

Core Services
Oracle FLEXCUBE Universal Banking
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1. About this Manual

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Core Services module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using the Core Services module of Oracle FLEXCUBE.

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the Help Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.1.1 Audience

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

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

1.1.2 Organization

The manual is organized in the following manner:

Chapter 1	<i>About this Manual</i> gives a brief introduction of the module, the audience it addresses and the organization of the various chapters. It also includes the list of related documents to be referred, if any, and the conventions used in the document
Chapter 2	<i>Bank Parameters</i> explains the maintenance of various basic details about your bank
Chapter 3	<i>Dealer Maintenance</i> explains how you can capture profiles of dealers involved in buying and selling of foreign exchange
Chapter 4	<i>Branch Parameters</i> explains the process of creating and maintaining branches of your bank, with all necessary details
Chapter 5	<i>System Dates Maintenance</i> explains how you can maintain system dates for the branches of your bank

Chapter 6	<i>Accounts for Inter-Branch Transactions</i> explains how you can maintain internal accounts for branches involved in inter-branch transactions
Chapter 7	<i>Currency Maintenance</i> explains the process of maintaining currencies in the system, with all necessary static attributes
Chapter 8	<i>Maintaining Currency Denomination</i> explains the maintenance of standard currency denominations for each currency
Chapter 9	<i>Expressing Amounts in Words</i> describes the details of maintaining amounts in words
Chapter 10	<i>Defining Currency Pairs</i> explains the maintenance of static attributes for currency pairs for which exchange rate quotes are available
Chapter 11	<i>Maintaining Exchange Rates</i> explains the maintenance of exchange rates used to buy and sell currencies one for another
Chapter 12	<i>Maintaining Currency Spread for a Customer</i> explains the maintenance of currency spread and margin details for a customer
Chapter 13	<i>Defining Currency Rate Types</i> explains the maintenance of different types of currency rates applicable to the different transaction categories in your bank
Chapter 14	<i>Maintaining Floating Rates</i> explains the maintenance of floating rates for a currency
Chapter 15	<i>Period Code Maintenance</i> explains the maintenance of financial periods into which each financial cycle is to be divided
Chapter 16	<i>Status Code Maintenance</i> explains the maintenance of codes that you can assign to the different statuses that a contract or a customer account can attain
Chapter 17	<i>Transaction Code Maintenance</i> explains the maintenance of codes that you can use to represent different types of transactions
Chapter 18	<i>Account Revaluation Maintenance</i> explains the maintenance of parameters for account revaluation
Chapter 19	<i>Maintaining Branch Holidays</i> explains the maintenance of the holiday calendar for the different branches of your bank
Chapter 20	<i>Maintaining Currency Holidays</i> explains the maintenance of the holiday calendar for the different currencies in which your bank transacts
Chapter 21	<i>Maintaining Clearing Holidays</i> explains the maintenance of the holiday calendar for the different clearinghouses with which your bank transacts
Chapter 22	<i>Configuring Overrides</i> details on configuring overrides of the system
Chapter 23	<i>Purging Data</i> explains the details of purging data
Chapter 24	<i>Annexure – B – File Formats</i> contains a list of file formats

Chapter 25	<i>Anti-Money Laundering Reporting</i> explains the process of guarding against money laundering, a facility provided by Oracle FLEXCUBE
Chapter 26	<i>Reports</i> explains the procedure of generating Reports

Conventions Used in this Manual





Important information is preceded with the  symbol.

1.1.3 Related Documents

- The Settlements User Manual

1.1.4 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Bank Parameters

2.1 Defining Bank Level Parameters

In the 'Bank Wide Parameters' screen, you maintain basic information about your bank such as it's name, head office, account number structure, local currency and so on.

The details that you maintain in this screen will be made applicable to all branches of your bank. For instance, the account number structure that you define in this screen will be a common format for customer accounts in all branches of your bank.

Invoke the 'Bank Parameters' screen by typing 'STDBANKP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can maintain the following details in this screen:

Bank Code

In Oracle FLEXCUBE a bank is identified by a unique four-character code. You can follow your own convention in devising this code. In all inter-bank transactions this code identifies your bank.

Name

You can also specify the detailed name of the bank. This name will always be displayed whenever the bank code is used.

2.1.1.1 Specifying Details of Head Office Branch

After specifying a code to identify your bank, you should specify details of the head office of your bank.

Code

From the list of the branches you have already maintained of your bank, designate one as your Head Office

Description

The description of the branch designated as Head Office is displayed

External Branch Code

External Bank Code

Specify the external bank code. If Oracle FLEXCUBE Corporate calls any database unit from Oracle FLEXCUBE Retail Host database, this external bank code will be provided as an additional parameter with the call.

2.1.2 Maintaining Financial Preferences

In this screen, you can maintain information regarding default currency for the branch, specify if balancing entries must be automatically generated in case of mismatches, define routing mask, clearing bank code etc.

2.1.2.1 Specifying Default Currency Codes

You can indicate currency preferences for your bank. You can specify preferences to indicate the default currencies for the following purposes:

- **Local** — The currency that you indicate as the local currency will be taken as the local currency for all branches of your bank and the default currency for all transactions input into Oracle FLEXCUBE. The income and expense balances of your bank will also be maintained in this currency
- **Discount** — If the discount rate for a particular currency is not maintained the discount rate of the specified discount currency will be picked up for discounting profits on forward foreign exchange contracts
- **Head Office** — The default currency for the Head Office
- **Reporting** — The default currency in which all financial reporting should be done

You will not have an option to modify the default currencies that you specify after the Bank Parameters record has been stored and authorized.

Auto Generate Currency and Value Date Mismatch Entries

You can specify that balancing entries must be generated automatically by Oracle FLEXCUBE, in the case of currency or value date mismatches in accounting entries due to transactions that are not balanced with respect to currency or value dates, for each branch (single entity) of your bank.

To specify the automatic generation of such balancing entries for currency mismatches, select the options 'Auto Generate Currency Mismatch Entries' and for generation of balancing entries to correct value date mismatches, select 'Auto Generate Value Date Mismatch Entries' in the Bank Wide Parameters screen.

If indicated in the Bank Wide Parameters, balancing entries will be automatically generated for any event if a mismatch of currency or value date entries (or both) is involved in any module of Oracle FLEXCUBE, with the exception of manually entered journal entries.

2.1.2.2 Specifying Control Accounts for Auto Balancing Entries (Real and Contingent)

If you specify that such automatic balancing entries must be generated, you can also specify the control accounts into which the entries must be booked.

There are two sets of accounts that you can maintain in the Bank-Wide Parameters screen, one for mismatches arising out of entries to real accounts and another for mismatches arising out of entries to contingent accounts. The relevant Control accounts must therefore be of Real or Contingent nature (as defined in the GL – Chart of Accounts). Such balancing entries will be automatically generated if a mismatch of currency or value date entries (or both) is involved in any module of Oracle FLEXCUBE, except Journal Entry.

In your Chart of Accounts, you must ensure that the following conditions are not indicated for the control accounts that you have specified for the currency mismatch and value date mismatch entries:

- Position accounting: Even if position accounting is set to “Yes” for the control account, the system will not pass any position accounting entries, since position accounting is done only for the main set of entries and not for the auto-balancing entries.
- Account revaluation: Account revaluation must be set for the control accounts since the effect of revaluing these balances would be offset the effect of revaluing the original GLs. (the GLs into which the main entries were posted).
- Direct posting: If you post a manual entry to one of the Control Accounts and the Position Entry Flag for the Control Account is set to 'Yes', then the system will do position accounting for that entry. Hence, for the GLs set-up as Control Accounts, the “Direct Posting” flag in the Chart of Accounts maintenance must be turned OFF.



Additionally, it is also recommended that these Control Account GL's that you have specified in the Bank Wide Parameters screen for the mismatch entries are not used as part of Role to Head Mapping in any of the products. If maintained, the system would pass mismatch adjustment entries into the same GLs in which the main entries have been passed. There is no system-enforced validation of this and this aspect needs to be taken care of during Product set-up.

2.1.3 Generating Automatic Balancing Entries

In the case of transactions entered in any of the front-end modules of Oracle FLEXCUBE, the accounting process checks the entries at each business event, and automatically generates the balancing entries in case of a mismatch in currency or value date entries (or both).

Manually entered journal entries

In the case of manually entered journal entries, a journal batch that has been opened must be closed before it is authorized. During closure, the accounting process checks to see that the batch is balanced with respect to currency and value date entries. If a mismatch is detected, the accounting process raises an override to this effect. Depending upon how the override is configured, for your bank, the user who has opened the batch could adopt either of the following courses of action:

- If the override is configured to be an error, the system will not allow the user to close the batch without balancing the mismatches.
- If the override is configured to be a warning (either ‘Override’ or ‘Ignore’), the user can save the batch with the mismatches. No balancing entries are automatically generated by the system for the mismatch.

Uploaded journal entries

In the case of uploaded journal entries, a journal batch that has mismatched entries is not rejected, but an override is raised by the accounting process. Depending upon how the override is configured, for your bank, the accounting process takes either of the following paths:

- If the override is configured to be an error, then the batch is rejected, and must be uploaded again with the corrected entries.
- If the override is configured to be a warning, the accounting process automatically generates the balancing entries for the currency or value date mismatches, for the batch, and posts them to the requisite control accounts specified in the Bank Parameters.

In each case, the transaction reference for the balancing entries is the same as that of the original accounting entry, in which the mismatch occurred, and the other details of the balancing entries are, by default, the corresponding values in the original entries.

The mismatch balancing entries are generated in the following order or preference:

- Currency mismatch balancing entries
- Value Date mismatch balancing entries

In the case of mismatches in accounting entries due to inter-branch transactions, the inter-branch balancing entries are generated before any balancing entries for currency mismatches, and then, finally, the value date mismatches.

Routing Mask

A mask defines the manner in which a Routing Number is generated for your bank. It is on the basis of the routing number that Oracle FLEXCUBE processes clearing transactions.

The following is a typical mask format: 'BBBbbbSSS', wherein, 'BBB' indicates the bank code, 'bbb' indicates the branch, and 'SSS' indicates the sector to which the branch belongs. On the basis of the routing number, clearing transactions are routed to the appropriate branch of your bank.

Clearing Bank Code

Specify the code by which your bank is identified in the Clearing Network you participate in. This has to be the same as that specified for your bank in the Clearing Bank Code Maintenance screen.

2.1.4 Maintaining General Preferences

In this screen, you can define format masks (for general ledger, CIF), choose if batch numbers should be auto-generated by the system, specify the details for cheque numbering etc.

The screenshot displays the 'Bank Parameters Maintenance' window with the 'General Preferences' tab selected. The interface includes the following sections and fields:

- Enter Query:** Fields for Bank Code*, Name, and Description.
- Financial Preferences / General Preferences:**
 - Format Masks:** Customer Identification File Mask, General Ledger Mask*, General Ledger*, and Transaction Code*.
 - Spread:** Spread Application (dropdown), Spool File Purge Days, and Interpay Lead days.
 - Cheque Numbering Details:** Scheme (dropdown), Cheque Numbers Unique for Branch (checkbox), and Checksum Algorithm (dropdown).
 - TRS Details:** Sort Code, Account Number, Suspense Account, Payment and Collection, Product Category, and TDS Computation Method (dropdown set to 'Cash Basis').
- Additional Options:** General Ledger Purge Days, User Restriction For Batch Number (checkbox), SSO Enabled (checkbox), Auto Batch (checkbox), and Lodgement Numbers Unique For Branch (checkbox).
- Footer:** Fields for Input By, Authorized By, and Modification Number, along with checkboxes for Authorized and Open, and an Exit button.

2.1.4.1 Defining Format Masks

A format mask is a structure that you can you can define for various elements that need to be entered in Oracle FLEXCUBE. You can define format masks for the following elements:

- General Ledgers
- Customer Identification File codes
- Customer account numbers

Once defined, you can modify the structure of a format mask only if no Customer or General Ledger Account has been opened using the mask. Customer Account mask is defined from the 'Account Mask' Button.

➤ *For more details on defining customer account mask, refer the section titled 'Specifying Account Generation Parameters at Bank Level'.*

CIF Mask

You can maintain a mask for generation of identification numbers (CIF Number) for customers of your bank. During customer information maintenance, the system will automatically generate the CIF numbers based on the mask you define here and the customer number range maintained at the branch level.

A CIF mask consists of a maximum of 9 digits. The CIF mask could have only numbers or could be alpha numeric or could also have the branch code as a part of it.

For instance, you can maintain the CIF Mask as 'bbbnnnnn' where 'bbb' represents a three-digit branch code and 'nnnnnn' represents a 6-digit number.

GL Mask

You can indicate a mask for the general ledgers that are maintained for your bank. The mask that you define here will be enforced whenever a General Ledger is created in the Chart of Accounts screen.

A GL mask can consist of a maximum of nine alphanumeric characters. It can be built using a combination of numbers and letters to indicate for instance, the category of the GL - asset, liability etc., the GLs hierarchical position and so on.

Each element used to define the mask would represent a single character. To represent an alphabet of the English language, indicate "a". To represent a number, indicate "n". The last character would be a D or d, which indicates a check digit generated by the system. For a numeric check digit define it as 'd'; for an alphanumeric check digit define it as 'D'.

You may use any of the following punctuation in the GL mask:

- dash (-)
- comma (,)
- asterisk (*)
- Full Stop (.)
- Forward slash (/)

Example

You wish to create a two level GL structure for your bank. You could define the first two characters of the GL to represent the category asset, liability etc., aa; the next two characters, nn, to represent the first level GL; and the next three characters, nnn, to represent the second level GL. A GL based on the given structure would read as AS01001 where AS represents the GL category - asset; 01 represents the first level GL; 001 represents the second level GL.

For creating this structure you would define your GL mask as - aannnnn'd/D'.

If you want to define your second level GL with a 4 digit numeric code instead of 3; other parameters remaining the same your mask would read as aannnnnn 'd/' 'D'.

2.1.4.2 Indicating Year-end Profit & Loss

General Ledger

At the end of any financial year the balances in the income and expense accounts are posted by Oracle FLEXCUBE into a separate year-end account for the purpose of consolidation of balances and turnovers. This account is called the Year End profit and loss General Ledger Account.

You also specify year-end profit and loss GL for each GL account you maintain in the 'Chart of Accounts' screen. The year-end account specified at the bank level is the default year end profit and loss GL for all GL accounts maintained in the 'Chart of Accounts - GL' screen. If you do not specify the account to which year end balances of a particular GL should be posted, it will be posted to the bank's year-end profit and loss account.

You can select a GL code from the option list of all assets, liabilities, income and expense GLs maintained in the chart of accounts screen.

Transaction Code

Indicate the transaction code that should be used to post the balances in the income and expense accounts to the year-end GL account.

You can select a transaction code from the list of transaction codes maintained in the 'Transaction Code Maintenance' screen.

TDS Computation Method

Select the TDS computation method from the drop-down list. You have the following options:

- Cash-Basis
- Projection-Basis

TDS computation is handled based on the method selected at the bank parameter level. You cannot change the computation method after initial set-up.

Spread

Capture the following details.

Spread Application

Indicate the transaction legs for which the spread should be applicable. Choose the appropriate option from the following available in the adjoining drop-down list:

- Single Leg
- Both Legs

Spool File Purge Days

Specify the duration for which spool files should be stored in the spool file directory.

Interpay Lead Days

Specify the inter-pay lead days required for fetching billing records for inter-pay files for automatic billing of clients..

Auto Batch

Each time you post journal and multi offset entries, you need to open a batch. You can specify that the batch numbers of the journal entry batches opened in your bank should be generated automatically by enabling the Auto Batch option.

Consequently, the system automatically generates batch numbers while posting journal and multi offset entries.

2.1.5 Placing User Restrictions on Data Entry Batches

You can restrict the usage of batches to specific user by placing bank-wide User level batch restrictions. If you enable this option as a Bank Parameter, you need to allocate the batch number range for each user through the 'Batch Restriction Maintenance' screen.

The restriction on the usage of batch numbers is made applicable on data entry and PC transactions. The user will be allowed to enter only those batches reserved for the user profile. As a result, each time a user specifies a batch number; it will be validated against the 'Allocated Batch Number Range'.

This feature is applicable only when batch generation is manual. Therefore, if you enable this option, you must ensure that the Auto Generate option has not been enabled. In a scenario where the User Restriction for Batch Number field is enabled and Auto Batch option has also been enabled, the following error message will be displayed:


Not a Valid Batch Number For the User

In case you choose to auto generate batch numbers, the System will not perform the batch restriction validation.

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

Specify the following details in this screen:

- The User Profile for which the restrictions are being maintained. A list of all the User Profiles with access rights to the DE and PC modules is displayed in the option list. You can select the appropriate.
- The branch of your bank for which the restrictions will be made applicable. You can either choose a specific branch or make the restriction applicable to 'All' the branches of your bank.
- The module for which you are maintaining the Allocated Batch Number Range. This can either be PC or DE.
- The batch number range, which is indicated in terms of Start and End numbers. The range that you specify is allocated to the user. For distinct numbers, the start number and end number of the range will be the same.

 While processing DE and PC transactions, the batch number specified by the user is validated against the allotted range. If the validation fails, an error message is displayed.

These validations are made applicable even during the Batch Upload operations for the following functions:

1. Journal Online – Single Entry
2. Multi-offset Entry
3. Teller Transaction Input

SSO Enabled

To enable Single Sign On (SSO) for your installation check the SSO Enabled check box. This enables restricted login from external systems into Oracle FLEXCUBE.

General Ledger Purge Days

You can specify here the maximum number of working days, the average GL balance computation for which is to be retained in the System.

2.1.5.1 Specifying Cheque Numbering Details

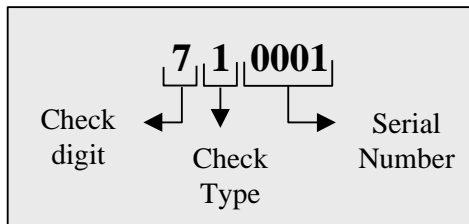
Scheme

In Oracle FLEXCUBE, cheque numbers can be generated automatically or can be manually entered. If you indicate manually, you can draw up numbering conventions and assign numbers to the cheques that are issued.

Checksum Algorithm

If you choose the automatic generation option you can indicate the algorithm based on which the cheque digit should be generated. A cheque number consists of three components:

- A check digit
- A cheque type
- A running serial number



You have the option to choose the algorithm to be used to arrive at the check digit. Currently Oracle FLEXCUBE supports only the Modulo-7 algorithm. Based on this algorithm the check type and serial number is divided by seven, and the remainder is taken to be the check digit. If the remainder is zero, then the check digit is set to seven.

The cheque type indicates whether the cheque is a Euro or Commercial cheque. The numeral 1 before a cheque serial indicates a Euro cheque and 2 indicates a Commercial cheque.

The cheque serial number is generated sequentially starting from 0001. This running serial number is assigned taking into account the last check number issued for the account.

Cheque Numbers Unique For Branch

For cheque numbers that are automatically generated, you can choose to make cheque numbers unique across the branches of your bank.

If you indicate that serial numbers need not be unique, you can have the same cheque number assigned to cheque leaves of different accounts within a branch. In effect cheque numbers remain unique to an account.

Lodgment Numbers Unique for Branch

You can indicate whether lodgment leaves must have unique numbers in a branch, or must be unique for individual accounts.

Example

In the Bank Wide Parameters, you have specified that lodgment book numbers must be unique for the branch. This means that lodgment numbers need to be unique across all accounts of that branch. For instance, if a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of any other account, with these numbers.

If you have specified that lodgment book numbers must be unique to accounts in the branch, and a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of the same account, with these numbers. However, you can start a book with the same numbers in respect of another account in the branch.

2.1.5.2 Specifying TRS Details

You can maintain the following details that will be used by the system to raise direct debit for Tax Relief at Source (TRS) rebate availed by customers on mortgage loans. The direct debit is raised during the End of Day (EOD) process after the LD batch processes.

Sort Code

Specify the destination bank code for which the bank raises direct debits for TRS claims.

Account Number

The destination account for which the bank raises direct debits for TRS claims.

Payment & Collection Product Category

Specify the Payments and Collections (PC) product category that would be used by the bank to raise direct debits for TRS claims.

Suspense Account

Specify the account that would be debited with the TRS amount, to credit customer account.

- *For more details about processing for TRS, refer the Loans module user manual and the Payments and Collections user manual.*

2.1.5.3 Specifying IC Parameters

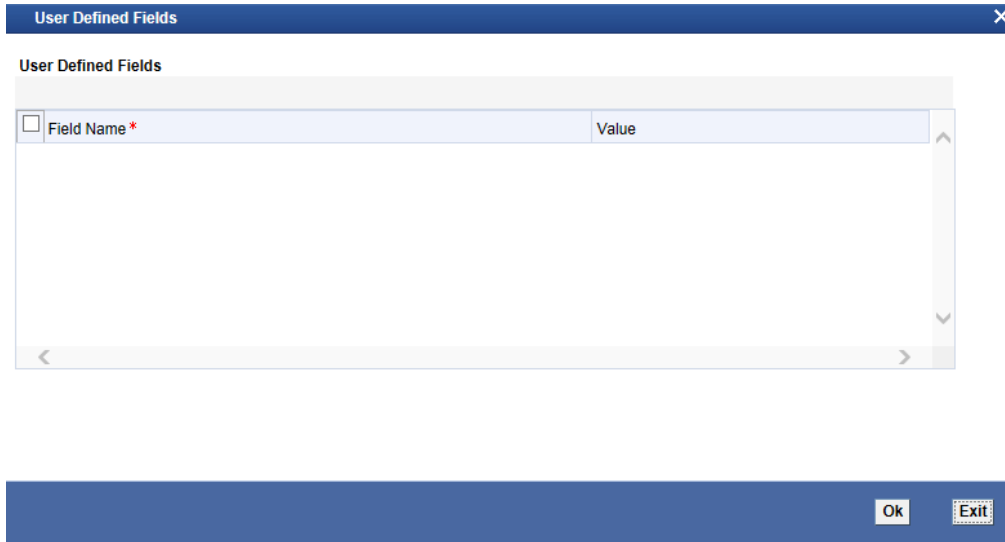
TD % Available for OD Linkage

Specify the percentage of the TD amount that can be used for OD Linkages.

A single TD can be linked to more than one OD account.

2.1.6 Specifying UDF Details

You can associate values to all the User Defined fields created and attached to the Bank Parameters Screen. You can view the list of User Defined fields associated by clicking the 'Fields' button. The screen appears as shown below:

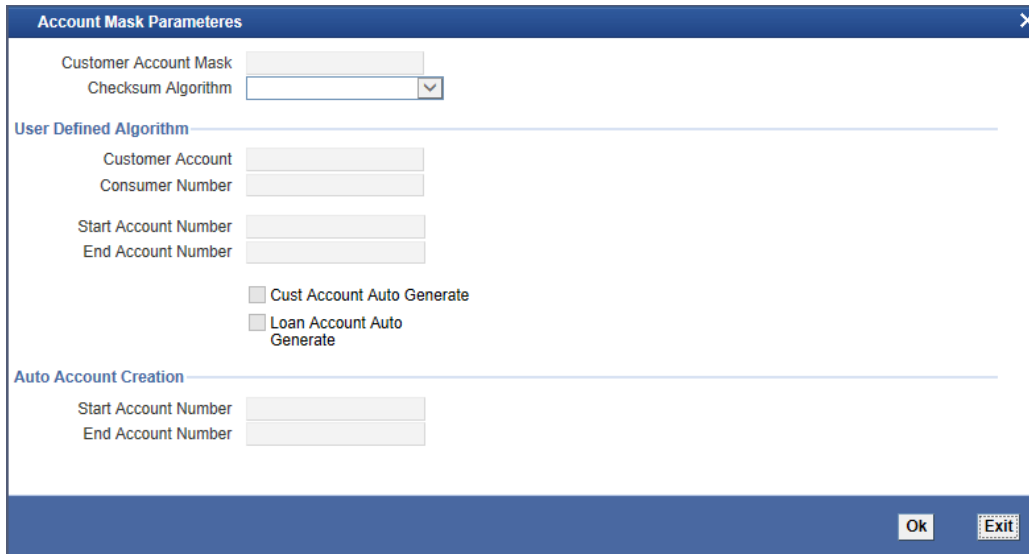


You can enter the value for the UDFs listed here in the 'Value' column.

- ***For more details on how to create user Defined fields, refer chapter 'Creating custom fields in Oracle FLEXCUBE' in the User Defined Fields User Manual under Modularity.***

2.1.7 Specifying Account Generation Parameters at Bank Level

Account numbers in your bank are generated in the format of the account mask that you specify through the 'Account Parameters' sub-screen of the Bank-wide Parameters screen. Click 'Account Mask' button in the Bank-wide Parameters screen. Account Parameters screen is displayed. The screen appears as shown below:



STOP Since account level parameters are defined at the bank-level, by default these parameters will be defaulted to all the branches of your bank. However, individual branches of your bank will be allowed to change these specifications.

2.1.7.1 Specifying Customer Account Mask

Account numbers can either be generated automatically or you can choose to allocate them manually. In Oracle FLEXCUBE you have the option of maintaining three types of account masks.

They are as follows:

- **Alphanumeric** – this type of an account mask is a combination of alphabets and numbers where you can build the mask with components such as the Branch Code, the Account Class, the Currency Code, a check digit, etc
- **Numeric** - is a numeric type of account mask where the checksum algorithm associated with the account mask is either Modulo 11, Modulo 11 with weights or Modulo 97.
- **Pure Numeric** – is a numeric type of account mask, which does not have a checksum algorithm, associated with it. If you are maintaining a pure numeric mask you have to identify the start and end account number which is to be associated with it.

Alphanumeric customer account masks

The alphanumeric customer account mask can have a maximum of twenty alphanumeric characters. It can comprise of one or more of the following elements in combination:

- **Account Class** — Use “ACCLASS” to indicate that the account class to which the account belongs should be part of the mask.
- **CIF Number** — You can incorporate the nine-character CIF code assigned to the customer into the mask. To do so indicate ‘CIF Number’ in the mask.
- **Currency** — To add the currency of the customer account, use ‘CCY’
- **To indicate an alphabet or number** — Each element used to define the mask would represent a single character. To represent an alphabet of the English language, indicate “a”. To represent a number, indicate “n”.
- **Punctuation Marks** — When defining the customer account mask you have the option of separating the elements. To do this, you may use the following punctuation marks:
 - Dash (-)
 - Comma (,)
 - Asterisk (*)
 - Full stop (.)
 - Forward slash (/)

For Check Digit - The last character in the customer account mask should always be a ‘D’ or ‘d’. This indicates the check digit, which is generated by the system. When specified in the mask, the check digit component is generated using either of the following methods:

- Modulo 11
- Modulo 97
- Modulo 11 with Weights
- User Defined Algorithm

If you choose Modulo 97, all components of the account mask (for example, the Branch Code, the Account Class, the CIF ID, etc.) should be numeric. For example, if you enter ‘bbb’ in the account mask field (indicating that the branch code should be part of the account number), and choose the Modulo 97 option, ensure that the branch code is a numeric value, such as ‘000’, ‘123’, etc.



The maximum length of twenty characters for the customer account mask is inclusive of the check digit

All customer accounts that are entered in any branch of your bank will compulsorily have to conform to the mask.

Example

You want the following elements to be part of the customer account mask:

- The currency of the account
- The nature of the account (savings, current etc.) and
- The Customer Id

Given the above criteria the customer account mask would be:

AClassCCYcIFNUMBERn'D'

This corresponds to:

LLLLL\$\$\$CCCCCND

All customer accounts entered in any branch of your bank would now comprise of these elements, in the order defined in the mask.

A customer with CIF number 10005 has opened his first USD savings account with your bank, and the Account class for savings accounts is INDSB. His account number would read:

INDSB-USD-10005-01'D'

Similarly, the second GBP current account of a corporate customer with CIF Number 20005, would read

CUCOR-GBP-20005-02'D'

'CUCOR' being the account class representing current accounts of corporate customers.

Customer Account Number Containing a UDF Value

While defining a customer account if you include 'U' in the account mask, it indicates that the customer account numbers will have the value of a user-defined field.

The number of U's will depend on the length of the UDF value that has to be included in the customer account number. For example, if you want to include 3 characters from a UDF, the account mask should consist of UUU (in addition to other parameters which you want to include in the customer account numbers).



Note the following:

- A user-defined field can be part of the customer account mask only if the customer account number generation is not automatic.
- Since a customer account number in Oracle FLEXCUBE can accommodate only up to 20 characters you have to ensure that the account mask you have defined does not exceed this number.

Numeric Account Masks with Modulo 11 and Modulo 97 as Checksum Algorithms

A numeric type of mask can have a maximum of twenty numeric characters, inclusive of the checksum algorithm.

If you associate Modulo 11, as the checksum algorithm, a single character D will be appended to the numeric mask. Let us assume that you have an account mask with five numeric values – 'nnnnn' and associated Modulo 11 as the checksum algorithm. The system automatically appends 'D' to the numeric mask. The generated account numbers will have the following format – nnnnnD.

Similarly, if you associate Modulo 97, with an account mask of five numeric values, the system appends a double-digit value of DD to the mask. The generated accounts will have the following format – nnnnnDD.

Numeric Account Masks with 'Modulo 11 with Weights' as Checksum Algorithm

The account mask with 'Modulo 11 with Weights' algorithm can have a maximum of 13 digits. It comprises of the following elements:

- Branch Code (3 digits) – Indicates the branch at which the customer account is maintained.
- Account Code (1 digit) – This will indicate the account code of the account class to which the customer account belongs. During account number generation (in the Customer Account Maintenance screen), you need to select the account class from the option-list provided. The system will then convert it to the account code maintained for that account class. The account code thus becomes a part of the customer account number.
- Currency Type (1 digit) – This will represent the currency type of the account currency. As explained for account code, you will select a 3-digit currency code during account generation. The system will convert it to the currency type maintained for that currency. The currency type will then form a part of the account mask.
- CIF Number – You can also include the CIF number of the customer as part of the account mask. The CIF number is automatically generated by the system when you capture customer details in the Customer Information Maintenance screen. During customer account maintenance, you can select the CIF number from the option list provided.
- Sequence Number (1 digit) – The sequence number is automatically generated by the system for a combination of account code + currency type + customer. This means that, for this combination, you can maintain nine accounts. To maintain the 10th account for the same combination, the system will use the 'Dummy Customer No. Range' maintained at the branch level'.

Refer the section titled 'Creating Branches' of this document for more details on dummy number range.

- Control Number (1 digit) - This is the 13th digit of the account number. This number is also automatically generated by the system based on the 'Modulo 11 with Weights' algorithm.

For the above combination, the customer account mask would be:

'bbbTZCCCCCSd'

Where,

- bbb – is the branch code
- T – indicates the account code
- Z – is the currency type
- CCCCCC – is the CIF number of the customer
- S – is the sequence number for a combination of account code, currency type and customer
- d – is the control number generated by 'Modulo 11 with Weights' algorithm

The following example illustrates the manner in which the system calculates the 13th digit for a customer account number using the 'Modulo 11 with Weights' algorithm.

Assume that the account number of a customer is '000-4-1-123456-1'. As per this algorithm, the value of each position (1 to 12) is multiplied with the weight for each position (the weights are provided by your bank). Further, the sum of the product obtained is divided by 11. The remainder of the division will determine the value of the 13th digit.

The position-wise weight and account number and the product (of weight and number) is as follows:

Position	1	2	3	4	5	6	7	8	9	10	11	12
Weight (W)	2	4	8	5	10	9	7	3	6	2	3	5
Acct. No (N)	0	0	0	1	2	3	4	5	6	4	1	1
Product (W * N)	0	0	0	5	20	27	28	15	36	8	3	5

Sum of the product = 147.

Divide the value 147 by 11 to obtain the remainder

Remainder = $(147/11) = 4$

As per this algorithm, if the remainder is 10, then the control number will be zero. If it is any value other than 10, the remainder itself will be taken as the control number.

Therefore, the 13th digit = 4.

The customer account number will now read as '**000-4-1-123456-1-4**'

Numeric Account Masks with User Defined Algorithms as Checksum Algorithm

If the check digit component within a Customer Account Number is to be generated using a method of your choice you must identify the following:

- The User Defined Algorithm for the Customer Account Number – this identifies the name of the user-defined algorithm for check digit generation of account numbers.
- The User Defined Algorithm for Consumer Number – this stores the name of the user-defined algorithm for validating consumer numbers.

While capturing Customer Account numbers, the System checks for your specification for the checksum algorithm. If you have selected User Defined, the check digit is generated using the specified user-defined algorithm.



Since these parameters are maintained for your bank, they are defaulted to the branches of your bank. You will not be allowed to change these for a specific branch of your bank.

Pure Numeric Masks

A numeric account mask, which does not have a checksum algorithm associated with it, is called a pure numeric mask. Since it does not have a checksum algorithm associated with it you will have to specify the start and end account numbers and enable the auto-generated option.

The start account number forms the basis on which customer accounts numbers are to be generated. Similarly, you will not be allowed to maintain account numbers beyond the end account number.

Let us assume, that you are have maintained the following details in the Account Parameters screen at your bank:

Customer Account Mask	nnnnn
Start Account Number	1
End Account Number	50000
Cust Acc Auto Generate	Yes

While generating a new account number the system will automatically generate 00001 corresponding to nnnnn. The next account will be – 00002.

Including Value of a UDF as Part of Customer Account Number

If your bank has not opted for automatic generation of account numbers, you can specify a structure for customer account numbers. The structure can be a combination of CIF number, account class, value of a user defined field, currency, branch code, alphabets/numeric and a check digit which is automatically generated by the system.

Example for an account mask is CCCCCCLLbbbUUU\$\$\$ad.

This implies that a customer account number will contain:

- CIF Id – represented by C
- Account Class represented by L
- Branch Code represented by b
- Values of a user defined field represented by U
- Any user-input alphabet represented by a (enter 'n' if you want to include a numeric)
- Currency Code represented by \$\$\$
- A check digit (which is automatically generated by the system) represented by 'd'



The number of C's in the account mask should match with the CIF mask that you have specified. For instance, if the CIF mask is aaaannn (7characters), the account mask should consist 7 C's to include the CIF Id in the customer account number.

The value of a user-defined field can be used to include an additional parameter (for example: the code of the country to which the customer belongs) in the customer account number.

The steps involved for including the value of a user-defined field in a customer account number are as follows:

1. Include 'U' in the customer account mask to indicate that the customer account number should contain the value of a UDF
2. Create a new user defined field
3. Link it to the Function Id STDCIF
4. Specify the value of the user defined field at the time of creating a customer
5. Specify the UDF whose value has to be included in the customer account number to the Oracle FLEXCUBE implementer. The implementer will indicate this at the back end.

Maintaining Ten Digit Masks with Running Sequence Numbers

You can maintain a 10-digit mask of any combination, wherein the last two digits will necessarily be a running sequence number. This number will be automatically generated by the system. For instance, if you want to maintain a mask for the customer number and currency combination followed by the two digit running number, you will have to maintain the mask as CCCCC\$\$\$\$\$. Here, CCCCC stands for the customer number, \$\$\$ stands for the currency of the account and SS stands for the running number. The system will generate the last two-digit number in a continuous sequence irrespective of the combination that you specify in the mask.

Example

Let us assume that you want the customer account number to be a combination of the customer number and the account currency followed by the serial number. To achieve this, you have to specify the mask as CCCCCSSS. Based on this mask, for a customer with CIF ID 40207 with account in USD, the account number will be 40207USD01. If the same customer has another account in GBP, the next account number would be 40207GBP02. That is, there will not be any holes in the system generated running number.

2.1.7.2 Specifying Auto Account Creation Parameters

You may wish the system to automatically create current accounts for customers at the time of loan initiation. These system-created current accounts are for use as settlement accounts.

Here, you need to specify the range of numbers available for such auto created accounts by mentioning a start and an end number.

If you wish to retain the facility of auto creation of current accounts at loan initiation, you will have to ensure that the account number mask does not have any user input character.

2.1.8 Defining Bank-wide Preferences

In the Bank-Wide Preferences screen, you can specify the following:

- The route of inter-branch accounting — through HO, through RO or directly between branches
- Exchange rate preferences — to be maintained for the bank as a whole or at each branch
- Preference relating to update of GL balances — on-line or at the End of day
- Preference relating to Position Accounting
- Interface details

Click the 'Preferences' button to invoke the 'Preferences' screen.

Preferences

Interface Details

Journal Account

Width

Inter Branch Scheme

Inter Branch Entity

Inter Branch Account Schedule

Preferences

- Online General Ledger Update
- Auto Generate CIF Numbers
- Copy Exchange Rates to Branches
- Position Accounting Required
- Propagate Customer Address to Nodes
- Propagate CIF to other Nodes
- Propagate Bank Instruction Codes Details to Nodes
- Pairwise Positioning Required
- Branchwise Limits
- Limits History Required
- Daily MIS Refinancing
- Propagate Floating Rates to Branches
- Allow Inventory Tracking
- Derive mid rate and spread from buy rate and sell rate
- Auto Limit Revision
- Auto Closure Non Revolving Limit
- Auto rollover of blocked TD

Maintenance of Customer Identification Mask at

Nodewise CIF mask Maintenance

Ok Exit

2.1.8.1 Specifying Inter Branch Scheme

Inter Branch Account Schedule

You can indicate the route through which accounting entries for inter-branch transactions should be settled. You can select one of the following routes from the option list that is available:

- Choose 'Through HO' to indicate that inter-branch transactions should be settled through the Head Office
- If you specify 'Through RO' the accounting entries would be routed through the regional office. If two branches involved in a transaction do not report to a common regional office, the accounting entry would be routed through the HO
- If you specify 'Direct', each branch would have a direct accounting relationship with every other branch

The receivable and payable accounts between the branches, referred to as 'due from' and 'due to' accounts, are maintained in the 'Inter-branch parameters' screen.

Example

Suppose the University Savings Bank has the following set up for its head office and branches in Headington, Oxford:

- Roosevelt Avenue Branch, is the HO with Branch Code 000
- Foxlake Drive Branch (Branch Code 001)
- Mountainwood Road branch (Branch Code 002)

You have indicated that inter-branch transactions should be routed through the Head Office. Ms. Tanya Agnihotri has an account in Branch 002. She makes a cash withdrawal from Branch 001. This being an inter-branch transaction, Branch 001 will have to recover the money from Branch 002.

In this example the following movement of funds is involved:

- At Branch 001, the cash account is credited for the transaction amount and due from Head Office account debited.
- At Branch 000, the due from Branch 002 is debited and the due to Branch 001 is credited.
- At Branch 002, the Customer Account is debited and the due to Head Office account credited

Inter Branch Entity

Oracle FLEXCUBE allows you to post accounting entries related to inter-branch transactions to either of the following:

- Customer Accounts
- General Ledgers

If you select Customer Accounts as an inter-branch entity, you can specify the currency and the actual customer accounts involved in an inter-branch transaction between two branches of your bank. If the inter-branch entity is specified as 'General Ledgers', you need to specify the internal accounts that would be involved in a transaction between two different branches of your bank.

Auto rollover of blocked TD

Check this box to allow auto rollover for linked TD accounts.

This indicates whether or not the Term Deposit Account should be closed on the maturity date. If the linked TD account closes on maturity then it should be marked for rollover with rollover type as principal and interest. The maturity date is re-computed based on the existing tenor of the TD. New maturity date will be maturity date + tenor ((maturity date – interest start date).

Online GL Updates

The update of GL balances can take place either on-line or during End of Day. For an on-line update select this checkbox.

Auto- Generate CIF Numbers

This indicates whether or not the CIF should be generated automatically. Check this box to indicate the CIF number needs to be generated automatically.

Copy Exchange Rates to Branches

Exchange rates are maintained for a currency pair and are used to calculate the equivalent of one currency against the other. These exchange rates can be maintained in each branch or at the Head office. You can indicate your preference.

If you check against the option 'Copy to Branches' the exchange rates maintained at the Head Office will be made applicable to all branches of the bank. Leave it unchecked to indicate that exchange rates should be maintained at each branch.

Position Accounting Required

You can retrieve the position of a foreign currency, any time, by opting for position accounting in your bank. When you opt for position accounting, you maintain a Position GL and a Position Equivalent GL for every foreign currency maintained in your bank. The Position GL reflects the current position of the currency.

If you opt for position accounting while defining Bank-Wide Parameters, you have to maintain Position GLs and Position Equivalent GLs for every foreign currency that your bank deals in. When maintaining GLs for your bank, you can opt to link the different currencies, associated with the GL to either of the following:

- The Position GLs that you have specified for the currency (Your specifications in the Currency Definition screen will default here)
- Position GLs of your choice

Daily MIS Refinancing

As part of setting up the bank level preferences you can indicate whether MIS refinancing processing is required on a daily basis for the particular branch of your bank.

If you indicate that MIS refinancing should be done on a daily basis, refinance processing will be done on a daily basis for the following modules:

- Loans and Deposits
- Money Market



You can indicate the rate type that is to be used for individual LD, and MM transactions while processing the contract.

Propagate Floating Rates to Branches

You have to indicate whether the floating rates maintained at the head-office of your bank should be propagated across all the branches of your bank.

Check the box positioned next to this field to indicate that floating rates need to be propagated across branches. Consequently, each time you maintain a floating rate for a particular rate code and currency combination at your bank, a corresponding floating rate record will be created and sent to all the branches of your bank.

Limits History Required

You can indicate whether date-wise limits history needs to be maintained for the Bank. If you choose to enable this option, the limits history is maintained at the following levels:

- Liability level history for storing liability records
- Limit level history for storing Lines records
- Line level history for storing Line Utilization records

Conditions for collating Limits History data:

- There is no retrospective effect on limits history.
 - Back-valued contracts and account transactions do not result in any adjustment to the previous records in the history. Such transactions are inserted with the current EOD date. Similarly any future-dated contracts and account transactions are also inserted with the current EOD dates.
 - In cases where the main line is changed to a sub line, the utilization is transferred from the old main line to the new main line and the effect cascades to the ultimate parent line. But existing records are not changed or updated.
 - Existing data will not reflect the change in the liability number for a customer.
- Revaluation has no effect on the limits history data
- Limits history is not maintained country-wise

The data is archived during the EOD processing. The history data is not updated for holidays.



If there is no change for a liability/limit/line, data is not archived for that day

The example below illustrates the functionality:

* All the Currencies are in USD

Customer	Liability	Liability Amount
Cust1	Cust1	100000
Account	Credit Line	Limit Amount
Acct1	Line 1	60000
Acct2	Line 2	40000

Case I

On Day 1, which is 1st Jan 2001, No Transactions have been processed. Therefore no data is stored in any of the history tables.

Case II

On Day 2, which is the 3rd of Jan 2001 (2nd Jan 2001 was a holiday) no transactions have been processed in the System. Therefore data is not stored in any of the limits history tables.

Case III

On Day 3, which is The 4th of Jan 2001, transactions have been processed in the System. The data in the History tables after the EOD will be as follows:

Account	Type of transaction	Debit Amount	Contract Ref No
Acct1	Journal Entry	10000	ACCT1
Acct1	Loan	20000	Laon1

Liability History

History Date	Overall Limit	Utilized Amount
4-Jan-2001	100000	30000

Lines History

History Date	Line	Limit Amount	Available Amount	Utilization
4-January-2001	Line1	60000	30000	30000
4-January-2001	Line2	40000	40000	0

Line Utilizations History

History Date	Reference No	Line	Amount	Liability Utilization
4-January-2001	Acct1	Line1	10000	10000
4-January-2001	Loan1	Line1	20000	20000

Further drill down to the contract screens/ account balances screen will be possible from the line utilization history level

Case IV

On Day 4, which is the 5th of Jan 2001, the following loan transactions have been processed in the System. The data in the History tables after the EOD processes will be as follows:

The value date of the contract is 2nd January 2001.

Account	Type of transaction	Debit Amount	Contract Ref No
Acct1	Loan	15000	LOAN2

The value date of the contract is 8th January 2001

Account	Type of transaction	Debit Amount	Contract Ref No
Acct2	Loan	6000	LOAN3

Liability History

History Date	Overall Limit	Utilized Amount
4-January-2001	100000	30000

History Date	Overall Limit	Utilized Amount
5-January-2001	100000	51000

Lines History

History Date	Line	Limit Amount	Available Amount	Utilization
4-Jan-2001	Line1	60000	30000	30000
4-Jan-2001	Line2	40000	40000	0
5-Jan-2001	Line1	60000	15000	45000
5-Jan-2001	Line2	40000	34000	6000

Line Utilizations History

History Date	Reference No	Line	Amount	Liability Utilization
4-January-2001	Acct1	Line1	10000	10000
4-January-2001	Loan1	Line1	20000	20000
5-January-2001	Loan2	Line1	15000	15000
5-January-2001	Loan3	Line2	6000	6000



This option can be enabled or disabled at any point of time. Limits history will be recorded with effect from the day the option is enabled. Disabling the option will however not automatically purge history data.

You have the option of querying Liability history and drilling down to Limits Line history and further drilling down to Contract-wise Utilization history. Clean risk data is displayed only as of the date of query and history for the same is not maintained.

Branch wise Limits

This option indicates whether or not the limits tracking must be done at the branch level. If this box is checked, you will be allowed to view/change only the lines created from that branch for a given liability.

To illustrate, if you open any credit line facility in branch BR1, then in the Limit Restriction screen, the only branch available will be BR1.

Checking this option will also allow you to View details of line utilization at the branch level in the Limits Query screen.

Example

Consider that the Liabilities Liab 1, 2 and 3 are present and different branches want to open different lines under these liability numbers

Liab1	Line1	BR1
Liab2	Line2	BR2
Liab3	Line3	BR3

In the above case, line 1, line 2 and line 3 are opened in Branches 1, 2 and 3 respectively for liability numbers Liab 1, 2 and 3.

If the Branchwise Limits parameter specified at the bank level is checked, then the branch allowed for each of the above lines would default as the branch in which these lines are opened and you will not be able to change the branch restriction setting in the Limits Restrictions screen under Limits.

This in turn would restrict the above-mentioned lines for liability, to only the corresponding branch.

Example

For Liab1 Line1 BR1

The branch allowed would be BR1. Hence, during contract input, in BR1, you would be provided with only one option i.e. line1.

Now, if you wanted to use another line facility in Branch 1, you would have to open one more line called line4

You would not be allowed to use Line 2 or 3 because the branches allowed for these lines are BR2 and BR3 respectively.

Therefore, if the Branch-wise Limits option is checked at the Branch level, then the following becomes true:

Current Branch	Liability	Line	Branch Allowed
BR1	Liab1	Line1	BR1
BR1	Liab2	Line4	BR1
BR2	Liab3	Line2	BR2
BR3	Liab4	Line3	BR3

The Branch Allowed would default as the current branch. If you are viewing the records, then the system would provide the records for the current branch only. As per this example, Line1 and Line4 would be available for View/change in branch BR1.

Similarly, if the Branch-wise Limit option is checked, the records related to the current branch would be shown in the Limits Summary View.

If Branch-wise Limits option is left unchecked, then the existing setup would hold good; that is, you would be able to see all the line facility records for any branch. You would also be able to utilize any line during contract input irrespective of the branch it was opened in.

With the above setup, Line Utilization would be tracked at the branch level but liability utilization would be tracked at instance level

To go back to the first example, if there are 3 instances, then for the 3rd instance, line 2 and line 3 would be tracked at branch BR2 and BR3 respectively. However, liability tracking would be a consolidation of line 2 and line 3.

Hence, Liability tracking would be at the instance level whereas line tracking would be at the branch level.

For a total utilization of a global customer maintained in HO, you would have to generate a report of the limit utilization for each instance.

Pairwise Positioning Required

You have to select this option to indicate whether pair wise positioning entries need to be stored/handed off or not. If selected, the system will store position creating pair entries separately for handoff to other external systems.

When processing accounting entries, the system will check whether you have opted for pair wise positioning. If you opt for this option, the system will check for the following conditions in all the accounting entries that are posted:

- The set of entries posted are balanced i.e. total LCY debit is equal to total LCY credit
- At least one pair of accounting entry is in FCY
- Both the currencies are not the same

If the above conditions hold true, the system will store the entries along with the following information:

- Dr. Account: indicates the debit leg's account GL
- Cr. Account: indicates credit leg's account GL
- Event Code: is the event of the transaction
- Dr CCY/Bought Currency
- Dr. Amount/Bought Amount
- Cr. CCY/Sold Currency
- Cr. Amount/Sold Amount
- Dr Booking Date/Cr Booking Date
- Dr Value Date/ Cr Value Date
- Dr Transaction Code/Cr Transaction Code
- Exchange Rate
- Hand Off Flag



While passing pair wise position entries, the main component will be passed with TRF_AMT tag and the equivalent entry will be passed with the AMT_EQUIV tag.

Example

Let the local currency of your branch be JPY.

Dr/Cr	Acc/GL	Amount	Rate	LCY Eqv.
Dr	Loan GL	1000 USD	100	100,000 JPY
Cr	Customer Acc.	1600 EUR	62.5	100,000 JPY
Position Entries created				
Dr	Position Eqv.			100,000 JPY
Cr	Position	1000 USD	100	100,000 JPY
Dr	Position	1600 EUR	62.5	100,000 JPY
Cr	Position Eqv.			100,000 JPY

As seen in the table above, the actual loan disbursement entries have created an FCY position in both USD and EUR. Therefore, these two entries will be captured and stored separately as a single entry with the Dr currency (bought currency) as USD and Credit currency (sold currency) as EUR. The same would be applicable if FCY-LCY or LCY-FCY transaction is considered.

In case of accruals/revaluation also, if position entries are created, the corresponding entries will be stored separately for hand off.



Pair-wise Positioning Required will decide whether position creating pair entries need to be stored by the accounting processor separately for handing off to other system.

Propagate CIF to other Nodes

You need to indicate whether or not the CIF number maintained in HO has to be propagated to other branches present in different instances. Check this box to indicate the CIF number has to be propagated to other Nodes/instances.

Propagate Customer Addresses to Nodes

You need to indicate whether or not the customer addresses maintained in HO has to be propagated to other branches present in different instances. Check this box to indicate the Customer addresses has to be propagated to other Nodes/instances.

Propagate Bank Instruction Codes Details to Nodes

This indicates whether or not the BIC data maintained in HO has to be propagated to other branches present in different instances. Check this box to propagate BIC details.

Derive Mid-Rate & spread from Buy Rate and Sell Rate

Check this box to indicate that the system should calculate the Mid Rate column on enrich.

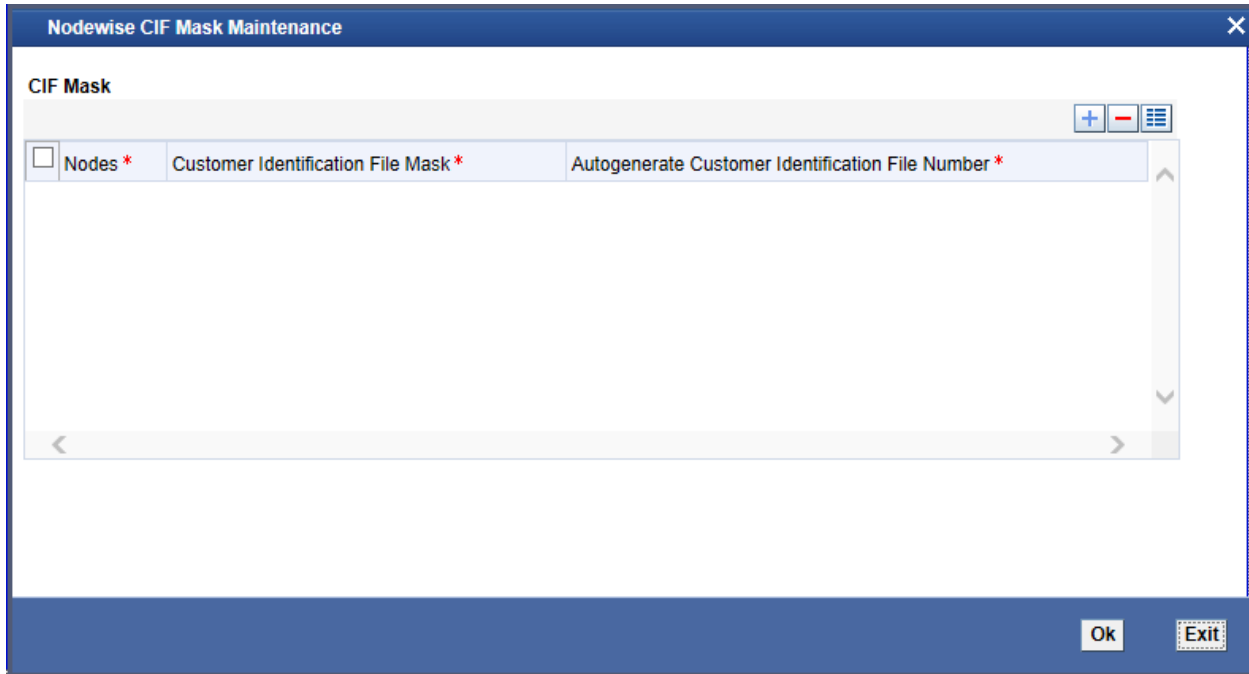
You need to specify the Buy Rate and Sell Rate and system will calculate the Mid rate, Buy Spread and Sell Spread during currency rate maintenance.

Maintenance of Customer Identification Mask at Branch/Node level

This option gives you the flexibility to define different CIF masks at the Nodes/Bank level. If you select 'Bank' from the option list, then the CIF mask given at Bank level will be applied to all the branches under it.

If you select 'Node' from the option list, you will need to maintain CIF masks at the Node level in the 'Node-wise CIF Mask Maintenance' screen. This would ensure that the branches maintained in different nodes/instances have different CIF masks.

Click 'Node wise CIF mask Maintenance' button to access this screen. The screen appears as shown below:



You can specify the following details here:

Nodes

This indicates the node/instance for which the CIF mask is required. Select a node from the option list provided.

Customer Identification File Mask

This indicates the CIF mask for the corresponding instance/node. Select a CIF mask from the option list provided.

Auto generate Customer Identification File Number

This indicates whether or not the CIF should be generated automatically. Check this box to indicate the CIF number needs to be generated automatically.

Allow Inventory Tracking

You can use this check box to allow/disallow inventory management and tracking. To use inventory management module, check this box.



If inventory tracking is allowed then 'Cheque Numbering Scheme' should be left blank/null.

➤ *For more details on Inventory Tracking, refer the Instruments Inventory Tracking module manual.*

2.2 Maintaining Bank Parameters for FC Core

You can maintain general information about the bank and related parameters using 'FCCORE – Bank Parameters Maintenance' screen. To invoke this screen, type 'STDFCBNK' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Bank Code

In Oracle FLEXCUBE a bank is identified by a unique bank code. You can follow your own convention in devising this code. In all inter-bank transactions this code identifies your bank.

Bank Name

Specify the detailed name of the bank. This name will be displayed whenever the bank code is used.

Bank Short Name

Specify a short name that identifies the bank.

Bank Identifier

Specify the bank identifier code. This will form a part of the IBAN of the bank.

ISO Code

Specify the ISO code. This ISO country code will form a part of IBAN of the bank.

Clearing Bank Code

Specify the clearing bank code assigned to the bank by the central bank of the country.

2.2.1 Address/Date Details Tab

You can capture the bank address and details of processing dates in the 'Address/Date Details' tab.

Specify the following details:

Address 1 to 3

Specify the address of the head office of the bank.

City

Specify the city where the head office of the bank is located.

State

Specify the state where the head office of the bank is located.

Zip

Specify zip code where the head office of the bank is located.

Country

Specify the country where the head office of the bank is situated. The option list displays the country codes maintained in the system. Choose the appropriate one.

IBAN Mask

Specify the IBAN mask. The system will generate IBAN based on the mask specified here.

The IBAN is usually a combination of ISO country code, cheque digit, bank identifier code and the account number.

Last Processing Date

The system displays the date on which the end of day (EOD) process was last run. This date is maintained for the first time when the bank starts its operations on Oracle FLEXCUBE. Subsequently, the system automatically updates this date based on the holiday calendar of the bank.

Next Processing Date

Specify the next process date. By default, the system displays the next working date after the current process date. This date is maintained for the first time when the bank starts its operations on Oracle FLEXCUBE. Subsequently, the system automatically updates the date based on the holiday calendar of the bank.

STL Process Date

Specify the current process date for the settlement module. The system completes the processing of each module separately during EOD operations. Thus the current process date for each module is displayed separately for information purposes.

TD Process Date

Specify the current process date for the term deposit module. The system completes the processing of each module separately while running the EOD. Thus the current process date for each module is displayed separately for information purposes.

Process Date

This indicates the process date.

GL Process Date

Specify the current process date for the general ledger module. The system completes the processing of each module separately while running the EOD. Thus the current process date for each module is displayed separately for information purposes.

CHQ Process Date

Specify the current process date for the current and savings account (CASA) module. The system completes the processing of each module separately while running the EOD. Thus the current process date for each module is displayed separately for information purposes.

LN Process Date

Specify the current process date for the loans module. The system completes the processing of each module separately while running the EOD. Thus the current process date for each module is displayed separately for information purposes.

2.2.2 GL Details Tab

You can capture the general ledger details for the bank in the 'GL Details' tab. Click 'GL Details' tab to enter the details.

The screenshot shows the 'FCCORE - Bank Parameters Maintenance' window. At the top, there is a 'Save' button. Below it, there are several input fields for bank information: Bank Code *, Bank Name *, Bank Short Name *, Bank Identifier, ISO Code, and Clearing Bank Code *. The window has three tabs: 'Address/Date Details', 'GL Details' (which is selected and highlighted in red), and 'Other Details'. Under the 'GL Details' tab, there are multiple input fields arranged in three columns. The first column includes: Credit Suspense Account *, IB Credit Account *, Future Dated Bridge GL_CR, Withholding Tax GL 1 *, Withholding Tax GL 2 *, and Bank Cash GL *. The second column includes: Debit Suspense Account *, IB Debit Account *, Future Dated Bridge GL_DR, VAT GL Account *, Branch Vault Cash GL, Cash Shortage GL *, and FX Profit/Loss GL *. The third column includes: IB IBD Credit GL *, IB IBD Debit GL *, Position Currency, Tax Receivable GL 1, Tax Receivable GL 2, Cash Overage GL *, and FX Profit Sundry GL *. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

Specify the following details:

Credit Suspense Account

Specify a GL code for the credit suspense account. Offline credit transactions that are rejected by the host after becoming online will be posted to this GL.

The branches can manually reverse the entries from this GL and post them to the relevant accounts after corrections.

Debit Suspense Account

Specify the GL code for the debit suspense account. Offline debit transactions that are rejected by the host after becoming online will be posted to this account.

The branches can manually reverse the entries from this GL and post them to the relevant accounts after corrections.

IB Credit Account

Specify the GL code for the inter branch credits.

The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by Oracle FLEXCUBE during End of Day and posted against this GL.

IB Debit Account

Specify the GL code for the inter branch debits.

The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done against accounts of other branches, contra entries are posted against this GL. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by Oracle FLEXCUBE during End of Day and posted against this GL.

IB IBD Credit GL

Specify the GL code for the inter branch international business department credits.

The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by Oracle FLEXCUBE during End of Day and posted against this GL.

IB IBD Debit GL

Specify the GL code for the inter branch international business department debits.

The GL entries for all inter branch transactions are recorded in this account. At the end of every business day the balance in this account across all the branches in the bank should be zero. For the transactions done against accounts of other branches, contra entries are posted against this GL. For the transactions done on accounts of other branches, contra Inter branch entries are generated automatically by Oracle FLEXCUBE during End of Day and posted against this GL.

Future Dated Bridge GL CR

Specify the GL code for the future dated bridge credit GL. All the bridging credit entries for future dated transactions, from the transaction date to the value date, will be recorded in this account.

Future Dated Bridge GL DR

Specify the GL code for the future dated bridge debit GL. All the bridging debit entries for future dated transactions, from the transaction date to the value date, will be recorded in this account.

Position Currency

Select the appropriate position currency from the drop-down list. The position currency is used for defining the position in foreign exchange at the bank level.

You can select one of the following options:

- Destination currency
- Source currency

Withholding Tax GL 1

Specify the code for withholding tax GL 1. The GL entries for tax 1 deducted at source (TDS) for CASA will be recorded in this GL.

This is a liability type GL.

Withholding Tax GL 2

Specify the code for withholding tax GL 2. The GL entries for tax 2 deducted at source (TDS) for CASA will be recorded in this GL. This is a liability type GL.

Bank Cash GL

Specify the code for the bank cash GL. The GL entries for the buy and sell transactions between the vault of the branch and the central bank will be recorded in this GL.

Branch Vault Cash GL

Specify the code for the branch vault cash GL. The GL entries for the debit and credit transactions for a customer in a branch will be recorded in this GL.

Cash Shortage GL

Specify the code for the cash shortage GL. The debit entries for the reconciliation of shortage of cash physically held by the teller will be recorded in this GL. This is a asset type GL.

Cash Overage GL

Specify the code for the branch cash overage GL. The credit entries for the reconciliation of excess cash physically held by the teller will be recorded in this GL. This is a liability type GL.

FX Profit/Loss GL

Specify the code for FX profit/loss GL. This GL account signifies the income GL which is credited for the profit entries to be captured as part of FX transactions.

FX Profit Sundry GL

Specify the code for FX profit sundry GL. This GL account signifies the sundry GL which is debited for the profit entries to be captured as part of FX transactions.

Tax Receivable GL 1

Specify the GL code for the tax receivable GL 1. This GL is used to debit for tax refund on the backdated debit interest adjustment.

This GL is an asset type of GL account.

If the hash definition at the bank level indicates that the refund of tax should be allowed then this field is enabled.

Tax Receivable GL 2

Type the GL code for the tax receivable GL 2. This GL is used to debit for tax refund on the backdated debit interest adjustment. This GL is an asset type of GL account.

If the hash definition at the bank level indicates that the refund of tax should be allowed then this field is enabled.

2.2.3 Other Details Tab

You can capture additional details for the bank in the ‘Other Details’ tab. Click ‘Other Details’ tab to enter the details.

Bank Tax ID

Specify the identity number under which the bank pays the tax. This field is only for information purposes.

Head Office LO

Specify the head office LO. By default, the system displays the value in this field as 1.

Default Bank Currency

Specify the currency code of the local currency of the bank. The option list displays all valid currency codes maintained in the system. Select the appropriate one.

Start Year Month

Specify the starting month of the year for the bank.

Interest/charges capitalization dates for CASA/TD products are determined based on the value in this field.

For example, if the value in this field is set as 7 and if the capitalization frequency is set as half-yearly at the product level, the credit capitalization for the CASA product will take place in June and December

every year. If the value in this field was 3, then the credit interest capitalization will happen in August and February every year.

The start month can be different from the financial year of the bank.

TDS Next Remittance Date

Specify the next date on which tax is to be remitted by the bank to the government agents.

This field is for information purposes only.

TD Variance for OD

Specify the variance that is added to interest rate of a term deposit against which an overdraft is granted.

When the term deposit is kept as security against an overdraft, the OD interest rate is calculated as follows:

OD interest rate = TD interest rate + TD variance for OD

Week Start Day

Specify the day that represents the beginning of the week for the bank.

The valid options are as follows:

- 1 - Monday
- 2 - Tuesday
- 3 - Wednesday
- 4 - Thursday
- 5 - Friday
- 6 - Saturday
- 7 - Sunday

This field is used for any processing frequency which is specified as weekly.

Rate VAT

Specify the rate VAT in percentage. This is applicable if the Commission on Turnover (COT) is a percentage for turnover, then you need to indicate the rate VAT.

Amount VAT

Specify the amount VAT. This is applicable if the Commission on Turnover (COT) is fixed for turnover.

Hold Amount Flag

Check this box to allow the bank to put a hold on the customer's available balance in case of future transactions.

The hold will be removed on the value date.

If you do not check this box, the system will post the future dated transaction only on the value date.

Service Charge Package

Specify the service charge package for transactions which do not have account numbers (e.g. Walk-In transactions). You can select the appropriate package from the option list.

AML Dr Limit

Specify the anti money laundering limit for debit transaction.

AML Daily Dr Limit

Specify the anti money laundering limit for cumulative debit transaction on a day.

AML Cr Limit

Specify the anti money laundering limit for credit transaction.

AML Daily Cr Limit

Specify the anti money laundering limit for cumulative credit transaction on a particular day.

Central Bank Code

Specify the central bank code. This is a code assigned to a bank by the Central Bank.

Head Office Cost Center

Specify the code of the branch which is acting as the head office of the bank. You can select the appropriate branch code from the option list.

Head Office Currency

Specify the currency code for the head office branch. You can select the appropriate currency code from the option list.

Customer Inactivity Period

Specify the period of inactivity that results in the account to be classified into a particular category.

Interface Flag

Check this box in order to enable integration between Oracle FLEXCUBE Universal Banking and Oracle FLEXCUBE Corporate modules.

TDS Start Month

Specify the month that represents the beginning of the tax year. For example, if the tax year is April to March, this field will have a value of 4, i.e. April.

Automatic Account Number Generation

Check this box to automatically generate CASA and loan account numbers. The number is generated as a combination of branch, product code, serial number and a check digit.

If you do not check this box, then you can generate the account number manually for CASA and loan accounts.

IS Interface

Check this box in order to enable integration between Oracle FLEXCUBE Universal Banking and Oracle FLEXCUBE Retail Investor Services modules.

Reserve Qualification Frequency

Select the reserve calculation frequency from the drop-down list. It is the frequency at which provisioning should take place for CASA and Loan accounts based on the customer CRR codes.

The options are as follows:

- Daily
- Weekly
- Fortnightly

- Monthly
- Bi-monthly
- Quarterly
- Half-yearly
- Yearly

Filer to be Sent with Statement

Select the type of flier to be sent along with the statement from the drop-down list.

A flier is additional information with the statement. The nature of OMR mark in the output statement file will be determined based on this flag. The printer can append the required flier based on the OMR flag.

The options are as follows:

- No Flier
- Small Flier
- Large File

Future Dated Funds Transfer Parameters**Holiday Processing**

Specify the transaction date processing rule if the value date of the transaction falls on a holiday according to bank calendar. You can select one of the following options from the drop-down list.

- Next - select this to process transactions on the next working day
- Previous - select this to process transactions on the next working day

Hold for Liability Product

Check this box if credit hold is required for liability type product for future dated transactions.

Hold for Asset Product

Check this box if credit hold is required for asset type product for future dated transactions.

Limits Revaluation Frequency**Last Revaluation Date**

Specify the last date of limit revaluation.

Next Revaluation Date

Specify the next date of revaluation of the bank.

Revaluation Base

Specify the base of revaluation for the bank. Select the appropriate options from the drop-down list.

Next Revaluation Frequency

Specify the frequency of revaluation for the bank. Select the appropriate options from the drop-down list.

IT Circle/ Address**IT Circle Number**

Specify the income tax circle number where annual returns are filed.

City

Specify the name of the city where the income tax circle is situated.

Address

Specify the address of the income tax circle.

Zip

Specify the ZIP code that forms a part of the income tax circle address.

Once you have captured the details, save the maintenance.

3. Dealer Maintenance

3.1 Defining Dealer

At the time of entering the details of a foreign exchange, money market, or securities deal, you will be required to enter details of the dealer who has struck the deal.

The dealers at your bank, who are associated with the buying and selling of foreign exchange, money or securities in the treasury, should each be assigned an identification number (ID number). The dealer list is maintained for the bank through the 'Dealer Maintenance' screen. Invoke this screen by typing 'STDDEALR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields		
Input By	Authorized By	Modification Number
Date Time	Date Time	<input type="checkbox"/> Authorized
		<input type="checkbox"/> Open

The following parameters need to be maintained to define a dealer ID:

Dealer Id

Enter a unique code to identify the dealer. The identification code can have a maximum of six alphanumeric characters.

The dealer will be identified by this code for all transactions entered in Oracle FLEXCUBE. You can also retrieve dealer-wise information on the treasury deals entered into by your bank.

Dealer Name

You can also enter a detailed name of the dealer. The name of the dealer will be displayed whenever the dealer Id is used.

4. Branch Parameters

4.1 Creating Branches

In the 'Branch Parameters' screen you create the various branches of your bank, define their reporting hierarchy, and maintain parameters such as their names, their address of location, SWIFT, TELEX, and HOST addresses.

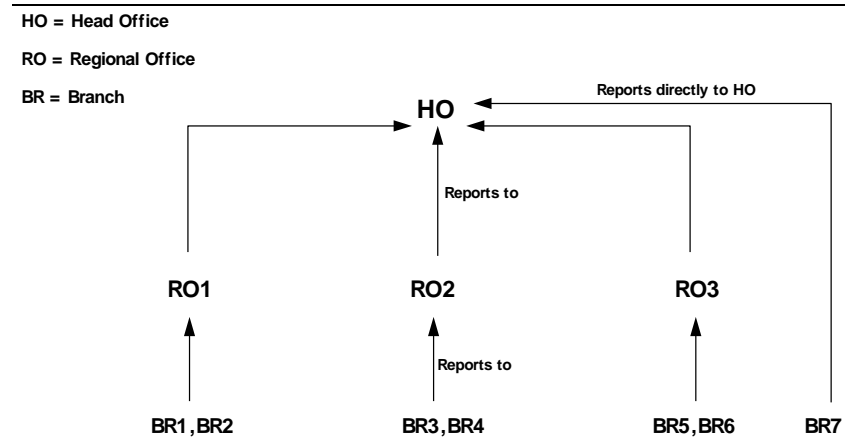
In this screen you can do the following:

- Create the Regional Offices and branches of your bank by assigning each a unique branch code
- Maintain the address of location of each of the branches and also their SWIFT, TELEX and HOST addresses
- Specify the Suspense GL for posting all those accounting entries for which no GL has been specified or the specified GL has been closed
- Define preferences, such as - the retention duration, a CIF number for walk-in customers and the GL for netting FX contracts
- Maintain customer number range for generation of CIF numbers for customers of your bank.

The HO creates the branches at the bank level. All subsequent modifications on the table are done from the respective branches.

4.1.1 System Features

Oracle FLEXCUBE supports a three level reporting structure.



At the top stands the Head Office followed by the Regional Offices. At the lowest level are the branches. There can be any number of branches or regional offices.

The branches report to the RO; and the ROs in turn report to the HO. Within this three level structure you can also have a branch reporting independently to the Head office (as branch, BR7 in the diagram).

It is also possible to have a two level reporting structure with only the HO and the branches, where each individual branch reports directly to the HO.

4.1.2 Creating Reporting Structure

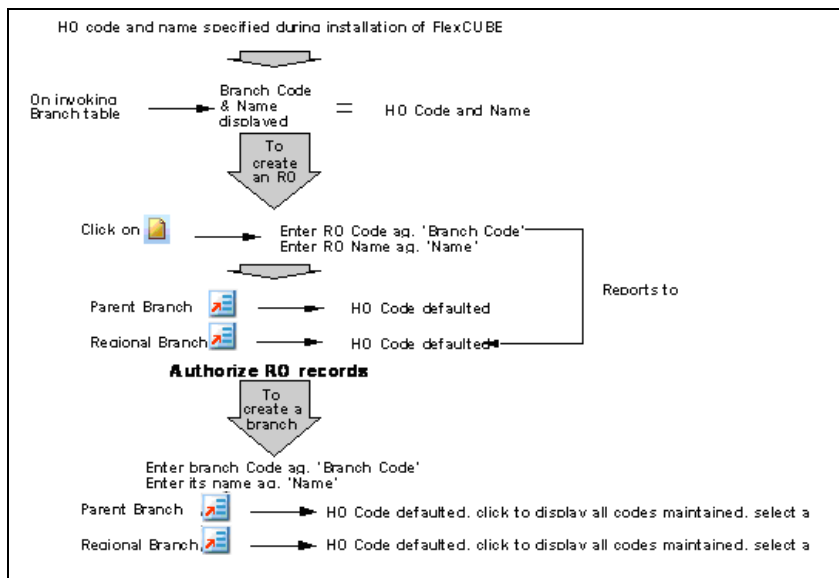
The order in which you create the HO, the ROs and the branches should follow the hierarchy. Hence, the first branch to be created should be the HO, followed by the ROs, and then the branches.

The Head Office of your bank is created during installation. You only have to create the Regional Offices and the various branches. During installation, the system automatically populates this screen with the branch code and name of your Head Office that you have specified to the CITIL implementer. The 'Parent branch' and the Regional Office fields' also default to this branch code.

To create an RO, invoke a new screen. Then, enter the code and name of the RO against 'Branch Code' and 'Name' respectively. You do not need to specify the 'Regional office' because the HO Code is the default for the field. (All ROs report to the HO).

Then create all the branches. If a branch reports to an RO, to specify that RO is the branch's 'Regional Office', select the code you want from the option list provided for this field. But before designating, you should authorize all the RO records you have created; the system will not allow you to use any unauthorized record.

(Diagrammatic Representation)



4.2 Maintaining State Codes

You can maintain state code and state name using 'State Code Maintenance' screen. To invoke this screen, type 'STDSTATE' in the field at the top right corner of the application toolbar and click the adjoining arrow button

The screenshot shows a software window titled "State Code Maintenance". At the top, there is a menu bar with "New" and "Enter Query". The main workspace contains four input fields: "Country Code *" (with a red asterisk), "State Code *" (with a red asterisk), "Country Name", and "State Name *" (with a red asterisk). Below the "State Code *" field is a checkbox labeled "Union Territory". At the bottom of the window, there is a light blue footer area containing several fields: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and a dark blue "Exit" button.

Specify the following details:

Country Code

Select the Country Code from the picklist.

The corresponding Country Name will also be displayed.

State Code

Specify the state code.

State Name

Specify the state name.

UNION TERRITORY

Check this option to indicate a Union Territory

4.3 Maintaining State Parameters

You can maintain the parameters required at the State level including GLs associated with GST using 'State Parameter Maintenance' screen. To invoke this screen, type 'STDSTPRM' in the field at the top right corner of the application toolbar and click the adjoining arrow button

GST parameter Maintenance

New Enter Query

State

State Code * _____ State Name _____

GST Details

Designated Branch _____ GSTIN Number _____

Central

GST GL _____ State _____
 Cess GL _____ GST GL _____
 Cess GL _____ Cess GL _____

Integrated

GST GL _____ Union Territory _____
 Cess GL _____ GST GL _____
 Cess GL _____ Cess GL _____

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

Exit

Specify the following details:

State Code

Select the state code.

Designated Branch

Specify the Designated branch for GST (where the Tax entries would be passed).

GSTIN Number

Specify the GSTIN number of the Bank for this state.

Central

GST GL

Specify the GST GL for CGST.

Cess GL

Specify the Cess GL for CGST.

State

GST GL

Specify the GST GL for SGST.

Cess GL

Specify the Cess GL for SGST.

Integrated

GST GL

Specify the GST GL for IGST.

Cess GL

Specify the Cess GL for IGST.

Union Territory

GST GL

Specify the GST GL for UGST.

Cess GL

Specify the Cess GL for UGST.

4.4 Basic Parameters for Branch

In Oracle FLEXCUBE, the Head Office and the Regional Offices are defined as branches. You can maintain the details of the Head Office, regional offices and branches in the 'Branch Parameters Maintenance' screen. Invoke this screen by typing 'STDBRNCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'FCCORE - Branch Parameters Maintenance' window. At the top, there is a 'Save' button and input fields for 'Branch Code *' and 'Branch Name *', along with a 'Branch Available Status' checkbox. Below this, there are three tabs: 'General Details' (selected), 'Financial Details', and 'Additional Details'. The 'General Details' section includes fields for 'Parent Branch', 'Regional office', 'Country Code', 'Customer Identity', 'Local Currency', and 'Alternate Branch Code', each with a dropdown arrow. There are also 'Description' fields and a 'Time Zone Offset' section with 'Hours', 'Minutes', and 'Time Level' (set to 'Ahead'). Other sections include 'ATM Details' with 'ATM Branch', 'Institution Identification', and 'Inter Branch Transaction Code'; 'CutOff Offset Time' with 'Hours' and 'Minutes'; 'Local Payments' with 'Clearing Branch *'; and 'Address' with 'Branch Address Line 1 *', 'Branch Address Line 2', and 'Branch Address Line 3'. A bottom bar contains 'Preferences' (SWIFT Address, Account Mask, CIF Range, GI Functions, Tax, Branch Currency, Fields) and 'Maker/Checker', 'Date Time', 'Mod No/Record Status', and 'Authorization Status' fields. A 'Cancel' button is in the bottom right corner.

STOP If Oracle FLEXCUBE Universal Banking is integrated with Oracle FLEXCUBE Core system, the branches created here will be available in Oracle FLEXCUBE Core system.

Specify the following details:

Branch Code

This is the code you assign to the office or branch. The code acts as an identifier in the system for the office / branch. Input a code using a maximum of 3 characters, alphanumeric.

Branch Name

This is the name of the office or branch, the code of which is input. Enter the name using a max. Of 35 characters, alphanumeric

Branch Available Status

The system displays the Branch Available status. If the status is 'Yes', it indicates that the branch can accept transactions for the day and if the status is 'No', then it indicates that the transactions will be accepted but it will be in effect only from the next business day.

Accordingly accounting entries will be passed checking the following, for tanking branch transactions:

- The Branch Available Status
- The Branch date and host date i.e. entries will be tanked if branch date is ahead of host date

When the Branch Available status is 'NO' or if branch date is ahead of host date, then the transactions will be tanked. These transactions will be untanked by the BOD program which runs post date change i.e. POSTDTCH.



If you want to check whether the transaction is tanked or not, you should login to host and refer to the corresponding query function.

4.4.1 General Details Tab

You can maintain the branch details regarding the local currency, the parent branch, regional office of the branch, address details including telex, BIC etc.

Specify the following details:

Local Currency

Specify the currency of operation for your branch and the default currency for all transactions of your branch. The income and expense balances of your branch will also be maintained in this currency.

Parent Branch

Parent Branch is to define an alternate reporting line, other than the three level HO-RO-Branch structure. The 'Parent' for all the branches you create is the HO code (default). To specify the Parent, other than the HO, select from the options displayed. The name of the parent branch is displayed alongside.

Regional Office

This is the branch code of the Head Office or Regional Office to which the branch (whose code is input eg. Branch Code) reports.

For a Head Office or a Regional office, this code should be the Head Office branch code, which is also the default for this field. For the branches, specify that branch as the RO, to which the branch reports. Select from the list of options displayed.

Country Code

Specify the code of the country in which the branch operates. Select from the options provided in the option list.

Customer Identity

Specify the customer's identity.

ATM Details

Specify the following details.

ATM Branch

Specify the ATM branch.

Institution Identification

Your bank may have a branch or multiple branches for different countries. You have to capture the identification code that uniquely identifies your bank branch in the ATM transactions interchange environment. Specify a code to identify the institution. This institution ID will help identify whether a particular transaction has been sent from an external network or whether it has originated from your bank branch.

Inter Branch Transaction Code

You can specify the Transaction Code through which accounting entries for inter-branch transactions should be settled.

Customer Transfer

Check this option to indicate that transfer transaction should be permitted through the ATM.

Address

For each branch of your bank you maintain the following parameters:

Branch Address

Input the address of location of the branch. Each line can have a maximum of 35 characters

BIC

Specify the SWIFT address for a branch using 8 or 11 characters, alphanumeric

Telex

Specify the branch's TELEX address, using a maximum of 14 characters, alphanumeric

Host Name

Against 'HOST' enter the name of the Host server for this branch, in not more than 35 characters, alphanumeric.

TAN No

Specify Tax Deduction Account (TAN) Number. TAN number should be maintained for every bank branch as per the guideline of income tax department to track financial transactions. TAN number maintained at branch level is displayed in Form 16A.

Tax UTN No

Specify Tax Unique transaction Number (UTN no). UTN number should be maintained for every bank branch as per the guideline of income tax department to track financial transactions. Tax UTN number maintained at branch level is displayed in Form 16A.

Specifying Time Zone Offset

For branches with different time zones, you can define the offset time that is to be displayed in maker/checker stamp and all the reports generated for the branch.

The offset time is specified in terms of hours and minutes, and the time will be added/subtracted from the Server Time maintained for the bank.

Hours

Specify the number of hours to be offset from Server Time to arrive at the local branch time.

This is the number of hours by which the branch leads or lags behind the Server Time.

Minutes

Indicate the additional minutes by which the branch leads or lags behind the Server Time.



The reference of time is always the System Time (Server Time).

Ahead

The system calculates the local time of the Branch by adding/subtracting the Server Time and the Time Zone Offset time. When you maintain the offset time for the time zone, you need to specify whether the system should add or subtract the offset time from the Time Zone Offset.

Checking the Ahead box indicates that the offset time is added to the Server Time. Consequently, if the box is unchecked, the offset time is subtracted from the Server Time.

Additionally, the system validates the cutoff time depending on the time you specify here. The validation is based on following 3 parameters:

- Cutoff Time maintained for the currency in Currency Definition Screen
- Cutoff Offset Time maintained for the Branch in Branch Parameters Screen
- Time Zone Offset maintained for Branch in Branch Parameters Screen

Time Level

In this field is displayed the system time level status, represented by a number between 0 and 9.

In Oracle FLEXCUBE, user access to the system can be controlled by assigning each user and the system, a time level. Both the system and the users are set to different time levels. Only those users who have a time level equal to or greater than the system time level can log into the system.

A control clerk, during the EOC process, does the change in time level status

Fund Branch

Even though the fund and the bank are in the same database, the fund is treated as a different legal entity and as such the books of the fund are maintained separately from those of the bank. Funds are created in a separate branch and any transaction initiated in the fund branch belongs to a fund. Check this box to indicate that the branch you are maintaining is a fund branch. Since the fund is a different legal entity, it should not be possible to initiate inter-branch accounting entries from the fund branch.

Any settlement with an external entity is routed through the normal settlements interface. In order to facilitate this, all the account fields in the system accept only the accounts in the transaction branch, if the branch happens to be a fund branch.

EOC Status

Under EOC status one of the following alphabets will be displayed which stand for the following:

B - Beginning of financial input; indicates system transactions in progress

I -- Indicates that user transactions are in progress

T-- End of user transaction input; indicates system transactions in progress

F -- End of financial input; system transactions also completed

E -- End of Day, Branch awaiting date change

The values are updated by EOC process.

External Value

Specify the name of the branch as maintained in an external system. This value can be used to interface with the external system.

Cutoff Offset Time

When defining a currency, you can indicate a cut-off time for the currency. If your bank operates in branches located in different time zones, the cut-off time maintained for the bank will not be applicable across branches.

Therefore, you can set up an offset time for your branch based on the cut-off time set for the bank. You can specify an offset time for your branch in the Branch Parameters screen.

Hours & Minutes

The offset time is expressed in hours and minutes. The time you specify here is added or subtracted from the cut-off time maintained for the bank. This depends on the time difference between your branch and the Head Office.

Local Parameters

Clearing Branch

This indicates the clearing branch code.

4.4.2 Maintaining Financial Details for Branch

You can specify the details regarding suspense GLs, Financial cycle, preference for floating rate, message generation (103,103+) for the branch in this screen. The screen appears as shown below.

Suspense GL

The accounting entries generated by different modules of Oracle FLEXCUBE will be passed into the specified 'Suspense GL' account if:

- The GL into which the entries are to be passed is not defined, or
- If the GL has been closed

Suspense GLs are of two types:

Real Suspense GL (Local and Foreign Currency)

The accounting entries that belong to asset, liability, income or expense GL categories will be passed to the 'Real suspense GL'. To indicate the real suspense GL for a branch, click option list and select a GL code from the option list.

Contingent Suspense GL (Local and Foreign Currency)

The accounting entries that belong to contingent asset or contingent liability GL categories will be posted to a 'Contingent Suspense GL'.

To indicate the contingent suspense GL for a branch, click option list and select a GL code from the option list.

ATM

Select the appropriate option from the option list.

Euro Redenomination GL

To facilitate the currency conversion process, you have to maintain a common Conversion GL and a Transaction Code.

The conversion GL that you specify in this screen will be identified as the common suspense GL for all balance conversions while re-denominating the currency of an account either for specific customers or for generic conversions.

In addition to the conversion GL you have to indicate a Transaction Code, which identifies conversion, related entries.

Payment Messages

Generate 103+

The 'Generate MT 103 + option' allows you to generate outgoing MT 103 messages in the MT 103 + format. This check box can be enabled only if you have enabled the generation of MT 103 messages as Payment Messages.



Note the following:

- The system will generate MT 103 messages as payment messages for transactions in the branch, and generate them in the MT 103 + format only if you have enabled this option in the following cases:
 - For the counterparty of the transaction, in the BIC Code Maintenance
 - By choosing the Generate 103+ option for currency in the Currency Definition
 - For the product used by the transaction, in the Product Preferences
- The system is also capable of processing incoming MT 103 messages in the MT 103 + format. During the upload process the system considers an MT 103 payment message to be of MT 103 + Format based on the presence of the STP code in the 119 field. Field 119 is present in the third block of the message i.e., {3: {119:STP}}.

Default Bank Operation Code

Select the default bank operation code from the option list.

Branch Code for Clearing

Indicate the code that identifies your branch in the Clearing Network. The code you specify for your branch should be the same as that defined in the Clearing Bank Code Maintenance screen.

Clearing Through Branch

If clearing transactions involving your branch are routed through another branch, specify the Oracle FLEXCUBE branch code of that branch in this field.

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen, Oracle FLEXCUBE automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field.

Loan Direct Debit Generation Days

Loan DD Generation days specifies the number of days before the schedule payment date, when a Direct Debit Contract is generated for the schedule due. This is applicable only for Loan Contracts in the local currency.

In order to facilitate the processing of loan repayments by customers who have their current or settlement accounts in some other bank of the clearing network you can initiate Direct Debits to these accounts. When a payment is due on a loan, a direct debit is generated 'Loan DD Generation Days' before the payment date.

As a result in Oracle FLEXCUBE the following entries will be passed:

Dr	Clearing suspense
Cr	Dummy Settlement Account

During liquidation which is performed on the schedule date the entries passed are as follows:

Dr	Dummy Settlement Account
Cr	Loan Asset GL / Interest Income GL

Floating Rate

Proceed Without Maintaining Floating Rate

Check this option to indicate that floating rates should be propagated across all branches.

Sector code

Specify the Sector Code of your branch, as specified in the Clearing Bank Code Maintenance screen.

Routing No

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen for clearing and sector, Oracle FLEXCUBE automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field.

Deferred Statement Status

This is a display field. This field indicates whether or not the Branch is ready for Deferred Statement Generation. 'Y' indicates the Branch is ready for deferred statement generation.

Install

Select the appropriate value from the drop-down list to indicate whether Oracle FLEXCUBE installation is complete or incomplete.

4.4.3 Capturing Additional Details

In the 'Additional' tab, you can capture additional parameters including details of external branch. Click 'Additional' tab on 'Branch Parameters Maintenance' screen.

Specify the following details:

External Branch Code

Specify the external branch code that you need to map.

Branch Type

Specify the branch type. Type indicates the type of activities carried out by the branch. You can select the appropriate type from the option list.

Branch Short Name

Specify a brief name that identifies the branch.

City

Specify the name of the city where the branch is situated.

State Code

Select the State Code where the branch is situated. This option list displays all State Codes maintained in 'State Code maintenance' screen.

Note: Leaving this field blank can be configured as either an Error or an Override as required.

State

Specify the name of the State where the branch is situated.

Zip

Specify the zip code that forms a part of the branch address.

Phone Number

Specify the phone number of the branch.

SDB Branch Type

Specify the SDB branch Type. The option list displays all valid SDB branch types maintained in the system. Select the appropriate one.

CC Level

Select the CC level from the drop-down list.

Higher Level CC

Specify the high CC level. The adjoining option list displays the valid High CC levels.

Computing Center

Specify the computing center for the branch. The adjoining option list displays the valid codes of the computing center.

Clearing Sector Code

Specify the clearing sector code. You can select the appropriate code from the option list.

IBCC Level

Specify the IBCC level.

During replication, the system defaults this to '0'. However, you can modify this.

Higher Level IBCC

Specify the higher level IBCC value. During replication, the system defaults this to '0'. However, you can modify this.

Last Batch Update

Specify the last batch number.

During replication, the system defaults this to '0'. However, you can modify this.

Department

Specify the department code.

FLEXCUBE Branch

Check this box to specify the branch is operating under Oracle FLEXCUBE.

DD Payable at Par

Check this box to specify the branch for PAP DD issuance.

Internet Banking

Check this box to indicate this branch for DD issuance and TD opening through the net banking channel.

4.4.4 Maintaining Preferences

To specify your preferences, click 'Preferences' button on the Branch Parameters Maintenance' screen.

In this screen you define the following preferences:

- The netting suspense GL into which settlement entries for netted FX Contracts should be posted
- The CIF Number against which all Walk in customers should be identified
- The format in which the IBAN Account Number and the Bank Code should be captured
- The duration for which spool files should be stored in the spool file directory
- The directory into which the files should be spooled
- MIS codes for posting of automatic balancing entries

These details can be maintained by the respective branches. For a branch you maintain the following, in the 'Preferences' screen:

Netting Suspense GL

All settlement accounting entries relating to a netted FX contract, is passed into the specified 'Netting suspense GL'. The net amount of the settlement is transferred through the Nostro accounts. . For instance, let us take the following two outstanding contracts entered into by bank A; both settling on January 10, 1998:

- Bought from bank B 1 Million USD in exchange for 35 Million INR
- Sold to bank B 1/2 million USD in exchange for 18 million INR

The above contracts can be settled in either of the two ways given below, on the settlement date:

- Settle both contracts separately
- Net the settlements of the two contracts

If your bank has a netting agreement with the counterparty, the settlement entries are posted to this 'Netting suspense GL' and the net amounts are settled through the nostros.

Walk in Customer

For your branch you can create a walk in customer ID against which you track all those customers who do not hold a regular account with your bank but have approached the bank for a transaction, say, for encashment of traveler's checks or for manager's checks.

Internal Swap Customer

You need to specify an internal swap customer for processing internal swaps. The names of all the customers of your bank will be displayed in the option-list provided. This will be a unique customer meant for processing internal swaps.

Clearing Account

Specify the default GL account to be used for clearing transactions at the branch.

Offset Clearing Account

Specify the default offset GL account to be used for clearing transactions at the branch.

Weekly Holiday 1 & 2

Using this option you can indicate the holiday in a week for your branch. You can select the day for holiday from dropdown list. If you want to set only one holiday in a week for your branch, select the day for Weekly Holiday 1 and leave Weekly Holiday 2 Blank. If you want to opt for two holidays in a week, select the days for Weekly Holiday 1 & Weekly Holiday 2.

Clearing Bank Code

Specify the code by which your bank is identified in the Clearing Network you participate in. This has to be the same as that specified for your bank in the Clearing Bank Code Maintenance screen.



IFSC Code is a unique code which is used to identify the banks in NEFT/RTGS network. You need to specify the IFSC Code for the branch which is maintained in Bank Directory Maintenance.

MIS Group for Currency (Mismatch Entries)

If the posting of automatic balancing entries due to currency and value date mismatches has been specified for your bank, you can specify the MIS codes or groups to be used for posting the balancing entries.

Interdict Validation Required

For your branch you need to indicate whether Interdict Validation is required for all Customers, Customer Accounts, Funds Transfers, Standing Instructions, Foreign Exchange, Letter of Credit and DD transaction processed within your branch.

The options available are:

- Yes – the details of CIFs and Customer Accounts, captured in the specific branch of your bank will be sent to the GI system as and when they are captured in Oracle FLEXCUBE.
- No – the details maintained in the specific branch will not be sent to the GI system for online verification.

Interdict Timeout Interval

If you indicate that the details should be sent to the GI system, you will also have to specify the interdict timeout interval period. If the response time from the GI system takes longer than the time that you specify in this field, the transaction will be timed out since the processing time exceeds the time stipulated in this field.

If you enable this preference, you will have to identify the Code or ID of the function in Oracle FLEXCUBE for which such a validation should be performed by clicking on the 'GI' button in the Branch Parameters screen.

Status Processing Basis

In the Branch Parameters, you can indicate the basis upon which status processing must be done at the branch, for customer accounts as well as loan contracts.

Status processing can be done either at an individual contract / account level, or at a Group / CIF level.

If you opt for Group / CIF -level processing, it is done in two stages:

- The worst status among all contracts and accounts under a specific customer group or CIF is arrived at
- All accounts and contracts involving the customer group or CIF are then moved to the worst status that was arrived at

If you opt for status processing at individual contract / account level, the status of each contract or account would be assigned according to the status processing parameters that are operative for the contract or account.

Provisioning Frequency

Provision processing depends upon status processing for accounts and contracts. The provisioning batch process executes after the status processing batch. If status processing is indicated to be processed at group / CIF level, you can indicate the frequency at which the provisioning batch is to be executed for your branch. The frequency options available are daily and monthly.

(Withdrawable) Uncollected Funds Basis

You can define how the System enforces the allowable amount of uncollected funds (on an account) that can be withdrawn within a business day.

For each customer account, you designate a limit on the amount of uncollected funds that can be withdrawn (the Uncollected Funds Limit). You can also indicate whether, for a given business day, the System should consider the uncollected funds that are allowed to be withdrawn as:

- The funds scheduled to be released on the current date (today), OR,
- The total uncollected funds available against the account subject to the Uncollected Funds Limit

You can specify your preference by choosing any of the following options:

- **Uncollected Funds** : If you select this option, an amount up to or less than the uncollected funds limit defined for the account, is allowed to be withdrawn, on a given business day.
- **Uncollected Funds Available Same Day**: If you select this option, the funds allowed to be withdrawn against uncollected funds on a given business day are the funds scheduled to be released on the current date (today).

Deferred Statement Generation

Check this option to stop the automatic account statement generation at end of day.

If this option is checked, then the account statement generation will be deferred to whenever you initiate action for executing Batch Operations for statement generation. You can do this through the Branch Statement Status Change screen.

Enterprise GL

Check this option if this branch needs to have an enterprise GL hand-off. Once checked the system will identify the said branch for creating an ASCII hand-off file containing the relevant accounting entries to be sent to the external enterprise GL.

Minor Age Limit

Specify the minimum age limit, which varies from nation to nation. If not specified then the system would default it to 18 during save.

Notification Period

Specify the intimation days to send advice prior to the customer turns major base on DOB.

➤ ***For details about processing of Minor to Major age limit consult the Automated End of Day manual.***

CB Reference Number Required

Check this box to indicate that the CB reference number has to be generated during authorization of the contract.

When you check this box here at the branch level; in the Operation Ref No Slot screen, the 'Operation' field acquires the following value in its List Of Values:

- ALL - All Operations

On leaving the box unchecked here the field 'Operation' in the Operation Ref No Slot screen acquires the following values as part of its LOV:

- ACC - Acceptance
- ADV - Advance
- CAC - Co Acceptance
- COL - Collection
- CON - Consignment
- DIS - Discount
- FOR - Forfaiting
- MSC - Miscellaneous
- NEG - Negotiate
- PAY - Payment
- PUR - Purchase
- RES – Restricted LC

For more information on the Operation Ref No Slot, refer to the section 'Maintaining Central Bank Reference' in the Chapter 'Maintenance' of the user manual Bills and Collections.

4.4.4.1 Specifying Back-Valued Details

For your branch you can specify the maximum period up to which back valued posting can be processed. This restriction can be made applicable by specifying the following preferences:

Back Value Check Required

It is used to indicate whether all back-valued transactions should be validated against a specific period.

Back Value Days

If you enable the Back Value Check Required option, you must indicate the number of calendar days up to which back-valued transactions can be allowed. During transaction processing you will be allowed to post back-valued transactions up to the specified date in the past (no check will be done). Further, if the option is checked but you have not maintained the 'Back Value Days' (maintained as NULL), the system will interpret it to be 'Zero' days allowed (for back valued transactions).

The restriction for the maximum period up to which back-valued posting can be allowed, will be made on transactions processed in following modules:

- Payment and collections
- Data Entry
- Retail Teller
- Utility Payments
- Foreign Exchange
- Money Market
- Expense Processing
- Fund Transfer
- Loans and Deposits

While saving transactions pertaining to any of these modules the System validates the Value Date of the contract to check whether it adheres to the restriction. You will be intimated with an override if the Value Date is earlier than the specified period. This restriction is made applicable on all uploads as well.

➤ ***Refer the Contract Processing chapter of the individual modules for additional information.***

4.4.4.2 Indicating Profit and Loss Adjustment

Track Previous Year Profit and Loss Adjustment

You can collect data pertaining to the unrealized income booked for each contract during the year by triggering the Year-end batch process. But, you will be allowed to trigger the batch process for splitting the unrealized profit and loss for the previous year and the current year only if you have specified this (Track PY PnL Adjustment) as a preferred option for your branch.

If you set this preference, the data pertaining to the unrealized income is collected at contract level for the following modules:

- Securities - Unrealized Interest, Discount and Premium accrued for the year.
- Derivatives - unrealized income
- Bills and Collections - unrealized income
- Letters of Credit - unrealized income

- Money Markets - unrealized income

4.4.4.3 Indicating Revaluation Split Details

Revaluation Split Required

You can choose to break-up revaluation profit/loss into:

- Trading P&L – P&L due to revaluation of foreign currency transactions during the day
- Revaluation P&L – P&L due to revaluation of opening balances (balances without current day's turnover)

If you enable this preference, all GLs which are marked for revaluation split will have their revaluation profit/loss broken up into trading and revaluation P & L for entries posted from this branch.

4.4.4.4 Specifying International Banking Account Number MASKS

The IBAN or International Bank Account Number is a unique account number that is used to identify a customer's account in a financial institution internationally.

International Bank Account Numbers in your bank are generated in the format of the account mask that you specify in the Branch Parameters screen. Therefore, you have to first define IBAN masks.

The IBAN Mask

Since IBANs should be maintained in a particular format you should first define the format in which the IBAN should be captured. You should also indicate the format in which the bank code of the bank in which the account resides should be maintained.

The maximum length of an IBAN should be 34 characters. The IBANK Mask should be a combination of the following parameters:

- An **ISO Country Code**, which has a maximum length of two characters. The identifier that you can use to indicate the country code is DD. The identifier will be replaced by the actual country code while defining the account number. For instance, you will replace DD with PL for Poland, US for the United States and so on.
- A **Check Digit Number** calculated according to an ISO Standard algorithm, using the Country Code, Bank Code and Account Number combination. Since this is a two-digit number you can use the identifier CC to specify this algorithm. The system arrives at and replaces this identifier with the actual check-digit based on the Country Code, Bank Code and Account Number combination.
- The **Bank Code** of the bank where the IBAN resides. This code is assigned to the respective Bank by its national bank. There are no individual restrictions on the length of Bank Code and Account Number. However, the combined length of the Bank Code and Account Number should not exceed 30 characters. You can use the identifiers **a** (for alphabets) and **n** (for numerals) as the identifiers to capture the length of the bank code.
- The **Account Number** of the customer account. The bank in which the customer account resides assigns this number. You can use the identifiers **a** (for alphabets) and **n** (for numerals) as the identifiers to capture the length of the account number.



Suppose that you maintain an IBAN mask in the following format:

DDCCaaaaaaaaannnnnnnaaaaaannnnnnnn

While capturing the IAB number you have to strictly adhere to the format mentioned above.

USccCHASEBANK000101CBNYLI450000026

In place of the 'cc's the system will generate the check digit algorithm based on the Country Code, Bank Code and Account Number combination.

The Bank Code Mask

After indicating the IBAN mask you have to specify the mask for the Bank Code. The Bank Code mask is a combination of alphabets and numerals. Therefore you can specify **A** and **N** as the identifiers. Subsequently, while capturing the bank code in the IBAN screen each of these characters will be replaced with the respective alphabet or numeral. For instance, let us assume that you have maintained a 15-character mask for the Bank Code:

A	A	A	A	A	A	A	A	A	N	N	N	N	N	N
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

You will have to capture the corresponding bank code in the same format:

C	H	A	S	E	B	A	N	K	0	0	0	1	0	1
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---



The combined length of the Bank Code and Account Number should not exceed 30 characters.

4.4.4.5 Specifying the Mask for Cheque Numbers

Specify the following:

Cheque Number Mask

Specify the mask for customer cheques. The length of the mask should be 6 and should be defined as 'NNNNNN', where 'N' indicates numeric. However, system also supports the following mask digits:

- A - Indicates alphabets, and
- X - Indicating alphanumeric

Once this parameter is set with the appropriate mask for the check number mask, system verifies the first cheque number entered in the screen and based on this entry, system generates the subsequent cheque numbers. Also, the numbers of leaves for the cheque book too follow the cheque number mask specified here.

Whenever the check number is keyed-in, system validates the keyed-in cheque number with the mask maintained for current branch. During file upload too, system validates all outgoing cheque transactions with the maintained check number mask. Also, if 'OC_CHQNO_MASK_VAL_REQ' is maintained in the CSTB_PARAM table, system validates the cheque number length of 6 digits for outward cheques also.



The 6-digit numeric cheque number mask is applicable for the Indian scenario alone.

4.4.4.6 Indicating Multi Credit Transfer

Multi Customer Transfer

This option indicates whether or not the branch is Multiple Customer credit transfer compatible.

Multi Financial Institution Transfer

Enable this option to indicate that your branch is Multi Financial Institution Transfer compatible.

4.4.4.7 Specifying Consolidation Suspense General Ledger

Incoming GL

If your branch is Multi Customer Transfer or Multi Financial Transfer or both enabled, you have to mandatorily choose the incoming GL, which will be the bridge GL for all incoming MT102 and MT 203 type of transfers.

Outgoing GL

If your branch is Multi Customer Transfer or Multi Financial Transfer or both enabled, you have to mandatorily choose the outgoing GL, which will be the bridge GL for all outgoing MT102 and outgoing MT 203 type of transfers.

LDAP DN Template

The LDAP DN template needs to be maintained here for each branch. This is used in Oracle FLEXCUBE user maintenance form to populate corresponding LDAP user-id automatically from the template.

4.4.5 Maintaining LCY Message Preference for Branch

Click the 'LCY Msg Pref' button in the Preferences screen to invoke the 'LCY Message Preference' screen.

Module *	Module Description	Local Currency Message Type
----------	--------------------	-----------------------------

Specify the following details:

Module

Specify the module code for which you are maintaining the local currency message type preferences. You can select the appropriate module code from the option list.

Module Description

The system displays the description of the module code selected.

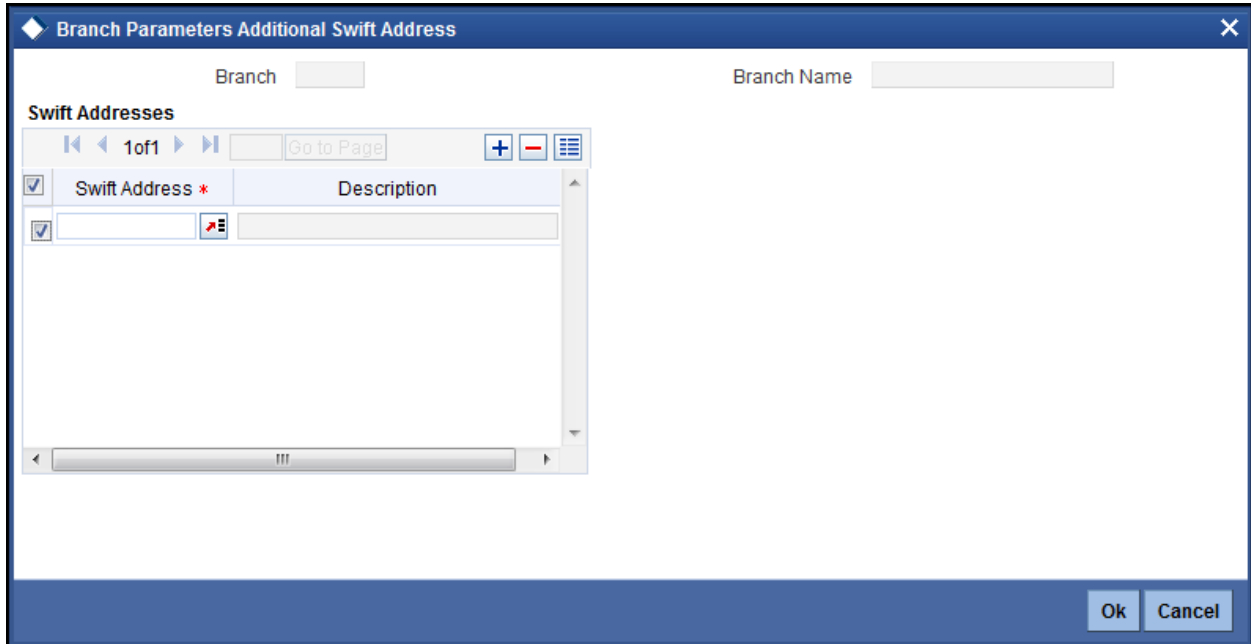
Local Currency Message Type

Specify the local currency message type that you need to associate with the module.

4.4.6 Maintaining SWIFT Address for Branch

Click the 'SWIFT Address' in the Branch Parameters screen to invoke 'Additional SWIFT Address' screen.

The screen appears as shown below:

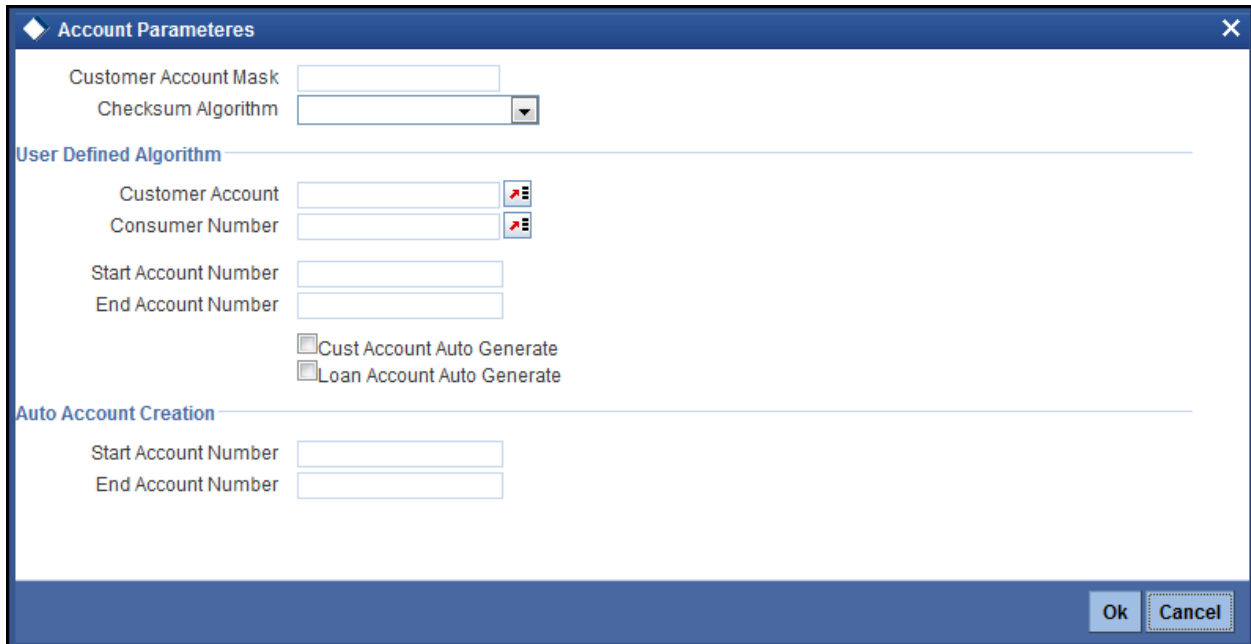


You can specify the SWIFT addresses related to the branch in this screen.

4.4.7 Defining Account Parameters

Customer Account Masks can be defined at the Branch Level or at the Bank Level

Click the 'Account Mask' in the Branch Parameters screen to invoke 'Account Parameters' screen.

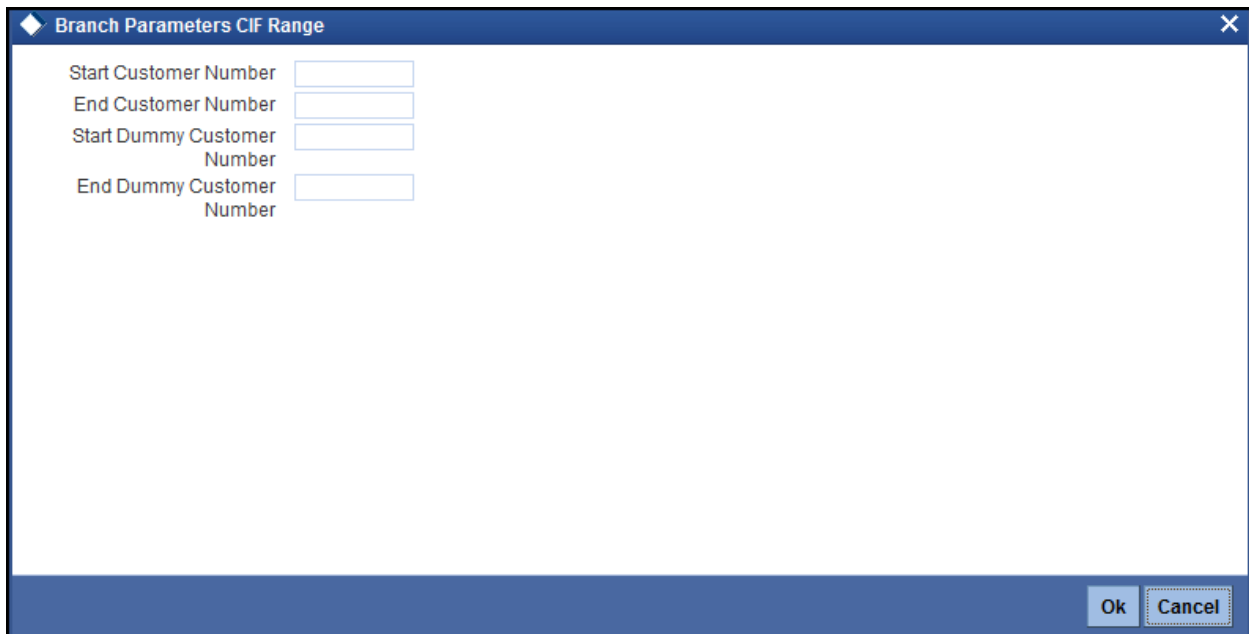


➤ ***For further details, refer to the section 'Specifying the Account Generation Parameters at Bank Level' under Bank Parameters chapter in this user manual.***

4.4.8 Maintaining Customer Number Range

You can specify a number range based on which the customers of your bank will be assigned CIF numbers for identification. Since the number range is maintained at the branch level, you can specify different number ranges for different branches of your bank.

To maintain the number range, click the 'CIF Range' in the Branch Parameters screen. The 'Customer Number Range' screen is displayed:



The screenshot shows a dialog box titled "Branch Parameters CIF Range". It contains four input fields for specifying customer number ranges:

- Start Customer Number
- End Customer Number
- Start Dummy Customer Number
- End Dummy Customer Number

At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

Specify the following in this screen:

Start Customer No.

This number is the basis on which the system generates the CIF numbers for customers of your branch.

The CIF number generation is determined by the following details:

- The CIF mask maintained in the Bank-Wide Parameters screen. Assume that the mask is 'bbbnnnnnn' (where 'bbb' represents a 3-digit branch code and 'nnnnnn' is a 6-digit number).
- The start customer no – assume that this number is 100

While generating CIF numbers, the system will automatically assign the number '000000100' to the first customer of your branch, assuming that the branch code is 000. This conforms to the CIF mask maintained for the bank. The next customer will be '000000101' and so on.

If the option 'Auto Generate CIF Numbers' is checked in the 'Bank Parameter Preferences' screen and the start CIF is zero or null, the new customer number will be generated for the branch as per the current running sequence number of the Head Office.

End Customer No

Just as you specify a Start Customer Number, you have to indicate the End Customer Number also. You will not be allowed to maintain customers beyond this range.

Let us assume that the 'End Customer No.' is 99999. As per the mask and the end number, the last customer CIF number that is generated at your branch will be '000099999'.

Start Dummy Customer Number & End Dummy Customer Number

You should also maintain a dummy customer number range in this screen. When maintaining a dummy range, you should ensure that dummy CIFs and the actual range do not overlap with one another.

The dummy CIF range will be used for account number generation. As explained earlier, the account number can be generated based on the following account mask:

'bbbTZCCCCCSd'

Where,

- bbb – is the branch code
- T – indicates the account code
- Z – is the currency type
- CCCCCC – is the CIF number of the customer
- S – is the sequence number for a combination of account code, currency type and customer
- d – is the control number generated by 'Modulo 11 with Weights' algorithm (explained earlier)

To recall, the sequence number that is automatically generated by the system is for an account code + currency type + customer combination. The sequence number is a single digit number (from 1 to 9). This means that, for the same combination, you will be allowed to maintain only nine accounts. To eliminate this limitation and to allow maintenance of more than nine accounts for the same combination, the dummy customer number range will be utilized. This is explained with the help of an example.

Example

Assume that you have maintained the following CIF range for your branch:

Start CIF No.	100000
End CIF No.	198999
Start Dummy No.	199000
End Dummy No.	199999

Ms. Jennifer approaches your bank to open a savings account in your branch (branch code is '000'). Further, the CIF and account number masks maintained for the branch are 'bbbnnnnnn' and 'bbbTZCCCCCSd' respectively.

As per the CIF mask, Ms. Jennifer is assigned the CIF number: 000123456. According to the account number mask, the 6th to 12th digits will be the last six digits of the CIF number, which is '123456'.

The account number of the first savings account, in USD opened for Ms. Jennifer is: 000411234561 (we will consider only 12-digits for this example since the 13th digit is auto generated by the system based on Modulo 11 with Weights algorithm).

The components of the account number **000-4-1-123456-1** are as follows:


- 000 – is the branch code
- 4 – is the account code
- 1 – is the currency type
- 123456 – is the CIF number for Ms. Jennifer
- 1 – is the sequence number for the combination of account code, currency type and customer i.e. the number '4-1-123456' will be common for the first 9 accounts maintained for the same combination.

Now, Jennifer decides to open another account for the same combination. In this case, the sequence number gets incremented to 2 and the account will be assigned the number: **000-4-1-123456-2**.

This will go on till the 9th account for the same combination. The 9th account number would be **000-4-1-123456-9**.

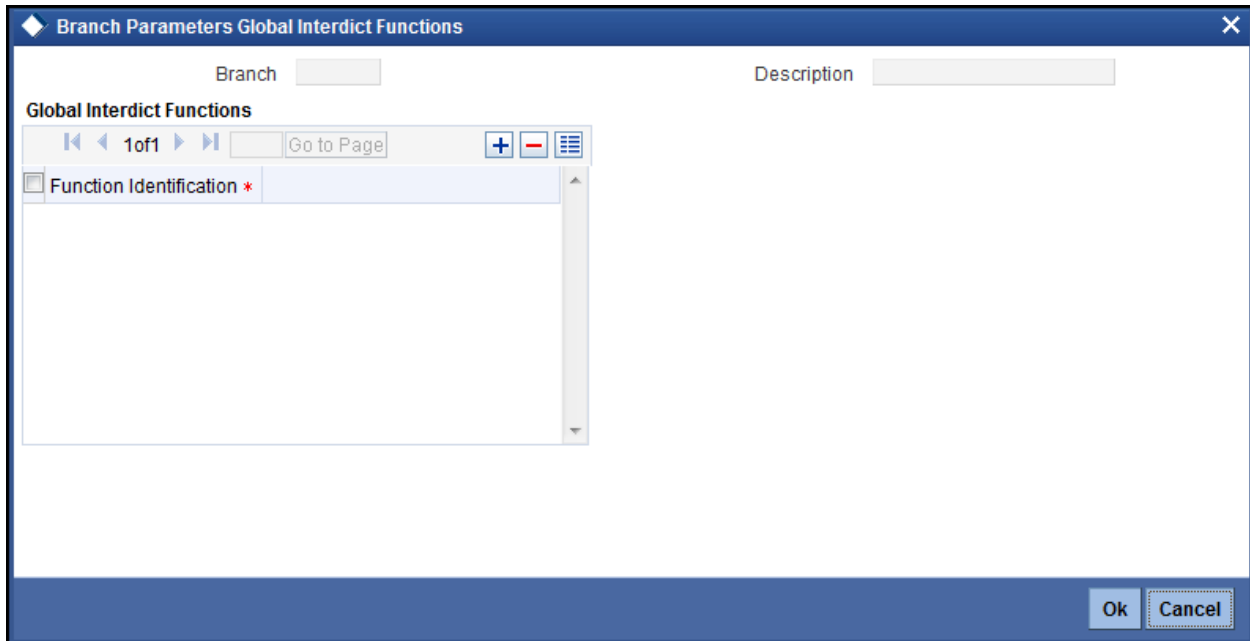
If the customer decides to maintain the 10th account for the same combination, the sequence number will restart since it has reached the maximum allowed level. This would result in duplication of account numbers. To eliminate this, the system will now use the dummy CIF range to number the accounts.

Therefore, the 10th account number will be: **000-4-1-199000-1**. This sequence will continue for subsequent accounts maintained for the same combination.

 You can view all the dummy CIF numbers linked to a customer in the 'Customer Accounts – Allocated Dummy CIF' screen.

4.4.9 Maintaining Global Interdict Functions

Click 'GI Functions' button in the Branch Parameters Maintenance screen to invoke 'Branch Global Interdict Functions' screen.



Function Identification

Specify the global indirect function.

4.4.10 Maintaining Tax Cycle

You can maintain tax cycle at the branch level using the 'Branch Parameters Tax Maintenance' screen. Invoke this screen by clicking 'Tax' button on 'Branch Parameters Maintenance' screen.

The screenshot shows a dialog box titled "Branch Parameters Tax Maintenance". It contains the following fields and controls:

- Tax Cycle**: A text input field.
- Consolidated Certificate Required**: A checkbox.
- Individual Certificate Required**: A checkbox.
- Tax Certificate Frequency**: A dropdown menu.
- Frequency Value**: A dropdown menu.
- Ok** and **Cancel** buttons at the bottom right.

Tax Cycle

This is the current tax cycle for the branch. This is a display field. Whenever the tax cycle changes, the field is updated during the date change authorization for that day.

Consolidated Tax Certificate Required

Check this option to indicate Consolidated Tax Certificate is required for all the transactions done in the Tax Cycle. This option works in conjunction with a similar option in the Customer Information Maintenance.

The Consolidated Tax Certificate would be generated at the frequency specified at the branch level. Apart from this, the certificate would also be generated at the end of the Tax Cycle. The consolidated tax certificate would always display all the transactions pertaining to the current Tax Cycle.

Individual Tax Certificate Required

Check this option to indicate Individual Tax Certificate is required for individual transactions under the selected tax category. This option works in conjunction with a similar option in the Customer Information Maintenance.

Tax Certificate Frequency

This field is enabled only if the Consolidated Tax Certificate option is checked.

You need to specify the frequency with which the tax certificate should be generated. This would be a combination of the Tax Certificate Frequency and the Tax Certificate Day. It could be any of the following:

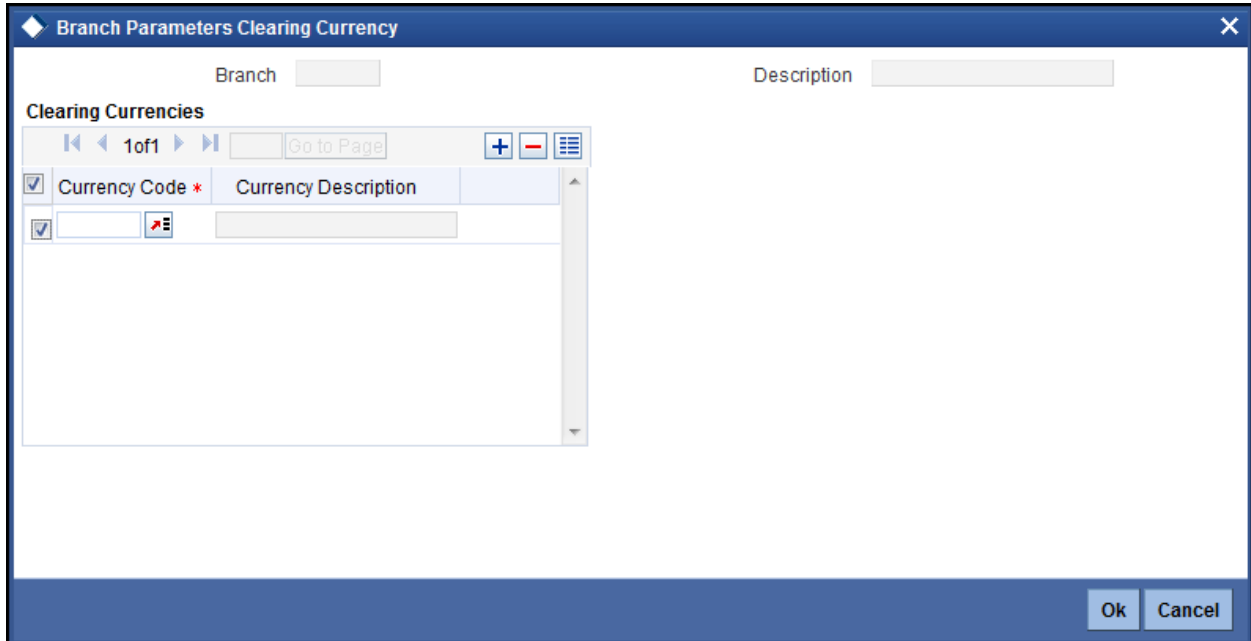
- Monthly - This indicates that the tax certificate would be generated every month. The day of the month on which the Tax Certificate would be generated is defined in the Tax Certificate Day field.
- Quarterly (Q) – This indicates that the tax certificate is generated once in three months. The end-month for the first quarter is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate Day field. Subsequent end-months would be derived by the system.
- Half Yearly (H) – This indicates that the Tax Certificate would be generated once in six months. The end-month for the first half-year period is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate day field. Subsequent end-months would be derived by the system.
- Yearly (Y) – This indicates that the tax certificate would be generated once a year. The month in which the certificate needs to be generated is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate Day field.

Frequency Value

Specify the frequency value.

4.4.11 Maintaining Clearing Currencies

You can maintain a list of currencies in which clearing transactions can be processed under a branch. In order to achieve this, you need to invoke the 'Clearing Currency' screen by clicking the 'Branch Currency' button in the 'Branch Parameters Maintenance' screen.



Here you can capture the following details:

Branch Code

The branch code gets defaulted from the 'Branch Parameters – Detail View' screen. A brief description of the branch is displayed alongside.

Currency Code

Specify the currency in which you wish to allow clearing transactions under this branch. You can specify multiple currencies for a branch. Click on the adjoining option list and select the appropriate code from the list of currencies maintained in the system.

Currency Description

A description of the chosen currency code is displayed here.

4.5 Maintaining Value Date Spread for Branch

The Branch Value Date Spread refers to the number of days that should be applied to transfers with a value date that is later than the effective cut-off date. You can maintain value date spread details in the 'Value Date Spread' screen. Invoke this screen by typing 'CYDVDSPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Value Date Spread Maintenance' application window. The window title is 'Value Date Spread Maintenance'. It features a menu bar with 'New' and 'Enter Query' options. Below the menu bar, the title 'Value Date Spread' is displayed. The main area contains several input fields: 'Branch Code *', 'Description', 'Currency Code *', 'Description', and 'Value Date Spread *'. At the bottom, there is a 'Fields' section with columns for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. The 'Modification Number' column includes checkboxes for 'Authorized' and 'Open'. An 'Exit' button is located in the bottom right corner.

The Value Date Spread is maintained for a Branch + Currency combination. You can select a branch and currency code from the option list available. The spread should be expressed in calendar days and is applicable only to outgoing funds transfers.

All outgoing funds transfers should be generated earlier than the cut-off time maintained for the currency involved in the transfer. This is applicable to transfers that originate from the FT Module of Oracle FLEXCUBE, through settlements of any other transaction or transfers uploaded from an external source.

When the value date of a transfer is beyond the effective cut-off time (Cut-off Time + Branch Offset Time) the branch value date spread specified for the currency involved in the transfer is added to the transfer value date. In effect, such transfers are generated as follows:

Generation Date = Transfer Value Date + Branch Value Date Spread

STOP The reference of time is always the System Time (server).

Example

You have maintained the following details:

- Branch Value Date Spread = **2 Days**
- Cut-off Time = **8 PM**
- Branch Offset Time = **3 hours**
- Effective cutoff time = **11 PM** (Cutoff time + Branch offset time)

You have effected a transfer with Value Date 15 June 2000 at 11:30 PM. In this case, the value date of the transfer is later than the effective cut-off time.

The Branch Value Date spread is applied to the transfer value date. The transfer will be generated on 17 June 2000.

How Uploaded FTs are handled

In the case of outgoing transfers that are uploaded from a source external to Oracle FLEXCUBE, the value date will be amended directly based on the cut-off time maintained for the currency and value date spread maintained for the customer.

4.6 Maintaining Tax Cycle

You can maintain tax cycle at the bank level through the 'Tax Cycle Maintenance' screen. Invoke this screen by typing 'STDTXCYL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Tax Cycle Maintenance

New Enter Query

Tax Cycle *
Description
Start Date *
End Date *

Fields

Input By Date Time	Authorized By Date Time	Modification Number
-----------------------	----------------------------	------------------------

Authorized
 Open

Exit

Tax Cycle

You need to define the tax cycle, which will be uniquely identified in the system

Start and End dates for tax cycle

You need to specify the start and end date of the tax cycle you are defining.

4.6.1 Updating Tax Cycle

The Current Tax Cycle would be updated as and when the tax cycle changes. This would be done during authorization of date change function on the first day of the new Tax Cycle.

4.6.2 Account Statement Handoff

The account statement handoff will consider the movements on accounts based on the Statement Date and not the Transaction Date. The Statement Status Change will itself run the Account Statement handoff for the previous working date before marking the Branch Statement Status as ready.

4.6.3 Account Statement Generation

Accounting entries with Statement Date lying between From Date and To Date populated in the handoff records will be picked up for Account Statement Generation processing.

Example

The table shows the list of transactions for a customer for statement processing on 01/08/2003.

Booking date	Value date	Transaction Number	Clearing Transaction?	Appear on statement?
31/07/2003	30/07/2003	C1	N	Y
31/07/2003	31/07/2003	C2	N	Y
31/07/2003	01/07/2003	C3	N	Y
31/07/2003	30/07/2003	C4	Y	Y
01/08/2003	31/07/2003	C5	N	N
01/08/2003	31/07/2003	C6	Y	Y

As illustrated, Clearing Transactions have a special treatment as compared to other transactions. To achieve the above set up, the following set up is expected:

For Inward Clearing transactions, the Transaction Code will be maintained with the Statement Date Basis as previous working day. This means that the Clearing Transactions uploaded on 01/08/2003 will have the Statement Date as previous working day of 01/08/2003, i.e. 31/07/2003.

For transactions that are not Inward Clearing, the Transaction Code will be maintained with the Statement Date Basis as Current Working Day. This means, transactions that are not Inward Clearing and processed on 01/08/2003 will have the Statement Date as 01/08/2003.

So, when the Statement Generation processing is done on 01/08/2003 (for a statement till 31/07/2003), the Inward Clearing Transactions generated will be included and not the other transactions.

The following table will show the result of the processing with the Statement Date:

Booking Date	Value Date	Transaction Number	Clearing Transaction	Branch Statement Status	Statement Date	Appear on statement
31/07/03	30/07/03	C1	N	Y	31/07/03	Y
31/07/03	31/07/03	C2	N	Y	31/07/03	Y
31/07/03	01/07/03	C3	N	Y	31/07/03	Y
31/07/03	30/07/03	C4	Y	Y	31/07/03	Y
01/08/03	31/07/03	C5	N	N	01/08/03	N
01/08/03	31/07/03	C6	Y	N	31/07/03	Y
01/08/03	31/07/03	C5	N	Y	01/08/03	N
01/08/03	31/07/03	C6	Y	Y	01/08/03	N

Thus the Statement Date derived will drive the transactions picked up for the statement between a given date if the Statement is a Booking Dated Statement.

4.7 Maintaining Role to Head Mapping at Branch Level

You can maintain different General Ledgers for different branches for the accounting roles defined in the system. If you have maintained Role to Head mapping for a product at the branch level, the system uses these accounting heads instead of the heads maintained at the product level.

You can maintain Role to Head mapping for a combination of branch, product and status in 'Branch Level Role to Head Mapping' screen. You can invoke this screen by typing 'CSDACRHM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Branch Code

The branch code of the current branch gets defaulted here.

Branch Name

The name of the current branch corresponding to the branch code gets displayed here.

Product Code

Specify the product code for which you wish to maintain role to head mapping or select the product code from the option list provided.

Status

Specify the status code for which you wish to maintain role to head mapping or select the status code from the option list provided.

Accounting Role

Select the accounting role to be used for role to head mapping, from the option list provided.

Accounting Head

Select the GL accounting head to be used for role to head mapping, from the option list provided.

You can add more rows to accounting role and heads by clicking the 'plus' icon provided. You can also delete a row from this table by selecting the required row and clicking the 'minus' icon.



The accounting roles and heads maintained here will override the default role head mapping maintained for the product.

5. System Dates Maintenance

5.1 Introduction

In the 'System Dates Maintenance' screen you maintain the system dates for your branch, for instance, the business date for your branch, which is the booking, date for all transactions input in the branch.

The dates screen is maintained at the branch level by the respective branches.

Invoke this screen by typing 'STDDATES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "System Dates Maintenance". At the top left, there is a search bar labeled "Enter Query". Below this, there are several input fields: "Branch Code *" (with a red asterisk), "Todays Date", "Previous Working Date", and "Next Working Date". At the bottom of the window, there is a "Fields" section with three columns: "Input By Date Time", "Authorized By Date Time", and "Modification Number". Under "Modification Number", there are two checkboxes: "Authorized" and "Open". An "Exit" button is located in the bottom right corner of the window.

In this screen the following fields are maintained for your branch:

You define today's date, previous working date and next working date, for the first time, during installation of the system (for details refer to the installation manual).

Suppose Oracle FLEXCUBE is installed on 1 January 1998, in your bank. In the dates screen you would input the following:

Today's date: 01-JAN-1998

Previous working date: 31-DEC-1997

Next working date: 02-JAN-1998

After EOD for a branch is run, the system will not allow you to run any other operation in the branch, till a date change has been invoked.

If you try to run any other application, you will be prompted to invoke a date change first.

- Simultaneously two different branches can be running on two different system dates. This may happen when EOD for a branch is delayed for some reason.
- Based on 'today's date' (post authorization) the system computes and updates the 'Current financial cycle' and the 'Current period' in the Branch Parameters screen.

5.1.1 Maintaining Dates Change

For maintaining date change, invoke the 'System dates maintenance' screen after EOD for the day is run. Click 'Unlock' in the Action menu or click unlock icon. The system populates the default dates in the screen.

For instance, on the first working date i.e., 2nd of January, 1998; the system dates will be updated to:

Today's date = 02-Jan-1998

Previous working date = 01-Jan-1998


Next working date = 03-Jan-1998

'Today's date' is defaulted from 'Next working date' of the old record. 'Previous working date' is defaulted from 'today's date' of the old record. The 'Next working date' is picked up from the 'Local branch holiday calendar' as maintained by you. You can modify 'today's date' and the 'next working date' by either clicking unlock icon on the toolbar/selecting 'unlock' from the action menu.' Previous working date' cannot be modified.

Today's date, if modified, should always be greater than the 'previous working date' and less than the 'next working date'. Similarly, 'next working date' if modified should be greater than 'today's date'. On modifying the dates, the system will ask you for an override. On confirmation the change will be effected.

Date change should be immediately authorized because no application of Oracle FLEXCUBE can be run without date change authorization.

- If you have input any date modification, you cannot authorize it. A user with a different login ID should do it.
- For a branch you can have only one system dates record
- Any modification in date, (be it an authorized or unauthorized record), can be done any time after today's EOD and before BOD for the next day is run. You can modify the 'next working date' any time before running the EOD for the current day.

To authorize, click authorize icon on the toolbar. If any modifications were made, on the system date, the old and the new values will be displayed. After which an alert box will warn you that the dates change will be authorized. You will be prompted to confirm. Click  to confirm. The change will be authorized. If you do not want to authorize the change then click delete icon, you will be returned to the screen from where you invoked the authorization function.

Click 'Exit' button to exit and return to the Application Browser.

6. Accounts for Inter-Branch Transactions

6.1 Defining Accounts for Inter-Branch Transactions

A transaction that takes place in a branch of your bank may involve accounts that are maintained in another branch. For example, a customer has an account in the Head Office branch and approaches another branch of the bank for a cash withdrawal.

For each combination of branches that may be involved in an inter-branch transaction, you can define the currency and the respective customer accounts to which the related accounting entries will be posted.

The accounting entries for such inter-branch transactions can be routed in one of the following ways:

- **Directly** - where each branch will have a direct accounting relationship with all other branches
- **Through a Regional Office** -- where two branches involved in a transaction will interact through a common RO
- **Through the Head Office** -- where the two branches involved in the inter-branch transaction will interact only through the HO.

This route for all transactions is defined in the 'Bank parameters' screen.

In the 'Inter-branch Parameters Maintenance' screen you define the internal accounts for pairs of branches that would be involved in any inter-branch accounting.

Invoke this screen by typing 'ACDIBMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:

The screenshot shows the 'Interbranch Parameters Maintenance' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Branch1 *' and 'Branch2 *' for defining branches; two 'General Ledger' sections for 'Due To Branch2 *' and 'Due From Branch2 *' on the left, and 'Due To Branch1 *' and 'Due From Branch1 *' on the right, each with associated descriptions and 'Inter Branch Currency *' dropdown menus; two 'MIS Group' sections for 'Due to Branch 2' and 'Due from Branch 2' on the left, and 'Due to Branch 1' and 'Due from Branch 1' on the right, each with descriptions; a 'Fields' section at the bottom with 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' (with 'Authorized' and 'Open' checkboxes); and an 'Exit' button in the bottom right corner.

In this screen you maintain the following for each combination of branches that may be involved in an inter-branch transaction:

- Branch Code of both the branches that are involved in the transaction
- For each of the branches, whether inter-branch entries must be posted in transaction currency or settlement account currency
- Customer accounts of Branch 1
 - Due to Branch 2
 - Due from Branch 2
- Customer accounts of Branch 2
 - Due to Branch 1
 - Due from Branch1

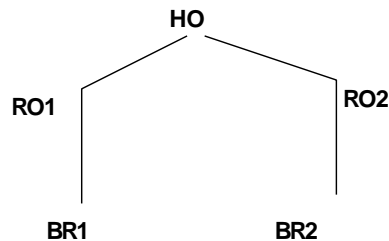
6.1.1 System Features

The system generates a set of pairs of branches for which internal accounts should be maintained. The pairs generated depend upon on two factors:

- The reporting structure for the branches as created in the 'Branch parameters' screen and
- The route defined for inter-branch transactions in the 'Bank-wide parameters -- Preferences' screen,

Example

Suppose the following represents the reporting structure of your bank:



If you have defined a direct inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of

- Branch and branch
- Branch and RO
- RO and HO
- Branch and HO

For the above mentioned reporting structure the system will offer the following pairs of branch combinations to be maintained:

1. BR1- BR2
2. BR1- RO1
3. BR2- RO2
4. RO1- HO
5. RO2- HO

6. BR1 - RO2
7. BR2 - RO1
8. BR1 – HO
9. BR2 – HO
10. RO1 - RO2

If you have defined 'through RO' inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of

- Branch and RO/HO
- RO and RO

In the branch and RO pair, the RO should be that RO to which this branch reports. For the above mentioned reporting structure the system will offer the following branch pairs to be maintained:

1. BR1 - RO1
2. BR2 - RO2
3. RO1 – HO
4. RO2 – HO
5. RO1 - RO2

If you have defined 'through HO' inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of,

- Branches and HO
- ROs and HO

For the above mentioned reporting structure the system will offer the following branch pairs to be maintained:

1. HO - RO1
2. HO - RO2
3. HO - BR1
4. HO - BR2

The system has an in-built auto escalation path for inter-branch accounting transaction which escalates from Direct to Through RO to Through HO.

Example

Suppose in the 'Bank preferences' screen you have defined a 'direct' inter-branch accounting relationship. But in the 'Inter-branch Accounts' maintenance screen (where all inter-branch accounts are maintained), you have not maintained an accounting relationship between two branches -- 000 and 002. Then, in case of an inter-branch accounting transaction between 000 and 002, the system will first look for a 'direct relationship' since that has not been maintained it will look for a relationship through RO i.e., if the two branches have a common RO; if that too does not exist then 'through HO' the transaction would take place.

6.1.2 Specifying Customer Accounts

System determines the settlement route for inter-branch transactions by considering the customer accounts that you specify for a particular currency in this screen.

Example

Let us assume that your bank has to process a transaction in USD involving your branch (Branch Code 001) and another branch (Branch Code 002). If you maintain the customer accounts for the branch pair 001-002 and currency USD, system will accordingly determine the settlement route.

Branch1 and Branch2

To specify a branch pair for which you want to define the customer accounts, you can choose from a list of maintainable branch pairs displayed by the System. The description of Branch 1 and Branch 2 are displayed below the respective branch codes.

6.1.2.1 Specifying General Ledger Details

Specify the customer accounts which are involved in the inter-branch transaction, in the respective branches

To maintain customer accounts for the branch pair specified, the following parameters should be maintained:

Inter Bank Currency

For each branch, you have the option of specifying whether the inter-branch entries must be posted in the transaction currency or the settlement account currency.

For the booking branch, if the Inter-branch Transaction Currency option specified is Transaction Currency, inter-branch entries are posted in the transaction currency only if:

- The local currency of both branches involved in the transaction is the same
- One of the accounts in the entries belongs to the booking branch

Due To Branch 2

This field identifies the customer account maintained in Branch 1 into which the credit accounting entry is passed.

To specify the customer account, select the appropriate account from the picklist of all the customer accounts maintained at Branch 1 .

Due From Branch 2

This field identifies the customer account maintained in Branch 1 into which a debit entry will be passed.

Due to Branch 1

This identifies the customer account maintained at Branch 2 into which a credit entry will be passed.

Due From Branch 1

This account identifies the customer account maintained at Branch 2 into which a debit entry will be passed.

System uses the customer accounts specified in this screen and determines the settlement route for a transaction between two different branches of your bank.

Inter-Branch Transactions through Customer Accounts with Currency – An Example

Assume that Friendly Neighborhood Bank has three branches:

- Los Angeles Branch, which is the Head Office Branch (Branch Code 000)
- Houston Branch (Branch Code 001),
- Chicago Branch (Branch Code 002)

Ms. Sally Williams has an account in branch 002 and wants to withdraw USD 20,000 from her account in Branch 001.

If the inter-branch scheme is 'Through HO', this inter-branch will be routed through the Head Office.

For this inter-branch withdrawal, you need to specify the following:

- Currency Code: USD
- Customer Accounts at Branch 1:
 - Due From – Sally Williams’ account in Branch 001.
 - Due To – Account of Branch 002 maintained at the Head Office (Branch 000).
- Customer Accounts at Branch 2:
 - Due From – Account of Branch 002 maintained at the Head Office (Branch 000).
 - Due to – Sally Williams’ account in Branch 002.

Therefore, by specifying the customer accounts involved in an inter-branch transaction, you are indicating the settlement route for the transaction.

Accounting Entries in Inter-Branch Accounting - An example

Suppose the University Savings Bank in Headington, Oxford has three branches:

1. Roosevelt Avenue Branch, which is the Head Office branch (Branch code 000)
2. Foxlake Drive Branch (Branch Code 001)
3. Mountainwood Road branch (Branch Code 002)

Branch 000 has a nostro account with Citibank, USA bearing a balance of USD 1 million. Branch 001 and 002 do not maintain USD nostro accounts, but are authorized to operate the nostro account maintained by the Head Office.

Suppose Ms. Tina Shenoy has an account with branch 001. She makes a request to her branch manager, to pay one Mrs. Tanya Agnihotri, in New York, 1000 USD from her account.

Thus, Branch 001 will instruct Citibank, New York to make the payment to Mrs. Agnihotri and debit the nostro account of it’s Head Office.

If the ‘preference’ specified is ‘Through HO’ then this inter-branch transaction will be routed through the main branch 000.

The following movement of funds will be involved:

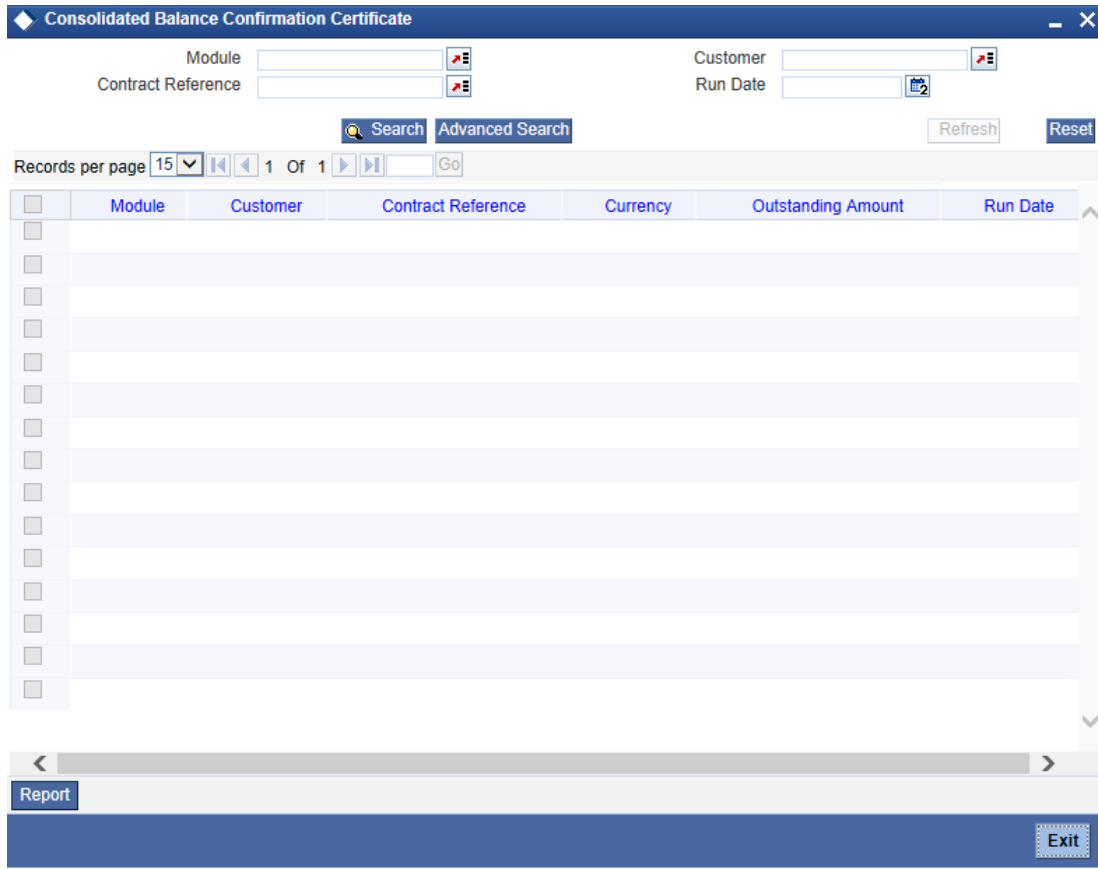
1. At branch 001, the customer’s account will be debited and the ‘due to branch 000’ account will be credited.
2. At branch 000, the Nostro account will be credited and the ‘due from branch 001’ will be debited.

At branch 001	Debit Ms. Shenoy’s account Credit ‘Due to Branch 000’ account
At branch 000	Debit ‘Due from Branch 001’ account Credit Nostro account

6.2 Viewing Outstanding Amount Details

When you run the CSOSAMT batch, it picks up all the active contracts on that date and updates the outstanding amount of the contracts.

You can view the outstanding amount of a contract in the ‘Contract Outstanding Amount Details’ screen. To invoke this screen, type ‘**CSOSAMT**’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

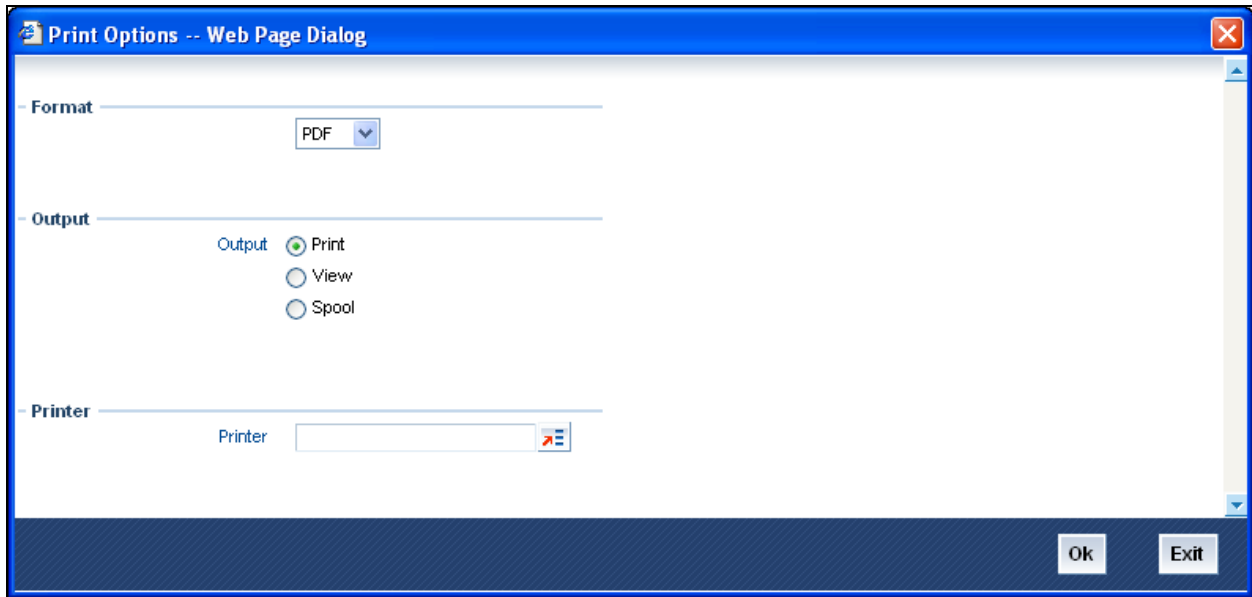


In this screen, you can query based on any combination of the following fields:

- Module
- Contract Reference
- Customer
- Run Date

After specifying the parameters for the query, click 'Search'. The system displays all the records matching the parameters specified.

Click 'Report' button to view the 'Print Options' screen. In this screen, you can specify the print format, output and the printer details of the report.



In this screen, you can specify the following details:

Format

Select the format that should be used for report from the adjoining drop-down list. The list displays the following values:

- HTML
- RTF
- PDF
- Excel

Output

Specify the type of output that should be used for the report. You can select one of the following options:

- Print
- View
- Spool

Printer

Specify the printer that should be used for printing. The adjoining option list displays all the printers that are maintained in the system. You can choose the appropriate one.

7. Transaction Related Maintenances

7.1 Introduction

This section explains the transaction related maintenances required when Oracle FLEXCUBE Universal Banking system is integrated with Oracle FLEXCUBE Core system.

7.2 Maintaining Transaction Codes for FC Core

You can maintain transaction mnemonic codes using 'Transaction Code Maintenance' screen. This maintenance can be used for linking a service charge applicable to the transaction or attaching an advice format to the transaction.

To invoke the screen, type 'STDFCTRC' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'FCCORE -Transaction Code Maintenance' window. It contains the following fields and controls:

- Save:** Transaction Code * (text), Transaction Literal (text), Dr/Cr (radio buttons: None, Credit, Debit).
- Transaction Description *:** Transaction Description * (text), Reversal Flag (checkbox).
- Advice Format Code:** Advice Format Code (text).
- Transaction Type:** Transaction Type (text).
- Base Transaction Code:** Base Transaction Code (text), Base Description (text), Dormat Account Post (checkbox).
- Validate Cheque Status:** Validate Cheque Status (dropdown), Advice generation Flag (checkbox), Reimburse (checkbox), Suppress SMS/E-mail (checkbox).
- Type of Arrear *:** Type of Arrear * (dropdown).
- Service Charge Code:** Service Charge Code (text), SC Code Description (text), Spend Class (text).
- Internal Transaction Attributes:** Transaction Category (dropdown), Transaction Mode (dropdown), Channel (dropdown), Module (dropdown).
- Bottom Panel:** Maker, Checker, Mod No, Date Time, Record Status, Authorization Status, and a Cancel button.

Specify the following details:

Transaction Code

Specify the unique code that represents the transaction. This code acts like the fast path. The fast path is a mnemonic, which allows the user to access the screens/ transactions directly, bypassing the requirement to access the same via the Oracle FLEXCUBE hierarchical menu.

Transaction Description

Specify a brief description of the transaction.

Transaction Literal

Specify a short identifier of the transaction.

A literal is like a short name for the transaction. For example, the literal that can be used for debit of service charge can be SCD. This could appear in Customer Statement.

Dr/Cr

Select one of the following options:

- None - for Inquiry type transactions
- Debit - for transactions which cause a debit to account
- Credit - for transactions which cause a credit to account

Advice Format Code

Specify the advice code format. This field is currently not used for any processing.

Transaction Type

Specify the transaction code type. You can select one of the following options:

- 1 - General Debit
- 2 - Debit Interest
- 3 - Service Charge
- 4 - Tax Deduction
- 11 - General Credit

Base Transaction Code

Specify the base transaction code for a particular mnemonic. You can select an appropriate code from the option list.

The current transaction code will then behave similar to the base transaction code during batch transactions.

Base Description

The system displays the description of the base transaction code that you selected.

Dormant Account Post

Check this box to enable posting to dormant account.

Advice Generation Flag

Check this box to enable advice generation.

Validate Cheque Status

Select the appropriate option for check status validation.

Reimburse

Check this box to enable reimbursement.

Suppress SMS/E-Mail

Check this box to suppress SMS and email alerts.

Type of Arrear

Select the type of arrear from the drop down list.

Service Charge Code

Select the appropriate service charge code from the option list.

Service Charge Description

The system displays the description of the service charge.

Spend Class

Select the appropriate spend class from the option list.

Internal Transaction Attributes**Transaction Category**

Select the transaction category from the drop-down list. The options are as follows:

- Customer
- Internal
- System

Transaction Mode

Select the transaction mode from the drop-down list. The options are as follows:

- Cash
- Clearing
- Inquiry
- Maintenance
- Transfer

Channel

Select the channel through which the transaction will take place from the drop-down list.

The options are as follows:

- Internet
- ATM
- Teller
- Batch
- POS
- TBS

Module

Select the module in which the transaction will be included from the drop-down list.

The options are as follows:

- CASA
- Customer
- GL
- Inventory
- Loans
- Clearing
- Deposits
- Branch
- APS

Once you have captured the details, save the maintenance.

7.3 Maintaining Transaction Rate Cross References

You can arrive at the default exchange rates to be applied when posting transactions using transaction rate cross references maintenance. This default is arrived at by using the base exchange rate with respect to the local currency and applying the suitable spreads.

The default exchange rates are derived as follows:

Nature of Transaction	Default Exchange Rate Formula
Buy Foreign Currency	BR + A
Sell Foreign Currency	BR - A
Buy Local Currency	BR + B
Sell Local Currency	BR - B

In the above table,

- BR – Base Rate
- A – Spread to use to compute LCY equivalent
- B - Spread to use to compute target currency equivalent

To invoke the screen, type 'STDTRRAT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details.

Transaction Mnemonic

Specify the transaction mnemonic. You can select the appropriate transaction mnemonic from the option list.

The conversion rates will be defined for the selected transaction mnemonic.

Transaction Type Literal

Select the transaction type literal from the drop-down list. This is the mode in which the transaction will be carried out.

The options are as follows:

- Cash– if this option is selected, transaction will be carried out through the exchange of cash.
- Cheque - if this option is selected, transaction will be carried out via cheque.
- Transfer - if this option is selected, transaction will be carried out by account to account transfer.

Base Rate to Use

Select the base rate that will be applicable for the transaction from the drop-down list. The options are as follows:

- Book Rate
- Central Bank Rate
- Mid Rate
- Special Rate 1
- Special Rate 2

Spread to use Compute LCY Equivalent

Select the spread to be used to calculate the local currency equivalent from the drop-down list.

The options are as follows:

- Buy Spread
- Sell Spread
- No Spread

Spread to use Compute Target CCY Equivalent

Select the spread to be used to calculate the target currency equivalent from the drop-down list.

The options are as follows:

- Buy Spread
- Sell Spread
- No Spread

Once you have captured the details, save the maintenance.


8. Currency Maintenance

8.1 Introduction

In the 'Currency Definition' screen, you define the attributes of the currencies in which your bank can deal. For each currency, you can define attributes like, the SWIFT code for the currency, the country to which the currency belongs, the interest method, the spot days, the settlement days, etc.

Currencies can be maintained only at the Head Office. The list of currencies will be made available to all the branches of your bank.

Invoke this screen by typing 'CYDCDEFN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

 If Oracle FLEXCUBE Universal Banking is integrated with Oracle FLEXCUBE Core system, the currencies maintained here will be available in Oracle FLEXCUBE Core system.

8.2 Maintaining Currency Details

Currency Code

Currencies are identified in Oracle FLEXCUBE by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.

Currency Name

You can enter the detailed name of the currency in not more than thirty-five alphanumeric characters.

Currency Type

As per your bank's requirement you can choose to classify currencies into different currency types. The bank can use its own discretion to decide the basis of classifying currencies into different currency types. A currency type can consist of a maximum of three characters.

Depending on the customer account mask maintained, the value in the currency type field would be used during the generation of customer account numbers through the Customer Accounts Maintenance screen.

If you have decided to include currency type as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the currency of the account number being generated. In the option-list provided for currency, the currency code is displayed along with the associated currency type say, USD – 1, GBP – 2 etc. When the account number gets populated, it is the currency type that forms a part of the customer account number.

ISO Numeric Currency Code

Specify the currency code specified by the International Standardization Organization.

Country

After you have identified the currency, you should indicate the country to which the currency belongs. You can select a country code from the option list available.

Decimals

You can indicate the number of decimal units up to which the currency can be denominated. The number of decimals allowed for any amount in the currency can be:

- 0 - Currency with no decimals
- 2 - Currency with two decimals
- 3 - Currency with three decimals

Interest Method

You can indicate the interest rate to be used for transactions that involve this currency. The interest options available are:

- Actual/Actual
- 30(US)/360
- Actual/360
- 30(Euro)/365
- 30(US)/365
- Actual/365
- 30(Euro)/Actual
- 30(US)/Actual
- Actual/Actual

Select the interest method that should be used by default whenever the currency is used in transactions. While processing a transaction that involves this currency, the interest method defined for the currency is defaulted. You have the option to change it for a specific transaction.

However, if you do not specify an interest method for a transaction, the method defined for the currency will be used (For details refer to Annexure on Page 140).

Spot Days

The number of spot working days applicable for the currency is specified here. Payment advices for FX and MM contracts will be generated on a date, which is calculated as the number of spot working days before the Maturity Date of the contract.

Example

The tenor of an MM contract is as follows:

Value Date - 01/01/99

Maturity Date - 31/01/99

Contract Currency - USD

Contract Amount - 5000

For USD, the number of Spot Days is specified as: **Spot Days** - 3

For this contract, the payment advices will be sent on 28/01/96.

Foreign Exchange Netting Days

Oracle FLEXCUBE provides a facility wherein all transactions relating to a customer, meant to be settled on a particular day and are made before a specific cut off day are collated, netted and a single payment message is sent instead of individual messages for each payment. This cut off day can be parameterized and is called 'Netting Days'. The number of FX netting days applicable for the specified currency is maintained here.



The system will validate that the FX Netting days are lesser than or equal to the spot days.

Settlement Days

In this screen, you can specify the 'Settlement Days' for a currency. Settlement messages for the components of a contract (in the LC, BC, LD, MM, FX, and FT modules) will be generated according to the settlement days specified for the currency of the settlement account. The following example illustrates this.

Example

When maintaining the details of USD in the Currency screen, you specify the 'Settlement Days' as '2'. This implies that two working days prior to the settlement of a component through a USD account, a settlement message will be automatically generated if specified (when you run the Settlement Messages function at the end of day).

The settlement details of a contract are as follows:

Settlement Date: 06 May 1999

Settlement Account Currency: USD

Component: Principal

Settlement Message: **Yes**

Component Currency: GBP

When you generate the Settlement Messages function, at the end of day, on 04 May 1999, a settlement message for the Principal component of the contract will be generated.

You can run Settlement Messages function as part of EOD operations from the Application Browser to automatically generate settlement messages for contracts marked out for automatic liquidation.

The settlement day specification for a currency will determine the contracts that are picked up for settlement message generation.

Cut-off Time

The Currency Cut-off time refers to the time by which all transactions involving a currency should be generated. For a currency, you can indicate the cut-off hour and minute. This time should be expressed in the local time of the bank.

The maintenance of a cut-off time for a currency has particular reference to outgoing funds transfers involving it.



Holidays are handled based on the currency holiday preferences specified for your bank.

Cut-off days

You can also specify the cut-off days and time for payment transactions involving the currency.

Example

The value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2001. The number of cut-off days specified for the currency is 2. This means that the payment must be received on or before 1st June 2001. If the payment is received on 1st June, it must be received before the cut-off time specified for USD.

If the USD cut-off time is 1200 hrs, then, if the payment is received on 1st June 2001, it must be received before 1200 hrs.

The cut-off time (in hours and minutes) that you maintain to be applicable for payment transactions involving a currency are applicable to the head office branch of your bank.

If the branches are in time zones other than the head office branch time zone, you must maintain the offset time applicable for each branch, in the Branch Parameters screen.



Even when cut-off days and cut-off time for a currency have both been specified, the cut-off checks are performed for a funds transfer transaction only if specified as applicable for the product involved in the transaction.

Position or Position Equivalent GL for a currency

If you have opted for position accounting in your bank, you should indicate the Position GL and the Position Equivalent GL, when maintaining a foreign currency, in the currency screen (the Currency Definition screen).

When maintaining the GLs in your bank, you can opt to link the different foreign currencies, associated with the GL to either of the following:

- The Position GLs that you specify here (for the corresponding currency)
- Position GLs of your choice

Tolerance Limit

When you are maintaining an 'In' Currency, or the Euro, in the Currency Definition screen, you can define a 'Tolerance Limit' for it. The limit is expressed as a percentage.

➤ *The implication:*

During the transition period, settlement of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related

Information (ERI) currency. You have to manually specify the settlement amount value, in the ERI currency, in the Settlement Message Details screen.

When generating the message towards settlement (MT100, MT202), the system ensures that the value you specify as the ERI Amount conforms to the Tolerance Limit defined for the ERI Currency (in the Currency Definition screen). That is, the system computes the ERI equivalent of the settling amount using the pegged rates, and compares the same against the ERI amount input by the user. If the difference is within the tolerance limits defined for the ERI currency, the user specified amount is used.

If the user specified ERI amount breaches the Tolerance Limit defined for the ERI currency, the system calculates and reports the ERI Amount on the basis of the exchange rate defined for the settlement currency vis-à-vis the ERI currency.

Example

In the SWIFT messages (MT 100 and MT 202) that are generated towards settlement, the value of the component can be reported both in Nostro account currency (in Field 32A) and in an ERI currency that you specify (in Field 72). In Oracle FLEXCUBE, this information is captured in the European Related Information (ERI) fields in the Settlement Message Details screen.

Assume the following scenario:

- The settlement account is an EUR account
- You have to settle an amount of DEM 10000
- You have defined the ERI currency for DEM as DEM
- The Tolerance Limit for DEM as 0.05%
- The exchange rate: 1 Euro = 1.30 DEM

The settlement amount in Euro would therefore be 7692.36 (rounded to nearest higher cent). This amount will be reported in Field 32A of the settlement messages. Now, if you want to furnish the settlement amount in the ERI currency (in this case, DEM) you have to manually enter the DEM value in the ERI Amount field. You may enter DEM 10000. (EUR 7692.36 actually converts into DEM 10000.068.)

The value that you have entered is well within the Tolerance Limit of 0.05% defined for DEM. Therefore, this value will be reported in Field 72 of the settlement messages.

Since the Tolerance Limit for DEM is 0.05%, you can specify an ERI Amount between DEM 9995 and DEM 10005 ($DEM\ 10000 * 0.05/100 = DEM\ 5$). If you enter an ERI value exceeding DEM 10005 or less than DEM 9950, the system recalculates the ERI Amount at the time of generating the settlement messages. The recalculation will be on the basis of the pegged rates between the Settlement Currency and the ERI currency.



The system validates the ERI amount only when generating the settlement messages. It does not validate the ERI amount at the time of input (in the Settlement Message Details screen).

Index Base Ccy

Specify the currency that should be used to handle index-based securities traded by the banks, wherein the deals are done in index currency and their settlement is done through the local currency.

Generate 103+

You can enable the MT 103 + format option only if you would like to generate outgoing MT 103 messages in the MT 103 + format.

If you are enabling this option for a specific currency, ensure to also enable this option:

- For your bank branch in the Branch Parameters Maintenance
- For the customer of the contract, in the BIC Code Maintenance

- For the product used by the contract, in the Product Preferences

Consequently, while processing transactions in the specified currency for such a customer, branch and product, for which the MT 103+ option is enabled, the system generates outgoing payment messages in the MT 103 + format.



Since the system is also capable of processing incoming MT 103 messages in the MT 103 + format. Therefore, during the upload process for your branch, the system considers an MT 103 payment message to be of MT 103+ format for those customer, currency and product combinations, for which the MT 103+ option has been enabled.

CLS currency

To allow customers of your bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, you can identify the currency to be a 'CLS Currency'. FX deals in the CLS currency only will be eligible to be routed through the CLS bank.

From the available list of CLS currencies, you can further maintain a list of 'allowed' or 'disallowed' currencies for a specific customer. Every customer who is a 'CLS Participant' will be allowed to trade in all the available CLS currencies unless specifically mentioned.

- *Refer the 'Continuous Linked Settlements' chapter of the Foreign Exchange User Manual for details on maintaining currency restrictions and other maintenances required for processing CLS deals in Oracle FLEXCUBE.*

New COV Format Required

Check this box to indicate that cover message needs to be sent in the new format, for transactions involving the currency specified here.

- *For more details on new cover message formats, refer settlements user manual.*

Validate Tag 50F

Check this box to indicate that validations need to be performed for the 50F details captured for the ordering customer during contract input.

- *For more details on 50F validations, refer the chapter titled 'Maintaining Addresses for a Customer' in Messaging System user manual.*

8.2.1.1 Indicating Rounding Preferences

Rule

This refers to the method to be followed for rounding off fractional units of a currency. The rounding preferences available are:

- Truncate — The amount is truncated to the number of decimals specified for the currency
- Round Up — The amount is rounded up based on the number of decimals and the nearest rounding unit
- Round Down — The amount is rounded down based on the number of decimals and the nearest rounding unit

Example

Amount before Rounding	Rounding Method	No. of Decimals	Rounding Unit	Amount after Rounding
1234.678	Truncate	2	-	1234.67
1234.678	Round up to the nearest rounding unit	2	.01	1234.68
1234.678	Round down to the nearest rounding unit	2	.01	1234.67

Unit

If you have selected Round Up or Round Down in the Rule field, you need to indicate the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency.

Example

The decimal points specified for currency 'A' is 2. Rounding unit is .05

Amount for transaction is USD 100.326, which will be rounded off depending upon the decimals specified and the rounding rule and rounding unit.

For Rounding Rule 'Up', the amount available for transaction would be USD 100.35. For rounding rule 'Down', the transaction amount would have been rounded down to 100.30

If the rounding rule was specified as 'truncate' then, the amount would have rounded off to 100.32 (simply, knock off all decimal points beyond the stated decimals places to be rounded off). Thus whenever you specify a 'truncate' option you need not state the 'Rounding unit'.

8.2.1.2 Specifying Amount Format Mask

Specify the format in which amounts in this currency are to be displayed for contracts in this currency. Two options are available:

999,999,999

9,999, 999, 99

The system defaults to the 999,999,999 format.

Euro Type

When maintaining a currency in the Currency Definition screen, you have to specify the 'type' of the currency with relation to transition phase of the European Economic and Monetary Union (EMU). You can do this in the 'Euro Type' field.

Your specifications in this field enable you to handle the *first phase* of the EMU, which commenced on 01 January 1999.

➤ *For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro'.*

By choosing the appropriate option, you can indicate if the currency is:

- The Euro
- An 'In' currency
- An 'Out' currency

- 'Euro Closed'

National currencies of 'In' countries are referred to as 'In' currencies. When maintaining other currencies, you have to choose the 'Out Ccy' option under Euro Type.

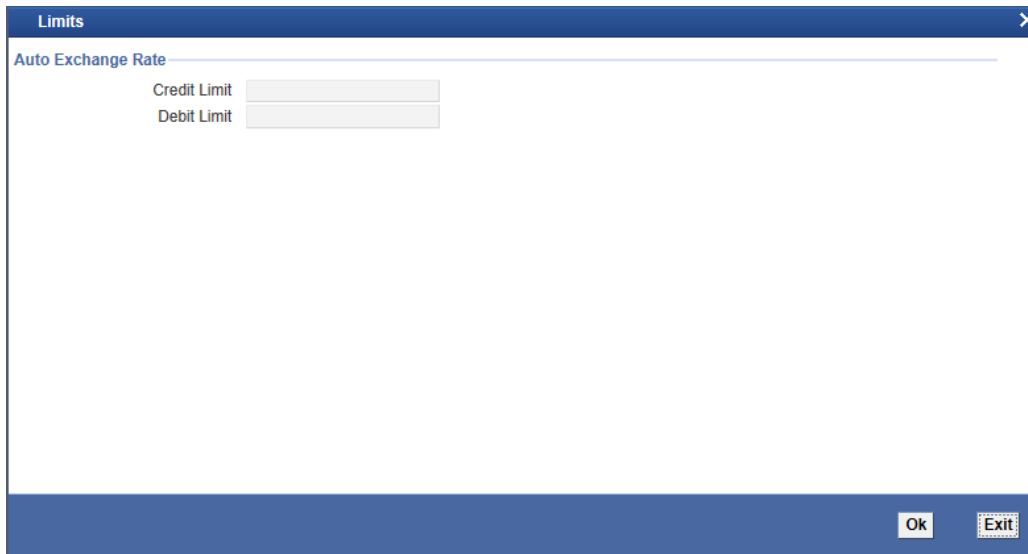
When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE will no longer be required.

You can turn off the changes at the end of the transition period by:

4. Closing all 'In' currencies, and
5. Choosing the 'Euro Closed' option (for the Euro)

8.2.2 Specifying Exchange Rate Limits

Click 'PC' button in the Currency Definition screen to invoke 'Limits' screen.



The screenshot shows a dialog box titled "Limits" with a close button (X) in the top right corner. Below the title bar, there is a section labeled "Auto Exchange Rate". Under this section, there are two input fields: "Credit Limit" and "Debit Limit". At the bottom right of the dialog, there are two buttons: "Ok" and "Exit".

You can specify the credit limit and the debit limit for the exchange rate in this screen.

8.2.3 Mapping Currency to Country

Click 'Currency Country Mapping' button in the Currency Definition screen to invoke 'Clearing Zones Country Codes for Currency' screen.

The screen appears as shown below:

The screenshot shows a dialog box titled "Clearing Zone Country Codes for the currency". At the top, there is a "Currency Code" label followed by two empty input fields. Below this is a section labeled "Country Code and Description" which contains a table with two columns: "Country Code*" and "Country Description". The table is currently empty. To the right of the table header are three small icons: a plus sign, a minus sign, and a list icon. At the bottom right of the dialog box are "Ok" and "Exit" buttons.

You can map a currency code to a country in this screen.

8.2.4 Specifying User Defined Fields

You can associate values to all the User Defined fields created and attached to the Currency Definition Screen. You can view the list of User Defined fields associated by clicking the 'Fields' button.

The screen appears as shown below:



You can enter the value for the UDFs listed here in the 'Value' column.

- For more details on how to create user Defined fields, refer chapter 'Creating custom fields in Oracle FLEXCUBE' in the User Defined Fields User Manual under Modularity.

8.2.5 Annexure

The treatment for interest calculation varies with each of the interest calculation methods. Each method is dealt with individually below:

Actual/Actual Method

$$10,000 \times 10 / 100 \times (31/365 + 84/366)$$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

$$\text{Total} = 31 + (31+29+24=84) = 115$$



When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

Therefore, the denominator for the 31 days in December is 365 as it is a non-leap year and the denominator for the 84 days in 2000 is 366 as it is a leap year.

Actual /365 Method

$$10,000 \times 10 / 100 \times 115 / 365$$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

Actual/360 Method

$10,000 \times 10 / 100 \times 115 / 360$

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

30 Euro/Actual Method

$10,000 \times 10 / 100 \times (30 / 365 + 84 / 366)$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 114 days



When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

30 Euro/365 Method

$10,000 \times 10 / 100 \times 114 / 365$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 114 days

30 Euro/360 Method

$10,000 \times 10 / 100 \times 114 / 360$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 114 days

30 US/Actual Method

$10,000 \times 10 / 100 \times (30 / 365 + 84 / 366)$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 114 days



When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

30US/365 Method

$10,000 \times 10 / 100 \times 114 / 365$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 114 days

30US/360 Method

$10,000 \times 10 / 100 \times 114 / 360$

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 114 days

8.2.6 Specifying Currency Cut-Off Parameters

You can choose to restrict the time within which (or before which) funds transfer transactions involving a specific customer, product, and a currency, must be received for processing. For a specific customer, product, and a currency, you can specify a certain number of days before which a transaction involving the combination must be received, as well as a cut-off time before which transactions must be received. These parameters are known as currency cut-off parameters, and you maintain these parameters in the 'Value Dated Spread' maintenance screen.

Invoke this screen by typing 'FTDVDSPPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Value Date Spread Maintenance' application window. The window title is 'Value Date Spread Maintenance'. It contains several input fields for 'Value Date Spread' (Customer Identification, Customer Name, Product Code, Description, Currency Code, Description) and 'Spread Details' (Debit Value Date Spread, Credit Value Date Spread). There are also 'Cutoff Details' fields for Days, Hours, and Minutes. At the bottom, there is a 'Fields' section with 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' with checkboxes for 'Authorized' and 'Open'. An 'Exit' button is also present.

In this screen, you can maintain the cut-off time, cut-off days and the value spreads to be applicable for:

- Each customer, for a product and currency combination
- All customers, for each product and currency combination

These currency cut-off parameters are validated in respect of a funds transfer transaction only if currency cut-off checks are specified as applicable in the product preferences, for the product involving the transaction.

- *For details about how the currency cut-off checks are applied on a funds transfer transaction, refer the chapter 'Processing a Funds Transfer Contract' in the Funds Transfer User Manual.*

8.3 Handling Euro

On 1 January 1999, eleven countries that are part of the European Union embarked on the first phase of economic integration, called the 'Economic and Monetary Union' (EMU). In Oracle FLEXCUBE, the eleven countries participating in the first phase of the EMU are referred to as 'In' countries and the respective national currencies as 'In' currencies. All other countries are referred to as 'Out' countries.

The first phase of the EMU, referred to as the 'transition period', ushered in a new, single European currency: the **Euro (EUR)**. During this phase, the National Currency Denominations of 'In' countries would co-exist with the Euro. That is, transactions involving an 'In' currency would, typically, be routed through the Euro during this phase. At the end of the transition period, in mid 2002, however, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in 'In' countries.

In Oracle FLEXCUBE, you can handle the Euro and the attendant implications for your bank, by capturing additional currency and settlements related information. This chapter details how this information is to be captured, and its implications.

8.4 Maintaining Euro Related Information

In Oracle FLEXCUBE, the details that you need to maintain in order to handle the EMU include:

- Maintaining Euro as a valid currency
- Indicating if a currency is 'In', 'Out', 'Euro', or 'Euro Closed'
- Maintaining Currency Redenomination details
- A common conversion GL and a transaction code to identify the redenomination entry
- Maintaining a 'Tolerance Limit' for a currency (to check against ERI information)
- Capturing additional settlement details (Euro related information for the MT 100 and MT 202 SWIFT messages)

You can maintain currency related information in the Currency and the Currency Pair Definition screens. 'Settlement' details can be captured in the Settlement Instruction Details screen.

8.4.1 Maintaining Currency Details

Your specifications for a currency in the Currency Definition screen determine the manner in which transactions in the currency are handled in Oracle FLEXCUBE.

Currency Type

When maintaining a currency in the Currency Definition screen, you have to specify the 'type' of the currency. You can do this in the 'Euro Type' field. Choose the appropriate option from the following:

- The Euro itself
- An 'In' currency
- An 'Out' currency
- 'Euro Closed'

National currencies of 'In' countries are referred to as 'In' currencies. When maintaining other currencies, you have to choose the 'Out Ccy' option under Euro Type.

When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE will no longer be required.

You can turn off the changes at the end of the transition period by:

- Closing all 'In' currencies, and
- Choosing the 'Euro Closed' option (for the Euro)

Tolerance Limit

When you are maintaining an 'In' Currency, or the Euro, in the Currency Definition screen, you can define a 'Tolerance Limit' for it. The limit is expressed as a percentage.

➤ *The implication:*

During the transition period, settlements of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. You have to manually specify the settlement amount value, in the ERI currency, in the Settlement Message Details screen.

When generating the message towards settlement (MT100, MT202), the system ensures that the value you specify as the ERI Amount conforms to the Tolerance Limit defined for the ERI Currency (in the Currency Definition screen). That is, the system computes the ERI equivalent of the settling amount using the pegged rates, and compares the same against the ERI amount input by the user. If the difference is within the tolerance limits defined for the ERI currency, the user specified amount is used.

If the user specified ERI amount breaches the Tolerance Limit defined for the ERI currency, the system calculates and reports the ERI Amount on the basis of the exchange rate defined for the settlement currency vis-à-vis the ERI currency.

The following example illustrates the application of the Tolerance Limit.

Example

In the SWIFT messages (MT 100 and MT 202) that are generated towards settlement, the value of the component can be reported both in Nostro account currency (in Field 32A) and in an ERI currency that you specify (in Field 72). In Oracle FLEXCUBE, this information is captured in the European Related Information (ERI) fields in the Settlement Message Details screen.

Assume the following scenario:

- The settlement account is an EUR account
- You have to settle an amount of DEM 10000
- You have defined the ERI currency for DEM as DEM
- The Tolerance Limit for DEM as 0.05%
- The exchange rate: 1 Euro = 1.30 DEM

The settlement amount in Euro would therefore be 7692.36 (rounded to nearest higher cent). This amount will be reported in Field 32A of the settlement messages.

Now, if you want to furnish the settlement amount in the ERI currency (in this case, DEM) you have to manually enter the DEM value in the ERI Amount field. You may enter DEM 10000. (EUR 7692.36 actually converts into DEM 10000.068.) The value that you have entered is well within the Tolerance Limit of 0.05% defined for DEM. Therefore, this value will be reported in Field 72 of the settlement messages. Since the Tolerance Limit for DEM is 0.05%, you can specify an ERI Amount between DEM 9995 and DEM 10005 (DEM 10000 * 0.05/100 = DEM 5). If you enter an ERI value exceeding DEM 10005 or less than DEM 9950, the system recalculates the ERI Amount at the time of generating the settlement messages. The recalculation will be on the basis of the pegged rates between the Settlement Currency and the ERI currency.



The system validates the ERI amount only when generating the settlement messages. It does not validate the ERI amount at the time of input (in the Settlement Message Details screen).

Currency pairs

In the Currency Pair Definition screen, you can specify a 'Through Currency'. When maintaining a pair involving an 'In' currency ('In' – 'Out' and 'In' – 'In'), you can only specify the Euro as the 'Through Currency'.



You cannot maintain a 'Through Currency' for a pair constituted by an 'In' currency and the Euro.

8.4.2 Maintaining Conversion GLs

To facilitate the currency conversion process, two additional parameters need to be maintained in the 'Branch Parameters' screen. You have to maintain a common Conversion GL and a Transaction Code that identifies redenomination entries.

Branch Parameters Maintenance -- Web Page Dialog

Branch Code * 006 Branch Name * American Bank, Chicago Branch Available

General Details Financial Details

Suspense General Ledger

Real Local Currency * AS9501104 SUSPENSE ACCOUNT
 Cont Local Currency * CA9501102 SUSPENSE ACCOUNT - BR 006
 Real Foreign Currency AS9501104 SUSPENSE ACCOUNT
 Cont Foreign Currency CA9501102 SUSPENSE ACCOUNT - BR 006
 ATM _____

Financial Cycle

Current Cycle FY2000
 Current Period QT3

Referral Cut Off Time

Hours 4
 Minutes 30

Euro Redenomination General Ledger

Conversion General _____
 Ledger _____
 Conversion Transaction Code _____

Job Status
 Auto Authorisation

Payment Messages Floating Rate

Generate 103 Proceed without maintaining float rate
 Generate 103+ Deferred Statement Status Y
 Default Bank Operation Code CRED Install Installation Completed

Branch Code for Clearing _____ Sector Code _____
 Clearing Through Branch _____ Routing No AMB
 Loan Direct Debit Generation Days _____

Preferences SWIFT Address Account Mask CIF Range GI Functions Tax Branch Currency UDF

Input By ARLN Date Time 7/3/2000 11:43:59 Modification Number 3 Open
 Authorized By ANAND Date Time 7/3/2000 11:44:43 Authorized

Exit

8.4.2.1 Indicating Euro Redenomination General Ledger

Conversion GL

The conversion GL that you specify will be identified as the common Suspense GL for all balance conversions while re-denominating the currency of an account either for specific customers or for generic conversions.

Transaction Code

In addition to the conversion GL, you have to indicate a Transaction Code, which identifies conversion related entries.

8.4.3 Implications of Currency Redenomination

In the IC Product Accounting Role Definition screen

For the purpose of currency conversion, an accounting role called 'Acquired' is available.

End of day processes

Maintaining a Conversion GL and Transaction Code simplifies the End of day process. Basically two important things happen when the End of day processes are run. Firstly interest is liquidated to the Acquired Interest GL and secondly all balances will be reduced to zero.

When you run the Beginning of day processes the next day the change in the currency conversion will be in place. In addition balances will get restored.

Example

You decide to re-denominate the account 'BOAB001BNKCUFINRA2' of Customer Number 'SP1000' from Deutsche Mark (DEM) to EURO.

You have specified that the liquidation cycle is to be monthly. The currency conversion is carried out on the 17th of the month.

The interest liquidated from the 1st to the 17th will be put in the Acquired Interest GL. On the next liquidation date (i.e. the 30th of the month) the interest liquidated from the 1st to the 17th is converted to Euro and transferred from the Acquired Interest GL to account 'BOAB001BNKCUFINRA2'.

Additionally the interest calculated from the 17th to the 30th is also credited or debited to the account depending upon the type of account.

An example of the EOD/BOD processes

The following example illustrates the accounting entries passed when currency conversion is made.

Account Name BOAB001BNKCUFINRA2

Account Currency Deutsche make (DEM)

The Bank's LCY	USD
The Standard Exchange Rate between DEM and EURO	2.5

Requirement:

The account currency has to be converted from DEM to EURO.

The Value Dated balances as of the 17th of the month are as follows:

17 th Jan 99	18 th Jan 99	19 th Jan 99
100,000 Cr.	120,000 Cr.	80,000 Cr.

The following are the accounting entries passed as of the 17th for the Account BOAB001BNKCUFINRA2.

Account	CCY	Dr./Cr.	FCY	LCY	Txn Code	Val. Date
BOAB001BNKCUFINRA2	DEM	Dr.	100,000	33333.33	ECV	17 th
BOAB001BNKCUFINRA2	DEM	Dr.	20,000	6666.67	ECV	18 th
BOAB001BNKCUFINRA2	DEM	Dr.	40,000	13333.33	ECV	19 th
CNV GL	DEM	Cr.	80,000	26666.67	ECV	17 th

The following are the entries passed on the 18th of the month:

Account	CCY	Dr./Cr.	FCY	LCY	Txn Code	Val. Date
BOAB001BNKCUFINRA2	EURO	Cr.	48000	40000	ECV	18 th
BOAB001BNKCUFINRA2	EURO	Dr.	16000	13333.33	ECV	19 th
CNV GL	EURO	Dr.	32000	26666.67	ECV	18 th

Change in field values due to conversion

The change in currency re-denomination impacts amount based fields pertaining to Accounts, Collaterals, Credit Lines and Customer Limits. The change in the value of these fields is reflected when you run the beginning of day processes.

The amount-based fields, which are affected by the change in currency denomination, will be updated with the equivalent value in the new currency

➤ *Accounts*

The following fields will reflect the new values:

- Temporary Over Draft limit
- Sub-limit
- Uncollected Funds limit
- Offline limit
- Account Currency

These fields can be found in the Customer Accounts Maintenance screen.

➤ *Collateral*

In the Limits Maintenance Collaterals screen the following fields will be updated:

- Collateral Currency
- Collateral Value
- Limit Contribution

- Issuer Exposure Amount

➤ *Credit Lines*

In the Limits screen of the Limits Maintenance module the following fields will reflect the new values:

- Credit Line Currency
- Tenor limits
- Tenor utilization
- All Related Amounts

➤ *Customer Limits*

In the Customer Maintenance screen of the Core Services module the following fields will be updated at BOD.

- Limit Currency
- Liability Risk Limit
- Customer Risk Limit



Note the following:

- Once the conversion process is complete the advices generated for your customer will carry the following information:
 - The Old Value
 - The New Value
 - And the Exchange Rate used for the conversion
- As a consequence of currency re-denomination you will not be able to pass entries where the value date falls before the currency conversion date.

8.4.4 Specifying Preferred ERI Currency for Counterparty

For a counterparty and currency (combination), you can maintain a preferred ERI currency. You can state this preference in the 'Settlement Instructions' screen.

➤ The implication

During the transition period, settlements of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. You can maintain this ERI currency (for a counterparty and currency combination) in the 'Settlement Instructions Maintenance' screen.

In the SWIFT messages that are generated towards settlement of a component (involving the counterparty and the currency), the component value will be expressed in this (ERI) currency, by default. Invoke this screen by typing 'ISDINSTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Settlement Instructions Maintenance

New Enter Query

Counterparty * Module *
Counterparty Type CIF Product Code *
Currency * Sequence Number *
Branch * Relations

Pay Receive

Branch Branch
Currency Currency
Account Account
Payment By Message Payment By Message

Cover Required
Cover By
Charges Details Ourselves
 Beneficiary
 Shared

Pay Parties Receiver Parties Cover Parties Clear Details Cover Details Other Details

Intermediary Reimbursement Institution Intermediary

Country
RTGS Payment
RTGS Network

Country

Fields

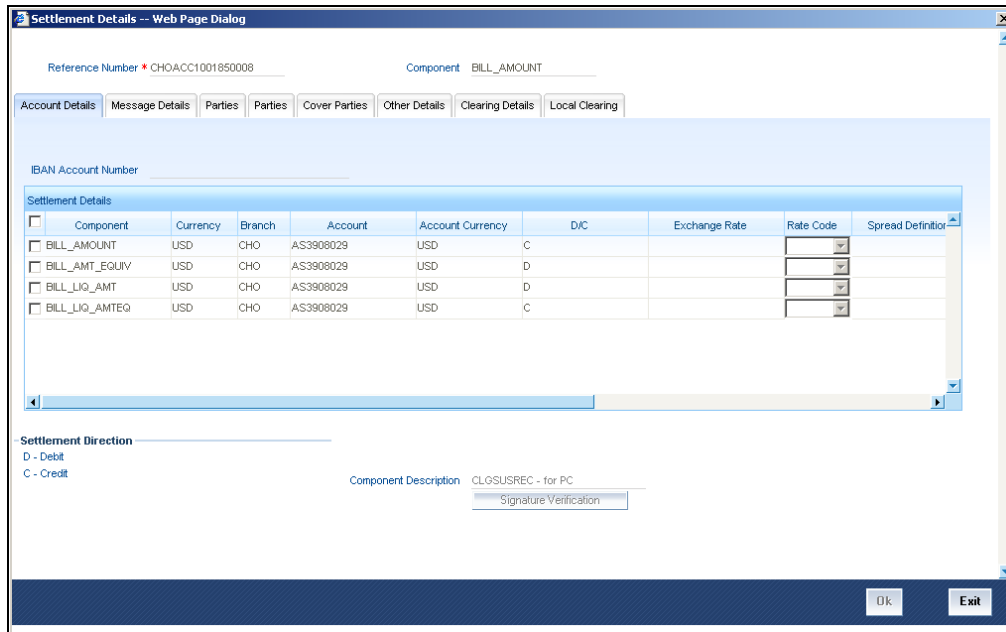
Input By	Authorized By	Modification	Authorized	Exit
Date Time	Date Time	Number	Open	

8.4.5 Specifying Settlement Message Details

SWIFT messages (MT 100/MT202) generated towards settlement can furnish the value of the settlement amount in both the settlement account currency, and an 'ERI' currency. If you opt to furnish the ERI value of the amount, you have to enter the following in the 'Settlement Details' screen:

- The ERI currency
- The ERI Amount

The screen appears as shown below:



The system defaults to the ERI currency specified for the customer and currency combination. You can change the default ERI currency. The ERI amount that you specify will be validated against the Tolerance Limit specified for the ERI currency.

8.4.6 Settlements of Foreign Exchange Deals

Oracle FLEXCUBE allows cross currency settlements of foreign exchange deals that involve an 'In' currency. You can settle the 'In' currency leg in another 'In' currency or in 'Euro'.

Example

Assume you enter into the following Foreign Exchange deal. You sell 1,00, 000 FRF against USD.

The scenario:

You specify the exchange rate: 1 USD = 5.2 FRF

The bought amount is therefore: 19230.769 USD

The settlement account is in EUR

The exchange rate between EUR/FRF: 1 EUR = 6.475 FRF

Since FRF is an 'In' currency, you can settle the *sell* leg of the deal through EUR (in this example). The settlement amount would be EUR 15444.015.

8.4.7 Reports and Advices

The following reports furnish the equivalent Euro values of amounts in an 'In' currency. The 'locked in' exchange rates defined for the Euro against the 'In' currency will be used for currency conversions.

The reports with this feature are the:

- Currency Position report
- Cash Flow report
- FX Maturity report



These reports will not furnish the 'In' currency and equivalent Euro values when you close the 'In' currencies, and choose the 'Euro Closed' option (for the Euro) in the Currency Definition screen.

All advices that provide 'In' currency details will also provide the equivalent Euro values

Account Statements

Statements provided for accounts in an 'In' currency provide the Euro equivalent values of the following:

- The opening balance
- The closing balance
- Every transaction

8.4.8 Maintaining Transaction Limits

This paragraph explains in detail about Maintaining Transaction Limits for Module, Product and Currency combination

Oracle FLEXCUBE offers you a facility, whereby, each time a particular transaction processed in the system exceeds a certain limit; an override will be generated by the system.

You can maintain transactional limits for a Module, Product and Currency combination through the 'Product Transactional Limits Maintenance' screen. Invoke this screen by typing 'CSDPLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a software window titled "Product Transaction Limits Maintenance". At the top left, there are buttons for "New" and "Enter Query". The main area contains several input fields: "Module Code *" with a dropdown arrow, "Description", "Product Code *" with a dropdown arrow, "Description", "Transaction Limit Currency *" with a dropdown arrow, and "Transaction Amount Limit". At the bottom, there is a "Fields" section with "Input By Date Time", "Authorized By Date Time", and "Modification Number" (with "Authorized" and "Open" checkboxes). An "Exit" button is located in the bottom right corner.

Module Code

Each module in Oracle FLEXCUBE is identified by a code. First, you have to identify the module for which the currency-wise transactional limit is to be maintained. A list of all the modules operational at your bank will be displayed in the option list. You can choose the appropriate module code. The description associated with the module will be defaulted in the adjacent field.

Product Code

Each module contains a number of products within it. After you identify the module, indicate the product within the module for which you would like to maintain a currency-wise transactional limit. You can select the appropriate product code from the option list.

In the Product Transactional Limits screen, you can maintain the limits for:

- A specific module and a specific product
- A specific module and all products (select 'ZALL' as the Product Code)
- All modules (Select 'AL' as the Module Code) and all products

Limit Currency

The transaction limit currency is the currency in which you would like to maintain the amount limit.

Transaction Amount Limit

Each time you process a transaction, the system will check the transaction amount against the limit maintained for the module, product and currency combination, involved in the contract.

8.4.8.1 Validating Transaction Amount during Contract Processing

While saving a contract, the system will check the transaction amount against the cut-off amount maintained for the module, product and the currency involved in the transaction. If both the transaction currency and the limits currency are same, the comparison will be done directly. If different currencies

are involved, the system will first convert the transaction amount into the cutoff amount currency using the STANDARD mid rate and then perform the validations.



To perform the check, the System will look for the limits maintained, in the following order:

6. The System looks for the limits maintained for a specific module and specific product combination
7. If the first option is not available, it checks the limits maintained for a specific module + ZALP (all products) combination
8. It checks the maintenance for AL (all modules) + ZALP (all products) combination

If the third option is also not available, the system displays an error message

When a transaction exceeds the amount limit, the system displays an override message while saving the transaction

8.5 Maintaining Sequence Generation Format

Every contract in Oracle FLEXCUBE is identified by a unique Contract Reference Number that is generated internally by the system. You are not allowed to modify this number. In addition, a contract is also identified by a unique User Reference Number. By default, the Contract Reference Number will be taken as the User Reference Number. But you have the option to change the User Ref Number.

Oracle FLEXCUBE also provides you the facility to generate the user reference number in a specific format.

To maintain a specific format, you need to identify the various components that would be part of the user reference number including details such as the length, order, value etc. of each component.

You can maintain a unique format through the 'Sequence Generation Input' screen. You can invoke this screen by typing 'CSDSEQGN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows the 'Sequence Generation Input' application window. The form includes the following fields and controls:

- Sequence Code * (text input)
- Branch Code (text input)
- Module Code (text input)
- Reset Frequency (dropdown menu, currently set to 'Daily')
- Range (checkbox, currently unchecked)
- From (text input)
- To (text input)

The 'Sequence Detail' section is a table with the following columns:

Component Order	Component	Component Type	Use in Sequence Generation	Component Length	Component Value
-----------------	-----------	----------------	----------------------------	------------------	-----------------

The bottom section, labeled 'Fields', contains the following information:

- Input By: Date Time
- Authorized By: Date Time
- Modification Number: Authorized, Open
- Exit button

You can maintain the following details of the sequence format:

Sequence Code

Each sequence format is identified by a unique sequence code. You can devise a code comprising a maximum of 20 alphanumeric characters.

Branch Code and Module Code

You can maintain the format for a specific branch and module combination. Select the branch code and the module code from the option-list. All authorized and active records will be displayed in the list.

Alternatively, you can maintain a sequence format that will be applicable to all the branches (ALL) and all the modules (AL) available in your bank.

Reset Frequency

You need to specify the frequency at which the system will drop and recreate the sequence numbers once again. At the reset frequency that you specify, all sequence numbers of the sequence format will be dropped and recreated again during the End of Day processing.

The options available are:

- None
- Daily
- Monthly
- Yearly

For example, let us assume that the running number in the sequence format is 4 characters long (starting from 0001) and the reset frequency is Monthly. Further, let us assume that the sequence

number of the last contract processed on the last day of the month is 0199. At EOD of the last day of the month, the sequence numbers generated till date will be dropped and the system will begin regeneration starting from 0001 once again for all subsequent contracts.

Range

You can specify a range of sequential reference numbers. If you specify such a range, then no additional details need be specified. If you do not specify a range, you can specify additional details specific to each component of the sequence format.

In addition to the above details, you should also maintain details specific to each component of the sequence format. The details are as follows:

Component Order

Each component is assigned an order number based on which they would appear in the user reference number. The component order is automatically generated by the system and is non-editable.

Component

Each component in the sequence format is identified as one of the following:

- An Oracle FLEXCUBE Component – If your sequence format uses an Oracle FLEXCUBE column directly, you can specify it as an Oracle FLEXCUBE Component. For instance, you may want to include the product group associated with the product code involved in a contract, as a component in sequence number generation. To achieve this, you will use the Oracle FLEXCUBE column PRODUCT_GROUP (available in the table CSTM_PRODUCT) as an Oracle FLEXCUBE Component.
- A User Component – You may want the first two characters of your bank's name to be part of all the user reference numbers generated at your bank. You can define it as a user component. In addition, if you want to use the manipulated value of an Oracle FLEXCUBE Column in the sequence format, you can specify it as a User Component. For eg, you may want to include ONLY the first four characters of the product group in the sequence number. In this case, the component would be defined as a User Component.
- A Separator – To separate the various components from one another, you can use the component known as the separator. Eg: a back slash, a hyphen etc.
- A Running Number – Each contract is identified by a unique sequence number. It is mandatory to maintain a running number as a component in the sequence format. If not included, you will not be allowed to save the details of the format. A running number is internally generated by the system.

Component Type

You need to identify the type of each component in the sequence format. A component can be constant throughout or change for every contract processed at your bank. You can associate a component with one of the following types:

- Static – To include any hard coded component in the sequence format, you will specify the type to be static. For instance, you may want the first two characters of your bank's name to be part of all the user reference numbers generated at your bank. The component type would be static in this case.
- Dynamic – You will specify the component to be of the dynamic type if its value is picked up from the Oracle FLEXCUBE table. Eg: Product Group. A running number would always be dynamic in nature.

Use in Sequence Generation

You need to indicate whether the component being defined should be used in sequence generation or not. Specify 'YES' or 'NO' as per your choice.

You can also choose to display the reference number in the advices that are generated for a contract.

Component Length

You can also specify the length of each component in the sequence format. The component value is dependent on the component length maintained. For instance, if you specify 2 as the component length, the value should comprise of only two characters.

Component Value

As stated earlier, the component value is dependent on the component length. Based on the length, you can specify a value comprising of as many characters as specified in the Component Length field. However, this field is used only if the value of the component is required to be constant (static type) in all the user reference numbers generated at your bank. If the component value is changing constantly (Dynamic type) for every contract, the system will automatically pick up the value from the DB table based on the SQL query that you maintain for the purpose.

Component Column and Component Table

If your component is of the dynamic type, you will need to mention the name of the Oracle FLEXCUBE column from where the system will pick up the component value. Further, if you wish to include a manipulated column value in sequence generation, you will need to include 'SUBSTR' as well in the column name. For eg, to include only the first four characters of the product group associated with the product code involved in a contract, you will specify the following in the Component Column field:

```
SUBSTR (PRODUCT_GROUP, 1, 4)
```

You need to mention the table name also, if the component type is dynamic. The following table names are available in the option-list provided.

- DUAL
- STTM_BANK
- STTM_BRANCH
- CSTM_PRODUCT

For our example, the table name would be CSTM_PRODUCT.

Component Where Clause

The condition or the 'where clause' of the SQL code is specified here. In the example discussed above, the system will pick up the appropriate product group depending on the product code involved in the contract being processed. You can specify the following where clause as an extension of the SQL statement specified earlier:

```
WHERE PRODUCT_CODE = SUBSTR (P_CRN, 4, 4);
```

Click add icon to define each subsequent component in the format. Use the navigating icons to move between the various components of a sequence format.

9. Maintaining Currency Denomination

9.1 Introduction

In the Data Entry module, you can specify a break up of a transaction amount for Teller transactions by denomination. The system also maintains a break-up of the till balances by denomination.

In the 'Currency Denomination' screen, you maintain the standard currency denominations for each currency that your bank deals with. You can invoke this screen by typing 'CYDCDENO' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

<input type="checkbox"/> Denomination Code *	Description	Value	Sequence Number	Type
<input type="checkbox"/> E100	100 Euros		100	1 NOTE
<input type="checkbox"/> E50	50 Euros		50	2 NOTE
<input type="checkbox"/> E20	20Euros		20	3 NOTE
<input type="checkbox"/> E10	10 Euros		10	4 NOTE
<input type="checkbox"/> E5	5 Euros		5	5 NOTE
<input type="checkbox"/> E1	1 Euro		1	6 NOTE
<input type="checkbox"/> C50	50 cent		.5	7 COIN
<input type="checkbox"/> C10	10 cent		.1	8 COIN

Fields

Input By SCRIPT1 Date Time 12/28/1999 16:35:27 Modification Number 1 Open
Authorized By SCRIPT1 Date Time 12/28/1999 16:35:27 Authorized

9.2 Maintaining Currency Denomination Details

To maintain the denominations of a currency, you need to specify the following:

- The code of the currency for which you are defining denominations
- A unique code to identify each denomination of the currency. For example, you can assign D1, D10, D50 for USD 1, 10, 50.
- A description of the denomination unit
- The denomination type coin or note
- The value of the denomination in relation to one unit of the currency. It could be a fraction for coins

Example

For the currency USD you can maintain the denominations as follows:

CURRENCY CODE	DENM CODE	DESCRIPTION	VALUE	NOTE / COIN
USD	D100	100 dollars	100.00	NOTE
USD	D50	50 dollars	50.00	NOTE
USD	D20	20 dollars	20.00	NOTE
USD	D10	10 dollars	10.00	NOTE
USD	D5	5 dollars	5.00	NOTE
USD	D1N	1 dollar Note	1.00	NOTE
USD	D1C	1 dollar Coin	1.00	COIN
USD	C25	25 cents	0.25	COIN
USD	C10	10 cents	0.10	COIN
USD	C5	5 cents	0.05	COIN
USD	C1	1 cent	0.01	COIN

10. Expressing Amounts in Words

10.1 Introduction

You can describe the amounts printed on account statements, messages, advices, etc., in words, for the benefit of your customers. To describe 'amounts' in a specific language, you have to maintain the verbal equivalents of numerals in the language. You can maintain verbal equivalents of numerals in the 'Amount Text Maintenance' screen.

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

The screenshot shows the 'Amount Text Maintenance' application window. At the top, there is a title bar with the text 'Amount Text Maintenance' and standard window controls. Below the title bar, there is a toolbar with a 'New' icon and an 'Enter Query' button. The main area contains several input fields: 'Language *' and 'Description'. Below these, there are two main sections: 'Text' and 'Currencies'. The 'Text' section has a table with columns 'Amount *', 'Description', and 'Prefix One'. The 'Currencies' section has a table with columns 'Currency *', 'Pre Decimal', 'Post Decimal', 'Final Text', 'Text Before', and 'Fractions'. At the bottom, there is a 'Fields' section with labels for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number', along with checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

Amount translation details can be maintained as one time maintenance at the time Oracle FLEXCUBE is installed at your bank. Once maintained, the amount descriptions printed on account statements, and other messages, will be described according to your specifications in this screen.

Language

You can maintain verbal equivalents of numerals in any language that Oracle FLEXCUBE supports. This means that you can maintain the verbal equivalents of numerals in as many languages as you generate messages.

Text

You must describe the following numerals in the Description field (in the language that you specify in the Language field):

- 1, 2, 3, upto 10
- 20, 30, 40, 50, 60, 70, 80, and 90
- 100
- 1,000
- 10,000
- 100,000
- 1,000,000
- 10,000, 000, and so on

In certain languages, One thousand, One million, and so on are expressed, simply, as 'thousand', and 'million'. If you are defining verbal equivalents of amounts in such a language, do not choose the 'Prefix One' option. Statements and messages printed in such a language will describe amounts such as '1000', simply, as 'thousand'.

Choose the 'Prefix One' option, if you would like amounts such as '1000' described as 'One thousand'.

Currencies

In this screen, you can also describe the pre-decimal and the post-decimal units of a currency in different languages. Enter the verbal equivalent of the 'pre' and 'post' decimal units of a currency in the Pre-Decimal and Post-Decimal fields respectively. For example, if you would like to describe the decimal units of USD, enter:

6. The currency in the Currency field
7. The pre-decimal description as 'Dollars'
8. The post-decimal description as 'Cents'
9. Final Text to be attached to the currency.

You can opt to prefix, or suffix, an amount with its currency. If you would like the suffix an amount with its currency, do not choose the 'Text Before' option. If you would like to prefix an amount with its currency, choose the 'Text Before' option.

For example, if you would like to describe USD 1000, as Dollars One Thousand, choose the 'Text Before' option.

11. Defining Currency Pairs

11.1 Introduction

In the foreign exchange markets, the exchange rates for some currency pairs such as the USD-GBP or USD-JPY are easily obtainable, since these are frequently traded. The exchange rates of other currencies such as the ZAR-INR (South African Rand - Indian Rupee), which is not traded very often, is determined through a third currency. This third currency is usually the US dollar, since the US dollar is quoted in all trading centres.

In the Currency pair definition screen, you define the static attributes of currency pairs for which a regular market quote is readily available. For other pairs, which do not have a regular market quote, you need to specify the third currency through which the system should compute the exchange rate. This screen need not be maintained for a currency pair if the third currency is the local currency (as defined in the Bank-wide Parameters screen) because, in the exchange rate computation the default third currency is assumed to be the local currency.

The currency pair screen is maintained at the bank level by your Head Office branch using the 'Currency Pair Maintenance' screen.

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

Currency Pair Maintenance

New Enter Query

Currency Pair

Currency1 * Description
Currency2 * Description
 Through Currency

Through Currency

Code Number Of Units One
Description Hundred
 Thousand

Quotation Method Direct Spread Definition Percentage
 Indirect Points

Points Multiplier

Fields

Input By Authorized By Modification
Date Time Date Time Number
 Authorized
 Open **Exit**

11.2 System Features

From among the currencies maintained in the currency screen, the system builds all possible combinations of currencies in pairs. For example, if you have maintained the following currency codes: USD, DEM, YEN. The system will give you a choice of defining parameters for the following pairs.

- USD-DEM
- USD-YEN
- DEM-USD
- DEM-YEN
- YEN-USD
- YEN-DEM

It is however, not obligatory to define parameters for all these pairs. A currency pair needs to be maintained only if:

- You want to define a direct exchange rate for the pair: for frequently traded currencies like DEM-USD or USD-GBP or USD-JPY for which market quotes are available.
- You want to define a through currency for the pair: for those currencies which are not so well traded, market quotes may not be available. Therefore you can route the conversion rate for the pair via a 'through currency'. For example, in the case of GBP-NLG, for which a direct exchange rate may not be available, you can define a through currency say, USD. The exchange rate between GBP-USD and NLG-USD will be picked up by the system to compute the exchange rate between GBP-NLG.

In the absence of a direct exchange rate, the system will look for a through currency to compute the rate. If a 'through currency' has not been maintained then the default local currency will be picked up as the through currency to compute the rate for a currency pair.

11.3 Maintaining Parameters for Currency Pair

Currency Pair

A currency pair (specified as Currency1 and Currency2, in the Currency Pair screen) represents the two currencies for which you need to maintain exchange rates.

To specify the pair, choose from the list provided against Currency1. Select the pair for which you want to maintain parameters.

The pair should be selected according to the quotation method followed by the market, which could be direct or indirect (for details refer to the field 'quotation method'). Exchange rates can be defined for currency1 against currency2 or currency2 against currency1.

The descriptions of the respective currencies are displayed below.

Through Currency

If the exchange rate for a particular currency pair is not to be maintained, specify the 'Through Currency' via which the exchange rate between the currencies should be calculated.

To maintain a through currency for a currency pair, check against the box 'Through Currency'.

Then choose from the list codes provided against Code, Select the currency code, which you want to specify as the 'through currency'. The exchange rate for the currencies involved in the pair will be calculated using the through currency.



While maintaining a pair involving an 'In' currency ('In' – 'Out' and 'In' – 'In'), you can only specify the Euro as the 'Through Currency'. Please note that you cannot maintain a 'Through Currency' for a pair constituted by an 'In' currency and the Euro.

- *For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro' in this manual.*

Whenever, you define a through currency for a currency pair, you will not be allowed to specify the following for the pair:

- Number of units
- Spread definition

Quotation Method

This is the method to be followed for quoting the exchange rate. There are two methods direct and indirect.

In the Direct method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate - buy spread

Sell rate = mid rate + sell spread

Ccy 1 = Rate x Ccy 2

In the Indirect method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate + buy spread

Sell rate = mid rate - sell spread

Ccy 2 = Rate x Ccy 1

Example

The market follows the direct quote convention for the currency pair USD-DEM e.g., 1USD=1.6051DEM. To maintain this pair, you would specify currency 1 as USD and currency 2 as DEM, and specify "direct" in this field.

For the USD-GBP pair, which is quoted indirectly (1 GBP = 1, 5021 USD), the USD will be defined as currency 1 and the GBP as currency 2, with the quotation method "indirect".

Number of Units

This indicates the number of units of currency to be used for currency conversion

Example

Quotation Method	No. Of Units	Formula for calculating conversion rate
Direct	1	1ccy1 = rate x ccy2
Direct	100	100 ccy1 = rate x ccy2

Quotation Method	No. Of Units	Formula for calculating conversion rate
Direct	1000	1000 ccy1= rate x ccy2
Indirect	1	1ccy2 = rate x ccy2
Indirect	100	100ccy2 = rate x ccy1
Indirect	1000	1000ccy2 = rate x ccy1

Spread Definition

You need to indicate the method in which the spread for a currency pair needs to be defined. There are two ways of defining the spread -- in points and in percentage.

The effective spread can be calculated using any of the following two methods:

- In points — spread x points multiplier
- In percentage — spread/100 x mid rate

Example

We shall examine the impact of each of these spread definition methods on the currency pair USD: DEM.

Mid rate = 1.6040

Spread = 10

In points the buy rate and sell rate would be calculated as:

Buy rate = Mid rate - spread x points multiplier

Sell rate = Mid rate + spread x points multiplier

If points multiplier = .0001 then

Buy rate would be = 1.6040 - 10 x .0001

Sell rate would be = 1.6040 + 10 x .0001

In percentage the buy rate would be calculated as:

Buy rate = Mid rate - spread x points multiplier

Sell rate = Mid rate + spread x points multiplier

Buy rate would be = 1.6040 - 10/100 x 1.6040

Sell rate would be = 1.6040 + 10/100 x 1.6040

The default-spread definition is through the points method.

The method of spread definition that you specify here applies to two instances:

- While maintaining exchange rates for this currency pair
- While maintaining Customer Spread for this currency pair

11.3.1 Specifying Points Multiplier

Points are the smallest unit of measurement in the exchange rate of a currency pair. If you have opted for a points system of defining spread, you should specify the multiplication factor for the points to compute effective spread.

Suppose for the currency pair USD-DEM your rates are as follows:

Mid-Rate: 1.6045

Buy rate: 1.6040

Sell rate: 1.6051

The effective buy spread is 0.0005 (1.6045 - 1.6040) and the effective sell spread is 0.0006 (1.6051 - 1.6045).

In the Rates screen, where you define rates and spreads for a currency pair, you can specify the buy and sell spreads as 5 and 6 instead of as 0.0005 and 0.0006 (i.e., as spread points), and specify here the points multiplier as 0.0001.

The effective spread, buy and sell rates are then computed as follows:

Effective buy spread = Buy spread x Points multiplier = 5 x 0.0001 = 0.0005

Buy rate = Mid rate - Buy spread = 1.6045 - 0.0005 = 1.6040

12. Maintaining Exchange Rates

12.1 Introduction

In the Currency Rates screen, you can maintain exchange rates for a currency pair, the rates at which you buy and sell one currency for another.

A bank determines its buy and sell rate for a currency pair by applying a spread (i.e., its profit margin) to the mid-rate of the currency pair. Mid rate is the basic rate at which a currency pair is exchanged.

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates are applicable to different transaction types. For instance dollars in currency are purchased at a certain rate, while USD traveler's checks are bought at a different rate. In Oracle FLEXCUBE, you can define a rate type which you would like to associate with a transaction type e.g., 'CASH', 'TRAVCHKS', etc., in the Rates screen.

In the Currency Rates Maintenance screen, you define the mid-rate, buy and sell spread applicable to each rate type; the buy and sell exchange rates are computed by the system.

Buy rates and sell rates can either be maintained by individual branches or can be input by the HO and propagated to all the branches. If in the Bank-wide parameters - Preferences screen you have specified your preference as 'copy exchange rates to branches' then the 'currency rates maintenance' screen is maintained at the bank level by your Head Office. These rates are then propagated to the branches. The branches can only view the rates but cannot make changes to them.

In the Bank-wide Preferences screen, if you have not specified 'copy exchange rate to branches' then the 'Currency Exchange Rates Input' screen is maintained at the branch level by the different branches.

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

The screen appears as shown below:

The screenshot shows a software interface titled "Currency Exchange Rates Input". At the top, there are two input fields labeled "Currency1 *" and "Currency2 *". Below these is a section titled "Currency Rates" which contains a table with the following columns: "Rate Type*", "Buy Rate", "Sale Rate", "Mid Rate", "Buy Spread", and "Sale Spread". The table is currently empty. Below the table, there are three input fields: "Rate Date" and "Rate Serial" (with an "Enrich" button above it). At the bottom of the window, there is a "Fields" section with the following labels: "Input By Date Time", "Authorized By Date Time", "Modification Number", and two checkboxes labeled "Authorized" and "Open". An "Exit" button is located in the bottom right corner of the "Fields" section.

In this screen you maintain the following parameters for each rate type of a currency pair:

- Mid rate
- Buy spread and Sale spread
- Buy rate and Sale rate

Specify the currency pair for which you want to compute the exchange rates. The pair should be selected keeping in mind the quotation method for exchange rates as followed by the market. The system offers the choice of maintaining both the currencies as currency1 or currency 2 -- USD against DEM and DEM against USD.

For the pair specified the following parameters need to be maintained to arrive at the buy and sell rate of currencies:

- Rate Type
- Mid Rate
- Buy Spread
- Sell Spread
- Buy Rate
- Sell Rate

Rate Type

This is the rate type for which you are maintaining exchange rates for a currency pair. For different transaction categories your bank would like to maintain different exchange rates. For example, traveler's check is purchased at a certain rate whereas a bill of exchange is bought at a different rate.

In the front-end-modules, where you define products to cater to the various transaction types of your bank, you can link an appropriate rate type to the product. For instance, you create a product to cater to

outgoing cross currency transfers by SWIFT. For this product, if you define the rate type to be STANDARD then for all contracts linked to this product, the Standard Rate Type would be applied.

Mid Rate

Mid rate is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair.

Example

Suppose, currency 1 = USD

Currency 2 = DEM

Buy rate -- 1 USD = 1.7020 DEM

Sell rate -- 1 USD = 1.7040 DEM

Mid-Rate = 1.7030

This is applicable if the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is not checked 'Preferences' screen at the bank parameters level.

If the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is checked 'Preferences' screen at the bank parameters level, Mid rate is displayed by the system. Mid rate is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair.

Example

Suppose, currency 1 = USD

Currency 2 = DEM

Buy rate -- 1 USD = 1.7020 DEM

Sell rate -- 1 USD = 1.7040 DEM

Mid-Rate = 1.7030

Buy Spread

This is the buy spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you buy currency 1 for currency2. You can define the buy spread in two ways -- either in points or in percentage. The system computes the effective buy spread for you.

This is applicable if the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is not checked 'Preferences' screen at the bank parameters level.

If the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is checked 'Preferences' screen at the bank parameters level, Buy Spread is displayed by the system. This is the buy spread for a currency pair. Buy spread is the difference between Buy Rate and Mid Rate. It can be defined as the profit margin specified over the mid rate when you buy currency 1 for currency2. You can define the buy spread in two ways -- either in points or in percentage. System calculates the effective buy spread for you.

Sale Spread

This is the sell spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you sell currency 1 for currency 2. You can define the sell spread either in points or in percentage. The system computes the effective sell spread for you.

This is applicable if the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is not checked 'Preferences' screen at the bank parameters level.

If the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is checked 'Preferences' screen at the bank parameters level, Sale spread is displayed by the system. This is the sell spread for a currency pair. Sale spread is the difference between Sale Rate and Mid Rate. It can be defined as the profit margin specified over the mid rate when you sell currency 1 for currency 2. You can define the sell spread either in points or in percentage. System calculates the effective sell spread for you.

Buy Rate

Buy rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen. This is applicable if the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is not checked 'Preferences' screen at the bank parameters level.

Sale Rate

Sell rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen.

You can also input the buy and sell rate for a currency pair. In which case, the system will compute the spread for the rate type. This is applicable if the 'Derive Mid Rate & spread from Buy Rate and Sell Rate' check box is not checked 'Preferences' screen at the bank parameters level.

Rate Date

This is a display field. When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date. The rate date will always be less than or equal to the application date.

Rate Serial


This is a running serial number for the Rate Date. You need to specify the serial number. Your entry will be validated for uniqueness. For example, there could be only one exchange rate between USD and EUR for 31/07/2003 with Rate Type STANDARD with Rate Serial as 0001. Thus, this will be a unique rate serial for a currency pair, rate type combination for a given rate date.

When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date and the Rate Serial as the latest available serial for the currency pair + 1. The Rate Serial Number will be system generated. However, you can modify it if required. This number takes into account the Rate Serial Number present in the Currency Rates History screen too. The Rate Serial Number and the Rate Date will be displayed during authorization of the Rate in the Currency Authorization screen.

12.1.1 Authorizing Exchange Rates

Authorization of exchange rates is done from the Currency Exchange Rates input screen. Details like old value, new value for each field (buy rate, mid rate etc) are displayed. Click to authorize the record.

12.1.2 Revising Exchange Rates

For revising the exchange rates for your bank or the branches invoke the 'Currency Maintenance' screen. Click the currency pair whose exchange rate you want to revise and click  on the toolbar or unlock in the Action menu. Input/modify the new rates for the pair.

12.1.3 Viewing Exchange Rates

You can view the exchange rates in the 'Currency Exchange Rates View' screen. You cannot input any values. You also have the option of specifying whether you want to view authorized rates or the unauthorized rates for any currency pair.

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

The screen appears as shown below:

Currency Exchange Rates View

Authorization Status Record Status
Currency1 Currency2

Search Advanced Search Reset

Records per page 15 First Previous 1 Of 1 Next Last Go

Authorization Status Record Status Branch Code Currency1 Currency2

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

If the branches pick up the exchange rates maintained by the HO, then each time you invoke the 'currency view' screen from a branch it is advisable to update this screen with the latest rate input, from the HO. To do this, click on 'Refresh'. Refresh updates the screen with the last exchange rates input.

12.1.4 Specifying Limits for Cross Currency Transactions

Typically, the exchange rates applicable for cross currency funds transfer or teller transactions is defaulted by the system depending upon the preference indicated in the product preferences, for the product involving the transaction.

In your bank, for high-value cross currency transactions, you may want the user to manually enter the exchange rate involved, rather than let the system automatically pick up a default rate during transaction input.

You can define such a preference to be applicable to cross currency transactions involving:

- A currency pair
- A specific product, or all products
- A specific module, or all modules
- A specific branch, or all branches
- A specific rate code

The transaction amount limit, above which the exchange rate must be entered, for a high value transaction, could be defined in terms of currency pair where the currency of the transaction is currency1 in the CCY pair defined in the maintenance.

Example

In the San Francisco branch of your bank, you do not wish to allow default of exchange rates automatically for funds transfer payments for the currency pair USD GBP exceeding 10000 USD.

So this Limit Amount of 1000 USD will be maintained as follows:

Branch – 000, Module – FT, CCY1 – USD, CCY2 – GBP

Rate Code – Standard, Limit CCY– USD, Limit Amount – 100000

When an FT transaction with transaction currency as USD happens where the offset currency is GBP, the system will check for the Limit Amount defined for the currency pair USD-GBP. If the transaction amount is more than the limit amount defined here, the system will not default the exchange rate for the pair. Instead, it will force the User to enter the rate manually for the transaction.

To ensure that users manually enter exchange rates for high-value cross currency transactions in Oracle FLEXCUBE, you must specify the limit amounts that must be validated for each transaction in terms of currency pair, product, module, and branch combination. You can use the 'Product Limits Maintenance' screen to specify the limits.

When you have specified these limits, the system automatically validates the amount with each transaction for the currency pair, product, module and branch combination, and accordingly, if the limits are exceeded, enforces the manual entry of exchange rates.

In case, the limit between ccy1 and ccy2 is given in ccy2, the system will automatically convert the transaction amount to an amount in ccy2 using standard mid rate and check against the limit amount whether or not manual entry of exchange rates is required. You can invoke the 'Product Limits Maintenance' screen, by typing 'CSDPXMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows the 'Product Limits Maintenance' application window. At the top, there is a title bar with the text 'Product Limits Maintenance' and standard window controls. Below the title bar, there is a toolbar with a 'New' button and an 'Enter Query' field. The main area contains several input fields: 'Branch Code *', 'Module Code *', 'Product Code *', 'Currency1 *', and 'Currency2 *'. Below these fields is a 'Limit Details' section, which is a table with three columns: 'Rate Code *', 'Limit Currency *', and 'Limit Amount *'. The table is currently empty. At the bottom of the window, there is a 'Fields' section with labels for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

Branch Code

You must specify the branch for which the limit amount will be applicable. You can specify that the limits must be applicable for all branches.

Module Code

You must specify the module for which the limit amount will be applicable. You can indicate that these limits must be applicable for both the Data Entry (DE) and Funds Transfer (FT) modules.

Product Code

You must specify the product, transactions involving which the limit amount will be applicable. You can specify that the limits must be applicable for all products.

Currency 1

You need to specify the currency1 applicable for defining the Transaction Amount limit, beyond which the system will not default the Auto Exchange Rate.

All valid currencies defined in the Currency Pair Maintenance will appear for selection. This currency is always the transaction currency of the contract.

Currency2

You need to specify the currency2 applicable for defining the Transaction Amount limit, beyond which the system will not default the Auto Exchange Rate.

All valid currencies defined in the Currency Pair Maintenance will appear for selection. The Currency2 should be part of a Currency Pair Maintenance in which the Currency1 defined here is the first currency. Currency 2 can be specified as ALL.

12.1.4.1 Specifying Limit Details

Rate Code

You need to specify the Rate Type (code) for the Exchange Rate Limit

Limit Currency

You need to specify the currency in which the Limit Amount should be expressed. All valid currencies defined in the system will be applicable for selection. There will be a validation for the limit currency as either Currency1 or Currency2.

Limit Amount

You need to specify the maximum amount up to which the system should default the Exchange Rate or perform the Rate Variance validation.

12.1.4.2 Validating Exchange Rate Limits

The Funds Transfer Contract Input will default the Rate only if the Transaction Amount is less than the Maximum Amount defined for the Rate Code maintained at the product level for FT. If the amount is more than the specified amount, then the system will not default the Rate. Instead, it will force the user to enter the Rate. Once the user enters the Rate, the system will not add the Customer Spread etc. as this will be final Exchange Rate for the contract.

The Rate Variance validation will also be done only if the amount is less than the maximum amount defined for the Rate Code maintained at the product level for FT. If the amount is more than the specified amount, the system will not perform the Rate Variance validation. Instead, there will be an override to specify that the transaction amount is greater than the maximum amount for Rate Variance check.

- *For details about how limits are applied when a transaction is entered, refer the chapter Processing a Funds Transfer, in the Funds Transfer user manual.*

13. Maintaining Currency Spread for Customer

13.1 Maintaining Customer Spread Details

For a customer and currency pair, you can maintain tenor-wise spread details in the 'Customer Spread Maintenance' screen.

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

Tenor *	Buy Spread	Sale Spread

In this screen, for a customer and currency pair, you can maintain buy and sell spreads for different tenors.

You need to maintain customer spreads in each branch. Transactions initiated in a branch will pick up the spread(s) maintained for that branch.



Note the following:

- Funds Transfer, Loans and Deposit contracts have tenor = 0 (zero). Therefore, you need to maintain Customer Spreads for zero tenor also.
- The tenor is specified in days

13.1.1.1 Specifying Spread Details

When processing an FX deal involving a customer (for whom you have maintained spread details), the system picks up the customer spread corresponding to the tenor of the deal and builds it into the exchange rate. If spread details are unavailable for a specific tenor, the system picks up the spread defined for the nearest lower tenor.

For example, assume for a customer and currency pair you maintain spread details for the following tenors: '3', '5', and '10' days. When processing a deal with a tenor of '4' days (involving the customer and the currency pair), the system picks up the spread details defined for a tenor of three days. This is because spread details for a '4' day tenor is unavailable for the customer and currency pair.



You can also maintain customer spreads for the wildcard entry – ALL. If spread details for a specific counterparty (for the currency pair) are unavailable, the System looks for the customer spread

maintained for the wildcard ALL entry. If even that is not available, then the customer spread defaults to zero.

13.1.2 Computing Buy and Sell Spreads

Using percentage system -- suppose the bank wants to make a profit of 5% over and above the mid rate quoted. Suppose the dealing currencies are USD and AUD. 1USD = 1.4166 AUD for Standard rate type. (Mid rate being 1.4166). Now to arrive at the spread the bank will use the following formula:

$$\text{Spread} = 5 / 100 \times \text{Mid rate (1.4166)} = 0.07083$$

Example

Currency Code 1	Currency Code 2	Rate Type	Mid Rate	Buy Spread	Sale Spread
USD	AUD	STD	1.4166	0.07083	0.07083
USD	AUD	TT	1.3666	0.06833	0.06833
USD	AUD	CASH	1.2666	0.06333	0.06333

Using the points system -- suppose the point quoted by the bank is 708.3. The points multiplier in this case would be 0.0001 (depends on the decimal points that the mid rate extends to. Usually it is 4 decimal places).

$$\text{Spread} = \text{Points (708.3)} \times \text{Points Multiplier (0.0001)}$$

Now coming to the buy and sale rate computing, there are two ways of computing the buy and sale rates -- Direct and Indirect. Depending upon the quotation method you have specified in the Currency pair screen, the system computes the spreads.

In the **Direct** method, the buy and sell rates are calculated as follows:

$$\text{Buy Rate} = \text{Mid-Rate} - \text{Buy Spread}$$

$$\text{Sell Rate} = \text{Mid-Rate} + \text{Sell Spread}$$

For cross currency contracts, the rate for the currency pair is:

$$1 \text{ unit of Ccy 1} = \text{Rate} * 1 \text{ unit of Ccy 2}$$

In the **Indirect** method, the buy and sell rates are calculated as follows:

$$\text{Buy Rate} = \text{Mid-Rate} + \text{Buy Spread}$$

$$\text{Sell Rate} = \text{Mid-Rate} - \text{Sell Spread}$$

For cross currency contracts, the rate for the currency pair is:

$$1 \text{ unit of Ccy 2} = \text{Rate} * 1 \text{ unit of Ccy 2}$$

Example

You have entered into a Buy contract and the currency pair involved is USD/AUD (where 1 USD = 1.4166 AUD). In the Currency Rate Maintenance screen, the following details are maintained:

Mid-Rate - 1.4166 (from the Currency screen)

Rate Type - STD

Buy Spread - 0.07083

Sell Spread - 0.07083

You have specified the Quotation method for this currency pair as Direct in the Currency Pair screen. In this method, the Buy Rate is calculated as -- Mid-Rate - Buy Spread. So the Buy Rate for this contract is:

$$\text{Buy Rate} = 1.34577 = (1.4166 - 0.07083)$$

In addition, you have the option of defining the fields that should be computed and those that should be input. You can either input the buy and sale rates and get your spreads computed by the system or define the spreads and let the system compute the rates.

The method of spread definition – percentage or points – that you have maintained for the currency pair is displayed on this screen.

13.1.3 Maintaining Customer Spread Details for CL Accounts

Oracle FLEXCUBE applies Customer Spread maintained under Customer Margin Maintenance to Interest Rates for CL Accounts. Therefore the Final Interest Rate is arrived at after adding or deducting this spread maintained for Branch, Customer, Currency, Amount Slab and Borrow-Lend Indicator combinations. In case of CL Account the latter combination is always 'Lend' as depicted below:

Customer Spread Maintenance -- Web Page Dialog

Customer *

Currency *

BORROWLEND * Borrow Lend

Amount Slab	Spread
-------------	--------

Fields

Input By TEST5 Date Time Modification number Open

Authorized By Date Time Authorized

For more details on Customer Spread for CL Accounts refer chapter 'Operation' under section 'Amending Loan Accounts' in the 'Retail Lending' User Manual.

14. Defining Currency Rate Types

14.1 Introduction

Banks quote different exchange rates for different transaction types. For instance, traveler's checks are purchased at a certain rate; a different rate is applicable for buying of foreign currency notes, and so on.

In the 'Currency Rate Type Definition' screen, you define the rate types applicable to the different transaction categories of your bank. Each rate type is assigned a code. For instance, you could define a rate type called CASH, which will be applicable for all cash transactions in foreign currency; TRAV-CHKS for traveler's checks buying and selling, and so on. The buying and selling rates for each rate type are defined in the 'rate definition screen'.

In the front-end-modules, where you define products to cater to the various transaction types of your bank, you can link an appropriate rate type to the product. For instance, you create a product to cater to outgoing cross currency transfer by SWIFT. For this product if you define the rate type to be STANDARD then for all contracts linked to this product the Standard Rate Type would be effective.

The currency Rate Type Definition screen is maintained at the Bank level by your Head office branch. You can invoke this screen by typing 'CYDCRTYP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields		
Input By Date Time	Authorized By Date Time	Modification Number
	<input type="checkbox"/> Authorized	
	<input type="checkbox"/> Open	

In this screen you can maintain the following:

Type

Currency types in which your bank may be dealing with -- like cash, travelers check, telegraphic transfer etc

Description

Specify a description of the rate type

15. Maintaining Floating Rates

15.1 Floating Rates

A Floating Rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change), in the 'Floating Rates Maintenance' screen. The rates can be applied on a loan with or without a spread.

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

The screenshot shows the 'LD MM Floating Rate Input' application window. The window title is 'LD MM Floating Rate Input'. The interface includes a 'New' button and an 'Enter Query' field. The main form is divided into several sections:

- Rate Code:** Contains fields for 'Branch Code *', 'Rate Code *', and 'Description'.
- Currency:** Contains a 'Currency Code *' field.
- Effective Date and Amount Slab:** Contains fields for 'Amount Slab *', 'Effective Date *', and 'Borrow Lend Ind *'.
- Tenor and Interest Rate Details:** Contains fields for 'Tenor *' and 'Interest Rate'.

At the bottom of the window, there is a 'Fields' section with the following fields and controls:

- Input By:** Date Time
- Authorized By:** Date Time
- Modification Number:** (text field)
- Authorized:** (checkbox)
- Open:** (checkbox)
- Exit:** (button)

A Floating Rate Code identifies a set of rates defined, for a combination of Currency, Amount Limit, Tenor and Effective Date. The initial criteria for the rate calculation to happen successfully is that there should be a Zero tenor/Non zero tenor based rate slab existing for the particular Buy/Sell Indicator with Effective date less than/equal to the Value date.

You can associate a Floating Rate to a contract by linking the Rate Code to the contract. The rates defined for the Rate Code will be applied to the contract based on the application preferences that you set up here.

Branch and Rate Code

Specify the branch and rate for which the preferences (effective date, amount slab etc) are being set up

15.1.1.1 Specifying Currency Details

You can associate several currencies with a Rate Code. For example, you can have a Rate Code 'TERMLON45' (with a description of Rates for a Term Loan of 45 days). You can define rates for the same Rate Code in different currencies. Thus, you can define a set of rates, for contracts in USD and another set for contracts in GBP.

Click add icon and select a currency code, from the option list available.

When you link a contract in USD to the Rate Code TERMLON45, the rates defined for this currency will be applied. Similarly, if the contract is in GBP, the rates defined for that currency would be applied.

15.1.1.2 Specifying Effective Dates and Amount Slab

Amount Slab

A floating rate can be defined as per an amount slab structure. You should specify the upper limit of the slab to which a particular rate should be applied.

Example

Suppose the following is the slab structure you want to maintain for the Rate Code – FL01 and Currency – USD.

Amount Slab
250 Thousand
1 Million
3 Million
3 Million

The Basis Amount To for the first slab or tier should be indicated as 250,000 that for the second slab as 1,000,000, and so on.

In case component amount is greater than the highest slab, the appropriate rate for highest amount slab is picked up and applied. Similarly, if the component amount is lesser than the lowest amount slab, the appropriate rate for lowest slab is picked up and applied.

Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another Effective Date is given, for the same Rate Code and Currency combination.



The revised rates will be applied on specific effective dates depending on whether it has been defined, with Auto Rate Code Usage or Periodic Rate Code Usage. You can specify this in the Product ICCF Details screen.

Borrow Lend Ind

Here you indicate the type of contracts to which the floating rate should be applied. Select one of these options from the picklist:

- Borrow
- Lend
- Mid

Typically, a floating rate maintained as Borrow can be applied on Deposits. Rates marked with Lend can be made applicable to Loans and Bill contracts.

Tenor

For each amount slab that you define for a Floating Rate Code, you can define tenors and indicate the rates applicable to each tenor. The rate will be applied to contracts based on the slab into which it falls and the reset tenor defined for the component.

16. Period Code Maintenance

16.1 Introduction

Banks, like all business houses compute their profits and losses and assess their financial position at the end of each financial year, which typically extends to 12 months -- from January to December or from March to April. However, this could be changed, depending upon the Bank's policies and regulatory requirements.

For interim reporting needs, the financial year is further divided into accounting periods, the duration of which is again determined by the bank's accounting requirements. For example, your bank's Board of Directors meets once a month therefore, you would divide the financial cycle into monthly periods.

The financial year and the accounting periods are referred to in the Oracle FLEXCUBE system as the 'Financial Cycle' and the 'Financial Periods' respectively and are maintained at the bank level by your Head Office branch.

At the end of each financial period and financial cycle you can generate profit and loss statement and a balance sheet. The system also offers you the flexibility of keeping a financial period/financial cycle open, allowing you to post adjustments to it and obtain a revised profit or loss statement/balance sheet. You can maintain these details in the 'Period Code Maintenance' screen.

16.2 Invoking Period Code Maintenance Screen

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

The screen appears as shown below:

In this screen you define the following:

- The financial cycle of your bank giving the start date and end date of each financial year
- The period group - financial periods into which each financial cycle is to be divided

The following are the features of the Period Code screen

Financial Cycle

For each financial cycle you maintain the following parameters:

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.

Example

The financial cycle extends from 1st April to 31st March in India. A bank here could define its code for the year 1996-97 as FY 1996-97.

Description

This describes the financial cycle. Enter description using a maximum of 35 characters, alphanumeric. Taking the above example, you could enter Financial Year - 1996-97.

Start Date

This is the first day of this Financial Cycle

End Date

This is the last day of this Financial Cycle

Period Group

The financial cycle defined above, can be divided into different accounting periods. To define individual accounting periods click on the first row under period code. A period called 'FIN' is created by the

system. This is an open ended period coinciding with the last day of the financial cycle (for details refer to the section 'System Functions').

You can maintain the following parameters for each accounting period within a financial cycle:

Period Code

This code identifies the accounting period. Enter a code using a maximum of 3 characters, alphanumeric. For example, if your period length is a quarter you can enter - Q1 for the first period; Q2 for the second; Q3 for the third and so on. If your period length is a bimonthly you can enter BM1, BM2. If your period length coincides with a month you can input M1, M2.

Start Date

This is the first day of the corresponding period

End Date

This is the last date of the corresponding period. 'End date' of a period should always end on a month end. Please note:

- The period codes could be of varying lengths but no gaps should be left between periods
- The duration of two periods should not overlap
- You can modify the period code of the current or a future period; however, a past period cannot be modified even if it has not been closed
- All details maintained in the 'Period Code Screen' will automatically apply to any new branch opened by you in the Branch Parameters Screen
- The current financial cycle code and the current period code are displayed in the 'Branch Parameters Screen'

Period Code Status

After authorization, you can view whether a financial period is open or it has been closed. Each branch can view the status of a period in every other branch. Click the period whose status you want to view.

Branch

Displays the codes of the different branches of your bank

Status

Displays the corresponding status of the period code highlighted. 'O' - indicates open status; 'C' - indicates closed status



The current financial cycle code and the current period code are displayed in the 'Branch Parameters Screen'

All details maintained in the 'Period Code Screen' will automatically apply to any new branch if incorporated to your bank post maintenance of this screen. The status of all periods in the new branch will be open.

16.3 System Functions

The system offers you the flexibility of posting transactions into a previous accounting period which has passed its due end date. For example, let's assume your bank's financial cycle extends from 1st January to 31st December; the first period starts on 1-01-96 ends on 31-03-96. Even beyond 31-03-96 you can

keep the period open to be able to post for example, expense bills you expect to receive in April. After you have posted all adjustments, you can close the period.

Even after you have closed the last accounting period of a year, the system offers you the flexibility of posting adjustments to the financial year.

For each financial year the system generates an open status period called FIN. Its start and end dates coincide with the last date of the financial cycle. Into this one day period you can post the accumulated profits and loss for the financial cycle, general reserves, and statutory reserves for the current year after paying off the dividends. After this one day period is closed the status of the financial cycle in the made by field 'status' is displayed as closed. With this the financial year stands closed and no adjustments can be posted to it.

Closure of a period/financial cycle can be invoked through the General Ledger/ Core Services module. The branches of the bank should close this period/financial cycle.

17. Status Code Maintenance

17.1 Introduction

Loans and bills, which are past their due maturity date of installment re-payment, but remain unpaid, are defaulted contracts. In the Oracle FLEXCUBE system these defaulted contracts can be assigned to different statuses, based on the number of days for which the contract is outstanding.

Each status can be assigned a code. For instance, you can define a status code PDO to represent 'past due obligation', and specify a period of 15 days after which an outstanding contract should be marked as 'PDO'. If they are due for more than 60 days, you could assign a 'doubtful' status; 'sub-standard' if due for 6 months, and so on. Contracts for which no installments are due, or which are regularly paid on their due dates are assigned the status 'Active' by the system. According to the number of days of default defined for each status, a loan would be moved from 'Active' to PDO status, then to doubtful and finally to sub-standard status.

Similarly, you can define status codes for current and savings accounts also. Current and Savings accounts that have not generated any interest over a specific period or have remained inactive with interest overdue may be identified as 'NPAs' (Non-Performing Asset). In Oracle FLEXCUBE, you can assign these accounts different status codes and define status criteria based on which the status movement will occur.

- Refer the 'Core Entities' user manual for details on associating status codes with a customer account class /account.

These status codes are maintained in the 'Status Codes Maintenance' screen.

17.2 Invoking Status Maintenance Screen

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

Status Codes Maintenance

New Enter Query

Status Code *

Description

Status Sequence *

Status Type * Both

Fields

Input By	Authorized By	Modification Number
Date Time	Date Time	

Authorized Open

In this screen you can maintain the following to define a loan or bill/account status:

- A unique code for the status
- A brief description for the status
- A sequence number for the status
- The type of status – Indicate whether the status codes are maintained for an 'Account' or for a 'Contract', or for 'Both'

The type of status you choose depends on the status processing basis for your branch, which is defined in the Branch Parameters Preferences maintenance. If status processing basis is at individual account / contract level, you can choose the applicable status types as 'Account' or 'Contract'. The status codes that have been maintained of type 'Account' are available for association in the Account maintenance and those maintained with type 'Contract' can be associated with contracts.

If status processing basis is at Group / CIF level, you can only maintain status codes of type 'Both' (that is, applicable for both accounts and contracts). In such a case, you must associate the statuses at both the Account maintenance as well as for contracts.



It is mandatory to maintain the status code "NORM" (Normal) with the sequence number as '0', for all the status types. The sequence number must not be repeated for a status type.

17.2.1 Maintaining Status Codes for Contracts

The following parameters need to be maintained for defining a status code:

Status Code

This is the code, which identifies the status to which the contract belongs

Example

Assign a code using a maximum of 3 characters, alphanumeric. For example, if your contract has past its due obligation status you can input code PD1. PD representing post due obligation. The number 1 stands for stage 1 of the post due obligation status

Status Description

This is the description of the status, Enter a description using a maximum of 35 SWIFT characters.

Example

Taking the above example, you can input here - Past Due Obligation 1 for Loan if you are maintaining status codes for Loans.

Link to

This represents the category of the product - asset or liability to which the contract status is applicable

Example

If you are maintaining status codes for loans or any money market placements, click on 'assets type of product'. If you are maintaining status codes for deposits, click on 'liability type of products'.

Effective days from Maturity

This indicates the number of days after the due date when this status becomes applicable to the contract. You can specify any number of days from 0-999.

The effective days defined here is defaulted to the product level in the Bills and Loans modules. You have the option of redefining the number of days at the product level.

18. Transaction Code Maintenance

18.1 Introduction

In the 'Transaction Codes Maintenance' screen you define transaction codes to representing various types of transactions, for example, transfer charges, incoming mail transfer, incoming telex transfer, reserve, incoming clearing transfer etc. All similar transactions can be grouped under a common transaction code with a description. This description will be printed on the account statements, reports and advices generated.

For a transaction type you also maintain other related processing details which will be applicable to all transactions posted under a common code. Details about availability of funds for liability checking, SWIFT code for the transaction type, preferences regarding charges to be levied on turnovers, payment to be made through cheques etc.

18.2 Invoking Transaction Code Screen

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

The screenshot displays the 'Transaction Code Maintenance' application window. It features a top toolbar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Details:** Includes fields for Transaction Code, Description, SWIFT Code, Days, MIS Head, External Code, Credit Mnemonic Code, and Debit Mnemonic Code.
- Availability Information:** Contains radio buttons for 'Immediate', 'On Value Date', 'After Days with New Value Date', and 'After "X" Days'.
- Anti Money Laundering Monitoring:** Includes checkboxes for 'Anti Money Laundering Required', 'Intraday Release', 'Available Balance Check Required?', 'Interests and Charges Penalty Inclusion', 'Inter Branch in Local Currency', 'Acumen Transaction Code', and 'Exempt Advance Interest'. It also has a dropdown for 'Statement Day Basis' set to 'Current working day' and a 'Product Category' field.
- Preferences:** Contains checkboxes for 'Cheque Mandatory', 'Interest and Charges Transaction Count', 'Interest and Charges Turnover Inclusion', 'Consider for Account Activity', 'Interest and Charges Balance Inclusion', and 'Consider For Turnover Limit'.
- Fields:** A bottom section with a table for 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. It includes checkboxes for 'Authorized' and 'Open'.

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

In this screen you maintain the following for a transaction:

- A code representing the transaction type
- Description of the transaction type
- The interval after which funds should be made available after the transaction

- Preferences regarding charges to be levied or not on number of transaction counts and total turnover amounts
- Preference stating whether a transactions booked under this code should cause an account marked as 'dormant' by the system to be re-instated to 'active'
- Preference whether payment for a transactions posted under this code should be made through cheque

18.2.1 Maintaining Transaction Details

The following parameters need to be maintained for a transaction type:

Transaction Code

This is the code you assign to a transaction type. This code identifies the type of transaction.

Enter 3 characters, Alphanumeric. For example, for all transfer charges transaction you can give the code as TCT; for incoming telex transfer you can input - ITT. In case, you want to assign numeric codes only, then for ease of operation similar transaction types should be grouped into a range. For example, you can set a range for all Money Market transactions say, A1-A30; a different range for Bills and Collections B1-B30 and so on.

Description

This is the description of the transaction type

Enter the description using a maximum of 35 characters, alphanumeric. For example, for TCT code you can enter 'Transfer Charges Transaction'.

SWIFT Code

This is the SWIFT code to which this transaction code is linked. It is used for posting transaction details on SWIFT format.

Select from the option list. It will display a list of SWIFT formatted codes representing transaction types. The following list is displayed:

SWIFT CODES	TRANSACTION TYPE
BOE	Bill of Exchange
BRF	Brokerage fee
CHG	Charges and other Expenses
CHK	Cheques
CLR	Cash Letter/Cheque Remittance
COL	Collections
COM	Commission
DCR	Documentary Credit (for Principal Amount)
DIV	Dividends - Warrants

SWIFT CODES	TRANSACTION TYPE
EQA	Equivalent Amount
ECK	Euro checks
FEX	Foreign Exchange
INT	Interest
LBX	Lock Box
LDP	Loan Deposit
MSC	Miscellaneous
RTI	Returned Item
SEC	Securities
STO	Standing Order
TCK	Travelers Cheques
TRF	Transfer
VDA	Value Date Adjustment

The codes COL -Collections, DCR - Documentary Credit and SCC- Securities are used when entering a principal amount.

MIS Head

Each Transaction Code that is created can be linked to an MIS Head. An MIS Head indicates the manner in which the type of entry should be considered for profitability reporting purposes.

18.2.1.1 Indicating Availability Information

This states the different time intervals after which funds will be available for withdrawal in case of all transactions posted under this transaction code.

The system defaults to immediate, which means that funds will be immediately available for withdrawal (the immediate option on the screen). Example: Teller Transaction. For all Clearing transactions you have the option to specify as to when will funds be made available for withdrawal. Click the desired option.

Click 'On Value Date' option if you want funds to be available on the date the transaction became effective. Example: A loan or a deposit

Incase you want to specify the number of days after which funds should be available for withdrawal, click on the option After Days. Enter the number in the box. It could be any two digit positive integer from 1 to 99. This option will make funds available for all transactions posted under this code, on the specified date from the value date. Example: Demand Draft

When you click the last option that is, After Days with New Value Date and enter the number of days in the box; then the original value date of the contract will take a new value date. This new value date = old value date + the number of days input by the user in the box against the option. Example: Future dated funds transfer.

The difference between the third and fourth option being that in the latter case the old value date changes; while in the former the value date does not change.

Intra-day Release

If you want uncollected funds on a transaction posted using the transaction code, to be manually released intra-day (that is, within the day), select the Intraday Release option. The Intraday Funds Batch, when manually executed during the day, picks up those transactions that are due for release on or before the system date, which have been posted with the transaction code (with the Intraday Release option enabled), for release of uncollected funds.

The Intraday Release option cannot be enabled if the Availability specified for the transaction code is Immediate.

You can use the Intraday Funds Release batch process to perform the intra-day release of uncollected funds in respect of transactions posted using a transaction code for which the Intraday Release option has been enabled.

➤ *For details about invoking the batch process, refer the Current and Savings Account user manual.*

18.2.1.2 Specifying Preferences

This field indicates your preferences regarding transactions booked against this transaction code. The preferences marked relate to the following:

Interest and Charges Transaction Count

Every debit or credit entry is passed under a transaction code. If for a transaction code you have checked 'I&C transaction count' then all entries made under that code would be picked up by the system as chargeable transaction counts which would be used by the I&C system to compute charges. Therefore, you should take care not to check for all bank induced transactions like - service charges, interest payment, calculation, brokerage and charges, etc.

Example

Your bank has a policy of limiting savings withdrawals without additional charges to only 8 in a month. Beyond which all withdrawals would be charged. For the ninth and onward withdrawals in the month from any account the system will maintain a count for computing charges. However, care should be taken to exclude all bank-induced transactions from the count.

Interest and Charges Turnover inclusion

Every debit or credit entry is passed under a transaction code. If for a transaction code you have checked 'I&C turnover inclusion' then the debit turnover/ credit turnover balance under that code would be picked up by the system as chargeable depending upon the option specified in the I&C module. Therefore you should take care not to check for all bank induced transactions like - service charges, interest payment, calculation, brokerage and charges, etc.

Interest and Charges Balance Inclusion

Check this box to indicate that the transactions posted under this code should be considered for the purpose of computation of Remuneration (Interest). By default this option is checked. Uncheck this box for such loan transactions or any other transactions for which you wish to exclude computation of remuneration (interest).



Once the transaction code is authorized, you cannot change your preference.

Consider for Turnover Limit

Check this box to indicate that all transactions posted under this code should be considered as part of the turnover limit processing.

Consider for Account activity

If you check the field 'Consider for A/C activity' for a transaction code, then any debit or credit posted under this code would reinstate the status of an account from dormant to active and accounting activity shall be considered.

Cheque Mandatory

If for a transaction code you check 'Cheque Mandatory' then, for all transactions posted under this code, transaction will take place through cheque. For example: Incoming Clearing transfer.

Cheque Mandatory should be checked only for SB cheque withdrawals and Cash Account Cheque withdrawals.

Example

Transaction Code Maintenance Model Screen

TRANS CODE	DESCRIPTION	SWIFT CODE	AVAIL INFO	I & C TRANS COUNT	I & C TURN INCL	UPDATE ACTIVITY STATUS	CHEQUE MAND
A01	ACCOUNT TO ACCOUNT TRANSFER	MSC	I	Y	Y	Y	Y
A02	ACCEPTANCE	MSC		Y	Y	Y	Y
B01	BANK WIRE TRANSFER	TRF		Y	Y	Y	Y
B02	BANK WIRE TRF-OWN ACC	TRF		Y	Y	Y	Y
B03	BILL C/ A ENTRY	BOE		Y	Y	Y	Y
B04	BILLS REDISCOUNTED	BOE		Y	Y	Y	Y
C01	CANCEL CLEAN CREDIT	RTI		Y	Y	Y	Y

TRANS CODE	DESCRIPTION	SWIFT CODE	AVAIL INFO	I & C TRANS COUNT	I & C TURN INCL	UPDATE ACTIVITY STATUS	CHEQUE MAND
C02	CANCEL GUARANTEE	RTI		Y	Y	Y	Y
D01	DEBIT INTEREST	MSC		Y	Y	Y	Y
D02	DEMAND DRAFT ISSUED	MSC		Y	Y	Y	Y
E01	ENDORSED BILLS SOLD	BOE		Y	Y	Y	Y
F01	FEES ACCRUAL	BRF		Y	Y	Y	Y
G01	GL CREDIT	MSC		Y	Y	Y	Y
G02	GL DEBIT	MSC		Y	Y	Y	Y

Available Balance Check Required

Select this option if you want the system to check for the availability of funds before posting a debit entry to a customer account. The system will check for the available balance in all customer accounts associated with the Transaction Code for which the option is enabled. If the available balance check fails i.e. if the system detects insufficient funds in the customer account, it will display a warning message.



However, the system will check for the available balance only if you have selected the 'Available Balance Check required' option for both the transaction code associated with the accounting entry and the Customer Account Class to which the customer's account that is being debited, belongs. The check will not be performed if the option is not selected in both places.

Interest and Charges Penalty Inclusion

In the transaction code that you use for debit entries to time deposit accounts, you must indicate the computation of penalties on debit entries due to withdrawals from the account before the maturity date. You must select the IC Penalty Inclusion check box to indicate this.

Inter Branch in Local Currency

This indicates whether inter branch entries passed with this transaction code should be in Local currency. If this option is checked, the inter branch transactions would be passed in local currency. This way, the Treasury would be able to track its profit and the branch's profit by passing a single consolidated entry (Position transfer from one branch to the Treasury branch) at the treasury rate.



This option is applicable only if the local currency of the different branches is the same. This option is applicable only for Fcy1- Fcy1 transactions. For other transactions, namely, Fcy1-Fcy2, Lcy-Fcy, Fcy-Lcy, IB entries would be based on IB Parameters Maintenance.

Acumen Transaction Code

You need to check this option in order to eliminate the deals/transactions uploaded from the Acumen in the Hand-off of transactions affecting FCY Position to Acumen from Oracle FLEXCUBE.



This is applicable where Oracle FLEXCUBE interfaces with Acumen. Acumen is an Integrated Turn-key solution for Treasury, Derivatives and Capital Markets Covering Front, Risk Control, Middle Office from Login SA.

Exempt Advance Interest

Check this box to indicate that all the postings with this transaction code should not be considered for penalty interest calculation

Statement Day Basis

You need to specify when the transaction associated with the selected Transaction Code should appear in the account statement. The available options are:

- Current Working Day
- Previous Working Day

18.2.1.3 Accounting Entry Processing to Calculate Statement Date

The accounting entry processing will be enhanced to calculate the Statement Date based on the Transaction Code Maintenance and the Statement Status at the Branch level. The following illustration explains the calculation of Statement Date.

Assume two Transaction Codes TXN1 and TXN2 have been defined with Statement Date Basis as Current Working Day and Previous Working day respectively. The Statement Date would be derived as follows:

For a transaction C1 posted on say 25th Jan, 2004 with TXN1, the Statement Date would be derived as 25th Jan, 2004 irrespective of the Branch Statement Status.

For a transaction C2 posted on 25th Jan, 2004 with TXN2, the Statement Date would be derived as the Previous Working Day of 25th Jan, 2004 if the Branch Statement Status is set to 'N' specifying that the Branch is not yet ready for periodic statements processing.

For a transaction C3 posted on 25th Jan, 2004 with TXN2, the Statement Date would be derived as 25th Jan, 2004 if the Branch Statement Status is set to 'Y' specifying that the Branch is ready for periodic statements processing.

The Statement Date would be stored as part of the archived data also

The Statement Date would be recomputed during the reversal entry in the same logic

18.2.1.4 Monitoring Anti Money Laundering

Anti Money Laundering Required

Check this box to indicate that AML monitoring is required for all accounting entries linked to the particular transaction code. Leave it unchecked to indicate otherwise.

Product Category

If you indicate that AML tracking is required for all transactions linked to the particular transaction code you have to identify the product category for which AML tracking is necessary.

18.2.2 Maintaining Country Name Details

You can define country name through the 'Country Code Maintenance' screen. You can invoke this screen by typing 'STDCOUNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Country Code Maintenance' application window. It has a title bar with 'Country Code Maintenance' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main workspace contains the following fields and controls:

- Country Code ***: A text input field with a red asterisk.
- Country Name**: A text input field.
- Limit Currency**: A text input field.
- Alternate Country Code**: A text input field.
- ISO Country Code**: A text input field.
- Overall Limit**: A text input field.
- Default Clearing Network**: A text input field.
- ISD Code**: A text input field.
- Reporting Standard**: A dropdown menu with 'India' selected.
- Area Code**: A text input field.
- Checkboxes**:
 - Blacklisted
 - EU Member
 - Generate 205
 - Restricted
 - IBAN Mandatory for Payment Messages
 - Clearing Code in BIC+
 - CRS Signatory

At the bottom of the window, there is a 'Fields' section with the following fields:

- Input By**: Text input field.
- Authorized By**: Text input field.
- Modification Number**: Text input field.
- Authorized**: Text input field.
- Open**: Text input field.

Each of these fields has a 'Date Time' field below it. An 'Exit' button is located in the bottom right corner.

Here, you can capture the following details

Country Code

You can capture a unique three-character code to identify the country. For example: you can maintain USA as the country code for United States of America.

Alternate country code

You can also associate an alternate country code. This is for information purposes only and will not be printed on any customer correspondence.

For example you can have US as the alternate code for USA

ISO Country Code

You can capture the ISO Numeric code to identify the country.

Country Name

After you define an alphanumeric code to identify the country for which you would like to assign a name, you have to specify the name of the Country.

Limit Currency

Limit currency refers to the currency in which the bank wants to give credit facility to this account for the specified country. Select the Limit currency that should be used for defining the credit limit for this country from the option list.

Overall Limit

This is the maximum credit exposure that a bank is willing to take for a country. That is, the sum of all utilization's under this country liability cannot exceed the amount specified here.

Blacklisted

Further, in the 'Country Name Maintenance' screen you can black list a country for further usage. You are not allowed to deal in countries that are blacklisted.

You can only deal with countries that are *not* blacklisted

IBAN Mandatory for Payment Messages

If this is checked, it indicates that for every payment message an IBAN is mandatory. This is automatically checked if you have checked the 'EU Member' box.

If this option is unchecked for a country, the system will not process the outgoing payments wherein the ordering customer or the beneficiary customer belongs to that country.

EU Member

This indicates whether the country is recognized by Swift as a part of the Intra European countries.

If you check this flag the instructed amount field should be mandatory in the generated 103, 103+ and 102 messages. The instructed amount field is mandatory in the incoming messages.

Restricted

Check this box to indicate that the country as restricted.

While saving the export bill contract, if the country of the drawee is restricted, then the following override message is displayed by the system.

Drawee belongs to restricted country

Clearing Code in BIC+

Check this box to indicate that the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records that belong to countries against which this box is checked will be selected.

Generate 205

Check this box to indicate that the cover message 205COV or 205 need to be generated for transactions involving this country. If you do not select this option, RTGS, 202 or 202COV message will be generated.

➤ *For more details on 202COV and 205COV cover message formats, refer settlements user manual.*

Default Clearing Network

Once the National ID from BIC plus directory is uploaded into clearing codes, the network will be populated as the default clearing network for that country. This is mandatory when clearing code in BIC+ is chosen as 'Y'.

ISD Code

You can capture the ISD Code for the country. For example: you can maintain 91 as the ISD code for India.

Reporting Standard

Indicate the Reporting standard to bifurcate the country into FATCA country or CRS country. Select one of the following options from the option list:

- FATCA
- CRS
- Potential CRS
- India

Area Code

You can capture the Area Code for the country.

CRS Signatory

Check this box to indicate if the country is a CRS Signatory or not.

19. Tiered Customer Spread Maintenance

19.1 Introduction

In the 'Tiered Customer Spread Maintenance' screen you can capture tenor wise customer spread along with the details like, branch code, currency, product, tenor, and so on. Tenor based interest rates with customer spread is applicable only for the main interest component and not for the penalty component.

19.2 Invoking Tiered Customer Spread Maintenance Screen

You can invoke 'Tiered Customer Spread Maintenance' screen by typing 'CFDCTRSP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Tiered Customer Spread Maintenance' application window. It includes a header bar with a 'New' button and an 'Enter Query' field. Below this are several input fields: 'Branch Code *', 'Customer *', 'Currency *', 'Product *', and 'Effective Date *' (with a 'P' button). A 'Spread Maintenance' section contains a table with columns 'Tenor From *', 'Tenor To *', and 'Spread *'. The table is currently empty. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

In this screen you can maintain the following parameters:

Branch Code

Specify the branch code of the branch for which the spread is applicable. The system displays 'All' by default.

Customer

Specify the customer Id for which the spread is applicable.

Currency

Specify the currency in which the spread is applicable.

Product

Specify the product for which the spread is applicable.

Effective Date

Specify the date from which the customer spread is effective.

Tenor From

Specify the tenor from when the spread is applicable.

Tenor To

Specify the tenor up to when the spread is applicable.

Spread

Specify the customer spread for the mentioned tenor. Customer spread can be in negative figures also.

20. Tiered Product Spread Maintenance

20.1 Introduction

In the 'Tiered Product Spread Maintenance' screen you can capture tenor wise product spread along with the details like, branch, currency, product code, tenor, and so on. Tenor based interest rates with product spread is applicable only for the main interest component and not for the penalty component.

20.2 Invoking Tiered Product Spread Maintenance Screen

You can invoke 'Tiered Product Spread Maintenance' screen by typing 'CFDPTRSP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Tiered Product Spread Maintenance' application window. At the top, there is a search bar with 'New' and 'Enter Query' options. Below this are four input fields: 'Branch *', 'Product Code *', 'Currency *', and 'Effective Date *' (with a 'P' icon). Below the input fields is a table titled 'Spread Maintenance'. The table has three columns: 'Tenor From *', 'Tenor To *', and 'Spread *'. The table is currently empty. At the bottom of the window, there is a status bar with the following fields: 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

In this screen you can maintain the following parameters:

Branch

Specify the branch for which the spread is applicable. The system displays 'All' by default.

Product Code

Specify the product code of the product for which the spread is applicable.

Currency

Specify the currency in which the spread is applicable.

Effective Date

Specify the date from which the product spread is effective.

Tenor From

Specify the tenor from when the spread is applicable.

Tenor To

Specify the tenor up to when the spread is applicable.

Spread

Specify the product spread for the mentioned tenor.

21. Account Revaluation Maintenance

21.1 Introduction

Account revaluation is a process by which the LCY equivalent of balances in the FCY accounts is marked to market.

In all foreign currency accounts, the FCY current balance is displayed along with the LCY equivalent of the current balance. The LCY equivalent current balance is the aggregate of the LCY equivalent of the various transactions that have been posted to the account.

In the 'Chart of Accounts - GL Details' screen you specify whether a GL should be revalued or not.

In the 'Account Revaluation Maintenance' screen, you specify parameters for account revaluation such as rate type, the GL to which the profit or loss from revaluation should be posted, etc. You can invoke this screen by typing 'RVDSETUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Account Revaluation Setup' window. It features a toolbar with 'New' and 'Enter Query' buttons. The main area contains the following fields:

- General Ledger Code * (with Description field)
- Transaction Code * (with Description field)
- Rate Type * (with Description field)
- Profit General Ledger (with Description field)
- Loss General Ledger (with Description field)
- Revalue into (with Description field)
- Trading Profit Account (with Description field)
- Trading Loss Account (with Description field)
- Netting of Offset Entries

Below these is the 'Entry Based Revaluation' section with:

- Rate Type
- Transaction Code

The bottom section, titled 'Fields', includes:

- Input By: Date Time
- Authorized By: Date Time
- Modification Number: Authorized, Open
- Exit button

In this screen you can maintain the following parameters to define the revaluation parameters for a GL account:

- The general ledger accounts to which the profit or loss on revaluation is to be posted
- The account to which the revaluation profit is to be debited or loss credited
- The rate type to be used to revalue the GL

- The transaction code for posting the revaluation entries
- The rate type to be used for accounting entry-based revaluation of profit and loss GLs
- The transaction code that would be used to post revaluation entries due to accounting entry-based revaluation of profit and loss GLs

General Ledger Code

This is the code of the GL account for which you are specifying revaluation parameters.

Transaction Code

This is the transaction code under which the accounting entries would be posted to the defined revalued GL account

Rate type

This is the rate type to be used for revaluation of this GL

Profit General Ledger

If the result of revaluation is a profit, the profit amount is credited to this profit GL. If, for a GL, you have opted for revaluation split, then Revaluation Profit (as opposed to Trading Profit) is posted into this GL.

Revaluation split segregates revaluation profit / loss into:

- Trading Profit / Loss – Profit / Loss due to revaluation of FCY entries posted into the GL during the current day.
- Revaluation Profit / Loss – Profit / Loss due to revaluation of opening FCY balances (excludes current day's turnover).

Loss General Ledger

If the result of revaluation is a loss, the loss amount is debited to this loss GL. If, for a GL, you have opted for revaluation split, then Revaluation Loss (as opposed to Trading Loss) is posted into this GL.

Revalue into

This GL account is debited if the result of revaluation is a profit; and credited if the result of revaluation is a loss

This would typically be the GL code being revalued. For all non-contingent GLs belonging to the asset or liability categories, the system defaults to the GL being revalued.

If you wish to specify a different account for posting these entries specify by selecting from the list of maintained GLs. A list of all GLs would be displayed. Select.

Trading Profit Account/Trading Loss Account

This indicates the GL for posting profit/loss due to trading revaluation (Trading Profit / Loss) if you have indicated that revaluation split is required for a GL.

Netting of offset entries

A check against this indicates whether the offset entries for all accounts linked to the GL code need to be netted or not. If checked, a single consolidated entry would be passed (one for profit and one for loss).



Netting of offset entries is applicable only for normal account revaluation and not for accounting entry-based revaluation of Income/Expense GLs.

Accounting entry-based revaluation of Income / Expense GLs

Income/expense GLs that are marked for entry-based revaluation are picked up by the EOD revaluation batch process, which executes before the account revaluation batch process on a given business day.

In the Account Revaluation Maintenance, you must specify the following parameters that would be used by the batch revaluation process, for revaluing FCY entries in Income/Expense GLs:

- Rate type
- Transaction code for posting entry-based revaluation entries

You can maintain these parameters for specific Income/Expense GLs. If you wish to maintain these parameters for all Income/Expense GLs, you can specify the 'STDPNL' option in the GL Code field. The 'STDPNL' option signifies that the entry-based parameters being maintained are applicable for all Income/Expense GLs.

When the revaluation batch revalues an Income/Expense GL, it uses the rate type and transaction code maintained for the GL in the Account Revaluation screen. If no maintenance exists for the specific GL, the parameters maintained for the 'STDPNL' GL Code option are used.

22. Maintaining Branch Holidays

22.1 Introduction

For a year, you need to define your weekly holidays and your calendar year annual holidays. This is done in the 'Local Holiday Calendar' screen.

The system uses the information maintained in this screen to do the following:

- To check that the 'value date' of no Data Entry transaction falls on a holiday
- To check that the start date / maturing date and schedule date of a loans and deposit contract does not fall on a holiday
- To effect a date change on the system -- today's date and the next working date

For any schedule / contract maturing at a future date, say, 5 years hence, you can input a future date, only if the calendar for that year has been maintained. It is not necessary to maintain the list of all annual holidays, for future, you can merely define all regular weekly holidays.

This screen is maintained for each branch, of your bank, from the respective branches; thus making it possible to have a different set of holidays for different branches of the bank.

22.2 Invoking Local Holiday Screen

Invoke the 'Local Holiday Calendar' screen, by typing 'STDLCVOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Local Holiday Calendar Maintenance

New Enter Query

S M T W Th F Sa January

S M T W Th F Sa February

S M T W Th F Sa March

April

May

June

July

August

September

October

November

December

Branch * Year * < > Refresh

Fields

Input By Date Time Authorized By Date Time Modification Number Authorized Open Exit

In this screen you can specify the weekly and also the annual holidays, for your branch, for any year between 1 AD and 4000 AD.

22.2.1 Steps to Define Yearly Holidays

To define holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'New' from the Actions menu in the Application tool bar or click new icon

Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays. This is the default setting of the system
- For identification, the working days are marked in black and the holidays in red
- All unauthorised records appear against a blue background. On authorisation of that record, the background is cleared.

22.2.2 Defining Holidays

To define any other weekly holiday, other than the default, double click the day of the week, listed on the top row of the screen. For instance, if you double click on 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row.

To specify, other annual holidays, double click on the date — the date would be marked as a holiday.

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black. Because the change is yet unauthorised, it appears against a blue background.

22.2.3 Annual Holidays

These are the holidays you have defined for the year calendar on display

You will observe that all holidays are marked in red, while working days in black. (All unauthorised holiday dates appear against a blue background). To mark a date as a holiday, double click on it. In case you wish to undo a date marked off as a holiday, double click on it once again. It changes back to a working day.

With each modification you make, the Modification Number in the made by column below moves up serially

22.2.4 Designating Unexpected Holidays for Branch

The holiday calendar for your branch is maintained in the Branch Holiday Calendar screen.

In addition to the holiday calendar, you may need to designate certain days as holidays unexpectedly, without forewarning. Alternatively, you may also need to roll back a previously defined holiday date or set of dates. You can do this using the 'Unexpected Branch Holiday Maintenance' screen. You can invoke this screen by typing 'CGDUNHOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Unexpected Branch Holiday Maintenance -- Web Page Dialog

Branch Code * CHO
Branch Name BANK OF INDIA

Holiday /Working Type HOLIDAY
 WORKING

Holiday Date From * 6/26/2000
Holiday Date To * 6/26/2000
Holiday Reason SYSTEM

Type Exceptions	
<input type="checkbox"/> Holiday /Working Date	Reversed Flag
<input type="checkbox"/> 6/26/2000	<input type="checkbox"/>

Fields

Input By: AMIT Date Time: 7/3/2000 12:37:24 Modification Number: 1 Open
Authorized By: IFLEXAUTH Date Time: 7/3/2000 13:35:51 Authorized

In this screen, for the current branch, you can maintain a range of dates, every date within which will be designated as holidays for the branch. You can also provide a reason for the designation.

Every unexpected holiday you designate must be authorized for it to be effective

22.2.4.1 Reversing Designated Holiday

In the Unexpected Holiday Maintenance screen, you can also reverse a designated holiday before the actual date. Specify the holiday date in the Holiday Date field, and check the Reverse box field alongside it.

When you designate unexpected holidays, any bank or customer value dates for any transactions, that coincided with the holiday are rolled forward. Any accounting entries passed are reversed and fresh entries are passed to reflect the new value date.



For the release of uncollected funds, the original transaction date is considered for availability calculations

23. Maintaining Currency Holidays

23.1 Introduction

You need to maintain a yearly list of holidays, for the currencies, defined in the currency screen. This is done in the 'Currency Holiday Calendar' screen.

The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the foreign Exchange, Money market, Funds Transfer, Loans & Deposit modules) falls on that currency's holiday. If yes, then the system will display a message stating so, and ask the user for an override

For any schedule or contract maturing at a future date say, 5 years hence, you can input the future date, only if the calendar for that year has been maintained.

The currency holiday screen is maintained at the Bank Level by the Head Office

23.2 Invoking Currency Holiday Screen

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

The screenshot displays the 'Currency Holiday Calendar Maintenance' application window. The interface is organized into a grid of 12 monthly calendar views, labeled from January to December. Each calendar view consists of a grid of days, with columns representing the days of the week: S (Sunday), M (Monday), T (Tuesday), W (Wednesday), Th (Thursday), F (Friday), and Sa (Saturday). Below the grid, there are input fields for 'Currency Code' and 'Year', a 'Refresh' button, and a 'Fields' section with checkboxes for 'Authorized' and 'Open'. An 'Exit' button is located in the bottom right corner.

In this screen, you can maintain a list of holidays for each of the currencies maintained in the 'currency screen', for any year between 1 AD and 4000 AD.

23.2.1 Steps to Define Currency Holidays

To define currency holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'new' from the Actions menu in the Application tool bar or click new icon. A blank screen appears and the cursor moves to the field 'Year'

Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click on the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you

Step 4

Select the currency for which you are defining holidays. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays for the currency. This is the default setting of the system.
- For identification, the working days are marked in black and the holidays in red.
- All unauthorised records appear against a blue background. On authorisation of that record the background disappears.

23.2.2 Defining Currency Holidays

To define any other weekly holiday for the currency, other than the default, double click the day of the week, listed on the top row of the screen. For instance, if you double click 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row

To specify, other holidays, double click on that date — the date would be marked as a holiday

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black. Because the change is yet unauthorised, it appears against a blue background

23.3 Uploading Holiday file

SWIFT provides a country-wise holiday file that can be uploaded into Oracle FLEXCUBE. For all countries where 'EUR' is not the local currency, the respective holidays can be uploaded into the currency holidays tables. For European countries, where 'EUR' is the currency, you can upload the TARGET holidays. Oracle FLEXCUBE allows you to upload these currency holidays through the 'BIC/BICPLUS – Upload' screen. You can invoke this screen by typing 'ISDBICPU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "BIC Upload". The window has a blue header bar with the title and standard window controls (minimize, maximize, close). Below the header, there are two buttons: "New" and "Enter Query". The main content area contains four input fields, each with a red asterisk indicating a required field: "Source Code *", "File Name *", "File Path *", and "Intraday Sequence Number". The "Source Code" field is a dropdown menu. Below the input fields are two buttons: "Submit Params" and "Submit Batch". At the bottom right of the window, there is an "Exit" button.

Here you need to choose the source code as 'CCH' from the drop-down list. For further details about this screen, refer the section titled 'Uploading the BIC/BICPLUS files into Oracle FLEXCUBE' in the 'Settlements' User Manual.

The holiday file gets uploaded with two records:

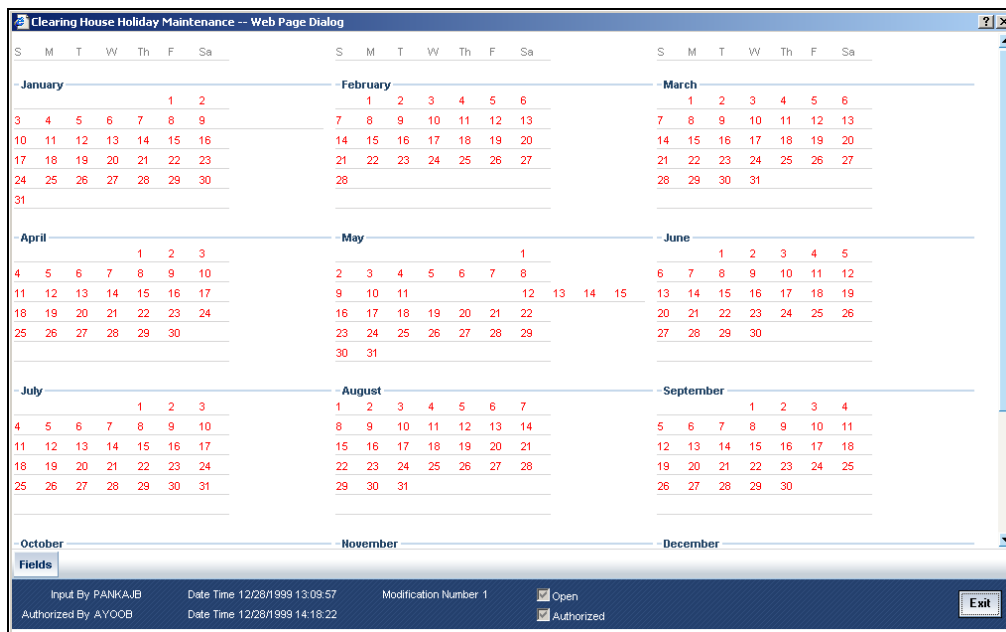
- HF Record – wherein 'EUR' is not the local currency
 - HS Record - wherein 'EUR' is the local currency
- *For more details on the file formats of these records, refer the chapter titled 'Annexure – B – File Formats'.*

24. Maintaining Clearing Holidays

24.1 Introduction

You need to maintain a yearly list of holidays of your Clearing House. This is defined in the 'Clearing House Holiday Calendar' screen.

This set of holidays is maintained at the bank level, by the Head Office. You can invoke this screen by typing 'STDCLHOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you maintain a list of holidays of the Clearing House with which your bank is associated with.

24.1.1 Steps to Define Clearing House Holidays

To define Clearing House holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'New' from the Actions menu in the Application tool bar or click new icon

Step 2

Enter the year — 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you. Please note:

- Your clearing house can be identified with the name -- SYS, given to it by the Oracle FLEXCUBE system. This is displayed in the field 'Clearing House'

- Saturdays and Sundays are marked as weekly holidays for the Clearing House. This is the default setting of the system
- For identification, the working days are marked in black and the holidays in red
- All unauthorised records appear against a blue background. On authorisation of that record the background disappears

24.1.2 Defining Clearing House Holidays

To define any other weekly holiday for the Clearing House, other than the default, double click on the day of the week, listed on the top row of the screen. For instance, if you double click 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row.

To specify, other holidays, double click on that date – the date would be marked as a holiday.

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black. Because the change is yet unauthorised, it appears against a blue background.

24.1.3 Designating Unexpected Holidays for Clearing House

The holiday calendar for your clearing house is maintained in the Clearing House Holiday Calendar screen

In addition to the holiday calendar, you may need to designate certain days as holidays unexpectedly, without forewarning. Alternatively, you may also need to roll back a previously defined holiday date or set of dates. You can do this using the 'Unexpected Holiday Maintenance' screen.

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

Holiday /Working Date	Reversed Flag
7/11/2001	<input checked="" type="checkbox"/>

In this screen, for a clearing house, you can maintain a range of dates, every date within which will be designated as holidays for the clearing house. You can also provide a reason for the designation.

Every unexpected holiday you designate must be authorized for it to be effective

24.1.3.1 Reversing Designated Holiday

In the Unexpected Holiday Maintenance screen, you can also reverse a designated holiday before the actual date. Specify the holiday date in the Holiday Date field, and check the Reverse box field alongside it.

When you designate unexpected holidays, any bank or customer value dates for clearing transactions, that coincided with the holiday are rolled forward. Any accounting entries passed are reversed and fresh entries are passed to reflect the new value date.



For the release of uncollected funds, the original transaction date is considered for availability calculations

25. Configuring Overrides

25.1 Introduction

The system displays messages in respect of errors that occur when you execute operations during a work session, in any module. These error messages are also displayed in respect of automatic or batch processes, such as end of day processes.

Depending upon your requirements at your installation, you might require some of the errors to be ignored, and others to result in an override being sought from the user for the operation to proceed. For still others, you might require an online authorization for the operation to proceed. Accordingly, the implementers at your installation configure the sensitivity of such errors. Subsequently, you might also need to configure errors to suit your requirements.

25.1.1 Types of Overrides

In Oracle FLEXCUBE, you can assign a level of sensitivity to each override that arises or occurs during system operation. This level of sensitivity that you assign to an override indicates the action that will result when that specific override occurs. Accordingly, you can assign any of the following sensitivity levels to an override:

Ignore

This would mean that no override message would be displayed and the exception would be ignored

Override

This sensitivity indicates that an override message should be displayed, seeking confirmation from the user. If the user confirms or accepts the override, processing of the transaction would proceed; if not, the exception would have to be corrected before transaction processing can proceed.

For such overrides, you can assign an additional parameter to indicate whether an online authorization is required if the override is accepted. If you have assigned online authorization to be required, then, for transactions involving such overrides, an online authorization is requested as a mandatory procedure. The online authorization limit specified for the authorizer would be checked during authorization, in addition to the time level of the authorizer, which should be greater than the user who is input the transaction.

For such overrides, if you have specified that no online authorization is required, the user can accept the override, and it will not require any online authorization.

Error

This would indicate that, when an exception occurs, an override message would be displayed, and the transaction cannot be processed further, that is, it would stop being processed until the exception is corrected.

Online Authorization

This would indicate that an override message would be displayed, seeking confirmation from the user. However, in this case, online authorization would be required as a mandatory procedure, if the override were accepted.

Dual Authorization

This would indicate that an override message would be displayed, seeking confirmation from the user. However, in this case, online authorization would be required as a mandatory procedure, if the override were accepted. Also, at least two authorizers would be needed to authorize the transaction.

Override Types for Batch Functions

For exceptions occurring during execution of automatic or batch processes, you can assign the Ignore, Override or Error sensitivities.

25.1.2 Specifying Override Type

In the 'Overrides Maintenance' screen, all the error messages that would appear in each module, with their respective error codes, are displayed. The functions, with respect to which the error messages could be encountered, are also displayed. You can invoke this screen by typing 'CSDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Overrides Maintenance' screen with the following fields and sections:

- Language:** Language * (text field), Description (text field)
- Error details:** Error Code * (text field), Type (dropdown menu, value: Ignore), Function (text field), Message (text field), Confirm (checkbox), Param (text field), Batch Type (dropdown menu, value: Ignore)
- Branch Details:** New Error Code (text field), Branch Code (text field), Function id (text field), Old Error Code (text field)
- Fields:** Input By (Date Time), Authorized By (Date Time), Modification Number (Number), Authorized (checkbox), Open (checkbox), Exit (button)

In the Type field, you can specify, for each error message, the appropriate sensitivity level – Ignore, Override, Error, Online Authorization or Dual Authorization.

For error messages in respect of automatic or batch functions, you can specify the appropriate level in the Batch Type field – Ignore, Override or Error.

For certain overrides, (to which you have assigned the level Override, Online Authorization or Dual Authorization), you can indicate whether the authorizer must also confirm the override, by checking the Confirm box.



You can make changes to configurable overrides in the Error Codes Maintenance screen only after consulting the support team at your installation.

26. Purging Data

26.1 Introduction

Purging is a process by which you remove unwanted data from the system. For example, you may find the interest rates that you have maintained for a financial cycle useless a couple of years later. You would want to remove such data from the system. You can achieve this by 'purging' the system of the data.

The purge function of Oracle FLEXCUBE allows you to purge:

- Contracts and transactions that you have entered into,
- Data relating to transactions (such as, interest rates)
- Limits history (Liability, Lines and Line Utilization history)
- GL Average Balance and Customer Account statistics

You can purge the contracts (or transactions) that you have entered into in the following modules of Oracle FLEXCUBE:

- Foreign Exchange
- Money Market
- Loans
- Deposits
- Data Entry
- Standing Instructions
- Letters of Credit
- Bills and Collections

You can purge data from the following modules:

- Accounting
- Currency
- General Ledger
- Interest and Charges
- Messaging
- MIS
- Reconciliation
- Receivable Liquidation

You can also purge data relating to transactions. For example, you can purge the currency rates that you have maintained, the messages in the messaging system of Oracle FLEXCUBE, the User Data Elements that you used to compute interest, interest statement details, user information maintained in the Security Management System of Oracle FLEXCUBE, customer information, and so on.

The system will automatically purge data according to the parameters that you define in the Purge Details Maintenance screen.

26.2 Maintaining Purge Details

In the 'Purge Details Maintenance' screen, you can define the parameters for purging data from the system. For instance, you may want to purge the contracts entered into in the previous financial cycle. Or, you may want to retain exchange rates in the system for a specific period. These are examples of parameters that you can define in the Purge Details Maintenance screen. You can invoke this screen by typing 'CSDPURGE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

26.2.1.1 Specifying Module

In the Purge Details Maintenance screen you must first specify the module for which you are defining parameters. All parameters that you define subsequently will only apply to the module that you specify.

You can enter a description of the module for which you are maintaining purge details.



For purging limits history which is Liability, Lines, and Lines Utilization history, you must specify LM as the module code. Limits history data is purged for the current branch only.

26.2.1.2 Specifying Nature of Data to be Purged

You can opt to purge contracts (of the module you specified) along the following criteria. You may either choose to purge any of the following:

- Liquidated contracts
- Closed (applicable only to the BC and LC modules)
- Reversed contracts

When you run the purge process, only those contracts that are in the status that you specified will be purged. That is, only contracts (in the module you specified) that are liquidated, closed, and/or reversed, depending on your specification, will be purged from the system.

Similarly, if you want to purge

- Exchange rates (from the Currency module), you should choose the 'None' option.
- Data from the Reconciliation module, you should choose any of the following options, depending on the data that you want to purge. The options available are:
 - System Date Relative
 - Match Relative
 - Closed Match
 - Closed External Statement

Retention Period

The retention period, as the term suggests, is the period for which data is stored in the system. For each module in Oracle FLEXCUBE, you can specify the retention period.

When you run the purge process on any given day, only the data that is beyond the retention period that you specified will be purged. The following example illustrates this concept.

Example

The requirement:

You would like to retain foreign exchange contracts that were liquidated 60 days prior to the running of the purge process, in the system. (That is, if the current system date is 30 June 1999 and you do not wish to purge the foreign exchange contracts that were liquidated between 1 May 1999 and 30 June 1999).

Solution:

In the Retention Period field enter '60' (note this value is expressed in days), and in the 'Status' field choose the 'Liquidated' option.

Result:

If this setup is authorised, and you run the purge process on 30 June 1999, the current system date, all foreign exchange contracts that you liquidated prior to 1 May 1999 will be purged. Contracts that were liquidated on or after 1 May 1999 will not be purged.

27. Tanking of Maintenance Records

27.1 Introduction

The maintenance records that are created or modified in the system can be tanked till they get authorized, so that it is possible to undo the modifications, if needed, before the records are authorized. The maintenance log also will store the changes till they get authorized. The new or the modified records are written to the static tables only after authorization.

27.2 Tanking New and Modified Maintenance Records

You can enable tanking of the creation and modification of maintenance records by selecting the 'Tanking Required' option provided at the function Id level. You need to enable the 'Tanking Required' option in RAD tool as well.

You can enable 'Tanking Required' option for individual function Ids in 'Function Description Maintenance' screen. You can invoke this screen by typing 'SMDFNDSC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Function Description Maintenance

New Enter Query

Function Id * Name

Module List * Type Form

User Function Id Menu Head MODULE

Type String Maintenance

Flag Scope UBS

Tanking Required

Dual Authorization

Remarks Required

Excel Export Required

Multi Branch Access

Field Log Required

Available

Automatic End Of Day Aware

Log Event

Customer Access

Auto Authorization

Head Office Function

Duplicate task check

Main Control String for functions and reports Duplicate Check Fields FC Core Function ID

Function Description

Language Code *	Main Menu	Sub Menu 1	Sub Menu 2	Balloon Help	Description
-----------------	-----------	------------	------------	--------------	-------------

Field Properties

Maker Date Time: Mod No

Checker Date Time: Record Status

Authorization Status

Exit

To enable tanking of maintenance records for a function Id you need to select the function Id in this screen and then select the 'Tanking Required' checkbox.

➤ For more details on this screen, refer Security Management System user manual.



Tanking of records has been enabled only for the following function Ids:

- STDCIF
- STDCUSAC

27.2.1 Tanking New Records

During the creation of a new record, if 'Tanking Required' option is enabled, the system tanks the details of the newly created record till the record gets authorized. Any query on this data retrieves this stored information.

27.2.2 Tanking Modified Records

All modifications to unauthorized records get tanked and the modified data gets written to actual tables only after authorization. In this case, the record remains in 'Authorized' status in the actual table and the unauthorized modifications will be kept pending for un-tanking. The most recent modifications will be shown in both summary and detailed screens with the Authorization status as 'Unauthorized'.

27.2.3 Closing a Record

You can close a record only if it is in 'Authorized' state, without any unauthorized modifications pending for un-tanking. Closure is possible only for records that are in 'Open' status. When you close a record, the system tanks this and the record gets actually closed only after the closure gets authorized.

27.2.4 Re-opening a Record

You can re-open a record only if it has been closed and the closure is authorized. Re-opening of a record gets tanked till it gets authorized and the actual re-opening happens after the authorization.

27.2.5 Authorizing a Record

All unauthorized modifications get displayed when you click 'Authorize' menu option. You can select a modification number and the records get authorized till that modification. These records are un-tanked and their status gets updated as 'Authorized'. You can authorize the modifications partially, if required.

27.2.6 Deleting a Record

All unauthorized records will be available for deletion. You can select a modification number and system deletes all unauthorized modifications from the selected modification number. If the modifications getting deleted are made by a user other than the current user, the system displays an error message.

27.2.7 Viewing Summary of Records

All summary screens display data retrieved from both the summary data source and the table that contains the unauthorized tanked records.

27.2.8 Modifying Tanking Preferences

You can modify the tanking preferences specified for a function Id, if required. This modification is possible only if all records related to that function Id are in 'Authorized' status.

28. Annexure - B - File Formats

28.1 Introduction

As mentioned earlier, SWIFT provides a country-wise holiday list that can be uploaded into Oracle FLEXCUE using the 'CCH' source code. This file consists of the 'HF' and 'HS' records. HF and HS are the tag identifiers through which the currency code can be obtained.

28.2 Upload File Formats

HF – Non-European countries

As mentioned before, the HF record comprises the holiday details for countries where 'EUR' is not the local currency. The currency code is obtained from the country code present in this record. The holiday record is then uploaded into the Oracle FLEXCUBE holiday upload table.

The HF record has the following format:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VARCHAR2	Y	'HF'
3	Modification Flag	1	VARCHAR2	Y	'A' addition 'M' modification 'D' deletion 'U' unchanged
4	Country Code	2	VARCHAR2	Y	ISO Country Code
6	Country Name	35	VARCHAR2	Y	Country Name (first part)
41	Country Name	35	VARCHAR2	N	Country Name (second part)
76	Date	8	VARCHAR2	Y	Date of a Holiday

Position	Description	Length	Type	Mandatory	Data
84	Holiday type	1	VARCHAR2	Y	Code indicating type of Holiday (see below)
85	Special holiday info.	320	VARCHAR2	N	Restrictions applicable if a holiday is not applicable country-wide, or is not a full day

HS – For European countries

The HS record comprises the Target holiday details for countries where 'EUR' is the local currency. The holiday record is uploaded into the Oracle FLEXCUBE holiday upload table.

The HS record has the following format:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VARCHAR2	Y	'HS'
3	Modification Flag	1	VARCHAR2	Y	'A' addition 'M' modification 'D' deletion 'U' unchanged
4	Service Code	3	VARCHAR2	Y	Value Added Service Code

Position	Description	Length	Type	Mandatory	Data
7	Date	8	VARCHAR2	Y	Date of a Holiday
15	Holiday type	1	VARCHAR2	Y	Code indicating type of holiday(see below)
16	Special holiday info	320	VARCHAR2	N	Restrictions applicable if a holiday is not applicable country-wide, or is not a full day

29. Nostro Accounts Maintenances

You can maintain all nostro accounts through Nostro Account Maintenance screen. To invoke this screen type 'STDNOSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the 'Nostro Accounts Maintenance' application window. It contains various input fields for account details, a section for 'Amounts And Dates', a 'Statuses' section with checkboxes, an 'Options' section with checkboxes, and a 'Turnover Limit Preferences' section. A navigation bar at the bottom includes tabs for 'Interest', 'Charges', 'Instructions', 'Standing Instructions', 'Linked Entities', 'Restrictions', 'Currency Limits', 'Mis', 'Fields', 'Sweep Instructions', and 'Change Log'. The footer contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Branch Code

The system displays the branch code.

Account

You can indicate the account number of the customer. One customer can have any number of accounts.

Currency

Select the currency from the adjoining option list.

Small Account Number

This indicates the small account number.

Description

This is the description of the small account.

Country Code

Specify the country of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Customer No

Select the customer number from the adjoining option list. If you have included the CIF Number of the customer as part of the Account Mask, the system automatically defaults the CIF code of the customer in the respective field. You will not be allowed to modify this code.

Customer Name

The name of the customer is displayed based on the CIF ID that you have mentioned in 'Customer No' field.

Account Class

Select the account class from the adjoining option list.

Statuses**No Debits**

No debits can be posted to the account. For example, a customer of your bank, going abroad for a year instructs you not to debit his account till his return. You can execute this instruction by checking this box.

No Credits

No credits can be posted to the customer account by enabling the check box positioned next to this field.

Frozen

If you have frozen a customer account in the 'Customer Information Maintenance – Basic' screen the accounts gets frozen. For instance, at the behest of a court order, the status of the account is reflected here in the 'Customer Accounts Maintenance' screen.

Posting Allowed

System, by default, checks or unchecks this check box based on the value maintained at Account Class level.

This check box facilitates Inter-branch Accounting through Entity/Accounts instead of GLs. The accounts maintained for these Inter-Branch transactions are used only for posting system generated Inter-Branch entries and not for any direct posting using 'Journal Entry' or Teller Transaction screens.

Amounts and Dates**Account Open Date**

You have to capture the date on which the account was opened.

Alternate Account Number

You have to define an alternate account number for the account you are defining. The alternate account number that you specify should be unique for each customer. You can capture the old account numbers used by your bank before installing the Oracle FLEXCUBE system. The old account numbers would be mapped with the new account numbers. This would facilitate quick tracking of the account and generating queries.

In the Data Entry Module, you can input a transaction using the alternate account number instead of the actual account number.

IBAN Account Number

To capture the detail of the IBAN account for a specific customer, you have to enable the 'IBAN Required' option by enabling it. Subsequently, click the 'M' button. The IBAN details sub-screen will be displayed.

Location

An address for a customer account is based on the 'Location' and 'Media' combination. Location codes maintained through the 'Account Address Location Type Maintenance' screen are made available against this field. The address maintained here is always the primary or the default address. Each customer can have several addresses for a particular media. To distinguish between one address of a customer from another for a given media, it is essential for you to specify a unique location for each address. Also, if you are amending an address here, the same gets updated in the 'Customer Account Address - Detailed' table after the validations are through.

Media

Indicate the media for which the charge should be levied. Select one of the following options from the option list:

- Mail
- Telex
- SWIFT
- Fax

Options**IBAN Required**

Check this box if IBAN is required.

Mt210 Required

Check this box if MT210 is required.

Back Period Entry Allowed

Check this box if back period entry is allowed.

Turnover Limit Preferences**Turnover Limit Code**

The system displays the turnover limit code applicable to the account.

30. Account Class Maintenance

30.1 Introduction

In the Oracle FLEXCUBE system, you can classify the customer accounts of your bank into different groups and assign each an identifying code. For instance, you may define a group called INDSB to represent savings accounts held by individuals, SB-INS to comprise institutional savings accounts, COR-CU for corporate current accounts.

Each group is referred to as an Account Class and is maintained in the 'Account Class' screen. For each class, you also define certain common attributes applicable to all accounts in this class, such as, the General Ledger lines to which the accounts in this class report to, facilities granted to the account holders (pass book, check book, ATM etc.).

In the 'Customer Accounts Maintenance' screen, where you open accounts for the customers of your bank, each customer account is linked to an account class, and the attributes defined for the account class are by default applicable to the customer account. For instance, if the frequency of account statement generation has been defined as daily for an account class CU-COR, the system generates statements for all accounts under this class on a daily basis. However, some of the parameters defined for the account class, can be revised at the account level for any of the accounts linked to the class. Account level parameters will supersede those defined for the account class.

While defining the account classes you should also keep in mind that the interest rate structure is also specified for an account class (in the Interest and Charges module).

The account class table is maintained at the Bank Level by the Head Office branch

30.2 Maintaining Account Classes

You can invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Defining an Account Class includes the maintenance of the following parameters:

1. Assigning a unique Code to the Account Class and associating an appropriate description with the class
2. Indicating the type of account for which account class is being maintained
3. Specifying the period after which accounts in this class should become dormant if no customer transaction is posted into the account.
4. Indicating the date from when new accounts can be created under the account class.
5. Indicating the end date after which the new accounts cannot be created for the account class.
6. Maintaining the different statuses applicable to the accounts for which the account class is being defined. This would be used for tracking NPA's on current and savings accounts.
7. Maintaining status-wise GLs for provisioning

8. Identifying the reporting lines (GL Line, Central Bank Lines and the Head Office Lines) for each status.
9. Maintaining account statement details like the type of statement that is to be generated, the frequency at which statements should be generated for all accounts under a class.
10. Indicating the preferences unique to an account class like the check book, passbook or ATM facilities to be given to account holders under this account class; whether overdraft facility should be allowed for accounts linked to this class; whether the credit limit should be checked for all accounts under the class; interest and charges to be computed for accounts under this class.
11. Specifying preferences regarding account holder facilities, interest computation etc.
12. Indicating whether status change for all accounts belonging to the account class should be automatic or manual.
13. Identifying and assigning preferred branches, currencies and customers to the account class.
14. Specifying whether receivables should be tracked for the account class. This specification will default to all accounts that are linked to this account class.
15. Specifying whether reordering of Cheque Books for all accounts linked to this account class should be triggered automatically or not. If yes, the parameters for the same.
16. Specifying liquidation preferences for debit interest and charges, to notify your customers through a Debit Interest Notification message (in the case of charges, a Charge Notification message) before debiting the customer's personal current account for debit interest or charges.
17. Maintaining initial funding details for new accounts

Each of the parameters has been discussed in detail in the subsequent sections

Account Class and Description

The account class code is a unique 6-character code, which identifies the class. Along with the class code you need to assign an appropriate description to the account class.

For instance, let us assume you are defining a class for savings account of individuals. You could associate the code SB IND with it. Similarly, the description that you associate with it could be something like this – 'Savings accounts of individuals'.

Account Type

The six different types of accounts that you can maintain are:

- Nostro account - your bank's accounts with another bank
- Miscellaneous Debit - Each transaction is entered with a reference number. In the miscellaneous debit account a single debit transaction is matched subsequently with credits against the same reference number.

While posting transactions into this account, if the first entry is a debit, the subsequent reconciling entries should be all credits.

The system gives you a break-up of the balance by the reference number

Example

Let us assume that for the month of November 2000, your bank has to spend USD 10,000 on miscellaneous expenses, which include canteen charges, telephone bills and other maintenance charges. When the details of these expenses are entered, the following entries are passed:

I entry	Dr. Misc. debit a/c for 10,000
	Cr. Cash a/c for 10,000
I reconciling entry	Dr. expense a/c for 3000 (canteen charges)
	Cr. Misc. Debit a/c for 3000
II reconciling entry	Dr. expense a/c for 2000 (telephone charges)
	Cr. Misc. Debit a/c for 2000
III reconciling entry	Dr. expense a/c for 5000 (maintenance)
	Cr. Misc. debit a/c for 5000

Thus the entire amount that was debited from miscellaneous debit account has been reconciled. The total amount of the reconciliation entries should add up to match the amount of the first transaction.

- Miscellaneous Credit - as in miscellaneous debit account, in the miscellaneous credit accounts you post each transaction with a reference number. In a miscellaneous credit account a single credit entry is matched subsequently with debit entries with the same reference number.

The system gives you a break-up of the balance by reference numbers

- Savings Account
- Current Account

Line Account - This is used for creating accounts for charging limit fees. Upon save of the account class with type as line account, there will be an override specifying that the reporting GL's for the accounts should be contingent GLs. There will not be any accounting entries passed into the accounts of line account type. This will only be used as the calculation account for calculating the limit fees. Hence, the account balance of this account will always remain as 0.

To ensure the line account functionality, you will have to maintain the following:

In the 'Customer Account Maintenance' screen, you will have to create new customer accounts with Account Class type as Line Account and ensure the following parameters for every new line associated with a liability

- The CIF of the account in the 'Customer Account Maintenance' screen will have to be the same as the liability to which the line will be linked in the 'Limits' screen.
- The currency of the account in the 'Customer Account Maintenance' screen will have to be the same as the currency of the line that will be attached in the 'Limits' screen.
- The interest calculation account maintained in the 'Interest and Special Conditions Maintenance' screen, will have to be the same as in the 'Limits' screen. However, the Interest Booking Account maintained in the 'Interest and Special Conditions Maintenance' screen can be some other account belonging to other account class types.

Since accounts can be of different types, you need to indicate the type of account for which you are defining an account class. It could belong to any one of the types mentioned above

Account Code

As per your bank's requirement you can choose to classify account classes into different account codes. The bank can decide the manner in which the account classes are to be assigned to different account codes. An account code can consist of a maximum of four characters.

Depending on the customer account mask maintained, the value in the account code field would be used during the generation of customer account numbers through the 'Customer Accounts Maintenance' screen.

If you have decided to include account code as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will need to select the account class for the account number being generated. In the option-list provided, the account class is displayed along with the associated account code. When the account number gets populated, it is the account code that forms a part of the customer account number.

Start Date

Specify the date from which the account class should become active, using the adjoining calendar. You will be able to create accounts under this account class from this date.

End Date

You can also specify the life span of the account class by indicating the end date.

The end date for an account class refers to the termination date after which, creation of new account under the account class is disallowed.

Consequently, the option list for Account Class in all further transactions screen in Oracle FLEXCUBE, will not display the 'expired' account class as of the system date. However, the existing accounts for the account class will be active even after the end date.



If you do not specify an End Date for the account class, the account is taken to be an open-ended account class.

Dormancy Days

You have to indicate the period after which an account in an account class becomes inactive or dormant if customer transactions are not posted into the account.



However, while maintaining transaction codes, if you have checked the Consider for Account Activity field, all transactions posted to any account under this account class linked to the particular transaction code will become active from dormant irrespective of the dormancy period. If a customer-initiated transaction is posted into the account with the dormant status the account status will be updated to Active from Dormant since the Transaction Code associated with the account has the Consider for Account Activity option enabled.

Dormancy Parameters

As stated above, if Transaction Code associated with the account has the Consider for Account Activity option enabled, the dormant status of the account will be updated to Active. Apart from this, you can

specify the parameter that is required for re activating the account. To indicate the re activation parameters for the dormant account choose any from the following options:

- Debit
- Credit
- Any
- Manual

In case of a transaction, the system will check for the parameter you have specified here and accordingly change the status of the account. However, the parameter maintained at the account level will supercede the parameter you have specified here.

Display IBAN in Advices

For an account class you can indicate whether the IBAN number of the customers involving the accounts within the class should be printed on advices sent to the customer. If you would like to print the IBAN number of the customers on advices sent to the customers involving the account class, you can enable the Display IBAN in Advices option by checking it.

Your specification will be made applicable to all customers linked to the account class. You will be allowed to change this option for a specific account.



IBAN Account numbers for specific customers can be captured while defining a specific account through the IBAN Sub-screen of the 'Customer Account Maintenance' screen.

Dual Ccy Deposit

Check this box to enable the account class for Dual Currency Deposit (DCD) type.

Dual Currency Deposit (DCD) is a short-term currency-linked deposit that allows you to earn a higher interest rate than regular time deposits.



You will be allowed to check this field only for 'Deposit' Account Type. If this box is checked for other Account types, system throws an error.

EEFC Account

Check this box to indicate that the accounts created under this account class are EEFC accounts. It is applicable only for current account types. The box is not selected by default.

For more information on EEFC details, refer chapter 'Processing Bills' in the Bills and Collection User Manual


Natural GL

The reporting of all turnovers of the particular account class will be directed to the GL that you identify as the natural GL. Based on the characteristic of the account balance; you can specify whether the turnover is to be posted to the Debit GL or to the Credit GL. For instance, if the account class is for overdrafts, the balance is normally a debit whereas current accounts normally do not have a debit balance.

30.2.1 Specifying Account Statement Parameters

For each account class that you maintain you have the option of generating account statement details, periodically, for all customer accounts associated with the account class.

If you need to generate account statements that would need to be sent across multiple media, generated at different frequencies, you can define up to three different frequencies at which the statements could be generated, with a primary, secondary and tertiary frequency.

 If you are defining primary, secondary and tertiary statements, the frequency for each must be different and unique; for instance, if you define a monthly primary statement, you cannot define a secondary or tertiary statement with a monthly frequency.

As part of specifying the account statement preferences you can indicate the following for each of the statements, whether primary, secondary or tertiary:

Type

The first preference that you specify for each account class is to indicate whether the periodic generation an account statement is required. If the generation of an account statement is necessary, you have to specify the format in which it is to be generated. The options available are:

- Detailed – indicating that the statement should be a detailed account of all the customer transactions within the account class.
- Summary - indicating that only a summary of the transaction details is enough.
- None – indicating that neither a summary nor a detailed account of transactions is required.

Cycle

The system generates the account statement details at a frequency that you specify. The frequency can be:

- Annual
- Semi-annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

If you indicate that the statement generation frequency is weekly, you should also indicate the day of the week on which the account statement is due. Similarly, for a monthly statement you should indicate the day of the month.

To specify the frequency for a monthly statement you can specify a number between 1 and 31 (corresponding to the system date). If you set the statement date to 30, then account statements will be generated on:

- The last working day for months with < 30 days.
- For months with 30 days on the 30th; if 30th is a holiday on the next working day.

If you set the statement date to 31, then account statements will be generated on:

- The 31st, for month with 31 days; if 31st is a holiday on the next working day.
- The last working day for months < 31 days.

For all other cycles, account statement would be generated on the last day of that cycle.

30.2.2 Maintaining Cheque Book Preferences

Oracle FLEXCUBE provides you with the facility to automatically trigger the reorder of Cheque Books for all accounts reporting to a specific account class. However, you have the option of changing your preferences at the account level also.

To facilitate automatic reordering of Cheque Books, you have to maintain the following details:

Cheque Book

To indicate that automatic reordering of cheque books should be allowed and for specifying the details for the same, you have to check this option. If not selected, you will not be able to maintain the automatic reordering preferences for the account class.

Auto Reorder of Cheque Book

You have to select this option to specify that automatic reordering of Cheque Books is required for all accounts reporting to this account class. This field will be enabled only if you have checked the 'Cheque Book' option explained above.

Reorder Level

Here, you have to indicate the level at which the reordering of Cheque Book should happen. Automatic reordering will be set off by the system when the unused number of cheque leaves becomes equal to or

less than the re-order level that you maintain here. This field will be enabled only if you have indicated that automatic reordering of Cheque Books is required i.e. the 'Auto Reorder of Cheque Book' option is checked.

Reorder No of Leaves

In this field you have to specify the number of leaves that should be ordered for the new Cheque Book. This field will be enabled only if you have checked the 'Auto Reorder of Cheque Book' option.

30.2.2.1 Processing Automatic Reordering of Cheque Books

The automatic reordering of Cheque Books is processed at EOD by executing a batch function.

The following conditions should be satisfied for initiation of automatic reordering:

- The 'Auto Reorder of Cheque Book' option is turned on at the account level
- The number of unused check leaves for the account is less than or equal to the reorder level maintained at the account level. The system will pick up the number of leaves to be reordered from the field 'Reorder Number of Leaves' maintained for the account.

The numbering of cheque leaves for the new Cheque Book will depend on the 'Cheque Number Unique for Branch' option in the 'Bank Parameters' screen. If this option is checked, the numbering will begin from the Last Number + 1 of the Cheque Book that was delivered last to any account. If you do not select this option, the number will start from the Last Number +1 of the Cheque Book delivered to the same account previously.

The value of 'Include for Cheque Book Printing' and 'Cheque Type' (specifications defined in the 'Cheque Book Details' screen) will be defaulted from the previous order of the Cheque Book.

30.2.3 Capturing Details about Specially Designated Nationals

Specially Designated Nationals (SDN) are those customers with whom you need to refrain from trading in any form. The US government publishes a list of such nationals and circulates this list among banks and other financial organizations. You can maintain the details of SDNs in Oracle FLEXCUBE.

The details of Specially Designated Nationals are updated and published by the US government on a regular basis. You could download these details from their web site. You have two options to replicate the contents of this file into Oracle FLEXCUBE. They are:

1. Upload the file into Oracle FLEXCUBE through the SDN Upload screen.
2. Maintain the details of each SDN manually.

Both these options have been elaborated upon in the subsequent sections.

30.2.4 Specifying your Preferences for Account Class

Preferences are the options or attributes that uniquely distinguish an account class. The following are the preferences that you can specify for an account class:

- Limit Check – you can check this box to indicate that a limit check for sufficient availability of funds in the account will be made for all accounts belonging to the account class

- Overdraft Facility – if checked indicates that all accounts belonging to this class would be allowed an overdraft facility (facility to draw a specified amount over and above the balance in the account)
- Interest Charges – if checked indicates that for interest and charges computation the Interest and Charges module will process accounts linked to this class.
- Track Accrued IC – if checked, indicates whether accrued interest in the Interest and Charges module on an account linked to this class, would be considered while computing credit utilization for the account.
- Passbook Facility – if checked, indicates that accounts linked to the account class are issued passbooks.
- ATM Facility – if checked, indicates that accounts linked to the class will avail the ATM facility
- Daylight Limit – if checked indicates that you can specify daylight overdraft limit for all the accounts belonging to this account class. While modifying the maintenance, if you uncheck this box, the daylight overdraft limit will be made zero for all the accounts belonging to this account class.
- Debit/Credit Advices – If checked, indicates that for all accounts belonging to this class, the system will generate a debit/credit advices on interest liquidation. The advices are generated during end of day processing in SWIFT or/and MAIL format. You can also specify this preference through the 'Special Conditions' screen.
- Track Receivable – if checked, you can choose to block the subsequent credit that happens to the settlement account (linked to this account class) of a loan contract or retail teller contract, if the system detects insufficient funds in the account, during liquidation. In other words, the system will track the account for receivables (credits). As and when a credit happens, the funds will be allocated to the loan or the retail teller contract for liquidation.
- Posting Allowed – if checked, indicates that the account class being created is to be used while creating IRA monetary accounts. Monetary accounts used for IRA need to be distinguished from the other accounts in Oracle FLEXCUBE, so that these accounts do not come up for posting in the other Oracle FLEXCUBE screens.
- Referral Required - enabling this option indicates whether a referral check should be performed on accounts belonging to the account class. Consequently, the system checks the available balance (not the current balance) while performing the referral checks for all transactions involving the account. If a transaction involving the account results in the account moving to overdraft, the account and transaction details will be sent to the Referral Queue.
- Lodgment Book - If you wish to allow orders of lodgment books for all accounts that use an account class, you can indicate so, in the 'Account Class Maintenance' screen, by selecting the Lodgment Book option.
- Back Period Entry Allowed –if checked, indicates that back-valued entries can be posted to account belonging to the class as long as the account is open. You will be allowed to change this specification for a specific account.

While posting back-valued transactions, the System verifies whether the Back Period Entry Allowed option has been enabled for the account class. If the option has not been enabled an error message is displayed. This check is also performed while uploading journal entry transactions.

Enabling Printing of Account Statistics

You can enable printing statistics in respect of accounts using an account class, either period code-wise or financial year-wise, for the following customer information:

- Low and High Balance for a period

The lowest and highest current balances for the period.

- Average credit and debit balance for a period

This is computed as the sum of credit/(debit) current balances in a period, divided by the number of days of credit/(debit) balance during the period.

- Credit and debit days

The number of days the account was in credit/(debit) balance in the period.

- Credit and Debit Turnover

The credit/(debit) turnover for the period.

- Excess days in debit balance

The number of days in a month when the account exceeded the overdraft limits.

- Overdraft Limit

This is computed by summing the temporary overdraft limit and the sub-limit of the account. For each month, this would represent the limit on the last date of the month.

- Credit grade of the Customer

This would be the prevalent rating on the last day of the period. For the current period, this information is provided up to the previous working day.

To enable printing of this information for all accounts using an account class, you must enable the Account Statistics option in the Account Class Maintenance.

For each account class for which account statistics has been enabled, an accounting End of Day (EOD) process updates the statistics table both period-wise and according to financial years. The book-dated balances are used for computation of statistics, and the balances are maintained according to accounting periods.

- *For information about viewing the period-wise account statistics, refer the section Querying on Account Statistics, found earlier in this chapter.*

Status Change Automatic

If you check this option, the status of the account will be changed automatically by the system as per the conditions maintained in the 'Status Rule Definition' screen. If you do not select this option, you have to change the status manually through the 'Manual Status Change' screen. These screens are discussed in detail in the subsequent sections of this document. This specification will be defaulted to all the accounts reporting to this account class.

Exclude Same Day Reversal transaction from Statement

If you do not wish transactions booked and reversed on the same day to be reflected in the account statement, you can specify the preference here. This feature is applicable only for the customer account legs and not for the related GL legs. Also, reversals made through the DE module will not be considered for exclusion.

Your specification for this at the account class level defaults to all accounts involving the class. You can change it for a specific account.

For comparing transactions the System will look for similarity of reference number and date.

Consolidation for Inward Clearing

You need to indicate whether or not consolidation is required for inward clearing transactions in a batch at the Account Class level. The indication for this option is carried forward to the 'Customer Account Maintenance' screen. If this option is unchecked here, it cannot be checked in the 'Customer Account Maintenance screen'.

30.2.4.1 Processing for Consolidation of Inward Clearing

During the Inward Clearing process, the consolidated entry for clearing will be passed according to the following grouping:

- Remitter's Account
- Clearing Product
- Instrument Currency
- Remitter's branch
- End point

A consolidated clearing entry will be passed using a separate Transaction Code maintained in the 'Clearing Product Preferences' screen. This Transaction Code should be set with Cheque Mandatory option as No in the 'Transaction Code Maintenance' screen.

One consolidated clearing entry will be passed for each of the above groups. Entries will be passed against a common reference no. generated for each of the groups. After the consolidated entry has been passed, each individual instrument will be processed separately to pass charge entries (if applicable) at the transaction level.

Specifying Turnover Limit Preferences

You can specify turnover limits for an account class and thereby monitor the turnover in all accounts linked to the account class.

Turnover Limit Code

Specify a turnover limit code that should be linked to the account class. The adjoining option list displays all valid turnover limit codes maintained in the system using the 'Turnover Limit Maintenance' screen. You can choose the appropriate one.

30.2.5 Specifying Liquidation Preferences for Debit Interest and Charges

You must specify the liquidation preferences for debit interest and charges, for those accounts classes where interest/charge has to be debited from a Receivable GL before actually debiting the customer account. This feature is applicable only for the debit interest and any charges on the account calculated through the IC module. The preferences that you need to specify are:

- Liquidate Using Receivable - Indicates whether receivable tracking is required for IC Debit interest and IC charges
- Debit Notice – enabling this option indicates that a notification needs to be sent to customers before debiting the customer account for the interest / charge calculated for the period.

- Liquidation Days – specifies the number of working days from the actual liquidation date before the interest/charge can be liquidated into the customer account. Working days are calculated on the basis of the Local Holiday Calendar.
- Liquidation Mode – debit interest or charges can be liquidated either Manually or Automatically. If you choose the automatic mode of liquidation, debit interest or charges are liquidated automatically as part of the BOD process on the liquidation date. However, after having specified Auto as the mode of liquidation, if you wish to liquidate them manually for a specific account, the System intimates you with an override message. Manual interest liquidation can be triggered through the 'Debit Interest Liquidation' screen. Manual liquidation is recommended during Account Closure.
- Verify Funds –enabling this option indicates that an available balance check should be performed for receivable tracking. As a result, the System performs the available balance check before debiting the account. The available balance also includes the limit amount. Verification of funds is applicable only in the case of Auto-Liquidation. If you leave this option unchecked, the System performs a 'force-liquidation' regardless of whether the account has sufficient funds or not.



Note the following:

- You will not be allowed to change these preferences at the account level. However in the Amounts and Dates section of the 'Customer Accounts Maintenance' screen, both the total debit interest due as well as the charges due, are displayed.
- If there is any outstanding interest or charges on the account, the outstanding amount is displayed as an override while saving the transaction involving the account.
- While closing an account closure, the System verifies whether there is any outstanding debit interest or charges on the account. You will need to liquidate these before Account Closure.

An error log is created to store the error details of accounts for which liquidation could not be performed due to the following reasons:

- The Verify Funds option is enabled and partial liquidation is performed
 - The Verify Funds option is enabled and the account has insufficient funds
 - Accounting entries do not get passed successfully irrespective of whether the Verify Funds option is set or not.
- *Refer the End of Day processing for Debiting Receivable GLs section in the Daily Processing of IC chapter of the IC User Manual for details on end of day processes on Auto and Manual liquidation.*

30.2.6 Maintaining Details for Free Banking

For account classes for which a free banking period is being provided, you can indicate the free banking parameters. These include:

- The number of days after the account opening date, for which no charges would be levied on the account. This is the free banking period. Charging for the account would commence when the free banking period has elapsed.
- Whether an advice (charge start advice) is to be sent to the customer, indicating the commencement of charging on the account
- The number of days before the charge start date, the charge start advice is to be sent to the customer, indicating the commencement of charging on the account.

30.2.7 Specifying Initial Funding Preferences

You need to specify the following details pertaining to initial funding for opening accounts under the account class.

Event Class Code

Specify the event class code maintained for initial funding process for the module code 'DE'. This adjoining option list displays all valid event class codes maintained in the system. You can choose the appropriate one.

Charge Role to Head Code

Specify the class code that you wish to use for posting charge-related accounting entries for initial funding. This adjoining option list displays all valid class codes maintained in the system. You can choose the appropriate one.

- *Refer the section 'Maintaining Event Class for Account Initial Funding' in the chapter titled 'Creating Classes' under Modularity User Manual for further details about the event class code.*

30.2.8 Maintaining Provisioning Details

When you define an account class, you can specify whether provisioning is applicable for accounts using the class. You can make the following specifications in the Provisioning Details section in the 'Account Classes' screen:

- Auto Provisioning Required - Check this box if provisioning is applicable
- Provision Frequency - Frequency at which the provisioning would be done, either daily or monthly



The frequency you define here is only applicable if you have indicated individual account-wise status processing for accounts in the Branch Parameters. If you have indicated status processing at Group/CIF level, then the provisioning batch process executes at the frequency maintained in the 'Branch Parameters' screen for your branch, and not at the frequency maintained in the Account Classes screen.

- The currency in which the provisioning amount must be calculated – either account currency or local currency
- Default exposure category for accounts using the account class
- Event class for which the provisioning accounting entries would be defined

The specifications you make here are inherited by any account that uses the account class.

In addition to these preferences, you must also indicate:

- The accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status
- Whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account

You can maintain these details for each account status in the 'Status Details' screen.

30.2.9 Maintaining Status Codes for Account Class

Current and Savings accounts that have not generated any interest over a specific period or have remained inactive with interest overdue may be identified as 'NPAs' (Non-Performing Asset). In Oracle

FLEXCUBE, you can assign different status codes to an account class, which will be applicable to all the accounts under it. The accounts will move from one status to the other based on the number of days they have remained inactive in the system. The status of an account will determine whether the account should be marked as an NPA or not.

Further, you can also specify the reporting lines (for GL, Central Bank, and Head Office) to which accounting entries should be passed when an account moves from one status to the other. You can post all debit and credit balances of one account class to a single General Ledger account. Conversely, you also have the option of posting debits and credits to separate GLs.

The status codes and the reporting lines for each status may be defined in the ‘Status Details’ screen. Click the ‘GL Lines’ button in the ‘Account Classes’ screen to invoke it.

You can specify the following details in this screen:

Status

You can select the different status codes applicable to the account class, in this field. Use the Add icon to define each status and the attributes for the same. You can use the navigation icons to move from one status to the other.

Only status codes with status type ‘Account’ will be available in the option-list if the Status Processing Basis is defined as ‘Contract/Account’ for all branches, in the Branch Parameters. If the Status Processing Basis is defined as ‘Group/CIF’ level for any branch, then the statuses of type “Both” are available. In this case, it is mandatory to link all the statuses defined.

On selection of the status, the associated description will be displayed alongside.

30.2.10 Specifying Reporting line Details

Specify the following:

Dr and Cr GL Lines

Select the debit GL account, to which all debit balances within a specific account class will report to, when it moves to the status being defined. You can identify the debit GL from the list of existing GLs. Likewise, all credits within a particular account class will report to the GL account that you have identified to track credits.

Dr and Cr Central Bank Lines

Select the Central Bank Debit line to which all debit accounts belonging to an account class should report to when it moves to the selected status. You have maintained Central Bank Debit lines in the 'Reporting Lines Maintenance' screen. You can select the appropriate CB Debit Line from the available option-list.

Similarly, all accounts belonging to an account class, if in credit should report to a Central Bank Credit Line for the selected status. You can identify the CB Credit Line that should be associated with the status from the option-list available.

Dr and Cr Head Office Lines

This is the Debit Head Office GL maintained in the 'Reporting Lines Maintenance' screen to which all accounts belonging to this class will report, if they move to the status being defined.

Similarly, select the Credit Head Office GL maintained in the 'Reporting Lines Maintenance' screen to which all accounts belonging to this class will report to, when they move to the status being defined.



As a mandatory requirement, you have to associate the status 'NORM' (Normal) when maintaining status codes for an account class.

Accounting Roles and Heads for Provisioning

In addition to the provisioning preferences that you specify for an account class, you must also maintain the accounting roles and heads representing the GLs to which the accounting entries for provisioning must be passed, for each account status. You can maintain this information in the 'Status Details' screen, when you define each of the status codes.

Rebook Provisioning on Status Change

In the 'Status Details' screen, you can indicate whether provisioning entries for an account must be rebooked when provisioning is done after an automatic status change for the account. Rebooking essentially means that fresh provisioning is done, after writing back the previous provisioning amount.

The provisioning batch process, when executed, not only computes the provisioning amount; it also records the current status of the account and checks whether the current status is different from the status that was prevalent when the process was previously executed. If so, the old provisioning amount is reversed (*if* the Rebook Provision option has been set in the Status Details), and the entries for the new provisioning amount are booked into the provisioning and write back GLs maintained for the current status in the Status Details.

If the Rebook Provision has not been set, there is no reversal of the old provisioning amount, and the differential provisioning entries are passed, as usual, into the GLs maintained for the new status.

30.2.11 Maintaining Auto Deposits

Auto deposits are the linked deposit accounts to the savings accounts. These accounts are created once the threshold balance exceeds in the customer accounts. You can maintain these accounts using 'Auto Deposits' screen. Click the button 'Auto Deposit' in the 'Account Class Maintenance' screen to invoke it.

The screenshot shows a window titled "Auto deposits" with a close button (X) in the top right corner. The window contains the following fields and options:

- Account Class: [Text Input]
- Transaction Code: [Text Input]
- Currency: [Text Input]
- Min Balance required: [Text Input]
- Cluster id: [Text Input]
- Def Rate Code: [Text Input]
- Def Rate Type: [Dropdown Menu: Mid]
- Sweep Mode: [Dropdown Menu: Automatic]
- Break Method: [Dropdown Menu: FIFO]
- Break Deposits First
- Provide Interest On Broken Deposit

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You have to specify the following fields in this screen.

Account Class

Specify the deposit type of account class for the auto deposit account.

Transaction Code

Specify the transaction code (DPN - New deposit account) for the book event to trigger at the time of creation of auto deposit account.

Currency

Specify the currency in which the deposit account has to created.

Minimum Required Balance

Specify the balance that is required to be maintained at the linked savings account. If any balance exists beyond this balance in the account then the system creates an auto deposit account as part of batch process.

Cluster ID

Specify a valid cluster ID you need to link to deposit account class.



You can link cluster ID only for term deposits.

Example

You specified the multiple factor as \$50; and the minimum required balance is \$5000. The savings account balance is \$5675. The system creates the deposit account, as part of intraday batch (DEDEPBAT), in multiples of \$50, which comes to \$650, and it retains the balance amount of \$25 in the savings account.

Def Rate Code

Select the code of the differential rate; whether 'Mid' or 'Standard'.

Def Rate Type

Select the type of differential rate code; whether 'Mid' or 'Buy' or 'Sell'

Sweep Mode

Select the mode of sweep from the following options.

- Automatic - For the deposit to be created as part of the batch
- Manual - For the deposit to be created manually

Break Method

Select the method in which the break of auto deposit should happen, from the following options.

- MAXB - The system breaks the maximum valued deposit account or the deposit account having the maximum balance in order of descending amount.
- MINB - The system breaks the deposit account having minimum balance in order of ascending amount.
- FIFO - The system breaks the deposit account in order of chronological account creation date.
- LIFO - The system breaks the deposit account in order of reverse chronological account creation date (the latest created deposit account breaks first).

Provide Interest On Broken Deposit

Check this box to indicate the system to calculate interest on the deposits. This is done when the attached account class is mapped to the IC product.

Break Deposits First

Check this box to indicate the system to break the deposit accounts created and transfer the proceedings to the savings account. The system breaks the deposits when the savings account does not have sufficient balance to withdraw the amount:

In this case the system breaks the auto deposit account and restores the savings account with balance to allow withdrawing the money.

Example

The customer has the total balance in the account for \$5675 including \$650 as auto deposit. He withdraws \$5500 from an ATM. As part of intraday batch (DESWPBAT), the system breaks the auto deposit account of \$650 and restores the balance amount to savings. So his current standings would be \$175 in his savings account and he does not hold any auto deposit account.

30.2.12 Maintaining Rules for Automatic Status Change

If you have opted for automatic status change for all accounts belonging to an account class, you have to maintain the criteria based on which the system will bring about the status change automatically.

You can define the different criteria in the 'Status Rule Definition' screen. Click the button 'Status Rule' in the 'Account Class Maintenance' screen to invoke it.

In this screen, you can define five conditions for each status applicable to an account class. An account will be said to be in a specific status if any one of the five conditions associated with the status holds true for an account. Conversely, if all the conditions are false, the account will automatically move to the next available status for which the condition is true.

The following elements are available based on which you can build a condition for automatic status change. You can associate each of these elements with an account, in the 'Customer Accounts Maintenance' screen.

The set of elements are as follows:

- Frozen
- Dormant
- Nodebits
- Nocredits
- Stoppayment
- Current Status

In addition, the following elements will also be available for processing:

- OD (overdraft) Days
- Inactive Days
- Overline Days
- TOD (Temporary Overdraft) Days
- Customer Classification

Logical Operators

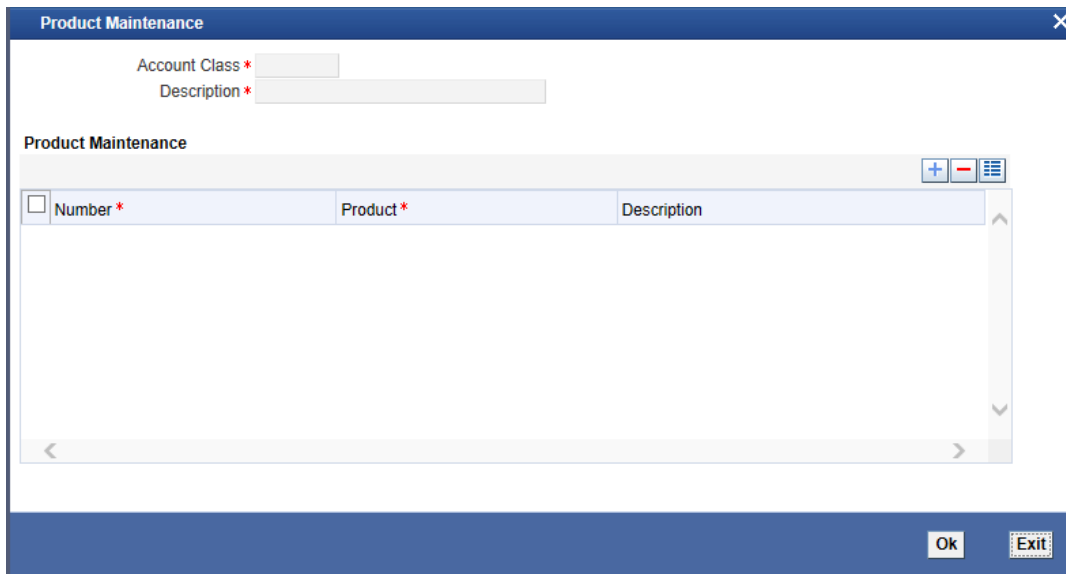
Logical Operators are indicators of certain conditions that you specify while building a rule. These operators are used in combination with the elements discussed earlier. The following is a list of logical operators that you would require to build a status rule:

AND	The conjunction 'and'
OR	The conjunction 'or'
>	Greater than
>=	Greater than or equal to (please note that there is no space between the two symbols)
<	Less than
<=	Less than or equal to (please note that there is no space between the two symbols)
< >	Not equal to (please note that there is no space between the two symbols)
=	Equal to

30.2.13 Maintaining Sequence for Funds Allocation

The allocation of funds will occur as per the product sequence you maintain in the 'Product Maintenance' screen invoked from the 'Account Class Maintenance' screen. Click the 'Amt Block' button to access this screen.

The screen is as shown below:



In this screen, you will specify the sequence of products based on which funds will be made available when a credit is posted to an account with a track receivable option. The sequence number is automatically generated by the system. All authorized products of your bank will be available in the option-list. On selection of the product, the product description will appear alongside.

Whenever a credit happens to an account with a track receivable option, the system will check if the account has any receivable being tracked against it. If yes, the amount is blocked as a receivable and this process continues until the amount needed for liquidation becomes fully available.

The batch process run as part of EOD/BOD will liquidate the loan contract or retail teller contracts.

If the amount received is not sufficient for full liquidation, then depending on the minimum amount required for liquidation, the system would initiate a partial liquidation for loans but for retail teller contracts liquidation will be initiated only when full amount is available.

The following example illustrates the manner in which the system will use the sequence for allocation of funds:

Assume that you have maintained the following product sequence for funds allocation:

Sequence No.	Product
1	ADBN
2	LDBD
3	ABCD

The liquidation schedule dates for the various loan contracts are as follows:

Contract	Liq. Schedule Dt.	Liqd. Amt. (in USD)
LDBD001	1 st January 2002	1000
LDBD002	1 st January 2002	500
ADBN001	2 nd January 2002	1000
ABCD001	2 nd January 2002	500

Further, all contracts are marked for auto liquidation and the settlement account for all contracts is A1. The balance in account A1 as on 1st January 2002 is 500 USD.

Batch liquidation run as part of BOD/EOD on 1st Jan.	Liquidation does not occur as the system detects insufficient funds in A1 (only 400 USD). The account is marked for receivable tracking and a block is placed on 400 USD.
A credit of 500 USD to A1 on 2nd Jan.	The total amount blocked gets updated to 1000 USD. Since we have two contracts involving the same product (LDBD) maturing on the same date, funds will be allocated to the first contract, LDBD001 (based on the Contract Reference Number). Subsequent credits to the account will be used towards loan LDBD002.

	<p>Since contracts with LDBD have earlier schedule dates, funds will be allocated to them though, as per the product sequence, contracts with ADBN should receive the funds first. The liquidation schedule date takes precedence in this case.</p> <p>Further credits to account, A1 will be allocated against the contract ADBN001 followed by the contract ABCD001. This will be based on the product sequence number since both contracts have the same schedule dates.</p> <p>Within a contract, allocation of funds towards the various components like interest, penalty interest etc. will be determined by the 'Liquidation Order' maintained for the loan product.</p> <p>To sum up, the schedule date of the loan contract takes precedence followed by the product sequence and finally the liquidation order.</p>
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If insufficient funds are detected in an account with a receivable tracking, the system will trigger the event 'LBLK' indicating that enough funds are not available and that subsequent credits made to the account will be blocked as a receivable.

30.2.14 Maintaining Transaction Restrictions for Account Class

You can place restrictions on transactions involving customer accounts, at the account class level. As discussed earlier (for customer account), these restrictions get defaulted to all accounts that are linked to the account class. But you are allowed to change these restrictions for individual accounts as well.

To maintain the restrictions click the 'Restriction' button in the 'Account Classes' screen. The 'Product and Transaction Codes Restriction' screen is displayed.

This screen contains the details necessary for the account generation parameters. The message details the balance of an account or group of accounts under a particular account class. The account balances indicate the condition of the account for an identified time period.

30.2.15.1 Specifying Interim Transactions Report

Specify the following:

Generate Message

Check this box to indicate that the accounts belonging to the account class are to be considered for periodic interim statement generation i.e., MT942.

Generate Message Only On Movement

Check this box to indicate that the interim statement needs to be generated only if additional entries have been posted subsequent to the previous interim statement generation.

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, on basis of which the transactions would be reported in the interim account statement. You can choose the appropriate values applicable:

- Previous MT942: This indicates that all transactions posted and authorized since previous MT942 would be sent in the current interim statement
- Previous MT940/MT950: This indicates that all transactions posted and authorized since previous MT940/MT950 would be sent in the current interim statement. If this option is selected, user will have to specify the cycle of account statement to be considered.

Minimum Debit Amount and Currency

Specify the minimum transaction amount for the debit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

Minimum Credit Amount and Currency

Specify the minimum transaction amount for the credit transaction, which is eligible for reporting in the interim statement. This amount should be qualified by a currency. The amount for the corresponding account currency will be defaulted from here while opening the account.

Generate Balance

To indicate that accounts under certain account classes are to be considered for generation of their balance messages, check this box. The valid values for this action are Y and N.

Of

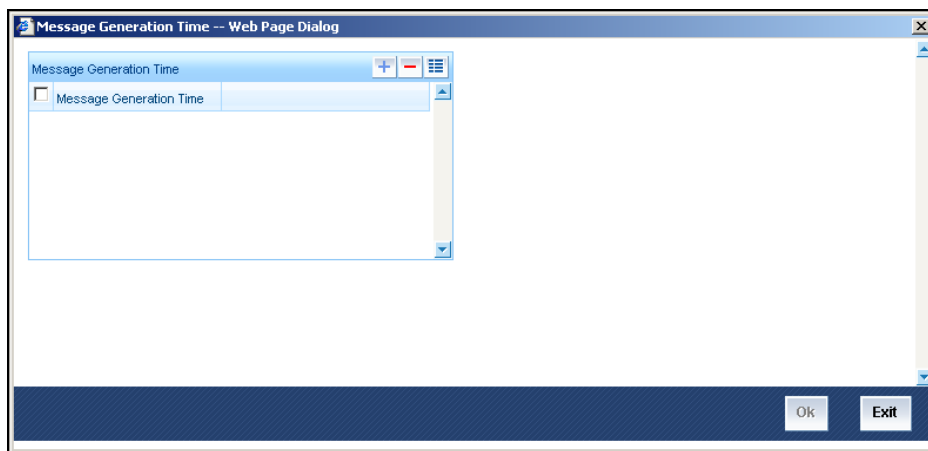
Select the mode of message for balance generation form the option list

Report Transaction Since

This is a list of all the transactions the accounts under a class have undergone, in the interval of balance messages generated for the accounts under the respective classes. You can choose the appropriate values applicable:

- Previous MT940: This indicates all transactions posted and authorized since the issue of a previous MT 940 in the current balance report.
- Previous MT941: This indicates all transactions posted and authorized since the issue of a previous MT 941 in the current balance report.
- Previous MT950: This indicates all transactions posted and authorized since the issue of a previous MT 950 in the current balance report.

You can synchronize the time instance by hours for generation of balance messages by clicking the 'Times' button.



This screen is employed to indicate the the time instance in hours for the generation of the balance reports.

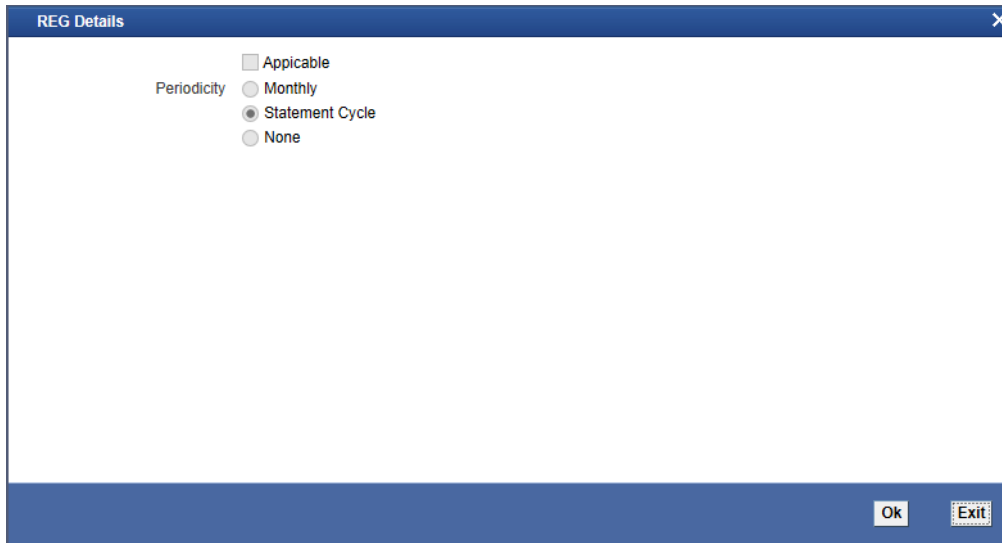
Message Generation Time

Specify the timing for generation of the MT 941/MT942 messages. You can specify the time interval in hours only.

A new message type is created for the balance report process which can be run as part of a scheduled task. This message type is ACST_BALANCE and ACST_INT_DTL.

30.2.16 Specifying Regulation D Applicability for Account Class

For an account class, you can define whether the Regulation D limits are applicable, and the period over which the limits would be applicable. In the 'Account Class Maintenance' screen, click the 'REG' button to invoke the 'Reg Details' screen. You can specify the Regulation D applicability details in this screen.



If you indicate the periodicity of Regulation D applicability as 'Statement Cycle', the restricted transactions would be counted over the primary statement cycle defined for the account class.

The Regulation D applicability details specified for an account class would default to all accounts using the class. However, you can make changes to these details when you set up a customer account that uses the account class.

30.2.17 Assigning Preferred Branches, Currencies and Customers

In addition to what you have specified in the 'Account Class Maintenance' screen you have the option of specifying the following for an accounts class:

- List of allowed or disallowed branches and allowed or disallowed currencies
- List of allowed and disallowed customer categories and allowed and disallowed customers

You can specify the branch and currency preferences through the 'Account Class – Branch and Currency Preferences' screen. Click 'Branches/ Currencies' in the 'Account Class Maintenance' screen. The 'Account Class – Branch and Currency Preferences' screen will be displayed.

Account Class - Branch and Currency Preferences

Account Class *

Description *

Restriction Type Allowed Disallowed

Branch and Currency Preferences

Available Branches *

Restriction Type Allowed Disallowed

Branch and Currency Preferences

Currency Available *

Currency Preference

Ok Exit

In this screen you can specify the following for an account class:

- Those branches to which all parameters defined for this account class should be available
- Those currencies in which all customer accounts linked to this account class can operate

30.2.18 Maintaining Branch Preferences

Customer accounts maintained in any branch can be linked to any account class. However, you have the option of restricting the linkage of customer accounts in a particular branch or branches to an account class.

Example

Your bank has a total of 25 branches. Branch 001 and 004 handles only Corporate Customers. For an account class, say, SAV-IND (savings accounts of individuals) you would like to disallow linkage of all customer accounts of branch 001 and 004.

To specify this, click on disallowed since the disallowed branch list is smaller than the allowed branch list. From the list of Available Branches select 001 and click the adjoining arrow. Repeat the procedure for 004. 001 and 004 will be listed under disallowed branches.



For specifying the allowed list of branches, first click on allowed. You will notice that the list title changes accordingly to allowed and vice versa. You should select allowed or disallowed depending upon the length of the list.

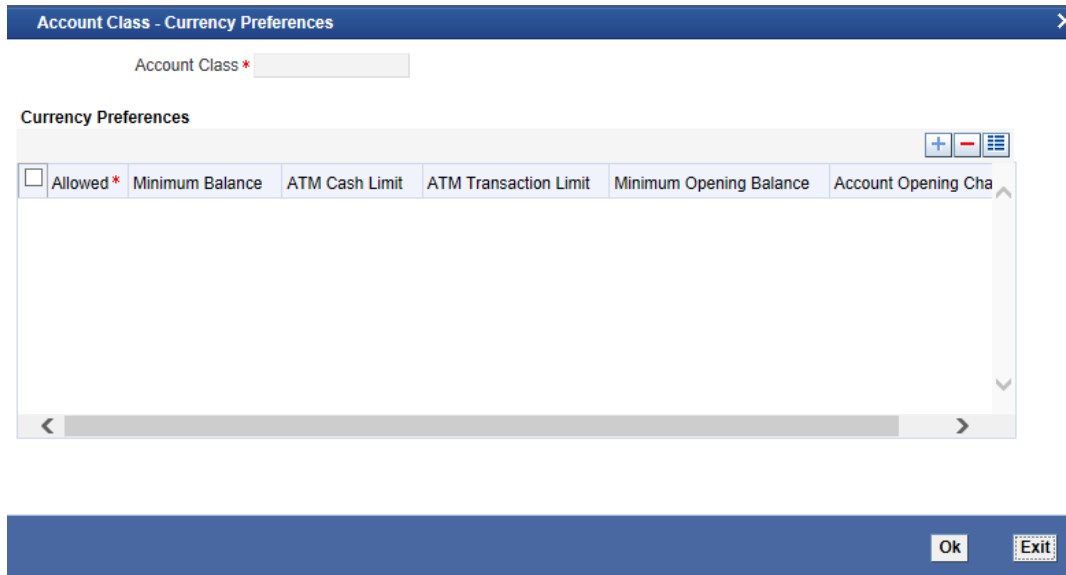
30.2.19 Maintaining Currency Preferences

For all accounts under this account class you have the option of specifying currencies in which transactions are allowed/disallowed.

Example

You want to restrict all account level transactions under the account class Corporations for corporate type accounts to four important currencies only, say - USD, GBP, JPY, and DEM. You can specify the same. But currency preference needs to be accompanied by specifications regarding the minimum balance limit in each currency.

To do this, click the 'Currency Preference' button. The 'Account Class - Currency Preferences' screen will be displayed.



All the allowed currencies you have defined for this account class will be displayed in the Allowed column. You can enter the minimum balance that should be maintained against each currency. You can also specify the minimum amount that should be deposited at account opening. This value should not be less than the minimum balance for the currency. Additionally, you can specify charges that should be levied against each currency for opening a customer account.

30.2.20 Maintaining Customer Preferences

Instead of linking each customer account to an account class, a customer category is linked to the class.

For an account class you should specify the category that should be linked to it and also specify if all customers under each of the categories are to be linked to the account class. In the 'Account Class - Customer List' screen you have the option of specifying the categories that should be linked to this account class and within a category you can also restrict individual customers to be linked to the class.

To indicate allowed customer categories click the 'Customer/Categories' button. The 'Account Class - Customer List' screen will be invoked.

Account Class *

Description *

Selection Indicator Allowed Disallowed

Customer List

Available Categories *

Customer List

Customer No *	Allowed
---------------	---------

Ok Exit

In this screen you define the following:

- A list of allowed or disallowed customer categories
- A list of disallowed customers (if any) under the allowed category

For an account class you need to specify the customer categories that should be linked to it and also customers within a category who should not be allowed to be linked to this account class.

Example

Requirement

You are capturing the features of a Nostro account class called NostroLCY, you would like to:

- Associate the customer category called Banks with NostroLCY
- Disallow a customer called Midas-Bank associated with the customer category called Banks from using the features of this class
- Grant your customer Morgan Stanley linked to the customer category called Financial Institutions all rights associated with NostroLCY

Procedure

In the Selection Indicator field click on Allowed (since your allowed list is smaller and therefore easier to indicate).

1. Highlight and select the Customer Categories called Banks and Financial Institutions in the Available Categories list and click the adjoining arrow.
2. Next, highlight Financial Institutions and click adjoining arrow against Customers. It will display the entire list of customer accounts maintained under the customer category Financial Institutions
3. Select Morgan Stanley. It will be listed in the first row. To allow this customer the parameters assigned to this account class check the small square box alongside
4. To add a row, click the Add icon. To delete an extra row, click the Delete icon
5. To disallow Midas Bank, click on Banks under available categories. Click the adjoining arrow against Customers, to display a list of all the customers under this category. Select Midas Bank. Since you would like to disallow this customer do not check the square box against it



Check the square box to allow a customer the parameters assigned to this account class. Leave the box unchecked to disallow a customer from being assigned to this account class.

30.2.21 Maintaining Notice Preferences

You can specify the notice preferences for the withdrawal of amount through the 'Notice Preferences' screen. Click 'Notice' in the 'Account Class Maintenance' screen.

The 'Notice Preferences' screen is displayed as follows:

A screenshot of a web browser window titled "Notice Preference -- Web Page Dialog". The window contains a form with the following fields:

- Account Class * PNL5A1
- Description * Savings Account
- Advance Interest
- Monthly Free Amount 2000
- Notice Days 90
- Validity Period 10

At the bottom right of the window, there are "OK" and "Exit" buttons.

The following fields are displayed in this screen:

- Account Class – The unique code assigned to the account class is displayed
- Description – A short description of the account class is displayed

The following are the notice preferences that you can specify for an account class

Advance Interest

Check this field to levy the advance interest on the account class



Note the following:

- The customer of the account class is liable to pay this interest in case he/she fails to provide the required notice to the bank.
- The system deducts the advance interest from the credit Interest earned by the customer of the account class on his/her credit balance in the account.

Monthly Free Amount

Specify the amount that a customer of the account class can withdraw per calendar month from his/her savings account without being liable to pay advance interest.

Notice Days

Specify the number of days before which a customer of the account class should notify the bank if he/she wants to withdraw an amount more than the 'Free Amount' from his/her account.

Validity Period

Specify the notice validity period in number of days. During this period, a customer of the account class can do the withdrawal of the amount for which he/she notified the bank.

30.2.22 Account Classes for Time Deposit Accounts

To handle time deposits in Oracle FLEXCUBE, you have to set up an account class of type 'Deposit', in the 'Account Class Maintenance' screen.

Identify the account class you are setting up with a unique code and a brief description. To handle time deposits, choose the Deposit option under Account Type.



Typically, for every deposit scheme you offer at your bank, you would set up a Deposit Type Account Class

Click the 'Deposits' button to define the parameters for a deposit type account class. The Details Specific to Deposit Type of Accounts will be displayed.

Allow Rollover

You can opt to automatically rollover a deposit if it is not liquidated on its maturity date. Choose the 'Auto Rollover' option to automatically rollover deposits opened under the account class. Time Deposits that are open and marked for Auto Rollover will automatically be rolled over during the Beginning of Day operations on the Maturity date. You can define the terms and conditions for the new deposit while maintaining the deposit account in the 'Details for Deposit Type Account' screen.

Close on Maturity

Deposit accounts opened under an account class can be closed automatically on the Maturity Date of the deposit. You can specify this for the account class you are maintaining by choosing the 'Close on Maturity' option.

If you choose the Close on Maturity option, during the Beginning of Day operations on the Maturity Date, the account will be closed. The principal will be moved, if specified, to the account your customer has directed. If the deposit remains unclaimed, you can opt to move the principal and interest to the respective 'Unclaimed GLs' maintained at your bank.



If you choose the Auto Rollover and Close on Maturity options, the Auto Rollover option takes precedence. In other words, choosing the Close on Maturity option and the Auto Rollover option is redundant. Your specifications here will default to all deposit accounts opened under the account class. However, when maintaining a deposit account, you can change the specifications that default.

Cluster ID

Specify a valid cluster ID you need to link to deposit account class.



You can link cluster ID only for term deposits.

Tax Details Limit

Specify tax details limit appropriate to deposit account class.

Tax Details Limit Currency

Specify a valid currency for the specified tax details limit from the adjoining option list.

Mandatory Tax Details Field

Select tax detail fields you need as mandatory fields from the adjoining drop-down list. This list displays the following values:

- Only Tax ID – Select if you need only Tax ID as mandatory field.
- Only Tax Details 1 – Select if you need only Tax Details 1 as mandatory field.
- Both – Select if you need both as mandatory fields.

30.2.22.1 Defining Specifications for Unclaimed Deposits

On the maturity date of a deposit, you can opt to:

- Liquidate the deposit
- Rollover the deposit
- Move it to an 'unclaimed' GL

Interest for the term deposits liquidated during the specified schedules is handled in two ways:

- If a customer account has been specified, interest is moved to the account during each liquidation event
- You can opt to move the interest to an 'Unclaimed Interest GL'. When claimed, the interest can be paid out of this GL

Similarly, on maturity, the principal can be moved to specified Principal Liquidation Account, if specified, or to an Unclaimed Principal GL.



Note the following:

- If you select the Move to Unclaimed GL option, this specification takes precedence. That is, on maturity, the funds will be moved directly to the respective Unclaimed GLs even if customer accounts for the principal and interest have been maintained.
- The Unclaimed Interest and Principal GLs are specified while maintaining an Interest and Charges (IC) Deposit Type product. The Accounting Roles for the GLs are 'INT_UNCLAIMED' and 'PRN_UNCLAIMED' respectively. When maintaining an IC-Deposit type product, you have to map these Accounting Roles to the appropriate GLs maintained at your bank.

30.2.22.2 Specifying Default Tenor

You can define a tenor for the deposits that are opened under an account class. Deposits opened under the account class will automatically acquire this tenor. However, you can change the tenor to suit the requirements of a specific deposit.


30.2.23 Specifying Dual Currency Deposits Details

Dual Currency Deposit (DCD) is a short-term currency-linked deposit through which you earn a higher interest rate than regular time deposits. The Bank converts the deposit currency into the linked currency at the pre-determined conversion rate on the fixing date two working days prior to deposit maturity. At maturity you receive the principal and interest in either the deposit currency or the linked currency, whichever is weaker.

The following details are captured here;


Linked Currency

Specify the linked currency if the account class is to be used for creating TD with Dual Currency option. Alternatively, you can also choose the currency from the adjoining option list.

 You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.


CCY Option Product

Specify the currency option product from the option list under which the Options Contract has to be created in case of Dual Currency Deposit. The option list displays all the Option Products with Product Type 'CO'.

 You need to mandatorily choose 'CCY Option Product' if the 'Linked Currency' is entered. You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

Fixing Days

Specify the number of days from TD maturity date, before which the exchange rate has to be fixed.

 You will be allowed to capture this value here only if the option 'Dual CCY Deposit' is checked at the 'Account Class Maintenance' screen. You will be allowed to modify this value even after authorization.

31. Anti-Money Laundering Reporting

31.1 Guarding Against Money Laundering

In Oracle FLEXCUBE you can guard against Money Laundering by using the anti-money laundering option wherein you will be required to maintain certain basic information as a safeguard against Money Laundering activities that customers may indulge in.

31.2 Monitoring AML Accounting

For AML reporting purposes, while maintaining a transaction code you need to indicate whether AML monitoring is required for all accounting entries linked to the transaction code.

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

If you indicate that AML tracking is required for transactions linked to the transaction code you have to identify the product category with which the transaction code is to be linked.

Consequently, the system does a check for every accounting entry passed during online processing. The system checks the transaction amount of the entry with the transaction online limit maintained for the specific customer group (of the customer to whose account the entry has been posted) and the product category (for the transaction code of the entry). If the system finds that the limit amount has been exceeded an override message informing you of the same will be displayed.

During the End of Day (EOD) processing, the system identifies all accounting entries posted during the day, which have been marked for AML monitoring, and verifies the individual amount limit for the customer group and product category combination and stores this data in the system. You will be able to view this data when you generate an AML report using Business Objects.

As part of the EOD processes the system also updates the daily turnover limits for the particular customer group and product category combination. Monthly turnovers are updated for the Customer Number, Product Category and Currency combination.

32. Reports

32.1 Introduction

You can generate the following reports:

- List of deleted transactions
- Accounting journal
- Cash flow report
- Balances of future dated transactions
- Current Rates Report
- Account Opening Confirmation
- Account Closing Confirmation
- Activity Journal Report
- Core Exception Report

32.2 List of Deleted Transactions

This report lists out the deleted transaction details pertaining to each product under each module pertaining to every user. You can invoke this screen by typing 'ACRDLTXN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Deleted Transactions Listing

Module Transactions

Single
 All

Products

Single
 All

User

Single
 All

Batch

From
 To

Report Format PDF
 Report Output Print

All
 This Branch
 Posted to Other Branch
 This Branch acted as Bridge

Print Copies

Printer At Client
 Printer

Ok Cancel

Specify the following details.

Module

Indicate whether the reports should be generated for a single module or for all modules.

If you choose 'Single', you need to specify the module for which the report needs to be generated. The option list provided displays all valid module codes maintained in the system. You can select the appropriate one.

Transactions

Indicate the type of transactions that should be covered in the report. The following options are available:

- All
- This branch
- Posted to Other Branch
- This branch acted as bridge

Products

Indicate whether the reports should be generated for a single product or for all products.

If you choose 'Single', you need to specify the product code for which the report needs to be generated. The option list provided displays all valid product codes maintained in the system. You can select the appropriate one.

User

Indicate whether the reports should be generated for a transactions entered by all users or a single user.

If you choose 'Single', you need to specify the user ID based on which the report needs to be generated. The option list provided displays all valid user IDs maintained in the system. You can select the appropriate one.

From

Specify the date from which the transactions need to be considered for report generation.

To

Specify the date until which transactions need to be considered for report generation.

Print Copies

Check this box to indicate that the report needs to be printed.

Click 'OK' to generate the report.

32.2.1 Contents of Report

The contents of this report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, branch date, the ID of the user who generated the report, the date and time at which it was generated, the modules covered in the report, the product codes covered in the report, batch information, transactions covered in the report and printing preference.

Body of the report

This report is sorted module-wise. For every module the following details are displayed.

- Module
- Product
- User ID

The following transaction details are displayed.

Reference No	This is the reference number of the account for which deleted transaction details is being reported.
Ac Br	This is the branch where the account resides.
Account Number	This is the account number.
Ccy	This is the currency of the transaction.
Dr/Cr	This indicates the nature of the transaction – debit or credit.
Trn Code	This is the transaction code.
Account description	This is the account description.
Fcy Amount	This is the transaction amount in foreign currency.
Trn Description	This is the transaction description.
Narrative	This is the narrative text associated with the transaction.
Instrument No	This is the instrument number linked to the transaction.
Total Debits	Total amount debited under the product
Total Credits	Total amount credited under the product

Reference No	This is the reference number of the account for which deleted transaction details is being reported.
User ID	This is the user ID of the user who entered the transaction.
Product	This is the product code of the transaction.
User Id	This is the user ID of the user who entered the transaction.
Reference No	This is the transaction reference number.
Ac Br	This is the account branch.
Account Number	This is the account number.
Ccy	This is the currency of the transaction.
Dr/Cr	This is the nature of the transaction – either debit or credit.
Trn Code	This is the transaction code while posting the journal entry.
Description	This is the transaction description.
Status	Status of the transaction.
Value Date	This is the value date of the transaction.
Account Description	This is the description of the account.
Event	This is the event triggered on the transaction.
Fcy Amount	This is the transaction amount in a foreign currency
Exch Rate	This is the exchange rate used if the transaction is in any other currency.
Lcy Amount	This is the transaction amount in local currency.
Auth ID	This is the user ID of the user who authorized the transaction.
Total Debits	This is the total amount debited under the product.
Total Credits	This is the total amount credited under the product.

32.3 **Accounting Journal**

This report gives details of every journal entry transaction. You can invoke this screen by typing 'ACRJRNAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Module

Indicate whether the reports should be generated for a single module or for all modules.

If you choose 'Single', you need to specify the module for which the report needs to be generated. The option list provided displays all valid module codes maintained in the system. You can select the appropriate one.

Transactions

Indicate the type of transactions that should be covered in the report. The following options are available:

- | All
- | This branch
- | Posted to Other Branch
- | This branch acted as bridge

Products

Indicate whether the reports should be generated for a single product or for all products.

If you choose 'Single', you need to specify the product code for which the report needs to be generated. The option list provided displays all valid product codes maintained in the system. You can select the appropriate one.

User

Indicate whether the reports should be generated for a transactions entered by all users or a single user.

If you choose 'Single', you need to specify the user ID based on which the report needs to be generated. The option list provided displays all valid user IDs maintained in the system. You can select the appropriate one.

From

Specify the batch from which the transactions need to be considered for report generation.

To

Specify the batch until which transactions need to be considered for report generation.

Print Copies

Check this box to indicate that the report needs to be printed.

Position Entries

Check this box to indicate that the report needs to cover position accounting entries.

Report Date

Specify the date as on which the report needs to be generated.

Click 'OK' to generate the report.

1.1.1 Contents of Report

The contents of this report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, branch date, the ID of the user who generated the report, the date and time at which it was generated, the modules covered in the report, the product codes covered in the report, batch information, transactions covered in the report and printing preference.

Body of the report

The report is sorted by modules. Under every module, it lists out product-wise transaction details.

The following transaction details are displayed.

Field Name	Field Description
Product	This is the product code of the transaction.
User Id	This is the user ID of the user who entered the transaction.

Reference No	This is the transaction reference number.
Account Branch	This is the account branch.
Account Number	This is the account number.
Currency	This is the currency of the transaction.
Dr/Cr	This is the nature of the transaction – either debit or credit.
Transaction Code	This is the transaction code while posting the journal entry.
Module	This is the module code of the report
Description	This is the description of the transaction code.
Status	Status of the transaction.
Value Date	This is the value date of the transaction.
Account Description	This is the description of the account.
Event	This is the event triggered on the transaction.
Fcy Amount	This is the transaction amount in a foreign currency
Exchange Rate	This is the exchange rate used if the transaction is in any other currency.
Lcy Amount	This is the transaction amount in local currency.
Auth ID	This is the user ID of the user who authorized the transaction.

Total Debits	Total amount debited under the respective user, product and module
Total Credits	Total amount credited under the respective user, product and module
Grand Total Debits	This is the grand total amount of all the debit transaction grouped by transaction code and user.
Grand Total Credits	This is the grand total amount of all the credit transaction grouped by transaction code and user.

32.4 Future Dated Account Balance Report

This report gives balances of future dated transactions. You can invoke the screen by typing 'ACRPFVBL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following parameters:

Select Account Class/Account

Select account criteria for generating the report from the following options:

- I Account Class

- | Account

Report Preferences

Select report preference criteria for generating the report from the following options:

- | All Records
- | Specific Records

Account Class

Specify valid account classes for which you need to generate the report from the adjoining option list, if you have selected 'Account Class'.

Account

Specify valid account classes for which you need to generate the report from the adjoining option list, if you have selected 'Account'.

1.1.1 Contents of the Report

Header

The Header carries the title of the report, information on the branch code, branch date, the ID of the user who generated the report, the date and time at which it was generated and the modules covered in the report.

Body of the Report

The following details are displayed.

Field Name	Field Description
Date	This gives the date for which a future dated transaction is booked for the account.
Reference Number	This is the reference number of the future dated transaction
Inflow	This is the inflow amount.
Outflow	This is the outflow amount.
Balance	This is the available balance.

Currency	This is the currency of the account
Customer	This is the name of the customer.
Account	This is the account number of the customer.
Account Class	This is the account class.
Opening	This is the opening balance of the account.

32.5 Current Rates Report

This report gives details on rates for currency pairs. You can invoke the screen by typing 'CYRTCURR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

◆ Currency Rates

Selection

All Currency Pairs
 Selected Currency Pair

Currency Choice

Currency1

Currency2

Report Format

Report Output

Printer At

Printer

Ok Cancel

Specify the following details.

Selection

Indicate whether the report should be generated for all currency pairs or for a given currency pair.

Currency 1

If you have chosen, 'Selected Currency Pair', then specify the first currency that forms a pair. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

Currency 2

If you have chosen, 'Selected Currency Pair', then specify the second currency that forms the pair. The adjoining option list displays all valid currency codes maintained in the system. You can select the appropriate one.

Click 'OK' to generate the report.

32.5.1 Contents of Report

➤ *Header*

The Header carries the title of the report, information on the branch code, the ID of the user who generated the report, the date and time at which it was generated, the module covered in the report and reporting options.

➤ *Body of the report*

The report is sorted by currency pairs. The following details are displayed.

32.6 Rate History Report

This report gives details on history of rates for currency pairs. You can invoke the screen by typing 'CYRTHIST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a dialog box titled "Currency Rate History Report" with a blue header bar. The dialog contains several sections: "Report For" with radio buttons for "All Currency Pairs" (selected) and "Selected Currency Pair"; "Selected Pair" with "Currency 1" and "Currency 2" text boxes; "Date Range" with "From Date" and "To Date" text boxes and calendar icons; "Report Format" with a "PDF" dropdown; "Report Output" with a "Print" dropdown; "Printer At" with a "Client" dropdown; and "Printer" with a text box. At the bottom right, there are "Ok" and "Cancel" buttons.

➤ *Header*

The Header carries the title of the report, information on the branch code, branch date, the ID of the user who generated the report, the date and time at which it was generated, the module covered in the report, reporting options, currency pair, from date and to date .

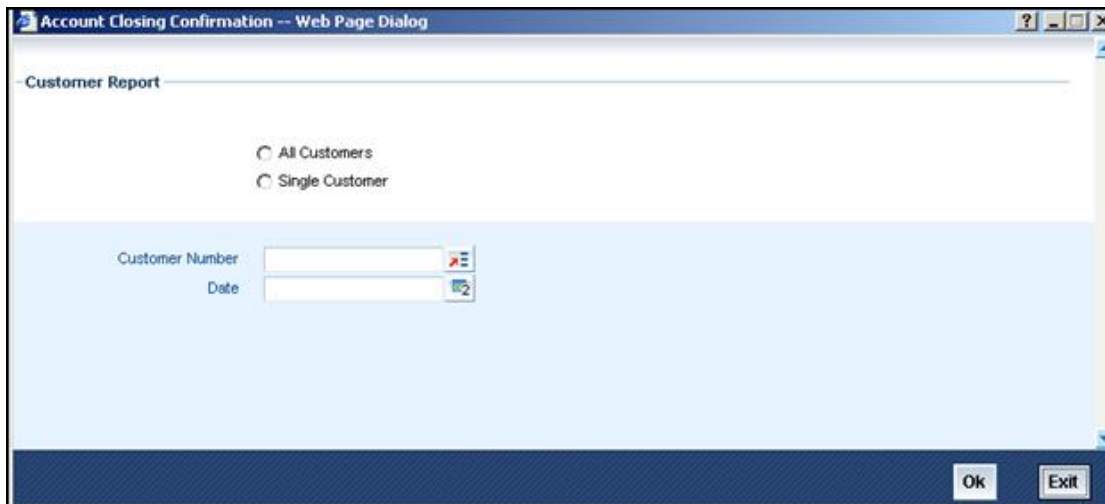
➤ *Body of the report*

The report is sorted by currency pairs. The following details are displayed.

Currency Pair	This gives the currency pairs for which rate report has been generated.
Quotation	This indicates the quotation type – either direct or indirect.
No of Units	This indicates the number of units of one currency being quoted against the other.
Rate Type	This is the rate type.
Date	The effective date of the rates applied.
Mid Rate	This is the mid rate used for conversion.
Buy Rate	This is the buy rate used for conversion.
Sale Rate	This is the sell rate used for conversion.

32.7 Account Closing Confirmation

This report gives details about closing confirmation of an account in 'Account Closing Confirmation' screen. To invoke this screen, type 'CSR PACCC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



32.7.1 Contents of Report

The contents of account closing confirmation have been discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the ID of the user who generated the report, the date and time at which it was generated, the modules covered in the report and customer number of the account holder for whom the report is being generated.

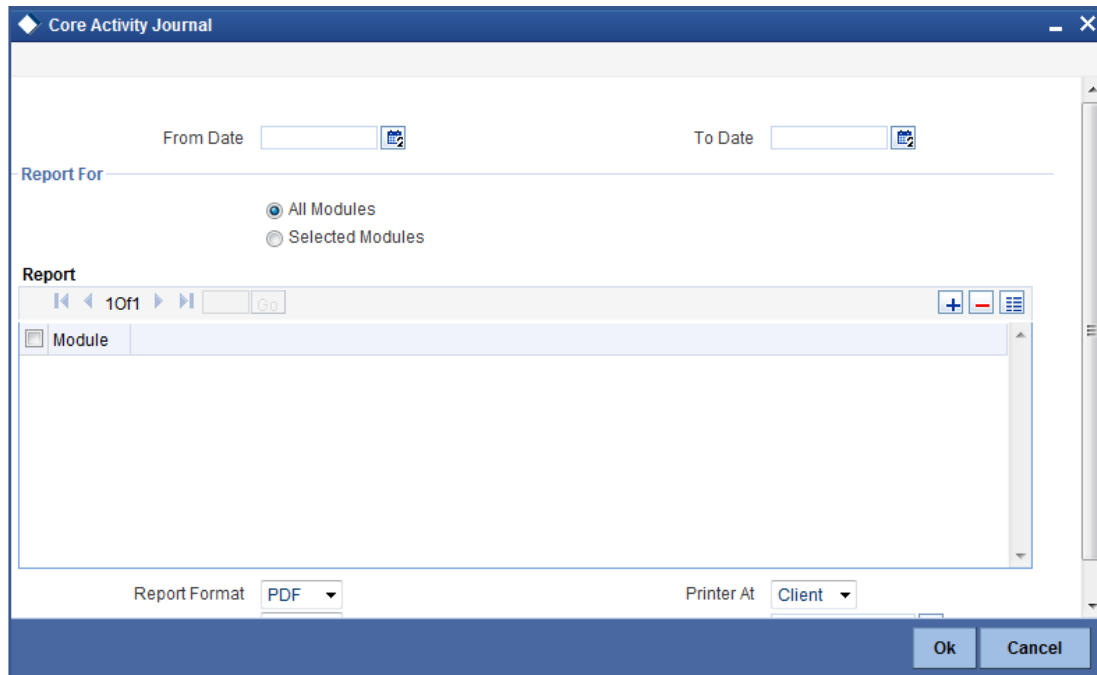
Body

You can find the following details in the body of the report:

Client Number	The account number of the client
---------------	----------------------------------

32.8 Activity Journal Report

This report gives details about activity journal in 'Core Activity Journal' screen. To invoke this screen, type 'CSRPACTJ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



From Date

Specify the start date of the report date range. The system will include the details of the record from this date.

To Date

Specify the end date of the report date range. The system will include the details of the record until this date.

Report For

Specify whether you want to generate the report for all the modules or selected modules alone. If you select 'Selected Modules', you need to specify the modules below.

Module

If you need to generate the report for selected modules, you need to indicate the modules here. Use the add button to add more modules.

32.8.1 Contents of Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The Header carries the title of the report, information on the branch code, the ID of the user who generated the report, the date and time at which it was generated and the modules covered in the report.

Body

You can find the following details in the body of the report:

Module	The module for which the report is being generated
Product Type	The type of product for which the report is being generated
Contract Ref No	The reference number of the contract being reported
Counter Party No	The CIF ID of the customer involved
Counter Party Name	This is the name of the customer involved
User Def. Status	The status if the user defined elements
Event Date	The date on which the event took place
Seq. No	The sequence number of the event
Event Description	The description of the event
Contract Status	The status of the contract i.e., active, closed etc.
Maker ID	The identification number of the maker
Checker ID	the identification number of the checker
Reversed Seq. No.	The reversed sequence number

32.9 Core Exception Report

This report gives details about core exception in 'Core Exception' screen. To invoke this screen, type **CSRPEXCP** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

32.9.1 Contents of Report

The contents of core exception have been discussed under the following heads:

Header

The Header carries the title of the report, information on the branch code, the branch date, the ID of the user who generated the report, the date and time at which it was generated and the modules covered in the report.

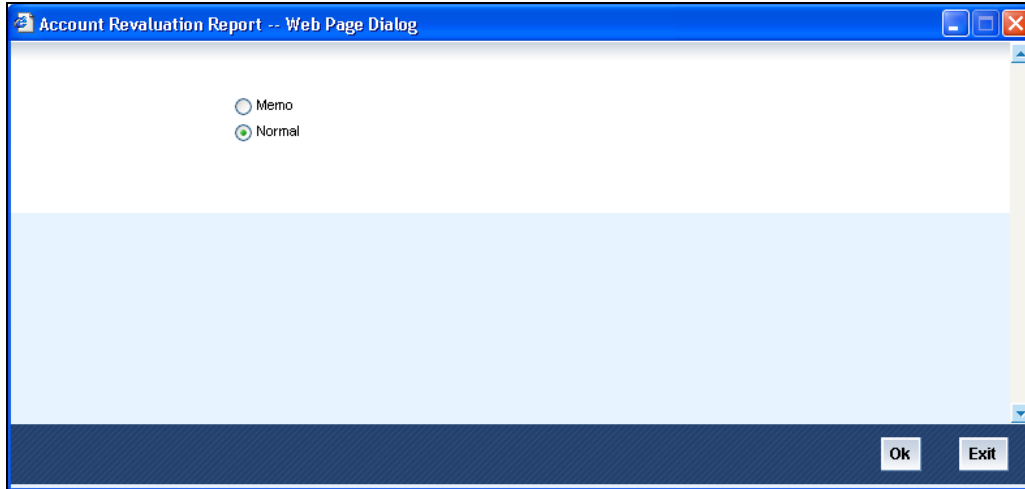
Body

You can find the following details in the body of the report:

Module	The module for which the report is being generated
Contract Ref No	The reference number of the contract being reported
Counter Party	The name of the counter party
Counter Party Name	The name of the counter party involved
Date	The branch date
Event Description	The description of the event
Exception	The description about the exception

32.10 Revaluation Report

This report gives details of the memo revaluation funds. You can invoke this screen by typing 'ACRREVAL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Memo or Normal

Specify the type of account revaluation report.

32.10.1 Contents of Report

Header

The Header carries the title of the Report, information on the branch code, the branch date, the user ID, the module name, the date and time at which the report was generated and the page number of the report.

Body of the report

The details of the uncollected funds that would be displayed in the report are as follows:

Currency	This is the currency for which transaction details is being reported
Revaluation Rate	This is the revaluation rate
Account	This is the account for which transaction details is being reported
Description	This is the description provided
Account Revalued	This is the revalued account
Account Balance	This indicated the account balance

Lcy Eq (before reval)	This indicates the local currency before revaluation
Lcy Eq (after reval)	This indicates the local currency after revaluation
Profit/ Loss	This is the profit or loss incurred
Profit/ Loss Amount	This is the profit or loss amount
Pnl Account	This is the profit or loss account
Currency	This is the currency for which transaction details is being reported
Rate	This is the revaluation rate
Category	This is the category

32.11 Core Exception Report

This report gives details about core exception in 'Core Exception' screen. To invoke this screen, type 'CSRPEXCP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:

The screenshot shows the 'Core Exception' report window. At the top, there are 'From Date' and 'To Date' input fields. Below them is the 'Report For' section with two radio buttons: 'All Modules' and 'Selected Modules'. The 'Report' section contains a 'Selected List' table with a single row and a 'Go' button. At the bottom, there are controls for 'Report Format' (set to PDF), 'Report Output' (set to Print), 'Printer At' (set to Client), and a 'Printer' field. 'Ok' and 'Exit' buttons are at the bottom right.

From Date

Specify the start date of the report date range. The system will include the details of the record from this date.

To Date

Specify the end date of the report date range. The system will include the details of the record until this date.

Report For

Specify whether you want to generate the report for all the modules or selected modules alone. If you select 'Selected Modules', you need to specify the modules below.

Selected List

If you need to generate the report for selected modules, you need to indicate the modules here. Use the add button to add more modules.

1.1.1 Contents of Report

The parameters specified while generating the report are printed at the beginning of the report. Other content displayed in the report is as follows:

Header

The Header carries the title of the report, information on the branch code, the branch date, the ID of the user who generated the report, the date and time at which it was generated and the modules covered in the report.

Body

You can find the following details in the body of the report:

Field Name	Field Description
Module	The module for which the report is being generated
Contract Ref No	The reference number of the contract being reported
Counter Party	The name of the counter party
Counter Party Name	The name of the counter party involved

Event Description	The description of the event
Exception	The description about the exception

32.12 Currency Forward Rates Report

This report gives details about forwarded currency rates in 'Currency Forward Rates Report' screen. To invoke this screen, type 'CYRFWRAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:

From

Currency Pair

Specify the currency pair range of the report. The system will include the details of the record from this pair.

To

Currency Pair

Specify the currency pair range of the report. The system will include the details of the record from this pair.



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