

Liquidity Management User Guide

Oracle Banking Liquidity Management

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Liquidity Management User Guide

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1 Preface

1.1 Introduction

This manual is designed to help acquaint you with the Global Liquidity Management application.

This manual provides answers to specific features and procedures that you need to be aware of for the module to function successfully.

1.2 Audience

The user guide is intended for the following User/User Roles:

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/ Officers	Authorization functions

1.3 Document Accessibility

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

1.4 List of Topics

This manual is organized as follows:

Table 1: Topics

Topics	Description
Preface	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Liquidity Management – An Overview	<i>Liquidity Management – An Overview</i> gives a brief description about the Liquidity Management application
Cash Concentration Methods	<i>Cash Concentration Methods</i> describes the various cash concentration methods supported by the application
Notional Pooling	<i>Notional Pooling</i> explains about <i>Notional Pooling</i> feature

Multi Bank Cash Concentration	<i>Multi Bank Cash Concentration</i> explains about <i>Multi-Bank Cash Concentration</i> feature
Maintaining Parameters for Liquidity Management	<i>Maintaining Parameters for Liquidity Management</i> explains how to maintain the various setup in order to start using the application.
Structure Maintenance	<i>Structure Maintenance</i> explains the various steps of developing a new structure.
Balance Build	<i>Balance Build</i> explains about how <i>Balances</i> are maintained in the application
Monitors and Batches	<i>Monitors and Batches</i> explains about the <i>Monitors and Batches</i> available in the application
BVT Handling	<i>BVT Handling</i> explains about the <i>Back-Value Transaction</i> feature in the application
Withholding Tax	<i>Withholding Tax</i> explains about the configuration of Interest Paid on the accounts.
Simulation of Liquidity Structures	<i>Simulation of Liquidity Structures</i> explains how to simulate a Structure with new data and existing data
Dashboards	<i>Dashboards</i> gives detailed information on Dashboards assigned to each 'User Role' and about the organization of these Dashboards
Advices	<i>Advices</i> section explains about the reports that are available in the application
Real Time Liquidity Management	<i>Real Time Liquidity Management</i>
Third Party Maintenance	<i>Third Party Maintenance</i>
Glossary	<i>Glossary</i>

1.5 Related Documents

The related documents are included in the Reports manual.

2 Liquidity Management – An Overview

2.1 Introduction

Liquidity Management refers to the services your bank provides to its corporate customers thereby allowing them to optimize interest on their checking/current accounts and pool funds from different accounts. Your corporate customers can, therefore, manage the daily liquidity in their business in a consolidated way.

Customers need to define 'account structures' which form the basis of liquidity management. The account structure reflects the hierarchical relationship of the accounts as well as the corporate strategies in organizing accounts relationships.

Liquidity management services are broadly classified as under:

- Sweeping - where physical funds are moved in account structure from child to parent or parent to child.
- Pooling - where funds are not physically moved in and out of accounts. Instead, the account balances are notionally consolidated and 'interest computations' carried out on such notional balances.

The Oracle Banking Liquidity Management application supports a multi-branch, multi- currency liquidity management structure. This enables the system to keep track of balances in accounts in the structure, calculate interest on the accounts in the structure as well as track the history of the sweep/ pool structure.

This document is broadly classified into the following sections:

- Cash Concentration Methods
- Notional Pooling
- Multi Bank Cash Concentration
- Maintaining Parameters for Liquidity Management
- Building and Maintaining the Structure.
- Balance Build
- Monitors and Batch Processing
- BVT Handling
- Simulations
- Dashboards
- Advices
- Interest Optimization
- Real Time Liquidity Management
- Third Party Maintenance

3 Cash Concentration Methods

Oracle Banking Liquidity Management supports various form of Sweeps/Cash Concentration methods. You can find a brief description about each method in this chapter.

3.1 Zero Balance

In this method, all the balances from the sub account\child account are automatically transferred into the master account either at the EOD or on an Intraday basis with original value dates. The top account will therefore hold the overall net cash position of the company or group of companies. The top account is normally held by the parent company or a group treasury.

1 Way Scenario

Here the system will try to zero balance the child account. The child account balances are swept to leave a zero balance in the child account. If the child account balance is zero or negative, the system will not execute any sweep instruction

2 Way Scenario

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not enough to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.2 Fixed Sweep

A fixed amount is transferred from the sub account to the main account. If the credit balance in the sub account is below the fixed amount, then no transfers are affected.

1 Way Scenario

If the minor account balance is above or equal to the fixed amount, the system will sweep fixed amount from the minor account.

If the minor balance is above zero, but less than the fixed amount, the system will not initiate the sweep instruction.

2 Way Scenario

The 2 way sweep in this concentration method will transfer only that amount which is required to cover overdrafts on the child accounts i.e. Fixed 2 way sweep only covers the child overdraft balances and will not follow the fixed parameter, provided the parent account has sufficient balance to cover the debit balance on the child account

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not enough to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.3 Target Balance/Minimum Balance

There are two different types under this:

- Constant Target Balance/Minimum Balance- Here the system ensures that a specific amount is present in the minor account by moving the balances from the sub accounts to the main account and vice versa. The balances in the sub accounts will be constant and cannot be zero
- Fixed Target Balance - Here the system ensures that a fixed target balance is present while moving funds from sub accounts to main account. when the sub accounts have a debit balance the 2 way sweep from main account to the sub account will be equal to the debit amount on sub account which will bring the sub account to zero balance.

1 Way - Scenario

If the child account balance is above the minimum balance, the system will sweep the positive difference between the child account balance and minimum balance to the major account (sweep balances above the minimum balance from the child account).

If the child account balance is below or equal to the minimum balance, the system will not execute the sweep instruction.

2 Way - Scenario

If the child account balance is below the Minimum\Target Balance, the system will try to bring the child account balance to the target amount. (Constant Target)

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

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

If the balance in the parent account is not sufficient to cover the overdraft or the Minimum balance requirements on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.4 Threshold

Here the funds are moved only when the account has more balance than a set limit. The child account keeps accumulating funds till the threshold is reached and sweeps out all the balances from the child account once the Threshold is attained.

1 Way - Scenarios

If the child account balance is equal to or above the Threshold balance amount, the system will sweep the entire balances from the child account. If the child account balance is below the Threshold balance, the system will not execute the sweep instruction

2 Way - Scenario

If the child account balance is below the Threshold balance, the system will not perform any sweeps under any circumstances even if the major account is in credit balance. If the child account balance is below zero, then sweeps will be performed from major account to minor account to bring minor account balance to zero.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.5 Collor

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

1 Way - Scenario

If the child account balance is above the Threshold balance amount or equal to the threshold balance amount, the system will sweep balances from the child account leaving behind the pre-set balance in the child account (Collor).

If the child account balance is below the threshold, the system will not execute the sweep instruction.

2 Way - Scenarios

If the child account balance is below the Threshold balance, the system will not perform any sweeps under any circumstances even if the major account is in credit balance. If the child account balance is below zero, then sweeps will be performed from major account to minor account to bring the minor account balance to zero.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.6 Percentage

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

1 Way - Scenario

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

2 Way - Scenarios

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

If more than one child account is in negative balance, the transfer from the parent account will be based on the priority set at the child account (Least numeric is given top priority) and the available balance on the major account in conjunction with the partial sweep allowed parameter.

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

3.7 Range Based Balancing

Here the funds are swept when the available balances are in a certain range. A minimum and a maximum range will be defined based on which sweeps are initiated from /to child account to make the child account attain a fixed balance.

For example, If a child account fixed balance is 50, Minimum range amount is 10 and Maximum range amount is 100 then, if the child account balance goes below 10, sweeps to child account will happen to make the child account balance 50 (Sweep of 41 if Balance is 9), but if the child account balance is more than 100 then balances above 50 will be swept away from the child account.

3.8 Investment Sweeps

System supports investment sweeps wherein funds are invested either in Money Market instruments or term deposits

Steps to achieve investment sweeps are as below:

- Create an account in Oracle Banking Liquidity Management which will be a Notional account with no balances (This account will be created only in Oracle Banking Liquidity Management and is not present in core banking)
- Create a structure with the notional account as the header
- Pair wise concentration methods to be defined for the structure including for the notional pair (ZBA, Percentage. Etc.)
- Pair wise sweep frequencies to be defined including the notional pair
- Payment instructions to be defined for all the pairs including the notional pair
- While defining payment instructions for the Notional pair either Money market placement or Term deposit creation parameters needs to be captured.
- Oracle Banking Liquidity Management will generate handoff message for the investment sweeps at the defined frequencies to the core banking system\external system.

3.9 Cover Overdrafts

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

Child to Parent (Cover Overdrafts) 1 Way

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

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

Parent to Child (Cover Overdrafts) 2 Way

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

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

Here the system will try to bring the child account to zero balance in case it has a negative balance. If the balance in the parent account is not sufficient to cover the overdraft on the child account, either sweep is not executed, or sweep is executed up to the available balance on the parent account based on 'Partial Sweep Allowed' flag.

3.10 Additional Sweep Parameters

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

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

Example:

Available amount in account: 900 USD

Target Balance: 100 USD

Sweep Multiple: 250 USD

Amount arrived by the system for Sweep = 800

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

NOTE:

1. **Deficit Sweep** - Balance transfers from the main account to the subaccount when the sub account is in Debit balance
2. Currently 'Partial Sweep Allowed' flag is hidden from front end and will always be checked by default. Users are not provided an option to uncheck the same.

4 Notional Pooling

System supports notional pooling of accounts for cash concentration benefits. Under notional pooling, balances remain on participating accounts. The bank charges or credits interest on net balance of the pooled accounts thereby mitigating the cost of overdrafts on participant accounts.

Notional Pooling of is a mechanism for calculating interest on the combined credit and debit balances of accounts that a corporate parent chooses to cluster together, without transferring any funds. It is ideal for companies with decentralized organizations that want to allow some autonomy to their subsidiaries, including their control over bank accounts.

Pool participant accounts are aggregated for interest compensation purposes. Funds are not physically moved but are notionally combined. There is no commingling of funds, and the integrity of the individual account position is maintained.

Notional Pooling can be combined within the framework of a global cash concentration structure to provide comprehensive overlay structures to meet even the most complex organization's needs

Notional pooling can have multi-layered overlays like in country pools sweeping into regional pools which in turn sweep into global pools. This type of structure is provided to mirror the corporate's regional treasury arrangements.

Once a company earns interest on the funds in a notional pooling account, interest income is usually allocated back to each of the accounts comprising the pool. For tax management reasons the corporate parent usually charges the subsidiaries participating in the pool for some cash concentration administration expenses related to management of the pool. This scenario works best if the corporate subsidiaries are located in high-tax regions where reduced reportable income will result in reduced taxes.

The main downside of notional pooling is that it is not allowed in some countries. It is difficult to find anything but a large multi-national bank that offers cross-currency notional pooling. Instead, it is most common to have a separate notional cash pool for each currency area.

Notional pooling is normally done within one branch so that the bank gets the right of offset on its balance sheet (from the regulators and clients). Else bank must set aside capital to cover the gross pooled balances

4.1 Benefits of Notional Pooling

The benefit of notional pooling can be listed as below:

- Minimizes interest expense and improves balance sheet for corporate by off-setting debit and credit positions
- Single liquidity position without commingling of funds
- Allows each subsidiary company to take advantage of a single, centralized liquidity position, while still retaining daily cash management privileges
- Preserves autonomy, control and record-keeping
- Benefit from off-setting without movement of funds and saving on administrative costs by avoiding foreign exchange costs
- Avoids intercompany loans by avoiding the use of cash transfers to a central pooling account
- Automation of interest reallocation
- Reduction in operating expenses by reducing short term borrowings
- Concentration of balances
- Largely eliminates the need to arrange overdraft lines with local banks

4.2 Notional Pooling Structures

Notional Pooling can take any of the following structures:

- Single currency, Single country
- Single currency, Cross border
- Multi-currency, Single country
- Multi-currency, Cross border

4.3 Interest Calculation Methods

Interest on pool participants can be calculated in the following ways:

- Replacement Interest Payment Method/ Interest Method - System will have interest suppressed at the participant accounts and will make a single payment/charge as required based on the pool header balance
- Advantage Method - Interest is initially calculated without taking the pooling arrangement into account and then a rebate is paid to the group

4.3.1 Interest Method

System will have interest suppressed at the participant accounts and will make a single payment/charge as required based on the pool header balance

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

Then the following IC set up needs to be in place

- Period Code Maintenance
- Branch Parameters
- Interest Rule Maintenance
- Product Maintenance
- IC Group Input (Mapping of Oracle Banking Liquidity Management and IC Group)
- IC Group Product Mapping (Mapping of Group to an IC Product)
- IC Rate code Maintenance
- Rate Input Maintenance
- UDE Value Input

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

	Header/ Child	Condition	Result
Interest Method for Pool	Header	(VD_DLY_CR_BAL_M > 0) AND (VD_DLY_CR_BAL_M <= 10000)	(VD_DLY_CR_BAL_M* RATE4* DAYS)/(YEAR*100)
		(VD_DLY_CR_BAL_M > 10000) AND (VD_DLY_CR_BAL_M <= 9999999)	(VD_DLY_CR_BAL_M* RATE5* DAYS)/(YEAR*100)
		VD_DLY_DR_BAL_M > 0	(VD_DLY_DR_BAL_M *RATE6* DAYS)/ (YEAR*100)
	Child	Not Applicable	Not Applicable

4.3.2 Advantage Method

In this method Interest is calculated at each participant account as per their balances with an applicable rate and debits and credits posted to the participants accordingly.

Next interest is calculated based on the pool balance at notional header in notional header currency.

The difference between the interest arrived at the pool level and the summation of interest arrived at the participant level is called the advantage interest (Z-I).

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

Then the following IC set up needs to be in place

- Period Code Maintenance
- Branch Parameters
- Interest Rule Maintenance
- Product Maintenance
- IC Group Input (Mapping of Oracle Banking Liquidity Management and IC Group)
- IC Group Product Mapping (Mapping of Group to an IC Product)
- IC Rate code Maintenance
- Rate Input Maintenance
- UDE Value Input

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

	Header/ Child	Condition	Result
Advantage Method	Header	VD_DLY_CR_BAL_M >0	(VD_DLY_CR_BAL_M * RATE7*DA YS)/(YEAR*100)
		VD_DLY_DR_BAL_M >0	(VD_DLY_DR_BAL_M *RAT E8*DA YS)/(YEAR*100)
	Child	VD_DLY_DR_BAL_M >0	(VD_DLY_DR_BAL_M *RATE9*DA YS)/(YEAR*100)
		(VD_DLY_CR_BAL_M >0) AND (VD_DLY_CR_BAL_M <=10000)	(VD_DLY_CR_BAL_M * RATE10*DA YS)/(YEAR*100)
		(VD_DLY_CR_BAL_M >10000) AND (VD_DLY_CR_BAL_M <=9999999)	(VD_DLY_CR_BAL_M * RATE11*DA YS)/(YEAR*100)

4.4 Interest Allocation Methods

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

- Central Distribution Model
- Even Distribution Model
- Even Direct Distribution Model
- Percentage Distribution Model
- Fair Share Model
- Reverse Fair Share Model
- Absolute Pro-Rata Model

4.4.1 Central Distribution Model

In this method, the interest\ advantage interest arrived is credited to one central account which can be one of the participant accounts or any other account

4.4.2 Even Distribution Model

In this method, the interest\ advantage arrived is evenly distributed amongst the participant accounts

4.4.3 Even Direct Distribution Model

In this method the Interest reward is evenly spread across all accounts with positive balances.

4.4.4 Percentage Distribution Model

In this method, pre-defined percentage of the interest\ advantage arrived is distributed amongst the participant accounts.

4.4.5 Fair Share Model

In this method, If the net pool position is positive, the interest/advantage interest arrived is distributed amongst the positive contributors in the ratio of their contribution (**Both in Interest and Advantage models**).

If the net pool position is negative the interest amount is distributed amongst the negative contributors in the ratio of their contribution (**Interest model**)

If the net pool position is negative, the advantage interest amount is distributed amongst the negative contributors in the ratio of their contribution. For example, the interest calculated at the account level is @10% but the interest calculated at pool level is @8% taking into consideration few positive account contributors (**Advantage model**)

4.4.6 Reverse Fair Share Model

In this method, if the new pool position is positive, the interest/advantage interest arrived is distributed amongst the negative contributors in the ratio of their contribution (**Both in Interest and advantage models**)

If the net pool position is negative, the interest amount is distributed amongst the positive contributors in the ratio of their contribution (**Interest model**)

If the net pool position is negative, the advantage interest amount is distributed amongst the positive contributors in the ratio of their contribution (**Advantage model**)

4.4.7 Absolute Pro -Rata Model

In this method, absolute balances of all accounts would be considered, and interest would be shared proportionately to all accounts.

4.5 Interest Reallocation

Interest reallocation is applicable only to central distribution model of interest allocation. The interest/ advantage interest credited to the central account which would be a treasury account is re-distributed amongst the participant accounts using any of the above discussed allocation models.

In allocation models the debit was to the Bank GL, in re-allocation model the debit will be to the central treasury.

NOTE:

- Interest for the pool is calculated in the base currency of the pool header
- Interest reallocation from the header accounts will be in the account currency
- If the beneficiary account of a notional pool is in a different currency to that of the pool header, the interest amount posted is converted from the header account currency to the beneficiary account currency using the agreed FX rate between the two currencies

5 Multi Bank Cash Concentration

Multi Bank Cash Concentration (MBCC) are automated cash management systems for corporations with at-least one third party bank account.

It is an automated means of centralizing balances held at third-party banks of the corporate (In this process liquidity is either transferred to the various TPB accounts or Liquidity is pulled out of various TPB accounts)

It caters to the corporate need to maintain important third-party local bank relationships for rendering truly localized services while optimizing the potential yield from liquidity consolidated with a global concentration bank

5.1 Benefits of MBCC

The benefit of MBCC can be listed as below:

- Consolidates Cash balances effectively
- Enhances yield on surplus cash
- Better overview and easier access to group-wide liquidity
- Timely access to information and improved liquidity management

5.2 Features in MBCC

The following features are provided for MBCC in LM:

- Automated movement of funds across multiple third-party bank accounts, currencies, banks and geographic regions
- Multi Bank Cash Concentration through SWIFT using MT940\MT941, MT942
- Flexibility to add or delete accounts in the MBCC structure
- Flexibility of movement at end of day, intraday, weekly (particular day of a week) or Monthly (particular day of a month)
- Flexible sweep types such as Zero / Target / Threshold / Collar balancing / Percentage
- Multi-currency multi bank cash concentration
- For sweeps (both inward and outward) which involve a currency conversion the FX rate would be picked up from maintenance

5.3 Sweep Mechanism

These following steps lists out the sweep mechanism:

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

5.3.1 Sweep In

The steps followed for sweep in are as below:

- Account balances from the third-party accounts uploaded in to the system through MT940 or MT941 or MT942 as per the pre-defined frequency parameters and time intervals for each mirror account.
- Mirror account balances will be updated by processing the incoming MT940, MT941, MT942
- Balances will be updated based on either MT940 (Customer Statement) or MT941(Balance report) or MT942 (Interim transaction report)
- MT 940: Balance can be updated based on the closing available balance tag of the message and duplicates can be checked based on statement number/sequence number tag.
- MT941: Balance can be updated based on the closing available balance tag of the message and duplicates can be checked based on statement number tag
- When a MT942 (Interim transaction report from the last statement or balance report or the last interim report) is received the current available balance in the external account will be determined
- The same is achieved by taking the balance from the previous MT940 or MT942 and credits are added, and debits are subtracted
- If the response/incoming MT940, MT941, MT942 updates a Credit balance in the mirror account, MT101 will be generated at the set time for requesting a sweep-in.
- The processing of MT103 which is received in response to MT101 will update the designated CASA Account
- MT101 generation will cater to the following sweep types on third party accounts:
 - Zero balance sweep
 - Target balancing (Fixed)
 - Threshold balancing
 - Collar balancing
 - Percentage sweep

MT	MT Message	Purpose
940	Customer Statement Message	Provides balance and transaction details of an account to a FI on behalf of the account owner
941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner
942	Interim Transaction Report	<p>Provides balance and transaction details of an account, for a specified period, to a financial institution on behalf of an account owner</p> <p>It is used to transmit detailed and/or summary information about entries debited or credited to the account since:</p> <ul style="list-style-type: none"> • The last statement or balance report, or • The last interim transaction report (sent in the period since the last statement or balance report).

5.3.2 Sweep Out

The steps followed for sweep out are as below:

- If the response\ incoming MT940, MT941, MT942 updates a Debit balance in the mirror account, then a MT103 will be generated at the set time maintained for a sweep-out to regularize the debit balance on the third-party account
- System will follow the sweep parameters set at the account level when arriving at the amount to be transferred via a MT103.
- The sweep parameters can be set as the following as an independent or a combination:
 - Zero balance sweep
 - Target balancing (Fixed)
 - Threshold balancing s
 - Collar balancing
 - Percentage sweep

5.4 MBCC System Setup

The following maintenance screens must be configured to set up multi bank cash concentration structure:

5.4.1 Application Parameters Maintenance

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

Figure 1: Application Parameters Maintenance

The screenshot displays the 'Application Parameters Maintenance' interface. At the top, there's a header 'Application' with an 'Unlock' button. Below this, four main configuration fields are visible: 'Application Name' (set to 'ORACLE BANKING LIQUIDITY MANAGE'), 'Release Version' (set to '1.0'), 'Application Host Country Code' (set to 'USA' with a search icon), and 'Application Host Country Name' (set to 'USA').

Below these fields, there are several sections of controls:

- BVT Allowed:** A toggle switch currently turned off.
- Action When Account Is Blocked / Insufficient Funds:** Radio buttons for 'Skip Account Pair' (selected), 'Skip Whole Structure', and 'Use Multi-Currency Account Number'.
- Action On Multi-Currency Accounts:** Radio buttons for 'Use Multi-Currency Account Number' (selected) and 'Use Linked Account Number'.
- Multi Bank Cash Concentration:** A toggle switch currently turned on.
- Allow Account In Multiple Structures:** A toggle switch currently turned on.
- Sweep Basis:** Radio buttons for 'Value Dated Balance' (selected) and 'Available Balance'.
- Products:** A section containing multiple toggle switches for different product types:
 - Sweep:** Sweep (checked), Pool (checked), Hybrid (checked).
 - Domestic:** Domestic (checked), Domestic Sweep (checked), Domestic Pool (checked).
 - Cross Border:** Cross Border (checked), Cross Border Sweep (checked), Cross Border Pool (checked).
 - Cross Currency:** Cross Currency (checked), Cross Currency Sweep (checked), Cross Currency Pool (checked).

Table 2: Application Parameters Maintenance – Field Description

Field	Description
Application Name	Specify the unique Application name. This is usually a back-end upload.
Release Version	Specify the LM release number. This is usually a back-end upload.
Application Host Country Code	Click the search icon and select the ISO code of the country in which the instance has been installed from the drop-down list.

Field	Description
Applicant Host Country Name	Displays the name of the country in which the instance has been installed from the drop-down list.
BVT allowed	Check this box to allow BVT
Multiple Bank Cash Concentration	Check this box to allow set up of Multi Bank Cash Concentration Liquidity Structures
Allow Account in Multiple Structure	Check this box to allow account in Multiple Structure
Action When Account Is Blocked / Insufficient Funds	<p>Indicate the action to be taken by the system when an account in the structure is blocked.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Skip Account Pair - Skip the account pair and continue with the rest of the structure • Skip Whole Structure - Skip the whole structure
Sweep Basis	Indicate the type of balance on which the Sweep needs to be executed in the system, the options available are Available Balance and Value Dated Balance.
Action on Multi-Currency Accounts	<p>Indicate whether to store Multi-Currency account number or Linked Account number when Multi-currency account is created in Oracle Banking Liquidity Management, options available are Use Multi Currency Account Number and Use Linked Account Number</p> <p>Multi-Currency Accounts usage is restricted to ASPAC region</p>
Transaction Failure Retry Count	Specify the retry count for the system when the sweep hand off fails.

Field	Description
Products	<p>Select the type of products allowed in the system.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow sweep structures in the system. • Pool - Check this box to allow pool structures in the system • Hybrid - Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the system
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow Domestic accounts in sweep structures.
Cross Border	Check this box to allow Cross Border accounts in sweep structures.
Cross Currency	Check this box to allow Cross currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow Domestic accounts in pool structures.
Cross Border	Check this box to allow Cross Border accounts in pool structures.
Cross Currency	Check this box to allow Cross currency accounts in pool structures.

Field	Description
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box to allow Domestic accounts in hybrid structures.
Cross Border Sweep	Check this box to allow Cross Border accounts in hybrid structures.
Cross Currency Sweep	Check this box to allow Cross currency accounts in hybrid structures.
Domestic Pool	Check this box to allow Domestic accounts in hybrid structures.
Cross Border Pool	Check this box to allow Cross Border accounts in hybrid structures.
Cross Currency Pool	Check this box to allow Cross currency accounts in hybrid structures.

5.4.2 Country Maintenance

The regulatory system must allow corporate to set-up MBCC in the country where liquidity management instance is running.

While defining a MBCC group the system will validate whether multiple bank facility is allowed in particular country

Figure 2: Country Maintenance

Table 3: Country Maintenance – Field Description

Field	Description
Country Code	Click the search icon and select the country code of the country for which the compliance is to be set. You can select the relevant country code from the option list. The list displays all the country codes maintained in the system
Country Name	Specify the name of the country.
Currency Code	Click the search icon and select the base currency

Field	Description
IE Participation	Check this box to allow the accounts from this country in Interest Enhancement Structure
IE Benefit	Check this box to allow the accounts from this country to get Interest Enhancement Benefit.
Products	<p>Select the type of products allowed for that country.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow accounts from this country to participate in sweep structures • Pool - Check this box to allow accounts from this country to participate in pool structures • Hybrid - Check this box to allow accounts from this country to participate in Hybrid (Combination of Sweep and Pool) structures in the system
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the country allows Domestic accounts to participate in sweep structures.
Cross Border	Check this box if the country allows Cross Border accounts in sweep structures.
Cross Currency	Check this box if the country allows Cross Currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the country allows Domestic sweep accounts in pool structures.

Field	Description
Cross Border	Check this box if the country allows Cross Border accounts in pool structures.
Cross Currency	Check this box if the country allows Cross Currency accounts in pool structures.
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box if the country allows Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box if the country allows Cross Border accounts in hybrid structures.
Cross Currency Sweep	Check this box if the country allows Cross Currency accounts in hybrid structures.
Domestic Pool	Check this box if the country allows Domestic sweep accounts in hybrid structures.
Cross Border Pool	Check this box if the country allows Cross Border accounts in hybrid structures.
Cross Currency Pool	Check this box if the country allows Cross Currency accounts in hybrid structures.
Parameter	Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row. This is a place holder for any additional information capture.

5.4.3 Bank Maintenance

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

Figure 3: Bank Maintenance

Table 4: Bank Maintenance – Field Description

Field	Description
Bank Code	Click the search icon and select the bank code. You can select the bank code from the option list.
Bank Name	The system displays the bank name based on the selected bank code.
Bank Type	This will always default to Internal. External banks are created from Third Party Maintenance screens.
Source	Specifies the source of maintenance, if created from front end it will default to OBLLMUI.

Field	Description
Multi Bank Cash Concentration	Check this box if the selected bank allows MBCC. If this box is selected, it means that the host bank supports MBCC.
BVT Allowed	Check this box if selected banks allow BVT.
Products	<p>Select the type of products allowed for the Host Bank. The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow in sweep structures in the Bank • Pool - Check this box to allow pool structures in the Bank • Hybrid - Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the Bank
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the bank allows Domestic accounts to participate in sweep structures
Cross Border	Check this box if the bank allows Cross Border accounts in sweep structures.
Cross Currency	Check this box if the bank allows Cross Currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the bank allows Domestic sweep accounts in pool structures.

Field	Description
Cross Border	Check this box if the bank allows Cross Border accounts in pool structures.
Cross Currency	Check this box if the bank allows Cross Currency accounts in pool structures.
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box if the bank allows Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box if the bank allows Cross Border accounts in hybrid structures.
Cross Currency Sweep	Check this box if the bank allows Cross Currency accounts in hybrid structures.
Domestic Pool	Check this box if the bank allows Domestic sweep accounts in hybrid structures.
Cross Border Pool	Check this box if the bank allows Cross Border accounts in hybrid structures.
Cross Currency Pool	Check this box if the bank allows Cross Currency accounts in hybrid structures.
Parameter	Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row. This is a place holder for any additional information capture.

5.4.4 Branch Maintenance

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

Figure 4: Branch Maintenance

Branch parameters

New
Unlock
Close

Branch Code *
SKL

Branch Name *
SKL

Bank Code *
0020

Currency Code *
GBP

External System ID

BIC Code *
AUTBIC12

Balance Type
Online

Local Clearing Code

External Reference

Date
Nov 30, 2018

Source
OBLUMUI

Host Code
OBLM

Address Details

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Country Code *
USA

City ID *
Valatie

Region
America/Boise

Time Zone
UTC-06:00

Products

Sweep
☒

Domestic
☒

Cross Border
☒

Cross Currency
☒

Pool
☒

Domestic
☒

Cross Border
☒

Cross Currency
☒

Hybrid
☒

Domestic Sweep
☒

Cross Border Sweep
☒

Cross Currency Sweep
☒

Domestic Pool
☒

Cross Border Pool
☒

Cross Currency Pool
☒

Parameters

+
-

☐
Name
Value

No data to display.

Table 5: Branch Maintenance – Field Description

Field	Description
Branch Code	Click the search icon and select the Branch code from the LOV, The Branch are already created as part of common core.

Field	Description
Branch Name	The Branch name is defaulted from common core maintenance.
Bank Code	Click the search icon and select the bank code. You can select the bank code from the option list. The list displays all the bank codes maintained in the system.
Currency Code	Click the search icon and select the local currency used by the branch from the dropdown list.
External System ID	Click the search icon and select the External System ID for branch. This is to identify the DDA of the branch in an multi DDA scenario.
BIC Code	BIC code is defaulted from the common core.
Balance Type	Select the balance build method as online or offline.
Local Clearing Code	Specify local clearing code for the selected branch.
External Reference	When the branch code is maintained differently in Oracle Banking Liquidity Management from DDA, this field stores the actual Branch code as defined in DDA and gets linked with the Oracle Banking Liquidity Management branch code.
Date	<p>This field displays the current Branch date.</p> <p>When a new branch is getting created this will get defaulted to the LMB branch date.</p> <p>The date will change automatically on completion of the EOC process for the branch.</p>

Field	Description
Source	Specifies the source of maintenance, if created from front end it will default to Oracle Banking Liquidity Management UI.
Host Code	Host code is defaulted from the common core. This parameter is not used in Oracle Banking Liquidity Management.
Address Details	Specify the address of the bank in below fields. <ul style="list-style-type: none"> • Address Line 1 • Address Line 2 • Address Line 3 • Address Line 4
Country Code	Select the country code of the Branch
City ID	Select the city code of the Branch
Region	Select the region of the Branch
Time Zone	Time Zone of the region is defaulted
Products	Select the type of products allowed for the branch. The available options are: <ul style="list-style-type: none"> • Sweep - Check this box to allow accounts of the branch in sweep structures. • Pool - Check this box to allow accounts of the branch in pool structures. • Hybrid - Check this box to allow accounts of the branch in Hybrid (Combination of Sweep and Pool) structures.

Field	Description
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow accounts from the branch to participate in Domestic sweep structures.
Cross Border	Check this box to allow accounts from the branch to participate in Cross Border sweep structures.
Cross Currency	Check this box to allow accounts from the branch to participate in Cross Currency sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow accounts from the branch to participate in Domestic pool structures.
Cross Border	Check this box to allow accounts from the branch to participate in Cross Border pool structures.
Cross Currency	Check this box to allow accounts from the branch to participate in Cross Currency pool structures.
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box if the accounts from the branch are allowed as Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box if the accounts from the branch are allowed as Cross Border sweep accounts in hybrid structures.

Field	Description
Cross Currency Sweep	Check this box if the accounts from the branch are allowed as Cross Currency sweep accounts in hybrid structures.
Domestic Pool	Check this box if the accounts from the branch are allowed as Domestic pool accounts in hybrid structures.
Cross Border Pool	Check this box if the accounts from the branch are allowed as Cross Border pool accounts in hybrid structures.
Cross Currency Pool	Check this box if the accounts from the branch are allowed as Cross Currency pool accounts in hybrid structures.
Parameter	<p>Specify additional parameters if any.</p> <p>Click '+' to add a row and specify the Parameter, Value of the same.</p> <p>Click '-' to remove a row.</p>

5.4.5 Interface Instruction Maintenance

System allows to maintain payment parameter values at bank level for all the internal and external banks participating in liquidity management structure. The values captured in this screen will be handed off to payment systems to initiate domestic or cross border sweep.

Figure 5: Interface Instruction Maintenance

The screenshot shows the 'Interface Instruction' maintenance screen. It includes a search bar for 'Interface', a 'Service Name' dropdown with a search icon, and a 'Finish' button. Below these are fields for 'Network Type' (set to NA), 'Message Type' (set to NA), and 'Service Type' (set to Accounting HandOff). The 'Parameters' section contains a table with columns 'Name' and 'Value', listing parameters like 'Main:bankopercd' (CRED), 'Main:ptyacbrn' (#TO_ACC_BRANCH), 'Settlement:accinst' (#TO_BIC_CODE), and 'UDFDETAILS7:fldnam'. The 'Event' section contains a table with columns 'Event Code' and 'Event Description', showing 'No data to display.' An 'Audit' button is located at the bottom left.

Table 6: Interface Instruction Maintenance – Field Description

Field	Description
Interface	Specify the interface name for interface instruction. This field is mandatory.
Service Name	Click the search icon and select the service name for which the instruction is to be set. You can select the relevant service name from the option list. The list displays all the service name maintained in the system

Field	Description
Network Type	The system displays network type for the selected external system Id.
Message Type	The system displays message type for the selected external system Id.
Service Type	The system displays Service type for the selected external system Id.
Parameters This section maintains the tag values for the interface service which is getting maintained.	
Name	Specify the interface parameter name for interface instruction.
Value	Specify the interface parameter value for interface instruction. # Values indicates that the values will be populated dynamically during the hand off process.
Event	
Event Code	Specify the event code for interface instruction. These codes are used internally by the system to track the current status of an interaction.
Event Description	Specify the event description for interface instruction.

Example

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

5.4.6 MBCC Currency Cut Off Maintenance

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

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

Figure 6: MBCC Currency Cut Off Maintenance

MBCC Currency Cutoff

New Unlock Delete

BIC Code

Cut Off Paramaters

<input type="checkbox"/>	Currency Code	Message Type	Input CutOff Hour	Input CutOff Min	Output CutOff Hour	Output CutOff Min
<input type="checkbox"/>	GBP	MT940	14	6	3	4

Page 1 of 1 (1 of 1 items)

Table 7: MBCC Currency Cut Off Maintenance – Field Description

Field	Description
BIC Code	Click the search icon and select the BIC Code of the branch for which currency cutoffs are to be maintained.
Currency Code	Specify the currency code for which the cut off time is to be set. You can select the currency from the option list. The list displays all the currencies maintained in the system.
Message Type	Specify the message type to be associated with the currency. You can select the message type from the option list. The list displays all the message type maintained in the system.
Incoming Cutoff Hour	Specify the incoming cut off hour.

Field	Description
Incoming Cutoff Min	Specify the incoming cut off minute.
Outgoing Cutoff Hour	Specify the outgoing cut off hour.
Outgoing Cutoff Min	Specify the outgoing cut off minute.

6 Maintaining Parameters for Liquidity Management

6.1 Introduction

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

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

6.2 Maintaining Application Parameters

You can use the Application Parameters for maintaining the system level parameters.

To view Application Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Application Parameters

You are required to input the following details in this screen:

Figure 7: Application Parameters

Table 8: Application Parameters – Field Description

Field	Description
Application Name	Specify the unique Application name. This is usually a back-end upload.
Release Version	Specify the LM release number. This is usually a back-end upload.
Application Host Country Code	Click the search icon and select the ISO code of the country in which the instance has been installed from the drop-down list.

Field	Description
BVT allowed	Check this box to allow BVT.
Multiple Bank Cash Concentration	Check this box to allow set up of Multi Bank Cash Concentration Liquidity Structures.
Allow Account in Multiple Structure	Check this box to allow account in Multiple Structure.
Action When Account Is Blocked / Insufficient Funds	<p>Indicate the action to be taken by the system when an account in the structure is blocked.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Skip Account Pair - Skip the account pair and continue with the rest of the structure • Skip Whole Structure - Skip the whole structure
Sweep Basis	Indicate the type of balance on which the Sweep needs to be executed in the system, the options available are Available Balance and Value Dated Balance.
Action on Multi-Currency Accounts	<p>Indicate whether to store Multi-Currency account number or Linked Account number when Multi-currency account is created in Oracle Banking Liquidity Management, options available are Use Multi Currency Account Number and Use Linked Account Number.</p> <p>Multi-Currency Accounts usage is restricted to ASPAC region.</p>
Transaction Failure Retry Count	Specify the retry count for the system when the sweep hand off fails.

Field	Description
Products	<p>Select the type of products allowed in the system.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow sweep structures in the system • Pool - Check this box to allow pool structures in the system • Hybrid - Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the system
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow Domestic accounts in sweep structures.
Cross Border	Check this box to allow Cross Border accounts in sweep structures.
Cross Currency	Check this box to allow Cross currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow Domestic accounts in pool structures.
Cross Border	Check this box to allow Cross Border accounts in pool structures.
Cross Currency	Check this box to allow Cross Currency accounts in pool structures.

Field	Description
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box to allow Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box to allow Cross Border sweep accounts in hybrid structures.
Cross Currency Sweep	Check this box to allow Cross Currency sweep accounts in hybrid structures.
Domestic Pool	Check this box to allow Domestic pool accounts in hybrid structures.
Cross Border Pool	Check this box to allow Cross Border pool accounts in hybrid structures.
Cross Currency Pool	Check this box to allow Cross Currency pool accounts in hybrid structures.

6.3 Maintaining Bank Setup

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

To create Bank Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Bank Parameters.

Figure 8: Bank Parameters

Table 9: Bank Parameters – Field Description

Field	Description
Bank Code	Click the search icon and select the bank code. You can select the bank code from the option list.
Bank Name	The system displays the bank name based on the selected bank code.
Bank Type	This will always default to Internal. External banks are created from Third Party Maintenance screens
Source	Specifies the source of maintenance, if created from front end it will default to OBLLMUI.

Field	Description
Multi Bank Cash Concentration	Check this box if the selected bank allows MBCC. If this box is selected, it means that the host bank supports MBCC.
BVT Allowed	Check this box if selected banks allow BVT.
Products	<p>Select the type of products allowed for the Host Bank.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow in sweep structures in the Bank • Pool - Check this box to allow pool structures in the Bank • Hybrid - Check this box to allow Hybrid (Combination of Sweep and Pool) structures in the Bank
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the bank allows Domestic accounts to participate in sweep structures
Cross Border	Check this box if the bank allows Cross Border accounts in sweep structures.
Cross Currency	Check this box if the bank allows Cross Currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the bank allows Domestic sweep accounts in pool structures.

Field	Description
Cross Border	Check this box if the bank allows Cross Border accounts in pool structures.
Cross Currency	Check this box if the bank allows Cross Currency accounts in pool structures.
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this box if the bank allows Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box if the bank allows Cross Border accounts in hybrid structures.
Cross Currency Sweep	Check this box if the bank allows Cross Currency accounts in hybrid structures.
Domestic Pool	Check this box if the bank allows Domestic sweep accounts in hybrid structures.
Cross Border Pool	Check this box if the bank allows Cross Border accounts in hybrid structures.
Cross Currency Pool	Check this box if the bank allows Cross Currency accounts in hybrid structures.
Parameter	Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row. This is a place holder for any additional information capture.

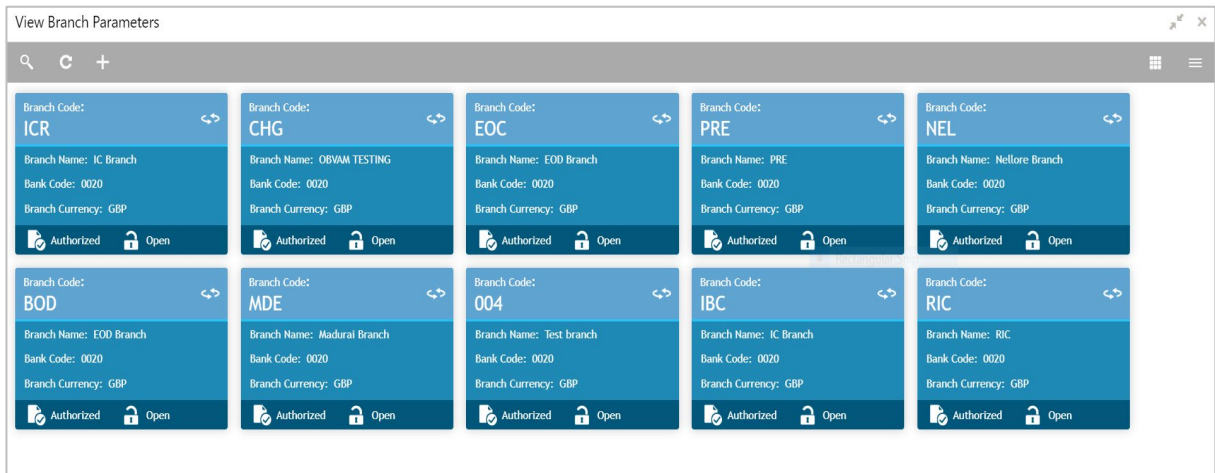
6.4 Maintaining Branch Parameters

Branch Parameters allows you to maintain the branch details.

To view Branch parameters, go to

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

Figure 9: View Branch Parameters



To create Branch parameters, go to

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

Figure 10: Branch Parameters

Create Branch Parameters

Branch Information

Branch Code *

Branch Name *

Bank Code *

Currency Code *

External System ID

Entity ID

Entity Name

BIC Code *

Balance Type

Balance Update Offset (Minutes)

Local Clearing Code

External Reference

Date

Source

Host Code

Address Details

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Country Code *

City ID *

Region

Time Zone

Products

Sweep ☒

Pool ☒

Hybrid ☒

Domestic ☒

Domestic Sweep ☒

Domestic Pool ☒

Cross Border ☒

Cross Border Sweep ☒

Cross Border Pool ☒

Cross Currency ☒

Cross Currency Sweep ☒

Cross Currency Pool ☒

Parameters

Name	Value
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Save **Cancel**

Table 10: Branch Parameters – Field Description

Field	Description
Branch Code	Click the search icon and select the Branch code from the LOV, The Branch are already created as part of common core
Branch Name	The Branch name is defaulted from common core maintenance
Bank Code	Click the search icon and select the bank code. You can select the bank code from the option list. The list displays all the bank codes maintained in the system.
Currency Code	Select the local currency used by the branch from the dropdown list.

Field	Description
External System ID	Click the search icon and select the External System ID for branch. This is to identify the DDA of the branch in an multi DDA scenario
Entity ID	Specify the Entity ID for branch.
Entity Name	Specify the Entity name for branch.
BIC Code	BIC code is defaulted from the common core
Balance Type	Select the balance build method as online or offline
Balance Offset (Minutes)	Define the balance offset beyond which the balances are considered stale for offline balance fetch
Local Clearing Code	Specify local clearing code for the selected branch.
External Reference	When the branch code is maintained differently in Oracle Banking Liquidity Management from DDA, this field stores the actual Branch code as defined in DDA and gets linked with the Oracle Banking Liquidity Management branch code
Date	<p>This field displays the current Branch date.</p> <p>When a new branch is getting created this will get defaulted to the LMB branch date.</p> <p>The date will change automatically on completion of the EOC process for the branch.</p>
Source	Specifies the source of maintenance, if created from front end it will default to Oracle Banking Liquidity Management UI.

Field	Description
Host Code	Host code is defaulted from the common core. This parameter is not used in Oracle Banking Liquidity Management.
Address Details	Specify the address of the bank in below fields. <ul style="list-style-type: none"> • Address Line 1 • Address Line 2 • Address Line 3 • Address Line 4
Country Code	Select the country code of the Branch
City ID	Select the city code of the Branch
Region	Select the region of the Branch
Time Zone	Time Zone of the region is defaulted

Field	Description
Products	<p>Select the type of products allowed for the Branch.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow accounts of the branch in sweep structures • Pool - Check this box to allow accounts of the branch in pool structures • Hybrid - Check this box to allow accounts of the branch in Hybrid (Combination of Sweep and Pool) structures
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow accounts from the branch to participate in Domestic sweep structures.
Cross Border	Check this box to allow accounts from the branch to participate in Cross Border sweep structures.
Cross Currency	Check this box to allow accounts from the branch to participate in Cross Currency sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box to allow accounts from the branch to participate in Domestic pool structures.
Cross Border	Check this box to allow accounts from the branch participate in Cross Border pool structures.
Cross Currency	Check this box to allow accounts from the branch participate in Cross Currency pool structures.

Field	Description
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this if the accounts from the branch are allowed as Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this if the accounts from the branch are allowed as Cross Border sweep accounts in hybrid structures.
Cross Currency Sweep	Check this if the accounts from the branch are allowed as Cross Currency sweep accounts in hybrid structures.
Domestic Pool	Check this if the accounts from the branch are allowed as Domestic pool accounts in hybrid structures
Cross Border Pool	Check this if the accounts from the branch are allowed as Cross Border pool accounts in hybrid structures.
Cross Currency Pool	Check this if the accounts from the branch are allowed as Cross Currency pool accounts in hybrid structures.
Parameter	Specify additional parameters if any. Click '+' to add a row and specify the Parameter, Value of the same. Click '-' to remove a row.

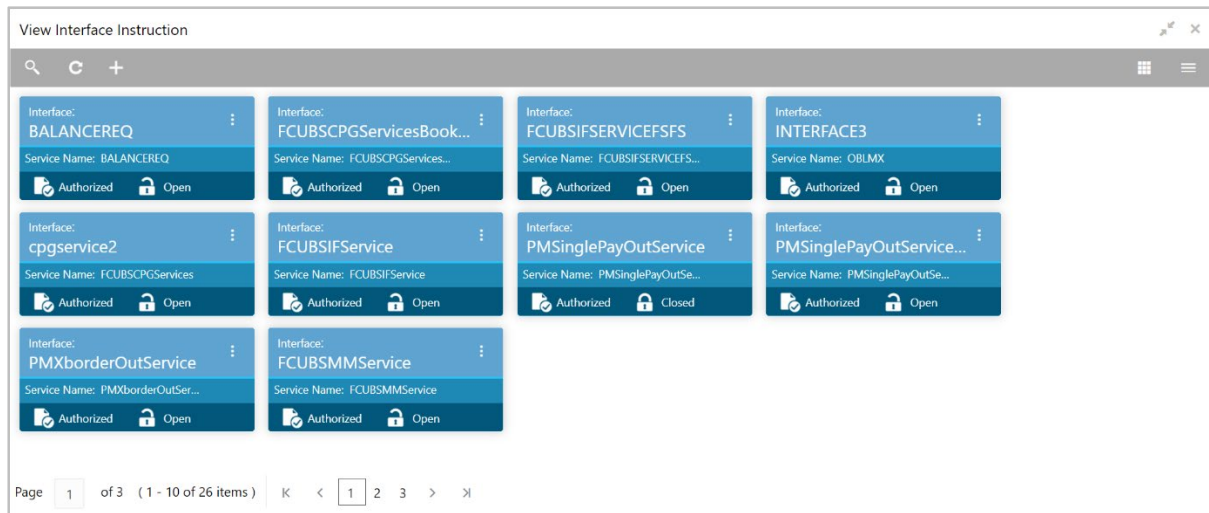
6.5 Maintaining Interface Instructions

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

To view External System setup, go to

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

Figure 11: View Interface Instruction



To create Interface instructions, go to

Oracle Banking Liquidity Management > Maintenance > Interface instruction > Create Interface Instruction

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

Figure 12: Interface Instruction

Create Interface Instruction

Interface *
 Network Type: Swift
 Service Name: OBLMX
 Message Type: MT101
 Service Type: Balance Request
 Enrich

Parameters

Name	Value
No data to display.	

Event

Event Code	Event Description
No data to display.	

Save Cancel

Table 11: Interface Instruction – Field Description

Field	Description
Interface	Specify the interface name for interface instruction. This field is mandatory.
Service Name	Click the search icon and select the service name for which the instruction is to be set. You can select the relevant service name from the option list. The list displays all the service name maintained in the system.
Network Type	Displays the network type for the selected service name.
Message Type	Displays the message type for the selected service name.
Service Type	Displays the service type for the selected service name.

Field	Description
Parameters This section maintains the tag values for the interface service which is getting maintained.	
Name	Specify the interface parameter name for interface instruction.
Value	Specify the interface parameter value for interface instruction. # Values indicates that the values will be populated dynamically during the hand off process.
Event	
Event Code	Specify the event code for interface instruction. These codes are used internally by the system to track the current status of an interaction.
Event Description	Specify the event description for interface instruction.

Example

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

6.6 Maintaining Currency Definition

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

To view Currency Parameters, go to

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

Figure 13: View Currency Parameters

View Currency Parameters			
Currency Code: AXD Currency Name: AXD IE Participation: Y IE Benefit: N Authorized Open	Currency Code: AUA Currency Name: AUA IE Participation: IE Benefit: Y Authorized Closed	Currency Code: AUD Currency Name: AUD IE Participation: IE Benefit: Y Authorized Open	Currency Code: BCG Currency Name: BCG IE Participation: IE Benefit: Y Authorized Open
Currency Code: AUB Currency Name: AUB IE Participation: IE Benefit: Y Authorized Open	Currency Code: BCD Currency Name: BCD IE Participation: IE Benefit: Y Authorized Open	Currency Code: AUF Currency Name: AUF IE Participation: Y IE Benefit: Authorized Open	Currency Code: AFD Currency Name: AFD IE Participation: N IE Benefit: N Authorized Open

To create Currency Parameters, go to

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

Figure 14: Currency Parameters

Currency Parameters

New
 Unlock
 Close

Currency Code *
 AUD

Currency Name
 AUD

IE Participation
☒

IE Benefit
☒

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

Table 12: Loan Offer Status Drill-Down – Field Description

Field	Description
Currency Code	Click the search icon and select the currency code of the currency. The details are fetched from common core maintenance
Currency Name	Specify the name of the currency.
IE Participation	Check this box to allow Interest Enhancement participation for this currency
IE Benefit	Check this box to allow Interest Enhancement benefit for this currency

Click **Save** to save the details.

6.7 Maintaining Country Parameters

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

To view Country parameters, go to

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

Figure 15: View Country Parameters

The screenshot displays the 'View Currency Parameters' interface. It features a header with search, refresh, and add icons. Below is a grid of eight currency parameter cards, each containing the following information:

- Currency Code:** (e.g., AXD, AUA, AUD, BCG, AUB, BCD, AUF, AFD)
- Currency Name:** (e.g., AXD, AUA, AUD, BCG, AUB, BCD, AUF, AFD)
- IE Participation:** (e.g., Y, Y, Y, Y, Y, Y, Y, N)
- IE Benefit:** (e.g., N, Y, Y, Y, Y, Y, Y, N)
- Authorized:** (indicated by a checkmark icon)
- Open:** (indicated by a lock icon)

To create Country parameters, go to

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

Figure 16: Country Parameters

The screenshot displays the 'Country' parameter configuration form. It includes the following sections and controls:

- Buttons:** New, Unlock, Close
- Country Code:** Input field with a search icon (value: USA)
- Country Name:** Input field (value: USA)
- Currency Code:** Input field with a search icon (value: GBP)
- IE Benefit Allowed:** Toggle switch (currently off)
- IE Participation Allowed:** Toggle switch (currently on)
- Products:** A section containing multiple toggle switches for different product types:
 - Sweep:** Sweep, Pool, Hybrid
 - Domestic:** Domestic, Domestic Sweep, Domestic Pool
 - Cross Border:** Cross Border, Cross Border Sweep, Cross Border Pool
 - Cross Currency:** Cross Currency, Cross Currency Sweep, Cross Currency Pool

Table 13: Country Parameters – Field Description

Field	Description
Country Code	Click the search icon and select the country code of the country for which the compliance is to be set. You can select the relevant country code from the option list. The list displays all the country codes maintained in the system
Country Name	Specify the name of the country.
Currency Code	Click the search icon and select the base currency
IE Participation	Check this box to allow the accounts from this country in Interest Enhancement Structure.
IE Benefit	Check this box to allow the accounts from this country to get Interest Enhancement Benefit.
Products	<p>Select the type of products allowed for the country</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep - Check this box to allow accounts from this country to participate in sweep structures. • Pool - Check this box to allow accounts from this country to participate in pool structures. • Hybrid - Check this box to allow accounts from this country to participate in Hybrid (Combination of Sweep and Pool) structures in the system.
Sweep Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the country allows Domestic accounts to participate in sweep structures.
Cross Border	Check this box if the country allows Cross Border accounts in sweep structures.

Field	Description
Cross Currency	Check this box if the country allows Cross Currency accounts in sweep structures.
Pool Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic	Check this box if the country allows Domestic accounts in pool structures.
Cross Border	Check this box if the country allows Cross Border accounts in pool structures.
Cross Currency	Check this if the country allows Cross Currency accounts in pool structures.
Hybrid Check this box to select domestic/cross border/cross currency in liquidity structures.	
Domestic Sweep	Check this if the country allows Domestic sweep accounts in hybrid structures.
Cross Border Sweep	Check this box if the country allows Cross Border sweep accounts in hybrid structures.
Cross Currency Sweep	Check this box if the country allows Cross Currency sweep accounts in hybrid structures.
Domestic Pool	Check this box if the country allows Domestic pool accounts in hybrid structures.
Cross Border Pool	Check this box if the country allows Cross Border pool accounts in hybrid structures.

Field	Description
Cross Currency Pool	Check this box if the country allows Cross Currency pool accounts in hybrid structures.
Parameter	<p>Specify additional parameters if any.</p> <p>Click '+' to add a row and specify the Parameter, Value of the same.</p> <p>Click '-' to remove a row.</p> <p>This is a place holder for any additional information capture.</p>

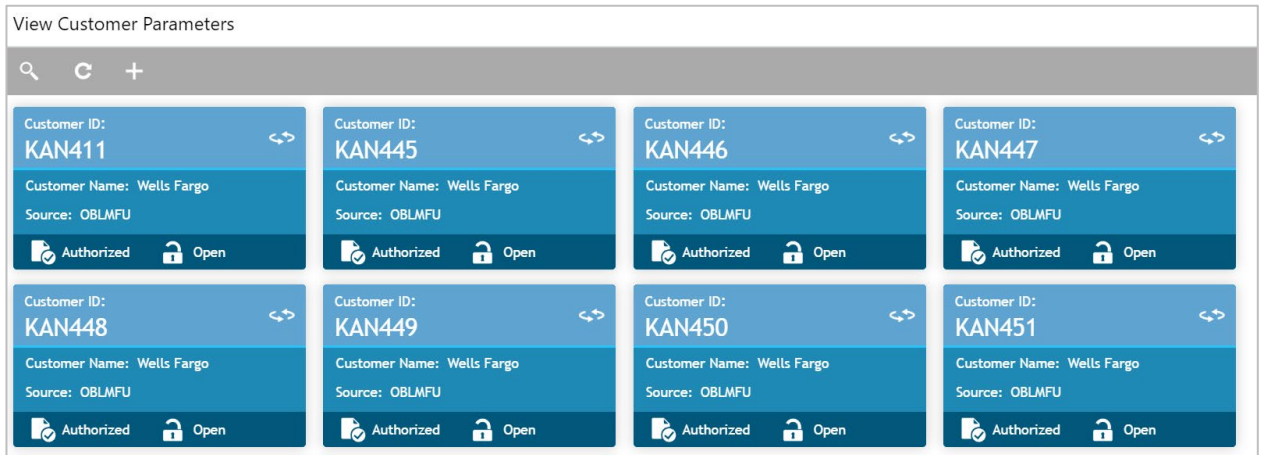
6.8 Maintaining Customer Setup

Customer setup allows you to define the customers.

To view Customer Parameters, go to

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

Figure 17: View Customer Parameters



To create Customer Parameters, go to

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

Figure 18: Customer Parameters

The screenshot shows the 'Customer' form for creating a new customer. At the top, there are three buttons: 'New', 'Unlock', and 'Close'. Below the buttons, the form is divided into several sections:

- Customer ID:** A text field containing 'KAN411' with a search icon.
- Customer Name:** A text field containing 'XXXX XXXX' with a required field asterisk.
- Parent Customer Name:** A text field containing 'Test 1'.
- Parent Customer ID:** A text field containing '001630' with a search icon.
- Address:** A section with four text fields:
 - Address Line 1:** Contains 'XXXX'.
 - Address Line 2:** Contains 'XXXX'.
 - Address Line 3:** Contains 'XXXXXXXX'.
 - Address Line 4:** Contains 'XX'.
- Source:** A text field containing 'OBLMFU'.

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

Table 14: Customer Parameters – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID (LOV details come from Common Core)
Customer Name	Name of the customer defaulted
Parent Customer ID	Click the search icon and select the parent customer of the new customer. You can select the parent customer ID from the option list. The list displays all the customer IDs maintained in the system
Parent Customer Name	Parent customer Name will be displayed based on the Parent Customer ID selection
Address	Address of the customer is defaulted
Source	Source is defaulted from common core

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

Click **Save** to save the details.

6.9 Maintaining Account Setup

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

To view Account Parameters, go to

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

Figure 19: View Account Parameters

View Account Parameters					
Account Number: ICACCOUNT03	Account Number: sree007	Account Number: SWCAC01			
Branch Code: CBC Currency Name: USD Customer ID: 001630	Branch Code: AU4 Currency Name: AUD Customer ID: HDFC	Branch Code: SBR Currency Name: GBP Customer ID: VSCU01			
Authorized Open	Authorized Open	Authorized Open			
Account Number: ICACC6	Account Number: 10001	Account Number: AUFUAC4			
Branch Code: ICR Currency Name: GBP Customer ID: PRECUST01	Branch Code: 001 Currency Name: GBP Customer ID: CUST001	Branch Code: PRE Currency Name: GBP Customer ID: AUF4			
Authorized Open	Authorized Open	Authorized Open			

To create Account Parameters, go to Oracle Banking Liquidity Management > Maintenance > Account Parameters > Create Account Parameters.

Figure 20: Create Account Parameters

Create Account Parameters

Customer ID * 000502	Customer Name ABC RETAIL	Account Number * 00000786101003	Account Description ABC RETAIL
Branch Code * DUB	Currency Code * USD	Multi-Currency Account * No	No Credit No
No Debit No	Blocked No	Frozen No	Dormant No
Account Type Internal	Balance Type Offline	No Balance Handling Error	Resident Type Resident
Category Saving	Allow Unlimited Debit <input type="radio"/> Yes <input checked="" type="radio"/> No	Regulated Debits <input type="radio"/> Yes <input checked="" type="radio"/> No	IBAN Not Selected
Source System ID FCUBS	Entity ID DUB_ENTITY	Entity Name DUB_ENTITY_NAME	Virtual Account No
Available Balance	Last Updated on	IC Required <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Location Europe/Dublin
Account Group *	Account Group Description Not Selected	Source OBLMUI	

Save Cancel

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

Table 15: Account Parameters – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system (Common Core)
Customer Name	The system displays the name of the customer.
Account Number	Click the search icon and select the account number of the customer. The list displays all the accounts of the selected customer maintained in the system (Common Core)
Account Description	The system displays description for the account.
Branch Code	Defaulted from common core
Currency Code	Defaulted from common core
Multi-Currency Account	Defaulted from common core, if the account class of the account is Multi Currency Account then this is populated as Y else its populated as N
No Credit	Status defaulted from common core (Whether Credit is allowed on the Account)
No Debit	Status defaulted from common core (Whether Debit is allowed on the Account)
Blocked	Status defaulted from common core (When Blocked both Debit and Credit not allowed)
Frozen	Status defaulted from common core (When Frozen both Debit and Credit not allowed)

Field	Description
Dormant	Status defaulted from common core (When Dormant Both Debit and Credit allowed)
Account Type	Is always defaulted to Internal, External Accounts are created from Third Party Maintenance
Balance Type	Defaulted from common core – Branch set up
No Balance Handling	<p>Indicate the options to be selected for failure of offline balance fetch (internal and external accounts)</p> <ul style="list-style-type: none"> • Error (Default Value) • Use last available balance • Assume Zero Balance
Resident Type	<p>Indicate the resident type of the account to be maintained. The available options are:</p> <ul style="list-style-type: none"> • Resident • Non – Resident <p>User needs to select one option.</p>
Category	<p>Indicate the category of the account. The available options are:</p> <ul style="list-style-type: none"> • Saving • Current • TD • Nostro <p>User needs to select one option</p>
Allow Unlimited Debit	Check this box to allow unlimited debit for the account while processing 2-way sweep transactions

Field	Description
Regulated Debits	Account can be marked as Yes or No for Regulated Debits
IBAN	IBAN is defaulted from the common core
Source System ID	Displays the source system ID. This field is defaulted from the branch of the account. It represents the DDA to which the account belongs to
Entity ID	Displays the Entity ID for the branch. This field is left blank if there are no details provided in Branch parameters.
Entity Name	Displays the Entity Name for the branch. This field is left blank if there are no details provided in Branch parameters.
Virtual Account	Defaulted from common core, if the account class of the account is Virtual Account then this is populated as Y else its populated as N
Available Balance	Displays the available balance of the account.
Last Updated On	The system displays the date of last update for the available balance
IC Required	Select this option to calculate Interest for the account in Liquidity Management System
Location	This field is defaulted from the location selected at the branch of the account
Account Group	This field is a mandatory.

Field	Description
	<p>if IC required is selected, this specifies the account group to which the account be is to be tagged.</p> <p>Account group are in turn tagged to IC account groups which in turn are tagged to IC product.</p> <p>By grouping accounts user avoids linkage of the same IC product to multiple accounts, instead of accounts a user can link the group and the IC product is applied on the accounts of that group.</p>
Account Group Description	Defaulted on selection of Account Group.
Source	Specifies the source of maintenance, if created from front end it will default to Oracle Banking Liquidity Management UI.

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

6.10 Maintaining Default Payment Instruction

Default Payment Instruction allows you to maintain a matrix that will decide the default payment service for an account pair involved in a liquidity structure, based on parameters like DDA/Hosts involved, Entities involved, and the Type of Payment (Internal/Domestic/Cross-Border).

To view Default Payment Instruction, go to

Oracle Banking Liquidity Management > Maintenance > Default Payment Instruction > View Default Payment Instruction

Figure 21: View Default Payment Instruction

To create Customer Parameters, go to

Oracle Banking Liquidity Management > Maintenance > Default Payment Instruction > Create Default Payment Instruction

Figure 22: Create Default Payment Instruction

DDA of From & To Accounts	DDA Entity	Type of Transfer	Default Payment Instruction	Action
Same	Same	Domestic		<input checked="" type="checkbox"/>
Same	Different	Domestic		<input checked="" type="checkbox"/>
Same	Different	Cross-Border		<input checked="" type="checkbox"/>
Different	NA	Domestic		<input checked="" type="checkbox"/>
Different	NA	Cross-Border		<input checked="" type="checkbox"/>
To External Account	NA			<input checked="" type="checkbox"/>
From External Account	NA	Domestic		<input checked="" type="checkbox"/>
To External Account	NA	Cross-Border		<input checked="" type="checkbox"/>
From External Account	NA	Cross-Border		<input checked="" type="checkbox"/>

Specify the following details:

Table 16: Create Default Payment Definition – Field Description

Field	Description
Host Code	Click the search icon and select the Host code
Description	Displays the description of the host code
Customer ID	Click the search icon and select the customer ID (LOV details come from Common Core)
Customer Name	Displays the customer name based on the Customer ID selection
DDAs of From & To Accounts	<p>Displays the DDAs of From & To Accounts.</p> <p>The values are</p> <ul style="list-style-type: none"> • Same – To represent From & To accounts being in same DDA • Different – To represent From & To accounts being in different DDAs • To External Bank – To represent a sweep being done to an external bank • From External Bank – To represent a sweep being done from an external bank

Field	Description
DDA Entity	<p>Displays the DDA Entity.</p> <p>The values are</p> <ul style="list-style-type: none"> • Same – To represent From & To accounts being in same entity • Different – To represent From & To accounts being in different entities • NA – To represent “Not Applicable” when Entities are not there, or Entity is not a factor in deciding the Payment Instruction
Type of Transfer	<p>Displays the type of transfer.</p> <p>The values are</p> <ul style="list-style-type: none"> • Domestic – To represent a Domestic transfer • Cross-Border- To represent an Cross-Border transfer
Default Payment Instruction	<p>Click the search icon and select the Payment Templates from the list.</p> <p>This field is enabled only if the Action button is selected.</p>
Action	<p>Click the Action button to enable the default payment instruction.</p>

Click **Save** to save the details.

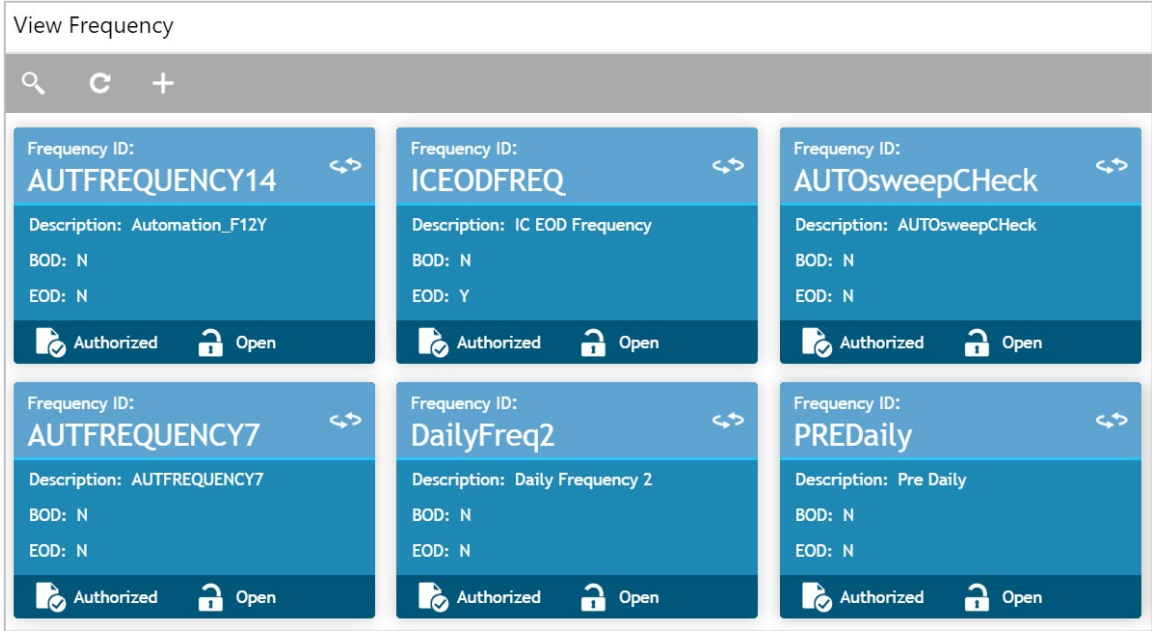
6.11 Maintaining Sweep Frequency Setup

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

To view Frequency, go to

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

Figure 23: View Frequency



To create Frequency, go to

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

Figure 24: Frequency Set Up

The screenshot shows the 'Frequency Set Up' form. It has a 'New' button at the top. Below are input fields for 'Frequency ID' (containing 'Daily Frequency') and 'Description' (containing 'Daily Frequency'). A 'Frequency' dropdown menu is set to 'Daily'. There are radio buttons for 'Every' (selected) and 'Every Week Day'. Below these are radio buttons for 'Repetitive-Frequency' (selected), 'Intra-Day', 'BOD', and 'EOD'. The 'Hour' section has checkboxes for hours 00 through 23. The 'Minute' section has a dropdown menu labeled 'Select an option'.

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

Table 17: Frequency Set Up – Field Description

Field	Description
Frequency ID	Specify a frequency ID.
Frequency Description	Specify a description for the new frequency.
Maintaining Cron-based Frequency Specify the details for Cron-based frequency type to set a time-based frequency. You are required to input the following details in this screen:	
Frequency	Select the frequency in which the sweep is to be executed from the drop-down menu. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Yearly

Depending on the frequency selected, the system displays more options to set the correct frequency as mentioned below:

On Selection of Daily

Every and Every Weekday Options will be display. If Every selected, Days field will be enabled to enter number of frequency day. Alternatively, Every Weekday can also be selected

Frequency execution time field will be enabled to enter time for frequency execution on BOD or EOD or Intra Day or Repetitive-Frequency. For Intraday which get enabled are to be provided and for BOD and EOD the EOC batch will take care of the execution

For Repetitive Frequency, following fields will get enabled and should be provided with values - Frequency Start Hour, Frequency End Hour and Frequency in Minutes

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

On Selection of Weekly

Weekdays checkbox and frequency execution time fields will be display. Weekday and frequency execution time on that weekday can be defined in those fields.

On Selection of Monthly

Days of every month and

The option of selection the 1st, 2nd, 3rd or 4th weekday for every specific 'n' month

And

Every Month End and time fields details will be display.

Monthly frequency and time details can be defined in those fields.

On Selection of Yearly

The option of a specific date of a specific Month and time fields details will be display.

Monthly frequency and time details can be defined in those fields.

Click **Save** to save the details.

6.12 Maintaining Sweep Instruction Setup

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

To view Sweep Instruction, go to

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

Figure 25: View Sweep Instruction

View Sweep Instruction		
<div><div></div><div></div><div></div></div>		
<div><div>Instruction ID: ID785</div><div>Product Code: I02 Description: Fixed Amount Model</div><div><div></div>Authorized<div></div>Open</div></div>	<div><div>Instruction ID: AUFUSWEEP3</div><div>Product Code: I02 Description: Fixed Amount Model</div><div><div></div>Authorized<div></div>Open</div></div>	<div><div>Instruction ID: ID101</div><div>Product Code: I01 Description: Zero Balance Model</div><div><div></div>Authorized<div></div>Open</div></div>
<div><div>Instruction ID: test</div><div>Product Code: I01 Description: Zero Balance Model</div><div><div></div>Authorized<div></div>Open</div></div>	<div><div>Instruction ID: TMC</div><div>Product Code: I03 Description: Target Model - Constant</div><div><div></div>Authorized<div></div>Open</div></div>	<div><div>Instruction ID: ID716</div><div>Product Code: I02 Description: Fixed Amount Model</div><div><div></div>Authorized<div></div>Open</div></div>

To create Sweep Instruction, go to

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

Figure 26: Sweep

Sweep

New Unlock Close

Instruction ID * Product Code * Description

PREZERO I01 Zero Balance Model

Parameters

<input type="checkbox"/>	Name	Value	Mandatory
<input type="checkbox"/>	Maximum	2000	<input checked="" type="checkbox"/>
<input type="checkbox"/>	MaximumDeficit	1000	<input type="checkbox"/>
<input type="checkbox"/>	Minimum	1000	<input type="checkbox"/>
<input type="checkbox"/>	MinimumDeficit	1000	<input type="checkbox"/>
<input type="checkbox"/>	Multiple	100	<input type="checkbox"/>

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

Table 18: Sweep – Field Description

Field	Description
Instruction ID	Specify the instruction ID for the Instruction, this is a user input
Product Code	Click the search icon and select the product code from the LOV, you can select the product code from the option list. The list displays all the factory shipped sweep concentration methods
Description	The system displays the description of product.

Field	Description
Parameter	<p>The system displays the list of parameters associated with the selected product ID and their values can be input by the user.</p> <p>The parameters change as per the selected product code, the parameters available for ZBA sweep are</p> <ul style="list-style-type: none">• Maximum• Maximum Deficit• Minimum• Minimum Deficit• Multiple <p>The parameters have already been explained as part of Section 3. Cash Concentration Methods.</p>

Click **Save** to save the details.

6.13 Maintaining Currency Cut off Setup

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

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

Figure 27: MBCC Currency Cutoff

MBCC Currency Cutoff

New Unlock Delete

BIC Code *

AUTBIC15

Cut Off Paramaters

Rectangular Strip

	Currency Code	Message Type	Input CutOff Hour	Input CutOff Min	Output CutOff Hour	Output CutOff Min
<input type="checkbox"/>	GBP	MT940	14	6	3	4

Page 1 of 1 (1 of 1 items) K < 1 > X

Table 19: MBCC Currency Cutoff – Field Description

Field	Description
BIC Code	Click the search icon and select the BIC Code of the branch for which currency cutoffs are to be maintained
Currency Code	Specify the currency for which the cut off time is to be set. You can select the currency from the option list. The list displays all the currencies maintained in the system

Field	Description
Message Type	Specify the message type to be associated with the currency. You can select the message type from the option list. The list displays all the message type maintained in the system
Incoming Cutoff Hour	Specify the incoming cut off hour.
Incoming Cutoff Min	Specify the incoming cut off minute.
Outgoing Cutoff Hour	Specify the outgoing cut off hour.
Outgoing Cutoff Min	Specify the outgoing cut off minute.

6.14 Interest Maintenances

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

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

6.14.1 Interest Rule Maintenance

Figure 28: Create Interest Rule Maintenance

Create Interest Rule Maintenance

New

Rule Id *
TEST

Rule Description *
IC rule for OBLM

Apply Interest on Account Opening Month ☒

Apply Interest on Account Closing Month ☐

User Element Window

User Element Name	Type	Get Latest
RESRATE	Rate	Use Effective
COVRATE	Rate	Use Effective

Page 1 of 1 (1-2 of 2 items)

Formula Window

Expression Window

Save Cancel

Table 20: Create Interest Rule Maintenance – Field Description

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

Field	Description
Rule Description	<p>Specify the Rule Description</p> <p>Enter a short description of the Rule, indicating the type of interest in the Description field. This will be used by the system for all display and printing purposes. Enter at least three characters for the description of the Rule.</p>
Apply Interest	<p>By default, interest will always be applied from the day an account is opened till the day before it is closed.</p> <p>However, you have the option of excluding the month in which the account is opened or closed from being considered for interest application.</p> <ul style="list-style-type: none"> • On Account Closure Month • On Account Opening Month However, while processing interest manually, you have the option to specify a date till when you want to liquidate interest.

- **User elements and system elements**

In the same way that you pick up the SDEs applicable for the rule that you are defining, you should identify the UDEs which you would be using in the rule. The UDEs that you pick up could be any of the following types:

- Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you pay on a credit balance is an example of a credit rate. A User Data Element will be an amount under the following circumstances:

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

A UDE as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain number before arriving at the final result. The 'certain number' in the formula can be a UDE.

You can enter the actual values of the UDEs (like the interest rate, the upper limit for the tier, etc.) in the IC User Data Element Maintenance screen. This is because you can specify 3-6 different values for each data element. A rule can, therefore, be applied on different accounts since it just represents a method of interest calculation. The following example illustrates this.

Figure 29: User Element Window

	User Element Name	Type	Get Latest
<input type="checkbox"/>	RESRATE	Rate	Use Effective

Figure 30: System Element Window

	System Element Name
<input type="checkbox"/>	LM_CRRES_RATIO
<input type="checkbox"/>	LM_CRCOV_RATIO
<input type="checkbox"/>	LM_OPT_POOLBAL

- **Formula Window and expression window**

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

The following are the attributes of a formula:

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

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

Book Flag

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

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

Periodicity

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

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

Debit / Credit

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

Days in a month

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

One, by considering:

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

Days in a year

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

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

Figure 31: Formula Window

The screenshot shows a 'Formula Window' with a table containing one formula entry. The table has columns for Formula Type, Formula No, Accruals Required, Rounding Required, Book Flag, Days In A Month, Periodicity, and Days In A Year. The entry is a 'Credit Formula' with Formula No '1', both Accruals and Rounding Required are enabled (indicated by blue toggle switches), the Book Flag is 'Booked', Days In A Month is 'Actual', Periodicity is 'Daily', and Days In A Year is 'Actual'. There are also '+', '-' buttons and a pagination bar at the bottom.

Formula Type	Formula No	Accruals Required	Rounding Required	Book Flag	Days In A Month	Periodicity	Days In A Year
Credit Formula	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Booked	Actual	Daily	Actual

Page 1 of 1 (1 of 1 items)

Figure 32: Expression Window

Expression Window

Add Expression

Formula No

Expression

Condition

Result

1

1

LM_OPT_POOLBAL>0 AND LMVD_CR_BA

((LMVD_CR_BAL*LM_CRCOV_RATIO*COV

Page 1 of 1 (1 of 1 items)

K

<

1

>

K

Save

Cancel

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

Figure 33: View Interest Rule Maintenance – Summary

View Interest Rule Maintenance

+

Rule Id:
TEST

Rule Description: TEST

Authorized

Open

6.14.2 Product Maintenance

Figure 34: Create Product Maintenance

The screenshot shows the 'Create Product Maintenance' window. At the top, there's a 'New' button. Below it, a header bar contains fields for Product Code (ICPD), Product Description (IC product for OBLM), Rule Code (TEST), Start Date (09/16/17), and End Date. The main area is divided into two sections: 'Accrual' and 'Calculation And Liquidation'. The 'Accrual' section has a 'Product Level' toggle (checked), 'Accrual Day' (0), 'Frequency' (Daily), and 'Cycle' (None). The 'Calculation And Liquidation' section has four columns of options: 'Start from Account Opening' (checked), 'Days' (0), 'Back Value Recalculation' (Not Required), 'Liquidation at Month End' (checked), 'Months' (1), 'First Liquidation On' (07/11/18), 'Liquidation before Month End' (unchecked), 'Year' (0), 'Defer Before Month End Days', 'Defer Liquidation' (unchecked), 'Defer Liquidation Days', and 'First Accrual Date' (07/11/18). At the bottom right are 'Save' and 'Cancel' buttons.

Table 21: Create Product Maintenance – Field Description

Field	Description
Product code	The code of the product, for which you are defining preferences, is displayed in this field.
Product description	Give an appropriate description for the Product Code defined.
Start date	When you create a product, you must also specify a date from when it can be used. This date is called the product 'Start Date'. The start and end dates of a product come in handy when you are defining a product for a scheme, which is open for a specific period.

Field	Description
End date	Indicate an expiry date for a product that you create. The expiry date is referred to as the product end date. You cannot use a product beyond the specified expiry date. If you have attached the expired product at the account level, on save, the system displays the override message as, "The product has expired."
Rule Code	Click the search icon and select the rule created in the IC Rule Maintenance screen
Accrual	<p>While building a formula (for the rule to which you have linked the product), if you indicated that the result of the formula is interest that should be accrued, the interest amount for all the accounts linked to the product will be accrued.</p> <p>When defining the preferences for this product, you can choose to pass the accrual entries in the following manner:</p> <ul style="list-style-type: none"> a. Pass an accrual entry for each account b. Consolidate the interest to be accrued (for individual accounts) and track it against the product. <p>If you choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry.</p>

Field	Description
Product Level	<p>If you choose to accrue interest for each account linked to the product, an accrual entry will be posted for each account individually. The account for which the accrual entry is passed will be shown when you retrieve information about an entry. If you opt, however, to accrue interest at the 'Product Level', the accrued interest due to a formula for all the accounts linked to the product will be consolidated and a single entry posted for the product. The details of accruals for each account will be available in the Accrual Control Journal, a report generated whenever accruals are performed as part of end-of-cycle processing.</p>
Accrual day	<p>For a non-daily accrual frequency, the 'Accrual Day' indicates the day of the month on which the accruals have to be carried out. For example, an Accrual Day of 25 indicates an automatic accrual should be done on 25 of the months, as per the frequency.</p>
Frequency	<p>Let us recall the operations relating to accruals that you have performed so far. When you build an interest rule you define if the result of a formula is to be accrued. When defining the product (to which you link the rule), you would:</p> <ul style="list-style-type: none"> a. Identify the GL/SL to which you post the interest accrued (Product Accounting Role Definition screen), and b. Specify that when the event 'accrual' occurs you would post the entry to the GL/SL that you identified (Events Definition screen). <p>Now, the frequency with which you accrue interest for the account classes has to be defined. In the Product Preferences screen, select the accrual frequency from the adjoining drop-down list. This list displays the following values:</p>

Field	Description
	<ul style="list-style-type: none"> a. daily b. monthly c. quarterly d. semi-annual e. annual <p>On liquidation (accrues only when you liquidate interest)</p>
Cycle	<p>If the frequency with which you choose to accrue interest is</p> <ul style="list-style-type: none"> a. quarterly b. semi-annual c. annual <p>Specify the accrual cycle vis-à-vis the months.</p> <p>For example, a quarterly cycle may be March, June, September and December, indicating that the accrual should take place in these months. For a half-yearly cycle, you would specify June and December.</p>
Calculation And Liquidation	
Start from Account Opening	<p>We have seen how periodic liquidations can be fixed to begin on a particular date (First Liquidation Date) and happen at a definite frequency. Instead of giving a First Liquidation Date and bringing all the accounts linked to the product to the same liquidation cycle, you could opt to liquidate interest for accounts, periodically, according to a frequency determined by the Account Opening Date</p>

Field	Description
Liquidation at Month End	For a liquidation frequency in months or multiples of a month (for example quarterly, half yearly, every two months, etc.,) you can specify that liquidation has to be carried out as of the last working day of the month. In this case, you should specify the Liquidation Start Date as the last date of the month from which you would begin liquidation.
Liquidation before Month End	While specifying the IC product preferences if you have set the interest liquidation frequency to a monthly, yearly, quarterly cycle you can choose to liquidate interest a specified number of days before the month end for all accounts linked to the product. You have to specify the number of days before which interest should be liquidated. The system arrives at the interest liquidation date based on the number of days that you specify.
Defer Liquidation button and Defer Liquidation Days	You may wish to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period. This deferment will allow the inclusion of interest adjustments due to back-valued entries posted into the account after the period end date. In order to avail of this facility, you need to enable the Defer Liquidation option and also mention the number of calendar days by which you wish the interest liquidation for a period to be deferred.

Field	Description
Days, Months and Year	<p>Specify the liquidation frequency for the Interest product that you are creating. You can specify the liquidation frequency in</p> <ul style="list-style-type: none"> a. Days - If you want to liquidate interest every 15 days, enter '15'. If you want to liquidate interest every 9 days enter '09'. b. Months - If you want to liquidate interest every month enter '01'. If you want to liquidate interest every quarter enter '03'. c. Years - If you want to liquidate interest every year enter '01'
Back Value Recalculation	<p>Decide whether it is Not required, Capitalized and Non-capitalized.</p> <p>Check this box to indicate that for all accounts associated with this product the recalculation of interest needs to be done. If a back dated accounting entry is passed within the current liquidation cycle, the next accrual will consider the revised principal effective the back date. If a back dated entry is passed, for a date in the previous liquidation cycle, then the difference in interest adjusted during the next liquidation as an interest adjustment entry. If this box is not checked, then for any back dated transaction neither interest adjustment nor accrual adjustment will be triggered. Thus, the revised principal will be considered effective the booking date of the transaction.</p>

Field	Description
First Liquidation On	Once the liquidation frequency has been defined, you should specify the First Liquidation Date. The frequency and the date will be used to arrive at the first and subsequent dates of liquidation for the accounts linked to the product. For example, your quarterly liquidation cycle may be March, June, September and December, and the liquidation is as of the month-end. For such a cycle, you should indicate 31 March as the date of first liquidation during the year. The subsequent dates will be automatically fixed by the system based on the frequency and the first liquidation date.

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

Figure 35: View Product Maintenance – Summary



6.14.3 IC Group Input

Figure 36: Create Account Group Input

Create Account Group Input

New

Account Group *
ICAG

Account Group Description
IC limit account group

External Account Group *
ICAG

External Account Group Description
IC processor account group

Save Cancel

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

Table 22: Create Account Group Input – Field Description

Field	Description
Account group	Interest limit account group
Account group description	Give an appropriate description for the account group defined.
External account group	Processor account group
External account group description	Give an appropriate description for the external account group defined.

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

Figure 37: View Account Group Input - Summary

View Account Group Input

Account Group:
ICAG

Account Group Description: sdfighk

External Account Group: ICAG

Authorized Open

6.14.4 IC Group Product Mapping Input

Figure 38: Create Account Group Product Mapping Input

Create Account Group Product Mapping Input

New

Account Group *
ICAG

Account Group Product Mapping

<input type="checkbox"/>	Product Code	Currency Code	Open
<input type="checkbox"/>	ICPD	GBP	<input checked="" type="checkbox"/>

Page 1 of 1 (1 of 1 items) 1

Save Cancel

This screen is to map the account with the Product maintained.

Table 23: Create Account Group Product Mapping Input – Field Description

Field	Description
Account group	Click the search icon and select the Interest limit account group created in the Account group input screen.
Account Group product mapping	
Product Code	The code of the product, for which you are mapping with the account group, is displayed in this field.
Currency code	In this field, the currency code gets defaulted from the interest product.
Open	This field shows whether the account should be open or closed.

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

Figure 39: Create Account Group Product Mapping Input - Summary

6.14.5 Branch Parameter

Figure 40: Create Branch Parameters

Table 24: Create Branch Parameters – Field Description

Field	Description
Branch Code	Branch code of the current branch is defaulted here. However; you can search and select the branch code from the adjoining option list, if needed.
Accrual on Holidays	Check this box if you need to push the maturity date, falling on a holiday, to next working day automatically
Process Till	Select a date till when you need to process interest from the options. The following options are available for selection: <ul style="list-style-type: none"> a. System Date – Select if you need to process till system date. b. Next Working Day-1 – Select if you need to process till next working day.

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

Figure 41: Create Branch Parameters - Summary

View Branch Parameters

Branch Code:
LMB

Accrual on Holidays:
Process Till:

Authorized

Open

6.14.6 UDE Value Input

Figure 42: Create UDE Value Input

Create UDE Value Input

New

Product Code *

ICPD

Branch Code *

LMB

Effective Date

09/14/17

Account Group

ICAG

Currency Code *

GBP

User Defined Elements

User Element

User Element Value

Rate Code

RESRATE

10

Page 1 of 1 (1 of 1 items)

<

1

>

Save

Cancel

Table 25: Create UDE Value Input – Field Description

Field	Description
Product code	<p>Every product that you create is linked to a rule. When you build a rule, you identify the UDEs that would be required to calculate interest. You do not give the UDE a value. This is because you can link a rule to many products and apply a product to many account classes (for which interest is calculated using the same method but which have different UDE values). For each condition you have defined for a product, you should specify the values of the UDEs (which you identified for the rule that is linked to the product) in the 'User Data Elements' screen. The UDE values that you maintain here for a condition will be picked up when interest is calculated for the account class.</p>
Branch Code	<p>Specify the code of the branch for which the UDE Values being maintained are applicable as a general condition. The branch code is displayed based on the Common Branch Restrictions for ICRATES for your branch. The branches that are allowed for your home branch are displayed in the option list for Branch Code. This occurs only if 'ICRATES' has been maintained as a Restriction Type in the Common Branch Restrictions screen. If not, all Branch Codes are displayed including the 'ALL' option. If your home branch is HO, then the Branch Code option list displays 'ALL' in addition to the list of branches allowed for your Home Branch. If you try to maintain a UDE value for a specific branch, the system will check if the UDE value has been first maintained with Branch Code 'ALL'. If it has not been maintained, an error message will be displayed forcing you to first maintain the UDE value for the Branch Code 'ALL'.</p>

Field	Description
Effective date	The 'Effective Date 'of a record is the date from when a record takes effect. You can maintain different values for a UDE, for different effective dates for a condition. When interest is calculated on a particular day for the account class, the value of the UDE corresponding to the date will be picked up. The UDE values of a condition can be different for different dates. Typically, you would want to open records with different Effective Dates if the values of UDEs vary within the same liquidation period.
Account Group	The different accounts in your bank may be classified into account classes. The different types of current accounts and savings accounts that you maintain are examples of account classes. In this field, the account class gets defaulted from the interest product
Currency Code	In this field, the currency code gets defaulted from the interest product.
User defined elements	A User Data Element could be of 'Amount' type when it indicates a tier structure, a slab structure or just an amount that you would want to use in a formula. In this field, the currency in which the UDE is specified gets defaulted from the interest product.

[User element**User element value****Rate code]**

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

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

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

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

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

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

local currency. Currency conversions will be on the basis of the exchange rates maintained for the day

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

Figure 43: Create UDE Value Input - Summary

View UDE Value Input

Product Code: ICPD

Branch Code: 937

Account Group:

Authorized Open

6.14.7 IC Accounting Entry Maintenance

Figure 44: Accounting Entry Maintenance Summary

Accounting Entry Maintenance Summary

New Copy Unlock Delete Print Authorize

Source Code * FCUBS

Product Code * ICPC

Account Entry Details

<input type="checkbox"/>	Event Code	Accounting Role	Role type	Accounting Head	Debit Credit Indicator	Amount Tag	Transaction Code	Entry Pair Seq	Netting Indicator
<input type="checkbox"/>	ILIQ	IRMR-BOOK-1		411000002	Credit	IACQUIRED	MSC	2	N
<input type="checkbox"/>	ILIQ	IRMR-BOOK-1		411000002	Credit	ILIQ	MSC	1	N
<input type="checkbox"/>	ILIQ	IRMR-ACQUIRED-1		251110002	Debit	IACQUIRED	MSC	2	N
<input type="checkbox"/>	ILIQ	IRMR-ACCR-1		251110002	Debit	ILIQ	MSC	1	N

Table 26: Accounting Entry Maintenance Summary – Field Description

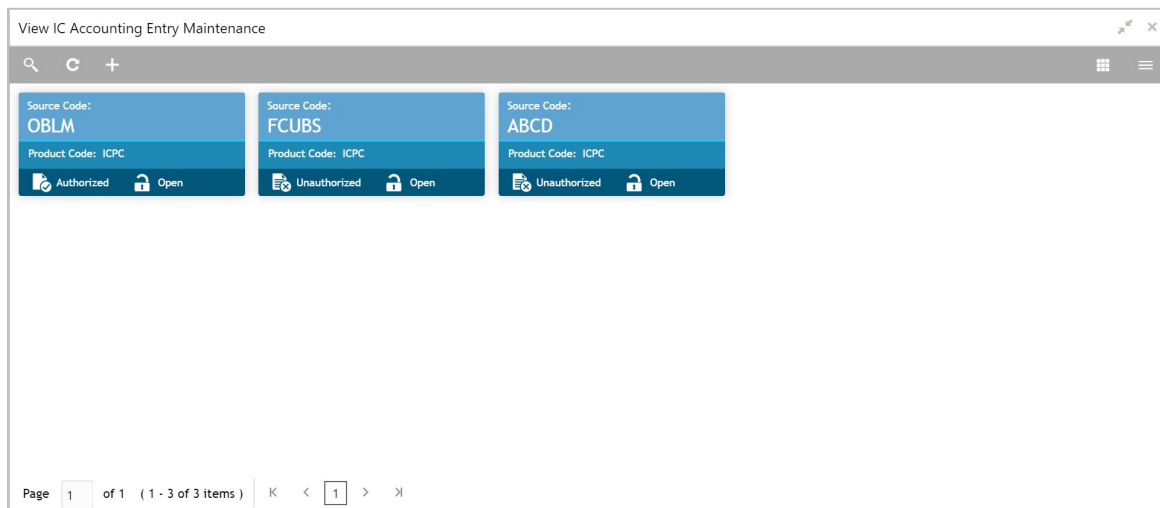
Field	Description						
Source Code	Click the search icon and select the source system						
Product Code	The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the LOV						
Account Entry Details							
Event Code	<p>The following is an exhaustive list of events that can take place during Interest or Charge calculation.</p> <table> <tr> <th>Event Code</th><th>Event Description</th></tr> <tr> <td>IACR</td><td>Interest Accrual</td></tr> <tr> <td>ILIQ</td><td>Interest Liquidation</td></tr> </table>	Event Code	Event Description	IACR	Interest Accrual	ILIQ	Interest Liquidation
Event Code	Event Description						
IACR	Interest Accrual						
ILIQ	Interest Liquidation						
Accounting Role	<p>Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head</p> <p>The following list contains the accounting roles that are applicable to IC.</p> <ul style="list-style-type: none"> • CHG_INCOME • CHG_BOOK • DIV_TAX_EXP • CUST_DVTAX_COD • INT_IC_AJE • DIV_TAX_PAD • <RULE>-ESCROW- • <FORMULA NO> 						
Role Type	Specify Role type						

Field	Description																								
Accounting Head	The Account number of customers is displayed in this field																								
Debit Credit Indicator	This field shows whether the entry is debit or credit																								
Amount Tag	<p>The amount tags listed below are hard coded.</p> <table> <tr> <th>Amount Tag</th><th>Description</th></tr> <tr> <td>CHARGE</td><td>Charges</td></tr> <tr> <td>IACQUIRED</td><td>Acquired Interest Amount</td></tr> <tr> <td>IACR</td><td>Interest Accrual</td></tr> <tr> <td>IACR_ADJ</td><td>Interest Accrual Adjustments</td></tr> <tr> <td>ILIQ</td><td>Interest Liquidation</td></tr> <tr> <td>TAX</td><td>Tax</td></tr> <tr> <td>TAX_ADJ</td><td>Tax Adjustments</td></tr> <tr> <td>INT_PADJ</td><td>Back valued interest adding to the normal interest</td></tr> <tr> <td>INT_NADJ</td><td>Back valued interest reducing the normal interest</td></tr> <tr> <td>TAX_PADJ</td><td>Back valued tax adding to the normal tax</td></tr> <tr> <td>TAX_NADJ</td><td>Back valued tax reducing the normal tax</td></tr> </table>	Amount Tag	Description	CHARGE	Charges	IACQUIRED	Acquired Interest Amount	IACR	Interest Accrual	IACR_ADJ	Interest Accrual Adjustments	ILIQ	Interest Liquidation	TAX	Tax	TAX_ADJ	Tax Adjustments	INT_PADJ	Back valued interest adding to the normal interest	INT_NADJ	Back valued interest reducing the normal interest	TAX_PADJ	Back valued tax adding to the normal tax	TAX_NADJ	Back valued tax reducing the normal tax
Amount Tag	Description																								
CHARGE	Charges																								
IACQUIRED	Acquired Interest Amount																								
IACR	Interest Accrual																								
IACR_ADJ	Interest Accrual Adjustments																								
ILIQ	Interest Liquidation																								
TAX	Tax																								
TAX_ADJ	Tax Adjustments																								
INT_PADJ	Back valued interest adding to the normal interest																								
INT_NADJ	Back valued interest reducing the normal interest																								
TAX_PADJ	Back valued tax adding to the normal tax																								
TAX_NADJ	Back valued tax reducing the normal tax																								
Transaction Code	It is used to identify the nature of the accounting entries posted. The code selected here will be used to track the accounting entries resulting from the movement of the account to the status being maintained.																								

Field	Description
Entry Pair Seq	This field shows the sequence number of the debit and credit pair entry
Netting Indicator	This field shows the Netting type

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

Figure 45: View IC Accounting Entry Maintenance



6.14.8 Charge Product Preference

Figure 46: Change Product Preference Summary

Charge Product Preferences Summary

Product Code *
ICPP

Product Description *
ICPP

Interest Start Date
04/01/20

Interest End Date
04/22/20

Currency
GBP

Slab/Tier
Tier

Periodicity
Daily

Liquidation Month
None

Charge Tracking Preferences
Part Debit/Part Waive

Liquidation Preferences for Tracked Charges
Partial

Receivable General Ledger

Account Details

<input type="checkbox"/>	Account Group	Currency	Maximum Amount	Minimum Amount	Free Items
<input checked="" type="checkbox"/>	YYR	GBP	1000000	10000	

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Amount Details

<input type="checkbox"/>	Slab Amount	Charge Amount	Charge Rate	Floor Basis Amount	Floor Amount
<input type="checkbox"/>	466	435	5	10	90

Page 1 of 1 (1 of 1 items)

Table 27: Change Product Preference Summary – Field Description

Field	Description
Product Code	The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the Lov
Product Description	A brief description of the product. This description will be associated with the product for information retrieval purposes.
Interest Start Date	Provide Interest start date for the accounts associated with the product

Field	Description
Interest End Date	Provide Interest end date for the accounts associated with the product
Currency	The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.
Slab/Tier	When defining your preferences for a Charge product, you can opt to levy the charge on the basis of either slab/tier. It shows whether you would levy the charge on tier or slab structures
Periodicity	The periodicity with which you would levy the charge (and for a non-monthly cycle, the month from which you would like to begin liquidation).
Liquidation Month	This field shows the month of liquidation
Charge Tracking Preferences	<p>Select charge tracking preference from the adjoining drop-down list. The available options are:</p> <ul style="list-style-type: none"> a. Part Debit/Part Waive - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and waives off the remaining amount. b. Part Debit/Part Track - If your account does not have an amount sufficient to collect the full charge, then the system collects the available amount and tracks the remaining amount. c. Full Waive - If your account does not have sufficient balance then the system waives off the full charge amount.

Field	Description
	<ul style="list-style-type: none"> d. Full Track - If your account does not have sufficient balance to cover the charge, then the system tracks the entire amount as receivable. e. Force Debit - The system debits the charge amount forcefully from your account. If the amount available in the account is not sufficient then force debit results in negative balance. f. Not Required - Select 'Not Required' if charge for tracking is not preferred.
Liquidation Preferences for Tracked Charges	<p>Select liquidation preference for tracked charges from the adjoining drop-down list. The options available are:</p> <ul style="list-style-type: none"> a. Partial - If 'Partial' is selected, the system liquidates the tracked charge amounts partially during EO only if part amount is available in the account. b. Full - If this is selected, then the system tries to liquidate the individual tracked charge amount fully during EOD. If only part amount is available in the account, system will not try to collect the part amount
Receivable General Ledger	<p>Before applying charges on personal current accounts, you can choose to notify your customers through Charge Notification messages. In the interim period charges are debited from a Receivable before actually debiting the customer account. While specifying preferences for Charge products you can identify the Receivable GL which is to be used for storing charges on a temporary basis. Charge notification preferences are specified for an account class through the 'Account Class Maintenance' screen. You can specify the Receivable GL only for products linked to rules having debit formulae. This is applicable only for the debit interest and charges on the account calculated through the</p>

Field	Description
	IC module. Refer the Daily Processing of Interest and Charges for information on End of Day processing for Debiting Receivable GL
Account Details	
Account Group	Interest limit account group created in the Account group input screen should be mentioned here.
Currency	The charges would be consolidated in the currency defined for the selected consolidated charge product, and this currency is displayed on the screen.
Maximum Amount	You must indicate the charge amount range, representing the maximum that can be applied for the account.
Minimum Amount	You must indicate the charge amount range, representing the minimum charge that can be applied for the account.
Free Items	You can specify the number of items on which you would not like to levy charges, as 'Free Items'. If the items exceed the value that you specify here, a charge would apply. You would specify an amount as a 'Free Item' in case you identified the 'Charge Basis' for the product, as 'Turnover'
Amount Details	
Slab Amount	The slab amount maintained for the product should be same as minimum charge amount
Charge Amount	This field specify the charge amount.
Charge Rate	This field specify the charge

Field	Description
Floor Basis Amount	This field specify the floor basis amount.
Floor Amount	This field specify the floor amount.

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

Figure 47: View Charge Product Preferences

The screenshot shows a window titled "View Charge Product Preferences". It contains a grid of product cards. Each card displays a "Product Code" and an "Authorized" status with an "Open" button.

Product Code	Authorized	Open
TEST	Unauthorized	Open
TESR	Authorized	Open
OBNM	Authorized	Open
TYIE	Authorized	Open
ICPD	Authorized	Open
FGHJ	Authorized	Open
HJIU	Authorized	Open
AGDF	Authorized	Open
kpol	Authorized	Open
PRO1	Authorized	Open

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6.14.9 Customer Interest Role to Head Mapping

Figure 48: Create Customer Interest Role to Head Mapping

The screenshot shows a window titled "Create Customer Interest Role to Head Mapping". It has input fields for "Customer" (008647), "VAM Product" (008647PROD), and "IC Group" (ICDE). Below these is a section titled "Customer Interest Role to Head Mapping" containing a table.

IC Product	IC Product Description	Currency	Accounting Role	Accounting Head
PROD	IC Product	GBP	CVBN-BOOK-1	937TEST410205

Page 1 of 1 (1 of 1 items) | K < 1 > X

Save Cancel

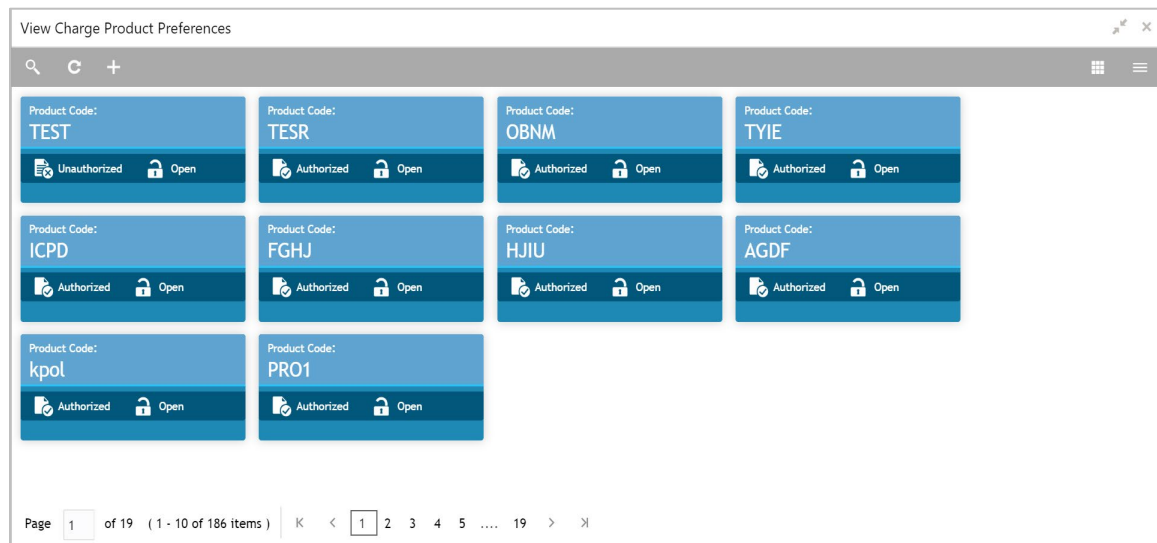
Table 28: Create Customer Interest Role to Head Mapping – Field Description

Field	Description
Customer	Specify Customer ID
VAM Product	External account group OR Processor account group
IC Group	Interest limit account group maintained in the IC Account Group Input Screen.
Customer Interest Role to Head Mapping	
IC Product	The code of the product, for which you are defining preferences, is displayed in this field. Product Maintained in the Product Maintenance screen is available in the lov.
IC Product Description	A brief description of the product. This description will be associated with the product for information retrieval purposes.
Currency	In this field, the currency code gets defaulted from the interest product.
Accounting Role	<p>Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head</p> <p>The following list contains the accounting roles that are applicable to IC.</p> <ul style="list-style-type: none"> • CHG_INCOME • CHG_BOOK • DIV_TAX_EXP • CUST_DVTAX_COD • INT_IC_AJE • DIV_TAX_PAD

Field	Description
	<ul style="list-style-type: none"> • <RULE>-ESCROW- • <FORMULA NO>
Accounting Head	The Account number of customers is displayed in this field.

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

Figure 49: View Change Product Preferences



6.14.10 IC Rate Code Maintenance

Figure 50: Create IC Rate code Maintenance

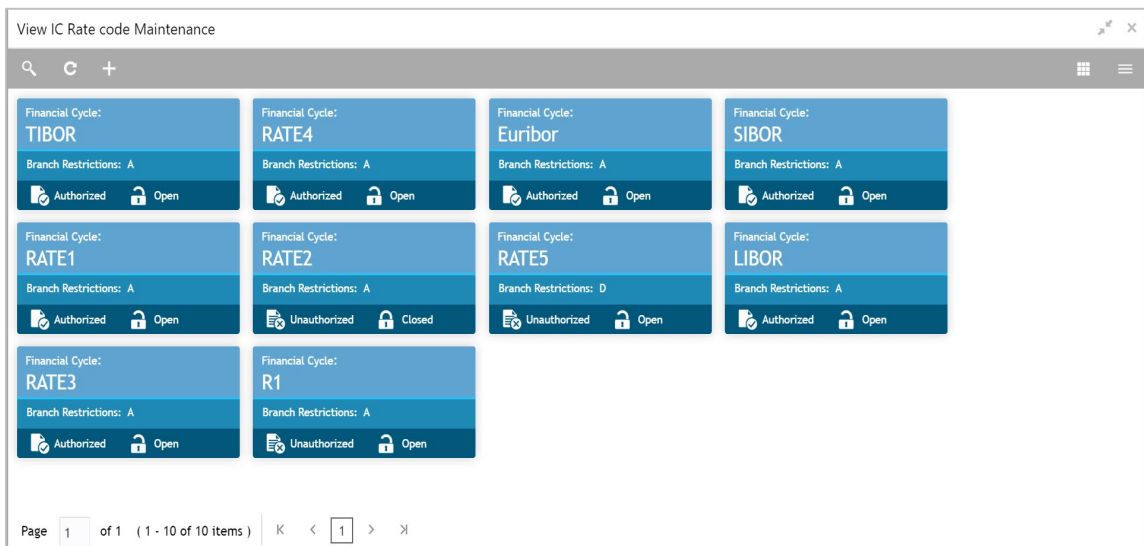
Table 29: Create IC Rate code Maintenance – Field Description

Field	Description
Rate Code	Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When a contract is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the contract, some of which can be changed
Branch Specific Rates	
Branch Restrictions	You can maintain a list of allowed branches (that is, the rate code will be available for use in the allowed list of branches) or disallowed branches (the rate code will not be available for use in the branches in the disallowed list). To recall, the IC rates for the code are maintained, in the 'Interest and Charges Rates Maintenance' screen, for a rate code, branch and currency combination. Maintaining IC rates in this screen, for a branch, is subject to whether maintenance

Field	Description
	of IC Rates is allowed for the branch, and also whether the rate code for which attributes are being defined, is allowed for the branch
Branch Code	maintain a rate code for a specific branch

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

Figure 51: View IC Rate code Maintenance



6.14.11 Rate Input Maintenance

Figure 52: Create Rate Input Maintenance

Create Rate Input Maintenance

New

Branch Code *
LMB

Rate Code *
LIBOR

Currency Code *
GBP

Rates

Effective Date	Rate
04/13/20	10

Page 1 of 1 (1 of 1 items)

Save Cancel

Table 30: Create Rate Input Maintenance – Field Description

Field	Description
Branch Code	Maintain the IC rates for the rate code from the head office branch, you can select the branch for which the attributes are being defined.
Rate code	Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When a contract is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the contract, some of which can be changed. To recall, the IC Rate Codes are maintained in the IC Rate Code maintenance. Accordingly, in the Rate Code field in this screen, you must select the IC Rate Code for which you are maintaining effective rates.
Currency Code	In the 'Interest and Charges - Rates Maintenance' screen, you define the rates for each rate code, branch and currency combination. You can select the currency for which the rates are being maintained, in the Currency field.

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

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

Figure 53: View Rate Input Maintenance



6.14.12 Period Code Maintenance

Figure 54: Create Period Code Maintenance

Create Period Code Maintenance

New

Financial Cycle *
FY2018

Description
FY2018

Start Date *
Jan 1, 2018

End Date *
Jan 31, 2018

Period Cycle

	Period Code	Start Date	End Date
<input type="checkbox"/>	M01	2018-01-01	2018-01-31
<input type="checkbox"/>	M02	2018-02-01	2018-02-28
<input type="checkbox"/>	M03	2018-03-01	2018-03-31
<input type="checkbox"/>	M04	2018-04-01	2018-04-30

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Table 31: Create Period Code Maintenance – Field Description

Field	Description
Financial Cycle	This is a code for the financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle -- you would identify the year through this code. Input the code using a maximum of 9 characters, alphanumeric.
Description	This describes the financial cycle. Enter description using a maximum of 35 characters, alphanumeric.
Start Date	First day of the financial cycle.
End Date	This is the last day of this Financial Cycle.
Period Cycle	
Period Code	This code identifies the accounting period. Enter a code using a maximum of 3 characters, alphanumeric.

Field	Description
Start Date	This is the first day of the corresponding period.
End Date	This is the last date of the corresponding period. 'End date' of a period should always end on a month end.

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

Figure 55: View Period Code Maintenance



6.14.13 Product UDE Limits

Figure 56: Product UDE Limits Summary

Product UDE Limits Summary

New Copy Unlock Close Print

Product Code *
ICPC

User Element Limits

<input type="checkbox"/>	User Element	Currency Code	Min Effective Value	Max Effective Value	Minimum Variance	Maximum Variance
<input type="checkbox"/>	RESRATE	GBP	67	5	43	2

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Audit

Table 32: Product UDE Limits Summary – Field Description

Field	Description
Product Code	Every product that you create is linked to a rule. When you build a rule, you identify the UDEs that would be required to calculate interest or charges. You do not give the UDE a value. This is because you can link a rule to many products and apply a product to many account classes (for which interest or charge is calculated using the same method but which have different UDE values).
User Element Limits	
User Element	Specify the user element for which you want to maintain upper and lower limits. Alternatively, you can select the user element from the option list. The list displays all valid user elements linked to the rule.
Currency Code	Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system. If you select 'ALL'

Field	Description
	as currency code, then the limits are applicable for all currencies.
Min Effective Value	Specify the minimum value for the user element and currency combination.
Max Effective Value	Specify the maximum value for the user element and currency combination.
Minimum Variance	Specify the minimum value of interest variance that can be maintained at account level for the given UDE and currency combination.
Maximum Variance	<p>Specify the maximum value of interest variance that can be maintained at account level for the given UDE and currency combination. The value of 'Maximum Variance' cannot be less than 'Minimum Variance'.</p> <p>While creating an account if variance is specified at special condition level in the 'Variance' field against a UDE, then that variance value will be compared with the Minimum and Maximum variance maintained at the product level for the account currency.</p> <p>If the variance is below minimum variance and above maximum variance, the system displays an error message. The validation of minimum and maximum variance will be performed during creation, modification and reopening of the account.</p>

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

Figure 57: View Product UDE Limits



6.15 File Upload

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

To access file upload, go to

Oracle Banking Liquidity Management > Maintenance > Upload

Figure 58: File Upload

The screenshot displays the 'File Upload' form. On the left, the 'Function ID' dropdown is open, showing a list of options including LMBANK, LMSWEEPINST, LMSVDBALANCE, LMSCUSTOMER, LMBANK, LMBRANCH, and LMACCOUNT. The 'Function Description' field is populated with 'Bank Setup Upload'. To the right, the 'Input File' section features a dashed rectangular area with the instruction 'Drop files here or click to upload' and a green 'Upload' button positioned below it.

You can view Click on File Upload option to o upload a new file. You are required to input the following details in this screen:

Table 33: File Upload – Field Description

Field	Description
Function ID	Select the function ID for which the upload is to be done Ex LMBank, LMBranch, LMAccount
Function Description	Description of the function ID will be displayed in this field
Input File	To Drag and Drop or Upload the file here
Upload Button	Clicking the Upload button will upload the file to the server

6.16 Maintaining Account Group

System allows user to maintain Account Group. A group of accounts can be linked to an Account Group. While creating an account user can link the account to an Account Group. The account group is in turn linked to an IC group which in turn is linked to an IC product. The account group is provided for user ease of operation.

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

To access Account Group screen, follow the below path

Oracle Banking Liquidity Management > Maintenance > Account Group

Figure 59: Interest Account Group

Table 34: Interest Account Group – Field Description

Field	Description
Group Code	Specify the Group Code to be maintained. The group codes are a five-character field.
Group Description	Specify the description for the group code.

6.17 Maintaining User Linkage

System allows user to maintain Customer and User Linkage. A user can be linked to a customer or group of customers or all the customers available in the system. The Customer and User Linkage is provided for administrative and privacy purposes. A user can view only the linked customer data across the system, the user will not be able to view any data of the customers who are not linked to the user. In the absence of such a linkage any user can view any customer data which can lead to privacy and administrative issues.

To access user Linkage screen, follow the below path

Oracle Banking Liquidity Management > Maintenance > User Linkage

Figure 60: Blanket User Customer Linkage

Create UserLinkage

New

User ID *

OBLM01

Username

OBLM01

Link All Customers

Customers

+

-

<input type="checkbox"/>	Customer ID	Customer Name
<input type="checkbox"/>	WYNCUST494	WYNCUST494
<input type="checkbox"/>	WYNCUST495	WYNCUST495
<input type="checkbox"/>	WYNCUST496	WYNCUST496
<input type="checkbox"/>	WYNCUST497	WYNCUST497
<input type="checkbox"/>	WYNCUST498	WYNCUST498

Figure 61: Specific User Customer Linkage

The screenshot shows the 'Create UserLinkage' interface. At the top, there's a header 'Create UserLinkage' and a 'New' button. Below this, there are three input fields: 'User ID' (with a search icon and the value 'OBLM01'), 'Username' (with the value 'OBLM01'), and a 'Link All Customers' toggle switch. Underneath these is a section titled 'Customers' with a '+' and '-' button. At the bottom, there's a table with two columns: 'Customer ID' and 'Customer Name'. The 'Customer ID' column has a search icon.

Table 35: Create User Linkage – Field Description

Field	Description
User ID	Click the search icon and select the User ID for which the linkage needs to be done. The field is an LOV which fetches all the users maintained in the system.
User Name	The User name gets populated on selection of the User ID.
Link All Customers	<p>Select this option if the User needs to be linked to all the customers available in the system.</p> <p>If user selects Link All Customers option, then customers created in future will also get automatically linked to the user</p> <p>If the requirement is to restrict the user linkage only to a specific customer or a group of customers do not select this option</p>

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

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

7 Structure Maintenance

7.1 Introduction

Structures are created within a framework to allow sweeps/ notional pooling. Structure maintenance allows you to do the following:

- Create Structures
- Add accounts to it.
- Assign instruction to pair of accounts
- Assign frequencies to marked instructions

System allows you to add as many accounts and as many hierarchies as required. It also enables hybrid structures, where both pool and sweep can be configured. Hybrid structures are basically pool over sweep structures.

7.2 Creating Structure

7.2.1 Creating a New Structure

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

Oracle Banking Liquidity Management System > Structure > Account Structure

The structure creation is a three-stage process consisting of

- **Structure Details:** Structure level parameters are provided here
- **Link Accounts:** Account Linkages are maintained at this stage
- **Structure Summary:** This Screen provides the summary of the structure created

7.2.2 Structure Details

Figure 62: Structure Details

Screen (1 / 3)

Next Save & Close Cancel

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

Table 36: Structure Details – Field Description

Field	Description
Customer ID	Click the search icon and select the customer. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system
Customer Name	The system displays the description of the customer selected.
Structure ID	The system displays the auto generated unique structure ID.
Structure Description	Specify a description for the new structure.

Field	Description
Structure Type	<p>Specify the Structure Type from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Sweep • Pool • Hybrid
Interest Method	<p>Specify the Interest method for the structure from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Interest • Advantage • Optimization <p>This data needs to be captured only for Pooling Structures.</p> <p>For Sweep Structures, it will be automatically populated to Interest Method.</p>
Investment Sweeps	<p>Specify the Interest method for the structure from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Term Deposit • Money Market <p>This data input for this field will be available only for sweep structures</p>

Field	Description
FX Rate Pickup	<p>Specify the FX Rate Pickup for the structure from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Online • Offline <p>Default Value would be “Offline” where in rate available in the system will be used for cross currency calculations.</p> <p>In case of “online” system needs to integrate with an external system to fetch the rates in an online mode.</p>
Effective Date	<p>Specify the date from when the structure becomes effective. This date cannot be less than the system date but can be a future date.</p>
End Date	<p>Specify the date till when the structure is effective. This date should always be greater than the effective date.</p>
Instruction ID	<p>Specify the instruction type to be applied to the structure. You can select the instruction type from the option list. The list displays all the instruction types maintained in the system.</p> <p>If the Instruction ID is applied at the structure level, then all the pairs of the structure will be processed with the same Instruction ID</p> <p>This parameter is applicable only for sweep type of structure</p>

Field	Description
Default Frequency	<p>Specify the default frequency at which the structure should be executed. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.</p> <p>The frequency defined at the structure level will be applied to all the account pairs in the structure, but you can override and define a specific frequency for a specific pair of account.</p> <p>This changed preference will override the global preference.</p>
Reverse Frequency	<p>Specify the reverse frequency at which the reverse sweep for structure should be executed. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.</p> <p>The frequency defined at the structure level will get defaulted to all the account pairs in the structure, but you can override and define a specific frequency for a specific pair of account.</p> <p>This changed preference will override the global preference.</p> <p>This parameter is applicable only for sweep type of structure</p>
Reallocation Method	<p>Specify the reallocation method for the structure from the drop-down list. This refers to the method in which the interest is shared with the participating account entities.</p> <p>The available options are:</p> <p>Sweep Structure:</p> <ul style="list-style-type: none"> • No Reallocation - No interest is paid back to the child accounts

Field	Description
	<p>Pool Structure:</p> <ul style="list-style-type: none"> • Central Distribution - Here the interest arrived at is credited to one central account, which can be any one of the participating accounts or a separate account. • Even Distribution - Here the interest is evenly distributed among the participating accounts. • Even Direct Distribution - Here Interest reward is evenly spread across all accounts with positive balances • Percentage Based Distribution - Here pre-defined percentage of the interest is distributed among the participating accounts. (This will applicable only at pair level) • Fair Share Distribution - Here if the interest is positive, it is distributed among the positive contributors in the ratio of their contribution and if the interest is negative, it is distributed among the negative contributors in the ratio of their contribution. • Reverse Fair Share Distribution - Here if the interest is positive, it is distributed among the negative contributors in the ratio of their contribution and if the interest is negative, it is distributed among the positive contributors in the ratio of their contribution. • Absolute Pro-Data Distribution - Here absolute balances of all accounts are considered and the interest would be shared proportionally to all accounts. <p>Other Sweep methods available in the market are</p> <ul style="list-style-type: none"> • Reallocation without benefits - Interest is allocated back to child account but without the additional benefits of accumulation. • Reallocation with benefit - Interest is allocated back to the child account with the additional benefits of accumulation.

Field	Description
Central Account Number	<p>Specify the Central Account to be applied to the structure. You can select the Central account from the option list. The list displays all the accounts maintained in the system.</p> <p>This option will be available only for Central type of Pool Reallocation method where in the interest reallocation for the structure will be done to this account</p>
Central Account Branch	Displays the Central Account Branch
Central Account Currency	Displays the Central Account Currency
Sweep on Currency Holidays	Check this field to allow sweep on currency holidays.
Consider Post Sweep balance	<p>This flag governs the sweep balance to be considered on the accounts</p> <p>When Sweep is performed from II level onwards, if Original Account Balance + Swept Amount is to be considered for further sweep processing this flag needs to be checked</p> <p>If this flag is not checked Sweep are performed on the account participating in the structure based on the original fetched balances and not consider the incremental balances post sweep</p>

Field	Description
Currency Holiday Rate	<p>Specify the rate pick up for the sweeps on currency holidays from the drop-down list. The option is:</p> <ul style="list-style-type: none"> • Previous Days Rate <p>NOTE:</p> <p>This field is active only if 'Allow Sweep on Currency Holidays' is selected.</p>
Rate Type	<p>Specify the rate type to be used in case the underlying structure has cross currency pairs.</p> <p>The only option is Standard rate.</p>
Holiday Treatment	<p>Specify the action to be taken on the structure in case of a holiday from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Next Working Date - Perform the action on the next working day. • Previous working Date - Perform the action on the previous working day • Holiday – Do not perform the sweep and mark it as holiday
Max Backward Days	<p>Specify the maximum number of days the system can go back to execute the structure when the execution day falls on a holiday.</p> <p>NOTE: This field will be enabled only if 'Holiday Treatment' is selected as 'Previous Working Date'.</p>

Field	Description
Backward Treatment	<p>When the 'Holiday Treatment' is selected as 'Previous Working Day' and the 'Max Backward Days' set is also falling on a holiday, then the system decides on the day of execution of the action based on the Backward Treatment.</p> <p>Select the backward treatment to be applied from the drop-down list. The options are:</p> <ul style="list-style-type: none"> • Move Forward - The action is performed on the next working day • Holiday - Do not perform the sweep <p>This field is enabled only if 'Holiday Treatment' is selected as 'Previous Working Date'.</p>
Structure Priority	<p>When an account is participating in more than one structure, the structures are given priority of execution, the structure with least priority gets executed first followed the next structures.</p>
Status	<p>This field displays the current status of the structure and is populated by the system.</p> <p>Structure can have the following status</p> <ul style="list-style-type: none"> • Active: Structure is complete and is in Active status • Paused: Structure had been put on temporary hold • Incomplete: Structure is still being created • Expired: Structure is expired • In-Active: Structure is not Active and is in operational at a future date
Pause Start Date	<p>When a date is selected on this field, the structure gets paused from that date.</p> <p>This can be a future date but cannot be a date less than the system date.</p>

Field	Description
Pause End Date	User can select the end date of the temporary structure pause form this field.
Cross Currency	This field will get automatically selected on save if the underlying structure is created with accounts which are in different currencies.
Cross Border	This field will get automatically selected on save if the underlying structure is created with accounts which are from two or more different countries.
Multi Bank Cash Concentration	This field will get automatically selected on save if the underlying structure created has external bank accounts
Version Number	Displays the version number of the structure

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

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

7.2.3 Link Account

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

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

Figure 63: Link Account - Search

The screenshot displays the 'Link Account' search screen. On the left, there's a sidebar with 'Structure Details' and 'Link Account' (selected). The main area shows a search bar with a search button and a list of accounts. A diagram on the right shows a hierarchical structure with a parent account 'WH10000010053 USD WH1 ACC5' and two child accounts '4000000213 USD WHTACC07' and '4000000235 USD WHTACC06'. The interface also includes filter criteria for account selection: Third Party A/c, Sweep A/c, Pool A/c, and Notional A/c. The bottom of the screen has navigation buttons: Previous, Next, Save & Close, and Cancel.

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

Table 37: Link Account – Field Description

Field	Description
Account Number	<p>The LOV displays the account numbers for the customer selected for the structure.</p> <p>If customer hierarchy maintained at the customer level and parent customer is selected of structure creation, then the all the accounts of parent and child customer will be displayed for selection.</p>
Branch Code	<p>The LOV displays the branch code, user can select the branch code from which accounts can be picked up.</p>

Field	Description
Account Currency	The LOV displays the currencies, user can select the currency of the account, the accounts displayed for selection will be only form the selected currency if this option is selected.
BIC Code	The LOV displays BIC Codes, user can select the BIC Code as the account selection criteria.
Account Type	This is dropdown field with the options External Accounts and Inter Accounts, user can select the required option as the account selection criteria
Notional	This is dropdown field with the options Yes and No, user can select the required option as the account selection criteria
Regulated Debits	This is dropdown field with the options Yes and No, user can select the required option as the account selection criteria

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

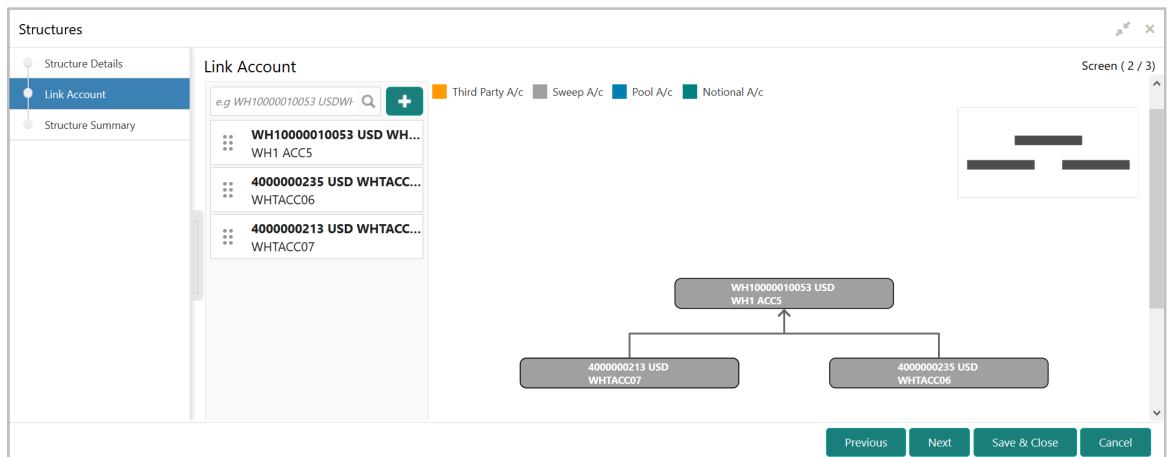
Maintaining a Structure

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

While selecting accounts from the Search LOV, system will show list of accounts that can be added. In case the added account is marked Regulated Debits as Y, system will throw an over-ridable alert message

Figure 64: Link Account Dialog

Link Account Dialog									
Filter Accounts									
Type to filter									
<input type="checkbox"/>	Account Number	Account Description	Branch Code	Entity ID	Entity Name	Currency	Account Type	BIC Code	Regulated Debits
<input type="checkbox"/>	OBVAM_SYSACC_2478	OBVAM_SYSACC_2478 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	OBVAM_SYSACC_10161	OBVAM_SYSACC_10161 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	OBVAM_SYSACC_4518	OBVAM_SYSACC_4518 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	CLP03	CLP03	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	Internal		N
<input type="checkbox"/>	NOTIONALACC1	NOTIONALACC1	SKP	SKP_ENTITY	SKP_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	ACC020	TestAccount10	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	Internal		N
<input type="checkbox"/>	VA1000	Virtual Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	Internal		N
<input type="checkbox"/>	SA10001	Child Acc1	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	Internal		N
<input type="checkbox"/>	SA10002	Child Acc2	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	Internal		N
<input type="checkbox"/>	NA1000		SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	TEST90	TEST90	TPB	TPB_ENTITY	TPB_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	OBDX_SYSACC_3551	OBDX_SYSACC_3551 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	OBVAM_SYSACC_6711	OBVAM_SYSACC_6711 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N
<input type="checkbox"/>	OBVAM_SYSACC_1461	OBVAM_SYSACC_1461 Notional Account	SRI	SRI_ENTITY	SRI_ENTITY_NAME	GBP	External		N

Figure 65: Link Account – Alert Message**Figure 66: Link Account – View**

The Account list on the left pane will show Account Number, Account Description and Currency details.

Mouse hover on the account list and click info icon on the left pane as well as Mouse hover on the accounts in tree hierarchy.

→ The **Account Details** tooltip appears.

Figure 67: Account Details

Account Number:	MBCCPARENT
Description:	MBCCPARENT
Account Currency:	GBP
Bank Name:	Futura Bank
Bank Code:	0020
Branch Code:	SKP
IBAN:	
Entity ID:	SKP_ENTITY_ID
Location:	Central

Table 38: Account Details – Field Description

Field	Description
Account Number	Displays the account number.
Description	Displays the description of the account.
Account Currency	Displays the currency of the account.
Bank Name	Displays the bank name of the account. This field appears only for External Accounts.
Bank Code	Displays the bank code of the account.
Branch Code	Displays the branch code of the account.
IBAN	Displays the IBAN number of the account.

Field	Description
Entity ID	Displays the Entity ID of the account. This field appears only on the left pane.
Location	Displays the location of the account.

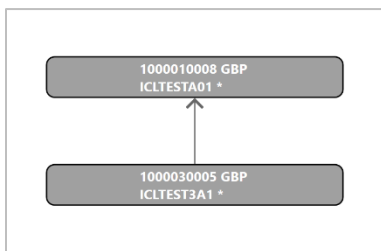
Mouse hover on the account list and click Delete icon on the left pane to remove the account from the structure. Only the newly added account can be deleted.

Similarly, when accounts are dragged and structure is created, the same details, i.e. Account number, Account description and currency will be displayed in the account capsule

In case account description is long, the graph will show three dots at the end of the description. User can see the complete description by doing mouse hover on the account

If an account that is now getting added to the structure is a participant of another structures, in such a scenario when the account is dragged and dropped on the tree hierarchy, the account will be displayed with an asterisk (*) mark on the right upper side of the account (Refer screenshot below)

This will be an indicator to the User that the said account is already a participant in another sweep structure



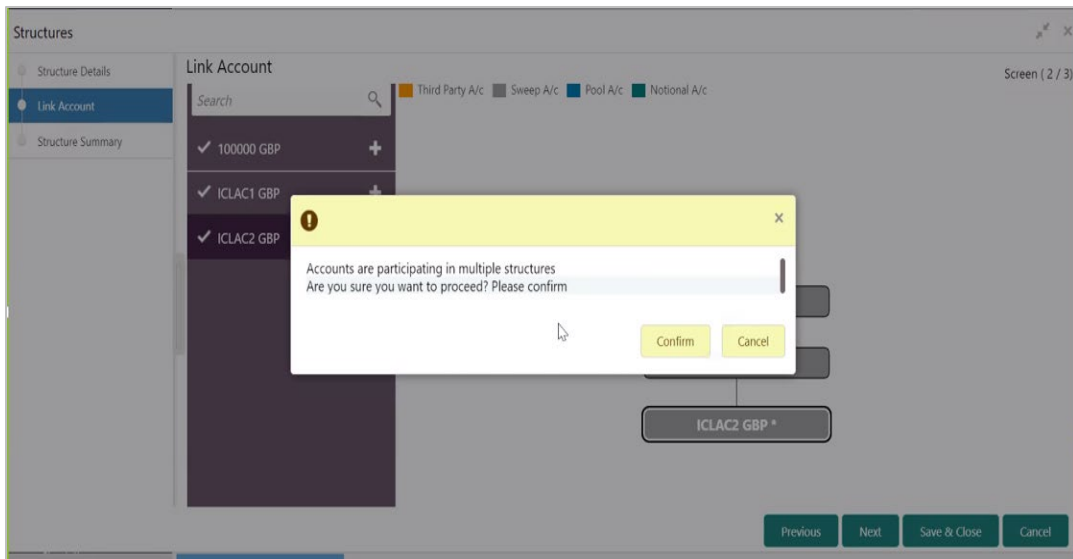
An alert message will be displayed to the user while migrating from link screen to the summary screen – Click “**Next**” button

Alert Message

“Accounts are participating in multiple structures

Are you sure you want to proceed? Please confirm”

On the Alert message, User will have option to **Confirm** or **Cancel** the same.

Figure 68: Alert Message

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

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

Account Details

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

Figure 69: Account Details

Account Details	Account Number	Bank Code	Branch Code	IBAN
Parent Account Details	HEL0046400078	0020	HEL	GB26NWBK601613HEL0046400078
Instruction Details	Entity ID HEL_ENTITY	Entity Name HEL_ENTITY_NAME	Currency Code GBP	Available Balance GBP1,000,000.00
Reverse Sweep Details	Country Code AUS	Account Type Internal	Customer Name XXX XXXXXX	Location Sydney
Payment Instructions	Account Category Sweep	Sweep Priority 1	Sweep Direction Two Way	Hold <input checked="" type="checkbox"/>
Reallocation	Hold Start Date Aug 2, 2021	Hold End Date Aug 3, 2021		
ICL Details				
Structure Priority				

Ok Cancel

Table 39: Account Details – Field Description

Field	Description
Account Number	The account number of the selected account.
Bank Code	The bank code of the account
Branch Code	The branch code of the account
IBAN	The IBAN number of the account
Entity ID	The Entity ID of the account
Entity Name	The Entity Name of the account
Currency Code	The currency code of the account
Available Balance	Available balance of the account
Country Code	Country code of the account

Field	Description
Account Type	Select the account type. The available options are <ul style="list-style-type: none"> • Internal • External
Customer Name	Name of the Customer
Location	Location of the account
Account Category	Sweep or Pool or both depending on the type of structure, for Sweep structures its defaulted to Sweep and for Pool structures its defaulted to Pool and for Hybrid structures user needs to select Sweep or Pool as per the requirement
Sweep Priority	Select the priority of the account for sweep, if parent is having multiple child accounts the account with least priority will get executed first.
Sweep Direction	Select the sweep direction for the account. The available options are <ul style="list-style-type: none"> • One way Sweep • Two way Sweep
Hold	The account participation in the structure can be suspended temporarily by selecting the Hold.
Hold Start Date	The account participation in the structure can be suspended temporarily by providing the hold start date in this field This field is visible only when Hold is set to Yes
Hold End Date	The account Hold end date can be captured in this field This field is visible only when Hold is set to Yes

Parent Account Details

On clicking the Parent Account details the following information is displayed

Figure 70: Parent Account Details

Account Details	Account Number	Bank Code	Branch Code	IBAN
Parent Account Details	OBDX_SYSACC_1274	0020	HEL	
Instruction Details	Entity ID	Entity Name	Currency Code	Available Balance
	HEL_ENTITY	HEL_ENTITY_NAME	GBP	
Reverse Sweep Details	Country Code	Account Type	Customer Name	Location
Payment Instructions	AUS	Notional	XXX XXXXXX	Sydney
Reallocation				
ICL Details				
Structure Priority				

Ok Cancel

Table 40: Parent Account Details – Field Description

Field	Description
Account Number	The account number of the parent account
Bank Code	The bank code of the parent account
Branch Code	The branch code of the parent account
IBAN	The IBAN number of the parent account
Entity ID	The Entity ID of the parent account
Entity Name	The Entity Name of the parent account
Currency Code	The currency code of the parent account
Available Balance	Available balance of the parent account

Field	Description
Country Code	Country code of the parent account
Account Type	Account type of the parent – Sweep or Pool
Customer Name	Name of the Parent Customer
Location	Location of the parent account

Setting Instruction Details

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

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

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

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

When a parent has more than one child accounts sweeps are executed based on the Sweep priority. During the sweep execution the least account priority pair will get executed first

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

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

There is an option to suspend an Instruction by selecting Suspension Start Date and End Date on the same screen. Suspension will get applicable as soon as Structure is authorized by the user and will remain suspended for the mentioned period (Both Start and End date inclusive).

In case Suspension dates are provided at Instruction level, it will be applicable to all the frequencies maintained under that instruction

Once Suspension end date has passed (post EOD of Suspension End Date), instruction and all frequencies under the same will be restored and function as usual

If Suspension End date is not mentioned, instruction will be suspended perpetually

Figure 71: Instruction Details – Setting Frequency

AddRemove

☐ Instruction ICLSWEEP

Instruction ID *
ICLSWEEP

Instruction Priority *
2

Suspension Start Date *
Feb 3, 2021

Suspension End Date
Feb 28, 2021

FrequencyParameters

	Frequency ID	Frequency Description
<input type="checkbox"/>	YEARLY	Yearly - 5th January

AddRemove

Setting Frequency

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

Delete

Select the check box and click '-' button to delete the frequency.

Viewing Parameters

You can view the parameters values set for an instruction. Select the Instruction and Click on Parameter tab to view the parameter values set for it.

Figure 72: Instruction Details – Setting Parameters

Account Details

Parent Account Details

Instruction Details

Reverse Sweep Details

Payment Instructions

Reallocation

Structure Priority

AddRemove

☐ Instruction PREZERO

Instruction ID *
PREZERO

Instruction Priority *
1

FrequencyParameters

Name	Value
Maximum	2000
MaximumDeficit	1000

Setting Reverse Sweep Frequency

Reverse sweep frequency is the frequency at which the swept funds are remitted back to remitter account. Specify the frequency of reverse sweep. You can select the frequency from the option list. The list displays all the frequencies maintained in the system.

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

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

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

Figure 73: Reverse Sweep Details

The screenshot shows a web application interface for 'Reverse Sweep Details'. On the left is a vertical sidebar with a list of tabs: 'Account Details', 'Parent Account Details', 'Instruction Details', 'Reverse Sweep Details' (which is highlighted), 'Payment Instructions', 'Reallocation', and 'Structure Priority'. The main content area on the right contains two sections. The first section is titled 'Reverse Sweep Allowed' and features a blue toggle switch that is currently turned on. The second section is titled 'Reverse Sweep Frequency' and contains a text input field with the value 'WEEK1' and a magnifying glass icon to its right, indicating a search or selection function.

Specifying Payment Instructions

Payment Instruction drives the accounting between the pairs. The system defaults the payment instruction for a given account pair based on Default Payment Instruction maintained. The Default Payment Instruction could be maintained at bank level or at a customer level.

1. Click **Payment Instructions** tab to set the payment instructions for the pairs.

→ The **Payment Instructions** screen is displayed.

Figure 74: Payment Instructions

The screenshot shows the 'Payment Instructions' screen. On the left is a vertical menu with options: Account Details, Parent Account Details, Instruction Details, Reverse Sweep Details, Payment Instructions (selected), Reallocation, ICL Details, and Structure Priority. The main content area has a 'Use Default Instructions' toggle switch. Below this are two sections: 'Oneway *' and 'Twoway *'. Each section contains a dropdown menu with the text 'Select an option' and a 'Parameters' table. Both tables have columns 'Name' and 'Value' and show 'No data to display.' at the bottom. At the bottom right of the screen are 'Ok' and 'Cancel' buttons.

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 41: Pool Monitor – Field Description

Field	Description
Use Default Instructions	<p>Select the toggle whether the default payment instruction is being applied or not.</p> <p>The system always defaults the toggle ON for the account pair to use the default payment instruction.</p> <p>Disable the toggle to allow the user to select the different payment instruction.</p>

Field	Description
Oneway	<p>Select the one-way parameters from the drop-down list. The list displays all the parameters that are set for the account in Payment Parameters setup.</p> <p>This field is editable only if the Use Default Instructions toggle is disabled.</p>
Twoway	<p>Select the two-way parameters from the drop-down list. The list displays all the parameters that are set for the account in payment parameters setup.</p> <p>This field is displayed only if the account pair is set for two way.</p> <p>This field is editable only if the Use Default Instructions toggle is disabled.</p>
Parameters	<p>Displays the table with the name and value set for the selected parameter.</p>

Reallocation

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

Figure 75: Reallocation

The screenshot shows a sidebar with navigation tabs: Account Details, Parent Account Details, Instruction Details, Reverse Sweep Details, Payment Instructions, Reallocation (selected), and Structure Priority. The main content area displays the 'Reallocation Method' dropdown menu, which is open and shows the following options: Select Reallocation Method, Even Direct Distribution, Even Distribution, No Reallocation, Percentage, Reallocation With Benefit, Reallocation Without Benefit, and Reverse Fair Share Distribution.

Reallocation details can be setup for Sweeps (ICL and Non ICL) as well through One way Account Group and Two way Account Group fields

These fields are mandatory for the Accounts for which pair level Track ICL parameter is marked as Yes.

For Non-ICL Account Pairs, the fields are optional

The Reallocation accordion will display all the Child Accounts only at the Parent Level. At Child level, where there are no further Child Accounts, it will display message “No data to display”

Figure 76: Parent Level

The screenshot shows the 'Reallocation Method' dropdown menu set to 'No Reallocation'. Below the dropdown is a table with three columns: Account Number, Oneway Account Group, and Twoway Account Group. The table contains four rows of data, each with a search icon in the Oneway and Twoway columns.

Account Number	Oneway Account Group	Twoway Account Group
JOHNSONCOOLING01		
JOHNSONELECTRICALS01		
JOHNSONDIGITAL01 *	ICLAG	ICLAG
JOHNSONENERGY01 *	ICLAG	ICLAG

Figure 77: Child Level

Account Details	Reallocation Method		
Parent Account Details	No Reallocation		
Instruction Details	Account Number	Oneway Account Group	Twoway Account Group
Reverse Sweep Details	No data to display.		
Payment Instructions			
Reallocation			

Table 42: Reallocation – Field Description

Field	Description
Reallocation Method	<p>Currently for Structure type as Sweep, the Reallocation Method is defaulted as “No Reallocation”</p> <p>For other Structure types, user can select any Reallocation Method from the dropdown</p>
Account Number	<p>The field will show all the Child account numbers the Parent account is associated with.</p> <p>For the Child Accounts which have Track ICL as Yes, maintenance of Oneway and/or Twoway Account Groups is mandatory depending on the direction of the sweep</p>
Oneway Account Group	<p>To maintain Interest Rate for reallocation at Parent-Child Pair level, Account groups should be maintained in this field. The field is mandatory for the ICL enabled Child accounts</p> <p>The One way Account Group interest rate will be applicable for reallocations happening for a sweep from Child to Parent direction (Reallocation will be from Parent to Child)</p>
Twoway Account Group	<p>The Two way Account Group interest rate will be applicable for reallocations happening for sweep from Parent to Child direction (Reallocation will be from Child to Parent)</p>

Structure Priority

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

When system detects that the account is in the current structure are participating in other structures as well the structure priority tab populates all other Structures ID, Version number and their priority in which there is account participates. System assigns a default priority of 99 to the account of current structure. However, user can change the structure priority for the current structure after viewing the other structure priorities. If the user provides same priority to the account in different structures, system will throw an error message to change the same.

Figure 78: Structure Priority

Structure ID	Structure Description	Structure Type	Effective Date	End Date	Structure Priority
ST20201217124737					99
ST2020122154530					5
ST20201216102823					4

Structure ID	Structure Description	Structure Type	Effective Date	End Date	Structure Priority
ST2020998546	Neelam_TestManual01	Sweep	2018-11-30	2099-12-31	99
ST202061163830	ICL_TEST_STR_001	Sweep	2018-11-30	2099-12-31	99
ST2020914112858	ATB4	Sweep	2018-11-30	2099-12-31	9
ST202091412231	ATB17	Sweep	2018-11-30	2099-12-31	9

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

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

- Delete Account
- Delete Hierarchy
- Replace

Delete Account

Used to delete the account from the structure.

Delete Hierarchy

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

Replace

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

ICL Details Accordion

This helps to enable ICL for a Pair of Accounts and respective details shall be captured in this screen. For ICL related maintenance, refer **Section 18.3.1**.

Account Details	Track ICL *	ICL Reference *
Parent Account Details	Yes	xyz
Instruction Details	Loan Type *	
Reverse Sweep Details	Fixed	
Payment Instructions	ICL Booking Report	
Reallocation	No	
Structure Priority	ICL Settlement Report	
ICL Details	No	

Ok Cancel

7.2.4 Structure Summary

The summary screen provides a summary of the structure created.

The details of the Structure level information and the tree is displayed. The tree will display unidirectional or bidirectional arrows as per the direction of sweep between the Child and Parent.

1. Click **Export** to download the structure details in excel (.xls) format.
2. Click **Previous** to navigate to the previous screen (Link Account) in case user wants to make some changes before saving the Structure.
3. Click **Submit** to save and submit the structure. A confirmation alert will be displayed.
4. Click **Cancel** to discard the updated details and come out of the Structure Screen. In such case, Structure will not get saved.

Figure 79: Structure Summary

The screenshot shows the 'Structure Summary' screen. On the left, there is a sidebar with 'Structure Details' and 'Link Account' tabs. The main area is titled 'Structure Summary' and contains a table of details. Below the table, there is a legend for account types: Third Party A/c (orange), Sweep A/c (grey), Pool A/c (blue), and Notional A/c (green). At the bottom, there is a tree hierarchy showing 'POOLS GBP POOLS' as a parent and 'MBCCPARENT GBP MBCCPARENT' as a child. A tooltip is displayed for the 'MBCCPARENT GBP MBCCPARENT' account, showing details: Account Number: MBCCPARENT, Description: MBCCPARENT, Currency: GBP, Bank Name: Futura Bank, Bank Code: 0020, Branch Code: SKP, IBAN: null, and Location: Central. At the bottom right, there are buttons for 'Previous', 'Submit', and 'Cancel'.

Structure Details			
Customer ID BANBK	Customer Name Bandhan Bank Customer	Structure ID ST20213151211118015845	Structure Description MBCCTEST2
Structure Type Sweep	Interest Method Interest	Investment Sweep	Balance Type Value Date
FX Rate Pickup Offline	Effective Date Apr 30, 2020	End Date Mar 25, 2031	Track ICL No
Instruction ID	Default Frequency	Reverse Frequency	Reallocation Method No Reallocation
Central Account Number	Central Account Branch	Central Account Currency	
Sweep on Currency Holidays No	Consider Post Sweep Balance Yes	Currency Holiday Rate	Rate Type
Holiday Treatment Holiday	Maximum Backward Days	Backward Treatment	
Structure Priority 99	Status Active	Pause Start Date	Pause End Date
Cross Currency No	Cross Border No	Multi Bank Cash Concentration No	Version No 1

Legend: ■ Third Party A/c ■ Sweep A/c ■ Pool A/c ■ Notional A/c

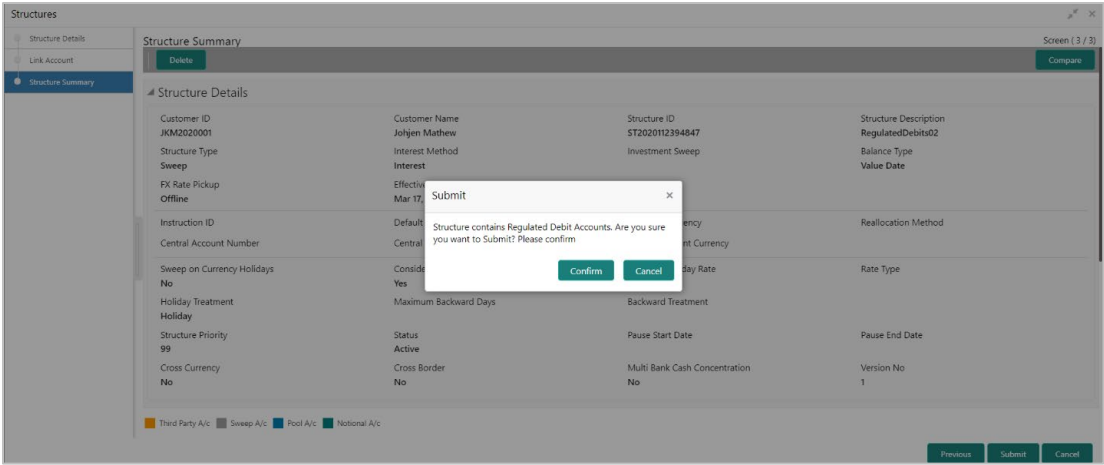
Tree Hierarchy:

- POOLS GBP POOLS
 - MBCCPARENT GBP MBCCPARENT
 - Account Number: MBCCPARENT
 - Description: MBCCPARENT
 - Currency: GBP
 - Bank Name: Futura Bank
 - Bank Code: 0020
 - Branch Code: SKP
 - IBAN: null
 - Location: Central

Buttons: Previous, Submit, Cancel

Mouse hover on the accounts in tree hierarchy will display following details of the account – Account Number, Description, Currency, Bank Name (This field appears only for External Accounts), Bank Code, Branch Code, IBAN and Location.

An overridable alert is shown to the user in case any of the participant account is marked as Yes for “Regulated Debits”



When the accounts are marked with “Regulated Debit” flag as N, system will not provide any overrides.

8 Balance Build

8.1 Introduction

Oracle Banking Liquidity Management is a standalone system with accounts and balances being mirrored from DDA's. The actual accounts and balances are on DDA.

Oracle Banking Liquidity Management will either pull the account turnover data from DDA and build the balance for the account or DDA will push the actual value dated balances to Oracle Banking Liquidity Management tables based on which Oracle Banking Liquidity Management will update the account balances and carry out its function of sweeping and pooling

8.2 Balance Upload

Balance fetch parameter maintained at Branch Setup maintenance will govern the mode of balance update on Oracle Banking Liquidity Management. Oracle Banking Liquidity Management supports two modes of balance update, Online and Offline

Online Mode

In the online mode, the balances for the accounts in the branch will be fetched through a Web Service from the DDA. Basically, it's a pull by Oracle Banking Liquidity Management from DDA. The balance build always happens before the sweep/pool execution hence the sweeps/pool will always be performed on the latest balances on the account.

Oracle Banking Liquidity Management builds online balances in the following manner.

Value Date Build

In this scenario, Oracle Banking Liquidity Management will fetch balances from the DDA. The balance fetch includes previous day (T-1) closing value date account balance and the account turnover for the current book date (T) based on which the balance is built for the account, the account turnover considers transaction posted by the DDA and the transactions posted by Oracle Banking Liquidity Management as well (which may be due to Intraday/time-based sweeps)

As part of account turnover fetch, Oracle Banking Liquidity Management can receive the following:

- Only current value dated (T) turnover. In this situation the TO is clubbed with previous day's value date balance to arrive at today's value date balance
- Both current values dated (T) turnover and back dated turnover (T-X, where X is the number of days) or
- Only back dated turnover (T-X, where X is the number of days).

DDA Turnover (BVT Turnover)

In this scenario, Oracle Banking Liquidity Management will only fetch the turnover for all the days in the BVT period without including the transactions that are posted by LM. This is used for BVT processing.

Offline Mode

In offline mode, the balances for the accounts in the branch will be fetched from the backend tables of Oracle Banking Liquidity Management. These balances are updated through a periodic file upload from DDA. Basically, it's a push from DDA to Oracle Banking Liquidity Management. DDA will keep periodically pushing the balance files to Oracle Banking Liquidity Management and the periodicity is governed by the DDA. Oracle Banking Liquidity Management will refer to its backend tables before the start of sweep/pool.

In offline method, Oracle Banking Liquidity Management will build balances on actual value dated balances of the participant accounts (based on the last file upload from DDA)

NOTE: All transaction posted in DDA from Oracle Banking Liquidity Management, will have a unique transaction code and show a confirmation of structure getting submitted

9 Monitors and Batches

9.1 Introduction

This chapter deals with the various monitors and batches provided by the Application and contains the following sections:

Monitor Screens

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

Batch Screens

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

9.2 Monitors

9.2.1 Exceptions Monitor

Exceptions Monitor enables the user to view and download the exceptions for Sweep, Pool and Reallocation events.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Exceptions Monitor**.

→ The **Exceptions Monitor** screen is displayed.

Figure 80: Exceptions Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 43: Exceptions Monitor – Field Description

Field	Description
Event Source	Select the event source. The available options are <ul style="list-style-type: none"> • All • Sweep • Pool • Reallocation

Field	Description
Customer ID	Click the search icon and select the specific customer ID for which details are to be viewed
Structure ID	Click the search icon and select the specific structure ID for which details are to be viewed
Structure Description	Displays the description of the selected structure.
From Date	Specify the start date from when to fetch the details
To Date	Specify the end date till when to fetch the details
Click Fetch button to get the following details.	
Date	Displays the date for the exception.
Event	Displays the event details.
Exception	Displays the exception details.

3. Click **Reset** button to clear the data for a fresh fetch if required.
4. Click **Export** button and select **Excel** from the dropdown to export the details in excel format.

9.2.2 File Upload Monitor

This Monitor enables user to view the File Upload details.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **File Upload Monitor**.

→ The **File Upload Monitor** screen is displayed.

Figure 81: File Upload Monitor

RecordIdentifier	ProcessedOn	Status	StatusMessage	RecordData	File Name
AUF4	9/19/2019, 9:30	P	Processed	~AUF4~AUFUCUS4~AUF~0020~LMCUST~Dubai~AUF4~OBLM~AUFU4~ ~123~Nc	AUCUSTOMERFUPLOAD1
AUF5	9/19/2019, 9:4	P	Processed	~AUF5~AUFUCUS5~AUF~0020~LMCUST~Dubai~AUF5~OBLM~AUFU5~ ~123~Nc	AUCUSTOMERFUPLOAD2
AUF6	9/19/2019, 10:	P	Processed	~AUF6~AUFUCUS6~AUF~0020~LMCUST~Dubai~AUF6~OBLM~AUFU6~ ~123~Or	AUCUSTOMERFUPLOAD3

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 44: File Upload Monitor – Field Description

Field	Description
Function ID	Select the Function ID for which upload details are required from the Dropdown List.
Function Description	Function Description gets populated on selection of the Function ID
From Date	Specify the start date from when to fetch the details
To Date	Specify the end date till when to fetch the details

Field	Description
Status	<p>Select the status of the output from the dropdown menu.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Success • Failure
File Name	User can select the File name from the LOV for which the details are to be viewed
Click Fetch button to get the following details.	
Record Identifier	Displays the record identifier in the uploaded file
Processed On	Displays file processed date and time
Status	Displays the status of the uploaded record
Status Message	Displays the status message of the uploaded record
Record Data	Displays the record data
File Name	Displays the file name of the uploaded file

9.2.3 Interest Accrual Monitor

This Monitor enables user to view the interest accrued on the account for the given dates.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Interest Accrual Monitor**.

→ The **Interest Accrual Monitor** screen is displayed.

Figure 82: Interest Accrual Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 45: Interest Accrual Monitor – Field Description

Field	Description
Customer ID	Click the search icon and select the specific customer ID for which details are to be viewed
Structure ID	Click the search icon and select the specific structure ID for which details are to be viewed
Structure Description	Displays the description of the selected structure.
Account Number	Click the search icon and select the account number for which details are to be viewed

Field	Description
Account Type	<p>Select the account type.</p> <p>The available options are</p> <ul style="list-style-type: none"> • All • Sweep • Pool • Hybrid
From Date	Specify the start date when to fetch the details
To Date	Specify the end date till when to fetch the details
Click Fetch button to get the following details.	
Structure ID	Displays the structure ID
Account Number	Displays the Account Number
Account CCY	Displays the currency of the account
Interest	Displays the Interest accrued on the account
DRCR	<p>Displays the transaction type.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Debit • Credit
Entry Date	Displays the date at which the interest accrued.
Cash Concentration Method	Displays the cash concentration method.

3. Click **Reset** button to clear the data for a fresh fetch if required.
4. Click **Export** button and select **Excel** from the dropdown to export the details in excel format.

9.2.4 Interface Monitor

This Monitor enables user to view the external system wise Interface details for the given dates.

5. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
6. Under **Monitor**, click **Interface Monitor**.

→ The **Interface Monitor** screen is displayed.

Figure 83: Interface Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 46: Interface Monitor – Field Description

Field	Description
Interface Type	Click the search icon and select the Interface type for which details are required from the LOV.
External System Name	External System Name gets populated on selection of the Function ID
From Date	Specify the start date from when to fetch the details
To Date	Specify the end date till when to fetch the details

Field	Description
Customer ID	Click the search icon and select the specific customer ID for which details are to be viewed
Click Fetch button to get the following details.	
Date	Displays the date and time of Interaction
Interface	Displays the Interface
Interface action	Displays the Interface action
Direction	Displays the direction of the Interaction
Status	<p>Displays the status of the Interaction.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Success • Error
Structure ID	Displays the structure affected during for the Interaction
Error Code	Displays the error code if any for the interaction.
Error Description	Displays the error description if any for the interaction
Message Details	Displays message details on click of the View Message link

- Click **Reset** button to clear the data for a fresh fetch if required.
- Click **Export** button and select **Excel** from the dropdown to export the details in excel format.

9.2.5 MBCC Monitor

This Monitor enables user to view the MBCC transaction for a Customer for a structure ID for a selected date range.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **MBCC Monitor**.

→ The **MBCC Monitor** screen is displayed.

Figure 84: MBCC Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 47: MBCC Monitor – Field Description

Field	Description
Origin Account Number	Click the search icon and select the Origin account number
Destination Account Number	Click the search icon and select the Destination account number
Customer ID	Click the search icon and select the customer ID
Structure ID	Click the search icon and select the structure related to selected Customer ID.

Field	Description
From Date	Specify the start date from when to view the MBCC details.
To Date	Specify the end date till when to view the MBCC details.
Click Fetch button to get the following details.	
Structure ID	Displays the Structure ID
Origin Account Number	Displays the Origin Account Number
Origin Currency Code	Displays the Origin Account Currency Code
Destination Account Number	Displays the Destination Account Number
Destination Currency	Displays the Destination Currency
Message Type	Displays the Message type
Event Code	Displays the Event Code
Status	Displays the Status
Exception Message	Displays the Exception Message
Message Details	Displays the Message Details

9.2.6 Message Monitor

Incoming Message Monitor screen is provided under the Monitor tab of the application to display all the incoming MT9xx Messages.

All incoming messages are parsed, and details will be displayed on the Message Monitor.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Message Monitor**.

→ The **Message Monitor** screen is displayed.

Figure 85: Message Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 48: Message Monitor – Field Description

Field	Description
SWIFT Message Type	<p>Select the SWIFT Message Type.</p> <p>The available options are</p> <ul style="list-style-type: none"> • MT940 • MT941 • MT942 • MT950

Field	Description
Sender BIC Code	Click the search icon and select the Sender BIC code of the message
Transaction Reference No.	Select the Transaction Reference Number of the message
External Account No.	Click the search icon and select the external account number.
Message Date	Select the date of the Incoming message.
Status	<p>Select the status of the message.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Processed (P) • Unprocessed (U) • Error (E) • Hold (H) • Suppressed (S)
Click Fetch button to get the following details.	
View More Details	To View additional incoming message details (For all status)
View Message	To view incoming message (For all status)
Audit Log	To view audit log for respective message (For all status)
Retry	To retry messages in Hold/Unprocessed status (Unprocessed and Hold messages)
Suppress	Suppress the processing of the messages in Hold/Unprocessed status (Unprocessed and Hold messages)

The message can have the any of the following status on the Monitor

Processed:

Message is processed

Un-Processed:

Message is yet to be processed

Suppressed:

Message will not be processed any further

Hold:

Message is on Hold (Due to Sweep Check (Earlier executed sweep is not yet processed) or Statement received out of order –:28C: or If Sequence No is received out of order or previous message is still not Processed/Hold))

Error:

Message in Error status and will not be processed further

LM also supports auto processing of messages in Hold status in addition to manual processing.

The Auto processing will be an internal job whose frequency can be parameterized (PLATO Schema – Properties Table) and by default its set to 5 minutes.

Refer Third Party Bank Parameter and Third Party Branch Parameter for other MT message related setups.

3. Click **Reset** Button to clear the data for a fresh fetch if required.

9.2.7 Pending Authorization

Pending Authorization enables user to view the pending authorization maintenances, Adhoc Sweeps and Sweeps in P status across branches.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Pending Authorization**.

→ The **Pending Authorization** screen is displayed.

Figure 86: Pending Authorization

The screenshot shows the 'Pending Authorization' screen with the following sections:

- Common Core Maintenances**: Maintenance table with 'No data to display.' and pagination (Page 1, 0 of 0 items).
- OBLM Maintenances**: Maintenance table with 'No data to display.' and pagination (Page 1, 0 of 0 items).
- Security Management Maintenances**: Maintenance table with 'No data to display.' and pagination (Page 1, 0 of 0 items).
- Structures**: Structure ID and Structure Description table with 'No data to display.' and pagination (Page 1, 0 of 0 items).
- Initiated Adhoc Sweeps**: Table with columns Structure ID, Structure Description, Status, and Sweep Execution Level. 'No data to display.' and pagination (Page 1, 0 of 0 items).
- Pending Sweeps**: Table with columns Structure ID, Structure Description, and Status. 'No data to display.' and pagination (Page 1, 0 of 0 items).

3. Click **Fetch** button to get the following details:

Table 49: Pending Authorization – Field Description

Field	Description
Common Core Maintenances	
Maintenance	Displays the pending authorization Maintenance

Field	Description
Data	Displays the pending authorization Maintenance record details
Oracle Banking Liquidity Management Maintenances	
Maintenance	Displays the pending authorization Maintenance
Data	Displays the pending authorization Maintenance record details
Security Management Maintenances	
Maintenance	Displays the pending authorization Maintenance
Data	Displays the pending authorization Maintenance record details
Structures	
Structure ID	Displays the pending authorization Structure ID
Structure Description	Displays the pending authorization Structure Description
Initiated Adhoc Sweeps	
Structure ID	Displays the Adhoc Sweep initiated Structure ID
Structure Description	Displays the Adhoc Sweep initiated Structure Description
Status	Displays the status of the Initiated Adhoc Sweep
Sweep Execution Level	Displays the Sweep execution level
Pending Sweeps	
Structure ID	Displays Structure ID where sweeps are in "P-Pending" status

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

4. Click **Reset** Button to clear the data for a fresh fetch if required.

9.2.8 Pool Monitor

Pool Monitor enables user to view the Pool execution details.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Pool Monitor**.

→ The **Pool Monitor** screen is displayed.

Figure 87: Pool Monitor

On the **Pool Monitor** screen, specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to [Table 49: Pool Monitor – Field Description](#).

Table 50: Pool Monitor – Field Description

Field	Description
Customer ID	Click the search icon and select the Customer ID for which reallocation data is to be viewed from the list.
Structure ID	Click the search icon and select the Structure ID for which the reallocation data is to be viewed from the list.

Field	Description
Filter By	<p>Select the filtering criteria of the output from the dropdown menu. The available options are:</p> <ul style="list-style-type: none"> • All • Exceptions • Pending • Success
From Date	Specify the start date from when to fetch the data
To Date	Specify the end date till when to fetch the data
Click Fetch button to get the following details.	
Pool ID	Displays the Pool ID
Structure ID	Displays the structure ID of the executed structure
Net Pool Position	Displays the Net Pool Position of the Structure
Status	Displays the status of the Pool
Message	Displays the status message
Value Date	Displays the value date of the Pool execution
Log Time Stamp	Displays the log time stamp of the Pool execution

3. Click **Reset** Button to clear the data for a fresh fetch if required.

9.2.9 Reallocation Monitor

Reallocation Monitor enables user to view the Reallocation details.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Reallocation Monitor**.

→ The **Reallocation Monitor** screen is displayed.

Figure 88: Reallocation Monitor

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 51: Reallocation Monitor – Field Description

Field	Description
Customer ID	Click the search icon and select the Customer ID for which reallocation data is to be viewed from the list.
Structure ID	Click the search icon and select the Structure ID for which the reallocation data is to be viewed from the list.
From Date	Specify the start date from when to fetch the data.
To Date	Specify the end date till when to fetch the data.
Click Fetch button to get the following details	

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

3. Click **Reset** button to clear the data for a fresh fetch if required.

9.2.10 Reverse Sweep Monitor

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

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Reverse Sweep Monitor**.

→ The **Reverse Sweep Monitor** screen is displayed.

Figure 89: Reverse Sweep Monitor

On the Pool Monitor screen, specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to [Table 52: Reverse Sweep Monitor – Field Description](#).

Table 52: Reverse Sweep Monitor – Field Description

Field	Description
Book Date From	Specify the start book date from when to view the batches.
Book Date To	Specify the end book date till when to view the batches.
Value Date From	Specify the start value date from when to view the batches.
Value Date To	Specify the end value date till when to view the batches.

Field	Description
Customer ID	Click the search icon and select the Customer ID for which reverse sweep details are to be viewed
Structure ID	Click the search icon and select the Structure ID for which reverse sweep details are to be viewed
Filter By	<p>Select the filtering criteria of the output from the dropdown menu. The options are:</p> <ul style="list-style-type: none"> • All • Exceptions • Pending • Success • Handed Off
Click Fetch button to get the following details	
Sweep ID	Displays the Sweep ID
Sweep Log Id	Displays the Reverse Sweep Log ID
Structure ID	Displays the Structure ID of the executed structure
Instruction ID	Displays the Instruction ID
Parent Account	Displays parent account
Parent Pre-Sweep Balance	Displays parent pre-sweep balance
Parent Post-Sweep Balance	Displays parent post-sweep balance
Parent Account Currency	Displays parent account currency
Child Account	Displays child Account
Child Pre-Sweep Balance	Displays child pre-sweep balance
Child Post-Sweep Balance	Displays child post-sweep balance

Field	Description
Sweep Amount from Child Account	Displays sweep amount from child account.
Child Account Currency	Displays the child account currency
Value Date	Displays the value date of reverse sweep
Two Way	Displays if it is a two-way sweep
BVT	Displays if it is a BVT
BVT ID	Displays BVT ID
FX Rate	Displays the FX rate
Mode	Displays the mode
Status	Displays the status
New Status	Displays the new status
Error Code	Displays error code
Message	Displays the outgoing message
Ext Sys Ref Id	Displays the external system reference
Log Timestamp	Displays log timestamp
Sweep Initiated By	Displays the User Id of the Initiator
Balance Updated Time Stamp	Displays the balance update time stamp
Payment Message	Displays the Payment Message by clicking on View Message

3. Click **Reset** button to clear the data for a fresh fetch if required.
4. Click **Export** button and select the file type from the dropdown to export the details.

The available options are:

- CSV
- Excel

9.2.11 Structure Query

Structure Query Screen can be used to query a structure based on the input parameters of customer ID / Account ID.

Either Customer ID or Account Number should be provided to fetch the results (mandatory fields)

For the entered Customer ID/Account ID in the search criteria, system will display list of structures in which the Customer ID/Account ID is a participant

This screen will follow the Customer User Linkage while displaying the Search Results.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Sweep Monitor**.

→ The **Sweep Monitor** screen is displayed.

Figure 90: Structure Query

The screenshot shows the 'Structure Query' interface. At the top, there are three input fields: 'Customer Id *' with the value 'JOHNSONCONTROLS', 'Account Number *', and 'Structure Type' with a dropdown menu. Below these are 'Fetch' and 'Reset' buttons. The main section is titled 'Structure Details' and contains a table with the following data:

Customer Id	Structure Id	Structure Description	Structure Priority
JOHNSONCONTROLS	ST202062614933	SANITY	99
JOHNSONCONTROLS	ST202091163756	MBCC STRUCTURE - CROSS CURRENCY	99
JOHNSONCONTROLS	ST2020615195131	JOHNSON CONTROLS STR 01	99
JOHNSONCONTROLS	ST202091173849	MBCC CROSS CURRENCY STRUCTURE	99
JOHNSONCONTROLS	ST2020617151214	JOHNSON CONTROLS STR 02	99
JOHNSONCONTROLS	ST2020910103039	MBCC	99

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 53: Structure Query – Field Description

Field	Description
Customer ID	Click the search icon and select the Customer ID for which Structure details are to be viewed
Account Number	Click the search icon and select the Account Number for which Structure details are to be viewed

Field	Description
Structure Type	Specify the Structure Type that is to be viewed – Sweep, Pool, Hybrid
Click Fetch button to get the following details	
Customer ID	Displays the Customer ID that is searched/Customer ID associated with the Account number that is searched
Structure ID	Displays the structure ID
Structure Description	Displays the Structure Description
Structure Priority	Displays the Structure Priority of the displayed Structures

3. Click **Reset** button to clear the data for a fresh fetch if required.

9.2.12 Sweep Monitor

Sweep Monitor enables the user to view the Sweep details.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Monitor**.
2. Under **Monitor**, click **Sweep Monitor**.

→ The **Sweep Monitor** screen is displayed.

Figure 91: Sweep Monitor

Sweep Monitor

Book Date From Book Date To Value Date From Value Date To

Customer ID Structure ID Structure Description Filter By

Customer ID	Structure ID	Sweep ID	Sweep Log ID	Sweep Concentratio...	Instruction ID	Parent Account	Parent Account Desc...	Parent Accou...	Parent Pre Sweep Ba...
000464	ST202171674...	7178280420248...	100281680	Fixed Amount Mod...	ID216	HEL0046400078	ALL SPORTS	HEL	998,620
ICLCUST1	ST202091485...	7178279044317...	100281679	Zero Balance Model	WELLZBM	ICLAC1	ICLAC1	ICL	
000464	ST202171674...	7177380513620...	100281674	Fixed Amount Mod...	ID216	HEL0046400078	ALL SPORTS	HEL	998,620
ICLCUST1	ST202091485...	7177379357088...	100281673	Zero Balance Model	WELLZBM	ICLAC1	ICLAC1	ICL	
000464	ST202171674...	7177080713742...	100281672	Fixed Amount Mod...	ID216	HEL0046400078	ALL SPORTS	HEL	998,620
ICLCUST1	ST202091485...	7177079502204...	100281671	Zero Balance Model	WELLZBM	ICLAC1	ICLAC1	ICL	

Page 1 of 2085 (1 - 10 of 20842 items) ...

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 54: Sweep Monitor – Field Description

Field	Description
Book Date From	Specify the start book date.
Book Date To	Specify the end book date.
Value Date From	Specify the start value date.
Value Date To	Specify the end value date.
Customer ID	Click the Search icon and select the Customer ID for which reverse sweep details are to be viewed
Structure ID	Click the Search icon and select the Structure ID for which reverse sweep details are to be viewed
Filter By	<p>Select the filtering criteria of the output from the dropdown menu. The options are:</p> <ul style="list-style-type: none"> • All • Exceptions • Pending • Success • Handed Off
Click Fetch button to get the following details	
Customer ID	Displays the customer ID of the executed structure
Structure ID	Displays the structure ID of the executed structure
Sweep ID	Displays the sweep ID used to query transaction details and account information
Sweep Log ID	Displays the sweep Log ID

Field	Description
Sweep Concentration Method	Displays the sweep concentration method
Instruction ID	Displays the sweep instruction ID that was executed
Parent Account	Displays the parent account number
Parent Account Description	Displays the description of the parent account
Parent Account Branch	Displays the branch of the parent account
Parent Pre-Sweep Balance	Displays the balance in the parent account before the execution of the sweep
Parent Post Sweep Balance	Displays the balance in the parent account after the execution of the sweep
Sweep Amount to Parent Account	Displays the sweep amount to parent account.
Parent Account Currency	Displays the parent account currency
Child Account	Displays the child account number
Child Account Branch	Displays the branch of the child account
Child Pre Sweep Balance	Displays the balance in the child account before the execution of the sweep
Child Post Sweep Balance	Displays the balance in the child account after the execution of the sweep
Sweep Amount from Child Account	Displays the sweep amount from child account
Child Account Currency	Displays child account currency
Value Date	Displays the value date of the execution

Field	Description
Two Way	Displays if the sweep is a two-way sweep. The values displayed are 'Y' or 'N'
Reverse Sweep	Displays if the sweep is a reverse sweep. The values displayed are 'Y' or 'N'
BVT	Displays if the sweep is a BVT Sweep. The values displayed are 'Y' or 'N'
BVT ID	Displays the BVT ID
FX Rate	Displays the FX rate for cross currency sweeps
Mode	Displays the mode of the sweep execution – Auto or Manual
Status	Displays the status of the sweep. The values displayed can be 'S', 'P' or 'E' representing Success, Pending and Exception respectively.
New Status	Displays the new status after retrying
Manual Status Update Maker	Displays the manual status update maker.
Manual Status Update Checker	Displays the manual status update checker.
Error Code	Displays the error code for sweeps in exception
Message	Displays any exception message generated
Ext Sys Ref ID	Displays the external system reference ID
Log Timestamp	Displays the date and time sweep execution
Log Timestamp (UTC)	Displays the date and time sweep execution in UTC
Sweep Initiated By	Displays the sweep initiators user Id

Field	Description
Balance Updated Timestamp	Displays the balance updated date and time
Payment Message	Displays the Payment Message by clicking on View Message

3. Click **Reset** button to clear the data for a fresh fetch if required.
4. Click **Export** button and select **Excel** from the dropdown to export the details in excel format.

9.3 Batches

9.3.1 Account Pair Sweep

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

The Account Pair Sweep has 3 Options

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

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

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

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

Initiate Account Pair Sweep

The Initiate Account Pair Sweep screen has 2 selection criteria

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

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

On selection of the requisite criteria the following data gets published.

Figure 92: Initiate Account Pair Sweep

	Account Number	Instruction ID - Priority	Branch Code	Currency Code	Parent Account Number	Parent Branch Code	Parent Currency Code
<input checked="" type="checkbox"/>	BAC0001	ZBA1 - 1	BIB	USD	BAC0000	BIB	USD
<input type="checkbox"/>	BAC00011	ZBA1 - 1	BIB	USD	BAC0001	BIB	USD
<input checked="" type="checkbox"/>	BAC00012	ZBA1 - 1	BIB	USD	BAC0001	BIB	USD

Table 55: Initiate Account Pair Sweep – Field Description

Field	Description
Customer ID	Click the Search icon and select the Customer ID for which the account pair sweep has to be initiated.
Customer Name	Displays the customer name based on the selection.
Structure ID	Click the Search icon and select the Structure ID for which the account pair sweep has to be initiated.
Structure Description	Displays the structure description based on the selection.
Include External Account	Select the toggle to include the external account number.
Account Number	All the accounts of the selected structure are displayed in this column
Instruction ID- Priority	<p>All the Instruction Ids attached at the account are displayed along with the Instruction priority set for each of the instructions in cases where multiple instruction have been attached at the account.</p> <p>User can select the instruction Id to be executed for the pair.</p>
Branch Code	Specify the branch code of the account
Currency Code	Specify the currency code of the account
Parent Account Number	Specify the parent account number for the child
Parent Branch Code	Specify the branch code of the parent
Parent Currency Code	Specify the parent account currency code.

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

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

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

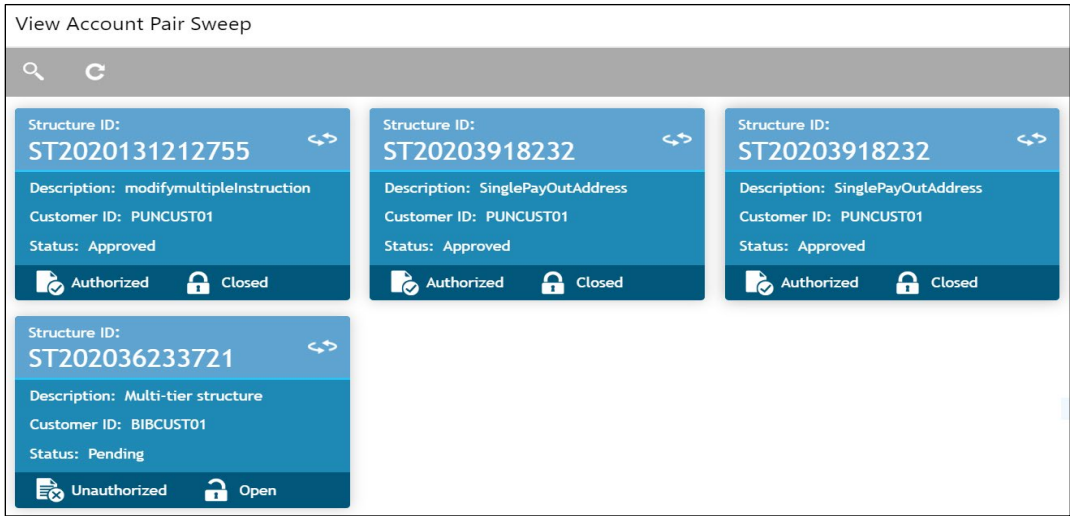
View Account Pair Sweep

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

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

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

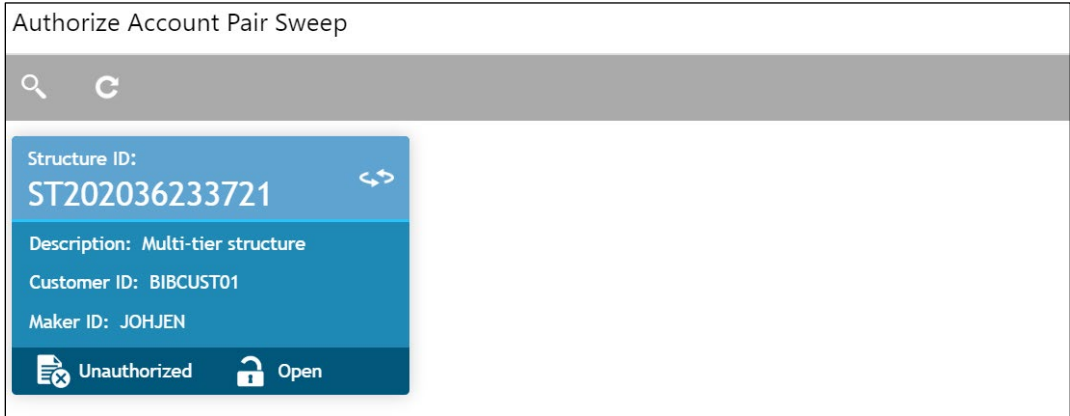
Figure 93: View Account Pair Sweep



Authorize Account Pair Sweep

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

Figure 94: Authorize Account Pair Sweep



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

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

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

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

Figure 95: Authorize Account Pair Sweep - Remarks

Authorize Account Pair Sweep

Reject Approve

Customer ID * BIBCUST01 Customer Name BIBCUST01 Structure ID * ST202036233721 Structure Description Multi-tier structure

Include external account

Account Pair Structures

	Account Number	Instruction ID - Priority	Number	Parent Branch Code	Parent Currency Code
<input checked="" type="checkbox"/>	BAC0002	ZBA1 - 1		BIB	USD
<input checked="" type="checkbox"/>	BAC0001	ZBA1 - 1		BIB	USD
<input checked="" type="checkbox"/>	BAC00012	ZBA1 - 1	BIB	USD	BAC0001

Approve

Are you sure you want to Approve? Please confirm

Remarks
Approved

Confirm Cancel

9.3.2 End of Cycle

Invoke EOD

You can invoke End of Day (EOD) for Oracle Banking Liquidity Management through a common screen in Core Maintenance.

Refer to **Section 2.5.3 Branch EOD Invoke** in Oracle Banking Common Core User Guide to run EOD.

The Oracle Banking Liquidity Management EOD process calls the following internal services in following sequential manner.

- EODJOB
- DATEFLIP
- BODJOB

As part of the EOD Batch, the following sub batches will be triggered in the application.

Batch	Sub Batch	Action
EOD	Markcutoff	<ul style="list-style-type: none"> Pre-validation check for EOD like pending authorization, date check, completion of previous EOD. Etc.
	Sweep	<ul style="list-style-type: none"> Executes account pairwise and structure pair sweep that are configured to run during EOD
	Balance fetch	<ul style="list-style-type: none"> Balance update/pull for that branch
	Pool	<ul style="list-style-type: none"> Executes pool-based structures to update Pool contributions
	IC	<ul style="list-style-type: none"> Call IC Mark Cut off Interest Calculations & Liquidation (IC) Call Oracle Banking Liquidity Management EOD Post IC Accrual & Liquidation Handoff to DDA

Batch	Sub Batch	Action
Date Flip	DateFlip	<ul style="list-style-type: none"> Change system date to next working date in common core, IC & Oracle Banking Liquidity Management
	ReleaseCutoff	<ul style="list-style-type: none"> Mark release cutoff for IC batch
BOD	ReallocationBatch	<ul style="list-style-type: none"> Sweep and Pool Reallocation Handoff for reallocation batch to DDA
	ReverseSweep	<ul style="list-style-type: none"> BOD reverse frequency sweeps for Account Pair followed by Structure
	BodSweep	<ul style="list-style-type: none"> Executes sweep configures to run during BOD - Account wise followed by Structure wise

NOTE: Oracle Banking Liquidity Management branch dates should be in sync with DDA branch dates to stop wrong entries being posted or Sweep getting failed

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

Steps to Configure EOD

Refer to **EOD Configuration Guide** for configuring EOD as per the user requirements.

9.3.3 Manual Status Update

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

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

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

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

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

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

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

The manual updates need to be authorized by a different user form the Authorize Status screen

Sweeps will be in handed off status when the system has successfully dispatched the request to Oracle Banking Payments (any payment system) and waiting for their response.

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

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

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

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

Figure 96: Update status

Update Status

Customer ID

Structure ID

Parent Account

Child Account

From

To

External Reference No

Authorized

Ccy	Sweep Amount	Two Way	Value Date	External Ref No	HandOff Status	Error Code	Message	New Status	Maker Remarks	Checked
USD	1,000	N	12/10/18		Pending		Pending for accounting Hand Off	Success		

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

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

You can enter the following details here:

Table 56: Update Status – Field Description

Field	Description
Customer ID	Click the Search icon and select the customer ID for which the sweep transactions are to be viewed. You can select the customer ID from the option list.
Structure ID	Click the Search icon and select the structure ID for which the sweep transactions are to be viewed. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.
Parent Account	Click the Search icon and select the Parent Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.

Field	Description
Child Account	Click the Search icon and select the Child Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.
From Date	Specify the start date from when to view the sweep transactions.
To Date	Specify the end date till when to view the Sweep transactions.
External reference Number	Specify the external reference number to update the sweep transactions.
Authorized	Select the status as ALL, Authorized or Rejected from the dropdown for which sweep transactions to be viewed.
Click 'Fetch' which will display the following	
Sweep ID	Displays the Sweep ID
Structure ID	Displays the structure ID of the executed structure
Parent Account	Displays the parent account number
Parent Account Currency	Displays the parent account currency.
Child Account	Displays the child account number
Child Account Currency	Displays the child account currency.
Sweep Amount	Displays the sweep amount.
Value Date	Displays the value date of the execution
Two Way	Displays if the sweep is a two-way sweep. The values displayed are 'Y' or 'N'
External Ref No	Displays external reference number

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

Figure 97: Authorize Status

Authorize Status

Customer ID Structure ID Parent Account Child Account

From To External Reference No

Structure ID	Parent Account	Ccy	Child Account	Ccy	Sweep Amount	Two Way	Value Date	HandOff Status	Message	New Status	Authorized	Maker Remarks	Checker Remarks	Maker Id	Maker Date
✓ ST7423	1005000103	EUR	8880000105	EUR	50	N	2/15/2019	HandOff	Contract created with warnings-	Error	Authorized	Contract failed	Approved	LMADMIN1	8/18/2019, 4:36:41 AM
✓ ST7423	1005000103	EUR	8880000105	EUR	50	N	2/15/2019	Pending	Pending for accounting Hand Off	Success	Authorized	Contract created manually	Approved	LMADMIN1	8/18/2019, 4:37:49 AM

Page 1 of 1 (1-2 of 2 items)

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

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

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

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

You can enter the following details here:

Table 57: Authorize Status – Field Description

Field	Description
Customer ID	Click the Search icon and select the customer ID for which the sweep transactions are to be viewed. You can select the customer ID from the option list.
Structure ID	Click the Search icon and select the structure ID for which the sweep transactions are to be viewed. You can select the structure ID from the option list. The list displays all the structure IDs maintained in the system.
Parent Account	Click the Search icon and select the Parent Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.
Child Account	Click the Search icon and select the Child Account no for which the sweeps transactions are to be viewed. You can select the Account no. from the option list. The list displays all the Account no. maintained in the system.
From Date	Specify the start date from when to view the sweep transactions.
To Date	Specify the end date till when to view the Sweep transactions.

Field	Description
External Reference Number	Click the Search icon and select the external reference number to update the sweep transactions.
Click 'Fetch' which will display the following	
Sweep ID	Displays Sweep ID
Structure ID	Displays the structure ID of the executed structure
Parent Account	Displays the parent account number
Parent Account Currency	Displays the parent account currency.
Child Account	Displays the child account number
Child Account Currency	Displays the child account currency.
Sweep Amount	Displays sweep amount.
Value Date	Displays the value date of the execution
Two Way	Displays if the sweep is a two-way sweep. The values displayed are 'Y' or 'N'
External Ref No	Displays the external reference number
Handoff Status	Displays the status of the transaction. The values displayed can be Hand off or Pending.
Error Code	Displays the Error Code
Message	Displays any exception message generated
New status	Displays the status updated.
Authorized	Display the authorized status of Sweep. Possible values will be all, authorized or rejected
Maker Remarks	Display maker user remarks.

Field	Description
Checker Remarks	Checker user can enter the remarks
Maker id	Displays the maker id
Maker date	Displays the maker date and time of updating status
Checker Id	Displays the checker id
Checker date	Displays the checker date and time of authorizing status.

9.3.4 Pool Batch

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

Note: - If the Pool batch is invoked manually for a Structure, the End of the day Auto-Pool Batch will ignore the Structure for the day and will not process the pool transaction.

Initiating Pool for Structure

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

Figure 98: Initiating Pool for Structure

Pool Batch

Pool for structure

Customer ID *

VSCU01

Customer Name

Sweep Customer 01

Structure ID *

ST346738

Structure Description

Invoke pool for structure

Pool for branch

Branch Code *

Branch Name

Rectangular Strip

Invoke pool for branch

Initiating Pool for Branch

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

Figure 99: Initiating Pool for Branch

Pool Batch

Pool for structure

Customer ID *

Customer Name

Structure ID *

Structure Description

Invoke pool for structure

Pool for branch

Branch Code *

AT3

Branch Name

AT3

Rectangular Strip

Invoke pool for branch

9.3.5 Structure Sweep

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

The Structure Sweep has 3 Options

- Authorize Structure Sweep: To Authorize the Manually initiated Structure Sweep
- Initiate Structure Sweep: To Manually Initiate a Structure Sweep
- View Structure Sweep: To view an unauthorized Manually initiated Structure Sweep

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

Initiate Structure Sweep

The Initiate Structure Sweep screen has 2 selection criteria

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

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

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

Figure 100: Initiate Structure Sweep

Structure ID	Structure Description	Effective Date
ST2634	Intra Branch Same CCY Sweep	2018-01-29

Table 58: Initiate Structure Sweep – Field Description

Field	Description
Structure ID	Displays the Structure ID's for the customer selected
Structure Description	Displays the structure description
Effective Date	Displays the effective date of the structure

Click **Initiate** button to initiate the structure sweep





















View Structure Sweep

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

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

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

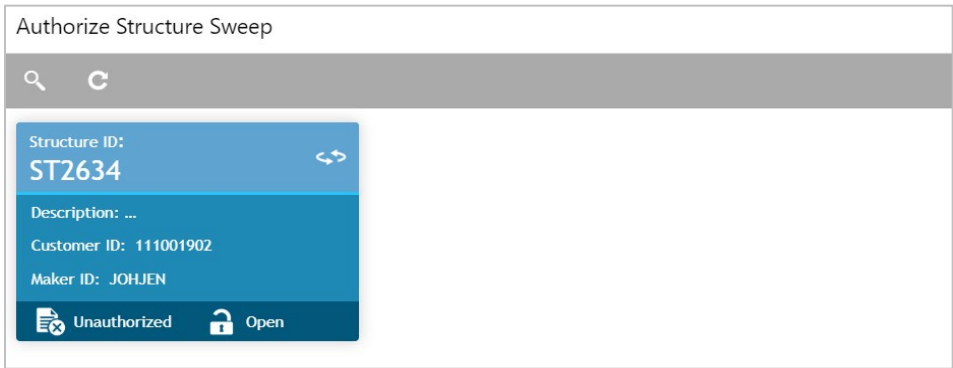
Figure 101: View Structure Sweep

View Structure Sweep		
 		
Structure ID: ST202042181158 	Structure ID: ST202042181158 	Structure ID: ST202042181158 
Description: BOOKtrf020420 Customer ID: PUNCUST01 Status: Approved	Description: BOOKtrf020420 Customer ID: PUNCUST01 Status: Approved	Description: BOOKtrf020420 Customer ID: PUNCUST01 Status: Approved
 Authorized  Closed	 Authorized  Closed	 Authorized  Closed
Structure ID: ST20204616632 	Structure ID: ST20204616632 	Structure ID: ST20204616632 
Description: EXT_strcut200406 Customer ID: PUNCUST01 Status: Approved	Description: EXT_strcut200406 Customer ID: PUNCUST01 Status: Approved	Description: EXT_strcut200406 Customer ID: PUNCUST01 Status: Approved
 Authorized  Closed	 Authorized  Closed	 Authorized  Closed

Authorize Structure Sweep

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

Figure 102: Authorize Structure Sweep



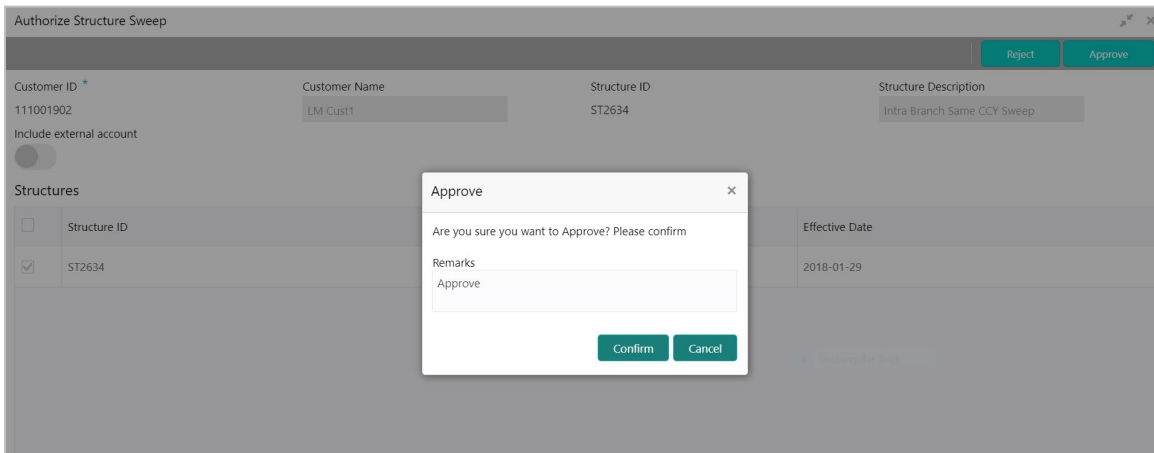
The user needs to click on one of the tabs which he can review and either authorize or reject with a comment.

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

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

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

Figure 103: Authorize Structure Sweep – Remarks



10 BVT Handling

10.1 Introduction

During the balance build process, whenever system receives a transaction for which value date is less than the system date of the branch (booking date), system will mark that transaction/s as BVT.

During the EOD processing, Oracle Banking Liquidity Management will identify accounts and their related structures for which back value dated transaction must be processed. The BVT processing will always be done at the structure headers EOD.

The system rebooks the sweeps (in case of physical pooling) and adjusts the interest amount that had been accrued and settled in the accounts when you input a transaction with a back-value date. In case of a change in the Account Structure in the interim between the Back-Value Transaction (BVT) date and current date, the system uses the account structure existing on the execution days.

10.2 BVT Processing

Any back valued transaction will result in rebooking of sweeps from that BVT date. If the Account Structure had undergone a change in the period between the BVT date and current date, system will take the appropriate previous structure information into account while replaying the sweeps

System will carry out the following steps during BVT processing

Condition	Action
Reversal of Sweeps	System Reverses all the sweep instructions executed on relevant structures from back value date to current date
BVT balance adjustments	System adjusts the balances of an account based on BVT transactions
Re-play sweep instructions	System replays all the sweep instructions from Back value date to current date for all related structures, considering the BVT adjusted balances.
BVT update to Core Banking System	Send post-BVT, post-sweep balance corrections for all effected accounts, considering BVT adjustments to Core Banking System

System will process BVT only for Value Date based sweeps.

Whenever a BVT transaction hits an account, the corresponding Account that was active on that effective date is taken into consideration for pre-liquidity management and post- liquidity management balances.

Relay of Sweeps

Replay of sweeps will be an internal process to Oracle Banking Liquidity Management and are carried out in the following manner:

- All the sweep transactions, if any, of affected structures are to be reversed on the BVT date
- Considering the BVT sweep adjustments, the System will replay all the sweeps in order to ensure that value dated balances for Parent Account as well as other Child Accounts in the structure are correctly updated
- Considering the updated System account balances, the system will reverse the sweep transactions, including the reverse sweeps, and then replay the sweep cycle till the current processing date
- Replayed sweeps (re-booked entries) will have the booking date as the processing date (date on which BVT is processed which would be the current system date for the account) and the value date will be in back period
- While processing multiple BVT entries for an account the system will start processing the BVTs from the earliest value date.
- The Post Sweep Balances are updated accordingly for the Account + Effective Date + Account Combination

The accounting entries hand off to the core banking system will be done according to the payment instruction maintenance parameters maintained at the branch level.

Pool Structures

For pooling structured affected by BVT transactions, system will get all the contribution made to the LM contributions table from the BVT date and adjust the contribution table for all the structures which had BVT accounts.

Multi Currency

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

BVT with Structural Changes

While replaying sweep instructions, system considers appropriate historic structures

11 Withholding Tax

Withholding Tax can be configured on Interest Paid on Oracle Banking Liquidity Management accounts. This will cater to the regulatory needs in WHT applicable regions

WHT can be configured on following accounts:

- Accounts in Oracle Banking Liquidity Management with IC computed on the accounts but not part of structure
- Notional Pool structure – Interest method
- Notional Pool structure – Advantage method

11.1 Oracle Banking Liquidity Management Accounts with IC:

Oracle Banking Liquidity Management accounts with IC should be mapped with two formulas (one Credit/Debit formula for computing Interest and another Debit formula for computing Tax)

System will perform interest calculation as well as compute Tax on the same. As per the liquidation cycle maintained in the system, Oracle Banking Liquidity Management will do the Interest and Tax postings to DDA

In case of negative interest, WHT will not be applicable

The Interest Payable GL (Credit Interest), Interest Receivable GL (Debit Interest) and the Tax Payable GL (WHT) along with the accounting will be maintained in the system

11.2 Pool Interest Method

For Pool Interest method, IC and WHT configuration should be done on the Notional Header Account of the Pool

The notional header will be mapped to IC product with 2 formulae (one Credit/Debit formula for computing Interest and another Debit formula for computing Tax)

System will perform interest calculation as per the Balance on the Header Account as well as compute Tax on the same

The Interest Payable GL (Credit Interest), Interest Receivable GL (Debit Interest) and the Tax Payable GL (WHT) along with the accounting will be maintained in the system. The Bridge GL for interest will be maintained in the Third-Party Account maintenance screen as usual

Oracle Banking Liquidity Management will do Tax distribution to child accounts using the same method as what is used for Interest Reallocation. As per the liquidation cycle maintained, system will do the Interest and Tax postings to DDA

Tax will be paid to government from the Notional account in the Jurisdiction of the Notional account

In case of negative interest, WHT will not be applicable

11.3 Advantage Method

For Pool Advantage method, Oracle Banking Liquidity Management accounts (Child Accounts) with IC should be mapped with two formulas (one Credit/Debit formula for computing Interest and another Debit formula for computing Tax)

System will perform interest calculation as well as compute Tax on the same. As per the liquidation cycle maintained in the system, Oracle Banking Liquidity Management will do the Interest and Tax postings to DDA

The Interest Payable GL (Credit Interest), Interest Receivable GL (Debit Interest) and the Tax Payable GL (WHT) along with the accounting will be maintained in the IC sub system

11.3.1 Reallocation of Advantage

To reallocate advantage interest along with tax, the Notional header should be mapped to a specific IC Product

The IC product rule would be as follows

Header IC Setup (Group – HDG1 Product HED1)			
VD_DLY_CR_BAL_M >0	IC_VD_CR_BAL*CR_RATE	Credit Interest Pool Level Non Booked	FRM1
VD_DLY_DR_BAL_M >0	IC_VD_DR_BAL*DR_RATE	Debit Interest Pool Level Non Booked	FRM2
FRM_1>0	FRM1-CHILD_SUM_INT	Net Credit Interest – Advantage	FRM3
FRM_2>0	FRM2-CHILD_SUM_INT	Net Debit Interest – Advantage	FRM4
FRM_3>0	FRM_3*TAX	Tax for Credit	FRM5
FRM_4>0	FRM_4*TAX	Tax for Debit	FRM6

Below is an example of IC Rule setup done for calculation of credit interest and tax over the same

Figure 104: Rule Maintenance Summary

Rule Maintenance Summary

Rule Id *

DRDA

Rule Description *

WHY RULE

User Element Window

<input type="checkbox"/>	UDE Id	Description	Type	Get Latest
<input type="checkbox"/>	DRATE1	RATE 30%	Rate	Use Effective
<input type="checkbox"/>	DTAX1	RATE 10%	Rate	Use Effective

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System Element Window

Formula Window

Add Formula

<input type="checkbox"/>	Formula Type	Formula No	Accruals Required	Rounding Required	Book Flag	Days in A Month	Periodicity	Days in A Year
<input type="checkbox"/>	Credit Formula	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Booked	Actual	Daily	Actual
<input type="checkbox"/>	Debit Formula	3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Booked	Actual	Periodic	Actual
<input type="checkbox"/>	Credit Formula	2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Unbooked	Actual	Daily	Actual

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Expression Window

Add Expression

<input type="checkbox"/>	Formula No	Expression	Condition	Result
<input type="checkbox"/>	1	1	VD_DLY_CR_BAL_M>0	(VD_DLY_CR_BAL_M*DRATE1)/(YEAR*100)
<input type="checkbox"/>	3	1	FORMULA2>0	(FORMULA2*DTAX1)/100
<input type="checkbox"/>	2	1	FORMULA1>0	FORMULA1-CHILD_SUM_INT

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11.3.2 WHT Interest Map

There is a possibility that the child accounts are mapped to different IC products which have different formulae

These formulae may not be in the same order across products. In one product Formula Number 2 is Credit and Formula Number 3 is Debit and in another, Formula 1 is Credit and 2 is Debit

In order to properly map the constituent debits and credits to be considered for calculating the Advantage interest, a new mapping screen will be provided which will map the child account formulae to the Notional Parent

Path: Maintenance > WHT Interest Map > Create

Refer below example of WHT Interest Mapping maintained for Credit Interest

Figure 105: With-holding Tax Advantage Interest Map

Table 59: With-holding Tax Advantage Interest Map – Field Description

Field	Description
Structure ID	Click the Search icon and select the Pool structure ID from the LOV
Pool Header Account	Pool Header Account to be populated in this field
Header Account IC Group	IC Group of the Header Account
Interest Group	Account Group of the Header Account
Click on +/- to add rows and define the Header to Child account interest product mapping	

Field	Description
Header Account Interest Product	Mention Header Account Interest Product
Child Account Interest Product	Mention Header Account Interest Product
Debit/Credit	Select whether formula is Debit or Credit
Header Formula No	Mention Header Formula No
Child Formula No	Mention Child Formula No that should be mapped to mentioned Header Credit/Debit Formula No

Remaining process of IC Calculating and providing Interest and Tax to Oracle Banking Liquidity Management and the system doing the postings remains same for this method.

12 Simulation of Liquidity Structures

12.1 Introduction

Banks/Customers can simulate the structure, perform the sweep and check the balances using the sample data for a specific period. If the results are satisfactory, this structure can be saved for real time use. Simulation structure provides the following benefits:

- Check post sweeping balances using historical data
- Make account level changes and simulate to observe changes in balances
- Create new structures based on user requirements and simulate with user input data
- Convert simulated structures to real structure
- Copy the interest rates and terms & conditions while converting the simulated structure into real structure and redefine if required

12.2 Simulation with New Data

You can use the Simulator screen to simulate new data and generate structures. Click on Simulator Tab and select Simulator New link to open screen.

Click New button to start a new simulation. You can specify the following details here:

Table 60: Simulation with New Data – Field Description

Field	Description
Simulator ID	The system displays the simulator ID that is auto generated.
Simulator Description	Specify a description for the simulator ID.
Prospect ID	The system displays the auto generated prospect ID.
Prospect Description	Specify a description for the prospective customer.
Balance Date From	Specify the start date for the simulation.
Balance Date To	Specify the closing date for the simulation. The To date should be more than the from date.

Field	Description
Adding Accounts to the Structure To add accounts, click on Sample File button to download the excel file from the system. You can enter the account details and Click Upload button to upload the file.	
Product Type	Specify the product from the pick list. All the accounts uploaded will be assigned this product type.

Click on '+' button to add accounts. All the uploaded accounts will be listed here. You can select the accounts and click 'ADD'.

Click 'Next' button to start creating the structure. The liquidity structure can be designed, and the balances can be viewed in as in the normal structure maintenance.

For more information on **Structure Maintenance** screen, refer to [Chapter 7 Structure Maintenance](#).

Once the structure is designed and parameters are set, you can click on 'Simulate' button. The structure will be saved, and sweeps will be executed.

NOTE: The simulation will be executed only if the balances uploaded are for the period in which the simulation is executed.

You will be directed to the Reports screen., Click on 'Submit for Approval' or 'Discard'.

12.3 Simulation with Existing Data

You can use the Simulator screen to simulate existing data and generate structures. Click on 'Simulator' Tab and select 'Simulator Existing' link to open screen.

Click New button to start a new simulation. You can specify the following details here:

Table 61: Simulation with Existing Data– Field Description

Field	Description
Simulator ID	The system displays the simulator ID that is auto generated.
Simulator Description	Specify a description for the simulator ID.

Field	Description
Customer ID	Specify the customer ID. You can select the customer ID from the option list. The list displays all the customer IDs maintained in the system.
Customer Description	Specify a description for the prospective customer.
Balance Date From	Specify the start date for the simulation.
Balance Date To	Specify the closing date for the simulation. The To date should be more than the from date.

13 Dashboards

13.1 Introduction

The global liquidity management dashboard provides various information to the user who logs in based on the role associated. The key features of the dashboard are as follows.

- Easy access to alerts and exceptions based on the role.
- Easy view of the data of the customers.
- Summary of the transactions for bank managers to view logically categorized applications for easy analysis and processing

You can view the following Dashboards based on the 'User Role' you are mapped to:

- Banker dashboards
- RM/Corporate dashboard

Every LM will have a factory shipped branch called the LMB branch in which the currency exchange rates are maintained. All the currencies shown in the dashboard are converted based on these rates.

The following sections explain, in detail, the features associated with each Dashboard, the groups, and the 'User Role' associated with each group

13.2 Banker Dashboard

In the Banker Dashboard, the application allows you to do the following:

- View a system wide summary of the LM transactions as well as system alerts and exceptions based on the role.
- View the data of all the customers you have access to.

Various widgets for bankers are discussed under the following headings.

Alerts

This widget displays the system alerts generated by all the maintenance screens to the banker. This real time notification to the banker can reduce the turnaround time on roadblocks.

Currency Wise Liability

This widget displays the currency wise liability balances across regions in five main currencies (USD, EUR, GBP, JPY and SGD). This is shown as a bar graph. You can view the balances by hovering over the graph.

This gives a ready reference on regional currency positions for FX planning.

Top Five Customers Balances

This widget lists the top five customers based on the total available balance. The balances are segregated for sweep structures and pool structures and the cumulative balances are shown for both.

This helps to identify the top liquidity customers in a period and strategize the sale and customer retention accordingly.

The various columns in the widget are as below:

Column	Description
Customer	Displays the customer name
Amount	Displays the balance amount of the customer
Currency	Displays the currency of the balance amount

Top Five Customers - Sweep Volume in Numbers

This widget displays the most active sweep customers for the day. It can help in estimating revenue from each customer when charges are sweep based.

The various columns in the widget are as below:

Column	Description
Entity ID	Displays the entity ID
Name	Displays the name of the Customer
Count	Displays the count of sweeps

Top Five Cross Border Sweeps

This widget displays the top five cross border sweeps for the day in terms of sweep amount. You can drill down and view the details of the sweep.

The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
From Account	Displays the account number from which the sweep was done
Amount	Displays the amount in the account
To Account	Displays the account number to which the sweep was done
Amount	Displays the amount in the account

Pending Task

This widget lists all the pending authorization tasks. You can drill down the list to view the authorization screen. This helps to prioritize and ascertain the authorizations.

Exception List

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

13.3 RM Dashboard

Click the RM Dashboard tab on the screen. The system displays the list of customers. Select the customer for which the dashboard is to be displayed by clicking the 'Select' link. The dashboard for the selected customer will be displayed.

RM dashboard allows you to view summary of LM transactions and relevant system alerts Various dashboards for corporate are discussed under the following headings.

Account Map

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

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

Color of the Dot	Description
Green	The location has positive balances across the currencies
Amber	The location has both positive and negative balances across the currencies
Red	The location has negative balances across the currencies

Currency Balances - Past 30 days

This widget displays the corporate currency wise total positions on a day for the past 30 days. The currency balance refers to the EOD balances

This will help to ascertain the global currency positions of the corporate and the changes in currency positions

Scheduled Sweeps - Today

This widget displays the list of sweeps scheduled for the day. The scheduled sweeps will be displayed as per the logged in user's time zone.

The various columns in the widget are as below:

Column	Description
Structure ID	Displays the Structure ID
Child Account	Displays the child account number
Parent Account	Displays the parent account number
Instruction	Displays the instruction that the pair is assigned

14 Advices

14.1 Introduction

Advices allow you to generate the information on the various operations of the system. This chapter describes the various advices which can be generated using the Oracle Banking Liquidity Management.

14.2 Generating Advices

You can generate the various advices using the advices screen.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Advices**.

→ The **Advices** screen is displayed.

Figure 106: Advices

The screenshot shows the 'Advices' screen with a form containing the following fields and controls:

- Advice Name ***: A dropdown menu with the placeholder text 'Select an option'.
- Template ***: A text input field.
- Format ***: A dropdown menu with 'pdf' selected.
- Customer ID ***: A text input field with a search icon.
- Structure ID**: A text input field with a search icon.
- Structure Type**: A dropdown menu with the placeholder text 'Select an option'.
- From Date ***: A date picker field.
- To Date ***: A date picker field.
- Generate**: A green button at the bottom left.

Specify the following general details:

Table 62: Advices – Field Description

Field	Description
Advice Name	Select the name of the advice to be generated from the dropdown list. The available options are: <ul style="list-style-type: none"> • Interest Re-allocation Advice • Interest Paid Advice
Template	The system displays the template of the advice based on the report to be generated.
Format	The advices are always generated in PDF format.

2. On the **Advices** screen, the user can select the required advice from **Advice Name** drop down.
3. Click **Generate** to generate the advices for specific customer, structure id and date range.

14.2.1 Interest Re-allocation Advice

This advice provides details for interest reallocation for specific Customer and Structure ID. You can view it as Daily advice and Range advice. Invoke the **Advice** screen and select the Advice Name as 'Interest Re-allocation Advice'.

Specify the following details:

Table 63: Interest Re-allocation Advice – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID for which the advice is to be generated from the list. The list displays all the customer IDs maintained in the system.
Structure ID	Click the search icon and select the structure ID for which the advice is to be generated from the list. The list displays all the structure IDs maintained in the system.
Structure Type	Select the Structure Type for the selected Structure ID. The available options are: <ul style="list-style-type: none"> • All • Sweep • Pool • Hybrid
From Date	Specify the start date from when to generate the advice.
To Date	Specify the end date till when to generate the advice.
Click Generate . The advice will be generated as below	
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID

Field	Description
Structure Type	Display the Structure Type
From Date	Display the From Date
To Date	Display the To Date
Header details	
Header Account Number	Display the Header Account Number
Header Account Branch	Display the Header Account Branch
Header Account Currency	Display the Header Account Currency
Total Interest Amount Paid	Display the Total Interest Amount Paid
Interest Amount Currency	Display the Interest Amount Currency
Interest Payment Date	Display the Interest Payment Date
Report details	
Re-allocation Parent	Display the Re-allocation Parent
Account Number	Display the Account Number
Parent Account	Display the Parent Account
Branch	Display the Branch
Parent Account	Display the Parent Account
Currency	Display the Currency

Field	Description
Child Account	Display the Child Account
Number	Display the Number
Child Account	Display the Child Account
Branch	Display the Branch
Reallocated	Display the Reallocated
Amount CCY	Display the Amount CCY
Exchange	Display the Exchange
Rate	Display the Rate
Interest Amount	Display the Interest Amount
Reallocated	Display the Reallocated
Execution Date Reallocation Type	Display the Execution Date Reallocation Type

14.2.2 Interest Paid Advice

This advice provides details for interest paid for specific to Customer and Structure ID. You can view it as Daily advice and Range advice. Invoke the **Advice** screen and select the advice name as 'Interest Paid Advice'.

Specify the following details:

Table 64: Interest Paid Advice – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID for which the advice is to be generated from the list. The list displays all the customer IDs maintained in the system.
Structure ID	Click the search icon and select the structure ID for which the advice is to be generated from the list. The list displays all the structure IDs maintained in the system.
Structure Type	Select the Structure Type for the selected Structure ID. The available options are: <ul style="list-style-type: none"> • All • Sweep • Pool • Hybrid
From Date	Specify the start date from when to generate the advice.
To Date	Specify the end date till when to generate the advice.
Click Generate . The report will be generated as below	
Customer ID	Display the Customer ID
Structure ID	Display the Structure ID

Field	Description
From Date	Display the From Date from when to generate the advices.
To Date	Display the To Date from when to generate the advices.
Report details	
Account Number	Display the Account Number
Account Currency	Display the Account Currency
Account Branch	Display the Account Branch
Structure ID	Display the Structure ID
Product	Display the Product
Re-Allocation Type	Display the Re-Allocation Type
Residual Balance Interest Type	Display the Residual Balance Interest Type
Interest Amount for Residual Balances	Display the Interest Amount for Residual Balances
Interest Liquidation Date	Display the Interest Liquidation Date
Re-allocated Interest Type	Display the Re-allocated Interest Type
Re-allocated Interest Amount	Display the Re-allocated Interest Amount
Interest Re-allocation date	Display the Interest Re-allocation date

15 Interest Optimization

15.1 Introduction

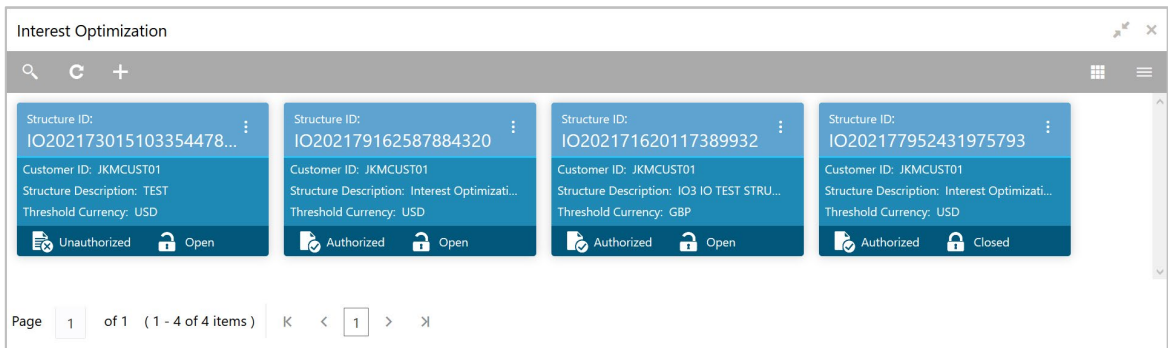
Interest Optimization enables the bank to offer additional interest income to customers with accounts that have balances beyond a pre-set threshold. Bank will be able to set up currency wise interest rates that the pool of accounts would additionally earn if their balance is beyond the threshold amount. Bank can nominate an account where the additional interest income is credited.

15.2 Interest Optimization Maintenance

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Structure**.
2. Under **Structure**, click **Interest Optimization**.

→ The **Interest Optimization** screen is displayed.

Figure 107: Interest Optimization




3. Click  button to create new interest optimization.
- The **Create Interest Optimization** screen is displayed.





Figure 108: Create Interest Optimization



Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk.

Table 65: Simulation with Existing Data– Field Description

Field	Description
Structure ID	Displays the structure ID that is auto generated.

Field	Description
Structure Description	Specify a description for the Structure ID.
Customer ID	Click the search icon and select the customer ID from the list. The list displays all the customer IDs maintained in the system.
Source	Displays the source
Effective Date	Select the effective date for the interest optimization.
End Date	Select the end date for the interest optimization. The end date should be more than the effective date.
Threshold Currency	Click the search icon and select the threshold currency from the list. The list displays all the currency maintained in the system.
Threshold Amount	Specify the threshold amount.
Existing Structure ID	Click the search icon and select the existing structure ID from the list. The list displays all the structure IDs maintained in the system.
Enrich	Click Enrich to fetch the rates and threshold details from the existing structure.
Pause Start Date	Select the pause start date to pause the interest optimization.
Pause End Date	Select the pause end date to resume the interest optimization.
Interest Optimization Rate Type	Click the search icon and select the rate type from the list. The list displays all the rate types maintained in the system.

Field	Description
Nominated Account	Click the search icon and select the nominated account from the list. The list displays all the account numbers maintained in the system.
Participating Account Click  /  button to add or remove the participating accounts.	
Account Number	Click the search icon and select the participating account from the list. The list displays all the account numbers maintained in the system.
Currency Code	Displays the currency code of the participating account.
Branch Code	Displays the branch code of the participating account.
Available Balance	Displays the available balance of the participating account.
Currency Rates Click  /  button to add or remove the currency rates.	
Rate Type	Select the rate type. The available options are <ul style="list-style-type: none"> • Enhancement Rate • Nomination Rate • Premium Rate
Currency Code	Click the search icon and select the currency code from the list. The list displays all the currency code maintained in the system.
From Amount	Specify the amount from when the rate is applied.

Field	Description
To Amount	Specify the amount to when the rate is applied.
Rate (%)	Specify the rate percentage.
Currency Threshold Details Click  /  button to add or remove the currency threshold details.	
Currency Code	Click the search icon and select the currency code from the list. The list displays all the currency code maintained in the system.
Threshold Amount	Specify the threshold amount.

4. Click **Save** to save the details. The Structure ID is created and displayed in the Summary screen.
5. Click **Cancel** to discard the updated details and close the **Interest Optimization** screen. In such case, the updated details will not be saved.

16 Real Time Liquidity Management

16.1 Introduction

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

16.2 Structure Maintenance

16.2.1 Structure Creation

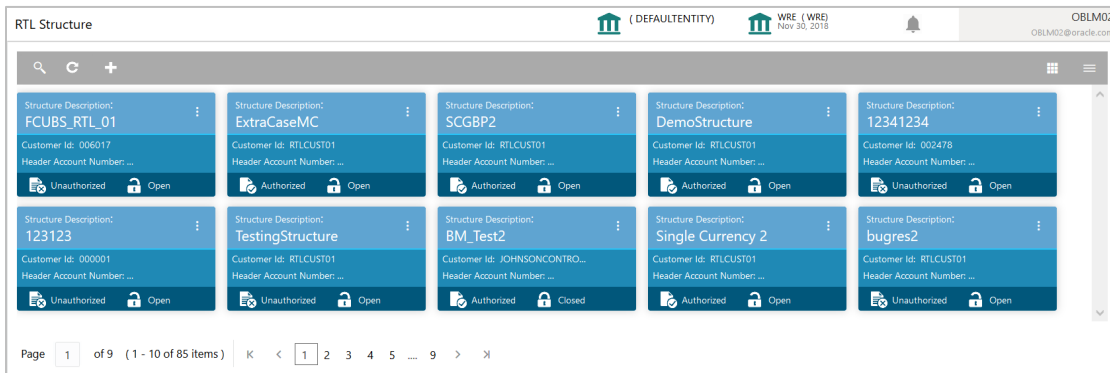
Structure creation system allows you to

- Create Structures
- Add Accounts to Structure
- Create Groups for the Accounts

System allows you to add as many accounts and create as many groups as required.

You can invoke the 'RTL Structure' page by clicking on the 'Structure' menu under "Oracle Bank Liquidity Management System".

Figure 109: RTL Structure



Click "+" button to add a new structure.

Figure 110: Structure Details

The screenshot shows the 'Structure Creation' window with the 'Structure Details' tab selected. The form contains the following fields and values:

- Customer ID:** DEVTESTCUST1
- Customer Name:** DEVTESTCUST1
- Structure ID:** RTL10623
- Structure Description:** DEVRTLSTRUCT1
- Start Date:** Oct 7, 2019
- End Date:** Dec 31, 2019
- Currency Type:** Single (selected), Multi
- Header Account:** DEVCUSTACC5
- Description:** DEVCUSTACC5
- Currency:** GBP
- Branch:** ABC
- Rate Type:** Standard
- Rate Pickup:** Offline
- Process On Currency Holidays:** (toggle switch is off)
- Currency Holiday Rate:** Select Currency Holiday Rate
- Status:** Active (selected), Pause, Expired
- Version:** 1

Specify the following details:

Table 66: Structure Details – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID (from the existing list of customers) by clicking magnifying glass icon.
Customer Name	After selecting the customer ID, the customer name will be automatically populated.
Structure ID	The structure ID will be generated by the system. The automatically generated ID will be displayed here.
Structure Description	Any brief description of the structure under consideration can be entered in this field.
Start Date	Select the date from when the structure should start participating into Real time liquidity related activities.
End Date	Select the date after which the structure will stop participating.

Field	Description
Currency Type	<p>There are two choices:</p> <ul style="list-style-type: none"> • Single: If this option is selected, the participating accounts having same currency as of header account will be able to participate. • Multi: If this option is selected, the participating accounts can have a currency different from the header account.
Header Account	Click the search icon and select the account (for the selected customer) to act as a header in structure hierarchy.
Account Name	The account name will be automatically populated based on header account selection.
Header Currency	The currency of the selected header account will be populated.
Header Branch	The branch code of the selected header account will be populated here.
Rate Type	The rate type is always standard
Rate Pickup	<p>This field will be enabled only if the “Currency Type” is “Multi”. The options are</p> <ul style="list-style-type: none"> • Offline: The currency conversion rate will be picked up from already updated tables • Online: As of now, this option is not supported by the system.
Process on Currency Holidays	This field will be enabled only if the “Currency Type” is “Multi”. The options are “Yes” (switch ON) and “No”.

Field	Description
Currency Holiday Rate	<p>This field will be enabled only if the “Currency Type” is “Multi”. The options are</p> <ul style="list-style-type: none"> • Previous Day: The previous working day rate will be applicable for currency conversion. • Average Rate: The average rate calculated by the system will be applicable.
Status	<p>Following are the options.</p> <ul style="list-style-type: none"> • Active: This is a default selection. It means that the structure will actively participate in real time liquidity activity during the period (between start and end date of structure). • Pause: The user can pause the structure. • Expired: This is non-editable field. This option will be automatically defaulted by the system when the current date goes beyond structure end date. To restore the previous status of structure (either active or pause), the user has to change the end date in future. i.e. Beyond current date.
Version	<p>This is managed by system. This indicates no. of modifications done to structure.</p>

16.2.2 Accounts Addition

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

Figure 111: Link Account

Table 67: Link Account – Field Description

Field	Description
Account Number	Displays the account number.
Description	Displays the description of the account.
Account Currency	Displays the currency of the account.
Branch Code	Displays the branch code of the account.

The “+” button on Link Accounts screens allow user to add an account into the structure.

Figure 112: Link Account Popup

Link Account

Account *	Account Name		
<input type="text"/>	<input type="text"/>		
Subscription Start Date *	Subscription End Date *		
<input type="text" value="Nov 10, 2020"/>	<input type="text" value="Dec 31, 2020"/>		
Suspension Start Date	Suspension End Date		
<input type="text"/>	<input type="text"/>		
Submit Amount	Submit Currency	Submit Frequency	Submit Start Date
<input type="text"/>	<input type="text"/>	<input type="text" value="Select Frequency"/>	<input type="text"/>
Submit End Date			
<input type="text"/>			

Table 68: Link Account Popup – Field Description

Field	Description
Account	Click the search icon and select the account from the list of accounts (belonging to selected customer) in structure hierarchy.
Account Name	Displays the name of the account.
Subscription Start Date	Select the date from when the account will start participating in the structure.
Subscription End Date	Select the date till when the account will stop participating in the structure.
Suspension Start Date	Select the date from when the account will be temporarily suspended from the structure.
Suspension End Date	Select the date from when the account will start participating in the structure. Once again. i.e. After temporary pause

Field	Description
Sublimit Amount	Specify the maximum amount (applicable for period defined by "Sublimit Frequency") that the participant account will contribute to the structure
Sublimit Currency	Displays the currency of the selected account.
Sublimit Frequency	Select the frequency (duration) for which the sublimit amount will be applicable.
Sublimit Frequency Start Date	Select the date from when the sublimit will be applicable for the period.
Sublimit Frequency End Date	Select the date from when the sublimit will cease to apply.
Sublimit Utilization	Once the system processes Real Time liquidity, for the accounts which have sublimit defined, this field will display the sublimit amount that is utilized during the processing.

16.2.3 Group Creation

After adding accounts to structure, the next step is to group these accounts.

Figure 113: Group Account

Structure Details
Link Account
Group Account
Summary

Group Account

51a17e8d-7611-4815-8c...

Priority
1
Description
Group1
Grouped Accounts

Account	Priority
1010101012	1

Previous Next Save & Close Cancel

The “+” button on Group Accounts screens allow user to add an account into the structure.

Figure 114: Group Account Popup

Group Account

Group Name *
Group1

Description *
Group1

Group Priority *
1

Accounts

e.g 1010101012

1010101012
ACCRTL23

3fd06711-e4e5-4fd9-909...

Account Priority
1
Account Currency
GBP

Save Cancel

Table 69: Group Account Popup – Field Description

Field	Description
Group Name	The user can specify the name of the group.
Description	The user can specify the description of the group.

Field	Description
Group Priority	The RTL process will be executed based on the given priority. Lower the number, higher is the priority.

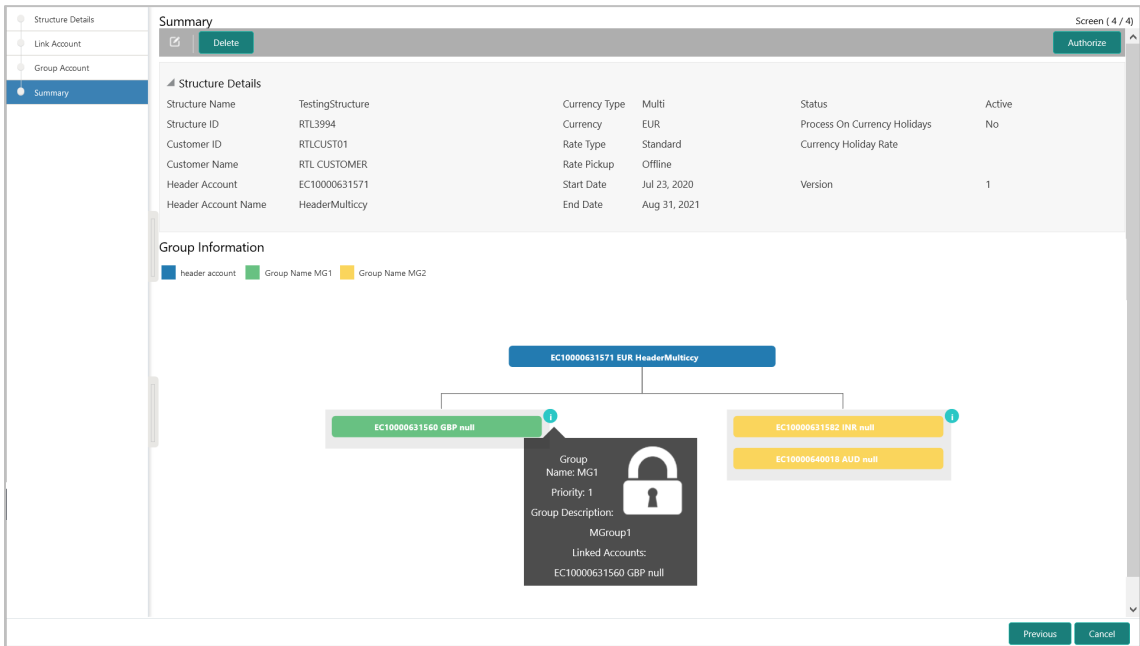
On the left side of this screen, there is a list of accounts; which are added to the structure. The user can select the account to be added into the group.

While adding the account into the group, the priority of the account (within the group) can be specified. Once the account is added into the group, the same cannot be added in the same or any other group again within that structure.

16.2.4 Summary

As a last step of a structure creation process, the user can view the structure hierarchy (along with important structure attributes) in the **Summary** screen before finalizing the structure.

Figure 115: Summary



Click on the info button in tree hierarchy will display the following details of the account – Group Name, Priority, Group Description, Linked Accounts.

16.3 RTL Flow

Initiation of Real Time Liquidity

RTL execution kick starts whenever DDA sends a request for certain amount for an account.

16.3.1 Initiate RTL Block

- This is the API exposed by Oracle Banking Liquidity Management to block the requested amount.
- DDA will invoke InitiateRTLBlock on the Account for which it requires the amount, with partial required as 'Y'.
- Oracle Banking Liquidity Management will fetch the RTL structure with Header Account based on the Account send by the DDA.
- Oracle Banking Liquidity Management will select child accounts based on the least priority and sends CreateECABlk request to the DDA to block the amount. It will continue till the requested amount is fetched or till the traversing of the child accounts is complete.

16.3.2 Post RTL

- This is the API exposed by Oracle Banking Liquidity Management to credit the amount to the Header account.
- DDA will invoke PostRTL with an existing RTL reference id.
- Oracle Banking Liquidity Management will send the CreateExtAccEcaEntries request to the DDA with the credit and debit information.

16.3.3 UnDo RTL

- This is the API exposed by Oracle Banking Liquidity Management to cancel the block request.
- DDA will invoke UndoRTL with an existing RTL reference id.
- Oracle Banking Liquidity Management will send CloseEcablkl request to the DDA to cancel the block placed against all the child accounts of the structure.

16.4 RTL Monitor

In this screen User will be able to see the RTL executions that has happened for a particular Customer Id and Structure Id in the specified date range.

Figure 116: RTL Monitor

The screenshot displays the RTL Monitor interface. It features a search criteria section at the top with fields for Customer ID (KAN362), Customer Name (Wells Fargo), Start Date (Jun 7, 2018), End Date (Feb 6, 2020), Structure ID (RTL6262), and Structure Description (Execution_RTL). Below this is a table for Transaction details, followed by a table for Transaction Details.

Search Criteria

Customer ID *
KAN362

Customer Name
Wells Fargo

Start Date
Jun 7, 2018

End Date
Feb 6, 2020

Structure ID *
RTL6262

Structure Description
Execution_RTL

Search

Transaction

RTL Reference ID	Date	DDA Reference ID	Header Account	Requested Amount	Transaction Currency	Amount Processed	Status
1404	Fri Nov 30 00:00:00 IST 2018	640448	EC10000631549	40000	GBP	40000	C

Transaction Details

Group ID	Group Description	Account Number	Account Description	Account Currency	Branch Code	Branch Name	ECA Reference Number	Amount Processed	Trz
Group-2		EC10000631538		GBP	EC1	EC1	ECA40264	10000	GB
Group-1		EC10000631527		GBP	EC1	EC1	ECA40263	30000	GB

RTL Monitor

Search Criteria

Customer ID *
KAN362

Customer Name
Wells Fargo

Start Date
Jun 7, 2018

End Date
Feb 6, 2020

Structure ID *
RTL6262

Structure Description
Execution_RTL

Search

Transaction

RTL Reference ID	Date	DDA Reference ID	Header Account	Requested Amount	Transaction Currency	Amount Processed	Status
1404	Fri Nov 30 00:00:00 IST 2018	640448	EC10000631549	40000	GBP	40000	C

Transaction Details

ount Number	Account Description	Account Currency	Branch Code	Branch Name	ECA Reference Number	Amount Processed	Transaction Currency	Exchange Rate
0000631538		GBP	EC1	EC1	ECA40264	10000	GBP	
0000631527		GBP	EC1	EC1	ECA40263	30000	GBP	

Table 70: RTL Monitor – Field Description

Field	Description
Search Criteria User can query the RTL execution details depending on the below criteria	
Customer ID	Click the search icon and select the customer ID (from the existing list of customers) by clicking magnifying glass icon.
Customer Name	After selecting the customer ID, the customer name will be automatically populated.
Structure ID	Click the search icon and select the structure ID (which are linked to the selected customer ID) by clicking magnifying glass icon.
Structure Description	After selecting the structure ID, the structure description will be automatically populated.
Start Date	Select the date from when the RTL execution details for the particular structure ID is required.
End Date	Select the date till where the RTL execution details are required.
Transactions This table will show the details of a particular RTL transaction	
RTL Reference Id	This Id is generated by Oracle Banking Liquidity Management for every new RTL transaction.
Date	It is the transaction date for which RTL transaction took place.

Field	Description
DDA Reference Id	This is the reference Id which is generated by DDA and send in the request to Oracle Banking Liquidity Management for carrying out the RTL transactions.
Header Account	This is the account for which RTL transaction will be initiated by DDA. It is also the Header Account in the RTL structure for Oracle Banking Liquidity Management.
Requested Amount	This is the amount which is requested by the DDA for the account.
Transaction Currency	This is the currency of the amount which is requested by DDA.
Amount Processed	This is the total amount which is processed by the Oracle Banking Liquidity Management in an RTL transaction.
Status	This will show the status of the RTL transaction.
Status Message	This will be shown when the user clicks on the status column. It will show the status description of that particular status.
Transaction Details This table will show the details of the accounts which were part of the RTL transaction. When the user clicks on the RTL reference Id this table will be populated automatically.	
Group ID	This will show the group Id of the groups that are part of RTL structure and have participated in the RTL transaction.
Group Description	This will show the group description of the particular group Id of the RTL structure.

Field	Description
Account Number	It will show the child account number of the RTL structure.
Account Description	It will show the description of the child accounts.
Account Currency	This will show the account currency of the child accounts.
Branch Code	This will show the branch code of the child accounts.
Branch Name	It will display the name of the branch.
ECA Reference Number	This reference number is generated by the DDA for each block request.
Amount Processed	This will display the amount of each account which is processed by Oracle Banking Liquidity Management.
Transaction Currency	This will display the currency of the transaction which is requested by DDA.
Exchange Rate	This will display the exchange rate at which the conversion will take place for a multi-currency RTL structure.

16.5 RTL Sublimit Monitor

In this screen User will be able to view the sublimit utilization for an account participating in a given RTL Structure ID over the given period of time

Figure 117: RTL Sublimit Monitor

Table 71: RTL Monitor – Field Description

Field	Description
Search Criteria User can query the sublimit details depending on the below criteria.	
Customer ID	Click the search icon and select the customer ID (from the existing list of customers) by clicking magnifying glass icon.
Customer Name	After selecting the customer ID, the customer name will be automatically populated.

Field	Description
Account Number	<p>Click the search icon and select the Account number (from the existing list of account) by clicking magnifying glass icon. User should select only Child account in this field as Sublimits are maintained at Child account level in RTL structure.</p> <p>In case Header account is selected in the search criteria, no sublimit data would be displayed in the results</p>
Account Description	After selecting the Account number, the account description will be automatically populated.
Structure ID	Click the search icon and select the structure ID (which are linked to the selected customer ID) by clicking magnifying glass icon.
Structure Description	After selecting the structure ID, the structure description will be automatically populated.
Start Date	Select the date from when the sublimit details are to be viewed for the mentioned account and structure id
End Date	Select the date till where the sublimit details are required
<p>Click Fetch button to get the following details</p> <p>Search Results</p> <p>This shows the details of the structure being searched</p>	
Structure Id	The RTL structure id that is being searched
Header Account Number	This is the Header account in the RTL structure that is being searched

Field	Description
Header Account Description	Description of the Header account in the RTL structure.
Header Account Currency	This is the currency of the Header Account
Branch Code	The Branch of the Header Account
Branch Name	This shows the Branch Name
Group Name	This the Group which the Account being searched is part of in the RTL Structure
Current Utilization This table shows the current limit utilization details for the account being searched. The details displayed would be As on Date data for the searched account. If search is being performed on 5th Mar for a time period of 1st Jan till 28th Feb, this table will show the sublimit utilization details as on 5th Mar	
Account Number	The Child Account number that is being searched
Currency	The Account currency
Sublimit Amount	The sublimit amount that is maintained on the account as on date
Sublimit Available	The sublimit amount that is available on the account as on date
Sublimit Frequency	The sublimit frequency that is maintained on the account as on date

Field	Description
Limit Restoration Date	The date on which the available sublimit amount will get restored based on the Sublimit Frequency maintained at the account level
Historic Utilization This table shows the limit utilization details for the account being searched for the time period mentioned in the search criteria.	
Transaction Date	The date on which RTL transaction had happened on the mentioned account and structure id
Sublimit Frequency	The Sublimit Frequency maintained on the account on the transaction date
Sublimit Amount	The Sublimit Amount maintained on the account on the transaction date
Currency	The currency of the transaction
Transaction Amount	The transaction amount
Sublimit Utilized	The sublimit that was utilized as a result of the transaction
Sublimit Available	The sublimit available post transaction
Status	Status of the transaction (Blocked, Completed, etc)

17 Third Party Maintenance

17.1 Introduction

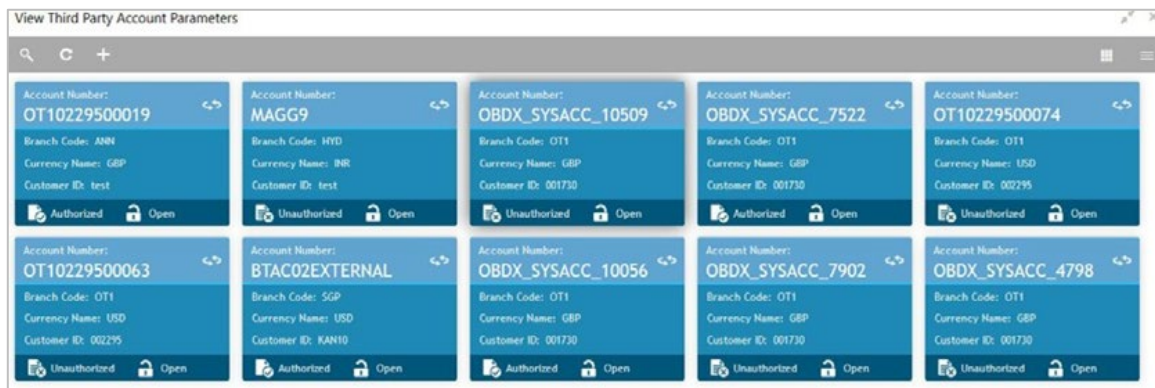
All the Third part details are maintained as part of these maintenances.

17.2 Maintaining Third Party Account Parameters

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

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

Figure 118: View Third Party Account Parameters



View Third Party Account Parameters				
Account Number: OT10229500019 Branch Code: ANN Currency Name: GBP Customer ID: test Authorized Open	Account Number: MAGG9 Branch Code: HYD Currency Name: INR Customer ID: test Unauthorized Open	Account Number: OBDX_SYSACC_10509 Branch Code: OT1 Currency Name: GBP Customer ID: 001730 Unauthorized Open	Account Number: OBDX_SYSACC_7522 Branch Code: OT1 Currency Name: GBP Customer ID: 001730 Authorized Open	Account Number: OT10229500074 Branch Code: OT1 Currency Name: USD Customer ID: 002295 Unauthorized Open
Account Number: OT10229500063 Branch Code: OT1 Currency Name: USD Customer ID: 002295 Unauthorized Open	Account Number: BTAC02EXTERNAL Branch Code: SGP Currency Name: USD Customer ID: KAN10 Authorized Open	Account Number: OBDX_SYSACC_10056 Branch Code: OT1 Currency Name: GBP Customer ID: 001730 Authorized Open	Account Number: OBDX_SYSACC_7902 Branch Code: OT1 Currency Name: GBP Customer ID: 001730 Unauthorized Open	Account Number: OBDX_SYSACC_4798 Branch Code: OT1 Currency Name: GBP Customer ID: 001730 Unauthorized Open

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

Figure 119: Create Third Party Account Parameters

Create Third Party Account Parameters

Customer ID *
000454

Branch Code *
TPB

Interest Payable GL

Customer Name
XXX XXXXXX

Branch Name
Third Party branch

Entity ID
TPB_ENTITY

Account Number *

Currency Code *

Entity Name
TPB_ENTITY_NAME

Account Description

Notional Account

Address

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Country

Balance Details

Balance Type
Offline

Available Balance
Not Selected

No Balance Handling
Use Last Available Balance

Current Balance
Not Selected

Last Updated on

Other details

No Credit

Dormant

IC Required

No Debit

IBAN

Account Group *

Blocked

Source System ID
FCUBS

Account Group Description
Not Selected

Frozen

Location
America/Boise

Source
OBLMUI

Save Cancel

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

Table 72: Create Third Party Account Parameters – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID. You can select the customer ID from the option list. The list displays the external customer IDs maintained in the system.
Customer Name	Customer name will be auto populated once you select the customer id.
Account Number	Specify the account number.
Account Description	Specify the account description

Field	Description
Branch Code	Click the search icon and select the Branch code. You can select the Branch code from the option list. The list displays all the Third-party Bank's Branches furnished by the implementation Bank's customers.
Branch name	Branch name will be auto populated once branch code is selected.
Currency Code	Click the search icon and select the currency code. You can select currency code from the option list. The list displays the currency code maintained in the system.
Account Type	Account Type will be external by default.
Notional Account	Check this box to allow notional pooling for this account.
Interest Payable GL	Specify the Interest Payable GL.
Entity ID	<p>Displays the Entity ID for the selected branch.</p> <p>This field appears only if the user selects "Notional Account" as "Yes".</p> <p>This field is left blank if there are no details provided in Branch parameters.</p>
Entity Name	<p>Displays the Entity Name for the selected branch.</p> <p>This field appears only if the user selects "Notional Account" as "Yes".</p> <p>This field is left blank if there are no details provided in Branch parameters.</p>

Field	Description
Address	Specify the address of the account in the below text fields. <ul style="list-style-type: none"> • Address Line 1 • Address Line 2 • Address Line 3 • Address Line 4
Balance Type	Specify the balance type.
Current Balance	Displays the current balance of the account.
Last Updated on	The system displays the date of last update.
Available Balance	Displays the available balance of the account.
Last Updated on	The system displays the date of last update
No Credit	Select this option to indicate that the account does not have any credit facility
No Debit	Select this option to indicate that the account does not have any debit facility.
Blocked	Select this option to indicate that the account status is blocked
Frozen	Select this option to indicate that the account status is frozen
Dormant	Select this option to indicate that the account status is dormant.
IBAN	Specify IBAN for the third-party account.

Field	Description
Source System ID	Specify the source system id
Location	Specify the location of the account.
Source	Source will be Oracle Banking Liquidity Management UI.

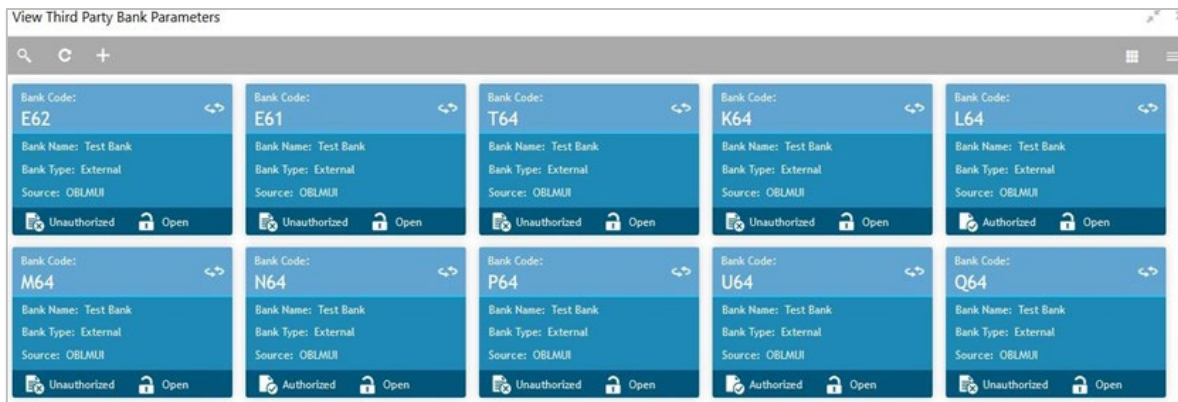
Click save to save the details. Added Account must be Authorized by different user which has the authorization role assigned.

17.3 Maintaining Third Party Bank Parameters

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

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

Figure 120: View Third Party Bank Parameters



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

Figure 121: Create Third Party Bank Parameters

Create Third Party Bank Parameters

Bank Code *

Bank Name *

Bank Type
External

Sweep Basis
Available Balance

Source
OBLMUI

Available Balance Tag Absence Handling
Error

Consider Book Balance as Available

Balance

Error

Products

Sweep
Sweep
Pool
Hybrid

Domestic
Domestic
Domestic Sweep
Domestic Pool

Cross Border
Cross Border
Cross Border Sweep
Cross Border Pool

Cross Currency
Cross Currency
Cross Currency Sweep
Cross Currency Pool

Parameters

Name	Value
No data to display.	

Page 1 (0 of 0 items) 1

Save Cancel

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

Table 73: Create Third Party Bank Parameters – Field Description

Field	Description
Bank Code	Specify the bank code.
Bank name	Specify the bank name.
Bank Type	Bank type will be default as external
Source	Source will be by defaults as Oracle Banking Liquidity Management UI
Multi Bank Cash Concentration	Check this box if the selected banks are to participate in MBCC.

Field	Description
BVT Allowed	Check this box if selected banks allow BVT.
Sweep Basis	Select "Available Balance" from the dropdown. Sweep Basis specifies the balance to be consider during sweep. Application has only one option to select which is Available Balance.
Available Balance Tag Absence Handling	<p>User can select either of the three options - Consider Book Balance as Available / Balance / Error</p> <p>Available Balance Tag Absence Handling drives how message are to be handled if the Available Balance Tag is missing in the incoming MT message.</p> <p>It will have 2 options, "Consider Book Balance as Available Balance", if this is selected then book balance from MT message will considered as Available Balance.</p> <p>The other option is "Error" if this is selected, then message will be moved to Error status if Available Balance is not part of the incoming MT message.</p>
Sweep	Check this box to select domestic/cross border/cross currency in selected banks.
Domestic Sweep	Check this box if selected banks allow domestic sweeps.
Cross Border Sweep	Check this box if selected banks allow cross border sweeps.
Cross Currency Sweep	Check this box if selected banks allow cross currency sweeps.
Pool	Check this box to select domestic/cross border/cross currency in selected banks.
Domestic Pool	Check this box if selected banks allow domestic pool.

Field	Description
Cross Border Pool	Check this box if selected banks allow cross border pool.
Cross Currency Pool	Check this box if selected banks allow cross currency pool.
Hybrid	Check this box to select domestic/cross border/cross currency for selected banks.
Domestic Sweep Hybrid	Check this box if selected banks allow domestic sweeps hybrid.
Cross Border Sweep Hybrid	Check this box if selected banks allow cross border sweeps hybrid.
Cross Currency Sweep Hybrid	Check this box if selected banks allow cross currency sweeps hybrid.
Domestic Pooling Hybrid	Check this box if selected banks allow domestic pool hybrid.
Cross Border Pool Hybrid	Check this box if selected banks allow cross border pool hybrid.
Cross Currency Pool Hybrid	Check this box if selected banks allow cross currency pool hybrid.

Additional Information

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

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

17.4 Maintaining Third Party Branch Parameters

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

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

Figure 122: View Third Party Branch Parameters

The screenshot shows a window titled "View Third Party Branch Parameters". It contains a list of branch parameters, each with a card-like view showing details and an "Open" button. The parameters are:

Branch Code	Branch Name	Bank Code	Branch Currency	Status
BVF	ghfh	U44	GBP	Unauthorized
345	ghg	L64	GBP	Unauthorized
NGH	NGH	L64	INR	Authorized
456	456	UTR	GBP	Unauthorized
SFG	SFG	L64	INR	Authorized
BQ10	test	L64	INR	Unauthorized

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

Figure 123: Third Party Branch Parameters

The screenshot shows a window titled "Create Third Party Branch Parameters". It contains several sections for inputting branch details:

- Branch Information:** Fields for Branch Code, Branch Name, Bank Code, Currency Code, External System ID, BIC Code, Local Clearing Code, External Reference, Balance Type, Source, Balance Update Offset (Minutes), MT942 Message Support, and MT942 Message Type.
- Address Details:** Fields for Address Line 1, Address Line 2, Address Line 3, Address Line 4, Country Code, City ID, Region, and Time Zone.
- Parameters:** A table with columns for Name and Value. It currently shows "No data to display."
- External System Details:** A table with columns for External System ID, Network Type, Message Type, Service Name, and Service Type. It also shows "No data to display."

At the bottom right, there are "Save" and "Cancel" buttons.

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

Table 74: Third Party Branch Parameters – Field Description

Field	Description
Branch Code	Specify the branch code.
Branch Name	Specify the name of the branch.
Bank Code	Click the search icon and select the bank code. You can select the bank code from the option list. The list displays all the bank codes maintained in the system.
Currency Code	Click the search icon and select the currency code. You can select the currency code from the option list. The list displays all the currency codes maintained in the system.
External System ID	Click the search icon and select the external system id. You can select the external system id from the option list. The list displays all the external system id maintained in the system.
BIC Code	Click the search icon and select the BIC code. You can select the BIC code from the option list. The list displays all the BIC code maintained in the system.
Balance Type	<p>Select the balance type from the drop-down menu. The options are:</p> <ul style="list-style-type: none"> • Online - The account balances are fetched from DDA when sweep happens • Offline - The account balances maintained in LM by file upload are fetched for sweeps
External reference	Specify the external reference.

Field	Description
Source	Source will be by default Oracle Banking Liquidity Management UI
MT942 Message Support	Indicates whether the branch sends MT942 messages or not
MT942 Message Type	<p>If MT942 Message Support parameter is Yes, Then MT942 Message type can be configured as</p> <ul style="list-style-type: none"> • Cumulative (The branch will always send cumulative MT 942's) or • Incremental (The branch will always send Incremental MT 942's)
Address	Specify the address of the branch in the text fields of Address Line 1,2,3 and 4.
Country Code	Specify the country code. You can select the country code from the option list. The list displays all the country code maintained in the system.
City ID	Specify the City ID. You can select the City ID from the option list. The list displays all the City ID maintained in the system.
Region	Specify the region. You can select the region from the option list. The list displays all the region maintained in the system.
Time zone	Time zone will be auto populated once you select the region.

18 Inter Company Loans

18.1 Introduction

This module of Oracle Banking Liquidity Management manages Inter Company Loans between two different legal entities of the same group.

The sub-components of this module are as follows.

- Limit Creation
- Structure Creation
- Limit query
- Loan query
- Settlement

18.2 Limit Creation

You can invoke the “Create Limit” page under “Oracle Banking Liquidity Management System -> Intercompany Loan -> Limit -> Create Limit” on the left menu.

Figure 124: Create Limit

The screenshot shows the 'Create Limit' interface. At the top, there's a 'New' button. The form is divided into several sections. The first section contains fields for 'Customer ID' (with a search icon), 'Customer Name', 'Group Customer ID', and 'Group Customer Name'. The second section contains 'Lend Limit', 'Lend CCY' (with a search icon), 'Lend Limit Utilized', and 'Lend Limit Available'. Below this is a 'Lenders' section with a table. The table has columns for 'Customer ID', 'Customer Name', 'Lend Limit', 'Lend Limit Utilized', and 'Lend Limit Available'. There is one row with the data: ICLCUST2, ICLCUST2, 50,000, 0, and 50,000. At the bottom right, there are 'Save' and 'Cancel' buttons.

Table 75: Create Limit – Field Description

Field	Description
Customer ID	Click the search icon and select the customer ID (from the existing list of customers) by clicking magnifying glass icon.

Field	Description
Customer Name	After selecting the customer ID, the customer name will be automatically populated.
Group Customer ID	After selecting the customer ID, the group customer ID will be automatically populated.
Group Customer Name	After selecting the customer ID, the group customer name will be automatically populated.
Lend Limit	This is an overall amount which a specific customer under consideration can lend to other peers under category "Inter Company Loans".
Lend CCY	Click the search icon and select the currency in which the lending operation take place.
Lend Limit Utilized	This is an overall lend limit utilized by the specific customer under consideration.
Lend Limit Available	This is an available lend limit for any of the upcoming loan transactions.
Lenders "+"	This button adds a row that captures the details of a customer who will be able to borrow from this customer.
Lenders "-"	This button removes selected row(s) of borrower customer(s).
Lenders record details	
Customer ID	Select the customer ID (from the existing list of customers) by clicking magnifying glass icon.

Field	Description
Customer Name	After selecting the customer ID, the customer name will be automatically populated.
Lend Limit	This is an amount that can be lent to the specific customer.
Lend Limit Utilized	This is a utilized limit by the customer. While creating, it will be zero.
Lend Limit Available	This will be same as “Lend Limit” while creating the record. This is an available lend limit for any of the upcoming sweep/loan transactions for the specific customer.

18.2.1 Limit Records – Summary View

After creating the limit record, the records will be listed under “View Limit” menu.

Figure 125: View Limit

Customer ID	Customer Name	Lend Limit	Status	Action
CUST307	Wells Fargo	10000	Authorized	Open
ICLCUST1	ICLCUST1	400	Unauthorized	Open
ICLCUST2	ICLCUST2	100000	Authorized	Open
CUST305	Wells Fargo	700	Authorized	Open

Page 1 of 1 (1 - 4 of 4 Items)

18.3 Structure Creation

The “Track ICL” toggle button on the “Structure Details” page will get selected as Yes if any of the account pairs are marked for ICL Tracking

NOTE: Sweeps between a pair of accounts can be tracked as ICL only if the ‘ICL Details’ accordion for the pair is maintained.

Figure 126: Structure Details

18.3.1 ICL Details Accordion

To treat the sweep transaction between a pair of accounts as ICL transaction, following details need to be captured at the ICL Details accordion of the child account.

Figure 127: ICL Details

Table 76: ICL Details – Field Description

Field	Description
Track ICL	Check this as “Yes” if you want every sweep transaction from child account to parent account and vice versa to be treated as ICL.
ICL Reference	This is an alphanumeric field and you can enter the reference of ICL. E.g. A contract ID between the two entities.
Loan Type	This is a read-only field. It will be populated as “Open” (open-ended loan) if the reverse sweep is not configured. Else, it will be “Fixed” (fixed tenure loan).
ICL Booking Report	Select “Yes” if you want the booking report to be generated.
ICL Settlement Report	<p>Select “Yes” if you want the settlement report to be generated.</p> <p>NOTE: By default, this will be “No” for both the ICL reports and is only a place holder for future release.</p>

18.3.2 Reallocation Accordion

To setup Interest reallocation details for Account Pairs (Parent-Child) the Oneway Account Group and Twoway Account Group details should be captured in the Reallocation Accordion at Parent level

The Account Group maintenance is mandatory for the Accounts for which at pair level Track ICL is marked as Yes.

For Non-ICL Account Pairs, the fields are optional

The Reallocation accordion will display all the Child Accounts only at the Parent Level. At Child level, where there are no further Childs, it will display message “No data to display”

Figure 128: Reallocation - Parent Level

Account Details	Reallocation Method		
Parent Account Details	No Reallocation ▼		
Instruction Details	Account Number	Oneway Account Group	Twoway Account Group
Reverse Sweep Details	JOHNSONCOOLING01	<input type="text"/>	<input type="text"/>
Payment Instructions	JOHNSONELECTICALS01	<input type="text"/>	<input type="text"/>
Reallocation	JOHNSONDIGITAL01 *	ICLAG <input type="text"/>	ICLAG <input type="text"/>
ICL Details	JOHNSONENERGY01 *	ICLAG <input type="text"/>	ICLAG <input type="text"/>
Structure Priority			

Figure 129: Reallocation – Child Level

Account Details	Reallocation Method		
Parent Account Details	No Reallocation ▼		
Instruction Details	Account Number	Oneway Account Group	Twoway Account Group
Reverse Sweep Details	No data to display.		
Payment Instructions			
Reallocation			

Table 77: Reallocation – Field Description

Field	Description
Reallocation Method	Currently for Structure type as Sweep, the Reallocation Method is defaulted as “No Reallocation”
Account Number	<p>The field will show all the Child account numbers the Parent account is associated with.</p> <p>For the Child Accounts which have Track ICL as Yes, maintenance of Oneway and/or Twoway Account Groups is mandatory depending on the direction of the sweep</p>
Oneway Account Group	<p>To maintain Interest Rate for reallocation at Parent-Child Pair level, Account groups should be maintained in this field. The field is mandatory for the ICL enabled Child accounts</p> <p>The Oneway Account Group interest rate will be applicable for reallocations happening for a sweep from Child to Parent direction (Reallocation will be from Parent to Child)</p>
Twoway Account Group	The Twoway Account Group interest rate will be applicable for reallocations happening for sweep from Parent to Child direction (Reallocation will be from Child to Parent)

18.4 Limit Query

The ICL limit details related to a specific customer can be queried using the “Limit Query” screen.

Figure 130: Limit Query

Limit Query

Customer ID *

ICLCUST2

Fetch

Reset

Customer Name

ICLCUST2

Lend Details

Lend Limit *

100000

Lend CCY

GBP

Lend Limit Utilized

Lend Limit Available

100000

Customer ID	Customer Name	Lend Limit	Lend Limit Utilized	Lend Limit Available	Action
ICLCUST1	ICLCUST1	50000		50000	View Loan

whf00cjp.in.oracle.com:7403/app-shell/index.jsp#

On selecting the Customer ID, the customer name will be automatically populated.

On clicking the “Fetch” button, the limit related fields would be fetched.

It consists of Overall lend limit, lending currency, overall utilized and available limits.

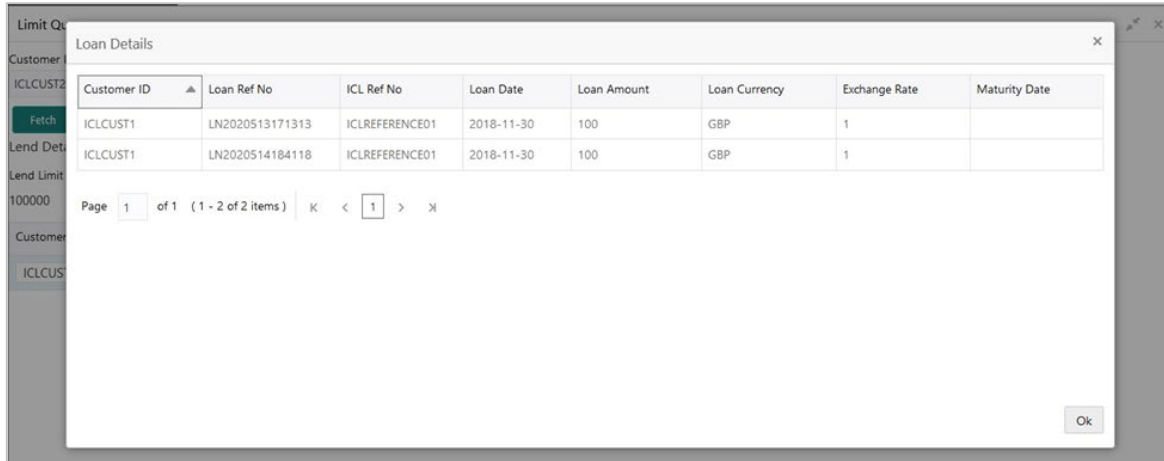
Apart from that, it also shows the records of lending to different customers/peer companies.

The loan transaction details for that particular borrower can be viewed by clicking the link “View Loan” on the respective rows.

Limit Query – Loan Details

The loan transaction details screen provides the loan details.

Figure 131: Limit Query (Loan Details)



The screenshot shows a window titled "Limit Query" with a sub-header "Loan Details". It contains a table with the following columns: Customer ID, Loan Ref No, ICL Ref No, Loan Date, Loan Amount, Loan Currency, Exchange Rate, and Maturity Date. The table displays two rows of data. Below the table, there is a pagination bar showing "Page 1 of 1 (1 - 2 of 2 items)" and navigation buttons. An "Ok" button is located at the bottom right of the window.

Customer ID	Loan Ref No	ICL Ref No	Loan Date	Loan Amount	Loan Currency	Exchange Rate	Maturity Date
ICLCUST1	LN2020513171313	ICLREFERENCE01	2018-11-30	100	GBP	1	
ICLCUST1	LN2020514184118	ICLREFERENCE01	2018-11-30	100	GBP	1	

The following details will be shown in read only format.

Table 78: Limit Query(Loan Details) – Field Description

Field	Description
Customer ID	This is a customer ID of the lender.
Loan Ref No	This is a unique reference no. for a loan generated by the system.
ICL Ref No	This is a reference no. that is entered in “ICL details accordion” in structure.
Loan Date	This is a loan booking date.
Loan Amount	This specify the loan amount.
Loan Currency	This is a currency in which the loan is given. Generally, it is a lender’s account currency.
Exchange Rate	This is an exchange rate between lender and borrower currency.

Field	Description
Maturity Date	If the loan is of fixed tenure, then the maturity date will be populated. If it is open ended loan, it will be blank.

18.5 Loan Query

The “Loan Query” screen is used to query the Inter Company Loans booked in the system.

Figure 132: Loan Query

The screenshot shows the 'Loan Query' interface. It includes several search filters: Group Customer ID (with a search icon), Customer ID 1 (with a search icon), Customer ID 2 (with a search icon), Disbursement From Date (with a calendar icon), Disbursement To Date (with a calendar icon), From Account (with a search icon), To Account (with a search icon), Loan Status (a dropdown menu set to 'All'), and ICL Ref No (with a search icon). Below the filters are 'Fetch' and 'Reset' buttons. The results are displayed in a table with columns: Loan Ref No, ICL Ref No, Loan Date, From Account, To Account, Loan Amount, Loan Currency, and Action. Two rows of data are shown, both with 'more...' links in the Action column. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 - 2 of 2 items)' and navigation icons.

Loan Ref No	ICL Ref No	Loan Date	From Account	To Account	Loan Amount	Loan Currency	Action
LN2020513171313	ICLREFERENCE01	2018-11-30	ICLAC2	ICLAC1	100	GBP	more...
LN2020514184118	ICLREFERENCE01	2018-11-30	ICLAC2	ICLAC1	100	GBP	more...

Table 79: Loan Query – Field Description

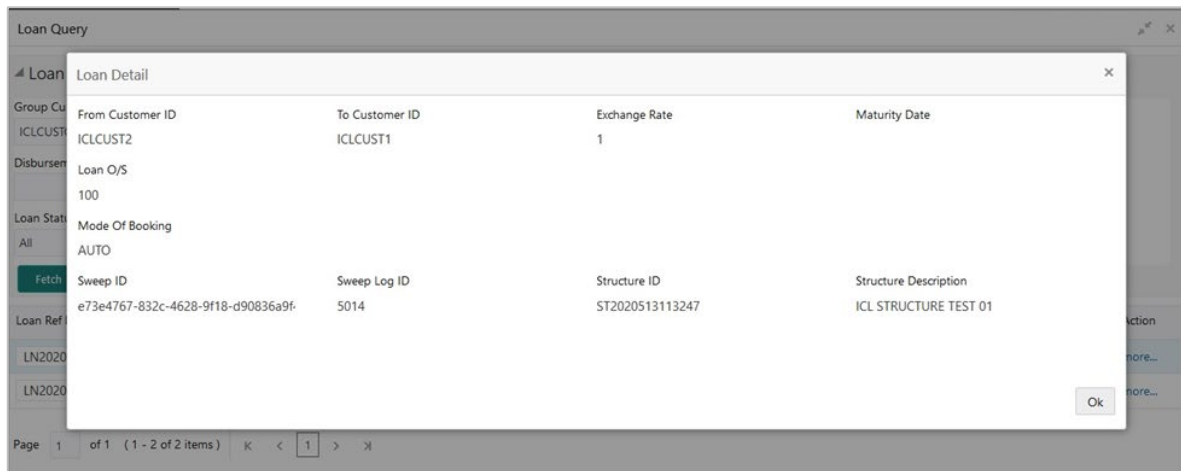
Field	Description
Group Customer ID	Click the search icon and select the group customer ID (from the existing list of customers) by clicking magnifying glass icon. This selection ensures that <ul style="list-style-type: none"> All the transactions are related to this group customer ID only. Further selection of customer IDs are from the children of this group customer.
Customer ID 1	This selection can narrow the search wherever this customer is involved.
Customer ID 2	This selection (along with Customer ID 1) narrows down the search where only these two customers are involved.

Field	Description
Disbursement date (from and to)	By selecting these dates, the search is restricted for the transaction between these two dates. One can choose any one of these dates as well.
Account (from and to)	If the user is interested in transactions related to specific account(s) only, this selection will help.
Loan status	The possible values are “All”, “Active” and “Settled”. Default selection is “All”.
ICL reference no.	One can specify the ICL reference no. to list the transactions related to only that specific ICL reference no.

After populating the search criteria, click of “Fetch” button will populate loan records in the table below.

The “more ...” button will show more details related to that specific loan record in a pop-up window.

Figure 133: Loan Query – Loan Details



The following details will be shown in read only format.

Table 80: Loan Query – Loan Details – Field Description

Field	Description
From Customer ID	This is a customer ID of the lender.
To Customer ID	This is a customer ID of the borrower.
Exchange Rate	The exchange rate between the currencies of lender and borrower.
Maturity Date	If this is a fixed tenure loan, the maturity date will be shown. Else, it will be blank.
Loan O/S	This shows the current outstanding loan amount.
Mode of Booking	If this loan is created using the structure and sweep mechanism, the mode of booking will be “Auto”. As of now, only this mode of booking is available in the system.
Sweep ID	The ID of the sweep with which is amount is transferred and loan is created.
Sweep Log ID	This is a log ID of a sweep.
Structure ID	This is an ID of a structure; through which the loan transaction took place.
Structure Description	This description of the structure that is involved in the loan transaction.

18.6 Settlement

The loan can be settled/closed using the “Settlement” screen.

Figure 134: Settlement

The screenshot shows the 'Settlement' screen with the following fields and values:

- Group Customer ID: ICLCUSTGROUP
- Customer ID 1: (empty)
- Customer ID 2: (empty)
- Disbursement From Date: (empty)
- Disbursement To Date: (empty)
- Loan Amount: Please Enter Loan Amount
- Loan Amount From: Please Enter Loan Amount From
- Loan Amount To: Please Enter Loan Amount To
- Loan Currency: (empty)
- ICL Ref No: (empty)
- Settlement Date: May 22, 2020

Buttons: Fetch, Reset

Loan Ref No	ICL Ref No	Loan Date	From Account	To Account	Loan Amount	Loan Currency	Loan O/S	Maturity Date	Action
LN20205131713	ICLREFERENCEC	2018-11-30	ICLAC2	ICLAC1	100	GBP	100		more...
LN20205141841	ICLREFERENCEC	2018-11-30	ICLAC2	ICLAC1	100	GBP	100		more...

Table 81: Settlement – Field Description

Field	Description
Group Customer ID	Click the search icon and select the group customer ID (from the existing list of customers) by clicking magnifying glass icon. This selection ensures that All the transactions are related to this group customer ID only. Further selection of customer IDs are from the children of this group customer.
Customer ID 1	This selection can narrow the search wherever this customer is involved.
Customer ID 2	This selection (along with Customer ID 1) narrows down the search where only these two customers are involved.
Disbursement Date (from and to)	By selecting these dates, the search is restricted for the transaction between these two dates. One can choose any one of these dates as well.

Field	Description
Loan Amount	If the user knows the exact loan amount, it can be entered here.
Loan Amount (from and to)	If the user is not aware about the exact amount but the range, this selection will help.
Loan currency	The currency of the loan can be selected using this field.
ICL reference no.	One can specify the ICL reference no. to list the transactions related to only that specific ICL reference no.

After populating the search criteria, “Fetch” button will populate loan records in the table below.

The “more...” button will show the loan settlement details.

Figure 135: Loan Settlement

The screenshot shows a 'Loan Settlement' dialog box. It contains a table with the following data:

Loan Date	Maturity Date	Settlement Report
2018-11-30		Y
Disbursement Debit Account	Disbursement Debit Amount	Disbursement Debit Currency
ICLAC2	100	GBP
Disbursement Credit Account	Disbursement Credit Amount	Disbursement Credit Currency
ICLAC1	100	GBP

Below the table are buttons for 'Fetch', 'Initiate Settlement', and 'Cancel'. At the bottom of the dialog, there is a table with columns for Loan Ref, ICL Ref No, Loan Date, ICLAC2, ICLAC1, Disbursement Debit Amount, Disbursement Credit Amount, Disbursement Debit Currency, Disbursement Credit Currency, and a 'more...' button.

Loan Ref	ICL Ref No	Loan Date	ICLAC2	ICLAC1	Disbursement Debit Amount	Disbursement Credit Amount	Disbursement Debit Currency	Disbursement Credit Currency	more...
LN2020									
LN20205141841	ICLREFERENCEI	2018-11-30	ICLAC2	ICLAC1	100		GBP	100	

Table 82: Loan Settlement – Field Description

Field	Description
Loan Date	The date on which the loan is booked.
Maturity Date	If it is fixed tenure loan, it will show the maturity date of a loan. Else, it will be blank.
Settlement Report	This will decide if the settlement report is to be generated.
Disbursement Debit Account	This is a lenders account.
Disbursement Debit Amount	The amount that is debited from the lenders account.
Disbursement Debit Currency	The currency of the lenders account.
Disbursement Credit Account	This is borrowers account.
Disbursement Credit Amount	This amount that is credited in borrowers account. This amount could be different that the “Disbursement Debit Amount” if the currencies are different.
Disbursement Credit Currency	The currency of the borrowers account.

The “Initiate Settlement” button will initiate the repayment process. After successful settlement transaction, the loan will be marked as “Settled”.

18.7 Interest Query

The Loan Interest can be viewed in the Interest Query Screen

Figure 136: Interest Query

The screenshot shows the 'Interest Query' interface. It includes search filters for Group Customer ID (JOHNSONCONTROLS), Customer ID 1, Customer ID 2, Loan Status (All), and ICL Ref No. Below the filters are 'Fetch' and 'Reset' buttons. A table displays the results with columns: Loan Ref No, ICL Ref No, Loan Date, From Account, To Account, Loan Amount, Loan Currency, Exchange Rate, Maturity Date, Loan Status, and Action. The table contains four rows of data for various loan references and statuses.

Loan Ref No	ICL Ref No	Loan Date	From Account	To Account	Loan Amount	Loan Currency	Exchange Rate	Maturity Date	Loan Status	Action
LN2020617154	JOHNSON D	2020-06-16	JOHNSONDIGI	JOHNSONCO	2,500	EUR	1	2020-06-30	Open	View Transactions
LN2020617154	JOHNSON EI	2020-06-16	JOHNSONENER	JOHNSONCO	800	EUR	1	2020-06-30	Open	View Transactions
LN2020617123	JOHNSON D	2020-06-01	JOHNSONDIGI	JOHNSONCO	1,000	EUR	1	2020-06-15	Settled	View Transactions
LN2020617123	JOHNSON EI	2020-06-01	JOHNSONENER	JOHNSONCO	1,700	EUR	1	2020-06-15	Settled	View Transactions

Table 83: Interest Query – Field Description

Field	Description
Group Customer ID	Click the search icon and select the group customer ID (from the existing list of customers) by clicking magnifying glass icon. This selection ensures that <ul style="list-style-type: none"> All the transactions are related to this group customer ID only. Further selection of customer IDs are from the children of this group customer.
Customer ID 1	This selection can narrow the search wherever this customer is involved.
Customer ID 2	This selection (along with Customer ID 1) narrows down the search where only these two customers are involved.
Loan Status	User can choose to see Open or Settled or All Loans for the mentioned Customer ID
ICL Ref No	One can specify the ICL reference no. to list the transactions related to only that specific ICL reference no.

After populating the search criteria, “Fetch” button will populate loan records in the table below.

The “View Transaction” button will show the Transaction details.

Figure 137: Transaction Detail - Open Loan

Transaction Detail For Loan: LN2020617154728

Transaction From Date Transaction To Date

Fetch

Transaction Ref No	Transaction Date	From Account	To Account	Transaction Amount	Currency	Transaction Type
6f24ee48-4fc1-4917-bb1	2020-06-16	JOHNSONDIGITAL02	JOHNSONCONTROL	2,500	EUR	SWP

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Ok

Figure 138: Transaction Detail - Settled Loan

Transaction Detail For Loan: LN2020617123441

Transaction From Date Transaction To Date

Fetch

Transaction Ref No	Transaction Date	From Account	To Account	Transaction Amount	Currency	Transaction Type
89195f8b-6363-4a55-9f	2020-06-15	JOHNSONCONTROL	JOHNSONDIGITAL0	1,000	EUR	RSW
a3963908-dffc-40f4-a0	2020-06-15	JOHNSONCONTROL	JOHNSONDIGITAL0	4.11	EUR	RAC
f590a23d-eaf8-41b9-8a	2020-06-01	JOHNSONDIGITAL01	JOHNSONCONTROL	1,000	EUR	SWP

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Ok

Table 84: Transaction Detail – Field Description

Field	Description
Transaction From & To Date	<p>By selecting these dates, the search is restricted for the transaction between these two dates. One can choose any one of these dates as well.</p> <p>After populating the From/To Dates, “Fetch” button will populate records in the table below</p>

Field	Description
Transaction Ref No	System generated Transaction Ref Number is displayed for each transaction happening on the chosen Loan
Transaction Date	Displays the date on which transaction has occurred (Sweep, Reallocation, Reverse Sweep, etc)
From Account	This is the debit account
To Account	This is the credit account
Transaction Amount	This displays the Transaction Amount
Currency	This displays the Transaction Currency
Transaction Type	This displays the type of transaction (Example: Sweep - SWP, Interest Reallocation – RAC, Reverse Sweep – RSW)

19 Functional Activity Code – Glossary

19.1 Introduction

This chapter contains the following sections:

19.2 IC Formulae

19.2.1 Sweep

Header/ Child	Condition	Formula
Header/Child	VD_DLY_DR_BAL_M <0	(VD_DLY_DR_BAL_M * RATE1* DAYS)/ (YEAR*100)
	(VD_DLY_CR_BAL_M >0) AND (VD_DLY_CR_BAL_M <=10000)	(VD_DLY_CR_BAL_M * RATE2* DAYS)/ (YEAR*100)
	(VD_DLY_CR_BAL_M >10000) AND (VD_DLY_CR_BAL_M <=9999999)	(VD_DLY_CR_BAL_M * RATE3* DAYS)/ (YEAR*100)

19.2.2 Sweep

Interest Method

Header/ Child	Condition	Formula
Header	(VD_DLY_CR_BAL_M >0) AND (VD_DLY_CR_BAL_M - BAL<=10000)	(VD_DLY_CR_BAL_M * RATE4* DAYS)/ (YEAR*100)
	(VD_DLY_CR_BAL_M 10000) AND (VD_DLY_CR_BAL_M <=9999999)	(VD_DLY_CR_BAL_M * RATE5* DAYS)/ (YEAR*100)
	VD_DLY_DR_BAL_M >0	(VD_DLY_DR_BAL_M *RATE6* DAYS)/ (YEAR*100)
Child	Not Applicable	Not Applicable

Advantage Method

Header/ Child	Condition	Formula
Header	VD_DLY_CR_BAL_M >0	(VD_DLY_CR_BAL_M * RATE7* DAYS)/ (YEAR*100)
	VD_DLY_DR_BAL_M >0	(VD_DLY_DR_BAL_M *RATE8* DAYS)/ (YEAR*100)
Child	VD_DLY_DR_BAL_M >0	(VD_DLY_DR_BAL_M *RATE9* DAYS)/(YEAR*100)
	(VD_DLY_CR_BAL_M >0) AND (VD_DLY_CR_BAL_M <=10000)	(VD_DLY_CR_BAL_M * RATE10* DAYS)/ (YEAR*100)
	(VD_DLY_CR_BAL_M >10000) AND (VD_DLY_CR_BAL_M <=9999999)	(VD_DLY_CR_BAL_M * RATE11* DAYS)/ (YEAR*100)