

Cash Flow Forecasting User Guide
Oracle Banking Cash Management

Release 14.6.1.0.0

Part No. F70157-01

August 2022



Oracle Banking Cash Management User Guide
Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2020-2021, 2022, Oracle and/or its affiliates.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are 'commercial computer software' pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or de-compilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

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	14
5.1 Cashflow Inquiry.....	14
Index.....	16
Reference and Feedback.....	17
References	17
Feedback and Support	17

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 the following table for specifying details in 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** and **Outflows** sections 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.

- Optionally: Click **Delete** (🗑️) icon to remove a record including its child records. Only unauthorized records can be deleted. In case 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.

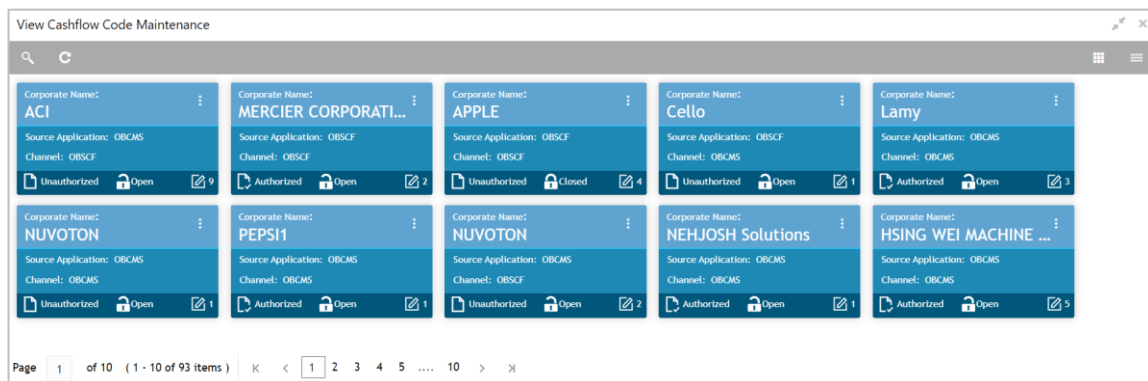
3. Click **Save** to save the record and send for authorization.

3.2.2 View Cashflow Code Maintenance

By using this screen, you can view, modify, delete, or authorize code details. A tile is present for each record that has been created. The bottom portion of each record-tile displays the following:

- The status, whether Authorized, Unauthorized, or Rejected
- Open or Closed
- The number of times the record has been submitted by the Maker

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:
 - 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.

This screenshot shows the filter section of the 'View Cashflow Code Maintenance' screen. It contains several input fields and dropdown menus for filtering records: Corporate Name, Source Application, Channel, Code, Description, Record Status, and Authorization Status. There are 'Search' and 'Reset' buttons at the bottom left of the filter area.

- 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 or reject the record. Authorizing/Rejecting requires necessary access rights.
 - Optional: Click **View** to view the record details.
 - To approve the record, select the record and click **Approve**.
 - To reject the record, select the record and click **Reject**. Enter relevant comments in the pop-up window that appears, and 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. In the **Enter Source Code** field, enter the source code of the application to associate the file records to.
3. 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

File Name	Maker Id	Checker Id	Total Records	Approved	Successful	Failed	Maker Time Stamp	Checker Time Stamp	Status	Action
OBSFCM-INVOICES-BUYER_MANUAL_RECON_002.csv	SAVITAR	BALWISIN	1	1	1	0	2022-08-11 T09:05:00.000+00:00	2022-08-11 T09:09:57.000+00:00	Processed	
OBSFCM-INVOICES-BUYER_MANUAL_RECON_001.csv	SAVITAR	BALWISIN	1	1	1	0	2022-08-11 T08:56:47.000+00:00	2022-08-11 T08:57:15.000+00:00	Processed	
OBSFCM-PURCHASE-ORDER-SELLER_710572001108.csv	OBDX	SWETA	2	2	2	0	2022-08-11 T05:45:31.000+00:00	2022-08-11 T05:45:31.000+00:00	Processed	
OBSFCM-PAYMENT_QA_Aug_142213.csv	OBDXM	OBDXC	1	1	1	0	2022-08-10 T17:21:07.000+00:00	2022-08-10 T17:22:10.000+00:00	Processed	
OBSFCM-PAYMENT_QA_Aug_142212.csv	OBDXM	OBDXC	1	1	1	0	2022-08-10 T17:03:40.000+00:00	2022-08-10 T17:04:15.000+00:00	Processed	
OBSFCM-INVOICES-SELLER_267518341008.csv	OBDX	SWETA	1	1	1	0	2022-08-10 T06:44:08.000+00:00	2022-08-10 T06:44:08.000+00:00	Processed	
OBSFCM-CREDIT-NOTE-SELLER_515805360406.csv	OBDX	SWETA	1	1	1	0	2022-08-10 T06:07:06.000+00:00	2022-08-10 T06:07:07.000+00:00	Processed	
OBSFCM-INVOICES-SELLER_287399681008.csv	OBDX	SWETA	1	1	1	0	2022-08-10 T05:34:27.000+00:00	2022-08-10 T05:34:27.000+00:00	Processed	
OBSFCM-INVOICES-BUYER_714190651008.csv	OBDX	SWETA	1	1	1	0	2022-08-10 T04:48:42.000+00:00	2022-08-10 T04:48:42.000+00:00	Processed	
OBSFCM-INVOICES-BUYER_833936271008.csv	OBDX	SWETA	1	1	0	1	2022-08-10 T04:01:41.000+00:00	2022-08-10 T04:01:41.000+00:00	Processed	

To search for specific files:

1. Specify any of the following criteria:
 - 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 Checker ID** field, type partial or complete Checker ID used to authorize the file.
 - From the **Filter by Status** list, select the required status of the file(s) to be filtered.
 - In the **Filter by Upload Date: Start Date** and **Filter by Upload Date: End Date**, enter the start and end dates to filter file records by upload date.
 - Click **Rejected Files** to view the list of rejected files.
2. Upon selecting the required filter criteria, click **Filter** to view the filtered records. To clear the filter criteria fields, click **Clear Filters**.
3. The following actions can be performed on the file records:
 - Click the Download icon () under the **Action** column to download the file.

- To approve a file, click the More Options icon () under the **Action** column and select **Approve**. Or, click **Reject**, to reject the file.
- To view the status and remarks of any file, click the More Options icon () under the **Action** column and select **View Status** and **View Remarks** respectively.

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

1. Refer the following table for specifying details in 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.

Cashflow Inquiry							
Show Search ▼							
External Reference Number	Cashflow Type	Cashflow Description	Corporate	Expected Date	Currency	Expected Amount	Reconciliation Amount
000000002011	Outflow	Salaries		2020-10-01	USD	5,500.00	0.00
000000002012	Inflow	Sale of Investment Securities		2020-10-01	USD	5,500.00	0.00
000000002014	Outflow	Licenses and Fee		2020-10-01	USD	5,500.00	0.00
000000002028	Outflow	ISOE		2020-10-04	LBP	323,232.00	0.00
000000002029	Outflow	ISOE		2020-10-03	LBP	323,232.00	0.00
000000002031	Outflow	Licenses and Fee		2020-10-03	GBP	2,222.00	0.00
000000002032	Outflow	Licenses and Fee		2020-10-02	USD	5,500.00	0.00
000000002035	Inflow	Interests		2020-10-02	GBP	900.00	0.00
000000002037	Inflow	Collections from Accounts Receivables		2020-10-04	USD	5,500.00	0.00
000000002038	Inflow	Collections from Accounts Receivables		2020-10-03	USD	5,500.00	0.00
000000002039	Inflow	Collections from Accounts Receivables		2020-10-02	GBP	1,100.00	0.00

Page 1 of 1 (1 - 11 of 11 items) < 1 >

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 Document4

Oracle Accessibility Program.....4

C

Cashflow code7

Cashflow Forecasting.....6

F

File Management 11

File Upload..... 11

I

Inquiries

Cashflow inquiry 14

O

OBCM

Benefits 6

Functionality 6

Reference and Feedback

References

For more information on any related features, you can Refer 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

Feedback and Support

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