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ORACLE

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Product Catalogue – Standing Instruction

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1 Product Catalogue – Standing Instruction

This chapter describes the various products of Standing Instruction (SI). The Products & Parameters configured under MDATA for SI are described in the following sections:

- *2.1 Product Code SI11 – Standing Instruction*
- *2.2 Product Code SI12 – Standing Instruction*
- *2.3 Product Code SI13 – Standing Instruction*
- *2.4 Product Code SI14 – Standing Instruction*
- *2.5 Product Code VPAY – Standing Instruction*
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- *2.8 Product Code SIC1 – Standing Instruction*
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- *2.10 Product Code RBSP – Standing Instruction*
- *2.11 Product Code SIIS – Standing Instruction*
- *2.12 Product Code SISO – Standing Instruction*
- *2.13 Product Code RBIM – Standing Instruction*

1.1 Product Code SI11 – Standing Instruction

1.1.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on One to One basis, which means one account will be debited, and one credited.

1.1.2 Business Overview

The Standing Instruction product-SI11 Configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.1.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Account, SI Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.
- FATCA Tax withholding configured for USD Currency when Charge bearing is Beneficiary.

1.1.4 Events Covered

Accountings are defined appropriately against each of the following event for SI11:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.1.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.1.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type

- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.1.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.2 Product Code SI12 – Standing Instruction

1.2.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on One to Many basis, which means one account will be debited and more than one credited.

1.2.2 Business Overview

The Standing Instruction product-SI12 Configured to achieve the monthly execution of payment/Instrument from one customer's many of the customer accounts. This SI set up has various features and charges associated to achieve its life cycle operations.

1.2.3 Product Synopsis

- Instruction execution from one account too many accounts either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.

- Duplication recognition would be done for following fields – Product code,Cr Account, SI Currency, SI Amount, Book date, First Execution value Date, Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.2.4 Events Covered

Accountings are defined appropriately against each of the following event for SI12:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.2.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.2.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.2.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.3 Product Code SI13 – Standing Instruction

1.3.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on Many to One basis, which means more than one account will be debited and one credited.

1.3.2 Business Overview

The Standing Instruction product, SI13 is configured to achieve the monthly execution of payment from many customers' account to one customer. This SI set up has various features and charges associated to achieve its life cycle operations.

1.3.3 Product Synopsis

- Instruction execution from many accounts to one account.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches, which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.

- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Account, SI Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.3.4 Events Covered

Accountings are defined appropriately against each of the following event for SI13:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.3.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice

- Close Advice
- Reopen Advice

1.3.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.3.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.4 Product Code SI14 – Standing Instruction

1.4.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on Many to Many basis, which means more than one account will be debited and more than one credited.

1.4.2 Business Overview

The Standing Instruction product, SI14 is configured to achieve the monthly execution of payment from many customers' account to one account. This SI set up has various features and charges associated to achieve its life cycle operations.

1.4.3 Product Synopsis

- Instruction execution from many accounts to one account.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches, which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.

- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Account, SI Currency, SI Amount, Book date, First Execution value date, and Execution periodicity.
- Holiday treatment is configured to apply backward working action.

1.4.4 Events Covered

Accountings are defined appropriately against each of the following event for SI14:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.4.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice

- Close Advice
- Reopen Advice

1.4.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.4.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.5 Product Code VPAY – Standing Instruction

1.5.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on One to One basis, which means one account will be debited, and one credited.

1.5.2 Business Overview

The Standing Instruction product, VPAY is configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.5.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches, which means SI processing branch different from debit and credit account branch.

- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Account, SI Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.5.4 Events Covered

Accountings are defined appropriately against each of the following event for VPAY:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.5.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice

- Execution Advice
- Close Advice
- Reopen Advice

1.5.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.5.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.6 Product Code SICO – Standing Instruction

1.6.1 Introduction

Standing Instruction is a service offered to customers of a bank, wherein the regular transactions, which the customer wants to initiate, can be processed as a matter of course instead of initiating it each time. The type of standing instruction, which is being considered here, is Standing Payment order. Under this type of service, one account is debited and one is credited.

1.6.2 Business Overview

The Standing Instruction product, SICO is configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.6.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.

- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches, which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all categories of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Accounts Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.6.4 Events Covered

Accountings are defined appropriately against each of the following event for SICO:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.6.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.6.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.6.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.7 Product Code SISI – Standing Instruction

1.7.1 Introduction

The Variable payment type of standing instruction, which is being considered here, is Standing Payment order. Under this type of service, the instruction will be executed on One to One basis, which means one account will be debited, and one credited for variable purpose.

1.7.2 Business Overview

The Standing Instruction product, SISI is configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.7.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service for variable payment.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL for variable payment services.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Account,SI Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.7.4 Events Covered

Accountings are defined appropriately against each of the following event for SISI:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution

Event Code	Nomenclature
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.7.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.7.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.7.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.8 Product Code SIC1 – Standing Instruction

1.8.1 Introduction

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on One to One basis, which means one account will be debited, and one credited.

1.8.2 Business Overview

The Standing Instruction product, SIC1 is configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.8.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.
- Duplication recognition would be done for following fields – Product code, Cr Accounts Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.8.4 Events Covered

Accountings are defined appropriately against each of the following event for SIC1:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.8.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.8.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type

- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.8.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.9 Product Code SIU1 – Standing Instruction

1.9.1 Introduction

The type of standing instruction, which is being considered here, is Standing Payment order. Under this type of service, one account is debited and one is credited.

Standing Instruction product, which is being defined here, is of payment type and the instruction will be executed on One to One basis, which means one account will be debited, and one credited.

1.9.2 Business Overview

The Standing Instruction product, SIU1 is configured to achieve the monthly execution of payment/Instrument from one customer's account to another. This SI set up has various features and charges associated to achieve its life cycle operations.

1.9.3 Product Synopsis

- Instruction execution from one account to another either for payments/Instrument service.
- Option to execute an instruction to issue DD/BC (Demand Draft/Banker's Cheque) based on the customer instruction by debiting customer account and creating DD/BC instrument issue GL.
- Supports full Pending action for the Instruction maintained account.
- Amendment of Instruction is supported.
- Multi currency used which means debit account currency different from credit account currency.
- SI executed across branches which means SI processing branch different from debit and credit account branch.
- SI Instruction set up could also be applied for bank's general ledger accounts.
- SI Instruction set up could also be applied for all category of customers.
- SI Instruction set up could be based on validity for a specific period or could be open ended.

- Duplication recognition would be done for following fields – Product code, Cr Account, SI Currency, SI Amount, Book date, First Execution value Date, and Execution periodicity.
- Holiday treatment is configured to apply forward working action.

1.9.4 Events Covered

Accountings are defined appropriately against each of the following event for SIU1:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.9.5 Advices/Statements

- Payment Message
- Debit Advice
- Credit Advice
- Open Advice
- Amendment Advice
- Execution Advice
- Close Advice
- Reopen Advice

1.9.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.9.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.10 Product Code RBSP – Standing Instruction

1.10.1 Introduction

The type of standing instruction, which is being considered here, is Range Balancing Sweep. In this Feature, funds from one account to another account based on the maximum and minimum balance limits.

The Account for which the minimum and maximum balance amount is maintained can be called as Child account.

The other linked account is known as the parent account. Range balancing needs to be done for the child account.

If the balance for the Child account exceeds the maximum limit, excess balance needs be swept out of the account and transferred to parent Account.

If the balance of Child Account is below the lower limit, the deficit needs be credited through a sweep in from the Parent Account.

1.10.2 Business Overview

The Standing Instruction product, RBSP is configured to achieve the Daily EOD execution of Range Balancing Sweep from one customer's account to another.

1.10.3 Product Synopsis

- Bi Directional sweep in/Sweep out of funds from one account to another account based on the maximum and minimum balance limits
- Option to configure Lower Balance and Upper Balance Limit

- SI Currency should be same of Debit account Currency
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers
- SI Instruction set up could be based on validity for a specific period or could be open ended
- Holiday treatment is configured as Lapse

1.10.4 Events Covered

Accountings are defined appropriately against each of the following event for RBSP:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.10.5 Advices/Statements

Payment Message

1.10.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.10.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.11 Product Code SIIS – Standing Instruction

1.11.1 Introduction

The type of standing instruction, which is being considered here, is Intraday sweep In. In this Feature, Sweep in Instruction can be processed during Transaction Input Stage.

A sweep in instruction will be used when the balance in a customer account should constantly be maintained at a certain balance. A sweep in instruction ensures that whenever the balance in the customer account goes below a certain amount, money is swept in from another account.

1.11.2 Business Overview

The Standing Instruction product, SIIS is configured to achieve the intraday execution of Sweep In from one customer's account to another.

1.11.3 Product Synopsis

- Intraday Execution of Sweep In
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers

- SI Instruction set up could be based on validity for a specific period or could be open ended
- Holiday treatment is configured as Lapse

1.11.4 Events Covered

Accountings are defined appropriately against each of the following event for RBSP:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.11.5 Advices/Statements

Payment Message

1.11.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.11.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.12 Product Code SISO – Standing Instruction

1.12.1 Introduction

The type of standing instruction, which is being considered here, is Intraday sweep out. In this Feature, Sweep out Instruction can be processed during Transaction Input Stage.

A sweep out instruction will be used to move funds out of an account whenever the balance reaches above a certain minimum balance. This is typically used to sweep funds out of a low interest earning account into a high interest earning one.

1.12.2 Business Overview

The Standing Instruction product, SISO is configured to achieve the intraday execution of Sweep In from one customer's account to another.

1.12.3 Product Synopsis

- Intraday Execution of Sweep out Instruction
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers
- SI Instruction set up could be based on validity for a specific period or could be open ended
- Holiday treatment is configured as Lapse

1.12.4 Events Covered

Accountings are defined appropriately against each of the following event for RBSP:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.12.5 Advices/Statements

Payment Message

1.12.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.12.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

1.13 Product Code RBIM – Standing Instruction

1.13.1 Introduction

The type of standing instruction, which is being considered here, is Intraday execution of Range Balancing Sweep. In this Feature, Sweep out Instruction can be processed during Transaction Input Stage.

The Account for which the minimum and maximum balance amount is maintained can be called as Child account.

The other linked account is known as the parent account. Range balancing needs to be done for the child account.

If the balance for the Child account exceeds the maximum limit, excess balance needs be swept out of the account and transferred to parent Account.

If the balance of Child Account is below the lower limit, the deficit needs be credited through a sweep in from the Parent Account.

1.13.2 Business Overview

The Standing Instruction product, RBSP is configured to achieve the Daily EOD execution of Range Balancing Sweep from one customer's account to another.

1.13.3 Product Synopsis

- Intraday execution of Sweep Instruction multiple times
- Bi Directional sweep in/Sweep out of funds from one account to another account based on the maximum and minimum balance limits
- Option to configure Lower Balance and Upper Balance Limit
- SI Currency should be same of Debit account Currency
- Option to Configure Minimum Sweep Amount
- Option to Configure Minimum Balance After Sweep
- Amendment of Instruction is supported
- SI executed across branches which means SI processing branch different from debit and credit account branch
- SI Instruction set up could also be applied for all category of customers

- SI Instruction set up could be based on validity for a specific period or could be open ended
- Holiday treatment is configured as Lapse

1.13.4 Events Covered

Accountings are defined appropriately against each of the following event for RBSP:

Event Code	Nomenclature
OPEN	Initiation of an instruction
SUXS	Instruction when successfully executed
REJT	First Reject
PEXC	Partial Execution
CLOS	Closure of Instruction
AMND	Amendment in Instruction
RPEN	Reopening of an instruction

1.13.5 Advices/Statements

Payment Message

1.13.6 Reports

- Standing Instructions given by the customer
- Standing Instructions by Product Type
- Standing Instructions Due/Pending Report
- Successful Standing Instructions Report

1.13.7 Extended Services

Standing Instructions is extended to external channels through gateway services. For more information, refer to the chapter *2. Gateway Services* in this guide.

2 Gateway Services

Following gateway services are available to support SI features through external channels:

S.No	Service Name	Service Description	Operations	Operation Description
1	FCUBSSIService	Standing Instructions Service	QuerySICycle	Query of Standing Instructions Cycle
2	FCUBSSIService	Standing Instructions Service	QuerySIContract	Query of Standing Instructions Contract
3	FCUBSSIService	Standing Instructions Service	QueryProduct	Query Product
4	FCUBSSIService	Standing Instructions Service	ModifyProduct	Modify Product
5	FCUBSSIService	Standing Instructions Service	DeleteSIContract	Deletion of Standing Instructions Contract
6	FCUBSSIService	Standing Instructions Service	DeleteProduct	Delete Product
7	FCUBSSIService	Standing Instructions Service	CreateSIContract	Input of Standing Instructions Contract
8	FCUBSSIService	Standing Instructions Service	CreateProduct	Create Product
9	FCUBSSIService	Standing Instructions Service	AuthorizeSICycle	Authorization of Standing Instructions Cycle
10	FCUBSSIService	Standing Instructions Service	AuthorizeSIContract	Authorization of Standing Instructions Contract

S.No	Service Name	Service Description	Operations	Operation Description
11	FCUBSSIService	Standing Instructions Service	AuthorizeProduct	Authorize Product
12	FCUBSSIService	Standing Instructions Service	AmendSICycle	Modification of Standing Instructions Cycle
13	FCUBSSIService	Standing Instructions Service	AmendSIContract	Modification of Standing Instructions Contract
14	FCUBSSIService	Standing Instructions Service	CloseSIContract	Close Standing Instructions Contract