a specific period. The Advanced Search function makes this possible for you.

This chapter contains the following section:

9.1 Advanced Search

This section contains the following topics:

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9.1.1   Invoking Advanced Search Screen

To make an advanced search, click 'Advanced Search' button either from the Outgoing or Incoming Browser as the case may be. The 'Advanced Search' screen is displayed.

The Query screen, displays all the fields that appear in the messaging module. These fields form the criteria based on which you can make a query.

If you do not want to carry the query through, click 'Clear Query' button. The query screen is cleared and you can proceed to make a new query.

9.1.2   Making Query based on more than one criterion

Suppose you want to obtain information based on more than one criterion. For example, you may want to view the details of all the guarantees generated for the Letters of Credit module from your branch located at London.

Procedure

The procedure to make such a query involves the following steps:

Action	Button
Accept	The Accept button
And	The And button

Step 1

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Select 'Module' under 'Fields', and then from the Operator drop-down list choose Equal To and LC under Value. Then, click the Accept button.

Step 2

Click the 'And' button. Repeat step one with the criteria value, as Message type, select Guarantee under value clicking accept and add buttons in the sequence described for the first criterion.

Step 3

Click the 'And' button. Repeat step one with the criteria value, as Branch select London under Value clicking accept and add buttons in the sequence described for the first criterion.

Step 4

The query that you have made will be displayed in the Query screen. Check it for correctness and click 'Ok' button.

The Outgoing Message Browser will display details of all the Guarantees generated for the LC module from your branch at London.

9.1.3   Selecting Same Criterion to Apply One or More Conditions

Now, you may want to make a query to see the debit advices (in the Letters of Credit module) that were generated from the London branch involving three different customers (Wendy Klien, Silas Reed and Keturah Smith).

This involves specifying a customer code one by one all of which come under the same criterion module -- LC (listed out under Fields) and indicating a message type for which you want details. This is where the 'Or' button on the query screen comes into play. You can choose to use the keyboard to key in the query or you can follow the following procedure to make a query.

Procedure

Step 1

Select Module under Fields, and then from the Operator drop-down list choose Equal To and LC under Value. Then, click the 'Accept' button.

Step 2

Click the And button. Repeat step one with criteria Field as "Branch", Operator being "Equal To" and "London" under Value. Click the 'Accept' and 'Add' buttons in the sequence described in Step 1.

Step 3

Click the And button. Repeat step one for Field with the criteria value, as Message Type. Then select Debit message under Value clicking the 'Accept' and 'Add' buttons in the sequence described for the first criterion.

Step 4

To call out details of the debit advices involving these three customers, click the And button. Repeat Step 1 with the 'Field' as 'Name'. Select say Ms. Keturah Smith under Value. Then click the accept button.

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To select another customer, click the Or button and then click Name in the Fields list, specify the Operator as Equal To and pick out the customer name Mr. Silas Reed from the Value option list then click the Accept button.

Repeat the process for the third customer, Ms. Wendy Klien.

Step 5

The query that you have made is displayed on the Query screen.

MODULE = LC AND BRANCH = LONDON AND MSG_TYPE = DR_ADV AND NAME = SILAS REED OR NAME = KETURAH SMITH OR NAME = WENDY KLIEN

Check it for correctness and click 'Ok' button to see the query through. The Outgoing Message Browser will display details of all the debit advices generated for the LC module from your branch at London to the three customers that you specified.

9.1.4   Ordering Details of Query

Oracle Lending also provides you the option to order the information that you have made a query on. You can further specify that the ordered information should be arranged in ascending or descending order.

Suppose you have made a query to obtain details of the debit messages that were generated by the Data Entry module of Oracle Lending, and you want to order the information in the ascending order of the customer to whom the message was sent.

Make the query following the procedure detailed under the head making a Query after you have specified the entire criterion for the query, select the required ordering option from the Order By drop-down list. The list contains the following options:

- Ascending
- Descending

Click the option of your choice, say, Descending.

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Click the 'Accept' button and click 'Ok'. The details of the query that you have made will be displayed on the Outgoing Browser ordered on the basis of the customer to whom the message was sent. The details are further sorted in the alphabetic order.

If you decide to cancel the ordering you have specified, click 'Clear Query'. The screen clears and you can specify a new order.

9.1.5 Using Wildcards to make Query

You need not always specify the criteria for a query. You can use wild cards such as:at oa

Wild Card	Description	Implication
_	Underscore	To match a single character
%	Percent	To match any string of multiple characters

Using %

For instance, if you have to check the messages relating to one particular Loans product LD01, you can query for records with Reference Number like '%LD01%' since all the contract reference numbers with that product invariably contain that string.

Once you click the Accept button and make a query, the 'Outgoing Message Browser' screen displays all the Free Format Texts.

Using And

When you are searching for strings of specific length which vary in only one character – for instance, all branches like 001, 002, 003 – can be represented as 00_. Searching for 00_ fetches all the messages for all these three branches.

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10. Function ID Glossary

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