

Oracle Banking Current and Savings Account - ELCM
Integration

Oracle Banking Current and Savings Account Cloud Service

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Oracle Banking Current and Savings Account - ELCM Integration User Guide
Oracle Banking Current and Savings Account Cloud Services

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1. Preface

1.1 Introduction

This document helps you acquaint with the information on inter-connecting Oracle Banking Current And Savings Account Cloud Services (OBCSA) with Enterprise Limits and Collateral Management (ELCM).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field in OBCSA. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

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
End of day operators	Processing during end of day
Implementation Teams	For setting up integration

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 Critical Patches

Oracle advises customers to get all their security and vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Organization

This chapter is organized into following chapters:

Chapter	Description
Chapter 1	<i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Oracle OBCSA - ELCM Integration</i> explains the integration between Oracle Banking Current and Savings Account Cloud Services and Enterprise Limits and Collateral Management.





Chapter 3	<i>Annexure</i> provides the details of supported and unsupported functionalities of ELCM.
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1.6 Acronyms and Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it always refers to Oracle BANKING Current And Savings Account Cloud Services
OBCSA	Oracle BANKING Current And Savings Account Cloud Services
ELCM	Enterprise Limits and Collateral Management
SYNC	Synchronous
ASYNC	Asynchronous
XML	Extensible Markup Language

1.7 Glossary of Icons

This user manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.8 Related Information Sources

Along with this user manual you may also refer the following related resource:

- Oracle Banking Current and Savings Account Cloud Services Installation Manual
- Common Core - Core Entities and Services User Guide
- Core Services User Guide

2. Oracle Banking Current and Savings Account Cloud Services - ELCM Integration

Banks extend various credit facilities like limits to its customers depending on their requirements. Based on the bank's business model and their target customers they have one of the following scenarios:

- Banks extending basic credit facilities to customers like overdraft or small loans who will prefer to manage the limits within the core banking system (Standalone OBCSA installation)
- Banks dealing with corporates who require trade finance and treasury that requires limit to be routed through dedicated system to manage the collateral and limit details

This chapter contains the following sections:

- [Section 2.1, "Scope"](#)
- [Section 2.2, "Prerequisites"](#)
- [Section 2.3, "Integration Process"](#)

2.1 Scope

This section contains the following topic:

- [Section 2.1.1, "OBCSA Installation Modes"](#)

2.1.1 OBCSA Installation Modes

This document talks about two types of OBCSA installation modes. They are:

- OBCSA with No External Limits - For this installation mode limit support is within OBCSA through local facility and local collateral
- OBCSA with External Limits - The integration supports the following modes of OBCSA - Limits installation:
 - Standalone Limits system with OBCSA - SYNC Method
 - Standalone Limits system with OBCSA - ASYNC Method
 - Componentized limits installation - SYNC Method
 - Componentized limits installation - ASYNC Method

Details	Standalone		Componentized	
	SYNC (1)	ASYNC (2)	SYNC (3)	ASYNC (4)
Data Storage	Different DB	Different DB	Same DB	Same DB
Deployment	Different App.	Different App.	Same App.	Same App.
Mode Interface	Web Services	Web Services	Web Services	Web Services
Limit Response Handling	Online	Deferred	Online	Deferred

2.2 Prerequisites

Set up Oracle Banking Current and Savings Account Cloud Services Application. ELCM user will have read-only access to this application. The access is provided only to particular extraction tables.

Refer the 'Oracle Banking Current and Savings Account Cloud Services Installation' manual.

2.3 Integration Process

This section contains the following topics:

- [Section 2.3.1, "Installation Modes"](#)
- [Section 2.3.2, "Integration Maintenance and Processing"](#)

2.3.1 Installation Modes

The following installation modes are described in the upcoming sections:

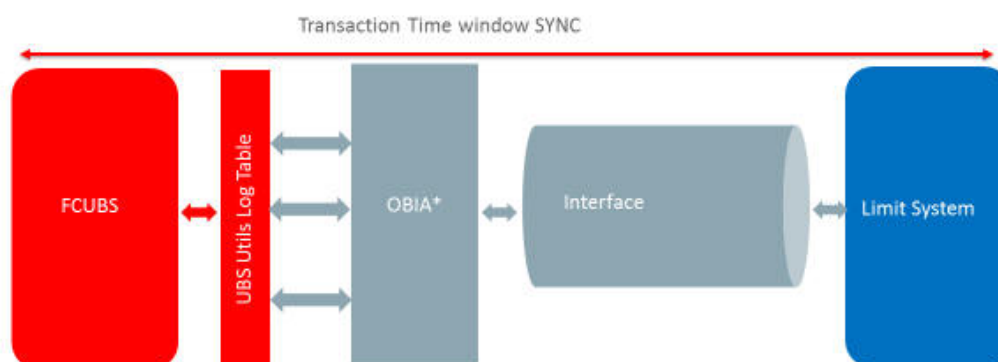
- ASYNC Installation for Standalone and Componentized
- SYNC Installation for Standalone and Componentized

2.3.1.1 ASYNC Installation (Standalone and Componentized)

If the mode of limits installation is selected as ASYNC (Standalone/Componentized), the limits requests will be logged with Limits Pending Status in OBCSA Limits Queue. These pending limits requests are picked by a job to form the webservices XML requests. The status of the limit request will be updated in OBCSA based on the external limits response. The status can be Approved, Rejected or Timed-out. OBCSA will authorize the transactions that are in Approved status.

ASYNC Installation Architecture

FCUBS –Limits-Transaction- SYNC Flow



* Oracle Banking Interface Adaptor

Limit Processing Queue

You can query and perform manual actions on external limit requests using Limit Processing Queue screen. This screen supports user action only on timed out requests. You can invoke

this screen by typing 'SQSEXLMT' in the top right corner of the Application toolbar and clicking the adjoining arrow button.

You can view records based on any or all of the following criteria:

- Branch Code
- Process Status
- Authorization Status
- Transaction Ref No
- External Status
- Customer No
- Destination Source

Select any or all of the parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

External Limit Queue supports user actions only on a timed out request. A limit request is moved to 'Timed-out' status based on the time out parameter maintained. If response is not received from the external system within the given time, the status is marked as timed out. The following actions are allowed on a timed out requests:

- Approve - Manual approval of external limits
- Reject - Manual rejection of external limits
- Authorize - Authorization of external limits approval or reject done from queue
- Resend - Resend of timed-out request

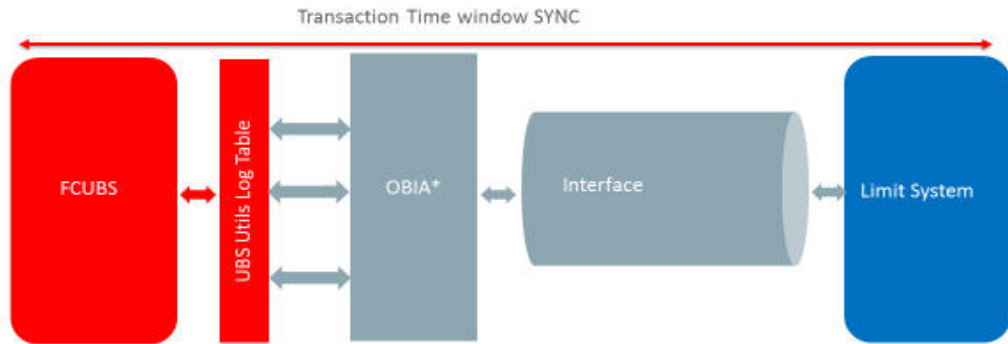
2.3.1.2 **SYNC Installation (Standalone and Componentized)**

If the mode of limits installation is selected as SYNC (Standalone/Componentized):

- the limit transactions are processed in the transaction time window
- OBCSA creates the limit request during the transaction and sends it to the external limit system
- the response received from the external limit system along with the overrides and errors are displayed to the user during the transaction
- the user can approve the limits overrides and proceed with the transactions from OBCSA

SYNC Installation Architecture

FCUBS –Limits-Transaction- SYNC Flow



* Oracle Banking Interface Adaptor

2.3.2 Integration Maintenance and Processing

The following sections describes the integration maintenance and processing in detail. You can maintain external services using 'External Service Maintenance' screen. You can invoke this screen by typing 'IFDEXSER' in the top right corner of the Application toolbar and clicking the adjoining arrow button.

External Service Maintenance ⌵ ⌵ X

New Enter Query

External System *	<input type="text"/>	External System AppID	<input type="text"/>
External System Type	Default	Read Time Out (In Seconds)	<input type="text"/>
External User *	<input type="text"/>	Connection Time Out (In Seconds)	<input type="text"/>
		Retry Count	<input type="text"/>
		Archival Days	<input type="text"/>
		Rest Service Secured	<input type="checkbox"/>

Type	Service Name	WS Endpoint URL	Rest Service Context	Rest Service IP	Rest Service Port	Rest Service Pattern
No data to display.						

Page 1 (0 of 0 items) << 1 >>

Audit Exit Save

You can maintain the following in this screen:

External System

Specify the external system, Alternatively, you can select the external system from the option list. The list displays all valid values maintained in the system.

Description

The system displays the description based on the external system selected.

External System Type

The system defaults the External System Type.

External User

Specify the external user.

Type

Select the type from the drop-down list.

External System AppID

Specify the External System AppID.

Service Name

Specify the service name. Alternatively, you can select the service name from the option list. The list displays all valid service name maintained in the system.

WS Endpoint URL

Provide WS endpoint URL.

Rest Service Context

The system displays the rest service context.

Rest Service IP

The system displays the rest service IP.

Rest Service Pattern

The system displays the rest service pattern.

Read Time Out (In Seconds)

Specify the web service read time out in seconds.

Connection Time Out (In Seconds)

Specify the web service connection time out in seconds.

Retry Count

Specify the retry count for reprocessing the records.

Archival Days

Specify the archival days.

Rest Services Secured

Select the check box.

2.3.2.1 Installation Parameters

You can select the required external limit setup mode and communication mode during installation.

Limit Setup Mode (ELCM SETUP MODE)

The following parameters can be used for limit setup mode:

- N - Should be used for No External Limit setup (default)
- S - Standalone UBS - Limits setup/ Componentized Limits setup

External Limit Interface Mode (UBS_EL_COMM_MODE)

The following parameters can be used for external limit interface mode:

- A - Asynchronous

- S - Synchronous

This is applicable for Standalone UBS - Limits setup/ Componentized Limits setup.

2.3.2.2 OBCSA with No External Limits Installation

If OBCSA is installed with no external limits:

- Local facility can be created using 'External Facilities Maintenance' (STDCRFAC) screen
- Local collateral can be created using 'Local Collateral Maintenance' (STDCOLAT) screen
- Linkage can be done at customer account and module level as applicable
- OBCSA does the utilization tracking and validations for local facilities and collaterals

2.3.2.3 OBCSA with External Limits Installation

If OBCSA is installed with external limits, then:

- following limit details are replicated from external system to OBCSA:
 - Liability details
 - Customer liability linkage
 - Facility details
 - Collateral details
 - Collateral pool details
- local collateral can be created using the 'Local Collateral Maintenance' (STDCOLAT) screen
- linkage is done at customer account and module level
- for local facility and collateral OBCSA tracks the limit balances and performs the validations, and hands over the utilisation to the external system
- you can also link global limits as applicable based on the data replicated from external system
- for non-local limit types, OBCSA does the limit processing based on the external system response.
- in case of Batch operation OBCSA posts the utilisation to external limits as Force Post

2.3.2.4 Retry mechanism for core replication

Currently Scheduler picks the Record which is having the PROCESS_STATUS value as 'A' and 'U' and EXT_STATUS is 'U' while replication to core system.

As per existing Mechanism OBCSA replication is happening for Request type M & U (Maintenance and Utilization).

Request Type M (Maintenance)

Scheduler picks all the failed records either technical or Functional in below filter criteria:

- PROCESS_STATUS is A,P and EXT_STATUS is T (Time out Occur scenario).
- PROCESS_STATUS is E,F and EXT_STATUS is U (Unhandled exception before web service call itself)

Request Type U (Utilization)

Scheduler picks the technical failure records only for retry mechanism such as request time out or service Maintenance problems. The system will not consider functional Failure records.

- PROCESS_STATUS is F,E and EXT_STATUS is U (Unhandled exception before web service call itself)
- PROCESS_STATUS is P and EXT_STATUS is T (Time out Occur scenario).

Salient Points

- During the process of Core Replication, the system will increase the Retry count each time whenever Failure happens while Processing Records.
- If the retry count is more than the maintained parameter value, the system will not consider the record for the retry process even if the status is Failure
- This is a technical retry only. For functional failure, the user needs to do the necessary corrections and then do a Manual Retry.
- For Example- If there is a wrong field value / mandatory field is not populated, the retry will fail for the maximum retry count. Post this the user has to monitor such cases, correct the same, and then do a manual retry through the front-end screen.

3. Annexure

3.1 List of Integration Features

For details on features that are supported and unsupported in OBCSA and ELCM, refer the excel sheet [Limit_Changes.xlsx](#)

4. Function ID Glossary

I

IFDEXSER2-4

S

SQSEXLMT 2-3