

Cash Flow Forecasting User Guide
Oracle Banking Cash Management

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Oracle Banking Cash Management User Guide
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Contents

| | |
|--|-----------|
| 1. About this Manual | 4 |
| 1.1 Introduction..... | 4 |
| 1.2 Audience | 4 |
| 1.3 Documentation Accessibility | 4 |
| 1.4 Document Structure | 4 |
| 1.5 Abbreviations..... | 4 |
| 1.6 Glossary of Icons | 5 |
| 2. Cash Flow Forecasting | 6 |
| 2.1 Overview | 6 |
| 2.2 Benefits | 6 |
| 2.3 Functionality | 6 |
| 3. Setup Reference Data | 7 |
| 3.1 Introduction..... | 7 |
| 3.1.1 Maintaining Core Reference Data..... | 7 |
| 3.2 Maintaining Cash Flow Codes | 7 |
| 3.2.2 View Cashflow Code Maintenance | 9 |
| 4. Managing Files | 11 |
| 4.1 Upload Files | 11 |
| 4.2 View File Upload Status | 12 |
| 5. Inquiries | 13 |
| 5.1 Cashflow Inquiry..... | 13 |
| Index..... | 15 |
| Reference and Feedback | 16 |
| References | 16 |
| Feedback and Support | 16 |

1. About this Manual

1.1 Introduction

This manual is designed to help acquaint you with the Oracle Banking Cash Management (OBCM).

It provides an overview of the system and guides you, through the various steps involved in setting up and providing the cash management services for the customers of your bank.

1.2 Audience

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

| Role | Function |
|-------------------------------|--------------------------------------|
| Back office executive | Input functions for transactions |
| Back office managers/officers | Authorization functions |
| Product Managers | Product definition and authorization |

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

1.4 Document Structure

This manual is organized into the following chapters:

| Chapter | Description |
|-----------|--|
| Chapter 1 | About this manual: This chapter gives information on the intended audience, abbreviations, icons, and summary of chapters covered in this user manual. |
| Chapter 2 | Cashflow Forecasting - an overview: This chapter lists the benefits and functionalities provided by Cashflow Forecasting module. |
| Chapter 3 | Setting up reference data for cashflow forecasting. |
| Chapter 4 | File Management |
| Chapter 5 | Performing inquiries. |















1.5 Abbreviations

| Abbreviation | Detailed Description |
|--------------|-----------------------------------|
| OBCM | Oracle Banking Cash Management |
| API | Application Programming Interface |
| AI | Artificial Intelligence |
| ML | Machine Learning |

| Abbreviation | Detailed Description |
|--------------|----------------------|
| FX | Foreign Exchange |

1.6 Glossary of Icons

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

| Icon | Function |
|---|-------------------|
|  | Close |
|  | Add a row |
|  | Delete a row |
|  | Search (Fetch) |
|  | Refresh |
|  | Collapse |
|  | Expand |
|  | Options |
|  | Authorize |
|  | Unlock |
|  | Delete |
|  | Copy |
|  | View |
|  | Add/Remove Column |

2. Cash Flow Forecasting

2.1 Overview

Cashflow Forecasting module of the OBCM system automates the process of forecasting cash by projecting the inflows and outflows for a corporate over a period. This data is received from various other systems via API's.

2.2 Benefits

- Accurate Forecasting – Manage accurate forecasting by consolidating forecast collection inputs through seamless integration with internal systems.
- Automated Cashflow Forecast – Calculate the net deficit and surplus for a specific frequency by data received as inflow and outflow data through API/File upload.
- Reporting & Analytics – Cashflow projections available at summary level for each Inflow/Outflow for given frequency.
- Flexibility – Consolidate actual/reconciled payment and forecasted cash flow data to track overdue/short payment.
- Cost Reduction – Increased visibility of transactions and provides easy reconciliation thus helping corporates manage and control their cash flow and reduce costs.

2.3 Functionality

- Dashboards
- Cash Flow Forecasting
 - Cashflow Code Maintenance
 - Cashflow Inquiry

3. Setup Reference Data

3.1 Introduction

To enable the Cash Management related functionalities, there is certain amount of reference data that needs to be set up on day zero.

You may also need to identify administrators among the officers of your bank to whom you could assign the administration of cash management system.

This section explains the maintenance of such reference information for the Cash flow Forecasting module.

3.1.1 Maintaining Core Reference Data

Your bank needs to set up certain core reference data for the cash management system to work such as list of country, currency, customer category, list of holidays, list of banks, branch, FX rates etc.

Refer to the 'Oracle Banking Common Core User Guide' for setting up core reference data.

3.2 Maintaining Cash Flow Codes

Cashflow forecasting projects the inflows and outflows for a corporate over a period. This data is received from various other systems via API's. For OBCM to accept the records; standard codes need to be maintained by which OBCM can identify and store such cashflow transactions.

This screen allows you to create/maintain codes along with description. It also allows you to maintain hierarchy for such codes.

3.2.1 Create Cashflow Code

This screen is used to create cashflow codes or add sub-codes in a hierarchal format. The codes and sub codes can be created up to four levels of hierarchy. Codes can be maintained for 'Inflows' and/or 'Outflows'. The codes cannot be deleted once authorized; however, description can be modified.

Cashflow summary and detailed statement displays the description maintained here.

Navigation Path: *Cash Flow Forecasting > Maintenance > Cashflow Code Maintenance > Create Cashflow Code Maintenance*

1. Refer to the following table for specifying details on the above screen:

Note: Fields marked with '' are mandatory.*

| Field Name | Description |
|----------------------|---|
| Corporate | Click the Search icon to select a specific customer for whom code needs to be created. Leaving this field blank creates a master code which will be applicable to all customers for a selected source application. This field cannot be modified once authorized. |
| Source Application * | Select the source application from where code will flow to OBCM. |
| Channel * | Select the channel from where code will flow to OBCM. |
| View Master Code | Click this link to view the existing master codes for selected combination of source application and channel. A pop-up screen opens from where you can view the inflows and outflows. |

2. Perform the following steps in the **Inflows/Outflows** section as per your requirement:

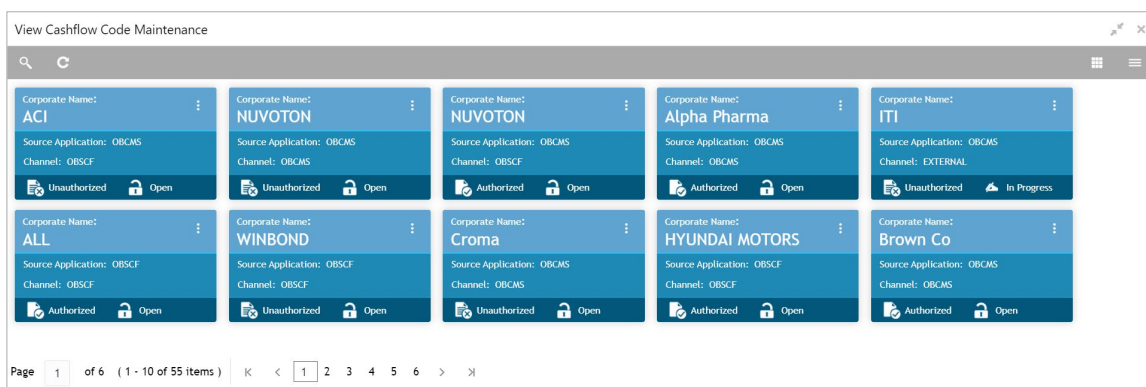
- Click **Add New Code** to add a new row for a code to be added.
- Click **Add (+)** icon to add a new sub-level record.
- Click **Delete (🗑)** icon to remove a record including its child records. Only un-authorized records can be deleted. In case if there is a hierarchy of codes, delete all the sub codes to delete the main code.
- Click **Expand All** to view the child-level records of all the codes.
- Click **Collapse All** to hide the child-level records of all the codes.

3. Click **Save** to save the record and send for authorization.


3.2.2 View Cashflow Code Maintenance

By using this screen, you can view, modify, delete, or authorize code details.

Navigation Path: *Cash Flow Forecasting > Maintenance > Cashflow Code Maintenance > View Cashflow Code Maintenance*





Perform the following steps to filter or take actions on cashflow codes:

- Filter the records in the View screen:
 - a. Click the search () icon to view the filters. You can filter the records by Corporate Name, Source Application, Channel, Code, Description, Authorization Status, and Record Status.

The screenshot shows the filter dialog box for 'View Cashflow Code Maintenance'. It contains the following fields and controls:

- Corporate Name:** Text input field
- Source Application:** Dropdown menu
- Channel:** Dropdown menu
- Code:** Text input field
- Description:** Text input field
- Record Status:** Dropdown menu
- Authorization Status:** Dropdown menu
- Search:** Button
- Reset:** Button

- b. Click **Search**.
- OR
- Click **Reset** to reset the filter criteria.
- Click the refresh () icon to refresh the records.
 - Click the Options () icon and then click any of the below options:
 - **Unlock** – To modify the record details. Refer to the **Create Cashflow Code** section for field level details.
 - **Authorize** – To authorize the code.
 - Optional: Click **View** to view the record details.
 - Select the record to authorize and then click **Confirm**.
 - **Delete/Close** – To remove the record.
 - Optional: On the confirmation pop-up window, click **View** to view the record details.
 - Click **Proceed** to delete the record.

- **Copy** – To create a new cashflow code with same details for a new corporate.
- **View** – To view the cashflow code details.
- **Reopen** – To reopen a closed record.

4. Managing Files

The **File Management** functionality helps you to upload files in a pre-defined format. These files are auto-processed by the system based on its type and set rules. The process is mainly divided into two screens, i.e. 'File Upload' to feed the data into the system and 'View File Upload Status' to manage the uploaded files.

4.1 Upload Files

This screen is used to upload files for auto-processing the cashflow code/transaction data into system. The uploaded files are not processed until it is approved. The file can contain data records of cashflow codes and cashflow transactions etc. The file format accepted by the system includes ".csv" files.

Supported files and fields:

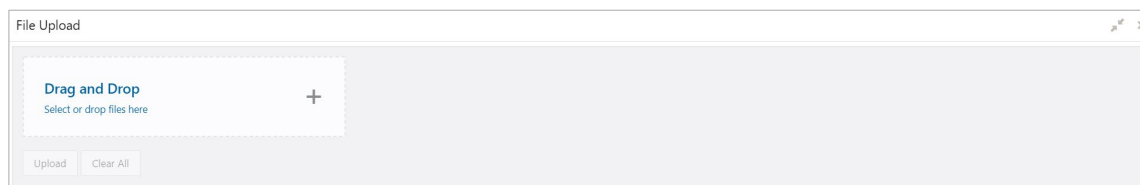
- Cashflow Code file

- | | | | |
|-----------------|----------------------|---------------|----------------|
| • CASHFLOW_TYPE | • SOURCE_APPLICATION | • CHANNEL | • CORPORATE_ID |
| • CODE | | • DESCRIPTION | • PARE |

- Cashflow Transaction file

- | | | |
|--------------------------|-------------------------|----------------|
| • EXTERNAL_REFERENCE_NO | • EXPECTED_DATE | • T_UDF_TXT_1 |
| • CASHFLOW_INDICATOR | • REVISED_EXPECTED_DATE | • T_UDF_TXT_2 |
| • CORPORATE_ID | • ACTUAL_DATE | • T_UDF_TXT_3 |
| • CODE | • CHANNEL | • T_UDF_TXT_4 |
| • DESCRIPTION | • APPLICATION_NAME | • T_UDF_TXT_5 |
| • BANK_ACCOUNT_NUMBER | • PARTY_NAME | • T_UDF_TXT_6 |
| • VIRTUAL_ACCOUNT_NUMBER | • PARTY_ID | • T_UDF_TXT_7 |
| • AMOUNT | • STATUS | • T_UDF_TXT_8 |
| • ACTUAL_AMOUNT | • NARRATION | • T_UDF_TXT_9 |
| • CCY | • CUSTOMER_REF_NO | • T_UDF_TXT_10 |

Navigation Path: File Management > File Upload



1. Drag and drop the file to be uploaded in the highlighted box.

OR

Click inside the highlighted box to select the file to be uploaded.

2. Click **Upload** to upload the records from the file. Once the file is uploaded, it cannot be deleted.























4.2 View File Upload Status

This screen helps you to manage uploaded files.

Navigation Path: File Management > View File Upload Status

View File Upload Status

Filter by File name Filter by Maker ID Filter by Approver ID Rejected Files

| Field | Maker Id | Checker Id | Status | Action | Remarks | Total Records | Successful | Failed | View Details | Maker Time Stamp | Approve |
|---|--|------------|--------|----------------------|---|---------------|------------|--------|-------------------------|-------------------------------|---------|
| OBCM-CASHFLOW-TRANSACTION_837773931808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 0 | 1 | Details | 2021-08-18T12:13:01.000+00:00 | |
| OBCM-CASHFLOW-TRANSACTION_475232501808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 0 | 1 | Details | 2021-08-18T12:11:17.000+00:00 | |
| OBCM-CASHFLOW-TRANSACTION_362990081808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 0 | 1 | Details | 2021-08-18T11:08:03.000+00:00 | |
| OBSFCFM-PAYMENT_571609361808.csv |  OBDX | OBDXC | A | Processing Initiated |  | 2 | 0 | 2 | | 2021-08-18T11:06:04.000+00:00 | |
| OBCM-CASHFLOW-TRANSACTION_345753081808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 1 | 0 | Details | 2021-08-18T09:42:02.000+00:00 | |
| OBCM-CASHFLOW-TRANSACTION_657675661808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 1 | 0 | Details | 2021-08-18T09:40:53.000+00:00 | |
| OBSFCFM-PAYMENT_972911251808.csv |  OBDX | OBDXC | P | Processed |  | 5 | 5 | 0 | Details | 2021-08-18T07:53:02.000+00:00 | |
| OBSFCFM-INVOICES-SELLER_372731241808.csv |  OBDX | OBDXC | P | Processed |  | 2 | 0 | 2 | Details | 2021-08-18T06:53:28.000+00:00 | |
| OBCM-CASHFLOW-TRANSACTION_688474841808.csv |  OBDX | OBDXC | P | Processed |  | 1 | 1 | 0 | Details | 2021-08-18T06:48:55.000+00:00 | |
| OBSFCFM-CREDIT-NOTE-SELLER_833985311708.csv |  OBDX | OBDXC | P | Processed |  | 1 | 1 | 0 | Details | 2021-08-17T17:20:35.000+00:00 | |
| OBSFCFM-CREDIT-NOTE-SELLER_833985311708.csv |  OBDX | OBDXC | P | Processed |  | 1 | 1 | 0 | Details | 2021-08-17T17:20:35.000+00:00 | |


Page 1 of 1 (1-10 of at least 3913 items) 1 2 3 4 5 6 ... >

To search the status of a specific file, specify any of the following criteria to filter the listed file jobs:

- In the **Filter by File Name** field, type partial or complete name of the file.
- In the **Filter by Maker ID** field, type partial or complete Maker ID used to create the file record.
- In the **Filter by Approver ID** field, type partial or complete Checker ID used to authorize the file.
- Click **Rejected Files** to view the list of rejected files.



Rejected File Data

Filter by File name Filter by Maker ID Filter by Checker ID

| Field | Version | Maker Id | Checker Id | Status | Remarks | Maker Time Stamp | Checker Time Stamp |
|---|---------|----------|------------|--------|---|-------------------------------|-------------------------------|
| OBSFCFM-INVOICES-BUYER_AUTO-210520203_833.csv | 1 | GANESHM | VIAHC | R |  | 2021-08-10T12:16:14.000+00:00 | 2021-08-19T08:02:25.000+00:00 |

Page 1 of 1 (1 of 1 items) 1 >

Perform any of the following actions:

- Click the Download icon () to download the file.
- Click the Remarks icon () to view the comments added while uploading the file.
- Click **Approve** in the 'Action' column to process the file.
- Click **Details** to view details of the processed file.
- If required, click **Retry** in the 'Action' column to retry the processing.

5. Inquiries

5.1 Cashflow Inquiry

The 'Cashflow Inquiry' screen helps you to inquire status of expected debits and credits based on the various criteria such as 'File Name', 'Bank Account Number', 'External Reference Number', 'Date range', 'Amount range' etc.

Navigation Path: Cash Flow Forecasting > Inquiry > Cashflow Inquiry

The screenshot shows the 'Cashflow Inquiry' interface with the following fields and controls:

- File Name:** Text input field.
- External Reference Number:** Text input field.
- Corporate Reference Number:** Text input field.
- Cashflow Type:** Dropdown menu with 'Select' option.
- Source Application:** Dropdown menu with 'Select' option.
- Corporate:** Text input field with a search icon.
- Cashflow Code:** Text input field.
- Account Number:** Text input field with a search icon.
- Amount Reference Basis:** Dropdown menu with 'Select' option.
- Currency:** Dropdown menu with 'Select' option.
- Amount From:** Text input field.
- Amount To:** Text input field.
- Date Reference Basis:** Dropdown menu with 'Select' option.
- Date Range:** Date range selector with calendar icons.
- Channel:** Dropdown menu with 'Select' option.
- Reconciliation Status:** Dropdown menu with 'Select' option.
- Buttons:** 'Search' and 'Reset' buttons.

1. Refer to the following table for specifying details on the above screen:

Note: Select the value for at least one mandatory field to search cashflow details. Fields marked with "*" are mandatory.

| Field Name | Description |
|-----------------------------|--|
| File Name * | Enter the file name to inquire for. File name must be of at least 5 alpha-numeric characters. |
| External Reference Number * | Enter the external reference number of the cashflow. |
| Corporate Reference Number | Enter the corporate reference number of the cashflow. |
| Cashflow Type | Select the cashflow type to search for inflow or outflow data. |
| Source Application | Select the source application impacted by the cashflow. |
| Corporate | Click the Search icon and select the beneficiary or remitter based on selected cashflow type. |
| Cashflow Code | Enter the specific cashflow code to inquire for. |
| Account Number | Click the Search icon and select the bank account number of the corporate. |
| Amount Reference Basis | Select the reference basis of the amount range as 'Expected Amount' or 'Reconciled Amount'. |
| Currency | Select the amount currency of the cashflow. |
| Amount From | Enter the lowest cashflow amount of the range. |
| Amount To | Enter the highest cashflow amount of the range. |

| Field Name | Description |
|------------------------|--|
| Date Reference Basis * | Select the reference basis of the date range as 'Expected Date' or 'Reconciliation Date'. |
| Date Range * | Click the Calendar icon and select the date range. Maximum date range can be of 1 year. |
| Channel | Select the channel through which cashflow data is flowing. |
| Reconciliation Status | Select the reconciliation status of the cashflow to search by. You can select multiple reconciliation statuses. |

2. Click **Search** to view the search result.

| External Reference Number | Cashflow Type | Cashflow Description | Corporate | Expected Date | Currency | Expected Amount | Reconciliation Amount |
|---------------------------|---------------|---------------------------------------|-----------|---------------|----------|-----------------|-----------------------|
| 00000002011 | Outflow | Salaries | | 2020-10-01 | USD | 5,500.00 | 0.00 |
| 00000002012 | Inflow | Sale of Investment Securities | | 2020-10-01 | USD | 5,500.00 | 0.00 |
| 00000002014 | Outflow | Lincenses and Fee | | 2020-10-01 | USD | 5,500.00 | 0.00 |
| 00000002028 | Outflow | ISOE | | 2020-10-04 | LBP | 323,232.00 | 0.00 |
| 00000002029 | Outflow | ISOE | | 2020-10-03 | LBP | 323,232.00 | 0.00 |
| 00000002031 | Outflow | Lincenses and Fee | | 2020-10-03 | GBP | 2,222.00 | 0.00 |
| 00000002032 | Outflow | Lincenses and Fee | | 2020-10-02 | USD | 5,500.00 | 0.00 |
| 00000002035 | Inflow | Interests | | 2020-10-02 | GBP | 900.00 | 0.00 |
| 00000002037 | Inflow | Collections from Accounts Receivables | | 2020-10-04 | USD | 5,500.00 | 0.00 |
| 00000002038 | Inflow | Collections from Accounts Receivables | | 2020-10-03 | USD | 5,500.00 | 0.00 |
| 00000002039 | Inflow | Collections from Accounts Receivables | | 2020-10-02 | GBP | 1,100.00 | 0.00 |

Page 1 of 1 (1 - 11 of 11 items) | K < 1 > X

3. Optional: Click the external reference number to view more details.

4. Optional: Click the 'Add/Remove Columns' icon (🔍) to select columns to be displayed in the search result.

Index

A

| | |
|-----------------------------------|---|
| About Document | 4 |
| Oracle Accessibility Program..... | 4 |

C

| | |
|---------------------------|---|
| Cashflow code..... | 7 |
| Cashflow Forecasting..... | 6 |

F

| | |
|-----------------------|----|
| File Management | 11 |
|-----------------------|----|

| | |
|------------------|----|
| File Upload..... | 11 |
|------------------|----|

I

| | |
|-----------------------|----|
| Inquiries | |
| Cashflow inquiry..... | 13 |

O

| | |
|---------------------|---|
| OBCM | |
| Benefits | 6 |
| Functionality | 6 |

Reference and Feedback

References

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

- Receivables and Payables User Guide
- Collections User Guide
- Tasks User Guide
- Security Management System User Guide
- Common Core User Guide
- Oracle Banking Getting Started User Guide

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