Oracle® Banking Treasury Management

Money Market User Guide

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Preface

This topic contains the following sub-topics:

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons

Purpose

This manual is designed to help you to quickly get acquainted with the Money Market module of Oracle Banking Treasury Management.

Audience

This guide is intended for Back Office Data Entry Clerk, Back Office Managers/ Officers, Product Managers, End of Day Operators, and Financial Controller users.

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Related Resources

For more information, see these Oracle Banking Treasury Management resources:

- *Core Services and Entities User Manual*
- *Procedures User Manual*
- *Products User Manual*
- *Settlements User Manual*
- *Interest User Manual*
- *Charges and Fees User Manual*
- *Tax User Manual*

Conventions

The following text conventions are used in this document:

Table Conventions and Meaning

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The acronyms and abbreviations are listed in this below table:

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Table Acronyms and Abbreviations

Abbreviations or Acronyms	Definition
AEOD	Automated End of Day
AIF	Alternative Investment Fund
CLS	Continuous Linked Settlement
CIF	Customer Information Files
DV	Derivatives
Dr	Debit
EOFI	End of Financial Input
EOD	End of Day
FX	Foreign Exchange
GL	General Ledger
IRS	Internal Revenue Service
ICCB	Interest Commission Charge and Fee
LCY	Local Currency
LIQD	Liquidation
LIBOR	London Interbank Offered Rate
MM	Money Market
OBTR	Oracle Banking Treasury Management
OT	Over the Counter Options
RFR	Risk Free Rates

Basic Actions

Table List of Basic Actions

Action	Description
Approve	Click **Approve** to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the performed action.
Cancel	Click **Cancel** to cancel the performed action.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.

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Table (Cont.) List of Basic Actions

Action	Description
Collapse All	Click **Collapse All** to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. **Note:** The fields which are marked in asterisk red are mandatory fields.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
View	Click **View** to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view

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Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset
	Export

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Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Print
	View Details
	Sorting

Table Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number
	Hold
	Reverse

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1

Overview of Money Market Module

The Money Market module of Oracle Banking Treasury Management is versatile and efficient. With it, handle all kinds of placements and borrowings — whether Call, Notice, or Terms — of varying tenors, interest types and interest payment methods. The module is efficient in that it automates processing, accounting and messaging of deals captured in your dealing room system.

This chapter contains the following sections:

Automatic Deal Upload

The corner stone of this module is the Deal Upload facility. With this facility, you can automatically upload the deals captured in your dealing room system. On upload, you can enrich the deals with additional information relating to accounting and messaging (such as interest accrual, brokerage, tax, rollover, customer advice generation details, etc.). This information determines how deals are handled by the automatic processes that you execute. Processing, thus, requires minimal manual intervention, and is efficient.

Architectural Advantages

In architecture, Oracle Banking Treasury Management is modular yet integrated. That is, front-end modules such as Murabaha Money Market function around a Core consisting of the Security Management System, the Limits Service, the , etc. This architecture eliminates replication of commonly accessed information in every module. Information that is common to several modules is maintained in the Core of the system (for example, currency information). This is accessed by front-end modules such as MM, FX, etc. The architecture, thus, ensures that all front-end modules use reliable and consistent data drawn from the Corer.

Oracle Banking Treasury Managements' architecture also ensures that constantly monitor, real-time, your exposure. Crucial services such as Limits reside at the Core of Oracle Banking Treasury Management. This means that your liability towards a customer is tracked real-time across front-end modules.

Quick and Easy Retrieval of Information

The facility to retrieve accurate information quickly is a key benefit that Oracle Banking Treasury Management offers. Oracle Banking Treasury Management supports standard financial reports. In addition, customize reports to suit your specific requirement. Generate these reports at any time during the day.

The powerful query facility that Oracle Banking Treasury Management offers is another useful management tool. This facility not only functions as a search tool —you to drill down to the very details of a contract or transaction — it retrieves information along with the selection criteria specified.

This topic has the following sub-topics:

- The Product Definition Facility
  This topic describes the product definition facility.
- Automatic Processing Features
  This topic describes the automatic processing features.

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- Settling or Settlement of Money Market Deals
  This topic describes the settlement of money market deals.
- Roll Over Deals
  This topic describes the roll over deals feature.
- Track and Retrieve Information
  This topic describes the track and retrieve information process.

1.1 The Product Definition Facility

This topic describes the product definition facility.

A central feature of the front-end modules of Oracle Banking Treasury Management is the product definition facility. This feature drastically reduces marketing time, thus allowing the bank to focus on and take advantage of the opportunities in the market.

This topic contains the following sub- topics:

- Define Money Market schemes as Products
  This topic describes the product definition of a money market schemes.
- Advantage of defining a product
  This topic describes the advantage of defining a product.

1.1.1 Define Money Market schemes as Products

This topic describes the product definition of a money market schemes.

A product is a specific type of deal that a bank enters into, or a scheme that a bank offers its customers. An MM product can imply a particular type of placement/borrow deal that a bank enters. For example, your bank may provide customers with an overnight borrow facility. This facility can be defined as a product in Oracle Banking Treasury Management. (If your bank offers several types of overnight borrow schemes, each of these schemes can be defined as a product.)

When setting up the module, define the various types of deals you enter into as products. For each product, define attributes such as interest, interest accrual, liquidation, rollover, tax, brokerage details, etc. When you enter into a deal, the deal acquires the attributes defined for the product that it involves.

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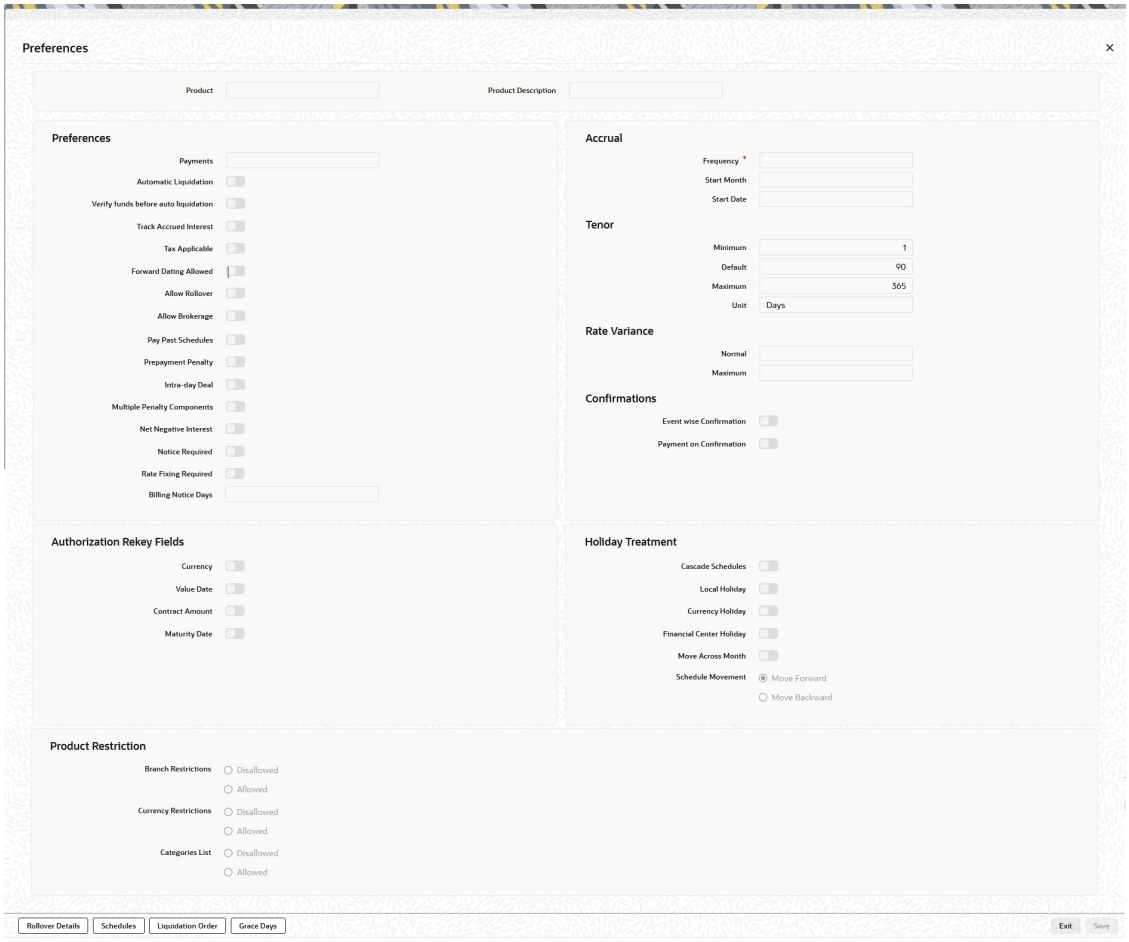
Figure 1-1 Preference



For information on fields, refer to Preferences Field Description table.

1.1.2 Advantage of defining a product

This topic describes the advantage of defining a product.

The product definition facility is a one-time effort. When defining a money market deal type or scheme as a product, specify (amongst other details):

- The tenor
- The rate of interest
- The repayment schedules
- The tax details
- The accounting entries to be passed
- The advice to be generated

The user does not have to specify these details every time a deal is entered. The product definition facility thus reduces the time required to capture a deal.

The product definition feature also facilitates:

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- Quick retrieval of information relating to deals of a particular type
- Standardization of money market schemes across branches
- Modification of standard features of a scheme to suit specific requirements

1.2 Automatic Processing Features

This topic describes the automatic processing features.

Oracle Banking Treasury Management completely automates and tracks all the events in the lifecycle of a Money Market deal. It

- Generates deal tickets
- Accrues interest
- Liquidates due schedules
- Mature's contracts due for maturity
- Rolls over deals according to your specifications, and
- Automatically generates the specified messages and advice

Using Oracle Banking Treasury Management, process Money Market deals with fixed, floating, or period interest rates, and with a variety of interest application methods.

Also, define bullet schedules for all components. Oracle Banking Treasury Management allows you to define brokerage on a cumulative or slab basis for each currency. Automate, liquidation of brokerage according to the preferences defined for your broker.

The transfer of funds between parties is always confirmed and corroborated with the exchange of messages, advice or receipts. When defining a product in the Money Market module, specify the advice and messages that are generated at different events (such as interest liquidation and rollover) in the life cycle of deals involving it. Once an event defined for message generation occurs in a deal, the system automatically generates the advice or notices in the media specified. Configure the format and the contents of the advice to suit your requirement.

1.3 Settling or Settlement of Money Market Deals

This topic describes the settlement of money market deals.

All scheduled component and maturity settlements are handled automatically in Oracle Banking Treasury Management by calling the Settlement and Messaging sub-systems. Further, generate, online, all payment transfer messages to correspondent banks together with related settlement accounting entries.

In keeping with its flexible design, Oracle Banking Treasury Management offers you the option to process maturities manually.

1.4 Roll Over Deals

This topic describes the roll over deals feature.

The Money Market module provides an extensive feature for rollover of contracts on maturity. The rollovers could be with or without interest, with the option to net withholding tax on rollover.

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1.5 Track and Retrieve Information

This topic describes the track and retrieve information process.

The interface with the Limits module ensures online counter-party exposure tracking. The module gives you a better handle over your Money Markets portfolio by constantly providing you with real-time and relevant information for efficient asset-liability and maturity management.

During the day or end of the day, you may want to retrieve information on any one of the several operations that were performed by the bank. The generated information is in the form of reports. The following are some of the reports that generate for the Money Markets module:

- Contract schedules and maturities report
- Forward contracts report
- Value dated amendments report
- Contract events report
- Contract retrieval report
- Memo accrual control journal
- Accrual control journal
- Accrual control journal summary
- Activity journal

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2

Define the Attributes of a Money Market Product

This topic provide the details to define the Attributes of a Money Market Product.

This topic contains the following subtopics:

- Money Market (MM) Product Definition
  This topic describes the systematic instructions to define details in the money market product defintion screen.

2.1 Money Market (MM) Product Definition

This topic describes the systematic instructions to define details in the money market product defintion screen.

This topic contains the following subtopics:

- Prerequisites for the Application Login
  This topic provides the systematic instructions to login to the application to access all of the features.
- Define a New Product and Static Data
  This topic provides the systematic instructions to define a new product and static data.
- Maintain an Existing Product and Static Data
  This topic provides the systematic instructions to maintain an existing product and static data, or to revisit the data saved as draft.
- Money Market Product Definition Screen
  This topic describes the systematic instruction to capture the basic information of Money Market product.
- ICCF Details
  This topic provides the details to capture the ICCF details of Money Market Product Definition.
- Specify Grace Days to Penalty
  This topic describes how to specify grace days to penalty.

2.1.1 Prerequisites for the Application Login

This topic provides the systematic instructions to login to the application to access all of the features.

To login to the application, perform the following:

1. Enter the **User ID**.
2. Enter the **Password**.

   The Home page is displayed.

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2.1.2 Define a New Product and Static Data

This topic provides the systematic instructions to define a new product and static data.

To define a new product and static data, on the respective Maintenance screen follow this procedure:

1. Click **New** at the top of the screen.
2. Enter the values in the required fields.
3. Click **Save** to create the product with the new details.

2.1.3 Maintain an Existing Product and Static Data

This topic provides the systematic instructions to maintain an existing product and static data, or to revisit the data saved as draft.

1. Click **Enter Query** at the top of the respective Maintenance screen.
2. Enter the unique Code or Id of the product to define a static data.
3. Click **Execute Query** to view the existing details of the product or static.
4. Click **Unlock** to enable the screen for editing the details.
5. Review the saved existing values saved or kept on hold.
6. Enter new values for the fields if required..
7. Click **Save** to update the product and static data with the new details.

2.1.4 Money Market Product Definition Screen

This topic describes the systematic instruction to capture the basic information of Money Market product.

You can create a Money Market (MM) product in the Money Market Product Definition screen.

In this screen, you can enter basic information relating to a Money Market product such as the Product Code, the Description, and so on.

1. On the Home page, type **MMDPRMNT** in the text box, and click the next arrow.

   Money Market Product Definition screen is displayed.

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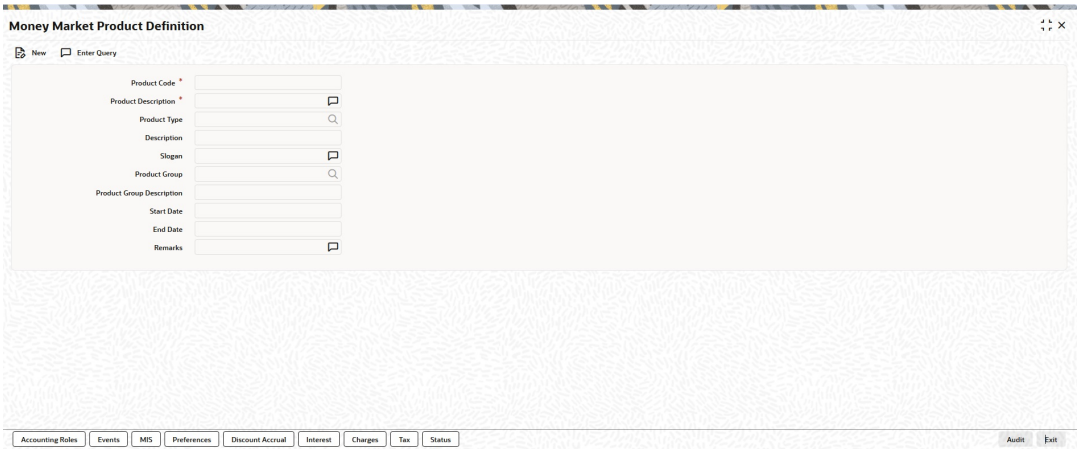
Figure 2-1 Money Market Product Definition



2. On the **Money Market Product Definition** screen, click **New**.
3. On the **Money Market Product Definition- New** screen, Specify the details as required.
4. Click **Save** to save the details or **Cancel** to close the screen.

In addition to these generic attributes, you can define attributes specifically for a money market product. These attributes are discussed in detail in this topic.

For further information on these generic product attributes, please refer the following Oracle Banking Treasury Management User Manuals under Modularity.

- **Product Definition**
- **Interest**
- **Charges and Fees**
- **Tax**
- **User-Defined Fields**
- **Settlement**

For information on fields, refer to the below table.

Table 2-1 Money Market Product Definition - Field Description

Field	Description
Product Code	This is a Mandatory field. Enter a unique code to identify the product throughout the module. This code should have four characters. You can follow your conventions for devising this code. While defining a new product, you should enter a code, which is unique across the different modules of Oracle Banking Treasury Management. For instance, if you have used MM01 for the Money Market module, you cannot use it as a code in any other module.
Product Description	This is a Mandatory field. Enter a unique code and a brief description for the product that you want to set up. Enter a brief description of the product. The description is associated with the product for information retrieval purposes.

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Table 2-1 (Cont.) Money Market Product Definition - Field Description

Field	Description
Slogan	Enter the marketing punch line to be associated with the product. This slogan is printed on all the advices that are sent to the customer for a deal involving this product. For example, if you have a borrowings product called Money Multiplier you could enter the slogan Watch your money grow with Money Multiplier.
Product Type	A product that you are defining can belong to any of the following categories: • **Placement** • **Borrowing** These product categories are referred to as 'product types.' When you create a product, you must specify the 'type' to which it belongs. For example, you should specify the product type as 'Placement' if you are defining a placement product and 'Borrowing' if you are defining a borrowing product.
Product Group	Each product classified under a specific group is defined in the Product Group Definition table. Select a Group ID from the option list. The product will belong to this group.
Start Date	A product is set up to be used over a particular period. The Start Date for this product is specified in this field. The Value Date (initiation date) of a deal involving this product should be: The same as or later than this date and The same as or earlier than the End Date
End Date:	Specify the End Date for the product. The Value Date (initiation date) of a deal involving this product should be the same as or earlier than the End Date. If you do not specify an End Date, the product is used until it is closed. The start and end dates of a product come in handy when you are defining a product for a scheme, which is open for a specific period. Remarks
Remarks	The remarks are displayed when the details of the deal are displayed or printed. Click **Free Format Text** button. Enter information about the product intended for your bank's internal reference. This information will not be printed on any correspondence with the customer. Click Ok after you enter the information.

5. On the **Money Market Product Definition** screen, click **Preferences**.

   Preferences are the options that are available to you for setting the attributes of a product. The options you choose ultimately shape the product.

   For example, you have the option of applying a tax on a product. If you specify that tax is applicable for a product, the deal involving the product will inherit the attribute. However, you can waive tax (if it has been defined for the product the deal involves) at the time of deal processing.

   Similarly, you choose between the automatic liquidation of schedules and manual liquidation; you can choose to allow rollover of deals involving the product, or deny it, and so on.

   Preferences screen is displayed.

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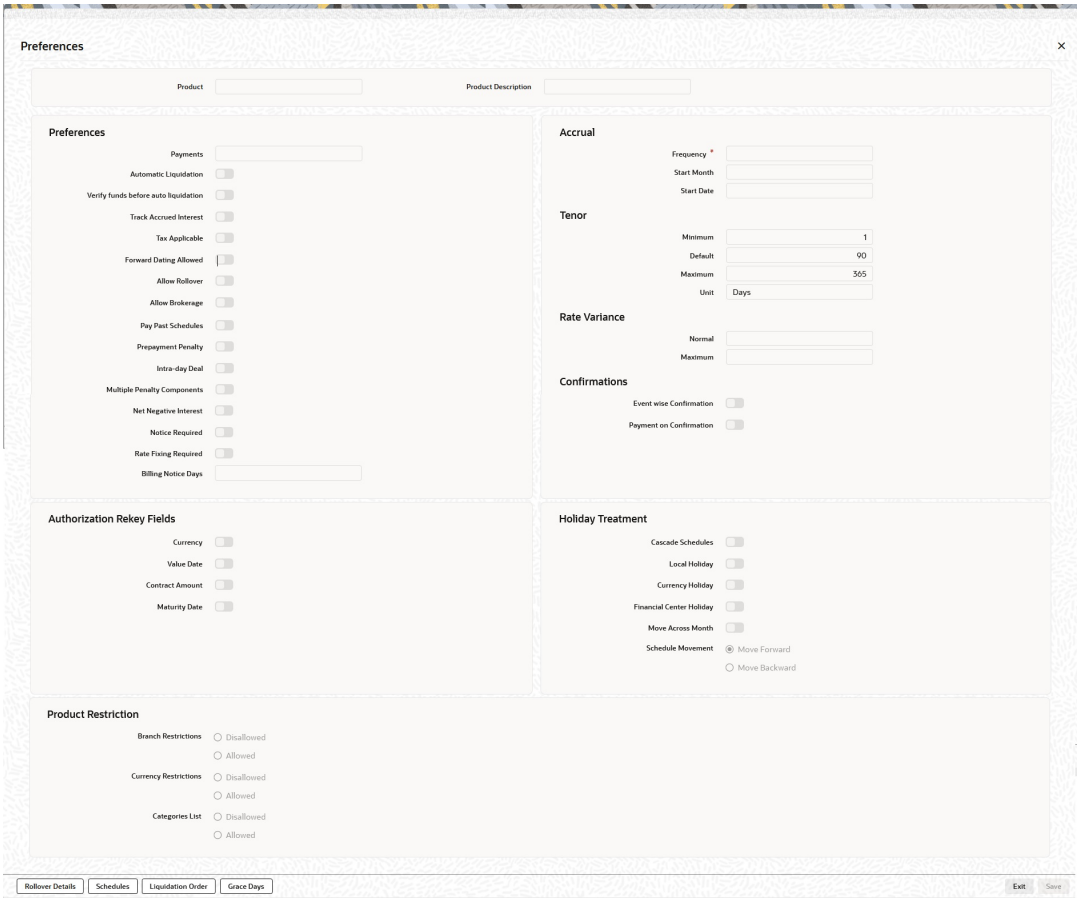
Figure 2-2 Preferences



6. On the **Preferences** screen, specify the details as required.
7. Click **Ok** to save the details or click **Exit** to close the screen.

   For information on fields, refer to the below table.

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Table 2-2 Preferences - Field Description

Field	Description
Payments	Specify whether the payment method for the main interest (specified while defining attributes for the interest, commission, charge or fee) components is to be bearing, discounted or true discount. This cannot be changed at the time of processing a deal. Bearing: The interest is liquidated on the scheduled payment date(s). For example, you have made a placement USD 100,000 for Greenville Global Bank at 20% interest for a month. Now, under the bearing type of interest payment method, the placement of USD 100,000 is advanced to Greenville Global Bank, and the interest on it is collected over the one month which is the tenor of the placement. Discounted: In this interest payment method, the interest is deducted from the principal at the time of initiating the deal. Carrying forward the example of the placement for Greenville Global Bank of USD 100,000 at 20% interest for a month, under the discounted type of interest payment, the total interest calculated for the tenor of the deal, that is one month, USD 1,666.67 is deducted from the principal (USD 100,000) and only USD 98,333.33 is advanced. True discounted: In this interest payment method, the interest is calculated on the principal in a manner differing slightly from the ‘Discounted’ method. The interest rate is applied to the Principal instead of Nominal, as it is done in the ‘Discounted’ method. For example, in the case of Greenville Global Bank’s placement of USD 100,000 at 20% interest for a month, under the true discounted type of interest payment, the interest calculated on the principal, USD 98,333.5, (arrived at after deducting 20% interest on the nominal) is deducted from the nominal (USD 100,000) and USD 98,360.66 is advanced. This forms the actual principal of the deal.
Accrual	Apart from the principal, you can have other components for a deal. The ‘other’ components of a deal could be the interest, charge, or fees, and they are accrued over the tenor of the deal before being realized into the income or expense account. The attributes of these ‘other’ components are defined in the ICCB sub-system of Oracle Banking Treasury Management. For components that have been marked for accrual, you need to indicate accrual details.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Frequency	This is a Mandatory Field. Define the frequency at which you would like to accrue the components. The frequency is one of the following: • **Daily** • **Monthly** • **Quarterly** • **Half-yearly** • **Yearly** When you run the Automatic Contract Update function at the end of the day, the system carries out the accruals according to the frequency that you specified. However, if the accrual date falls on a holiday, then the accruals are done as per your holiday handling specifications in the Branch parameters screen. That is: If you have specified that automatic events are to be processed for a holiday(s) on a working day before the holiday, the accruals falling due on holiday (s) are processed during end-of-day processing on the last working day before the holiday. If you have specified that the automatic events are to be processed for a holiday(s) on a working day following the holiday, the automatic events falling due on holiday (s) are processed on the next working day, during the beginning of day processing.
Start Month	In the case of quarterly, half yearly or yearly accruals, you should specify the start month from which the accruals have to be done.
Start Date	Specify the date on which the accruals have to be done. For example, if you specify the date as ‘30’ and have selected the month as of January, accruals are carried out on the 30 January, according to the frequency that you have defined. If you want to fix the accrual date for the last working day of the month, you should specify the date as ‘31’ and indicate the frequency. If you indicate the frequency as monthly, the accruals are done at the end of every month -- that is, on 31st for months with 31 days, on 30th for months with 30 days and on 28th or 29th, as the case, for February. If you specify the frequency as quarterly and fix the accrual date as the last day of the month, then the accruals are done on the last day of the month at the end of every quarter. It works similarly for half-yearly accrual frequency. If you set the accrual frequency as quarterly, half-yearly or yearly, you have to specify the month in which the first accrual has to begin, besides the date. For example, if you specify the frequency as half-yearly, the start date as 31, and the start month like June, the system will accrue interest for the first time on 30 June 1997 for the period from 1 January to 30 June 1997, and for the second time on 31 December 1997, for the period from 1 July 1997 to 31 December 1997.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Authorization Rekey Fields	Specify the values that the authorizer of an MM deal has to rekey at the time of authorization. All operations on a deal (input, modification, reversal, manual liquidation or manual rollover) have to be authorized: • By a user other than the one who carried out the operation • Before you can begin the end-of-day operations When you invoke a deal for authorization - as a cross-checking mechanism to ensure that you are calling the right deal - you can specify that the values of certain fields are entered before the other details are to be displayed. The complete details of the deal are displayed after the values to these fields are entered. This is called the 'rekey' option. If no rekey fields are defined, the details of the deal are displayed immediately once the authorizer calls the deal for authorization. The rekey option also serves as a means of ensuring the accuracy of inputs. You can specify any or all of the following as rekeying fields: • **Currency** • **Value Date** • **Contract Amount** • **Maturity Date** **Note:** Re-key option is available only for MM Online screen and not for Payment.
Rate Fixing Required	Select this Check box to indicate if the Rate fixing is applicable for the product.
Tenor	You can set the minimum and maximum tenor limits for a product that you are creating. You can also set a default tenor. This is the tenor that is normally associated with a deal involving the product. However, the default tenor applied to a deal is changed during its processing.
Minimum	You can set the minimum tenor for the product here. The tenor of the deals involving this product should be greater than or equal to the tenor you have specified here. Only the number is specified here.
Maximum	You can fix the maximum tenor of the product here. The tenor of the deals or commitments involving this product should be less than or equal to the tenor you have specified here. Only the number is specified here.
Default	You can specify the default tenor of the product here. This default tenor applies to all deals involving the product, but you can change it at the time of deal processing. Only the number is specified here. The unit (days, months, etc.) is specified in a subsequent field. For example, you have a Weekly Borrowing product. This product is for borrowings from customers for a maximum duration of one week. For such a product you can set a minimum tenor of one day and a maximum tenor of one week. You can also define a default tenor for the product, of, say, one week. This tenor is applicable to all the deals involving the product if you do not specify any tenor at the time of its processing.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Unit	In the minimum, maximum and default tenor fields you set the duration numerically. Here, you specify the unit of the duration. It could be: • **Days,** • **Months**, or, • **Years** For example, to define the default tenor, in the Default tenor field, define the number and the unit - days, months, years, in the Unit field. Suppose, for a product; you want to define the default tenor as 150 days. Then it would be best if you give the following values in these fields: • **Default tenor - 150** • **Unit - Days** To define a default tenor of 10 months for a product, you should give the following values in the fields: • **Default tenor - 10** • **Unit - months** To define a default tenor of eight years for a product, you should give the following values in the fields: • **Default tenor - 8** • **Unit - years**
Automatic Liquidation	The components of a deal are liquidated automatically or manually. In the Product Preferences screen, you have to indicate whether the mode of liquidation of repayment schedules is to be automatic. Specify Auto liquidation if you want the components of a deal involving this product to be liquidated automatically. If you opt for automatic liquidation, a schedule is automatically liquidated on the due day, during beginning-of-day processing (by the Automatic Contract Update function). The manner in which the automatic schedule liquidation date falling on a holiday are handled is based on your holiday handling specifications in the Branch Parameters table: • If a schedule falls on a holiday, it is processed on the last working day before the holiday - during the end of day processing- if you specified that processing (of such schedules) has to be done on the last working day before the holiday. • If you have specified that processing has to be done only up to the System Date, then the events scheduled for a holiday is processed only on the next working day after the holiday, during beginning-of-day processing. If you have defined verification of funds for the product, it will have an impact on the automatic liquidation. If you specify Manual liquidation, you should give specific instructions for liquidation through the Manual Liquidation screen on the day you want to liquidate the schedule.
Verify Funds Before Auto Liquidation	Check this box to verify the funds in settlement account before auto liquidation. You can check this box only for placement products that have 'Automatic Liquidation' enabled. If 'Verify Funds Before Auto Liquidation' is checked for borrowing type of products or products restricted for auto liquidation, then the system displays an error message.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Track Accrued Interest	You have to specify whether the accrued interest of earlier placements (that has not been paid) should also be considered as the 'utilized amount' for the purpose of credit administration. (You could have more than one interest type of component applicable on a product. In such a case, you should designate one as the 'main' interest.) The following example illustrates how this concept works. If you opt to 'track' accrued interest, then the interest accrued on deals is added on to the amount utilized by the customer, for credit administration. The utilization is shown as the sum of the principal and the accrued interest in the reports generated by the credit administration (Limits) sub-system. Outstanding interest, if any, will also be shown in these reports.
Tax Applicable	As part of the preferences that you define for a product, you can specify whether any tax is applicable to the MM product that you are creating. If tax is specified for a product, you can waive it for specific deals. However, if you specify that tax is not applicable to a product, you cannot levy a tax on any deal involving the product.
Net Negative Interest	Check this box to net the positive and negative amount paid to the customer. You can check this box only if 'Negative Interest Allowed', and 'Main Component' is checked for a product.
Forward Dating Allowed	Choose the Value Date (That is the date on which it is initiated) for a deal from: • The date on which it is input • A date in the past or • A date in the future You should indicate whether a deal involving a product could have a Value Date in the future. A deal can have a value date in the future only if you have allowed it for the product that it involves. An Initiation date in the past, or today, indicated for any deal. When a deal with a Value Date in the future is stored, no accounting entries is passed on the date of input. The deal is initiated by the Automatic Contract Update function during the Beginning-of-Day (BOD) processes on the Value Date (initiation date). All the necessary accounting entries is passed on this date. However, if the Value Date falls on a holiday, the deal is initiated as per your holiday handling specifications in the Branch Parameters screen: If you have specified that automatic processes are to be carried out for holidays, the deal slated for initiation on holiday is initiated during end-of-day processing on the last working day before the holiday. If you have specified that the automatic processes are to be carried out only till System Date (today's date), the deal slated for initiation on holiday is initiated on the next working day immediately after the holiday, during beginning-of-day processing.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Allow Rollover	You should specify whether a deal, involving the product you are defining, is rolled over into a new deal if it is not liquidated on its Maturity Date. If you specify that rollover is allowed for the product, it is applicable to all the deals involving the product. However, at the time of processing a specific deal involving this product, you can indicate that rollover is not allowed. However, if you specify that rollover is not allowed for a product, you cannot rollover deals involving the product. The terms of the rolled over deal is the same as those of the original deal, or they are different. If the terms should be different, they should be specified during deal processing.
Allow Brokerage	You can specify whether brokerage should be applied on deals involving this product. If brokerage is specified for the product, you can waive it for specific deals, but if you have specified that brokerage is not applicable to the product, you will not be able to levy brokerage on a specific deal involving the product.
Prepayment Penalty	You can specify if the penalty should be applied on prepayment of deals involving this product.
Pay Past Schedules	You have to indicate whether for a backdated deal that has schedules prior to today's date; those schedules have to be liquidated when the deal is initiated. A back dated deal is one, which has a Value Date (initiation date) falling before the date on which it is booked. For example, a money market deal is initiated as of today, a date in the future, or as of a date in the past. Today's date is 15 October 1997. Suppose you initiate a deal of 15,000 USD today, with the Value Date (date on which the deal comes into effect) as 15 September 1997, the system will pass accounting entries for initiation as of 15 September 1997. But if there had been an interest payment schedule for 30 September 1997, for 500 USD, and then if you specify that back values schedules should be liquidated, you can make the system pass accounting entries to liquidate this schedule also when the deal is initiated. If you specify that back dated schedules are not to be liquidated; only accrual entries are passed till today. Please note that the entries associated with each event (initiation and liquidation in this case) is passed only if they have been defined
Intra-day deal	Deals having the same Maturity and Value Date are known as Intra-day deals. You are able to capture intra-day deals only if you have indicated that the product for which you are specifying preferences is meant for intra-day deals.
Multiple Penalty Components	This is applicable only after the expiry of grace days. If this option is checked, you are able to define multiple penalty components with grace days for each component. If the payment is made after the due date, the penalty is applied.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Commodity Tracking	You can also opt to track commodity for contracts processed under the product. If selected, commodity tracking becomes mandatory for activating the contracts. For such contracts, the Commodity Tracking Status identifies the different stages in the contract life cycle. This status value will vary for Borrowing and Placement contracts. The status value for Placement contracts is as given below. **Table 2-3 Status value for placement contracts** **Events** / **Commodity Tracking Status** BOOK (Booking a contract) / Waiting for offer OFFR (Offer received and accepted) / Offer Received and Accepted GRNT (Receipt of the letter of the guarantee) / Closed The status value for Borrowing contracts is as given below. **Table 2-4 Status value for placement contracts** **Events** / **Commodity Tracking Status** BOOK (Booking a contract) / Offer to be sent OFFR (Offer received and accepted) / Offer sent GRNT (Receipt of the letter of the guarantee) / Closed Contracts that require commodity tracking will be initiated or activated only when the status is ‘Closed’. **Note:** If you do not select this option for a product, the ‘Commodity Tracking Status’ will be ‘Not Applicable’. You can view the commodity details in the Commodity Tracking screen invoked from the Contract Online screen. For more details, refer to the Processing a MM Deal chapter of this User Manual.

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Table 2-2 (Cont.) Preferences - Field Description

Field	Description
Book Unearned Profit	You can opt to do an upfront booking of the unearned profit, if required. However, this is applicable only for the 'Main' profit component. If you select this option, the system will trigger the 'UIDB' event (Upfront Profit Booking) along with the INIT event. The computation of upfront profit is done differently depending on the profit rate type, whether fixed or floating, as follows: • For 'fixed' profit types, the upfront profit is computed as the total of the profit to be collected over the contract tenor. • For 'floating' rate types with 'periodic' rate revision, profit is computed as the profit collected till the next revision date. • For different rate revision and payment frequency, profit is calculated upto the next revision date only. **Note:** If you select this option, the system will validate to ensure that the main profit component is not defined with the following parameters: • Rate Type as 'Floating' • Code Usage as 'Automatic' The system will post adjustment entries if any of the following operations affects the unearned profit amount: • Revision of profit rates • Value Dated amendment to contracts • Changing the schedules for a contract • Rollover of a contract For details on the various events and event-wise accounting entries and advices applicable during an MM contract life cycle, refer 'Annexure A' of this User Manual.
Rate Variance	When a deal involves a currency conversion, the standard rates defined for the currency is picked up, by default. This default is changed for specific deals. You can impose some restrictions on the changed rate, as follows:
Normal variance	If the exchange rate variance exceeds the standard exchange rate specified for the currency, the system will ask you for an override before proceeding to apply the exchange rate.
Maximum variance	You cannot apply an exchange rate on a deal, involving the product that you are creating, that is greater than the value that you specify as the Maximum Variance. If the exchange rate variance exceeds the standard rate by the amount that you specify as the 'maximum variance'; the system will not allow you to store the contract. For example, you have specified the normal variance as 3% and the maximum variance as 6% for Product MM01. Now, if you apply an exchange rate on a contract involving MM01 that varies from the applicable rate maintained for the day by less than 3%, the system will NOT display an override message. If you apply an exchange rate on a contract involving MM01 that varies from the Standard Rate by between 3% and 6%, the system will display an override message. If you apply an exchange rate on a contract involving MM01 that varies from the day's rate by more than 6%, the system will not store the contract. **Note:** The exchange rate variance is a percentage.

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Table 2-2 Preferences - Field Description

Field	Description
Event Wise Confirmation	Check this field for users to configure the required confirmation events at the product level. During the deal lifecycle, the system will fetch the configured confirmation events from **Product Maintenance** and accordingly move the deals to unconfirmed status. For more information, refer the **Confirmation Events** screen below this table.
Payment on Confirmation	Check this field for the **External Payment System** to send the payment messages.
Holiday Treatment	The schedule or maturity date of a contract might fall on a local holiday defined for your branch or on holiday specified for the currency involved in the contract. Therefore, you need to specify how the system should handle holidays.
Holiday Currency	The movement of schedule date is based on the holiday treatment that you specify for the currency you specify here.
Move Forward	If you have indicated that a currency holiday should not be ignored for the contract, you need to specify whether the schedule date should move forward to the next working day or move back to the previous working day. Check against this field to indicate that the security date of the contract should be moving forward to the next working day.
Move Backward	The schedule date should move forward to the next working day or move back to the previous working day. Check against this field to indicate that the scheduled date of the contract should be moved back to the previous working day.
Cascade Schedules	The question of cascading schedules arises only if: • You have specified that a schedule falling due on holiday has to be moved forward or backwards; and • The schedule has been defined with a definite frequency If you check this box to cascade schedules, the scheduled date following the changed date is shifted following the changed date as per the frequency. If you opt not to cascade schedules, even if one of the scheduled dates is changed, the schedules, which follow, is fixed as per the original definition.
Move Across Month	If you have chosen to move a schedule falling due on holiday either forward or backwards to the next or previous working day and it crosses over into a different month, the scheduled date is moved only if you so indicate in this field. If not, the scheduled date is kept in the same month, on the last or first working day of the month, depending on whether the schedule is over the month-end or the beginning of the month. Check this box if you want to allow movement across the month for a scheduled date that has been moved forward or backwards.

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Figure 2-3 Confirmation Events

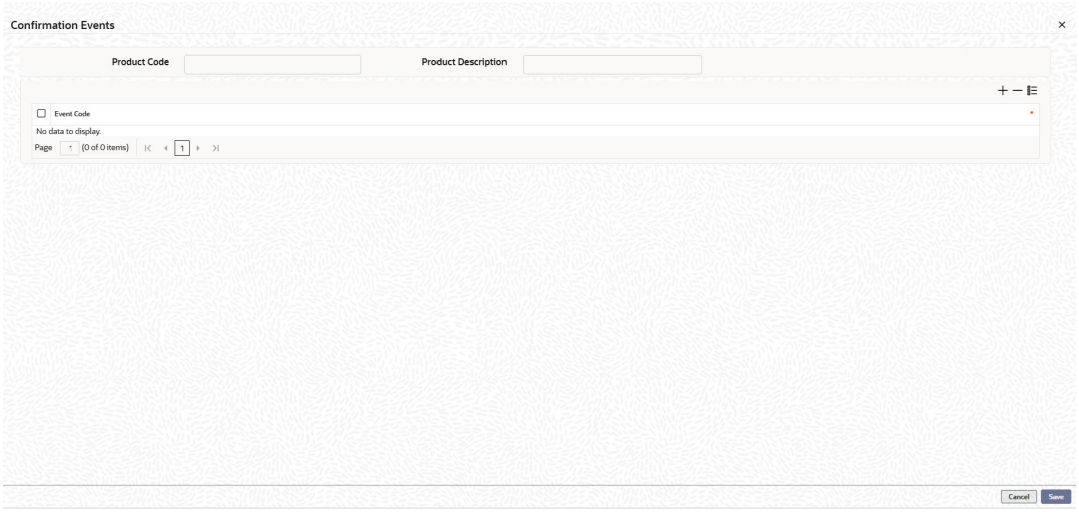


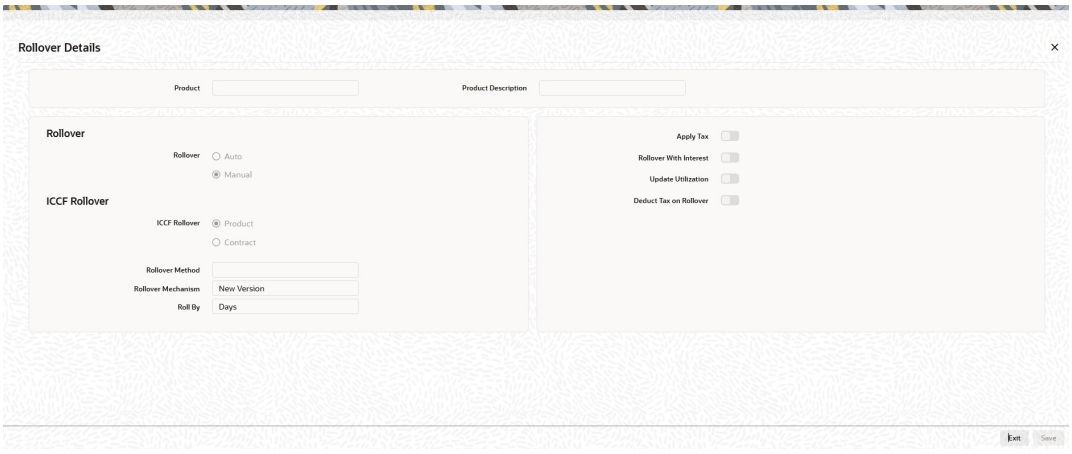
Table 2-5 Confirmation Events - Field Description

Field	Description
Product Code	Specify the product code for which confirmation events need to be maintained or viewed.
Product Description	Specify the product description to filter and display the relevant confirmation products.
Event Code	Displays the event code associated with the selected product and event description.

8. On the **Preferences** screen, click **Rollover Details**.

   Rollover Details screen is displayed.

Figure 2-4 Rollover Details



9. On the **Rollover details** screen, specify the details as required.
10. Click **Ok** to save the details or click **Exit** to close the screen.
11. On the **Preferences** screen, click **Schedules**.

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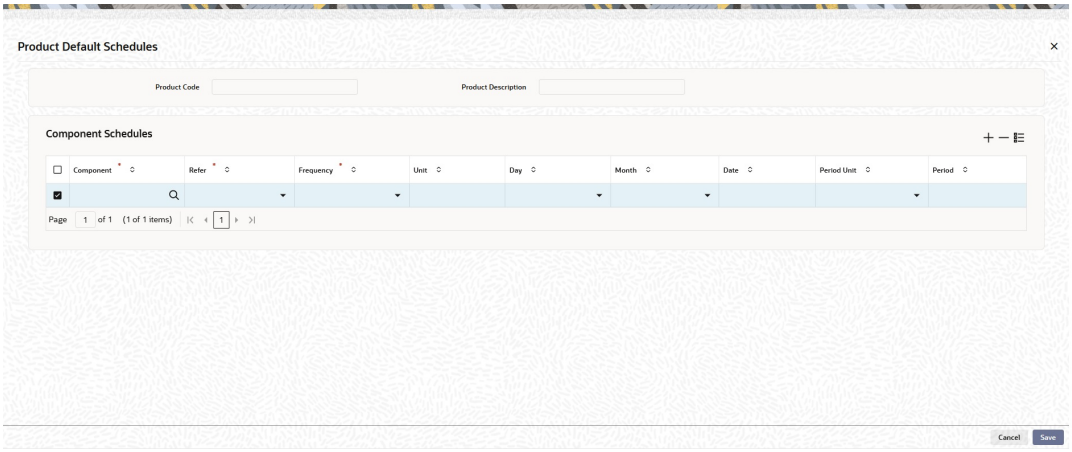
When creating a Money Market product, you can define schedule details such as the reference date, the frequency, the month and the date for each component. You can capture these details in the Product Default Schedules screen.

Product Default Schedules screen is displayed.

Figure 2-5 Product Default Schedules



12. On the **Product Default Schedules** screen, specify the details as required.
13. Click **Ok** to save the details or click Cancel to close the screen.
14. On the **Preferences** screen, click **Liquidation order**.

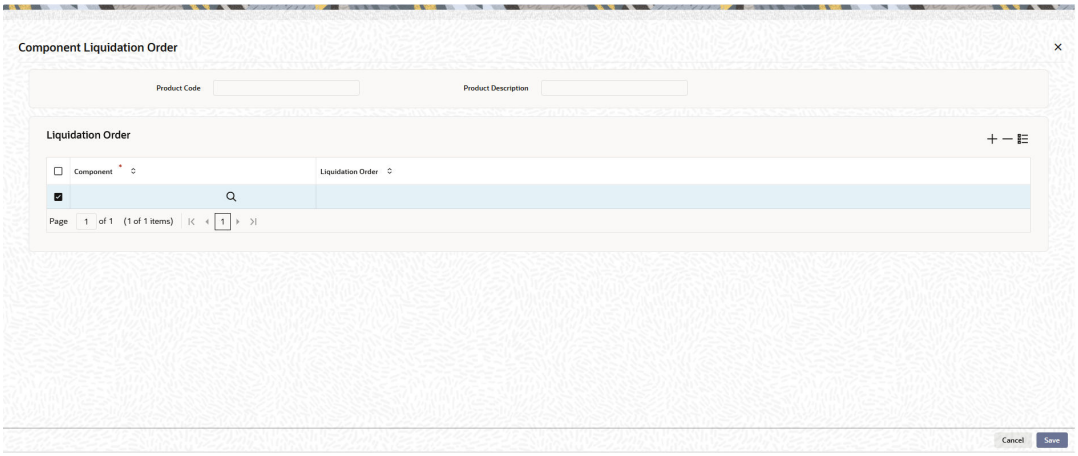
    If you have defined automatic liquidation for the product, you can specify the order of liquidation of the various components, which have:

    - Schedules that fall due on the same day and
    - Same repayment account.

    You can specify the order in which you would like to liquidate components in the Component Liquidation Order screen.

    Component Liquidation Order screen is displayed.

Figure 2-6 Component Liquidation Order



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15. On the **Component Liquidation Order** screen, specify the details as required.
16. Click **Ok** to save the details or click **Cancel** to close the screen.

    For a contract defined with manual liquidation of components, the Liquidation Order is considered when a payment has to be automatically distributed among the various outstanding components.

    For a contract with automatic liquidation, the order of liquidation becomes important when funds are insufficient in the repayment account on the day of liquidation, and more than one component has a schedule falling due on that day.

    Under such circumstances, you may want to allot priority to the recovery of certain components. For example, you may want to recover the interest (or interest type of components) first and then the principal. The aging analysis function takes over once a component is overdue, and an appropriate penalty is applied. For a component on which penalty interest has been applied, you may wish to recover penalty interest first, the interest next and finally the principal.

> **Note**
>
> You can specify the liquidation order for all the interest type of components and the principal.

2.1.5 ICCF Details

This topic provides the details to capture the ICCF details of Money Market Product Definition.

1. On the **Money Market Product Definition** screen, click Interest.

   ICCF Details screen is displayed.

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Figure 2-7 ICCF Details

2. On the **ICCF Details** screen, specify the details as required.

   For more information on ICCF, refer to the *Interest User Manual*, Section 2.4, Treasury Rate Fixing Maintenance.

   During creation of the product, upon default of the interest class, you can change alternate risk free rate preferences based on the requirement, for more information see the section:

2.1.6 Specify Grace Days to Penalty

This topic describes how to specify grace days to penalty.

The grace period specifies the period within which the penalty interest (if one is defined for the product) will not be applied, even if the repayment is made after the due date. This period is defined as a specific number of days and will begin from the date the repayment becomes due.

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Penalty interest is applied on repayments made after the grace period and is calculated for the entire period it has been outstanding (that is, from the date the payment was due).

For example, an interest repayment on a borrowing deal is due on 15 June 1998. You have specified a grace period of 5 days, after which a penalty interest of 2% is imposed.

Now, if the customer makes the interest payment on 18 June, which falls within the grace period, he/she will not have to pay penal interest. But if the customer makes the payment after the expiry of the grace period, that is, after 20 June, then he/she is charged penal interest. It is calculated from 16 June onwards and not from 20 June.

If the payment is made within the grace period, normal interest is applied as of the scheduled repayment date.

- Grace Days for Multiple Penal Components
  This topic describes the systematic instructions to define the grace days applicable for multiple penal components.

2.1.6.1 Grace Days for Multiple Penal Components

This topic describes the systematic instructions to define the grace days applicable for multiple penal components.

From the Islamic Money Market Product Definition screen, navigate to the Preferences screen.

If your bank has chosen to have multiple penal components, you can define grace days (in days, months or years) to be applicable for each level. The penalty will not be applied if the payment made within the grace period that you have defined for each level. It becomes applicable only after the expiry of the grace period. The penalty, if applied, will, however, be calculated from the day the payment becomes overdue

> **Note**
>
> The number of grace days specified for a level must be more than the number of grace days specified for the previous level. Higher the level, higher the number of grace days defined for the level.

For a product you can specify the grace period after which the penalty will start accruing, through the Grace Days Definition screen.

1. On the **Preferences** screen click **Grace Days**.

   The level numbers get defaulted depending on the number of levels defined in the ICCB Details screen, irrespective of the Basis Amount Type i.e. if you define three levels of penalty for the Basis Amount type Principal and four levels of penalty for the Basis Amount type Interest, levels 1 to 4 are available to you in the Grace days definition screen. You will not be able to add levels in this screen. Since the level numbers get defaulted from the ICCB Details screen, it is imperative that the expected and overdue components are defined at the ICCB Details screen, prior to the definition of grace days for the levels.

   > **Note**
   >
   > Grace days are defined for a level. You cannot specify different grace days for the same level for different Basis amount types. After the product has been saved and authorize, you are not allowed to modify grace days.

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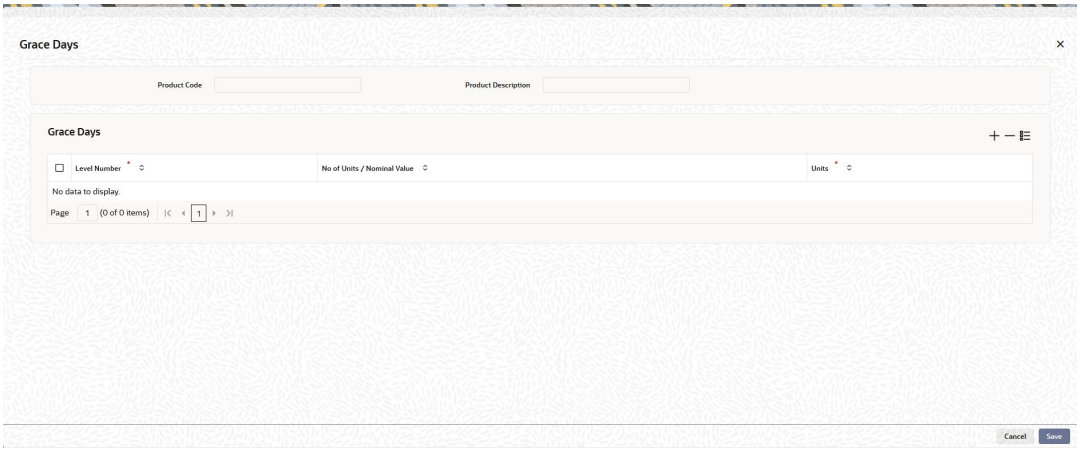
Grace Days screen is displayed.

Figure 2-8 Grace Days



2. On the **Grace Days** screen, specify the details as required.
3. Click **Ok** to save the details or **Exit** to close the screen.

   You must specify the grace period for each level. Each overdue component will come into effect when the grace period associated with the level expires. The grace period is expressed in:

   - Days
   - Months
   - Years

   You can select the appropriate option from the drop-down list.

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3
Process an MM Deal

A product is a specific service that you offer your customers.

For example, amongst other financial services, you may offer an ‘overnight borrowing’ facility to your customers. By defining the overnight borrowing facility as a product - with specific attributes,-you can categorize all overnight borrowings, which share the attributes, defined for the product.

The other advantage of defining a product is that you can define certain general attributes for a product that will default to all contracts (placements or borrowings) involving it.

> **Note**
>
> When you enter into a deal with a customer, you enter into a ‘contract’. Contracts are customer-specific.

Deals (contracts) inherit the attributes of the product by default. This means you will not have to define these general attributes each time you input a deal involving the product. These general attributes are changed at the time of processing a deal. Besides, these general attributes which a deal inherits from a product - and which is changed for it - there are the specific attributes which you have to define for the deal:

- The Counterparty (customer) details
- The deal amount
- The deal currency
- The repayment account for the deal, and so on

This topic has the following sub-topics:

- Capture Deal Details
  This topic describes the features of the contract details screen, schedules tab, rollover tab, preferences tab, and display the summary of contract details.
- Financial Details available for Change
  This topic describes the financial details available for change based on the requirement through the contract processing function.
- Display the Other Details of a Deal
  This topic describes the other deal details displayed in the contract online screen.
- Advices for Deal Initiation
  This topic describes the systematic instruction to specify the details of the advices for the product.
- View Event Details
  This topic provides the instructions to view the event details.
- View Accounting Entries for Deal Initiation
  This topic provides the instructions to view the accounting entries for deal initiation.

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- Split Settlements
  This topic provides the instructions to capture the split settlement details for a deal.
- Interest
  This topic describes the instructions to capture the Interest details for Money Market contract.
- Holiday Preferences
  This topic provides the instructions to capture the holiday preferences details.
- Different Versions of a Deal
  This topic describes the different version of a deal.
- Initiate a Future Value Dated Deal
  This topic describes how to initiate a future value dated deal manually.
- MM Confirmation Rule Maintenance
  This topic describes the MM confirmation rule maintenance, how to view the confirmation rule details, and processing of MM confirmation intraday batch.
- MM Confirmation Message Matching
  This topic describes how to capture the confirmation message matching details and view the summary of confirmation message matching details.
- Process Manual Match of the Messages
  This topic describes the Manual Match of the Messages process.
- Display MM Affirmation Input
  This topic provides the instructions to capture the MM Affirmation Input details.
- Authorize a Contract
  This topic describes the contract authorization.
- Reassign a Contract to Another User
  This topic provides the instructions to reassign the contract to another user.
- Amend Money Market Transactions
  This topic provides the instructions to amend Money Market Transactions, authorize Money Market contracts and split settlements.
- Process the MM Settlement Exception
  This topic provides the instructions to capture the MM Settlement Exception details.
- Negative Interest Rate
  This topic provides the instructions to define the negative interest rate details.
- SGEN Messages Generation
  This topic describes the SGEN Messages Generation and enabling RFR for SGEN.

3.1 Capture Deal Details

This topic describes the features of the contract details screen, schedules tab, rollover tab, preferences tab, and display the summary of contract details.

All the above mentioned subtopics are seen in contract details screen, which is displayed using the Functional ID **MMDTRONL**.

In the **Money Market Contract Input** screen, you will see the following sections, each representing a screen:

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Table 3-1 Screen details

Section	Screen
Preferences	Contract Preferences screen
Schedules	Contract Schedule Definition screen
Rollover Contract	Rollover screen

This topic contains the following subtopics:

- Features of the Contract Details screen
- Schedules Tab
- Rollover Tab
- Preferences Tab
- Display Money Market Value Dated Changes Input Summary Details
- Modify a Placement or a Borrowing
- Display Money Market Contract Details

3.1.1 Features of the Contract Details screen

Every product created in your bank is endowed with certain general attributes. A deal that you enter into acquires the general attributes defined for the product it involves. To recall an endowed product with the following general attributes:

- The product code, description, slogan, start and end date for the product and remarks
- The frequency of interest accrual
- The tenor limits for the product
- The liquidation mode: manual or automatic
- Whether a deal involving the product is rolled over into a new deal if it is not liquidated on its maturity date
- Whether the accrued interest of earlier placement(s) should be considered as part of the “utilized amount” while tracking credit utilization for a customer.
- Whether tax has to be applied.
- Whether brokerage has to be applied.
- The exchange rate variance (for a special customer, you can choose to apply a rate that is greater than the standard exchange rate defined for the currency. You can impose some restrictions on the special rate by way of specifying a variance). Whether a penalty is to be imposed if there is an advance repayment.
- Whether interest schedule amounts have to be recomputed in case of an advance payment
- Whether a deal involving a product is booked to be initiated on a date in the future.
- Whether for a backdated deal that has schedules prior to today’s date, the schedules have to be liquidated when the deal is initiated. A back dated deal is one, which has an initiation date, which falls before the date on which it is booked.
- The payment type for main interest - bearing, discounted or true discounted

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- The values to be rekeyed, by the authorizer of a contract, at the time of authorization
- The liquidation order of various components in case of auto liquidation
- Repayment schedules
- Aging analysis details such as the movement of deals from one status to another; the mode of status change - whether forward and reverse movements should be automatic or manual; reversal or stoppage of accruals upon change of status; the transfer GL upon status change; the messages to be generated; and the transfer days for interim schedules and maturity schedules.
- Specifying rollover details like updating credit limit utilization on rollover (for a placement), tax on rollover, rolling over with interest or without, deduction of tax on rollover.
- Details of interest, charge and fee.
- Other tax details like the component being taxed, the type of tax and the event (booking, liquidation, etc.) Upon which it is applied.
- The accounting roles and the general ledgers for accounting purposes when an event (initiation, liquidation, etc.) Takes place, and the advices or messages to be generated.
- The customer categories and customers who is counterparty to a deal involving the product.
- The branch and currency restrictions

At the time of saving a Money Market contract, the system will pass specific information about the money market contract to the FATCA accounts and obligations maintenance for the customer. This is done if the beneficiary account's customer has a reportable FATCA classification and if the money market product used to book the contract is present in the FATCA Products, account class and Instruments maintenance.

If the Money Market contract is closed or liquidated completely, then the corresponding row in FATCA accounts and obligations maintenance is archived. If you delete the Money Market contract before authorization, then you should also delete the corresponding entry in FATCA accounts and obligations maintenance.

A deal that you enter into acquires the details specified for the product. However, you also need to enter information that is specific to the contract. You can enter details specific to a contract in the Contract Details screen.

- Money Market Contract Input
  This topic provides the instructions to capture the details of **Money Market Contract Input**.

3.1.1.1 Money Market Contract Input

This topic provides the instructions to capture the details of **Money Market Contract Input**.

1. On the Home page, type **MMDTRONL** in the text box, and click the next arrow.

   Money Market Contract Input screen is displayed.

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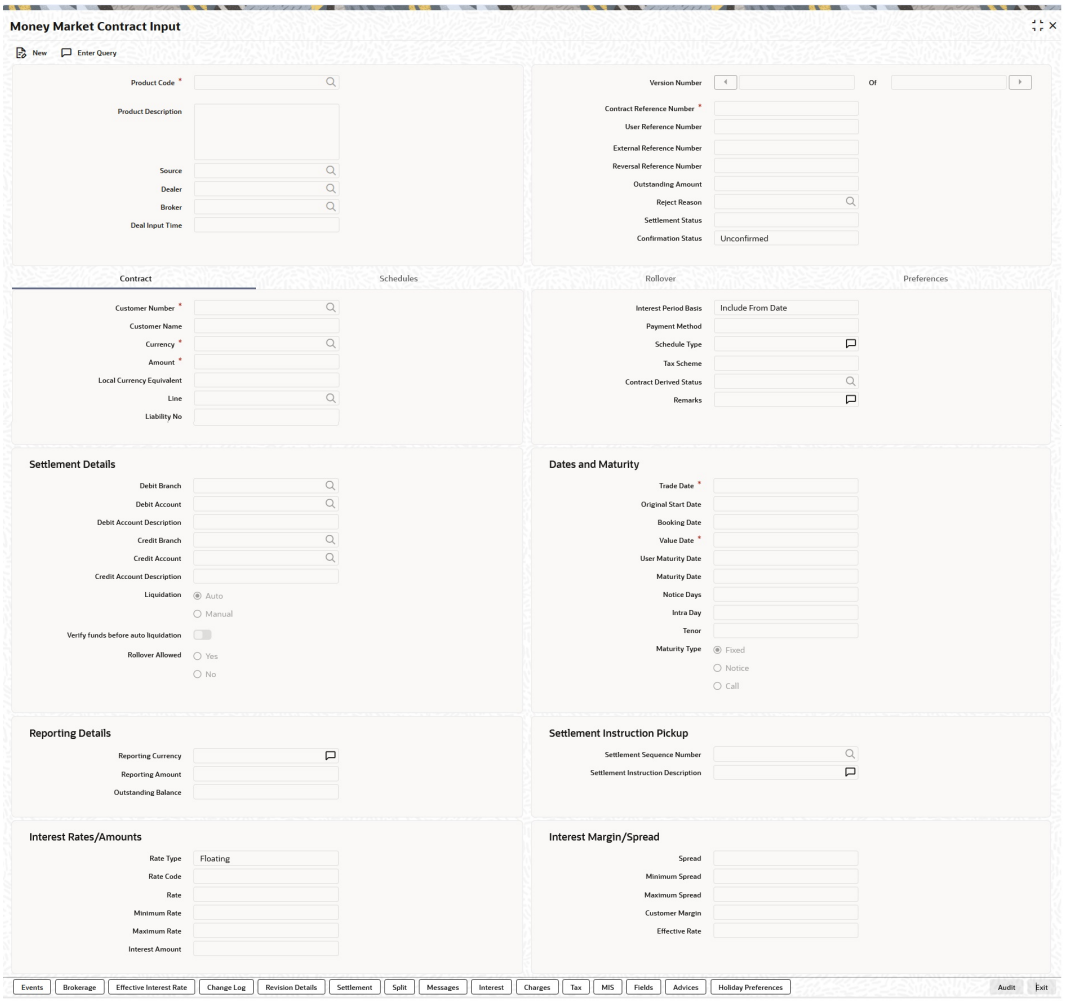
Figure 3-1 Money Market Contract Input



2. On the **Money Market Contract Input** screen, specify the following information:
   - The base number of the counterparty (customer)
   - The currency of the contract
   - The principal amount (for a deal with True Discounted interest, you should enter the nominal)
   - The credit line under which the placement has to be tracked
   - The tenor related details for the deal
   - The code of the broker involved
   - The dealer involved
   - The default settlement account
   - The maturity details
   - The related reference number, if any
   - The interest details
   - Whether the deal is rolled over
   - The status of the placement if it is to be changed manually

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The following details displayed cannot be changed:

- Product type
- Default tax scheme
- Schedule payment method
- Interest type Rollover count

For information on fields, refer to the below table.

Table 3-2 Contract Details - Field Description

Field	Description
Product Code	This is a Mandatory field. Every deal that you enter into would involve a specific service that you offer (which you have defined as a product). When processing a deal that you enter into, you should specify the product that it involves. All the attributes of the product that you specify will apply to the deal. However, you can change some of these attributes while entering the details of the contract. When you specify the product, the product type - placement or borrowing - is displayed.
Source	You have to indicate the source from which contracts have to be uploaded. If this value is left null, then you will not be able to amend the contract. Amendment for the contract is uploaded only through the same source as that used for creation.
Contract Reference number	The system automatically generates a Contract Reference Number for each deal. A running serial number, the date in Julian format, the product code, and the branch code are combined to book the deal. A three-digit branch code, a four-character product code, a five-digit Julian Date, and a four-digit serial number make up the Reference Number. The Julian Date has the following format: “YYDDD” Here, YY stands for the last two digits of the year and DDD for the number of days (s) that has/have elapsed in the year. For example, 31 January 1998 translates into the Julian Date: 98031. On 5 February, the Julian format changes the number 1998 to 98036. This occurs when the number of days that have passed in January is added to the number of days that have passed in February. Therefore, 98036 is determined by the sum of the days in both months. In case of entity length changes Contract Reference number format will be changed to Product/Process Code (4 char) + Julian Date (5 char) + Sequence Number (7 digits).
User Reference Number	You can enter any reference number for a deal that you enter. The deal is identified through this number in addition to the Contract Reference Number generated by the system. No two deals can have the same User Reference Number. By default, the Contract Reference Number generated by the system is taken as the User Reference Number. You can use this number, besides the deal Reference Number, to retrieve information relating to a deal.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
External Reference	If the transaction is being uploaded from an external source, you can specify the identification for the transaction in the external source, as the external reference number. You cannot amend this value post-contact save. In a scenario where your customer is tracking a deal in her system, she would probably assign it a unique reference number. If she offers the number for reference purposes, it is recorded in this screen. This reference number is printed on the advices sent to the customer to enable her to identify, and track, the deal with ease.
Reversal Reference Number	The reference number of the contract that is being reversed and rebooked is displayed here. To enable amendment of MM Contract details, Oracle Banking Treasury Management will reverse the old contract and rebook a new contract with the old user reference number and external reference number. The old contract is reversed, and a new contract is booked with Reversed FCC ref as the parent contract. For further details on reversing and rebooking of a contract, refer to the section titled 'Reversing and Rebooking a Contract' of this user manual.
Outstanding Amount	The system displays the total amount due as of the value date.
Settlement Status	The system displays the settlement account status. If the fund in settlement account is found insufficient after verification, then the settlement status is displayed as 'Pending'.
Confirmation Status	The system displays the status of MM contract confirmation on confirming the MM deal manually or automatically. Confirmation Status is Confirmed, Unconfirmed or Waived. If a completely matched deal is unconfirmed manually from ‘Manual Matching’ screen, then the confirmation message is changed to ‘Unconfirmed’.
Deal Input Time	This field captures the deal execution time at the time of deal booking received from front office. Format: YYYY-MM-DD HH:MM:SS:SSS (Default). Here SSS is milliseconds. **Note:** The above date format can be changed in the user setting option based on requirement. System throws an error when you give the wrong date or time format on modification.
Contract Tab	The contract details like the customer, currency, amount etc are maintained as Contract Details. The Contract Details are entered in the ‘Contract’ tab.
Customer Number	This is a Mandatory Field. When entering the details of a deal, you should specify the customer (the counterparty) involved in the deal. The category of customers (or the customers themselves) that is the counterparty to a deal is defined for the product. Specify the code of an authorized customer who falls into a category allowed for the product.
Customer Name	The system displays the name of the specified customer ID based on the details maintained at ‘Customer Maintenance’ level.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Currency	This is a Mandatory Field. When processing a deal, you should specify the currency of the deal. You can select any currency that is allowed for the product, which the deal involves. Amendment to this field is considered a financial amendment.
Amount	This is a Mandatory Field. If a product has bearing or discounted type of interest, you should enter the principal of the deal in this screen. For a deal involving a true discounted product, you should enter the face value (nominal) of the deal. You can enter “T” or “M” to indicate thousands or millions, respectively. For example, 10T means 10,000 and 10M means 10 million. Amendment to this field is considered a financial amendment. Note that the amount, which you enter, would be taken to be in the currency that you specify as the deal currency. On saving the transaction after entering all the required details in the system, the system validates the value of the contract amount against the following: • Product transaction limit • User Input limit If the transaction currency and the limit currency are different, then the system converts the amount financed to limit currency and checks if the same is more than the product transaction limit and user input limit. If this holds, the system indicates the same with below override/error messages: • Number of levels required for authorizing the transaction • The transaction amount is more than the input limit of the user
Local Currency Amount	If the deal amount is in foreign currency, the system displays the equivalent local currency amount.
Line	By default, you will view the placement credit line defined for the customer. You can change over to another authorized credit line if you want to track the placement under a different line. During upload, the credit lines for the given Counterparty, Product, Branch, Currency combination are fetched by the system. If there is only one credit line available, the system will display it here. If there are multiple lines found, the field is left blank.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Interest Period Basis	You need to indicate how the system must consider the tenor basis upon which profit is computed over a schedule or interest period, in respect of the contract. You can choose any of the following options: • Including the From Date - For all schedules, the period considered for interest calculation would include the start date and exclude the end date. Therefore, the value date of the deal is considered for interest calculation, and the maturity date is excluded. • Including the To Date - For all schedules, the period considered for interest calculation would exclude the start date and include the end date. Therefore, the value date of the deal is excluded, but the maturity date is included for interest calculation. • Including both From and To Dates - The period considered for interest calculation would include both the value date and the maturity date. This would mean: • For the first schedule, it would include the Value Date as well as the end date. Interest would be calculated for the Value Date. • For all other schedules, it would include the end date. Interest would be calculated for the Maturity Date. This option would work similar to the Include To Date option - that is, interest would be calculated for the period between the start date (excluding the start date) and the end date (including the end date) of the schedule. • Excluding both From and To Dates - The period considered for interest calculation would exclude both the value date and the maturity date. This would mean: • For the first schedule, it would exclude both the Value Date as well as the end date of the schedule. No interest would be calculated for the Value Date. • For all other schedules, it would exclude the end date. No interest would be calculated for the Maturity Date. This option would work similar to the Include From Date option - that is interest would be calculated for the period between the start date (including the start date) and the end date (excluding the end date) of the schedule.
Payment Method	The payment method defined for the main interest for the product (whether bearing, discounted or true discounted) applies to the contract as well. The method defined for the product is displayed here. • Bearing: Interest is liquidated on schedule payment date(s). • Discounted: In this interest payment method, the interest is deducted at the time of initiating the deal. • True discounted: In this interest payment method, the interest is calculated on the principal of the deal and not on the nominal. All the same, like the discounted method, here too, it is deducted from the principal at the time of initiation of the deal.
Schedule Type	If you have defined repayment schedules for a product, they is applied to a deal involving the product, automatically. However, you can change the schedules while processing a deal under the product. When a deal for which the repayment schedules were changed is rolled over, the new deal can have the repayment schedules defined for the product, or the schedules for the deal.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Tax Scheme	The tax scheme, which has been specified for the product, is displayed in this screen. The tax scheme cannot be changed at the time of deal processing.
Contract Derived Status	The “status” of placement is indicative of the status of repayments on it. If you have specified automatic status movement for the placement, it is moved automatically to the status, as per your definition. There is yet another scenario, where you have defined placement with automatic status moving forward. That is, when the conditions for placement being in a particular status no longer exist. A placement on which the latest repayment has been made is in the Active status. If a payment is outstanding on a placement, its status is changed, based on your requirements of reporting placements with outstanding payments. The different status codes applicable for placement are defined for a product, and it applies to the placement, by default. However, you can change the status of the contract through this screen. When you are capturing placement details, the system allows the status of “Active” by default. You may change it to any of the status codes as per your requirement. For example, the status codes are defined as follows, in that order: • Active • Past Due • Non-accrual • Write-off You cannot change the status of placement from Active to Non-accrual, bypassing Past Due. If the requirement is that the placement has to be put in the Non-accrual status from the Active status, you should first change the status to Past Due, store and authorize this status change and then change it to the Non-accrual status. If a status change is defined with a change in the GL, the entries are passed for the GL movement.
Remarks	You can enter information describing the deal that you are processing. This is available when you retrieve information on the deal. However, this information will not be printed on any advice printed for the customer's benefit. This information displayed whenever you retrieve information on the deal either as a display or in print.
Debit Branch	When selecting the settlement details of a deal, you should specify the debit account Branch.
Debit Account	Specify the account to be debited for the money market deal.
Debit Account Description	The system displays the description of the specified debit account number based on the details maintained at 'Customer Account Maintenance' level.
Credit Branch	When selecting the settlement details of a deal, you should specify the credit account branch.
Credit Account	Specify the account to be credited for the money market deal.
Credit Account Description	The system displays the description of the specified credit account number based on the details maintained at 'Customer Account Maintenance' level.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Liquidation	When setting up a product, you specify the mode of liquidation, whether automatic or manual, for the different components of a deal. By default, all deals involving the product will inherit this definition. However, you can change the mode of liquidation, from automatic to manual, or vice versa, while processing a deal.
Verify Funds Before Auto Liquidation	The system defaults the product preferences for 'Verify Funds Before Auto Liquidation' during MM contract booking. However you can modify it. During auto liquidation if 'Verify Funds Before Auto Liquidation' is checked at contract level, the system checks the available balance in the settlement account. The available balance is calculated as available balance in the account + available limits + overdraft limits of the account. This validation is not applicable during manual liquidation. If settlement account available balance is less than amount due, then the system will update contract settlement status as 'Pending' and park it in Contract Exceptions data store. If there is sufficient balance in the settlement account, the system will proceed with auto liquidation.
Rollover Allowed	While setting up a product, if you specified that deals involving the product are automatically rolled over, all deals involving the product are rolled over on their respective Maturity Dates, if they are not liquidated. This feature is called "auto" rollover. If the auto rollover is specified for the product, the deal involves, it is indicated on this screen. However, if you do not want the deal (whose details are being captured) to be rolled over, you can disallow rollover for the deal. If rollover has been disallowed for a product, you cannot rollover deals involving the product. **Note:** For rollover to be applicable for the deal, it has to be defined for the product.
Trade Date	This is the date on which the deal is agreed with the counterparty trade date cannot be modified once authorized. The system will display error messages under the following conditions: • Trade date is greater than current system date • Trade date is holiday as per the deal currency • Trade date is blank • Trade date is later than the value date • Trade date is earlier than the product start date
Original Start Date	For a deal that has been rolled over, this is the date on which the deal was originally initiated. If a deal has been rolled over more than once, this is the date on which the first deal was initiated. If you are entering a deal that has already been initiated, you should enter the date on which the deal began. In this case, the date is for information purposes only and for all accounting purposes the Value Date is considered as the date on which the deal was initiated.
Booking Date	The date on which the deal details are entered would be displayed in this screen. This defaults to the system date (today's date). This date is for information purposes only. The accounting entries are passed as of the Value Date of the deal (initiation date of the deal). Amendment to this field is considered a financial amendment

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Value Date	This is the date on which a deal takes effect. The accounting entries for the initiation of the deal is passed as of this date. The tenor of the deal will begin from this date, and all calculations for interest and all the other components based on tenor is made from this date onwards. The system defaults to today's date. You can enter a Value Date of your choice here. The date that you enter is any one of the following: • Today's date • A date in the past • A date in the future (you can enter a date in the future only if Future Dating has been allowed for the product). The Value Date should not be earlier than the Start Date or later than the End Date defined for the product involved in the deal. In case of a child rolled over the contract, this value is the same as the maturity date of the parent contract. If the liquidation date for any component falls before today's date, the liquidation entries (as defined by you for the product) is passed if you have so specified for the product. If the Maturity Date of a deal is earlier than today, maturity entries are passed. Once the deal details have been stored and authorized, this date is amended, if the deposit has a bearing type of interest and NO schedule has been liquidated. Modification to this field is considered as a financial amendment. An override is sought if the Value Date falls on a holiday, in the country of the deal currency.
User Maturity Date	Change the maturity date of the deal here, based on the requirement.
Maturity Date	If the Maturity Type is fixed (that is, the Maturity Date of the deal is known when the deal is initiated) specify the Maturity Date. This date should be later than the Start Date of the product. If the product has a Default Tenor, this date is defaulted based on the tenor and the From date of the contract. If you change this date, you should give an override when you save the deal. For a deal with Call or Notice type of maturity, the Maturity Date is not entered at the time of deal booking. You can get this date updated through value dated amendment. This date should be later than the Start Date of the product. If the product has a Default Tenor, this date is defaulted based on the tenor and the From date of the contract. If you have specified auto liquidation for the deal, liquidation is done automatically on that date. If manual liquidation has been specified, you will have to liquidate the deal through the Manual Liquidation function manually. For a deal with Fixed Maturity Type, this date can either be extended or brought backwards through the Value Dated Changes function, once the deal has been initiated.
Notice Days	For a contract maturing at notice, you should enter the notice period (in days). This is for information purposes only. When the notice to repay is issued to the counterparty, you should indicate the Maturity Date of the deal using value dated amendment screen.
Intra Day	For intra-day deals, the system populates the intra-day deal date in this field. The intra-day deal date is populated as value date +1. You can only enter intra-day deals using a product meant for intra-day deals (as set in the Product Preferences).

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Tenor	If the product has a Default Tenor, this tenor is defaulted based on the tenor. On overriding this maturity date will get adjusted.
Maturity Type	If the Maturity Type is fixed (that is, the Maturity Date of the deal is known when the deal is initiated) specify the Maturity Date in this screen. This date should be later than the Start Date of the product. If the product has a Default Tenor, this date will be defaulted based on the tenor and the From Date of the contract. If you change this date, you should give an override when you store the deal. For a deal with Call or Notice type of maturity, the Maturity Date should be entered in the screen when it is known. This date should be later than the Start Date of the product. You can unlock the record and add the date. If the product has a Default Tenor, this date will be defaulted based on the tenor and the From Date of the contract. If you change this date, you will have to give an override when you store the deal. If you have specified auto liquidation for the deal, liquidation will be done automatically on that date. If manual liquidation has been specified, you will have to manually liquidate the deal through the Manual Liquidation function. For a deal with Fixed Maturity Type, this date can either be extended or brought backward through the Value Dated Changes function, once the deal has been initiated.
Reporting Currency	Select the reporting currency from the option list.
Reporting Amount	The system displays the amount.
Outstanding Balance	The system displays the total amount due as of the value date.
Settlement Sequence Number	Choose a settlement instruction by specifying a settlement sequence number. You can skip this field if any default settlement instruction is already specified. **Note:** At the time of specifying settlement instructions, it is now possible to choose from multiple instructions that are maintained for the same branch, customer, currency, module and product combinations. You can choose any settlement instruction from a list of values. The list of values displays the Settlement Sequence Number and Settlement Instruction Description.
Settlement Instruction Description	Specifies the description of the selected settlement instruction.
Rate Type	The rate type applicable for the selected product will be displayed. It can be one of the following: Fixed: a fixed interest rate Floating rate: an interest rate that changes periodically or automatically as per your specifications in the Floating Rate Table Special: an amount instead of a rate. You cannot modify the displayed value.
Rate Code	For Floating Rate, the rate code will be displayed. You cannot modify it.
Rate	The Rate applicable for the selected product will be displayed. You cannot modify it.
Max Rate & Minimum Rate	The maximum and minimum rate allowed for the selected product will be displayed. You cannot modify it.

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Table 3-2 (Cont.) Contract Details - Field Description

Field	Description
Customer Margin	The margin specified at customer level will be displayed here. You cannot modify it.
Interest Amount	The interest amount for the selected product will be displayed. You cannot modify it.
Interest Margin/Spread	The following are Interest Margin/spread details:
Spread	The spread value for the selected product is displayed as specified in the product level. You can modify it.
Minimum Spread & Maximum Spread	The maximum and minimum spread that is applied for the selected product is displayed. You cannot modify it. **Note:** This spread should be greater than or equal to the Minimum Spread and less than or equal to the Maximum Spread defined for the product involved in the deal. If the spread you apply happens to be greater than the Maximum Spread, then the Maximum Spread is applied on the rate. On the other hand, if it is less than the Minimum Spread defined for the product, the Minimum Spread is picked up. For a floating rate, the spread is applied over the market rate applicable for the day.
Negative Interest Rates	Negative fixed rates or resolved rates is allowed in the MM contract or amendment only if negative interest is allowed for the main interest component. You can maintain the contract interest rate (negative or positive) against main interest component only. If the effective interest rate is negative, then it is internally assigned to negative interest component, and you have to set up accrual and liquidation entries for the negative interest component. Special interest amount and negative interest amount will not be allowed in Interest Amount and Acquired Amount fields of ICCB screen respectively. If negative interest is not allowed for a product and if the effective rate becomes negative during batch rate revision, then the rate revision is skipped for the contract and exception will be logged.

3.1.2 Schedules Tab

The contract inherits the schedule details from the associated product where the changes are allowed at the contract level.

1. On the **Money Market Contract Input** screen, click the **Schedules** tab.

   Money Market Contract Input screen with **Schedules** tab details are displayed.

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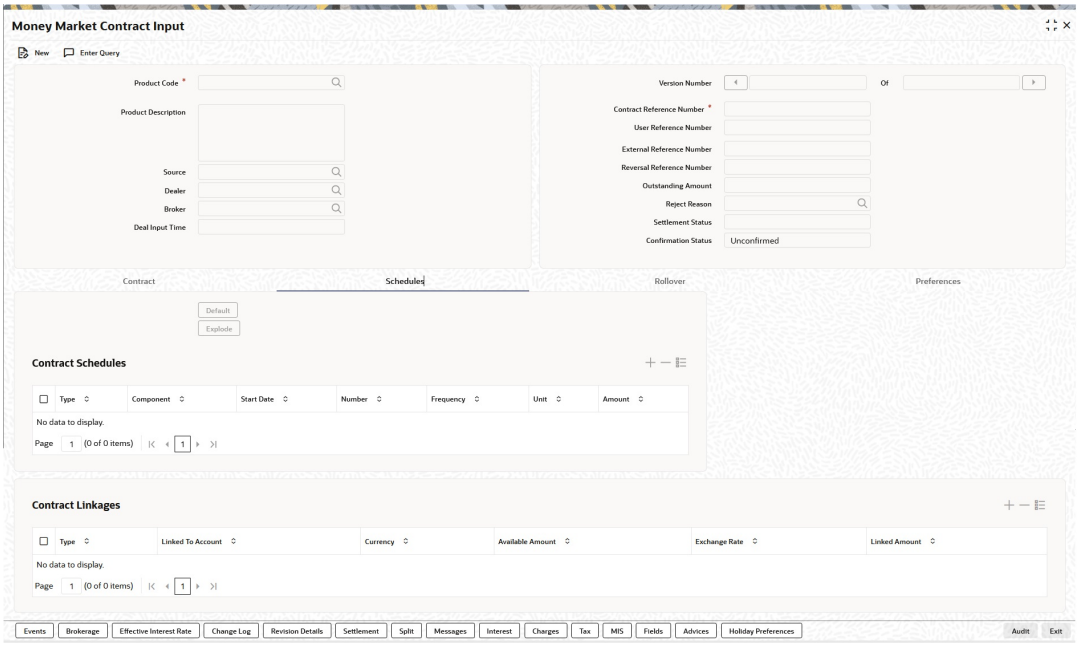
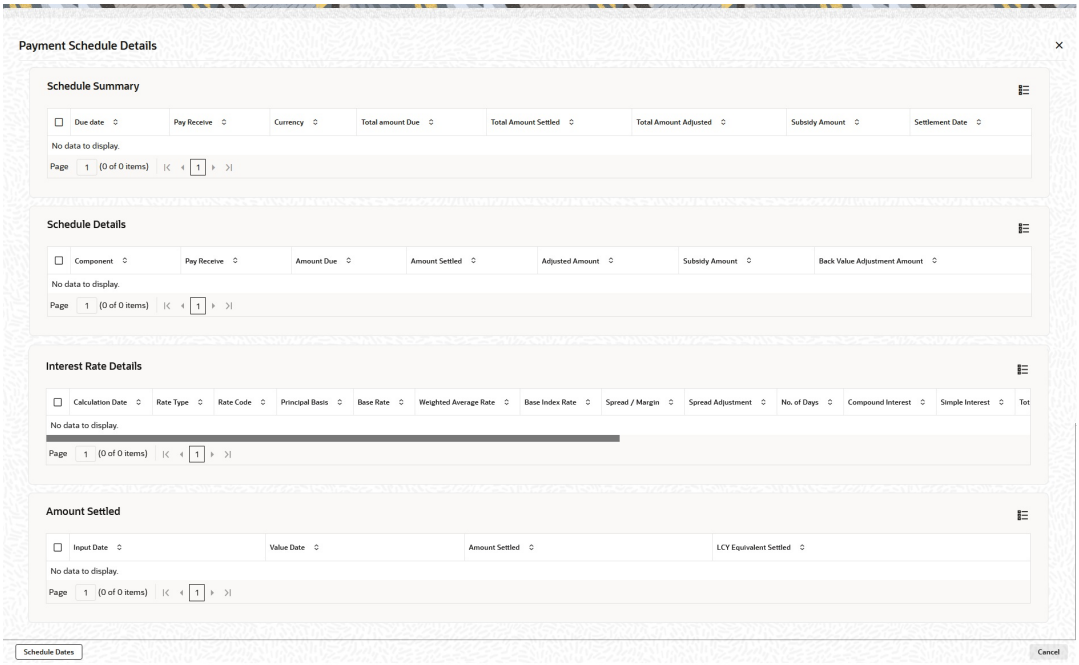
Figure 3-2 Money Market Contract Input - Schedules tab



2. On the **Schedules** tab screen, click **Explode**.

   Payment Schedule Details screen is displayed.

Figure 3-3 Payment Schedule Details



3. Refer to the provided payment schedule break-up.

   The following details are available:

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Table 3-3 Schedule Breakup

Field	Description
Schedule Summary	• **Due Date after applying payment delay** • **Pay Receive** • **Currency** • **Total Amount Due** • **Total Amount Settled** • **Total Amount Adjusted** • **Subsidy** • **Amount**
Schedule Details	• **Component** • **Pay Receive** • **Amount Due** • **Amount Settled** • **Adjusted Amount** • **Subsidy Amount** • **Back Value Adjusted Amount**
Interest Rate Details	• **Calculation Date** • **Rate Type** • **Rate Code** • **Principal Basis** • **Base Rate** • **Base Index Rate** • **Spread/Margin** • **Spread Adjustment** • **No. of Days** • **Compound Interest** • **Simple Interest** • **Total Interest** • **Cumulative Interest** • **Rate Pickup Date**
Amount Settled	• **Input Date** • **Value Date** • **Amount Settled** • **LCY Equivalent Settled**

Refer to *Process Repayments chapter* in this User Manual for more details.

3.1.3 Rollover Tab

1. On the **Money Market Contract Input** screen, click **Rollover**.

   Money Market Contract Input with Rollover tab details are displayed.

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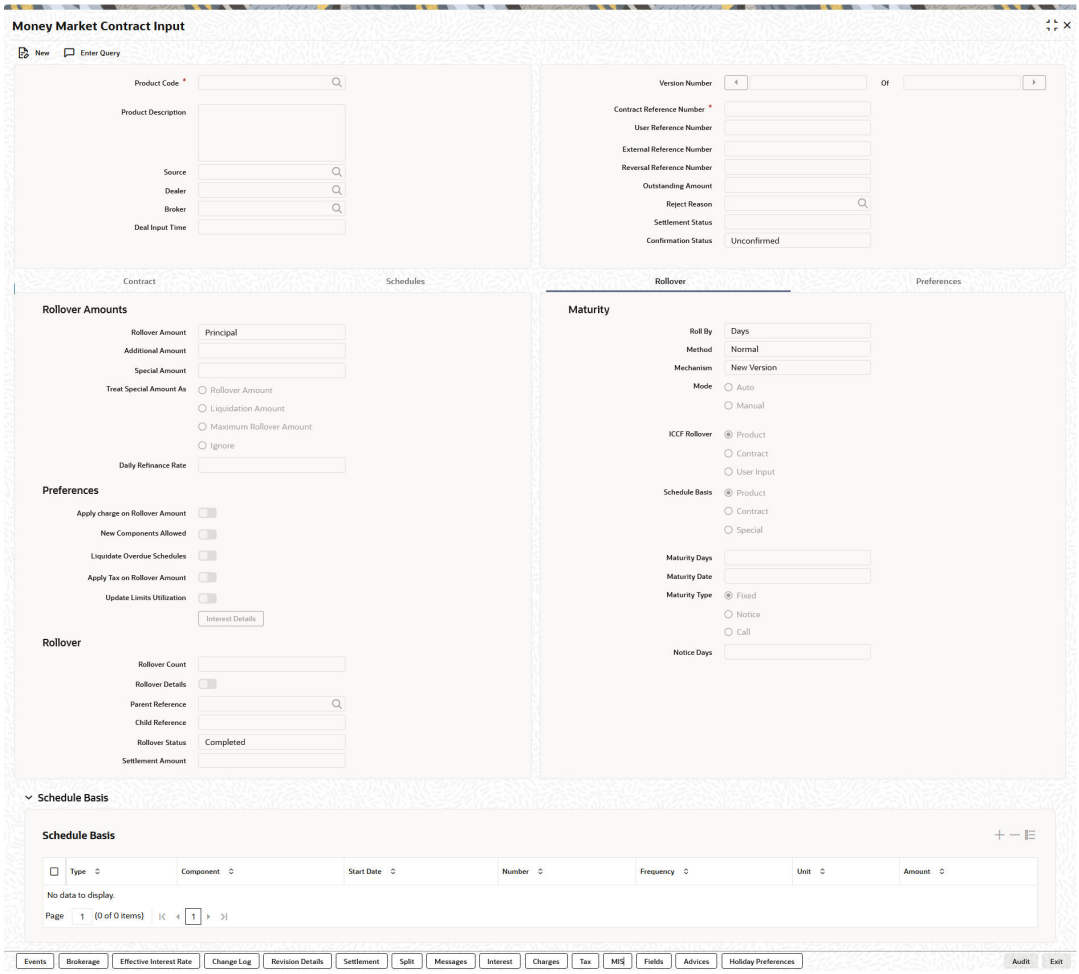
Figure 3-4 Money Market Contract Input - Rollover



2. Specify the details in the Rollover tab as required.

   For information on fields, refer to the below table.

Table 3-4 Roll over tab - Field details

Field	Description
Roll over Amount	Specify the option for the Rollover Amount from the drop down list as required. The options are: • Principal • Principal + Interest • Principal + (Interest - tax) • Principal + Additional Amount • Principal + Interest + Additional Amount
Additional Amount	Specify the additional details as per the requirement.
Special Amount	Specify the special amount if applicable

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Table 3-4 (Cont.) Roll over tab - Field details

Field	Description
Treat Special Amount as	If the Special amount is specified, from the following options specify the what should it be treated as: • Rollover Amount • Liquidation Amount • Maximum Rollover Amount • Ignore
Daily Refinance Rate	Specify the refinance rate as per the requirement.
Roll By	Choose the Maturity Roll by from the drop down list: • **Days (Default)** • **Months** • **Quarters** • **Semiannual** • **Years**
Method	Choose the method of Maturity from the drop down list: • **Normal (Default)** • **Split** • **Consolidated**
Mechanism	Choose the Rollover Mechanism of the contract from the drop down list • **New Version (Default)** • **Spawn Contract** • **Linked Contract**
Mode	Choose the Mode of Rollover as required, The options are: • **Auto** • **Manual**
ICCF Rollover	Specify the ICCF Rollover as required. The options are: • **Product** • **Contract** • **User Input**
Schedule Basis	Specify the Schedule Basis for Rollover as required. The options are: • **Product** • **Contract** • **Special**
Apply Charge on Rollover Amount	Select this option to apply charge on rollover amount.
New Components Allowed	Select this option to allow new components.
Liquidate Overdue Schedules	Select this option to liquidate the overdue schedules
Apply Tax on Rollover Amount	Select this option to apply tax on rollover amount.
Update Limits Utilization	Select this option to update the limits utilization.

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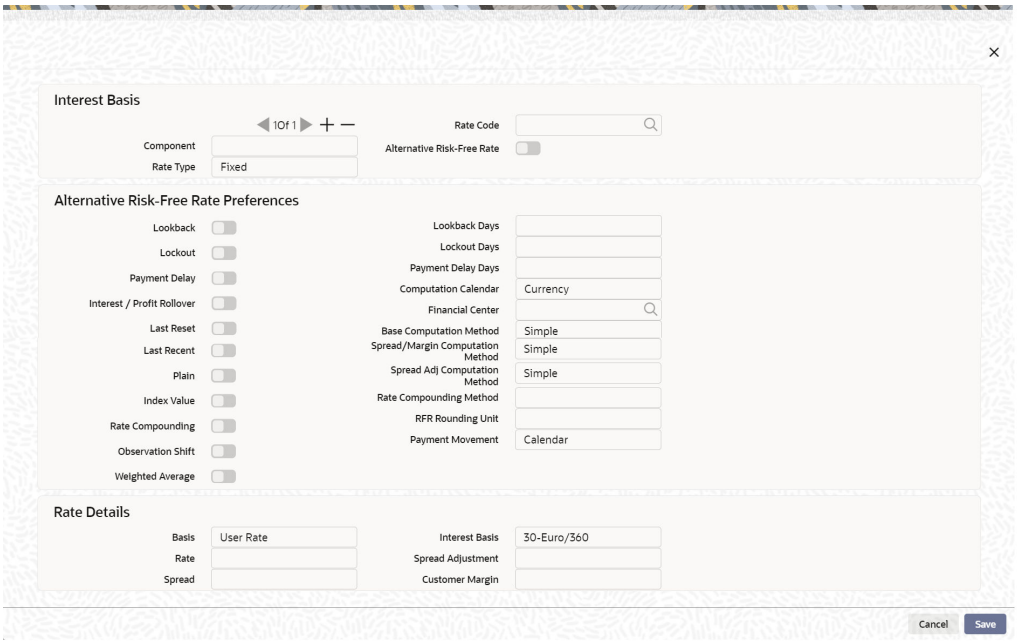
Table 3-4 (Cont.) Roll over tab - Field details

Field	Description
Interest Details	Click this button to launch the interest details screen and user can choose the field preferences which needs to be rolled over as part of Child contract or new version of the contract. The below preferences can be modified during rollover and unlock of the contract: • Alternative Risk Free Rate • Base, Spread/Margin, and Spread adjustment computation methods • Lookback, Lockout and Payment Delay Days • Customer Margin • Interest Basis • Spread Adjustment **Note:** This **Interest Details** button is only enabled, if the **ICCF Rollover** is selected as **User Input**.For more information, refer to the below section.

a. Click the **Interest Details** button.

The below screen is displayed.

Figure 3-5 Money Market Contract Input - Interest Details



b. Specify the field details in this screen as mentioned below.

Table 3-5 Field Description

Field	Description
Component	Indicates the interest component.

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Table 3-5 (Cont.) Field Description

Field	Description
Rate Type	The rate type applicable for the selected product will be displayed. It can be one of the following: Fixed: a fixed interest rate Floating rate: an interest rate that changes periodically or automatically as per your specifications in the Floating Rate Special: an amount instead of a rate.
Rate Code	For Floating Rate, the rate code will be displayed.
Alternate Risk-Free Rate	Select this option to enable the alternate risk free rate preferences.
Alternative Risk Free Rate Preferences	User can select any one of the below RFR calculation methods: • **Lookback** • **Payment delay** • **Lockout** • **Interest/Profit Rollover** • **Last reset** • **Last recent** • **Plain** • **Index Value** • **Rate Compounding** • **Observation Shift** • **Weighted Average** The user can also select the combination of the below RFR methods: • Lookback and Lockout • Lookback and Payment Delay • Lockout and Payment Delay • Lookback, Lockout and Payment Delay • Observation shift and Lookback • WAC, Lookback and Lockout • WAC, Lookback, Lockout and Payment Delay • Index, Observation Shift, Lookback and Payment Delay • Index, Observation shift, and Lookback • Observation shift, Lookback, and Payment Delay • WAC, Lookback and Payment Delay • WAC, Lockout and Payment Delay
Lookback	The user can select Lookback as RFR preference if the Rate Method is In-Arrears. The observation period for the interest rate calculation starts and ends a certain number of days prior to the Interest period. As a result, you can choose the interest payment to be calculated prior to the end of the interest period.
Lookback Days	This field will only be relevant if Rate Method is In-Arrears or bearing and RFR method is Lookback.

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Table 3-5 (Cont.) Field Description

Field	Description
Lockout	The user can select Lockout as RFR preference if the Rate Method is In-Arrears. Lockout means that the RFR is frozen for a certain number of days prior to the end of an interest period (lockout period). During this time, the RFR of lockout period days is applied for the remaining days of the interest period. As a result, the averaged RFR can be calculated a couple of days before the end of the Interest period.
Lockout Days	This field will only be relevant if Rate Method is In-Arrears or bearing and RFR method is Lockout.
Payment Delay	The user can select Payment Delay as RFR preference if the Rate Method is In-Arrears. In this method, Interest payments are delayed by a certain number of days and are thus due a few days after the end of an interest period.
Payment Delay Days	This field is relevant if Rate Method is In-Arrears or bearing and RFR method is Payment delay. Number of days by which the interest (or installment) payments are delayed by a certain number of days and are thus due a few days after the end of an interest period.
Interest Rollover	Select this check box to enable the interest rollover as RFR preference. Payments are set in advance and any missed interest relative to in arrears is rolled over into the next payment period. This option combines a first payment (installment payment) known at the beginning of the interest period with an adjustment payment known at the end.
Plain	This field is relevant if Rate Method is In-Arrears or bearing and RFR method is Plain. System uses averaged RFR over current interest period, paid on first day of next interest period.
Last Reset	This field is relevant if Rate Method is In-Advance and Rate Convention is Last reset. In this option, interest payments are determined on the basis of the averaged RFR of the previous period.
Last Recent	This field is relevant if Rate Method is In-Advance and Rate Convention is Last recent. In this option, a single RFR or an averaged RFR for a short number of days, are applied for the entire interest period

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Table 3-5 (Cont.) Field Description

Field	Description
Index Value	Select this check box to use the RFR index rate. The RFR Index measures the cumulative impact of compounding RFR on a unit of investment over time. Index Value supports below RFR preferences. i. Arrear Method ii. Advance Method i. Arrear Method • Lookback • Lockout • Payment Delay • Plain ii. Advance Method • Last Reset • Last Recent For more information on the RFR Index Value, refer to the attached RFR Index Value calculation worksheet.
Observation Shift	Select this check box to apply observation Shift to RFR calculation. The observation shift mechanism provides the rate to be calculated and weighted by reference to the Observation Period rather than the relevant interest period. Observation Shift Currently supports below RFR Methods and combination. • Lookback • Lockout • Lookback and Lockout combination For more information on the RFR Observation Shift, refer to the attached RFR Observation Shift calculation worksheet.

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Table 3-5 (Cont.) Field Description

Field	Description
Weighted Average	Select this check box to use weighted average calculation (WAC) as the RFR calculation method. The WAC here represent the simple average calculation and not compounded. The averaged RFR in this convention is the simple arithmetic mean of the daily RFRs. OBTR supports WAC to calculate base rate (BR), Credit Adjustment Spread (CAS), and Customer Margin. The WAC formula to calculate simple interest is: $$AvgRate = \left[\sum_{i=1}^{d_b}\left(\frac{r_i \times n_i}{N}\right)\right] \times \frac{N}{d_c}$$ $$InterestAmt = Principal \times AvgRate \times \frac{d_c}{N}$$ Here, db: the number of business days for the interest calculation period dc: the number of calendar days for the interest calculation period ri: reference rate for the day number i within the interest calculation period ni: the number of calendar days for which rate ri applied (on most days, ni will be 1, but on a Friday it will generally be 3, and it will also be larger than 1 on the business day before a holiday N: the number of calendar days in one year (360 to 365) For more information, refer to the RFR WAC sheet.
Payment Movement	Select the payment movement from the drop-down list. The list displays the following values: • **Calendar** • **Business** If the option **Calendar** is selected, then the system skips the Holiday Preferences selected at the contract level. If the option **Business** is selected, it considers holiday treatment specified for schedule as per the Holiday Preferences selected at the contract level.
Computation Calendar	Select the Computation Calendar from the drop-down list, when RFR is selected for interest calculation. The available options are: • **Currency** • **Financial Calendar**
Financial Center	This field is mandatory if the Financial Center is selected as a computation calendar. Select the code of the financial center from the displayed list of values.
Base Computation Method	The Base Computation Method is either simple or compounded.
Spread\ Margin Computation Method	Spread\ Margin computation method can be maintained as either Simple or compounded.

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Table 3-5 (Cont.) Field Description

Field	Description
Spread Adjustment Method	Spread adjustment method is kept as either Simple or compounded.
Rate Compounding	This allows enable user to select if rate compounding to be applied for each calculation period. When enabled, system opts for rate compounding instead of amount compounding, amount difference comes into effect only if the pre-payment is done. For more information on Rate compounding method, refer to the attached Rate Compounding calculation worksheet.
RFR Rounding Unit	Specify the Rounding Units value to round daily index value to the nearest whole number and use it for interest calculation. It is applicable only when RFR index value is used.
Rate Compounding Method	Select the Rate Compounding Method from the drop-down list. The available options are: • **CCR** • **NCCR** This Rate Compounding method produces a rate for a period by applying the RFR compounding formula to the RFR rate and applying the compounded rate to the principal to calculate the interest due. Currently it's applicable for MM & SR modules.Rate Compounding supports two methods: **1. Cumulative Compounded Rate (CCR)** Calculates the compounded rate at the end of the interest period and it is applied to the whole period. It allows calculation of interest for the whole period using a single compounded rate. **2. Non-Cumulative Compounded Rate (NCCR)** It is derived from Cumulative Compounded Rate i.e., Cumulative rate as of current day minus Cumulative rate as of prior Banking day. This generates a daily compounded rate which allows the calculation of a daily interest amount. Rate Compounding supports below RFR preferences: Arrear Method • Lookback • Lockout • Payment Delay • Plain
Basis	Indicates the Basis as User by default.
Rate	For Fixed Rate type, the rate will be displayed in this screen.
Spread	Indicates the spread value.
Interest Basis	Indicates the interest basis maintained at the product. User can modify this interest basis during rollover.
Spread Adjustment	Indicates the spread adjustment. User can modify this spread adjustment during rollover.
Customer Margin	Indicates the customer margin. User can modify this customer margin during rollover.

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> **Note**
>
> User can enter or modify the rollover details in the interest details screen only during Unlock and Rollover Operations.

3.1.4 Preferences Tab

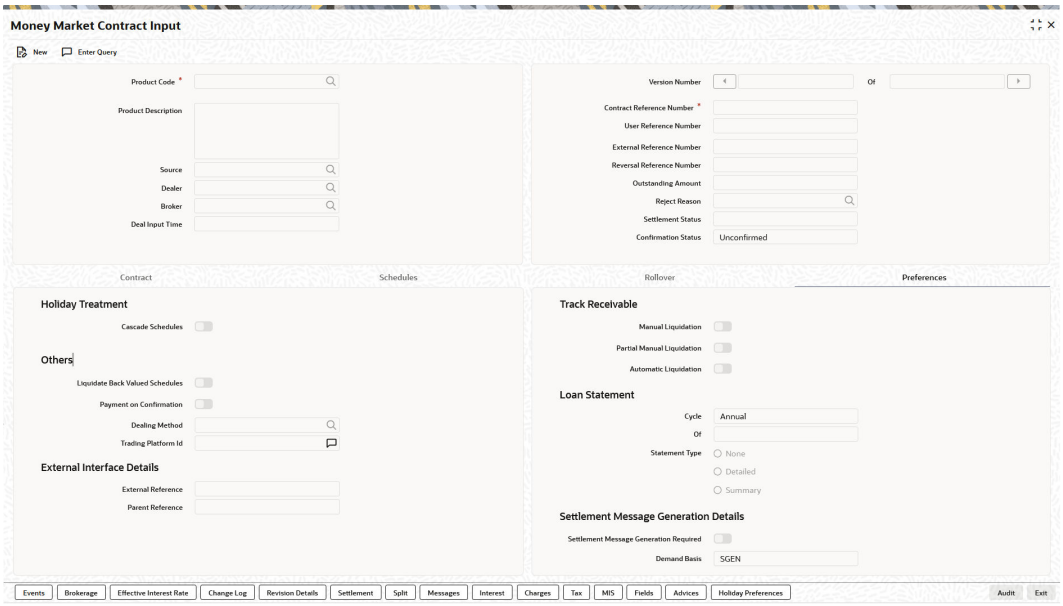
Preferences are options. For instance, for a product, you have the option of:

- Making liquidation automatic or manual
- Allowing or disallowing rollover
- Applying tax or waiving it
- Applying prepayment penalty or waiving it etc

1. On the **Money Market Contract Input** screen, click **Preferences**.

   Money Market Contract Input with **Preferences** details are displayed.

Figure 3-6 Money Market Contract Input - Preferences



2. On the **Money Market Contract Input** screen with Preferences details, specify the details as required.

   The contract inherits preferences from the associated product.

   Refer to the topic for detailed explanations on the preferences.

   The preferences that are available at the time of entering the contract details are explained in

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Table 3-6 Preferences - Field Description

Field	Description
Ignoring Holidays	If you check this box, the scheduled dates are calculated ignoring the holiday. The automatic processing of the schedule falls on a holiday, is determined by the holiday specifications for the product. If you indicated, for example, that the processing is done till the day before the next working day, the schedule is liquidated during the end-of-day run of the Automatic Contract Update function. If you specified, though, that processing should be done only till the System Date. The schedule falling on the holiday is processed during the beginning-of-day run of the Automatic Contract Update function on the next working day.
Consider Branch Holidays	Check this box for the system to consider branch holidays for holiday treatment.
Cascading schedules	If you check this box then if one schedule is moved backwards or forward because of a holiday, the other schedules are accordingly shifted. If you do not want to cascade schedules, then, only the schedule, which falls on a holiday, is shifted as specified and the others will remain as they were.
Move Across Months	If you check this box, if you move a schedule falling due on holiday either forward or backwards to the next or previous working day and it crosses over into a different month, then the system moves the scheduled date. If not, scheduled date is kept in the same month, on the last or first working day of the month, depending on whether the schedule is over the month-end or the beginning of the month.
Holiday Currency	You can specify the currency for which the holiday table should be checked before drawing the payment schedules related to the deal. In case a schedule falls on a holiday, and you have specified that the schedule is moved forward or backwards, the movement happens according to the holidays in this country. By default, the currency to be checked is the deal currency. If a currency other than this is specified, the holiday table is checked for both the currencies.
Liquidate Back Valued Schedules	If you have specified, while defining the product, that a back-dated deal with repayment schedules before today's date, the schedules are liquidated when the deal is initiated, the same will apply to the deal you are entering. However, through this, you can choose not to liquidate back valued schedules.
Payment on Confirmation	Check this box to send the payment messages during the confirmation status 'Confirmed' or 'Waived'. Payment message is sent on contract confirmation and not during contract booking.
External Reference Number	Indicate whether the system must accept external reference numbers or a user-entered reference number, for contracts entered at the branch. If you choose this option for a contract, the system will not generate the custom reference number for this deal, but will either accept an external custom reference number or a user-entered custom reference number.
Parent Ref No	Specify the contract reference number of the parent MM contract to which this child contract needs to be linked. This field is applicable only if the contract you are capturing is a child contract created as a result of the parent contracts' rollover. In this case, the following details are the same as the parent contract: • **Product Code** • **Counterparty** • **Currency**

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Table 3-6 (Cont.) Preferences - Field Description

Field	Description
Manual Liquidation	Select this option to track receivables during manual liquidation. In case of manual payments, the system will display an override if sufficient funds are not available in the settlement account. If you say Yes to the override, the system will mark the fund as a receivable amount.
Partial Manual Liquidation	During manual liquidation, if sufficient funds are not available in the settlement account of the contract, you can opt to make a partial payment. In this case, the deal is liquidated to the extent of the amount available in the account. The balance due is tracked as a receivable amount. During EOD processing of the contracts, based on the availability of funds, the deal is liquidated. This process will continue until the deal is recovered fully. The deal is in the active status till full liquidation happens. If you do not choose to make a partial payment, then the entire amount that is being manually paid are tracked as a receivable against the settlement account.
Automatic Liquidation	Select this option if you want to track receivables during automatic liquidation.
SGEN Required	You need to indicate whether the SGEN has to be issued for the deal. You need to opt for a 'Settlement Required' option if you check this box. If not checked, the payment message will not be generated for the contract. Once SGEN is generated MM financial amendment is not allowed.
Dealing Method	Specifies the method by which the deal got initiated.
Trading Platform ID	Specifies the trading platform if dealing method is ELEC.

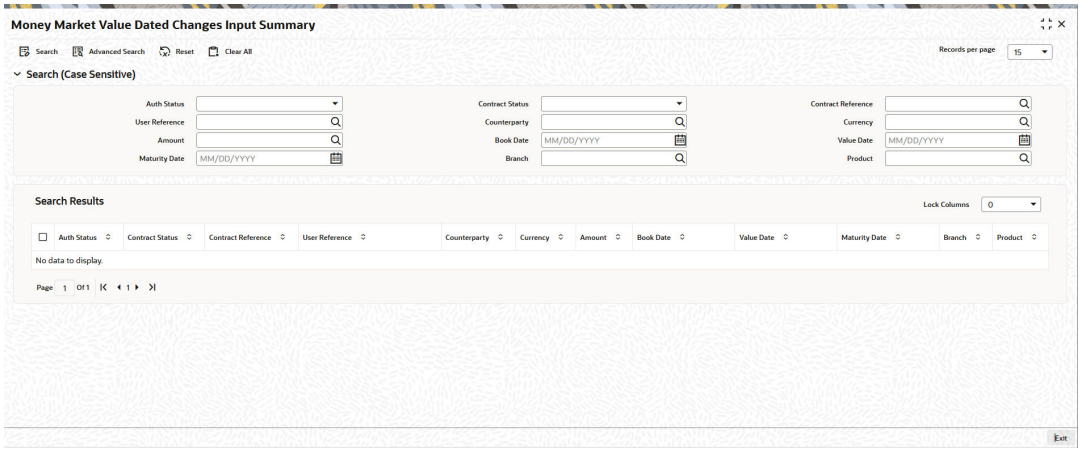
3.1.5 Display Money Market Value Dated Changes Input Summary Details

You can view the summary details maintained using the **Money Market Value Dated Changes Input Summary** screen.

1. On the Homepage, type **MMSVAMIN** in the text box, and click the next arrow.

   Money Market Value Dated Changes Input Summary screen is displayed.

Figure 3-7 Money Market Value Dated Changes Input Summary



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2. On the **Money Market Value Dated Changes Input Summary** screen, specify the details as required. In the above screen, you can base your queries by inputting any or all of the parameters and fetch records.
3. Click the **Search** button to view the details.

3.1.6 Modify a Placement or a Borrowing

There are two types of modifications that you can make on a contract:

- Those that affect the financial details of the contract.
- Those that do not affect the financial details of the contract

("Financial details" include the accounting entries that have already been passed or the advices that have already been generated).

For example, the changes made to the User Reference Number, Auto Rollover and Auto Liquidation flags, do not result in changes to the accounting entries that have been passed.

However, the inputs to some fields that contain financial information is changed only under specific circumstances. This is done through the Value Dated Changes function. For example, the changes in the interest rate, increase in the principal, etc., is made only through the Value Dated Changes function.

A deal on which the previous activity has been saved but not been authorized is modified. For example, you have captured the details of a deal. The details are saved but not yet authorized when you realize that some of the details have been wrongly entered. You can unlock the contract make the modifications and Save it. The uploaded contracts is amended by any valid user – the contract maker or others.

> **Note**
>
> Any type of change, however, has to be authorized, before it takes effect.

3.1.7 Display Money Market Contract Details

You can view the MM contract details maintained in the Money Market Contract Details using the **Money Market Contract Summary** screen.

1. On the Home page, type **MMSTRONL** in the text box, and click the next arrow.

   Money Market Contract Summary screen is displayed.

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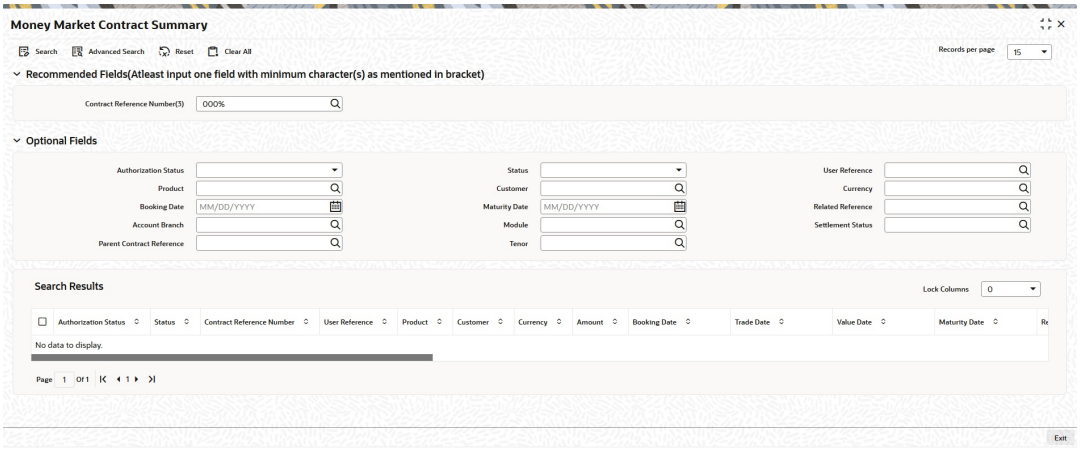
Figure 3-8 Money Market Contract Summary



2. On the **Money Market Contract Summary** screen, specify the details as required.

   In the above screen, you can base your queries on any or all of the following parameters and fetch records:

Table 3-7 Queries - Parameters

Field	Description
Recommended Fields	Specify the reference number. Alternatively, you can select the reference number from the option list. The list displays all valid reference numbers maintained in the system. You have to specify a minimum of 6 characters in this field.

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Table 3-7 (Cont.) Queries - Parameters

Field	Description
Optional Fields	• Authorization Status • Status • User Reference • Product • Customer • Currency • Booking Date • Maturity Date • Related Reference • Account Branch • Module • Settlement Status • Parent Contract Reference Select any or all of the above parameters for a query and click 'Search' button. The following records meeting the selected criteria are displayed. • Authorization Status • Status • Reference No • User Reference • Product • Customer • Currency • Amount • Booking Date • Trade Date • Value Date • Maturity Date • Related Reference • Account Branch • Module • Status • Payment Method • Rate Code • Rate • Spread • Profit/Amount • Product Description • Outstanding Principal • Related Reference • Settlement Status • Parent Contract Reference • Checker ID • Maker ID

3.2 Financial Details available for Change

This topic describes the financial details available for change based on the requirement through the contract processing function.

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Inputs to the following fields available for change based on the requirement through the contract processing function:

- Takedown Account if the placement has not yet been initiated and Customer Account if a borrowing has not been initiated.
- Maturity Account if the deal is yet to mature
- Interest Payment Account if the entire interest on the deal has not yet been liquidated. The new account is used for future interest payments.
- Contract End Date for a notice or call type of deal.
- Tax details if tax has not yet been liquidated

> **Note**
>
> The changes listed do not trigger any accounting entries or the generation of any advices.

3.3 Display the Other Details of a Deal

This topic describes the other deal details displayed in the contract online screen.

Using the buttons that are displayed in the ‘Contract Online’ screens you can view the following details of a deal:

- The settlement details
- The tax details
- The advices that you can suppress or prioritize
- The MIS details
- The ICCB details
- The events for the deal
- The accounting entries for the deal
- The brokerage details

3.4 Advices for Deal Initiation

This topic describes the systematic instruction to specify the details of the advices for the product.

Navigate to **Money Market Contract Input** screen

The advices that have to be generated for any event are specified for the product involved in the deal and are generated after the product is authorized at product level. For example, you may have specified the following advices for the product:

- When a deal is initiated, an advice, addressed to the customer
- If any components (like discounted interest, tax on principal etc.) Are liquidated on take down, an advice for each of them.
- While processing the deal initiation, you can do the following:

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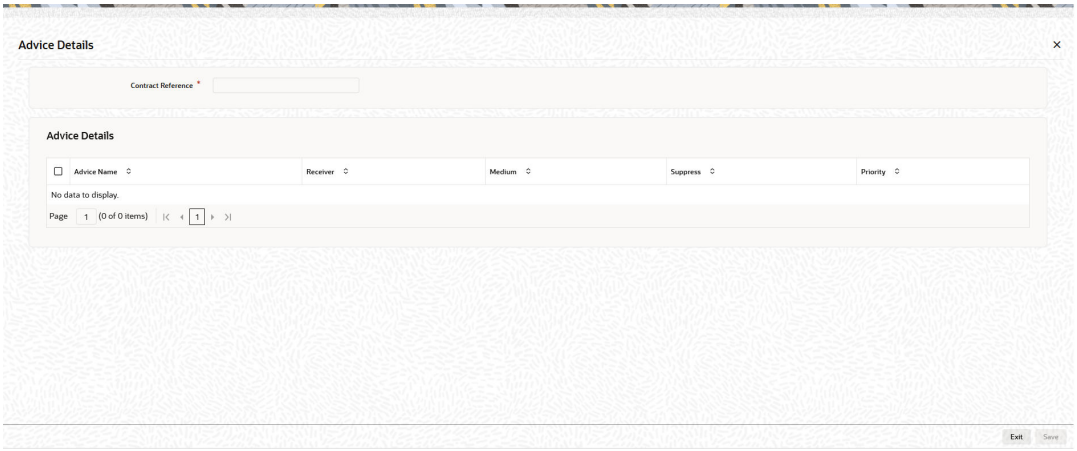
- Suppress the generation of any of these advices
- Specify the priority of generation

1. On the **Money Market Contract Input** screen, click **Advices**.

   Advice Details screen is displayed.

Figure 3-9 Advice Details



2. On the **Advices Details** screen, specify the details as required.

   The following changes are allowed:

Table 3-8 Advices - Field Description

Field	Description
Suppress	By default, all the advices that have been defined for a product is generated for a deal. However, suppressing the generation of advice for a deal by specifying so in this screen.
Priority	Priority applies to payment messages that are sent over SWIFT By default, such advices are sent on a Normal priority. You can change it to Urgent.

3.5 View Event Details

This topic provides the instructions to view the event details.

View all the events that have to take place on a Money Market deal through the **View Events** screen.

All the events that taken place on the deal so far are listed in this screen according to the sequence in which they have taken place. The Date on which the event took place will also be displayed.

1. Access this screen by clicking on the **Events** button in any of the Contract On-line screens.
2. View the list containing events like Booking, Initiation, Interest Accrual, etc.

   Treasury Events screen is displayed.

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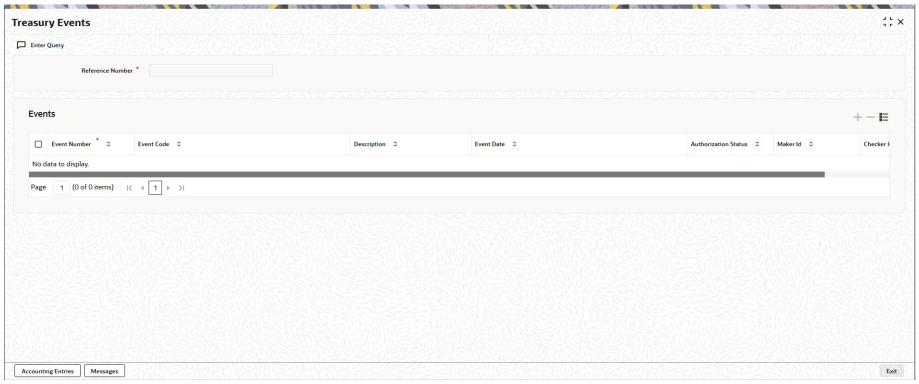
Figure 3-10 Treasury Events



3.6 View Accounting Entries for Deal Initiation

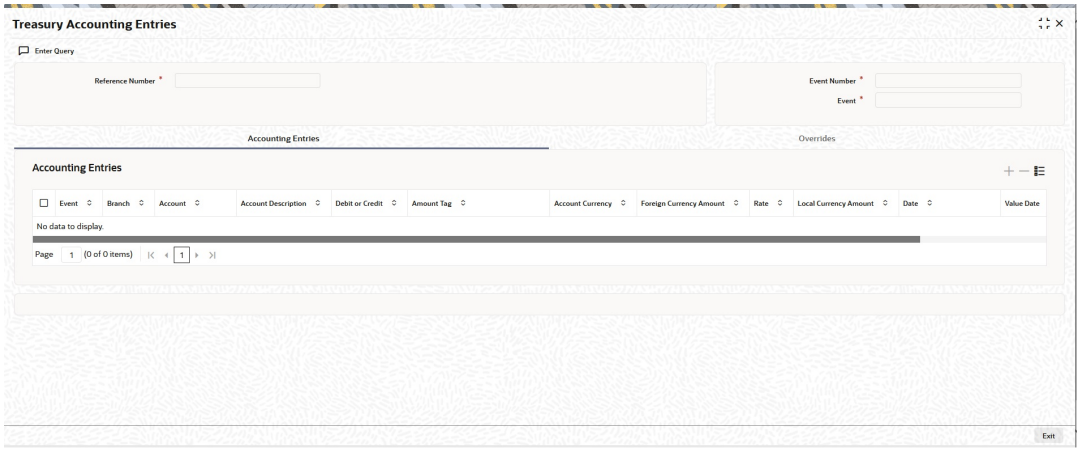
This topic provides the instructions to view the accounting entries for deal initiation.

From the **Money Market Input** screen, **Navigate to Treasury Events** screen.

- On the **Treasury Events** screen, click **Accounting Entries**.

  Accounting Entries screen is displayed.

Figure 3-11 Accounting Entries



3.7 Split Settlements

This topic provides the instructions to capture the split settlement details for a deal.

System supports the settlement of the components (Placement / Liquidation of Borrow / Outgoing) through multiple split accounts for a contract.

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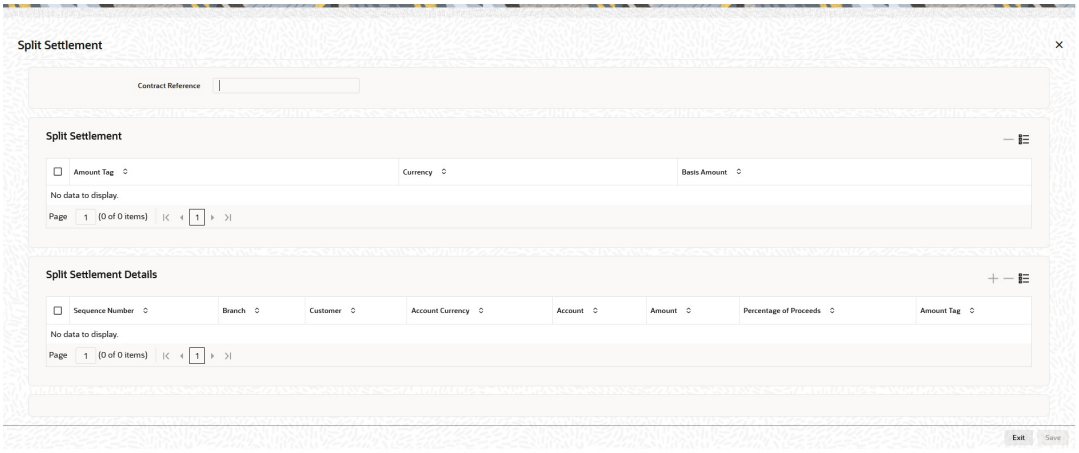
> **Note**
>
> This Split is not applicable for the incoming contracts.

1. On the **Money Market Contract Input** screen, click **Split**.

   Split Settlement screen is displayed.

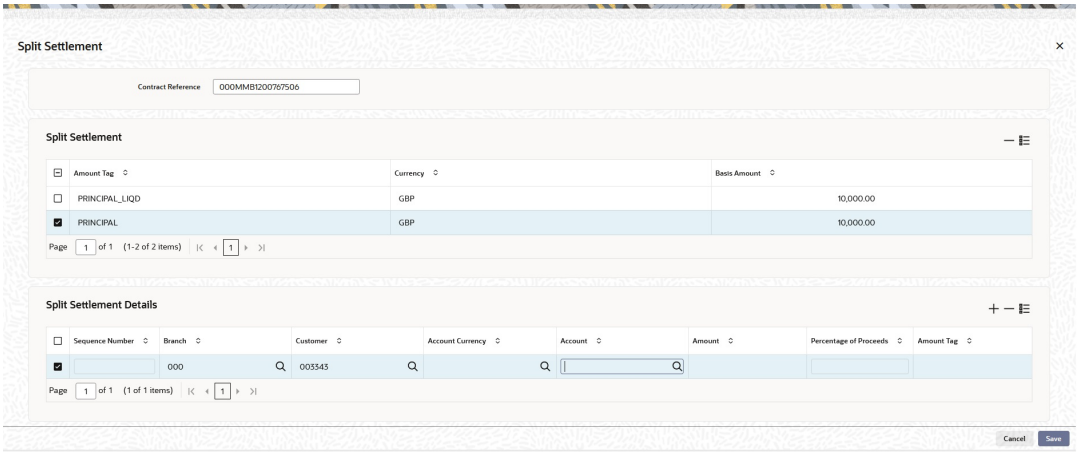
Figure 3-12 Split Settlement



2. From the displayed list, select a contract.
3. On the **Split Settlement** screen, under the **Split Settlement Details**, click the Plus symbol.

   A new row is added under **Split Settlement Details** as shown in below.

Figure 3-13 Split Settlement with a new row added



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> **Note**
>
> This process of splitting the settlements for a contract is allowed on the principal, Interest (Anticipated Interest for new contracts), and charges.

4. Choose the Account Currency, Account, and other necessary details, to create a split.
   - For every Settlement contract the system allows a maximum of twelve splits.
   - In case of auto-liquidation, you must unlock the contract and register the split, upfront, that is prior to auto-liquidation. The provision to update, 'split settlement' for interest component, is available only after save and first authorization. SGEN is generated for each split amount. System will suffix the reference number in field 72(Sender to Receiver Information) of MT202 and MT202COV for the code '/BNF/'(Beneficiary). The format will be "/BNF/ <16 Digit Contract Ref> -(hyphen) two digit running number of split / count of splits.
   - Only if split settlement details are available, system will process the transaction accordingly, else the payment/settlement is treated as a single payment transaction.
   - If you are splitting the contract during the rollover, the application considers the latest available split details and process the liquidation amount, if any. If split settlement details are not available, the transaction (partial (liquidation as part of rollover) is treated as normal/regular/non-split liquidation. The split is allowed in manual rollover as well.
   - For a single component, you can split the settlement amount and use the same settlement account more than once. There is no restriction on the repetition of split settlement amount for the same NOSTRO/settlement account.
   - Cross currency split settlement is supported. The 'Amount' field/column in the 'Split' tab is, by default, in the contract currency (though not evident in the User Interface). The currency of the settlement account can be in a different currency. The converted amount has to be viewed in the accounting entries as part of Events tab only.
   - Appropriate Amount tags, for each component like principal, interest and charges, are made available at the relevant event(s) for enriching the split settlement details.

> **Note**
>
> MM manual rollover operation though needs authorization, for rollover mechanism Spawn contract. it is auto-authorized (parent & child contract). Only if it is a New version, then the child/new version shows up as unauthorized.

Table 3-9 Contract Booking

Master Component	Basis Amount
MMINTCLS_LIQD	100
Split Component	Split Amount
MMINTCLS_LIQD_S01	60
MMINTCLS_LIQD_S02	30
MMINTCLS_LIQD_S03	10

Test Cases

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Test Case 1

During LIQD Calculated Interest Liquidation = 110 (i.e) actual calculated amount is greater than amount given on booking 110 - 100 = 10 Accounting entry posting MMINTCLS_LIQD_S01 60 MMINTCLS_LIQD_S02 30 MMINTCLS_LIQD_S03 10 + 10=20 When the difference amount is greater it will be added to last account always

Test Case 2

During LIQD Calculated Interest Liquidation = 95 (i.e) actual calculated amount is lesser than amount given on booking 95 - 100 = -5 Accounting entry posting MMINTCLS_LIQD_S01 60 MMINTCLS_LIQD_S02 30 MMINTCLS_LIQD_S03 10 - 5 = 5 When the difference amount is lesser it will be subtracted to last account

Test Case 3

During LIQD Calculated Interest Liquidation = 70 (i.e) actual calculated amount is lesser than amount given on booking 70 - 100 = -30 Accounting entry posting MMINTCLS_LIQD_S01 60 MMINTCLS_LIQD_S02 30 - 20 =10 MMINTCLS_LIQD_S03 10 - 10 = 0 Will not be posted in accounting entry. When the difference amount is lesser it will be subtracted from last account in descending order

3.8 Interest

This topic describes the instructions to capture the Interest details for Money Market contract.

1. On the **Money Market Contract Input** screen, click **Interest**.

   ICCF screen is displayed.

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Figure 3-14 ICCF

2. On the **ICCF** screen, specify the details as required.

> **Note**
>
> For every revision schedule which applies a rate fixing through an external system or in OBTR these details should populate automatically.

During creation of a contract, upon default, you can change the preferences based on the requirement.

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3.9 Holiday Preferences

This topic provides the instructions to capture the holiday preferences details.

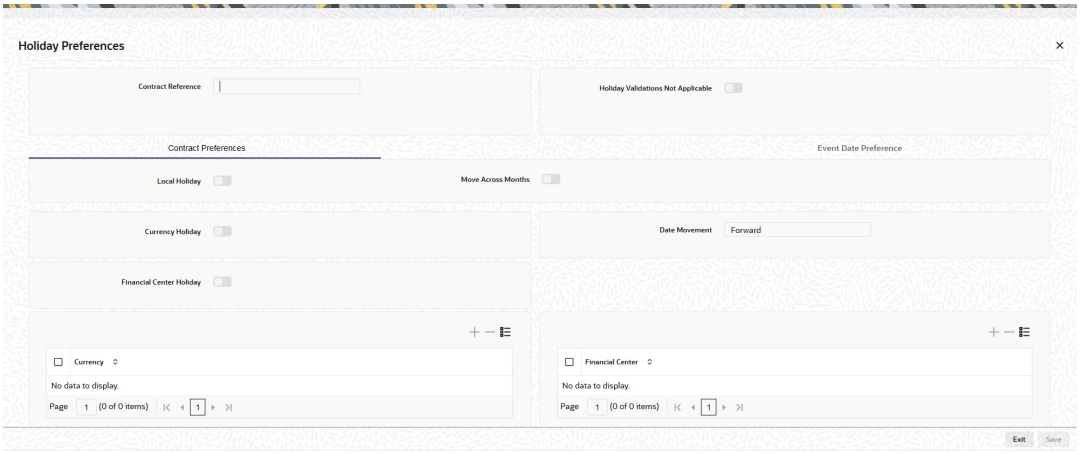
The Financial center holidays are validated during contract input for MM transactions. Users should modify the dates appropriately during contract input.

The Financial center holidays are validated during contract input for transactions received through interface. Appropriate validation message(s) is returned to the interface.

1. On the **Money Market Contract Input** screen, click **Holiday Preference**.

   Holiday Preferences screen is displayed.

Figure 3-15 Holiday Preferences



2. On the **Holiday Preferences** screen, Specify the details as required.

   See the below table for field descriptions:

Table 3-10 Field Description

Field	Description
Contract Reference Number	The Contract Reference number form the main screen is displayed.
Holiday Validation Not Required	You have defined automatic repayment schedules, but there is a chance that one or more schedules may fall due on holiday. In such a case, you have two choices: • This field allows you ignore the holiday validation and retain the scheduled date on that day • Move it either backwards or forward, by enabling the **Date Movement** field in this screen. Check this box if you wish to ignore holidays at the time of drawing up schedules.
Local Holiday	Select this check box, if the local holiday validation of dates and schedule movement is required, which is defaulted from product and amendable.

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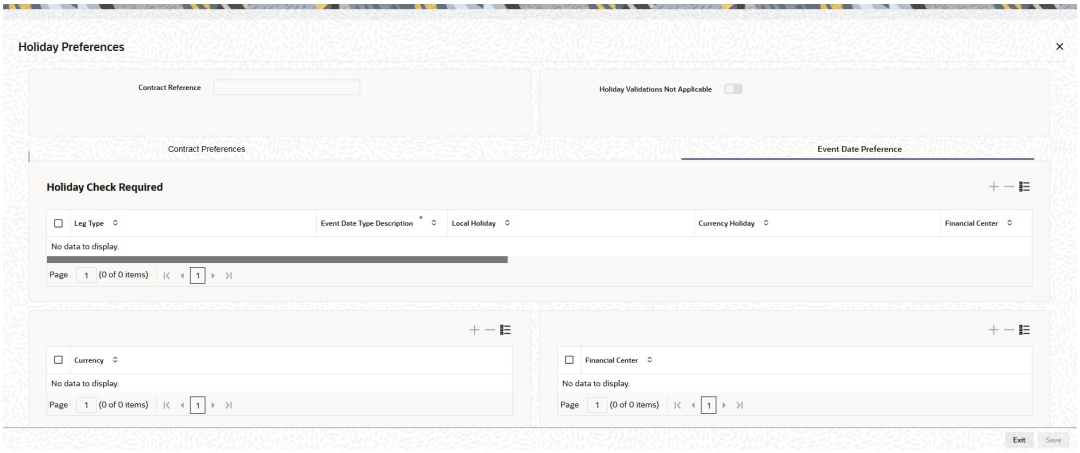
Table 3-10 (Cont.) Field Description

Field	Description
Currency Holiday	Select this check box, if the currency holiday calendar validation of dates and schedule movement is required, which is defaulted from product and amendable.
Financial Center	Select this check box, if the financial center holiday calendar validation of dates and schedule movement is required, which is defaulted from product and amendable.
Date Movement	Select the holiday date movement when the date falls on holiday. The adjoining drop-down list displays the following values: • Forward • Backward
Currency	Specify the currency details for which the holiday validation for dates and schedules movement is required, which is defaulted from product and amendable.

3. On the **Holiday Preferences** screen, click **Event Date**

Holiday Preferences with **Event Date Preference** tab details is displayed.

Figure 3-16 Holiday Preferences- Event Date Preference



4. On the **Event Date Preference** tab, specify the details as required.

The following are the field descriptions:

Table 3-11 Field Description

Field	Description
Event Description	This field provides the list of dates for appropriate events in the life cycle.
Local Holiday	Select this check box if the local holiday validation of the dates and schedule movement has to be executed.
Currency Holiday	Select this check box, to execute the currency holiday calendar validation of the dates and movement of schedules.

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Table 3-11 (Cont.) Field Description

Field	Description
Financial Center	Select this check box, to execute the financial center holiday calendar validation of the dates and movement of schedules. **Note:** Based on the requirement you can choose more than one holiday check at the same time.

- Holiday Validation Assumptions

3.9.1 Holiday Validation Assumptions

- Automatic schedule movement is applicable only for Payment and Rate Revision schedules across the modules.

Holiday Preference Example

If a MM contract is a comparing two currencies USD and GBP validations, as an addition, the user selects the Currency Holiday under Holiday Check Required section in Holiday Preferences screen and adds the INR as currency to validate, the system validates the same based on the INR holiday calender. As per the validation, if the currency date falls on a holiday the accounting entries or the transaction is done the next working day. If the INR holiday details is not present to validate, the INR validation is discarded by the system and the original validation of the USD and GBP is continued by the system.

> **Note**
>
> When the Currency Holiday is checked and the currency details is specified, ensure the holiday calender of the specified currency is added.
>
> Also, the decision making is mainly in the contract level and the details on the contract level are defaulted to product level.
>
> If the schedule of a contract falls on a holiday/adhoc holiday the value date of the contract remains same as the holiday date but the transaction date is marked to the previous or the next working day based on the schedule movement set by the user in contract level.

3.10 Different Versions of a Deal

This topic describes the different version of a deal.

When a deal is input, it is assigned a version number of 1. From then on, each amendment of the deal results in its next version. When you come to the Detailed View Screen for a deal, the latest version are displayed.

To see the previous version, click previous icon from a previous version, clicking next icon displays the next version.

3.11 Initiate a Future Value Dated Deal

This topic describes how to initiate a future value dated deal manually.

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A “future-dated” deal is one that has a Value Date that is later than the date on which it is booked. The Automatic Contract Update function will initiate the deal on the Value Date of the deal.

A future Value Date falling on a holiday is initiated either on the previous working day or the next, depending on your definition for automatic processing at your branch.

All the initiation related entries specified for the product involved in the deal is passed automatically. If currency conversions are involved, the conversion rates as of the date on which the deal is initiated is picked up from the Currency Table. To recall, the rates that are applicable to a deal are defined for the product involved in the deal.

If there is a rate revision applicable for the future dated deal on the day it is initiated (that is, on the future Value Date), the rate revision will also be applied on the deal. This rate revision could either be due to a Floating Rate change or a Value Dated Change.

Initiate Future Dated MM deals Manually

In a situation where the Initiation event for an MM deal has not been triggered during the BOD processes, you can choose to trigger it manually using the Reopen option in the Toolbar or from the Actions Menu. A typical instance when the system does not trigger the initiation event is due to insufficient funds.

You can manually trigger the Initiation event for all uninitiated MM deals with value date less than or equal to the system date.

> **Note**
>
> If your user profile has been granted the Auto-Auth privilege, such a deal gets authorized automatically after initiation. Otherwise, it has to be authorized by a different user from the MM contract online screen.

3.12 MM Confirmation Rule Maintenance

This topic describes the MM confirmation rule maintenance, how to view the confirmation rule details, and processing of MM confirmation intraday batch.

This topic contains the following:

- Process the MM Confirmation Rule Maintenance
  This topic provides the instructions to capture the MM confirmation Rule Maintenance details.
- View MM Confirmation Rule Maintenance Details
  This topic provides the instructions to view the MM Confirmation Rule Maintenance Details.
- Process MM Confirmation Message Intraday Batch
  This topic describes the processing of MM Confirmation Message Intraday Batch.

3.12.1 Process the MM Confirmation Rule Maintenance

This topic provides the instructions to capture the MM confirmation Rule Maintenance details.

Maintain confirmation rules for MM deals in MM Confirmation Rule Maintenance screen. The auto-matching of confirmation messages is based on these confirmation rules maintained in this screen.

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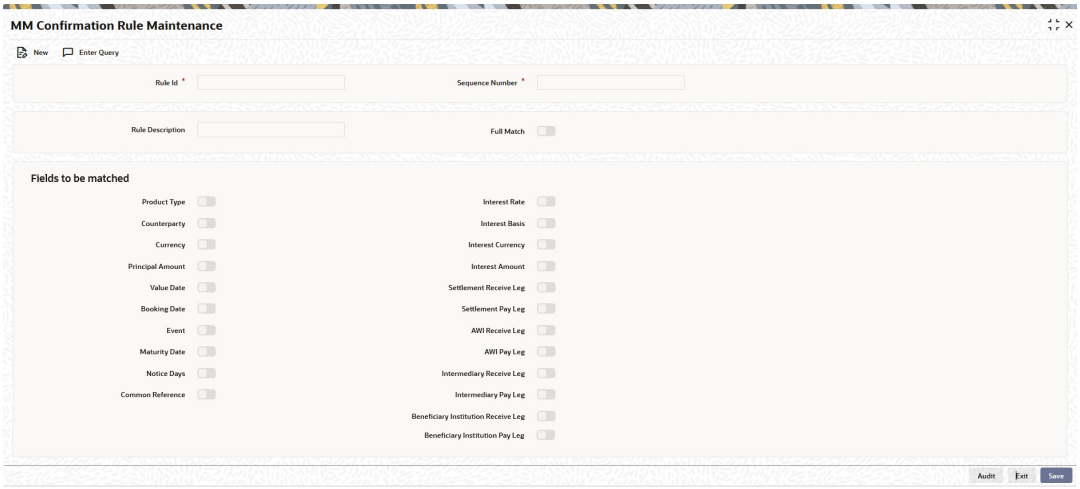
1. On the Home page, type **MMDCNFMT**in the text box, and click the next arrow.

   MM confirmation Rule Maintenance screen is displayed.

Figure 3-17 MM Confirmation Rule Maintenance



2. On the **MM Confirmation Rule Maintenance** screen, specify the details as required.

   For information on fields, refer to the below table.

Table 3-12 MM Confirmation Rule Maintenance - Field Description

Field	Description
Rule ID	This is a Mandatory field Specify a unique rule ID for the rule.
Rule Description	Specify a brief description of the rule ID.
Sequence Number	This is a Mandatory field Specify the sequence number for the rule. If there are multiple rules, then auto matching of the messages are processed based on the sequence number in an ascending order.
Full Match	Check this box to indicate that the confirmation rule maintained is a full match rule. You have to check the following fields if the rule should be maintained as full match: • Counter party • Currency • Principal Amount • Value Date • Product Type **Note:** You can maintain more than one rule as full match.

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Table 3-12 (Cont.) MM Confirmation Rule Maintenance - Field Description

Field	Description
Fields to be Matched	You can enable the following fields to match the details of an incoming SWIFT confirmation message MT320/ MT330 with an existing deal in Oracle Banking Treasury Management. • Product Type • Counterparty • Currency • Principal Amount • Value Date • Booking Date • Event • Maturity Date • Notice Days • Common Reference • Interest Rate • Interest Basis • Interest Currency • Interest Amount • Settlement Receive Leg • Settlement Pay Leg • AWI Receive Leg • AWI Pay Leg • Intermediary Receive Leg • Intermediary Pay Leg • Beneficiary Institution Receive Leg • Beneficiary Institution Pay Leg If multiple contracts are matched then the message is marked as Partially Matched.

3.12.2 View MM Confirmation Rule Maintenance Details

This topic provides the instructions to view the MM Confirmation Rule Maintenance Details.

You can view MM confirmation rule details in **MM Confirmation Rule Summary** screen.

1. On the Home page, type **MMSCNFMT** in the text box, and click the next arrow.

   MM Confirmation Rule Summary screen is displayed.

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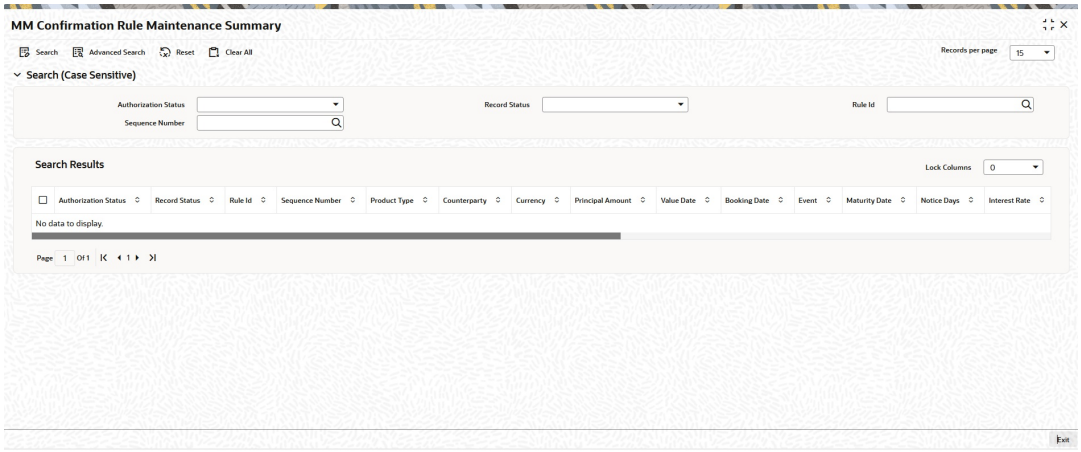
Figure 3-18 MM Confirmation Rule Summary



2. On the **MM Confirmation Rule Summary** screen, base your queries on any or all of the following parameters and fetch records.

   - **Authorization Status**
   - **Rule ID**
   - **Record Status**
   - **Sequence Number**

   Select any or all of the above parameters for a query and click the Search button. The following records are displayed:

   - **Authorization Status**
   - **Rule ID**
   - **Record Status**
   - **Sequence Number**
   - **Product Type**
   - **Counterparty**
   - **Currency**
   - **Principal Amount**
   - **Value Date**
   - **Booking Date**
   - **Event**
   - **Maturity Date**
   - **Notice Days**
   - **Interest Rate**
   - **Interest Basis**
   - **Interest Currency**
   - **Interest Amount**
   - **Settlement Receive Leg**

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- **Settlement Pay Leg**
- **AWI Receive Leg**
- **AWI Pay Leg**

3.12.3 Process MM Confirmation Message Intraday Batch

This topic describes the processing of MM Confirmation Message Intraday Batch.

Run an Intraday batch MMCNFRM to auto-match MM Confirmation Messages. The messages MM320 and MM330 are parsed and uploaded into an internal upload table to confirm the format of the messages. On confirming the format, the incoming message browser updates the message as 'Processed'. The auto-confirmation batch will use the data in the incoming message and processes the matching based on Confirmation Rule maintained.

While processing auto-match, if the details of an incoming message are matched with a single existing deal in the system based on a Full Match rule, then the confirmation is marked for the deal by triggering CONF event. If multiple contracts are matched with a single message while processing a Full Match Rule, then the message is marked as Partially Matched. You can manually match the 'Partially Matched' deals from the 'Manual Matching' screen. While doing an auto-matching system will match an incoming message with details of the latest outgoing confirmation message details of a contract.

The following fields of MM deals are matched against the message field values:

Table 3-13 MM deals

MT 320/330 MM Confirmation Message field	MM Contract Field
17R	Product type
82A	Counterparty BIC
30T	Trade Date
22A	Events
30V	Value Date
32B	Currency
32B	Principal Amount
30P(MT320)	Maturity Date (For Fixed maturity contracts)
38A(MT330)	Notice Days for Notice Contracts
37G	Interest Rate
14D	Interest Basis
34E	Interest Amount Currency
34E	Interest Amount
57a Settlement for Bought Leg	Settlement for Sold Leg
57a Settlement for Sold Leg	Settlement for Bought Leg
57a Account With Institution for Bought Leg	Account With Institution for Sold Leg
57a Account With Institution for Sold Leg	Account With Institution for Bought Leg

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Table 3-13 (Cont.) MM deals

MT 320/330 MM Confirmation Message field	MM Contract Field
58a Beneficiary Institution Sold Leg	Branch BIC
22C	Common Reference
56A Intermediary Bought Leg	Intermediary Sold Leg
56A Intermediary Sold Leg	Intermediary Bought Leg
22B	Populates the ROLL in the confirmation Message. If 22B is rolled: • Field 21 populates parent contract reference number. • Field 32B populates the rolled over amount (Principal amount of child contract). • Field 32H populates the settlement amount i.e. amount not rolled over. • Field 37G populates new interest rate. • Field 34E populates interest amount considering new interest rate. • Field 30X populates 1st interest payment date of child contract.
32H	Amount to be Settled
34E	Currency and Interest Amount
37G	Interest Rate
34B	Currency and Interest Amount
37J	Interest Rate

Table 3-14 MM Deals

MT350 confirmation Message field	MM Contract Field
34B	Currency and Interest Amount
37J	Interest Rate

3.13 MM Confirmation Message Matching

This topic describes how to capture the confirmation message matching details and view the summary of confirmation message matching details.

This topic contains the following subtopics:

- Process the MM Confirmation Message Matching
- Process MM Confirmation Message Matching Details

3.13.1 Process the MM Confirmation Message Matching

All the partially matched and unmatched SWIFT confirmation messages are fetched in Confirmation Message Matching screen. You can link an unconfirmed MM deal with a confirmation message which is not yet matched and initiate the confirmation process in this screen.

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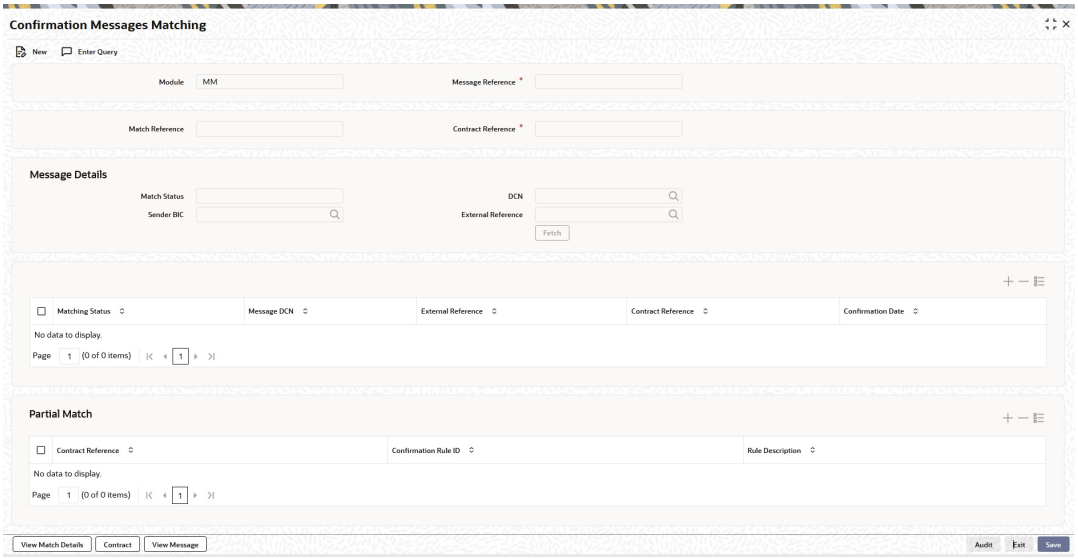
1. On the Home page, type **MMDMATCH** in the text box, and click the next arrow.

   MM Confirmation Message Matching screen is displayed.

Figure 3-19 Confirmation Message Matching



2. On the **Confirmation Message Matching** screen, specify the details as required.

   For information on fields, refer to the below table.

Table 3-15 Confirmation Message Matching - Field Description

Field	Description
Module	The system displays the name of the module.
Message Reference	This is a Mandatory Field Specify the message reference number. The system displays the Message DCN as the message reference number based on the message details maintained.
Match Reference	The system displays the match reference number.
Contract Reference	This is a Mandatory Field Specify the contract reference number. The system displays the MM contract number based on the contract chosen from contract details screen.
Message Details	You can fetch all the message details based on the following message detail criteria selected.
Match Status	Select the match status from the drop-down list. Following are the options available: • Null - To fetch both partially matched and unmatched records. • Partially Matched - To fetch partially matched records • Unmatched - To fetch unmatched records
DCN	Specify the message DCN. Alternatively, you can select the 'DCN' from the option list.
Sender BIC	The system displays the sender BIC.

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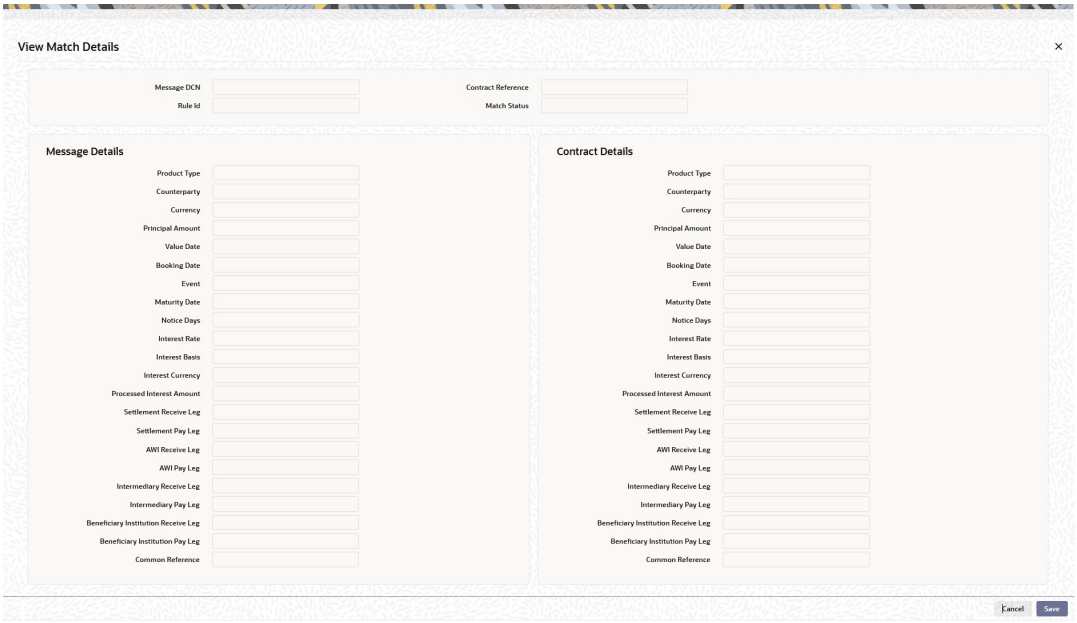
Table 3-15 (Cont.) Confirmation Message Matching - Field Description

Field	Description
External Reference	Specify the external reference number. Alternatively, you can select the external reference number from the option list.
Matching Status	The system displays the matching status of the message.
Message DCN	The system displays the message DCN.
External Reference	The system displays the external reference number.
Contract Reference	Specify the contract reference number. Alternatively, you can select the contract reference number from the option list.
Confirmation Date	The system displays the confirmation date. If a message is selected from the message detail block, then the message DCN is defaulted in the 'Message Reference' field.
Partial Match	You can view the following partially matched message details:
Contract Reference	The system displays the contract reference number of the partially matched messages.
Confirmation Rule ID	The system displays the confirmation rule ID.
Rule Description	The system displays the description maintained for the rule. If a partially matched message is selected in the partial match block, then the corresponding contract reference number will get defaulted in the 'Contract Reference' field. The manual match of the messages is done based on the Message Reference and Contract Reference displayed in this screen.

3. On the **Confirmation Message Matching** screen, click **View Match Details**.

   View Match Details screen is displayed.

Figure 3-20 View Match Details



4. On the **Confirmation Message Matching** screen, click **Contract**.

   Contract Details screen is displayed.

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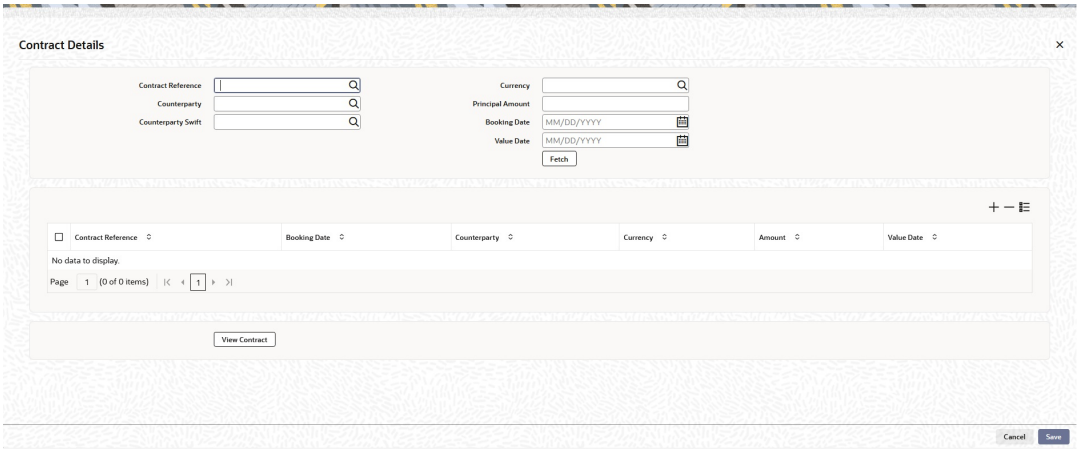
Figure 3-21 Contract Details

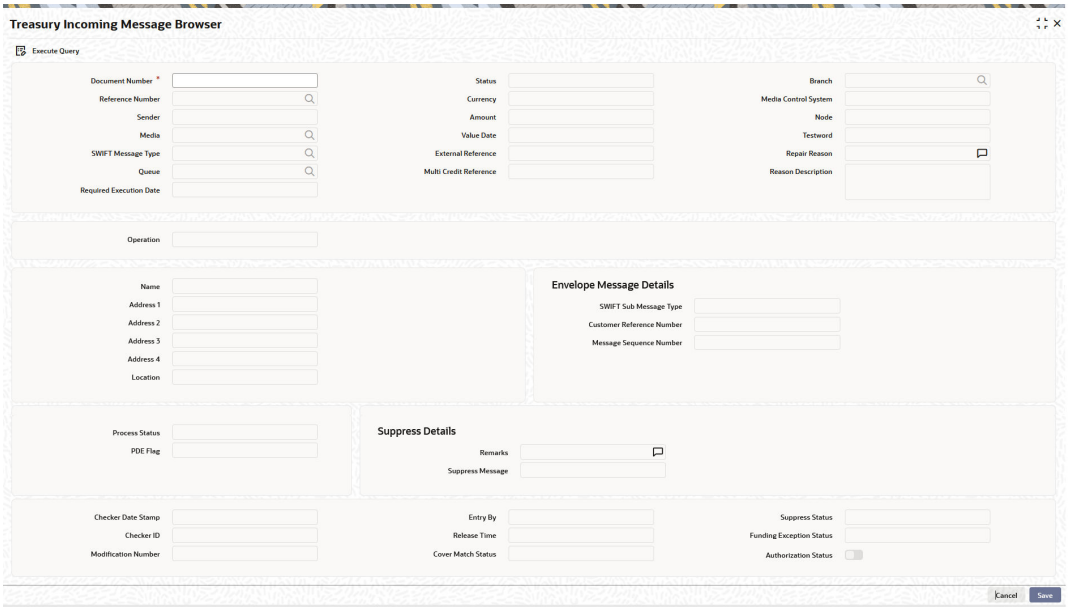


On the **MM Confirmation Message Matching** screen, click **View Contract** to capture the contract message details.

5. Click the **View Message** button in the **Confirmation Message Matching** screen to view the details of the message.

   The **View Message** screen is displayed.

Figure 3-22 View Message



3.13.2 Process MM Confirmation Message Matching Details

View MM confirmation message matching details in **MM Confirmation Message Matching Summary** screen.

1. On the Home page, type **MMSMATCH** in the text box, and click the next arrow.

   MM Confirmation Message Matching Summary screen is displayed.

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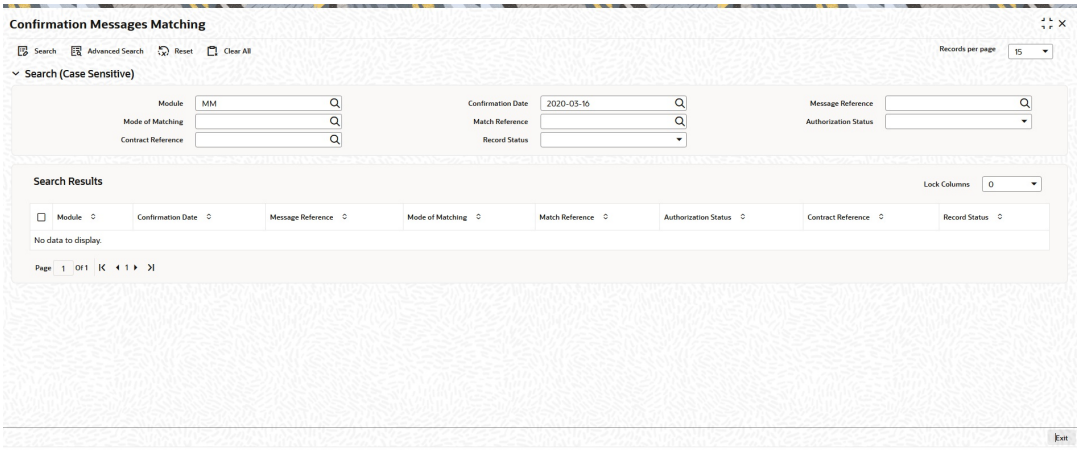
Figure 3-23 MM Confirmation Message Matching



2. On the **MM Confirmation Message Matching Summary** screen, you can base the queries on any or all the following parameters and fetch records:
   - Module
   - Message Reference
   - Match Reference
   - Contract Reference
   - Confirmation Date
   - Mode of Matching
   - Authorization Status
   - Record Status

   Select any or all of the above parameters for a query and click ‘Search’ button. The following records are displayed:
   - Module
   - Confirmation Date
   - Message Reference
   - Mode of Matching
   - Match Reference
   - Authorization Status
   - Contract Reference
   - Record Status

3.14 Process Manual Match of the Messages

This topic describes the Manual Match of the Messages process.

For a manual match of the messages, the system fetches all the partially matched and unmatched messages based on the criteria selected in the manual matching screen. You can match the partially matched record from the message details screen with a selected partially matched message. The manually matched records are updated as Active and Match in

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Progress. You cannot fetch this message record for another manual matching process. Once the manually matched deals are authorized, the message is marked as ‘Completely Matched’, and for the related MM contract, CONF event is triggered.

If any partially matched details are not considered for matching the message, you can fetch the unconfirmed deal records in the Contract Detail sub-screen.

Unmatching Matched Messages

You can un-match a matched record from MM Confirmation Message Matching Summary screen. To unauthorize and close a completely matched file, select the matched record and click Close button in the detailed screen. The system then triggers unconfirmed event UCNF for the related MM contract. You cannot reopen or process the closed match records, but you can fetch the unmatched messages to initiate a new manual match process.

3.15 Display MM Affirmation Input

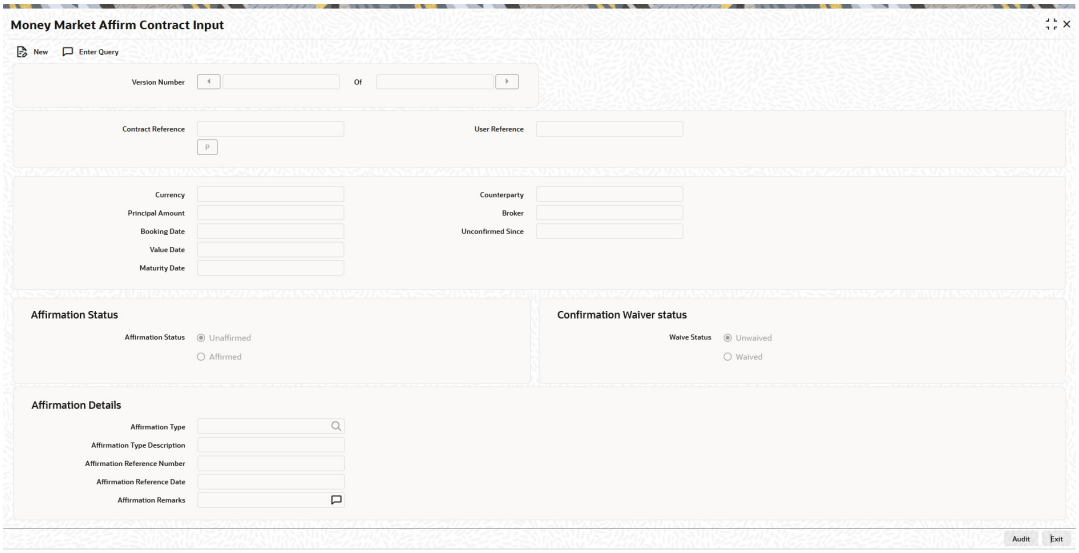
This topic provides the instructions to capture the MM Affirmation Input details.

You can affirm or un-affirm, waive or un-waive a deal from **MM Affirmation Input** screen.

1. On the Home page, type **MMDAFFRM** in the text box, and click the next arrow

   MM Affirm Contract Input screen is displayed.

Figure 3-24 MM Affirm Contract Input



2. On the **MM Affirm Contract Input** screen, click New.
3. On the **MM Affirm Contract Input - New** screen, Specify the details as required.
4. Click **Save** to save the details or **Exit** to close the screen.

   Maintain only one MM contract record in **MM Affirmation Input** screen. The system displays the following fields in this screen:

   - Contract Reference Number
   - Currency
   - Principal Amount

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- Booking Date
- Value Date
- Maturity Date
- Counterparty
- User Reference
- Broker
- Unconfirmed Since

Table 3-16 MM Affirm Contract Input - Field description

Field	Description
Affirmation Status	Select the affirmation status of the MM deal. The options available are as follows: • Unaffirmed - If the status of the MM deal is not affirmed. • Affirmed - If the status of the MM deal is affirmed. If the affirmation status is changed from unaffirmed to affirmed and the affirmation type or affirmation reference number is not specified, then the system displays an error message.
Confirmation Waiver Status	Select the MM deal confirmation waiver status. The options available are as follows: • **Unwaived** - If the MM deal is not waived off. • **Waived** - If MM deal is waived off. You can modify either 'Affirmation Status' or 'Confirmation Waiver Status' at a time.
Affirmation Type	Specify the affirmation type. Alternatively, you can select the affirmation type from the option list.
Affirmation Type Description	Give a brief description of the affirmation type.
Affirmation Reference Number	Specify the affirmation reference number.
Affirmation Reference Date	Select the affirmation reference date from the adjoining calendar.
Affirmation Remarks	Specify the affirmation remarks as per the requirement.

3.16 Authorize a Contract

This topic describes the contract authorization.

You have to save a contract after entering all the required details in the system. Click Save icon on the Toolbar or choose 'Save' from the Actions menu to save an account. The system updates this as an unauthorized contract. To authorize an account, click Authorize on the Application toolbar.

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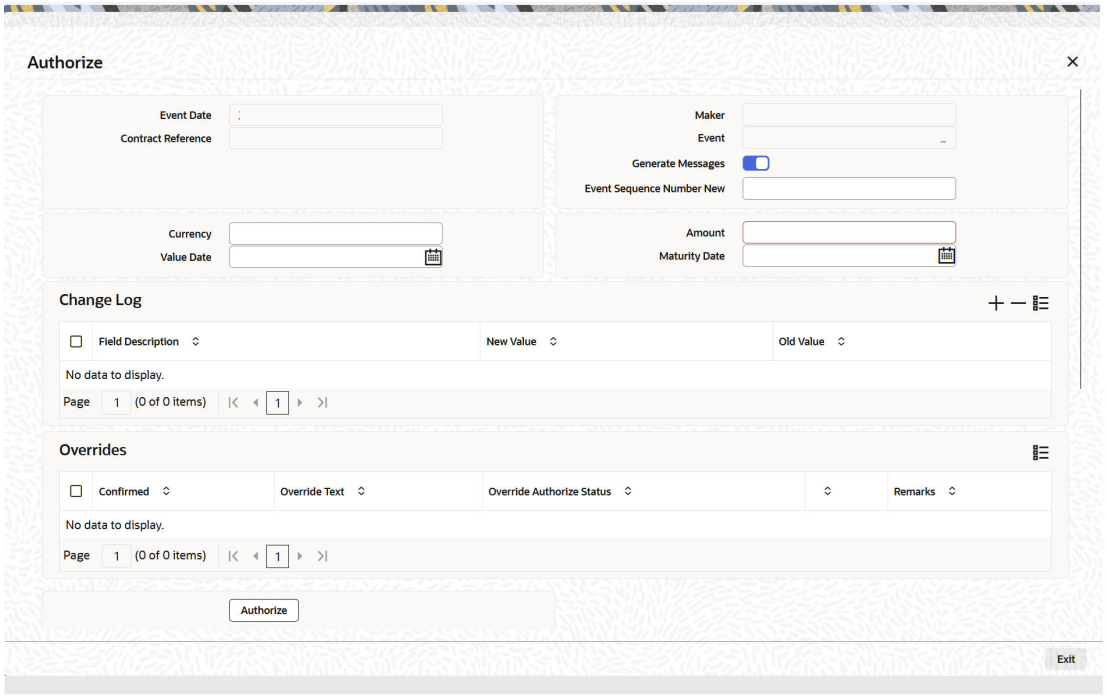
Figure 3-25 Authorize



> **Note**
>
> You cannot authorize a contract from the Money Market Contract Input screen in the following cases:The contract has multilevel of authorization pending; the same is done using the Multilevel Authorization Detailed screen. The level of authorization is greater than or equal to 'N. 'The 'Nth' or the final level of the user's authorization limit is less than the difference between amount financed and some of the limits of all the users involved in authorizing a transaction; this case holds good when the 'Cumulative' field is checked in the Product Transaction Limits Maintenance screen. The transaction amount is greater than the authorizer's authorization limit if the 'Cumulative' field is unchecked in the Product Transaction Limits Maintenance screen.

- Multilevel Authorization of a Contract

3.16.1 Multilevel Authorization of a Contract

High-value contracts may require multilevel of authorization. The levels of authorizations are defined in the ‘Product Transaction Limits’ screen. You can use the ‘Multilevel Authorization Detailed’ screen for authoring a contract n-1 times. However, final authorization can take place only on the contract screen.

For more details, refer the Procedures User Manual, section Multilevel Authorization of Contract.

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3.17 Reassign a Contract to Another User

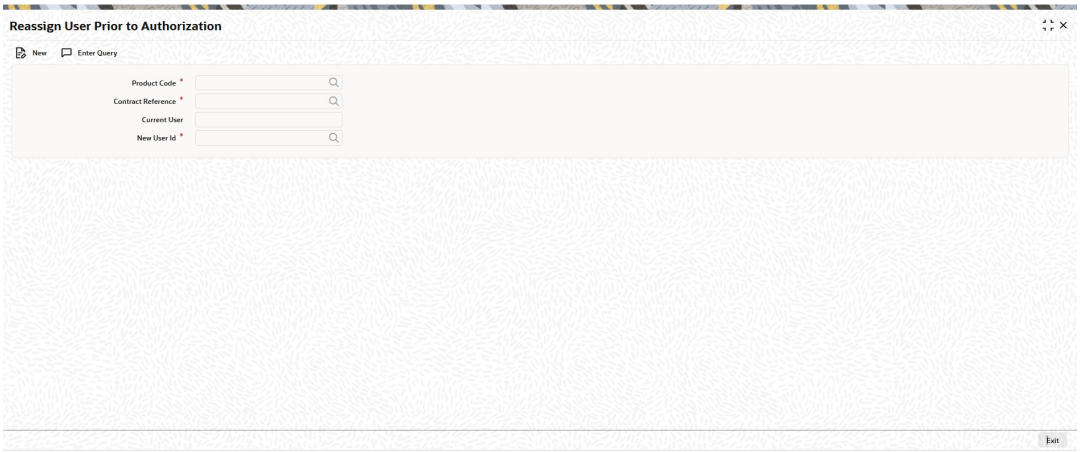
This topic provides the instructions to reassign the contract to another user.

Normally, an unauthorized contract are deleted only by the user who has created it. If a contract needs to be deleted and the user who has created it is not around to do it, then you may reassign the contract to another user. The newly assigned user can delete the contract. Typically, this situation may arise during End of Day operations when an unauthorized contract has to be deleted, and the user who created it has left the office for the day. You can reassign a contract only if you have sufficient access rights to do it. You can reassign a contract through the **Reassign User Prior to Authorization** screen.

1. On the Home page, type **MMDCONRE** in the text box, and click the next arrow.

   Reassign User Prior to Authorization screen is displayed.

Figure 3-26 Reassign User Prior to Authorization



2. On the **Reassign User Prior to Authorization** screen, specify the details as required.

   For information on fields, refer to the below table.

Table 3-17 Reassign User Prior to Authorization - Field Description

Field	Description
Product Code	This is a Mandatory field. Specify the product code associated with the contract that you want to reassign to a different user. Select the product code from the adjoining option list.
Contract Reference	This is a Mandatory field. Specify the reference number of the contract that you need to reassign. Select the appropriate one from the adjoining option list.
Current User	The user ID of the person who has created the contract is displayed in this field.
New User Id	This is a Mandatory field. Specify the user ID of the person to whom you need to reassign the contract. .

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3. Click the **Ok** button to save the details you entered. The system will reassign the contract to the new user. Click the **Exit** button if you do not want to save the details.

3.18 Amend Money Market Transactions

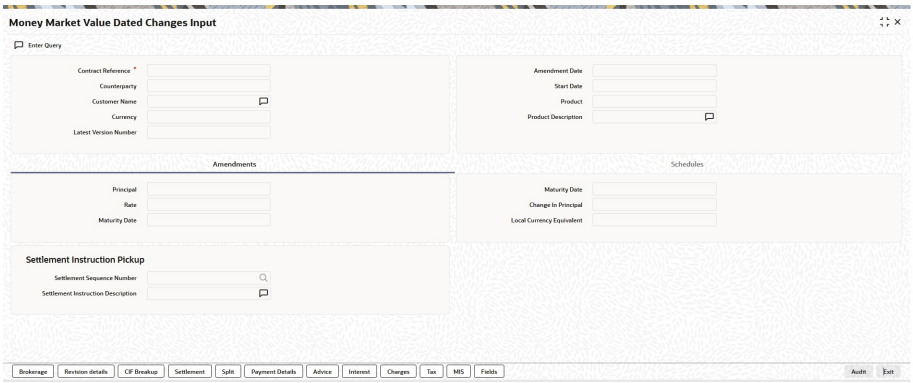
This topic provides the instructions to amend Money Market Transactions, authorize Money Market contracts and split settlements.

Once a MM contract is authorized, changes to this is done through the Money Market Value Dated Changes Input screen.

1. On the Home page, type **MMDVAMIN** in the text box, and click the next arrow.

   Money Market Value Dated Changes Input screen is displayed.

Figure 3-27 Money Market Value Dated Changes Input



2. On the **Money market Value Dated Changes Input** screen, specify the details as required.
3. On the **Money Market Value Dated Changes Input** screen, click **Interest**.

   ICCF screen is displayed.

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Figure 3-28 ICCF

4. On the **ICCF** screen, you can modify some RFR fields during VAMI.

- Authorize Money Market Contracts
- Split Settlements

3.18.1 Authorize Money Market Contracts

You cannot authorize a contract from the Money Market Contract Input screen in the following cases:

- The contract has multilevel of authorization pending; the same is done using the 'Multilevel Authorization Detailed' screen
- The level of authorization is greater than or equal to 'N.'

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- The 'Nth' or the final level of the user's authorization limit is less than the difference between amount financed and the sum of the limits of all the users involved in authorizing a transaction; this case holds good when the 'Cumulative' field is checked in the 'Product Transaction Limits Maintenance' screen
- The transaction amount is greater than the authorizer's authorization limit if the 'Cumulative' field is unchecked in the 'Product Transaction Limits Maintenance' screen.
- Re-key is not done. Re-key is mandatory for Payment input authorization.

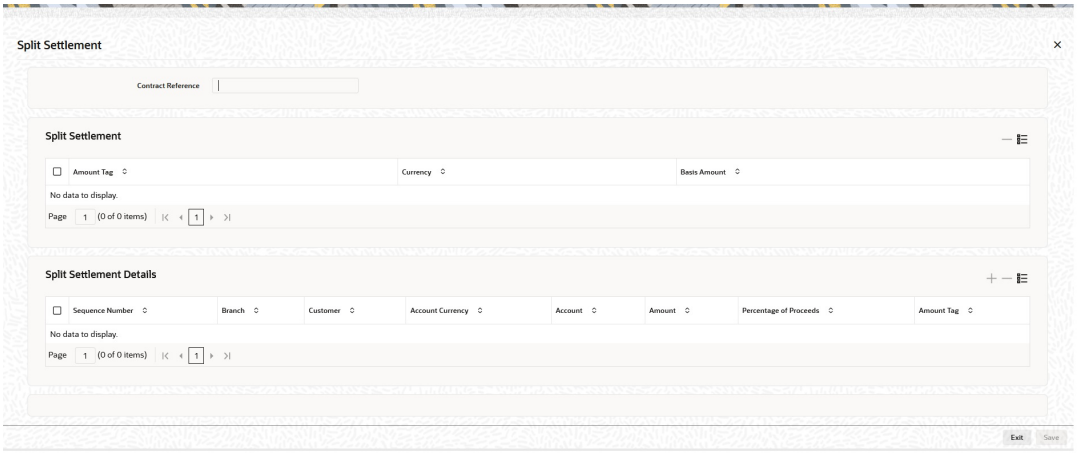
3.18.2 Split Settlements

Navigate to **Money Value Dated changes Input** screen.

1. On the **Money Value Dated Changes Input** screen, Click **Split Settlement**.

   Split Settlement screen is displayed.

Figure 3-29 Split Settlement



2. On the **Split Settlement** screen, specify the details as required.

3.19 Process the MM Settlement Exception

This topic provides the instructions to capture the MM Settlement Exception details.

You can view and process MM placement deals for which the settlement status is pending. If the fund in the settlement account is less than the due amount, then the system updates the contract settlement status as pending. These pending transactions are viewed and processed through MM Settlement Exception Processing screen. You are allowed to

- Create
- Save
- Authorize
- Delete

and Enter Query in this screen

1. On the Homepage, type **MMDEXCEP** in the text box, and click the next arrow.

   MM Settlement Exception Processing screen is displayed.

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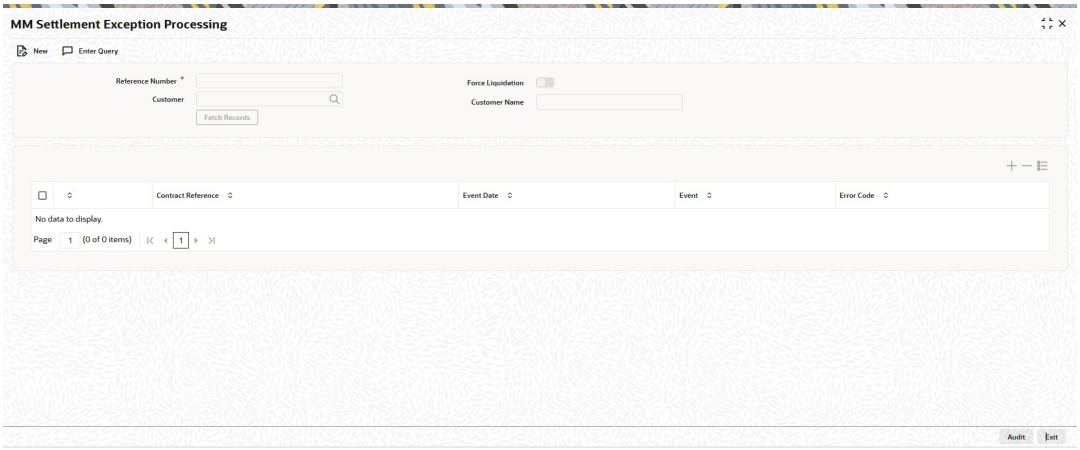
Figure 3-30 MM Settlement Exception Processing



2. On the MM Settlement Exception Processing screen, specify the details as required.

   For information on fields, refer to the below table.

Table 3-18 MM Settlement Exception Processing - Field Description

Field	Description
Reference Number	This is a Mandatory field The system displays the reference number.
Customer	Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers.
Force Liquidate	Check this box if the customer account should be force debited. Click **Fetch Records**. The system displays the following information: • Contract Reference • Event Date • Event • Error Code

3.20 Negative Interest Rate

This topic provides the instructions to define the negative interest rate details.

Negative Interest Allowed Flag is enabled at MM Contract Interest Subsystem, giving you the option to choose not to have Negative interest rate. Contract level Negative Interest Allowed Flag defaults from the Product level. You can amend the flag at the Contract level when the flag is checked during contract creation, only if the product level flag is checked.

> **Note**
>
> If Negative Interest Allowed flag is not checked at product level, then Contract level flag cannot be checked.

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If the flag is unchecked during the Contract creation then interest accrual will stop for the period during which Effective Interest rate will be negative. This flag will not be amendable. It will be enabled only during contract creation.

This flag will not be enabled at VAMI screen.

Effective Interest rate is updated as zero, if the rate maintained for a given date is negative or the effective interest rate after adding the spread is negative and the Contract level flag is unchecked.

1. On the **Money Market Contract Input** screen, click **Interest**.

   ICCF screen is displayed.

Figure 3-31 ICCF

2. On the **ICCF** Screen, Specify the details as required.

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By Default, this option is disabled.

- Contract level Flag is defaulted from the Product level and the same is enabled for modification. User can amend the flag at the Contract level when flag is checked during contract creation.
- A New Validation is added, if **Negative Interest Allowed** flag is not checked at product level, then Contract level flag **Negative Interest Allowed** cannot be checked.
- Net Negative Interest Flag is applicable only when Negative Interest is allowed for a contract.
- This flag is amendable. This will be enabled only during creation of the Contract and is made available only in MMDTRONL screen.
- If the flag is unchecked during the Contract creation then interest accrual will stop for the period during which Effective Interest rate (Interest rate + Spread) is negative.
- Effective Interest rate is updated as zero in the contract processing tables for negative interest component if the rate maintained for a given date is negative and the Contract level flag is unchecked.
- Interest accruals would not be passed in the period when the Effective interest rate for the contract would be negative.
- Liquidation will not be fired for this period, as accrual has not passed.
- Accruals and liquidation would pass only for the days in the month where the Effective interest rate is positive

3.21 SGEN Messages Generation

This topic describes the SGEN Messages Generation and enabling RFR for SGEN.

The system can send SGEN messages ‘n’ number of days before the due date where ‘n’ is the value maintained as settlement days in ‘Currency Definition’ screen for Repo deals. This generation is done for the following events:

- INIT- Initiation
- LIQD - Liquidation
- ROLL - Rollover
- VAMI - Value dated Amendment (Principal Increase)

In the case of future-dated events of contracts, the SGEN messages are required to be sent before the value date or payment date. For such contracts, the system generates the settlement message after taking into account both currency holidays and local holidays maintained. It generates the SWIFT messages in the BOD batch.

For SGEN Message on contract initiation, when the SGEN date is calculated as the branch date or lesser than the branch date, the system sends out an online SGEN message during contract initiation itself.

When you reverse a contract for which SGEN has been generated, the system displays an appropriate override message. If you accept the override and continue with contract reversal, the system generates the Cancellation request messages MT 292 /192 (REVSWIFT).

You can maintain payment messages either at the SGEN event or at the respective events only, not at both levels. You can also maintain a product without the SGEN event and attach the payment message in the respective events.

- RFR Enabling for SGEN

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- Contract Level Message Generation

3.21.1 RFR Enabling for SGEN

In the case of RFR contracts with Payment delay preferences, the SGEN messages are required to be sent before the due date considering the maturity date + payment Delay days along with the currency settlement days maintained. For such contracts, the system generates the settlement message after considering the currency holidays maintained. It generates the SGEN messages during BOD.

- Look back without Payment delay SGEN Generation

3.21.1.1 Look back without Payment delay SGEN Generation

Table 3-19 Look back without Payment delay

Details	Values
Year Basis	360
Principal	$100,000,000.00
Value Date	Mon, 03-Jun-19
Maturity Date	Tue, 18-Jun-19
Look back	5
Payment Delay Days	0
Currency	USD
Sgen	2-Working days
Modules Applicable	MM

Table 3-20 SGEN generation details

Rate published	Rate For	Contract Calculation Date	SOFR	No. days	Notional Principal	Interest
28-May-19	27-May-19	03-Jun-19	0.08	1	$100,000.00	$0.22
29-May-19	28-May-19	04-Jun-19	0.081	1	NA	$0.23
30-May-19	29-May-19	05-Jun-19	0.069	1	NA	$0.19
31-May-19	30-May-19	06-Jun-19	0.077	1	NA	$0.21
03-Jun-19	31-May-19	07-Jun-19	0.081	3	NA	$0.68
04-Jun-19	03-Jun-19	10-Jun-19	0.07	1	NA	$0.19
05-Jun-19	04-Jun-19	11-Jun-19	0.069	1	NA	$0.19
06-Jun-19	05-Jun-19	12-Jun-19	0.069	1	NA	$0.19
07-Jun-19	06-Jun-19	13-Jun-19	0.065	1	Na	$0.18

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Table 3-20 (Cont.) SGEN generation details

Rate published	Rate For	Contract Calculation Date	SOFR	No. days	Notional Principal	Interest
10-Jun-19	07-Jun-19	14-Jun-19	0.066	3	SGEN (Payment Message)	$0.55
11-Jun-19	10_Jun-19	17-Jun-19	0.071	1	NA	$0.20
NA	NA	18-Jun-19	NA	NA	NA	NA
NA	NA	NA	NA	NA	Total Amount	$3.03

- Look back or Lockout with Payment delay SGEN Generation

3.21.1.1.1 Look back or Lockout with Payment delay SGEN Generation

Table 3-21 Look back/Lockout with Payment delay

Details	Values
Year Basis	360
Principal	$100,000,000.00
Value Date	Mon, 03-Jun-19
Maturity Date	Tue, 18-Jun-19
Look back	5
Payment Delay Days	2
Currency	USD
Sgen	2-Working days
Modules Applicable	MM

Table 3-22 Interest calculation for rate publish and rate for SOFR

Rate published(T - 4)	Rate For (T - 5)	Contract Calculation Date (System Date - T)	SOFR	No. days	Notional Principal	Interest
28-May-19	27-May-19	03-Jun-19	0.08	1	$100,000.00	$0.22
29-May-19	28-May-19	04-Jun-19	0.081	1	NA	$0.23
30-May-19	29-May-19	05-Jun-19	0.069	1	NA	$0.19
31-May-19	30-May-19	06-Jun-19	0.077	1	NA	$0.21
03-Jun-19	31-May-19	07-Jun-19	0.081	3	NA	$0.68
04-Jun-19	03-Jun-19	10-Jun-19	0.07	1	NA	$0.19

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Table 3-22 (Cont.) Interest calculation for rate publish and rate for SOFR

Rate published(T - 4)	Rate For (T - 5)	Contract Calculation Date (System Date - T)	SOFR	No. days	Notional Principal	Interest
05-Jun-19	04-Jun-19	11-Jun-19	0.069	1	NA	$0.19
06-Jun-19	05-Jun-19	12-Jun-19	0.069	1	NA	$0.19
07-Jun-19	06-Jun-19	13-Jun-19	0.065	1	NA	$0.18
10-Jun-19	07-Jun-19	14-Jun-19	0.066	3	NA	$0.55
11-Jun-19	10_Jun-19	17-Jun-19	0.071	1	NA	$0.20
NA	NA	18-Jun-19	NA	NA	SGEN (Payment Message)	NA
NA	NA	19-Jun-19	NA	NA	NA	NA
NA	NA	20-Jun-19	NA	NA	$100,000.00	NA
NA	NA	NA	NA	NA	Total Amount	$3.03

3.21.2 Contract Level Message Generation

You need to perform the following for contract level message generation:

- Book MM borrow contract with customer type as Corporate and Settlement Account as Normal, BOOK and INIT event will be generated with MT 900 Debit advice as part of contract initiation. And MT 910 Credit advice will be generated as part of INIT event for MM placement contract.
- The above confirmation message MT 900/MT 910 will be generated when CUST_PMT_ADV is configured at product level.
- SGEN for Payment message i.e. MT202/MT210/MT103 MT202 COV remains to be the same. The Payment message will be generated only when the settlement account type is Nostro and customer type is Bank.
- Book a Future dated deal with customer type Bank and settlement account type as Nostro. The system generates the SGEN event with MT210/MT202 message type based on the currency settlement days maintained at CYDCDEFE screen, and PAYMENT_MESSAGE advice is configured in SGEN event at Product level.
- Book a Future dated deal with customer type as Corporate and settlement account type as Normal. The system does not generate the SGEN event. As part of EOD processing, when system reaches the value date of the contract, INIT event occurs with MT900/MT910 message.
- Perform Value dated amendment for MM contract, the system generates the MT900/ MT910 message to VAMI event when CUST_PMT_ADV is configured at product level to VAMI Event.
- The system supports Debit and Credit advice message generation for future dated VAMI as part of EOD processing when the VAMI event occurs.
- Perform manual Liquidation to the MM contract, the system generates MT900/MT910 advice to LIQD event when CUST_PMT_ADV is configured at product level to LIQD Event.

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The system supports the credit and debit advice message generation for Auto Liquidation as well.

- Perform Rollover to the MM contract and check MT900 or MT910 advice is generated to ROLL event when CUST_PMT_ADV is configured at product level to ROLL Event. You need the maintain the following details for the contract level message generation:
- Treasury message type for MM module and message type 'CUST_PMT_ADV' using the 'Treasury Message Type Maintenance' screen.
- Maintain new advice 'CUST_PMT_ADV' for INIT, LIQD, ROLL, VAMI event using the 'Money Market Product Definition' screen. • The system displays an appropriate error message if CUST_PMT_ADV is maintained to SGEN event.
- When CUST_PMT_ADV advice is maintained at specific events, the system will restrict you to maintain CREDIT_ ADVICE DEBIT_ADVICE and displays an appropriate error message.
- Both PAYMENT_MESSAGE and CUST_PMT_ADV can be mapped to same event. The system generates the messages at contract level based on the product.

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4

Process Repayments

When you make a Money Market deal, you also decide on the terms of the repayment of the placement or borrowing. You may have your repayment schemes; for example, you may prefer monthly repayments of interest or the repayment of the principal on maturity, and so on. Or, you may design repayment schedules to suit the convenience of your customer. Your customer may want the repayments done daily, instead of every week, for example.

In Oracle Banking Treasury Management, you can customize your repayment schedules for a Money Market product. The same schedules will, by default, apply to the deals involving the product. However, when processing a specific deal, you can change the repayment schedule, which it inherits, from the product it involves.

This topic has the following sub-topics:

- Define Schedules for a Product
  This topic describes the repayment schedules definition for the product.
- Schedule Preferences
  This topic provides the instructions to capture the product schedule preferences.
- Define Repayment Schedules
  This topic provides the instructions to capture the repayment schedules.
- Specify the Contract Preferences
  This topic describes the back valued schedules liquidation, move schedules forward or backward, specify the holiday currency, mode of liquidation, and cascade schedules.
- Revision and Repayment Schedules
  This topic describes the interest rate revision schedules, rate revision frequency, rate revision dates, repayment schedule, and schedules for a deal with a fixed interest rate.
- Redefine Schedules
  This topic describes how to redefine schedules.
- Schedule Details
  This topic provides the instructions to capture the Schedule Details.
- Make Manual Payments
  This topic provides the instructions to capture the Manual Payments.
- Split Settlements
  This topic provides the instructions to capture the details of the split settlements.

4.1 Define Schedules for a Product

This topic describes the repayment schedules definition for the product.

Define repayment schedules for the interest or interest types of ICCB components like a tenor based charge or fee and the principal of a Money Market deal while defining a product.

The attributes of the schedules for a product are defined through the Money Market - Product Preferences screen. The following are the attributes of a repayment schedule:

- Mode of liquidation - auto or manual. This is changed at the time of deal processing.

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- Liquidation of back valued schedules upon initiation of a deal. This is changed at the time of deal processing based on requirement.

However, for a deal, you can have:

- Only a maturity schedule for the principal and no interim schedules
- Interim schedules for the interest
- The only normal type of schedules for interest. Schedules cannot be capitalized or amortized
- No schedules for commission, charge or fees

A discussion on these attributes follows in this topic.

The Automatic Contract Update function executed as part of the Money Market Batch Daily routine automatically liquidates schedules that you have marked for auto liquidation. If schedules are marked for manual liquidation, you will have to liquidate them through the Contract Schedule Payments function.

Once you specify the attributes of schedules in the Product Preferences screen, the default schedules, which you want, applied to the deals involving the product, and are specified through the Product Schedules screen.

At the time of deal processing, you can change the schedules which have been inherited by the deal, to suit your needs.

If the Interest specified is an amount and not a rate (Special type of Interest), you should enter this amount for the interest component. You should specify the number of schedules for the component (interim schedules and maturity schedule). You can give the Start Date, Frequency and Unit again or let the details inherited from the product remain.

> **Note**
>
> If schedules are not defined for the product, then the borrowings or placements under it will have bullet (or balloon) schedules by default. That is, all the components is liquidated on Maturity.

Since for a money market deal, the principal repaid is always at Maturity, you need not define a schedule.

4.2 Schedule Preferences

This topic provides the instructions to capture the product schedule preferences.

Define the attributes of the schedules for a product through the Preferences screen.

1. On the **Money Market Product Definition** screen, click **Preferences**.

   Preferences screen is displayed.

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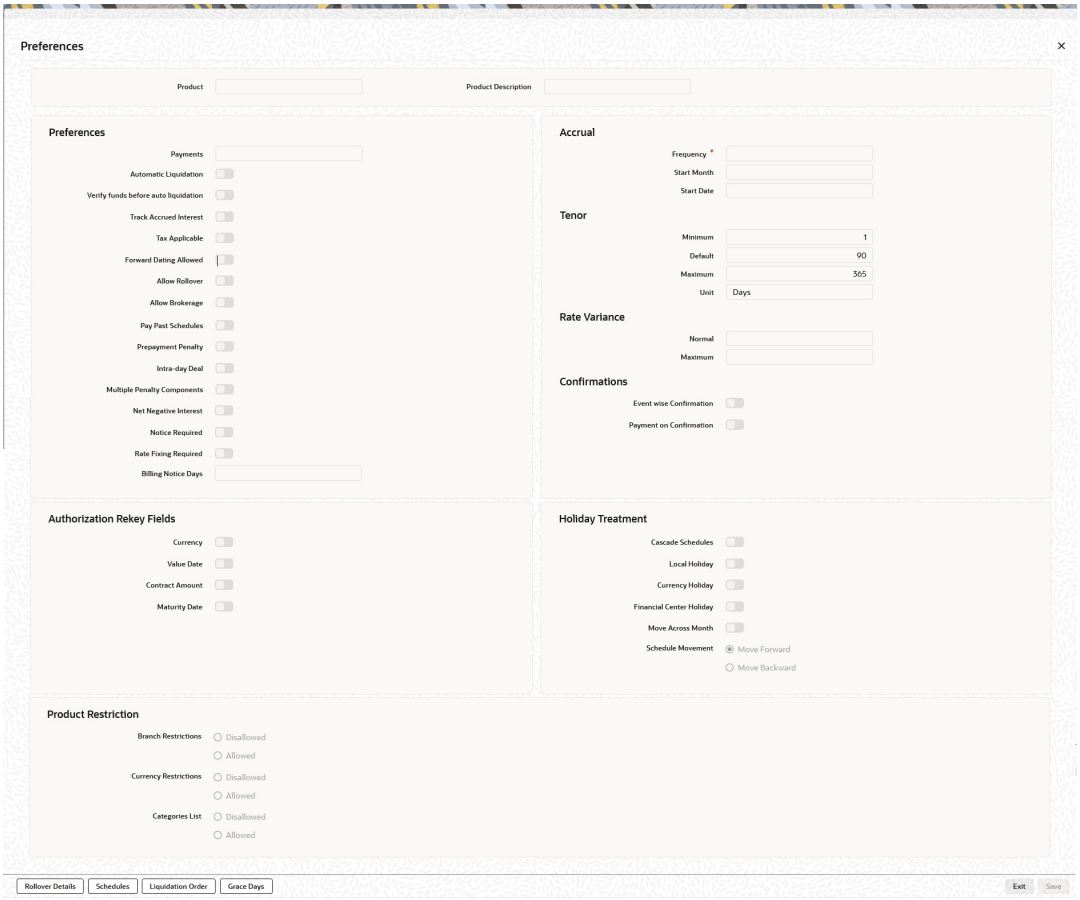
Figure 4-1 Preferences



2. On the **Preferences** screen, specify the details as required.

   For information on fields, refer to the below table.

Table 4-1 Preferences - Field Description

Field	Description
Bearing	The interest is liquidated on the scheduled payment date(s).
Discounted	In this interest payment method, the interest is deducted at the time of initiating the deal.
True discounted	In this interest payment method, the interest is calculated on the principal in a manner differing slightly from the ‘Discounted’ method. The interest rate is applied on the Principal instead of the Nominal, as it is done in the ‘Discounted’ method. To go to the Product Default Schedules screen, click on the Schedules button in the Product Preferences screen.
Indicating the Schedule Type	You can define schedules for each component for the product through the Product Default Schedules screen. This involves specifying the reference date, the frequency, the month and date for each component.

Mode of Liquidation

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Components of a deal are liquidated automatically or manually. In the Product Preferences screen, you should indicate whether the mode of liquidation of repayment schedules is to be automatic.

Specify Auto liquidation if you want the components of a deal (involv ing a product) to be liquidated automatically. If you so specify, a schedule is automatically liquidated the day it falls due, during the beginning of day processing (by the Automatic Contract Update function.)

Now, consider the following situation:

- You have indicated automatic liquidation
- The scheduled date falls on a holiday, and

You have specified (through the contract preferences screen), that the holiday be ignored while calculating the scheduled date.

In such a situation, a repayment falling on a holiday would be processed according to your specifications for holiday handling (in the MM Branch Parameters screen). It would be as follows:

- If you have specified that processing has to be done (on the last working day before the holiday) for automatic events right up to the day before the next working day, the schedule falling on the holiday will be liquidated during the end of day processing on the last working day before the holiday.
- If you have specified that processing has to be done only up to the System Date (today), then only those events scheduled for today (the last working day before the holiday) will be processed. The events falling due on holiday are processed on the next working day after the holiday, during the beginning of day processing.

In such a situation, a repayment falling on a holiday would be processed according to your specifications for holiday handling (in the MM Branch Parameters screen). It would be as follows:

- If you have specified that processing has to be done (on the last working day before the holiday) for automatic events right up to the day before the next working day, the schedule falling on the holiday will be liquidated during the end of day processing on the last working day before the holiday.
- If you have specified that processing has to be done only up to the System Date (today), then only those events scheduled for today (the last working day before the holiday) will be processed. The events falling due on holiday are processed on the next working day after the holiday, during the beginning of day processing.

If a borrowing has been defined for verification of funds before automatic liquidation (through the Contract Online Preferences screen), those components whose schedule dates fall on the same day will be liquidated in the order you have specified when defining the product.

If the funds are insufficient, the liquidation is done to the extent of the available balance in the repayment account. The components will be liquidated in the order that you specify. This will be reported in the Exception Report generated at the end of every day, automatically (by the Automatic Contract Update function). If you have not specified that the funds be verified, and there are insufficient funds in the repayment account:

- The repayment account will be put into a debit balance (if you have allowed overdraft) and the schedules for the components liquidated to the extent of the debit balance that you have allowed for the account. You can liquidate beyond the allowed debit balance for an account after overriding a warning message. This override will be recorded for audit trail purposes. Debit interest, as specified for the type of account (current or savings); is applied on the debit balance.

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- If the repayment account has not been defined with an overdraft, the liquidation will not be processed.

If you specify manual liquidation for deals involving the product, then you will have to do the liquidation manually, through the Manual Liquidation screen.

Liquidate Back Valued Schedules During Initiation

Indicate whether for a backdated deal that has schedules before today's date; the schedules have to be liquidated when the deal is initiated. A backdated deal is one, which has an initiation date, which falls before today's date.

Specifying the Payment Method

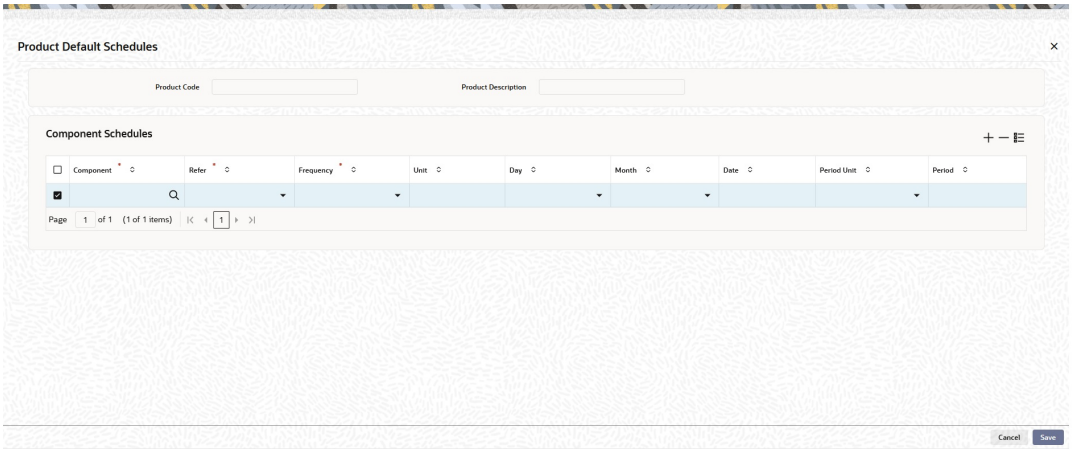
You have to specify whether the payment method for the main interest is to be bearing, discounted, or true discounted. This cannot be changed at the time of processing a deal.

3. On the **Preferences** screen, click **Schedules**.

When creating a product (in the Product Default Schedules screen), you can define schedules for all deal components. This involves specifying the reference date, the month and the date for each component etc. All deals, involving the product, will acquire these attributes. The system generates multiple schedules for the principal schedule as per the maintenance, and the interest is calculated based on the principal due.

Product Default Schedules screen is displayed.

Figure 4-2 Product Default Schedules



4. On the **Product Default Schedules** screen, specify the details as required.

> **Note**
>
> The multiple partial payment of principal component is possible only if MULTI_SCH_PRIN is installed. You can check it through the CSDTRFEM screen.

For information on fields, refer to:.

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Table 4-2 Product Default Schedules - Field description

Field	Description
Component	Define different repayment schedules for the different components according to your needs. First of all, you should specify the component for which you want to define the schedule. All components of the principal and any other component depending upon your ICCB definition for the deal are available in the adjoining option list. You will have to define schedules for each of them. When defining repayment schedules for specific deals, the amounts for components like interest, commission, and the fee will be calculated by the system automatically, depending on the repayment date and amount of the principal. However, for deals with special interest, you will also have to provide the interest amount.
Refer	Indicate whether the dates of repayment schedules should be calculated based on the Value Date (date of initiation of the deal) of the deal involving the product, or a Calendar Date. If you specify that the Reference is the Value Date (date of initiation of the money market deal), the dates for scheduled repayments are based on this date and the frequency. If the Reference is specified as the Calendar Date, the dates for scheduled repayments are based on the Start Date (specified by you), the Month and the Frequency. The following example illustrates this concept. If Reference is set to Value Date (deal initiation date), you need to specify only the frequency (monthly, quarterly etc.) and the unit of frequency (if you specify the frequency as weekly and the unit as 1, it means once a week). The system will set the schedule according to the Frequency and Unit of Frequency you have specified, beginning on the Value Date.
Frequency	You can have multiple schedules for payment of partial principal component. The list displays the following frequencies: • **Daily** • **Weekly** • **Quarterly** • **Monthly** • **Half-yearly** • **Yearly** • **Bullet** The frequency is based on the requirements, and the units should be 1. By default, the frequency will be Bullet, meaning all the repayments will be made on maturity. If the frequency is defined as Bullet, you cannot enter a value into the subsequent fields.
Unit	You can specify the number of units for the frequency you have set for a particular component. For example, if you want a payment every 15 days, you will have to specify • The frequency as Daily and • The units as 15. For payments every three weeks, you will have to define • The frequency as weekly and • The unit as three.

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Table 4-2 (Cont.) Product Default Schedules - Field description

Field	Description
Day	If you have set the Reference as Calendar Date and the frequency as weekly, quarterly, half-yearly or annual indicate the day on which the first schedule falls due. Based on this, the subsequent schedule dates are calculated.
Month	If you have set the Reference as Calendar Date and the frequency as weekly, quarterly, half-yearly or annual indicate the month in which the first schedule falls due. Based on this, the subsequent schedule dates are calculated.
Date	If you have set the Reference as Calendar Date, you should indicate the date on which the schedule should fall due. Specify 31 to indicate that the schedule should fall due on the last day of the month (that is, 31 for months with 31 days, 30 for months with 30 days and 28 or 29, for February). The schedule repayment dates are computed using the Frequency, (Start) Month and the (Start) Date. A scheduled date: • Should be later than or the same as the Value Date • It cannot be beyond the Maturity Date.
Period Unit	You need to specify the unit for the interest period. The available options are as follows: • **Days** • **Months** • **Years**

4.3 Define Repayment Schedules

This topic provides the instructions to capture the repayment schedules.

The payment schedules defined for a product will apply to all deals involving the product. When you process a deal in the Contract Schedules screen, the details defined for the product (which the deal involves) are displayed. The schedules that have not been liquidated and which fall due on the current system date, or later than the current system date, will be erased and you can go on to define the new repayment schedules.

1. On the **Money Market Contract Input** screen, click **Schedules**.

   Money Market Contract Input with Schedules tab details are displayed.

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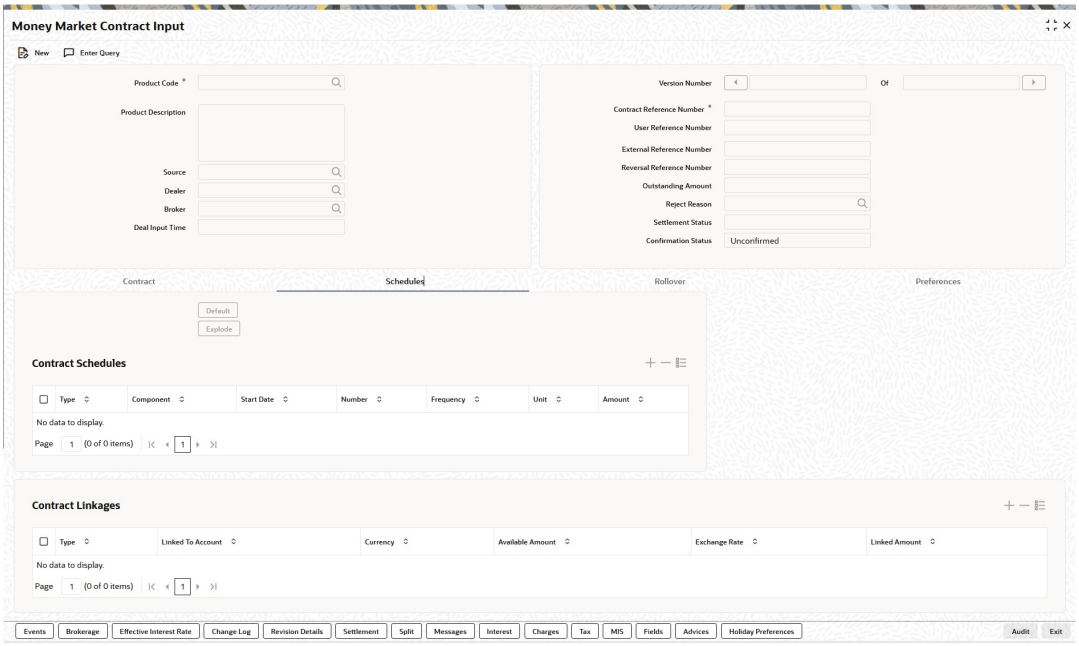
Figure 4-3 Money Market Contract Input with Schedules Tab



2. On the **Money Market Contract Input** with **Schedules** tab, click New.
3. On the Money Market Contract Input - Schedules screen, Specify the details as required.
4. Click **Ok** to save the details or **Exit** to close the screen.

   The attributes of the schedules inherited from the product are changed for a deal through the contract Preferences screen.
5. On the **Money Market Contract Input** screen, click **Preferences** to specify an additional set of schedule-related attributes.

   Schedule preferences are the attributes of the repayment schedules defined for the deal. The defined attributes for the product inherit all deals involving the product. Some of these attributes are changed. The attributes of the schedules inherited from the product are changed for a deal through the Contract Preferences screen.They are:

   - The liquidation of schedules that fall due before the day on which the deal is booked.
   - The liquidation mode (auto to manual)

   Money Market Contract Input screen with Preferences tab details is displayed.

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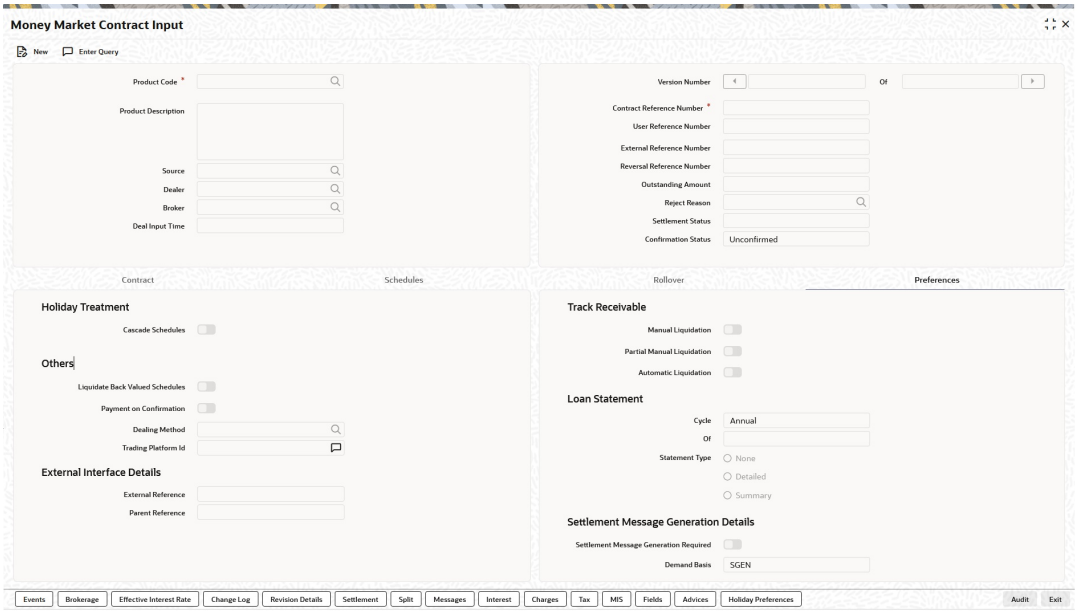
Figure 4-4 Money Market Contract Input screen with Preferences



6. On the Preferences tab, specify the details as required.

   The following provides the details on how to handle liquidation dates which fall on holidays.

   - Whether schedule dates are cascaded, if you have indicated that they (schedule dates) are moved forward or backwards in case of a holiday.
   - The holiday table of the country of the deal currency has to be checked before setting automatic schedules.
   - Whether back valued schedules are liquidated on deal initiation.
   - Whether, in case of a placement, the available funds in the repayment account has to be verified if components have the same schedule date and repayment account, and automatic liquidation is specified.
   - The Contract Online screens are available under MM in the Application Browser.

4.4 Specify the Contract Preferences

This topic describes the back valued schedules liquidation, move schedules forward or backward, specify the holiday currency, mode of liquidation, and cascade schedules.

Although schedules are inherited by a deal from the product, through the Contract Preferences screen, define the schedules for a deal.

A scheduled date:

- Should be later than or the same as the Value Date
- You can have only one schedule for a component for a date, and
- It cannot be beyond the Maturity Date

This topic contains the following subtopics:

- Liquidate Back Valued Schedules

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- When the Repayment Schedule Date is a Holiday
- Move Schedules Forward or Backward
- Move Schedule Dates Across the Month
- Specify the Holiday Currency
- Mode of Liquidation
- Cascade Schedules

4.4.1 Liquidate Back Valued Schedules

If you have specified, while defining the product, that a back-dated deal with repayment schedules prior to today's date, the schedules have to be liquidated when the deal is initiated, the same will apply to the deal you are entering.

However, through this screen, you can choose not to liquidate back valued schedules.

4.4.2 When the Repayment Schedule Date is a Holiday

You have specified that repayment schedules should be generated automatically once you indicate the frequency, number and the date of the first repayment. When the system computes the repayment dates based on these values, there is a chance that one or more schedules fall due on holiday. In such a case, you have two choices:

- Ignore the holiday and retain the scheduled due date or
- Move it either backwards or forward, by specifying so. If you specify that holidays are to be ignored, the scheduled dates will be fixed without taking the holidays into account. In such a case, if a scheduled date falls on a holiday, the processing of such a schedule is determined by your holiday handling specifications for automatic processes, in the Branch Parameters screen.
- If you have specified that processing has to be done on the previous working day for automatic events right up to the day before the next working day the schedule falling on the holiday will be liquidated during end-of-day processing on the previous working day.
- If you have specified that processing has to be done only up to the System Date, then only the events scheduled for the System Date will be processed. The events of the holiday are processed on the next working day during beginning -of-day processing.

4.4.3 Move Schedules Forward or Backward

A scheduled date falls on a holiday, and you have not specified that holidays are to be ignored at the time of schedule definition. In such a case, you should indicate the movement of the scheduled date forward or backwards to the next working day, or the previous working day, respectively. Since the scheduled date itself is moved to a working day, the payment is processed on the due date.

4.4.4 Move Schedule Dates Across the Month

If you have chosen to move a schedule falling due on holiday to the next working day, or on the previous working day, and it crosses over into another month, the scheduled date is moved only if you so indicate. If not, the scheduled date will be kept in the same month.

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4.4.5 Specify the Holiday Currency

You can specify the country of the deal currency for which the holiday table should be checked before drawing the payment schedules related to the deal. In case a schedule falls on a holiday, and you have specified that the schedule is moved forward or backwards, the movement happens according to the holidays in this country.

By default, the currency to be checked is the deal currency. If a currency other than this is specified, the holiday table will be checked for both the currencies.

4.4.6 Mode of Liquidation

When creating a product, you specify the mode of liquidation - whether automatic or manual. Your specifications will apply to all deals involving the product.

Through the Contract Preferences screen, you can change the mode of liquidation for the deal that you are processing, from automatic to manual, or vice versa.

4.4.7 Cascade Schedules

The question of cascading schedules arises only if:

- You have specified that a schedule falling due on holiday has to be moved forward or backwards; and
- The schedule has been defined with a definite frequency
- If you have indicated that schedules should be cascaded, the scheduled date for the next payable schedule will depend on how the scheduled date was moved for a holiday. The following example illustrates how this concept of cascading schedules functions:
- When you cascade schedules, the last schedule (at maturity), however, will be liquidated on the original maturity date and will not be changed like the interim schedules. Hence, for this particular schedule, the interest calculation days may vary from those of previous schedules.

4.5 Revision and Repayment Schedules

This topic describes the interest rate revision schedules, rate revision frequency, rate revision dates, repayment schedule, and schedules for a deal with a fixed interest rate.

In the Contract Schedules screen, you can define two types of schedules:

- Those for the revision of interest rates for a deal with floating interest rates, and
- Those for repayment of the various components.

This topic contains the following subtopics:

- Interest Rate Revision Schedule
- Specify the Rate Revision Frequency
- Specify the Rate Revision Dates
- Build Rate Fixing Schedule
- Repayment Schedule
- Interest Repayment Schedules as Different from Rate Revision Schedules

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- Specify Schedules for a Deal with a Fixed Interest Rate

4.5.1 Interest Rate Revision Schedule

A Floating Rate Table - that contains the market rates for the day - is maintained in the ICCB sub-system so that the latest rates are applied to deals.

The market rates vary daily and are maintained in this table. The rates are applied either every time they change or at periodic intervals. Usually, for Money Market deals, floating rates are applied, i.e., the latest market rate is applied (see the section on Specifying Rate Code Usage in the chapter ‘Processing Interest, Charge and Fee’). You can also apply these rates periodically so that you are in tune with the market rates (as opposed to fixed interest rates which remain the same for the entire period of the deal), and at the same time, you do not have to apply the market rates daily.

You can specify if the latest market rates have to be applied every time they change, or if they have to be applied periodically, by defining an attribute called the Rate Code Usage. The Rate code usage is applied through the Product ICCB Details screen for a floating interest type. If you specify ‘auto’ rate code usage, all the rate changes made during the liquidation or accrual period is considered. If you specify ‘periodic’ rate code usage, the rates are periodically refreshed and the rates as of a specific frequency, or date, will be applied.

For a deal that has been defined with Periodic Interest that has to be applied at periodic intervals, you can specify the following:

- The frequency at which the periodic rate change has to be applied.
- The dates on which the periodic rate change has to be applied

4.5.2 Specify the Rate Revision Frequency

In the MM Contract Schedules screen, select the component, for which the Rate Revision frequency has to be, defined (say INTEREST1). Select the Type as 'R' (Revision), then enter your specifications in the frequency (it could be daily, weekly, etc.), the number, and unit fields. Also, give the Start Date on which the first revision has to take place.

For example, if you specify the frequency, like weekly, the revision will take place every week beginning on the Start Date that you have specified.

4.5.3 Specify the Rate Revision Dates

Then, instead of specifying the other schedule details like the frequency, the number and unit, indicate the date in the Start Date field. The rate revision is done on that date.

4.5.4 Build Rate Fixing Schedule

The rate fixing schedule date can be below the trade date of the transaction for the first interest period.

Based on the rate-fixing days and rate fixing movement, captured in interest call form (refer to the Interest User Manual, Section 2.5 Treasury Rate Fixing Maintenance), once the contract is saved, the system builds the rate-fixing schedule based on the rate revision dates, rate fixing days & fixing date movement. View the derived Rate fixing date from the revision schedule details screen after saving of a contract. If there are no revision schedules defined for a contract, then rate-fixing will not be applicable.

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For every revision schedule, which applies a rate-fixing through an external system or in OBTR through an online screen or EOD processing, a new event rate-fixing event RTFX will trigger, and the rate-fixing applied field will be updated automatically to Y. The effective rate will resolve after considering the spread/margin and is displayed with other rate related details in the Revision schedule tab of MMDTRONL. The confirmation message linked to rate fixing event will be generated and is viewed from the contract screen.

Rate fixing is not applicable to the backdated contracts having past revision schedules. For future, dated rate-fixing date that is when the fixing date movement is forward rate revision event will not fire on a scheduled date once rate fixing is done the rate revision event triggers.

Table 4-3 Rate Fix Forward Example - 2 days forward

Revision Schedule Date	Rate Fixing Date
12/11/2019	12/13/2019
12/18/2019	12/20/2019
12/25/2019	12/27/2019
1/1/2020	1/3/2020
1/10/2020	1/12/2020

Table 4-4 Rate Fix Backward Example - 2 days Backward

Revision Schedule Date	Fixing Date	Weekend Holiday
12/17/2019	12/13/2019	14th & 15th Weekend holiday
12/24/2019	12/20/2019	21st& 22nd Weekend holiday
12/31/2019	12/23/2019	28th 29th Weekend holiday
1/7/2020	1/3/2020	4th & 5th Weekend holiday
1/14/2020	1/10/2020	11th &12th Weekend holiday

Table 4-5 Rate Fix Example

Revision Schedule Date	Fixing Date
12/17/2019	12/17/2019
12/24/2019	12/24/2019
12/31/2019	12/31/2019
1/7/2020	1/7/2020
1/14/2020	1/14/2020

4.5.5 Repayment Schedule

For a repayment schedule, the amount of repayment needs to be specified only for the principal component for both borrowing and placement contracts. The interest, commission and fee components will be calculated by the system automatically, depending on the repayment date and amount of the principal. However, if the interest type is Special, you should specify the interest amount. Similarly, if the deal has been defined with any other fixed amount component, you will have to enter an amount for this. The repayment schedules for the components of the deal will be those defined for the product it involves. You can change the schedules for a deal when processing it. Revision frequency has to be defined (say

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INTEREST1).Then, instead of specifying the other schedule details like the frequency, the number and unit, indicate the date in the Start Date field. The rate revision is done on that date.

4.5.6 Interest Repayment Schedules as Different from Rate Revision Schedules

For a deal on which floating interest is applied at periodic intervals, you may have to define:

- An interest rate revision schedule for the interest component, as well as
- A repayment schedule.

The following example shows how this is achieved:

You have a deal where for the component interest; you have to define an interest rate revision schedule for revisions every week as well as a fortnightly interest repayment schedule. The Start Date of the deal is 1 October ‘97, and the End Date is 31 October ‘97. The deal is defined with a periodic rate and the rates in the floating rate table change in the following manner:

Table 4-6 Floating rates

Date	Description
1 October ‘97	12
12 October ‘97	11.5
25 October ‘97	11
15 November ‘97	12
30 November ‘97	12.5

Define a frequency based rate revision schedule

To define a schedule with periodic rate code usage, through the Contract Schedules screen, mark the component as a revision schedule and specify the component, say INTEREST, from the pick list. Give the frequency at which the interest rate has to be refreshed, say weekly. Give the Start Date, say 8 October. The first revision will happen on this day, and every week from then on. Save the inputs.

Define a date based rate revision schedule

If you were to define specific dates - 7 October, 15 October and 23 October - for the rate revision to happen, then, through the Contract Schedules screen, mark the component as a revision schedule and specify the component, say INTEREST, from the pick list.

Specify the date on which the rate revision is to be done, in the Start Date field, as 7 October. Similarly, define the other dates, but by picking up the same component INTEREST from the pick list each time.

Define a repayment schedule for the same component

Now to define a repayment schedule for the same component, INTEREST, click schedules Tab and choose the component interest from the pick list. Now draw up a repayment schedule for this component. Give a value in the Start Date field, say 15 October 1997. The first interest liquidation will be done on this date.

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In the frequency field enter ‘monthly’ and in the unit field specify ‘2’. This means the interest repayments will be done every fortnight beginning 15 October.

That is, for a deal defined with frequency-based periodic rates, the rates prevailing on the refresh dates will be used for accruals and liquidation. In the deal we are discussing, with the refresh frequency defined as weekly and the Start Date as 15 October, the rate applied for the interest liquidation on 15 October will be as follows:

Table 4-7 Interest liquidation on 15 October

From	To	Rate
1 October	8 October	12
9 October	15 October	11.5

For a deal with Periodic rate code usage (date based), the rates prevailing on the specific refresh dates will be used for accruals and liquidation. Shown below are the rates applicable on the specified revision dates.

Table 4-8 Rates Applicable

From	Rate Applicable
7 October	12
15 October	11.5
23 October	11.5

In the deal we are discussing, the rates applied for the interest liquidation on 15 October will be as follows:

Table 4-9 Interest Rates

From	To	Rate
1 October	7 October	12
8 October	14 October	12
15 October		11.5

4.5.7 Specify Schedules for a Deal with a Fixed Interest Rate

For components of deals with a fixed rate of interest, you will not have to define interest rate revision schedules. The schedules defined for each component at the time of product definition apply to the deal. However, you can change the frequency, number, unit and the start date to suit the specific requirements of the deal that you are processing. Specify the amount only if the schedule defined, involves the principal component or a special interest. But in the case of Money Market deals, the principal is repaid at Maturity.

The amount for interest, commission and fee components (if they are rates) will be calculated by the system automatically, depending on the start date, number of schedules, frequency and repayment amount of the principal. However, an amount is entered here for interest only if the Interest Calculation Method is defined as Special. Input the fee amount only if it is a flat fee. For a money market deal, you can define repayment schedules that:

- Fall due at regular intervals, or

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- At irregular intervals

Now, if you want to define schedules that fall due at regular intervals, all you have to do is, for a component, specify the start date, the frequency, the unit and the principal amount. Since you would have already registered the Maturity Date of the money market deal (for a fixed maturity type), in the Contract Details screen, the schedules would automatically spread out into equal intervals. Based on this information, the system calculates the dates on which the repayments or interest revisions fall due.

For example, consider the following details for a deal: A borrowing of USD 100,000 comes into effect on 1 January 1998 and matures on 31 October 1998. Suppose you want to have ten monthly schedules for interest payment, you have to specify the Start Date as 31 January 1998, the frequency as monthly, the unit as 1. The interest schedules would be spread out over ten months and would fall due to every month-end.

Now, you have a 15-month borrowing beginning 1 January 1998 and ending 31 March 1999.

Suppose, you want to define four quarterly schedules and three monthly schedules for interest payment of this loan, these are irregular schedules, and the ‘Number’ field assumes importance here. Here, for the component interest, you have to give the Start Date as 31 March 1998, the frequency as quarterly and the unit as 1. The number of such schedules will be four. Hence your quarterly schedule dates will be calculated as:

- 31 March 1998 (Start Date)
- 30 June 1998
- 30 September 1998
- 31 December 1998.

You have to specify for the same component - the interest - the Start date as 31 January 1999, the frequency as monthly, the unit as 1, and the number as ‘3’, if you want to fix three monthly payment schedules after 31 December 1998. They are calculated as falling due on:

- 31 January 1999
- 28 February 1999
- 31 March 1999

4.6 Redefine Schedules

This topic describes how to redefine schedules.

Repayments that are scheduled for a date later than today is redefined. This redefinition did even after the deal has come into effect and a few schedules are liquidated.

However, schedules with a date earlier than today’s date that is yet to be liquidated cannot be rescheduled. You have to liquidate them through the Manual Liquidation function. Ageing analysis and penalty processing will be done on such overdue schedules if they are borrowings.

The redefinition of schedules will be done automatically on the following occasions:

- When the Maturity Date has changed - a change in the Maturity Date will be handled in the following manner:
- **Extension of the Maturity Date**: The principal repayment schedule that was defined for the earlier Maturity Date is moved to the new Maturity Date. Other components (interest, commission or fee) that are dependent on the tenor of the deal will be recalculated and spread equally over the rest of the repayment schedules for these components.

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- Advancement of the Maturity Date: All the schedules that are beyond the new Maturity Date is advanced to the new Maturity Date. The number of other components (interest, commission or fee) that are dependent on the tenor of the deal will be recalculated and spread equally over the rest of the repayment schedules for these components.
- When the Principal is increased: the increased amount is added on to the last principal schedule. Other components (interest, commission or fee) that are dependent on the Principal of the deal will be recalculated and spread equally over the rest of the repayment schedules.
- When there is a prepayment of interest, and you have defined recalculation of schedules on repayment.

In some situations wherein you would want to redefine the schedules, i.e., you may want to change the payment dates or amounts. In such cases, you can change the schedules by invoking the Contract Input screen and going to the Schedule Redefinition screen by clicking on the 'Revision Details' button. If you click the redefinition button on the schedules screen, all the schedules with today's date or a date in the future are erased, and you will be allowed to enter a new set of schedules. To redefine a schedule for only one component, highlight the schedule and make the changes. If the schedules have already been authorized, then you will have to make the changes through the Modify function. After making the changes, you can save the redefined schedules by clicking the save icon. To delete a schedule (before authorization) click delete icon.

Authorizing a Redefined Schedule

A redefined schedule has to be authorized before it is used.

4.7 Schedule Details

This topic provides the instructions to capture the Schedule Details.

Navigate to the **Money Market Contract Input** screen and with Schedules tab.

1. On **Money Market Contract Input** with Schedules tab details screen, click **Explode**.

   Payment Schedule Details screen is displayed.

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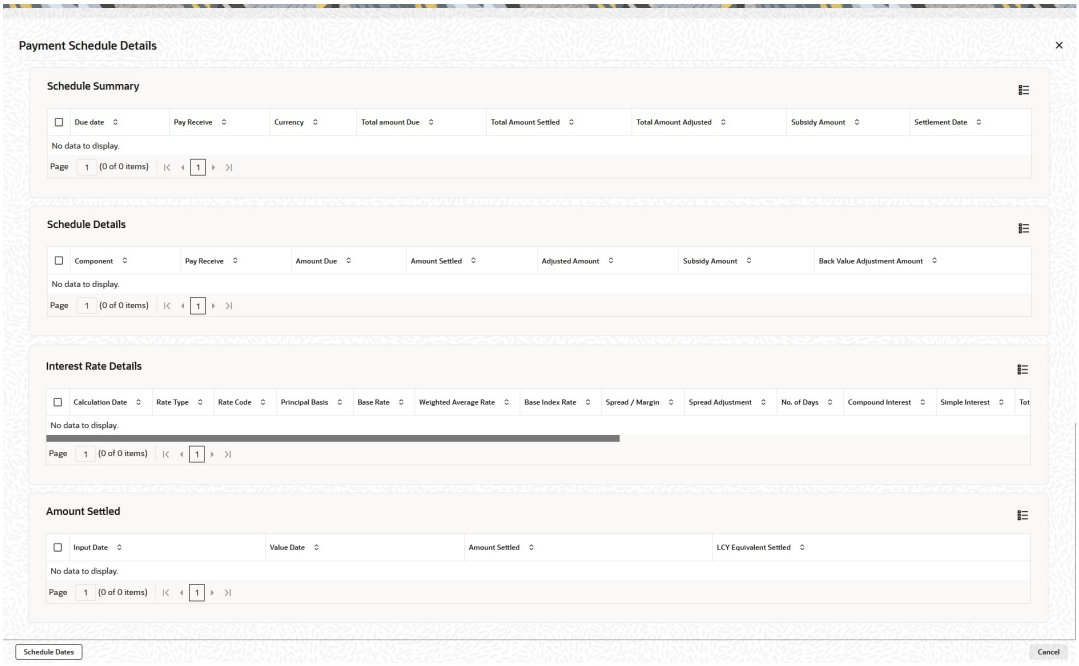
Figure 4-5 Payment Schedule Details



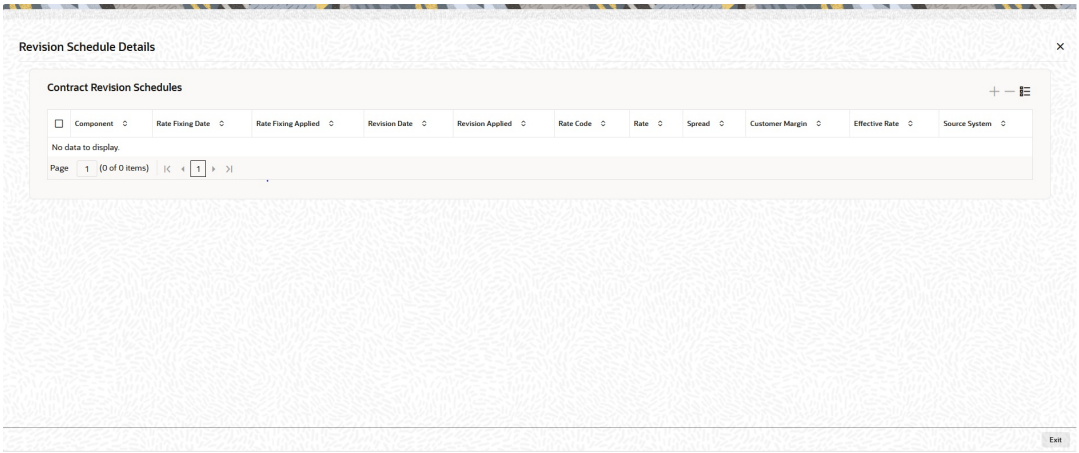
2. On the **Payment Schedule Details** screen, view the Schedule Summary and Schedule details as required.
3. On Money Market Contract Input with Schedules tab, View the details of the schedules for a particular deal as required.

   In this screen you can see the following details for the component:

   - The Due date of the Schedule
   - The Amount Due as of the due date
   - The amount liquidated against the schedule
4. On **Money Market Contract Input** screen, click **Revision details**.

   Revision Schedule Details screen is displayed.

Figure 4-6 Revision Schedule Details



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5. View the details of the revision schedules for a particular deal.

   In this screen you can see the following details for the component:

   - Rate Fixing date
   - Rate fixing applied
   - Revision date
   - Revision Applied
   - Rate Code
   - Rate
   - Spread
   - Customer Margin
   - Effective rate
   - Source System

   Note that the system generates the SGEN only when the rate fixing applied option is Y for all the revision schedules.

4.8 Make Manual Payments

This topic provides the instructions to capture the Manual Payments.

The various components in a deal are liquidated either automatically or manually. The mode of liquidation of each component is specified at the time of defining a product and then again, at the time of deal processing. An automatic liquidation is done on schedule payment days by the Automatic Contract Update program. Even if you have defined a deal with automatic liquidation, you can liquidate it manually a day before the scheduled date. However, payment will not be allowed if the Rollover Instruction Status for the contract is Complete.

1. On the Home page, type **MMDPAMIN** in the text box, and click the next arrow.

   Money Market Payment Input screen is displayed.

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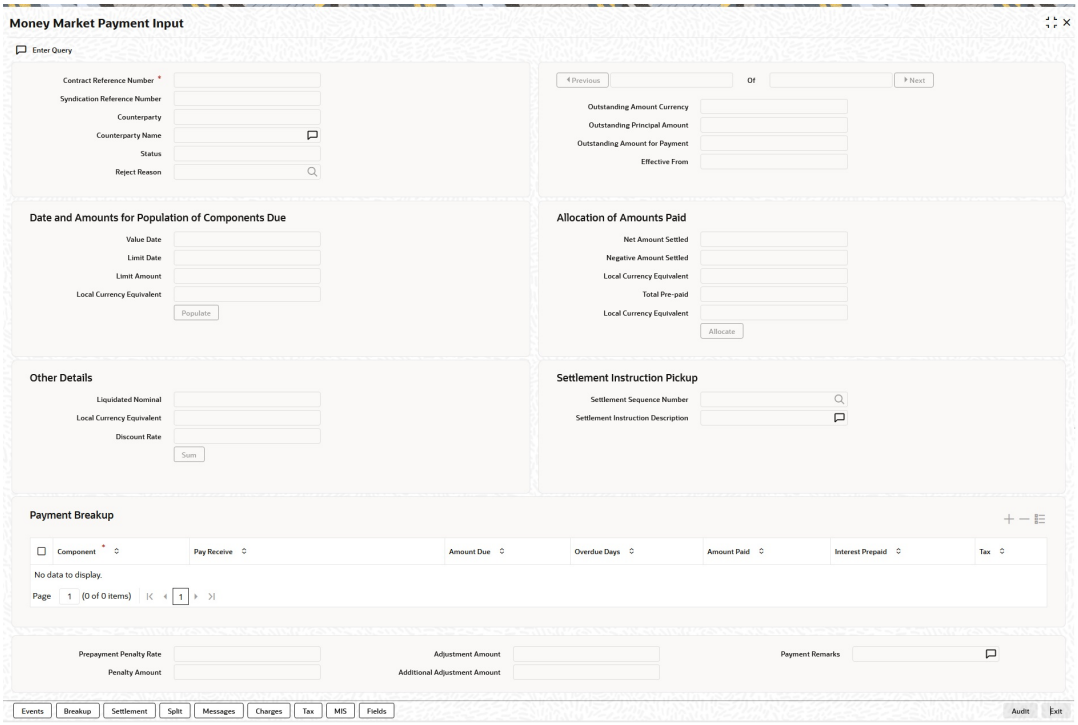
Figure 4-7 Money Market Payment Input



2. On the **Money Market Payment Input** screen, specify the details as required.

   The following operations the manual payments function:

   - Input of Manual payments
   - Deletion of manual payments, and
   - Reversal of manual payments

   The manual payments made through this function are:

   - Scheduled payments, which are due.
   - Payments made before the scheduled payment date. (these are called prepayments, and they are made even if the deal is defined for automatic liquidation of components).
   - Back value dated payments. The value date for such payments cannot be earlier than the most recent schedule that was due. If there is more than one schedule outstanding, and you want to assign the value date of each scheduled payment, you should enter the liquidation of each schedule separately.

   The value date you have entered is used for all the entries generated by the system.

   This topic has the following sub-topics:

- Input of Manual Payments
- Pay Tax
- Settlements
- Delete Manual Payments
- Reverse Manual Payments

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4.8.1 Input of Manual Payments

This topic provides the overview to Manual Payments Inputs.

Once you enter the deal reference number in the Contract Schedule Payments, you will see the following details displayed on the screen:

- Counterparty Name
- The currency of the deal
- Status of the borrowing
- The total outstanding amount as of the value date (the date on which the payment are made) and the deal version

The Value Date here is the date on which the liquidation entries will be passed. When you enter a Value Date in this screen, if there are any payments due on that date, they are displayed, and you can liquidate them.

If there are no schedules due on that date, the schedule becomes a prepayment. But this is only if the Value Date is not a back valued date. You can have a back valued date, but it cannot be earlier than the last schedule that was due. (You can also liquidate back valued schedules by entering a Limit amount).

If the Value Date is today or a date in the future, the prepayment is processed.

The Payment Limit Date or Amount of the payment is given at the time of payment. If you have given a payment limit date, the system shows all the components, which are due until the limit date. If you have given the amount limit in the Amount field, it shows all the schedules for the limit amount.

> **Note**
>
> While the Prepayment Limit Date is used to pick up the schedules pending as of that date, the Value Date is taken into account by the system for passing accounting entries.

Alternatively, the system picks up a schedule according to the amount is paid. You will see the next schedule, which is due, within the limit of this amount. If the amount is paid is more than the total amount payable for the next schedule, the next schedule is considered. The total amount due to these schedules is displayed.

You have to enter the actual amount is paid in the Net Amount Settled field. If there are both positive and negative amount to be settled, then the net amount should be specified here. This amount can either be allocated to the various components manually, by entering the break up of the amount against the various components or automatically by clicking the Allocate button. The total negative amount settled is displayed in Negative Amount Settled field. Partial payment of the negative amount is restricted. Backdated payment of interest amount is allowed till last payment date or amendment date, whichever date occurs later.

The automatic allocation is done based on the Liquidation order you have defined for the product. If you have not specified the order of liquidation for the principal and the interest type of components, the amount is allocated for liquidation in the following order:

- Penalty interest (if one has been applied)

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- Interest
- Principal

> **Note**
>
> If a payment that covers both past and future schedules are made, the system will force you to pay out the past schedules before the future schedules are paid. If an ICCB component is based on the outstanding principal, you will not be able to make a payment where the amount is more than what is due for the component as of the system date.

In the Contract Schedule payment screen, you have a set of icons using which you can navigate to the following screens:

Settlements - Click to go to the Settlement Message Details screen

Tax - Click to see the Tax details screen

Advices - Click to see the Advices screen. You can suppress advices using this screen.

Breakup - Click to view the Schedule Breakup screen.

Events - Click to view the Events screen.

Settlement Sequence Number

Choose a settlement instruction by specifying a settlement sequence number. You can skip this field if any default settlement instruction is provided.

> **Note**
>
> At the time of specifying settlement instructions, it is now possible to choose from multiple instructions that are maintained for the same branch, customer, currency, module and product combinations. You can choose any settlement instruction from a list of values. The list of values displays the Settlement Sequence Number and Settlement Instruction Description.

Settlement Instruction Description

Specifies the description of the selected settlement instruction.

4.8.2 Pay Tax

When there are taxes charged on the interest, etc., the payment of the component will always include the corresponding tax amount. If the payment does not include the full amount due, the proportional tax amount is liquidated. You should input the total amount applied to the component. The system then calculates the corresponding tax amount (based on the tax rate) and distributes the amount paid between the component and the tax.

For example, if a customer owes USD 1000 in interest (tax inclusive), the tax rate is 10%, and he pays you USD 1000, the payment is automatically distributed into USD 909.09 (interest) and USD 90.91 (the tax component).

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The customer will still owe you USD 90.91 in interest and USD 9.09 tax in tax. Total tax is always calculated on the full schedule. Therefore, if there is a rounding difference, it will be adjusted in the last liquidation.

In the above example, the tax component has come to USD 90.91 for that schedule. Suppose the total tax component is USD 273. If this is paid in three schedules the total will come to USD 272.73 (90.91 + 90.91 + 90.91 = 272.73). During the last liquidation, the system will round off the total of such schedules for the tax to the nearest decimal point, i.e., USD 273.

4.8.3 Settlements

When the deal and the accounts for payment are in different currencies, you may enter the Foreign Exchange rate for conversion in the Settlements screen. If the customer account for a component were expressly not defined at the time of deal input, you would have to specify an account at the time of payment, through the Settlements screen.

The payment accounts can also be changed for the various components at the time of payment. The new payment accounts will only be used for that particular session of the manual payment function.

For instance, you have named an account A1 for a particular component at the time of deal input, but during manual payment, you wish to change it to A2. Once this particular payment is carried out, the system will show the default account as A1 for that component. A2 will be used only for the session that you have specified for manual payment.

In this screen,

- The currency (of the contract components) and the branch will be displayed
- You can change the payment account
- You can specify the exchange rate, if the settlement account currency is different from the contract currency

This topic has the following sub-topics:

- Suppress Messages
- View the Schedule Breakup Details

4.8.3.1 Suppress Messages

Settlement messages, defined for components that fall due, will be generated automatically when you execute the Settlement Generation function at the end of day. You can suppress the generation of the settlement message, defined for a component, by clearing the check-box in the **Gen Message** field in the **Contract Settlement Message Details** screen.

4.8.3.2 View the Schedule Breakup Details

1. On the **Schedule Payments** screen, click **Breakup**.

   Schedule Breakup screen is displayed.

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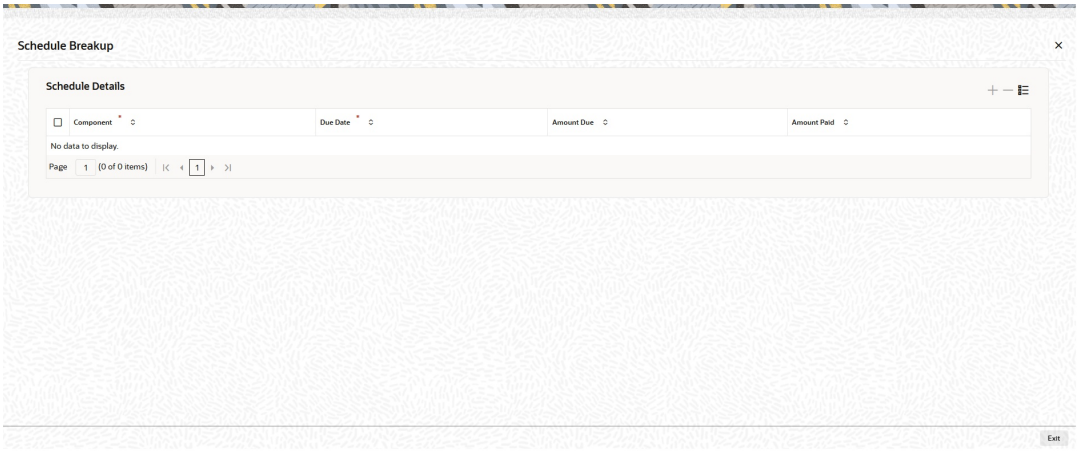
Figure 4-8 Schedule Breakup



2. View the details as required.

   In this screen, paid schedules on account of this particular payment for which you are doing manual liquidation.

   For information on fields, refer to the below table.

Table 4-10 Schedule Breakup - Field Description

Field	Description
Component	The component getting paid is displayed.
Due Date	The due date of the component liquidated is displayed.
Amount Due	The amount outstanding for the liquidated component is displayed here.
Amount Paid	You can see here the amount paid for the component as of the value date (the current system date).

4.8.4 Delete Manual Payments

Payments made using the Manual payments function can be deleted before the payment is authorized.

All the entries passed during the payment will also be deleted. All the schedules will be restored to the original status. In short, the prepayment status of the deal will be restored.

From the Actions Menu, select Delete or click ‘Exit’ or ‘Cancel’ in the toolbar. You will be prompted to confirm the deletion. Once you confirm it, all the entries that have been saved but not authorized, will be deleted.

4.8.5 Reverse Manual Payments

You can reverse authorized manual payments. The system makes the following validations before reversing a payment:

The principal payment is reversed if the payment date is equal to, or later than, the last interest and commission schedule due date.

Interest payment is reversed only in the chronological order of its payment.

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In the Contract view screen, to reverse a payment, you have to invoke the manual payments function and specify the Contract Reference Number. You have to enter the ‘Amount Paid’. You have to click on Reverse in the Processing sub-menu of the Actions Menu.

If the payment involves accounts in different currencies, the conversion rates to be used for reversal will be picked up from the deal as specified during Contract Input.

If a new payment account specified for a component during input of the payment, the reversal is done to the new account. If the new account is in a currency different from that of the deal and a conversion rate was specified, the rate from the payments function is used for the reversal.

The reversal of payment may sometimes entail a change in the status of a borrowing. If the borrowing is set for automatic status change, this change will be made by the system automatically.

Automatic payments made by the Automatic Contract Update program is reversed through the manual payments function.

Reversal of payment will not be allowed if the Rollover Instruction Status of the contract is Complete.

Saving and Authorizing Manual Payments

You have to save a manual payment after entering all the required details in the system. Click Save on the Toolbar or choose ‘Save’ from the Actions menu to save an account. On saving the transaction, the amount is validated against the product transaction limit, and the user input limit maintained in the system. The system displays an appropriate override/error message if the amount exceeds the allowed input limit. It also indicates the level of authorization required if the transaction the amount is more than the transaction limit maintained.

The system converts the contract amount using the standard mid-rate to the transaction limit currency and check against the transaction limit amount maintained for the product if the contract currency is different from the transaction limit currency.

The payment becomes effective only after authorization. To authorize, click Authorize on the Application toolbar.

You should enter the Reference number, the value date of the payment and the amount paid. The payment details displayed along with the overrides and authorization is sought. If you choose not to authorize the manual payment, the authorization screen is dismissed.

You cannot authorize a manual payment in the following cases:

- The contract has multilevel of authorization pending; the same is done using the Multilevel Authorization Detailed screen.
- The level of authorization is greater than or equal to N.
- The Nth or the final level of the user's authorization limit is less than the difference between amount financed and the sum of the limits of all the users involved in authorizing a transaction; this case holds good when the Cumulative field is checked in the Product Transaction Limits Maintenance screen
- The transaction amount is greater than the authorizer’s authorization limit if the Cumulative field is unchecked in the Product Transaction Limits Maintenance screen.

4.9 Split Settlements

This topic provides the instructions to capture the details of the split settlements.

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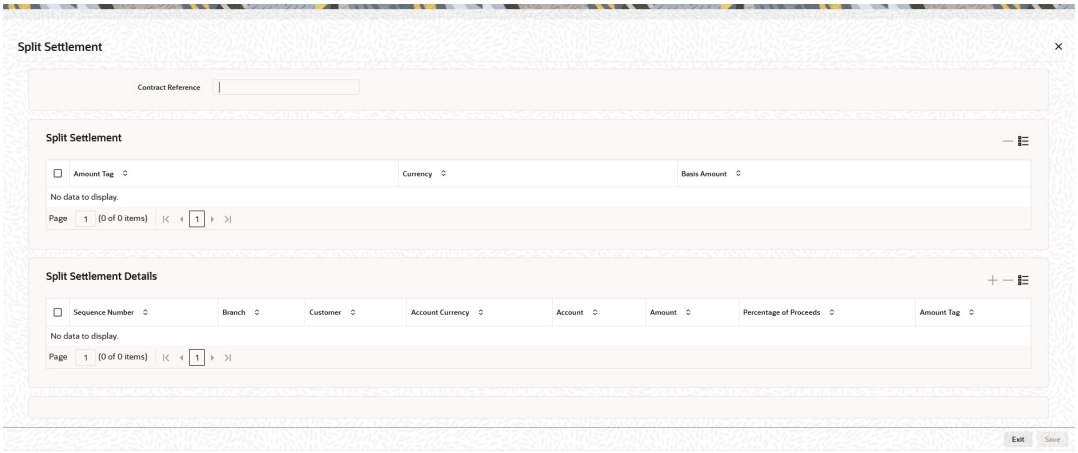
1. On the **Money Market Payment Input** screen, click **Split**.

   Split Settlement screen is displayed.

Figure 4-9 Split Settlement



2. On the **Split Settlement** screen, specify the details as required.

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5

Multiple Confirmation Generation for Fund type customer

For cases, when the counter-party to a trade is a Fund, Oracle Baking Treasury management allows to generate multiple confirmations to custodian and settlement member associated with that fund. Populating of specific tag for MT 320 and MT 300 with fund details is also supported for such cases.

This topic provides the details generate the multiple confirmation for a fund type customer.

This topic has the following sub-topics:

- Maintenance
  This topic describes the details of the maintenance which are the prerequisites to process / generate multiple SWIFT confirmations for a fund type customer.
- Confirmation Message - Swift Messages
  This topic describes the overview of the Swift Messages usage and overview of Optional Field 83 with option A and J: Fund or Beneficiary Customer.
- Processing
  This topic describes the option to capture the fund type customer.

5.1 Maintenance

This topic describes the details of the maintenance which are the prerequisites to process / generate multiple SWIFT confirmations for a fund type customer.

Treasury Customer Additional Details Maintenance

The Treasury Customer Additional Details Maintenance is displayed using the functional ID STDTRCIF.

Table 5-1 Treasury Customer Additional Details Maintenance - Field Description

Field	Description
Fund Type Customer	Identifies the customer as a Fund type.
Custodian BIC code	Identifies the Custodian BIC of the Fund Type.
Settlement Member BIC Code	Identifies the Settlement Member BIC of the Fund Type.
Generate confirmation message to	This should allow the user to select: • Custodian Only • Settlement member Only • Both Custodian and Settlement Member

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Table 5-1 (Cont.) Treasury Customer Additional Details Maintenance - Field Description

Field	Description
87: Party B	Identifies the receiver, user should be able to enter: • Address 1 • Address 2 • Address 3 • Address 4

For further information on the Treasury Customer Additional Maintenance, refer to Core Entities and Services User Manual, Chapter 2, section 2.5.1 Process Treasury Customer Maintenance Screen.

Treasury Customer Address Maintenance

Multiple customers are mapped to a common BIC code from the Treasury Customer Address Maintenance screen (MSDTRCAD). For certain business scenarios multiple customers might be sharing a common BIC code, users will make use of Treasury customer address maintenance screen for such maintenance. Address 1 field in the screen can be used to assign BIC code to the customer. For a fund type customer, this screen should be used to map, custodian and settlement member BIC to the fund type customer CIF. For this, user should chose two different location for the same CIF with Address 1 field being used to capture the BIC code of custodian and settlement member. Further the screen also supports maintenance of email for a customer which requires PDF swift confirmation in email.

> **Note**
>
> For email generation, Email as pdf should be checked in the screen

Table 5-2 Treasury Customer Address Maintenance - Field description

Field	Description
Email Address	Identifies the Email id where the PDF is to be sent.
Email as PDF	Identifies the message Type for which PDF message should be emailed.

For more information on the Treasury Customer Address Maintenance refer to MS user guide, chapter 5, section 5.1.1 Maintaining Address at Customer (CIF) Level

Treasury Message Type Maintenance

The Treasury Message Type Maintenance is displayed using the functional id MSDTRMTM. For more information refer to MS User Manual.

For more information on the Treasury Message Type Maintenance refer to MS user guide, section 3.2.1 Maintaining Message Types.

Money Market Contract Input

The Money Market Contract Input is displayed using the Functional ID MMDTRONL, for more information refer to the MM User Manual.

For more information, refer to Money Market Contract section.

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5.2 Confirmation Message - Swift Messages

This topic describes the overview of the Swift Messages usage and overview of Optional Field 83 with option A and J: Fund or Beneficiary Customer.

Optional Field 83: Fund or Beneficiary Customer

This is a optional field which is populated in MT320 confirmation message.

- This is a optional field which is populated in MT320 for all types of operations in field 22A and for all type of events in field 22B.
- Field 83 A\J values are derived from external customer input STDCIFCR screen based on the Address line 1, 2, 3 and 4.

5.3 Processing

This topic describes the option to capture the fund type customer.

when an contract is input / amended for a fund type of customer, based on the maintenance done as above, the confirmation message is sent to the custodian and settlement BICS. The Money Market Contract Input is displayed using the Functional ID MMDTRONL, for more information refer to the section.

This topic has the following sub-topic:

- Providing option to capture Fund type Customer at Treasury Customer Additional details

5.3.1 Providing option to capture Fund type Customer at Treasury Customer Additional details

A New Field Fund type is introduced in the treasury additional customer maintenance screen. Here, if the customer is a fund type then a custodian BIC and settlement member BIC are mapped against it.

An identifier to specify multiple SWIFT confirmations required with different receivers in case of Fund Type customer to be defined with below options:

- Custodian Only
- Settlement Member Only
- Both Custodian and Settlement Member

The System allows mapping same custodian BIC to multiple Fund type customers and same BIC of settlement member to multiple fund type customers and generate MT300 and MT320

System to allow mapping of field 87: the institution/corporate on behalf of which the message is received.

Address1, might be a BIC code or a Party Identification with one or more valid codes placed between slashes ('/').

Mapping same BIC to Multiple Customers

- System supports mapping same BIC to multiple customer ID.

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- System supports to generate standard SWIFT confirmation message and send it to the receiver BIC that is mapped to customer ID.
- Example: Multiple counterparties are using services of a third party called Mysis for confirmation matching. Then same BIC code of Mysis (MISYGB2L) is mapped to these counterparties

Requirement overview for generating outgoing messages in PDF format

It is required to have a provision to send out outgoing swift messages and mail advices in PDF format. For a customer, upon successful generation of a confirmation message, system should check if there is need to send this confirmation copy in a PDF format through email if so will generate PDF confirmations.if in case confirmation copy in PDF is unchecked for the message type then no PDF confirmation to be sent out through email. Mapping of message type to the option of generate pdf condition needs to be maintained. It is required to capture the e-mail address where the PDF document needs to be sent. The PDF message is generated and populated into Outgoing Message Browser. If there is an error in the email server and message, sending process has failed then an appropriate error message is shown in message browser for that message.

- Message browser shows if the PDF message is Required, Not Required, Generated or in repair:
- Required- In case of outgoing messages generated successfully and are awaiting to be picked up by scheduler then PDF Delivery status will be updated as required.
- Not Required- When ‘Email as PDF’ is not opted at the customer address maintenance, then PDF Delivery status will be updated as ‘Not Required’ or NULL
- Generated- When mail is sent to the customer successfully, PDF Delivery status will be updated as ‘Generated’.
- Repair – When there is an error in sending mail to customer, PDF Delivery status is updated as Repair.
- There is provision to resend the PDF message in case of repair, hence email address maintained to be displayed in the detailed and summary outgoing message Browser. The PDF opening through Secured password is supported.

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6

Make Interest Rate Changes

Any change to the terms of a Money Market deal, which affects its financial details and the accounting entries, can be made through the Value Dated Changes function of Oracle Banking Treasury Management. Through this function you can make changes to authorized deals on any day before the Maturity Date of the deal.

The changes to the terms of a deal, notified through this function, take effect on a date referred to as the ‘Value Date’. That is why the changes brought about by this function are called Value Dated Changes. A Value Date could be:

A Value Date could be:

- Today
- A date in the future
- A date in the past

Using the Value Dated Changes function, you can make changes to the various components of a deal like the profit rate or amount. You can also change the Maturity Date and the Credit Line to which the deal is linked.

In addition to changing the values in certain fields, you can enter a value into a field, which was not used, when you captured the disbursement details. For example, you may not have specified a fee at the time of deal input. Using the Value Dated Changes function, you can specify the fee so that the fee entries are passed on the Value Date.

When you make a value dated change, only the accrual entries will be passed by the Value Dated Changes function. All the other accounting entries are passed by the Automatic Contract Update function.

The Value Date is the date on which the changes that are going to be defined will take effect. This can be a date earlier than today, today, or a date in the future.

If the value date is a date in the past, it should not be beyond the following dates for any component:

- Last payment date
- Last schedule date

Also, a value date in the future cannot be beyond the Maturity Date of the deal. If it has to be beyond the Maturity Date of the deal, you have to first postpone the Maturity Date of the deal so that your proposed future value date falls before the new maturity date. Only after this change is authorized can you fix a value date in the future for the deal.

The system defaults to today’s date.

This topic has the following sub-topics:

- Navigate to the Schedule Definition Screen
  This topic describe the schedule definition screen navigation, maturity date change, make changes in the credit line and make changes in interest.
- Settlement Details
  This topic describes the systematic instructions to capture settlement details.

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- Delete Value Dated Changes
  This topic describes how to delete the value dated changes for the deal.
- Upload the Contracts for Amendment
  This topic describes how to upload the contracts for amendment.
- Authorization of Changes
  This topic describes how to authorize the value dated changes.

6.1 Navigate to the Schedule Definition Screen

This topic describe the schedule definition screen navigation, maturity date change, make changes in the credit line and make changes in interest.

The schedule changes, which have come about as a result of value-dated changes is done through the Value Dated Amendments screen. For example, if the schedule change comes about the following change in the maturity date, or the interest rate, you have to do this through this screen. Click Schedules on this screen.

This topic contains the following:

- Change the Maturity Date
- Make Changes in the Credit Line
- Make Changes in Interest

6.1.1 Change the Maturity Date

Enter the new Maturity Date on the screen. When you change the Maturity Date of a deal:

- If you have advanced the Maturity Date, the schedules falling due after the new Maturity Date is redefined to the Maturity Date.
- If you have postponed the Maturity Date, the schedules that have not liquidated and which fall due before the new maturity Date is redefined to the new Maturity Date.

You have to authorize the change in Maturity Date, before you redefine the schedules as per your new requirements, through the Contract Schedules screen.

When you extend the Maturity Date of a deal, the time code of the credit line to which the deal is linked should be beyond the new Maturity Date. If not, the system will seek an override.

The new Maturity Date applies to the deal from the Value Date of the deal.

6.1.2 Make Changes in the Credit Line

When you make changes in the Credit Line, the Central Liability tracking for the deal is done against the new line. The Value Date and Maturity Date has taken into consideration during the time code calculation of the deal.

6.1.3 Make Changes in Interest

If you want to make value dated changes in the profit rate, the rate code, the spread or the profit amount you have to invoke the Contract Profit, Charge and Fee screen of the ICCF module through the Value Dated Changes screen. You can make value dated changes only to the following components in the Contract ICCF screen:

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Interest Rate

Enter the new interest rate. However, you will not be able to:

- Change the interest rate if you have defined zero-interest for the deal
- Change the interest type

Rate Code

If a floating type of profit is defined, enter the new rate code.

Spread

Enter the new spread here.

Profit Amount

Enter the new profit amount.

Acquired Profit

If the deal initiated when it was input, the profit amount that has been accrued is entered here. The amount is taken into account by the system during the next liquidation cycle. You can make changes to the acquired profit through this screen.

Waiver

The attributes of an profit component are defined for a product is applied to a deal involving the product. If for some reason you do not want to apply the profit component for the deal you are processing; you can do so by checking this field. The profit is calculated, but it is applied on the deal.

note: For back valued changes in profit rate, the system will take corrective action. Accruals are redone till the last accrual date. Also, in case of a back valued change, the value date should not be beyond the last liquidation date.

6.2 Settlement Details

This topic describes the systematic instructions to capture settlement details.

To make changes to the Settlement Accounts and the currency conversion rates, you will have to invoke the Contract Input screen and go to the Settlements screen by clicking the Settlements button.

- On the **Money Market valued dated Changes Input** screen, click **Settlement**.

  Settlement Details screen is displayed.

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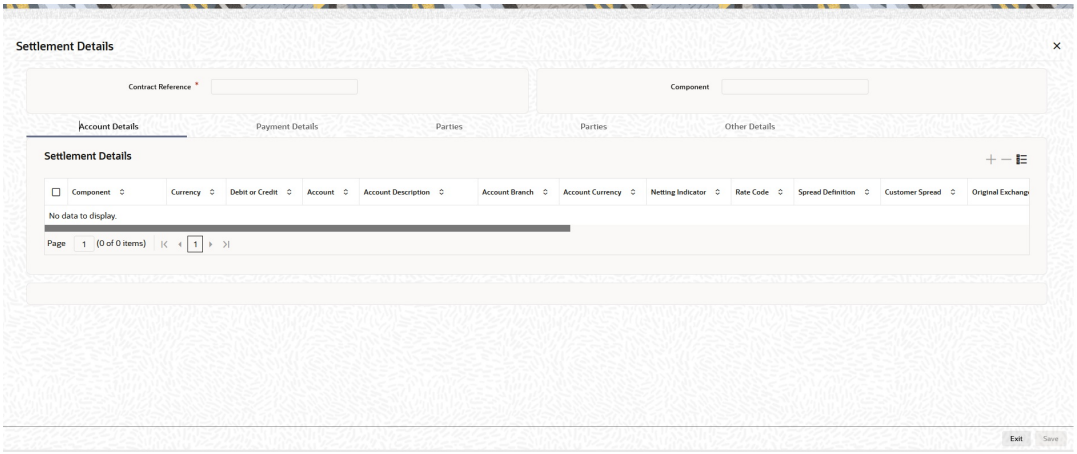
Figure 6-1 Settlements Details



> **Note**
>
> For details on settlement instructions, please refer to the Settlement chapter in the Modularity User Manual.

6.3 Delete Value Dated Changes

This topic describes how to delete the value dated changes for the deal.

You can delete the value-dated changes that you have made on a deal provided:

- The change is yet to be authorized; and
- The change has not yet been affected (in case of a future value dated change)

All the value-dated changes are authorized before the End of Day operations begin.

All the future valued dated changes are applied by the automatic contract update program when the changes become due. If the value date of the change is earlier than or the same as today's date, the changes are applied immediately.

To delete value-dated changes, call the deal on which you have made value dated changes (that are still to be authorized) through the Value Dated Changes screen by entering the reference number. The details of the contract is displayed. Choose delete from the Application toolbar or click 'Exit' or 'Cancel' button on the toolbar. The value-dated changes are deleted.

6.4 Upload the Contracts for Amendment

This topic describes how to upload the contracts for amendment.

From an external system, you can upload contracts that require amendment in Oracle Banking Treasury Management. The system will distinguish between the new and the contracts that require amendment based on the action code of the uploaded record. For a contract requiring amendment, the action code is 'AMND'. If the action code is 'AMND', Oracle Banking Treasury Management will first check whether the contract exists in the system or not. If the contract does not exist in the system, an error message is displayed to notify that the contract is not amended.

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The Reference Number provided by the external system has to same if it is a new contract or if it is an amendment to an existing contract.

When you upload a new contract, the Reference Number is displayed in the User Reference Number field for that contract. The User Reference Number is basis for checking whether the contract exists or not.

The upload for contract amendment will trigger the ‘CAMD’ event. The same event is triggered even when you amend the ‘MM Contract Online’ screen.

The fields amended for the Money Market module are as follows:

- Holiday Currency
- Move Forward
- Move Payment Schedules
- Move Revision Schedules
- Receivable tracking Parameters
- Liquidation – Auto/Manual
- Internal Remarks
- Demand Basis
- Schedule Details
- Settlement Details

The amendments of the following fields considered as a financial amendment:

- Currency
- Counterparty
- Amount
- Booking Date
- Value Date
- Cr/Dr Branch Code
- Cr/Dr Account Number
- Holiday Currency
- Commitment (Revolving/ Non- revolving)
- Maturity Type
- User Input Maturity Date
- Broker

> **Note**
>
> In case the request is a financial amendment, then the contract is reversed and rebooked. If it is a non-financial amendment, then the normal amendment procedure is followed, and the version number is changed, each time the contract is amended.

In the case of financial amendment, Settlement Instructions requires special handling.

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> **Note**
>
> If the request received has settlement details, then the values sent as part of the upload should be uploaded. If Settlement Details are not sent, then the details corresponding to the parent contract is copied to the child contract (if they are not specified at the time of creation).If the request is a financial amendment, then the contract is reversed and rebooked. If it is a non-financial amendment, then the normal amendment procedure is followed, and the version number is changed each time the contract is amended

However, if the SGEN message is already generated then financial amendment upload is not allowed.

Reverse and Rebooking Contracts

While reversing and rebooking the parent contract details including the subsystems are copied to a new contract, and the parent is reversed, and the screen is in the new mode so that any details of the contract is changed. It is validated that no payment messages have been sent for the Reversed FCC ref no. A configurable override is displayed. If the payment messages are generated, then the Cancellation request messages (REVSWIFT) are generated. At the branch parameters maintenance, the option ‘User Ref No in Messages’ should be checked.

The user reference number and the external reference number of the parent contract number are copied to the new contract. Deletion of the new contract will delete the reversal of the parent contract and set the value of user ref number and external ref number in the parent contract from the child contract. Authorization of the new contract will authorize the parent contract. It will not be possible to delete or authorize the reversal of the parent contract reference number without deleting or authorizing the child.

You can maintain the type of confirmation in the MM Contract Confirmation screen. The option list displays all open and authorized MM contracts. The Confirmation message of the parent message is suppressed if the counterparty of the parent contract and the current contract are the same. In case the counterparty of the parent and child are the same, then in case the parent contract is confirmed, then the child will also be marked as confirmed. If the parent is not confirmed, then it is marked as confirmed, and the incoming confirmation is matched with the child contract.

6.5 Authorization of Changes

This topic describes how to authorize the value dated changes.

Authorize the value dated changes based on requirement, using the Authorize screen.

1. On the **Money Market Valued Dated Changes Input** screen, choose a contract entry and click **Authorize**.

   Authorization screen is displayed.

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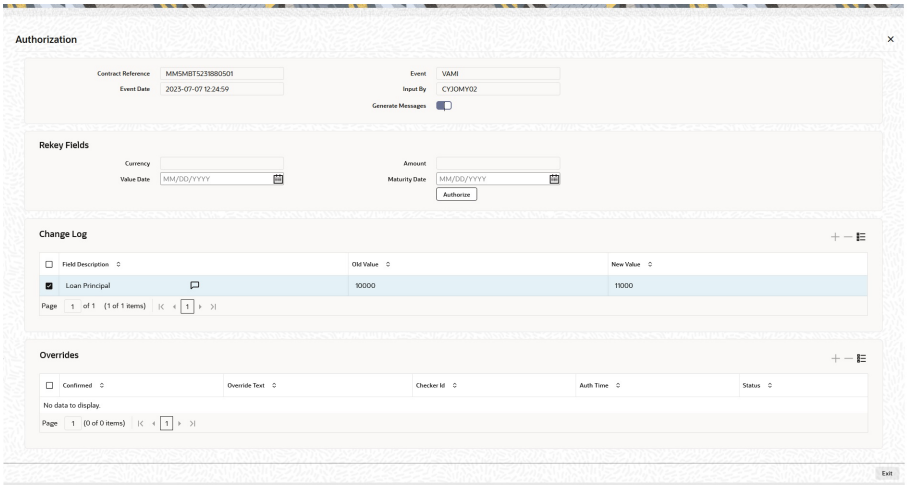
Figure 6-2 Authorization



2. On the **Authorize** screen, specify the details as required.
3. Click **Ok** to authorize the contract or **Exit** if you do not want to authorize the contract.

   If the contract involves a product for which some Re-key fields have been defined, the details of the contract is displayed after you input the values in those fields. If no Re-key fields have been defined, the details of the contract are displayed in the ‘Authorization’ screen.

   All the overrides are given during the operation is displayed when the contract is being authorized.

   If you are authorizing an amendment, the old values are replaced by the amended values, which is available for subsequent processing.

   After the contract is authorized, the accounting entries passed during this stage is marked as authorized and advises, if specified for operations generated.

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7

Roll Over a Deal

A rollover is a renewal of a deal. Instead of liquidating a deal on maturity, you can roll it over into a new deal. The outstanding principal of the old deal is rolled over with or without the interest outstanding on it. When a deal is rolled over (renewed), it is processed in the following manner:

- The original deal is liquidated, and,
- A new deal is initiated

You can rollover a deal that you are processing provided it is allowed for the product the money market deal involves. For a product with rollover defined, specify if deals involving the product should inherit:

- The attributes defined for the ICCB components (interest, charges and fees) from the product, or
- Those defined for the initial deal. This gains significance if you changed the attributes that the (initial) deal acquired from the product. The rolled over deal will acquire the changed attributes.

In addition, you have to specify the following for a product defined with rollover:

- Whether it is to be rolled over along with outstanding interest
- Whether the interest that has been accrued on a placement is to be considered a part of the ‘utilized amount’ for the purpose of risk tracking if you are rolling over a placement with interest.
- Whether tax has to be applied on the rolled over deal
- Whether the principal of the rolled over interest should be taxed

However, when processing a deal, you can change the attributes that the deal acquires from the product. At the time of processing the deal, you can indicate if a rollover is to be automatic or manual; the maturity type (fixed, call or notice); the maturity date for a fixed maturity deal; and the notice days.

You should also indicate if:

- Only the outstanding principal is to be rolled over,
- The outstanding principal is to be rolled over with interest, or
- If a special amount is to be rolled over. (if a part of the principal and interest from the old deal has been liquidated and only the outstanding principal - with or without interest - is rolled over, it is called a special amount).

When a deal is rolled over, the new contract continues to have the reference number of the old deal. This topic contains the following:

This topic has the following sub-topics:

- Specify Rollover for a Product
  This topic describes overview of rollover, mode of rollover, and impact of liquidation mode on rollover.

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- Specify Contract Rollover Details
  This topic provides the instructions to capture the Contract Rollover Details.
- Roll over a Contract Manually
  This topic describes how to roll over a contract manually.
- Process of Rolled over MM Contract
  This topic describes Rolled over MM Contract process.
- Advices for a Rolled Over Deal
  This topic describes the advices for a rolled over deal.
- Authorize a Manual Rollover
  This topic describes the authorize a manual rollover.

7.1 Specify Rollover for a Product

This topic describes overview of rollover, mode of rollover, and impact of liquidation mode on rollover.

When defining a product, you have to specify whether deals involving the product is rolled over. If rollover has been allowed for a product, all the deals involving the product can, by default, be rolled over.

> **Note**
>
> However, a deal involving such a product is rolled over only if it is not liquidated on its Maturity Date. Choose not to rollover a deal that involves a product with the rollover facility. You can indicate this when processing the deal.

This topic contains the following:

- Mode of Rollover (Manual or Automatic)
- Impact of Liquidation Mode on Rollover

7.1.1 Mode of Rollover (Manual or Automatic)

For a deal involving a product for which a rollover is allowed, you should specify the mode of rollover - automatic or manual - during processing.

7.1.2 Impact of Liquidation Mode on Rollover

The mode of liquidation of a deal (automatic or manual) has the following impacts while executing the rollover:

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Table 7-1 Mode of Liquidation of a Deal

Specification	Treatment
Auto liquidation and auto rollover	The old deal is liquidated and a new one initiated on the Maturity Date of the deal during the BOD (Beginning Of Day) run of the Automatic Contract Update function. If the Maturity Date falls on a holiday, then the liquidation and the rollover is processed as per your holiday handling specifications in the Branch Parameters screen. If you specified (in the Branch Parameters screen) that processing has to be done today (the last working day before the holiday) for automatic events right up to the day before the next working day, the schedule falling on the holiday is liquidated during end of day processing on the last working day before the holiday. If you specified that processing has to be done only up to the System Date (today), then only the events scheduled for today (the last working day before the holiday) is processed. The events falling on the holiday is processed on the immediate working day after the holiday, during the beginning of day processing.
Auto liquidation (of principal) and manual rollover	The old deal is liquidated automatically on the Maturity Date. If the deal has to be rolled over, the rollover instructions should be specified for the deal before the Maturity Date. If the contract has not been liquidated because of lack of funds in the repayment account, you can give rollover instructions even after the maturity date saying that the contract has to be rolled over as of the maturity date.
Manual liquidation (of principal)	Rollover has to be manual. The deal will not be liquidated by the Auto Liquidation function. You can either liquidate it or specify that it has to be rolled over. This is specified at any time - before or after the Maturity Date of the deal, if the contract has not yet been liquidated.

If you have defined that the deal be liquidated manually, you cannot roll it over automatically. When a deal is rolled over or renewed for the interest, charge or fee components, it can assume the following attributes:

- Those of the product involving the deal being rolled over, or
- Those of the old deal itself

Specify this at the time of deal processing (of the old deal).

- Rollover Details
  This topic provides the instructions to capture the Rollover Details.

7.1.2.1 Rollover Details

This topic provides the instructions to capture the Rollover Details.

1. On the **Product Preferences** screen, click **Rollover**.

   Rollover details screen is displayed.

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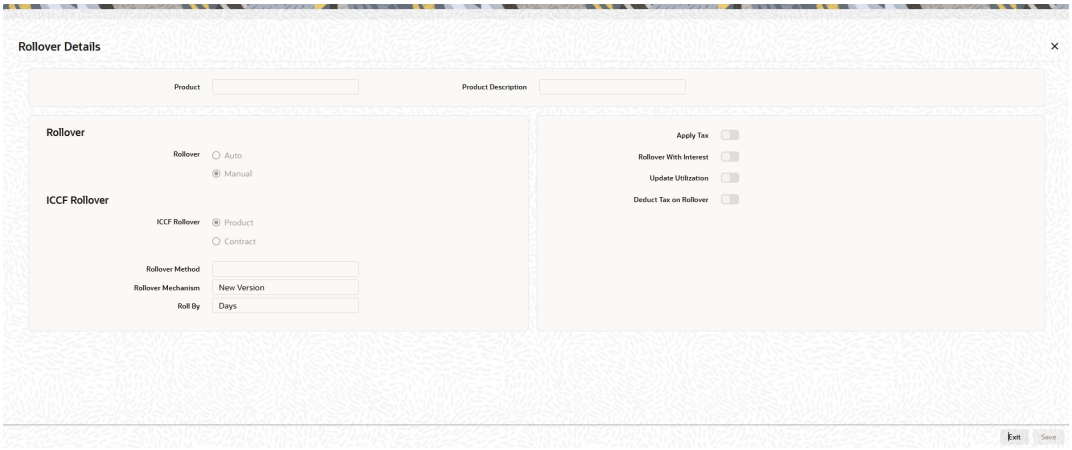
Figure 7-1 Rollover details



2. On the **Rollover details** screen, specify the details as required.
3. Click **Ok** to save the details or click **Exit** to close the screen.

   For information on the fields, refer to the below table.

Table 7-2 Rollover details - Field Description

Field	Description
Mode of Rollover	For deals involving a product for which a rollover is allowed, you should specify the mode of rollover - automatic or manual - during processing. A deal is automatically rollover on the maturity date if ‘Auto’ is selected at the product level. If you choose ‘Manual’, on the maturity of a deal, you will need to indicate for rollover manually.

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Table 7-2 (Cont.) Rollover details - Field Description

Field	Description
ICCB Rollover	The interest, charge and fee components of the new (rolled over) deal is picked up either from the old deal or from the product involving the old deal. Choose the option: • Product if you want the system to pick up the components from the product involving the old deal. • Contract if you want the system to pick up the components from the old deal. The following example illustrates this point: For example, when defining a placement product, you specified that all placements involving it would have interest schedules every month and a processing fee. Assume you have processed a placement involving this product, with the following attributes: • Interest payment only on Maturity Date • No fees When rolling over this placement, you have two options: You can indicate that the interest and fee details specified for the product are to be applied to the new (rolled over) placement. In such a case, the new placement will have interest payment schedules every month and a processing fee. You can specify that the interest and fee details defined for the placement being rolled over (old placement), be made applicable to the new one. In this case, the new placement will have only one interest payment schedule on Maturity Date and will have no fee. In addition, you have to specify the following details for a product for which rollovers are permitted:
Update Utilization	Whether the credit limit utilization is to be updated when a placement is rolled over, that is, the interest that has been accrued on placement is also considered as a part of the 'utilized amount' for the purpose of risk tracking. The following example illustrates how this concept works. This option applies only if you want to roll over a deal with interest.
Apply Tax	For tax to be applicable on a rolled over deal: • It should be applicable to the product involving the dealIt should not have been waived for the old deal You should indicate whether tax has to be applied on the rolled over deal.
Rollover with Interest	You have to specify whether the deal that you are rolling over should be rolled over along with the outstanding interest. If you so specify, the principal of the new deal is the sum of the outstanding principal and the outstanding interest on the old deal. This applies only to deals with a bearing (add-on) method of interest liquidation. If all the outstanding interest is paid out, then the deal is renewed without the interest. If not, it is rolled over with the interest that is still outstanding on it. A deal is rolled over with only the main interest that is outstanding. The main interest is that interest component which you specify as the 'main interest' in the ICCB Product Details screen (this is displayed in the Contract Main screen). Other interest components and the penalty interest if any will not be rolled over.

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Table 7-2 (Cont.) Rollover details - Field Description

Field	Description
Deduct Tax on Rollover	When a deal is initiated, tax is applied to the principal of the deal. Now, when this deal is rolled over or renewed, you have two choices (depending on the tax laws of your Government): Apply tax on the principal, (outstanding principal + outstanding interest or only the outstanding principal depending on your specifications), of the new deal, or, Since the principal of the old deal has already been taxed once, you can choose to waive the tax on the principal of the rolled over deal. However, if this principle has the outstanding interest from the old deal incorporated, then only this portion is taxed. This option applies only to tax on the principal and not to tax on interest.This field assumes importance, only if: • Tax (for the principal as well as interest) has not been waived on the old deal • The tax has not been waived on the rolled over deal If this tax is not waived for the old deal, it is applied on the new deal; if it is waived on the old deal, it will not be applied on the renewed deal. Specify Deduct Tax on Rollover, if the tax on the old deal has to be liquidated before it is rolled over. **Note:** If Rollover is of type P (Principle), P+I (Principle + Interest) and P+I-T (Principal + Interest - Tax), the tag 32H in MT 320 is populated with a value 0 (Zero). If Rollover Type is Special Amt the tag 32H is populated with difference in Principal+/- Interest liquidated in the same cash flow.
Roll By	Indicate the tenor basis upon which the maturity days specified for the rolled-over contract is reckoned. The options are Days, Months, Quarters, Semi-annuals and Years. If you specify the ‘days’ maturity basis, and do not specify the maturity days, the system ‘rounds’ the tenor of the original contract to the nearest maturity days basis. The rounded tenor is considered as the new tenor of the rolled-over contract.
Rollover Mechanism	This indicates whether rolling over a contract using the product must create a new version of the existing contract, a new contract or a chills contract that is linked to the parent contract. You can choose from the following options: • New Version - A new version will get created in existing MM deal as part of a rollover, with the same details specified in the contract ‘Rollover Details’ screen. • Spawn Contract - In this mechanism, the existing contract will get liquidated, and the system will book a new contract as part of a rollover, with the details specified in the contract ‘Rollover Details’ screen. Booking of the new contract happens through the MMAUTDLY batch. • Linked Contract - In this mechanism, a new MM deal is created manually and linked to the parent deal. On the maturity date of the parent contract, the contract will get liquidated into a rollover wash GL, and the new contract that was input will get initiated automatically. You can select ‘Linked Contract’ only in case you have checked the option ‘Auto’ for rollover.

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Table 7-2 (Cont.) Rollover details - Field Description

Field	Description
Rollover Method	If you have indicated the rollover mechanism applicable for contracts using the product in the Rollover Mechanism field as 'Spawn Contract', use this field to indicate whether a single new contract must be created for the rolled over amount, or whether the original contract must be split into multiple contracts, or consolidated with other contracts into a single new contract, when rolled over using the rollover operation. Accordingly, select any of the options, 'Normal', 'Split' or 'Consolidated', in this field, as applicable.

7.2 Specify Contract Rollover Details

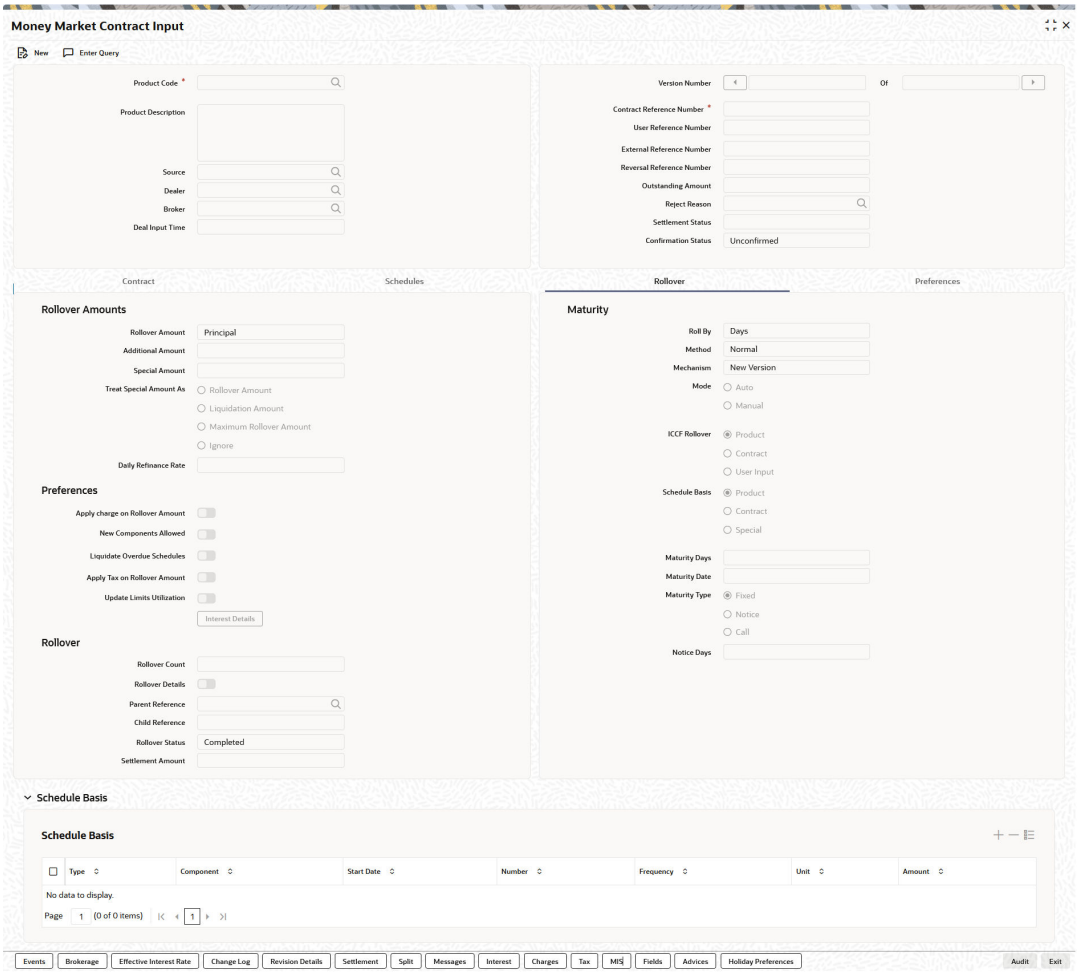
This topic provides the instructions to capture the Contract Rollover Details.

By default, a contract marked for rollover is rolled over with all the terms of the original contract. However, change certain terms by specifying them in the Rollover tab of the **Money Market Contract input** screen.

1. On the Home page, type **MMDTRONL** in the text box, and click the next arrow.

   Money Market Contract Input screen is displayed.

Figure 7-2 Money Market Contract Input - Rollover tab



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2. On the **Money Market Contract Input** screen, click **Rollover**.
3. Click **Save** to save the details or click **Cancel** to exit the screen.

The rollover specified for the product will get defaulted to the deal. The rollover parameters are explained in detail in the section Features of the product rollover details screen.

For information on fields, refer to the below table.

Table 7-3 Money Market Contract Input - Field Description

Field	Description
Rollover Amount	When you roll over a deal, you can rollover: • The outstanding principal of the deal • The outstanding principal and the outstanding interest together • The outstanding principal and the outstanding interest minus the tax. • The outstanding principal and the additional amount • The outstanding principal+ interest+ Additional amount or, • An amount that is different from the total of the outstanding principal and the outstanding interest. This is a 'special' amount. The 'special' amount is: • Less than the outstanding principal + interest. This is because the amount by which it is less is liquidated against the interest and principal of the old deal and the rest is rolled over. • The special amount can never be more than: • The outstanding principal + interest of the old deal. The outstanding principal If it is, then initiate a new deal.
Additional Amount	This is the field mutually exclusive with the Special Amount, you can specify the amount based on the requirement.
Treat Special Amount As	If you specified that the principal of the new money market deal is meant to be a special amount you also have to indicate the manner in which the special amount is to be treated. You can choose any one of the following options: • Rollover Amount - If the outstanding amount is 20,000 and the special amount is given as 25,000, the additional 5000 will get added to the money market deal. If the outstanding amount is 30,000 and the special amount is given as 25,000, the additional 5000 will get liquidated. The Outstanding Amount is the sum of all the components put together. • Liquidation Amount - If the outstanding amount is 20,000 and the special amount is given as 25,000, you will not be allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000, the additional 5000 will get liquidated. Note that the individual components are liquidated in the liquidation order. • Maximum Rollover Amount - If the outstanding amount is 20,000 and the special amount is given as 25,000 you can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given as 25,000 only 25,000 is rollover and the remaining 5000 is liquidated. • Ignore The amount that is rolled-over will depend on the treatment that you specify. You can choose not to treat the special amount in a specific manner by choosing to ignore this option.

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Table 7-3 (Cont.) Money Market Contract Input - Field Description

Field	Description
Parent Reference	In the linked rollover scenario, Parent Reference Number indicates the parent deal for which the child deal is booked. While booking a new child deal, you need to specify the parent deals contract reference number or select the appropriate one from the adjoining option list. Choose a parent deal that satisfies the following conditions: • Product code is the same as that of the child deal. • Counterparty is the same as that of the child deal. • Currency is the same as that of the child deal. • Maturity Date is the same as the value date of the child deal.
Child Reference	In the linked rollover scenario, this field is displayed when the rollover of the parent deal is triggered.
Settlement Amount	This field displays the total settlement amount.
Count	For a deal that has been rolled over, this field indicates the number of times it has been rolled over.
Rollover Mechanism	This indicates whether the rolled over contract will create a new version of the existing contract, a new contract or a child contract that is linked to the parent contract. You can choose from the following options: New Version - A new version will get created in existing MM deal as part of rollover, with the same details specified in the contract 'Rollover Details' screen. Spawn Contract - In this mechanism, the existing contract will get liquidated and the system will book a new contract as part of rollover, with the details specified in the contract 'Rollover Details' screen. Booking of the new contract happen through the **MMAUTDLY** batch. Linked Contract - In this mechanism, a new MM deal is created manually and linked to the parent deal. On the maturity date of the parent contract, the contract will get liquidated into a rollover wash GL, and the new contract that was input will get initiated automatically. You can select 'Linked Contract' only in case you have checked the option 'Auto' for rollover mode.
Rollover Method	If you have indicated the rollover mechanism as 'Spawn Contract', use this field to indicate whether a single new contract must be created for the rolled over amount, or if the original contract must be split into multiple contracts, or consolidated with other contracts into a single new contract, when rolled over using the rollover operation. Accordingly, select any of the options, 'Normal', 'Split' or 'Consolidated', in this field, as applicable.

7.3 Roll over a Contract Manually

This topic describes how to roll over a contract manually.

You can Rollover a deal manually through Money market Online screen. If you click **Rollover**, system displays the Rollover page and Rollover Preference can be given at the time of Rollover. If a deal has to be rolled over, the below conditions are to be met:

- The latest activity on the deal has to be authorized.
- It should be past or on its Maturity date; and

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- It should not have been liquidated

Two activities take place when a deal is rolled over:

- The original deal is liquidated and
- A new deal is initiated

The External Reference Number of the renewed (or rolled over) deal is same as that of the old deal. However if the rollover operation is from an external system via gateway a different external reference number can be passed in the request which will get picked in the renewed contract. The settlement amount and the child reference number is displayed when the rollover of the parent deal is triggered This section contains the following topics:

This topic contains the following sub-topics:

- Specify Contract Rollover Preferences
- Specify Rollover Details of Interest, Charges, and Fee
- Specify Schedule Basis for Rollover
- Specify the Maturity Details

7.3.1 Specify Contract Rollover Preferences

User can Rollover a deal manually through **Money Market Contract Input** screen. If you click the **Rollover** tab, the Rollover page is displayed and Rollover Preference details can be given at the time of Rollover.

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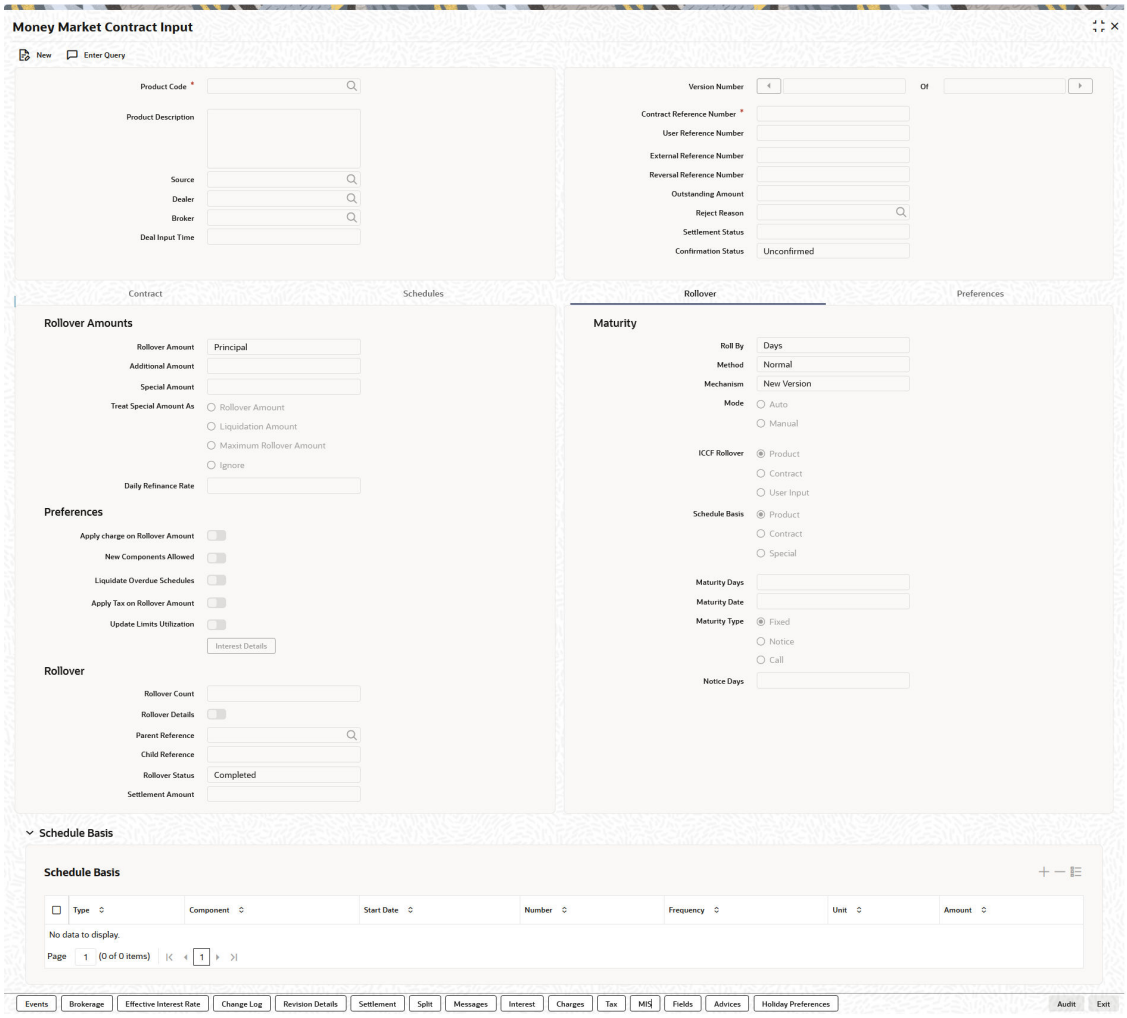
Figure 7-3 Money Market Contract Input



7.3.2 Specify Rollover Details of Interest, Charges, and Fee

The ICCF Rollover preference in the Money Market contract Input screen can be chosen as:

- Product: On clicking this Product option the renewed or rollover deal have the attributes defined for the interest, charges, and fee as maintained in the product.
- Contract: In cases when ICCF details have been changed on the original deal overriding the default attributes from the product, user has the choice of applying the changed terms (for ICCB components) as of the original deal to the rolled over if ICCF Rollover preference is selected as Contract.
- User Input: On clicking this User Input option, user defined interest rate details are applicable on the renewed rolled over contract. The Interest Details button is enabled only when the User Input field is selected under ICCF Rollover.

Click the **Interest Details** button, specify Interest basis, Alternative Risk-Free Rate Preferences, and Rate Details which is to be inherited on the child contract upon rollover.

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7.3.3 Specify Schedule Basis for Rollover

The **Schedule Basis** preference in the **Money Market Contract Input** screen can be chosen as:

- **Product**: On clicking this Product option, the rolled over contract pick up the Schedule Basis details maintained at the Product Level.
- **Contract**: On clicking this Contract option, the rolled over contract picks up the Schedule Basis details maintained at the Contract Level.
- **Special**: On clicking this **Special** option, the **Schedule Basis** sub section is enabled, and user can enter different schedules not that of the product or the original contract. The entered schedules is built on the renewed contract.

The **Schedule Basis** accommodates the schedule amendments. The Schedule details in the Schedule Basis subsection for the contract must be mandatorily captured for the corresponding type chosen as Special.

7.3.4 Specify the Maturity Details

The Maturity Type, which you have specified for the old deal, will apply to the deal being rolled over, by default. However, you can change the Maturity Type through this screen. If the maturity type is to be changed, you have to specify the new Maturity Type for the rolled over or renewed deal. It could be:

Table 7-4 Maturity Details

Maturity Type	Details
Fixed	This type of deal has a fixed Maturity Date. For a deal with a fixed maturity date, you enter the changed date on which the deal needs to be liquidated.
Call	The Maturity Date is not fixed. The deal is liquidated anytime.
Notice	The deal is liquidated at a certain period of notice. The number of days of notice should be specified in this screen. This is only for information purposes. Whenever a report is generated on a notice type of deal, the notice days is mentioned on it. For a deal with notice type of maturity, you have to enter the Maturity Date once the notice is issued to the counterparty (customer).

For a deal maturing at notice, enter the notice period (in days) in this field. This is only for information purposes. Whenever a report is generated on a notice type of deal, the notice days is mentioned on it. For a deal with notice type of maturity, you have to enter the Maturity Date once the notice is issued to the counterparty (customer).

7.4 Process of Rolled over MM Contract

This topic describes Rolled over MM Contract process.

In the case of contract roll-over, you can create a new child contract and link it to the parent contract. In such cases, on saving the child contract, the system triggers the BOOK event on the child contract and the RAMD event on the parent. As a result, the instruction status of the child contract gets updated as ‘Complete’. During the linkage between child and parent, the system will update the special amount field of the parent contract with the contract amount of the child contract.

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When a child contract is reversed without the linked parent being rolled over, the system will trigger the RAMC event on the parent, and the Rollover Instruction Status is updated as ‘Incomplete’. Rollover of a contract is allowed only if the Rollover Instruction Status is ‘Complete’.

If the parent contract has already been rolled over and the child contract has been reversed, then the system will trigger the REVC event on the child contract. As a result, the child contract is reversed successfully. However, since the parent contract has been rolled over, it will not be impacted by the reversal of the child contract.

You can view details of the ROLL event in the ‘Payments’ screen where you can manually reverse the contract. This will, in turn, trigger the REVP event, which will update the Rollover Instruction Status of the contract as ‘Incomplete’.

> **Note**
>
> A rollover child cannot be linked to a parent contract for which the Rollover Instruction Status is ‘Complete. Amendment and reversal of a parent contract will not be allowed if the Rollover Instruction Status of the contract is ‘Complete’.

If the amount on the child contract is less than that of the parent contract for a placement contract, then the difference in the amounts is credited to the customer account, and a received notice is sent to the customer indicating the same for parent contract. If the amount on the child contract is greater than that of the parent contract for a placement contract, then the difference in the amounts is debited from the customer account, and a payment message is sent to the customer indicating the same for the child contract.

In the MM confirmation message, field 22B- Type of Event of the message is populated as ‘ROLL’ for the Child Contract.

7.5 Advices for a Rolled Over Deal

This topic describes the advices for a rolled over deal.

In the Product Events Definition screen, you define the events for which advices are to be generated, for deals involving a product. Any advice is generated when a deal is rolled over if so specified for the product the deal involves. Generation of advices upon rollover, if specified, is as follows:

- When the deal is rolled over with interest (that is, the entire outstanding amount in the original deal is rolled over without any component of the original deal being liquidated) the liquidation advice for the original deal will not be generated. Instead, rollover advice, with the details of the liquidation of the original deal and its subsequent rollover into a new deal, is generated.
- When the deal is rolled with an amount that is not the entire outstanding amount in the original deal, the liquidation advice(s) for the original deal is generated along with the rollover advice

.

7.6 Authorize a Manual Rollover

This topic describes the authorize a manual rollover.

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The operations on a deal like input; modification, manual liquidation and manual rollover have to be authorized by a user other than the one who operated. All the deals should be authorized before you can begin the end of day operations.

When a deal is rolled over manually, you have to do the following two authorizations:

- Liquidation of the original deal
- Initiation of the new deal

When you call such a deal for authorization, the details of the liquidation of the original deal is displayed.

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8

Automatic Processing

While discussing the various events in the life cycle of a deal, we have referred to the Automatic Contract Update function that carries out these events. In this chapter, we shall discuss the features of this function.

The Automatic Contract Update function should be executed at least twice during the day, once before you begin transaction-related activities for the day (that is, as a part of the beginning of day activities) and once after you have finished all the transaction-related activities for the day. If any transaction-related activities are carried out after the function are run as part of end of day (EOD) activities, you have to execute it again so that the processing that is necessitated by the transaction-related activity carried out.

This topic has the following sub-topics:

- Automatic Events in the Lifecycle of a Deal
  This topic describes the Automatic Events that takes places in Beginning-of Day and End of day.
- Specify the Branch Parameters
  This topic provides the instructions to capture the Branch Parameter Details.
- Initiate the Automatic Contract Update Function
  This topic describes how to inquire the Automatic Contract Update function.
- Initiate a Future Value Dated Deal
  This topic describes the furture value dates deal.
- Process an Automatic Repayment
  This topic describes the process of an automatic repayment.
- Automatic Rollover of a Deal
  This topic describes the automatic rollover a deal.
- Accrual of ICCF Components
  This topic describes the definition of accruals for the accruable ICCF components
- Rate Fixing Process
  This topic describes the rate fixing process.
- Interest Rate Revision on a Deal
  This topic describes the interest rate revision on a deal.
- Value Dated Changes
  This topic describes the value dated changes wand advices generated for value dated changes.

8.1 Automatic Events in the Lifecycle of a Deal

This topic describes the Automatic Events that takes places in Beginning-of Day and End of day.

The following are the various events in the life cycle of a deal carried out automatically. Group them into automatic events that take place Beginning-of Day (BOD) and those that take place End of day (EOD).

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This topic contains the following subtopics:

- Begin of Day Processes
- End of Day Processes

8.1.1 Begin of Day Processes

Below are the processes:

- Initiation of a deal with a Value Date in the future
- Application of the appropriate interest rates for deals with Floating Interest
- Application of rate changes with a Value Date in the future
- Liquidation of a scheduled repayment (interim or at maturity)
- Rollover of a deal
- Change of deal status as part of the aging analysis process
- Automatic events falling on a holiday and scheduled to take place on the day after the holiday

8.1.2 End of Day Processes

Below are the processes:

- Periodic accrual of ICCB components
- Generation of reports
- Automatic events falling on a holiday and scheduled to take place on the day before the next working day.

You would have noticed that some activities carried out, automatically would be done so only on specific instruction from you. The following are such activities:

- Liquidation of a scheduled repayment
- Rollover of a deal

8.2 Specify the Branch Parameters

This topic provides the instructions to capture the Branch Parameter Details.

A set of rules that govern the deals that a particular branch (of your bank) enters into are defined through the Branch Parameters screen.

1. On the Home page, type **MMDBRMNT** in the text box, and click the next arrow.

   Money Market Branch Parameters screen is displayed.

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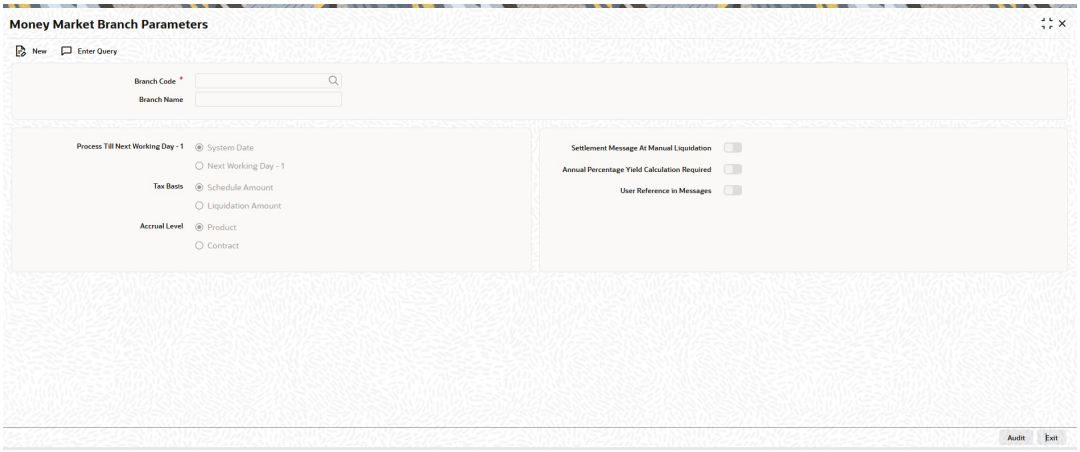
Figure 8-1 Branch Parameters



2. On the **Branch Parameters** screen, click **New**.
3. On the **Branch Parameters - New** screen, specify the details as required.
4. Click **Ok** to save the details or **Exit** to close the screen.

   For information on fields, refer to the below table.

Table 8-1 Branch Parameters Field Description

Field	Description
Branch Code	Specify the Branch code here.
Branch Name	Specify the branch name in this field.
System Date	If you specify that processing of automatic events should be done upto the System Date, automatic events scheduled till (inclusive of) the current system date is processed.
Next working day - 1	Indicate whether events should be processed until the day before the next working day when the Automatic Batch Update function is run. If you do so, all the events that fall on days between the current system date and the next working date is processed.
Tax basis	On a deal, you may have to pay tax to the Government on the interest earned. The tax are paid on the basis of the following: • On the liquidated amount • On the scheduled amount For your branch, you can specify the amount on which tax has to be applied, in the Branch Parameters screen.

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Table 8-1 (Cont.) Branch Parameters Field Description

Field	Description
Accrual level	To recall, at the time of creating a product, you specify: • Whether accrual of interest is allowed for the product • The accounting entries that should be passed for the accrual event • The frequency at which the accrual entries should be passed An MM deal will inherit the accrual frequency defined for the product associated with it. Since the accounts (the accrual account and the income account) are defined for a product, the accrual entries for all deals involving the product is passed to the same accounts. These entries are passed in two ways: • An entry for each deal. The same accrual and income account is involved for each entry, with the Reference Number of the deal indicated for each deal. • A single consolidated entry for all deals involving a product. Since the same accrual and income account is involved in all accrual entries, a single consolidated entry is passed, with a unique reference number generated for each product. The idea of generating a single entry for all deals involving a product is to reduce the number of entries and thus, the processing time. The details of entries passed for each deal is available in the Accrual Control Journal, a report that should be generated after the accruals have been made. Whether interest accrual entries are passed as a single consolidated entry for a product, or as an individual entry for each deal, should be specified for a branch. This specification is applicable only for automatic periodic accrual entries. When there is an accrual necessitated by a payment or a change in the terms of a deal, the entries is for the specific deals affected by the change.
Settlement Message At Manual Liquidation	For all the contracts that are marked for manual liquidation, you can specify whether you want to generate settlement messages. To do this you need to check the 'Settlement Msg at Manual Liquidation' box. Settlement messages is generated for all the contracts with manual liquidation according to the parameters you have specified in the Money Market Branch Parameters screen. These messages are generated on the settlement message days prior to the date of repayment of the contract. Each account that is affected by the payment will receive a settlement message.
Annual Percentage Yield Calculation Required	Oracle Banking Treasury Management allows you to calculate the Annual Percentage Yield so as to enable your customer to compare interest rates offered by different banks. To do this, you need to check the 'Annual Percentage Yield Calculation Required' box. For a contract, Annual Percentage Yield is calculated during take-down, or during Value Dated amendments or contract amendments resulting in change of cash flows (change of schedule) only if this parameter has been enabled at the Branch as well as the Product level. The rates would also be re-calculated whenever there is either liquidation (partial, prepayment or full liquidation) or rollover.
User Reference Number in Messages	If this option is checked then the user reference number is used instead of the contract reference number in the following messages.

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Table 8-1 (Cont.) Branch Parameters Field Description

Field	Description
SWIFT	**Field22A** - If the event is BOOK and the parent FCC ref no is not null and the counterparty of the parent and child contracts are same, then type of operation is set as ‘AMND” and Field 21 is populated as the user reference number of the contract. This is applicable to both MT320 and MT330 **Field21** - In case of reversed Contract, if the confirmation (for CANC) is not suppressed then the user reference no is picked up from the child contract and populated. **Field34E** - The currency and interest amount is populated as (Sign) (Currency) (Amount). The net amount considering both main interest component and negative component is displayed here.This is applicable to both MT320 and MT330 **Field37G** - In this field the interest rate is in the format (Sing) (Rate). Interest rate is picked up based on active component from main interest /negative interest components. This is applicable to both MT320 and MT330
Mail	**User ref no** - In case of reversed Contract, if the confirmation (for CANC) is not suppressed then the user reference no is picked up from the child contract and populated. **Event text** - If the event is BOOK and the Reversed FCC ref no is not null and the counterparty of the parent contract and child are the same then type of operation is set as ‘AMND’.

8.3 Initiate the Automatic Contract Update Function

This topic describes how to inquire the Automatic Contract Update function.

Inquire the Automatic Contract Update function from the Application Browser. For any event involving accounts in a foreign currency, this function will use the conversion rate in the Currency table for converting the amount to local currency.

> **Note**
>
> Ensure that you update the conversion rates in the Currency table with the rates for the day before you execute the Automatic Contract Update function.

This topic contains the following:

- Process During Beginning of Day
- Process During End of Day
- Process for Holidays

8.3.1 Process During Beginning of Day

All the automatic events scheduled for the day, except the accrual of ICCF components, is carried out when the Automatic Contract Update function is executed during the beginning of day operations.

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In addition, all the activities scheduled for the holidays is carried out if the current system date follows a holiday(s) and you have specified that events falling on holidays should be processed on the immediate working day succeeding the holiday.

8.3.2 Process During End of Day

When the function is executed during the end of day activities, the processing is carried out for:

- Accrual of ICCF components scheduled for the day;
- Any Value Dated change (additional disbursements, change in interest rates, etc.) that were done during the day with a Value Date as the current system date; and
- Activities scheduled for holidays (if the current system date is preceded by holiday(s) and you have specified that activities falling on holidays should be processed on the last working day preceding a holiday).

If an event scheduled to be automatically carried out is not executed for some reason, it is reported in the Exception Report generated by the function. Examples of such events could be the non-availability of funds in a payment account, non-availability of funds in a commitment or a deposit to which a deal is linked, etc. The details of an event that could not be initiated, along with the reason, is reported in the Exception Report.

8.3.3 Process for Holidays

Any automatic event that is scheduled for a holiday is processed as per your specifications in the Branch Parameters table:

- If you have specified that processing has to be done on the last working day (before a holiday) for automatic events that fall due on holidays, the events falling on the holiday is processed during end of day on the last working day before the holiday.
- If you have specified that processing has to be done only up to the System Date (today), then only the events scheduled for the system date (the last working day before the holiday) is processed. The events that fall due on the holiday is processed on the working day immediately following the holiday, during beginning of day processing

8.4 Initiate a Future Value Dated Deal

This topic describes the furture value dates deal.

A ‘future dated’ deal is one that has a Value Date that is later than the date on which it is booked. The Automatic Contract Update function will initiate the deal on the Value Date of the deal during BOD processing.

If there were holiday(s) preceding today, future dated deals that were dated for the holiday(s) will also be initiated if you have specified that events falling on a holiday should be processed on the next working day.

All the initiation related entries specified for the product, that the deal involves, is passed automatically. If currency conversions are involved, the conversion rates as of today is picked up from the Currency Table.

If for some reason, a deal scheduled for initiation today is not initiated, it is reported in the Exception Report generated during EOD processing.

For a future dated deal falling due today, if there is also a rate change today, the interest amounts are also recalculated for the schedules.

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8.5 Process an Automatic Repayment

This topic describes the process of an automatic repayment.

For deals that are defined with automatic liquidation of repayments, the liquidation is carried out by the Automatic Contract Update function. It could be an interim repayment schedule liquidation or a maturity schedule liquidation. The schedule, whether an interim schedule or a maturity schedule, is automatically liquidated on the day it falls due, during the beginning of day processing.

Now, if you have indicated automatic liquidation, the scheduled date falls on a holiday, and you have specified that the holiday is ignored (through the Contract Preferences screen), the liquidation falling due on holiday, would depend on your holiday handling specifications in the Branch Parameters screen:

- If you specify that processing has to be done today (the last working day before the holiday) for automatic events right up to the day before the next working day the schedule is falling on the holiday is liquidated during the end of day processing on the last working day before the holiday.
- If you specify that processing has to be done only up to the System Date (today), then only the events scheduled for today (the last working day before the holiday) is processed. The events falling on the holiday is processed on a working day immediately following the holiday, during the beginning of day processing.

If a placement has been defined for verification of funds before automatic liquidation, the components whose for which the schedule dates fall on the same day is liquidated in the order that you specified while defining the product. If the funds are insufficient, the liquidation is done to the extent of the available balance in the repayment account, again, following the order of liquidation of components specified by you. If this is so, it is reported in the Exception Report generated at the end of every day, automatically (by the Automatic Contract Update function).

If you have not specified that the funds are to be verified, and the funds are insufficient:

- The repayment account is put into a debit balance if an overdraft is allowed, and the schedules for the components is liquidated to the extent of the debit balance allowed. If it crosses the extent of debit balance allowed, the liquidation is done with an overdraft override that is automatically recorded. The debit interest that is applicable to the account (current or savings) is applied.
- If the repayment account has not been defined with the overdraft, the liquidation will not be processed.

The liquidation order is helpful when you want to liquidate the dues in a certain order: say interest (or interest type of components) first and then the principal. If the deal has been defined with Floating interest, and an interest revision falls due today, the revised rate is applied before the repayment is processed.

Advices Generated for a Repayment

Advices are generated by the Automatic Contract Update function during beginning of day processing. While defining a product you may have specified that an advice is to be generated to intimate the customer every time a payment has been liquidated. This will apply to all deals involving the product (refer chapter on product definition). However, for a particular deal, you can suppress this advice. If a repayment advice has been specified for a deal, it is generated by the Automatic Contract Update function when you run it at the beginning of day.

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8.6 Automatic Rollover of a Deal

This topic describes the automatic rollover a deal.

This topic contains the following subtopics:

A Rollover is renewal of a deal. For a deal to be rolled over it:

- Should be past its Maturity Date
- Should not have been liquidated

If you have specified automatic liquidation and automatic rollover for a deal, the old deal is liquidated and a new one initiated on the Maturity Date of the deal during the BOD (Beginning of Day) run of the Automatic Contract Update function.

If the Maturity Date falls on a holiday, then the liquidation and the rollover is processed as per your holiday handling specifications in the Branch Parameters screen.

If you specified that processing has to be done today (the last working day before the holiday) for automatic events right up to the day before the next working day, the schedule falling on the holiday is liquidated during end of day processing on the last working day before the holiday.

If you have specified that processing has to be done only up to the System Date (today), then only the events scheduled for today (the last working day before the holiday) is processed. The events of the holiday is processed on the next working day after the holiday, during beginning of day processing.

If you have defined that the deal be liquidated manually, you cannot roll it over automatically.

When a deal is rolled over or renewed for the interest, commission, charge or fee components, it can assume the following attributes:

- Those of the product involving the deal being rolled over
- Those of the original deal itself

Specify this at the time of deal processing (of the old deal).

- Advices for Rollover
- Automatic Status Changes
- Forward Status Change
- Advices to be Generated for a Status Change

8.6.1 Advices for Rollover

When creating a product, you can opt to generate an advice that you would intimate your customer that a deal (involving her) has been rolled over or renewed. This specification will apply to all deals involving the product (refer chapter on product definition).

However, for a particular deal, you can suppress this advice. If an advice for renewal of the deal has been specified, it is generated during BOD processing.

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8.6.2 Automatic Status Changes

A placement that is yet to reach a repayment date, or on which repayments are being made regularly, is considered as having a ‘Active’ status. When a repayment is not done on the schedule date, you may want to do aging analysis for the placement.

If you have specified status and indicate that they be changed automatically, then the status change is done during BOD processing on the day the aging is due.

You can do aging analysis by changing the status of a placement on which payment(s) are defaulted. At any time, you can generate reports of deals, with details of aging, to facilitate the follow up process for repayment.

Active - This is when repayments on a placement are done as per schedule.

Past Due Obligation (PDO) - This is when repayments on a placement have been stopped but the accruals on the accruable components are still being done (There is still a chance of repayment of the deal).

Non-accrual basis (NAB) - When the placement acquires this status all accruals for the placement are stopped (The chances of repayment diminish further).

Write-off (WRO) - This is when the placement is written off and all accrual entries are reversed.

Table 8-2 Accrual Entries

Field	Description
PDO	1
NAB	2
WRO	3

You want a placement under this product to move from status to status in the order in which they are mentioned here. For such a condition, you can indicate the number of days after which each component should move to the status being defined (these can differ for a maturity schedule and an interim schedule).

According to the number of days of default defined for each component, a placement will first be moved to PDO from Active status, then to NAB and lastly to WRO status.

You can also indicate the change of GL if any when a component comes to a particular status, and the messages to be generated at each status change.

8.6.3 Forward Status Change

A ‘forward’ status change is one in which the status changes from one to the next. In our example, the movement from Active to PDO, PDO to NAB and NAB to Write Off are all forward changes. A ‘reverse’ status change is one in which the status changes from one to the previous. Such a situation arises when a payment is made on a placement with a status other than Active.

If you specify that reverse changes have to be carried out automatically, the status will be changed when a payment is made on a placement with a status other than Active. If you specify that reverse changes should not be automatic; the status remains unchanged even if a repayment is made on the placement. The status has to be changed by you through the

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Contract Processing function. A reverse change may also become necessary when the number of days of default is increased for a product.

If you specify that forward changes or reverse changes have to be carried out automatically, the status changes will be carried out by the Automatic Contract Update function when it is run either during Beginning of Day processes on the day the change falls due.

If the day on which the forward or reverse status change is due happens to be a holiday, then, the processing depends upon your specifications in the Branch Parameters screen.

- If you have specified that processing has to be done today (the last working day before the holiday) for automatic events right up to the day before the next working day, the events falling on the holiday will be processed during end of day on the last working day before the holiday.
- If you have specified that processing has to be done only up to the System Date (today), then only the events scheduled for today (the last working day before the holiday) will be processed. The events of the holiday are processed on the next working day after the holiday, during beginning of day processing.

If you specify that the forward or reverse changes should not be carried out automatically, the status remains unchanged till you specifically change it for a placement, through the Contract Processing function.

At the time of processing a placement, you can change the automatic mode of status change you have specified for the product to the manual mode, or vice-versa. However, this will apply to all status.

8.6.4 Advices to be Generated for a Status Change

You can specify that an advice is to be generated to inform the customer about the status change of the placement. You can also specify the kind of advices to be generated.

You can generate advices when the placement components move forward from one status to the next, to notify the customer of the status change and possibly urge him to make the payments to liquidate the schedules that are aging. The advice will be generated during beginning of day when an automatic status change happens.

8.7 Accrual of ICCF Components

This topic describes the definition of accruals for the accruable ICCF components

When you are defining the interest, commission, charge or fee components (ICCF components) for an MM product, you should also specify whether accruals have to be done for the accruable ICCF components. You can specify this through the Product ICCF Details screen.

If accruals should be done, the frequency of accrual should also be specified for the product (through the Product Preferences screen), at the time of product definition.

For all deals for which accruals fall due today, the Automatic Contract Update function will pass the accrual entries. Accrual of interest, commission, charge or fee is done during the end of day processing of the Automatic Contract Update function.

In some cases, for example, if a manual liquidation is done, the accrual entries is passed immediately by the system. If this falls on a holiday, the accruals is done as per your holiday handling specifications for automatic processes, in the Branch Parameters screen.

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- If you specified that processing has to be done today (the last working day before the holiday) for automatic events right up to the day before the next working day, the events falling on the holiday will be processed during end of day on the last working day before the holiday.
- If you have specified that processing has to be done only up to the System Date (today), then only the events scheduled for today (the last working day before the holiday) will be processed. The events of the holiday will be processed on the next working day after the holiday, during beginning of day processing.

The accrual and income accounts will be picked up based on your definition in the Chart of Accounts. An Accrual Control Journal is generated by the Automatic Contract Update function, reporting the details of the accruals performed.

For a placement on which there is a default in payment, you can specify that aging analysis should be done. This analysis involves the change of status of a deal. When the status is changed, you can also specify that the accruals on the deal should be stopped. For such deals, the accrual entries will not be passed; they will only be calculated and reported in the Accrual Control Journal under ‘Memo Accruals’.

- Contents of the Accrual Control Journal

8.7.1 Contents of the Accrual Control Journal

The memo accrual function will give you the latest accrual amounts for all components of a live deal without actually passing the accrual entries. The memo accrual function generates the Memo Accrual Control Journal that reports the accrued amounts for the various components of the deal, (like interest, commission, charge or fee) that are due on each deal as of the current system date.

Intra Day Accruals

The Intra Day Accruals is a batch process that computes accruals for different kinds of investments made by funds. This batch includes processing of fixed asset depreciation. The intraday accruals / depreciation are performed only for those products for which accruals / depreciation cycle is due for the day. In case of inter-fund subscriptions, the system does not calculate the profit for the investing fund.

This is an intra day process that is applicable only to fund branches. Intra Day Accruals work in line with the normal end of day accruals.

Intra day accrual will process in the same manner as an End of Day (EOD) batch. However, there are some exceptions as listed below:

- In case of components linked to floating rates, the intraday accruals are processed at the prevailing rates while the EOD accruals are processed at revised rates.
- If there are any payment schedules due, which are not liquidated, then compensation accruals are processed during intraday accruals. On manual liquidation of the schedule after the intraday accruals, excess compensation accrued is reversed. If the finance is in PDO status, the accrual entries are posted to the corresponding GL maintained for the product. After manual liquidation, if the status returns to normal then accrual is reversed from GL to PDO status.
- If any back dated rate change or principal increase occurs, the system performs catch accruals till the last working day. If such an operation is performed after the intra day batch is processed the catch up accrual occurs till system date or (next working day -1), depending on the branch parameter settings for accruals.

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8.8 Rate Fixing Process

This topic describes the rate fixing process.

As a treasury Management system, OBTR can handle rate-fixing procedure on floating interest rate type of contracts. Interest rate for floating transactions are adjusted from time to time at an agreed upon frequency and date. Floating interest rates typically change based on a reference rate.

On the fixing date, the rate is set according to a predetermined index, plus a spread. After a rate fix the floating interest rate is established for the next period. System trigger s a new Rate fixing event RTFX through online process and an outgoing confirmation message mapped to rate fixing event generates instantly notifying the new rate and interest amount.

On the scheduled revision date the rate fixed comes into effect, the rate revision event picks the rate fixed during the rate fixing process and further accruals happen on the new revised rate.

If rate fixing event is not processed either manually from the Rate fixing screen or during BOD batch then during MM EOD batch processing system should check for effective date rate and if available, rate fixing is processed based on the flag set for Proceed with previous available rate.

At Treasury branch parameter maintenance screen STDTRBRN, a preference check Proceed with previous available rate is introduced and is considered during both rate revision and rate fixing process during EOD. Default value of this field will be checked.

In case when Proceed with previous available rate preference is enabled, during EOD processing system will check for rate availability for that particular effective date in the Floating rate table and if rates are not available for that date, then Rate fixing & revision event will be applied on instruments with the previous latest rate available in the system.

Whereas when 'Proceed with previous available rate' check box is not enabled, during EOD processing system will skip the Rate fixing and revision event on respective contract in case when the rate for that effective date is not available.

For every revision schedule, which applies a rate fixing during EOD processing, a new rate-fixing event RTFX will trigger at the contract level. And a SWIFT MT320 message is generated mapped to the RTFX event. In case of a forward movement on fixing days from the revision effective date, rate fix will happen after the revision effective date and interest catch up entries is posted during EOD processing.

8.9 Interest Rate Revision on a Deal

This topic describes the interest rate revision on a deal.

The type of interest that applies to a deal depends on the definition of the product that it involves. If floating interest rates are applicable for a product, the frequency at which the changing interest rates should be applied on deals involving it will also be defined for the product.

The interest Rate Type of a product is one of the following: fixed, floating, or special. The floating interest rates are defined through the Floating Rate Definition screen. A Rate Code identifies a set of rates defined for a combination of Currency, Amount Limit (optional) and Effective Date. When processing a deal, you link it to the floating rate table by indicating the Rate Code. The rates defined for the Rate Code is applied on the deal (or in other words, the contract).

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The rates is applied to a deal depending on whether it has been defined with:

- Auto rate Code Usage - all the rate changes made during the liquidation or accrual period is considered.
- Periodic Rate Code Usage - the rates as of a specific frequency or date is applied.

The Automatic Contract Update does the interest accruals for those deals for which a rate revision becomes due today, whatever the way they have to be applied - every time the rate changes or periodically.

If a fixed interest rate or amount for a deal which has been changed through the Value Dated Changes function falls due today, then the change is effected during BOD processing.

8.10 Value Dated Changes

This topic describes the value dated changes wand advices generated for value dated changes.

Value Dated Changes are changes to a deal that come into effect on a specific date called the Value Date. Examples of value-dated changes are changes in interest, charge, or fee amounts; collection of additional fees; etc.

Such changes indicated for a deal (through the Value Dated Changes function), falling due today (i.e., if the Value Date is today's date), are executed by the Automatic Contract Update function during beginning of day. All the necessary accounting entries is passed and advices specified for the event are generated.

If the Value Dated change is in the rate or amount of any accruable component, the accruals are done for the deal with the old rate or amount as of the previous day (yesterday).

If the Maturity Date of a deal has been changed so that the deal matures today, the deal is liquidated provided all the prerequisites for such liquidation are met.

> **Note**
>
> Any Value Dated Change done during the course of the day with the Value Date as today will, however, be processed during the EOD processing.

- Advices Generated for Value Dated Changes

8.10.1 Advices Generated for Value Dated Changes

When creating a product, you can specify the advices that are to be generated when a value dated change is made on contracts involving the product. For a deal involving the product, you can suppress these advices, if you do not want them generated.

The Automatic Contract Update function generates the advices you have specified for the deal as during the beginning of day processes. If the value dated change falls on a holiday, its processing and the generation of the advice is done as per your holiday handling specifications in the Branch Parameters screen.

For example, if you have so specified:

A future dated deal with a value date as of today is initiated, and deal advice is generated for the benefit of the customer. If any component (like discounted interest, tax on principal, etc.) is liquidated on a take down, the advice is generated for each of them.

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In case a change entered through the value dated changes function is due today and is executed, advice notifying the customer about the new terms of the deal is generated.

In case a floating/periodic rate that affects a deal has changed, advice notifying the customer of the new rate applicable for the deal is generated.

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9
Risk Free Rates

Provision to consume Risk Free Rates (RFR) or any other index rate daily from a published source is provided. The system integrates product processor with centralized interest calculation engine. The Product Processor sends appropriate parameters to the Interest Calculation Engine per deal and receives the interest rate and computed interest amount.

RFR supports interest rate calculation on both simple average method and the compounding method, where the system adds accrued interest to the principal. The system maintains the daily interest amount and daily rate for each Money Market contract. RFR also supports interest rate calculation by using weighted average method (WAC).

> **Note**
>
> Only simple interest calculation can be done by WAC.

RFR supports negative interest rate calculations using arrears method.

The required accruals are posted on currency working days only. Reconcile interest accruals for payouts at the end of the interest period.

RFR supports both the back and future value date bookings with proper interest application. The MM module supports the below RFR methods.

In Arrear Method supported for bearing type of products include the below types:

- Lookback
- Lockout
- Payment Delay
- Plain
- Interest Rollover

In addition to the above, the Money Market module also supports below RFR combination methods:

- Lookback and Lockout
- Lookback and Payment Delay
- Lockout and Payment Delay
- Lookback, Lockout, and Payment Delay

In Advance method supported for discounted and true discounted products include the below types

- Last reset
- Last recent

The WAC method supports the Arrear method and RFR combination method. The arrear method supports the following bearing products:

- Lookback

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- Lockout
- Payment Delay
- Plain

The below RFR combination methods are supported in the WAC method:

- Lookback and Lockout
- Lookback and Payment Delay
- Lockout and Payment Delay
- Lookback, Lockout, and Payment Delay

For detailed information on RFR calculation method for each type, refer to the RFR Calculation Sheet.

This topic has the following sub-topics:

- Define Rate codes for Risk Free rates
  This topic provides the instructions to define the rate codes for risk free rates.
- Risk Free Rates
  This topic provides the instructions to capture the Risk Free Rates.
- Treasury Interest Class Definition
  This topic provides the instructions to capture the Treasury Interest Class Definition details.
- Money Market Product
  This topic provides the instructions to capture the RFR details in money market product.
- Money Market Contract
  This topic provides the instructions to capture the RFR details in Money Market Contract.
- Money Market Value Dated changes
  This topic provides the instructions to capture the RFR details in Money Market Value dated changes.
- Lifecycle Process Impact
  This topic describes the lifecycle process imapact of RFR contract.

9.1 Define Rate codes for Risk Free rates

This topic provides the instructions to define the rate codes for risk free rates.

RFR codes is maintained at the **Rate Code Definition** screen.

1. On the Home page, type **CFDFRTCD** in the text box, and click the next arrow.

   Rate Code Definition screen is displayed.

Figure 9-1 Rate Code Definition

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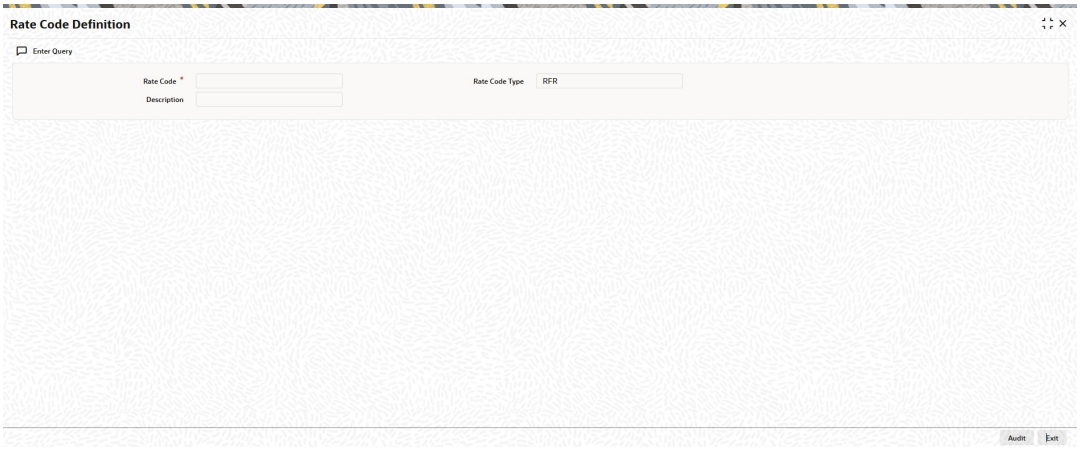


2. Specify the fields in the **Rate Code Definition** screen. Select Rate Code Type from the drop-down list. By default, the system displays the value as RFR which is used to maintain the RFR rate for the rate code. You can also select Inflation or Other based on the required maintenance.

9.2 Risk Free Rates

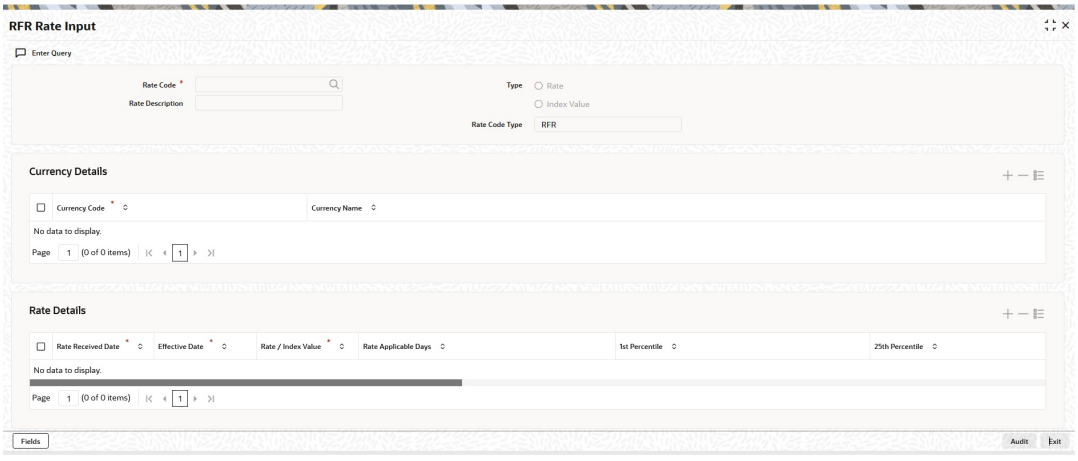
This topic provides the instructions to capture the Risk Free Rates.

Selected Overnight Risk Free rates is maintained in this screen.

1. On the Home page, type **CFDRFRRT** in the text box, and click the next arrow.

   RFR Rate Input screen is displayed.

Figure 9-2 RFR Rate Input



2. On the **RFR Rate Input** screen, specify the details as required.

   For information on fields refer to below table:

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Table 9-1 RFR Rate Input - Field Description

Field	Description
Rate Code	Identifies the Risk Free Reference Rate Code.
Rate Description	Defines the RFR rate code.
Type	Choose the type of Maintenance: • **Rate** • **Index**
Currency Code	Identifies the currency mapped to RFR code
Rate Received Date	The date on which our system received the RFR rate
Effective date	Applicable RFR effective date
Interest rate	RFR on the respective effective date
Rate Applicable days	Number of days the RFR is applicable for
Percentile	Percentile of RFR defined as 1st, 25th,75th and 99th
Volume in Billions	Identifies the RFR volume in count of billions

9.3 Treasury Interest Class Definition

This topic provides the instructions to capture the Treasury Interest Class Definition details.

Treasury Interest Class Definition supports RFR methods and computation preferences.

1. On the Home page, type **CFDTRINC** in the text box, and click the next arrow.

   Treasury Interest Class Definition screen is displayed.

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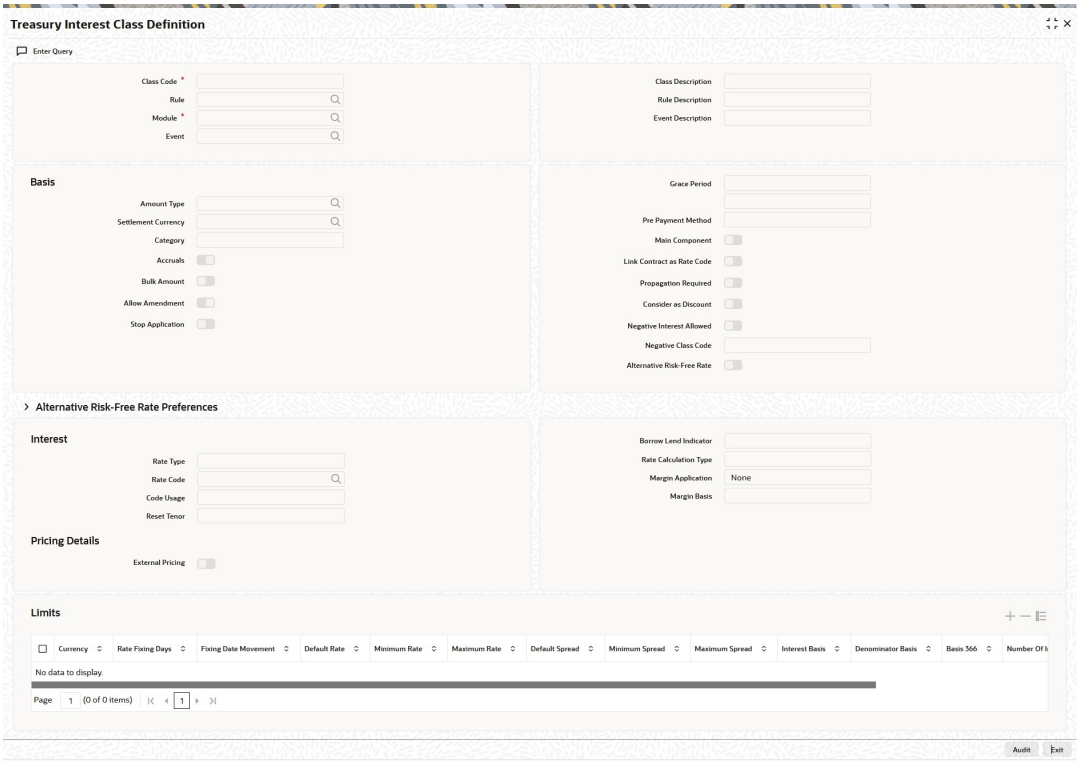
Figure 9-3 Treasury Interest Class Definition



2. On the **Treasury Interest Class Definition** screen, specify the details as required.

   For information on fields refer to the below table.

Table 9-2 Treasury Interest Class Definition - Field Description

Field	Description
Alternative Risk Free Rate	Identifies if the interest class is enabled for RFR
Alternative Risk Free Rate Preferences	User can select any one of the below RFR calculation methods: • **Lookback** • **Payment delay** • **Lockout** • **Interest Rollover** • **Last reset** • **Last recent** • **Plain** • **Weighted Average** The user can also select the combination of the below RFR methods: • Lookback and Lockout • Lookback and Payment Delay • Lockout and Payment Delay • Lookback, Lockout, and Payment Delay

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Table 9-2 (Cont.) Treasury Interest Class Definition - Field Description

Field	Description
Lookback	The user can select Lookback as RFR preference if the Rate Method is In-Arrears. The observation period for the interest rate calculation starts and endsa certain number of days prior to the Interest period. As a result, youcan choose the interest payment to be calculated prior to the end ofthe interest period.
Lookback Days	This field will only be relevant if 'Rate Method' is 'In-Arrears' or bearing and RFR method is Lookback.
Lockout	The user can select Lockout as RFR preference if the Rate Method is In-Arrears. Lockout means that the RFR is frozen for a certain number of days prior to the end of an interest period (lockout period). During this time, the RFR of lockout period days is applied for the remaining days of the interest period. As a result, the averaged RFR can be calculated a couple of days before the end of the Interest period.
Lockout Days	This field will only be relevant if 'Rate Method' is 'In-Arrears' or bearing and RFR method is Lockout.
Payment Delay	The user can select Payment Delay as RFR preference if the Rate Method is In-Arrears. In this method, Interest payments are delayed by a certain number of days and are thus due a few days after the end of an interest period.
Payment Delay Days	This field is relevant if 'Rate Method' is 'In-Arrears' or bearing and RFR method is Payment delay. Number of days by which the interest (or installment) payments are delayed by a certain number of days and are thus due a few days after the end of an interest period.
Interest Rollover	Select this check box to enable the interest rollover as RFR preference. Payments are set in advance and any missed interest relative to in arrears is rolled over into the next payment period. This option combines a first payment (installment payment) known at the beginning of the interest period with an adjustment payment known at the end.
Plain	This field is relevant if Rate Method is In-Arrears or bearing and RFR method is Plain. System uses averaged RFR over current interest period, paid on first day of next interest period.
Last Reset	This field is relevant if 'Rate Method' is 'In-Advance' and 'Rate Convention' is Last reset. In this option, interest payments are determined on the basis of the averaged RFR of the previous period.
Last Recent	This field is relevant if 'Rate Method' is 'In-Advance' and 'Rate Convention' is Last recent. In this option, a single RFR or an averaged RFR for a short number of days, are applied for the entire interest period

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Table 9-2 (Cont.) Treasury Interest Class Definition - Field Description

Field	Description
Index Value	Select the Index Value check box to use the RFR index rate. The RFR Index measures the cumulative impact of compounding RFR on a unit of investment over time. Index Value supports below RFR preferences. a. Arrear Method b. Advance Method a. Arrear Method • Lookback • Lockout • Payment Delay • Plain b. Advance Method • Last Reset • Last Recent For more information on the RFR Index Value, refer to the attached RFR Index Value calculation worksheet.
Observation Shift	Select the Observation Shift check box to apply observation Shift to RFR calculation. The observation shift mechanism provides the rate to be calculated and weighted by reference to the Observation Period rather than the relevant interest period. Observation Shift Currently supports below RFR Methods and combination. • Lookback • Lockout • Lookback and Lockout combination For more information on the RFR Observation Shift, refer to the attached RFR Observation Shift calculation worksheet.

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Table 9-2 (Cont.) Treasury Interest Class Definition - Field Description

Field	Description
Weighted Average	Select this check box to use weighted average calculation (WAC) as the RFR calculation method. The WAC here represent the simple average calculation and not compounded. The averaged RFR in this convention is the simple arithmetic mean of the daily RFRs. OBTR supports WAC to calculate base rate (BR), Credit Adjustment Spread (CAS), and Customer Margin. The WAC formula to calculate simple interest is: $$AvgRate = \left[\sum_{i=1}^{d_b}\left(\frac{r_i \times n_i}{N}\right)\right] \times \frac{N}{d_c}$$ $$InterestAmt = Principal \times AvgRate \times \frac{d_c}{N}$$ Here, db: the number of business days for the interest calculation period dc: the number of calendar days for the interest calculation period ri: reference rate for the day number i within the interest calculation period ni: the number of calendar days for which rate ri applied (on most days, ni will be 1, but on a Friday it will generally be 3, and it will also be larger than 1 on the business day before a holiday N: the number of calendar days in one year (360 to 365) For more information, refer to the RFR WAC sheet.
Payment Movement Calendar	Select the payment movement calendar from the drop-down list. The list displays the following values: • **Calendar** • **Business** If the option **Calendar** is selected, then the system skips the Holiday Preferences selected at the contract level. If the option **Business** is selected, it considers holiday treatment specified for schedule as per the Holiday Preferences selected at the contract level.
Computation Calendar	Select the Computation Calendar from the drop-down list, when RFR is selected for interest calculation. The available options are: • **Currency** • **Financial Calendar**
Financial Center	This field is mandatory if the Financial Center is selected as a computation calendar. Select the code of the financial center from the displayed list of values.
Base Computation Method	The Base Computation Method is either simple or compounded.
Spread\ Margin Computation Method	Spread\ Margin computation method can be maintained as either Simple or compounded.
Spread Adjustment Method	Spread adjustment method is kept as either Simple or compounded.

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Table 9-2 (Cont.) Treasury Interest Class Definition - Field Description

Field	Description
Rate Compounding	This allows enable user to select if rate compounding to be applied for each calculation period. When enabled, system opts for rate compounding instead of amount compounding, amount difference comes into effect only if the pre-payment is done. For more information on Rate compounding method, refer to the attached Rate Compounding calculation worksheet.
RFR Rounding Unit	Specify the Rounding Units value to round daily index value to the nearest whole number and use it for interest calculation. It is applicable only when RFR index value is used.
Rate Compounding Method	Select the Rate Compounding Method from the drop-down list. The available options are: • CCR • NCCR This Rate Compounding method produces a rate for a period by applying the RFR compounding formula to the RFR rate and applying the compounded rate to the principal to calculate the interest due. Currently it's applicable for MM & SR modules.Rate Compounding supports two methods: **1. Cumulative Compounded Rate (CCR)** Calculates the compounded rate at the end of the interest period and it is applied to the whole period. It allows calculation of interest for the whole period using a single compounded rate. **2. Non-Cumulative Compounded Rate (NCCR)** It is derived from Cumulative Compounded Rate i.e., Cumulative rate as of current day minus Cumulative rate as of prior Banking day. This generates a daily compounded rate which allows the calculation of a daily interest amount.Rate Compounding supports below RFR preferences: Arrear Method • Lookback • Lockout • Payment Delay • Plain

3. On the **Treasury Interest Class Definition** screen, specify the details as required.

   The following steps are followed:

   - Rate code Field will fetch all the rate codes maintained at CFDFLTRI (floating rate code) and CFDRFRRT(RFR codes).
   - Having the RFR flag checked, the rate code selected is maintained in CFDRFRRT(RFR codes) screen.
   - Selecting the rate code is a mandate when RFR flag is checked.
   - Likewise having RFR flag unchecked, select a rate code maintained in CFDFLTRI (floating rate code).
   - Under limits multi-block, the system allows the saving of record for RFR mapped rate code currency only. Example for RFR code: RFR only USD currency record is permitted. If in case any other currency is maintained, the system validates accordingly throws an error.
   - For an RFR rate code currency, entering min and max rate is allowed.

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- There are no restrictions on the interest basis selection for RFR rate code.
- RFR usage is allowed only for the Main interest component.
- The system allows multiple Interest class records for same RFR code and currency but with different preferences.
- After the Interest class maintenance is saved and authorized, the system allows you to unlock the RFR details and modify it based on the requirement.

9.4 Money Market Product

This topic provides the instructions to capture the RFR details in money market product.

Login to the homepage and navigate to the Money Market Product screen.

The Money market Product screen, Interest call form is enhanced to have similar new fields introduced in **Treasury Interest Class Definition** screen.

1. On the **Money Market Product** screen, click **Interest**.

   ICCF details screen is displayed.

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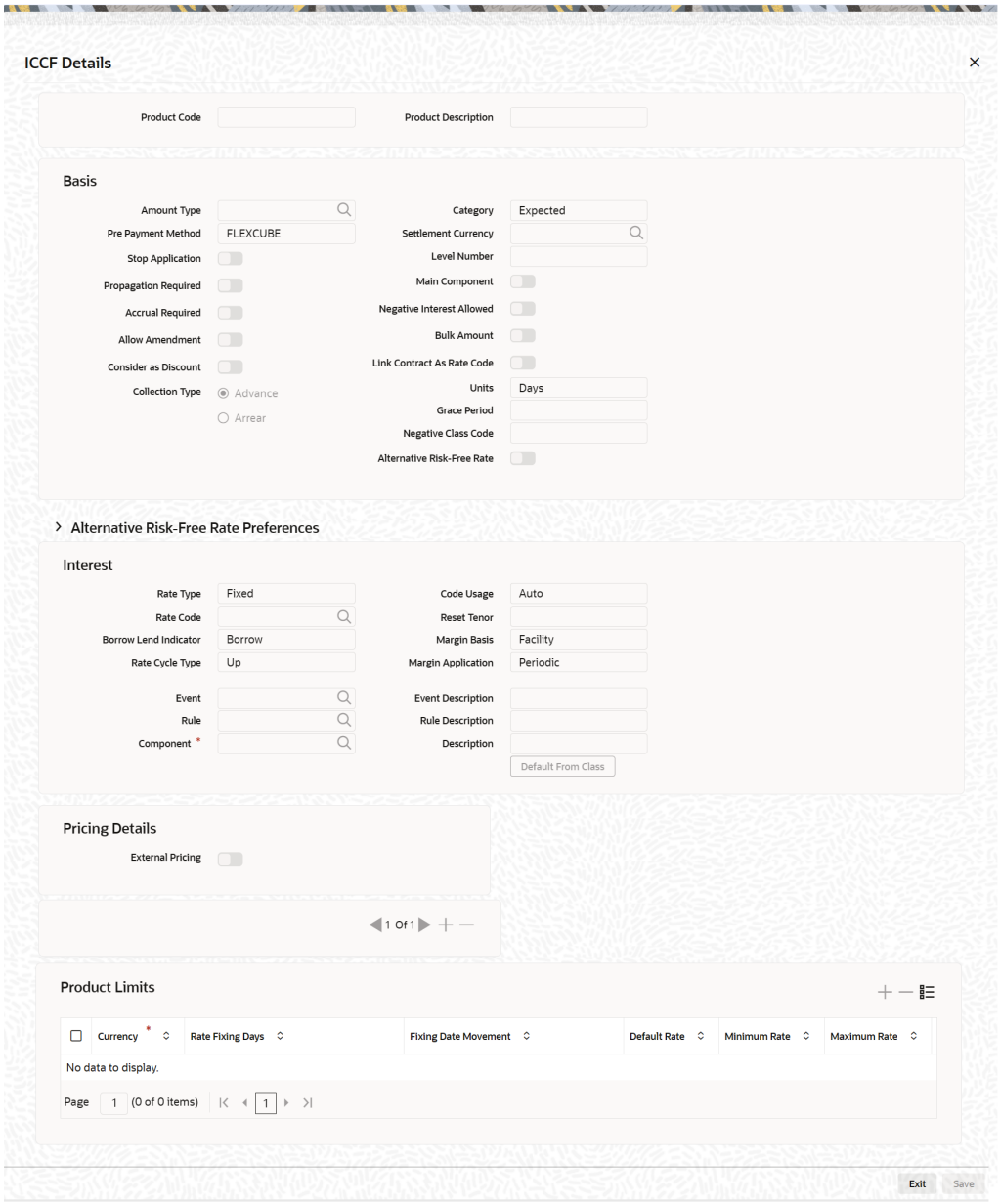
Figure 9-4 ICCF details



2. On the **ICCF details** screen, specify the details as required.

   During the creation and unlock after the authorization, user can change RFR preferences after defaulted from interest class.

   When RFR flag is checked, a RFR rate code is used.

   System allows mapping of only one RFR interest class as the main component.

> **Note**
>
> Once contact is saved and authorized, the RFR preferences cannot be changed.

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9.5 Money Market Contract

This topic provides the instructions to capture the RFR details in Money Market Contract.

The **Money Market Contract** screen, Interest call form is enhanced to have similar new fields introduced in **Treasury Interest Class Definition** (**CFDTRINC**) screen.

1. On the **Money Market Contract** Screen, click **Interest**.

   ICCF screen is displayed.

Figure 9-5 ICCF

2. On the **ICCF** screen, specify the details as required.

   During the creation, user can change RFR preferences after defaulted from product level.

   When RFR flag is checked, rate code has to be RFR code.

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Spread Adjustment field is enabled and is used only for RFR component. Existing spread field is disabled and nullified for RFR component.

System allows mapping of only one RFR interest class as main component for a contract.

Existing Rate Fixing Days field is used as lookback days only for RFR Advance methods.

Once contract is saved and authorized, the RFR preferences cannot be changed.

For information on Interest rate details in schedules explode, see the *Schedules Tab*section

3. Effective interest rate is displayed as per the below calculation as an example. Consider a contract with Lookback RFR calculation method with below details:
   - Trade date= 04 March 2020
   - Value date= 04 March 2020
   - Maturity date= 16 March 2020
   - System date= 16 March 2020
   - Principal= USD 95000
   - Lookback days= 1
   - Customer margin=0
   - Spread adjustment= 0
   - Base amount calc method= Lookback compounded
   - Interest basis= Actual/Actual

   Below is the calculation for accruals (based on RFR rates taken as an example)

Calender Date	Effective Date	Rate	Principal	Accrual
4-Mar	3-Mar	1.01%	95000	2.621585
5-Mar	4-Mar	1.02%	95002.62	2.647614
6-Mar	5-Mar	1.03%	95005.27	8.020937
9-Mar	7-Mar	1.04%	95013.29	2.699831
10-Mar	9-Mar	1.05%	95015.99	2.725869
11-Mar	10-Mar	1.06%	95018.72	2.751908
12-Mar	11-Mar	1.07%	95021.47	2.77795
13-Mar	12-Mar	1.08%	95024.25	8.411982
16-Mar	14-Mar	1.09%	95032.66	2.877378

   Taking the final accrual as 32.63 USD with a simple interest calculation method for nominal of USD 95000 for a period from 04 March to 16 March 2020, the effective rate is calculated to be:

   Effective rate= 1 + (32.63*365)/(95000*13)= 1.00938947

4. To ensure that the rates stay within the stipulated limits, the MM module supports Minimum and Maximum Rate pick up for RFR enabled contracts.

   If the derived RFR rate for a contract considering the base rate and spread adjustment is less than the minimum rate, the minimum rate maintained is applied on the contract.

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If the derived RFR rate for a contract considering the base rate and spread adjustment is greater than the maximum rate, the maximum rate is applied on the contract overriding the RFR rates.

9.6 Money Market Value Dated changes

This topic provides the instructions to capture the RFR details in Money Market Value dated changes.

The **Money Market Value Amendment** screen, Interest call form is enhanced to have similar new fields introduced in **Treasury Interest Class Definition** (**CFDTRINC**) screen.

1. On the **Money Market Value Amendment** Screen, click **Interest**.

   ICCF screen is displayed.

Figure 9-6 ICCF

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2. On the **ICCF** screen, below fields are editable during VAMI
   - Customer Margin
   - Spread Adjustment

   No change is allowed for a RFR contract with payment delay method in between the schedule actual due date and the payment date calculated after adding payment delay days.

9.7 Lifecycle Process Impact

This topic describes the lifecycle process imapact of RFR contract.

Swift Messaging

MT320 SWIFT message generated during BOOK, LIQD & ROLL events, should have proper field values for below tags:

- 32H Amount to be Settled
- 34E Currency and Interest Amount
- 37G Interest Rate

MT350 SWIFT message generated during interest payouts should have proper field values for below tags:

- 34B Currency and Interest Amount
- 37J Interest Rate

Contract Advices

Below MM Confirmation and Roll over advices should have proper interest data fields.

Message types are:

- MMCONDEP
- MMCONPLA
- MM_ROLL_ADV

Intraday Deals

Booking and liquidation of MM intraday deals is supported for the contracts.

Back dated and Future dated Contract Booking

RFR contracts supports both back and future dated booking.

In case of future dated contract, the deal is uninitiated on BOOK date, and the same is processed on the value date during EOD.

When the deal is initiated, the system derives the interest rate and amount.

Liquidate back date schedules

When you book a Back dated MM contract having the check for Liquidate backdated schedules and if there is back dated interim payment schedule, interest amount for the schedule is derived and settled on save.

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Interest Accrual

Interest is calculated and accrued based on the selected computation methods.

Interest Liquidation

During interest liquidation, cumulative accrued interest amount is paid. RFR supports both Manual and Auto Liquidation of schedules.

Back dated and future dated Value dated amendments

RFR to support booking Back dated and Value dated amendments and required adjustment is taken care.

Prepayments and withdrawals

In case of partial payments, interest calculation considers the outstanding principal amount.

Negative Interest rates

RFR does support negative interest rate calculations.

Roll Over

When roll preference is set as the principal only then the cumulative interest accrued is liquidated on value date on contract.

Liquidation Delay

The system supports the delay in liquidating the contract till all the RFR rates are available. Liquidation will happen once the rate is received on the maturity date during EOD batch processing.

> **Note**
>
> This functionality is applicable to RFR related contracts only (Plain Method).

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10

Customer Correspondence

Transfer of funds between parties is always confirmed and corroborated with the exchange of messages, advices or receipts. The MM module incorporates the generation of various notices to the parties involved in the contract into its deal processing.

This chapter explains the types of messages generated at each stage for each type of contract that the MM module handles. Once the event is authorized, generate various types of advices and notices at any time of the day. Also, specify the media through which these advices are sent. The following samples are for all the advices and notices discussed here.

This topic has the following sub-topics:

- Advices
  This topic describes the Rollover advice for a placement and borrowing, initiate advices for placement and borrowing, and confirm advices.
- Advices Generated during Contract Confirmation
  This topic describes the generated Money Market confirmation advice.
- Advice Generated for the Roll-over of a Placement
  This topic describes the generated rollover advice for a placement.
- Advice Generated for the Roll-over of a Borrowing
  This topic describes the generated rollover advice for a Money Market borrowing.
- Advice Generated for the Initiation of a Borrowing
  This topic describes the generated initiation advice for a Money Market borrowing.
- Advice Generated for the Initiation of a Placement
  This topic describes the generated initiation advice for a placement.
- Payment Messages
  This topic describes the payment messages that are generated at take-down for placements.
- Deal Confirmation Matching
  This topic provide the instructions to capture the deal confirmation match details.

10.1 Advices

This topic describes the Rollover advice for a placement and borrowing, initiate advices for placement and borrowing, and confirm advices.

To generate the advice, click on Outgoing Message Browser, under Messages in the Application Browser.

> **Note**
>
> The format and contents of the advices are configured for your requirements. However, the default advice formats are available when Oracle Banking Treasury Management is shipped to you.

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This topic has the following sub-topics:

- Confirm Advices
- Rollover Advice for a Placement
- Rollover Advice for a Borrowing
- Initiate Advice for a Borrowing
- Initiate Advice for a Placement

10.1.1 Confirm Advices

The Contract Confirmation advices are given by the bank to the customer on confirmation of the contract. A Contract Confirmation advice gives details of the deal.

10.1.2 Rollover Advice for a Placement

You can generate this advice to notify the customer about the Roll-over of the placement.

10.1.3 Rollover Advice for a Borrowing

You can generate this advice to notify the customer about the Roll-over of the borrowing.

10.1.4 Initiate Advice for a Borrowing

You can generate this advice on the initiation of a borrowing to inform the customer about the details of the contract (borrowing).

10.1.5 Initiate Advice for a Placement

You can generate this advice on the initiation of a borrowing to inform the customer about the details of the contract (placement).

10.2 Advices Generated during Contract Confirmation

This topic describes the generated Money Market confirmation advice.

MONEY MARKET CONTRACT CONFIRMATION ADVICE

Date: 29-DEC-97

Reference Number: 0003P05973630002

From,

Main Branch

Address Line 1

Address Line 2

Address Line 3

To,

Receiver Branch

Copyright © 2020, 2026, Oracle and/or its affiliates.

Address Line 1

Address Line 2

Address Line 3

CIF

WE CONFIRM THAT A MM PLACEMENT 05

HAS BEEN ACCEPTED AS PER THE DETAILED BELOW

BOOKING DATE: 29-DEC-97

VALUE DATE: 01-JAN-98

MATURITY DATE: 15-FEB-98

CALCULATION METHOD : 30[Euro]/365

AMOUNT : 10,000,000.00 GBP WE REQUEST YOU TO ACKNOWLEDGE THE CONTRACT ON THE DUPLICATE

AMERICAN BANK

AUTHORIZED SIGNATORY

MONEY MARKET DEPOSIT CONTRACT CONFIRMATION ADVICE

Date : 29-DEC-97

Reference Number : 000MB07973630001

From,

MAIN BRANCH - BOMBAY

D N ROAD, FORT

BOMBAY 400 001

INDIA

To,

TANAKA & TANAKA

GUTSHAUS

37133 RECKERSHAUSEN

GERMANY

CIF

WE CONFIRM THAT A Money market borrowing - 07

HAS BEEN ACCEPTED AS PER THE DETAILED BELOW

BOOKING DATE : 29-DEC-97

VALUE DATE : 29-DEC-97

MATURITY DATE : 28-MAR-98

CALCULATION METHOD : 30[Euro}/Actual

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AMOUNT : 99,999.00 DEM

WE REQUEST YOU TO ACKNOWLEDGE THE CONTRACT ON THE DUPLICATE

XYZ BANK

AUTHORIZED SIGNATORY

MONEY MARKET BROKER CONFIRMATION ADVICE Date : 29-DEC-97

Reference Number : 0003P04973630002

Broker Code : SW1001

From,

MAIN BRANCH - BOMBAY

D N ROAD, FORT

BOMBAY 400 001

INDIA

To,

Lucy King

23 Upperway

Old Avenue

WE CONFIRM THAT A MM PLACEMENT 04

HAS BEEN ACCEPTED AS PER THE DETAILED BELOW

BOOKING DATE : 29-DEC-97

VALUE DATE : 29-DEC-97

MATURITY DATE : 01-JAN-98

CALCULATION METHOD : Actual/365

AMOUNT : 12,000,000.00 AUD

THE BROKERAGE INFORMATION DETAILED BELOW

VALUE DATE : 29-DEC-97

METHOD : ADVANCE

AMOUNT : 25,000.00 USD

WE REQUEST YOU TO ACKNOWLEDGE THE CONTRACT ON THE DUPLICATE

AUTHORIZED SIGNATORY

10.3 Advice Generated for the Roll-over of a Placement

This topic describes the generated rollover advice for a placement.

ROLLOVER ADVICE FOR A PLACEMENT

MM PLACEMENT 04

Copyright © 2020, 2026, Oracle and/or its affiliates.

Transaction Date : 01-JAN-98

Our Reference No : 0003P04983630002

User Reference No : TC8

US1009

516 W 34 St

New York

NY 10001

THE CONTRACT HAS BEEN ROLLED OVER WITH FOLLOWING DETAILS :

Principal Amount

Old Principal Amount : 12,000,000.00 AUD

Principal Amount : 12,000,000.00 AUD

Value Date : 01-JAN-98

Maturity Date : 04-JAN-98

Tenor : 3 DAYS

INTEREST/FEE DETAILS

Description Amount CCY Rate Interest Basis

INTEREST - AUD 13.5* Actual/365

---

*SUBJECT TO CHANGE

Transaction on Initiation

Component Value Date Account Amount CCY

Component Description Account Branch

INTEREST 01-JAN-98 BNKCUL-US1009-017 8,798.75 USD

MM INT PLACEMENTS 000

YOUR PAYMENT SCHEDULE WILL BE AS GIVEN BELOW

Component Amount CCY

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Schedule Date : 04-JAN-98

INTEREST 13,315.50 AUD

PRINCIPAL 12,000,000.00 AUD

SETTLEMENT DETAILS

Component Dr/Cr Br Account CCY

INTEREST R 000 BNKCUL-US1009-017 USD

MMR002_AMT R 000 BNKCUL-US1009-017 USD

PRINCIPAL P 000 BNKCUL-US1009-017 USD

PRINCIPAL_INCR P 000 BNKCUL-US1009-017 USD

PRINCIPAL_LIQD R 000 BNKCUL-US1009-017 USD

10.4 Advice Generated for the Roll-over of a Borrowing

This topic describes the generated rollover advice for a Money Market borrowing.

ROLLOVER ADVICE FOR A BORROWING

Money market borrowing - 08

Transaction Date : 31-JAN-98

Our Reference No : 000MB08980010001

User Reference No : TC51

GB1003

Endsleign Court

24 Upper Woburn Place

London WC1H 0HA

THE CONTRACT HAS BEEN ROLLED OVER WITH FOLLOWING DETAILS :

Principal Amount

Old Principal Amount : 10,000,000.00 GBP

Principal Amount : 10,046,916.25 GBP

Value Date : 31-JAN-98

Maturity Date : 01-MAR-98

Tenor : 30 DAYS

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INTEREST/FEE DETAILS

Description Amount CCY Rate Interest Basis

INTEREST - GBP 6.25* 30[Euro]/365

---

*SUBJECT TO CHANGE

Transaction on Initiation

Component Value Date Account Amount CCY

Component Description Account Branch

OUR PAYMENT SCHEDULE WILL BE AS GIVEN BELOW

Component Amount CCY

Schedule Date : 01-MAR-98

INTEREST 53,331.75 GBP

PRINCIPAL 10,046,916.25 GBP

SETTLEMENT DETAILS

Component Dr/Cr Br Account CCY

INTEREST P 000 BNKCUF-GB1003-018 GBP

PRINCIPAL R 000 BNKCUF-GB1003-018 GBP

PRINCIPAL_INCR R 000 BNKCUF-GB1003-018 GBP

PRINCIPAL_LIQD P 000 BNKCUF-GB1003-018 GBP

10.5 Advice Generated for the Initiation of a Borrowing

This topic describes the generated initiation advice for a Money Market borrowing.

INITIATION ADVICE FOR A BORROWING

Money market borrowing - 07

Transaction Date : 29-DEC-97

Copyright © 2020, 2026, Oracle and/or its affiliates.

Our Reference No : 000MB07973630001

User Reference No : TC29

GE1000

GUTSHAUS

37133 RECKERSHAUSEN

GERMANY

WE CONFIRM HAVING TAKEN FROM YOU

Principal Amount

Principal Amount : 99,999.00 DEM

Value Date : 29-DEC-97

Maturity Date : 28-MAR-98

Tenor : 90 DAYS

INTEREST/FEE DETAILS

Description Amount CCY Rate Interest Basis

INTEREST - DEM 10 30[Euro}/Actual

Transaction on Initiation

Component Value Date Account Amount CCY

Component Description Account Branch

INTEREST 29-DEC-97 CORCUL-GE1000-011 1,436.25 USD

Interest Component 000

MMR003_AMT 29-DEC-97 CORCUL-GE1000-011 1,000.00 USD

Tax amount Tag MMR003_AMT 000

PRINCIPAL 29-DEC-97 CORCUL-GE1000-011 59,041.50 USD

Principal Amount 000

OUR PAYMENT SCHEDULE WILL BE AS GIVEN BELOW

Component Amount CCY

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Schedule Date : 28-MAR-98

INTEREST 2,433.00 DEM

PRINCIPAL 99,999.00 DEM

SETTLEMENT DETAILS

Component Dr/Cr Br Account CCY

INTEREST P 000 CORCUL-GE1000-011 USD

MMR003_AMT R 000 CORCUL-GE1000-011 USD

PRINCIPAL R 000 CORCUL-GE1000-011 USD

PRINCIPAL_LIQD P 000 CORCUL-GE1000-011 USD

10.6 Advice Generated for the Initiation of a Placement

This topic describes the generated initiation advice for a placement.

INITIATION ADVICE FOR A PLACEMENT

MM PLACEMENT 04

Transaction Date : 29-DEC-97

Our Reference No : 0003P04973630002

User Reference No : TC8

US1009

516 W 34 St

New York

NY 10001

WE CONFIRM HAVING PLACED WITH YOU

Principal Amount

Principal Amount : 12,000,000.00 AUD

Value Date : 29-DEC-97

Maturity Date : 01-JAN-98

Tenor : 3 DAYS

INTEREST/FEE DETAILS

Description Amount CCY Rate Interest Basis

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INTEREST - AUD 12.5* Actual/365

---

*SUBJECT TO CHANGE

Transaction on Initiation

Component Value Date Account Amount CCY

Component Description Account Branch

PRINCIPAL 29-DEC-97 BNKCUL-US1009-017 8,469,791.00 USD

Principal Amount 000

YOUR PAYMENT SCHEDULE WILL BE AS GIVEN BELOW

Component Amount CCY

Schedule Date : 01-JAN-98

INTEREST 12,329.00 AUD

PRINCIPAL 12,000,000.00 AUD

SETTLEMENT DETAILS

Component Dr/Cr Br Account CCY

INTEREST R 000 BNKCUL-US1009-01USD

17

MMR002_AMT R 000 BNKCUL-US1009-01USD

17

PRINCIPAL P 000 BNKCUL-US1009-01USD

17

PRINCIPAL_INCR P 000 BNKCUL-US1009-01USD

17

PRINCIPAL_LIQD R 000 BNKCUL-US1009-01USD

17

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10.7 Payment Messages

This topic describes the payment messages that are generated at take-down for placements.

Payment messages or SWIFT messages are generated at take-down for placements, and at the time of contract maturity and interest liquidation for deposits. Swift confirmation message MT320 is generated for contracts whose maturity type is ‘FIXED’ and for contracts with maturity type ‘NOTICE’, Swift confirmation message is MT330 is generated.

The format of the messages depends on the type of deal entered. The contents of the messages are taken from the Contract Input screen.

{1:F01ANBKUSWAXXXX1111111111} {2:I324RU1000SWXXXXN}
{4: :20:000MB05993630002 :21:000MB05993630002 :22:MATURITY/
ANBKWA0015RU10SW :30:991229 :32R:000101GBP10000000, :34P:000215GBP177610,5 :
37F:15,/ADVANCE

10.8 Deal Confirmation Matching

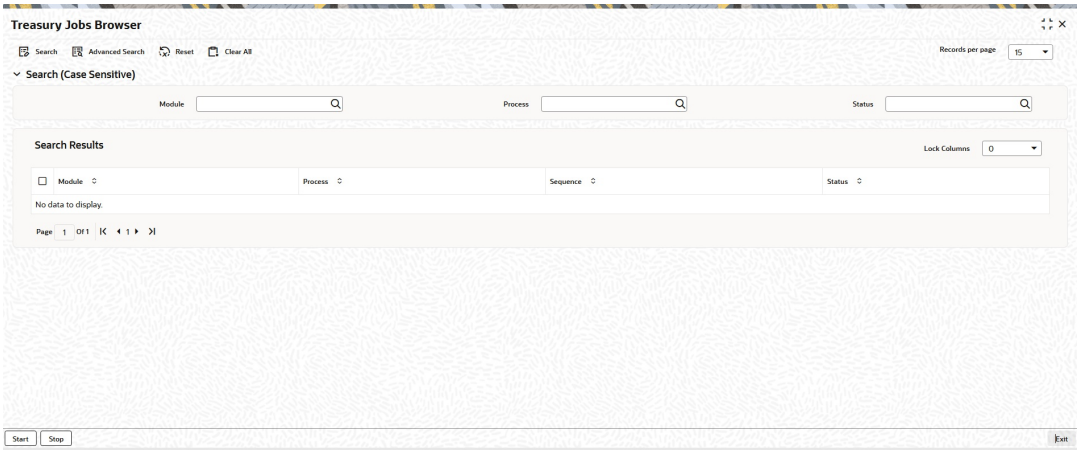
This topic provide the instructions to capture the deal confirmation match details.

Oracle Banking Treasury Management allows you to match deal confirmation using Jobs Browser screen.

1. On the Homepage, type **TRSJOBBR** in the text box, and click the next arrow.

   Treasury Job Browser screen is displayed.

Figure 10-1 Treasury Job Browser



2. On the Summary screen, specify the details as required.

   For information on fields, refer to the below table.

Table 10-1 Summary - Field description

Field	Description
Job Module	Select **MS** from the adjoining drop-down list

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Table 10-1 (Cont.) Summary - Field description

Field	Description
Process	Specify PR_AUTO_MT100_FT_MAN as the process. Click **Start** to run the job. After running the Job, system will process the incoming message and match the following details with those of the existing deals in the system: • Counterparty • Book Date • Value Date • Currency • Amount • Maturity Date • Notice Days (in case of notice deal) • Interest rate Incoming messages MT320 and MT330 is available in the system. If the details of an incoming message match with an existing deal in the system, then confirmation will happen. The system will trigger the 'CONF' event for the respective deals.

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11

Accounting entries for Money Market

This section contains details of the suggested accounting entries that is set up, for the MM module of Oracle Banking Treasury Management.

The details of the suggested accounting entries are listed event-wise.

This topic has the following sub-topics:

- MM Events
  This topic describes the MM events involved in MM contract.
- Amount Tags
  This topic describes the Amount tags involved in MM contract.
- Accounting Roles
  This topic describes the Accounting Roles involved in MM contract.
- Event-wise Accounting Entries and Advices
  This topic provides the details of Event-wise Accounting Entries and Advices.
- Entries for contracts liquidated with Previous Year Adjustment option
  This topic provides the details of the Entries for contracts liquidated with Previous Year Adjustment option.
- Multiple Media Support
  This topic describes the multiple media support.

11.1 MM Events

This topic describes the MM events involved in MM contract.

The following is an exhaustive list of events that can take place during the lifecycle of an MM contract. In the subsequent paragraphs we shall examine the accounting entries and advices for each of the events listed below.

Table 11-1 MM Events

Event Code	Event Description	Remarks
BOOK	Booking a contract (Mandatory)	All Types
INIT	Take-down or Initiation (Mandatory)	All Types
ACCR	Accrual (Mandatory for products with interest payment frequency)	All Types
LIQD	Liquidation (Mandatory)	All Types
CONF	Confirmation of contract	All Types
CAMD	Amendment	All Types
ROLL	Rollover execution (treated as a liquidation + new booking)	All Types

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Table 11-1 (Cont.) MM Events

Event Code	Event Description	Remarks
REVC	Reversal (Mandatory)	All Types
REAS	Reassign User	All Types
RESD	Reversal of Residual Accrual	All Types
REVC	Contract Reversal	All Types
REVN	Rate Revision	All Types
REVP	Reversal of Payment	All Types
STCH	Status Change	All Types
VAMB	Value Dated Amendment Booking	All Types
VAMI	Value Dated Amendment Initiation	All Types
AFRM	Affirmation of a deal	All Types
UAFR	Affirmation of a deal	All Types
CNWV	Unaffirm a deal	All Types
UCNW	Confirmation WaiverUnmarking of confirmation waiver	All Types
RTFX	Rate Fixing at contract level.	All Types

11.2 Amount Tags

This topic describes the Amount tags involved in MM contract.

The amount tags listed below are hard-coded in Oracle Banking Treasury Management.

Table 11-2 Amount tag

Field	Description
PRINCIPAL	Principal Amount
PRINCIPAL_DECR	Decrease in principal on amendment
PRINCIPAL_FWD	Forward take-down amount
PRINCIPAL_INCR	Increase in principal on amendment
PRINCIPAL_LIQD	Principal Amount Liquidated
PRINCIPAL_ROLL	Principal Amount Rolled over
PRINCPAL_XFWD	Principal Amount Reclassified
PRINCPAL_XREV	Principal Amount Unclassified
ROLLOVER_AMT	Rollover Amount
PRINCPAL_ADDL	Additional Principal
component_LIQD_CY	Current year Unrealized accrual amount for a component
component_LIQD_PY	Previous year Unrealized accrual amount for a component.

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Table 11-2 (Cont.) Amount tag

Field	Description
<PROFIT_COMPONET>_ROLL	The outstanding profit is stored in a bridge account
PRINCIPAL_ROIN	This is the principal of the rollover child contract. It equals the amounts of PRINCIPAL_ROLL and <PROFIT_COMPONET>_ROLL.
PRINCIPAL_ADDL	The incremental Principal amount that has to be paid to borrower in a financial rollover.
Component_UINT	Total profit amount for the contract for each component. It would also be used to book unearned profit amount adjustments, if any.

In addition to these, define amount tags as per your requirements for profit and charges that is attached to the product.

11.3 Accounting Roles

This topic describes the Accounting Roles involved in MM contract.

In this section, we have provided two separate lists of sample accounting roles. The list I contain accounting roles that are set up for a Placement product. List II contains samples of accounting roles that apply to a Borrowing product.

In this section, we have provided two separate lists of sample accounting roles. The list I contain accounting roles that are set up for a Placement product. List II contains samples of accounting roles that apply to a Borrowing product.

List I – Acct Roles for a Placement Product

The following is a list of Acct Roles for a Placement Product:

Table 11-3 Accounting Roles

Accounting Role	Description	Role Type
BROKEXP	Brokerage Expense	Expense
BROKPAY	Brokerage Payable	Liability
BROKPIA	Brokerage payable in advance	Asset
ASSETGL	Asset GL for Placements	Asset
FWDASSETGL	GL for Future Dated Placements	Contingent Asset
FWDASSETOFF	Offset for Future Dated Placements	Contingent Liability
INTERINC	Fixed Interest Rate	Income
INTERRIA	Fixed Interest Rate	Liability
PENL1INC	Penal Int on Ovd Principal	Income
PENL1REC	Penal Int on Ovd Principal	Asset
CHARGINC	Common Flat Amt W/o Slab	Income
ComponentUNRL	Unrealized Income	Income
ROLL_WASH	Bridge account to wash the original parent's outstanding balances to the child contract	Asset

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List II – Acct Roles for a Borrowing Product

This is the list of Acct Roles for a Borrowing Product

Table 11-4 Acct Roles for Borrowing Product

Accounting Role	Description	Role Type
LIABGL	Liability GL for Borrowings	Liability
FWDLIABGL	GL for Future Dated Borrowings	Contingent liability
FWDLIABOFF	Offset for Future Dated Borrowings	Contingent Asset
INTEREXP	Fixed Interest Rate	Expense
INTERPIA	Fixed Interest Rate	Asset
INTERPAY	Fixed Interest Payable	Liability
CHARGEXP	Common Flat Amt W/o Slab	Expense
FRTAX1_PAY	Tax payable role forFRTAX1	Liability
FRTAXS_PAY	Tax payable role for FRTAXS	Liability
ComponentREAL	Realized Income	Income

The ‘component’ is the ICCB component that is created.

> **Note**
>
> In the accounting roles listed above the prefixes INTER (Interest), PENL (Penalty), BROK (brokerage), CHARG (Charge) FRTAX1 (Tax) and FRTAXS are ICCB components.

The suffixes stand for:

Table 11-5 Suffix

AQP	Acquired Interest Payable
AQP	Acquired interest receivable
EXP	Expense
PAY	Payable
PIA	Payable in advance
REC	Receivable
RIA	Received in advance

11.4 Event-wise Accounting Entries and Advices

This topic provides the details of Event-wise Accounting Entries and Advices.

In the subsequent sections, we have defined suggested accounting entries and advices for each of the events in the life-cycle of an MM deal. Samples of accounting entries, advices, and events for four different types of MM deals are:

- MM Placement with True Discount Interest
- MM Borrowing with Fixed Discounted Interest

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- MM Placement with Fixed Bearing Interest
- MM Borrowing with Fixed Bearing Interest

Also note that some of the Amount Tag's linked to the Accounting Roles are user defined.

- MM Placement with True Discounted Interest
- MM Borrowing with Fixed Discounted Interest

11.4.1 MM Placement with True Discounted Interest

The preferences set for this product are as follows:

- The payment type for this product is of True Discounted type
- Forward dating is allowed for the product
- Brokerage is not payable

BOOK: Booking

The following are the accounting entries:

Table 11-6 Accounting Entries for Booking

Accounting Role	Amount Tag	Dr./Cr. Indicator
CHARGINC	CHARG	Credit
CUSTOMER	CHARG	Debit
FWDASSETOFF	PRINCIPAL_FWD	Credit
FWDASSETGL	PRINCIPAL_FWD	Debit

The following are the advice entries:

Table 11-7 Advice

Advice Name	Description
MM_DEAL_SLIP	Deal Slip
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message
MMCONPLA	MM Placement Confirmation

INIT: Initiation

The following are the accounting entries:

Table 11-8 Initiation

Account Role	Amount Tag	Dr./Cr. Indicator
INTERRIA	INTER_LIQD	Credit
CUSTOMER	INTER_LIQD	Debit
ASSETGL	PRINCIPAL	Debit
CUSTOMER	PRINCIPAL	Credit

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Table 11-8 (Cont.) Initiation

Account Role	Amount Tag	Dr./Cr. Indicator
FWDASSETGL	PRINCIPAL_FWD	Credit
FWDASSETOFF	PRINCIPAL_FWD	Debit
FWDASSETGL	PRINCIPAL_FWD	Debit
FWDASSETOFF	PRINCIPAL_FWD	Credit
ASSETGL	PRINCIPAL_ROIN	Debit
ROLL_WASH	PRINCIPAL_ROIN	Credit
ASSETGL	PRINCIPAL_ADDL	Debit
CUSTOMER	PRINCIPAL_ADDL	Credit

The following are the advices:

Table 11-9 Advice

Advice Name	Description
MM_CONT_ADV	Contract Advice

ACCR: Interest Accrual

This topic provides the details of Accounting Entries:

Table 11-10 Interest Accrual

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTERINC	INTER_ACCR	Credit
INTERRIA	INTER_ACCR	Debit
PENL1INC	PENL1_ACCR	Credit
PENL1REC	PENL1_ACCR	Debit

There are no advices entries.

This topic has the following sub-topics:

- LIQD: Liquidation
- VAMB: Value Dated Amendment Booking
- VAMI: Value Dated Amendment Initiation
- CAMD: Contract Amendment
- REVN: Rate Revision
- REVC: Reversal
- ROLL: Rollover

11.4.1.1 LIQD: Liquidation

This topic provides the details of Accounting Entries:

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Table 11-11 Liquidation

Accounting Role	Amount Tag	Dr./Cr. Indicator
PENL1REC	PENL1_LIQD	Credit
CUSTOMER	PENL1_LIQD	Debit
ASSETGL	PRINCIPAL_LIQD	Credit
CUSTOMER	PRINCIPAL_LIQD	Debit

This topic provides the details of Advices Entries

Table 11-12 Advice Entries for Liquidation

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message

11.4.1.2 VAMB: Value Dated Amendment Booking

There are no accounting entries.

The following are advices entries:

Value Dated Amendment Booking

Table 11-13 Advices

Advice Name	Description
MMAMDADV	Amendment Advice

11.4.1.3 VAMI: Value Dated Amendment Initiation

There are no accounting entries.

The following are advices entries:

Table 11-14 Value Dated Amendment Initiation

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

11.4.1.4 CAMD: Contract Amendment

There are no accounting entries.

The following are advices entries:

Contract Amendment

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Table 11-15 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

11.4.1.5 REVN: Rate Revision

There are no accounting and advices entries.

11.4.1.6 REVC: Reversal

There are no accounting entries.

The following are advices entries:

Reversal

Table 11-16 Advices Entries

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

11.4.1.7 ROLL: Rollover

The following are accounting entries:

Rollover

Table 11-17 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
PENL1REC	PENL1_LIQD	Credit
CUSTOMER	PENL1_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Debit
ASSETGL	PRINCIPAL_LIQD	Credit
CUSTOMER	PRINCIPAL_LIQD	Debit
ASSETGL	PRINCIPAL_LIQD	Credit
CUSTOMER	<PROFIT_COMPONENT>_LIQD	Debit
PROFIT_COMPONENTREC	<PROFIT_COMPONENT>_LIQD	Credit
ROLL_WASH	PRINCIPAL_ROLL	Debit
ASSETGL	PRINCIPAL_ROLL	Credit
ROLL_WASH	<PROFIT_COMPONENTt>_ROLL	Debit
Profit_componentREC	<PROFIT_Component>_ROLL	Credit

The following are advices entries:

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Table 11-18 Advices

Advice Name	Description
MM_ROLL_ADV	Rollover Advice
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

11.4.2 MM Borrowing with Fixed Discounted Interest

The preferences set for this product are as follows:

- The payment type for this product is of Discounted type
- Forward dating is allowed for the product.
- Brokerage is not payable

This topic has the following sub-topics:

- BOOK: Booking a Borrowing with fixed discounted interest
- MM Placement – Fixed Bearing Interest
- REVN: Rate Revision
- MM Borrowing with Fixed Bearing Interest

11.4.2.1 BOOK: Booking a Borrowing with fixed discounted interest

The following are the accounting entries:

Table 11-19 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CHARGEXP	CHARG	Debit
CUSTOMER	CHARG	Credit
FWDLIABGL	PRINCIPAL_FWD	Credit
FWDLIABOFF	PRINCIPAL_FWD	Debit

The following are the Advices entries:

Table 11-20 Advices

Advice Name	Description
MMBRKCON	Broker Confirmation
MM_DEAL_SLIP	Deal Slip
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message
MMCONDEP	MM Borrowing Confirmation

INIT: Initiation of a Borrowing with fixed discounted interest

The following are the accounting entries:

Initiation of a Borrowing with fixed discounted interest

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Table 11-21 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
FRTAX1_PAY	FRTAX1_AMT	Credit
CUSTOMER	FRTAX1_AMT	Debit
CUSTOMER	FRTAXS_AMT	Debit
FRTAXS_PAY	FRTAXS_AMT	Credit
INTERPIA	INTER_LIQD	Debit
CUSTOMER	INTER_LIQD	Credit
LIABGL	PRINCIPAL	Credit
CUSTOMER	PRINCIPAL	Debit
FWDLIABGL	PRINCIPAL_FWD	Debit
FWDLIABOFF	PRINCIPAL_FWD	Credit

The following are the advices:

Table 11-22 Advices

Advice Name	Description
MM_CONT_ADV	Contract Advice

ACCR: Accrual of interest

This topic provides the details of the Accrual of interest - Accounting entries.

Table 11-23 Accrual of Interest

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTEREXP	INTER_ACCR	Debit
INTERPIA	INTER_ACCR	Credit
PENL1EXP	PENL1_ACCR	Debit
PENL1PAY	PENL1_ACCR	Credit

There are no Advices entries.

LIQD: Liquidation

This topic provides the details of liquidation - accounting entries.

Table 11-24 Accounting Entries

Accounting Role	Amount tag	Dr./Cr. Indicator
LIABGL	PRINCIPAL_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Credit
CUSTOMER	INTER_LIQD	Credit
INTPIA	INTER_LIQD	Debit

The following are the advices entries:

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Table 11-25 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message
LIQDNOTC	Liquidation Notice

VABM: Value Dated Amendment Booking

There are no accounting entries.

The following are the advices:

Table 11-26 Advices

Advice Name	Description
MMAMDADV	Amendment Advice

VAMI: Value Dated Amendment Initiation

There are no accounting entries.

The following are the advices:

Table 11-27 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

CAMD: Amendment

There are no accounting entries.

The following are the advices:

Table 11-28 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

REVN: Rate Revision

There are no accounting and advices entries.

ROLL: Contract Rollover

The following are the accounting entries:

Table 11-29 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CUSTOMER	INTER_LIQD	Credit

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Table 11-29 (Cont.) Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTERPIA	INTER_LIQD	Debit
LIABGL	PRINCIPAL_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Credit

The following are the advices:

Table 11-30 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
MM_ROLL_ADV	Rollover Advice

11.4.2.2 MM Placement – Fixed Bearing Interest

The preferences set for this product are as follows:

- The payment type for this product is of Bearing type
- Forward dating is allowed for the product.

BOOK: Booking

The following are the Accounting entries:

Table 11-31 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
FWDASSETGL	PRINCIPAL_FWD	Debit
FWDASSETOFF	PRINCIPAL_FWD	Credit

The following are the advices entries:

Table 11-32 Advices

Advice Name	Description
MMCONPLA	MM Placement Confirmation
MM_DEAL_SLIP	Deal Slip
SWIFT_MESSAGE	MT320, MT330, MT335, MT350

INIT: Initiation

The following are the Accounting entries:

Accounting Entries

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Table 11-33 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
ASSETGL	PRINCIPAL	Debit
CUSTOMER	PRINCIPAL	Credit
FWDASSETGL	PRINCIPAL_FWD	Credit
FWDASSETOFF	PRINCIPAL_FWD	Debit
FWDASSETGL	PRINCIPAL_FWD	Debit
FWDASSETOFF	PRINCIPAL_FWD	Credit
ASSETGL	PRINCIPAL_ROIN	Debit
ROLL_WASH	PRINCIPAL_ROIN	Credit
ASSETGL	PRINCIPAL_ROIN	Debit
CUSTOMER	PRINCIPAL_ROIN	Credit

The following are the advices entries:

Table 11-34 Advices

Advice Name	Description
MM_CONT_ADV	Contract Advice
NA	NA

The following are the Accounting entries:

Table 11-35 ACCR: Interest Accrual

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTERINC	INTER_ACCR	Credit
INTERREC	INTER_ACCR	Debit
PENL1INC	PENL1_ACCR	Credit
PENL1REC	PENL1_ACCR	Debit
PENL2INC	PENL2_ACCR	Credit
PENL2REC	PENL2_ACCR	Debit

Additional Accounting Entries for Negative Interest allowed Product

Table 11-36 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
Negative Interest CompEXP	Negative Interest Comp_ACCR	Debit
Negative Interest CompPAY	Negative Interest Comp_ACCR	Credit

There are no advices entries.

LIQD: Liquidation

The following are the Accounting entries:

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Table 11-37 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CUSTOMER	INTER_LIQD	Debit
INTERREC	INTER_LIQD	Credit
PENL1REC	PENL1_LIQD	Credit
CUSTOMER	PENL1_LIQD	Debit
CUSTOMER	PENL2_LIQD	Debit
PENL2REC	PENL2_LIQD	Credit
ASSETGL	PRINCIPAL_LIQD	Credit
CUSTOMER	PRINCIPAL_LIQD	Debit

Additional Accounting Entries for Negative Interest allowed Product:

Table 11-38 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
Negative Interest CompPay	Negative Interest Comp_LIQD	Debit
Customer	Negative Interest Comp_LIQD	Credit

The following are the advices entries:

Table 11-39 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message

VAMB: Value Dated Amendment Booking

There are no Accounting entries.

The following are the advices entries:

Table 11-40 Advices

Advice Name	Description
MMAMDADV	Amendment Advice
NA	NA

VAMI: Value Dated Amendment Initiation

The following are the Accounting entries:

Table 11-41 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
ASSETGL	PRINCIPAL_INCR	Debit
CUSTOMER	PRINCIPAL_INCR	Credit

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The following are the advices entries:

Table 11-42 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
NA	NA

CAMD: Contract Amendment

There are no Accounting entries.

The following are the advices entries:

Table 11-43 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
NA	NA

REVC: Reversal

There are no Accounting entries.

The following are the advices entries:

Table 11-44 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
NA	NA

11.4.2.3 REVN: Rate Revision

There are no accounting or advices entries.

ROLL: Rollover

The following are the accounting entries:

Table 11-45 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CUSTOMER	INTER_LIQD	Debit
INTER_REC	INTER_LIQD	Credit
ASSET GL	INTER_ROLL	Debit
INTER_REC	INTER_ROLL	Credit
ASSETGL	PRINCIPAL_LIQD	Credit
CUSTOMER	PRINCIPAL_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Debit
ASSETGL	PRINCIPAL_LIQD	Credit

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Table 11-45 (Cont.) Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CUSTOMER	<Interest_Component>_LIQD	Debit
Interest_componentREC	<Interest_Component>_LIQD	Credit
ROLL_WASH	PRINCIPAL_ROLL	Debit
ASSETGL	PRINCIPAL_ROLL	Credit
ROLL_WASH	<Interest_Component>_ROLL	Debit
Interest_componentREC	<Interest_Component>_ROLL	Credit

Additional Accounting Entries for Negative Interest allowed Product

For Rollover of Interest

Table 11-46 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
Negative Interest CompPay	Negative Interest Comp_LIQD	Debit
ROLL_WASH	Negative Interest Comp_LIQD	Credit

Advices

The following are the advices entries:

Table 11-47 Advices

Advice Name	Description
MM_ROLL_ADV	Rollover Advice

11.4.2.4 MM Borrowing with Fixed Bearing Interest

The preferences set for this product are as follows:

- The payment type for this product is of Bearing type
- Forward dating is allowed for the product.

BOOK: Booking a Borrowing with fixed bearing interest

The following are the accounting entries:

Table 11-48 Accounting Entries

Accounting Role	Amount tag	Dr./Cr. Indicator
FWDLIABGL	PRINCIPAL_FWD	Credit
FWDLIABOFF	PRINCIPAL_FWD	Debit

The following are the advices:

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Table 11-49 Advices

Advice Name	Description
MMBRKCON	Broker Confirmation
MMCONDEP	MM Borrowing Confirmation
MM_DEAL_SLIP	Deal Slip
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message

INIT: Initiation of a Borrowing with fixed bearing interest

The following are the accounting entries:

Table 11-50 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
FRTAXC_EXP	FRTAXC_AMT	Debit
FRTAXC_PAY	FRTAXC_AMT	Credit
LIABGL	PRINCIPAL	Credit
CUSTOMER	PRINCIPAL	Debit
FWDLIABGL	PRINCIPAL_FWD	Debit
FWDLIABOFF	PRINCIPAL_FWD	Credit

The following are advices:

Table 11-51 Advices

Advice Name	Description
MM_CONT_ADV	Contract Advice
NA	NA

ACCR: Accrual of interest

The following are the accounting entries:

Table 11-52 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTEREXP	INTER_ACCR	Debit
INTERPAY	INTER_ACCR	Credit

ROLL: Rollover

The following are the accounting entries:

Table 11-53 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr Indicator
CUSTOMER	INTER_LIQD	Credit

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Table 11-53 (Cont.) Accounting Entries

Accounting Role	Amount Tag	Dr./Cr Indicator
INTER_PAY	INTER_LIQD	Debit
INTER_PAY	INTER_ROLL	Debit
ROLL_WASH	INTER_ROLL	Credit
CUSTOMER	PRINCIPAL_LIQD	Credit
LIABGL	PRINCIPAL_LIQD	Debit
LIABGL	PRINCIPAL_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Credit
CUSTOMER	<Interest_Component>_LIQD	Debit
Interest_componentREC	<Interest_Component>_LIQD	Credit
LIABGL	PRINCIPAL_ROLL	Debit
ROLL_WASH	PRINCIPAL_ROLL	Credit
ROLL_WASH	<Interest_Component>_ROLL	Debit
Interest_componentREC	<Interest_Component>_ROLL	Credit

Additional Accounting Entries for Negative Interest allowed Product:

Table 11-54 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
Negative Interest CompREC	Negative Interest Comp_ACCR	Debit
Negative Interest CompINC	Negative Interest Comp_ACCR	Credit

There are no advices for this event.

LIQD: Liquidation

The following are the Accounting Entries:

Table 11-55 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
INTER_PAY	INTER_LIQD	Debit
CUSTOMER	INTER_LIQD	Credit
CUSTOMER	PRINCIPAL_LIQD	Credit
LIABGL	PRINCIPAL_LIQD	Debit

Additional Accounting Entries for Negative Interest allowed Product:

Table 11-56 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
Customer	Negative Interest Comp_LIQD	Debit
Negative Interest CompPay	Negative Interest Comp_LIQD	Credit

The following are the advices entries:

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Table 11-57 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
PAYMENT_MESSAGE	Payment Message

VABM: Value Dated Amendment Booking

There are no accounting entries.

The following are the advices:

Table 11-58 Advices

Advice Name	Description
MMAMDADV	Amendment Advice
NA	NA

VAMI: Value Dated Amendment Initiation

The following are the accounting entries:

Table 11-59 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
LIABGL	PRINCIPAL_INCR	Credit
CUSTOMER	PRINCIPAL_INCR	Debit

The following are the advices:

Table 11-60 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
NA	NA

CAMD: Amendment

There are no Accounting entries.

The following are the advices:

Table 11-61 Advices

Advice Name	Description
SWIFT_MESSAGE	MT320, MT330, MT335, MT350
NA	NA

REVN: Rate Revision

There are no Accounting and advices entries.

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ROLL: Rollover

The following are the Accounting entries:

Table 11-62 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
CUSTOMER	INTER_LIQD	Credit
INTER_PAY	INTER_LIQD	Debit
LIABGL	INTER_ROLL	Credit
INTER_PAY	INTER_ROLL	Debit
LIABGL	PRINCIPAL_LIQD	Debit
CUSTOMER	PRINCIPAL_LIQD	Credit

Additional Accounting Entries for Negative Interest allowed Product:

For Rollover of Interest

Table 11-63 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
LIABGL	Negative Interest Comp_ROLL	Debit
Negative Interest CompREC	Negative Interest Comp_ROLL	Credit

The following are the advices entries:

Table 11-64 Advices

Advice Name	Description
MM_ROLL_ADV	Rollover advice
NA	NA

11.5 Entries for contracts liquidated with Previous Year Adjustment option

This topic provides the details of the Entries for contracts liquidated with Previous Year Adjustment option.

Need to maintain the following accounting entry set-up when an MM contract is liquidated with previous year adjustment option.

During the liquidation of a schedule/contract, the unrealized accruals for the previous year are liquidated before the liquidation of unrealized accruals for the current year.

For liquidating the interest components the system posts the following entries during Liquidation (LIQD) for a bearing contract:

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Table 11-65 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
ComponentREC	Component_LIQD	Credit
Customer	Component_LIQD	Debit
ComponentUNRL	Component_LIQD_PY	Debit
ComponentINC	Component_LIQD_PY	Credit
ComponentUNRL	Component_LIQD_CY	Debit
ComponentINC	Component_LIQD_CY	Credit

If the interest has been collected in advance the following entries are passed:

Table 11-66 Accounting Entries

Accounting Role	Amount Tag	Dr./Cr. Indicator
ComponentUNRL	Component_LIQD_PY	Debit
ComponentINC	Component_LIQD_PY	Credit
ComponentUNRL	Component_LIQD_CY	Debit
ComponentINC	Component_LIQD_CY	Credit

When the Amount Tag is of type component_LIQD_PY and the Accounting Role pertains to unrealized income/expense, the head for the accounting role is replaced by the previous year adjustment GL, while passing accounting entries.

> **Note**
>
> In case a contract spans over multiple years, any event (Back dated Rate revision, Principal Change etc, back dated booking of contract etc.,) which causes the accrual balances of the previous year to be recomputed, the accrual entries are posted to the current year unrealized income and expense GL only.

11.6 Multiple Media Support

This topic describes the multiple media support.

The following table describes Message type and the Media details for multiple media support.

Table 11-67 Message Types and Media Details for Multiple Media Support

Message Type	Media
MM_DEAL_SLIP	Mail, Email, Telex, and Fax
SWIFT_MESSAGE	Swift, Telex, and Fax
MMCONPLA	Mail, Email, Telex, and Fax
MM_CONT_ADV	Mail, Email, Telex, and Fax
MMAMDADV	Mail, Email, Telex, and Fax
MM_ROLL_ADV	Mail, Email, Telex, and Fax

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Table 11-67 (Cont.) Message Types and Media Details for Multiple Media Support

Message Type	Media
MMBRKCON	Mail, Email, Telex, and Fax
MMCONDEP	Mail, Email, Telex, and Fax
LIQDNOTC	Mail, Email, Telex, and Fax
MT324	Swift, Telex, and Fax

> **Note**
>
> The above message type and Media mapping details are released as static data to **Treasury Message Media format Maintenance (MSDTRMFM)** screen. Similar data must be released for custom message type also.

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