Liquidity Management User Guide

Oracle Banking Liquidity Management

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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.

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

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 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	Third Party Maintenance
Chapter 16	Glossary

1.5 Related Documents

The related documents include the Reports Manual

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. 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.

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
- Monitors and Batch Processing
- BVT Handling
- Simulations
- Dashboards
- Reports
- Real Time Liquidity Management
- Third Party Maintenance

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.

3.1 Zero Balance

In this method, all the balances from the sub account\child account are automatically transferred into the master account either at the EOD or on an Intraday basis 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.

When sweeping from major account to minor account the major account balance cannot go below Zero if unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to zero

3.2 Fixed Sweep

A fixed amount is transferred from the sub account to the main 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.

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

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.

When sweeping from major account to minor account the major account balance cannot go below Zero if unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to zero

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 have 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\Target Balance, the system will try to bring the child account balance to the target amount. (Constant Target)

If the child account balance is below the Target Balance, the system will try to bring the child account balance to zero. (Constant Target)

If the minor balance is below the minimum balance or is overdrawn, and the major balance is negative or not sufficient to cover the OD + minimum balance the system will not execute any sweep instruction

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.

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 unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to 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 once the Threshold is attained.

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 unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to zero

3.5 Collor

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

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 (Collor).

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 unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to zero

3.6 Percentage

In Percentage Sweeps a certain set percentage of funds available in the minor account is swept out to the parent account. The system supports both 1 way and 2-way sweeps.

1Way - Scenario

When the child account balance is above zero system will sweep a certain percentage (preset) of the balance to the parent account

2Way - Scenarios

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 unlimited OD is not selected at the account level. If it is checked then, sweeps can be executed without any limit to cover the child overdrafts till all the minor account balances are set to 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.

3.9 Cover Overdrafts

In this type Sweeps are executed by the system only to cover overdrafts in parent or child accounts

Child to Parent (Cover Overdrafts) 1 Way

If the balance in the parent account is greater than or equal to zero system will not perform any sweep

Sweep from child account to parent account will be executed only when the balance in the parent account is less than zero.

Parent to Child (Cover Overdrafts) 2 Way

If the balance in the child account is greater than or equal to zero system will not perform any sweep

Sweep from Parent account to Child account will be executed only when the balance in the child account is less than zero.

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.

3.10 Additional Sweep Parameters

- **Minimum Sweep Amount –** System allows to specify a minimum amount for Sweep. If the sweep amount calculated by the system is less than the minimum amount, then sweep from the subaccount to the main account will not take place.
- **Maximum Sweep Amount -** System allows to specify a maximum amount for Sweep. If the sweep amount calculated by the system is greater than the maximum amount, only the maximum amount is transferred from the subaccount to the main account.
- **Minimum Deficit Sweep Amount -** System allows to specify a minimum amount for Deficit Sweep. If the deficit sweep amount arrived by the system is less than the minimum deficit sweep amount, then sweep from the main account to the sub account will not take place.
- **Maximum Deficit Sweep Amount -** System allows to specify a maximum amount for deficit Sweep. If the sweep amount arrived by the system is greater than the maximum deficit sweep amount, only the maximum deficit sweep amount is transferred from the subaccount to the main account.
- **Sweep Multiple –** System allows to specify a sweep multiple. The amount from subaccounts will be swept at a pegged multiple.

  Sweeps can be executed from child account to parent account in terms of the defined multiple. Once a sweep multiple is set at an account pair the amount from subaccounts will be always swept at a pegged multiple.

Example:

Available amount in account: 900 USD

Target Balance: 100 USD

Sweep Multiple: 250 USD

Amount arrived by the system for Sweep = 800

After applying Sweep Multiple final Sweep amount arrived by system = 750 USD

Note

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

4 Notional Pooling

System 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 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 must set aside capital to cover the gross pooled balances

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
- 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 intercompany 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

To process Interest method in the system Pool type structure with Interest method as Interest needs to be created

Then the following IC set up needs to be in place

Period Code Maintenance
Branch Parameters
Interest Rule Maintenance
Product Maintenance
IC Group Input (Mapping of OBLM and IC Group)
IC Group Product Mapping (Mapping of Group to an IC Product)
IC Rate code Maintenance
Rate Input Maintenance
UDE Value Input

The following Expression, Condition and Result need to be maintained in the IC rule for processing Interest method of pooling in the system.

	Header/ Child	Condition	Result
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

4.3.2 Advantage Method

In this 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).

To process Advantage method in the system Pool type structure with Advantage method as Interest needs to be created

Then the following IC set up needs to be in place

Period Code Maintenance
Branch Parameters
Interest Rule Maintenance
Product Maintenance
IC Group Input (Mapping of OBLM and IC Group)
IC Group Product Mapping (Mapping of Group to an IC Product)
IC Rate code Maintenance
Rate Input Maintenance
UDE Value Input

The following Expression, Condition and Result need to be maintained in the IC rule for processing Interest method of pooling in the system.

	Header / Child	Condition	Result
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

4.3.3 Interest Optimization Method

In this method Interest is 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} +
{[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}

The following Expression, Condition and Result need to be maintained in the IC rule for processing Interest method of pooling in the system.

	Condition	**Result**
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

4.3.4 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 balance in a specific currency in such cases one more rate card will be attached to that currency accounts and interest will be calculated on those accounts with rate as base rate + enhancement rate + premium rate

To process Enhancement method in the Enhancement Type of structure needs to be created from the Interest Enhancement screen

Then the following IC set up needs to be in place

Period Code Maintenance
Branch Parameters
Interest Rule Maintenance
Product Maintenance
IC Group Input (Mapping of OBLM and IC Group)
IC Group Product Mapping (Mapping of Group to an IC Product)
IC Rate code Maintenance
Rate Input Maintenance
UDE Value Input

The following Expression, Condition and Result need to be maintained in the IC rule for processing Interest method of pooling in the system.

	Condition	**Result**

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 currency

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

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4.4 Interest Allocation Methods

The interest calculated for notional pooling must be distributed to the participant accounts. The different allocation models which are supported by the system are as mentioned 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

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

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

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
- Flexibility to add or delete accounts in the MBCC structure
- Flexibility of movement at end of day, intraday, 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

These following steps lists out the sweep mechanism:

- Mirror accounts for all the third-party accounts are created in the Third-Party Maintenance
- Multi Bank Cash Concentration Structures are created
- The Third-Party Bank accounts are created as child account in the MBCC structures
- MBCC cut offs are maintained for each BIC

5.3.1 Sweep In

The steps followed for sweep in are as below:

- Account balances from the third-party accounts uploaded in to the system through MT940 or MT941 or MT942 as per the pre-defined frequency parameters and time intervals for each mirror account.
- Mirror account balances will be updated by processing the 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 will be generated at the set 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

MT	MT Message	Purpose
940	Customer Statement Message	Provides balance and transaction details of an account to a FI on behalf of the account owner
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, 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).

5.3.2 Sweep Out

The steps followed for sweep out are as below:

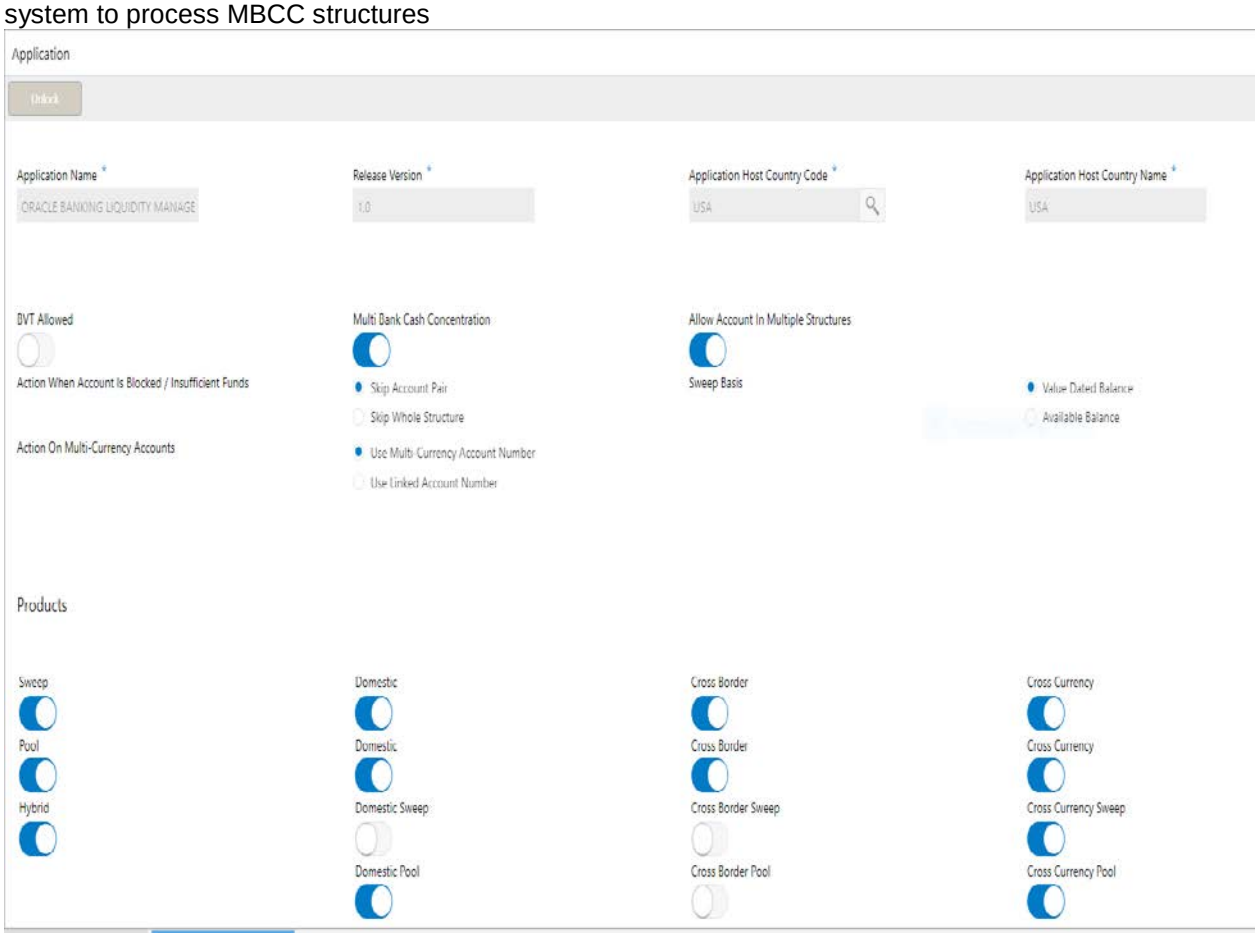
- If the response\ incoming MT940, MT941, MT942 updates a Debit balance in the mirror account, then a MT103 will be generated at the set time maintained for a sweep-out to regularize the debit balance on the third-party account
- System will follow the sweep parameters set at the account level when arriving 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 must be configured to set up multi bank cash concentration structure:

5.4.1 Application Parameters Maintenance Screen

Multi Bank Cash Concentration flag should be checked at the Application Parameters to enable the system to process MBCC structures



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

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

Skip Whole Structure
Skip the whole structure

Sweep Basis
Indicate the type of balance on which the Sweep needs to be executed in the system, the options available are Available Balance and Value Dated Balance.

Action on Multi-Currency Accounts
Indicate whether to store Multi-Currency account number or Linked Account number when Multi-currency account is created in OBLM, options available are Use Multi Currency Account Number and Use Linked Account Number

Multi-Currency Accounts usage is restricted to ASPAC region

Transaction Failure Retry Count
Specify the retry count for the system when the sweep hand off fails.

Products
Select the type of products allowed in the system.

The options are:

Sweep - Check this box to allow sweep structures in the system

Pool - Check this box to allow pool structures in the system

Hybrid – Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the system

Sweep

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

Domestic
Check this box to allow Domestic accounts in sweep structures.

Cross Border
Check this box to allow Cross Border accounts in sweep structures.

Cross Currency
Check this box to allow Cross currency accounts in sweep structures.

Pool

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

Domestic
Check this box to allow Domestic accounts in pool structures.

Cross Border
Check this box to allow Cross Border accounts in pool structures.

Cross Currency
Check this box to allow Cross Currency accounts in pool structures.

Hybrid

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

Domestic Sweep
Check this box to allow Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box to allow Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box to allow Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box to allow Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box to allow Cross Border pool accounts in hybrid structures.

Cross Currency Pool
Check this box to allow Cross Currency pool accounts in hybrid structures.

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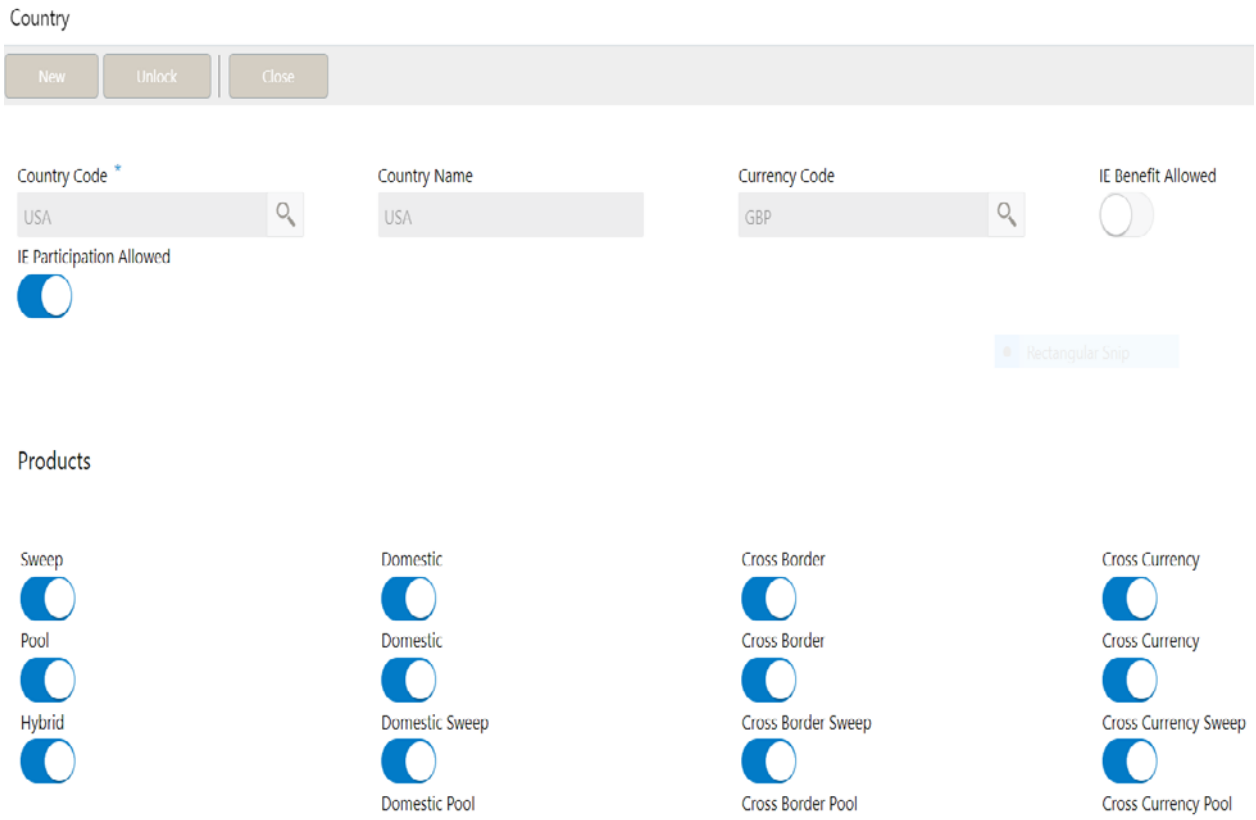
5.4.2 Country Maintenance

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 from this country in Interest Enhancement Structure.

IE Benefit
Check this box to allow the accounts from this country to get Interest Enhancement Benefit.

Products

Select the type of products allowed for that country

The options are:

Sweep - Check this box to allow accounts from this country to participate in sweep structures

Pool - Check this box to allow accounts from this country to participate in pool structures

Hybrid – Check this box to allow accounts from this country to participate in Hybrid (Combination of Sweep and Pool) structures in the system

Sweep

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

Domestic
Check this box if the country allows Domestic accounts to participate in sweep structures.

Cross Border
Check this box if the country allows Cross Border accounts in sweep structures

Cross Currency
Check this box if the country allows Cross Currency accounts in sweep structures.

Pool

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

Domestic
Check this box if the country allows Domestic accounts in pool structures.

Cross Border
Check this box if the country allows Cross Border accounts in pool structures.

Cross Currency
Check this if the country allows Cross Currency accounts in pool structures.

Hybrid

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

Domestic Sweep
Check this if the country allows Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box if the country allows Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box if the country allows Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box if the country allows Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box if the country allows Cross Border pool accounts in hybrid structures.

Cross Currency Pool
Check this box if the country allows Cross Currency pool accounts in hybrid structures.

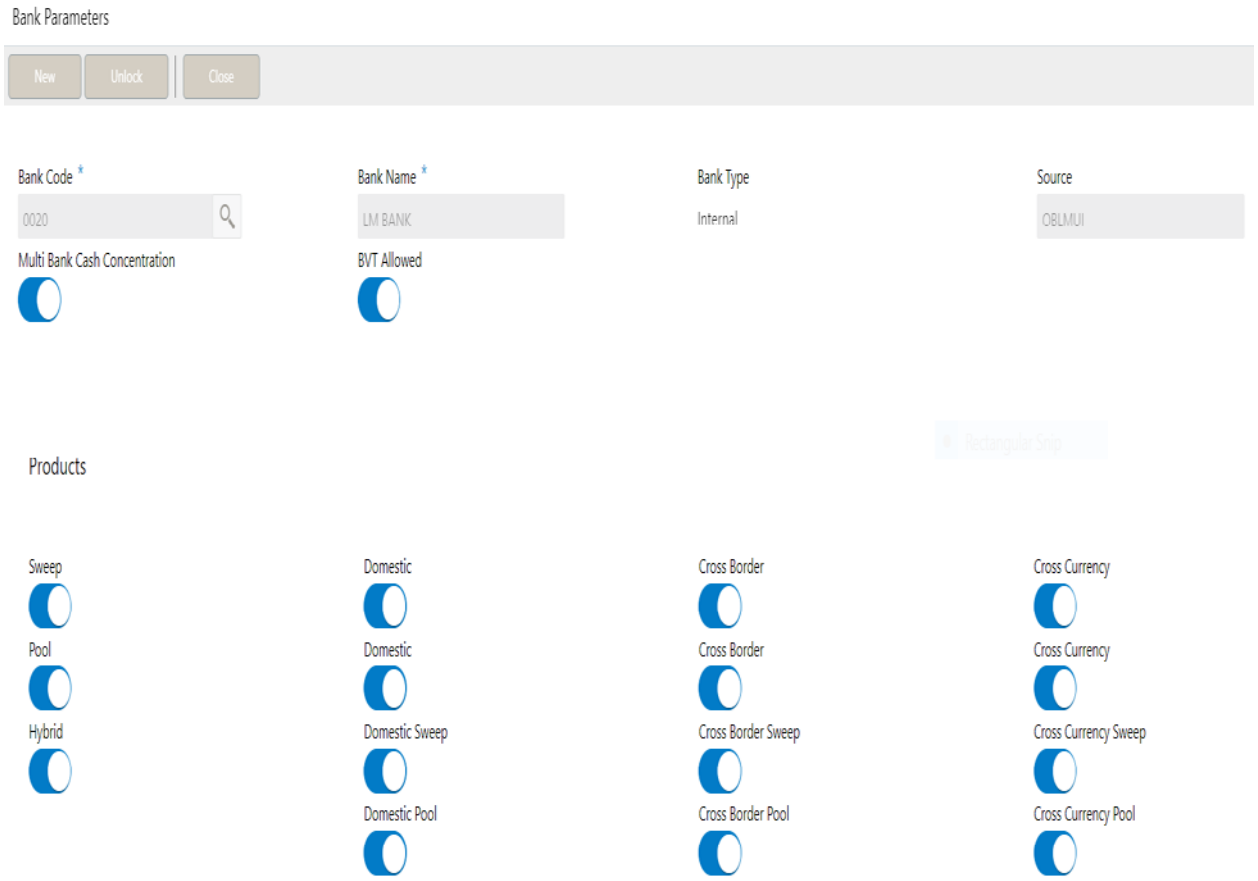
Parameter

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

This is a place holder for any additional information capture.

5.4.3 Bank Maintenance

The Bank level maintenance should allow Multi Bank Cash Concentration to be set up in the bank where the liquidity management instance is running.



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
This will always default to Internal. External banks are created from Third Party Maintenance screens

Source
Specifies the source of maintenance, if created from front end it will default to OBLLMUI

Multi Bank Cash Concentration
Check this box if the selected bank allows MBCC. If this box is selected, it means that the host bank supports MBCC.

BVT Allowed
Check this box if selected banks allow BVT.

Products

Select the type of products allowed for the Host Bank

The options are:

Sweep - Check this box to allow in sweep structures in the Bank

Pool - Check this box to allow pool structures in the Bank

Hybrid – Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the Bank

Sweep

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

Domestic
Check this box if the bank allows Domestic accounts to participate in sweep structures.

Cross Border
Check this box if the bank allows Cross Border accounts in sweep structures.

Cross Currency
Check this box if the bank allows Cross Currency accounts in sweep structures.

Pool

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

Domestic
Check this box if the bank allows Domestic accounts in pool structures.

Cross Border
Check this box if the bank allows Cross Border accounts in pool structures.

Cross Currency
Check this if the bank allows Cross Currency accounts in pool structures.

Hybrid

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

Domestic Sweep
Check this if the bank allows Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box if the bank allows Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box if the bank allows Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box if the bank allows Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box if the bank allows Cross Border pool accounts in hybrid structures.

Cross Currency Pool
Check this box if the bank allows Cross Currency pool accounts in hybrid structures.

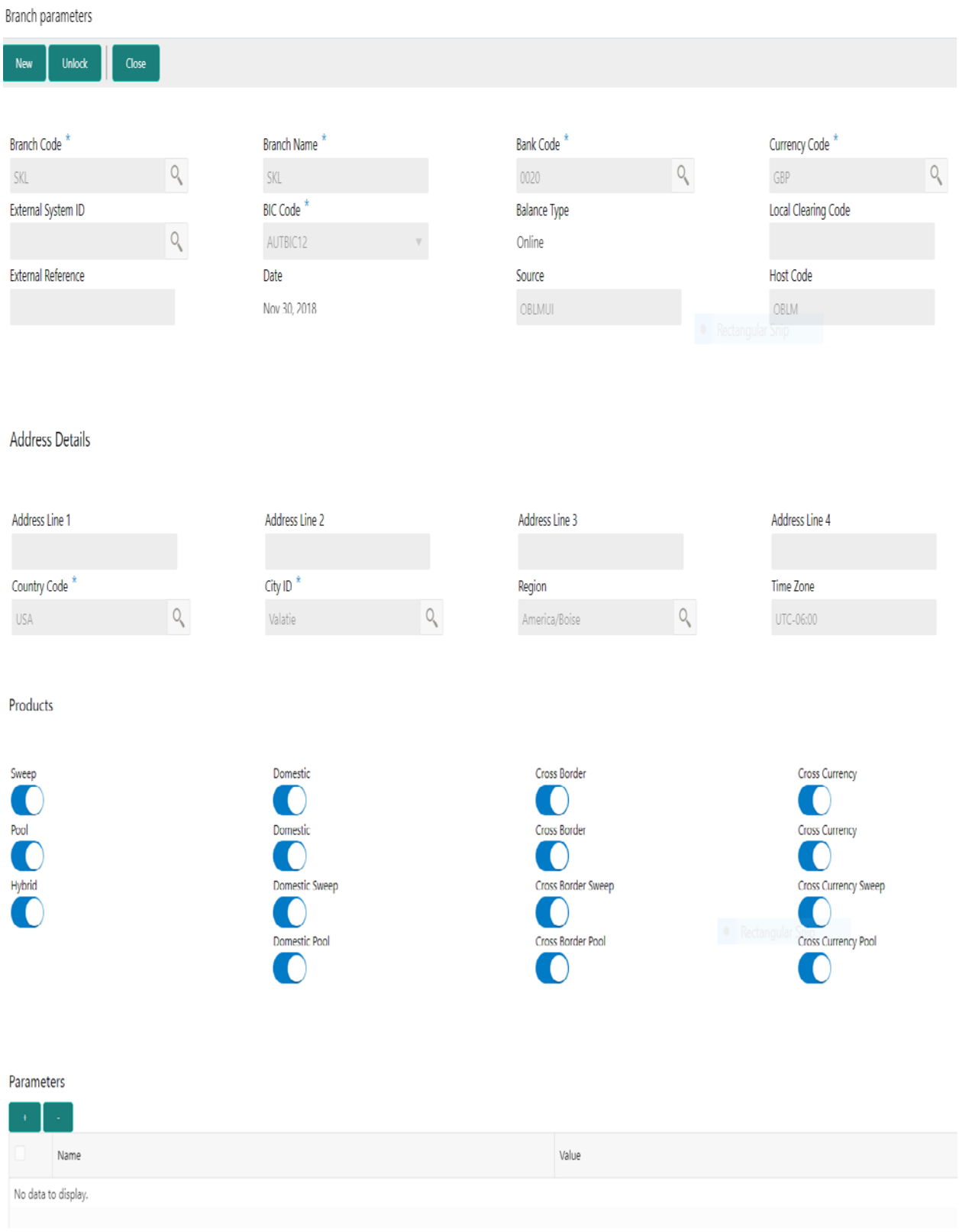
Parameter

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

This is a place holder for any additional information capture.

5.4.4 Branch Maintenance

The Branch level maintenance should allow Multi Bank Cash Concentration to be set up in the bank where the liquidity management instance is running.



Branch Code
Select the Branch code from the LOV, The Branch are already created as part of common core

Branch Name
The Branch name is defaulted from common core maintenance

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.

Currency Code
Select the local currency used by the branch from the dropdown list.

External System ID
Specify the External System ID for branch. This is to identify the DDA of the branch in an multi DDA scenario

BIC Code
BIC code is defaulted from the common core

Balance Type
Select the balance build method as online or offline

Local Clearing Code
Specify local clearing code for the selected branch.

External Reference
When the branch code is maintained differently in OBLM from DDA, this field stores the actual Branch code as defined in DDA and gets linked with the OBLM branch code

Date
This field displays the current Branch date.
When a new branch is getting created this will get defaulted to the LMB branch date.
The date will change automatically on completion of the EOC process for the branch.

Source
Specifies the source of maintenance, if created from front end it will default to OBLMUI

Host Code
Host code is defaulted from the common core. This parameter is not used in OBLM.

Address
Specify the address of the bank in below fields. Line 1

Line 2

Line 3

Line 4

Products

Select the type of products allowed for the branch

The options are:

Sweep - Check this box to allow accounts of the branch in sweep structures

Pool - Check this box to allow accounts of the branch in pool structures

Hybrid – Check this box to allow accounts of the branch in Hybrid (Combination of Sweep and Pool) structures

Sweep

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

Domestic
Check this box to allow accounts from the branch to participate in Domestic sweep structures.

Cross Border
Check this box to allow accounts from the branch to participate in Cross Border sweep structures.

Cross Border
Check this box to allow accounts from the branch to participate in Cross Currency sweep structures.

Pool

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

Domestic
Check this box to allow accounts from the branch to participate in Domestic pool structures.

Cross Border
Check this box to allow accounts from the branch participate in Cross Border pool structures.

Cross Currency
Check this box to allow accounts from the branch participate in Cross Currency pool structures.

Hybrid

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

Domestic Sweep

Check this if the accounts from the branch are allowed as Domestic sweep accounts in hybrid structures.

Cross Border Sweep

Check this if the accounts from the branch are allowed as Cross Border sweep accounts in hybrid structures.
Cross Currency Sweep

Check this if the accounts from the branch are allowed as Cross Currency sweep accounts in hybrid structures.

Domestic Pool

Check this if the accounts from the branch are allowed as Domestic pool accounts in hybrid structures

Cross Border Pool

Check this if the accounts from the branch are allowed as Cross Border pool accounts in hybrid structures.

Cross Currency Pool

Check this if the accounts from the branch are allowed as Cross Currency pool accounts in hybrid structures.

Country Code
Select the country code of the Branch

City ID
Select the city code of the Branch

Region
Select the region of the Branch

Time Zone
Time Zone of the region is defaulted

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.

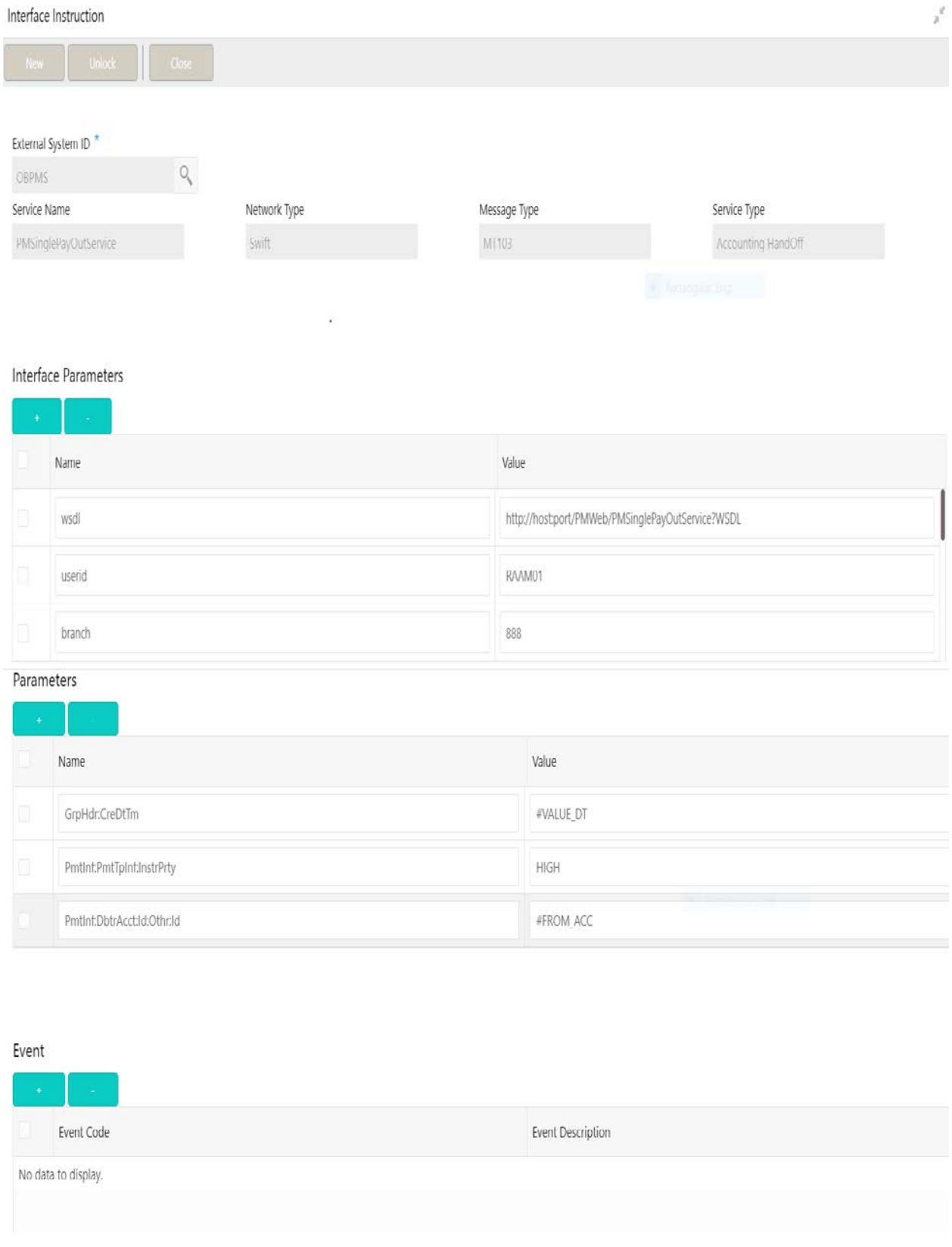
This external system interface and branch linkage allows the branch to interact with the linked external systems

External System Details

External System ID	Network Type	Message Type	Service Name	Service Type
OBVAM	NA	NA	BALANCEREQ	Balance Request
OBPMS	Swift	MT103	PMSinglePayOutService	Accounting HandOff
OBVAM	NA	NA	OBVAMHandoffService	Accounting HandOff

5.4.5 Interface Instruction Maintenance

System allows to 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.

Interface Parameters

Interface connection details are captured as part of this maintenance (WSDL)

Name
Specify the interface parameter name for interface instruction.
Value

Specify the interface parameter value for interface instruction.

Parameters

This section maintains the tag values for the interface service which is getting maintained.

Name
Specify the interface parameter name for interface instruction.
Value

Specify the interface parameter value for interface instruction. # Values indicates that the values will be populated dynamically during the hand off process.

Event

Event Code
Specify the event code for interface instruction. These codes are used internally by the system to track the current status of an interaction.

Event Description
Specify the event description for interface instruction.

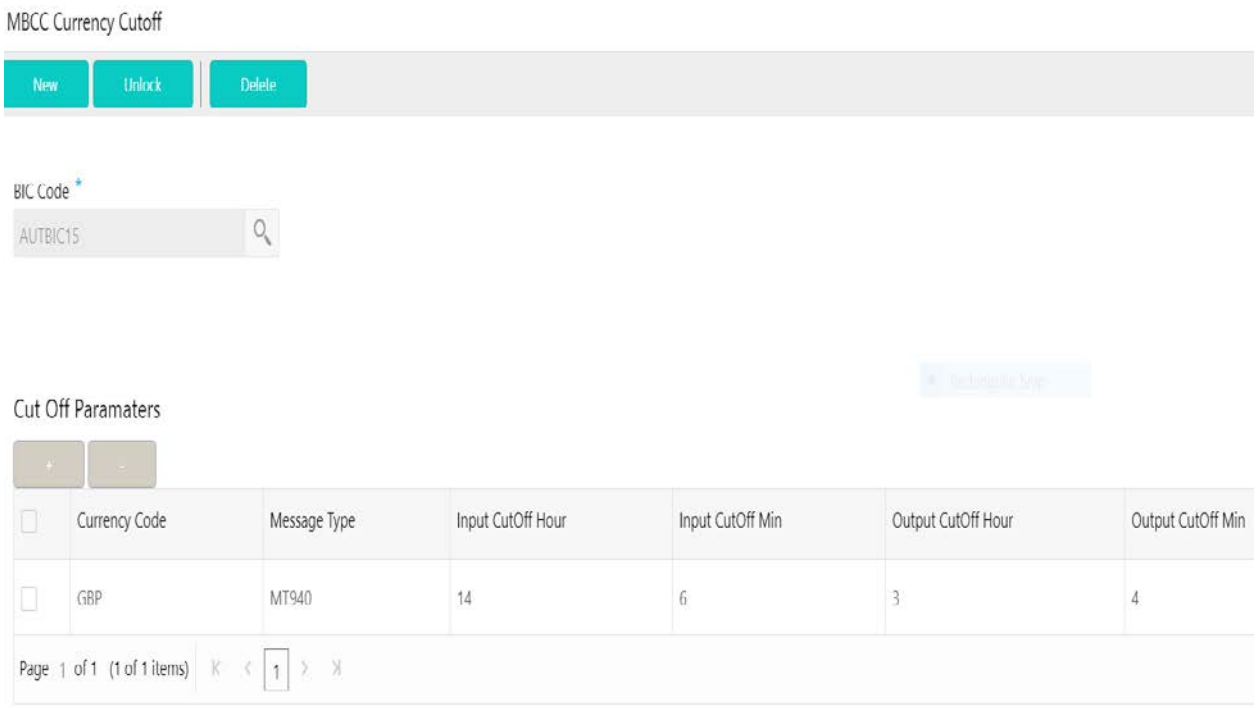
Example

Interface Description	Even Code	Event Description
Payments	STS1-103	Ack of MT103
Payments	STS2-103	SWIFT ACK/NACK Status

5.4.6 MBCC Currency Cut Off Maintenance

System allows to maintain the incoming and outgoing cutoff times for a combination of BIC, Currency, Message

This cutoff is to be referred to when maintaining the sweep frequencies in the MBCC structures.



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

Message Type
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.

Incoming Cutoff Min
Specify the incoming cut off minute.

Outgoing Cutoff Hour
Specify the outgoing cut off hour.

Outgoing Cutoff Min
Specify the outgoing cut off minute.

6 Maintaining Parameters for Liquidity Management

6.1 Introduction

You need to maintain certain parameters before start of processing. They are:

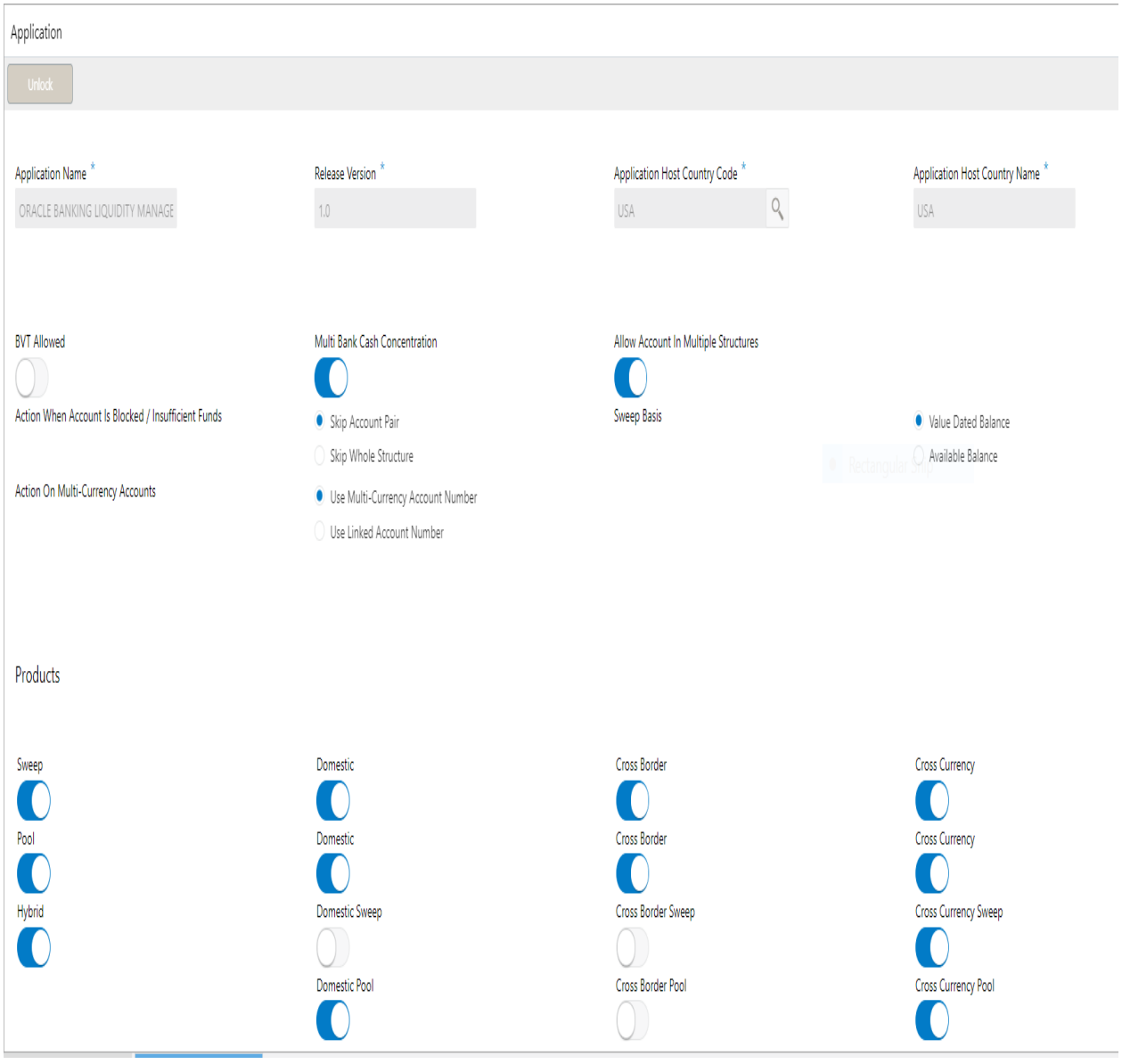
- Application Parameters Setup
- Country Setup
- Bank Setup
- Branch Setup
- Currency Setup
- Customer Setup
- Account Setup
- Sweep Frequency Setup
- External System Setup
- Sweep Product Setup
- Sweep Instruction Setup
- MBCC Currency Cutoff Setup
- Interest Rule Maintenance
- Product Maintenance (Interest)
- IC Group Input
- IC Group Product Mapping Input
- Branch Parameter (Interest)
- UDE Value Input
- IC Accounting Entry Maintenance
- Charge Product Preferences
- Customer Interest Role to Head Mapping
- IC Rate Code Maintenance
- Rate Input Maintenance
- Period Code Maintenance
- Product UDE Limits
- File Upload
- Account Group
- User Linkage

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 > Maintenance>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 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

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

Skip Whole Structure
Skip the whole structure

Sweep Basis
Indicate the type of balance on which the Sweep needs to be executed in the system, the options available are Available Balance and Value Dated Balance.

Action on Multi-Currency Accounts
Indicate whether to store Multi-Currency account number or Linked Account number when Multi-currency account is created in OBLM, options available are Use Multi Currency Account Number and Use Linked Account Number

Multi-Currency Accounts usage is restricted to ASPAC region

Transaction Failure Retry Count
Specify the retry count for the system when the sweep hand off fails.

Products
Select the type of products allowed in the system.

The options are:

Sweep - Check this box to allow sweep structures in the system

Pool - Check this box to allow pool structures in the system

Hybrid – Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the system

Sweep

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

Domestic
Check this box to allow Domestic accounts in sweep structures.

Cross Border
Check this box to allow Cross Border accounts in sweep structures.

Cross Currency
Check this box to allow Cross currency accounts in sweep structures.

Pool

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

Domestic
Check this box to allow Domestic accounts in pool structures.

Cross Border
Check this box to allow Cross Border accounts in pool structures.

Cross Currency
Check this box to allow Cross Currency accounts in pool structures.

Hybrid

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

Domestic Sweep
Check this box to allow Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box to allow Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box to allow Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box to allow Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box to allow Cross Border pool accounts in hybrid structures.

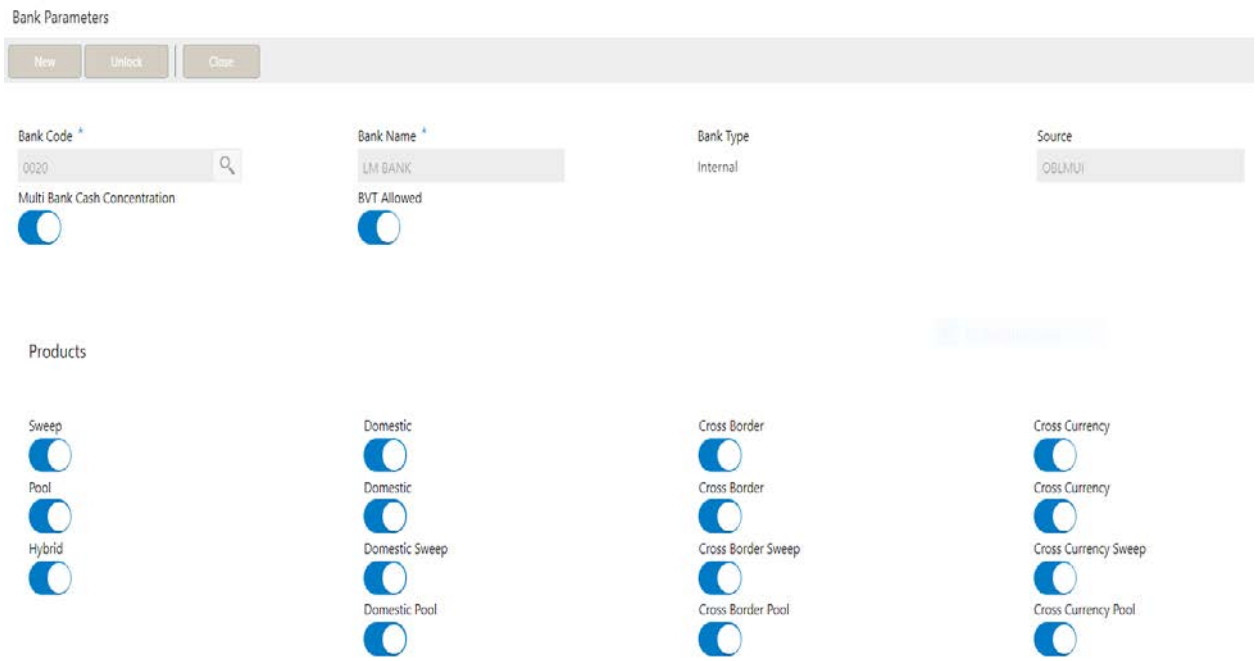
Cross Currency Pool
Check this box to allow Cross Currency pool accounts in hybrid structures.

6.3 Maintaining Bank Setup

Bank setup maintenance captures details of the banks participating in Liquidity Management. This set up is done both for the Host bank only and the External banks are set up from third party maintenance screens

To create Bank Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Bank Parameters.



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
This will always default to Internal. External banks are created from Third Party Maintenance screens

Source
Specifies the source of maintenance, if created from front end it will default to OBLLMUI

Multi Bank Cash Concentration
Check this box if the selected bank allows MBCC. If this box is selected, it means that the host bank supports MBCC.

BVT Allowed
Check this box if selected banks allow BVT.

Products
Select the type of products allowed for the Host Bank

The options are:
Sweep - Check this box to allow in sweep structures in the Bank

Pool - Check this box to allow pool structures in the Bank

Hybrid – Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the Bank

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

Domestic
Check this box if the bank allows Domestic accounts to participate in sweep structures.

Cross Border
Check this box if the bank allows Cross Border accounts in sweep structures.

Cross Currency
Check this box if the bank allows Cross Currency accounts in sweep structures.

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

Domestic
Check this box if the bank allows Domestic accounts in pool structures.

Cross Border
Check this box if the bank allows Cross Border accounts in pool structures.

Cross Currency
Check this if the bank allows Cross Currency accounts in pool structures.

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

Domestic Sweep
Check this if the bank allows Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box if the bank allows Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box if the bank allows Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box if the bank allows Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box if the bank allows Cross Border pool accounts in hybrid structures.

Cross Currency Pool
Check this box if the bank allows Cross Currency pool accounts in hybrid structures.

Parameter
Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.
This is a place holder for any additional information capture.

6.4 Maintaining Branch Details

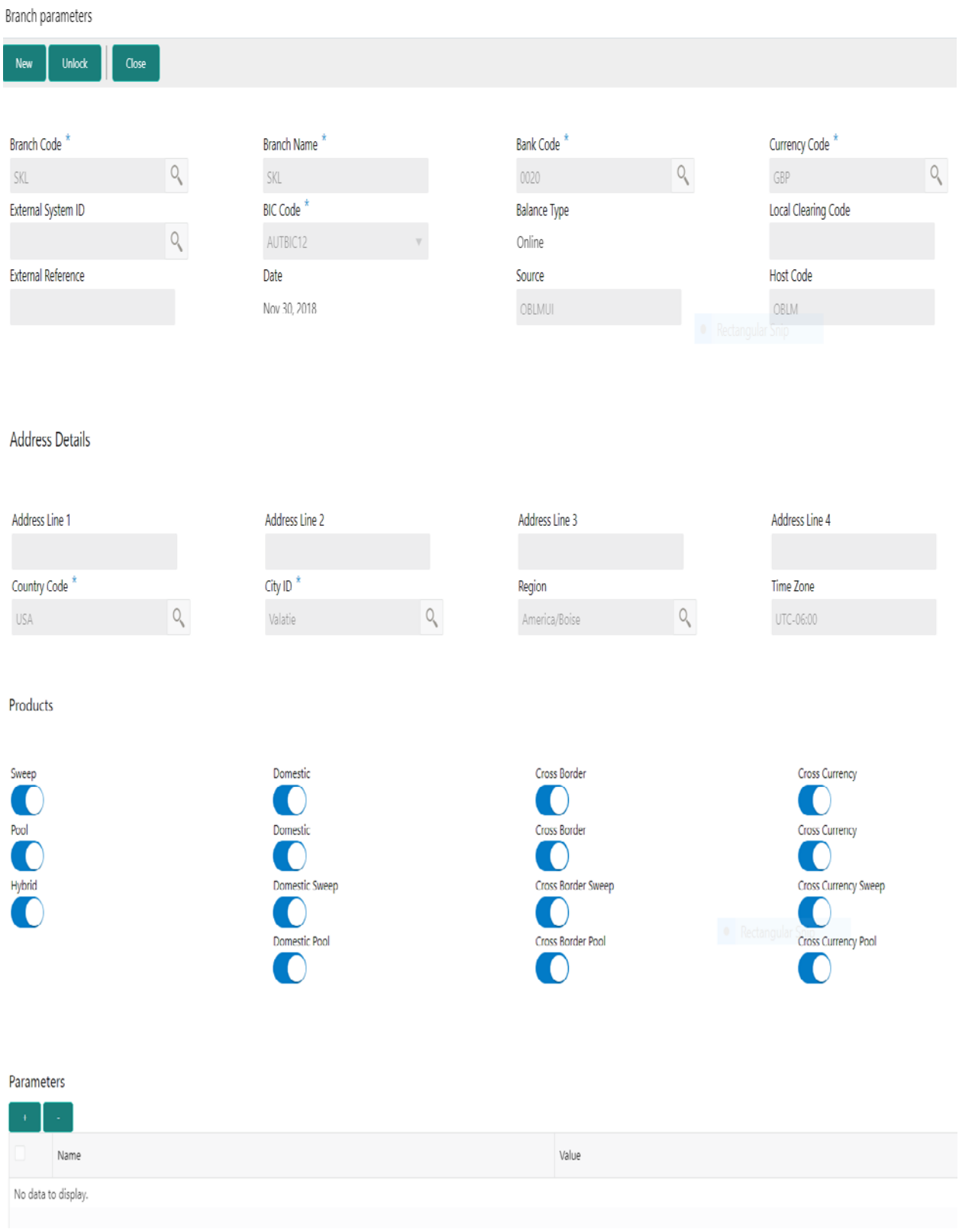
Branch Parameters allows you to maintain the branch details.

To View Branch parameters, go to

Oracle Banking Liquidity Management > Maintenance > View Branch Parameters

To create Branch parameters, go to

Oracle Banking Liquidity Management > Maintenance > View Branch Parameters



Branch Code
Select the Branch code from the LOV, The Branch are already created as part of common core

Branch Name
The Branch name is defaulted from common core maintenance

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.

Currency Code
Select the local currency used by the branch from the dropdown list.

External System ID
Specify the External System ID for branch. This is to identify the DDA of the branch in an multi DDA scenario

BIC Code
BIC code is defaulted from the common core

Balance Type
Select the balance build method as online or offline

Local Clearing Code
Specify local clearing code for the selected branch.

External Reference
When the branch code is maintained differently in OBLM from DDA, this field stores the actual Branch code as defined in DDA and gets linked with the OBLM branch code

Date
This field displays the current Branch date.
When a new branch is getting created this will get defaulted to the LMB branch date.
The date will change automatically on completion of the EOC process for the branch.

Source
Specifies the source of maintenance, if created from front end it will default to OBLMUI

Host Code
Host code is defaulted from the common core. This parameter is not used in OBLM.

Address
Specify the address of the bank in below fields. Line 1

Line 2

Line 3

Line 4

Products

Select the type of products allowed for the branch

The options are:

Sweep - Check this box to allow accounts of the branch in sweep structures

Pool - Check this box to allow accounts of the branch in pool structures

Hybrid – Check this box to allow accounts of the branch in Hybrid (Combination of Sweep and Pool) structures

Sweep

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

Domestic
Check this box to allow accounts from the branch to participate in Domestic sweep structures.

Cross Border
Check this box to allow accounts from the branch to participate in Cross Border sweep structures.

Cross Border
Check this box to allow accounts from the branch to participate in Cross Currency sweep structures.

Pool

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

Domestic
Check this box to allow accounts from the branch to participate in Domestic pool structures.

Cross Border
Check this box to allow accounts from the branch participate in Cross Border pool structures.

Cross Currency
Check this box to allow accounts from the branch participate in Cross Currency pool structures.

Hybrid

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

Domestic Sweep

Check this if the accounts from the branch are allowed as Domestic sweep accounts in hybrid structures.

Cross Border Sweep

Check this if the accounts from the branch are allowed as Cross Border sweep accounts in hybrid structures.
Cross Currency Sweep

Check this if the accounts from the branch are allowed as Cross Currency sweep accounts in hybrid structures.

Domestic Pool

Check this if the accounts from the branch are allowed as Domestic pool accounts in hybrid structures

Cross Border Pool

Check this if the accounts from the branch are allowed as Cross Border pool accounts in hybrid structures.

Cross Currency Pool

Check this if the accounts from the branch are allowed as Cross Currency pool accounts in hybrid structures.

Country Code
Select the country code of the Branch

City ID
Select the city code of the Branch

Region
Select the region of the Branch

Time Zone
Time Zone of the region is defaulted

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.

This external system interface and branch linkage allows the branch to interact with the linked external systems

External System Details

External System ID	Network Type	Message Type	Service Name	Service Type
OBVAM	NA	NA	BALANCEREQ	Balance Request
OBPMS	Swift	MT103	PMSinglePayOutService	Accounting HandOff
OBVAM	NA	NA	OBVAMHandoffService	Accounting HandOff

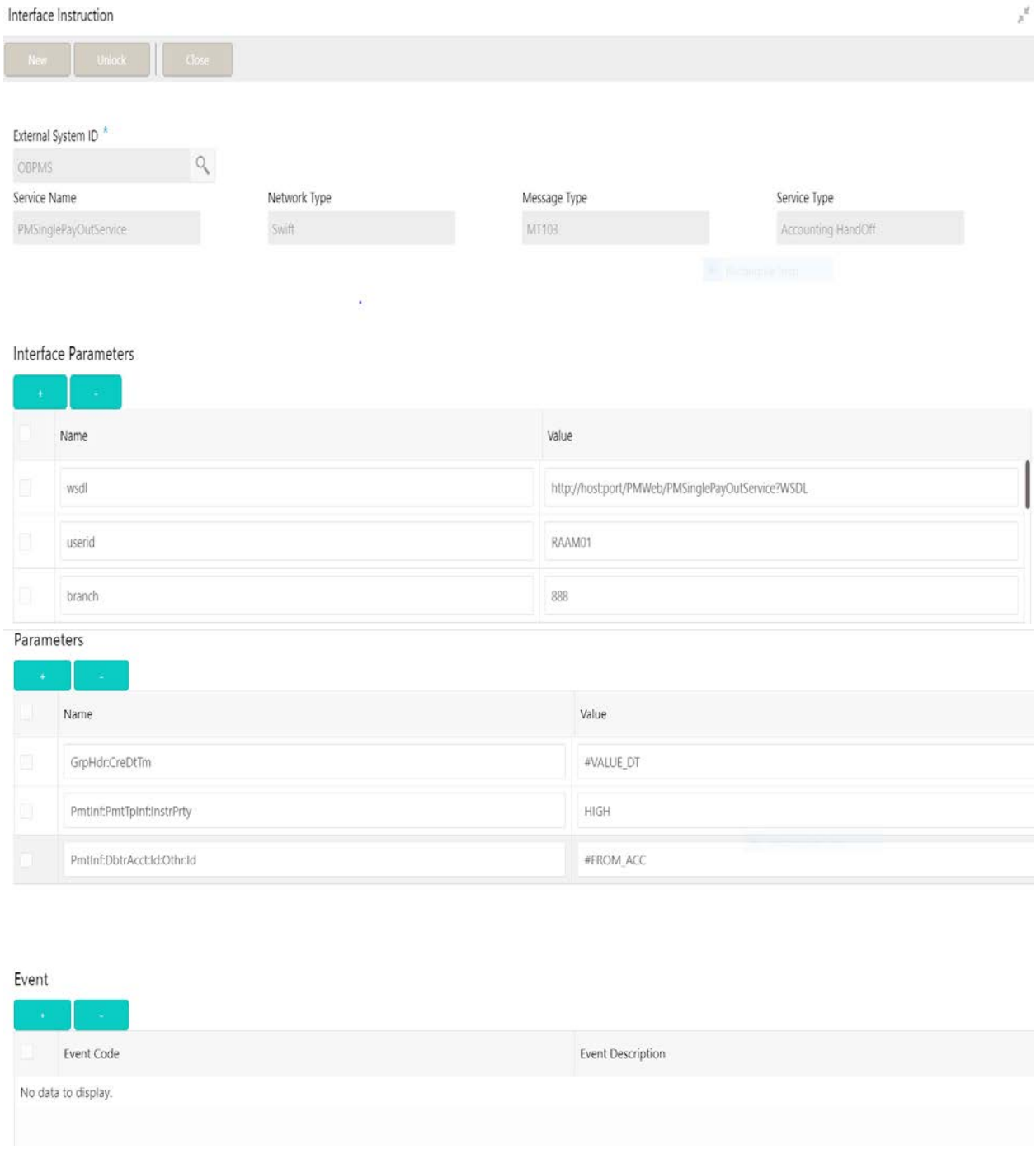
6.5 Maintaining Interface Instructions

Interface Instructions are maintained in the system to integrate Liquidity System with other External Systems like DDA, Payments.

To create Interface instructions, go to

Oracle Banking Liquidity Management > Maintenance > Interface instruction

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.

Interface Parameters

Interface connection details are captured as part of this maintenance (WSDL)

Name
Specify the interface parameter name for interface instruction.
Value

Specify the interface parameter value for interface instruction.

Parameters

This section maintains the tag values for the interface service which is getting maintained.

Name
Specify the interface parameter name for interface instruction.
Value

Specify the interface parameter value for interface instruction. # Values indicates that the values will be populated dynamically during the hand off process.

Event

Event Code
Specify the event code for interface instruction. These codes are used internally by the system to track the current status of an interaction.

Event Description
Specify the event description for interface instruction.

Example

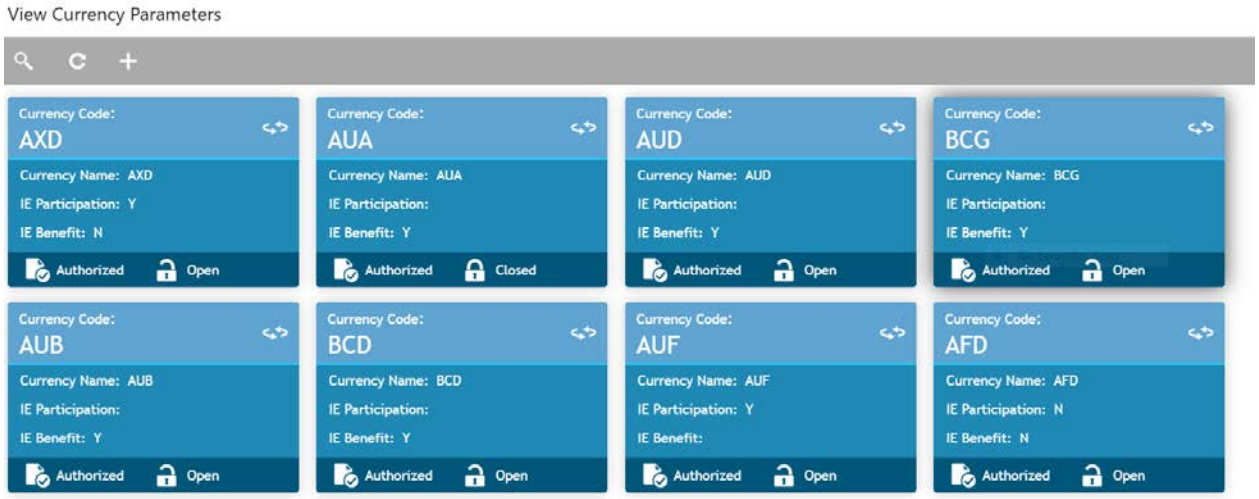
Interface Description	Even Code	Event Description
Payments	STS1-103	Ack of MT103
Payments	STS2-103	SWIFT ACK/NACK Status

6.6 Maintaining Currency Definition

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

To view Currency Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Currency Parameters >View Currency Parameters.



To create Currency Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Currency Parameters >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. The details are fetched from common core maintenance

Currency Name
Specify the name of the currency.

IE Participation
Check this box to allow Interest Enhancement participation for this currency

IE Benefit
Check this box to allow Interest Enhancement benefit for this currency

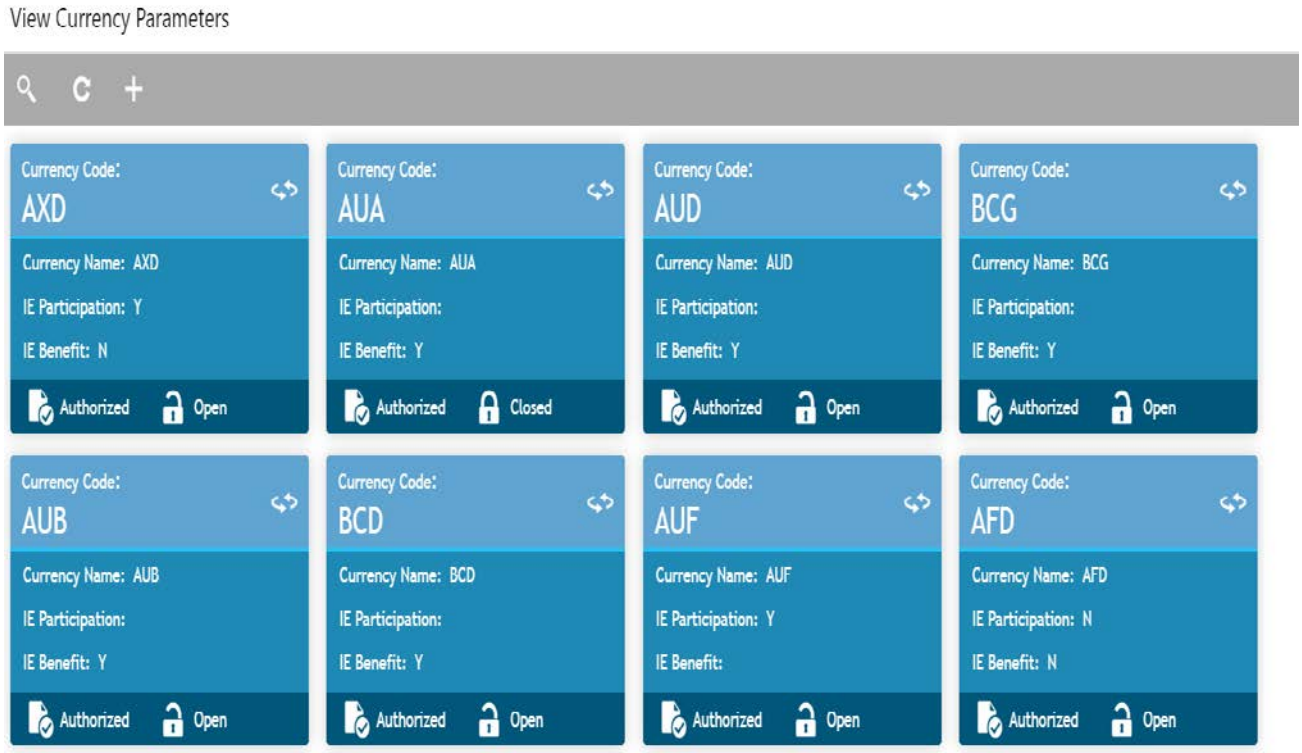
Click **Save** to save the details.

6.7 Maintaining Country Parameters

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

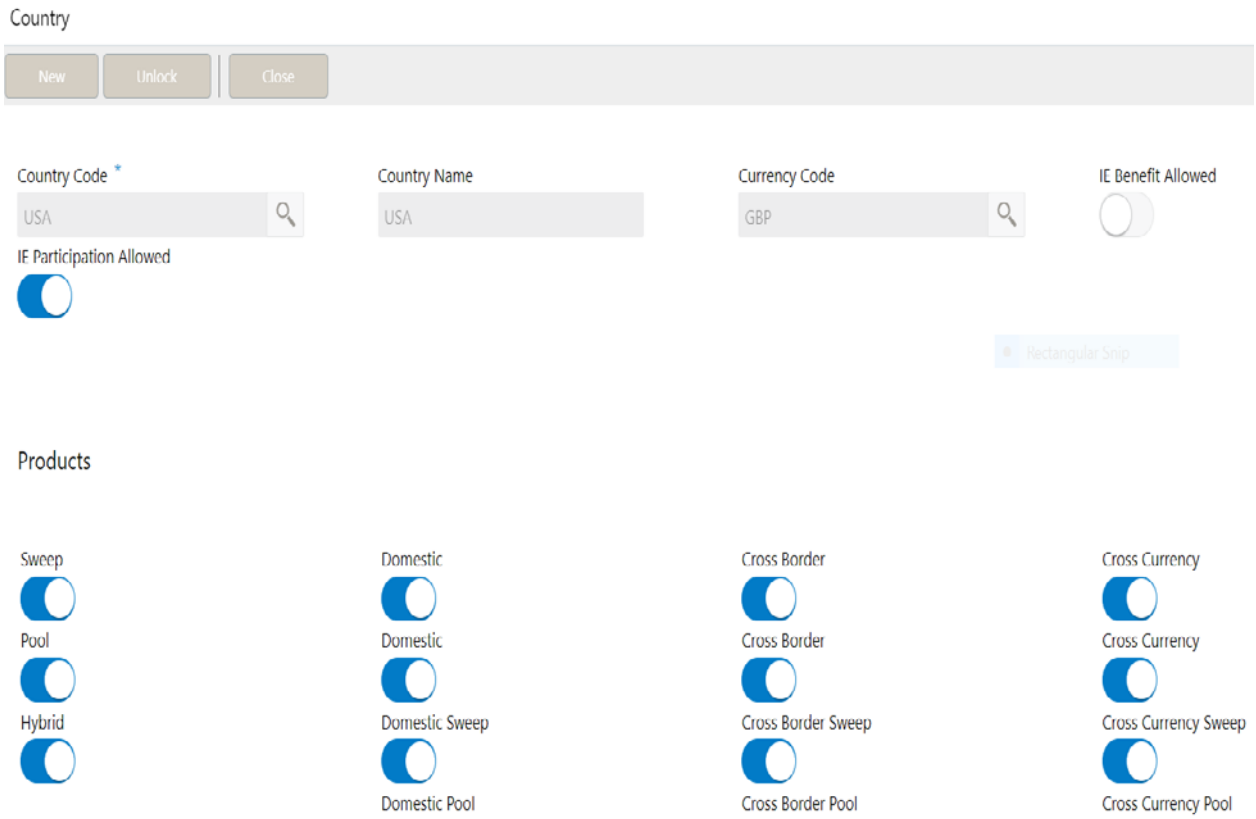
To view Country parameters, go to

Oracle Banking Liquidity Management > Maintenance >Country Parameters > View Country parameters



To create Country parameters, go to

Oracle Banking Liquidity Management > Maintenance >Country Parameters > Create Country Parameters



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 from this country in Interest Enhancement Structure.

IE Benefit
Check this box to allow the accounts from this country to get Interest Enhancement Benefit.

Products
Select the type of products allowed for that country

The options are:

Sweep - Check this box to allow accounts from this country to participate in sweep structures

Pool - Check this box to allow accounts from this country to participate in pool structures

Hybrid – Check this box to allow accounts from this country to participate in Hybrid (Combination of Sweep and Pool) structures in the system

Sweep

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

Domestic
Check this box if the country allows Domestic accounts to participate in sweep structures.

Cross Border
Check this box if the country allows Cross Border accounts in sweep structures

Cross Currency
Check this box if the country allows Cross Currency accounts in sweep structures.

Pool

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

Domestic
Check this box if the country allows Domestic accounts in pool structures.

Cross Border
Check this box if the country allows Cross Border accounts in pool structures.

Cross Currency
Check this if the country allows Cross Currency accounts in pool structures.

Hybrid

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

Domestic Sweep
Check this if the country allows Domestic sweep accounts in hybrid structures.

Cross Border Sweep
Check this box if the country allows Cross Border sweep accounts in hybrid structures.

Cross Currency Sweep
Check this box if the country allows Cross Currency sweep accounts in hybrid structures.

Domestic Pool
Check this box if the country allows Domestic pool accounts in hybrid structures.

Cross Border Pool
Check this box if the country allows Cross Border pool accounts in hybrid structures.

Cross Currency Pool
Check this box if the country allows Cross Currency pool accounts in hybrid structures.

Parameter

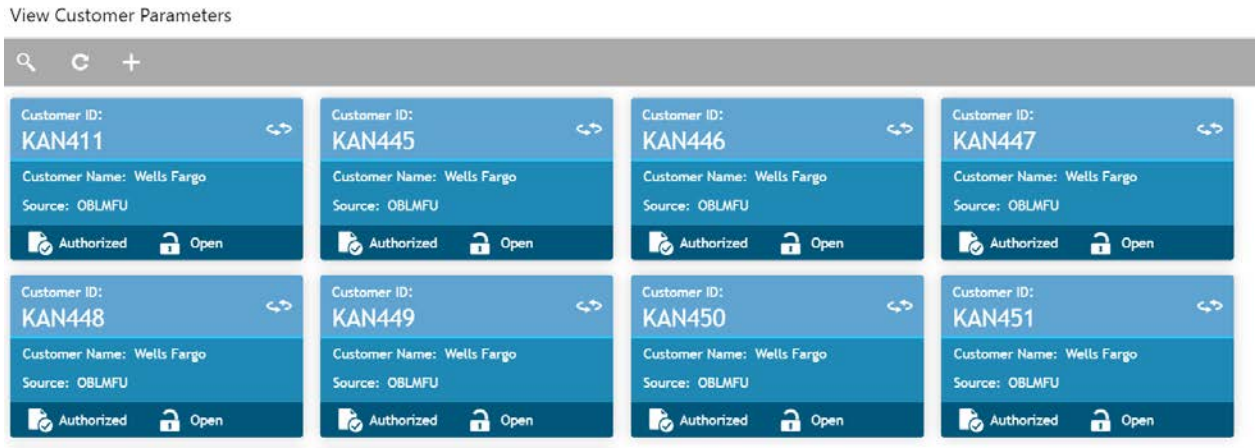
Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.
This is a place holder for any additional information capture.

6.8 Maintaining Customer Setup

Customer setup allows you to define the customers.

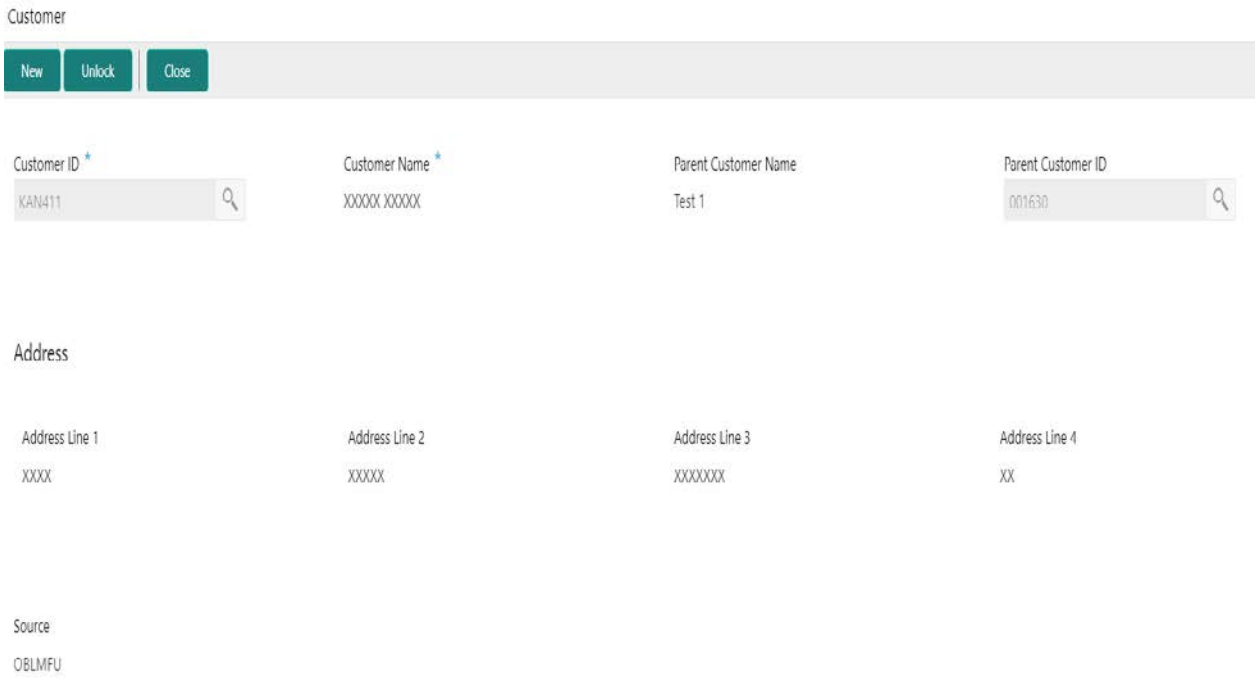
To view Customer Parameters, go to

Oracle Banking Liquidity Management >Maintenance> Customer Parameters > View Customer Parameters



To Create Customer Parameters, go to

Oracle Banking Liquidity Management >Maintenance> Customer Parameters > Create Customer Parameters



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

Customer ID
Select the customer ID (LOV details come from Common Core)

Customer Name
Name of the customer defaulted

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
Address of the customer is defaulted

Source
Source is defaulted from common core

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

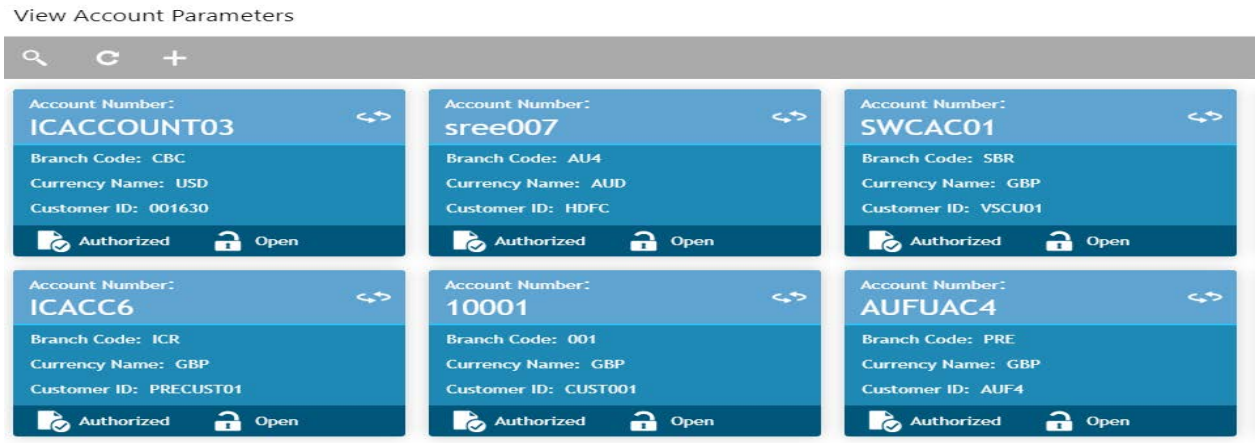
Click **Save** to save the details.

6.9 Maintaining Account Setup

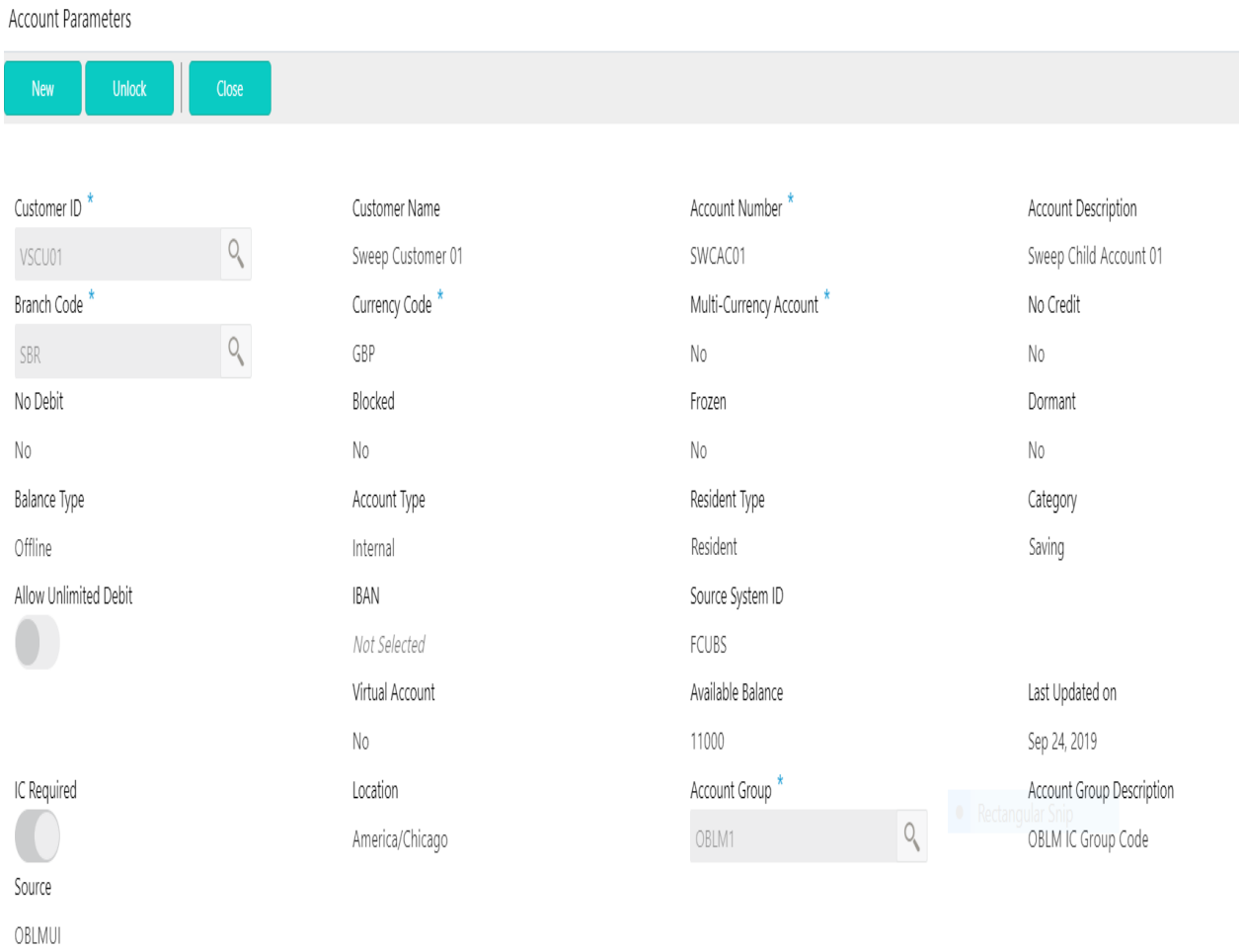
Account maintenance allows you to define the participating accounts for a customer ID.

To view Account Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Account Parameters > View Account Parameters.



To Create Account Parameters, go to Oracle Banking Liquidity Management > Maintenance > Account Parameters > 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 (Common Core)

Customer Name
The system displays the name of the customer.

Account Number
Specify the account number of the customer. The list displays all the accounts of the selected customer maintained in the system (Common Core)

Account Description
The system displays description for the account.

Branch Code
Defaulted from common core

Currency Code
Defaulted from common core

Multi-Currency Account
Defaulted from common core, if the account class of the account is Multi Currency Account then this is populated as Y else its populated as N

No Credit
Status defaulted from common core (Whether Credit is allowed on the Account)

No Debit
Status defaulted from common core (Whether Debit is allowed on the Account)

Blocked
Status defaulted from common core (When Blocked both Debit and Credit not allowed)

Frozen
Status defaulted from common core (When Frozen both Debit and Credit not allowed)

Dormant
Status defaulted from common core (When Dormant Both Debit and Credit allowed)

Balance Type
Defaulted from common core – Branch set up

Account Type
Is always defaulted to Internal, External Accounts are created from Third Party Maintenance

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

- Resident
- Non – Resident

User needs to select one option

Category
Indicate the category of the account. The options are:

- Saving
- Current
- TD
- Nostro

User needs to select one option

Allow Unlimited Debit
Check this box to allow unlimited debit for the account while processing 2-way sweep transactions

IBAN
IBAN is defaulted from the common core

Source System ID
Is defaulted from the branch of the account, it represents the DDA to which the account belongs to

Virtual Account
Defaulted from common core, if the account class of the account is Virtual Account then this is populated as Y else its populated as N

Available Balance
Displays the available balance of the account.

Last Updated On
The system displays the date of last update for the available balance

IC Required
Select this option to calculate Interest for the account in Liquidity Management System

Location
Is defaulted from the location selected at the branch of the account

Account Group
Is a mandatory field if IC required is selected, this specifies the account group to which the account be is to be tagged.
Account group are in turn tagged to IC account groups which in turn are tagged to IC product
By grouping accounts user avoids linkage of the same IC product to multiple accounts, instead of accounts a user can link the group and the IC product is applied on the accounts of that group

Account Group Description
Defaulted on selection of Account Group.

Source
Specifies the source of maintenance, if created from front end it will default to OBLMUI

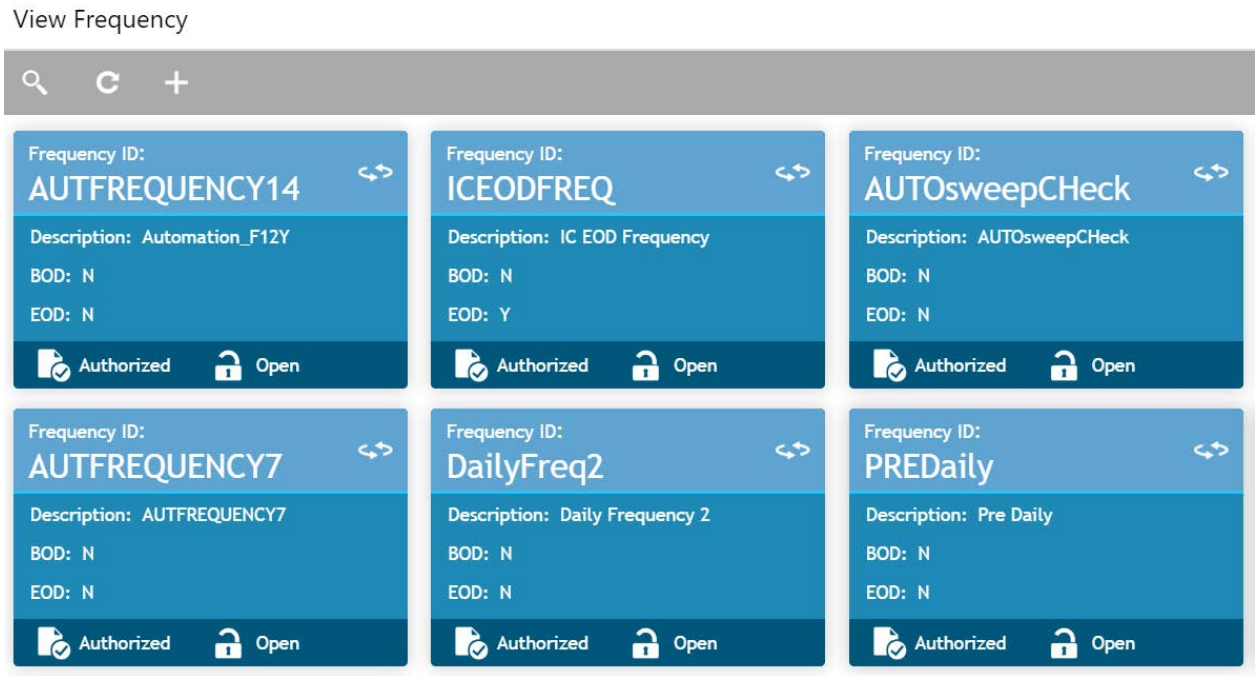
Added Account must be Authorized by different user which has the authorization role assigned.

6.10 Maintaining Sweep Frequency Setup

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

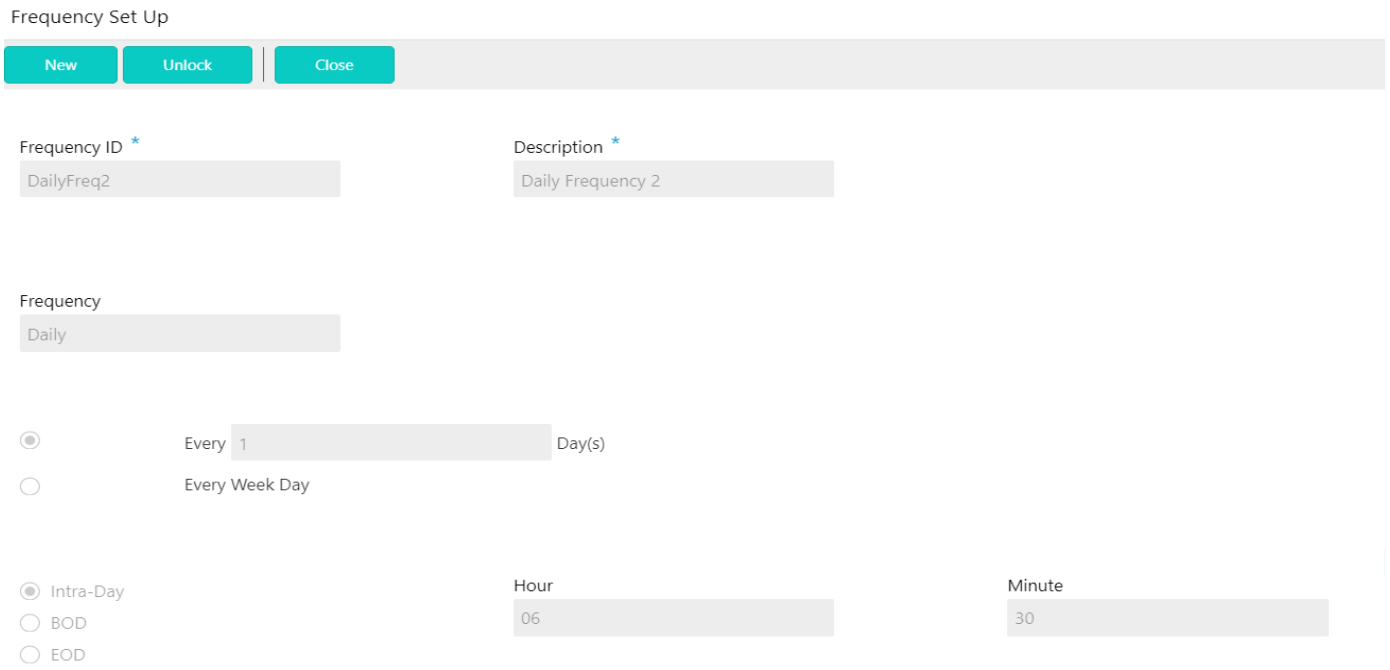
To view Frequency, go to

Oracle Banking Liquidity Management > Maintenance > Frequency > View Frequency.



To create Frequency, go to

Oracle Banking Liquidity Management > Maintenance > Frequency > Create Frequency.



Click on **New** button to add a 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.

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:

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 enabled to enter number of frequency day. Alternatively, Every Week Day can also be selected

Frequency execution time field will be enabled to enter time for frequency execution on BOD or EOD or Intra Day, for Intraday Hour and Minute details which get enabled are to be provided and for BOD and EOD the EOC batch will take care of the execution

The Frequency execution time field will behave in similar manner for Weekly, Monthly and yearly options

On Selection of **Weekly,** Weekdays checkbox and frequency execution 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
The option of selection the 1st,2nd,3rd or 4th week day for every specific 'n' month
and
time fields details will be display. Monthly frequency and time details can be defined in those fields.

On Selection of **Yearly**,
The option of a specific date of a specific Month and
and
time fields details will be display. Monthly frequency and time details can be defined in those fields.

Click **Save** to save the details.

6.11 Maintaining External System Setup

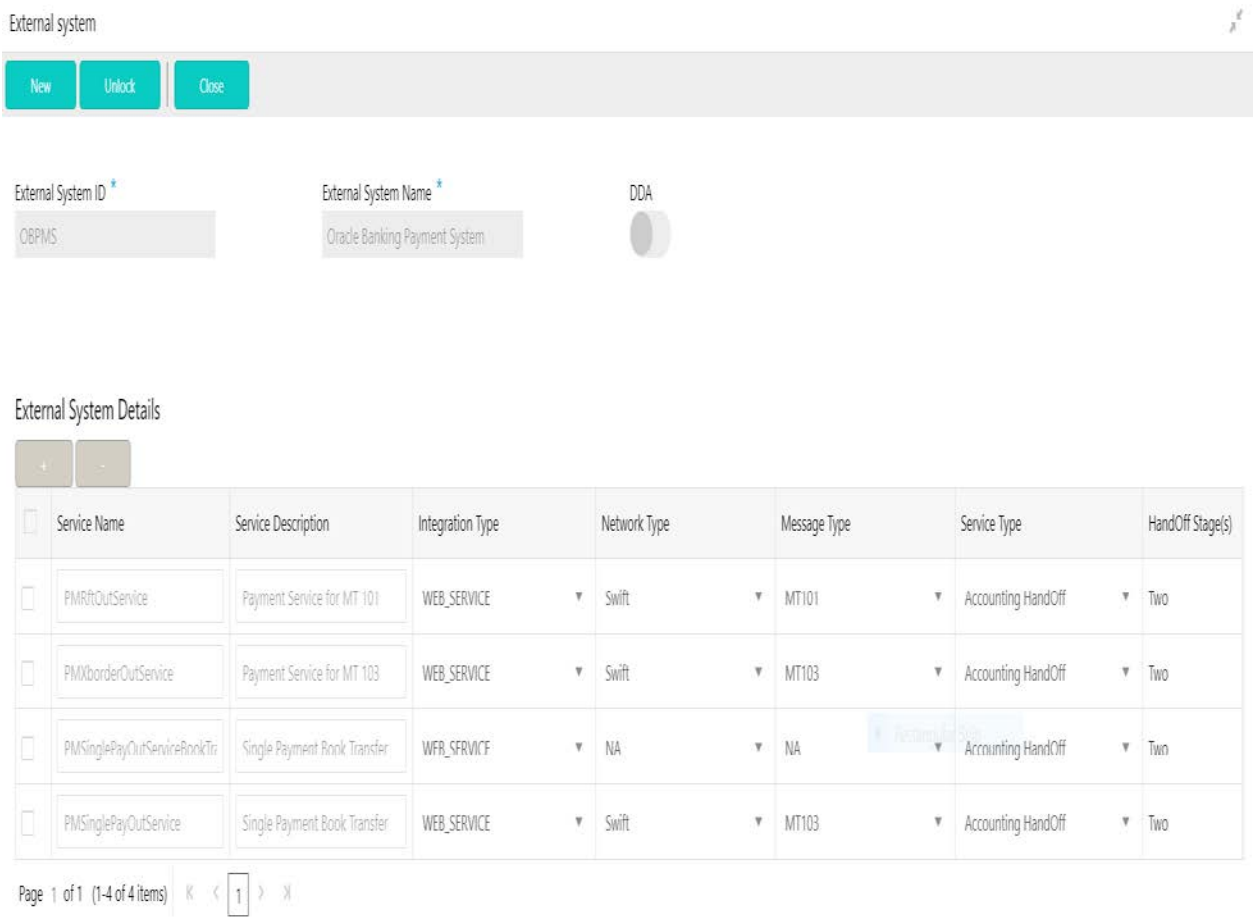
External System setup allows you to define the External Systems with which the system will interact ex. DDA / Payment System.

To view External System setup, go to

Oracle Banking Liquidity Management > Maintenance > External System > View External System.

To create External System setup, go to

Oracle Banking Liquidity Management > Maintenance > External System > Create External System.



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

External System ID
Maintain the External System for which system integration is needed

External System Name
Maintain the External System description

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 service.

Integration type
Specify the Integration type for the selected external system.
Options are WEB_SERVICE, JMS_QUEUE

Network Type
Specify Network type for the selected external system.
Options are SWIFT (Payments), Channel (Others)

Message Type
Specify Message type for the selected service
Options are MT101, MT103, NA

Service Type
Specify Service type for the selected external system.
Example: FX Rate Request, Accounting Handoff

Hand Off Stages (s)
Specify hand off stages for the service.
Options are One, Two
For DDA the option is One as the interaction is either successful or Not and it is the end of the transaction
For Payments its always Two as the interaction is dependent on the ACK\NACK received from SWIFT as the Hand Off to Payments is further processed at SWIFT and the hand off to Payments is only partial completion of Transaction

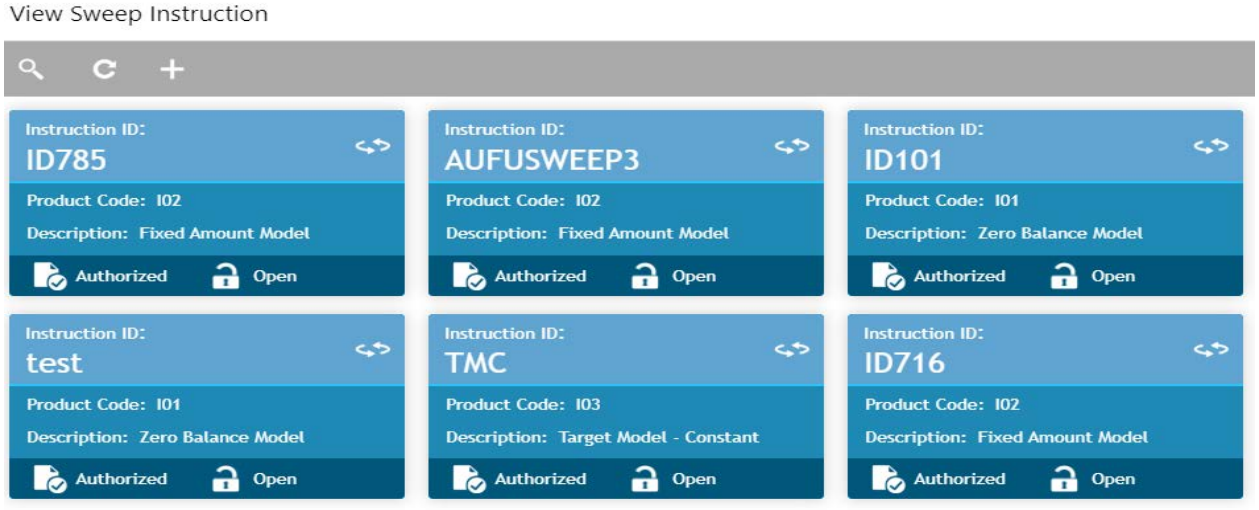
These stages are part of the Sweep Execution Cycle where the Sweep is marked from Pending to Success or Error for DDA or Sweep is marked to Hand Off from Pending and then to Success or Error in case of Payments

6.12 Maintaining Sweep Instruction Setup

Sweep Instruction setup allows you to maintain the different sweep instructions in the system.

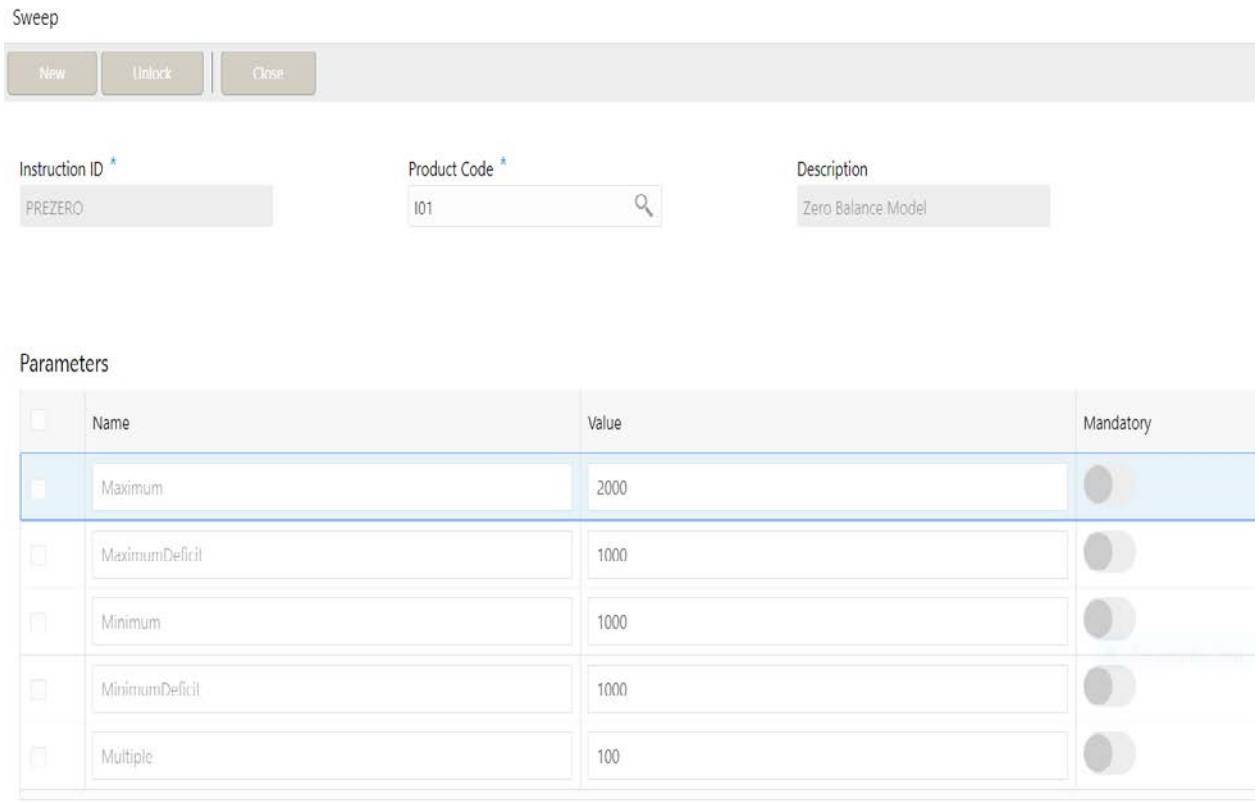
To view Sweep Instruction, go to

Oracle Banking Liquidity Management > Maintenance > Sweep Instruction > View Sweep Instruction



To create Sweep Instruction, go to

Oracle Banking Liquidity Management > Maintenance > Sweep Instruction > Create Sweep Instruction



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

Instruction ID
Specify the instruction ID for the Instruction, this is a user input

Product Code
Select the product code from the LOV, you can select the product code from the option list. The list displays all the factory shipped sweep concentration methods

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 can be input by the user.

The parameters change as per the selected product code, the parameters available for ZBA sweep are
Maximum
Maximum Deficit
Minimum
Minimum Deficit
Multiple

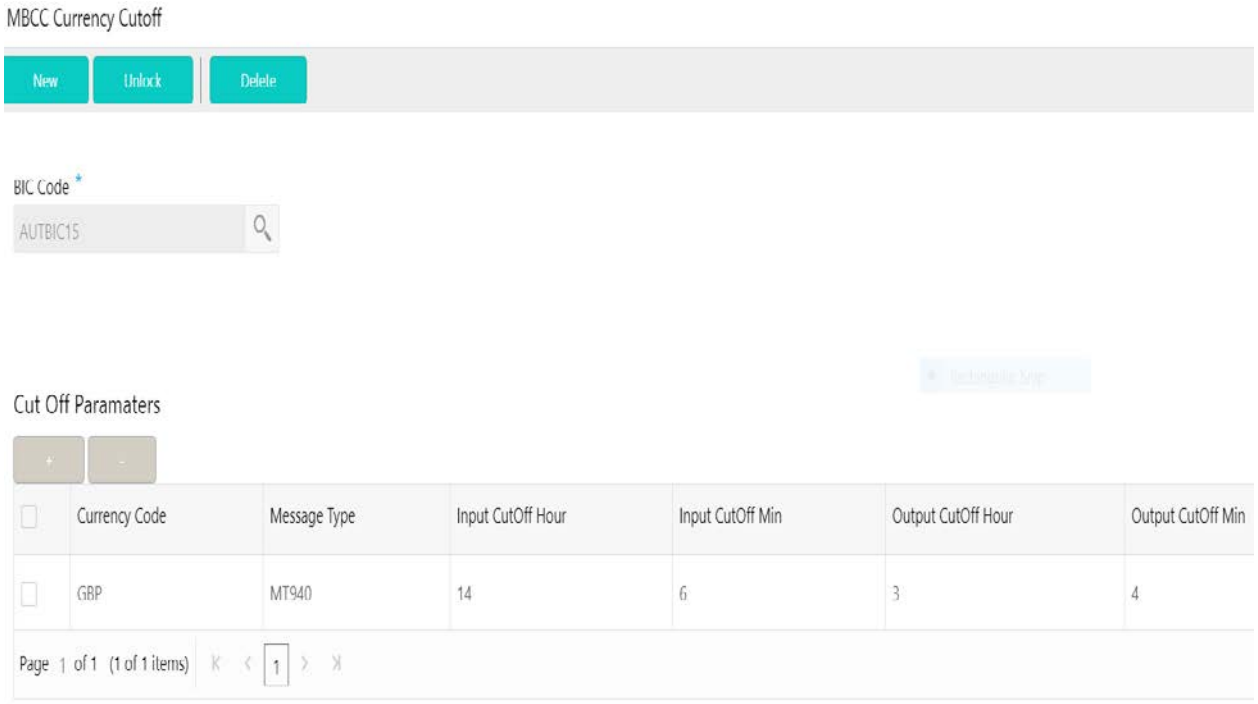
The parameters have already been explained as part of section 3. Cash Concentration Methods

Click **Save** to save the details.

6.13 Maintaining Currency Cut off Setup

System allows to maintain the incoming and outgoing cutoff times for a combination of BIC, Currency, Message

This cutoff is to be referred to when maintaining the sweep frequencies in the MBCC structures.



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

Message Type
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.

Incoming Cutoff Min
Specify the incoming cut off minute.

Outgoing Cutoff Hour
Specify the outgoing cut off hour.

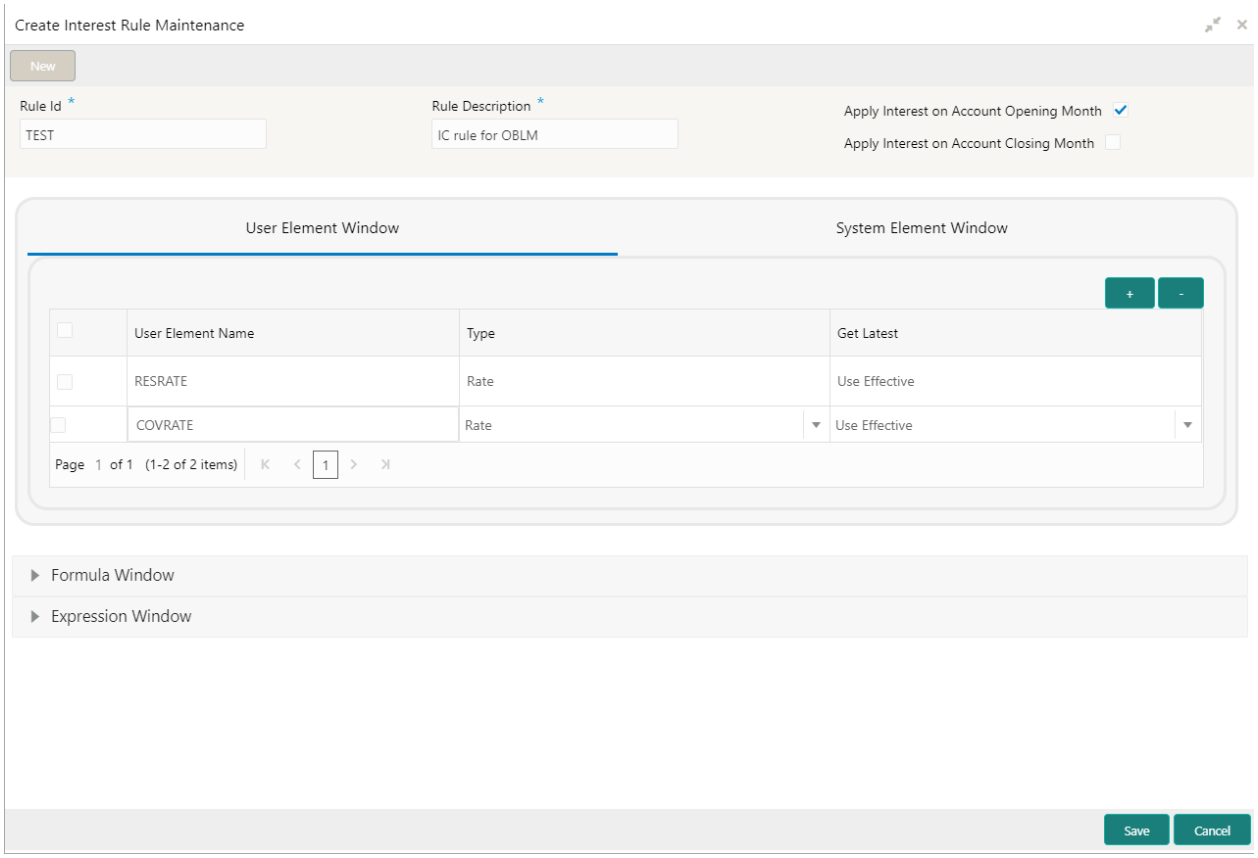
Outgoing Cutoff Min
Specify the outgoing cut off minute.

6.14 Interest Maintenances

To calculate Interest in the system user needs to maintain the following Interest parameters.

- Interest Rule Maintenance
- Product Maintenance (Interest)
- IC Group Input
- IC Group Product Mapping Input
- Branch Parameter (Interest)
- UDE Value Input
- IC Accounting Entry Maintenance
- Charge Product Preferences
- Customer Interest Role to Head Mapping
- IC Rate Code Maintenance
- Rate Input Maintenance
- Period Code Maintenance
- Product UDE Limits

6.14.1 Interest Rule Maintenance



FIELDS

- **Rule Id** – Specify the Rule Id
  Assign each Rule that you define a unique code. This code should, ideally, represent the type of interest that you are defining. When you want to link a product to a Rule, it should be possible for you to identify the Rule with only the code you have assigned it.

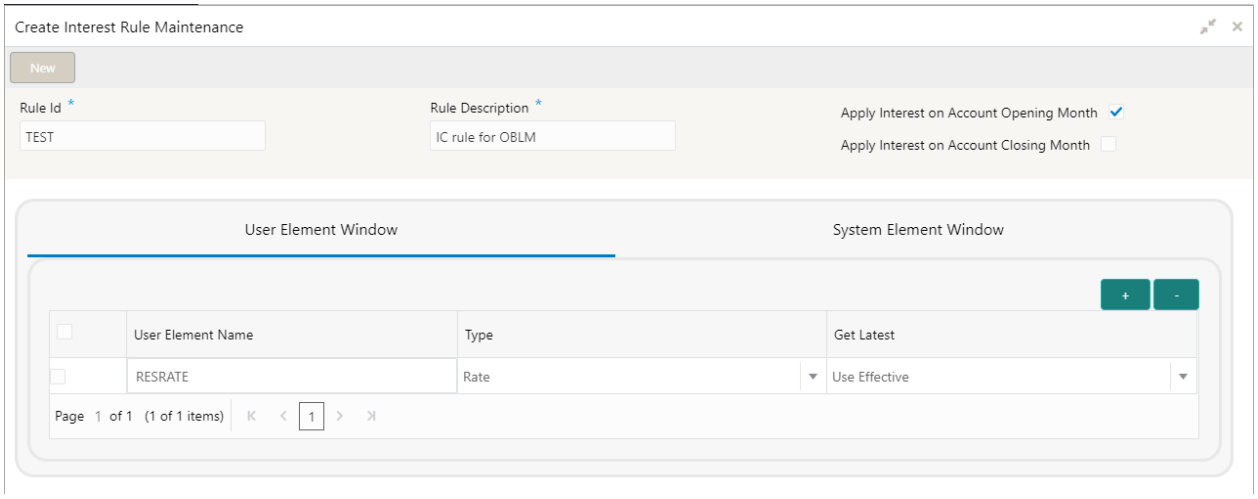
- **Rule Description** – Specify the Rule Description
  Enter a short description of the Rule, indicating the type of interest in the Description field. This will be used by the system for all display and printing purposes. Enter at least three characters for the description of the Rule.

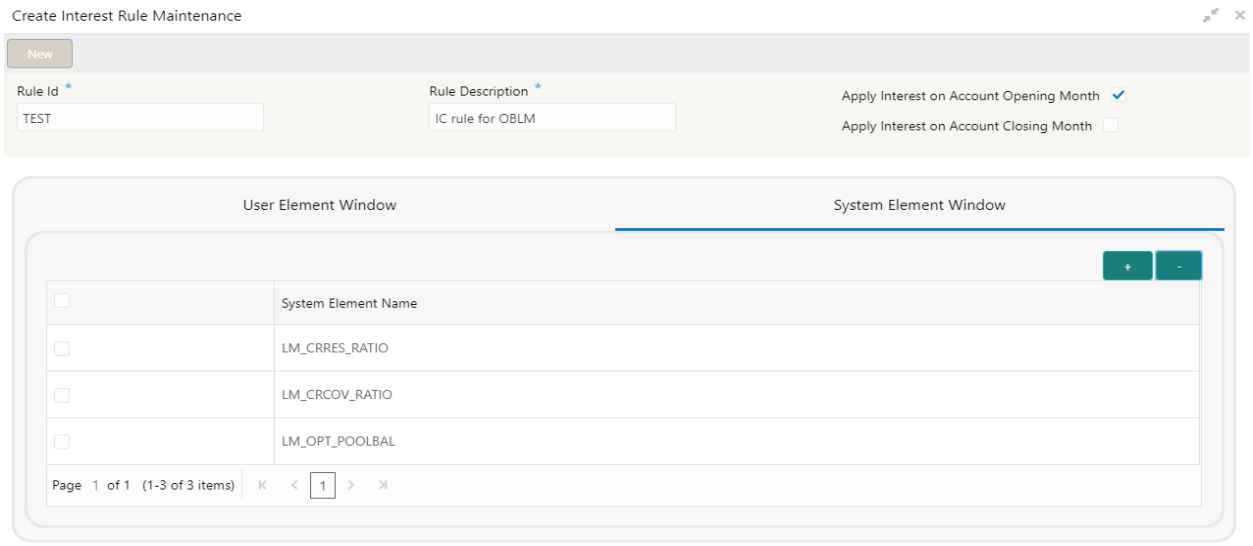
- **Apply Interest**
  By default, interest will always be applied from the day an account is opened till the day before it is closed.

  However, you have the option of excluding the month in which the account is opened or closed from being considered for interest application.
  a. On Account Closure Month
  b. On Account Opening Month However, while processing interest manually, you have the option to specify a date till which you want to liquidate interest.

- **User elements and system elements**
  In the same way that you pick up the SDEs applicable for the rule that you are defining, you should identify the UDEs which you would be using in the rule. The UDEs that you pick up could be any of the following types:
  a. Rate
  b. Amount
  c. Number
  The interest that you charge on a debit balance is an example of a debit rate. The interest that you pay on a credit balance is an example of a credit rate. A User Data Element will be an amount under the following circumstances:
  a. in the case of a tier structure, the upper and lower limit of a tier or a tier amount;
  b. in the case of a charge, when it is indicated as a flat amount
  c. any amount that can be used in the definition of formula

  A UDE as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain number before arriving at the final result. The 'certain number' in the formula can be a UDE.
  You can enter the actual values of the UDEs (like the interest rate, the upper limit for the tier, etc.) in the IC User Data Element Maintenance screen. This is because you can specify 3-6 different values for each data element. A rule can, therefore, be applied on different accounts since it just represents a method of interest calculation. The following example illustrates this.





- **Formula Window and expression window**

Using the SDEs and the UDEs that you have specified for a Rule, you can calculate interest. You have to specify the method for calculating interest in the form of formulae. Using the SDEs and the UDEs you can create any number of formulae for a Rule. Click ‘Formulas’ button to invoke ‘Formulas’ screen.

The following are the attributes of a formula:

Formula Number Using the SDEs and the UDEs that you have specified for a Rule, you can calculate interest. You have to specify the method for calculating interest in the form of formulae. Using the SDEs and the UDEs you can create any number of formulae for a Rule.

In this field, the formula number that you are defining for a Rule will be displayed.

Book Flag

The Booking Flag of a formula denotes whether the result of a formula should be:

a. Booked (that is, if the resulting amount should be posted to the customer account).
b. Non-booked (that is, the result of the formula is to be used in another formula and not to be posted to the customer account).
c. Tax (that is, the formula is used to calculate tax. The tax can be borne either by the customer or the bank).

Periodicity

The Periodicity of a rule application denotes whether the formula you are defining has to be:

a. applied for each change during the interest period (or daily)
b. only for the last day of interest period (periodic)

Debit / Credit

The result of a formula will be an amount that has to be either debited from the customer account or credited to it. For example, the debit interest that you charge on an overdraft would be debited from the customer account; while, the credit interest that you pay would be credited to the customer account. In this screen, you indicate this. Often, when calculating interest for an account, you would want to debit interest under certain conditions and, under certain other conditions, credit interest. In such a case, you can build formulae to suit both conditions. The formula that is used to calculate interest for the account would depend on the condition that is fulfilled.

Days in a month

The method in which the 'N' of the formula for interest calculation, PNR/100, has to be picked up is specified for a formula. This is done through two fields: Days in a month and Days in a year. The number of interest days for an account can be arrived at in three ways.

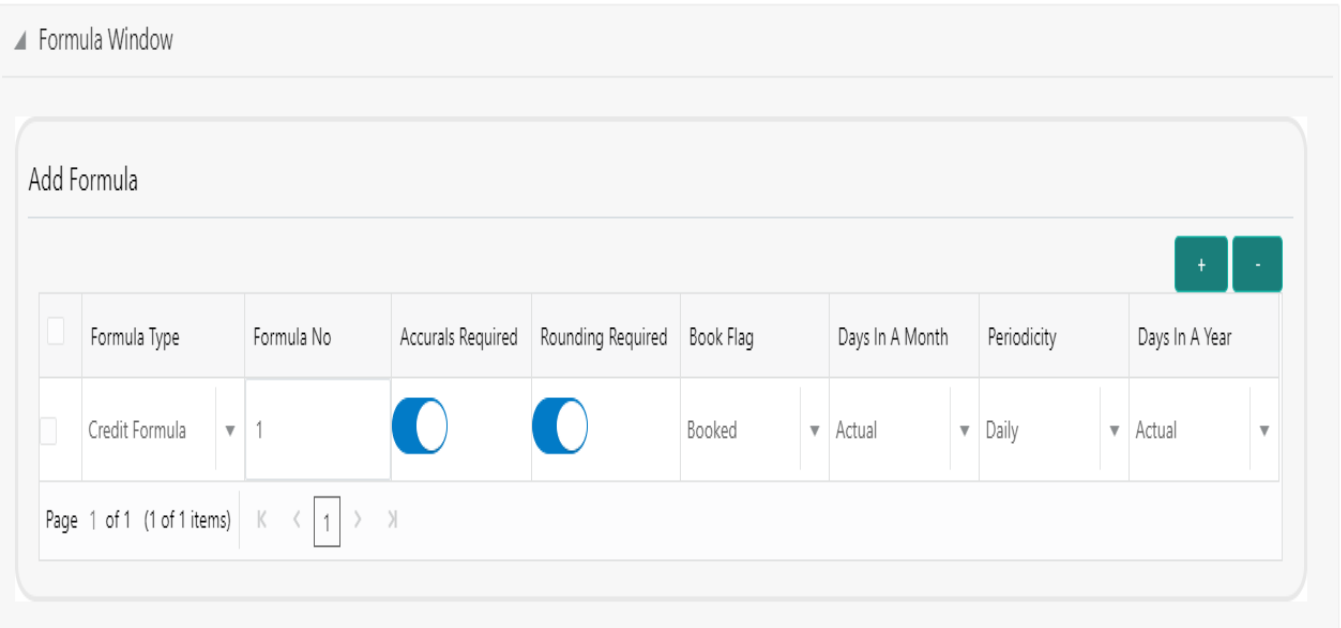
One, by considering:

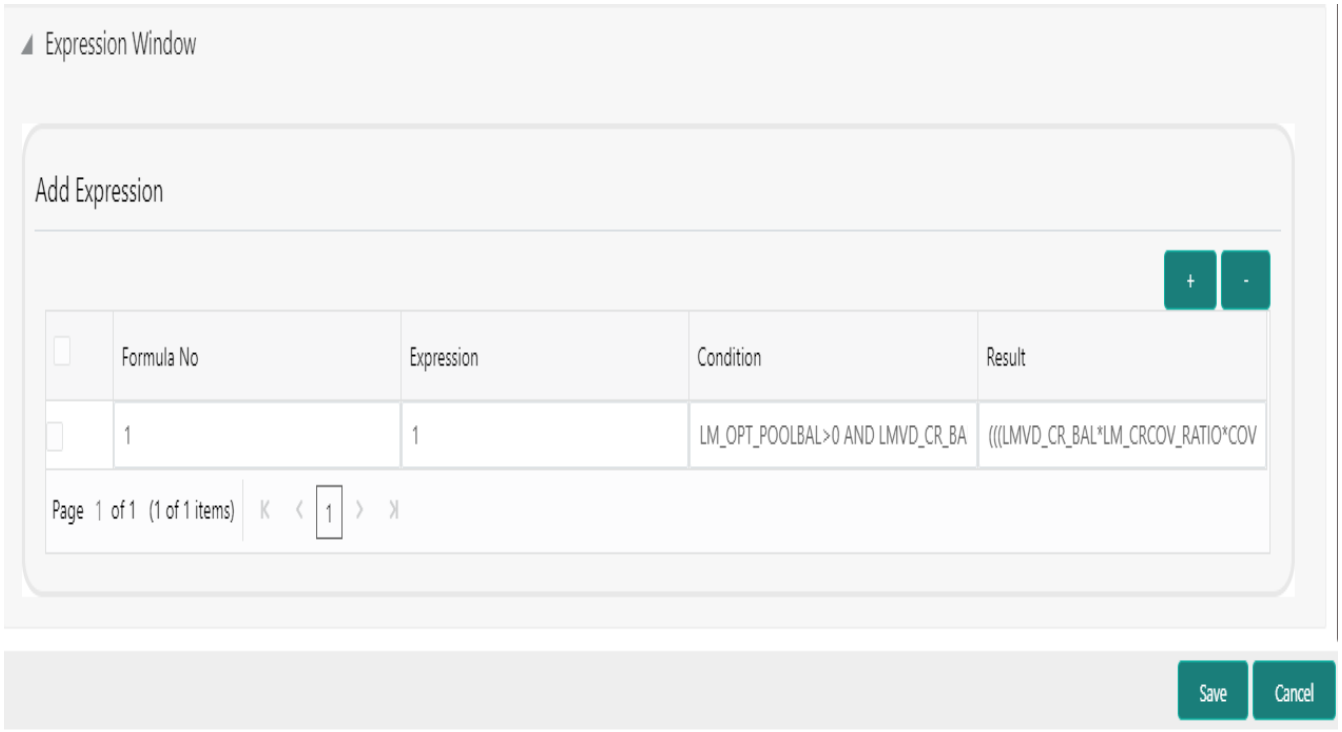
a. one by considering the actual number of days in a month
b. two, the US method of considering 360 days in a year 3-8
c. three, the Euro method of considering 360 days in a year

Days in a year

The interest rate is always taken to be quoted per annum. You must therefore indicate the denominator value (the total number of days in the year) based on which interest has to be applied. You can specify the days in a year as

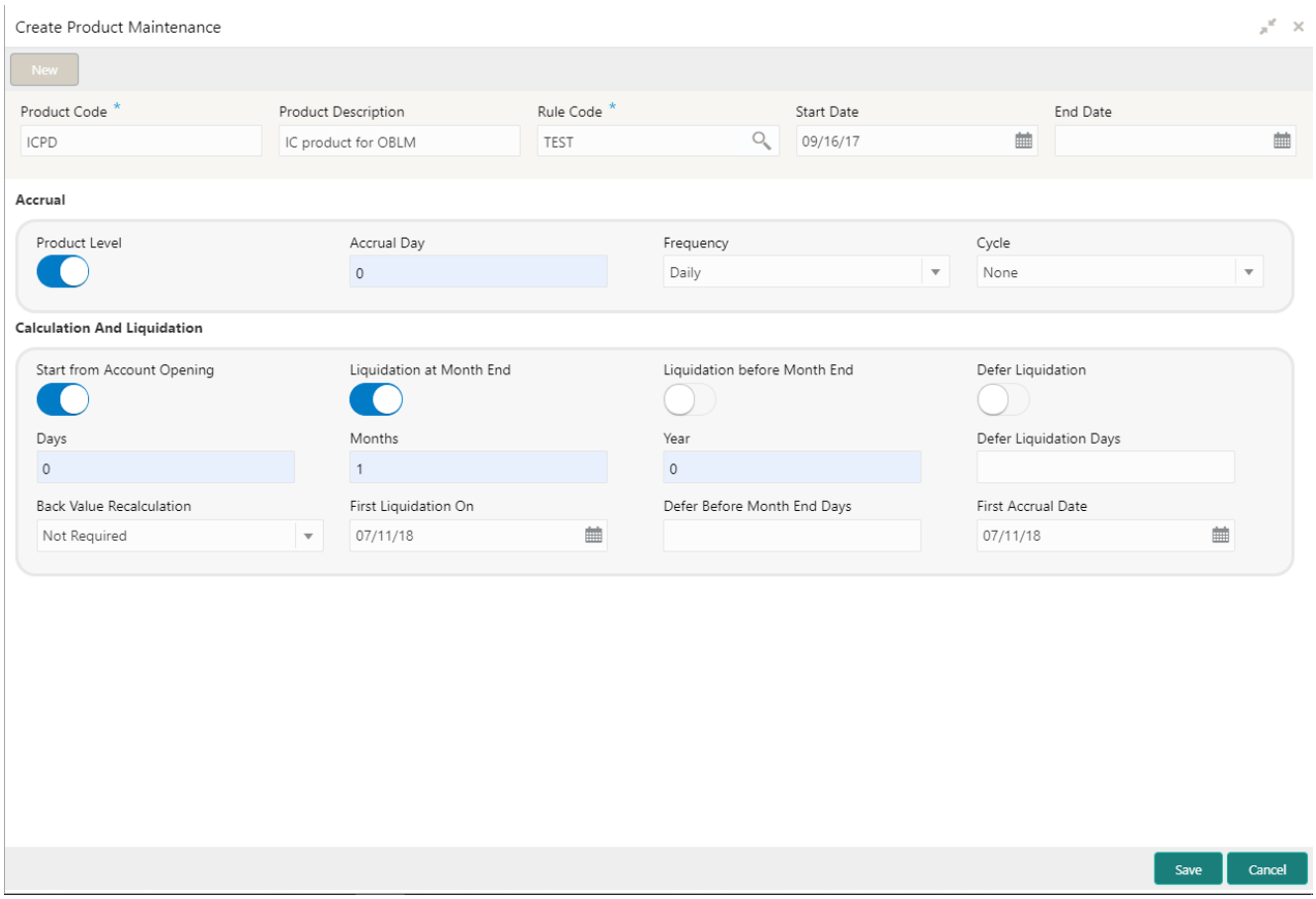
a. Actual number of days (leap year will be 366, non-leap year will be 365)
b. 360 days
c. 365 days (leap and non-leap will be 365)





The user can view the saved Interest Rule on the summary screen: -

6.14.2 Product Maintenance



Fields

- **Product code**
  The code of the product, for which you are defining preferences, is displayed in this field.

- **Product description**
  Give an appropriate description for the Product Code defined.

- **Start date**
  When you create a product, you must also specify a date from which it can be used. This date is called the product 'Start Date'. The start and end dates of a product come in handy when you are defining a product for a scheme, which is open for a specific period.

- **End date**
  Indicate an expiry date for a product that you create. The expiry date is referred to as the product end date. You cannot use a product beyond the specified expiry date. If you have attached the expired product at the account level, on save, the system displays the override message as, "The product has expired."

- **Rule Code**
  Specify the rule created in the IC Rule Maintenance screen

- **ACCRUAL**
  While building a formula (for the rule to which you have linked the product), if you indicated that the result of the formula is interest that should be accrued, the interest amount for all the accounts linked to the product will be accrued.

When defining the preferences for this product, you can choose to pass the accrual entries in the following manner:

a. Pass an accrual entry for each account
b. Consolidate the interest to be accrued (for individual accounts) and track it against the product.

If you choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry.

Product Level

If you choose to accrue interest for each account linked to the product, an accrual entry will be posted for each account individually. The account for which the accrual entry is passed will be shown when you retrieve information about an entry. If you opt, however, to accrue interest at the 'Product Level', the accrued interest due to a formula for all the accounts linked to the product will be consolidated and a single entry posted for the product. The details of accruals for each account will be available in the Accrual Control Journal, a report generated whenever accruals are performed as part of end-of-cycle processing.

Accrual day

For a non-daily accrual frequency, the 'Accrual Day' indicates the day of the month on which the accruals have to be carried out. For example, an Accrual Day of 25 indicates an automatic accrual should be done on 25 of the months, as per the frequency.

Frequency

Let us recall the operations relating to accruals that you have performed so far. When you build an interest rule you define if the result of a formula is to be accrued. When defining the product (to which you link the rule), you would:

a. Identify the GL/SL to which you post the interest accrued (Product Accounting Role Definition screen), and
b. Specify that when the event 'accrual' occurs you would post the entry to the GL/SL that you identified (Events Definition screen).

Now, the frequency with which you accrue interest for the account classes has to be defined. In the Product Preferences screen, select the accrual frequency from the adjoining drop-down list. This list displays the following values:

a. daily
b. monthly
c. quarterly
d. semi-annual
e. annual

On liquidation (accrues only when you liquidate interest)

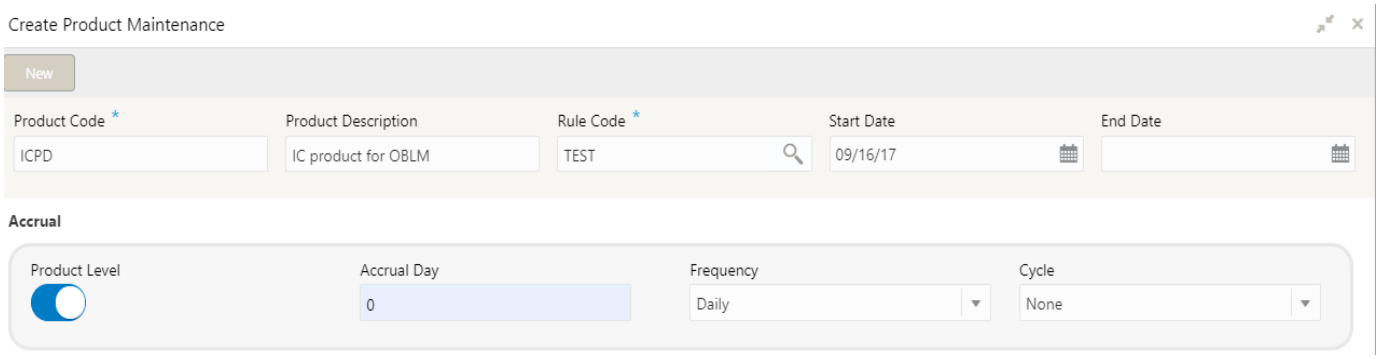
Cycle

If the frequency with which you choose to accrue interest is

a. quarterly
b. semi-annual
c. annual

Specify the accrual cycle vis-à-vis the months.

For example, a quarterly cycle may be March, June, September and December, indicating that the accrual should take place in these months. For a half-yearly cycle, you would specify June and December.



- **CALCULATION AND LIQUIDATION FREQUENCY**

  Start from Account Opening

  We have seen how periodic liquidations can be fixed to begin on a particular date (First Liquidation Date) and happen at a definite frequency. Instead of giving a First Liquidation Date and bringing all the accounts linked to the product to the same liquidation cycle, you could opt to liquidate interest for accounts, periodically, according to a frequency determined by the Account Opening Date

  Days, Months and Year

  Specify the liquidation frequency for the Interest product that you are creating. You can specify the liquidation frequency in

  a. Days
  b. Months
  c. Years

Days - If you want to liquidate interest every 15 days, enter '15'. If you want to liquidate interest every 9 days enter '09'.

Months - If you want to liquidate interest every month enter '01'. If you want to liquidate interest every quarter enter '03'.

Years - If you want to liquidate interest every year enter '01'

Back Value Recalculation

Decide whether it is Not required, Capitalized and Non –capitalized.

Check this box to indicate that for all accounts associated with this product the recalculation of interest needs to be done. If a back dated accounting entry is passed within the current liquidation cycle, the next accrual will consider the revised principal effective the back date. If a back dated entry is passed, for a date in the previous liquidation cycle, then the difference in interest adjusted during the next liquidation as an interest adjustment entry. If this box is not checked, then for any back dated transaction neither interest adjustment nor accrual adjustment will be triggered. Thus, the revised principal will be considered effective the booking date of the transaction.

First Liquidation On

Once the liquidation frequency has been defined, you should specify the First Liquidation Date. The frequency and the date will be used to arrive at the first and subsequent dates of liquidation for the accounts linked to the product. For example, your quarterly liquidation cycle may be March, June, September and December, and the liquidation is as of the month-end. For such a cycle, you should

indicate 31 March as the date of first liquidation during the year. The subsequent dates will be automatically fixed by the system based on the frequency and the first liquidation date.

Defer Liquidation button and Defer Liquidation Days

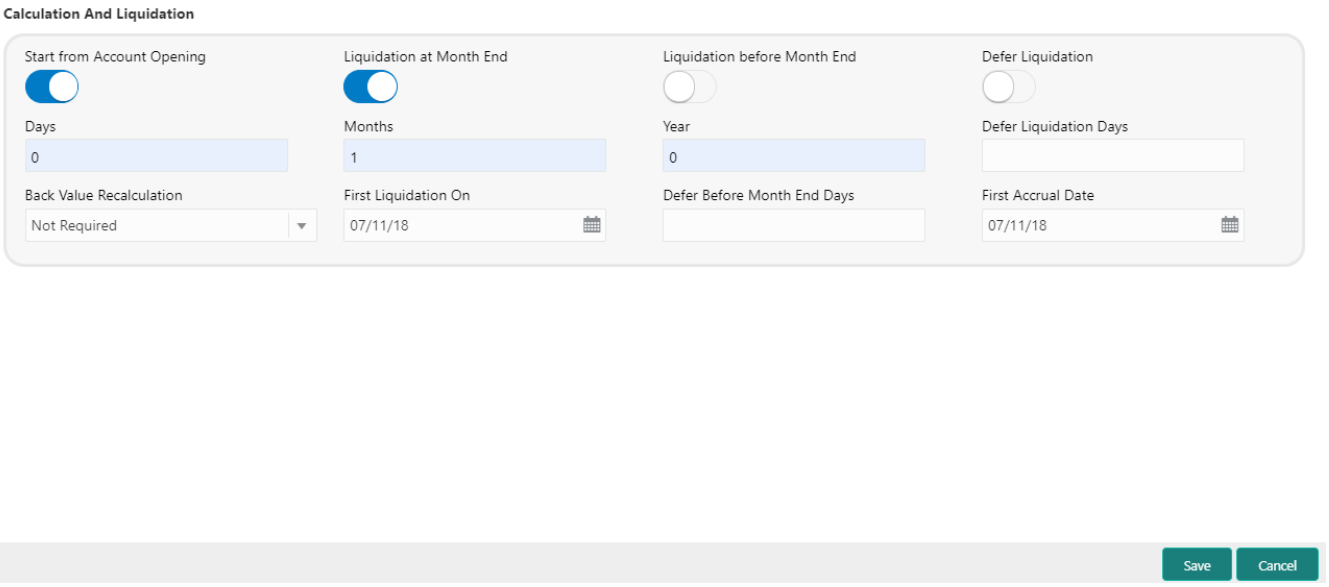
You may wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period. This deferment will allow the inclusion of interest adjustments due to back-valued entries posted into the account after the period end date. In order to avail of this facility, you need to enable the Defer Liquidation option and also mention the number of calendar days by which you wish the interest liquidation for a period to be deferred.

Liquidation at Month End

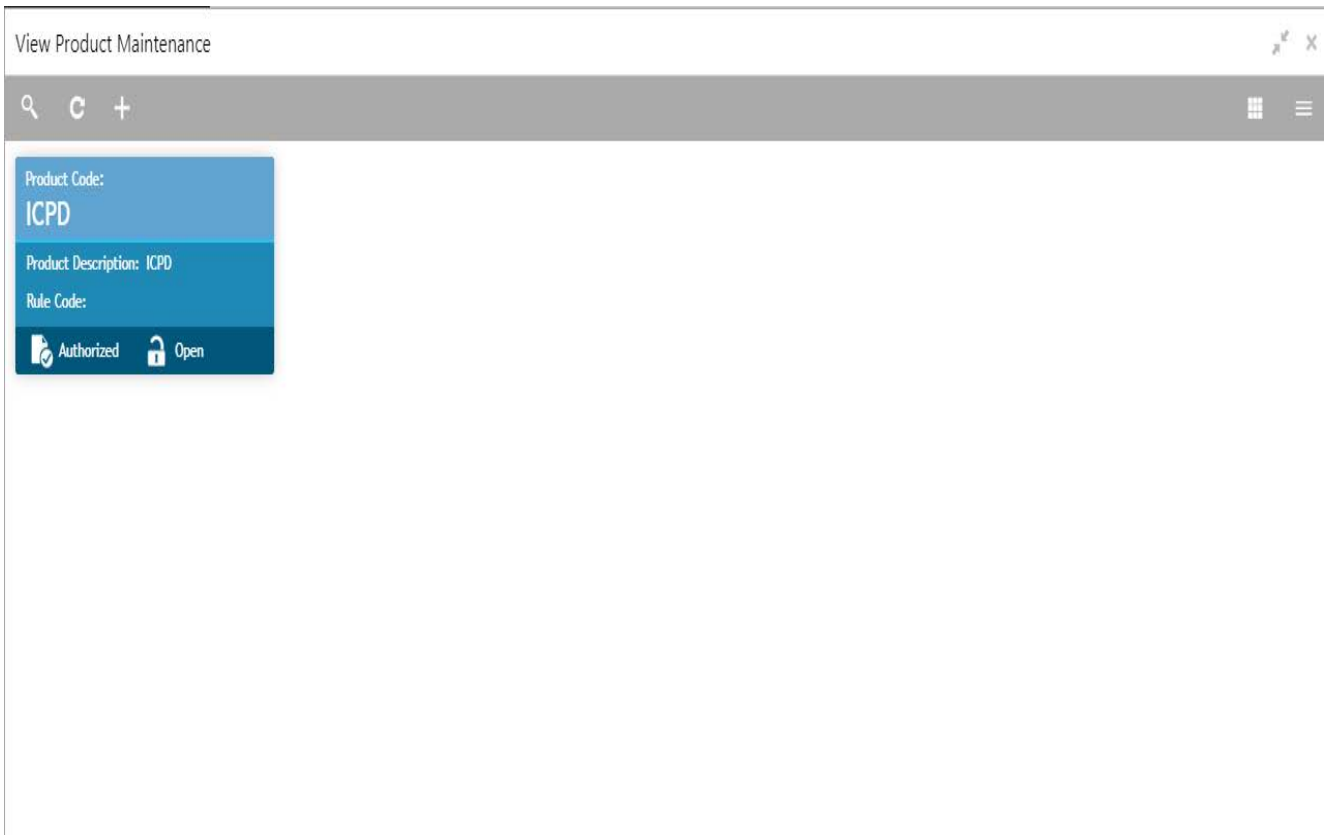
For a liquidation frequency in months or multiples of a month (for example quarterly, half yearly, every two months, etc.,) you can specify that liquidation has to be carried out as of the last working day of the month. In this case, you should specify the Liquidation Start Date as the last date of the month from which you would begin liquidation.

Liquidation before Month End

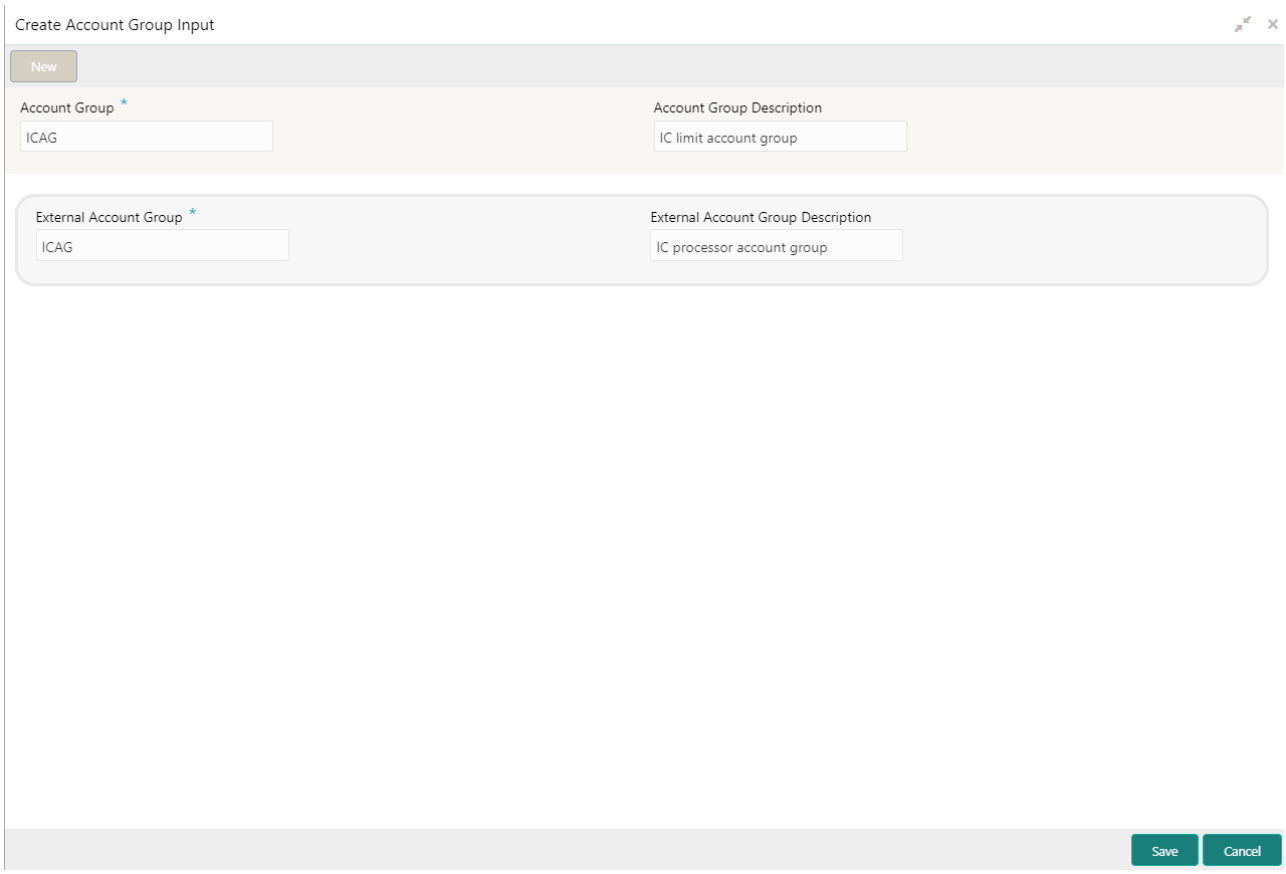
While specifying the IC product preferences if you have set the interest liquidation frequency to a monthly, yearly, quarterly cycle you can choose to liquidate interest a specified number of days before the month end for all accounts linked to the product. You have to specify the number of days before which interest should be liquidated. The system arrives at the interest liquidation date based on the number of days that you specify.



The user can view the saved Product on the summary screen: -



6.14.3 IC Group Input



Interest general condition which should be mapped to product processor account group logic

Fields

- **Account group**
  Interest limit account group

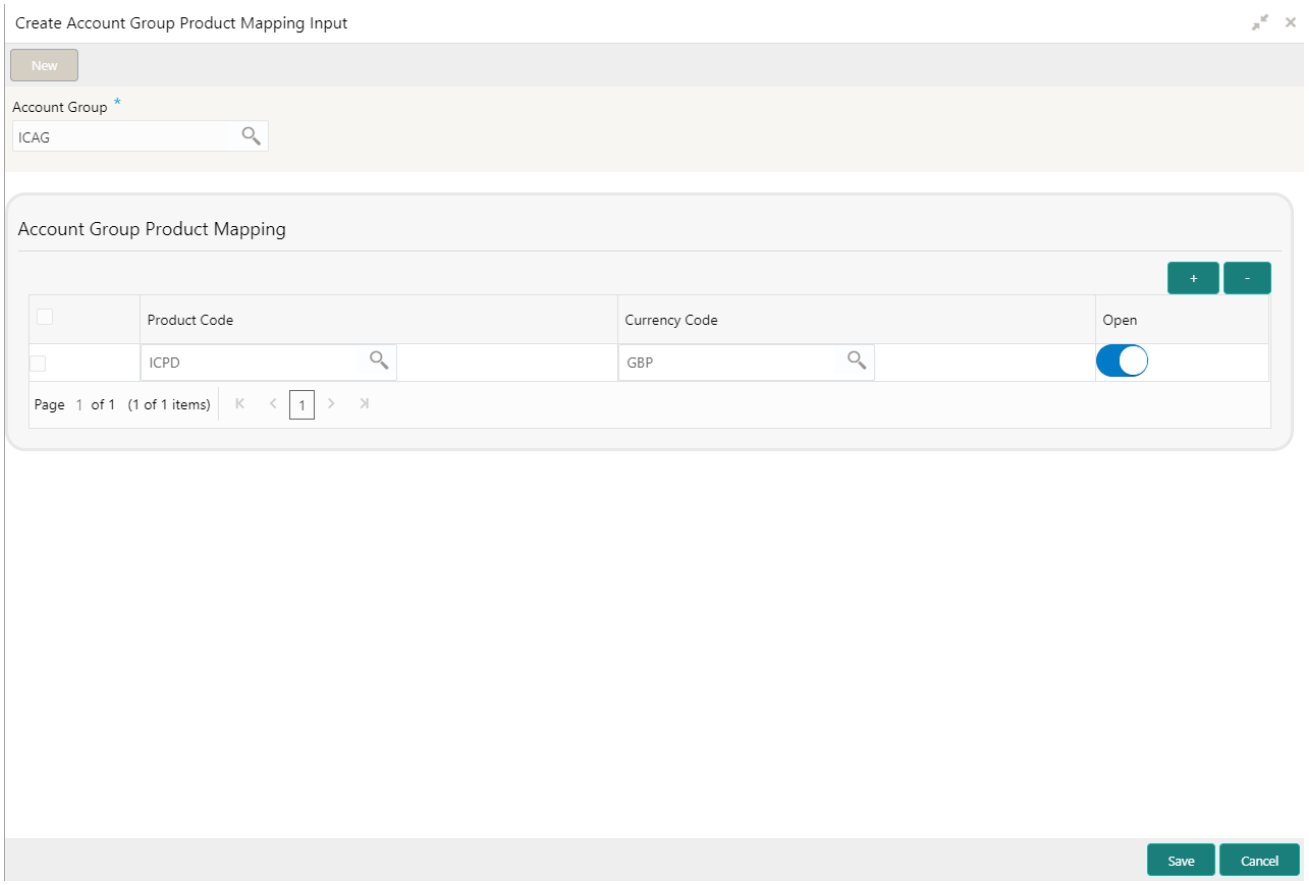
- **Account group description**
  Give an appropriate description for the account group defined.

- **External account group**
  Processor account group

- **External account group description**
  Give an appropriate description for the external account group defined.

The user can view the saved Account Group on the summary screen: -

6.14.4 IC Group Product Mapping Input



This screen is to map the account with the Product maintained

Fields

- **Account group**
  Interest limit account group created in the Account group input screen should be mentioned here.

- **Account Group product mapping**

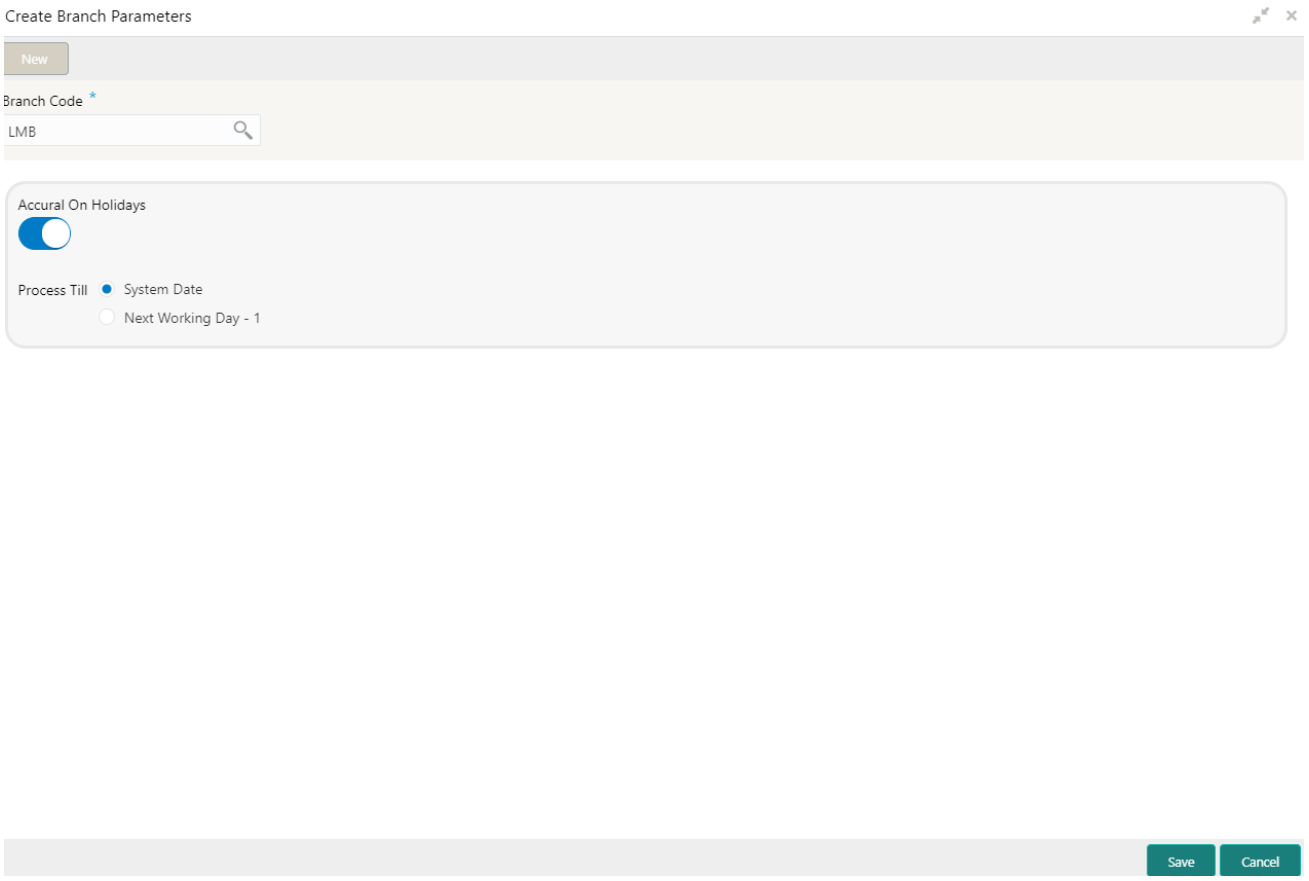
  Product Code - The code of the product, for which you are mapping with the account group, is displayed in this field.

  Currency code – In this field, the currency code gets defaulted from the interest product.

  Open – This field shows whether the account should be open or closed.

The user can view the saved Account Group on the summary screen: -

6.14.5 Branch Parameter



Fields

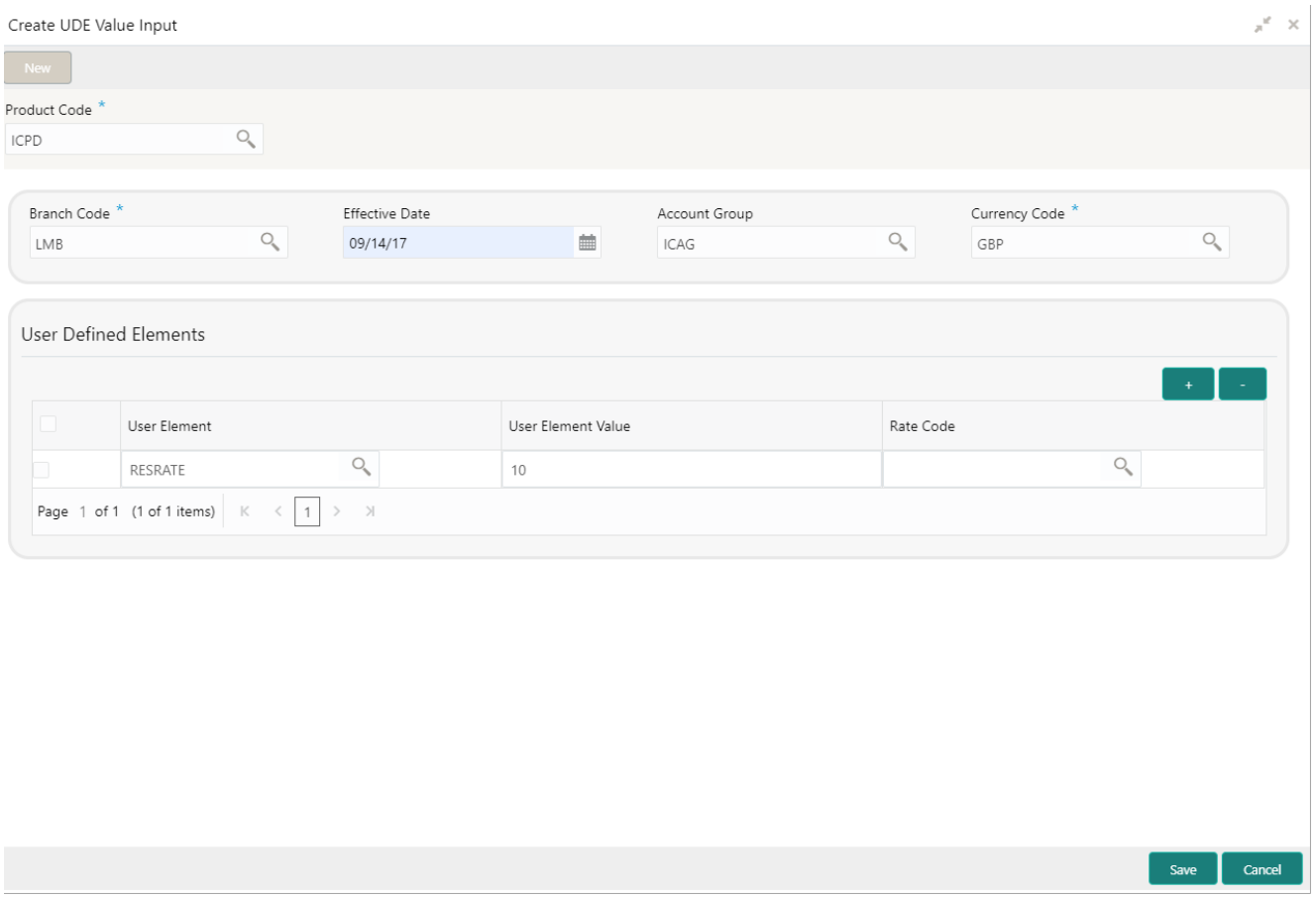
- **Branch Code**
  Branch code of the current branch is defaulted here. However; you can specify branch code from the adjoining option list, if needed.

- **Accrual on Holidays**
  Check this box if you need to push the maturity date, falling on a holiday, to next working day automatically

- **Process Till**
  Select a date till which you need to process interest from the options. The following options are available for selection:
  a. System Date – Select if you need to process till system date.
  b. Next Working Day-1 – Select if you need to process till next working day.

The user can view the saved Branch on the summary screen: -

6.14.6 UDE Value Input



Fields

- **Product code**

Every product that you create is linked to a rule. When you build a rule, you identify the UDEs that would be required to calculate interest. You do not give the UDE a value. This is because you can link a rule to many products and apply a product to many account classes (for which interest is calculated using the same method but which have different UDE values). For each condition you have defined for a product, you should specify the values of the UDEs (which you identified for the rule that is linked to the product) in the 'User Data

Elements' screen. The UDE values that you maintain here for a condition will be picked up when interest is calculated for the account class.

- **Branch Code**

  Specify the code of the branch for which the UDE Values being maintained are applicable as a general condition. The branch code is displayed based on the Common Branch Restrictions for ICRATES for your branch. The branches that are allowed for your home branch are displayed in the option list for Branch Code. This occurs only if 'ICRATES' has been maintained as a Restriction Type in the Common Branch Restrictions screen. If not, all Branch Codes are displayed including the 'ALL' option. If your home branch is HO, then the Branch Code option list displays 'ALL' in addition to the list of branches allowed for your Home Branch. If you try to maintain a UDE value for a specific branch, the system will check if the UDE value has been first maintained with Branch Code 'ALL'. If it has not been maintained, an error message will be displayed forcing you to first maintain the UDE value for the Branch Code 'ALL'.

- **Effective date**

  The 'Effective Date 'of a record is the date from which a record takes effect. You can maintain different values for a UDE, for different effective dates for a condition. When interest is calculated on a particular day for the account class, the value of the UDE corresponding to the date will be picked up. The UDE values of a condition can be different for different dates. Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.

- **Account Group**

  The different accounts in your bank may be classified into account classes. The different types of current accounts and savings accounts that you maintain are examples of account classes. In this field, the account class gets defaulted from the interest product

- **Currency Code**

  In this field, the currency code gets defaulted from the interest product.

- **User defined elements**
  A User Data Element could be of 'Amount' type when it indicates a tier structure, a slab structure or just an amount that you would want to use in a formula.

In this field, the currency in which the UDE is specified gets defaulted from the interest product.

[User element

User element value

Rate code]

For each account class, you must specify the values of all the UDEs that you identified while building the rule. The UDE value that you specify here will be picked up while calculating interest for the account class. All the UDEs that you have identified for the rule (to which the product is linked) will be displayed here. The UDEs that are displayed here can be of four types. They are:

a. Credit Rate
b. Debit Rate
c. Amount
d. Number

The interest that you on a debit balance is an example of a debit rate. The interest that you on a credit balance is an example of a credit rate.

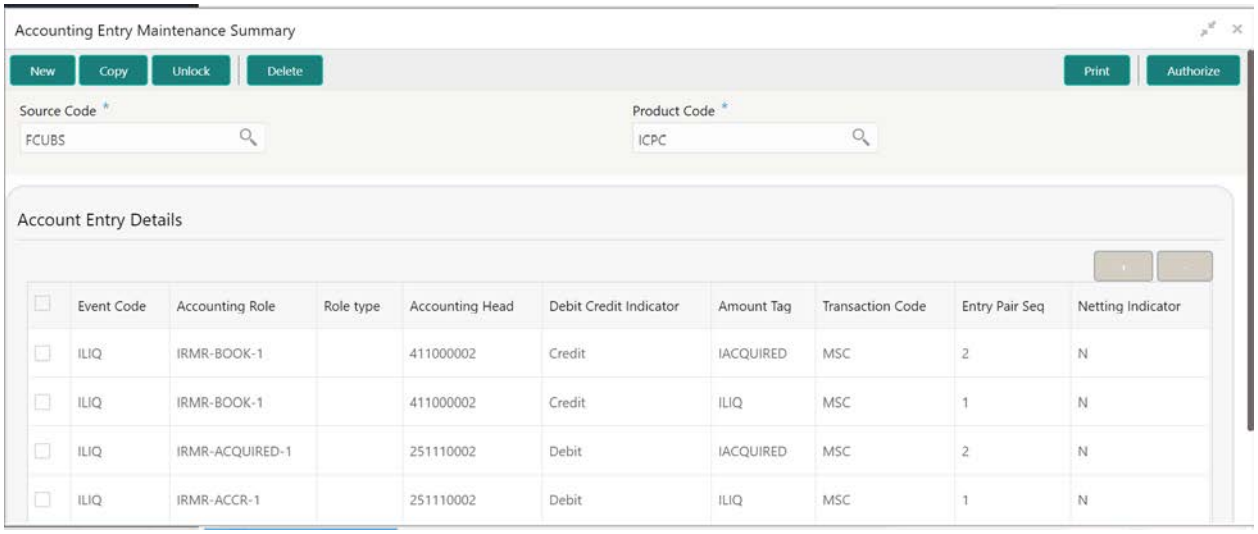
A User Data Element will be an amount under the following circumstances:

a. in the case of a tier structure, the upper and lower limit of a tier or a tier amount;
b. in the case of a charge, when it is indicated as a flat amount
c. any amount that can be used in the definition of formula

When you build a rule, you will indicate the UDE to be a number if the interest is defined based on the number of transactions or the number of account statements. A UDE under this category can also be used to store a numerical value that may be used in a formula. Now, for each of the UDEs that are displayed, you must specify the values. If the type of UDE that you have identified for the rule is a 'Rate' element, you can either specify a Rate Code or enter a 'value' for the Rate element. If you specify a Rate Code for the UDE, the value that you have maintained for the rate code will be picked up while calculating interest. However, if you choose to enter a 'spread' for the Rate Code, the appropriate value will be computed. (A 'Spread' is a positive or negative value that you add or deduct to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up. If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE amounts currency field (in the Interest Preferences screen). If you specified the UDE amounts currency as the local currency and the account class is in a foreign currency, all UDE values will be converted to the local currency. Currency conversions will be on the basis of the exchange rates maintained for the day

The user can view the saved Branch on the summary screen: -

6.14.7 IC Accounting Entry Maintenance



Fields

- **Source Code**
  Source system

- **Product Code**
  The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the LOV

- **Account Entry Details**

a. **Event Code** – The following is an exhaustive list of events that can take place during Interest or Charge calculation.

Event Code	Event Description
IACR	Interest Accrual
ILIQ	Interest Liquidation

b. **Accounting Role** – Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head
The following list contains the accounting roles that are applicable to IC.

- CHG_INCOME
- CHG_BOOK
- DIV_TAX_EXP
- CUST_DVTAX_COD
- INT_IC_AJE
- DIV_TAX_PAD
- <RULE>-ESCROW-
- <FORMULA NO>

c. Role Type – Specify Role type

d. **Accounting Head-** The Account number of customers is displayed in this field

e. Debit Credit Indicator- This field shows whether the entry is debit or credit

f. Amount Tag - The amount tags listed below are hard-coded in Oracle FLEXCUBE.

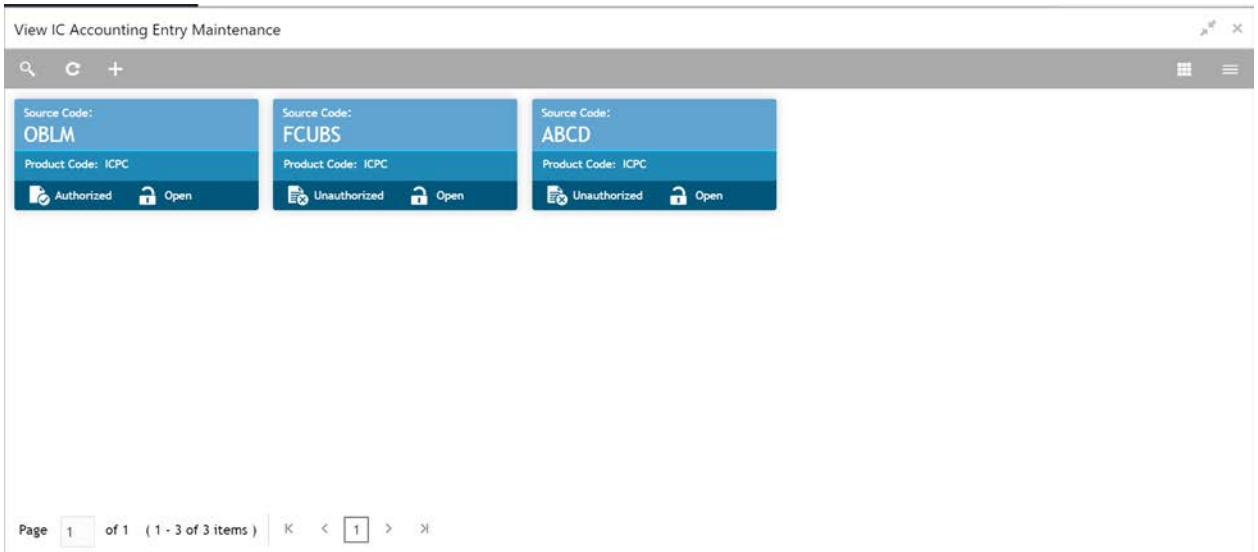
Amount Tag	Description
CHARGE	Charges
IACQUIRED	Acquired Interest Amount
IACR	Interest Accrual
IACR_ADJ	Interest Accrual Adjustments
ILIQ	Interest Liquidation
TAX	Tax
TAX_ADJ	Tax Adjustments
INT_PADJ	Back valued interest adding to the normal interest
INT_NADJ	Back valued interest reducing the normal interest
TAX_PADJ	Back valued tax adding to the normal tax
TAX_NADJ	Back valued tax reducing the normal tax

g. **Transaction Code** – It is used to identify the nature of the accounting entries posted. The code selected here will be used to track the accounting entries resulting from the movement of the account to the status being maintained.

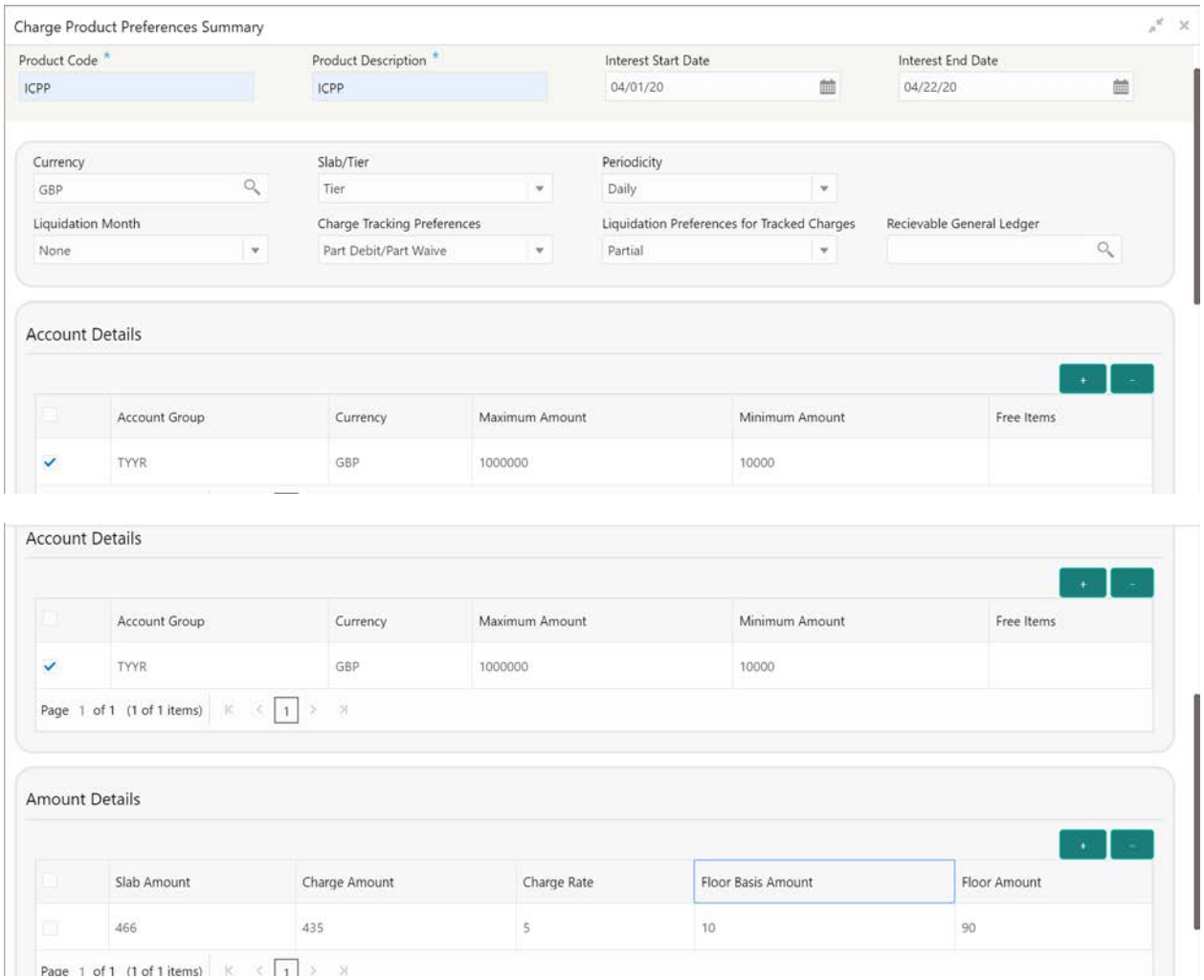
h. **Entry Pair Seq –** This field shows the sequence number of the debit and credit pair entry

i. **Netting Indicator –** This field shows the Netting type

The user can view the saved Branch on the summary screen: -



6.14.8 Charge Product Preference



Fields

- **Product Code-** The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the Lov

- **Product Description -** A brief description of the product. This description will be associated with the product for information retrieval purposes.

- **Interest Start Date –** Provide Interest start date for the accounts associated with the product

- **Interest End Date –** Provide Interest end date for the accounts associated with the product

- **Currency-** The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.

- **Slab/Tier-** When defining your preferences for a Charge product, you can opt to levy the charge on the basis of either slab/tier. It shows whether you would levy the charge on tier or slab structures

- **Periodicity -** The periodicity with which you would levy the charge (and for a non-monthly cycle, the month from which you would like to begin liquidation).

- **Liquidation Month-** This field shows the month of liquidation

- **Charge Tracking Preferences-** Select charge tracking preference from the adjoining drop-down list. The options available are:
    i. Part Debit/Part Waive - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and waives off the remaining amount.
    ii. Part Debit/Part Track - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and tracks the remaining amount.
    iii. Full Waive - If your account does not have sufficient balance then the system waives off the full charge amount.
    iv. Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable.
    v. Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient then force debit results in negative balance.
    vi. Not Required - Select 'Not Required' if charge for tracking is not preferred.

- **Liquidation Preferences for Tracked Charges-** Select liquidation preference for tracked charges from the adjoining drop-down list. The options available are:
    i. Partial - If 'Partial' is selected, the system liquidates the tracked charge amounts partially during EO only if part amount is available in the account.
    ii. Full - If this is selected, then the system tries to liquidate the individual tracked charge amount fully during EOD. If only part amount is available in the account, system will not try to collect the part amount

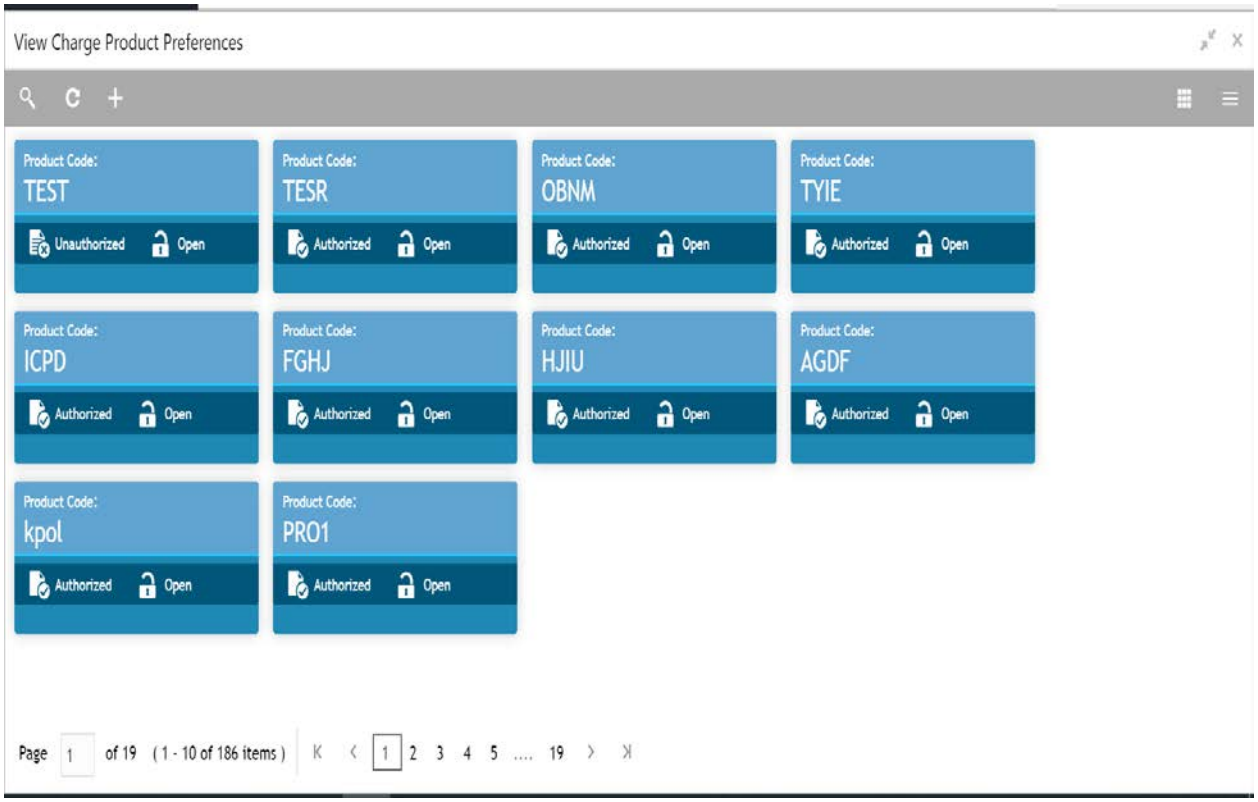
- **Receivable General Ledger-** Before applying charges on personal current accounts you can choose to notify your customers through Charge Notification messages. In the interim period charges are debited from a Receivable before actually debiting the customer account. While specifying preferences for Charge products you can identify the Receivable GL which is to be used for storing charges on a temporary basis. Charge notification preferences are specified for an account class through the 'Account Class Maintenance' screen. You can specify the Receivable GL only for products linked to rules having debit formulae. This is applicable only for the debit interest and charges on the account calculated through the IC module. Refer the Daily Processing of Interest and Charges for information on End of Day processing for Debiting Receivable GL

- **Account Details**
    a) **Account Group -** Interest limit account group created in the Account group input screen should be mentioned here.
    b) **Currency**- The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.
    c) Maximum Amount - You must indicate the charge amount range, representing the maximum that can be applied for the account.
    d) Minimum Amount - You must indicate the charge amount range, representing the minimum charge that can be applied for the account.
    e) Free Items- You can specify the number of items on which you would not like to levy charges, as 'Free Items'. If the items exceed the value that you specify here,

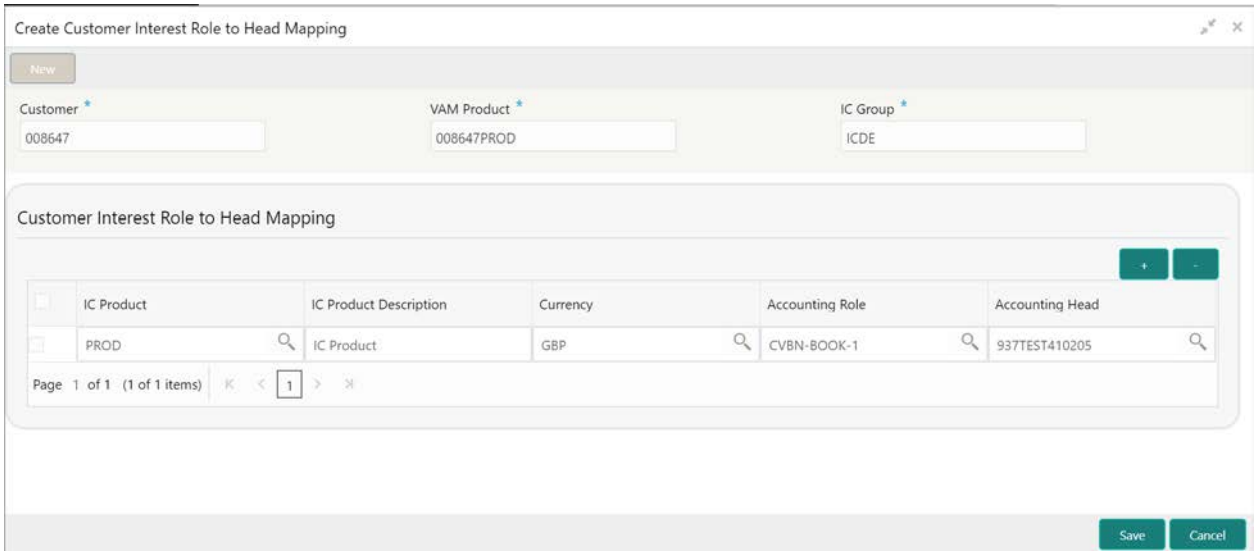
a charge would apply. You would specify an amount as a ‘Free Item’ in case you identified the ‘Charge Basis’ for the product, as ‘Turnover’

- **Amount Details**
  a) **Slab Amount-** The slab amount maintained for the product should be same as minimum charge amount
  b) Charge Amount – This field specify the charge amount.
  c) Charge Rate- This field specify the charge
  d) Floor Basis Amount
  e) Floor Amount

The user can view the saved Branch on the summary screen: -



6.14.9 Customer Interest ROLE TO HEAD Mapping

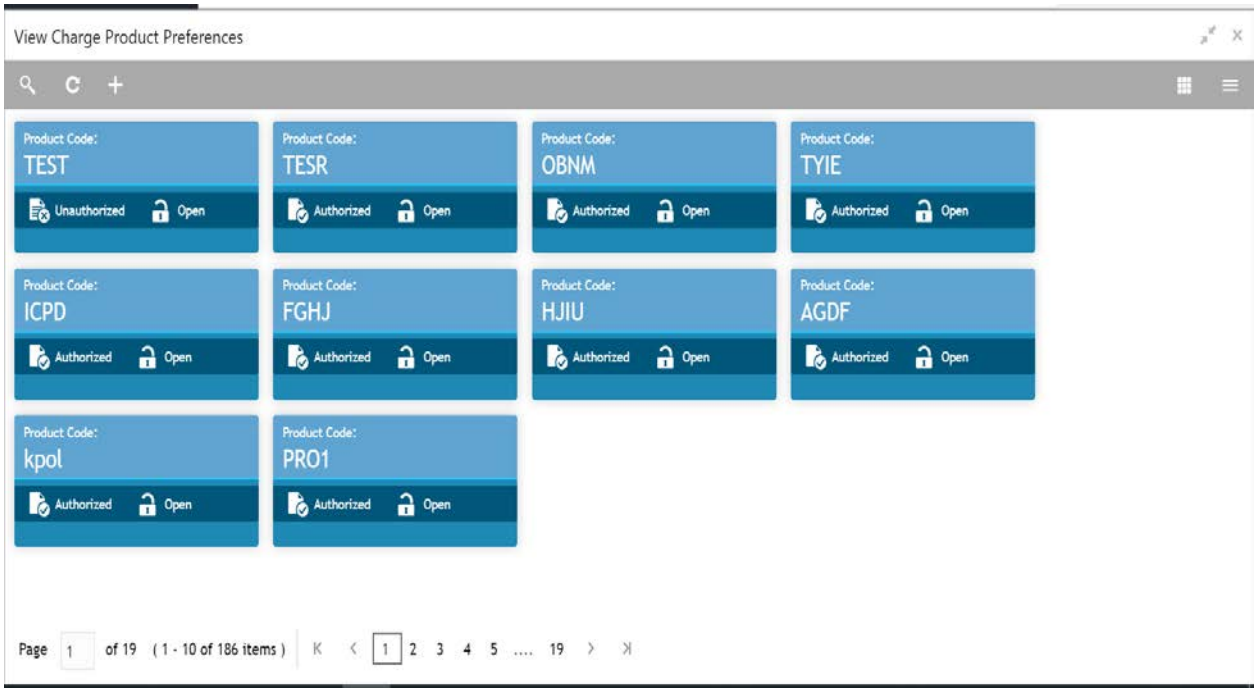


Fields

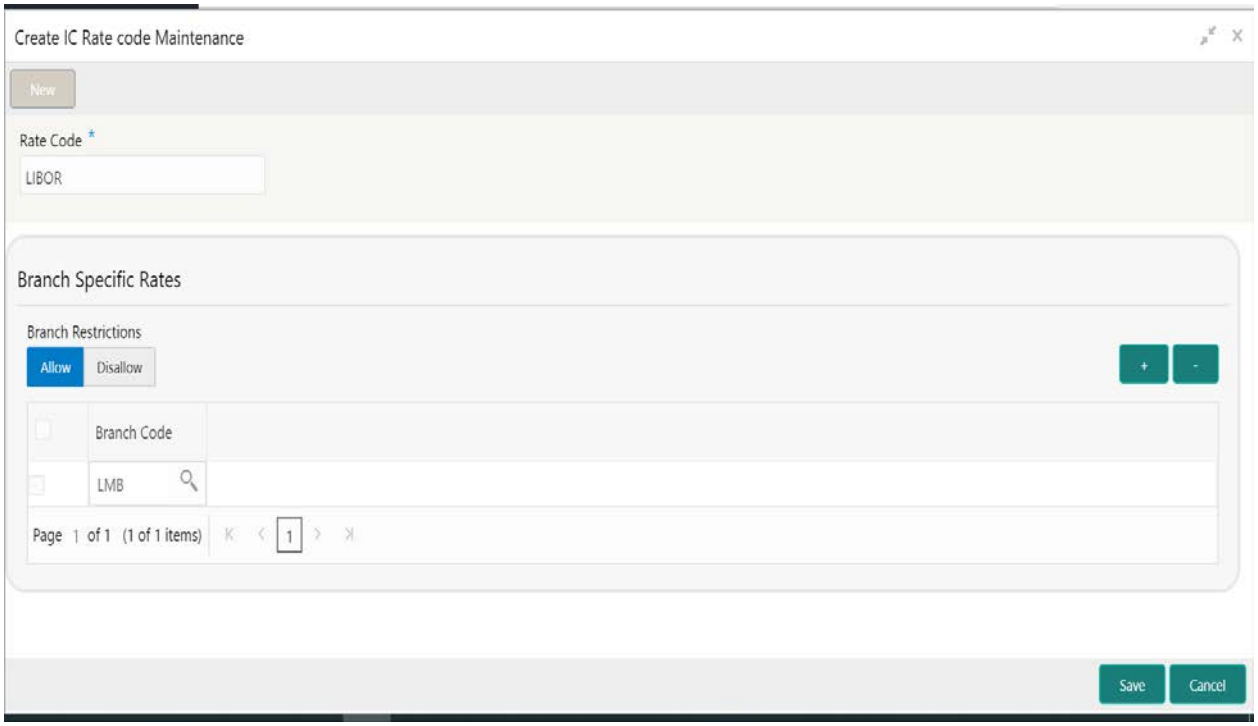
- **Customer – Specify** Customer ID
- **VAM Product -** External account group OR Processor account group
- **IC Group-** Interest limit account group maintained in the IC Account Group Input Screen.
- **Customer Interest Role to Head Mapping**
  a) **IC Product-** The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the lov.
  b) **IC Product Description**- A brief description of the product. This description will be associated with the product for information retrieval purposes.
  c) **Currency**- In this field, the currency code gets defaulted from the interest product.
  d) **Accounting Role –** – Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head
  The following list contains the accounting roles that are applicable to IC.
    - CHG_INCOME
    - CHG_BOOK
    - DIV_TAX_EXP
    - CUST_DVTAX_COD
    - INT_IC_AJE
    - DIV_TAX_PAD
    - <RULE>-ESCROW-
    - <FORMULA NO>

  e) Accounting Head - The Account number of customers is displayed in this field.

The user can view the saved Branch on the summary screen: -



6.14.10 IC Rate Code Maintenance



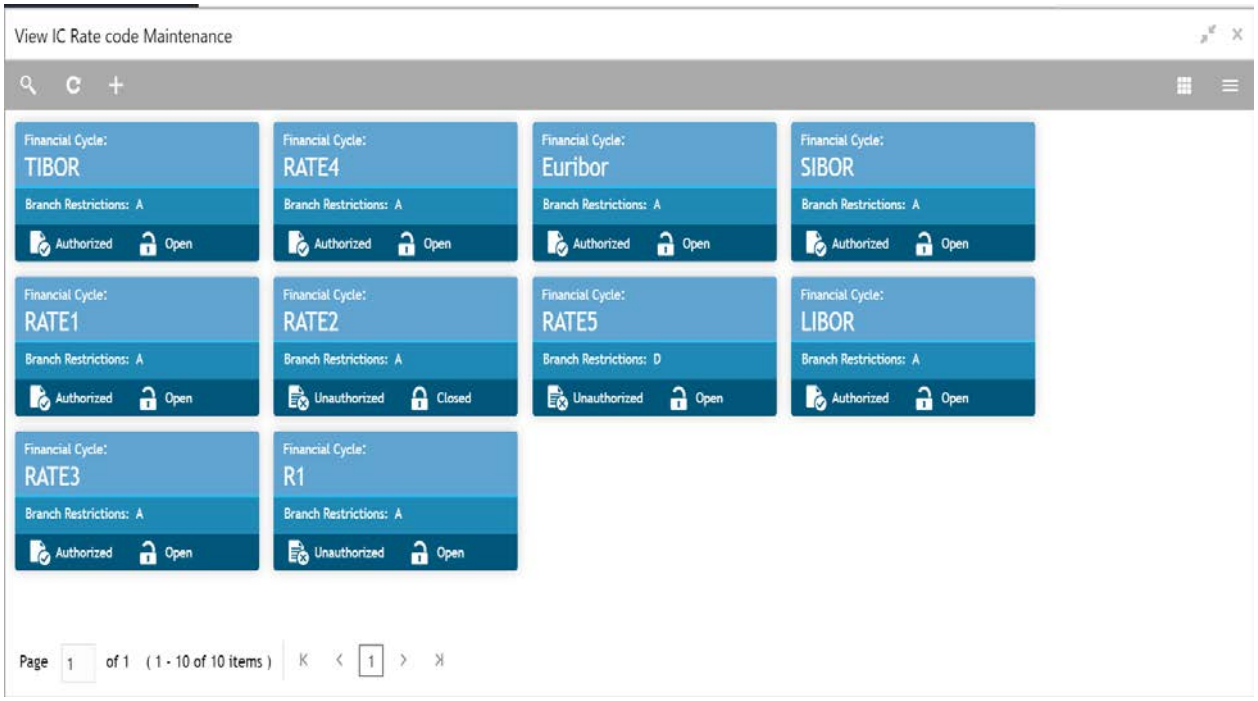
Fields

- **Rate Code –** Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When a contract is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the contract, some of which can be changed

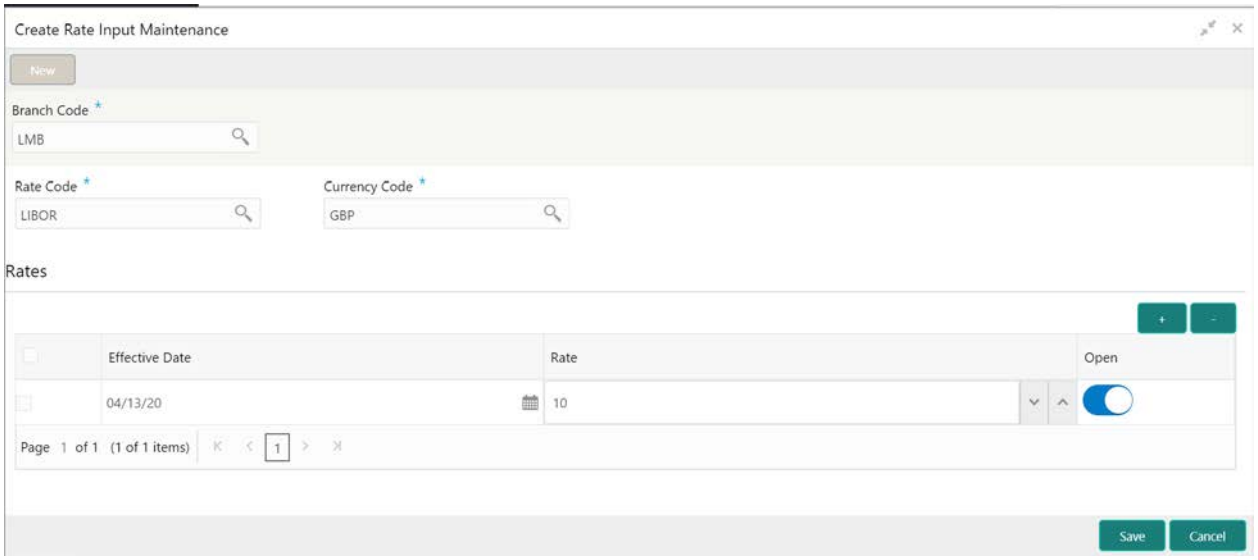
- **Branch Specific Rates**
  a) **Branch Restrictions-** You can maintain a list of allowed branches (that is, the rate code will be available for use in the allowed list of branches) or disallowed branches (the rate code will not be available for use in the branches in the disallowed list). To recall, the IC rates for the code are maintained, in the 'Interest and Charges Rates Maintenance' screen, for a rate code, branch and currency combination. Maintaining IC rates in this screen, for a branch, is subject to whether maintenance of IC Rates is allowed for the branch, and also whether the rate code for which attributes are being defined, is allowed for the branch

  b) **Branch Code**- maintain a rate code for a specific branch

The user can view the saved Branch on the summary screen: -



6.14.11 Rate Input Maintenance



Fields

- **Branch Code –** Maintain the IC rates for the rate code from the head office branch, you can select the branch for which the attributes are being defined.

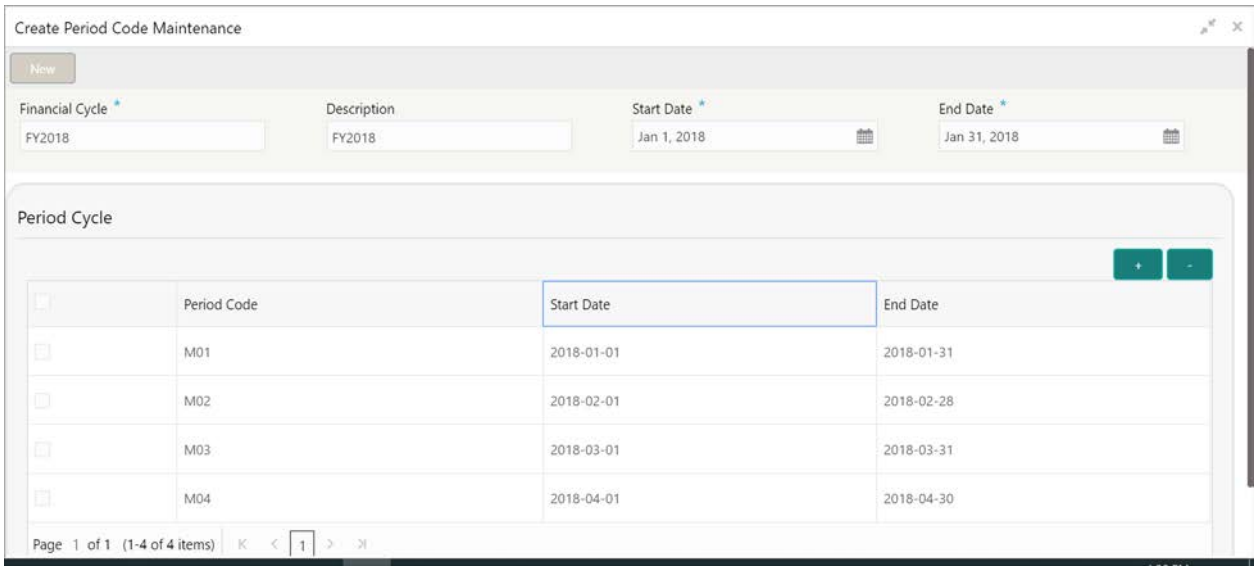
- **Rate code** - Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When a contract is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the contract, some of which can be changed. To recall, the IC Rate Codes are maintained in the IC Rate Code maintenance. Accordingly, in the Rate Code field in this screen, you must select the IC Rate Code for which you are maintaining effective rates.

- **Currency Code -** In the 'Interest and Charges - Rates Maintenance' screen, you define the rates for each rate code, branch and currency combination. You can select the currency for which the rates are being maintained, in the Currency field.

- **Rates**
  a) **Effective Date -** Each rate that you maintain for a Rate Code, Branch and Currency combination should have an 'Effective Date' associated with it. The 'Effective Date' of a record is the date on which a record takes effect.
  b) **Rate**- Input the rates for the selected IC rate code
  c) **Open -** This field shows whether it should be open or closed.

The user can view the saved Branch on the summary screen: -

6.14.12 Period Code Maintenance



Fields

- **Financial Cycle –** This is a code for the financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle -- you would identify the year through this code. Input the code using a maximum of 9 characters, alphanumeric

- **Description –** This describes the financial cycle. Enter description using a maximum of 35 characters, alphanumeric

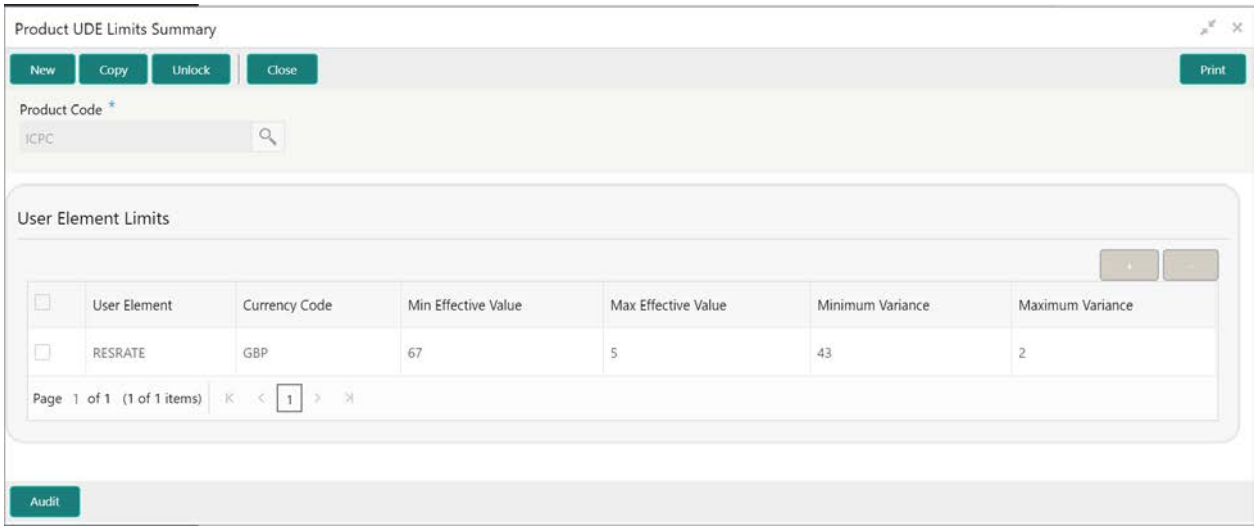
- **Start Date –** First day of the financial cycle

- **End Date** – This is the last day of this Financial Cycle

- **Period Cycle**
  a) **Period Code –** This code identifies the accounting period. Enter a code using a maximum of 3 characters, alphanumeric.
  b) **Start Date** – This is the first day of the corresponding period
  c) **End Date**- This is the last date of the corresponding period. 'End date' of a period should always end on a month end.

The user can view the saved Branch on the summary screen:

6.14.13 Product UDE Limits



Fields

- **Product Code-** Every product that you create is linked to a rule. When you build a rule, you identify the UDEs that would be required to calculate interest or charges. You do not give the UDE a value. This is because you can link a rule to many products and apply a product to many account classes (for which interest or charge is calculated using the same method but which have different UDE values).

- **User Element Limits**

a) **User Element–** Specify the user element for which you want to maintain upper and lower limits. Alternatively, you can select the user element from the option list. The list displays all valid user elements linked to the rule.

b) **Currency Code**– Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system. If you select 'ALL' as currency code, then the limits are applicable for all currencies.

c) **Min Effective Value-** Specify the minimum value for the user element and currency combination.

d) **Max Effective Value-** Specify the maximum value for the user element and currency combination.

e) **Minimum Variance-** Specify the minimum value of interest variance that can be maintained at account level for the given UDE and currency combination.

f) **Maximum Variance-** Specify the maximum value of interest variance that can be maintained at account level for the given UDE and currency combination. The value of 'Maximum Variance' cannot be less than 'Minimum Variance'. While creating an account if variance is specified at special condition level in the 'Variance' field against a UDE, then that variance value will be compared with the Minimum and Maximum variance maintained at the product level for the account currency.
If the variance is below minimum variance and above maximum variance, the

system displays an error message. The validation of minimum and maximum variance will be performed during creation, modification and reopening of the account.

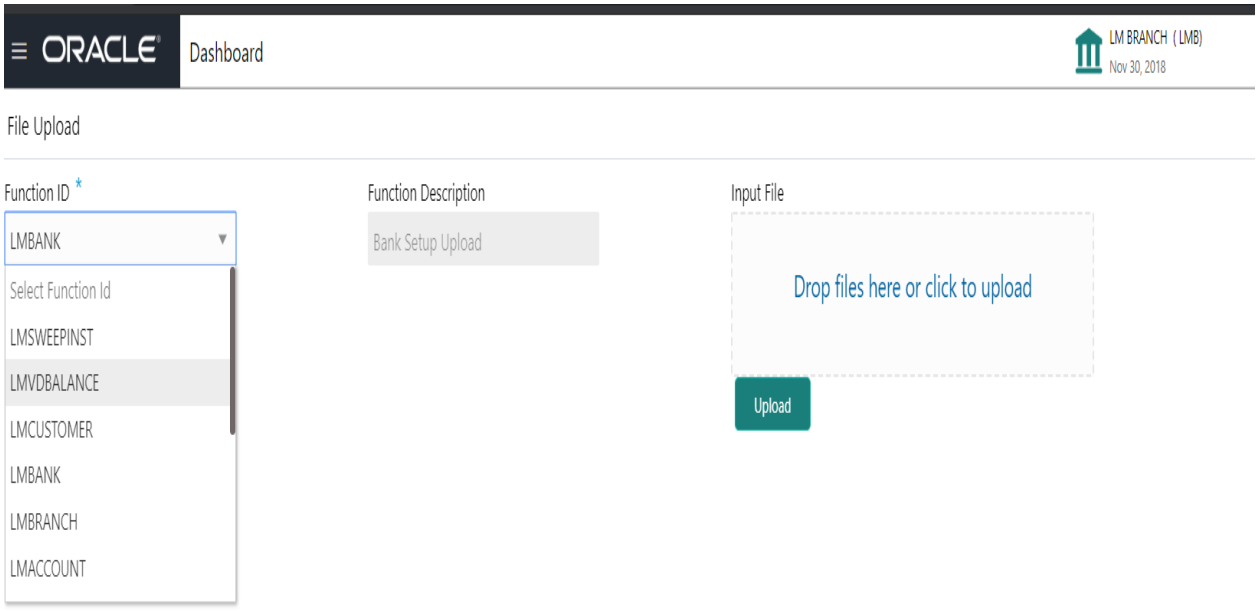
The user can view the saved Branch on the summary screen:

6.15 File Upload

File upload allows you to do all the setups using file uploads

To access file upload, go to

Oracle Banking Liquidity Management > Maintenance > Upload



You can view Click on File Upload option to o 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 Ex LMBank, LMBranch, LMAccount

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

6.16 Maintaining Account Group

System allows user to maintain Account Group.

A group of accounts can be linked to an Account Group.

While creating an account user can link the account to an Account Group

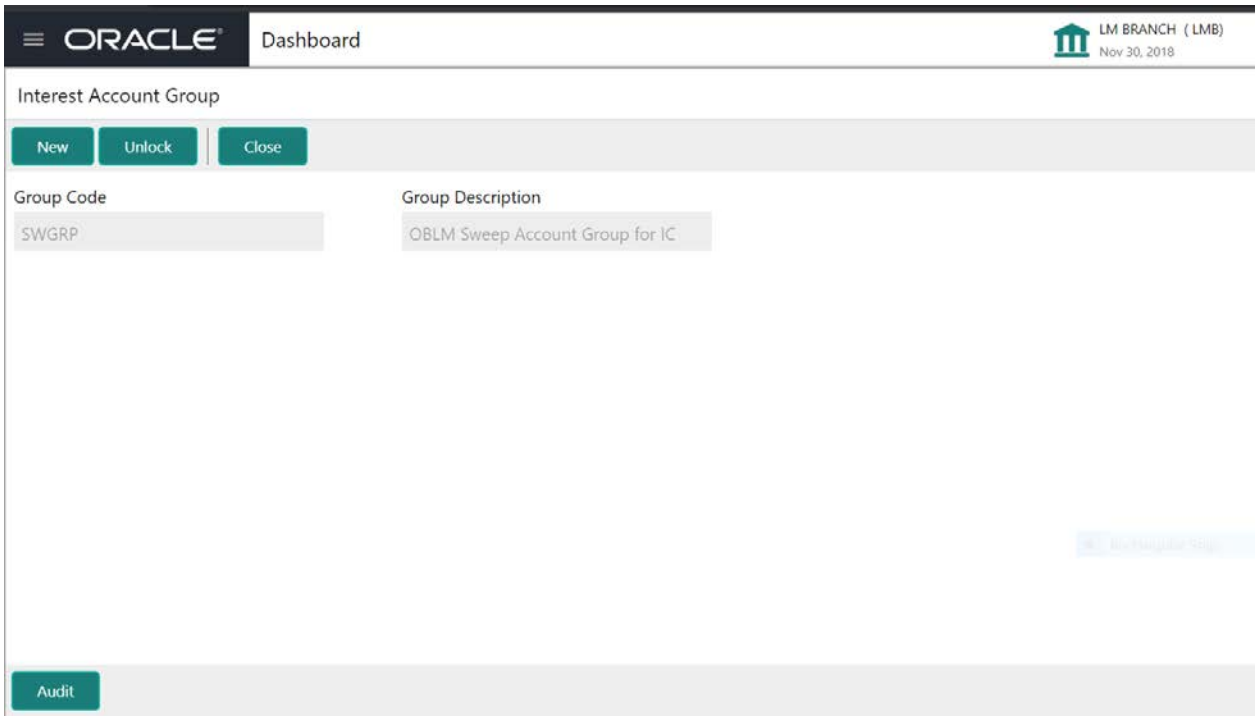
The account group is in turn linked to an IC group which in turn is linked to an IC product

The account group is provided for user ease of operation.

In the absence of account group user had to link each account to an IC product which is time consuming, with the application of account group user can link a group of accounts to an IC product and the IC product will be applied to all the accounts in the group

To access Account Group screen, follow the below path

Oracle Banking Liquidity Management > Maintenance > Account Group



Group Code
Specify the Group Code to be maintained. The group codes are a five-character field.

Group Description
Specify the description for the group code.

6.17 Maintaining User Linkage

System allows user to maintain Customer and User Linkage.

A user can be liked to a customer or group of customers or all the customers available in the system.

The Customer and User Linkage is provided for administrative and privacy purposes.

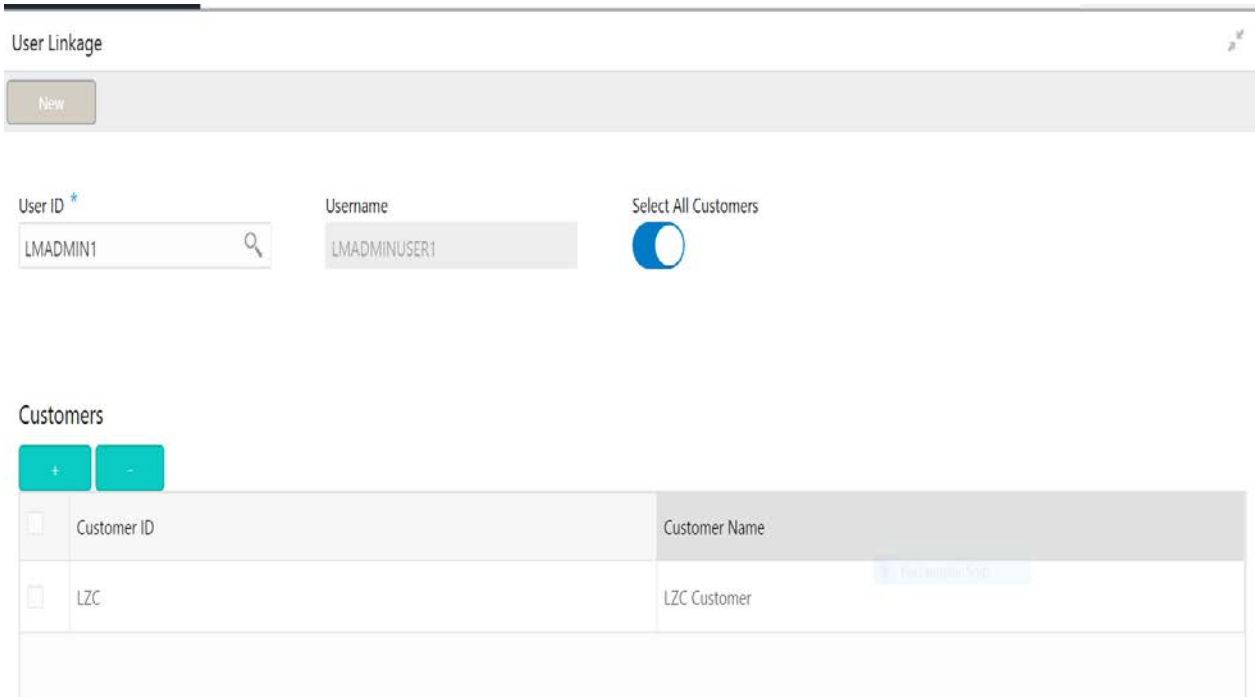
A user can view only the linked customer data across the system, the user will not be able to view any data of the customers who are not linked to the user.

In the absence of such a linkage any user can view any customer data which can lead to privacy and administrative issues.

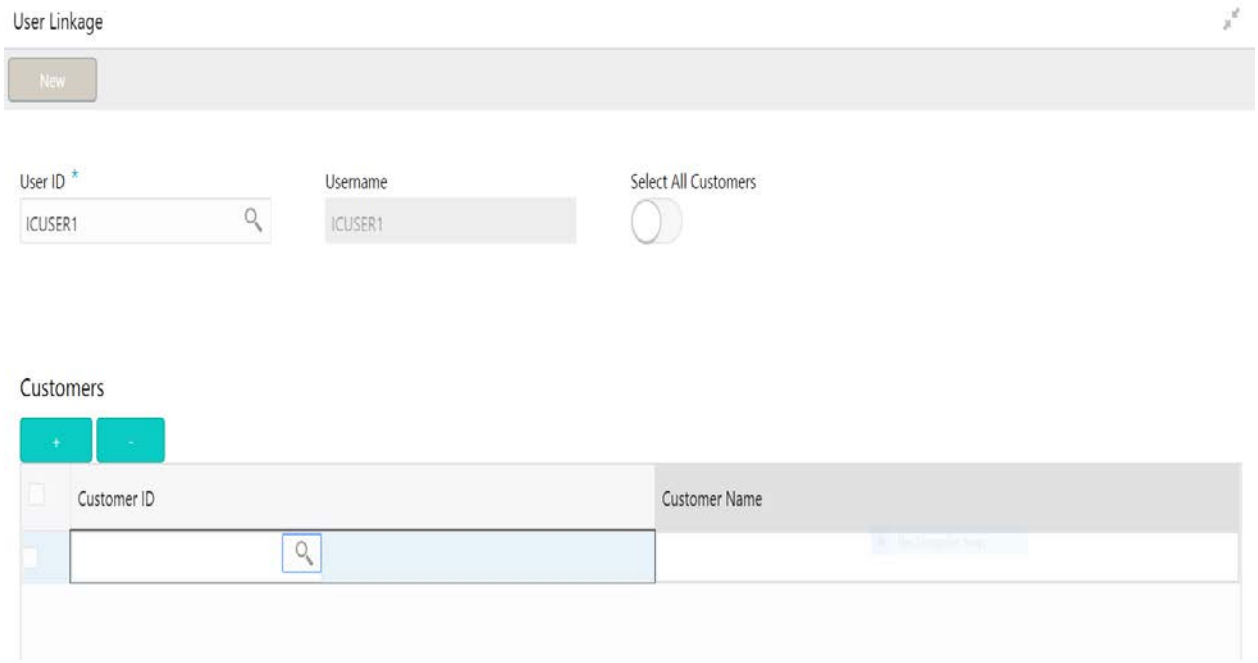
To access user Linkage screen, follow the below path

Oracle Banking Liquidity Management > Maintenance > user Linkage

Blanket User Customer Linkage



Specific User Customer Linkage



User ID
Specify the User ID for which the linkage needs to be done. The field is an LOV which fetches all the users maintained in the system.

User Name
The User name gets populated on selection of the User ID.

Select All Customers
Select this option if the User needs to be linked to all the customers available in the system. If the requirement is to restrict the user linkage only to a specific customer or a group of customers do not select this option

Customers
Select this option if the User needs to be linked to a specific customer or specific group of customers but not all the customers in the system.

Click the '+' button to enable the Customer ID LOV and select the customer the be linked to the user, on selection of the customer the customer name will get automatically populated. The process needs to be repeated to link the next customer.

7 Structure Maintenance

7.1 Introduction

Structures are created within a framework 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

7.2.1 Creating a New Structure

You can invoke the 'Structure Maintenance' page by accessing the following path

Oracle Banking Liquidity Management System > Structure > Account Structure

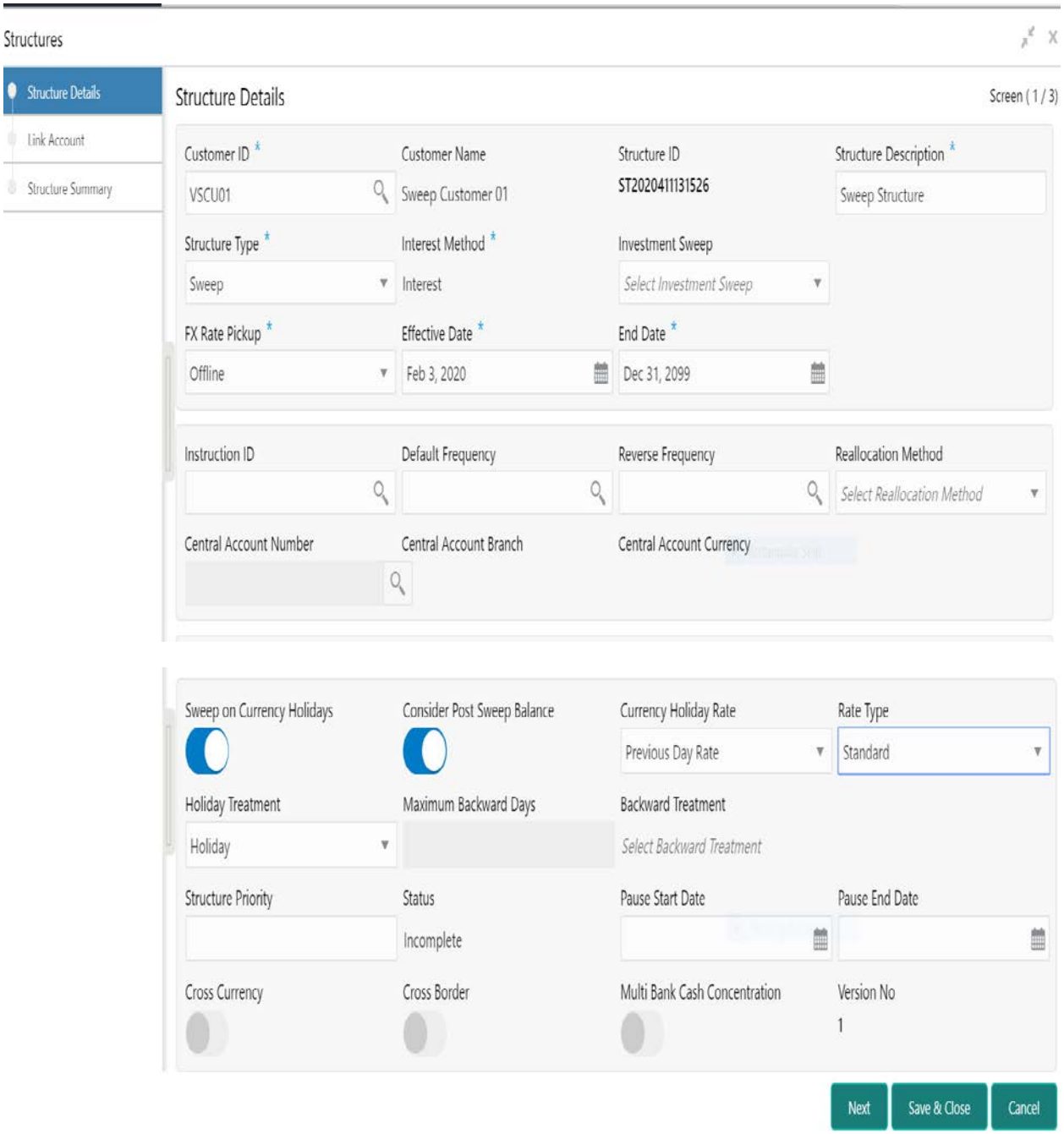
The structure creation is a three-stage process consisting of

Structure Details: Structure level parameters are provided here

Link Accounts: Account Linkages are maintained at this stage

Structure Summary: This Screen provides the summary of the structure created

7.2.2Structure Details



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

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 Name

The system displays the description of the customer selected.

Structure ID

The system displays the auto generated unique structure ID.

Structure Description

Specify a description for the new structure.

Structure Type

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

Sweep

Pool
Hybrid

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.

For Sweep Structures it will be automatically populated to Interest Method

Investment Sweeps

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

- Term Deposit
- Money Market

This data input for this field will be available only for sweep structures

FX Rate Pickup

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

Online

Offline

Default Value would be “Offline” where in rate available in the system will be used for cross currency calculations

In case of “online” system needs to integrate with an external system to fetch the rates in an online mode.

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.

End Date

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

The default end date populated by the system will be Dec 31, 2099

Instruction ID

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.

If the Instruction ID is applied at the structure level, then all the pairs of the structure will be processed with the same Instruction ID

This parameter is applicable only for sweep type of structure

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 be applied 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.

Reverse Frequency

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.

This parameter is applicable only for sweep type of structure

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:

Sweep Structure:

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

Pool Structure:

- 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. (This will applicable only at pair level)

- 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.

Other Sweep methods available in the market are

- 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 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.

This option will be available only for Central type of Pool Reallocation method where in the interest reallocation for the structure will be done to this account

Central Account Branch

Displays the Central Account Branch

Central Account Currency

Displays the Central Account Currency

Sweep on Currency Holidays

Check this field to allow sweep on currency holidays.

Consider Post Sweep balance

This flag governs the sweep balance to be considered on the accounts

When Sweep is performed from II level onwards, if Original Account Balance + Swept Amount is to be considered for further sweep processing this flag needs to be checked

If this flag is not checked Sweep are performed on the account participating in the structure based on the original fetched balances and not consider the incremental balances post sweep

Currency Holiday Rate

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

- 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.

Rate Type

Specify the rate type to be used in case the underlying structure has cross currency pairs.
The only option is Standard rate.

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 – Do not perform the sweep and mark it as holiday

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 - Do not perform the sweep

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

Structure Priority

When an account is participating in more than one structure, the structures are given priority of execution, the structure with least priority gets executed first followed the next structures.

Status

This field displays the current status of the structure and is populated by the system.
Structure can have the following status

Active: Structure is complete and is in Active status
Paused: Structure had been put on temporary hold
Incomplete: Structure is still being created
Expired: Structure is expired
In-Active: Structure is not Active and is in operational at a future date

Pause Start Date

When a date is selected on this field, the structure gets paused from that date
This can be a future date but cannot be a date less than the system date

Pause End Date

User can select the end date of the temporary structure pause form this field

Cross Currency

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

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.

Multi Bank Cash Concentration

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

Version Number

Displays the version number of the structure

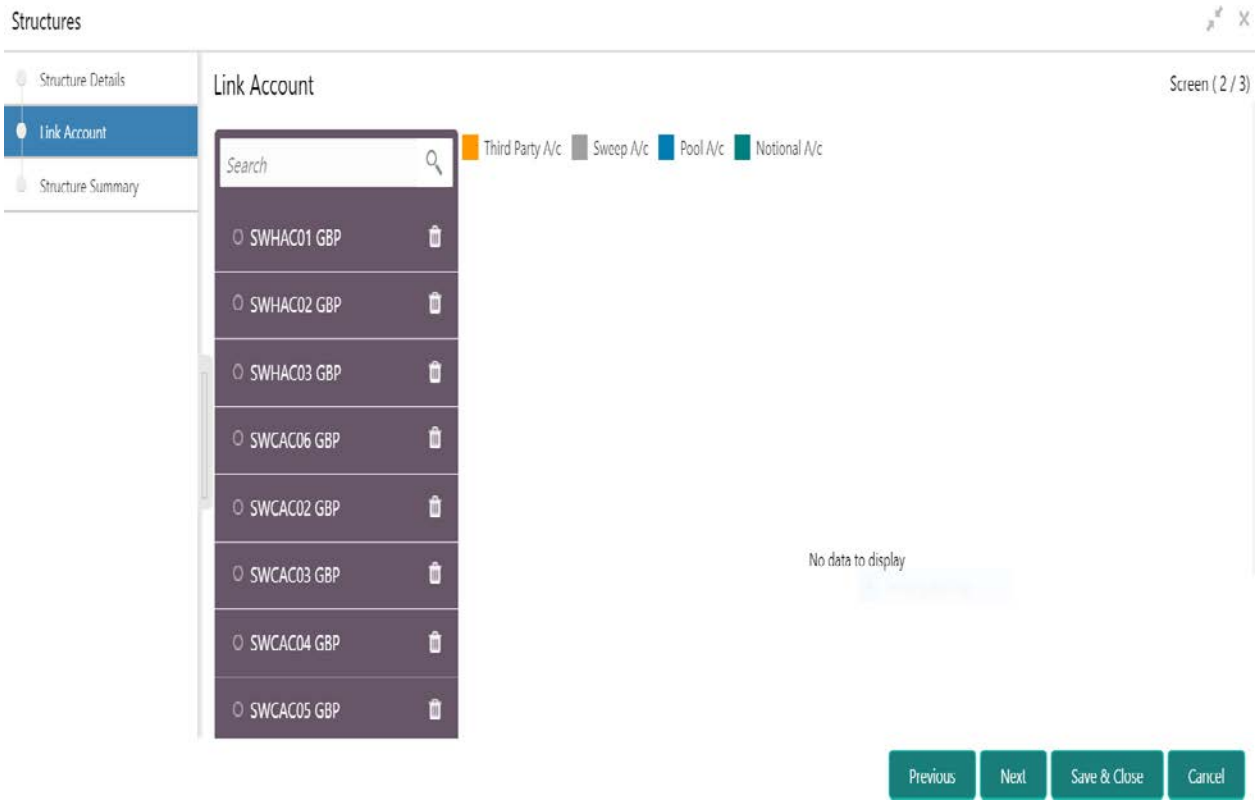
Parameters like Frequency, Reverse Frequency and Instruction type which are defined at the structure level will be applicable at each account pair level in the structure however user can change these parameters at the account pair level. If the user changes them at the account pair level the system will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

Once the structure level parameters are completed, click next to go to the second stage where in accounts are grouped in to structure.

7.2.3Maintaining Accounts in the Structure – Link Account

The next step in structure creation is logically group the accounts to form a structure

Accounts are fetched to create a structure. Click ‘Search’ button to select the accounts which need to be paired in the structure



The screen also provides filter criteria for account selection, user can use these filters to narrow down the account search

Account Number

The LOV displays the account numbers for the customer selected for the structure.
If customer hierarchy maintained at the customer level and parent customer is selected of structure creation, then the all the accounts of parent and child customer will be displayed for selection

Branch Code

The LOV displays the branch code, user can select the branch code from which accounts can be picked up

Account Currency

The LOV displays the currencies, user can select the currency of the account, the accounts displayed for selection will be only form the selected currency if this option is selected

BIC Code

The LOV displays BIC Codes, user can select the BIC Code as the account selection criteria

Account Type

This is dropdown field with the options External Accounts and Inter Accounts, user can select the required option as the account selection criteria

Notional

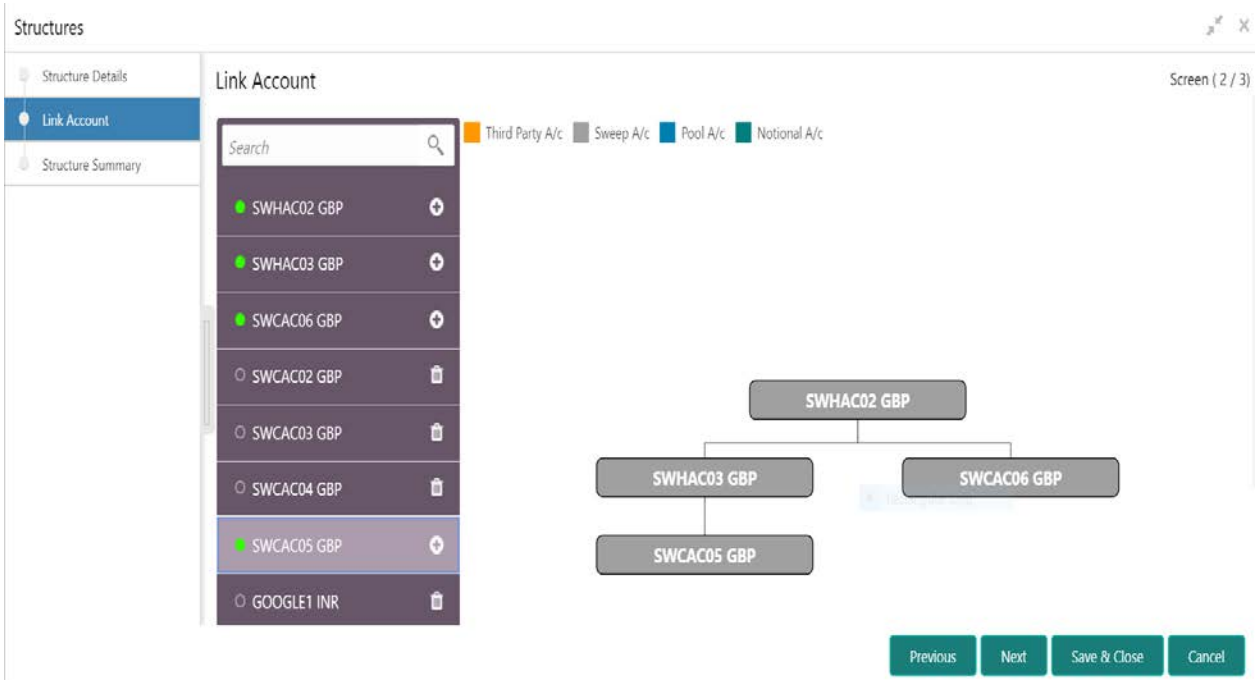
This is dropdown field with the options Yes and No, user can select the required option as the account selection criteria

Once the filters are in place, user can click on the search button to fetch the accounts and select the required accounts for structure creation

Maintaining a Structure

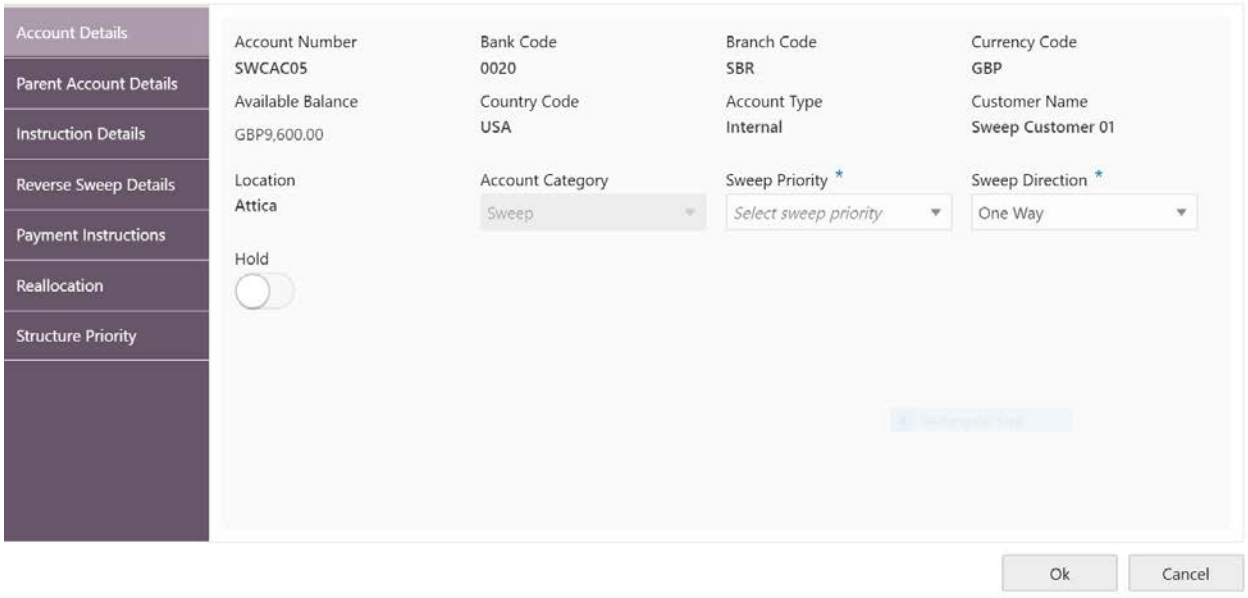
After fetching accounts for a structure, you can start creating the structure. You can drag and drop accounts into the drawing plane to make the structure.

The account list displayed will the accounts selected in the account selection process.



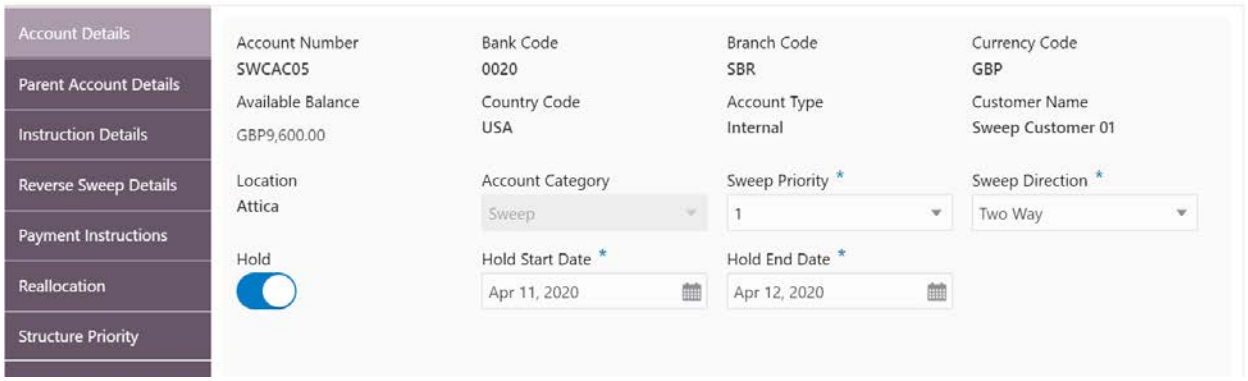
Once the desired structure is in place, the next step is to maintain the pair level parameters.

Right click on the account and click Edit button to fetch the following screen where in all the pair level parameters can be maintained



Account Details

On clicking the Account details all the following account information is available for view.



- Account Number - The account number of the selected account
- Bank Code - The bank code of the account
- Branch Code - The branch code of the account
- Currency - The currency of the account
- Available Balance – Available balance of the account
- Country Code – Country code of the account
- Account Type – Account type – internal or external
- Customer Name – Name of the Customer
- Location – Location of the account
- Account Category – Sweep or Pool or both depending on the type of structure, for Sweep structures its defaulted to Sweep and for Pool structures its defaulted to Pool and for Hybrid structures user needs to select Sweep or Pool as per the requirement

Sweep Priority

Select the priority of the account for sweep, if parent is having multiple child accounts the account with least priority will get executed first.

Sweep Direction

Select One way or Two way Sweep for the account

Hold

The account participation in the structure can be suspended temporarily by selecting the Hold

Hold Start Date

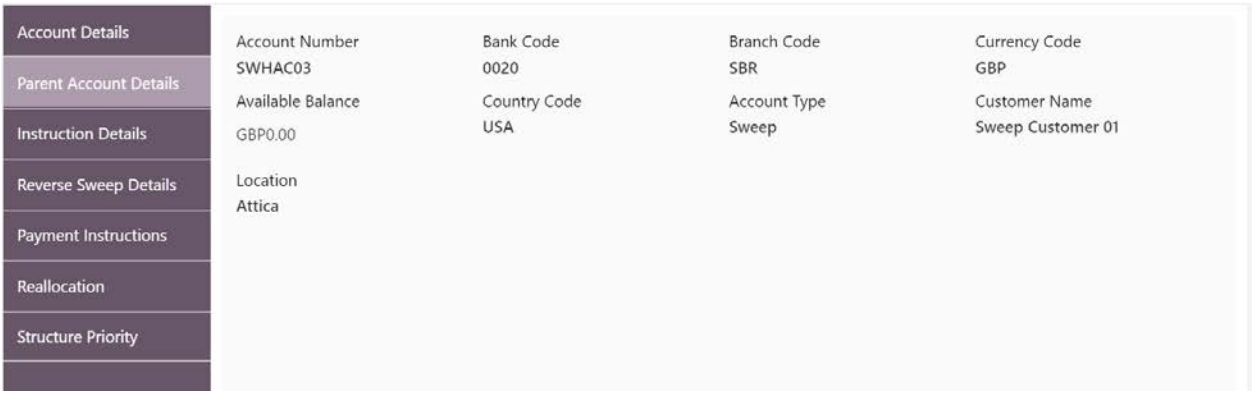
The account participation in the structure can be suspended temporarily by providing the hold start date in this field
This field is visible only when Hold is set to Yes

Hold End Date

The account Hold end date can be captured in this field
This field is visible only when Hold is set to Yes

Parent Account Details

On clicking the Parent Account details the following information is displayed



- Account Number - The account number of the parent account
- Bank Code - The bank code of the parent account
- Branch Code - The branch code of the parent account
- Currency - The currency of the parent account
- Available Balance – Available balance of the parent account
- Country Code – Country code of the parent account
- Account Type – Account type of the parent – Sweep or Pool
- Customer Name – Name of the Parent Customer
- Location – Location of the parent account

Setting Instruction Details

Click on the instruction details for that child-parent account pair and click on Add button to add the pair level instruction for the account selected

Select the Instruction ID from the LOV that should be applicable for the pair

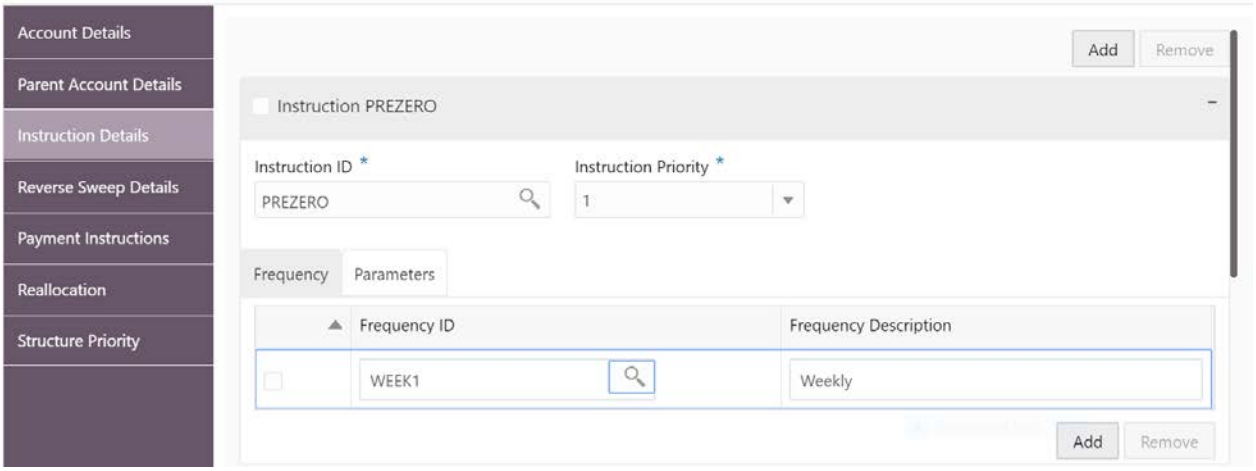
Once the Instruction ID is captured, select the priority of the Instruction.

Instruction priority is useful when there is multiple instruction for the same pair

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

After selection of the instruction ID select the frequency when the instruction needs to be executed

On selection of the Instruction the parameters for the instruction are defaulted form the maintenance done earlier but the same can be changed.



Setting Frequency

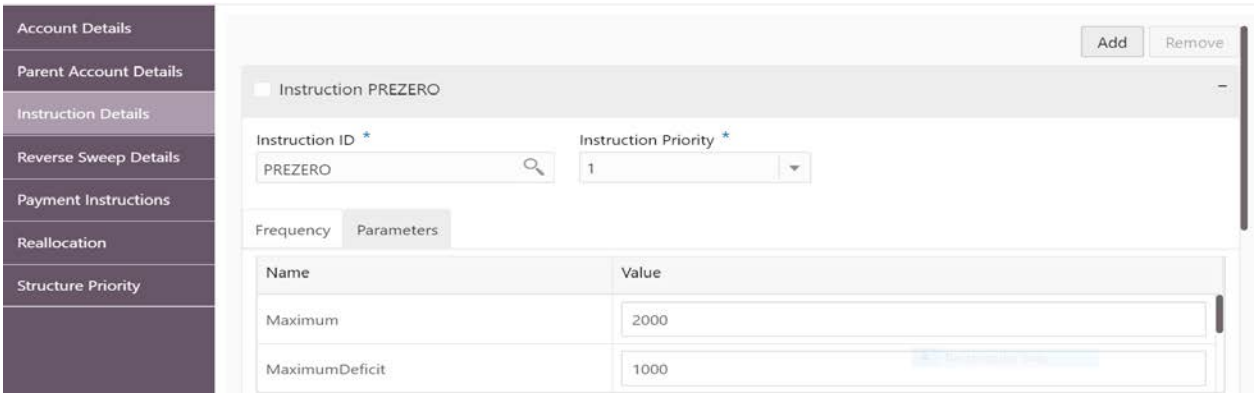
To set frequencies for the selected Instruction ID, Click on the Frequency ID LOV.

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.



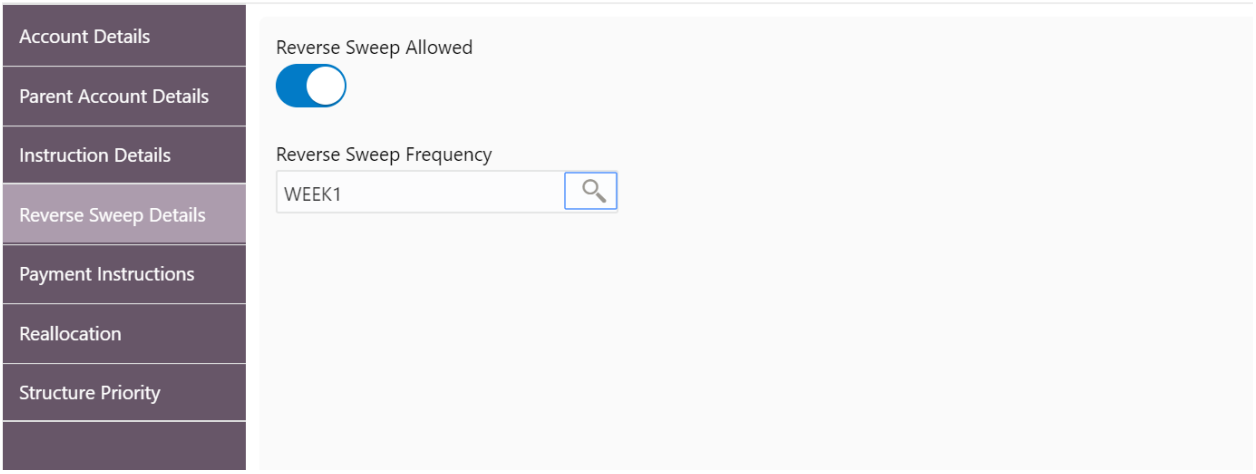
Setting Reverse Sweep Frequency

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.

Click on the reverse sweep tab to set the reverse sweep frequency

Set the Reverse Sweep button to Yes, if reverse sweep is need for the pair.

On selection of the Reverse Sweep, Reverse Sweep LOV gets displayed for Selection



Specifying Payment Details

Payment Instruction details can be set for the account pair by clicking on the Payment Instruction tab

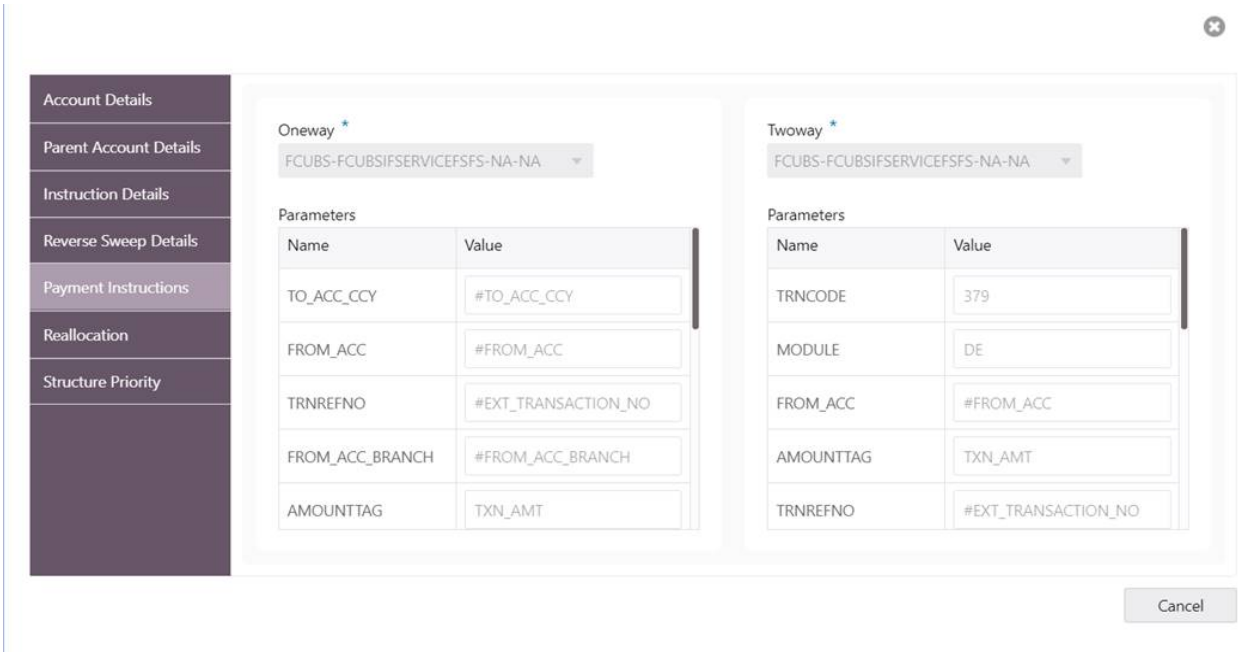
The Payment instruction need to set as per the pairs involved

The accounting between the pairs is driven by the payment instruction set for the pair

If the accounts involved are domestic, then DDA accounting service is called

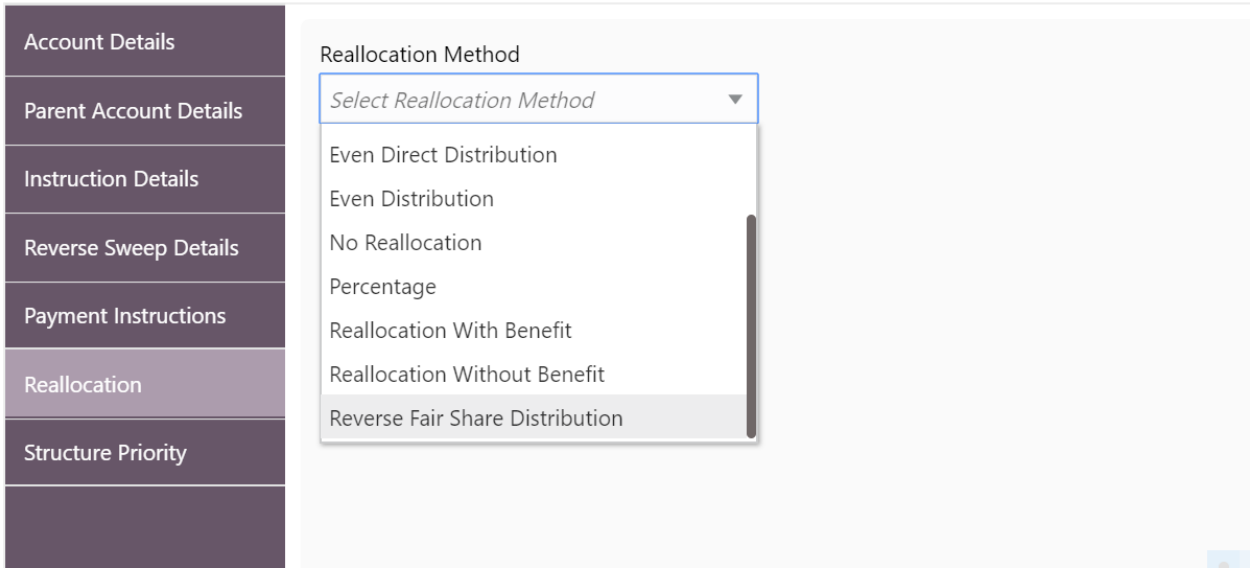
If one of the accounts in the account pair is a cross border account, then Payment service is called.

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.



Reallocation

Click on the Reallocation tab to set the reallocation parameter this will be applicable only for the parent accounts and not for the child accounts



Structure Priority

Structure priority comes in to picture when an individual account is participating in multiple structures

When system detects that the account\s in the current structure are participating in other structures as well the structure priority tab populates all other Structures ID, Version number and their priority in which there is account participates, user can provide the structure priority for the current structure after viewing the other structure priorities

During sweep processing the structure with the least priority is given preference over the other structures. The one with lease priority gets executed first followed by the next least priority structure.

The system also provides the following three options when the user right clicks on the child account, these options along with the Edit option can be used by the user both during creation and modification of the structure

- Delete Account
- Delete Hierarchy
- Replace

Delete Account

Used to delete the account from the structure.

Delete Hierarchy

Used to delete a hierarchy of the selected account from the structure.

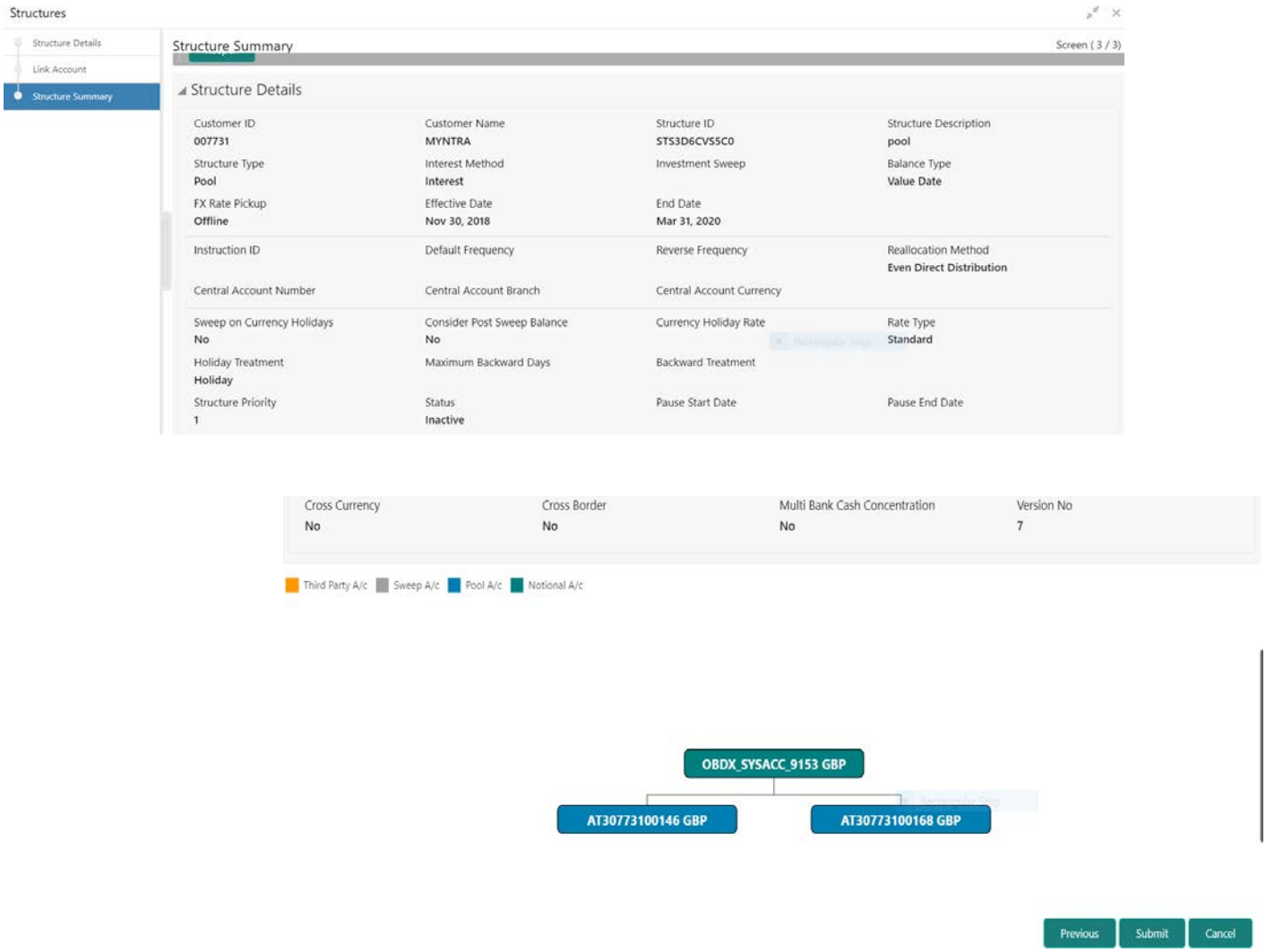
Replace

Used to replace one account with another with in the structure.

7.2.4Structure Summary

The summary screen provides a summary of the structure created.

The details of the Structure level information and the tree is displayed



8 Balance Build

8.1 Introduction

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

8.2 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

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.

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 values 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).

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.

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)

1.1.1.1.1.1Note

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

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

- File Upload Monitor
- Interface Monitor
- MBCC Monitor
- Pending Authorization
- Pool Monitor
- Reallocation Monitor
- Reverse Sweep Monitor
- Sweep Monitor

Batch Screens

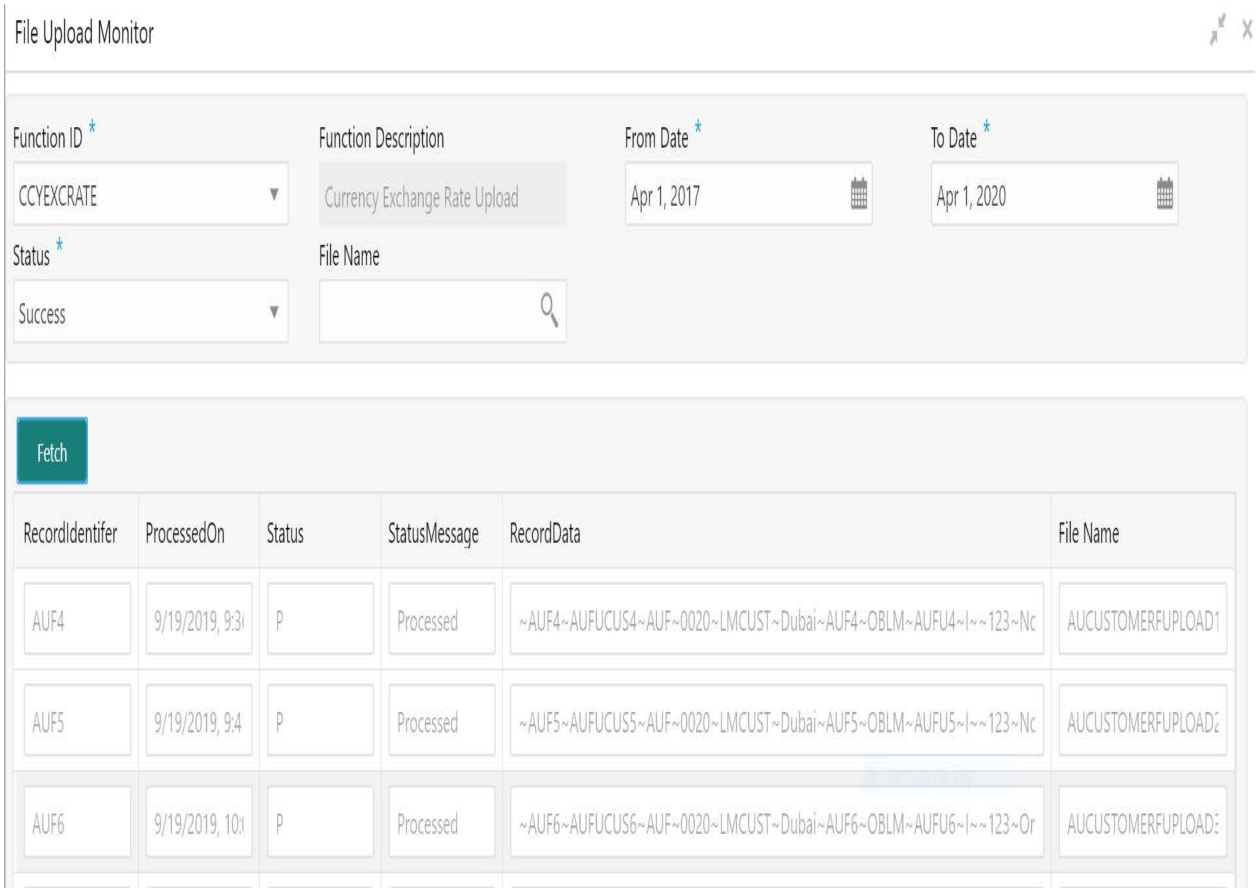
- Account Pair Sweep
- End of Cycle
- Manual Status Update
- Pool Update
- Structure Sweep

9.2 Monitors

9.2.1File Upload Monitor

This Monitor enables user to view the File Upload details.

To invoke this screen, click ‘Monitor’ tab on the application and select ‘File Upload Monitor’.



User can enter the following details:

Function ID
Specify the Function ID for which upload details are required from the Dropdown List.

Function Description
Function Description gets populated on selection of the Function ID

From Date
Specify the start date from which details are to be viewed

To Date
Specify the end date to which details are to be viewed

Filter By
Select the filtering criteria of the output from the dropdown menu. The options are:

- Success
- Failure

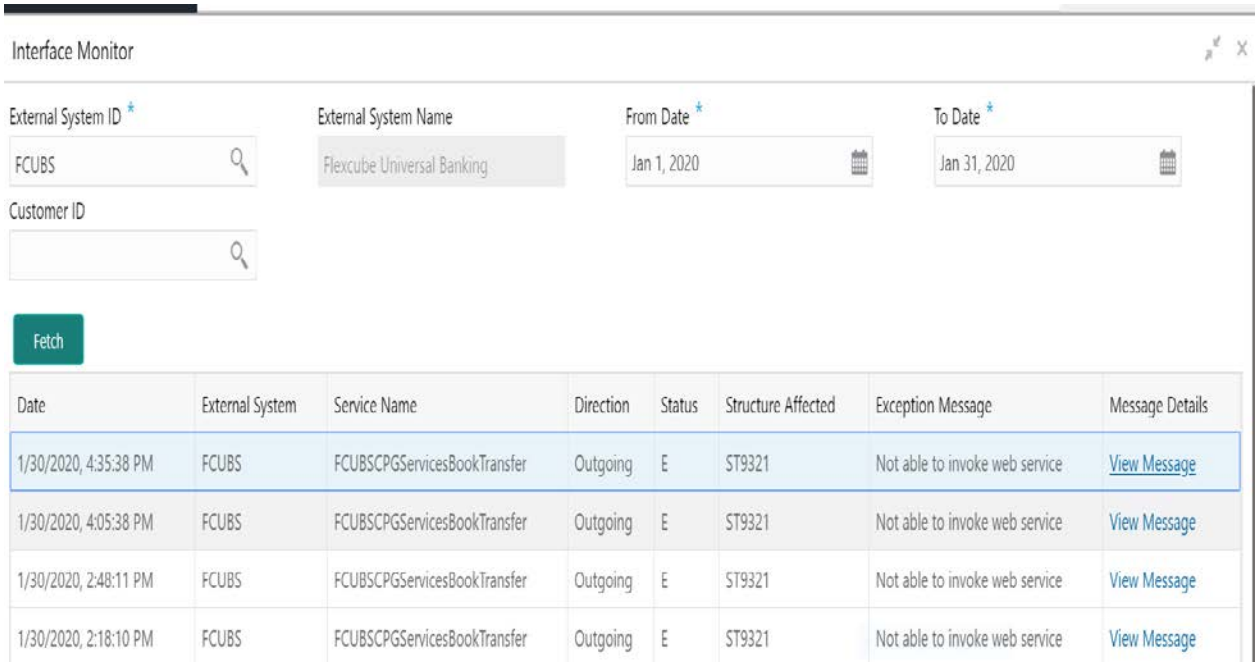
File Name
User can select the File name from the LOV for which the details are to be viewed

The report generated displays the following

Column	Description
Record Identifier	Displays the record identifier in the uploaded file
Processed On	Displays file processed date and time
Status	Displays the status of the uploaded record
Status Message	Displays the status message of the uploaded record
Record Data	Displays record data
File Name	Displays the file name of the uploaded file

9.2.2Interface 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'.



User can enter the following details:

External System ID
Specify the External System ID for which details are required from the LOV.

External System Name
External System Name gets populated on selection of the Function ID

From Date
Specify the start date from which details are to be viewed

To Date
Specify the end date to which details are to be viewed

Customer ID
Specify specific customer ID for which details are to be viewed

Column	Description
Date	Displays the date and time of Interaction
External System	Displays the External System details
Service Name	Displays the Service name

Direction	Displays the direction of the Interaction
Status	Displays the status of the Interaction, Success or Error
Structure Affected	Displays the structure affected during for the Interaction
Exception Message	Displays the exception message if any for the interaction
Message Details	Displays message details on click of the View Message link

9.2.3MBCC Monitor

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:

Origin Account Number

Specify the Origin account number

Destination Account Number

Specify the Destination account number

Customer ID

Enter the customer ID

Structure ID

Specify the structure related to selected Customer ID.

From Date

Specify the start date from which to view the MBCC details.

To Date

Specify the end date till which to view the MBCC details.

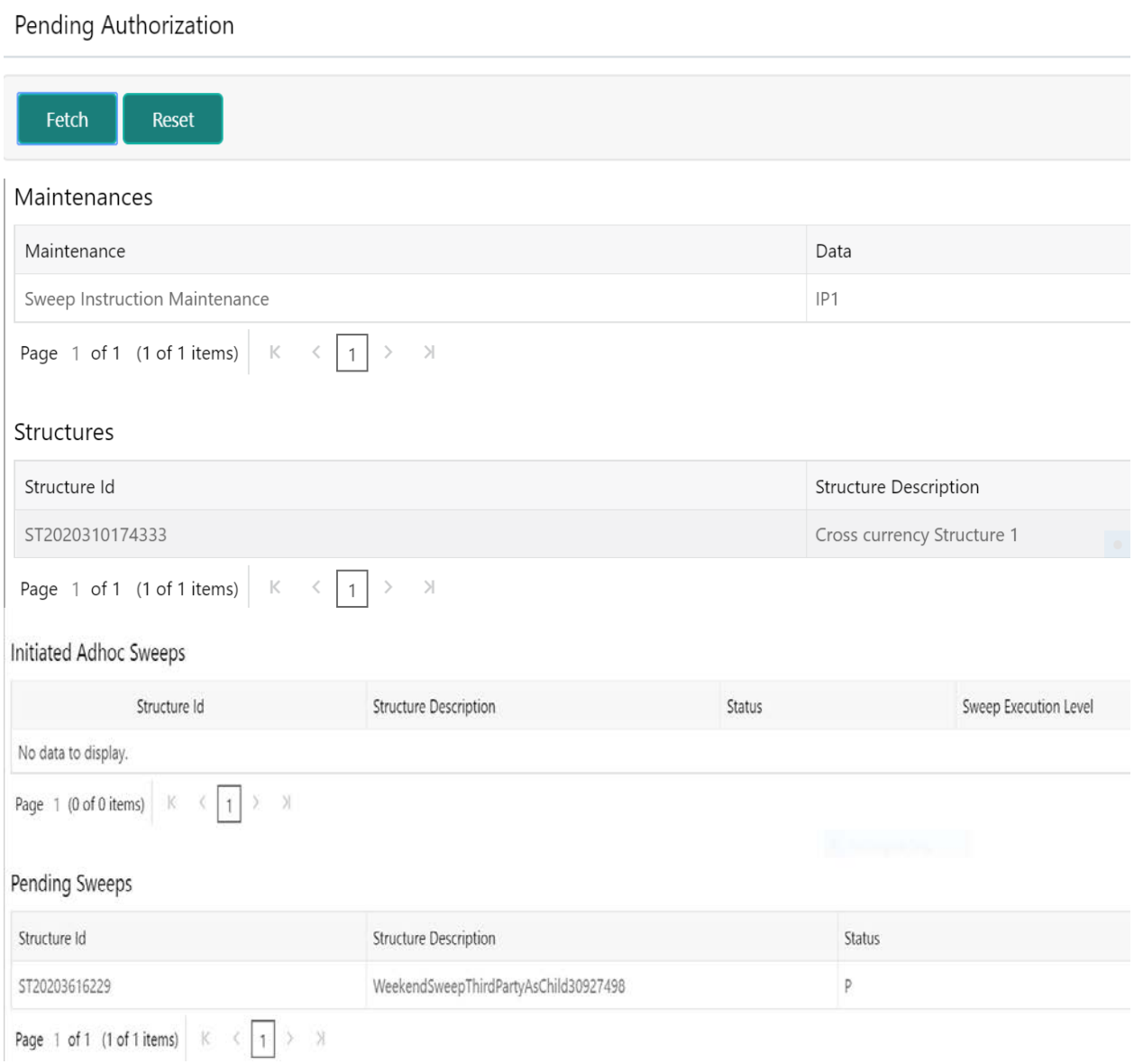
You can view the following details in this section:

Column	**Description**
Structure ID	Displays the Structure ID
Origin Account Number	Displays the Origin Account Number
Origin Currency Code	Displays the Origin Account Currency Code

Destination Account Number	Displays the Destination Account Number
Destination Currency	Displays the Destination Currency
Message Type	Displays the Message type
Event Code	Displays the Event Code
Status	Displays the Status
Exception Message	Displays the Exception Message
Message Details	Displays the Message Details

9.2.4Pending Authorization

This Monitor enables user to view the pending authorization maintenances, Adhoc Sweeps and Sweeps in P status across branches



To invoke this screen, click ‘Monitor’ tab on the application and select ‘Pending Authorization’.

You can Click on ‘Fetch’ button to get the following details:

Maintenances

Column	Description
Maintenance	Displays the pending authorization Maintenance
Data	Displays the pending authorization Maintenance record details

Structures

Column	Description
Structure ID	Displays the pending authorization Structure ID
Structure Description	Displays the pending authorization Structure Description

Initiated Adhoc Sweeps

Column	Description
Structure ID	Displays the Adhoc Sweep initiated Structure ID
Structure Description	Displays the Adhoc Sweep initiated Structure Description
Status	Displays the status of the Initiated Adhoc Sweep
Sweep Execution Level	Displays the Sweep execution level

Pending Sweeps

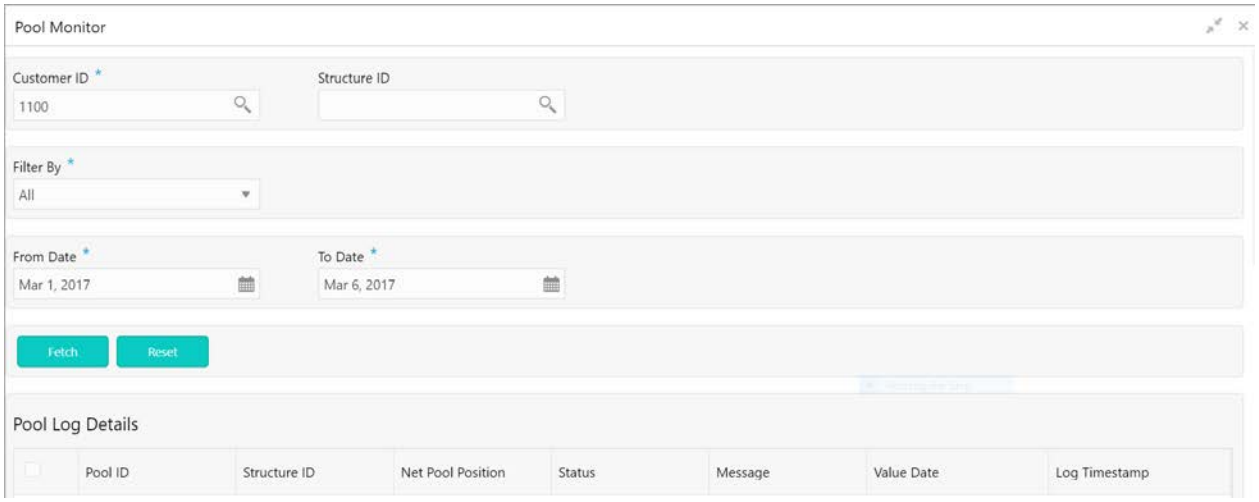
Column	Description
Structure ID	Displays Structure ID where sweeps are in “P-Pending” status
Structure Description	Displays Structure Description ID where sweeps are in “P-Pending” status
Status	Displays the “P” status

Click on “Reset” Button to Clear the data for a fresh fetch if required.

9.2.5Pool Monitor

This Monitor enables user to view the Pool execution details.

To invoke this screen, click ‘Monitor’ tab on the application and select ‘Pool Monitor’.



You can enter the following data fetch criteria details:

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

Filter By
Select the filtering criteria of the output from the dropdown menu. The options are:

- All
- Exceptions
- Pending
- Success

From Date
Specify the start date from which data is to be viewed.

To Date
Specify the end date till which data is to be viewed.

Click ‘Fetch’ button to view the result below.

The report generated displays the following

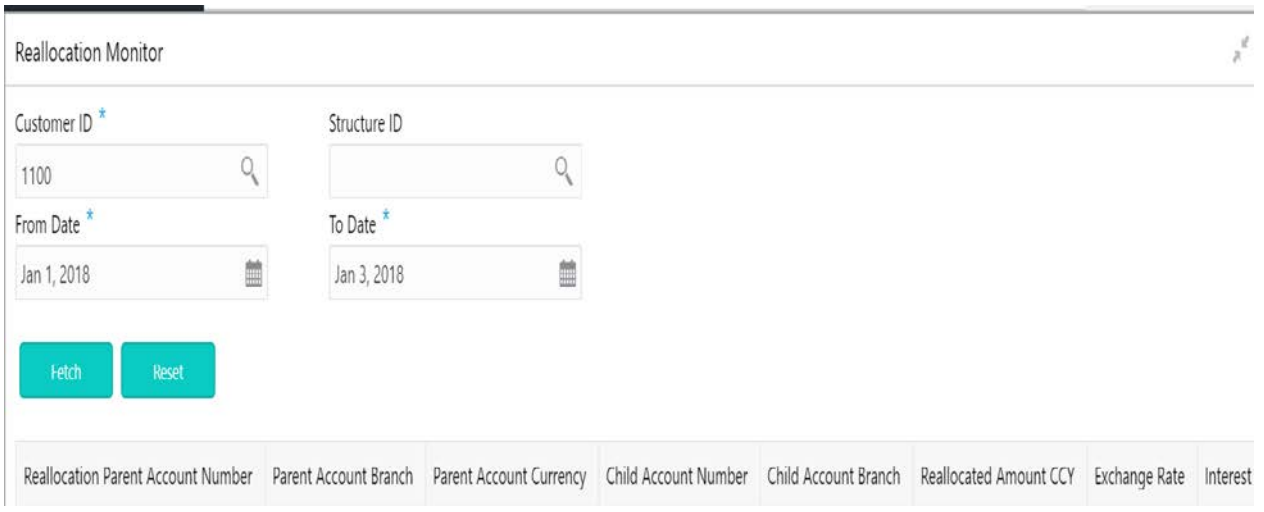
Column	Description
Pool ID	Displays the Pool ID
Structure ID	Displays the structure ID of the executed structure
Net Pool Position	Displays the Net Pool Position of the Structure
Status	Displays the status of the Pool
Message	Displays the status message
Value Date	Displays the value date of the Pool execution
Log Time Stamp	Displays the log time stamp of the Pool execution

Click on “Reset” Button to Clear the data for a fresh fetch if required.

9.2.6Reallocation Monitor

This Monitor enables user to view the Reallocation details.

To invoke this screen, click ‘Monitor’ tab on the application and select ‘Reallocation Monitor’.



You can enter the following data fetch criteria details:

Customer ID
Specify the Customer ID for which reallocation data is to be viewed. You can select the customer ID from the option list.

Structure ID
Specify the Structure ID for which the reallocation data is to be viewed. You can select the structure

From Date
Specify the start date from which data is to be viewed.

To Date
Specify the end date till which data is to be viewed.

Click ‘Fetch’ button to view the result below.

The report generated displays the following

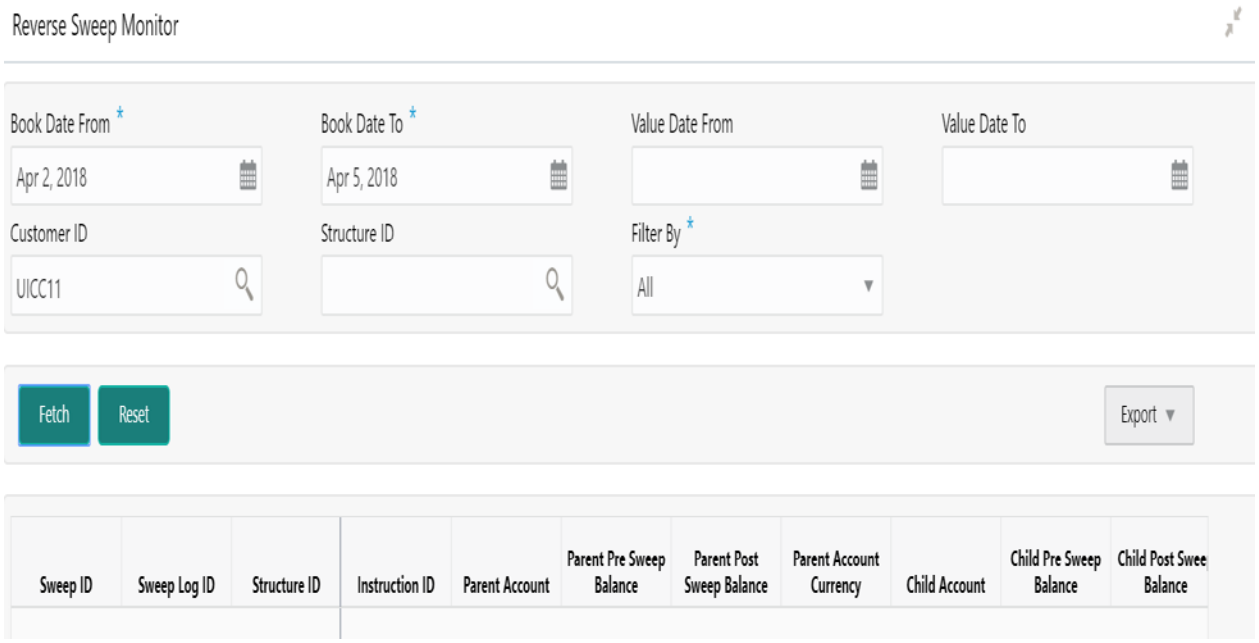
Column	Description
Reallocation Parent Account Number	Displays the reallocation parent account number
Parent Account Branch	Displays the reallocation parent account branch
Parent Account Currency	Displays the reallocation parent account currency
Child Account Number	Displays the reallocation child account number
Child Account Branch	Displays the reallocation child account branch
Reallocated Amount CCY	Displays reallocation amount currency
Exchange Rate	Displays the exchange rate
Interest Amount	Displays the Interest amount reallocated

Click on “Reset” Button to Clear the data for a fresh fetch if required.

9.2.7Reverse Sweep Monitor

This Monitor enables user to view the Reverse Sweep executed in the system for a date.

To invoke this screen, click ‘Monitor’ tab on the application and select ‘Reverse Sweep Monitor’.



You can enter the following data fetch criteria details:

Book Date From

Specify the start book date from which to view the batches.

Book Date To

Specify the end book date till which to view the batches.

Value Date From

Specify the start value date from which to view the batches.

Value Date To

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

Customer ID

Specify the Customer ID for which reverse sweep details are to be viewed

Structure ID

Specify the Structure ID for which reverse sweep details are to be viewed

Filter By

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

- All
- Exceptions
- Pending
- Success
- Handed Off

Click “Fetch” button to get the following details

Column	Description
Sweep ID	Displays the Sweep ID
Sweep Log Id	Displays the Reverse Sweep Log ID
Structure ID	Displays the Structure ID of the executed structure
Instruction ID	Displays the Instruction ID
Parent Account	Displays parent account
Parent Pre-Sweep Balance	Displays parent pre-sweep balance
Parent Post-Sweep Balance	Displays parent post-sweep balance
Parent Account Currency	Displays parent account currency
Child Account	Displays child Account
Child Pre-Sweep Balance	Displays child pre-sweep balance
Child Post-Sweep Balance	Displays child post-sweep balance
Sweep Amount in Child Account CCY	Displays sweep amount in child account currency
Child Account Currency	Displays the child account currency
Value Date	Displays the value date of reverse sweep
Two Way	Displays if it is a two-way sweep
BVT	Displays if it is a BVT
BVT ID	Displays BVT ID
FX Rate	Displays the FX rate
Mode	Displays the mode
Status	Displays the status

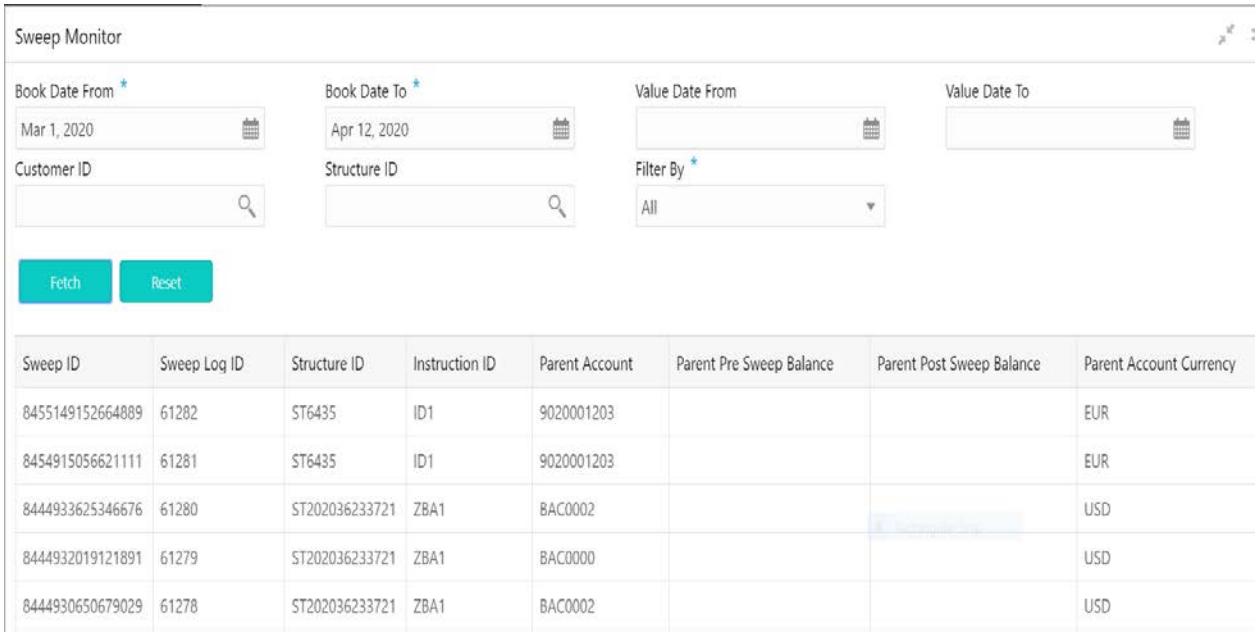
Error Code	Displays error code
Message	Displays the outgoing message
Ext Sys Ref Id	Displays the external system reference
Log Time Stamp	Displays log time stamp
Sweep Initiated By	Displays the User Id of the Initiator
Balance Updated Time Stamp	Displays the balance update time stamp

Click on “Reset” Button to Clear the data for a fresh fetch if required.

9.2.8Sweep 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 data fetch criteria details:

Book Date From

Specify the start book date from which to view the batches.

Book Date To

Specify the end book date till which you need to view the batches.

Value Date From

Specify the start value date from which to view the batches.

Value Date To

Specify the end value date till which you need to view the batches.

Customer ID

Specify the Customer ID for which reverse sweep details are to be viewed

Structure ID

Specify the Structure ID for which reverse sweep details are to be viewed

Filter By

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

- All
- Exceptions
- Pending
- Success
- Handed Off

Click “Fetch” button to get the following details

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
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
Parent Account Currency	Displays the parent account currency
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
Sweep Amount in Child Account CCY	Displays the sweep amount in child account currency
Child Account Currency	Displays 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’
BVT	Displays if the sweep is a BVT Sweep. The values displayed are ‘Y’ or ‘N’

BVT ID	Displays the BVT ID
FX Rate	Displays the FX rate for cross currency sweeps
Mode	Displays the mode of the sweep execution – Auto or Manual
Status	Displays the status of the sweep. The values displayed can be ‘S’, ‘P’ or ‘E’ representing Success, Pending and Exception respectively.
New Status	Displays the new status after retrying
Error Code	Displays the error code for sweeps in exception
Message	Displays any exception message generated
External Ref No	Displays the external reference number
Log Time Stamp	Displays the date and time sweep execution
Sweep Initiated By	Displays the sweep initiators user Id
Balance Updated Time Stamp	Displays the balance updated date and time
Payment Message	Displays the Payment Message on click of ‘View Message’

Click on “Reset” Button to Clear the data for a fresh fetch if required.

9.3 Batches

9.3.1Account Pair Sweep

This screen is used to invoke a pair level sweep on a structure manually. To invoke this screen, click ‘Batch’ tab on the application and select ‘Sweep Batch’.

The Account Pair Sweep has 3 Options

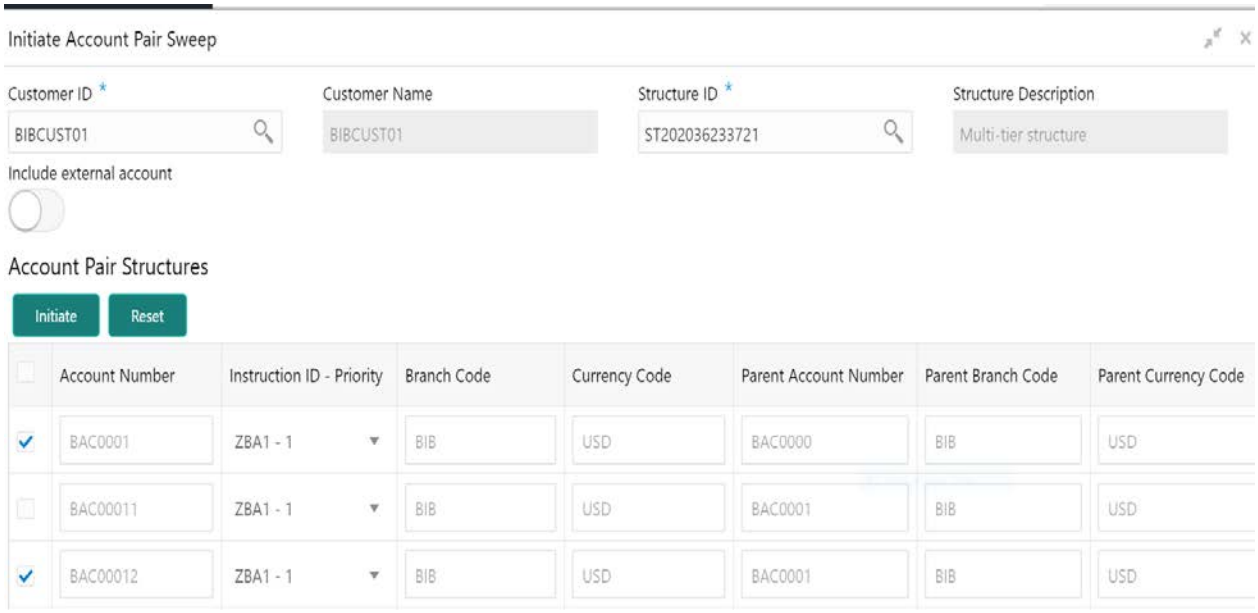
Authorize Account Pair Sweep: To Authorize the Manually initiated Pair level sweep

Initiate Account Pair Sweep: To Manually Initiate a pair level sweep

View Account Pair Sweep: To view an unauthorized Manually initiated pair level sweeps

Note: The same User cannot be the Initiator and Authorizer of the Account Pair Sweep.

Initiate Account Pair Sweep



The Initiate Account Pair Sweep screen has 2 selection criteria

First select the Customer ID and then one of the Structure ID’s for the customer needs to be selected to initiate the manual sweep

There is also an option either to include external accounts in the manual sweep initiation

On selection of the requisite criteria the following data gets published

Account Number

All the accounts of the selected structure are displayed in this column

Instruction ID- Priority

All the Instruction Ids attached at the account are displayed along with the Instruction priority set for each of the instructions in cases where multiple instruction have been attached at the account

User can select the instruction Id to be executed for the pair.

Branch Code

Specifies the branch code of the account

Currency Code

Specifies the currency code of the account

Parent Account Number

Specifies the parent account number for the child

Parent Branch Code

Specify the branch code of the parent

Parent Currency Code

Specifies the parent account currency code.

User can select an account pair or a set of account pairs for manual sweep execution by selecting the square box aligned to the left of the account number.

User needs to click on the “Initiate” button to initiate the manual sweeps for the selected pairs.

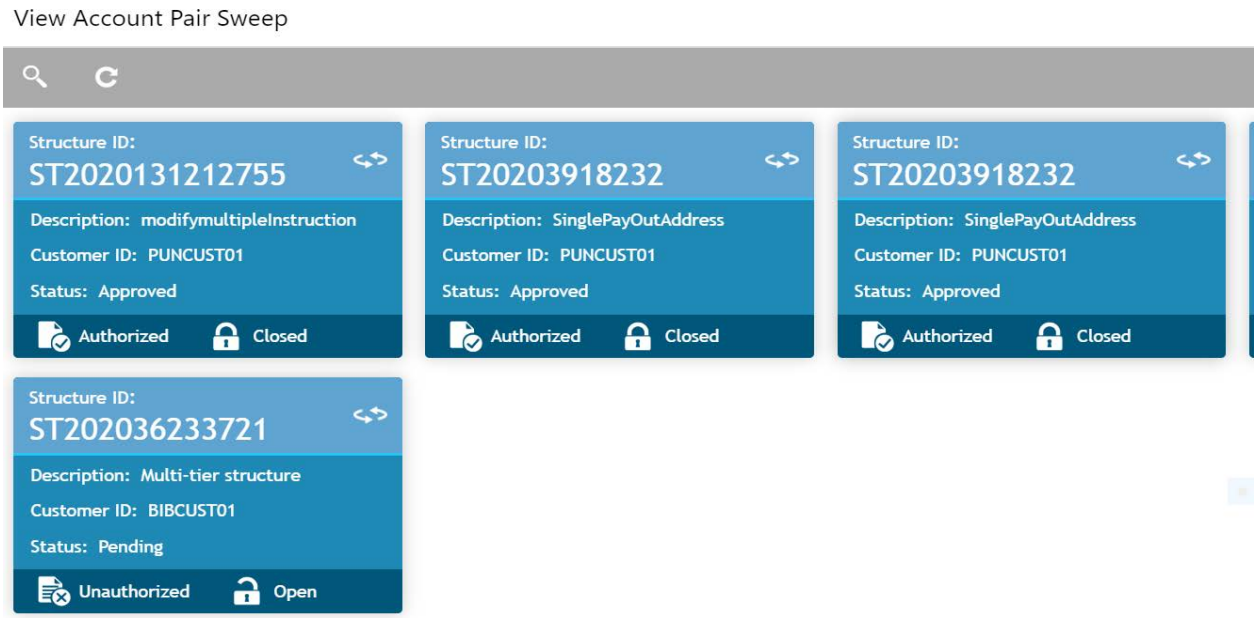
User can click on the “Reset” button to initiate a new pair level manual sweep.

View Account Pair Sweep

The view account pair sweep screen shows all the manual sweeps initiated both the unauthorized and authorized (Rejected and Approved) by the users.

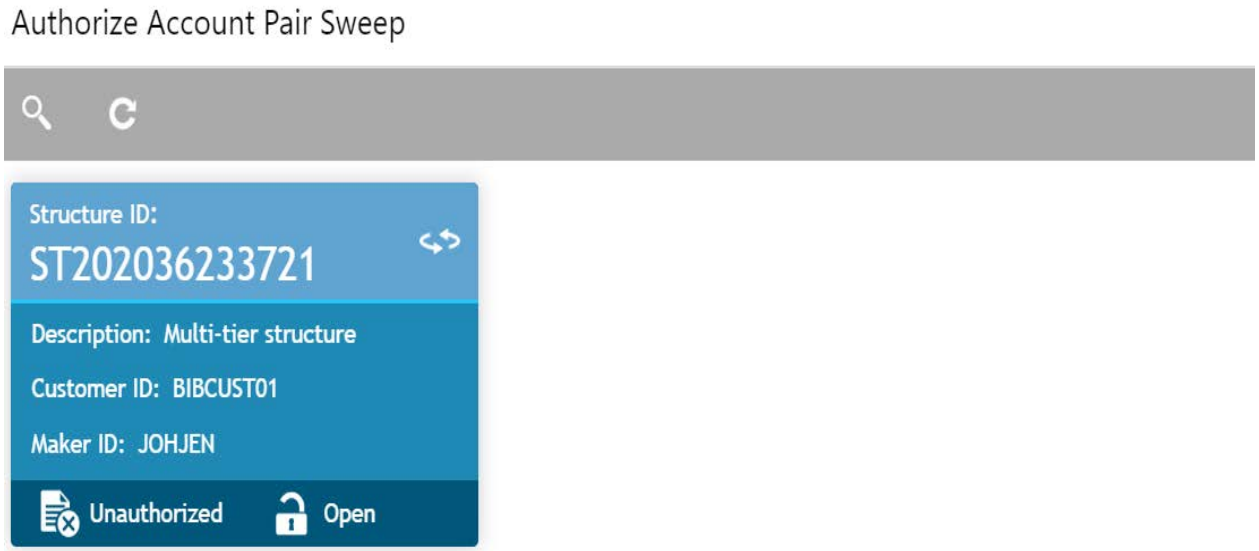
User can click on the one of the tabs to access and view the operation carried out on the initiate account pair screen by the initiator.

This screen is a summary of all the successful actions on the initiate account pair screen.



Authorize Account Pair Sweep

The authorize account pair sweep screen shows all the manual sweeps initiated and not yet authorized.

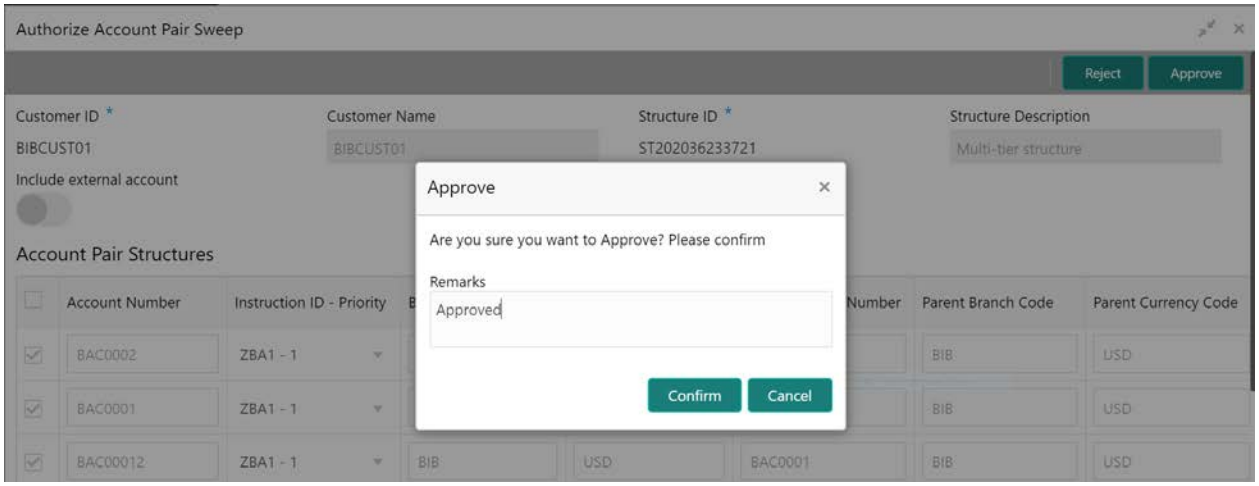


The user needs to click on one of the tabs which he can review and either authorize or reject with a comment.

By clicking the tab, the user will be able to access the main Authorize Account Pair Screen which displays all the inputs of the initiator.

The user can decide to either “Reject” or “Approve” the Manual Pair Sweep by clicking the requisite button on the screen

User will also be able to capture the Approval or Reject remarks and confirm action, post which the sweep is either processed or rejected



9.3.2End of Cycle

EOC in OBLM is split in to 3 batches

EOD:	Start of EOD process for OBLM application.
Date Flip:	Date Change for OBLM Branches.
BOD:	BOD for OBLM Branches.

EOC needs to be performed in the sequential order of EOD, Date Flip and BOD.

EOD in OBLM can be initiated either form UI or from an External system using REST API

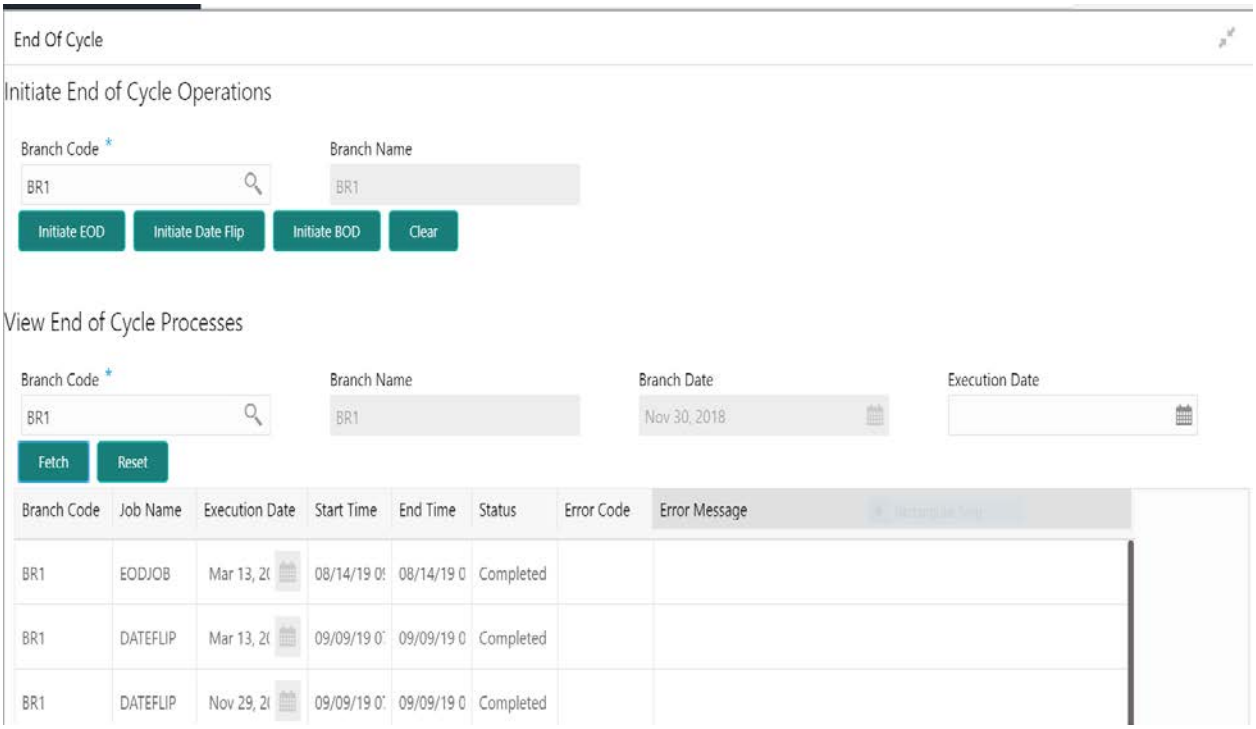
EOC starts from EOD and once EOD is completed, Date Flip for the branch needs to be initiated

After date flip for a branch BOD needs to be initiated

Completion of EOC batches can be verified using REST API or from EOC monitor on UI

EOC in OBLM can also be initiated through the EOC batch screen (manual). This screen also displays the current status of the EOC job for the selected branch

To invoke this screen, click ‘Batch’ tab on the application and select ‘End of Cycle’



As part of the EOC Batch, multiple sub batches will be trigger in the application which will take care of the EOD Sweeps, Pools, Reallocations and BOD sweeps.

The End of Cycle screen also has an EOC monitor to verify the status of the EOC for the branch

User needs to provide the Branch Code and the Execution date and click on the 'Execute' button to fetch the following details

Column	**Description**
Branch Code	Displays the selected branch code
Job Name	Displays name of the Job run
Execution Date	Displays the execution date of the job
Start Time	Displays the start time of the job
End Time	Displays the end time of the job
Status	Displays the status of the job – Completed\Error
Error Code	Displays the error code
Error Message	Displays the error description

EOC can be initiated either form UI or from an External system using REST API

The OBLM EOC services are called in following sequential manner from External Systems

1. EODJOB
2. DATEFLIP
3. BODJOB

The integration details for the EOC process through REST services is listed below

Integration Touch Point/Service	Interface Type	Batch Process\API \WS Name	Provider or Consumer of Service
Initiate BOD (BODJOB)	Rest API	http://{{host}}:{{port}}/api-gateway/oblm-batch-services/jobscheduler/initiateBod/{branchCode}	Provider
Initiate EOD (EODJOB)	Rest API	http://{{host}}:{{port}}/api-gateway/oblm-batch-services/jobscheduler/initiateEod/{branchCode}	Provider
Fetch JOB details	Rest API	http://{{host}}:{{port}}/api-gateway/oblm-batch-services/jobscheduler/{branchCode,execDate,jobName}	Provider
Initiate Markcutoff	Rest API	http://{{host}}:{{port}}/api-gateway/obic-interest-batch-services/cutOff/markCutOff	Consumer
Date Flip (DATEFLIP)	Rest API	http://{{host}}:{{port}}/api-gateway/oblm-batch-services/jobscheduler/initiateDateFlip/{branchCode}	Provider
Initiate IC Date change	Rest API	http://{{host}}:{{port}}/api-gateway/obic-interest-batch-services/branchDateChange	Consumer
Initiate Releasecutoff	Rest API	http://{{host}}:{{port}}/api-gateway/obic-interest-batch-services/cutOff/releaseCutOff	Consumer

Note:

OBLM branch dates should be in sync with DDA branch dates to stop wrong entries being posted or Sweep getting failed

DDA Date	OBLM Date	OBLM Action
15-Jul-19	14-Jul-19	OBLM will fetch balance for 14th Jul and post entries for 14 July value date once again
14-Jul-19	15-Jul-19	OBLM will not be able to fetch balances

9.3.3Manual Status Update

When a sweep is initiated in the system the sweep is initially in P-Pending status and moves to either S-Success or E-Error status when the sweep is settled through DDA or any other system which has one step settlement process (Example: Payment instruction for the pair is FCUBSIFSERVICE (FCUBS))

When a sweep is initiated in the system the sweep is initially in P-Pending status and moves to H-Hand Off status and then moves to either S- Success or E-Error status when the sweep is settled through Payments or any system which has a twostep settlement process (Example: Payment instruction for the pair is PMSinglePayOutService (OBPM))

There are situations when the sweep is stuck either in the 'P' or 'H' status due to a temporary interface snap and the same will go through if retired. To overcome this situation sweep retry parameters is provided at Application Parameters

On Retry records moves from P (Pending) to H\E (Hand off\ Error) in case of OBPM or S\E (Success\Error) in case of FCUBS on retires depending on the External System Action Configuration 'Handoff Stages(s)' - Two - H (Hand off) for OBPM , One- P (Posting) for FCUBS (For a given External system for a given Service)

Manual status update screen is provided in the system to handle Sweeps in H (Hand Off) status

Manual status update screen provides a manual handle to the user to move the sweeps transaction status

Manual Intervention can be performed through the 'Manual Status Update' Screen to move Transaction from H to E (Error) or S (Success) status (OBPM)

The manual updates need to be authorized by a different user form the Authorize Status screen
Sweeps will be in handed off status when OBLM has successfully dispatched the request to OBPM (any payment system) and waiting for their response.

User can search the sweep transactions in handed off status based on search criteria from manual update screen.

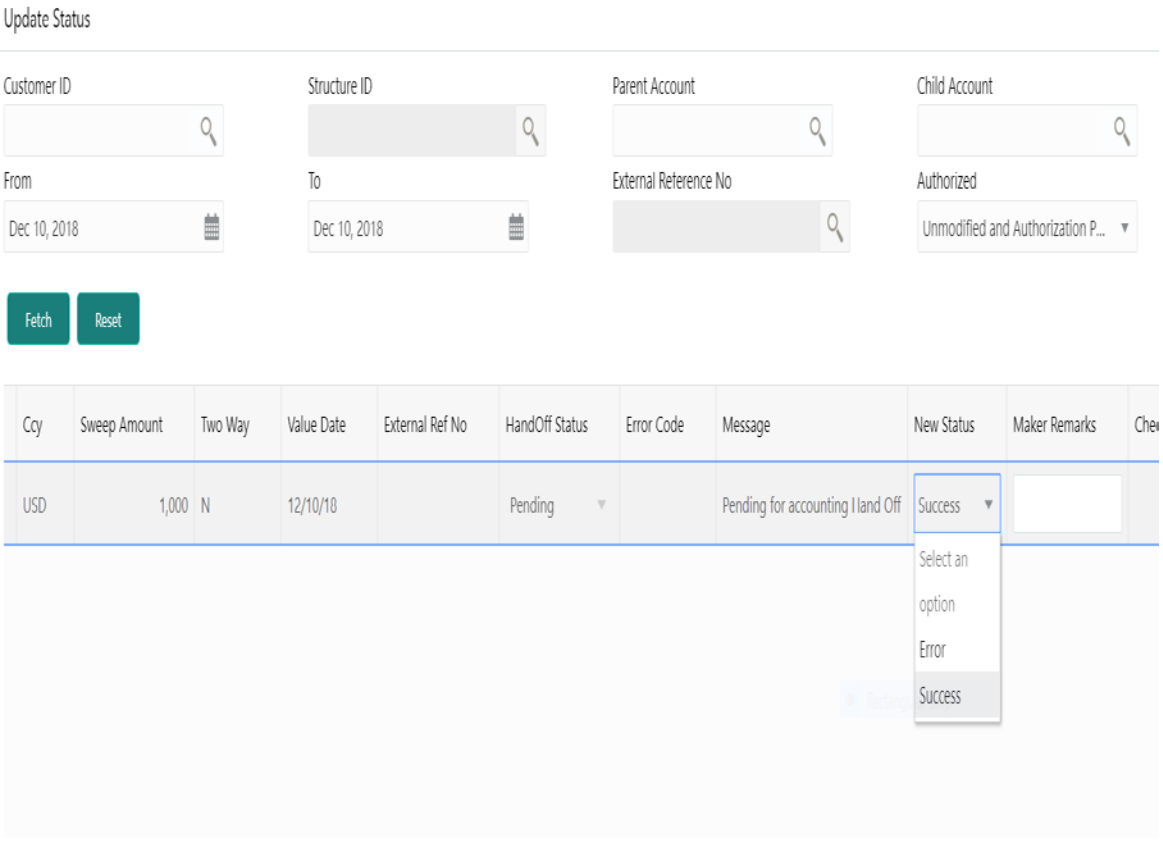
User can update the status as Error or Success of sweeps transactions manually.

After record is saved, second user can authorize the status on authorize status screen.

After successful authorization, manual status of sweep will be updated, and User can check the sweeps on screen monitor screen.

Manual Status Update

1. Update status



The manual updates on the sweep status can be performed by accessing the update status screen from the following path

Oracle Banking Liquidity Management System > Manual Status Update > Update Status

You can enter the following details here:

Customer ID

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

Structure ID

Specify the structure ID for which the sweep transactions 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.

Parent Account

Specify the Parent Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.

Child Account

Specify the Child Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.

From Date

Specify the start date from which to view the sweep transactions.

To Date

Specify the end date till which to view the Sweep transactions.

External reference Number

Specify the external reference number to update the sweep transactions.

Authorized

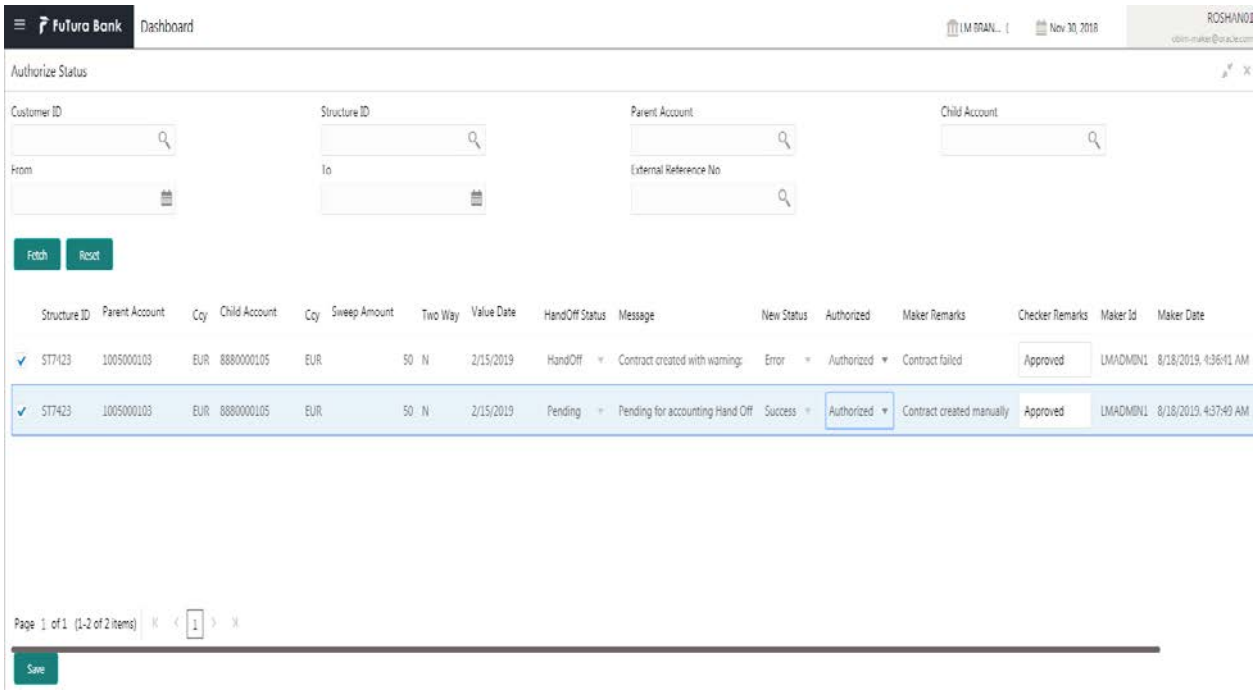
Select the status as ALL, Authorized or Rejected from the dropdown for which sweep transactions to be viewed.

Click 'Fetch' which will display the following

Column	Description
Sweep ID	Displays the Sweep ID
Structure ID	Displays the structure ID of the executed structure
Parent Account	Displays the parent account number
Parent Account Currency	Displays the parent account currency.
Child Account	Displays the child account number
Child Account Currency	Displays the child account currency.

Sweep Amount	Displays the sweep amount
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’
External Ref No	Displays external reference number
Handoff Status	Displays the status of the transaction. The values displayed can be Hand off or Pending.
Error Code	Displays the Error Code
Message	Displays any exception message generated
New status	Displays the status to be updated manually. The values displayed are be Error or Success.
Maker Remarks	Maker user can enter the remarks.
Checker Remarks	Displays checker user remarks.
Authorized	Display the authorized status of Sweep. Possible values will be all, authorized or rejected
Maker Id	Displays the maker id
Maker date	Displays the maker date and time of updating status
Checker Id	Displays the checker id
Checker date	Displays the checker date and time of authorizing status.

2. Authorize Status



The manual updates on the sweep status must be authorized by a different user from the 'Authorize Status' screen from the following path

Oracle Banking Liquidity Management System > Manual Status Update > Update Status

This screen enables user to authorize the Sweeps status which were updated manually.

To invoke this Screen, click 'Batch-Manual Status Update' tab on the application and select 'Authorize Status'.

You can enter the following details here:

Customer ID

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

Structure ID

Specify the structure ID for which the sweep transactions 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.

Parent Account

Specify the Parent Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.

Child Account

Specify the Child Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.

From Date

Specify the start date from which to view the sweep transactions.

To Date

Specify the end date till which to view the Sweep transactions.

External reference Number

Specify the external reference number to update the sweep transactions.

Click 'Fetch' which will display the following

Column	Description
Sweep ID	Displays Sweep ID
Structure ID	Displays the structure ID of the executed structure
Parent Account	Displays the parent account number
Parent Account Currency	Displays the parent account currency.
Child Account	Displays the child account number
Child Account Currency	Displays the child account currency.
Sweep Amount	Displays sweep amount
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'
External Ref No	Displays the external reference number

Handoff Status	Displays the status of the transaction. The values displayed can be Hand off or Pending.
Error Code	Displays the Error Code
Message	Displays any exception message generated
New status	Displays the status updated.
Authorized	Display the authorized status of Sweep. Possible values will be all, authorized or rejected
Maker Remarks	Display maker user remarks.
Checker Remarks	Checker user can enter the remarks
Maker id	Displays the maker id
Maker date	Displays the maker date and time of updating status
Checker Id	Displays the checker id
Checker date	Displays the checker date and time of authorizing status.

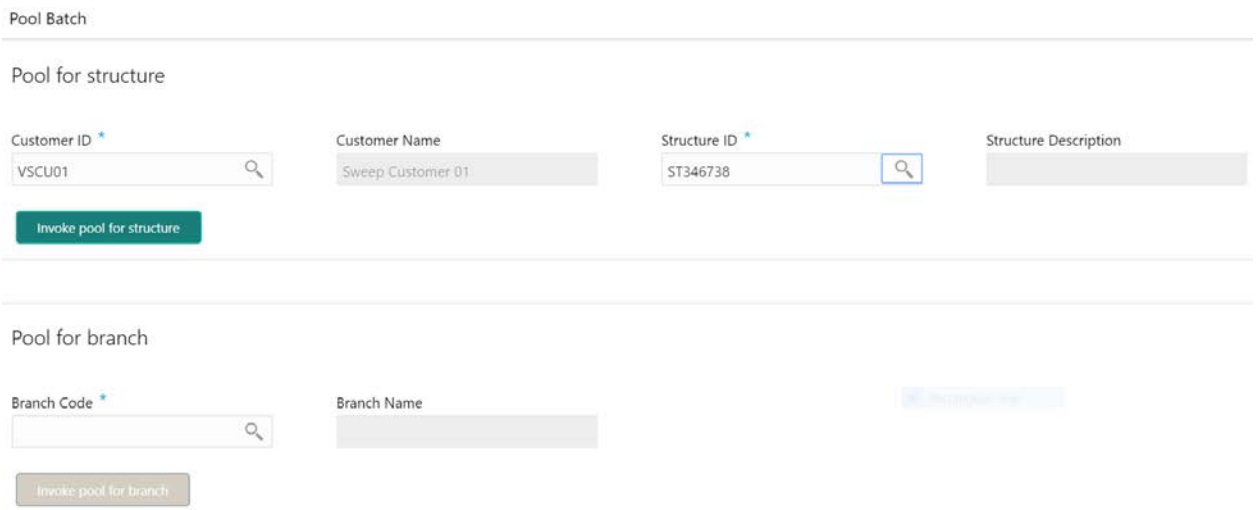
9.3.4Pool Batch

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

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.

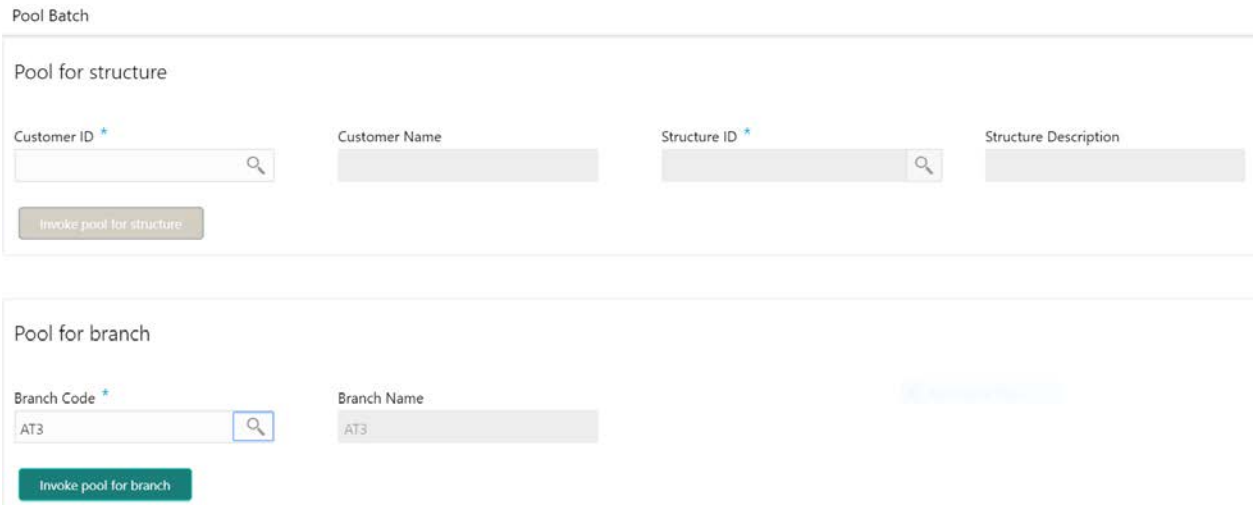
Initiating Pool for Structure

To initiate Pool for a structure, capture the Customer ID and Structure ID and click on the ‘Invoke Pool for Structure’



Initiating Pool for Branch

To initiate Pool for a branch, capture the Branch Code and click on the ‘Invoke Pool for Branch’



9.3.5Structure Sweep

This screen is used to invoke a structure level sweep manually. To invoke this screen, click ‘Batch’ tab on the application and select ‘Structure Sweep’.

The Structure Sweep has 3 Options

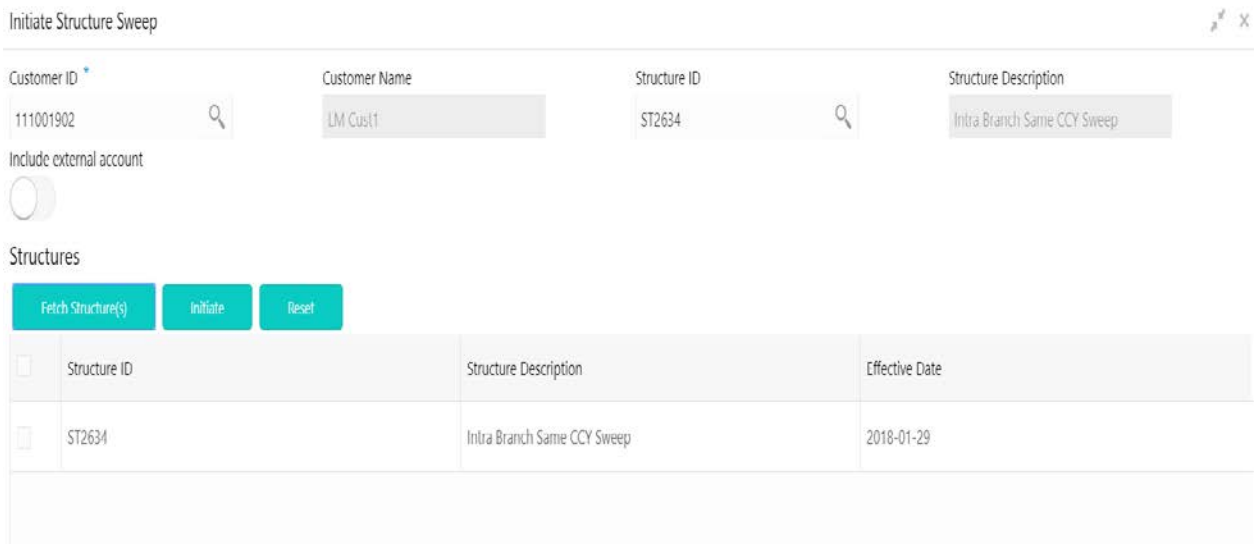
Authorize Structure Sweep: To Authorize the Manually initiated Structure Sweep

Initiate Structure Sweep: To Manually Initiate a Structure Sweep

View Structure Sweep: To view an unauthorized Manually initiated Structure Sweep

Note: The same User cannot be the Initiator and Authorizer of the Account Pair Sweep.

Initiate Structure Sweep



The Initiate Structure Sweep screen has 2 selection criteria

First select the Customer ID and then one of the Structure ID’s for the customer, the other option is to not select any structure in which case all the structures of the customer will be initiated for Sweep

There is also an option either to include external accounts in the manual sweep initiation

On selection of the requisite criteria and clicking ‘Fetch Structure(s) the following data gets published

Structure ID

Displays the Structure ID’s for the customer selected

Structure Description

Displays the structure description

Effective Date

Displays the effective date of the structure

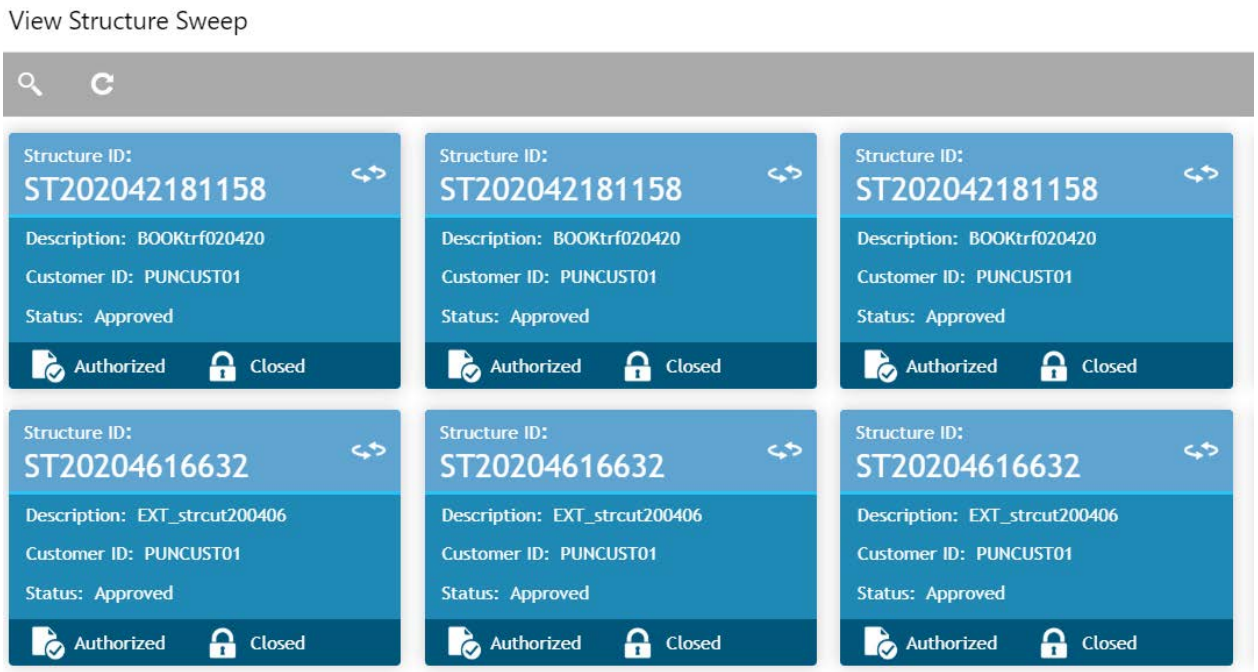
Click on the ‘Initiate’ button to initiate the structure sweep

View Structure Sweep

The view structure sweep screen shows all the manual sweeps initiated both the unauthorized and authorized (Rejected and Approved) by the users.

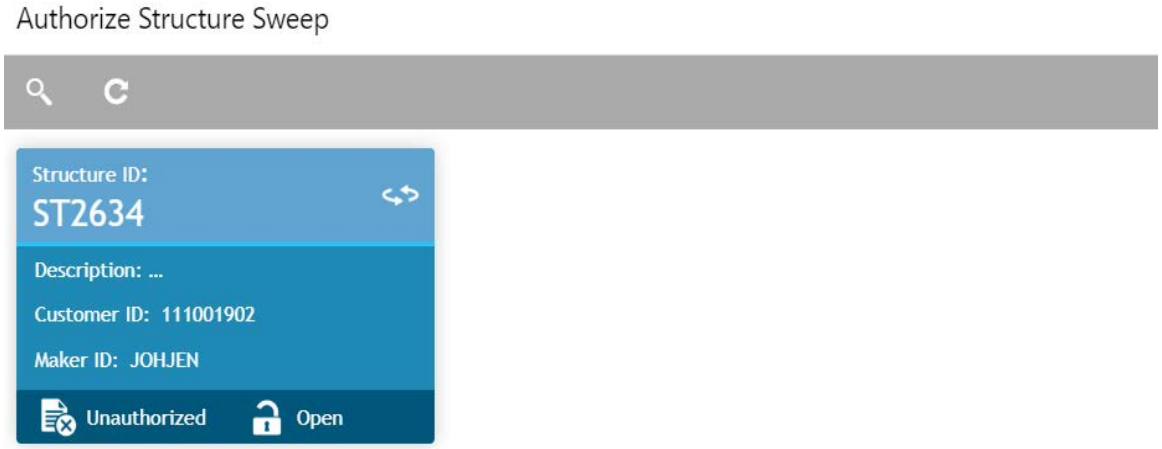
User can click on the one of the tabs to access and view the operation carried out on the initiate account pair screen by the initiator.

This screen is a summary of all the successful actions on the initiate account pair screen.



Authorize Structure Sweep

The authorize account pair sweep screen shows all the manual sweeps initiated and not yet authorized.

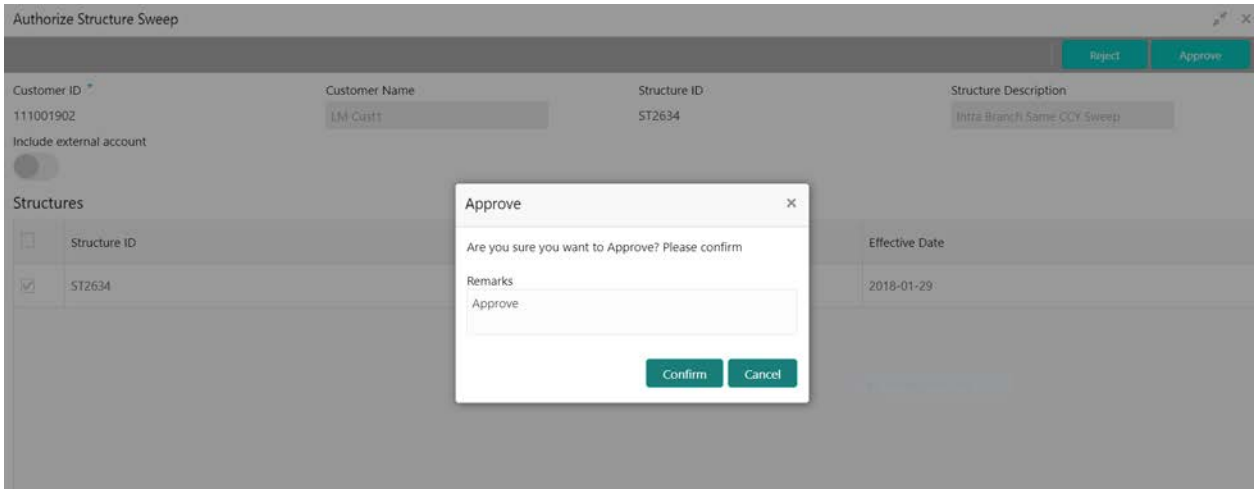


The user needs to click on one of the tabs which he can review and either authorize or reject with a comment.

By clicking the tab, the user will be able to access the main Authorize Structure Screen which displays all the inputs of the initiator.

The user can decide to either “Reject” or “Approve” the Manual Pair Sweep by clicking the requisite button on the screen

User will also be able to capture the Approval or Reject remarks and confirm action, post which the sweep is either processed or rejected



10 BVT Handling

10.1 Introduction

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 must 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.

10.2 BVT Processing

Any back valued transaction will result in rebooking of sweeps from that 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 transact- tions
Re-play sweep instructions	System replays all the sweep instructions from Back value date to current date for all related structures, considering the BVT adjusted balances.
BVT update to Core Bank- ing 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.

Relay 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.

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.

Multi Currency

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

BVT with Structural Changes

While replaying sweep instructions, system considers appropriate historic structures

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. 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.

Adding Accounts to 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 Simulation with Existing Data

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.

Simulating with Active Structure

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.

> *For more information on ‘Structure Maintenance’ screen refer to the section ‘“Maintaining Accounts in the Structure” 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’.

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

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.

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.

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.

Top Five Customers 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.

This helps to identify the top liquidity customers in a period 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

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

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

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.

Exception List

This widget lists out all the exceptions encountered for the day and pending for clearance.

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.

Account Map

In this widget, you can view the currency wise balances of a corporate across all structures in a location. You can hover over the dots in a region to see the balances.

The color of the dots is different depending on the balances.:

Color 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

Currency Balances - Past 30 days

This widget displays the corporate currency wise total positions on a 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

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.

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

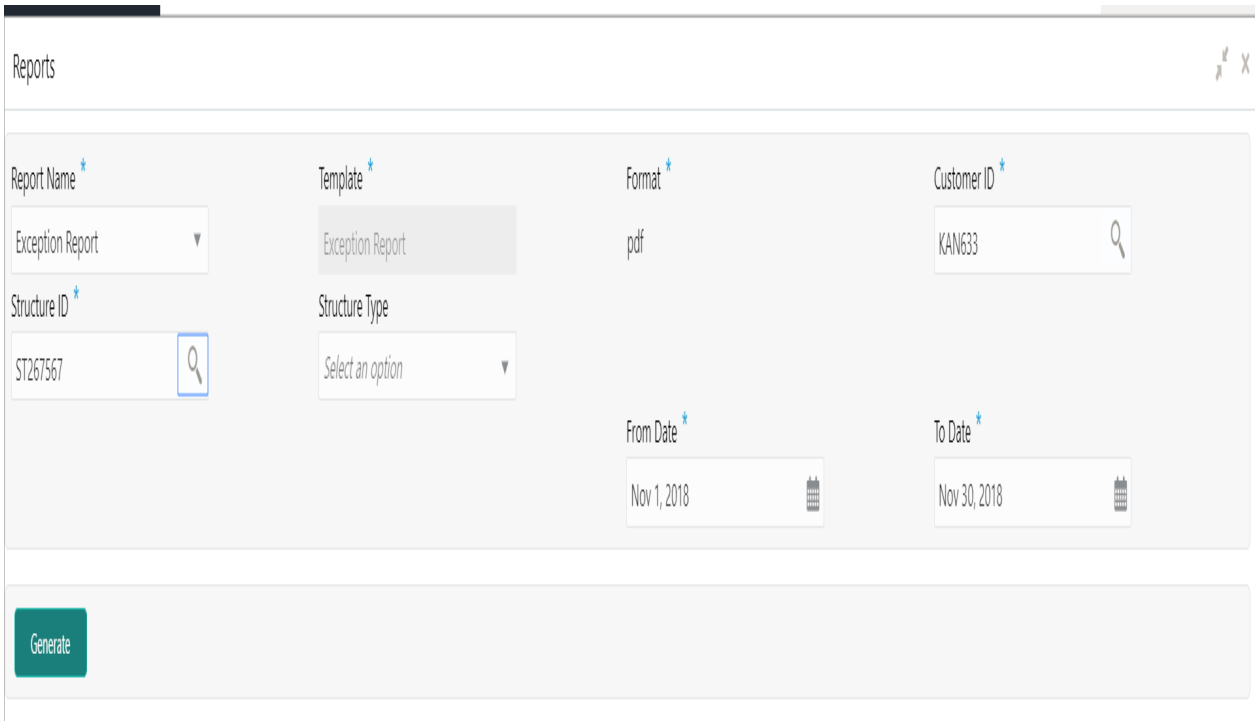
13 Reports

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 Oracle Banking Liquidity Management System > Reports



On the Report screen user can select the required report from 'Report Name' drop down

Reports are generated for a specific customer and specific structure id and for a specified date range which the user will select before clicking the 'Generate' button to generate the reports

Specify the following general details:

Report Name
Select the name of the report to be generated from the dropdown list. The list displays the following options:

- Interest Accrual Report
- Sweep Reject Report
- Sweep Structure Report
- Sweep Summary Report
- Interest Re-allocation 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
The reports are always generated in PDF format.

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
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

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.

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 belongs 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
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
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 Cur-rency	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 Cur-rency	Displays the currency set for the sweep destination account
Other Parameters	
Column	**Description**
Sweep Direc-tion	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:

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.

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

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

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

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 maintainedin 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

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 Structure Created Report

This report provides the details on the structures which were created during a 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

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 Structure - (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 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

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
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 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-down list.

- 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
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

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.

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

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 Structure 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 Strucu-tre Header CCY (Pool Struc-tures)	Displays the Structure Turnover in Structure 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

14 Real Time Liquidity Management

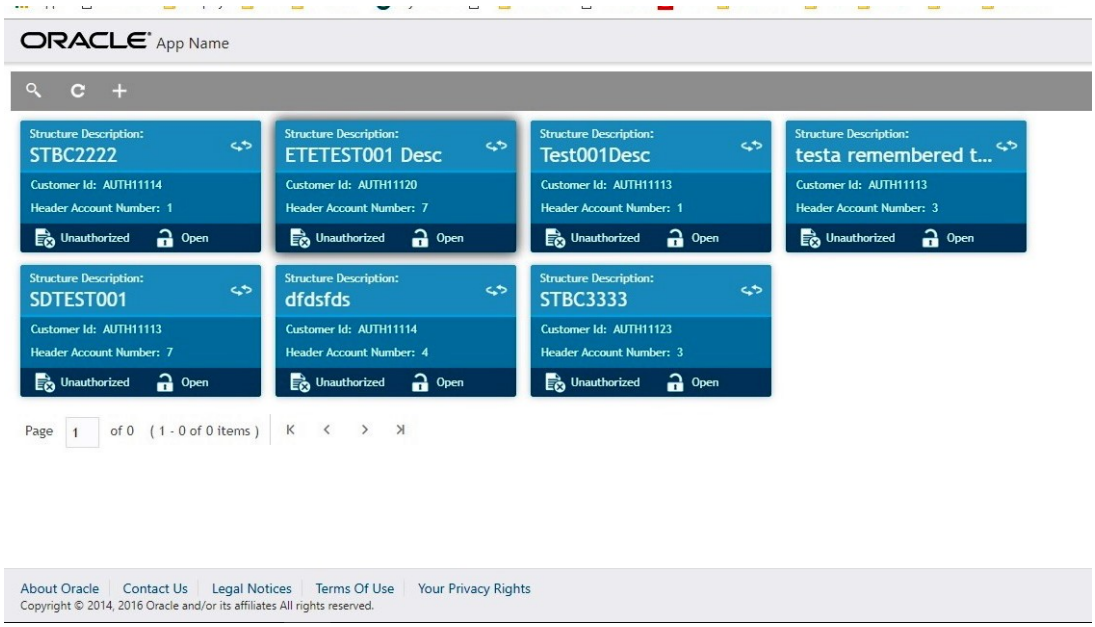
14.1 Introduction

In the Real Time Liquidity Structure when a participant account does not have sufficient balance to honor the incoming debits based on its own balances, the said account would be funded by the other participant account\s on a Real Time basis based on certain pre-defined rules provided the contribution accounts are themselves having the balance.

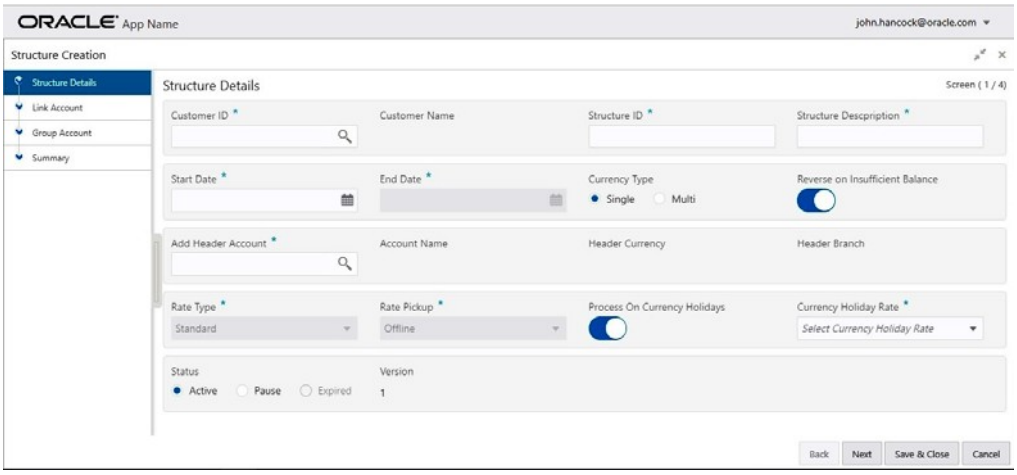
14.2 Structure Maintenance

14.2.1 Creating 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 customers) 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 enough 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.

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 has 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).

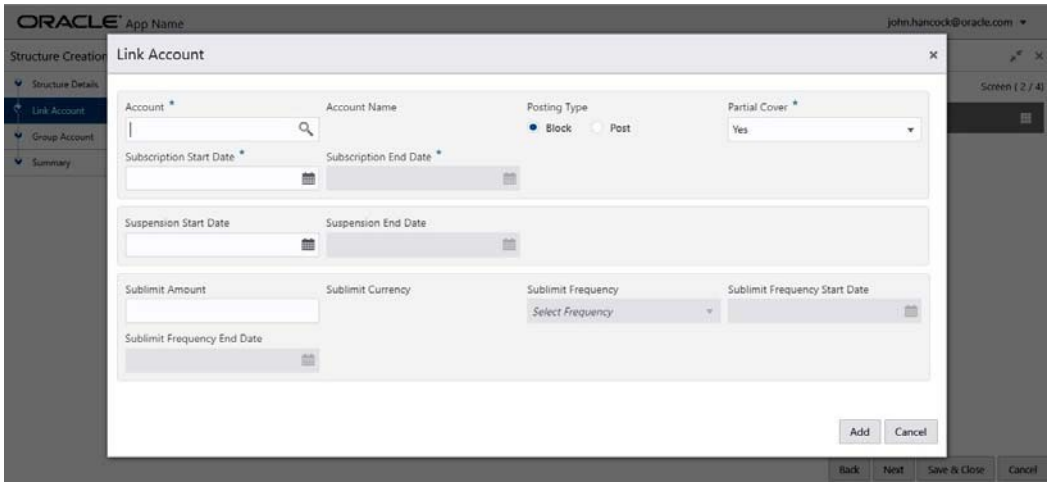
Expired: This is non-editable field. This option will be automatically selected by the system when the current date goes beyond structure end date. To restore the previous status of structure (either active or pause), the user must change the end date in future. i.e. Beyond current date.

Version
This is managed by system. This indicates no. of modifications done to structure.

14.2.2 Add Accounts

While creating the structure, the next step is to add accounts into the structure from the existing list of accounts in DDA for that customer.

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 has 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 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).

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.

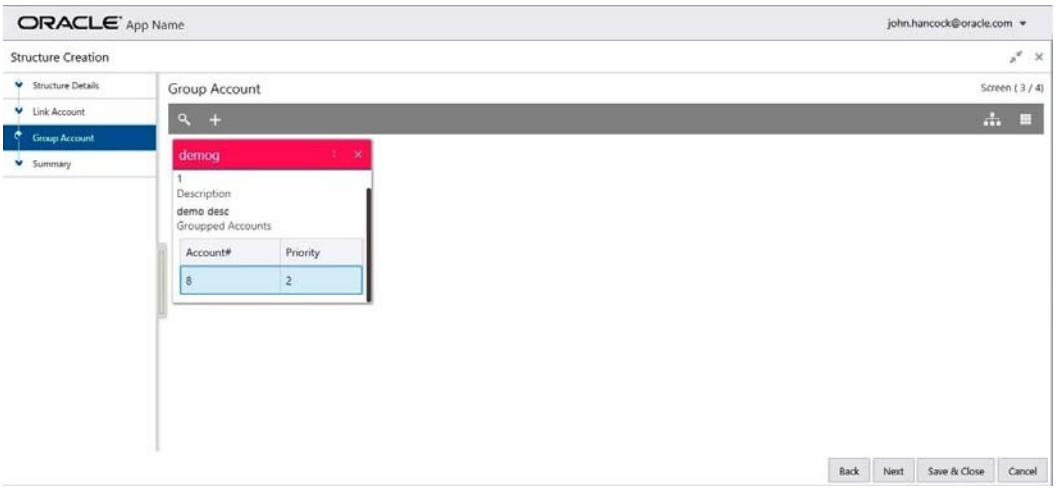
Sublimit Frequency Start Date
From this date, the sublimit will be applicable for the period.

Sublimit Frequency End Date

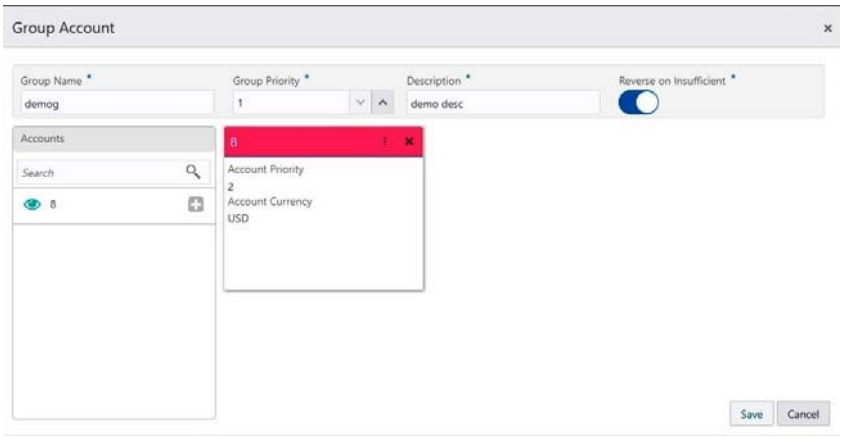
After this date, the sublimit will cease to apply.

14.2.3 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.



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.


ORACLE App Name
john.hancock@oracle.com
Structure Creation
Structure Details
Link Account
Group Account
Summary
Summary
Screen (4 / 4)
Structure Details
Structure Name Test001Desc
Structure ID Test001
Customer ID AUTH11113
Customer Name Automation Customer
Header Account 1
Header Account Name Savings Account
Currrency Types
Currency USD
Rate Type NA
Rate Pickup n
Start Date 1544331600000
End Date 1546146000000
Status a
Process On Currency Holidays y
Currency Holiday Rate previousDay
Reverse on Insufficient Structure Balance y
Version 1
Group Information
header account
1
2
3
4
5
Back
Next
Save & Close
Cancel

15 Third Party Maintenance

15.1 Introduction

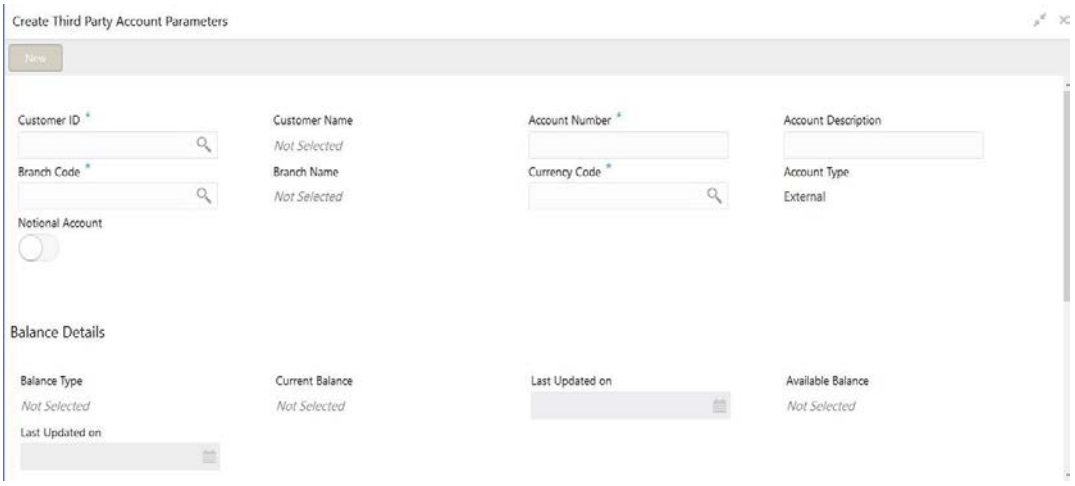
All the Third part details are maintained as part of these maintenances.

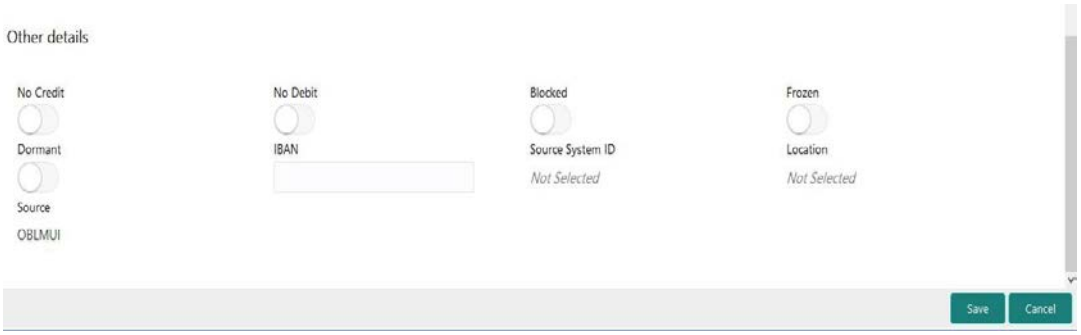
15.2 Maintaining Third Party Account number

Third Party Account allows you to create and maintain third party account.

To view Third Party Account number, go to Oracle Banking Liquidity Management > View Third Party Account Number

To create Third Party Account Number, go to Oracle Banking Liquidity Management > Create Third Party Account Number





Click on New button to add a new Third-Party Account Number. You are required to input the following

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

Customer name
Customer name will be auto populated once you select the customer id.

Account number
Specify the account number.

Account Description
Specify the account description

Branch Code
Specify the Branch code. You can select the Branch code from the option list. The list displays all the Third-party Bank's Branches furnished by the implementation Bank's customers.

Branch name
Branch name will be auto populated once branch code is selected.

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

Account Type
Account Type will be external by default.

Notional Account
Check this box to allow notional pooling for this account.

Balance Type
Specify the balance type.

Current Balance
Displays the current balance of the account.

Last Updated on
The system displays the date of last update.

Available Balance
Displays the available balance of the account.

Last Updated on
The system displays the date of last update

No Credit
Select this option to indicate that the account does not have any credit facility

No Debit
Select this option to indicate that the account does not have any debit facility.

Blocked
Select this option to indicate that the account status is blocked

Frozen
Select this option to indicate that the account status if frozen

Dormant
Select this option to indicate that the account status if dormant.

IBAN
Specify IBAN for the third-party account.

Source System ID
Specify the source system id

Location
Specify the location of the account**.**

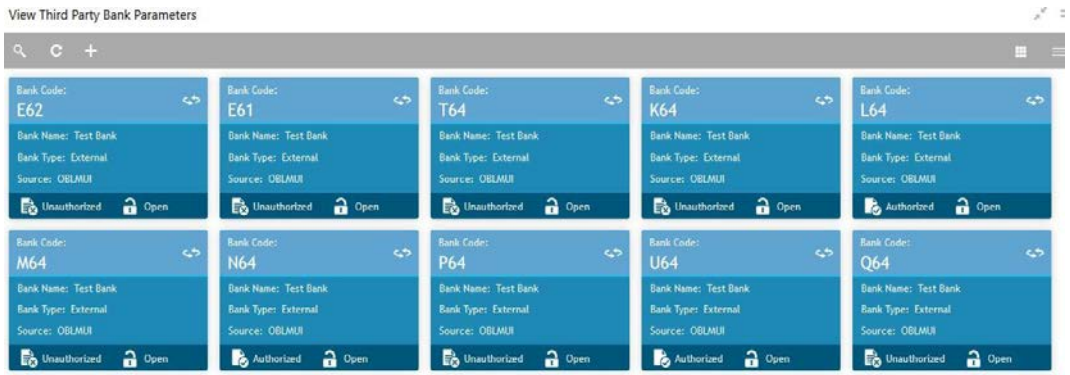
Source
Source will be OBLMUI.

Click save to save the details. Added Account must be Authorized by different user which has the authorization role assigned.

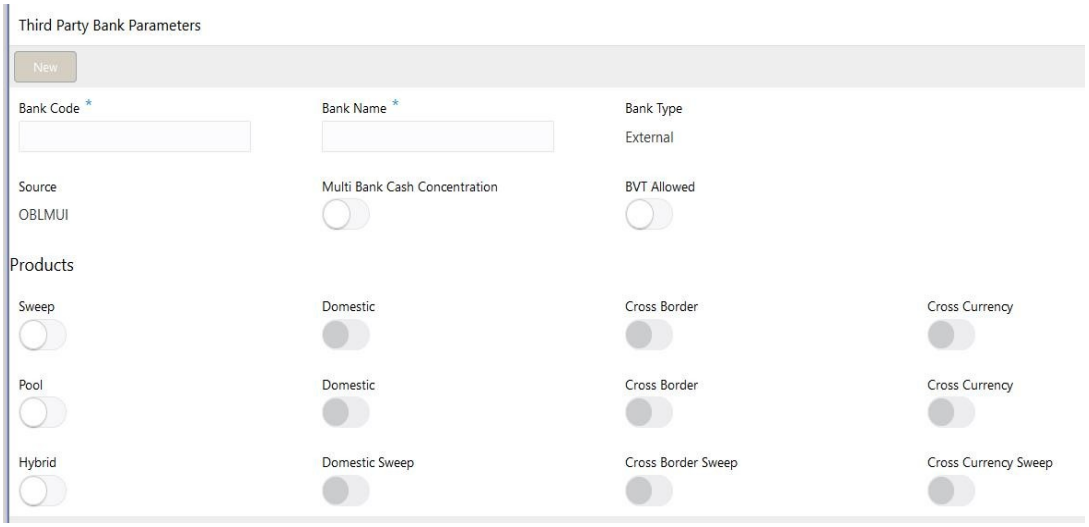
15.3 Maintaining Third Party Bank Parameters

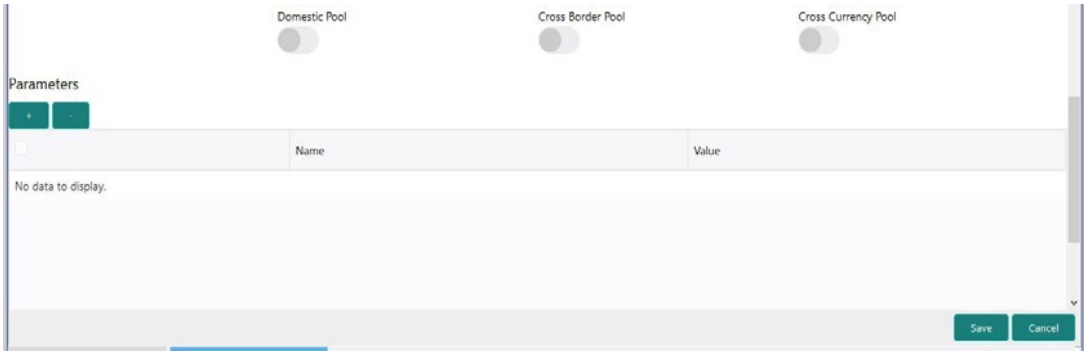
Third Party Bank parameters allows you to create and maintain third party bank parameters.

To view Third Party Bank Parameter, go to Oracle Banking Liquidity Management > View Third Party Bank Parameters.



To create Third Party Bank Parameters, go to Oracle Banking Liquidity Management > Create Third Party Bank Parameters





Click on New button to add a new Third-Party Bank Parameters. You are required to input the following

Bank Code
Specify the bank code.

Bank name
Specify the bank name.

Bank Type
Bank type will be default as external

Source
Source will be by defaults as OBLMUI

Multi Bank Cash Concentration
Check this box if the selected banks are to participate in MBCC.

BVT Allowed
Check this box if selected banks allow BVT.

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.

Additional Information

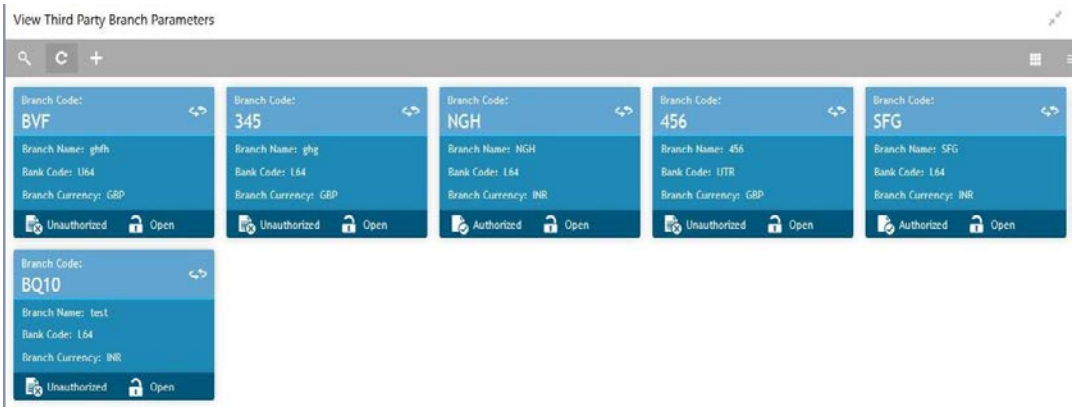
Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.

Click save to save the details. Added Account must be Authorized by different user which has the authorization role assigned.

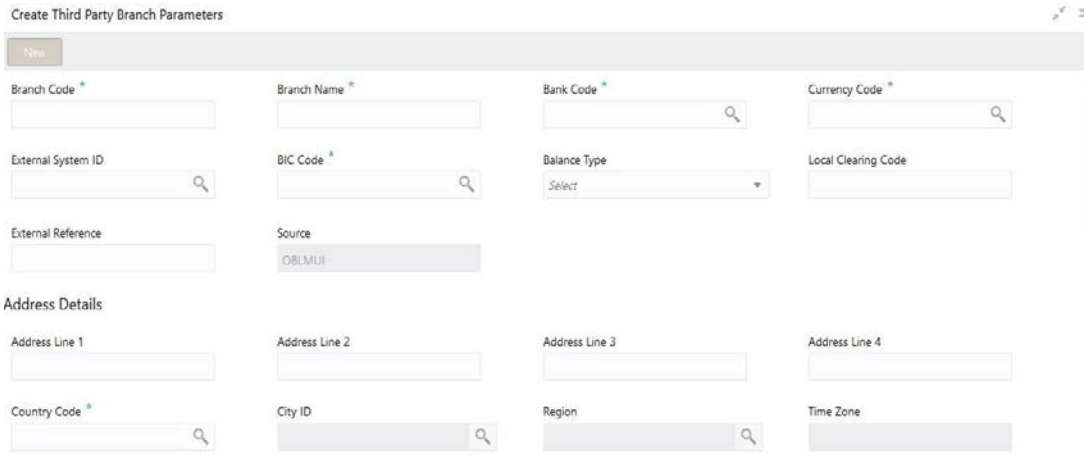
15.4 Maintaining Third Party Branch Parameters

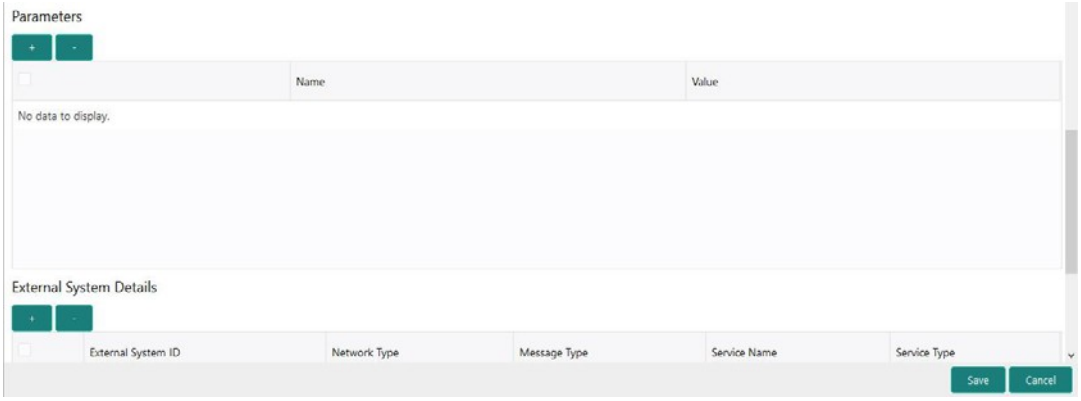
Third Party Branch parameters allows you to create and maintain third party branch parameter.

To view Third Party Branch Parameter, go to Oracle Banking Liquidity Management > View Third Party Branch Parameters



To create Third Party Branch Parameters, go to Oracle Banking Liquidity Management > Create Third Party Branch Parameters.





Click on New button to add a new Third-Party Branch Parameters. You are required to input the following

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.

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.

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 id maintained in the system.

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

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

External reference
Specify the external reference.

Source
Source will be by default OBLMUI

Address
Specify the address of the branch in the text fields of Address Line 1,2,3 and 4.

Country Code
Specify the country code. You can select the country code from the option list. The list displays all the country code maintained in the system.

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

Region
Specify the region. You can select the region from the option list. The list displays all the region maintained in the system.

Time zone
Time zone will be auto populated once you select the region.

16 Glossary

16.1 Introduction

This chapter contains the following sections:

Section 16.2 IC Formulae
Section 16.3 PII Masking Table Matrix

16.2 IC Formulae

16.2.1 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)

16.2.2 Pool

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

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)

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_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))

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

16.2.3 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

16.3 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 CUSTOM- ER_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