

Oracle FLEXCUBE UBS - Oracle Banking  
Collections and Recovery Integration User Guide  
**Oracle FLEXCUBE Universal Banking**

Release 14.7.2.0.0

**Part No. F87755-01**

November 2023

Oracle FLEXCUBE UBS - Oracle Banking Collections and Recovery Integration 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

<https://www.oracle.com/industries/financial-services/index.html>

Copyright © 2023, Oracle and/or its affiliates. All rights reserved.

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 decompilation 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

<b>1. Preface</b> .....	<b>1</b>
1.2 Audience .....	1
1.3 Documentation Accessibility .....	1
1.4 Organization .....	1
1.5 Abbreviations .....	2
<b>2. Oracle FCUBS - OBCR Integration</b> .....	<b>3</b>
2.1 Extraction Approach .....	4
2.2 Examples .....	5
2.3 Assumptions and Constraints .....	5
2.4 Features Out of Scope .....	5
2.5 Interface Definition .....	5

---

# 1. Preface

## 1.1 Introduction

This document is designed to help acquaint you with the integration between products Oracle FLEXCUBE UBS (FCUBS) and Oracle Banking Collections and Recovery (OBCR).

## 1.2 Audience

This manual 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
End of day operators	Processing during end of day/beginning of day
Implementation partners	Provide customization, configuration and implementation services

## 1.3 Documentation 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 Organization

This chapter is organized into following chapters:

Chapter	Description
<b>Chapter 1</b>	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Oracle FCUBS - OBCR Integration</i> explains the integration between Oracle FLEXCUBE Universal Banking and Oracle Banking Collections and Recovery.

**1.5 Abbreviations**

<b>Abbreviation</b>	<b>Description</b>
FCUBS	Oracle FLEXCUBE Universal Banking Solution
OBCR	Oracle Banking Collections and Recovery
Contract	Retail Loan Contract
GI	Generic Interface
Loans	Retail or Islamic Loan Contracts

---

## 2. Oracle FCUBS - OBCR Integration

FCUBS is designed to generate outgoing interfaces as a handoff to OBCR that consists of Overdue Loan contracts and their related details based on below three criteria below.

- Any Loan contract that falls overdue on the processing date.
- Any Loan contract that undergoes any amendment as on the processing date and the contract reported earlier.
- Any Loan contract overdue schedule is fully paid, and the contract reported earlier.

OBCR will share the list of Loan accounts for which the collection process is completed and cured. FCUBS must mark such accounts as cured. Such Interface received from OBCR is processed as Incoming Interface and the Loan accounts are marked as Cured. This marking is Internal and not displayed.

### Create Interface:

New Loan contracts reported for the first time have to contain all the details (entities) in the same file, with the file name as OBCR-FEED-INBOUND\_OBCR\_<DDMMYYYYHHMMSS>.csv

### Update Interface:

Any change in the reported Loan contract in any entity has to be generated only for that entity and with the file name as OBCR-FEED-<ENTITYNAME>\_OBCR\_\_<DDMMYYYYHHMMSS>.csv

Only the Update Interface will have a Record type (I/U/D) at the start of each record. Create Interface will not have as it is always a new data report.

- FCUBS should extract the data from overdue loan accounts and related entities.
- The data was extracted as a handoff file using the GI outgoing process.
- The incoming file received by OBCR for cured account processing.
- The cured accounts will be stored in FCUBS and will not be part of subsequent Interfaces generated unless any payment schedule becomes overdue again.

Below is a list of Account details entities for which data is extracted.

- ACCOUNT\_DETAILS
- OD\_BILL\_DETAILS
- LOAN\_REPAYMENT\_SCH
- ACCOUNT\_ARREARS

Below is a list of Payment details entities for which data is extracted.

- PAYMENT\_DETAILS

Below is a list of Party details entities for which data is extracted.

- ACCOUNT\_PARTY\_RELATIONS
- PARTY\_DETAILS
- PARTY\_NAME
- PARTY\_ADDRESS
- PARTY\_CONTACT
- PARTY\_IDENTITY

Below is a list of Collateral details entities for which data is extracted.

- COLLATERAL\_DETAILS
- COLLATERAL\_LINKAGE

The below list of outgoing Interface IDs is to be defined in GIDIFTDF and generated by FCUBS for each entity as a handoff to OBCR.

Entity	GI Definition
ACCOUNT_DETAILS	CLGONADT
OD_BILL_DETAILS	CLGONODB
PAYMENT_DETAILS	CLGONPYM
LOAN_REPAYMENT_SCH	CLGONRPD
ACCOUNT_ARREARS	CLGONAAR
ACCOUNT_PARTY_RELATIONS	CLGONPRL
PARTY_DETAILS	CLGONPDT
PARTY_NAME	CLGONPNM
PARTY_ADDRESS	CLGONPAD
PARTY_CONTACT	CLGONPCT
PARTY_IDENTITY	CLGONPID
COLLATERAL_DETAILS	CLGONCOL
COLLATERAL_LINKAGE	CLGONCLK
Create File Consolidated	CLGOODDT
Incoming Interface for Cured Accounts from collections	CLGICOLL

- Outgoing files are generated through GIDIFPRS for above mentioned Generic Interfaces (GI) defined.
- CLBLNCOL is an End of day batch to be configured in the Head office branch to process at the Beginning of Day (BOD) stage of the End of Cycle (EOD) process. Hence Overdue Loan account details data would be processed for the previous day.
- During the Batch process, processed data will be extracted and stored in staging tables of each entity.
- Initially, records are inserted as 'I', and modified or updated records are inserted as 'U'.
- Incoming file with Interface ID as CLGICOLL received from OBCR team for cured accounts.

This chapter contains the following sections:

- [Section 2.1, "Extraction Approach"](#)
- [Section 2.2, "Examples"](#)
- [Section 2.3, "Assumptions and Constraints"](#)
- [Section 2.4, "Features Out of Scope"](#)
- [Section 2.5, "Interface Definition"](#)

## 2.1 Extraction Approach

- All account details data whose due amount is greater than the amount settled and schedule due date falling on the processing date (Previous working day of Application date) are extracted.
- During weekend processing, all account details data whose due amount is greater than the amount settled and schedule due data falling between Friday and Sunday are extracted for processing.

## 2.2 Examples

Sample Outgoing and Incoming files generated or processed using GI interface Processing (GIDIFPRS).



Outgoing Files.zip



Incoming Files.zip

## 2.3 Assumptions and Constraints

The data extraction batch in FCUBS will be processed at the Beginning of Day. The processing date would be the previous application date until the Next working day -1.

## 2.4 Features Out of Scope

The below-mentioned entities are out of scope. Oracle FLEXCUBE Universal Banking (FCUBS) does not capture the below details:

Entity
ACCOUNT_RISK_IND
ACCOUNT_HARDSHIP_DTLS
PARTY_EMPLOYMENT
PARTY_SCRA_DETAILS
PARTY_RISK_IND

Anything that is not part of this Integration Document will be treated as an out-of-scope integration enhancement.

## 2.5 Interface Definition

The following interfaces should be defined in FCUBS. Sample static maintenance data for GIDIFTDF for the interfaces provided to aid in a quick setup.

Entity	GI Definition	ADF File Name
ACCOUNT_DETAILS	CLGONADT	CLGONADT.ADF
OD_BILL_DETAILS	CLGONODB	CLGONODB.ADF
PAYMENT_DETAILS	CLGONPYM	CLGONPYM.ADF
LOAN_REPAYMENT_SCH	CLGONRPD	CLGONRPD.ADF
ACCOUNT_ARREARS	CLGONAAR	CLGONAAR.ADF
ACCOUNT_PARTY_RELATIONS	CLGONPRL	CLGONPRL.ADF
PARTY_DETAILS	CLGONPDT	CLGONPDT.ADF
PARTY_NAME	CLGONPNM	CLGONPNM.ADF
PARTY_ADDRESS	CLGONPAD	CLGONPAD.ADF
PARTY_CONTACT	CLGONPCT	CLGONPCT.ADF
PARTY_IDENTITY	CLGONPID	CLGONPID.ADF
COLLATERAL_DETAILS	CLGONCOL	CLGONCOL.ADF
COLLATERAL_LINKAGE	CLGONCLK	CLGONCLK.ADF
Incoming Interface for Cured Accounts from Collections	CLGICOLL	CLGICOLL.ADF
Create File with New accounts	CLGOODDT	CLGOODDT.ADF



This script shall be executed in the FCUBS Database schema, and all the Interface IDs have to be mandatorily Queried (in GIDIFTDF), Unlock saved, and authorized with or without any change in maintenance as required for the Interfaces to be generated successfully.



ADF.zip