Interactions User Guide

# Oracle FLEXCUBE Universal Banking

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ORACLE

Interactions User Guide
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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Interactions (IT) module of Oracle FLEXCUBE. It provides an overview to the module, and provides information on using the Interaction module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

## 1.2 Audience

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

| Role | Function |
|---|---|
| Back office 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** | *About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual |
| **Chapter 2** | *Interactions in Oracle FLEXCUBE* help the customers track the information related to their accounts. They also help the bank users identify the tasks that require their attention. |

| | |
|---|---|
| **Chapter 3** | *Alerts* give critical information on their accounts or transactions to help them take appropriate actions. The bank staff may also require certain information on the customer accounts and transactions. |
| **Chapter 4** | *Spend Analysis* tracks the Debit transactions of a customer. By tracking the debit transaction of an account the customer can manage all the debit transactions in a more effective way. |
| **Chapter 5** | *Interactions* help capturing the interactions with the customers. This helps you to track and address the request of the customers. |
| **Chapter 6** | *Reminders* describes the methods to create, view and track reminders about important activities that require attention for the bank staff and the customers. |
| **Chapter 7** | *Instructions* convey important information to the end user by displaying it on the dashboard, emailing or sending an SMS. |
| **Chapter 8** | *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

- 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. Interactions in Oracle FLEXCUBE

Oracle FLEXCUBE interacts with the bank users and customers based on certain predefined parameters. The interactions help the customers track the information related to their accounts. They also help the bank users identify the tasks that require their attention.

Oracle FLEXCUBE supports the following interactions:

| Interaction | Description |
|---|---|
| Conversation | Conversation is the flow of information between you and the end user. It helps you to track and address the request of the end users. |
| Reminder | Oracle FLEXCUBE allows configuring reminders to remind about important activities like making a payment, attending meetings and so on. |
| Instruction | An instruction is a piece of information that is conveyed to you and the end user simultaneously on the dashboard. You can provide different messages to different users of the same account. |
| Alert | A business alert is a message that conveys such information by email, sms or as a message on the user dashboard. The alerts can be generated to the customers and bank staff at a regular interval defined in the system. |
| Spend Analysis | Based on the type of expenditure from the account, Oracle FLEXCUBE will classify the debit transactions under different spend classes. This classification helps the customer get the details of the money spend from the account under each spend class. |

## 2.1 Preferences for Interactions

This section contains the following topics:


- Section 2.1.1, "Setting Preferences for Interactions"
- Section 2.1.2, "Conversation Preferences Tab"
- Section 2.1.3, "Spend Analysis Preferences Tab"
- Section 2.1.4, ".Viewing Preferences for Interactions"

## 2.1.1 Setting Preferences for Interactions

You can set your preferences for Oracle FLEXCUBE interactions using ‘Interactions Preferences Maintenance’ screen. To invoke this screen, type ‘ITDINPRF’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details:

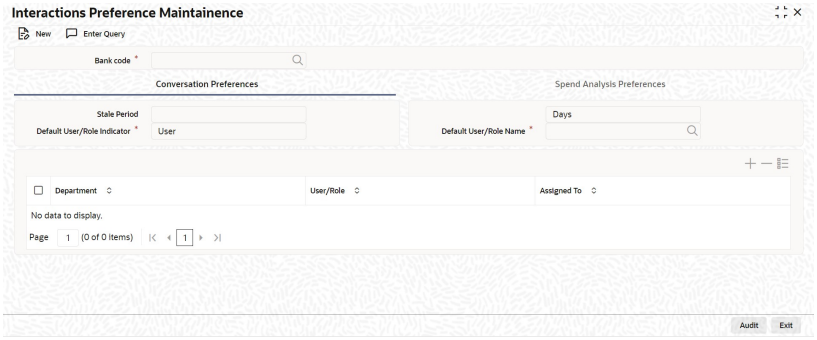
**Bank Code**

Specify the bank code of the corresponding head office branch. The adjoining option list displays the bank code of the head office branch.

> **Note**
>
> You can maintain these preferences at the head office level only.

## 2.1.2 Conversation Preferences Tab

You can set the preferences with respect to the conversations under the ‘Conversation Preferences’ tab. Click ‘Conversation Preferences’ tab on ‘Interaction Preferences Maintenance’ screen.




Specify the following details:

**Stale Period**

Specify the period after which a closed conversation is moved to Archival. You can specify the stale period in terms of number of days, months or years.

If you choose the unit as ‘Days’, you need to specify the number of days here. Similarly, if you choose the unit as ‘Months’, you need to specify the number of months during which a closed conversation will remain active.

**Stale Period Unit**

Specify the unit in which the stale period is specified. You can choose one of the following units:

- Days
- Months
- Years

**Default User/Role Indicator**

Specify whether you are setting the conversation preferences for a particular user or a user role. The drop-down list displays the following options:

- User
- Role

Choose the appropriate one.

**Note**

In case, the conversation is not assigned to any user or role, the system will default the corresponding conversation to a user or role.

**Default User/Role Name**

Specify the user ID or role name. If you are maintaining the conversation preferences for a user profile, specify the user ID. If you are maintaining the conversation preferences for a user role, specify the user role. If Department wise User/Role is not maintained, then the conversation will be assigned to the Default User/Role Name maintained.

**Department**

Specify the department for which you are setting the conversation preferences. The option list displays all valid department codes maintained in the system. Choose the appropriate one.

**User/Role**

Specify whether you are setting the conversation preferences for a particular user or a user role. The drop-down list displays the following options:

- User
- Role

Choose the appropriate one.

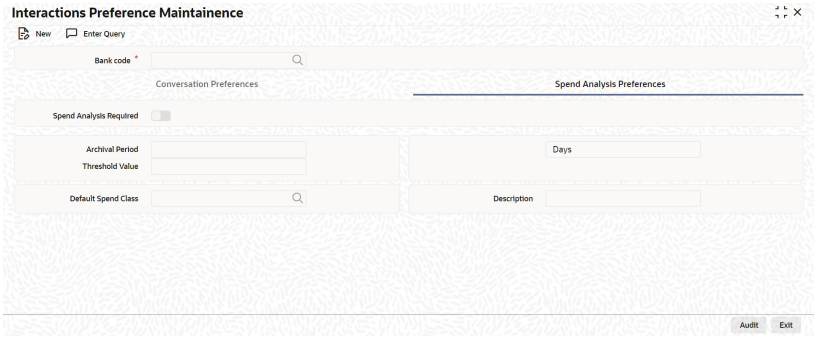
**Assigned To**

Specify the user ID or role to which the conversations are assigned. Based on the department code and the applicable class (user/role), the option list displays the user IDs and roles that are applicable. Choose the appropriate one.

You can add more rows to the list using add button. You can also delete rows by checking the respective checkboxes and clicking the delete button.

## 2.1.3 Spend Analysis Preferences Tab

You can set the preferences with respect to the spend analysis under the ‘Spend Analysis Preferences’ tab. Click ‘Spend Analysis Preferences’ tab on ‘Interaction Preferences Maintenance’ screen.




Specify the following details:

**Spend Analysis Required**

Check this box to indicate that spend analysis is applicable to the selected bank code. If you do not check this, the system will not enable spend analysis for the bank.

**Archival Batch Frequency**

Specify the period after which the spend entry should be considered for archival. You can specify the period in terms of number of days, months or years.

If you choose the unit as ‘Days’, you need to specify the number of days here. Similarly, if you choose the unit as ‘Months’, you need to specify the number of months after which the spend entry will be archived.

**Archival Batch Frequency Unit**

Specify the unit in which the archival batch frequency is specified. You can choose one of the following units:

- Days
- Months
- Years

**Rule Threshold Value**

Specify the rule threshold value. This is the threshold value for the negative points accumulated for a rule ID to lower its priority by a notch.

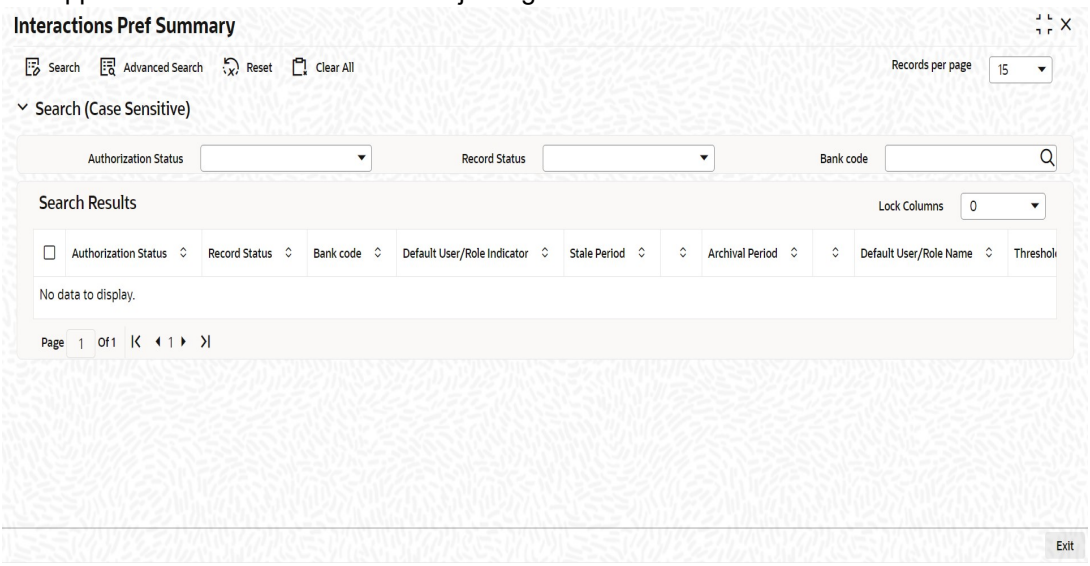
Oracle FLEXCUBE classifies debit transactions under different spend classes based on the spend rules maintained. If a transaction is reclassified under a different spend class, the

system applies negative points to the Rule ID. Once the accumulated negative points exceeds the rule threshold value specified here, the system lowers the priority of the rule by a notch.

Once you have captured the above details, save the preferences.

### 2.1.4 .Viewing Preferences for Interactions

You can view the preferences set for Oracle FLEXCUBE interactions using 'Interactions Pref Summary' screen. To invoke this screen, type 'ITSINPRF' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




In the above screen, you can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Bank Code
- Record Status

Select any or all of the above parameters for a query and click 'Search' button. System displays the records meeting the selected criteria:

- Authorization Status
- Record Status
- Bank Code
- Default User/ Role Indicator
- Stale Period
- Archival Period
- Default User/ Role Name
- Threshold value

# 3. Alerts

The bank customers may require critical information on their accounts or transactions to help them take appropriate actions. The bank staff may also require certain information on the customer accounts and transactions. A business alert is a message that conveys such information by email, sms or as a message on the user dashboard.

Oracle FLEXCUBE allows you to define business alerts for the bank staff as well as bank customers. The alerts can be generated to the customers and staff at a regular interval defined in the system.

This chapter contains the following sections:


- Section 3.1, "Alert Selection Criteria"
- Section 3.2, "Alerts"


## 3.1 Alert Selection Criteria

This section contains the following topics:


- Section 3.1.1, "Defining Alert Selection Criteria"
- Section 3.1.2, "Viewing Alert Criteria Definition Summary"


### 3.1.1 Defining Alert Selection Criteria

You can define alert selection criteria in Oracle FLEXCUBE. The system identifies the set of customers who receive the alerts based on the selection criteria.

The system generates the alerts based on the selection criteria defined in ‘Alert Selection Criteria’ screen. To invoke this screen, type ‘ITDACMNT’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details:

**Criteria Code**

Specify a unique code that identifies the criterion that you are defining. This code will be the unique identifier of the criterion based on which alert is generated.

The system will not allow you to modify the criteria code after saving it.

**Description**

Specify a brief description of the selection criterion that you are defining.

**Select**

Specify the 'Select' part of the selection criterion.

The criterion must be defined as an SQL statement with aliases. However, you need not enter the keyword 'SELECT'.

The alias naming convention is 'ColX'. Here, 'X' refers to the sequential number of the column in the 'Select' clause.

Examples are s1.cust_ac_no Col1 ,s1.cust_no Col2 ,s1.ccy Col3 ,s1.account_class Col4 ,s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7, s2.default_media Col8

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

**From and Where Clause**

Specify the remaining part of the selection criterion. You need not enter the keyword 'From'.

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

**Final SQL Statement**

The system concatenates the values defined under 'Select' and 'From and Where Clause' and displays the final SQL statement. This must be a valid SQL statement.

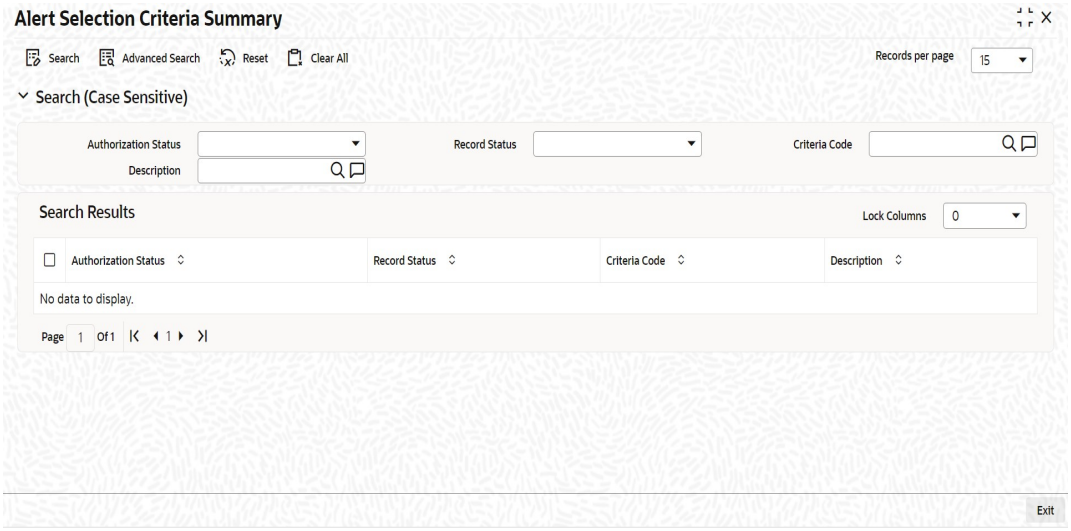
The system generates the alert messages based on this final SQL statement.

Once you have captured the details, save the record.

To define the criteria as SQL statement, you need to have sufficient understanding about the data model of Oracle FLEXCUBE and SQL programming language.

### 3.1.2 Viewing Alert Criteria Definition Summary

You can view a summary of the alert criteria maintained in Oracle FLEXCUBE using ‘Alert Selection Criteria Summary’ screen. To invoke this screen, type ‘ITSACMNT’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Status of the record
- Selection criteria code
- Selection criteria description

Once you have set the search parameters, click the ‘Search’ button. The system displays the records that match the search criteria. Double-click a record to view the details.

## 3.2 Alerts

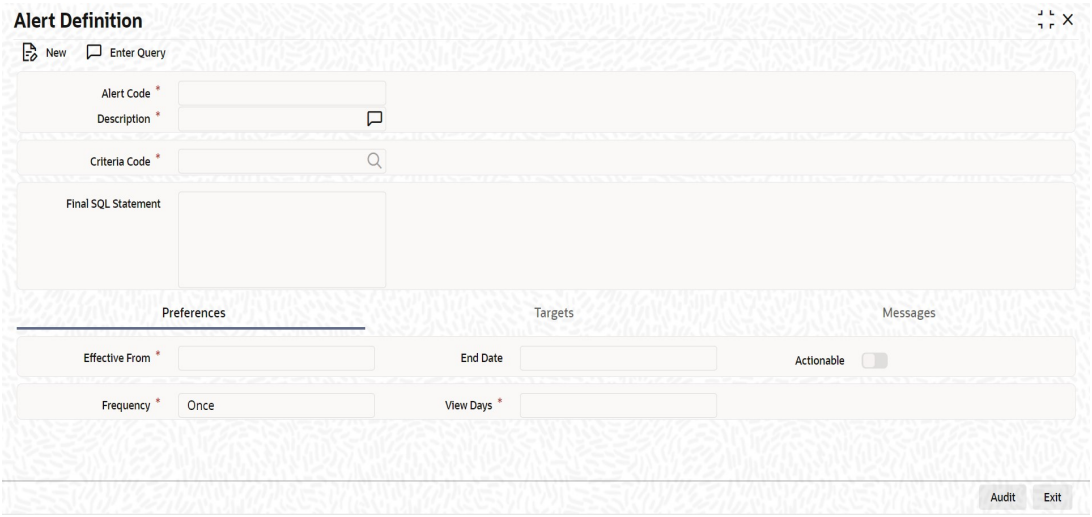
This section contains the following topics:


- Section 3.2.1, "Defining Alerts"
- Section 3.2.2, "Preferences Tab"
- Section 3.2.3, "Target Tab"
- Section 3.2.4, "Message Tab"
- Section 3.2.5, "Viewing Alert Definition Summary"
- Section 3.2.6, "Viewing Alert Dashboard"


### 3.2.1 Defining Alerts

You can define specific alerts to be sent to the bank staff and customers. You need to define the alert codes and map the alert code to the customer or bank user using ‘Alert Code

Definition' screen. To invoke this screen, type 'ITDADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details:

**Alert Code**

Specify the alert code to be mapped to the customer or bank.

**Description**

System displays the description of the alert based on the alert code specified.

**Criteria Code**

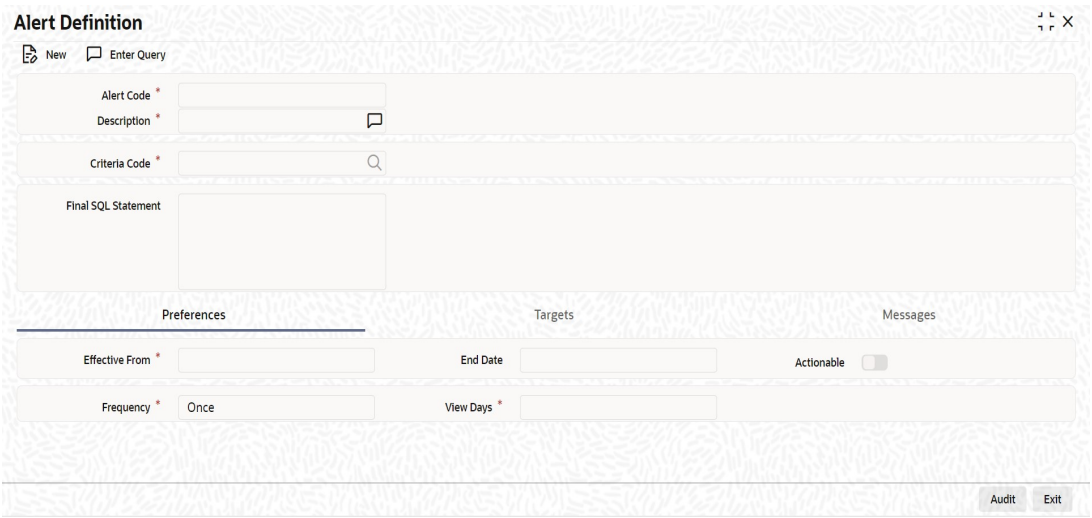
Specify the selection criteria code to be used for the alert. The option list displays all valid selection criteria codes maintained in the system. Choose the appropriate one.

**Final SQL Statement**

Based on the criteria code selected, the system displays the final SQL statement.

## 3.2.2 Preferences Tab

You can set the preferences for alert message generation under 'Preferences' tab. Click 'Preferences' tab on 'Alert Definition' screen:




Under this tab, you can set the following preferences for the alert generation.

**Effective From**

Specify the start date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers from this date.

**End Date**

Specify the end date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers until this date.

**Frequency**

Specify the frequency of the alert message generation. Depending on the requirement, you can choose one of the following frequencies:

- Once
- Daily
- Weekly
- Monthly
- Yearly

**View Days**

Specify the number of days you wish to keep the alert message in the dashboard or the portal. The user or customer can view the alert message in the dashboard or portal for the number view days maintained here. After that, the message will disappear from the dashboard or portal.

**Actionable**

Check this box to indicate that the alert is an actionable alert. You can check this box only if the Target Type is selected as 'Bank User'.

**Note**

- During batch processing, the system picks the alert code and creates Interaction/ Alert based on the Alert type defined.
- If you define the alert as actionable, then during batch process, the system creates only Interaction(s) and not Alert(s). If there are multiple targets setup for an actionable alert, the interaction(s) are auto-assigned to any one of them only.
- If you define the alert as non-actionable, then during batch process, the system creates only Alert(s) not Interaction(s).

### 3.2.3 Target Tab

You can capture the details of the customer and bank users for who will receive the alert message. Click ‘Target’ tab.




Specify the following details:

**Target Type**

The target type indicates the receiver of the alert message. The drop-down list displays the following target types:

- Customer – select this if the alert message is intended only for the customer
- Bank User – select this if alert message is intended only the bank user
- Both – select this if the alert message is intended for the customers and the bank users

You can choose the appropriate one.

**Customer/Both**

Specify the intended target. The drop-down list displays the following options:

- Customer Only – if you select this, the system generates the alert to the customer alone
- Customer and RM Direct - if you select this, the system generates the alert to the customer and the direct relationship manager
- Customer and Full RM Hierarchy - if you select this, the system generates the alert to the customer and the full relationship manager hierarchy
- RM Direct Only - if you select this, the system generates the alert to the direct relationship manager alone
- RM Full Hierarchy Only - if you select this, the system generates the alert to the full relationship manager hierarchy

You can select one of the above options only for the target types ‘Customer’ and ‘Both’.

**Customer No Column Position**

Specify the position of the customer number column in the SQL statement. If you have selected the target type as ‘Customer’ or ‘Both’, it is mandatory to specify the customer number column position.

**Bank User Type**

Specify the bank user type to receive the alert message. The drop-down list displays the following user types:

- Role
- User ID

Choose the appropriate one.

This is applicable only if the target type is ‘Bank User’.

**Target ID**

Specify the target ID. If the Bank User Type is ‘Role’, you need to specify the particular user role. If the Bank User Type is ‘User ID’, you need to specify the respective user ID.

You can choose the appropriate target ID from the option list. The alert message will be generated to the target IDs selected here.

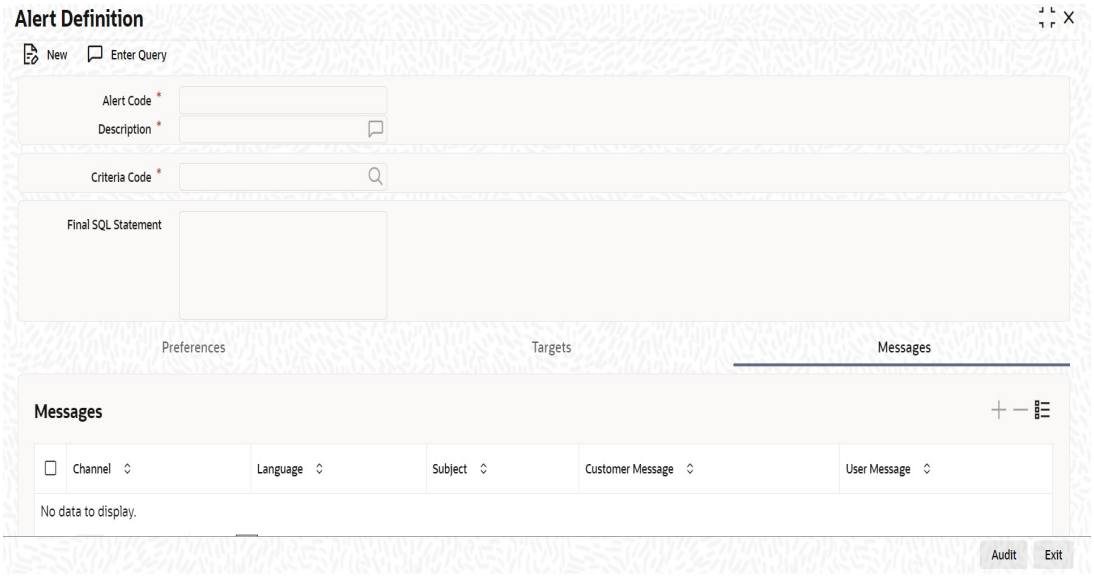
**Description**

The system displays the description of the selected target ID.

You can add more bank user types by clicking the add button. You can also delete a bank user type using delete button.

## 3.2.4 Message Tab

You can capture the details of the message to be sent to the customers and users under ‘Message’ tab. Click ‘Message’ tab.




You can capture the following details under this tab:

**Channel**

Specify the mode of message delivery. The drop-down list displays the following channels:

- Dashboard – applicable to bank users only
- Email – applicable to customers only
- SMS – applicable to customers only

Choose the appropriate one. The alert message is delivered to the customer/bank user by the mode specified here.

**Language**

Specify the language of the alert message. The option list displays all valid languages that are applicable. Choose the appropriate one.

**Subject**

Specify a subject that is significant to the alert message to be generated.

**Customer Message**

Enter the message to be generated for the customer. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended customer and the nature of the message.

This field is enabled only if the alert message is generated for the customer.

**User Message**

Enter the message to be generated for the bank user or RM. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended user and the nature of the message.

This field is enabled only if the alert message is generated for the bank user.

#### 3.2.4.1 Using Variables in Messages

You can use certain variables in the alert messages generated for customers and users. Few of the variables are given below:

| Variable | Description |
|---|---|
| $USERID | While generating the alert message, the system will replace this variable with the corresponding user ID from 'Alert Definition'. |
| $USERNAME | While generating the alert message, the system will replace this attribute with the user name of the corresponding user ID defined in the 'Alert Definition'. |
| $TODAY | While generating the alert message, the system will replace this attribute with the current system date. |

You can consider the following examples.

**1. Alert for the bank user about the customers who have more than three loans with statuses other than 'NORM' with an adversity level greater than one.**

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

SELECT

cust.customer_name1 col1, cust.customer_no col2, a.user_defined_status col3, dt.today col4,COUNT(1) col5

```
FROM cltb_account_master a,
    sttm_customer cust,
    sttm_dates    dt
WHERE cust.customer_no = a.customer_id
AND dt.branch_code = a.branch_code
AND a.user_defined_status IN
     (SELECT b.status_code
     FROM CLTM_PRODUCT_STATUS_LEVEL b
     WHERE b.product_code = a.product_code
          AND b.adversity_level  in
          (SELECT c.adversity_level
     FROM CLTM_PRODUCT_STATUS_LEVEL c
     WHERE c.product_code = a.product_code
     AND c.status_code <> 'NORM'
     and c.adversity_level > 1))
  Group By cust.customer_name1, cust.customer_no , a.user_defined_status, dt.today
  Having count(1) > 3
```

Further, in 'Alert Definition' screen under 'Message' tab, you need to create an alert message as follows:

| |
|---|
| Dear $USERNAME ($USERID),<br>Kindly note that as on today ($TODAY), the number of loans for the customer $1 (ID $2) with status $3 or worse is $5.<br>Regards,<br><Bank Name><br>This is an auto-generated message and does not need any signatures. |

Notice that three variables viz. $USERNAME, $USERID and $TODAY are used in the above message. While generating the actual message for a user, the system replaces these variables with the bank user name, user ID and the current application date.

The actual message will be generated as follows:

Dear Smith (SM000123),

Kindly note that as on today (01st Mar, 2012), the number of loans for the customer Elizabeth (ID C038756) with status NPA or worse is 5.

Regards,

<Bank Name>

This is an auto-generated message and does not need any signatures.

## 2. Alert for fixed depositors' maturity date intimation, where the target type is 'Customer' and 'Customer/Both' is 'Customer Only'.

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

SELECT s1.cust_ac_no col1, s1.cust_no col2, s1.ccy col3, s1.account_class col4, s1.ACY_OPENING_BAL col5,

s2.customer_name1 col6, s2.language col7, s2.default_media col8

FROM fcubs12r1.sttm_cust_account s1, fcubs12r1.sttm_customer s2,fcubs12r1.ictm_acc s3

WHERE account_class = 'TD01'

AND s1.cust_no = s2.customer_no and s1.cust_ac_no = s3.acc

Further, in 'Alert Definition' screen under 'Message' tab, you need to create an alert message as follows:

Dear $6 (FD a/c No $1),

Kindly note that your fixed deposit, bearing account no. $1 (with an initial deposit of $3 $5) is due for maturity on $9. The maturity balance for the deposit is $3 $5.

Regards,

<Bank Name>

This is an auto-generated message and does not need any signatures.

The actual message will be generated as follows:

Dear John Mathew (FD a/c No FD00003456),

Kindly note that your fixed deposit, bearing account no. FD00003456 (with an initial deposit of USD 1,000.00) is due for maturity on 07-Mar-2012.

Regards,

<Bank Name>

This is an auto-generated message and does not need any signatures.

**3. Alert for fixed depositors' maturity date intimation, where the target type is 'Customer' and 'Customer/Both' is 'RM Direct Only'.**

In order to create this alert, you need to maintain the following selection criterion in 'Alert Selection Criteria' screen.

SELECT s1.cust_ac_no col1, s1.cust_no col2, s1.ccy col3, s1.account_class col4, s1.ACY_OPENING_BAL col5,

s2.customer_name1 col6, s2.language col7, s2.default_media col8

FROM fcubs12r1.sttm_cust_account s1, fcubs12r1.sttm_customer s2,fcubs12r1.ictm_acc s3

WHERE account_class = 'TD01'

AND s1.cust_no = s2.customer_no and s1.cust_ac_no = s3.acc

Further, in 'Alert Definition' screen under 'Message' tab, you need to create an alert message as follows:

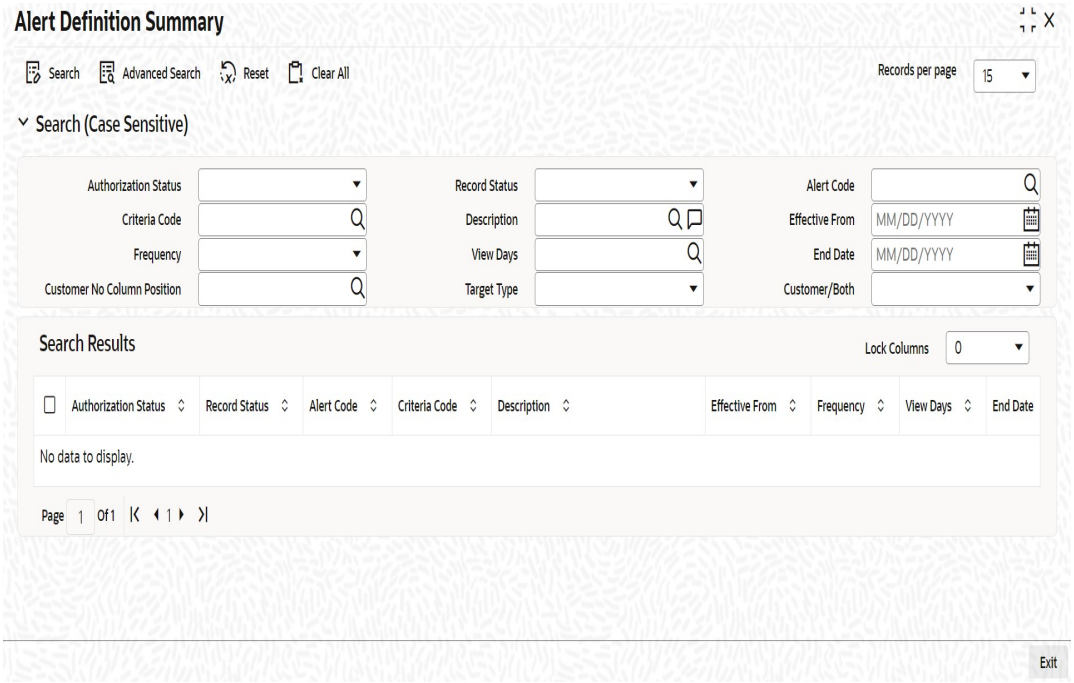
| |
|---|
| Dear $RM ($RMUID),<br>Kindly note that your customer $2 (customer id $6) has a fixed deposit (no. $1), which is maturing on $9. The maturity balance for the deposit is $3 $5.<br>Regards,<br><Bank Name><br>This is an auto-generated message and does not need any signatures. |

The actual message will be generated as follows:

| |
|---|
| Dear Joseph (RM0875344),<br>Kindly note that your customer John Mathew (customer ID CUST23456) has a fixed deposit (no. FD00003456), which is maturing on 07th Mar, 2012. The maturity balance for the deposit is USD 12,000.<br>Regards,<br><Bank Name><br>This is an auto-generated message and does not need any signatures. |

### 3.2.5 Viewing Alert Definition Summary

You can view a summary of the alerts defined in Oracle FLEXCUBE using 'Alert Definition Summary' screen. To invoke this screen, type 'ITSADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




You can search for the records based on one or more of the following parameters:

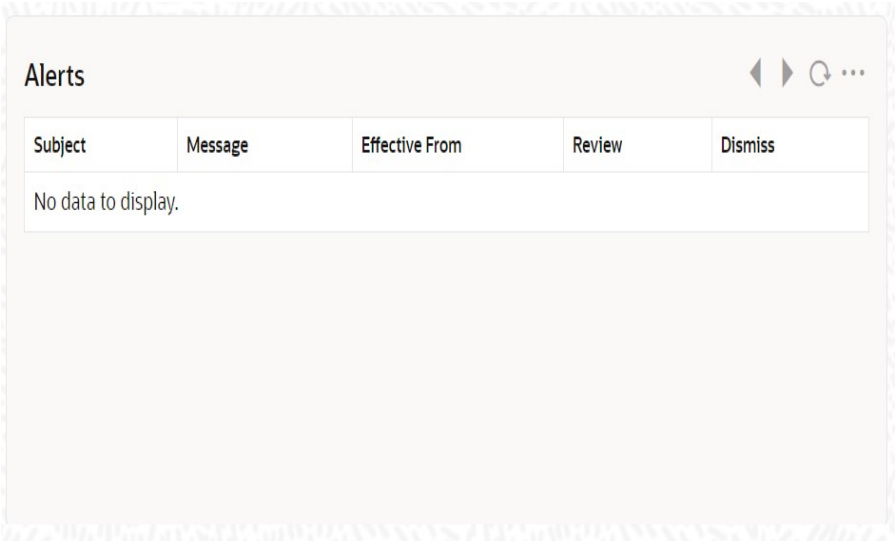
- Authorization status of the record
- Alert code
- Alert description
- Frequency of the alert
- End date
- Target type
- Record status
- Criteria code
- Effective date
- View days
- Customer number column position
- Customer/both

Once you have set the search parameters, click 'Search' button. The system displays the records that match the search criteria. Double-click a record to view the detailed screen of the record.

### 3.2.6 Viewing Alert Dashboard

Oracle FLEXCUBE generates and displays the user alerts defined for your user profile. You can view the user alerts on 'Alerts' screen in your Dashboard. You can also view the 'Alerts'

screen by typing ‘ITDALEDB’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.




This screen displays five latest alert messages that require your attention. You can click the link ‘more…’ to view the remaining alert messages in your Dashboard. The messages are arranged in descending order of the effective date.

You can view the following details of the alert messages:

- Subject line of the alert message
- Message
- Effective date of the message

*For further details on User Dashboards, refer to the User Dashboards user manual.*

# 4. Spend Analysis

Oracle FLEXCUBE uses Spend Analysis to track the Debit transactions of a customer. By tracking the debit transaction of an account the customer can manage all the debit transactions in a more effective way.

This chapter explains the spend analysis feature of Oracle FLEXCUBE and various maintenances and operations associated with it.

This chapter contains the following sections:


- Section 4.1, "Spend Analysis"
- Section 4.2, "Spend Class by a Bank User"
- Section 4.3, "Spend Classes for Channel User"
- Section 4.4, "Spend Rules"


## 4.1 Spend Analysis

This section contains the following topics:


- Section 4.1.1, "Spend Analysis in Oracle FLEXCUBE"
- Section 4.1.2, "Classification of Entries"
- Section 4.1.3, "Classification of Reversal Entries"


### 4.1.1 Spend Analysis in Oracle FLEXCUBE

Spend analysis feature of Oracle FLEXCUBE supports the following actions:

- Automatically classify transactions under different spend classes
- Create new spend classes and sub classes as well. This can be done by a bank user or a customer from external channels (channel user).
- Channel user can add sub class codes to bank defined class codes.
- Channel user can add sub class codes to the class codes that are created by the same user.
- Manually reclassify transactions into another class code or sub class code
- View spend analysis details
- Channel user can split a transaction amount into multiple amounts.
- Deletion of channel user defined class code and class sub code.
- Re-opening of a deleted class code or sub class code.

Oracle FLEXCUBE classifies the debit transactions from a customer account under different spend classes.

A spend class refers to the classification of debit transactions made from a customer account for a specific purpose. Based on the type of expenditure from the account, Oracle FLEXCUBE will classify the debit transactions under different spend classes.

This classification is available only for the respective customer. It helps the customer to get the details of the money spend from the account under each spend class.

Consider the examples.

## 1. Classifying transactions under spend classes

Mr. Sharma is a customer of the bank. He has access to the internet banking system (in this case the Oracle FLEXCUBE Direct Banking System) to view the breakup of all transactions involving debits from his account.

The transactions are already grouped under different spend classes based on certain rules either pre-defined or maintained in Oracle FLEXCUBE.

Mr. Sharma's debit transactions from September 01, 2013 to September 20, 2013 are given below:

| Date | Currency | Amount | Categorization |
|---|---|---|---|
| 01-09-2013 | INR | 40000.00 | CHome Loan EMI |
| 08-09-2013 | INR | 500.00 | Swisscom Mobile Bill |
| 10-029-2013 | INR | 312000.00 | Citbank Credit Card Bill |
| 12-09-2013 | INR | 6000.00 | Electricity Bill |

Based on the spend rules, the system classifies the transactions under different Class Codes and Sub Class Codes as follows:The system thus classifies the debit transactions from the

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | Class Code | Sub Class Code |
| 01-09-2013 | INR | 40000.00 | Loan | Home Loan |
| 08-09-2013 | INR | 500.00 | Mobile Bill | Swisscom Mobile Bill |
| 10-09-2013 | INR | 12,000.00 | Credit Card Bill | Citbank Credit Card |
| 12-09-2013 | INR | 6,000.00 | Electricity Bill | |

account based on the bank defined class codes and sub class codes..

## 2. Reclassifying transactions to a Bank defined Class Code/Sub Class Code

After a week, Mr. Sharma views the breakup of his transactions from September 01, 2013 to September 20, 2013.

He observes that the transactions are classified under different spend classes as follows:

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | Class Code | Sub Class Code |
| 01-09-2013 | INR | 40,000.00 | Loan | Home Loan |

| | | | | |
|---|---|---|---|---|
| 08-09-2013 | INR | 500.00 | Mobile Bill | Swisscom Mobile Bill |
| 10-09-2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12-09-2013 | INR | 6,000.00 | Electricity Bill | |
| 14-09-2013 | INR | 5,000.00 | Cash | |
| 17-09-2013 | INR | 2,000.00 | Cash | |

Mr. Sharma knows that he has withdrawn INR 5000 and INR 2000 from his account through an ATM transaction. He then used that amount for car servicing and medicines respectively. Also, he is aware that he has paid the Electricity Bill for BESCOM.Now, by seeing the transactions he has re-categorized the transactions based on his spending nature.

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | Class Code | Sub Class Code |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | - |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |

## 3. Re-categorization of a transaction to a bank defined “Class Code” and user defined “Sub Class Code”.

Mr. Sharma finds that there is no specific “Sub Class Code” available to categorize the car servicing under Repair and Maintenance Class Code which has been defined by the bank. Hence, he adds a new “Sub Class Code” called “Car Servicing” under the bank defined “Class Code” Repair and Maintenance and re-categorizes the transaction of INR 5000 to “Car Servicing”.

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |

| | | | | |
|---|---|---|---|---|
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | Car Servicing |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |

## 4. Re-categorization of a Transaction to a user defined 'Class Code' and user defined 'Sub Class Code'.

On September 23, 2013 Mr.Sharma logs in to his account and views his transactions from 01-September-2013 to 23-September-2013. In this period, he noticed that two or more transactions are made in the account as shown below:

20-September-2013: He has a made a funds transfer of INR.3000 to his friend Mr.Akshay within the same bank. It has been classified as "Other Expenses" in spend class based on the bank defined rules.Mr.Sharma re-categorizing the above transaction as follows:

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | Car Servicing |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Other Expenses | - |

For INR.3, 000, he created a new 'Class Code' called 'Funds Transfer' new "Sub Class Code" called "To Akshay", and then he re-categorized the transaction.

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |

| | | | | |
|---|---|---|---|---|
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | Car Servicing |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Funds Trans-fer | To Akshay |

## 5. Deletion of User Defined 'Sub Class Code'

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | Car Servicing |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Funds Trans-fer | To Akshay |

Mr.Sharma logs into the system and feels that he does not require specific "Sub Class Code" for car servicing and that he has deleted the "Sub Class Code -Car Servicing". Here, Car Servicing is under the "Class Code -Repair and Maintenance". Though the transactions are assigned to the "Sub Class Code - Car Servicing" the system allows the user to delete the user defined sub class codes and assigns the transaction automatically to its parent class code "Repair and Maintenance".

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |

| | | | | |
|---|---|---|---|---|
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | - |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Funds Trans-fer | To Akshay |

## 6. Deletion of User Defined 'Class Code'

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | - |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Funds Trans-fer | To Akshay |

Mr.Sharma logs into the system and feels that he does not require the Class Code "Funds Transfer". While he is trying to delete this class code, the system display an error message stating that the "Class Codes which has underlying transactions cannot be deleted".

Since the class code "Funds Transfer" has a "Sub Class Code - To Akshay" and it has an underlying transaction, the system does not allow the user to delete the user defined class code. User need to re classify the underlying transaction to any other "Class Code/Sub Class Code" to delete the Class Code "Funds Transfer".

| Date | Currency | Amount | Categorization | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/9/2013 | INR | 40,000.00 | Loan | Home Loan |
| 8/9/2013 | INR | 500 | Mobile Bill | Swisscom Mobile Bill |
| 10/9/2013 | INR | 12,000.00 | Credit Card Bill | CITI Bank CC |

| | | | | |
|---|---|---|---|---|
| 12/9/2013 | INR | 6,000.00 | Electricity Bill | BESCOM |
| 14/09/2013 | INR | 5,000.00 | Repair & Maintenance | - |
| 17/09/2013 | INR | 2,000.00 | Medical Bills | - |
| 20/09/2013 | INR | 3,000.00 | Funds Transfer | To Akshay |

## 7. Splitting of a Transaction

The following transactions are made by a customer whose name is Mr.Ajay. He has the access to internet banking system (in this case the Oracle FLEXCUBE Direct Banking system) and he will be able to view the breakup of all the transactions involving debits from his account using spend analysis facility.

His transactions (only debits) from 01-November- 2013 to 20- November-2013 involve the following:

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/11/2013 | INR | 40,000.00 | Loan | - |
| 8/11/2013 | INR | 500 | Mobile Bill | - |
| 10/11/2013 | INR | 12,000.00 | Credit Card Bill | - |
| 20/11/2013 | INR | 10,000.00 | Cash | - |

Mr.Ajay realized that he has withdrawn cash from an ATM and used it for multiple purposes like Purchasing Medicines, Groceries and Pizza. Hence, he splits the cash transactions into three and assigns to 3 “Sub Class Codes” created by him. N.

- INR 5000 – For Medical Bills.
- INR 3000 – For Groceries
- INR 2000 – For Pizza

For INR.5, 000, he has created three new “Sub Class Codes” called “Medical Bills”, “Groceries” and “Pizza” under the “Class Code - Cash” and then he re-categorizes the transaction.

| **Date** | **Currency** | **Amount** | **Categorization** | |
|---|---|---|---|---|
| | | | **Class Code** | **Sub Class Code** |
| 1/11/2013 | INR | 40,000.00 | Loan | - |
| 8/11/2013 | INR | 500 | Mobile Bill | - |
| 10/11/2013 | INR | 12,000.00 | Credit Card Bill | - |

| | | | | |
|---|---|---|---|---|
| 20/11/2013 | INR | 5,000.00 | Cash | Medical Bills |
| 20/11/2013 | INR | 3,000.00 | Cash | Groceries |
| 20/11/2013 | INR | 2,000.00 | Cash | Pizza |

### 4.1.2 Classification of Entries

Every debit entry can be classified under a spend class based on certain attributes held by the transaction.

Based on the rules defined in the 'Spend Rule Maintenance' screen, these attributes decide the classification of a transaction.

The following entries will be taken up for classification:

- Debit entries
- Entries involving CASA accounts for whom spend analysis tracking is allowed at the account level

An entry has the following attributes:

| Field Name | Description |
|---|---|
| Spend Class | The Spend Class to which the entry/transaction is mapped to. |
| Source | The Source Code of the Internal/External System |
| Module | The Module encompassing the entry in consideration |
| Transaction Reference | The Reference Number of a transaction |
| Event Code | This would identify the purpose for which the transaction had been triggered |
| Event Code Description | The description of the event code used to identify the purpose of the transaction. |
| Branch Code | The branch from which the entry was triggered. |
| Transaction Date | The date on which the transaction had occurred. |
| Customer | The Customer for whom the transaction had occurred. |
| Account Number | The account number for which the transaction was triggered. |
| Amount | The amount which was transacted |
| Currency | Currency of the above mentioned Amount |
| Additional Information | Additional information about the transaction detailed in the preceding statement narrative which is to be passed on to the account owner. |
| External System User ID | The User ID mapped to the External System. |

| | |
|---|---|
| Channel User ID | The User ID used to access the Channel from which the transaction was initiated. |
| Instrument Code | Instruments like Cheques issued can be captured here. |
| Applied Rule | The rule which has been applied to arrive at the Spend Class mapped to this entry. |

Each entry considered for spend analysis is subject to a rule-application logic, which takes the entry through each rule arranged in ascending order of priority. Once a rule succeeds in its execution, the spend class associated with that rule is assigned to the entry and the rest of the rules are not executed. This process is repeated for the rest of the entries.

### 4.1.3 Classification of Reversal Entries

In case of a reversal entry, either the FCY amount/LCY amount is negative or the event is reversal-specific or both.

A reversal entry is considered if the following attributes match the original entry:

| Field name | Description |
|---|---|
| Module | The Module encompassing the entry in consideration |
| Value Date | The value date of the Transaction |
| Transaction Reference | The Reference Number of a transaction for all modules except Loans |
| Related Account | For Loan Modules |
| Branch Code | The branch from which the entry was triggered. |
| Account Number | The account number for which the transaction was triggered. |
| Amount Tag | The amount tag used |
| Currency | Currency of the above mentioned Amount |

The reversed entry is matched with the original entry by searching spend entries. If the entry is found, the original entry and reversed entry are uncategorized. The process status is updated as ‘Deleted’ so that the entries are not considered for spend analysis. The corresponding entry in spend entry group is also updated.

If a match for a reversal entry is not found in the original entry, then the system applies the normal categorization process based on rules.

#### Reversal of Entries for Split Transactions

A transaction can be split into multiple amounts and classified into class codes or sub class codes. If a transaction has been split already and the user wants to change the splitting of the transaction, then the original splitting needs to be reversed completely.

For example: a transaction of USD 11,000 has been split into USD 5,000, USD 4,000 and USD 2,000. After some time, the user wants to split the transaction into USD 6,000, USD 3,000 and USD 2,000 then the earlier splitting needs to be reversed and the user can begin splitting the transaction as desired.

If the original transaction has been reversed in UBS, then the entire split amounts will be reversed and there will not be any record available against the “Class Code” or “Sub Class Code” to which it was assigned.

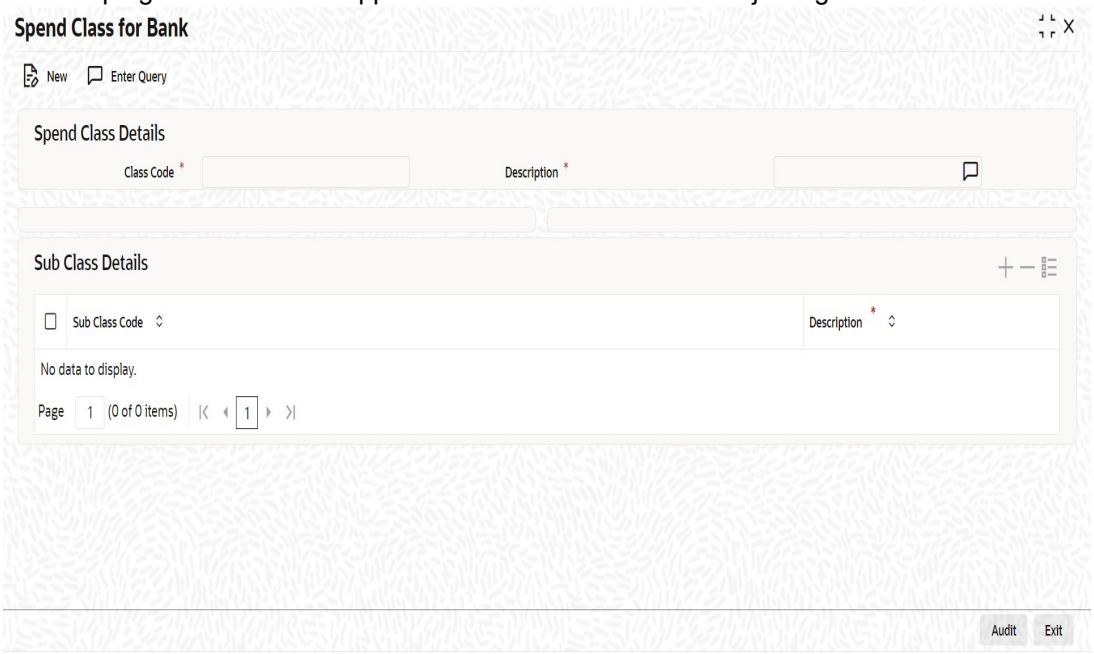
## 4.2 Spend Class by a Bank User

This section contains the following topics:


- Section 4.2.1, "Maintaining Spend Class by a Bank User"
- Section 4.2.2, "Viewing Class Code Summary"


### 4.2.1 Maintaining Spend Class by a Bank User

Multiple sub class codes for a specific class code can be maintained by a bank user in the ‘Spend Class for Bank’ screen. You can invoke this screen by typing ‘ITDSPCBK’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details in this screen:

**Class Code**

The class code is system generated.

**Description**

Specify a description of the system generated class code.

**Sub Class Code**

The default sub class code is system generated.

**Description**

Specify a description of the sub class code.

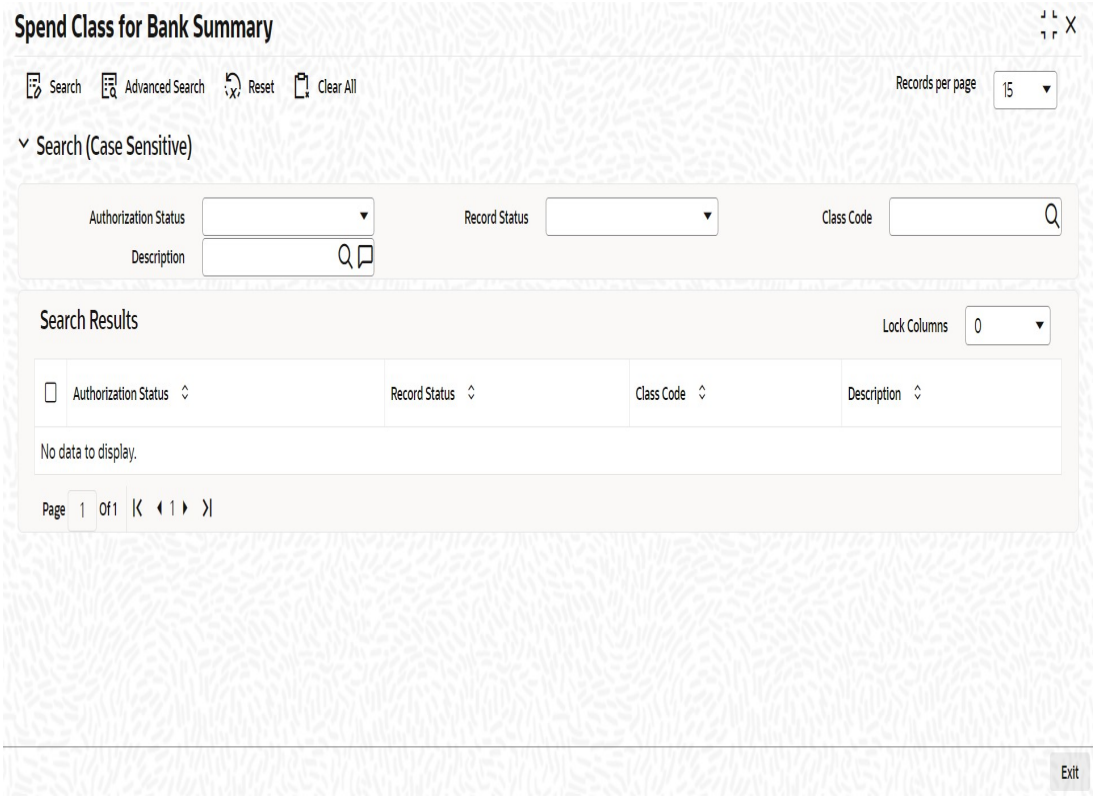
The following operations can be performed in this screen:

- Input (New).
- Enter Query.
- Unlock.
- Close.

- Re-open.
- Authorization.

### 4.2.2 Viewing Class Code Summary

You can view a list of class codes maintained by the bank user in the 'Spend Class Summary' Screen. You can invoke this screen by typing 'ITSSPCBK' in the on the field at the top right corner of the application toolbar and click the adjoining arrow button.




You can search for a record by entering details in the following fields:

- Authorization Status
- Record Status
- Class Code

Click the search button and the following fields will populated with values based on your search parameters:

- Authorization Status
- Record Status
- Class Code
- Description

## 4.3 Spend Classes for Channel User

This section contains the following topics:

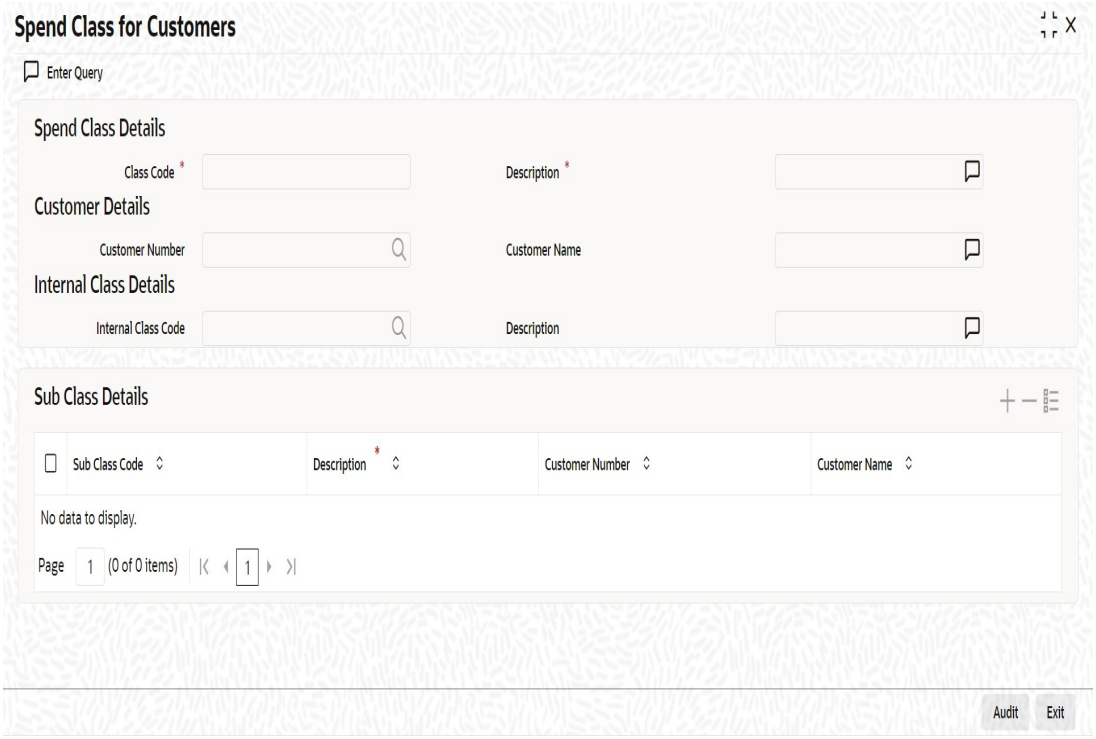
- Section 4.3.1, "Maintaining Spend Classes for Channel User"
- Section 4.3.2, "Viewing Spend Class Summary"

### 4.3.1 Maintaining Spend Classes for Channel User

The following activities can be done in this screen:

- Creation of Class Code by channel user.
- Creation of Sub Class Code for the channel user defined class code.
- Creation of Sub Class Code for the Bank user defined class code.

To invoke this screen, type 'ITDSPCLS' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details:

**Class Code**

The system generates a unique spend class code. This will be a unique identifier of the spend class that you maintain. However, you cannot modify the class code.

**Description**

Enter a brief description of the spend class that you maintain.

**Customer Number**

The value in this field is auto populated when the channel user is creating a Class Code from the channel. This field is not be applicable when the "Sub Class Code" is added to a bank defined "Class Code" by the customer.

**Note**

If a Customer No is associated with a spend class, then the spend class is available only for this particular customer.

**Customer Name**

Based on the customer number selected, the system displays the name of the customer. This field is not be applicable when the “Sub Class Code” is added to a bank defined “Class Code” by the customer.

**Internal Class Code**

Specify the internal class code for bank reference. When a customer creates a spend class through other modes, you can map that class code to an internal class code. This helps the bank identify and classify customer created spend classes.

**Description**

The system displays the description of the internal class code.

Once you have captured the above details, save the maintenance.

---

**Note**

- Oracle FLEXCUBE receives and updates the details of spend classes created using external systems through gateway services. The system will check whether the spend class received from the external system already exists in the Oracle FLEXCUBE with the same name. If a spend class with the same name already exists, the system will not allow the creation of a duplicate spend class.
- You cannot modify or close the spend classes created using external systems.
- If you modify a spend class, the system will update the previous spend transactions to bear the modified spend class details.

---

## Sub Class Code Details

**Sub Class Code**

The value in this field is defaulted based on the selection of the class code. All valid class sub codes defined under the selected class code is displayed.

A channel user can add a sub class code to the existing bank defined class code or channel user defined class code. The option list adjoining the ‘Class Code’ field lists the class codes as maintained by the bank user and the class codes as maintained by the channel user. The channel can select a class code to map the sub class code.

**Description**

Specify a description of the Sub Class Code.

**Customer Number**

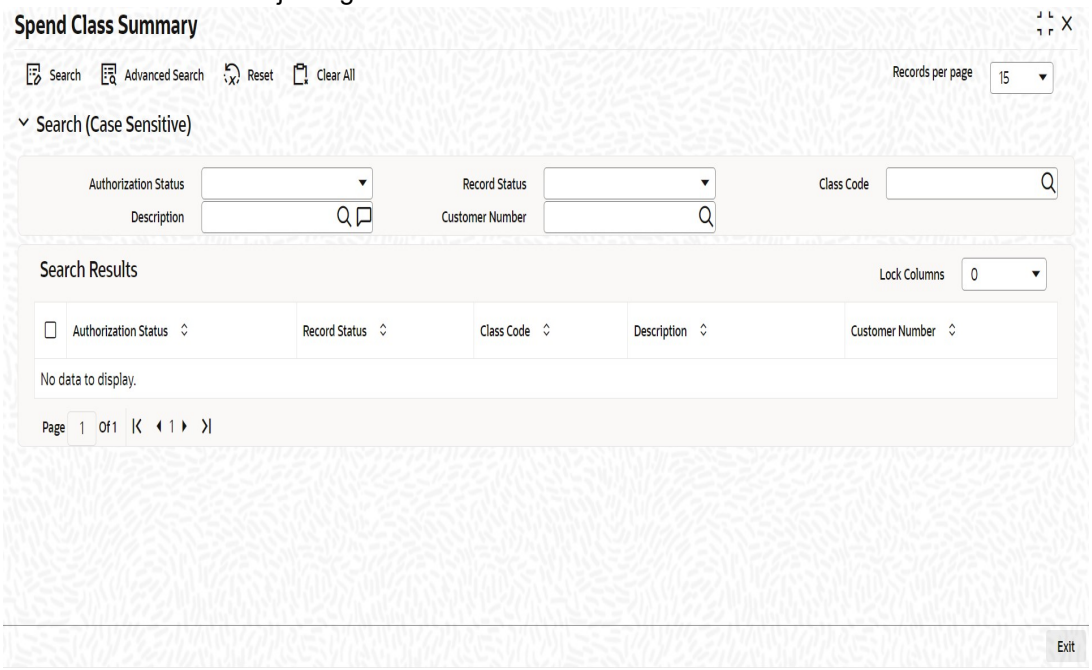
The customer ID is defaulted when the Class Sub Code is added by a channel user. If customer id is assigned then that particular sub class code is applicable to that customer only.

**Customer Name**

The customer name is defaulted here. This field is not applicable when the “Sub Class Code” is added to a user defined “Class Code” by the customer.

### 4.3.2 Viewing Spend Class Summary

You can view a slist of all the class codes created by the bank user and the channel user. To invoke this screen, type 'ITSSPCLS' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




You can search for the spend class records based on one or more of the following parameters:

- Authorization status of the record
- Class code
- Customer number
- Record status
- Description of the class

Once you have set the search parameters, click 'Search' button. The system displays the spend class maintenance records that match the search criteria.

## 4.4 Spend Rules

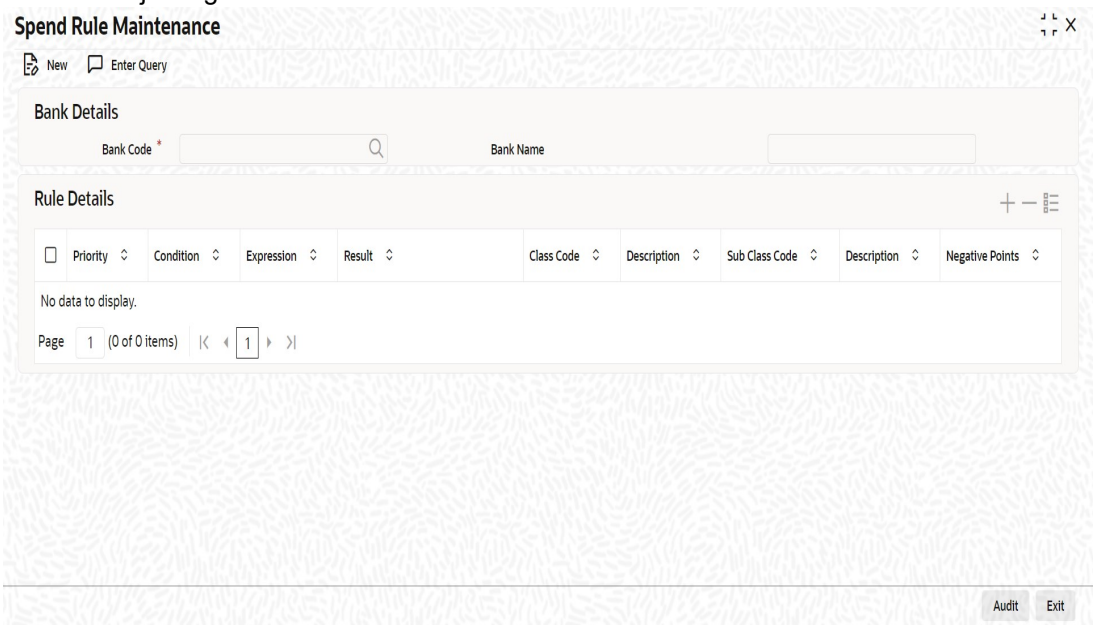
This section contains the following topics:


- Section 4.4.1, "Defining Spend Rules"
- Section 4.4.2, "Creating Conditions with Expressions"
- Section 4.4.3, "Viewing Customer Spend Analysis Details"
- Section 4.4.4, "Reclassification of Spend Classes"
- Section 4.4.5, "Deletion of Spend Class"
- Section 4.4.6, "Deletion of Sub Class Code"
- Section 4.4.7, "Splitting a Transaction"


### 4.4.1 Defining Spend Rules

Oracle FLEXCUBE classifies the debit transactions into different spend classes based on the spend rules. These rules can be setup only for branch defined class codes and sub class

codes.You can define new spend rules using ‘Spend Rule Maintenance’ screen. To invoke this screen, type ‘ITDSPRLM’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




Specify the following details:

**Bank Code**

The system displays the bank code.

**Priority**

Specify the priority of the spend rule sequence. You can set the priority in any random order (1, 100, 91, 888 etc.).

The system considers the priority of a rule while classifying transactions.

**Condition**

Specify the condition to be used in the rule. You can define a condition using the ‘Expression’ button.

*For further details on defining conditions using expressions, refer to the section ‘Creating Expressions’ in this chapter.*

If a debit entry satisfies the condition and result, the system will classify that entry under the spend class mapped to the rule.

**Result**

Specify whether the condition is expected should be met or not. You can choose one of the following results from the drop-down list:

- True
- False

If a debit entry satisfies the condition and result, the system will classify that entry under the spend class mapped to the rule.

**Class Code**

Specify the class code to which you need to map the spend rule. The option list displays all the system defined spend class codes maintained in the system. Choose the appropriate one.

**Description**

The system displays the description of the spend class.

**Negative Points**

The system displays the negative points that the rule sequence has. The system displays zero as the default value when you define the rule.

The system adds a negative score only when an entry classified based on this condition is reclassified later under a different system defined spend class.

When the negative points accumulated by a rule exceed a threshold limit set at Interactions Preferences, the system brings down the priority of the rule. The system considers the priority of a rule while classifying transactions. As the rule priority goes down, the system is less likely to consider the rule while classifying transactions.

**Sub Class Code**

Select the sub class code from the adjoining option list. All bank defined sub class codes as maintained in the system are displayed here.

**Description**

The description of the sub class code is defaulted.

## 4.4.2 Creating Conditions with Expressions

You can build the conditions with expressions for the spend rule conditions using 'Expression' screen. Click 'Expression' button on 'Spend Rule Maintenance' screen.




You need to specify the following details to create the expression.

**Condition**

Based on the element, operators and logical operators that you select in the below fields, the system displays the condition.

**Elements**

Select element based on which you need to build a condition for spend rule. The following elements are applicable to spend rules:

| Element | Field | Description |
|---|---|---|

| | | |
|---|---|---|
| $SOURCE | Source | The source code of the internal/external system |
| $MOD | Module | The module encompassing the entry in consideration |
| $TRNREF | Transaction Reference | The reference number of the transaction |
| $EVENT | Event Code | The purpose of triggering the transaction |
| $AMOUNT | Amount | The amount transacted |
| $CCY | Currency | Currency in which the amount is represented |
| $ADDLINFO | Additional Information | Additional transaction details from the preceding statement narrative which will be passed on to the account owner |
| $EXTSYSUID | External System User ID | The user ID mapped to the external system |
| $CHANNELUID | Channel User ID | The user ID used to access the channel from which the transaction was initiated |
| $INSTMTCODE | Instrument Code | Code of the instruments such as cheques |
| $TRNCODE | Transaction Code | Transaction code |
| $TRNDESC | Transaction Description | Transaction description |
| $AMTTAG | Amount Tag | Amount tag |

**Functions**

Specify the mathematical function for building the condition. The drop-down list displays the following functions:

- Absolute
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

Choose the appropriate one.

**Operators**

Select the operator for building a condition for spend rule. You can use multiple elements, in conjunction with the functions and arithmetic operators. The drop-down list displays the following operators:

- + (add)
- - (subtract)

- * (multiply)
- / (divide)

Choose the appropriate one.

**Logical Operators**

Select the logical operator for building a condition for spend rule. The system uses the logical operators in combination with the elements for creating derivation rules. The drop-down list displays the following logical operators:

- > (greater than)
- >= (greater than or equal to)
- < (less than)
- <= (less than or equal to)
- = (equal to)
- < > (not equal to)

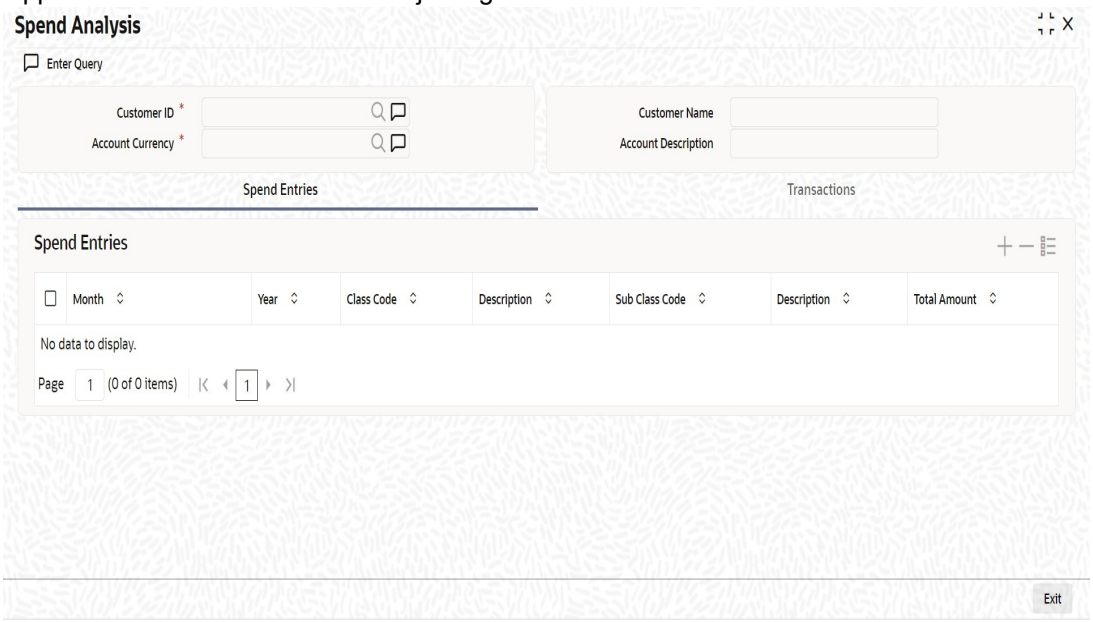
Choose the appropriate one.

Once you have created the condition, save it.

The system will classify each debit transaction under different spend classes based on the rule-spend class mapping set here. You can also create a rule to classify the transactions that do not qualify any of the rules maintained in the system. These rules can be defined for a bank user defined class code and sub class code.

## 4.4.3 Viewing Customer Spend Analysis Details

You can view the details of customer spend entries and transactions using 'Spend Analysis' screen. To invoke this screen, type 'ITDSPQRY' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.




You can search for the spend classification details based on the following parameters:

**Customer ID**

Specify the CIF of the customer whose spend analysis you wish to view. The option list displays all valid customer numbers maintained in the system. Choose the appropriate one.

Based on the customer number, the system displays the name of the customer.

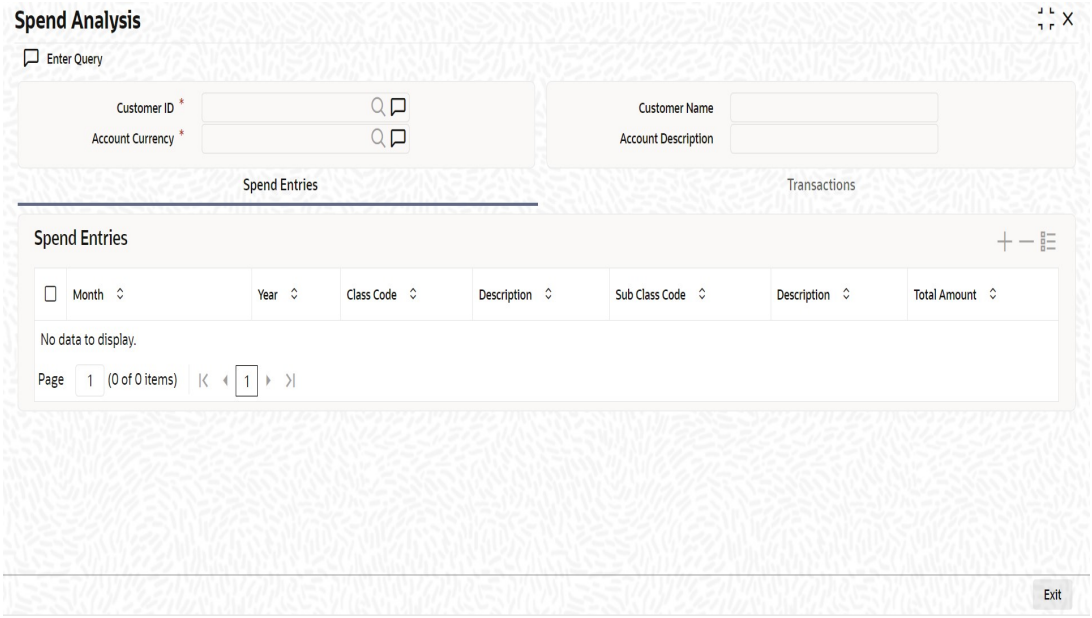
**Account Currency**

Specify the currency code. The system will display the customer spend analysis for the currency specified here.

Based on the currency code specified, the system displays the account description.

## Spend Entries

Click ‘Spend Entries’ tab to view the spend entries for the selected customer and currency.

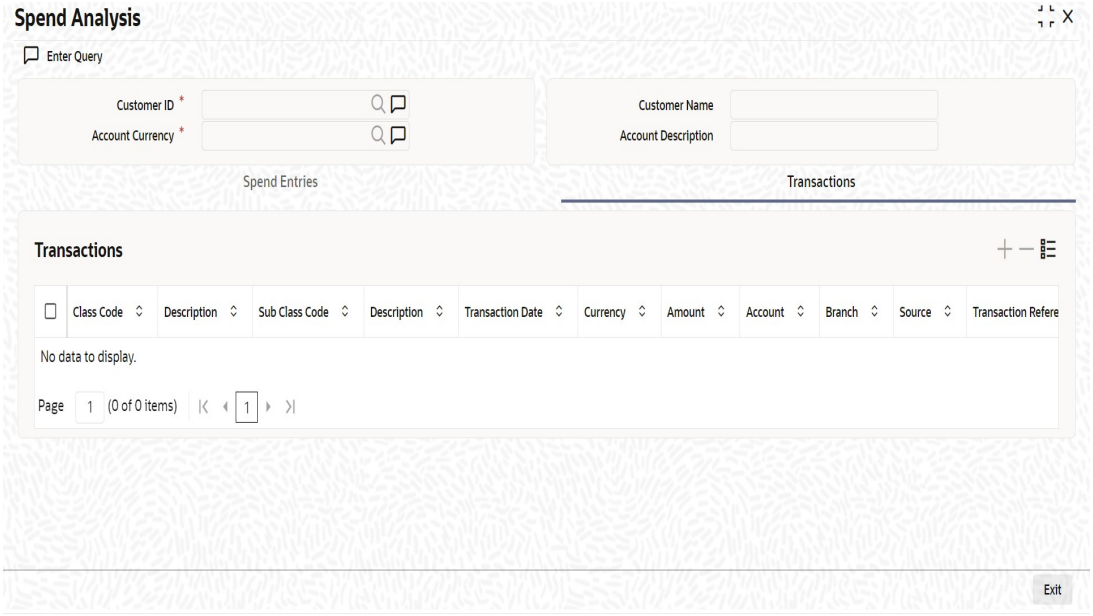



You can view the following details of each customer spend entry.

- Month of the spend entry
- Year of the spend entry
- Class Code
- Description
- Sub Class Code: which is the sub class code to which the transaction is mapped.
- Description: which is the description of the sub class code.
- Total Amount

## Transactions

Click ‘Transactions’ tab to view the spend transactions for the selected customer and currency.




You can view the following details of each spend transaction under the ‘Transactions’ tab.

- Class code to which the entry/transaction is mapped
- Description of the Class Code
- Sub Class Code
- Description of the sub class code
- Transaction Date
- Currency of the amount
- Amount of transaction
- Branch of the transaction
- Source code of the internal/external system
- Reference number of the transaction
- Additional information on the transaction in the preceding statement narrative to be passed on to the account owner
- User ID mapped to the external system
- Channel User ID to access the channel from which the transaction was initiated
- Rule applied to classify the entry under a the spend class

### 4.4.4 Reclassification of Spend Classes

A channel user can reclassify an already defined spend class to some other class code or sub class code. The following actions are possible:

- Channel user can re classify a transaction to a bank defined “Sub Class Code”.
- Channel user can re classify a transaction to a channel user defined “Sub Class Code”.
- Channel user can re classify a transaction to a bank defined "Class Code".
- Channel user can re classify a transaction to a channel user defined "Class Code".

This can be achieved through the FCUBSInteractionService messaging service. *For more information on this service refer to the section 'Annexure - List of messages' in the 'Gateway Services module'.*

### 4.4.5 Deletion of Spend Class

Redundant class code and sub class codes can be deleted. This functionality can be used by a channel user as well as a bank user. Channels users can close or delete the "Class Code"/ "Sub Class Code" created by him/her. Similarly, the bank user close or delete the "Class Code" or "Sub Class Code" created at the Bank level.

#### Closure of Class Code

The class codes can be closed or deleted by a channel user provided there are no underlying transactions associated with the class code or sub class code associated with it. When a Class Code is closed, then the underlying sub class code becomes invalid. The channel user cannot re-classify a closed class code. A channel user can close a class code through the FCUBSInteractionService messaging service. *For more information on this service refer to the section 'Annexure - List of messages' in the 'Gateway Services module'.*

A channel user can re-open a closed class code which pertains to him or her. A channel user can reopen a class code through the FCUBSInteractionService messaging service. *For more information on this service refer to the section 'Annexure - List of messages' in the 'Gateway Services module'.*

### 4.4.6 Deletion of Sub Class Code

A channel user can delete a sub class code that is created by him or her. A channel user can delete a sub class code even when it is associated with a bank defined Class Code as well. A sub class code can be deleted only if its parent class code is in 'Open' status. When a sub class code is deleted, then all underlying transactions associated with the sub class code is then mapped to the parent class code. A channel user can close a sub class code through the FCUBSInteractionService messaging service. *For more information on this service refer to the section 'Annexure - List of messages' in the 'Gateway Services module'.*

A bank user is allowed to delete a sub class code associated with the bank defined class code. When a sub class code is deleted, then all underlying transactions associated with the sub class code is then mapped to the parent class code. A bank user will not be allowed to delete a channel user defined class code or sub class code.

### 4.4.7 Splitting a Transaction

A channel user can split a transaction and classify it into multiple class codes and sub class codes. A transaction can be split into multiple amounts and these amounts can be classified into multiple class code and sub class codes. The channel user has a choice to reclassify an already split amount to another class code or sub class code. If the original transaction is reversed in the FCUBS system, then the entire split amount is reversed and no record will be associated with the assigned class code or sub class code. When the earlier splitting is reversed then the whole transaction will be shown against the "Class Code" or "Class Sub Code" to which it was originally associated with before splitting.

The split amount is displayed in the 'Spend Analysis' (ITDSPQRY) screen, instead of the original amount. The total split amount should be equal to the original transaction amount or else the system displays an error message. A transaction which is already split, cannot be split further. However, if the splitting has to be done differently, then the transactions can be reversed. A channel user can split transaction through the FCUBSInteractionService

messaging service. *For more information on this service refer to the section 'Annexure - List of messages' in the 'Gateway Services module'.*

# 5. Customer Interactions

Using Oracle FLEXCUBE, you can capture the interactions with the customers. This helps you to track and address the request of the customers. You can also capture the internal interactions (within the bank) triggered by the original interaction with the customer.

Consider the following examples.

**Scenario 1**

Mrs. Catherine calls up her Bank Helpdesk and informs that her Account has been debited twice for last evening's ATM transaction. She complained that she has withdrawn 200 $ but her online account statement show 200 $ been debited twice.

Mr. Edward, the bank's helpdesk representative Mr. Edward takes down her complaint and informs her that he will get back to her at the earliest. He logs an interaction by filling in the necessary details and assigns the interaction to Accounts department.

Mr. Jones from the Accounts department gets this in his dashboard and takes up the interaction and figures out the problem and takes steps to resolve the issue and credits back the 200$ to Mrs. Catherine's account . Jones closes the interaction and gives the closure remarks "200$ debited extra accidentally, has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again".

Mrs. Catherine logs into her online account later and sees that her account balance has increased by 200$ and the closure remarks message in her inbox.

**Scenario 2**

Mr. John has a compliant regarding amount deducted from his current account. Assuming that it was an extra EMI deducted for a loan, he contacts Mr. Jonathan from Loans Department explaining his concern. Mr. Jonathan then opens an interaction for the customer. He finds out that the amount debited was not an EMI amount. So he assigns the interaction to Mr. Jones of the Accounting Department.

Mr. Jones concludes that the amount deducted was an annual maintenance fee. So he closes the interaction with a reply to the customer stating that the amount debited was an annual maintenance fee levied on the current account.

Mr. John receives this message on his inbox.

**Scenario 3**

Mr. Mark is interested in a new Term Deposit product for investment. He calls up the banks help desk number inquiring about the same. The bank's helpdesk person opens a new interaction based on the details provided by Mr. Mark. The helpdesk person assigns the interaction to a TD role. This action will result in a query being raised to all the users mapped to that role.

Mr. Taylor from the Term Deposits department pickup up the interaction and assigns it to his subordinate Mr. Collin. Mr. Collin then responds to Mr. Mark with all the details of Term Deposit product.

Mr. Mark can view the message in his inbox.

This chapter contains the following sections:


- Section 5.1, "Interactions in Oracle FLEXCUBE"
- Section 5.2, "Create Interactions"


# 5.1 Interactions in Oracle FLEXCUBE

The captured interactions are assigned to the corresponding users. The dashboard of respective bank user displays the interaction.

The details of the interaction during its life cycle are captured in such a way that it resembles an actual interaction. The details section will be in reverse chronological order with the most recent updates being shown in the top.

Consider the following example.

Step 1: Mrs. Catherine calls up her Bank and speaks to Mr. Edward from the Call Center “Helpdesk” of the bank informing that her Account has been debited twice for an ATM transaction that she carried out last evening. She complained that she has withdrawn 200 $ whereas her online account statement show 200 $ been debited twice.

Step 2: Mr. Edward takes down her complaint and informs her that he will get back to her at the earliest. He creates a new interaction. The below table is the snapshot.

| Field Name | Value |
|---|---|
| Interaction Details | $200 has been debited twice from 0008341002<br>HELPDSK Help Desk @12-FEB-2012 14:30 |

Step 3: Mr. Edward then assign the interaction to role mapped to accounts department (ACCDEPT_ROLE)

| Field Name | Value |
|---|---|
| Interaction Details | Assign to: HELPDESK Help Desk : ACCDEPT_ROLE Account Department<br>HELPDSK Help Desk @14-FEB-2012 14:30<br>$200 has been debited twice from 0008341002.<br>HELPDSK Help Desk @12-FEB-2012 14:30 |

Step 4: Mr. Jones from the Accounts department sees this in his dashboard and takes up the interaction and figures out the problem and takes steps to resolve the issue and credits back the 200$ to Mrs. Catherine’s account . Jones close the interaction and gives the closure remarks “200$ debited extra amount has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again”.

| Field Name | Value |
|---|---|

| | |
|---|---|
| Interaction Details | Problem occurred due to faulty EOD batch (STBACC) maintenance. Corrected the batch.<br>Interaction Status: W: C<br>Assigned to: ACCDEPT_ROLE Account Department : JONES<br>JONES@14-FEB-2012: 15:01<br>---<br>Assigned to: HELPDESK Help Desk : ACCDEPT_ROLE Account Department<br>HELPDSK@14-FEB-2012 14:30<br>---<br>$200 has been debited twice from 0008341002.<br>HELPDSK Help Desk @12-FEB-2012 14:30 |
| Closure Remarks | Y |
| Display Closure Remarks to Customer | $200 debited extra amount has been credited back to the Account. The bank is extremely sorry for the inconvenience caused and will take all steps to ensure that this does not happen again |

Step 5: Mrs. Catherine logs into her online account later and sees that her account balance has increased by 200$ and the closure remarks message in her inbox.

## Example 2

Step 1: Mr. John has compliant regarding amount deducted from his current account. Assuming that it was an extra EMI deducted for a loan, he contacts Mr. Edward from Loans Department explaining his concern. Mr. Edward then opens an interaction assigned to his name and begins an analysis.

| Field Name | Value |
|---|---|
| Interaction Details | An amount of $23 has been debited from account 00073482.<br>BLON01@07-FEB-2012:13:29 |

Step 2: Mr. Edward finds out that that the amount debited was not an EMI amount. So he transfers the interaction to Mr. Jones from the Accounting Department asking him to look into the matter.

| Field Name | Value |
|---|---|

| | |
|---|---|
| Interaction Details | The debited amount is not EMI amount. Mr. Jones, please look into this.<br>Assigned to: EDWARD (user name/role of the user is displayed: JONES (user name/role of the user is displayed)<br>Department: LOAN : ACC<br>EDWARD@15/2/20 12:05<br>----------<br>An amount of $23 has been debited from account 00073482.<br>BLON01@07-FEB-2012:13:37 |

Step 3: Mr. Jones concludes that the amount deducted was an annual maintenance fee. So he closes the interaction with a reply to the customer stating that the amount debited was an annual maintenance fee levied on the current account.

| **Field Name** | **Value** |
|---|---|
| Interaction Details | Debited amount is an annual fee on current account.<br>Interaction Status: W : C<br>Status: WIP : Closed<br>JONES@15/2/2012 7:35<br>----------<br>The debited amount is not EMI amount. Mr. Jones, please look into this.<br>Assigned to: EDWARD (user name / role of the user is displayed)<br>JONES user name / role of the user is displayed)<br>Interaction Status: O: W<br>Department: LOAN : ACC<br>EDWARD@15/2/20 12:05<br>----------<br>An amount of $23 has been debited from account 00073482.<br>EDWARD@07-FEB-2012:13:37 |
| Closure Remarks | Y |
| Display Closure Remarks to Customer | Please note that the debited amount is an annual maintenance fee levied on the current account. |

Step 4: Mr. John receives this message on his inbox.

## Example 3

Step 1: Mr. Mark is interested in a new Term Deposit product for investment. He calls up the banks help desk number inquiring about the same. The bank's helpdesk person opens a new interaction based on the details provided by Mr. Mark.

| Field Name | Value |
|---|---|
| Interaction Details | Provide details about product TD04<br>HELPDSK@07-FEB-2012:13:29 |

Step 2: Helpdesk person assigns the interaction to TD department (TDDEPT). The system auto assigns the interaction to TD role (TD_ROLE). This action will result in a query being raised to all the users mapped to that TD role.

| Field Name | Value |
|---|---|
| Interaction Details | Assigned to: HELPDESK Help Desk: TD_ROLE<br>HELPDESK@11/2/2012:1:35<br>----------<br>Provide details about product TD04<br>HELPDSK@07-FEB-2012:13:29 |

Step 3: Mr. Taylor from the Term Deposits department pickup up the interaction an assigns it to his subordinate Mr. Collin.

| Field Name | New Value |
|---|---|
| Interaction Details | Mr. Collin, Please clarify the customer with the required details.<br>Interaction Status: O : W<br>Assigned to: TD_ROLE : COLLIN<br>HELPDESK@11/2/2012:1:35<br>TAYLOR@11/2/2012 3:45<br>----------<br>Assigned to: HELPDESK  Help Desk : TD_ROLE<br>HELPDESK Help Desk @11/2/2012:1:35<br>----------<br>Provide details about product TD04<br>HELPDSK@07-FEB-2012:13:29 |

Step 4: Mr. Collin then responds to Mr. Mark with all the details of Term Deposit product.

| Field Name | Value |
|---|---|

| | |
|---|---|
| Interaction Details | Providing details.<br>Interaction Status: W: R<br>Assigned to: TD_ROLE : COLLIN<br>COLLIN@15/2/2012 20:43<br>----------<br>Mr. Collin, Please clarify the customer with the required details.<br>Interaction Status: O : W<br>Assigned to: TD_ROLE : COLLIN<br>TAYLOR@11/2/2012 3:45<br>----------<br>Assigned to: HELPDESK Help Desk : TD_ROLE<br>HELPDESK@11/2/2012:1:35<br>----------<br>Provide details about product TD04<br>HELPDSK@07-FEB-2012:13:29 |
| Closure Remarks | Y |
| Display Closure Remarks to Customer | Product Name: TD04<br>Rate of Interest: 10%<br>Redemption period: 5 years |

## 5.2 Create Interactions

This section contains the following topics:

- Section 5.2.1, "Creating Interactions"
- Section 5.2.2, "Uploading Documents"
- Section 5.2.3, "Viewing Interaction Summary"
- Section 5.2.4, "Viewing Interactions on User Dashboard"

## 5.2.1 Creating Interactions

You can create an interaction using the 'Interaction Input' screen. To invoke this screen, type 'ITDINTRN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.




In this screen, you need to specify the following information:

### Interaction Details

#### Interaction ID

The system generates and displays the interaction ID. This is a unique identifier of the interaction.

#### Interaction Status

The system displays the interaction status as 'Open'. However, you can modify the interaction status. The drop-down list displays the following statuses:

- Open - Select 'Open' when create a new interaction.
- WIP - Select WIP when you assign the interaction to a user.
- Close - Select Close when the interaction is closed.
- Pending with Customer - Select Pending with Customer if the interaction is pending with Customer.
- Re-Open - Select Re-Open to modify a closed interaction.

#### Customer ID

Specify the customer ID. The option list displays all valid customer IDs maintained in the system. You can select the appropriate one.

#### Customer Name

Based on the customer ID selected, the system displays the name of the customer.

**Department**

Specify the corresponding Department. You can also click on the adjoining option list and select the corresponding Department.

**Other Department**

Specify other departments, if any.

**User/Role**

Select the category to which the interaction is being assigned to from the following options:

- User
- Role

**Assigned To**

Specify the bank user or role, to which the interaction needs to be assigned by clicking on the adjoining option list.

**Interaction Category**

Select the category of the corresponding interaction from the following list:

- Call Report
- Courtesy Meeting
- Customer Interaction
- Service Request
- Complaints
- Lead

**Venue**

Select the venue of the corresponding interaction from the following list:

- Branch
- Face to Face
- Client Office
- Client Residence
- Public Place

**Interaction Date**

Specify the date when the interaction started. The system defaults the interaction date in accordance with the system date and branch offset. Interaction Date cannot be future dated.

**Interaction Time**

Specify the time when the interaction started. The system defaults the interaction time in 24 hours format.

**Senior Management Involved**

Select the corresponding senior management involved from the following options:

- COO
- Region Head
- Senior RM
- CEO

**Other Offices Involved**

Specify other offices involved, if any.

**Last Changed On**

Last Changed On is a read-only field displaying the date and time of the last modification.

**Priority**

The system defaults the priority as Low. Select the priority of the corresponding interaction from the following list:

- Low
- Medium
- High

**Target Closure Date**

Specify the tentative interaction closure date that was communicated to the customer.

**Interaction Mode**

Select the mode of interaction from the following options:

- Meeting
- Telephone
- Email
- Other
- Face to Face

**Subject**

Specify a subject for the corresponding interaction.

**Detail**

Specify the additional details if the corresponding interaction, if any.

**Original Request**

Specify the initial interaction message.

**Documents Presented**

Specify the details of the documents presented.

**Display Closure Remarks for Customer**

Select the option to specify whether to display closure remarks for customer or not. The system defaults the Closure Remarks for Customer as 'Yes'.

**Closure Remarks**

Specify the closure remarks

---

**Note**

Closure Remarks is mandatory if 'Display Closure Remarks to Customer' is opted; and Interaction Status belongs to the following options:

---

- Open
- WIP
- Pending with Customer
- Close

**Direct Access Channel**

The system displays the Direct Access Channel as checked if interaction is initiated from FCDB-Direct access channels

**External System User ID**

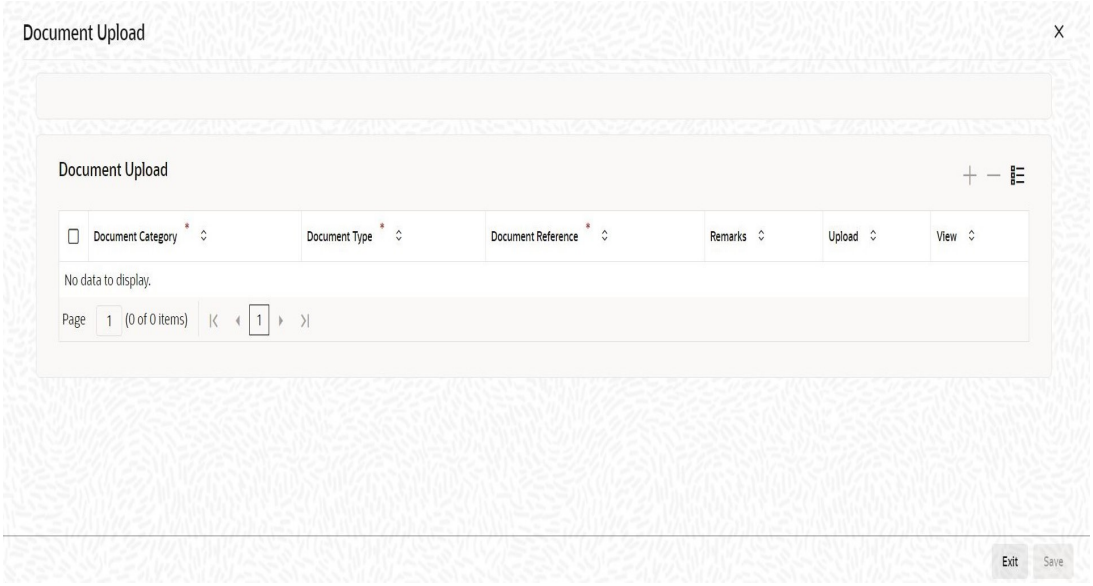
The system displays the system user ID of FCDB.

**Channel User ID**

The system displays the channel used by FCDB for the interaction.

## 5.2.2 Uploading Documents

You can upload documents during interaction using 'Document Upload' screen. These documents are retrievable to the bank users or customers involved in the interaction. To invoke this screen, click 'Documents' button in 'Interaction Input' screen.




You can specify the following details here:

**Document Category**

Select the appropriate Document Category from the adjoining option list.

**Document Type**

Select the appropriate Document Type from the adjoining option list.

**Document Reference**

System displays the document reference number when you upload the document in the server.

**Remarks**

Provide the additional remarks related to the document to be uploaded.

**Upload**

Click 'Upload' button to upload the document.

You can browse through the document path and click 'Submit' to generate the document reference number.

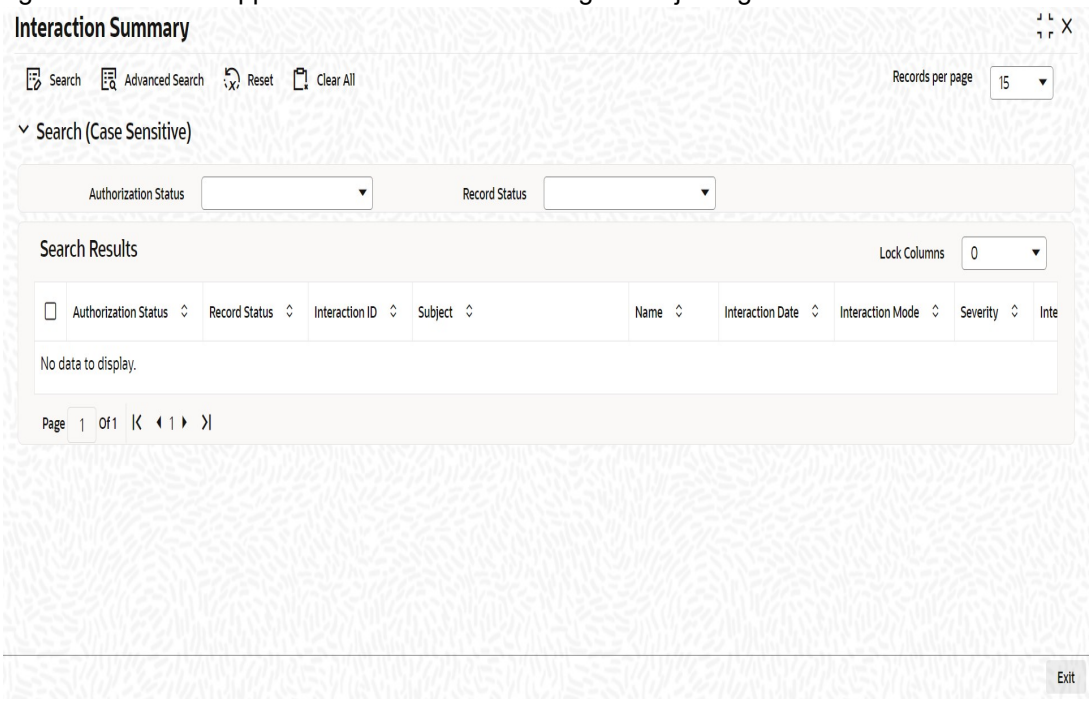
**View**

Click 'View' button to retrieve and view the uploaded document.

System stores the uploaded documents in the server as a binary image in the Web Content Management Repository. The bank users and customers will be able to retrieve these documents and documents related information during interaction enquiries.

### 5.2.3 Viewing Interaction Summary

You can view the summary of all interaction created in Oracle FLEXCUBE using the 'Interactions Summary' screen. To invoke this screen, type 'ITSINTRN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.




You can search for the interactions based on one or more of the following parameters:

- Authorization Status
- Record Status
- Interaction ID
- Customer Name
- Interaction Date
- Interaction Mode
- Priority
- Interaction Status
- Customer ID
- Department
- Target Closure Date
- Venue
- Channel User ID

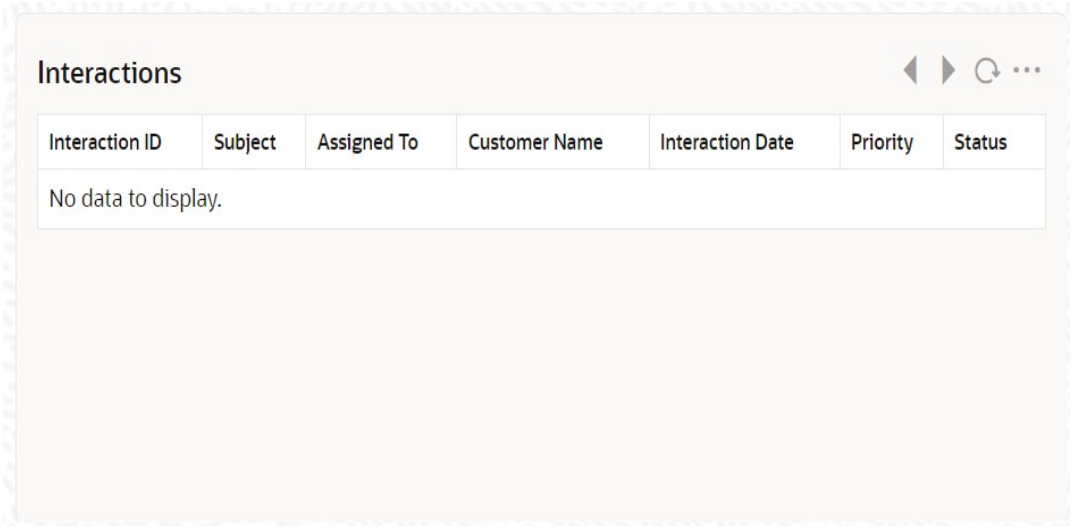
Once you have set the search parameters, click the 'Search' button. The summary screen displays the following information:

- Interaction ID
- Subject
- Customer Name
- Interaction Date
- Interaction Mode
- Priority

- Interaction Status
- Customer ID
- Department
- Target Closure Date
- Venue
- Channel User ID

### 5.2.4 Viewing Interactions on User Dashboard

You can view the interaction details through 'Dashboard Maintenance, screen. You can invoke this screen by clicking on the 'Interactions' tab available on the main screen.




The interaction dashboard is mapped to the role 'IT-CONV-VW'.

The dashboard displays the following information pertaining to the first five interactions:

- Interaction ID
- Subject
- Assigned to

You can use the arrow buttons on the top right corner of the dashboard to view the next/ previous set of interactions.

The system displays the interaction details in the following sequence starting with the oldest interaction:

1. Assigned to me and Open
2. Assigned to my role and Open
3. Assigned to me and in WIP status
4. Assigned to my role and in WIP status
5. Assigned to me and in Pending with customer status
6. Assigned to my role and in Pending with customer status

# 6. Reminders

Oracle FLEXCUBE allows you to configure reminders about important activities that require attention. You can configure reminders for the bank staff and the customers. This chapter describes the methods to create, view and track reminders in Oracle FLEXCUBE.

This chapter contains the following sections:


- Section 6.1, "Reminders in Oracle FLEXCUBE"
- Section 6.2, "Create Reminders"


## 6.1 Reminders in Oracle FLEXCUBE

Reminders in Oracle FLEXCUBE are configured based on one of the following frequencies:

- Once
- Daily
- Weekly
- Monthly
- Yearly

Reminders due on every day are generated using a scheduler driven batch program scheduled to run every day.

Consider the following examples.

### Scenario 1

Ms. Elizabeth, a bank employee needs to make a mutual fund investment payment next week. However, she is worried about forgetting it. She logs into her Oracle FLEXCUBE account and sets up a reminder for next week with the message ‘Need to make mutual fund investment today” and saves the reminder’.

Ms. Elizabeth logs into her account several times during the week and performs her regular transactions. The next week, when she logs into her account, the reminder message ‘Need to make mutual fund investment today’ is displayed on her dashboard. She makes the payment and dismisses the reminder. The message is removed from her dashboard and it is no longer shown.

### Scenario 2

Mr. Brown, a customer of the bank wants to be reminded of his credit card payment that he have to do on a monthly basis. He maintained a reminder with the subject as “Credit Card Payment”, and the reminder message as “Pay the credit card bill for this month”. He has selected the reminder frequency as “Monthly” and the Reminder date as “4-March-2012” .Hence, the system will generate all the reminders due for 4$^{th}$ of every month, 2012. Starting from March, on 4$^{th}$ of every month; a reminder is displayed on his dashboard reminding him about his credit card bill payment.

References to reminder date in the example are with respect to the system date of the database where the reminder is stored.

The system removes the dismissed reminders from the dashboard and they are no longer displayed. The system archives both the dismissed and expired reminders. However, you can

modify and save the expired and already processed reminders. By default, all the maintained reminders are auto-authorized.

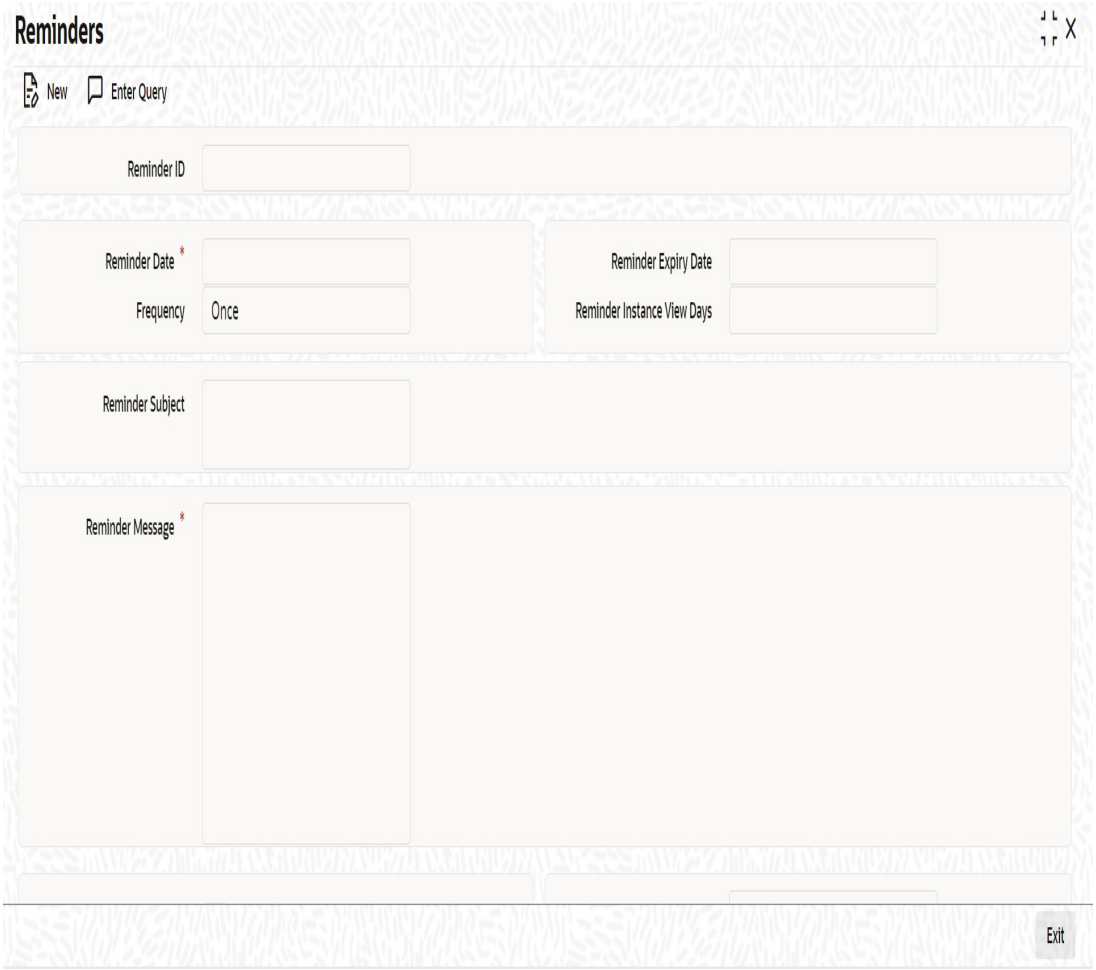
## 6.2 Create Reminders

This section contains the following topics:

- Section 6.2.1, "Creating Reminders"
- Section 6.2.2, "Viewing Reminders on User Dashboard"
- Section 6.2.3, "Viewing Reminders Summary"

### 6.2.1 Creating Reminders

You can create a reminder using the 'Reminders' screen. To invoke this screen, type 'ITDREMND' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.




You need to specify the following information:

**Reminder ID**

The system generates and displays Reminder ID. It is a unique identifier for the reminder.

**Reminder Date**

Specify the date when the message needs to be reminded.

**Reminder Expiry Date**

Specify the expiry date of the reminder.

**Note**

If you do not specify the Reminder Expiry Date, the system will generate indefinite reminders at a defined frequency. You can stop the reminder only by deleting it.

**Reminder Frequency**

Specify the frequencies available from the following options:

- Once
- Daily
- Weekly
- Monthly
- Yearly

**Reminder Instance View Days**

Specify the number of days for which the reminders should be displayed on the user dashboard. The system displays the reminder message on the user dashboard from the reminder date, for the number of days specified here.

**Reminder Subject**

Specify a subject for the reminder.

**Reminder Message**

Specify the message that needs to be reminded.

**Direct Access Channel**

The system displays a check in the box if the reminder is created through XML or the customer creates the reminder in Oracle FLEXCUBE Direct Banking (FCDB).

**External System User ID**

The system displays the user id of FCDB.

**Source Code**

By default, the system displays ‘FLEXCUBE’ as the Source Code. If the reminder is created in FCDB, the system displays the Source Code as ‘FCAT’.

**Target User ID**

The system displays Target User ID. It refers to channel user ID and FCUBS user ID if the reminders are created from FCDB and FCUBS respectively.

**Maker ID**

The system displays the name of the user who created the reminder.

**Note**

Maker ID can either relate to FCUBS user or FCDB customer.

**Maker Date Stamp**

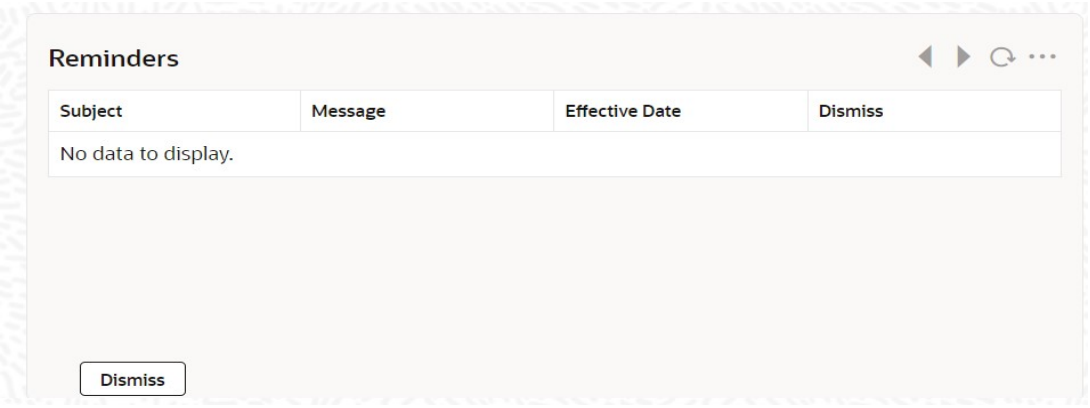
The system displays the date and time of creating the reminder.

**Note**

The date format is YYYY-MM-DD.

## 6.2.2 Viewing Reminders on User Dashboard

Bank users can view the reminders on the dashboard.




The system displays the following information on the dashboard:

- Subject
- Message
- Effective Date
- Dismiss

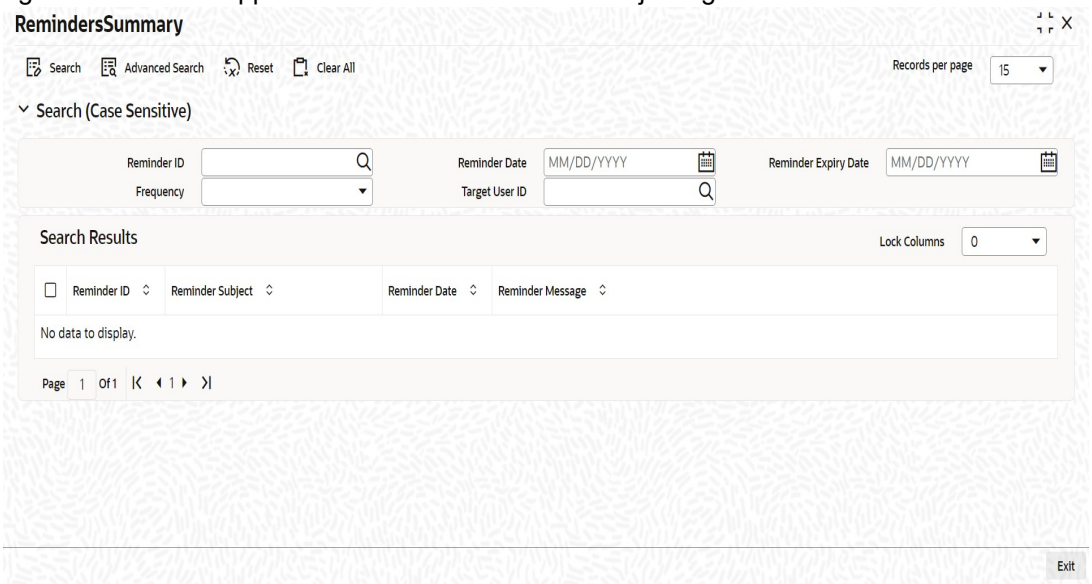
**Dismiss**

Check the box to dismiss the reminder.

The dashboard displays only the first five reminders. If the dashboard contains more than five reminders, the other reminders are displayed on the next page. You can navigate to the previous and next page using the left and right arrow keys on the top right corner of the dashboard window. Click refresh icon to refresh the reminders displayed on the landing page.

## 6.2.3 Viewing Reminders Summary

You can view a summary of the reminders created in Oracle FLEXCUBE using the 'Reminders Summary' screen. To invoke this screen, type 'ITSREMND' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.




You can search for the reminders based on either one or more of the following parameters:

- Reminder ID
- Reminder Date
- Reminder Expiry Date
- Reminder Frequency
- Target User ID

Once you have specified the search parameters, click ‘Search’ button. The system will display the following information:

- Reminder ID
- Reminder Subject
- Reminder Date
- Reminder Message
- Frequency
- View Days

# 7. Instructions

Oracle FLEXCUBE allows its users to convey important information to the end user either by displaying it on the dashboard, emailing or sending an SMS. You can provide different messages to different users of the same account.

Consider the following example.

Ms. Cathy's loan payment is overdue for the past six months. Mr Thomas from the Loans department maintains an instruction for all Bank users to utilize the credits of Ms. Cathy's account towards the loan repayment. He also maintains a message for Cathy reminding about the missed loan payment.

This chapter contains the following sections:


- Section 7.1, "Instructions in Oracle FLEXCUBE"
- Section 7.2, "Maintain Instructions"


## 7.1 Instructions in Oracle FLEXCUBE

Oracle FLEXCUBE facilitates to display instructions to the bank users and the customers simultaneously. You can capture multiple instructions under one 'Memo ID' and can access these instructions.

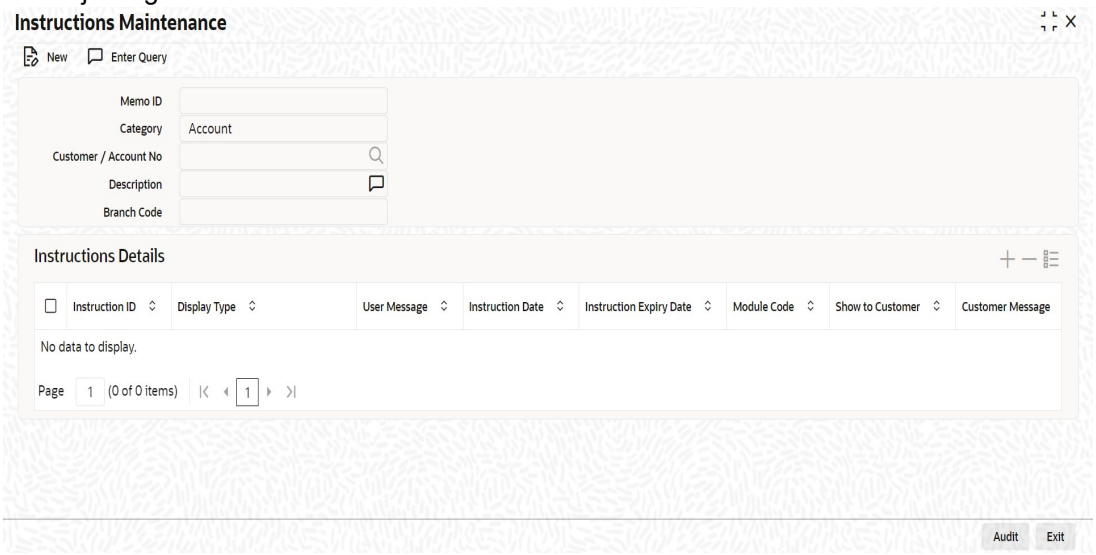
## 7.2 Maintain Instructions

This section contains the following topics:


- Section 7.2.1, "Maintaining Instructions"
- Section 7.2.2, "Viewing Customer Instructions"
- Section 7.2.3, "Viewing Instructions Summary"


### 7.2.1 Maintaining Instructions

You can maintain instructions using the 'Instructions Maintenance' screen. To invoke this screen, type 'CSDINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You need to specify the following information:

**Customer/Account No**

Specify the Customer/Account No of the account for which the instructions needs to be maintained.

**Memo ID**

The system generates and displays the Memo ID. It is a unique identifier for the customer account.

**Branch Code**

The system displays the branch code of the account.

**Category**

The system displays the category based on the selection of Customer/Account No.

**Description**

The system displays the Description. It contains either the customer name or the account name.

## Instructions Details

**Instruction ID**

Specify a unique identifier for the instruction.

**Display Type**

Select the display type of the memo. The drop-down list displays the following options:

- Override - select this to display the memos in override screen; while saving the input information and authorizing the transaction.
- Informational - select this to display the memo after pressing the F6 key.
- Both - select this to display the memo in override screen and after pressing the F6 key.

**User Message**

Specify the message to be displayed after pressing the F6 key.

**Instruction Date**

Specify the date on which the instruction is generated.

**Instruction Expiry Date**

Specify the expiry date of the instruction.

**Show to Customer**

Check the box to display the message to the end users.

**Customer Message**

Specify the message to be displayed to the end customers at FCBD portal. This message is displayed to the end users only when ‘Show to Customer’ checkbox is selected.

**Language**

Select the language. The system displays the memo in this language.

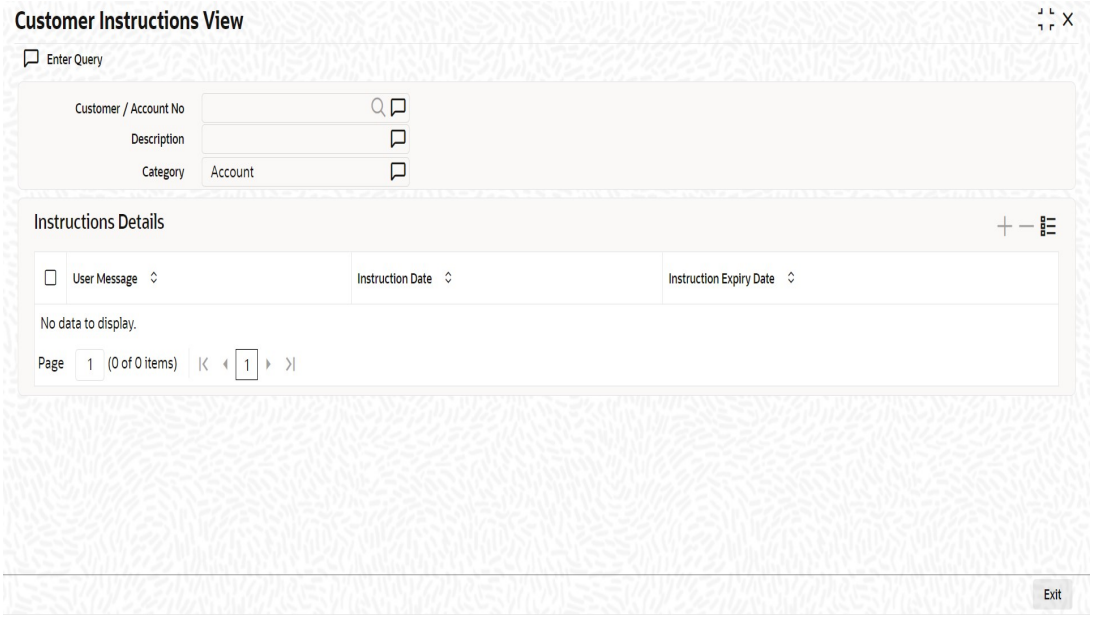
**Channel**

Select the mode of channel. The drop-down displays the following options:

- Dashboard
- E-Mail
- SMS

## 7.2.2 Viewing Customer Instructions

You can view the instruction details mapped to all memo IDs of the corresponding customer through ‘Customer Instructions View’ screen. On any screen of Oracle FLEXCUBE, place the cursor in either ‘Customer Number’ or ‘Customer Account Number’ field and press the F6 key. The system will invoke the ‘Customer instruction view’ screen.




You can search for the instruction details mapped to all memo IDs based on either one or more of the following parameters:

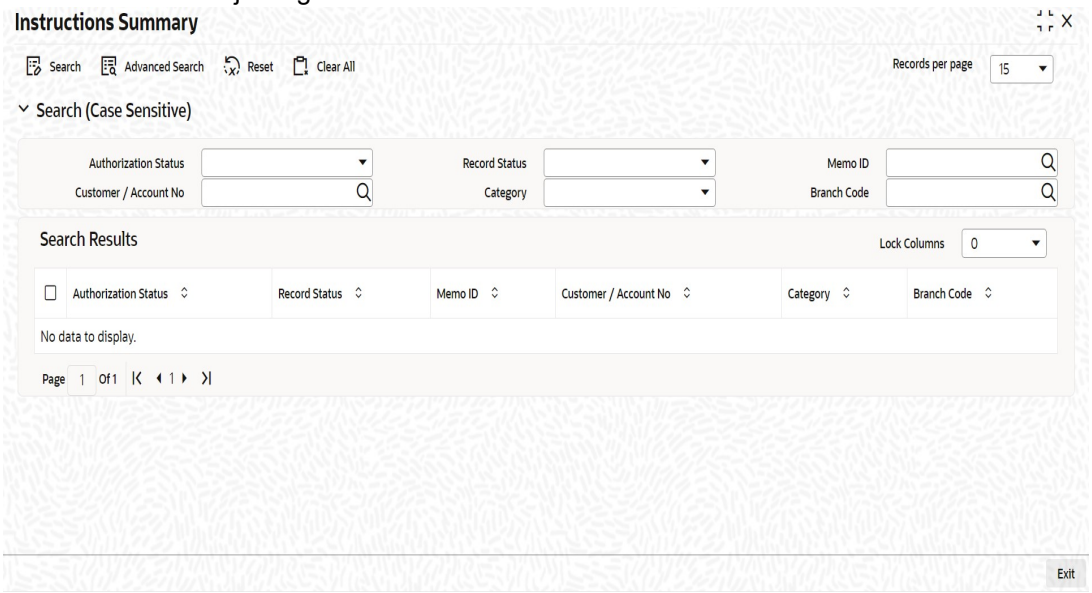
- Customer/Account No
- Description
- Category

Once you have specified the search parameters, click ‘Search’ button. The system will display the following information:

- User Message
- Instruction Date
- Instruction Expiry Date

### 7.2.3 Viewing Instructions Summary

You can view a summary of all instructions using the 'Instructions Summary' screen. To invoke this screen, type 'CSSINSTR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.




You can search for the instructions based on either one or more of the following parameters:

- Authorization status
- Record Status
- Memo ID
- Customer/Account No
- Category
- Branch Code

Once you have specified the search parameters, click 'Search' button. The system will display the following information:

- Authorization status
- Record Status
- Memo ID
- Customer/Account No
- Category
- Branch Code

# 8. Function ID Glossary


**C**

CSDINSTR ..... 7-1
CSSINSTR ..... 7-4

**I**

ITDACMNT ..... 3-1
ITDADMNT ..... 3-4
ITDALEDB ..... 3-13
ITDINPRF ..... 2-2
ITDINTRN ..... 5-7
ITDREMND ..... 6-2
ITDSPCBK ..... 4-10
ITDSPCLS ..... 4-12
ITDSPQRY ..... 4-18
ITDSPRLM ..... 4-15
ITSACMNT ..... 3-3
ITSADMNT ..... 3-12
ITSINPRF ..... 2-6
ITSREMND ..... 6-4
ITSSPCBK ..... 4-11
ITSSPCLS ..... 4-14