Oracle Banking Digital Experience

Liquidity Management User Manual
Release 18.3.0.0.0

Part No. F12056-01

December 2018

Liquidity Management User Manual

December 2018

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Table of Contents

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.3.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Sr No.	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0 with Oracle Banking Liquidity Management 14.1.0.0.0	Oracle FLEXCUBE Universal Banking 14.1.0.0.0
1	Liquidity Management - Overview	✕	✓	✕
2	Account Structure Summary	✕	✓	✕
3	View Account Structure	✕	✓	✕
4	Create Account Structure	✕	✓	✕
5	Edit Account Structure	✕	✓	✕
6	Pause-Resume Account Structure	✕	✓	✕
7	Adhoc Execution of Account Structure	✕	✓	✕
8	Sweep Log	✕	✓	✕

Home

3. Liquidity Management

Liquidity Management solution provides with an ability to the corporate customers to manage their liquidity by optimizing interest to offset account balances, to reduce interest costs, maximize net returns and it provides greater visibility over cash positions. It helps to mobilize and manage funds corrective actions, helps to reduce external borrowing and liquidity risk, manages foreign currency liquidity requirements, and enhances visibility of cash across the group.

As a part of Liquidity Management module of OBDX, following features are available to the corporate customers of the Bank.

- **Liquidity Management Overview Dashboard**

  The liquidity management dashboard provides an important information to the corporate on digital banking platform. Various widgets are a part of the dashboard which gives the complete information about the corporate position.

  - Position of a corporate by region/geographical location
  - Position of a corporate by currency
  - Net corporate position along with assets and liabilities information
  - Top sweeps in local currency and cross currency
  - Sweep Monitor Log

- **Account Structure Maintenance:**

  Account structure is an efficient tool to optimize the working capital of a business. The objective of creating an account structure is to bring together the credit and debit balances of different current and savings accounts into one single concentration account of a corporate. This enables a corporate customer to manage the daily liquidity in their business in a consolidated fashion to derive maximum benefits at minimal cost.

  OBDX enables the corporate users to maintain account structures by providing sweep or pool instructions.

  As a part of account structure maintenance, OBDX enables the customer to,

  - Build Account Structure

    Application allows the corporate user to build new account structure using digital banking platform. While building a structure, corporate can capture.

    - Structure Type and Details (Sweep, Pool, Hybrid)
    - Account Mapping and specify the hierarchies
    - Check basic validations
    - Set up instructions between each account pair.

  - View and Edit Account Structure

    A facility is provided to corporates to search the account structures maintained between the internal and external accounts of their parties. Further, can see and edit the structure details along with the instructions set between an account pair.

- Pause/Resume account structure and Adhoc Execution

  Corporates can pause the processing of a structure for a specific time period and also can initiate an adhoc execution of sweeps for specific structure.

- **Sweep Log Monitor**

  A feature is enabled to the corporate user to select the structure and view the sweep logs of a structure with specific statuses

  - Executed Sweeps
  - Upcoming Sweeps
  - Exceptions (Failed executions)

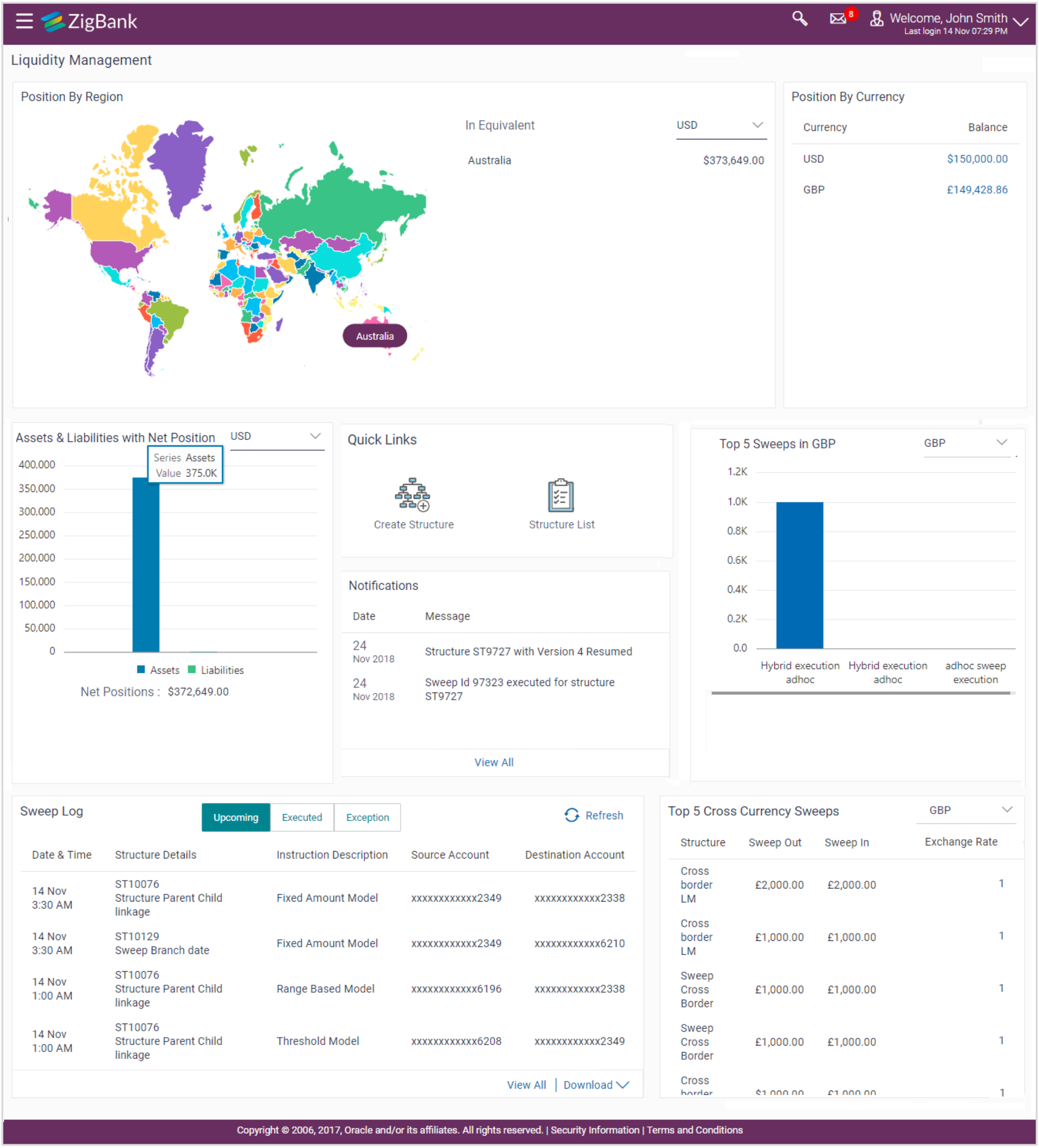
Note: Corporate Liquidity Management module support is currently not available on mobile and tablet devices.

3.1 Overview (Dashboard)

Dashboard provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. Cash and Liquidity Management Dashboard provides the detailed information about the corporate position. The dashboard is organized in the form of widgets. Screen displays the consolidated balance available in all accounts enabled for liquidity management with the number of accounts available to the user.

The widgets shown in on the Liquidity Management Dashboard are as follows:

- Position of Region
- Position by Currency
- Net corporate position along with assets and liabilities information
- Top 5 sweeps in local currency and in cross currency
- Sweep log monitor
- Notifications
- Quick Links

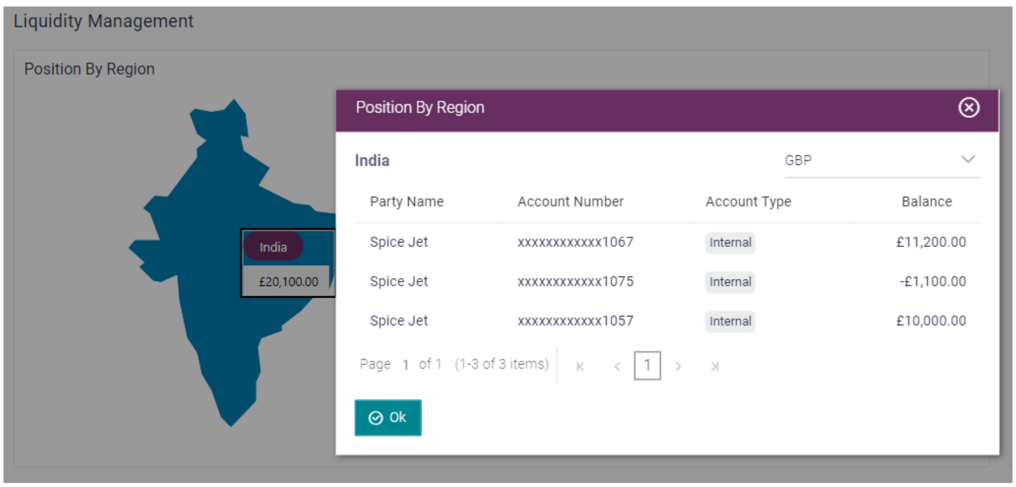

ZigBank
Welcome, John Smith
Last login 14 Nov 07:29 PM
Liquidity Management
Position By Region
In Equivalent
USD
Australia
$373,649.00
Position By Currency
Currency
Balance
USD
$150,000.00
GBP
£149,428.86
Assets & Liabilities with Net Position
Series Assets
Value 375.0K
Assets
Liabilities
Net Positions : $372,649.00
Quick Links
Create Structure
Structure List
Notifications
Date
Message
24 Nov 2018
Structure ST9727 with Version 4 Resumed
24 Nov 2018
Sweep Id 97323 executed for structure ST9727
View All
Top 5 Sweeps in GBP
GBP
Hybrid execution adhoc
Hybrid execution adhoc
adhoc sweep execution
Sweep Log
Upcoming
Executed
Exception
Refresh
Date & Time
Structure Details
Instruction Description
Source Account
Destination Account
14 Nov 3:30 AM
ST10076 Structure Parent Child linkage
Fixed Amount Model
xxxxxxxxxxxx2349
xxxxxxxxxxxx2338
14 Nov 3:30 AM
ST10129 Sweep Branch date
Fixed Amount Model
xxxxxxxxxxxx2349
xxxxxxxxxxxx6210
14 Nov 1:00 AM
ST10076 Structure Parent Child linkage
Range Based Model
xxxxxxxxxxxx6196
xxxxxxxxxxxx2338
14 Nov 1:00 AM
ST10076 Structure Parent Child linkage
Threshold Model
xxxxxxxxxxxx6208
xxxxxxxxxxxx2349
View All
Download
Top 5 Cross Currency Sweeps
GBP
Structure
Sweep Out
Sweep In
Exchange Rate
Cross border LM
£2,000.00
£2,000.00
1
Cross border LM
£1,000.00
£1,000.00
1
Sweep Cross Border
£1,000.00
£1,000.00
1
Sweep Cross Border
£1,000.00
£1,000.00
1
Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Dashboard Overview

Position By Region

This widget displays the information of the corporate position based on the internal and external current and savings account held under the primary and linked party IDs across different geographical location. Total available balance in all the accounts which are enabled for liquidity management is converted in local currency, consolidated by region and the information is shown in the world map. Also the region wise balance is displayed in the tabular form.

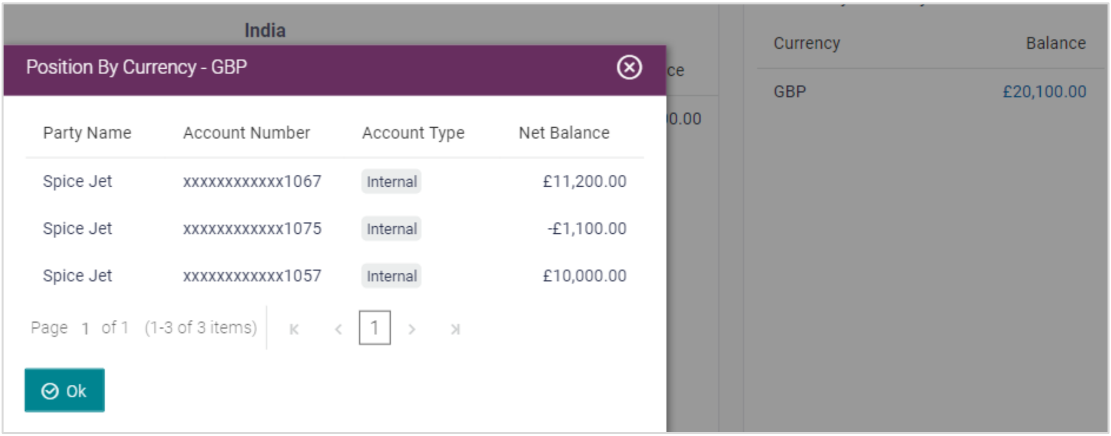
By clicking on the specific region in world map, corporate can view the number of accounts held under a region in different currencies along with the balances. Further drill down is available to view the region-currency wise account summary.



- Region Name – Name of the region for which the user wants to view the corporate position.
- Party Name – Name of the party mapped to the corporate accounts.
- Account Number **–** Account number held by the corporates.
- Account Type – The type of the account Internal/External.
- Balance – Balance in the account.

Position By Currency

Corporate user can view the position of the corporate by currency based on the internal and external current and savings account held under the primary and linked party IDs and which are enabled for liquidity management. Further drill down is available to view the currency wise account summary grouped by region.



- Party Name - Name of the party mapped to the corporate accounts.
- Account Number **–** Account number held by the corporates.
- Account Type – The type of the account Internal/External
- Net Balance – Net balance in the account.

Assets and Liabilities with Net Position

The section displays the total position of assets and liabilities in graphical form. The information is based on the balances available in the Liquidity Management enabled current and savings accounts. Default, corporate position is shown in the local currency, whereas the user can choose to view the information in specific currency.

Quick Links

The following commonly used transactions can be initiated from this section:

- Create Structure - allowing the corporate users to create new account structure using digital platform
- Structure List - allowing the corporate users to view the account structures maintained between the accounts of their parties

Notifications

The notification section allows the corporate user to view latest three notifications sent by the bank. Click View All to view all the notifications sent by the bank.

Top 5 Sweeps in Currency

This section displays the top five latest sweeps based on the sweep amount in the form of bar graph. The sweeps of last 30 days are be converted in local currency for comparison and the highest amount of sweeps are listed along the Account Structure IDs. User can further choose to view the information in specific currency.

Top 5 Cross Currency Sweeps

The section displays the list of top five cross currency sweeps which are executed in last 30 days. By default the 5 sweep outs in local currency which are swept-in in child account in cross currency are listed. User can further choose to view the top sweeps of specific currency.

Sweep Log

This section allows the user to view the last 5 upcoming, executed and the sweeps which went into an exception along with the sweep details. User can choose to download sweep log or can also choose to view the detailed information of sweeps by clicking on 'View All'.

Click **View All** to view all the sweep logs via 'Sweep Log' transaction.

Click **Download** to download the sweep log record in PDF or CSV formats.

Click to refresh the logs.

Home

4. Account Structure Maintenance

Account structure is an efficient tool to optimize the working capital of a business processes. A suitable physical account structure provides greater degree of control and flexibility, to the corporate treasuries. It also allows the better visibility and control of corporate accounts. With the account structures corporate customers gets the holistic view of all group of accounts to take funding or investment decisions

The structure reflects the hierarchical relationship of the accounts as well as the corporate strategies in organizing accounts relationships.

Account Structures are broadly classified as under:

- **Sweeping**:

  Sweeping works on principles of automatic fund transfer between parent and child accounts to aggregate balances physically and achieves the mobilization and consolidation of the available balances into a central account called header account. OBDX enables the corporate customer to define various forms of Sweeps/Cash Concentration methods while building the sweep type of account structure. Sweeps are executed automatically based on a pre-arranged sweep instruction set by the customer at account structure level and at account pair level and per the set frequency.

- **Notional Pooling:**

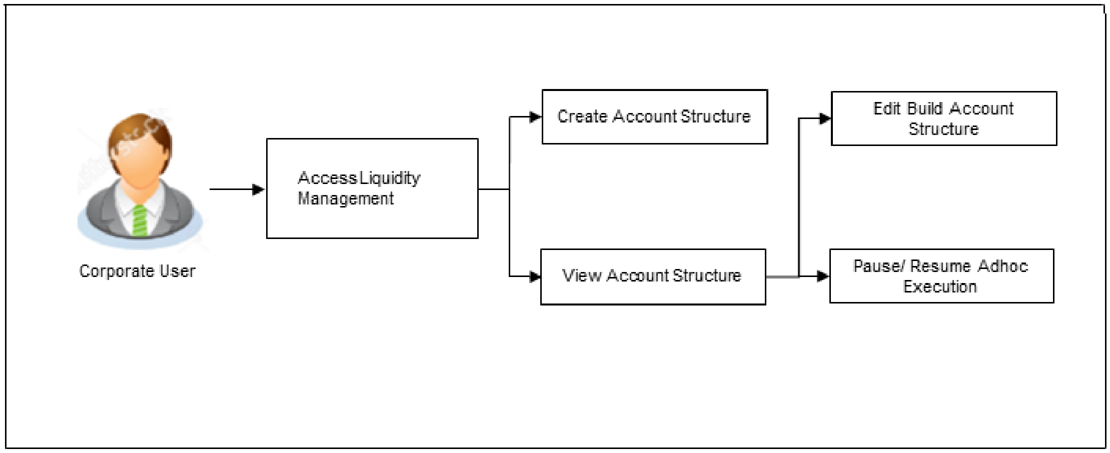
  Notional pooling refers to the off set of interest income and expense (credit and debit interest), resulting from the varying cash positions in different accounts held with the bank. It is mechanism for calculating interest on the combined credit and debit balances of accounts that a corporate chooses to cluster together, without actually transferring any funds. The balances in accounts are pooled on a notional basis.

Account structure maintenance of OBDX enables the corporate customer to build their own account structures between the accounts available under primary Party ID also between the linked internal and external accounts which are enabled for liquidity management. Further the application also supports viewing and modifying existing account structures using digital banking platform.

Prerequisites:

- Transaction and Party ID access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Accounts are enabled at in the respective host application for liquidity management

Workflow



Features supported in application

Account structure allows the corporate user to

- Build an Account Structure
- View Account Structure
- Edit Account Structure
- Adhoc Execution
- Pause-Resume Account Structure

How to reach here:

Dashboard > Toggle menu > Liquidity Management > Overview > Quick Links > Structure List

OR

Dashboard > Toggle menu > Liquidity Management > Structure List

4.1 Account Structure - Summary

The Account Structure Summary page displays the summary of all the account structures available under the primary Party ID of the logged in corporate user, in a card form. Different types of structures (Sweep, Pool and Hybrid) and statuses (Active and Paused) are depicted in different colors for easy identification. An option is also provided on the screen to search the specific structure with the name of associated with it. The user can also choose to create a new structure from this screen.

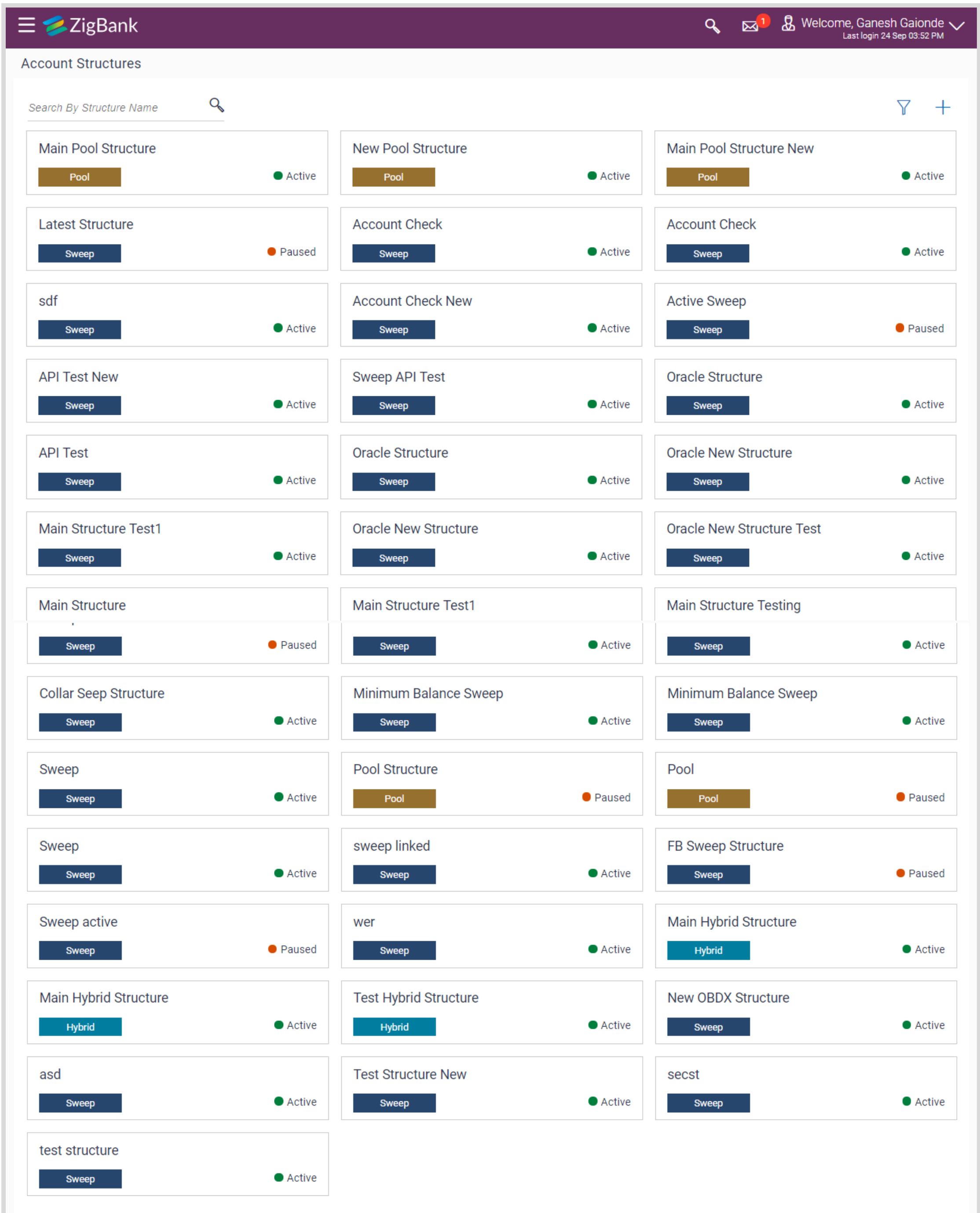
It also has an option to customize the information displayed on the screen based on default three views provided. The options available are as follows:

- Summarized View
- Detailed View
- Tabular View

In case if there are no structures available under the Party ID mapped to the logged in user, a screen with the related information and an option to create a new account structure is shown to the user.

4.1.1 Account Structure - Summarized View

This is a default view; the user is landed on this screen on accessing 'Structure List' menu option. The summary all the structures of a corporate are listed with basic information of each structure. User can choose to check the complete details of a specific structure by clicking on a card.



Field Description

Field Name	Description
Search By Structure Name	Enter the name of the account structure to search and view its details. Partial search is allowed. In case of no matching structures as per the search criteria provided is available, then an image with the specific result and an option to create new structure is provided on the screen.
Account Structure Card	The account structure card displays the name of the account structure along with the other details like type of account structure (Sweep, Pool or Hybrid) and status of account structure (Active or Paused).
Structure Type	The type of account structure. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid - A structure is a combination of sweep and pool instructions
Status	The status of account structure. The options are: • Active • Paused
The following fields appear on clicking icon available on the screen.	
Status	The status of the account structure by which the data is to be filtered. The options are: • Active • Paused

Field Name	Description
Structure Type	The type of the account structure by which the data is to be filtered. The options are: • Sweep - Funds moved physically between the parent and child account pairs. • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.
Views	The user can select the view type. The options are: • Summarized • Detailed • Tabular

1. Select and click the structure card whose details you want to view.
   OR
   In the **Search By Structure Name** field, enter the name of the specific account structure whose details you want to view.
   The specific Account Structure detail record appears.
   OR
   Click to create a new Account Structure.
   OR
   Click refine and display the account structure based on account structure 'Status' and 'Type'.
   Click **Reset** to reset the refine criteria.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

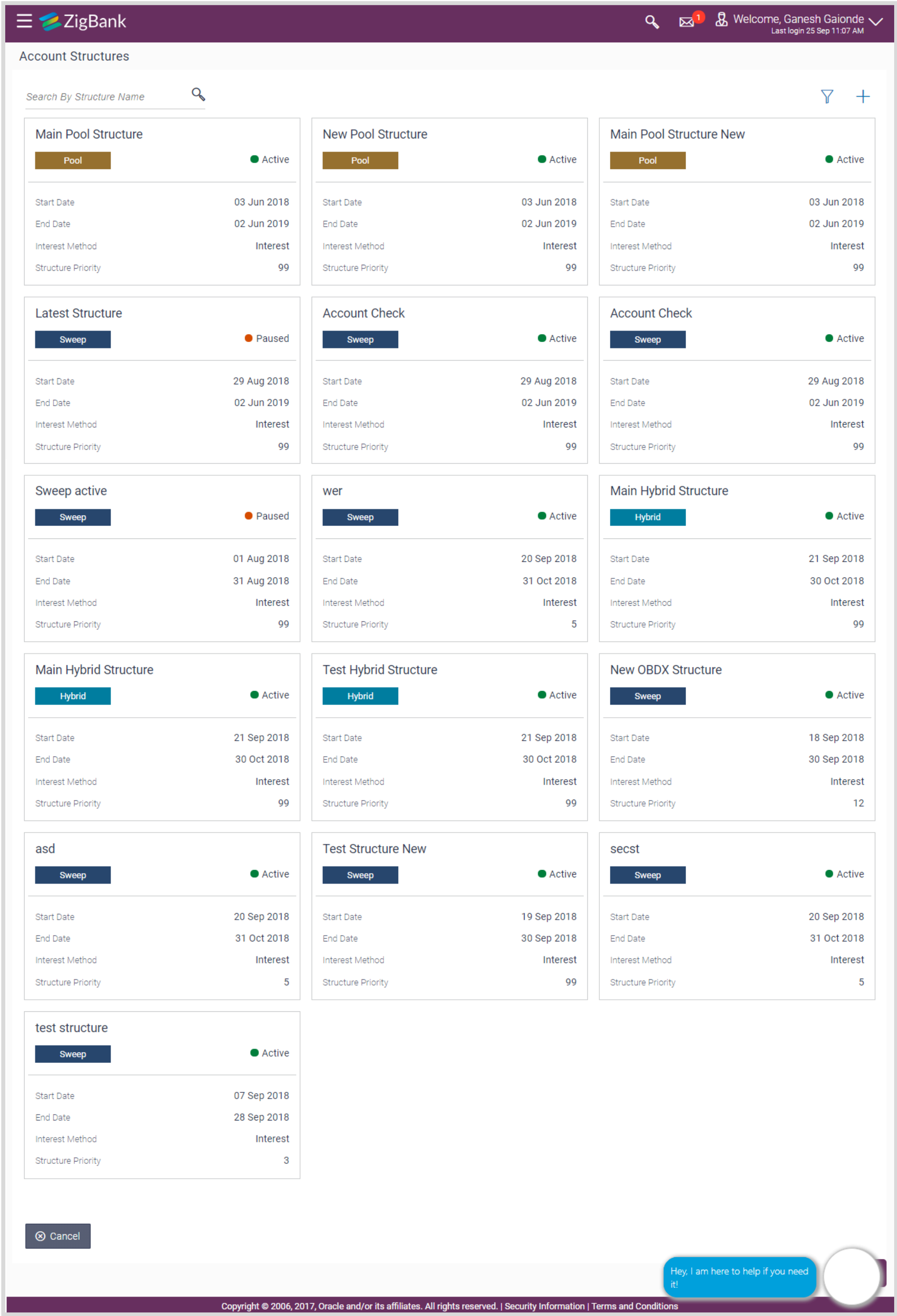
4.1.2 Account Structure - Detailed View

The Account Structure - Detailed View allows the corporate user to view the details of each account structure. The details like type of account structure, name and status of account structure, start date, end date, interest method and structure priority are displayed on the Account Structure - Detailed View page. User can choose to check the complete details of a specific structure by clicking on a card.

To view the detailed account structure:

1. In the **Account Structure - Summary** page, click and then click the **Detailed** icon in the **Views** section.
   The **Account Structure** detailed view page appears.

Account Structure - Detailed View



Field Description

Field Name	Description
Search By Structure Name	Enter the name of the account structure to search and view its details. Partial search the allowed. In case of no matching structures as per the search criteria provided is available, then an image with the specific result and an option to create new structure is provided on the screen.
Account Structure Card	This account structure card displays the name of the account structure along with the other details like type of account structure, status of account structure, start date, end date interest method.
Structure Type	The type of account structure. The options are: • Sweep - Funds moved physically with in the account structure • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid - A structure is a combination of sweep and pool instructions
Status	The status of account structure. The options are: • Active • Paused
Start Date	Start date of the date range within which the instruction has been setup.
End Date	End date of the date range within which the instruction has been setup.
Interest Method	The method by which the interest is calculated.
Structure Priority	The priority of the account structure.

The following fields appear on clicking icon available on the screen.

Field Name	Description
Status	The status of the account structure by which the data is to be filtered. The options are: • Active • Paused

Field Name	Description
Structure Type	The type of the account structure by which the data is to be filtered. The options are: • Sweep - Funds moved physically between the parent and child account pairs. • Pool - notional movement of funds, the account balances are notionally consolidated and ‘interest computations’ carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.
Views	User can select the view type. The options are: • Summarized • Detailed • Tabular

2. Select and click the structure card whose details you want to view.
OR
In the **Search By Structure Name** field, enter the name of the specific account structure whose details you want to view.
The specific Account Structure detail record appears.
OR
Click to create a new Account Structure.
OR
Click refine and display the account structure based on account structure 'Status' and 'Type'.
Click **Reset** to reset the refine criteria.
OR
Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.

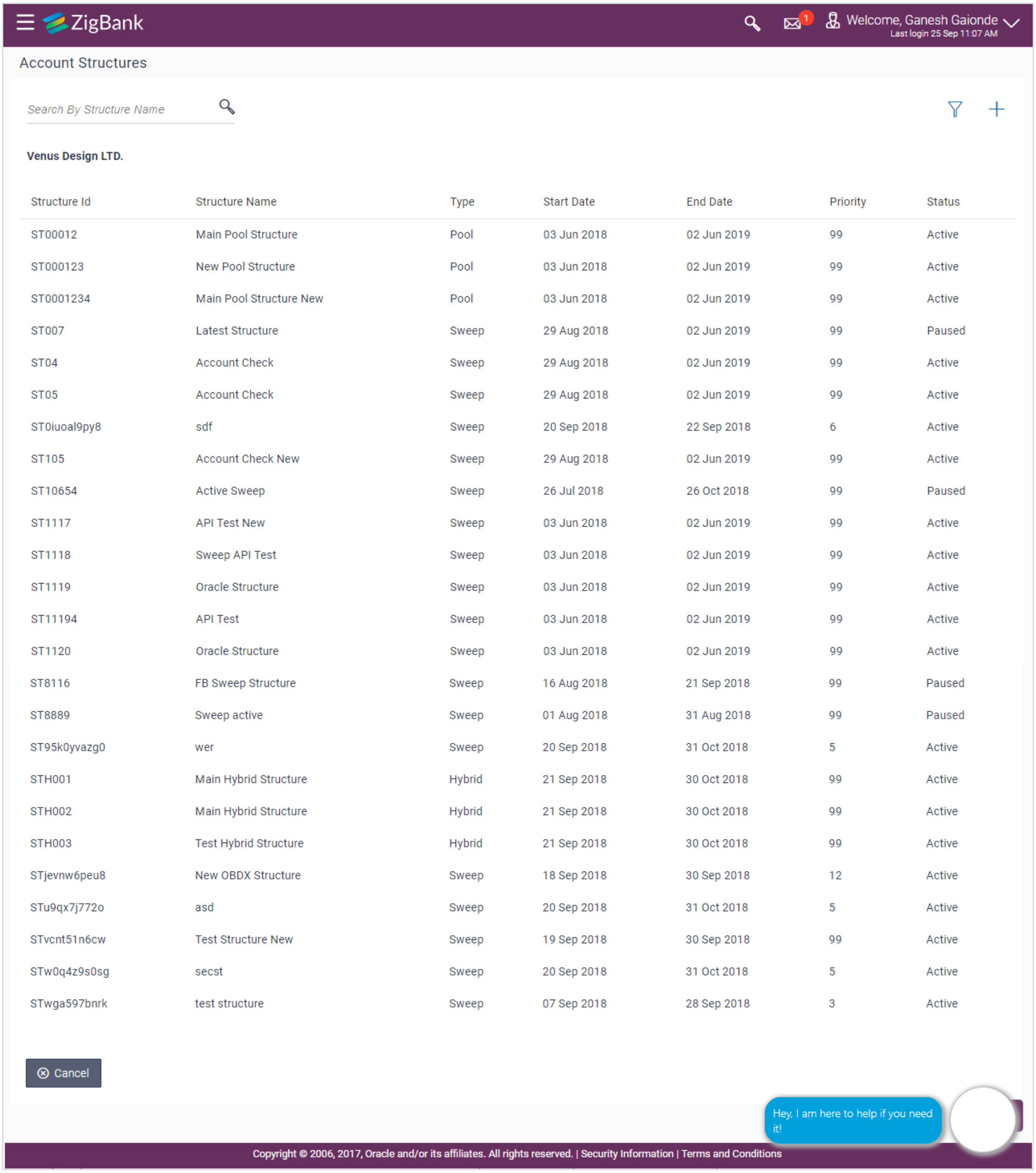
4.1.3 Account Structure - Tabular View

The Account Structure - Tabular View allows the corporate user to view the account structure in table format.

To view the account structure in tabular form:

1. In the **Account Structure - Summary** page, click and then click the **Tabular** icon in the **Views** section.
The **Account Structure** tabular view page appears.

Account Structure - Tabular View



Field Description

Field Name	Description
Search By Structure Name	Enter the name of the account structure to search and view its details. In case of no matching structures as per the search criteria provided is available, then an image with the specific result and an option to create new structure is provided on the screen.

Field Name	Description
Structure Id	The unique id associated to each account structure.
Structure Name	This name of the account structure.
Type	The type of account structure. The options are: • Sweep - Funds moved physically with in the account structure • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.
Start Date	Start date of the date range within which the instruction has been setup.
End Date	End date of the date range within which the instruction has been setup.
Priority	The priority of the account structure.
Status	The status of account structure. The options are: • Active • Paused
The following fields appear on clicking icon available on the screen.	
Status	The status of the account structure by which the data is to be filtered. The options are: • Active • Paused
Structure Type	The type of the account structure by which the data is to be filtered. The options are: • Sweep - Funds moved physically between the parent and child account pairs. • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.

Field Name	Description
Views	User can select the view type. The options are: • Summarized • Detailed • Tabular

2. Select and click the structure card whose details you want to view.
   OR
   In the **Search By Structure Name** field, enter the name of the specific account structure whose details you want to view.
   The specific Account Structure detail record appears.
   OR
   Click + to create a new Account Structure.
   OR
   Click refine and display the account structure based on account structure 'Status' and 'Type'.
   Click **Reset** to reset the refine criteria.
   OR
   Click **Cancel** to cancel the operation and navigate back to ‘Dashboard’.

4.2 View Account Structure Details

User can view the structure details on clicking on specific Account Structure Card. By default, the structure details are displayed in a tree format with the details of header/parent and child accounts linked with each other whereas user can choose to change the view to table format as per the convenience.

How to reach here:

Dashboard > Toggle menu > Liquidity Management > Overview > Quick Links > Structure List > Click on Specific Card

OR

Dashboard > Toggle menu > Liquidity Management > Structure List > Click on Specific Card

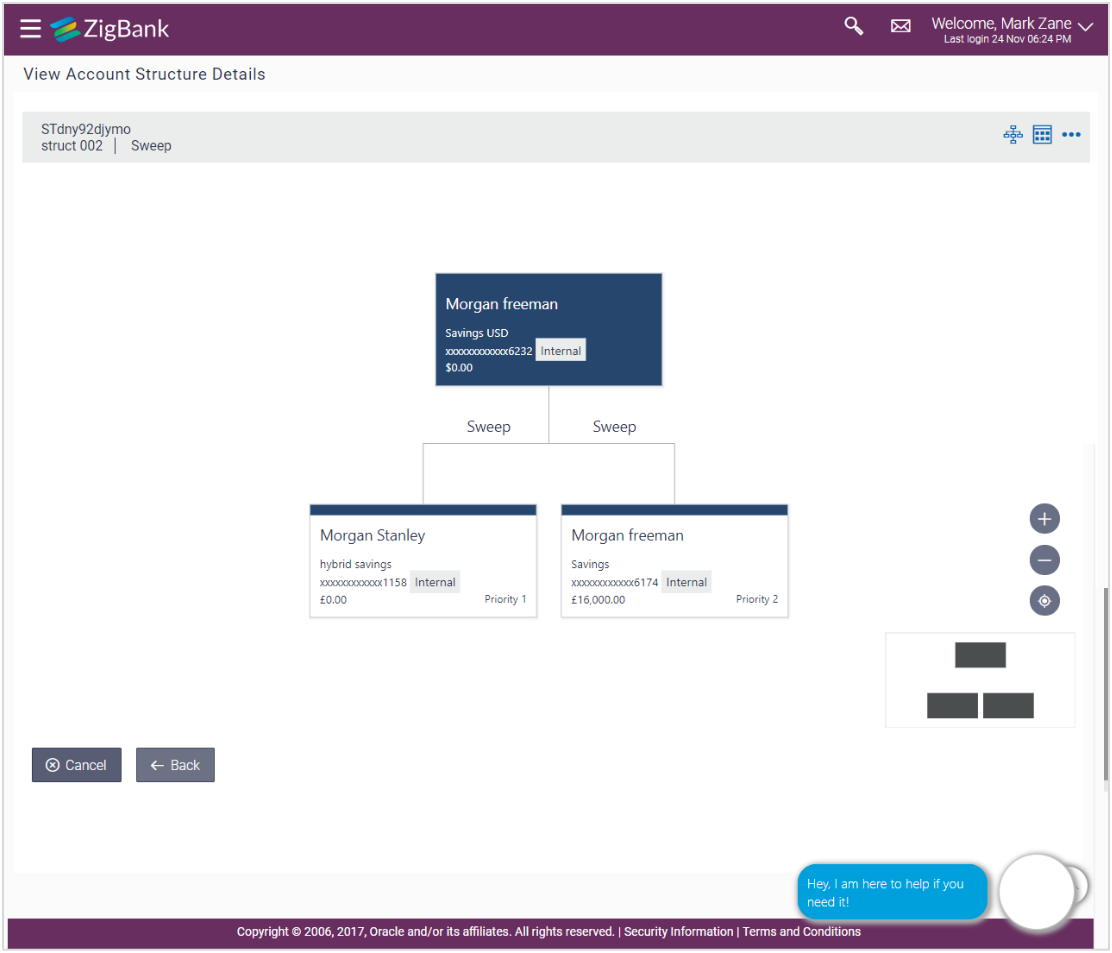
To search the specific account structure:

1. In the **Account Structure - Summary** screen, enter the name of the specific account structure in the **Search By Structure Name** field.
   The specific Account Structure detail record appears.

4.2.1 View Account Structure Details – Sweep Type

The hierarchical relationship between the accounts is displayed on clicking on the specific 'Sweep Type Account Structure'. An option is provided to view the structure in tabular view or in tree view format.

View Account Structure Details – Tree View

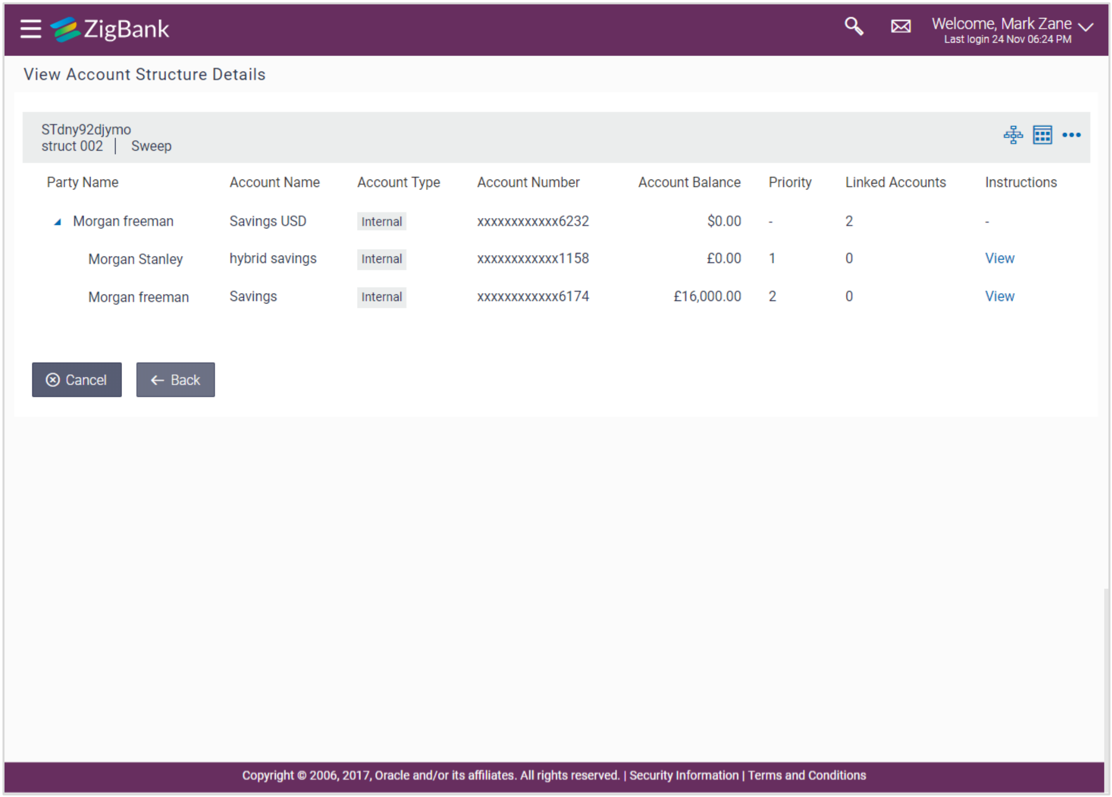


Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.

Field Name	Description
Account Structure Type	The type of structure is displayed. • Sweep - Funds moved physically between the parent and child account pairs. • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.
Information displayed on header account and each parent-child account card.	
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Account Number and Type	Account numbers of the user in masked format along with the type of account as, • Internal (An account which is internal to the Bank) • External (An account which is external to the Bank and linked for liquidity management)
Account Balance	The available balance in the account.
Priority	Sweep priority set between the accounts is displayed for child accounts. Applicable only for sweep instructions.
Link Between Parent and Child Account	A linkage between the two accounts (parent and child accounts) will be shown along with the type of instructions (Sweep or Pool) set between two accounts. Clicking on the link, will display the sweep/pool instructions set between two accounts.

View Account Structure Details – Tabular View



Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.
Account Structure Type	The type of structure is displayed. • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions

Information displayed in a table form.

Field Name	Description
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Account Type	Type of account as, • Internal (An account which is internal to the Bank) • External (An account which is external to the Bank and linked for liquidity management)
Account Number	Account numbers of the user in masked format.
Account Balance	The available balance in the account.
Priority	Sweep priority set between the accounts is displayed for child accounts. Applicable only for sweep instructions.
Linked Accounts	Number of child accounts linked to the header/parent account.
Instructions	Link to view the sweep instructions set between each account pair.

1. Click to zoom in the account structure image.
   OR
   Click to zoom out the account structure image.
   OR
   Click to fit the account structure image to the screen.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.
2. Click to view the account structure in the tabular format.

   OR

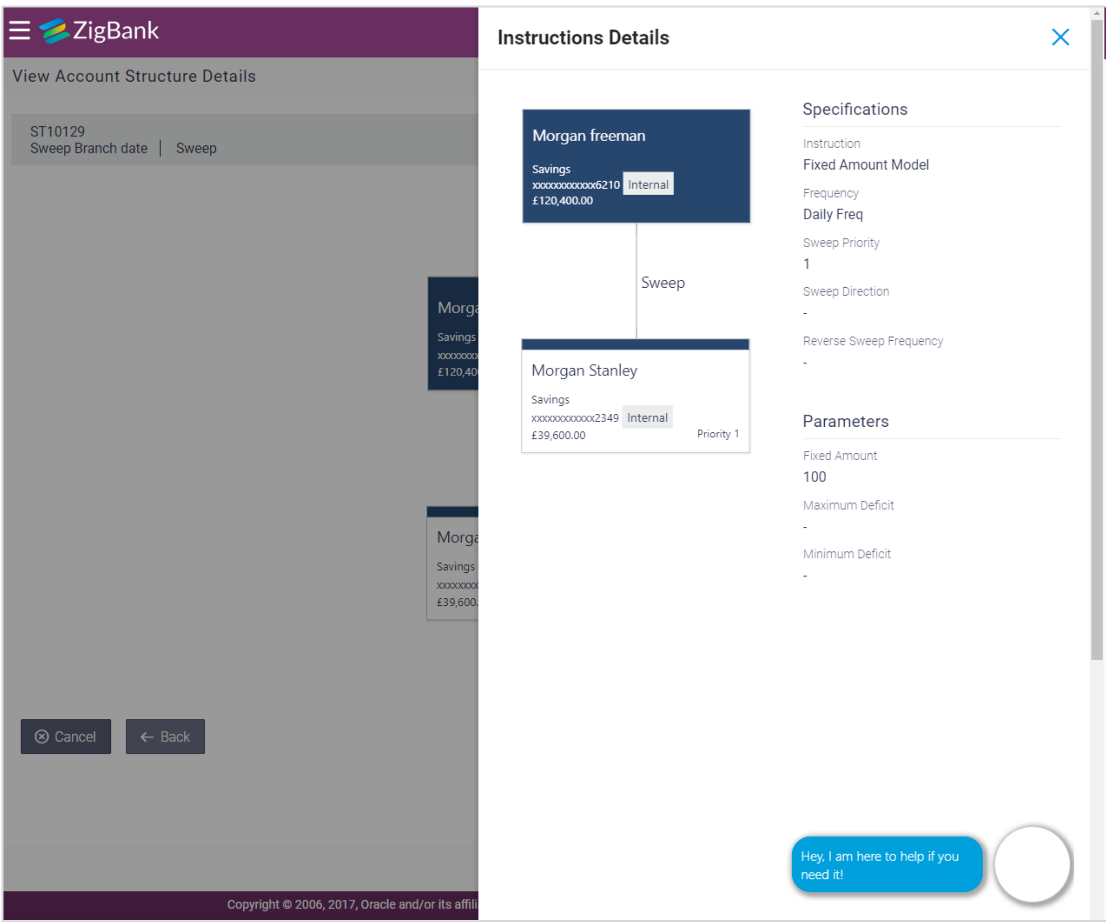
   Click to view the account structure in tree format.
   OR
   Click to access more options, for example:
   Click **View Details** to view the structure parameters.
   The **View Account Structure Details - Structure Parameters** overlay appears.
   Click **Edit Structure** to edit the details of the account structure.
   Click **Execute Structure** to execute the account structure.
   Click **Pause Structure** to pause the account structure.

Click **Download** to download the account structure.
OR
Click the Sweep link available between parent and child account in an account structure in tree view. The **View Account Structure Details - Instruction Details** overlay appears.

View Account Structure Details – Sweep Type – Instruction Details

Following overlay screen is displayed to the user on accessing 'Sweep' link available between parent and child account in an account structure in tree view or Instruction-view link available in Account Structure – Tabular view. The sweep instructions set between an account pair along with the parent and child account information is shown on the screen.

Instruction Details



Field Name	Description
Specifications	

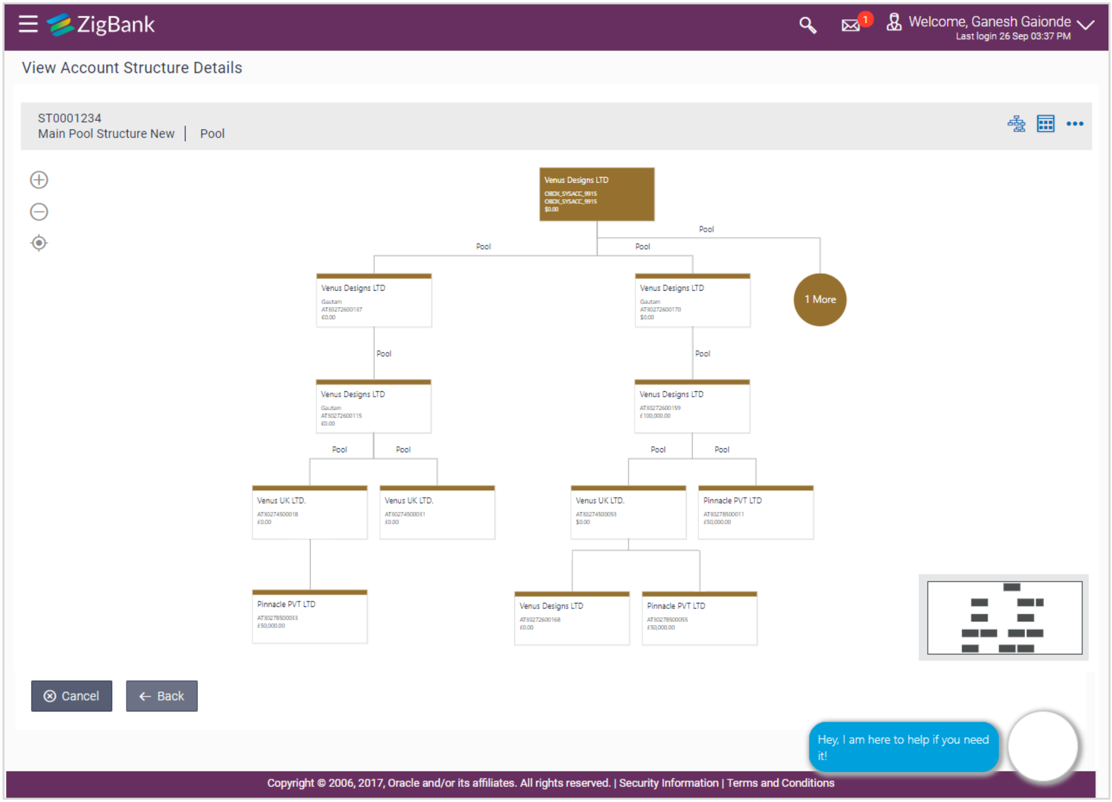
Field Name	Description
Instruction	Cash concentration method set between the account pair is displayed.
Frequency	Frequency at which the sweep is executed is displayed.
Sweep Priority	Sweep priority set between the account pair is displayed.
Sweep Direction	Sweep direction set between the account pair is displayed. • 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
Reverse Sweep Frequency	Reverse sweep priority set between the account pair is displayed.
Parameters	
Maximum	Maximum amount set for executing sweep is displayed.
Maximum Deficit	Maximum deficit amount set for executing sweep is displayed.
Minimum	Minimum amount set for executing sweep is displayed.
Minimum Deficit	Minimum deficit amount set for executing sweep is displayed.
Threshold Amount	The threshold amount for which the sweep is executed is displayed (if set).
Multiple	The amount in multiples of which the sweep is executed is displayed.

3. Click × to close the overlay displayed with Structure Parameters.

4.2.2 View Account Structure Details – Pool Type

The hierarchical relationship between the accounts are displayed on clicking on the specific ‘Pool Type Account Structure’. An option is provided to view the structure in tabular view or in tree view format.

View Account Structure Details – Pool Type - Tree View

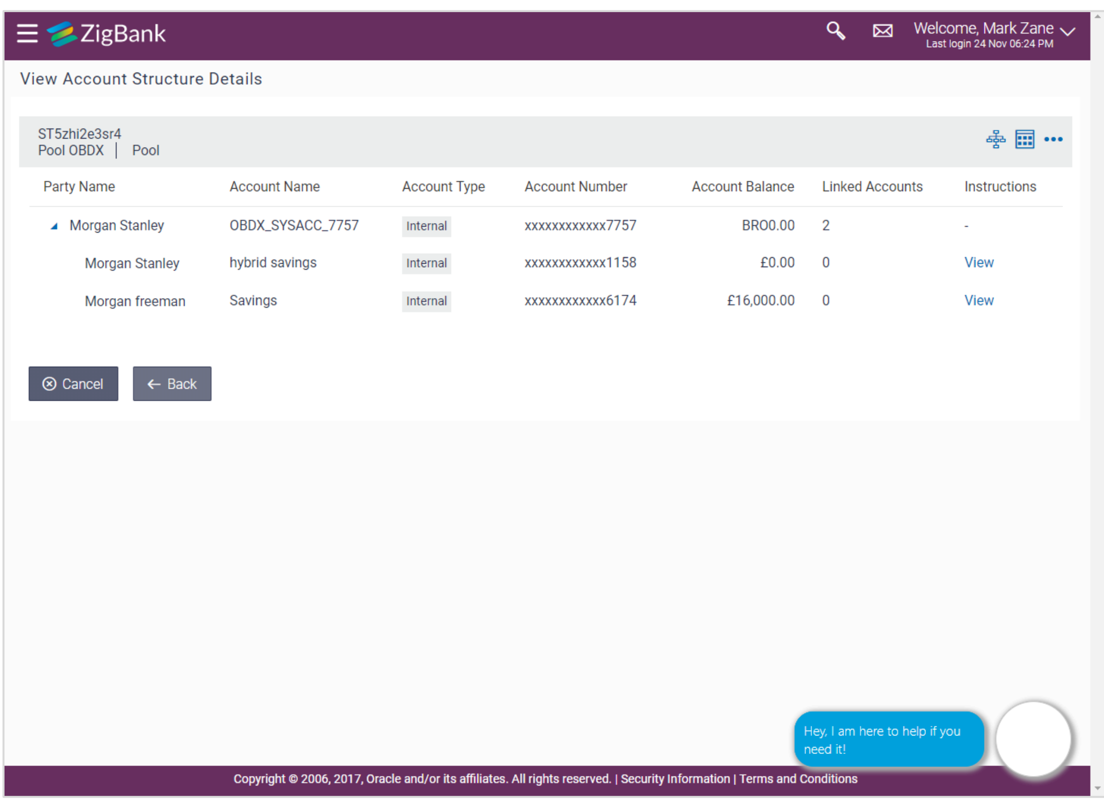


Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.
Account Structure Type	The type of the structure is displayed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions
Information displayed on header account and each parent-child account card.	

Field Name	Description
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Account Number and Type	Account numbers of the user in masked format along with the type of account as, • Internal (An account which is internal to the Bank)
Account Balance	The available balance in the account.
Link Between Parent and Child Account	A linkage between the two accounts (parent and child accounts) will be shown along with the type of instructions (Sweep or Pool) set between two accounts. Clicking on the link, will display the sweep/pool instructions (Reallocation Method set in case of a Pool type of structure) set between two accounts.

View Account Structure Details – Pool Type - Tabular View



Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.
Account Structure Type	The type of the structure is displayed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions.
Information displayed in a table form	
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Account Type	Type of account as, • Internal (An account which is internal to the Bank)
Account Number	Account numbers of the user in masked format.
Account Balance	The available balance in the account.
Linked Accounts	Number of child accounts linked to the header/parent account.
Instructions	Link to view the reallocation method set between each account pair.

1. Click ⊕ to zoom in the account structure image.
   OR

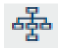
   Click ⊖ to zoom out the account structure image.
   OR

   Click ⊙ to fit the account structure image to the screen.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.

OR
Click **Back** to navigate back to the previous screen.

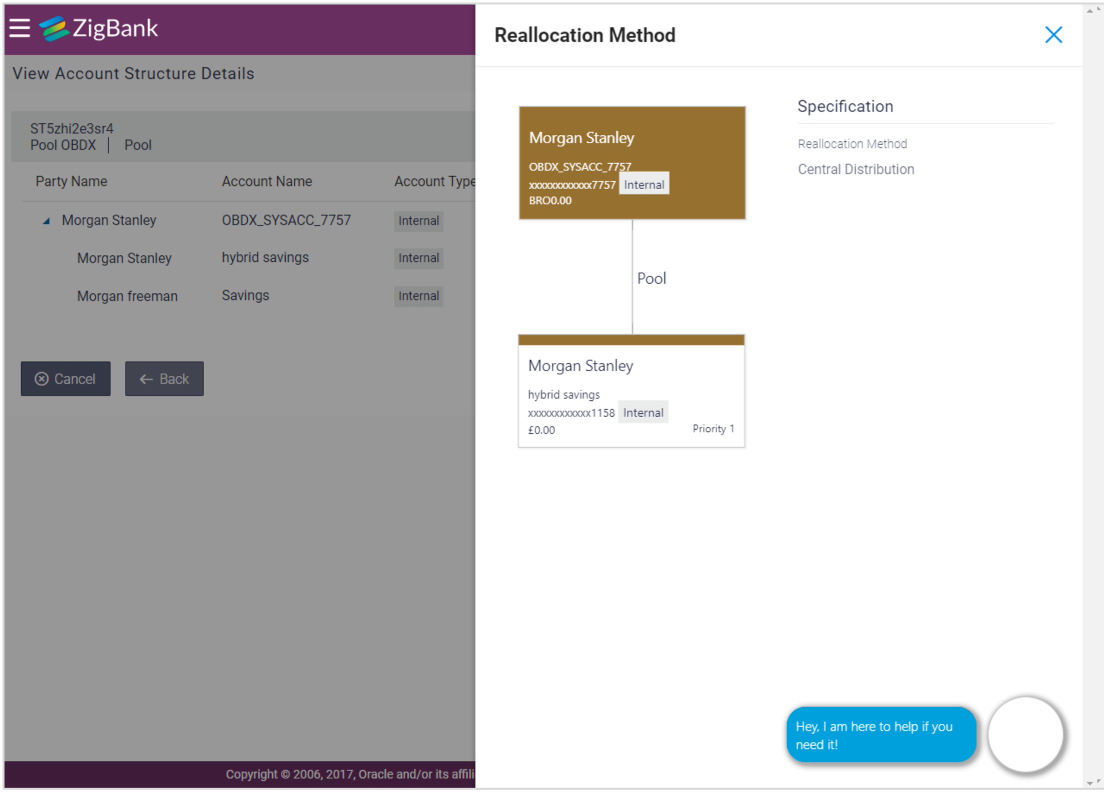
2. Click  to view the account structure in the tabular format.

   OR

   Click  to view the account structure in tree format.
   OR
   Click to access more options, for example:
   Click **View Details** to view the structure parameters.
   The **View Account Structure Details - Structure Parameters** overlay appears.
   Click **Edit Structure** to edit the details of the account structure.
   Click **Execute Structure** to execute the account structure.
   Click **Pause Structure** to pause the account structure.
   Click **Download** to download the account structure.
   OR
   Click the Sweep link available between parent and child account in an account structure in tree view. The **View Account Structure Details - Reallocation Method** overlay appears.

View Account Structure Details – Pool Type – Reallocation Method

Following overlay screen is displayed to the user on accessing ‘Pool’ link available between parent and child account in an account structure in a tree format or clicking on ‘Instructions – View’ from tabular form. The reallocation instructions set between an account pair along with the parent and child account information is shown on the screen.



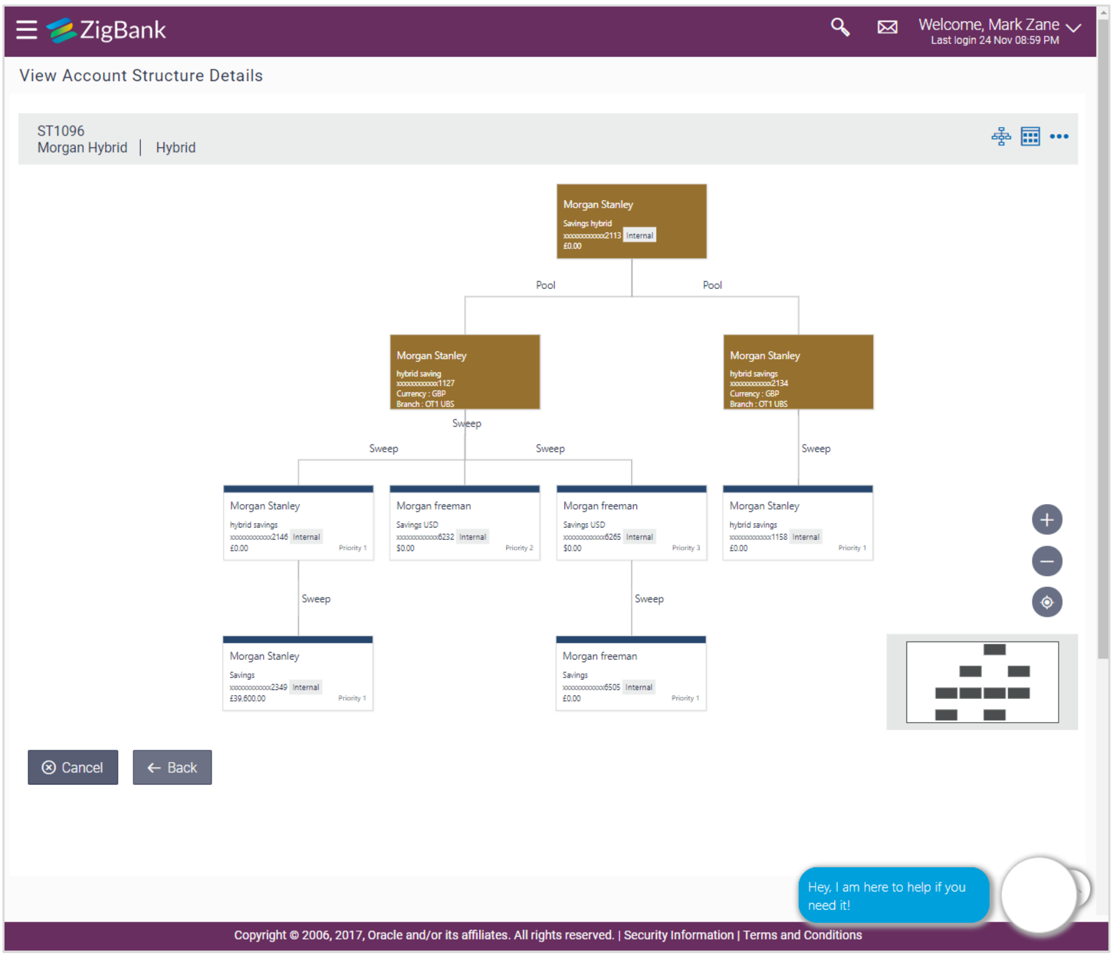
Field Name	Description
Specifications	
Reallocation Method	Reallocation method set at the parent and child account pair is displayed.

3. Click ✕ to close the overlay displayed with **Reallocation Details**.

4.2.3 View Account Structure Details – Hybrid Type

The hierarchical relationship between the accounts are displayed on clicking on the specific 'Hybrid Type Account Structure'. An option is provided to view the structure in tabular view or in tree view format. The instructions set as sweep and pool between each account pairs are depicted in different colors in a tree structure.

View Account Structure Details – Hybrid Type - Tree View

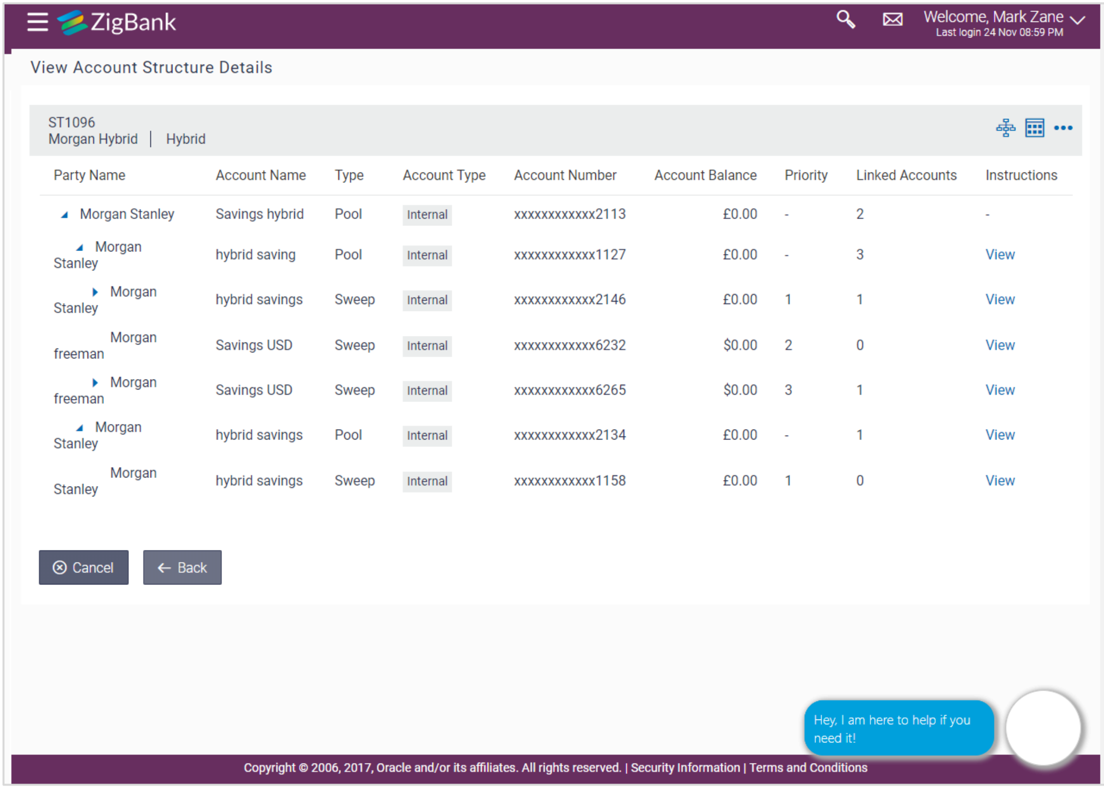


Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.

Field Name	Description
Account Structure Type	The type of structure is displayed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions
Information displayed on header account and each parent-child account card.	
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Account Number and Type	Account numbers of the user in masked format along with the type of account as, • Internal (An account which is internal to the Bank) • External (An account which is external to the Bank and linked for liquidity management)
Account Balance	The available balance in the account.
Priority	Sweep priority set between the accounts is displayed for child accounts. Applicable only for sweep instructions.
Link Between Parent and Child Account	A linkage between the two accounts (parent and child accounts) will be shown along with the type of instructions (Sweep or Pool) set between two accounts. Clicking on the link, will display the sweep/pool instructions (Reallocation Method set in case of a Pool type of structure and Sweep instruction details in case of sweep type of linkage) set between two accounts. For more information on viewing sweep link details, refer View Account Structure Details – Sweep Type – Instruction Details section. For more information on viewing pool link details, refer View Account Structure Details – Pool Type – Reallocation Details section.

View Account Structure Details – Hybrid Type - Tabular View



Field Description

Field Name	Description
Account Structure Name	The name of the account structure is displayed.
Account Structure ID	The structure ID of the structure is displayed.
Account Structure Type	The type of the structure is displayed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and ‘interest computations’ carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions

Information displayed in a table form

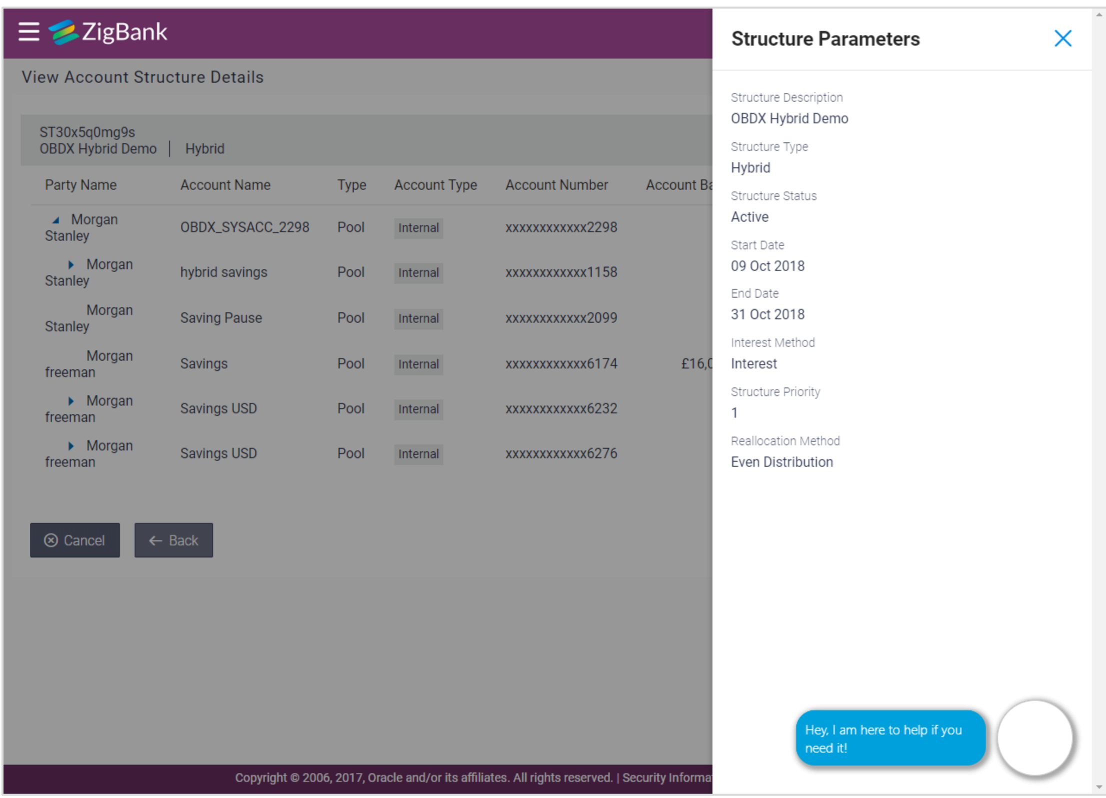
Field Name	Description
Party Name	The name of the party linked to the user's account.
Account Name	Account name of the user.
Type	Type of the instructions (Sweep/Pool) set between two account pairs is displayed.
Account Type	Type of account as, • Internal (An account which is internal to the bank) • External (An account which is external to the bank and linked for liquidity management)
Account Number	Account numbers of the user in masked format
Account Balance	The available balance in the account.
Priority	Sweep priority set between the accounts is displayed for child accounts. Applicable only for sweep instructions.
Linked Accounts	Number of child accounts linked to the header/parent account.
Instructions	Link to view the reallocation method set between each account pair.

1. Click to zoom in the account structure image.
   OR
   Click to zoom out the account structure image.
   OR
   Click to fit the account structure image to the screen.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.
2. Click to view the account structure in the tabular format.
   OR
   Click to view the account structure in tree format.
   OR
   Click to access more options, for example:
   Click **View Details** to view the structure parameters.
   The **View Account Structure Details - Structure Parameters** overlay appears.

Click **Edit Structure** to edit the details of the account structure.
Click **Execute Structure** to execute the account structure.
Click **Pause Structure** to pause the account structure.
Click **Download** to download the account structure.
OR
Click the Sweep link available between parent and child account in an account structure in tree view. The **View Account Structure Details - Reallocation Method / Instruction Details** overlay appears.

View Account Structure Details - Structure Parameters (Overlay)

Following screen is displayed to the user on accessing 'View Details' option available on 'View Account Structure Details' screen. The parameters set at the account structure level are shown on the screen.



Field Description

Field Name	Description
Structure Description	The name of the account structure is displayed.

Field Name	Description
Structure Type	The type of account structure is displayed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and ‘interest computations’ carried out on such notional balances • Hybrid – A structure is a combination of sweep and pool instructions
Structure Status	The status of account structure. The options are: • Active • Paused
Start Date	Start date of the date range within which the instruction has been setup.
End Date	End date of the date range within which the instruction has been setup.
Interest Method	The method by which the interest is calculated.
Structure Priority	The priority of the account structure.
Reallocation Method	The method in which the interest is shared with the participating accounts with in the account structure.

3. Click X to close the overlay displayed with Structure Parameters.

4.3 Create Account Structure

The Liquidity Management module enables the corporate customer to build their own account structures between the accounts available under primary Party ID also between the linked internal and external accounts which are enabled for liquidity management.

While building a structure, corporate user is expected to capture:

- Basic parameters of the structure
- Choose Accounts for mapping and specifying the hierarchies
- Linking of Accounts
- Check basic validations
- Set up instructions between each account pair

The left side of the screen displays the various steps of creating the account structure that gets enabled when the user reaches to that step.

How to reach here:

Dashboard > Toggle menu > Liquidity Management > Overview > Create Structure

OR

Dashboard > Toggle menu > Liquidity Management >Create structure

OR

Dashboard > Toggle menu > Liquidity Management >Structure List > Click + (Create New Structure)

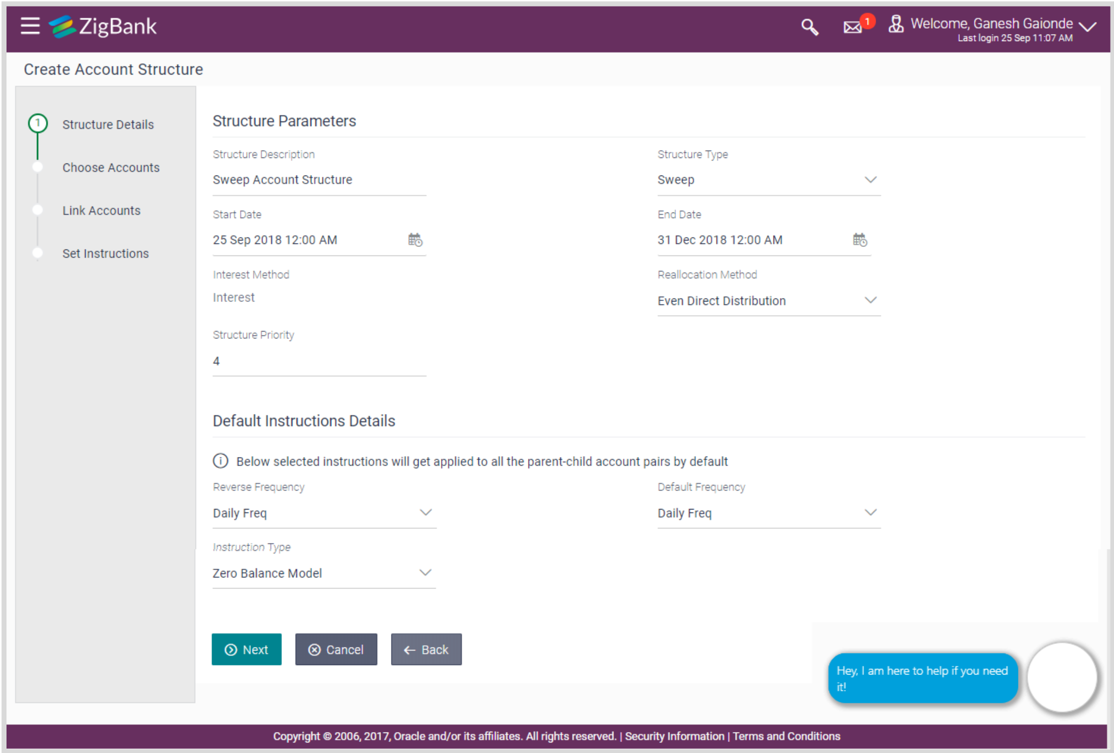
To create an account structure:

1. Navigate to the Create Account Structure screen.
   OR
   In the **Account Structure - Summary** page, click + .
   The **Create Account Structure - Structure Parameters** screen appears.

4.3.1 Create Account Structure - Structure Parameters

The first step of account structure creation involves defining the basic details of the account structure like structure description, structure type, start-end dates etc.

Create Account Structure - Structure Parameters



Field Description

Field Name	Description
Structure Description	The name of the account structure that is to be created.
Structure Type	The type of account structure. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid - A structure is a combination of sweep and pool instructions
Start Date	The date and time from which the account structure execution should take place.
End Date	The date and time till which the account structure execution should take place.

Field Name	Description
Interest Method	The method by which the interest is calculated. The options are: • Advantage • Interest • Optimization This field is enabled for selection if you select, **Pool** from the **Structure Type** list. Else will be defaulted to 'Interest' for Sweep' and 'Hybrid' structure types.
Reallocation Method	The method in which the interest is shared with the participating accounts with in the account structure. The options are: • Absolute Pro-Data Distribution - Absolute balances of all accounts are considered and the interest is shared proportionally to all accounts. • Central Distribution - The interest arrived at is credited to one central account, which can be any one of the participating accounts or a separate account. • Even Direct Distribution - Interest reward is evenly spread across all accounts with positive balances • Even Distribution - The interest is evenly distributed among the participating accounts. • Fair Share Distribution - 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. • No Reallocation - No interest is paid back to the child accounts • Percentage Based Distribution - Pre defined percentage of the interest is distributed among the participating accounts • Reallocation with benefit - Interest is allocated back to the child account with the additional benefits of accumulation. • Reallocation without benefits - Interest is allocated back to child account but without the additional benefits of accumulation. • Reverse Fair Share Distribution - 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.

Field Name	Description
Central Account	The account in which the interest arrived is credited to one central account, which can be any one of the participating accounts or a separate account. This field appears if you select **Central Distribution** from the **Reallocation Method** list.
Structure Priority	The priority of the account structure.
Default Instructions Details	
This section appears if you select **Sweep** or **Hybrid** from the Structure Type list. (Information specified here is defaulted at each parent-child account pair whereas user can override and define a specific frequency for a specific pair of account as a part for instruction set up.)	
Reverse Frequency	The reverse frequency at which the reverse sweep for account structure should be executed. The list displays all the frequencies maintained in the core banking application.
Default Frequency	The default frequency at which the account structure should be executed. The list displays all the frequencies maintained in the core banking application.
Instruction Type	The instruction type that is to be applied to the structure. The options are: • Zero Balance Model • Fixed Amount Model • Collar Model • Target Model - Constant • Target Model - Fixed • Threshold Model • Percentage Model • Range Based Model • Cover Overdraft Model

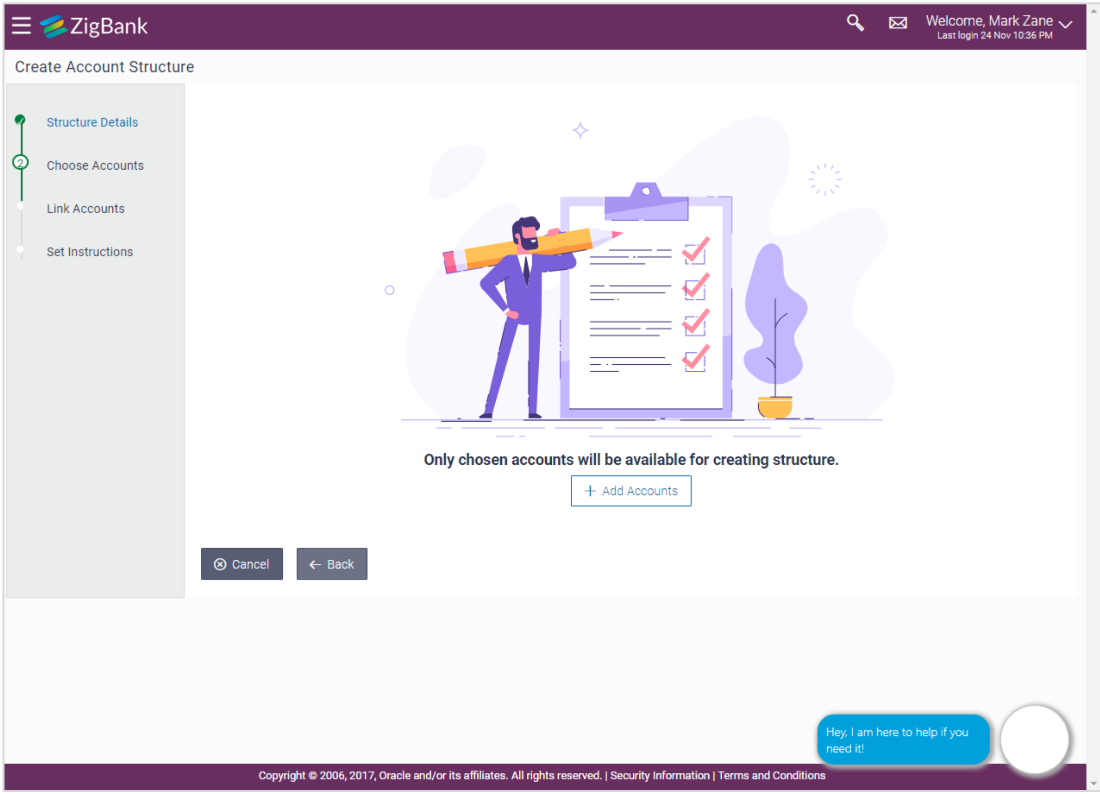
1. In the **Structure Description** field, enter the name of the account structure.
2. From the **Structure Type** list, select the type of account structure.
3. From the **Start Date** and **End Date** list, select the appropriate date to set up the instruction.
4. From the **Interest Method** list, select the appropriate method for interest calculation, in case you have selected **Pool** option from the **Structure Type** list.

5. From the **Reallocation Method** list, select the appropriate reallocation method.
   a. If you have selected Central Distribution option:
      From the **Central Account** list, select the appropriate account.
6. In the **Structure Priority** field, enter the priority of the account structure.
7. In the Default Instructions Details section, select the Reverse Frequency and Default Frequency for the structure.
8. From the **Instruction Type** list, select the appropriate instruction type for **Sweep** or **Hybrid** Structure **Type**.
9. Click **Next**. A popup screen appears displaying the information that default instruction is applied to all the account pairs and user can modify the instructions for any account pair.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.
10. Click Yes to continue. The Create Account Structure - Choose Account screen appears.
    OR
    Click **No**, if you do not want to continue with account structure creation.

4.3.2 Create Account Structure - Choose Accounts

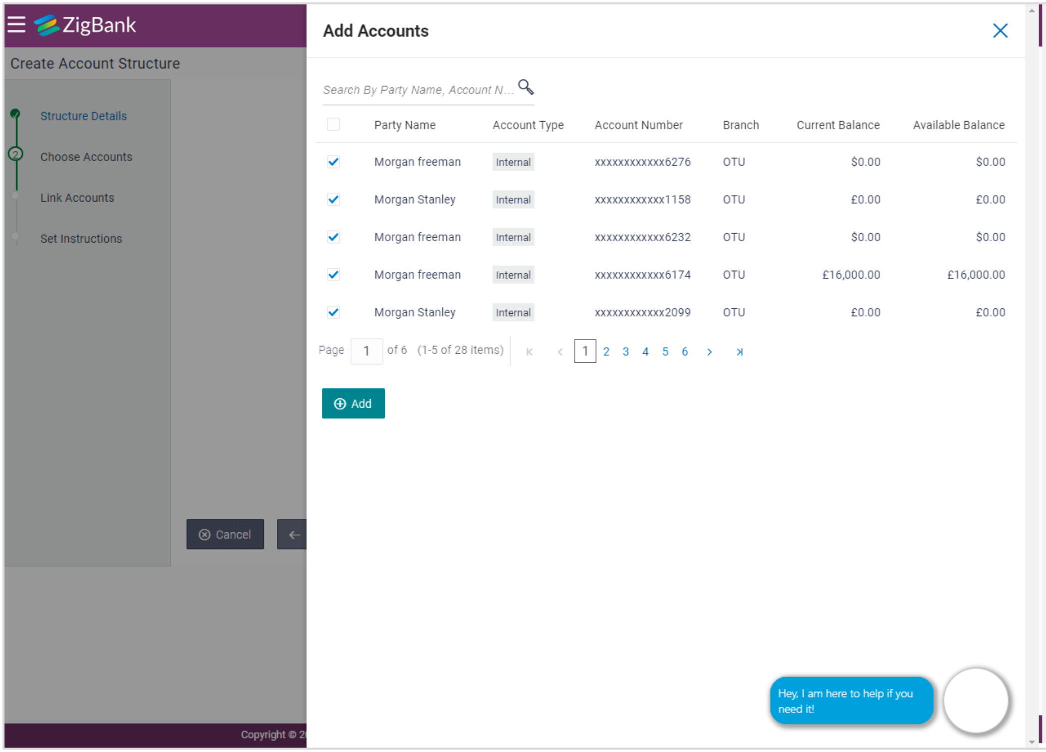
As a part of the second step, corporate user can filter the accounts within which the account structure needs to be built. All the accounts available under the primary party IDs and linked party ids (Internal and external accounts) and which are enabled for liquidity management are listed for selection.

Create Account Structure - Choose Account



1. Click **Add Accounts**. The **Create Account Structure - Add Accounts** screen with the list of account to be chosen for structure creation appears.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.

Create Account Structure - Add Accounts



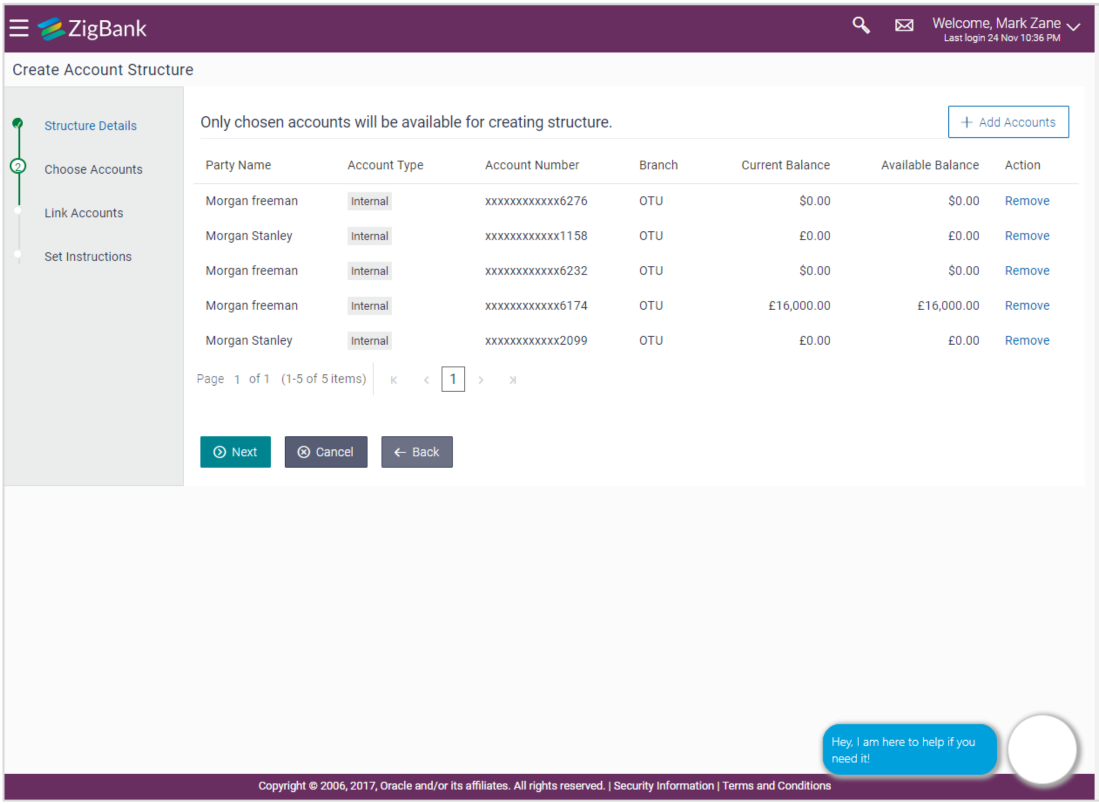
Field Description

Field Name	Description
Party Name	The name of the party linked to the user's account.
Account Type	Account type is displayed if internal or external.
Account Number	Account numbers of the user in masked format.
Branch	This name of the bank branch of the user's account.
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.

2. In **the Add Accounts** screen, select the accounts that you want to add in the structure.
   OR
   In the **Search By party Name, Account Number** field, enter and search the specific account numbers that you want to add for structure creation.
3. Click **Add**. The selected account is added.

Create Account Structure - Added Accounts

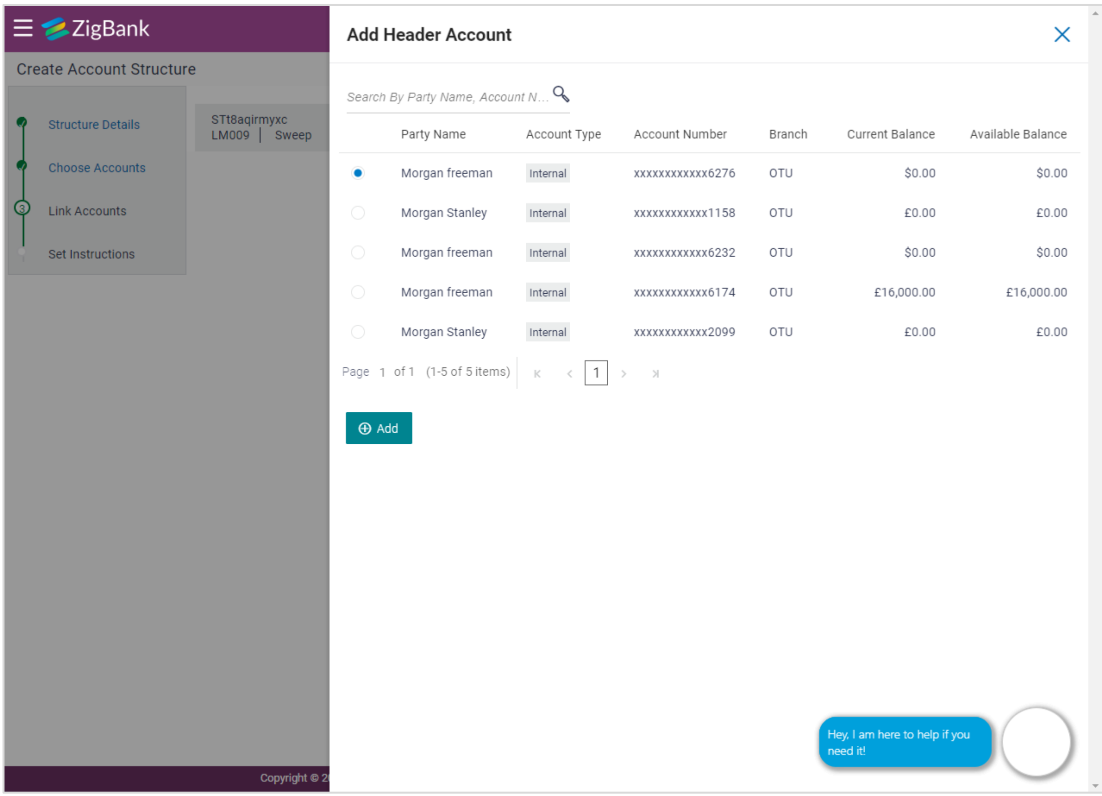
The following screen displays the filtered account list for creating structure. User can choose remove the accounts from the list or can add more accounts using 'Add Accounts' button.



4. Click **Next**. The Create Account Structure - **Add Header Accounts** screen appears.
   OR
   Click **Add Accounts** to add more accounts.
   OR
   Click the **Remove** link against the added account, if you want to remove the account from the structure creation.
   OR
   Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.

Create Account Structure - Add Header Account

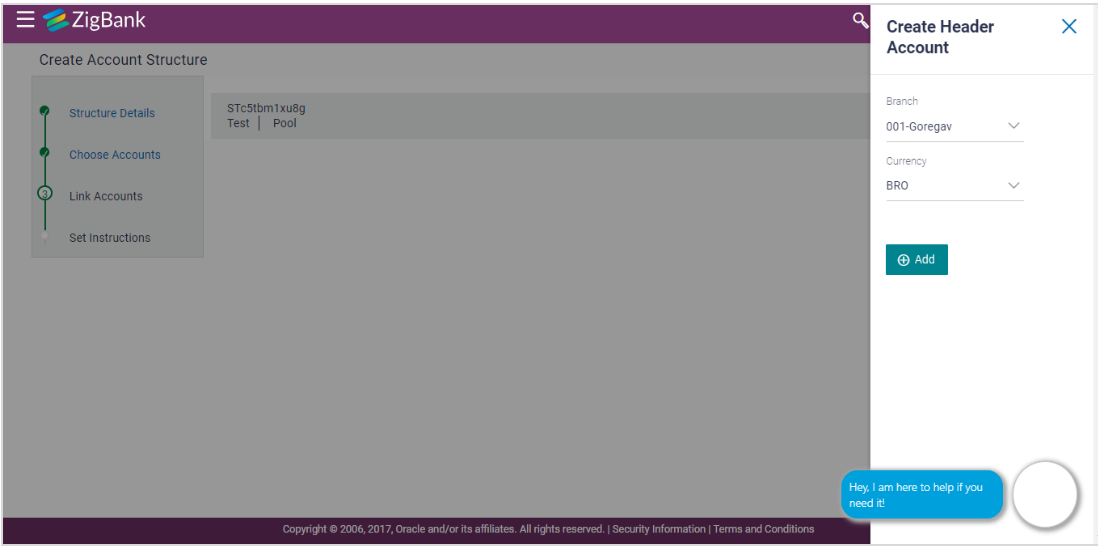
As a part of following step, user can select the header account in which the funds will concentrated. The filtered account list will appear on the screen. In case of a Sweep type of structure, user will be expected to select one of the real account from the chosen account list as header account.



5. In the **Add Header Accounts** screen, select the accounts that you want to add as a header.
   OR
   In the **Search By party Name, Account Number** field, enter and search the specific account number that you want to add as a header.
6. Click **Add**. The selected account is added as a header account.

Create Account Structure - Create Header Account

As a part of following step, user can create the notional header account in which the funds will concentrated. User is expected to select the bank branch and currency in which the notional header account to be added. This step will be displayed if the account structure you are creating is either 'Pool' or 'Hybrid'.

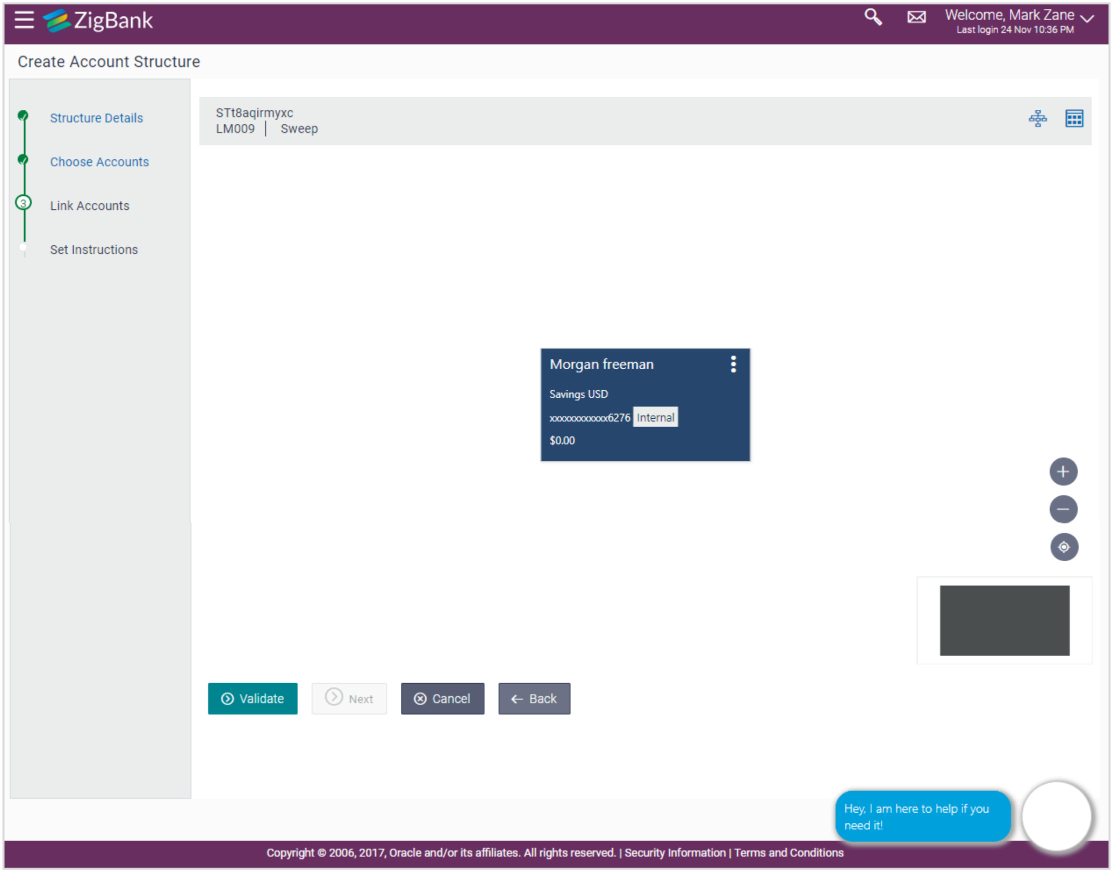


Field Description

Field Name	Description
Branch	Select the branch in which the notional header account to be opened. All bank branches in which the notional account opening is permitted are listed for selection.
Currency	Select the currency in which the notional header account to be opened. All permissible currencies in which the notional account can be opened are listed for selection.

7. In the **Create** Header Accounts **screen**, select the **Branch** and the **Currency** to open the notional header account.
8. Click **Add**. The dummy account is added as a header account. (Notional Account will be created once the account structure creation request is saved).

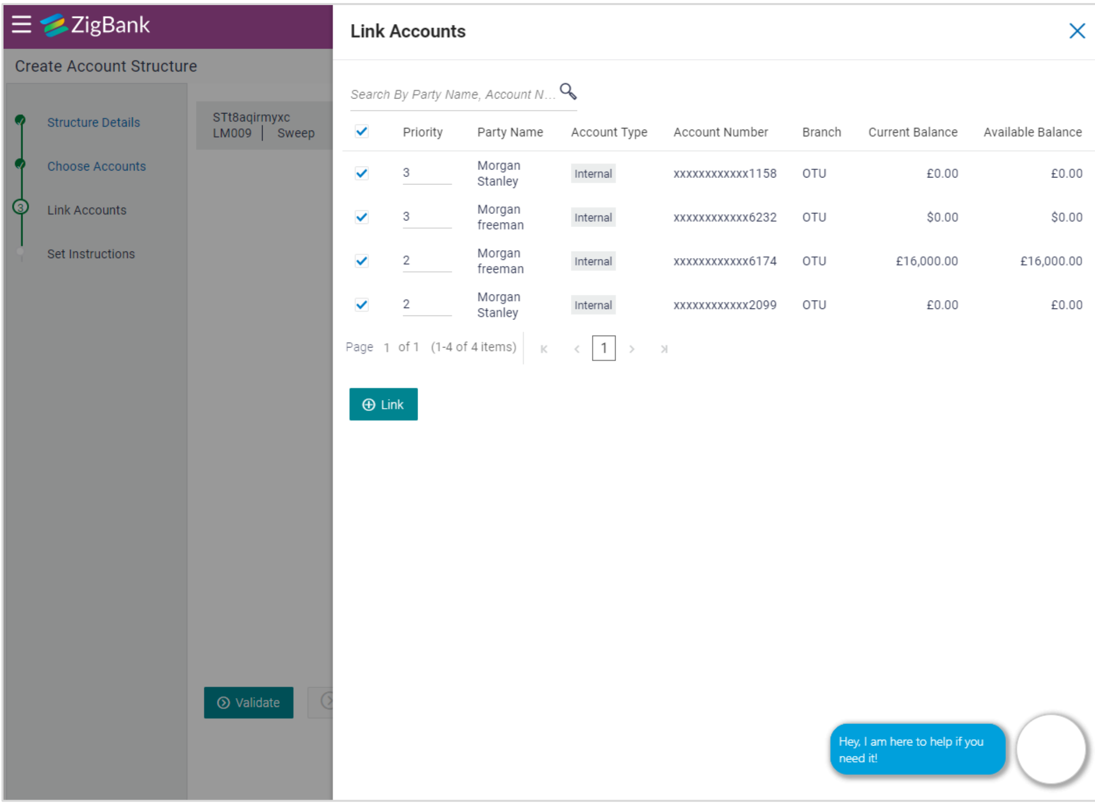
Add Header Account



9. Click ⋮ and then **Link** on the Account Header card.
   The **Create Account Structure - Link Accounts** screen appears.
   OR
   Click **Remove**. A Remove pop appears confirming the removal of accounts.
   Click **OK**, if you want to remove the added header and child accounts.
   OR
   Click **Cancel** to cancel the removing process.

4.3.3 Create Account Structure - Choose Accounts - Link Accounts

Once the header account is selected, you can further link the child accounts. You can pick and choose the accounts to be linked to the selected header/parent account. The filtered account list will appear for linking the accounts.



Field Description

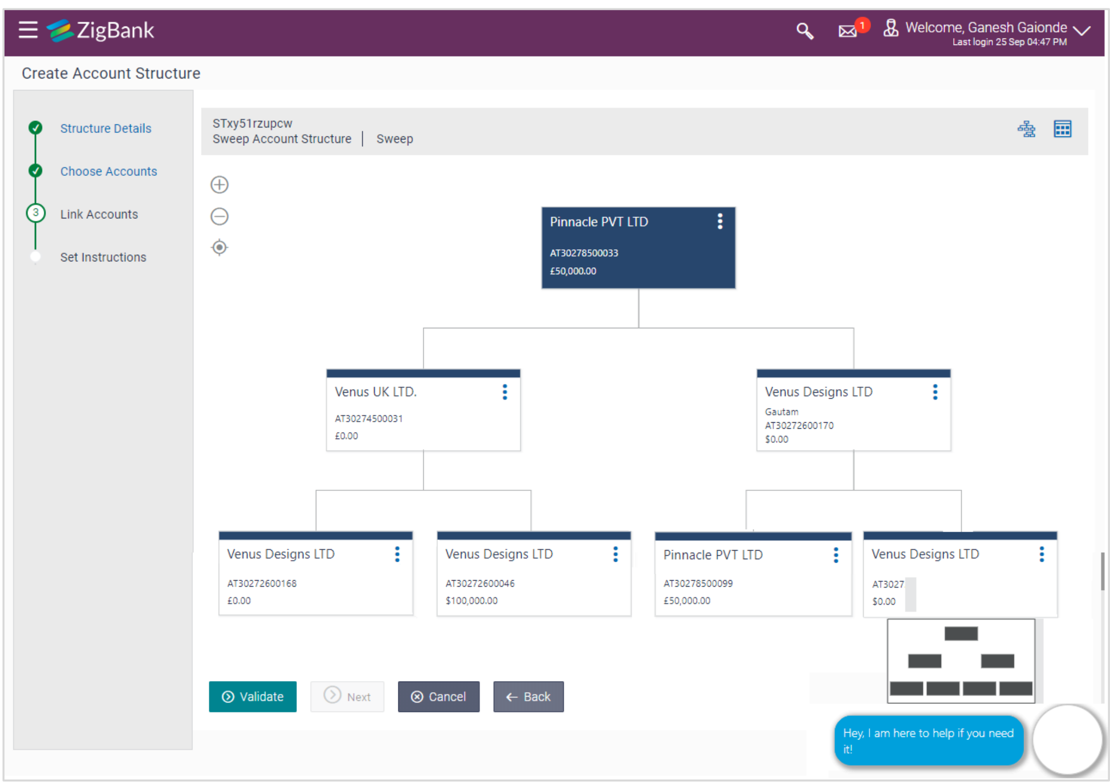
Field Name	Description
Priority	The priority in which the child accounts are to be linked to the parent account. This field will be shown, only in case of the sweep instructions are being set up.
Party Name	The name of the party linked to the user's account.
Account Type	Account type is displayed if internal or external.
Account Number	Account numbers of the user in masked format.
Branch	This name of the bank branch of the user's account.

Field Name	Description
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.

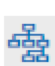
1. In the Priority field, enter the value against each account to define the priority to be linked
2. Select the accounts that you want to link to the header account.
   OR
   In the **Search By party Name, Account Number** field, enter and search the specific account numbers that you want to link to the header account.
3. Click **Link**. The selected account is linked.

Create Account Structure - Choose Accounts - Validate

After creating a structure, you will have to validate the structure. Once the validation is successful, you can set up the instructions and reallocation method for each account pair.

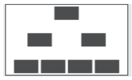


4. Click **Validate**. The success message appears on the screen.
   OR

   Click  to view the account structure in tree format.
   OR

   Click  to view the account structure in the tabular format.

OR

Click the  Panning Window to move the structure with in the screen.

OR

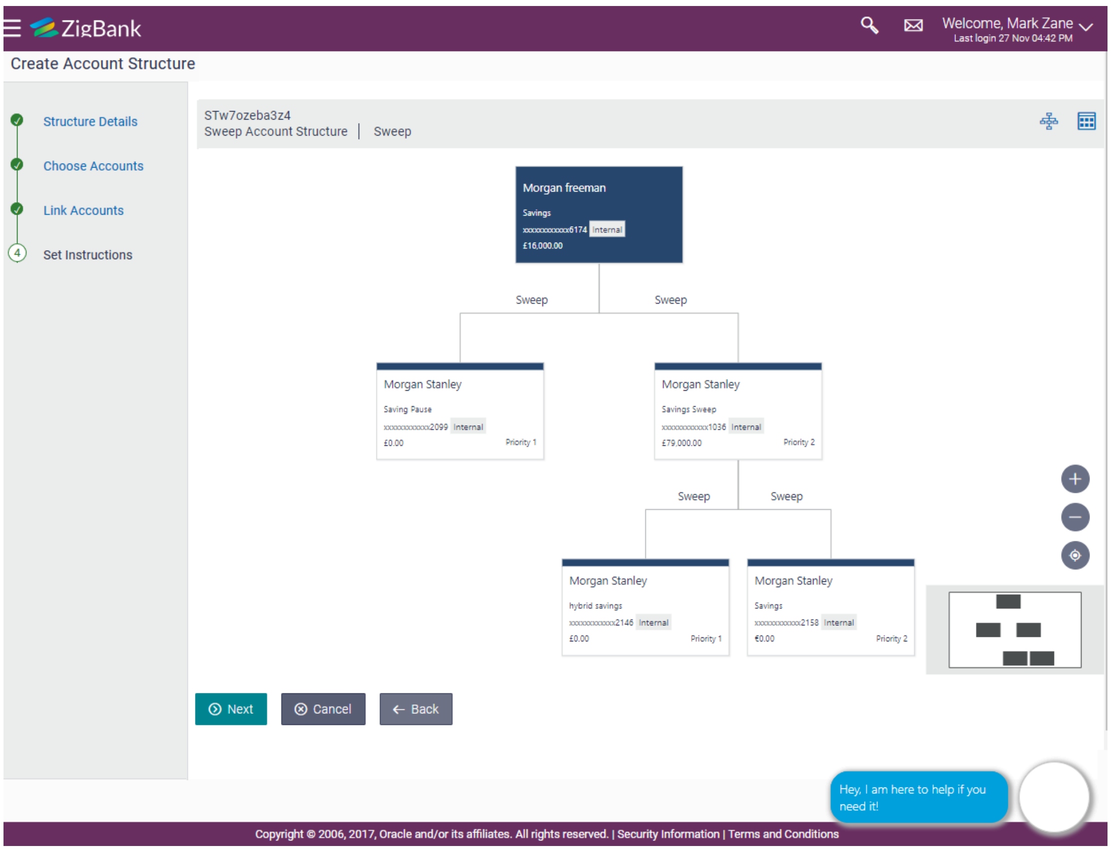
Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.

OR

Click **Back** to navigate back to the previous screen.

5. Click **Next**. The **Create Account Structure – Link Accounts** screen appears.

Create Account Structure – Link Accounts

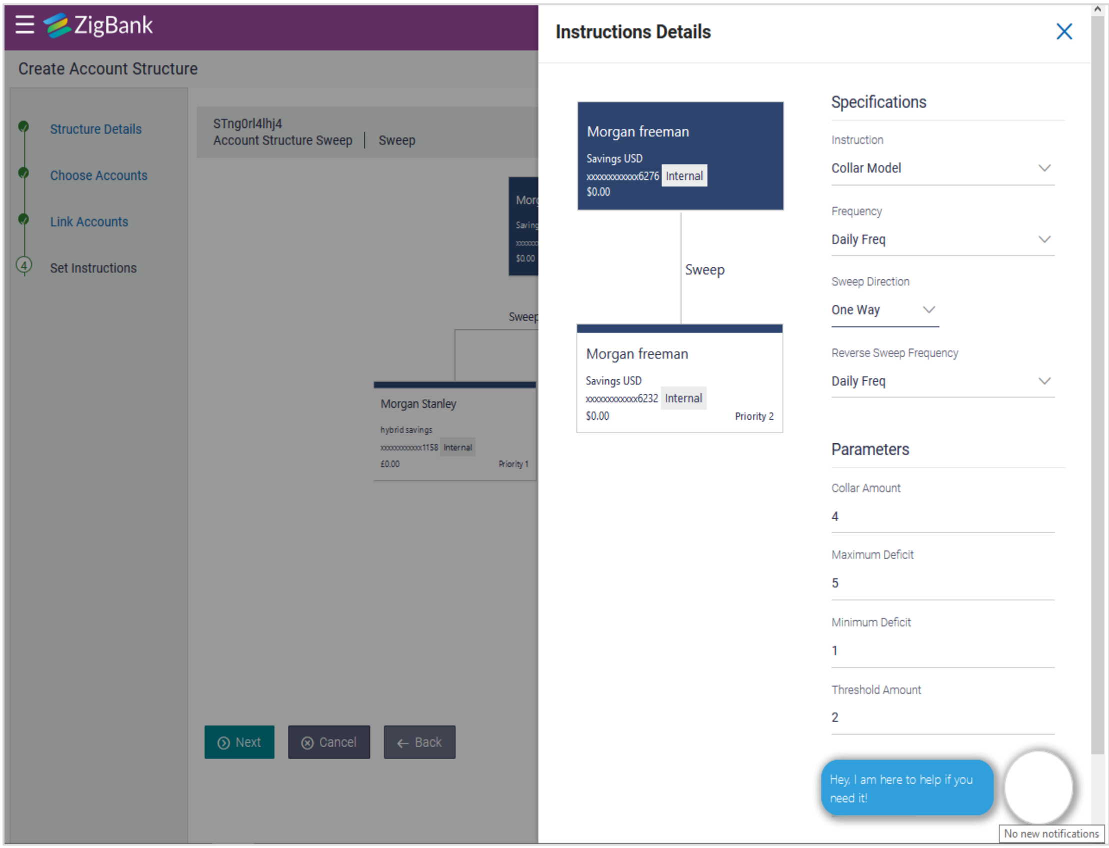


6. If you have selected **Sweep** option from the **Structure Type** list:

   a. Click the link available between parent and child account in the sweep account structure. The **Create Account Structure – Instruction Details** screen appears.

4.3.4 Create Account Structure – Instruction Details / Reallocation Method

The sweep instructions set between an account pair along with the parent and child account information is displayed on the screen.



Field Name	Description
Specifications	
Instruction	Specify the cash concentration method set between the account pair. Value defined as a part of 1st step will be shown in an editable form.
Frequency	Specify frequency at which the sweep is to be executed. Value defined as a part of 1st step will be shown in an editable form.
Sweep Direction	Select the sweep direction between the account pair. 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

Field Name	Description
Reverse Sweep Frequency	Specify the reverse sweep priority between the account pair. Value defined as a part of 1st step will be shown in an editable form.
Parameters	
Collar Amount	The collar amount set for executing sweep is displayed. This field appears for if you have selected **Collar Model** from **Instruction Type** list. Value set at the Core Banking Application is displayed in an editable form.
Maximum	Enter the maximum amount for executing sweep. Value set at the Core Banking Application is displayed in an editable form.
Maximum Deficit	Enter the maximum deficit amount for executing sweep. Value set at the Core Banking Application is displayed in an editable form.
Minimum	Enter the minimum amount for executing sweep. Value set at the Core Banking Application is displayed in an editable form.
Minimum Deficit	Enter the minimum deficit amount for executing sweep. Value set at the Core Banking Application is displayed in an editable form.
Threshold Amount	Enter the threshold amount for which the sweep is to be executed. Value set at the Core Banking Application is displayed in an editable form.
Multiple	Enter the amount in multiples of which the sweep is to executed. Value set at the Core Banking Application is displayed in an editable form.

a. From the **Instruction** list, select the appropriate option.

b. From the **Frequency** list, select the appropriate frequency.

c. From the **Sweep Direction** list, select the appropriate option.

d. From the **Reverse Sweep Frequency** list, select the appropriate option.

e. In the **Collar Amount** field, enter the value for collar amount, if you have selected **Collar Model** from **Instruction Type** list.

f. In the **Maximum** field, enter the value.

g. In the **Maximum Deficit** field, enter the value for deficit.

h. In the **Minimum** field, enter the value, if required.

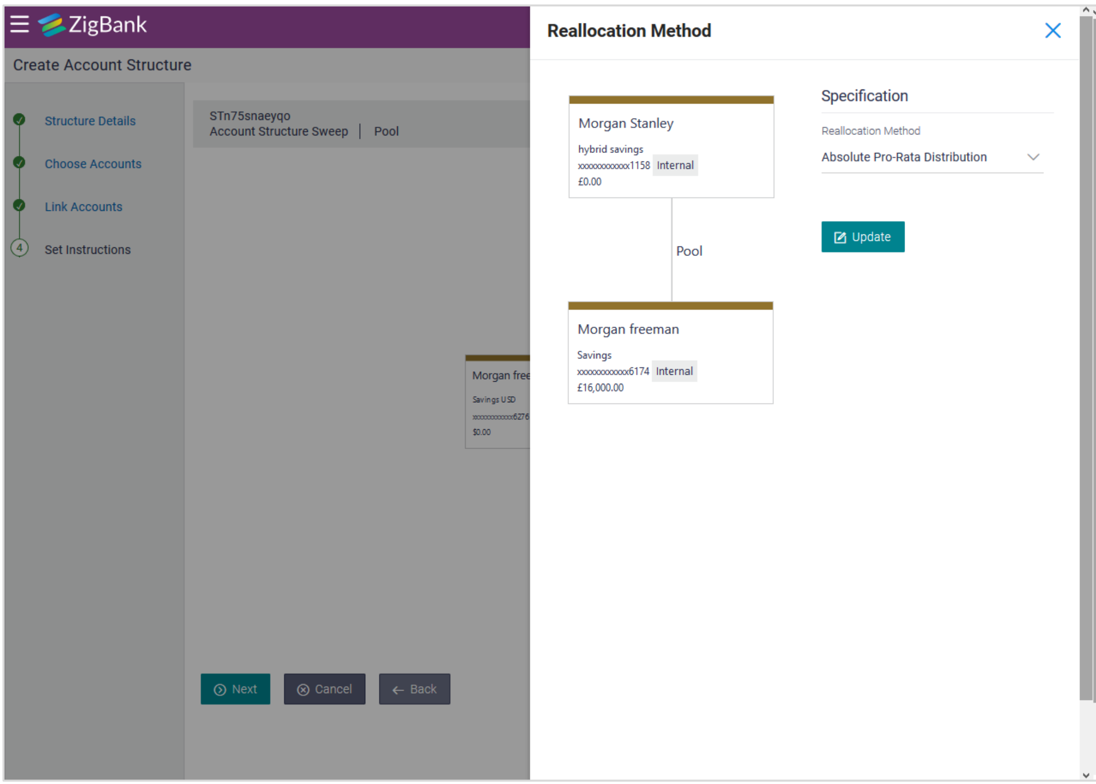
i. In the **Minimum Deficit** field, enter the value for deficit.

j. Click ✕ to close the overlay displayed.

1. If you have selected **Pool** option from the **Structure Type** list:

   a. Click the link available between parent and child account in the pool account structure. The **Create Account Structure – Reallocation Method** screen appears.

Reallocation Method



Field Name	Description
Specifications	
Reallocation Method	Reallocation method set at the parent and child account pair is displayed.

b. From the **Reallocation Method** list, select the appropriate option.

c. Click **Update**.

Note: In case of Hybrid type of account structure, user has to set both Instruction Details and reallocation Method.

2. Click **Next**.
   The **Create Account Structure - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click the **View Account Structure** link to view the created structure details. The Structure Details overlay appears.
   OR
   Click **Cancel** to navigate to **Dashboard** Screen.
   OR
   Click **Back** to navigate back to the previous screen.

3. The success message appears along with the transaction reference number, status and structure details.
   Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Overview** to go to the liquidity management dashboard.
   OR
   Click **List Structure** to view the complete list of account structures.
   OR
   Click **Download Structure Details** to download the created structure.
   OR
   Click **Create New Structure** to create a new account structure.

4.4 Edit Account Structures

OBDX enables the corporate user to edit the account structure details. A user can add or remove the linked accounts and also can change the instructions set between an account pair. The account structure details are displayed in an editable mode. Incase if any new accounts are added in the structure, the user is expected to provide the linkage and provide the instructions between child and parent account.

How to reach here:

Dashboard > Toggle menu > Liquidity Management > Overview > Structure List > View Account Structure Details > Edit Structure

OR

Dashboard > Toggle menu > Liquidity Management > Structure List > View Account Structure Details > Edit Structure

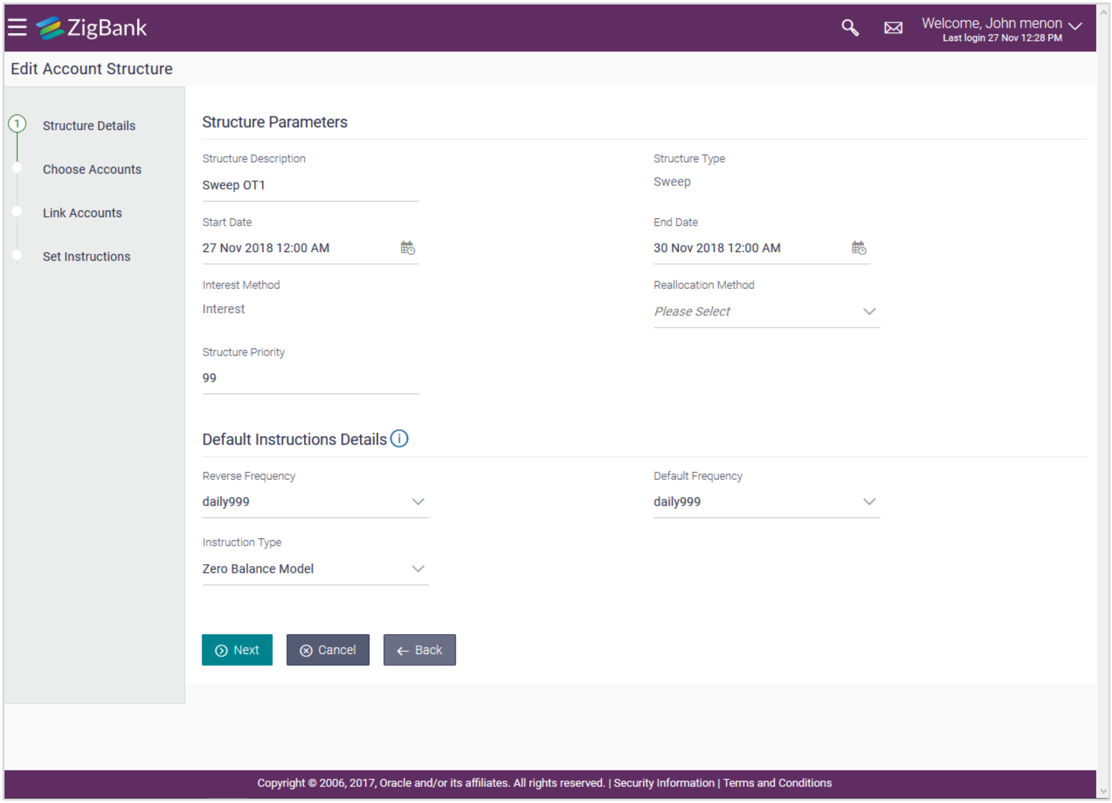
To edit an account structure:

1. In the **Account Structure** page, click the **Account Structure** card, of which you want to edit the details. The **View Account Structure Details** screen appears.

2. Click ••• and then **Edit Structure** to edit the details of the account structure. The **Structure Parameters** screen appears in the editable form.

Edit Account Structure - Structure Parameters

Account structure parameters, linkage between the accounts, instructions will be shown editable form. User can choose to edit the structure level information, can add new accounts and linkage or remove the existing account linkage. Also user can edit the instructions set up for each account pair.



Field Description

Field Name	Description
Structure Description	The name of the account structure will be displayed in an editable mode.
Structure Type	The type of account structure will be shown, no modification will be allowed. The options are: • Sweep - Funds moved physically between the parent and child account pairs • Pool - Notional movement of funds, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances • Hybrid - A structure is a combination of sweep and pool instructions
Start Date	The date from which the account structure execution should take place. If the date and time is of future, then the information will be shown in an editable format.

Field Name	Description
End Date	The date until which the account structure execution should take place. If the date and time is of future, then the information will be shown in an editable format.
Interest Method	The method by which the interest is calculated. The options are: • Advantage • Interest • Optimization This field appears if structure type is **Pool**. Else will be defaulted to ‘Interest’ for Sweep’ and ‘Hybrid’ structure types.

Field Name	Description
Reallocation Method	The method in which the interest is shared with the participating accounts with in the account structure. The options are: • Absolute Pro-Data Distribution - Absolute balances of all accounts are considered and the interest is shared proportionally to all accounts. • Central Distribution - The interest arrived at is credited to one central account, which can be any one of the participating accounts or a separate account. • Even Direct Distribution - Interest reward is evenly spread across all accounts with positive balances • Even Distribution - The interest is evenly distributed among the participating accounts. • Fair Share Distribution - 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. • No Reallocation - No interest is paid back to the child accounts • Percentage Based Distribution - Pre defined percentage of the interest is distributed among the participating accounts • Reallocation with benefit - Interest is allocated back to the child account with the additional benefits of accumulation. • Reallocation without benefits - Interest is allocated back to child account but without the additional benefits of accumulation. • Reverse Fair Share Distribution - 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. The information will be displayed in an editable form.
Central Account	The account in which the interest arrived is credited to one central account, which can be any one of the participating accounts or a separate account. This field appears if you select **Central Distribution** from the **Reallocation Method** list. The information will be displayed in an editable form.
Structure Priority	The priority of the account structure. The information will be displayed in an editable form.

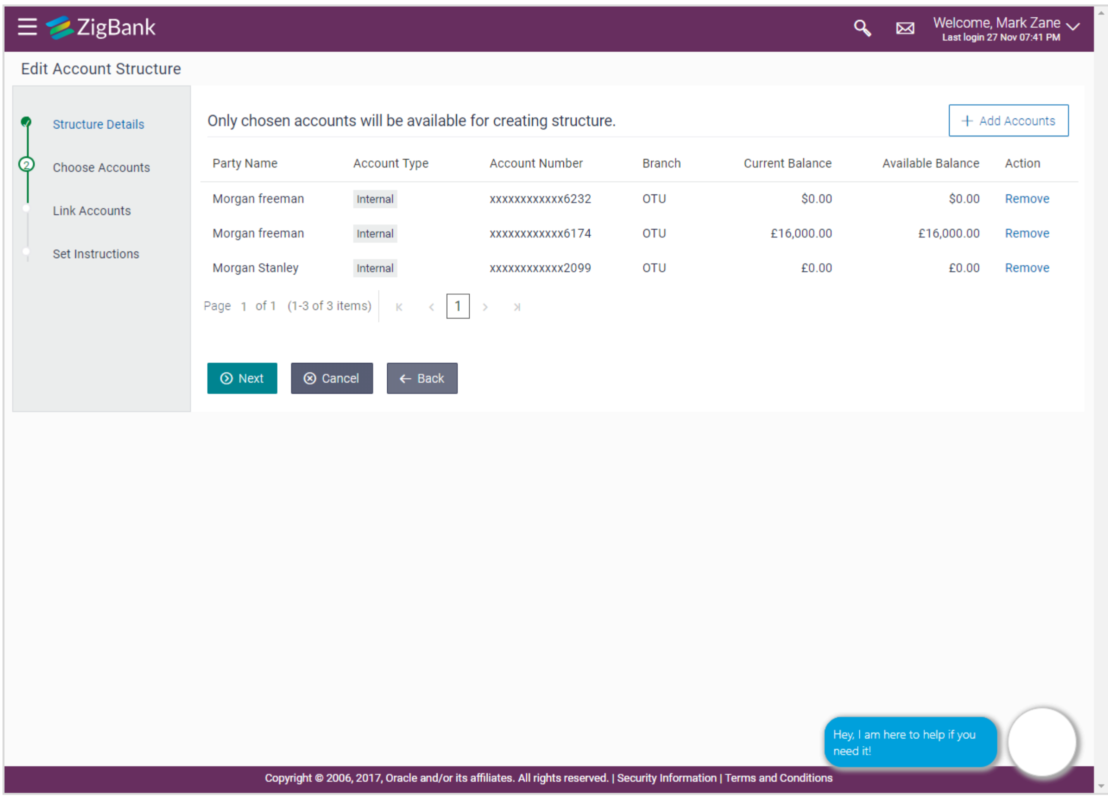
Field Name	Description
Default Instructions Details	
This section appears when the structure type is selected as **Sweep** or **Hybrid**.	
(Information specified here is defaulted at each parent-child account pair whereas user can override and define a specific frequency for a specific pair of account as a part for instruction set up.)	
Reverse Frequency	The reverse frequency at which the reverse sweep for account structure should be executed. The list displays all the frequencies maintained in the core banking application.
Default Frequency	The default frequency at which the account structure should be executed. The list displays all the frequencies maintained in the core banking application.
Instruction Type	The instruction type that is to be applied to the structure. The options are: • Zero Balance Model • Fixed Amount Model • Collar Model • Target Model - Constant • Target Model - Fixed • Threshold Model • Percentage Model • Range Based Model • Cover Overdraft Model This field appears if you select **Sweep** or **Hybrid** from the **Structure Type** list.

3. In the **Structure Description** field, edit the name of the account structure, if required.
4. From the **Start Date** and **End Date** list, select the appropriate date to set up the instruction, if required.
5. From the **Reallocation Method** list, select the appropriate reallocation method, if required.
6. In the **Structure Priority** field, edit the priority of the account structure, if required.
7. In the **Default Instructions Details** section, select the Reverse Frequency and Default Frequency for the structure, if required.
8. From the **Instruction Type** list, select the appropriate instruction type for **Sweep** or **Hybrid Structure Type**, if required.
9. Click **Next**. The **Edit Account Structure - Choose Accounts** screen appears
   OR

Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.

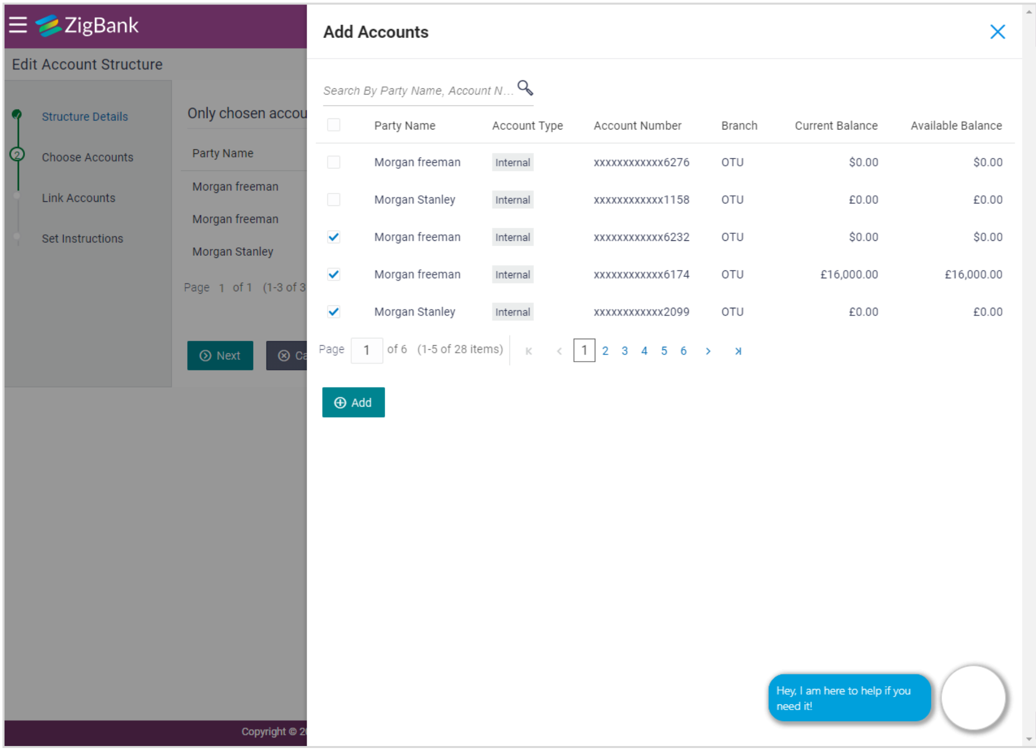
Note: The field **Structure Type** and **Interest Method** cannot be edited.

Edit Account Structure - Choose Accounts



10. Click **Add Accounts**. The **Edit Account Structure - Add Accounts** screen with the list of account to be chosen for adding in the structure appears.
OR
Click the **Remove** link to remove the added account.

Edit Account Structure - Add Accounts

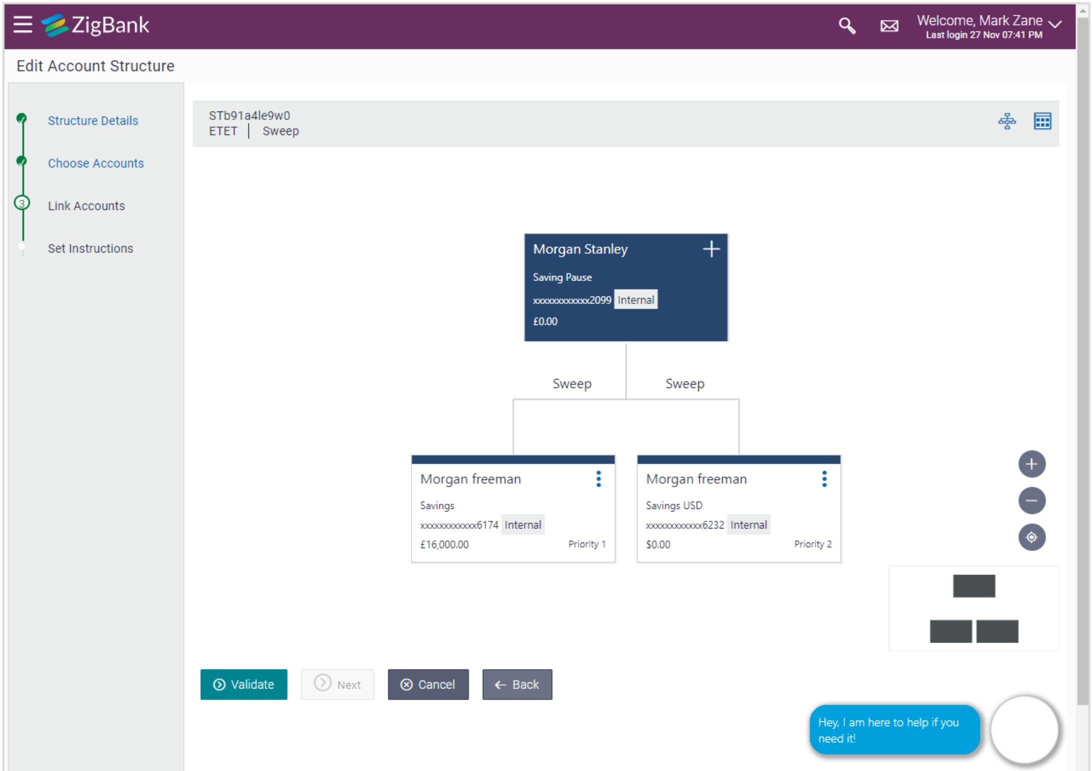


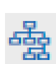
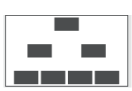
Field Description

Field Name	Description
Party Name	The name of the party linked to the user's account.
Account Type	Account type is displayed if internal or external.
Account Number	Account numbers of the user in masked format.
Branch	This name of the bank branch of the user's account.
Current Balance	The current balance in the account.
Available Balance	The available balance in the account.

11. In the **Add Accounts** screen, select the accounts that you want to add in the structure.
    OR
    In the **Search By party Name, Account Number** field, enter and search the specific account numbers that you want to add for structure creation.
12. Click **Add**. The selected account is added.
13. Click **Next**. The **Edit Account Structure – Choose Accounts - Validate** screen appears.

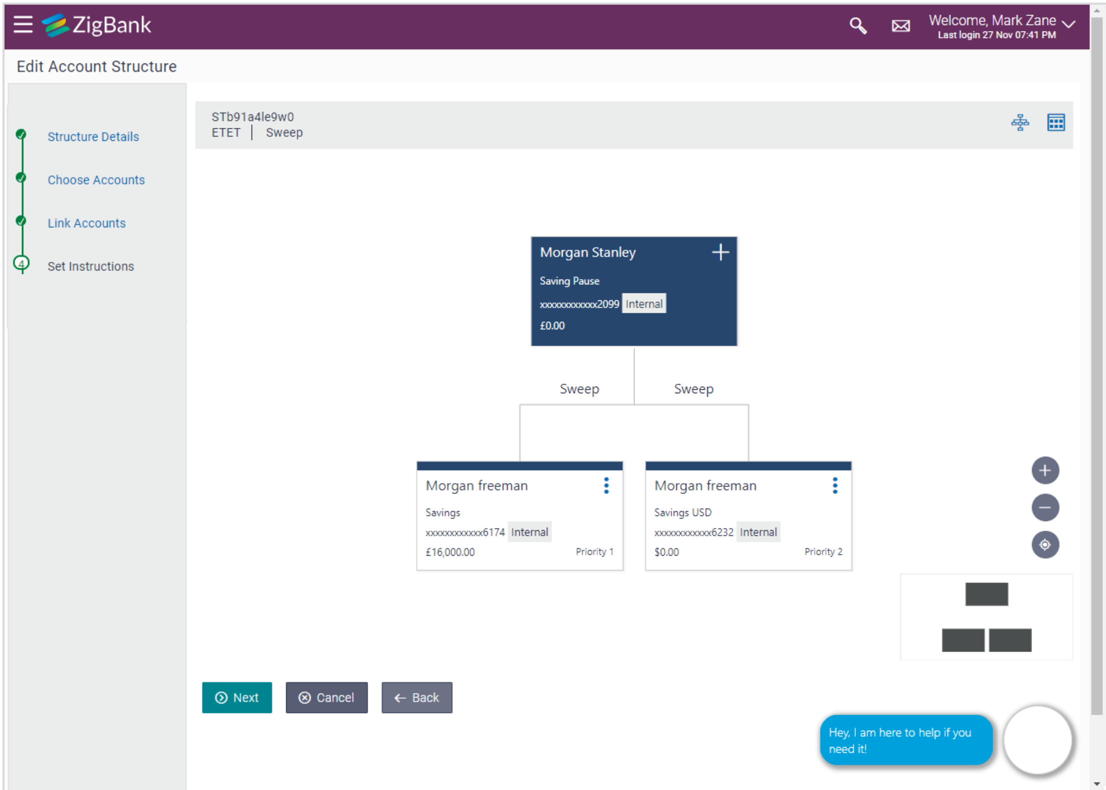
Edit Account Structure - Choose Accounts - Validate



14. Click  and then **Link** on the Account Header card.
    The **Link Accounts** screen appears.
    OR
    Click **Remove** if you want to remove the account from the structure.
15. Select the accounts that you want to link to the header account.
    OR
    In the **Search By party Name, Account Number** field, enter and search the specific account numbers that you want to link to the header account.
16. Click **Link**. The selected account is linked.
17. Click **Validate**. The success message appears on the screen.
    OR
    Click  to view the account structure in tree format.
    OR
    Click  to view the account structure in the tabular format.
    OR
    Click the  Panning Window to move the structure with in the screen.
    OR
    Click **Cancel** to cancel the operation, and navigate back to 'Dashboard'.
    OR
    Click **Back** to navigate back to the previous screen.

18.Click **Next**. The **Edit Account Structure – Link Accounts** screen appears.

Edit Account Structure – Link Accounts

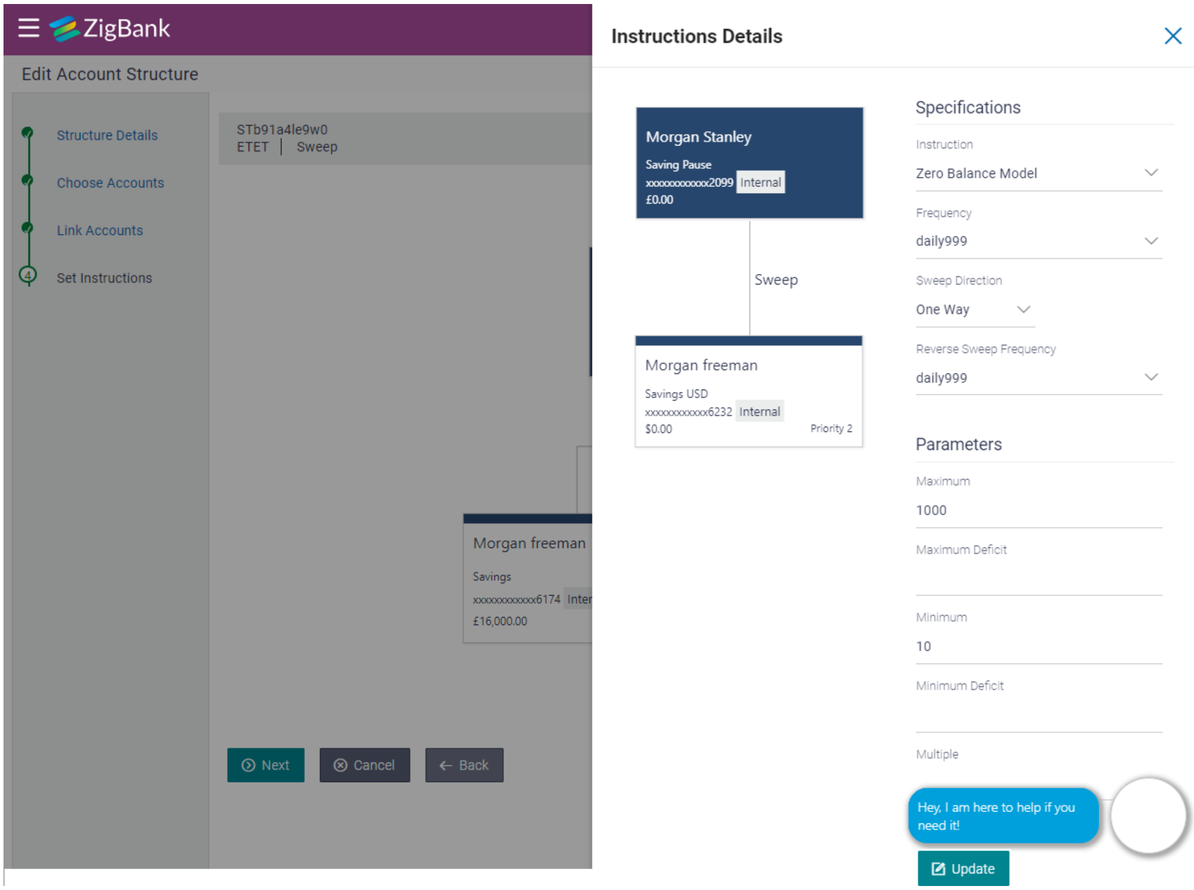


19.For the **Sweep** type of **Account Structure**:

a. Click the link available between parent and child account in the sweep account structure. The **Edit Account Structure – Instruction Details** screen appears.

Edit Account Structure – Instruction Details / Reallocation Method

The sweep instructions set between an account pair along with the parent and child account information is displayed on the screen.



Field Name	Description
Specifications	
Instruction	Cash concentration method set between the account pair is displayed in editable form. In case if any information set as a part of 1st screen that can be modified at the account pair level.
Frequency	Frequency at which the sweep is executed is displayed in editable form. In case if any information set as a part of 1st screen that can be modified at the account pair level.

Field Name	Description
Sweep Direction	Sweep direction set between the account pair is displayed for existing account pairs. For new account pairs, user will be expected to set the details. 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.
Reverse Sweep Frequency	Reverse sweep priority set between the account pairs is displayed in editable form. In case if any information set as a part of 1st screen that can be modified at the account pair level.
Parameters	
Collar Amount	The collar amount set for executing sweep is displayed in an editable form. In case if any information set as a part of 1st screen that can be modified at the account pair level. This field appears for if you have selected **Collar Model** from **Instruction Type** list.
Maximum	Maximum amount set for executing sweep is displayed in an editable form.
Maximum Deficit	Maximum deficit amount set for executing sweep is displayed in an editable form.
Minimum	Minimum amount set for executing sweep is displayed in an editable form
Minimum Deficit	Minimum deficit amount set for executing sweep is displayed in an editable form.
Threshold Amount	The threshold amount for which the sweep is executed is displayed in an editable form.
Multiple	The amount in multiples of which the sweep is executed is displayed in an editable form.

b. From the **Instruction** list, select the appropriate option.

c. From the **Frequency** list, select the appropriate frequency.

d. From the **Sweep Direction** list, select the appropriate option.

e. From the **Reverse Sweep Frequency** list, select the appropriate option.

f. In the **Collar Amount** field, enter the value for collar amount, if you have selected **Collar Model** from **Instruction Type** list.

g. In the **Maximum** field, edit the value, if required.

h. In the **Maximum Deficit** field, edit the value for deficit, if required.

i. In the **Minimum** field, edit the value, if required.

j. In the **Minimum Deficit** field, edit the value for deficit, if required.

k. In the **Threshold Amount** field, edit the value for amount, if required.

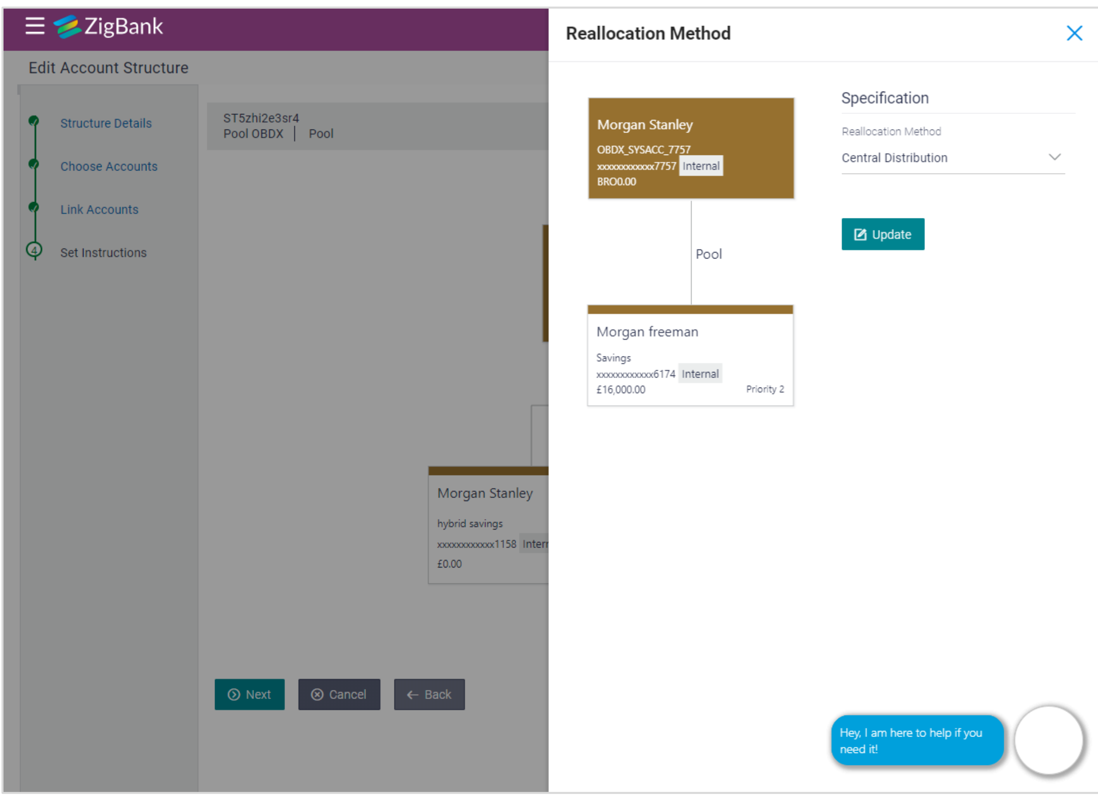
l. In the **Multiple Amount** field, edit the value for amount, if required.

m. Click to close the overlay displayed.

20. For the **Pool** type of **Account Structure**:

a. Click the link available between parent and child account in the pool account structure. The **Edit Account Structure – Reallocation Method** screen appears.

Reallocation Method



Field Name	Description
Specifications	
Reallocation Method	Reallocation method set at the parent and child account pair is displayed in an editable form. In case if any information set as a part of 1st screen that can be modified at the account pair.

b. From the **Reallocation Method** list, select the appropriate option.

c. Click **Update**.

Note: In case of **Hybrid** type of account structure, user has to set both Instruction Details and reallocation Method.

---

21. Click **Next**.
    The **Edit Account Structure - Review** screen appears. Verify the details, and click **Confirm**.
    OR
    Click the **View Account Structure** link to view the structure details. The **Structure Details** overlay appears.
    OR
    Click **Cancel** to navigate to **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

22. The success message appears along with the transaction reference number, status and structure details.
    Click **Go To Dashboard** to go to **Dashboard** screen.
    OR
    Click **Overview** to go to the liquidity management dashboard.
    OR
    Click **List Structure** to view the complete list of account structures.
    OR
    Click **Download Structure Details** to download the created structure.

4.5 Execute Account Structure

This option allow the corporate user to execute account structure.

To execute account structure temporarily:

1. In the **Account Structure** page, click the **Account Structure** card, of which you want to execute. The **View Account Structure Details** screen appears.

2. Click and then **Execute Structure**.
   The **Execute Structure - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click the **View Account Structure** link to view the structure details. The **Structure Details** overlay appears.
   OR
   Click **Cancel** to navigate to **Dashboard** Screen.
   OR
   Click **Back** to navigate back to the previous screen.

3. The success message appears along with the transaction reference number, status and structure details.
   Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Overview** to go to the liquidity management dashboard.
   OR
   Click **List Structure** to view the complete list of account structures.

4.6 Pause-Resume Account Structure

These options allow the corporate user to pause/ resume the execution of the account structure temporarily.

To pause the account structure temporarily:

1. In the **Account Structure** page, click the **Account Structure** card, of which you want to pause temporarily. The **View Account Structure Details** screen appears.
2. Click and then **Pause Structure**.
   The **Pause Structure - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click the **View Account Structure** link to view the structure details. The **Structure Details** overlay appears.
   OR
   Click **Cancel** to navigate to **Dashboard** Screen.
   OR
   Click **Back** to navigate back to the previous screen
3. The Verification screen appears if the transaction is configured for Two Factor Authentication.
4. The success message appears along with the transaction reference number, status and structure details.
   Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Overview** to go to the liquidity management dashboard.
   OR
   Click **List Structure** to view the complete list of account structures.

4.6.1 Resume Account Structure

This option allows the corporate user to resume the execution of the account structure that are paused temporarily.

To resume the account structure temporarily:

1. In the **Account Structure** page, click the **Account Structure** card, of which you want to resume. The **View Account Structure Details** screen appears.
2. Click and then **Resume Structure**.
   The **Resume Structure - Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click the **View Account Structure** link to view the structure details. The **Structure Details** overlay appears.
   OR
   Click **Cancel** to navigate to **Dashboard** Screen.
   OR
   Click **Back** to navigate back to the previous screen.
3. The Verification screen appears if the transaction is configured for Two Factor Authentication.
4. The success message appears along with the transaction reference number, status and structure details.
   Click **Go To Dashboard** to go to **Dashboard** screen.
   OR
   Click **Overview** to go to the liquidity management dashboard.

OR
Click **List Structure** to view the complete list of account structures.

Home

5. Sweep Log

Through this feature, the corporate user can search and view the sweeps of specific account structure that are to be executed on the same day or at the future date or already executed sweeps or the sweep instructions that went into an exception while execution.

All the sweeps are listed on the screen as records with details such as the date and time on which the sweep is due for execution/ executed/ went for exception, the structure details, structure type, sweep instruction source account and destination account of sweep. The user can download the log details whenever required.

Prerequisites:

- Transaction access is provided to corporate user
- Account structures with sweep instructions are maintained

Features supported in application

Following transactions are allowed under Upcoming Payments

- View and download Upcoming/ executed / exception Sweeps

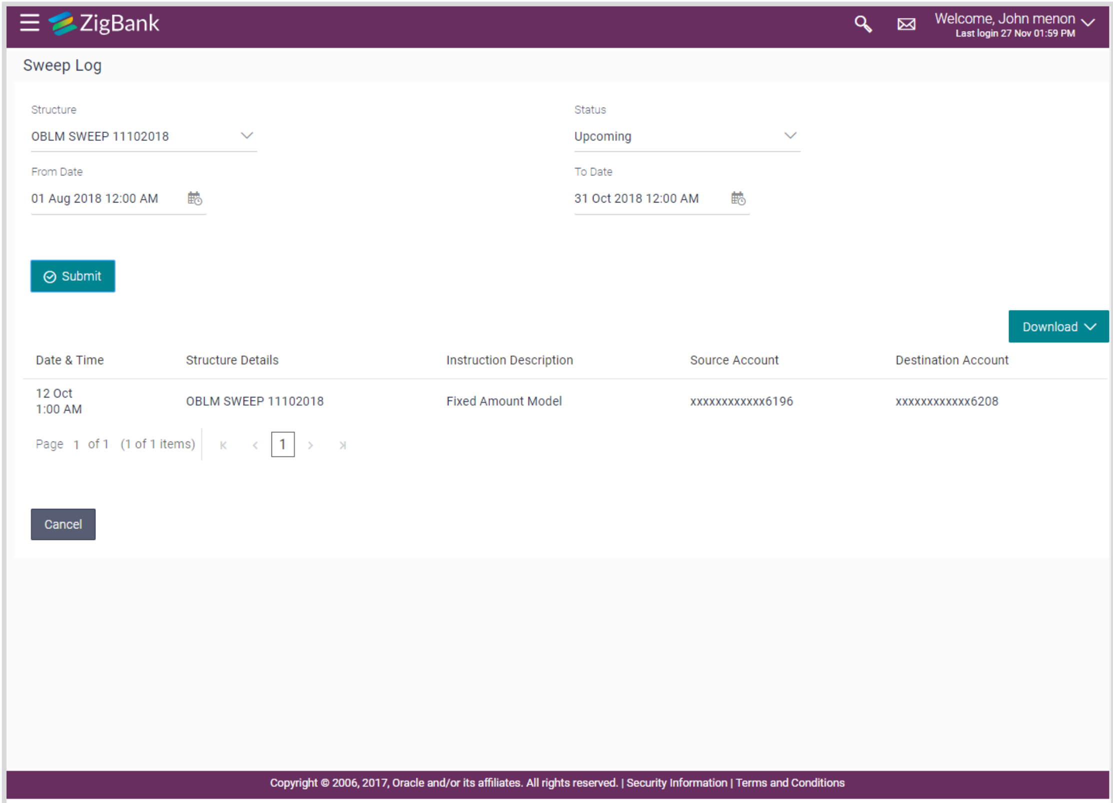
How to reach here:

Dashboard > Toggle menu > Liquidity Management > Overview > View Sweep Log > Sweep Log
OR
Dashboard > Toggle menu > Liquidity Management > View Sweep Log

To search and view the instruction details:

1. Navigate to **Sweep Log** screen.

Sweep Log



Field Description

Field Name	Description
Structure	Select the account structure to search and view the sweeps. The drop-down lists all the structures maintained in the system under a party.
Status	The status of the sweep. The options are: • Upcoming • Executed • Exception
From Date	Specify the start date and time from which you want to view the sweeps.
To Date	Specify the end date and time till which you want to view the sweeps.
Search Results	
Date & Time	The date and time of execution of sweeps.

Field Name	Description
Structure Details	The name of the account structure.
Instruction Description	The instruction type that is maintained in the system for a sweep. The instruction types are: • Zero Balance Model • Fixed Amount Model • Collar Model • Target Model - Constant • Target Model - Fixed • Threshold Model • Percentage Model • Range Based Model • Cover Overdraft Model
Source Account	The source account from which funds are to be moved. The field appears if **Upcoming** and **Exception** options are selected from the **Status** field.
Destination Account	The destination account to which funds are to be moved. The field appears if **Upcoming** and **Exception** options are selected from the **Status** field.
Sweep Out Account	An account from which an amount is swept out. The field appears if **Executed** option is selected from the **Status** field.
Sweep Out Amount	An amount which is swept out from an account. The field appears if **Executed** option is selected from the **Status** field.
Exchange Rate	A rate at which the amount is swept out from an account in case if the sweep in and sweep out accounts are different currencies. The field appears if **Executed** option is selected from the **Status** field.
Sweep In Account	An account in which an amount is swept in. The field appears if **Executed** option is selected from the **Status** field.
Sweep In Amount	An amount which is swept in to an account. The field appears if **Executed** option is selected from the **Status** field.

2. From the **Structure** list, select the account structure.
3. From the **Status** list, select the status of the sweep.

4. From the **From Date** and **To Date** list, select the dates to view the sweeps of specific account structure.
5. Click **Submit**. The search result displaying the sweeps of specific account structure based on the search parameters appear.
   OR
   Click Download to download the sweep logs in csv or pdf format.
   OR
   Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

Home

FAQs

1. **Will the 'Assets and Liabilities with Net Position' widget display the complete information of my holdings?**

   'Assets and Liabilities with Net Position' widget will show position based on only your internal and external current and savings accounts which are enabled for liquidity management.

2. **Will I be able to see my accounts and the details of the current and accounts which are enabled for liquidity management?**

   Yes, you can see the accounts enabled for liquidity management as a part of position by region widget and position by currency widget. This drill down provided on specific region and amounts will display the account break up.

3. **Top five sweeps in local currency and in cross currency will display the data of which period?**

   Out of box, the top 5 sweeps will be shown of last 30 days. Whereas the number of days are configurable.

4. **The account information displayed are the accounts which are mapped to me?**

   All the accounts which are enabled for liquidity management in core banking application under the party mapped to the logged in user will be shown.

5. **Incase at one level the number of accounts are more, then how will be the information will be shown in tree format?**

   If the number of accounts at specific level are more than the specified limits, then the total count of accounts will be shown which are not displayed at that level. Clicking on the link, user will be directed to a table format, in which all the accounts will be listed.

6. **What is the meaning of different colors given for the account boxes in tree format?**

   Different types of structures (Sweep, Pool and Hybrid) and statuses (Active and Paused) are depicted in different colors for easy identification in the account structures shown in the tree form.

7. **While building a structure, if I realize that I have missed to filter few accounts, can I go back and add more accounts?**

   Yes, you can go to the add account step and add or remove the accounts filtered for building a structure.

8. **In case of adhoc execution, will my scheduled execution also be initiated?**

   Adhoc execution will be a onetime execution and will be initiated once the request is fully authorized. Also your scheduled execution will be initiated on the date and time set by you at the structure level.

9. **Can I search the sweep logs of all account structures irrespective of the status of the structure?**

   Yes, you can search the sweep logs for the structures which are in active and paused state.

10. **In which formats can I download the log?**

    You can download the sweep log in PDF or in CSV formats.

11. **In case if the sweeps are already executed, can I also find the amount exchanged between the accounts?**

    Yes, you can find the sweep in and sweep out amount along with the currency exchange rate for the executed sweeps.