Common Core - Core Entities and Services User Guide

Oracle FLEXCUBE Universal Banking

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Common Core - Core Entities and Services User Guide

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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the Common Core - Core Entities and Services module of Oracle FLEXCUBE.

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

1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	*Preface* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Core Maintenances explains the maintenance of various basic details about your bank.

Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

For further information on procedures discussed in the manual, refer to the Oracle FLEXCUBE manuals on:

- Common Procedures
- Accessibility
- Messaging
- Core Services
- Core Entity
- Generic Interface

2. Core Maintenances

2.1 Introduction

This chapter contains the following sections:

- Section 2.2, "Bank and Core Parameters Maintenance"
- Section 2.3, "Maintaining Host Code"
- Section 2.4, "Local Holiday Maintenance"
- Section 2.5, "Country Code Maintenance"
- Section 2.6, "Currency Maintenance"
- Section 2.7, "Currency Holiday Maintenance"
- Section 2.8, "Floating Rates Definition"
- Section 2.9, "External Entities Maintenance"
- Section 2.10, "External Limit Entities Maintenances"
- Section 2.11, "Settlement Details Maintenance"
- Section 2.12, "MIS Details Maintenance"
- Section 2.13, "User Defined Fields Maintenance"
- Section 2.14, "Generic Interface Maintenance"
- Section 2.15, "Process Definition"
- Section 2.16, "Reporting Parameters Maintenance"
- Section 2.17, "Maintaining Amount Text"
- Section 2.18, "Dynamic Package - DML Execution"
- Section 2.19, "Maintaining Alternate Risk Free Rates"
- Section 2.20, "Maintaining Financial Center"
- Section 2.21, "Maintaining Financial Center Holiday Calendar"
- Section 2.22, "Customer Account Entitlement Group Maintenance"

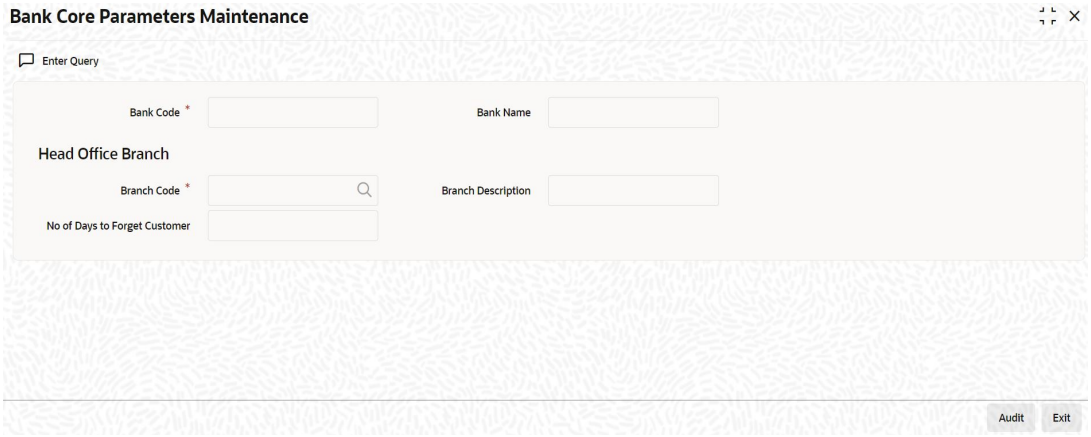
2.2 Bank and Core Parameters Maintenance

This section contains the following topics:

- Section 2.2.1, "Invoking Bank Core Parameters Maintenance Screen"
- Section 2.2.2, "Invoking Core Parameter Maintenance Screen"

2.2.1 Invoking Bank Core Parameters Maintenance Screen

You can invoke ‘Bank Core Parameters Maintenance’ screen by typing ‘STDCRBNK’ 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 fields:

Bank Code

Specify the bank code.

Bank Name

The name of the bank is displayed here.

Head Office Branch

Branch Code

Specify the head office branch code.

Branch Description

The description of the branch is displayed here.

No. of days to Forget Customer

Enter the number of days, after which the system will forget the customer after they close their account. Once the customer is forgotten you can’t view the details of the customer.

Click “Execute Query”. The records matching the entered query criteria is displayed.

2.2.2 Invoking Branch Core Parameter Maintenance Screen

You can invoke ‘Branch Core Parameter Maintenance’ screen by typing ‘STDCRBRN’ 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 fields:

Host Code

Specify the host code here. Alternatively, you can also select the host code from the adjoining option list.

Branch Code

Specify the branch code here.The branch code can be up to 6 characters long, when new scheme is opted.

Note

- To opt to new scheme configure REF_NUM_GEN_FORMAT parameter as N in CSTB_PARAM. When this opted, Branch code can be up to 6 characters long and the contract / transaction reference numbers are generated with Product/Process Code (4 char) + Julian Date (5 char) + Sequence Number(7 digits) format.

- When this parameter is opted as O, old scheme continues with branch code being 3 digit long & contract / transaction reference numbers in existing format.

- The length of the branch code needs to be specified at BRANCH_CODE_LENGTH parameter at CSTB_PARAM. This can be 3 to 6 digits, in case of new scheme. And should be 3 digits only, in case of old scheme.

Country Code

Specify the country code here.

Branch Name

Specify the branch name here.

Branch Address

Specify the address of branch here.

Local Currency

Specify the local currency of the branch. Alternatively, you can also select the currency from the adjoining option list.

Walk in Customer

Specify the walking customer name here. Alternatively, you can also select the walk in customer name from the adjoining option list.

Weekly Holiday 1 & 2

Select the weekly holiday of the branch from the drop-down list. The list displays the following values:

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday

Auto Authorization

Check this box to indicate that the branch allows auto authorization facility.

Host Name

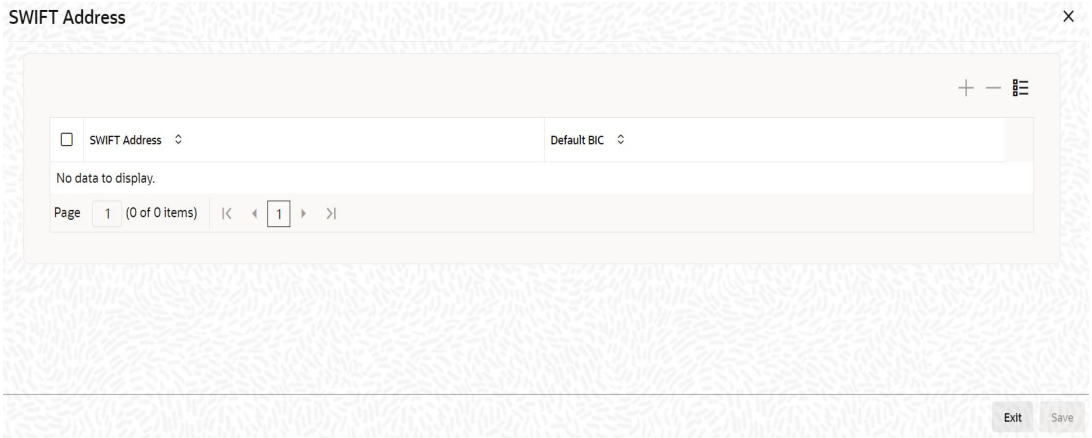
Specifies the host name from which the customer is logged in.

Report DSN

Specify the Report DSN details.

Maintaining SWIFT Address Details

You can maintain SWIFT address details for the branch in the ‘SWIFT Address’ screen. Click “Swift Address” button to invoke the screen.



SWIFT Address

Specify the required SWIFT Address. Alternatively, you can also select the SWIFT address from the adjoining option list.

Default BIC

Check this box to use the default BIC.

2.3 Maintaining Host Code

You can group branches in the same zone or region under a Host for specific processing. You can have multiple hosts depending on processing requirements. These hosts can be maintained in Host Code Maintenance screen.

This section contains the following topics:

- Section 2.3.1, "Invoking Host Code Maintenance Screen"
- Section 2.3.2, "Viewing Host Code Maintenance Summary"

2.3.1 Invoking Host Code Maintenance Screen

You can invoke ‘Host Code’ screen by typing ‘STDHSTCD’ 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 fields:

Host Code

Specify the processing zone that is applicable for the requests.

Host Description

Specify the description of the host code.

Country

Specify the required country code from the list.

Processing Time Zone

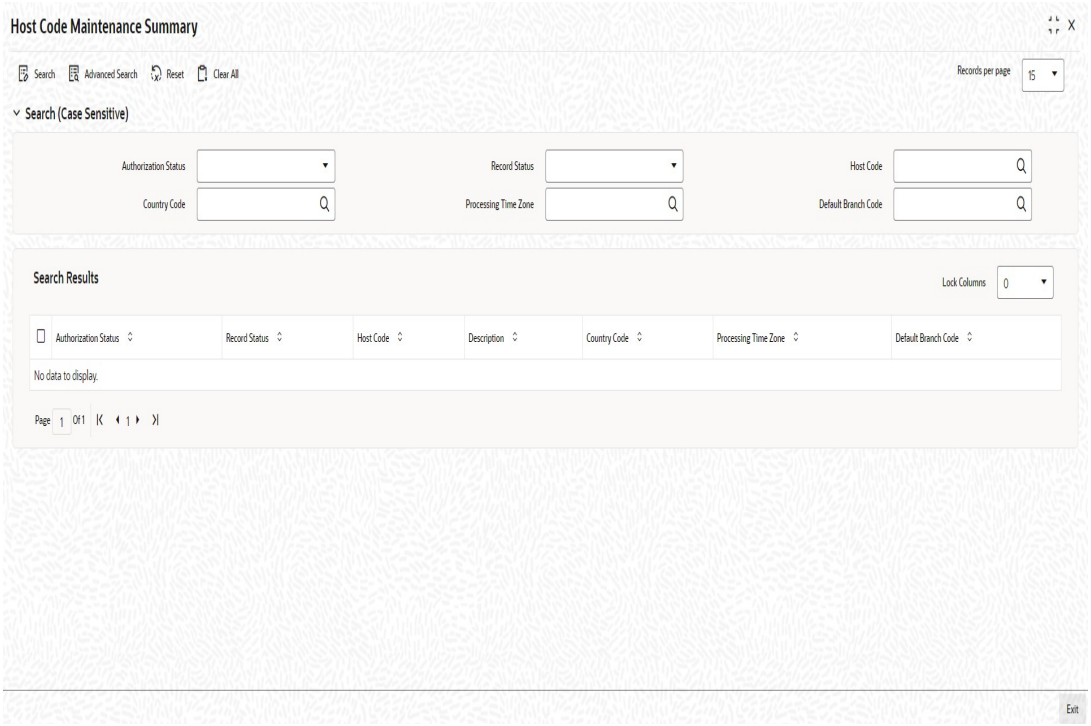
Specify the time zone that is used for processing the request. All open and authorized time zones are available in the list.

Default Branch

Specify the required branch code which indicates the main branch of the group of branches linked to the same host code. All valid branches are available in the list.

2.3.2 Viewing Host Code Maintenance Summary

You can invoke 'Host Code Maintenance Summary' screen by typing 'STSHSTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Country Code
- Processing Time Zone
- Default Branch Code

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following:

- Authorization Status
- Record Status
- Host Code
- Description
- Country Code
- Processing Time Zone
- Default Branch Code

2.4 Local Holiday Maintenance

For a year, you need to define your weekly holidays and your calendar year annual holidays. This is done in the 'Local Holiday Calendar' screen.

The system uses the information maintained in this screen to do the following:

- To check that the 'value date' of no Data Entry transaction falls on a holiday

- To check that the start date / maturing date and schedule date of a loans and deposit contract does not fall on a holiday
- To effect a date change on the system -- today's date and the next working date

For any schedule / contract maturing at a future date, say, 5 years hence, you can input a future date, only if the calendar for that year has been maintained. It is not necessary to maintain the list of all annual holidays, for future, you can merely define all regular weekly holidays.

This screen is maintained for each branch, of your bank, from the respective branches; thus making it possible to have a different set of holidays for different branches of the bank.

This section contains the following topics:

- Section 2.4.1, "Maintaining Local Holiday Calendar"
- Section 2.4.2, "Annual Holidays"

2.4.1 Maintaining Local Holiday Calendar

Invoke the 'Local Holiday Calendar' screen, by typing 'STDLOCHL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Note

It is possible to maintain next working day as a holiday and next holiday as a working day.

In this screen you can specify the weekly and also the annual holidays, for your branch, for any year between 1 AD and 4000 AD.

Steps to Define Yearly Holidays

To define holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'New' from the Actions menu in the Application tool bar or click new icon

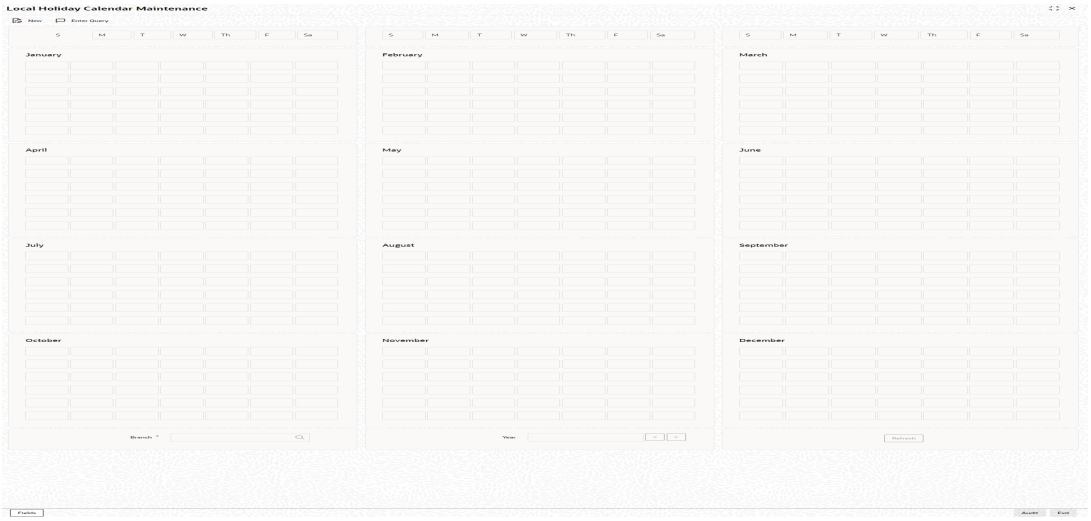
Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays. This is the default setting of the system
- For identification, the working days are marked in black and the holidays in red.



Defining Holidays

To define annual holidays, click on the particular date to mark the selected date as a holiday.

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black.

2.4.2 Annual Holidays

These are the holidays you have defined for the year calendar on display

You will observe that all holidays are marked in red, while working days in black. (All unauthorised holiday dates appear against a blue background). To mark a date as a holiday, double click on it. In case you wish to undo a date marked off as a holiday, double click on it once again. It changes back to a working day.

With each modification you make, the Modification Number in the made by column below moves up serially.

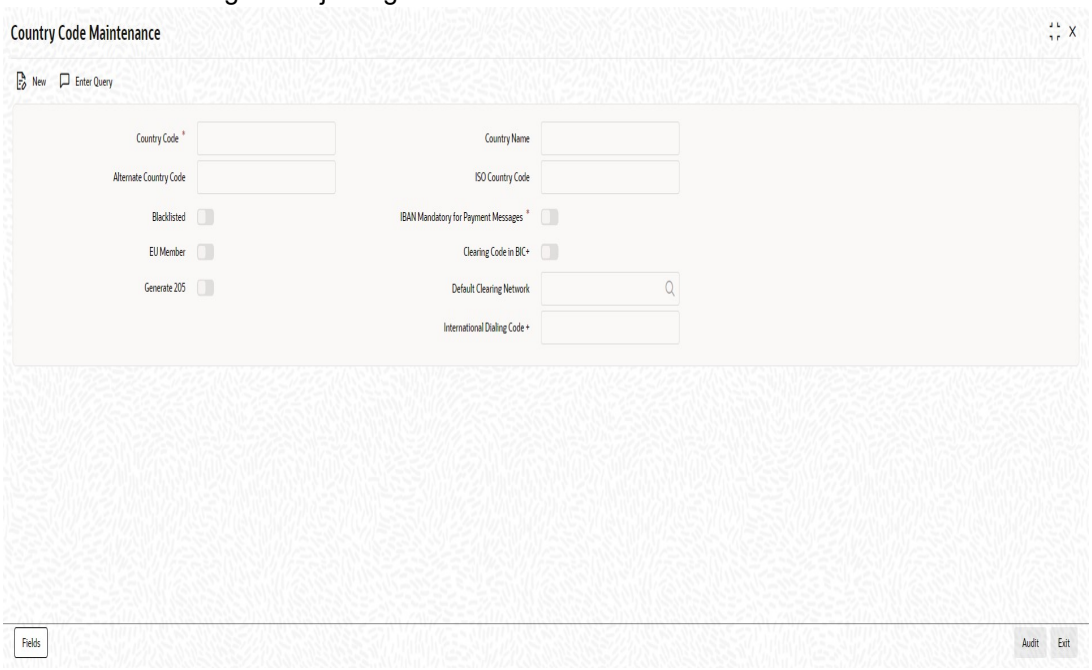
2.5 Country Code Maintenance

This section contains the following topics:

- Section 2.5.1, "Maintaining Country Name Details"

2.5.1 Maintaining Country Name Details

You can define country name through the ‘Country Code Maintenance’ screen. You can invoke this screen by typing ‘’STDCNMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here, you can capture the following details

Country Code

You can capture a unique three-character code to identify the country. For example: you can maintain USA as the country code for United States of America.

Alternate Country Code

You can also associate an alternate country code. This is for information purposes only and will not be printed on any customer correspondence.

For example you can have US as the alternate code for USA

Country Name

After you define an alphanumeric code to identify the country for which you would like to assign a name, you have to specify the name of the Country.

Blacklisted

Further, in the ‘Country Name Maintenance’ screen you can black list a country for further usage. You are not allowed to deal in countries that are blacklisted.

You can only deal with countries that are *not* blacklisted

IBAN Mandatory for Payment Messages

If this is checked, it indicates that for every payment message an IBAN is mandatory.

If this option is unchecked for a country, the system will not process the outgoing payments wherein the ordering customer or the beneficiary customer belongs to that country.

EU Member

This indicates whether the country is recognized by Swift as a part of the Intra European countries.

If you check this flag the instructed amount field should be mandatory in the generated 103, 103+ and 102 messages. The instructed amount field is mandatory in the incoming messages.

Clearing Code in BIC+

Check this box to indicate that the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records that belong to countries against which this box is checked will be selected.

Generate 205

Check this box to indicate that the cover message 205COV or 205 need to be generated for transactions involving this country. If you do not select this option, RTGS, 202 or 202COV message will be generated.

For more details on 202COV and 205COV cover message formats, refer settlements user manual.

Default Clearing Network

Once the National ID from BIC plus directory is uploaded into clearing codes, the network will be populated as the default clearing network for that country. This is mandatory when clearing code in BIC+ is chosen as 'Y'.

International Dialling Code

Specify the international dialing code associated with the country.

2.6 Currency Maintenance

This section contains the following topics:

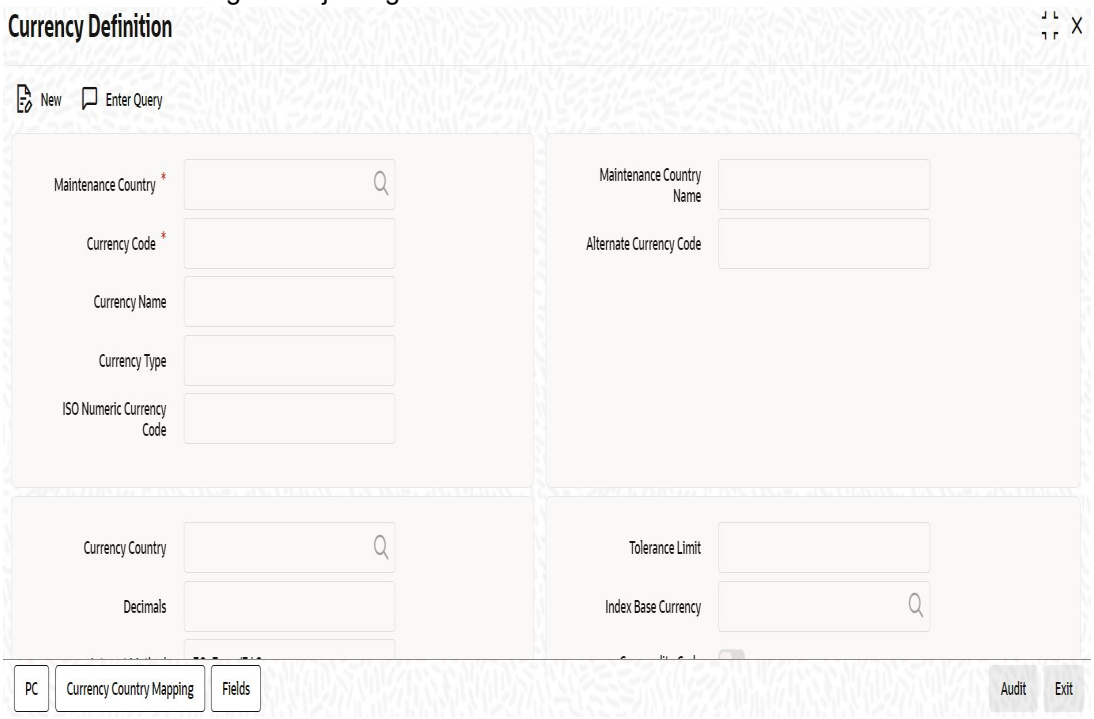
- Section 2.6.1, "Maintaining Currency Definition"
- Section 2.6.2, "Online Query for positions"
- Section 2.6.3, "View Currency Position Details"
- Section 2.6.4, "Maintaining Currency Position GL"
- Section 2.6.5, "Viewing Currency Summary Details"
- Section 2.6.6, "Maintaining Currency Pair"
- Section 2.6.7, "Viewing Currency Pair Summary"
- Section 2.6.8, "Maintaining Currency Rate Type"
- Section 2.6.9, "Maintaining Currency Exchange Rates"
- Section 2.6.10, "Viewing Exchange Rates"
- Section 2.6.11, "Maintaining Forward Exchange Rates"
- Section 2.6.12, "Viewing Forward Exchange Rates"

2.6.1 Maintaining Currency Definition

In the 'Currency Definition' screen, you define the attributes of the currencies in which your bank can deal. For each currency, you can define attributes like, the SWIFT code for the currency, the country to which the currency belongs, the interest method, the spot days, the settlement days, etc.

Currencies can be maintained only at the Head Office. The list of currencies will be made available to the branches based on the currencies that have been defined for the country linked to that branch.

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



Maintaining Currency Details

Maintenance Country

Specify the country code for which the currency is maintained. Alternatively, you can select the country code from the option list. The list displays all the authorized and open country codes along with their description maintained in the system.

For example, if you maintain the country code for a bank or a branch, which is operating in Singapore for the currency USD, then you should specify the country code as SG. The system defaults the field ‘Country’ as US.

Maintenance Country Name

The system displays the name of the country for which the currency is maintained.

Currency Code

Currencies are identified in Oracle FLEXCUBE by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.

Currency Name

You can enter the detailed name of the currency in not more than thirty-five alphanumeric characters.

Currency Type

As per your bank’s requirement you can choose to classify currencies into different currency types. The bank can use its own discretion to decide the basis of classifying currencies into different currency types. A currency type can consist of a maximum of three characters.

Depending on the customer account mask maintained, the value in the currency type field would be used during the generation of customer account numbers through the Customer Accounts Maintenance screen.

If you have decided to include currency type as part of the customer account number (in the account number mask), then at the time of creating a new customer account number, you will

need to select the currency of the account number being generated. In the option-list provided for currency, the currency code is displayed along with the associated currency type say, USD – 1, GBP – 2 etc. When the account number gets populated, it is the currency type that forms a part of the customer account number.

ISO Numeric Currency Code

Specify the currency code specified by the International Standardization Organization.

Country

After you have identified the currency, you should indicate the country to which the currency belongs. You can select a country code from the option list available.

Decimals

You can indicate the number of decimal units up to which the currency can be denominated. The number of decimals allowed for any amount in the currency can be:

0 - Currency with no decimals

2 - Currency with two decimals

3 - Currency with three decimals

4- Currency with four decimals

Interest Method

You can indicate the interest rate to be used for transactions that involve this currency. The interest options available are:

- Actual/Actual
- 30(US)/360
- Actual/360
- 30(Euro)/365
- 30(US)/365
- Actual/365
- 30(Euro)/Actual
- 30(US)/Actual
- Actual/Actual

Select the interest method that should be used by default whenever the currency is used in transactions. While processing a transaction that involves this currency, the interest method defined for the currency is defaulted. You have the option to change it for a specific transaction.

However, if you do not specify an interest method for a transaction, the method defined for the currency will be used (For details refer to Annexure on Page 140).

Spot Days

The number of spot working days applicable for the currency is specified here.

For example, the tenor of an MM contract is as follows:

Value Date - 01/01/99

Maturity Date - 31/01/99

Contract Currency - USD

Contract Amount - 5000

For USD, the number of Spot Days is specified as: **Spot Days** - 3

For this contract, the payment advices will be sent on 28/01/96.

Foreign Exchange Netting Days

Oracle FLEXCUBE provides a facility wherein all transactions relating to a customer, meant to be settled on a particular day and are made before a specific cut off day are collated, netted and a single payment message is sent instead of individual messages for each payment. This cut off day can be parameterized and is called 'Netting Days'. The number of FX netting days applicable for the specified currency is maintained here.

Note

The system will validate that the FX Netting days are lesser than or equal to the spot days.

Settlement Days

In this screen, you can specify the 'Settlement Days' for a currency. Settlement messages for the components of a contract (in the LC, BC, LD, MM and FX modules) will be generated according to the settlement days specified for the currency of the settlement account. The following example illustrates this.

For example, when maintaining the details of USD in the Currency screen, you specify the 'Settlement Days' as '2'. This implies that two working days prior to the settlement of a component through a USD account, a settlement message will be automatically generated if specified (when you run the Settlement Messages function at the end of day).

The settlement details of a contract are as follows:

Settlement Date: 06 May 1999

Settlement Account Currency: USD

Component: Principal

Settlement Message: **Yes**

Component Currency: GBP

When you generate the Settlement Messages function, at the end of day, on 04 May 1999, a settlement message for the Principal component of the contract will be generated.

You can run Settlement Messages function as part of EOD operations from the Application Browser to automatically generate settlement messages for contracts marked out for automatic liquidation.

The settlement day specification for a currency will determine the contracts that are picked up for settlement message generation.

Cut-off Time

The Currency Cut-off time refers to the time by which all transactions involving a currency should be generated. For a currency, you can indicate the cut-off hour and minute. This time should be expressed in the local time of the bank.

The maintenance of a cut-off time for a currency has particular reference to outgoing funds transfers involving it.

Cut-off days

You can also specify the cut-off days and time for payment transactions involving the currency.

For example, the value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2001. The number of cut-off days specified for the currency is 2. This means that the payment must be received on or before 1st June 2001. If the payment is received on 1st June, it must be received before the cut-off time specified for USD.

If the USD cut-off time is 1200 hrs, then, if the payment is received on 1st June 2001, it must be received before 1200 hrs.

The cut-off time (in hours and minutes) that you maintain to be applicable for payment transactions involving a currency are applicable to the head office branch of your bank.

If the branches are in time zones other than the head office branch time zone, you must maintain the offset time applicable for each branch, in the Branch Parameters screen.

Note

Even when cut-off days and cut-off time for a currency have both been specified, the cut-off checks are performed for a funds transfer transaction only if specified as applicable for the product involved in the transaction.

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, settlement 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.

For example, in the SWIFT messages (MT 100 and MT 202) that are generated towards settlement, the value of the component can be reported both in Nostro account currency (in Field 32A) and in an ERI currency that you specify (in Field 72). In Oracle FLEXCUBE, this information is captured in the European Related Information (ERI) fields in the Settlement Message Details screen.

Assume the following scenario:

- The settlement account is an EUR account
- You have to settle an amount of DEM 10000
- You have defined the ERI currency for DEM as DEM
- The Tolerance Limit for DEM as 0.05%
- The exchange rate: 1 Euro = 1.30 DEM

The settlement amount in Euro would therefore be 7692.36 (rounded to nearest higher cent). This amount will be reported in Field 32A of the settlement messages. Now, if you want to furnish the settlement amount in the ERI currency (in this case, DEM) you have to manually enter the DEM value in the ERI Amount field. You may enter DEM 10000. (EUR 7692.36 actually converts into DEM 10000.068.)

The value that you have entered is well within the Tolerance Limit of 0.05% defined for DEM. Therefore, this value will be reported in Field 72 of the settlement messages.

Since the Tolerance Limit for DEM is 0.05%, you can specify an ERI Amount between DEM 9995 and DEM 10005 (DEM 10000 * 0.05/100 = DEM 5). If you enter an ERI value exceeding DEM 10005 or less than DEM 9950, the system recalculates the ERI Amount at the time of generating the settlement messages. The recalculation will be on the basis of the pegged rates between the Settlement Currency and the ERI currency.

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).

Index Base Ccy

Specify the currency that should be used to handle index-based securities traded by the banks, wherein the deals are done in index currency and their settlement is done through the local currency.

Commodity Code

Check this box to indicate that maintained currency code is a commodity code which is restricted not to populate in payment messages during message generation in the currency code field.

Generate 103+

You can enable the MT 103 + format option only if you would like to generate outgoing MT 103 messages in the MT 103 + format.

If you are enabling this option for a specific currency, ensure to also enable this option:

- For your bank branch in the Branch Parameters Maintenance
- For the customer of the contract, in the BIC Code Maintenance
- For the product used by the contract, in the Product Preferences

Consequently, while processing transactions in the specified currency for such a customer, branch and product, for which the MT 103+ option is enabled, the system generates outgoing payment messages in the MT 103 + format.

Note

Since the system is also capable of processing incoming MT 103 messages in the MT 103 + format. Therefore, during the upload process for your branch, the system considers an

MT 103 payment message to be of MT 103+ format for those customer, currency and product combinations, for which the MT 103+ option has been enabled.

CLS currency

To allow customers of your bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, you can identify the currency to be a 'CLS Currency'. FX deals in the CLS currency only will be eligible to be routed through the CLS bank.

From the available list of CLS currencies, you can further maintain a list of 'allowed' or 'disallowed' currencies for a specific customer. Every customer who is a 'CLS Participant' will be allowed to trade in all the available CLS currencies unless specifically mentioned.

Refer the 'Continuous Linked Settlements' chapter of the Foreign Exchange User Manual for details on maintaining currency restrictions and other maintenances required for processing CLS deals in Oracle FLEXCUBE.

Index Flag

Check this box to derive index rate of the currency in Lending module.

Validate Tag 50F

Check this box to indicate that validations need to be performed for the 50F details captured for the ordering customer during contract input.

For more details on 50F validations, refer the chapter titled 'Maintaining Addresses for a Customer' in Messaging System user manual.

Note

Customer cover messages are always generated in new format (MT202COV or MT205-COV).

For more details on new cover message formats, refer settlements user manual.

Indicating Rounding Preferences

Rule

This refers to the method to be followed for rounding off fractional units of a currency. The rounding preferences available are:

- Truncate — The amount is truncated to the number of decimals specified for the currency
- Round Up — The amount is rounded up based on the number of decimals and the nearest rounding unit
- Round Down —The amount is rounded down based on the number of decimals and the nearest rounding unit

For example,

Amount before Rounding	Rounding Method	No. of Decimals	Rounding Unit	Amount after Rounding
1234.678	Truncate	2	-	1234.67
1234.678	Round up to the nearest rounding unit	2	.01	1234.68

1234.678	Round down to the nearest rounding unit	2	.01	1234.67

Unit

If you have selected Round Up or Round Down in the Rule field, you need to indicate the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency.

Example

The decimal points specified for currency 'A' is 2. Rounding unit is .05

Amount for transaction is USD 100.326, which will be rounded off depending upon the decimals specified and the rounding rule and rounding unit.

For Rounding Rule 'Up', the amount available for transaction would be USD 100.35. For rounding rule 'Down', the transaction amount would have been rounded down to 100.30

If the rounding rule was specified as 'truncate' then, the amount would have rounded off to 100.32 (simply, knock off all decimal points beyond the stated decimals places to be rounded off). Thus whenever you specify a 'truncate' option you need not state the 'Rounding unit'.

Specifying Amount Format Mask

Specify the format in which amounts in this currency are to be displayed for contracts in this currency. Two options are available:

999,999,999

9,999, 999, 99

The system defaults to the 999,999,999 format.

Euro Type

When maintaining a currency in the Currency Definition screen, you have to specify the 'type' of the currency with relation to transition phase of the European Economic and Monetary Union (EMU). You can do this in the 'Euro Type' field.

Your specifications in this field enable you to handle the *first phase* of the EMU, which commenced on 01 January 1999.

For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro'.

By choosing the appropriate option, you can indicate if the currency is:

- The Euro
- 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 FLEXCUBE will no longer be required.

You can turn off the changes at the end of the transition period by:

1. Closing all ‘In’ currencies, and
2. Choosing the ‘Euro Closed’ option (for the Euro)

2.6.1.1 PC Button

Click ‘PC’ button in the Currency Definition screen to invoke ‘Limits’ screen.



You can specify the credit limit and the debit limit for the exchange rate in this screen. The transaction amount of a PC contract must not exceed the limit specified here.

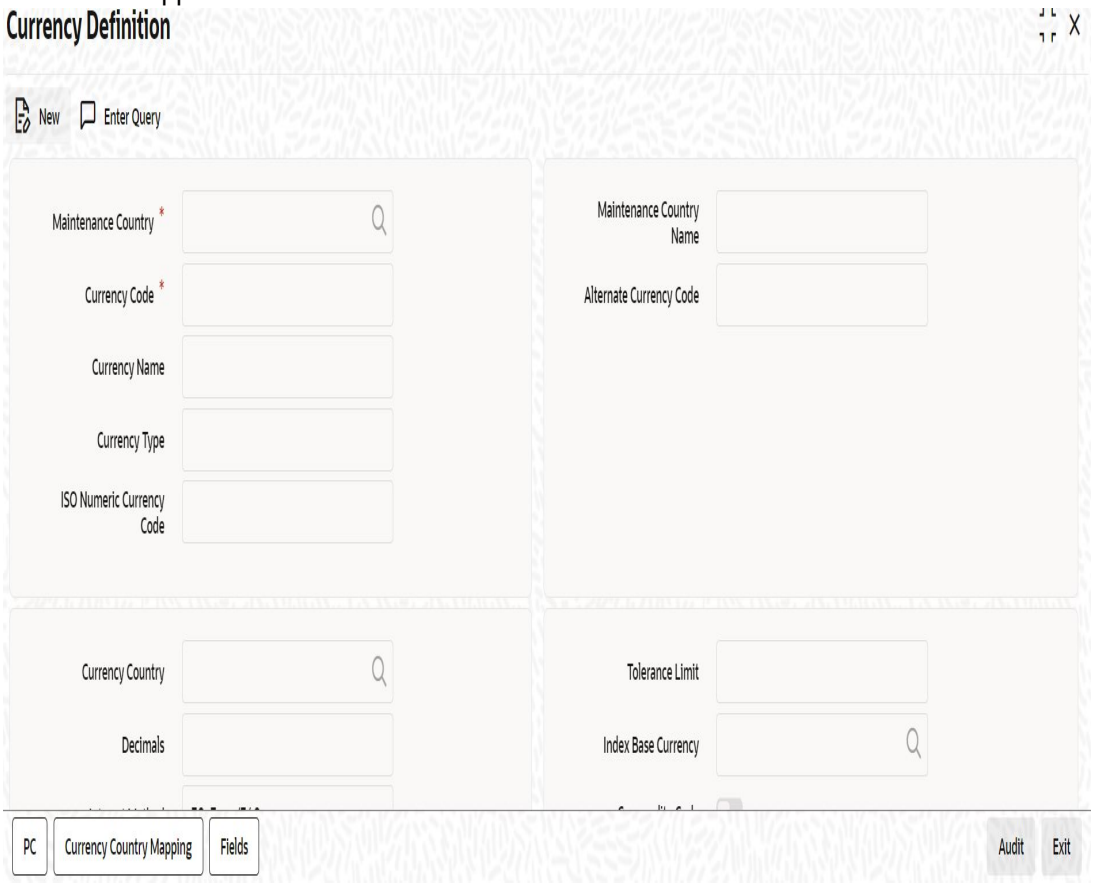
Note

As PC remediated from ROFC, the system will not use these values anywhere even though you maintained the values in PC tab

2.6.1.2 Currency Country Mapping Button

Click ‘Currency Country Mapping’ button in the Currency Definition screen to invoke ‘Clearing Zones Country Codes for Currency’ screen.

The screen appears as shown below:



You can map a currency code to a country in this screen.

Maintenance Country

The system displays the maintenance country for the currency.

Currency Code

The system displays the currency code maintained in the system.

Currency Name

The system displays the name of the country for which the currency is maintained.

Country Code and Description

Country Code

Specify the clearing zone country code. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system.

Country Name

The system displays the name of the clearing zone country.

2.6.1.3 Fields Button

You can associate values to all the User Defined fields created and attached to the Currency Definition 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 FLEXCUBE' in the User Defined Fields User Manual under Modularity.

2.6.1.4 Annexure

The treatment for interest calculation varies with each of the interest calculation methods. Each method is dealt with individually below:

Actual/Actual Method

10,000x10/100 x (31/365 + 84/366)

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total = 31 + (31+29+24=84) =115

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

Therefore, the denominator for the 31 days in December is 365 as it is a non-leap year and the denominator for the 84 days in 2000 is 366 as it is a leap year.

Actual /365 Method

10,000x10/100x115/365

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

Actual/360 Method

10,000x10/100x115/360

In this method, the number of days is calculated as follows:

Dec. -31 days (include from date exclude to date)

Jan -31 days

Feb.-29 days (leap year)

March - 24 days (include from date exclude to date)

Total=31+31+29+24=115

30 Euro/Actual Method

10,000x10/100 x (30/365+84/366)

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

---

30 Euro/365 Method

10,000x10/100x114/365

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

30 Euro/360 Method

10,000x10/100x114/360

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 Euro Method, all months have 30 days, February included.)

Feb. - 30 days (In 30 Euro Method, February always has 30 days, leap year or not)

March - 24 days (include from date exclude to date)

Total = 113 days

30 US/Actual Method

10,000x10/100 x (30/365+84/366)

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 113 days

Note

When the interest period crosses from a non-leap year to a leap year (or otherwise), the basis of actual days has to be treated separately in each year.

30US/365 Method

10,000x10/100x114/365

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 113 days

30US/360 Method

10,000x10/100x114/360

In this method, the number of days is calculated as follows:

Dec. - 30 days (include from date exclude to date)

Jan - 30 days (In 30 US Method, all months have 30 days, only for February are the actual number of days calculated.)

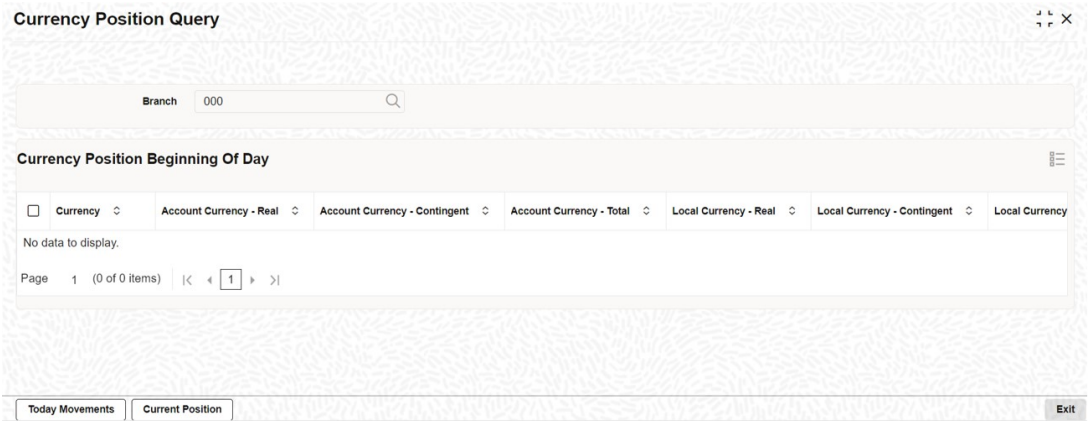
Feb. - 29 days (In 30 US Method, actual days are accounted for the leap year.)

March - 24 days (include from date exclude to date)

Total = 113 days

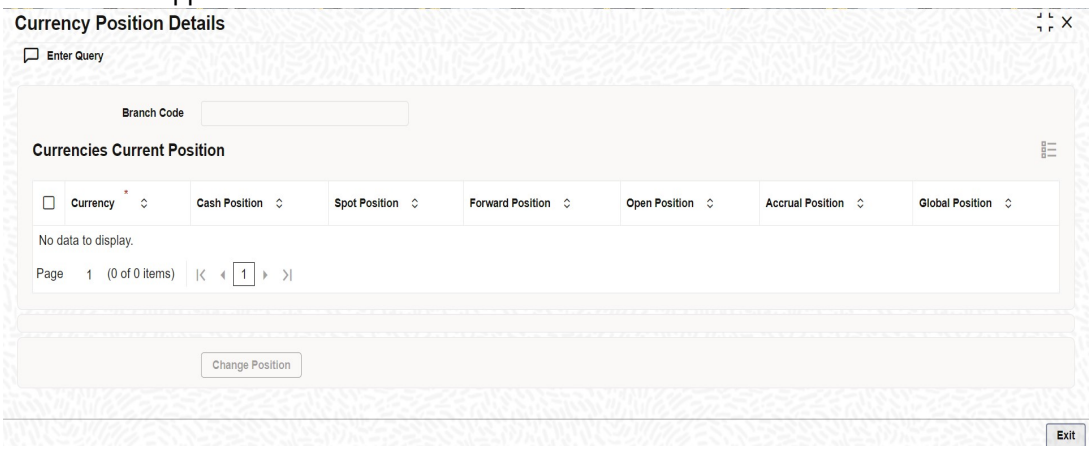
2.6.2 Online Query for positions

During the day or end of day, you may want to view the currency positions for different currencies. Oracle FLEXCUBE allows you to view the currency positions through the online query feature. In the Application toolbar, type 'CYDCCYPO' in the field at the top right corner and click the adjoining arrow button to invoke the 'Currency Position Query' screen.



2.6.3 View Currency Position Details

You can view the currency position through 'Currency Position Details' screen. To invoke this screen type 'CYDCCYLS' in the field at the top right corner and click the adjoining arrow button in the application toolbar.



In the Currency Position Details screen, you can view the currency position for different currencies.

Cash Position

This gives the currency wise cash position based on the transactions booked across all the modules in Oracle FLEXCUBE Universal Banking. It considers the entries that are formed under Asset, Liability, Income and Expenses GL heads for which 'Report as Accrual' at GL Maintenance screen is not checked.

Spot Position

This position is derived based on the outstanding deals from various modules for which the maturity date falls on the spot days as maintained in the ‘Currency Maintenance’ screen.

Forward Position

This position is acquired based on the outstanding deals from various modules for which the maturity date falls after the spot days maintained in the ‘Currency Maintenance’ screen.

Open Position

This position is a combination of Cash Position, Spot Position and Forward Position.

Accrual Position

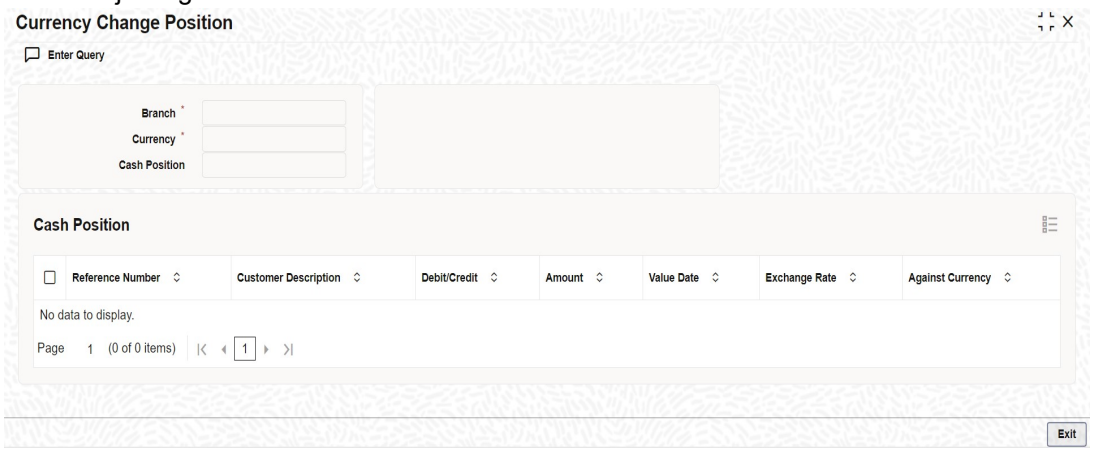
This gives the currency wise position across all the modules in Oracle FLEXCUBE Universal Banking considering the entries that formed under Asset, Liability, Income and Expenses GL heads for which 'Report as Accrual' at ‘GL Maintenance’ screen is checked.

Global Position

This position is a combination of Cash Position, Spot Position, Forward Position and Accrual Position.

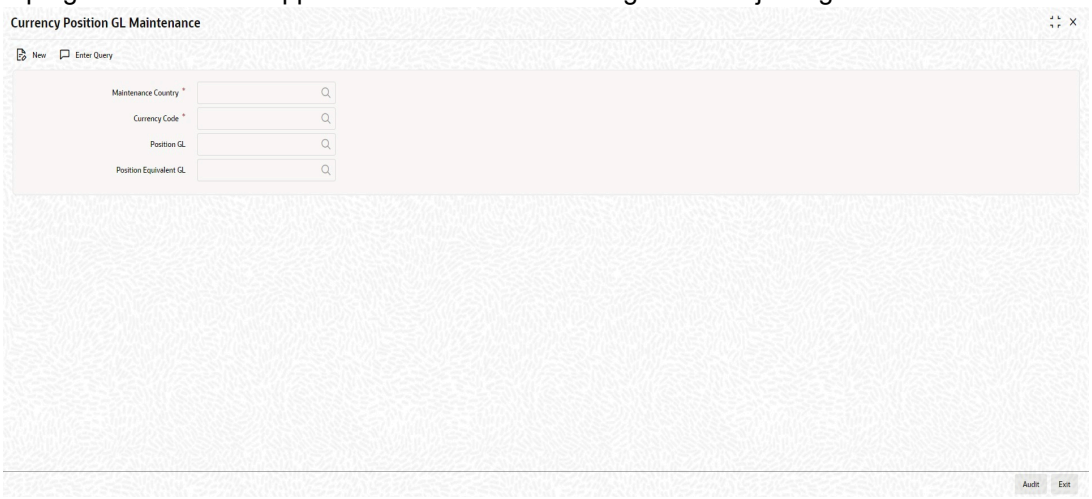
2.6.3.1 View Currency Change Position

On the ‘Currency Position Details’ screen, click on ‘Change Position’ to invoke ‘Currency Change Position’ screen, or you can also invoke the ‘Currency Change Position’ screen by typing ‘CYDCHPOS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



2.6.4 Maintaining Currency Position GL

You can maintain the currency position GL and position eqv GL in ‘Currency Position GL Maintenance’ screen. You can invoke this screen by typing ‘CYDPOSGL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Maintenance Country

Specify the country code for which the currency is maintained. Alternatively, you can select the country code from the option list. The list displays all the authorized and open country codes along with their description maintained in the system.

Currency Code

Specify the currency code. Currencies are identified in Oracle FLEXCUBE by the SWIFT codes assigned to them. The currency will be identified by this code in all transactions that involve it.

Position or Position Equivalent GL for a currency

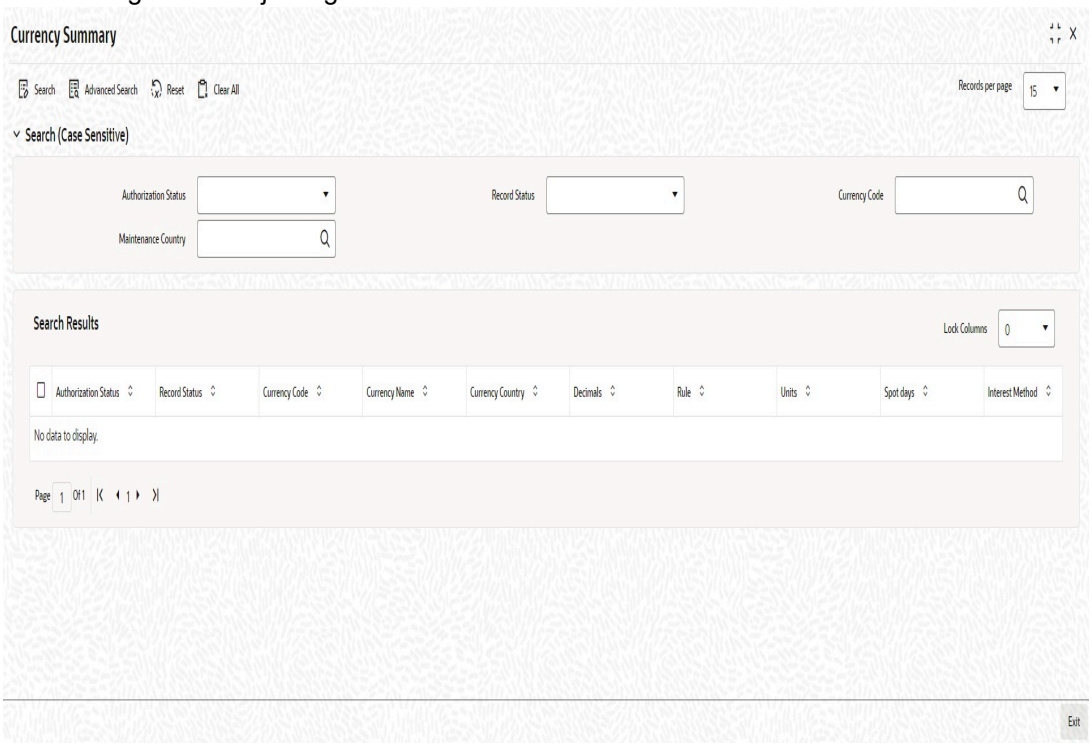
If you have opted for position accounting in your bank, then you need to maintain the same using CYDPOSGL to indicate the Position GL and the Position Equivalent GL.

When maintaining GLs in your bank, you can opt to link different foreign currencies, associated with GL to either of the following:

- The Position GLs that you specify here (for the corresponding currency)
- Position GLs of your choice

2.6.5 Viewing Currency Summary Details

You can view currency summary details in the 'Currency Summary' screen. You can invoke this screen by typing 'CYSCDEFE' 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
- Currency Code
- Record Status
- Maintenance Country

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
- Currency Code
- Currency Name
- Country
- Decimals
- Rule
- Units
- Spot days
- Interest Method
- Position GL
- Position Equivalent GL
- Maintenance Country

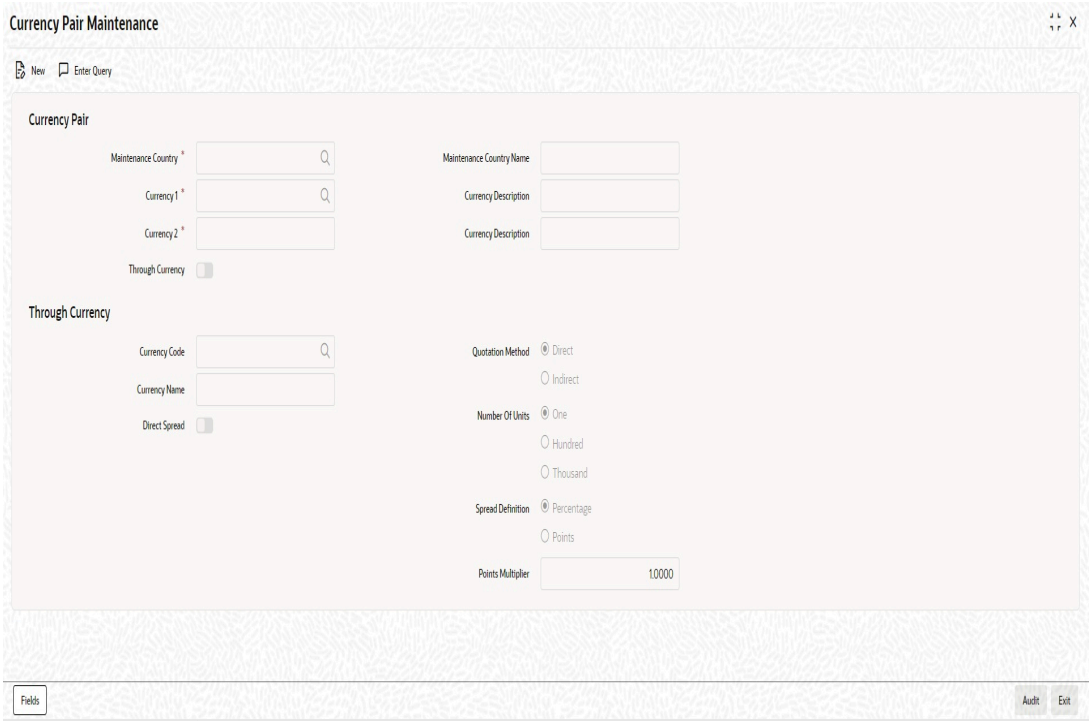
2.6.6 Maintaining Currency Pair

In the foreign exchange markets, the exchange rates for some currency pairs such as the USD-GBP or USD-JPY are easily obtainable, since these are frequently traded. The exchange rates of other currencies such as the ZAR-INR (South African Rand - Indian Rupee), which is not traded very often, is determined through a third currency. This third currency is usually the US dollar, since the US dollar is quoted in all trading centres.

In the Currency pair definition screen, you define the static attributes of currency pairs for which a regular market quote is readily available. For other pairs, which do not have a regular market quote, you need to specify the third currency through which the system should compute the exchange rate.

The currency pair screen is maintained at the bank level by your Head Office branch using the 'Currency Pair Maintenance' screen.

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



System Features

From among the currencies maintained in the currency screen, the system builds all possible combinations of currencies in pairs. For example, if you have maintained the following currency codes: USD, YEN. The system will give you a choice of defining parameters for the following pairs.

- USD-INR
- USD-YEN
- INR-USD
- INR-YEN
- YEN-USD
- YEN-INR

It is however, not obligatory to define parameters for all these pairs. A currency pair needs to be maintained only if:

- You want to define a direct exchange rate for the pair: for frequently traded currencies like INR-USD or USD-GBP or USD-JPY for which market quotes are available.
- You want to define a through currency for the pair: for those currencies which are not so well traded, market quotes may not be available. Therefore you can route the conversion rate for the pair via a 'through currency'. For example, in the case of GBP-NLG, for which a direct exchange rate may not be available, you can define a through currency say, USD. The exchange rate between GBP-USD and NLG-USD will be picked up by the system to compute the exchange rate between GBP-NLG.

In the absence of a direct exchange rate, the system will look for a through currency to compute the rate. If a 'through currency' has not been maintained then the default local currency will be picked up as the through currency to compute the rate for a currency pair.

Currency Pair

Maintenance Country

Specify the country code for which the currency pair is maintained. Alternatively, you can select the country code from the option list. The list displays all the authorized and open country codes along with their description maintained in the system.

For example, if you maintain the country code for a bank or a branch, which is operating in Singapore for the currency USD, then you should specify the country code as SG. The system defaults the field 'Country' as US.

Maintenance Country Name

The system displays the name of the country for which the currency pair is maintained.

Currency Pair

A currency pair (specified as Currency1 and Currency2, in the Currency Pair screen) represents the two currencies for which you need to maintain exchange rates.

To specify the pair, choose from the list provided against Currency1. Select the pair for which you want to maintain parameters.

The pair should be selected according to the quotation method followed by the market, which could be direct or indirect (for details refer to the field 'quotation method'). Exchange rates can be defined for currency1 against currency2 or currency2 against currency1.

The descriptions of the respective currencies are displayed below.

Through Currency

If the exchange rate for a particular currency pair is not to be maintained, specify the 'Through Currency' via which the exchange rate between the currencies should be calculated.

To maintain a through currency for a currency pair, check against the box 'Through Currency'.

Then choose from the list codes provided against Code, Select the currency code, which you want to specify as the 'through currency'. The exchange rate for the currencies involved in the pair will be calculated using the through currency.

Note

– While maintaining a pair involving an 'In' currency ('In' – 'Out' and 'In' – 'In'), you can only specify the Euro as the 'Through Currency'. Please note that you cannot maintain a 'Through Currency' for a pair constituted by an 'In' currency and the Euro.

For more details on the manner in which Oracle FLEXCUBE handles the Euro, refer the chapter 'Handling the Euro' in this manual.

Whenever, you define a through currency for a currency pair, you will not be allowed to specify the following for the pair:

- Number of units
- Spread definition

Quotation Method

This is the method to be followed for quoting the exchange rate. There are two methods direct and indirect.

In the Direct method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate - buy spread

Sell rate = mid rate + sell spread

Ccy 1 = Rate x Ccy 2

In the Indirect method the exchange rate for the currency pair is quoted as follows:

Buy rate = mid rate + buy spread

Sell rate = mid rate - sell spread

Ccy 2 = Rate x Ccy 1

Example

The market follows the direct quote convention for the currency pair USD-DEM e.g., 1USD=1.6051DEM. To maintain this pair, you would specify currency 1 as USD and currency 2 as DEM, and specify "direct" in this field.

For the USD-GBP pair, which is quoted indirectly (1 GBP = 1, 5021 USD), the USD will be defined as currency 1 and the GBP as currency 2, with the quotation method "indirect".

Number of Units

This indicates the number of units of currency to be used for currency conversion

Spread Definition

You need to indicate the method in which the spread for a currency pair needs to be defined. There are two ways of defining the spread -- in points and in percentage.

The effective spread can be calculated using any of the following two methods:

- In points — spread x points multiplier
- In percentage — spread/100 x mid rate

The method of spread definition that you specify here applies to two instances:

- While maintaining exchange rates for this currency pair
- While maintaining Customer Spread for this currency pair

2.6.6.1 Specifying Points Multiplier

Points are the smallest unit of measurement in the exchange rate of a currency pair. If you have opted for a points system of defining spread, you should specify the multiplication factor for the points to compute effective spread.

Suppose for the currency pair USD-DEM your rates are as follows:

Mid-Rate:1.6045

Buy rate:1.6040

Sell rate:1.6051

The effective buy spread is 0.0005 (1.6045 - 1.6040) and the effective sell spread is 0.0006 (1.6051 - 1.6045).

In the Rates screen, where you define rates and spreads for a currency pair, you can specify the buy and sell spreads as 5 and 6 instead of as 0.0005 and 0.0006 (i.e., as spread points), and specify here the points multiplier as 0.0001.

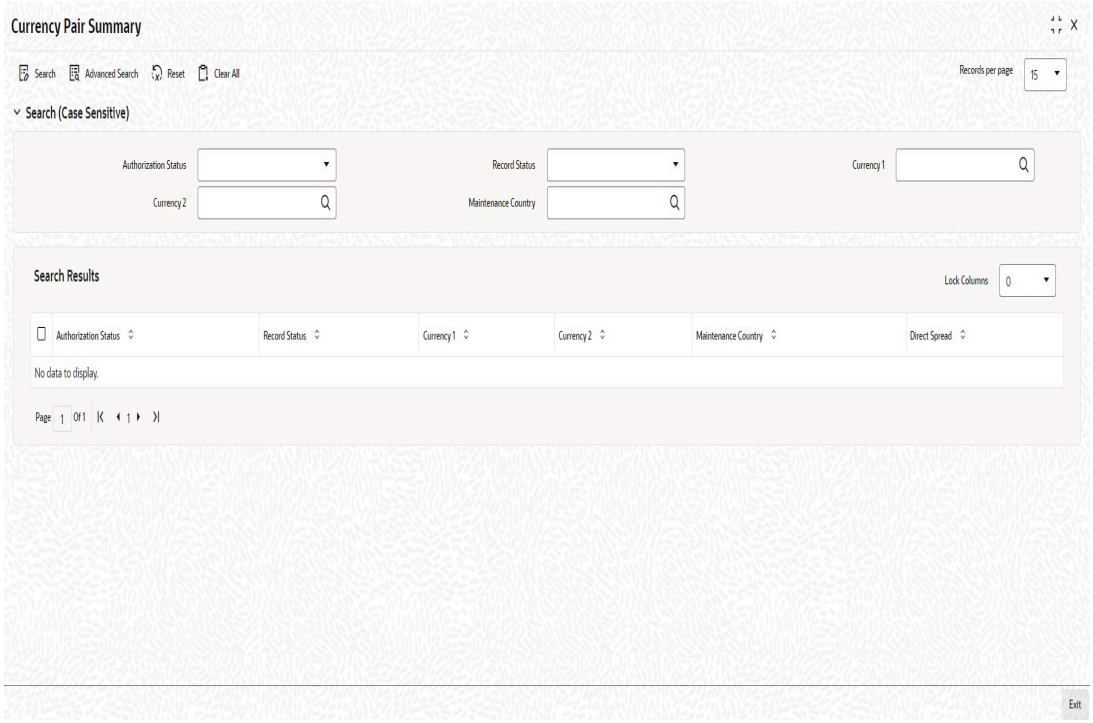
The effective spread, buy and sell rates are then computed as follows:

Effective buy spread = Buy spread x Points multiplier = 5 x 0.0001 = 0.0005

Buy rate= Mid rate - Buy spread = 1.6045 – 0.0005 = 1.6040

2.6.7 Viewing Currency Pair Summary

You can view the summary details of currency pair in the ‘Currency Pair Summary’ screen. You can invoke this screen by typing ‘CYSCCYPR’ 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
- Currency 1
- Record Status
- Currency 2
- Maintenance Country

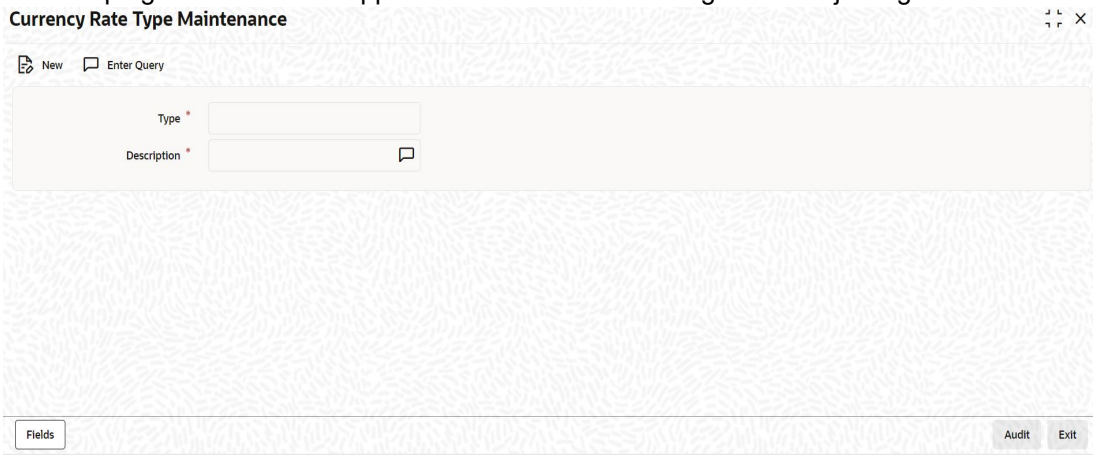
Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Currency 1
- Currency 2
- Maintenance Country

2.6.8 Maintaining Currency Rate Type

You can maintain currency rate types in this screen.

You can invoke ‘Currency Rate Type Maintenance’ screen by typing ‘CYDCRATY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields

Type

Specify the currency rate type.

Description

The system displays the currency rate description.

2.6.9 Maintaining Currency Exchange Rates

In the Currency Rates screen, you can maintain exchange rates for a currency pair, the rates at which you buy and sell one currency for another.

A bank determines its buy and sell rate for a currency pair by applying a spread (i.e., its profit margin) to the mid-rate of the currency pair. Mid rate is the basic rate at which a currency pair is exchanged.

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates are applicable to different transaction types. For instance dollars in currency are purchased at a certain rate, while USD traveler’s

checks are bought at a different rate. In Oracle FLEXCUBE, you can define a rate type which you would like to associate with a transaction type e.g., ‘CASH’, ‘TRAVCHKS’, etc., in the Rates screen.

In the Currency Rates Maintenance screen, you define the mid-rate, buy and sell spread applicable to each rate type; the buy and sell exchange rates are computed by the system.

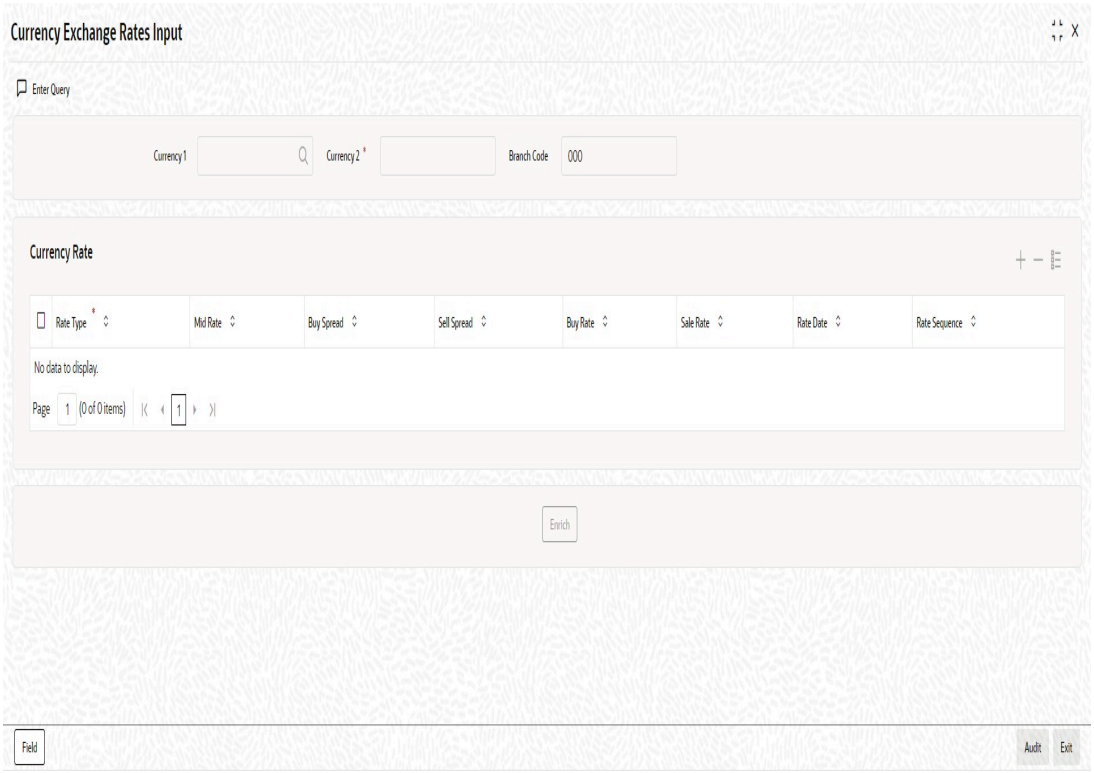
Buy rates and sell rates can either be maintained by individual branches or can be input by the HO and propagated to all the branches.

If the flag ‘Copy Exchange Rates to Branches’ is set to Yes at ‘Bank Parameter Level’, then on authorization of exchange rate maintenance:

- If the branch for which the rate is being uploaded or maintained is the head office branch, then the rate would be copied to all those branches that have the same country code as the head office branch.
- If the branch for which the rate is being uploaded or maintained is not the head office branch, but it has the same country code as the head office branch, then the rate being uploaded or maintained would be specific to the branch and would not be copied to any other branch.
- If the branch for which the rate is being uploaded or maintained is not the head office branch and also does not have the same country code as the head office branch, then the rate being maintained would be copied to all the branches that has the same country code linked as the branch for which the rate is being maintained or uploaded.

In the Bank-wide Preferences screen, if you have not specified ‘copy exchange rate to branches’ then the ‘Currency Exchange Rates Input’ screen is maintained at the branch level by the different branches.

You can invoke this screen by typing ‘CYDRATEE’ 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 parameters for each rate type of a currency pair:

- Mid rate
- Buy spread and Sale spread
- Buy rate and Sale rate

Currency 1 and 2

Specify the currency pair for which you want to compute the exchange rates. The list displays the currency pair that are maintained for the country to which the branch belongs.

The pair should be selected keeping in mind the quotation method for exchange rates as followed by the market. The system offers the choice of maintaining both the currencies as currency1 or currency 2 -- USD against DEM and DEM against USD.

For the pair specified the following parameters need to be maintained to arrive at the buy and sell rate of currencies:

- Rate Type
- Mid Rate
- Buy Spread
- Sell Spread

Rate Type

This is the rate type for which you are maintaining exchange rates for a currency pair. For different transaction categories your bank would like to maintain different exchange rates. For example, traveller's check is purchased at a certain rate whereas a bill of exchange is bought at a different rate.

In the front-end-modules, where you define products to cater to the various transaction types of your bank, you can link an appropriate rate type to the product. For instance, you create a product to cater to outgoing cross currency transfers by SWIFT. For this product, if you define the rate type to be STANDARD then for all contracts linked to this product, the Standard Rate Type would be applied.

Mid Rate

Mid rate is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair.

For example,

currency 1 = USD

Currency 2 = INR

Buy rate -- 1 USD = 1.7020 INR

Sell rate -- 1 USD = 1.7040 INR

Mid-Rate = 1.7030

Buy Spread

This is the buy spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you buy currency 1 for currency2. You can define the buy spread in two ways -- either in points or in percentage. The system computes the effective buy spread for you.

Sale Spread

This is the sell spread for a currency pair. It can be defined as the profit margin specified over the mid rate when you sell currency 1 for currency 2. You can define the sell spread either in points or in percentage. The system computes the effective sell spread for you.

Buy Rate

Buy rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen.

Sale Rate

Sell rate is the rate of exchange for a currency pair, which is computed by the system based upon the mid rate, the spread specified, the spread definition and the quotation method maintained in the 'Currency definition' screen.

You can also input the buy and sell rate for a currency pair. In which case, the system will compute the spread for the rate type.

Rate Date

This is a display field. When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date. The rate date will always be less than or equal to the application date.

Rate Serial

This is a running serial number for the Rate Date. Serial number will be validated for uniqueness. For example, there could be only one exchange rate between USD and EUR for 31/07/2003 with Rate Type STANDARD with Rate Serial as 0001. Thus, this will be a unique rate serial for a currency pair, rate type combination for a given rate date.

When you enter the exchange rate for a currency pair, the system will default the Rate Date as the Application Date and the Rate Serial as the latest available serial for the currency pair + 1. The Rate Serial Number will be system generated and cannot be modified. This number takes into account the Rate Serial Number present in the Currency Rates History screen too. The Rate Serial Number and the Rate Date will be displayed during authorization of the Rate in the Currency Authorization screen.

2.6.9.1 Authorizing Exchange Rates

Authorization of exchange rates is done from the Currency Exchange Rates input screen. Details like old value, new value for each field (buy rate, mid rate etc) are displayed. Click authorise icon to authorize the record.

2.6.9.2 Revising Exchange Rates

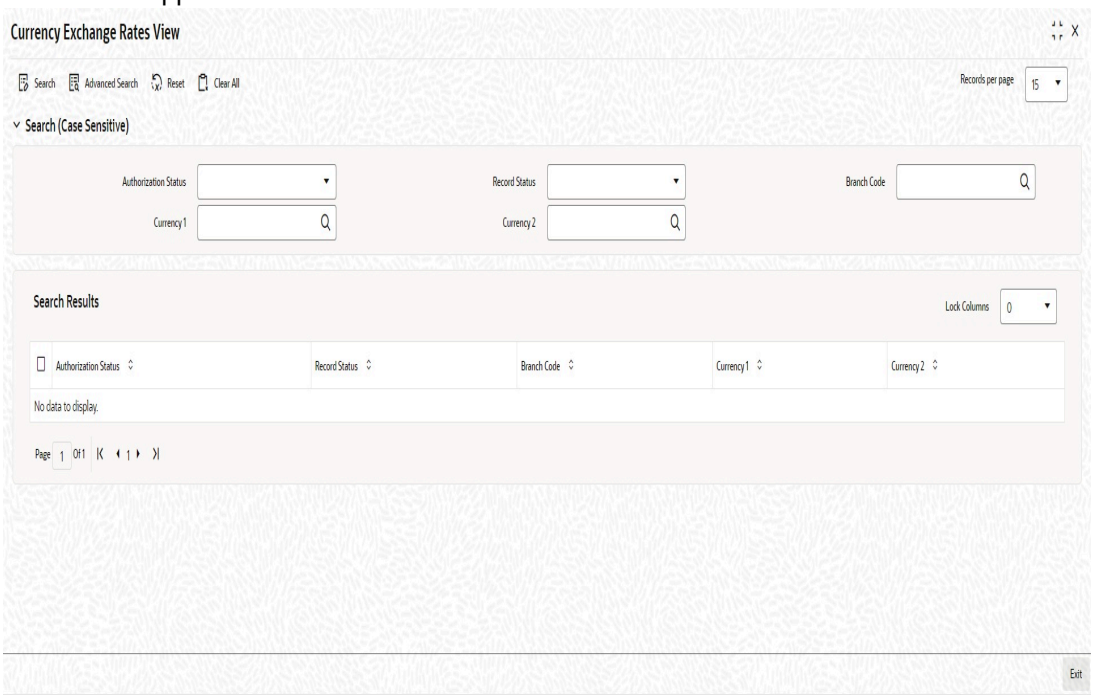
For revising the exchange rates for your bank or the branches invoke the 'Currency Maintenance' screen. Click the currency pair whose exchange rate you want to revise and click unlock icon on the toolbar. Input/modify the new rates for the pair.

2.6.10 Viewing Exchange Rates

You can view the exchange rates in the 'Currency Exchange Rates View' screen. You cannot input any values. You also have the option of specifying whether you want to view authorized rates or the unauthorized rates for any currency pair.

You can invoke this screen by typing 'CYSRATEE' 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:



If the branches pick up the exchange rates maintained by the HO, then each time you invoke the ‘currency view’ screen from a branch it is advisable to update this screen with the latest rate input, from the HO. To do this, click on ‘Refresh’. Refresh updates the screen with the last exchange rates input.

2.6.10.1 Currency Rate Notification

You can update the exchange rates in the screen or upload through XML or upload through generic interface. The system generates a notification on authorization of the modified exchange rates.

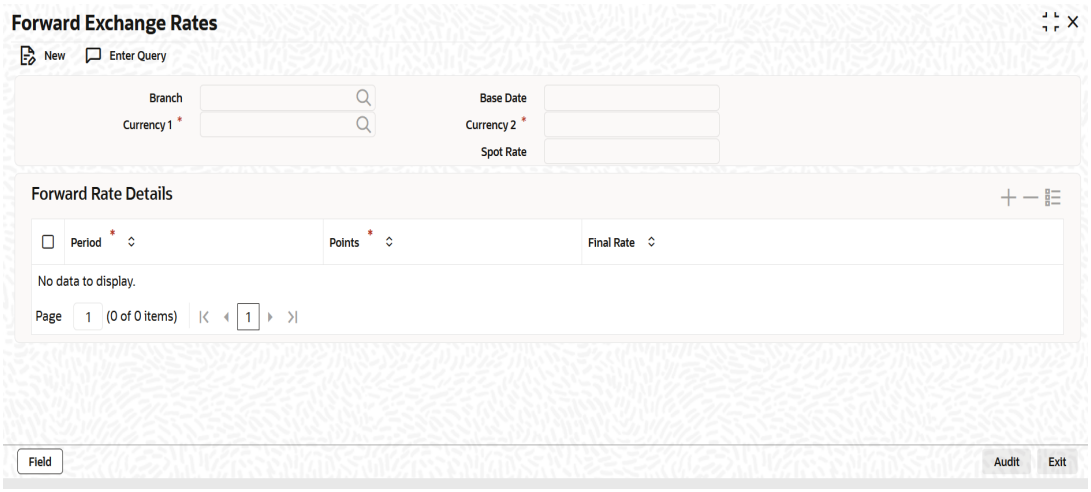
If the parameter ‘Copy Exchange Rates to Branches' at bank parameter level is selected, then the rates will be populated and notifications will be generated in all the branches.

2.6.11 Maintaining Forward Exchange Rates

When you revalue a forward contract using the rebate (NPV) method of revaluation, an exchange rate referred to as a 'Forward rate' is used for the currencies involved. The forward rate for a currency (for a specific period) is based on the spot rate and the prevailing interest rate.

The forward exchange rates for a currency is maintained in the ‘Forward Exchange Rates’ screen.

You can invoke this screen by typing CYDFWRAE in the field available at the top right corner of the application tool bar and clicking the adjoining arrow button.The screen appears as shown below:



This screen allows the following functions:

- Define forward rates for a new currency pair, or
- Define forward rates for an existing currency pair but for a different base date.

Currency pair

First Indicate the currency pair for which you are maintaining the forward rate.

In the Currency 1 field, invoke the list of the currencies that are maintained by the bank — double click on the currency to choose it, which would be the first currency of the pair. In the Currency 2 field, select the other currency that constitutes the pair.

The forward rates that are specified subsequently will apply to this currency pair.

Base Date

The forward rates maintained subsequently, will apply to all forward contracts from the base date.

The current system date is displayed in this field.

Spot Rate

The spot rate for the day- for the currency pair - is displayed in this field. The forward rate is computed using the spot rate displayed in this field.

To compute the forward rate, the premium or discount points for the currency pair (specified subsequently) is added to or deducted from the spot rate displayed.

Period Code

You can maintain forward rates for specific tenors (in days). These tenors are referred to as ‘Periods’. For example, 30 days, 60 days, 90 days etc.

For each currency pair, you can maintain forward rates for different periods. In the Period Code column, you can enter the period codes for which you want to define forward rates.

Points

The forward rates for a currency pair should be maintained in the form of premium or discount points in relation to the spot rate for the currency pair.

In the ‘Points’ column, you must specify the forward rate for the period that you specified in the previous column (for the currency pair).

The variance you specify will be applied on the Spot Rate to arrive at the Forward Rate, depending on the quotation method for the currency. The following table summarizes the method of application:

	Direct Quotation	Indirect Quotation
Premium	Add to the spot rate	Subtract from the spot rate
Discount	Subtract from the spot rate	Add to the spot rate

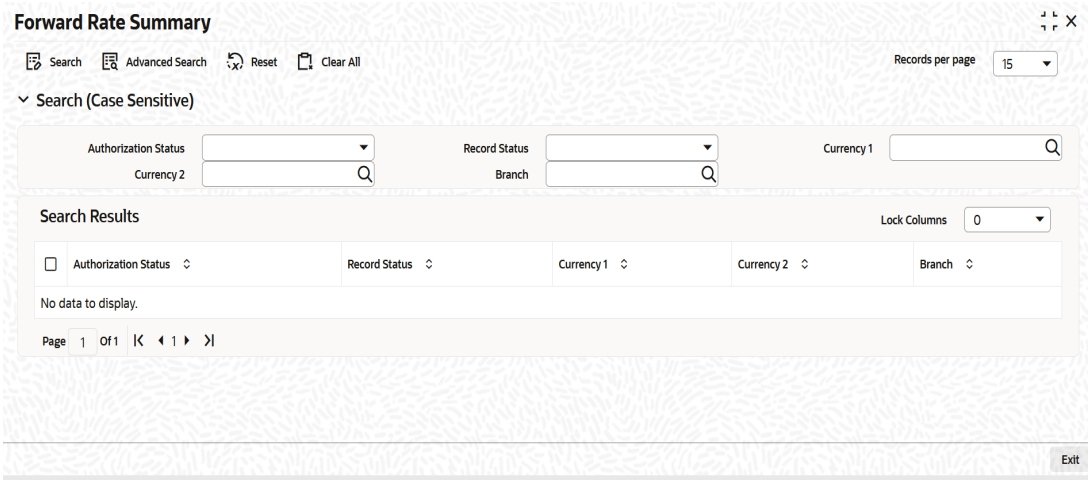
Final Rate

Specify the final forward rate.

2.6.12 Viewing Forward Exchange Rates

You can query the forward exchange rates for the currency in the 'Forward Rate Summary' screen. You also have the option of specifying whether you want to view authorized forward rates or the unauthorized forward rates for any currency pair.

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



If the branches pick up the Forward rates maintained by the HO, then each time you invoke the 'Forward Rate Summary' screen from a branch it is advisable to update this screen with the latest rate input, from the HO. To do this, click on 'Refresh'. Refresh updates the screen with the last Forward Rate input.

2.7 Currency Holiday Maintenance

This section contains the following topics:

- Section 2.7.1, "Maintaining Currency Holiday Calendar"
- Section 2.7.2, "Steps to Define Currency Holidays"
- Section 2.7.3, "Defining Currency Holidays"

2.7.1 Maintaining Currency Holiday Calendar

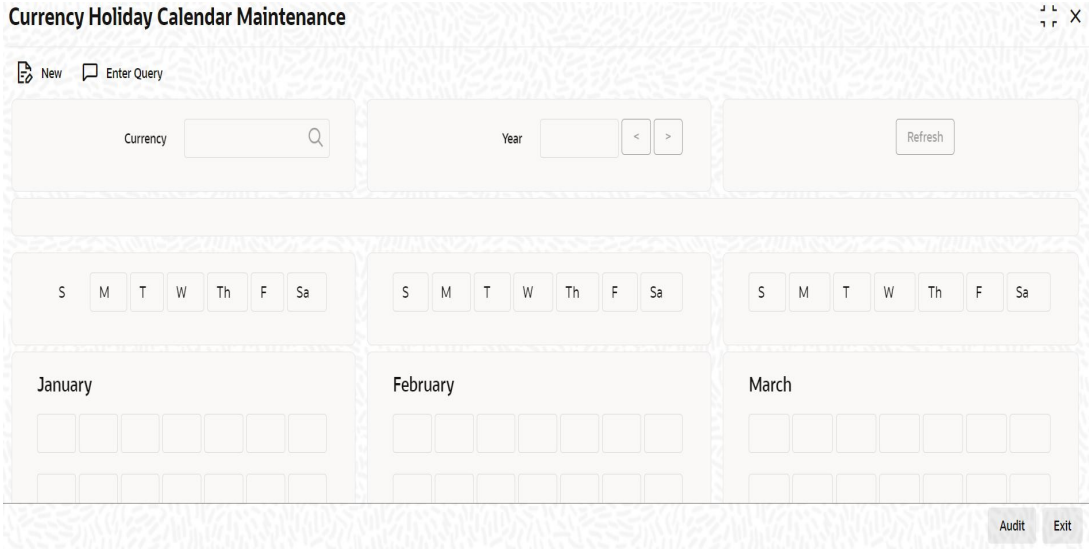
You need to maintain a yearly list of holidays, for the currencies, defined in the currency screen. This is done in the ‘Currency Holiday Calendar’ screen.

The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the foreign Exchange, Money market, Funds Transfer, Loans & Deposit modules) falls on that currency's holiday. If yes, then the system will display a message stating so, and ask the user for an override

For any schedule or contract maturing at a future date say, 5 years hence, you can input the future date, only if the calendar for that year has been maintained.

The currency holiday screen is maintained at the Bank Level by the Head Office

You can maintain holiday calender for a currency in this screen. You can invoke the 'Currency Holiday Calender Maintenance' screen by typing 'STDCCHOL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Currency code

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

Year

Select the year.

In this screen, you can maintain a list of holidays for each of the currencies maintained in the 'currency screen', for any year between 1 AD and 4000 AD.

2.7.2 Steps to Define Currency Holidays

To define currency holidays for a year, (for instance, for 2000) you have to do the following:

Building the calendar for the year

Step 1

Select 'new' from the Actions menu in the Application tool bar or click new icon. A blank screen appears and the cursor moves to the field 'Year'

Step 2

Enter the year -- 2000 or move to the year 2000 using the arrows

Step 3

To build the calendar for the year, 2000 click on the 'Refresh' button. This button is called the 'refresh / build up' button because it builds the calendar for you

Step 4

Select the currency for which you are defining holidays. Please note:

- On invoking the calendar of any year, you will notice that Saturdays and Sundays are marked as weekly holidays for the currency. This is the default setting of the system.
- For identification, the working days are marked in black and the holidays in red.

2.7.3 Defining Currency Holidays

To define any other weekly holiday for the currency, other than the default, double click the day of the week, listed on the top row of the screen. For instance, if you double click 'F', all Fridays in the year would be marked as holidays.

To clear off the default weekly holidays — Saturdays and Sundays, double click on 'sa' and 's' written on the top row.

To define annual holidays, click on the particular date to mark the selected date as a holiday.

If you want to unmark a day specified earlier as a holiday, double click on it, once again. You will notice that the day gets marked in black.

2.8 Floating Rates Definition

This section contains the following topics:

- Section 2.8.1, "Invoking LD MM Floating Rate Input Screen"
- Section 2.8.2, "Invoking Rate Code Definition Screen"
- Section 2.8.3, "Capturing Currency Details"
- Section 2.8.4, "Specifying Effective Date and Amount Slab Details"
- Section 2.8.5, "Tenor and Interest Rate Details"
- Section 2.8.6, "Rate Code Usage"

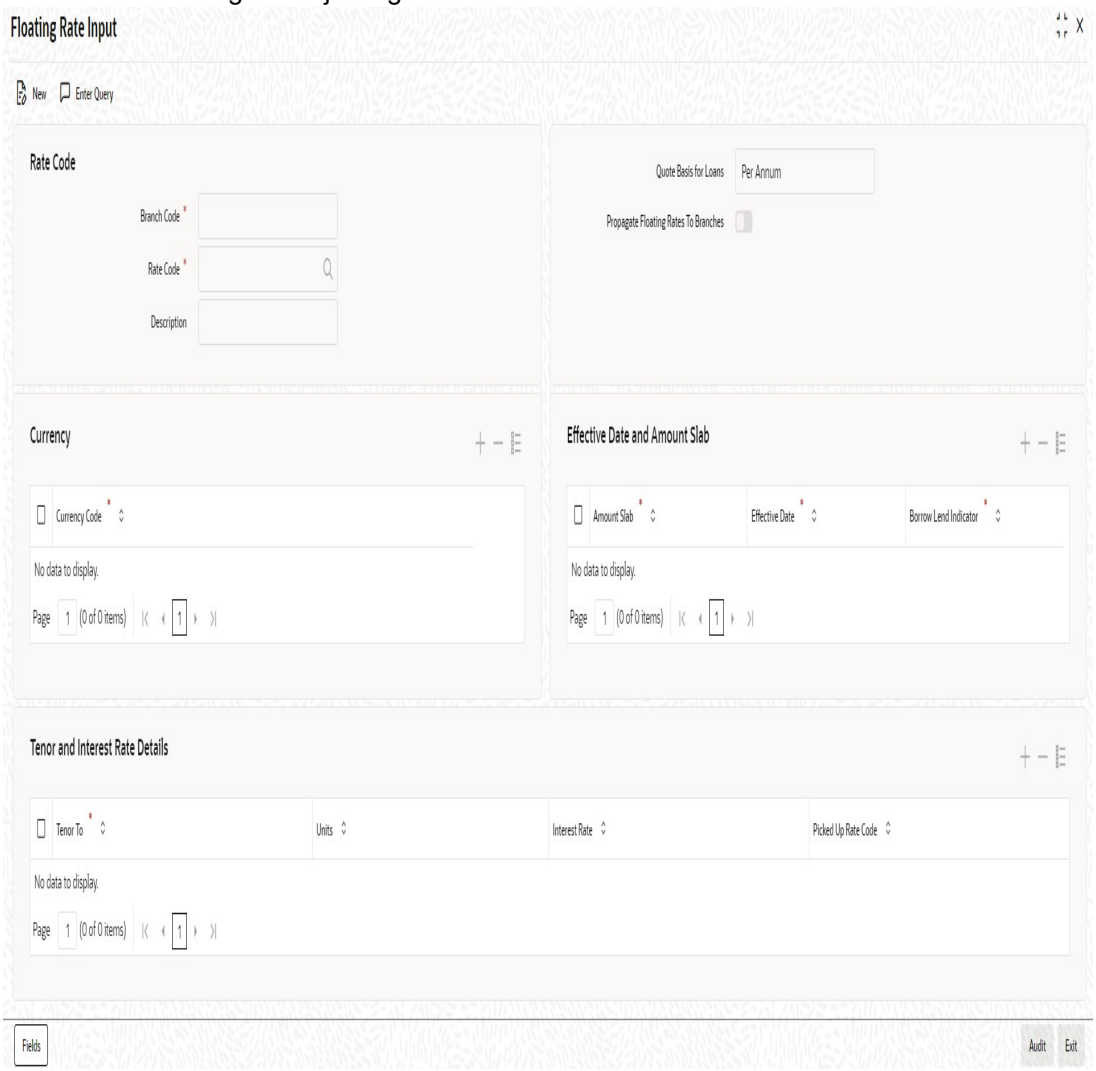
2.8.1 Invoking LD MM Floating Rate Input Screen

The Interest Rate Type of a product can be one of the following:

- Fixed
- Floating
- Special

A Floating Rate corresponds to the market rates for the day. These rates are maintained and updated daily (or whenever they change) in the Floating Rates Table. The rates can be applied on a contract with or without a spread.

You can define Floating Interest Rates through the 'Floating Rate Input' screen. You can invoke this screen by typing 'CFDFLTRI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



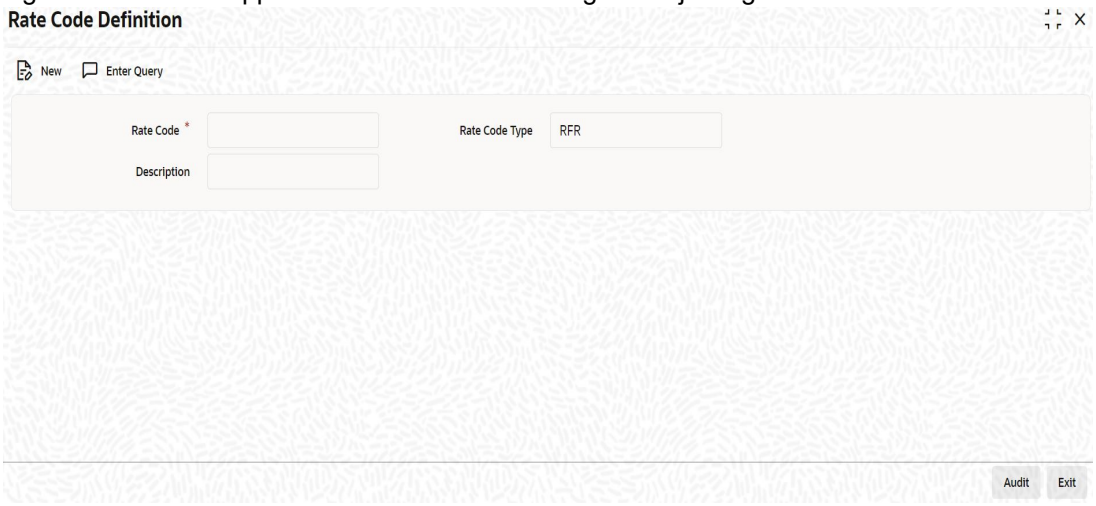
Rate Code

Specify the rate code to identify the Floating Rate you are defining. Alternatively, you can select the rate code from the list of values. The list displays all valid rate codes maintained in the 'Rate Code Definition' Screen (CFDFRTCD)

2.8.2 Invoking Rate Code Definition Screen

A Rate Code identifies a set of rates defined for a combination of Currency, Amount Limit (optional), Tenor and Effective Date. You can define rate codes through the 'Rate Code

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



Rate Code

Specify a code to identify the Floating Rate you are defining. You can associate several currencies to the rate code and specify rates for each currency. While processing a contract, you need to indicate this code to make the rate applicable to the contract.

Description

Specify a unique description for the rate code.

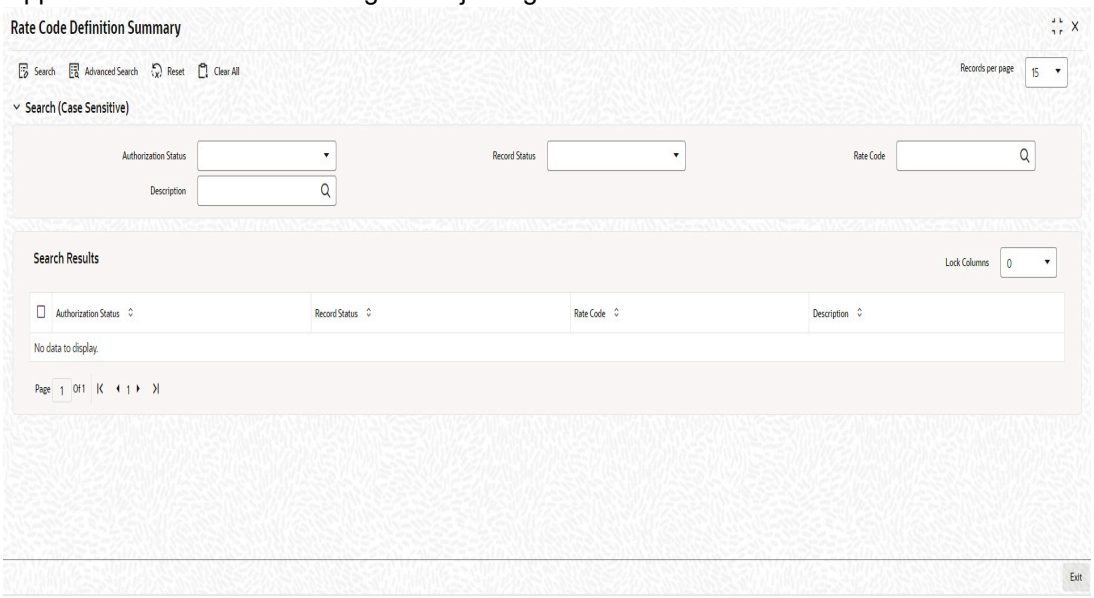
Rate Code Type

Select the rate code type from the drop-down list. By default, the system displays the value as RFR which is used to maintain the RFR rate for the rate code. The following options are also available for selection in the drop-down list:

- Inflation - Used to maintain Inflation Index for the rate code
- Others - Used to maintain the rates other than RFR and Inflation. For example: IOBR

2.8.2.1 Viewing Rate Code Definition Summary

You can view the Rate Code Definition details using 'Rate Code Definition Summary' screen. You can invoke this screen by typing 'CFSFRTCD' 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 for external systems which match the data specified for any of the following criteria:

- Authorization Status
- Record Status
- Rate Code
- Description

For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Rate Code
- Description

2.8.3 Capturing Currency Details

Each Rate Code is associated with a currency. You can define rates for the same Rate Code in different currencies.

For example, you can have a Rate Code TERMDEP45 (with a description of Rates for a Term Deposit of 45 days). Thus, you can define a set of rates for contracts in U S Dollar and another set for contracts in Great British Pounds.

When you link a contract in US Dollars to the Rate Code TERMDEP45, the rates defined for this currency will be applied. Similarly, if the contract is in Great Britain Pounds, the rates defined for that currency will be applied.

2.8.4 Specifying Effective Date and Amount Slab Details

Amount Slab

For a specific Rate Code and Currency combination, you can define an amount slab structure for application of interest rates. You should specify the upper limit of the slab to which a particular rate should be applied. A rate that has been defined for an Effective Date - Amount Slab combination will be applicable to an amount less than or equal to the specified amount. You can thus define interest rates for a slab structure.

Let us extend the example we discussed for Rates and Effective Dates to include amount limits.

Amount (USD)	Effective Date	Interest Rate
10,000	01 January '97	12.5%
50,000	01 January '97	13.0%
999.9 million	01 January '97	14.0%

If the rates have to be applied on 01 January '97, they will be picked up as follows:

- For a deposit with an amount less than or equal to USD 10, 000, the rate will be 12.5%.
- For a deposit with an amount greater than USD 10,000 and less than or equal to 50,000, the rate will be 13%.
- For a deposit with an amount greater than USD 50,000 and less than or equal to USD 999.9 millionth, the rate applied will be 14%.

Note

Notice that a huge amount (999.9 million) has been given as the last amount limit. This denotes that after 50,000 there is no upper limit in the slab. Further, if the component amount is greater than the highest slab, the appropriate rate for highest amount slab will be applied. Similarly, if the component amount is lesser than the lowest amount slab, the appropriate rate for lowest slab will be applied.

Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it. This is the date on which the rate comes into effect. Once a rate comes into effect, it will be applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

The following example illustrates this point:

Rate Code: TERMDEP45

Currency: US Dollar

Effective Date	Interest Rate
01 January '97	12.5%
14 January '97	12.0%
31 January '97	13.0%

These rates will be applicable as follows:

Period	Interest Rate
01 January to 13 January '97	12.5%
14 January to 30 January '97	12.0%
31 January to one day before the next date	13.0%

Note

The rates will be applied to a contract depending on whether it has been defined with Auto Rate Code Usage or Periodic Rate Code Usage. You can specify this in the Product ICCF Details screen.

Borrow/Lend Rate Indication

For every Amount Limit - Effective Date combination, you should define the rate to be applied as a borrow rate or a lend rate. You also have the option to specify the mid rate.

2.8.5 Tenor and Interest Rate Details

The rates that will be applied for a given combination of Amount Slab – Effective Date – Lend/ Borrow Indication can be tenor based. In the table, you can define tenors and indicate the rates applicable to each tenor. The rate will be applied to contracts based on the slab into which it falls and the reset tenor defined for the component.

2.8.6 Rate Code Usage

If you specify Auto Rate Code usage, all the rate changes made during the liquidation or accrual period will be considered. If you specify periodic rate code usage, the rates will be periodically refreshed and the rates as of a specific frequency will be applied.

This frequency is specified in the Contract Schedules screen while the Rate Code Usage is specified in the Product ICCF Details screen. The following example illustrates the concept:

For example, you have a deposit that has a Start Date as 1 October 1997 and a Maturity Date as 30 November 1997. The interest payment frequency is to be monthly. The contract has been defined with a floating rate.

The rates in the floating rate table change in the following manner:

Effective Date	Rate
1 October '97	12
12 October '97	11.5
25 October '97	11
15 November '97	12
30 November '97	12.5

If you want the floating rates to be applied automatically every time they change, you should specify Auto Rate Code usage in the Product ICCF screen. When you do this, if the first

interest payment is to be done on 31 October, all the rate changes between 1 October and 31 October will be considered automatically.

The rates will be applied for the number of days for which they remained unchanged in the rate table, as follows:

From	To	Rate
1 October	11 October	12
12 October	24 October	11.5
25 October	31 October	11

If you want the floating rates to be refreshed periodically, you should first specify the rate code usage as periodic, through the Product ICCF Details screen.

Next, you should define the rate revision schedules to specify when these rates should be applied on the deposit (that is, the frequency at which rates should be refreshed).

To do this, through the Contract Schedules screen, mark the component as a revision schedule by checking the Rev box. Then, specify the component (for example, INTEREST). Specify the frequency at which the interest rate has to be refreshed, say every fortnight. Specify the Start Date as, say, 15 October. That is, for a deposit defined with periodic rate code application, the rates prevailing on the dates at the frequency you have specified will be used for accruals and liquidation.

In the deposit we are discussing, with the frequency at which the rates should be refreshed defined as fortnightly and the Start Date as 15 October, the rate applied for the payment on 31 October will be as follows:

From	To	Rate
1 October	15 October	11.5
16 October	31 October	11

Note

Rev schedules are applicable only for contracts where the Rate Type is Floating and the Code Usage is Periodic. If the Code Usage is Automatic the system applies the effective rate whenever the underlying Rate gets updated.

2.9 External Entities Maintenance

This section contains the following topic:

- Section 2.9.1, "Maintaining External Chart of Accounts"
- Section 2.9.2, "Maintaining External Transaction Code"
- Section 2.9.3, "Maintaining External Credit Approval"
- Section 2.9.4, "Maintaining External Customer Input"
- Section 2.9.5, "Viewing External Customer Summary"
- Section 2.9.6, "Maintaining External Customer Composite MIS"
- Section 2.9.7, "Maintaining External Customer Account"

- Section 2.9.8, "Viewing Customer/Account Instructions on F6 Key Press"
- Section 2.9.9, "Viewing Customer Account Balance on F11 Key Press"
- Section 2.9.10, "Viewing Customer Signature on F12 Key Press"
- Section 2.9.11, "Viewing Customer Image on F10 Key Press"
- Section 2.9.12, "Mapping External Multi Currency Accounts"
- Section 2.9.13, "Maintaining External Consumer Loan Account"
- Section 2.9.14, "Maintaining Core Status Code"

2.9.1 Maintaining External Chart of Accounts

You can invoke 'External Chart of Accounts' screen by typing 'STDCRGLM' 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 fields:

GL Code

Specify a code for the General Ledger.

General Ledger Description

Specify a description for the General Ledger code.

GL Category

Select the category of the General Ledger from the drop-down list. The list displays the following values:

- Asset
- Liability
- Income
- Expense
- Contingent Asset
- Contingent Liability
- Memo
- Position
- Position Equivalent

Blocked

Check this box to block the GL for accounting entries.

Source System

Specify the source system.

Posting Restrictions

Indicates whether the General Ledger Code has Direct Posting or Indirect Posting.

2.9.2 Maintaining External Transaction Code

You can invoke ‘External Transaction Code Maintenance’ screen by typing ‘STDCRTRN’ 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 fields:

Transaction Code

Specify the transaction code of the external transaction.

Transaction Code Description

Specify the description of the transaction code.

Source System

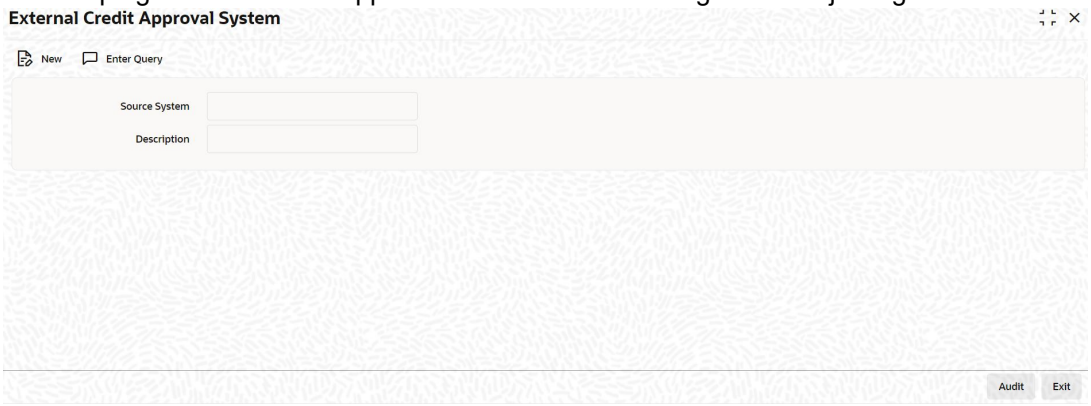
Specify the source system of the transaction code.

Source Transaction Code

Specify the source of the transaction code.

2.9.3 Maintaining External Credit Approval

You can invoke ‘External Credit Approval System’ screen by typing STDECAMT’ 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 fields:

Source System

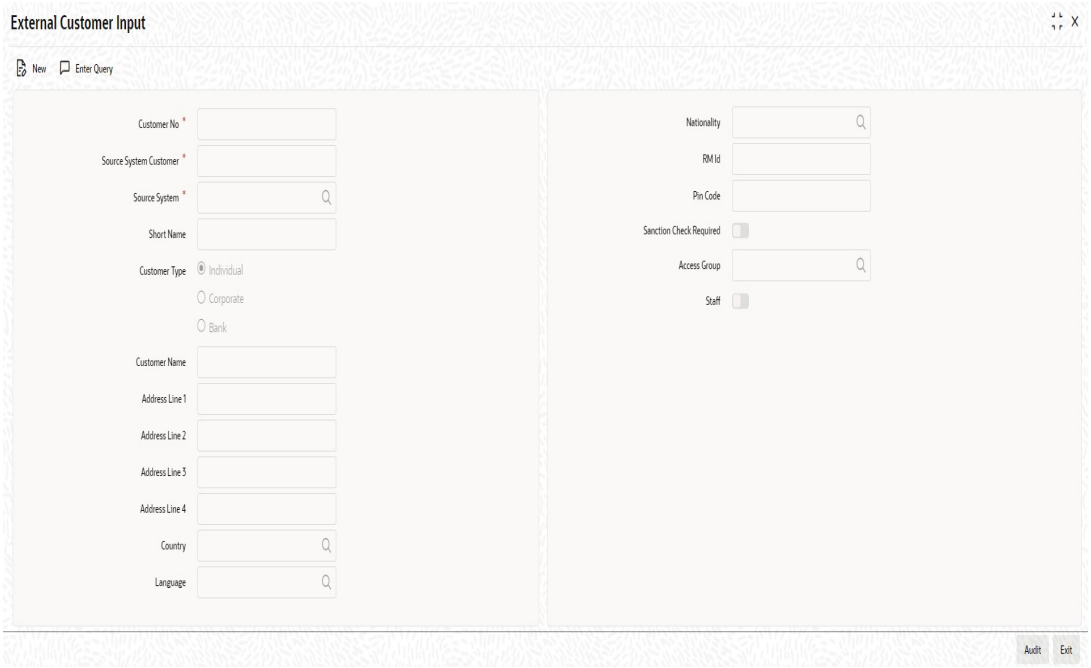
Specify the source system.

Description

Specify the description of the source system.

2.9.4 Maintaining External Customer Input

You can invoke ‘External Customer Input’ screen by typing ‘STDCIFCR’ 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 fields:

Customer Number

Specify the customer number.

Source System Customer

Specify the Source System customer.

Source System

Specifies the source system.

Short Name

Specifies the short name of the customer.

Customer Type

Select the required type of customer. Choose any of the following:

- Individual - Click this button if the customer is an individual customer.
- Corporate - Click this button if the customer is a corporate customer.
- Bank - Click this button if the customer is a bank employee.

Customer Name

Specifies the name of the Customer.

Address Line 1

Specify the first line of the customer's address.

Address Line 2

Specify the second line of the customer's address.

Address Line 3

Specify the third line of the customer's address.

Address Line 4

Specify the fourth line of the customer's address.

Pin code

Specifies the pin code of the customer's address.

Country

Select the country of the customer's address.

Language

Select the language of customer's preferred language of communication.

Nationality

Specify the nationality of the customer.

RM ID

Specify the relationship id of the customer's relationship manager.

Pin Code

Specify the Pin Code.

Access Group

Specify the access group. Alternatively, you can select the access group from the option list. The list displays all valid access group maintained in 'Customer Access Group Maintenance' screen (STDACGRP).

Staff

Check this box to indicate whether the customer is a staff of the bank.

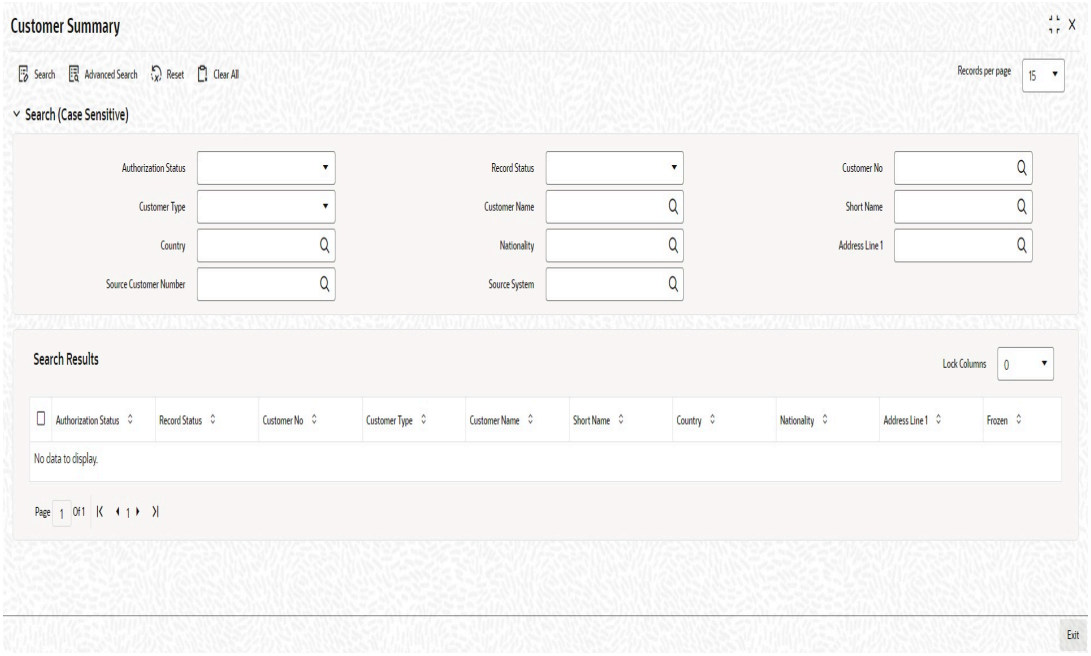
Note

When you try viewing details of a customer whose data is forgotten, the system displays an error message.

For more information on forgetting customers refer Core Services - Security Management System user guide.

2.9.5 Viewing External Customer Summary

You can view the uploaded data in the 'Customer Summary' screen.You can invoke the 'Customer Summary' screen by typing 'STSCIFCR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The query option is available on the following fields in this screen:

- Authorization Status
- Record Status
- Customer No.
- Customer Type
- Customer Name
- Short Name
- Customer Category
- Country
- Nationality
- Address Line 1
- Source System Customer
- Source System

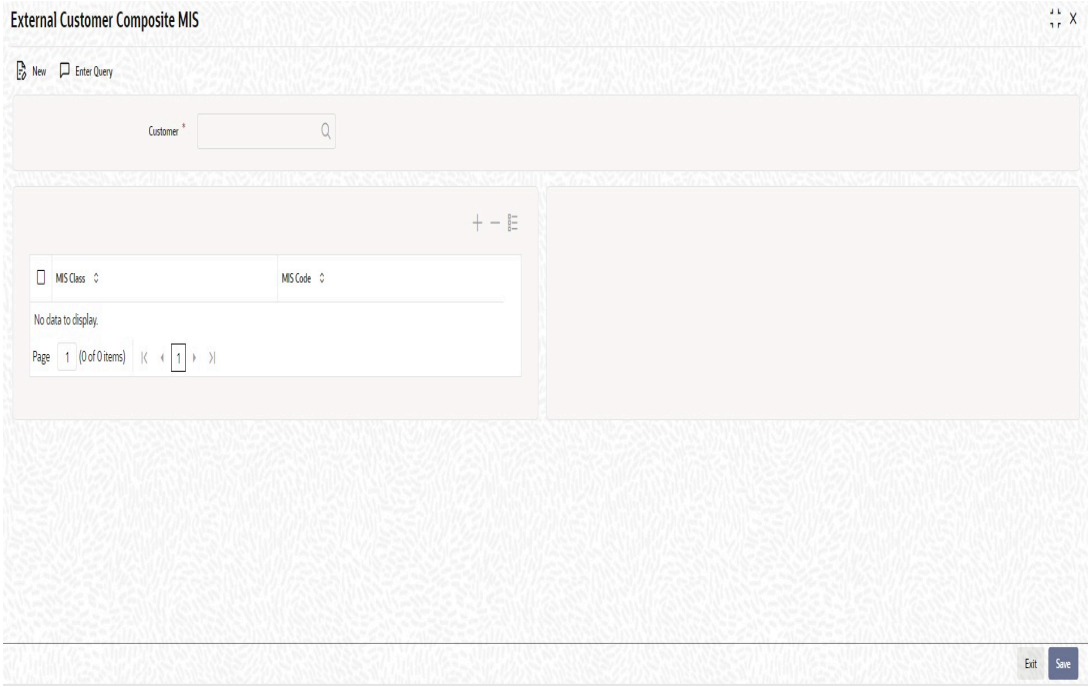
Note:

When you try viewing details of a customer whose data is forgotten you see a message saying that no record exists.

For more information on forgetting customers refer Core Services - Security Management System user guide.

2.9.6 Maintaining External Customer Composite MIS

You can invoke ‘External Customer Composite MIS’ screen by typing ‘STDCRCMI’ 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 fields:

Customer

Specify the customer number.

MIS Class

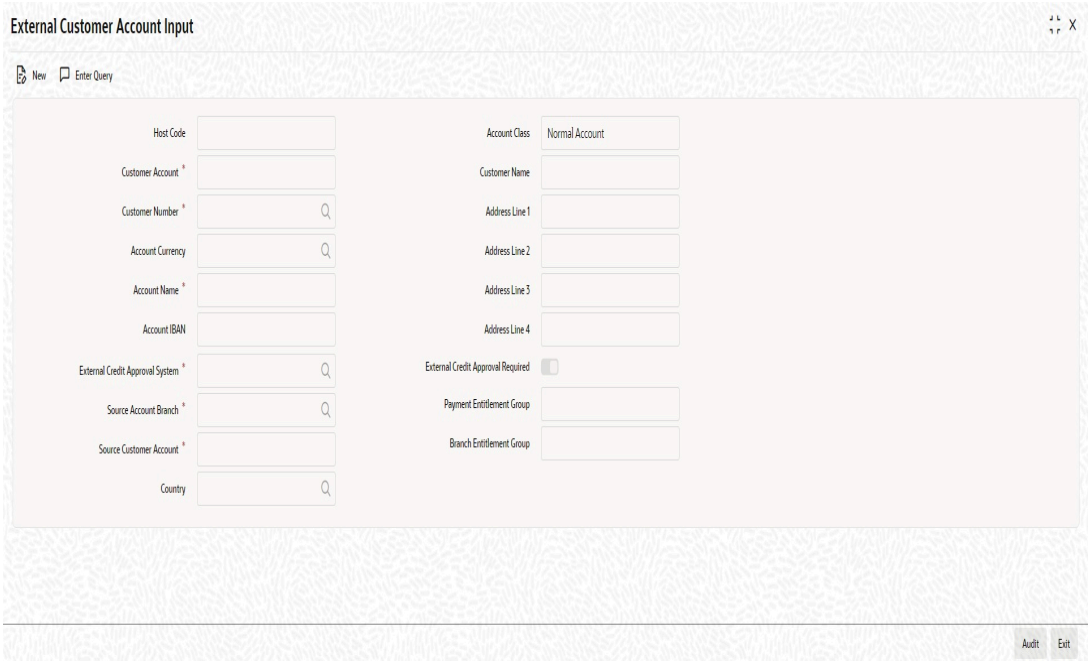
The MIS class is replicated for a customer from the Oracle FLEXCUBE Universal Banking customer maintenance level.

MIS Code

The MIS code is replicated for a customer from the Oracle FLEXCUBE Universal Banking customer maintenance level. Select a valid MIS code from the adjoining option list if required.

2.9.7 Maintaining External Customer Account

You can invoke ‘External Customer Account’ screen by typing ‘STDCRACC’ 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 fields:

Host Code

Specify the Host Code that is linked to the logged in user of the branch.

Customer Account

Specify the customer account number.

Customer Number

Specify the required customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers maintained in the system.

Account Currency

Specify the required currency of the external customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Account IBAN

Specify the IBAN that is linked to the customer.

Account Name

Specify the name of the Account holder.

External Credit Approval System

Specify the External Credit Approval System for which accounts are mapped. Alternatively, you can select the ECA from the option list. The list displays all valid ECA systems maintained in the system.

Source Account Branch

Specify the Source Account Branch.

Source Customer Account

Specify the Source Customer Account.

Country

Specify the Country.

Account Class

Select the required account class of the external customer account. Choose between the following:

- Normal Account
- Nostro Account
- Multi Currency Account

The account currency should be null if account class is selected as multi currency account. The system throws an error message if the account class is selected as multi currency account and the account currency is specified.

Customer Name

Specifies the name of the Customer.

Address Line 1

Specify the first line of the customer's address.

Address Line 2

Specify the second line of the customer's address.

Address Line 3

Specify the third line of the customer's address.

Address Line 4

Specify the fourth line of the customer's address.

External Credit Approval Required

Check this box to indicate that ECA check is required for the external customer account.

Payment Entitlement Group

Specify the payment entitlement group. The adjoining list displays all valid payment entitlement groups maintained in the Customer Account Entitlement Group Maintenance Screen (STDCRAEG).

Branch Entitlement Group

Specify the branch entitlement group. The adjoining list displays all valid branch entitlement groups maintained in the Customer Account Entitlement Group Maintenance Screen (STDCRAEG).

Note

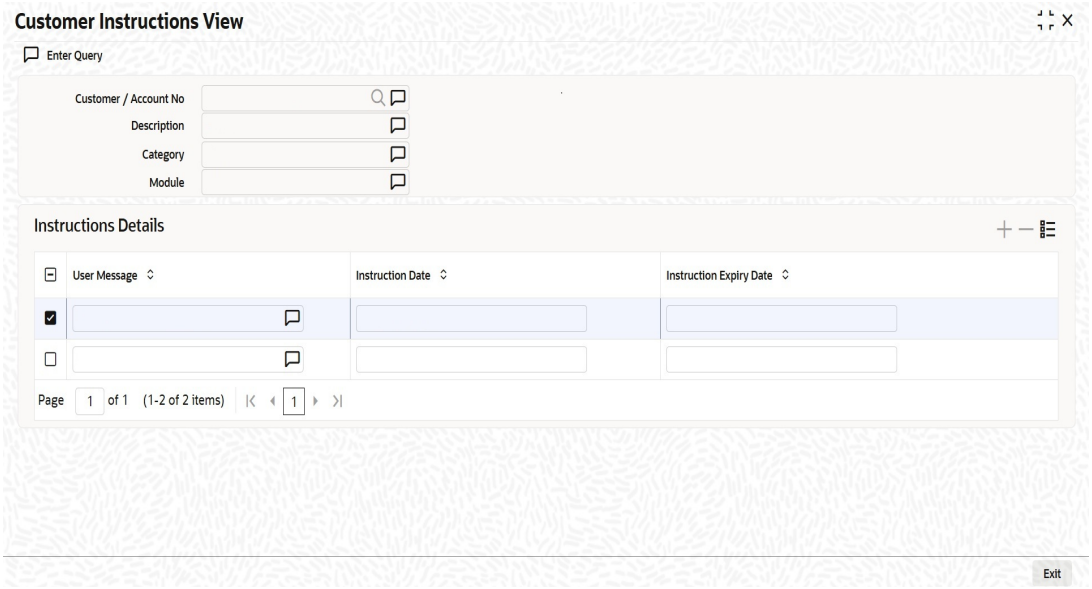
When you try viewing details of a customer whose data is forgotten, the system displays an error message.

For more information on forgetting customers refer Core Services - Security Management System user guide.

2.9.8 Viewing Customer/Account Instructions on F6 Key Press

User can view the instructions for customer/ account in the 'Customer Instructions View' screen (CSDCOINS) by pressing hotkey (F6) on the 'Customer Number' field of any screen.

When the user presses the hot key (F6), the ‘Customer Instruction View’ screen (CSDCOINS) will display all the instructions stored in the system for the Customer / Account Number.



The following Details can be viewed in this screen:

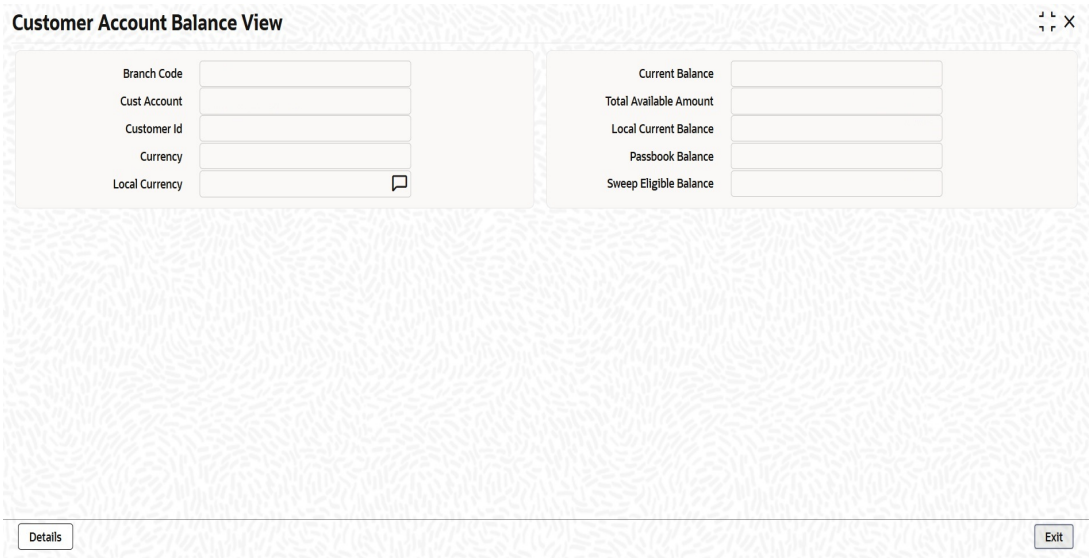
- **Customer / Account Number**
- **Description**
- **Category**
- **Module**
- **User Message**
- **Instruction Date**
- **Instruction Expiry Date**

Note

- If a product processor (PP) is deployed standalone (without FCUBS), pressing the hotkey (F6) on a screen, the ‘Customer Instruction View’ screen (CSDCOINS) (Common Core screen) will display the customer instructions for that account.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F6) on a FCUBS screen, the ‘Customer Instruction View’ screen (CSDINSTQ) (FCUBS screen) will display the customer instructions for that account.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F6) on a screen that does not belongs to FCUBS, the ‘Customer Instruction View’ screen (CSDCOINS) (Common Core screen) will display the customer instructions for that account.

2.9.9 Viewing Customer Account Balance on F11 Key Press

User can view the balance and account status of a customer account in the ‘Customer Account Balance View’ (STDCOBAL) by pressing hotkey (F11) on the ‘Customer Account’ field of any screen.



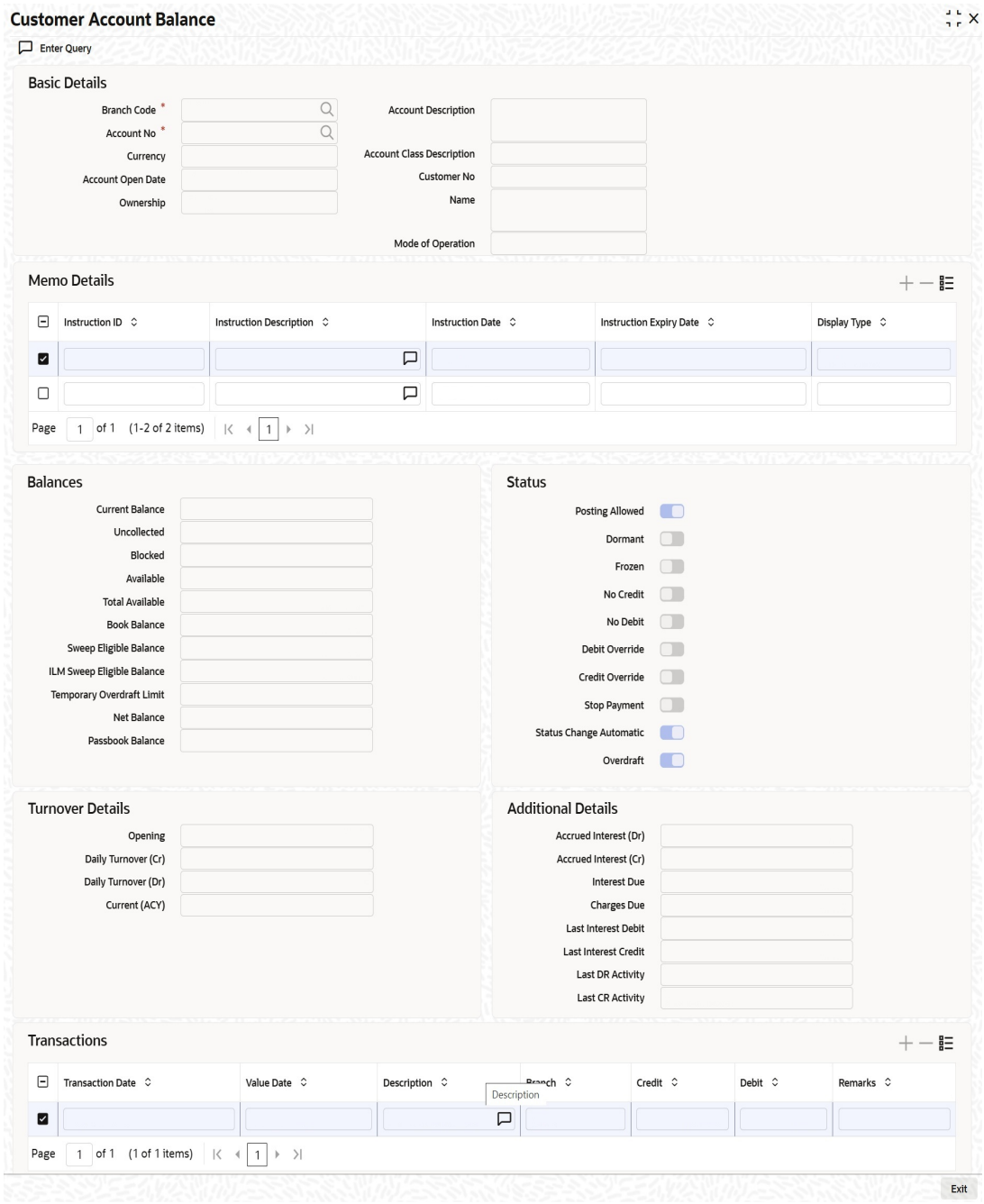
The ‘Customer Account Balance View’ screen would contain the following information:

- **Branch Code**
- **Customer Account**
- **Customer ID**
- **Local Currency**
- **Current Balance**
- **Total Available Balance**
- **Local Currency Balance**
- **Passbook Balance**
- **Sweep Eligible Balance**

Note

- If a product processor is deployed standalone (without FCUBS), pressing the hotkey (F11) on a screen, the ‘Customer Account Balance View’ screen (STDCOBAL) (Common Core screen) will display the account balance details for that customer.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F11) on an FCUBS screen, the ‘Customer Account Balance View’ screen (STDCUBAL) (FCUBS screen) will display the account balance details for that customer.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F11) on a screen that does not belongs to FCUBS, the ‘Customer Account Balance View’ screen (STDCOBAL) (Common Core screen) will display the account balance details for that customer.

Click the ‘Details’ button on the ‘Customer Account Balance View’ screen (STDCOBAL) to open the ‘Customer Account Balance’ (STDCOSBL) screen. This screen consists of detailed information on customer’s balance. If the selected customer account is valid, the system displays the detailed balance information.



Basic Details

The system displays the following details under ‘Account Details’ section:

- **Branch Code**
- **Account Number**
- **Currency**
- **Account Open Date**
- **Ownership**
- **Account Description**
- **Account Class Description**
- **Customer Number**

- **Name**
- **Mode of Operation**

To view the details of a joint holder for 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.

Memo Details

The system displays the following details under 'Memo Details' section:

- **Instruction ID**
- **Instruction Description**
- **Instruction Date**
- **Instruction Expiry Date**
- **Display Type**

Balances

The system displays the following details under 'Balance Details' section:

- **Current Balance**
- **Uncollected**
- **Blocked**
- **Available**
- **Total Available**
- **Book Balance**
- **Sweep Eligible Balance**
- **ILM Sweep Eligible Balance**
- **Temporary Overdraft Limit**
- **Net Balance**
- **Passbook Balance**

User can check the last printed passbook balance while doing transaction by placing the cursor at account number field and pressing F11 hot key. A new screen will appear, displaying the last printed passbook balance along with the other details.

The system displays the Passbook Balance and current balance when hotkey (F11) is pressed. However it does not mandate the teller to check passbook balance and current balance, which needs to be controlled operationally.

Note

The system calculates the net balance using the following formula:

- Net balance = (Available Limit from Credit Line + Available Balance + TOD Limit + Day light limit + Utilized Line Amount of the Account +Withdraw able Uncollected funds) - (Minimum Balance)
- The minimum Balance will be considered only if it is less than the available balance. If the available balance is more than zero and less than the minimum balance, then the system considers available balance as zero.

- As the unauthorized debits and amount block are already considered for calculating the available balance, the unauthorized debits and amount block are not included in the formula for new net balance.
- The net balance will be in the account currency.
- Net balance is not applicable and will be empty if a valid non revolving line is linked to the customer account.
- The available amount that can be swept from the cover account will be derived based on the Sweep limit and Retain Minimum Balance field values. “Sweep Eligible Balance” field in the ‘Amounts and Dates’ screen will be derived based on this value. For more information on how this field is derived, refer to the table in Cover Account Details section in this User Manual.

Status

The system displays the following details under ‘Status’ section:

- **Posting Allowed**
- **Blocked**
- **Dormant**
- **Stop Payment**
- **Frozen**
- **Status Change Automatic**
- **No Credits**
- **Overdraft**
- **No Debits**
- **Debit Override**
- **Credit Override**

Sweeps

The system displays the following details under ‘Sweeps’ section:

- **Sweep in Enabled**

The system will capture the required information from the ‘Transaction Enquiry’ screen and defaults the same information in transaction details.

Turnover Details

The system displays the following details under ‘Turnover Details’ section:

- **Opening**
- **Daily Turnover (Cr)**
- **Daily Turnover (Dr)**
- **Currency (ACY)**

Additional Details

The system displays the following details under ‘Additional Details’ section:

- **Accrued Interest (Dr)**
- **Accrued Interest (Cr)**
- **Interest Due**

- **Charges Due**
- **Last Interest Debit**
- **Last Interest Credit**
- **Last DR Activity**
- **Last CR Activity**

Transactions

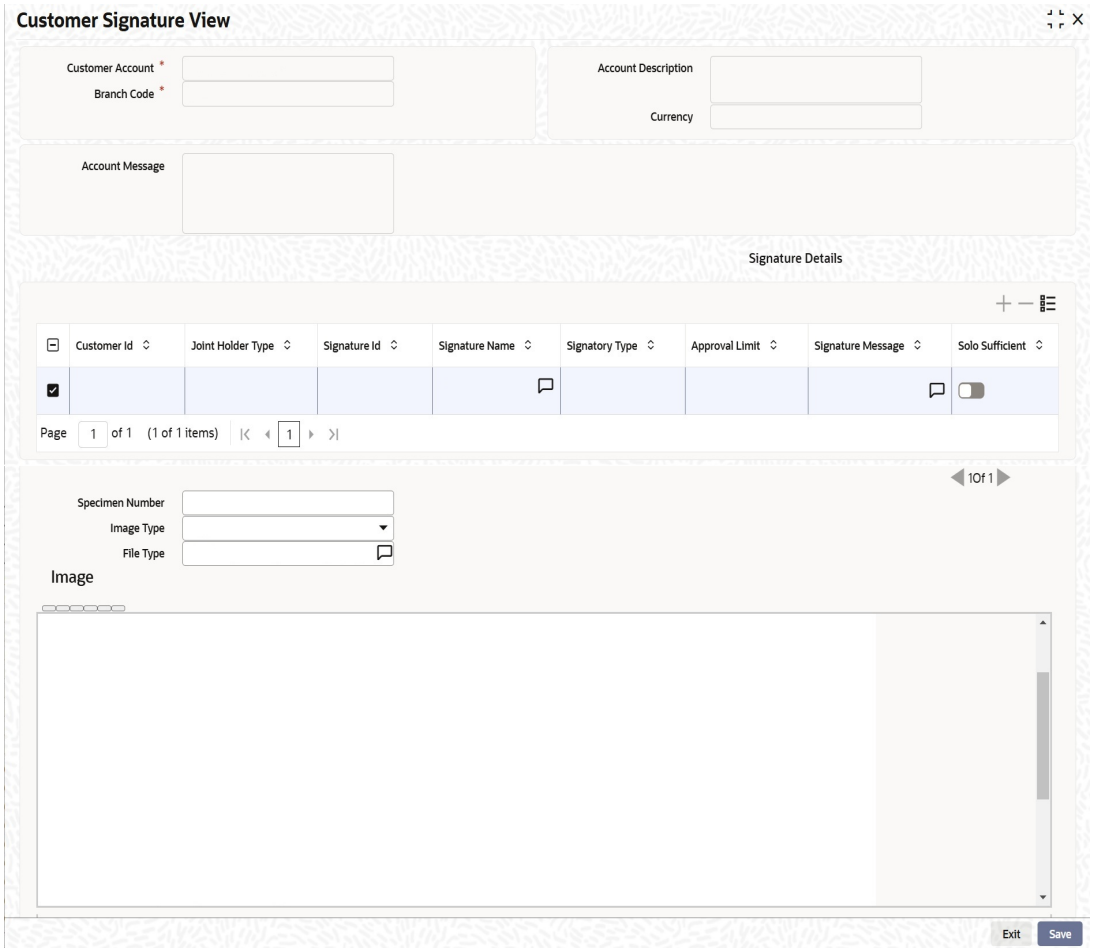
System displays the transactions depending on the 'Statement Period' selected, and displays the following details under 'Transactions' section:

- **Transaction Date**
- **Value Date**
- **Description**
- **Branch**
- **Credit**
- **Debit**
- **Remarks**

2.9.10 Viewing Customer Signature on F12 Key Press

The user can view the customer signature in account opening message on the 'Customer Signature View' (SVDCOSGN) screen by pressing hotkey (F12) on 'Customer Number' field of any screen.

When the user presses the hot key (F12), the system will invoke the 'Customer Signature View' screen to display the signatory details of the customer account, which will also include Account Opening Message.



Along with the customer signature and image details the screen also displays the joint account holder details.

The following details are displayed here:

- **Customer Number**
- **Branch Code**
- **Account Message**
- **Account Description**
- **Currency**

The following details are displayed under ‘Signature Details’ Tab

- **Customer ID**
- **Joint Holder Type**
- **Signature ID**
- **Signature Name**
- **Signatory Type**
- **Approval Limit**
- **Signatory Message**
- **Solo Sufficient**
- **Specimen Number**
- **Image Type**

- **File Type**
- **Signature Image**

Note

– If a product processor (PP) is deployed standalone (without FCUBS), pressing the hotkey (F12) on a screen, the ‘Customer Signature View’ (SVDCOSGN) (Common Core screen) will display the customer signatory details associated with that account.

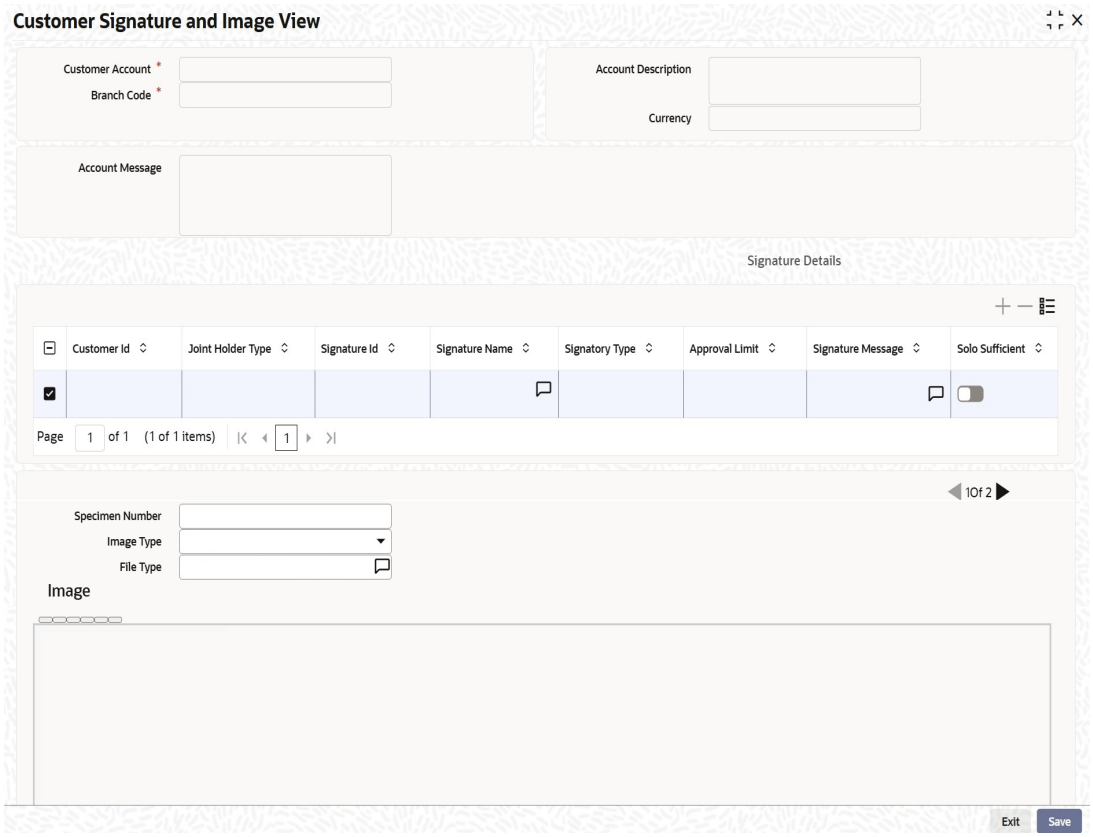
– If a product processor is co-deployed (with FCUBS), pressing the hotkey (F12) on an FCUBS screen, the ‘Customer Signature and Image View’ screen (SVDIMGVW) (FCUBS screen) will display the customer signatory details associated with that account.

– If a product processor is co-deployed (with FCUBS), pressing the hotkey (F12) on a screen that does not belongs to FCUBS, then the ‘Customer Signature View’ (SVDCOSGN) (Common Core screen) will display the customer signatory details associated with that account.

2.9.11 Viewing Customer Image on F10 Key Press

User can view the customer images from any ‘Customer Account’ field of any screen. After selecting the ‘Customer Number’ and pressing hot key (F10).

When the user presses the hot key (F10), the system will invoke the ‘Customer Signature and Image View’ screen (SVDCOIMG) to display the images of the customer linked to the account.



The system displays the first image by default. If there is more than one image linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

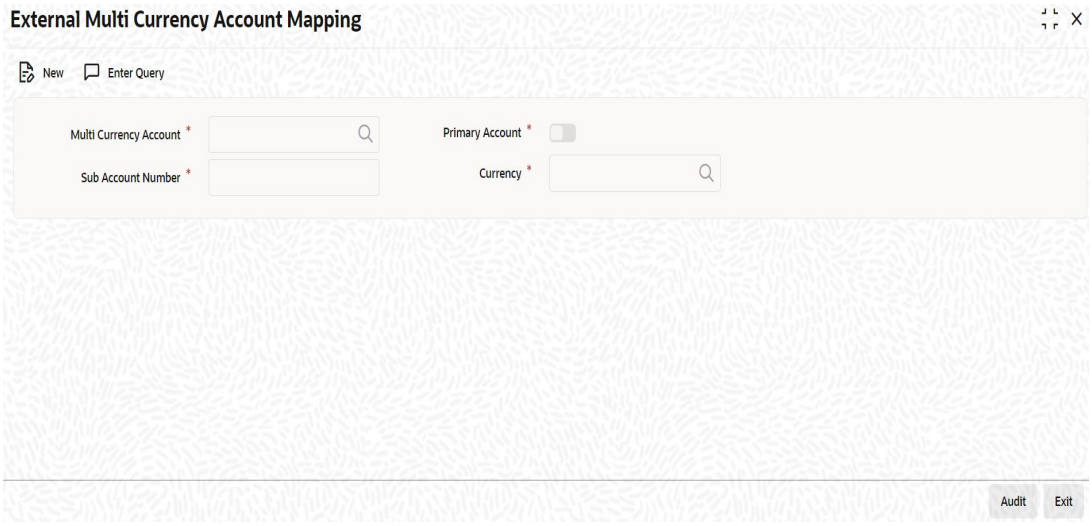
- **Zoom In**
- **Zoom Out**
- **Rotate Clockwise**
- **Rotate Anticlockwise**
- **Flip Horizontal**
- **Flip Vertical**

Note

- If a product processor (PP) is deployed standalone (without FCUBS), pressing the hotkey (F10) on a screen, the 'Customer Signature and Image View' (SVDCOIMG) (Common Core screen) will display the customer image associated with that account.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F10) on an FCUBS screen, then the 'Customer Signature and Image View' screen (SVDIMGVW) (FCUBS screen) will display the customer image associated with that account.
- If a product processor is co-deployed (with FCUBS), pressing the hotkey (F10) on a screen that does not belongs to FCUBS, then the 'Customer Signature and Image View' (SVDCOIMG) (Common Core screen) will display the customer image associated with that account.

2.9.12 Mapping External Multi Currency Accounts

You can map multi currency accounts and their currency with real accounts using 'External Multi Currency Account Mapping' screen. You can invoke this screen by typing 'STDCRMCA' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can maintain the following in this screen:

Multi Currency Account

Specify the multi currency account. Alternatively, you can select the multi currency account from the option list. The list displays all the external multi currency accounts.

Sub Account Number

Specify the sub account number.

Primary Account

Check this box to indicate that the selected sub account number is the primary account. You can mark only one account under a multi currency account as primary account.

Currency

Specify the currency of the sub account number. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

2.9.13 Maintaining External Consumer Loan Account

You can capture consumer loan account details in the 'External Consumer Loan Account Input' screen. You can invoke this screen by typing 'STDCRCLN' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



Specify the following details:

Host Code

Specify the host code of the external consumer loan account.

Loan Account Number

Specify the consumer loan account number.

Loan Account Branch

Specify the consumer loan branch.

Customer Number

Specify the customer number of the external consumer loan account.

Account Currency

Specify the currency of external consumer loan account.

Account IBAN

Specify the IBAN of external consumer loan account.

Account Status

Select the account status from the drop-down list. The list displays the following options:

- A-Active
- Y-Inactive
- L-Liquidated
- R- Reversed

Alternate Account Number

Specify the alternate account number consumer loan account.

Loan Account Class

Specify the loan account class.

Source System

Specify the source system.

Source Account Branch

Specify the source system account branch.

Source Loan Account

Specify the source loan account.

2.9.14 Maintaining Core Status Code

User can invoke the 'Core Status Code Maintenance' screen by typing 'CCDSTSCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



User can maintain the following to user defined status of a loan or bill or 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 chooses based on the status processing for the branch, which is defined in the Branch Parameters Preferences maintenance.

- If status processing is at individual account / contract level, user 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 is at Group / CIF level, user can only maintain status codes of type ‘Both’ (which means, it is applicable for both accounts and contracts). In such a case, user must associate the statuses for both the Account maintenance and 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, that means, 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 that assign a code using a maximum of 3 characters, alphanumeric.

For example, if a contract has past its due obligation status that has 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.

In the above example, user can enter PD1 - Past Due Obligation 1 for Loan if the status codes maintaining for Loans.

Link to

This represents the category of the product - asset or liability to which the contract status is applicable.

For example,

- If a user is maintaining status codes for loans or any money market placements, click on ‘assets type of product’.
- If the user is 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. User 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. User have the option of redefining the number of days at the product level.

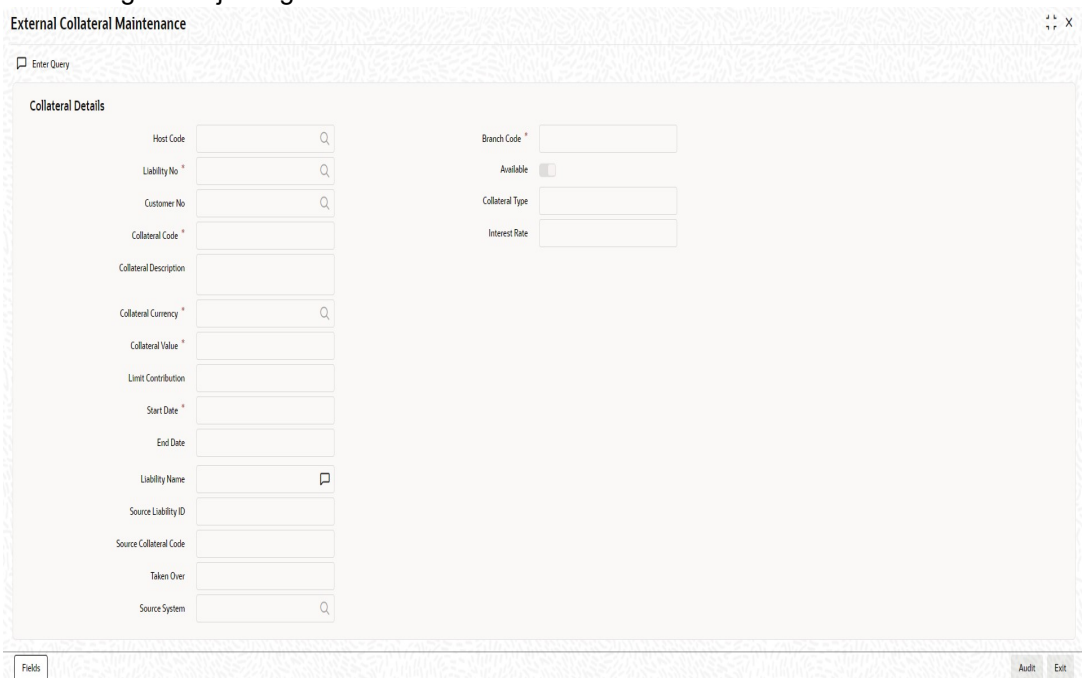
2.10 External Limit Entities Maintenances

This section contains the following topics:

- Section 2.10.1, "Maintaining External Collaterals"
- Section 2.10.2, "Maintaining External Collateral Pools"
- Section 2.10.3, "Maintaining External Facilities"
- Section 2.10.4, "Maintaining External Liability Linkage"
- Section 2.10.5, "Maintaining External Liability"

2.10.1 Maintaining External Collaterals

You can maintain external collateral details in 'External Collateral Maintenance' screen You can invoke this screen by typing 'STDCRCOL' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following in this screen:

Collateral Details

Host Code

Specify the host code. Alternatively, you can select the host code from the option list. The list displays all valid values.

Branch Code

Specify the branch code in which the collateral is created.

Available

This check box will be checked by default, indicating that the collateral is available for linking to the collateral pool. You can uncheck this so as to manually freeze this collateral.

Liability No

Specify the liability Number for which the collateral is linked.

Customer No

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid values.

Collateral Code

Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. There should be only one Collateral code for a given Liability.

Collateral Description

Give a brief description of the collateral here.

Collateral Type

Indicate the type of collateral. The options are

- Property
- Vehicle
- Marketable Securities
- Plant and Machinery
- Precious Metal
- Guarantee
- Miscellaneous
- Policy

Interest Rate

Specify the interest rate of the collateral.

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.

Limit Contribution

Specify the final amount contribution that will be applicable for a Limit.

Example

Collateral is valued at $1000, and you wish to offer the customer credit only worth $ 980. This amount is 98% of the collateral contribution.

(1000 - 980) / 1000 = 2 % is the Hair cut percentage

This means you want to have a lendable margin of 98%.

For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut will be calculated as described above and the limit contribution will be calculated.

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.

The start date indicates the date from which the collateral becomes effective. The end date that you specify indicates the date on which the collateral ceases to exist. On the end date, the credit limit, of the credit line backed by the collateral, will be reduced by the amount that the collateral contributes to the credit line.

Liability Name

Specify the liability name.

Source Liability ID

Specify the source liability ID.

Source Collateral Code

Specify the source collateral code.

Taken Over

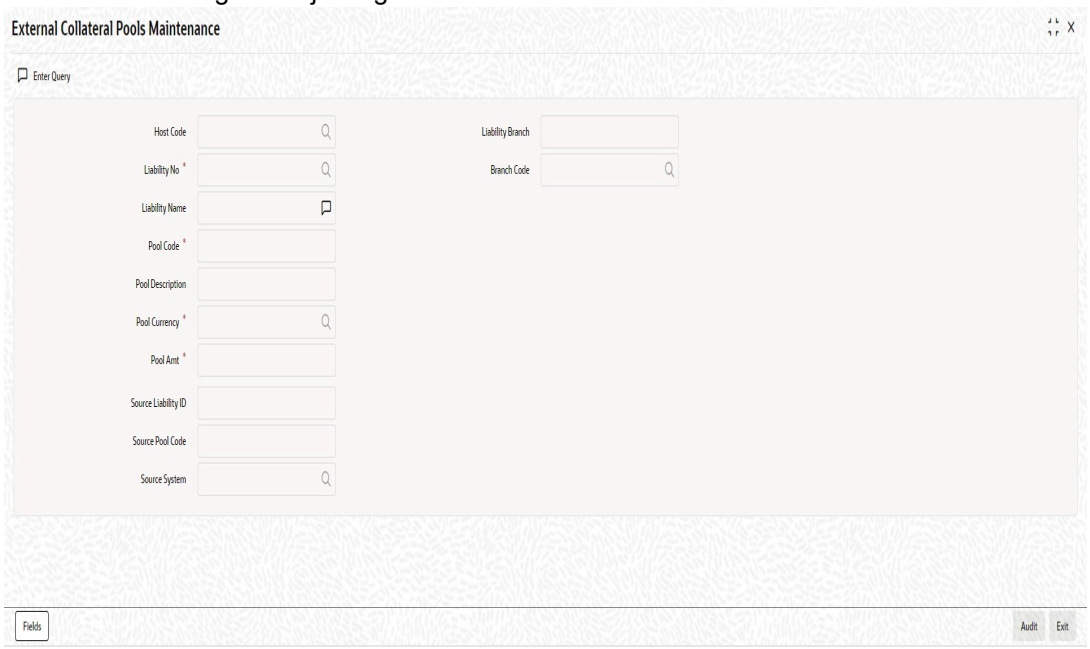
Taken Over collateral is checked if the collateral linked to CI/CL account is taken over.

Source System

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

2.10.2 Maintaining External Collateral Pools

You can maintain external collateral pools in ‘External Collateral Pools Maintenance’ screen. You can invoke this screen by typing ‘STDCRPOL’ in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following in this screen:

Host Code

Specify the host code. Alternatively, you can select the host code from the option list. The list displays all valid values.

Liability No

Specify the liability to which the collaterals need to be linked.

Liability Branch

The system displays the liability branch.

Liability Name

Specify the liability name.

Branch Code

The branch code for the branch where the collateral is maintained in the 'External Collateral Maintenance' screen gets defaulted here.

Pool Code

Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a Liability while creating credit limits.

Pool Description

Specify a brief description of the collateral pool here.

Pool Currency

Specify the currency in which the Collateral Pool has to be maintained.

Pool Amt

The system computes and displays the utilization amount to the Collateral Pool, if a collateral Pool is attached to a contract or account and not through a facility.

Source Liab ID

Specify the source liability ID.

Source Pool Code

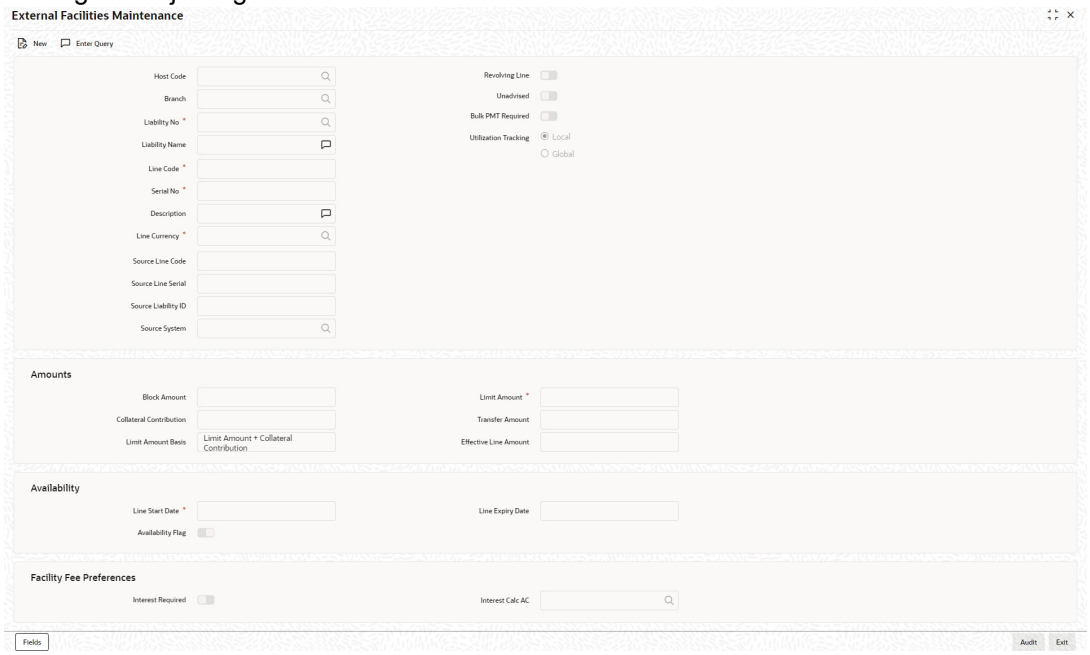
Specify the source pool code.

Source System

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

2.10.3 Maintaining External Facilities

You can maintain external facilities in 'External Facilities Maintenance' screen. You can invoke this screen by typing 'STDCRFAC' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following here:

Host Code

Specify the host code. Alternatively, you can select the host code from the option list. The list displays all valid values.

Branch

Specify the facility branch. Alternatively, you can select the branch code from the option list. The list displays all valid values.

Liability No

Specify the Liability number here. Alternatively, you can select the liability number from the option list. The list displays all valid values maintained in the system.

Liability Name

Specify the liability name.

Line Code

Specify the Line Code to which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line.

By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked against this code.

Serial No

Each time a customer - line code combination is specified, LCM module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Description

Give a brief description of the facility here.

Line Currency

Specify the currency in which the facility is defined. The currency that has been selected will have the following implications:

- The limit amount that has been specified for this Line-Liability combination is taken to be in this currency.
- The line that has been defined will be available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen.

Once the entry is authorized you cannot change the currency.

If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization will be arrived at by using the mid rate for the currency pair as of that day.

Source Line Code

Specify the source line code.

Source Line Serial

Specify the source line serial.

Source Liability ID

Specify the source liability ID.

Source System

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

Revolving Line

Select this check box to indicate that the credit line is revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer.

Unadvised

Select this check box if the Liability is unadvised.

Bulk PMT Required

Check this box to indicate that bulk PMT is required.

Utilization Tracking

It signifies if the utilization tracking of the facility is done locally or globally.

Amounts

Block Amount

Specify the block amount.

Collateral Contribution

The collateral amount which has been maintained is displayed when a collateral code has been picked.

Limit Amount Basis

The value for Limit Amount can be maintained as the following:

- Limit Amount Basis
- Limit Amount + Collateral Contribution Limit Amount
- Min (Limit Amount, Collateral Contribution)

Limit Amount

Specify the limit for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.

Transfer Amount

System displays the transfer amount resulting from 'Facilities Amount Transfer' transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is "-", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.

Effective Line Amount

The system displays the effective line amount.

Availability

Line Start Date

Specify the line start date. If not specified, system defaults the line start date as the current application date.

Availability Flag

If the Line facility is available then this check box will be checked.

Line Expiry Date

The system displays line final expiry date. This is derived by adding the line grace days with the line expiry date. If ‘Line Grace Days’ is null, then system considers the limit expiry date as the final expiry date.

Facility Fee Preference

Interest Required

Select this check box to indicate the facility is applicable for interest calculation.

Interest Calc AC

Specify the interest calculation account. Alternatively, you can select the interest calc account from the option list. The list displays all valid values.

2.10.4 Maintaining External Liability Linkage

You can link customers to liabilities using the 'External Liability Linkage Maintenance' screen. You can invoke this screen by typing 'STDCRLIK' in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following in this screen:

Host Code

Specify the host code. Alternatively, you can select the host code from the option list. The list displays all valid values.

Branch Code

The system defaults the branch code.

Customer No

Specify customer's number to whom the liability has to be linked.

Liability No

Specify the liability number. Alternatively, you can select the liability number from the option list. The list displays all valid values.

Liability Name

Specify the liability name.

Source Liab ID

Specify the source liability ID.

Source Customer No

Specify the source customer number.

Source System

Specify the source system. Alternatively, you can select the source system from the option list.

2.10.5 Maintaining External Liability

You can maintain liability details in ‘External Liability Maintenance’ screen. You can invoke the screen by typing ‘STDCRLIB’ in the top right corner of the Application toolbar and clicking the adjoining arrow button.



You can specify the following in this screen:

Host Code

Specify the host code. Alternatively, you can select the host code from the option list. The list displays all valid values.

Liability No

Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

Liability Name

Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

Specify the currency with which the liability is associated. If Liability currency is different from Limit currency specified in Global Exposure Parameter then the Liability amount is converted to the limit currency.

Overall Limit

Specify the overall limit amount for that liability. Value entered in the field will be in the currency stated above. If liability is of customer group then overall limits stated will be common to all the customers.

Revision Date

Specify the date on which your bank would wish to revise the limit for the liability. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can also be left blank.

Credit Rating

The primary credit rating maintained in the credit rating sub screen is displayed here.

Source Liab No

Specify source liability number.

Source System

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

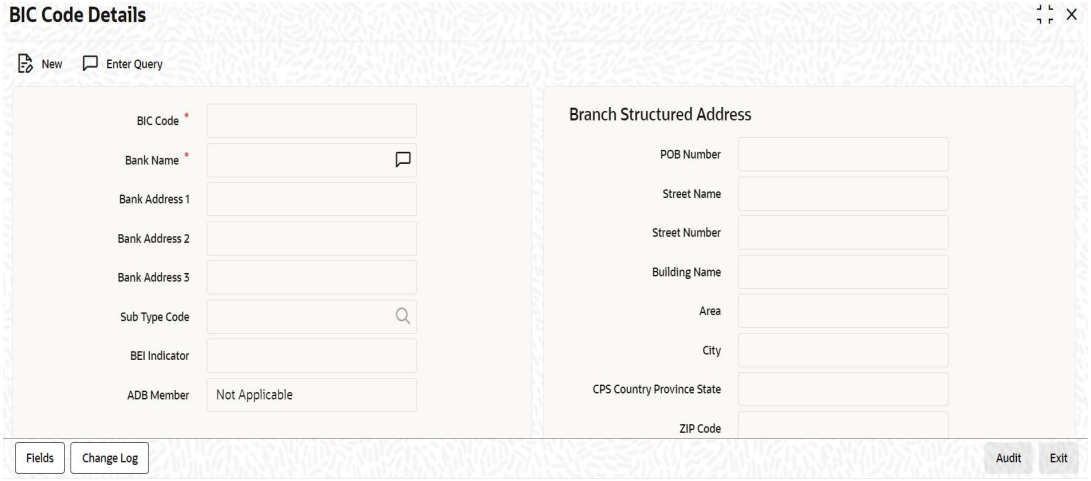
2.11 Settlement Details Maintenance

This section contains the following topic:

- Section 2.11.1, "Capturing the BIC Code Details"
- Section 2.11.2, "Viewing BIC Codes"
- Section 2.11.3, "Associating Customer to a BIC Code"
- Section 2.11.4, "Viewing Customer BIC Codes"
- Section 2.11.5, "Operations on a BIC Record"
- Section 2.11.6, "Maintaining Local Payments Bank Directory"
- Section 2.11.7, "Viewing Local Payments Bank Directory Details"
- Section 2.11.8, "Maintaining Bank Directory Plus"
- Section 2.11.9, "Viewing Bank Directory Plus Details"
- Section 2.11.10, "Maintaining IBAN Plus"
- Section 2.11.11, "Viewing IBAN Plus Details"
- Section 2.11.12, "Maintaining BICPlusIBAN"
- Section 2.11.13, "Viewing BICPlusIBAN"
- Section 2.11.14, "Maintaining IBAN Information"
- Section 2.11.15, "Viewing IBAN Information"
- Section 2.11.16, "Uploading BIC Files "
- Section 2.11.17, "IS File Upload"
- Section 2.11.18, "BIC Record File Formats"
- Section 2.11.19, "Local Bank Directory View"

2.11.1 Capturing the BIC Code Details

As part of setting up some basic information for the functioning of Oracle FLEXCUBE, you should maintain Bank Identifier Codes (BIC).



You can define bank codes through the 'BIC Code Details' screen. You can invoke this screen by typing 'ISDBICDE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. If you are maintaining details of a new bank code, select 'New' from the Actions Menu in the Application toolbar or click new icon.

Customer BIC Codes can be maintained manually or uploaded from an external source onto Oracle FLEXCUBE.

BIC Code

You need to indicate the code by which the bank is identified by SWIFT. On indicating the Bank Identifier Code, you should indicate the detailed name of the bank. If the bank is not a customer of your bank, you will have to manually enter the name and address of the bank.

Note

The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Sub-Type Code

Select the appropriate sub-type code to be mapped to the BIC. The adjoining option list offers the following factory-shipped codes:

- BANK - SWIFT Member/Sub member
- BEID - Business Entity Identifier
- BROK - Brokers-Dealers
- COOP - Co-operative Agreement with SWIFT
- CSDS - Clearing Houses, Central Depositories
- CUST - Subsidiary Providers of Custodian and Nominee Services
- ETCP - Electronic Trade Confirmation Providers
- EXCH - Recognized Exchanges
- FUAD - Fund Administrators
- IMIS - Investment Management Institutions

- MCFI - Financial Institution in a MA-CUG
- MCCO - Non-Financial Institution Participant in a MA-CUG
- MONE - Money Brokers
- NSFI - Non-Shareholding Financial Institutions
- NSWB - Non SWIFT BIC's
- PRXY - Securities Proxy Voting Agency
- PSPA - Payment System Participants
- REGI - Registrars and Transfer Agents
- SSPA - Securities System Participants
- TESP - Treasury ETC Service Provider
- TRAD - Trading Institutions
- TRAV - Travellers¿ Cheques Issuers
- TRCO - Treasury Counterparty
- TRUS - Trustees, Fiduciary Service Companies
- ZZZZ - Undefined Institutions

Choose the appropriate one. In case of upload, the system automatically updates this field with the sub-type code corresponding to the BIC.

BEI Indicator

The system identifies whether the BEI status for the chosen sub-type code is 'Yes' or 'No' from the back-end maintenance in the 'ISTM_SUBTYPE_CODE' table. It checks this option whenever the status in the table for the sub-type code is 'Yes'. You cannot modify this field.

ADB Member

Select a value to indicate membership of the specified BIC code in Asian Development Bank (ADB), from the adjoining drop-down list. This list displays the following values:

- Yes – Select if the BIC code holds a membership in ADB.
- No – Select if the BIC code does not hold a membership in ADB.
- Not Applicable – Select if the membership is not applicable for this BIC code.

Note

– The system maintains 'Not Applicable' as the default value.

– If 'Not Applicable' is maintained as the status, then the system will not consider the status for validation.

Branch Structured Address

Specify the detailed address of the branch here.

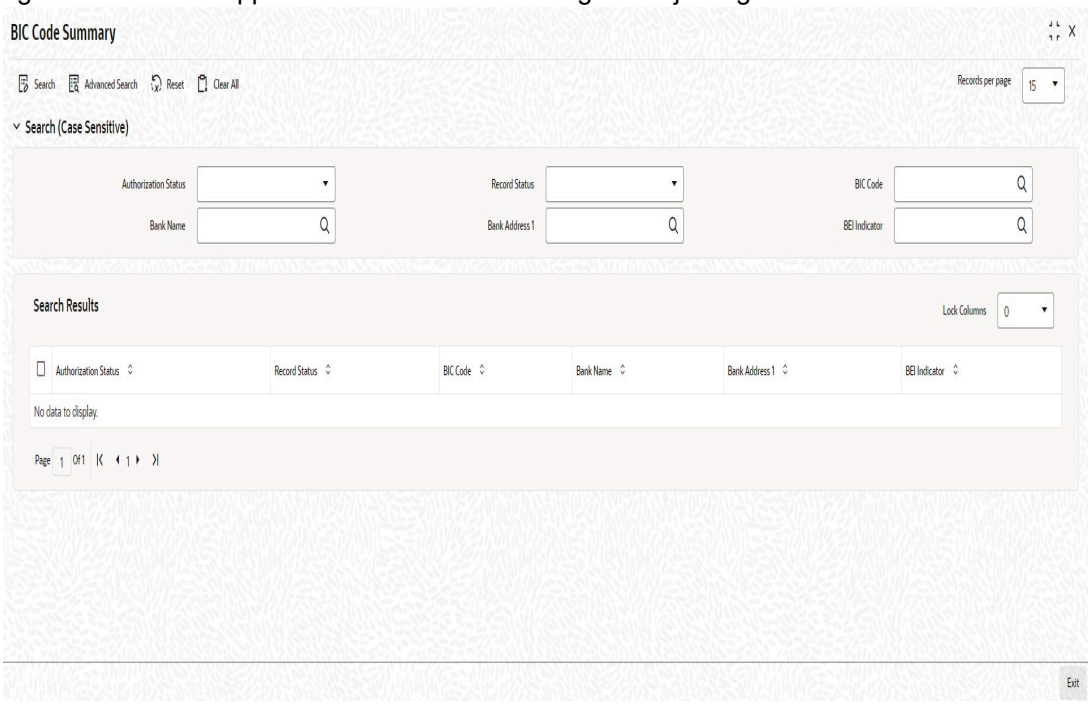
- POB Number
- Street Name
- Street Number
- Building Name
- Area
- City
- CPS Country Province State
- ZIP Code
- ISO County Code

- Branch Information

2.11.2 Viewing BIC Codes

Oracle FLEXCUBE allows you to store SWIFT BIC in the database. You can directly transfer data from the SWIFT BIC directories to the Oracle FLEXCUBE tables. You can view the uploaded data in the 'BIC Code Summary' screen.

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



The query option is available on the following fields in this screen:

- BIC Code
- Bank Name
- Bank Address 1
- BEI Indicator

The BIC Code Summary screen operates as an upload table. The data is entered into Oracle FLEXCUBE using these tables.

2.11.3 Associating Customer to a BIC Code

You can associate Customer to a BIC Code through ‘BIC Code Customer Details’ screen. You can invoke this screen by typing ‘ISDBICPB’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The ‘BIC Code Customer Details’ are maintained at ‘Customer Maintenance’ level. You can specify the following:

BIC Code

Specify the BIC Code details Alternatively, you can select the BIC Code from the option list. The list displays all valid values.

Customer Number

If the bank is a customer of your bank, you can select the CIF ID assigned to the bank from the option list. Once you select the CIF ID, the name of the bank appears in the Customer Name field.

Customer Name

Specify the Customer Name. Alternatively, you can select the Customer Name from the option list.

> **Note**
>
> The system displays the name of the specified customer ID based on the details maintained at ‘Customer Maintenance’ level.

SWIFT Key

Specify the SWIFT Key details if a SWIFT connectivity exists between your bank and the bank for which you are maintaining details.

Telex Key

Specify the Telex Key details if a Telex connectivity exists between your bank and the bank for which you are maintaining details.

SWIFT Key Arrangement

Specify whether a SWIFT Key arrangement exists between your bank and the BIC entity You can select the desired option from the option list:

- Select ‘Yes’ option if SWIFT Key Arrangement exists

- Select ‘No’ option if SWIFT Key Arrangement does not exist.

Relations

Identify the kind of relationship that exists between your bank and the BIC entity.

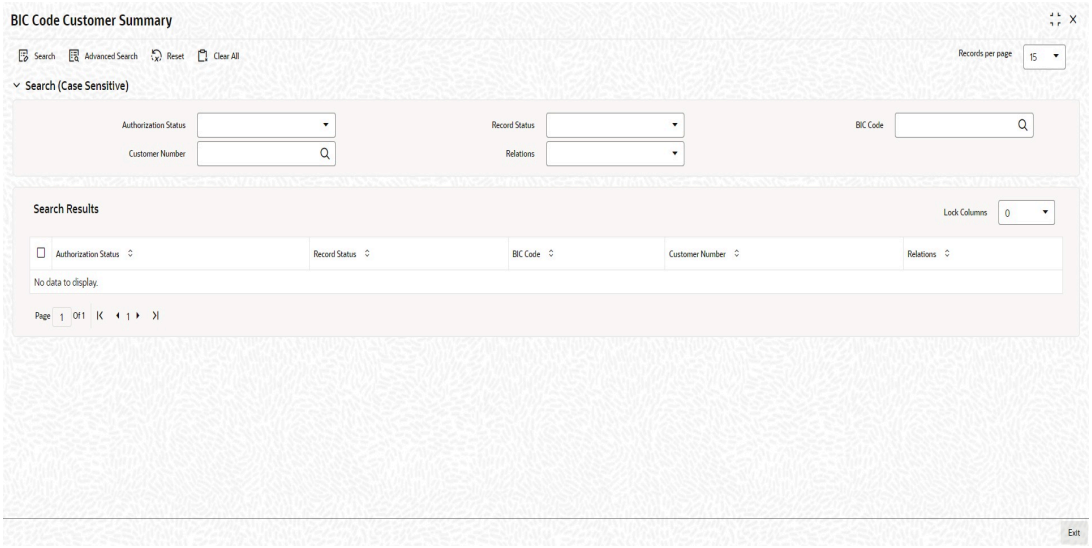
Select any one of the following options to indicate the same:

- Select ‘No’ option to indicate that the BIC Entity is not a customer of your bank.
- Select ‘Mail’ option if the BIC entity is not a recognized SWIFT entity but an address internal to you bank. In such cases all correspondence directed to the particular BIC entity will be sent as mail messages.
- Select ‘Keys’ option if a SWIFT /Telex connectivity exists between your bank and the bank for which you are maintaining details. Subsequently, specify the SWIFT/Telex Key in the adjacent field.

2.11.4 Viewing Customer BIC Codes

Oracle FLEXCUBE allows you to associate customer to BIC codes. You can view the uploaded data in the ‘BIC Code Customer Summary’ screen.

You can invoke the ‘BIC Code Customer Summary’ screen by typing ‘ISSBICPB’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The query option is available on the following fields in this screen:

- Authorization Status
- Record Status
- BIC Code
- Customer Number
- Relations

2.11.5 Operations on a BIC Record

On an existing BIC code record, you can perform any of the following operations (if a function under the Actions Menu is disabled, it means that the function is not allowed for the record):

Apart from defining a new BIC code record you can perform any of the following operations on an existing record (if any function under the Actions Menu is disabled, it means that the function is not allowed).

- Amend the details of a record
- Authorize a record
- Copy the details of the record
- Close the record
- Reopen the record
- Delete the details of a record

Refer to the User Manual on Common Procedures for details of these operations.

It is assumed that the upload source contains details of all relevant BIC codes. The BIC records that are uploaded to Oracle FLEXCUBE should contain the following tags:

- **U** - If records do not exist in the Oracle FLEXCUBE BIC directory, the same would be inserted. For a record that already exists, it will be updated with that of the BIC upload.
- **M** - If there is no existing record in the Oracle FLEXCUBE BIC directory, the same would be inserted. Otherwise the record will be updated with the one in the BIC upload.
- **A** - For an existing record in the Oracle FLEXCUBE BIC directory, an error will be logged and the upload will continue. If no records exist, then a new record will be updated with the one in the BIC upload.
- **D** - If there is no existing record in the Oracle FLEXCUBE BIC directory, an error will be logged and the upload will continue. If there is any record existing, then it will be marked as 'CLOSED'.
- **AM**- For an existing record in the BIC file or AM file, BIC code would be renamed in the upload file

BIC addresses that have changed will be appropriately updated. Addresses bearing the tag D will be automatically deleted. New BIC records will be created for records that bear the tag N.

The network codes that are marked for exclusion in the 'BIC Upload Maintenance' screen will not be uploaded.

The upload sequence is based on the modification tags in the BIC records. The sequence will occur in the following order:

- Deletion
- Modification
- Addition
- Unchanged

The file upload is processed in an asynchornous manner. The system prompts the user to check the logs.

Note

The logs can be viewed by visiting Batch Operations -> Intra Day Batch -> Monitor (Fast Path: BASIDMTR). The function field can be given as ISDBICUP% for searching the upload logs

Click 'Exit' or 'Cancel' button to exit the screen without initiating the upload process.

2.11.6 Maintaining Local Payments Bank Directory

The local clearing bank codes are maintained using the Local Clearing Bank Code Maintenance which is used for processing the local clearing payments.

This screen also provides the details of the clearing network participation (direct/indirect) for each Scheme defined.

You can invoke the 'Local Payments Bank Directory' screen by typing 'STDBKMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Code

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

Branch Name

System defaults the Branch Name on selecting a valid Branch Code.

Bank Code

Specify the bank code with which the processing bank can interact. This is mapped to IFSC code for India Payments.

Clearing System Code

Specify the corresponding ISO code or clearing system Code in this field.

Clearing System Proprietary

Select the corresponding clearing system proprietary.

Bank Name

Specify the full name of the bank.

Short Name

Specify a short name to identify the bank.

Address 1 to 4

Specify the address of the bank.

City

Specify the city in which the bank is located.

Postal Code

Specify the postal code that forms a part of the address.

Country

Select the country code in which the bank is located, from the adjoining option list. All country codes maintained in the system is displayed in this list.

Main Bank

Check this box to indicate, that the Bank Code specified is the Main Bank for the Host.

If you check 'Main Bank' check box, then 'Branch Code' and 'Branch Name' should be left blank.The system will allow you to specify the value which is not available in the list

Main Bank Code

Select the clearing bank code of the bank which the branch belongs to. If you have specified a branch code, then it is mandatory to select the main bank code.

SWIFT Address

Select the SWIFT address of the bank, from the adjoining option list. The list displays all valid swift codes maintained in the system.

International Bank Account Number Mandatory

Check this box, if the IBAN of the bank needs to be accompanied with the payment.

Internal Clearing

Check this box if the creditor bank is one of the internal banks maintained in the system.

Clearing Participation

Scheme

Select the scheme, for which the bank directory details to be maintained. This is a mandatory field. The options in the drop down are:

- SCT
- SDD B2B
- SDD CORE
- SCT INST

The schemes details maintained in Network Maintenance (PMDNWMNT) are listed here.

Participant Type

Select the participant type as direct or indirect from the drop down values.

If indirect relationship is selected, then the direct participant bank codes along with the direct bank account number is specified. If a message is received from the indirect participant bank code which is maintained in the local payment bank directory, the system derives the debit account for the payment from the direct bank account number specified for the bank code.

Note

The networks from PMDNWMNT for which participant type is maintained are listed in the option list for Creditor bank BIC in PADOTONL.

Direct Bank Code

This field is enabled if participant type is indirect. Select the direct participant bank code from the adjoining option list.

Addressee

Specify the participant bank account number in this field. Batch processing is applicable for each payment record for dispatch, if the bank code is enabled for Batch processing.

Start Date

Specify the date from which the clearing payments for the specified bank code is valid.

End Date

Specify the date till which the clearing payments for the specified bank code is valid.

Note

Directory details maintained are referred by the following Payments types - ACH, Direct Debit and SEPA Instant.The payment processing is as follows:

- Network is derived, based on the Scheme linked to the Network in PMDNWMNT
- BIC is validated while processing a payment based on Start date and End Date defined in the Clearing participation grid
- While validating the BIC, if the derived BIC and scheme combination is not found, BIC is truncated to 8 digits and appended with XXX

2.11.7 Viewing Local Payments Bank Directory Details

You can view a summary of local payments bank directories maintained through 'Local Payments Bank Directory Summary' screen. To invoke this screen, type 'STSBKMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the networks using one or more of the following parameters:

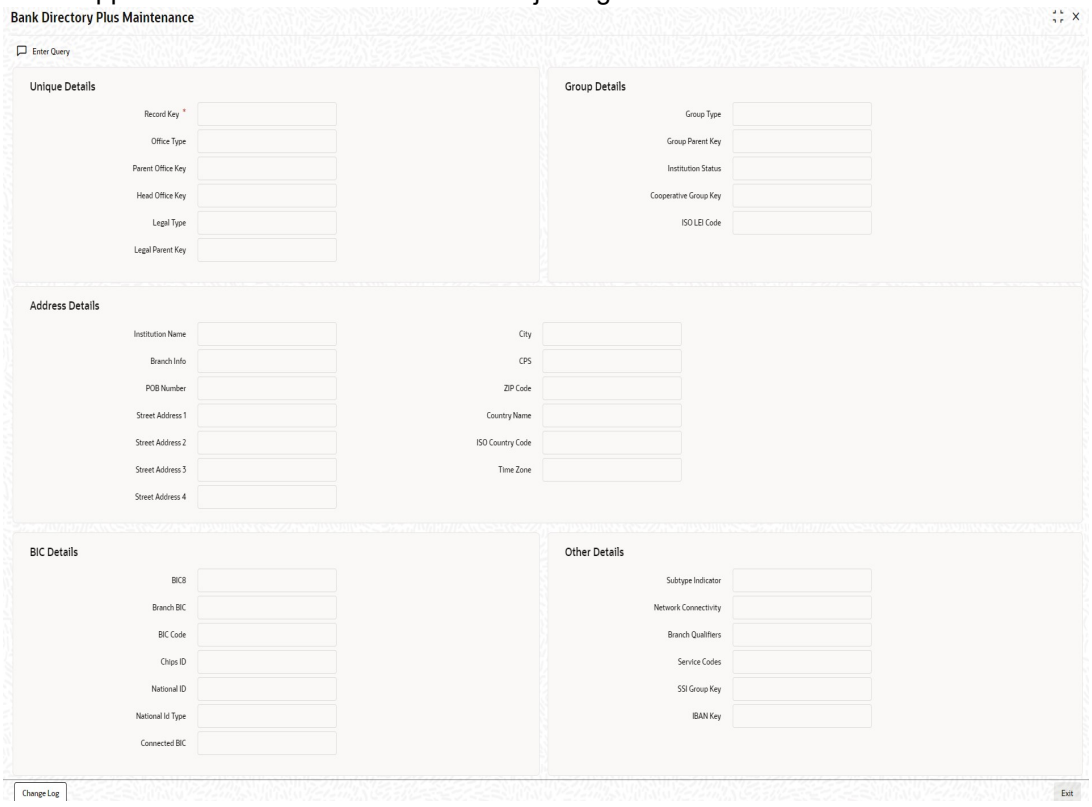
- Authorization status
- Record status
- Bank code

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or select a record and click on 'Details' button to view the detailed network maintenance screen.

2.11.8 Maintaining Bank Directory Plus

You can view the details of each BankDirectoryPlus file record in the 'Bank Directory Plus Maintenance' screen. To invoke this screen type 'ISDBKDPL' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Record Key

Specify the record key.

The system displays the following based on the record key specified:

Unique Details

- Office Type
- Parent Office Key
- Head Office Key
- Legal Type
- Legal Parent Key

Group Details

- Group Type
- Group Parent Key
- Institution Status
- Cooperative Group Key
- ISO LEI Code

Address Details

- Institution Name
- Branch Info
- POB Number
- Street Address 1, 2,3 & 4
- City
- CPS
- ZIP Code
- Country Name
- ISO Country Code
- Time Zone

BIC Details

- BIC8
- Branch BIC
- BIC Code
- Chips ID
- National ID
- National ID Type
- Connected BIC

Other Details

- Subtype Indicator
- Network Connectivity
- Branch Qualifiers
- Service Codes
- SSI Group Key

- IBAN Key

2.11.9 Viewing Bank Directory Plus Details

You can view the details maintained in the 'Bank Directory Plus Maintenance' screen using the 'Bank Directory Plus Summary' screen. You can invoke this screen by typing 'ISSBKDPL' 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:

- Record Key
- Parent Office Key
- Legal Type
- Office Type
- Head Office Key
- Legal Parent Key

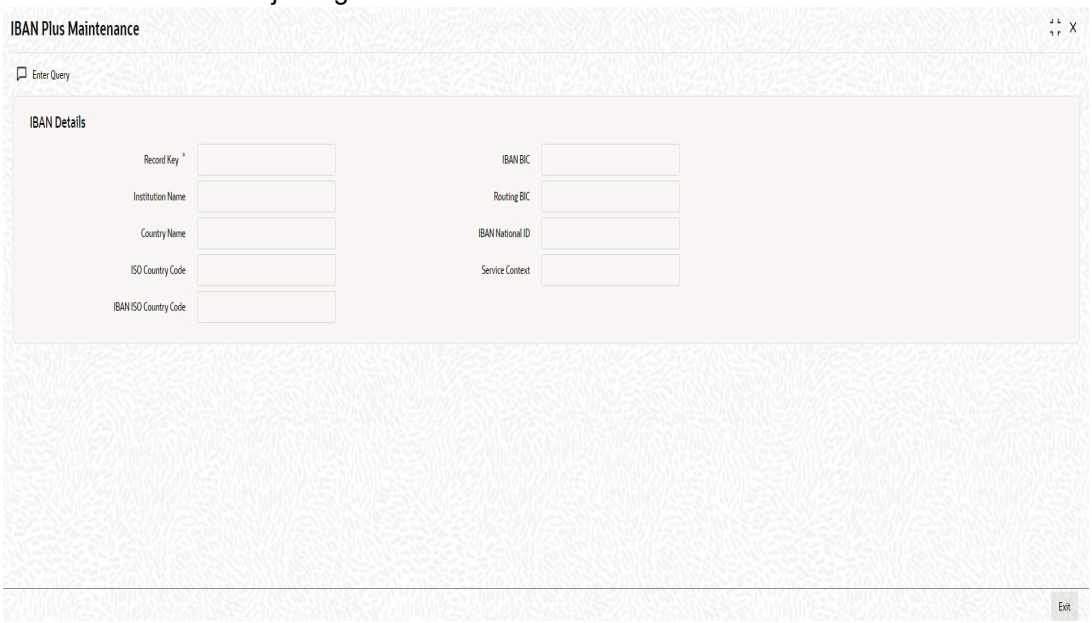
Select any or all of the above parameters for a query and click ‘Search’ button. The records meeting the selected criteria are displayed.

- Record Key
- Office Type
- Parent Office Key
- Head Office Key
- Legal Type
- Legal Parent Key

- Group Type
- Group Parent Key
- Institution Status
- Cooperative Group Key
- ISO LEI Code
- BIC8
- Branch BIC
- BIC Code
- Chips ID
- National ID
- Connected BIC
- Institution Name
- Branch Info
- POB Number
- Street Address 1,2. 3 & 4
- City
- CPS
- ZIP Code
- Country Name
- ISO Country Code
- Time Zone
- Subtype Indicator
- Network Connectivity
- Branch Qualifiers
- Service Codes
- SSI Group Key
- IBAN Key

2.11.10 Maintaining IBAN Plus

You can view the details of each IBANPlus file record in the ‘IBAN Plus Maintenance’ screen. To invoke this screen type ‘ISDIBNPL’ in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Record Key

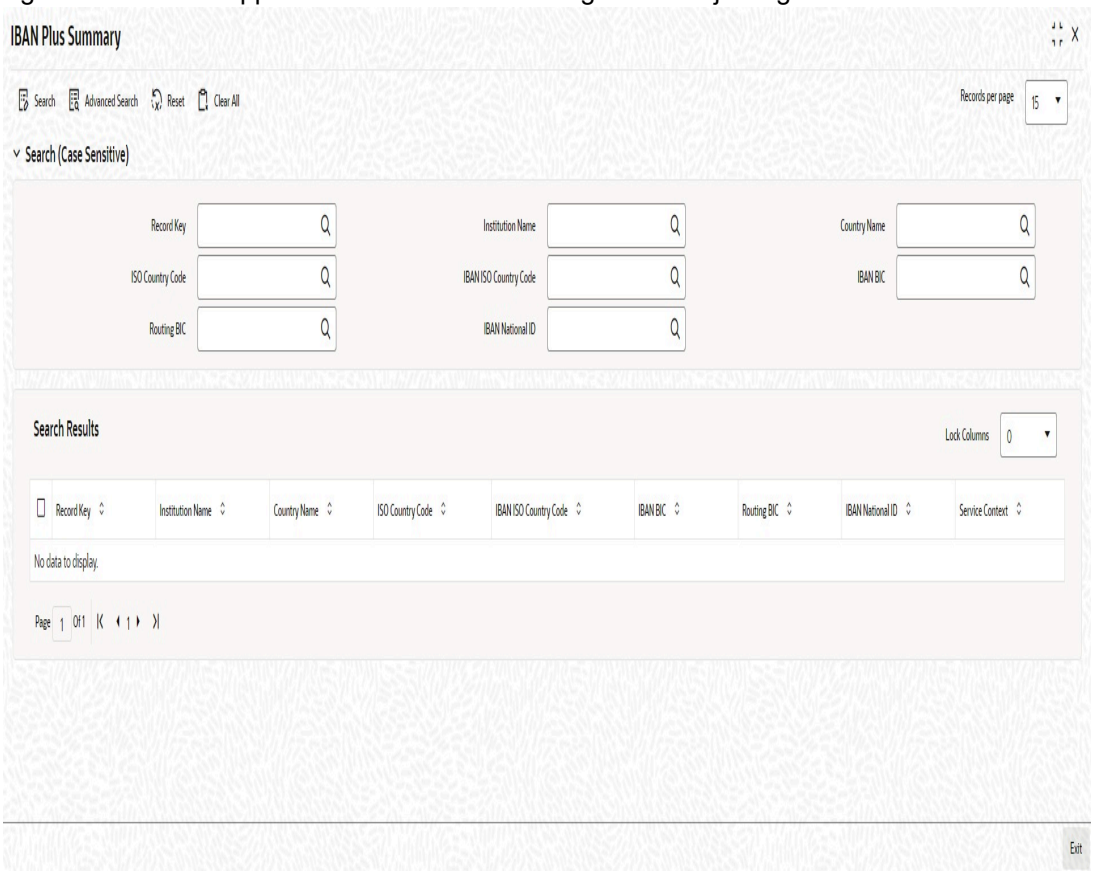
Specify the record key.

The system displays the following based on the record key specified:

- Institution Name
- Country Name
- ISO Country Code
- IBAN ISO Country Code
- IBAN BIC
- Routing BIC
- IBAN National ID
- Service Context

2.11.11 Viewing IBAN Plus Details

You can view the details maintained in the 'IBAN Plus Maintenance' screen using the 'IBAN Plus Summary' screen. You can invoke this screen by typing 'ISSIBNPL' 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:

- Record Key
- Country Name
- IBAN ISO Country Code
- Routing BIC
- Institution Name
- ISO Country Code
- IBAN BIC
- IBAN National ID

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

- Record Key
- Institution Name
- Country Name
- ISO Country Code
- IBAN ISO Country Code
- IBAN BIC
- Routing BIC

- IBAN National ID
- Service Context

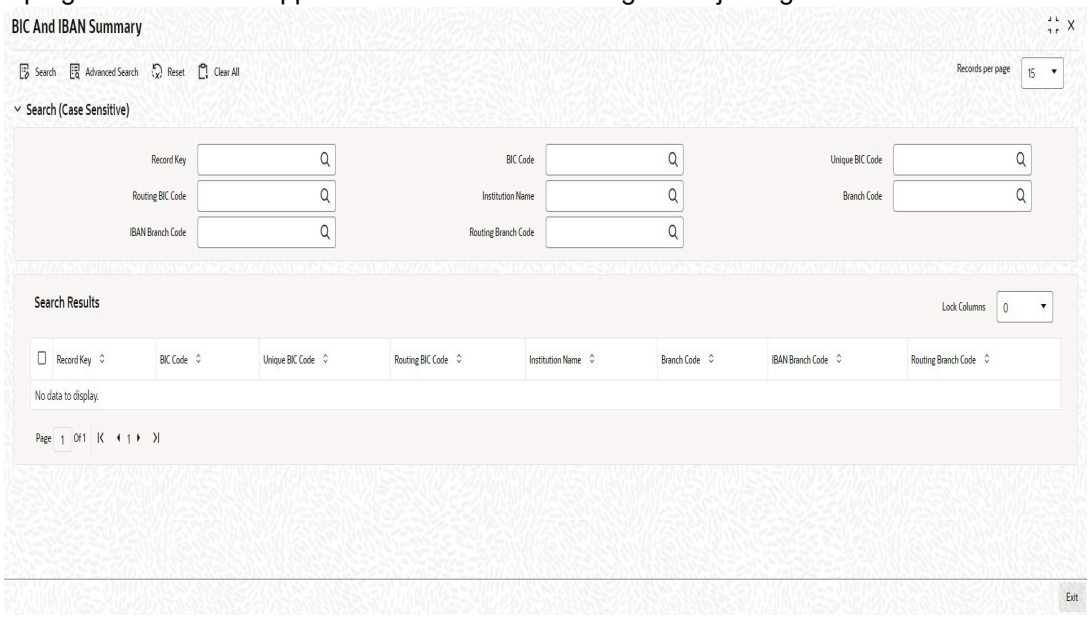
2.11.12 Maintaining BICPlusIBAN

Oracle FLEXCUBE supports the Upload of BICPlusIBAN directory.

BICPlusIBAN is a SWIFT directory that lists institution identifiers recognized by the financial industry, for example, Bank Identifier Codes, CHIPS UIDs, national clearing codes, and IBAN-related information. It also provides name and addresses of the corresponding entities.

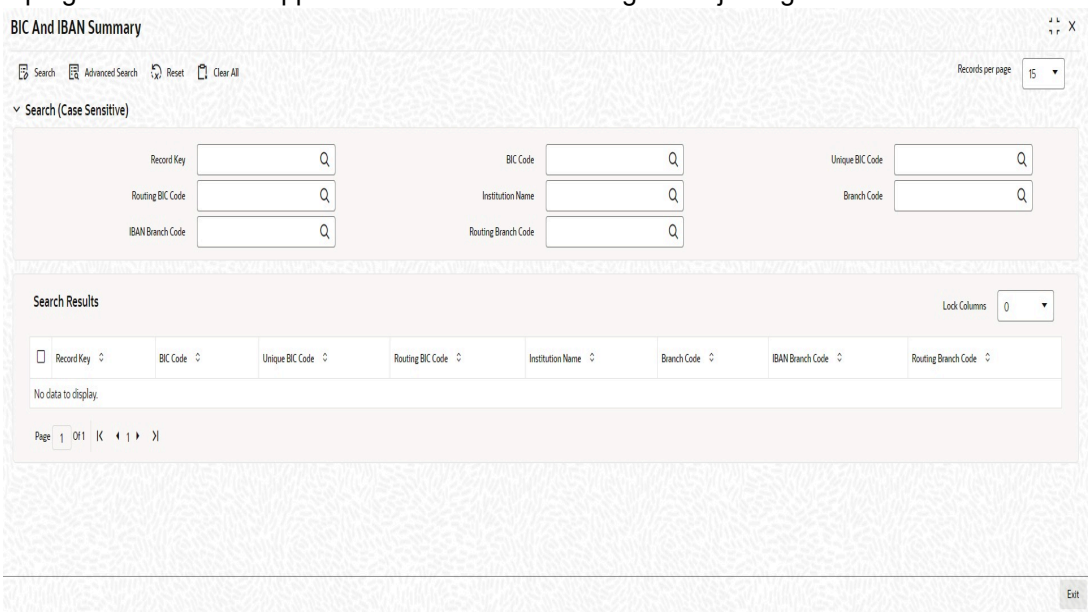
BICPlusIBAN is used to identify correspondents and counterparties accurately, and to allocate the correct code when sending messages, thus improving Straight Through Processing (STP). Initiators of cross-border payments within Europe are required to submit the BIC and IBAN codes to the receiver in order to benefit from reduced payment transaction charges.

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



2.11.13 Viewing BICPlusIBAN

You can invoke the ‘BIC and IBAN Summary’ screen by typing ‘ISSEBANP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

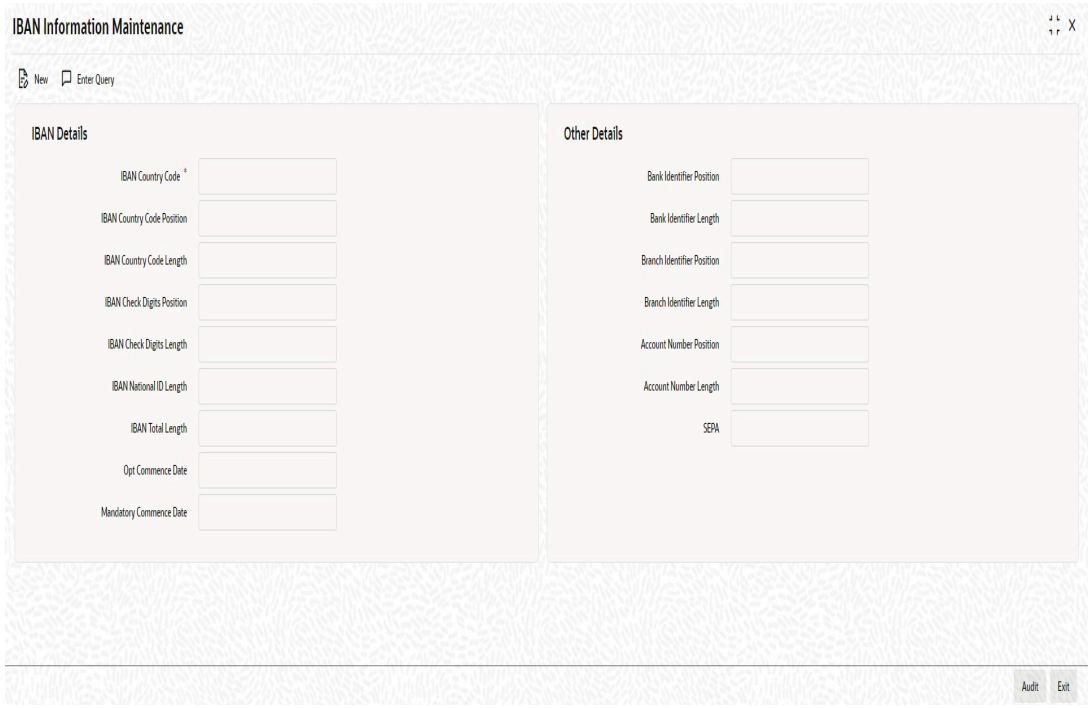


Unique Key for Record

Specify the unique key of the record in the file. This consists of ISO country code and sequential number of six digits.

2.11.14 Maintaining IBAN Information

Invoke the ‘IBAN Information Maintenance’ screen by typing ‘ISDESBAN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can specify the details of the following:

IBAN Country Code

Specify the ISO country code prefix in the IBAN.

IBAN Country Position

Specify the position of the country code in IBAN.

IBAN Country Code Length

Specify the number of characters of the country code in the IBAN.

IBAN Check Digits Position

Specify the start position of check digits in the IBAN

IBAN Check Digits Length

Enter the Number of check digits in the IBAN

Bank Identifier Position

Enter the Start position of bank identifier in the IBAN

Bank Identifier Length

Specify the Number of characters of bank identifier in the IBAN

Branch Identifier Position

Specify the Start position of the branch identifier in the IBAN (value is empty if the branch identifier is not applied in the country's IBAN format)

Branch Identifier Length

Specify the Number of characters of the branch identifier in the IBAN (value is 0 if the branch identifier is not applied in the country's BAN format)

IBAN National ID Length

Specify the Number of significant characters of the National ID value that are used by SWIFT to populate the IBAN NATIONAL ID, and that are sufficient to derive the IBAN BIC correctly.

This number can be different from (that is, smaller than) the length of the national bank/branch identifier defined in the IBAN Registry.

SWIFT refines its IBAN to BIC translation algorithms, this number may change from release to release.

Account Number Position

Specify the Start position of the account number in IBAN.

Account Number Length

Specify the Number of characters of account number in IBAN

IBAN Total Length

Specify the total number of characters of the IBAN.

Optional Commence Date

Specify the date from when the IBAN structure is an optional requirement.

Mandatory Commence Date

Specify the date from when the IBAN structure is a mandatory requirement.

SEPA

Select the SEPA from the adjoining drop-down list. The options are:

Y - Select ‘Y’ if the IBAN is used in any of the SEPA schemes.

N- Select ‘N’ if the IBAN is not used in the SEPA schemes.

2.11.15 Viewing IBAN Information

Invoke the ‘IBAN Information Summary’ screen by typing ‘ISSESBAN’ 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:

- Authorization Status
- IBAN Country Code
- Record Status

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

- Authorization Status
- Record Status
- IBAN Country Code

The IBAN Check Digit and IBAN Check National ID validations are applicable only if the IBANPLUS_REQD global parameter value is 'Y'.

2.11.16 Uploading BIC Files

SWIFT allows you to upload the entire BIC file or individual records like Amendments (AM) and File Instructions (FI) record files within the BIC upload file, on to the BIC directory. You can perform this through the 'BIC Upload' screen.

The BICPlusIBAN directory consists of the following files:

- BI file (BICPlusIBAN Information)
- IS file (IBAN Structure information)
- The BICPlusIBAN directory should be used to
- Translate beneficiary bank's BIC into national (clearing, sort) code
- Show banks' participation in RTGS system
- Show banks' details (name, address & so on)
- BICPlusIBAN Directory can also be used as an enquiry tool
- SEPA Related:
- Derive BIC from the IBAN, if missing
- Validate IBANs and BICs

On successful upload of BIC Plus IBAN, system populates the SWIFT BIC directory and the clearing codes automatically.

2.11.17 IS File Upload

This file forms the part of the BICPlusIBAN package. This contains information about the IBAN structure applicable in the countries.IS File forms are stored in a new data store and are used for IBAN structure validations. Invoke the 'Bank Identifier Code Upload' 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 can specify the following details:

Source Code

Specify the source from which you want to upload details. You can select the appropriate source code from the drop-down list displaying the following values:

- BIC - Select this to upload the BIC file
- CCH File - Select this to upload the country-wise holiday file
- BIC Plus IBAN - Select this to upload BIC plus IBAN file
- BICPlusIBANIS - Select this to upload IBAN structure file
- BankDirectoryPlus - Select this to upload Bank Directory Plus file

- IBANPlus - Select this to upload IBAN Plus file
- IBANStructure - Select this to upload IBAN structure file
- IBAN EXCLUSION LIST - Select this to upload IBAN exclusion list
- SEPA Plus - Select this to upload SEPA Plus file
- BICPLUS2018 - Select this to upload BIC Plus 2018 file
- BICPLUS2018 Country - Select this to upload BIC Plus 2018 country file
- BICPLUS2018 Currency - Select this to upload BIC Plus 2018 currency file
- BICPLUS2018 Holiday - Select this to upload BIC Plus 2018 holiday file
- BICPLUS2018 Holiday Services - Select this to upload BIC Plus 2018 holiday services file
- BICPLUS2018 TimeZone - Select this to upload BIC Plus 2018 time zone file

File Path

State the path in the database server where the uploaded file should be stored.

File Name

Specify a name for the uploaded file. The file name should bear the extension '.DAT'.

Intraday Sequence Number

The system generates an intraday sequence number when 'Submit Parameters' ' is clicked.

Click 'Submit Batch' button to start the upload process.

Note

- On successful upload of BICPLUS2018 Holiday or BICPLUS2018 Holiday Services, Dates marked as Holiday Type 'H' in upload file will be updated to Holiday in STDCCHOL-Currency Holiday Calendar Maintenance for the corresponding year and currency.
- 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 check box in SMDFNDSC Function Id.

2.11.18 BIC Record File Formats

The file formats for the FI and AM records is as under:

FI record

Position	Description	Length	Type	Mandatory	Data
1	Tag Identifier	2	VAR-CHAR2	Y	'FI'
3	Modification Flag	1	VAR-CHAR2	Y	'A' addition 'M' modification 'D' deletion 'U' unchanged
4	BIC (Bank, Country & Location Code)	8	VAR-CHAR2	Y	Bank code (4 char) Country code (2 char) Location code (2 char)
12	BIC (Branch code)	3	VAR-CHAR2	Y	Branch code, with - 'XXX' if no branch code exists
15	Institution Name	35	VAR-CHAR2	Y	Name (first part)
50	Institution Name	35	VAR-CHAR2	N	Name (second part)
85	Institution Name	35	VAR-CHAR2	N	Name (third part)
120	Branch Information	35	VAR-CHAR2	N	Branch specification (first part)
155	Branch Information	35	VAR-CHAR2	N	Branch specification (second part)
190	City Heading	35	VAR-CHAR2	Y	City name
225	Subtype indication	4	VAR-CHAR2	Y	A subtype can be bank, broker, etc.

229	Value Added Services	60	VAR-CHAR2	N	20 x 3 char. Fields indicating the Value-added Service Code
289	Extra Information	35	VAR-CHAR2	N	Specific information
324	Physical address	35	VAR-CHAR2	N	Physical address (first part)
359	Physical address	35	VAR-CHAR2	N	Physical address (second part)
394	Physical address	35	VAR-CHAR2	N	Physical address (third part)
429	Physical address	35	VAR-CHAR2	N	Physical address (fourth part)
464	Location	35	VAR-CHAR2	N	Location (first part)
199	Location	35	VAR-CHAR2	N	Location (second part)
534	Location	35	VAR-CHAR2	N	Location (third part)
569	Country name	35	VAR-CHAR2	N	Country name (first part)
604	Country name	35	VAR-CHAR2	N	Country name (second part)
639	POB Number	35	VAR-CHAR2	N	Post Office Box number
674	POB Location	35	VAR-CHAR2	N	POB Location (first part)
709	POB Location	35	VAR-CHAR2	N	POB Location (second part)
744	POB Location	35	VAR-CHAR2	N	POB Location (third part)
779	POB Country name	35	VAR-CHAR2	N	POB Country name (first part)
814	POB Country name	35	VAR-CHAR2	N	POB Country name (second part)

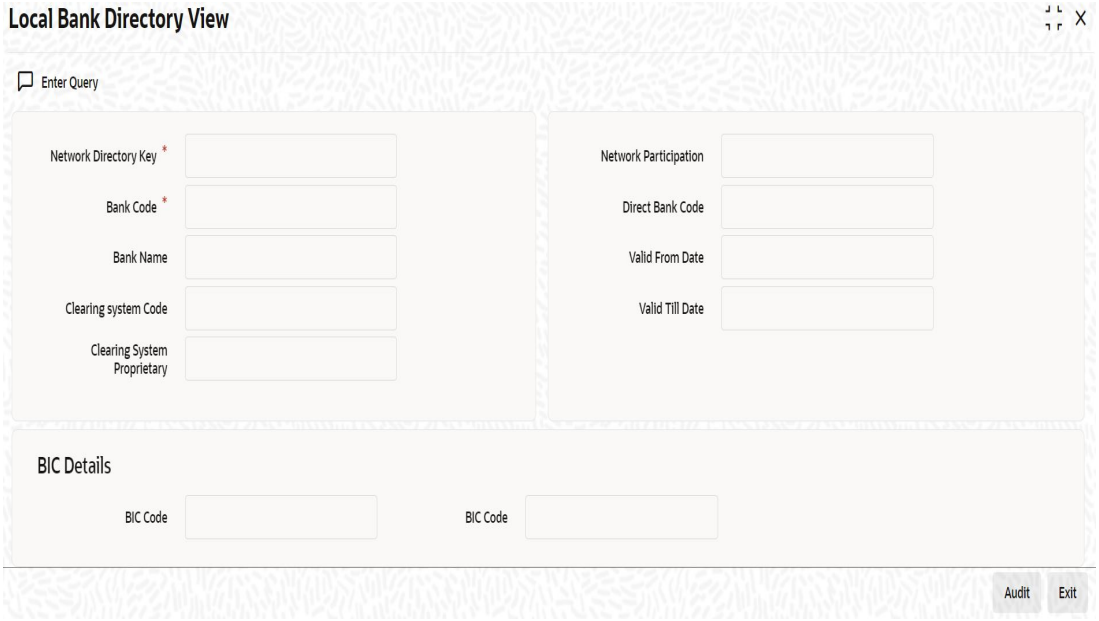
AM record

The AM record would consist of only the tag identifier, old BIC and the new BIC. The file format is as follows:

Position	Description	Length	Type	Mandatory	Data
1	Tag Identi-fier	2	VAR-CHAR2	Y	'AM'
3	Old BIC	11	VAR-CHAR2	Y	Old BIC
14	New BIC	11	VAR-CHAR2	Y	New BIC

2.11.19 Local Bank Directory View

You can invoke the 'Local Bank Directory View' screen by typing 'ISDBKDIR' 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:

Network Directory Key

This field displays the Network Directory Key. The participant banks for different Networks are differentiated using the Network Directory Key.

Directory in OBPM	Directory Keys Applicable
RTGS Directory	TARGET2 EURO1 LVTS

Directory in OBPM	Directory Keys Applicable
Local Payment Bank Directory	SCT SDD B2B SDD CORE SCT INST
ACH Directory	Directory keys as defined in OBPM

Bank Code

Clearing Member ID of the participant banks in the Clearing Network is populated in this field.

Bank Name

Clearing participant Bank Name is displayed in this field.

Clearing system Code

If the Clearing System Code is part of ISO published list of codes in External code list for External Clearing System Identification1, it is populated in Clearing System Code field.

Clearing System Proprietary

If the Clearing code is a proprietary code it will be populated in Clearing System Proprietary field.

Note

Only one of the fields Network Clearing Code / Proprietary Clearing Code can have a value.

Network Participation

This field displays the Network Participation.

Direct Bank Code

The Direct Bank Code is applicable if the bank is an indirect participant in the Clearing Network. Direct Bank Code is a valid Bank Code with the same Network Directory Key and Participant type 'Direct'.

Valid From Date

This field displays the valid from date for the record.

Valid Till Date

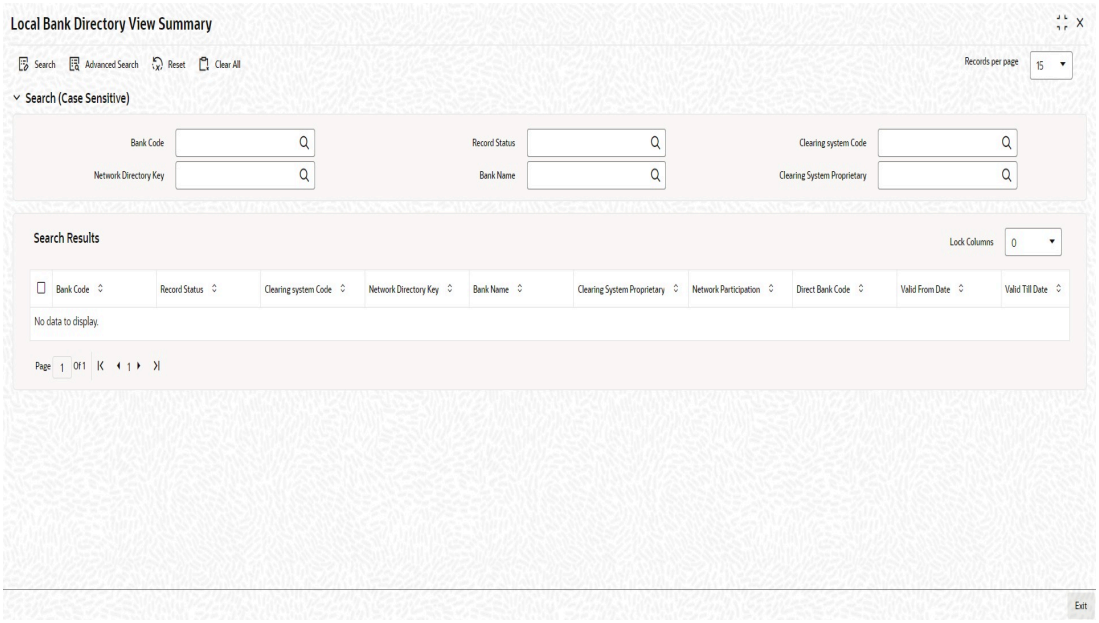
This field displays the valid till date for the record.

This screen displays below fields also:

- BIC Details
- Unstructured Address Details
- Structured Address Details
- Address Type

2.11.19.1 Local Bank Directory View Summary

You can invoke “Local Bank Directory View Summary” screen by typing ‘ISSBKDIR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using the following parameter:

- Bank Code
- Network Directory Key
- Record Status
- Bank Name
- Clearing system Code
- Clearing System Proprietary

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

2.12 MIS Details Maintenance

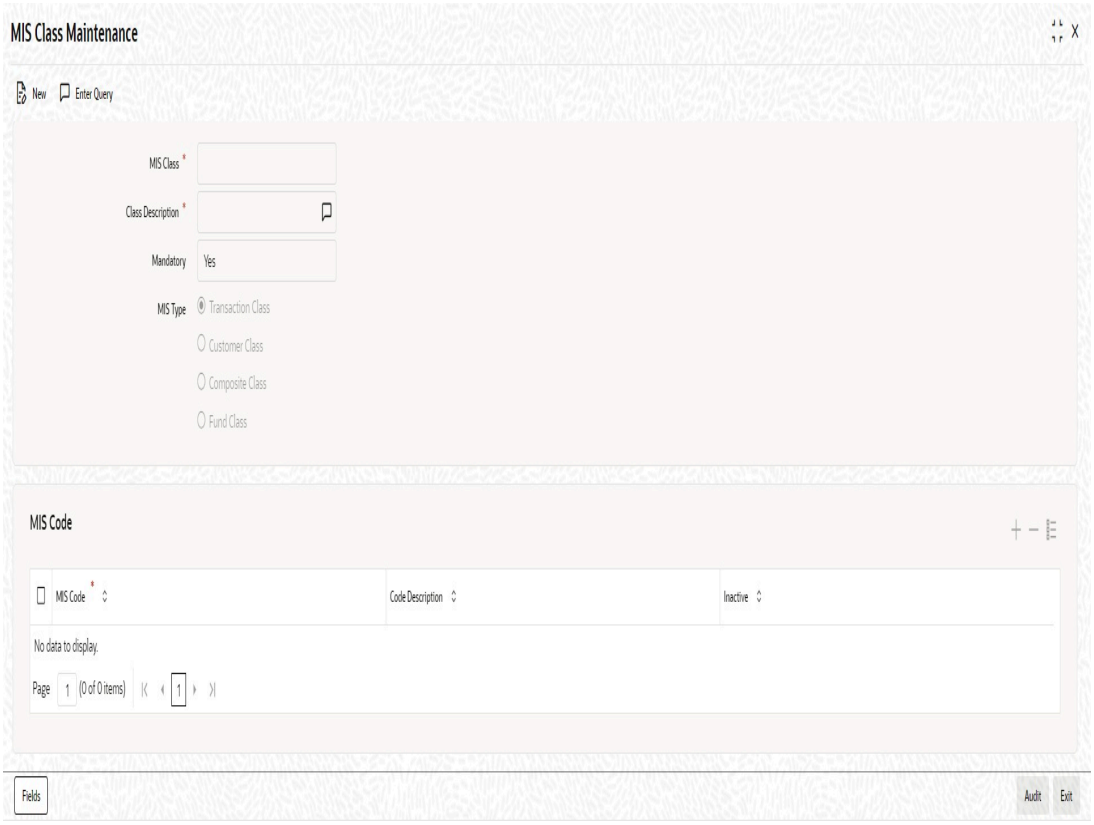
This section contains the following topics:

- Section 2.12.1, "Maintaining MIS Class"
- Section 2.12.2, "Saving the Record"
- Section 2.12.3, "Maintaining MIS Group"
- Section 2.12.4, "Operations on the MIS Group Record"
- Section 2.12.5, "Maintaining MIS Cost Codes"
- Section 2.12.6, "Operations on the MIS Cost Code Record"
- Section 2.12.7, "Maintaining MIS Pool"

2.12.1 Maintaining MIS Class

In order to maintain MIS classes, you need to invoke the ‘MIS Class Maintenance’ screen by typing ‘GLDCLSMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. In this screen, you can define various categories based on

which reports on general ledgers should be classified. To maintain details of a new MIS class, click new icon.



Here you can maintain the following details:

MIS class

In Oracle FLEXCUBE, each MIS class that you maintain is identified by a unique nine-character code called a Class Code. You can follow your own convention for devising this code.

Description

You can specify a short description that will enable you to identify the MIS class quickly. The short description that you specify is for information purposes only and will not be printed on any customer correspondence.

MIS Type

An important detail in defining an MIS class is to specify the *type* of class that you are creating. The MIS class type identifies the basic nature of the class. In Oracle FLEXCUBE you can set up the following type of MIS classes:

- *Transaction class* — A transaction class refers to all transactions that have taken place through any of the front-end modules like foreign exchange, money market etc. Customer Class relates to customer accounts.
- *Customer class* — Select this option if you are defining a customer-based classification.
- *Composite class* — Choose this option to indicate that the MIS class can be used both at customer definition and at the time of processing a transaction.
- *Fund class* — Refer to the Core Services User manual for details on setting up a Fund MIS class

This is the basic feature of a class and will determine the type of MIS codes that can constitute the class. For each of these MIS types you can create a maximum of ten classes.

Mandatory

Using this field, you can indicate whether entering an MIS code is mandatory for a particular MIS class or not. Whenever any transaction is stored, the system checks if an MIS code is supplied for this MIS class invoked in the transaction.

MIS Codes

Under a class, you can indicate the sub-divisions that should be reported under the class. Each of the sub-classes is given unique code identifiers.

The MIS codes that you associate with a class will fall under the class at the time of reporting or consolidation.

Click add icon to associate an MIS code to a class. To remove an MIS class from the list, place your cursor in that row and click delete icon.

The MIS codes that you associate will depend on the Type of MIS Class that you are creating. While setting up the details of a customer, you can associate the customer to a customer type MIS Code. Therefore the set up serves more for management purposes and makes the management of GLs simple and easy.

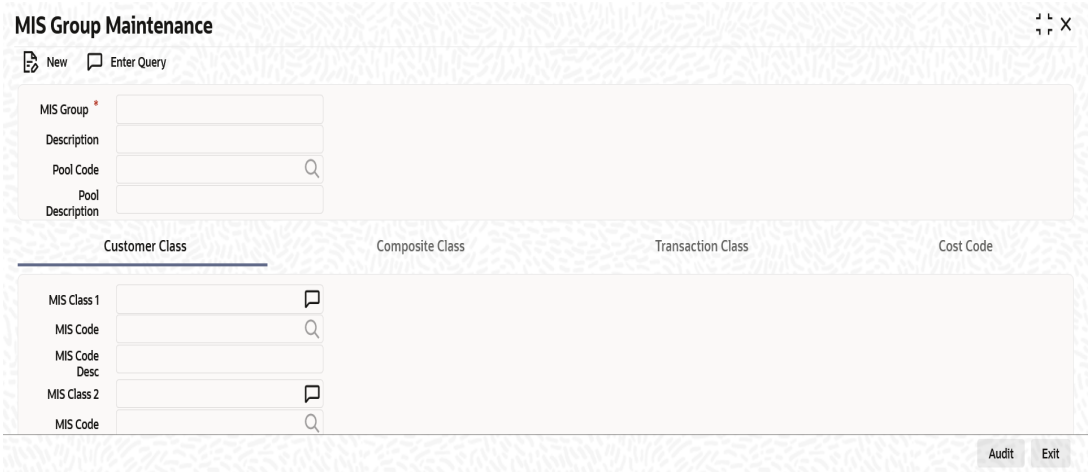
2.12.2 Saving the Record

Click save icon to save the record. Click delete icon to exit without saving the details that you entered. An MIS Class that you have created will be available for use only after it has been authorized by a user bearing another ID.

Similarly, you cannot make any modifications to a Class or Category until the previous modification made, has been authorized. After you have made the required entries, click 'Exit' button to exit the screen. You will be returned to the Application Browser.

2.12.3 Maintaining MIS Group

You can invoke the 'MIS Group Maintenance' screen by typing 'MIDGRPMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



If you are creating a new MIS Group, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'MIS Group Definition' screen is displayed without any details.

If you are calling an MIS Group that has already been defined, double-click an MIS Group from the summary screen.

2.12.4 Operations on the MIS Group Record

On an existing MIS Group record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of an MIS Group
- Authorize an MIS Group
- Copy the details an MIS Group on to a new one
- Print the details of an MIS Group
- Delete an MIS Group

Please refer to the manual on Procedures for details of these operations.

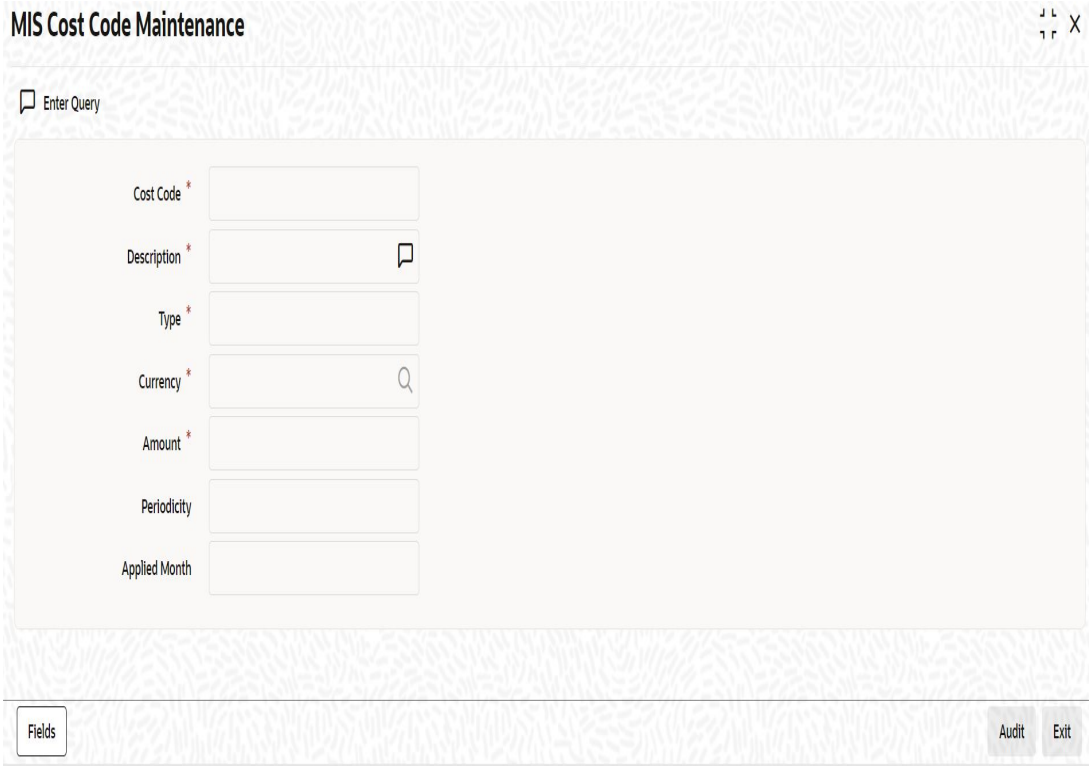
2.12.5 Maintaining MIS Cost Codes

An MIS cost code represents the notional cost incurred for a transaction. An MIS cost code can be attached either to an account or to a contract, in the following manner:

3. You can link a Cost Code to an account class. This will default to the accounts maintained under the account class. You can change this default. Alternatively, you can link an MIS Cost Code to an account when maintaining it.
4. When creating a product, you can identify the Cost Codes against which contracts involving the product should be reported.
5. When processing a contract, the Cost Codes identified for the product (the contract involves) will automatically default. These defaults can be changed. If cost codes have not been identified for the product, you can identify one for the contract.

The notional cost will be reported in the profitability report.

You can invoke this screen by typing ‘MIDXCODE’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



If you are creating a new MIS Cost Code, select ‘New’ from the Actions Menu in the Application toolbar or click new icon. The ‘MIS Cost Code Maintenance’ screen is displayed without any details.

If you are calling an MIS Cost Code that has already been defined, double-click on an MIS Cost Code from the summary screen.

Type

The MIS Cost Code can belong to one of the following types:

Number of Transactions

This typically applies for calculating the cost of processing a transaction involving an account.

You can indicate the amount to be considered as the notional cost for each transaction.

For example, you may incur a certain amount for every transaction you process of a savings account a particular category. This cost could be different for processing transactions in a different type of savings account or for current accounts. You should define different MIS Cost Codes and link them to the appropriate account classes.

Event based Charges

The notional cost applicable for processing an event can be defined as a cost code. Typically, this applies for a contract.

For example, for processing an event in the life-cycle of a loan, you may want to attach a certain cost. You can define a cost code for it and link it to the product.

Similarly, you can define a different notional cost for different events in the life-cycle of a contract. Thus, you can have a cost code for initiating a loan, one for liquidating interest, and so on, and link them to the product with the appropriate event codes.

The notional cost that you define will be taken as the cost per event.

Duration based charges

These changes are applied typically for a contract. The notional cost in this case, is calculated on the basis of a specific duration. This notional cost is defined for a cost code. The following example illustrates how this cost is applied on a contract.

For example, if a loan is live for a month, the notional cost you incur is a specific amount. You would define a duration based cost code, define the periodicity as 'monthly'. For every month a loan linked to the cost code is live, the notional cost will be applied.

Cost

The notional cost, along with the currency in which it is expressed should be indicated for the cost code. The cost will be applied based on the Cost Code type, as follows:

Cost Code Type	Description
Number of Trans-actions	The amount is taken as the cost per transaction
Event	The amount is taken as the cost per event
Duration	The amount is taken as the cost for the period defined as the periodicity, for the cost code

If a currency conversion is involved during reporting, the prevailing conversion rate will be used.

Periodicity

This is the periodicity at which the costs defined have to be applied. In the profitability report, the notional cost reported would depend on the periodicity defined for the cost code.

For a quarterly, half-yearly or yearly periodicity, you should also indicate the first month of application. The subsequent application months would be computed based on this.

2.12.6 Operations on the MIS Cost Code Record

On an existing MIS Cost Code record, you can perform any of the following operations (if any function under the Actions Menu is disabled, it means that the function is not allowed for the record):

- Amend the details of an MIS Cost Code
- Authorize an MIS Cost Code
- Copy the details an MIS Cost Code on to a new one
- Print the details of an MIS Cost Code
- Delete an MIS Cost Code

Please refer to the manual on Common Procedures for details of these operations.

2.12.7 Maintaining MIS Pool

You can invoke the 'MIS Pool Code Maintenance' screen by typing 'MIDXPOLD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



If you are creating a new MIS Pool Code, select 'New' from the Actions Menu in the Application toolbar or click new icon. The 'MIS Pool Code Definition' screen is displayed without any details.

If you are calling an MIS Pool Code that has already been defined, double-click on an MIS Pool Code from the summary screen.

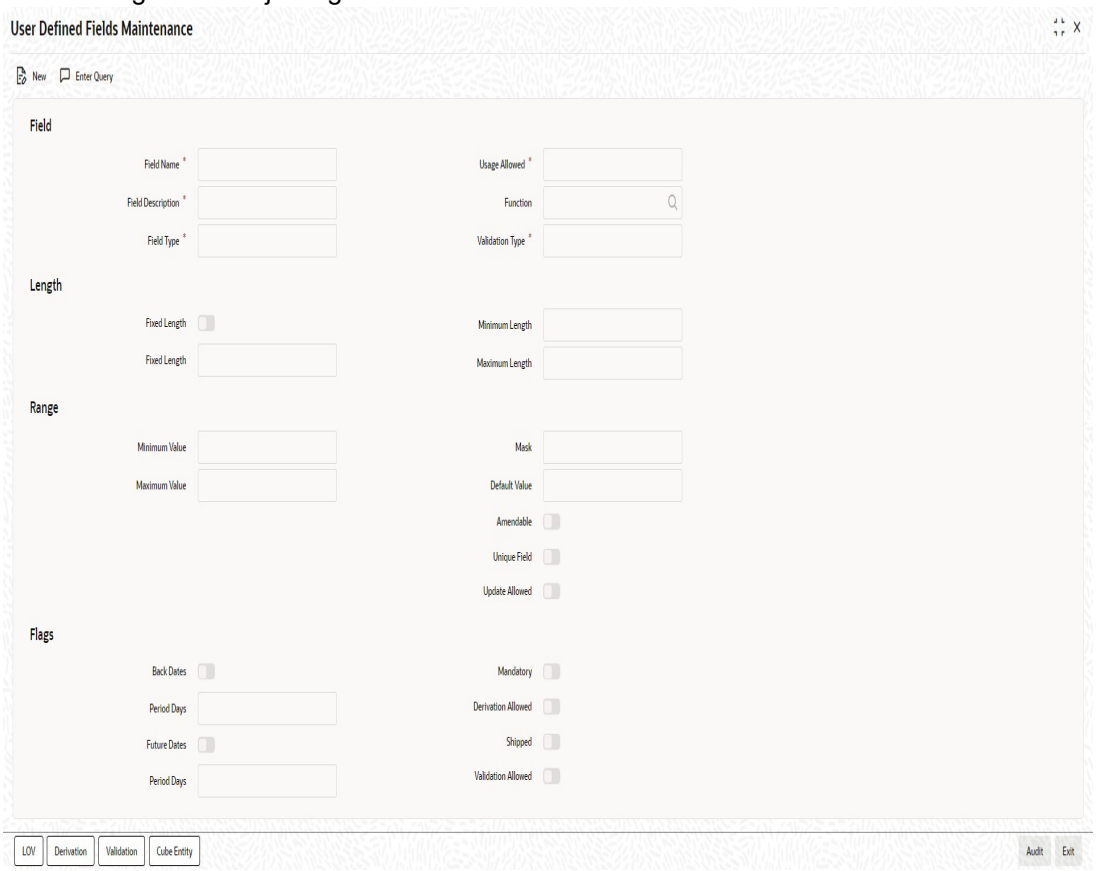
2.13 User Defined Fields Maintenance

This section contains the following topics:

- Section 2.13.1, "Invoking the User Defined Fields Maintenance Screen"
- Section 2.13.2, "Mapping UDF Function Field"

2.13.1 Invoking the User Defined Fields Maintenance Screen

Based on your requirement and the nature of the field, you can specify default values and validations for the field. Oracle FLEXCUBE will validate all entries made to the field against the validations you define for a field. You can invoke the 'User Defined Fields Maintenance' screen by typing 'UDDUDFMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



A field that you have created will become operational in Oracle FLEXCUBE only after it is authorized. A user bearing a different Login ID can authorize a field definition record that you have created.

2.13.2 Mapping UDF Function Field

You can maintain the user defined fields function mapping in the User Defined Fields Function Field Mapping Maintenance screen. To invoke this screen type 'UDDFFLMT' in the top right corner of the application toolbar and click the adjoining arrow button.



You can specify the following in this screen:

Function

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

Field Name

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

2.14 Generic Interface Maintenance

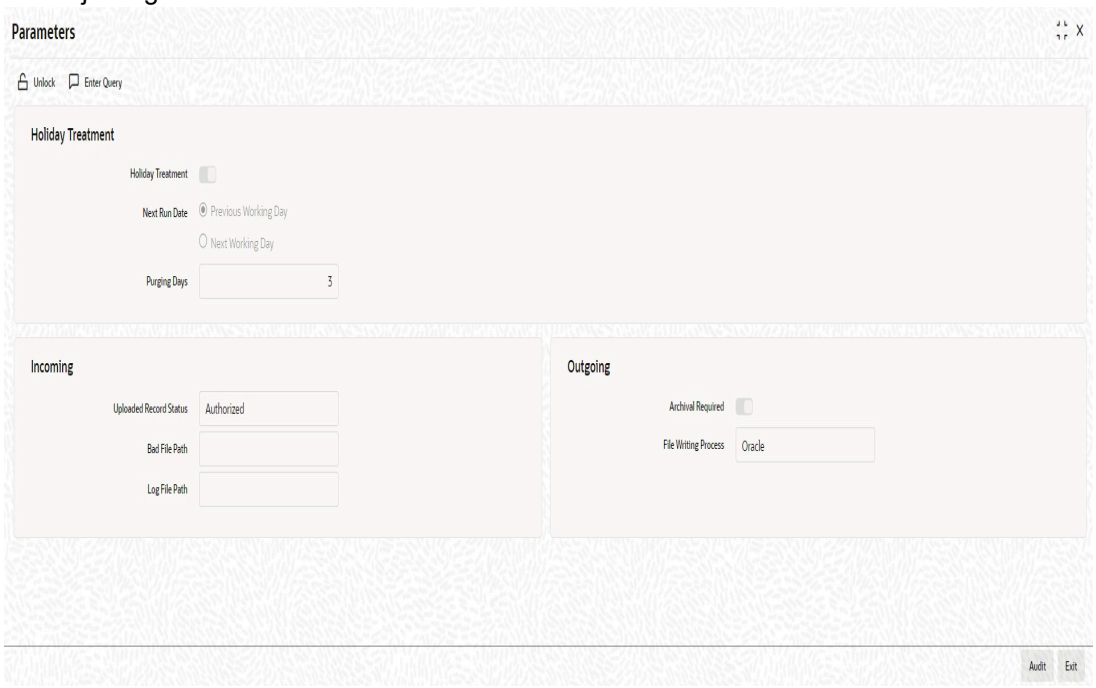
This section contains the following topics:

- Section 2.14.1, "Invoking GI Process"
- Section 2.14.2, "Viewing Error Details of Individual Record"
- Section 2.14.3, "Specifying Interface Definition Details"
- Section 2.14.4, "Viewing Interface Definition Summary"
- Section 2.14.5, "Maintaining AUDF (ASCII User Defined Function) Details"
- Section 2.14.6, "Viewing AUDF Summary Details"

2.14.0.1 Maintaining GI Parameter

You can set the parameters for the framework of Generic Interface processing in the following screen 'Parameters' screen invoked from the Application Browser. You can invoke this screen

by typing ‘GIDPARAM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following parameters for generic interface here.

Holiday Treatment

You can specify the parameters for interface processing if the schedule date falls on a holiday.

Holiday Treatment

Check this box to indicate your preference for interface processing on a holiday.

Next Run Date

Specify how the system should process if the schedule date falls on a holiday. You can select the options as either move the interface processing to previous working date or next working date if the interface processing day falls on a holiday.

> **Note**
>
> The default holiday treatment is movement to ‘next working date’.

Purging Days

Specify the purging days if you want to maintain any days to be purged while processing interface.

Incoming

You can specify the parameters for interface processing for the incoming files.

Uploaded Record Status

Select the input status of the transaction record after upload as:

- Authorized
- Unauthorized

Note

By default ‘Authorized’ option is selected.

Bad File Path

Specify the path where the external tables should write the bad records, while reading from the Incoming file.

Log file Path

Specify the path where the external tables should write the Log file, while reading from the Incoming file.

Outgoing

You can specify the parameters for interface processing for the outgoing files.

Archival Required

Check this box to specify if the upload table data and file log data should be archived at the time of EOD or before deleting the same.

File writing process

Select the tool to write the data into output file from the following options:

- Oracle - This component uses ORACLE UTIL packages to write the data into output file.
- Java - This component uses java libraries ages to write the data into output file

Note

By default ‘Oracle’ option is selected.

You need to note the following details while selecting the tool for file writing:

- This feature is applicable only for the outgoing process
- Low volume sites are recommended to use Oracle tool only in case of high volume Java tool is recommended.
- If Java tool is selected then the necessary Java software/component should be installed in the database server and jvm is enabled in database.

2.14.1 Invoking GI Process

You can trigger the process of Generic Interface using Gateway Messages, EOD run or through ‘Interface Trigger’ screen. You can invoke this screen by typing ‘GIDIFPRS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can provide the following details here to invoke the GI routing package.

Branch Code

Specify the branch code from where the GI file process has to be initiated.

Interface Code

Select the Interface Code that has to be processed.

Based on the selected interface code, system defaults external system and interface type.

File Name

Specify the file name if the selected Interface Code is Incoming.

Process Code

Select the process code from the drop-down list, if the selected Interface Code is Incoming. The options available are:

- FP – Populating the Upload tables using the file data.
- DP – Populating the Base tables from the Upload tables.
- AL – This is will trigger ‘FP’ and ‘DP’ processes one after another.
- RT – This is Retry operation the previous process that failed is triggered.
- RE – This will rerun the ‘DP’ process for error records.

Physical File Name

A physical file name is applicable if you are processing a file that is uploaded through the ‘Interface Trigger’ screen.

When the file upload is successful, the system will display the name of the file in this field.

File Mask

The system displays the incoming file mask specified during interface definition.

2.14.2 Viewing Error Details of Individual Record

You can view the individual record error details of the uploaded file in the 'File Log Details' (GIDFILOG) screen. From the summary screen (GISFILOG), double click the selected record to view the error details screen.

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



Based on the upload file name and process reference number, system displays the error details here:

- Upload File Name
- Branch code
- Interface Code
- Process Reference Number
- File Name
- Started Time
- Ended Time
- Status

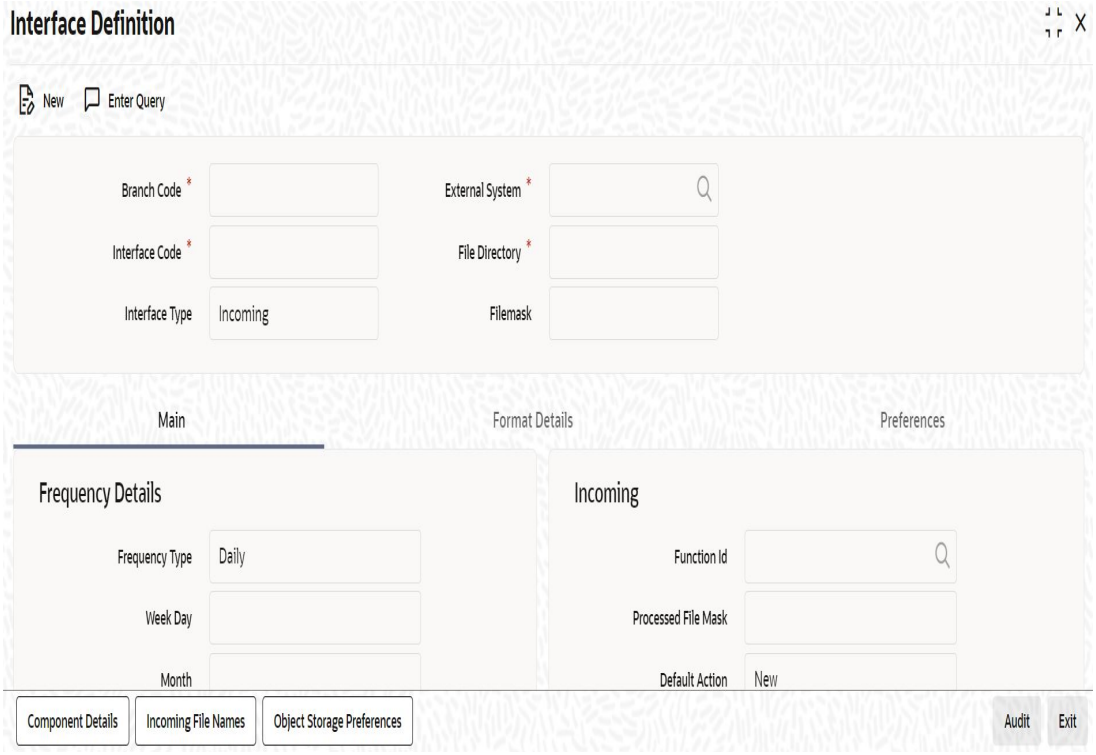
Following field mapping details are also displayed

- Key 1
- Key 2
- Key 3
- Key 4
- Key 5
- Error Code

- Error Description

2.14.3 Specifying Interface Definition Details

You can define the format details and properties associated with interface file in the 'Interface Definition' screen. You can invoke this screen by typing 'GIDIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can define the following interface file properties, formats and components here.

Branch Code

Specify the code of the branch to which the interface belongs.

Interface Code

Specify a unique interface code to identify the interface as incoming or outgoing.

Interface Type

Select the interface type from the following options:

- Incoming - Select this option if the file data needs to be uploaded into Oracle FLEXCUBE
- Outgoing - Select this option if data from Oracle FLEXCUBE needs to be written into file

External System

Specify the external system with which Oracle FLEXCUBE is interfacing.

File Directory

Specify the Oracle directory name. All the incoming/outgoing files will be copied to the path specified for this Oracle directory name. The name of the Oracle directory specified here should correspond to the path ending with 'ready' folder.

Data Controller (Bank) can use the OS features to manage and control access to the data files.

File Mask

Specify the file mask for the outgoing interface file.

2.14.3.1 Main Tab

Frequency Details

Frequency Type

Select the frequency type for interface file processing from the following drop-down options:

- Daily
- Weekly
- Fort Nightly
- Monthly
- Quarterly
- Half-yearly
- Yearly
- Adhoc

Note

If Adhoc is specified it will override any existing restrictions.

Week Day

If you select frequency type as 'Weekly', select the day from the drop-down list for processing the interface file. The options available are:

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday

Month

If you select frequency type as 'Quarterly, Half Yearly and Yearly', select the month for the interface file execution from the drop-down list. The options available are:

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November

- December

Date

If you select frequency type as 'Monthly, Quarterly, Half Yearly and Yearly', select the date of the month for the interface file execution from the drop-down list.

Pre Message AUDF

Specify the AUDF that needs to be invoked before triggering the interface. You can use this to add additional functionality required at the message level.

Post Message AUDF

Specify the AUDF that needs to be invoked after triggering the interface. You can use this to add additional functionality required at the message level.

Incoming

You can specify the interface details applicable for incoming file details here.

Function ID

Specify the function id for which the incoming data need to be sent.

Processed File Mask

Specify the file mask for renaming the incoming file after uploading the data.

Default Action

Select the default action which needs to be invoked to process the uploaded data in the upload table from the drop-down list below:

- New
- Modify
- Close

On Override

Select the action to be taken if an override occurs from the drop-down list below:

- Reject
- Continue
- Skip

Suppress Start Reference

Check this box to indicate that the start reference number should be suppressed.

If the checkbox is selected and start reference element is defined in the component definition, system raises an error message while saving the interface. System validates the start reference check for Header, Body and Footer.

For a given interface, mask and suppress start reference are applicable to all the file names configured for that interface

Incoming File Mask

Specify the file mask for selecting the incoming files from the file directory. System supports four types of file masking:

- Date and Time mask (YYYYMMDDHHMISS) – (year, month, date, hours, minutes and second)
- Sequence number based mask(nnn) – 3 digit numeric numbers

- File names starting with a specific signature. (Upload all files which are starting with incoming File name)
- Exact File Name (File Names which are exact match with the file name in interface definition)

System searches all the files which are matching the mask criteria and process the files one by one “_” as the split separator for the file name and the mask criteria.

Note

System will continue or break the uploading of records based on the error handling defined in the 'On Override' field. If it is Continue, then the system will ignore the current record and continue with the next record. If it is Reject, then the system will stop the execution of the file and start executing the next available incoming file.

Note

By default system append the Incoming File Mask type to the file name while searching the physical file name. If an interface supports for multiple type incoming files, then same file mask is applicable for all type of incoming files.

Outgoing Interface

Specify the corresponding outgoing interface file for the above incoming file.

Log Output

Select the type of details to be updated in the log file from the adjoining drop-down list. This list displays the following values:

- Error
- Success
- Both

While processing the interface file, system verifies the log output value and the below details:

- If the value of “Log Output” is “Error”, then, system creates an error file (<INTERFACE_NAME>_ FILENAME>_ERR_<ProcessRefNo>.dat) in Log_Failure folder and update the primary key elements and the corresponding error details (error code and message).
- If the value of “Log Output” is “Success”, then, system creates a data file (<INTERFACE_NAME>_ FILENAME>_SUC_<ProcessRefNo>.dat) in Log_Success folder and update the primary key elements. “
- If the value of “Log Output” is “Both”, then, system creates both error file and data file in log folder.

During the interface configuration, log_failure and log_success folders are created in the interface configured folder.

Last Run Date

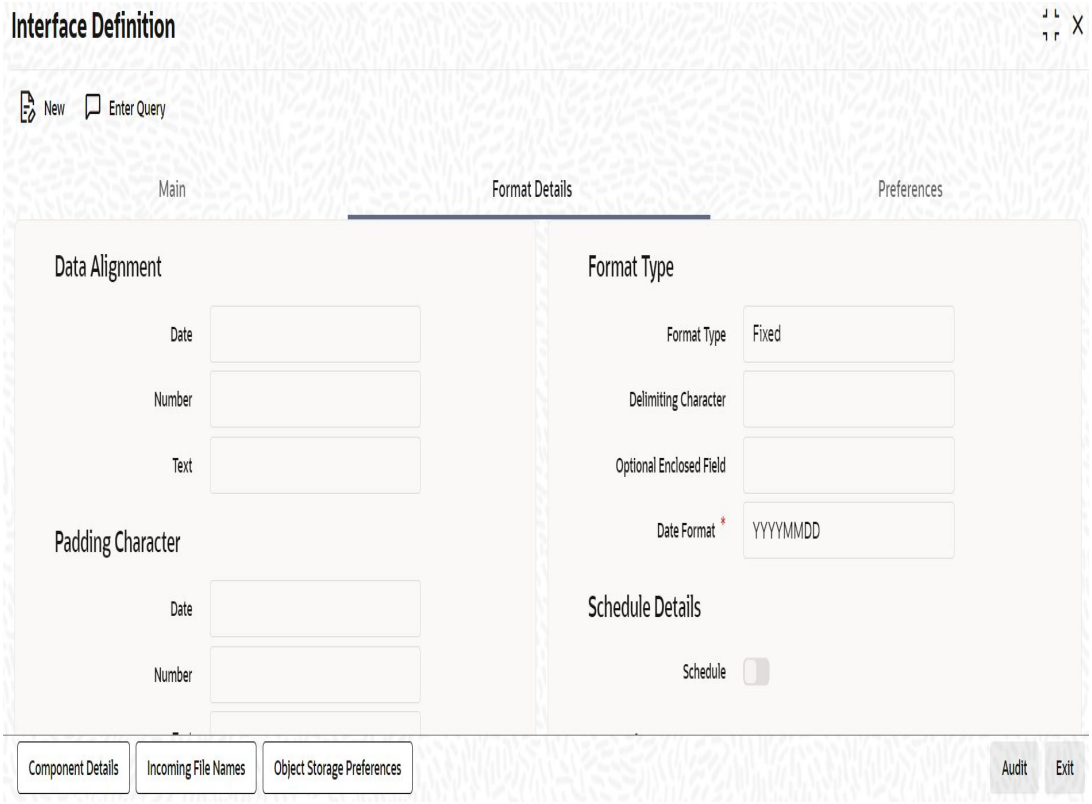
The last run date gets displayed here.

Next Run Date

The day on which the interface can be triggered gets displayed here.

2.14.3.2 Format Details Tab

You can define the format details in the 'Interface Definition' screen. Click the Format Details tab in the 'Interface Definition' screen and specify the fields.



Data Alignment

Date

Select the justification type for date field from the drop-down list. The options are:

- Right
- Left

Number

Select the justification type for number field from the drop-down list. The options are:

- Right
- Left

Text

Select the justification type for text field from the drop-down list. The options are:

- Right
- Left

Note

Default justification type for text and date field type is Left and number field type is right.

Padding Character

You can specify the padding character of fixed length format type interface file here. All the data types can have the same padding character

Date

Specify the padding character for date field.

Number

Specify the padding character for number field..

Text

Specify the padding character for text field.

Note

All the data types can have the same padding character.

Format Type

Format Type

Select the type of data length in the interface from the following options:

- Fixed – Select this option if the file data has to be in fixed width.
- Delimited - Select this option if the file data has to be in delimited format.

Delimiting Character field gets enabled for you to specify the delimiting character if you select the format type of definition as ‘Delimited’.

Delimiting Character

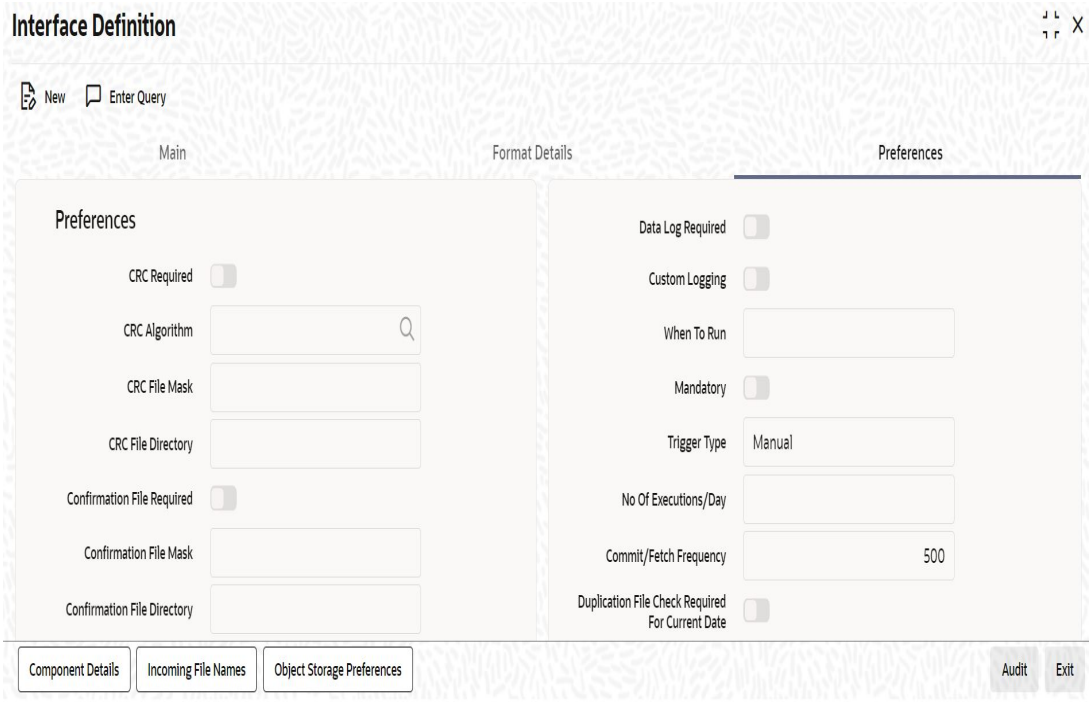
Specify the delimiting character if you select the format type of definition as ‘Delimited’.

Date Format

Specify the date format for the interface file.

2.14.3.3 Preferences Tab

Click the Preferences tab in the 'Interface Definition' screen and specify the fields.



Preferences

CRC Required

Check this box if you want to check the CRC while transferring the data.

In case of incoming interface, system checks for the CRC value in the file name maintained in 'CRC file mask'. For outgoing interface, system generates the CRC value in a CRC file.

CRC Algorithm

Specify the CRC algorithm which has to be used to calculate the CRC Value.

CRC File Mask

The path of CRC File mask gets displayed here.

CRC File Directory

The directory of CRC file gets displayed here. However you can modify it. If the file directory is modified, the path for this directory should end with 'ready' folder.

Confirmation File Required

Check this box to indicate if confirmation is required for an incoming file. If this box is checked then when incoming file is processed, system checks whether confirmation file is available in the folder specified. If the file is not available then incoming file processes will raise an error indicating the confirmation file is not available.

Confirmation File Mask

The path of confirmation file mask gets displayed here.

Confirmation File Directory

The directory of confirmation file gets displayed here. However, you can modify it. If the file directory is modified, the path for this directory should end with 'ready' folder.

Character Set

Specify the Character Set from the displayed list of character set values.

Data Log Required

Check this box to indicate if the confirmation details are required in the log file.

When to Run

Select the stage of application the interface has to be triggered.

Mandatory

Check this box to indicate that the interface has to be mandatorily processed before moving on to the next stage of EOD. If this box is checked system checks if the interface has been processed or not and if it is not processed system will not allow movement to the next EOD stage.

Trigger Type

Select an appropriate option to indicate how the interface should be triggered. The options available are:

- Manual – Select this option if the interface has to be triggered manually.
- System – Select this option if the interface has to be triggered automatically.

During EOD if there are any mandatory unprocessed interfaces and if the triggering type is selected as 'System' then the interface is triggered automatically. In case of Incoming interface if triggering type is selected as 'System' then system checks if the file is available in the 'ready' folder for that interface. If the file is present the system will process it. In case of outgoing interface if triggering type is selected as 'System' then, system will automatically trigger the Outgoing interface.

Note

If the interface is mandatory, the triggering type must be system. Even if the triggering type is mentioned as System, you can manually trigger the interface whenever required through Interface triggering screen.

No of Executions/Day

If you select frequency type as 'Daily', specify the total number of interface file processing executions in a day.

This field is applicable only for incoming interface file process.

Commit/Fetch Frequency

Specify the number of transaction committed or fetched at a given point of time.

Duplication File Check Required for Current Date

Check this box to indicate that the duplicate files should not be added for the current date.

Backward Compatibility

Select the Backward Compatibility value from the drop-down list to indicate the dynamic package generation behavior for an incoming interface. The available options are:

- No - For Online and extensible screen, the Backward Compatibility value is **No**. The user can change the value to **Yes** if required.
- Yes - For Online and non-extensible screen, the Backward Compatibility value is **Yes**.
- Not Applicable - For all non-online screen, the Backward Compatibility value is **Not Applicable**.

Parallel Process

You can specify the parallel process details here.

Parallel Process Required

Check this box to indicate if parallel processing is required if multiple interface files has to be processed at a given time.

When you select parallel process required parallel process type field gets enabled.

Parallel Process

Select the type of parallel process you want to keep for the interface processing:

- Record Based – Select this option if you want parallel processing to be based on the number of records you maintained.
- Process Based – Select this option if you want parallel processing to be based on the number of parallel processes that you maintained.

No of Records

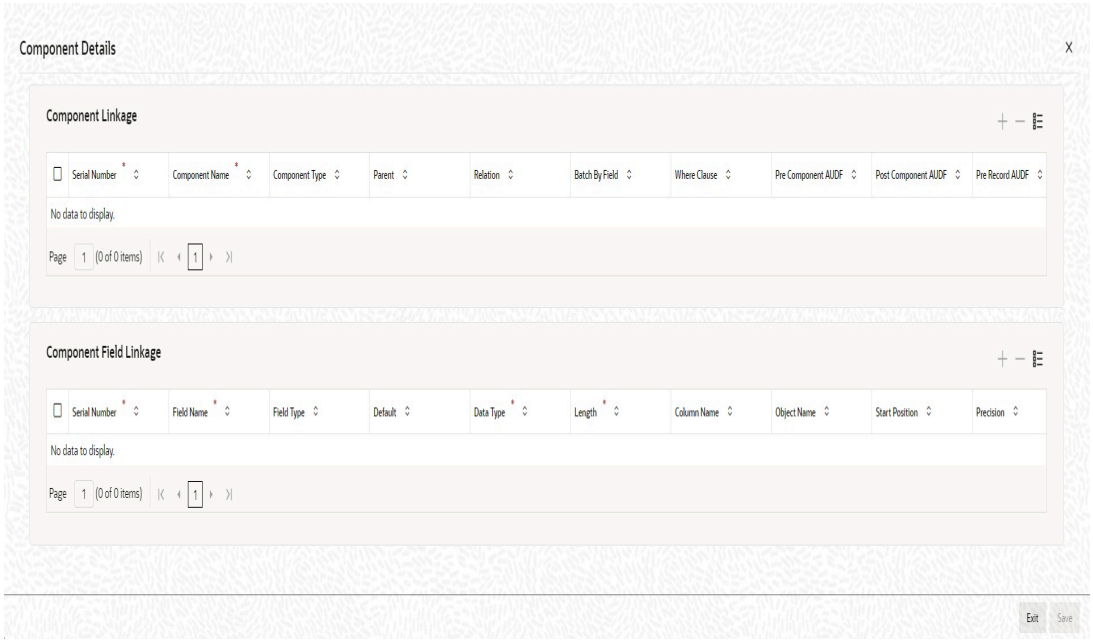
Specify the number of records of parallel process can be performed at a given time. This field gets enabled only if you select the parallel process type as ‘Record based’.

No of Parallel Process

Specify the number of parallel process can be performed at a given time. This field gets enabled only if you select the parallel process type as ‘Process based’.

2.14.3.4 Specifying Component Details

You can specify the component details here. Click the ‘Component Details’ button in the ‘Interface Definition’ screen.



The following details are captured here:

Component Linkage

You can specify the component linkage details here.

Serial Number

Specify the serial number.

Component Name

Specify a name for the component.

Component Type

Select the type of component from the options available in the drop-down list. The options available are:

- Header
- Body
- Footer
- Batch Header
- Batch Footer
- Batch Body

If the header and footer are defined in the component details section and opted for suppressing the start reference, then the system considers the first line as the header and the bottom-most line as the footer and continues the execution.

Parent

Specify the parent component to which component is linked.

Relation

If the parent component is specified, then specify the relation here.

Batch by Field

Specify the field in the component based on which you want to create a batch. This is applicable only for Outgoing Interfaces.

Where Clause

Specify the where Clause for the component.

Pre Component AUDF

Specify the AUDF that has to be executed before the component is processed, if any. You can use this to add any additional functionality required at the component level.

Post Component AUDF

Specify the AUDF that has to be executed after the component is processed, if any. You can use this to add any additional functionality required at the component level.

Pre Record AUDF

Specify the AUDF that has to be executed before the record is processed, if any. You can use this to add any additional functionality required at the record level.

Post Record AUDF

Specify the AUDF that has to be executed after the record is processed, if any. You can use this to add any additional functionality required at the record level.

Group By Clause

Specify the group by clause for the component.

Order By Clause

Specify the order by clause for the component.

Having Clause

Specify the Having Clause for the component.

Callform Name

Specify the callform name for the component.

Component Field Linkage

You can specify the component field linkage details here.

Serial Number

Specify the serial number.

Field Name

Specify the field name.

Field Type

Select the type of field from the options available in the drop-down list. The options available are:

- Message
- Intermediate
- Start Identifier
- End Identifier
- Action

Default

Specify the default value for the field here.

Data type

Specify the data type.

Length

Specify the length of the field here.

Column Name

Specify the column name in the database of the field here.

Object Name

Specify the object name from which the field should be derived.

Start Position

Specify the start index of the field in the fixed-length format.

Precision

If the field is of numeric type, then specify precision here.

Translation

If the field value needs to be translated then select the translation code that has to be used for the translation.

Un-translated

Specify the action to be taken if the translation value is not present

Pre Field AUDF

Specify the AUDF that should be executed before the processing of the field here.

Post Field AUDF

Specify the AUDF that should be executed after the processing of the field.

Primary Key

Check this box to indicate the primary key to identify the individual record in the incoming file.

2.14.3.5 Specifying Incoming File Names

Click on the 'Incoming File Names' button in the 'Interface Definition' screen to specify the incoming interface file names.



You can specify the Incoming file names here.

File Names

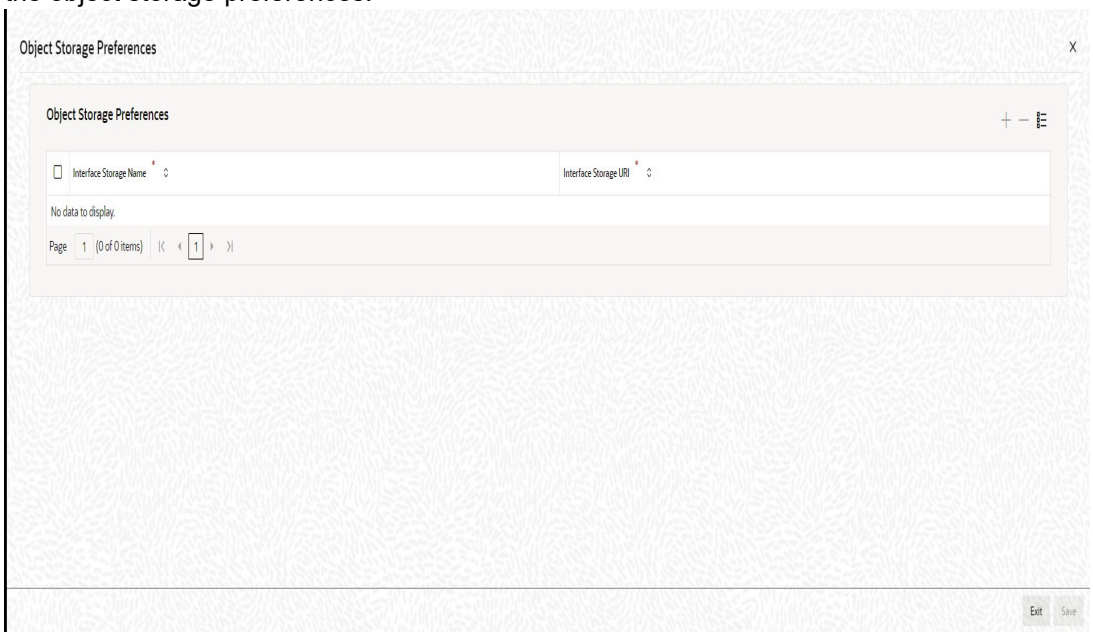
The incoming file names are maintained here.

File Name

Specify the incoming interface file name here.

2.14.3.6 Specifying Object Storage Preferences

Click on the 'Object Storage Preferences' button in the 'Interface Definition' screen to specify the object storage preferences.



The following details are captured here:

Object Storage Preferences

The object storage preferences are maintained here.

Interface Storage Name

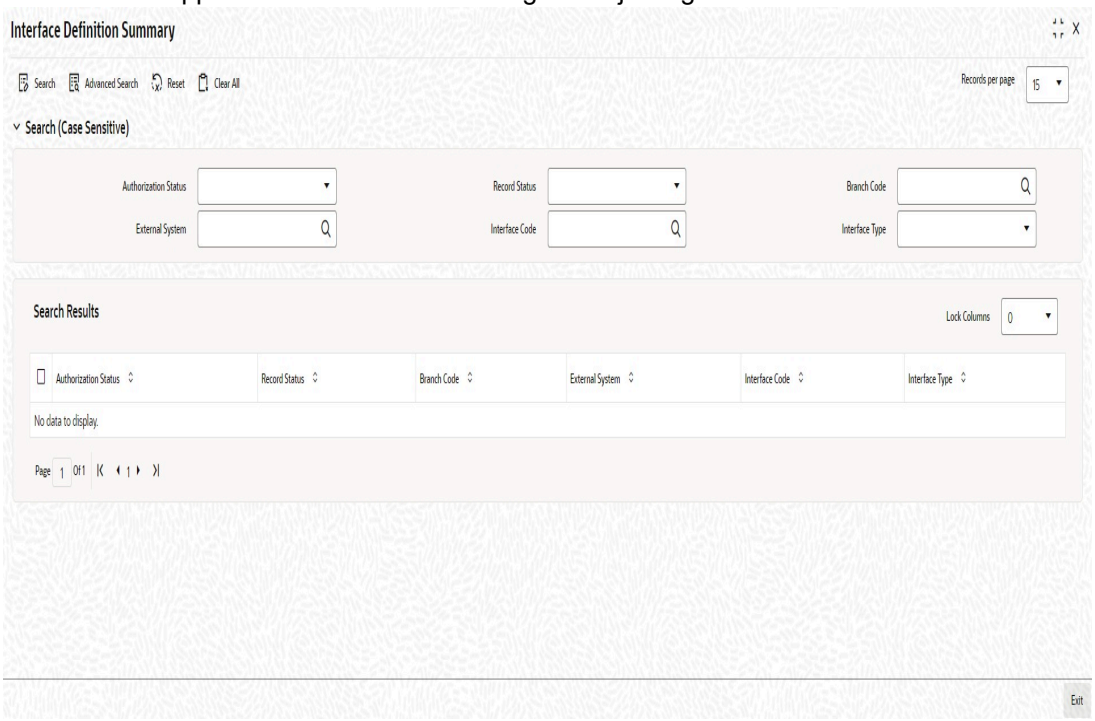
Specify the Interface Storage name.

Interface Storage URI

Specify the Interface Storage URI path.

2.14.4 Viewing Interface Definition Summary

You can view the interface details maintained in the system using 'Interface Definition Summary' screen. You can invoke this screen by typing 'GISIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can click 'Search' button to view all the interface records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the Interface definition you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Branch code

Select the branch code belonged to the interface details from the option list.

Interface code

Select the interface code belonged to the interface details from the option list

Record Status

Select the record status of the interface details from the drop-down list. The options are:

- C – Closed
- O - Open

External System

Select the name of the external system belonged to the interface details from the option list.

Interface Type

Select the type of interface from the option list as incoming or outgoing.

When you click ‘Search’ button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Branch Code
- External System
- Interface Code
- Interface Type

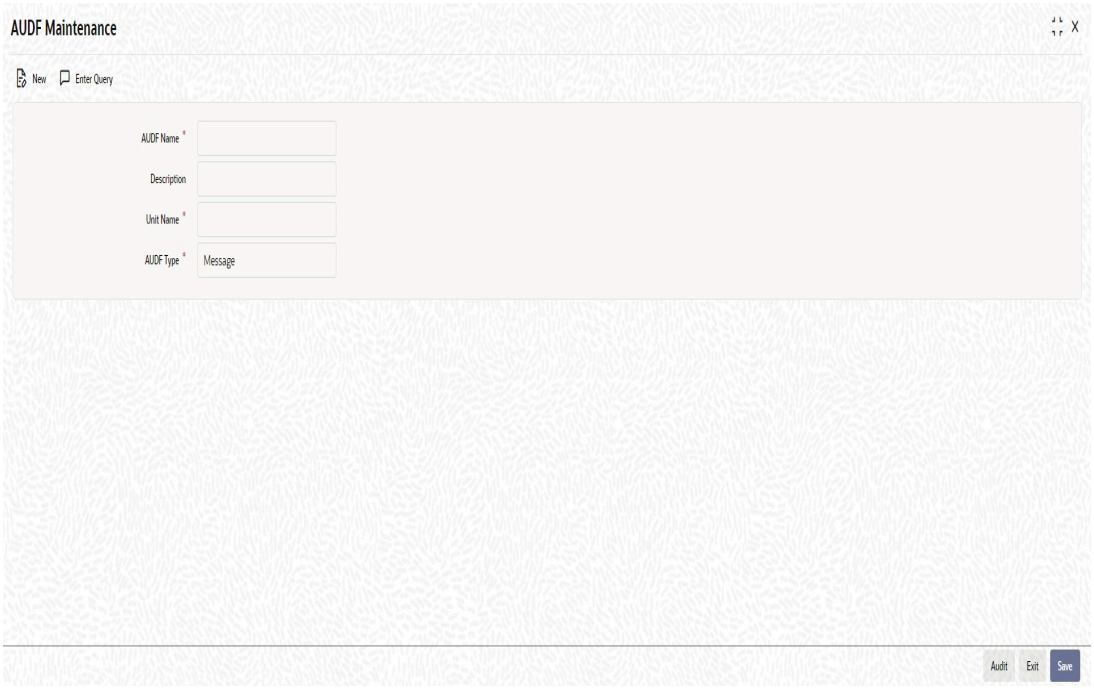
2.14.4.1 Search Functionalities

The search functions available are:

- Advanced – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- Reset – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- Query – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- Refresh – Click **Refresh** to refresh the list of results.

2.14.5 Maintaining AUDF (ASCII User Defined Function) Details

You can maintain the AUDF (ASCII User Define Function) details in the ‘AUDF Maintenance’ screen. You can invoke this screen by typing ‘GIDAUDFM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following AUDF details in this screen.

AUDF Name

Specify the name of the AUDF here.

Description

Specify a description for the AUDF here.

Unit Name

Specify the invoked function name here.

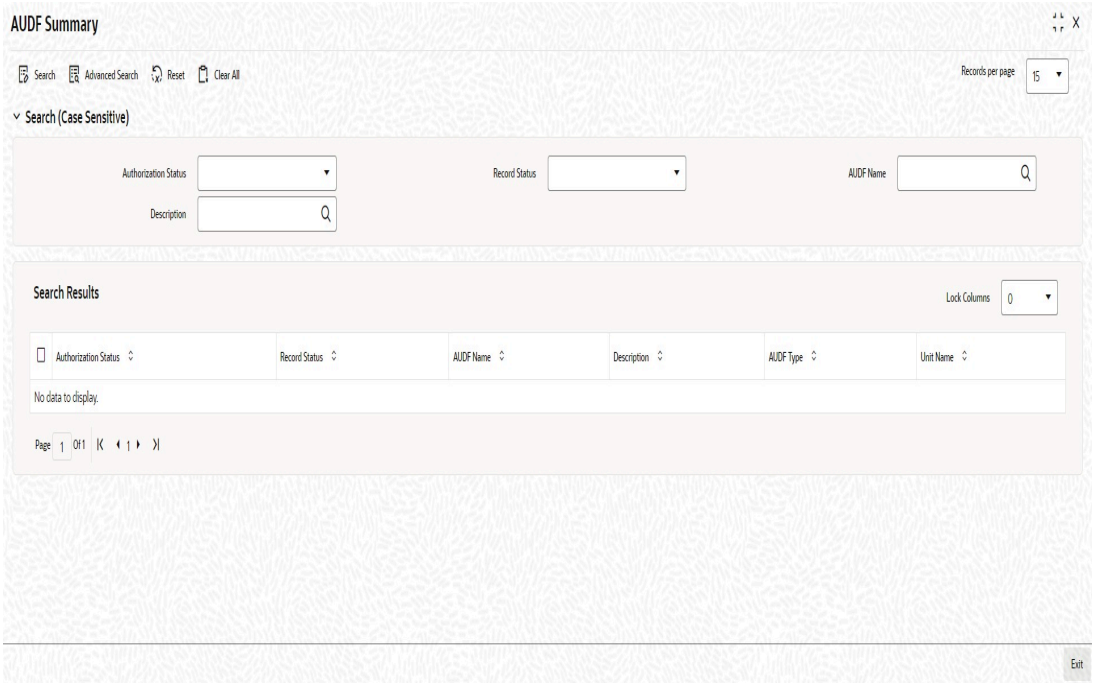
AUDF Type

Select the AUDF types from the drop-down list. The following options are available:

- Message
- Component
- Record
- Field

2.14.6 Viewing AUDF Summary Details

You can view AUDF details maintained in the system using 'AUDF Summary' screen. You can invoke this screen by typing 'GISAUDFM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can click 'Search' button to view all the AUDF records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the AUDF you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Record Status

Select the record status of the AUDF from the drop-down list. The options are:

- C – Closed
- O - Open

AUDF Name

Select the name of the AUDF from the option list.

Description

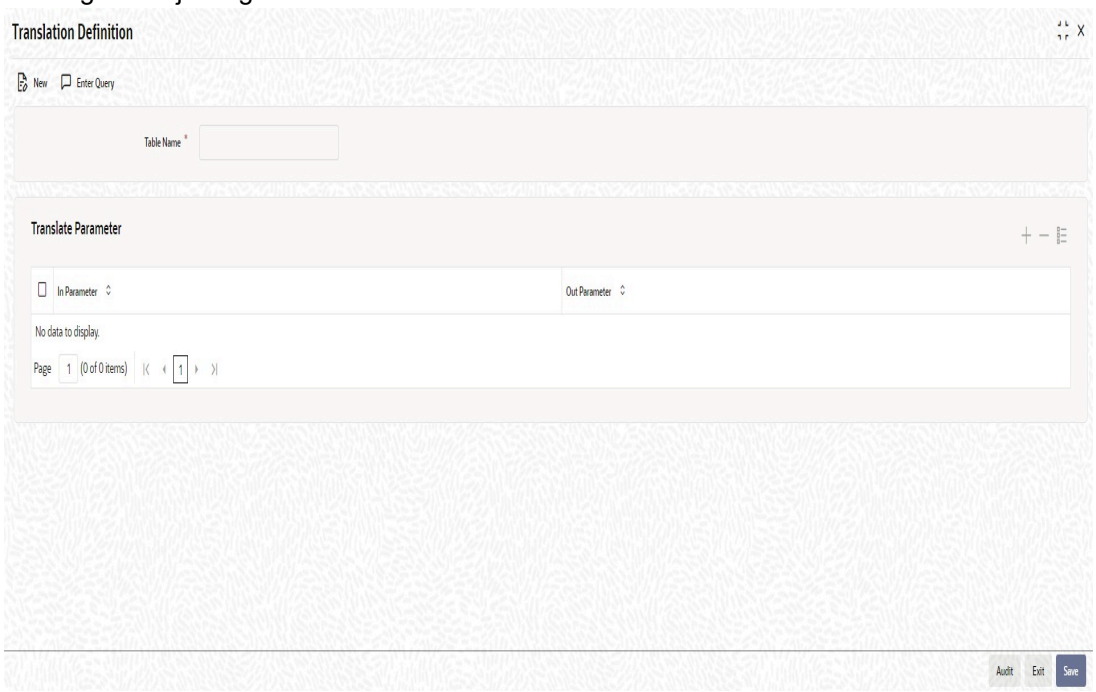
Select the description of the AUDF from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- AUDF Name
- Description

2.14.7 Maintaining Translation Details

You can maintain translation details required between the external system values to Oracle FLEXCUBE Values and vice Versa in the 'Translation Definition' screen. You can invoke this screen by typing 'GIDTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can capture the following details here:

Translation Name

Specify the translation name you want to keep for the set. The translation name gets linked to the interface field whose value needs to be translated during Interface Processing.

Translation Parameters

The following details are specified here:

In Param

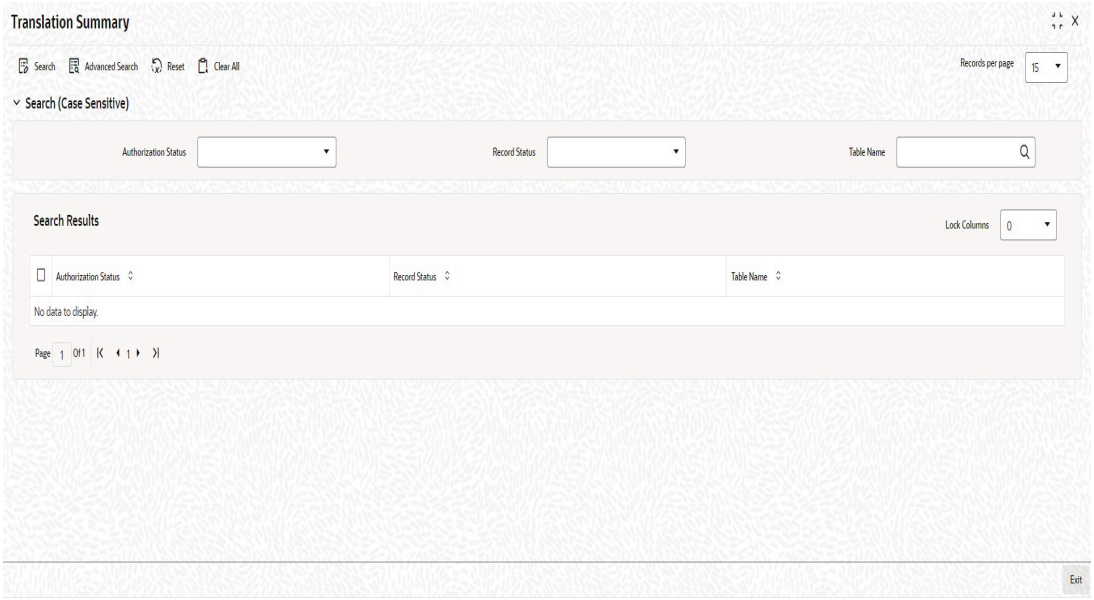
Specify the system value for the corresponding external systems value.

Out Param

Specify the external system's value for the corresponding Oracle FLEXCUBE value.

2.14.8 Viewing Translation Summary Details

You can view the translation details maintained in the system using 'Translation Summary' screen. You can invoke this screen by typing 'GISTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can click 'Search' button to view all the translation records of your bank. You can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the translation you want to view the details from the drop-down list. The options are:

- Authorized
- Unauthorized

Record Status

Select the record status of the translation from the drop-down list. The options are:

- C – Closed
- O - Open

Translation Name

Select the name of the translation from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Translation Name

2.14.8.1 Search Functionalities

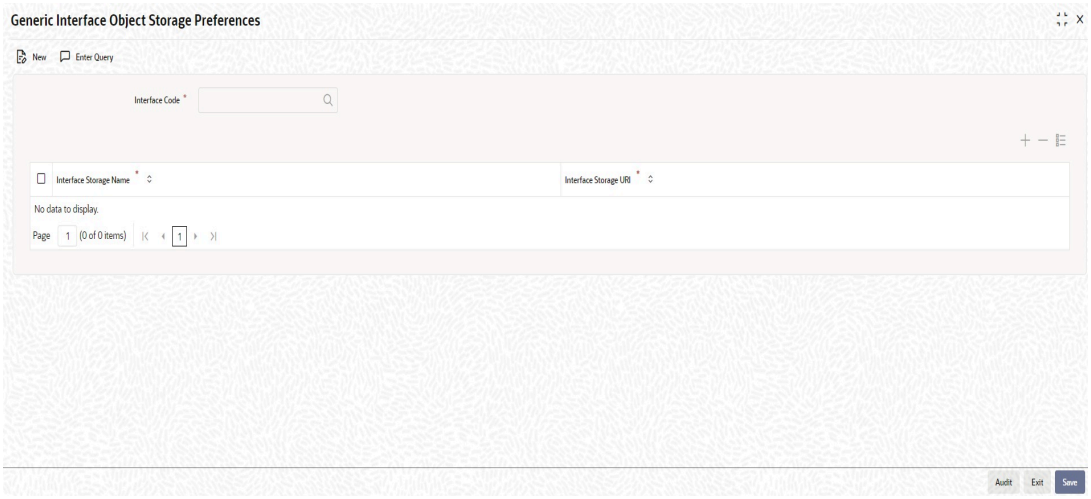
The search functions available are:

- Advanced – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- Reset – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- Query – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- Refresh – Click **Refresh** to refresh the list of results.

2.14.9 Maintaining Generic Interface Object Storage Preferences

You can define the URI details in the 'Generic Interface Object Storage Preferences' screen for common interface.

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



Specify the field details as following:

Interface Code

Specify the Interface name.

Interface Storage Name

Specify the Interface Storage name.

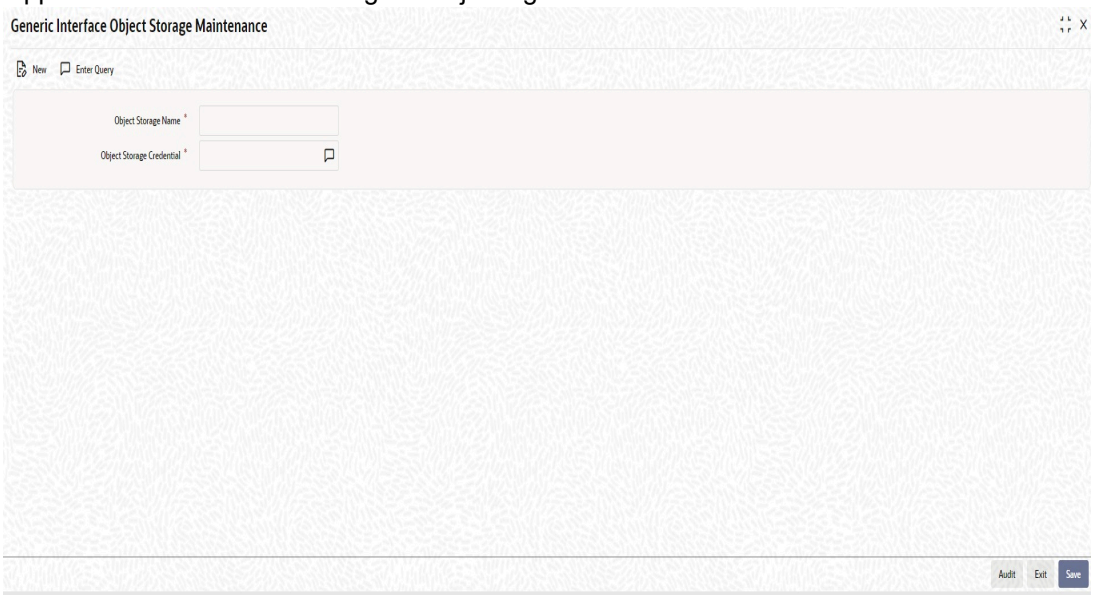
Interface Storage URI

Specify the Interface Storage URI path.

2.14.10 Maintaining Generic Interface Object Storage

You can define the credential details in the 'Generic Interface Object Storage Maintenance' screen for common interface.

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



Specify the field details as following:

Object Storage Name

Specify the name of the Object Storage.

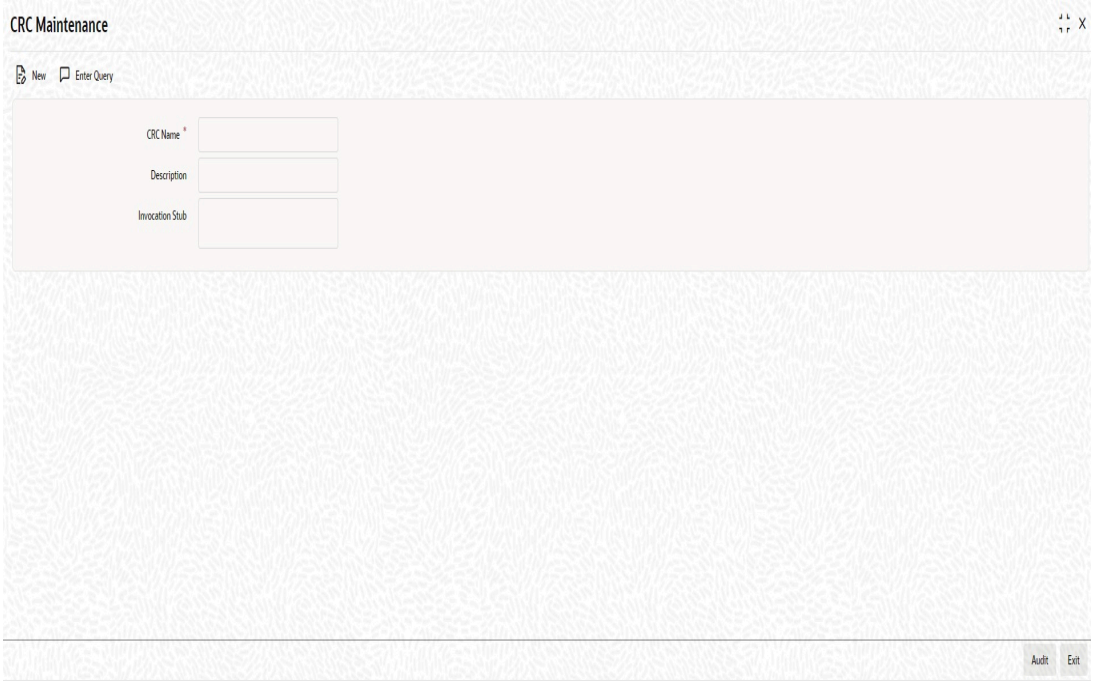
Object Storage Credential

Specify the Object Storage Credential.

2.14.11 Maintaining CRC Algorithm Details

Generic Interface supports CRC-32 and Adler-32 Checksum algorithms for generating CRC value of the file. Other CRC components which are developed in Java and PL/SQL are also supported by GI using the ‘CRC Maintenance’ screen.

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



You can write the invocation stub along with the CRC component details here:

CRC Name

Specify the CRC Algorithm used to calculate the CRC value for the file.

Description

Specify the description of the CRC Algorithm here.

Invocation Stub

Specify the stub to invoke the CRC generation component.

2.14.12 Viewing CRC Summary Details

You can view the CRC details maintained in the system using ‘CRC Summary’ screen.

You can click ‘Search’ button to view all the CRC records of your bank. You ca filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the CRC algorithm from the drop-down list. The options are:

- Authorized
- Unauthorized

CRC Name

Select the name of the CRC algorithm from the option list.

Record Status

Select the record status of the CRC algorithm from the drop-down list. The options are:

- C – Closed
- O - Open

Description

Select the description of the CRC algorithm from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- CRC Name
- Description

2.14.12.1 Search Functionalities

The search functions available are:

- Advanced – Click **Advanced** to specify queries with logical operators such as AND, OR and NOT.
- Reset – Click **Reset** to empty the values in the criteria fields, so that you may begin a new search.
- Query – After specifying your search criteria click **Query** to view the list of results which match your search criteria.
- Refresh – Click **Refresh** to refresh the list of results.

2.15 Process Definition

This section contains the following topics:

- Section 2.15.1, "Maintaining Process Codes"

2.15.1 Maintaining Process Codes

You can maintain the process codes using the 'Process Definition' screen. You can invoke this screen by typing 'SMDPRCDE' 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:

Process Code

Specify a unique code for the process.

Description

Enter an appropriate description of the process.

After entering the details, click the 'Save' button.

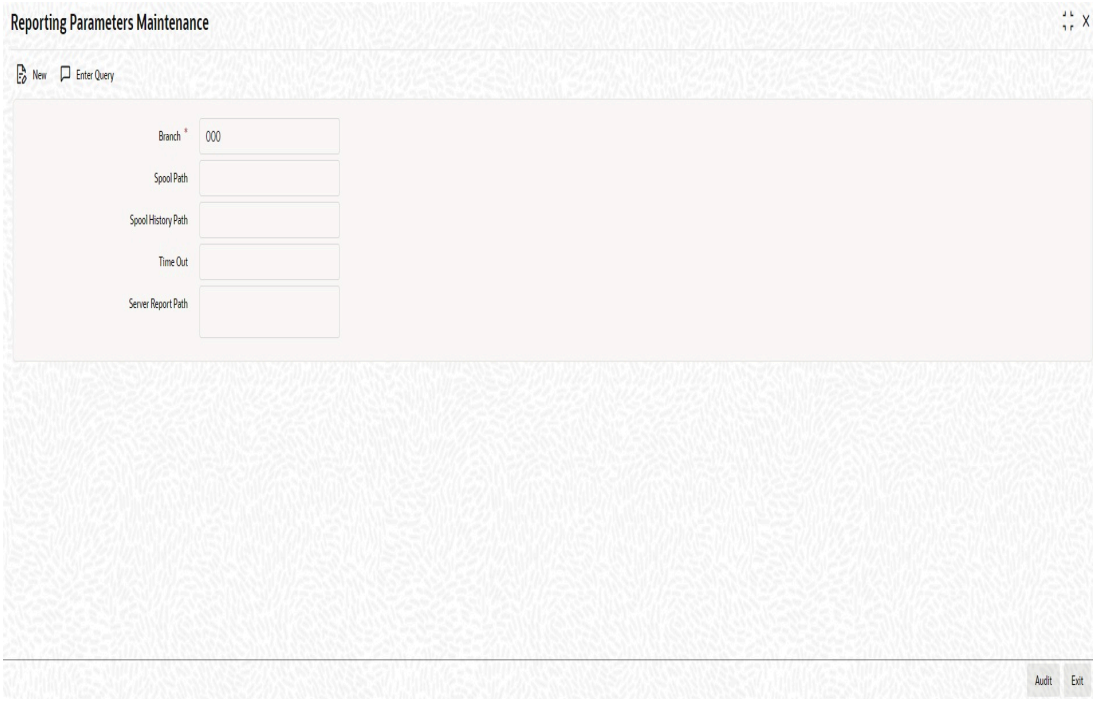
2.16 Reporting Parameters Maintenance

This section contains the following topic:

- Section 2.16.1, "Maintaining Report Spool Path"

2.16.1 Maintaining Report Spool Path

You can maintain a location to spool the reports for a specific branch using 'Reporting parameters Maintenance' screen. You can invoke this screen by typing 'RPDRPRAM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here, you need to specify the following details:

Branch

The system displays the branch for which you are maintaining the spool path. However, you cannot modify it.

Spool Path

Specify the location to which the reports should be spooled. The system stores the generated reports into this location, if you have selected 'Spool' in the 'Printing Preferences' screen.

Spool History Path

Specify the spool history path. This is the generation where the system saves the generated report. It is usually the same as the spool path.

Time Out

Specify the time span within which you wish to complete the process. The system reports if it takes longer time to generate it.

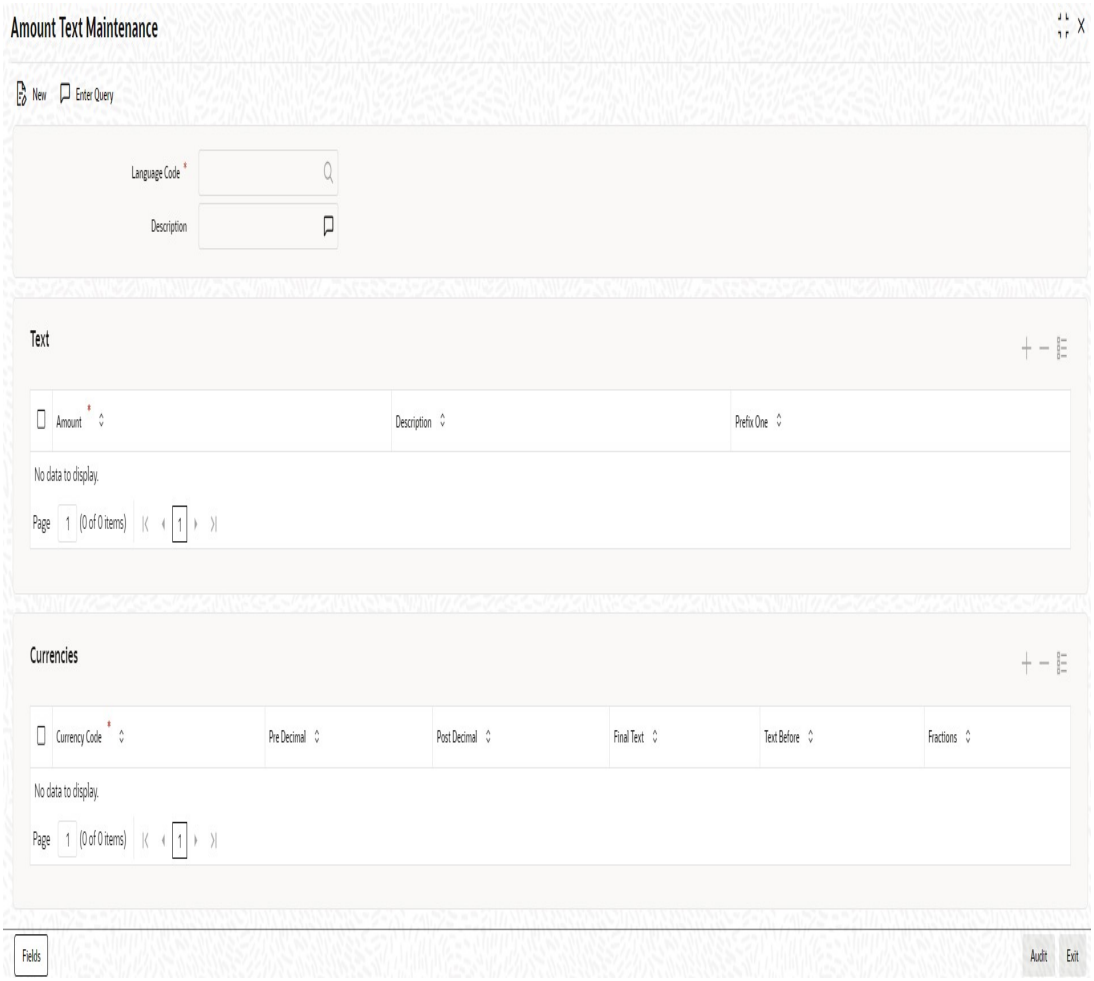
Server Report Path

This is the location where the system stores the report, if you have selected the option ‘View’ in the ‘Printing Preferences’ screen.

2.17 Maintaining Amount Text

You can describe the amounts printed on account statements, messages, advices, etc., in words, for the benefit of your customers. To describe ‘amounts’ in a specific language, you have to maintain the verbal equivalents of numerals in the language. You can maintain verbal equivalents of numerals in the ‘Amount Text Maintenance’ screen.

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



Amount translation details can be maintained as one time maintenance at the time Oracle FLEXCUBE is installed at your bank. Once maintained, the amount descriptions printed on account statements, and other messages, will be described according to your specifications in this screen.

Language

You can maintain verbal equivalents of numerals in any language that Oracle FLEXCUBE supports. This means that you can maintain the verbal equivalents of numerals in as many languages as you generate messages.

Text

You must describe the following numerals in the Description field (in the language that you specify in the Language field):

- 1, 2, 3, upto 10
- 20, 30, 40, 50, 60, 70, 80, and 90
- 100
- 1,000
- 10,000
- 100,000
- 1,000,000
- 10,000, 000, and so on

In certain languages, One thousand, One million, and so on are expressed, simply, as ‘thousand’, and ‘million’. If you are defining verbal equivalents of amounts in such a language, do not choose the ‘Prefix One’ option. Statements and messages printed in such a language will describe amounts such as ‘1000’, simply, as ‘thousand’.

Choose the ‘Prefix One’ option, if you would like amounts such as ‘1000’ described as ‘One thousand’.

Currencies

In this screen, you can also describe the pre-decimal and the post-decimal units of a currency in different languages. Enter the verbal equivalent of the ‘pre’ and ‘post’ decimal units of a currency in the Pre-Decimal and Post-Decimal fields respectively. For example, if you would like to describe the decimal units of USD, enter:

6. The currency in the Currency field
7. The pre-decimal description as ‘Dollars’
8. The post-decimal description as ‘Cents’
9. Final Text to be attached to the currency.

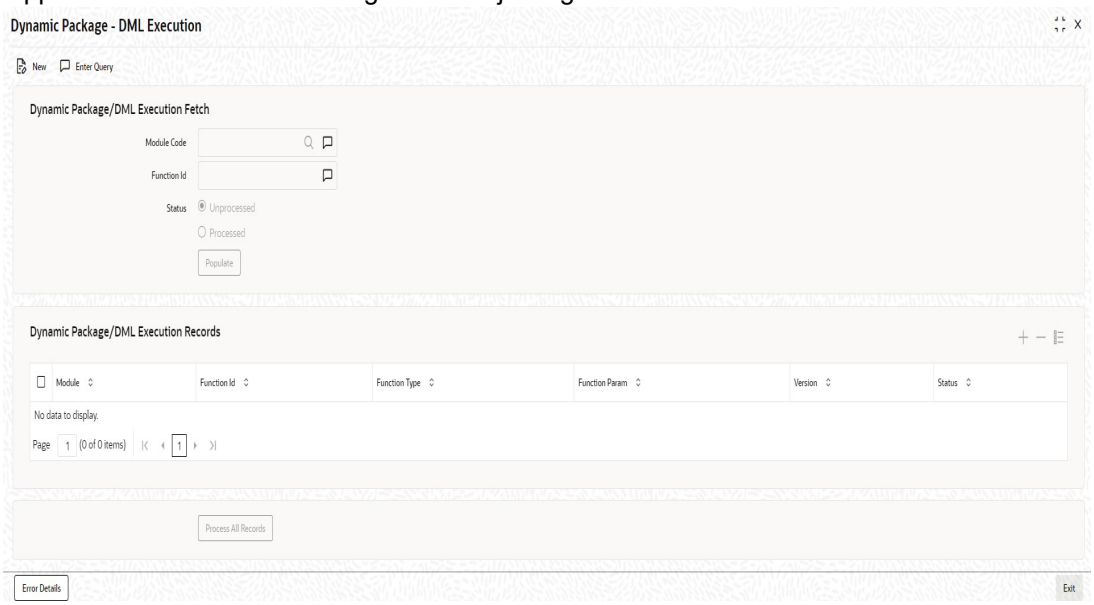
You can opt to prefix, or suffix, an amount with its currency. If you would like the suffix an amount with its currency, do not choose the ‘Text Before’ option. If you would like to prefix an amount with its currency, choose the ‘Text Before’ option.

For example, if you would like to describe USD 1000, as Dollars One Thousand, choose the ‘Text Before’ option.

2.18 Dynamic Package - DML Execution

You can synchronize the dynamic packages and DML statements which have to get propagated to the PDBs from Approot through 'Dynamic Package - DML Execution’ Screen.

You can invoke this screen by typing 'CODDYNCL' 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:

Module Code

Specify the module code for which the dynamic packages and DML statements have to get propagated to the PDB from Approot. Alternatively, you can select the module code from the option list. The list displays all valid module codes maintained in the system.

Function Id

The system displays the function ID based on the module code selected.

Status

Select any of the following options:

- Unprocessed - Select this to fetch the unprocessed records in the PDB and proceed with processing.
- Processed - Select this to view the recent synchronized records in PDB.

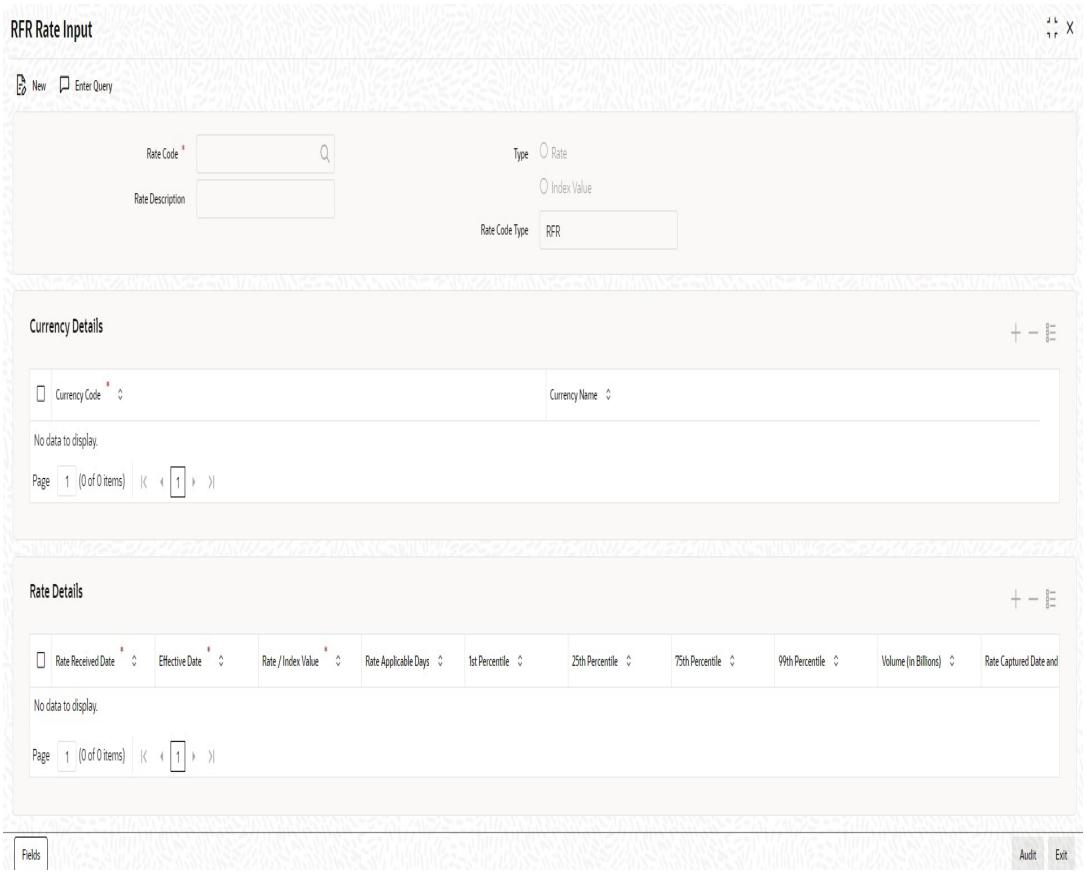
After selecting the status, click 'Populate' button to fetch the list of records to be processed or records that are already processed based.

On selecting the status as 'Unprocessed' and upon clicking the 'Populate' button, you can view the list of records which are yet to be compiled in the PDB. These records can be processed on clicking the button 'Process All Records'. The system displays an information message once processing of all the records are completed. You cannot do any other operation after processing the records. The action buttons will be disabled.

You can select the Status as 'Processed to view the list of processed records. Status column will depict the processed status of the records. Error records can be viewed from the sub screen 'Error Details' available in the main screen.

2.19 Maintaining Alternate Risk Free Rates

You can maintain rate in 'RFR Rate Input' screen. You can invoke this screen by typing 'CFDRFRRT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Rate Code Enter a rate code to identify the Risk Free Rates (RFR) you are defining. For example: SOFR.

Rate Description

Enter a brief description to identify the rate code being defined.

Type

Choose the type of Maintenance:

- Rate
- Index Value

Rate Code Type

The system displays the rate code type maintained in the **CFDFRTCD** screen.

Currency

Specify the currency for this rate code.

You can choose the appropriate one from the adjoining option list that displays all valid currency codes for the rate code maintained in the system.

Rate Received Date

The date on which our system received the RFR Rate or Index value.

Effective Date

Each rate that you define for a Rate Code and Currency combination should have an Effective Date associated with it.

This is the date on which the rate comes into effect. Once a rate comes into effect, it is applicable till a rate with another Effective Date is given for the same Rate Code and Currency combination.

Rate/Index Value

Specify the interest rate or index value.

Rate Applicable Days

The number of days the defined rate is applicable.

Percentile Rate Details

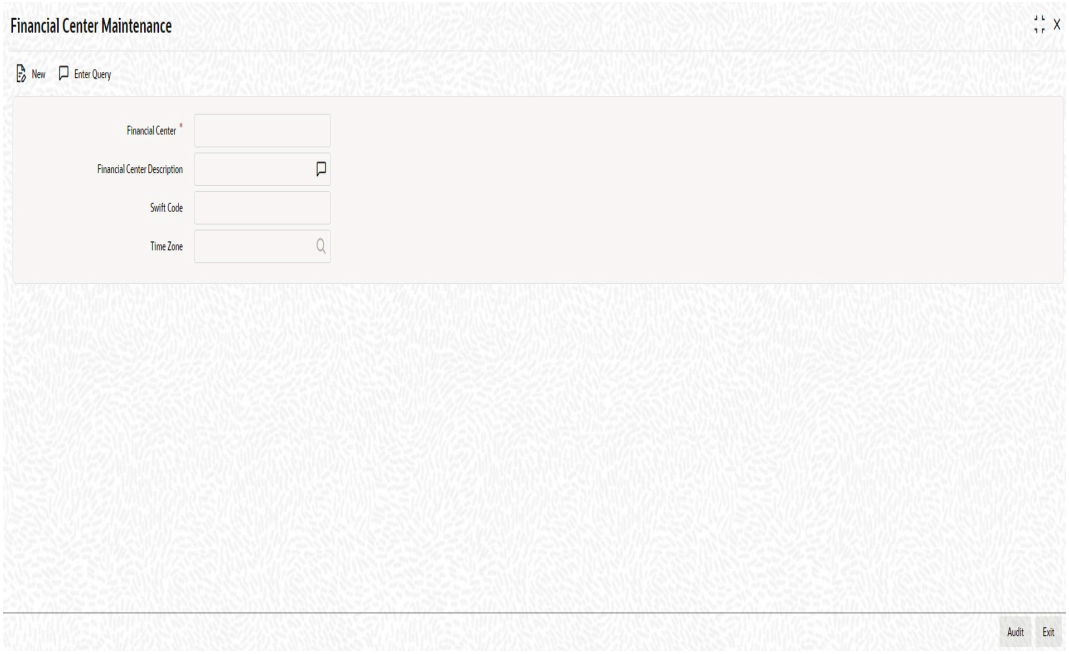
Denotes the monthly/quarterly/ yearly/average rate details received from SOFR.

2.20 Maintaining Financial Center

You can maintain the financial centers to indicate the holiday treatment for principal and interest schedules at the time of processing the contract. The purpose of maintaining the financial centers is to reset the rates according to the holiday calendar of the financial center.

> **Note**
>
> The Financial Center feature is currently applicable to Oracle Banking Treasury Management only.

You can invoke the 'Financial Center Maintenance' screen by typing 'STDFCDMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Financial Center

This is a mandatory field.

Enter a unique three-character code to the clearing house. The code that you assign is used to identify the particular clearing house whenever you link it to a particular contract. You can follow your convention while devising this code.

Financial Center Description

Enter a brief description for the assigned code to identify it easily while retrieving information. The description that you provide is for information purposes only.

Swift Code

Specify the SWIFT Code that you wish to maintain for the financial center.

Time Zone

Select the time zone of the contract for holiday preference from the displayed list of values.

2.21 Maintaining Financial Center Holiday Calendar

You need to maintain a yearly list of holidays for the financial centers.

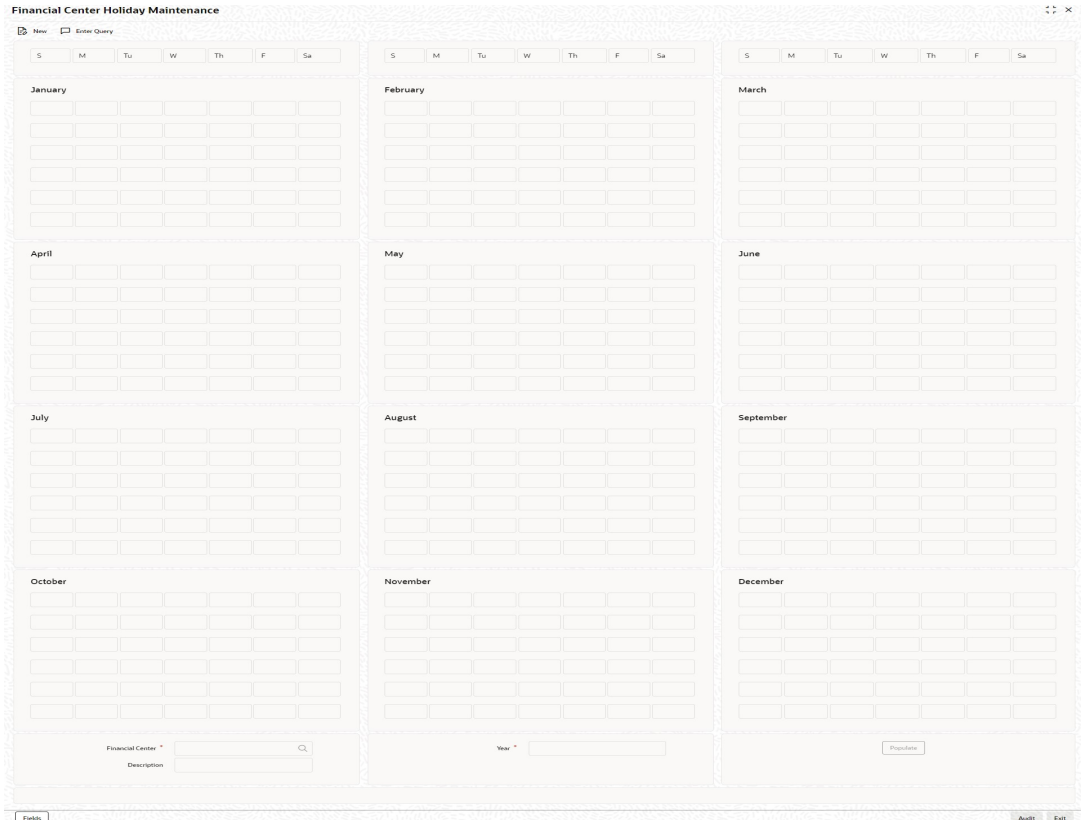
The system uses the information maintained in this screen to check whether any settlement, involving a foreign currency (in the Foreign Exchange and Money Market) falls on that financial center holiday. If yes, then the system displays an error message and asks for an override to change the respective date.

For any schedule or contract maturing at a future date say, 5 years hence, you can input the future date, only if the calendar for that year has been maintained. You can maintain holiday calendar for a financial center in the ‘Financial Center Holiday Maintenance’ screen.

Note

The Financial Center feature is currently applicable to Oracle Banking Treasury Management only.

You can invoke the ‘Financial Center Holiday Maintenance’ screen by typing ‘STDFCHOL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Financial Center

This is a mandatory field.

Select the Financial Center code from the displayed list of values.

Financial Center Description

The system displays the description for the selected code.

Year

This is a mandatory field.

Enter the year for holiday preference.

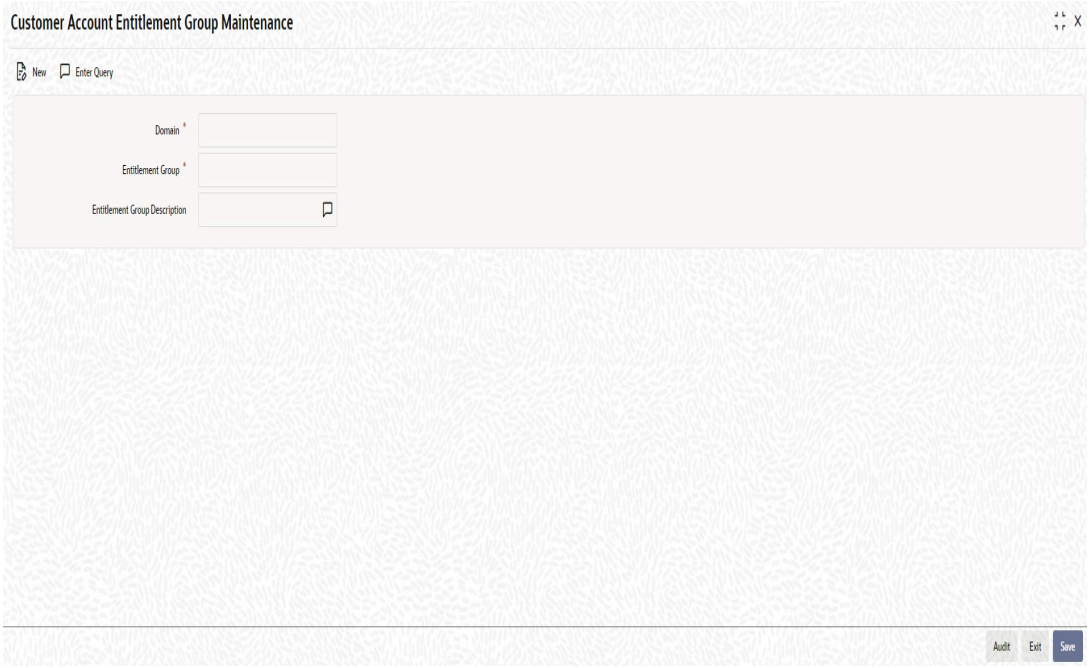
On this screen, you can maintain a list of holidays for each of the financial centers.

Populate

Click **Populate** to populate the calendar for the selected year.

2.22 Customer Account Entitlement Group Maintenance

You can invoke the 'Customer Account Entitlement Group Maintenance' screen by typing 'STDCRAEG' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the following fields:

Domain

Select the Domain from the drop-down list. The values are:

- Payment
- Branch

Entitlement Group

Specify the Group code. The Group Code is an alphanumeric field of 30 characters length.

Entitlement Group Description

Specify a brief description of the entitlement group. This field an alphanumeric field of 255 characters length.

A pre-defined group code of each entitlement group is provided as below:

Entitlement Group	Group Code	Group Description
PAYMENT_ENTITLE-MENT_GROUP	*.*	All Entitlements
BRANCH_ENTITLE-MENT_GROUP	*.*	All Entitlements

3. Function ID Glossary

C

CCDSTSCD 2-64
CFDFLTRI 2-40
CFDFRTCD 2-41
CFDRFRRT 2-137
CFSFRTCD 2-42
CODDYNCL 2-137
CSDCOINS 2-53
CYDCCYPO 2-23
CYDCDEFE 2-11
CYDCRATY 2-31
CYDFWRAE 2-35
CYDPOSGL 2-25, 2-139
CYSCCYPR 2-30
CYSCDEFE 2-26
CYSFWRAE 2-37

G

GIDAUDFM 2-126
GIDCRCFN 2-132
GIDFILOG 2-111
GIDIFPRS 2-110
GIDIFTDF 2-112
GIDOSMNT 2-131
GIDOSPRF 2-130
GIDPARAM 2-108
GIDTRANS 2-128
GISAUDFM 2-127
GISIFTDF 2-125
GISTRANS 2-129
GLDCLSMT 2-100

I

ISDBICDE 2-76
ISDBICPB 2-79
ISDBICUP 2-94
ISDBKDIR 2-98
ISDBKDPL 2-84
ISDESBAN 2-91
ISDIBNPL 2-88
ISSBICDE 2-78
ISSBICPB 2-80
ISSBKDIR 2-100
ISSBKDPL 2-86
ISSEBANP 2-90, 2-91
ISSESBAN 2-93
ISSIBNPL 2-89

M

MIDGRPMT 2-102
MIDXCODE 2-103
MIDXPOLD 2-105

R

RPDRPRAM 2-134

S

SMDPRCDE 2-133
STDAMTMN 2-135
STDBKMNT 2-82
STDCCHOL 2-38
STDCIFCR 2-48
STDCNMNT 2-9
STDCOBAL 2-54
STDCOSBL 2-55
STDCRACC 2-52
STDCRAEG 2-142
STDCRBNK 2-2
STDCRBRN 2-3
STDCRCLN 2-63
STDCRCMI 2-51
STDCRCOL 2-66
STDCRFAC 2-70
STDCRGLM 2-46
STDCRLIB 2-74
STDCRLIK 2-73
STDCRMCA 2-62
STDCRPOL 2-69
STDCRTRN 2-47
STDECAMT 2-48
STDFCDMT 2-139
STDFCHOL 2-141
STDHSTCD 2-5
STSBKMNT 2-84
STSCIFCR 2-50
STSHSTCD 2-6
SVDCOIMG 2-61
SVDCOSGN 2-59

U

UDDFFLMT 2-107
UDDUDFMT 2-106