Liquidity Management User Guide

Oracle Banking Liquidity Management

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Liquidity Management User Guide
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1. Preface

1.1   Introduction

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

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

This chapter contains the following sections:

- Section 1.2, "Audience"
- Section 1.3, "Documentation Accessibility"
- Section 1.4, "Organization"
- Section 1.5, "Related Documents"

1.2   Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface.
Back office Managers/ Officers	Authorization functions

1.3   Documentation Accessibility

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

1.4   Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Introduction* gives a brief description about the Liquidity Management Application
Chapter 3	*Cash Concentration Methods* describes the various cash concentration methods supported by the LM application
Chapter 4	This Chapter explains about *Notional Pooling* feature in OBLM
Chapter 5	This Chapter explains about *Multi-Bank Cash Concentration* feature in OBLM

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Chapter 6	*Maintenance* explains how to maintain the various setup in order to start using the application.
Chapter 7	*Structure Maintenance* explains the various steps of developing a new structure.
Chapter 8	This chapter explains about how *Balances* are maintained in OBLM
Chapter 9	This chapter explains about the *Monitors and Batches* available in OBLM
Chapter 10	This chapter explains about the *Back Value Transaction* feature in OBLM
Chapter 11	*Simulator* explains how to Simulate a Structure with new data and existing data
Chapter 12	*Dashboards* gives detailed information on Dashboards assigned to each 'User Role' and also about the organization of these Dashboards
Chapter 13	*Report* section explains about the reports that are available in OBLM
Chapter 14	Real Time Liquidity Management
Chapter 15	Glossary

1.5 Related Documents

The related documents include the Reports Manual

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2. Liquidity Management - An Overview

2.1 Introduction

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

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

Liquidity management services are broadly classified as under:

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

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

Note

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

This document is broadly classified into the following sections:

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

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3. Cash Concentration Methods

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

3.1   Zero Balance

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

1 way Scenario

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

2 way Scenario

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not enough to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

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

3.2   Fixed Sweep

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

1 way Scenario

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

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

2 way Scenario

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

FIXED

In the fixed method, if the minor is overdrawn, and major balance is above or equal to the fixed amount, the system will use amount, equal to fixed amount for transfer from major to cover minor's overdraft. If, however, the major balance is less than the fixed amount, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

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

3.3 Target Balance/Minimum Balance

There are two different types under this:

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

1Way - Scenario

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

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

2Way - Scenario

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

If the balance in the parent account is not sufficient to cover the overdraft or the Minimum balance requirements on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

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

3.4   Threshold

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

1Way - Scenarios

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

2Way - Scenario

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

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

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

3.5   Collor

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

1Way - Scenario

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

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

2Way - Scenarios

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

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

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

3.6   Percentage

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

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

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

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Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

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

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

3.7   Range Based Balancing

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

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

3.8   Investment Sweeps

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

Steps to achieve investment sweeps are as below:

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

Note
1. **Deficit Sweep -** Balance transfers from the main account to the subaccount when the sub account is in Debit balance.

2. Currently 'Partial Sweep Allowed' flag is hidden from front end and will always be checked by default. Users are not provided an option to uncheck the same.

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4. Notional Pooling

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

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

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

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

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

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

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

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

This chapter contains the following sections:

- Section 4.1, "Benefits of Notional Pooling"
- Section 4.2, "Notional Pooling Structures"
- Section 4.3, "Interest Calculation Methods"
- Section 4.4, "Interest Allocation Methods"
- Section 4.5, "Interest Reallocation"

4.1   Benefits of Notional Pooling

The benefit of notional pooling can be listed as below:

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

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

4.2 Notional Pooling Structures

Notional Pooling can take any of the following structures:

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

4.3 Interest Calculation Methods

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

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

4.3.1 Interest Method

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

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

4.3.1.1 Interest Rule Setup

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

Rule ID

Specify a rule ID.

Rule Description

Specify a description for the rule.

Apply Interest on Account Opening Month

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

Apply Interest on Account Closing Month

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

System Data Elements

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

User Elements

Specify a user element.

Name

Specify the user defined name in Textbox

Type

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

Get Latest

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

Accruals Required

Check this box if accrual are required.

Rounding Required

Check this box if rounding is required.

Book Flag

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

Periodicity

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

Days in a Month

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

Days Year

Select "Actual" from the drop down list.

Expression, Condition and Result

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Specify the Expression, Condition and Result as mentioned below.

	Header/ Child	Condition	Formula
Interest Method for sweep	Header/ Child	LMVD_DR_BAL<0	(LMVD_DR_BAL * RATE1*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	(LMVD_CR_BAL * RATE2*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	(LMVD_CR_BAL * RATE3*DAYS)/(YEAR*100)
Interest Method for Pool	Header	(LMVD_CR_POOLBAL>0) AND (LMVD_CR_POOL-BAL<=10000)	(LMVD_CR_POOLBAL * RATE4*DAYS)/(YEAR*100)
		(LMVD_CR_POOL-BAL>10000) AND (LMVD_CR_POOL-BAL<=9999999)	(LMVD_CR_POOLBAL * RATE5*DAYS)/(YEAR*100)
		LMVD_DR_POOLBAL<0	(LMVD_DR_POOL-BAL*RATE6*DAYS)/ (YEAR*100)
	Child	Not Applicable	Not Applicable

LMVD_CR_POOLBAL - Credit net pool position

LMVD_DR_POOLBAL - Debit net pool position

4.3.1.2 Interest Product Setup

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

Product Code

Specify a product code for the new interest product

Product Description

Specify a description for the new interest product.

Product Group

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

Product Group Description

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The system displays the description for the selected product group.

Rule

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

Rule Description

The system displays the description for the selected rule.

Start Date

Specify the start date of liquidation.

End Date

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

UDE Currency

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

Currency

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

Accrual Tab

Product Level

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

Accrual Day

Specify the day the accrual should happen.

Frequency

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

Cycle

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

Payment Method

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

Amount Block for Discount

Check this box to block amount for discount.

Calculation & Liquidation Frequency

Days

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

Month

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

Year

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

Start From Account Opening

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

OD interest reversible

Check this box if OD interest is reversible.

First Liquidation On

Specify the date for calculation of first liquidation.

Liquidation at Month Ends

Check this box if liquidation at month ends.

Start Date

Specify the start date of liquidation.

Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

Defer Liquidation

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

Defer Liquidation Days

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

Liquidation Before Month End

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

Defer Before Month End Days

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

4.3.1.3 Interest UDE Setup

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

Product Code

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

Branch Code

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

Currency Code

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

Effective Date

Specify the date from which this will be effective

User Element

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

User Element Value

Specify User Element Value.

4.3.1.4 Interest Product Mapping

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

Account Number

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

Interest Product

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

4.3.2 Advantage Method

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

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

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

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

4.3.2.1 Interest Rule Setup

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

Rule ID
 Specify a rule ID.

Rule Description
Specify a description for the rule.

Apply Interest on Account Opening Month
Check this box to apply the interest on the account opening month.

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

System Data Elements
Click '+' button to add system elements. Specify the system elements like DAYS, LMVD_CR_BAL and YEAR. You can select the system elements from the option list.

User Elements
Specify a user element.

Name
Specify the user defined name in Textbox

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Type

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

Get Latest

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

Accruals Required

Check this box if accrual are required.

Rounding Required

Check this box if rounding is required.

Book Flag

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

Periodicity

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

Days in a Month

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

Days Year

Select "Actual" from the drop down list.

Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Header / Child	Condition	Formula
Advantage Method	Header	LMVD_CR_POOLBAL>0	(LMVD_CR_POOLBAL * RATE7*DAYS)/(YEAR*100)
		(LMVD_DR_POOLBAL<0	(LMVD_DR_POOLBAL*RATE8*DAYS)/(YEAR*100)
	Child	LMVD_DR_BAL<0	(LMVD_DR_BAL*RATE9*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	(LMVD_CR_BAL * RATE10*DAYS)/(YEAR*100)
		(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	(LMVD_CR_BAL * RATE11*DAYS)/(YEAR*100)

LMVD_CR_POOLBAL - Credit net pool position

LMVD_DR_POOLBAL - Debit net pool position

4.3.2.2 Interest Product Setup

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

Product Code

Specify a product code for the new interest product

Product Description

Specify a description for the new interest product.

Product Group

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

Product Group Description

The system displays the description for the selected product group.

Rule

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

Rule Description

The system displays the description for the selected rule.

Start Date

Specify the start date of liquidation.

End Date

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

UDE Currency

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

Currency

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

Accrual Tab
Product Level

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

Accrual Day

Specify the day the accrual should happen.

Frequency

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

Cycle

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

Payment Method

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

Amount Block for Discount

Check this box to block amount for discount.

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Calculation & Liquidation Frequency
Days

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

Month

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

Year

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

Start From Account Opening

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

OD interest reversible

Check this box if OD interest is reversible.

First Liquidation On

Specify the date for calculation of first liquidation.

Liquidation at Month Ends

Check this box if liquidation at month ends.

Start Date

Specify the start date of liquidation.

Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

Defer Liquidation

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

Defer Liquidation Days

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

Liquidation Before Month End

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

Defer Before Month End Days

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

4.3.2.3 Interest UDE Setup

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

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Product Code

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

Branch Code

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

Currency Code

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

Effective Date

Specify the date from which this will be effective

User Element

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

User Element Value

Specify User Element Value.

4.3.2.4 Interest Product Mapping

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

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Account Number

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

Interest Product

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

4.3.3   Interest Optimization Method

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

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

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

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

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

Credit	Net Pool Position (NPP) > 0	Net Pool Position (NPP) < 0
Coverage Ratio (Compensated Balance)	Min(Cumulative Credit, Cumulative Debit)/ Max(Cumulative Credit, Cumulative Debit)	1
Residual Ratio (Non-Compensated Balance)	1 - Coverage Ratio	0
Debit		
Coverage Ratio (Compensated Balance)	1	Min(Cumulative Credit, Cumulative Debit)/ Max(Cumulative Credit, Cumulative Debit)
Residual Ratio (Non-Compensated Balance)	1 - Coverage Ratio	1 - Coverage Ratio

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

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

{[Credit Coverage Ratio * Account Balance] * Covered Credit Interest} +

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{[Credit Residual Ratio * Account Balance] * Residual Credit Interest}

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

{[Debit Coverage Ratio * Account Balance] * Covered Debit Interest} +

{[Debit Residual Ratio * Account Balance] * Residual Debit Interest}

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

4.3.3.1 Interest Rule Setup

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

Rule ID

Specify a rule ID.

Rule Description

Specify a description for the rule.

Apply Interest on Account Opening Month

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

Apply Interest on Account Closing Month

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

System Data Elements

Click '+' button to add system elements. Specify the system elements like DAYS, LMVD_CR_POOLBAL, LM_CONTRIBUTION_BAL, LM_CRCOV_RATIO, LM_CRRES_RATIO and YEAR. You can select the system elements from the option list.

User Elements

Specify a user elements as COVRATE and RESRATE.

Name

Specify the user defined name in Textbox

Type

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

Get Latest

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

Accruals Required

Check this box if accrual are required.

Rounding Required

Check this box if rounding is required.

Book Flag

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

Periodicity

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

Days in a Month

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

Days Year

Select "Actual" from the drop down list.

Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Condition	Formula
Optimization Method (Child)	LM_OPT_POOLBAL>0 AND LMVD_CR_BAL>0	(((LMVD_CR_BAL*LM_CRCOV_RATIO*COVRATE*DAYS)/ (YEAR*100))+((LMVD_CR_BAL*LM_CRRES_RATIO*RESRATE*DAYS)/ (YEAR*100)))
	LM_OPT_POOLBAL<0 AND LMVD_DR_BAL<0	(((LMVD_DR_BAL*LM_DRCOV_RATIO*COVRATE*DAYS)/ (YEAR*100))+((LMVD_DR_BAL*LM_DRRES_RATIO*RESRATE*DAYS)/ (YEAR*100))
Optimization Method (Header)	Not Applicable	Not Applicable

LMVD_CR_POOLBAL - Credit net pool position

LMVD_DR_POOLBAL - Debit net pool position

LM_CRCOV_RATIO - Credit coverage Ratio

LM_CRRES_RATIO - Credit Residual Ratio

LM_DRCOV_RATIO - Debit Coverage Ratio

LM_DRRES_RATIO - Debit Residual Ratio

LM_OPT_POOLBAL - Net Pool position

4.3.3.2   Interest Product Setup

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

Product Code

Specify a product code for the new interest product

 Product Description

Specify a description for the new interest product.

Product Group

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

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Product Group Description

The system displays the description for the selected product group.

Rule

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

Rule Description

The system displays the description for the selected rule.

Start Date

Specify the start date of liquidation.

End Date

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

UDE Currency

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

Currency

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

Accrual Tab
Product Level

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

Accrual Day

Specify the day the accrual should happen.

Frequency

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

Cycle

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

Payment Method

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

Amount Block for Discount

Check this box to block amount for discount.

Calculation & Liquidation Frequency
Days

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

Month

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

Year

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

Start From Account Opening

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

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OD interest reversible

Check this box if OD interest is reversible.

First Liquidation On

Specify the date for calculation of first liquidation.

Liquidation at Month Ends

Check this box if liquidation at month ends.

Start Date

Specify the start date of liquidation.

Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

Defer Liquidation

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

Defer Liquidation Days

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

Liquidation Before Month End

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

Defer Before Month End Days

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

4.3.3.3   Interest UDE Setup:

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

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Product Code

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

Branch Code

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

Currency Code

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

Effective Date

Specify the date from which this will be effective

User Element

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

User Element Value

Specify User Element Value.

4.3.3.4 Interest Product Mapping

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

Account Number

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

Interest Product

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

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4.3.4 Interest Enhancement

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

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

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

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

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

4.3.4.1 Interest Rule Setup

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

Rule ID

 Specify a rule ID.

Rule Description

Specify a description for the rule.

Apply Interest on Account Opening Month

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

System Data Elements

Click '+' button to add system elements. Specify the system elements like DAYS, LMVD_CR_BAL, LM_IERATE and YEAR. You can select the system elements from the option list.

User Elements

Specify a user elements as RATE.

Type

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

Get Latest

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

Accruals Required

Check this box if accrual are required.

Book Flag

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

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Periodicity

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

Days in a Month

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

Days Year

Select "Actual" from the drop down list.

Expression, Condition and Result

Specify the Expression, Condition and Result as mentioned below.

	Condition	Formula
Interest Enhance-ment Method	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE12*DAYS)+(LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE13*DAYS)+(LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL>=LM_IECCYTHRESH-OLDBAL)	(((LMVD_CR_BAL*RATE14)+(LMVD_CR_BAL*LM_IECCYER-ATE)+(LMVD_CR_BAL*LM_IEC-CYPRATE))*DAYS)/(YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_IESTR-BALTHCCY>=IETHRESH-OLDBAL) AND (LM_IECCYTOTAL-BAL>=LM_IECCYTHRESH-OLDBAL)	(((LMVD_CR_BAL*RATE15)+(LMVD_CR_BAL*LM_IECCYER-ATE)+(LMVD_CR_BAL*LM_IEC-CYPRATE))*DAYS)/(YEAR*100)
	LMVD_DR_BAL <0 AND LM_IESTRBALTHCCY<IETH-RESHOLDBAL	(LMVD_DR_BAL*RATE16*DAYS)/YEAR

LMVD_CR_BAL - Credit Account Balance

LMVD_DR_BAL - Debit Account Balance

IETHRESHOLDBAL - Structure Level Threshold

LM_IESTRBALTHCCY - Total Structure balance in threshold ccy

LM_IECCYERATE -Enhancement rate as per account's balance

LM_IECCYTHRESHOLDBAL - Currency wise threshold balance

LM_IECCYTOTALBAL - Currency wise total balance for structure

LM_IECCYPRATE - Premium rate as per account's balance

4.3.4.2 <u>Interest Product Setup</u>

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

Product Code

Specify a product code for the new interest product

Product Description

Specify a description for the new interest product.

Product Group

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

Product Group Description

The system displays the description for the selected product group.

Rule

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

Rule Description

The system displays the description for the selected rule.

Start Date

Specify the start date of liquidation.

End Date

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

UDE Currency

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

Currency

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

Accrual Tab
Product Level

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

Accrual Day

Specify the day the accrual should happen.

Frequency

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

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Cycle

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

Payment Method

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

Amount Block for Discount

Check this box to block amount for discount.

**Calculation & Liquidation Frequency
Days**

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

Month

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

Year

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

Start From Account Opening

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

OD interest reversible

Check this box if OD interest is reversible.

First Liquidation On

Specify the date for calculation of first liquidation.

Liquidation at Month Ends

Check this box if liquidation at month ends.

Start Date

Specify the start date of liquidation.

Back Value Recalculation Flag

Check this flag to do Back Value Recalculation

Defer Liquidation

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

Defer Liquidation Days

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

Liquidation Before Month End

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

Defer Before Month End Days

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

4.3.4.3 Interest UDE Setup:

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

Product Code

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

Branch Code

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

Currency Code

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

Effective Date

Specify the date from which this will be effective

User Element

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

User Element Value

Specify User Element Value.

4.3.4.4 Interest Product Mapping

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

Account Number

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

Interest Product

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

4.4 Interest Allocation Methods

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

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

4.4.1 Central Distribution Model

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

4.4.2 Even Distribution Model

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

4.4.3 Even Direct Distribution Model

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

4.4.4 Percentage Distribution Model

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

4.4.5 Fair Share Model

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

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

If the net pool position is negative, the advantage interest amount is distributed amongst the negative contributors in the ratio of their contribution. For example, the interest calculated at

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the account level is @10% but the interest calculated at pool level is @8% taking into consideration few positive account contributors (**Advantage model**)

4.4.6 Reverse Fair Share Model

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

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

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

4.4.7 Absolute Pro -Rata Model

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

4.5 Interest Reallocation

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

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

Note

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

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5. Multi Bank Cash Concentration

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

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

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

This chapter contains the following sections:

- Section 5.1, "Benefits of MBCC"
- Section 5.2, "Features in MBCC"
- Section 5.3, "Sweep Mechanism"
- Section 5.4, "MBCC System Setup"

5.1 Benefits of MBCC

The benefit of MBCC can be listed as below:

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

5.2 Features in MBCC

The following features are provided for MBCC in LM:

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

5.3 Sweep Mechanism

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

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

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

5.3.0.1 Sweep In

The steps followed for sweep in are as below:

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

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

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

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MT	MT Message	Purpose
941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner
942	Interim Transaction Report	Provides balance and transaction details of an account, for a specified period of time, to a financial institution on behalf of an account owner It is used to transmit detailed and/or summary information about entries debited or credited to the account since: • The last statement or balance report, or • The last interim transaction report (sent in the period since the last statement or balance report).
950	Statement Message	Provides balance and transaction details of an account to the account owner

5.3.0.2 Sweep Out

The steps followed for sweep in are as below:

- If the response\ incoming MT940,MT941,MT942 updates a Debit balance in the mirror account, then a MT103 will be generated at the cut off time maintained for a sweep-out to regularize the debit balance on the third party account

- System will follow the sweep parameters set at the account level when arriving at the amount to be transferred via a MT103.

- The sweep parameters can be set as the following as an independent or a combination:
    - Zero balance sweep
    - Target balancing (Fixed)
    - Threshold balancing s
    - Collar balancing
    - Percentage sweep

5.4   MBCC System Setup

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

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5.4.1   Application Parameters Maintenance Screen

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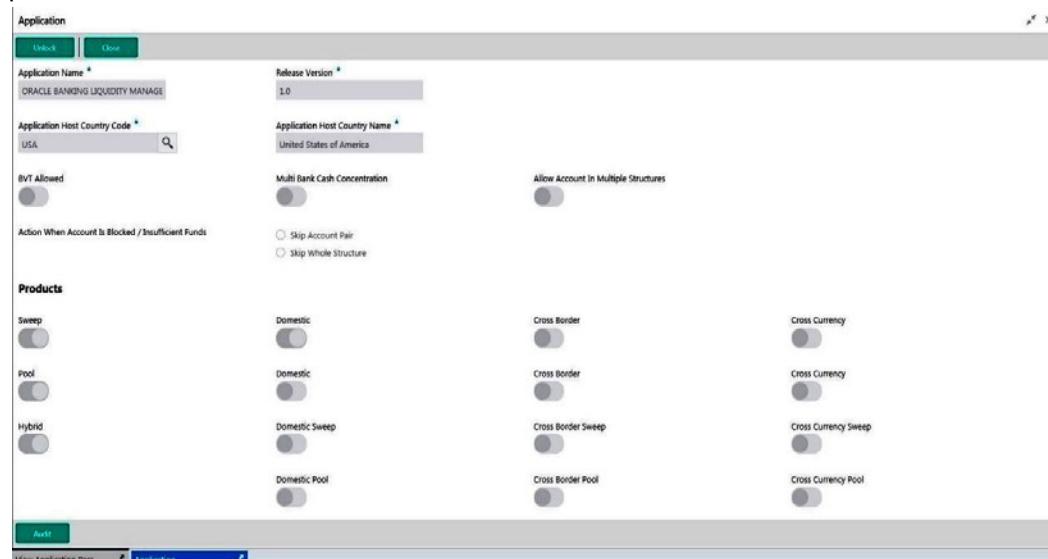
Application Name

Specify the unique Application name. This is usually a back-end upload.

Release Version

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

Application Host Country Code

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

BVT allowed.

Check this box to allow BVT.

Multiple Bank Cash Concentration.

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

Allow Account In Multiple Structure

Check this box to allow account in Multiple Structure

Products

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

Sweep

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

Domestic Sweep

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

Cross Border Sweep

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

Cross Currency Sweep

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

Pool

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

Cross Border Pool

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

Domestic Pool

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

Cross Currency Pool

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

Hybrid

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

Cross Border Pool Hybrid

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

Domestic Pool Hybrid

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

Cross Border Sweep Hybrid

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

Domestic Sweep Hybrid

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

Cross Currency Pool Hybrid

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

Cross Currency Sweep Hybrid

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

Action When Account Is Blocked / Insufficient Funds

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

Skip Account Pair

Skip the account pair and continue with the rest of the structure

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Skip Whole Structure

Skip the whole structure

5.4.2   Country Maintenance

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

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

Country Code

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

Country Name

Specify the name of the country.

Currency Code

Input the base currency

IE Participation

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

IE Benefit

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

Sweep

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

Domestic Sweep

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

Cross Border Sweep

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

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Cross Currency Sweep

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

Pool

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

Cross Border Pool

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

Cross Currency Pool

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

Domestic Pool

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

Hybrid

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

Domestic Hybrid Sweep

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

Cross Border Hybrid Sweep

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

Cross Currency Hybrid Sweep

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

Domestic Pool Hybrid

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

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

5.4.3   Bank Maintenance

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

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.

Bank Code

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

Bank Name

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

Bank Type

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

Multi Bank Cash Concentration

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

Source

Specify the source

BVT Allowed

Check this box if selected banks allow BVT.

Sweep

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

Domestic Sweep

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

Cross Border Sweep

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

Cross Currency Sweep

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

Pool

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

Cross Border Pool

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

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Cross Currency Pool

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

Domestic Pool

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

Hybrid

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

Domestic Hybrid Sweep

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

Cross Border Hybrid Sweep

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

Cross Currency Hybrid Sweep

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

Domestic Pool Hybrid

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

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

Parameter

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

5.4.4 Branch Maintenance

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

.

Branch Code

Specify the branch code.

Branch Name

Specify the name of the branch.

Bank Code

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

Local Clearing Code

Specify local clearing code for the selected branch.

BIC Code

Specify BIC code relevant for the branch.

Currency Code

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

Balance Type

Select the balance build method as online or offline

External System ID

Specify the External System ID for branch.

Sweep

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

Domestic Sweep

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

Cross Border Sweep

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

Cross Currency Sweep

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

Pool

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

Cross Border Pool

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

Cross Currency Pool

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

Domestic Pool

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

Hybrid

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

Domestic Hybrid Sweep

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

Cross Border Hybrid Sweep

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

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Cross Currency Hybrid Sweep

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

Domestic Pool Hybrid

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

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

Address

Specify the address of the bank in below fields.

Line 1

Line 2

Line 3

Line 4

Country

Specify the Country

Region

Specify Region

Parameter

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

External System Details

Specify the External system details by selecting the External system ID from External system ID LOV.

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5.4.5 Interface Instruction Maintenance

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

External System ID

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

Service Name

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

Network Type

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

Message Type

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

Service Type

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

Name

Specify the interface parameter name for interface instruction.

Value

Specify the interface parameter value for interface instruction.

Event Code

Specify the event code for interface instruction.

Event Description

Specify the event description for interface instruction.

Parameter Name

Specify the parameter name.

Parameter Value

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

5.4.6   MBCC Currency Cut Off Maintenance

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

Exception messages will be logged separately

.

BIC Code

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

Currency

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

MessageType

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

Incoming Cutoff Hour

Specify the incoming cut off hour for the currency.

Incoming Cutoff Min

Specify the incoming cut off min for the currency.

Outgoing Cutoff Hour

Specify the outgoing cut off hour for the currency.

Outgoing Cutoff Min

Specify the outgoing cut off min for the currency.

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6. Maintaining Parameters for Liquidity Management

6.1 Introduction

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

- Application Parameters Setup
- Country Setup
- Bank Setup
- Branch Setup
- Currency Setup
- Customer Setup
- Account Setup
- Sweep Frequency Setup
- External System Setup
- Sweep Product Setup
- Sweep Instruction Setup
- MBCC Currency Cutoff Setup
- Interest Rule Setup
- Interest Product Setup
- Interest UDE Setup
- Interest Product Mapping Setup
- File Upload

This chapter contains the following sections:

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6.2 Maintaining Application Parameters

You can use the Application Parameters for maintaining the system level parameters.

To view Application Parameters go to Oracle Banking Liquidity Management >Application Parameters

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

Application Name

Specify the unique Application name. This is usually a back-end upload.

Release Version

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

Application Host Country Code

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

BVT allowed.

Check this box to allow BVT.

Multiple Bank Cash Concentration.

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

Allow Account In Multiple Structure

Check this box to allow account in Multiple Structure

Products

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

Sweep

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

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Domestic Sweep

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

Cross Border Sweep

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

Cross Currency Sweep

Check this box if selected banks allow cross currency sweeps.

Pool

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

Domestic Pool

Check this box if selected banks allow domestic pool.

Cross Border Pool

Check this box if selected banks allow cross border pool.

Cross Currency Pool

Check this box if selected banks allow cross currency pool.

Hybrid

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

Domestic Sweep Hybrid

Check this box if selected banks allow domestic sweeps hybrid.

Cross Border Sweep Hybrid

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

Cross Currency Sweep Hybrid

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

Domestic Pooling Hybrid

Check this box if selected banks allow domestic pool hybrid.

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

Action When Account Is Blocked

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

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

Skip Whole Structure - Skip the whole structure

6.3   <u>Maintaining Bank Setup</u>

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

To View Bank parameters go to Oracle Banking Liquidity Management > Bank Parameters.

To create Bank parameters go to Oracle Banking Liquidity Management > Bank Parameters

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

Bank Code

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

Bank Name

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

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Bank Type

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

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

Sweep

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

Domestic Sweep

Check this box if selected banks allow domestic sweeps.

Cross Border Sweep

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

Cross Currency Sweep

Check this box if selected banks allow cross currency sweeps.

Pool

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

Domestic Pool

Check this box if selected banks allow domestic pool.

Cross Border Pool

Check this box if selected banks allow cross border pool.

Cross Currency Pool

Check this box if selected banks allow cross currency pool.

Hybrid

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

Domestic Sweep Hybrid

Check this box if selected banks allow domestic sweeps hybrid.

Cross Border Sweep Hybrid

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

Cross Currency Sweep Hybrid

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

Domestic Pooling Hybrid

Check this box if selected banks allow domestic pool hybrid.

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

BVT Allowed

Check this box if selected banks allow BVT.

Multi Bank Cash Concentration

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

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

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

Additional Information

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

6.4   Maintaining Branch Details

Branch Parameters allows you to maintain the branch details.

To View Branch parameters go to Oracle Banking Liquidity Management > Branch Parameters

To create Branch parameters go to Oracle Banking Liquidity Management > Branch Parameters
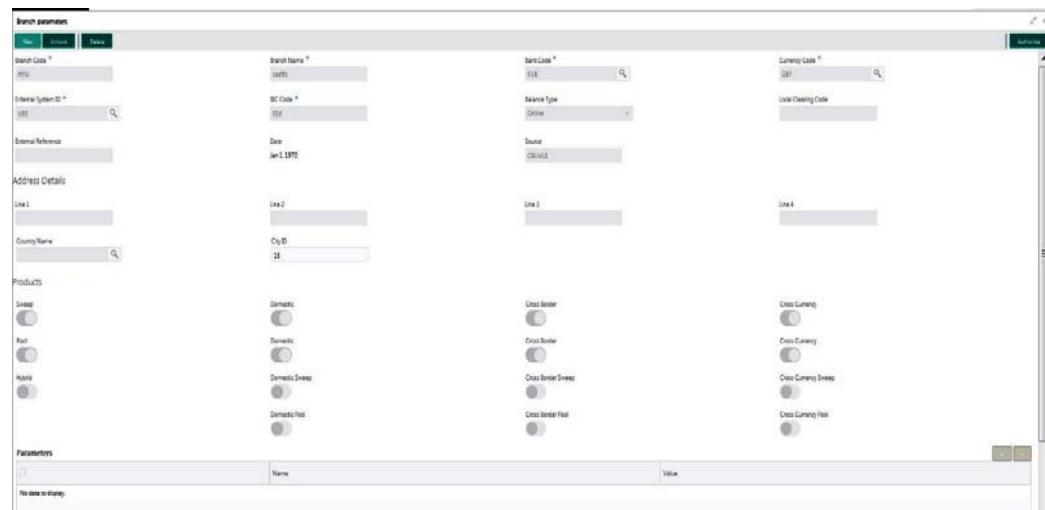
You are required to input the following detail in this screen:

Branch Code

Specify the branch code.

Branch Name

Specify the name of the branch.

Bank Code

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

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Pool

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

Domestic Pool

Check this box if the selected branch allows domestic pool.

Cross Border Sweep

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

Cross Currency Sweep

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

Sweep

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

Domestic Sweep

Check this box if the selected branch allows domestic sweeps.

Cross Border Pool

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

Cross Currency Pool

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

Hybrid

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

Domestic Hybrid Pool

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

Cross Border Hybrid Sweep

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

Cross Currency Hybrid Sweep

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

Domestic Hybrid Sweep

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

Cross Border Hybrid Pool

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

Cross Currency Hybrid Pool

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

Bic Code

Specify BIC code relevant for the branch.

External Reference

Specify the External Reference for branch.

Date

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

Cross Border Pooling

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

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Local Clearing Code

Specify local clearing code for the selected branch.

BIC Code

Specify BIC code relevant for the branch.

Local Currency

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

Balance Type

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

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

Address

Specify the address of the branch in the text fields.

Additional Information

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

6.5   Maintaining Interface Instructions

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

To create Interface instructions go to Oracle Banking Liquidity Management > Interface instructions..
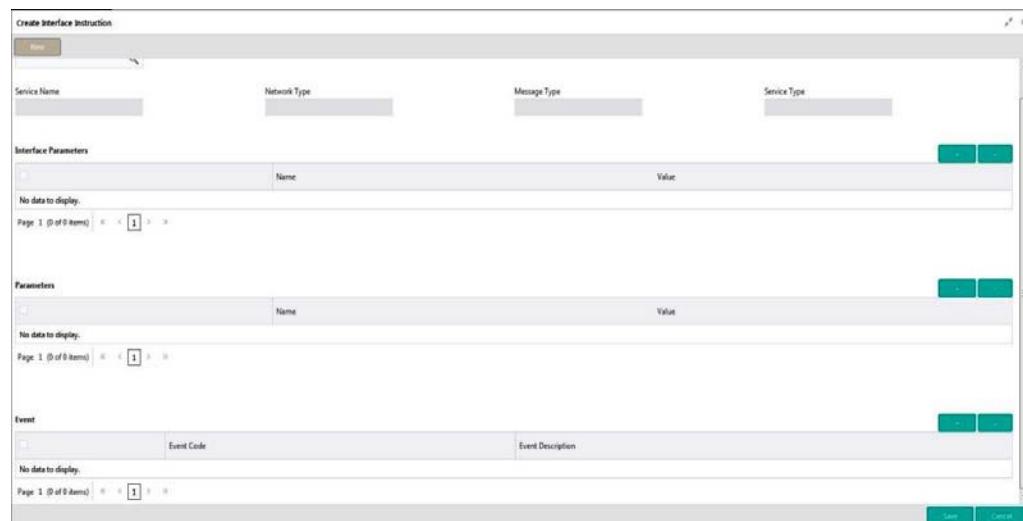
Click on **New** button to add a new Interface instruction. You are required to input the following details in this screen:

External System ID

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

Service Name

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

Network Type

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

Message Type

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

Service Type

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

Name

Specify the interface parameter name for interface instruction.

Value

Specify the interface parameter value for interface instruction.

Event Code

Specify the event code for interface instruction.

Event Description

Specify the event description for interface instruction.

Parameter Name

Specify the parameter name.

Parameter Value

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

6.5.1   Maintaining External System Details

Click '+' to add a row

You can specify the following system details:

External System ID

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

Click +/ - to add/remove a row.

6.5.2   Maintaining Payment Parameters

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

You can specify the following details:

Parameter Name

Specify the parameter name.

Parameter Value

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

 Click '-' to remove a row.

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

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6.5.3   Maintaining Parameters and Event

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

You can input the following details for parameters:

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

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

You can input the following details for event:

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

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

6.6   Maintaining Currency Definitions

Currency setup allows to maintain and define the currencies supported by the bank.

To view Currency Parameters go to Oracle Banking Liquidity Management > view Currency Parameters.

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To view Currency Parameters go to Oracle Banking Liquidity Management > Create Currency Parameters
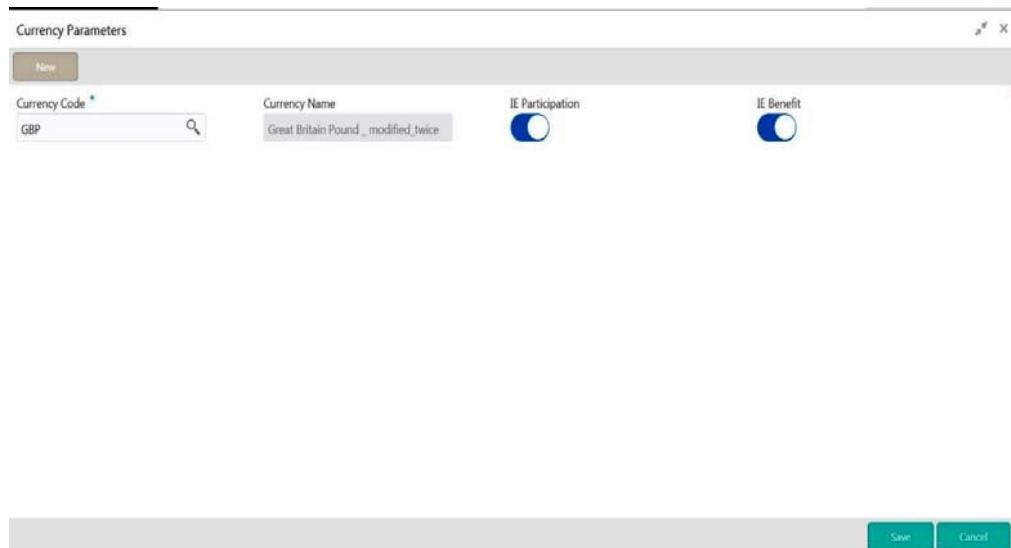
Click on **New** button to add a new currency. You are required to input the following details in this screen:

Currency Code

Specify the currency code of the currency.

Currency Name

Specify the name of the currency.

IE Participation

Check this box to allow the accounts in Interest Enhancement Structure

IE Benefit

Check this box to allow the accounts in Interest Enhancement Structure

Click **Save** to save the details.

6.7   <u>Maintaining Country Parameters</u>

Country Parameters setup allows you to define country level liquidity management regulatory compliance.

To view Country parameters go to Oracle Banking Liquidity Management > View Country parameters.\

To create Country parameters go to Oracle Banking Liquidity Management > Create Country parameters

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

Country Code

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

Country Name

Specify the name of the country.

Currency Code

Input the base currency

Domestic Sweep

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

Cross Border Sweep

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

Domestic Pool

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

Pool

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

Cross Border Pool

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

Cross Currency Sweep

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

Cross Currency Pool

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

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Sweep

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

Hybrid

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

Domestic Hybrid Sweep

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

Cross Border Hybrid Sweep

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

Cross Currency Hybrid Sweep

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

Domestic Pool Hybrid

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

Cross Border Pool Hybrid

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

Cross Currency Pool Hybrid

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

IE Participation

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

IE Benefit

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

Click **Save** to save the details.

6.8 Maintaining Customer Setup

Customer setup allows you to define the customers.

To view Customer Parameters go to Oracle Banking Liquidity Management > View Customer Parameters

.
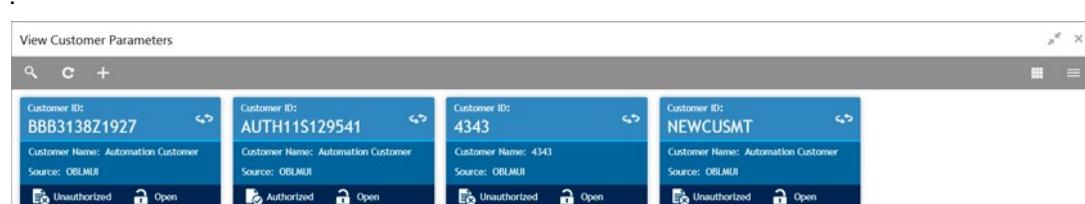
To Create Customer Parameters go to Oracle Banking Liquidity Management > Create Customer Parameters

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

Customer ID

Specify the customer ID.

Customer Name

Specify the name of the customer.

Parent Customer ID

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

Parent Customer Name

Parent customer Name will be displayed based on the Parent Customer ID selection

Address

Specify the address of the customer.

Source

Add the source.

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

Click **Save** to save the details.

6.9 <u>Maintaining Account Setup</u>

Account maintenance allows you to define the participating accounts for a customer ID.

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To view Account Parameters go to Oracle Banking Liquidity Management > View Account Parameters.

To Create Account Parameters go to Oracle Banking Liquidity Management > Create Account Parameters

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

Customer ID

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

Customer Name

The system displays the name of the customer.

Account Number

Specify the account number of the customer.

Account Description

Specify a description for the account.

Account Resident Type

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

● Resident
● Non - Resident

Account Status

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

● Active
● Blocked

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Account Type

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

- Internal
- External

External Account

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

Currency Code

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

IBAN

Specify the IBAN.

Bank ID

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

Bank Description

The system displays the description of the bank.

Branch Code

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

Branch Description

The system displays the description of the branch.

Allow Unlimited Debit

Check this box to allow unlimited debit for the account.

Debit Threshold

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

Debit' field is selected.

Current Balance

Specify the current balance of the account.

Last Updated On

The system displays the date of last update.

Notional Account

Check this box to allow notional pooling for this account.

Location

Specify the location of the account.

Input By

Reflects the User ID using which the account has been created

Authorized By

Reflects the User ID using which the account has been authorized

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

6.10 Maintaining Sweep Frequency Setup

Sweep Frequency setup allows you to define custom frequencies for sweeps.

To view Frequency go to Oracle Banking Liquidity Management > view Frequency.

To create Frequency go to Oracle Banking Liquidity Management > create Frequency

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

Frequency ID

Specify a frequency ID.

Frequency Description

Specify a description for the new frequency.

6.10.1 Maintaining Cron-based Frequency

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

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

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Frequency

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

- Daily -
- Weekly
- Monthly
- Yearly

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

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

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

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

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

Click **Save** to save the details.

6.11 <u>Maintaining External System Setup</u>

External System setup allows you to define DDA / Payment System.

To view External System setup go to Oracle Banking Liquidity Management > View External System.
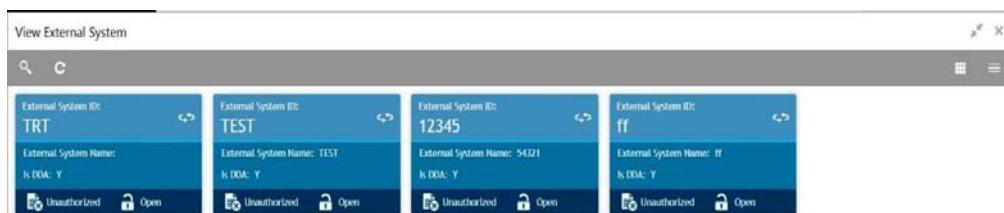
To create External System setup go to Oracle Banking Liquidity Management > Create External System

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

External System ID

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

External System Name

The system displays the external system name.

6.11.1 Maintaining External System Details

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

Service Name

Specify the Service name to be interfaced

Service Description

Specify a Description for the method.

Integration type

Specify the Integration type for the selected external system.

Network Type

Specify Network type for the selected external system.

Message Type

Specify Message type for the selected external system.

Service Type

Specify Service type for the selected external system.

6.12 Maintaining Sweep Instruction Setup

Sweep Instruction setup allows you to maintain the different sweep instructions in LM system which are fetched from the core banking system.

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To view Sweep Instruction go to Oracle Banking Liquidity Management > View Sweep Instruction..

To create Sweep Instruction go to Oracle Banking Liquidity Management > Create Sweep Instruction.
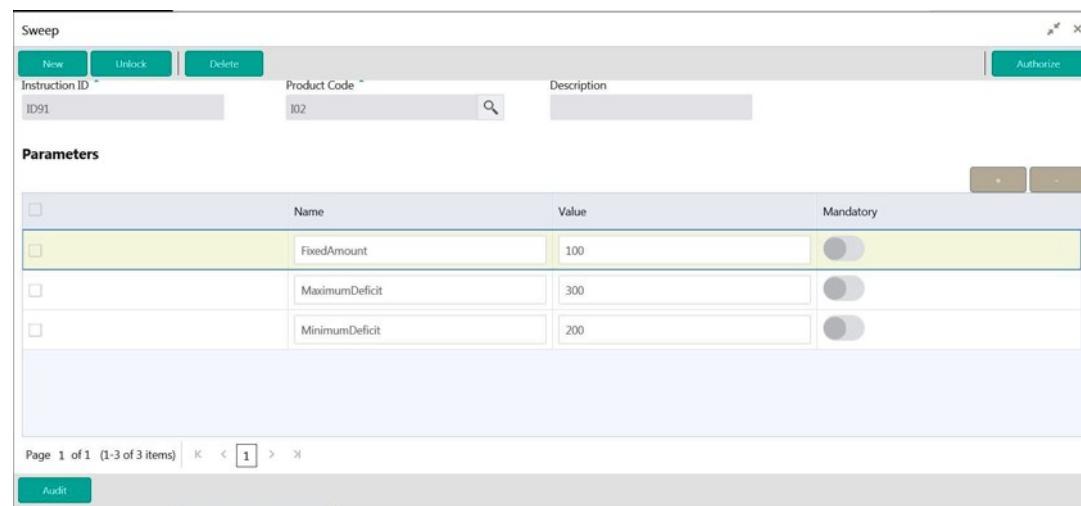
Click on **New** button to add an new sweep instruction. You are required to input the following details in this screen:

Instruction ID

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

Product ID

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

Description

The system displays the description of product.

Parameter

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

Click **Save** to save the details.

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6.13   Maintaining Currency Cut off Setup

Currency Cutoff setup allows you to define the currency cut off times for a country. .

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

BIC Code

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

Currency

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

MessageType

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

IncomingCutOfTime

Specify the incoming cut off time for the currency.

OutgoingCutOffTime

Specify the outgoing cut off time for the currency

6.14   Maintaining Interest Rule Setup

Interest Rule setup allows you to maintain previously maintained UDEs to create formula which is used by the system for interest calculations.

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

Rule ID

Specify a rule ID.

Rule Description

Specify a description for the rule.

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Apply Interest on Account Opening Month

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

Apply Interest on Account Closing Month

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

6.14.1 Maintaining System Elements

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

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

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

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

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

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

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

Click '+ button to add system elements.

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

6.14.2 Maintaining User Elements

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

You can specify the following details:

User Elements

Specify a user element.

Type

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

- Amount
- Rate
- Number
- Rate Code As Rate

Get Latest

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

- Use Current
- Use Effective

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6.14.3 Maintaining Debit/ Credit Formula

Click '+ button to add debit/credit formula.

You can specify the following details:.

Accruals Required
Check this box if accrual are required.

Rounding Required
Check this box if rounding is required.

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

- Booked
- Non Booked
- Tax

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

- Actual
- 30 - Days'
- Euro-30

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

- Daily
- Periodic

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

- Actual
- 360 Days'
- 365 Days'

6.14.4 Formula Wizard

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

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

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

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

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

- System Data Elements
- User Data Elements

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

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

---

Note

You can define any number of formulae for a rule.

6.14.4.1 Building Blocks of Formulae

Element

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

Operators

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

Operator	Description
+	Plus
-	Minus
/	Divide by
*	Multiply

Logical Operators

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

Operator	Description
AND	the conjunction 'and'
OR	the conjunction 'or'
>	greater than
>=	greater than or equal to (please note that there is no space between the two symbols)
<	less than

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<=	less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	equal to

Functions

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

Operator	Description
ABS	Absolute value of
LEAST	minimum of
GREATEST	maximum of
SUM	the total value of
ROUND	round to
TRUNC	integer part of
FLOOR	round off to the (lower) nearest
CEILING	round off to the (higher) nearest
POWER	to the power of
MOD	the remainder

6.14.4.2 <u>Building Formulae</u>

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

Click **Save** to save the details.

6.15 <u>Maintaining Interest Product Setup</u>

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

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

Product Code

Specify a product code for the new interest product.

Product Description

Specify a description for the new interest product.

Product Group

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

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Product Group Description

The system displays the description for the selected product group.

Rule

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

Rule Description

The system displays the description for the selected rule.

Start Date

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

End Date

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

UDE Currency

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

- Account Currency
- Local Currency

Currency Code

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

6.15.1 Maintaining Accrual

Product Level

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

Accrual Day

Specify the day the accrual should happen.

Frequency

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

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

Cycle

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

Payment Method

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

- Bearing
- Discounted

Amount Block for Discount

Check this box to block amount for discount.

6.15.2 Maintaining Calculation and Liquidation Frequency

Click on Calculation and Liquidation Frequency tab to open it.

You can enter the following details:

Days

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

Month

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

Year

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

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

Start from Account Opening

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

OD Interest Reversible

Check this box if OD interest is reversible.

First Liquidation On

Specify the date for calculation of first liquidation.

Liquidation at Month Ends

Check this box to allow liquidation at month ends.

Start Date

Specify the start date of liquidation.

Back Value Recalculation Flag

Check this flag to allow back value recalculation.

Defer Liquidation

Check this flag to allow deferring of liquidation.

Defer Liquidation Days

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

Liquidation Before Month End

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

Defer Before Month End Days

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

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6.16 Maintaining Interest UDE Setup

Interest UDE setup allows you to create, edit and update user data elements like interest and tax.

To view Interest UDE go to Oracle Banking Liquidity Management > View Interest UDE..

To create Interest UDE go to Oracle Banking Liquidity Management > create Interest UDE
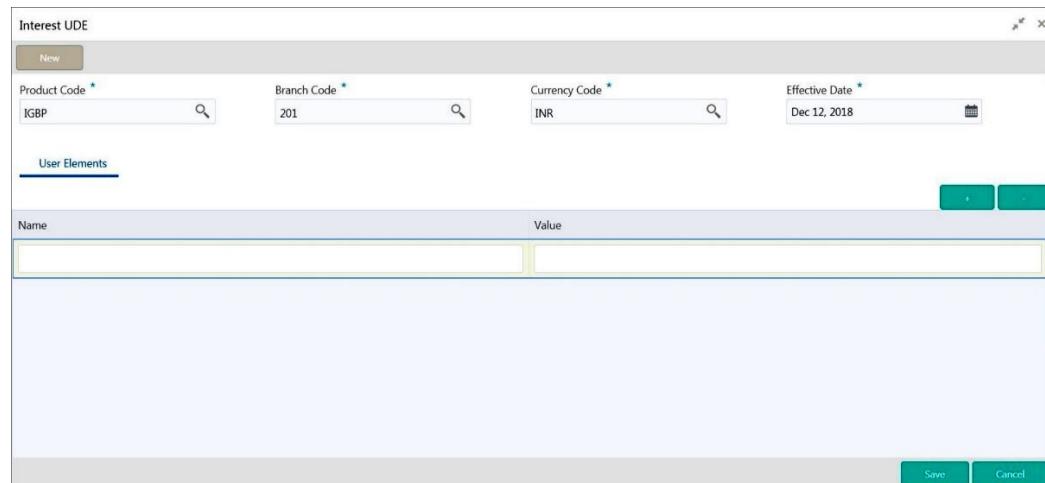
Click on **New** button to add a new product. You are required to input the following details in this screen:

Product Code

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

Branch Code

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

Currency Code

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

Effective Date

Specify the date from which this will be effective.

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User Elements

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

Click **Save** to save the details.

6.17 Maintaining Interest Product Mapping Setup

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

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

Account No.

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

Interest Product

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

Click **Save** to save the details.

6.18 Maintaining File Upload

File upload allows you to do all the setups using file uploads. .
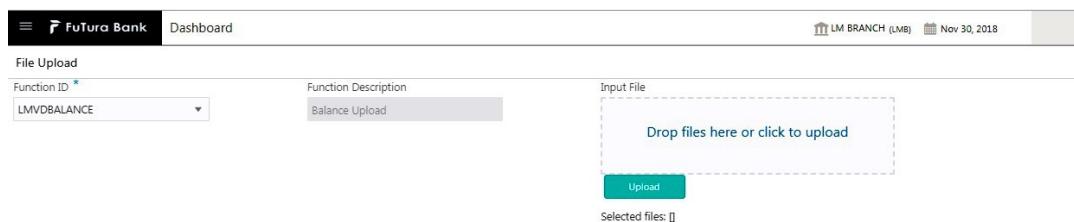
You can view Click on **New** button to upload a new file. You are required to input the following details in this screen:

Function ID

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

Function Description

Description of the function ID will be displayed in this field

Input File

To Drag and Drop or Upload the file here

Upload Button

Clicking the Upload button will upload the file to the server

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7. Structure Maintenance

7.1 Introduction

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

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

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

7.2 Creating Structure

This section contains the following topics:

- Section 7.2.1, "Creating a New Structure"
- Section 7.2.2, "Maintaining Accounts in the Structure"
- Section 7.2.3, "Maintaining a Structure"
- Section 7.2.4, "Setting Instruction Details"
- Section 7.2.5, "Setting Frequency"
- Section 7.2.6, "Specifying Payment Details"
- Section 7.2.7, "Modifying Structure"
- Section 7.2.8, "Resume/Pause the Structure"

7.2.1 Creating a New Structure

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

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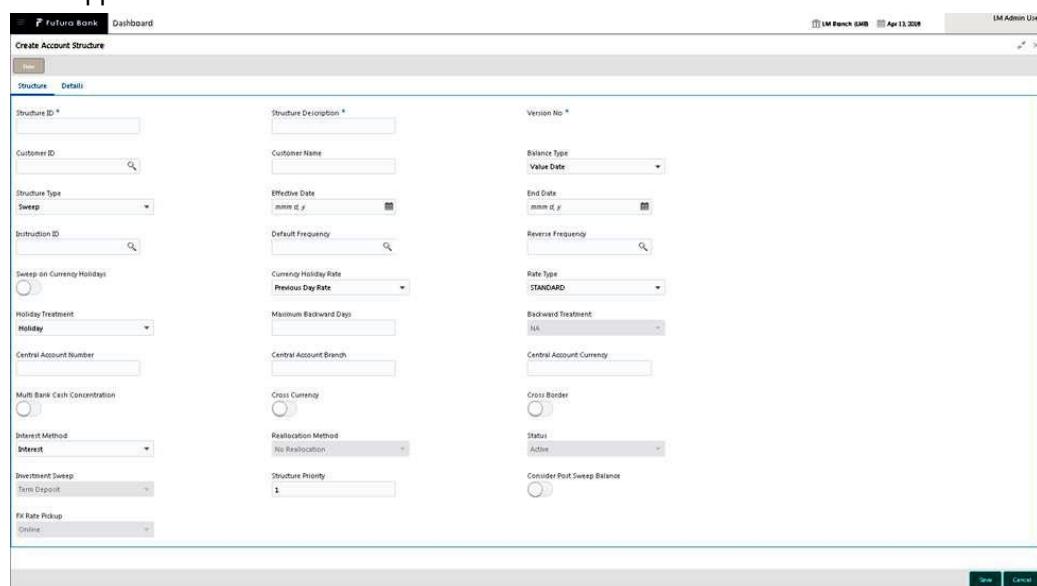
Click **New** button to add a new structure. Specify the following details:

Structure ID

The system displays the auto generated unique structure ID.

Structure Description

Specify a description for the new structure.

Version Number

Displays the version number

MultiBank Cash Concentration

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

Structure Type

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

> Sweep
>
> Pool
>
> Hybrid

Cross Currency

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

Customer ID

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

Customer Description

The system displays the description of the customer selected.

Cross Border

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

Status

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

> Resumed
>
> Paused

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

Default Frequency

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

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

This changed preference will override the global preference.

Effective Date

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

Rate Type

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

End Date

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

EOD

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

Allow Sweep on Currency Holidays

Check this field to allow sweep on currency holidays.

Central Account Number

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

Central Account Branch

Displays the Central Account Branch

Central Account Currency

Displays the Central Account Currency

Rate PickUp

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

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

Note

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

Reverse Frequency

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

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

This changed preference will override the global preference.

Interest Method

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

- Interest
- Advantage
- Optimization

This data needs to be captured only for Pooling Structures.

Instruction Type

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

Reallocation Method

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

- No Reallocation - No interest is paid back to the child accounts

- Reallocation without benefits - Interest is allocated back to child account but without the additional benefits of accumulation.

- Reallocation with benefit - Interest is allocated back to the child account with the additional benefits of accumulation.

- Central Distribution - Here the interest arrived at is credited to one central account, which can be any one of the participating accounts or a separate account.

- Even Distribution - Here the interest is evenly distributed among the participating accounts.

- Even Direct Distribution - Here Interest reward is evenly spread across all accounts with positive balances

- Percentage Based Distribution - Here pre-defined percentage of the interest is distributed among the participating accounts.

- Fair Share Distribution - Here if the interest is positive, it is distributed among the positive contributors in the ratio of their contribution and if the interest is negative, it is distributed among the negative contributors in the ratio of their contribution.

- Reverse Fair Share Distribution - Here if the interest is positive, it is distributed among the negative contributors in the ratio of their contribution and if the interest is negative, it is distributed among the positive contributors in the ratio of their contribution.

- Absolute Pro-Data Distribution - Here absolute balances of all accounts are considered and the interest would be shared proportionally to all accounts.

Investment Sweep

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

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

Holiday Treatment

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

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

Max Backward Days

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

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

Backward Treatment

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

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

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

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

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

FX Rate Pickup

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

> Online
>
> Offline

7.2.2 Maintaining Accounts in the Structure

Accounts have to be fetch to create a structure. Click 'Fetch Accounts' button under the

Details section to add accounts.

ORACLE
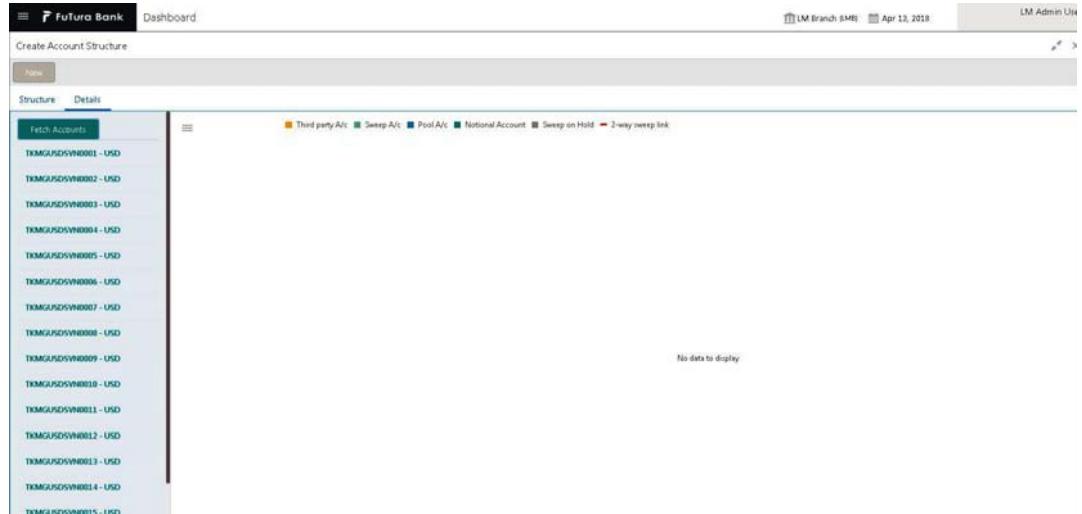
You can view all account numbers with their currencies of that customer.

7.2.3 Maintaining a Structure

After fetching accounts for a structure, you can start creating the structure. You can drag and drop accounts into the drawing plane to make the structure.

ORACLE
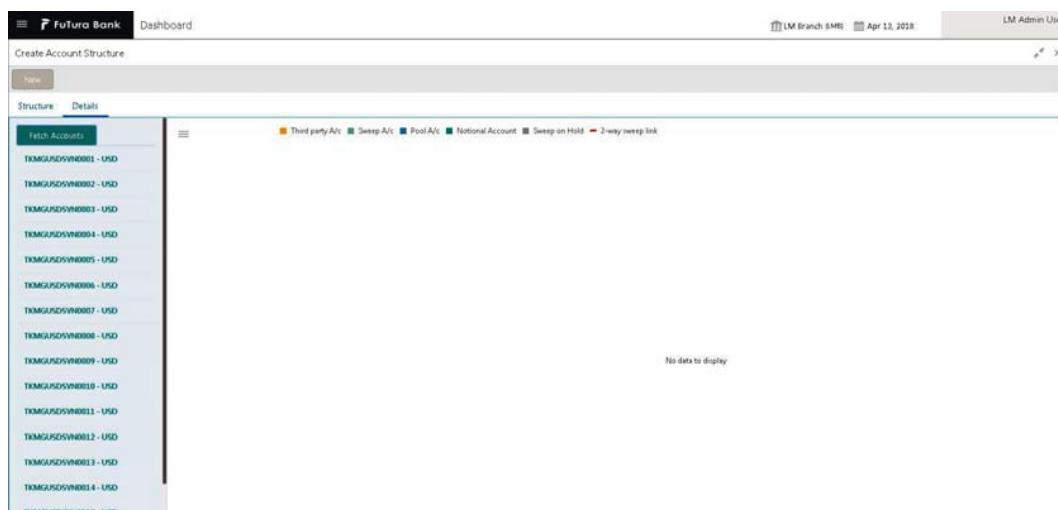
For any account selected, click on the account to view the account details in the 'Account Details' section in right. You have to enter the following details:
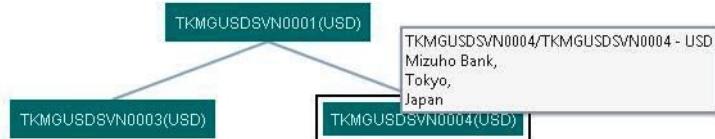
You can view the following details mouse hover on account

- Account Number - The account number of the account
- Branch - The branch to which the account belong to
- Currency - The currency of the account
- Bank - The bank to which the account belong to

Account Type

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

- Pool
- Sweep

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

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

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

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

- Parent Account Number
- Parent Account Bank
- Parent Account Branch
- Parent Branch Currency

7.2.4 Setting Instruction Details

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

Click 'Instruction Details' link in the right of the application. Click 'Edit' button and got to Sweep Instruction to set the instruction parameters.
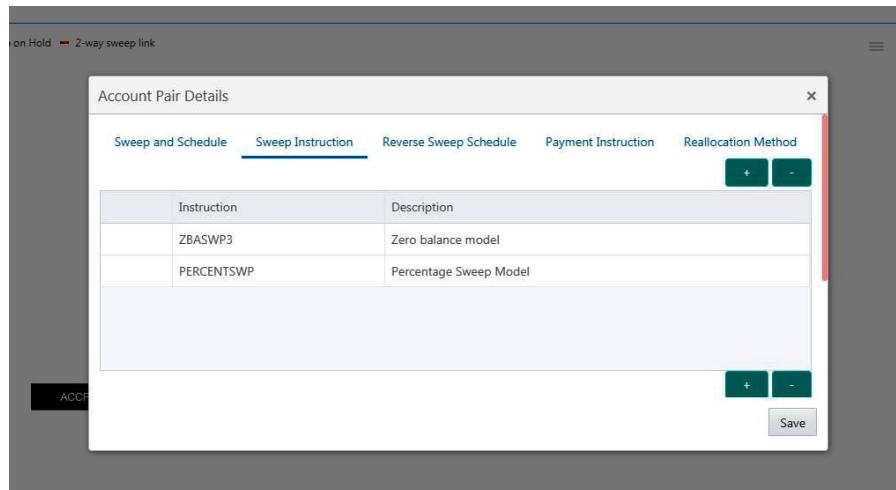
An option list is displayed with all the instruction IDs maintained in the system.

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You can select the instruction ID from the option list. One or more instruction IDs can be selected for an account.

7.2.5 Setting Frequency

To set frequencies for the selected Instruction ID, click on '+' button under Sweep and Schedule. An option list is displayed with all the frequencies maintained in the system.

You can select the frequencies from the option list. One or more frequencies can be selected for an instruction. Click '+ to add them.

Delete

Select the check box and click '-' button to delete the frequency.

Viewing Parameters

You can view the parameters values set for an instruction. Select the Instruction and Click on Parameter tab to view the parameter values set for it.

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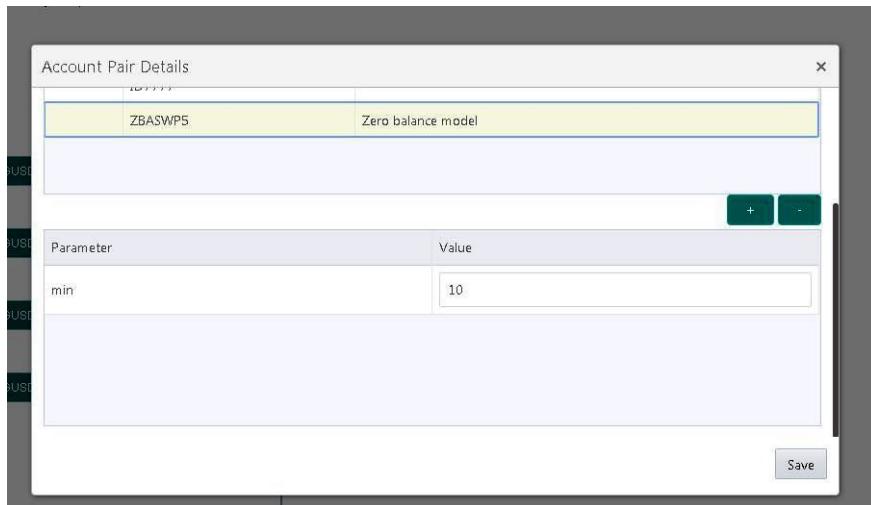
Specifying Instruction Details

You can enter the following details in the Instruction Details section:

Sweep Priority

When a parent has more than one child accounts sweeps are executed based on the Sweep priority. During the sweep execution the least account priority pair will get executed first

Select the sweep priority for the account pair from the drop down list.

Sweep Direction

Select the sweep direction from the drop down list. The options are:

- One Way - Credit balances are only swept out of the account
- Two Way - Sweep-in is also supported when the balance of the child account are overdrawn

Rev Sweep Frequency

Reverse sweep frequency is the frequency at which the swept funds are remitted back to remitter account. Specify the frequency of reverse sweep. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.

Parent Sweep Priority

The system provides prioritized sweeps to child accounts if a parent has multiple child accounts in debit balances and the Master/parent account does not have sufficient funds to cover all child account overdrafts during the 2 way sweep

The child account having the least priority will get the funds first.

Instruction Priority

Select the instruction priority from the drop down list. When more than one instruction is set up between a pair of accounts the instruction priority comes in to picture, the instruction with the least number will get executed first

Rate Type

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Specify the rate type of the account pair. You can select the rate type from the option list. The list displays all the rate types maintained in the system

EOD

Check this box to execute the instructions at EOD.

Hold

Check this box to hold the execution of instruction of the account pair.

7.2.6 Specifying Payment Details

Payment details are set for the account pair based on which payment parameters will be sent to DDA to fetch the balances.

If the account pair is set for one way, only one way parameter can be viewed on screen. Else both one way and two way options can be viewed. Select the one way and two way parameters from the drop down list. The list displays all the parameters that are set for the account in payment parameters setup.

Payment Instruction for Beneficiary Account details are displayed on the payment instruction panel.
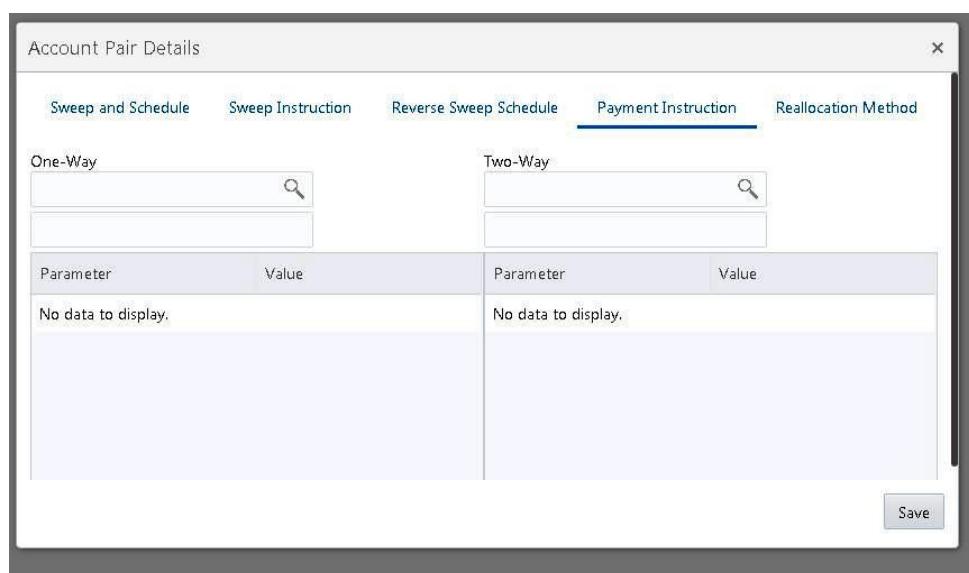
Click Save to save the structure.

7.2.7 Modifying Structure

Any structure which is designed can be modified by opening the structure and clicking on the Modify button. The following modifications can be done:

- Change the Instruction parameters set for an account pair
- Resume/Pause the Structure.

You cannot change the header account of a structure...

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7.2.8 Resume/Pause the Structure

The processing of sweeps\pools on a structure can be paused temporarily by selecting the pause button on the structure though the modification operation.

Following are the effects of Pause on structure.

- If structure is paused then all the Sweeps (Sweep Structure (Including Investment sweeps of TD & MM)) will be stopped.
- Pools contribution updates (Pool Structure) or Sweep and Pools contribution updates (Hybrid) on the paused structure will be stopped.
- BVT transactions hitting the accounts which are part of a structure\s marked for Pause will be ignored and BVT processing would be skipped for those structures.

The structure processing can be resumed the by unselecting the Pause option.

On Pausing the Structure, Alert gets generated on the alert widget on banker dashboard about the structure being paused for execution.

On revoking the Pause, an Alert message should be generated on the Alert widget on banker dashboard about the structure pause being revoked.

7.3 Structure Summary

This screen is used to find out the structure. User can search records using Structure ID & Structure Description.

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8. Balance Build

OBLM is a standalone system with accounts and balances being mirrored from DDA\s. The actual accounts and balances are on DDA.

OBLM will either pull the account turnover data from DDA and build the balance for the account or DDA will push the actual value dated balances to OBLM tables based on which OBLM will update the account balances and carry out its function of sweeping and pooling

8.1 Maintaining Balance Upload

Balance fetch parameter maintained at Branch Setup maintenance will govern the mode of balance update on OBLM.OBLM supports two modes of balance update, Online and Offline

8.1.1 Online Mode

In the online mode, the balances for the accounts in the branch will be fetched through a Web Service from the DDA. Basically it's a pull by OBLM from DDA. The balance build always happens before the sweep/pool execution hence the sweeps/pool will always be performed on the latest balances on the account.

OBLM builds online balances in the following manner.

8.1.1.1 Value Date Build

In this scenario OBLM will fetch balances from the DDA. The balance fetch includes previous day (T-1) closing value date account balance and the account turnover for the current book date (T) based on which the balance is built for the account, The account turnover considers transaction posted by the DDA and the transactions posted by OBLM as well (which may be due to Intraday/time based sweeps)

As part of account turnover fetch OBLM can receive the following:

- Only current value dated (T) turnover. In this situation the TO is clubbed with previous day's value date balance to arrive at today's value date balance
- Both current value dated (T) turnover and back dated turnover (T-X, where X is the number of days) or
- Only back dated turnover (T-X, where X is the number of days).

8.1.1.2 DDA Turnover(BVT Turnover)

In this scenario OBLM will only fetch the turnover for all the days in the BVT period without including the transactions that are posted by LM. This is used for BVT processing.

8.1.2 Offline Mode

In offline mode, the balances for the accounts in the branch will be fetched from the backend tables of OBLM. These balances are updated through a periodic file upload from DDA. Basically it's a push from DDA to OBLM. DDA will keep periodically pushing the balance files to OBLM and the periodicity is governed by the DDA. OBLM will refer to its backend tables before the start of sweep/pool.

In offline method OBLM will build balances on actual value dated balances of the participant accounts (based on the last file upload from DDA)

Note

All transaction posted in DDA from OBLM, will have a unique transaction code.

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9. Monitors and Batches

9.1 Introduction

This chapter deals with the various monitors and batches provided by the Application and contains the following sections:

Monitor Screens

Batch Screens

9.2 Sweep Monitor

This Monitor enables user to view the Sweep details.To invoke this screen, click 'Monitor' tab on the application and select 'Sweep Monitor'.

You can enter the following details:

From Date
Specify the start date from which to view the batches.

To Date
Specify the end date till which to view the batches.

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Value Date From

Specify the value date from which to view the batches.

Value Date To

Specify the value date to till which to view the batches.

Filter By

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- Exceptions
- Pending
- Success

Customer ID

Specify the customer ID for which the batches are to be viewed. You can select the customer ID from the option list.

Structure ID

Specify the structure ID for which the batches are to be viewed. You can select the structure

ID from the option list. The list displays all the structure IDs maintained in the system. Click 'Get Details' button to view the result below.

The report generated displays the following

Column	Description
Sweep ID	Displays the sweep ID used to query transaction details and account information
Sweep Log ID	Displays the Sweep Log ID
Structure ID	Displays the structure ID of the executed structure
Sweep Instruction ID	Displays the sweep instruction ID that was executed
Parent Account	Displays the parent account number
Parent Pre Sweep Balance	Displays the balance in the parent account before the execution of the sweep
Parent Post Sweep Balance	Displays the balance in the parent account after the execution of the sweep
Child Account	Displays the child account number
Child Pre Sweep Balance	Displays the balance in the child account before the execution of the sweep
Child Post Sweep Balance	Displays the balance in the child account after the execution of the sweep

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Sweep Amount in Child Account CCY	Displays the sweep amount in child account currency
Value Date	Displays the value date of the execution
Two Way	Displays if the sweep is a two way sweep. The values displayed are 'Y' or 'N'
Status	Displays the status of the sweep. The values displayed can be 'S', 'P' or 'E' representing Success, Pending and Exception respectively.
Message	Displays any exception message generated
Log Time Stamp	Displays the system time of the sweep execution
Mode	Displays the mode of the sweep execution
Payment Initiated Time-stamp	Displays the Payment Initiated Timestamp
Payment Acknowledgment Time- stamp	Displays the Payment Acknowledgment Timestamp
Payment Message	Displays the Payment Message

9.3   <u>BVT Monitor</u>

This enables user to view the back value dated transactions executed. To invoke this screen, click 'Monitor tab on the application and select ' BVT Sweep Monitor'.

You can enter the following details:

From Date

Specify the start date from which to view the batches.

To Date

Specify the end date till which to view the batches.

Filter By

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- New
- Exceptions
- Pending
- Success

Account Number

Specify the account number for which the BVT details need to be viewed.

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9.3.1 BVT Report

You can view the following details in this section:

Column	Description
BVT ID	Displays the BVT ID Account
Number	Displays the account number
Value Date	Displays the value date of the transaction
Transaction Date	Displays the execution date of the transaction
Log Time Stamp	Displays the time at which the transaction executed
Status	Displays the status of the BVT. The values can be SUCCESS, PENDING or EXCEPTION
Message	Displays the exception message
Amount	Displays the amount in the transaction

9.4 Reverse Sweep Monitor

This Monitor enables user to view the Reverse Sweep executed in the system for a particular date. To invoke this screen, click 'Monitor' tab on the application and select 'Reverse Sweep Monitor'.

You can enter the following details:

From Date

Specify the start date from which to view the batches.

To Date

Specify the end date till which to view the batches.

Filter By

Select the filtering criteria of the output from the drop down menu. The options are:

- All
- New
- Exceptions
- Pending
- Success

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Structure ID

Specify the structure ID for which the batches are to be viewed. You can select the structure ID from the option list.

You can view the following details in this section:

Column	Description
Structure ID	Specify the structure ID for which the batches are to be viewed. You can select the structure ID from the option list.
Reverse Sweep Log Id	Displays the Reverse Sweep Log ID
Structure ID	Displays the structure ID of the executed structure
From Account	Displays the From account number
To Account	Displays the To account number
Amount	Displays the amount.
Value Date	Displays the value date of the execution

9.5 <u>MBCC Monitor</u>

This Monitor enables user to view the MBCC transaction for a Customer for a structure ID for a selected date range.

To invoke this screen, click 'Monitor' tab on the application and select 'MBCC Monitor'.

You can enter the following details:

Customer ID

Enter the customer ID to view the MBCC.

Structure ID

Specify the structure related to selected Customer ID.

Origin Account Number

Specify the Origin account number

Destination Account Number

Specify the Destination account number

From Date

Specify the start date from which to view the MBCC.

To Date

Specify the end date till which to view the MBCC. You can view the following details in this section:

Column	Description
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Origin Account Number	Displays the Origin Account Number
Origin Account Description	Displays the Origin Account Description
Origin Branch Code	Displays the Origin Branch Code
Origin Branch Name	Displays the Origin Branch Name
Origin Currency Code	Displays the Origin Currency Code
Sweep Concentration	Displays the Sweep Concentration Method
Destination Account Number	Displays the Destination Account Number
Destination Account	Displays the Destination Account Description
BIC Code	Displays the BIC Code
Destination Branch Name	Displays the Destination Branch Name
Destination Currency	Displays the Destination Currency
Event Code	Displays the Event Code
Event Description	Displays the Event Description
Direction	Displays the Direction
Event Date	Displays the Event Date
Status	Displays the Status
Exception Message	Displays the Exception Message

9.6   Interface Monitor

This Monitor enables user to view the external system wise Interface details for the given dates. To invoke this screen, click 'Monitor' tab on the application and select 'Interface Monitor'.

From Date

Specify the start date from which to view the MBCC.

To Date

Specify the end date till which to view the MBCC.

System ID

Specify the unique system ID

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System

System name populates on selection of System ID.

9.7 Job Scheduler

Column	Description
Date	Displays the date
External System	It displays the External System of the interface
Interface Action	It displays the Interface Action
Direction	It displays the Direction
Status	It displays the Status of Interface Structure
Affected	It displays the Which Structure Affected
Exception Message	It displays the if any Exception Message is there
Root Cause	It displays the Root Cause

Job Scheduler is a view screen which displays the scheduled Job frequency. .To invoke this screen, click 'Monitor' tab on the application and select 'Job Scheduler.'.

You can enter the following details here:

Job Code

Specify the job code for which the scheduler is to run.You can select the job code from the option list. The list displays all the job codes maintained in the system

Job Name

The system displays the name of the job selected.

Job Description

The system displays the description for the selected job.

9.7.1 Service Parameters

Click 'Get Details' button to view the parameters details in this section.

You can view the following details:

Column	Description
Instance ID	Displays the Instance ID
Execution ID	Displays the Execution ID
Start Time	Displays the start time of the batch
End Time	Displays the end time of the batch

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Batch Status	Displays the status of the batch execution. The values displayed can be 'RUNNING', 'FAILED' or 'COMPLETED'.
Exit Status	Displays the exit status of the batch. The values displayed can be

Click 'Cancel' to close the page.

9.8   Sweep Batch

This screen is used to invoke a sweep batch manually. To invoke this screen, click 'Batch' tab on the application and select 'Sweep Batch.'.

You can enter the following details here:

Customer ID

Specify the customer ID for which manual batches are to be run.You can select the customer

ID from the option list. The list displays all the customer IDs maintained in the system

Customer Name

The system displays the name of the selected customer.

Structure ID

Specify the structure ID for which manual batches are to be run.

Override Pending Sweep

Select this if user wants to override the pending sweep.

Click 'Fetch Structure' button to view the structures linked to the customer ID and accounts linked to each structure.

Structures

You can view the following details in this section:

Column	Description
Structure ID	Displays the structure ID Structure

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Column	Description
Description	Displays the description for the structure
Effective Date	Displays the date from which the structure is effective

Accounts

Click on a Structure ID row to view the details of accounts linked to the structure. You can view the following details in this section:

Column	Description
Account Number	Displays the account number
Branch	Displays the branch to which the account belongs
Currency	Displays the currency of the account
Available Balance	Displays the available balance in the account

Click 'Select' check box to select the structure IDs and click 'Run' button to execute the selected structures.

9.9   Pool Batch

This screen is used to invoke a Pool batch manually. To invoke this screen, click 'Batch' tab on the application and select 'Pool Batch.'.

To invoke Pool Batch Status screen, click 'Batch' tab on the application and select 'Pool Batch

Note:- If the Pool batch is invoked manually for a Structure, the End of the day Auto-Pool Batch will ignore the Structure for the day and will not process the pool transaction.

9.9.1   Initiating Pool for Branch

To invoke or reset pool for a branch, click 'Initiate Pool For Branch' button.

Branch Identifier

Specify the branch for which the pool has to be executed or reset. You can also select the branch code from the option list.The list displays all the branch codes maintained in the system.

Branch Description

The system displays the description for the selected branch.

From Date

Specify the start date from which to view the batches.

To Date

Specify the end date till which to view the batches.

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Filter

Select the filtering criteria of the output from the drop down menu. The options are:

- Success
- Failure

Structure ID

select the Structure ID for which the structure has to be executed.

Customer ID

Displays Customer ID.

9.9.1.1 Invoke Pool Batch

Click on 'Invoke Pool Batch' button to start the pool batch for the selected branch.You get a message saying 'Pool Batch for the selected branch has started'. Click 'OK'.

9.9.1.2 Reset Pool Batch

Click on 'Reset Pool Batch' button to reset the pool batch for the selected branch.You get a message saying 'Pool Batch for the selected branch is reset'. Click 'OK'.

Click 'Cancel' to cancel the page and go back to the home page.

9.9.2 Initiating Pool for Structure

To invoke or reset pool for a structure, click 'Initiate Pool For Structure' button.

Structure ID

Specify the structure for which the pool has to be executed or reset. You can also select the structure ID from the option list.The list displays all the structure IDs maintained in the system.

Structure Description

The system displays the description for the selected structure.

Customer ID

The system displays the customer ID associated with the selected structure.

Version No

The system displays the version number of the selected structure.

9.9.2.1 Invoke Pool Batch

Click on 'Invoke Pool For Structure' button to start the pool batch for the selected structure.You get a message saying 'Pool Batch for the selected structure has started'. Click 'OK'.

9.9.2.2 Reset Pool Batch

Click on 'Reset For Structure' button to reset the pool batch for the selected structure.You get a message saying 'Pool Batch for the selected structure is reset'. Click 'OK'.

Click 'Cancel' to cancel the page and go back to the home page.

9.9.3 Refreshing Pool Log Details

Click on 'Refresh Pool Log Details' button to view the pool log details.

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9.9.4 Pool Log Details

You can view the following details under the Pool Log Details section:

Column	Description
Pool ID	Displays the pool ID
Log Time	Displays the log time
Structure ID	Displays the ID of the structure being executed
Version	Displays the version of the structure
Customer	Displays the name of the customer
Parent Account	Displays the parent account number
Parent Branch	Displays the branch to which the parent account belong to
Parent Currency	Displays the currency of the parent account
Status	Displays the status of the execution
Status Message	Displays the status message
Value Date	Displays the value date of execution

9.9.5 Pool Contributions

You can view the following details under the Pool Contributions section:

Column	Description
Child Account	Displays the child account number
Child Branch	Displays the branch of the child account
Child Currency	Displays the currency of the child account
Forex Rate	Displays the Forex rate fixed
Contribution	Displays the amount contributed by the child account
Value Date	Displays the value date of the execution

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9.10   <u>EOD Batch</u>

LM system allows you to perform EOD operations manually using the EOD batch screen. The EOD tasks are performed in a given order for a given branch. The order of jobs invoked during the EOD is as below:

- BVT Sweep
- EOD Sweep of Account Pairs
- EOD Sweep of Structures
- EOD Pool
- EOD IC
- EOD Date Flip

To invoke EOD Batch Status screen, click 'Batch' tab on the application and select 'EOD Batch ' ;

9.10.1   <u>Invoking EOD Batch</u>

Enter the following details:

Branch Code

Specify the branch for which the EOD is to be initiated. You can also select the branch code from the option list.The list displays all the branch codes maintained in the system.

Branch Description

The system displays the description for the selected branch code.

Click 'Invoke EOD Batch' button to initiate EOD batch. System displays a message saying

'EOD batch for selected branch has started.'

9.10.2   <u>Invoking Date Flip</u>

Select the branch for which the date flip has to be done from the option list.

Click on 'Invoke Date Flip' button to move the application to the next working date. Click 'Cancel' button to close the current page and view the home page.

9.10.3   <u>Invoking EOD IC</u>

Select the branch for which the EOD IC has to be done from the option list. Click on 'Invoke EOD IC' button to start the EOD IC for the selected branch Click 'Cancel' button to close the current page and view the home page.

9.10.4   <u>Viewing EOD Status</u>

To view the status of the EOD jobs executed, you can fetch the
details using Job Scheduler.

For more information on 'Job Scheduler' refer to the section '"Job Scheduler" on page 7' in this User Manual.

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9.11   <u>Manual Customer Purge</u>

Manual Customer Purge screen is invoked to purge the closed customer data, User can select the list of closed customers to be processed under this Operation.

Forget Customer Process ID

Specify a unique Forget Customer Process ID.

Forget Customer Process Type

Select the Forget Customer Process Type from the drop down list.

Customer No

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

Customer Name

Specify the name of Customer.

Status

Specify the record status of customer.

9.12   <u>Manual User Purge</u>

Manual User Purge screen is invoked to purge the closed User data, Operation Manager can select the list of closed User to be processed under this Operation.

Forget User Process ID

Specify a unique Forget User Process ID.

Forget User Process Type

Select the Forget User Process Type from the drop down list.

User ID

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

User Name

Specify the name of User.

Status

Specify the record status of User.

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During the balance build process, whenever system receives a transaction for which value date is less than the system date of the branch (booking date), system will mark that transaction/s as BVT.

During the EOD processing, OBLM will identify accounts and their related structures for which back value dated transaction has to be processed.The BVT processing will always be done at the structure headers EOD.

The system rebooks the sweeps (in case of physical pooling) and adjusts the interest amount that had been accrued and settled in the accounts when you input a transaction with a back value date. In case of a change in the Account Structure in the interim between the Back Value Transaction (BVT) date and current date, the system uses the account structure existing on the execution days.

10.1 BVT Handling

Any back valued transaction will result in rebooking of sweeps from that particular BVT date. If the Account Structure had undergone a change in the period between the BVT date and current date, system will take the appropriate previous structure information into account while replaying the sweeps

System will carry out the following steps during BVT processing

Condition	Action
Reversal of Sweeps	System Reverses all the sweep instructions executed on relevant structures from back value date to current date
BVT balance adjustments	System adjusts the balances of an account based on BVT transactions
Re-play sweep instructions	System replays all the sweep instructions from Back value date to current date for all related structures, taking into account the BVT adjusted balances.
BVT update to Core Banking System	Send post-BVT , post-sweep balance corrections for all effected accounts , considering BVT adjustments to Core Banking System

System will process BVT only for Value Date based sweeps.

Whenever a BVT transaction hits an account, the corresponding Account that was active on that effective date is taken into consideration for pre-liquidity management and post-liquidity management balances.

10.1.1 Replay of Sweeps

Replay of sweeps will be an internal process to OBLM and are carried out in the following manner:

- All the sweep transactions, if any, of affected structures are to be reversed on the BVT date

- Considering the BVT sweep adjustments, the System will replay all the sweeps in order to ensure that value dated balances for Parent Account as well as other Child Accounts in the structure are correctly updated
- Considering the updated System account balances, the system will reverse the sweep transactions, including the reverse sweeps, and then replay the sweep cycle till the current processing date
- Replayed sweeps (re-booked entries) will have the booking date as the processing date (date on which BVT is processed which would be the current system date for the account) and the value date will be in back period
- While processing multiple BVT entries for an account the system will start processing the BVTs from the earliest value date.
- The Post Sweep Balances are updated accordingly for the Account + Effective Date + Account Combination

The accounting entries hand off to the core banking system will be done according to the payment instruction maintenance parameters maintained at the branch level.

10.1.2 Pool Structures

For pooling structured affected by BVT transactions, system will get all the contribution made to the LM contributions table from the BVT date and adjust the contribution table for all the structures which had BVT accounts.

10.1.3 Multi Currency

While replaying sweep instructions, system considers exchange rates for the particular date in the back period, where cross currency sweeps are involved

10.1.4 BVT with Structural Changes

While replaying sweep instructions, system considers appropriate historic structures

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11. Simulation of Liquidity Structures

11.1 Introduction

Banks/Customers can simulate the structure, perform the sweep and check the balances using the sample data for a specific period of time. If the results are satisfactory, this structure can be saved for real time use. Simulation structure provides the following benefits:

- Check post sweeping balances using historical data
- Make account level changes and simulate to observe changes in balances
- Create new structures based on user requirements and simulate with user input data
- Convert simulated structures to real structure
- Copy the interest rates and terms & conditions while converting the simulated structure into real structure and redefine if required

11.2 Simulation with New Data

You can use the Simulator screen to simulate new data and generate structures.Click on Simulator Tab and select Simulator New link to open screen..

Click New button to start a new simulation. You can specify the following details here:

Simulator ID

The system displays the simulator ID that is auto generated.

Simulator Description

Specify a description for the simulator ID.

Prospect ID

The system displays the auto generated prospect ID.

Prospect Description

Specify a description for the prospective customer.

Balance Date From

Specify the start date for the simulation.

Balance Date To

Specify the closing date for the simulation. The To date should be more than the From date.

11.2.1 Adding Accounts for the Structure

To add accounts click on Sample File button to download the excel file from the system. You can enter the account details and Click Upload button to upload the file.

Product Type

Specify the product from the pick list. All the accounts uploaded will be assigned this product type.

Click on '+' button to add accounts. All the uploaded accounts will be listed here. You can select the accounts and click 'ADD'.

Click 'Next' button to start creating the structure.The liquidity structure can be designed and the balances can be viewed in as in the normal structure maintenance.

For more information on 'Structure Maintenance' screen refer to the section '"Maintaining a Structure" on page 7' in this User Manual.

Once the structure is designed and parameters are set, you can click on 'Simulate' button. The structure will be saved and sweeps will be executed.

Note

The simulation will be executed only if the balances uploaded are for the period in which the simulation is executed.

You will be directed to the Reports screen. ,

Click on 'Submit for Approval' or 'Discard'.

11.3 <u>Simulation with Existing Data</u>

You can use the Simulator screen to simulate existing data and generate structures.Click on 'Simulator' Tab and select 'Simulator Existing' link to open screen..

Click New button to start a new simulation. You can specify the following details here:

Simulator ID

The system displays the simulator ID that is auto generated.

Simulator Description

Specify a description for the simulator ID.

Customer ID

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

Customer Description

Specify a description for the prospective customer.

Balance Date From

Specify the start date for the simulation.

Balance Date To

Specify the closing date for the simulation. The To date should be more than the from date.

11.3.0.1 <u>Simulating with Active Structure</u>

For simulating an existing active structure, click on 'Active Liquidity Structure' tab.

Click on + button to view all the active structures listed out. Select the structure required and click 'ADD'.

You can add new accounts for the selected structure if required. Click on 'Account' tab to open it. Click on '+' button to add accounts. All the uploaded accounts will be listed here. You can select the accounts and click 'ADD'.

After the structure selection (also if required account selection) click 'Next' button to go to the next screen. Here you can view the structure selected and the new accounts selected. Now you can start adding account to the structure.The liquidity structure can be designed and the balances can be viewed in as in the normal structure maintenance.

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For more information on 'Structure Maintenance' screen refer to the section '"Maintaining Accounts in the Structure" on page 5' in this User Manual.

Click on 'Simulate' button to save the simulation structure. Sweeps will get executed and you will be directed to reports screen.

Click on 'Submit for Approval' or 'Discard'.

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12. Dashboards

12.1 Introduction

The global liquidity management dashboard provides various information to the user who logs in based on the role associated. The key features of the dashboard are as follows.

- Easy access to alerts and exceptions based on the role.
- Easy view of the data of the customers.
- Summary of the transactions for bank managers to view logically categorized applications for easy analysis and processing

You can view the following Dashboards based on the 'User Role' you are mapped to:

- Banker dashboards
- RM/Corporate dashboard

Each 'User Role' would not require all of the above, hence the system enables grouping of these Dashboards based on the 'User Role'.

Every LM will have a factory shipped branch called the LMB branch in which the currency exchange rates are maintained. All the currencies shown in the dashboard are converted based on these rates.

The following sections explain, in detail, the features associated with each Dashboard, the groups, and the 'User Role' associated with each group.

12.2 Banker Dashboard

In the Banker Dashboard, the application allows you to do the following:

- View a system wide summary of the LM transactions as well as system alerts and exceptions based on the role.
- View the data of all the customers you have access to.

Various widgets for bankers are discussed under the following headings.

12.2.1 Alerts

This widget displays the system alerts generated by all the maintenance screens to the banker. This real time notification to the banker can reduce the turnaround time on roadblocks.

12.2.2 Currency Wise Liability

This widget displays the currency wise liability balances across regions in five main currencies (USD, EUR,GBP,JPY and SGD). This is shown as a bar graph. You can view the balances by hovering over the graph.

This gives a ready reference on regional currency positions for FX planning.

12.2.3 Top Five Customers Effective Balances

This widget lists the top five customers based on the total available balance. The balances are segregated for sweep structures and pool structures and the cumulative balances are shown for both.

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This helps to identify the top liquidity customers in a period of time and strategize the sale and customer retention accordingly.

The various columns in the widget are as below:

Column	Description
Customer	Displays the customer name
Amount	Displays the balance amount of the customer
Currency	Displays the currency of the balance amount

12.2.4 Top Five Customers - Sweep Volume in Numbers

This widget displays the most active sweep customers for the day. It can help in estimating revenue from each customer when charges are sweep based.

The various columns in the widget are as below:

Column	Description
Entity ID	Displays the entity ID
Name	Displays the name of the Customer
Count	Displays the count of sweeps

12.2.5 Top Five Cross Border Sweeps

This widget displays the top five cross border sweeps for the day in terms of sweep amount.You can drill down and view the details of the sweep.

The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
From Account	Displays the account number from which the sweep was done
Amount	Displays the amount in the account
To Account	Displays the account number to which the sweep was done
Amount	Displays the amount in the account

12.2.6 Pending Task

This widget lists all the pending authorization tasks. You can drill down the list to view the authorization screen. This helps to prioritize and ascertain the authorizations.

12.2.7 Exception List

This widget lists out all the exceptions encountered for the day and pending for clearance.

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12.3   RM Dashboard

Click the **RM Dashboard** tab on the screen. The system displays the list of customers. Select the customer for which the dashboard is to be displayed by clicking the '**Select**' link. The dashboard for the selected customer will be displayed.

RM dashboard allows you to view summary of LM transactions and relevant system alerts

Various dashboards for corporate are discussed under the following headings.

12.3.1   Account Map

In this widget, you can view the currency wise balances of a corporate across all structures in a particular location. You can hover over the dots in a region to see the balances.

The colour of the dots are different depending on the balances.:

Colour of the Dot	Description
Green	The location has positive balances across the currencies
Amber	The location has both positive and negative balances across the currencies
Red	The location has negative balances across the currencies

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

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

12.3.2   Currency Balances - Past 30 days

This widget displays the corporate currency wise total positions on a particular day for the past 30 days. The currency balance refers to the EOD balances

This will help to ascertain the global currency positions of the corporate and the changes in currency positions

12.3.3   Scheduled Sweeps - Today

This widget displays the list of sweeps scheduled for the day. The scheduled sweeps will be displayed as per the logged in user's time zone.

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The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
Child Account	Displays the child account number
Parent Account	Displays the parent account number
Instruction	Displays the instruction that the pair is assigned

12.3.4 Effective Total Balances

This widget displays the available balance for the customer respective to currency code

Column	Description
Customer ID	Displays the Customer ID
Available Balance	Displays the Available Balance
Currency Code	Displays the Currency Code

12.3.5 Interest Details

This widget displays the Interest details for the customers respective to Structure ID.

Column	Description
Customer ID	Displays the Customer ID
Structure ID	Displays the Structure ID
Month	Displays the Month
Interest Earned	Displays the Interest Earned
Interest Paid	Displays the Interest Paid

12.3.6 Investment Details

This widget displays the Investment details for the customers respective to Structure ID.

Column	Description
Customer ID	Displays the Customer ID
Structure ID	Displays the Structure ID

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Month	Displays the Month
Instrument Type	Displays the Interest Earned
Amount	Displays the Amount

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13. Reports

13.1 Introduction

Reports allow you to retrieve information on the several operations that were performed during the day.This chapter discusses the various reports which can be generated using the Oracle Global Liquidity Management application.

13.2 Generating Report

You can generate the various reports using the reports screen. To invoke the report screen, click on **Reports** tab on the application..
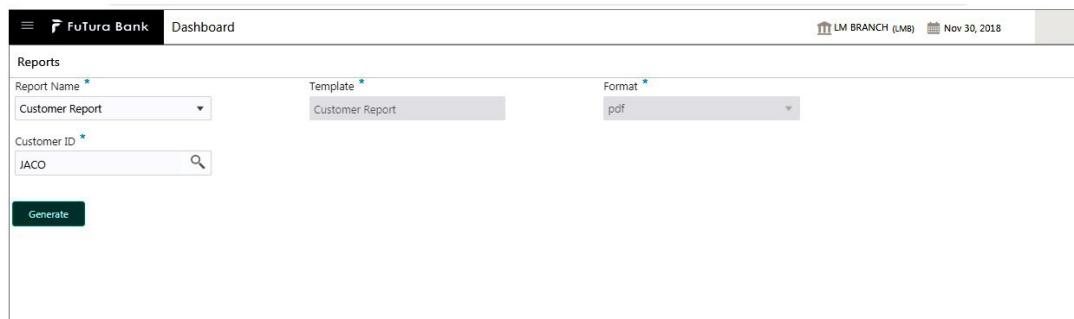
Specify the following general details:

Report Name

Select the name of the report to be generated from the drop down list. The list displays the following options:

- Interest Accrual Report
- Sweep Reject Report
- Sweep Structure Report
- Sweep Summary Report
- Interest Re-allocation Report
- BVT Report
- Interest Paid Report
- Exception Report
- QC Interface Report
- Structure Created Report
- Structure Modified Report
- Structure Details Report
- Structure Contribution Report
- Customer Report

Template

The system displays the template of the report based on the report to be generated.

Format

Select the format in which the report is to be generated from the drop down list. The list displays the following options:

- Interactive
- PDF
- HTML
- RTF
- EXCEL
- PowerPoint

Click **Generate** button to generate the report in the selected format.

This section contains the following topics:

13.2.1 Sweep Structure Report

This report provides details on all the Sweep structures maintained with details of the sweep agreements between the participant accounts. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as Sweep Structure Report.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

Version No.

Specify the version number for which the report is to be generated.

Click **Generate.** The report will be generated as below:

The table below describes the various columns in the report:

Column	Description
Structure ID	Displays the Structure ID of the sweep structure

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Column	Description
Structure Description	Displays the description for the structure ID
Customer ID	Displays the customer ID
Customer Description	Displays the description of the customer
Header Account ID	Displays the ID of the header account
Header Account Description	Displays the description for the header account
Structure Valid From Date	Displays the date from which the structure is valid
Structure Valid To Date	Displays the date till which the structure is valid
Structure Version No	Displays the version number of the structure
Cross Border	Displays if the cross border sweep is allowed for the structure
MBCC	Displays if the Multi Bank Cash Concentration is allowed for the structure
Cross Currency	Displays if cross currency sweep is allowed for the structure
Child Account Details	
Account Number	Displays the child account number
Account Description	Displays the description for child account
Branch Code	Displays the branch code of the child account
Branch Ext Ref	Displays the Branch External Reference
Branch Name	Displays the branch name of the child account
Account Currency	Displays the currency set for the account
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair

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Column	Description
Account Priority	Displays the Account Priority
Parent Account Details	
Account Number	Displays the parent account number
Account Description	Displays the description for parent account
Branch Code	Displays the branch code of the parent account
Branch Ext Ref	Displays the Branch External Reference
Branch Name	Displays the branch name of the parent account
Account Currency	Displays the currency set for the parent account
Other Parameters	
Sweep Frequency	Displays the sweep frequency set for the account pair
Two Way	Displays if two way sweep is set for the pair
Reverse Sweep Frequency	Displays the reverse sweep frequency set for the account pair
Interest Method	Displays the Interest Method
Reallocation Method	Displays the Reallocation Method
Customer Ext Ref	Displays the Customer Ext Ref

13.2.2 Sweep Reject Report

This report provides details of Sweeps rejected along with reason for rejection as a Daily report. Invoke the Report screen and select the report name as Sweep Reject Report.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

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Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Click **Generate.** The report will be generated as below:

The table below describes the various columns in the report:

Column	Description
Sweep Log ID	Displays the sweep log ID of the rejected sweep
Structure ID	Displays the structure ID to which the rejected sweep belong to
Structure Description	Displays the description of the structure
Sweep Origin Account	
Account Number	Displays the account number from which the sweep was to occur
Account Description	Displays the description for account
Branch Code	Displays the branch code of the sweep origin account
Branch Name	Displays the branch name of the sweep origin account
Account Currency	Displays the currency set for the sweep origin
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair
Sweep Destination Account	
Account Number	Displays the account number to which the sweep was occur
Account Description	Displays the description for sweep destination account
Branch Code	Displays the branch code of the sweep destination account
Branch Name	Displays the branch name of the sweep destination account

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Column	Description
Account Currency	Displays the currency set for the sweep destination account
Other Parameters	
Sweep Reject Reason	Displays the reason for the sweep reject
Date and Time of Reject	Displays if the date and time at which the sweep reject occurred

13.2.3 Sweep Summary Report

This report provides the summary of sweeps done on a specified date\ specific period for a customer or a structure. It states the sweep reference number, sweep amount, the accounts involved, reference number and the value date. Invoke the Report screen and select the report name as Sweep Summary Report.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Click **Generate.** The report will be generated as below:

The table below describes the various columns in the report:

Column	Description
Sweep Log ID	Displays the sweep log ID
Structure ID	Displays the structure ID
Structure Description	Displays the description of the structure
Sweep Concentration Method	Displays the sweep concentration method assigned to the pair

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Column	Description
Customer ID	Displays the Customer ID
Customer Ext Ref	Displays the Customer External Reference
Sweep Origin Account	
Account Number	Displays the account number from which the sweep should happen
Account Description	Displays the description for account
Ext Account-Number	Displays the External Account Number
Branch Code	Displays the branch code of the sweep origin account
Branch Name	Displays the branch name of the sweep origin account
BranchExt Ref	Displays the Branch External Reference
Sweep Amount	Displays the Sweep Amount
Account Currency	Displays the currency set for the sweep origin
Sweep Destination Account	
Account Number	Displays the account number to which the sweep should happen
Account Description	Displays the description for sweep destination account
Ext Account Number	Displays the External Account Number
Branch Code	Displays the branch code of the sweep destination account
Branch Name	Displays the branch name of the sweep destination account
Branch Ext Ref	Displays the Branch External Reference
Account Currency	Displays the currency set for the sweep destination account
Other Parameters	

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Column	Description
Sweep Direction	Displays the Sweep Direction
Reverse Sweep	Displays the Reverse Sweep
Sweep Mode	Displays the Sweep Mode of Execution
Value Date of Sweep	Displays the date of the sweep
Date and Time of Sweep	Displays if the date and time at which the sweep occurred
Balance Time Stamp	Displays the Balance as of Time Stamp
FX Rate	Displays the FX Rate

13.2.4 Interest Accrual Report

This report provides the interest accrued on the account till date. You can view the Daily/Range report. Invoke the Report screen and select the report name as Interest Accrual Report.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

Account Number

Specify the Account Number related to Structure ID and Customer ID.

Account Type
Specify the Account Type from the drop-down list.

- All
- Sweep
- Pool

Date From

Specify the start date from which to generate the report.

Date To

Specify the end date till which to generate the report.

Click **Generate.** The report will be generated as below:

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The table below describes the various columns in the report:

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Account Number	Display the Account Number
From Date	Display the From Date
To Date	Display To Date
Report Details	
Structure ID	Display the Structure ID
Account Number	Display the Account Number
Account CCY	Display the Account CCY
Interest	Display the Interest
DRCR	Display the DRCR
Entry Date	Display the Entry Date
Cash Concentration Method	Display the Cash Concentration Method

13.2.5 Interest Re-allocation Report

This report provides details for interest reallocation for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Interest Re-allocation Report'.

Specify the following details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

Structure Type

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

From Date

Specify the start date from which to generate the report.

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To Date

Specify the end date till which to generate the report

Click **Generate.** The report will be generated as below

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Structure Type	Display the Structure Type
From Date	Display the From Date
To Date	Display the To Date
Header details	
Header Account Number	Display the Header Account Number
Header Account Branch	Display the Header Account Branch
Header Account Currency	Display the Header Account Currency
Total Interest Amount Paid	Display the Total Interest Amount Paid
Interest Amount Currency	Display the Interest Amount Currency
Interest Payment Date	Display the Interest Payment Date
Report details	
Re-allocation Parent	Display the Re-allocation Parent
Account Number	Display the Account Number
Parent Account	Display the Parent Account
Branch	Display the Branch
Parent Account	Display the Parent Account
Currency	Display the Currency
Child Account	Display the Child Account
Number	Display the Number
Child Account	Display the Child Account
Branch	Display the Branch
Reallocated	Display the Reallocated
Amount CCY	Display the Amount CCY

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Exchange	Display the Exchange
Rate	Display the Rate
Interest Amount	Display the Interest Amount
Reallocated	Display the Reallocated
Execution Date Reallocation Type	Display the Execution Date Reallocation Type

13.2.6 Interest Paid Report

This report provides details for interest paid for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Interest paid Report'.

Specify the following details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

Structure Type

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report

Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
From Date	Display the From Date
To Date	Display the To Date
Report details	
Account Number	Display the Account Number

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Account Currency	Display the Account Currency
Account Branch	Display the Account Branch
Structure ID	Display the Structure ID
Product	Display the Product
Re-Allocation Type	Display the Re-Allocation Type
Residual Balance Interest Type	Display the Residual Balance Interest Type
Interest Amount for Residual Balances	Display the Interest Amount for Residual Balances
Interest Liquidation Date	Display the Interest Liquidation Date
Re-allocated Interest Type	Display the Re-allocated Interest Type
Re-allocated Interest Amount	Display the Re-allocated Interest Amount
Interest Re-allocation date	Display the Interest Re-allocation date

13.2.7 Exception Report

This report provides details for Exception for specific to Customer and Structure ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'Exception Report'.

Specify the following details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Structure ID

Specify the structure ID for which the report is to be generated. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.

Structure Type

Specify the Structure Type for selected Structure ID. Structure Type drop-down list will display 'All / Sweep / Pool / Hybrid'.

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report

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Column	Description
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID
Structure Type	Display the Structure Type
From Date	Display the From Date
To Date	Display the To Date
Report details	
Transaction Date	Display the Transaction Date
Value Date Transaction	Display the Value Date Transaction
Ref No	Display the Ref No
User ID	Display the User ID
Structure ID	Display the Structure ID
Source Account	Display the Source Account
Source Account Branch	Display the Source Account Branch
Destination Account	Display the Destination Account
Destination Account Branch	Display the Destination Account Branch
Exception	Display the Exception

13.2.8 QC Interface Report

This report provides details for Quality Control Interface for specific to Customer ID. You can view it as Daily report and Range report. Invoke the Report screen and select the report name as 'QC Interface Report'.

Specify the following details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.

Interface Type

Specify the Interface Type for which the report is to be generated. You can select the Interface Type from the option list. The list displays all the Interface Type maintained in the system.

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report

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Column	Description
Customer ID	Display the Customer ID
Interface Type	Display the Interface Type
From Date	Display the From Date
To Date	Display the To Date
Report details	
Date & Time	Display the Date & Time
Interface	Display the Interface
Interface Action	Display the Interface Action
Direction	Display the Direction
Status	Display the Status
Structure's Effected	Display the Structure's Effected
Exception	Display the Exception
Root Cause of Exception	Display the Root Cause of Exception

13.2.9 <u>Structure Created Report</u>

This report provides the details on the structures which were created during a particular period.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer

ID from the option list. The list displays all the customer IDs maintained in the system.

Liquidity Type

Select the Liquidity Type from drop-down list.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

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From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Column	Description
Header Details	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
New	Displays the New
Total	Displays the Total
Participant Accounts	Displays the Participant Accounts
Structure Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Liquidity Type	Displays the Liquidity Type
Newly Created Structure - (During the period selected)	Displays the Newly Created Strucutre - (During the period selected)
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Structure Status	Displays the Structure Status
Participant Accounts in Number	Displays the Participant Accounts in Number
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description

Header Account Currency	Displays the Header Account Currency
Account Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Child Account Details	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Parent Account Details	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Other Parameters	**Displays the Other Parameters**
Reallocation Method	Displays the Reallocation Method

13.2.10 Structure Modified Report

This report provides the details on the structures which were modified during a particular period

Specify the following additional details:

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Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer

ID from the option list. The list displays all the customer IDs maintained in the system.

Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Header Details	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
Amended Structures in Numbers (Amended during Select Period)	Displays the Amended Structures in Numbers (Amended Displays the during Select Period)
Structure Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type
Amended Structure - (During the period selected)	Displays the Amended Structure - (During the period selected)
Total No of Amendments on the Structure	Displays the Total No of Amendments on the Structure
Structure Status	Displays the Structure Status

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Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency

13.2.11 Structure Details Report

This report provides the list of all the structures in the system with structure details and also includes the details on new and modified structures as well.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer

ID from the option list. The list displays all the customer IDs maintained in the system.

Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Column	Description
Header Details	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type

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Sub- Header Details	
Liquidity Type	Displays the Liquidity Type
New (Created during Select Period)	Displays the New (Created during Select Period)
Total (Max No during period selected)	Displays the Total (Max No during period selected)
Participant Accounts in No (Max No of accounts During period selected)	Displays the Participant Accounts in No (Max No of accounts During period selected)
Amended (Amended during Select Period)	Displays the Amended (Amended during Select Period)
Structure Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type
Newly Created Structure - (During the period selected)	Displays the Newly Created Structure - (During the period selected)
Amended Structure - (During the period selected)	Displays the Amended Structure - (During the period selected)
Total No of Amendments on the Structure	Displays the Total No of Amendments on the Structure
Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Structure Status	Displays the Structure Status
Participant Accounts in No	Displays the Participant Accounts in No
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency

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Account Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Version Number	Displays the Structure Version Number
Child Account Details	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Parent Account Details	
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Other Parameters	**Displays the Other Parameters**
Reallocation Method	Displays the Reallocation Method

13.2.12 Structure Contribution Report

This report provides the Sweep\ Pool contribution along with the turnover details with in a structure.

Specify the following additional details:

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer

ID from the option list. The list displays all the customer IDs maintained in the system.

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Liquidity Type

Select the Liquidity Type from drop-downlist.

- All
- MBCC
- Sweep ST
- Hybrid ST
- Int Opt ST
- Pool ST Int Method
- Pool ST Adv Method

From Date

Specify the start date from which to generate the report.

To Date

Specify the end date till which to generate the report.

Column	Description
Header Details	
Customer Id	Displays the Customer Id
Liquidity Type	Displays the Liquidity Type
Sub-Header Details	
Liquidity Type	Displays the Liquidity Type
Participant Accounts in No	Displays the Participant Accounts in No
No Of Sweeps or No of Pool Contributions	Displays the No Of Sweeps or No of Pool Contributions
Structure Turnover in Strucutre Header CCY	Displays the Structure Turnover in Strucutre Header CCY
Structure Details	
Structure ID	Displays the Structure ID
Structure Description	Displays the Structure Description
Structure Valid From Date	Displays the Structure Valid From Date
Structure Valid To Date	Displays the Structure Valid To Date
Structure Version Number	Displays the Structure Version Number
Liquidity Type	Displays the Liquidity Type

Structure Domain	Displays the Structure Domain
MBCC	Displays the MBCC
Cross Currency	Displays the Cross Currency
Structure Status	Displays the Structure Status
Participant Accounts in No	Displays the Participant Accounts in No
No Of Sweeps / No of Pool Contributions	Displays the No Of Sweeps / No of Pool Contributions
Header Account ID	Displays the Header Account ID
Header Account Description	Displays the Header Account Description
Header Account Currency	Displays the Header Account Currency
Structure Turnover in Strucutre Header CCY (Pool Structures)	Displays the Structure Turnover in Strucutre Header CCY (Pool Structures)
Account Details	
System Log ID	Displays the System Log ID
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Sweep or Pool Contribution	Displays the Sweep or Pool Contribution
Account Number	Displays the Account Number
Account Description	Displays the Account Description
Branch Code	Displays the Branch Code
Branch Name	Displays the Branch Name
Account Currency	Displays the Account Currency
Sweep or Pool Contribution	Displays the Sweep or Pool Contribution
Value Date of Contribution	Displays the Value Date of Contribution
FX Rate	Displays the FX Rate

13.2.13 Customer Report

Customer provided to allow relationship manager to export customer details. User can only view/export the list of customers linked to the respective relationship manager.

Customer ID

Specify the customer ID for which the report is to be generated. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system. If Generate button without selecting Customer ID, Customer Report will generate with all customers linked to the respective relationship manager.

Column	Description
User ID	Displays the User ID
Customer Id	Displays the Customer Id
Customer Description	Displays the Customer Description
Customer Name	Displays the Customer Name. If Display Personally Identifiable Information is unchecked in User Maintenance for Relationship Manager, Customer Name will be displayed with masking.
Address	Displays the Address
External Reference	Displays the External Reference
Parent Customer	Displays the Parent Customer

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14. Real Time Liquidity Management

14.1 Introduction

14.2 Structure Maintenance

### 14.2.1 Creating Structure

This chapter contains the following sections:

- Section 14.2.1.1, "Creating a New Structure"
- Section 14.2.1.2, "Add Accounts"
- Section 14.2.1.3, "Group Accounts"

14.2.1.1 Creating a New Structure

You can invoke the 'Structure Maintenance' page by clicking on the Structure Maintenance menu under "RTL"

Click "**+**" button to add a new structure.

Specify the following details:

Customer ID

Select the customer ID (from the existing list of customer) by clicking magnifying glass icon.

Customer Name

After selecting the customer ID, the customer name will be automatically populated.

Structure ID

The structure ID will be generated by the system. The automatically generated ID will be displayed here.

Structure Description

Any brief description of the structure under consideration can be entered in this field.

Start Date

Select the date from which the structure should start participating into Real time liquidity related activities.

End Date

Select the date after which the structure will stop participating.

Currency Type

There are two choices:

> Single: If this option is selected, the participating accounts having same currency as of header account will be able to participate.
>
> Multi: Any account in the system can participate.

Reverse on Insufficient Structure Balance

If "Yes" option is selected (switch ON), the balance transfer activity will be reversed if the balance is found to be not sufficient to support header account.

In case of "No", the balance transfer will be retained RTL (Real Time Liquidity) failure.

Add Header Account

The user can select the account (for the selected customer) to act as a header in structure hierarchy.

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Account Name

The account name will be automatically populated based on header account selection.

Header Currency

The currency of the selected header account will be populated.

Header Branch

The branch code of the selected header account will be populated here.

Rate Type

The selection of "Rate Type" is dependent on "Currency Type" filed.

If the selection of "Currency Type" filed is "Single", the default (and only) selection will be "Standard". The user will not be able to change it.

If "Currency Type" is "Multi", the default selection will be "Standard". However, the user have a choice to change it to "Medium".

Rate Pickup

This field will be enabled only if the "Currency Type" is "Multi". The options are

Offline: The currency conversion rate will be picked up from DDA.

Online: As of now, this option is not supported by the system.

Process on Currency Holidays

This field will be enabled only if the "Currency Type" is "Multi". The options are "Yes" (switch ON) and "No".

Currency Holiday Rate

This field will be enabled only if the "Currency Type" is "Multi". The options are

Previous Day: The previous working day rate will be applicable for currency conversion.

Average Rate: The average rate calculated by the system will be applicable.

Status

Following are the options.

Active: This is a default selection. It means that the structure will actively participate in real time liquidity activity during the period (between start and end date of structure).

Pause: The user can pause the participation of the structure during the period (between start and end date of structure).

Expired: This is non-editable field. This option will be automatically selected by the system when the current date goes beyond structure end date. To restore the previous status of structure (either active or pause), the user has to change the end date in future. i.e. Beyond current date.

Version

This is managed by system. This indicates no. of modifications done to structure.

14.2.1.2 <u>Add Accounts</u>

While creating the structure, the next step is to add accounts into the structure from the existing list of accounts in DDA for that particular customer.

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The "**+**" button on Link Accounts screens allow user to add an account into the structure.
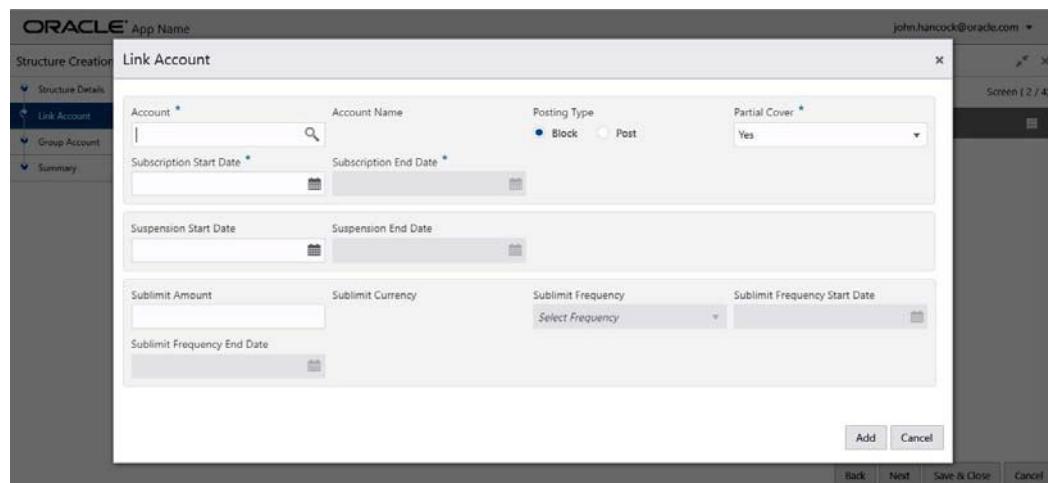
Account

The user can select the account from the list of accounts (belonging to selected customer) in structure hierarchy.

Account Name

The account name will be automatically populated based on selection of account.

Posting Type

The user have two options.

Block: This is a default selection. This means the amount will be blocked during RTL (Real Time Liquidity) execution.

Post: If this option is selected, the amount under consideration will be actually posted.

Partial Cover

If "Yes" (default value) is selected, the account will contribute the partial amount.

If "No" is selected, the account will not be considered for RTL (Real Time Liquidity).

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Subscription Start Date

This is the date from which the account will start participating in RTL.

Subscription End Date

This is the date after which the account will stop participating in RTL.

Suspension Start Date

From this date, the account will temporarily pause participating into RTL.

Suspension End Date

After this date, the account will start participating into RTL once again. i.e. After temporary pause

Sublimit Amount

This is the amount (applicable for period defined by "Sublimit Frequency") will be applicable to participate in RTL process; irrespective of the total balance of account.

Sublimit Currency

This is a currency of the selected account.

Sublimit Frequency

User can choose the frequency (duration) for which the sublimit amount will be applicable.

Sublimit Frequency Start Date

From this date, the sublimit will be applicable for the period.

Sublimit Frequency End Date

After this date, the sublimit will cease to apply.

14.2.1.3 Group Accounts

After adding accounts to structure, the next step is to group these accounts.

The "**+**" button on Group Accounts screens allow user to add an account into the structure.

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Group Name

The user can specify the name of the group.

Group Priority

The RTL process will be executed based on the given priority. Lower the number, higher is the priority.

Description

The user can specify the description of the group.

Reverse on Insufficient

If default "Yes" option (switch ON) is selected, the amount (blocked or posted) contributed by the accounts under the group will be reversed.

On the left side of this screen, there is a list of accounts; which are added to the structure. The user can select the account to be added into the group.

While adding the account into the group, the priority of the account (within the group) can be specified. Once the account is added into the group, the same cannot be added in the same or any other group again within that structure.

As a last step of a structure creation process, the user can view the structure hierarchy (along with important structure attributes) in the last screen before finalizing the structure.

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15. Glossary

15.1 Introduction

This chapter contains the following sections:

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15.2 IC Formulae

15.2.1 Sweep

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

15.2.2 Pool

15.2.2.1 Interest Method

Header/Child	Condition	Formula
Header	(LMVD_CR_POOLBAL>0) AND (LMVD_CR_POOL-BAL<=10000)	(LMVD_CR_POOLBAL * RATE4*DAYS)/ (YEAR*100)
	(LMVD_CR_POOL-BAL>10000) AND (LMVD_CR_POOL-BAL<=9999999)	(LMVD_CR_POOLBAL * RATE5*DAYS)/ (YEAR*100)
	LMVD_DR_POOLBAL<0	(LMVD_DR_POOLBAL*RATE6*DAYS)/ (YEAR*100)
Child	Not Applicable	Not Applicable

15.2.2.2 Advantage Method

Header/ Child	Condition	Formula
Header	LMVD_CR_POOLBAL>0	(LMVD_CR_POOLBAL * RATE7*DAYS)/ (YEAR*100)
	LMVD_DR_POOLBAL<0	(LMVD_DR_POOLBAL*RATE8*DAYS)/ (YEAR*100)
Child	LMVD_DR_BAL<0	(LMVD_DR_BAL*RATE9*DAYS)/(YEAR*100)
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	(LMVD_CR_BAL * RATE10*DAYS)/ (YEAR*100)
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	(LMVD_CR_BAL * RATE11*DAYS)/ (YEAR*100)

15.2.2.3 Optimization Method

Header/ Child	Condition	Formula
Header	Not Applicable	Not Applicable
Child	LM_OPT_POOLBAL>0 AND LMVD_CR_BAL>0	(((LMVD_CR_BAL*LM_CRCOV_RA-TIO*COVRATE*DAYS)/ (YEAR*100)) + ((LMVD_CR_BAL*LM_CRRES_RATIO*RES-RATE*DAYS)/ (YEAR*100)))
	LM_OPT_POOLBAL<0 AND LMVD_DR_BAL<0	(((LMVD_DR_BAL*LM_DRCOV_RA-TIO*COVRATE*DAYS)/(YEAR*100))+ ((LMVD_DR_BAL*LM_DRRES_RATIO*RES-RATE*DAYS)/(YEAR*100))

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15.2.2.4 Interest Enhancement

Condition	Formula
(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE12*DAYS)+ (LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_I-ESTRBALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL<LM_IECCYTHRESH-OLDBAL)	((LMVD_CR_BAL*RATE13*DAYS)+ (LMVD_CR_BAL*LM_IECCYERATE*DAYS))/ (YEAR*100)
(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000) AND (LM_IESTR-BALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL>=LM_IECCYTHRESH-OLDBAL)	(((LMVD_CR_BAL*RATE14)+ (LMVD_CR_BAL*LM_IECCYERATE)+ (LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/ (YEAR*100)
(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999) AND (LM_I-ESTRBALTHCCY>=IETHRESHOLDBAL) AND (LM_IECCYTOTALBAL>=LM_IECCYTHRESH-OLDBAL)	(((LMVD_CR_BAL*RATE15)+ (LMVD_CR_BAL*LM_IECCYERATE)+ (LMVD_CR_BAL*LM_IECCYPRATE))*DAYS)/ (YEAR*100)
LMVD_DR_BAL <0 AND LM_IESTR-BALTHCCY<IETHRESHOLDBAL	(LMVD_DR_BAL*RATE16*DAYS)/YEAR

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15.2.3 List of SDE's

SDE	SDE Description	Remarks
LMVD_CR_POOLBAL	Credit net pool position	Interest Method for Pool, Advantage Method
LMVD_DR_POOLBAL	Debit net pool position	Interest Method for Pool, Advantage Method
LM_CRCOV_RATIO	Credit coverage Ratio	Optimization Method
LM_CRRES_RATIO	Credit Residual Ratio	Optimization Method
LM_DRCOV_RATIO	Debit Coverage Ratio	Optimization Method
LM_DRRES_RATIO	Debit Residual Ratio	Optimization Method
LM_OPT_POOLBAL	Net Pool position	Optimization Method
LMVD_CR_BAL	Credit Account Balance	Interest Method for sweep, Interest Enhancement Method , Optimization Method, Advantage Method
LMVD_DR_BAL	Debit Account Balance	Interest Method for sweep, Interest Enhancement Method, Optimization Method, Advantage Method
IETHRESHOLDBAL	Structure Level Threshold	Interest Enhancement Method
LM_IESTRBALTHCCY	Total Structure balance in threshold ccy	Interest Enhancement Method
LM_IECCYERATE	Enhancement rate as per account's balance	Interest Enhancement Method
LM_IECCYTHRESHOLDBAL	Currency wise threshold balance	Interest Enhancement Method
LM_IECCYTOTALBAL	Currency wise total balance for structure	Interest Enhancement Method
LM_IECCYPRATE	Premium rate as per account's balance	Interest Enhancement Method

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15.3 PII Masking Table Matrix

PII MASKING			
Group	**Group Description**	**Tables**	**Columns**
Customer Information	Include all tables and required columns in PII Masking screen to mask informations related to customer	LM_CUSTOMER LM_CUSTOMER_AUDIT LM_CUSTOMER_RM	ADDRESS,CUSTOMER_NAME,EXTERNAL_REFERENCE,CUSTO MER_DESC ADDRESS,CUSTOMER_NAME,EXTERNAL_REFERENCE,CUSTO MER_DESC CUSTOMER_NAME,USER_NAME
User Information	Include all tables and required columns in PII Masking screen to mask informations related to users	SSTB_USER SMTB_USER	USER_NAME,USER_EMAIL USER_NAME
Account Information	Include all tables and required columns in PII Masking screen to mask informations related to accounts	LM_ACC_DETAILS LM_ACC_DETAILS_AUDIT	ACCOUNT_DESC,ACY_CURR_BAL ACCOUNT_DESC,ACY_CURR_BAL

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