Single Customer View Hand-off User Guide

Oracle FLEXCUBE Universal Banking

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Single Customer View User Guide
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1. Preface

1.1 Introduction

This manual is designed to help acquaint you the generation of Single Customer View (SCV) Handoff file by Oracle FLEXCUBE, which is a regulatory requirement in UK as per Financial Services Compensation Scheme (FSCS).

This manual provides you extensive explanations about the various maintenances required for the generation of handoff file in the required format as regulated by Financial Services Compensation Scheme (FSCS).

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	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.

Chapter 2	*Single Customer View Hand-off* explains the process of generating Single customer view file for addressing the regulatory authority requirement.
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 Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE system
EOD	End Of Day
SCV	Single Customer View
FSCS	Financial Service Compensation Scheme
DGSD	Deposit Guarantee Schemes Directive

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

1.8 Related Documents

- Procedures User Manual
- Generic Interface User Manual

2. Single Customer View Handoff

The Financial Services Authority (FSA), UK's previous regulator, mandates the Financial Services Compensation Scheme (FSCS) and deposit takers to ensure that eligible depositors will be compensated more quickly if a deposit taker fails.The Deposit Guarantee Schemes Directive (DGSD) enforces deposit guarantee schemes (i.e., FSCS in the UK) to pay out compensation within 20 business days of the default of a deposit taker.

A Single Customer View (SCV) provides FSCS with the information required to make a faster payout, with a payout target of seven days from the default and in any event within the DGSD timeframes. An SCV, is a file that contains the data of customer/depositor and the related accounts/deposits for the FSCS in order to speed up the compensation payout process in case bank fails.

In order to address this regulatory requirement, following parameters are required to be captured:

- SCV Exclusion - This indicates the type of exclusion from the SCV file. Such customer and accounts needs to be reported in the exclusion files. The values are:
  - 1 - Sanctioned Account
  - 2 - Legally Disputed Account
  - 3 - Legally Dormant Account
  - 4 - Beneficiary Account
- SCV Ineligible - The bank indicates if the customer is eligible or not for SCV handoff. If this value is 'Yes', then such customer and related account needs to be reported in the ineligible files.
- Small-Medium Enterprise - An indicator to specify if the customer is small or medium enterprise.
- Firm Registration Number - A reference number issued to the bank by FSA.
- Compensation amount for Single Account Holder.
- Compensation amount for Joint Account Holder.

The following files are generated in a CSV format:

- SCV Depositor and Account Information
- SCV Details of Account
- Exclusion Depositor and Account Information
- Exclusion Details of Account
- Ineligible Depositor and Account Information
- Ineligible Details of Account

Note

The hand off files are generated from Head Office and local currency of the Head Office is considered.

The file naming convention for the files are as follows:

- FRN-YYYYMMDDHHMMSSSCVDepositorandaccountinformation.CSV
- FRN-YYYYMMDDHHMMSSSCVDetailsofaccount.CSV
- FRN-YYYYMMDDHHMMSSEXCDepositorandaccountinformation.CSV

- FRN-YYYYMMDDHHMMSSEXCDetailsofaccount.CSV
- FRN-YYYYMMDDHHMMINELIGDepositorandaccountinformation.CSV
- FRN-YYYYMMDDHHMMINELIGDetailsofaccount.CSV

Where FRN is the Firm Registration Number, YYYYMMDDHHMMSS is the file creation date and time. The data is separated by '|'.

Note

The files are generated on an ad hoc basis and also during end of day based on predefined frequency.

You need to do the following maintenance in Oracle FLEXCUBE to generate the handoff file required for the regulatory authority:

- SCV Bank Parameter Maintenance - To define the bank level parameters for SCV handoff.
- SCV Customer Parameter Maintenance - To define the customer level parameters for SCV handoff
- Generic Interface Maintenance - To generate the required handoff files

This chapter includes the following sections:

- Section 2.1, "SCV Bank Parameter Maintenance"
- Section 2.2, "SCV Customer Parameter Maintenance"

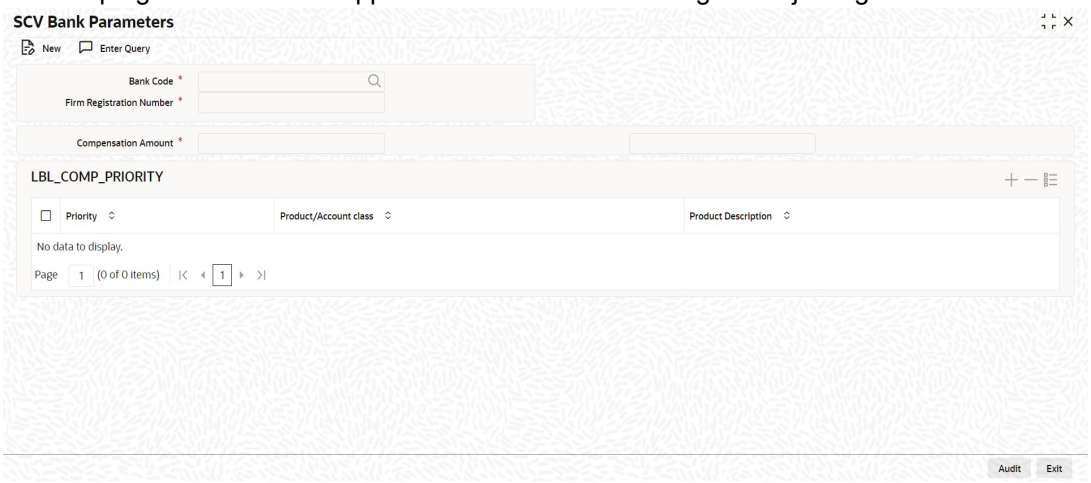
2.1 SCV Bank Parameter Maintenance

This section contains the following topics:

- Section 2.1.1, "Maintaining SCV Bank Parameters"

2.1.1 Maintaining SCV Bank Parameters

You can maintain the Firm Registration Number, compensation amount and compensation priority based on account class and corporate deposit products at the bank level using the “SCV Bank Parameter” screen. You can invoke the screen by typing ‘STDSCVBP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are captured here:

Bank Code

Specify the bank code here. Alternatively, you can also select the bank code from the adjoining option list. The list contains all the bank codes maintained in the system.

Firm Registration Number

Specify the firm registration number issued for the bank.You can enter a maximum of 35 characters here.

Compensation Amount

Specify the compensation amount in branch local currency to be issued to the customer.

Compensation Priority

Priority

Specify a numeric value between 1 and 99 to set the hierarchy for the account class or corporate deposit product.

Product /Account Class

Specify the corporate deposit product code or account class against the input priority. Alternatively, you can also select the product code or account class from the adjoining option list. The list displays all valid product codes or account classes available in the selected branch.

Product Description

The description of the selected product code/account class is displayed here.

Note

The default priority will be 99 for account classes and deposit products not mapped to the compensation priority in the SCV Bank Parameter Maintenance.

2.2 SCV Customer Parameter Maintenance

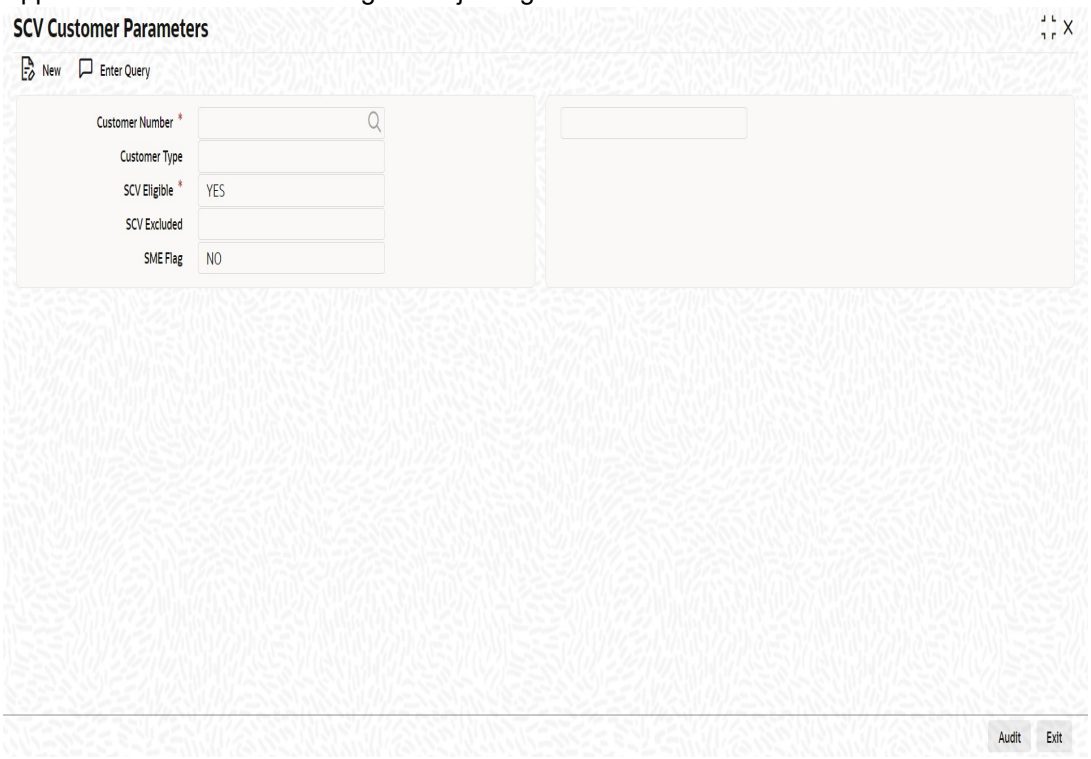
This section contains the following topics:

- Section 2.2.1, "Maintaining SCV Customer Parameters"

2.2.1 Maintaining SCV Customer Parameters

You can maintain the customer level parameters to determine the eligibility of the customer for inclusion or exclusion from the SCV file list for hand off. If no record is maintained for a customer, then system would consider the customer to be in-eligible and would go in the ineligible file.These parameters are maintained in the “SCV Customer Parameter” screen.

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



The following details are captured here:

Customer Number

Specify the customer number for whom the SCV parameters have to be defined. Alternatively, you can also select the customer number from the adjoining option list. The list contains all valid, open, and authorized customer numbers maintained in the system.

Customer Name

The short name of the selected customer is displayed here.

Customer Type

Specify the type of customer here.

SCV Eligible

Select the option to indicate whether the customer is eligible for SCV or not, from the drop-down list. The options available are:

- Yes
- No

SCV Excluded

Select the option to indicate whether the customer is excluded from the SCV list or not, from the drop-down list. The options available are:

- 1 - Sanctioned Account
- 2 - Legally Disputed Account
- 3 - Legally Dormant Account
- 4 - Beneficiary Account

Note

This is enabled only if 'SCV Eligible' is selected as 'Yes'.

SME Flag

Select the option to indicate if the corporate customer is a Small-Medium Enterprise that needs to be reported in the handoff file, from the drop-down list. The options available are:

- Yes - Select this option only if the customer is a corporate.
- No

2.3 SCV Handoff Process

This section contains the following topics:

- Section 2.3.1, "Maintaining Generic Interface Details"
- Section 2.3.2, "File Formats"

2.3.1 Maintaining Generic Interface Details

The following interfaces are defined in the GIDIFTDF "Interface Definitions" screen for generating the required files:

- STOSCVCU
- STOSCVAC
- STOEXCCU
- STOEXCAC
- STONELCU
- STONELAC

For more details on Generic Interface refer "Generic Interface" User Manual

Note

- Handoff files are generated in the directory path setup for the interface code.
- The total balance is calculated as sum of available balance and uncollected funds for the account. This is to ensure that the balance include un-cleared cheques.
- The National Insurance for a customer is defined as Unique Identifier name in STDCIF function.
- If the amount field value size is greater than 15 (as per field specification in the file) then system would send blank in the amount field.

2.3.2 File Formats

The formats of the SCV files generated are discussed below:

2.3.2.1 STOSCVCU - SCV Customer Handoff (Depositorandaccountinformation)

This file contains the details of the customer like name, unique id, contact details and also the aggregate balance and compensation amount across account. The data of open, authorized, eligible, and not excluded customers of type individual and corporate would be considered.

File Name:

Name Element	Representation	Comment
FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMMSS	File creation date and time
SCV Type		SCVDepositorandaccountinformation
Suffix	CSV	

Field Specification:

Sr No	Field Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO
2	Title	Character	20		STTM_CUSTOMER.CUSTOMER_PREFIX	
3	Customer First Forename	Character	50		STTM_CUST_PERSONAL.FIRST_NAME	
4	Customer Second Forename	Character	50		STTM_CUST_PERSONAL.MIDDLE_NAME	
5	Customer Third Forename	Character	50		Blank	

6	Customer Surname or Company Name	Character	100	Yes	Blank	IF STTM_CUSTOMER.CUSTOMER_TYPE = 'I' THEN
						STTM_CUST_PERSONAL.LAST_NAME
						ELSE
						STTM_CUST_CORPORATE.CORPORATE_NAME
						END IF

7	Previous Name	Character	200		Blank	
8	National Insurance Number	Character	9			STTM_CUSTOMER.UNIQUE_ID_VALUE WHERE UNIQUE_ID_NAME = "NI Number"
9	Passport Number	Character	200		STTM_CUST_PERSONAL.PASSPORT_NO	
10	Other National Identifier	Character	3		Blank	
11	Other National Identity Value	Character	50		Blank	
12	Company Number	Character	50		STTM_CUST_CORPORATE.C_NATIONAL_ID	
13	DOB	Date(DDMMYYYY)	8		STTM_CUST_PERSONAL.DATE_OF_BIRTH	

14	SCV Record Number	Character	100	Yes	Same as SCV Record Number populated above	
15	Address Line 1	Character	100	Yes	STTM_CUSTOMER.ADDRESS_LINE1	
16	Address Line 2	Character	100	Yes	STTM_CUSTOMER.ADDRESS_LINE2	
17	Address Line 3	Character	100		STTM_CUSTOMER.ADDRESS_LINE3	
18	Address Line 4	Character	100		STTM_CUSTOMER.ADDRESS_LINE4	
19	Address Line 5	Character	100		Blank	
20	Address Line 6	Character	100		Blank	
21	Post Code	Character	30		STTM_CUSTOMER.PINCODE	

22	Country	Character	30			IF STTM_CUSTOMER.COUNTRY <> 'GB' THEN
						30 characters of STTM_COUNTRY.DESCRIPTION for STTM_CUSTOMER.COUNTRY
						ELSE
						Blank

23	Email Address	Number	50		STTM_CUST_PERSONAL.E_MAIL	
24	Main Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	

25	Evening Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	
26	Mobile Number	Number	30		STTM_CUST_PERSONAL.MOBILE_NUMBER	
27	Aggregate balance across all accounts	Number	15			
28	Compensatable Amount	Number	15			

2.3.2.2 STOSCVAC – SCV Account Handoff (Detailsofaccount)

This file contains the details of the accounts like name, type, BIC, sort code and balances. The data of open, authorized, eligible and not excluded customer accounts, individual and corporate, are considered.

File Name:

Name Element	Representation	Comment
FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMMSS	File creation date and time
SCV Type		SCVDetailsofaccount
Suffix	CSV	

Field Specification:

Sr No	Column Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO

2	Account Title	Character	50		STT-M_CUST_AC-COUNT.AC_DESC	
3	Account Number	Number	35	Yes	STT-M_CUST_AC-COUNT.CUST_AC_NO	
4	BIC	Character	11		STT-M_CUS-TOMER.SWIFT_CODE	
5	IBAN	Character	34		STT-M_CUST_AC-COUNT.IBAN_AC_NO	
6	Sort Code	Number	6		STT-M_BRANCH.CLEARING_-BANK_CODE	
7	Product Type	Number	5	Yes		HIERARCHY of the Account Class / CD products
8	Product Name	Character	50	Yes	STT-M_AC-COUNT_CLASS.DESCRIP-TION	

9	Account Holder Indicator	Character	3	Yes		STTM_CUST_ACCOUNT.JOINT_AC_INDICATOR If JOINT_AC_INDICATOR ='S' Then JOINT_AC_INDICATOR='1' If JOINT_AC_INDICATOR ='J' Then JOINT_AC_INDICATOR=Number of Joint Account Holders including primary customer
10	Account Status Code	Character	50	Yes	STTM_CUST_ACCOUNT.RECORD_STAT	
11	Exclusion Type	Character	6	Yes		SCV Exclusion type

12	Recent Transaction	Character	3	Yes		credits or debits that have occurred in the account for the last 24 months from the generation date of the SCV files. All credits and debits entries posted to the account will be considered as an activity in the account. The field will be marked 'Yes' in case there is an activity else the field will be marked 'No'. If Credit Interest Liquidation not to be considered for the reporting then the transaction code used for credit interest liquidation should have the parameter Consider for Activity set as No
13	Account Branch Jurisdiction	Character	3		UK	

14	BRRD Marking	Character	3	Yes		This field will be populated with 'Yes' for all Individual customers. For corporate customers, the SME is Yes in SCV Customer parameter is Yes, then the field will be populated with 'Yes'. If the SME Flag is No, the field will be populated with 'No'.
15	Structured Deposit Accounts	Character	3	Yes	'No'	
16	Account Balance Sterling	Number	15 (16 if negative balance)	Yes		

17	Authorized Negative Balance	Number	15 (16 if negative balance)	Yes		If an Overdraft limit is attached to an account, the approved amount will be displayed in this field. If no Overdraft is attached but a Sublimit is attached to the account, then the approved amount of the respective Sublimit will be displayed in the field. If both Overdraft limit and Sublimit are attached to an account, then Main Limit amount will be taken. If both Overdraft limit and Sublimit are not attached to an account, the field will be left blank. If more than one main limit is attached, system will consider the sum of all the attached overdraft limit amount.
18	Currency of Account	Character	3	Yes	STTM_CUST_ACCOUNT.CCY	
19	Account Balance in original Currency	Number	15 (16 if negative balance)	Yes		

20	Exchange Rate	Number	29	Yes		The standard mid-rate applicable for the account currency and local currency pair will be applied for arriving at the value for account balance in local currency. The exchange rate applied to arrive at the converted balance will be displayed in this field.
21	Original Account Balance before Interest	Number	15 (16 if negative balance)	Yes		
22	Transferable Eligible Deposit	Number	15	Yes		

2.3.2.3 STOEXCCU - Excluded Customer Handoff (Depositorandaccountinformation)

This file would contain the details of the customer like name, unique id, contact details and also the aggregate balance and compensation amount across account, similar to the SCV file except that customer list is excluded. The SCV eligible parameter should be set to Yes for such excluded customers. **Criteria**: All open, authorized and SCV Excluded field are set to the value between 1 and 4 for the customer records.

File Name:

Name Element	Representation	Comment
FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMMSS	File creation date and time
SCV Type		EXCDepositorandaccountinformation
Suffix	CSV	

Field Specification:

Sr No	Field Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO
2	Title	Character	20		STTM_CUSTOMER.CUSTOMER_PREFIX	
3	Customer First Forename	Character	50		STTM_CUST_PERSONAL.FIRST_NAME	
4	Customer Second Forename	Character	50		STTM_CUST_PERSONAL.MIDDLE_NAME	
5	Customer Third Forename	Character	50		Blank	

6	Customer Surname or Company Name	Character	100	Yes	Blank	IF STTM_CUSTOMER.CUSTOMER_TYPE = 'I' THEN
						STTM_CUST_PERSONAL.LAST_NAME
						ELSE
						STTM_CUST_CORPORATE.CORPORATE_NAME
						END IF

7	Previous Name	Character	200		Blank	
8	National Insurance Number	Character	9			STTM_CUSTOMER.UNIQUE_ID_VALUE WHERE UNIQUE_ID_NAME = "NI Number"
9	Passport Number	Character	200		STTM_CUST_PERSONAL.PASSPORT_NO	
10	Other National Identifier	Character	3		Blank	
11	Other National Identity Value	Character	50		Blank	
12	Company Number	Character	50		STTM_CUST_CORPORATE.C_NATIONAL_ID	
13	DOB	Date(DDMMYYYY)	8		STTM_CUST_PERSONAL.DATE_OF_BIRTH	
14	SCV Record Number	Character	100	Yes	Same as SCV Record Number populated above	
15	Address Line 1	Character	100	Yes	STTM_CUSTOMER.ADDRESS_LINE1	
16	Address Line 2	Character	100	Yes	STTM_CUSTOMER.ADDRESS_LINE2	

17	Address Line 3	Character	100		STTM_CUSTOMER.ADDRESS_LINE3	
18	Address Line 4	Character	100		STTM_CUSTOMER.ADDRESS_LINE4	
19	Address Line 5	Character	100		Blank	
20	Address Line 6	Character	100		Blank	
21	Post Code	Character	30		STTM_CUSTOMER.PINCODE	

22	Country	Character	30			IF STTM_CUSTOMER.COUNTRY <> 'GB' THEN
						30 characters of STTM_COUNTRY.DESCRIPTION for STTM_CUSTOMER.COUNTRY
						ELSE
						Blank

23	Email Address	Number	50		STTM_CUST_PERSONAL.E_MAIL	
24	Main Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	
25	Evening Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	

26	Mobile Number	Number	30		STTM_CUST_PERSONAL.MOBILE_NUMBER	
27	Aggregate balance across all accounts	Number	15			
28	Compensatable Amount	Number	15			

2.3.2.4 STOEXCAC – Excluded Customer Account Handoff (Detailsofaccount)

This file contains the details of the accounts like name, type, BIC, sort code and balances, but for the accounts where the customer is excluded from SCV.

Criteria: All open accounts, authorized accounts and SCV Excluded field are set to the value between 1 and 4 for the customer of the account.

File Name:

Name Element	Representation	Comment
FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMMSS	File creation date and time
SCV Type		EXCDetailsofaccount
Suffix	CSV	

Field Specification:

Sr No	Column Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO

2	Account Title	Char-acter	50		STT-M_CUST_AC COUNT.AC_-DESC	
3	Account Number	Num-ber	35	Yes	STT-M_CUST_AC COUNT.CUS T_AC_NO	
4	BIC	Char-acter	11		STTM_CUS-TOMER.SWI FT_CODE	
5	IBAN	Char-acter	34		STT-M_CUST_AC COUNT.IBAN _AC_NO	
6	Sort Code	Num-ber	6		STT-M_BRANCH. CLEARING_-BANK_CODE	
7	Product Type	Num-ber	5	Yes		HIERAR-CHY of the Account Class / CD products
8	Product Name	Char-acter	50	Yes	STTM_AC-COUNT_-CLASS.DES CRIPTION	

9	Account Holder Indicator	Character	3	Yes		STTM_CUST_ACCOUNT.JOINT_AC_INDICATOR If JOINT_AC_INDICATOR ='S' Then JOINT_AC_INDICATOR='1' If JOINT_AC_INDICATOR ='J' Then JOINT_AC_INDICATOR=Number of Joint Account Holders including primary customer
10	Account Status Code	Character	50	Yes	STTM_CUST_ACCOUNT.RECORD_STAT	
11	Exclusion Type	Character	6	Yes		SCV Exclusion Type

12	Recent Transaction	Character	3	Yes		credits or debits that have occurred in the account for the last 24 months from the generation date of the SCV files. All credits and debits entries posted to the account will be considered as an activity in the account. The field will be marked 'Yes' in case there is an activity else the field will be marked 'No'. If Credit Interest Liquidation not to be considered for the reporting then the transaction code used for credit interest liquidation should have the parameter Consider for Activity set as No.
13	Account Branch Jurisdiction	Character	3		UK	

14	BRRD Marking	Character	3	Yes		This field will be populated with 'Yes' for all Individual customers. For corporate customers, the SME is Yes in SCV Customer parameter is Yes, then the field will be populated with 'Yes'. If the SME Flag is No, the field will be populated with 'No'.
15	Structured Deposit Accounts	Character	3	Yes	'No'	
16	Account Balance Sterling	Number	15 (16 if negative balance)	Yes		

17	Authorized Negative Balance	Number	15 (16 if negative balance)	Yes		If an Overdraft limit is attached to an account, the approved amount will be displayed in this field. If no Overdraft is attached but a Sublimit is attached to the account, then the approved amount of the respective Sublimit will be displayed in the field. If both Overdraft limit and Sublimit are attached to an account, then Main Limit amount will be taken. If both Overdraft limit and Sublimit are not attached to an account, the field will be left blank. If more than one main limit is attached, system will consider the sum of all the attached overdraft limit amount.
18	Currency of Account	Character	3	Yes	STTM_CUST_ACCOUNT.CCY	

19	Account Balance in original Currency	Number	15 (16 if negative balance)	Yes		
20	Exchange Rate	Number	29	Yes		The standard mid-rate applicable for the account currency and local currency pair will be applied for arriving at the value for account balance in local currency. The exchange rate applied to arrive at the converted balance will be displayed in this field.
21	Original Account Balance before Interest	Number	15 (16 if negative balance)	Yes		
22	Transferable Eligible Deposit	Number	15	Yes		

2.3.2.5 STONELCU – Ineligible Customer Handoff (Depositorandaccountinformation)

This file contains the details of the customer like name, unique id, contact details and also the aggregate balance and compensation amount across account same as in SCV except that the customers are marked for ineligibility.

Criteria: All open, authorized and SCV Eligible field are set to No for the customer.

File Name:

Name Element	Representation	Comment

FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMM	File creation date and time
SCV Type		INELIGDepositorandaccountinformation
Suffix	CSV	

Field Specification:

Sr No	Field Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO
2	Title	Character	20		STTM_CUSTOMER.CUSTOMER_PREFIX	
3	Customer First Forename	Character	50		STTM_CUST_PERSONAL.FIRST_NAME	
4	Customer Second Forename	Character	50		STTM_CUST_PERSONAL.MIDDLE_NAME	
5	Customer Third Forename	Character	50		Blank	

6	Customer Surname or Company Name	Character	100	Yes	Blank	IF STTM_CUSTOMER.CUSTOMER_TYPE = 'I' THEN
						STTM_CUST_PERSONAL.LAST_NAME
						ELSE
						STTM_CUST_CORPORATE.CORPORATE_NAME
						END IF

7	Previous Name	Character	200		Blank	
8	National Insurance Number	Character	9			STTM_CUSTOMER.UNIQUE_ID_VALUE WHERE UNIQUE_ID_NAME = "NI Number"
9	Passport Number	Character	200		STTM_CUST_PERSONAL.PASSPORT_NO	
10	Other National Identifier	Character	3		Blank	
11	Other National Identity Value	Character	50		Blank	
12	Company Number	Character	50		STTM_CUST_CORPORATE.C_NATIONAL_ID	

13	DOB	Date(DD MMYYYY)	8		STT-M_CUST_PER-SONAL.DATE_OF_BIRTH	
14	SCV Record Number	Character	100	Yes	Same as SCV Record Number populated above	
15	Address Line 1	Character	100	Yes	STT-M_CUS-TOMER.ADDRESS_LINE1	
16	Address Line 2	Character	100	Yes	STT-M_CUS-TOMER.ADDRESS_LINE2	
17	Address Line 3	Character	100		STT-M_CUS-TOMER.ADDRESS_LINE3	
18	Address Line 4	Character	100		STT-M_CUS-TOMER.ADDRESS_LINE4	
19	Address Line 5	Character	100		Blank	
20	Address Line 6	Character	100		Blank	
21	Post Code	Character	30		STT-M_CUS-TOMER.PINCODE	

22	Country	Character	30			IF STTM_CUSTOMER.COUNTRY <> 'GB' THEN
						30 characters of STTM_COUNTRY.DESCRIPTION for STTM_CUSTOMER.COUNTRY
						ELSE
						Blank

23	Email Address	Number	50		STTM_CUST_PERSONAL.E_MAIL	
24	Main Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	
25	Evening Phone Number	Number	40		STTM_CUST_PERSONAL.TELEPHONE	
26	Mobile Number	Number	30		STTM_CUST_PERSONAL.MOBILE_NUMBER	
27	Aggregate balance across all accounts	Number	15			
28	Compensatable Amount	Number	15			

2.3.2.6 STONELAC – Ineligible Customer Account Handoff (Detailsofaccount)

This file would contain the details of the accounts like name, type, BIC, sort code and balances, but for the accounts where SCV Eligible is set to NO for the customer.

Criteria: All open accounts, authorized accounts and SCV Eligible is set to the value No for the customer of the account.

File Name:

Name Element	Representation	Comment
FRN	000000	The value should be manually provided in the File Mask field of the interface definition.
Spacer	'-' character	
SCV Date and Time	YYYYMMDDHHMM	File creation date and time
SCV Type		INELIGDetailsofaccount
Suffix	CSV	

Field Specification:

Sr No	Column Name	Data Type	Max Field Length	Mandatory	Flexcube Field Mapping	Derivation Logic
1	SCV Record Number	Character	100	Yes		Concatenation of Firm Registration Number and STTM_CUSTOMER.CUSTOMER_NO
2	Account Title	Character	50		STTM_CUST_ACCOUNT.AC_DESC	
3	Account Number	Number	35	Yes	STTM_CUST_ACCOUNT.CUST_AC_NO	
4	BIC	Character	11		STTM_CUSTOMER.SWIFT_CODE	
5	IBAN	Character	34		STTM_CUST_ACCOUNT.IBAN_AC_NO	

6	Sort Code	Number	6		STT-M_BRANCH.CLEARING_-BANK_CODE	
7	Product Type	Number	5	Yes		HIERARCHY of the Account Class / CD products
8	Product Name	Character	50	Yes	STT-M_ACCOUNT_CLASS.DESCRIPTION	
9	Account Holder Indicator	Character	3	Yes		STT-M_CUST_ACCOUNT.JOINT_AC_INDICATOR If JOINT_AC_INDICATOR ='S' Then JOINT_AC_INDICATOR='1' If JOINT_AC_INDICATOR ='J' Then JOINT_AC_INDICATOR=Number of Joint Account Holders including primary customer
10	Account Status Code	Character	50	Yes	STT-M_CUST_ACCOUNT.RECORD_STAT	
11	Exclusion Type	Character	6	Yes		SCV Exclusion Type

12	Recent Transaction	Character	3	Yes		credits or debits that have occurred in the account for the last 24 months from the generation date of the SCV files. All credits and debits entries posted to the account will be considered as an activity in the account. The field will be marked 'Yes' in case there is an activity else the field will be marked 'No'. If Credit Interest Liquidation not to be considered for the reporting then the transaction code used for credit interest liquidation should have the parameter Consider for Activity set as No.
13	Account Branch Jurisdiction	Character	3		UK	

14	BRRD Marking	Character	3	Yes		This field will be populated with 'Yes' for all Individual customers. For corporate customers, the SME is Yes in SCV Customer parameter is Yes, then the field will be populated with 'Yes'. If the SME Flag is No, the field will be populated with 'No'.
15	Structured Deposit Accounts	Character	3	Yes	'No'	
16	Account Balance Sterling	Number	15 (16 if negative balance)	Yes		

17	Authorized Negative Balance	Number	15 (16 if negative balance)	Yes		If an Overdraft limit is attached to an account, the approved amount will be displayed in this field. If no Overdraft is attached but a Sublimit is attached to the account, then the approved amount of the respective Sublimit will be displayed in the field. If both Overdraft limit and Sublimit are attached to an account, then Main Limit amount will be taken. If both Overdraft limit and Sublimit are not attached to an account, the field will be left blank. If more than one main limit is attached, system will consider the sum of all the attached overdraft limit amount.
18	Currency of Account	Character	3	Yes	STTM_CUST_ACCOUNT.CCY	
19	Account Balance in original Currency	Number	15 (16 if negative balance)	Yes		

20	Exchange Rate	Number	29	Yes		The standard mid-rate applicable for the account currency and local currency pair will be applied for arriving at the value for account balance in local currency. The exchange rate applied to arrive at the converted balance will be displayed in this field.
21	Original Account Balance before Interest	Number	15 (16 if negative balance)	Yes		
22	Transferable Eligible Deposit	Number	15	Yes		

2.3.2.7 File Footer

Footer	Trailer record Twenty digits of character '9' e.g. 99999999999999999999

2.3.2.8 Aggregate Balance across all accounts

The value of this field is arrived by summing up all the positive account balances of a customer inclusive of any accrued debit/credit interest. However, the accounts with negative balances will **not** be considered for arriving at the balances for this field. For a customer having Joint Accounts (2 or more Holders), the balance is split equally between the holders.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The data as on this date would be as follows:

Customer No	**Account/CD Ref No**	**Currency**	**Balance**	**Accrued Interest**	**Value of Aggregate Balance**

A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP
A00001	A00001002	USD	25,000.00	350.47	
A00001	A00001003	GBP	-13,500.00	-23.33	
A00001	000CD0112345789	GBP	20,000.00	57.12	

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The data as on this date would be as follows:

Customer No	**Account/CD Ref No**	**HIERARCHY**	**Currency**	**Balance**	**Accrued Interest**	**Value of Aggregate Balance**
A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP
A00001	A00001002	2	USD	25,000.00	350.47	
A00001	A00001003	2	GBP	-13,500.00	-23.33	
A00001	000CD0112345789		GBP	20,000.00	57.12	
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP
A00001						

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of its balance would get added to his other balance.

2.3.2.9 Compensatable Amount

This indicates the covered funds for a customer. If it is fully covered it will be equal to compensation amount defined for the bank. But it can be lesser to the extent of the various account balances contributing towards this customer. The accounts with negative balances are not considered for this field.

If aggregate balance is greater than the compensation amount then the value would be the compensation amount for the customer else it would be the aggregate balance.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The compensation amount for customer is maintained to be 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/CD Ref No	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP	90,077.23GBP is greater than the compensation amount 75,000.00 GBP. Hence the value for this customer would be 75,000.00 GBP.
A00001	A00001002	USD	25,000.00	350.47		
A00001	A00001003	GBP	-13,500.00	-23.33		
A00001	000CD0112345789	GBP	20,000.00	57.12		

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The compensation amount for customer is also 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	HIERARCHY	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount

A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00 +500.25) + (25,000.00 +350.47)[1] GBP equivalent + (20,000.00 +57.12) = 50,500.25+ 19,519.86+ 20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP	75,000.00 GBP
A00001	A00001002	2	USD	25,000.00	350.47		
A00001	A00001003	2	GBP	-13,500.00	-23.33		
A00001	000CD0112345789		GBP	20,000.00	57.12		
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP	22,517.00 GBP
A00001							

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of this account balance would get added to the other balance.

2.3.2.10 Account Balance in Local Currency (Account Balance in Sterling field)

This is the balance in the account inclusive of the debit/credit interest accrued. It would also consider the negative balance.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The compensation amount for single is maintained to be 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount

A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP	90,077.23GBP is greater than the compensation amount 75,000.00 GBP. Hence the value for this customer would be 75,000.00 GBP.
A00001	A00001002	USD	25,000.00	350.47		
A00001	A00001003	GBP	-13,500.00	-23.33		
A00001	000CD0112345789	GBP	20,000.00	57.12		

Account File

Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)
A00001001	GBP	1	50500.25
A00001002	USD	2	19519.86
A00001003	GBP	2	-13523.33
000CD0112345789	GBP		20057.12

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The compensation amount for joint is also 75,000.00 GBP. The data as on this date would be as follows::

Customer No	Account/ CD Ref No	HIERARCHY	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount

A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00 +500.25) + (25,000.00 +350.47)[1] GBP equivalent + (20,000.00 +57.12) = 50,500.25 +19,519.86+20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP	75,000.00 GBP
A00001	A00001002	2	USD	25,000.00	350.47		
A00001	A00001003	2	GBP	-13,500.00	-23.33		
A00001	000CD0112345789		GBP	20,000.00	57.12		
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP	22,517.00 GBP
A00001							

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of this account balance would get added to the other balance.

Account File:

SCV Id	Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)
11111A00001	A00001001	GBP	1	50500.25
11111A00001	A00001002	USD	2	19519.86
11111A00001	A00001003	GBP	2	-13523.33
11111A00001	A00002001	GBP	2	22,517.00
11111A00001	000CD0112345789	GBP		20057.12
11111A00002	A00002001	GBP	2	22,517.00

2.3.2.11 Account Balance in original currency

The balance in the account currency along with accrued debit/credit interest (in account currency) is populated in this field. If there is a negative balance for an account, the '–'symbol is prefixed to the balance displayed in this field.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The compensation amount for single is maintained to be 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP	90,077.23GBP is greater than the compensation amount 75,000.00 GBP. Hence the value for this customer would be 75,000.00 GBP.
A00001	A00001002	USD	25,000.00	350.47		
A00001	A00001003	GBP	-13,500.00	-23.33		
A00001	000CD0112345789	GBP	20,000.00	57.12		

Account File:

Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)	Acc Bal in Acc Currency
A00001001	GBP	1	50500.25	50500.25
A00001002	USD	2	19519.86	25350.47
A00001003	GBP	2	-13523.33	-13523.33
000CD0112345789	GBP		20057.12	20057.12

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The compensation amount for joint is also 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	HIERARCHY	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00 +500.25) + (25,000.00 +350.47)[1] GBP equivalent + (20,000.00 +57.12) = 50,500.25+ 19,519.86+ 20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP	75,000.00 GBP
A00001	A00001002	2	USD	25,000.00	350.47		
A00001	A00001003	2	GBP	-13,500.00	-23.33		
A00001	000CD0112345789		GBP	20,000.00	57.12		
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP	22,517.00 GBP
A00001							

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of this account balance would get added to the other balance.

Account File:

SCV Id	Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)	Acc Bal in Acc Currency
11111A00001	A00001001	GBP	1	50500.25	50500.25
11111A00001	A00001002	USD	2	19519.86	19519.86
11111A00001	A00001003	GBP	2	-13523.33	-13523.33
11111A00001	A00002001	GBP	2	22,517.00	22517.00
11111A00001	000CD0112345789	GBP		20057.12	20057.12
11111A00002	A00002001	GBP	2	22,517.00	22517.00

2.3.2.12 Original Account Balance before interest

The account balance in account currency without considering the accrued debit/credit interest will be displayed in this field. If there is a negative balance for an account, the '–'symbol is prefixed to the balance displayed in this field.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The compensation amount for single is maintained to be 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/CD Ref No	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP	90,077.23GBP is greater than the compensation amount 75,000.00 GBP. Hence the value for this customer would be 75,000.00 GBP.
A00001	A00001002	USD	25,000.00	350.47		
A00001	A00001003	GBP	-13,500.00	-23.33		
A00001	000CD0112345789	GBP	20,000.00	57.12		

Account File:

Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)	Acc Bal in Acc Currency	Bal before interest in Acc Currency
A00001001	GBP	1	50500.25	50500.25	50000
A00001002	USD	2	19519.86	25350.47	25000
A00001003	GBP	2	-13523.33	-13523.33	-13500
000CD0112345789	GBP		20057.12	20057.12	20000

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The compensation amount for joint is also 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	HIERARCHY	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00 +500.25) + (25,000.00 +350.47)[1] GBP equivalent + (20,000.00 +57.12) = 50,500.25 +19,519.86+20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP	75,000.00 GBP
A00001	A00001002	2	USD	25,000.00	350.47		
A00001	A00001003	2	GBP	-13,500.00	-23.33		
A00001	000CD0112345789		GBP	20,000.00	57.12		
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP	22,517.00 GBP
A00001							

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of this account balance would get added to the other balance.

Account File:

SCV Id	Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency (Ex: GBP)	Acc Bal in Acc Currency	Bal before interest in Acc Currency
11111A00001	A00001001	GBP	1	50500.25	50500.25	50000
11111A00001	A00001002	USD	2	19519.86	25350.47	25000
11111A00001	A00001003	GBP	2	-13523.33	-13523.33	-13500
11111A00001	A00002001	GBP	2	22,517.00	22517.00	22500
11111A00001	000CD011234 5789	GBP		20057.12	20057.12	20000
11111A00002	A00002001	GBP	2	22,517.00	22517.00	22500

2.3.2.13 Transferrable Eligible Deposit

The contribution towards the covered funds (Compensatable amount) by the various accounts of a customer will be governed by prioritization rules (HIERARCHY and *pari paasu-Equal footing*) and would be populated in this field.

The accounts with negative balance, considering available balance + uncollected funds +/- interest, will not be considered towards contribution for this field.

The contribution by the various accounts of a customer will be governed by the Hierarchy level of the customer account . Contribution should be first made from an account higher up in hierarchy than one at a lower level I.e. IAA accounts should make up the compensation amount first and if there is not enough in this account then it should move onto the next account in the hierarchy and so on.

If there are two accounts within the same hierarchy then the excess amount should be taken equally from each (*pari paasu-Equal footing*).

The transferrable eligible balance would be arrived from the balances of each individual accounts/deposits by taking off the excess amounts from the balances of accounts/deposits based on hierarchy and by using the Bottom-Up approach. That is, the excess amount would first be taken out from the account/deposit in the lowest hierarchy moving upward.

For Example 1: Single Account Holder. Generation date is on 10th August 2016. The compensation amount for single is maintained to be 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/CD Ref No	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	GBP	50,000.00	500.25	(50,000.00+500.25) + (25,000.00+350.47)[1] GBP equivalent + (20,000.00+57.12) = 50,500.25+19,519.86+20,057.12 = 90,077.23[2] GBP	90,077.23GBP is greater than the compensation amount 75,000.00 GBP. Hence the value for this customer would be 75,000.00 GBP. Excess Amount is 15077.23 GBP This excess amount is divided by 2 as there are 2 accounts in hierarchy 2 with the positive balance. So the equal amount to be taken out from the each account is 7538.615
A00001	A00001002	USD	25,000.00	350.47		
A00001	A00001003	GBP	-13,500.00	-23.33		
A00001	000CD0112345789	GBP	20,000.00	57.12		

Account File:

Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency(Ex: GBP)	Acc Bal in Acc Currency	Bal before interest in Acc Currency	Transferrable Eligible Amount
A00001001	GBP	1	50500.25	50500.25	50000	50500.25
A00001002	USD	2	19519.86	25350.47	25000	19519.86 -7538.62 = 11981.2
A00001003	GBP	2	-13523.33	-13523.33	-13500	
000CD0112345789	GBP	2	20057.12	20057.12	20000	20057.12 – 7538.62 = 12518.5

For Example 2: Joint Account Holder. Generation date is on 10th August 2016. The compensation amount for joint is also 75,000.00 GBP. The data as on this date would be as follows:

Customer No	Account/ CD Ref No	HIERARCHY	Currency	Balance	Accrued Interest	Value of Aggregate Balance	Compensatable Amount
A00001	A00001001	1	GBP	50,000.00	500.25	(50,000.00 +500.25) + (25,000.00 +350.47)[1] GBP equivalent + (20,000.00 +57.12) = 50,500.25 +19,519.86+20,057.12 = 90,077.23[2] GBP 90,077.23 + 22,517 = 1,12,594.23[4] GBP	75,000.00 GBP Excess Amount is 37594.23 GBP. The equal amount to be taken out from each account under same hier-archy 2 is, 12531.41 GBP
A00001	A00001002	2	USD	25,000.00	350.47		
A00001	A00001003	2	GBP	-13,500.00	-23.33		
A00001	000CD0112345789		GBP	20,000.00	57.12		
A00002	A00002001	2	GBP	45,000.00	34.00	22,517[3] GBP	22,517.00 GBP
A00001							

At the rate of 0.77 GBP, the value of 25,350.47 USD is 19,519.86 GBP

The negative balance of account A00001003 is not considered for the aggregate balance.

Customer A00002 is a joint account holder for account A00002001. The total balance is divided by 2.

Customer A00001 is also joint account holder for A00002001. Half of this account balance would get added to the other balance.

Account File:

SCV Id	Account/CD Ref No	Currency	HIERARCHY	Acc Bal in Local Currency(Ex: GBP)	Acc Bal in Acc Currency	Bal before interest in Acc Currency	Transferrable Eligible Deposit
11111A00001	A00001001	GBP	1	50500.25	50500.25	50000	50500.25
11111A00001	A00001002	USD	2	19519.86	25350.47	25000	19519.86 – 12531.41 = 6988.45
11111A00001	A00001003	GBP	2	-13523.33	-13523.33	-13500	
11111A00001	A00002001	GBP	2	22,517.00	22517.00	22500	22517 – 12531.41 = 9985.59
11111A00001	000CD01123 45789	GBP	2	20057.12	20057.12	20000	20057.12- 12531.41 = 7525.71
11111A00002	A00002001	GBP	2	22,517.00	22517.00	22500	22517.00

3. Function ID Glossary

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STDSCVBP 2-2
STDSCVCP 2-4