Oracle FLEXCUBE Investor Servicing Integration

Oracle FLEXCUBE Universal Banking

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Oracle FLEXCUBE UBS-Investor Servicing User Guide
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1. Preface

1.1 Introduction

This document is designed to help acquaint you with the integration among Oracle FLEXCUBE products viz; Oracle FLEXCUBE Universal Banking Solutions (FCUBS) and Investor Servicing (FCIS).

Besides this user manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help describes the purpose of each field within a screen. You can obtain this information by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions
End of day operators	Processing during end of day/ beginning of day
Implementation Partners	Provide customization, configuration and implementation services

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 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	*Oracle FCUBS - FCIS Integration* explains the integration between Oracle FLEXCUBE Universal Banking and Investor Servicing systems.
Chapter 3	*Annexure* provides the details of data exchange and further reference sources.

1.5 Acronyms and Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE Universal Banking Solutions system
FCUBS	Oracle FLEXCUBE Universal Banking
FCDB	Oracle FLEXCUBE Direct Banking
FCIS	Oracle FLEXCUBE Investor Servicing
EOD	End of Day
SIP	Systematic Investment Plan
CIF	Customer Information File
CASA	Current and Savings Account
FATCA	Foreign Account Tax Compliance Act

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 Information Sources

Along with this user manual, you may also refer to the following related sources:

- Gateway web service documents

2. Oracle FCUBS - FCIS Integration

The integration between FCIS and FCUBS enables banks to -

- transact on mutual funds
- post transactions from investor services to core banking
- seamlessly process corporate actions like dividend, liquidation and capital payout
- harmonize customer and accounts across core banking, investor services and online banking system
- provide mutual funds details in customer 360 degree view to core banking users/bank

The request from online banking system to view and transact mutual funds is also received by FCIS when integrated with FCDB. These transaction requests from online banking system are further processed with the same FCIS and FCUBS integration.

This chapter contains the following sections:

- Section 2.1, "Scope"
- Section 2.2, "Prerequisites"
- Section 2.3, "Data Flow and Integration Patterns"
- Section 2.4, "Integration Process"
- Section 2.5, "Investor Fund Details in 360 Degree Customer View"
- Section 2.6, "Assumptions"

2.1 Scope

This section describes the activities that take place in each system and its impact on the other.

This section contains the following topics:

- Section 2.1.1, "Integration Scope in Oracle FLEXCUBE Universal Banking System"
- Section 2.1.2, "Integration Scope in Oracle FLEXCUBE Investor Servicing System"

2.1.1 Integration Scope in Oracle FLEXCUBE Universal Banking System

The following integration activities take place in Oracle FLEXCUBE Universal Banking.

Core Entities Module

Following activities take place in Core Entities (CE) module:

- Notify FCIS about creation of a new investment customer and amendment of an existing investment customer
- Handoff the details of investment customer creation and amendment as a reconciliation batch to FCIS
- During investment customer closure, validate whether closure confirmation is received from FCIS
- Create and modify the customer FATCA classification records based on the details received from FCIS
- Notify FCIS about the customer FATCA classification creation and changes made in FCUBS
- During 360 degree retail customer view, display the mutual fund details received from FCIS

Current and Savings Account Module

Following activities take place in Current and Savings Account (CASA) module:

- While creating unit holder accounts, FCIS retrieves customer account details from FCUBS
- When there is a transaction request from FCIS, the FCUBS system debits the customer account based on availability of funds
- Based on the requests received from FCIS, place, modify and release amount blocks in FCUBS
- Post settlement accounting entries received from FCIS

Accounting Module

Following activities take place in accounting module:

- Online settlement of transaction amount
- Post allocation settlement and GL extract

2.1.2 Integration Scope in Oracle FLEXCUBE Investor Servicing System

The following integration activities that take place in Oracle FLEXCUBE Investor Servicing.

- Update the CIF details based on the customer creation and modification data received from FCUBS
- Validate whether a customer record can be closed and update the FCUBS data store accordingly
- Fetch customer account details from FCUBS while creating unit holder accounts
- Based on US Indicia changes in FCIS, FATCA classification is created and updated in FCUBS
- Update the unit holder details based on FATCA classification changes received from FCUBS
- Handoff the mutual fund details to FCUBS for displaying in 360 degree customer view
- Maintain markup percentage to decide the buffer percentage for amount block
- Request FCUBS to place, modify and release amount blocks
- Save/reject the transaction based on the response received from FCUBS for amount block
- Generate accounting entries as part of Mini EOD and EOD process
- Generate batch request to FCUBS for amount blocks for Systematic Investment Plan (SIP) transactions
- Pass reversal entries in case of settlement failure

2.2 Prerequisites

The prerequisites for this integration in each system are discussed below.

This section contains the following topics:

- Section 2.2.1, "Prerequisites in Oracle FLEXCUBE Universal Banking"
- Section 2.2.2, "Prerequisites in Oracle FLEXCUBE Investor Servicing"

2.2.1 Prerequisites in Oracle FLEXCUBE Universal Banking

The prerequisites for this integration are as follows.

2.2.1.1 Parameter Setup

In ‘CSTB_PARAM’ table, set the option ‘FCIS_INSTALLED’ to ‘Y’. If this parameter is set to ‘Y’ and ‘FCIS_DBLINK’ is setthen the customers in FCUBS system can have unit holder relationship with FCIS system. The system displays an error message if you try to close the customer account from FCUBS and the same account is an active unit holder in FCIS.

If the option ‘FCIS_INSTALLED’ is ‘Y’ and the parameter ‘FCIS_DBLINK’ is not set, then the system displays a configurable override message as ‘FCIS DBlink is Not Maintained’.

In ‘CSTB_PARAM’ table FCIS_USER and FCIS_MODULE should be maintained. This has to be maintained in FCIS also. These parameter values will be fetched by the system and used in the FCIS web service ‘FCISCustomerInquiry’ call from FCUBS for displaying the Fund Holdings of the given Customer.

2.2.1.2 Maintenances

Complete the following maintenances in Oracle FLEXCUBE Universal Banking to enable the integration.

- Bank parameters - basic information about the bank
- Branch parameters - details of head office, regional offices and branches
- Messaging queues - maintain the following queues:

Queue Name	Purpose
MDB_QUEUE_REQUEST	Online transaction request
MDB_QUEUE_RESPONSE	Online transaction response
CIFCREATION_DEST_QUEUE	Notification from Oracle FCUBS

For further details on these maintenances, refer to the Core Services user manual of Oracle FLEXCUBE Universal Banking.

Note

The following data in FCUBS must be in sync with those maintained in FCIS system.

- Bank code
- Branch code
- Currency
- Exchange rate source
- Investor category
- Investor type
- Title
- Country

2.2.1.3 Investment Customers

The Oracle FCUBS-FCIS integration is enabled only for customers who are marked as investment customers.

For further details on marking a customer as investment customer, refer to the section ‘Investment Customer Creation/Modification’ in this chapter.

2.2.2 Prerequisites in Oracle FLEXCUBE Investor Servicing

You must manually handle the maintenances and parameters that should have common values in FCUBS and FCIS systems.

Refer to the section ‘Prerequisites in Oracle FLEXCUBE Universal Banking’ for details on common data.

2.2.2.1 Parameter Setup

In ‘CSTB_PARAM’ table FCIS_USER and FCIS_MODULE should be maintained.

2.2.2.2 Maintenances

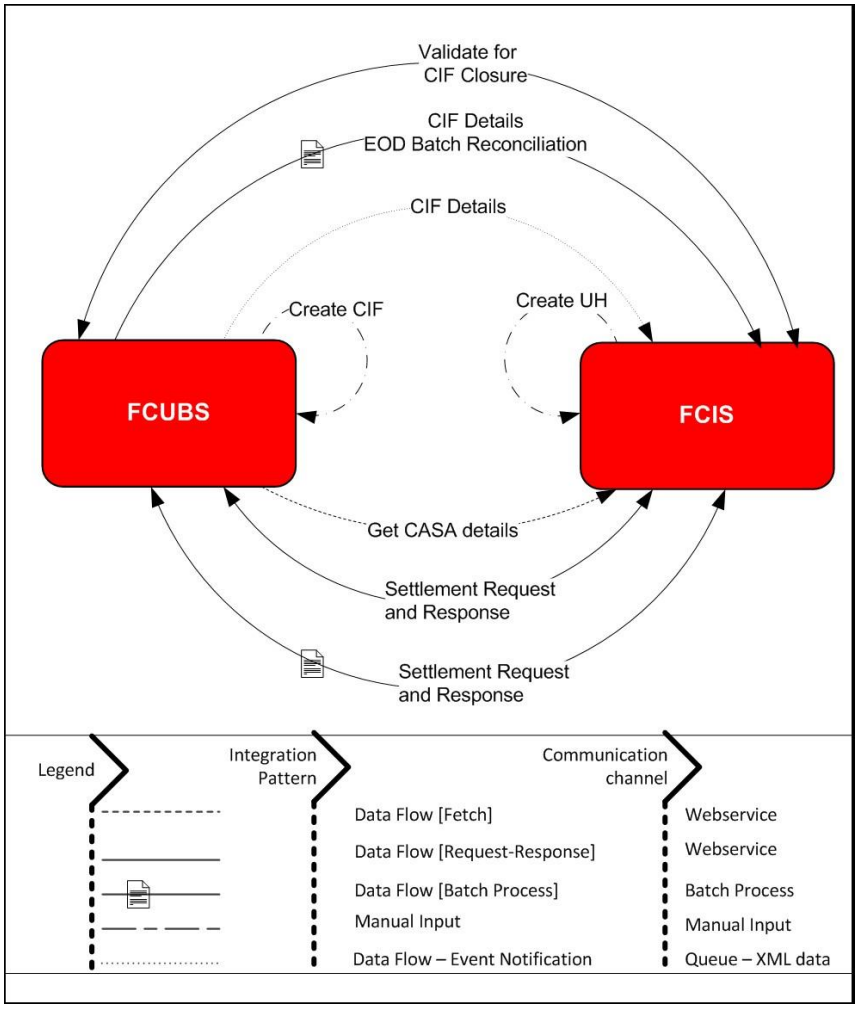
Complete the following maintenances in Oracle FLEXCUBE Investor Servicing to enable the integration.

- Client country codes
  - INT_FCUBS
  - DIRECT DEBIT
- Block allowed transaction reference types
- Param code for -
  - Transaction code
  - Mark up percent
  - Error code
- Integration parameter maintenances
- GL maintenance for events S and U
- GL maintenance trigger event S
- Client country -
  - bypassciff
  - CIFIDNTFCCHK
  - FATCAAPPLICABLE
  - DEDUPCHKFORCIF
- UH to be created with Direct Debit Applicable as Yes
- Scheduler maintenances -
  - CIF Creation (Import)
  - CIF Closure (Export)
  - FATCA (Import)
  - FATCA (Export)
  - Amount Block New (Export)
  - Amount Block Close (Export)
  - Amount Block Response (Import)
  - Accounting Export
  - Account Response (Import)
- Interface maintenances -
  - CIF Creation (Import)
  - CIF Closure (Export)
  - FATCA (Import)

- FATCA (Export)
- Amount Block New (Export)
- Amount Block Close (Export)
- Amount Block Response (Import)
- Accounting Export
- Account Response (Import)

2.3 Data Flow and Integration Patterns

The following diagram provides a high-level information of the data flow and integration patterns used in FCIS-FCUBS integration.



The following table contains the integration processes, pattern of each process and the communication channels:

Integration Process	From	To	Integration Pattern	Communication Channel
Create CIF	FCUBS	NA	Manual input	Manual input
Create UH	FCIS	NA	Manual input	Manual input

Integration Process	From	To	Integration Pattern	Communication Channel
Get CASA details	FCUBS	FCIS	Fetch (request-response)	Web service
CIF details	FCUBS	FCIS	Event processing	Queue - XML data
CIF details EOD batch reconciliation	FCUBS	FCIS	Transaction (batch process)	Batch process
Validate CIF closure	FCUBS/ FCIS	FCIS/ FCUBS	Transaction (request-response)	Web service
Settlement request and response	FCUBS/ FCIS	FCIS/ FCUBS	Transaction (request-response)	Web service
Settlement request and response - Batch	FCUBS/ FCIS	FCIS/ FCUBS	Transaction (batch process)	Batch process

This integration uses -

- Web services for synchronous processes where request is sent and response is received in real-time
- Notifications when data is sent to the target system based on an event
- Batch processes for data reconciliation

2.4 Integration Process

The integration between FCUBS and FCIS enables you to create unit holder accounts and perform related transactions for customers maintained in FCUBS.

See “Annexure” on page 1. for the complete list of touch points of the integration process.

The activities involved in this integration are discussed under the following headings.

- Section 2.4.1, "Investment Customer Creation/Modification"
- Section 2.4.2, "Investment Customer Closure"
- Section 2.4.3, "Investment Customer US Indicia Modification"
- Section 2.4.4, "Investment Customer FATCA Classification Change"
- Section 2.4.5, "Unit Holder Creation"
- Section 2.4.6, "Unit Holder Amendment"
- Section 2.4.7, "Unit Holder Closure"
- Section 2.4.8, "Amount Block"
- Section 2.4.9, "Amount Settlement"

2.4.1 Investment Customer Creation/Modification

When an investment customer is created in Oracle FCUBS, a notification with the customer details is sent to FCIS system.

You can create a customer record in Oracle FCUBS using ‘Customer Maintenance’ (STDCIF) screen. The checkbox ‘Investment Customer’ under ‘Status’ details can be used for classifying a customer as an investment customer.

For further details on customer maintenance and description of fields on this screen, refer to the Core Entities user manual.

Online Notification

When an investment customer is created/modified, Oracle FCUBS sends a notification to FCIS system with the details of the new customer. Similarly, if an existing customer is classified as an investment customer during amendment, Oracle FCUBS sends a notification to FCIS with the customer details.

Batch Reconciliation

During FCUBS EOD operations, Oracle FCUBS generates a list of CIF IDs created/modified during that day and sends it to FCIS system. In case any customer creation/amendment is missed out in the online notification, it will be reconciled as part of the EOD batch process.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCUBS	FCIS	Customer	Creation	Notification	NOTIF_IS_CUSTOMER	Asyn-chronous
FCUBS	FCIS	Customer	Modifica-tion	Notification	NOTIF_IS_CUSTOMER	Asyn-chronous

2.4.2 Investment Customer Closure

In the integrated environment, closure of an investment customer is processed in FCUBS. An investment customer record can be closed only after closing all the unit holder accounts maintained in FCIS for that customer. If there is any active unit holder account associated with the customer, you will not be allowed to continue with the closure.

When all unit holder accounts associated with a customer is closed and authorized, FCIS triggers a web service process to update the data store in FCUBS. This process sets the option ‘Closure Allowed’ to ‘Yes’ in the screen ‘Closure Data from Channels (STSCUSCL) in FCUBS.

However, if the unit holder account is re-opened in FCIS, you can mark the option ‘Closure Allowed’ to ‘No’ as long as the customer record is in ‘Open’ status in FCUBS.

If the customer record is marked as ‘Closed’ in FCUBS, further changes will not be allowed.

If there is no linked unit holder accounts for in FCIS, you can close the customer record in FCUBS.

Following conditions should be satisfied to close a customer record:

- Record is available for the customer ID (entity id) in ‘Customer Closure Data’ (STSCUSCL) screen

- The option ‘Closure Allowed’ is set to ‘Yes’ in ‘Customer Closure Data’ (STSCUSCL)

Note

In case the customer record is already closed in FCUBS through web service requests, then the option ‘Closure Allowed’ cannot be set to ‘No’ in ‘Customer Closure Data’ screen (STSCUSCL).

For further details on ‘Customer Closure Data’ screen, refer to the section ‘Viewing Customer Closure Data from Channels’ in this chapter.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synochronous/ Asynchronous
FCIS	FCUBS	Customer	Closure and reopen	Webservice	FCUBSCustomerService	Synchronous
FCIS	FCUBS	Customer closure and reopen reconciliation	Reconciliation	Flat file	NA	Asynchronous

2.4.2.1 Viewing Customer Closure Data from Channels

In Oracle FLEXCUBE Universal Banking, you can view the details customer closure data received from external channels in ‘Customer Closure Data’ (STSCUSCL) screen. You can search for the closure records based on certain parameters.

2.4.3 Investment Customer US Indicia Modification

For a unit holder, when the option ‘US Indicia Available’ is modified (checked or unchecked), FCIS triggers a web service process to update the data in FCUBS. The web service is triggered after authorization of the change.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCIS	FCUBS	FATCA US INDICIA flag	Change	Webservice	FCUBSCustomerService	Synchronous
FCIS	FCUBS	FATCA US INDICIA flag change reconciliation	reconciliation	Flat file	NA	Asynchronous

2.4.4 Investment Customer FATCA Classification Change

For a CIF, when there is a change in FATCA classification, FCUBS triggers a notification to update the data in FCIS. The notification is triggered after authorization of the classification creation/change.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCUBS	FCIS	FATCA Classification	Create	Notification	NOTIF_FATCA_CLASS	Asynchronous
FCUBS	FCIS	FATCA Classification	Modify	Notification	NOTIF_FATCA_CLASS	Asynchronous

2.4.5 Unit Holder Creation

In FCIS, a unit holder account can be created for a customer record maintained in Oracle FCUBS.

While creating a unit holder account, you can validate the account details of the customer using ‘Validate’ button provided on the screen. You need to specify the branch code and account number in ‘Account Details’ tab of ‘Unit Holder Maintenance’ screen and then click ‘Validate’ button.

On clicking ‘Validate’ button, FCIS system will trigger a service request to FCUBS for enquiry of the account details. Following validations are applicable.

- Specified bank account number is a valid account number for the primary CIF
- Holding pattern of the bank account (single/joint) is same as the unit holder holding pattern (single/joint) with relevant CIF

If the validation is successful, the FCIS system will populate the following details on the screen:

- Account type

- Account name
- Account currency

Note

The above validation is applicable only to the account numbers belonging to the bank whose entity ID is maintained in ‘sttm_bank’.

The details of SWIFT and IBAN will not be automatically updated even after successful validation.You need to manually updated them at the unit holder level.

When you save the unit holder details, the system also validates the holding pattern.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCIS	FCUBS	Settlement customer account validate	Query	Source -Http request from JS Target - Webservice	FCUB-SAccSer-vice	Synchro-nous

2.4.6 Unit Holder Amendment

In the integrated environment, you can amend the customer details in FCUBS system. While creating or amending unit holder details in FCIS system, you can modify the attributes whose entity owner is identified as ‘CIF/UH’ or ‘UH’ in the following table.

You cannot modify the attributes whose entity owner is CIF.

Attributes	Entity Owner
CIF Number	CIF
Customer Category	CIF/UH
Investor Type	CIF
First/Company Name	CIF
Last Name	CIF
Middle Name	CIF
Title	CIF
Minor	CIF
Guardian Name	CIF/UH
Relationship	CIF/UH
Sex	CIF

Attributes	Entity Owner
Father/Spouse Name	CIF
DOB	CIF
Marital Status	CIF
Occupation	UH
A/c operation type	UH
Country of Incorporation	CIF
Address Line 1	CIF/UH
Address line 2	CIF/UH
City	CIF/UH
Country	CIF/UH
Email	CIF/UH
Contact person	UH
Int dialing code	CIF/UH
Telephone 1	CIF/UH
Int Dialing Code	CIF/UH
Fax Number	CIF/UH
Identification Type	CIF/UH
Identification Number	CIF/UH
Date of Issue	CIF/UH
Date of Expiry	CIF/UH
Place of Issue	CIF/UH
TAX ID	UH
US Indicia Available	UH attribute to be propagated back to CIF level in FCUBS
FATCA Status	CIF (This will be updated to 'Recalcitrant' if 'Recalcitrant' flag Is 'Yes' at FCUBS CIF level.)
FATCA Classification	CIF

2.4.7 Unit Holder Closure

When all unit holder accounts associated with a customer is closed and authorized, FCIS triggers a web service process to update the data store in FCUBS. Along with that, the option ‘Investment Customer’ will be unchecked in the customer maintenance. However, you can manually check it again during customer amendment.

2.4.8 Amount Block

Amount Block Creation

FCIS places an amount block creation request if the following conditions are satisfied:

- Account details are validated
- Mode of payment is direct debit
- Bank is internal bank

FCIS system sends a request to FCUBS to place an amount block on the order amount (transaction amount + markup percentage) if there are sufficient funds in the account. The amount block happens on clear fund basis. The block request is auto authorized in FCIS.

On receiving the request, FCUBS verifies the following:

- The CASA account has sufficient balance to process the trade
- Account status allows debit transactions

If the above validations are successful, then the FCUBS system places the block for the amount sent by FCIS and generates a block reference ID. FCUBS then sends a block successful message to FCIS system. FCIS system generates a block reference ID for the amount block.

Amount Block Modification

If the subscription amount is modified before or after authorization, the amount block is also updated as the new amount. If the system cannot place the block on revised amount, the subscription transaction modification will not be allowed.

Amount Block Release

The amount block is automatically released in the following cases:

- Deletion of subscription transaction
- Reversal of subscription transaction
- Subscription transaction fails in FCIS after amount block is placed
- Change in settlement details before allocation (in this case, depending on the change in settlement details, the amount block may be applied on a different account)

Systematic Investment Plans (SIP)

During BOD process, the FCIS system generates amount block creation flat file for the SIP transactions whose payment is due on that day. The file is sent to FCUBS system. Based on successful response of amount block creation from FCUBS, SIP subscription transactions are created in FCIS.

Amount Block Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCIS	FCUBS	New Transaction -Amount block Creation	Save	Webservice call from insulation layer	FCUB-SCustomerService	Synchronous
FCIS	FCUBS	Transaction Amendment and Change in amount - Amount block amendment	Save	Webservice call from insulation layer	FCUB-SCustomerService	Synchronous
FCIS	FCUBS	Online Amount block failure reconciliation	Reconciliation	Flat file	NA	Asynchronous
FCIS	FCUBS	SIP process during BOD - amount block creation	BOD batch	Flat file	NA	Asynchronous

2.4.9 Amount Settlement

Settlement happens either online or in a batch process configured to run as part of Mini EOD or EOD process.

The settlement happens as described in the following table.

Sl. No.	System	Process
1	FCIS	Triggers a web service call to release the amount block
2	FCIS	Sends the settlement entries to FCUBS system as a flat file as part of settlement batch
3	FCUBS	Processes accounting entries flat file, posts the accounting entries in FCUBS to debit the customer account and credit the respective GL account (applicable to settlement of IN transactions only)
4	FCUBS	Releases the amount block on passing the accounting entries
5	FCUBS	Sends response to FCIS system as a flat file
6	FCIS	If settlement process is successful, triggers payment clearing process
7	FCIS	If settlement process is failed, triggers payment rejection process based on the error codes

Sl. No.	System	Process
8	FCIS	Marks the status of the transaction as ‘Settled’

Note

Not the following:

- Payment rejection cases where FCIS has not automatically triggered reversals must be reversed manually
- Settlement related entries for redemption are triggered on confirmation

For settlement related accounting entries the debit/credit leg will be generated in the transaction currency and other leg will be in fund base currency.

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Operation Code/ Synchronous
FCIS	FCUBS	Transaction authorisation - Online Settlement	Authorization	Webservice call from insulation layer	FCUB-SIFService	CreateExtAccEntries ReverseExtAccEntries Synchronous
FCIS	FCUBS	Online clearing -Online Settlement	Authorization	Webservice call from insulation layer	FCUB-SIFService	CreateExtAccEntries ReverseExtAccEntries Synchronous
FCIS	FCUBS	Post allocation- settlement and GL extract	Intra day batch	Flat file	NA	Asynchronous
FCIS	FCUBS	Post allocation- settlement and GL extract	EOD batch	Flat file	NA	Asynchronous
FCIS	FCUBS	Online settlement failure reconciliation	Reconciliation	Flat file	NA	Asynchronous

2.5 Investor Fund Details in 360 Degree Customer View

From Oracle FCUBS, you can view the fund details on an investment customer using '360 Degree Retail Customer View' (STDCUSVW) screen.

FCIS system hands off the details of funds to FCUBS system during a query from '360 Degree Retail Customer View' screen.

You can view the following investor fund details:

- Unit holder ID
- Fund ID
- Name of fund
- Fund base currency
- Number of units

- Average cost
- Current value

Data Exchange

Source System	Target System	Operation	Action	Communication Channel	Webservice/ Notification Name	Synchronous/ Asynchronous
FCUBS	FCIS	360 degree customer view screen - unit holding details	Query	Webservice	FCISCustomerInquiry	Synchronous

2.6 Assumptions

The integration supports only one agency branch and one distributor module in FCIS.

EOD process in FCIS must be completed before triggering the EOD process in FCUBS.

3. Annexure

This chapter contains the following sections:

- Section 3.1, "Data Exchange between FCUBS and FCIS"
- Section 3.2, "Gateway Web Service"

3.1 Data Exchange between FCUBS and FCIS

For details on data exchange between FCUBS and FCIS, refer to the excel sheet 'Data_Exchange_Details.xlsx'.

This sheet has the following details:

- Source system and module
- Target system and module
- Operation
- Action
- Source communication channel
- Target communication channel
- Webservice/notification name
- Operation code
- Queue name
- View name
- Reconciliation
- Remarks
- Response required
- Synchronous/Asynchronous
- Format /XSD available

3.2 Gateway Web Service

For details on gateway web services that are part of the integration between FCUBS and FCIS, refer to the respective Gateway Webservice documents.