Common Core User Guide – Retail Operations

Oracle Banking Virtual Account Management

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ORACLE

Common Core User Guide

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Contents

1 Welcome to Core Maintenance User Guide

This user guide is designed to help you quickly get acquainted with the many functions routinely executed everyday.

This section contains the following topics:

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1.1   Advice

You can configure various BIP advices that are available for the process.

1.1.1   Advice Summary

The summary screen provides a list of configured advice. You can configure an advice for a process using the Advice Maintenance.

How to reach here:

Core Maintenance > Advice > View Advice

Figure 1: View Advice
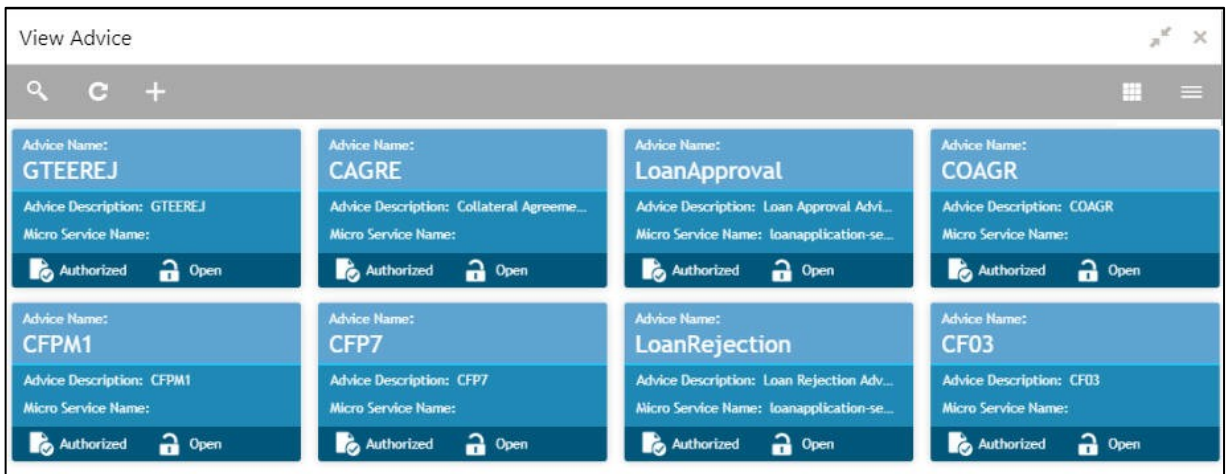
Field	Description
Advice Name	Displays the name of the advice.
Advice Description	Displays information about the advice.
Micro Service Name	Displays the name of the micro service.
Status	Displays the status of the record.

1.1.2   Advice Maintenance

The maintenance screen allows you to configure advices.

How to reach here:

Core Maintenance > Advice > Create Advice

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Figure 2: Create Advice

How to add an advice:

1. In the **Create Advice** screen, provide the required details:

    - Advice Name: Enter a name for the advice.
    - Advice Description: Enter additional information about the advice.
    - Micro Service Name: Enter the micro service name generating the advice.
    - Swift Micro Service: Enter the information about the swift micro service.
    - Micro Service Endpoint: Enter an endpoint micro service.
    - Application Name: Enter an application name for which advice is generated.
    - Application Description: Enter additional information about the application.

    Media Details

    By default, fields that require media details appear. You can click **+** to add multiple media details and click **-** to remove media details.

    - Media: Click **Search** to view and select the required media.
    - Branch: Click **Search** to view and select a branch.
    - Currency: Click **Search** to view and select a currency.
    - Report Locale: Enter a locale report details.
    - Report Absolute Path: Enter a report absolute path.
    - Format: Select a download file format for an advice from the dropdown list. The formats available are, PDF, PPTX, HTML, XLS, and RTF.
    - Swift Endpoint: Enter a swift endpoint.

2. Click **Save**. You can view the confirmation advice details in the Advice Summary.

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1.2   Amount Text Language

You can configure an amount text language.

1.2.1   Amount Text Language Summary

The summary screen provides a list of configured amount text language. You can configure an amount text language using the Amount Text Language Maintenance.

How to reach here:

Core Maintenance > Amount Text Language > View Amount Text Language

Figure 3: View Amount Text Language
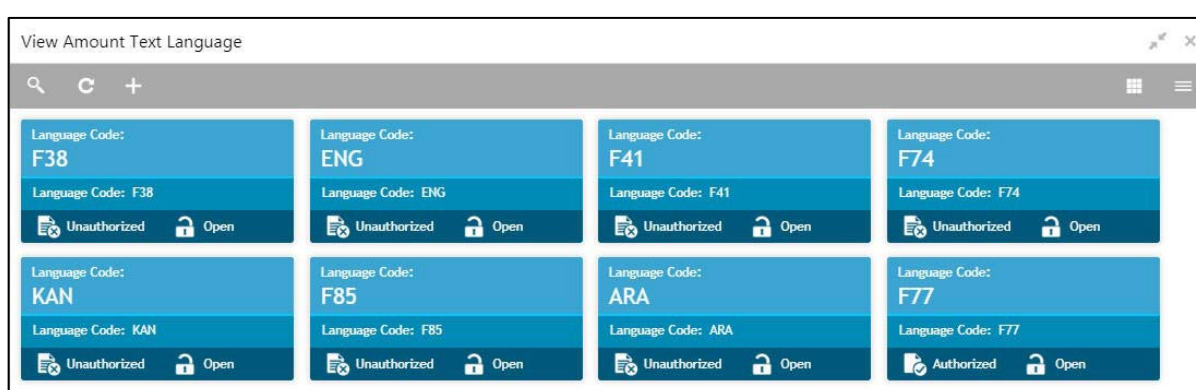
Field	Description
Language Code	Displays the language code associated with the amount word.
Status	Displays the status of the record.

1.2.2   Amount Text Language Maintenance

The maintenance screen allows you to configure amount text language.

How to reach here:

Core Maintenance > Amount Text Language > Create Amount Text Language

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Figure 4: Create Amount Text Language

How to add an amount text language:

1. In the **Create Amount Text Language** screen, provide the required details:

    *   Language Code: Click **Search** to view and select the required language code.

    Amount Word Currency List

2. Click + to add a row and provide the required details:

    *   CCY Symbol: Enter the CCY symbols.
    *   Decimals As Fraction: Select a decimals as fraction value from the dropdown list.
    *   Final Text: Enter the final text for the amount word currency list.
    *   CCY: Click **Search** to view and select the CCY.
    *   Post Decimal: Enter the post decimal details.
    *   Pre Decimal: Enter the pre decimal details.
    *   Text Before: Select an option for the before text.
    *   Text Between: Enter the text that must appear between the amount word currency list.

    Amount Word Text List

3. Click + to add a row and provide the required details.

    *   Amount: Select the amount details.
    *   One Flag: Select an option for the amount word text list.

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- Text: Enter a text for the amount word.

4. Click **Save**. You can view the configured amount text language details in the Amount Text Language Summary.

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1.3   BIC Directory

As part of setting up basic information, you must maintain Bank Identifier Codes (BIC). You can configure the BIC directory for a customer.

1.3.1   BIC Directory Summary

The summary screen provides a list of configured BIC directory. You can configure the BIC directory using the BIC Directory Maintenance.

How to reach here:

Core Maintenance > BIC Directory > View BIC Directory

Figure 5: View BIC Directory

Field	Description
Customer Number	Displays the number of the customer.
Sub-type Code	Displays the sub-type code associated with the customer number.
BIC Code	Displays the defined BIC code for the associated customer number.
Bank Name	Displays the name of the bank.
Status	Displays the status of the record.

1.3.2   BIC Directory Maintenance

The maintenance screen allows you to configure a BIC directory for a customer.

How to reach here:

Core Maintenance > BIC Directory > Create BIC Directory

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Figure 6: Create BIC Directory

How to add a BIC directory:

1. In the **Create BIC Directory** screen, provide the required details:

   - BIC Code: Enter a unique BIC Code by which the bank is identified by SWIFT.

   - Bank Name: Enter a name for the bank.

   - Customer Number: Click Search to view and select the required customer number.

   - Customer Name: Based on the Customer Number selected, the information is auto-populated.

   - Bank Address 1-3: Based on the Customer Number selected, the information is auto-populated.

   - SWIFT Key: Enter a unique SWIFT key for the BIC directory.

   - Telex Key: Enter a unique telex key for the BIC directory.

   - SWIFT Key Arrangement: Select a SWIFT key arrangement from the dropdown list,

   - Relationship: Select one of the following options:

     ➢ No: If selected, indicates that the BIC Entity is not a customer of your bank

     ➢ Mail: If selected, the BIC entity is not a recognized SWIFT entity but an address internal to your bank. In such cases, all correspondence directed to the particular BIC entity is sent as mail messages.

     ➢ Keys: If selected, a SWIFT/Telex connectivity exists between your bank and the bank for which you are maintaining details. Subsequently, you must specify the SWIFT/Telex Key in the adjacent field.

   - Sub-type Code: Click **Search** to view and select the required sub-type code.

   - BEI Indicator: Based on the Sub-type Code selected, the information is auto-populated.

   - ADB Member: Select an ADB member from the dropdown list.

Payment Message

   - MT103+ Preferred: By default, this is disabled. If selected, indicates the counter party whose

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BIC code details you are capturing capacitate to receive payment messages in the MT 103 format.

- Blacklisted: By default, this is disabled. If selected, indicates the BIC entity is blacklisted.
- CUG Member: By default, this is disabled. If selected, indicates the BIC entity is a closed user group member.Remit Member: By default, this is disabled. If selected, indicates the customer is registered with MT 103 extended remittance information multiple user group.
- Update During Upload: By default, this is disabled. If selected, updated the BIC directory during an upload.

Multi-Customer Credit Transfer

- Multi-Customer Credit Transfer: By default, this is disabled. If selected, indicates multiple credit transfer feature [MT102 support] exists between the bank and the BIC entity.
- Generate 102+: By default, this is disabled. If selected, generates 102+ message.
- Maximum Size in Bytes: Enter the maximum size.

Request for Transfer

- Generate MT101: By default, this is disabled. If selected, indicates MT101 can be sent/received from this BIC. Select to generate MT101 message.
- Number of Transactions Per Page: Enter the number of transactions to view per page. If you do not specify a value it is defaulted to 10.
- Real Customer Number: Click **Search** to view and select the required real customer number.
- Real Customer Name: Based on the Real Customer Number selected, the information is auto-populated.

2. Click **Save**. You can view the configure BIC directory in the BIC Directory Summary.

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1.4   Branch EOD

You can invoke End of Day (EOD) to indicate that all the activities for the day are complete. Activities can be performed on the system only after the system date is changed to the next working day and authorized.

Most of the automated functions are part of the beginning of day operations. Thereafter, some of them must be executed when the system is in the EOTI (End of Transaction Input) stage.

1.4.1   Branch EOD Maintenance

The maintenance screen allows you to invoke the branch EOD details.

How to reach here:

Core Maintenance > Branch EOD > Invoke EOD

Figure 7: Invoke EOD

How to invoke a branch EOD:

In the **Invoke EOD** screen, you can perform the following actions:

- Mark EOFI (End of Financial Input): Click to initiate the EOD process.

- Change Date: Click to change the current application date to next working day.

- Branch Code: Displays the branch code that is associated with the logged in user.

- Current Branch Date: Displays the logged in application date.

- Status: Based on the operation performed the status is updated.

Note

Use the **Reset** option to reset all the configured details to current application's configured details.

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1.5 Country Code

You can configure a country code.

1.5.1 Country Code Summary

The summary screen provides a list of configured country code. You can configure a country code using the Country Code Maintenance.

How to reach here:

Core Maintenance > Country Code > View Country Code

Figure 8: View Country Code
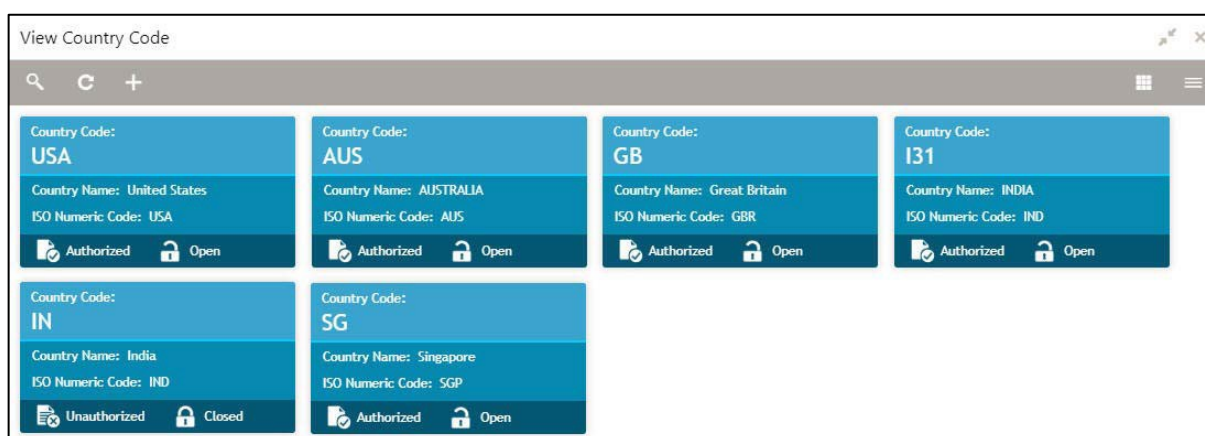
Field	Description
Country Code	Displays the country code details.
Country Name	Displays the name of the country.
ISO Numeric Code	Displays the ISO numeric code details of the country code.
Status	Displays the status of the record.

1.5.2 Country Code Maintenance

The maintenance screen allows you to configure a country code.

How to reach here:

Core Maintenance > Country Code > Create Country Code

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Figure 9: Create Country Code

How to add a country code:

1. In the **Create Country Code** screen, provide the required details:

   - Country Code: Enter the country code.

   - Country Name: Enter the name of the country.

   - Alternate Country Code: Enter an alternate country code.

   - Region Code: Enter the region code.

   - ISO Country Code: Enter the ISO country code.

   - ISO Code: Enter the ISO code.

   - Limit Currency: Enter the limit currency.

   - Overall Limit: Enter an overall limit.

   - Blacklist: By default, this is disabled. If selected, indicates the country is blacklisted.

   - EU Member: By default, this is disabled. If selected, indicates the country is recognized by Swift as a part of the Intra European countries.

   - Generate 205: By default, this is disabled. If selected, indicates 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 is generated.

   - IBAN Check Required: By default, this is disabled. If selected, indicates check required for an IBAN is mandatory.

   - BIC Clearing Code: By default, this is disabled. If selected, indicates the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records belong to countries against which this box is selected.

   - Intra European: By default, this is disabled. If selected, indicates the country is an intra European country.

2. Click **Save**. You can view the configured country code details in the Country Code Summary.

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1.6   Currency Definition

You can define the attributes of the currencies in which the bank can deal. For each currency, you can define attributes such as, the SWIFT code for the currency, the country the currency belongs, the interest method, the spot days, the settlement days, and so on.

Currencies can be maintained only at the Head Office. The list of currencies are available to the branches based on the currencies defined for the country linked to the branch.

1.6.1   Currency Definition Summary

The summary screen provides a list of defined currency. You can define a currency using the Currency Definition Maintenance.

How to reach here:

Core Maintenance > Currency Definition > View Currency Definition

Figure 10: View Currency Definition
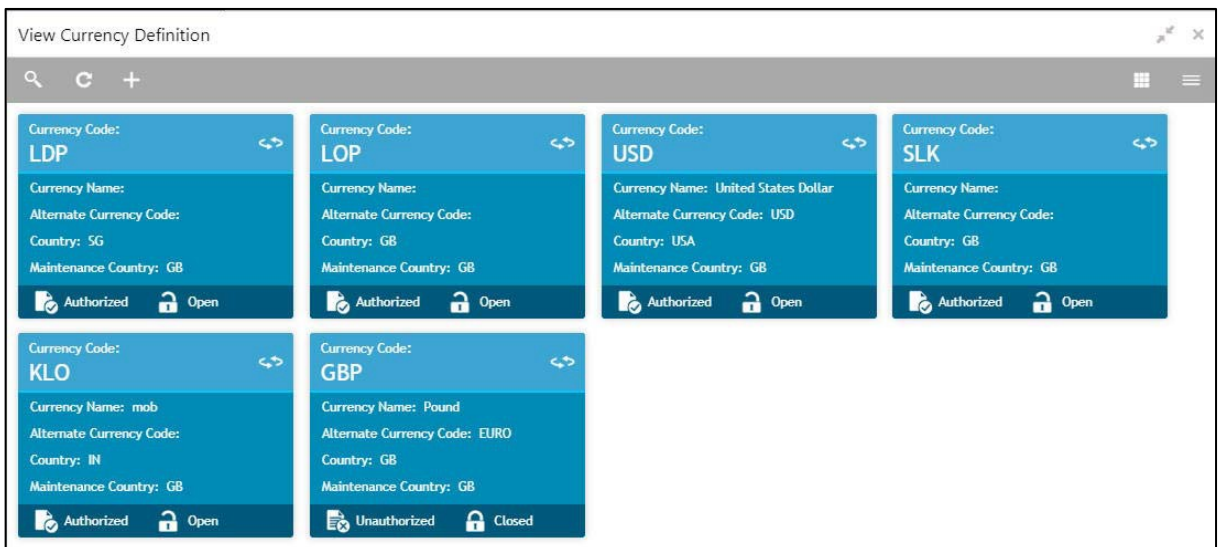
Field	Description
Currency Code	Displays the code of the currency.
Currency Name	Displays the name of the currency.
Alternate Currency Code	Displays the code of the alternate currency.
Country	Displays the country associated with the currency.
Maintenance Country	Displays the maintenance country.
Status	Displays the status of the record.

1.6.2   Currency Definition Maintenance

The maintenance screen allows you to define currency.

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How to reach here:

Core Maintenance > Currency Definition > Create Currency Definition

Figure 11: Create Currency Definition

How to define a currency:

1. In the **Create Current Definition** screen, provide the required details:

    - Currency Code: Enter the currency code.

    - Maintenance Country: Click **Search** to view and select the required maintenance country.

    - Currency Name: Enter the name of the currency.

    - Alternate Currency Code: Enter the code of the alternate currency.

    - Currency Type: Enter the currency type.

    - ISO Numerical Currency Code: Enter the International Standardization Organization numerical currency code.

    - Currency Country: Click **Search** to view and select the required currency country.

    - Currency Decimals: Select the currency decimals.

    - Currency Interest Method: Select the currency interest method from the dropdown list.

    - Currency Spot Days: Select the number of spot working days applicable for the currency.

    - Foreign Exchange Netting Days: Select the number of days for the foreign exchange netting.

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- Settlement Message Days: Select the settlement message days.
- Position GL: Click **Search** to view and select the required position GL.
- Position Equivalent GL: Click **Search** to view and select the required position equivalent GL.
- Currency Tolerance Limit: Enter the currency tolerance limit.
- Index Base Currency: Click **Search** to view and select the required index base currency.
- Commodity Code: By default, this is disabled. If selected, enables a commodity code.

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.

Example: The value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2018. 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 2018. 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, if the payment is received on 1st June 2018, it must be received before 1200 hrs.

- Cut Off Days: Select the cut off days for the payment transaction involving the currency.
- Cut Off Hour: Select the hour of the day for the cut off.
- Cut Off Min: Select the minute of the hour for the cut off.
- CLS Currency: By default, this is disabled. If selected, 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 is only eligible to be routed through the CLS bank.
- Generate 103+: By default, this is disabled. If selected, generate outgoing MT 103 messages in the MT 103 + format.
- Index Flag: By default, this is disabled. If selected, derives index rate of the currency.
- Euro Conversion Required: By default, this is disabled. If selected, indicates the Euro conversion is required.
- New Cover Message Format Required: By default, this is disabled. If selected, indicates a new cover message format is required.
- Validate Tag-50F: By default, this is disabled. If selected, indicates validations must be performed for the 50F details captured for the ordering customer during contract input.

Rounding

- Currency Round Rule: Select the currency round rule from the dropdown list.
- Currency Round Unit: Select the currency round unit.

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Currency Format Mask

- Select one of the currency format.

Euro Type

- Currency Euro Type: Select one of the currency Euro type.

Auto Exchange Rate

- Credit Auto Exchange Rate Limit: Enter the credit automatic exchange rate limit.
- Debit Auto Exchange Rate Limit: Enter the debit automatic exchange rate limit.

Currency Country Mapping

2. Click + to add a row and provide the required details:

- Country Code: Click **Search** to view and select the required country code.
- Country Name: Enter the name of the country.
- Currency Code: Click **Search** to view and select the required currency code.

3. Click **Save**. You can view the defined currency in the Currency Definition Summary.

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1.7   Currency Exchange Rate

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 (that is, 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. You can define a rate type which you would like to associate with a transaction type example: CASH, TRAVCHKS, and so on.

You can 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 the branch for which the rate is being uploaded or maintained is the head office branch, then the rate would be copied to all those branches that have the same country code as the head office branch.

If the branch for which the rate is being uploaded or maintained is not the head office branch, but it has the same country code as the head office branch, then the rate being uploaded or maintained would be specific to the branch and would not be copied to any other branch.

If the branch for which the rate is being uploaded or maintained is not the head office branch and also does not have the same country code as the head office branch, then the rate being maintained would be copied to all the branches that has the same country code linked as the branch for which the rate is being maintained or uploaded.

1.7.1   Currency Exchange Rate Summary

The summary screen provides a list of configured currency exchange rates. You can configure a currency exchange rate using the Currency Exchange Rate Maintenance.

How to reach here:

Core Maintenance > Currency Exchange Rate > View Currency Exchange Rate

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Figure 12: View Currency Exchange Rate
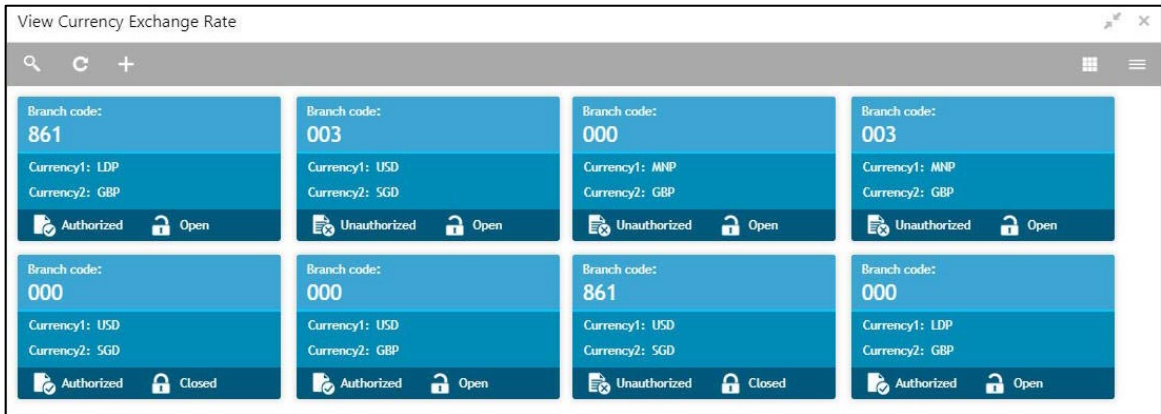
Field	Description
Branch Code	Displays the code of the branch.
Currency 1-2	Displays the currency associated with the branch code
Status	Displays the status of the record.

1.7.2 Currency Exchange Rate Maintenance

The maintenance screen allows you to configure a currency exchange rate.

How to reach here:

Core Maintenance > Currency Exchange Rate > Create Currency Exchange Rate

Figure 13: Create Currency Exchange Rate
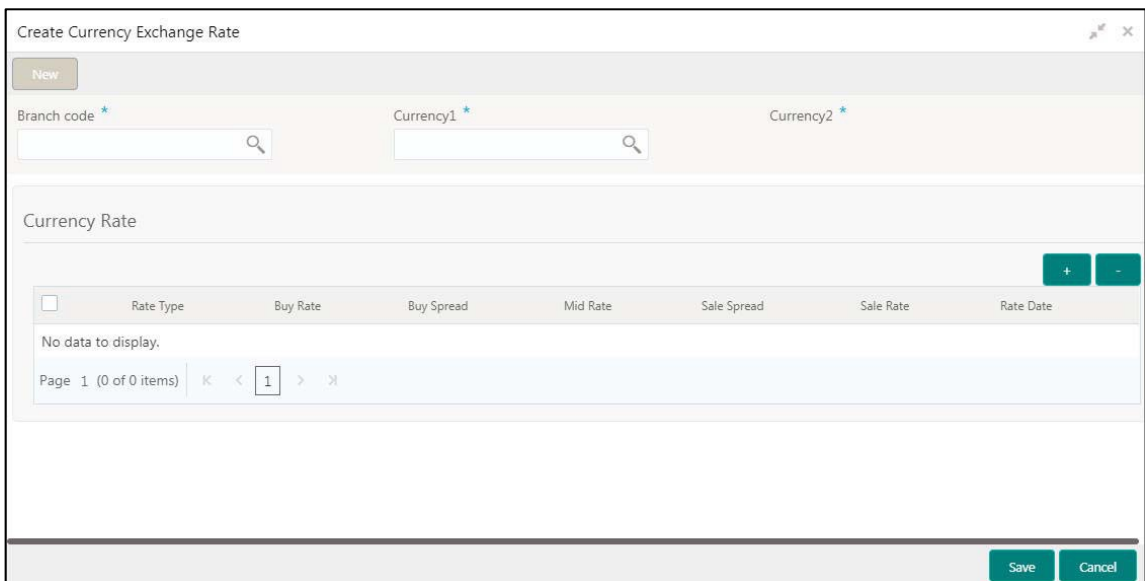
How to add a currency exchange rate:

1. In the **Create Currency Exchange Rate** screen, provide the required details:

    *   Branch Code: Click **Search** to view and select the required branch code.

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- Currency 1: Click **Search** to view and select the required currency.
- Currency 2: Click **Search** to view and select the required currency.

Currency Rule

2. Click + to add a row and provide the required details.

- Rate Type: Select a rate type from the dropdown list.
- Buy Rate: Enter the buy rate details.
- Buy Spread: Enter the buy spread details.
- Mid Rate: Enter the mid-rate details.
- Sale Spread: Enter the sale spread details.
- Sale Rate: Enter the sale rate details.
- Rate Date: Select a rate date from the dropdown calendar.

3. Click **Save**. You can view the configured currency exchange rate details in the Currency Exchange Rate Summary.

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1.8 Currency Holiday Master

You can configure a yearly list of holidays, for the currencies, defined in the currency screen. The system uses the information maintained to check if any settlement involving a foreign currency (in the foreign Exchange, Money market, and Funds Transfer, Loans and Deposit modules) falls on that currency's holiday. If yes, the system displays a message stating and ask the user for an override.

For any schedule or contract maturing at a future date, five years hence, you can input the future date, only if the calendar for that year is maintained. The currency holiday is maintained at the bank level by the Head Office.

1.8.1 Currency Holiday Master Summary

The summary screen provides a list of configured currency holiday. You can configure a currency holiday using the Currency Holiday Master Maintenance.

How to reach here:

Core Maintenance > Currency Holiday Master > View Currency Holiday Master

Figure 14: View Currency Holiday Master

Field	Description
Currency	Displays the currency details.
Weekly Holidays	Displays the weekly holidays associated with the currency.
Status	Displays the status of the record.

1.8.2 Currency Holiday Master Maintenance

The maintenance screen allows you to configure a currency holiday.

How to reach here:

Core Maintenance > Currency Holiday Master > Create Currency Holiday Master

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**Figure 15: Create Currency Holiday Master**

How to add a currency holiday

1. In the **Create Currency Holiday Master** screen, provide the required details:
   - Currency: Click **Search** to view and select the required currency.
   - Year: Enter the year details.
   - Weekly Holidays: By default, this is disabled. If selected, indicates the weekly holidays.

2. Select the dates using the calendar. The selected dates appear in blue highlighted circle.

3. Click **Save**. You can view the configured currency holidays in the Currency Holiday Master Summary.

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1.9 Currency Pair Definition

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. The third currency is usually the US dollar, since the US dollar is quoted in all trading centres.

You can 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. The currency pair is maintained at the bank level by the Head Office branch.

1.9.1 Currency Pair Definition Summary

The summary screen provides a list of define a currency pair. You can define a currency pair using the Currency Pair Definition Maintenance.

How to reach here:

Core Maintenance > Currency Pair Definition > View Currency Pair Definition

Figure 16: View Currency Pair Definition
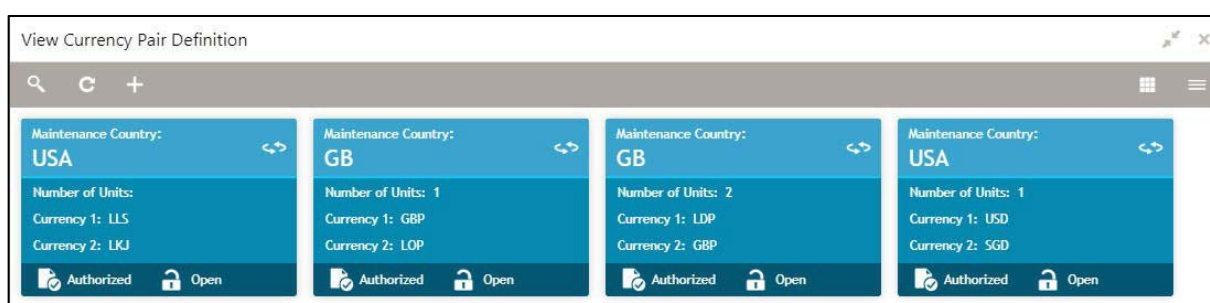
Field	Description
Maintenance Country	Displays the maintenance country details.
Number of Units	Displays the number of units.
Currency 1-2	Displays the currency associated with the country.
Status	Displays the status of the record.

1.9.2 Currency Pair Definition Maintenance

The maintenance screen allows you to define currency pair.

How to reach here:

Core Maintenance > Currency Pair Definition > Create Currency Pair Definition

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Figure 17: Create Currency Pair Definition

How to define a currency pair:

1. In the **Create Currency Pair Definition** screen, provide the required details:

    - Currency 1-2: Click **Search** to view and select the required currency. A currency pair (specified as currency 1 and currency 2, in the currency pair) represents the two currencies for which you need to maintain exchange rates.

      To specify the pair, choose from the list provided against Currency 1. Select the pair for which you want to maintain parameters. The pair must be selected according to the quotation method followed by the market, which can be direct or indirect. Exchange rates can be defined for currency 1 against currency 2 or currency 2 against currency 1.

    - Maintenance Country: Click **Search** to view and select the required maintenance country.

    - Check through Currency: By default, this is disabled. If selected, indicates a check through currency.

    - Through Currency: Click **Search** to view and select the required through currency for which the exchange rate between the currencies must be calculated.

    - Number of Units: Select one of the number of units.

    - Points Multiplier: Select the points multiplier.

    - Quotation: Select one of the required quotation:

        - 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

        - 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

    - Spread Definition: Select one spread definition. The effective spread can be calculated using any of the following two methods:

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- Percentage: Spread/100 x mid rate

- Points: Spread x points multiplier

The method of spread definition that you specify applies to two instances:

- While maintaining exchange rates for the currency pair

- While maintaining customer spread for the currency pair

2. Click **Save**. You can view the defined currency pair details in the Currency Pair Definition Summary.

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1.10 Currency Rate Type

You can configure a currency rate type.

1.10.1 Currency Rate Type Summary

The summary screen provides a list of configured currency rate type. You can configure a currency rate type using the Currency Rate Type Maintenance.

How to reach here:

Core Maintenance > Currency Rate Type > View Currency Rate Type

Figure 18: View Currency Rate Type
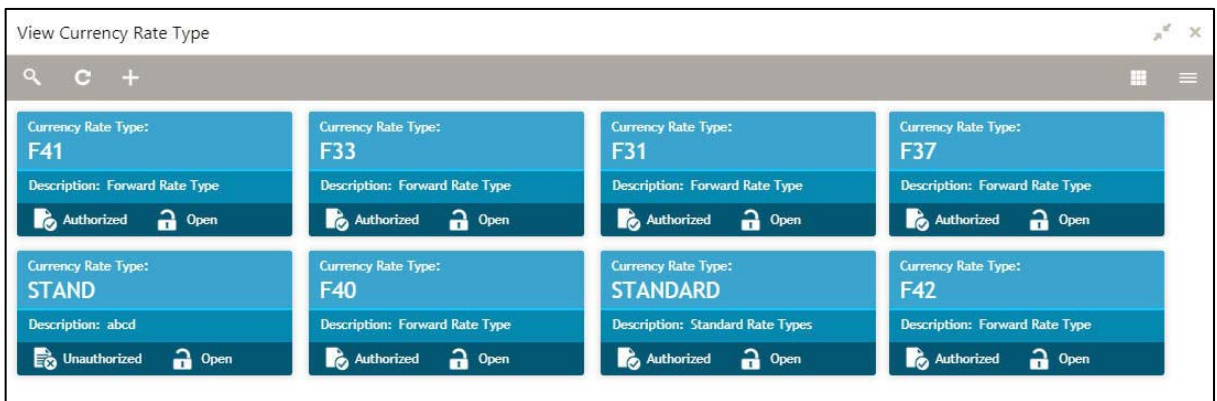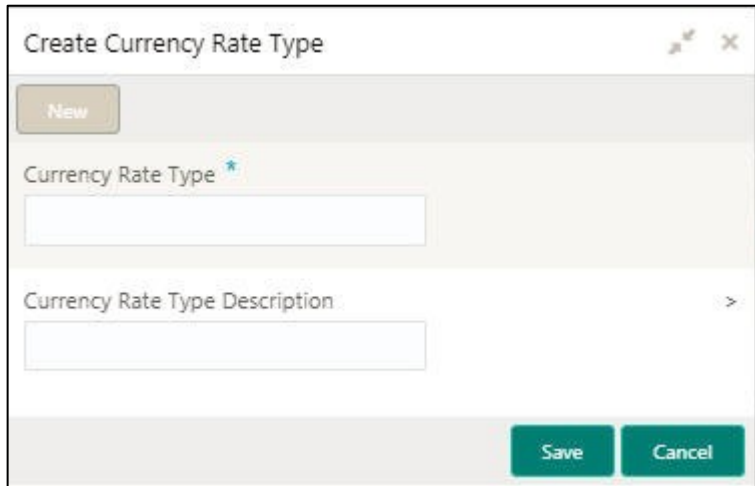
Field	Description
Currency Rate Type	Displays the currency rate type.
Description	Displays additional information about the currency rate type.
Status	Displays the status of the record.

1.10.2 Currency Rate Type Maintenance

The maintenance screen allows you to configure currency rate type.

How to reach here:

Core Maintenance > Currency Rate Type > Create Currency Rate Type

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Figure 19: Create Currency Rate Type

How to add a currency rate type:

1. In the **Create Currency Rate Type** screen, provide the required details:

    - Currency Rate Type: Enter a currency rate type.
    - Currency Rate Type Description: Enter additional information about the currency rate type.

2. Click **Save**. You can view the configured currency rate type details in the Currency Rate Type Summary.

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1.11 Customer Category

You can configure a customer category.

1.11.1 Customer Category Summary

The summary screen provides a list of configured customer category. You can configure a customer category using the Customer Category Maintenance.

How to reach here:

Core Maintenance > Customer Category > View Customer Category

Figure 20: View Customer Category
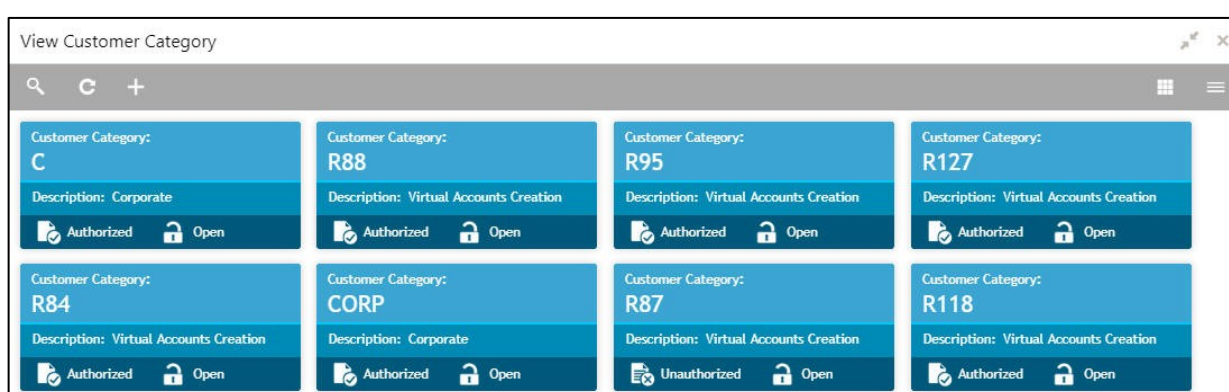
Field	Description
Customer Category	Displays the customer category.
Description	Displays additional information about the customer category.
Status	Displays the status of the record.
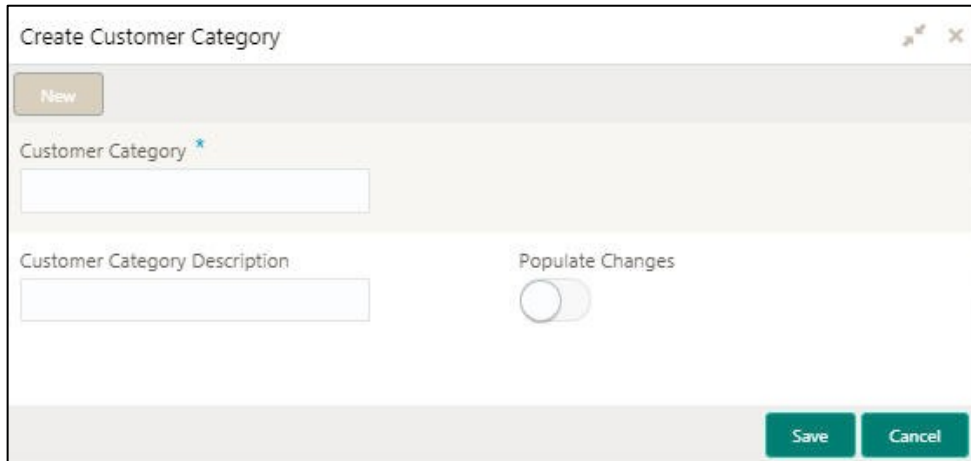
1.11.2 Customer Category Maintenance

The maintenance screen allows you to configure a customer category.

How to reach here:

Core Maintenance > Customer Category > Create Customer Category

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Figure 21: Create Customer Category

How to add a customer category:

1. In the **Create Customer Category** screen, provide the required details:

   - Customer Category: Enter a customer category.

   - Customer Category Description: Enter additional information about the customer category.

   - Populate Changes: By default, this is disabled. If selected, displays the changes.

2. Click **Save**. You can view the configured customer category details in the Customer Category Summary.

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1.12 ECA System

You can configure the External Credit Approval (ECA) system.

1.12.1 ECA System Summary

The summary screen provides a list of configured ECA system. You can configure the ECA system details using the ECA System Maintenance.

How to reach here:

Core Maintenance > ECA System > View ECA System

Figure 22: View ECA System
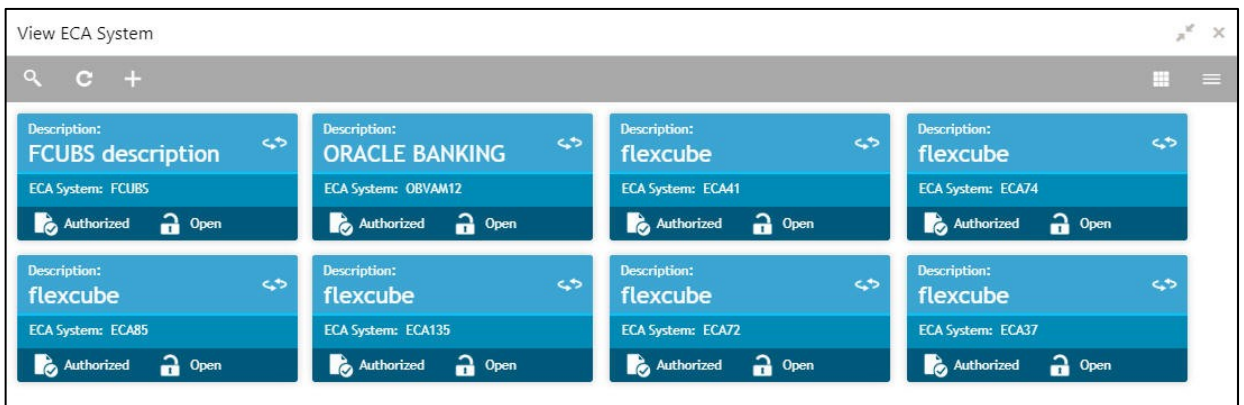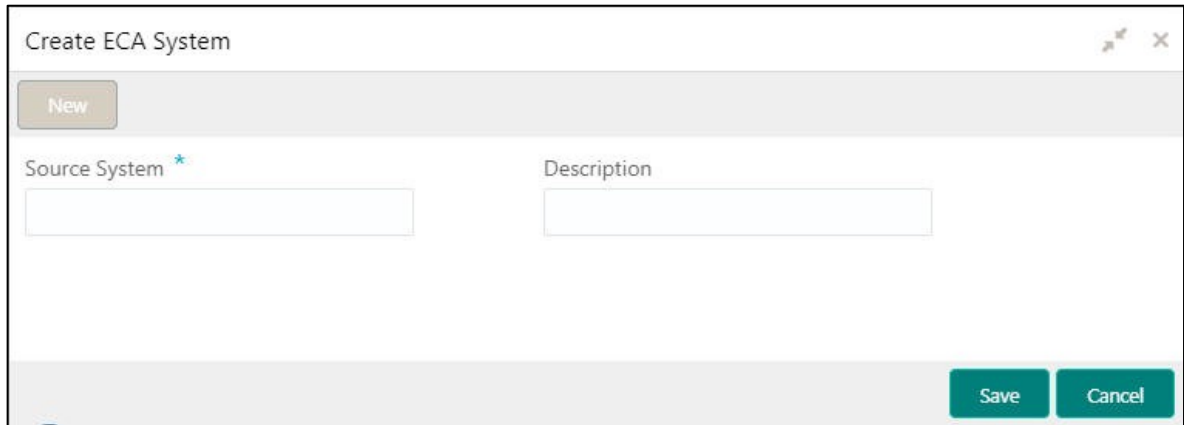
Field	Description
Description	Displays any additional information of the ECA system.
ECA System	Displays the name of the ECA system.
Status	Displays the status of the record.

1.12.2 ECA System Maintenance

The maintenance screen allows you to configure ECA system details.

How to reach here:

Core Maintenance > ECA System > Create ECA System

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Figure 23: Create ECA System

How to add an ECA system:

1. In the **Create ECA System** screen, provide the required details:

    - Source System: Enter the source system.
    - Description: Enter additional information about the ECA system.

2. Click **Save**. You can view the configure ECA system details in the ECA System Summary.

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1.13   External Bank Parameters

You can configure bank level parameters.

1.13.1 External Bank Parameters Summary

The summary screen provides a list of configured external bank parameters. You can configure the external bank parameters using the External Bank Parameters Maintenance.

How to reach here:

Core Maintenance > External Bank Parameters > View External Bank Parameters

Figure 24: View External Bank Parameters
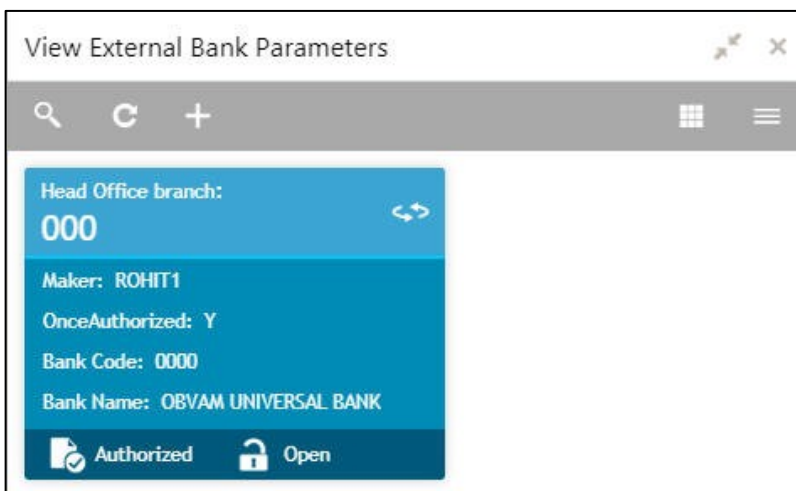
Field	Description
Head Office Branch	Displays the head office branch details.
Maker	Displays the name of the user who has configured the bank details.
Once Authorized	Indicates if the record is authorized once or not.
Bank Code	Displays the code of the bank.
Bank Name	Displays the name of the bank.
Status	Displays the status of the record.

1.13.2 External Bank Parameters Maintenance

The maintenance screen allows you to configure external bank parameters.

How to reach here:

Core Maintenance > External Bank Parameters > Create External Bank Parameters

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Figure 25: Create External Bank Parameters

How to configure an external bank parameter:

1. In the **Create External Bank Parameter** screen, provide the required details:

   - Bank Code: Enter the code for the bank.

   - Bank Name: Enter the name of the bank.

   - Head Office Branch: Click **Search** to view and select the required head office branch.

   - Branch Description: Based on the Head Office Branch selected, the information is auto-populated.

   - Number of Days to Forget Customer: Enter the number of days to inactive/forget the customer.

2. Click **Save**. You can view the configure core bank parameter details in the External Bank Parameters Summary.

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1.14 External Branch Parameters

You can configure branch level parameters.

1.14.1 External Branch Parameters Summary

The summary screen provides a list of configured external branch parameters. You can configure the external branch parameters using the External Branch Parameters Maintenance.

How to reach here:

Core Maintenance > External Branch Parameters > View External Branch Parameters

Figure 26: View External Branch Parameters
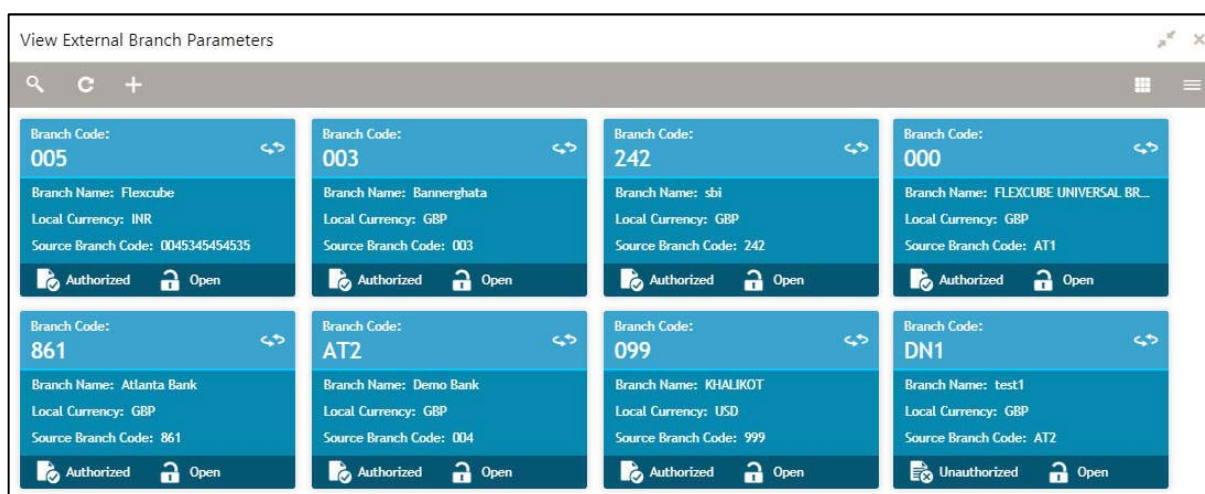
Field	Description
Branch Code	Displays the code of the branch associated with the bank.
Branch Name	Displays the name of the branch associated with the bank.
Local Currency	Displays the local currency details.
Source Branch Code	Displays the code of the source branch.
Status	Displays the status of the record.

1.14.2 External Branch Parameters Maintenance

The maintenance screen allows you to configure the branch parameters.

How to reach here:

Core Maintenance > External Branch Parameters > Create External Branch Parameters

Figure 27: Create External Branch Parameters

How to configure an external branch parameter:

1. In the **Create External Branch Parameter** screen, provide the required details:

    Branch Details

    - Branch Code: Enter a branch code.
    - Branch Name: Enter a name for the branch.
    - Local Currency: Click **Search** to view and select the required local currency.
    - Source System: Click **Search** to view and select the required source system.
    - Source Branch Code: Enter a source branch code.

    Branch Address

    - Address Line 1-3: Enter the address details.

    Other Details

    - Host Code: Click **Search** to view and select the required host code.
    - Country Code: Based on the Host Code selected, the information is auto-populated.
    - Host Name: Enter a name for the host.
    - Walk-in Customer: Click **Search** to view and select the required walk-in customer.
    - Weekly Holiday 1-2: Select a weekly holiday from the dropdown list.

Note

There are two days of weekly holiday depending on the geographical zone.

    - Auto Authorization: By default, it is disabled. If selected, the record is automatically authorized.

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- Report DSN: Enter the details of the report DSN.

SWIFT Address

2. Click + to add a row and provide the required details:

- SWIFT Address: Click **Search** to view and select the required SWIFT address.
- Default BIC: If selected, indicates the selected SWIFT address as the default BIC.

3. Click **Save**. You can view the configure branch parameter details in the External Branch Parameters Summary.

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## 1.15 External Chart Account

You can configure an external charts.

1.15.1 External Chart Account Summary

The summary screen provides a list of configured external chart accounts. You can configure an external chart account using the External Chart Account Maintenance.

How to reach here:

Core Maintenance > External Chart Account > View External Chart Account

Figure 28: View External Chart Account
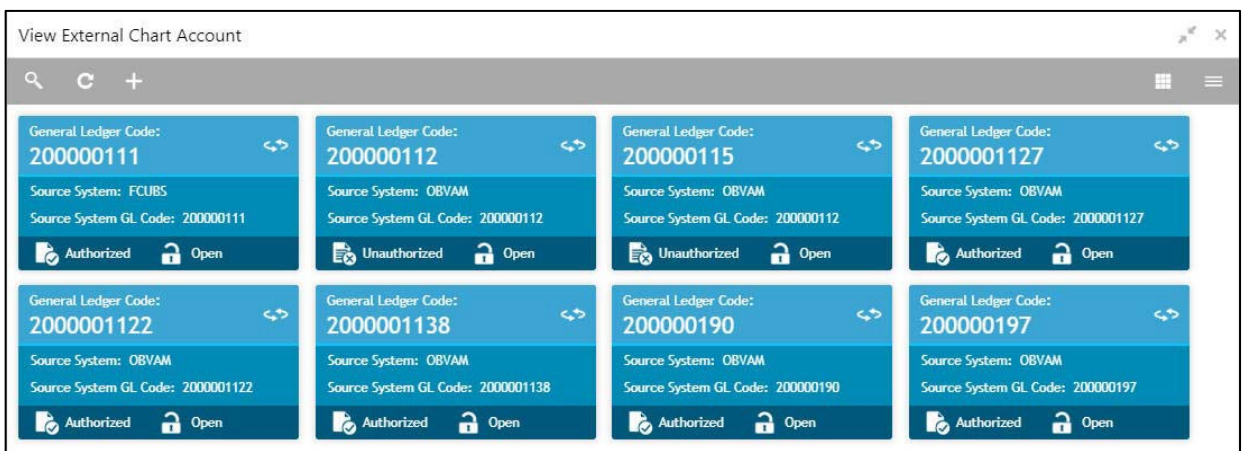
Field	Description
General Ledger Code	Displays the code of the general ledger.
Source System	Displays the source system.
Source System GL Code	Displays the GL code of the source system.
Status	Displays the status of the record.

1.15.2 External Chart Account Maintenance

The maintenance screen allows you to configure external chart accounts.

How to reach here:

Core Maintenance > External Chart Account > Create External Chart Account

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Figure 29: Create External Chart Account

How to add an external chart account:

1.   In the **Create External Chart Account** screen, provide the required details:

   - General Ledger Code: Enter a general ledger code.

   - General Ledger Description: Enter additional information about the general ledger.

   - Source System: Click **Search** to view and select the required source system.

   - Source System GL Code: Enter the source system GL code.

   - Category: Select a category from the dropdown list.

   - Blocked: By default, this is disabled. If selected, indicates the external chart account is blocked.

2.   Click **Save**. You can view the configured external chart details in the External Chart Account Summary.

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1.16   External Customer

You can configure the external customer details.

1.16.1 External Customer Summary

The summary screen provides a list of configured external customer details. You can configure the external customers using the External Customer Maintenance.

How to reach here:

Core Maintenance > External Customer > View External Customer

Figure 30: View External Customer
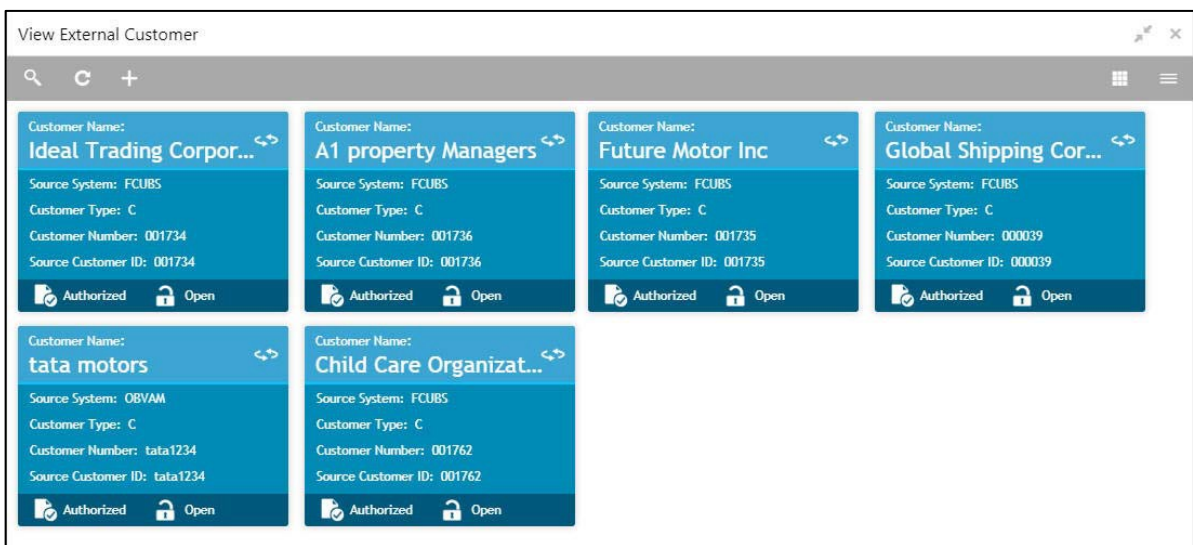
Field	Description
Customer Name	Displays the name of the customer.
Source System	Displays the source system details.
Customer Type	Displays the type of the customer.
Customer Number	Displays the customer number associated with the customer name.
Source Customer ID	Displays the source of the customer ID associated with the customer name.
Status	Displays the status of the record.

1.16.2 External Customer Maintenance

The maintenance screen allows you to configure the external customer details.

How to reach here:

Core Maintenance > External Customer > Create External Customer

Figure 31: Create External Customer

How to add an external customer:

1. In the **Create External Customer** screen, provide the required details:

   Customer Details

   - Customer Number: Enter a number for the customer.

   - Customer Name: Enter a name for the customer.

   - Short Name: Enter a short name for the customer.

   - Customer Type: Select one of the options:

     ➢ Individual: If selected, the customer is an individual customer.

     ➢ Corporate: If selected, the customer is a corporate customer.

     ➢ Bank: If selected, the customer is a bank employee.

   - Source Customer ID: Enter the source customer ID.

   - Source System: Click **Search** to view and select the required source system.

   - Customer Category: Click **Search** to view and select the required customer category.

- Relationship Manager ID: Enter the relationship manager ID.

Address

- Address Line 1-4: Enter the customer address details.
- Country: Click **Search** to view and select the required country.
- Postal Code: Enter the postal code details.

Other Details

- Deceased: By default, this is disabled. If selected, indicates the customer is deceased.
- Frozen: By default, this is disabled. If selected, indicates the customer account is frozen.
- Whereabouts Unknown: By default, this is disabled. If selected, indicates the customer's whereabouts are unknown.
- Sanction Check Required: By default, this is disabled. If selected, indicates the sanction check is required.
- Walk-in Customer: By default, this is disabled. If selected, indicates a walk-in customer.
- Language: Click **Search** to view and select the required language.
- Nationality: Click **Search** to view and select the required nationality.

2. Click **Save**. You can view the configured external customer details in the External Customer Summary.

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1.17   External Customer Account

You can configure the external customer account details.

1.17.1 External Customer Account Summary

The summary screen provides a list of configured external customer accounts. You can configure the external customer accounts using the External Customer Account Maintenance.

How to reach here:

Core Maintenance > External Customer Account > View External Customer Account

Figure 32: View External Customer Account
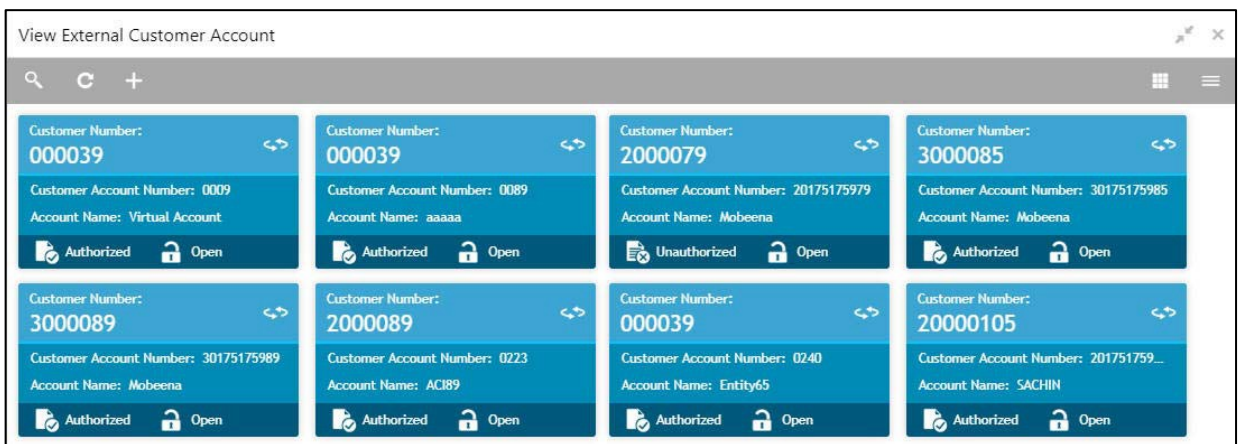
Field	Description
Customer Number	Displays the customer number associated with the account name.
Customer Account	Displays the customer account number associated with the account name.
Account Name	Displays the name of the account.
Status	Displays the status of the record.

1.17.2 External Customer Account Maintenance

The maintenance screen allows you to configure external customer account details.

How to reach here:

Core Maintenance > External Customer Account > Create External Customer Account

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Figure 33: Create External Customer Account

How to add an external customer account:

1. In the **Create External Customer Account** screen, provide the required details:

   Account Details

   - Customer Account Number: Enter the customer account number.
   - Account Name: Enter the name for an account.
   - Customer Number: Click **Search** to view and select the required customer number.
   - Customer Name: Based on the Customer Number selected, the information is auto-populated.
   - Account Currency: Click **Search** to view and select the required account currency.
   - Account Class: Select the account class from the dropdown list.
   - Source Account Branch: Click **Search** to view and select the required source account branch.
   - Source Customer Account: Based on the Source Account Branch selected, the information is auto- populated.
   - Account IBAN: Enter the account IBAN details.

   Address

   - Address Line 1-4: Enter the address details.
   - Country: Click **Search** to view and select the required country.

   Other Details

   - No Credit: By default, this is disabled. If selected, indicates the account does not have any

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credit facility.

- No Debit: By default, this is disabled. If selected, indicates the account does not have any debit facility.

- Blocked: By default, this is disabled. If selected, indicates the account status is blocked.

- Frozen: By default, this is disabled. If selected, indicates the account status is frozen.

- Dormant: By default, this is disabled. If selected, indicates the account status is dormant.

- External Credit Approval Required: By default, this is disabled. If selected, indicates ECA check is required for the external customer account.

- External Credit Approval System: Click **Search** to view and select the required external credit approval system.

- Host Code: Enter the host code details.

- Account Open Date: Select an effective date for the account from the dropdown calendar.

2. Click **Save**. You can view the configured external customer account details in the External Customer Account Summary.

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1.18　External Customer Structured Address

You can configure the external customer structured address details.

1.18.1　View External Customer Structured Address

The summary screen provides a list of configured external customer structured addresses. You can configure the external customer's structured address using the Create External Customer Structured Address.

How to reach here:

Core Maintenance > External Customer Structured Address > View External Structured Address

Figure 34: View External Structured Address
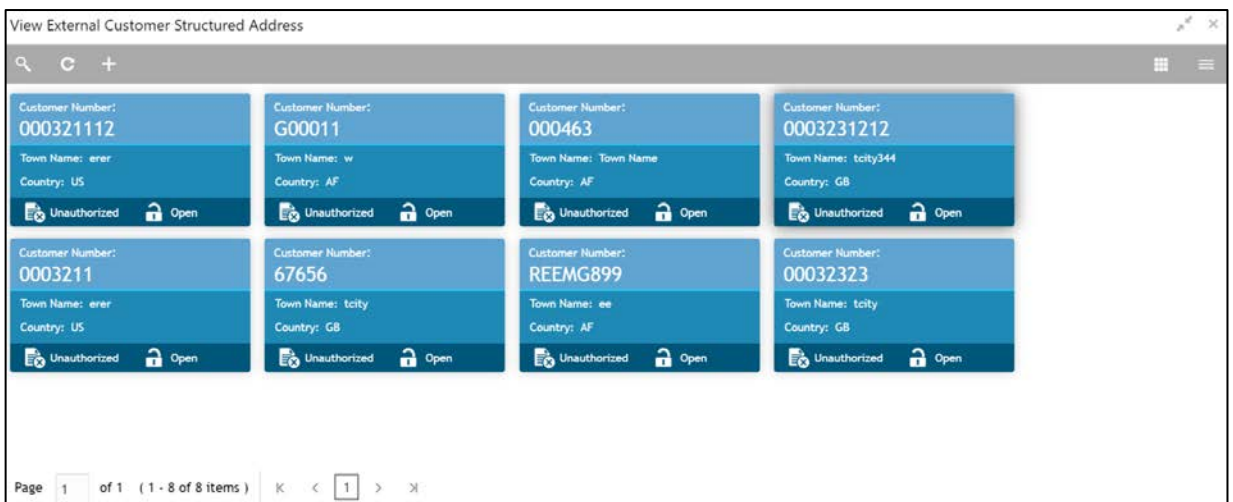
Field	Description
Customer Number	Displays the customer number.
Town Name	Displays the town name of the customer.
Country	Displays the country of the customer.

1.18.2　Create External Customer Structured Address

The maintenance screen allows you to configure external customer structured address.

How to reach here:

Core Maintenance > External Customer Structured Address > Create External Customer Structured Address

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Figure 35: Create External Customer Structured Address

How to add an external customer structured address:

1. In the **Create External Customer Structured Address** screen, provide the required details:

   Account Details

   - Customer Account: Click **Search** to view and select the required customer account.
   - Account Name: Enter the name for an account.

   Structured Address

   - Department: Enter the department.
   - Sub Department: Click **Search** to view and select the required country.
   - Street Name: Enter the street name.
   - Building Number: Enter the building number.
   - Building Name: Enter the building name.
   - Floor: Enter the floor.
   - Post Box: Enter the post box details.
   - Room: Enter the room number.
   - Post Code: Enter the post code. This field is mandatory.
   - Town Name: Enter the town name. This field is mandatory.
   - Town Location Name: Enter the town location name.
   - District Name: Enter the district name.
   - Country Sub Division: Enter the country sub division.
   - Country: Enter the country name. This field is mandatory.

2. Click **Save**. You can view the configured external customer structured address details in View External Customer Structured Address.

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1.19 External Virtual Account Structured Address

You can view the external virtual account structured address details.

1.19.1 View External Virtual Account Structured Address

The summary screen provides a list of configured virtual account structured addresses.

How to reach here:

Core Maintenance > External Virtual Account Structured Address > View External Virtual Account Structured Address

Figure 36: View External Virtual Account Structured Address
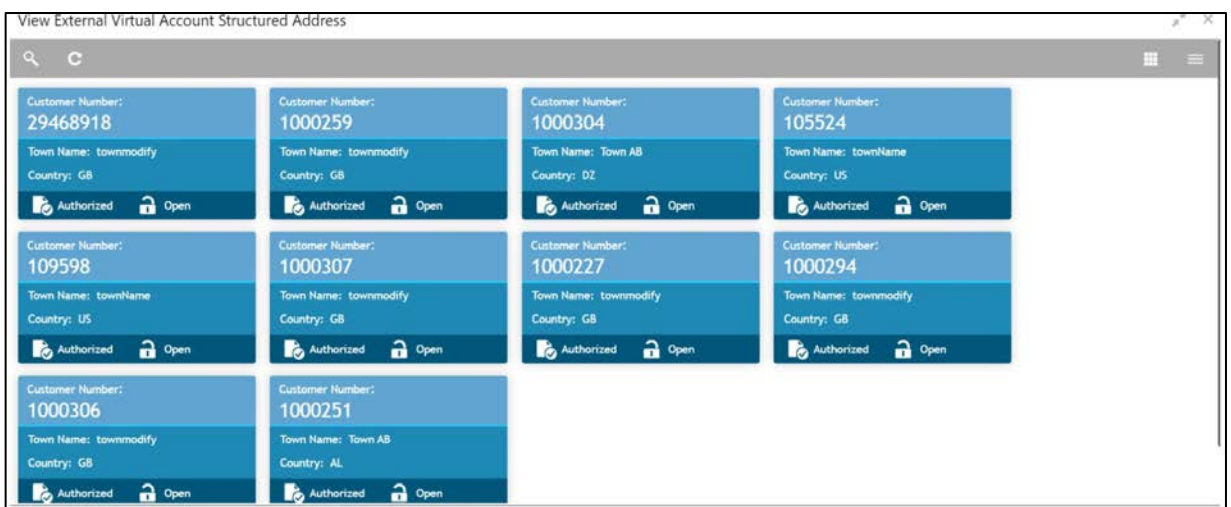
Field	Description
Customer Number	Displays the customer number.
Town Name	Displays the town name.
Country	Displays the country name.

Click on the specific tile to view the structured address details.

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1.20   Forget Process

The Personally identifiable information (PII) is any data that could potentially identify a specific individual. PII data access can be controlled based on the user role and you can configure details of a customer who wants to be forgotten if the customer withdraws/does not avail the virtual account facility.

1.20.1 Forgotten Customers Summary

The summary screen provides a list of configured customer to be forgotten. You can configure a customer detail who wants to be forgotten using the Forget Customer Maintenance.

How to reach here:

Core Maintenance > Forget Process > View Forgotten Customers

Figure 37: View Forgotten Customers
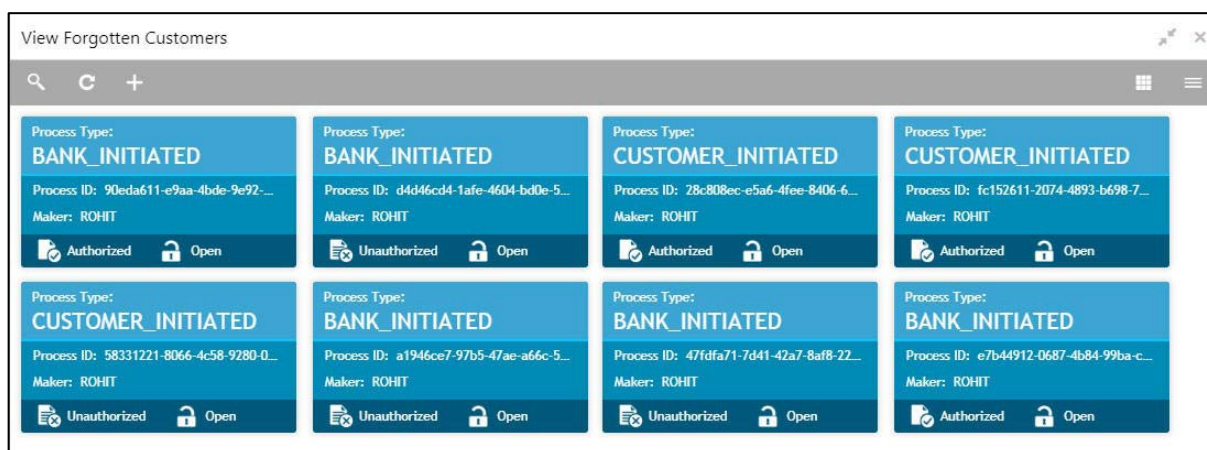
Field	Description
Process Type	Indicates if the process is initiated by the customer/bank
Process ID	Displays the forgotten customer's process ID.
Maker	Displays the name of the user who has configured the forgotten customer details.
Status	Displays the status of the record.

1.20.2 Forget Customer Maintenance

The maintenance screen allows you to configure a customer to be forgotten.

How to reach here:

Core Maintenance > Forget Process > Forget Customer

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Figure 38: Forget Customer

How to add details to forget a customer:

1. In the **Forget Customer** screen, provide the required details:

   - Forget Customer Process ID: Enter a forget customer process ID.
   - Forget Customer Process Type: Select one of the options:

     ➢ Customer Initiated: If selected, indicates the customer has initiated the process.

     ➢ Bank Initiated: If selected, indicates the bank has initiated the process.

2. Click + to add a row and provide the customer/bank details.

3. Click **Save**. You can view the configured forgotten customers in the Forgotten Customers Summary.

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1.21   Host Code

You can group branches in the same zone or region under a host for specific processing. You can have multiple hosts depending on processing requirements.
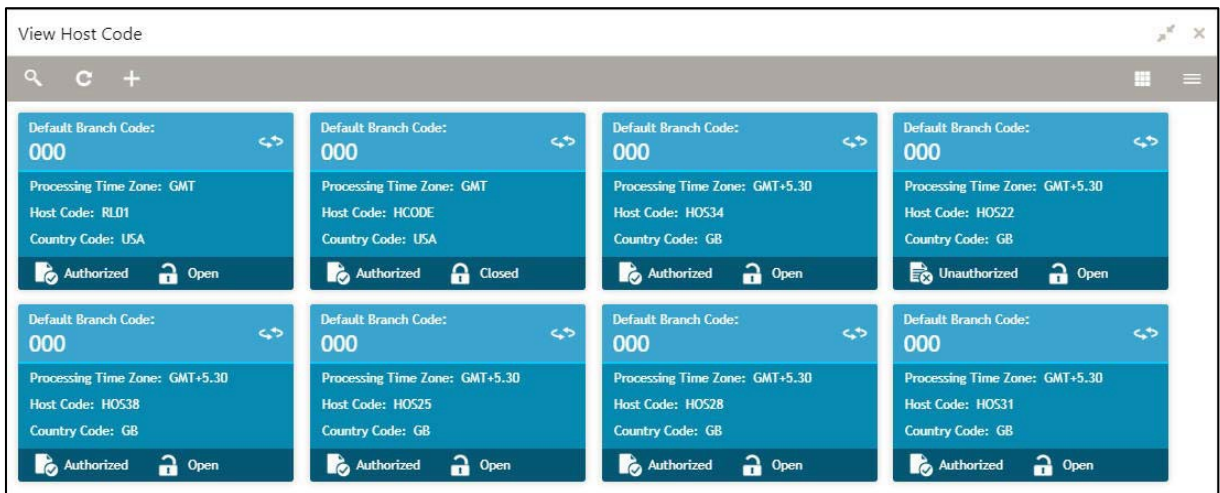
1.21.1 Host Code Summary

The summary screen provides a list of configured host codes. You can configure the host code using the Host Code Maintenance.

How to reach here:

Core Maintenance > Host Code > View Host Code

Figure 39: View Host Code

Field	Description
Default Branch Code	Displays the default branch code associated with the host code.
Processing Time Zone	Displays the processing time zone.
Host Code	Displays the host code details.
Country Code	Displays the country code details.
Status	Displays the status of the records.

1.21.2 Host Code Maintenance

The maintenance screen allows you to configure host code.

How to reach here:

Core Maintenance > Host Code > Create Host Code

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Figure 40: Create Host Code

How to add a host code:

1. In the **Create Host Code** screen, provide the required details:

    *   Host Code: Enter the host code details.

    *   Description: Enter additional information about the host code.

    *   Country Code: Click **Search** to view and select the required country code.

    *   Processing Time Zone: Enter the processing time zone details.

    *   Default Branch Code: Click **Search** to view and select the required default branch code.

2. Click **Save**. You can view the configured host code details in the Host Code Summary.

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1.22 Language Code

You can configure a language code.

1.22.1 Language Code Summary

The summary screen provides a list of configured language code. You can configure a language code using the Language Code Maintenance.

How to reach here:

Core Maintenance > Language Code > View Language Code

Figure 41: View Language Code
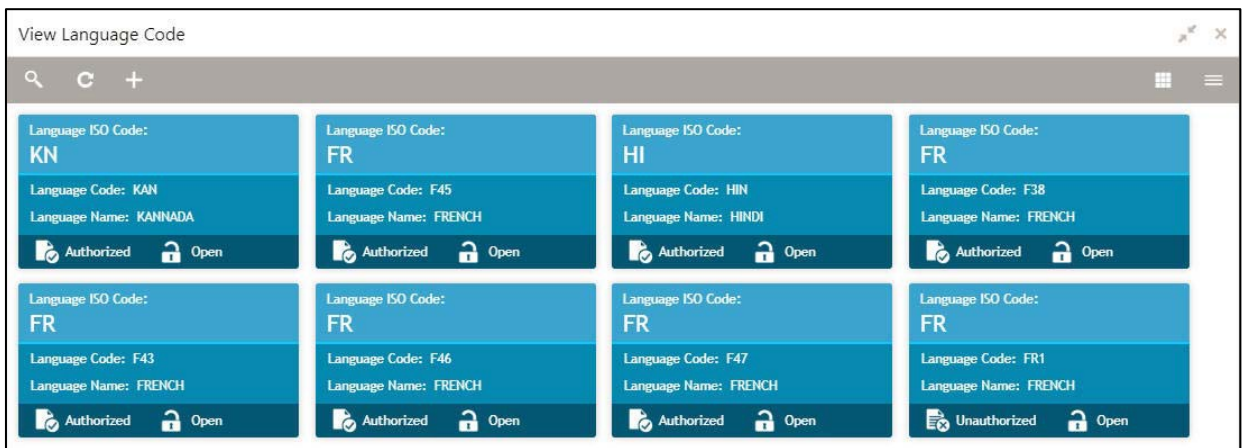
Field	Description
Language ISO Code	Displays the default branch code associated with the host code.
Language Code	Displays the processing time zone.
Language Name	Displays the host code details.
Status	Displays the status of the records.

1.22.2 Language Code Maintenance

The maintenance screen allows you to configure a language code.

How to reach here:

Core Maintenance > Language Code > Create Language Code

Figure 42: Create Language Code

How to add a language code:

1. In the **Create Language Code** screen, provide the required details:

   - Language Code: Enter a code for the language.
   - Language Name: Enter a name for the language associated with the language code.
   - Display Direction: Enter the display direction.
   - Language ISO Code: Enter the language ISO code.

2. Click **Save**. You can view the configured language code details in the Language Code Summary.

1.23   Local Holiday

You can configure a local holiday.

1.23.1 Local Holiday Summary

The summary screen provides a list of configured local holidays. You can configure a local holiday using the Local Holidays Maintenance.

How to reach here:

Core Maintenance > Local Holiday > View Local Holiday

Figure 43: View Local Holiday

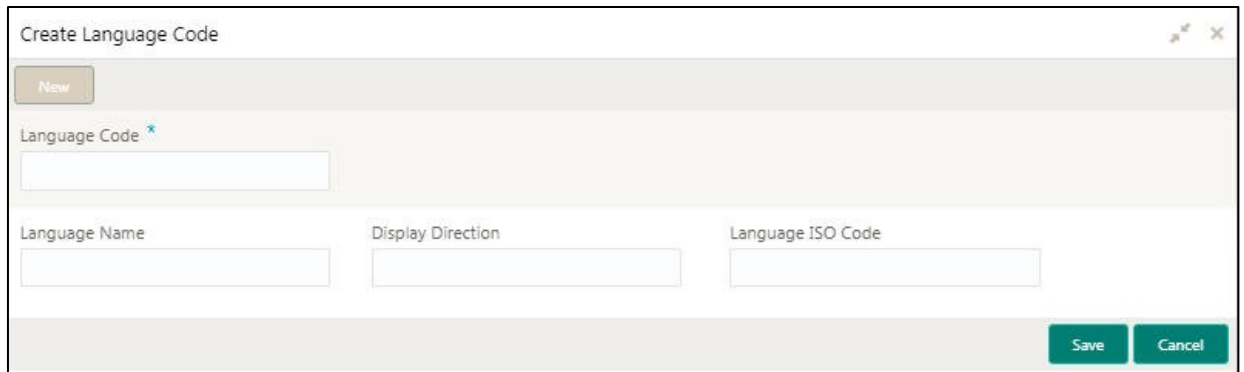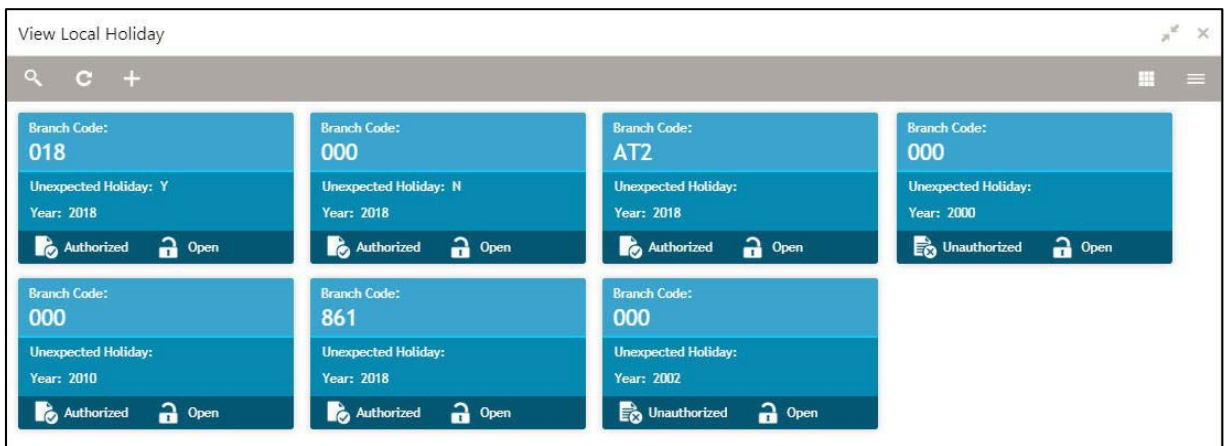| Field	Description
Branch Code	Displays the code of the branch.
Unexpected Holiday	Indicates if the record is an unexpected holiday.
Year	Displays the year of the holiday.
Status	Displays the status of the record.

1.23.2 Local Holidays Maintenance

The maintenance screen allows you to configure local holidays.

How to reach here:

Core Maintenance > Local Holiday > Create Local Holiday

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Figure 44: Create Local Holiday

How to add a local holiday:

1. In the **Create Local Holiday** screen, provide the required details:

   - Branch Code: Click **Search** to view and select the required branch code.
   - Year: Enter the year details.
   - Weekly Holidays: By default, this is disabled. If selected, you can define weekly holidays.
   - Unexpected Holidays: By default, this is disabled. If selected, you can define unexpected holidays.

2. Select the dates using the calendar. The selected dates appear in pink highlighted circle.
3. Click **Save**. You can view the configured local holiday details in the Local Holiday Summary.

1.24 Media

You can configure media information.

1.24.1 Media Summary

The summary screen provides a list of configured media. You can configure a media using the Media Maintenance.

How to reach here:

Core Maintenance > Media > View Media

Figure 45: View Media
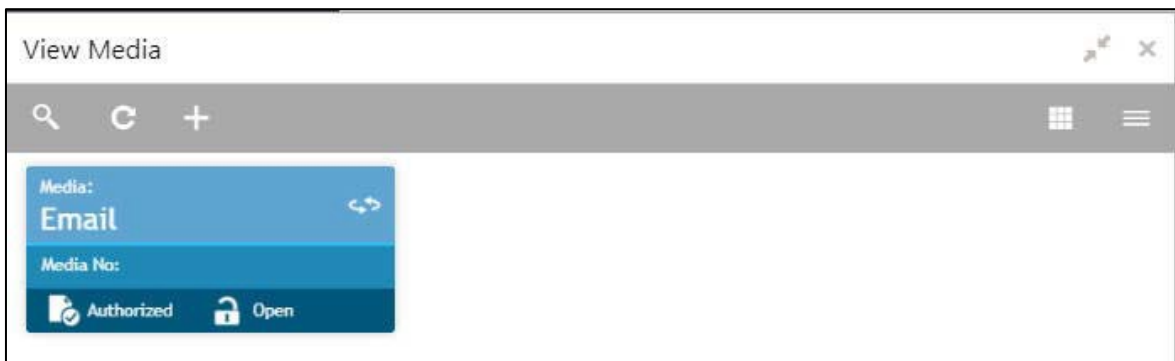
Field	Description
Media	Displays the name of the media.
Media Number	Displays the number of the media.
Status	Displays the status of the record.

1.24.2 Media Maintenance

The maintenance screen allows you to configure media.

How to reach here:

Core Maintenance > Media > Create Media

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Figure 46: Create Media

How to add media:

1. In the **Create Media** screen, provide the required details:

    • Media Code: Enter a unique media code to identify while associating with an advice.

    • Media Description: Enter additional information about the media.

    • Media Number: Enter a unique number for the media type.

    • Message Terminator: Enter the padded characters to mark the end of an incoming messages.

    • Message Suffix: Enter the padding characters to mark the end of an outgoing messages.

    • Stop Process: By default, this option is disabled. If selected, halts the processing of incoming and outgoing messages.

    • Padding Required: By default, this option is disabled. If selected, pads the characters in every outgoing messages.

    • • TW (Test Word) Required Status: By default, this option is disabled. If selected, enables the option for word testing.

    • • Media Priority: Select a media priority from the spin box. When a message is dispatched to the customers, the media type used for sending the messages will be the one that is on high priority.

    • Number of Character: Select a number the padding characters should be repeated for the advice from the spin box.

    Media Details

    By default, fields that require media details appear. You can click + to add multiple media details and click - to remove a media details.

    • Media Code: Enter a unique media code to identify while associating with an advice.

    • Compatible Media: By default, this option is disabled. If selected, indicates the media is

compatible.

2. Click **Save**. You can view the configured media details in the Media Summary.

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1.25 Process Code

Process code enables the user to set the process code to the individual stages according to the process.
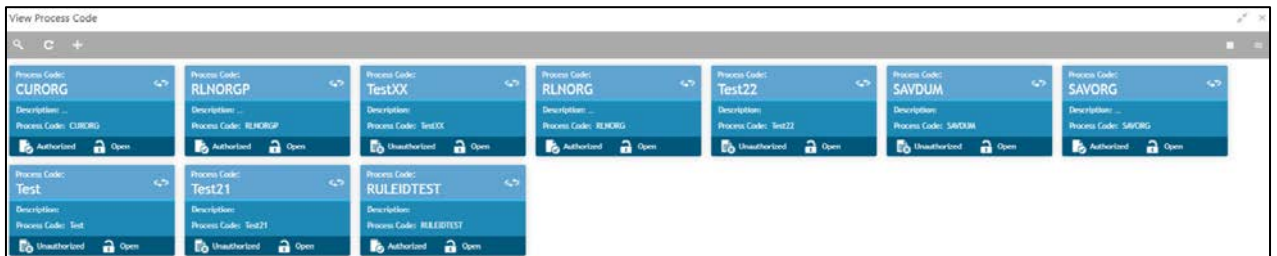
1.25.1 View Process Code

The summary screen provides a list of configured process codes. You can add a process code using the Process Code Maintenance.

How to reach here:

Core Maintenance > Process Code > View Process Code

Figure 47: View Process Code

1.25.2 Process Code Maintenance

Process Code Maintenance screen allows you to define the stages for a particular process. The process code information that is defined in this screen will be used in further business processing to construct the stages.

How to reach here:

Core Maintenance > Process Code

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Figure 48: Process Code

How to add details to add a process code:

1. In the **Process Code** screen, provide the required details:

   - Process Code: Enter the process code. This field is mandatory.
   - Process Name: Enter the process name. This field is mandatory.
   - Process Version: Enter the process version. This field is mandatory.
   - Domain: Enter the process domain. This field is mandatory.
   - Stage ID: Enter the unique stage ID.
   - Stage Description: Enter the stage description.
   - Seq Order: Displays the sequential order of the stage in the entire process.
   - Source Stage: Select it to indicate if the specific stage is the source stage of the process.
   - Add Row: Click **Add Row** to add a row and to capture the stage details that needs to be mapped to the process code.
   - Delete Row: Click **Delete Row** to delete a row with stage details.
   - Phase Code: Enter the phase code.
   - Phase Description: Enter the phase description.
   - Seq Order: Displays the sequential order of the phase.
   - Stage ID: Select the stage ID from the drop down list. Available options in the drop-down will be based on Stage ID mentioned at Process Code level.
   - Add Row: Click **Add Row** to add a row and to capture the phase details that needs to be mapped to the process code.
   - Delete Row: Click **Delete Row** to delete a row with phase details.

2. Click **Save**. You can view the configured process codes in the View Process Code.

1.26 System Dates

You can view the system date details.

1.26.1 System Dates Summary

The summary screen provides a list of configured system date.

How to reach here:

Core Maintenance > System Dates > View System Dates

Figure 49: View System Dates
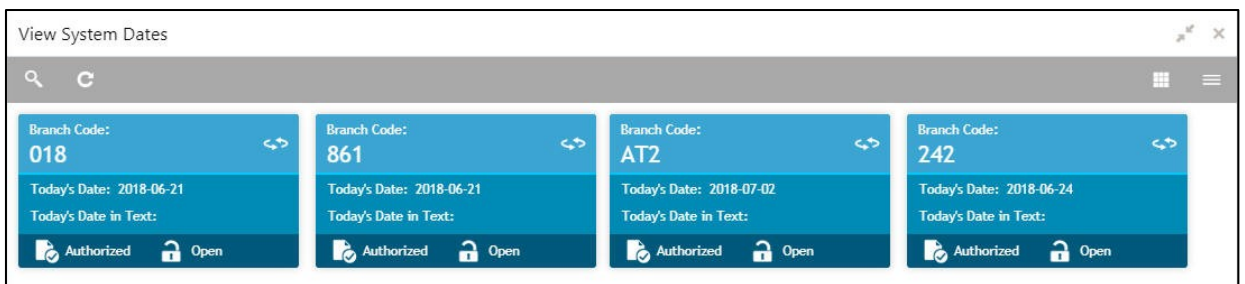
Field	Description
Branch Code	Displays the code of the branch.
Today's Date	Displays system's current date.
Today's Date in Text	Displays the system's current date in words.
Status	Displays the status of the record.

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1.27 Transaction Code

You can configure the transaction code.
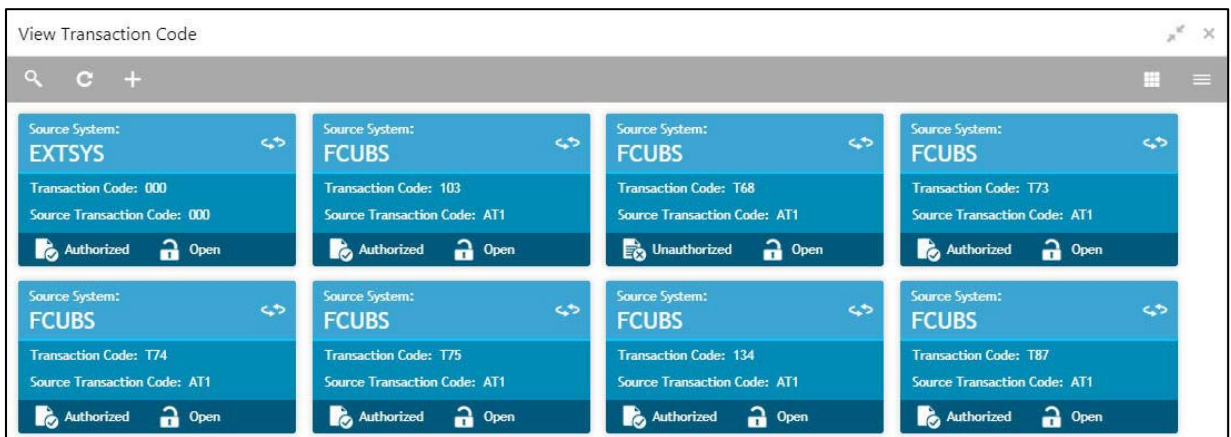
1.27.1 Transaction Code Summary

The summary screen provides a list of configured transaction code. You can configure a transaction code using the Transaction Code Maintenance.

How to reach here:

Core Maintenance > Transaction Code > View Transaction Code

Figure 50: View Transaction Code
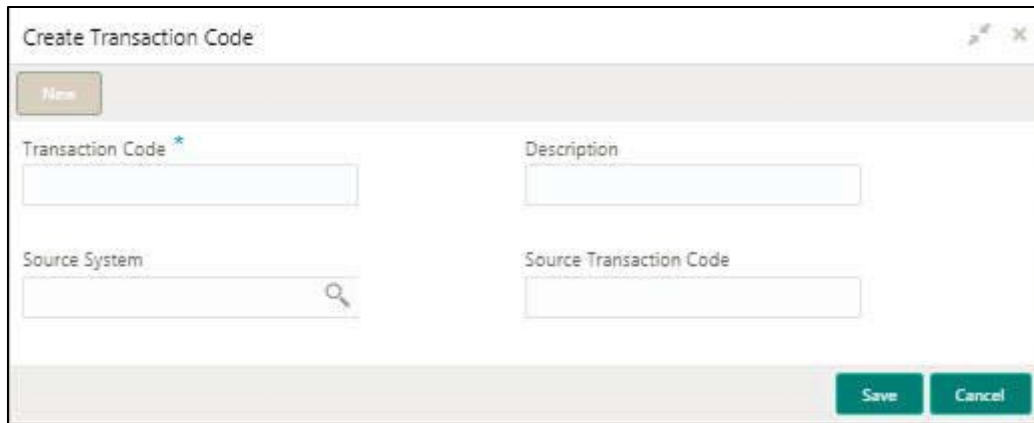
Field	Description
Source System	Displays the source system details.
Transaction Code	Displays the transaction code details.
Source Transaction Code	Displays the source transaction code associated with the transaction code.
Status	Displays the status of the record,

1.27.2 Transaction Code Maintenance

The maintenance screen allows you to configure transaction code details.

How to reach here:

Core Maintenance > Transaction Code > Create Transaction Code

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Figure 51: Create Transaction Code

How to add a transaction code:

1. In the **Create Transaction Code** screen, provide the required details:

   - Transaction Code: Enter the transaction code details.

   - Description: Enter additional information about the transaction code.

   - Source System: Click **Search** to view and select the required source system.

   - Source Transaction Code: Enter the source transaction code details.

2. Click **Save**. You can view the configured transaction code details in the Transaction Code Summary.

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1.28 Upload Source

You can upload a source code.

1.28.1 Upload Source Summary

The summary screen provides a list of configured source code. You can upload a source code using the Upload Source Maintenance.

How to reach here:

Core Maintenance > Upload Source > View Upload Source

Figure 52: View Upload Source
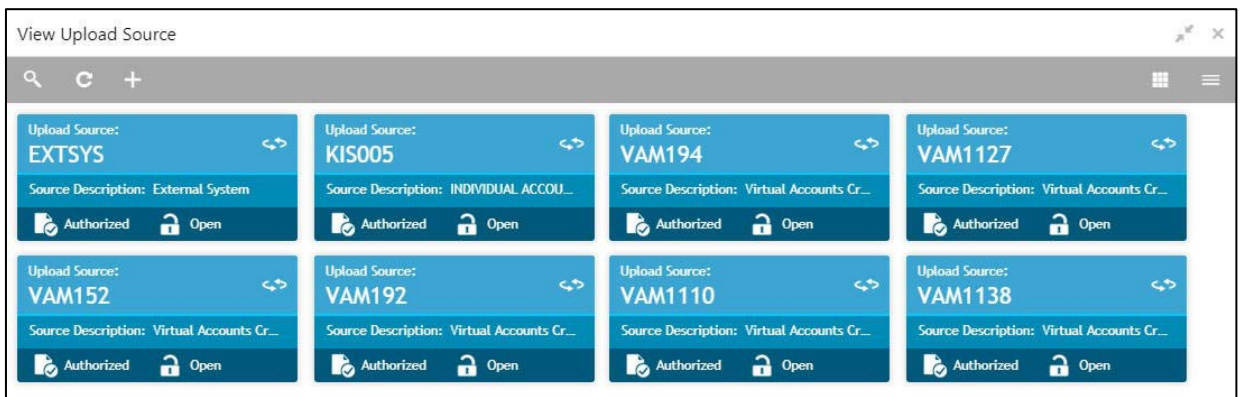
Field	Description
Upload Source	Displays the upload source details.
Source Description	Displays information about the source code.
Status	Displays the status of the record.

1.28.2 Upload Source Maintenance

The maintenance screen allows you to upload source.

How to reach here:

Core Maintenance > Upload Source > Create Upload Source

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Figure 53: Create Upload Source

How to upload source:

1. In the **Create Upload Source** screen, provide the required details:

    - Source Code: Enter the source code details.
    - Source Description: Enter additional information of the source code.
    - Base Data from Flexcube: By default, this is disabled. If selected, indicates the base data is from FLEXCUBE.
    - System Authorization Required: By default, this is disabled. If selected, indicates the system requires authorization.

2. Click **Save**. You can view the configured upload source details in the Upload Source Summary.

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1.29 Upload Source Preference
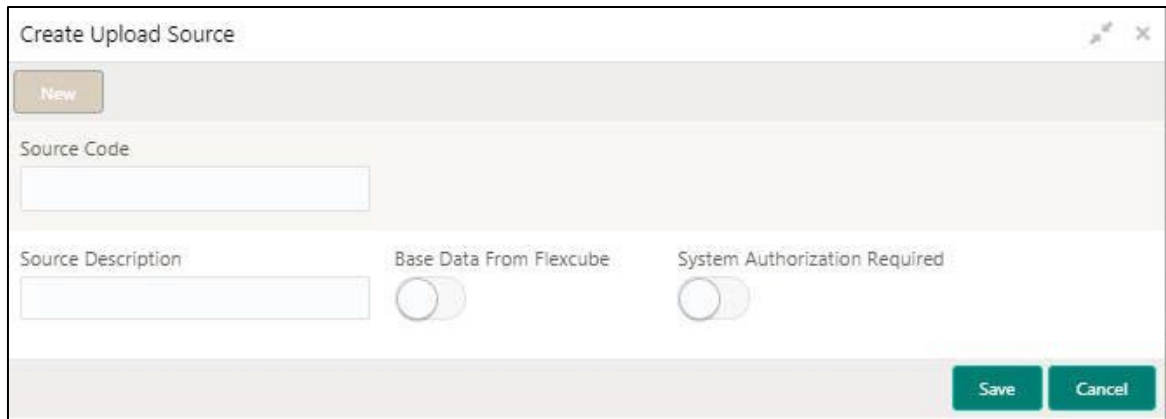
You can configure upload source preference.

1.29.1 Upload Source Preference Summary

The summary screen provides a list of configured upload source preferences. You can configure an upload source preference using the Upload Source Preference Maintenance.

How to reach here:

Core Maintenance > Upload Source Preference > View Upload Source Preference

Figure 54: View Upload Source Preference
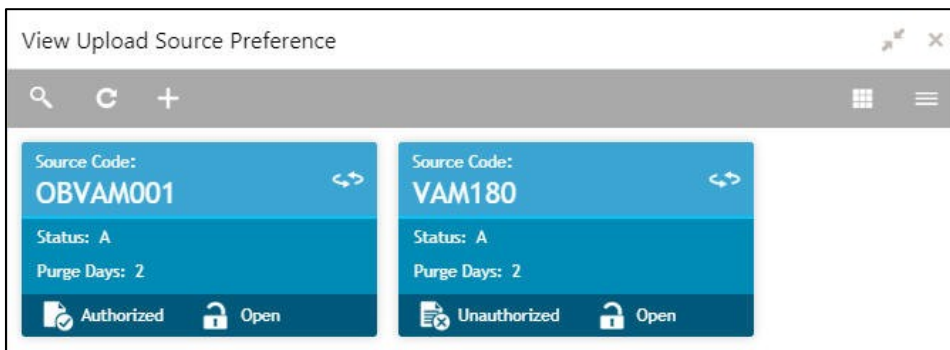
Field	Description
Source Code	Displays the code of the source.
Status	Displays the status of the post upload.
Purge Days	Displays the number of purge days.
Status	Displays the status of the record.

1.29.2 Upload Source Preference Maintenance

The maintenance screen allows you to configure upload source preference.

How to reach here:

Core Maintenance > Upload Source Preference > Create Upload Source Preference

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Figure 55: Create Upload Source Preference

How to add an upload source preference:

1. In the **Create Upload Source Preference** screen, provide the required details:

   • Source Code: Click **Search** to view and select the required source code.

   Error Handling

   • On Error: Select an error from the dropdown list.
   • On Override: Select an override from the dropdown list.
   • On Repairable Exception: Select a repairable exception from the dropdown list.
   • On Queue Exception: Select a queue exception from the dropdown list.

   Post Upload

   • Status: Select a status from the dropdown list.
   • Purge Days: Enter the purging days if you want to maintain any days to be purged while processing interface.
   • Allow Deferred Processing: By default, this is disabled. If selected, defers process the upload source preference.
   • Allow EOD with Deferred: By default, this is disabled. If selected, processes the EOD with deferred.
   • Deletion Allowed: By default, this is disabled. If selected, deletes the upload source preferences.
   • Reverse Allowed: By default, this is disabled. If selected, reverses the upload source preferences.
   • Amend Allowed: By default, this is disabled. If selected, amends the upload source preferences.
   • Proceed with EOD: By default, this is disabled. If selected, proceeds with the EOD.

2. Click **Save**. You can view the configured upload source preference details in the Upload Source Preference Summary.

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2 NLP Framework

This section of the user guide is designed to help you quickly get acquainted with the Machine Learning, Natural Language Processing (NLP) framework.

This section contains the following topics:

- 2.1 Directory Structure

- 2.2 Toolkit

- 2.3 Operation

- 2.4 3P Service Integration

2.1 Directory Structure

Named Entity Recognition (NER), alternately known as information extraction in business parlance, belongs to the domain of Natural Language Processing (NLP). The NER model training take place on physical file(s) that reside within the file systems. Building a NER model requires access to physical files within the file system.

Inevitably, a well-defined directory structure is a pre-requisite and central to the setup.

Figure 56: Directory Structure
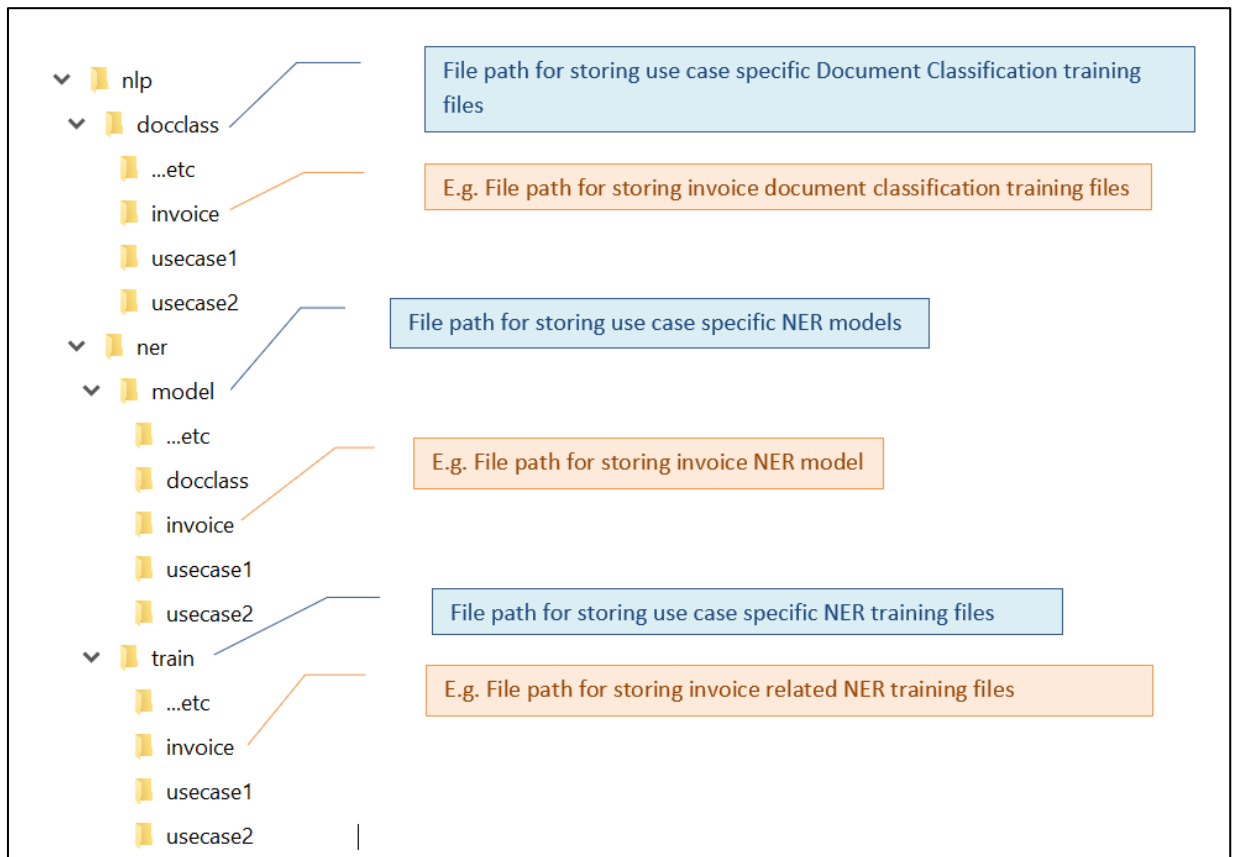
2.2   Toolkit

The Toolkit is used to design and train NLP/Named Entity Recognition (NER) Model(s).

2.2.1   Use Case Definition

Use cases are defined by the business domain. The information that is required to be extracted from documents are driven by business consideration against the context of the use case being defined.

Tags/entities are required for annotating or tagging of information in the source document in order to create training files for a use case model training. These tags or entities will always be driven by business considerations for a particular use case.

The use case definition maintenance screen allows the user to define use case(s) and maintain specific list of tags for the use case.

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2.2.2 Use Case Definition Summary

How to reach here:

Machine Learning > NLP Toolkit > Use Case Definition

The summary screen displays the list of defined use cases.

Figure 57: Use Case Definition

Field	Description
Usecase Name	Displays the name of the use case
Mod No	Displays the modification number
Authorized Status	Displays the Authorized or Unauthorized status
Record Status	Displays the status of the record.

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2.2.3 Use Case Definition Maintenance

The maintenance screen allows you to define use cases and maintain entities/tags for the use case.

Figure 58: Use Case Definition Maintenance

Field	Description
Use Case Name	Unique use case name. It gets populated on Save, from the last folder name from the "Training Corpus Path (DOC)"
Description	Use Case Description
Mod No	Automatic Modification Number
Unattended Processing	Auto = Unattended / Manual = Attended
Model Export Path (NER)*	Mandatory Field. It is the path where the NER model file will be stored. Not allowed to be amended.
Training Corpus path (NER)*	Mandatory Field. The path where new NER training physical files are stored. Not allowed to be amended.
Training file creation (NER)	A flag to affirm automatic creation of NER training files during online processing
Model Export Path (DOC)*	Mandatory Field. It is the path where the Document Classification model file will be stored. Not allowed to be amended.
Training Corpus path (DOC)*	Mandatory Field. The path where new Document Classification training physical files are stored. Not allowed to be amended

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Field	Description
Training File Creation (DOC)	A flag to affirm automatic creation of Document Classification training files during online processing for future training
Data Enrichment Required	Flag to indicate of the business data enrichment service to be called as part of online processing
Use Case Tags/Entities	Specifies the use case tags entities.
Tag Display Sequence	The sequence in which the tags get displayed.
Tag Screen Display	Business Name of the Tag
Tag Name	Technical Name of the Tag
Annotation Tag	To identify tags to be used in Training
Default Value	Default value for tags not used for training

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2.2.4   Annotator

Annotation is the process of identifying information within a document content and tagging them as a specific type of information. Of course, each use case defined, will have their own relevant maintained list of tags/entities, which will be used to annotate source documents for a use case.
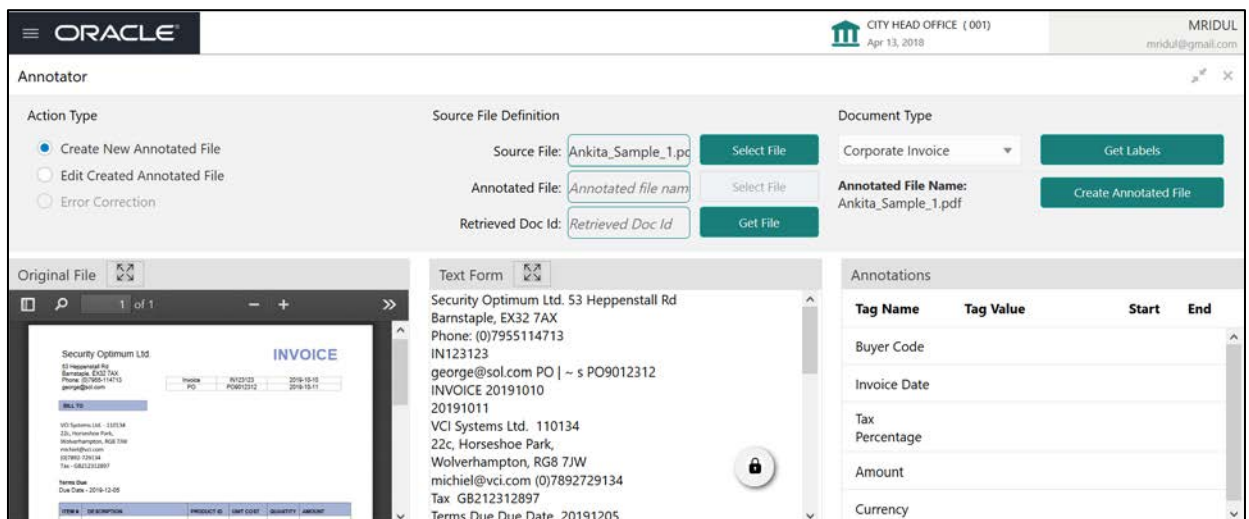
Figure 59: Annotator
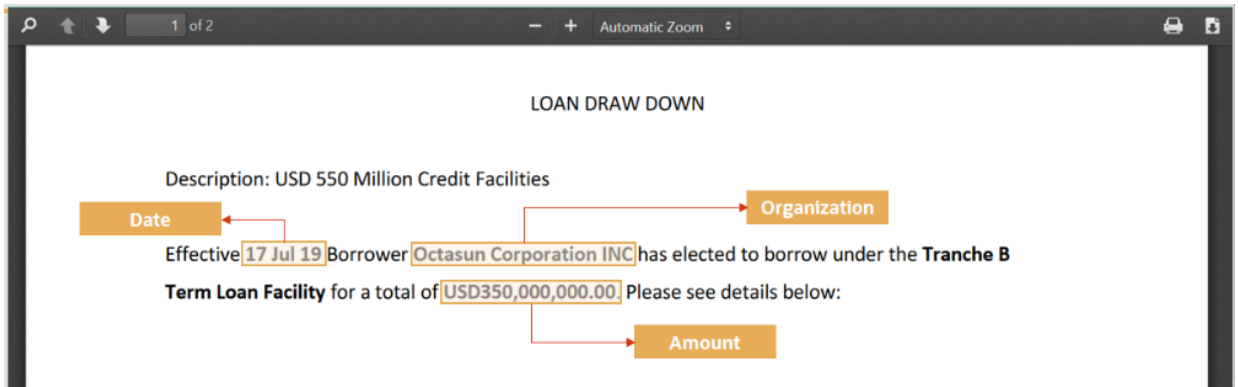
Annotator helps you to perform the annotations on a source document for a use case.

How to reach here:

Machine Learning > NLP Toolkit > Annotator

Figure 60: Annotator

| Field	Description
Action Type	You can create a New annotated file or edit an existing annotated file
Source File Definition	As per action type, it allows you to select a source document from local windows explorer

Document Type	This list all the use cases defined under use case definition
Get Labels	For the selected Document Type the maintained Tags/entities are displayed in the below Annotations section
Create Annotated File	Once annotations of all the Tags are completed, this button will perform two outcomes, • Create annotated text file in the defined NER train path as maintained under use case definition • Create text file in the defined DOC train path as maintained under use case definition

Steps to Annotate Source Files

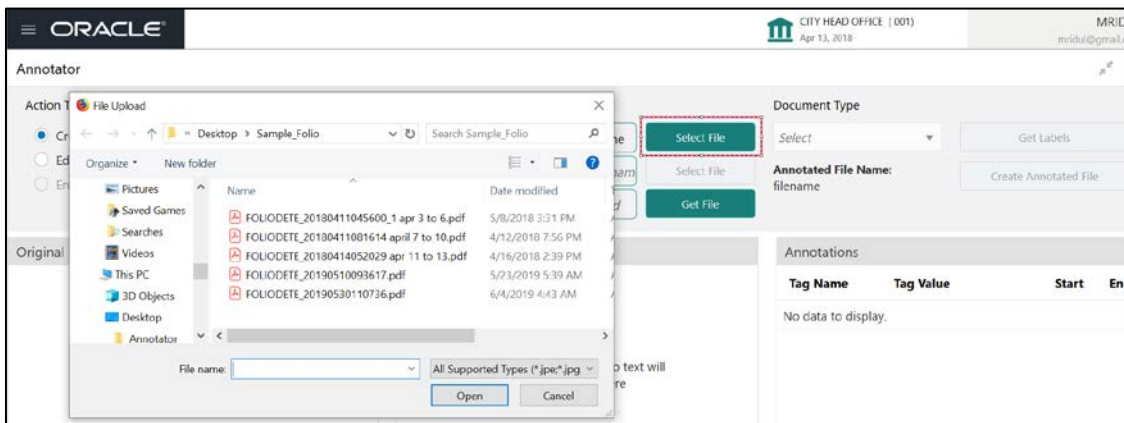Follow the below mentioned steps to annotate the source files:

1. Select action type as "Create New Annotated File".
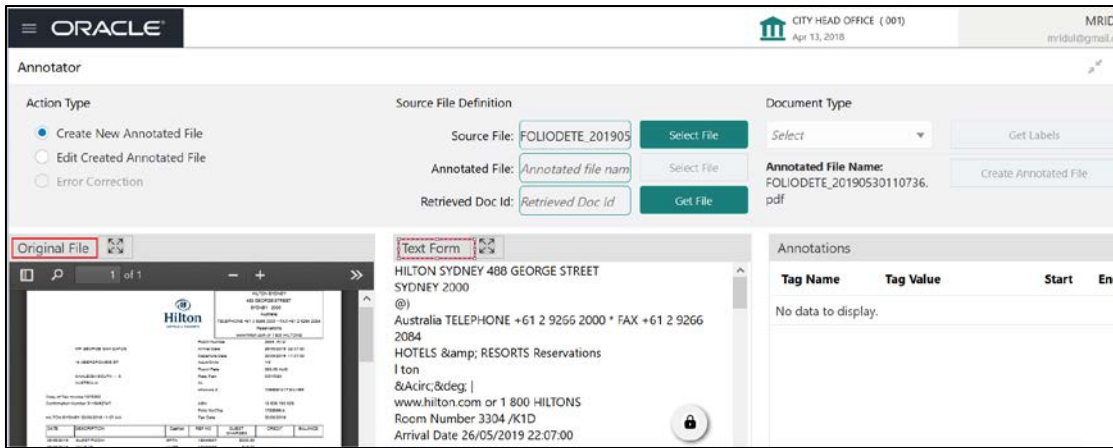
Figure 61: Action Type
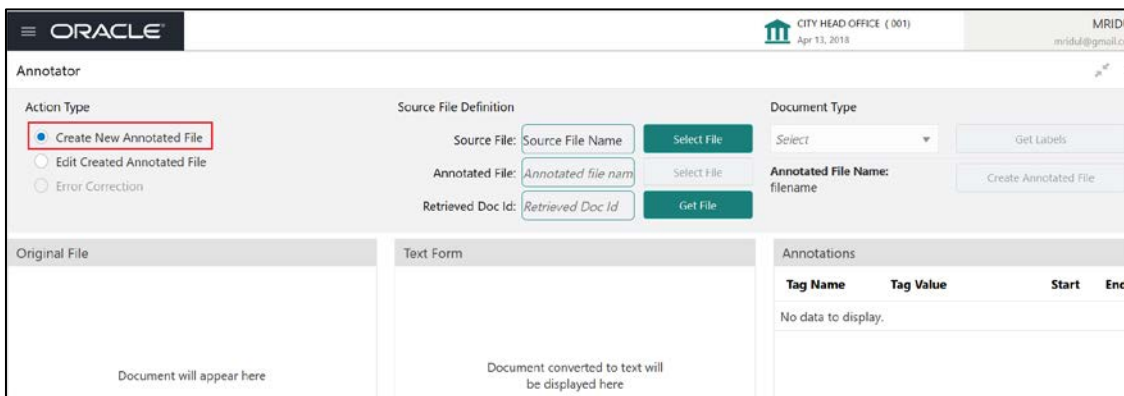
2. Click on "Select File" button. It will open the windows explorer. Navigate and select the source document to be annotated.
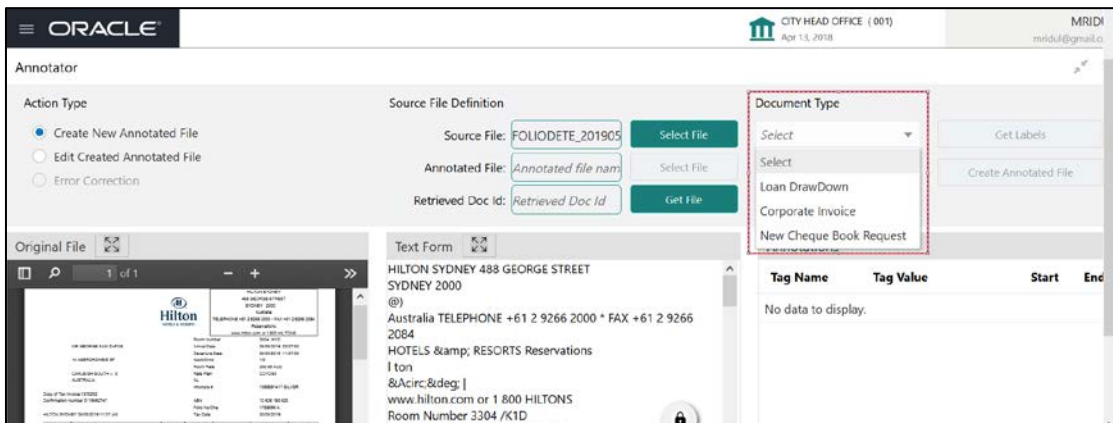
Figure 62: File Upload

3. The source document will be displayed in the "Original File" section and the text version of the document will be displayed in the "Text Form" section below
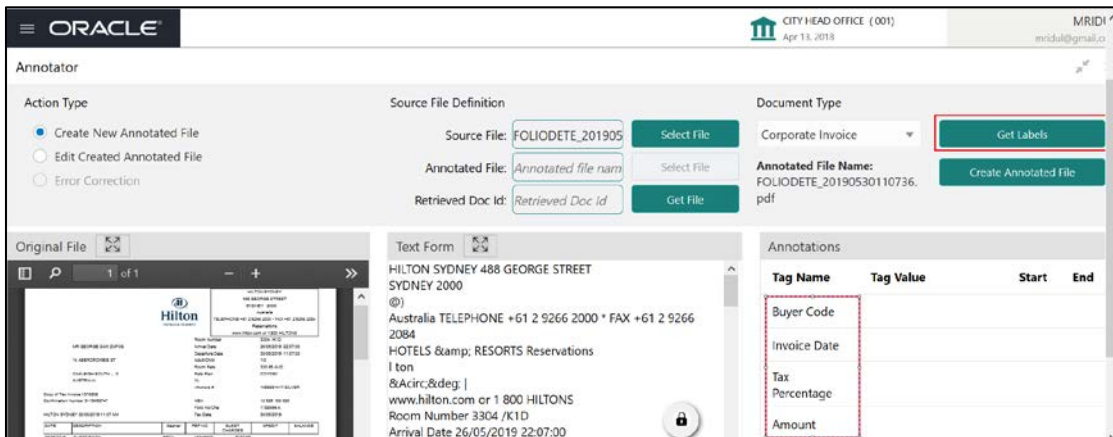
Figure 63: Text Form

4. Chose the "Document Type"

Figure 64: Document Type

5. Click on "Get Labels" button. It will load all the maintained Tags for the Document Type.

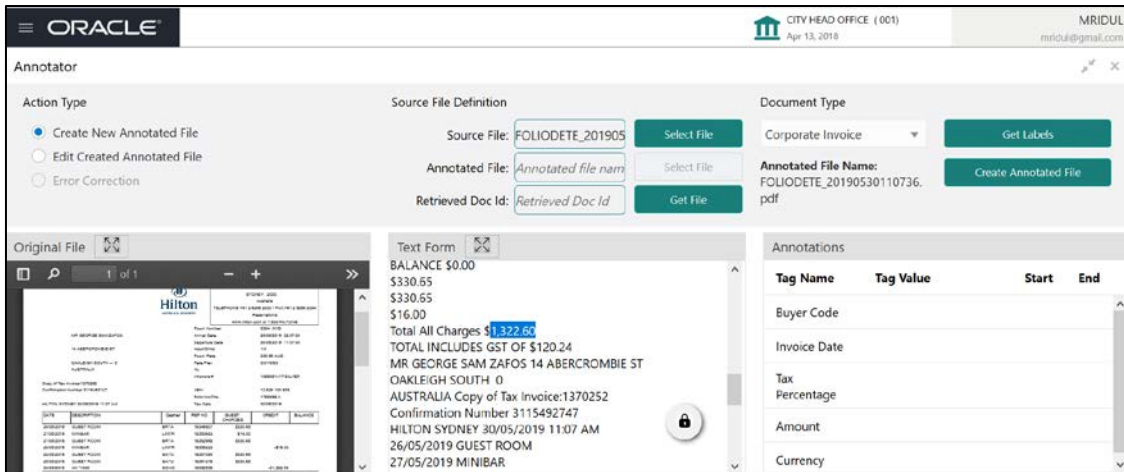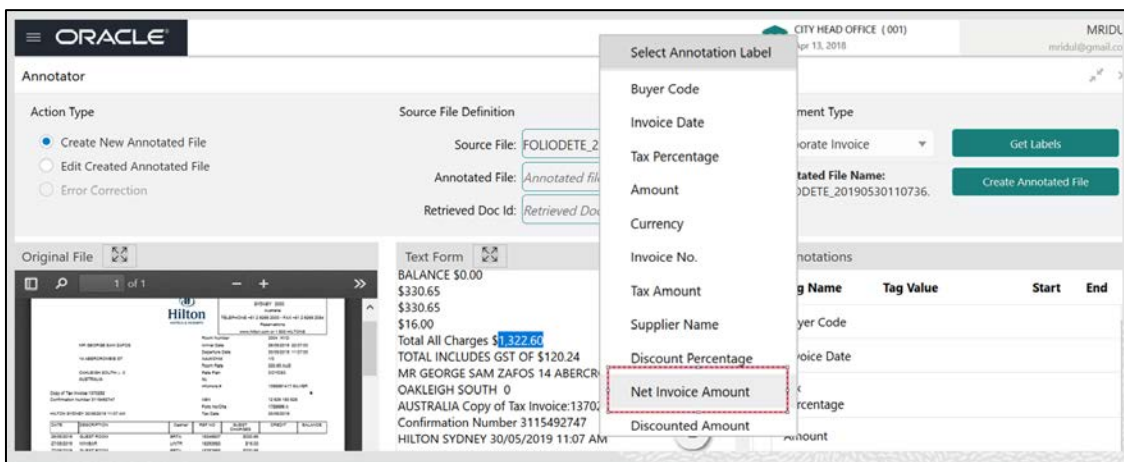**Figure 65: Tags**

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6. Identify and select information within the "Text Form" section of the document and RIGHT-CLICK to display the list of tags and select the relevant tag.

Figure 66: List of Tags

Figure 67: Select Annotation Label

7. The selected Tag and the information will get displayed in section "Annotations" under Tag Name and Tag Value

Figure 68: Annotations
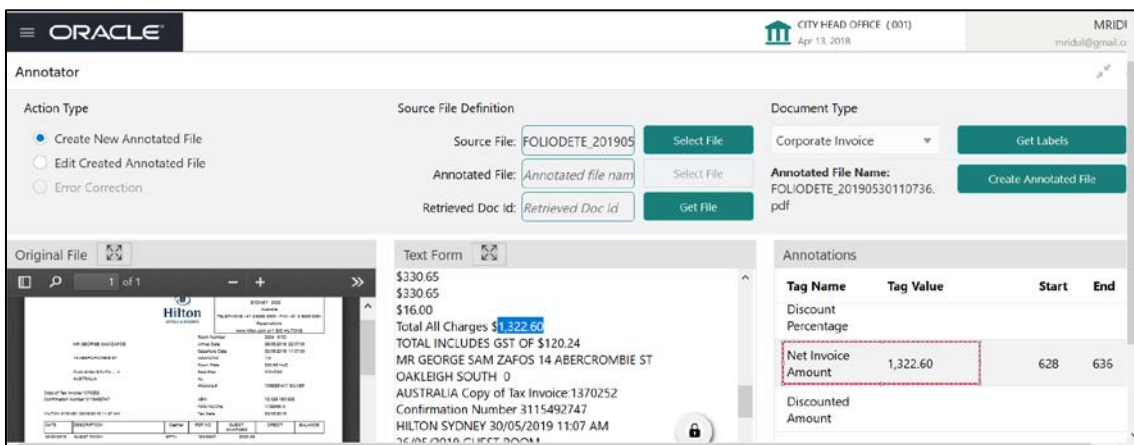
8. Repeat steps (6) and (7) for all the displayed tags as per availability of information in the source document

9. Select a Tag Name from the "Annotations" section and RIGHT- CLICK to delete the Tag Value

Figure 69: Tag Value
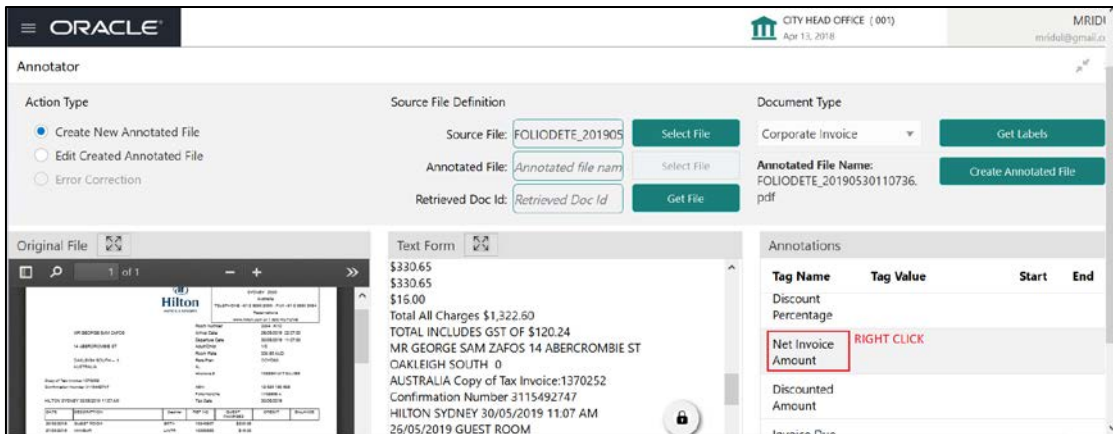
10. After all the tags are assigned relevant information click on the "Create Annotated File" button to create the annotated file and end the process.

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2.2.5   Model Training

Model training is done on the annotated training corpus. The annotated training corpus is a collection of annotated training files created using the annotator.

Model training is iterative and is carried out over increasing corpus size depending on the model parameters.

Each defined use case will have its own training corpus available in the path set up in the use case definition.
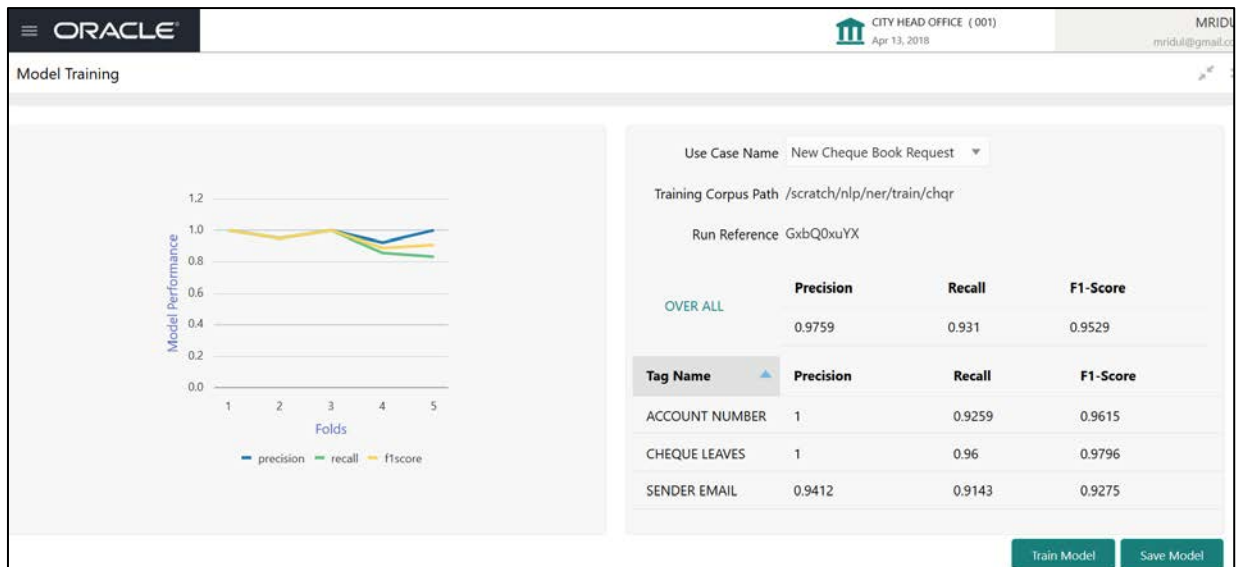
How to reach here:

Machine Learning > NLP Toolkit > Model Training

Figure 70: Model Training

Training NER Models:

1. Select the Model Type as NLP(NER)
2. Choose the use case nam
3. Click on "Train Model" button

Each model for a use case is identified by a unique run reference.

Training Document Classifier Model:

1. Select the Model Type as Document Classification
2. Click on "Train Model"

If you find the model parameters acceptable, you may want to save the model by clicking on "Model Save" button.

The alternative is to add more annotated training files for the use case and repeat model training, till satisfactory parameters are achieved.

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2.2.6 Model Management

All the run reference of models saved from model training for a use case can be seen here. For each model run reference, you can view the parameters for the model as well as individual tag/entities

You may choose the active model run reference to be used as part of business processing.

How to reach here:

Machine Learning > NLP Toolkit > Model Management

2.2.6.1 Model Management Summary

The summary screen displays the list of use case models.

Figure 71: Model Management Summary
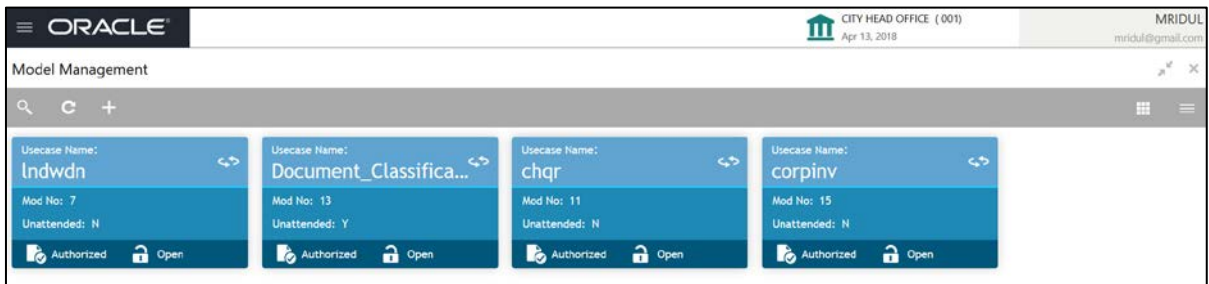
Field	Description
Use Case Name	Name of the Use Case
Mod No	Number of Modifications
Authorized Status	Authorized or Unauthorized
Record Status	Open or Closed

2.2.6.2 Model Management Maintenance

This is where you may unlock and choose the active model run reference to be used as part of business processing.

Figure 72: Model Management Maintenance

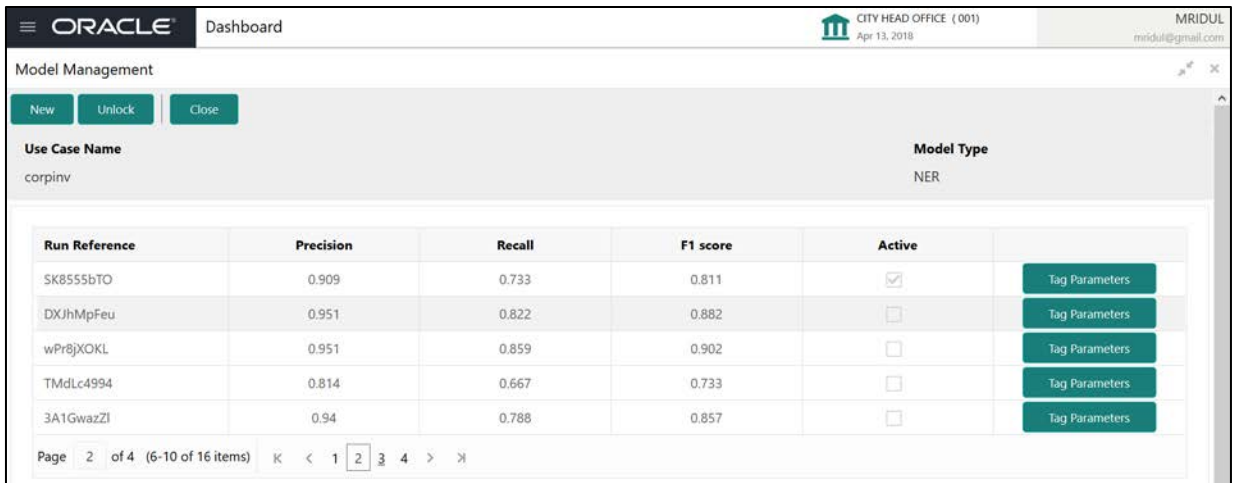
Field	Description
Use Case Name	Name of the Use Case
Model Type	NER or Classification type of Model
Run Reference	Unique Model Version Identifier
Precision	Value between 0 to 1. Closer to 1 is better
Recall	Value between 0 to 1. Closer to 1 is better
F1 Score	Value between 0 to 1. Closer to 1 is better
Active	The model run reference that is currently active

For each model run reference you could view the individual tag parameters.

Figure 73: Tag Parameters
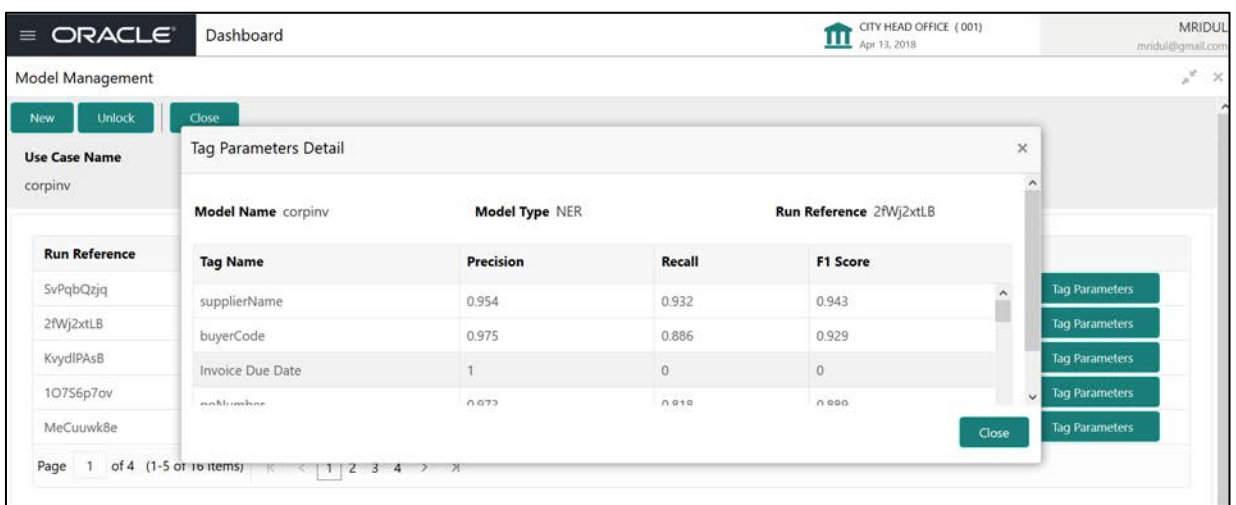
At this stage you have defined a new use case with the tags/entities to be recognized by the model and trained and exported the use case model to be used by business.

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2.3 Operation

This is where the trained models are consumed for business processing.

2.3.1 Document Upload

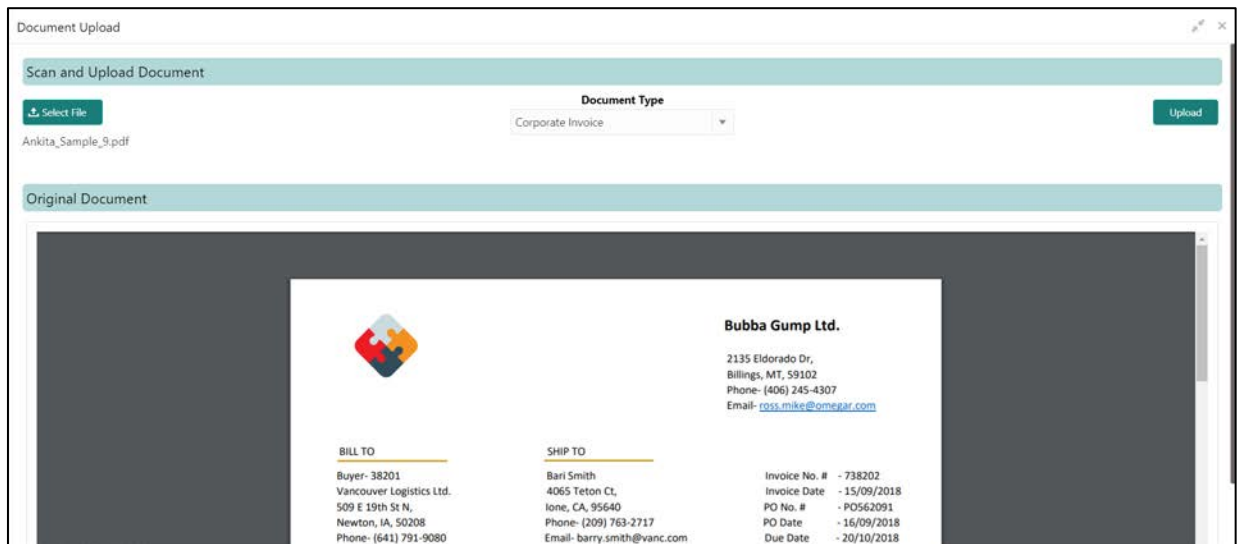This is the screen where you upload the source document which is consumed by the NLP model and defined tags/entities are recognized.

The information that is extracted by the model is seamlessly used in further business processing.

How to reach here:

Machine Learning > Operation > Document Upload

Figure 74: Document Upload

1. Click the "Select File" button to select the source document
2. Chose the Document Type from the pick list
3. Click on Upload to initiate business process

2.3.2 Transaction Log

This is the screen where you can see all the uploaded transactions that has been interpreted by the NLP models.

You can filter the displayed transactions on,

- Document Type

- Status

How to reach here:

Machine Learning > Operation > Transaction Log

Figure 75: Transaction Log

Field	Description
Document Id	Document Management System Unique Identifier
File Name	Document File Name
Document Type	Use Case Definition
Model Ref	Unique Model Version Identifier
Processing Date	Document Processed Date
Status	Status of the Transaction
Failure Reason	Reason for Failed Status
Buss. Ref	Business Transaction Reference
Tag Values	Button to display Tag Values for the processed Transactions and allow correction for Transactions with Errors

Processed Status

For any Document Type, you can filter on the 'Processed' status and view the model tag values used to process the transactions. The displayed information reflects both the original retrieved values by the model from the document and also the values which have been corrected by human intervention.

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Figure 76: Processed Status
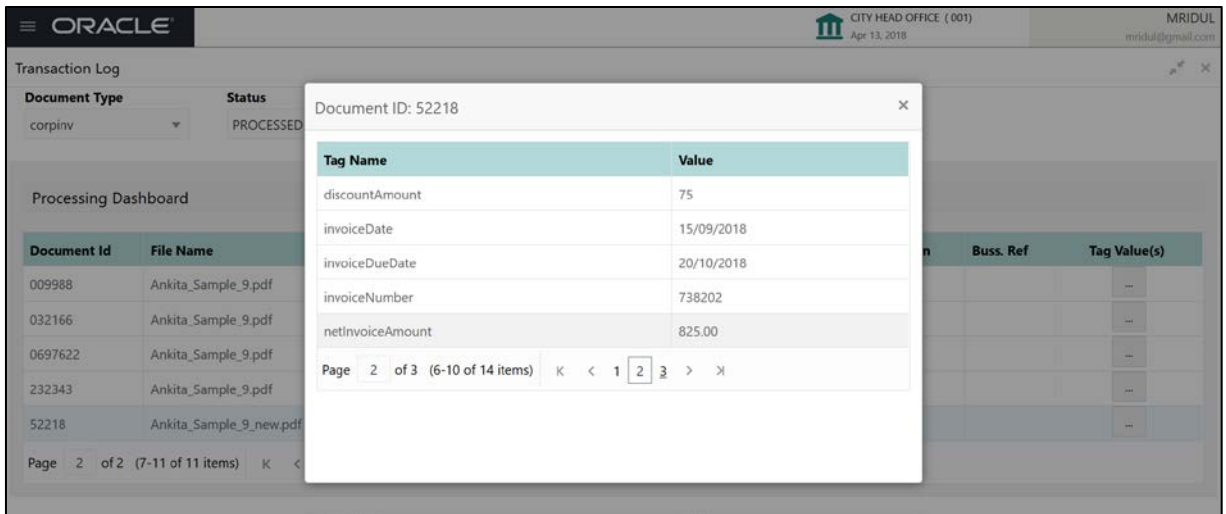
Error Status

For any Document Type, you can filter on the 'Error' status and view all the failed transactions.

Figure 77: Error Status

For the failed transactions, you can click on the button to invoke the toolkit annotator in the error correction mode to create a new annotated training file for future model training.

Figure 78: Annonator

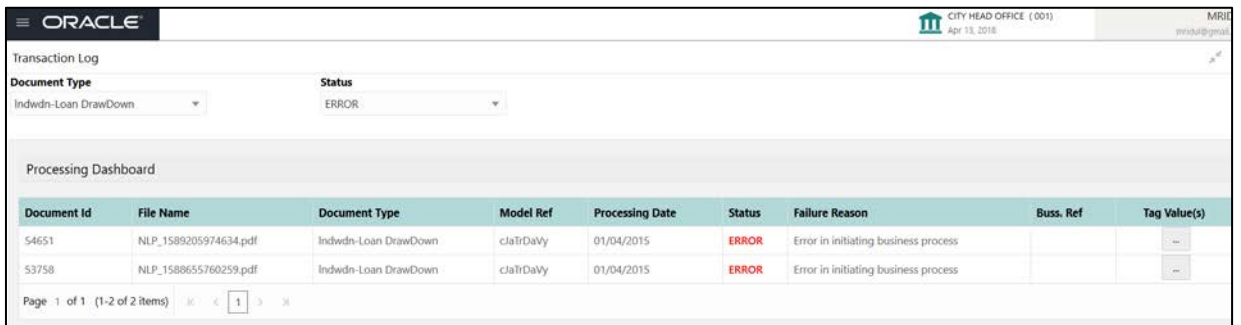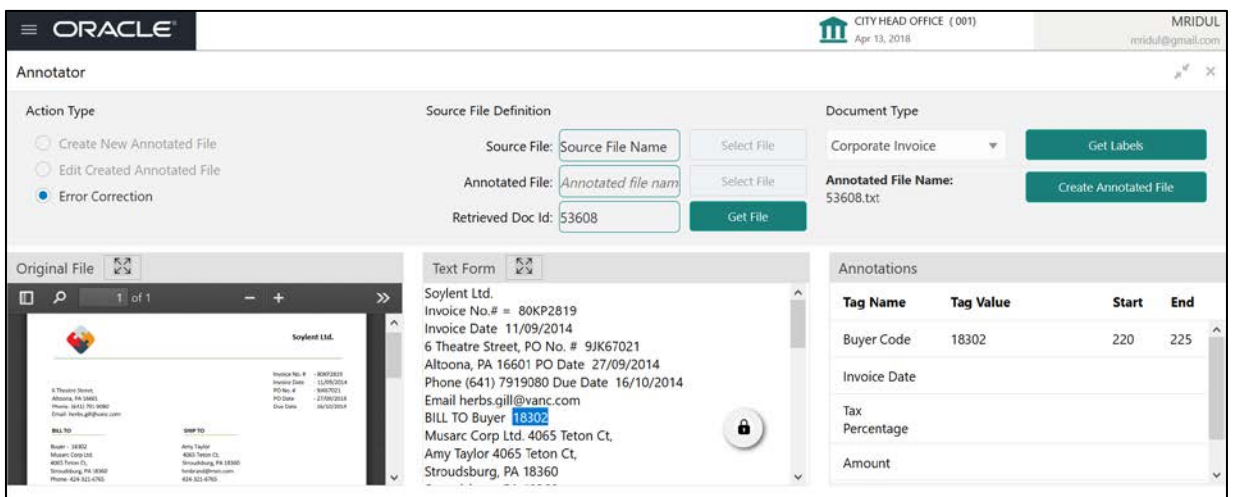## 2.4   3P Service Integration

Any model execution or training service(s) built using any 3P NLP library can be integrated in the NLP framework.

The only requirement being the REST services must confirm to the payload definition detailed in the following section.

Building model training and execution services using other 3P NLP libraries would involve consulting effort.

2.4.1   Classification Training Service

This section elaborates the payload details for document classification model training service

Input Payload

name	in	type	required	Remarks
trainCorpusPath	formData	string	true	Training Corpus path
modelType	formData	File	true	Type of model being trained
runRef	formData	string	true	Unique running reference number

```
     - name: " trainCorpusPath"
       in: "formData"
       type: string
       required: true
     - name: " modelType"
       in: "formData"
       type: string
       value for document classification training: "docClassification"
       required: true
     - name: " runRef "
       in: "formData"
       type: string
       required: true
```

Output Payload:

```
{
 "data": {
 "timeTaken": 0,
 "corpusSize": 0,
 "precision": 0,
 "recall": 0,
 "f1score": 0,
 "model_fold_performances": null,
 "tag_perfomances": null

 }
}
```

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Output payload data model definition:

```
ModelTrainParamsDTO:
 type: object
 properties:
  data:
   type: object
   properties:
    timeTaken:
     type: number
    corpusSize:
     type: number
    precision:
     type: number
    recall:
     type: number
    f1score:
     type: number
    model_fold_performances:
     type: array
     items:
      $ref: "#/definitions/ModelFoldPerfromancesDTO"
    tag_perfomances:
     type: array
     items:
      $ref: "#/definitions/MltbTagPerfomancesDTO"
```

Model File Creation

The Classification Training Service should create the model file in the temporary directory of the server with the name "chunker.model"

For e.g. if the server is a Linux server, the path to model file created by the service should be:

/tmp/model/<runRef>/ chunker.model

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2.4.2   NER Training Service

This section elaborates the payload details for NER model training service

Input Payload

name	in	type	required	Remarks
trainCorpusPath	formData	string	true	Training Corpus path
modelType	formData	File	true	Type of model being trained
runRef	formData	string	true	Unique running reference number

```
       - name: " trainCorpusPath"
         in: "formData"
         type: string
         required: true
       - name: " modelType"
         in: "formData"
         type: string
         value for NER model training: "nlpNer "
         required: true
       - name: " runRef "
         in: "formData"
         type: string
         required: true
```

Output Payload

```
{
 "data": {
 "timeTaken": 0,
 "corpusSize": 0,
 "precision": 0,
 "recall": 0,
 "f1score": 0,
 "model_fold_performances": [
  {
   "fold_no": 0,
   "eval_metric": "string",
   "value": 0
  }
 ],
 "tag_perfomances": [
  {
   "name": "string",
   "precision": 0,
   "recall": 0,
   "f1score": 0
  }
 ]
 }
}
```

Output Payload data model definition

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```
ModelTrainParamsDTO:
 type: object
 properties:
  data:
   type: object
   properties:
    timeTaken:
     type: number
    corpusSize:
     type: number
    precision:
     type: number
    recall:
     type: number
    f1score:
     type: number
    model_fold_performances:
     type: array
     items:
      $ref: "#/definitions/ModelFoldPerfromancesDTO"
    tag_perfomances:
     type: array
     items:
      $ref: "#/definitions/MltbTagPerfomancesDTO"


ModelFoldPerfromancesDTO:
 type: object
 properties:
  fold_no:
   type: number
  eval_metric:
   type: string
  value:
   type: number

MltbTagPerfomancesDTO:
 type: object
 properties:
  name:
   type: string
  precision:
   type: number
  recall:
   type: number
  f1score:
   type: number
```

Model File Creation

The NER Training Service should create the model file in the temporary directory of the server with the name "chunker.model"

For e.g. if the server is a Linux server, the path to model file created by the service should be:

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/tmp/model/<runRef>/ chunker.model

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2.4.3   Classification Processing Service

This section elaborates the payload details for document classification model processing service

Input Payload:

name	in	type	required	Remarks
modelPath	formData	string	true	The path to the classification model
file	formData	File	true	The text file which must be classified

```
- name: "modelPath"
  in: "formData"
  type: string
  required: true
- name: "file"
  in: "formData"
  type: file
  required: true
```

Output Payload

```
{
 "data": {
  "docType": "string"
 }
}
```

Output Payload data model definition

```
MltbNlpDTO:
 type: object
 properties:
  data:
  properties:
   docType:
   type: string
```

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2.4.4 NER Processing Service

This section elaborates the payload details for NER model processing service

Input Payload:

name	in	type	required	Remarks
modelPath	formData	string	true	The path to the NER model
file	formData	File	true	The text file which must be classified

```
- name: "modelPath"
  in: "formData"
  type: string
  required: true
- name: "file"
  in: "formData"
  type: file
  required: true
```

Output Payload

```json
{
 "data": {
 "keyvals": [
  {
   "tagName": "string",
   "value": "string",
   "start_index": 0,
   "end_index": 0
  }
 ]
 }
}
```

Output Payload data model definition:

```
MltbNerKeyValsDTO:
 type: object
 properties:
  data:
  properties:
    keyvals:
    type: array
    items:
     $ref: '#/definitions/MltbNerKeyValExtractedObjDTO'

MltbNerKeyValExtractedObjDTO:
 type: object
 properties:
 tagName:
 type: string
 value:
 type: string
 start_index:
 type: number
```

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end_index:
type: number

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2.4.5 Service Mapping

After creation of the model services, entries must be made into the table
CMC_TM_ML_SERVICE_DEFN to enable the NLP framework to use these services

Existing use case:

Update the highlighted column in table CMC_TM_ML_SERVICE_DEFN with the new service API

Column name	Remarks	Model Training	Model Processing
ID	Unique ID		
USECASE_NAME	Use Case Name	<existing use case>	<existing use case>
DESCRIPTION	Use Case Description		
SERVICE_TYPE	Service Type	Training	Processing
SERVICE_DEFN	Mapped Service API	<New Service API>	<New Service API>
METHOD_TYPE	Method Type	POST	POST
APP_ID	Sub Domain ID		
RECORD_STAT	Record Status	O	O
AUTH_STAT	Authorized Status	A	A
MOD_NO	Modification Number	1	1
ONCE_AUTH	Once Authorized	Y	Y
MAKER_ID	Maker Name	SYSTEM	SYSTEM
MAKER_DT_STAMP	Maker Date stamp	<Application Date>	<Application Date>
CHECKER_ID	Authorizer Name	SYSTEM	SYSTEM
CHECKER_DT_STAM	Authorizer Date stamp	<Application Date>	<Application Date>

New use case

Insert a new record into the table CMC_TM_ML_SERVICE_DEFN

Column name	Description	Remarks for Data
ID	Unique ID	Ensure a Unique ID
USECASE_NAME	Use Case Name	Must be one of the usecase_name from the table CMC_TM_ML_NER_TAG_MAS
DESCRIPTION	Use Case Description	

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Column name	Description	Remarks for Data	
SERVICE_TYPE	Service Type	'Training'	Use this value for model Training Service
		'Processing'	Use this value for model execution Service
		'Business'	Use this value for business Service
SERVICE_DEFN	Mapped Service API	<The newly created 3P NLP service API>	
METHOD_TYPE	Method Type	POST	
APP_ID	Sub Domain ID	NULL	
RECORD_STAT	Record Status	O	
AUTH_STAT	Authorized Status	A	
MOD_NO	Modification Number	1	
ONCE_AUTH	Once Authorized	Y	
MAKER_ID	Maker Name	SYSTEM	
MAKER_DT_STAMP	Maker Date stamp	<Application Date>	
CHECKER_ID	Authorizer Name	SYSTEM	
CHECKER_DT_STAMP	Authorizer Date stamp	<Application Date>	

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3 Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

Accounts

Continuing financial relationship between a bank and a customer, in which deposits and debts are held and processed within a framework of established rules and procedures.

Reports

A page containing information organized in a narrative, graphic, or tabular format, prepared on ad-hoc, periodic, recurring, regular, or as required basis. Reports may refer to specific periods, events, occurrences, or subjects.

Pareto Chart

It is a type of chart that consists of both bars and a line graph, where individual values are represented in descending order by bars, and the cumulative total is represented by the line.

Sunburst Chart

It is a type of chart that is ideal for displaying hierarchical data. Each level of the hierarchy is represented by one ring or circle with the innermost circle as the top of the hierarchy. A sunburst chart without any hierarchical data (one level of categories), looks similar to a doughnut chart.

Virtual Account

Virtual accounts are provided to a corporate by its banking partner. Each account is a subsidiary or sub-account of the client's own physical account with the bank; they cannot exist outside of the immediate relationship, hence they are virtual.

Virtual Identifier

Virtual identifier serves to segregate any funds from any other funds in the same main account and yet is inextricably linked to the virtual account.

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Following is the list of menus:

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Transaction Code - 1.27 Transaction Code (p 65)

Toolkit - 2.2 Toolkit (p.72)

Upload Source - 1.28 Upload Source (p 67)

Upload Source Preferences - 1.29 Upload Source Preference (p 69)

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4   Reference and Feedback

4.1   References

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

- Security Management System User Guide
- Getting Started User Guide

4.1.1   Documentation Accessibility

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

4.1.2   Feedback and Support

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

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