

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

Oracle Banking Current and Savings Account Cloud Services

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OBCSA - Oracle Banking Collections and Recovery Integration User Guide

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1. Preface

1.1 Introduction

This document is designed to help acquaint you with the integration between products Oracle Banking Current and Savings Account Cloud Service (OBCSA) 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 |
|------------------|---|
| 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 - OBCR Integration</i> explains the integration between Oracle Banking Current and Savings Account Cloud Service and Oracle Banking Collections and Recovery. |

1.5 Abbreviations

| Abbreviation | Description |
|---------------------|---|
| OBCSA | Oracle Banking Current and Savings Account Cloud Service Solution |
| OBCR | Oracle Banking Collections and Recovery |
| Contract | Retail Loan Contract |
| GI | Generic Interface |
| Loans | Retail or Islamic Loan Contracts |

2. Oracle OBCSA - OBCR Integration

OBCSA 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. OBCSA 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.

- OBCSA 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 OBCSA 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 OBCSA 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:

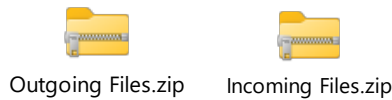
- [Section 2.1, "Extraction Approach"](#)
- [Section 2.2, "Examples"](#)
- [Section 2.3, "Assumptions and Constraints"](#)
- [Section 2.4, "Features Out of Scope"](#)
- [Section 2.5, "Interface Definition"](#)

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).



2.3 Assumptions and Constraints

The data extraction batch in OBCSA 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 Banking Current and Savings Account Cloud Service (OBCSA) 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 OBCSA. 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_RELAITONS | 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 OBCSA 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