

FCUBS Corporate Deposit -OBCL Integration User Guide
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FCUBS Corporate Deposit - OBCL Integration User Guide
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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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1. Preface

1.1 Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products namely; Oracle FLEXCUBE Universal Banking Solutions (FCUBS) and Oracle Banking Corporate Lending (OBCL).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and pressing the <F1> key on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions
End of day operators	Processing during end of day/ beginning of day
Implementation Partners	Provide customization, configuration and implementation services

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Introduction</i> gives an overview about this integration.
Chapter 3	<i>Integration Process</i> explains the integration between Oracle Banking Corporate Lending and Oracle FLEXCUBE UBS Trade systems.
Chapter 4	<i>Annexure</i> provides the details limitations in FCUBS trade and OBCL integration.
Chapter 5	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Acronyms and Abbreviations

Abbreviation	Description
API	Application Programming Interface
CD	Corporate Deposit
EOD	End Of Day
FCUBS	Oracle FLEXCUBE Universal Banking
OBCL	Oracle Banking Corporate Lending
OL	Oracle Lending
ROFC	Rest of Oracle FLEXCUBE
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE Universal Banking Solutions system
WSDL	Web Service Definition Language





1.6 Related Documents

For further information discussed in the manual, refer to the Oracle Lending manuals on:

- Products
- Bilateral Loans

1.7 Glossary of Icons

This user manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Introduction

The integration between FCUBS CD and OBCL enables banks to do the following:

- Deposit creation on loan creation with 'Auto Funding' enabled at the loan level
- Deposit redemption on loan liquidation with liquidate deposit enabled

Loan product created in OBCL to be provided to FCUBS through web service. If a product is closed in OBCL it has to be informed to FCUBS. Loan product enabled with "Auto Funding" option created in OBCL to be provided to FCUBS through web service.

FCUBS provides web service integration to OBCL. OBCL invokes the web service to store the data at external table in FCUBS.

This chapter contains the following sections:

- [Section 2.1, "Scope"](#)
- [Section 2.2, "Integration of Co-deployed/Standalone FCUBS set up with OL"](#)

2.1 Scope

This section describes the activities that take place in each system and its impact on the other.

This section contains the following topics:

- [Section 2.2, "Integration of Co-deployed/Standalone FCUBS set up with OL"](#)

2.2 Integration of Co-deployed/Standalone FCUBS set up with OL

In a Co-deployed/Standalone FCUBS set up, the communication would be in asynchronous mode between FCUBS Corporate Deposit and OBCL.

3. Integration Process

3.1 Deposit Creation in Oracle Lending

3.1.1 Mapping of Corporate Deposit Product in Loans

The following are steps need to be done for mapping of corporate deposit product in Loans.

1. The corporate deposit product defined in the FCUBS 'Corporate Deposits Product Definition' screen (CDDPRMNT) is available in OBCL through webservice. The same is available in OBCL external table OLTB_IF_OLPRODUCT_MASTER and OLTB_IF_OLPRODUCT_ICCF.
2. For deposit contract creation, rates are picked from 'Treasury Floating Rate Maintenance' screen (LFDTRSRM)
3. The values maintained in 'Treasury Floating Rate Maintenance' screen are mapped to Loan-Commitment - Contract Input screen. The following list provide field-wise mapping.
 - Effective Date (Treasury Floating Rate Maintenance)- Application Date (Loan-Commitment - Contract Input)
 - Start date (Treasury Floating Rate Maintenance) - Value Date (Loan-Commitment - Contract Input)
 - End Date (Treasury Floating Rate Maintenance) - Maturity Date (Loan-Commitment - Contract Input)
 - Rate (Treasury Floating Rate Maintenance) - Refinance Rate (Loan-Commitment - Contract Input > MIS screen)
4. The corporate deposit creation is based on the product mapped in the following screens.
 - Corporate Deposits Product Definition screen
 - Branch Auto funding screen
 - Department Auto Funding screen
 - Auto Fund product screen
 - Bilateral Loans Product Definition screen

This section contains the following topics:

- [Section 3.1.2, "Product Creation"](#)
- [Section 3.1.3, "Processing of Loans Deposit Product"](#)
- [Section 3.1.4, "Viewing Failed Transaction Log Details"](#)

3.1.2 Product Creation

Link from FCUBS Corporate Deposits to Loan Deposits Product

The corporate deposit product defined in the FCUBS, that is 'Corporate Deposits Product Definition' (CDDPRMNT) screen is sent to OBCL.

Corporate Deposits Product Definition

New Enter Query

Product Code* _____

Product Description* _____

Product Type D _____

Product Type Description Deposit _____

Slogan _____

Product Group _____

Description _____

Start Date YYYY-MM-DD _____

End Date YYYY-MM-DD _____

Remarks _____

Accounting Roles | Events | Branch Currency | Customer | Preferences | Discount Accrual | Interest | Charges | Tax | MIS | File

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Branch Auto funding screen

You can use this screen for mapping a branch to corporate deposits products.

You can invoke the 'Branch Auto Funding' screen by typing 'OLDBRAFP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch-Auto Funding Product Maintenance

New Enter Query

Branch Code _____

Branch Description _____

1 Of 1 Go

<input type="checkbox"/>	Product Code	Product Description

Change Log

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

Department Auto funding screen

You can use this screen for mapping a department with a specific corporate deposit products.

You can invoke the 'Department Auto Funding' screen by typing 'OLDDPAFP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Department - Auto Funding Product Maintenance

New Enter Query

Department Code _____ Department Description _____

1 Of 1 Go

Product Code

Change Log

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Auto Fund product screen

You can use this screen, to select the OL product that can use the loan deposit product.

You can invoke the 'Auto Fund Product' screen by typing 'OLDAFMAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Auto Funding Product Mapping' application window. The window title is 'Auto Funding Product Mapping'. The interface includes a menu bar with 'New' and 'Enter Query'. The main area is divided into two sections: 'Main' and 'Offset'. The 'Main' section contains the following fields:

- Treasury Type: Bank (dropdown)
- Department Code: _____
- Branch: _____
- Treasury Source: _____
- Product: _____
- Currency Code: _____

Each of these fields has a corresponding description field to its right:

- Department Description: _____
- Branch Description: _____
- Treasury Source Description: _____
- Product Description: _____
- Currency Description: _____

The 'Offset' section contains the following fields:

- Branch: _____
- Product: _____
- Counterparty: _____
- Liquidation: Auto (dropdown)
- Funding Method: Auto (dropdown)
- Transaction MIS: Maintenance (dropdown)
- Reference Number: _____
- Branch Description: _____
- Product Description: _____
- Counterparty Name: _____

At the bottom of the window, there is a 'Change Log' table with the following columns:

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

An 'Exit' button is located in the bottom right corner of the window.

Bilateral Loans- Product Definition/ Loan and Commitment-Contract Input -MIS screen

You need to maintain 'Ref Rate Code', 'Fixed Rate Type', 'Fixed Rate Code' in Bilateral Loans Product Definition- MIS' screen and the same rate codes are defaulted to Loan and Commitment-Contract Input -MIS screen. Based on these rates, 'Refinance Rate' will be

fetched from the 'Treasury Floating Rate Maintenance' screen.

Bilateral Loans Product Definition

MIS Details

Product Code _____
MIS Group _____

Pool Code
 Contract Level

Pool Code _____

Ref Rate Code

Fixed Rate Type

Fixed Rate Code _____

Cost Code _____

MIS Classes

1 Of 1 | Go

MIS Class	MIS Code

Loan and Commitment-Contract Input

MIS

Contract Reference* _____ MIS Group _____ Link To Group

Input

Link To Group Related Reference Related Account

MIS Head _____ Related Account _____
Related Reference _____

Rate At

Pool Code Contract Level

Pool Code _____ Rate Type

Profit Method Rate Code _____

Exchange Rate _____ Fixed Rate Code _____

Refinance Rate _____ Cost Code 1 _____

Spread _____ Cost Code 2 _____

User Rate _____ Cost Code 3 _____

Cost Code 4 _____

Cost Code 5 _____

Refinance Rates | Amendment Rate | Change Log | Balance Transfer Log

Network 3
Internet access

Network 2
Internet access

3.1.3 Processing of Loans Deposit Product

Deposit creation in Loan and Commitment - Contract Input screen

In Loan and Commitment-Contract Input screen (OLDTRONL), under 'Preferences' tab ensure to select 'Funding Method' as 'Automatic'. This triggers deposit creation automatically on contract save.

The screenshot displays the 'Loan and Commitment-Contract Input' window with the 'Preference' tab selected. The 'Funding Method' dropdown is set to 'Automatic'. The 'Rollover Allowed' section has 'Yes' selected. The 'Mechanism' dropdown is set to 'New Version'. The 'Pool Funding' section includes fields for 'Pool Funding' and 'Master Funding'. The 'Cost Of Credit' section includes 'Reserve Amount' and 'FAS114 Reserve'. The bottom of the screen shows fields for 'Maker Id', 'Checker Id', 'Status', 'Maker Date Stamp', 'Checker Date Stamp', 'Auth Status', and a 'Cancel' button.

On save of deposit creation the following takes place in the staging table.

- Fetches deposit details from the 'Branch Auto Funding Product Maintenance' screen and rates from the 'Treasury Floating Rate Maintenance' screen.
- Value date of the deposit will be based on the following dates
 - Back dated contract - Application date will be value date of deposit
 - Current dated and Future dated contract-Value date of the contract
- Deposit Amount will be sum of principal due amount starting from the application date of the contract
- Web service is exposed for Deposit creation.

OL Contract Authorization

OL Contract authorization is validated with the deposit contract initiation status. If deposit creation is successful, then OL contract authorization is allowed.

If deposit creation is failed/ unprocessed, then OL contract authorization will not be allowed.

OL Contract Reverse Authorization

OL Contract reverse authorization is validated with the reverse deposit contract initiation status. If the reverse deposit authorization is processed, then OL Contract reverse authorization is allowed. If the reverse deposit authorization is unprocessed or failed, then OL Contract reverse authorization is not allowed.

OL Contract modification

If deposit creation is unprocessed, then OL contract modification will not be allowed

If deposit creation is processed, then OL contract modification will be allowed

- Loan modification is Saved
- Initiates Reverse Deposit request for already processed deposit
- Initiate a new deposit creation request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

If deposit creation is failed, then OL contract modification will be allowed

- Loan modification is Saved
- Initiate a new deposit creation request (if loan modification on 'Amount', 'Maturity Date', 'Value Date' of the contract)
- Previous request status is updated to 'D' (Deleted)

OL Contract Deletion

If deposit creation is in unprocessed, then OL contract deletion will not be allowed.

If deposit creation is failed,

- OL contract deletion will be allowed
- Previous request status is updated to 'D' (Deleted)

OL Contract Reversal

On reversal of loan contract, reverse deposit request will be initiated.

Reversal of OL Contract after Authorization

If the reverse deposit is processed, then OL Contract reverse authorization is allowed. If the reverse deposit is unprocessed or failed, then OL Contract reverse authorization is not allowed.

If deposit reverse is failed/ unprocessed, then OL contract reversal authorization will not be allowed.

Once deposit reverse gets processed, contract reversal deletion will not be allowed.

3.1.4 Viewing Failed Transaction Log Details

You can view list of all failed deposit contract transactions with all the request details, status, failure reason if applicable and then initiate for re-processing.

You can invoke the 'Transaction Log' screen by typing 'OLSIFCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Transaction Log

Save Refresh Reset Clear All Details

Case Sensitive

Branch 000 Contract Reference Action CREATE_DEPOSIT Status

Records per page 15 1 Of 1 Lock Columns 0

<input type="checkbox"/>	Branch	Contract Reference	Sequence Number	Action	Status
<input type="checkbox"/>	000	000NJ01170911044	12	CREATE_DEPOSIT	P
<input type="checkbox"/>	000	000NJ01170911050	13	CREATE_DEPOSIT	E
<input type="checkbox"/>	000	000NJ01170911050	14	CREATE_DEPOSIT	W
<input type="checkbox"/>	000	000NJ01170915002	14	CREATE_DEPOSIT	W
<input type="checkbox"/>	000	000NJ01170915004	22	CREATE_DEPOSIT	P
<input type="checkbox"/>	000	000NJ01170915008	28	CREATE_DEPOSIT	D
<input type="checkbox"/>	000	000NJ01170915008	36	CREATE_DEPOSIT	U

Resend | Transfer Log

Exit

3.2 Deposit Redemption on Loan liquidation

Once the loan linked deposit contract is created from OL, the redemption is done when the linked loan contract is liquidated. The deposit redemption is done through web service.

If 'Liquidate Deposit' is selected in the 'Manual Payment' (OLDPMNT) screen, the deposit redemption takes place accordingly.

- On payment of backdated and current dated principal pre-payments in loans, for the same amount with current system date as value date.
- Initiates future dated principal payments in the deposit side, on the value date of the payment of the loan contract
- Initiates full deposit contract liquidation as part of full-pre-payment of the loans.

3.2.1 Processing of Deposit Redemption

OL Contract Payment Deletion

If CD redemption is unprocessed/failed, then OL contract payment deletion is not allowed.

If CD redemption is processed,

- OL contract payment deletion is allowed
- Initiates reverse deposit redemption

OL Contract Payment Authorization

- OL Contract payment authorization is validated with the deposit redemption status.

- If deposit redemption is processed, then OL contract payment authorization is allowed.
- If deposit redemption is failed/unprocessed, then OL payment contract authorization will not be allowed.

OL Payment Reversal

On reversal of OL Payment contract, deposit redemption reversal request will be initiated

OL Contract Payment Reversal Authorization

- OL Contract payment reverse authorization is validated with the deposit redemption reversal status.
- If the reverse deposit redemption is processed, then OL contract payment reversal authorization will be allowed.
- If the reverse deposit redemption authorization is unprocessed or failed, then OL Contract payment reverse authorization is not allowed.
- Once deposit redemption reverse gets processed, OL contract payment reversal deletion will not be allowed

4.1 Limitations

The following are the limitations in FCUBS Corporate Deposit and OBCL integration.

- An external system should be created for CD and the WSDL should be mapped to the external system in the IFDINPRM screen along with a user that is specifically created and used for the integration.

5. Function ID Glossary

C

CDDPRMNT3-1

L

LFDTRSRM3-1

O

OLDAFMAP 3-4

OLDBRAFP 3-2

OLDDPAFP 3-3

OLDPMNT 3-8

OLDTRONL 3-6

OLSIFCD 3-7