Balance Forecasting User Guide

Oracle FLEXCUBE Universal Banking

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1. Preface

1.1 Introduction

This user manual is designed to help you quickly get acquainted with Balance Forecasting in Oracle FLEXCUBE.

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 into the following chapters:

Chapter	Description
Chapter 1	*Preface* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Account Forecast* provides details on Account forecasting supported by Oracle FLEXCUBE.
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 Related Documents

- Current and Savings Account User Manual
- Nostro Reconciliation User Manual
- Procedures User Manual

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Balance Forecast

Oracle FLEXCUBE allows you to view the current and projected nostro account balances based on expected future transactions. Balance forecasting allows the user to estimate the balance based on the customer's past and current income and expenses. The projected positions will allow the customer in identifying the expenditure trends, future revenue and liquidity mismatches. This will help the user in avoiding costly overdrafts or idle balances on the nostro accounts.

You can view the following forecasting details for each nostro account:

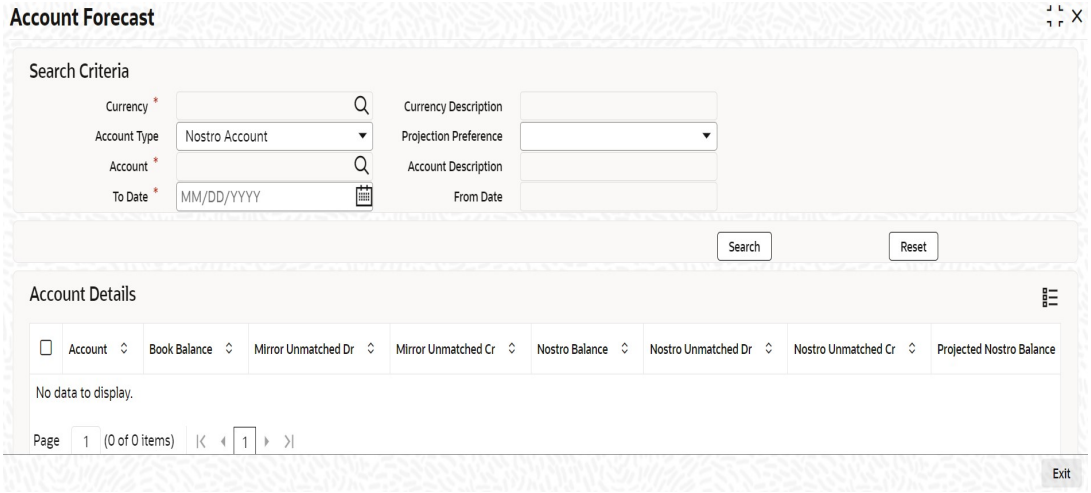
- Nostro account balance and the corresponding mirror account balance
- Reconciled and Unreconciled balances
- Nostro projection balances by selecting the projection preference
- Projected nostro balance for a future date or period based on expected future dated transactions

This chapter contains the following section:

- Section 2.1, "Viewing Account Forecast"

2.1 Viewing Account Forecast

You can view the account forecasting details in the 'Account Forecast' screen. You can access this screen by typing 'REDAPROJ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:



You can view the following details in this screen:

Currency

Specify the currency for which you want to view the forecast. Alternatively, you can select the currency from the option list. The list displays all valid values.

Currency Description

The system displays description of the currency.

Account Type

Select the account type from the drop-down list. The list displays the following values:

- Nostro Account
- Customer Account

Projection Preference

Select the projection preference to calculate nostro projected balances from the drop-down list. The list displays the following values:

- Include Mirror Unmatched Dr and Mirror Unmatched Cr
- Exclude Mirror Unmatched Dr and Mirror Unmatched Cr
- Exclude Mirror Unmatched Credit
- Exclude Mirror Unmatched Debit

Account

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all valid account numbers based on the account type selected.

Account Description

The system displays the account description.

To Date

Specify the date till when you want view the forecast.

From Date

The system date will be displayed as ‘From Date’. You cannot modify the ‘From Date’.

Click ‘Search’ button to view the account details and date wise summary of the account.

Account Details

- Account - Indicates the account used for forecasting.
- Book Balance - Indicates the account balance available in the system. For nostro account book balance will be mirror account balance.
- Mirror Unmatched Dr - Indicates the mirror account debit transactions which are not matched with nostro account credit transaction during reconciliation.
- Mirror Unmatched Cr - Indicates the mirror account credit transactions which are not matched with nostro account debit transaction during reconciliation.
- Nostro Balance - Indicates the nostro account balance received in last statement.
- Nostro Unmatched Dr - Indicates the nostro account debit transactions which are not matched with mirror account credit transaction during reconciliation.
- Nostro Unmatched Cr - Indicates the nostro account credit transactions which are not matched with mirror account debit transaction during reconciliation.
- Projected Nostro Balance - Indicates the nostro balance including the mirror unmatched debit and credit.

Date Wise Summary

- Due Date - Indicates the due date for the account transactions.
- Opening Balance - Indicates the opening balance on or before the forecast date. For nostro account it will be Nostro balance + Mirror Unmatched Dr- Mirror Unmatched Cr. For customer account it will be the book balance available in the system.
- Inflow - Indicates the inflow transactions for the day on mirror account and customer account respectively.
- Outflow - Indicates the outflow transactions for the day on mirror account and customer account respectively.
- Projected Book Balance - Indicates the book balance. For nostro account it is Opening Balance - Inflow + Outflow. For customer account it is Opening Balance + Inflow - Outflow.

- Projected Nostro Balance - Indicates the book balance which is Opening Balance - Inflow + Outflow
- Details - Click this button to view the Transaction Details sub screen. The following details are displayed for the selected date:
  - Account
  - Account Description
  - Currency
  - Due Date
  - Contract Reference Number
  - Module
  - Amount
  - Debit/Credit

The system displays zero value for the following fields for customer account projections:

- Mirror Unmatched Dr
- Mirror Unmatched Cr
- Nostro Balance
- Nostro Unmatched Dr
- Nostro Unmatched Cr
- Projected Nostro Balance
- Projected Nostro Balance

3. Function ID Glossary

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REDAPROJ 2-1