

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 main account to the subaccount.
- **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
- Ratio Method – Interest is calculated at the individual participant account based on the net pool position and to the extent each participant account's balance covers the debit & credit portion of the pooled balance.

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
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

4.3.3 Ratio Method

In this method, Interest is calculated at the individual account level based on the net pool position and the individual account balance. The interest debits and credits posted to the participants accordingly.

The system calculates the appropriate interest rate at the account level based on the below scenarios:

1. If the Net Pool Position is positive and the individual account balance is credit.
Both Coverage Credit Interest & Residual Credit Interest should get accrued.
2. If the Net Pool Position is positive and the individual account balance is debit.
Only Debit Coverage Interest will get accrued.
3. If the Net Pool Position is negative and the individual account balance is credit.
Both Coverage Debit Interest & Residual Debit interest should get accrued.
4. If the Net Pool Position is negative and the individual account balance is debit.
Only Debit Coverage Interest will get accrued.

Then the following IC set up needs to be in place.

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

Header/ Child	Condition	Result
Header / Child	(LM_NETPOOLPOSITION > 0) AND (VD_DLY_CR_BAL_M > 0)	VD_DLY_CR_BAL_M * ((LM_COVERAGE_RATIO*CRCOVERATE*DAY) / (YEAR*100)) + (((1-LM_COVERAGE_RATIO) * CRRESRATE*days)/(YEAR*100))
	(LM_NETPOOLPOSITION > 0) AND (ABS(VD_DLY_DR_BAL_M)>0)	ABS(VD_DLY_DR_BAL_M) * ((1*DRCOVERATE*DAY)/(YEAR*100))
	(LM_NETPOOLPOSITION < 0) AND (VD_DLY_CR_BAL_M > 0)	VD_DLY_CR_BAL_M * ((1*DRCOVERATE*DAY)/(YEAR*100))
	(LM_NETPOOLPOSITION < 0) AND (ABS(VD_DLY_DR_BAL_M)>0)	ABS(VD_DLY_DR_BAL_M) * ((LM_COVERAGE_RATIO*DRCOVERATE*DAY) / (YEAR*100)) + (((1-LM_COVERAGE_RATIO) * DRRESRATE*days)/(YEAR*100))

4.3.4 Interest Optimization

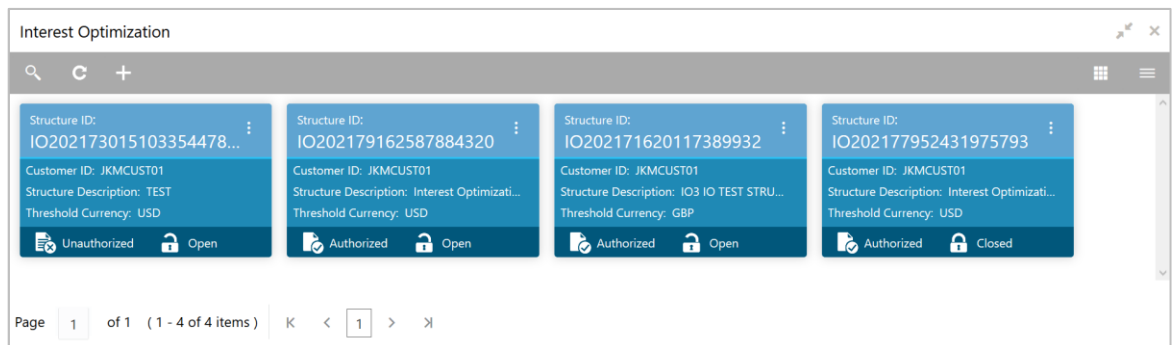
4.3.4.1 Introduction

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.

4.3.4.2 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 1: Interest Optimization



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

Figure 2: Interest Optimization

The screenshot shows the 'Interest Optimization' form with the following sections:

- Form Fields:**
 - Structure ID * (IO20211129822174737233)
 - Effective Date *
 - Existing structure ID
 - Interest Optimization Rate Type
 - Structure Description *
 - End Date
 - Nominated Account
 - Customer ID *
 - Threshold Currency *
 - Pause Start Date
 - Source (OBLMUI)
 - Threshold Amount *
 - Pause End Date
- Participating Account Table:**

Account Number	Currency Code	Branch Code	Available Balance	Action
				[Action icons]
- Currency Rates Table:**

Rate Type	Currency Code	From Amount	To Amount	Rate (%)	Action
					[Action icons]
- Currency Threshold Details Table:**





Currency Code	Threshold Amount	Action
		[Action icons]



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

Table 2: Interest Optimization – Field Description

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

Field	Description
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.
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.

Field	Description
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.
To Amount	Specify the amount to when the rate is applied.
Rate (%)	Specify the rate percentage.

Field	Description
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.

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 though SWIFT using MT940\MT941, MT942, CAMT.052, CAMT.053
- 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 or CAMT.052 or CAMT.053 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, CAMT.052, CAMT.053
- Balances will be updated based on either MT940 (Customer Statement) or MT941(Balance report) or MT942 (Interim transaction report), CAMT.052 (Interim Transaction report or Balance report) or CAMT.053 (Customer Statement)
- 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
- CAMT.053: Balance is updated based on the closing available balance of the external account.
- CAMT.052: The current available balance of the external account is determined from the balance or interim transaction report.
- If the response/incoming MT940, MT941, MT942, CAMT.052, CAMT.053 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/CAMT	Message	Purpose
MT940	Customer Statement Message	Provides balance and transaction details of an account to a FI on behalf of the account owner
MT941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner
MT942	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).
CAMT.052	Interim Transaction report or Balance 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> <ol style="list-style-type: none"> 1. It is used to transmit the balance report 2. It is used to transmit detailed and/or summary information about entries debited or credited to the account since: <ul style="list-style-type: none"> • The last statement or balance report • The last interim transaction report (sent in the period since the last statement or balance report). <p>The camt.052 replaces the MT941 and MT942 messages</p>

MT/CAMT	Message	Purpose
CAMT.053	Customer Statement Message	Provides balance and transaction details of an account to a Financial Institution on behalf of the account owner. The Camt.053 replaces the MT940/ MT950 messages.

5.3.2 Sweep Out

The steps followed for sweep out are as below:

- If the response\ incoming MT940, MT941, MT942, CAMT.052, CAMT.053 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 3: Application Parameters Maintenance

Table 3: 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
<p>Sweep</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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.
<p>Pool</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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 4: Country Maintenance

The screenshot shows a 'Country' maintenance form with the following fields and controls:

- Country Code ***: Input field with 'USA' and a search icon.
- Country Name**: Input field with 'USA'.
- Currency Code**: Input field with 'GBP' and a search icon.
- IE Benefit Allowed**: Toggle switch (off).
- IE Participation Allowed**: Toggle switch (on).
- Products**: A grid of 12 toggle switches:
 - Sweep (on), Pool (on), Hybrid (on)
 - Domestic (on), Domestic Sweep (on), Domestic Pool (on)
 - Cross Border (on), Cross Border Sweep (on), Cross Border Pool (on)
 - Cross Currency (on), Cross Currency Sweep (on), Cross Currency Pool (on)
- Rectangular Snip**: A button on the right side of the form.

Table 4: 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
<p>Sweep</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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.
<p>Pool</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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 5: Bank Maintenance

The screenshot displays the 'Bank Parameters' configuration interface. At the top, there are 'New', 'Unlock', and 'Close' buttons. The main area contains several input fields and toggle switches. The 'Bank Code' field is set to '0020' with a search icon. The 'Bank Name' field is 'LM BANK'. The 'Bank Type' is 'Internal' and the 'Source' is 'OBLMUI'. Below these are two toggle switches: 'Multi Bank Cash Concentration' and 'BVT Allowed', both of which are turned on. A 'Rectangular Sweep' button is located to the right. Under the 'Products' section, there are three columns of toggle switches. The first column includes 'Sweep', 'Pool', and 'Hybrid'. The second column includes 'Domestic', 'Domestic Sweep', and 'Domestic Pool'. The third column includes 'Cross Border', 'Cross Border Sweep', and 'Cross Border Pool'. The fourth column includes 'Cross Currency', 'Cross Currency Sweep', and 'Cross Currency Pool'. All these toggle switches are currently turned on.

Table 5: 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
<p>Sweep</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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.
<p>Pool</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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 6: Branch Maintenance

The screenshot displays the 'Branch parameters' form. At the top, there are 'New', 'Unlock', and 'Close' buttons. The form is divided into several sections:

- Branch Information:** Fields for Branch Code (SKL), Branch Name (SKL), Bank Code (0020), and Currency Code (GBP). Other fields include External System ID, External Reference, BIC Code (ALTBIC12), Date (Nov 30, 2018), Balance Type (Online), Source (OBLMUI), and Local Clearing Code.
- Address Details:** Fields for Address Line 1-4, Country Code (USA), City ID (Valatie), Region (America/Boise), and Time Zone (UTC-06:00).
- Products:** A grid of toggle switches for Sweep, Pool, Hybrid, Domestic, Domestic Sweep, Domestic Pool, Cross Border, Cross Border Sweep, Cross Border Pool, Cross Currency, Cross Currency Sweep, and Cross Currency Pool.
- Parameters:** A table with columns for Name and Value, currently showing 'No data to display.'

Table 6: 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 7: Interface Instruction Maintenance

The screenshot shows the 'Interface Instruction' maintenance screen. It includes the following elements:

- Interface:** A search field for the interface name and an 'Enrich' button.
- Network Type:** A dropdown menu showing 'NA'.
- Message Type:** A dropdown menu showing 'NA'.
- Service Type:** A dropdown menu showing 'Accounting HandOff'.
- Parameters:** A table with columns 'Name' and 'Value'.

Name	Value
Main:bankopercd	CRED
Main:ptyacbrn	#TO_ACC_BRANCH
Settlement:accinst	#TO_BIC_CODE
UDFDETAILS7:fldnam	
Main:bankopercd	#FROM_ACC_BRANCH
- Event:** A table with columns 'Event Code' and 'Event Description'. It currently displays 'No data to display.'
- Audit:** A button at the bottom left of the screen.

Table 7: 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 8: MBCC Currency Cut Off Maintenance

Table 8: 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.
Incoming Cutoff Min	Specify the incoming cut off minute.

Field	Description
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 9: Application Parameters

Table 9: 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	Select the type of products allowed in the system. The available options are: <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 10: Bank Parameters

Table 10: 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.

Field	Description
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.
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
<p>Sweep</p> <p>Check this box to select domestic/cross border/cross currency in liquidity structures.</p>	
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.

Field	Description
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.
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.

Field	Description
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>
Charges Preferences	
Charges Calculation	<p>Select the option whether the charges will be calculated internally or by an external system.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Internal • External
Charges Collection	<p>Select the option whether the charge postings will be performed internally or by an external system.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Internal • External <p>If the Charge Calculation is selected as External, the Charge Collection will always be External.</p>

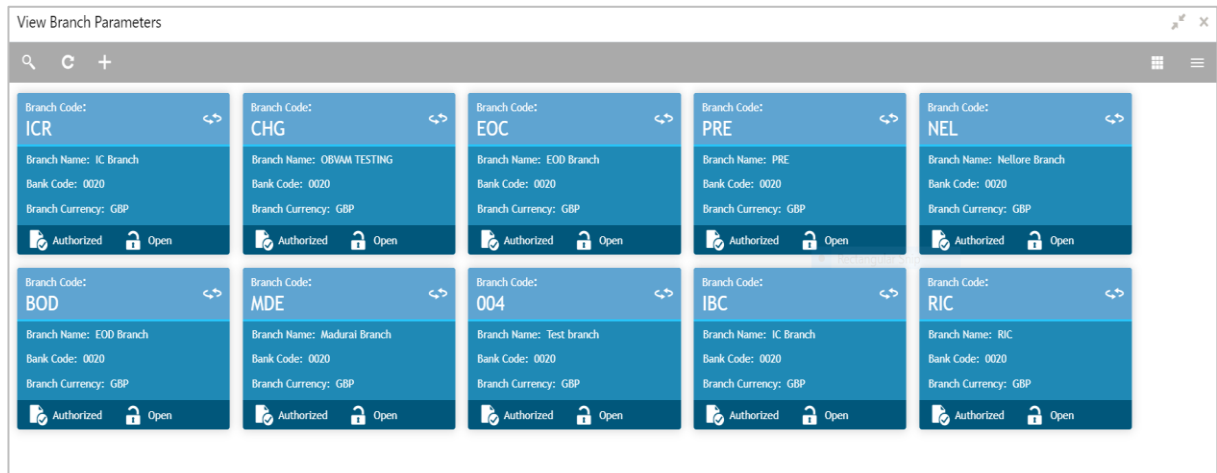
6.4 Maintaining Branch Parameters

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 11: View Branch Parameters



To create Branch parameters, go to

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

Figure 12: Branch Parameters

The screenshot shows the 'Create Branch Parameters' form with the following sections and fields:

- Branch Code:** Searchable input field.
- Branch Name:** Input field.
- Bank Code:** Searchable input field.
- Currency Code:** Input field.
- External/Source System ID:** Dropdown menu (Not Selected).
- Balance Type:** Dropdown menu (Select).
- Date:** Date picker (30 Nov 2018).
- Entity ID:** Input field.
- Entity Name:** Input field.
- BIC Code:** Dropdown menu.
- Balance Update Offset (Minutes):** Spinners.
- Local Clearing Code:** Input field.
- External Reference:** Input field.
- Source:** Input field (OELMUJ).
- Host Code:** Input field.
- Address Details:** Section header.
- Address Line 1-4:** Input fields.
- Country Code:** Searchable input field.
- City ID:** Searchable input field.
- Region:** Searchable input field.
- Time Zone:** Input field.
- Products:** Section header.
- Sweep, Pool, Hybrid:** Radio buttons.
- Domestic, Cross Border, Cross Currency:** Radio buttons for each category.
- Domestic Sweep, Cross Border Sweep, Cross Currency Sweep:** Radio buttons for each category.
- Domestic Pool, Cross Border Pool, Cross Currency Pool:** Radio buttons for each category.
- Parameters:** Section header.
- Table:** Table with columns: Name, Value, Action. Includes a '+', edit, and delete icons.
- Page:** 1 of 1 (1 of 1 items).
- Charge Exchange Rate Preferences:** Section header.
- Rate Type:** Input field (STANDARD).
- Rate Code:** Radio buttons (Mid Rate, Buy/Sell Rate).
- Buttons:** Save, Cancel.

Table 11: 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.

Field	Description
Currency Code	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
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>

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 participate in Cross Border pool structures.
Cross Currency	Check this box to allow accounts from the branch participate in Cross Currency pool structures.
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.

Field	Description
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	<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>
Charge Exchange Rate Preferences	
Rate Type	Select the rate type.
Rate Code	<p>Select the rate code.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Mid Rate • Buy/Sell Rate

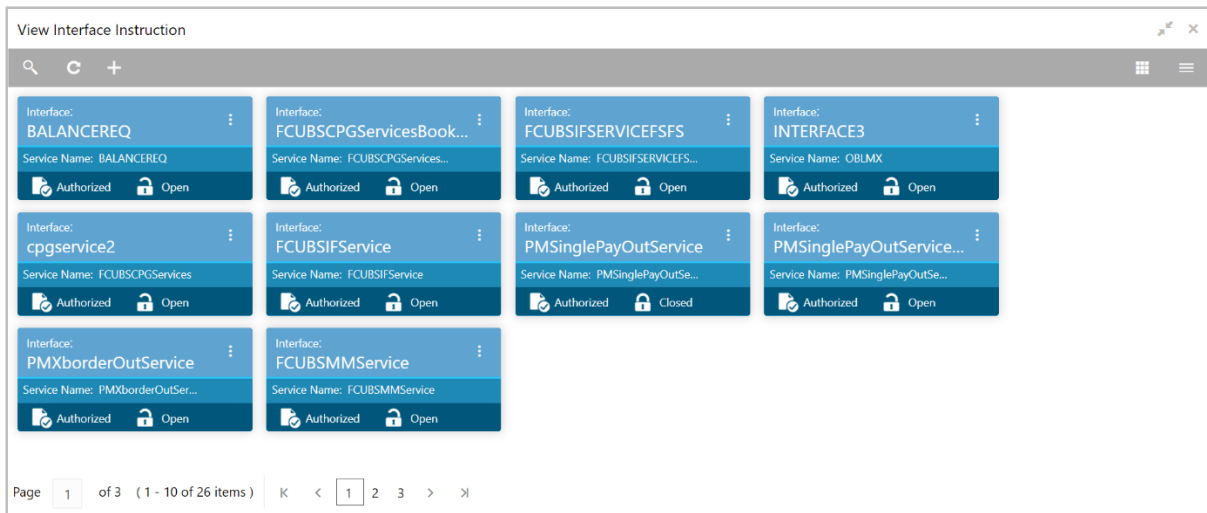
6.5 Maintaining Interface Instructions

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 13: 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 14: Interface Instruction

The screenshot shows a web form titled "Create Interface Instruction". At the top, there are four main input areas: "Interface" (with an asterisk indicating it's mandatory), "Service Name" (with a search icon), "Network Type" (with a dropdown menu showing "Swift"), and "Service Type" (with a dropdown menu showing "Balance Request"). Below these are two sections: "Parameters" and "Event". Each section has a table with columns for "Name" and "Value" (for Parameters) or "Event Code" and "Event Description" (for Event). Both sections currently show "No data to display." At the bottom right of the form are "Save" and "Cancel" buttons.

Table 12: 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

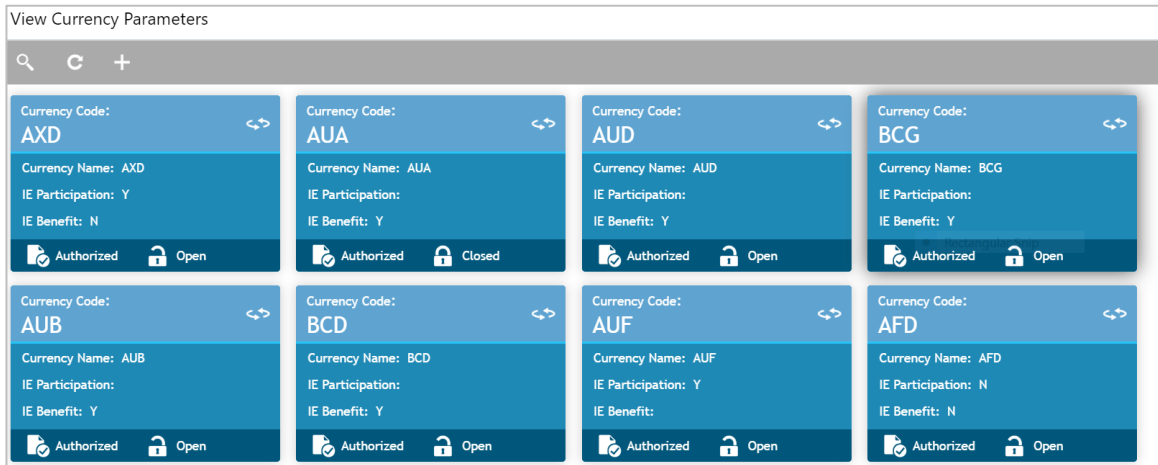
6.6 Maintaining Currency Definition

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 15: View Currency Parameters



To create Currency Parameters, go to

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

Figure 16: Currency Parameters

Currency Parameters

New Unlock Close

Currency Code * Currency Name IE Participation IE Benefit

AUD AUD

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

Table 13: 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.

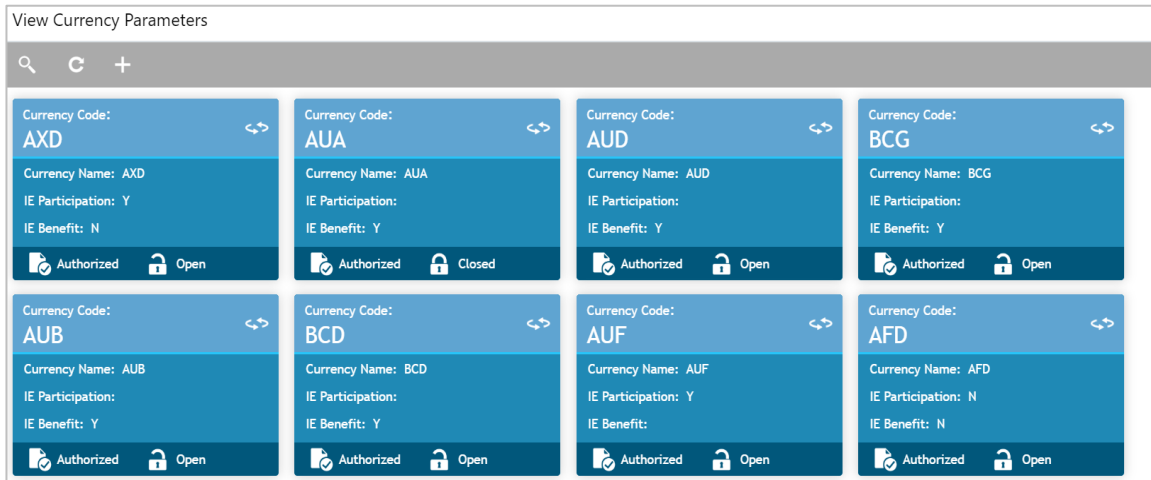
6.7 Maintaining Country Parameters

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 17: View Country Parameters



To create Country parameters, go to

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

Figure 18: Country Parameters

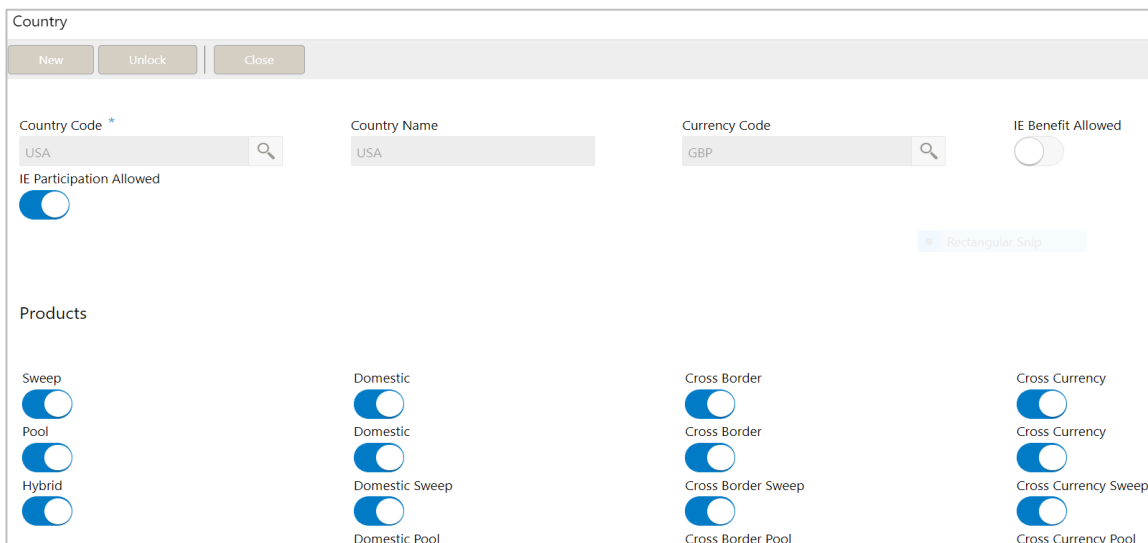


Table 14: Country Parameters – Field Description

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	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.

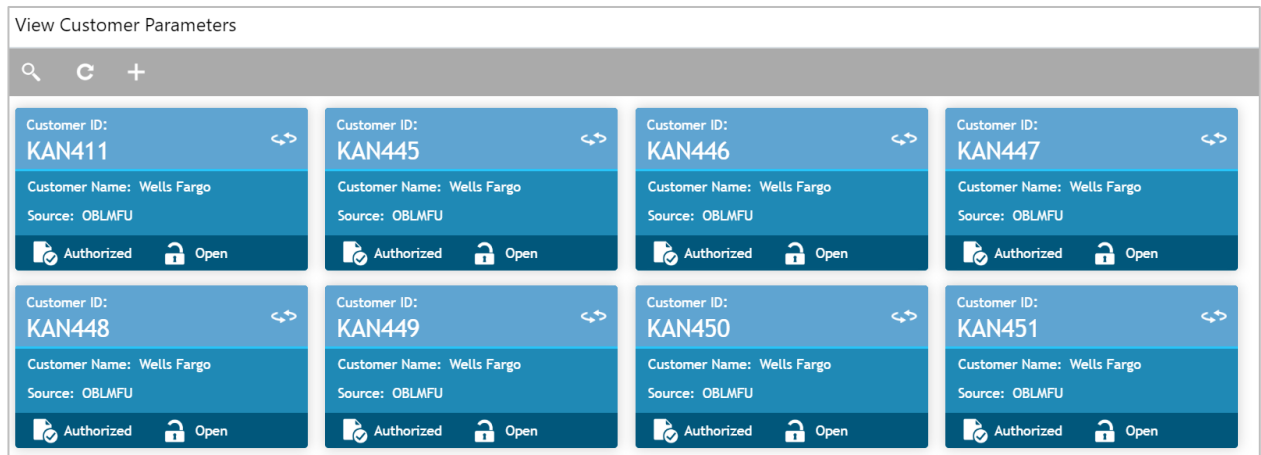
6.8 Maintaining Customer Setup

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 19: View Customer Parameters



To create Customer Parameters, go to

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

Figure 20: Customer Parameters

The screenshot shows a web form titled "Create Customer Parameters". It is organized into several sections, each with a header and a search field:

- Customer ID**: Search field with a magnifying glass icon.
- Customer Name**: Text field with "Not Selected" below it.
- Parent Customer Name**: Text field with "Not Selected" below it.
- Parent Customer ID**: Search field with a magnifying glass icon.
- Address**: Section header.
- Address Line 1**: Text field with "Not Selected" below it.
- Address Line 2**: Text field with "Not Selected" below it.
- Address Line 3**: Text field with "Not Selected" below it.
- Address Line 4**: Text field with "Not Selected" below it.
- Pricing Scheme**: Section header.
- Pricing Scheme**: Search field with a magnifying glass icon.
- Description**: Text field with "Not Selected" below it.
- Charge Account**: Section header.
- Real Account Number**: Search field with a magnifying glass icon.
- Real Account Branch**: Text field with "Not Selected" below it.
- Real Account Currency**: Text field with "Not Selected" below it.
- Real Account Name**: Text field with "Not Selected" below it.
- Charge Collection Branch**: Section header.
- Branch Code**: Search field with a magnifying glass icon.
- Description**: Text field with "Not Selected" below it.
- Source**: Text field with "OBLMUI" below it.

At the bottom right of the form, there are two buttons: "Save" and "Cancel".

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

Table 15: 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

Field	Description
Pricing Scheme	
Pricing Scheme	Click Search to view and select the required pricing scheme.
Description	Displays the description of pricing scheme based on the selection.
Charge Account	
Real Account Number	Click Search to view and select the required real account number to collect the charges.
Real Account Branch	Displays the real account branch based on the Real Account Number selected.
Real Account Currency	Displays the real account currency based on the Real Account Number selected.
Real Account Name	Displays the real account name based on the Real Account Number selected.
Charge Collection Branch	
Branch Code	Click Search to view and select the required branch code.
Description	Displays the branch description based on the Branch Code selected.
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.

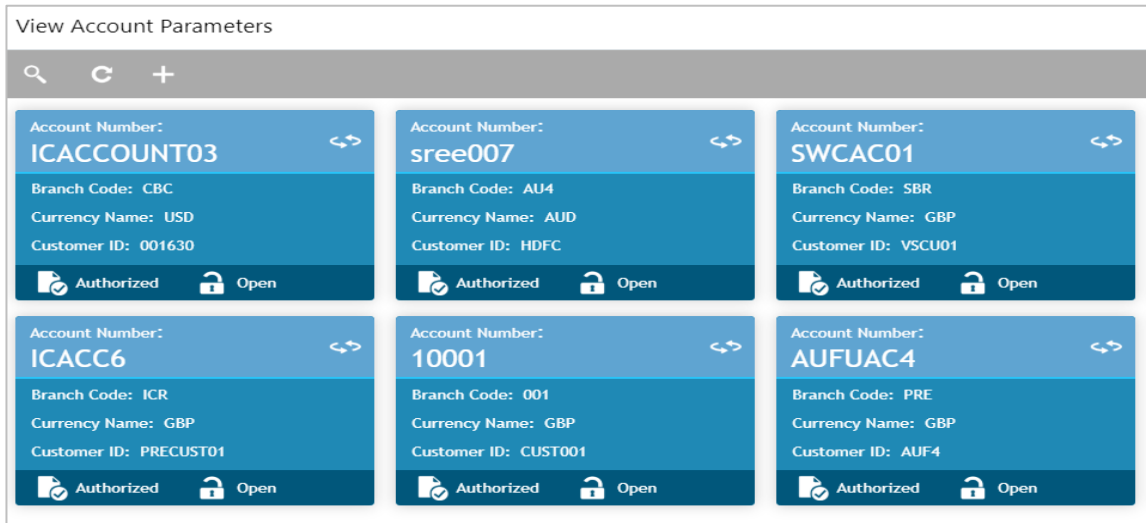
6.9 Maintaining Account Setup

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

To view Account Parameters, go to

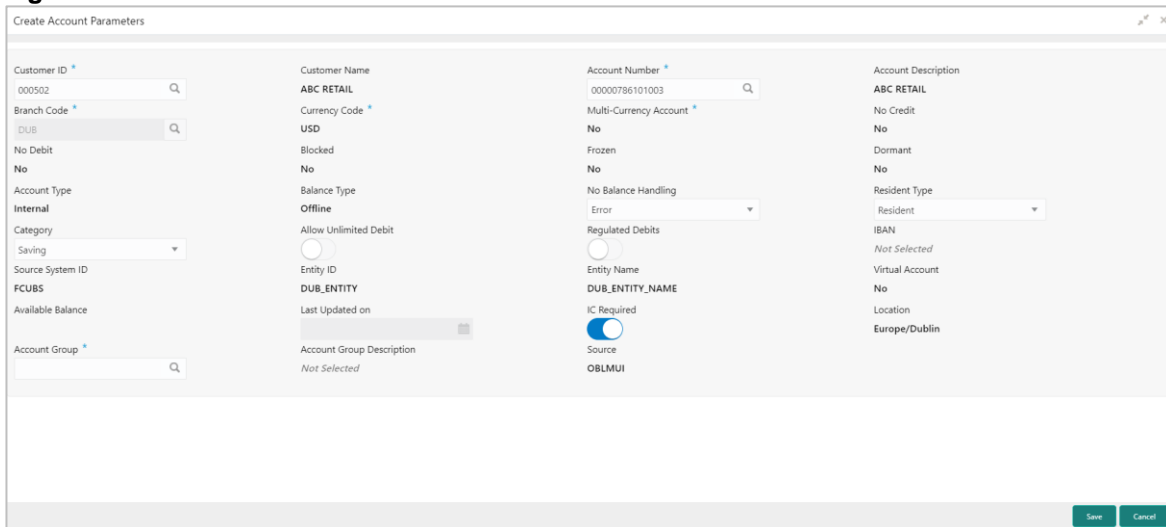
Oracle Banking Liquidity Management > Maintenance > Account Parameters > View Account Parameters.

Figure 21: View Account Parameters



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

Figure 22: Create Account Parameters



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

Table 16: 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

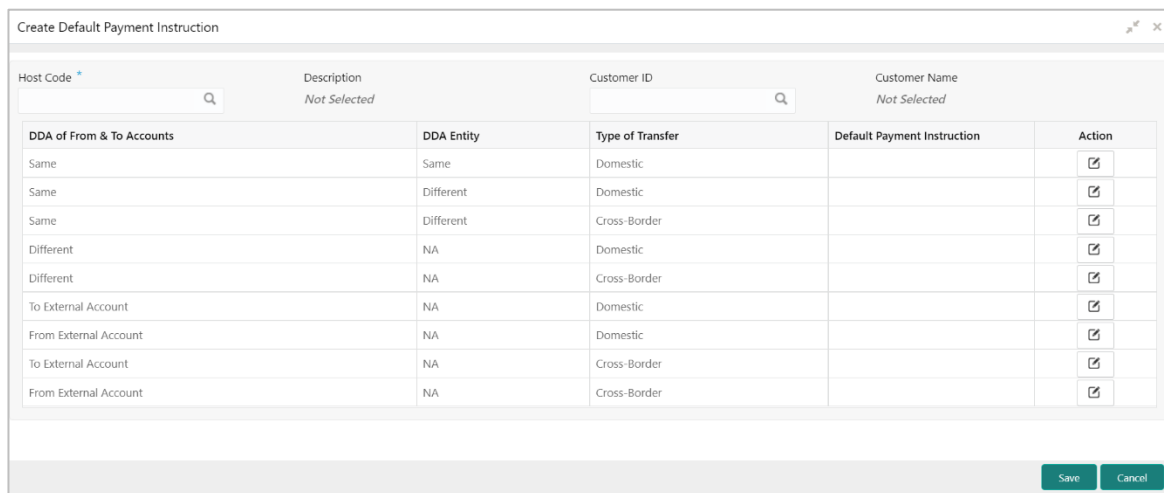
Figure 23: View Default Payment Instruction



To create Customer Parameters, go to

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

Figure 24: Create Default Payment Instruction



Specify the following details:

Table 17: 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.

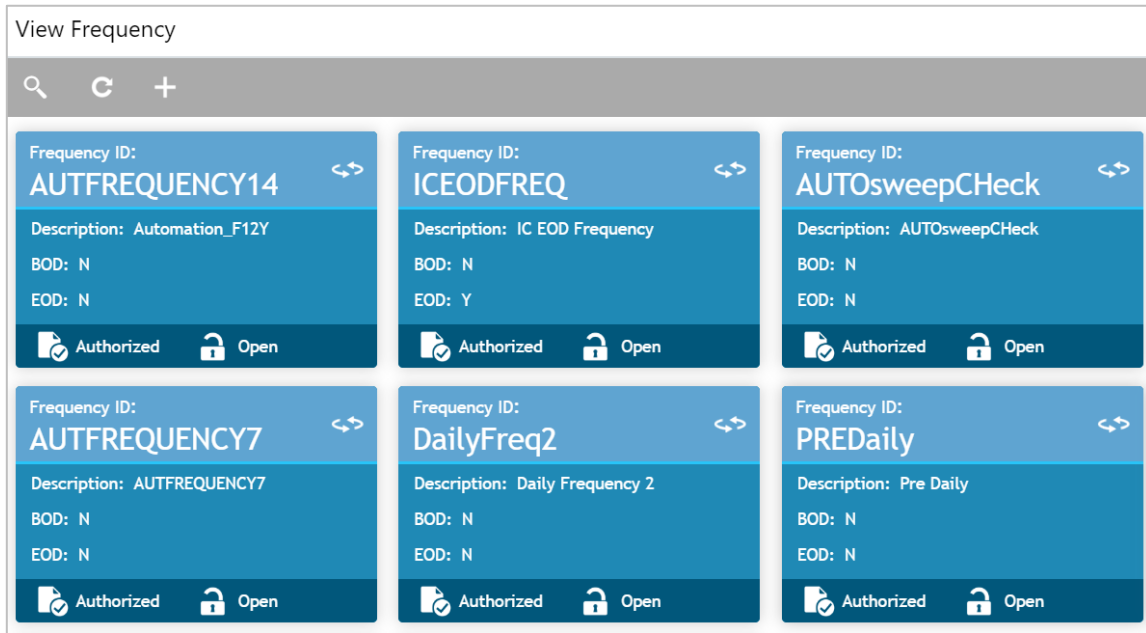
6.11 Maintaining Sweep Frequency Setup

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

To view Frequency, go to

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

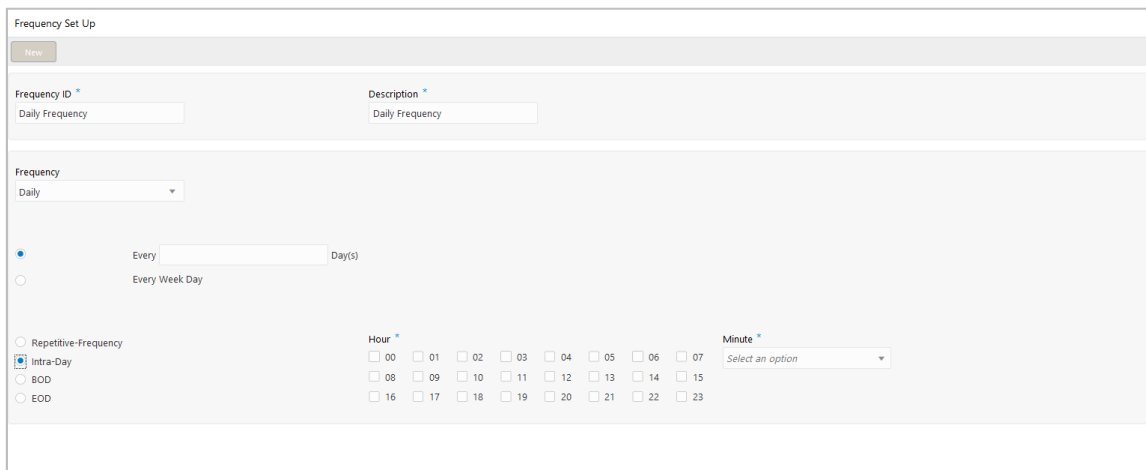
Figure 25: View Frequency



To create Frequency, go to

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

Figure 26: Frequency Set Up



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

Table 18: Frequency Set Up – Field Description

Field	Description
Frequency ID	Specify a frequency ID.
Frequency Description	Specify a description for the new frequency.
<p>Maintaining Cron-based Frequency</p> <p>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:</p>	
Frequency	<p>Select the frequency in which the sweep is to be executed from the drop-down menu. The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Yearly • Sweep Calendar • Fortnightly
Every Day(s)	<p>Specify the number of days in which the sweep is to be executed.</p> <p>This field appears only if the Frequency is selected as Daily.</p>
Every Weekday	<p>Select the option to execute sweep in every weekday.</p> <p>This field appears only if the Frequency is selected as Daily.</p>

Field	Description
Weekdays Toggle	<p>Select the weekday toggle to execute the sweep in particular day of every week.</p> <p>This field appears only if the Frequency is selected as Weekly.</p>
Day of Every Month(s)	<p>Select this option and specify the day in every specific 'n' month to execute the sweep.</p> <p>This field appears only if the Frequency is selected as Monthly.</p>
1st, 2nd, 3rd, or 4th Weekday of Every Month(s)	<p>Select this option and specify the 1st, 2nd, 3rd, or 4th weekday for every specific 'n' month to execute the sweep.</p> <p>This field appears only if the Frequency is selected as Monthly.</p>
Every Month End	<p>Select this option to execute the sweep in every month end.</p> <p>This field appears only if the Frequency is selected as Monthly.</p>
Day of Every Year	<p>Select this option and specify the day and month in every year to execute the sweep.</p> <p>This field appears only if the Frequency is selected as Yearly.</p>
1st, 2nd, 3rd, or 4th Weekday of Month	<p>Select this option and specify the 1st, 2nd, 3rd, or 4th weekday of the month to execute the sweep yearly.</p> <p>This field appears only if the Frequency is selected as Yearly.</p>

Field	Description
Sweep Calendar	<p>Select the dates randomly in the calendar. Sweeps will get executed on the selected dates.</p> <p>This field appears only if the Frequency is selected as Sweep Calendar.</p>
Fortnight Weekdays Toggle	<p>Select the weekday toggle to execute the sweep in particular day of every alternate weeks.</p> <p>This field appears only if the Frequency is selected as Fortnightly.</p>
<p>Frequency Execution Time</p> <p>Select the frequency execution time to execute the sweep.</p> <p>The available options are</p> <ul style="list-style-type: none"> • Repetitive-Frequency • Intra-Day • BOD • EOD 	
Repetitive-Frequency	<p>Specify the following fields for the Frequency execution time.</p> <ul style="list-style-type: none"> • Frequency Start Hour • Frequency End Hour • Frequency in Minutes <p>This field appears only if the Frequency is selected as Daily, Weekly, Monthly & Yearly.</p>
Intra-Day	<p>Select the following fields for the Frequency execution time.</p> <ul style="list-style-type: none"> • Hour • Minute

Field	Description
BOD	Select this option to execute the sweep on the beginning of the day. EOC batch will take care of the execution
EOD	Select this option to execute the sweep on the end of the day. EOC batch will take care of the execution

Click **Save** to save the details.

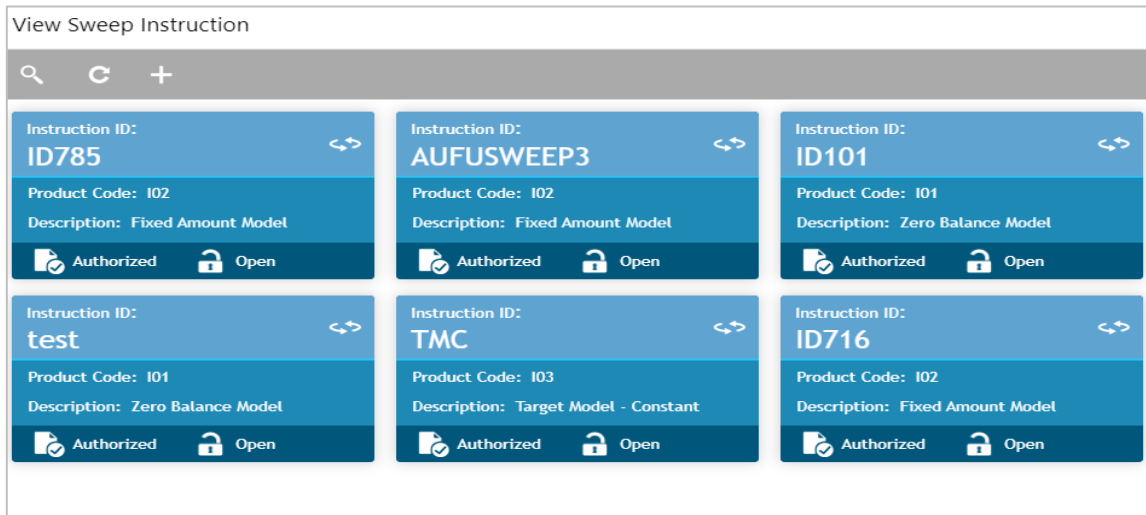
6.12 Maintaining Sweep Instruction Setup

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 27: View Sweep Instruction



To create Sweep Instruction, go to

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

Figure 28: Sweep

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

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

Table 19: 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 29: MBCC Currency Cutoff

The screenshot shows the 'MBCC Currency Cutoff' configuration page. At the top, there are three buttons: 'New', 'Unlock', and 'Delete'. Below these is a search field for 'BIC Code' with the value 'AUTBIC15' and a search icon. Underneath is a section for 'Cut Off Parameters' with two buttons: a plus sign and a minus sign. Below this is a table with the following columns: Currency Code, Message Type, Input CutOff Hour, Input CutOff Min, Output CutOff Hour, and Output CutOff Min. The table contains one row with the following data: Currency Code: GBP, Message Type: MT940, Input CutOff Hour: 14, Input CutOff Min: 6, Output CutOff Hour: 3, Output CutOff Min: 4. At the bottom of the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation arrows.

Table 20: 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

Refer to **Oracle Banking Liquidity Management Interest and Charges User Guide** for detailed explanation.

6.15 File Upload

File upload functionality allows the user to bulk upload the files to perform all the parameter setups. This function is now available under **File Management** Menu.

Oracle Banking Liquidity Management supports the following file upload:

- Account Setup File Upload
- Bank Setup File Upload
- Branch Setup File Upload
- Country Definition File Upload
- Currency CutOff File Upload
- Currency Definition File Upload
- Customer Setup File Upload
- Interface Setup File Upload
- Sweep Instruction File Upload
- VD Balance File Upload

Refer to **Oracle Banking Microservices Platform Foundation User Guide** for the detailed explanation on the File upload functionality.

Refer to **Oracle Banking Liquidity Management File Upload User Guide** for the file upload templates.

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 30: Interest Account Group

Table 21: 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 31: Blanket User Customer Linkage

The screenshot shows the 'Create UserLinkage' interface. At the top, there are three input fields: 'User ID' with a search icon, 'Username', and a 'Link All Customers' toggle switch. Below these is a section titled 'Customers' containing a table. The table has three columns: 'Customer ID', 'Customer Name', and 'Action'. The table is currently empty, with a pagination indicator showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right of the form, there are 'Save' and 'Cancel' buttons.

Figure 32: Specific User Customer Linkage

The screenshot shows the 'Create UserLinkage' interface with specific data. The 'User ID' field contains 'OBLM01' and the 'Username' field also contains 'OBLM01'. The 'Link All Customers' toggle switch is turned off. Below the form fields is a section titled 'Customers' with '+' and '-' buttons. The table below is empty. At the bottom right of the form, there are 'Save' and 'Cancel' buttons.

Table 22: 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>
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 33: Structure Details

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

Table 23: 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 • Ratio <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.
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>

Field	Description
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>
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.

Field	Description
	<ul style="list-style-type: none"> • 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>
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

Field	Description
	<ul style="list-style-type: none"> • 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>
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
Charge Account	
Account Number	Click Search to view and select the required account number to collect the charges. The charge account number will be the accounts belonging to the parent customer and linked child customers.

Field	Description
Account Name	Displays the account name based on the account number selected.
Account Branch	Displays the account branch based on the account number selected.
Account Currency	Displays the account currency based on the account number selected.

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

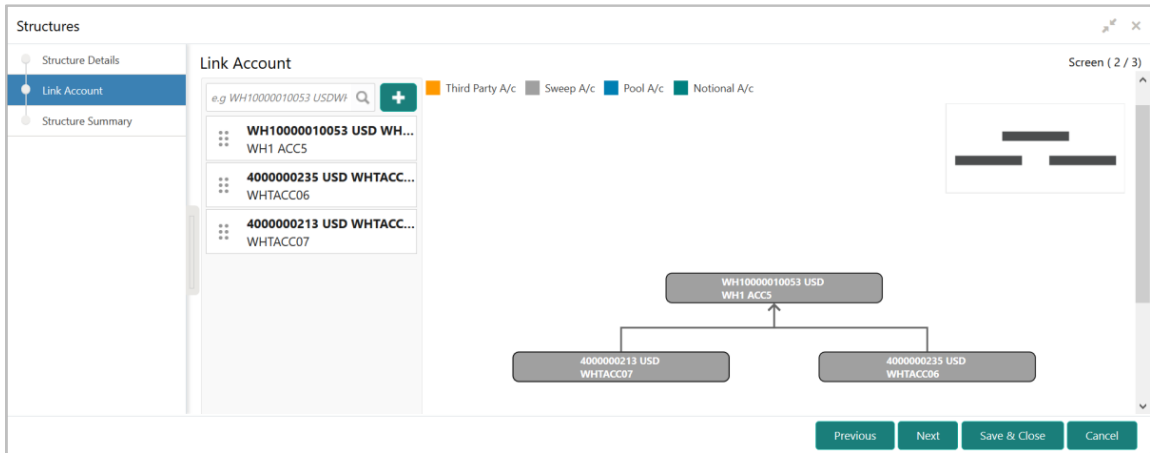
Once the structure level parameters are completed, click next to go to the second stage where in accounts are grouped into structure.

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 34: Link Account - Search



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

Table 24: 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

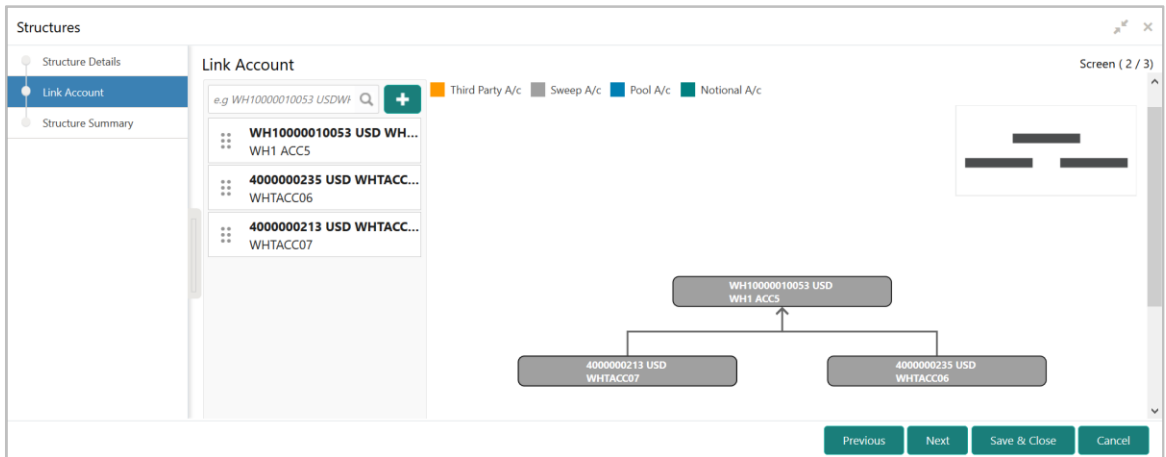
Figure 35: Link Account Dialog

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 36: Link Account – Alert Message



Figure 37: 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 38: Account Details tooltip

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 25: Account Details tooltip – 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.

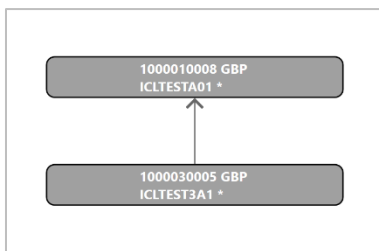
Mouse hover on the account list and click Delete icon on the left pane to remove the account from the structure. Only the newly added account can be deleted.

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



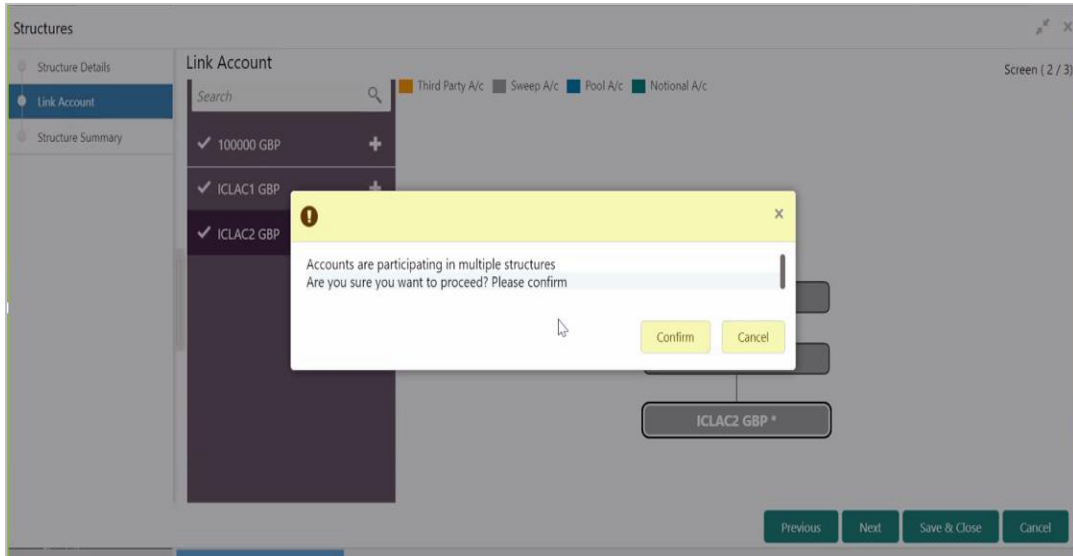
An alert message will be displayed to the user while migrating from link screen to the summary screen – Click “**Next**” button

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 39: 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 40: Account Details

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

Table 26: 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 41: Parent Account Details

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

Ok Cancel

Table 27: 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 42: Instruction Details – Setting Frequency

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 43: Instruction Details – Setting Parameters

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 44: Reverse Sweep Details

Account Details	Reverse Sweep Allowed
Parent Account Details	<input checked="" type="checkbox"/>
Instruction Details	Reverse Sweep Frequency
Reverse Sweep Details	WEEK1 <input type="button" value="🔍"/>
Payment Instructions	
Reallocation	
Structure Priority	

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.

3. Click **Payment Instructions** tab to set the payment instructions for the pairs.
 → The **Payment Instructions** screen is displayed.

Figure 45: Payment Instructions

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

Table 28: Pool Monitor – Field Description

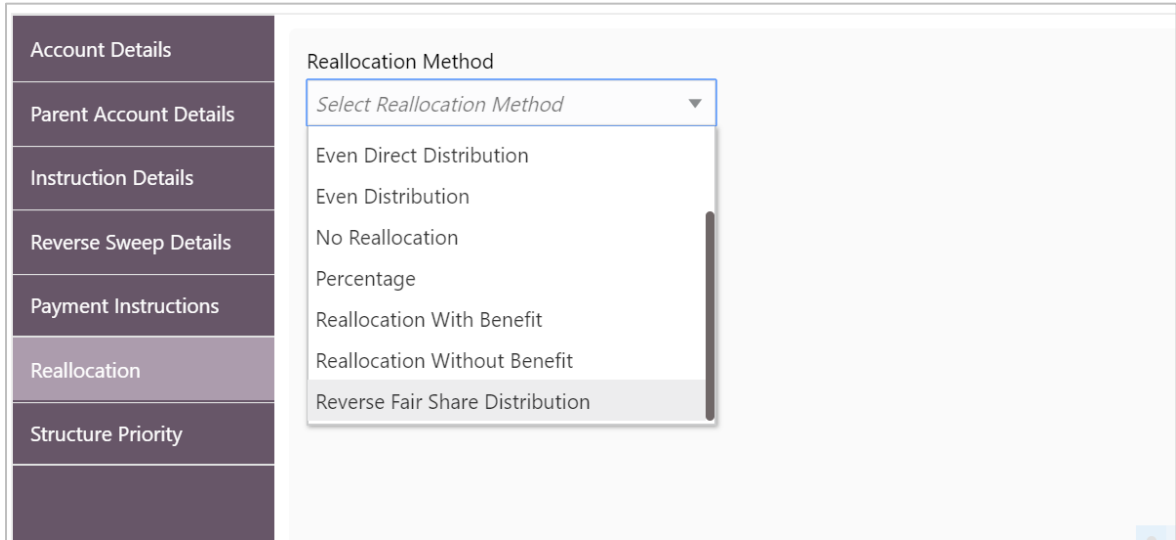
Field	Description
Use Default Instructions	<p>Select the toggle whether the default payment instruction is being applied or not.</p> <p>The system always defaults the toggle ON for the account pair to use the default payment instruction.</p> <p>Disable the toggle to allow the user to select the different 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 46: Reallocation



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 47: Parent Level

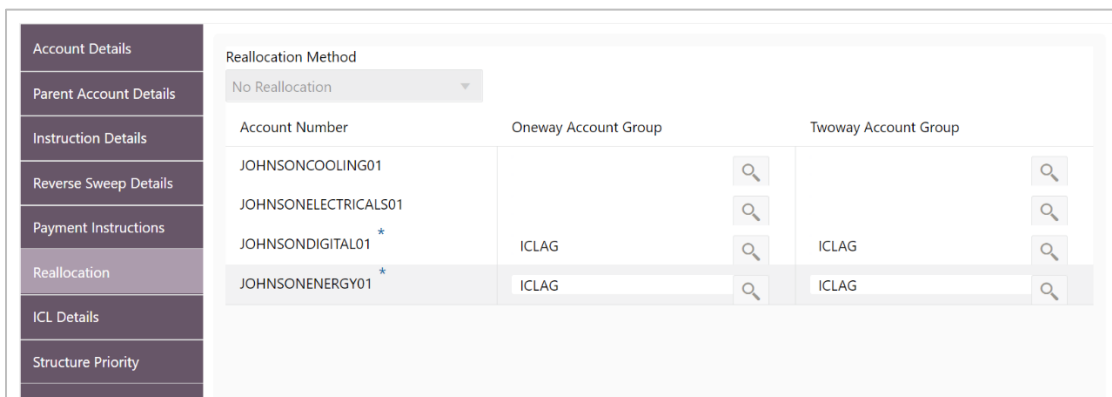


Figure 48: Child Level

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 29: Reallocation – Field Description

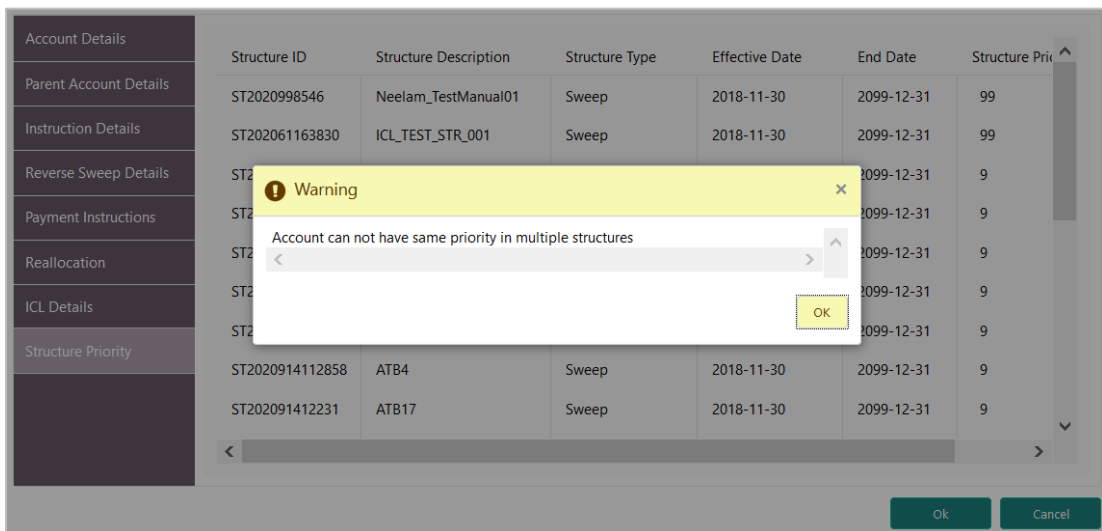
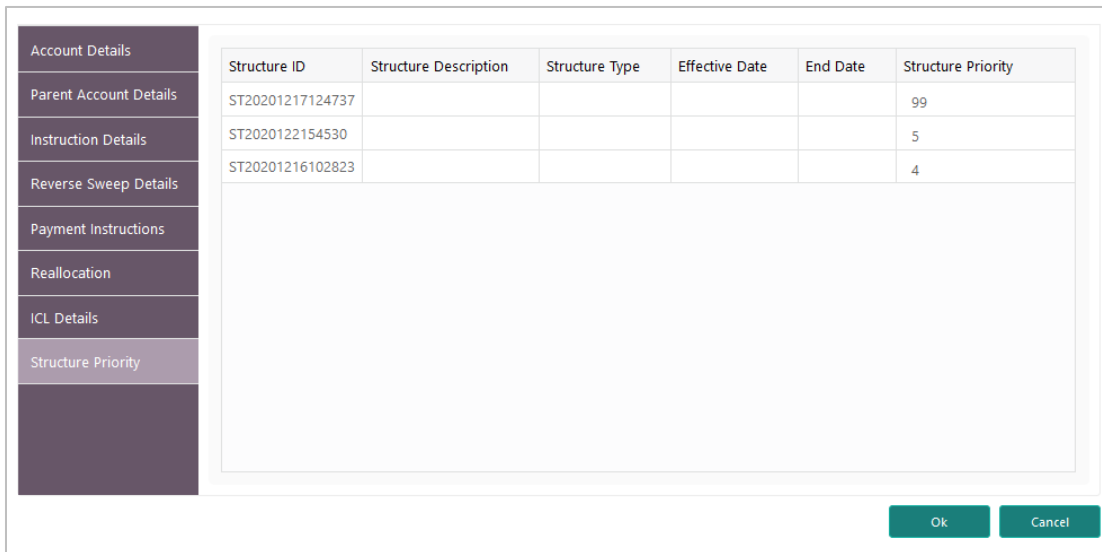
Field	Description
Reallocation Method	<p>Currently for Structure type as Sweep, the Reallocation Method is defaulted as “No Reallocation”</p> <p>For other Structure types, user can select any Reallocation Method from the dropdown</p>
Account Number	<p>The field will show all the Child account numbers 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's 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 49: Structure Priority



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 within 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 50: Structure Summary

The screenshot shows the 'Structure Summary' screen. The top navigation bar includes 'Delete', 'Export', and 'Compare' buttons. The main content area is divided into two sections: 'Structure Details' and a tree hierarchy.

Customer ID	Customer Name	Structure ID	Structure Description
BANBK	Bandhan Bank Customer	ST2021315121118015845	MBCCTEST2
Structure Type	Interest Method	Balance Type	Value Date
Sweep	Interest	Investment Sweep	
FX Rate Pickup	Effective Date	End Date	Track ICL
Offline	Apr 30, 2020	Mar 25, 2031	No
Instruction ID	Default Frequency	Reverse Frequency	Reallocation Method
			No Reallocation
Central Account Number	Central Account Branch	Central Account Currency	Rate Type
Sweep on Currency Holidays	Consider Post Sweep Balance	Currency Holiday Rate	Rate Type
No	Yes		
Holiday Treatment	Maximum Backward Days	Backward Treatment	Rate Type
Holiday			
Structure Priority	Status	Pause Start Date	Pause End Date
99	Active		
Cross Currency	Cross Border	Multi Bank Cash Concentration	Version No
No	No	No	1

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

Tree Hierarchy:

- POOLS GBP POOLS + (Gray box)
- MBCCPARENT GBP MBCCPARENT (Orange box)

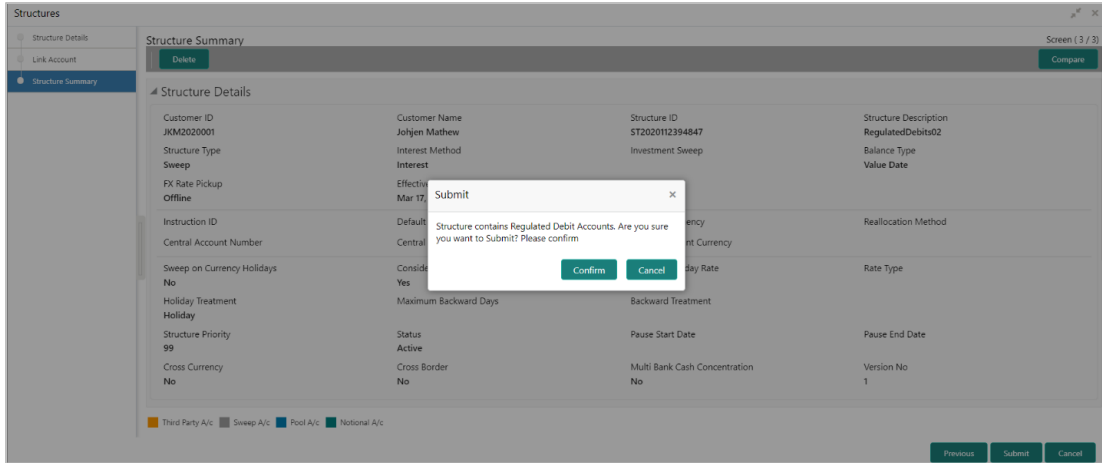
Account Details (Hovered over MBCCPARENT GBP MBCCPARENT):

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

Buttons at the bottom: 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.

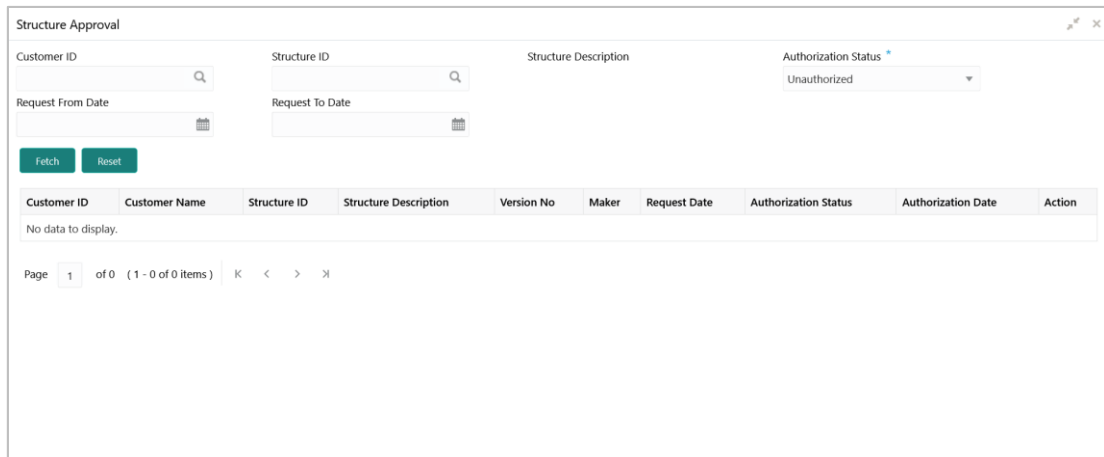
7.3 Structure Approval

Structure Approval screen enables the bank user to approve/reject the Liquidity structures along with the remarks.

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

→ The **Structure Approval** screen appears.

Figure 51: Structure Approval



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

Table 30: Structure Approval – Field Description

Field	Description
Customer ID	Click Search icon and select the customer ID for whom the structure needs to be approved.
Structure ID	Click Search icon and select the Structure ID which needs to be approved.
Structure Description	Displays the name of the structure.
Authorization Status	Select the Authorization Status for the structure. The available options are <ul style="list-style-type: none"> • Authorized • Unauthorized • Rejected • All
Request From Date	Select the date from when the structure approval request needs to be fetched.
Request To Date	Select the date till when the structure approval request needs to be fetched.
Search Result	
Click Fetch button to get the following details	
Customer ID	Displays the Customer ID.
Customer Name	Displays the name of the customer.
Structure ID	Displays the Structure ID.
Structure Description	Displays the description of the structure.
Version No	Displays the version number of the structure.
Maker	Displays the maker of the structure.

Field	Description
Request Date	Displays the date and time when the structure approval is requested.
Authorization Status	Displays the authorization status.
Authorization Date	Displays the date and time when the structure is authorized.
Action	Click the action button for the following actions. <ul style="list-style-type: none"> • View • Authorize • Reject • Remarks

View Structure Details:

1. Click  button and select **View** to view the structure details.

→ The **Structure Details** popup appears.

Figure 52: Structure Details Popup

Structure Details			
Customer ID 000001	Customer Name BIBFCUBS CUST00001	Structure ID ST20219241233545562998	Structure Description Test
Structure Type Sweep	Interest Method Interest	Investment Sweep	Balance Type Value Date
FX Rate Pickup Offline	Effective Date Sep 24, 2021	End Date	Track ICL No
Instruction ID CD1	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 13	Status Inactive	Pause Start Date	Pause End Date
Cross Currency No	Cross Border No	Multi Bank Cash Concentration No	Version No 1

[Cancel](#)

For more information on fields, refer to [Table 37: Structure Details – Field Description](#).

NOTE: All the fields are in view mode only.

2. Click **Cancel** to close the structure details popup screen.

Approve Structure:

1. Click  button and select **Approve** to approve the structure.

→ The **Confirm** screen appears.

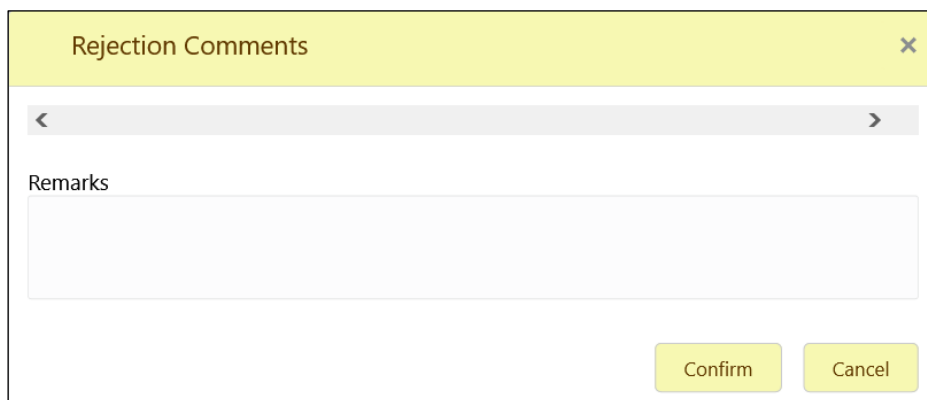
Figure 53: Confirm


2. Specify the remarks (if any) in **Remarks** field.
3. Click **Confirm** to confirm the approval.
4. Click **Cancel** to cancel the operation.

Reject Structure:


1. Click  button and select **Reject** to reject the structure.

→ The **Rejection Comments** screen appears.

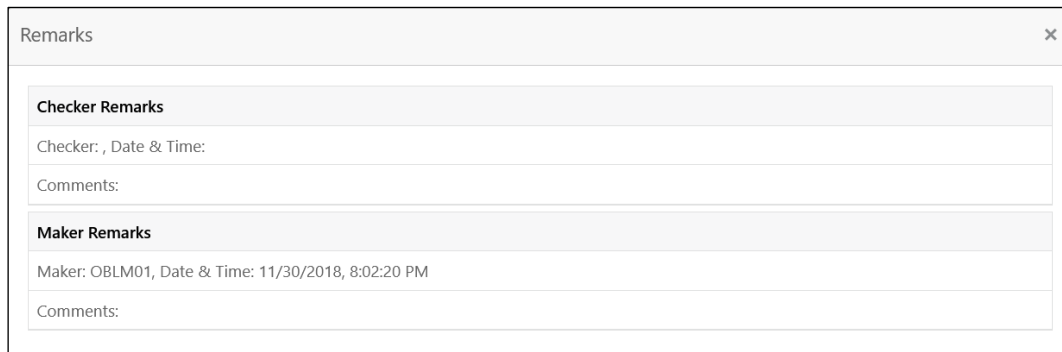
Figure 54: Rejection Comments


2. Specify the remarks (if any) in **Remarks** field.
3. Click **Confirm** to confirm the rejection.
4. Click **Cancel** to cancel the operation.

View the remarks of the Structure:

1. Click  button and select **Remarks** to view the maker and checker remarks of the structure.

→ The **Remarks** screen appears.

Figure 55: Remarks

The screenshot shows a window titled "Remarks" with a close button (x) in the top right corner. The window is divided into two main sections: "Checker Remarks" and "Maker Remarks".

Checker Remarks

Checker: , Date & Time:
Comments:

Maker Remarks

Maker: OBLM01, Date & Time: 11/30/2018, 8:02:20 PM
Comments:

8 Balance Build

8.1 Introduction

Oracle Banking Liquidity Management is a standalone system with accounts and balances being mirrored from DDAs. 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

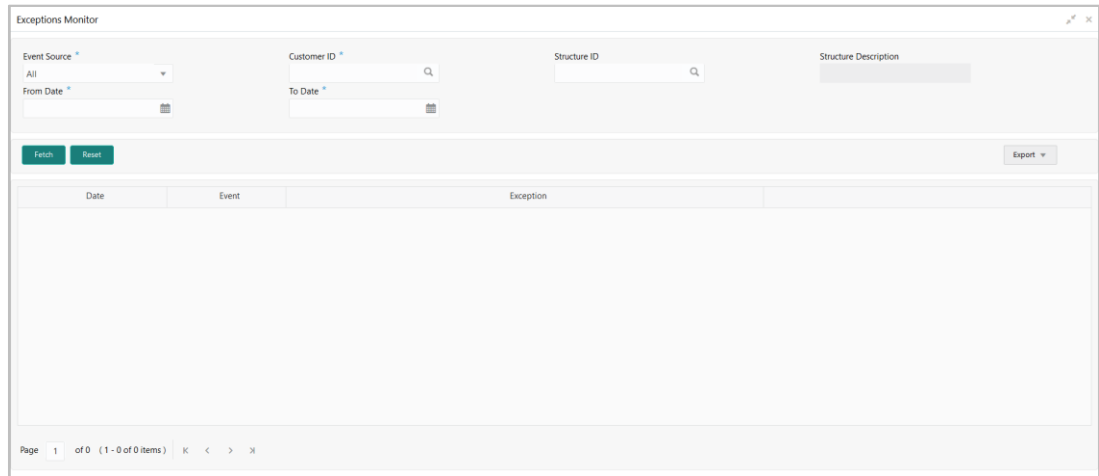
9.2.1 Exceptions Monitor

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 56: Exceptions Monitor



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

Table 31: 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 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 57: Interest Accrual Monitor

The screenshot shows the 'Interest Accrual Monitor' application window. At the top, there are four search fields: 'Customer ID *', 'Structure ID', 'Structure Description', and 'Account Number'. Below these are 'Account Type' (set to 'All') and two date pickers: 'From Date *' and 'To Date *'. There are 'Fetch' and 'Reset' buttons on the left and an 'Export' button on the right. The main area contains a table with the following columns: Structure ID, Account Number, Account CCY, Interest, DRCR, Entry Date, and Cash Concentration Method. The table is currently empty.

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

Table 32: 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	Select the account type. The available options are <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	Displays the transaction type. The available options are <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.

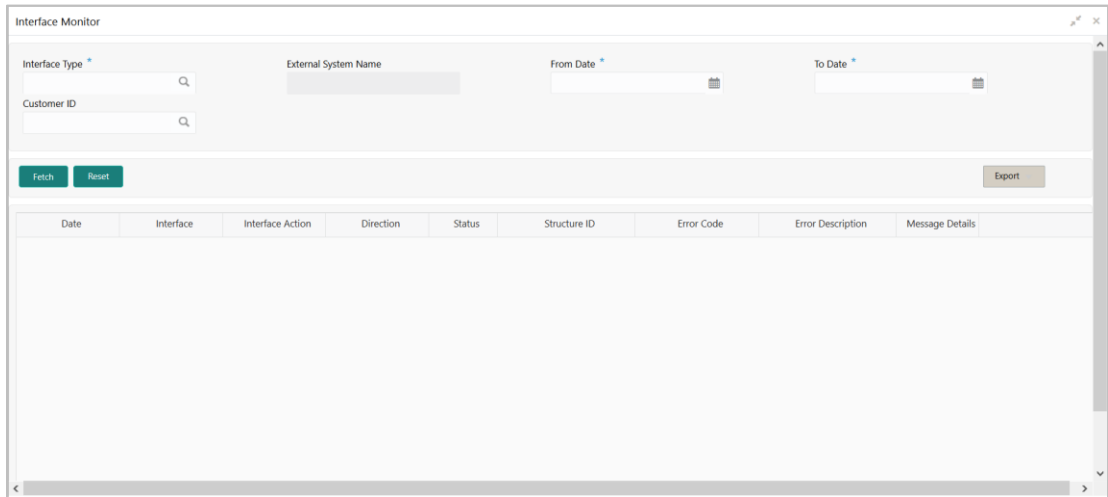
9.2.3 Interface Monitor

This Monitor enables user to view the external system wise Interface details 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 **Interface Monitor**.

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

Figure 58: Interface Monitor



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

Table 33: 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	Displays the status of the Interaction. The available options are <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

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 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 59: MBCC Monitor

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

Table 34: 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

9.2.5 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 60: Message Monitor

The screenshot shows the Message Monitor interface. At the top, there are search filters: SWIFT Message Type (dropdown), Sender BIC Code (text input with search icon), Transaction Reference No. (text input), External Account No. (text input with search icon), and Message Date (calendar icon). Below these are 'Fetch' and 'Reset' buttons. A table with the following columns is shown: Message Type, Sender BIC Code, Transaction Reference No., External Account No., Message Log Time, Processed Time, Message Status, Statement No., Sequence No., and Actions. The table content is empty, displaying 'No data to display.' At the bottom, a pagination bar shows 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows.

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

Table 35: Message Monitor – Field Description

Field	Description
SWIFT Message Type	Select the SWIFT Message Type. The available options are <ul style="list-style-type: none"> • MT940 • MT941 • MT942 • MT950 • CAMT.052 • CAMT.053
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	Select the status of the message. The available options are <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)

Field	Description
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.

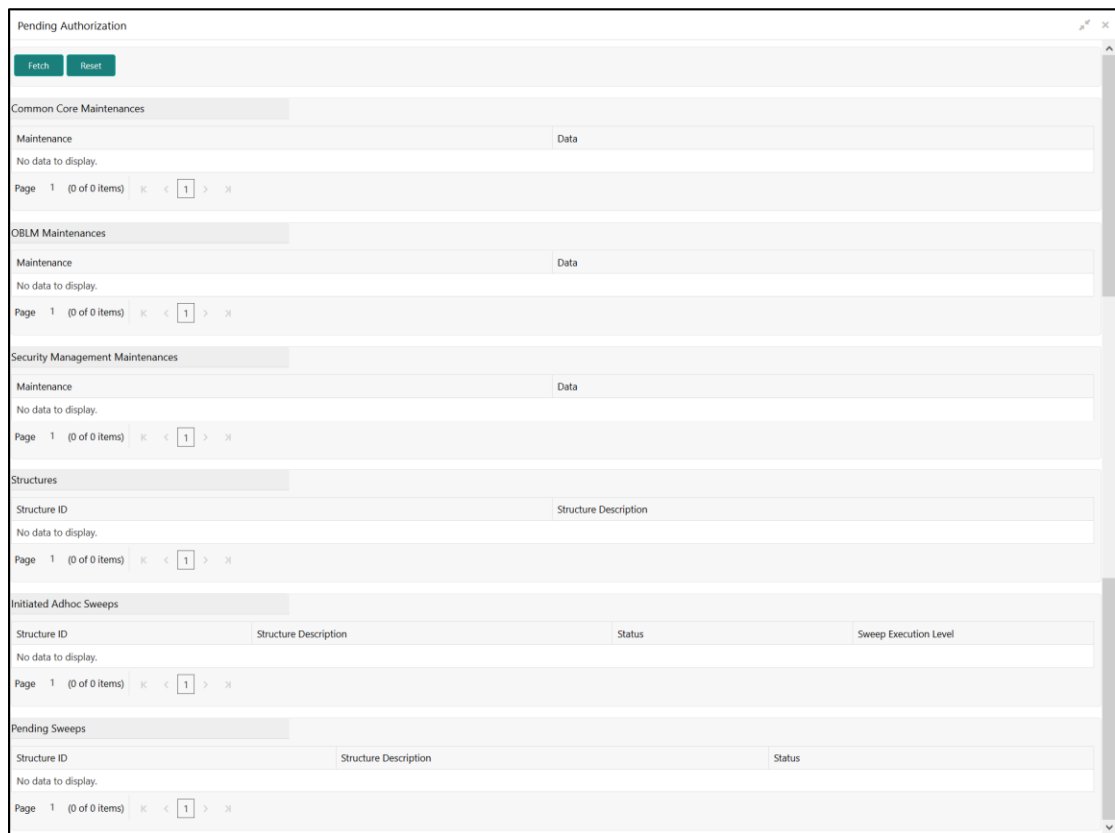
9.2.6 Pending Authorization

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 61: Pending Authorization



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

Table 36: 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.

9.2.7 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 62: 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 the field description table below.

Table 37: 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.

Field	Description
Structure ID	Click the search icon and select the Structure ID for which the reallocation data is to be viewed from the list.
Filter By	Select the filtering criteria of the output from the dropdown menu. The available options are: <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.

9.2.8 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 63: Reallocation Monitor

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

Table 38: 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.

9.2.9 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 64: 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 the field description table below.

Table 39: 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	Select the filtering criteria of the output from the dropdown menu. The options are: <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
Sweep Amount from Child Account	Displays sweep amount from child account.

Field	Description
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

9.2.10 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 65: 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 *' (empty), and 'Structure Type' with a dropdown menu showing 'Structure Type'. Below these fields are 'Fetch' and 'Reset' buttons. The main area displays a table titled 'Structure Details' with the following data:

Customer Id	Structure Id	Structure Description	Structure Priority
JOHNSONCONTROLS	ST202062614933	SANITY	99
JOHNSONCONTROLS	ST202091163756	MBCC STRUCUTURE - 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 40: 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.

9.2.11 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 66: Sweep Monitor

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

Table 41: 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

Field	Description
Structure ID	Click the Search icon and select the Structure ID for which reverse sweep details are to be viewed
Filter By	Select the filtering criteria of the output from the dropdown menu. The options are: <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
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

Field	Description
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
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

Field	Description
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 Maker	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
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 67: 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 42: 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	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. User can select the instruction Id to be executed for the pair.
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.

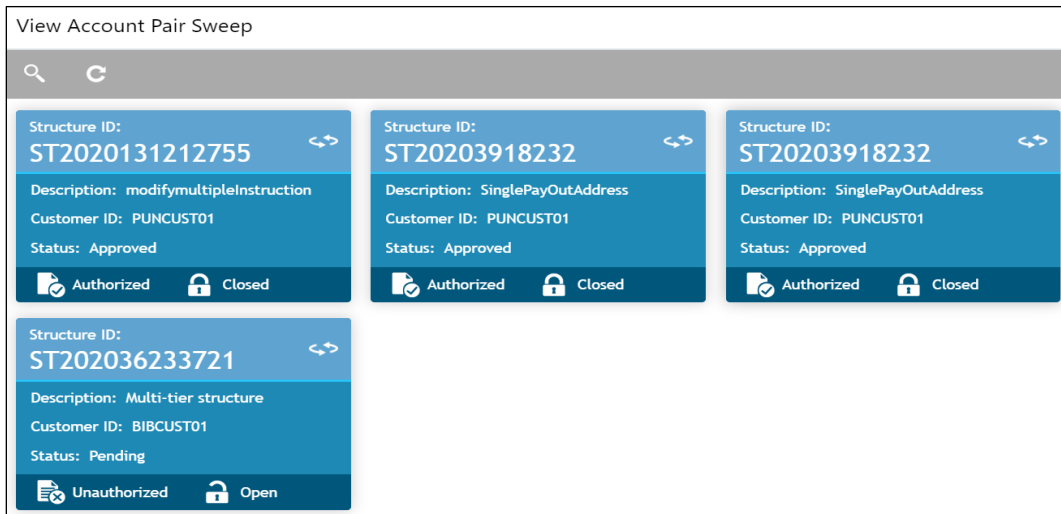
View Account Pair Sweep

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.

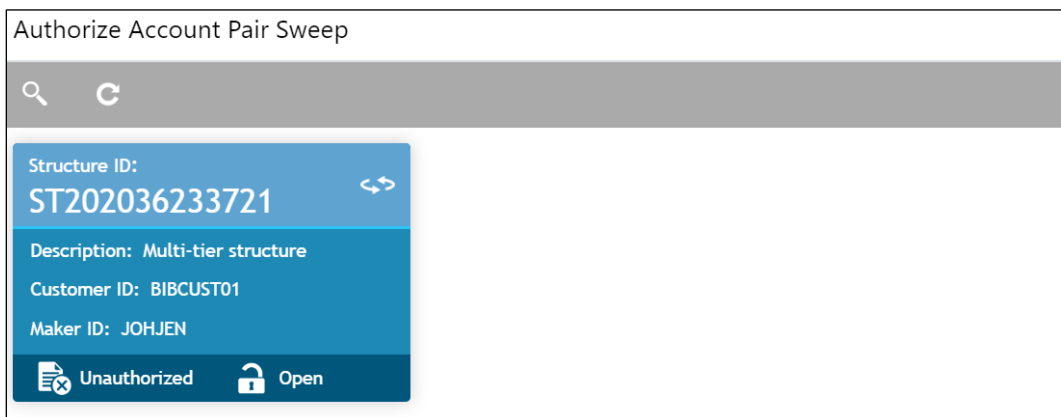
Figure 68: View Account Pair Sweep



Authorize Account Pair Sweep

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

Figure 69: Authorize Account Pair Sweep



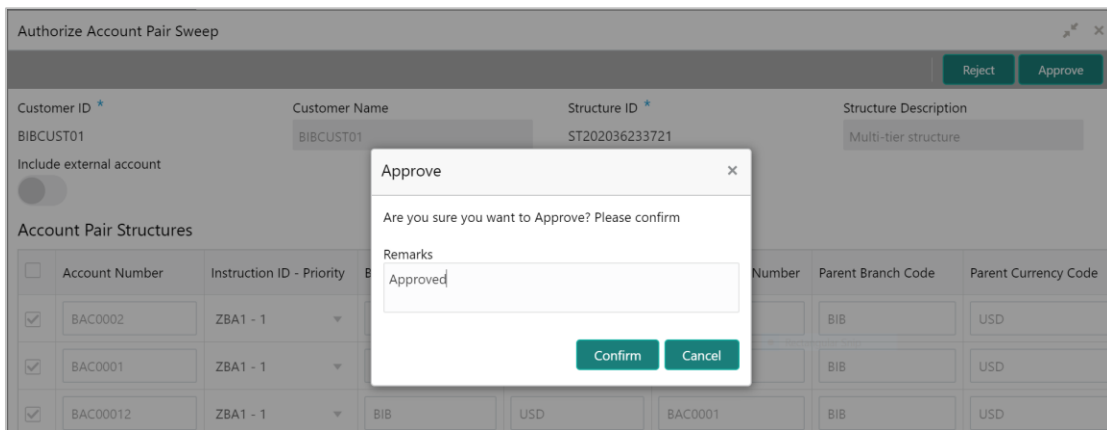
The user needs to click on one of the tabs which he can review and either authorize or reject with a comment.

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 70: Authorize Account Pair Sweep - Remarks



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 71: Update status

The screenshot shows the 'Update Status' interface. At the top, there are four search fields: 'Customer ID', 'Structure ID', 'Parent Account', and 'Child Account', each with a search icon. Below these are two date pickers for 'From' (Dec 10, 2018) and 'To' (Dec 10, 2018), an 'External Reference No' search field, and an 'Authorized' dropdown menu set to 'Unmodified and Authorization P...'. There are 'Fetch' and 'Reset' buttons. Below the filters is a table with columns: Ccy, Sweep Amount, Two Way, Value Date, External Ref No, HandOff Status, Error Code, Message, New Status, Maker Remarks, and Checked. The first row of data shows: USD, 1,000, N, 12/10/18, an empty cell, Pending, an empty cell, Pending for accounting Hand Off, and a dropdown menu for 'New Status' with options: 'Success', 'Select an option', 'Error', and '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 43: 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.

Authorize Status

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 > Authorize Status

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

Figure 72: Authorize Status

You can enter the following details here:

Table 44: 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.

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	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.

Field	Description
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.
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 73: Initiating Pool for Structure

The screenshot shows the 'Pool Batch' application interface. It is divided into two main sections: 'Pool for structure' and 'Pool for branch'.
 In the 'Pool for structure' section, there are four input fields: 'Customer ID *' (containing 'VSCU01'), 'Customer Name' (containing 'Sweep Customer 01'), 'Structure ID *' (containing 'ST346738'), and 'Structure Description'. Below these fields is a green button labeled 'Invoke pool for structure'.
 In the 'Pool for branch' section, there are two input fields: 'Branch Code *' and 'Branch Name'. A blue button labeled 'Invoke pool for branch' is located below these fields. A 'Rectangular Ship' button is also visible in this section.

Initiating Pool for Branch

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

Figure 74: Initiating Pool for Branch

The screenshot shows the 'Pool Batch' application interface, similar to Figure 73. The 'Pool for structure' section is present but mostly empty, with 'Customer ID *' and 'Structure ID *' fields containing search icons.
 The 'Pool for branch' section is the primary focus. It contains 'Branch Code *' (containing 'AT3') and 'Branch Name' (containing 'AT3'). A green button labeled 'Invoke pool for branch' is located below these fields. A 'Rectangular Ship' button is also visible.

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 75: Initiate Structure Sweep

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

Table 45: 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

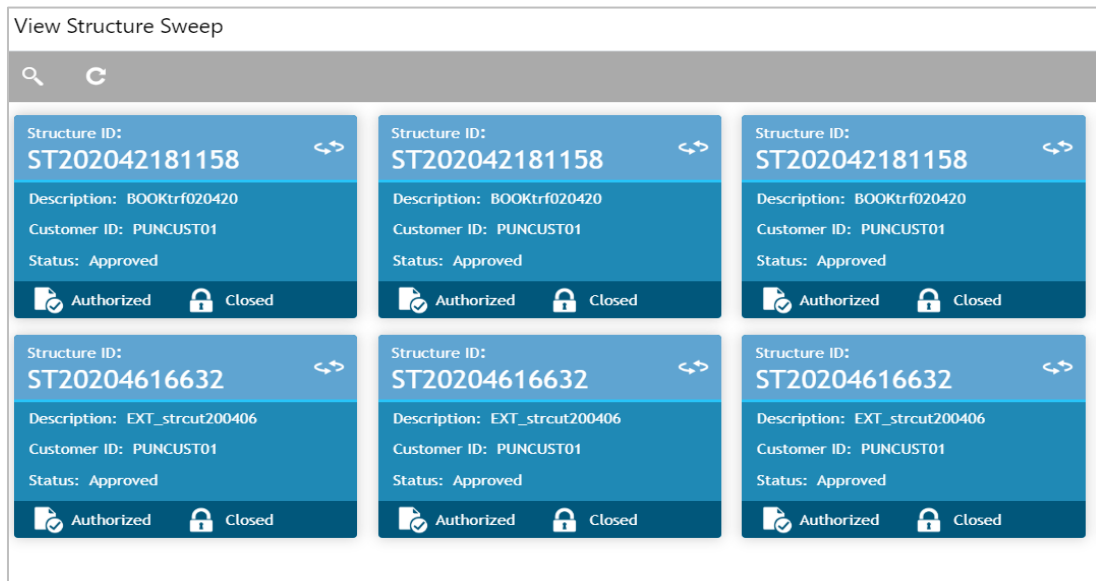
View Structure Sweep

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.

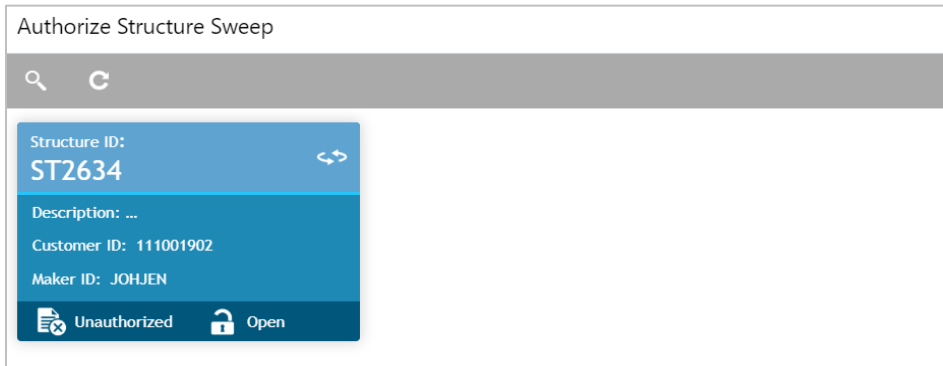
Figure 76: View Structure Sweep



Authorize Structure Sweep

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

Figure 77: Authorize Structure Sweep



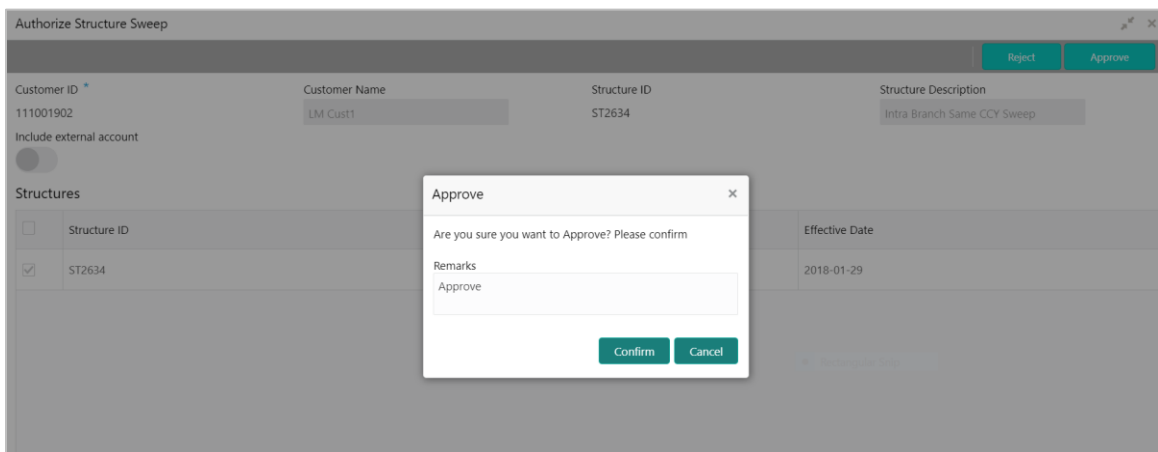
The user needs to click on one of the tabs which he can review and either authorize or reject with a comment.

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 78: 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 79: Rule Maintenance Summary

Rule Maintenance Summary

Rule Id: DR04 Rule Description: WHT RULE

User Element Window

UDE id	Description	Type	Get Latest
DRATE1	RATE 30%	Rate	Use Effective
DTAX1	RATE 10%	Rate	Use Effective

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System Element Window

Formula Window

Add Formula

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
Debit Formula	3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Booked	Actual	Periodic	Actual
Credit Formula	2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Unbooked	Actual	Daily	Actual

Expression Window

Add Expression

Formula No	Expression	Condition	Result
1	1	VD_DLV_CR_BAL_M>0	(VD_DLV_CR_BAL_M*DAVS*DRATE1)/(YEAR*100)
3	1	FORMULA2>0	(FORMULA2*DTAX1)/100
2	1	FORMULA1>0	FORMULA1-CHILD_SUM_INT

Page 1 of 1 (1-3 of 3 items)

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, Formular 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 80: With-holding Tax Advantage Interest Map

Table 46: 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

Simulation enables the bank user to simulate the structure for the set of accounts and compare the interest earned in the accounts with and without structure for the specified period. The system generates the advice with the comparison details. If the results are satisfactory, the simulated structure can be converted to an actual structure.

This feature can be used with

1. **Existing Customer** - who already has accounts with the bank and using Liquidity Management
2. **New Customer/Prospect** - who does not have any accounts with the bank

Simulation of the liquidity structure comprised of the following stages:

- [Simulation Details with New Data](#)
- [Simulation Details with Existing Data](#)
- [Structure Details](#) – Same as explained in [Structure Maintenance](#)
- [Link Account](#) – Same as explained in [Structure Maintenance](#)
- [Structure Summary](#) – Same as explained in [Structure Maintenance](#)
- [Simulation Summary](#)

12.2 Simulation Details with New Data

The **Simulation Details with New Data** feature enables the Liquidity structures to be simulated for prospects whose details are not available in the system. The customer, account and balance details needed for simulation should be uploaded using appropriate File Uploads.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Structure**.
2. Under **Structure**, click **Simulation**.
3. Click **New** button to start a new simulation.

Prerequisites

Only if **the Prospect** is selected as **New Prospect**




→ The **Simulation Details - New Prospect** screen is displayed.

Figure 81: Simulation Details - New Prospect

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to the field description table below.

Table 47: Simulation with New Data – Field Description

Field	Description
Simulation ID	Displays the simulation ID which is auto generated.
Structure ID	Displays the structure ID which is auto generated.
Effective Date	Specify the date from when the simulation structure becomes effective. This date cannot be less than the system date but can be a future date.
End Date	Specify the date till when the simulation structure is effective. This date should always be greater than the effective date.
Prospect	Select the type of prospect as New Prospect .
Upload Customer Data	Click on Drop file or click to upload to select the file and click Upload Customer Data to upload the file.

Field	Description
Upload Account Data	Click on Drop file or click to upload to select the file and click Upload Account Data to upload the file.
Upload Account Balance	Click on Drop file or click to upload to select the file and click Upload Account Balance to upload the file.
<p>Click  to add the account details.</p> <p>Click  to edit the account details.</p> <p>Click  to delete the row.</p>	
Account Number	Displays the account number as given in the uploaded templates. This field is editable.
Account Description	Displays the account description as given in the uploaded templates. This field is editable.
Branch Code	Displays the branch code as given in the uploaded templates. This field is editable.
Entity ID	Displays the entity ID as given in the uploaded templates. This field is editable.
Entity Name	Displays the entity name as given in the uploaded templates. This field is editable.
Currency	Displays the currency as given in the uploaded templates. This field is editable.
IC Account Group	Click Search icon and select the IC Account Group.

4. Click **Next** button to start creating the structure. The simulation structure can be created like the actual account structure by providing the required details in the below screens.
 - Structure Details
 - Link Account
 - Structure Summary

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

Once the simulation structure is created, click **Next** button to move to the **Simulation Summary** screen.

5. Click **Save and Close** to save and close the stimulation details.
6. Click **Cancel** to discard the changes.

12.3 Simulation Details with Existing Data

The **Simulation Details with Existing Data** feature enables the user to use the existing data and generate structures.

1. On **Home** screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Structure**.
2. Under **Structure**, click **Simulation**.
3. Click **New** button to start a new simulation.

Prerequisites





Only if the **Prospect** is selected as **Existing Customer**

→ The **Simulation Details – Existing Customer** screen is displayed.

Figure 82: Simulation Details – Existing Customer

Specify the details in the relevant data fields. The fields marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 48: Simulation with Existing Customer – Field Description

Field	Description
Simulation ID	Displays the simulation ID which is auto generated.
Structure ID	Displays the structure ID which is auto generated.
Effective Date	Specify the date from when the simulation structure becomes effective. This date cannot be less than the system date but can be a future date.
End Date	Specify the date till when the simulation structure is effective. This date should always be greater than the effective date.
Prospect	Select the type of prospect as Existing Customer .
Customer ID	Click Search icon and select the customer ID from the list.
Customer Name	Displays the name of the customer based on the customer ID selected.
Link Account	Click  icon and select the accounts to participate in structure.
	Click  to add the account details. Click  to edit the account details. Click  to delete the row.
Account Number	Displays the account number based on the participating accounts selected. This field is editable.

Field	Description
Account Description	Displays the account description based on the participating accounts selected. This field is editable.
Branch Code	Displays the branch code based on the participating accounts selected. This field is editable.
Entity ID	Displays the entity ID based on the participating accounts selected. This field is editable.
Entity Name	Displays the entity name based on the participating accounts selected. This field is editable.
Currency	Displays the currency based on the participating accounts selected. This field is editable.
IC Account Group	Click Search icon and select the IC Account Group.

4. Click **Next** button to start creating the structure. The simulation structure can be created like the actual account structure by providing the required details in the below screens.
 - Structure Details
 - Link Account
 - Structure Summary

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

Once the simulation structure is created, click **Next** button to move to the **Simulation Summary** screen.

5. Click **Save and Close** to save and close the stimulation details.
6. Click **Cancel** to discard the changes.

12.4 Simulation Summary

The **Simulation Summary** feature enables the user to simulate the structure for the selected simulation period and calculate the interest.

1. Click **Next** button on the **Structure Summary** screen.
→ The **Simulation Summary** screen is displayed.

Figure 83: Simulation Summary

Specify the details in the relevant data fields. The fields marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 49: Simulation Summary – Field Description

Field	Description
Simulation From Date	Select the date from when the data has to be simulated.
Simulation To Date	Select the date till when the data has to be simulated. The To date should be more than the From date.

2. Click **Generate Advice** to generate the simulation advice.

Liquidity Management Benefit Advice is generated in PDF format and will have the following details.

- Interest income earned for the simulation period based on the IC Group mapped.
- Interest income earned for the simulation period as a part of the structure.

The user can compare and arrive at the benefit of having the participating accounts in structure.

3. Click **Create Structure** to convert the simulated structure into an actual structure.

Once the simulated structure is initiated, the structure goes through the authorization process and on appropriate approval becomes an actual structure.

NOTE: The stimulated structure is converted to actual structure only for the existing customers and their accounts.

12.5 Simulation File Upload

Simulation for New Prospect requires the following file uploads to simulate the structure.

File Type Supported: CSV & TXT

The Simulation File Uploads are as follows:

- Customer Data
- Account Data
- Account Balance

12.5.1 Customer Data

Customer Data Template:

```
LMPROSPECT~CustomerID~CustomerName~BranchCode~BankCode~ParentCustomerID~Address~Source_Customer_ID~Source_System~Short_Name~Customer_Type~Customer_Category~Relationship_Manager_ID~Address_Line_1~Address_Line_2~Address_Line_3~Address_Line_4~Country~Postal_Code~Deceased~Frozen~Whereabouts_Unkown~Sanction_Check_Required~Walk-in Customer~Language~Nationality~LMPROSPECT
```

Sample:

```
LMPROSPECT~P0001~TATAGROUP~APQ~0020~P0001~ADDR1~P0001~OBLMUI~TATAGROUP~I~~BIBILU~ADDR1~ADDR2~ADDR3~ADDR4~USA~~N~N~N~N~ENG~USA~LMPROSPECT
```

12.5.2 Account Data

Account Data Template:

LMSIACCOUNT~AccountNumber~CustomerName~CustomerId~AccountDescription~AccountResidentType~Accountstatus~AccountType~ExternalAccount~Currency~IBAN~BranchID~BranchDescription~AllowUnlimitedDebit~Account_category~CurrentBalance~LastUpdatedOn~NotionalPooling~Source_Customer_Account~Address_Line_1~Address_Line_2~Address_Line_3~Address_Line_4~Country~No_Credit~NoDebit~Blocked~Frozen~Dormant~ExternalCreditApproval_Required~ExternalCreditApprovalSystem~Host_Code~Account_Open_Date~Account_Class~Group_Code~LMSIACCOUNT

Sample:

LMSIACCOUNT~ACUSD0001~TATAGROUP~P0001~Tataaccount01~R~A~S~Internal~GBP~0000~APQ~DEB BRANCH~Y~S~0~2018-11-30~N~ACUSD0001~addr1~addr2~addr3~addr4~USA~N~N~N~N~N~N~HOST1~FCUBS~2021-04-01~~~LMSIACCOUNT

12.5.3 Account Balance

Account Balance Template:

LMSIVDBALANCE~ACC_NO~CCY~BRANCH_CODE~ACY_AVL_BAL~VALUE_DT~LMSIVDBALANCE

Sample:

LMSIVDBALANCE~ACUSD0001~GBP~APQ~1000~2021-04-22~LMSIVDBALANCE

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.

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

→ The **Advices** screen is displayed.

Figure 84: Advices

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

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

Specify the following general details:

Table 50: 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.

5. On the **Advices** screen, the user can select the required advice from **Advice Name** drop down.
6. 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 51: 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 52: 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 Real Time Liquidity Management

15.1 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.

15.2 Structure Maintenance

15.2.1 Structure Creation

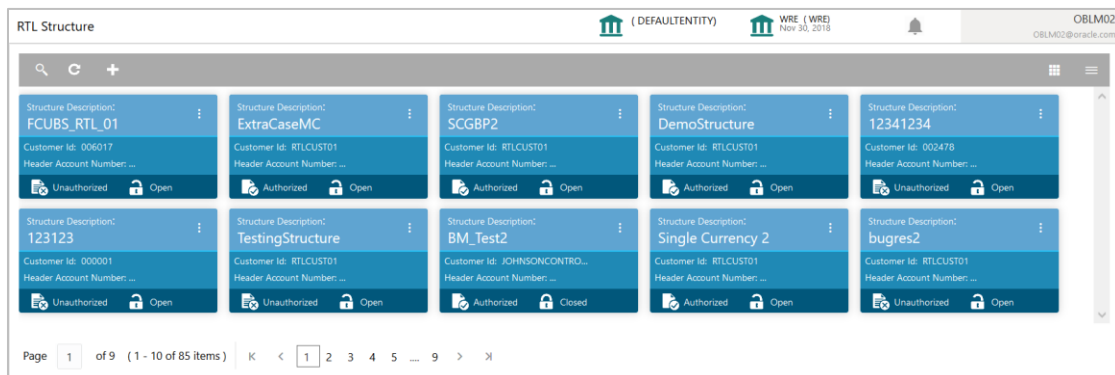
Structure creation system allows you to

- 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 85: RTL Structure



Click "+" button to add a new structure.

Figure 86: Structure Details

The screenshot shows a web application window titled "Structure Creation" with a sub-tab "Structure Details". The form is organized into several sections:

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

Specify the following details:

Table 53: 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	<p>Click the search icon and select the account (for the selected customer) to act as a header in structure hierarchy.</p>
Account Name	<p>The account name will be automatically populated based on header account selection.</p>
Header Currency	<p>The currency of the selected header account will be populated.</p>
Header Branch	<p>The branch code of the selected header account will be populated here.</p>
Rate Type	<p>The rate type is always standard</p>
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	<p>This field will be enabled only if the “Currency Type” is “Multi”. The options are “Yes” (switch ON) and “No”.</p>

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>

15.2.2 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 87: Link Account



Table 54: 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 88: Link Account Popup

Table 55: Link Account Popup – Field Description

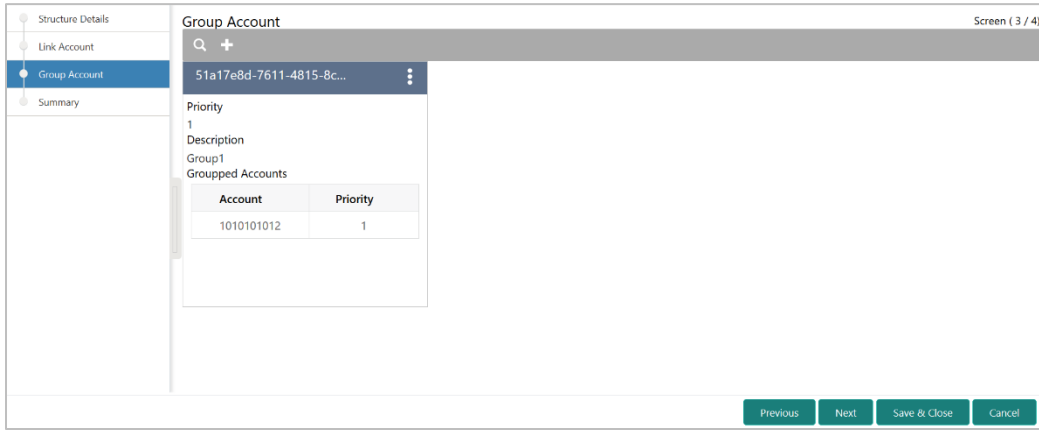
Field	Description
Account	Click the search icon and select the account from the list of accounts (belonging to selected customer) in structure hierarchy.
Account Name	Displays the name of the account.
Subscription Start Date	Select the date from when the account will start participating in the structure.
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.

15.2.3 Group Creation

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

Figure 89: Group Account



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

Figure 90: Group Account Popup

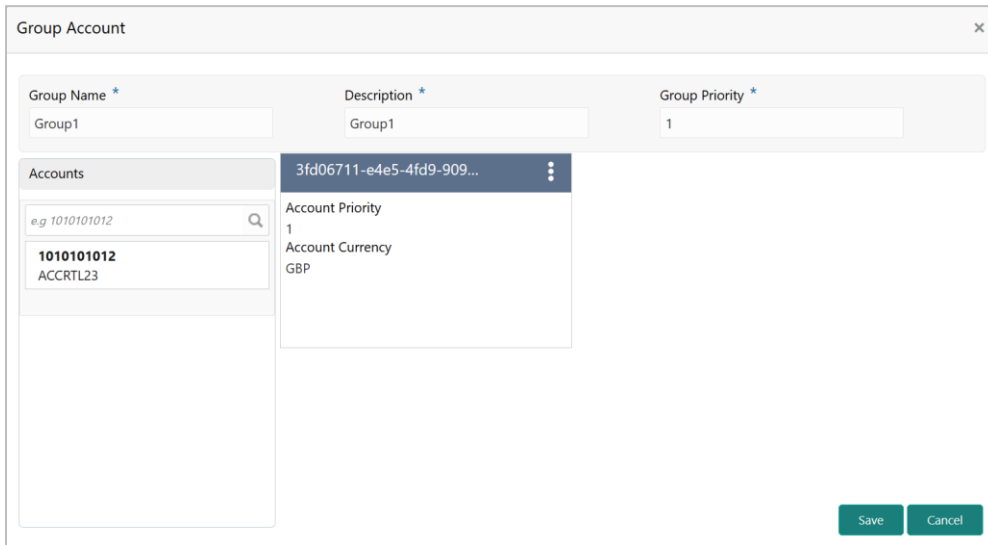


Table 56: Group Account Popup – Field Description

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.

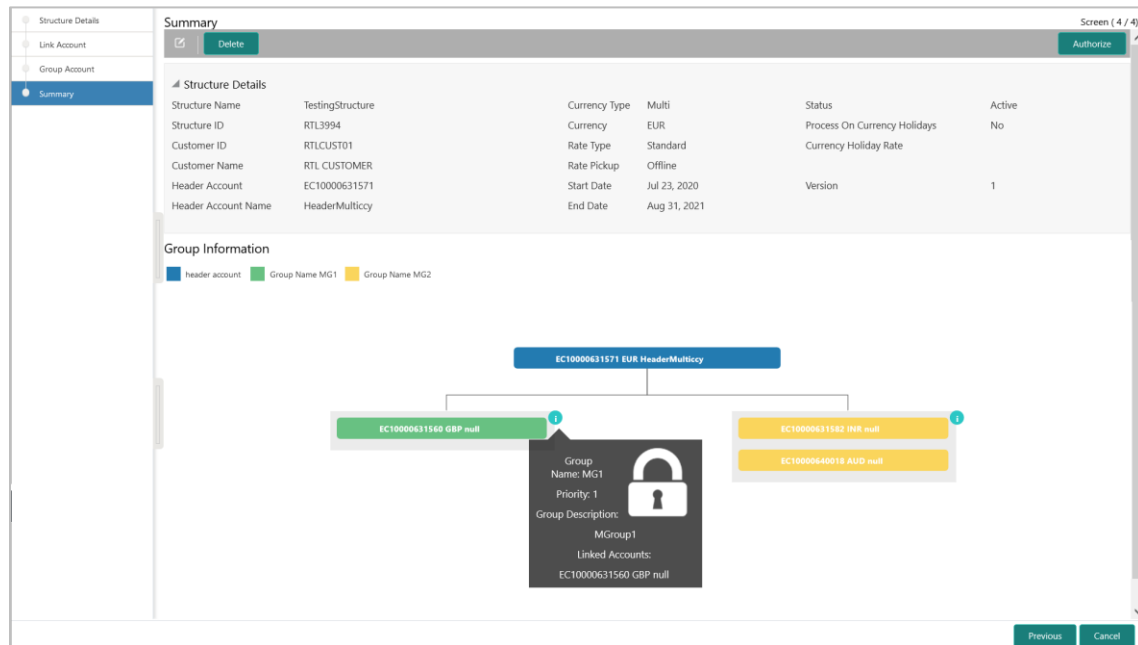
On the left side of this screen, there is a list of accounts; which are added to the structure. The user can select the account to be added into the group.

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.

15.2.4 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 91: Summary



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

15.3 RTL Flow

Initiation of Real Time Liquidity

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

15.3.1 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.

15.3.2 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.

15.3.3 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 CloseEcablck request to the DDA to cancel the block placed against all the child accounts of the structure.

15.4 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 92: RTL Monitor

Table 57: 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.

Field	Description
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.
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.

Field	Description
<p>Transaction Details</p> <p>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.</p>	
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.
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.

15.5 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 93: RTL Sublimit Monitor

The screenshot shows the 'RTL Sublimit Monitor' application window. It features a search criteria section with the following fields:

- Customer ID: 006016
- Structure ID: RTL10383
- Customer Name: CUSTRTLPR1
- Account Number: 2000000126
- Start Date: Feb 1, 2020
- Account Description: ACCRTL02
- End Date: Feb 28, 2021

Below the search criteria are two tables:

Structure ID	Header Account Number	Header Account Description	Header Account Currency	Branch Code	Branch Name	Group Name
RTL10383	2000000115	ACCRTL01	GBP	RTL	RTL Branch1	NK_Group1

Account Number	Currency	Sublimit Amount	Sublimit Available	Sublimit Frequency	Limit Restoration Date
2000000126	GBP	1,000.00	990.00	Daily	2021-02-02

Transaction Date	Sublimit Frequency	Sublimit Amount	Currency	Transaction Amount	Sublimit Utilized	Sublimit Available	Status
2021-02-01	Daily	1,000.00	GBP	10.00	10	990.00	Blocked

Table 58: 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
<p>Current Utilization</p> <p>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.</p> <p>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</p>	
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
<p>Historic Utilization</p> <p>This table shows the limit utilization details for the account being searched for the time period mentioned in the search criteria.</p>	
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)

16 Third Party Maintenance

16.1 Introduction

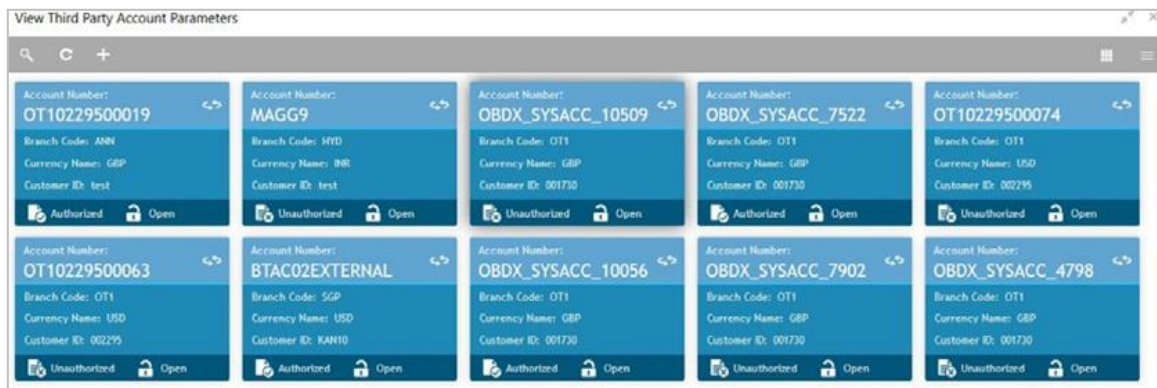
All the Third part details are maintained as part of these maintenances.

16.2 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 94: View Third Party Account Parameters



To create Third Party Account Number, go to Oracle Banking Liquidity Management > Third Party Maintenance > Account Parameters > Create Third Party Account Parameters

Figure 95: Create Third Party Account Parameters

Click on New button to add a new Third-Party Account Number. You are required to input the following

Table 59: 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.

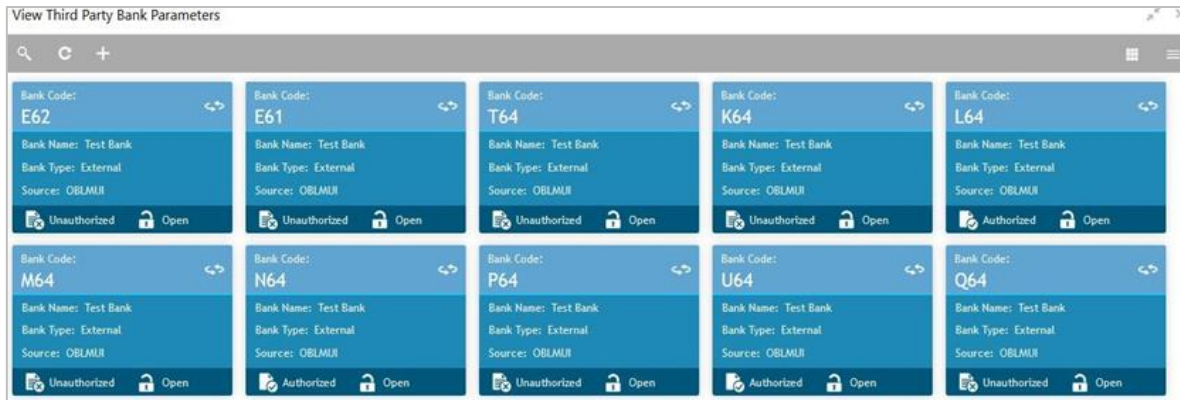
Click save to save the details. Added Account must be Authorized by different user which has the authorization role assigned.

16.3 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 96: View Third Party Bank Parameters



To create Third Party Bank Parameters, go to Oracle Banking Liquidity Management > Create Third Party Bank Parameters

Figure 97: Create Third Party Bank Parameters

Click on New button to add a new Third-Party Bank Parameters. You are required to input the following

Table 60: 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.

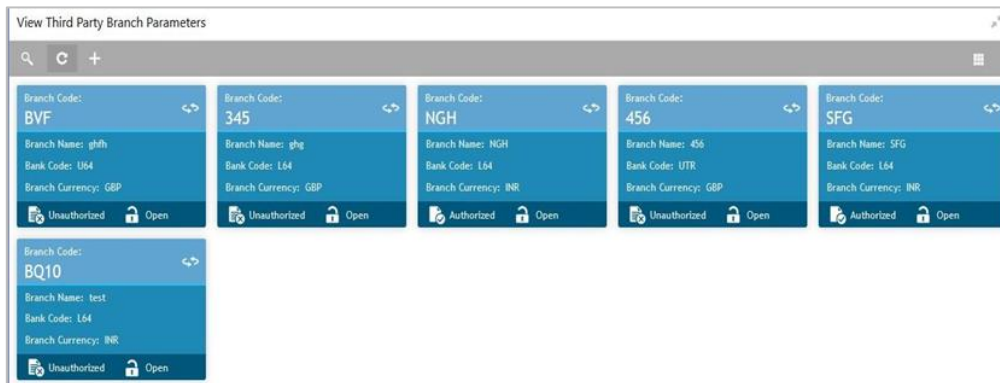
Click **Save** to save the details. Added Account must be Authorized by different user which has the authorization role assigned.

16.4 Maintaining Third Party Branch Parameters

Third Party Branch parameters allows you to create and maintain third party branch parameter.

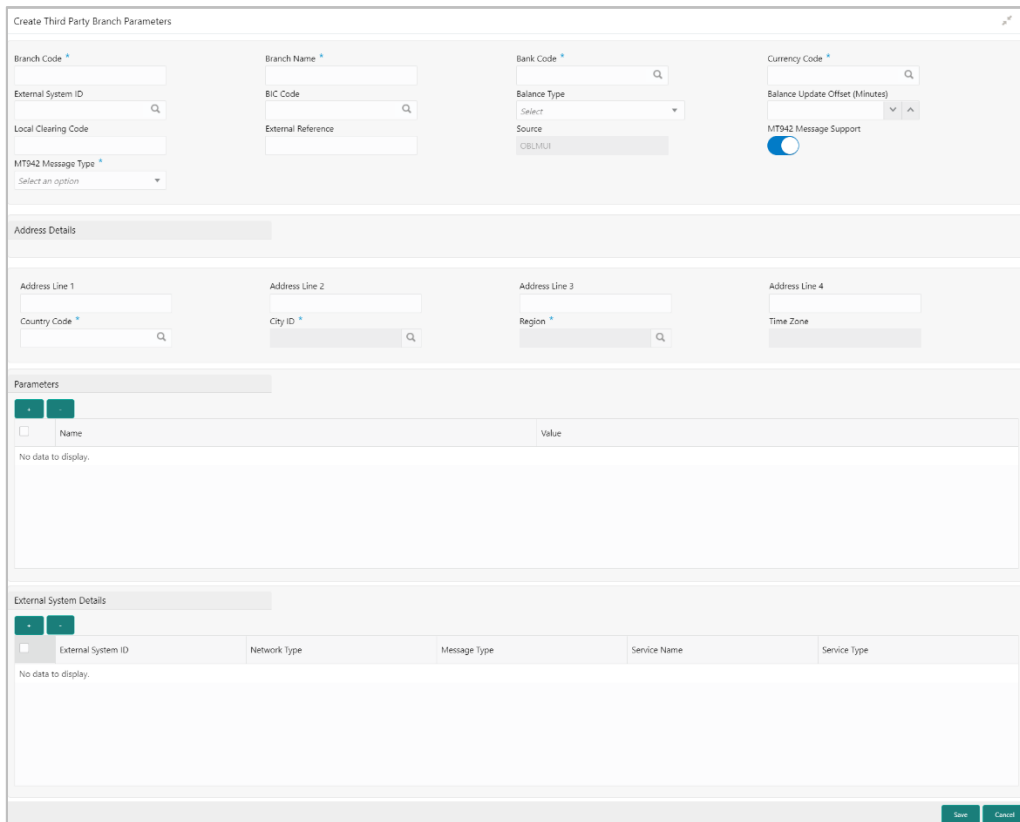
To view Third Party Branch Parameter, go to Oracle Banking Liquidity Management > Third Party Maintenance > Branch Parameters > View Third Party Branch Parameters

Figure 98: View Third Party Branch Parameters



To create Third Party Branch Parameters, go to Oracle Banking Liquidity Management > Third Party Maintenance > Branch Parameters > Create Third Party Branch Parameters.

Figure 99: Third Party Branch Parameters



Click on **New** button to add a new Third-Party Branch Parameters. You are required to input the following

Table 61: 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	Select the balance type from the drop-down menu. The options are: <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.

17 Inter Company Loans

17.1 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

17.2 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 100: Create Limit

Table 62: 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.

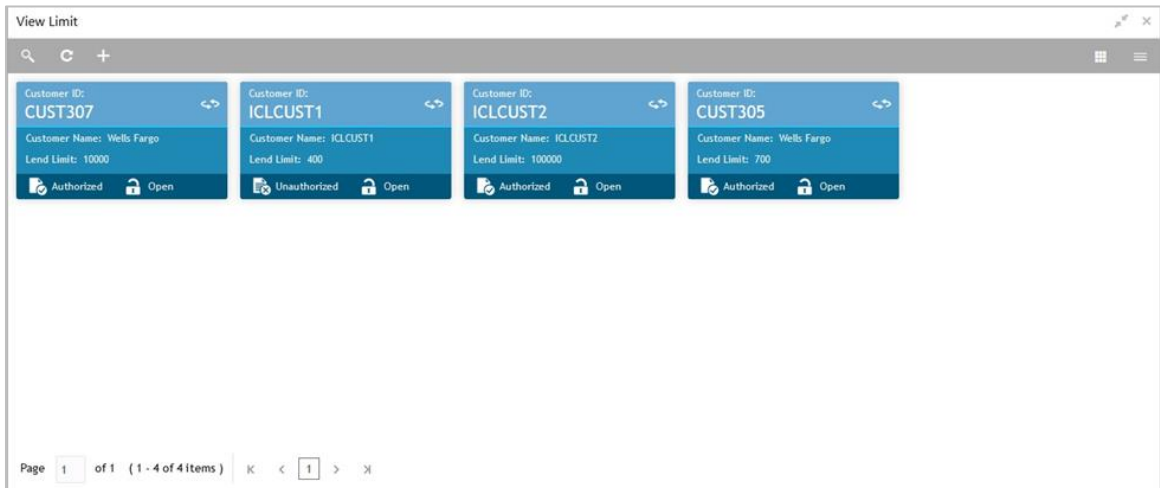
Field	Description
Customer Name	After selecting the customer ID, the customer name will be automatically populated.
Group Customer ID	After selecting the customer ID, the group customer ID will be automatically populated.
Group Customer Name	After selecting the customer ID, the group customer name will 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.

17.2.1 Limit Records – Summary View

After creating the limit record, the records will be listed under “View Limit” menu.

Figure 101: View Limit



17.3 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 102: Structure Details

The screenshot shows the 'Structure Details' form with the following fields and values:

- Customer ID: ICLCUSTGROUP
- Customer Name: ICLCUSTGROUP
- Structure ID: ST202051212814
- Structure Description: ICL STRUCTURE TEST
- Structure Type: Sweep
- Interest Method: Interest
- Investment Sweep: Term Deposit
- FX Rate Pickup: Offline
- Effective Date: Nov 30, 2018
- End Date: Jun 14, 2030
- Track ICL: No
- Instruction ID: (empty)
- Default Frequency: (empty)
- Reverse Frequency: (empty)
- Reallocation Method: Select Reallocation Method
- Central Account Number: (empty)
- Central Account Branch: (empty)
- Central Account Currency: (empty)
- Sweep on Currency Holidays: (unchecked)
- Consider Post Sweep Balance: (checked)
- Currency Holiday Rate: Calendar Holiday Data
- Rate Type: Calendar on maturity

17.3.1 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 103: ICL Details

The screenshot shows the 'ICL Details' accordion with the following fields and values:

- Track ICL: Yes
- ICL Reference: xyz
- Loan Type: Fixed
- ICL Booking Report: No
- ICL Settlement Report: No
- Reallocation: No

Table 63: 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>

17.3.2 Reallocation Accordion

To setup Interest reallocation details for Account Pairs (Parent-Child) the Oneway Account Group and Tway 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 104: Reallocation - Parent Level

Account Details	Reallocation Method		
Parent Account Details	No Reallocation		
Instruction Details	Account Number	Oneway Account Group	Tway Account Group
Reverse Sweep Details	JOHNSONCOOLING01		
Payment Instructions	JOHNSONELECTRICALS01		
Reallocation	JOHNSONDIGITAL01 *	ICLAG	ICLAG
ICL Details	JOHNSONENERGY01 *	ICLAG	ICLAG
Structure Priority			

Figure 105: Reallocation – Child Level

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

Table 64: 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)

17.4 Limit Query

The ICL limit details related to a specific customer can be queried using the “Limit Query” screen.

Figure 106: Limit Query

Limit Query

Customer ID *
ICLCUST2

Customer Name
ICLCUST2

Fetch Reset

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

whf00clp.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 107: Limit Query (Loan Details)

Customer ID	Loan Ref No	ICL Ref No	Loan Date	Loan Amount	Loan Currency	Exchange Rate	Maturity Date
ICLCUST1	LN2020513171313	ICLREFERENCED1	2018-11-30	100	GBP	1	
ICLCUST1	LN2020514184118	ICLREFERENCED1	2018-11-30	100	GBP	1	

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

Ok

The following details will be shown in read only format.

Table 65: 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.

17.5 Loan Query

The “Loan Query” screen is used to query the Inter Company Loans booked in the system.

Figure 108: Loan Query

The screenshot shows the 'Loan Query' interface. It includes several search filters: Group Customer ID (with a search icon), Customer ID 1, Customer ID 2, Disbursement From Date, Disbursement To Date, From Account, and To Account. There is also a Loan Status dropdown menu set to 'All' and an ICL Ref No field. 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 visible, both with a 'more...' link in the Action column. At the bottom, there is a pagination control showing 'Page 1 of 1 (1 - 2 of 2 items)'.

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 66: Loan Query – Field Description

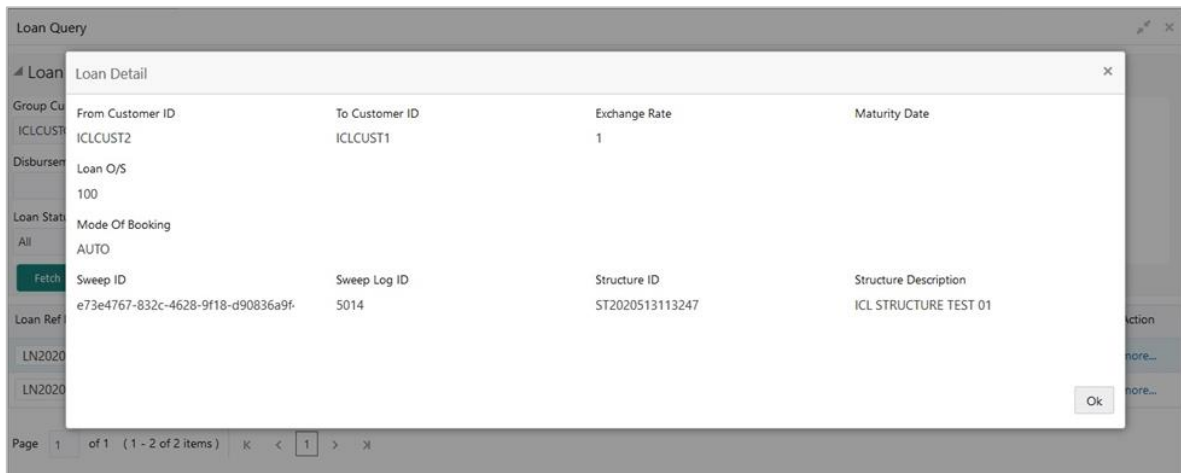
Field	Description
Group Customer ID	Click the search icon and select the group customer ID (from the existing list of customers) by clicking magnifying glass icon. This selection ensures that <ul style="list-style-type: none"> All the transactions are related to this group customer ID only. Further selection 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 109: Loan Query – Loan Details



The following details will be shown in read only format.

Table 67: 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.

17.6 Settlement

The loan can be settled/closed using the “Settlement” screen.

Figure 110: 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	ICLREFERENCEI	2018-11-30	ICLAC2	ICLAC1	100	GBP	100		more...
LN20205141841	ICLREFERENCEI	2018-11-30	ICLAC2	ICLAC1	100	GBP	100		more...

Table 68: 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 111: Loan Settlement

Loan Date	Maturity Date	Settlement Report
2018-11-30		Y
Disbursement Debit Account ICLAC2	Disbursement Debit Amount 100	Disbursement Debit Currency GBP
Disbursement Credit Account ICLAC1	Disbursement Credit Amount 100	Disbursement Credit Currency GBP

Table 69: 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”.

17.7 Interest Query

The Loan Interest can be viewed in the Interest Query Screen

Figure 112: 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 of the query 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.

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 70: 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 113: 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-bbl	2020-06-16	JOHNSONDIGITAL02	JOHNSONCONTROI	2,500	EUR	SWP

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Ok

Figure 114: 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-6363-4a55-95	2020-06-15	JOHNSONCONTROL5	JOHNSONDIGITAL0	1,000	EUR	RSW
a3963908-dffc-40f4-a0.	2020-06-15	JOHNSONCONTROL5	JOHNSONDIGITAL0	4.11	EUR	RAC
f590a23d-eaf8-41b9-8a	2020-06-01	JOHNSONDIGITAL01	JOHNSONCONTROI	1,000	EUR	SWP

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Ok

Table 71: 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)

18 Charges

18.1 Introduction

This module is designed to help you quickly get acquainted with the different types of charge supported for account usage in Oracle Banking Liquidity Management.

The different types of charges supported are listed below:

Onetime Liquidity Management Setup Charges: These are one-time flat charges configured whenever a customer is onboarded for liquidity management.

Structure Setup Charges: These are flat charges configured per account structure creation. Different charges can be setup based on the type of structure i.e., Sweep, Pool and Hybrid.

Maintenance Charges for Liquidity Management Usage: These are flat periodic charges configured for liquidity management usage.

Structure Maintenance Charges by Structure: These are flat periodic charges configured for account structure maintenance and are charged by structure. Different charges can be setup based on the type of structure i.e., Sweep, Pool and Hybrid.

Structure Maintenance Charges by Accounts: These are periodic tier or slab-based charges configured for account structure maintenance and are charged by number of accounts in a structure. Different charges can be setup based on the type of structure i.e., Sweep, Pool and Hybrid.

Structure Execution Charges based on number of sweep executions: These are periodic tier or slab-based charges configured based on number of sweep executions per structure. This is applicable only for sweep structures.

Tax on Charges: These are taxes which are configured on charges.

The sub-components of this module are as follows.

- Charge Code
- Charge Rule
- Pricing Schemes
- Charge Decisioning
- Charge Preferential Pricing
- Charge Inquiry

18.2 Charge Code

This topic provides the information to configure and maintain charge codes for the various charges.

This topic contains the following subtopics:

- [Create Charge Code](#)
- [View Charge Code](#)

18.2.1 Create Charge Code

This topic provides systematic instructions to create charge code.

The **Create Charge Code** screen allows the user to configure the charge code.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Code**.
3. Under **Charge Code**, click **Create Charge Code**.

→ The **Create Charge Code** screen appears.

Figure 115: Create Charge Code

The screenshot shows a web form titled "Create Charge Code". The form is organized into several sections:

- Charge Code ***: A text input field.
- Charge Description ***: A text input field.
- Charge Category ***: A dropdown menu with "Select" as the current selection.
- Charge Credit Account ***: A text input field with a search icon.
- Account Description**: A text input field with "Not Selected" as the current selection.
- Credit Transaction Code ***: A text input field with a search icon.
- Credit Transaction Code Description**: A text input field with "Not Selected" as the current selection.
- Debit Transaction Code ***: A text input field with a search icon.
- Debit Transaction Code Description**: A text input field with "Not Selected" as the current selection.

At the bottom right of the form, there are two buttons: "Save" and "Cancel".

4. On **Create Charge Code** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.

For more information on fields, refer to the field description table below.

Table 72: Create Charge Code – Field Description

Field	Description
Charge Code	Specify the unique ID to identify the charge code.
Charge Description	Specify the description of the charge code.
Charge Category	Select the charge category. The available options are: <ul style="list-style-type: none"> • Tax • Standard
Charge Credit Account	Click Search icon to view and select the GL account number.
Account Description	Displays the description of the GL account number.
Credit Transaction Code	Click Search icon to view and select the transaction code to be used for Credit leg of charge posting.
Credit Transaction Code Description	Displays the Credit Transaction Code Description.
Debit Transaction Code	Click Search icon to view and select the transaction code to be used for Debit leg of charge posting.
Debit Transaction Code Description	Displays the Debit Transaction Code Description.

5. Click **Save** to save the details.

The user can view the configured charge code in [View Charge Code](#).

18.2.2 View Charge Code

This topic provides systematic instructions to view charge code.

The **View Charge Code** screen allows the user to view a list of configured charge codes. The user can configure charge code using [Create Charge Code](#).

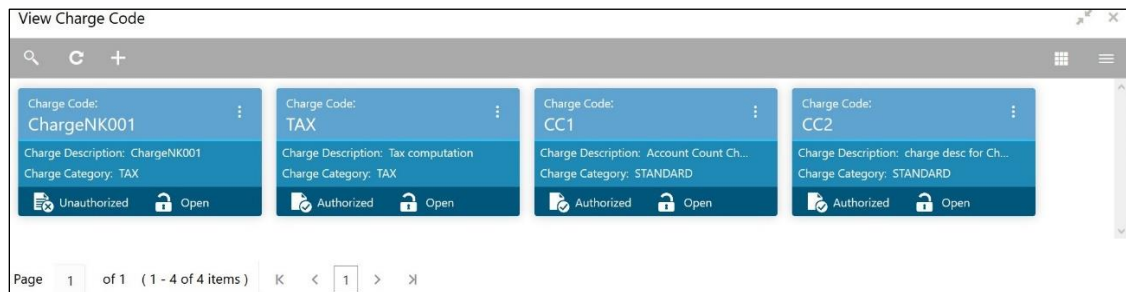
Prerequisite

Specify **User ID** and **Password**, and login to **Home screen**.

1. On **Home Screen**, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Code**.
3. Under **Charge Code**, click **View Charge Code**.

→ The **View Charge Code** screen appears.

Figure 116: View Charge Code



For more information on fields, refer to the field description table below.

Table 73: View Charge Code – Field Description

Field	Description
Charge Code	Displays the charge code.
Charge Description	Displays the description of the charge code.
Charge Category	Displays the charge category.
Status	Displays the status of the record.

18.3 Charge Rule

This topic provides the information to configure and maintain charge rule to calculate charges.

This topic contains following subtopics:

- [Create Charge Rule](#)
- [View Charge Rule](#)

18.3.1 Create Charge Rule

This topic provides systematic instructions to create the charge rule.

The **Create Charge Rule** screen allows the user to configure the charge rule.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Rule**.
3. Under **Charge Rule**, click **Create Charge Rule**.

→ The **Create Charge Rule** screen appears.

Figure 117: Create Charge Rule

The screenshot shows the 'Create Charge Rule' interface. It features several input fields and dropdown menus for configuring a charge rule. The fields are: Charge Pricing Rule ID, Charge Pricing Description (marked with an asterisk), Pricing Category (dropdown), Pricing Method (dropdown), Pricing Currency (AUB), Min/Max Validation Criteria (Amount), Minimum Charge Amount (marked with an asterisk), and Maximum Charge Amount (marked with an asterisk). Below these fields is a table with columns: From, To, Amount, Units, and Action. The table is currently empty. At the bottom right, there are 'Save' and 'Cancel' buttons.

4. On **Create Charge Rule** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.



For more information on fields, refer to the field description table below.

Table 74: Create Charge Rule – Field Description

Field	Description
Charge Pricing Rule ID	The system generates the Rule ID to identify the rule.
Charge Pricing Description	Specify the description for the charge pricing rule.
Pricing Category	Select the pricing category. The available options are: <ul style="list-style-type: none"> • Fixed Amount • Fixed Percentage • Tier Based Amount
Pricing Method	Select the pricing method to configure charge pricing. The available options are: <ul style="list-style-type: none"> • Fixed Amount This option appears only if Pricing Category is selected as Fixed Amount. • Fixed Percentage This option appears only if Pricing Category is selected as Fixed Percentage. • Variable Amount By Count This option appears only if Pricing Category is selected as Tier Based Amount. • Slab Amount By Count This option appears only if Pricing Category is selected as Fixed Percentage. <p>NOTE: Refer to the Examples for Tier Based Amount Charges.</p>
Pricing Currency	Select the currency in which the pricing is to be done.

Field	Description
Fixed Amount	Specify the fixed charge amount. This field appears only if Pricing Category is selected as Fixed Amount.
Fixed Percentage	Specify the fixed charge percentage. This field appears only if Pricing Category is selected as Fixed Percentage.
Min/Max Validation Criteria	Indicates whether the charge is to be validated based on an amount range. The available options are: <ul style="list-style-type: none"> • Amount This field appears only if Pricing Category is selected as Tier Based Amount.
Minimum Charge Amount	Specify the minimum charge amount to be considered for validation. This field appears only if Pricing Category is selected as Tier Based Amount and Min/Max Validation Criteria is selected as Amount.
Maximum Charge Amount	Specify the maximum charge amount to be considered for validation. This field appears only if Pricing Category is selected as Tier Based Amount and Min/Max Validation Criteria is selected as Amount.
From	Specify the start value of the count range. This field appears only if Pricing Category is selected as Tier Based Amount.

Field	Description
To	Specify the final value of the count range. This field appears only if Pricing Category is selected as Tier Based Amount.
Amount	Specify the charge amount. This field appears only if Pricing Category is selected as Tier Based Amount. The pricing currency is considered.
Units	Specify the number of charge units. This field appears only if Pricing Category is selected as Tier Based Amount.

5. Click **+** button to add the multiple rows in the grid.
6. Click  to edit the row.
7. Click  to delete the row.
8. Click **Save** to save the details.

The user can view the configured charge rule in the [View Charge Rule](#).

18.3.1.1 Examples for Tier Based Amounts Charges

Pricing Method - **Slab Amount by Number of Count**

Example 1:

Count Slabs	Charge Amount	Unit
0 – 250	10	Blank
250 – 500	20	Blank
> 500	30	Blank

Count = 1000

Charge Amount = 10+20+30 = 60 USD

Example 2:

Count Slabs	Charge Amount	Unit
0 – 250	1	1
250 – 500	2	1
> 500	3	1

Count: 1000

Charge Amount: = 250+500+1500 (i.e., $1*250+2*250+3*500$) = 2250 USD

Pricing Method - **Variable Amount by Number of Count**

Example 1:

Count Slabs	Charge Amount	Unit
0 – 250	10	Blank
250– 500	20	Blank
> 500	30	Blank

Count =1000

Charge Amount = 30 USD

Example 2:

Count Slabs	Charge Amount	Unit
0 – 250	1	1
250 – 500	2	1
> 500	3	1

Count: 1000

Charge Amount: $3*1000=USD\ 3000$

18.3.2 View Charge Rule

This topic provides systematic instructions to view the charge rule.

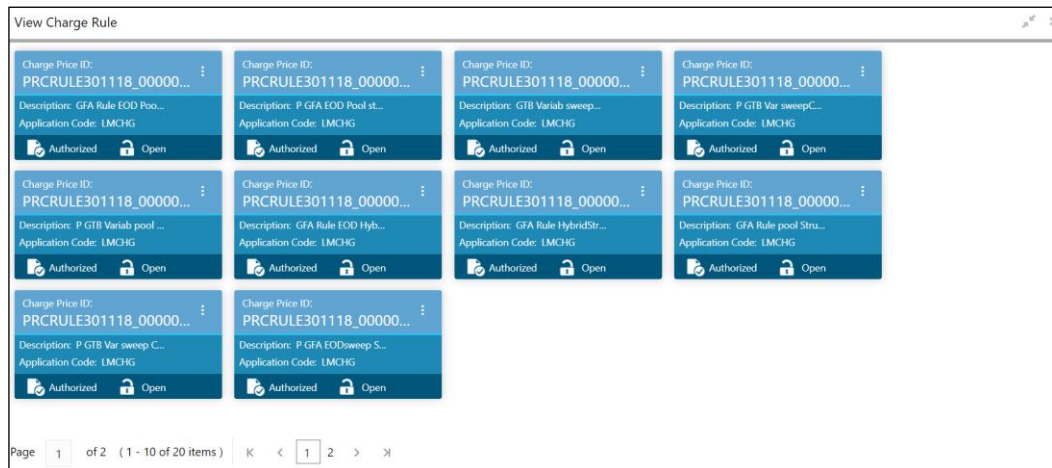
The **View Charge Rule** screen allows the user to view a list of configured charge rule. The user can configure the charge rule using [Create Charge Rule](#).

Prerequisite: Specify **User ID** and **Password**, and login to **Home screen**.

1. On **Home Screen**, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Rule**.
3. Under **Charge Rule**, click **View Charge Rule**.

→ The **View Charge Rule** screen appears.

Figure 118: View Charge Rule



For more information on fields, refer to the field description table below.

Table 75: View Charge Rule – Field Description

Field	Description
Charge Pricing ID	Displays the charge pricing ID.
Description	Displays the description of the charge pricing rule.
Application Code	Displays the application code.
Status	Displays the status of the record.

18.4 Pricing Schemes

This topic provides the information to configure and maintain the pricing schemes. Customers can be associated with one of the pricing schemes during onboarding and different charge decisions can be configured per pricing scheme.

This topic contains following subtopics:

- [Create Pricing Schemes](#)
- [View Pricing Schemes](#)

18.4.1 Create Pricing Schemes

This topic provides systematic instructions to create the pricing schemes.

The **Create Pricing Schemes** screen allows the user to configure the pricing schemes.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Pricing Schemes**.
3. Under **Pricing Schemes**, click **Create Pricing Schemes**.

→ The **Create Pricing Schemes** screen appears.

Figure 119: Create Pricing Schemes

4. On **Create Pricing Schemes** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.

For more information on fields, refer to the field description table below.

Table 76: Create Pricing Schemes – Field Description

Field	Description
Pricing Scheme ID	Specify the unique ID to identify the pricing scheme.
Description	Specify the description for the pricing scheme.

5. Click **Save** to save the details.

The user can view the configured pricing schemes in the [View Pricing Schemes](#).

18.4.2 View Pricing Schemes

This topic provides systematic instructions to view the pricing schemes.

The **View Pricing Schemes** screen allows the user to view a list of configured pricing schemes.

The user can configure pricing schemes using [Create Pricing Schemes](#).

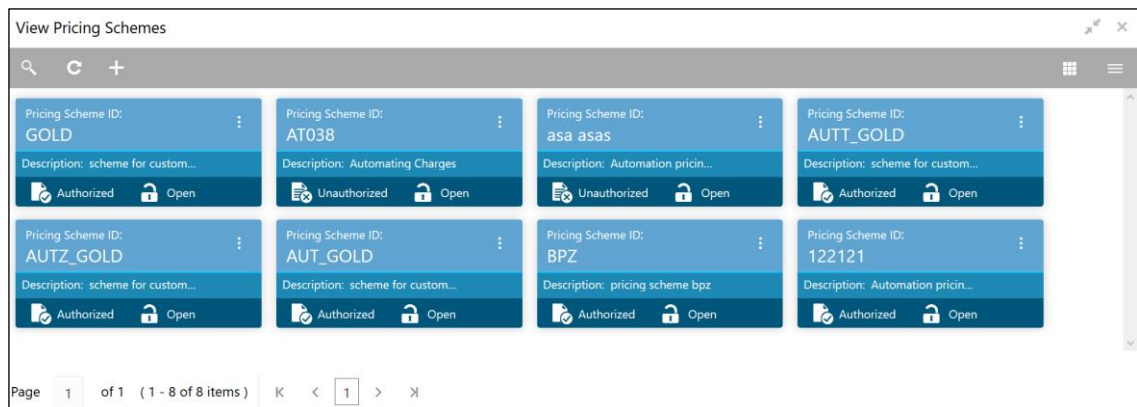
Prerequisite

Specify **User ID** and **Password**, and login to **Home screen**.

1. On **Home Screen**, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Pricing Schemes**.
3. Under **Pricing Schemes**, click **View Pricing Schemes**.

→ The **View Pricing Schemes** screen appears.

Figure 120: View Pricing Schemes



For more information on fields, refer to the field description table below.

Table 77: View Pricing Schemes – Field Description

Field	Description
Pricing Scheme ID	Displays the pricing scheme ID.
Description	Displays the description of the pricing scheme.
Status	Displays the status of the record.

18.5 Charge Decisioning

This topic provides the information to configure and maintain charge decisioning. Using this screen, the charge code, charge rule and pricing schemes configured can be mapped to a specific charge event and the charge collection frequency is defined for the same.

This topic contains following subtopics:

- [Create Charge Decisioning](#)
- [View Charge Decisioning](#)

18.5.1 Create Charge Decisioning

This topic provides systematic instructions to create the charge decisioning. Using this screen, the charge code, charge rule and pricing schemes configured can be mapped to a specific charge event and the charge collection frequency is defined for the same.

The **Create Charge Decisioning** screen allows the user to configure the charge decisioning.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Decisioning**.
3. Under **Charge Decisioning**, click **Create Charge Decisioning**.

→ The **Create Charge Decisioning** screen appears.

Figure 121: Create Charge Decisioning

4. On **Create Charge Decisioning** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.

For more information on fields, refer to the field description table below.

Table 78: Create Charge Decisioning – Field Description

Field	Description
Event	<p>Select the event on the occurrence of which the charge to be applied.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • EOD - This option is selected for Periodic Charges. • Liquidity Management Setup – This option is selected when customer is onboarded for Liquidity Management. • Structure Setup – This option is selected for structure creation charges.
Pricing Scheme ID	<p>Click Search icon to view and select the pricing scheme for which the charge decisioning is to be configured.</p>

Field	Description
Charge Type	Select the charge type. The available options are: <ul style="list-style-type: none"> • Customer – This indicates the charges are at customer level • Structure – This indicates the charges are at structure level
Structure Type	Select the structure type. The available options are: <ul style="list-style-type: none"> • Sweep • Pool • Hybrid
Charge Code	Select Search icon to view and select the charge code for which decisioning is to be configured.
Charge Description	Displays the description of the selected charge code.
Charge Pricing Rule ID	Select Search icon to view and select the charge pricing rule to be applied.
Charge Pricing Description	Displays the description of the selected Charge Pricing Rule.

Field	Description
Charge Criteria	<p>Select the criteria to be considered based on which the charges are calculated. The available options are</p> <ul style="list-style-type: none"> • One Time Setup Charge • Structure Setup Charge • Count of Accounts • Count of Sweeps • Flat Maintenance Charge • Parent Charge Code <p>NOTE: The Charge Criteria values are based on Event and Charge Type. For more details, refer to the Table 79: Matrix for Charge Criteria.</p>
Effective Date	<p>Select the date from which the charge decisioning validity is effective.</p>
Expiry Date	<p>Select the date till which the charge decisioning validity is effective.</p>
Collection Parameter	
Charge Frequency	<p>Select the frequency of the charge collection.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Half Yearly <p>NOTE: These options appears only if the Event is selected as EOD.</p> <ul style="list-style-type: none"> • Event Based <p>NOTE: This option appears only if the Event is selected as Liquidity Management Setup and Structure Setup.</p>

Field	Description
Units	Specify the units of the specified frequency post when the charge collection should take place. If the Charge Frequency is selected as Monthly and Units is specified as 2 , then the charge would be collected once in two months. NOTE: This field appears only if the Event is EOD .
Collect At	Displays the period when the charge collection is done for the selected frequency NOTE: This field always be End of Period .

NOTE: Any modifications/updates to charge decisioning will be applicable immediately. For example, if the charge decisioning is modified in middle of a charge cycle, on the charge calculation date, the updated charge decisioning will be applied for the entire current charge cycle for calculation purpose.

- a. Click **+** button to add the charge decisioning.
 - b. Click **X** button to close the charge decisioning.
5. Click **Save** to save the details.

The user can view the configured charge decisioning in the [View Charge Decisioning](#).

Table 79: Matrix for Charge Criteria

Event	Pricing Scheme	Charge Type	Structure Type	Charge Criteria	Charge Frequency
EOD	Scheme	Customer	NA	Flat Maintenance Charge Parent Charge Code	Daily Monthly Half-Yearly
EOD	Scheme	Structure	Sweep Pool Hybrid	Flat Maintenance Charge Count of Accounts Count of Sweeps (Applicable only for Sweep structure) Parent Charge Code	Daily Monthly Half-Yearly
Liquidity Management Setup	Scheme	Customer	NA	One Time Setup Charge Parent Charge Code	Event Based
Structure Setup	Scheme	Structure	Sweep Pool Hybrid	Structure Setup Charge Parent Charge Code	Event Based

18.5.2 View Charge Decisioning

This topic provides systematic instructions to view the charge decisioning.

The **View Charge Decisioning** screen allows the user to view a list of configured charge decisioning. The user can configure charge decisioning using [Create Charge Decisioning](#).

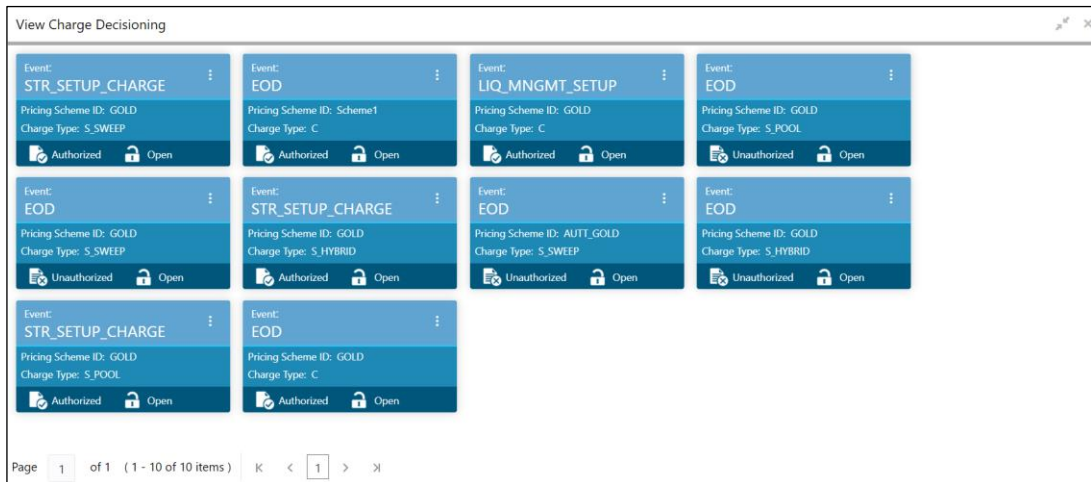
Prerequisite

Specify **User ID** and **Password**, and login to **Home screen**.

1. On **Home Screen**, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Decisioning**.
3. Under **Charge Decisioning**, click **View Charge Decisioning**.

→ The **View Charge Decisioning** screen appears.

Figure 122: View Charge Decisioning



For more information on fields, refer to the field description table below.

Table 80: View Charge Decisioning – Field Description

Field	Description
Event	Displays the charge event.
Pricing Scheme ID	Displays the pricing scheme ID.
Charge Type	Displays the charge type.
Status	Displays the status of the record.

18.6 Charge Preferential Pricing

This topic provides the information to configure and maintain preferential pricing for specific customers.

This topic contains following subtopics:

- [Create Charge Preferential Pricing](#)
- [View Charge Preferential Pricing](#)

18.6.1 Create Charge Preferential Pricing

This topic provides systematic instructions to create the charge preferential pricing.

The **Create Charge Preferential Pricing** screen allows the user to configure the charge preferential pricing.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Preferential Pricing**.
3. Under **Charge Preferential Pricing**, click **Create Charge Preferential Pricing**.

→ The **Create Charge Preferential Pricing** screen appears.

Figure 123: Create Charge Preferential Pricing

4. On **Create Charge Preferential Pricing** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.

For more information on fields, refer to the field description table below.

Table 81: Create Charge Preferential Pricing – Field Description

Field	Description
Customer ID	Click Search icon to view and select customer for which the preferential pricing has to be setup.
Charge Type	Specify the type of the charge. The available options are: <ul style="list-style-type: none"> • Customer • Structure
Structure Type	Select the structure type. The available options are: <ul style="list-style-type: none"> • Sweep • Pool • Hybrid
Charge Code	Click Search icon to view and select the charge code for preferential pricing configuration. NOTE: The charge code will be listed based on the charge type and for which the active charge decisioning exists.
Charge Code Description	Displays the description of the selected charge code.
Charge Pricing Rule ID	Click Search icon to view and select the charge pricing to be applied.
Charge Pricing Description	Displays the description of the selected Charge Pricing Rule.

Field	Description
Charge Criteria	<p>Select the criteria to be considered based on which the charges are calculated.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • One Time Setup Charge • Structure Setup Charge • Count of Accounts • Count of Sweeps • Flat Maintenance Charge • Parent Charge Code <p>NOTE: The taxes will be applicable based on the tax configured for the charge code in charge decisioning.</p>
Effective Date	Select the date from which the preferential pricing validity is effective.
Expiry Date	Select the date till which the preferential pricing validity is effective.

NOTE: Any modifications to preferential charge decisioning will be applied immediately. For example, if the charge decisioning is modified in middle of a charge cycle, on the charge calculation date, the updated charge decisioning will be applied for the entire current charge cycle for calculation purpose.

NOTE: Charge Configurations, calculations and postings will be at a parent customer level only.

5. Click **Save** to save the details.

The user can view the configured charge rule in the [View Charge Preferential Pricing](#).

18.6.2 View Charge Preferential Pricing

This topic provides systematic instructions to view the configured charge preferential pricing.

The **View Charge Preferential Pricing** screen allows the user to view a list of configured charge preferential pricing. The user can configure charge preferential decision using [Create Charge Preferential Pricing](#).

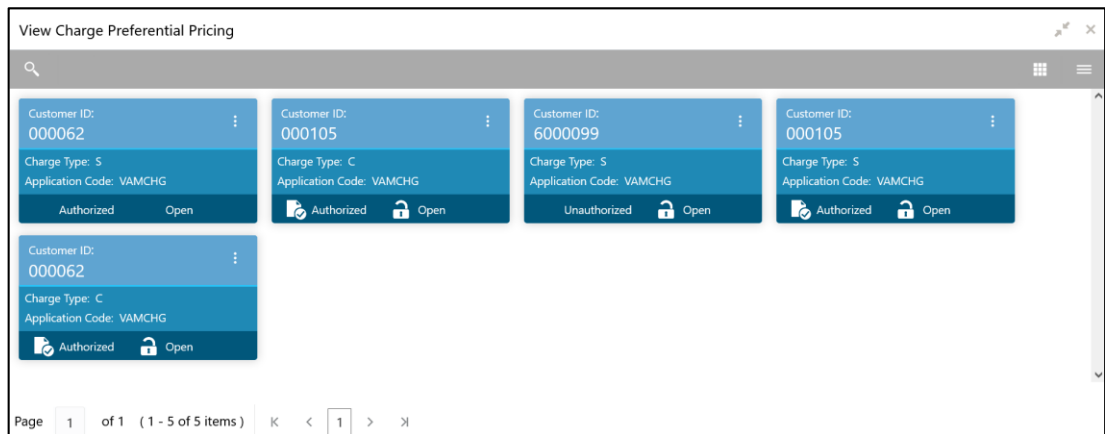
Prerequisite

Specify **User ID** and **Password**, and login to **Home screen**.

1. On **Home Screen**, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Preferential Pricing**.
3. Under **Charge Preferential Pricing**, click **View Charge Preferential Pricing**.

→ The **View Charge Preferential Pricing** screen appears.

Figure 124: View Charge Preferential Pricing



For more information on fields, refer to the field description table below.

Table 82: View Charge Preferential Pricing – Field Description

Field	Description
Customer ID	Displays the customer ID.
Charge Type	Displays the charge type.
Application Code	Displays the application code.

Field	Description
Status	Displays the status of the record.

18.7 Charge Inquiry

This topic provides the information to query the charges collected for a customer for a given period.

This topic contains following subtopics:

- [Charge Inquiry](#)

18.7.1 Charge Inquiry

This topic provides the systematic instructions to query the charges collected for a customer for a specified period.

This **Charge Inquiry** screen allows the user to query the charges for a customer for a specified charge calculation period.

Prerequisite

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Oracle Banking Liquidity Management System**. Under **Oracle Banking Liquidity Management System**, click **Maintenance**.
2. Under **Maintenance**, click **Charges**. Under **Charges**, click **Charge Inquiry**.
3. Under **Charge Inquiry**, click **Charge Inquiry**.

→ The **Charge Inquiry** screen appears.

Figure 125: Charge Inquiry

The screenshot shows the 'Charge Inquiry' application window. It features several search filters: 'Customer ID' (with a search icon), 'Customer Name' (displaying 'No Customer Selected'), 'Charge Code' (with a search icon), and 'Charge Description' (displaying 'No Charge Code Selected'). There is also a 'Collection Status' dropdown menu set to 'Select' and a 'Charge Period Date Range' field with calendar icons. Below the filters are 'Search' and 'Reset' buttons, and an 'Export' button on the right. A table with columns: 'From Date', 'To Date', 'Additional Info', 'Description', 'CCY', 'Amount', 'Charge Account CCY', 'Charge Account', 'Exchange Rate', 'Posted Amount', 'Collection Date', 'Collection Status', 'Error Description', and 'Charge Code' is shown. The table contains the text 'No data to display.' Below the table is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows and a page number '1' in a box.

4. On **Charge Inquiry** screen, specify the fields.

Note: The fields which are marked with asterisk are mandatory.

For more information on fields, refer to the field description table below.

Table 83: Charge Inquiry – Field Description

Field	Description
Customer ID	Click Search icon to view and select the customer ID to whom the charges need to be queried.
Customer Name	Displays the name of the customer based on Customer ID selected.
Charge Code	Click Search icon to view and select the charge code.
Charge Description	Displays the description of the charge code.
Collection Status	Select the collection status. The available options are: <ul style="list-style-type: none"> • SUCCESS • PENDING • FAILED
Charge Period Date Range	Displays the date range for which the charges need to be queried.
Search Result Click Search to query the charge details. Click Reset to reset the search criteria.	
From Date	Displays the charge period start date.
To Date	Displays the charge period end date.
Additional Info	Displays the additional information like charge reference number, charge description and structure code for structure level charges.

Field	Description
Description	Displays the description of the charges.
CCY	Displays the currency of the charges.
Amount	Displays the charge amount.
Charge Account CCY	Displays the currency of the charge account.
Charge Account	Displays the charge account number.
Exchange Rate	Displays the exchange rate used in case the charge currency and charge account currency are different.
Posted Amount	Displays the posted amount.
Collection Date	Displays the charge collection date.
Collection Status	Displays the collection status.
Error Description	Displays the error in case of charge posting failures.
Charge Code	Displays the charge code.

5. Click **Export** to export the details in .csv format.

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	$ABS(LMVD_DR_BAL) > 0$	$(ABS(LMVD_DR_BAL) * RATE1 * DAYS) / (YEAR * 100)$
	$(LMVD_CR_BAL > 0) AND (LMVD_CR_BAL \leq 10000)$	$(LMVD_CR_BAL * RATE2 * DAYS) / (YEAR * 100)$
	$(LMVD_CR_BAL > 10000) AND (LMVD_CR_BAL \leq 9999999)$	$(LMVD_CR_BAL * RATE3 * DAYS) / (YEAR * 100)$

19.2.2 Pool

Interest Method

Header/ Child	Condition	Formula
Header	$(LMVD_CR_POOLBAL > 0) AND (LMVD_CR_POOLBAL \leq 10000)$	$(LMVD_CR_POOLBAL * RATE4 * DAYS) / (YEAR * 100)$
	$(LMVD_CR_POOLBAL > 10000) AND (LMVD_CR_POOLBAL \leq 9999999)$	$(LMVD_CR_POOLBAL * RATE5 * DAYS) / (YEAR * 100)$
	$ABS(LMVD_DR_POOLBAL) > 0$	$(ABS(LMVD_DR_POOLBAL) * RATE6 * DAYS) / (YEAR * 100)$
Child	Not Applicable	Not Applicable

Advantage Method

Header/ Child	Condition	Formula
Header	LMVD_CR_POOLBAL>0	$(LMVD_CR_POOLBAL * RATE7 * DAYS) / (YEAR * 100)$
	ABS(LMVD_DR_POOLBAL)>0	$(ABS(LMVD_DR_POOLBAL * RATE8 * DAYS) / (YEAR * 100))$
Child	ABS(LMVD_DR_BAL)>0	$(ABS(LMVD_DR_BAL * RATE9 * DAYS) / (YEAR * 100))$
	(LMVD_CR_BAL>0) AND (LMVD_CR_BAL<=10000)	$(LMVD_CR_BAL * RATE10 * DAYS) / (YEAR * 100)$
	(LMVD_CR_BAL>10000) AND (LMVD_CR_BAL<=9999999)	$(LMVD_CR_BAL * RATE11 * DAYS) / (YEAR * 100)$

Ratio Method

Header/ Child	Condition	Result
Header / Child	(LM_NETPOOLPOSITION > 0) AND (VD_DLY_CR_BAL_M > 0)	$VD_DLY_CR_BAL_M * ((LM_COVER_AGE_RATIO * CRCOVERATE * DAYS) / (YEAR * 100)) + (((1 - LM_COVER_AGE_RATIO) * CRRESRATE * days) / (YEAR * 100))$
	(LM_NETPOOLPOSITION > 0) AND (ABS(VD_DLY_DR_BAL_M) > 0)	$ABS(VD_DLY_DR_BAL_M) * ((1 * DRCOVERATE * DAYS) / (YEAR * 100))$
	(LM_NETPOOLPOSITION < 0) AND (VD_DLY_CR_BAL_M > 0)	$VD_DLY_CR_BAL_M * ((1 * DRCOVERATE * DAYS) / (YEAR * 100))$
	(LM_NETPOOLPOSITION < 0) AND (ABS(VD_DLY_DR_BAL_M) > 0)	$ABS(VD_DLY_DR_BAL_M) * ((LM_COVER_AGE_RATIO * DRCOVERATE * DAYS) / (YEAR * 100)) + (((1 - LM_COVER_AGE_RATIO) * DRRESRATE * days) / (YEAR * 100))$

Interest Optimization Method

Accounts	Condition	Result
	(LM_IO_STR_BALANCEINTHCCY >= LM_IO_STR_THAMOUNT) AND (LM_IO_STR_BALANCEINACCCY >= LM_IO_STR_THAMOUNTINACCCY)	(VD_DLY_CR_BAL_M*LM_IO_CCY EN_RATE*DAYS)/(YEAR*100)
All accounts	(LM_IO_STR_BALANCEINTHCCY >= LM_IO_STR_THAMOUNT) AND (LM_IO_STR_BALANCEINACCCY >= LM_IO_STR_THAMOUNTINACCCY)	(VD_DLY_CR_BAL_M*LM_IO_CCY PR_RATE*DAYS)/(YEAR*100)
	(LM_IO_STR_BALANCEINTHCCY >= LM_IO_STR_THAMOUNT) AND (LM_IO_STR_BALANCEINACCCY >= LM_IO_STR_THAMOUNTINACCCY)	(VD_DLY_CR_BAL_M*LM_IO_CCY NM_RATE*DAYS)/(YEAR*100)