

Cash Flow Forecasting User Guide  
**Oracle Banking Cash Management**

Release 14.4.0.3.0

Part No. F29630-01

February 2021



Oracle Banking Cash Management User Guide  
Oracle Financial Services Software Limited

Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2020-2021, Oracle and/or its affiliates.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are 'commercial computer software' pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or de-compilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Contents

<b>1. About this Manual</b>	<b>4</b>
1.1 Introduction	4
1.2 Audience	4
1.3 Documentation Accessibility	4
1.4 Document Structure	4
1.5 Abbreviations	4
1.6 Glossary of Icons	5
<b>2. Cash Flow Forecasting</b>	<b>6</b>
2.1 Overview	6
2.2 Benefits	6
2.3 Functionality	6
<b>3. Setup Reference Data</b>	<b>7</b>
3.1 Introduction	7
3.1.1 Maintaining Core Reference Data	7
3.2 Maintaining Cash Flow Codes	7
3.2.1 Create Cashflow Code	7
3.2.2 View Cashflow Code Maintenance	9
<b>4. Managing Files</b>	<b>10</b>
4.1 Upload Files	10
4.2 View File Upload Status	10
<b>5. Inquiries</b>	<b>12</b>
5.1 Cashflow Inquiry	12
<b>Index</b>	<b>14</b>
<b>Reference and Feedback</b>	<b>15</b>
References	15
Feedback and Support	15

# 1. About this Manual

## 1.1 Introduction

This manual is designed to help acquaint you with the Oracle Banking Cash Management (OBCM).

It provides an overview of the system and guides you, through the various steps involved in setting up and providing the cash management services for the customers of your bank.

## 1.2 Audience

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

Role	Function
Back office executive	Input functions for transactions
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

## 1.4 Document Structure

This manual is organized into the following chapters:















Chapter	Description
Chapter 1	About this manual: This chapter gives information on the intended audience, abbreviations, icons, and summary of chapters covered in this user manual.
Chapter 2	Cashflow Forecasting - an overview: This chapter lists the benefits and functionalities provided by Cashflow Forecasting module.
Chapter 3	Setting up reference data for Cashflow Forecasting.
Chapter 4	File Management
Chapter 5	Performing inquiries.

## 1.5 Abbreviations

Abbreviation	Detailed Description
OBCM	Oracle Banking Cash Management
API	Application Programming Interface

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icon	Function
	Close
	Add a row
	Remove a row
	Delete a row
	Search (Fetch)
	Refresh
	Collapse
	Expand
	Flip
	Options
	Authorize
	Unlock
	Copy
	View

---

## 2. Cash Flow Forecasting

### 2.1 Overview

Oracle Banking Cash Management (OBCM) services enables a financial institution to manage the account receivables and account payables of their corporate customers. OBCM provides a technology platform capable of capturing account receivables and account payables of corporates across disparate accounts and locations.

### 2.2 Benefits

- Cost Reduction – Increased visibility of transactions and provides easy reconciliation thus helping corporates manage and control their cash flow and reduce costs.
- Integrated Payables & Receivables – Facilitate efficient working capital management whilst enhancing straight-through processing speed.
- Early Credit – Arrangement credit feature enables user to provide cheque collection credit to corporate before realization of the cheque.
- Accurate Forecasting – Manage accurate forecasting by consolidating forecast collection inputs through seamless integration with internal systems.
- Regulatory Environment – Leverage flexible configuration to launch quickly, respond to regulatory changes and expand into new geographies.

### 2.3 Functionality

- Dashboards
- Cash Flow Forecasting
  - Cashflow Code Maintenance
  - Cashflow Inquiry

## 3. Setup Reference Data

### 3.1 Introduction

To enable the Cash Management related functionalities, there is certain amount of reference data that needs to be set up on day zero.

In the context of cash management, for instance, you need to set up reference data like relationship master, locations, product types, product mappings etc. This is the first step for initiating any transaction in up OBCM.

You may also need to identify administrators among the officers of your bank to whom you could assign the administration of cash management system.

This section explains the maintenance of such reference information for the modules used for cash management.

#### 3.1.1 Maintaining Core Reference Data

Your bank needs to set up certain core reference data for the cash management system to work such as list of country, currency, customer category, list of holidays, list of banks, branch, FX rates etc.

Refer to the 'Oracle Banking Common Core User Guide' for setting up core reference data.

### 3.2 Maintaining Cash Flow Codes

Cashflow forecasting projects the inflows and outflows for a corporate over a period. This data is received from various other systems via API's. For OBCM to accept the records; standard codes need to be maintained by which OBCM can identify and store such cashflow transactions.

This screen allows you to create/maintain codes along with description. It also allows you to maintain hierarchy for such codes.

#### 3.2.1 Create Cashflow Code

This screen is used to create cashflow codes or add sub-codes in a hierarchal format. The codes and sub codes can be created up to four levels of hierarchy. Codes can be maintained for 'Inflows' and/or 'Outflows'. The codes cannot be deleted once authorized; however, description can be modified.

Cashflow summary and detailed statement displays the description maintained here.

**Navigation Path:** *Cash Flow Forecasting > Maintenance > Cashflow Code Maintenance > Create Cashflow Code Maintenance*

1. Refer to the following table for specifying details on the above screen:

*Note: Fields marked with '\*' are mandatory.*

Field Name	Description
Corporate	Click the Search icon to select a specific customer for whom code needs to be created. Leaving this field blank creates a master code which will be applicable to all customers for a selected source application. This field cannot be modified once authorized.
Source Application *	Select the source application from where code will flow to OBCM.
Channel *	Select the channel from where code will flow to OBCM.
View Master Code	Click this link to view the existing master codes for selected combination of source application and channel. A pop-up screen opens from where you can select the inflows and outflows.

2. Perform the following steps in the **Inflows/Outflows** section as per your requirement:

- Click **Add New Code** to add a new row for a code to be added.
- Click **Add (+)** icon to add a new sub-level record.
- Click **Delete (-)** icon to remove a record including its child records. Only un-authorized records can be deleted. In case if there is a hierarchy of codes, delete all the sub codes to delete the main code.
- Click **Expand All** to view the child-level records of all the codes.
- Click **Collapse All** to hide the child-level records of all the codes.

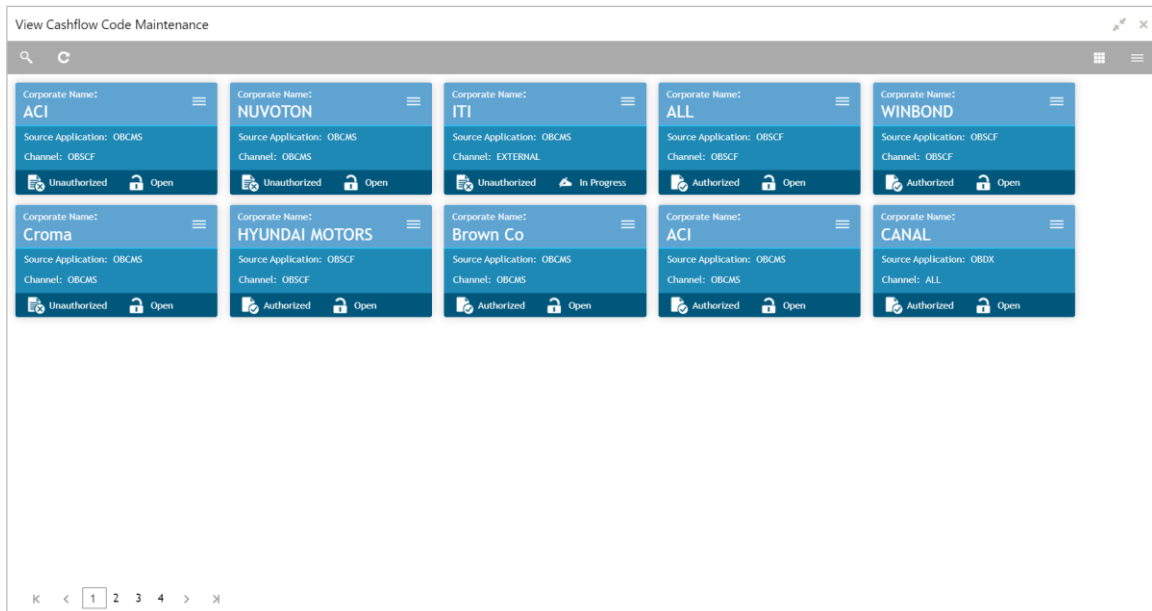
3. Click **Save** to save the record and send for authorization.




### 3.2.2 View Cashflow Code Maintenance

By using this screen, you can view, modify, delete, or authorize code details.

**Navigation Path:** *Cash Flow Forecasting > Maintenance > Cashflow Code Maintenance > View Cashflow Code Maintenance*



Perform the following steps to take actions on the cashflow codes. Click the Options () icon and then click any of the below option:

- **Unlock** – To modify the record details. Refer to the **Create Cashflow Code** section for field level details.
- **Authorize** – To authorize the code.
  - a. Optional: Click **View** to view the record details.
  - b. Select the record to authorize and then click **Confirm**.
- **Delete/Close** – To remove the record.
  - a. Optional: On the confirmation pop-up window, click **View** to view the record details.
  - b. Click **Proceed** to delete the record.
- **Copy** – To create a new cashflow code with same details for a new corporate.
- **View** – To view the cashflow code details.

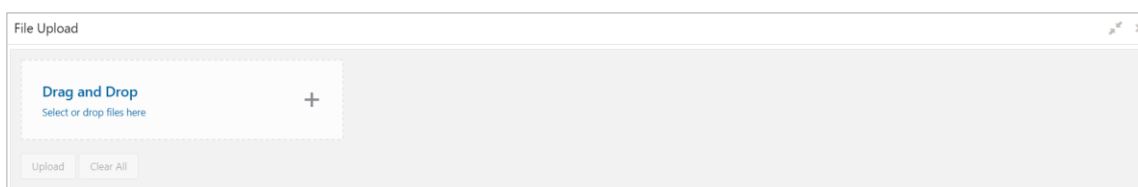
## 4. Managing Files

The **File Management** functionality helps you to upload files in a pre-defined format. These files are auto-processed by the system based on its type and set rules. The process is mainly divided into two screens, i.e. 'File Upload' to feed the data into the system and 'View File Upload Status' to manage the uploaded files.

### 4.1 Upload Files

This screen is used to upload files for auto-processing the data into system. The uploaded files are not processed until it is approved. The file can contain data records of invoices, purchase orders, payments, cashflow codes etc. The file format accepted by the system includes ".csv" files.

**Navigation Path:** File Management > File Upload



1. Drag and drop the file to be uploaded in the highlighted box.

OR

Click inside the highlighted box to select the file to be uploaded.

2. Click **Upload** to upload the records from the file. Once the file is uploaded, it cannot be deleted.



### 4.2 View File Upload Status

This screen helps you to manage uploaded files.

**Navigation Path:** File Management > View File Upload Status

Field	Maker Id	Approver Id	Status	Action	Remarks	Total Records	Successful	Failed	View Details
OBSFCM-INVOICES-BUYER_MUSARC_16.csv	VUJAYC		U	Approve		0	0	0	
OBSFCM-INVOICES-BUYER_Additional_fields_10_1.csv	SYSTEM	AUTO	P	Processed		1	1	0	Details
OBSFCM-INVOICES-BUYER_Additional_fields_1006_1.csv	SYSTEM	AUTO	P	Processed		2	2	0	Details
OBSFCM-PURCHASE-ORDER-BUYER_06-10-20_01.csv	NUTANK	SHRADDHAJ	P	Processed		2	2	0	Details
OBSFCM-PURCHASE-ORDER-BUYER_06-10-20.csv	SHRADDHAJ	NUTANK	P	Processed		2	2	0	Details
OBSFCM-PURCHASE-ORDER-SELLER_778956880610.csv	OBDXC		U	Approve		0	0	0	
OBSFCM-PURCHASE-ORDER-SELLER_192734070610.csv	OBDXC		U	Approve		0	0	0	
OBSFCM-PURCHASE-ORDER-BUYER_134610960610.csv	OBDX	OBDXC	P	Processed		2	2	0	Details
OBSFCM-PURCHASE-ORDER-SELLER_755023600610.csv	OBDXC		U	Approve		0	0	0	
OBSFCM-PURCHASE-ORDER-SELLER_564628740610.csv	OBDXC		U	Approve		0	0	0	

Perform any of the following actions:

- Click the Download icon () to download the file.
- Click the Remarks icon () to view the comments added while uploading the file.
- Click **Approve** to process the file.
- Click **Details** to view details of the processed file.

## 5. Inquiries

### 5.1 Cashflow Inquiry

The 'Cashflow Inquiry' screen helps you to inquire status of expected debits and credits based on the various criteria such as 'File Name', 'Bank Account Number', 'External Reference Number', 'Date range', 'Amount range' etc.

**Navigation Path:** Cash Flow Forecasting > Inquiry > Cashflow Inquiry

1. Refer to the following table for specifying details on the above screen:

**Note:** Select the value for at least one mandatory field to search cashflow details. Fields marked with '\*' are mandatory.

Field Name	Description
File Name *	Enter the file name to inquire for. File name must be of at least 5 alpha-numeric characters.
External Reference Number *	Enter the external reference number of the cashflow.
Cashflow Type	Select the cashflow type to search for inflow or outflow data.
Channel	Select the channel through which cashflow data is flowing.
Source Application	Select the source application impacted by the cashflow.
Corporate	Click the Search icon and select the beneficiary or remitter based on selected cashflow type.
Cashflow Code	Enter the specific cashflow code to inquire for.
Bank Account Number	Click the Search icon and select the bank account number of the corporate.
Amount Reference Basis	Select the reference basis of the amount range as 'Expected Amount' or 'Reconciled Amount'.
Currency	Select the amount currency of the cashflow.
Amount From	Enter the lowest cashflow amount of the range.
Amount To	Enter the highest cashflow amount of the range.

Field Name	Description
Date Reference Basis *	Select the reference basis of the date range as 'Expected Date' or 'Reconciliation Date'.
Date From *	Click the Calendar icon and select start of the date range. Maximum date range can be of 1 year.
Date To *	Click the Calendar icon and select end of the date range. Maximum date range can be of 1 year.
Reconciliation Status	Select the reconciliation status of the cashflow to search by. You can select multiple reconciliation statuses.

2. Click **Search** to view the search result.

External Reference Number	Cashflow Type	Cashflow Description	Corporate	Counter Party	Reconciliation Status	Expected Date	Reconciliation Date	Expected Amount	Reconciliation Amount
00000005504	I	nehnewcatname	000462	NEHAL JOSHI	UNRECONCILED	2020-06-17		£3,100.00	£0.00
000000025715	I	Interests	000462		UNRECONCILED	2020-06-15		£8,600.00	£0.00
000000026020	O	catname9	000462	cpname9	UNRECONCILED	2020-06-15		£980.00	£0.00
000000026021	O	catname9	000462	cpname9	UNRECONCILED	2020-06-16		£980.00	£0.00
000000026022	O	catname9	000462	cpname9	UNRECONCILED	2020-06-17		£980.00	£0.00

Page 1 of 1 (1 - 5 of 5 items) K < 1 > »

3. Optional: Click the reconciliation amount or external reference number to view more details.

## Index

### A

About Document .....	4
Oracle Accessibility Program.....	4

### C

Cashflow code.....	7
Cashflow Forecasting.....	6

### F

File Management .....	10
-----------------------	----

File Upload.....	10
------------------	----

### I

Inquiries	
Cashflow inquiry.....	12

### O

OBCM	
Benefits .....	6
Functionality .....	6

## Reference and Feedback

### References

For more information on any related features, you can refer to the following documents:

- Collections User Guide
- Receivables User Guide
- Tasks User Guide
- Security Management System User Guide
- Common Core User Guide
- Oracle Banking Getting Started User Guide

### Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.