Oracle FLEXCUBE UBS - Oracle Banking
Collections and Recovery Integration User Guide

Oracle FLEXCUBE Universal Banking

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1 Preface

1.1 Introduction

This document is designed to help acquaint you with the integration between products Oracle FLEXCUBE UBS (FCUBS) and Oracle Banking Collections and Recovery (OBCR).

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 at the end of the day/beginning of the 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 chapter is organized into 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 - OBCR Integration* explains the integration between Oracle FLEXCUBE Universal Banking and Oracle Banking Collections and Recovery.

1.5 Abbreviations

Abbreviation	Description
FCUBS	Oracle FLEXCUBE Universal Banking Solution
OBCR	Oracle Banking Collections and Recovery
Contract	Retail Loan Contract
GI	Generic Interface
Loans	Retail or Islamic Loan Contracts

2 Oracle FCUBS - OBCR Integration

2.1 Oracle FCUBS - OBCR Integration for Overdue Loan

FCUBS is designed to generate outgoing interfaces as a handoff to OBCR that consists of Overdue Loan contracts and their related details based on the following three criteria.

- Any Loan contract that falls overdue on the processing date.
- Any Loan contract that undergoes any amendment as of the processing date and the contract reported earlier.
- Any Loan contract overdue schedule is fully paid, and the contract is reported earlier.

OBCR will share the list of Loan accounts for which the collection process is completed and cured. FCUBS must mark such accounts as cured. Such an interface received from OBCR is processed as an incoming interface, and the Loan accounts are marked as cured. This marking is Internal and not displayed.

Create Interface:
New Loan contracts reported for the first time have to contain all the details (entities) in the same file, with the file name as OBCR-FEED-INBOUND_OBCR_<DDMMYYYYHHMMSS>.csv

Update Interface:
Any change in the reported Loan contract in any entity has to be generated only for that entity and with the file name as OBCR-FEED-<ENTITYNAME>_OBCR__<DDMMYYYYHHMMSS>.csv

Only the Update Interface will have a Record type (I/U/D) at the start of each record. Create Interface will not have one, as it is always a new data report.

- FCUBS should extract the data from overdue loan accounts and related entities.
- The data was extracted as a handoff file using the GI outgoing process.
- The incoming file is received by OBCR for cured account processing.
- The cured accounts will be stored in FCUBS and will not be part of subsequent Interfaces generated unless any payment schedule becomes overdue again.

Below is a list of Account details entities for which data is extracted.

- ACCOUNT_DETAILS
- OD_BILL_DETAILS
- LOAN_REPAYMENT_SCH
- ACCOUNT_ARREARS

Below is a list of Payment details entities for which data is extracted.

- PAYMENT_DETAILS

Below is a list of Party details entities for which data is extracted.

- ACCOUNT_PARTY_RELAITONS
- PARTY_DETAILS
- PARTY_NAME
- PARTY_ADDRESS
- PARTY_CONTACT
- PARTY_IDENTITY

Below is a list of Collateral details entities for which data is extracted.

- COLLATERAL_DETAILS
- COLLATERAL_LINKAGE

The list below of outgoing Interface IDs is to be defined in GIDIFTDF and generated by FCUBS for each entity as a handoff to OBCR.

Entity	GI Definition
ACCOUNT_DETAILS	CLGONADT
OD_BILL_DETAILS	CLGONODB
PAYMENT_DETAILS	CLGONPYM
LOAN_REPAYMENT_SCH	CLGONRPD
ACCOUNT_ARREARS	CLGONAAR
ACCOUNT_PARTY_RELAITONS	CLGONPRL
PARTY_DETAILS	CLGONPDT
PARTY_NAME	CLGONPNM
PARTY_ADDRESS	CLGONPAD
PARTY_CONTACT	CLGONPCT
PARTY_IDENTITY	CLGONPID
COLLATERAL_DETAILS	CLGONCOL
COLLATERAL_LINKAGE	CLGONCLK
Create File Consolidated	CLGOODDT
Incoming Interface for Cured Accounts from collections	CLGICOLL

- Outgoing files are generated through GIDIFPRS for the above-mentioned Generic Interfaces (GI) defined.
- CLBLNCOL is an end-of-day batch to be configured in the Head Office branch to process at the Beginning of Day (BOD) stage of the End of Cycle (EOD) process. Hence, Overdue Loan account details data would be processed for the previous day.
- During the Batch process, processed data will be extracted and stored in staging tables of each entity.
- Initially, records are inserted as 'I', and modified or updated records are inserted as 'U'.
- Incoming file with Interface ID as CLGICOLL received from OBCR team for cured accounts.

This section contains the following sub-sections:

- Section 2.1.1, "**Error! Reference source not found.**"
- Section 2.1.2, "Examples"
- Section 2.1.3, "Assumptions and Constraints"
- Section 2.1.4, "Features Out of Scope"
- Section 2.1.5, "Interface Definition"

2.1.1 Extraction Approach

- All account details data whose due amount is greater than the amount settled, and schedule due date falls on the processing date (Previous working day of the application date) are extracted.
- During weekend processing, all account details data whose due amount is greater than the amount settled, and schedule due date falls between Friday and Sunday are extracted for processing.

2.1.2 Examples

Sample Outgoing and Incoming files generated or processed using GI interface Processing (GIDIFPRS).


Outgoing Files.zip


Incoming Files.zip

2.1.3 Assumptions and Constraints

The data extraction batch in FCUBS will be processed at the Beginning of Day. The processing date would be the previous application date until the Next working day -1.

2.1.4 Features Out of Scope

The entities mentioned below are out of scope. Oracle FLEXCUBE Universal Banking (FCUBS) does not capture the following details:

Entity
ACCOUNT_RISK_IND
ACCOUNT_HARDSHIP_DTLS
PARTY_EMPLOYMENT
PARTY_SCRA_DETAILS
PARTY_RISK_IND

Anything that is not part of this Integration Document will be treated as an out-of-scope integration enhancement.

2.1.5 Interface Definition

The following interfaces should be defined in FCUBS. Sample static maintenance data for GIDIFTDF for the interfaces provided to aid in a quick setup.

Entity	GI Definition	ADF File Name
ACCOUNT_DETAILS	CLGONADT	CLGONADT.ADF
OD_BILL_DETAILS	CLGONODB	CLGONODB.ADF
PAYMENT_DETAILS	CLGONPYM	CLGONPYM.ADF
LOAN_REPAYMENT_SCH	CLGONRPD	CLGONRPD.ADF
ACCOUNT_ARREARS	CLGONAAR	CLGONAAR.ADF
ACCOUNT_PARTY_RELAITONS	CLGONPRL	CLGONPRL.ADF
PARTY_DETAILS	CLGONPDT	CLGONPDT.ADF
PARTY_NAME	CLGONPNM	CLGONPNM.ADF
PARTY_ADDRESS	CLGONPAD	CLGONPAD.ADF
PARTY_CONTACT	CLGONPCT	CLGONPCT.ADF
PARTY_IDENTITY	CLGONPID	CLGONPID.ADF
COLLATERAL_DETAILS	CLGONCOL	CLGONCOL.ADF
COLLATERAL_LINKAGE	CLGONCLK	CLGONCLK.ADF
Incoming Interface for Cured Accounts from Collections	CLGICOLL	CLGICOLL.ADF
Create File with New accounts	CLGOODDT	CLGOODDT.ADF

This script shall be executed in the FCUBS Database schema, and all the Interface IDs must be mandatorily queried (in GIDIFTDF), unlocked, saved, and authorized with or without any change in maintenance as required for the Interfaces to be generated successfully.



ADF.zip

2.2 Oracle FCUBS - OBCR Integration for Overdue Overdraft

FCUBS is designed to generate an outgoing handoff interface to OBCR for overdue overdraft accounts where:

- The overdraft limit has expired.
- The account balance is negative.
- Accounts may have limits attached or no limits attached.

FCUBS sends a handoff file containing overdue overdraft accounts with expired limits, provided the overdraft facility is enabled at the Account Class level. OBCR will send back an incoming file to FCUBS with the list of cured accounts. A cured account is an overdraft account for which the collection process is completed.

The integration process is controlled through the “ODOBC_INTEGRATION” parameter value and must be set to “Y” to enable the integration. By default, the parameter value is “N”.

This section contains the following sub-sections:

- Section 2.2.1, “**Error! Reference source not found.**”
- Section 2.2.2, "Incoming Process”
- Section 2.2.3, "Archival Process”
- Section 2.2.4, “Examples”
- Section 2.2.5, “Features Out of Scope”

2.2.1 Outgoing Process

- FCUBS will hand off the file with the list of Overdue Overdraft accounts for which the limit has expired.
- Initial overdraft accounts reported for the first time will contain all account details in the same file, with the file name is OBCR-FEED-INBOUND_OBCR_OD_<DDMMYYYYHHMMSS>.csv, and the record type is “I” – Initial Record.
- If there is a change in account balance or modification to the limit expiry date for already handed-off accounts, FCUBS will send an update file to OBC with the file name as OBCR-FEED-<ENTITYNAME>_OBCR_OD_<DDMMYYYYHHMMSS>.csv, and the record type is changed to “U” – Update record.
- In case the Limit Expiry is NULL for both accounts with limits attached and limits not attached, then consider the param value defined at CSZB_PARAM for OBC_ODSINCE; the default value will be 30 days.
- Only the book-dated balances are considered.
- When the account balance changes from negative to positive, FCUBS will send a balance value of 0 to OBC to indicate that the overdraft has been cleared.
- Cured Accounts will not be processed until they become overdue again.

The below Outgoing Interface IDs are to be defined in GIDIFTDF and generated by FCUBS for each entity as a handoff to OBCR.

Entity	GI Definition
Outgoing Interface for all entity details.	STOGODDT
ACCOUNT_DETAILS	STOGACDT
PAYMENT_DETAILS	STOGPYMT
PARTY_DETAILS	STOGPDET
PARTY_NAME	STOGPNAM
PARTY_ADDRESS	STOGPADD
PARTY_CONTACT	STOGPCON
PARTY_IDENTITY	STOGPIDE
ACCOUNT_PARTY_RELAITONS	STOGPARL
COLLATERAL_DETAILS	STOGCOLD
COLLATERAL_LINKAGE	STOGCOLK

- Outgoing files are generated through GIDIFPRS for the above-mentioned Generic Interfaces (GI) definition.
- The STEODCOL batch is configured during the EOPD stage and executed from the head office branch.
- The control table can capture the daily execution status of the “STEODCOL” batch. If the batch execution fails, the status will be updated as “E” along with the corresponding error message, and if the batch execution is successful, the status will be “S”.
- Using the GI interface process, data is extracted from the staging table and a handoff file is generated for both the Initial Handoff Accounts and Subsequent Handoff Accounts.
- If multiple account details are to be reported, then it will start with one Account Entity with its related entity details. Followed by another account entity with its respective entity details in sequence.

2.2.2 Incoming Process

- OBC will send a file containing overdraft accounts for which the collection process has been completed, and the accounts are marked as cured to FCUBS.
- After receiving the incoming interface, FCUBS will mark the account as Cured with the file name as FCUBS_<DDMMYYYY>_Curedaccount.csv and update the record type to “D” – Cured Record.
- Interface ID for the Incoming file is STGICOLL, and it is stored in FCUBS and will not be part of the subsequent GI Outgoing process until the account becomes overdue again.
- Once the account is marked as cured, next time it will be treated as a new handoff with “I” as the record type.

  The below incoming Interface IDs is to be defined in GIDIFTDF and generated by FCUBS for each entity as a handoff to OBCR

Entity	GI Definition
Incoming Interface for Cured Accounts from collections	STGICOLL

Note: The cured account marking is for internal processing only and will not be displayed.

2.2.3 Archival Process

Data from all staging tables will be transferred to the history table after a specified period defined by the OBC_ARCH_DAYS parameter under CSZB_PARAM, with the default value of 180 days. For example, if the OBC_ARCH_DAYS parameter is set to 180 days, the system will archive all records that are older than 180 days from the current application date.

- During the EOPD stage, configure the “OBCARCHV” Batch. This batch will process the archival of all staging tables and move the data to the history table.
- The archival process for account details will only apply to accounts that are marked as cured, according to the OBC_ARCH_DAYS parameter.
- For other entities, the staging tables will be archived based on the value set in the OBC_ARCH_DAYS parameter.

2.2.4 Examples

Sample Outgoing and Incoming files generated or processed using the GI interface Processing (GIDIFTDF).


Incoming_OD.zip


Outgoing_OD.zip

2.2.5 Features Out of Scope

The entities mentioned below are out of scope. Oracle FLEXCUBE Universal Banking (FCUBS) does not capture the following details:

Entity
ACCOUNT_ARREARS
BILL_DETAILS
ACCOUNT_REPAYMENT_SCH
RISK_IND
COLLATERAL_OWNER
COLLATERAL_CHARGE
EMPLOYMENT_DETAILS
INSURANCE_DETAILS

- Anything that is not part of this Integration Document will be treated as an out-of-scope integration enhancement.
- Handoff will start only from the date when the OD-OBC Integration Process is enabled.
- Old accounts that became overdue before enabling the OD-OBC Integration Process will not be considered/applicable.