Core Services User Guide

Oracle Banking Retail and SME Lending Cloud Service

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Core Services User Guide
Oracle Banking Retail and SME Lending Cloud Services

Release 14.8.2.0.0

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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Core Services module of Oracle Banking Retail and SME Lending Cloud Service.

This user manual is a supplement to the Common Core - Core Entities and Services User Manual and contains only specific functionalities and information related to Oracle OBRSL Core Services. Hence, this document should be read in conjunction with the Common Core - Core Entities and Services User Manual from the perspective of completeness in flow and understanding.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

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 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

The manual is organized in the following manner:

Chapter	Description

Chapter 1	*About this Manual* gives a brief introduction of the module, the audience it addresses and the organization of the various chapters. It also includes the list of related documents to be referred, if any, and the conventions used in the document.
Chapter 2	*Bank Parameters* explains the maintenance of various basic details about your bank.
Chapter 3	*Ramadan Maintenance* explains maintenance of *Ramadan* year.
Chapter 4	*Branch Parameters* explains the process of creating and maintaining branches of your bank, with all necessary details.
Chapter 5	*Account Branch Transfer* explains how you can maintain and process account transfers from one branch of the bank to another.
Chapter 6	*Web Service Maintenance* explains the process of WebService Mapping and other details regarding maintenance of external WebService.
Chapter 7	*Accounts for Inter-Branch Transactions* explains how you can maintain internal accounts for branches involved in inter-branch transactions.
Chapter 8	*Error Queue Definition and Accounting Referral Queue* allows you to define the access levels required to authorize the transactions. It enables the user to post or reject the transaction.
Chapter 9	*Product Restrictions Maintenance* allows you to maintain branch, currency, customer category and customer restrictions while defining a product. it allows you to establish certain controls or standardize operations across the branches of your bank.
Chapter 10	*Restriction Maintenance at Customer Level* provides a utility to maintain customer level restrictions which can be utilized for transactions like cash withdrawals, non-resident local currency credit restrictionsand so on.
Chapter 11	*Sanction Check Maintenance* allows to identify individuals who are blacklisted or prohibited from certain financial transactions. Sanction check enables banks to comply with Government's regulatory requirements by checking multiple sanction check systems against the published data. Based on the result, banks can freeze on assets, restrict transactions etc.
Chapter 12	*Currency Maintenance* explains the process of maintaining currencies in the system, with all necessary static attributes.
Chapter 13	*Currency Denomination* explains the maintenance of standard currency denominations for each currency.
Chapter 14	*Maintaining Limits for Cross Currency Transactions* explains the maintenance of cross currencies.
Chapter 15	*Limit Revaluation* allows you to post revaluation entries from the Limits system.
Chapter 16	*Maintaining Currency Spread for a Customer* explains the maintenance of currency spread and margin details for a customer.

Chapter 17	*Cluster Deposits* explains the corporate deposit cluster maintenances.
Chapter 18	*Period Code Maintenance* explains the maintenance of financial periods into which each financial cycle is to be divided.
Chapter 19	*Status Code Maintenance* explains the maintenance of codes that you can assign to the different statuses that a contract or a customer account can attain.
Chapter 20	*Transaction Code* explains the maintenance of codes that you can use to represent different types of transactions.
Chapter 21	*Account Revaluation Maintenance* explains the maintenance of parameters for account revaluation.
Chapter 22	*Holiday File Upload* explains details on uploading holiday file.
Chapter 23	*Document Maintenance* explains about the type of documents to be submitted before opening an account and the document checklist to be maintained.
Chapter 24	*Configuring Overrides* details on configuring overrides of the system.
Chapter 25	*Other Maintenances* explains the method of installing features in a branch to improve the performance of the system during online or batch processes.
Chapter 26	*Purging Data* explains the details of purging data.
Chapter 27	*Tanking of Maintenance Records* explains the process of tanking maintenance records.
Chapter 28	*Multilevel Authorization of Contract* explains about multiple levels of authorization.
Chapter 29	*Annexure A – File Formats* contains a list of file formats.
Chapter 30	*Developer and Developer Project Maintenance* explains how you can maintain details of the real-estate developer and developer projects.
Chapter 31	*Project Financing* explains the process of maintaining the project finance transaction in a bank using the Project Detail and Maintenance screen.
Chapter 32	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

- Procedures User Manual
- Settlements User Manual
- Common Core - Core Entities and Services

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

2. Bank Parameters

This chapter contains the following sections:

- Section 2.1, "Bank Parameters Maintenance"
- Section 2.2, "Branch Restriction Maintenance"
- Section 2.3, "Maintaining Global Intermediary Identification Number"
- Section 2.4, "Maintaining Charge Transaction Codes"

2.1 Bank Parameters Maintenance

This section contains the following topics:

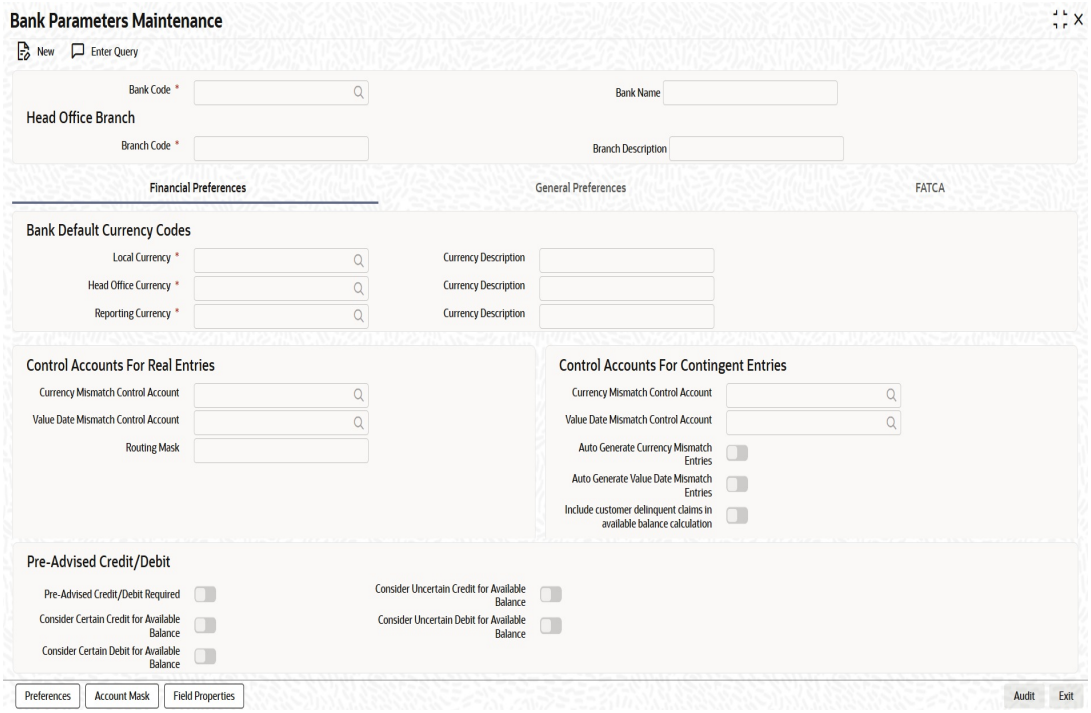
- Section 2.1.1, "Defining Bank Level Parameters"
- Section 2.1.2, "Financial Preferences Tab"
- Section 2.1.3, "General Preferences Tab"
- Section 2.1.4, "FATCA Tab"
- Section 2.1.5, "Preferences Button"
- Section 2.1.6, "Account Mask Button"

2.1.1 Defining Bank Level Parameters

In the 'Bank Wide Parameters' screen, you maintain basic information about your bank such as its name, head office, account number structure, local currency and so on.

The details that you maintain in this screen will be made applicable to all branches of your bank. For instance, the account number structure that you define in this screen will be a common format for customer accounts in all branches of your bank.

Invoke the 'Bank Wide Parameters' screen by typing 'STDBNKPM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following details in this screen:

Bank Code

Specify the bank code maintained in the Bank Core Parameters Maintenance (STDCRBNK) screen. Click 'Unlock' to modify the values in this screen.

Name

You can also specify the detailed name of the bank. This name will always be displayed whenever the bank code is used.

Specifying Details of Head Office Branch

After specifying a code to identify your bank, you should specify details of the head office of your bank.

Code

From the list of the branches you have already maintained of your bank, designate one as your Head Office

Description

The description of the branch designated as Head Office is displayed.

2.1.2 Financial Preferences Tab

In this screen, you can maintain information regarding default currency for the branch, specify if balancing entries must be automatically generated in case of mismatches, define routing mask, clearing bank code etc.

Specifying Default Currency Codes

You can indicate currency preferences for your bank. You can specify preferences to indicate the default currencies for the following purposes:

- **Local** — The currency that you indicate as the local currency will be taken as the local currency for all branches of your bank and the default currency for all transactions input into Oracle Banking Retail and SME Lending Cloud Service. The income and expense balances of your bank will also be maintained in this currency
- **Head Office** — The default currency for the Head Office
- **Reporting** — The default currency in which all financial reporting should be done

You will not have an option to modify the default currencies that you specify after the Bank Parameters record has been stored and authorized.

Auto Generate Currency and Value Date Mismatch Entries

You can specify that balancing entries must be generated automatically by Oracle Banking Retail and SME Lending Cloud Service, in the case of currency or value date mismatches in accounting entries due to transactions that are not balanced with respect to currency or value dates, for each branch (single entity) of your bank.

To specify the automatic generation of such balancing entries for currency mismatches, select the options 'Auto Generate Currency Mismatch Entries' and for generation of balancing entries to correct value date mismatches, select 'Auto Generate Value Date Mismatch Entries' in the Bank Wide Parameters screen.

If indicated in the Bank Wide Parameters, balancing entries will be automatically generated for any event if a mismatch of currency or value date entries (or both) is involved in any module of Oracle Banking Retail and SME Lending Cloud Service, with the exception of manually entered journal entries.

Specifying Control Accounts for Auto Balancing Entries (Real and Contingent)

If you specify that such automatic balancing entries must be generated, you can also specify the control accounts into which the entries must be booked.

There are two sets of accounts that you can maintain in the Bank-Wide Parameters screen, one for mismatches arising out of entries to real accounts and another for mismatches arising out of entries to contingent accounts. The relevant Control accounts must therefore be of Real or Contingent nature (as defined in the GL – Chart of Accounts). Such balancing entries will be automatically generated if a mismatch of currency or value date entries (or both) is involved in any module of Oracle Banking Retail and SME Lending Cloud Service, except Journal Entry.

In your Chart of Accounts, you must ensure that the following conditions are not indicated for the control accounts that you have specified for the currency mismatch and value date mismatch entries:

- Position accounting: Even if position accounting is set to “Yes” for the control account, the system will not pass any position accounting entries, since position accounting is done only for the main set of entries and not for the auto-balancing entries.
- Account revaluation: Account revaluation must be set for the control accounts since the effect of revaluing these balances would be offset the effect of revaluing the original GLs. (the GLs into which the main entries were posted).
- Direct posting: If you post a manual entry to one of the Control Accounts and the Position Entry Flag for the Control Account is set to 'Yes', then the system will do position accounting for that entry. Hence, for the GLs set-up as Control Accounts, the “Direct Posting” flag in the Chart of Accounts maintenance must be turned OFF.

Note

Additionally, it is also recommended that these Control Account GL's that you have specified in the Bank Wide Parameters screen for the mismatch entries are not used as part of Role to Head Mapping in any of the products. If maintained, the system would pass mismatch adjustment entries into the same GLs in which the main entries have been passed. There is no system-enforced validation of this and this aspect needs to be taken care of during Product set-up.

Generating Automatic Balancing Entries

In the case of transactions entered in any of the front-end modules of Oracle Banking Retail and SME Lending Cloud Service, the accounting process checks the entries at each business event, and automatically generates the balancing entries in case of a mismatch in currency or value date entries (or both).

Manually entered journal entries

In the case of manually entered journal entries, a journal batch that has been opened must be closed before it is authorized. During closure, the accounting process checks to see that the batch is balanced with respect to currency and value date entries. If a mismatch is detected, the accounting process raises an override to this effect. Depending upon how the override is configured, for your bank, the user who has opened the batch could adopt either of the following courses of action:

- If the override is configured to be an error, the system will not allow the user to close the batch without balancing the mismatches.
- If the override is configured to be a warning (either ‘Override’ or ‘Ignore’), the user can save the batch with the mismatches. No balancing entries are automatically generated by the system for the mismatch.

Uploaded journal entries

In the case of uploaded journal entries, a journal batch that has mismatched entries is not rejected, but an override is raised by the accounting process. Depending upon how the override is configured, for your bank, the accounting process takes either of the following paths:

- If the override is configured to be an error, then the batch is rejected, and must be uploaded again with the corrected entries.
- If the override is configured to be a warning, the accounting process automatically generates the balancing entries for the currency or value date mismatches, for the batch, and posts them to the requisite control accounts specified in the Bank Parameters.

In each case, the transaction reference for the balancing entries is the same as that of the original accounting entry, in which the mismatch occurred, and the other details of the balancing entries are, by default, the corresponding values in the original entries.

The mismatch balancing entries are generated in the following order or preference:

- Currency mismatch balancing entries
- Value Date mismatch balancing entries

In the case of mismatches in accounting entries due to inter-branch transactions, the inter-branch balancing entries are generated before any balancing entries for currency mismatches, and then, finally, the value date mismatches.

Routing Mask

A mask defines the manner in which a Routing Number is generated for your bank. It is on the basis of the routing number that Oracle Banking Retail and SME Lending Cloud Service processes clearing transactions.

The following is a typical mask format: ‘BBBbbbSSS’, wherein, ‘BBB’ indicates the bank code, ‘bbb’ indicates the branch, and ‘SSS’ indicates the sector to which the branch belongs. On the basis of the routing number, clearing transactions are routed to the appropriate branch of your bank.

Clearing Bank Code

Specify the code by which your bank is identified in the Clearing Network you participate in. This has to the same as that specified for your bank in the Clearing Bank Code Maintenance screen.

Pre-Advised Credit/Debit

Consider Certain Credit for Available Balance

Check this box to indicate that the certain pre-advised credit should change the available balance of the corresponding customer account.

Consider Certain Debit for Available Balance

Check this box to indicate that the certain pre-advised debit should change the available balance of the corresponding customer account.

Consider Uncertain Credit for Available Balance

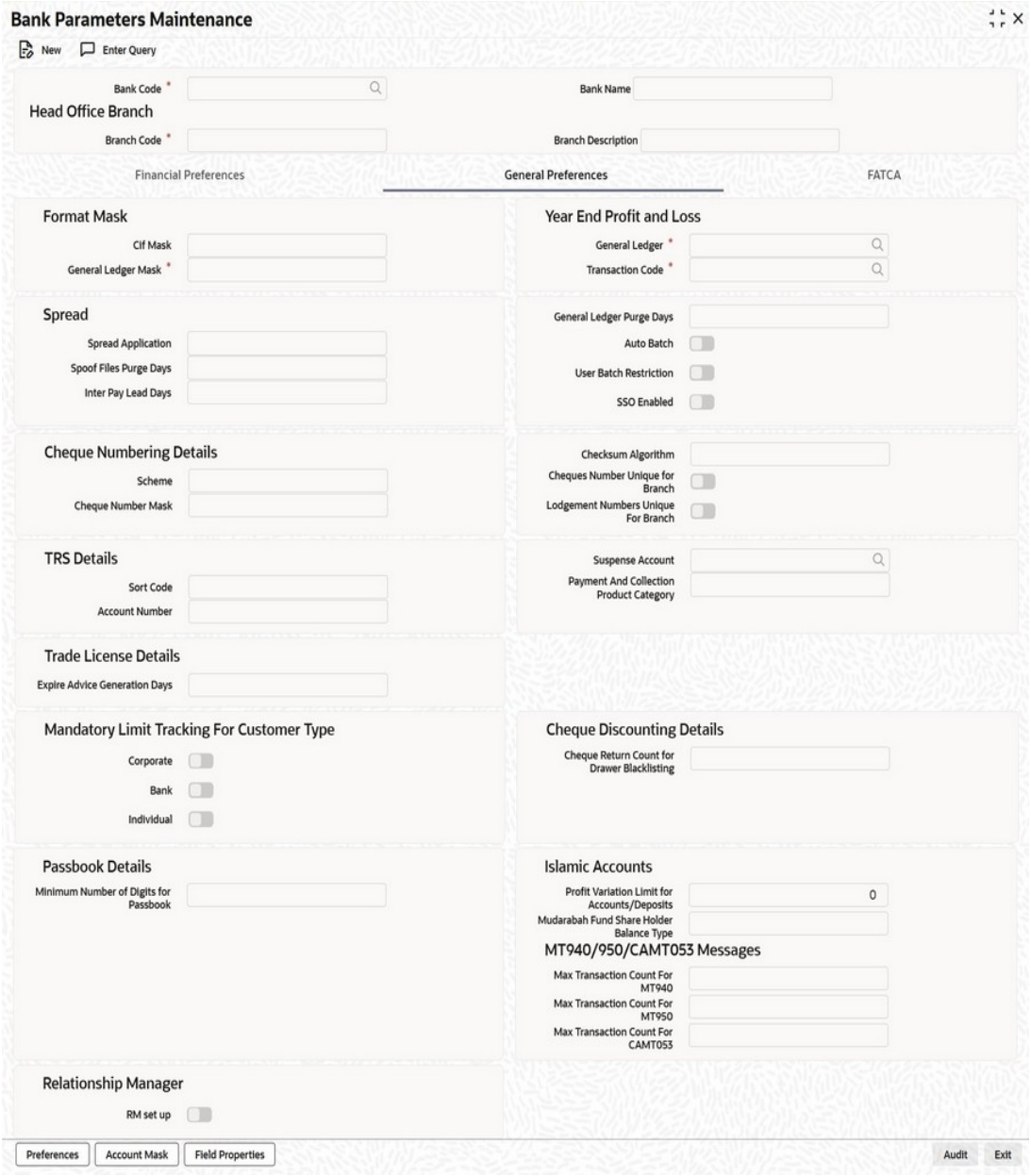
Check this box to indicate that the uncertain pre-advised credit should change the available balance of the corresponding customer account.

Consider Uncertain Debit for Available Balance

Check this box to indicate that the uncertain pre-advised debit should change the available balance of the corresponding customer account.

2.1.3 General Preferences Tab

In this screen, you can define format masks (for general ledger, CIF), choose if batch numbers should be auto-generated by the system, specify the details for cheque numbering etc.



Defining Format Masks

A format mask is a structure that you can you can define for various elements that need to be entered in Oracle Banking Retail and SME Lending Cloud Service. You can define format masks for the following elements:

- General Ledgers
- Customer Identification File codes
- Customer account numbers

Once defined, you can modify the structure of a format mask only if no Customer or General Ledger Account has been opened using the mask. Customer Account mask is defined from the 'Account Mask' Button.

For more details on defining customer account mask, refer the section titled 'Specifying Account Generation Parameters at Bank Level'.

CIF Mask

You can maintain a mask for generation of identification numbers (CIF Number) for customers of your bank. During customer information maintenance, the system will automatically generate the CIF numbers based on the mask you define here and the customer number range maintained at the branch level.

A CIF mask consists of a maximum of 9 digits. The CIF mask could have only numbers or could be alpha numeric or could also have the branch code as a part of it.

For instance, you can maintain the CIF Mask as 'bbbnnnnnn' where 'bbb' represents a three-digit branch code and 'nnnnnn' represents a 6-digit number.

GL Mask

You can indicate a mask for the general ledgers that are maintained for your bank. The mask that you define here will be enforced whenever a General Ledger is created in the Chart of Accounts screen.

A GL mask can consist of a maximum of twenty alphanumeric characters. It can be built using a combination of numbers and letters to indicate for instance, the category of the GL - asset, liability etc., the GLs hierarchical position and so on.

Each element used to define the mask would represent a single character. To represent an alphabet of the English language, indicate "a". To represent a number, indicate "n". The last character would be a D or d, which indicates a check digit generated by the system. For a numeric check digit define it as'd'; for an alphanumeric check digit define it as 'D'.

You may use any of the following punctuation in the GL mask:

- dash (-)
- comma (,)
- asterisk (*)
- Full Stop (.)
- Forward slash (/)

For example, You wish to create a two level GL structure for your bank. You could define the first two characters of the GL to represent the category asset, liability etc., aa; the next two characters, nn, to represent the first level GL; and the next three characters, nnn, to represent the second level GL. A GL based on the given structure would read as AS01001 where AS represents the GL category - asset; 01 represents the first level GL; 001 represents the second level GL.

For creating this structure you would define your GL mask as - aannnnn'd/D'.

If you want to define your second level GL with a 4 digit numeric code instead of 3; other parameters remaining the same your mask would read as aannnnnn 'd'/ 'D'.

Indicating Year-end Profit & Loss

General Ledger

At the end of any financial year the balances in the income and expense accounts are posted by Oracle Banking Retail and SME Lending Cloud Service into a separate year-end account for the purpose of consolidation of balances and turnovers. This account is called the Year End profit and loss General Ledger Account.

You also specify year-end profit and loss GL for each GL account you maintain in the 'Chart of Accounts' screen. The year-end account specified at the bank level is the default year end profit and loss GL for all GL accounts maintained in the 'Chart of Accounts - GL' screen. If you do not specify the account to which year end balances of a particular GL should be posted, it will be posted to the bank's year-end profit and loss account.

You can select a GL code from the option list of all assets, liabilities, income and expense GLs maintained in the chart of accounts screen.

Transaction Code

Indicate the transaction code that should be used to post the balances in the income and expense accounts to the year-end GL account.

You can select a transaction code from the list of transaction codes maintained in the 'Transaction Code Maintenance' screen.

Spread

Capture the following details.

Spread Application

Indicate the transaction legs for which the spread should be applicable. Choose the appropriate option from the following available in the adjoining drop-down list:

- Single Leg
- Both Legs

Spool File Purge Days

Specify the duration for which spool files should be stored in the spool file directory.

Interpay Lead Days

Specify the inter-pay lead days required for fetching billing records for inter-pay files for automatic billing of clients..

Auto Batch

Each time you post journal and multi offset entries, you need to open a batch. You can specify that the batch numbers of the journal entry batches opened in your bank should be generated automatically by enabling the Auto Batch option.

Consequently, the system automatically generates batch numbers while posting journal and multi offset entries.

Islamic Accounts

Profit Variation Limit for Accounts/Deposits

Specify the variance limit for the profit rate. By default, the value will be zero.

Mudarabah Fund Share Holder Balance Type

Select the balance type for Mudarabah fund share holder from the drop-down list.

MT940/950/CAMT053 Messages

Maximum Transaction Count For MT940

Specify the maximum transaction count for MT940 messages. The default value of MT940 message is 4.

Maximum Transaction Count For MT950

Specify the maximum transaction count for MT950 messages. The default value of MT950 message is 20.

Maximum Transaction Count For CAMT053

Specify the maximum transaction count for CAMT053 messages. The default value of CAMT053 message is 4. To ensure that the message does not exceed 3276, the maximum transaction count for CAMT053 will be configured in Bank parameters.

Relationship Manager

RM Set Up

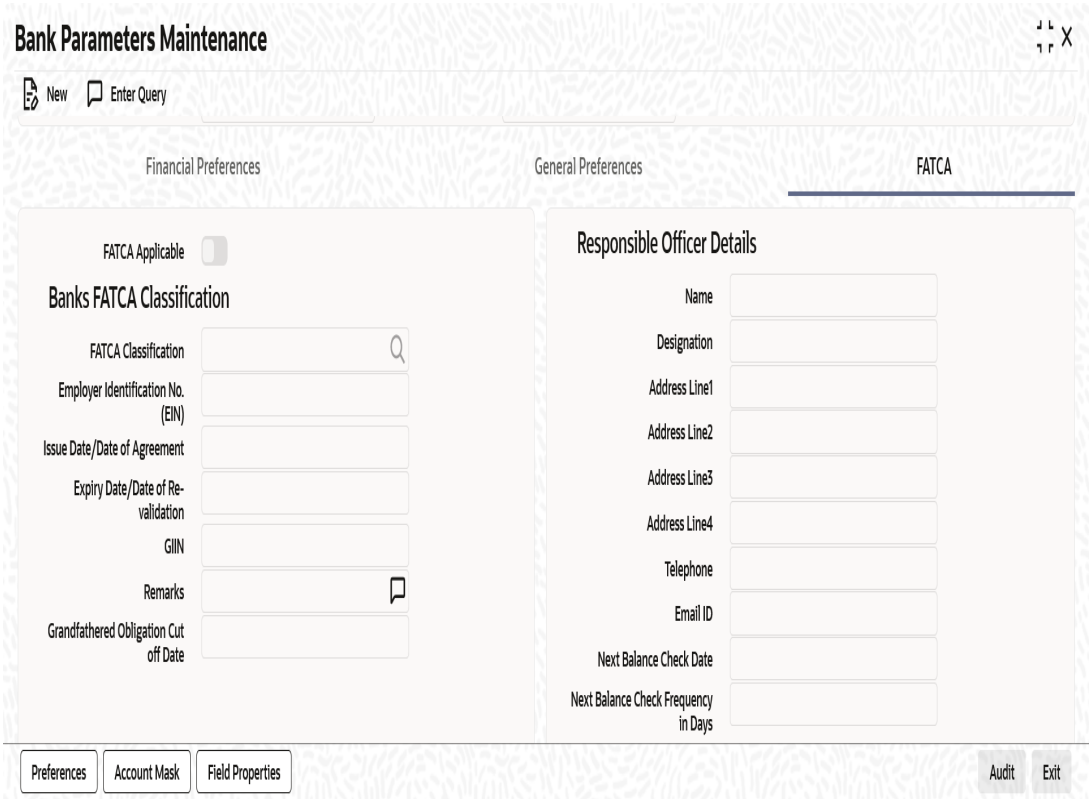
Check this 'RM setup' check box to use RM Hierarchy Setup (STDRMHR) for RM hierarchy definition.

2.1.4 FATCA Tab

In this screen, you can maintain the details regarding the banks' own FATCA classification. You mainly need to maintain the details in the following screen to identify:

- If FATCA is applicable to the bank
- The banks' own FATCA classification
- The banks' IRS issued EIN as well as its issue and expiry date

You can maintain these details by clicking the 'FATCA' tab. The screen appears as shown below:



FATCA Applicable

Check this box to indicate that the FATCA rules are applicable to the bank.

Banks FATCA Classification

FATCA Classification

Specify the bank's own FATCA classification. The adjoining option list displays the all the allowed classifications maintained for customer type bank using the 'Customer Type-Wise FATCA Parameters' screen.

Employer Identification No. (EIN)

Specify the employer identification number (EIN) issued to the bank by IRS.

> **Note**
>
> All the statuses do not require employer identification number (EIN).

Issue Date/Date of Agreement

Specify the date on which the employer identification number (EIN) was issued by IRS; or the date on which the bank entered into an agreement with IRS.

Expiry Date/Date of Revalidation

Some classification requires revalidation of employer identification number (EIN) periodically. Specify the date on which the EIN is to be revalidated.

GIIN

Specify the global Intermediary Identification number issued to the bank by the IRS.

Remarks

Provide any remarks, comments or observations regarding the Bank's FATCA Classification.

Grandfathered Obligation Cut off Date

Specify the cut off date for grandfathered obligations. The system will identify the grandfathered obligations based on the cut-off date. this date will be maintained at the bank parameter level.

Responsible Officer Details

Name

Specify the name of the officer responsible for FATCA compliance.

Designation

Specify the designation of the officer responsible for FATCA compliance.

Address Line 1

Specify the address of the officer responsible for FATCA compliance.

Address Line 2

Specify the address of the officer responsible for FATCA compliance.

Address Line 3

Specify the address of the officer responsible for FATCA compliance.

Address Line 4

Specify the address of the officer responsible for FATCA compliance.

Telephone

Specify the telephone number of the officer responsible for FATCA compliance.

Email ID

Specify the e-mail ID of the officer responsible for FATCA compliance.

Next Balance Check Date

Specify the next balance check date.

Next Balance Check Frequency in Days

Specify the next balance check frequency in days.

The system will perform the following validations while saving the bank's own FATCA classification:

- If 'FATCA Applicable' field is checked then the system will capture the bank's own FATCA classification, GIIN number, Responsible officer name, designation, address line 1, telephone number and e-mail ID.

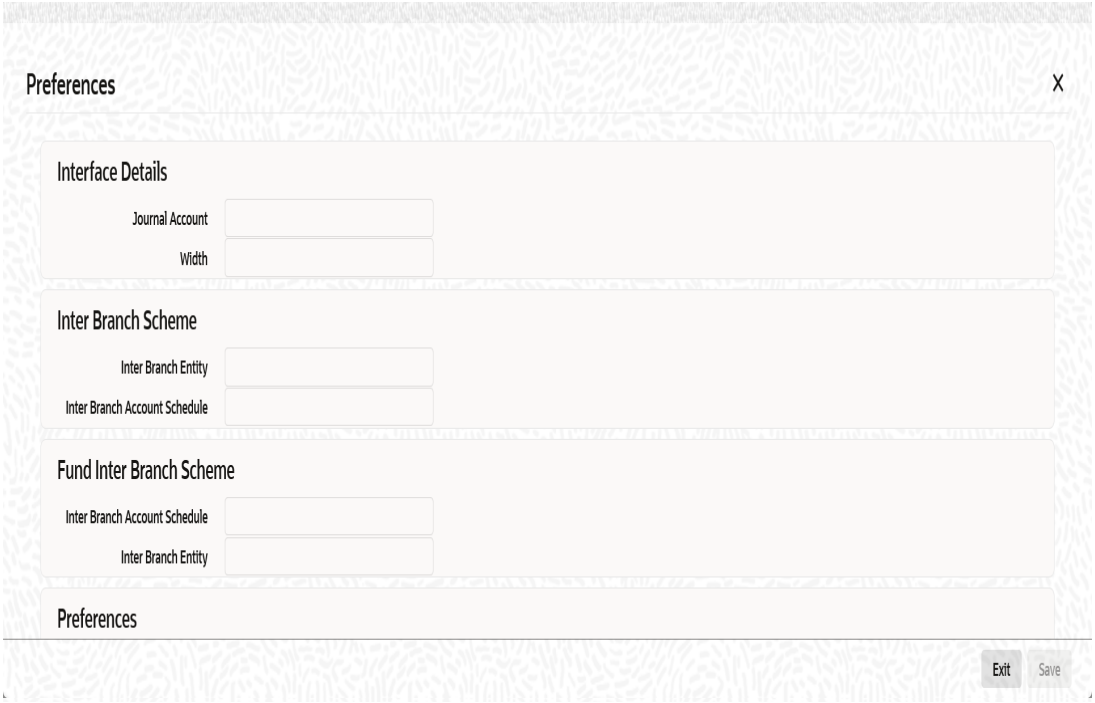
The GIIN entered should be validated against the list of GIINs provided by IRS. If the GIIN captured is not present in the list of GIIN, the system will display an override message. If you accept the override, then the record will be saved. If you cancel the override message, then the system will not save the record and 'FATCA Applicable' field will be unchecked.

2.1.5 Preferences Button

In the Bank-Wide Preferences screen, you can specify the following:

- The route of inter-branch accounting — through HO, through RO or directly between branches
- Exchange rate preferences — to be maintained for the bank as a whole or at each branch
- Preference relating to update of GL balances — on-line or at the End of day
- Preference relating to Position Accounting
- Interface details

Click the ‘Preferences’ button to invoke the ‘Preferences’ screen.



Interface Details

Specify the following details:

Journal Account

Specify Journal Account of the Interface details

Width

Specify width of the interface.

Inter Branch Scheme

Indicate the following details.

Inter Branch Account Schedule

You can indicate the route through which accounting entries for inter-branch transactions should be settled. You can select one of the following routes from the option list that is available:

- Choose ‘Through HO’ to indicate that inter-branch transactions should be settled through the Head Office
- If you specify ‘Through RO’ the accounting entries would be routed through the regional office. If two branches involved in a transaction do not report to a common regional office, the accounting entry would be routed through the HO
- If you specify ‘Direct’, each branch would have a direct accounting relationship with every other branch

The receivable and payable accounts between the branches, referred to as ‘due from’ and ‘due to’ accounts, are maintained in the ‘Inter-branch parameters’ screen.

For example, suppose the University Savings Bank has the following set up for its head office and branches in Headington, Oxford:

Roosevelt Avenue Branch, is the HO with Branch Code 000

Foxlake Drive Branch (Branch Code 001)

Mountainwood Road branch (Branch Code 002)

You have indicated that inter-branch transactions should be routed through the Head Office. Ms. Tanya Agnihotri has an account in Branch 002. She makes a cash withdrawal from Branch 001. This being an inter-branch transaction, Branch 001 will have to recover the money from Branch 002.

In this example the following movement of funds is involved:

- At Branch 001, the cash account is credited for the transaction amount and due from Head Office account debited.
- At Branch 000, the due from Branch 002 is debited and the due to Branch 001 is credited.
- At Branch 002, the Customer Account is debited and the due to Head Office account credited

Inter Branch Entity

Oracle Banking Retail and SME Lending Cloud Service allows you to post accounting entries related to inter-branch transactions to either of the following:

- Customer Accounts
- General Ledgers
- Both

If you select Customer Accounts as an inter-branch entity, you can specify the currency and the actual customer accounts involved in an inter-branch transaction between two branches of your bank. If the inter-branch entity is specified as ‘General Ledgers’, you need to specify the internal accounts that would be involved in a transaction between two different branches of your bank. If you select ‘Both’ option, it indicates that inter branch accounting entries could be posted for both GL and Customer accounts.

Fund Inter Branch Scheme

Indicate the following details.

Inter Branch Account Schedule

You can indicate the route through which accounting entries for inter-branch fund transactions should be settled. You can select one of the following routes from the option list that is available:

- Choose ‘Normal’ to indicate the inter-branch routing defined for corporate transactions will be applicable to the inter-branch fund transactions as well.
- Choose ‘Through HO’ to indicate inter-branch transactions should be settled through the Head Office.
- If you specify ‘Through RO’ the accounting entries would be routed through the regional office. If two branches involved in a transaction do not report to a common regional office, the accounting entry would be routed through the HO.
- If you specify ‘Through RO and HO’, the accounting entries would be routed through the Regional Office of the first branch, then the Head Office. From the Head Office, the entries would be routed through the Regional Office of the second branch.
- If you specify ‘Direct’, each branch would have a direct accounting relationship with every other branch.

The receivable and payable accounts between the branches, referred to as **due from** and **due to accounts,** are maintained in the **‘Inter-branch parameters’** screen.

Inter Branch entity

Oracle Banking Retail and SME Lending Cloud Service allows you to post accounting entries related to inter-branch fund transactions to a General Ledger that you have specified.

If you choose **'Normal'** as the inter-branch routing, and you have not selected the option 'Allow Corporate Access' in the Branch Parameters screen, the Inter Branch transfer options you have chosen will be used.

If you have selected the option 'Allow Corporate Access' in the Branch Parameters screen and the branch is a fund branch, the entity will be defaulted as General Ledger. The GL will be based on the maintenance you have carried out in the Fund Inter Branch Accounts Maintenance screen, for the fund id. The same is explained in the chapter **Accounts for Inter-branch transactions**.

Online GL Updates

The update of GL balances can take place either on-line or during End of Day. For an on-line update select this checkbox.

Re-generate unused CIF ID

Check this box to indicate that the unused CIF ID needs to be re-generated automatically.

Note

Unused sequence number's of CIF is tracked for re-use only in the following scenarios:

- If the user cancels without saving new customer maintenance.
- If the user deletes a new customer before authorizing it.
- Unused customer account is regenerated on next day post cancelling or deleting.

Re-generate unused CASA no

Check this box to indicate that the unused CASA number needs to be re-generated automatically.

Note

Unused sequence number's of CASA is tracked for re-use only in the following scenarios:

- If the user cancels without saving a new CASA maintenance.
- If the user deletes a new CASA before authorizing it.
- The sequence numbers marked during delete operation is re-used in ascending order. The sequence numbers marked during cancel operation is reused only from next working day to prevent concurrency issues.

Auto- Generate CIF Numbers

This indicates whether or not the CIF should be generated automatically. Check this box to indicate the CIF number needs to be generated automatically.

Note

Unused sequence number's of CIF is tracked for re-use only if the CIF is generated automatically.

Re-Generate unused Multicurrency Account No

Check this box to indicate that the unused Multicurrency account number needs to be re-generated automatically.

Copy Exchange Rates to Branches

Exchange rates are maintained for a currency pair and are used to calculate the equivalent of one currency against the other. These exchange rates can be maintained in each branch or at the Head office. You can indicate your preference.

If you check against the option 'Copy to Branches' the exchange rates maintained at the Head Office will be made applicable to all branches of the bank. Leave it unchecked to indicate that exchange rates should be maintained at each branch.

Note

Propagation of rates happens only when the country code is same as uploaded country code.

Position Accounting Required

You can retrieve the position of a foreign currency, any time, by opting for position accounting in your bank. When you opt for position accounting, you maintain a Position GL and a Position Equivalent GL for every foreign currency maintained in your bank. The Position GL reflects the current position of the currency. If you have selected Position Accounting Required checkbox, then you have to maintain the Position GL and Position Equivalent GL using CYDPOSGL screen.

If you opt for position accounting while defining Bank-Wide Parameters, you have to maintain Position GLs and Position Equivalent GLs for every foreign currency that your bank deals in. When maintaining GLs for your bank, you can opt to link the different currencies, associated with the GL to either of the following:

- The Position GLs that you have specified for the currency (Your specifications in the Currency Definition screen will default here)
- Position GLs of your choice

Daily MIS Refinancing

As part of setting up the bank level preferences you can indicate whether MIS refinancing processing is required on a daily basis for the particular branch of your bank.

If you indicate that MIS refinancing should be done on a daily basis, refinance processing will be done on a daily basis for the following modules:

- Loans and Deposits
- Money Market

Note

You can indicate the rate type that is to be used for individual LD, and MM transactions while processing the contract.

Propagate Floating Rates to Branches

You have to indicate whether the floating rates maintained at the head-office of your bank should be propagated across all the branches of your bank.

Check the box positioned next to this field to indicate that floating rates need to be propagated across branches. Consequently, each time you maintain a floating rate for a particular rate code and currency combination at your bank, a corresponding floating rate record will be created and sent to all the branches of your bank.

Limits History Required

You can indicate whether date-wise limits history needs to be maintained for the Bank. If you choose to enable this option, the limits history is maintained at the following levels:

- Liability level history for storing liability records
- Limit level history for storing Lines records
- Line level history for storing Line Utilization records

Conditions for collating Limits History data:

- There is no retrospective effect on limits history.
  - Back-valued contracts and account transactions do not result in any adjustment to the previous records in the history. Such transactions are inserted with the current EOD date. Similarly any future-dated contracts and account transactions are also inserted with the current EOD dates.
  - In cases where the main line is changed to a sub line, the utilization is transferred from the old main line to the new main line and the effect cascades to the ultimate parent line. But existing records are not changed or updated.
  - Existing data will not reflect the change in the liability number for a customer.
- Revaluation has no effect on the limits history data
- Limits history is not maintained country-wise

The data is archived during the EOD processing. The history data is not updated for holidays.

Note

If there is no change for a liability/limit/line, data is not archived for that day.

Note

This option can be enabled or disabled at any point of time. Limits history will be recorded with effect from the day the option is enabled. Disabling the option will however not automatically purge history data.

You have the option of querying Liability history and drilling down to Limits Line history and further drilling down to Contract-wise Utilization history. Clean risk data is displayed only as of the date of query and history for the same is not maintained.

Branch wise Limits

This option indicates whether or not the limits tracking must be done at the branch level. If this box is checked, you will be allowed to view/change only the lines created from that branch for a given liability.

To illustrate, if you open any credit line facility in branch BR1, then in the Limit Restriction screen, the only branch available will be BR1.

Checking this option will also allow you to View details of line utilization at the branch level in the Limits Query screen.

For a total utilization of a global customer maintained in HO, you would have to generate a report of the limit utilization for each instance.

Pairwise Positioning Required

You have to select this option to indicate whether pair wise positioning entries need to be stored/handed off or not. If selected, the system will store position creating pair entries separately for handoff to other external systems.

When processing accounting entries, the system will check whether you have opted for pair wise positioning. If you opt for this option, the system will check for the following conditions in all the accounting entries that are posted:

- The set of entries posted are balanced i.e. total LCY debit is equal to total LCY credit
- At least one pair of accounting entry is in FCY
- Both the currencies are not the same

If the above conditions hold true, the system will store the entries along with the following information:

- Dr. Account: indicates the debit leg's account GL
- Cr. Account: indicates credit leg's account GL
- Event Code: is the event of the transaction
- Dr CCY/Bought Currency
- Dr. Amount/Bought Amount
- Cr. CCY/Sold Currency
- Cr. Amount/Sold Amount
- Dr Booking Date/Cr Booking Date
- Dr Value Date/ Cr Value Date
- Dr Transaction Code/Cr Transaction Code
- Exchange Rate
- Hand Off Flag

Note

While passing pair wise position entries, the main component will be passed with TRF_AMT tag and the equivalent entry will be passed with the AMT_EQUIV tag.

In case of accruals/revaluation also, if position entries are created, the corresponding entries will be stored separately for hand off.

Note

Pair-wise Positioning Required will decide whether position creating pair entries need to be stored by the accounting processor separately for handing off to other system.

Propagate CIF to other Nodes

You need to indicate whether or not the CIF number maintained in HO has to be propagated to other branches present in different instances. Check this box to indicate the CIF number has to be propagated to other Nodes/instances.

Propagate Customer Addresses to Nodes

You need to indicate whether or not the customer addresses maintained in HO has to be propagated to other branches present in different instances. Check this box to indicate the Customer addresses has to be propagated to other Nodes/instances.

Propagate Bank Instruction Codes Details to Nodes

This indicates whether or not the BIC data maintained in HO has to be propagated to other branches present in different instances. Check this box to propagate BIC details.

Mudarabah Fund Shareholder Balance Type

Specify whether the system should consider the month-end balance or the monthly average balance of the GL to compute the shareholders' investment in the linked *Mudarabah* fund. Choose from the following options available in the drop-down list:

- Monthly Average Balance
- Month End Balance

The option specified here will be common to all the shareholder GLs identified under the *Mudarabah* fund and once *Mudarabah* fund shareholder balance type is input and authorized, it will not be allowed to modify later.

Staff Account Restriction Required

Check this option to apply staff account restriction at the bank level.

Auto Account Closure

Check this box to enable Account Auto Closure functionality.

If you select 'Node' from the option list, you will need to maintain CIF masks at the Node level in the 'Node-wise CIF Mask Maintenance' screen. This would ensure that the branches maintained in different nodes/instances have different CIF masks.

Click 'Nodewise CIF mask Maintenance' button to access this screen. The screen appears as shown below:

You can specify the following details here:

Nodes

This indicates the node/instance for which the CIF mask is required. Select a node from the option list provided.

Customer Identification File Mask

This indicates the CIF mask for the corresponding instance/node. Select a CIF mask from the option list provided.

Autogenerate Customer Identification File Number

This indicates whether or not the CIF should be generated automatically. Check this box to indicate the CIF number needs to be generated automatically.

Allow Inventory Tracking

You can use this check box to allow/disallow inventory management and tracking. To use inventory management module, check this box.

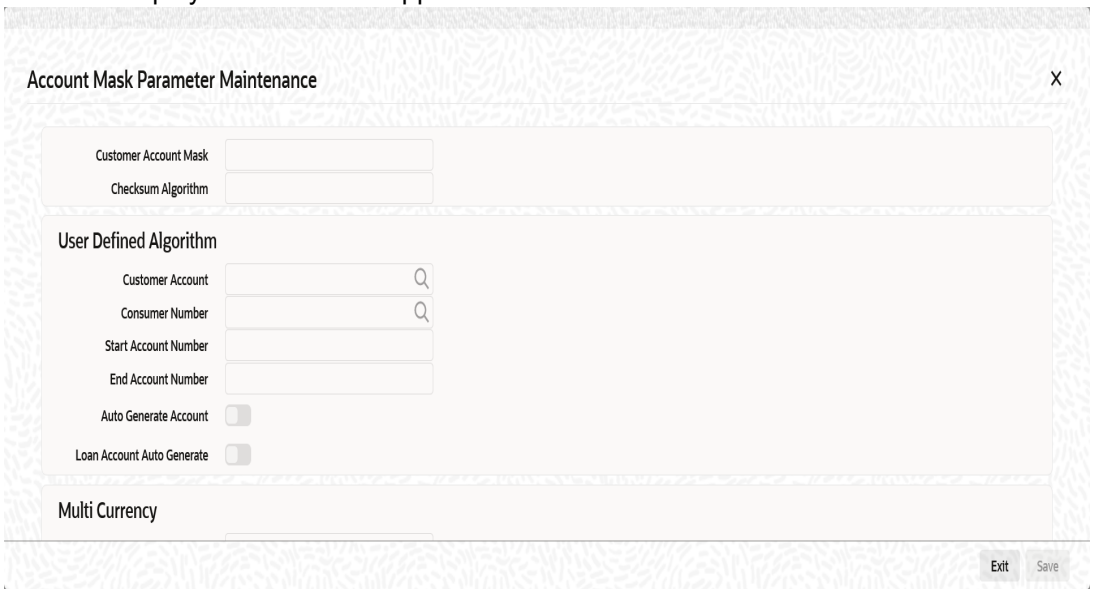
Note

If inventory tracking is allowed then 'Cheque Numbering Scheme' should be left blank/null.

For more details on Inventory Tracking, refer the Instruments Inventory Tracking User Manual.

2.1.6 Account Mask Button

Account numbers in your bank are generated in the format of the account mask that you specify through the 'Account Parameters' sub-screen of the Bank-wide Parameters screen. Click 'Account Mask' button in the Bank-wide Parameters screen. Account Parameters screen is displayed. The screen appears as shown below:



Note

Since account level parameters are defined at the bank-level, by default these parameters will be defaulted to all the branches of your bank. However, individual branches of your bank will be allowed to change these specifications.

Specifying Customer Account Mask

Account numbers can either be generated automatically or you can choose to allocate them manually. In Oracle Banking Retail and SME Lending Cloud Service you have the option of maintaining three types of account masks.

They are as follows:

- Alphanumeric – this type of an account mask is a combination of alphabets and numbers where you can build the mask with components such as the Branch Code, the Account Class, the Currency Code, a check digit, etc
- Numeric - is a numeric type of account mask where the checksum algorithm associated with the account mask is either Modulo 11, Modulo 11 with weights or Modulo 97.
- Pure Numeric – is a numeric type of account mask, which does not have a checksum algorithm, associated with it. If you are maintaining a pure numeric mask you have to identify the start and end account number which is to be associated with it.

Alphanumeric customer account masks

The alphanumeric customer account mask can have a maximum of twenty alphanumeric characters. It can comprise of one or more of the following elements in combination:

- **Account Class —** Use "ACLASS" to indicate that the account class to which the account belongs should be part of the mask.
- **CIF Number —** You can incorporate the nine-character CIF code assigned to the customer into the mask. To do so indicate 'CIF Number' in the mask.

- **Currency** — To add the currency of the customer account, use 'CCY'
- **To indicate an alphabet or number** — Each element used to define the mask would represent a single character. To represent an alphabet of the English language, indicate "a". To represent a number, indicate "n".
- **Punctuation Marks** — When defining the customer account mask you have the option of separating the elements. To do this, you may use the following punctuation marks:
  - Dash (-)
  - Comma (,)
  - Asterisk (*)
  - Full stop (.)
  - Forward slash (/)

For Check Digit - The last character in the customer account mask should always be a 'D' or 'd'. This indicates the check digit, which is generated by the system. When specified in the mask, the check digit component is generated using either of the following methods:

- Modulo 11
- Modulo 97
- Modulo 11 with Weights
- User Defined Algorithm

If you choose Modulo 97, all components of the account mask (for example, the Branch Code, the Account Class, the CIF ID, etc.) should be numeric. For example, if you enter 'bbb' in the account mask field (indicating that the branch code should be part of the account number), and choose the Modulo 97 option, ensure that the branch code is a numeric value, such as '000', '123', etc.

Note

The maximum length of twenty characters for the customer account mask is inclusive of the check digit

All customer accounts that are entered in any branch of your bank will compulsorily have to conform to the mask.

For example, you want the following elements to be part of the customer account mask:

The currency of the account

The nature of the account (savings, current etc.) and

The Customer Id

Given the above criteria the customer account mask would be:

ACLASSCCYCIFNUMBERn'D'

This corresponds to:

LLLLL$$$CCCCCCCnD

All customer accounts entered in any branch of your bank would now comprise of these elements, in the order defined in the mask.

A customer with CIF number 10005 has opened his first USD savings account with your bank, and the Account class for savings accounts is INDSB. His account number would read:

INDSB-USD-10005-1’D’

Similarly, the second GBP current account of a corporate customer with CIF Number 20005, would read

CUCOR-GBP-20005-2’D’

'CUCOR' being the account class representing current accounts of corporate customers.

Account mask generation using Alternate branch code

Alternate branch code will be represented as literal ‘r’ in the account mask. Following validations will be performed during account mask generations.

- The system will generate the unique serial number if:
  - Alternate Branch code alone is there in the account mask
  - Alternate Branch code is in combination with other literal like account code, currency type etc. in the account mask
- The serial number generated for the alternate branch code will be unique when two separate branches have the same alternate branch code.
- The system displays an error if the length of literal ‘r’ in the account mask used and the alternate branch code are not consistent. The system will not allow the account number generation.
- Modification to the alternate branch code will affect only the new account number. generation. It doesn’t have any effect on the existing account number.
- The serial number generated should be unique for a particular criteria (alternate branch code/ customer/ currency/account class etc.) irrespective of the length of the corresponding literal maintained in the mask.

Characters Supported for Various Fields in Account Mask:

Field	Mask character	Max length supported
Account class code	L	6
Account code	T	4
Currency code	$	3
Currency type	Z	3
Customer number	C	9
Branch code	b	3
Alternate Branch code	r	5
Serial Number	S	-
Numeric value(user to input)	n	-
Alphabet value(user to input)	a	-
UDF	U	-

Note

- Account mask should not have both the branch code and the alternate Branch code in the same mask
- You must specify the mask character in the same case as mentioned above.

Field	Case 1	Case 2	Case3	Case4
CIF number	015005624	015005624	015005624	015005624
Currency code	GBP	GBP	GBP	YUV
Currency type	O	O	O	YA1
Account class	SAVINV	CACIN	123456	SAVINV
Account code	SA12	SA12	8909	SA12
Branch code	014	015	015	015

Mask maintained	Booked against	Chk sum Algorithm	Generated Account Number
LLLLLL$$$CCCCCCCCSSd	Case 1	Modulo 11	SAVINVG-BP15005624019
LLLL$$$TTCCCCCCCCSSd	Case 1	Modulo 11	SAVIGBP-SA15005624028
LLLLLL$$$ZZCCCCCCnnd	Case 2	Modulo 11	CACINGB-PO005624997
nnnnnnnD	Case 1	Modulo 11	09888994
bbb-bLLLZZZZCCCCCnnd	Case 4	Modulo 11	015SAVYA105624074
LLLLLL$$$CCCCCCCSSDD	Case 1 / 2	Modulo 97	Error. Will not be able to generate the check digit. The control digits value must be numeric for Modulo 97.
LLLLLLT-TTTTCCCCCSSDD	Case 3	Modulo 97	12345689090056240150

Customer Account Number Containing a UDF Value

While defining a customer account if you include ‘U’ in the account mask, it indicates that the customer account numbers will have the value of a user-defined field.

The number of U’s will depend on the length of the UDF value that has to be included in the customer account number. For example, if you want to include 3 characters from a UDF, the account mask should consist of UUU (in addition to other parameters which you want to include in the customer account numbers).

Note

- A user-defined field can be part of the customer account mask only if the customer account number generation is not automatic.
- Since a customer account number in Oracle Banking Retail and SME Lending Cloud Service can accommodate only up to 20 characters you have to ensure that the account mask you have defined does not exceed this number.

Numeric Account Masks with Modulo 11 and Modulo 97 as Checksum Algorithms

A numeric type of mask can have a maximum of twenty numeric characters, inclusive of the checksum algorithm.

If you associate Modulo 11, as the checksum algorithm, a single character D will be appended to the numeric mask. Let us assume that you have an account mask with five numeric values – ‘nnnnn’ and associated Modulo 11 as the checksum algorithm. The system automatically

appends ‘D’ to the numeric mask. The generated account numbers will have the following format – nnnnnD.

If the Account mask is Alphanumeric, and check sum digit is needed as per Modulo 11, then the check digit- 'd' has to be manually specified in the mask. For example, if you need an account mask as 'bbbCCCCCCSS', then considering Modulo 11 check sum digit, you need to input the mask as 'bbbCCCCCCSSd'.

Similarly, if you associate Modulo 97, with an account mask of five numeric values, the system appends a double-digit value of DD to the mask. The generated accounts will have the following format – nnnnnDD

Note

As system automatically appends DD in case of Modulo 97, if you input the customer mask with 'DD', system will display the error message as 'Cannot have D denoting Alphanumeric Characters'.

if you input 'dd' in the mask, then system displays the error message as 'Cannot have d denoting Alphanumeric Characters in account mask while using mod97 Checksum algorithm'.

System automatically appends DD always at the end of the Mask.

Algorithm	Contents of the mask	Check sum digit	Check digit character	Remarks
Modulo 11	Alphanumeric	User to input	d	Check digit should be specified manually in the mask
Modulo 11	Numeric	Auto append	D	System appends the check digit automatically, however, the mask characters should be 'n' for example, nnnnD
Modulo 97	Alphanumeric	Auto append	DD	If the values for the mask are alphanumeric, then check digit will not be generated
Modulo 97	Numeric	Auto append	DD	-
wing format – nnnnnDD.				

Numeric Account Masks with 'Modulo 11 with Weights' as Checksum Algorithm

The account mask with 'Modulo 11 with Weights' algorithm can have a maximum of 13 digits. It comprises of the following elements:

- Branch Code (3 digits) – Indicates the branch at which the customer account is maintained.
- Account Code (1 digit) – This will indicate the account code of the account class to which the customer account belongs. During account number generation (in the Customer Account Maintenance screen), you need to select the account class from the option-list provided. The system will then convert it to the account code maintained for that account class. The account code thus becomes a part of the customer account number.
- Currency Type (1 digit) – This will represent the currency type of the account currency. As explained for account code, you will select a 3-digit currency code during account generation. The system will convert it to the currency type maintained for that currency. The currency type will then form a part of the account mask.
- CIF Number – You can also include the CIF number of the customer as part of the account mask. The CIF number is automatically generated by the system when you capture customer details in the Customer Information Maintenance screen. During customer account maintenance, you can select the CIF number from the option list provided.

Sequence Number (1 digit) – The sequence number is automatically generated by the system for a combination of account code + currency type + customer. This means that, for this combination, you can maintain nine accounts. To maintain the 10th account for the same combination, the system will use the 'Dummy Customer No. Range' maintained at the branch level'.
Refer the section titled 'Creating Branches' of this document for more details on dummy number range.

- Control Number (1 digit) - This is the 13th digit of the account number. This number is also automatically generated by the system based on the 'Modulo 11 with Weights' algorithm.

For the above combination, the customer account mask would be:

'bbbTZCCCCCCSd'

Where,

- bbb – is the branch code
- T – indicates the account code
- Z – is the currency type
- CCCCCC – is the CIF number of the customer
- S – is the sequence number for a combination of account code, currency type and customer
- d – is the control number generated by 'Modulo 11 with Weights' algorithm

The following example illustrates the manner in which the system calculates the 13th digit for a customer account number using the 'Modulo 11 with Weights' algorithm.

Assume that the account number of a customer is '000-4-1-123456-1'. As per this algorithm, the value of each position (1 to 12) is multiplied with the weight for each position (the weights are provided by your bank). Further, the sum of the product obtained is divided by 11. The remainder of the division will determine the value of the 13th digit.

The position-wise weight and account number and the product (of weight and number) is as follows:

Position	1	2	3	4	5	6	7	8	9	10	11	12
Weight (W)	2	4	8	5	10	9	7	3	6	2	3	5
Acct. No (N)	0	0	0	1	2	3	4	5	6	4	1	1
Product (W * N)	0	0	0	5	20	27	28	15	36	8	3	5

Sum of the product = 147.

Divide the value 147 by 11 to obtain the remainder

Remainder = (147/11) = 4

As per this algorithm, if the remainder is 10, then the control number will be zero. If it is any value other than 10, the remainder itself will be taken as the control number.

Therefore, the 13th digit = 4.

The customer account number will now read as '**000-4-1-123456-1-4**'

Numeric Account Masks with User Defined Algorithms as Checksum Algorithm

If the check digit component within a Customer Account Number is to be generated using a method of your choice you must identify the following:

- The User Defined Algorithm for the Customer Account Number – this identifies the name of the user-defined algorithm for check digit generation of account numbers.
- The User Defined Algorithm for Consumer Number – this stores the name of the user-defined algorithm for validating consumer numbers.

While capturing Customer Account numbers, the System checks for your specification for the checksum algorithm. If you have selected User Defined, the check digit is generated using the specified user-defined algorithm.

- Unused sequence numbers of CASA cannot be tracked for re-use if the sequence number is generated by user defined algorithm

Since these parameters are maintained for your bank, they are defaulted to the branches of your bank. You will not be allowed to change these for a specific branch of your bank.

Auto Generate Account

Enabling this box will generate customer account automatically. The customer account mask for this should contain only Numeric or combination of Numeric and Branch code.

Multicurrency Account Mask

Specify the multi currency account mask for supporting MCA generation.

Multicurrency Account Algorithm

Specify the multicurrency account algorithm value.

Multicurrency Checksum Algorithm

Select the multicurrency checksum algorithm value from the given list.

Start Multicurrency Account Number

Specify the multicurrency start account number creation.

End Multicurrency Account Number

Specify the multicurrency end account number creation.

Auto generate Multicurrency Account Number

Check this box to auto generate multi currency account.The customer account mask for this should contain only Numeric or combination of Numeric and Branch code.

Unused sequence numbers of CASA can be tracked for re-use only if the customer account mask contains numeric mask.

- If the account mask contains any of the following characters, the lost account number is re-used only if the same customer opens another account with the same branch code, account class, currency & sequence number combination:
- C(Customer number)
- b(Branch)
- T(Account class)
- Z(Currency)
- S(Single digit sequence number)
- SS(Double digit sequence number)
- Unused customer account number is reused in the same day, except in the following scenarios:
- Session termination for the current user
- Multiple windows opened for the same Function ID by the current user.

Pure Numeric Masks

A numeric account mask, which does not have a checksum algorithm associated with it, is called a pure numeric mask. Since it does not have a checksum algorithm associated with it you will have to specify the start and end account numbers and enable the auto-generated option.

The start account number forms the basis on which customer accounts numbers are to be generated. Similarly, you will not be allowed to maintain account numbers beyond the end account number.

Let us assume, that you are have maintained the following details in the Account Parameters screen at your bank:

Customer Account Mask	**nnnnn**
Start Account Number	1
End Account Number	50000
Cust Accunt Auto Generate	Yes

While generating a new account number the system will automatically generate 00001 corresponding to nnnnn. The next account will be – 00002.

Note

'n' is allowed in the account mask, only if auto account number generation is selected at branch level.

Including Value of a UDF as Part of Customer Account Number

If your bank has not opted for automatic generation of account numbers, you can specify a structure for customer account numbers. The structure can be a combination of CIF number, account class, value of a user defined field, currency, branch code, alphabets/numeric and a check digit which is automatically generated by the system.

For example, an account mask is CCCCCCCLLbbbUUU$$$ad.

This implies that a customer account number will contain:

CIF Id – represented by C

Account Class represented by L

Branch Code represented by b

Values of a user defined field represented by U

Any user-input alphabet represented by a (enter ‘n’ if you want to include a numeric)

Currency Code represented by $$$

A check digit (which is automatically generated by the system) represented by ‘d’

Note

The number of C’s in the account mask should match with the CIF mask that you have specified. For instance, if the CIF mask is aaaannn (7characters), the account mask should consist 7 C’s to include the CIF Id in the customer account number.

The value of a user-defined field can be used to include an additional parameter (for example: the code of the country to which the customer belongs) in the customer account number.

The steps involved for including the value of a user-defined field in a customer account number are as follows:

1. Include ‘U’ in the customer account mask to indicate that the customer account number should contain the value of a UDF
2. Create a new user defined field
3. Link it to the Function Id STDCIF
4. Specify the value of the user defined field at the time of creating a customer
5. Specify the UDF whose value has to be included in the customer account number to the Oracle Banking Retail and SME Lending Cloud Service implementer. The implementer will indicate this at the back end.

Maintaining Ten Digit Masks with Running Sequence Numbers

You can maintain a 10-digit mask of any combination, wherein the last two digits will necessarily be a running sequence number. This number will be automatically generated by the system. For instance, if you want to maintain a mask for the customer number and currency combination followed by the two digit running number, you will have to maintain the

mask as CCCCC$$$SS. Here, CCCCC stands for the customer number, $$$ stands for the currency of the account and SS stands for the running number. The system will generate the last two-digit number in a continuous sequence irrespective of the combination that you specify in the mask.

For example, let us assume that you want the customer account number to be a combination of the customer number and the account currency followed by the serial number. To achieve this, you have to specify the mask as CCCCC$$$SS. Based on this mask, for a customer with CIF ID 40207 with account in USD, the account number will be 40207USD01. If the same customer has another account in GBP, the next account number would be 40207GBP02. That is, there will not be any holes in the system generated running number.

2.2 Branch Restriction Maintenance

This section contains the following topics:

- Section 2.2.1, "Placing User Restrictions on Data Entry Batches"
- Section 2.2.2, "Fields Button"

2.2.1 Placing User Restrictions on Data Entry Batches

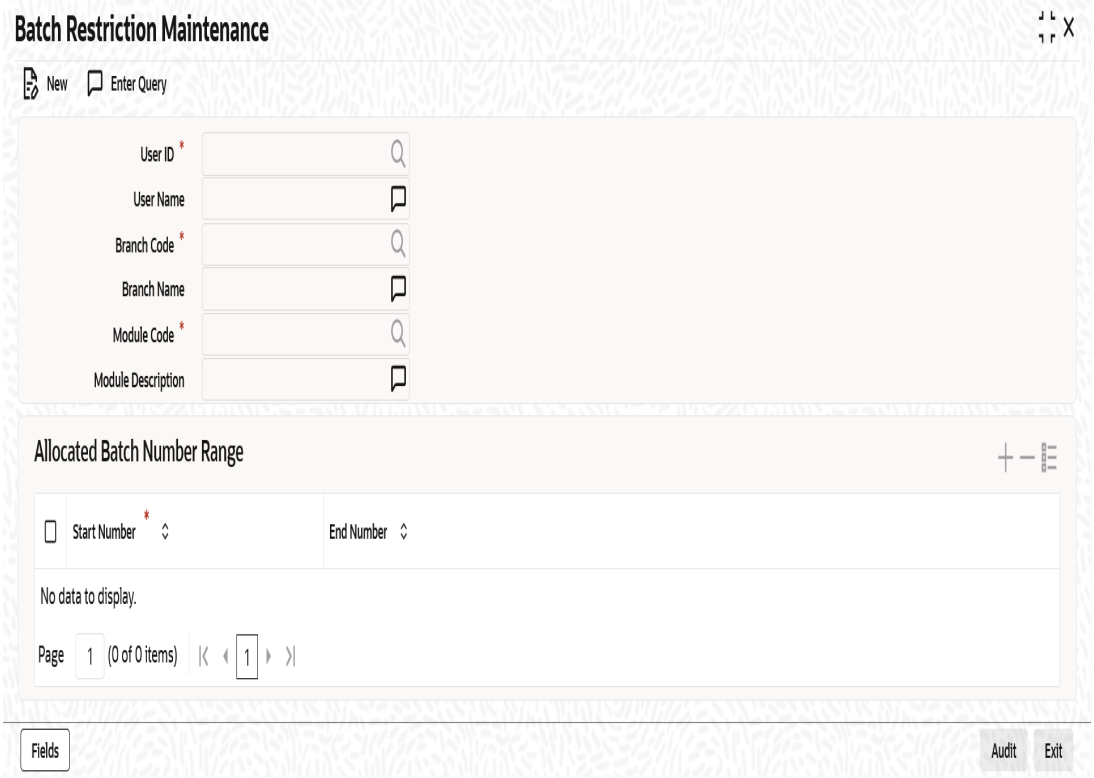
You can restrict the usage of batches to specific user by placing bank-wide User level batch restrictions. If you enable this option as a Bank Parameter, you need to allocate the batch number range for each user through the 'Batch Restriction Maintenance' screen.

The restriction on the usage of batch numbers is made applicable on data entry transactions. The user will be allowed to enter only those batches reserved for the user profile. As a result, each time a user specifies a batch number; it will be validated against the 'Allocated Batch Number Range'.

This feature is applicable only when batch generation is manual. Therefore, if you enable this option, you must ensure that the Auto Generate option has not been enabled. In a scenario where the User Restriction for Batch Number field is enabled and Auto Batch option has also been enabled, the system displays an error message as "Not a Valid Batch Number For the User".

In case you choose to auto generate batch numbers, the System will not perform the batch restriction validation.

You can invoke the ‘Batch Restrictions Maintenance’ screen by typing ‘STDBRRES’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

- The User Profile for which the restrictions are being maintained. A list of all the User Profiles with access rights to the DE module is displayed in the option list. You can select the appropriate.
- The branch of your bank for which the restrictions will be made applicable. You can either choose a specific branch or make the restriction applicable to ‘All’ the branches of your bank.
- The module for which you are maintaining the Allocated Batch Number Range. This can be DE.
- The batch number range, which is indicated in terms of Start and End numbers. The range that you specify is allocated to the user. For distinct numbers, the start number and end number of the range will be the same.

Note

While processing DE transactions, the batch number specified by the user is validated against the allotted range. If the validation fails, an error message is displayed.

These validations are made applicable even during the Batch Upload operations for the following functions:

6. Journal Online – Single Entry
7. Multi-offset Entry
8. Teller Transaction Input

SSO Enabled

To enable Single Sign On (SSO) for your installation check the SSO Enabled check box. This enables restricted login from external systems into Oracle Banking Retail and SME Lending Cloud Service.

General Ledger Purge Days

You can specify here the maximum number of working days, the average GL balance computation for which is to be retained in the System.

Specifying Cheque Numbering Details

Scheme

In Oracle Banking Retail and SME Lending Cloud Service, cheque numbers can be generated automatically or can be manually entered. If you indicate manually, you can draw up numbering conventions and assign numbers to the cheques that are issued.

Cheque Number Mask

Specify the mask of a cheque number to be used by the bank.You can define numeric cheque mask as a series of N.

While defining an alpha numeric cheque mask, the alphanumeric character should always precede the numeric characters. For example: AANNNN, A being alpha numeric character and N being numeric character. Numeric characters should always follow the alpha numeric characters.

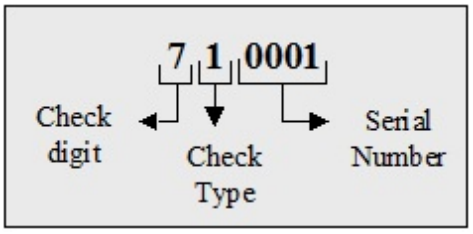
If cheque numbering scheme is 'Automatic' and checksum algorithm is selected, the 'Cheque mask' can be defined as only numeric. The cheque mask can contain only 'N' or can start with a 'T' followed by 'N'. If the cheque mask contains a 'T' in the first position, it indicates that the cheque is of type EURO or COMMERCIAL. If the mask contains only 'N', then the cheque is only numeric and cannot be EURO / COMMERCIAL. An appropriate error message is displayed if cheque numbering scheme is 'Automatic' and cheque number mask defined contains anything other than 'N' or 'T' in the first position.

If the cheque numbering scheme is ‘Automatic’ and checksum algorithm is selected at bank parameter, the cheque mask cannot be defined as alpha-numeric. The system validates if the cheque mask is alphanumeric and inventory is enabled at bank parameter. The system displays an appropriate error message as ‘Alpha-numeric Cheque number is not supported as Inventory tracking is enabled’.

Checksum Algorithm

If you choose the automatic generation option you can indicate the algorithm based on which the cheque digit should be generated. A cheque number consists of three components:

- A check digit
- A cheque type
- A running serial number



You have the option to choose the algorithm to be used to arrive at the check digit. Currently Oracle Banking Retail and SME Lending Cloud Service supports only the Modulo-7 algorithm. Based on this algorithm the check type and serial number is divided by seven, and the

remainder is taken to be the check digit. If the remainder is zero, then the check digit is set to seven.

The cheque type indicates whether the cheque is a Euro or Commercial cheque. The numeral 1 before a cheque serial indicates a Euro cheque and 2 indicates a Commercial cheque.

The cheque serial number is generated sequentially starting from 0001. This running serial number is assigned taking into account the last check number issued for the account.

Cheque Numbers Unique For Branch

For cheque numbers that are automatically generated, you can choose to make cheque numbers unique across the branches of your bank.

If you indicate that serial numbers need not be unique, you can have the same cheque number assigned to cheque leaves of different accounts within a branch. In effect cheque numbers remain unique to an account.

Lodgment Numbers Unique for Branch

You can indicate whether lodgment leaves must have unique numbers in a branch, or must be unique for individual accounts.

For example, in the Bank Wide Parameters, you have specified that lodgment book numbers must be unique for the branch. This means that lodgment numbers need to be unique across all accounts of that branch. For instance, if a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of any other account, with these numbers.

If you have specified that lodgment book numbers must be unique to accounts in the branch, and a book is maintained with the Start Number as 1, and containing 25 leaves, you cannot start another book in respect of the same account, with these numbers. However, you can start a book with the same numbers in respect of another account in the branch.

Specifying TRS Details

You can maintain the following details that will be used by the system to raise direct debit for Tax Relief at Source (TRS) rebate availed by customers on mortgage loans. The direct debit is raised during the End of Day (EOD) process after the LD batch processes.

Sort Code

Specify the destination bank code for which the bank raises direct debits for TRS claims.

Account Number

The destination account for which the bank raises direct debits for TRS claims.

Suspense Account

Specify the account that would be debited with the TRS amount, to credit customer account.

Viewing Trade License Details

Expiry Advice Generation Days

If the trade license is set to expire on a particular date, the number displayed here denotes the number of days before that date when an advice is generated and sent to the customer informing about the impending expiration.

Specifying Mandatory Limit Tracking For Customer Type

You can maintain limit tracking as a mandatory option based on the customer type.

Corporate

Check this box if it is mandatory to link customer of Corporate type to credit line.

Bank

Check this box if it is mandatory to link customer of Bank type to credit line.

Individual

Check this box if it is mandatory to link customer of Individual type to credit line.

If a contract is saved without selecting the limit line for customers checked for mandatory limit tracking, then the system displays the error message as “Limit tracking is mandatory for this customer <Customer CIF>”.

Note

- By default the customer type is selected as ‘Individual’. However you can modify it.
- At the customer maintenance level, system defaults ‘Track Limits’ option based on the option set here.

Specifying Cheque Discounting Details

Cheque Return Count for Drawer Blacklisting

The system displays the number of cheque returns for a drawer. During the cheque return processing, the system check the number of cheque returns against this maintenance and marks the drawer as ‘Blacklisted’ drawer.

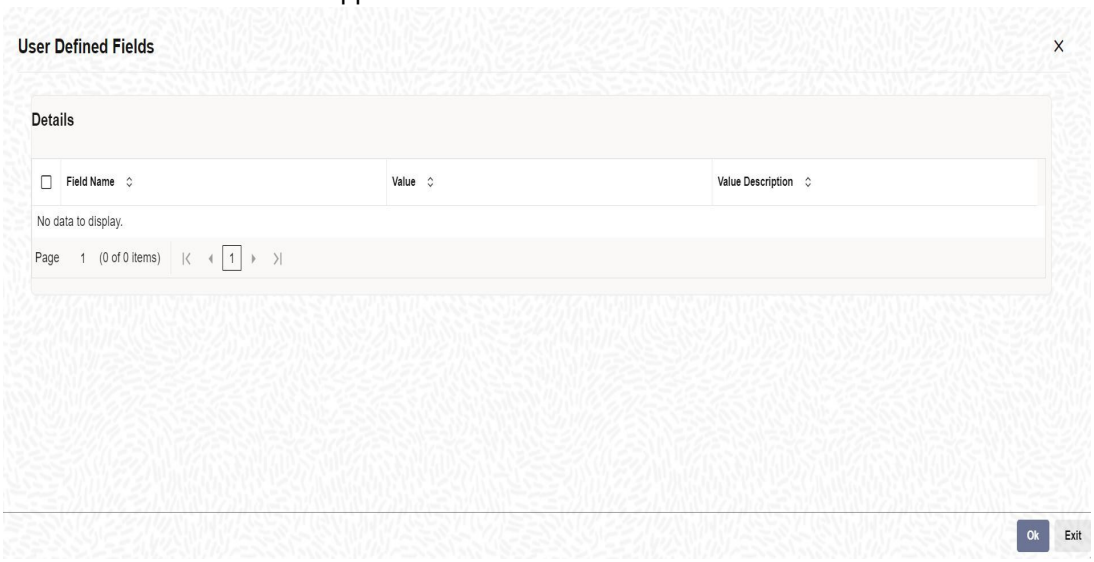
Specifying Passbook Details

Minimum Number of Digits for Passbook

Specify the minimum number of digits for creating passbook number. The system defaults the minimum value 10. However you can modify it.

2.2.2 Fields Button

You can associate values to all the User Defined fields created and attached to the Bank Parameters Screen. You can view the list of User Defined fields associated by clicking the ‘Fields’ button. The screen appears as shown below:



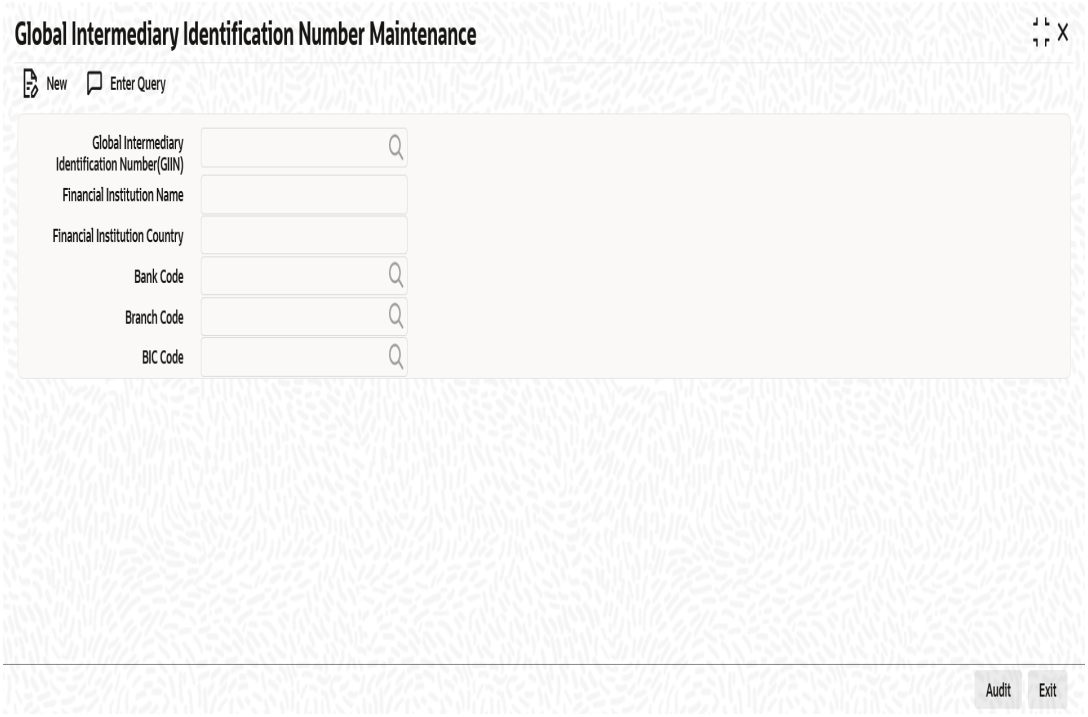
You can enter the value for the UDFs listed here in the ‘Value’ column.

For more details on how to create user Defined fields, refer chapter 'Creating custom fields in Oracle Banking Retail and SME Lending Cloud Service' in the User Defined Fields User Manual under Modularity.

2.3 Maintaining Global Intermediary Identification Number

Global Intermediary Identification Number (GIIN) is the number by which IRS will identify financial institutions. GIIN will be issued by IRS to all banks that registers with them. It is the only way any bank can verify the participation status of a Foreign Financial Institution (FFI). GIIN list will be published by IRS every month. All participating and deemed compliant foreign financial institutions will have to apply to IRS and obtain GIIN. Other participating banks, USWA's etc.. will use GIIN to identify a banks participation status.

You can maintain GIIN details using 'Global Intermediary Identification Number (GIIN) Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'STDGIINM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details;

Global Intermediary Identification Number (GIIN)

Specify the GIIN code. you can also select the valid GIIN code from the adjoining option list.

Financial Institution Name

Specify the financial institute which has been assigned in the GIIN.

Financial Institution Country

Specify the country name where the financial institute is present

Bank Code

Specify the bank code details. You can also select the valid bank code from the adjoining option list.

Branch Code

Specify the branch code. You can also select the valid branch code from the adjoining option list.

BIC Code

Specify the BIC code. You can also select the valid BIC code from the adjoining option list.

2.4 Maintaining Charge Transaction Codes

This screen allows to define transaction codes used to levy charges and to link these transaction codes with Fee Type/Fee heading/Fee Sub Headings for different languages.

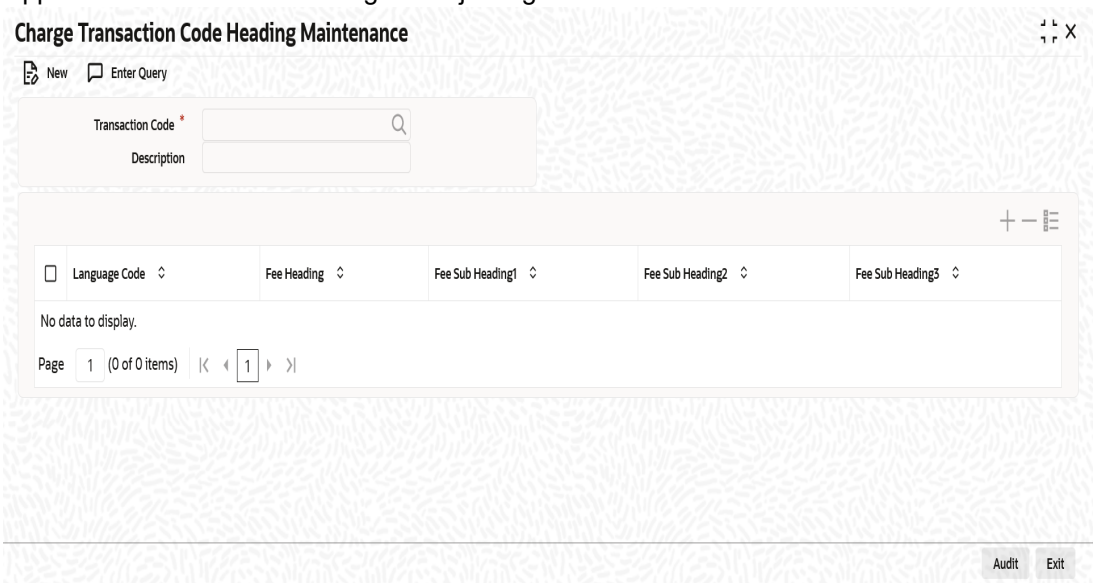
The first level of description is called Fee Heading. When you add further specific description to the Fee Heading you add a Fee Sub Heading**.** You can add upto three sub heading to describe the fee. The following table is an example of the headings and sub headings:

Fee Heading	**Fee Sub Heading1**	**Fee Sub Heading2**	**Fee Sub Heading2**
General account services	Maintaining the accoun		
Payments (excluding cards)	Credit transfer to another account in the country	Branch	Sepa Credit Transfer Charge
Other services	Providing a copy of an old statement		

When no heading is defined for a Transaction Code, it is tracked as Other Charges in the statement. Any transaction code maintained here is considered as charge in FLEXCUBE and will be used to report fees in the Statement of fees.

These headings are maintained for every Language.

You can maintain the details using ‘Charge Transaction Code Heading Maintenance’ screen. You can invoke this screen by typing ‘STDTRNCH’ in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Transaction Code

Select the transaction code from the list of values.

Description

Enter the description of the selected transaction code.

Language Code

Select the language code from the list of values.

Fee Heading

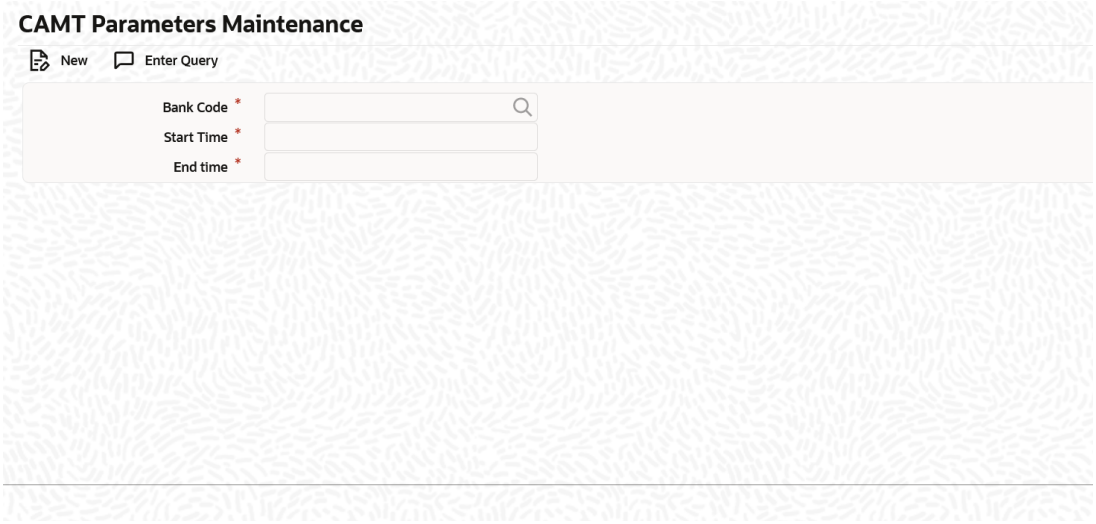
Enter the fee heading.

Fee Subheading1, Fee Subheading2, and Fee Subheading3

Enter the sub headings one, two, and three respectively.

2.5 Maintaining CAMT Parameters

You can maintain the details of CAMT parameters using ‘CAMT Parameters Maintenance’ screen. You can invoke this screen by typing ‘STDCAMPM’ in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Bank Code

Specify the bank code. Alternatively, you can select from the list.

Start Time

Select the start time from the list.

End Time

Select the end time from the list.

3. Ramadan Maintenance

Zakat is a charge which is applied on the balance in an account if the balance is above a certain threshold amount. This charge is applicable only to savings accounts and Term Deposits (TD). It cannot be levied on current accounts.

The minimum threshold amount above which *Zakat* will be payable is decided every year before *Ramadan*. In addition, the percentage to be applied on the capital amount for calculation of *Zakat* is also decided.

This charge is levied on the savings accounts and TD accounts at *Ramadan*. For savings accounts, *Zakat* is computed on the balance as on the first day of *Ramadan* for all active accounts. The applicable amount is then deducted from the accounts.

In the case of TD accounts, *Zakat* is computed whenever there is a redemption of the principal. It is computed on the redeemed principal amount, provided the first day of *Ramadan* (for any one year of the TD tenor) falls between the profit start date of the deposit and the maturity date.

For computation and collection of *Zakat* you need to capture the first day of Ramadan every year.

This chapter contains the following sections:

- Section 3.1, "Maintaining Ramadan Day"

3.1 Maintaining Ramadan Day

You can capture the first day of *Ramadan* for a given year in the 'Ramadan Day Maintenance' screen. This is a bank-level maintenance that needs to be done at your Head Office. To invoke the 'Ramadan Day Maintenance' screen, type 'CSDRAMDN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can specify the following details:

Year

Specify the year for which you are capturing the first day of *Ramadan*. Note that you cannot maintain multiple records for the same year.

First Day of Ramadan

Specify the date on which *Ramadan* starts in the specified year. Note that the date should be valid as per the *Ramadan* calendar.

Refer the chapters titled 'Defining the attributes specific to an Interest or Charge product' and 'Daily Processing of Interest and Charges' in the Interest and Charges User Manual for details on Zakat computation and application.

4. Branch Parameters

This chapter contains the following sections:

- Section 4.1, "Branch Parameter Maintenance"
- Section 4.2, "Maintaining Tax Cycle"
- Section 4.3.1, "Maintaining Role to Head Mapping at Branch Level"

4.1 Branch Parameter Maintenance

This section contains the following topics:

- Section 4.1.1, "Creating Branches"
- Section 4.1.2, "System Features"
- Section 4.1.3, "Creating Reporting Structure"
- Section 4.1.4, "Maintaining Branch Parameters"
- Section 4.1.5, "General Details Tab"
- Section 4.1.6, "Account Financial Details Tab"
- Section 4.1.7, "Duplication Check Details Tab"
- Section 4.1.8, "International Bank Account Number Details Tab"
- Section 4.1.9, "SWIFT Address Button"
- Section 4.1.10, "Account Mask Button"
- Section 4.1.11, "CIF Range Button"
- Section 4.1.12, "Global Interdict Functions Button"
- Section 4.1.13, "Preferences Button"
- Section 4.1.14, "Fields Button"
- Section 4.1.15, "Tax Button"
- Section 4.1.16, "Branch Currency Button"
- Section 4.1.17, "Account Statement Handoff"
- Section 4.1.18, "Account Statement Generation"

4.1.1 Creating Branches

In the 'Branch Parameters' screen you create the various branches of your bank, define their reporting hierarchy, and maintain parameters such as their names, their address of location, SWIFT, TELEX, and HOST addresses.

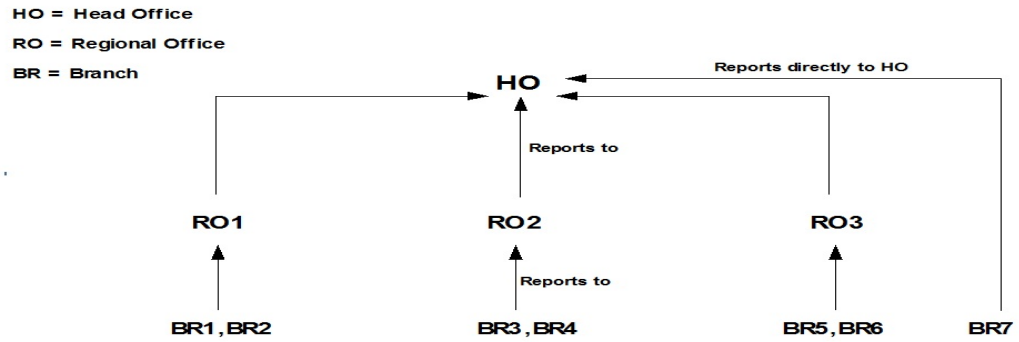
In this screen you can do the following:

- Create the Regional Offices and branches of your bank by assigning each a unique branch code
- Maintain the address of location of each of the branches and also their SWIFT, TELEX and HOST addresses
- Specify the Suspense GL for posting all those accounting entries for which no GL has been specified or the specified GL has been closed
- Maintain customer number range for generation of CIF numbers for customers of your bank.

The HO creates the branches at the bank level. All subsequent modifications on the table are done from the respective branches.

4.1.2 System Features

Oracle Banking Retail and SME Lending Cloud Service supports a three level reporting structure.



At the top stands the Head Office followed by the Regional Offices. At the lowest level are the branches. There can be any number of branches, but the number of regional offices is restricted to six. The system validates to check that the number of parent branches is not more than six. If the number of parent branches is more than six, system will give an error and restrict the number to six.

The branches report to the RO; and the ROs in turn report to the HO. Within this three level structure you can also have a branch reporting independently to the Head office (as branch, BR7 in the diagram).

It is also possible to have a two level reporting structure with only the HO and the branches, where each individual branch reports directly to the HO.

4.1.3 Creating Reporting Structure

The order in which you create the HO, the ROs and the branches should follow the hierarchy. Hence, the first branch to be created should be the HO, followed by the ROs, and then the branches.

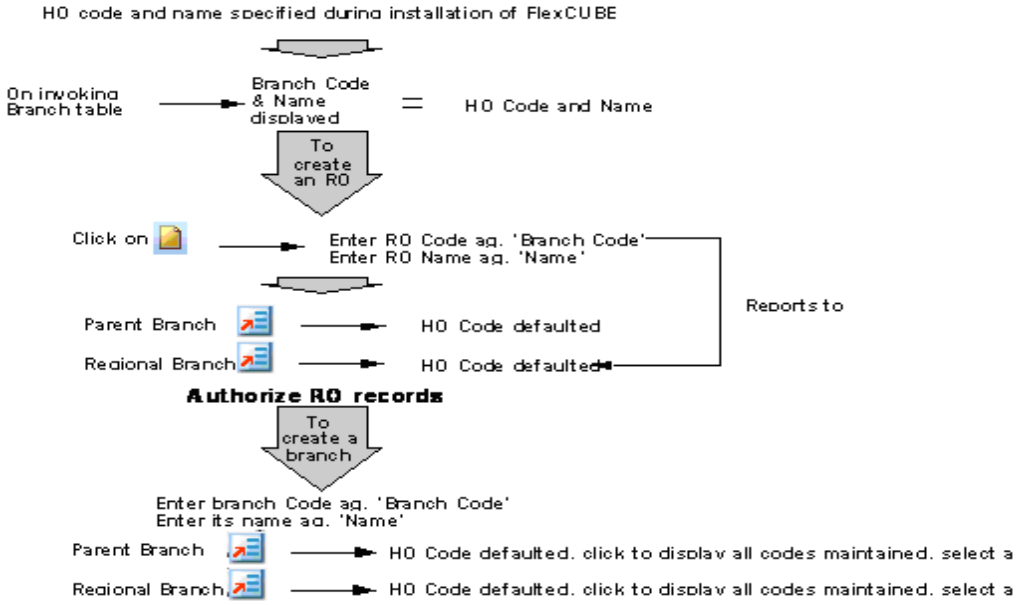
The Head Office of your bank is created during installation. You only have to create the Regional Offices and the various branches. During installation, the system automatically populates this screen with the branch code and name of your Head Office that you have specified to the implementer. The ‘Parent branch’ and the Regional Office fields’ also default to this branch code.

To create an RO, invoke a new screen. Then, enter the code and name of the RO against ‘Branch Code’ and ‘Name’ respectively. You do not need to specify the ‘Regional office’ because the HO Code is the default for the field. (All ROs report to the HO).

Then create all the branches. If a branch reports to an RO, to specify that RO is the branch’s ‘Regional Office’, select the code you want from the option list provided for this field.

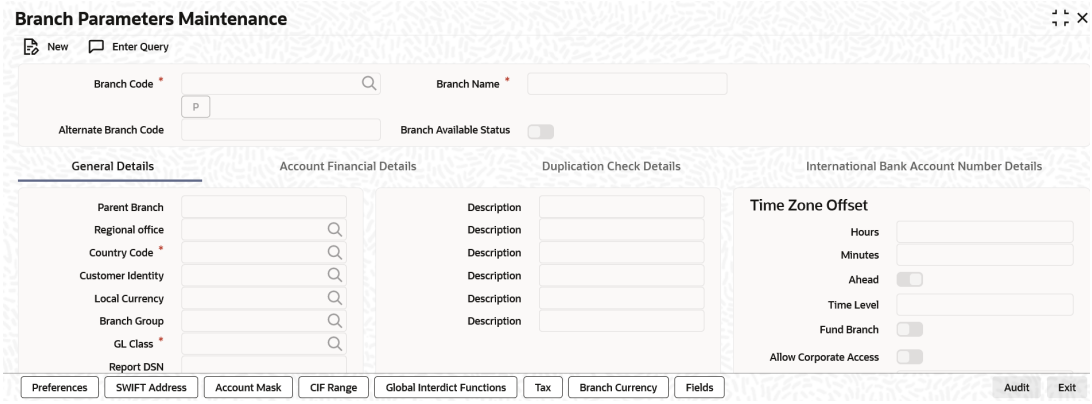
But before designating, you should authorize all the RO records you have created; the system will not allow you to use any unauthorized record.

(Diagrammatic Representation)



4.1.4 Maintaining Branch Parameters

In Oracle Banking Retail and SME Lending Cloud Service, the Head Office and the Regional Offices are defined as branches. You can maintain the details of the Head Office, regional offices and branches in the ‘Branch Parameters Maintenance’ screen. Invoke this screen by typing ‘STDBRANC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details here:

Branch Code

Specify the branch code maintained in ‘Branch Core Parameter Maintenance’ screen (STDCRBRN). Click ‘P’ Populate to default the values maintained in Branch Core Parameter Maintenance screen. You can modify these values.

Branch Name

This is the name of the office or branch, the code of which is input. Enter the name using a maximum of 35 characters, alphanumeric.

Alternate Branch Code

Specify the alternate name of the branch code. This field is an optional field. Alternate Branch Code would be maintained as a part of account mask maintenance. The alternate branch code will be used for the generation of CASA and TD account numbers (including Islamic CASA and TD).

The alternate branch code will not be unique. Two separate branches may have the same alternate branch code. It will have a literal ‘r’ to represent that in the account mask.

Following validation will be done when the account mask has literal ‘r’:

- Alternate Branch code field should be mandatorily maintained in the branch maintenance.
- Account mask can have maximum of five ‘r’. If the account mask has five ‘r’ then the length of the data in the Alternate Branch code field should also be five characters long..
- If Alternate Branch code is maintained but account mask is not maintained at the branch level then the account mask maintained at the bank parameter will be considered for the above two validations.
- Account mask should not have both the branch code and the alternate Branch code in the same mask.

If Alternate Branch Code is not consistent, the system displays an error message “The Alternate Branch Code value is not consistent with the mask maintained”.

Branch Available

The system displays the Branch Available status. If the status is ‘Yes’, it indicates that the branch can accept transactions for the day and if the status is ‘No’ , then it indicates that the transactions will be accepted but it will be in effect only from the next business day.

Accordingly accounting entries will be passed checking the following, for tanking branch transactions:

- The Branch Available Status
- The Branch date and host date i.e. entries will be tanked if branch date is ahead of host date

When the Branch Available status is ‘NO’ or if branch date is ahead of host date, then the transactions will be tanked. These transactions will be untanked by the BOD program which runs post date change i.e. POSTDTCH.

Note

If you want to check whether the transaction is tanked or not, you should login to host and refer to the corresponding query function.

For more information on ‘Querying the Transactions’ refer Retail Teller, Clearing and Utility Payment Chapters under Oracle Banking Retail and SME Lending Cloud Service host module.

4.1.5 General Details Tab

You can maintain the branch details regarding the local currency, the parent branch, regional office of the branch, address details including telex, BIC etc.

Local Currency

Specify the currency of operation for your branch and the default currency for all transactions of your branch. The income and expense balances of your branch will also be maintained in this currency.

ARC Branch Group

Select the ARC branch group from the adjoining option list. All the ARC branch groups maintained in the ARC Branch Group Maintenance screen is displayed in this list.

Parent Branch

Parent Branch is to define an alternate reporting line, other than the three level HO-RO-Branch structure. The 'Parent' for all the branches you create is the HO code (default). To specify the Parent, other than the HO, select from the options displayed. The name of the parent branch is displayed alongside.

Regional Office

This is the branch code of the Head Office or Regional Office to which the branch (whose code is input eg. Branch Code) reports.

For a Head Office or a Regional office, this code should be the Head Office branch code, which is also the default for this field. For the branches, specify that branch as the RO, to which the branch reports. Select from the list of options displayed.

Country Code

Specify the country code in which the branch operates. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system. This is a mandatory field.Customer Identity

Specify the customer's identity.

GL Class

Specify the GL Class. The adjoining option list displays a list of all the valid GL class codes and their description. You can choose the appropriate one.

Note

You can also select 'ALL' as an option. This indicates that all the GL codes are allowed for this branch.

City

Specify the city for which you have maintained tax exemption in the 'City Code Maintenance' screen. The adjoining option list displays the relevant cities. You can choose the appropriate one.

Specifying ATM Details

Specify the following details

ATM Branch

Specify the ATM branch.

Institution Identification

Your bank may have a branch or multiple branches for different countries. You have to capture the identification code that uniquely identifies your bank branch in the ATM transactions interchange environment. Specify a code to identify the institution. This institution ID will help identify whether a particular transaction has been sent from an external network or whether it has originated from your bank branch.

Inter Branch Transaction Code

You can specify the Transaction Code through which accounting entries for inter-branch transactions should be settled.

Customer Transfer

Check this option to indicate that transfer transaction should be permitted through the ATM

Specifying Address Details

For each branch of your bank you maintain the following parameters:

Branch Address

Input the address of location of the branch. Each line can have a maximum of 35 characters.

BIC

Input the SWIFT address for a branch using 8 or 11 characters, alphanumeric.

Telex

Specify the branch's TELEX address, using a maximum of 14 characters, alphanumeric

Host Name

Against 'HOST' enter the name of the Host server for this branch, in not more than 35 characters, alphanumeric

Time Level

In this field is displayed the system time level status, represented by a number between 0 and 9.

In Oracle Banking Retail and SME Lending Cloud Service, user access to the system can be controlled by assigning each user and the system, a time level. Both the system and the users are set to different time levels. Only those users who have a time level equal to or greater than the system time level can log into the system.

A control clerk, during the EOC process, does the change in time level status.

Fund Branch

Even though the fund and the bank are in the same database, the fund is treated as a different legal entity and as such the books of the fund are maintained separately from those of the bank. Funds are created in a separate branch and any transaction initiated in the fund branch belongs to a fund. Check this box to indicate that the branch you are maintaining if is a fund branch. Since the fund is a different legal entity, it should not be possible to initiate inter-branch accounting entries from the fund branch.

Any settlement with an external entity is routed through the normal settlements interface. In order to facilitate this, all the account fields in the system accept only the accounts in the transaction branch, if the branch happens to be a fund branch.

Allow Corporate Access

Select this option to specify that the fund subscription/redemption operations in the fund branch can access the accounts of corporate branch.

Note

- You will not be allowed to change this field once the branch record has been authorized.
- This field will be enabled only if the branch is a fund branch.

External Value

Specify the name of the branch as maintained in an external system. This value can be used to interface with the external system.

EOC Status

Under EOC status one of the following alphabets will be displayed which stand for the following:

B - Beginning of financial input; indicates system transactions in progress

I -- Indicates that user transactions are in progress

T-- End of user transaction input; indicates system transactions in progress

F -- End of financial input; system transactions also completed

E -- End of Day, Branch awaiting date change

The values are updated by EOC process.

Specifying Time Zone Offset

For branches with different time zones, you can define the offset time that is to be displayed in maker/checker stamp and all the reports generated for the branch.

The offset time is specified in terms of hours and minutes, and the time will be added/ subtracted from the Server Time maintained for the bank.

Hours

Specify the number of hours to be offset from Server Time to arrive at the local branch time.

This is the number of hours by which the branch leads or lags behind the Server Time

Minutes

Indicate the additional minutes by which the branch leads or lags behind the Server Time

---

Note

The reference of time is always the System Time (Server Time)

Ahead

The system calculates the local time of the Branch by adding/subtracting the Server Time and the Time Zone Offset time. When you maintain the offset time for the time zone, you need to specify whether the system should add or subtract the offset time from the Time Zone Offset.

Checking the Ahead box indicates that the offset time is added to the Server Time. Consequently, if the box is unchecked, the offset time is subtracted from the Server Time.

Additionally, the system validates the cutoff time depending on the time you specify here. The validation is based on following 3 parameters:

- Cutoff Time maintained for the currency in Currency Definition Screen
- Cutoff Offset Time maintained for the Branch in Branch Parameters Screen
- Time Zone Offset maintained for Branch in Branch Parameters Screen

GMT Time Zone

Hours

Specify the GMT hours of the Branch in hours. The format to be used is HH format.

Minutes

Specify the GMT minutes of the Branch in minutes. The format to be used is MM format.

GMT Ahead

Check this box if the given hour and minutes are ahead of GMT.

Indicating Cutoff Offset Time

When defining a currency, you can indicate a cut-off time for the currency. If your bank operates in branches located in different time zones, the cut-off time maintained for the bank will not be applicable across branches.

Therefore, you can set up an offset time for your branch based on the cut-off time set for the bank. You can specify an offset time for your branch in the Branch Parameters screen.

Hours & Minutes

The offset time is expressed in hours and minutes. The time you specify here is added or subtracted from the cut-off time maintained for the bank. This depends on the time difference between your branch and the Head Office.

Indicating Local Payments

Clearing Branch

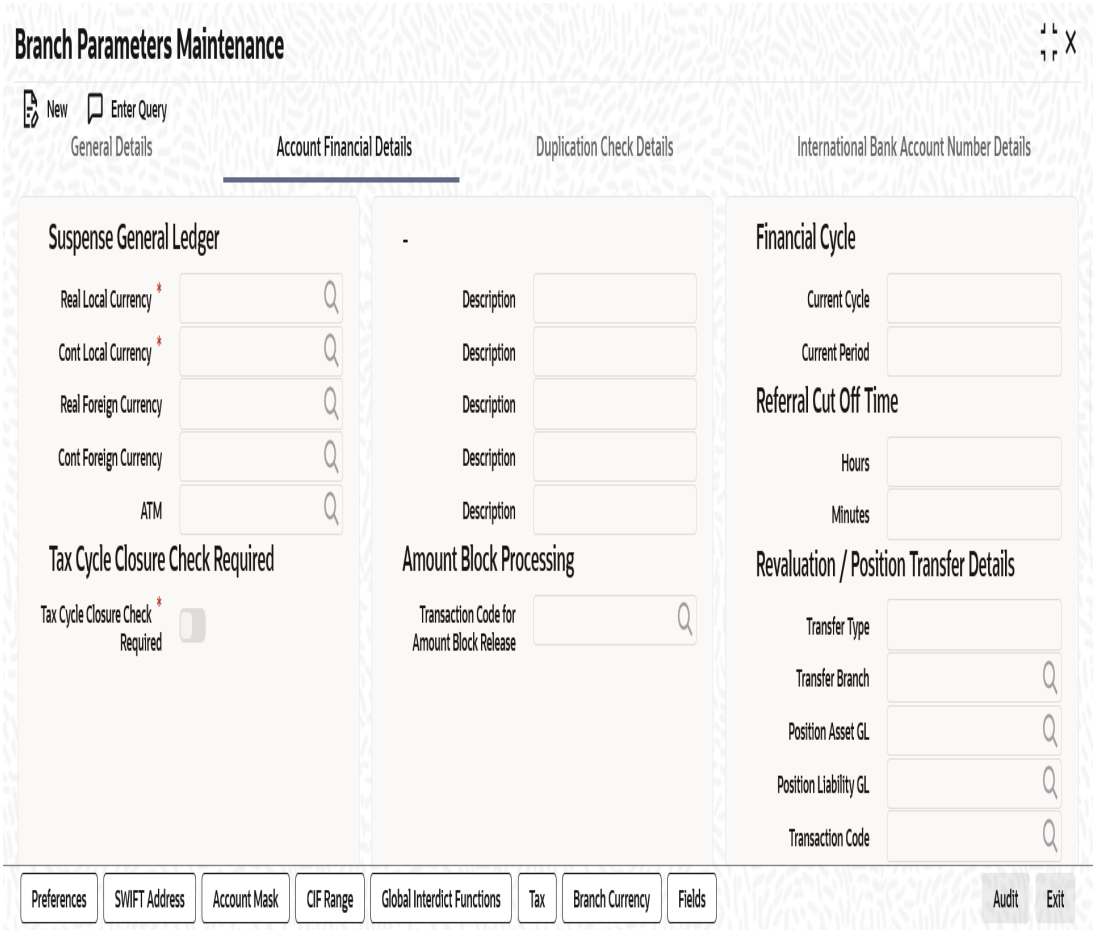
Select the clearing branch from the adjoining option list.

Transaction Code for Consolidation Across Products

Select the transaction code for consolidation from the adjoining option list.

4.1.6 Account Financial Details Tab

You can specify the details regarding suspense GLs, Financial cycle, preference for floating rate, message generation (103+) for the branch in this screen. The screen appears as shown below:



Specifying Suspense GL

The accounting entries generated by different modules of Oracle Banking Retail and SME Lending Cloud Service will be passed into the specified 'Suspense GL' account if:

- The GL into which the entries are to be passed is not defined, or
- If the GL has been closed

Suspense GLs are of two types:

Real Suspense GL (Local and Foreign Currency)

The accounting entries that belong to asset, liability, income or expense GL categories will be passed to the 'Real suspense GL'. To indicate the real suspense GL for a branch, click option list and select a GL code from the option list.

Contingent Suspense GL (Local and Foreign Currency)

The accounting entries that belong to contingent asset or contingent liability GL categories will be posted to a 'Contingent Suspense GL'.

To indicate the contingent suspense GL for a branch, click option list and select a GL code from the option list.

Tax Cycle Closure Check Required

This check box is used when back valued transactions are posted to an account or to a contract that belongs to the branch.

If the check box is checked, then the following checks are done for every back valued transaction that are posted to an account or a contract that belongs to the branch:

- Identification of the tax cycle in which the back value date occurs.
- Check if the outstanding tax for that tax cycle has been paid to the tax authorities.

Certain back valued transactions may not be allowed if tax has been paid to the authorities.

If the check box is not checked, no such verification is done.

Note

To indicate that Tax has been paid and closed for a cycle, please refer section 5.2 of this User Manual.

Specifying Euro Redenomination GL

To facilitate the currency conversion process, you have to maintain a common Conversion GL and a Transaction Code.

The conversion GL that you specify in this screen will be identified as the common suspense GL for all balance conversions while re-denominating the currency of an account either for specific customers or for generic conversions.

In addition to the conversion GL you have to indicate a Transaction Code, which identifies conversion, related entries.

Indicating Payment Messages

Generate 103+

The ‘Generate MT 103 + option’ can generate outgoing MT 103 messages in the MT 103 + format.

Branch Code for Clearing

Indicate the code that identifies your branch in the Clearing Network. The code you specify for your branch should be the same as that defined in the Clearing Bank Code Maintenance screen.

Clearing Through Branch

If clearing transactions involving your branch are routed through another branch, specify the Oracle Banking Retail and SME Lending Cloud Service branch code of that branch in this field.

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen, Oracle Banking Retail and SME Lending Cloud Service automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field.

Loan Direct Debit Generation Days

Loan DD Generation days specifies the number of days before the schedule payment date, when a Direct Debit Contract is generated for the schedule due. This is applicable only for Loan Contracts in the local currency.

In order to facilitate the processing of loan repayments by customers who have their current or settlement accounts in some other bank of the clearing network you can initiate Direct Debits to these accounts. When a payment is due on a loan, a direct debit is generated ‘Loan DD Generation Days’ before the payment date.

As a result in Oracle Banking Retail and SME Lending Cloud Service the following entries will be passed:

Dr/Cr	GL
Dr	Clearing suspense
Cr	Dummy Settlement Account

During liquidation which is performed on the schedule date the entries passed are as follows:

Dr/Cr	GL
Dr	Dummy Settlement Account
Cr	Loan Asset GL / Interest Income GL

Processing Amount Block

Oracle Banking Retail and SME Lending Cloud Service passes the accounting entries for releasing an amount block through the ‘Transaction Code for Amount Block Release’ field. The system will check whether any amount block of type CASA for a branch is in open status. If an account is in open status, the system will group the amount blocks into primary account and primary account branch. Then, the system will remove the amount block from the cover account and debit the blocked amount of the cover account to the primary account.

Transaction Code for Amount Block Release

Specify the transaction code for the release of amount block. The adjoining option list displays all valid transaction codes maintained in the system. You can choose the appropriate one.

Indicating Financial Cycle

Current Cycle

This is the code for the current financial year as defined by you in the 'Period Code' screen.

Current Period

Each financial year is divided into accounting periods called 'Period Codes' defined in the 'Period Code Maintenance' Screen (for details refer 'period Code screen'). The current accounting period of the financial year is displayed in this field.

Specifying Referral Cut-off Time

Referral refers to the process of handling customer transactions that force the accounts involved in such transaction to exceed the overdraft limit. Examples of typical transactions, which force an account to move into overdraft, are Standing Instructions or Clearing transactions. If an account is marked for referral, the details of transactions resulting in the account moving into Overdraft will be sent to the referral queue.

Hours & Minutes

In branch parameter, you have to specify the referral cut-off time for accepting / rejecting transactions in the referral queue.

In case a transaction is rejected from the referral queue after the cut-off time then system displays the override message as "'Rejected after cut off time".

Note

Transactions are accepted into the Referral Queue even after cut-off time if account goes into overdraft.

Auto Authorisation

Oracle Banking Retail and SME Lending Cloud Service enables you to allow certain users (of your choice, depending on your requirements at your installation) to automatically authorize transactions.

To indicate applicability of automatic authorization for users of the branch, you must enable the Auto Authorization option in the Branch Parameters screen. When you do, you can then allow automatic authorization rights to the appropriate users at the branch.

For more details about automatic authorization, refer the Security Management System and Procedures user manuals.

Deferred Statement Status

This is a display field. This field indicates whether or not the Branch is ready for Deferred Statement Generation. 'Y' indicates the Branch is ready for deferred statement generation.

For further details on Referrals refer to the Processing Referrals in Oracle Banking Retail and SME Lending Cloud Service chapter of the Core Entities manual.

Install

Select the appropriate value from the drop-down list to indicate whether Oracle Banking Retail and SME Lending Cloud Service installation is complete or incomplete.

Proceed Without Maintaining Floating Rate

Check this option to indicate that floating rates should be propagated across all branches,

Sector code

Specify the Sector Code of your branch, as specified in the Clearing Bank Code Maintenance screen.

Routing No

On the basis of the Routing Number Mask defined for your bank, and your specifications in this screen for clearing and sector, Oracle Banking Retail and SME Lending Cloud Service automatically generates the Routing Number for clearing transactions involving your branch in the Routing Number field.

Specifying Revaluation/Position Transfer Details

You can transfer the currency positions from the individual branches to the designated branch during EOD. The system transfers the position from the existing branch to the treasury branch. When the position is negative in the given GL, then the system will choose the Offset account as Position asset GL and when the position is positive in the given GL, then the system will choose the Offset account as Position liability GL. Sequence of the EOD between the designated branch and all other branches are operationally controlled.

You can maintain the following revaluation/position transfer details:

Transfer Type

Select the transfer type from the drop-down list. Following are the options available in the drop-down list:

- Position
- Reval

Note

- If the Transfer Type field is left blank then neither the position transfer nor revaluation transfer to the designated branch will be done.
- For position transfer, the ‘Inter Branch in Local Currency‘ check box in the Transaction Code maintenance screen, should be checked to avoid creating position due to IB posting.

Transfer Branch

The system will identify the branch to which the revaluation/position transfer should be done.

During account/GL revaluation process, the system considers this branch and the GL to pass one leg of the revaluation profit and loss entries. The other leg of the entries will be passed based on the revaluation profit/loss GL and the account branch. The account branch in this case is the ‘Revaluation Into’ branch maintained as part of branch parameters maintenance.

Position Asset GL

Specify the GL to which the notional asset needs to be transferred..

Position Liability GL

Specify the GL to which the notional liability needs to be transferred.

Transaction Code

Specify the transaction code used to pass the accounting for position transfer.

While saving, the system will validate the difference between negotiated rate input by the user and the base rate maintained against the tolerance limit at the product level. If the difference is not within the tolerance limit, then the system will display an error message.

Specifying Suspense Batch Entry Details

Specify the following details:

Suspense Entry Required

Check this box to indicate that automatic suspense entries can be posted for a branch. If a mismatch occurs between real entries or contingent entries during the batch, then the system will post the balancing entries and will continue the EOD without interruption, if you check the 'Suspense Entry Required' option and specify the Suspense Batch Entry details. You can correct those entries manually at later stages.

If you leave this box unchecked and if a mismatch occurs in Real or contingent entries then the EOD is stopped and the error is thrown. You have to correct the entries.

Suspense Transaction Code

Specify the transaction code against which the suspense entries are posted or /reversed.

Suspense Batch Number

Specify the batch number against which the suspense entries are posted or reversed.

Reverse Suspense Entry Days

Specify the days till which the system can sustain the mismatch entries once the batch is run for the same. You can specify a value within a range of 1 to 9999.

If the 'Reverse Suspense Entry Days' is greater than the EOD suspense entry date and if reversal action is not performed for the suspense entry then the EOD is stopped and system displays an error message.

Maximum Real Suspense Amount

Specify the maximum amount that the system can consider to post suspense entry for an EOD for real entry.

Maximum Cont Suspense Amount

Specify the maximum amount that the system can consider to post suspense entry for an EOD for contingent entry.

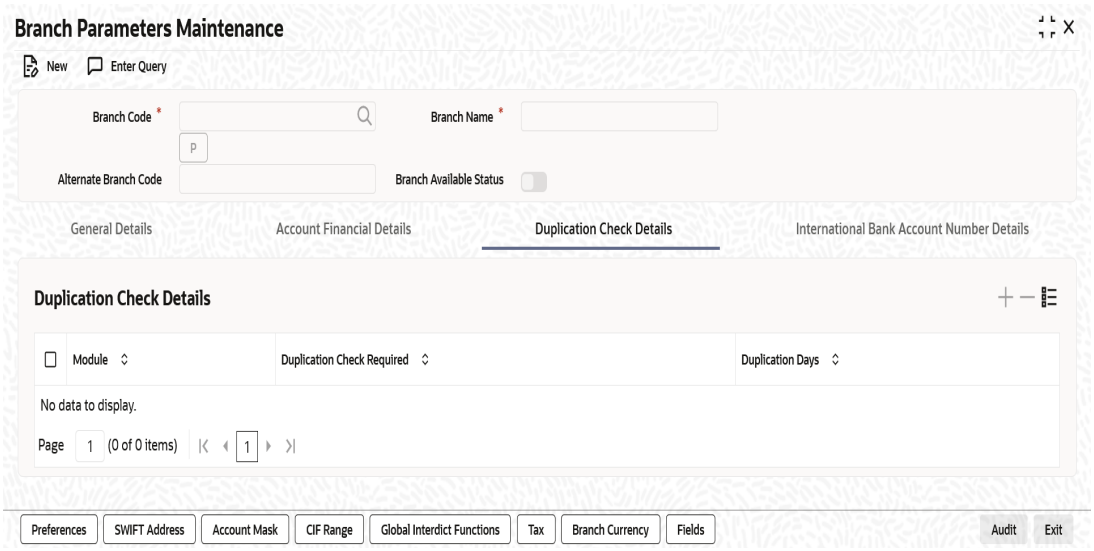
4.1.7 Duplication Check Details Tab

You can maintain the number of days for which the duplication check should be done for a transaction in 'Duplication Check Details' tab. A transaction is compared with all previous transactions entered during the number of days maintained here, for any possible duplication.

The duplicate check is done starting from booking date till the booking date minus the number of days for duplicate check. This duplication check is carried out based on the combination of the preferences maintained at the SI product respectively.

Note

Duplicate transaction check is applicable only for SI transactions.



You can specify the following details here:

Module

Specify the module for which you wish to maintain duplicate check days or select the module from the option list provided.

Duplication Check Required

Check this box to indicate that duplication check is required for the transactions related to the module selected.

Note

- However, despite checking this box if the duplication check criteria are not specified in the following screens the system will not perform duplication checks for all the respective contracts under this branch.
- Standing Instruction Product Definition

Duplication Days

Specify the number of days for which the duplication checks for transactions need to be carried out. Calendar days are considered for duplication check.

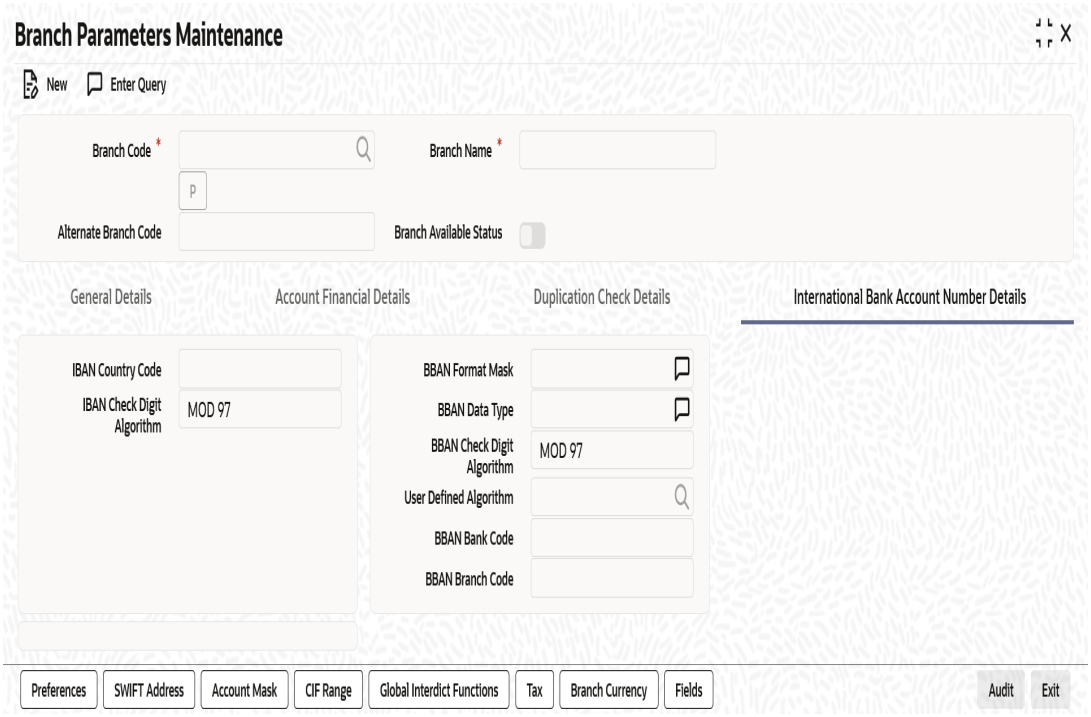
Note

You need to specify a value here if 'Duplicate Check Required' option is selected. You cannot specify a negative value.

4.1.8 International Bank Account Number Details Tab

International Bank Account Number (IBAN) allows you to identify bank accounts across national borders. The IBAN consist of 34 alphanumeric characters out of which first two letters are the country code, next two characters being check digits followed by a country specific

Basic Bank Account Number (BBAN).You can maintain IBAN and BBAN details in the 'International Bank Account Number Details' tab.



You can capture the following details:

IBAN Country Code

The system defaults the country code of the branch. The maximum allowed characters for IBAN country code is two. IBAN Country Code is mandatory.

IBAN Check Digit Algorithm

The system defaults MOD97 as IBAN check digit algorithm.

BBAN Format Mask

Specify the BBAN format mask. The maximum characters allowed for BBAN Format Mask is 30. The following mask characters are allowed in BBAN format

Mask Character	BBAN Parameter	BBAN Generation Details
b	BBAN Bank Code	The value is based on branch parameters maintained in IBAN details
s	BBAN Branch Code	Branch code as maintained in IBAN details
z	Account Number	This will be defaulted as Account number
l	Alternate Account Number	This will be defaulted as Alternate Account number.
d	BBAN check digit	Based on BBAN check digit maintenance in IBAN details.

t	Account Type	This will be replaced with the IBAN account type maintained at account class level.
h	Number of account holders	The number of account holders at the time of BBAN generation is defaulted here. The maximum allowed length of 'h' for a BBAN mask is 1.
i	National Identifier	This will be the National ID of the account customer as maintained in STDCIF based on customer type.

The mask characters will be repeated based on the length of each parameter in BBAN format.

The value for ‘h’ is derived as 1 if the account has a single account holder. The value of ‘h’ will vary between 2-9 depending on the number of joint account holders. If the total account holders are higher than 9, then the value of ‘h’ will be between A-Z. If the joint account holders along with the primary holder number are beyond 35, the system displays an error message upon IBAN generation.

The system displays an error message if:

- the account number is part of the BBAN mask and the length of the account mask maintained for the branch is greater than the corresponding BBAN mask account number length
- while generating IBAN the length of IBAN account type for the account class and account type (i) maintained in BBAN mask are not the same.
- characters other than b, s, z, l, d, h, i, t are used in BBAN mask
- there is a space between the characters in BBAN Mask

If the length of the account number or alternate account number is less than the BBAN mask account number length, then the account number will be prefixed with zeroes while generating the IBAN.

BBAN Data Type

Specify the data type of BBAN mask characters. BBAN Data Type is mandatory if BBAN format mask is maintained. BBAN Data Type can have only a (alphabet), n (number) and c (alphanumeric) as input.

BBAN Check Digit Algorithm

Select the algorithm to use for the generation from the drop-down list. The options available are:

- MOD 97
- MOD 10
- MOD 11
- MOD 11 with Weights
- User Defined

User Defined Algorithm

Select the user defined algorithm from the option list if the BBAN check digit algorithm is maintained as 'User Defined'.

BBAN Bank Code

Specify the BBAN bank code, which is used for IBAN generation. This field is mandatory if bank code is part of BBAN mask.

If the bank code is part of BBAN Mask and the value is not maintained in the branch IBAN details, then the system displays an override message.

BBAN Branch Code

Specify the BBAN branch code, which is used for IBAN generation. This field is mandatory if branch code is part of BBAN mask.

If the branch code is part of BBAN Mask and the value is not maintained in the IBAN details, the system displays an override message.

4.1.9 SWIFT Address Button

Click the 'SWIFT Address' in the Branch Parameters screen to invoke 'Additional SWIFT Address' screen.

The screen appears as shown below:



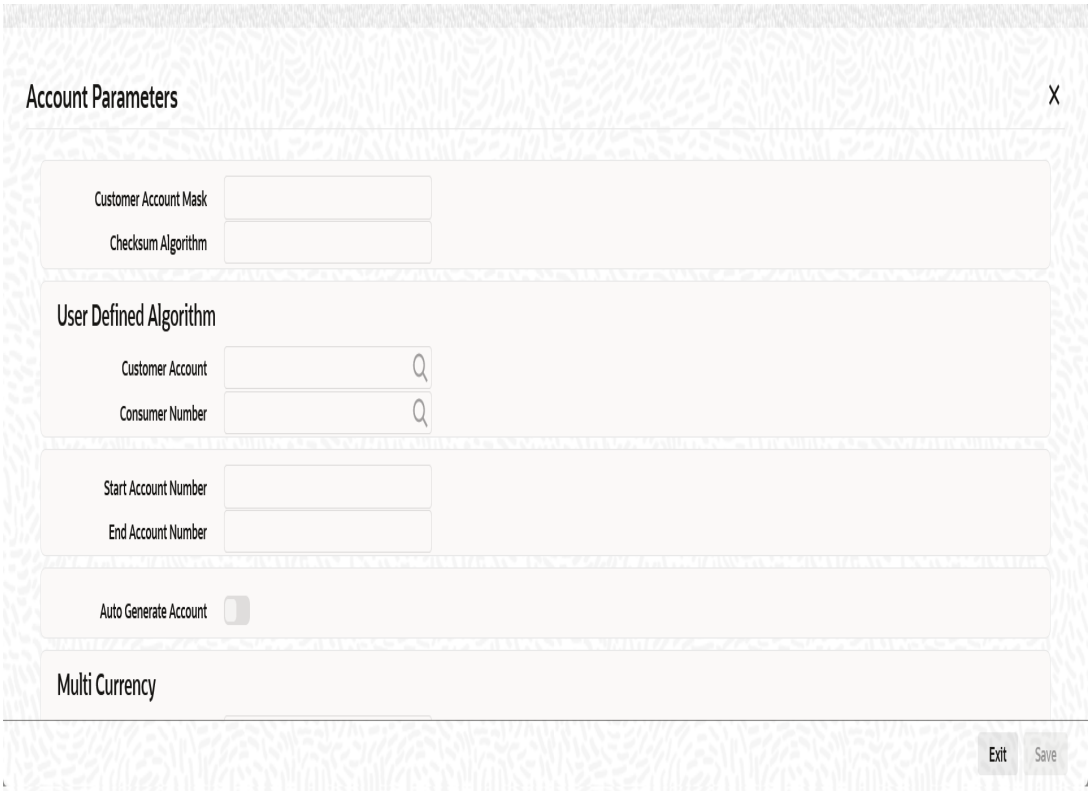
You can specify the SWIFT addresses related to the branch in this screen.

4.1.10 Account Mask Button

Customer Account Masks can be defined at the Branch Level or at the Bank Level

Click the 'Account Mask' in the Branch Parameters screen to invoke 'Account Parameters' screen.

The screen is as shown below:



For further details please refer the Section ‘Specifying Account Generation Parameters at Bank Level’’ under ’Defining Bank Level Parameters’.

Fund Subscription

You may wish the system to automatically create deposit accounts for customers at the time of fund subscription. These system-created deposit accounts are for use as settlement accounts.

Here, you need to specify the range of numbers available for such auto created accounts by mentioning a start and an end number.

If you wish to retain the facility of auto creation of current accounts at loan initiation, you will have to ensure that the account number mask does not have any user input character.

Note

- The range of numbers specified for the creation of current accounts should not overlap with the range specified for the creation of deposit (or contra deposit) account.
- Fund account number ranges are enabled only in the fund branch.

Multi Currency

Multicurrency Account Mask

Specify the multi currency account mask for supporting MCA generation.

Multicurrency Account Algorithm

Specify the multicurrency account algorithm value.

Multicurrency Checksum Algorithm

Select the multicurrency checksum algorithm value from the given list.

Start Multicurrency Account Number

Specify the multicurrency start account number creation.

End Multicurrency Account Number

Specify the multicurrency end account number creation.

Auto generate Multicurrency Account Number

Check this box to auto generate multi currency account.

4.1.11 CIF Range Button

You can specify a number range based on which the customers of your bank will be assigned CIF numbers for identification. Since the number range is maintained at the branch level, you can specify different number ranges for different branches of your bank.

To maintain the number range, click the 'CIF Range' in the Branch Parameters screen. The 'Customer Number Range' screen is displayed:



Specify the following in this screen:

Start Customer No.

This number is the basis on which the system generates the CIF numbers for customers of your branch.

The CIF number generation is determined by the following details:

- The CIF mask maintained in the Bank-Wide Parameters screen. Assume that the mask is 'bbbnnnnnn' (where 'bbb' represents a 3-digit branch code and 'nnnnnn' is a 6-digit number).
- The start customer no – assume that this number is 100

While generating CIF numbers, the system will automatically assign the number '000000100' to the first customer of your branch, assuming that the branch code is 000. This conforms to the CIF mask maintained for the bank. The next customer will be '000000101' and so on.

If the option ‘Auto Generate CIF Numbers’ is checked in the ‘Bank Parameter Preferences’ screen and the start CIF is zero or null, the new customer number will be generated for the branch as per the current running sequence number of the Head Office.

End Customer No

Just as you specify a Start Customer Number, you have to indicate the End Customer Number also. You will not be allowed to maintain customers beyond this range.

Let us assume that the ‘End Customer No.’ is 99999. As per the mask and the end number, the last customer CIF number that is generated at your branch will be ‘000099999’.

Start Dummy Customer Number & End Dummy Customer Number

You should also maintain a dummy customer number range in this screen. When maintaining a dummy range, you should ensure that dummy CIFs and the actual range do not overlap with one another.

The dummy CIF range will be used for account number generation. As explained earlier, the account number can be generated based on the following account mask:

‘bbbTZCCCCCCSd’

Where,

- bbb – is the branch code
- T – indicates the account code
- Z – is the currency type
- CCCCCC – is the CIF number of the customer
- S – is the sequence number for a combination of account code, currency type and customer
- d – is the control number generated by ‘Modulo 11 with Weights’ algorithm (explained earlier)

To recall, the sequence number that is automatically generated by the system is for an account code + currency type + customer combination. The sequence number is a single digit number (from 1 to 9). This means that, for the same combination, you will be allowed to maintain only nine accounts. To eliminate this limitation and to allow maintenance of more than nine accounts for the same combination, the dummy customer number range will be utilized. This is explained with the help of an example.

For example, Assume that you have maintained the following CIF range for your branch:

Number Type	Number
Start CIF No.	100000
End CIF No.	198999
Start Dummy No.	199000
End Dummy No.	199999

Ms. Jennifer approaches your bank to open a savings account in your branch (branch code is ‘000’). Further, the CIF and account number masks maintained for the branch are ‘bbbnnnnnn’ and ‘bbbTZCCCCCCSd’ respectively.

As per the CIF mask, Ms. Jennifer is assigned the CIF number: 000123456. According to the account number mask, the 6th to 12th digits will be the last six digits of the CIF number, which is '123456'.

The account number of the first savings account, in USD opened for Ms. Jennifer is: 000411234561 (we will consider only 12-digits for this example since the 13th digit is auto generated by the system based on Modulo 11 with Weights algorithm).

The components of the account number **000-4-1-123456-1** are as follows:

- 000 – is the branch code
- 4 – is the account code
- 1 – is the currency type
- 123456 – is the CIF number for Ms. Jennifer
- 1 – is the sequence number for the combination of account code, currency type and customer i.e. the number '4-1-123456' will be common for the first 9 accounts maintained for the same combination.

Now, Jennifer decides to open another account for the same combination. In this case, the sequence number gets incremented to 2 and the account will be assigned the number: **000-4-1-123456-2.**

This will go on till the 9th account for the same combination. The 9th account number would be **000-4-1-123456-9.**

If the customer decides to maintain the 10th account for the same combination, the sequence number will restart since it has reached the maximum allowed level. This would result in duplication of account numbers. To eliminate this, the system will now use the dummy CIF range to number the accounts.

Therefore, the 10th account number will be: **000-4-1-199000-1**. This sequence will continue for subsequent accounts maintained for the same combination.

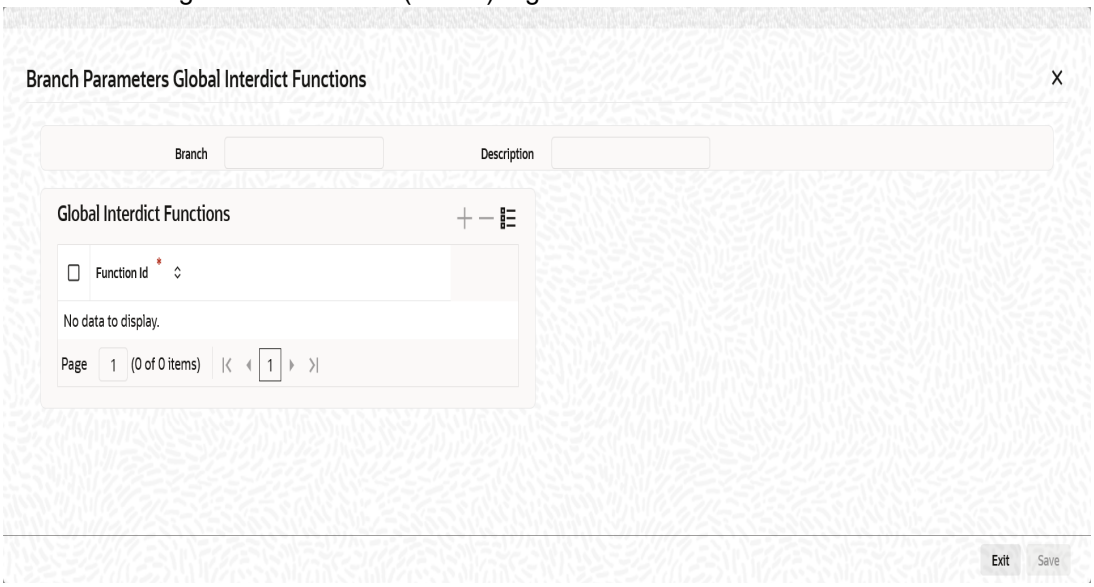
Note

You can view all the dummy CIF numbers linked to a customer in the 'Customer Accounts – Allocated Dummy CIF' screen.

4.1.12 Global Interdict Functions Button

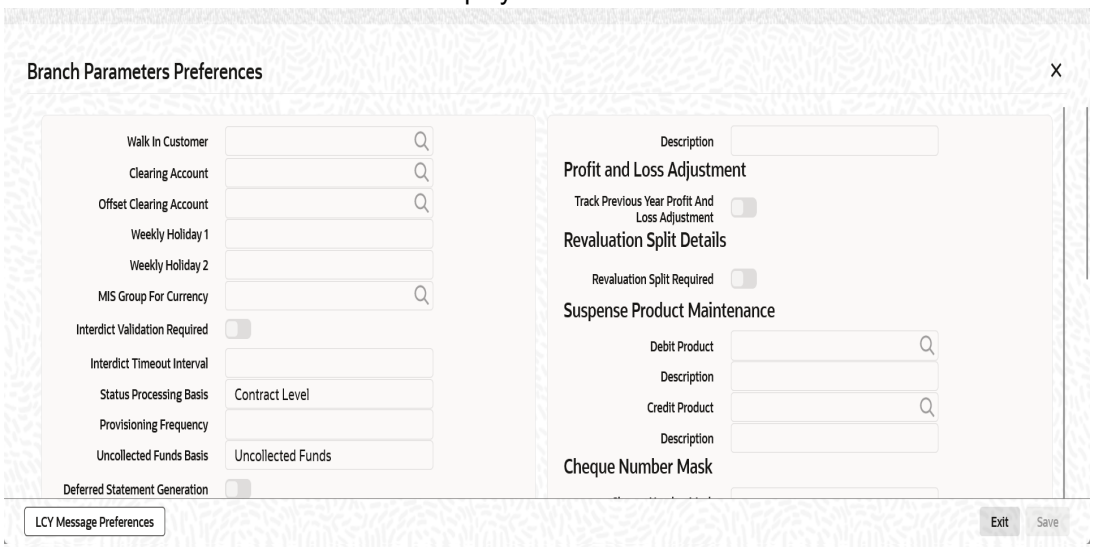
Click 'GI Functions' button in the Branch Parameters Maintenance screen to invoke 'Branch Global Interdict Functions' screen. Using this screen, you can integrate with Global Interdict

System for online verification of transactions before authorisation in order to comply with ‘Office of Foreign Assets Control’ (OFAC) regulations in US.



4.1.13 Preferences Button

To specify your preferences, click ‘Preferences’ button from the ‘Branch-Wide Parameters’ screen. The ‘Preferences’ screen is displayed.



In this screen you define the following preferences:

- The CIF Number against which all Walk in customers should be identified
- The duration for which spool files should be stored in the spool file directory
- The directory into which the files should be spooled
- MIS codes for posting of automatic balancing entries

These details can be maintained by the respective branches. For a branch you maintain the following, in the ‘Preferences’ screen:

Walk in Customer

For your branch you can create a walk in customer ID against which you track all those customers who do not hold a regular account with your bank but have approached the bank for a transaction, say, for encashment of traveler’s checks or for manager’s checks.

Clearing Account

Specify the default GL account to be used for clearing transactions at the branch.

Offset Clearing Account

Specify the default offset GL account to be used for clearing transactions at the branch.

Weekly Holiday 1 & 2

Using this option you can indicate the holiday in a week for your branch. You can select the day for holiday from dropdown list. If you want to set only one holiday in a week for your branch, select the day for Weekly Holiday 1 and leave Weekly Holiday 2 Blank. If you want to opt for two holidays in a week, select the days for Weekly Holiday 1 & Weekly Holiday 2.

Clearing Bank Code

Specify the code by which your bank is identified in the Clearing Network you participate in. This has to the same as that specified for your bank in the Clearing Bank Code Maintenance screen.

MIS Group for Currency (Mismatch Entries)

If the posting of automatic balancing entries due to currency and value date mismatches has been specified for your bank, you can specify the MIS codes or groups to be used for posting the balancing entries.

Interdict Validation Required

For your branch you need to indicate whether Interdict Validation is required for all Customers, Customer Accounts, Standing Instructions, Foreign Exchange, Letter of Credit and DD transaction processed within your branch.

The options available are:

- Yes – the details of CIFs and Customer Accounts, captured in the specific branch of your bank will be sent to the GI system as and when they are captured in Oracle Banking Retail and SME Lending Cloud Service.
- No – the details maintained in the specific branch will not be sent to the GI system for online verification.

Interdict Timeout Interval

If you indicate that the details should be sent to the GI system, you will also have to specify the interdict timeout interval period. If the response time from the GI system takes longer than the time that you specify in this field, the transaction will be timed out since the processing time exceeds the time stipulated in this field.

If you enable this preference, you will have to identify the Code or ID of the function in Oracle Banking Retail and SME Lending Cloud Service for which such a validation should be performed by clicking on the ‘GI’ button in the Branch Parameters screen.

Status Processing Basis

In the Branch Parameters, you can indicate the basis upon which status processing must be done at the branch, for customer accounts as well as loan contracts.

Status processing can be done either at an individual contract / account level, or at a Group / CIF level.

If you opt for Group / CIF -level processing, it is done in two stages:

- The worst status among all contracts and accounts under a specific customer group or CIF is arrived at
- All accounts and contracts involving the customer group or CIF are then moved to the worst status that was arrived at

If you opt for status processing at individual contract / account level, the status of each contract or account would be assigned according to the status processing parameters that are operative for the contract or account.

If 'Status Processing' is at Individual Contract Level, then you can change the status and trigger the status change event along with accounting entry posting. However if the 'Status Processing' is at CIF/Group level individual module (LC, CI, MO, CA, IA and BC) batches will be updating common storage with the derived status of each contract and CIF/Group level status will be triggered by the common status change batch. The common status change batch will call the individual module function for status change processing.

For details about loan status processing and provisioning, consult the Loans user manual and the Core Entities user manual.

Provisioning Frequency

Provision processing depends upon status processing for accounts and contracts. The provisioning batch process executes after the status processing batch. If status processing is indicated to be processed at group / CIF level, you can indicate the frequency at which the provisioning batch is to be executed for your branch. The frequency options available are daily and monthly.

For details about loan status processing and provisioning, consult the Loans user manual and the Core Entities user manual.

(Withdrawable) Uncollected Funds Basis

You can define how the System enforces the allowable amount of uncollected funds (on an account) that can be withdrawn within a business day.

For each customer account, you designate a limit on the amount of uncollected funds that can be withdrawn (the Uncollected Funds Limit). You can also indicate whether, for a given business day, the System should consider the uncollected funds that are allowed to be withdrawn as:

- The funds scheduled to be released on the current date (today), OR,
- The total uncollected funds available against the account subject to the Uncollected Funds Limit

You can specify your preference by choosing any of the following options:

- Uncollected Funds : If you select this option, an amount up to or less than the uncollected funds limit defined for the account, is allowed to be withdrawn, on a given business day.
- Uncollected Funds Available Same Day: If you select this option, the funds allowed to be withdrawn against uncollected funds on a given business day are the funds scheduled to be released on the current date (today).

Deferred Statement Generation

Check this option to stop the automatic account statement generation at end of day.

If this option is checked, then the account statement generation will be deferred to whenever you initiate action for executing Batch Operations for statement generation. You can do this through the Branch Statement Status Change screen.

Enterprise GL

Check this option if this branch needs to have an enterprise GL hand-off. Once checked the system will identify the said branch for creating an ASCII hand-off file containing the relevant accounting entries to be sent to the external enterprise GL.

Minor Age Limit (Yrs)

Specify the minor age limit. This varies from nation to nation. However If user does not maintain the age limit, the system will automatically defaults it as 18 years during save.

Customer Inactive Check Days

Specify the customer inactive check days for a branch. The system will consider the customer inactive days as calendar days.

Notification Days

Specify the intimation days to send advice prior to the customer turns major based on DOB.

Cheque Stale Days

Specify the cheque stale days. Here you can identify the number of days for which stale validation is done.

Limit Expiry Advice Notification Days

Specify the limit expiry advice notification days. The system will send advice to the customer these many days before the limit expiry date.

The limit expiry advice generated by the system provides information on the limit details. Multiple lines can be attached to a customer with different expiry dates. Advice sent to the customer contains the details of the line which is about to expire.

Central Bank Dormancy Days

You can define a period in the branch level in which a dormant account will become Central Bank Dormant. Apart from regular financial transaction, the customer can do the following non-financial transactions (through the STDNONFA screen) in between the dormant and Central Bank Dormant status to activate their dormant account:

- Cheque book request
- Passbook request
- Ad-hoc statement request
- ATM transactions for cheque book request, balance enquiry, mini statement, and ad-hoc statement

If the customer activates a single account, then by default all dormant accounts for the customer will be activated, based on the ‘Dormancy Activation Level’ you chose in the ‘Branch Parameters Preferences’ screen.You can define the non-financial transactions for the branch from the STDNONFA screen.

You can check the status of the customer’s account from form the ‘Auxiliary’ tab of the STDCUSAC screen. For dormant accounts, the status ‘Dormant’ will be checked and for central bank dormant the ‘Central Bank Dormant’ check box will be checked. The ‘Dormant’ and ‘Central Bank Dormant’ check boxes are read-only fields.

Dormancy Activation Level

Select the condition which activates a dormant account, when there is a transaction in that account of the customer. The drop-down displays the following levels:

- Account: Only the account in which the transaction happens is activated.
- Branch: All the accounts of the customer in the current branch is activated.
- Across Branches: All the accounts of the customer in the current branch is activated, though the transaction happens in a different branch.

Note

This activation is only for ‘Dormant’ accounts and not ‘Central Bank Dormant’ accounts.

Specifying Back-Valued Details

For your branch you can specify the maximum period up to which back valued posting can be processed. This restriction can be made applicable by specifying the following preferences:

Back Value Check Required

It is used to indicate whether all back-valued transactions should be validated against a specific period.

Back Value Days

If you enable the Back Value Check Required option, you must indicate the number of calendar days up to which back-valued transactions can be allowed. During transaction processing you will be allowed to post back-valued transactions up to the specified date in the past (no check will be done). Further, if the option is checked but you have not maintained the ‘Back Value Days’ (maintained as NULL), the system will interpret it to be ‘Zero’ days allowed (for back valued transactions).

The restriction for the maximum period up to which back-valued posting can be allowed, will be made on transactions processed in following modules:

- Data Entry
- Retail Teller
- Utility Payments
- Foreign Exchange
- Money Market
- Expense Processing
- Loans and Deposits

While saving transactions pertaining to any of these modules the System validates the Value Date of the contract to check whether it adheres to the restriction. You will be intimated with an override if the Value Date is earlier than the specified period. This restriction is made applicable on all uploads as well.

Refer the Contract Processing chapter of the individual modules for additional information.

Indicating Profit and Loss Adjustment

Track Previous Year Profit and Loss Adjustment

You can collect data pertaining to the unrealized income booked for each contract during the year by triggering the Year-end batch process. But, you will be allowed to trigger the batch process for splitting the unrealized profit and loss for the previous year and the current year only if you have specified this (Track PY PnL Adjustment) as a preferred option for your branch.

If you set this preference, the data pertaining to the unrealized income is collected at contract level for the following modules:

- Securities - Unrealized Interest, Discount and Premium accrued for the year.
- Derivatives - unrealized income
- Bills and Collections - unrealized income
- Letters of Credit - unrealized income

- Money Markets - unrealized income

Indicating Revaluation Split Details

Revaluation Split Required

You can choose to break-up revaluation profit/loss into:

- Trading P&L – P&L due to revaluation of foreign currency transactions during the day
- Revaluation P&L – P&L due to revaluation of opening balances (balances without current day's turnover)

If you enable this preference, all GLs which are marked for revaluation split will have their revaluation profit/loss broken up into trading and revaluation P & L for entries posted from this branch.

For further details on Split Revaluation refer the GL user manual.

Specifying Suspense Product Maintenance

When a branch goes offline, user posts the transactions allowed in offline mode. Once the branch and host are online, branch starts posting these transactions as force post. If the force post fails, then the host needs to post these transactions as a suspense product in the branch.

Debit Product

Specify a valid debit product you need to maintain as Suspense Product. The adjoining option list displays all the valid debit products maintained in the system. You can select the appropriate one.

Description

The system displays the description based on the selected debit product

Credit Product

Specify a valid credit product you need to maintain as Suspense Product. The adjoining option list displays all the valid credit products maintained in the system. You can select the appropriate one.

Description

The system displays the description based on the selected credit product.

Indicating Cheque Number Mask

Cheque Number Mask

The system displays the cheque number mask maintained at bank parameter level.

The 'Cheque Number Mask' defined at branch parameter level cannot be changed once maintained and authorized.

If the cheque book is issued to non base branch accounts, the system populates or validates the cheque numbers based on the cheque mask of the account branch.

Indicating ELCM Integration

Check this box to indicate that the branch details will be replicated to ELCM system. System will select this option by default, but you can unselect it. System will not allow unselecting this option once it is selected.

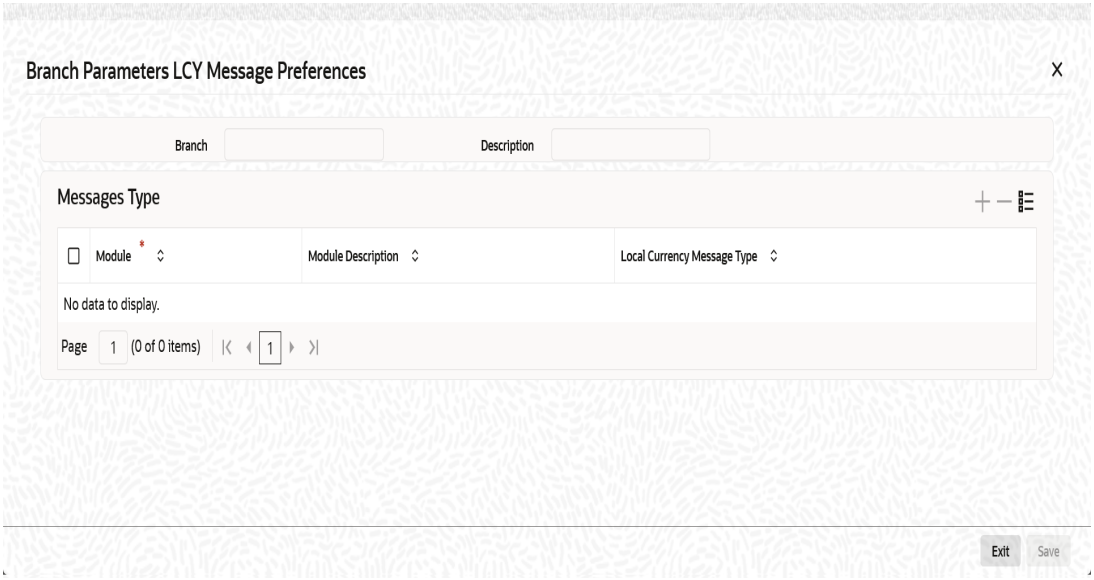
LDAP DN Template

The LDAP DN template needs to be maintained here for each branch. This is used in Oracle Banking Retail and SME Lending Cloud Service user maintenance form to populate corresponding LDAP user-id automatically from the template.

4.1.13.1 LCY Message Preference Button

Click the 'LCY Msg Pref' button in the Preferences screen to invoke the 'LCY Message Preference' screen.

The screen is as shown below:



Branch

The system displays the branch details.

Description

The system displays the description.

Module

Specify the module details.

Module Description

Specify the description of the module.

Local Currency Message Type

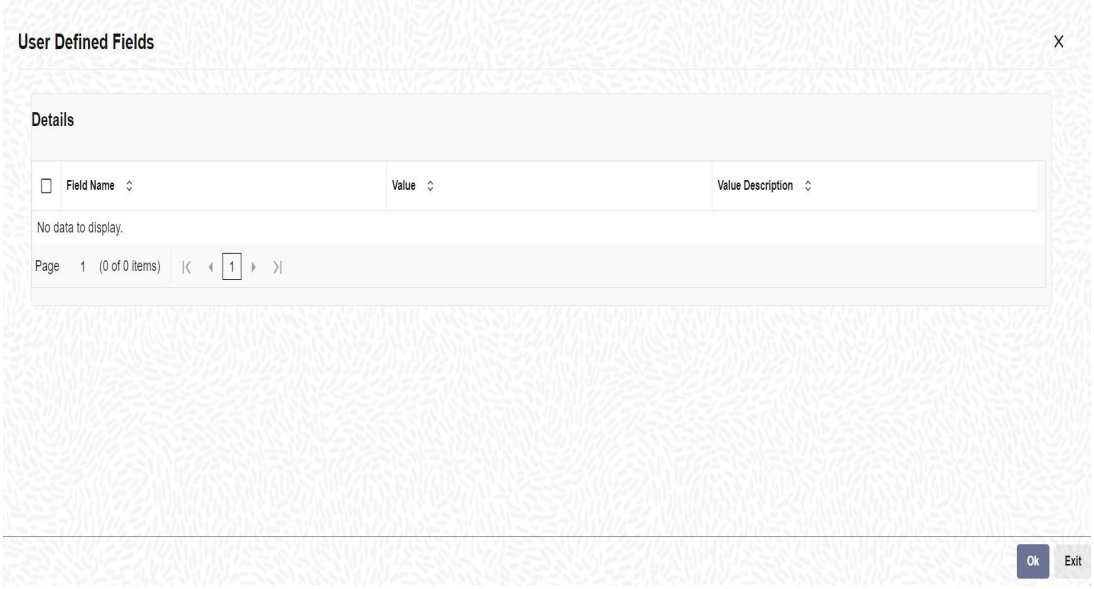
Select the local currency message type from the drop-down list. Following are the options available in the drop-down list:

- Suppress LCY
- Generate LCY Message Thru SWIFT

4.1.14 Fields Button

You can associate values to all the User Defined fields created and attached to the Branch Parameters Screen. You can view the list of User Defined fields associated by clicking the 'Fields' button.

The screen appears as shown below:

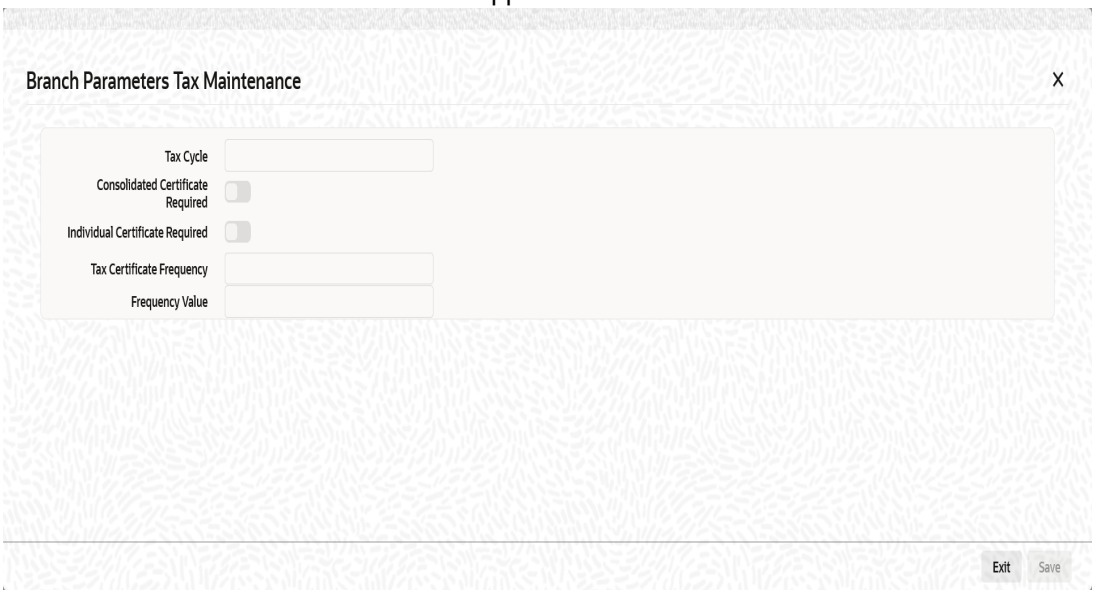


You can enter the value for the UDFs listed here in the 'Value' column.

For more details on how to create user Defined fields, refer chapter 'Creating custom fields in Oracle Banking Retail and SME Lending Cloud Service' in the User Defined Fields User Manual under Modularity.

4.1.15 Tax Button

To maintain Tax parameters at the branch level, click the 'Tax' button in the Branch Parameters Details screen. The screen appears as shown below:



Tax Cycle

This is the current tax cycle for the branch. This is a display field. Whenever the tax cycle changes, the field is updated during the date change authorization for that day.

Consolidated Tax Certificate Required

Check this option to indicate Consolidated Tax Certificate is required for all the transactions done in the Tax Cycle. This option works in conjunction with a similar option in the Customer Information Maintenance and the Tax Category Maintenance screen.

The Consolidated Tax Certificate would be generated at the frequency specified at the branch level. Apart from this, the certificate would also be generated at the end of the Tax Cycle. The consolidated tax certificate would always display all the transactions pertaining to the current Tax Cycle.

Individual Tax Certificate Required

Check this option to indicate Individual Tax Certificate is required for individual transactions under the selected tax category. This option works in conjunction with a similar option in the Customer Information Maintenance and the Tax Category Maintenance screen.

Tax Certificate Frequency

This field is enabled only if the Consolidated Tax Certificate option is checked.

You need to specify the frequency with which the tax certificate should be generated. This would be a combination of the Tax Certificate Frequency and the Tax Certificate Day. It could be any of the following:

- Monthly - This indicates that the tax certificate would be generated every month. The day of the month on which the Tax Certificate would be generated is defined in the Tax Certificate Day field.
- Quarterly (Q) – This indicates that the tax certificate is generated once in three months. The end-month for the first quarter is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate Day field. Subsequent end-months would be derived by the system.
- Half Yearly (H) – This indicates that the Tax Certificate would be generated once in six months. The end-month for the first half-year period is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate day field. Subsequent end-months would be derived by the system.
- Yearly (Y) – This indicates that the tax certificate would be generated once a year. The month in which the certificate needs to be generated is defined in the Tax Certificate Day field. The Certificate would be generated on the last working day of the month defined in the Tax Certificate Day field.

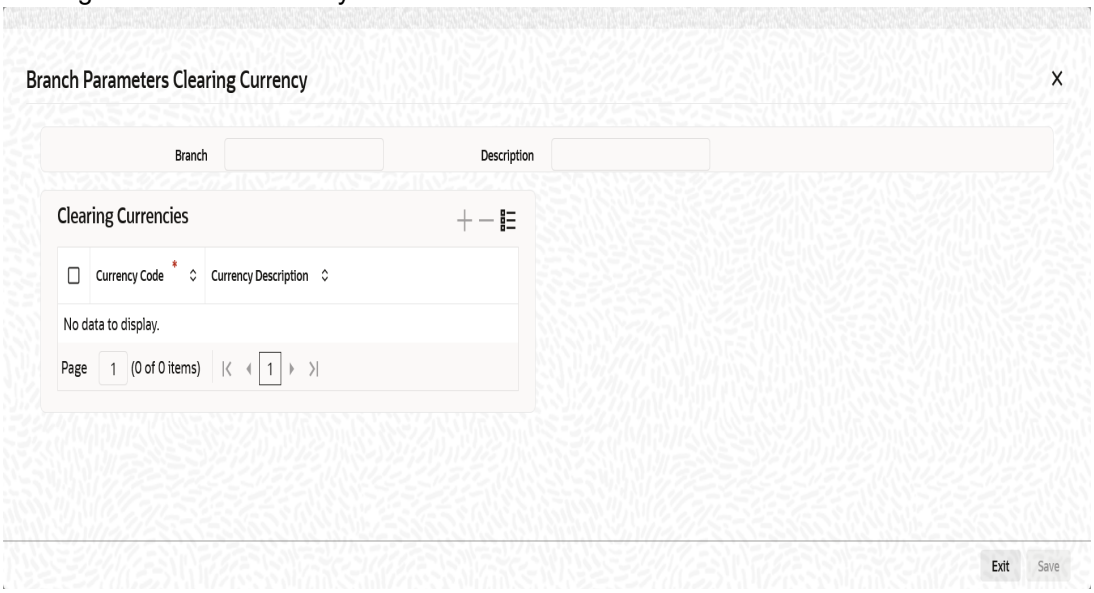
Frequency Value

Select the appropriate month for tax certificate generation, from the adjoining drop-down list.

For more details on how to maintain tax cycles, refer section 'Maintaining Tax Cycles' in the chapter.

4.1.16 Branch Currency Button

You can maintain a list of currencies in which clearing transactions can be processed under a branch. In order to achieve this, you need to invoke the ‘Clearing Currency’ screen by clicking the ‘Branch Currency’ button in the ‘Branch Parameters – Detail View’ screen.



Here you can capture the following details:

Branch Code

The branch code gets defaulted from the ‘Branch Parameters – Detail View’ screen. A brief description of the branch is displayed alongside.

Currency Code

Specify the currency in which you wish to allow clearing transactions under this branch. You can specify multiple currencies for a branch. Click on the adjoining option list and select the appropriate code from the list of currencies maintained in the system.

Currency Description

A description of the chosen currency code is displayed here

4.1.17 Account Statement Handoff

The account statement handoff will consider the movements on accounts based on the Statement Date and not the Transaction Date. The Statement Status Change will itself run the Account Statement handoff for the previous working date before marking the Branch Statement Status as ready.

4.1.18 Account Statement Generation

Accounting entries with Statement Date lying between From Date and To Date populated in the handoff records will be picked up for Account Statement Generation processing.

4.2 Maintaining Tax Cycle

You can maintain tax cycle at the bank level through the ‘Tax Cycle Maintenance’ screen. Invoke this screen by typing ‘STDTXCYL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Tax Cycle

You need to define the tax cycle, which will be uniquely identified in the system

Start and End dates for tax cycle

You need to indicate the start and end date of the tax cycle you are defining, using the adjoining calendar.

Tax Paid and Cycle Closed

Check this box to close the tax cycle. It will not have any bearing on the existing tax calculation. Once the tax cycle is closed, it will not be allowed to be opened again.

Updating Tax Cycle

The Current Tax Cycle would be updated as and when the tax cycle changes. This would be done during authorization of date change function on the first day of the new Tax Cycle.

4.3 Branch Level Role to Head Mapping

This section contains the following topics:

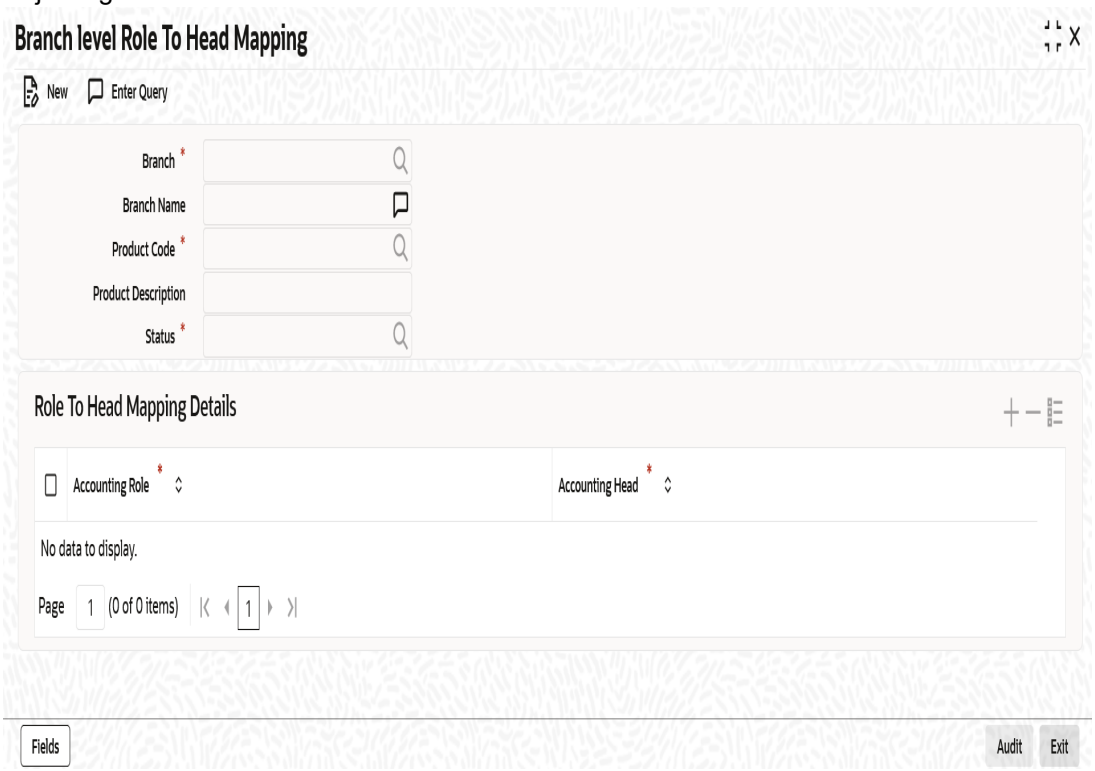
- Section 4.3.1, "Maintaining Role to Head Mapping at Branch Level"
- Section 4.3.2, "Viewing Accounting Role to Head Mapping Details"

4.3.1 Maintaining Role to Head Mapping at Branch Level

You can maintain different General Ledgers for different branches for the accounting roles defined in the system. If you have maintained Role to Head mapping for a product at the branch level, the system uses these accounting heads instead of the heads maintained at the product level.

You can maintain Role to Head mapping for a combination of branch, product and status in ‘Branch Level Role to Head Mapping’ screen. You can invoke this screen by typing

'CSDACRHM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Branch Code

The branch code of the current branch gets defaulted here.

Branch Name

The name of the current branch corresponding to the branch code gets displayed here.

Product Code

Specify the product code for which you wish to maintain role to head mapping or select the product code from the option list provided.

Status

Specify the status code for which you wish to maintain role to head mapping or select the status code from the option list provided.

Accounting Role

Select the accounting role to be used for role to head mapping, from the option list provided.

Accounting Head

Select the GL accounting head to be used for role to head mapping, from the option list provided.

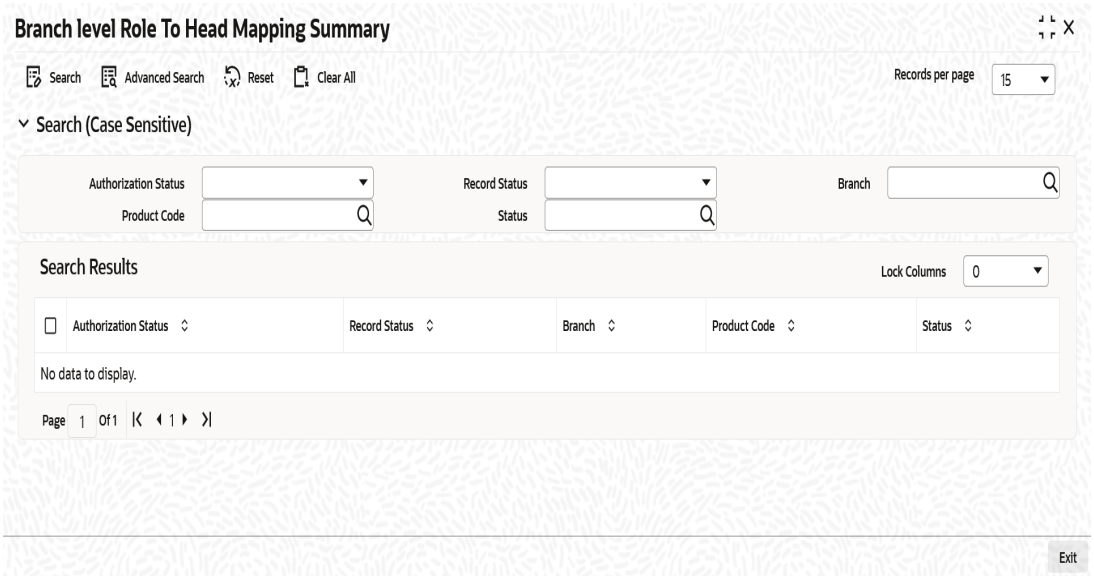
You can add more rows to accounting role and heads by clicking the 'plus' icon provided. You can also delete a row from this table by selecting the required row and clicking the 'minus' icon.

Note

The accounting roles and heads maintained here will override the default role head mapping maintained for the product.

4.3.2 Viewing Accounting Role to Head Mapping Details

You can view the details related to accounting roles and heads for a branch in 'Branch Level Role to Head Mapping Summary' screen. You can invoke this screen by typing 'CSSACRHM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details get displayed in this screen:

- Authorization status
- Record status
- Branch code
- Product code
- Status

5. Account Branch Transfer

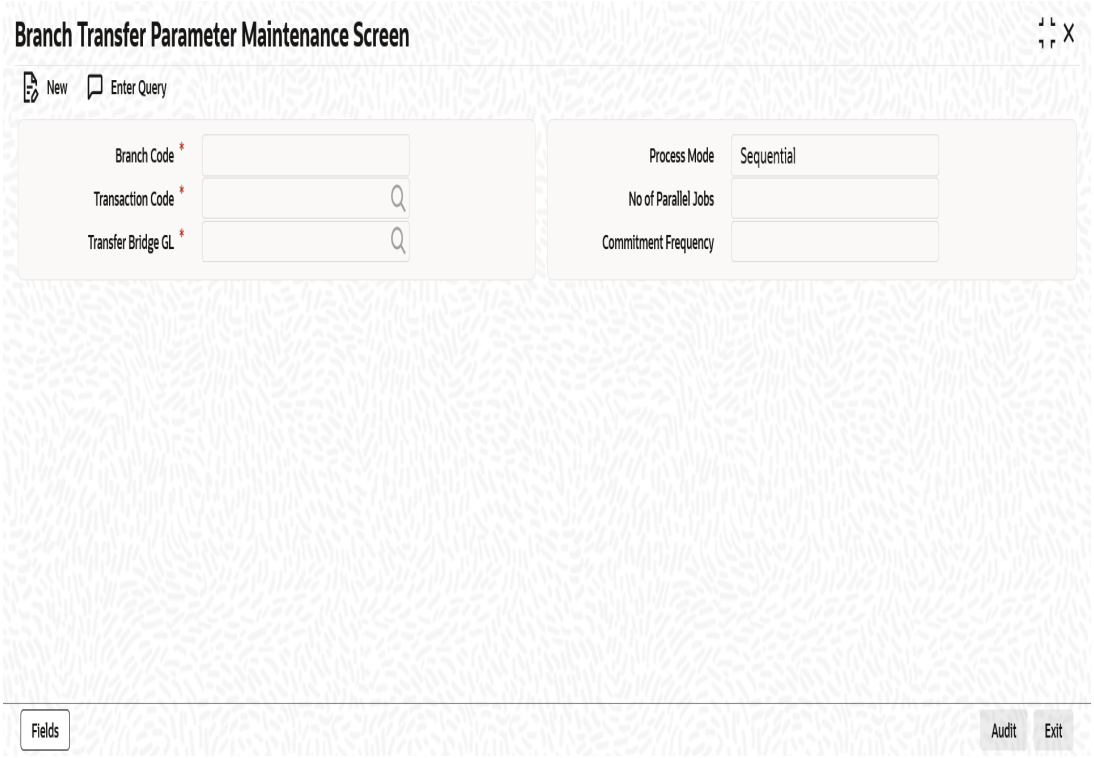
You may get request from the customers for change of account branch. Oracle Banking Retail and SME Lending Cloud Service allows you to transfer a customer account from one branch of the bank to another. You can also transfer the all accounts that belong to an account class to a different branch at once. This chapter explains the required maintenances and the methods to process account branch transfer.

This chapter contains the following sections:

- Section 5.1, "Maintaining Branch Transfer Parameters"
- Section 5.2, "Customer Account Branch Transfer"
- Section 5.3, "Transferring Account Class Branch"
- Section 5.4, "Processing Account Branch Transfer Batch"

5.1 Maintaining Branch Transfer Parameters

In order to facilitate this, you need to maintain the branch transfer parameters using ‘Branch Transfer Parameters Maintenance’ screen. To invoke this screen, type ‘CSDACTRP’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Transaction Code

Specify a unique transaction code. The system will use this transaction code to post the accounting entries while processing the account balance transfer from one branch to another.

Note

Ensure that the options ‘Account Activity’, ‘Cheque Mandatory’, ‘IC Transaction Count’, ‘IC Turnover Inclusion’ and ‘IC Penalty’ are not checked on ‘Transaction Code Maintenance’ screen.

Transfer Bridge GL

Specify the bridge GL to be used while moving the account balance from one branch to another.

Process Mode

Specify the mode of processing the account transfer. The drop-down list displays the following options:

- Sequential – If you choose this, the system will process the transfer in a sequential order
- Job – If you choose this, the system will process the transfer as job

Choose the appropriate one.

Number of Parallel Jobs

Specify the number of parallel jobs. This is the maximum number of jobs that may be submitted for processing at the same time.

Commitment Frequency

Specify the commitment frequency. While processing the transfer batch, the system will perform commits based on the frequency set here.

5.2 Customer Account Branch Transfer

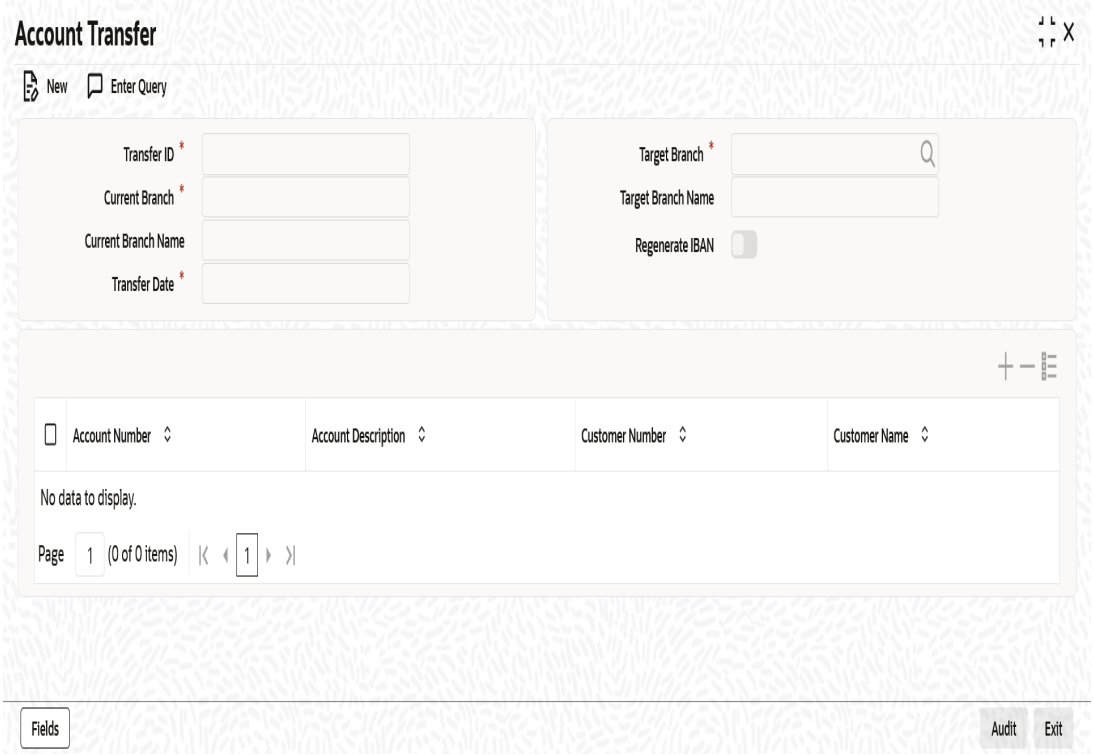
This section contains the following topics:

- Section 5.2.1, "Transferring Customer Account Branch"
- Section 5.2.2, "Viewing Account Branch Transfer Details"

5.2.1 Transferring Customer Account Branch

Using Oracle Banking Retail and SME Lending Cloud Service, you can transfer a customer account from one branch of the bank to another. The account branch transfer is processed

using ‘Account Transfer’ screen. To invoke this screen, type ‘CSDACCTR’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Specify the following details:

Transfer ID

The system generates a unique transfer ID. This will be used as a unique identifier of the account transfer.

Current Branch

Specify the current branch of the account. On processing the transfer, the system will move the account from this branch to the target branch.

Current Branch Name

The system displays the name of the current branch.

Target Branch

Specify the target branch code. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

On processing the transfer, the system will move the account from the current branch to the branch selected here.

Target Branch Name

Based on the branch code selected, the system displays the name of the target branch.

Regenerate IBAN

Check this box to regenerate IBAN upon branch transfer.

If you select the ‘Regenerate IBAN’ check box, the system performs the following actions:

- On saving branch transfer record, the system checks whether BBAN Format Mask and related values are available for IBAN regeneration.
- During branch transfer of accounts with IBAN, the system regenerates IBAN based on the IBAN/BBAN parameters of the new branch.

If you do not select the ‘Regenerate IBAN’ check box, the system performs the following actions:

- On saving branch transfer record, the system validates whether the BBAN Format Mask and data type are same for the current and destination branch.
- During branch transfer of CASA accounts, the system retains the original IBAN field value.

Transfer Date

Specify the effective date of the account branch transfer. Click the date button to choose a date from the calendar.

The transfer date must be a date in the future. You cannot process the transfer on the current date or a past date.

Account Details

You need to specify the following account details:

Account Number

Specify the account number that you need to transfer. The option list displays all valid account numbers at the selected branch. Choose the appropriate one.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J.The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

Account Description

Based on the account selected, the system displays the description.

Customer Number

Based on the account selected, the system displays the customer number.

Customer Name

Based on the customer number selected, the system displays the name of the customer.

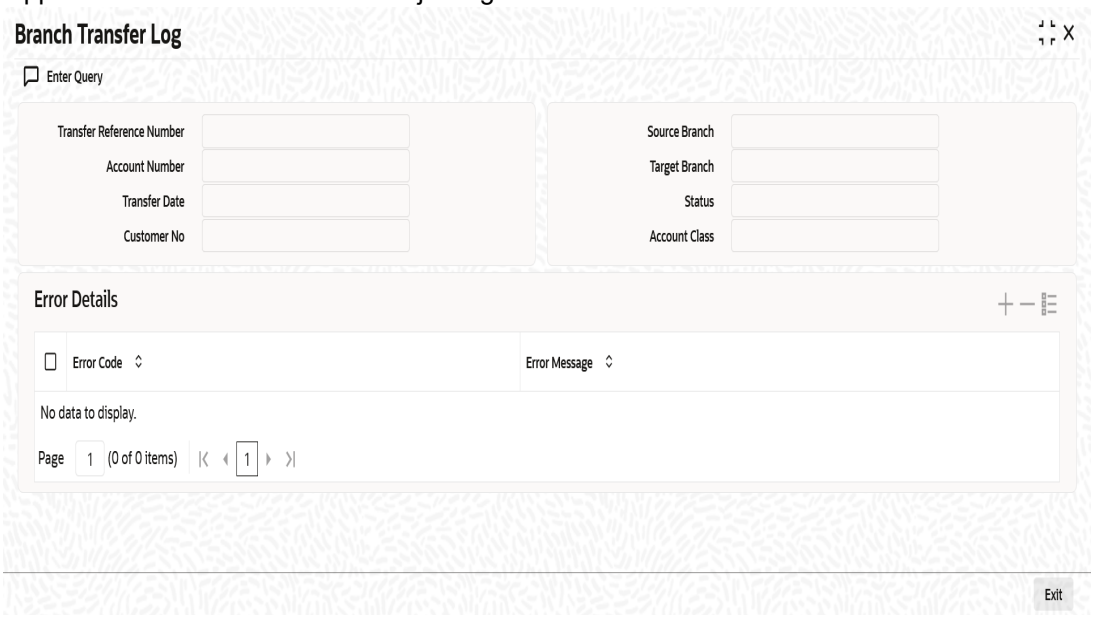
Once you have captured the details, save the record. The system will process the account transfer on the transfer date.

Note

User cannot transfer an account when the account has an active RTL block present.

5.2.2 Viewing Account Branch Transfer Details

You can search and view the details of account branch transfer using ‘Branch Transfer Log’ screen. To invoke this screen, type ‘CSDACLOG’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



You can search for the account transfer details based on one or more of the following parameters:

- Transfer ID
- Account number
- Transfer date
- Customer number
- Source/current branch
- Target branch
- Status of the transfer record (Success/Error)
- Account class

Once you have set the search parameters, click search button. The system displays the account transfers that match the search criteria. Double-click a record to view the details.

To view the joint holder’s details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the ‘Joint Holder’ screen.

For more information on the ‘Joint Holder’ screen refer to the section ‘Joint Holder Maintenance’ in this User Manual.

Note

The system will not process the account transfer in the following circumstances:

- The account is a Nostro type account
- Local currency of the current branch and the target branch are different, in case of individual account transfer
- Minor age limit is different for the current branch and target branch

Note

- Staff restriction, account class restriction and branch restriction are applicable while maintaining details of individual account transfer.
- You can mark for rerun the accounts with status ‘Error’ by clicking ‘Resubmit’ button. Such accounts are processed during EOD operations on the next day.

5.3 Transferring Account Class Branch

You can transfer all accounts that belong to an account class, from one branch to another, using ‘Account Branch Class Transfer’ screen. To invoke this screen, type ‘CSDACLTR’ at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Transfer ID

The system generates a unique transfer ID. This will be used as a unique identifier of the account class transfer.

Current Branch Code

Specify the current branch of the account class. On processing the transfer, the system will move the accounts that belong to the selected account class from the current branch to the target branch.

Current Branch Name

The system displays the name of the current branch.

Target Branch Code

Specify the target branch code. The option list displays all valid branch codes maintained in the system. Choose the appropriate one.

On processing the transfer, the system will move the accounts that belong to the selected account class from the current branch to the target branch selected here.

Target Branch Name

Based on the branch code selected, the system displays the name of the target branch.

Transfer Date

Specify the effective date of the account branch transfer. Click the date button to choose a date from the calendar.

The transfer date must be a date in the future. You cannot process the transfer on the current date or a past date.

Regenerate IBAN

Check this box to regenerate IBAN upon branch transfer.

If you select the 'Regenerate IBAN' check box, the system performs the following actions:

- On saving branch transfer record, the system checks whether BBAN Format Mask and related values are available for IBAN regeneration.
- During branch transfer of accounts with IBAN, the system regenerates IBAN based on the IBAN/BBAN parameters of the new branch.

If you do not select the 'Regenerate IBAN' check box, the system performs the following actions:

- On saving branch transfer record, the system validates whether the BBAN Format Mask and data type are same for the current and destination branch.
- During branch transfer of CASA accounts, the system retains the original IBAN field value.

Account Class

Specify the account class that you need to transfer. The option list displays all valid account classes maintained in the system. Choose the appropriate one.

Account Class Description

Based on the account class selected, the system displays the account description.

Once you have captured the details, save the record. The system will process the account transfer on the transfer date.

5.4 Processing Account Branch Transfer Batch

During Beginning of Day Operations, the system will check the accounts whose transfer date is the current system date. These accounts are processed by the account branch transfer batch (ACDTFRBT), which is triggered as part of BoD operations.

The system verifies the balances of the accounts to be processed. There can be two cases as follows:

- Negative balance – If the account balance is negative, then the system will debit the transfer GL and credit the account to make the balance zero.
- Positive balance – If the account balance is positive, then the system will debit the account and credit the transfer GL to make the balance zero.

Further, the system updates the remaining necessary account information. The new branch code is updated in messages, statements and all branch related information specific to the account.

Note

The system will not process the account transfer in the following circumstances:

- The target branch is not allowed for the account class
- The account has uncollected, unauthorized or tanked balance
- The account status is ‘Frozen’, ‘Deceased’, ‘No Debit’ or ‘No Credit’
- The account is a Nostro type account
- User cannot close an account class when the account has an active RTL block present.

Once the details are updated, the system transfers the balance back to the account from the transfer GL.

Auto deposits linked to the account is handled as follows:

- Auto deposit maturing on the transfer date – The system does not transfer the auto deposits that mature on the date of transfer.
- Auto deposit maturing in the future – The system transfers the auto deposits that mature on a future date.

In case of a customer portfolio transfer or a bank merger, the accounts will be transferred to the corresponding branch. For further details on customer portfolio transfer and bank merger, refer to the sections ‘Transferring Customer Portfolio’ and ‘Merging of Branches’ in chapter ‘Branch Transfer of Loans’ of Retail Lending user manual.

6. Web Service Maintenance

Oracle Banking Retail and SME Lending Cloud Service supports a generic functionality to call external web services. The operations done on the screens have the information of web services. The request processed during the operations is analyzed and the web service is enabled. This chapter takes you through the WebService Maintenance, WebService Mapping and other details regarding WebService.

This chapter contains the following sections:

- Section 6.1, "Maintaining Web Service"
- Section 6.2, "WebService Maintenance"

6.1 Maintaining Web Service

You can maintain Web service through WebService Maintenance screen. You can invoke this screen by typing ‘CSDEXTWS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following here:

WebService Code

The unique code for the web service s defaulted here.

WebService Description

The description of the web service is displayed here.

WebService User

The system displays the user of the web service.

WebService Password

The system displays the password with which the web service is invoked.

WebService Server IP

The system defaults the IP address of the server where web service is installed.

WebService Server Port

The system displays the port of the server where web service is installed.

WebService Server URI

The system defaults the URI of the server where web service is installed.

6.2 WebService Maintenance

Web Service Maintenance is attached to the maintenance screens for which web service call is required. You can invoke this screen by typing 'CSDEXWSD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

WebService Code

The system displays the unique code of the web service

Call Sequence Number

The system displays the unique sequence number of the web service

Calling Stage

Select the stage in which the web service should be called.

Status

The system defaults the status of the web service.

Key ID

The system defaults the ID for which the web service is called.

Request

The system displays the request of the web service.

Response

The system displays the response of the web service.

7. Accounts for Inter-Branch Transactions

This chapter contains the following sections:

- Section 7.1, "Defining Accounts for Inter-Branch Transactions"
- Section 7.2, "Defining Accounts for Inter-Branch Fund Transactions"
- Section 7.3, "Defining Accounts for Inter-Branch Currency Transactions"

7.1 Defining Accounts for Inter-Branch Transactions

A transaction that takes place in a branch of your bank may involve accounts that are maintained in another branch. For example, a customer has an account in the Head Office branch and approaches another branch of the bank for a cash withdrawal.

For each combination of branches that may be involved in an inter-branch transaction, you can define the currency and the respective customer accounts to which the related accounting entries will be posted.

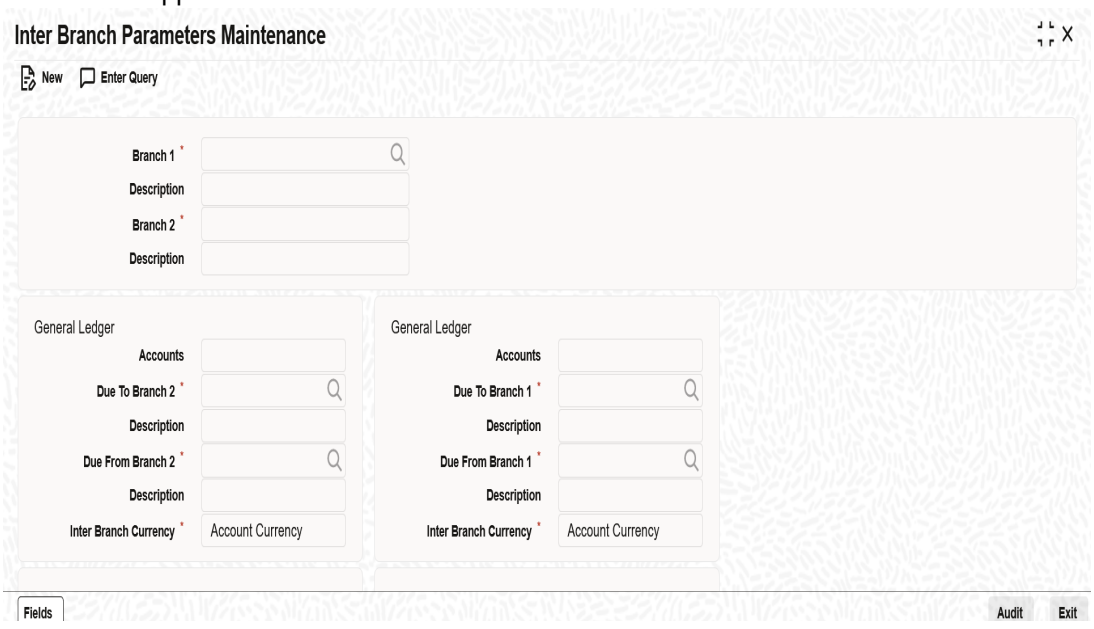
The accounting entries for such inter-branch transactions can be routed in one of the following ways:

- **Directly** - where each branch will have a direct accounting relationship with all other branches
- **Through a Regional Office** -- where two branches involved in a transaction will interact through a common RO
- **Through the Head Office** -- where the two branches involved in the inter-branch transaction will interact only through the HO.

This route for all transactions is defined in the 'Bank parameters' screen. In the 'Inter-branch Parameters Maintenance' screen you define the internal accounts for pairs of branches that would be involved in any inter-branch accounting.

Invoke this screen by typing 'ACDIBMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:



In this screen you maintain the following for each combination of branches that may be involved in an inter-branch transaction:

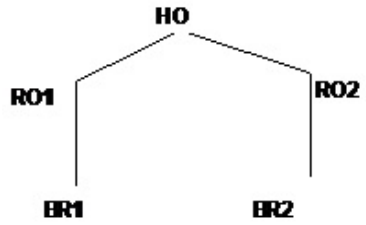
- Branch Code of both the branches that are involved in the transaction
- For each of the branches, whether inter-branch entries must be posted in transaction currency or settlement account currency
- GL accounts of Branch 1
  - Due to Branch 1
  - Due from Branch 1
- GL accounts of Branch 2
  - Due to Branch 2
  - Due from Branch 2

7.1.1 System Features

The system generates a set of pairs of branches for which internal accounts should be maintained. The pairs generated depend upon on two factors:

- The reporting structure for the branches as created in the 'Branch parameters' screen and
- The route defined for inter-branch transactions in the 'Bank-wide parameters -- Preferences' screen,

For example, the following represents the reporting structure of your bank:



If you have defined a direct inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of

- Branch and branch
- Branch and RO
- RO and HO
- Branch and HO

For the above mentioned reporting structure the system will offer the following pairs of branch combinations to be maintained:

1. BR1- BR2
2. BR1- RO1
3. BR2- RO2
4. RO1- HO
5. RO2- HO
6. BR1 - RO2
7. BR2 - RO1
8. BR1 – HO
9. BR2 – HO

10. RO1 - RO2

If you have defined ‘through RO’ inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of

- Branch and RO/HO
- RO and RO

In the branch and RO pair, the RO should be that RO to which this branch reports. For the above mentioned reporting structure the system will offer the following branch pairs to be maintained:

1. BR1 - RO1
2. BR2 - RO2
3. RO1 – HO
4. RO2 – HO
5. RO1 - RO2

If you have defined ‘through HO’ inter-branch accounting route then you need to maintain an accounting relationship for each possible combination of,

- Branches and HO
- ROs and HO

For the above mentioned reporting structure the system will offer the following branch pairs to be maintained:

1. HO - RO1
2. HO - RO2
3. HO - BR1
4. HO - BR2

The system has an in-built auto escalation path for inter-branch accounting transaction which escalates from Direct to Through RO to Through HO.

For example, in the ‘Bank preferences’ screen you have defined a ‘direct’ inter-branch accounting relationship. But in the ‘Inter-branch Accounts’ maintenance screen (where all inter-branch accounts are maintained), you have not maintained an accounting relationship between two branches -- 000 and 002. Then, in case of an inter-branch accounting transaction between 000 and 002, the system will first look for a ‘direct relationship’ since that has not been maintained it will look for a relationship through RO i.e., if the two branches have a common RO; if that too does not exist then ‘through HO’ the transaction would take place.

Specifying General Ledger Details

Specify the GL accounts which are involved in the inter-branch transaction, in the respective branches

To maintain GL accounts for the branch pair specified, the following parameters should be maintained:

Inter Bank Currency

For each branch, you have the option of specifying whether the inter-branch entries must be posted in the transaction currency or the settlement account currency.

For the booking branch, if the Inter-branch Transaction Currency option specified is Transaction Currency, inter-branch entries are posted in the transaction currency only if:

- The local currency of both branches involved in the transaction is the same
- One of the accounts in the entries belongs to the booking branch

Due To Branch 2

This field identifies the GL account maintained in Branch 2 into which the credit entry is passed.

To specify the GL account, select the appropriate account from the picklist of all the accounts maintained at Branch 2.

Due From Branch 2

This field identifies the GL account maintained in Branch 2 into which a debit entry will be passed.

Due to Branch 1

This identifies the GL account maintained at Branch 1 into which a credit entry will be passed.

Due From Branch 1

This account identifies the GL account maintained at Branch 1 into which a debit entry will be passed.

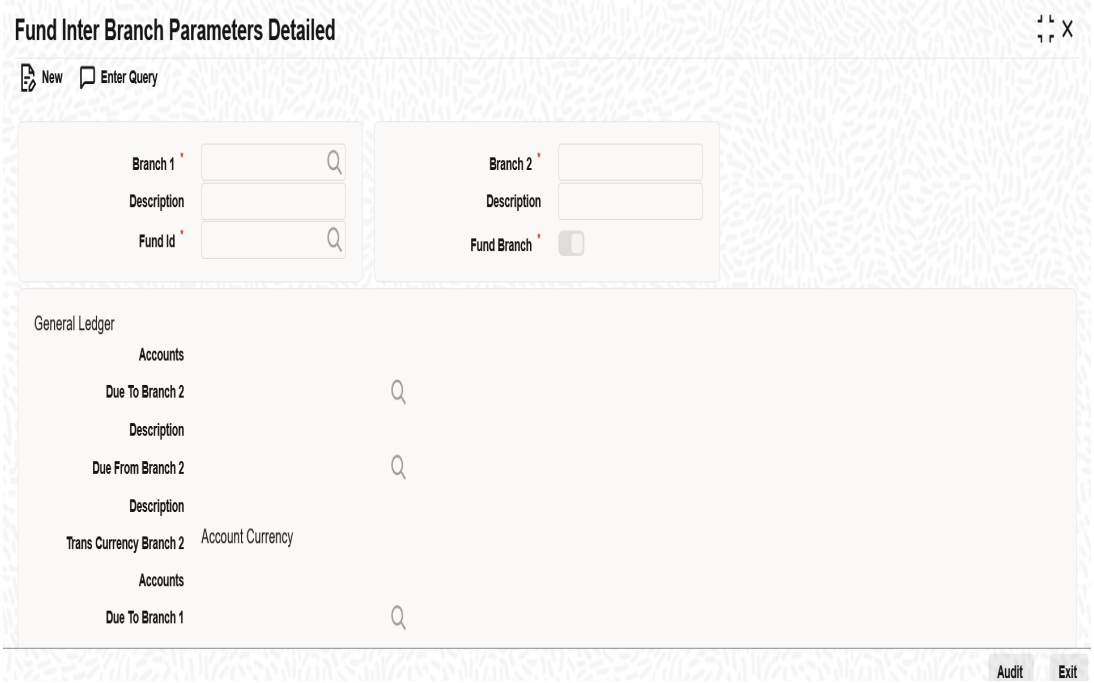
System uses the GL accounts specified in this screen and determines the settlement route for a transaction between two different branches of your bank.

7.2 Defining Accounts for Inter-Branch Fund Transactions

A fund transaction that takes place in a branch of your bank may involve accounts that are maintained in another branch.

As mentioned earlier, if you have selected the option ‘Allow Corporate Access’ in the Branch Parameters screen and the branch is a fund branch, the IB Entity will be defaulted as General Ledger. The GL that will be used will be based on the maintenance in the Fund Inter Branch Accounts Maintenance screen, for the fund id.

To invoke this screen, type ‘IADIBMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.I



For a fund id, specify all the details necessary to define the Inter branch GL that will be used. The option list against the field Fund ID includes all the valid funds maintained in the system.

For an explanation on each of the other fields, refer to the previous section.

7.3 Defining Accounts for Inter-Branch Currency Transactions

Inter-Branch Currency Wise Parameter Maintenance (CADIBMNT) allows you to define the routing of accounting entries that take place between two branches when the debit and the credit entries are posted to accounts that belong to different branches.

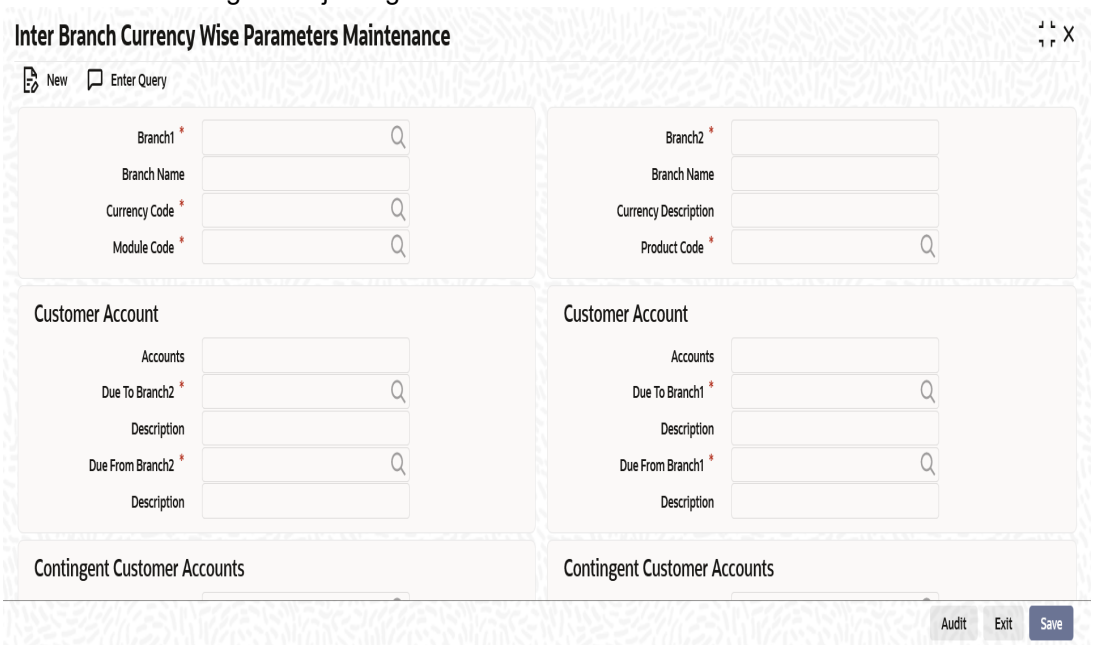
This maintenance allows you to set up the inter-branch parameters by following Branch, Currency, Module and Product wise hierarchy. Inter-Branch accounts to be debited and credited in case of a cross-branch transaction can be defined in three different ways.

1. You can have a unique inter-branch entry definition for every Product belonging to a specific Module, per Currency,
2. A common definition of inter-branch entry for all Products under a Module, per Currency, or
3. An inter-branch entry definition common across an entire Branch, per currency.

System passes inter-branch entries based on the currency wise inter branch parameters, The preference will be given to the following order:

- Transaction module and transaction code
- Transaction module and all products
- All modules and all products

To invoke this screen, type ‘CADIBMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

Branch Code1

Specify the branch 1 code. Alternatively, you can also select the valid branch code from the adjoining option list.

Branch Code2

The system displays branch 2 code based on the branch code 1 selected.

Branch Name

The system displays the branch name based on the branch code selected.

Currency Code

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid codes maintained in the system.

Currency Description

The system displays the currency description based on the currency code selected.

Module Code

Specify the module for which the currency wise inter-branch parameter to be maintained. Select ‘*.*’ to maintain currency wise inter branch parameter for all modules.

Product Code

Specify the product code. Alternatively, you can select the product code form the adjoining list. Product code will fetch all the valid products for selected module. Currency wise Inter branch parameter can be maintained for all product by selecting ‘*.*’ from the list values. You can select product code as ‘*.*’, only if module code selected as ‘*.*’.

Specifying Account Details

Due To Branch 2

This field identifies the account maintained in Branch 2 into which the credit entry is passed.

To specify the account, select the appropriate account from the pick list of all the customer accounts maintained at Branch 2.

Due From Branch 2

This field identifies the account maintained in Branch 2 into which a debit entry will be passed.

Due to Branch 1

This identifies the account maintained at Branch 1 into which a credit entry will be passed.

Due From Branch 1

This identifies the account maintained at Branch 1 into which a debit entry will be passed.

System uses the accounts specified in this screen and determines the settlement route for a transaction between two different branches of your bank.

Note

When considering both ACDIBMNT and CADIBMNT screens, preference should be given to CADIBMNT screen.

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8. Error Queue Definition and Accounting Referral Queue

This chapter contains the following section:

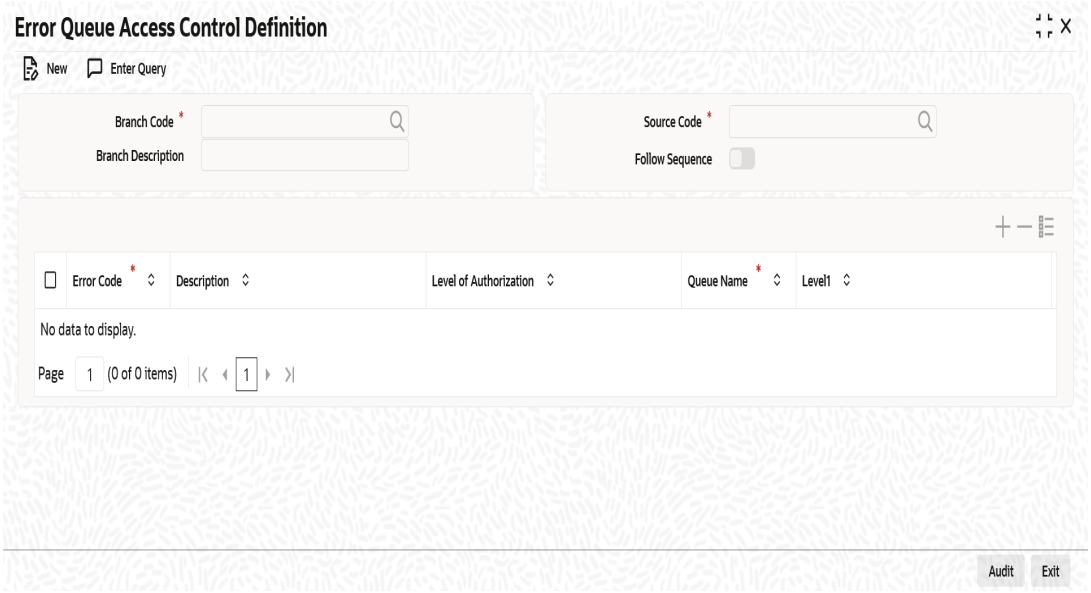
- Section 8.1, "Maintaining Error Queue"
- Section 8.2, "Viewing Accounting Referral Queue"

8.1 Maintaining Error Queue

The ‘Error Queue Access Control Definition’ screen enables you to define access levels required to authorize the transactions for BANCONTROL or any other required queue. You can post or reject the transaction based on the decision taken by the user in the ‘Referral Queue’ screen.

The levels of authorization should decide on the number of approvers required to approve a transaction for a BANCONTROL/DORMANT Queue.

You can access this ‘Error Queue Access Control Definition’ screen by typing ‘STDEQACD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below.:



Specify the following details.

Branch Code

Specify the branch code or type *.* for all branches. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system.

Branch Description

The system automatically displays the branch description upon the selection of the branch code.

Source Code

Specify the source code of the transaction. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

Follow Sequence

Check this box to indicate that the sequence of levels should be followed for authorization.

System displays the following details pertaining to the fetched records:

- Error Code
- Description
- Level of Authorization
- Queue Name
- Level1
- Level2
- Level3
- Level4

Error Code

Specify the Error Code for which the record has to be populated into referral queue. Alternatively, you can select the error code from the list.

Description

This field displays the details of the error message.

Level of Authorization

Specify the levels of approval required in the referral queue.

Queue Name

Specify the name of referral queue record.

Level 1

Specify the role of the first level user who can approve the record. Alternatively, you can select the role from the list.

Level 2

Specify the role of the second level user who can approve the record. Alternatively, you can select the role from the list.

Level 3

Specify the role of the third level user who can approve the record. Alternatively, you can select the role from the list.

Level 4

Specify the role of the fourth level user who can approve the record. Alternatively, you can select the role from the list.

This section contains the following subsection:

- Section 8.1.1, "Error Code List"

8.1.1 Error Code List

Below table lists the error codes and their corresponding error messages

Error Code	Error Message
AC-OVD01	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3

AC-OVD02	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVD05	Available Balance $2 for $1 is lesser than the Min balance $3 for the Account Class
AC-OVD09	The Debit Interest Due for Account $1 is $2. Continue?
AC-OVD50	Account $1 set for closure do you wish to still process?
AC-OVD52	Account $1 is bancontrol
AC-OVDLM	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVNT1	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-OVNT2	Available Amount for Account $1 after this Entry is $2, Total Available Amount is $3
AC-PROD1	$1 transaction is not allowed for account $2 for product $3
AC-TRN1	$1 Transaction is not allowed for account $2 for Transaction code $3
AC-VAC05	Account $1 Dormant
AC-VAC06	Account $1 Closed Posting to deferred
AC-VAC11	The Account Opening Date $1 Of The Account $2 Is Greater Than The Value Date $3 Of The Transaction.
AC-VAC15	Customer is Frozen
AC-VAC17	Customer Whereabouts are unknown.
AC-VAC18	Customer is deceased
ST-FUS-001	Transaction results in utilization of Daylight OD Limit
ST-FUS-002	Transaction results in utilization of Account OD Limit
ST-FUS-003	Transaction results in utilization of Sweep Eligible Balance
ST-FUS-004	Transaction results in utilization of AUF Limit
ST-FUS-005	Transaction results in utilization of TOD Limit
ST-FUS-006	Transaction results in overline utilization
ST-FUS-03	Account Class Transfer Initiated for Account $1 in Debit Balance
ST-FUS-037	Both 'Default Deposit Rate' and 'Rate Code/Value' are given for Term Deposits.
ST-FUS-04	Customer Aggregation Initiated for Account $1 in Debit Balance
ST-FUS-07	The Automatic Overdraft facility is applicable only to Individual type customers

ST-FUS-08	The Automatic Overdraft facility is allowed only for local currency accounts
ST-FUS-12	Entered rate outside acceptable range for interest rate
ST-LM113	Line $1 - Amount exceeds line limit. Limit = $3 $2. Utilization = $4 $2. Overdraft = $5 $2 %Overdraft = $6

Supported modules for Error Queue are LC,BC,SI,DE and FX.

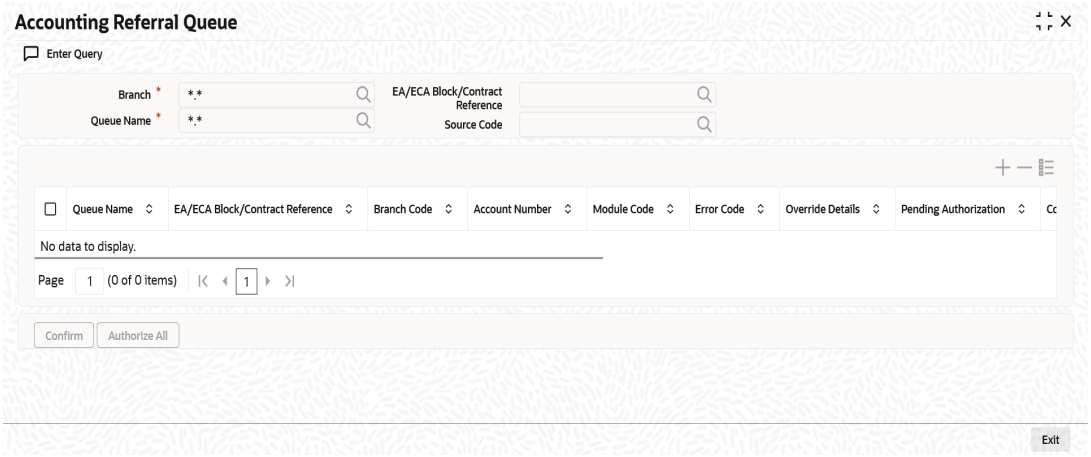
Initial funding has to be handled operationally in STDCIF,STDCUSAC,STDCASAC & IADCUSAC screens, since accounting entries are posting while authorization.

8.2 Viewing Accounting Referral Queue

You can view the summary of accounting referral records in the 'Accounting Referral Queue' screen. This screen displays the status of the records maintained such as authorized, unauthorized or rejected. Records will be displayed for a given source depending on the error queue (BANCONTROL/DORMANT) selected.

The records will be displayed based on the logged-in users role. If you do not have the required role then the records will not be displayed. If there are multiple errors for an account, then all those entries should be populated in this screen for authorization or rejection.

You can invoke this screen by typing 'STDTREFQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button..



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Branch
- Queue Name
- EA/ECA Block/Contract Reference
- Source Code

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Queue Name
- EA/ECA Block/Contract Reference
- Branch Code
- Account Number

- Module Code
- Error Code
- Override Details
- Pending Authorization
- Completed Authorization
- Remarks
- Override Auth Status
- Maker ID
- Status
- Authorization Details

You can click Confirm button to authorize a single record. And you can click Authorize All button to authorize all records.

9. Product Restrictions Maintenance

Oracle Banking Retail and SME Lending Cloud Service allows you to maintain branch, currency, customer category and customer restrictions while defining a product. From the head office of your bank, you may want to establish certain controls or standardize operations across the branches of your bank. For instance, you may want to restrict the products you offer to selected branches, currencies, customer categories and customer. You can achieve these controls by maintaining restriction lists when creating a product. When you create a product, you can specify the branches of your bank that can offer it and the currencies and customer categories that are allowed or disallowed for it.

These product restrictions can be maintained for all product definition screens except Salary Credit module:

This chapter contains following section:

- Section 9.1, "Product Restriction"

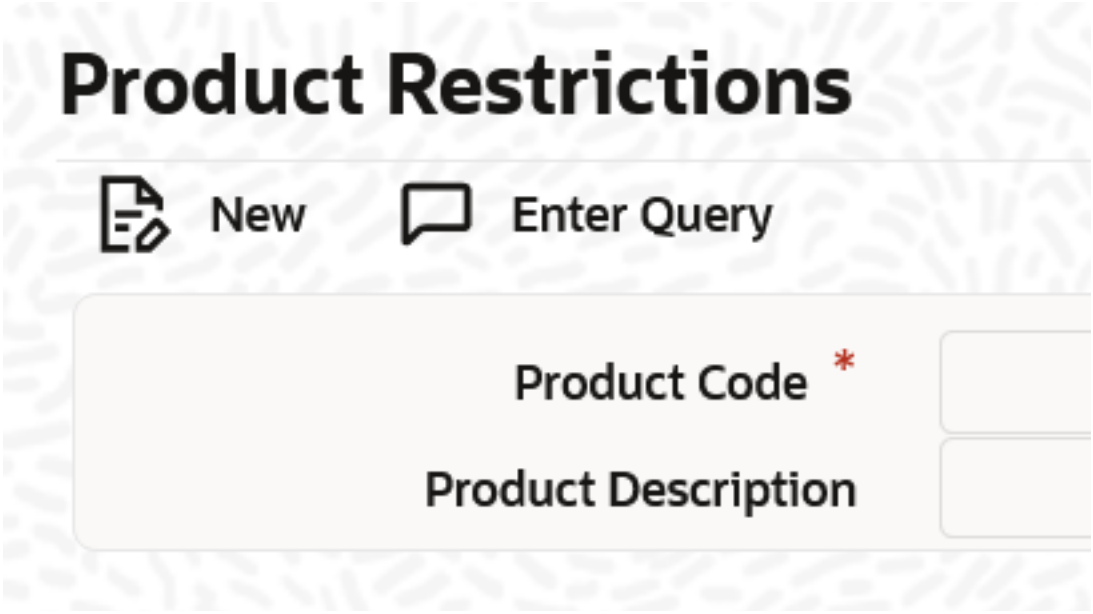
9.1 Product Restriction

This section contains the following topics:

- Section 9.1.1, "Maintaining Product Restrictions"
- Section 9.1.2, "Viewing Product Restrictions"

9.1.1 Maintaining Product Restrictions

You can maintain branch, currency, customer category and customer restrictions for a product in the 'Product Restriction' screen. You can invoke this screen by typing 'CSDPRDRS' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



Specify the following details in this screen:

Product Code

Specify the product code. Alternatively, you can select the product code from the option list. The list displays all valid product codes maintained in the system.

Product Description

The system displays the product description based on the product code selected.

9.1.1.1 Branch Restriction Tab

Branch Restriction List

The system displays the branch list as Allowed or Disallowed based on the maintenance in the corresponding Product definition screen.

Class Code

Specify the class code. Alternatively, you can select the class code from the option list. The list displays all valid options based on the restrictions maintained.

Description

The system displays the description.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes maintained in the system.

Branch Name

The system displays the branch name based on the branch code selected.

Currency Restrictions List

The system displays the currency restrictions as Allowed or Disallowed based on the maintenance in the corresponding Product definition screen.

Currency Code

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all valid codes maintained in the system.

Currency Name

The system displays the currency name based on the currency code selected.

9.1.1.2 Customer Restriction Tab

Categories Restriction List

The system displays the categories list based on the maintenance in the corresponding product screen.

Class Code

Specify the class code. Alternatively, you can select the class code from the option list. The list displays all valid options based on the restrictions maintained.

Description

The system displays the description.

Code

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

Description

The system displays the description based on the code selected.

Customer ID

Specify the customer ID. Alternatively, you can select the customer ID from the option list. The list displays all valid customer IDs maintained in the system.

Customer Name

The system displays the customer name.

Restriction Type

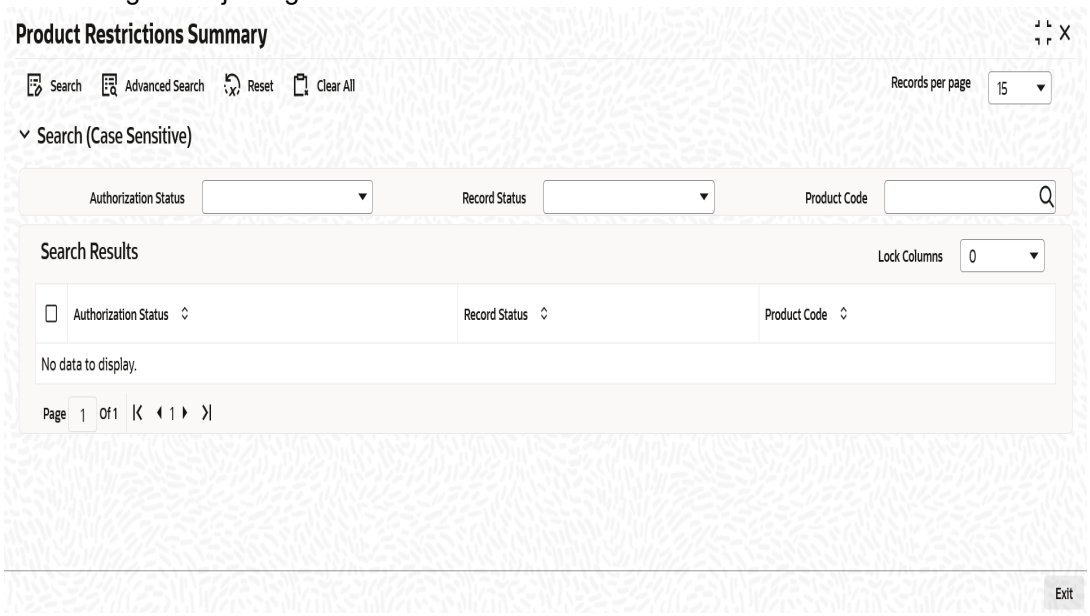
You can select the restriction type as ‘Allowed’ or ‘Disallowed’.

If a customer category restriction is maintained as ‘Disallowed’ and if one of the customer in that disallowed customer category has restriction type maintained as ‘Allowed’, then the system considers individual customer’s restriction type for further processing. This is applicable vice-versa also.

Click ‘Change Log’ button to view the details of values that are modified.

9.1.2 Viewing Product Restrictions

You can view the product restriction details from Product restriction Summary screen. You can invoke this screen by typing ‘CSSPRDRS’ at the top right corner of the Application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Product Code

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Product Code

10. Restriction Maintenance at Customer Level

Oracle Banking Retail and SME Lending Cloud Service provides a utility to maintain customer level restrictions which can be utilized for transactions like cash withdrawals, non-resident local currency credit restrictions and so on. This can be achieved by maintaining restriction codes and linking these restriction codes to a customer or customer category. The system also provides the facility to track the utilized and unutilized restriction amount for a customer. Additionally, a fee can be charged for branch transactions that exceed the utilized restriction amount.

These restrictions at a customer level can be maintained for the following modules in the Oracle Banking Retail and SME Lending Cloud Service Universal Banking system:

- Utility Bill Payments
- Standing Instructions
- Retail Teller
- ATM or Point of Sale Transactions
- Term Deposits
- Loans
- Accounting Entries Upload
- Interest to CASA

For more information on how the utilized restriction amount is tracked in each of these modules, refer to the section 'Restriction Utilization Tracking'

This chapter contains the following sections:

- Section 10.1, "Restriction Code Maintenance"
- Section 10.2, "Restriction Code- Customer/Customer Category Linkage"
- Section 10.3, "Customer Restriction Inquiry"
- Section 10.4, "Restriction Utilization Tracking"

10.1 Restriction Code Maintenance

This section contains the following topics:

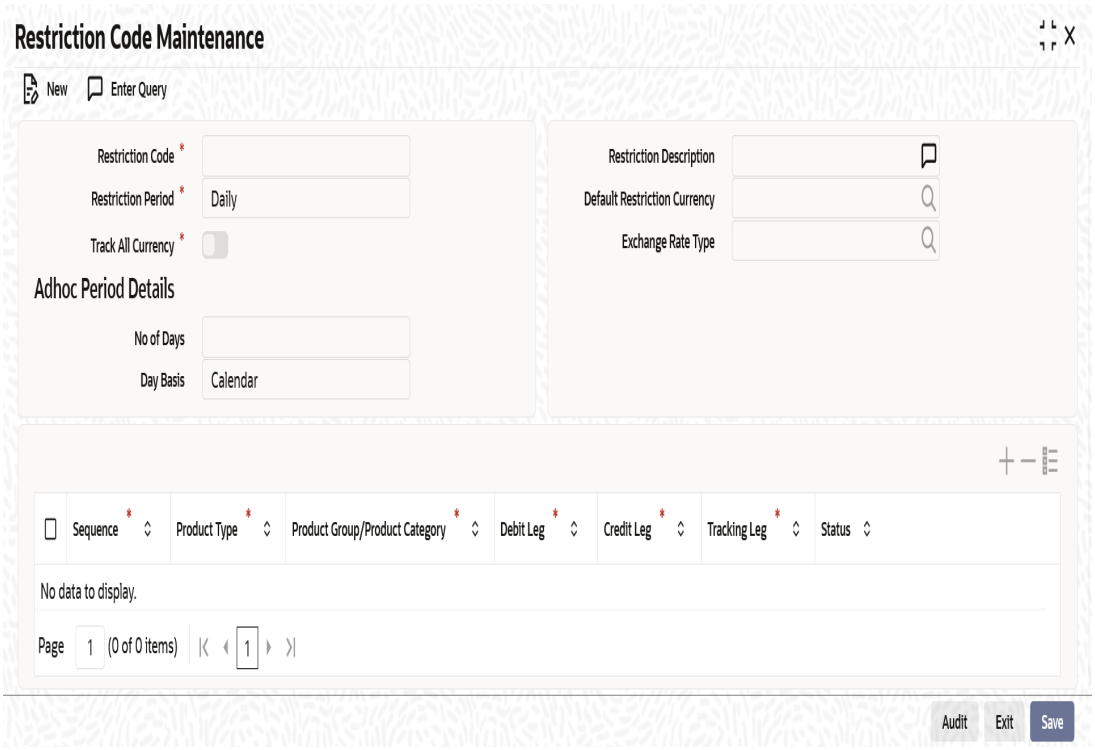
- Section 10.1.1, "Maintaining Restriction Codes"
- Section 10.1.2, "Viewing Restriction Codes"

10.1.1 Maintaining Restriction Codes

In the 'Restriction Code Maintenance' screen, you can maintain restriction codes. These restriction codes can be linked to a customer or customer category.

For more information on attaching restriction codes to a customer or customer category, refer to the section on 'Restriction Code- Customer Linkage' in this module.

You can invoke the 'Restriction Code Maintenance' screen by typing STDRSTMT in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



You can perform the following operations in this screen:

- Input
- Delete (before Authorization)
- Modification: Status can be changed from active to inactive
- Close
- Reopen
- Authorization

Specify the following details:

Restriction Code

Specify a restriction code for customer level tracking.

Restriction Code Description

Specify a description for the earlier specified restriction code.

Restriction Period

Select a restriction period from the drop down list. The list of values displayed is as follows:

- Daily
- Monthly
- Quarterly
- Half Annually
- Annually

Track All Currency

Check this box if you intend to track the restriction amount against a default currency. On checking this field, the transaction amount is converted into the default currency and tracked against the default amount for those currencies for which the restriction amount is not explicitly maintained. In case the restriction amount is maintained for a specific currency, then

the transaction amount in that currency is tracked against the respective restriction amount. Provision to maintain the restriction amount is provided in the 'Restriction Code - Customer Linkage' screen.

Default Restriction Currency

This field is applicable when the field 'Track All Currency' is selected. Select the default currency against which the limit needs to be tracked, from the adjoining option list. If the 'Track All Currency' field is selected, then this field needs to be mandatorily updated.

Exchange Rate Type

Select the exchange rate type to be considered for cross currency transactions from the adjoining option list.

If 'Track All Currency' is checked, then 'Default Restriction Currency' and 'Exchange Rate Type' should be mandatorily updated.

Note

If the restriction amount is maintained in the transaction currency, then the transaction amount is tracked in that currency. However, if the restriction amount is not maintained in the transaction currency, then the transaction amount is converted to the default currency using the exchange rate type value.

Adhoc Period Days

Number of Days

Specify the number of days for which the transaction limit is applicable.

Day Basis

Select the day basis from the drop-down list. The list displays the following values:

- Calendar: If you select this option, maintained limit is applicable for selected number of calendar days. For instance, if you are transacting on 22 Jan 2015 and number of days as 15, then the set limit is for a period of 15 calendar days from 08 Jan 2015 to 22 Jan 2015.
- Working: If you select this option, maintained limit is applicable for selected number of customer home branch working days. Sunday is weekly holiday in Customer home branch. For instance, if you are transacting on 22 Jan 2015 and number of days as 15, which means set limit is for a period of 15 days from 6 Jan 2015 to 22 Jan 2015.

Sequence

Enter the sequence number. This field indicates the sequence in which the restriction needs to be tracked. Sequence No. 1 is given the highest precedence.

Type

Select the Product Type from the drop down list. The available values are:

- Group
- Category

Note

For all modules, product type should be selected as 'Group' except for Loans. For loans, the product type should be selected as 'Category'.

Product Group/Product Category

Select the Product Group or Product Category (for loans) to be maintained for restriction tracking, from the adjoining option list. The list of values displayed for Product Groups are obtained from the Product Group Maintenance (STDPRGRT) screen. For loans, you can maintain product categories in the 'Product Category' (CLDPRCMT) screen.

For more information on the Product Category screen, refer to the section 'Maintaining Product Categories' in the 'Retail Lending' module.

Debit Leg

Select the currency of the debit leg of the transaction that needs to be considered for tracking, from the drop down list. The list of values is as follows:

- LCY = Branch Currency
- FCY= Any currency other than branch currency

Credit Leg

Select the currency of the credit leg of the transaction that needs to be considered for tracking, from the drop down list. The list of values is as follows:

- All = All Currency
- LCY = Branch Currency
- All FCY = Any currency other than branch currency
- SameFCY = Debit Leg Currency

Tracking Leg

Select the leg of the transaction that needs to be tracked, from the drop down list. The list of values provided are as follows:

- Debit
- Credit

Status

Select the status of each record from the drop down list. The list of values provided are as follows:

- Active
- Inactive

10.1.2 Viewing Restriction Codes

You can view the summary details of the Restriction Codes maintained in the 'Restriction Code Summary' screen. To invoke this screen, type 'STSRSTMT' in the field at the top right corner of the application tool bar and click the adjoining arrow button.



You can search for a record based on the following parameters:

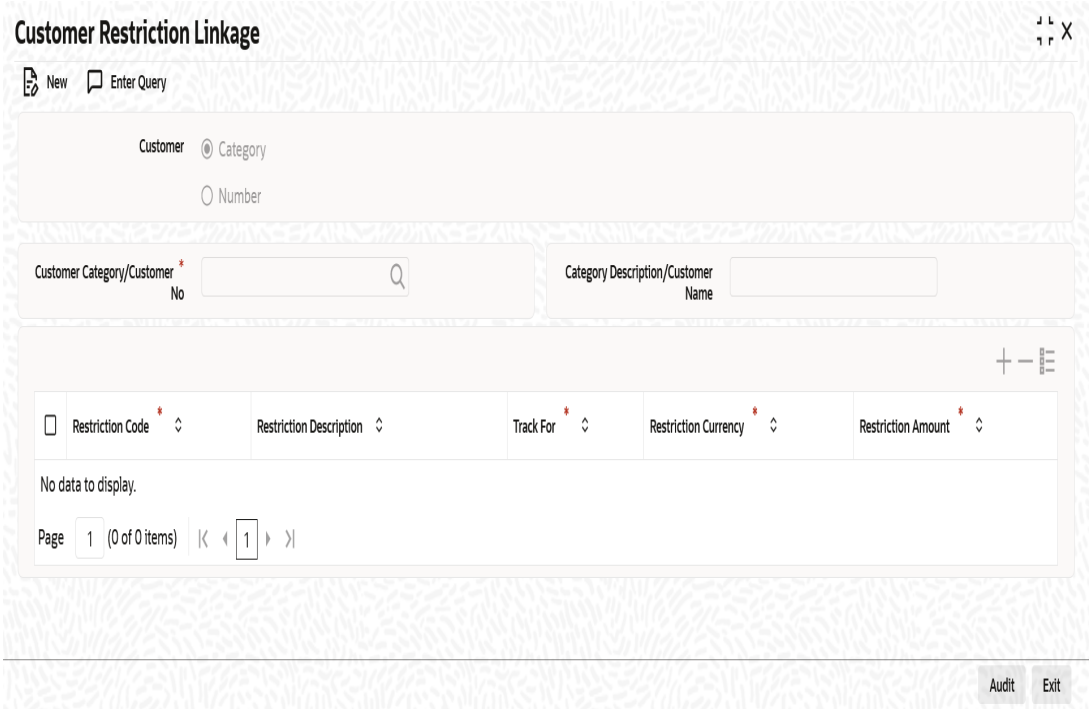
- Authorization Status
- Restriction Code
- Record Status
- Restriction Period

On updating the above mentioned details, click the search button and the following details are populated:

- Authorization Status
- Record Status
- Restriction Code
- Restriction Description
- Restriction Period
- Track All Currency

10.2 Restriction Code- Customer/Customer Category Linkage

In the ‘Customer Restriction Linkage’ screen you can link a restriction code to a customer or a customer category. You can invoke this screen by typing “STDCSRST” in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

Customer

Select number or category to define the restriction linkage to a customer or customer category.

Customer Category/Customer Number

Specify the Customer Category or Customer Number to which the restriction code is to be linked.

Category Description/ Customer Name

Specify the category description or customer name to which the restriction details are linked.

Restriction Code.

Select the relevant restriction code for restriction tracking, from the adjoining option list. All values as maintained in the ‘Restriction Code Maintenance’ screen, are populated in this field.

Restriction Description

Specify a description for the selected Restriction Code.

Track For

Select the type of customer for whom the restriction needs to be tracked, from the drop down list. The list of values provided is as follows:

- Foreign National: If the country code of the ‘Address of Correspondence’ is different from the branch country code, then this customer is classified as a Foreign National.
- Native: If the country code of the ‘Address of Correspondence’ is the same as the branch country code, then this customer is classified as a Native.

- Both: In this case, restrictions can be tracked for both the foreign national and a native customer.

Restriction Amount

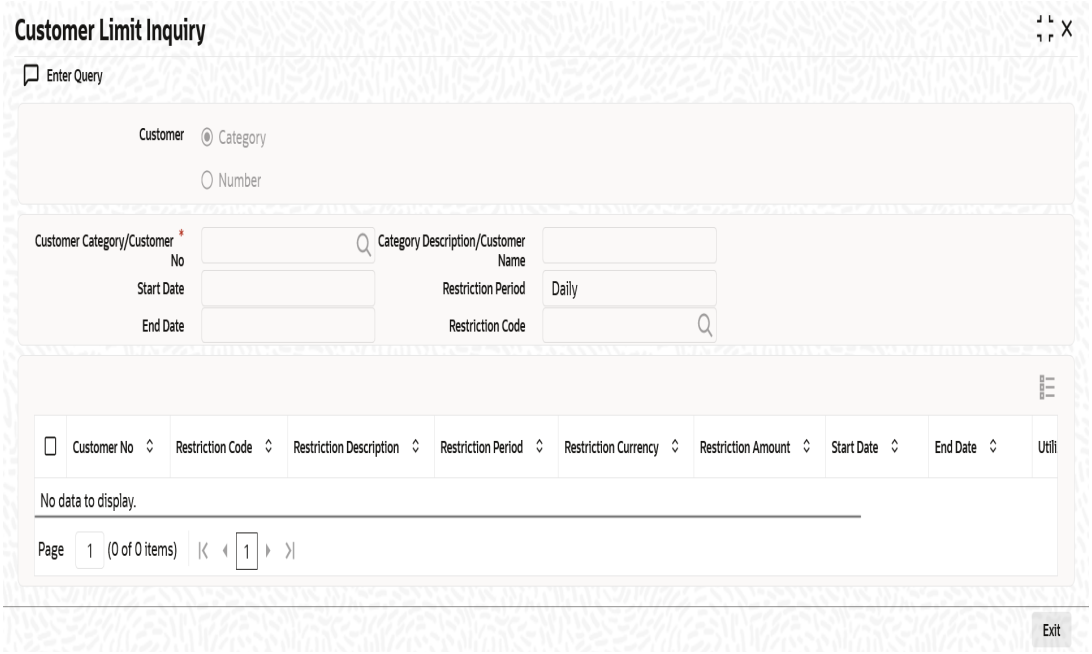
Specify a restriction amount in this field.

Restriction Currency

Specify a restriction currency in this field.

10.3 Customer Restriction Inquiry

In the 'Customer Limit Inquiry' screen you can inquire the restriction details (utilized or unutilized) for a customer. You can invoke this screen by typing STDRSINQ in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.



Specify the following details:

Customer

Select Number or Category to define restriction linkage to customer or customer category.

Customer Category/ Customer Number

Specify the customer or customer category as attached to a customer.

Category Description / Customer Name Restriction Period

The category description or the customer name based on the selection made in the 'Customer Category/Customer Number field, is displayed in this field.

Start Date

Specify the Start Date of the inquiry.

End Date

Specify the End Date of the inquiry.

Restriction Code

Select the restriction code. Alternatively, you can select the restriction code from the option list. The list displays all valid restriction code maintained in the system.

If you have selected ‘Restriction Period’ as Adhoc, then you should select Restriction Code and End Date. Then the system will show the utilization based on the restriction code maintenance. From date will be derived by the system based on the restriction code maintenance i.e. number of days and calendar days/business days.

Note

Restriction code will be applicable only for Ad-hoc. End date will be enabled and start date will be disabled for Ad-hoc enquiry.

Customer Number

The Customer ID is defaulted in this field.

Restriction Code

The Restriction Code defined for customer level tracking is displayed in this field.

Restriction Description

The description of the relevant restriction code is displayed in this field.

Restriction Period

The restriction period is defaulted in this field. One of the following values are displayed in this field:

- Daily
- Monthly
- Quarterly
- Semi Annually
- Annual

Restriction Amount

The restriction amount is defaulted in this field.

Restriction Currency

The restriction currency is defaulted in this field.

Start Date

The start date of the inquiry is defaulted in this field.

End Date

The end date of the inquiry is defaulted in this field.

Utilized Amount

The Utilized Restriction Amount is defaulted in this field.

Click the Transaction Details button to view the following details of the transaction.

In the Transation Details screen the following details are displayed:

- Contract Reference Number
- Module
- Product Group or Product Category
- Transaction Amount
- Transaction currency
- Transaction Date
- Exchange Rate Type

- Tracking Leg
- Dr. Account Number
- Credit Account Number
- Restriction Currency
- Restriction Amount

Note

In case there are multiple (dr/cr) accounts involved in a transaction then under 'Customer Limit Inquiry – Transaction Details' screen, only one of the account will be displayed. However, for utilization amount consideration the amount as applicable for the customer will be considered.

10.4 Restriction Utilization Tracking

The system provides the facility to track the utilized and unutilized restriction amount for a customer. The restriction amount is tracked on a cumulative basis and across channels, for the restriction period maintained based on the transaction date. The restrictions are tracked against the sole owner or against the primary holder (in case of joint accounts).These restrictions can be maintained and tracked for different modules of the FLEXCUBE Universal Banking system. The scope of restriction utilization tracking in each module is detailed below:

Term Deposits

In Term Deposits, a CASA account is tracked for restriction amount utilization, when it is debited or credited while funding or due to redemption of a TD account.For multiple modes of payments (e.g. TD funding), the individual record (credit or debit amount) is tracked against the customer (primary holder) of the impacted CASA account. TD top-up facility is also considered for restriction utilization tracking.

For TD, a configurable override ST-CUS-099 is provided. When the error code is configured as an error and if the utilization amount breaches the restriction, then the transaction stops. When the error code is configured as an override the transaction proceeds even when the restriction amount is breached.

Interest to CASA

CASA account interest liquidation (not just settlement account for TD but all CASA accounts) is also tracked for restriction utilization. For CASA IC, a configurable override ST-CUS-099 is provided. When the error code is configured as an error and if the utilization amount breaches the restriction, then the transaction stops. When the error code is configured as an override the transaction proceeds even when the restriction amount is breached.

Retail Teller and Utility Payment

In the Retail Teller and Utility Payment module, if any transaction amount exceeds the maintained restriction amount (transaction amount + utilized amount > restriction amount), an override is provided which can be configured in the 'Error Code Maintenance' (CSDOVDME) screen. *For more information on this maintenance, refer to the section 'Specifying Override Type' in this module.*

In the Utility Payments module, the restriction amount is checked as on the execution date before the transaction is processed.

Standing Instructions

In the Standing Instructions module, if any transaction amount exceeds the maintained restriction amount (transaction amount + utilized amount > restriction amount), then the SI fails. The restriction amount is checked as on the execution date, before the transaction is processed.

Accounting Entries Upload

A file upload facility has been provided from the external channels to the OBRSL system. With this facility you can upload files to debit or credit transactions of specific customer accounts. The Generic Interface (GI) facility is utilized for this purpose. *For more information on this utility, refer to the section 'Processing File Upload Facility from Channels' in the CASA module.*

While uploading the accounting entries, the restriction amount is verified for multiple entries as a single transaction and not as individual entries. A Unique Reference number is used to identify a set of transaction entries. The first serial number of the Unique Reference number is considered to obtain the debit/credit indicator. The contra pair with the contra debit/credit indicator is identified using the amount tag field. Restriction amount utilization is tracked, if either of the two legs (debit/credit) is posted to a CASA account. If both the legs of the transaction are posted to a GL account, then restriction amount will not be tracked.

If the contra leg is not available, then customer limit is not tracked. If a verified transaction entry breaches the restriction amount, then either of the two scenarios can take place:

- the transaction fails and subsequent measures to handle this failure is applied
- the transaction continues by breaching the restriction amount. For this an override is provided which can be configured in the 'Error Code Maintenance' (CSDOVDME) screen. *For more information on this maintenance, refer to the section 'Specifying Override Type' in this module.*

Loans

In the Loans module, restriction utilization is tracked for a customer's CASA account when it is debited or credited during loan repayment or disbursement. Restriction amount utilization is tracked during disbursement, increase in principal and during loan repayment (including scheduled and unscheduled payment, prepayment, pre/part closure).

For disbursement, the principal amount is considered for tracking the restriction utilization amount. For loan repayment, principal (includes principal and profit for Islamic accounts) and interest components (all interest component along with penal interest) are considered for tracking the restriction utilization amount. In case of increase in principal, only the incremental increase in principal is considered for restriction utilization tracking.

If the utilized restriction amount for a customer exceeds the transaction amount, then the repayment or disbursement transaction is stopped for a channel based transaction, while a configurable override is provided for transactions performed by a bank user. For multiple modes of payment or disbursement, the individual record (credit/debit amount) is tracked against the respective customer (primary holder) of the impacted CASA account. The restriction amount utilization is tracked as on the Book Date of the event.

Note

Charges are not considered while tracking the utilized restriction amount.

The following are also included as part of the scope for restriction amount tracking:

Events such as renegotiation, split rollover and consolidated rollover

Mortgages, Lease and Islamic Loans

ATM/POS

For ATM/POS transactions, the restrictions are tracked once the amount block is in place. On release of the amount block for ATM/POS transactions, the utilized restriction amount is reduced by that amount. When the settlement file is uploaded, the restriction is tracked for the transaction amount. If an ATM transaction follows the direct debit flow of a transaction rather than amount block, then the restriction utilization is tracked for the transaction amount.

11. Sanction Check Maintenance

Oracle Banking Retail and SME Lending Cloud Service allows to identify individuals who are blacklisted or prohibited from certain financial transactions. Sanction check enables banks to comply with Government's regulatory requirements by checking multiple sanction check systems against the published data. Based on the result banks can freeze on assets, restrict transactions etc.

This chapter contains the following sections:

- Section 11.1, "Sanction Check System Maintenance"
- Section 11.2, "Sanction Check Branch Parameters"
- Section 11.3, "Sanction Check Queue"
- Section 11.4, "Sanction Check Request Process"

11.1 Sanction Check System Maintenance

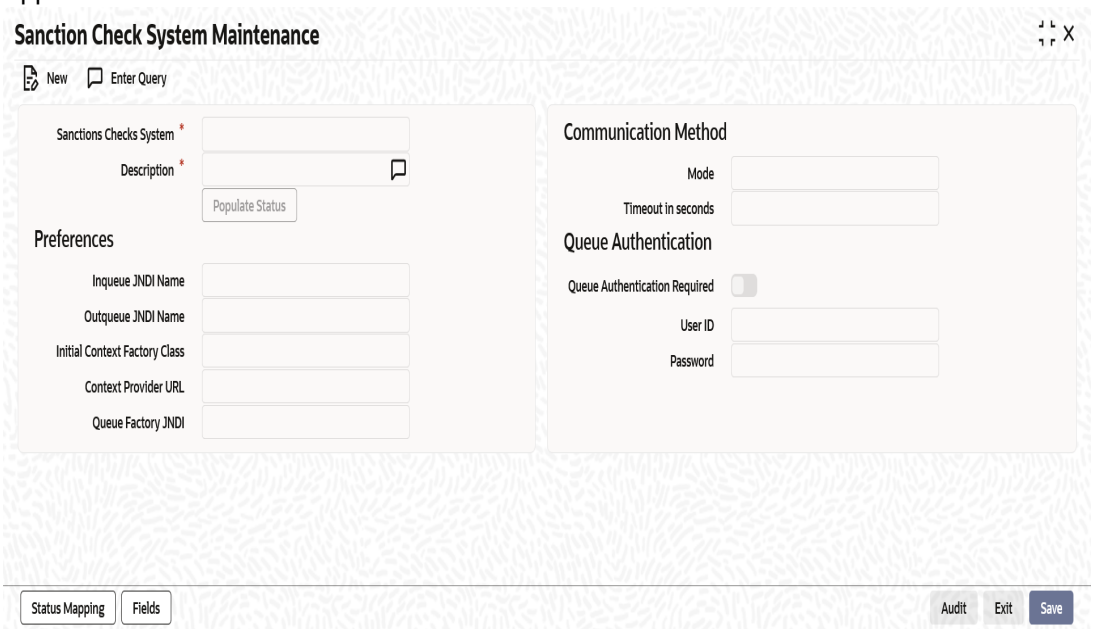
This section contains the following topics:

- Section 11.1.1, "Maintaining Sanction Check System Details"
- Section 11.1.2, "Status Mapping"
- Section 11.1.3, "Viewing Sanction Check System Details"

11.1.1 Maintaining Sanction Check System Details

You can maintain sanction check systems for the modules in ‘Sanction Check System Maintenance’ screen from head office branch. You can also maintain details of the request queue and response queue for the sanction check using the queue related fields. Request queue is used for posting the request from OBRSL and response queue is used for fetching the response from the external system. Validations to check the accuracy of details provided in the queue has to be operationally controlled.

To invoke ‘Sanction Check System Maintenance’ screen type ‘CSDSNCKM’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button. The screen appears as shown below:



In this screen you can maintain the following:

Sanction Checks System

Specify the external system for the sanction check.

Description

Give a brief description about the external system for sanction check.

Click ‘Populate Status’ to populate the factory shipped statuses for the selected sanction check system.

Communication Method

Communication Method

Select the communication method from the drop-down list. The list displays the following values:

- Synchronous - In synchronous method, system posts the request to request queue and waits for the response for a specified period. If the response is available with in the time out seconds then it is processed and the response is updated in OBRSL. If the response is not available with in the time out seconds then the response status is updated as 'Time out' and the system continues with other processing.
- Asynchronous - In asynchronous case, system posts the request and does not wait for the response. A listener monitors the response queue and processes the response and updates the response back to OBRSL.

Timeout in Seconds

Specify the timeout in seconds for synchronous processing.

Preferences

Inqueue JNDI Name

Specify the JNDI name for the request queue.

Outqueue JNDI Name

Specify the JNDI name for the response queue.

Initial Context Factory Class

Specify the initial context factory class for queue setup.

Context Provider URL

Specify the context provider URL for queue set up.

Queue Factory JNDI

Specify the queue factory JNDI for queue set up.

Queue Authentication

Queue Authentication Required

Check this box if queue authentication is required for request and response queues.

User ID

Specify the user ID for queue authentication.

Password

Specify the password for queue authentication.

11.1.2 Status Mapping

Status Details

SC Status Code

Specify the status applicable for the sanction check.

SC Status Description

Give a brief description about sanction check approval status.

Final or Interim Status

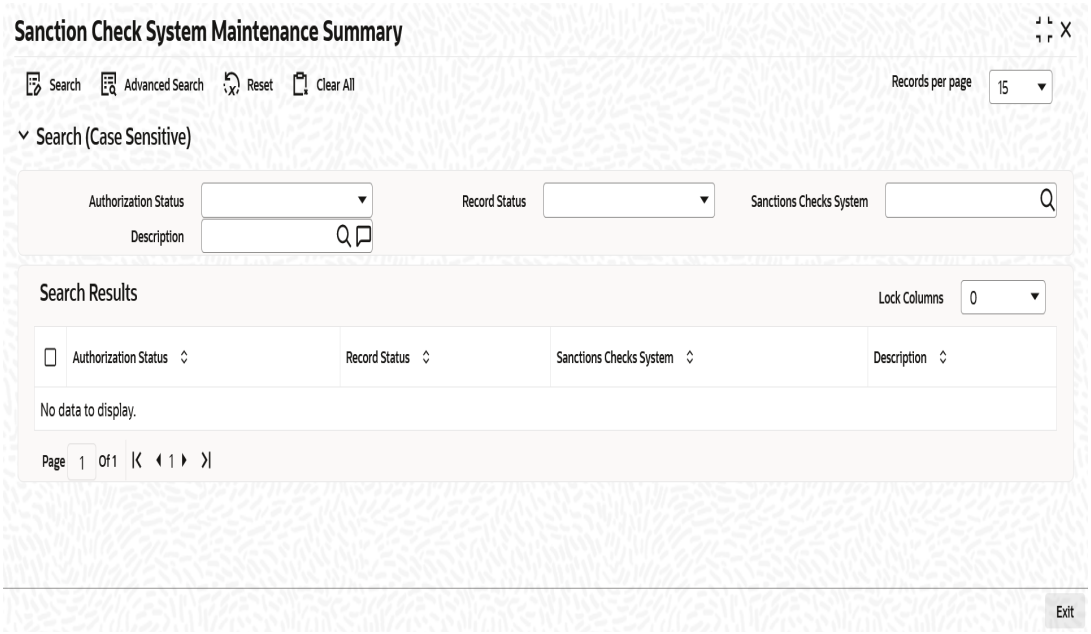
Indicate whether the status is an interim status for sanctions checks or the final status of sanctions checks.

Final Status Type

If the 'Final or Interim Status' is 'Final', indicate whether the status type is 'Accept' or 'Reject'.

11.1.3 Viewing Sanction Check System Details

You can view the sanction check system maintenance details in Sanction Check System Summary screen. To invoke this screen type 'CSSSNCKM' in the top right corner of the Application toolbar and click adjoining arrow button.



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

- Authorization Status
- Record Status
- Sanction Checks System
- Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Sanction Checks System
- Description

Double click on a record to invoke the detailed screen for that record.

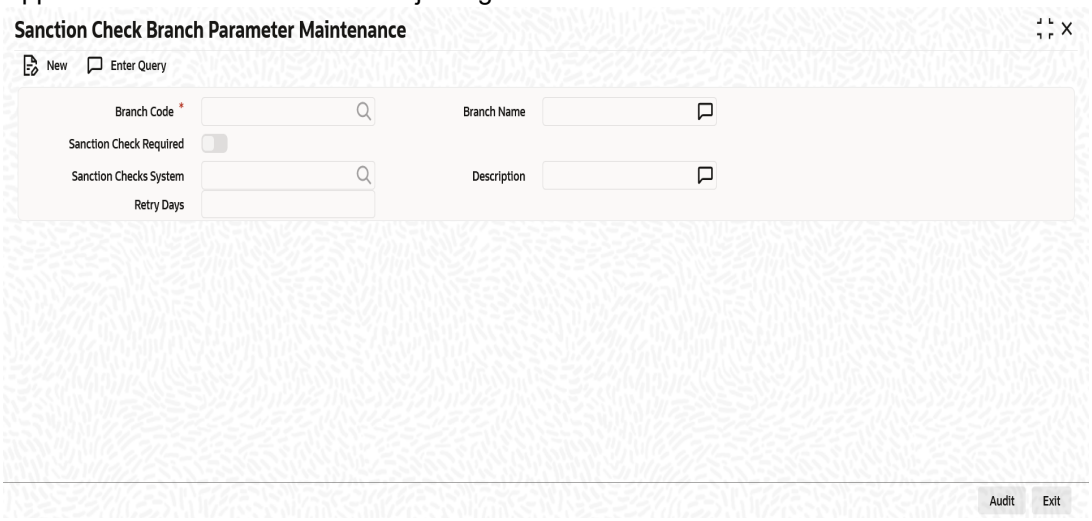
11.2 Sanction Check Branch Parameters

This section contains the following topic

- Section 11.2.1, "Maintaining Sanction Check Branch Parameters"

11.2.1 Maintaining Sanction Check Branch Parameters

You can maintain sanction check branch parameters in 'Sanction Check Branch Parameters Maintenance' screen. To invoke this screen type 'CSDSCPRM' in the top right corner of the Application toolbar and click the adjoining arrow button.



You can maintain the following details in this screen:

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays all valid options.

Branch Name

The system displays the name of the branch.

Sanction Check Required

Check this box to indicate that sanction checks validation for the transactions of particular customer should be done with external system.

If 'Sanction Check Required' flag is selected then it is mandatory to provide 'Sanction Check System'.

Sanction Check System

Specify the external system for the sanction check. Alternatively, you can select the sanction check system from the option list. The list displays all active and authorised sanction check systems maintained in the system.

Description

The system displays the description for the selected sanction check system.

Retry Days

Specify the retry days to identify the days after which re-screening can be allowed for sanction check. By default the value for retry days will be zero, which means sanction check request

will be sent on every modification of the transaction without checking previous sanction check date.

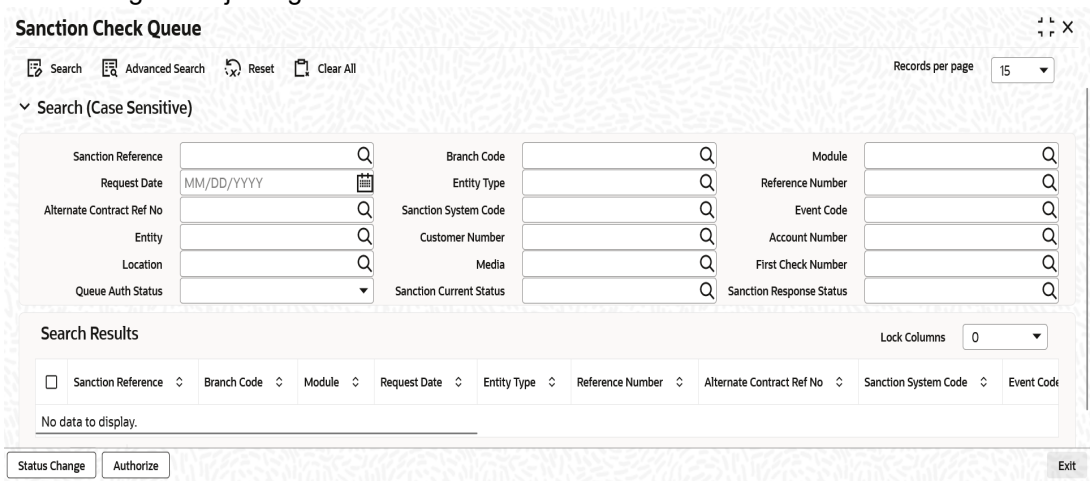
11.3 Sanction Check Queue

This section contains following topics:

- Section 11.3.1, "Viewing Sanction Check Queue Details"
- Section 11.3.2, "Viewing Status Change Details"
- Section 11.3.3, "Viewing Sanction Check Status Change History"
- Section 11.3.4, "Authorizing Sanction Check Status Change"

11.3.1 Viewing Sanction Check Queue Details

You can view the details of entities and transactions eligible for external sanction check in 'Sanction Check Queue' screen. The entity will not continue with further processing until the response is received from external system or manually approved/rejected in this queue. You can invoke this screen by typing 'CSSSNCQU' at the top right corner of the Application toolbar and clicking the adjoining arrow button.



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

- Sanction Reference
- Request Date
- Alternate Contract Ref No
- Entity
- Location
- Queue Auth Status
- Branch Code
- Entity Type
- Sanction System Code
- Customer Number
- Media
- Sanction Current Status
- Module
- Reference Number
- Event Code
- Account Number

- First Check Number
- Sanction Response Status

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Sanction Reference
- Branch Code
- Module
- Request Date
- Entity Type
- Reference Number
- Alternate Contract Ref No
- Sanction System Code
- Event Code
- Entity
- Customer Number
- Account Number
- Location
- Media
- First Check Number
- Queue Auth Status
- Sanction Current Status
- Sanction Response Status

11.3.2 Viewing Status Change Details

Click ‘Status Change’ button from Sanction Check Queue’ screen to view the Status Change sub-screen.

You can view the following details of each record from this screen. You can also modify the existing sanctions checks status to other sanctions checks status.

Sanction Check Reference Number

The system displays the sanction reference number.

Branch Code

The system displays the branch code.

Sanction Current Status

When a request is sent the value for this field will be updated as 'Pending'. You can change this status using the sanction check queue screen. When the sanction check response status gets updated through external system, the value for this field also gets updated as that of response status.

Description

The system displays the description of the ‘Sanction Current Status’

Remarks

Specify remarks, if any.

Sanction Previous Status

The system displays the value of the previous status of the request

Description

The system displays the status of the ‘Sanction Previous Status’.

Sanction Response Status

The external system displays the sanction response status. On update of this field the current status also gets updated. If the current status is updated manually, the system does not update the response status.

Description

The system displays the description of sanction response status.

Sanction Response Date

The system displays the sanction response date.

Click ‘OK’ to change the status of the record. Authorization status of the record is decided based on the auto auth flag maintained at branch level. If auto auth is enabled at branch, User ID and Function ID levels, then the record will be auto authorized. Else the checker has to authorize using the Authorize sub-screen.

Once a user changes the status of a record, the same user can change the status of the same record any number of times. The system does not allow another user to do the status change before authorization.

You can view the following details of each record:

- Party Type
- Name
- Address
- Country Code
- BIC
- Member ID
- DOB
- Fax
- Phone Number
- Mobile Number
- National ID
- Passport Number
- SSN
- Tax ID
- E mail

11.3.3 Viewing Sanction Check Status Change History

Click ‘Status Change History’ button from ‘View Status Change’ sub screen to invoke ‘Sanction Check Status Change History’ screen.

You can view the history of status change done on the request in this screen:

- Sanction Reference Number
- Branch Code

- From Status
- Status Description
- To Status
- Status Description
- Maker ID
- Maker Date and Time
- Maker Remarks
- Authorizer ID
- Auth Date and Time
- Auth Remarks

11.3.4 Authorizing Sanction Check Status Change

Click ‘Authorize’ button from ‘Sanction Check Queue’ screen to invoke ‘Sanction Check Status Change Authorize’ screen.You can authorize the status change action performed in the queue using this screen. You can view the following details in this screen:

- Sanction Reference Number
- Branch Code
- Sanction Current Status
- Description
- Sanction Previous Status
- Description
- Maker ID
- Date Time
- Maker Remarks
- Auth Remarks

11.4 Sanction Check Request Process

The system allows you to perform sanction check on the following entities:

- Customer
- Customer address
- Customer Account- Conventional and Islamic
- Customer account address
- Term deposit/recurring deposit - Conventional and Islamic
- Cheque Book Maintenance
- Financial Inclusion Customer Account
- Origination for Corporate Customer Creation process flow, Term Deposit Creation process flow, Current and Savings Account process flow, Retail Lending process flow, Islamic Corporate Financing process flows and Islamic Retail Financing process flows

Sanction check request is sent only if the flag 'Sanction Check Required' is checked from the branch level. Sanction check is done during New, Modify and Reopen operations.

The system displays the sanction check status as ‘Not required’ by default. On sending the request for sanction check, the status is updated as 'Pending'. Modification and authorization are not allowed on the record when it is in 'Pending' status. The sanction check request is placed in the sanction check queue and this request is send to external system. The response

from external system is updated in the sanction check queue by the external system against the sanction check reference number.

The final status can be either 'Approved' or 'Rejected'. When the sanction check status is 'Rejected', a configurable error is displayed during authorization of the entity.

The system allows you to change the status manually from the Sanction Check Queue Maintenance screen under below conditions:

- From any Interim Status to any other Interim Status
- From any Interim Status to any other Final Status

You can process sanction check request for a new customer, existing customer and reopening of an existing customer based on the maintenance at customer level.

This section contains the following topics:

- Section 11.4.1, "Processing Sanction Check Request for a New Entity"
- Section 11.4.2, "Processing Sanction Check Request for an Existing Entity"
- Section 11.4.3, "Processing Sanction Check Request for Reopen of an Existing Entity"
- Section 11.4.4, "Sanction Check Notification to External System"
- Section 11.4.5, "Periodic Sanction Check Request"

11.4.1 Processing Sanction Check Request for a New Entity

The following table describes various statuses and allowed actions for different statuses for a new entity

Status\Action	Modify	Authorize	Delete
Pending	No	No	Yes
Approved	Yes	Yes	Yes
Rejected	Yes	Configurable error message displayed which can be maintained as an override message also.	Yes

For a tanked record:

- If there are multiple unauthorized modifications, then during authorization system considers the sanction check status of the final modification. You cannot authorize a sanction check approved modification which is not latest.
- You can reject the tanked records irrespective of the sanction check status.

11.4.2 Processing Sanction Check Request for an Existing Entity

The following table describes various statuses and allowed actions for different statuses for an existing entity:

Status\Action	Modify	Authorize	Delete (Tanking allowed)

Pending	No	No	Yes
Approved	Yes	Yes	Yes
Rejected	Yes	A configurable error is displayed	Yes

When a customer is copied, sanction check status will not be copied to the new customer. For the new customer the status will have the default value 'Not Required'.

For existing records, sanction check will be sent only if the party details are changed. In case of modification, sanction check request is sent only if some relevant fields are changed.

11.4.3 Processing Sanction Check Request for Reopen of an Existing Entity

If an existing entity is reopened, then sanction check request is send. In case of reopen, system sends sanction check request based on the branch level flag.

11.4.4 Sanction Check Notification to External System

You can send sanction check request to the external system and receive response on it. A scheduler job picks the sanction check queue data source through which you can fetch all the records for which the sanction check current status is 'Pending 'and response status is ‘Null’. For each of this record, system generates a sanction check request and posts it to the request queue.

Response from the external queue can be in synchronous or asynchronous mode.

- In Synchronous mode, system sends the request to the request queue and waits for the response. Once the response is received, system updates the internal sanction check queue screen. The waiting time for the response is based on the value that is maintained at ‘Sanction Check System Maintenance’ screen.
- In Asynchronous mode, system sends the request to the sanction check queue and does not wait. A MDB bean listens to the response queue for the response and processes the same.

11.4.5 Periodic Sanction Check Request

Oracle Banking Retail and SME Lending Cloud Service allows you to send periodic sanction check request through generic interface architecture. The periodic sanction check request will be send for the following entities:

- Customer
- Customer Account - Conventional and Islamic
- Term Deposit creation (Conventional and Islamic)
- Customer Account Address
- Customer Address

If the ‘Sanction Check Required’ flag is checked, then periodic sanction check should be done for each of the above entities. You can maintain frequency of execution in Generic Interface Definition screen (GIDIFTDF). Based on the specified frequency, during EOD system generates flat file with data for each of the entities. These files are placed in the path mentioned in Interface Definition screen.

12. Currency Maintenance

This chapter contains the following sections:

- Section 12.1, "Handling Euro"
- Section 12.2, "Maintaining Sequence Generation Format"
- Section 12.3, "Maintaining Corporate Deposits Currency Limits"

12.1 Handling Euro

This section contains the following topics:

- Section 12.1.1, "Maintaining Euro Related Information"

12.1.1 Maintaining Euro Related Information

On 1 January 1999, eleven countries that are part of the European Union embarked on the first phase of economic integration, called the 'Economic and Monetary Union' (EMU). In Oracle Banking Retail and SME Lending Cloud Service, the eleven countries participating in the first phase of the EMU are referred to as 'In' countries and the respective national currencies as 'In' currencies. All other countries are referred to as 'Out' countries.

The first phase of the EMU, referred to as the 'transition period', ushered in a new, single European currency: the **Euro (EUR)**. During this phase, the National Currency Denominations of 'In' countries would co-exist with the Euro. That is, transactions involving an 'In' currency would, typically, be routed through the Euro during this phase. At the end of the transition period, in mid 2002, however, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in 'In' countries.

In Oracle Banking Retail and SME Lending Cloud Service, you can handle the Euro and the attendant implications for your bank, by capturing additional currency and settlements related information. This chapter details how this information is to be captured, and its implications.

In Oracle Banking Retail and SME Lending Cloud Service, the details that you need to maintain in order to handle the EMU include:

- Maintaining Euro as a valid currency
- Indicating if a currency is 'In', 'Out, 'Euro', or 'Euro Closed'
- Maintaining Currency Redenomination details
- A common conversion GL and a transaction code to identify the redenomination entry
- Maintaining a 'Tolerance Limit' for a currency (to check against ERI information)
- Capturing additional settlement details (Euro related information for the MT 100 and MT 202 SWIFT messages)

You can maintain currency related information in the Currency and the Currency Pair Definition screens. 'Settlement' details can be captured in the Settlement Instruction Details screen.

12.1.1.1 Maintaining Currency Details

Your specifications for a currency in the Currency Definition screen determine the manner in which transactions in the currency are handled in Oracle Banking Retail and SME Lending Cloud Service.

Currency Type

When maintaining a currency in the Currency Definition screen, you have to specify the 'type' of the currency. You can do this in the 'Euro Type' field. Choose the appropriate option from the following:

- The Euro itself
- An 'In' currency
- An 'Out' currency
- 'Euro Closed'

National currencies of 'In' countries are referred to as 'In' currencies. When maintaining other currencies, you have to choose the 'Out Ccy' option under Euro Type.

When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle Banking Retail and SME Lending Cloud Service will no longer be required.

You can turn off the changes at the end of the transition period by:

- Closing all 'In' currencies, and
- Choosing the 'Euro Closed' option (for the Euro)

Tolerance Limit

When you are maintaining an 'In' Currency, or the Euro, in the Currency Definition screen, you can define a 'Tolerance Limit' for it. The limit is expressed as a percentage.

The Implication:

During the transition period, settlements of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. You have to manually specify the settlement amount value, in the ERI currency, in the Settlement Message Details screen.

When generating the message towards settlement (MT100, MT202), the system ensures that the value you specify as the ERI Amount conforms to the Tolerance Limit defined for the ERI Currency (in the Currency Definition screen). That is, the system computes the ERI equivalent of the settling amount using the pegged rates, and compares the same against the ERI amount input by the user. If the difference is within the tolerance limits defined for the ERI currency, the user specified amount is used.

If the user specified ERI amount breaches the Tolerance Limit defined for the ERI currency, the system calculates and reports the ERI Amount on the basis of the exchange rate defined for the settlement currency vis-à-vis the ERI currency.

The following example illustrates the application of the Tolerance Limit.

Note

The system validates the ERI amount only when generating the settlement messages. It does not validate the ERI amount at the time of input (in the Settlement Message Details screen).

Currency pairs

In the Currency Pair Definition screen, you can specify a 'Through Currency'. When maintaining a pair involving an 'In' currency ('In' – 'Out' and 'In' – 'In'), you can only specify the Euro as the 'Through Currency'.

Note

You cannot maintain a 'Through Currency' for a pair constituted by an 'In' currency and the Euro.

12.1.1.2 Maintaining Conversion GLs

To facilitate the currency conversion process, two additional parameters need to be maintained in the 'Branch Parameters' screen. You have to maintain a common Conversion GL and a Transaction Code that identifies redenomination entries.

Indicating Euro Redenomination General Ledger

Conversion GL

The conversion GL that you specify will be identified as the common Suspense GL for all balance conversions while re-denominating the currency of an account either for specific customers or for generic conversions.

Transaction Code

In addition to the conversion GL, you have to indicate a Transaction Code, which identifies conversion related entries.

12.1.1.3 Implications of Currency Redenomination

In the IC Product Accounting Role Definition screen

For the purpose of currency conversion, an accounting role called 'Acquired' is available.

End of day processes

Maintaining a Conversion GL and Transaction Code simplifies the End of day process. Basically two important things happen when the End of day processes are run. Firstly interest is liquidated to the Acquired Interest GL and secondly all balances will be reduced to zero.

When you run the Beginning of day processes the next day the change in the currency conversion will be in place. In addition balances will get restored.

Change in field values due to conversion

The change in currency re-denomination impacts amount based fields pertaining to Accounts, Collaterals, Credit Lines and Customer Limits. The change in the value of these fields is reflected when you run the beginning of day processes.

The amount-based fields, which are affected by the change in currency denomination, will be updated with the equivalent value in the new currency

Accounts

The following fields will reflect the new values:

- Temporary Over Draft limit
- Sub-limit
- Uncollected Funds limit
- Offline limit
- Account Currency

These fields can be found in the Customer Accounts Maintenance screen.

Collateral

In the Limits Maintenance Collaterals screen the following fields will be updated:

- Collateral Currency
- Collateral Value
- Limit Contribution
- Issuer Exposure Amount

Credit Lines

In the Limits screen of the Limits Maintenance module the following fields will reflect the new values:

- Credit Line Currency
- Tenor limits
- Tenor utilization
- All Related Amounts

Customer Limits

In the Customer Maintenance screen of the Core Services module the following fields will be updated at BOD.

- Limit Currency
- Liability Risk Limit
- Customer Risk Limit

Note

Once the conversion process is complete the advices generated for your customer will carry the following information:

- The Old Value
- The New Value
- And the Exchange Rate used for the conversion

As a consequence of currency re-denomination you will not be able to pass entries where the value date falls before the currency conversion date.

12.1.1.4 Specifying Preferred ERI Currency for Counterparty

For a counterparty and currency (combination), you can maintain a preferred ERI currency. You can state this preference in the 'Settlement Instructions' screen.

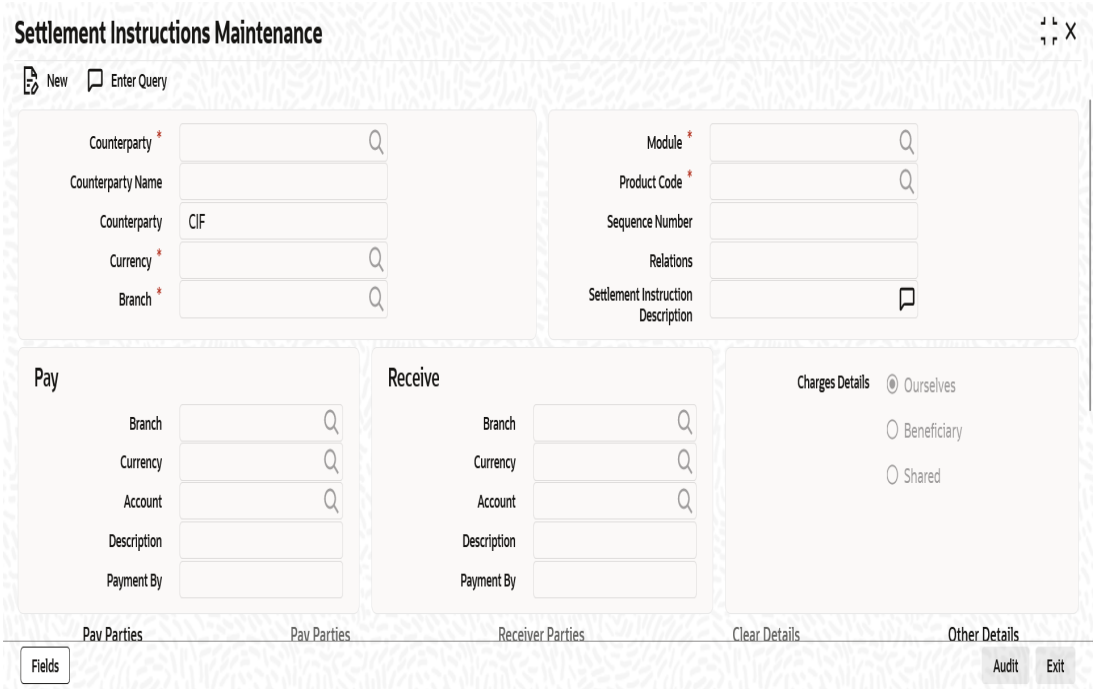
The Implication

During the transition period, settlements of components in 'In' currencies can be made either in the same currency or in the Euro (EUR) depending on the settlement account(s) maintained. (Similarly, components in Euro can either be settled in EUR or in an 'In' currency.) In the settlement messages that are generated (MT 100, MT202), the settlement amount would be reported in the Settlement Account Currency. However, you can opt to additionally furnish the value of the component in Euro Related Information (ERI) currency. You can maintain this ERI currency (for a counterparty and currency combination) in the 'Settlement Instructions Maintenance' screen.

In the SWIFT messages that are generated towards settlement of a component (involving the counterparty and the currency), the component value will be expressed in this (ERI) currency,

by default. Invoke this screen by typing 'ISDINSTN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



12.1.1.5 Specifying Settlement Message Details

SWIFT messages (MT 100/MT202) generated towards settlement can furnish the value of the settlement amount in both the settlement account currency, and an 'ERI' currency. If you opt to furnish the ERI value of the amount, you have to enter the following in the 'Settlement Details' screen:

- The ERI currency
- The ERI Amount

The system defaults to the ERI currency specified for the customer and currency combination. You can change the default ERI currency. The ERI amount that you specify will be validated against the Tolerance Limit specified for the ERI currency.

12.1.1.6 Settlements of Foreign Exchange Deals

Oracle Banking Retail and SME Lending Cloud Service allows cross currency settlements of foreign exchange deals that involve an 'In' currency. You can settle the 'In' currency leg in another 'In' currency or in 'Euro'.

12.1.1.7 Reports and Advices

The following reports furnish the equivalent Euro values of amounts in an 'In' currency. The 'locked in' exchange rates defined for the Euro against the 'In' currency will be used for currency conversions.

The reports with this feature are the:

- Currency Position report
- Cash Flow report
- FX Maturity report

Note

These reports will not furnish the 'In' currency and equivalent Euro values when you close the 'In' currencies, and choose the 'Euro Closed' option (for the Euro) in the Currency Definition screen.

All advices that provide 'In' currency details will also provide the equivalent Euro values

Account Statements

Statements provided for accounts in an 'In' currency provide the Euro equivalent values of the following:

- The opening balance
- The closing balance
- Every transaction

12.1.2 Maintaining Limits Type

You can maintain various static types and their values through the 'Static Type Maintenance' screen.You can invoke this screen by typing 'CODTYPES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Type

Specify the limit type for which you want to maintain values

Description

Specify the description for the limit type you are maintaining

Values

The values for the limit type that you are maintaining can be listed here. To add a value to the list of values, click on the 'Add' icon, and type the value. To remove a value from the list of values, check the box against that value and click on the 'Delete' icon.

Value

Specify the list of supported values. For example, MAIL, COURIER, BRANCH and so on.

Code

Specify the codes for the list of value. For example, CO, ML and so on.

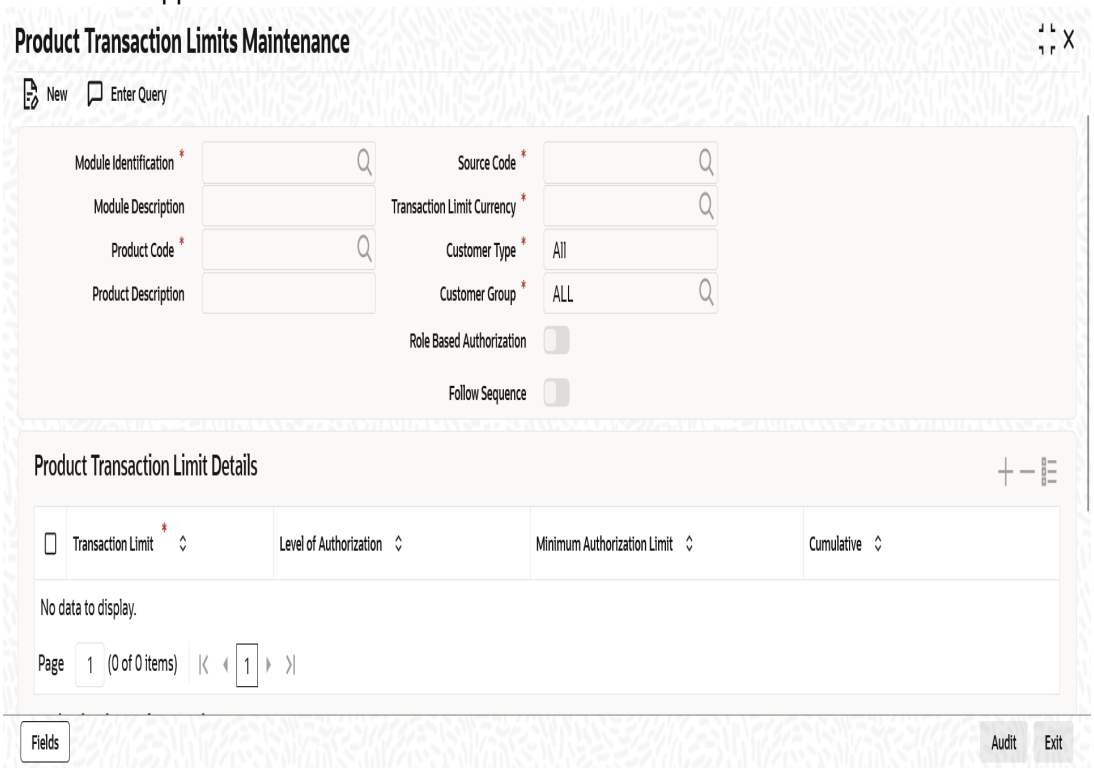
12.1.3 Maintaining Transaction Limits

This section explains in detail about maintaining transaction limits, level of authorisations required for the transaction amounts and minimum user authorisation limit required for a transaction.

Oracle Banking Retail and SME Lending Cloud Service offers you a facility, whereby, each time a particular transaction processed in the system exceeds a certain limit; an override will be generated by the system.

You can maintain transactional limits for a module and product combination through the 'Product Transactional Limits Maintenance' screen. Invoke this screen by typing 'CSDPLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:



Module Identification

Each module in Oracle Banking Retail and SME Lending Cloud Service is identified by a code. First, you have to identify the module for which the currency-wise transactional limit is to be maintained. A list of all the modules operational at your bank will be displayed in the option list. You can choose the appropriate module code.

Module Description

The description associated with the module will be defaulted in the adjacent field.

Product Code

Each module contains a number of products within it. After you identify the module, indicate the product within the module for which you would like to maintain a currency-wise transactional limit. You can select the appropriate product code from the option list.

In the Product Transactional Limits screen, you can maintain the limits for:

- A specific module and a specific product
- A specific module and all products (select ‘ZALL’ as the Product Code)
- All modules (Select ‘AL’ as the Module Code) and all products

Product Description

The description associated with the module will be defaulted in the adjacent field.

Source Code

Specify the source code based on which you need to maintain the product transactional limits. The adjoining option list displays all valid source codes. The transaction limit amount maintained for the selected source code is used to validate transaction limit while authorizing the contract.

If the source code is available in Oracle Banking Retail and SME Lending Cloud Service, then the system enables all the fields available under ‘Product Transaction Limit Details’ multi grid.

If the source code external, then the system enables only ‘Transaction Limit’ available under ‘Product Transaction Limit Details’ multi grid.

Note

You cannot select a source code more than once.

Transaction Limit Currency

The transaction limit currency is the currency in which you would like to maintain the amount limit.

Customer Type

Select the type of customer for whom you are maintaining the transaction limits from the adjoining drop-down list. The following are the options available:

- Corporate
- Individual
- Bank
- All

Customer Group

Specify the customer group to which the authorization matrix is applicable. Alternatively, you can select the customer group from the option list. The list displays all the customer group maintained in the system.

Role Based Authorization

Check this box to authorize the transaction based on the roles defined in ‘Authorization Role Mapping’ section.

If you select this check box, it is mandatory to define authorization rules in the ‘Authorization Role Mapping’ section.

Follow Sequence

Check this box to follow a sequence during various levels of multiple authorization of a transaction. This field is enabled if the ‘Role Based Authorization’ is checked.

Product Transaction Limit Details

Specify the following transaction limit details:

Transaction Limit

Specify a transaction limit. Each time you process a transaction, the system checks the transaction amount involved in the contract against the limit specified here. If the contract currency is different from the transaction limit currency, then the system converts the contract amount using the standard mid rate to the transaction limit currency and check against the transaction limit amount maintained for the product

The system displays an appropriate message indicating the levels of authorization if the transaction amount booked is in excess of the maintained transaction limit.

Level Of Authorization

Specify the levels of authorization to be involved in the authorizing a particular transaction amount.

> **Note**
>
> The level of authorization should be greater than one. If the number of authorization levels are greater than five, the system displays an error message.

Minimum Authorization Limit

This option is enabled only if the 'Cumulative' option is checked. Specify the minimum authorization limit required for a transaction. The authorization limit cannot be greater than the transaction limit. This amount is used to validate authorizer limit while authorizing the contract.

Cumulative

Check this option to indicate that multiple authorisers are allowed to authorise a transaction. The authorisers must have equal or greater than the minimum authorization limit maintained in this screen. The system displays an appropriate error message if the authoriser tries to authorise a transaction having transaction amount greater than the minimum authorising limit.

This field is not applicable if you check the 'Role Based Authorization' check box,

Authorization Role Mapping

Authorization Rule

The system displays the authorization rule maintained in the system. The list displays the following values:

- Primary - To authorize the transaction level.
- Alternate - To authorize the transaction for the respective level in addition to the users attached to the role in Primary rule.

Level 1

Specify the user role eligible to authorize the transaction in the first level.

Level 2

Specify the user role eligible to authorize the transaction in the second level.

Level 3

Specify the user role eligible to authorize the transaction in the third level.

Level 4

Specify the user role eligible to authorize the transaction in the fourth level.

Note

For Primary rule, you should specify the role for at least one level.

12.1.3.1 Validating Transaction Amount during Contract Processing

While saving a contract, the system will check the transaction amount against the cut-off amount maintained for the module and product currency involved in the transaction. If both the transaction currency and the limits currency are same, the comparison will be done directly. If different currencies are involved, the system will first convert the transaction amount into the cutoff amount currency using the STANDARD mid rate and then perform the validations.

To perform the check, the System will look for the limits maintained, in the following order:

1. The System looks for the limits maintained for a specific module and specific product combination
2. If the first option is not available, it checks the limits maintained for a specific module + ZALP (all products) combination
3. It checks the maintenance for AL (all modules) + ZALP (all products) combination

If the third option is also not available, the system displays an error message

When a transaction exceeds the amount limit, the system displays an override message while saving the transaction

12.2 Maintaining Sequence Generation Format

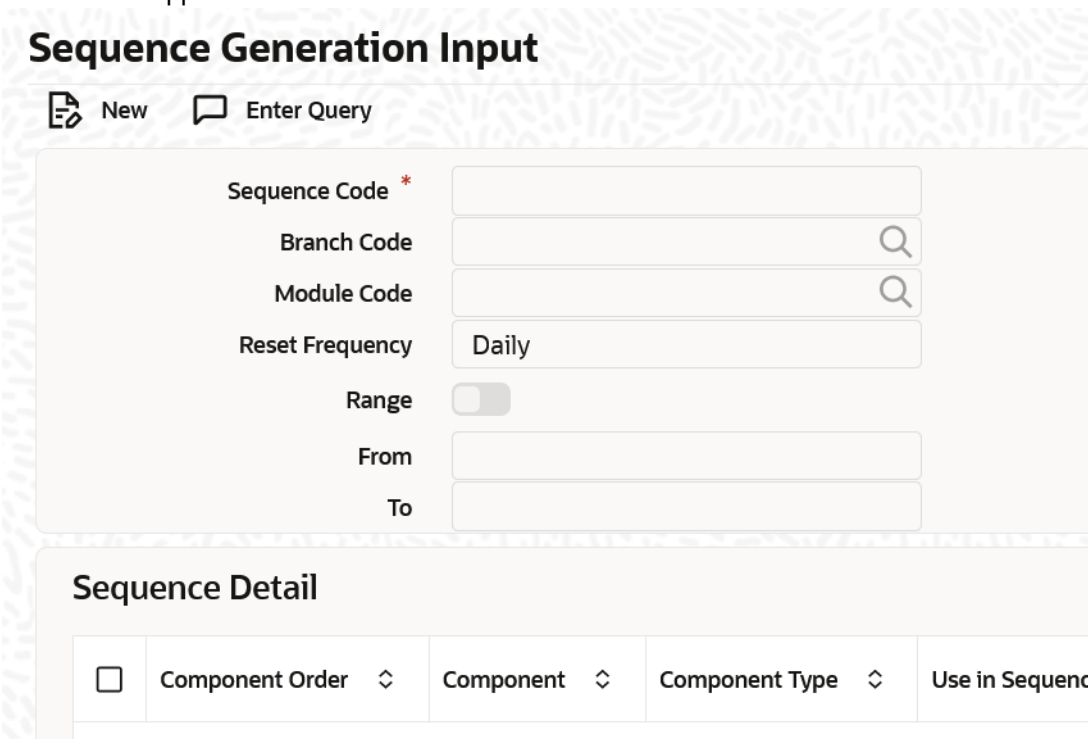
Every contract in Oracle Banking Retail and SME Lending Cloud Service is identified by a unique Contract Reference Number that is generated internally by the system. You are not allowed to modify this number. In addition, a contract is also identified by a unique User Reference Number. By default, the Contract Reference Number will be taken as the User Reference Number. But you have the option to change the User Ref Number.

Oracle Banking Retail and SME Lending Cloud Service also provides you the facility to generate the user reference number in a specific format.

To maintain a specific format, you need to identify the various components that would be part of the user reference number including details such as the length, order, value etc. of each component.

You can maintain a unique format through the ‘Sequence Generation Input’ screen. You can invoke this screen by typing ‘CSDSQGEN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:



You can maintain the following details of the sequence format:

Sequence Code

Each sequence format is identified by a unique sequence code. You can devise a code comprising a maximum of 20 alphanumeric characters.

Branch Code and Module Code

You can maintain the format for a specific branch and module combination. Select the branch code and the module code from the option-list. All authorized and active records will be displayed in the list.

Alternatively, you can maintain a sequence format that will be applicable to all the branches (ALL) and all the modules (AL) available in your bank.

Reset Frequency

You need to specify the frequency at which the system will drop and recreate the sequence numbers once again. At the reset frequency that you specify, all sequence numbers of the sequence format will be dropped and recreated again during the End of Day processing.

The options available are:

- None
- Daily
- Monthly
- Yearly

For example, let us assume that the running number in the sequence format is 4 characters long (starting from 0001) and the reset frequency is Monthly. Further, let us assume that the sequence number of the last contract processed on the last day of the month is 0199. At EOD of the last day of the month, the sequence numbers generated till date will be dropped and the system will begin regeneration starting from 0001 once again for all subsequent contracts.

Range

You can specify a range of sequential reference numbers. If you specify such a range, then no additional details need be specified. If you do not specify a range, you can specify additional details specific to each component of the sequence format.

In addition to the above details, you should also maintain details specific to each component of the sequence format. The details are as follows:

Component Order

Each component is assigned an order number based on which they would appear in the user reference number. The component order is automatically generated by the system and is non-editable.

Component

Each component in the sequence format is identified as one of the following:

- An Oracle Banking Retail and SME Lending Cloud Service Component – If your sequence format uses an Oracle Banking Retail and SME Lending Cloud Service column directly, you can specify it as an Oracle Banking Retail and SME Lending Cloud Service Component. For instance, you may want to include the product group associated with the product code involved in a contract, as a component in sequence number generation. To achieve this, you will use the Oracle Banking Retail and SME Lending Cloud Service column PRODUCT_GROUP (available in the table CSTM_PRODUCT) as an Oracle Banking Retail and SME Lending Cloud Service Component.
- A User Component – You may want the first two characters of your bank's name to be part of all the user reference numbers generated at your bank. You can define it as a user component. In addition, if you want to use the manipulated value of an Oracle Banking Retail and SME Lending Cloud Service Column in the sequence format, you can specify it as a User Component. For eg, you may want to include ONLY the first four characters of the product group in the sequence number. In this case, the component would be defined as a User Component.
- A Separator – To separate the various components from one another, you can use the component known as the separator. Eg: a back slash, a hyphen etc.
- A Running Number – Each contract is identified by a unique sequence number. It is mandatory to maintain a running number as a component in the sequence format. If not included, you will not be allowed to save the details of the format. A running number is internally generated by the system.

Component Type

You need to identify the type of each component in the sequence format. A component can be constant through out or change for every contract processed at your bank. You can associate a component with one of the following types:

- Static – To include any hard coded component in the sequence format, you will specify the type to be static. For instance, you may want the first two characters of your bank's name to be part of all the user reference numbers generated at your bank. The component type would be static in this case.
- Dynamic – You will specify the component to be of the dynamic type if its value is picked up from the Oracle Banking Retail and SME Lending Cloud Service table. Eg: Product Group. A running number would always be dynamic in nature.

Use in Sequence Generation

You need to indicate whether the component being defined should be used in sequence generation or not. Specify 'YES' or 'NO' as per your choice.

You can also choose to display the reference number in the advices that are generated for a contract.

Component Length

You can also specify the length of each component in the sequence format. The component value is dependent on the component length maintained. For instance, if you specify 2 as the component length, the value should comprise of only two characters.

Component Value

As stated earlier, the component value is dependent on the component length. Based on the length, you can specify a value comprising of as many characters as specified in the Component Length field. However, this field is used only if the value of the component is required to be constant (static type) in all the user reference numbers generated at your bank. If the component value is changing constantly (Dynamic type) for every contract, the system will automatically pick up the value from the DB table based on the SQL query that you maintain for the purpose.

Component Column and Component Table

If your component is of the dynamic type, you will need to mention the name of the Oracle Banking Retail and SME Lending Cloud Service column from where the system will pick up the component value. Further, if you wish to include a manipulated column value in sequence generation, you will need to include 'SUBSTR' as well in the column name. For eg, to include only the first four characters of the product group associated with the product code involved in a contract, you will specify the following in the Component Column field:

SUBSTR (PRODUCT_GROUP, 1, 4)

You need to mention the table name also, if the component type is dynamic. The following table names are available in the option-list provided.

- DUAL
- STTM_BANK
- STTM_BRANCH
- CSTM_PRODUCT

For our example, the table name would be CSTM_PRODUCT.

Component Where Clause

The condition or the 'where clause' of the SQL code is specified here. In the example discussed above, the system will pick up the appropriate product group depending on the product code involved in the contract being processed. You can specify the following where clause as an extension of the SQL statement specified earlier:

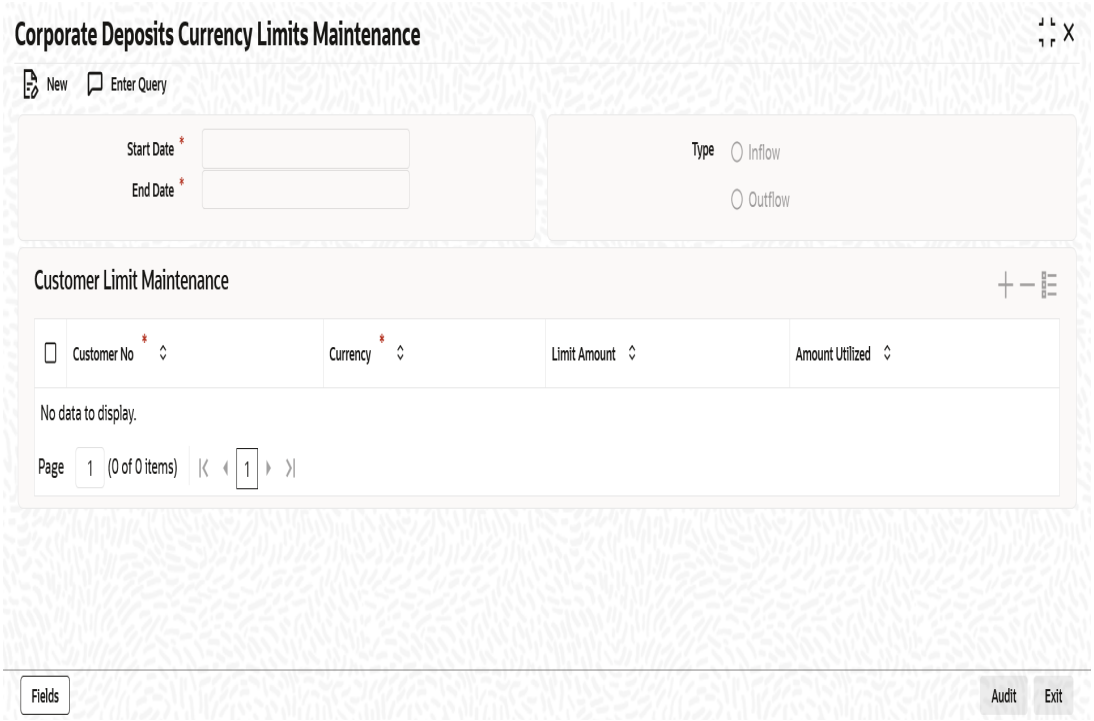
WHERE PRODUCT_CODE = SUBSTR (P_CRN, 4, 4);

Click add icon to define each subsequent component in the format. Use the navigating icons to move between the various components of a sequence format.

12.3 Maintaining Corporate Deposits Currency Limits

You can invoke the 'Corporate Deposits Currency Limits Maintenance' screen by typing 'CSDXCCLM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The ‘Corporate Deposits Currency Limits Maintenance’ screen is shown below:



You can specify the following here:

Start Date

You need to specify the period for which the limit maintenance is applicable. Select the start date of the period here.

End Date

You need to specify the period for which the limit maintenance is applicable. Select the end date of the period here.

Type

Select the type of fund flow to which the limit should be applied.

Customer Number

Specify the CIF of the customer for whom the currency limit should be applied. You can select the appropriate CIF from the option list.

Currency

Specify the currency code for which the limit should be applied. You can select the appropriate currency code from the option list.

Limit Amount

Specify the limit amount. The customer will be allowed to transact using the selected currency for a maximum of this limit amount.

Amount Utilized

The system displays the amount that has already been utilized by the customer.

Once you have captured the details, save the maintenance.

Currency Maintenance explained in this chapter are specific to Oracle OBRSL. For more details on Currency, Currency Pair and Currency Rates Maintenance refer Common Core - Core Entities and Services User Guide.

13. Currency Denomination

In the Data Entry module, you can specify a break up of a transaction amount for Teller transactions by denomination. The system also maintains a break-up of the till balances by denomination.

This chapter contains the following sections:

- Section 13.1, "Currency Denomination Maintenance"
- Section 13.2, "Maintaining Denomination-wise Variance"

13.1 Currency Denomination Maintenance

This section contains the following topics:

- Section 13.1.1, "Maintaining Currency Denomination Details"
- Section 13.1.2, "Operations Allowed in the Currency Denomination Screen"

13.1.1 Maintaining Currency Denomination Details

In the 'Currency Denomination' screen, you can maintain the standard currency denominations for each currency that your bank deals with. You can invoke this screen by typing 'CSDDEMAN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



To maintain the denominations of a currency, you need to specify the following:

- The code of the currency for which you are defining denominations
- A unique code to identify each denomination of the currency. For example, you can assign D1, D10, D50 for USD 1, 10, 50.
- A description of the denomination unit
- The denomination type coin or note
-

- The value of the denomination in relation to one unit of the currency. It could be a fraction for coins

For example, for the currency USD you can maintain the denominations as follows:

CURRENCY CODE	DENM CODE	DESCRIPTION	VALUE	NOTE / COIN
USD	D100	100 dollars	100.00	NOTE
USD	D50	50 dollars	50.00	NOTE
USD	D20	20 dollars	20.00	NOTE
USD	D10	10 dollars	10.00	NOTE
USD	D5	5 dollars	5.00	NOTE
USD	D1N	1 dollar Note	1.00	NOTE
USD	D1C	1 dollar Coin	1.00	COIN
USD	C25	25 cents	0.25	COIN
USD	C10	10 cents	0.10	COIN
USD	C5	5 cents	0.05	COIN
USD	C1	1 cent	0.01	COIN

Denomination type Millionaire certificate is used to facilitate MC/LMC (Millionaire Certificate) transactions. You can have only one denomination with denomination type as ‘Notes’ and the currency code should be the LCY code of each country..

13.1.2 Operations Allowed in the Currency Denomination Screen

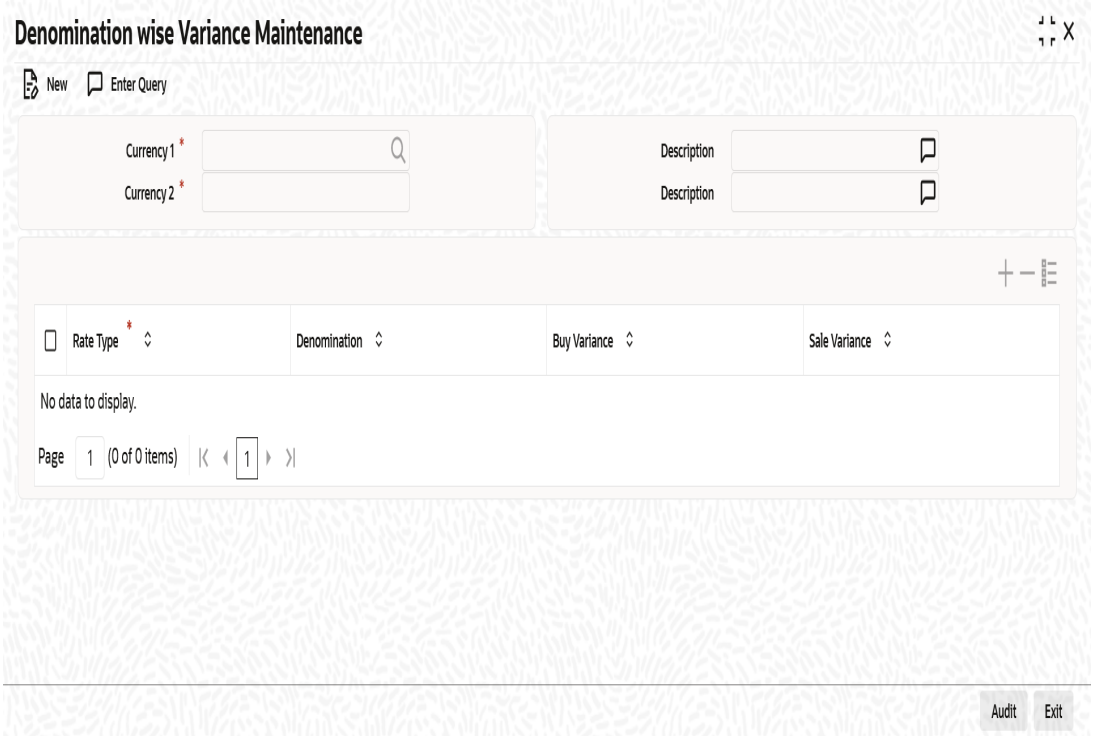
Following standard maintenance operations are possible in the ‘Currency Denomination’ screen:

- Add
- Modify
- Delete
- Authorize
- Close
- Re-open
- Inquiry
- Logs all maintenances in the Audit Trail.

13.2 Maintaining Denomination-wise Variance

You may need to apply different exchange rates to the same currency based on the denomination. You can maintain the variance in the exchange rate to be applied on the buy and sell leg of currency transactions using ‘Denomination Wise Currency Variance

Maintenance' screen. To invoke this screen, type 'CSDDEVAR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Currency 1

Specify the currency pair for which the denomination-wise exchange rate variance should be applied.

The option list displays all valid currency pairs maintained in the system. You can select the appropriate currency code from the option list.

Based on the currency pair selected, the system displays the currency 2, which is the second currency of the currency pair.

Description of Currency 1

The system displays the description of the first currency.

Currency 2

The system displays the currency code of the second currency, for on the currency pair selected in the field 'Currency 1'.

Description of Currency 2

The system displays the description of the second currency.

Denomination Variance for Currency 1

Rate Type

Specify the rate type for which the denomination based variance should be applied. The option list displays all valid rate types maintained in the system. You can select the appropriate one.

Denomination

Specify the denomination for which the variance should be applied. This should be the denomination of the currency selected in the field ‘Currency 1’. The option list displays all valid denominations maintained in the system. Select the appropriate one.

Buy Variance

Specify the buy variance that should be applied for the selected denomination and currency pair. This variance will be applied to the second currency when one unit of the first currency is bought against the second currency.

The buy variance must be specified in terms of points. It can be a positive or negative value.

Sell Variance

Specify the sell variance that should be applied for the selected denomination and currency pair. This variance will be applied to the second currency when one unit of the first currency is sold against the second currency.

The sell variance must be specified in terms of points. It can be a positive or negative value.

Note

In order to enable denomination based variance for a function ID, you must set the required parameter to ‘Yes’ in ‘CSTM_BRANCH_LOC_PARAMS and FBTB_PARAMS’. You can set this parameter to ‘Yes’ for the following transactions:

- Purchase of foreign currency against CASA account (8207)
- Sale of foreign currency against CASA account (8206)
- Purchase of foreign currency by walk-in customer (8004)
- Sale of foreign currency to walk-in customer (8203)

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14. Maintaining Limits for Cross Currency Transactions

This chapter contains the following sections:

- Section 14.1, "Specifying Limits for Cross Currency Transactions"

14.1 Specifying Limits for Cross Currency Transactions

Typically, the exchange rates applicable for cross currency or teller transactions is defaulted by the system depending upon the preference indicated in the product preferences, for the product involving the transaction.

In your bank, for high-value cross currency transactions, you may want the user to manually enter the exchange rate involved, rather than let the system automatically pick up a default rate during transaction input.

You can define such a preference to be applicable to cross currency transactions involving:

- A currency pair
- A specific product, or all products
- A specific module, or all modules
- A specific branch, or all branches
- A specific rate code

The transaction amount limit, above which the exchange rate must be entered, for a high value transaction, could be defined in terms of currency pair where the currency of the transaction is currency1 in the CCY pair defined in the maintenance.

To ensure that users manually enter exchange rates for high-value cross currency transactions in Oracle Banking Retail and SME Lending Cloud Service, you must specify the limit amounts that must be validated for each transaction in terms of currency pair, product, module, and branch combination. You can use the ‘Product Limits Maintenance’ screen to specify the limits.

When you have specified these limits, the system automatically validates the amount with each transaction for the currency pair, product, module and branch combination, and accordingly, if the limits are exceeded, enforces the manual entry of exchange rates.

In case, the limit between ccy1 and ccy2 is given in ccy2, the system will automatically convert the transaction amount to an amount in ccy2 using standard mid rate and check against the limit amount whether or not manual entry of exchange rates is required. You can invoke the ‘Product Limits Maintenance’ screen, by typing ‘CSDPXMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:



Branch Code

You must specify the branch for which the limit amount will be applicable. You can specify that the limits must be applicable for all branches.

Module Code

You must specify the module for which the limit amount will be applicable. You can indicate that these limits must be applicable for the Data Entry (DE) module.

Product Code

You must specify the product, transactions involving which the limit amount will be applicable. You can specify that the limits must be applicable for all products.

Currency 1

You need to specify the currency1 applicable for defining the Transaction Amount limit, beyond which the system will not default the Auto Exchange Rate.

All valid currencies defined in the Currency Pair Maintenance will appear for selection. This currency is always the transaction currency of the contract.

Currency2

You need to specify the currency2 applicable for defining the Transaction Amount limit, beyond which the system will not default the Auto Exchange Rate.

All valid currencies defined in the Currency Pair Maintenance will appear for selection. The Currency2 should be part of a Currency Pair Maintenance in which the Currency1 defined here is the first currency. Currency 2 can be specified as ALL.

Specifying Limit Details

Rate Code

You need to specify the Rate Type (code) for the Exchange Rate Limit

Limit Currency

You need to specify the currency in which the Limit Amount should be expressed. All valid currencies defined in the system will be applicable for selection. There will be a validation for the limit currency as either Currency1 or Currency2.

Limit Amount

You need to specify the maximum amount up to which the system should default the Exchange Rate or perform the Rate Variance validation.

15. Limit Revaluation

This chapter contains the following topic:

- Section 15.1, "Limits Revaluation Input"

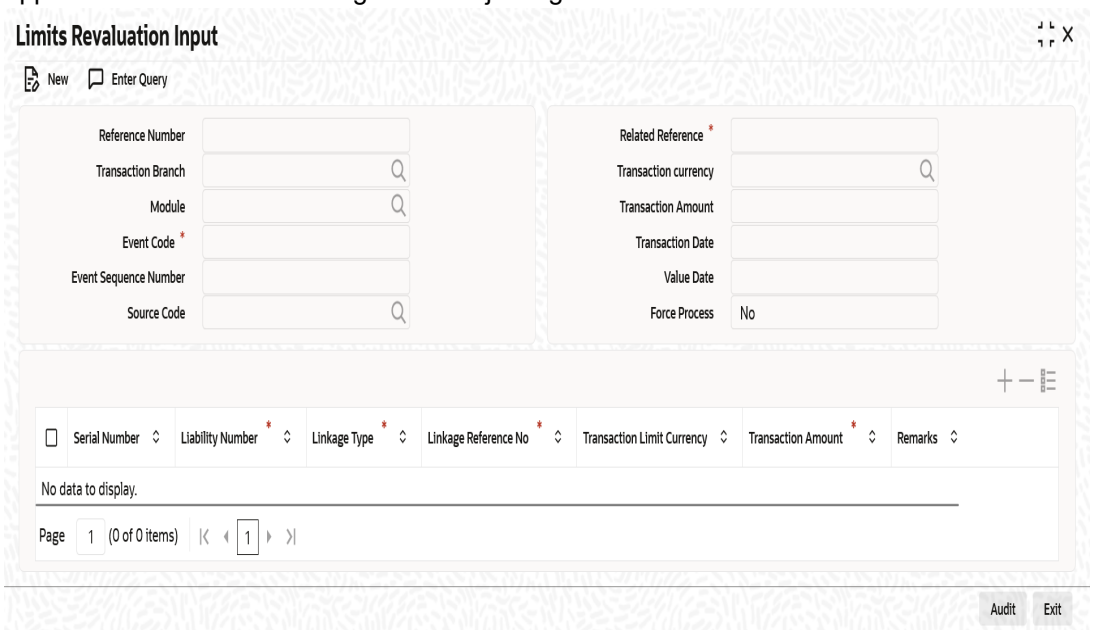
15.1 Limits Revaluation Input

This section contains the following topics:

- Section 15.1.1, "Maintaining Limits Revaluation Details"
- Section 15.1.2, "Viewing Limit Revaluation Details"

15.1.1 Maintaining Limits Revaluation Details

You can post revaluation entries from the Limits system using Limits Revaluation Input screen.You can invoke this screen by typing 'STDLMRVL' in the field in the top right hand corner of the application toolbar and clicking on the adjoining arrow button.



Specify the following details here:

Reference Number

Specify the reference number of revaluation request.

Transaction Branch

Specify the transaction branch.

Module

Specify the module of the transaction.

Event Code

Specify the event code used for the revaluation.

Event Sequence Number

Specify the event sequence number.

Source code

Specify the source code of the system.

Related Reference

Specify the related reference number.

Transaction currency

Specify the transaction currency.

Transaction Amount

Specify the consolidated amount for the revaluation request.

Transaction Date

Specify the booking date of the transaction.

Value Date

Specify the value date.

Force Process

Select the force process to force post the entry.

Serial Number

Specify the serial number.

Liability number

Specify the liability number of the facility.

Linkage Type

Specify the linkage type.

Linkage Reference Number

Specify the limit reference number. Specify Line code + Line serial number for local facility.

Transaction Limit Currency

Specify the limit currency.

Transaction Amount

Specify the limit adjustment amount.

Remarks

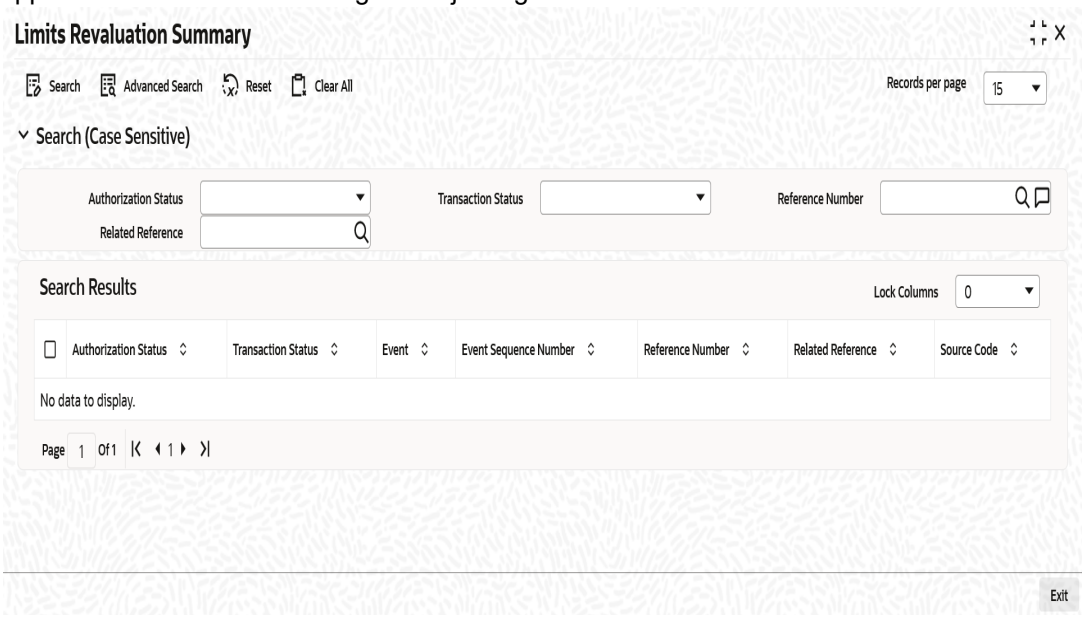
Specify remarks if any for the revaluation.

Note

- Only new request can be initiated from this screen or through this service. Reversal of wrong adjustment entries should be operationally handled by posting another adjustment entry.
- Limit system will initiate the revaluation web service only for the local facility.

15.1.2 Viewing Limit Revaluation Details

You can view the limit revaluation details in the ‘Limits Revaluation Summary’ screen. You can invoke this screen by typing ‘STSLMRVL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch the required records:

- Authorization Status
- Reference Number
- Transaction Status
- Related Reference

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

16. Maintaining Currency Spread for Customer

This chapter contains the following section:

- Section 16.1, "Currency Spread Maintenance"

16.1 Currency Spread Maintenance

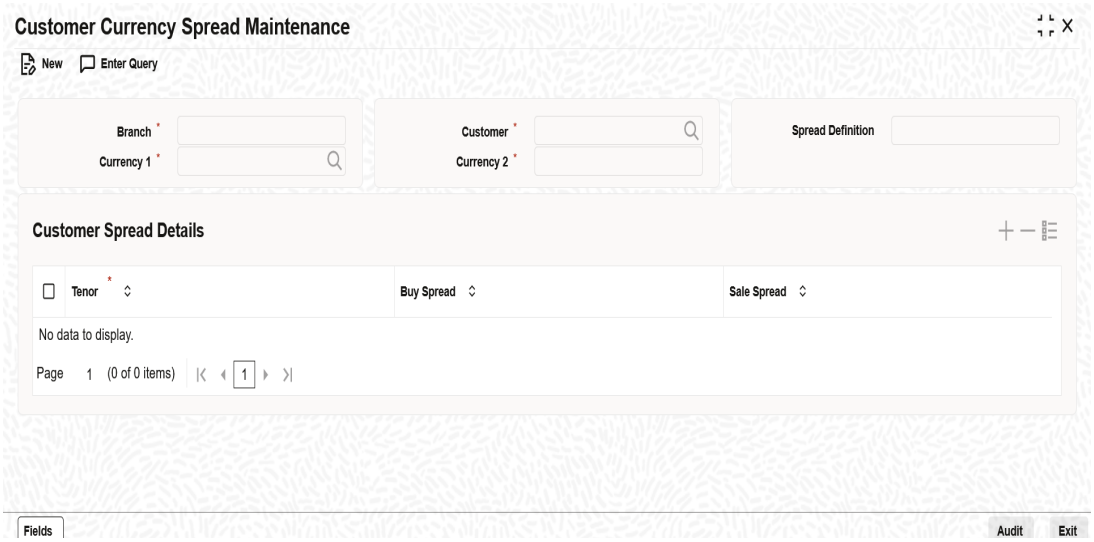
This section contains the following topics:

- Section 16.1.1, "Maintaining Customer Spread Details"
- Section 16.1.2, "Maintaining Currency Margins for Customer"

16.1.1 Maintaining Customer Spread Details

For a customer and currency pair, you can maintain tenor-wise spread details in the 'Customer Currency Spread Maintenance' screen.

You can invoke this screen by typing 'CYDCUSPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, for a customer and currency pair, you can maintain buy and sell spreads for different tenors.

You need to maintain customer spreads in each branch. Transactions initiated in a branch will pick up the spread(s) maintained for that branch.

Note

- Loans and Deposit contracts have tenor = 0 (zero). Therefore, you need to maintain Customer Spreads for zero tenor also.
- The tenor is specified in days

16.1.1.1 Specifying Spread Details

When processing an FX deal involving a customer (for whom you have maintained spread details), the system picks up the customer spread corresponding to the tenor of the deal and

builds it into the exchange rate. If spread details are unavailable for a specific tenor, the system picks up the spread defined for the nearest lower tenor.

For example, assume for a customer and currency pair you maintain spread details for the following tenors: '3', '5', and '10' days. When processing a deal with a tenor of '4' days (involving the customer and the currency pair), the system picks up the spread details defined for a tenor of three days. This is because spread details for a '4' day tenor is unavailable for the customer and currency pair.

Note

You can also maintain customer spreads for the wildcard entry – ALL. If spread details for a specific counterparty (for the currency pair) are unavailable, the System looks for the customer spread maintained for the wildcard ALL entry. If even that is not available, then the customer spread defaults to zero.

16.1.1.2 Computing Buy and Sell Spreads

Using percentage system -- suppose the bank wants to make a profit of 5% over and above the mid rate quoted. Suppose the dealing currencies are USD and AUD. 1USD = 1.4166 AUD for Standard rate type. (Mid rate being 1.4166). Now to arrive at the spread the bank will use the following formula:

Spread = 5 / 100 x Mid rate (1.4166) = 0.07083

Using the points system -- suppose the point quoted by the bank is 708.3. The points multiplier in this case would be 0.0001 (depends on the decimal points that the mid rate extends to. Usually it is 4 decimal places).

Spread = Points (708.3) x Points Multiplier (0.0001)

Now coming to the buy and sale rate computing, there are two ways of computing the buy and sale rates -- Direct and Indirect. Depending upon the quotation method you have specified in the Currency pair screen, the system computes the spreads.

In the **Direct** method, the buy and sell rates are calculated as follows:

Buy Rate = Mid-Rate - Buy Spread

Sell Rate = Mid-Rate + Sell Spread

For cross currency contracts, the rate for the currency pair is:

1 unit of Ccy 1 = Rate * 1 unit of Ccy 2

In the **Indirect** method, the buy and sell rates are calculated as follows:

Buy Rate = Mid-Rate + Buy Spread

Sell Rate = Mid-Rate - Sell Spread

For cross currency contracts, the rate for the currency pair is:

1 unit of Ccy 2 = Rate * 1 unit of Ccy 2

The method of spread definition – percentage or points – that you have maintained for the currency pair is displayed on this screen.

16.1.2 Maintaining Currency Margins for Customer

For each customer of your bank you can define buy and sell margins for a specific currency. This spread is applied to floating interest components that involve the customer and currency combination.

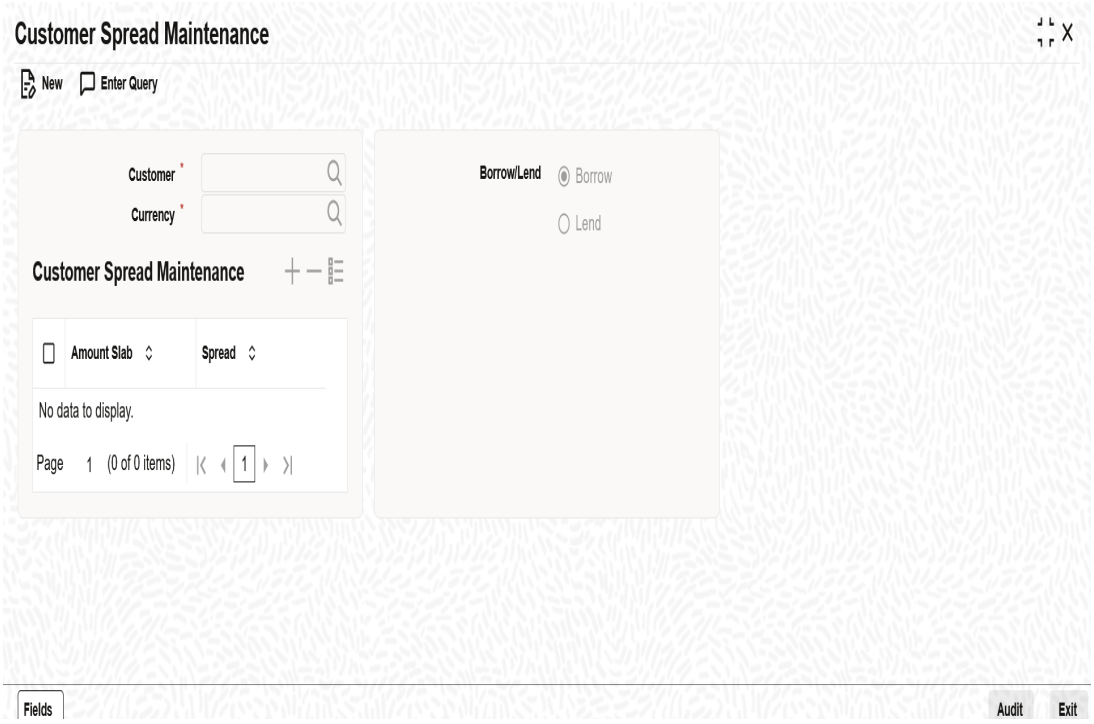
You can define buy and sell margins for a customer in the Customer Spread Maintenance screen invoked from the Application Browser. You can invoke this screen by typing 'CFDCUMRG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The margin that you define will be appropriately picked up and applied to arrive at the final rate that is applied to floating components of contracts that involve the customer - currency combination.

The buy and sell margins that you define are for a customer and currency combination. You can select the customer and currency combination from the option lists available.

For the selected currency – customer combination, you can define amount slabs and specify a Borrow and Lend margin for each slab. To add a slab to the list click add icon and enter the slab details. To remove a slab from the list, highlight it and click delete icon.

Whenever you enter a contract in Oracle Banking Retail and SME Lending Cloud Service that involves the customer and currency combination, the appropriate spread is applied to arrive at the floating rate to be charged. The slab is selected based on the contract amount and depending on the nature of the contract, the Borrow or Lend spread is applied.



16.1.2.1 Making Margin Applicable to All Customers

For a given currency, you can define borrow and sell margins to be applied to All customers. At the customer field choose ALL. However, if you have maintained currency margins for a specific customer and currency combination, it takes precedence over the margin defined for all customers.

Currency margins can be maintained for customers across branches. In effect, a branch can maintain margins for a customer belonging to another branch. These margins are propagated across branches of your bank.

17. Cluster Deposits

A cluster deposit involves the input of a deposit as a multiple of specific units of a certain currency. All operations concerning the principal, like drawing up payment schedules for the principal, change in principal, etc., have to be in multiples of the cluster size specified for the deposit. For example, you want to make a deposit in clusters of USD 10. In such a case you cannot make a deposit of say, USD 1234. It has to be either USD 1230 or USD 1240, since it has to be a multiple of the cluster USD 10.

This chapter contains the following section:

- Section 17.1, "Cluster Deposit Maintenance"

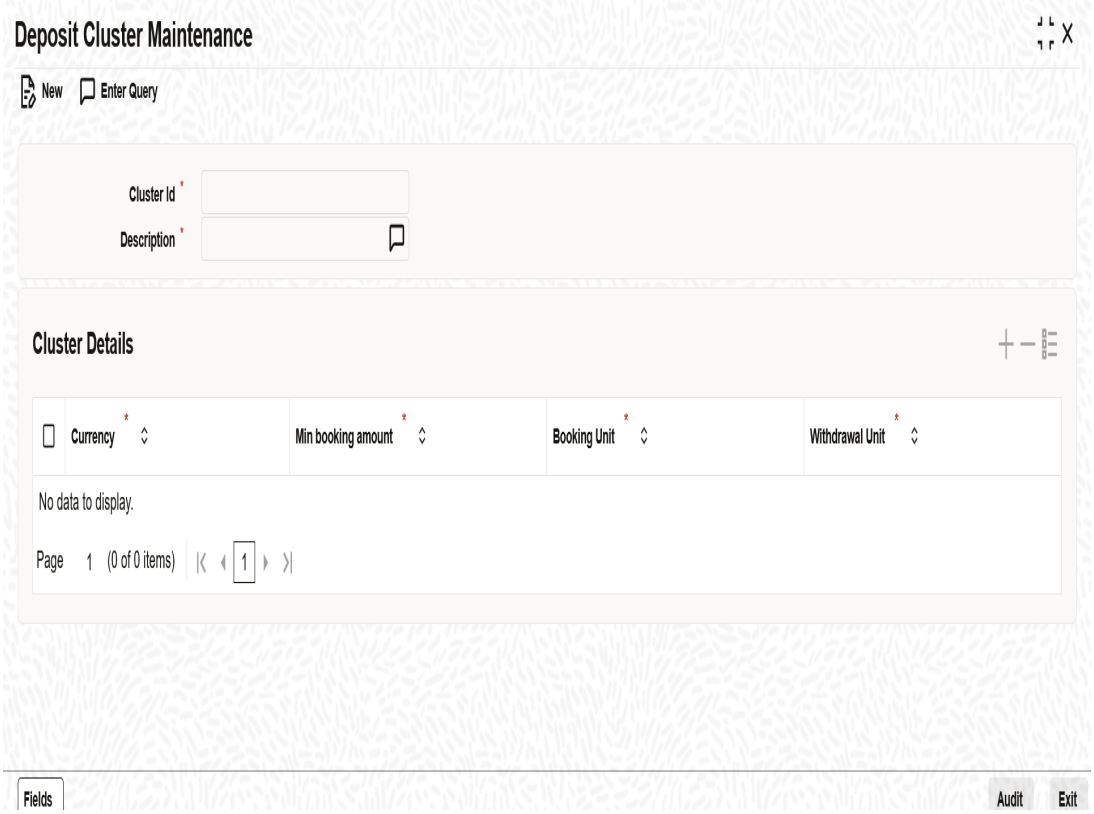
17.1 Cluster Deposit Maintenance

This section contains the following topics:

- Section 17.1.1, "Invoking the Deposit Cluster Maintenance Screen"
- Section 17.1.2, "Viewing Corporate Deposits Cluster Details"

17.1.1 Invoking the Deposit Cluster Maintenance Screen

You can define and maintain clusters through the 'Deposits Cluster Maintenance' screen. You can invoke the 'Deposits Cluster Maintenance' screen by typing 'LDDCLUST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, define the following details:

Cluster Identification

Specify a Cluster ID to uniquely identify a cluster. This ID is used to associate a cluster with a product or a specific deposit.

Description

Enter a description for each cluster that you define. This will be displayed when you specify the cluster while defining a product or a contract.

Specifying Cluster Details

Currency

Specify a particular currency for each cluster that you define.

Min Booking Amount

Specify the minimum amount for which you need to book a deposit.

Booking Unit

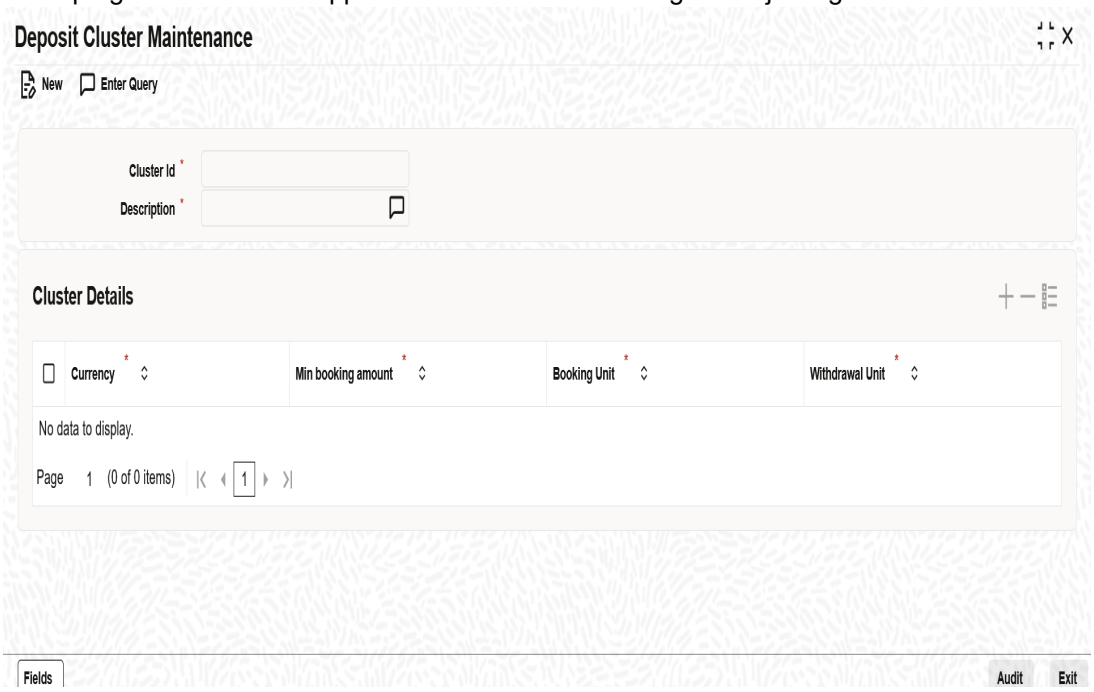
Specify unit for booking a deposit in the cluster. The deposit amount would be a multiple of the booking unit.

Withdrawal Unit

Specify unit for partial withdrawal of amount from a deposit. The partial withdrawal amount before maturity would be a multiple of the withdrawal unit.

17.1.2 Viewing Corporate Deposits Cluster Details

You can view the all the deposits cluster details using ‘Deposits Cluster Summary’ screen. You can invoke the ‘Deposits Cluster Summary’ screen by typing ‘LDSCLUST’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, specify the following details. Based on any of the below details, you can query the cluster details.

Authorization Status

This field indicates whether the cluster created is authorized or not.

Cluster Identification

Cluster ID is a unique identification of a cluster. This ID is used to associate a cluster with a product or a specific deposit.

Record Status

The record status can be either open or closed. A open record can only be used to associate with the product.

Description

The description is defined at the time of creating a cluster. While defining a product or a contract, It is displayed when you specify the cluster ID.

18. Period Code Maintenance

Banks, like all business houses compute their profits and losses and assess their financial position at the end of each financial year, which typically extends to 12 months -- from January to December or from March to April. However, this could be changed, depending upon the Bank's policies and regulatory requirements.

For interim reporting needs, the financial year is further divided into accounting periods, the duration of which is again determined by the bank's accounting requirements. For example, your bank's Board of Directors meets once a month therefore, you would divide the financial cycle into monthly periods.

The financial year and the accounting periods are referred to in the Oracle Banking Retail and SME Lending Cloud Service system as the 'Financial Cycle' and the 'Financial Periods' respectively and are maintained at the bank level by your Head Office branch.

At the end of each financial period and financial cycle you can generate profit and loss statement and a balance sheet. The system also offers you the flexibility of keeping a financial period/financial cycle open, allowing you to post adjustments to it and obtain a revised profit or loss statement/balance sheet. You can maintain these details in the 'Period Code Maintenance' screen.

This chapter contains the following section:

- Section 18.1, "Period Code Maintenance"

18.1 Period Code Maintenance

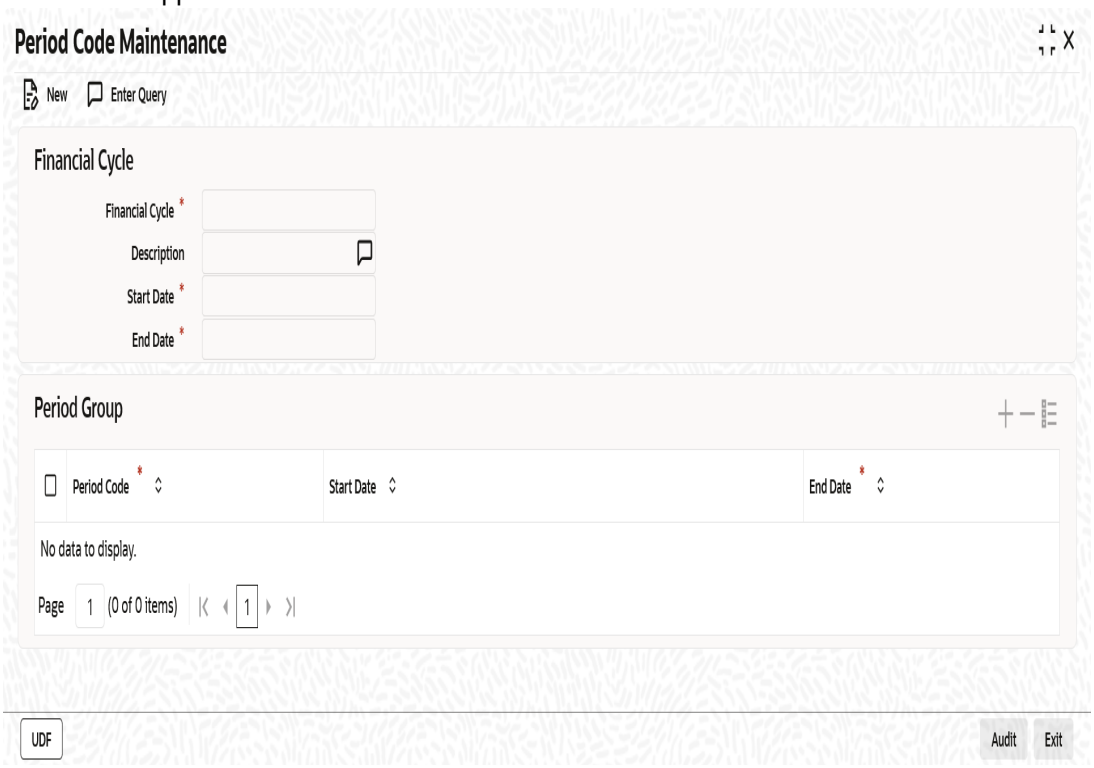
This section contains the following topics:

- Section 18.1.1, "Maintaining Period Code"
- Section 18.1.2, "System Functions"

18.1.1 Maintaining Period Code

You can invoke this screen by typing 'STDPRCDE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:



In this screen you define the following:

- The financial cycle of your bank giving the start date and end date of each financial year
- The period group - financial periods into which each financial cycle is to be divided

The following are the features of the Period Code screen

Financial Cycle

For each financial cycle you maintain the following parameters:

Cycle

This is a code for the financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle -- you would identify the year through this code.

Input the code using a maximum of 9 characters, alphanumeric.

For example, the financial cycle extends from 1st April to 31st March in India. A bank here could define its code for the year 1996-97 as FY 1996-97.

Description

This describes the financial cycle. Enter description using a maximum of 35 characters, alphanumeric. Taking the above example, you could enter Financial Year - 1996-97.

Start Date

This is the first day of this Financial Cycle

End Date

This is the last day of this Financial Cycle

Period Group

The financial cycle defined above, can be divided into different accounting periods. To define individual accounting periods click on the first row under period code. A period called ‘FIN’ is

created by the system. This is an open ended period coinciding with the last day of the financial cycle (for details refer to the section 'System Functions').

You can maintain the following parameters for each accounting period within a financial cycle:

Period Code

This code identifies the accounting period. Enter a code using a maximum of 3 characters, alphanumeric. For example, if your period length is a quarter you can enter - Q1 for the first period; Q2 for the second; Q3 for the third and so on. If your period length is a bimonthly you can enter BM1, BM2. If your period length coincides with a month you can input M1, M2.

Start Date

This is the first day of the corresponding period

End Date

This is the last date of the corresponding period. 'End date' of a period should always end on a month end. Please note:

- The period codes could be of varying lengths but no gaps should be left between periods
- The duration of two periods should not overlap
- You can modify the period code of the current or a future period; however, a past period cannot be modified even if it has not been closed
- All details maintained in the 'Period Code Screen' will automatically apply to any new branch opened by you in the Branch Parameters Screen
- The current financial cycle code and the current period code are displayed in the 'Branch Parameters Screen'

Period Code Status

After authorisation, you can view whether a financial period is open or it has been closed. Each branch can view the status of a period in every other branch. Click the period whose status you want to view.

Branch

Displays the codes of the different branches of your bank

Status

Displays the corresponding status of the period code highlighted. 'O' - indicates open status; 'C' - indicates closed status

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Note

The current financial cycle code and the current period code are displayed in the 'Branch Parameters Screen'

All details maintained in the 'Period Code Screen' will automatically apply to any new branch if incorporated to your bank post maintenance of this screen. The status of all periods in the new branch will be open.

18.1.2 System Functions

The system offers you the flexibility of posting transactions into a previous accounting period which has passed its due end date. For example, lets assume your bank's financial cycle extends from 1st January to 31st December; the first period starts on 1-01-96 ends on 31-03-96. Even beyond 31-03-96 you can keep the period open to be able to post for example,

expense bills you expect to receive in April. After you have posted all adjustments, you can close the period.

Even after you have closed the last accounting period of a year, the system offers you the flexibility of posting adjustments to the financial year.

For each financial year the system generates an open status period called FIN. Its start and end dates coincide with the last date of the financial cycle. Into this one day period you can post the accumulated profits and loss for the financial cycle, general reserves, and statutory reserves for the current year after paying off the dividends. After this one day period is closed the status of the financial cycle in the made by field ‘status’ is displayed as closed. With this the financial year stands closed and no adjustments can be posted to it.

Closure of a period/financial cycle can be invoked through the General Ledger/ Core Services module. The branches of the bank should close this period/financial cycle.

19. Status Code Maintenance

Loans and bills, which are past their due maturity date of installment re-payment, but remain unpaid, are defaulted contracts. In the Oracle Banking Retail and SME Lending Cloud Service system these defaulted contracts can be assigned to different statuses, based on the number of days for which the contract is outstanding.

Each status can be assigned a code. For instance, you can define a status code PDO to represent ‘past due obligation’, and specify a period of 15 days after which an outstanding contract should be marked as ‘PDO’. If they are due for more than 60 days, you could assign a ‘doubtful’ status; ‘sub-standard’ if due for 6 months, and so on. Contracts for which no installments are due, or which are regularly paid on their due dates are assigned the status ‘Active’ by the system. According to the number of days of default defined for each status, a loan would be moved from ‘Active’ to PDO status, then to doubtful and finally to sub-standard status.

Similarly, you can define status codes for current and savings accounts also. Current and Savings accounts that have not generated any interest over a specific period or have remained inactive with interest overdue may be identified as ‘NPAs’ (Non-Performing Asset). In Oracle Banking Retail and SME Lending Cloud Service, you can assign these accounts different status codes and define status criteria based on which the status movement will occur.

Refer the ‘Core Entities’ user manual for details on associating status codes with a customer account class /account.

This chapter contains the following sections:

- Section 19.1, "Status Codes Maintenance"
- Section 19.2, "Maintaining Dormancy Parameter Details"
- Section 19.3, "Maintaining Central Bank Dormancy Details"

19.1 Status Codes Maintenance

This section contains the following topics:

- Section 19.1.1, "Invoking Status Maintenance Screen"
- Section 19.1.2, "Maintaining Status Codes for OD Account"

19.1.1 Invoking Status Maintenance Screen

You can invoke this screen by typing 'STDSTSCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen you can maintain the following to user defined status of a loan or bill/account status:

- A unique code for the status
- A brief description for the status
- A sequence number for the status
- The type of status – Indicate whether the status codes are maintained for an 'Account' or for a 'Contract', or for 'Both'

The type of status you choose depends on the status processing basis for your branch, which is defined in the Branch Parameters Preferences maintenance. If status processing basis is at individual account / contract level, you can choose the applicable status types as 'Account' or 'Contract'. The status codes that have been maintained of type 'Account' are available for association in the Account maintenance and those maintained with type 'Contract' can be associated with contracts.

If status processing basis is at Group / CIF level, you can only maintain status codes of type 'Both' (that is, applicable for both accounts and contracts). In such a case, you must associate the statuses at both the Account maintenance as well as for contracts.

Note

- It is mandatory to maintain the status code 'NORM' (Normal) with the sequence number as '0', for all the status types. The sequence number must not be repeated for a status type.
- The sequence number associated with the status will be used for determining the hierarchy of statuses, i.e., higher the number, worst the status and this will be unique for the status codes.

Maintaining Status Codes for Contracts

The following parameters need to be maintained for defining a status code:

Status Code

This is the code, which identifies the status to which the contract belongs.

For example, assign a code using a maximum of 3 characters, alphanumeric. For example, if your contract has past its due obligation status you can input code PD1. PD representing post due obligation. The number 1 stands for stage 1 of the post due obligation status

Status Description

This is the description of the status, Enter a description using a maximum of 35 SWIFT characters.

For example, taking the above example, you can input here - Past Due Obligation 1 for Loan if you are maintaining status codes for Loans.

Link to

This represents the category of the product - asset or liability to which the contract status is applicable.

For example, if you are maintaining status codes for loans or any money market placements, click on 'assets type of product'. If you are maintaining status codes for deposits, click on 'liability type of products'.

Effective days from Maturity

This indicates the number of days after the due date when this status becomes applicable to the contract. You can specify any number of days from 0-999.

The effective days defined here is defaulted to the product level in the Bills and Loans modules. You have the option of redefining the number of days at the product level.

19.1.2 Maintaining Status Codes for OD Account

Oracle Banking Retail and SME Lending Cloud Service provides a facility to maintain status codes for Charge-off and Write-off satus of the OD account. These status codes are maintained in 'Status Code Maintenance' screen and the details of the same are as follows:

Status Code	Description	Status Sequence	Status Type
CROF	Status code for Charge-off of OD accounts.	Should be less than SUSP status sequence	Account
SUSP/WOFF	Status code for suspended status of OD accounts.	Should be greater than CROF status sequence	Account

19.2 Maintaining Dormancy Parameter Details

You can maintain the dormant statuses for the customer account in the 'Dormancy Parameter Maintenance' screen. To invoke this screen, type 'STDSTDOR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

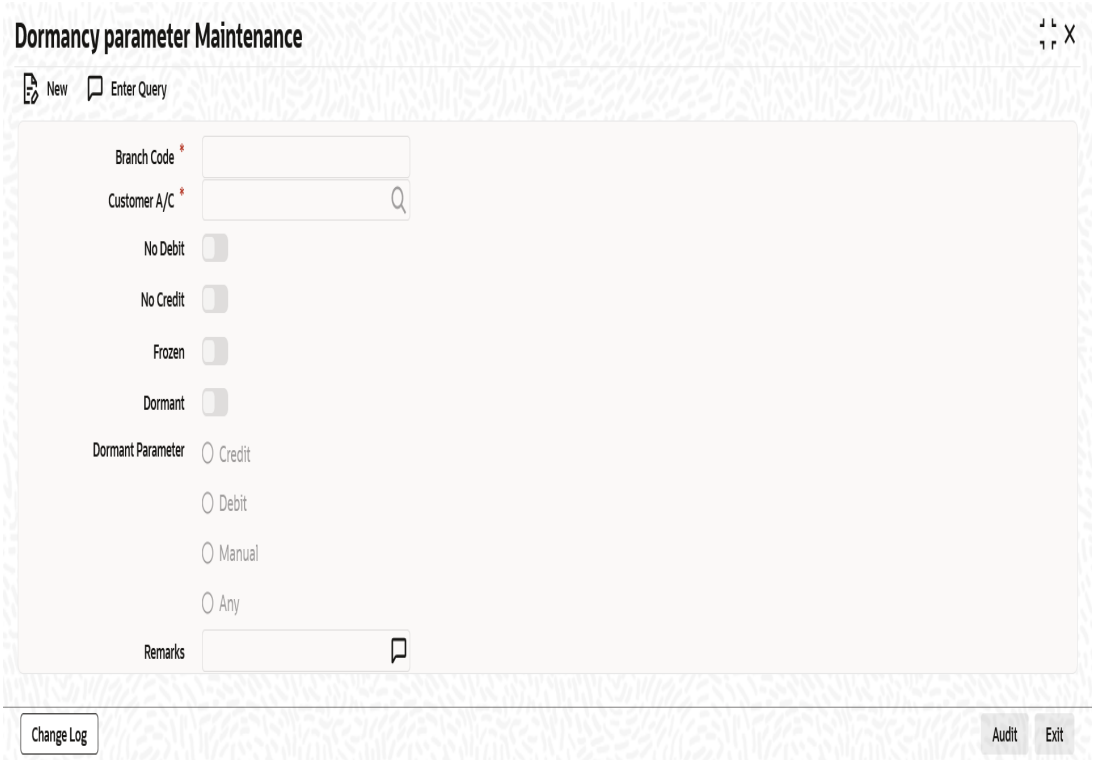
Transaction Branch

Select the appropriate branch from the list of branches available in the option list. This screen will be available only for those users who has ‘Multi Branch Operational’ check box enabled at ‘User Maintenance’ Screen.

While clicking ‘Ok’ button, the system validates the access rights of the selected branch and function for the user. If you don’t have appropriate rights on the selected branch and function, the system would raise an error message. If you select a valid branch, the system updates the same as transaction branch and the transaction would be posted for this branch.

> **Note**
>
> The system performs the action level access rights validation only on ‘Save’ operation.

After selecting the Transaction Branch, you can enter the remaining details in the ‘Dormancy Parameter Maintenance’ screen.



You need to specify the following details:

Branch Code

Specify the branch code.

Customer A\C

Specify the customer account for which you are maintaining the dormant status. The adjoining option list displays all the customer account numbers that are maintained in the selected transaction branch. You can choose the appropriate one.

Debit

Check this box to indicate that no debits should be posted to the selected customer account.

Credit

Check this box to indicate that no credits should be posted to the selected customer account.

Frozen

Check this box to indicate that the customer account is frozen due to some unavoidable reason.

Dormant

Check this box to indicate that the account is in dormant status which means not used for along time.

Central Bank Dormant

This is checked if the account has become Central Bank Dormant. Users can update the status from here.

Dormant Param

Indicates the parameters for re-activating the dormant account. You can select one of the following options:

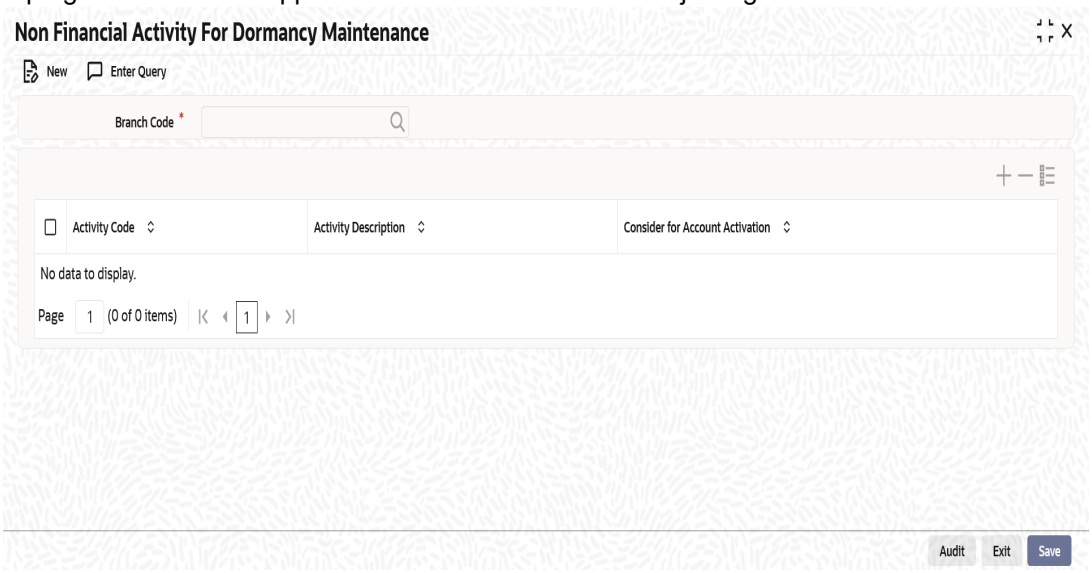
- Debit
- Credit
- Any

Remarks

Specify the remarks, if any.

19.3 Maintaining Central Bank Dormancy Details

You can maintain the non financial activities for dormancy in the 'Non Financial Activity For Dormancy Maintenance ' screen. To invoke this screen, type 'STDNONFA' in the field at the top right corner of the application tool bar and click the adjoining arrow button.



Specify the following details:

Branch Code

Select or the branch code from the option list. You can also enter the branch code manually.

Activity Code

Select the activity code to be considered for activation of accounts from central bank dormancy.

Activity Description

The description of the activity. Following table shows the codes and respective description:

Activity Code	Activity Description
CHRQ	Cheque book request
PSRQ	Passbook request
STMT	Ad-hoc statement request
SWTH	Switch Transactions

Consider for Account Activation

Check the box if you want the activity to change the dormancy condition of the account

For dormant account, if any activity is checked then on the checked non-financial transaction, the Dormant account activates the and Dormancy Date is changed to Current Date+ Dormancy Days+1. The dormancy date is changed in the account level.

For dormant accounts if no activity is checked, but still there are the specified non-financial transactions the Dormancy Date is changed to Current Date+ Dormancy Days+1. The dormancy date is changed at the account level. But the account remains dormant.

20. Transaction Code

In the ‘Transaction Codes Maintenance’ screen you define transaction codes to representing various types of transactions, for example, transfer charges, incoming mail transfer, incoming telex transfer, reserve, incoming clearing transfer etc. All similar transactions can be grouped under a common transaction code with a description. This description will be printed on the account statements, reports and advices generated.

For a transaction type you also maintain other related processing details which will be applicable to all transactions posted under a common code. The details, such as, availability of funds for liability checking, SWIFT code for the transaction type, preferences regarding charges to be levied on turnovers, payment to be made through cheques etc.are available.

This chapter contains the following sections:

- Section 20.1, "Transaction Code Maintenance"

20.1 Transaction Code Maintenance

This section contains the following topic:

- Section 20.1.1, "Invoking Transaction Code Screen"
- Section 20.1.2, "Transactions Tax Button"

20.1.1 Invoking Transaction Code Screen

You can invoke ‘Transaction Code Maintenance’ screen by typing ‘STDTRNCD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen you maintain the following for a transaction:

- A code representing the transaction type
- Description of the transaction type
- The interval after which funds should be made available after the transaction
- Preferences regarding charges to be levied or not on number of transaction counts and total turnover amounts
- Preference stating whether a transactions booked under this code should cause an account marked as ‘dormant’ by the system to be re-instated to ‘active’
- Preference whether payment for a transactions posted under this code should be made through cheque
- Preference indicating whether payment for a transaction booked under this code should be considered for Escrow transfer processing

Maintaining Transaction Details

The following parameters need to be maintained for a transaction type:

Transaction Code

This is the code you assign to a transaction type. This code identifies the type of transaction.

Enter 3 characters, Alphanumeric. For example, for all transfer charges transaction you can give the code as TCT; for incoming telex transfer you can input - ITT. In case, you want to assign numeric codes only, then for ease of operation similar transaction types should be grouped into a range. For example, you can set a range for all Money Market transactions say, A1-A30; a different range for Bills and Collections B1-B30 and so on.

Description

This is the description of the transaction type

Enter the description using a maximum of 35 characters, alphanumeric. For example, for TCT code you can enter ‘Transfer Charges Transaction’.

SWIFT Code

This is the SWIFT code to which this transaction code is linked. It is used for posting transaction details on SWIFT format.

Select from the option list. It will display a list of SWIFT formatted codes representing transaction types. The following list is displayed:

SWIFT CODES	TRANSACTION TYPE
BOE	Bill of Exchange
BRF	Brokerage fee
CHG	Charges and other Expenses
CHK	Cheques
CLR	Cash Letter/Cheque Remittance
COL	Collections
COM	Commission

DCR	Documentary Credit (for Principal Amount)
DIV	Dividends - Warrants
EQA	Equivalent Amount
ECK	Euro checks
FEX	Foreign Exchange
INT	Interest
LBX	Lock Box
LDP	Loan Deposit
MSC	Miscellaneous
RTI	Returned Item
SEC	Securities
STO	Standing Order
TCK	Travelers Cheques
TRF	Transfer
VDA	Value Date Adjustment

The codes COL -Collections, DCR - Documentary Credit and SCC- Securities are used when entering a principal amount.

MIS Head

Each Transaction Code that is created can be linked to an MIS Head. An MIS Head indicates the manner in which the type of entry should be considered for profitability reporting purposes.

Indicating Availability Information

This states the different time intervals after which funds will be available for withdrawal in case of all transactions posted under this transaction code.

The system defaults to immediate, which means that funds will be immediately available for withdrawal (the immediate option on the screen). Example: Teller Transaction. For all Clearing transactions you have the option to specify as to when will funds be made available for withdrawal. Click the desired option.

Click ‘On Value Date’ option if you want funds to be available on the date the transaction became effective. Example: A loan or a deposit

Incase you want to specify the number of days after which funds should be available for withdrawal, click on the option After Days. Enter the number in the box. It could be any two digit positive integer from 1 to 99. This option will make funds available for all transactions posted under this code, on the specified date from the value date. Example: Demand Draft

When you click the last option that is, After Days with New Value Date and enter the number of days in the box; then the original value date of the contract will take a new value date. This new value date = old value date + the number of days input by the user in the box against the option. Example: Future dated funds transfer.

The difference between the third and fourth option being that in the latter case the old value date changes; while in the former the value date does not change.

Intra-day Release

If you want uncollected funds on a transaction posted using the transaction code, to be manually released intra-day (that is, within the day), select the Intraday Release option. The Intraday Funds Batch, when manually executed during the day, picks up those transactions that are due for release on or before the system date, which have been posted with the transaction code (with the Intraday Release option enabled), for release of uncollected funds.

The Intraday Release option cannot be enabled if the Availability specified for the transaction code is Immediate.

You can use the ACUNCOLB (Intraday Funds Release) batch process to perform the intra-day release of uncollected funds in respect of transactions posted using a transaction code for which the Intraday Release option has been enabled.

For details about invoking the batch process, refer the Current and Savings Account user manual.

Tracking Overdraft

Component type for transaction

Select the component type for transaction from the drop-down list. The options available are:

- Principal - Select 'Principal', if a transaction type is not an interest or charge
- Interest - Select 'Interest', if a transaction code is used for debiting interest for an overdraft account.
- Charge - Select 'Charge', if a transaction code is used for debiting charge for an overdraft account.

The component type for the transaction code is mandatory for maintaining transaction code and cannot be modified after the first authorization.

Debit/Credit Override Preferences

Debit Override Tracking

Select the debit override tracking to validate debit override status from the drop-down list. The options available are:

- Both - Selecting 'Both' will display an override message for online transaction and fails during batch transactions
- Online - Selecting 'Online' will display an override message for online transaction and ignore during batch transactions
- Batch - Selecting 'Batch' will ignore the tracking during online transaction and fails during batch transaction.

The system defaults 'Both' as debit override tracking value.

Credit Override Tracking

Select the credit override tracking to validate credit override status from the drop-down list. The options available are:

- Both - Selecting 'Both' will display an override message for online transaction and fails during batch transactions
- Online - Selecting 'Online' will display an override message for online transaction and ignore during batch transactions

- Batch - Selecting ‘Batch’ will ignore the tracking during online transaction and fails during batch transaction.

The system defaults ‘Both’ as credit override tracking value.

Processing Debit and Credit Override Transactions

If a customer account is marked as Debit/Credit Override for all the Debit/Credit transactions to the account then the system does the following:

- If a debit/credit transaction to the account is performed through OBRSL user interface, the system checks the configuration for Debit/Credit Override Tracking at ‘Transaction Code Maintenance’ (STDTRNCD) screen. If the tracking is ‘Online’ or ‘Both’, then the system displays an override message as “Account 'CASA#' is in “Debit/Credit Override” status”. If the tracking is enabled for batch transactions alone, then online transactions will go without any additional overrides.
- The user can either accept the override and go ahead with the debit/credit transaction or reject the override. The transaction gets dismissed if the override is rejected. If the override is accepted it is logged along with the transaction details.
- For all OBRSL transactions, the override will only get displayed during posting of accounting entries to the account.
- For the transactions where accounting entries are posted online, the system displays the override on the transaction screen itself.
- During bulk transaction processing in and Clearing transactions, where the accounting entries are deferred, the transactions moves to a debit/credit exception queue. From the queue these overrides can be accepted or rejected by the user.

Automatic Batch Process

During the automatic batch process, the transactions from batch will fail if ‘Debit/Credit Override Tracking’ is selected as ‘Both’ or ‘Batch’ at transaction code level. If the debit and credit override tracking is enabled for Online transactions, then the automatic batch process can be run.

Transaction from Interfaces

All the transactions initiated from an external interface will be stopped for the customer accounts whose status is marked as ‘Debit Override’ and ‘Credit Override’ status. This validation is applicable to all debit/credit transactions to the account and system will not consider the exceptions maintained at transaction code level.

If there are any debit or credit to account through accounting data entry upload or any generic interface upload, the system treats it as a request from the interface and rejects it based on Debit Override or Credit Override status.These transactions from external interfaces are handled through error code conversion functionality in Override maintenance (CSDOVDME) screen.

You can maintain the error code conversion based on the channel names. The new error codes can be ‘Error/Override/Ignore’ type. The conversion should be supported on the basis of 'Function ID' or a combination of 'Function ID and Source Code'. The error code maintained in conversion sub-screen should be unique for a combination of Parent error code, Branch Code, Source Code and Function ID.

Specifying Preferences

This field indicates your preferences regarding transactions booked against this transaction code. The preferences marked relate to the following:

Interest and Charges Transaction Count

Every debit or credit entry is passed under a transaction code. If for a transaction code you have checked ‘I&C transaction count’ then all entries made under that code would be picked up by the system as chargeable transaction counts which would be used by the I&C system to compute charges.

Therefore, you should take care not to check for all bank induced transactions like - service charges, interest payment, calculation, brokerage and charges, etc.

For example, your bank has a policy of limiting savings withdrawals without additional charges to only 8 in a month. Beyond which all withdrawals would be charged. For the ninth and onward withdrawals in the month from any account the system will maintain a count for computing charges. However, care should be taken to exclude all bank-induced transactions from the count.

Interest and Charges Turnover inclusion

Every debit or credit entry is passed under a transaction code. If for a transaction code you have checked ‘I&C turnover inclusion’ then the debit turnover/ credit turnover balance under that code would be picked up by the system as chargeable depending upon the option specified in the I&C module. Therefore you should take care not to check for all bank induced transactions like - service charges, interest payment, calculation, brokerage and charges, etc.

Interest and Charges Balance Inclusion

Check this box to indicate that the transactions posted under this code should be considered for the purpose of computation of Remuneration (Interest). By default this option is checked. Uncheck this box for such loan transactions or any other transactions for which you wish to exclude computation of remuneration (interest).

Note

Once the transaction code is authorized, you cannot change your preference.

Consider for Turnover Limit

Check this box to indicate that all transactions posted under this code should be considered as part of the turnover limit processing.

Consider for Cover Sweeps

Only if you check this box, the system will consider the debit transactions for sweep from cover accounts/auto linked TD/linked term deposits. .

If a particular transaction should not be considered for sweep, then the related transaction codes should be maintained with 'Consider for cover sweeps' as unchecked.

The above field is applicable only for clearing and teller modules. Oracle Banking Retail and SME Lending Cloud Service repays loan from multiple accounts. In Oracle Banking Retail and SME Lending Cloud Service, the loan account is the primary account and all the other accounts linked to it are cover accounts. While paying the settlement if the primary account has insufficient amount, the system will check the cover accounts for the remaining amount according to the preference.

Consider for Account activity

If you check the field ‘Consider for A/C activity’ for a transaction code, then any debit or credit posted under this code would reinstate the status of an account from dormant to active and accounting activity shall be considered.

Cheque Mandatory

If for a transaction code you check 'Cheque Mandatory' then, for all transactions posted under this code, transaction will take place through cheque. For example: Incoming Clearing transfer.

Cheque Mandatory should be checked only for SB cheque withdrawals and Cash Account Cheque withdrawals.

Available Balance Check Required

Select this option if you want the system to check for the availability of funds before posting a debit entry to a customer account. The system will check for the available balance in all customer accounts associated with the Transaction Code for which the option is enabled. If the available balance check fails i.e. if the system detects insufficient funds in the customer account, it will display a warning message.

Consider for Maximum Balance

Select this option if you want to use all the credit transaction codes for funding CATS accounts. You should not check this box for transaction codes that are used in interest liquidation accounting to CAT accounts.

Note

However, the system will check for the available balance only if you have selected the 'Available Balance Check required' option for both the transaction code associated with the accounting entry and the Customer Account Class to which the customer's account that is being debited, belongs. The check will not be performed if the option is not selected in both places.

Interest and Charges Penalty Inclusion

In the transaction code that you use for debit entries to time deposit accounts, you must indicate the computation of penalties on debit entries due to withdrawals from the account before the maturity date. You must select the IC Penalty Inclusion check box to indicate this.

Inter Branch in Local Currency

This indicates whether inter branch entries passed with this transaction code should be in Local currency. If this option is checked, the inter branch transactions would be passed in local currency. This way, the Treasury would be able to track its profit and the branch's profit by passing a single consolidated entry (Position transfer from one branch to the Treasury branch) at the treasury rate.

Note

- This option is applicable only if the local currency of the different branches is the same. This option is applicable only for Fcy1- Fcy1 transactions. For other transactions, namely, Fcy1-Fcy2, Lcy-Fcy, Fcy-Lcy, IB entries would be based on IB Parameters Maintenance**.**
- For position transfer, the 'Inter Branch in Local Currency' check box in the Transaction Code maintenance screen should be checked to avoid creating position due to IB posting.

Acumen Transaction Code

You need to check this option in order to eliminate the deals/transactions uploaded from the Acumen in the Hand-off of transactions affecting FCY Position to Acumen from Oracle Banking Retail and SME Lending Cloud Service.

Note

This is applicable where Oracle Banking Retail and SME Lending Cloud Service interfaces with Acumen. Acumen is an Integrated Turn-key solution for Treasury, Derivatives and Capital Markets Covering Front, Risk Control, Middle Office from Login SA.

Exempt Advance Interest

Check this box to indicate that all the postings with this transaction code should not be considered for penalty interest calculation.

Escrow Processing

Check this box to indicate that all the payments related to this transaction code should be considered for Escrow sweeps. If this box is checked and the credit account (Project account) is Escrow enabled then the system will automatically compute predefined percentage of transaction amount and places an amount block on the credit account (Project account).

Note

Escrow processing is possible only if the trust account and escrow account are of the same currency and are with-in Oracle Banking Retail and SME Lending Cloud Service.

Available Balance update through PPC

Check this box to update the available balance on the project through PPC.

Salary Credit

Select the type of salary credit from the adjoining drop-down list. This list displays the following values:

- Normal Salary
- Bulk Salary

By default, the system selects null value.

Note

- The value ‘Bulk Salary’ can be selected only if the ‘Availability Information’ is ‘Immediate’.
- This applies when you use the option ‘Bulk Salary’ along with a transaction code. When a credit is made to an account through salary upload table along with a bulk salary enabled transaction code, the system blocks the entire credit amount on that account with effect from the date of upload. This block remains active for the period maintained in CSTB_PARAM against the parameter ‘BULKSALARY_BLOCK_-DAYS’. The number of days for expiry is mentioned terms of calendar days. The system does not allow manual operations on the amount block for these accounts.

Statement Day Basis

You need to specify when the transaction associated with the selected Transaction Code should appear in the account statement. The available options are:

- Current Working Day
- Previous Working Day

Generate camt.054

20.1.1.1 Enable this field to generate camt.054 for the transactions posted with that transaction code originating from external PPs**Accounting Entry Processing to Calculate Statement Date**

The accounting entry processing will be enhanced to calculate the Statement Date based on the Transaction Code Maintenance and the Statement Status at the Branch level. The following illustration explains the calculation of Statement Date.

Assume two Transaction Codes TXN1 and TXN2 have been defined with Statement Date Basis as Current Working Day and Previous Working day respectively. The Statement Date would be derived as follows:

For a transaction C1 posted on say 25th Jan, 2004 with TXN1, the Statement Date would be derived as 25th Jan, 2004 irrespective of the Branch Statement Status.

For a transaction C2 posted on 25th Jan, 2004 with TXN2, the Statement Date would be derived as the Previous Working Day of 25th Jan, 2004 if the Branch Statement Status is set to 'N' specifying that the Branch is not yet ready for periodic statements processing.

For a transaction C3 posted on 25th Jan, 2004 with TXN2, the Statement Date would be derived as 25th Jan, 2004 if the Branch Statement Status is set to 'Y' specifying that the Branch is ready for periodic statements processing.

The Statement Date would be stored as part of the archived data also

The Statement Date would be recomputed during the reversal entry in the same logic

20.1.2 Transactions Tax Button

You can maintain details to calculate GMF tax in this screen.

Tax Scheme

Specify the tax scheme to be used for calculating GMF tax. A specific tax rule is attached to a tax scheme for tax calculation.The adjoining option list displays the tax schemes available. You can choose the appropriate one.

Tax Borne By

Select the account that will bear the tax from the adjoining drop-down list. The list displays the following values:

- Bank Account
- Customer Account

Tax Applicability

Select the type of transactions for which the tax is applicable from the adjoining drop-down list. The list displays the following values:

- Both Transaction
- Debit Transaction
- Credit Transaction

Account Type

Select the type of account for which the tax is applicable from the adjoining drop-down list. The list displays the following values:

- ALL

- General Ledger
- Savings Account
- Current Account
- Term Deposit

Where the transaction pertains to a GL, the system computes the tax only if the the GL is an internal leaf GLs.

21. Account Revaluation Maintenance

Account revaluation is a process by which the LCY equivalent of balances in the FCY accounts is marked to market.

In all foreign currency accounts, the FCY current balance is displayed along with the LCY equivalent of the current balance. The LCY equivalent current balance is the aggregate of the LCY equivalent of the various transactions that have been posted to the account.

In the ‘Chart of Accounts - GL Details’ screen you specify whether a GL should be revalued or not.

This chapter contains the following section:

- Section 21.1, "Account Revaluation Setup"

21.1 Account Revaluation Setup

This section contains the following topic:

- Section 21.1.1, "Maintaining Account Revaluation"

21.1.1 Maintaining Account Revaluation

In the ‘Account Revaluation Maintenance’ screen, you specify parameters for account revaluation such as rate type, the GL to which the profit or loss from revaluation should be posted, etc. You can invoke this screen by typing ‘RVDXSETP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen you can maintain the following parameters to define the revaluation parameters for a GL account:

- The general ledger accounts to which the profit or loss on revaluation is to be posted
- The account to which the revaluation profit is to be debited or loss credited
- The rate type to be used to revalue the GL
- The transaction code for posting the revaluation entries
- The rate type to be used for accounting entry-based revaluation of profit and loss GLs
- The transaction code that would be used to post revaluation entries due to accounting entry-based revaluation of profit and loss GLs

General Ledger Code

This is the code of the GL account for which you are specifying revaluation parameters.

Transaction Code

This is the transaction code under which the accounting entries would be posted to the defined revalued GL account

Rate type

This is the rate type to be used for revaluation of this GL

Profit General Ledger

If the result of revaluation is a profit, the profit amount is credited to this profit GL. If, for a GL, you have opted for revaluation split, then Revaluation Profit (as opposed to Trading Profit) is posted into this GL.

Revaluation split segregates revaluation profit / loss into:

- Trading Profit / Loss – Profit / Loss due to revaluation of FCY entries posted into the GL during the current day.
- Revaluation Profit / Loss – Profit / Loss due to revaluation of opening FCY balances (excludes current day's turnover).

Loss General Ledger

If the result of revaluation is a loss, the loss amount is debited to this loss GL. If, for a GL, you have opted for revaluation split, then Revaluation Loss (as opposed to Trading Loss) is posted into this GL.

Revalue into

This GL account is debited if the result of revaluation is a profit; and credited if the result of revaluation is a loss

This would typically be the GL code being revalued. For all non-contingent GLs belonging to the asset or liability categories, the system defaults to the GL being revalued.

If you wish to specify a different account for posting these entries specify by selecting from the list of maintained GLs. A list of all GLs would be displayed. Select.

Trading Profit Account/Trading Loss Account

This indicates the GL for posting profit/loss due to trading revaluation (Trading Profit / Loss) if you have indicated that revaluation split is required for a GL.

Netting of offset entries

A check against this indicates whether the offset entries for all accounts linked to the GL code need to be netted or not. If checked, a single consolidated entry would be passed (one for profit and one for loss).

Note

Netting of offset entries is applicable only for normal account revaluation and not for accounting entry-based revaluation of Income/Expense GLs.

Accounting entry-based revaluation of Income / Expense GLs

Income/expense GLs that are marked for entry-based revaluation are picked up by the EOD revaluation batch process, which executes before the account revaluation batch process on a given business day.

In the Account Revaluation Maintenance, you must specify the following parameters that would be used by the batch revaluation process, for revaluing FCY entries in Income/Expense GLs:

- Rate type
- Transaction code for posting entry-based revaluation entries

You can maintain these parameters for specific Income/Expense GLs. If you wish to maintain these parameters for all Income/Expense GLs, you can specify the 'STDPNL' option in the GL Code field. The 'STDPNL' option signifies that the entry-based parameters being maintained are applicable for all Income/Expense GLs.

When the revaluation batch revalues an Income/Expense GL, it uses the rate type and transaction code maintained for the GL in the Account Revaluation screen. If no maintenance exists for the specific GL, the parameters maintained for the 'STDPNL' GL Code option are used.

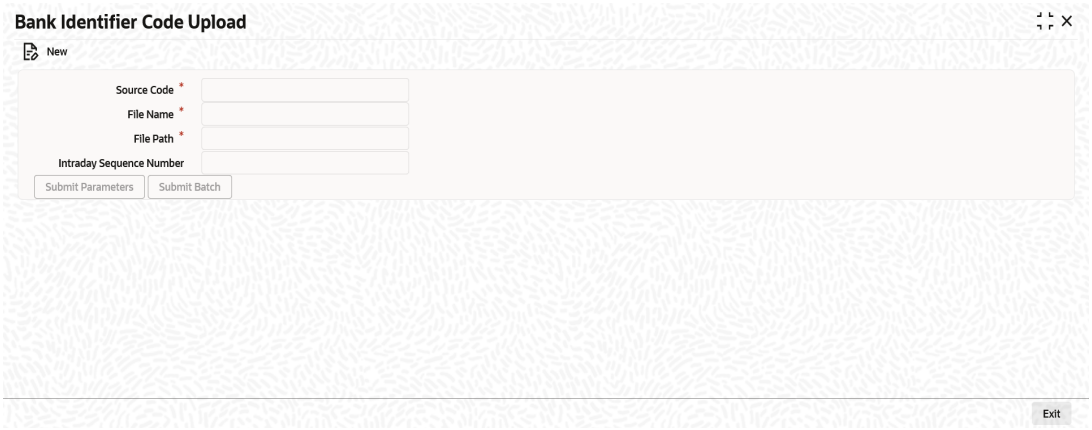
22. Holiday File Upload

This chapter contains the following sections:

- Section 22.1, "Uploading Holiday File"

22.1 Uploading Holiday File

SWIFT provides a country-wise holiday file that can be uploaded into Oracle Banking Retail and SME Lending Cloud Service. For all countries where ‘EUR’ is not the local currency, the respective holidays can be uploaded into the currency holidays tables. For European countries, where ‘EUR’ is the currency, you can upload the TARGET holidays. Oracle Banking Retail and SME Lending Cloud Service allows you to upload these currency holidays through the ‘BIC/BICPLUS – Upload’ screen. You can invoke this screen by typing ‘ISDBICUP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you need to choose the source code as ‘CCH’ from the drop-down list. For further details about this screen, refer the section titled ‘Uploading the BIC/BICPLUS files into Oracle Banking Retail and SME Lending Cloud Service’ in the ‘Common Core - Core Entities and Services User Manual.

The holiday file gets uploaded with two records:

- HF Record – wherein ‘EUR’ is not the local currency
- HS Record - wherein ‘EUR’ is the local currency

For more details on the file formats of these records, refer the chapter titled ‘Annexure – B – File Formats’.

Note

The new Extensible Function Id ISDBICUP is released for the Non-Extensible Function Id ISDBICPU which is used for Bank Identifier code upload. The ISDBICPU function ID is disabled and can be enabled by selecting the available checkbox in SMDFNDSC Function Id.

23. Document Maintenance

Before opening an account, the customers are expected to furnish the documents to the bank.

The following sections in this chapter discusses about the type of document to be submitted and the document checklist to be maintained.

This chapter contains the following sections:

- Section 23.1, "Document Type Maintenance"
- Section 23.2, "Document Checklist Maintenance"
- Section 23.3, "Document Code Maintenance"

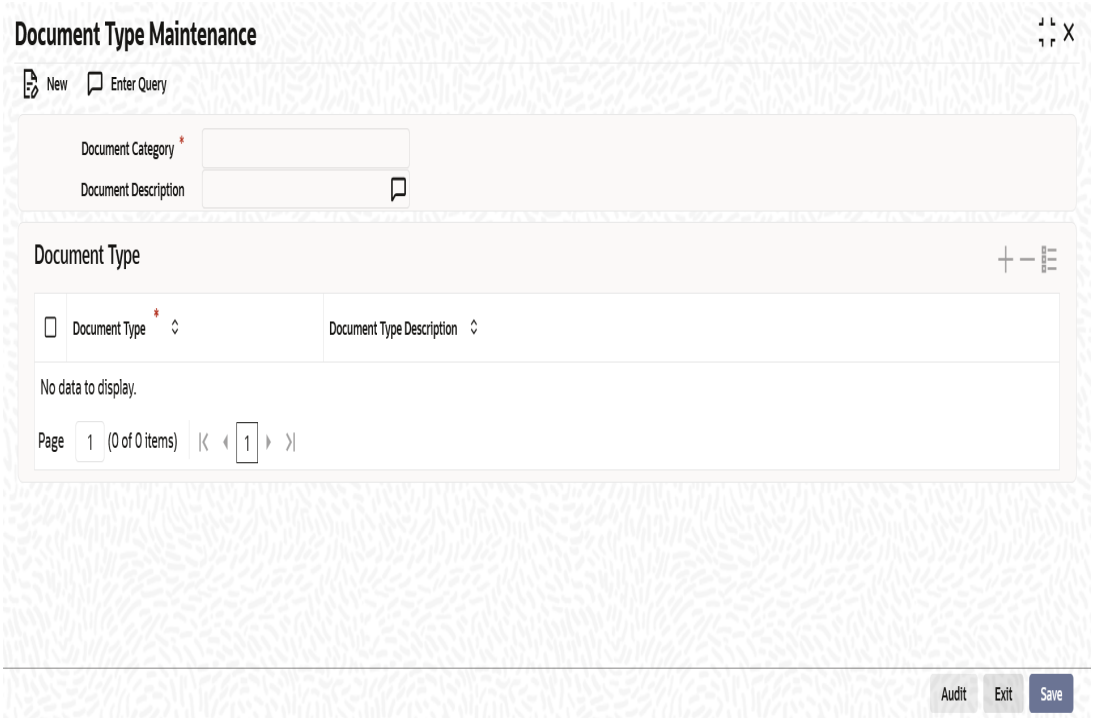
23.1 Document Type Maintenance

This section contains the following topics:

- Section 23.1.1, "Maintaining Document Type"
- Section 23.1.2, "Viewing Document Type Details"

23.1.1 Maintaining Document Type

You can maintain the various document types in the ‘Document Type Maintenance’ screen. To invoke this screen, type ‘CSDDOCTY’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Document Category

Specify the document category. The adjoining option list displays all the document categories that are maintained in the system. You can select the appropriate one.

Document Type

Specify the type of document.

Document Description

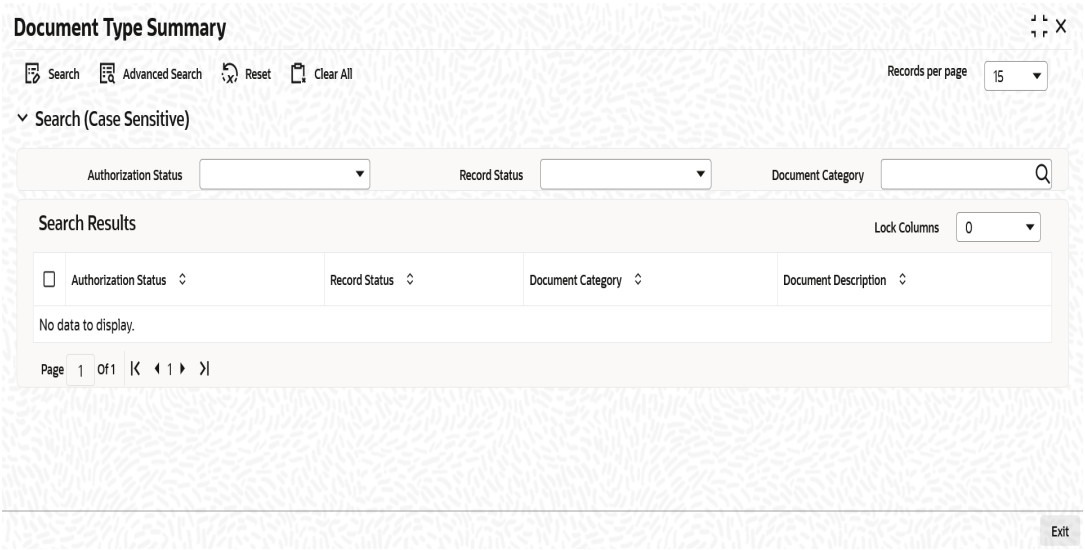
Specify a brief description for the document.

> **Note**
>
> The system generates a notification on authorization of any modification, addition or deletion of document details in this screen.

23.1.2 Viewing Document Type Details

You can view the document type details in the 'Document Type Summary' screen. To invoke this screen, type 'CSSDOCTY' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

The screen is as shown below:



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

- Authorization Status
- Record Status
- Document Type
- Document Category
- Document Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Document Type
- Document Category
- Document Description

23.2 Document Checklist Maintenance

This section contains the following topics:

- Section 23.2.1, "Maintaining Document Checklist Details "
- Section 23.2.2, "Viewing Document Type Details"

23.2.1 Maintaining Document Checklist Details

You can maintain the various document checklist details in the 'Document Checklist Maintenance' screen. To invoke this screen, type 'CSDDOCHK' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



Specify the following details:

Process Code

Specify the process code. The adjoining option list displays the process codes that are maintained in the system. You can select the appropriate one.

Stage

Specify the stage in which you need to maintain the checklist details.

Document Category

Specify the document category. The adjoining option list displays all the document categories that are maintained in the system. You can select the appropriate one.

Document Type

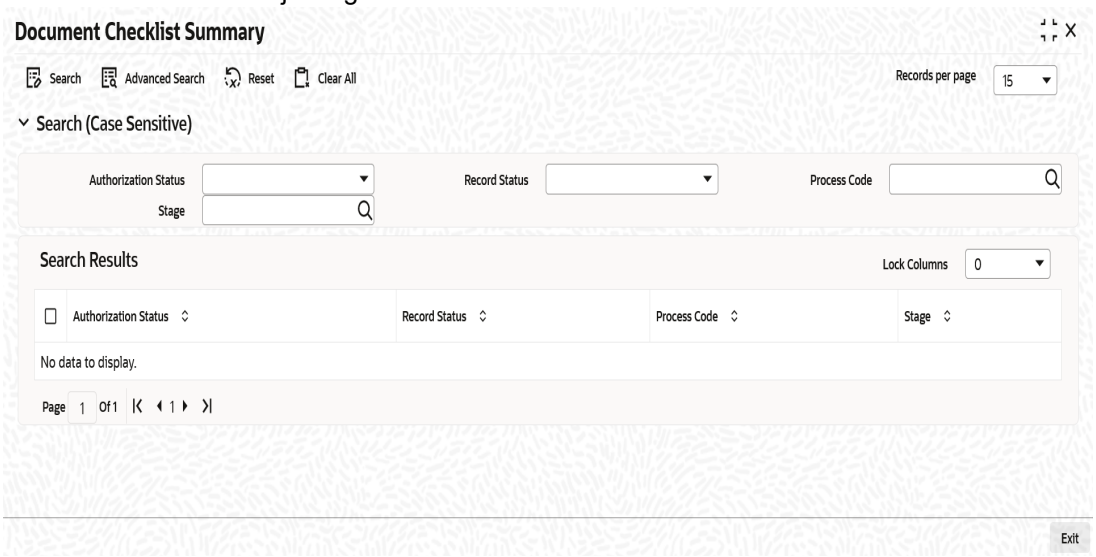
Specify the type of document.

Mandatory

Indicates whether the document is needed for checklist.

23.2.2 Viewing Document Type Details

You can view the document type details in the ‘Document Checklist Summary’ screen. To invoke this screen, type ‘CSSDOCHK’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Process Code
- Stage

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Process Code
- Stage

23.3 Document Code Maintenance

This section contains the following topics:

- Section 23.3.1, "Maintaining Document Code "
- Section 23.3.2, "Fields Button"
- Section 23.3.3, "Operations on the Document Code Maintenance Screen"
- Section 23.3.4, "Viewing Document Code Details"

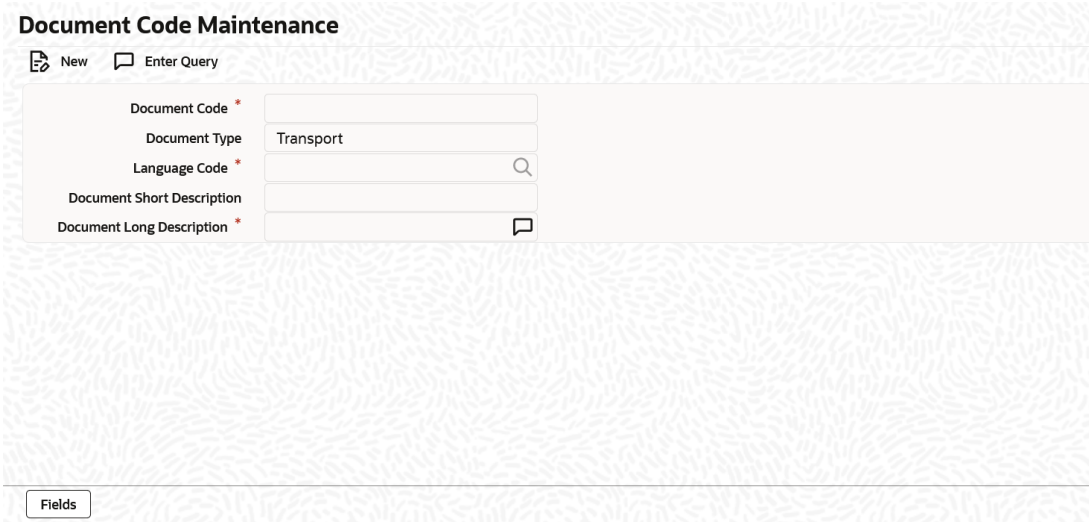
23.3.1 Maintaining Document Code

There are certain standard documents that are required under a documentary bill. As these documents are standard and common to most countries, you need not specify the details of the document each time you need to use it for a bill. Instead, you can maintain its details in the 'Document Master Maintenance' screen.

The advantage of maintaining document details is that, at the time of creating a product or at the time of entering the details of a bill, you need only specify the code assigned to the

document. All the details maintained for the document will be automatically picked up. This reduces effort taken as there is no need to enter the contents of the document every time you use it.

You can invoke the 'Document Code Maintenance' screen by typing 'STDDOCCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. If you are maintaining the details of a new document, click the new button on the Application toolbar. The screen is displayed without any details..



If you are calling a document maintenance record that has already been defined, double click on a document code from the summary screen.

Specify the following details:

Document Details

You can maintain the following details related to the documents in the 'Document Code Maintenance' screen.

Document Code

In Oracle Banking Retail and SME Lending Cloud Service, each document that you maintain is identified by a 12-character code called a document code. One of the characters of the code should be a letter of the English Alphabet. You can follow your own conventions for devising this code.

The code should be unique as it is used to identify the document. While creating a product or at the time of entering the details of a bill, where you need to specify the documents that should accompany a bill, you need to only specify the code assigned to the document. The document details will be automatically picked up and defaulted.

Language Code

Specify the language code using which all the correspondences with the party should be carried out. The adjoining option list displays all available language codes. You can choose the appropriate one.

Document Type

Select the document type from the drop-down list. The available options are Transport, Insurance, Invoice, Claim and Others.

Document Short Description

The documents required under a bill are sometimes large and hence difficult to identify. Therefore you can specify a short description or a title, which will enable quick identification of the document.

The short description specified is for information purposes only and will not be printed on the document.

Document Long Description

Specify the complete description of the document. This option allows you to enter a maximum of 255 characters.

23.3.2 Fields Button

You can specify values for user defined fields in the 'User Defined Fields' screen. To invoke this screen, click 'Fields' button.



Note

Value for UDF can be made mandatory or non-mandatory as maintained in the 'User Defined Fields Maintenance' screen.

After you have entered the details of the document and clause you should save the record. Click 'Exit' or 'Cancel' button to exit the screen.

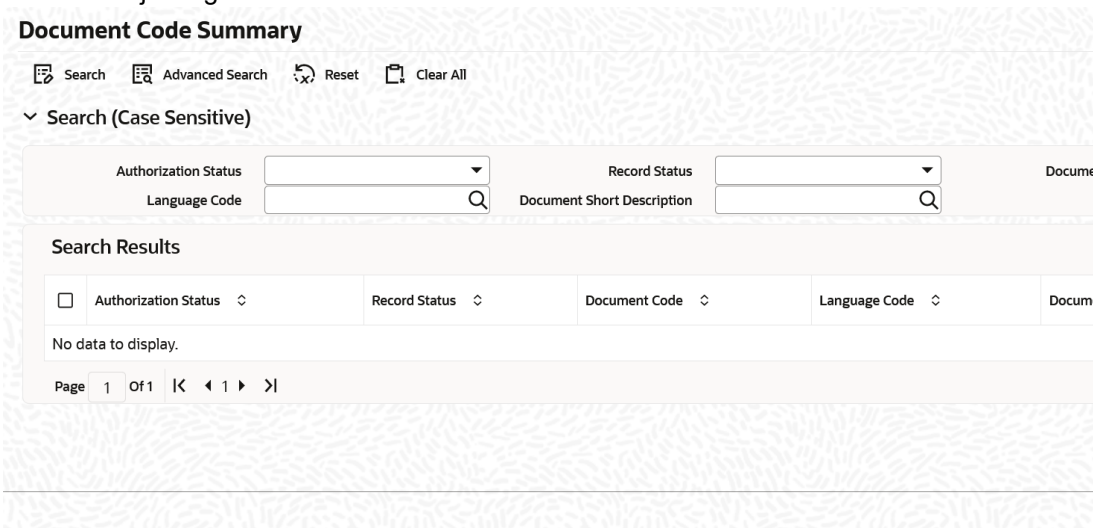
23.3.3 Operations on the Document Code Maintenance Screen

On an existing Document Maintenance record, you can perform any of the following operations (if any function under the application toolbar is disabled, it means that the function is not allowed for the record):

- Amend the details of a document
- Authorize a document
- Copy the details of a document on to a new document
- Close the document
- Reopen the document
- Print the details of a document
- Delete the details of a document

23.3.4 Viewing Document Code Details

You can view the document code details in the 'Document Code Summary' screen. To invoke this screen, type 'STSDOCCD' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Document Code
- Language Code
- Document Short Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Document Code
- Language Code
- Document Short Description

24. Configuring Overrides

The system displays messages in respect of errors that occur when you execute operations during a work session, in any module. These error messages are also displayed in respect of automatic or batch processes, such as end of day processes.

Depending upon your requirements at your installation, you might require some of the errors to be ignored, and others to result in an override being sought from the user for the operation to proceed. For still others, you might require an online authorization for the operation to proceed. Accordingly, the implementers at your installation configure the sensitivity of such errors. Subsequently, you might also need to configure errors to suit your requirements.

This chapter contains the following sections:

- Section 24.1, "Types of Overrides"
- Section 24.2, "Override Maintenance"

24.1 Types of Overrides

In Oracle Banking Retail and SME Lending Cloud Service, you can assign a level of sensitivity to each override that arises or occurs during system operation. This level of sensitivity that you assign to an override indicates the action that will result when that specific override occurs. Accordingly, you can assign any of the following sensitivity levels to an override:

Ignore

This would mean that no override message would be displayed and the exception would be ignored

Override

This sensitivity indicates that an override message should be displayed, seeking confirmation from the user. If the user confirms or accepts the override, processing of the transaction would proceed; if not, the exception would have to be corrected before transaction processing can proceed.

For such overrides, you can assign an additional parameter to indicate whether an online authorization is required if the override is accepted. If you have assigned online authorization to be required, then, for transactions involving such overrides, an online authorization is requested as a mandatory procedure. The online authorization limit specified for the authorizer would be checked during authorization, in addition to the time level of the authorizer, which should be greater than the user who is input the transaction.

For such overrides, if you have specified that no online authorization is required, the user can accept the override, and it will not require any online authorization.

Error

This would indicate that, when an exception occurs, an override message would be displayed, and the transaction cannot be processed further, that is, it would stop being processed until the exception is corrected.

Online Authorization

This would indicate that an override message would be displayed, seeking confirmation from the user. However, in this case, online authorization would be required as a mandatory procedure, if the override were accepted.

Dual Authorization

This would indicate that an override message would be displayed, seeking confirmation from the user. However, in this case, online authorization would be required as a mandatory procedure, if the override were accepted. Also, at least two authorizers would be needed to authorize the transaction.

Override Types for Batch Functions

For exceptions occurring during execution of automatic or batch processes, you can assign the Ignore, Override or Error sensitivities.

24.2 Override Maintenance

This section contains the following topics:

- Section 24.2.1, "Maintaining Overrides"
- Section 24.2.2, "Maintaining Error Messages"

24.2.1 Maintaining Overrides

In the 'Overrides Maintenance' screen, all the error messages that would appear in each module, with their respective error codes, are displayed. The functions, with respect to which the error messages could be encountered, are also displayed. You can invoke this screen by typing 'CSDOVDME' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the Type field, you can specify, for each error message, the appropriate sensitivity level – Ignore, Override, Error, Online Authorization or Dual Authorization.

For error messages in respect of automatic or batch functions, you can specify the appropriate level in the Batch Type field – Ignore, Override or Error.

For certain overrides, (to which you have assigned the level Override, Online Authorization or Dual Authorization), you can indicate whether the authorizer must also confirm the override, by checking the Confirm box.

You can configure an override to be displayed at the Contract and Maintenance level, if the default interest rate is modified at the Product level for Term Deposit and Retail Loan. The system displays overrides during subsequent modifications of interest rate. You can also configure overrides for Dual Authorization to be displayed at Contract and Maintenance level.

Note

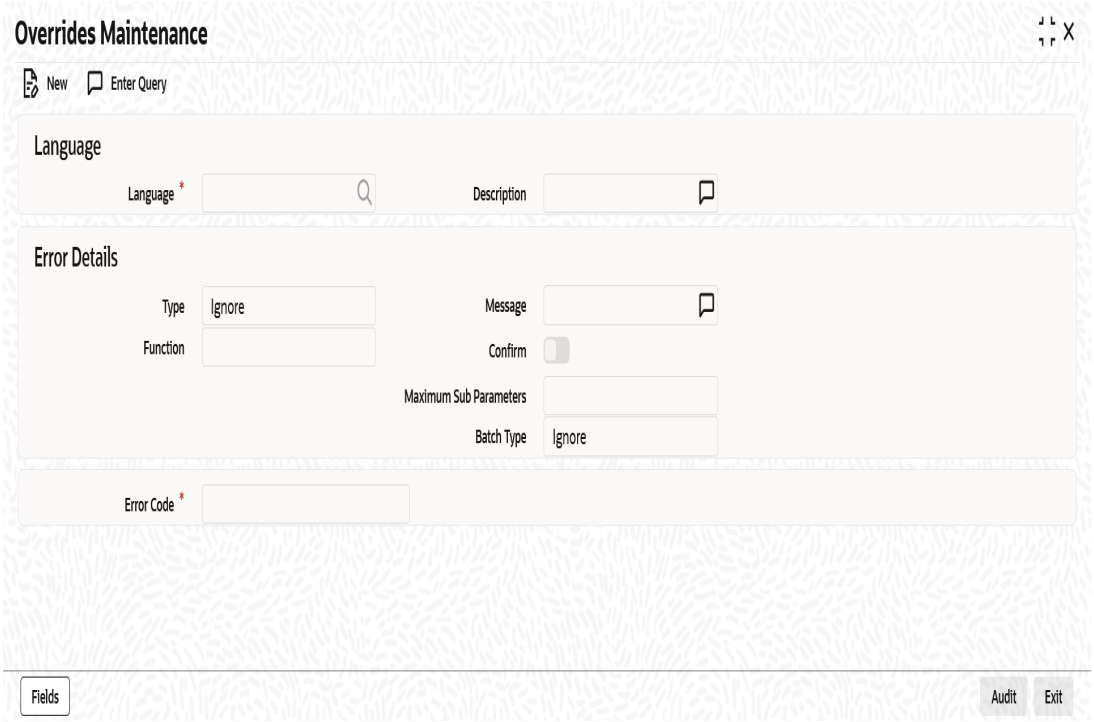
You can make changes to configurable overrides in the Error Codes Maintenance screen only after consulting the support team at your installation.

24.2.2 Maintaining Error Messages

According to the requirements of your bank, you can configure the system to display an error message if you have not opted for batch balancing at the time of opening a batch.

This is indicated in the ‘Overrides Maintenance’ screen before opening a batch.

You can invoke the ‘Overrides Maintenance’ screen by typing ‘CSDOVDME’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



According to your instructions in the ‘Overrides Maintenance’ screen, Oracle Banking Retail and SME Lending Cloud Service will either:

- Display an error message if balancing is not allowed at the time of opening a batch (system will allow you to enter the details of the journal entry only if the option 'Balancing’ is checked)
- Display an override message reminding that the batch that has been opened will not be balanced (even if the option ‘Balancing’ is unchecked, system will display an override and allows you to proceed further and enter the journal entry details)
- Ignore your selection for the option 'Balancing'. System will not display an error message or override irrespective of your selection for the option ‘Balancing’ and you can proceed to enter the details of the journal entry in the 'Journal Entry' screen.

According to the requirements of your bank, indicate your option (Error, Override, or Ignore) for the error code DEBATBAL-1.

Depending on your selection in the ‘Overrides Maintenance’ screen for the error code DEBATBAL-1, system will either display an error message or an override message or will just ignore your selection for the option ‘Balancing’.

In the ‘Overrides Maintenance’ screen, if you have indicated the ‘Type’ as ‘Error’ and if you don’t opt for ‘Balancing, system will display an error message as “The batch is not balanced”.

and ‘Balancing’ is automatically checked. In other words, it is mandatory to opt for balancing. This is to ensure that all batches that are opened to post entries are balanced.

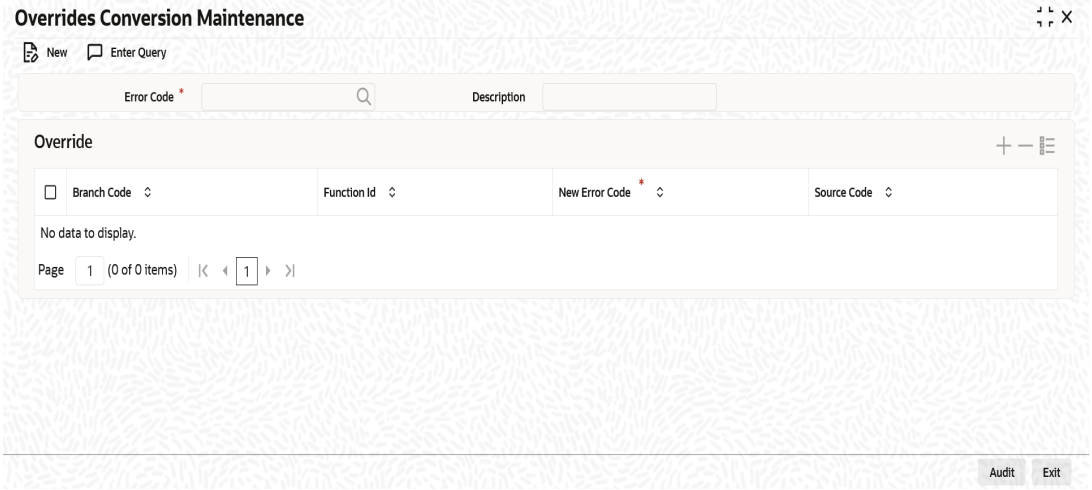
If you have indicated the Type as ‘Override’ and you haven’t checked the option ‘Balancing’ system will display an override message as “The batch is not balanced. Do you want to proceed? Yes/No”.

You can proceed to enter the details of the journal transaction if you select ‘Yes’.

If you have opted for ‘Ignore’ in the ‘Error Codes Maintenance’ screen, irrespective of whether you opt for balancing of batches or not, system will allow you enter the details of the journal transaction in the ‘Journal Entry’ screen (system will not display an error message or an override).

24.3 Maintaining Conversion Overrides

In the ‘Overrides Conversion Maintenance’ screen, you can maintain the conversion error codes for the override error code. You can invoke this screen by typing ‘CSDOVCNV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following details:

Error Code

Specify the error code. Alternatively you can select the code from the list.

Description

The error code description will be displayed based on the error code created in the ‘Overrides Maintenance’ screen.

Branch Code

Specify the branch code. Alternatively, you can select the code from the list. If ALL is specified, in all the branches the conversion will be done. However if it is maintained for a specific branch, only in that branch the conversion will be done.

Function Id

Specify function Id for which the override should be treated as error. Alternatively, you can select the Function Id from the list.

Source Code

Specify the source code. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

New Error Code

You can map an already existing error code as the conversion error code or you can define the same. Specify the new error code.

You are not allowed to maintain/map conversion error codes for the error code which is a conversion error-code.

Note

- If you encounter overrides while processing, the system will check if any conversion error code mapped for the override for the combination of branch and function Id. If available then the system will raise the mapped error code instead of the original error code.
- The system will allow you to map conversion codes only for the error codes with type as ‘Override’.
- If a modifiable error code is changed from ‘Override’ to ‘Error’, then the system will delete all the conversion error codes maintained for the same.
- Configuration of till related overrides and overrides maintained in ‘Function Workflow Definition Detail’ (STDWFDEF) screen as information message is not supported.

25. Other Maintenances

In order to improve the performance of the system during online or batch processes, you can install some features on need basis on the system. This chapter explains the process of installing features.

This chapter contains the following sections:

- Section 25.1, "Feature ID Maintenance"
- Section 25.2, "Feature Maintenance"
- Section 25.3, "Category Maintenance"
- Section 25.4, "Exposure Type Maintenance"
- Section 25.5, "Group Maintenance"
- Section 25.6, "Haircut Maintenance"
- Section 25.7, "Location Maintenance"
- Section 25.8, "Static Type Maintenance"
- Section 25.9, "Unique Identifier Maintenance"
- Section 25.10, "Local Collateral Maintenance"
- Section 25.11, "Customer Limit Details"
- Section 25.12, "Product UDF Mapping"
- Section 25.13, "GL Mask Maintenance for Multitenant Deployment"
- Section 25.14, "Insurance Company Maintenance"

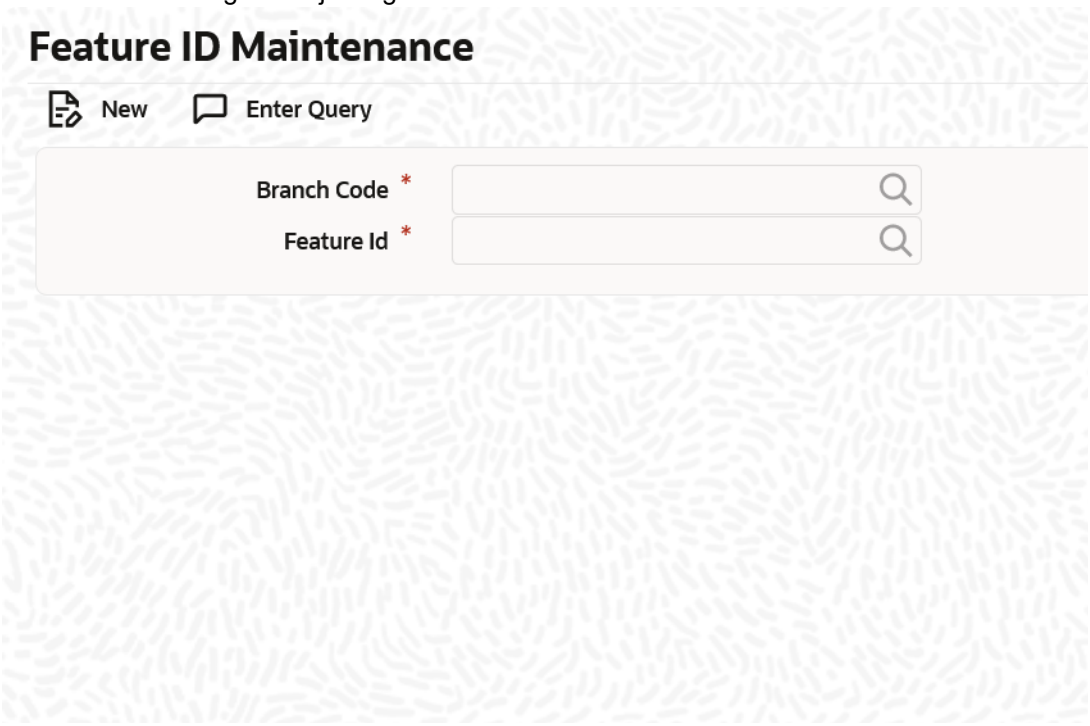
25.1 Feature ID Maintenance

This section contains the following topics:

- Section 25.1.1, "Maintaining Feature ID"
- Section 25.1.2, "Fields Button"
- Section 25.1.3, "Viewing Feature ID Summary"

25.1.1 Maintaining Feature ID

You can maintain required features using the ‘Feature ID Maintenance’ screen. You can invoke this screen by typing ‘CSDFEMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Branch Code

Specify the branch where the feature needs to be installed. The adjoining option list displays all valid branch codes maintained in the system. You can select the appropriate one.

Branch Name

The branch name is displayed here based on the chosen branch code.

Feature Id

Specify the feature that should be installed in the branch. You can also choose any of the following values from the adjoining option list:

Feature Id	Description	Mode - Online/Batch
ACCRESTR	Account Restriction feature which need to be enabled for replace amounts in overrides with wild char (*)	Online
ACSTHAND	Account Statement Handoff during EOD	Batch
APY	Movement of Annual Percentage Yield to history	Batch
CCYPOS	CCY position entries updation during EOD	Batch
CUSTMIS	building of Customer MIS details Trans-action/Composite/Fund	Online

DDRECLOG	During Demand Draft creation - update of record log and field log	Online
DEFERLIQ	IC Deferred Liquidation	Batch
DORMUPD	Dormancy update during EOD	Batch
DRINTDUE	Dr. Interest Due	Batch
FCTDSTATS	Financial cycle wise account statistics update	Batch
GLCUSTSTATS	Period/Financial cycle wise customer GLs statistics update	Batch
GLFCTDSTATS	Financial cycle wise GL statistics update	Batch
GLPTDSTATS	Period wise GL statistics	Batch
ICINTSTMT	IC Interest Statement generation	Batch
ICRATECHG	Rate change Advice	Batch
IRASTMT	IRA Statement generation during EOD	Batch
LDSTMT	Loan Statements generation during EOD	Batch
LINKSTMTAC	Update of Previous Statement Date and No during statement generation	Batch
PRODTXNREST	Product and Transaction code restric-tions applicability	Batch
PTDSTATS	Period wise account statistics update	Batch
RAC	Account entry serial number derivation logic when multiple OBRSL instances exists	Online/Batch
REGCC	Regulatory CC update for customer account during EOD	Batch
TRACKACCRINT	Tracking of Accrued interest	Batch
USREGCHGS	US Regulatory changes	Batch
VDBALINIC	VD balance update. This is equivalent to flag at bank parameters level	Online
PARTCHKPAY	Partial cheque payment feature	Online

Installed

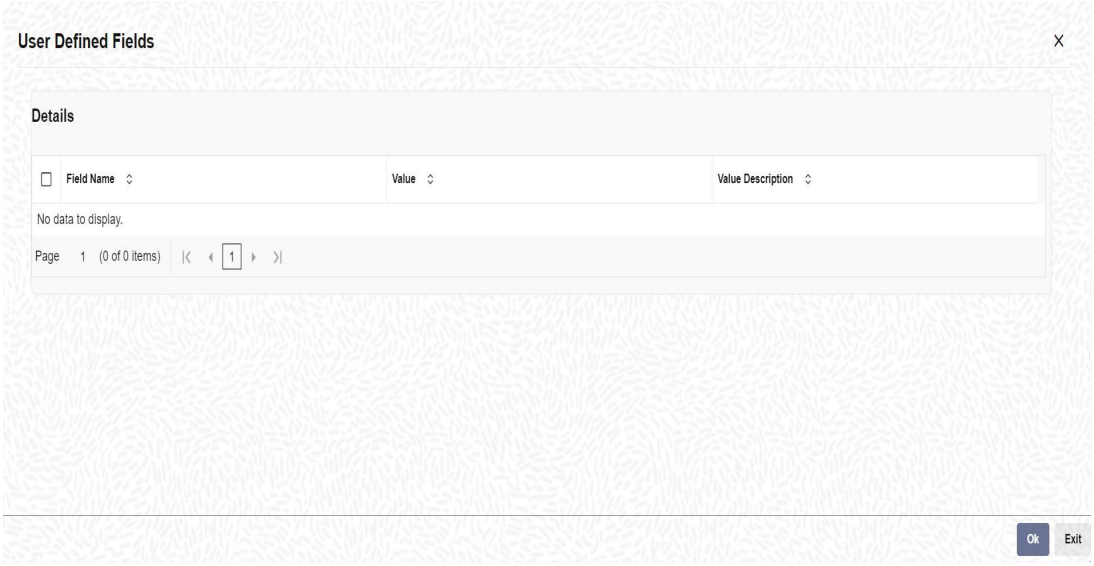
Check this box to indicate that the feature should be installed in the branch.

Click save icon in the Application tool bar to save the changes.

25.1.2 Fields Button

All User Defined Fields (UDFs) linked to the function ID ‘CSDFEMNT’ are displayed in the ‘User Defined Fields’ screen. Invoke this screen by clicking ‘Fields’ button on the ‘Feature ID Maintenance’ screen.

The screen is as shown below:



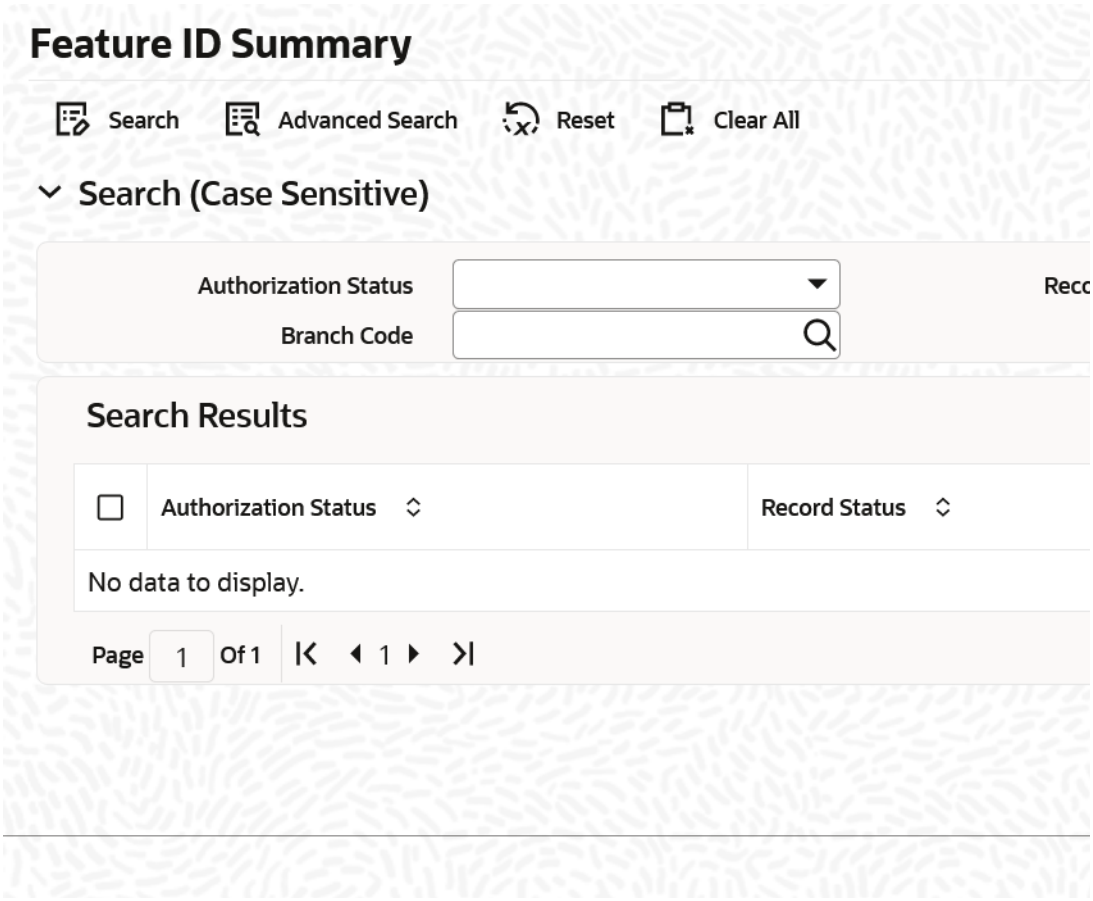
Here you can specify values for each UDF.

Refer the User Manual titled ‘User Defined Field’ for details about defining UDFs.

25.1.3 Viewing Feature ID Summary

You can view summary of all feature IDs installed across branches, using the ‘Feature ID Summary’ screen. To invoke this screen, type ‘CSSFEMNT’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screen is as shown below:



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

- Authorization Status
- Record Status
- Branch Code
- Feature ID
- Installed

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch Code
- Feature ID
- Installed

Double click on a record to invoke the detailed screen for that record.

25.2 Feature Maintenance

This section contains the below topic:

- Section 25.2.1, "Maintaining Feature"

- Section 25.2.2, "Fields Button"

25.2.1 Maintaining Feature

You can maintain required features using the ‘Feature Maintenance’ screen. You can invoke this screen by typing ‘CSDFTRMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details:

Feature

Specify the feature that you need to query.

Applicable

The system defaults this check box when you execute the query with the feature name.

25.2.2 Fields Button

All User Defined Fields (UDFs) linked to the function ID ‘CSDFTRMN’ are displayed in the ‘User Defined Fields’ screen. Invoke this screen by clicking ‘Fields’ button on the ‘Feature Maintenance’ screen.

For more information on UDF refer to the ‘User Defined Field’ User manual

25.3 Category Maintenance

You can maintain categories using the ‘Category Maintenance’ screen. You can invoke this screen by typing ‘CODCATGY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:
Category Name

Specify the category name.

Description

Enter a brief description of the category.

After entering the details, click the ’Save’ button.

25.4 Exposure Type Maintenance

You can maintain exposure types using the ‘Exposure Type Maintenance’ screen. You can invoke this screen by typing ‘CODEXPTY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:
Exposure Name

Specify the exposure name.

Description

Enter a brief description for the expsoure.

After entering the details, click the ’Save’ button.

25.5 Group Maintenance

You can invoke the ‘Group Maintenance’ screen by typing ‘CODGROUP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:

Type Name

Specify the type name.

Type Value

Specify the type value.

After entering the details, click the ’Save’ button.

25.6 Haircut Maintenance

You can invoke the ‘Haircut Maintenance’ screen by typing ‘CODHCUTT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:
HairCut Name

Specify the haircut name.

Description

Enter a brief description for the haircut.

After entering the details, click the ’Save’ button.

25.7 Location Maintenance

You can maintain the location details using the ‘Location Maintenance’ screen. You can invoke this screen by typing ‘CODLOCCD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:
Location Code

Specify the location code.

Description

Enter a brief description for the location.

After entering the details, click the 'Save' button.

25.8 Static Type Maintenance

You can maintain different type of channels in the 'Static Type Maintenance' screen. You can invoke the 'Static Type Maintenance' screen by typing 'CODTYPES' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The 'Static Type Maintenance' screen is shown below:



You can specify the following here:

Type

Specify the static type.

Type Name

Specify the type name.

Type Value

Specify the type value.

After entering the details, click the 'Save' button.

25.9 Unique Identifier Maintenance

You can maintain the unique identifier details in the 'Unique Identifier Maintenance' screen. You can invoke this screen by typing 'CODUIDN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following here:

Unique ID Name

Specify the Unique ID name.

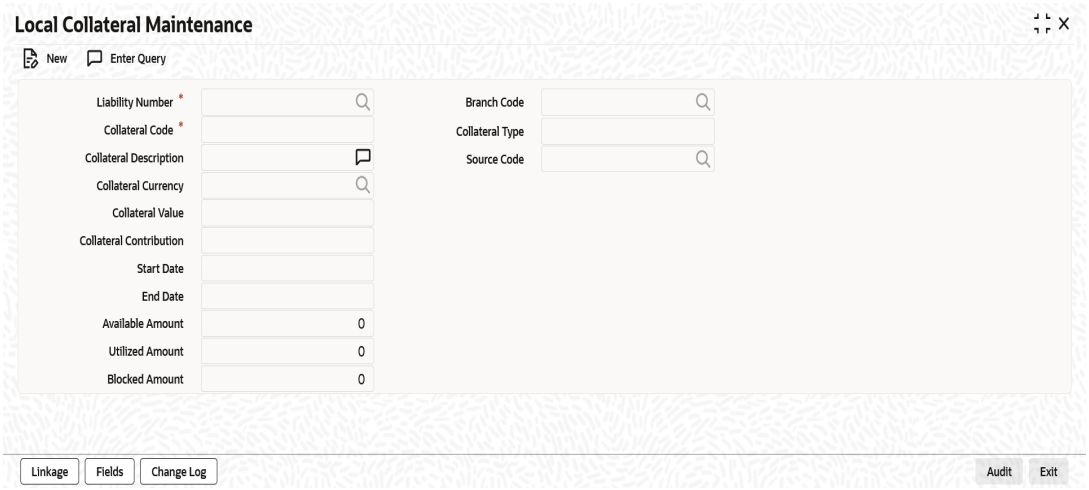
Description

Enter a brief description for the Unique ID.

After entering the details, click the 'Save' button.

25.10 Local Collateral Maintenance

You can maintain local collateral details in 'Local Collateral Maintenance' screen. You can invoke this screen by typing 'STDCOLAT' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Collateral Code

Specify the collateral code.

Collateral Description

Give a brief description of the collateral here.

Collateral Currency

Specify the currency in which the Collateral has to be maintained. Once authorized you cannot change this entry.

Collateral Value

The collateral value depends on whether the security is Market Value based or Non-Market Value based.

If it is market value based then the collateral value is calculated as shown in the following examples.

Example

Input in case of a nominal quoted security:

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal Amount]
10,00,000	BOM1	65	(65/100) * 10,00,000=650000
5,00,000	BOM2	70	(70/100) * 5,00,000= 350000
7,00,000	BOM3	80	(80/100) * 7,00,000= 560000

Input in case of a unit quoted security:

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market price)
65	BOM1	120	7800
70	BOM2	130	9100
40	CAL1	95	3800

If it is Non-Market Value based then the user has to enter the collateral value manually.

When there is a linkage available for Bank Guarantee/ Standby LC and the linkage currency is different from the Local Collateral Currency, the Collateral Value will be derived based on the Account Contribution in linkages with the Collateral Currency.

Example

Linkage Currency	Contract Contribution (in Linkages)	Collateral Currency	Collateral Value
GBP	5000	USD	3000

Start Date and End Date

Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

Branch Code

The system displays the branch code.

Customer No

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid values.

Liability No

Collaterals issued have to be linked to a liability. Specify the liability Number for which the collateral is linked.

Taken Over

Taken Over collateral is checked if the collateral linked to CI/CL account is taken over.

PPC Collateral

Check this box to link the collateral to project finance.

Collateral Type

Indicate the type of collateral - Property, Vehicle, Marketable Securities, Plant & Machinery, Term Deposit & Transaction Account, Precious Metal, Bank Guarantee, Miscellaneous, and Policy.

Source Code

Specify the source code. Alternatively, you can select the source code from the option list. The list displays all valid values.

Available Amount

The system defaults the available amount for the collateral, on save of the collateral record.

Utilized Amount

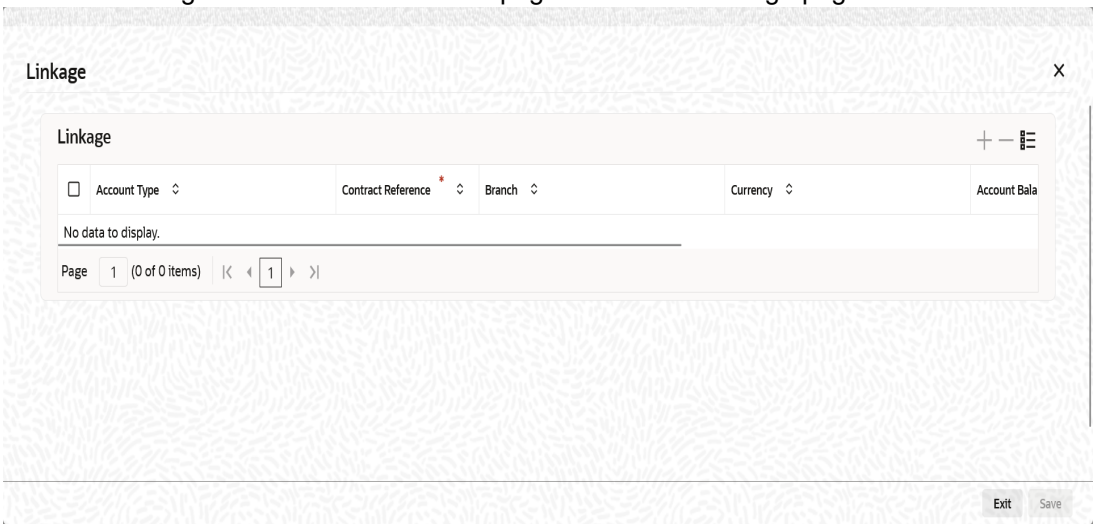
The system displays the utilized amount.

Block Amount

When the collateral is linked to the collateral pool, the system computes and displays the amount to be blocked. The blocked amount is computed based on the linked percentage or linked amount specified when a collateral is linked to a Collateral Pool.

25.10.1 Linkage tab

Click the Linkage tab at the bottom of the page to view the Linkage page.



You link the Bank Guarantee or the Stand-By LC from the Linkage tab. •

If collateral type is ‘Bank Guarantee’, then there should be one linkage of Bank Guarantee or Standby LC.

Enter the details for the following fields:

Account Type

The type of account. It is either Bank Guarantee or Stand-by LC.

Contract Reference

The list which shows the active reference number for the selected account type.

A collateral can be linked either with a single Bank Guarantee or Stand By LC’s, but not both or more than one.

Branch

The branch of the selected account. It is populated from the option list of the contract reference,

Currency

The currency of the collateral. It is populated from the option list of the contract reference,

Account Balance

The account balance. It is populated from the option list of the contract reference,

Contract Contribution

Contract Contribution of linked reference is a mandatory field and the value should be same as the collateral value. This amount cannot exceed the ‘Account Balance’. value

The SDE BANK_GUARANTEE_AMT returns the value of linked amount in case if the linked collateral is of type ‘Bank Guarantee’. Based on the rule and formula. the same amount is used for provisioning computation. The BANK_GUARANTEE_AMT will be zero if the linked Bank Guarantee or Standby LC has expired during provisioning computation.

25.11 Customer Limit Details

You can query the liability details, local facility and local collateral details of a customer using ‘Customer Limit Details’ screen. You can invoke this screen by typing ‘STDLMBAL’ in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can view the following details in this screen based on the customer number selected:

Customer No.

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers maintained in the system.

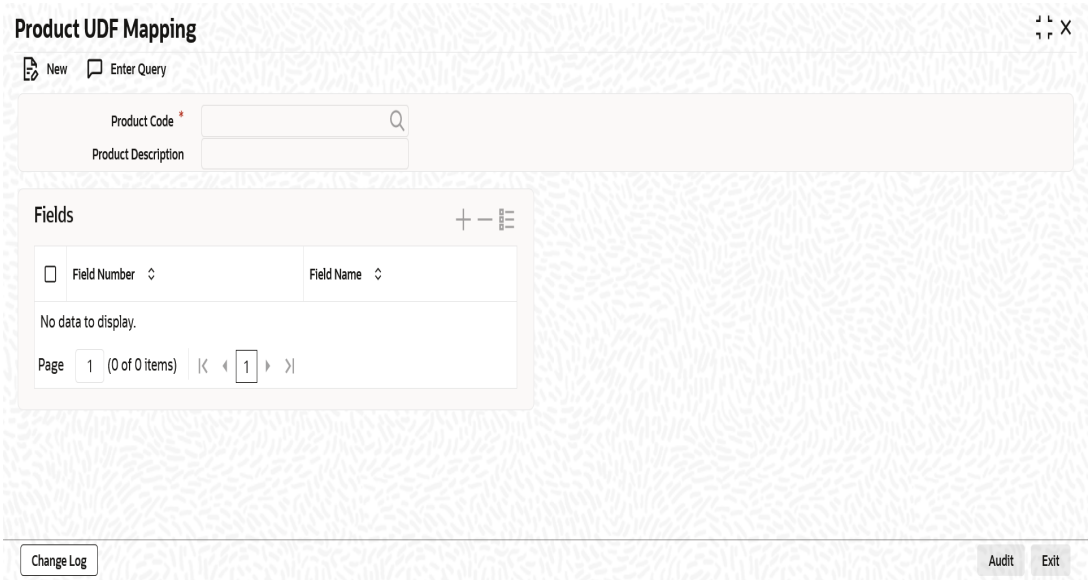
Click ‘Execute Query’ to view the following liability, local facility and local collateral details.

- Customer Name
- Branch Code
- Liability Details
- Liability Currency
- Liability Number
- Facility Details
- Limit Reference
- Availability
- Facility Type
- Line Currency

- Effective Line Amount
- Utilized Amount
- Available Amount
- Blocked Amount
- Revolving Amount
- Matured Util
- Start Date
- Expiry Date
- Collateral Code
- Collateral Currency
- Collateral Description
- Collateral Contribution
- Collateral Value
- Utilized Amount
- Available Amount
- Blocked Amount
- Start Date
- End Date

25.12 Product UDF Mapping

You can maintain all User Defined Fields (UDFs) linked to the product code in the 'Product UDF Mapping' screen. You can invoke this screen by typing 'CSDPDUDF' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



Product Code

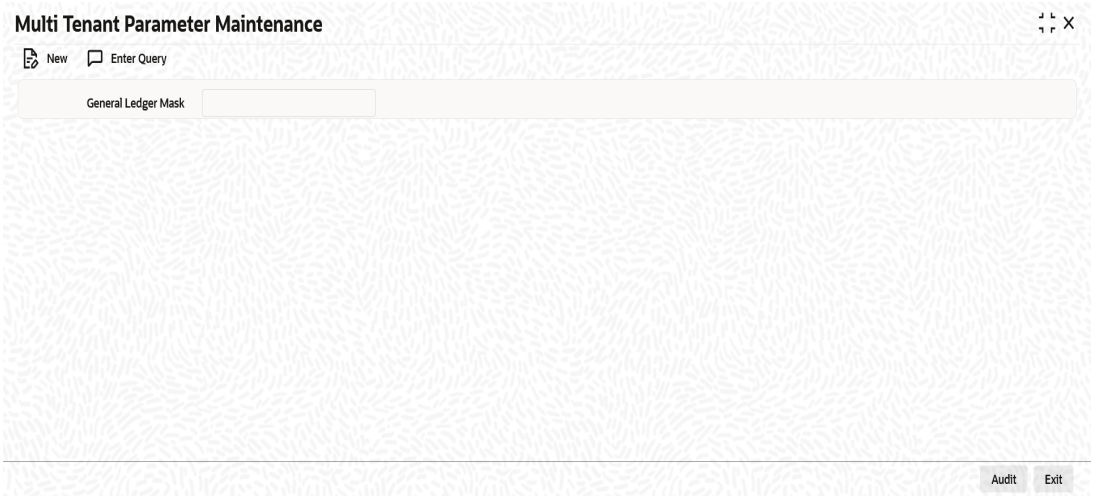
Specify the product code for product UDF mapping. Alternatively, you can select the product code from the list.

Field Name

Specify the field name. Alternatively, you can select the field name from the list.

25.13 GL Mask Maintenance for Multitenant Deployment

You can define structure for the General Ledgers in the Chart of accounts in the ‘Multi Tenant Parameter’ screen. The maintenance should be used for GL mask maintenance in a multi tenant deployment. Otherwise the mask maintained in bank parameter will be taken. You can invoke the ‘Multi Tenant Parameter’ screen by typing ‘CSDMULPM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



General Ledger Mask

This is the structure for the General Ledgers in the Chart of accounts . It can comprise of a maximum of 9 characters. It can be built using a combination of numbers and letters to indicate for instance, category of the GL - asset, liability etc., GLs hierarchical position and so on.

To define the structure, use n for numbers and a for alphabets. The last character would be a D or d, which indicates a check digit generated by the system. For a numeric check digit define it as d ; for an alphanumeric check digit define it as D.

You may use the following punctuations in the GL mask:

- Dash (-)
- Comma (,)
- Asterisk (*)
- Full Stop (.)
- Forward slash (/)

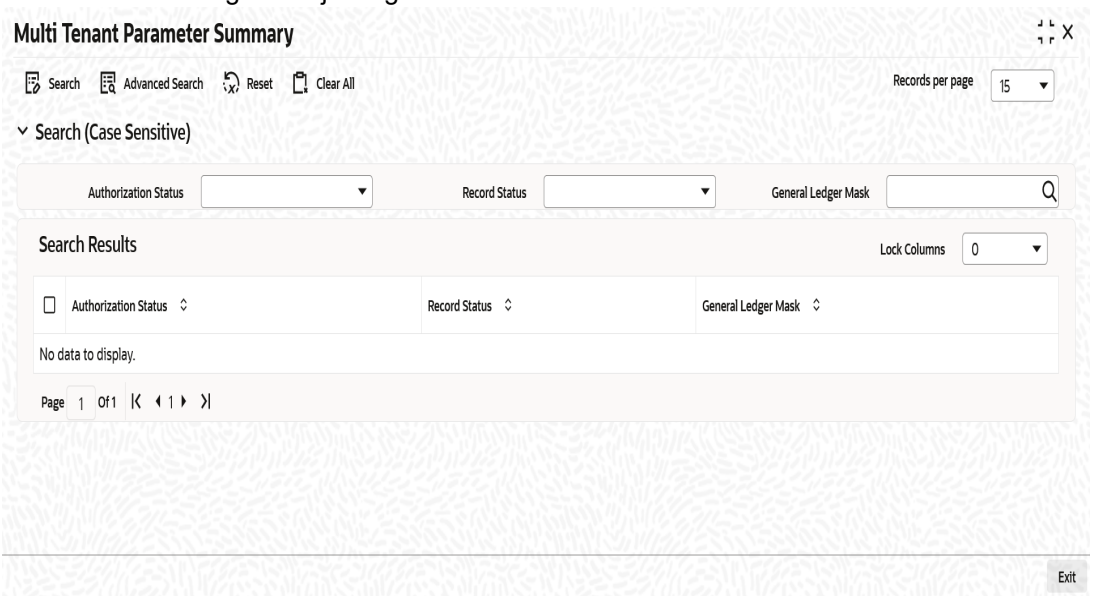
Example

You wish to create a two level GL structure for your bank. You could define the first two characters of the GL to represent the category asset, liability etc., aa; the next two characters, nn, to represent the first level GL; and the next three characters, nnn, to represent the second level GL. A GL based on the given structure would read as AS01001 where AS represents the GL category - asset; 01 represents the first level GL; 001 represents the second level GL.

For creating this structure you would define your GL mask as - aannnnn d/D . If you want to define your second level GL with a 4 digit numeric code instead of 3; other parameters remaining the same your mask would read as aannnnnn d / D.

25.13.1 Viewing Multi Tenant Parameter Summary

You can view the GL mask details using 'Multi Tenant Parameter Summary' screen. You can invoke this screen by typing 'CSSMULPM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



This summary screen can be used to search GL mask details for any of the following criteria:

- Authorization Status
- Record Status
- General Ledger Mask

For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- General Ledger Mask

25.14 Insurance Company Maintenance

This section contains the following topics:

- Section 25.14.1, "Maintaining Insurance Company Details"
- Section 25.14.2, "Fields Button"
- Section 25.14.3, "Operations on Insurance Company Record"
- Section 25.14.4, "Viewing Insurance Company Details"

25.14.1 Maintaining Insurance Company Details

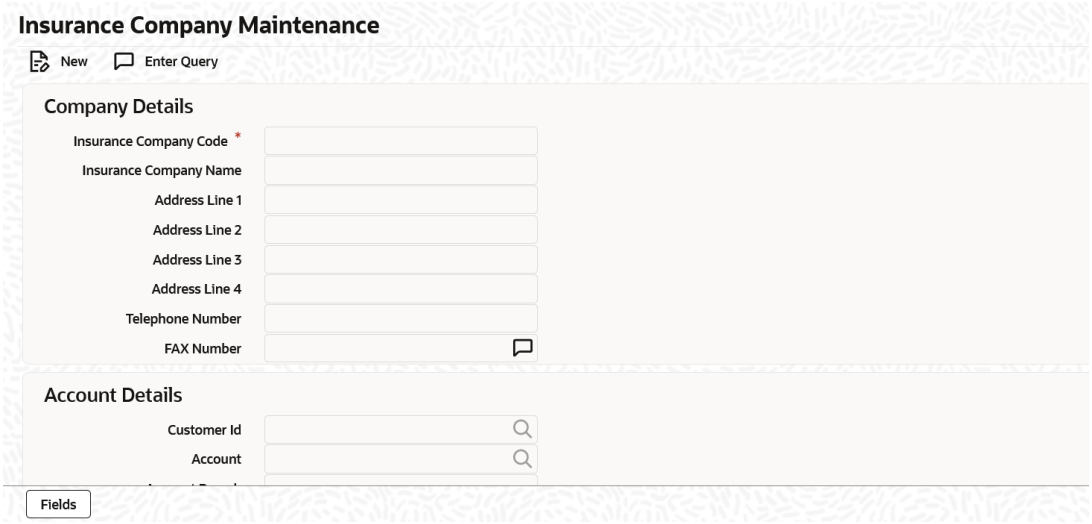
A common entity, as an instrument used for trade payments involves the shipment of large merchandise over long distances. To cover the loss or damage of the goods during transition, most merchandise that is traded is covered under an insurance policy.

You can maintain the details of different Insurance Companies in Oracle Banking Retail and SME Lending Cloud Service. At the time of capturing the details of a Bill contract in the system, you can associate the appropriate Insurance Company Code with the contract. Upon

selection of the code, all the details maintained for the selected code will be automatically picked up by the system.

Subsequently, on receipt of the insurance policy from the company, the insurance policy number can also be captured in the relevant contract.

You can maintain the details of an insurance company through the 'Insurance Company Maintenance' screen. You can invoke this screen by typing 'STDINSCO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Company Details

In this screen, you can maintain the following details of Insurance Companies:

Insurance Company Code

Specify a unique code for each insurance company being defined in the system. The Insurance company will be identified by this code throughout the system. This is mandatory Information and if not provided, you will not be allowed to save the details of the company. You can use a maximum of 9 alphanumeric characters to create the company code.

Insurance Company Name

After specifying a unique code for the company, you can also specify the full name of the Insurance company.

Address Line 1-4

Specify the mailing address of the insurance company being defined. You can maintain a Maximum of four lines of address. Each line of address can accommodate a maximum of 105 Alphanumeric characters.

Telephone Number

You can also capture the telephone number of the insurance company.

Fax Number

Specify the Fax number of the insurance company.

Note

The insurance company will be available for association with Bill contracts only after you authorize the company details.

25.14.2 Fields Button

You can specify values for user defined fields in the 'User Defined Fields' screen. To invoke this screen, click 'Fields' button.



Note

Value for UDF can be made mandatory or non-mandatory as maintained in the 'User Defined Fields Maintenance' screen.

After you have entered the details of the document and clause you should save the record. Click 'Exit' or 'Cancel' button to exit the screen.

25.14.3 Operations on Insurance Company Record

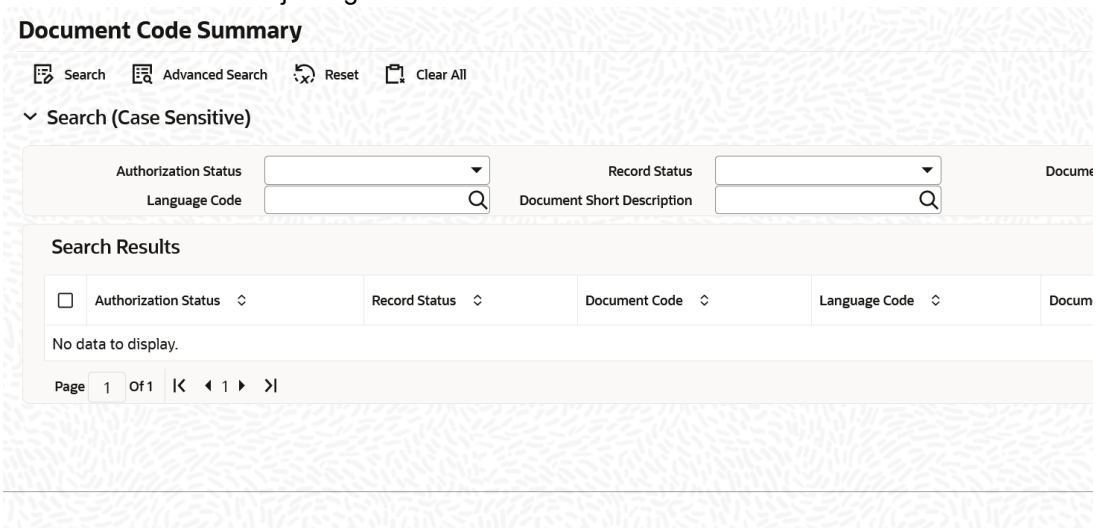
In addition to creating the details of an insurance company, you can perform the following Operations on an existing record:

- Unlock the record (to amend the details)
- Delete an unauthorized record
- Close the record
- Reopen the closed record

Refer to the Procedures User Manual for details of these operations.

25.14.4 Viewing Insurance Company Details

You can view the insurance company details in the ‘Insurance Company Summary’ screen. To invoke this screen, type ‘STSDOCCD’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Insurance Company Code

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Insurance Company Code

26. Purging Data

Purging is a process by which you remove unwanted data from the system. For example, you may find the interest rates that you have maintained for a financial cycle useless a couple of years later. You would want to remove such data from the system. You can achieve this by 'purging' the data of the system.

There are three types of purging data:

- Module Purging
- Entity Purging (User Defined)
- Subsystem Purging

This chapter contains the following sections:

- Section 26.1, "Data Purging"
- Section 26.2, "Purge Parameter Configuration"
- Section 26.3, "Processing Ad-hoc Purge"
- Section 26.4, "Inquiring Purge Log"

26.1 Data Purging

This section contains the following topics:

- Section 26.1.1, "Module Purging"
- Section 26.1.2, "Maintaining Purge Details"
- Section 26.1.3, "Entity Purging"
- Section 26.1.4, "Defining Subsystem Purging"

26.1.1 Module Purging

The purge function of Oracle Banking Retail and SME Lending Cloud Service allows you to purge:

- Contracts and transactions that you have entered into,
- Data relating to transactions (such as, interest rates)
- Limits history (Liability, Lines and Line Utilization history)
- GL Average Balance and Customer Account statistics

You can purge the contracts (or transactions) that you have entered into in the following modules of Oracle Banking Retail and SME Lending Cloud Service:

- Foreign Exchange
- Money Market
- Loans
- Deposits
- Data Entry
- Standing Instructions
- Letters of Credit
- Bills and Collections

You can purge data from the following modules:

- Accounting
- Currency
- General Ledger
- Interest and Charges
- Messaging
- MIS
- Reconciliation
- Receivable Liquidation

You can also purge data relating to transactions. For example, you can purge the currency rates that you have maintained, the messages in the messaging system of Oracle Banking Retail and SME Lending Cloud Service, the User Data Elements that you used to compute interest, interest statement details, user information maintained in the Security Management System of Oracle Banking Retail and SME Lending Cloud Service, customer information, and so on.

The system will automatically purge data according to the parameters that you define in the Purge Details Maintenance screen.

26.1.2 Maintaining Purge Details

In the 'Purge Details Maintenance' screen, you can define the parameters for purging data from the system. For instance, you may want to purge the contracts entered into in the previous financial cycle. Or, you may want to retain exchange rates in the system for a specific period. These are examples of parameters that you can define in the Purge Details Maintenance screen. You can invoke this screen by typing 'CSDPURGE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specifying Module

In the Purge Details Maintenance screen you must first specify the module for which you are defining parameters. All parameters that you define subsequently will only apply to the module that you specify.

You can enter a description of the module for which you are maintaining purge details.

Note

For purging limits history which is Liability, Lines, and Lines Utilization history, you must specify LM as the module code. Limits history data is purged for the current branch only.

Specifying Nature of Data to be Purged

You can opt to purge contracts (of the module you specified) along the following criteria. You may either choose to purge any of the following:

- Liquidated contracts
- Closed (applicable only to the BC and LC modules)
- Reversed contracts

When you run the purge process, only those contracts that are in the status that you specified will be purged. That is, only contracts (in the module you specified) that are liquidated, closed, and/or reversed, depending on your specification, will be purged from the system.

Similarly, if you want to purge

- Exchange rates (from the Currency module), you should choose the 'None' option.
- Data from the Reconciliation module, you should choose any of the following options, depending on the data that you want to purge. The options available are:
  - System Date Relative
  - Match Relative
  - Closed Match
  - Closed External Statement

Retention Period

The retention period, as the term suggests, is the period for which data is stored in the system. For each module in Oracle Banking Retail and SME Lending Cloud Service, you can specify the retention period.

When you run the purge process on any given day, only the data that is beyond the retention period that you specified will be purged. The following example illustrates this concept.

For example,

The requirement: You would like to retain foreign exchange contracts that were liquidated 60 days prior to the running of the purge process, in the system. (That is, if the current system date is 30 June 1999 and you do not wish to purge the foreign exchange contracts that were liquidated between 1 May 1999 and 30 June 1999).

Solution: In the Retention Period field enter '60' (note this value is expressed in days), and in the 'Status' field choose the 'Liquidated' option.

Result: If this setup is authorised, and you run the purge process on 30 June 1999, the current system date, all foreign exchange contracts that you liquidated prior to 1 May 1999 will be purged. Contracts that were liquidated on or after 1 May 1999 will not be purged.

26.1.3 Entity Purging

In entity purging, you can archive or purge the data from the main tables and its child tables. You can also configure the purge type and the frequency of data purging.

There are 3 parts in an entity purging:

Purge Parameter Definition

The purge parameter definition is achieved through ODT. The ODT generates the purge source files which is then deployed in Oracle Banking Retail and SME Lending Cloud Service.

The ODT is used for the following:

- Maintaining the list of entities that need to be purged.
- Maintaining the purge behaviour.
- Maintaining the mode of purge.
- Maintaining the purge frequency.
- Maintaining the archive table suffix if the purge behaviour is to archive the data.
- Maintaining the filter criteria to determine what data to purge.
- Defining subsystem purging
- Purging bulk option for multi tables entity

You can capture the above parameters to define the entity and purge preferences.

Purge Parameter Configuration

Once the ODT generated scripts are deployed in Oracle Banking Retail and SME Lending Cloud Service, they can be re-configured in the purge parameter configuration.

Purge Execution

You can execute the purge in two modes:

- Batch Mode - In the batch mode you have to maintain the purge entity batch CSBPURGE. The AEOD batch process starts the purge process in which all the entities that are scheduled for purge on that day gets purged.
- Ad-hoc Mode - This mode supports purging of a single entity at any time.

You can define entities for purging in any module. However, pre-defined entities are available for the following modules:

- Accounting
- Bills and Collections
- Letters of Credit
- SWITCH

26.1.4 Defining Subsystem Purging

Subsystem purging is a method to define tables pertaining to subsystems purge entities. After defining subsystem purge entities, other module purge entities can include the defined subsystem purge entities as part of their purge definitions and link it to any main contract entity. Subsystem purging reduces duplication of effort or possible errors during definition of purge entity.

Note

You cannot execute subsystem purge entity independent of any parent purge entity.

Following are the subsystems defined as part of subsystem purging:

- MIS
- Tax
- Settlement
- Interest
- Charge
- Fees

You can also purge bulk operations for multi table using SQL bulk operators for archival or purge.

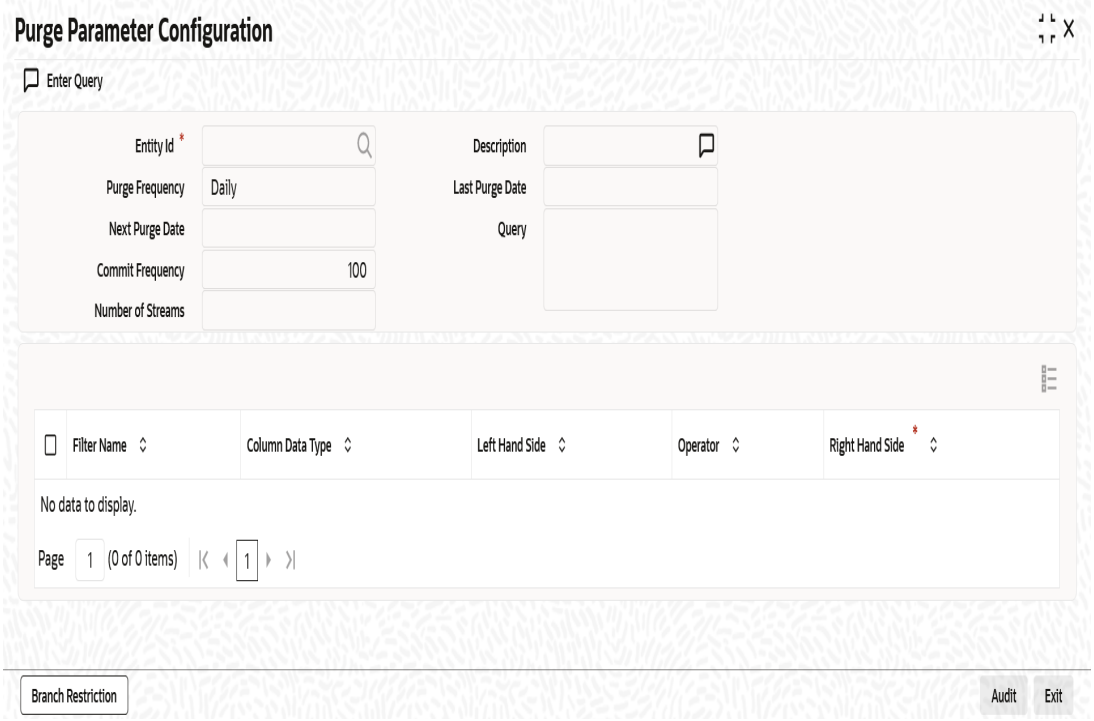
26.2 Purge Parameter Configuration

This section contains the following topics:

- Section 26.2.1, "Configuring Purge Parameters"
- Section 26.2.2, "Branch Restrictions Button"
- Section 26.2.3, "Viewing Purge Parameter Configuration Details"

26.2.1 Configuring Purge Parameters

You can configure the parameters for purging the data through ‘Purge Parameter Configuration Maintenance’ screen. You can query and modify entities in this screen. However new operation is not allowed. To invoke this screen type ‘STDPGMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are captured in this screen:

Entity Id

Select the entity Id from the adjoining option list.

Purge Frequency

Select the frequency of purge from the adjoining drop-down list. The available options are:

- Ad-hoc - If the frequency is selected as Adhoc, then this particular entity will not be picked up for purging in the batch purge. This entity can be purged only by the Adhoc Purge option.
- Daily - The purge routine for the entity having daily frequency will run daily
- Weekly - The purge routine for the entity having weekly frequency will run every week. The day of the week will be determined based on the purge start date. If the purge start day is a Monday, then the purge routine runs on every Monday. If you want to change the day of the week, then 'Next Purge Date' needs to be updated.
- Monthly - The purge routine for the entity having monthly frequency will run every month. It is advised that the purge routines are not configured during the month-ends, as Purge Anniversary dates so as to reduce the processing load on the month-ends
- Quarterly - The purge routine for the entity having quarterly frequency will run every quarter.
- Half-Yearly - The purge routine for the entity having half-yearly frequency will run every 6 months.
- Yearly - The purge routine for the entity having yearly frequency will run every year.

Last Purge Date

The system displays the date on which the entity is purged.

Next Purge Date

Specify the next date for purging the entity. The system populates this date if purge frequency is not ad-hoc.

The next purge date is left blank initially. The system picks up for automatic purging of data and updates the subsequent dates only if the next purge date is provided.

Commit Frequency

Specify the commit frequency while purging the data. The default value for commit frequency is 100.

For example,

If the value is 100 (which is default), then the purge routine will commit after every 100 records.

Query

The system displays the full query for the entity.

Filter Details

Filter Name

The system displays the name of the purge filter criteria.

Column Data Type

The system displays the data type for the filter.

LHS

The system displays the LHS of the filter expression.

Operator

The system displays the operator for the filter.

RHS

The system displays the RHS or the value for the expression based on which data is purged. However RHS can be modified.

26.2.2 Branch Restrictions Button

Click on ‘Branch Restrictions’ to allow or disallow entities across branches.



Entity Id

The system displays the entity ID.

Branch Restriction

Indicate whether the branch restriction is ‘Allowed’ or ‘Disallowed’.

Branch Code

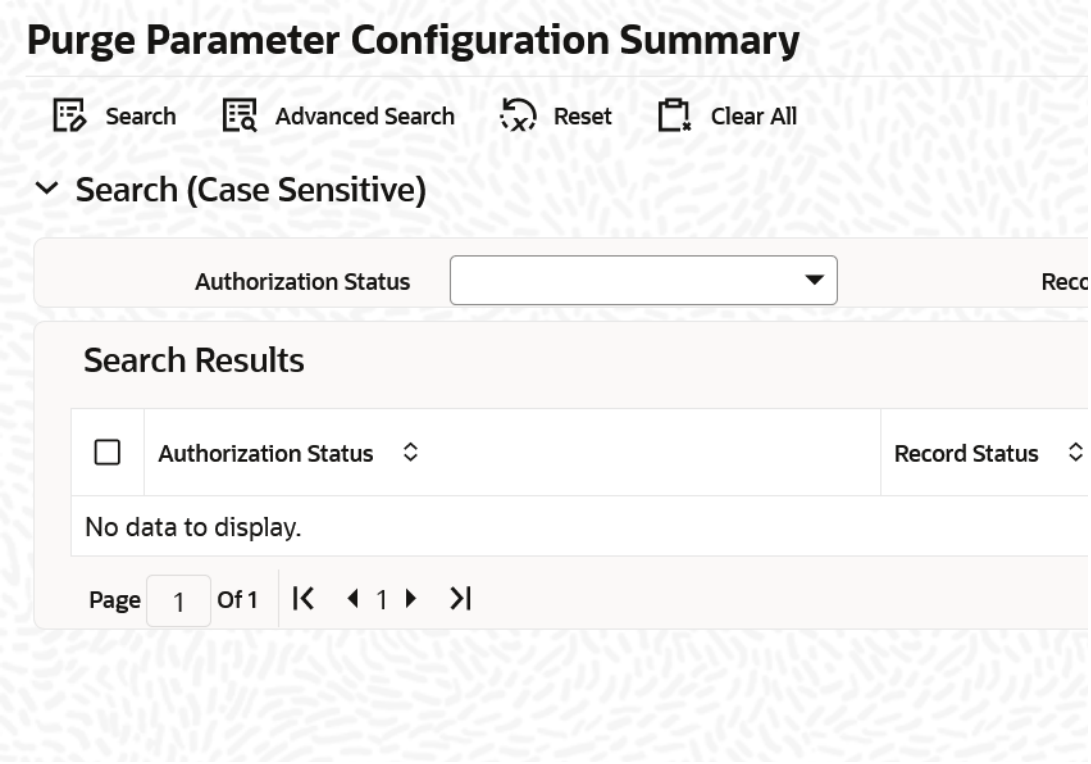
The system displays the branch code. However, you can add the branch codes here.

You should configure the branch restrictions as part of first time entity configurations.

26.2.3 Viewing Purge Parameter Configuration Details

You can view the purge parameter configuration details maintained in the 'Purge Parameter Configuration' screen using the 'Purge Parameter Configuration Summary' screen. You can

invoke this screen by typing 'STSPGMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Entity Id
- Record Status

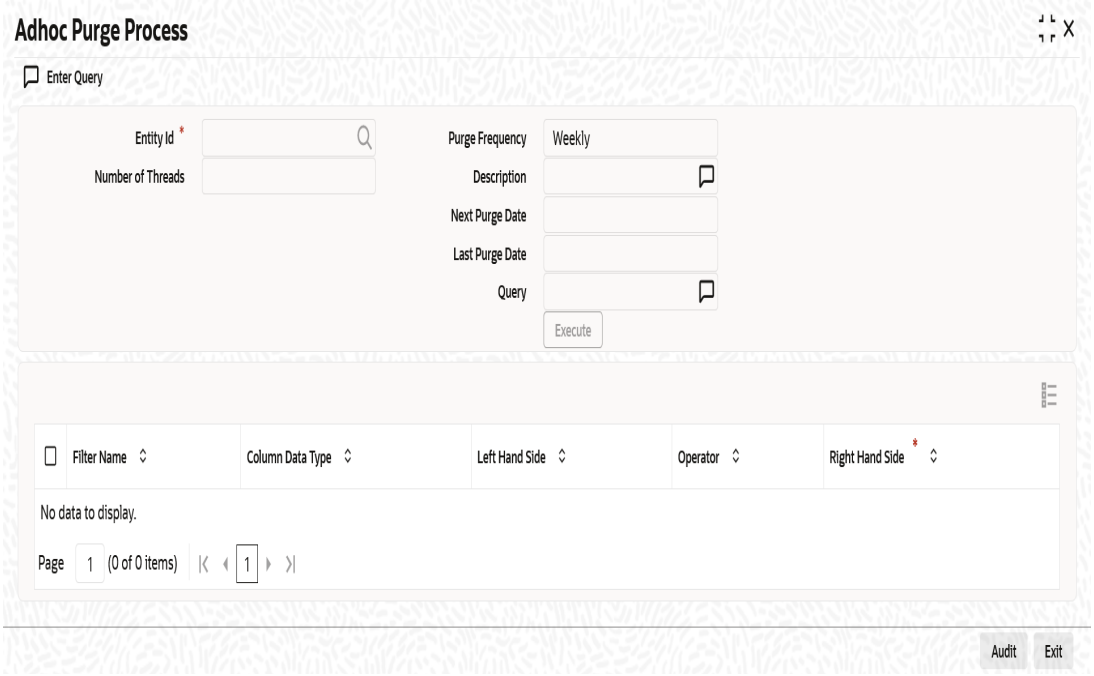
Select any or all of the above parameters for a query and click 'Search' button. The system displays the records meeting the selected criteria:

- Authorization Status
- Record Status
- Entity Id
- Description

26.3 Processing Ad-hoc Purge

You can process ad-hoc purge through ‘Ad-hoc Purge Process’ screen. An entity configured as automatic can also be started from this screen. However, this would not change the regular frequency cycle of the entity.The next purge date is not effected or changed if started from

this screen.To invoke this screen type 'AEDPGOP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Entity Id

Select the entity ID from the adjoining option list.

Purge Frequency

The system displays the purge frequency.

Number of Threads

The system displays the number of parallel streams in which the purge should be run. However, you can modify it.The purge batch process is split into specified numbers and executed in separate threads.

Description

The system displays description on the entity ID.

Next Purge Date

The system displays the next purge date.

Last Purge Date

The system displays the last purge date.

Query

The system displays the query for the entity.

The system displays the following details:

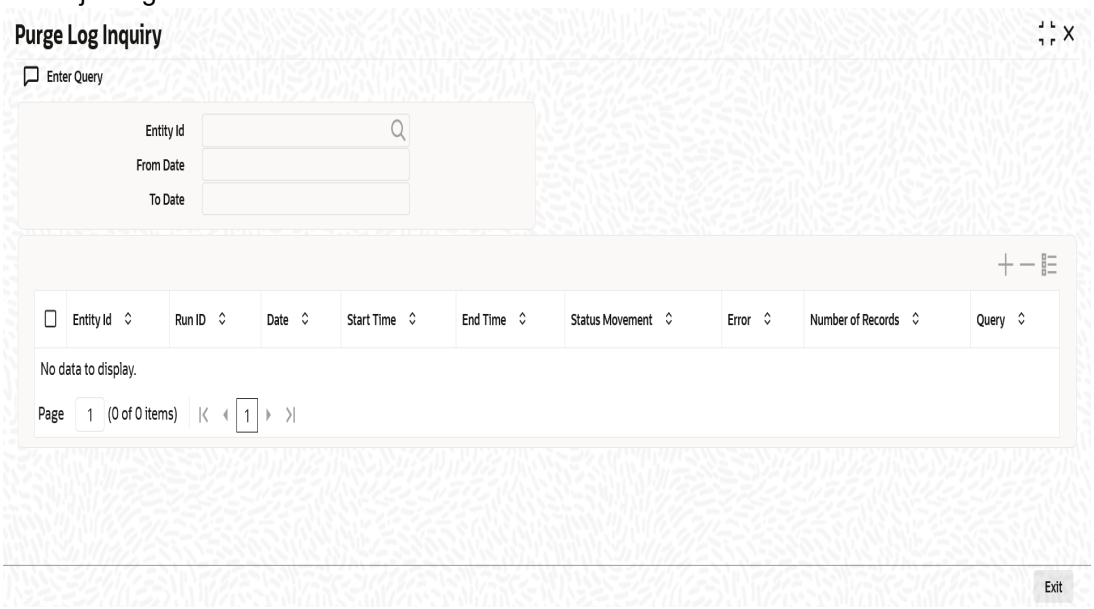
- Filter Name - Name of the purge filter criteria
- Column Data Type - Data type of the filter
- LHS - LHS of the filter expression
- Operator - The operator for filter
- RHS - RHS or the value for the expression based on which data is purged. However, you can modify this.

Note

- Only ‘Execution Filter’ conditions are displayed in the Filter Condition Multi Entry Block.
- ‘Business Filter’ conditions will not be displayed.

26.4 Inquiring Purge Log

You can inquire the purge history through the Purge Log Inquiry screen. To invoke this screen type 'AEDPGLOG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Entity Id

Select the entity Id from the adjoining option list.

From Date

Specify the date from when the log should be enquired.

To Date

Specify the date till when the log should be enquired.

The system displays the following details:

- Entity ID
- Run ID
- Date
- Start Time
- End Time
- Status
- Error
- Number of Records
- Query

27. Support 24x7

Oracle Banking Retail and SME Lending Cloud Service is available on a 24x7 basis for two broad channels Web service & Web Branch. During EOD batch process, transactions are tanked and then get processed after the batch is completed.

This document details about the 24x7 support feature in OBRSL.

This chapter contains the following topics:

- Section 27.1, "Gateway Messaging"
- Section 27.2, "Web Branch"
- Section 27.3, "Batch Processing "
- Section 27.4, "Processing Different Categories During EOD"

27.1 Gateway Messaging

Oracle Banking Retail and SME Lending Cloud Service processes the following channel transactions, 24x7:

- FLEXCUBE UBS - Gateway - Web service
  - Customer (New, Modify, Close)
  - Customer Account (New, Modify, Close)
  - Consumer Loans

All new requests for maintenance functions or online functions when the branch available status is ‘No’ are accepted at the Gateway messaging layer. The Gateway messaging layer does not route the transaction requests during the Date Change Window.

27.2 Web Branch

Oracle Banking Retail and SME Lending Cloud Service processes the following channel transactions, 24x7:

- FLEXCUBE UBS - Retail Web Branch UI
  - Retail Teller
  - Instruments
  - Clearing
  - Utility Payments
  - Retail Loan

27.3 Batch Processing

Every day while processing a channel transaction, system checks for the branch availability status. The system displays the Branch Available status. If the status is ‘Yes’, it indicates that the branch can accept transactions for the day and if the status is ‘No’ , then it indicates that the transactions will be accepted but it will be in effect only from the next business day.

Accordingly accounting entries will be passed checking the following, for tanking branch transactions:

- The Branch Available Status

- The Branch date and host date i.e. entries will be tanked if branch date is ahead of host date

When the Branch Available status is 'NO' or if branch date is ahead of host date, then the transactions will be tanked. These transactions will be untanked by the BOD program which runs post date change i.e. POSTDTCH.

The branch available status can be changed from Yes to No in two ways.

- Auto
  - At the start of EOTI if the branch available status is not 'No'.
  - At the start of ICEOD if the branch available status is not 'No'.
  - At the start of EOFI if the branch available status is not 'No'.
  - Drop of End of Transaction Input
  - System Date Change
- Manual
  - Manual – Scheduling and Execution as EOD batch.

IC EOD Process

The account resolution during IC EOD process excludes accounts that are with account creation status as Tanked.

Drop - End of Transaction Input (EOTI)

If the branch is not available during the Drop End Of Transaction Input, system automatically resets the Branch available status to 'Yes'. Also all the tanked transactions and accounting entries are released.

All transactions that are tanked would be released with tanked status as No and advices and payment messages if suppressed would be generated.

For the process that started when the branch available status was Yes, then the Status change to 'No' cannot be changed till the completion of the process. This is applicable for DE Batch upload process.

27.4 Processing Different Categories During EOD

During EOD batch process, the categories like maintenance and financial transaction process are explained below.

27.4.0.1 Processing Maintenance

The maintenance process includes:

- New Customer Creation
- Customer Amendment
- Customer Closure
- New Account Creation
- Account Amendment
- Account Closure

Creating Customers

While creating customer if the branch available status is no, then the creation date gets set to next branch working date. The customer details report requests are accepted and the

processing of the same starts only during the next branch available status. The report would include the customer creation date also.

Creating Customer Accounts

The customer account creation requests are processed with the tanked status as 'Yes' if the branch is not available for transaction and these accounts are not considered for Interest & Charges calculation process

After the branch is available after the date change process, tanked status gets changed to 'No' and initiation entries of term deposit that are tanked are released with transaction date moved to next working date.

Processing TD Account Creation

The Term Deposit creation requests are processed with the tanked status as 'Yes' if the branch is not available for transaction. If the customer account is displaying as tanked, it indicates that the customer account creation request was processed when the branch available status is No or when branch date was ahead of host date.

The process when the TD account creation is received when the branch is unavailable or when branch date is ahead of host date is as follows:

- The TD account creation would be accepted with transaction status as Tanked.
- The initiation accounting entries will be posted as tanked entries.

The Term Deposit accounts that are in tanked status will not be considered for Interest & Charges calculation process.

After the branch available status is changed to 'Yes' then:

- The TD account tanked status will set to No.
- The Initiation entries of term deposit that are tanked would be released with transaction date moved to next working date.

Processing TD Account Redemption

The Term Deposit Redemption Transactions are processed partially if the branch is not available for transaction or when branch date is ahead of host date. Partial Redemption of the account is processed even after branch available status is 'No' or branch date is ahead of host date

- For TD redemption by Transfer to Savings, TD redemption by Transfer to GL, the RT Transaction done for moving the available funds will get tanked.
- For TD redemption By Bankers Cheque, the Instrument Transaction done for Issuing the BC will get tanked.

After the branch available status is changed to 'Yes' then:

- The transaction status of the TD Redemption Transaction will be changed to Active.

The tanked accounting entries if any would be un-tanked by the batch process.

Processing Account Closure

The Close out Withdrawal Transaction is not allowed if the branch is not available for transaction or when branch date is ahead of host date.

27.4.0.2 Processing transactions:

The transaction process includes:

- Retail Loan

- Retail Teller
- Instruments
- Standing Instructions
- Clearing
- Utility Payments

Processing Retail Teller Transactions

The retail teller transactions are processed with the tanked status as 'Yes' if the branch is not available for transaction. During the RT transaction query, the transaction can be viewed as tanked, if the RT transaction is tanked and that the request was processed when the branch available status is No or when branch date was ahead of host date.

The process when the RT transaction is received when the branch is unavailable or when branch date is ahead of host date is as follows:

- The RT transaction would be accepted with transaction status as Tanked.
- The accounting entries would be posted with tanked status.
- Message and advices of an RT transaction are suppressed.

After the branch available status is changed to 'Yes' then

- The transaction status of the RT transaction will be changed to Active.
- The tanked accounting entries if any would be un-tanked by the batch process for releasing the tanked accounting entries.
- The messages and the advices associated with the RT transaction that were suppressed are also generated.
- The transaction date of the RT transaction will remain unchanged during the process of un-tanking.

Processing Clearing Transactions

The clearing transactions are processed with the tanked status as 'Yes' if the branch is not available for transaction. During the clearing transaction query, the transaction can be viewed as tanked, if the CG transaction is tanked and that the request was processed when the branch available status is No or when branch date was ahead of host date.

The process when the clearing transaction is received when the branch is unavailable or when branch date is ahead of host date is as follows:

- The Clearing transaction would be accepted with transaction status as Tanked.
- The accounting entries would be posted with tanked status.

After the branch available status is changed to 'Yes' then:

- The transaction status of the Clearing transaction will be changed to Active.
- The tanked accounting entries if any would be un-tanked by the batch process for releasing the tanked accounting entries.

Processing Instrument Transactions

The instrument transactions are processed with the tanked status as 'Yes' if the branch is not available for transaction. During the DD transaction query, the transaction can be viewed as tanked, if the DD transaction is tanked and that the request was processed when the branch available status is No or when branch date was ahead of host date.

The process when the instrument transaction is received when the branch is unavailable or when branch date is ahead of host date is as follows:

- The instrument transaction would be accepted with transaction status as Tanked.

- The accounting entries would be posted with tanked status.

After the branch available status is changed to ‘Yes’ then:

- The transaction status of the Instrument transaction will be changed to Active.
- The tanked accounting entries if any would be un-tanked by the batch process for releasing the tanked accounting entries.

Processing Standing Instructions

The standing instructions are processed with the tanked status as ‘Yes’ if the branch is not available for transaction. During the standing instruction query, the instruction can be viewed as tanked, if it is tanked and that the request processed when the branch available status is ‘No’ or when branch date was ahead of host date.

When the instruction is received while the branch is unavailable, then the process is as follows:

- The instruction is accepted with transaction status as ‘Tanked’.
- Accounting entries are posted with the status ‘Tanked’.

Once the branch status is ‘Available’, then the following process is applicable:

- The transaction status of the instruction is changed to ‘Un-tanked’
- A batch process releases the tanked accounting entries
- For all instructions whose booking date is the same as the Application date, the ‘Date Change BOD Batch’ of that date updates the status to ‘Un-tanked’.
- The transaction date of the instruction remains the same after un-tanking.

Processing Utility Payment Transactions

The utility payment transactions are processed with the tanked status as ‘Yes’ if the branch is not available for transaction. During the UP transaction Query, the transaction can be viewed as tanked, if the UP transaction is tanked and that the request was processed when the branch available status is No or when branch date was ahead of host date.

The process when the utility transaction is received when the branch is unavailable or when branch date is ahead of host date is as follows:

- The UP transaction would be accepted with transaction status as Tanked.
- The accounting entries would be posted with tanked status.

After the branch available status is changed to ‘Yes’ then:

- The transaction status of the UP transaction will be changed to Active.
- The tanked accounting entries if any would be un-tanked by the batch process for releasing the tanked accounting entries.

The different categories which get processed during the End of the Day batch run are explained in the table below:

Customer Creation (STDCIF)

Legends Used: **Y** – Supported, **N** – Not Supported, **P** – Conditional Supported.

Use Case	UI			Gateway			Remark
	New	Amend	Delete/ Close	New	Amend	Delete/ Close	
Branch Available	Y	Y	Y	Y	Y	Y	Normal Operation
Branch Not Available	Y	Y	P	Y	Y	P	Customer who has no linked accounts can be closed.

Customer Account Creation (STDCUSAC)

Legends Used: **Y** – Supported, **N** – Not Supported, **P** – Conditional Supported.

Use Case	UI			Gateway			Remark
	New	Amend	Delete/ Close	New	Amend	Delete/ Close	
Branch Available	Y	Y	Y	Y	Y	Y	
Branch Not Available. Amendment/ Closure is attempted for an account that was created when branch was available.	Y	Y	P	Y	Y	P	
Account Created during Branch un - availability and then amended/ Closed		Y	P		Y	P	
Account Statement							

Consumer Lending

Legends Used: **Y** – Supported, **N** – Not Supported, **P** – Conditional Supported.

Use Case	UI			Gateway			Remark
	New	Amend	Delete/ Close	New	Amend	Delete/ Close	
Loan Creation (CLDACCNT) Branch Available	Y	Y		Y	Y		Normal Operation
Loan Creation (CLDACCNT) Branch Not Available	Y	Y		Y	Y		Possible to create loans when branch is not available.
Loan Payment (CLDPYMNT) Loan account was created when branch was available. Payment is attempted when branch is available	Y			Y			Normal Operation
Loan Payment (CLDPYMNT) Loan account was created when branch was available. Payment is attempted when branch is not available	Y			Y			Payment was attempted on a loan normally created during branch un-availability successfully

Loan Payment (CLDPYMNT) Loan account was created when branch was not available. Payment is attempted when branch is not available	Y			Y			Payment was attempted on a loan that was created during branch un-availability successfully
Loan modification (CLDACCVM). Attempted when branch is available		Y			Y		Normal Operation
Loan modification (CLDACCVM). Attempted when branch is not available on a loan created when branch was available		Y			Y		Possible to do a VAMI on a loan that was normally created when branch is not available.
Loan modification (CLDACCVM). Attempted when branch is not available on a loan created when branch was not available		Y			Y		Possible to do a VAMI on a loan that was created when branch was not available, when branch is un-available.

Term Deposits

Legends Used: **Y** – Supported, **N** – Not Supported, **P** – Conditional Supported.

Use Case	UI			Gateway			Remark
	New	Amend	Delete/ Close	New	Amend	Delete/ Close	

TD Creation when branch is available (STDCUSTD) Full redemption/TD closure when branch is available	Y	Y	Y	Y	Y	Y	Normal Operation
TD Creation when Branch is not available (STDCUSTD) Full Redemption/TD closure when branch is not available	Y	Y	N	Y	Y	N	Full Redemption/Closure not possible during branch un-availability. Partial redemption is possible.
TD TOPUP (STDTD-TOP) when branch is available	Y			Y			Normal Operation
TD TOPUP (STDTDTOP) when branch is not available, and the TD account was created when branch was available	Y			Y			TD account was created normally, Top up was attempted when branch was not available

TDTOPUP (STDTD-TOP) when branch is not available and TD account was created when branch is not avail-able	N			N			Top up cannot be done for TD that was opened during current branch unavail-ability as the TD creation amount is still tanked
Partial Redemption (ICDREDMN) on a TD account when branch is available	Y			Y			Normal Operation
Partial Redemption (ICDREDMN) on a TD account when branch is not available and TD account was created when branch was available	Y			Y			TD account was cre-ated when branch was avail-able nor-mally. Partial redemp-tion was attempted when branch was not available. Partial redemp-tion was successful

Partial Redemption (ICDREDMN) on a TD account when branch is not available and TD account was created when branch was not available	N			N			TD account was created during current branch non availability and redemption attempted. Failed.
Full Redemption/Closure (ICDREDMN) on a TD account when branch is available	Y			Y			Normal Operation
Full Redemption/Closure (ICDREDMN) on a TD account when branch is not available	N			N			Full redemption was not possible when branch was not available.

Transaction Posting (DE/Journal)

All transaction posting using DE module is possible. Transactions will be held in abeyance (tanked) when the branch was not available. Once the branch was made available, all tanked transactions are posted.

28. Tanking of Maintenance Records

The maintenance records that are created or modified in the system can be tanked till they get authorized, so that it is possible to undo the modifications, if needed, before the records are authorized. The maintenance log also will store the changes till they get authorized. The new or the modified records are written to the static tables only after authorization.

This chapter contains the following section:

- Section 28.1, "Tanking Records"

28.1 Tanking Records

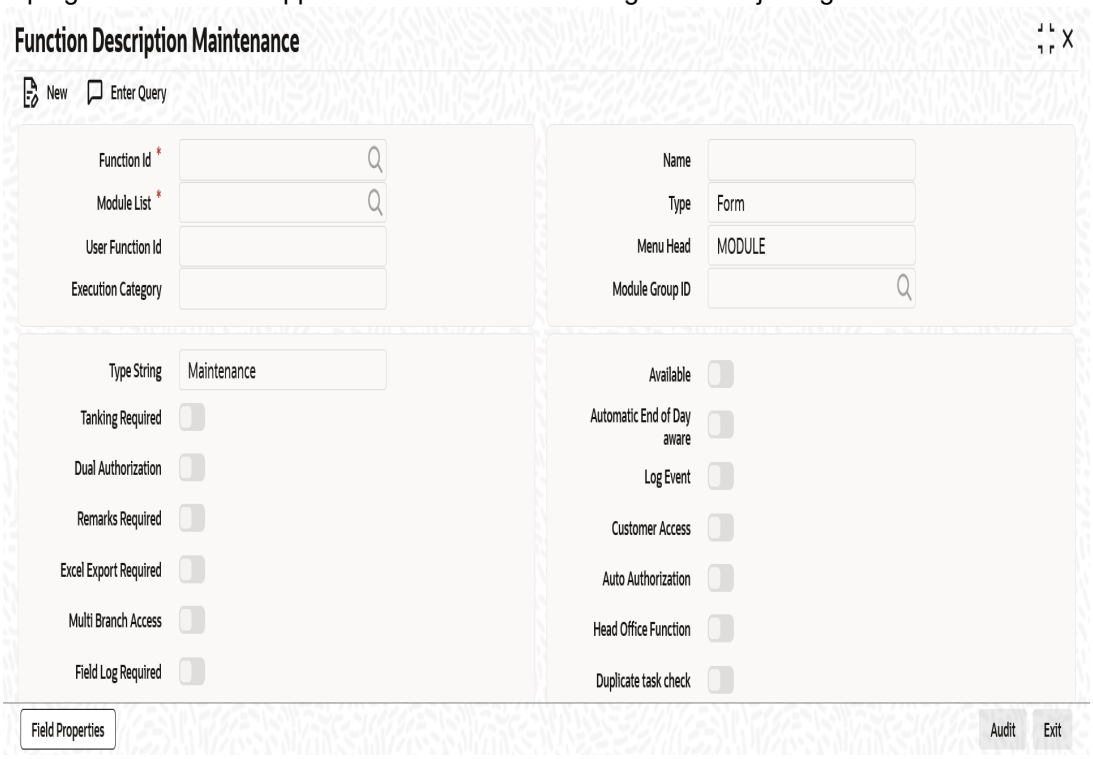
This sections contains the following topics:

- Section 28.1.1, "Tanking New and Modified Maintenance Records"
- Section 28.1.2, "Tanking New Records"
- Section 28.1.3, "Tanking Modified Records"
- Section 28.1.4, "Closing a Record"
- Section 28.1.5, "Re-opening a Record"
- Section 28.1.6, "Authorizing a Record"
- Section 28.1.7, "Deleting a Record "
- Section 28.1.8, "Viewing Summary of Records"
- Section 28.1.9, "Modifying Tanking Preferences"

28.1.1 Tanking New and Modified Maintenance Records

You can enable tanking of the creation and modification of maintenance records by selecting the ‘Tanking Required’ option provided at the function Id level. You need to enable the ‘Tanking Required’ option in RAD tool as well.

You can enable ‘Tanking Required’ option for individual function Ids in ‘Function Description Maintenance’ screen. You can invoke this screen by typing ‘SMDFNDSC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



To enable tanking of maintenance records for a function Id you need to select the function Id in this screen and then select the ‘Tanking Required’ checkbox.

For more details on this screen, refer Security Management System user manual.

Note

Tanking of records has been enabled only for the following function Ids:

- STDCIF
- STDCUSAC

28.1.2 Tanking New Records

During the creation of a new record, if ‘Tanking Required’ option is enabled, the system tanks the details of the newly created record till the record gets authorized. Any query on this data retrieves this stored information.

28.1.3 Tanking Modified Records

All modifications to unauthorized records get tanked and the modified data gets written to actual tables only after authorization. In this case, the record remains in ‘Authorized’ status in the actual table and the unauthorized modifications will be kept pending for un-tanking. The most recent modifications will be shown in both summary and detailed screens with the Authorization status as ‘Unauthorized’.

28.1.4 Closing a Record

You can close a record only if it is in ‘Authorized’ state, without any unauthorized modifications pending for un-tanking. Closure is possible only for records that are in ‘Open’ status. When

you close a record, the system tanks this and the record gets actually closed only after the closure gets authorized.

28.1.5 Re-opening a Record

You can re-open a record only if it has been closed and the closure is authorized. Re-opening of a record gets tanked till it gets authorized and the actual re-opening happens after the authorization.

28.1.6 Authorizing a Record

All unauthorized modifications get displayed when you click ‘Authorize’ menu option. You can select a modification number and the records get authorized till that modification. These records are un-tanked and their status gets updated as ‘Authorized’. You can authorize the modifications partially, if required.

28.1.7 Deleting a Record

All unauthorized records will be available for deletion. You can select a modification number and system deletes all unauthorized modifications from the selected modification number. If the modifications getting deleted are made by a user other than the current user, the system displays an error message.

28.1.8 Viewing Summary of Records

All summary screens display data retrieved from both the summary data source and the table that contains the unauthorized tanked records.

28.1.9 Modifying Tanking Preferences

You can modify the tanking preferences specified for a function Id, if required. This modification is possible only if all records related to that function Id are in ‘Authorized’ status.

29. Multilevel Authorization of Contract

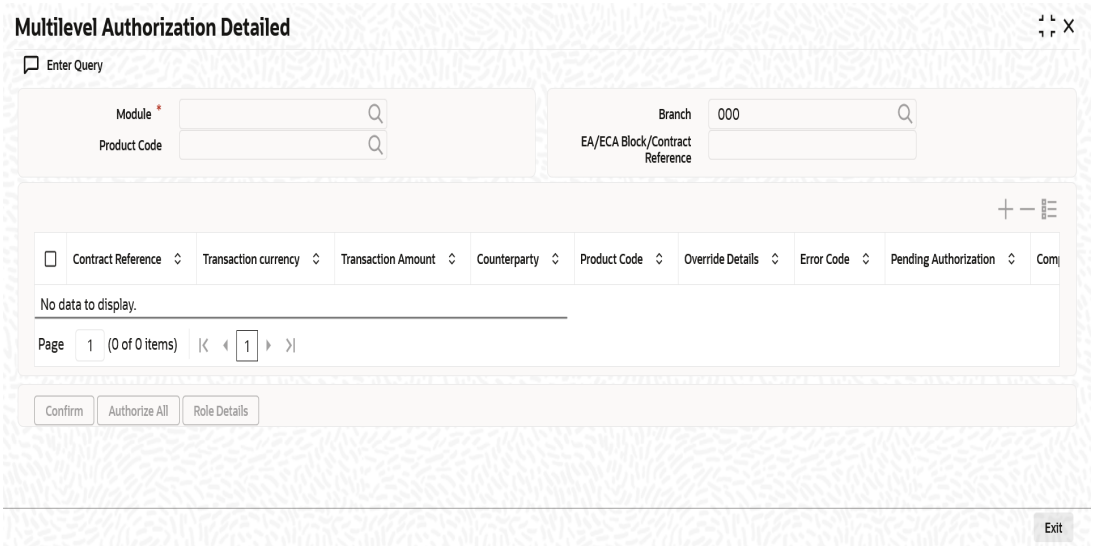
This chapter contains the following sections:

- Section 29.1, "Invoke Multilevel Authorization Detailed screen"

29.1 Invoke Multilevel Authorization Detailed screen

Some contracts may require multiple levels of authorization. The levels of authorizations are defined in the ‘Product Transaction Limits’ screen. You can use the ‘Multilevel Authorization Detailed’ screen for authoring a contract n-1 times. However, you can do final authorization only in the contract screen.

You can invoke the ‘Multilevel Authorization Detailed’ screen by typing ‘OVDAUDEF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. The screen is displayed below:



Specify the following:

Branch

Specify the initiating branch code to authorize the records initiated through this branch. Alternatively, you can select the branch code from the option list. The list displays all the branch code maintained in the system.

Product Code

Specify the product code to filter the records for authorization. Alternatively, you can select the product code from the option list. The list displays all the product code maintained in the system.

Module

Select a module from the adjoining option list. The list displays all the modules maintained in the system which require multilevel authorizations.

EA/ECA Block/Contract Reference

Specify the contract reference number requiring multiple authorizations. Alternatively, you can select the contract reference number from the option list. The list displays the following values with all the valid contracts of the selected module requiring multilevel authorizations:
Branch – To query the record based on input branch

- Maker ID – To query the record based on Maker ID

- Product Code – To query the record based on product code used in the transaction record submitted. For example, CLDACCNT

With multi branch access, you can navigate to the respective transaction from the authorization queue by selecting a record and clicking 'View Contract Details' button from the same branch you are logged in.

Note

You can view the records for authorization for a combination of 'Branch and Module' or 'Branch, Module and Contract Reference'. To authorize a record, you should select the record and click the 'Accept' button.

Note

You can see the details of the contract only for internal transactions", when the 'Detail' button is pressed.

Multilevel Authorization Detail

The following details of the selected contract are displayed:

- Contract reference number
- Error code
- Override details
- Override authorization status
- Completed Levels of Authorization
- Pending levels of authorization
- Remarks
- Counter Party
- Product Code
- Transaction amount
- Transaction currency
- Maker ID
- Status of the authorization. The system displays the error details in case of authorization failure.

29.1.1 Authorize All Button

If you have the authorization limit as that of the contract amount, then click 'Authorize All' button to authorize all the levels of a contract displayed in this screen. Click 'Confirm' button to authorize/reject the records available in the grid individually.

Click the 'Authorizer All' button to view the details of all the authorizers involved in authorizing a contract.

The system displays the following authorizer details:

- Authorizer ID
- Authorizer limit
- Contract Currency

29.1.2 Role Details Button

Click the 'Role Details' button to view the 'Multi Level Authorization Details' screen. The system displays the transaction and authorization role details as maintained in the 'Multi Authorization Role Details' screen.

You can view the roles for each level as per primary and alternate rule in successive rows. By default, the system selects the role as per the lowest level in the primary rule. During authorization, you can edit the role by clicking the check box against respective role based on the roles mapped and authorize the transaction. You can also reject a transaction before authorization. To reject a transaction, select the transaction and click 'Reject' button.

To view the transaction details, click 'View' button. You can navigate to the respective transaction from the authorization queue by double-clicking on a record. This is applicable for authorizers with multi branch access to navigate from the same branch they are logged in.

Note

If you have Multi Branch Access, you can view and authorize pending records from other branch by querying on records of the respective branch. You can filter the records for authorization belonging to a specific branch and authorize the transaction

For more information on Mutli Level Authorization, refer to the section 'Multi Authorization Role Details Button' in the chapter 'Transaction Work flow' in Savings User Manual.

While Authorization of the Contract

- The level of authorization is decreased each time a contract is authorised successfully.
- On successful authorization, authorizer's authorization limit accumulates
- The system restricts authorization when the last level of authorization is pending if:
  - The authorization limit of the authorizer is less than the difference in contract value and the sum of authorization limit of the authorizers involved in the authorization process
  - The authorization limit of the authorizer is less than the minimum authorization limit

After Authorization of the Contract

- Creator of a contract cannot authorise an override
- An authorizer can authorize a contract at the contract screen when there is no authorization limit for the transaction amount and where the authorizers limit is equal or greater than the contract amount.
- An appropriate error will be displayed if the authorizer tries to approve a contract whose authorization limit is less than the minimum authorization limit maintained in the 'Product Transaction Limit Maintenance' screen.
- The contract amount is considered as authorizer's authorization limit during validation if:
  - The authorizer with no limit maintenance is authorizing the contract.
  - Contract will be listed even after the completion of n-1 level of authorization when the sum of authorization limit of the authorizer involved is less than the contract amount.
  - The system restricts authorization and displays an appropriate error message if the level of authorization is equal to or greater than n-1 and if the authorisation limit of the user is greater than or equal to contract value minus sum of authorisation limit of users involved in authorization

Refer the 'Maintaining Transaction Limits' section in this User Manual for more details on transaction limit maintenance.

30. Annexure A - File Formats

As mentioned earlier, SWIFT provides a country-wise holiday list that can be uploaded into Oracle FLEXCUE using the ‘CCH’ source code. This file consists of the ‘HF’ and ‘HS’ records. HF and HS are the tag identifiers through which the currency code can be obtained.

This chapter contains the following section:

- Section 30.1, "Upload File Formats"

30.1 Upload File Formats

HF – Non-European countries

As mentioned before, the HF record comprises the holiday details for countries where ‘EUR’ is not the local currency. The currency code is obtained from the country code present in this record. The holiday record is then uploaded into the Oracle Banking Retail and SME Lending Cloud Service holiday upload table.

The HF record has the following format:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VAR-CHAR2	Y	‘HF’
3	Modification Flag	1	VAR-CHAR2	Y	‘A’ addition ‘M’ modification ‘D’ deletion ‘U’ unchanged
4	Country Code	2	VAR-CHAR2	Y	ISO Country Code
6	Country Name	35	VAR-CHAR2	Y	Country Name (first part)
41	Country Name	35	VAR-CHAR2	N	Country Name (second part)
76	Date	8	VAR-CHAR2	Y	Date of a Holiday
84	Holiday type	1	VAR-CHAR2	Y	Code indicating type of Holiday (see below)

85	Special holiday info.	320	VARCHAR2	N	Restrictions applicable if a holiday is not applicable country-wide, or is not a full day

HS – For European countries

The HS record comprises the Target holiday details for countries where ‘EUR’ is the local currency. The holiday record is uploaded into the Oracle Banking Retail and SME Lending Cloud Service holiday upload table.

The HS record has the following format:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VARCHAR2	Y	‘HS’
3	Modification Flag	1	VARCHAR2	Y	‘A’ addition ‘M’ modification ‘D’ deletion ‘U’ unchanged
4	Service Code	3	VARCHAR2	Y	Value Added Service Code
7	Date	8	VARCHAR2	Y	Date of a Holiday
15	Holiday type	1	VARCHAR2	Y	Code indicating type of holiday(see below)
16	Special holiday info	320	VARCHAR2	N	Restrictions applicable if a holiday is not applicable country-wide, or is not a full day

31. Developer and Developer Project Maintenance

In Oracle Banking Retail and SME Lending Cloud Service, you can maintain details of the real-estate developer and developer projects. You can link the developers to loan accounts.

This chapter contains the following sections:

- Section 31.1, "Developer Maintenance"
- Section 31.2, "Developer Project Maintenance"

31.1 Developer Maintenance

This section contains the following topics:

- Section 31.1.1, "Maintaining Developer Details"
- Section 31.1.2, "Project Button"
- Section 31.1.3, "Fields Button"
- Section 31.1.4, "Viewing Developer Maintenance Summary"

31.1.1 Maintaining Developer Details

You can maintain contact and project details of the developer in the 'Developer Maintenance' screen. You can invoke this screen by typing 'CSDDEVDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can specify the following details:

Developer Code

Specify the unique code of the developer.

Address

Specify the address of the developer.

Zip

Specify the ZIP code of the developer.

Country

Specify the code of the country to which the developer belongs. The adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Country Name

The system displays the corresponding country name based on the specified code of the country.

Developer Name

Specify the name of the developer.

Telephone

Specify the telephone number of the developer.

Email ID

Specify the Email ID of the developer.

Fax

Specify the fax number that should be linked with the specified developer.

Mobile

Specify the mobile number of the developer.

Website

Specify the URL of the website linked to the developer.

31.1.2 Project Button

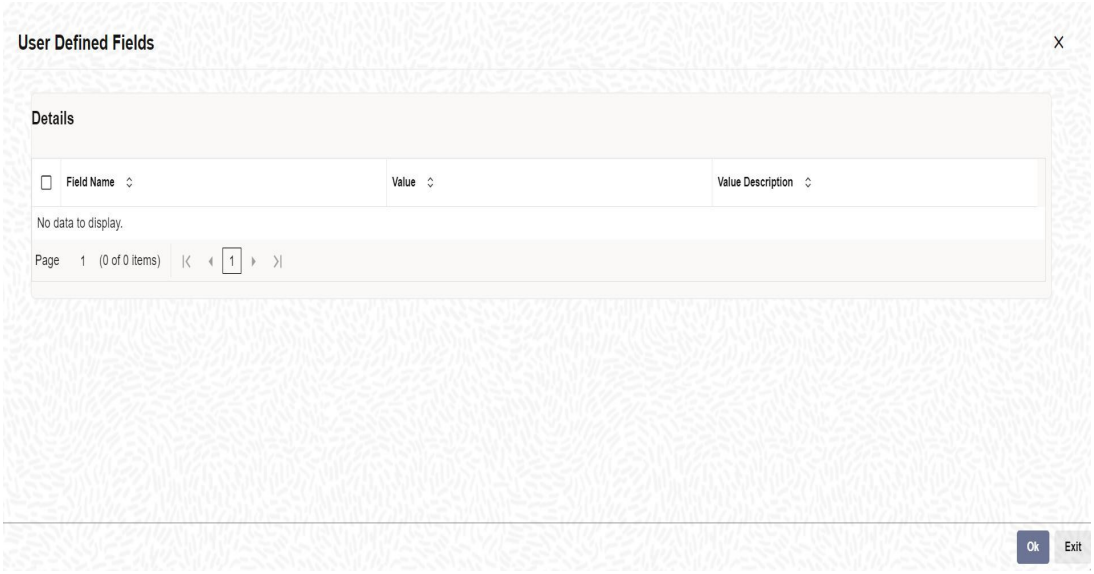
You can view the details of the projects linked to the developer by clicking ‘Project’ button in the ‘Developer Maintenance’ screen.



Here you can view the project names and descriptions that are linked to the specified developer.

31.1.3 Fields Button

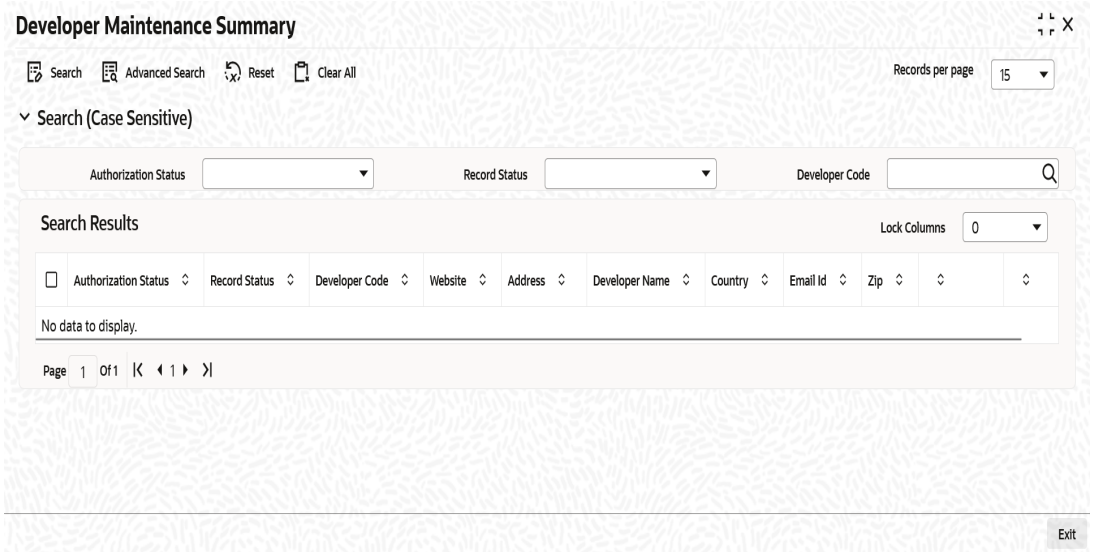
You can view the UDF details by clicking ‘Fields’ button in the ‘Developer Maintenance’ screen.



Here you can view the field names and its value.

31.1.4 Viewing Developer Maintenance Summary

You can view the summary of developer maintenance in the ‘Developer Maintenance Summary’ screen. You can invoke this screen by typing ‘CSSDEVDT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can query based on any combination of the following fields:

- Authorization Status
- Developer Code
- Record Status

After specifying the parameters for the query, click ‘Search’ button. The system displays all the records matching the parameters specified. You can view the following details:

- Authorization Status

- Record Status
- Developer Code
- Website
- Address
- Developer Name
- Country
- Email ID
- Zip

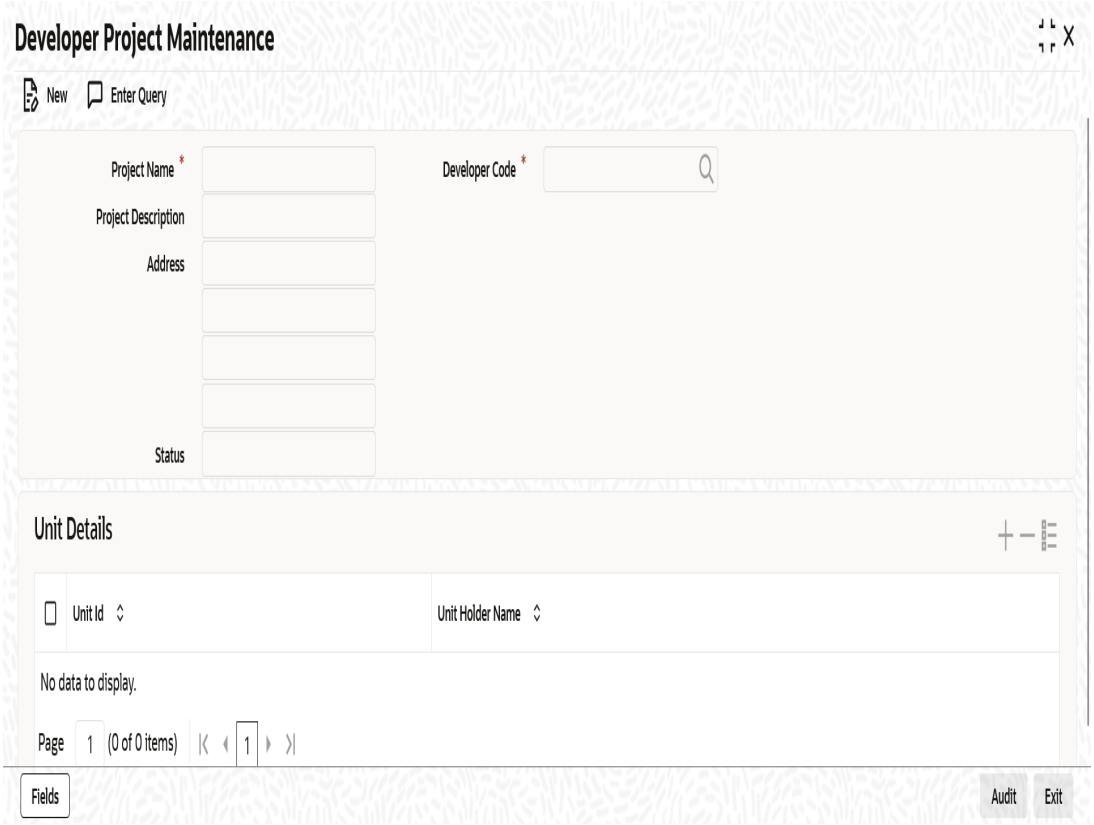
31.2 Developer Project Maintenance

This section contains the following topics:

- Section 31.2.1, "Maintaining Developer Project Details"
- Section 31.2.2, "Fields Button"
- Section 31.2.3, "Viewing Developer Project Maintenance Summary "

31.2.1 Maintaining Developer Project Details

You can maintain the details of real estate development projects in the 'Developer Project Maintenance' screen. You can invoke this screen by typing 'CSDDEVPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can specify the following details:

Project Name

Specify the name of the project.

Project Description

Specify a brief description about the project.

Address

Specify the address of the project location.

Status

Specify the status of the project.

Developer Code

Specify the unique code of the developer. The adjoining option list displays all valid codes maintained in the system. You can choose the appropriate one.

Unit Details

Specify the following details.

Unit ID

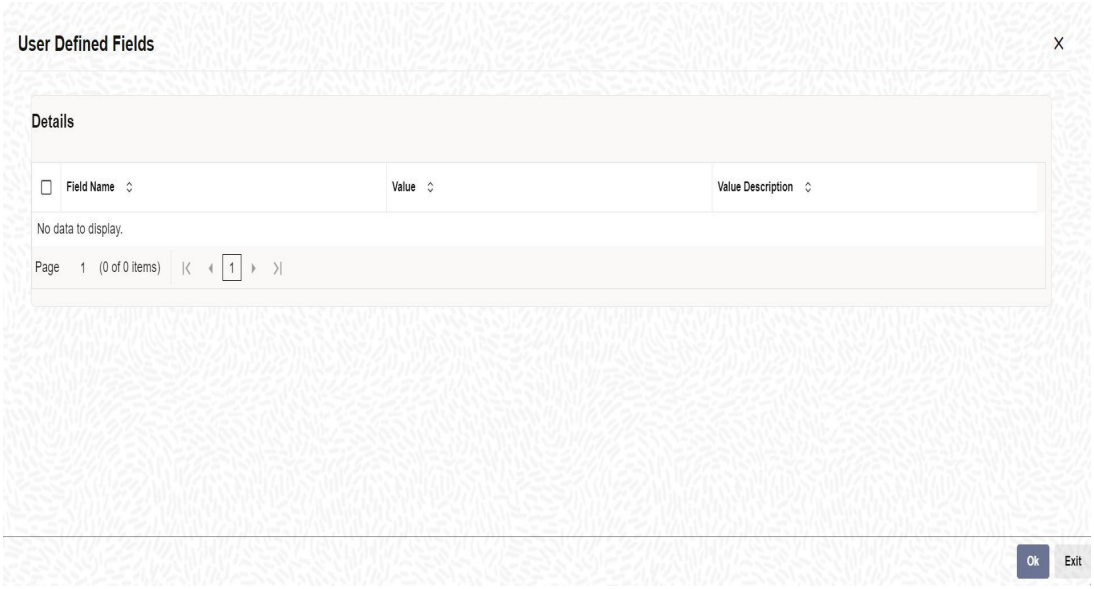
Specify the unit ID of the developer project.

Unit Holder Name

Specify the name of the unit holder of the developer project.

31.2.2 Fields Button

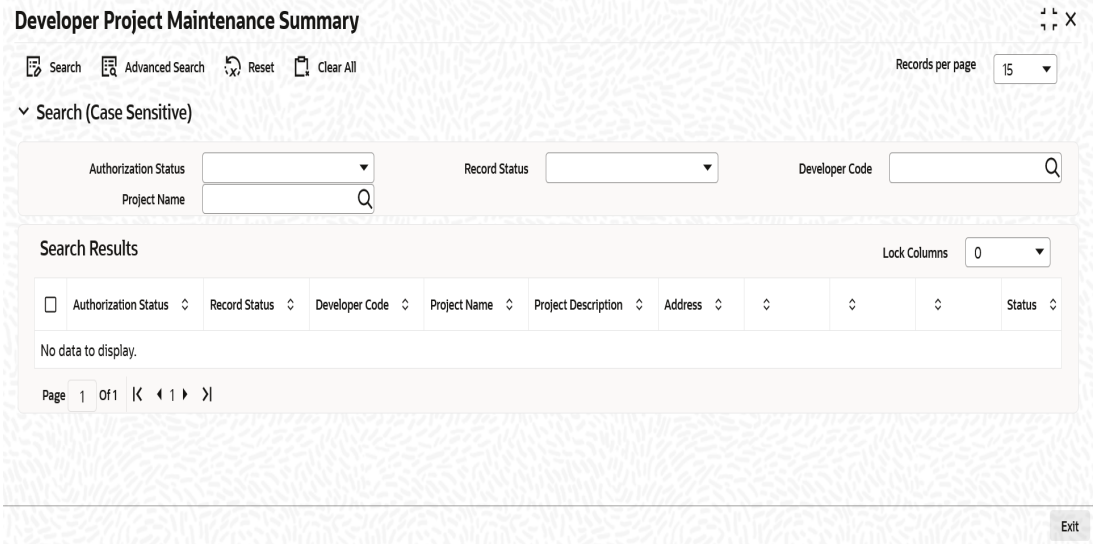
You can view the UDF details by clicking ‘Fields’ button in the ‘Developer Project Maintenance’ screen.



Here you can specify values for the UDF.

31.2.3 Viewing Developer Project Maintenance Summary

You can view the summary of developer project maintenance in the 'Developer Project Maintenance Summary' screen. You can invoke this screen by typing 'CSSDEVPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can query based on any combination of the following fields:

- Authorization Status
- Developer Code
- Record Status
- Project Name

After specifying the parameters for the query, click 'Search' button. The system displays all the records matching the parameters specified. You can view the following details:

- Authorization Status
- Record Status
- Developer Code
- Project Name
- Project Description
- Address
- Status

32. Project Financing

Project financing is the financing of long-term infrastructure and industrial projects involving a number of equity investors and a group of banks.

Project financing is a credit facility sanctioned to the contractors who execute large infrastructure projects, residential complexes, commercial complexes, etc. These contractors are awarded the contracts (projects) based on a BID system. Once the project is awarded to a contractor, he approaches the bank seeking for finance.

The contractor can avail financing from the bank against PPC (Project Progress Certificate/ Project Payment Certificate) or Invoice or TD or a clean line. PPCs are one type of backing against which OD is provided. The contractor can be a single entity or a joint venture (JV). In case of a joint venture, the share of the overdraft for each contractor will depend on their share in the joint venture.

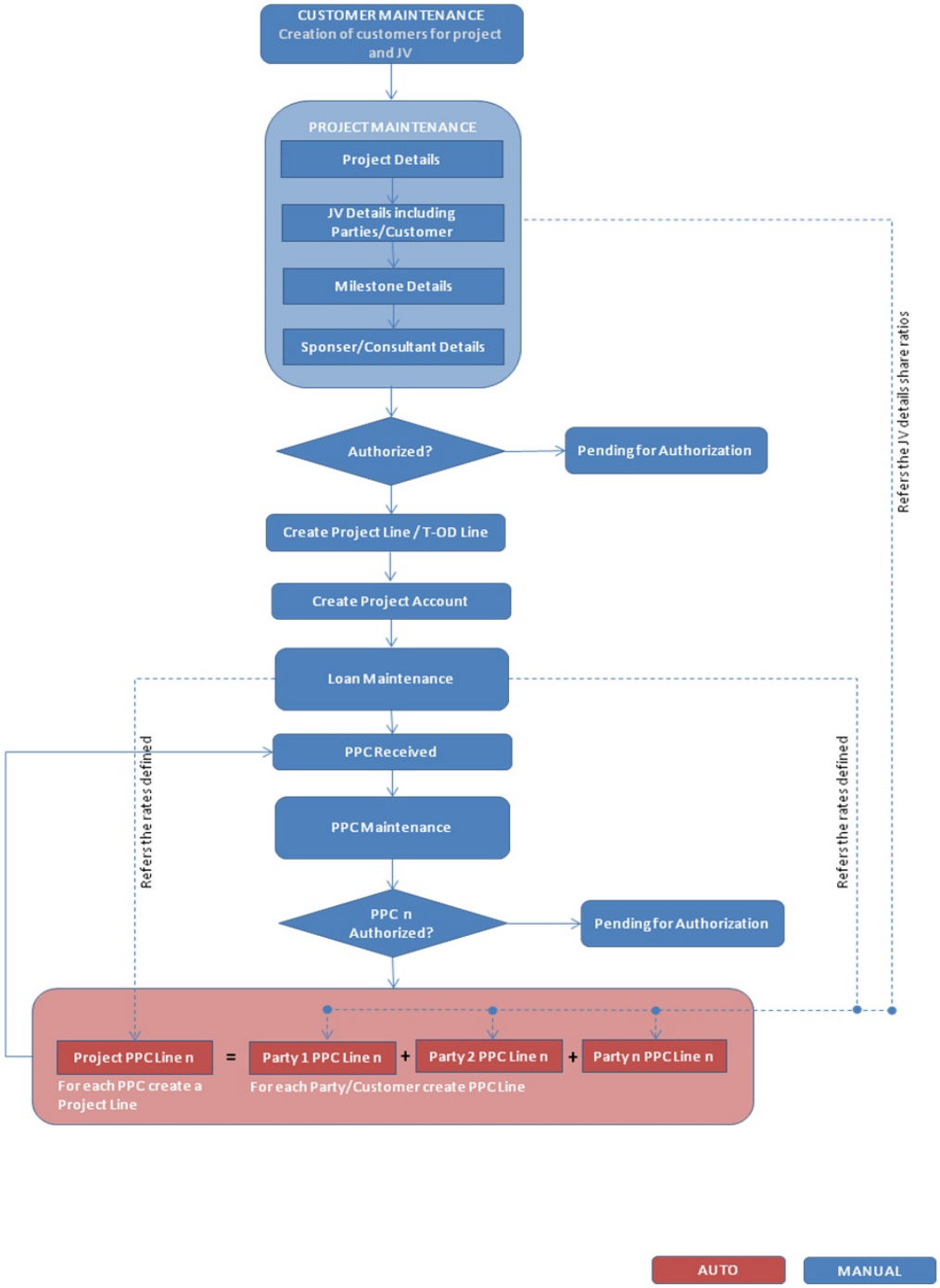
This chapter contains the following sections:

- Section 32.1, "Processing Finance for Project"
- Section 32.2, "Project Details Maintenance"
- Section 32.3, "Maintaining PPC"
- Section 32.4, "Maintaining PPC Liquidation"
- Section 32.5, "Dashboard Details"
- Section 32.6, "Querying Accounting Entries"
- Section 32.7, "Error and Error Codes for Project Financing"

32.1 Processing Finance for Project

The process of project financing is as follows:





1. A customer or a joint venture approaches the bank for project financing
2. The bank creates the customer in the system
3. If it is a joint venture, the bank creates the joint venture customer and enters the party/ customer details linked to the joint venture in the joint venture button screen.
4. The bank then creates the project account for the created customer/joint venture customer.
5. The bank captures the following details in the ‘Project Maintenance’ screen:
   - Project header details
   - Sponsor/Pay-master details
   - Project milestone details

- Joint Venture Parties Details (In case of Joint Venture Limit Tracking)
- PPC Limits Details
- Non-PPC Limits Details

6. Link the Non-PPC lines defined in project to the project account using Limits tab
7. The customer will utilize this clean limit line until he furnishes a PPC against part or full completion of a milestone.
8. On receiving the PPC, the bank does the following:
   - Captures the PPC details
   - If it is a joint venture then the system will default the joint venture details to this screen based on the details captured in the project maintenance venture details screen.
   - If 'Auto Line Creation for PPC' field is unchecked,
     - You should manually create the line whenever a PPC is received.
     - The line currency can be other than project currency also, but the PPC CCY should be either project currency or line currency.
     - You should manually enter the limit line details in the project maintenance screen limits tab, if the project lines are created manually and in the PPC maintenance screen Joint Venture tab if PPC lines are created manually. If joint venture party limits tracking is not required, then the system will attach one line for the project customer with 100% tracking.
     - The system will also update the project ID and the PPC ID in the 'Facility Maintenance' screen, once the linkage between a line and a PPC/ Project is established manually during PPC maintenance
   - If 'Auto Line Creation for PPC' field is checked,
     - On authorizing the PPC, the system will create the limit lines for each of the PPC for liability ID of the project customer
     - You should allocate the limit to the project line equal to the lendable value of the respective PPC
     - You should allocate the limit to an individual customer limit lines based on the share each has in the joint venture if 'JV Limit Tracking Required' is checked
   - On authorizing the PPC, the system will automatically create line commitment contracts during the EOD. The rates used in the commitment are taken from project maintenance.
   - For each PPC authorized and if 'Limits tracking through Commitment' is checked, then the system will create the following line commitment contracts:
     - Project line commitment contract, regardless of whether there is a joint venture or not
     - Customer line commitment contract for each customer only in case of joint venture
9. The bank will view the details of a project and the status of its collaterals from a Dashboard screen
10. You should manually mark the PPC as CLOSED, if the payment against it has been received
11. You should manually close the project account, if the system receives the payment towards all the PPC's and all the PPC's are marked as CLOSED
12. When multiple lines are available and system has to utilize the lines, the priority will be determined based on the lowest interest rate + spread defined in the linkages screen.
13. Using the PPC liquidation screen, you can choose the payment of the loan or credit to the project account. This transaction will be logged under the PPC.

14. PPC liquidation will be allowed even without the ‘Entry No.’, say, in case the contractor did not receive money due to contractual terms elapse etc. The system will display an override message when such an input is made.
15. Partial liquidation of PPC is allowed and they will be tracked. In case ‘Entry No’ is provided, loan payment will be considered only to the extent of PRINCIPAL payment and other component payments will not be considered.
16. Project closure activities include:
    - Liquidating PPCs
    - Marking PPCs as closed
    - All PPCs should be liquidated before they are closed
    - Closing all lines associated with the project
    - Manually created lines can be closed using the close button in the facility screen
    - Auto created lines (created by system) will be auto closed on the event of complete repayment and complete PPC liquidation
    - Manually closing project account
    - All lines associated with the project account should be closed
    - All PPCs should be closed
    - Manually closing project
    - All lines associated with the project should be closed
    - Commitment contracts will be auto closed on commitment maturity date through CL batch (Event: CLOC). Closure of commitment contracts before closure of project will have to be operationally controlled.

32.2 Project Details Maintenance

This section contains the following topics:

- Section 32.2.1, "Maintaining Project Financing Transaction"
- Section 32.2.2, "Main Tab"
- Section 32.2.3, "Milestones Tab"
- Section 32.2.4, "Venture Details Tab"
- Section 32.2.5, "PPC Limits Tab"
- Section 32.2.6, "Non PPC Limits Tab"

32.2.1 Maintaining Project Financing Transaction

Oracle Banking Retail and SME Lending Cloud Service allows you to maintain the project finance transaction in a bank with the details of the project undertaken with the contract. You can maintain these details using ‘Project Detail and Maintenance’ screen. To invoke this screen, type ‘STDPJMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



Specifying the Project Details

Customer Number

Specify the customer number.

Project ID

Specify the project identification number.

Project Name

Specify the name of the project.

Project Account Branch

Specify the project account branch details.

Project Account

Specify the project account details.

Liability ID

Specify the liability ID.

Project Value

Specify the value of the project.

Remarks

Specify remarks, if any.

Ratio Change Allowed

Check this box if the joint venture ratio change is allowed during the course of the project.

This field is enabled only for new loans under the project financing.

JV Limit Tracking Required

Check this box if joint venture limit tracking is required.

Branch Code

The system displays the branch code.

Currency

Specify the currency details.

Number of PPCs

Specify the number of PPCs in the project.

Default PPC Clearance Days

Specify the default PPC duration for the payment.

Start Date

Specify the start date of the project.

End Date

Specify the end date of the project.

Sponsor Retention Margin (%)

Specify the retention margin for the sponsor while paying the PPC.

Bank Margin (%)

Specify the margin retained by the bank for the PPC..

Auto Line Creation for PPC

If you check this box, then the system will automatically create the credit lines while authorizing the PPC. Else, you need to manually create the line and link them in the PPC screen.

By default, this field will be checked.

Limit Track Required through Commitment

If you check this box, then the system will create the commitment contracts for every automatic line creation.

32.2.2 Main Tab

You can specify the main details of the project such as sponsor details and consultant details to validate the PPC and to recommend the sponsor for the payment.



Maintaining Sponsor Details

Sponsor ID

Specify the sponsor identification details of the project. If the sponsor is the customer of the bank, then you can specify the CIF identification details.

Sponsor Name

Specify the name of the sponsor.

The system will display the sponsor name, if you had specified the CIF ID in the ‘Sponsor ID’ field.

Sponsor Address

Specify the address of the sponsor.

The system will display the sponsor address, if you had specified the CIF ID in the ‘Sponsor ID’ field.

Maintaining Consultant Details

Consultant ID

Specify the consultant identification details of the project. If the sponsor is the customer of the bank, then you can specify the CIF identification details.

Consultant Name

Specify the name of the consultant.

The system will display the consultant name, if you had specified the CIF ID in the 'Consultant ID' field.

Consultant Address

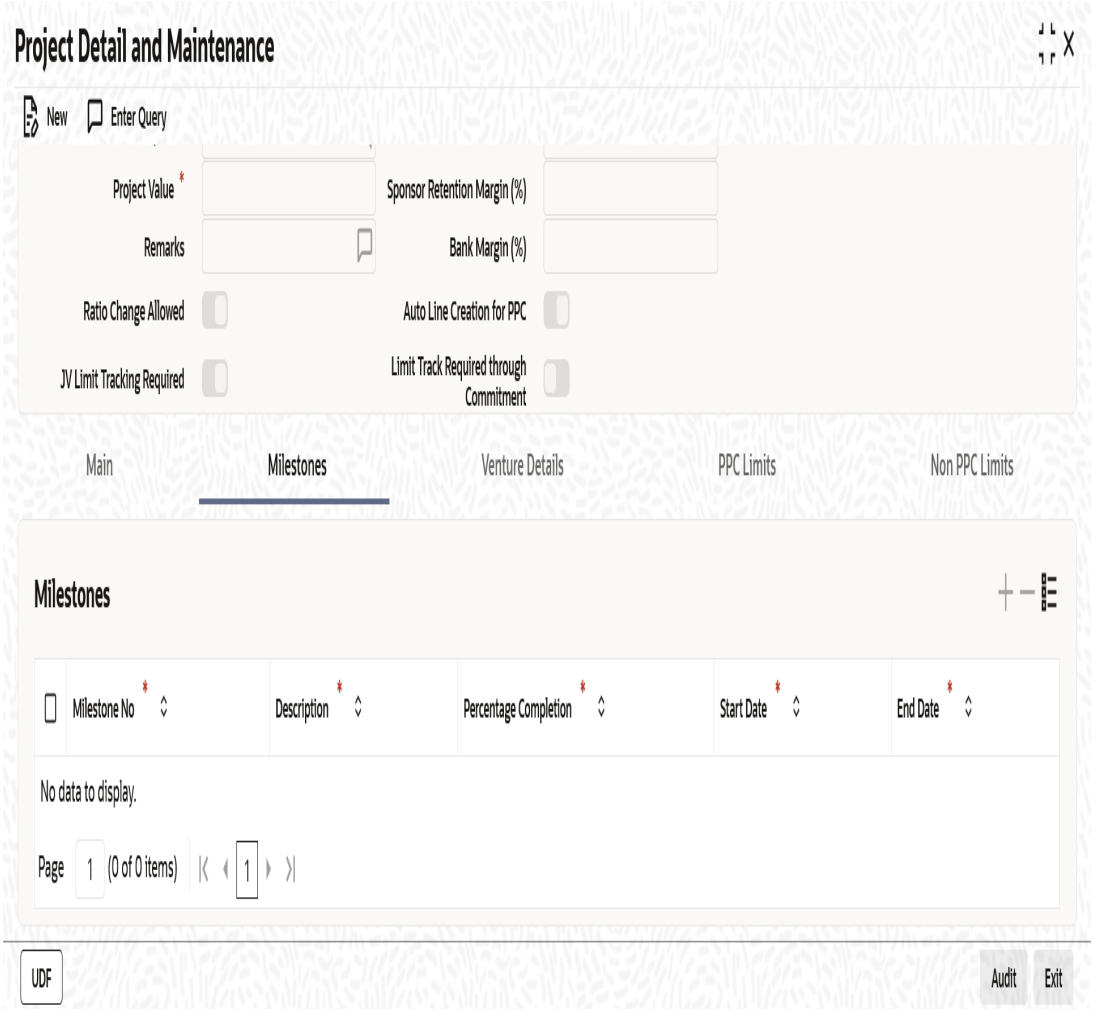
Specify the address of the consultant.

The system will display the consultant address, if you had specified the CIF ID in the 'Consultant ID' field.

If the sponsor or consultant is not a customer of the bank, then the system will display only the name and address of the sponsor or the consultant.

32.2.3 Milestones Tab

You can specify the records of the various milestones in the project and percentage of completion with respect to the project.



Milestone No

Specify the milestone number.

Description

Specify the description of the milestone.

Percentage Completion

Specify the percentage of completion with respect to the milestone.

Start Date

Specify the start date of the milestone.

End Date

Specify the end date of the milestone.

32.2.4 Venture Details Tab

You can maintain the details of the joint venture. You can also change the joint venture ratios during the course of the project, but these ratios are effective only for future loans. Each loan created for the project can store the ratios at the loan level which is defaulted based on the application ratio at the time of loan creation. All limits tracking for joint venture parties will be based on this ratio.

The system will create the limit lines for each of the project venture parties when joint venture limit tracking is required at the project level. The line ID maintained at the limits is used to create the limits automatically. Each time the PPC is created, the system will create a new limit line using the same line for each of the liability of each joint venture. Different joint venture parties will have the same commitment product which can have different interest rate.

The screen is as shown below:



Effective Date

Specify the effective date of the joint venture. For each effective date, the system maintains the ratio among the joint venture partners. The sum of ratios for each effective date must be equal to 100.

Party ID

The system displays the joint venture details of the project.

Party Name

The system will display the party name.

Liability ID

Specify the liability ID.

Ratio

Specify the percentage share of the joint venture party. The sum of all the ratios must be equal to 100.

Default Interest Rate

Specify the default interest rate that is used for the external component in the commitment product. The system will default this value to PPC.

Margin

Specify the margin applicable on the interest rate.

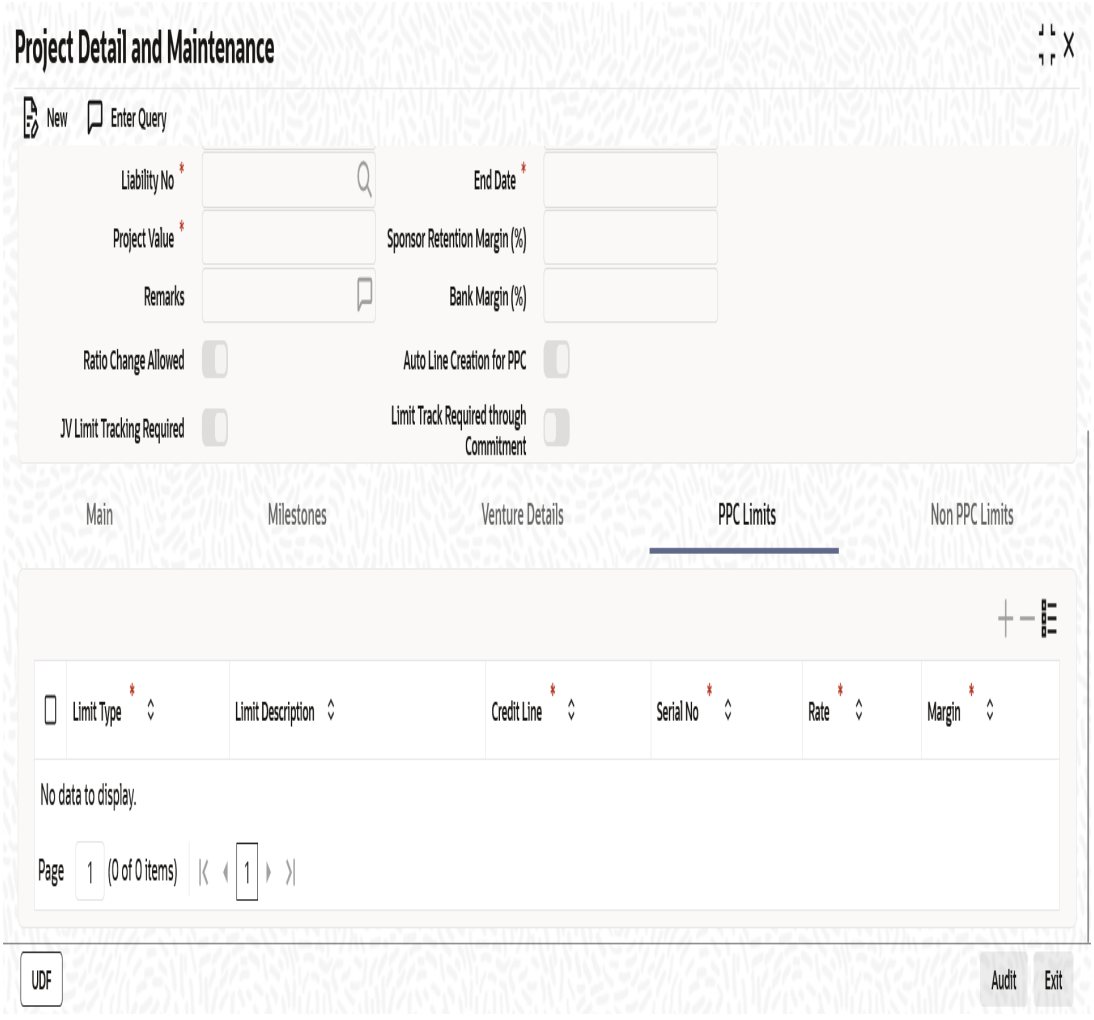
32.2.5 PPC Limits Tab

You can create the clean limit (ToD) manually using the line ID for the amount. You should then link this limit to the project account. The system creates the joint venture lines on authorization of the PPC maintenance with joint venture tracking required.

In case of manual line creation, the system will create the lines in project currency. Whenever there is a cross currency, the system will use a standard mid rate to convert from limit currency to project currency to track utilization. The LCY difference that may arise due to exchange rate differences will be handled by the ELCM CCY revaluation EOD batch.

You can view the limits detail such as line ID to create the project limits. There are two types, namely, PPC Limits and Non PPC Limits.

The screenshot for PPC Limits is as follows:



Limit Type

Specify the type of limit.

Limit Description

The system displays the limit description.

Credit Line

Specify the credit line.

Serial No

The system displays the serial number for the limit created.

Commitment Product

Specify the commitment product details used when the respective limit line is created.

Rate

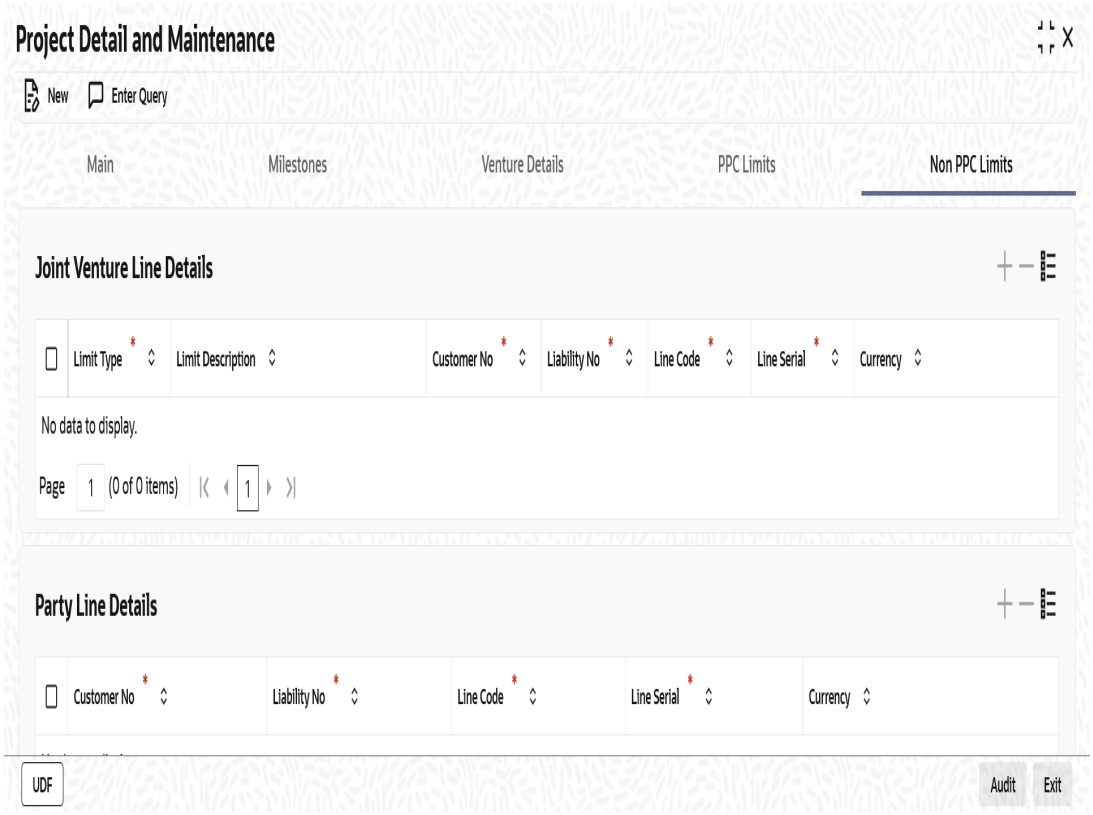
Specify the rate.

Margin

Specify the margin.

32.2.6 Non PPC Limits Tab

The screenshot for Non PPC Limits is as follows:



Maintaining Joint Venture Line Details

Limit Type

Specify the type of limit.

Limit Description

The system displays the limit description.

Customer No

Specify the customer number.

Liability No

Specify the liability number.

Line Code

Specify the line code.

Line Serial

The system displays the serial number for the limit created.

Currency

The system displays the line currency details.

Rate

Specify the rate.

Margin

Specify the margin.

JV Line

This box will be checked by default.

Maintaining Party Line Details

Customer No

Specify the customer number.

Liability No

Specify the liability number.

Line Code

Specify the line code.

Line Serial

The system displays the serial number for the limit created.

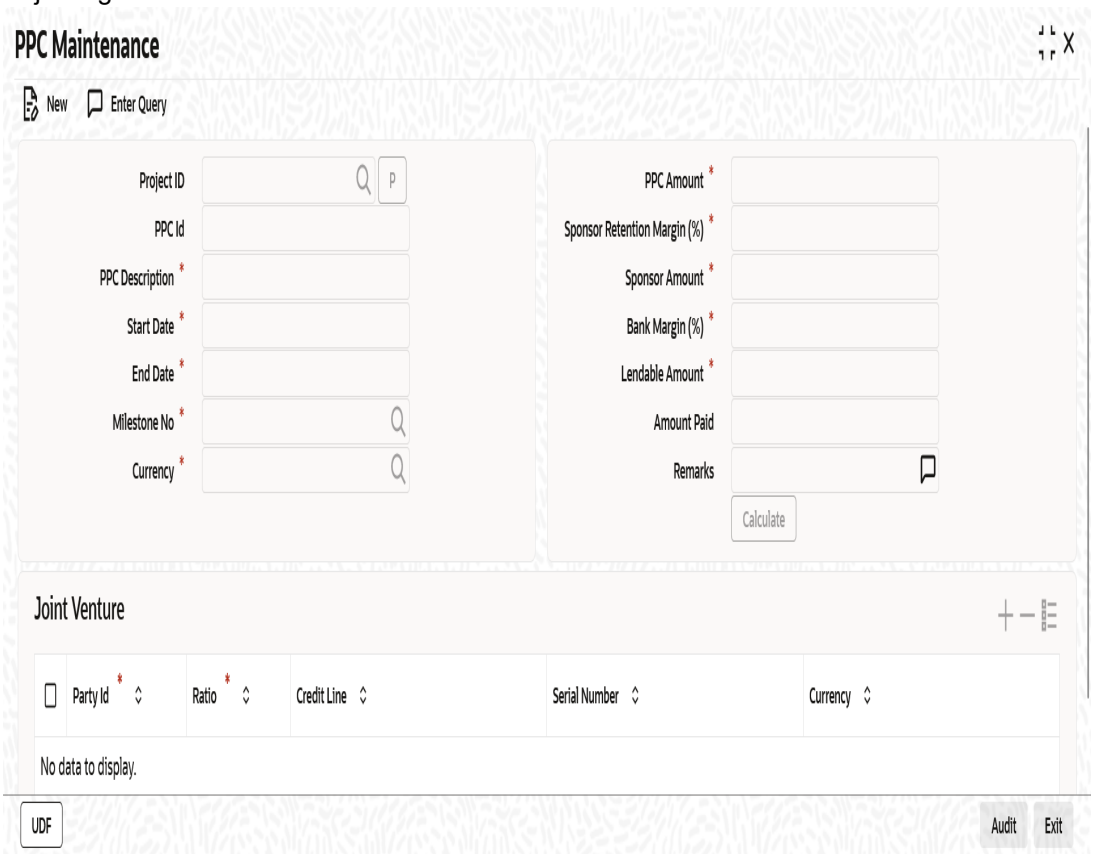
Currency

The system displays the line currency details.

32.3 Maintaining PPC

Oracle Banking Retail and SME Lending Cloud Service allows the executor to maintain the PPC during the course of the project, i.e. during the course of the project, once the executor completes the milestone should inform the sponsor. The sponsor in turn, will inspect and confirms the completion of the milestone. The executor is then allowed to raise the PPC with start date and the expiry date. The system calculates the expiry date based on the default PPC clearance days. However, the sponsor can change the expiry date. The system will accept the PPC in any currency. If there is a cross currency, then the system uses a standard mid rate for converting from limit currency to project currency.

You can maintain the PPC using ‘PPC Maintenance’ screen. To invoke this screen, type ‘STDPPCMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specifying PPC Maintenance Details

Project ID

Specify the project ID.

PPC ID

The system displays the PPC ID.

PPC Description

Specify the description of the PPC.

Start Date

Specify the PPC start date.

End Date

Specify the PPC end date.

Milestone No

Specify the milestone sequence number.

Currency

Specify the currency of the PPC.

PPC Amount

Specify the amount of the PPC. If the sum of the PPC amounts for all the PPCs presented for the specific milestone is greater than the milestone percentage calculated amount an error message is displayed.

The system will create the automatic limit lines for the lendable amount arrived at after applying the sponsor retention margin and the bank margin.

Sponsor Retention Margin

The system displays the margin retained by the sponsor for this PPC. However, you can amend this field while creating the PPC.

Sponsor Amount

The system displays the sponsor amount after applying the sponsor retention margin.

Bank Margin

The system displays the margin retained by the bank for this PPC. However, you can amend this field while creating the PPC.

Lendable amount

The system displays the lendable amount after applying the bank margin.

Amount Paid

The system displays the amount that has been paid against this PPC.

Remarks

Specify remarks, if any.

Specifying Joint Venture Details

In case of manual line linkage, you need to operationally ensure the following points:

- Synchronization of Line End date and PPC end date
- Limit lines should have amounts equivalent to that of PPC lendable amount. In case line currency is different from PPC currency, lines should be created for the equivalent of PPC lendable amount by applying the rate conversion. If there is any mismatch in the amounts, while linking the manual lines, the system will display an override message

Party ID

The system defaults the party ID from the project maintenance.

Ratio

The system defaults the joint venture share ratio from the project maintenance.

Credit Line

The system defaults the line ID. The system uses this limit line for tracking the exposure of specific joint venture party.

If joint venture limit tracking is not required at project level, the system will not create the lines. In case auto creation of lines is not chosen, then you need to manually create limit lines and link them in this screen.

Serial Number

Specify the line serial of the credit line.

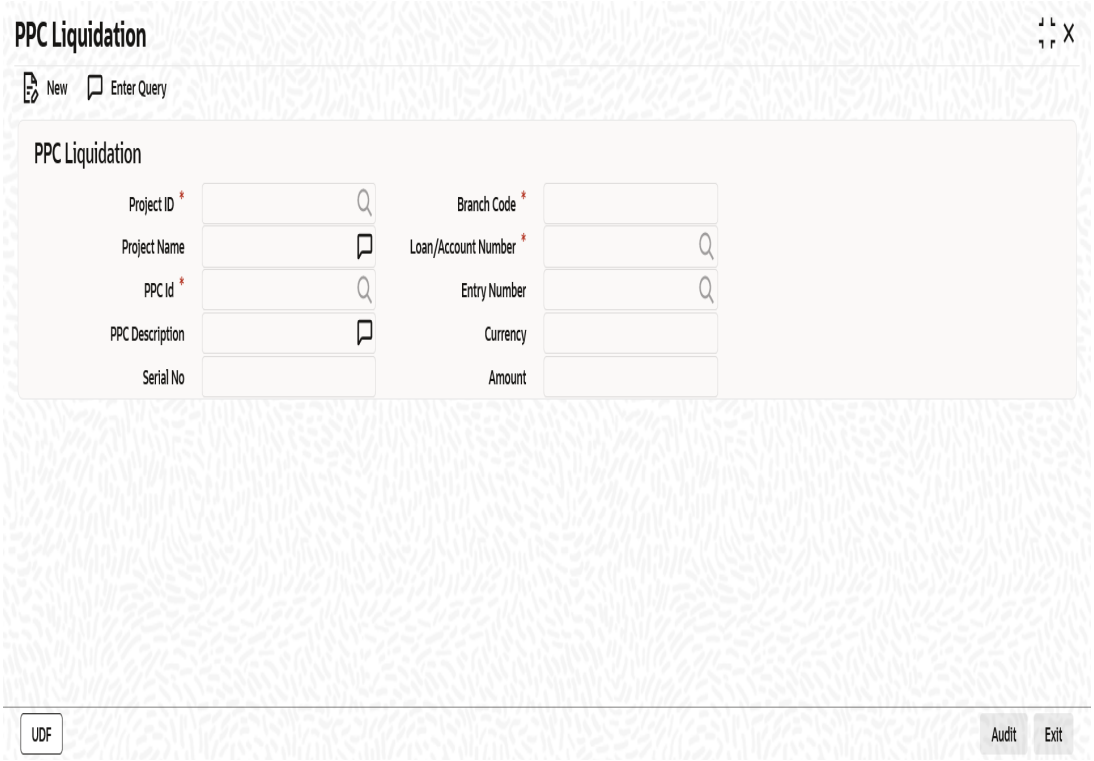
Currency

The system displays the line currency.

After specifying the PPC amount, click on ‘CALC” button. The will calculate the sponsor margin and the bank margin and arrive at the sponsor amount and the lendable amount respectively.

32.4 Maintaining PPC Liquidation

You can maintain the liquidation details in the PPC screen, where in you can choose the payment of the loan or credit to the project account. This transaction is logged in the PPC. To invoke the PPC Liquidation screen, type ‘STDPPCLQ’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Project ID

Specify the project ID.

Project Name

The system displays the name of the project ID selected.

PPC ID

Specify the PPC ID.

PPC Description

The system displays the description for the PPC ID selected.

Loan/Account Number

Specify the loan or the account number.

Entry Number

Specify the entry number. If you have not specified the entry number, then the system will display an override message.

Amount

The system displays the amount for liquidation. However, you can amend this field.

Branch Code

Specify the branch code.

Currency

The system displays the currency details.

32.5 Dashboard Details

This section contains the following topics:

- Section 32.5.1, "Viewing Dashboard Details"
- Section 32.5.2, "PPC Details Tab"
- Section 32.5.3, "Limit Details Tab"
- Section 32.5.4, "Commitment Details Tab"
- Section 32.5.5, "Loan Details Tab"
- Section 32.5.6, "Querying Dashboard Details"

32.5.1 Viewing Dashboard Details

Oracle Banking Retail and SME Lending Cloud Service allows you to view the details of the PPC available in the project such as joint venture ratios, balance in the project account, the project lines and their limits for each project line, etc. You can view these details using 'Dashboard Details' screen. To invoke this screen, type 'STDPJDSH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



You can view the following details:

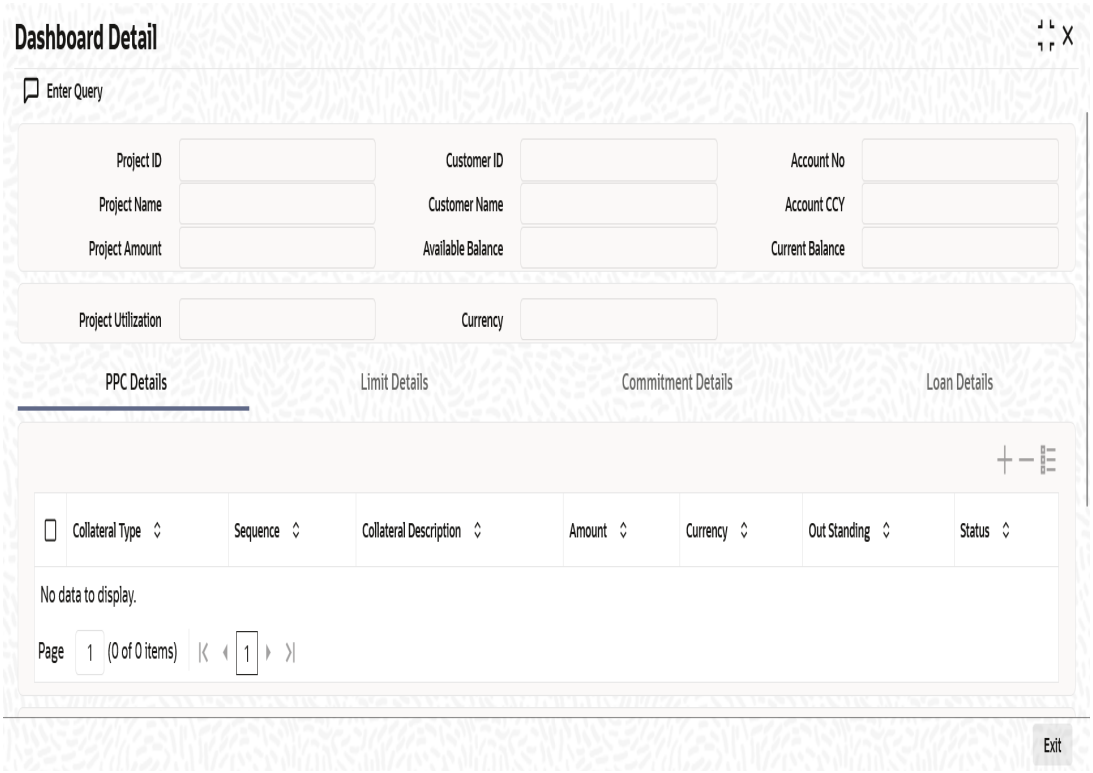
- Project ID
- Project Name
- Customer ID
- Customer Name
- Available Balance
- Account Number
- Account Currency

- Project Limit
- Project Utilization
- Current Balance

32.5.2 PPC Details Tab

You can view the PPC details by clicking on the ‘PPC Details’ tab in the ‘Dashboard Details’ screen.

The screen is as shown below:



You can view the following details:

- Collateral Details
  - Collateral Type
  - Sequence
  - Collateral Description
  - Amount
  - Outstanding
  - Status
- Venture Details
  - Party ID
  - % Share
  - Limit CCY
  - Limit
  - Available

32.5.3 Limit Details Tab

You can view the limit details by clicking on the ‘Limit Details’ tab in the ‘Dashboard Details’ screen.

The screen is as shown below:



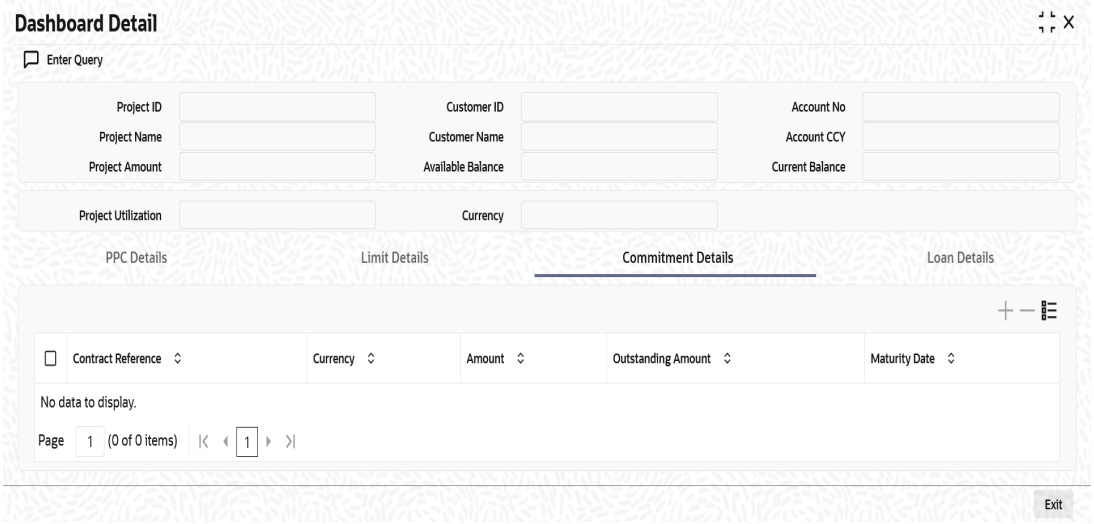
You can view the following details:

- Project Line Details
  - Line ID
  - Line Serial
  - Limit
  - Utilized
  - Paid
- Customer Line Details
  - Party ID
  - % Share
  - Line ID
  - Line Serial
  - Limit
  - Utilized
  - Paid

32.5.4 Commitment Details Tab

You can view the commitment details by clicking on the ‘Commitment Details’ tab in the ‘Dashboard Details’ screen.

The screen is as shown below:



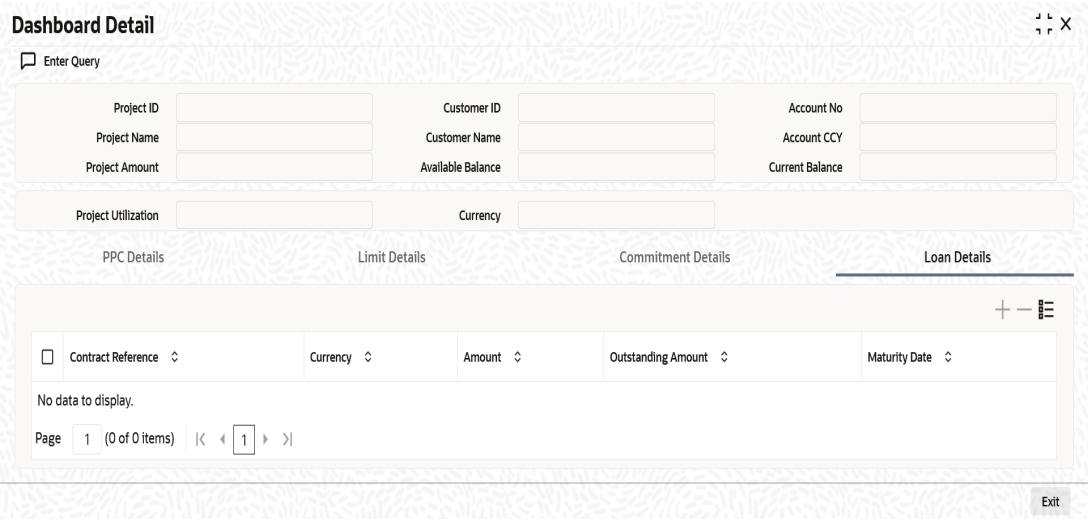
You can view the following details:

- Contract Reference
- Currency
- Amount
- Outstanding Amount
- Maturity Date

32.5.5 Loan Details Tab

You can view the loan details by clicking on the ‘Loan Details’ tab in the ‘Dashboard Details’ screen.

The screen is as shown below:



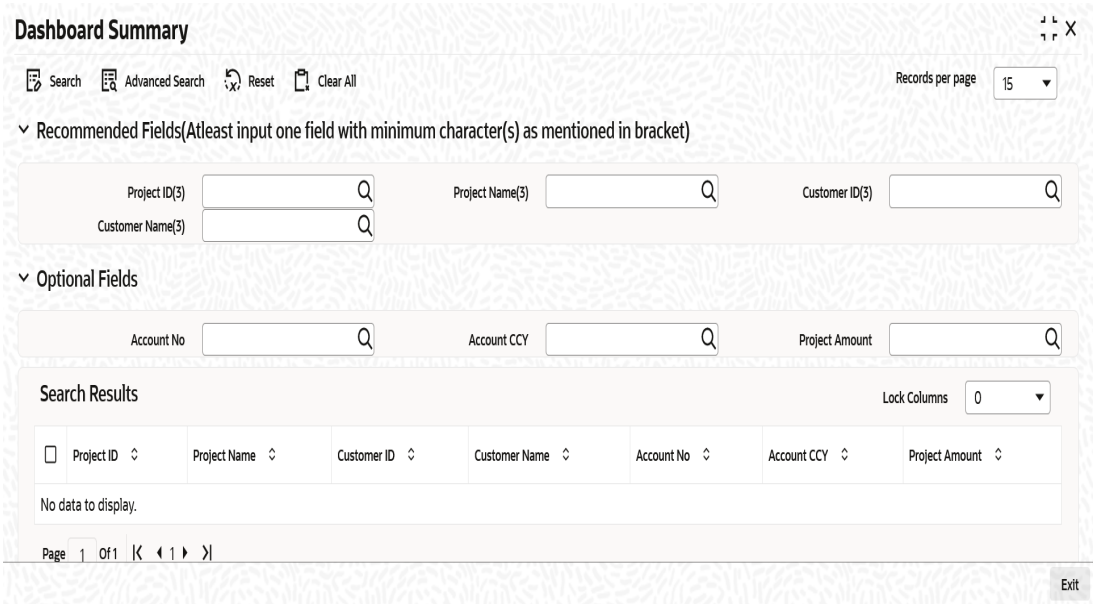
You can view the following details:

- Contract Reference
- Currency
- Amount
- Outstanding Amount
- Maturity Date

32.5.6 Querying Dashboard Details

Oracle Banking Retail and SME Lending Cloud Service allows you to query the dashboard details based on the Project ID, Project Name, Customer ID, Customer Name, Account Number. You can view these details using ‘Dashboard Summary’ screen. To invoke this screen, type ‘STSPJDSH’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as shown below:



You can query the record based on the following details:

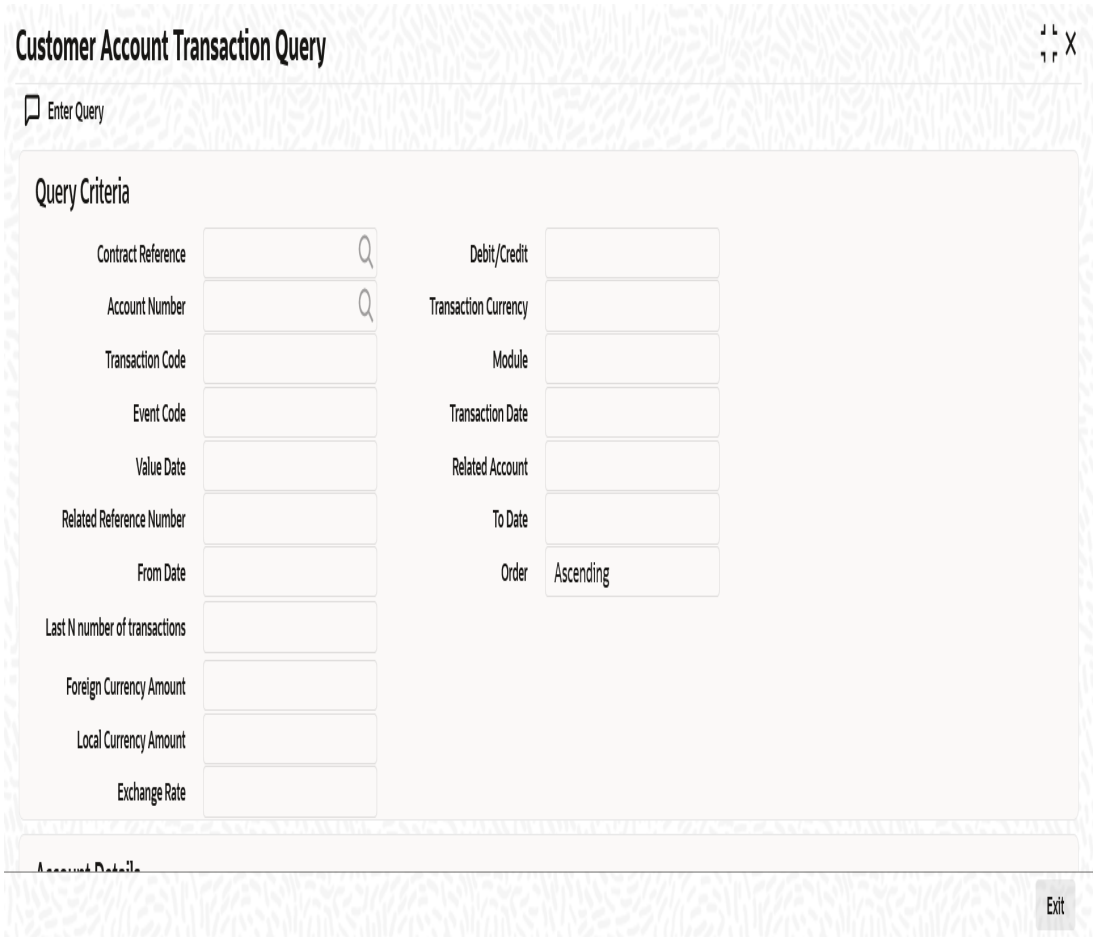
- Project ID
- Customer ID
- Account Number
- Project Limit
- Project Name
- Customer Name
- Account Currency

You can double-click on a specific record to view the detailed screen.

32.6 Querying Accounting Entries

Oracle Banking Retail and SME Lending Cloud Service allows you to view the accounting entry serial number which can be used in PPC liquidation screen for marking a specific credit entry for query. You can view these details using ‘Customer Account Transaction Query’ screen. To invoke this screen type ‘ACDTRNQY’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button

The screen is as shown below:



You can query the record based on the following details:

- Contract Reference
- Account Number
- Debit/Credit
- Transaction Code
- Currency
- Event Code
- Module Code
- Value Date
- Transaction Date
- Related Reference
- Related Account
- From Date
- Last N Number of Transactions
- To Date

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Account Number field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in this User Manual.

Clicking on the ‘Query’ button, the system displays the transaction details. You can double-click on a specific record to view the detailed screen.

Note

- You can query for a specific number of previous records by entering the value in ‘Last N Number of Transactions’. By default, it is set as 100.
- When you click ‘Query’ button, the system validates whether Last N.number of transactions is greater than the menu level MAX_RES_ROWS of the function ID ‘ACDTRNQY’. If it is found greater than that, then the system displays a configurable message ‘Last N number of transactions is greater than the allowed maximum transactions to be retrieved’.
- If you do not enter the last N number of transaction and click the ‘Query’ button, and the number of transactions to be retrieved is greater than the menu level MAX_RES_ROWS for the function ID ‘ACDTRNQY’, then the system will retrieve only the first MAX_RES_ROWS number of transaction and display an information message ‘Displaying only first[MAX_RES_ROWS] transactions’.
- The starting balance and running balance fields of the Customer Account Transaction Query (ACDTRNQY) are not be applicable if you try to retrieve the Last N transaction.

32.7 Error and Error Codes for Project Financing

Validation	Error Code	Description
System should not allow entering PPCs if the total # of PPC's already entered exceeds the # allowed	ST-PPC-001	Max limit for number of PPCs exhausted.
Whenever there is a change in the # of PPC's, the system should validate whether the change is an increase or decrease. It should only allow an increase in the # of PPC's	ST-CON003	Decreasing number of PPCs not allowed
At the project maintenance, whenever there is a change in the project amount, the system should validate and only allow an increase in the project amount and not allow a decrease	ST-CON005	Decrease of project amount not allowed
In case of a JV, the total of the % share of individual customers should be 100%	ST-PROJ-009	Total share should be 100%
In case of a JV, each customer should have a separate Liability ID it is operational control. At the project maintenance, each project should have unique Line ID for PPC lines.	ST-PROJ-028	Liability ID already in use
The milestone start date and end date should be validated against that of the project	ST-PROJ-004	The milestone start date/ end date should be equal to or within the range of project start and end date
The project status when changed to CLOSED should be allowed only when all PPC's associated with the respective project are in CLOSED status	ST-PROJ-024	OPEN PPC's exist. Project status cannot be closed
In case of auto created lines, system should not allow amendment on these lines	ST-CON012	Amendment of auto-created lines not allowed
The number of milestones cannot exceed the number of PPCs	ST-PROJ-027	Number of milestones cannot be greater than the number of PPCs
The sum of the milestone percentage completion should be 100	ST-PROJ-010	The sum of milestone completion should be 100

PPC end date is different from PPC start date + PPC clearance days. Configurable override	ST-PROJ-031	PPC End Date is different from Project Start Date + PPC Clearance days.

33. Function ID Glossary

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CSDDOCHK 23-3
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CSDFTRMN 25-6
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STDCOLAT 25-9
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STDDOCCD 23-5
STDEQACD 8-1
STDGIINM 2-33
STDINSCO 25-16
STDLMBAL 25-12
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STDNONFA 19-5
STDPRCDE 18-1
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STDTREFQ 8-4
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STSDOCCD 23-7, 25-18
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