Standing Instructions User Guide

Oracle FLEXCUBE Universal Banking

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Standing Instructions User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Standing Instructions (SI) Module of Oracle FLEXCUBE.

It provides an overview to the module and takes you through the various stages in setting up instructions that Oracle FLEXCUBE should automatically process.

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 Users/User Roles:

Role	Function
Product Managers	Product definition and authorization
Account Officer	Entry of Standing Instructions
End of Day Operators	End and beginning of day related processing functions. BC Report/Query functions
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	*Standing Instructions - An Overview* offers an introduction to the module and its features.

Chapter 3	*Defining Attributes* talks about defining the attributes specific to setting up a Standing Instruction product.
Chapter 4	*Recording an Instruction* deals with the sequence of events involved, in recording an instruction.
Chapter 5	*Standing Instructions Diary* details how you can capture text-based standing instructions and link each instruction with a specific customer account or a customer.
Chapter 6	*Automatic Processing* explains the processes that automatically run periodic activities.
Chapter 7	*Error Codes and Messages* gives a list of the error messages that you can encounter while working with the module.
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 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

You may need to refer to any or all of the User Manuals while working on the SI module:

- Signature Verification
- Core Services
- Limits
- Procedures
- Products
- Settlements
- Tax
- Charges and Fee

2. Standing Instructions - an Overview

2.1 Introduction

A Standing Instruction (SI) is a service offered to customers of a bank, wherein regular transactions that the customer wants to make are processed as a matter of course instead of initiating specific transactions each time. Once initiated, a standing instruction may go on for many months, or even years, with each cycle being processed automatically.

This chapter contains the following section:

- Section 2.2, "Key Features of SI Module"

2.2 Key Features of SI Module

This section contains the following topics:

- Section 2.2.1, "Processing Standing Payment Orders"
- Section 2.2.2, "Processing Standing Collection Orders"
- Section 2.2.3, "Processing Sweep In Transactions "
- Section 2.2.4, "Processing Sweep Out Transactions"
- Section 2.2.5, "Processing Variable Payment Transactions "
- Section 2.2.6, "Processing Range Balancing Sweep"
- Section 2.2.7, "Reports"

2.2.1 Processing Standing Payment Orders

As a measure to maximize processing efficiency, the SI module offers the following features:

- SI module processes the following types of standing instructions:
  - Standing Payment Order
  - Standing Collection Order
  - Account Sweep (Sweep in and Sweep out)
  - Variable Payment
  - Range Balancing Sweep
- SI module is designed to automatically process an instruction that has been recorded, apply relevant charges, and generate advices. Instructions can be recorded for handling a situation where an instruction cannot be processed due to lack of funds.
- The product definition facility enables you to create business products with certain attributes. When an instruction is processed under a product, these attributes will be applied automatically. Flexibility, which is the mainstay of Oracle FLEXCUBE's design, ensures that you have the option to modify the attributes while processing an instruction, to suit specific customer needs.
- SI module has a flexible mechanism for defining and applying charges. Charges can be collected either as a rate or as a flat amount on a slab or tier system. These can be defined for products and modified for individual instructions.

A payment order is perhaps the most commonly used service. Under this service, one or more accounts of your customer are debited and one or more credited. This is called a payment order because the service would mostly be used for making a payment, like regular insurance payments.

2.2.2 Processing Standing Collection Orders

A collection order is issued by a customer when a certain amount will come in to a customer's account on a regular basis. The crediting of this amount has to be handled through other modules of Oracle FLEXCUBE -- Remittances or Journal Entries. When a collection type of instruction is recorded, a Collection advice will be generated for the customer who serves as a reminder for follow up on the amount that should be credited into the customer's account.

2.2.3 Processing Sweep In Transactions

A sweep in instruction will be used when the balance in a customer account should constantly be maintained at a certain balance. A sweep in instruction ensures that whenever the balance in the customer account goes below a certain amount, money is swept in from another account.

2.2.4 Processing Sweep Out Transactions

A sweep out instruction will be used to move funds out of an account whenever the balance reaches above a certain minimum balance. This is typically used to sweep funds out of a low interest earning account into a high interest earning one.

2.2.5 Processing Variable Payment Transactions

A variable payment is a variation of the payment type of instruction. In a payment instruction you would fix the amount to be debited, when the instruction is initiated this would be the amount for each cycle. In a variable payment type of instruction, the amount to be debited for each cycle would be different. Examples of variable payments would be the payment of electricity or telephone bills where the amount would be different each time. Thus, for a variable payment type of instruction, you would specify the amount every time a cycle has to be executed.

2.2.6 Processing Range Balancing Sweep

This facility gives the provision to sweep funds from one account to another based on the maximum and minimum balance limits. The account for which the minimum and maximum limit is maintained is called a child account and the other linked account is called the parent account. If the balance of the child account exceeds the maximum limit then the excess balance will be swept out of the parent account.If the balance of child account is less than the lower limit then the deficit will be credited by a sweep from parent account.

The amount tags specific to range balancing sweep are the following:

- **SI_AMT_RBOUT:** This will be the sweep out amount in sweep currency.
- **AMT_EQV_RBOUT:** This will be amount equivalent of sweep out amount after currency conversion if any.
- **SI_AMT_RBIN:** This will be the sweep in amount in sweep currency.
- **AMT_EQV_RBIN:** This will be the amount equivalent of sweep in amount after currency conversion if any.

The accounting entries passed is as below:

Accounting Role	Dr/Cr	Amount Tag
Dr Account	Debit	SI_AMT_R-BOUT

Accounting Role	Dr/Cr	Amount Tag
Cr Account	Credit	AMT_EQV_ RBOUT
Dr Account	Credit	SI_RMT_RB IN
Cr Account	Debit	AMT_EQV_ RBIN

Intra-day sweep transactions can be run manually during transaction input stage of FCUBS.These transaction can be executed in separated groups at different intervals during the day.You can also reverse the execution of an intra-day batch.

2.2.7 Reports

Information on the SIs defined and processed in Oracle FLEXCUBE can be retrieved in many forms. These reports can either be printed or displayed on the screen. The following are the reports for the SI module:

- Successful Standing Instructions Report
- Unsuccessful Standing Instructions
- Standing Instruction Pending Collections Report
- Standing Instructions by Customer Report
- Standing Instructions by Product Type Report
- Standing Instructions Due/Pending Report
- SI Executed for external Account Report
- Standing Orders Placed Today Report
- Amendment of Standing Orders Report Stale Cheque Report
- Closed Standing Orders Report
- Penalty on Rejected Standing Orders Report

3. Defining Attributes

A product represents a specific service offered by your bank. For example, a certain type of account sweep, a specific type of periodic collection, etc. can be roughly termed a product. Once a product has been defined with specific attributes, individual instructions can be processed under it. This enables quick and uniform processing of instructions in all the branches of your bank.

While attributes defined for a product are applied on an instruction processed under it by default, some of them can be modified for a particular instruction. Oracle FLEXCUBE thus offers you flexibility to deal with peculiar conditions that may sometimes be applicable.

Standing Instructions are broadly grouped as follows:

- Standing payment orders
- Standing collection orders
- Account sweeps (Sweep in and Sweep out)
- Variable payments

These are termed product types in Oracle FLEXCUBE. For each product type, you may have many products, which represent the method in which instructions have to be processed. The product type identifies the most basic nature of a product. The subsequent specifications for a product will be based on its type.

This chapter contains the following sections:

- Section 3.1, "Product Creation"

3.1 Product Creation

This section contains the following topics:

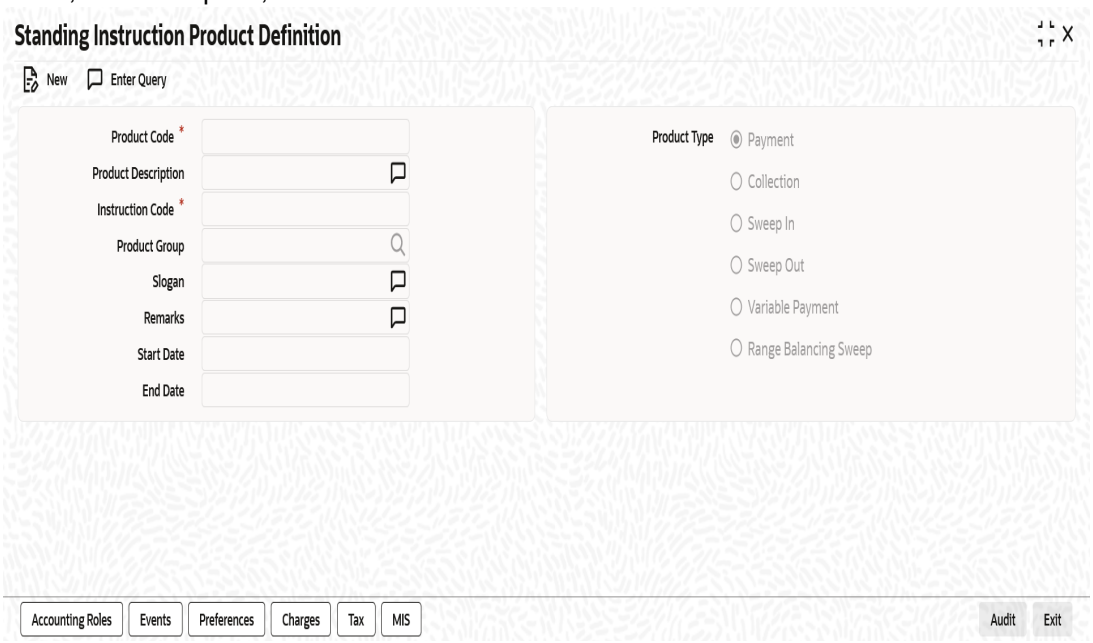
- Section 3.1.1, "Invoking the Standing Instruction Product Definition Screen"
- Section 3.1.2, "Defining the Product Type"
- Section 3.1.3, "Preferences Button"

3.1.1 Invoking the Standing Instruction Product Definition Screen

In this chapter, we shall discuss the manner in which you can define attributes specific to a Standing Instruction (SI) product.

You can create an SI product in the ‘Standing Instruction Product Definition’ screen invoked from the Application Browser. You can invoke this screen by typing ‘SIDPRMNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen, you can enter basic information relating to a SI product such as the Product Code, the Description, etc.



For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as branch, currency, and customer restrictions, interest details, tax details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For an SI product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to an SI product in the SI Product Definition Main screen and the SI Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, please refer the following Oracle FLEXCUBE User Manuals under Modularity:

- Product Definition
- Interest
- User Defined Fields
- Settlements

Product Code

You need to identify a standing instruction product that you are creating with a unique Product Code. This code should be unique across all the modules of Oracle FLEXCUBE. This code should be different from the Instruction Code that is given

Instruction Code

You should give the product another unique code that will be used to generate the Instruction Reference Number. This code should be different from the Product Code that will be used, to generate the contract reference number for each cycle of the instruction.

Product Group

Grouping products, according to the common features they share, helps you organize information relating to the services you provide. Product Groups also help you retrieve information easily.

You can invoke a list of the product groups that you have maintained in your bank and choose the product group to which the product that you are creating belongs.

3.1.2 Defining the Product Type

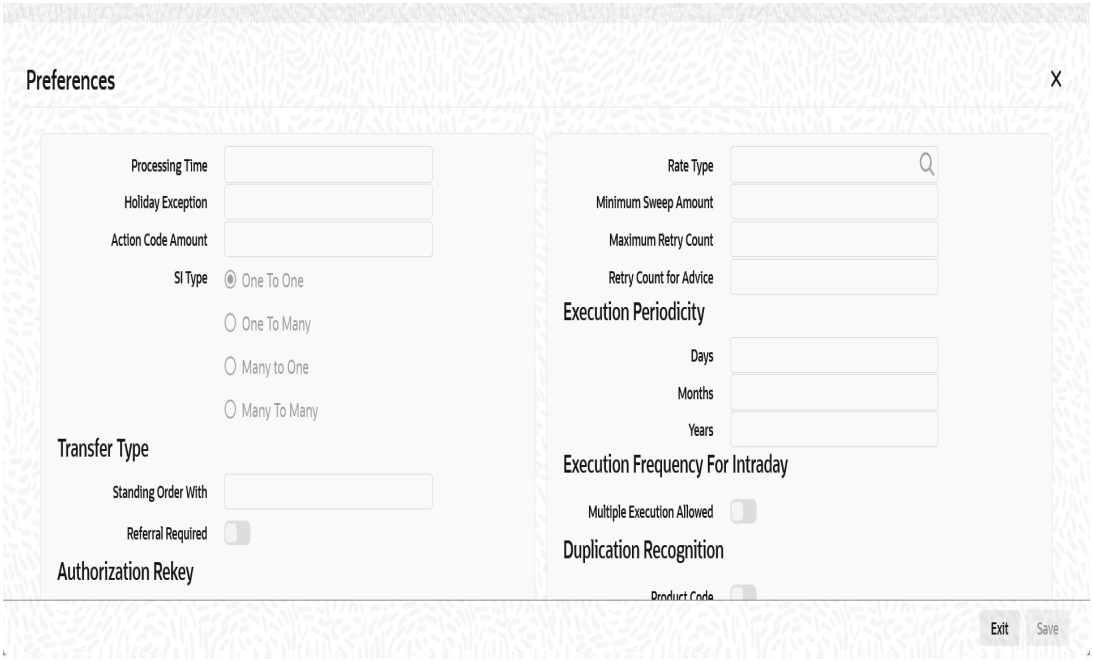
The product type identifies the most basic nature of a product. The remaining attributes that you define for a product will depend on its product type. A product that you are defining can have one of the following types:

- Standing payment orders
- Standing collection orders
- Account sweeps -- in or out
- Variable payments
- Range Balancing Sweep

3.1.3 Preferences Button

Preferences are the options that are available to you for defining the attributes of a product. The options you choose, ultimately, shape the product. Some of the attributes defined as preferences can be changed when an instruction is processed under the product.

Click ‘Preferences’ button to invoke the SI Product ‘Preferences’ screen.



Note

Not all product preferences are allowed to be amended, after the product has been authorized once. So care needs to be taken before authorization of the product to ensure that the product attributes (preferences) have been maintained correctly.

3.1.3.1 Indicating the Processing Type

Only while creating a payment type (payment or variable payment) or sweep type (sweep in or sweep out) of product you have to specify the stage of end of cycle processing when an instruction under the product has to be processed. The following options are available:

- EOD (End of Day)
- BOD (Beginning of Day)
- Intraday

When an instruction is processed under a product, with processing time as BOD or EOD, the accounting entries will be passed either during the beginning of day or end of day, on the due date.

If the processing type is EOD (end of day), the instruction will be executed when the automatic processes for the SI module is run after End of Transaction Input has been marked for the day

If the processing type is Intraday, then you need to manually sweep-in, sweep-out or range-balance the instructions created under this product. Use 'Standing Instruction Intraday Processing/Reversal' (SIDINDPR) screen to process manual intraday sweep.

For details on intraday sweep process, refer to the section 'Intraday Sweep Process' in this user manual.

Note

Intraday processing is applicable only to sweep-out, sweep-in and range-balancing sweep type of products. The system will not allow you to select 'Intraday' for any other type of SI product. The system displays an error message if you try to select 'Intraday' as the Processing Type for other product types.

3.1.3.2 Specifying SI Cycle

The SI cycle defines the frequency at which the instruction is to be executed. This can be defined in days, months or years. For example, you can choose to define a payment order on a daily basis, or every 60 days or 150 days, or a payment every three months or six months. You can also define a payment that is annual or every two years.

Rate Type

You have to specify the Rate Type that should be used for SI transactions. Click on the option list for a display of all the Rate Types maintained through the Rate Type Definition screen.

Holiday Exception Code

You should define the action that is to be taken if the due date falls on a calendar holiday. Since SI's are processed at regular intervals, often it may happen that a due date for an instruction will be a holiday. In such a case, you can:

- Bring the due date backward, in which case the instruction will be processed on the working day before the holiday.
- Push the due date forward, in which case the instruction will be processed on the working day after the holiday; or
- Let the cycle lapse, in which case the instruction will not be processed for the cycle at all.

If the due date is brought backward or pushed forward, the value date of the accounting entry for the instruction will be the working day on which it was processed.

Minimum Sweep Amount

This applies for a sweep in and sweep out type of product. You should define the minimum amount that is to be transferred in an account sweep.

If the amount in the Sweep From account is more than the defined SI amount but the sweep amount is less than the minimum sweep amount, then the sweep will not be executed.

Action Code Amount

The SI is processed on its due date and the necessary transaction is effected, if the debit account has sufficient balance. An SI will not be processed if there are insufficient funds in the

account to be debited. In such a case, the Action Code specified for the product will decide the action to be taken. It could be:

Action Code	Description
Partial Liquidation	The system will first attempt an SUXS. If SUXS fails due to insufficient funds (Available Balance < SI Amount) in the account, the SI will be executed to the extent of the funds available. This is known as partial execution. The event 'PEXC' is triggered during a partial liquidation/execution. The rest of the amount will be collected during subsequent retries, subject to the 'Maximum Retries' defined for the instruction. The system will attempt SUXS only once during the day (first time). If it fails, only PEXC will be attempted on every subsequent retry. Therefore, if between the SUXS and PEXC events, the available balance increases to cater to the full SI, the PEXC event ONLY will be triggered. This means that the entire SI amount may be posted for the PEXC event as well. Thus, an SI can have many PEXC events (as many re-tries) for a cycle, whereas SUXS event will be triggered only once for a cycle. However, the event 'PEXC' is triggered only if the 'Action Code' is specified as 'Partial Liquidation'.
Full pending	The SI is not executed until there are sufficient funds in the account. The system will re-execute the instruction daily, for the number of times defined as 'Maximum Retries'. If the debit account is not funded sufficiently, then the system will fire the 'REJT' event during the first try as well as on the subsequent retries. In this case, only an 'SUXS' is triggered subject to the availability of funds to the extent of the SI amount. The event 'PEXC' will not be triggered even if partial funds are available in the account.
Ignore	The current installment is not executed at all and system will fire the REJT event. The next cycle will be processed on the next due date based on the availability of funds.
Await further instructions	The instruction is not processed again until its action code is changed in the Instructions Due Table. The SI Cycle Details table is automatically created when the automatic processing of SIs for the day takes place (for details on this, please refer the chapter on Automatic Processing). For an instruction, you can change the action code in this table so that you may process an unsuccessful SI.
Force	In this case, the instruction is executed even though the debit account has inadequate funds. This results in a negative balance in the, debit account.

For example, you have a payment order to pay USD 6000 as annual premium to an insurance company for a customer. This amount is to be transferred from her savings account on the 01 June every year. If the account balance in her account is only USD 5000, when the insurance payment is due, the SI cannot be processed, as funds are insufficient. The processing of the instruction will depend on the action code, as follows:

Action Code	Description

Partial liquidation	In this case, you would transfer USD 5000 to the insurance company.
Full pending	Then you would not make any insurance payment for this year. The system will re-execute the instruction daily, for the number of times defined as Maximum retries count.
Ignore	The payment to the company will not be made this year, but the next payment will be processed based on the availability of funds.
Await further instructions	Future insurance payments for the customer will not be made until a change in the Action Code is indicated in the Instructions Due table.
Force	The payment will be made, leaving a debit balance in the account.

Maximum Retry Count

The action code for a product indicates the action to be taken, when the account to be debited for an instruction does not have the requisite balance. One of the actions could be for the full amount to be kept pending and the instruction re-executed daily. However, you can fix the maximum number of times the SI should be re-executed. This number is defined as the maximum retry count. The SI for the current cycle will be skipped after this number has been reached. This number will also include the first time the system tries to execute the instruction. That is, if the maximum retry count is five, the system will try to re-execute the SI after the first try, for four times.

SI Type

The number of accounts involved in an instruction may be more than one. Typically, you would debit one customer account and credit another to execute an instruction. All the examples we have discussed so belong to this category. Under some circumstances, you may have to debit a single account and credit many accounts or vice versa. In Oracle FLEXCUBE, you have to specify this by defining the appropriate SI type for the product. The options available are:

Action Code	Description
One to one	One account has to be debited and one credited.
One to many	One account has to be debited and more than one credited.
Many to one	More than one account has to be debited and one account credited.
Many to Many	More than one account has to be debited and more than one account credited.

Retry Count for Advice

The system generates failure advice for Standing Instructions of Payment type with Action Code as ‘Full Pending’. Retry Count for Advice captures number of retries for failure advice generation. Retry Count for Advice should be less than Maximum Retry Count.

Execution Periodicity

You should indicate the periodicity with which the standing instruction has to be executed. You can indicate it in in days, months, years or as a combination of all three.

You can define execution periodicity for Sweep In/Sweep Out type of instructions also.

A customer can pay the insurance premium on a monthly basis, a quarterly basis or on an annual basis. This can be defined in three ways as given in the following example:

- In days - 30 days, 90 days and 365 days
- In months - 1 month, 3 months and 12 months
- In years - not possible for the first two, but 1 year for the third frequency

Note

For Sweep IN/Sweep OUT/Range Balancing products, the Holiday Exception will be Lapse and the Execution Periodicity is one day. If any other value is specified in these fields then the system displays the following override messages and the value gets reassigned back to lapse with periodicity being one day.

- For Sweep In or Sweep Out or Range Balancing Product Type, Field Holiday Exception Should be Lapse
- For Sweep In or Sweep Out or Range Balancing Product Type, Field Execution Period Should be 1 Day
- For Sweep In or Sweep Out or Range Balancing Product Type, Field Action Code amount should be ignore.
- For Sweep In or Sweep Out or Range Balancing Product Type, Field Max Retry Count should be 1.

Execution Frequency for Intraday

Multiple Executions Allowed

Check this box to allow execution of intraday instruction multiple times during an SI period.

If you check this box for a product, the instructions created under the product can be executed multiple times during the SI period. For example, if the execution periodicity for an Intra-day sweep-out instruction is one day, then the instruction can be executed more than once in a day.

The next execution value date and due date are not updated during online execution of such instructions. Instead, these values will be updated as part of an SI batch during BOD operations on the next execution date. The next execution date of the instruction is derived using the formula ‘Last execution date + Frequency’.

If you do not check ‘Multiple Execution Allowed’ check-box, then the instructions created under this product can be executed only once during the SI period. For example, if the execution periodicity for an Intraday sweep out instruction is one day, then the instruction can be executed only once a day. The next execution value date and due date of the instruction are updated during its online execution, based on the periodicity.

Note

- Multiple executions are allowed for SI products whose processing type is ‘Intraday’.
- You cannot modify this checkbox after authorization of the SI product.

Transfer Type

For contracts associated with the product you need to indicate whether the payment details need to be structured or whether the details can be in free format.

The format in which payment messages will be sent for all contracts involved in the product will depend on your specification in this field.

Referral Required

Referral refers to the process of handling customer transactions which force the accounts involved in such a transaction to exceed the overdraft limit. Standing Instructions are examples of typical transactions, which can force an account to move into overdraft. While maintaining the details of an SI product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates that transactions within the product need to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.

Note

- The referral is processed only for those SI instructions in which the Action code is 'Wait for Further Instruction' and the processing time is 'BOD'. Referral is not processed for the other SI Instruction.
- If an SI transaction breaches the specified limits, the details of the transaction will be displayed in the Unposted Entries section of the queue. You can choose to either accept or reject it.

For further details on Referrals refer to the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities manual.

Authorization Re-key

All operations on an instruction (input, modification, etc.) have to be authorized:

- By a user other than the one who carried out the operation, and
- Before you can begin the End-of-Day operations

If the 'Rekey Required' check box is checked, you have to select either Rekey of Amount or Rekey of Currency or both in the product level.

While authorizing the standing instruction, system asks for the reinput of the selected Rekey fields, Authorizer has to input these values. System validates these values against the original values specified by the maker. If it matches, the instruction will be authorized otherwise the system displays the error message "Rekeyed contract amount/currency is wrong".

If no re-key fields have been defined, the details of the instruction will be authorized immediately once the authorizer clicks the authorize button in Standing Instruction Contract Authorization screen. The re-key option also serves as a means of ensuring the accuracy of inputs.

Duplication Recognition

You can specify the following details related to duplication check for transactions. The duplication check is carried out based on the combination of the preferences maintained at the SI product level.

Product Code

Check this box to indicate that the product code needs to be considered while checking for duplicate transactions.

Cr Account

Check this box to indicate that the Cr account needs to be considered while checking for duplicate transactions.

SI Currency

Check this box to indicate that the SI currency needs to be considered while checking for duplicate transactions.

SI Amount

Check this box to indicate that the SI amount needs to be considered while checking for duplicate transactions.

Book Date

Check this box to indicate that the booking date needs to be considered while checking for duplicate transactions.

First Execution Value Date

Check this box to indicate that the value date of the first execution of the Standing Instruction needs to be considered while checking for duplicate transactions.

Execution Periodicity

Check this box to indicate that the periodicity of the Standing Instruction needs to be considered while checking for duplicate transactions.

The check for duplicate transactions is carried out based on the duplication check days maintained at Branch Parameter level. An override message gets displayed if any duplicate transaction is encountered.

Note

If none of the above checkboxes are selected, duplication check will not be performed, even if duplication check details have been specified at branch parameter level.

For more details on the duplication check preferences maintained at branch level, refer the section titled 'Maintaining Duplication Check Details' in Core Services user manual.

4. Recording an Instruction

A product is a specific service that you offer your customers. For example, you may process periodic insurance payments, account sweeps subject to a specific balance, etc. These services should be defined as products.

A product, you will notice, helps you classify the standing instruction services that you offer, according to broad similarities. The advantage of defining a product is that you can define certain general attributes for a product that will default to all instructions involving it.

Every time you have to process an instruction for a customer you need not specify its general attributes since they are inherited from the product involved. Some of these attributes may have to be changed for an instruction. Further, attributes specific to an instruction, like the accounts involved, the currency and amount of transfer, etc. have to be specified when an instruction is initiated.

This chapter contains the following section:

- Section 4.1, "Standing Instruction Details"

4.1 Standing Instruction Details

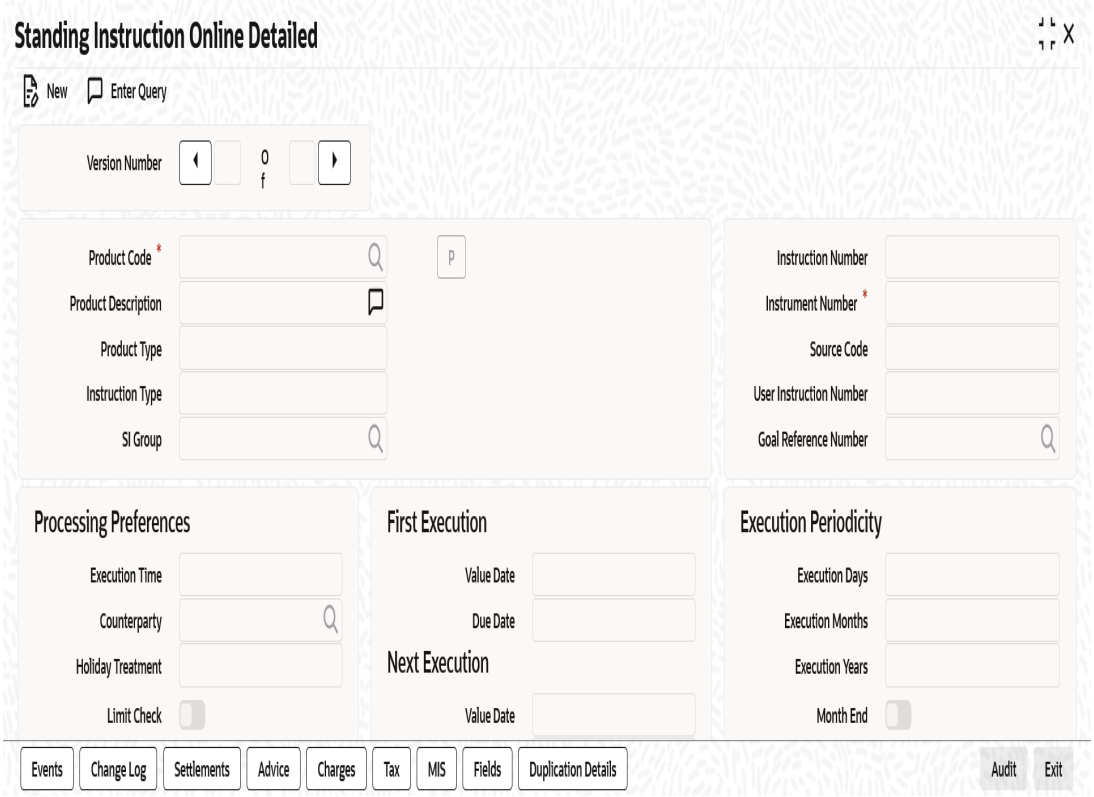
This section contains the following topics:

- Section 4.1.1, "Invoking Standing Instruction Details Screen"
- Section 4.1.2, "Operations on Instruction"
- Section 4.1.3, "Features of SI Input Details Screen"
- Section 4.1.4, "Charges Button"
- Section 4.1.5, "Settlement Button"
- Section 4.1.6, "Advices Button"
- Section 4.1.7, "Tax Button"
- Section 4.1.8, "Events Button"
- Section 4.1.9, "Duplication Details Button"
- Section 4.1.10, "Viewing SI Contract"
- Section 4.1.11, "SI Amendment Upload"
- Section 4.1.12, "Processing of Limit Check during SI Batch"

4.1.1 Invoking Standing Instruction Details Screen

The details of an instruction are recorded in the ‘Standing Instruction Online Detailed’ screen.

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



From this screen, you can navigate to the following screens that will contain values that are applicable by default depending on the product involving the instruction:

- SI Advices screen
- SI Charges screen
- SI Tax Details screen

You can choose to modify or waive the charges, suppress the generation of an advice, or waive a tax.

While saving a standing instruction contract, the contract details needs to be passed on to the FATCA accounts and obligations maintenance. This will be done if the customer who is the beneficiary of the instruction has a reportable FATCA classification and the product code used to book the standing instruction is present in FATCA Products, account class and Instruments maintenance.

If the SI contract is closed or liquidated completely, then the corresponding row in FATCA accounts and obligations maintenance will be archived. If you delete the SI contract before authorization, then you should also delete the corresponding entry in FATCA accounts and obligations maintenance.

4.1.2 Operations on Instruction

The following are the related activities that you can perform on an instruction:

- Open an instruction
- Delete the details of an instruction
- Amend the details of an instruction
- Authorize an instruction

- Close an instruction
- Reopen an instruction

Refer to the user manual on common procedures for details on these procedures.

4.1.3 Features of SI Input Details Screen

Every product that is created in your bank has certain general attributes. An instruction that you record acquires the general attributes that were defined for the product that it involves. These general attributes are:

- The product code, description, slogan, start and end date for the product and remarks
- How the instruction is to be processed in case the processing date falls on a holiday
- The mode of payment and the currency rate that is to be used in case it is a cross-currency transaction
- The frequency of the execution
- The action to be taken if the account to be debited for an instruction does not have sufficient funds
- Details of charges applicable on an instruction
- Other tax details like the component being taxed, the type of tax and the event (opening, execution, etc.) upon which it is applied
- The accounting roles and the General Ledgers for accounting purposes when an event (execution, partial execution, etc.) takes place, and the advices to be generated
- The customer categories and customers for whom you can process instructions involving the product

The branch and currency restrictions. An instruction that you record acquires the details specified for the product that it involves. However, you also need to enter information that is specific to the instruction. You can enter details specific to an instruction in the SI Contract Details screen. You have to specify the following details for each instruction:

- Counterparty on behalf of whom the instruction is being recorded
- Currency of the instruction
- Amount that has to be transferred during each cycle
- Account that has to be debited
- Account that has to be credited
- Date on which the instruction has to be executed (first due date)
- Date until which the instruction has to be executed (expiry date)
- If the debit account is involved in more than one instructions falling due on the same day, you can allot the priority with which an instruction has to be processed.

The following attributes will be inherited from the product and you can change them:

- Maximum retry count
- Action code applicable if the instruction cannot be processed due to insufficient funds in the debit account
- Execution Periodicity

For charges, you should indicate who bears the charge: the remitter or the beneficiary.

You can also indicate the events that should be charged: successful execution (SUXS), partial execution (PEXC), or rejection (REJT).

Specifying Product Code

Every instruction that you record would involve a specific service that you offer (which you defined as a product). When recording an instruction, you should specify the product that it involves.

All the attributes of the product that you specify will apply to the instruction. However, you can change some of these attributes.

Instruction Number

The Instruction Number identifies the instruction. It is automatically generated by the system for each instruction. The Instruction Number is a combination of the three character branch code, the four character instruction code, the date on which the instruction is recorded (in Julian format) and a running serial number.

The Julian Date has the following format:

YYDDD

Here, YY stands for the last two digits of the year and DDD for the number of days that have elapsed in the year.

For example, January 31, 1998 translates into the Julian Date: 98031. Similarly, February 5, 1998 becomes 98036 in the Julian format. Here, 036 is arrived at by adding the number of days elapsed in January with those that elapsed in February (31+5=36).

User Instruction Number

An instruction can be identified by two different numbers: one is allotted by Oracle FLEXCUBE while the other one can be a number input by you, which should typically be the number with which your customer identifies the instruction, called the User Instruction Number. No two instructions can have the same User Instruction Number.

By default, the Instruction Number allotted by Oracle FLEXCUBE and the User Instruction Number will be the same.

SI Group

Specify the SI group from the option list. The list displays all the SI groups maintained in static type maintenance (CODTYPES) under type ‘SIGROUP’.

Note

This value has to be selected only if the SI product used has Intraday type of execution else, the system will display an error.

Tanked Status

The standing instruction requests are processed with the ‘Tanked’ status if the branch is not available when the transaction was received. When the branch is available, the status is changed.

Specifying Counterparty

When entering the details of an instruction, you should specify the counterparty on whose behalf you are recording it. The category of counterparties (or the customers themselves) who can record standing instructions is defined for the product. Specify the code of a counterparty who falls into a category allowed for the product.

Execution Periodicity

The execution periodicity defined for the product will be picked up automatically. A customer can pay the insurance premium on a monthly basis, a quarterly basis or on an annual basis. You can define the periodicity for execution of the standing instructions using the following fields:

Execution Days

The system displays the execution days defined at the product level. However, you can modify this. For eaxmple, 30 days, 90 days and 365 days

Execution Months

The system displays the execution months defined at the product level. However, you can modify this. For example month, 3 months and 12 months.

Execution Years

The system displays the execution years defined at the product level. However, you can modify this. This is not possible for the first two years. For the third cycle you can choose 1 year.

Month End

Check this box to indicate that the instruction should be executed on the month-end day.

Note

The Execution Periodicity for the Product Type ‘Range Balancing Sweep’ should be One-day.

Specifying Period for which Instruction should be Executed

Each instruction is valid for a specific period of time. This must be defined for the instruction. The first due date and the expiry date will mark the life-span of the instruction.

First Value Date

The value date for the first execution is usually the same date as the first due date, unless that is a holiday. In that case, the First Value Date will be computed based on the holiday handling specifications for the product.By default, the First Due Date will be today s date. You can change it to a date in the future. Oracle FLEXCUBE will automatically compute the next due date and next value date based on the periodicity defined for the product. The first value date of the SI should be greater than or equal to the account opening date + the value provided in the ‘Block Duration after Opening Date’ field (STDACCLS>Deposit>Block Duration After Opening Date).

SI Expiry Date

The Expiry Date will be the date until when the instruction will be processed. This field needs to be mandatorily updated if the TD account is the Credit Account. The SI Expiry Date entered for TD accounts should be less than the maturity date of the deposit.

When user enters both number of Installments and Expiry date then the system recalculates the expiry date based on Number of Installments.

Specifying Instruction Currency and Amount

SI Amount

Specify the SI amount in this field.

Note

- For TD Accounts, the 'SI Amount' entered should be in multiples of the value entered in the 'Top up Units' field in the Account Class Maintenance (STDACCLS > Deposit > Deposit Amount Currency Wise Limits). If this criteria is not met, then the system displays an error message. For example, if the value provided is 1000 in "Top-Up Units" field, then the SI amount can be 1000, 2000, 3000, and so on.
- For Product Type 'Range Balancing Sweep', the SI Amount wont be applicable. This field will be defaulted to zero.

First Installment Amount

Specify the amount executed at the first installment. This cannot be modified after first execution.

Final Installment Amount

Specify the final installment amount executed.

The SI amount that you specify while processing an instruction has different interpretations, depending on the type of SI, as follows:

Payment

This is the amount that should be transferred whenever the instruction is executed.

Collection

This is the amount that would be coming in for the customer, for every cycle. This amount is for information purposes only and no accounting entries will be passed for it.

Sweep in

This is the balance in the credit account that should trigger a sweep in of funds. The sweep transaction will be executed if the balance in the credit account goes below this amount.

Sweep out

This is the balance in the debit account that should trigger a sweep out of funds. The sweep transaction will be executed if the balance in the debit account becomes greater than this amount.

SI Currency

Specify the currency in which the transactions take place.For Product Type, 'Range Balancing Sweep', the SI currency maintained cannot be different from the Child Account currency (Debit Currency).

Variable Payment

This is the amount that should be processed for the next cycle of the variable payment transaction. Every time a cycle of the variable payment instruction is executed, the SI Amount field is reset to zero. You should put in the SI Amount applicable for the next cycle through the Amend operation on the SI Input Detailed screen.

If the amount is not changed and it remains as zero on the Value Date of the instruction, Oracle FLEXCUBE will not process it; it will allot it an unprocessed status. You should change the amount through the SI Cycle Details table before the variable payment can be processed during a subsequent retry.

Note

The instruction currency is the one in which the instruction should be executed. The SI amount that you specify is taken to be in the instruction currency. The currency of the debit

and credit accounts, can, however, be different from this currency. In such a case, Oracle FLEXCUBE will use the conversion rate specified for the product. Further, the holiday checking for an instruction will be done for the instruction currency.

Suspend Execution

Check this box to temporarily suspend the execution of the standing instruction. The system will not execute the standing instruction as long as the box is checked. If you do not check this box, the system calculate the next execution dates based on the first execution date and the periodicity and execute the instruction on that date.

In order to start or re-start execution of the standing instruction, you need to uncheck this option manually.

Even if you suspend the execution, the system will continue to calculate the next execution date based on the periodicity. However, the instruction will not be executed unless this box is unchecked.

You can check/uncheck this field during standing instruction modification.

- If you uncheck this box during modification, the system will execute the instruction from the next execution date.
- If you check this box during modification, the system will suspend execution of the instruction from next execution date.

Note

When you uncheck this box, if the next execution date is a past date, then you need to modify the first execution date to current system date or a future date. The system will calculate the next execution date accordingly.

You can suspend the execution and modify the first value date only if the product type is 'Payment'. This is not applicable to other product types including variable payment.

Number Of Installments

Specify the number of installments.

It displays override message in case both, no of installment and expiry date are not blank and recalculates expiry date based on no of installment.

Range Balancing

Range balancing limits can be provided using the below values. These fields are applicable and mandatory only if the SI product selected is 'Range Balancing Sweep'.

Upper Balance Limit

Specify the upper balance limit amount for the product. Any amount above this value will be swept out of the Child Account to the Parent Account.

Lower Balance Limit

Specify the lower balance limit amount for the product. If the balance of the Child Account falls below this amount, the deficit amount will be swept in from the Parent Account.

4.1.3.1 Value and Due Dates

The First Execution Value Date is the date you should specify while processing an instruction. This date is used by Oracle FLEXCUBE for the following purposes:

- The first execution of the instruction is done on this date, and

- The value dates for subsequent executions will be computed based on this date and the frequency of the instruction.

Thus, the Next Execution Value Date is the date on which the next cycle of the instruction falls due.

The First Execution Due Date and the Next execution Due Date is relevant only if any of the value dates fall on a holiday in the instruction currency. In such a case, the Due Date will be the date adjusted according to the holiday handling specifications for the product under which the instruction is being processed.

The holiday handling specification could be to move the Value Date either backwards or forwards. However, for a goal tracking account the holiday treatment is always 'Forward'. On a rare occasion, an instruction cycle that falls on a holiday will be ignored, if the holiday rules so specifies.

For a TD account, the first value date of the SI should be greater than or equal to the Account Opening Date, which includes the value provided in the 'Block Duration after Opening Date' field in the Account Class Maintenance screen (STDACCLS>Deposit).

Goal Account Details

Goal Reference Number

A facility to set up a goal is provided in the external channels. This goal tracking TD account is identified with a goal reference number which is received from the external channels. You can specify the goal reference number in this field. This helps in identifying the SI for a goal tracking TD account.

If the credit account selected is a goal tracking TD account, then the goal reference number should be specified.

Specifying Debit and Credit Accounts

In the case of one-to-one instructions, you should define one debit and one credit account. For a many-to-one or one-to-many instruction, the first account you specify will be defaulted, and they can be changed.

Note

If you have specified an account that uses an account class that is restricted for the product, an override is sought when you attempt to save the contract.

To view the joint holder's details of an account and the mode of operation maintained at the account level, place the cursor on the Debit Account or Credit Account field and press Ctrl+J. The system displays the 'Joint Holder' screen.

For more information on the 'Joint Holder' screen refer to the section 'Joint Holder Maintenance' in the Core User Manual.

Debit Account Description

The system displays the description of the corresponding debit account based on the Customer Number or Customer Account selected. If the debit account number keyed in has only one value matching it in the option list, then system will not open the option list on tab out and the description of the debit account will be automatically displayed when you click the 'Enrich' button.

For the Product Type ‘Range Balancing Sweep’, this account will signify the Child Account.

Credit Account Description

The system displays the description of the corresponding credit account based on the Customer Number or Customer Account selected.

If the credit account number keyed in has only one value matching it in the option list, then system will not open the option list on tab out and the description of the credit account will be automatically displayed when you click the ‘Enrich’ button.

Term deposit account numbers are also listed in the ‘Credit Account’ field. All the TD accounts will be listed in the LOV, however only the TD accounts with “Allow Top Up of Deposit” flag enabled in the ‘Account Class (STDACCLS > Deposit)’ screen, will be allowed to create standing instructions. If a TD account is selected, which does not have “Allow Top Up of Deposit” flag enabled, then an error message “TD accounts with allow Top Up or RD are only allowed in the credit leg” is displayed.

When the credit account selected is the TD account, then in a SI contract the credit is made into the TD account using the ‘Top up of Term Deposit (STDTDTOP)’ screen.

For the Product Type ‘Range Balancing Sweep’, this account will signify the Parent Account.

Specifying Charges

The charges applicable for an instruction are defined for the product under which the instruction is processed. These charges will be defaulted for the instruction you are processing. A charge can be applied for the following events:

- Opening an SI (OPEN),
- Successful execution (SUXS),
- Partial execution (PEXC), or
- Rejection (REJT)

You should specify the party who bears the charge: the remitter or the beneficiary.

4.1.3.2 Action Code

The Action Code indicates the action to be taken if the account to be debited in order to execute an instruction does not have the necessary funds. This applies to a payment or a variable payment type of product. This Action Code is defined for the product under which an instruction is processed. You can change it for the instruction you are processing.

The following are the Action Codes that can be specified:

Action Code	Description

Partial Liquidation	If the account has insufficient funds (Available Balance < SI Amount), the SI is executed to the extent of the funds available. This is known as partial execution. The event 'PEXC' is triggered during a partial liquidation/execution. The event 'PEXC' is triggered during a partial liquidation/execution. The rest of the amount will be collected during subsequent retries, subject to the 'Maximum Retries' defined for the instruction. The system will attempt SUXS only once during the day (first time). If it fails, only PEXC will be attempted on every subsequent retry. Therefore, if between the SUXS and PEXC events, the available balance increases to cater to the full SI, the PEXC event ONLY will be triggered. This means that the entire SI amount may be posted for the PEXC event as well. Thus, an SI can have many PEXC events (as many re-tries) for a cycle, whereas SUXS event will be triggered only once for a cycle. However, the event 'PEXC' is triggered only if the 'Action Code' is specified as 'Partial Liquidation'.
Full Pending	The SI is not executed until there are sufficient funds in the account. The system will re-execute the instruction daily, for the number of times defined as 'Maximum Retries'. If the debit account is not sufficiently funded, system will trigger the 'REJT' event during the first try and also on the subsequent retries. In this case, only an 'SUXS' is triggered subject to the availability of funds to the extent of the SI amount. The event 'PEXC' will not be triggered even if partial funds are available in the account.
Ignore	The current installment is not executed at all and system will trigger the REJT event.. The next cycle will be processed on the next due date based on the availability of funds.
Await further instructions	The instruction is not processed again until its action code is changed in the Instructions Due Table. The SI Cycle Details table is automatically created when the automatic processing of SIs for the day takes place (for details on this, please refer to the chapter on Automatic Processing). For an instruction, you can change the action code in this table so that you may process an unsuccessful SI.
Force	In this case, the instruction is executed, even though the debit account has inadequate funds. This results in a negative balance in the debit account.

Note

For the 'Product Type', Range Balancing Sweep, the Action Code should be 'Ignore'.

4.1.3.3 Maximum Retry Count

If the Action Code for an instruction indicates that the full amount should be kept pending, or the partial amount has to be liquidated, you can define the maximum number of times for which Oracle FLEXCUBE should try to re-execute the instruction.

This attribute is defined for the product and will be defaulted for the instruction, and you can modify it.

Note

For the 'Product Type', Range Balancing Sweep, the Maximum Retry Count cannot be more than one.

4.1.3.4 Retries for Advice

Number of retries for generating failure advice is captured here. Clicking on Enrich button defaults retry count for advice from products. You can modify the count. 'Retries for Advice' should be lesser than the 'Maximum Retries'.

Failure Advice is generated when SI retries reaches 'Retry for Advice'.

4.1.3.5 Specifying Minimum Balance after Sweep

For a sweep in type of instruction, you should specify the amount that should be left in the debit account after the sweep is executed. A sweep in instruction will be executed when the balance in the credit account goes below the SI Amount. The minimum balance after sweep ensures that a certain balance is left in the debit account and only excess amount is swept.

For Product Type, 'Range Balancing Sweep', this value will be applicable for sweep-in. When the balance in the Child Account is less than the Lower balance limit, system will try to credit the Child account by debiting the parent account. "Minimum Balance After sweep" will ensure that there is a minimum balance left in the parent account after the sweep.

If the balance in the parent account is going to be less than the "Minimum Balance After sweep" after the debit, system will sweep only the excess balance available in the parent account over and above the "Minimum Balance After sweep".It will also consider the 'Minimum Sweep Amount' set that can be swept from the parent account to child account. If this condition is not met then the sweep does not happen.

4.1.3.6 Specifying Minimum Sweep Amount

This applies for a sweep out type of product. You should define the minimum amount that is to be transferred in an account sweep. If the amount in the Sweep From account is more than the defined SI amount but the sweep amount is less than the minimum sweep amount**,** the sweep will not be executed.

For the Product Type, 'Range Balancing Sweep', this value will be applicable for sweep-out when the Child Account has balance more than the Upper balance Limit. If the excess balance above upper balance limit is less than the minimum sweep amount, no sweep out will happen.

4.1.3.7 Specifying Your Remarks

You can enter information describing the instruction that you are recording. This will be available when you retrieve information on the instruction as well as on the account statement of the debit or credit accounts.

4.1.3.8 Specifying Limit Check

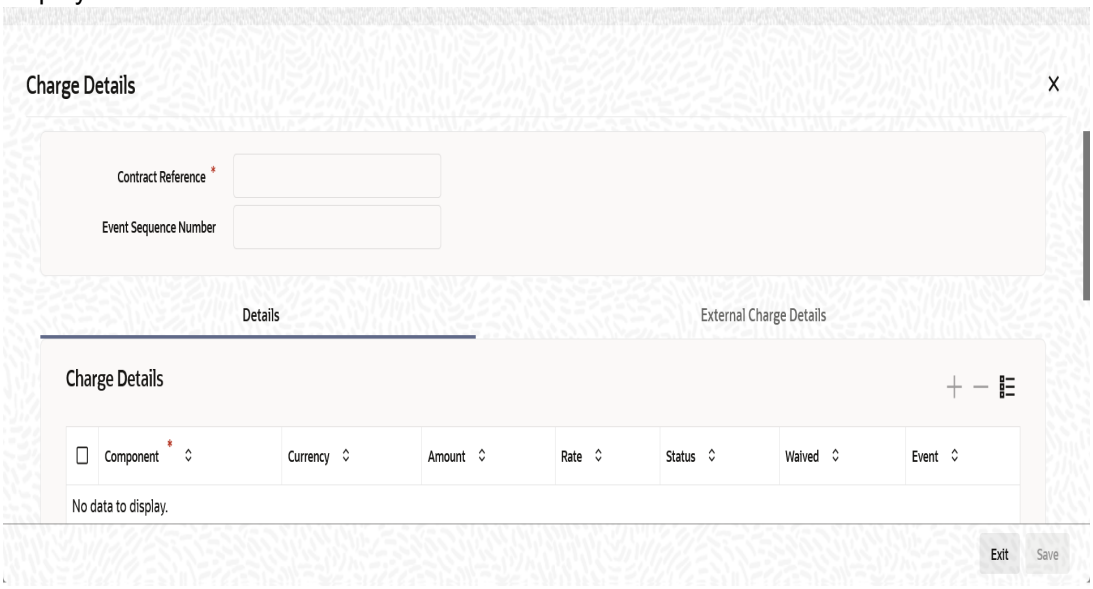
Check this box to consider OD limit for customer accounts. On selecting the 'Limit Check' check box the system performs the following validations:

- This checkbox is applicable only for Payment Type products.
- This checkbox is applicable only for below mentioned action codes
  - Full Pending

- Ignore
- Partial Execution
- Waiting

4.1.4 Charges Button

If you want to waive the charges for further executions of a particular event, you will have to uncheck the box in the ‘Standing Instruction Online Detailed’ screen. Click ‘Charges’ button in the Standing Instructions Online Detailed screen. The ‘Charge Details’ screen will be displayed.

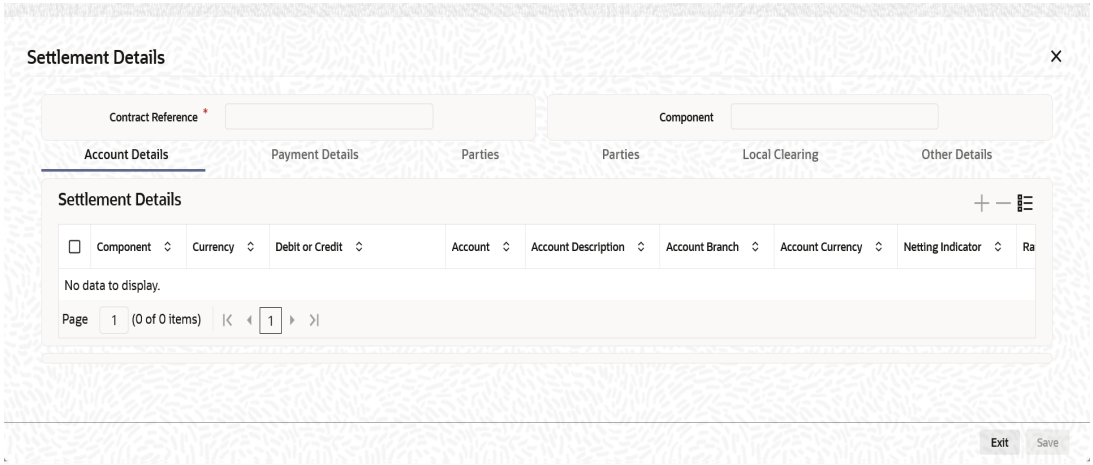


The charges applicable for the events that have been processed till date will be displayed here. You cannot waive the charges which have already been collected.

4.1.5 Settlement Button

The account(s) through which a customer wishes to settle the charges have to be indicated through the SI Settlements screen.

Click ‘Settlements’ button in the SI Input -- Detailed screen to invoke the ‘Settlements Details’ screen.



Besides the account details, the other details that are available include the currency in which the component is expressed, its Account Branch, Account Number, Account Description, Account Currency, Debit/Credit, Original Exchange Rate (in the case of the component currency being different from the account currency), Rate Code (Mid/ buy/sell), Spread Definition, Customer Spread, Euro in Currency, Euro in Amount, Generate Message, Netting Indicator, IBAN Account Number, Negotiated Cost Rate, Negotiation Reference.

Note

If you have specified an account that uses an account class that is restricted for the product, an override is sought when you attempt to save the contract.

You can specify the mode of payment (by SWIFT or by an instrument), and also verify customer signatures through the Settlement Instructions screen.

Negotiated Cost Rate

Specify the negotiated cost rate that should be used for foreign currency transactions between the treasury and the branch. You need to specify the rate only when the currencies involved in the transaction are different. Otherwise, it will be a normal transaction.

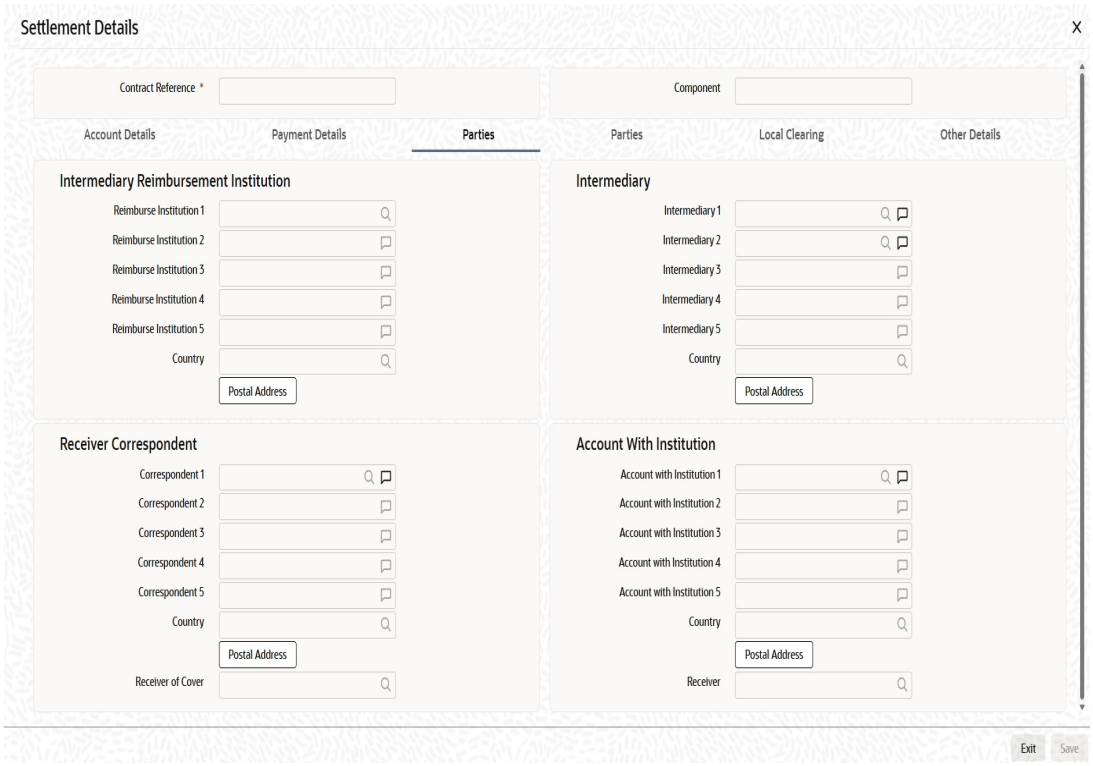
The system will display an override message if the negotiated rate is not within the exchange rate variance maintained at the product.

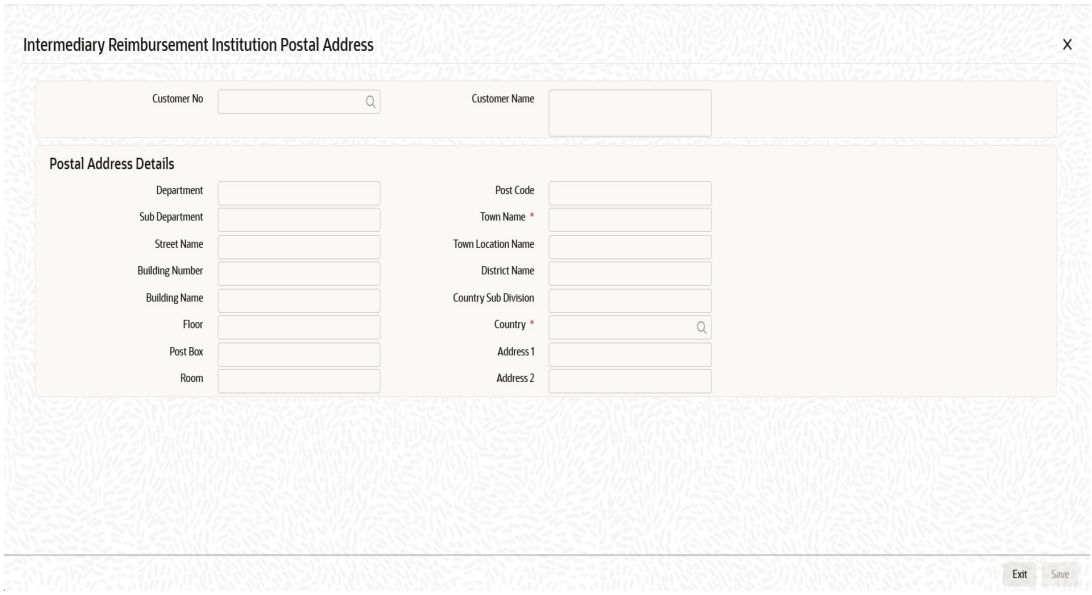
Negotiated Reference Number

Specify the unique reference number that should be used for negotiation of cost rate, in foreign currency transaction. If you have specified the negotiated cost rate, then you need to specify the negotiated reference number also.

Capturing Postal Address

User can maintain the postal address of a customer in the ‘Postal Address’ sub screen of ‘Settlement Details’ screen. You can invoke this screen by clicking the ‘Postal Address’ button present in the Parties tab of ‘Settlement Details’ screen.





Postal Address is maintained for each party mentioned below:

- Intermediary Reimbursement Institution
- Intermediary
- Receiver Correspondent
- Account With Institution
- Ordering Institution
- Beneficiary Institution
- Ordering Customer
- Ultimate Beneficiary

Customer Number

Customer Number is a customer by which a party is known, and which is usually used to identify that party.

Customer Name

This is a display field populated when customer number is selected. Specify the Customer No in the postal address of a party.

Department

Specify the Department of the given party. Department is an identification of a division of a large organization or building.

Sub Department

Specify the Sub Department of the given party. Sub Department is an identification of a sub-division of a large organization or building..

Street Name

Specify the Street Name of the given party. Street Name is a Name of a street or thoroughfare

Building Number

Specify the Building Number of the given party. Building Number is a number that identifies the position of a building on a street..

Building Name

Specify the Building Name of the given party. Building Name is a name of the building or house.

Floor

Specify the Floor of the given party. Floor or store within a building.

Post Box

Specify the Post Box of the given party. Post Box is a numbered box in a post office, assigned to a person or organization, where letters are kept until called for.

Room

Specify the room of the given party.

Post Code

Specify the Post Code of the given party. Post Code is an identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Town Name

Specify the Town Name of the given party. Town Name is a name of a built-up area, with defined boundaries, and a local government.

Town Location Name

Specify the Town Location Name of the given party. Town Location Name is a specific location name within the town.

District Name

Specify the District Name of the given party. District Name identifies a subdivision within a country sub-division.

Country Sub Division

Specify the Country Sub Division of the given party. Country Sub Division identifies a subdivision of a country such as state, region, country.

Country

Specify the country. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

Address 1

Specify the Address 1 of the given party.

Address 2

Specify the Address 2 of the given party.

Note

Oracle FLEXCUBE books then online revaluation entries based on the difference in exchange rate between the negotiated cost rate and transaction rate.

4.1.6 Advices Button

The advices to be sent for an event are defined for the product under which the instruction is processed. These advices will, by default be generated for an instruction after the product is authorized. However, while processing an instruction you have the option to suppress the generation of an advice.

Click 'Advices' button in the SI Input Detailed screen. The 'Contract Advices' screen will be displayed.

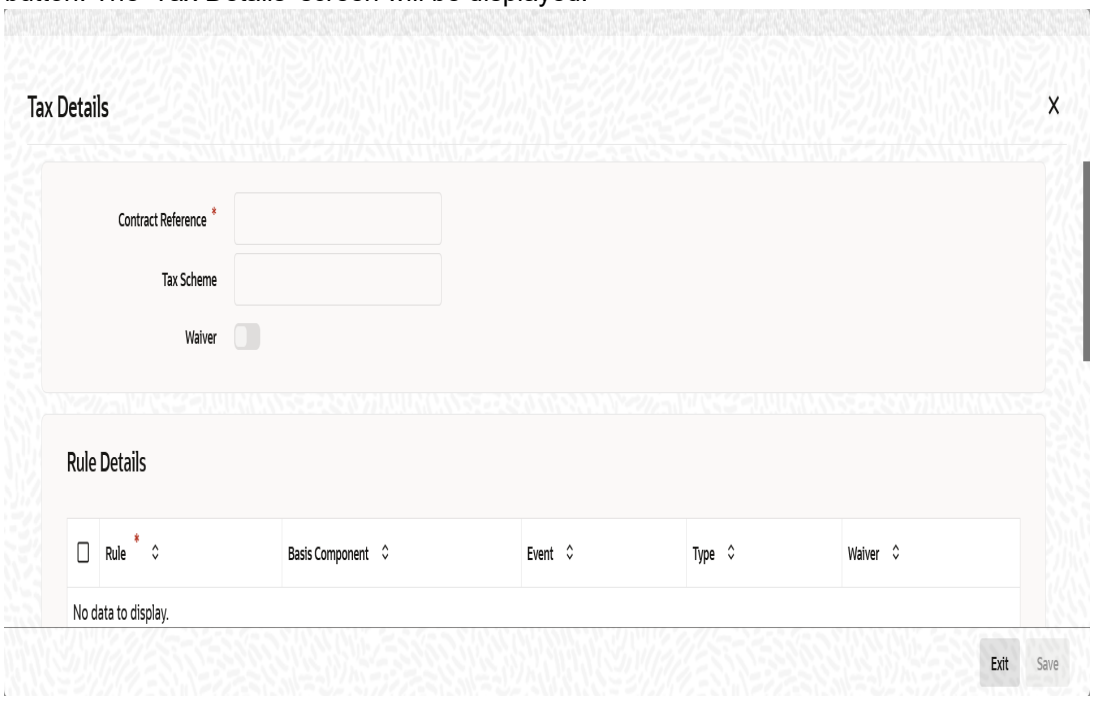


The screen will contain the details of the advices applicable for the event you are processing. If you want to suppress an advice, select 'Yes' in the Suppress column. Since an advice for a standing instruction is always sent by mail, the priority column does not apply.

4.1.7 Tax Button

You can process tax on the charges that you earn for an instruction and on the instruction amount itself. Tax is applied based on the tax scheme linked to the product, under which the instruction is processed.

While processing an instruction, you can choose to waive the tax applicable. Click ‘Tax’ button. The ‘Tax Details’ screen will be displayed.



Tick the Waiver button if you want to waive the taxes applicable.

4.1.8 Events Button

The event details screen of instruction processing will show the details of the accounting entries generated for an instruction.

Click ‘Events’ button in the SI Input Detailed View screen to go to the SI Contract - Events, Accounting Entries and Overrides screen.



For the event that is highlighted, the details of accounting entries and the overrides that were given when the event was stored are shown. For each accounting entry, the following details are provided:

- Branch
- Account
- Transaction Code
- Booking Date
- Value Date
- Dr/Cr indicator
- CCY (Currency)
- Conversion rate
- Amount in contract CCY
- Amount in local currency
- Whether the instruction is still active (meaning that cycles are being executed for the instruction)
- Whether the last activity on the instruction is authorized

You can use the arrow buttons to navigate through the various events.

4.1.9 Duplication Details Button

The system checks for duplicates while booking instructions based on the number of days for duplicate check maintained at the ‘Branch Parameters Maintenance’ screen and the duplication preferences set at the product preference level. The system displays the duplicate contract reference number if there is a single match else it displays the override message “ ‘Duplicate Instructions recognized based on the product preference”.

You can view all the duplicate instructions in the ‘Duplication Details’ screen. Click ‘Duplication Details’ button in the ‘Standing Instruction Online Detailed’ screen to invoke this screen.



Here, the following details are displayed:

- Contract Reference
- Instrument Number
- SI Currency
- SI Amount
- Debit Account Branch
- Debit Account

- Debit Currency
- Credit Account Branch
- Credit Account
- Transfer Currency
- User Reference
- Expiry Date

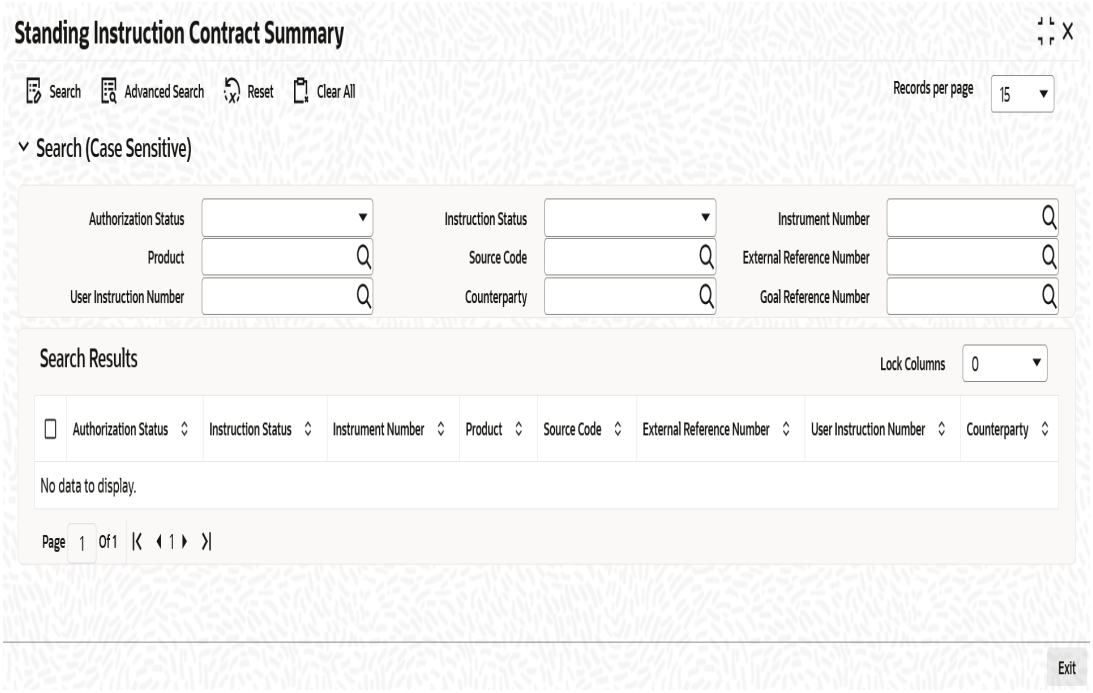
Note

Duplication check is done based on the following criteria:

- Number of days that are maintained for duplicate check at the ‘Branch Parameters Maintenance’ screen.
- Duplication recognition that is selected at the ‘Standing Instruction Product Definition’ screen.
- The duplication details are persistent and can be viewed by the authorizer too.
- Duplication Check is done against the contract level and not at the instruction level.
- If duplication details are not maintained at branch level for Standing Instructions, no duplicate checks will be carried out.

4.1.10 Viewing SI Contract

You can view the SI contract using ‘Standing Instruction - Contract Input - Summary’ screen. To invoke this screen, type ‘SISTRONL’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can click ‘Search’ button to view all the pending functions. However, you can to filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the contract from the drop-down list.

Instruction Number

Select the instruction number from the option list.

Source Code

Select the source code from the option list.

User Instruction Number

Select the user instruction number from the option list.

Instruction Status

Select the instruction status of the contract from the drop-down list.

Product

Select the product code from the option list.

External Reference

Select the user instruction number from the option list.

Counterparty

Select the contract amount from the option list.

Goal Reference Number

Specify the goal reference number as received from external channels.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Instruction Status
- Instruction Number
- Product Code
- Source Code
- External Reference
- User Instruction Number
- Counterparty
- Goal Reference Number

You can modify or amend other branch transactions only through summary screen.

4.1.11 SI Amendment Upload

Oracle FLEXCUBE supports the amendment upload of Standing Instructions by way of the FLEXML interface.

Oracle FLEXCUBE allows amendment of only authorized instructions.

The following fields will be made available for amendment at the instruction level:

- Counterparty
- Execution frequency (Days, Months, Year)

Changing the counterparty will lead to re-pickup of subsystems.

The following fields will be made available for amendment at the contract level:

- Action Code

- Charge On Success
- Charge On Partial Success
- Charge On Reject
- Retry Count
- Charge Whom
- Minimum Sweep Amount
- Minimum Balance After Sweep
- SI Amount
- SI Amount Ccy
- Dr Account Branch
- Dr Account
- Cr Account Branch
- Cr Account

The FLEXML interface will carry out the following as a part of the amendment upload:

- A new version of the instruction is created and based on the data that is being amended, replication / re-pickup for subsystem is carried out. Subsequently the accounting and advice generation based on the amendment event maintenance in product definition will be processed.
- The post upload auth status will be accepted as a parameter to the amendment service.
- The action to be taken on override and exception is similar to the processing done as in the case of Save of a new instruction.

4.1.12 Processing of Limit Check during SI Batch

If the Limit check flag has been checked at SI online screen (SIDTRONL), the debit account balance will be considered after adding the Limit amount available to the debit account maintained at customer account level. Therefore, the derived available balance of the Debit account is arrived as:

Debit Account available balance = Available Balance in the account on the instruction Date + Limit amount available to the debit account.

System will then check for the below mentioned cases:

For Action code "Full Pending"

If the derived Debit Account available balance is greater than or equal to the SI amount pending for execution, The payment will process successfully and the SI execution status will be successful, else the payment for the cycle will be marked as Retry. The payment cycle details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

For Action code "Ignore"

If the derived Debit Account available balance is greater than or equal to the SI amount pending for execution , The payment will process successfully and the SI execution status will be successful, else the payment for the cycle will be marked as Ignored.

The details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

For Action code "Partial Execution"

If the derived Debit Account available balance is greater than or equal to the SI amount pending for execution , The payment will process successfully and the SI execution status will be successful, else the payment for the cycle will be process partially and will be marked as Retry. If the Retry level exceeds the maximum retry available for the Debit account then the cycle is ignored. The details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

For Action code "Waiting":

Here following cases will be handled:

With Processing time as BOD, referral required flag checked at customer account level for the debit account and Limit check flag checked at SI online screen (SIDTRONL), system will not make any referral entry, instead it will check whether the derived Debit Account available balance is greater than or equal to the SI amount pending for execution. If the balance is greater than or equal to the SI amount pending for execution , the payment cycle will process successfully and the SI execution status will be successful, else payment for the cycle will be marked as Wait.

The payment cycle details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

With processing time as BOD, referral required flag checked at customer account level for the debit account and Limit check flag unchecked at SI online screen (SIDTRONL) , system will make referral entry of the SI pending amount for execution, if the Debit Account available balance including the limits is less than the SI amount pending for execution . The referral entry can be viewed from Referral Queue screen (STDREFQU)

The payment cycle details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

With Processing time as EOD, referral required flag unchecked at customer account for the debit account and Limit check flag checked at SI online screen, if the derived Debit Account available balance is greater than or equal to the SI amount pending for execution , the payment cycle will process successfully and the SI execution status will be Successful else Payment for the cycle will be marked as Wait.

The payment cycle details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

With Processing time as EOD and limit check flag checked at SI online screen , if the derived Debit Account available balance including Limit is greater than or equal to the SI amount pending for execution, the payment cycle will processed successfully and the SI execution status will be successful else payment for the cycle will be marked as Wait.

The payment cycle details can be viewed from Standing Instruction Cycle Detail (SIDXCYCL) screen.

5. Standing Instructions Diary

This chapter contains the following section:

- Section 5.1, "Standing Instruction Diary"
- Section 5.2, "Instruction Types"
- Section 5.3, "Intraday Sweep Processing/Reversal"

5.1 Standing Instruction Diary

This section contains the following topics:

- Section 5.1.1, "Invoking Standing Instruction Diary Screen"
- Section 5.1.2, "Specifying Instruction Type"
- Section 5.1.3, "Identifying Customer / Savings Account Number"
- Section 5.1.4, "Capturing Details of Instruction"
- Section 5.1.5, "Specifying Your Preference for Instruction Type"
- Section 5.1.6, "Maintaining Details of Event Based Instructions"
- Section 5.1.7, "Maintaining Details of a Special Instruction"
- Section 5.1.8, "Viewing Standing Instructions associated with a Customer or Customer Account"
- Section 5.1.9, "Operations on SI Diary Record"

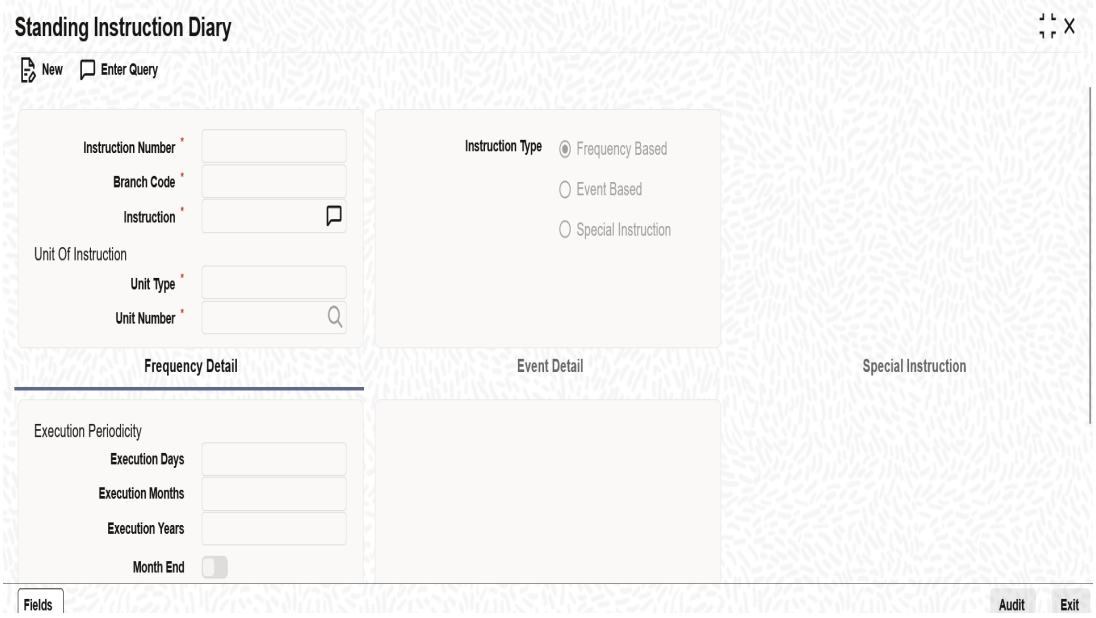
5.1.1 Invoking Standing Instruction Diary Screen

In Oracle FLEXCUBE, you can capture text-based standing instructions and link each instruction with a specific customer account or a customer through the Standing Instruction Diary screen. You can invoke this screen by typing ‘SIDDIARY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The diary of text based standing instructions that you maintain is meant for your bank’s own internal reference. Since each instruction is linked to a customer account or a customer, it will be executed automatically by the system as of the due date, depending on the execution parameters defined for each instruction.

For instance, let us assume that Silas Marner, an individual type of customer, having a GBP Savings Account in your bank has instructed you to execute an instruction as and when the

current balance in his account comes down to GBP 1000. You have to associate the standing instruction with the customer account whereby the instruction will be executed suitably.



Every time you invoke the SI Diary details screen to capture the details of a new record, the system automatically assigns an instruction number to the new record. In Oracle FLEXCUBE, instruction numbers are generated automatically and sequentially to uniquely identify a record.

The instruction number is a combination of a three-digit branch code, a four-digit hard coded number, a five-digit Julian Date, and a four-digit serial number. In this screen, you can specify the following attributes of the SI.

5.1.2 Specifying Instruction Type

You can indicate whether the standing instruction is to be associated with a Customer Account or whether it is to be associated with a Customer Code.

5.1.3 Identifying Customer / Savings Account Number

You have to identify the code assigned to the particular customer if you have indicated that the standing instruction is to be associated with a customer. Similarly, if you have indicated that the standing instruction should be maintained at the account level, you have to select the account number.

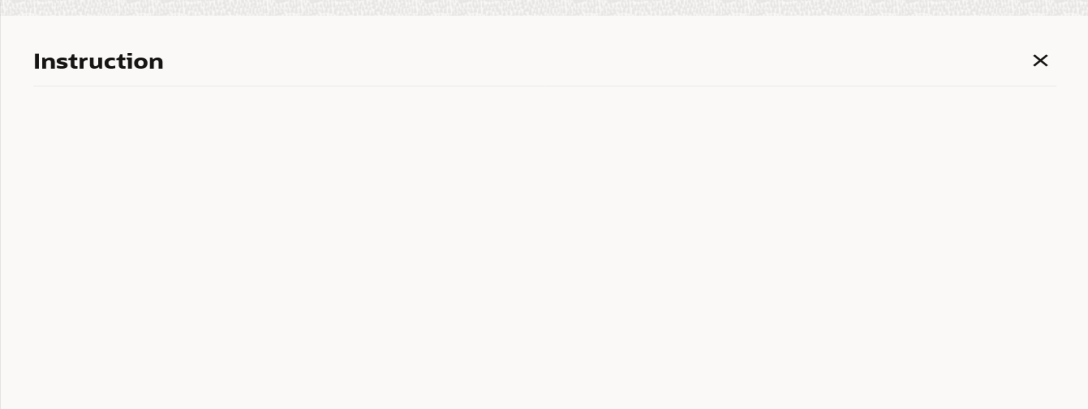
The option list positioned next to this field displays a list of customer account numbers or customer codes depending on your specification in the Type field.

Note

After you select the Customer Code/Account Number, the branch code of the branch in which the rule is being created will be displayed in the respective field.

5.1.4 Capturing Details of Instruction

You can key-in the details of the instruction that is to be associated with particular Account/ Customer in a free format text format. Click the icon positioned next to this field.



The Instruction Details screen will be displayed. Key-in the instruction and click on the 'Ok' button.

5.1.5 Specifying Your Preference for Instruction Type

Each instruction that you maintain will be executed based on a specified frequency or on a specific event. You can indicate your preference depending on whether the instruction is to be associated with a customer or a customer account.

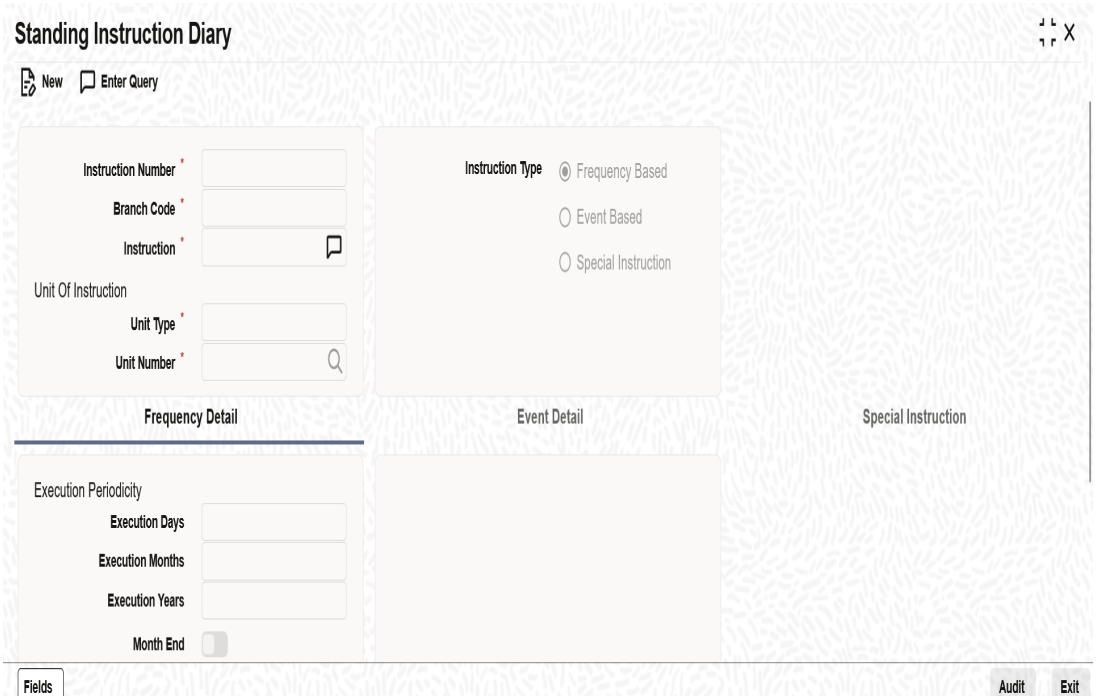
Instructions that are associated with customers can only be frequency based. However, those instructions which are to be associated with customer accounts can either be frequency based or event based.

You can also choose to maintain details of a special instruction in this screen. For instance, let us assume that Mrs. Wendy Klien is a high net worth customer of your bank. You would like to send her a New Year greeting. Since this is a once in a year occasion you can either choose to base this instruction on a yearly frequency or maintain it as a special instruction.

Maintaining details of Frequency Based instructions

Apart from the section titled Main Details, you will notice that the SI Diary screen has been divided into three other sections - Frequency Details, Event Details, and Special Instruction.

You can capture the execution periodicity details of an instruction under the Frequency Details section of this screen.



Setting the Execution Periodicity

If you have indicated that the particular instruction is to be Frequency Based, you have to set the frequency at which the system has to execute the instruction. The options available are:

- Days – indicating that the instruction should be executed as per the number of days specified in this field. You can choose to execute the instruction on a daily basis or once in every few days. For instance, your requirement is for the standing instruction to be carried out once in every 20 days. You have to capture 20 in this field. The system will execute the order once in every 20 days.
- Months - indicating that the execution periodicity should be on a monthly basis. For example, if you want to execute the instruction once in every three months specify 3 in this field.
- Years – indicating that the instruction should be executed based on a yearly frequency. It could be either annually, bi-annually, once in three years, etc depending on your requirement.

Indicating your preferences for the First Due Date and the Month end cycles

After you specify the execution periodicity, you have to indicate the date on which the standing instruction is to be carried out for the very first time. Since the instruction is yet to be carried out by the system, the first due date will be defaulted as the next due date.

Note

You will need to indicate whether the instruction is to be carried out during the month-end or whether it should be executed as of the next due date.

The scenarios in which you will have to specifically indicate that the instruction is to be executed during the month-end are given below:

Scenario I

Lets us assume that you have set the frequency as Monthly, Yearly or as a combination and identified any one of the following dates as the First Due Date:

- 29th February 2000
- 30th April 2000
- 30th June 2000
- 30th September 2000
- 30th November 2000

When you specify the First Due Date which is other than the one specified before, then the system displays an override message “Specified date is not the month end” and does not allow you to check the field, ‘Month End’.

If you specify that the instruction should be executed only on month-ends the system auto calculates the Next Due Date and displays this dates in the respective field:

First Due Date	Month End	Next Due Date
29th Feb 2000	b	29th Feb 2000
30th April 2000	b	30th April 2000
30th June 2000	b	30th June 2000
30th Sept 2000	b	30th Sept 2000
30th Nov 2000	b	30th Nov 2000

Scenario II

You have set the frequency as Yearly, Monthly or as a combination and identified the 28th of February 2003 as the First Due Date. You have also indicated that the instruction should be executed only at the end of the month.

In keeping with your specification the system displays the Next Due Date as 28th of February 2003.

Scenario III

Let us suppose that you have set the frequency as Monthly, Yearly or as a combination and identified any one of the following dates as the First Due Date:

- 31st January 2000
- 31st March 2000
- 31st May 2000
- 31st July 2000
- 31st August 2000
- 31st October 2000
- 31st December 2000

The system automatically checks and enables the month-end check box option. You will not be allowed to change it. The instruction will be executed on the last day of the month.

Specifying the holiday treatment preference

You have to indicate the preferred holiday treatment that should be followed for the frequency due dates that you have specified. The options available are as follows:

- Don’t Execute it – indicating that if the Next Due Date falls on a holiday the instruction should not be carried out.

- Next Working Day – indicating that if the Next Due Date falls on a holiday the instruction should be executed on the next working day after the holiday.
- Previous Working Day – indicating that if the Next Due Date falls on a holiday, the instruction should be executed on the working day before the holiday.

You can select the appropriate holiday treatment preference.

Auto calculating the Next Execution Date

The system arrives at the Next Execution Date based on your specifications in the Holiday Preference field and the Local Holiday maintenance screen of the Core Service module.

Let us assume that in the Holiday maintenance screen you have marked all weekends as holidays. For the examples mentioned under Scenario I in the section titled 'Indicating your preferences for the First Due Date and the Month end cycles' the Next Execution Date will be displayed as follows:

First Due Date	Month End	Next Due Date	Holiday Preference	Next Execution Date
29th Feb 2000	b	29th Feb 2000	Next Working Day	29th Feb 2000
30th April 2000	b	30th April 2000	Previous Working Day	28th April 2000
30th June 2000	b	30th June 2000	Don't Execute	30th June 2000
30th Sept 2000	b	30th Sept 2000	Don't Execute	30th Sept 2000
30th Nov 2000	b	30th Nov 2000	Next Working Day	30th Nov 2000.

Suppose you specify that the instruction need not be executed on the Month-end, the Next Execution date will be displayed as follows:

First Due Date	Month End	Next Due Date	Holiday Preference	Next Execution Date
28th Feb 2000	□	28th Feb 2000	Don't Execute	28th February 2000
30th April 2000	□	30th April 2000	Next Working Day	1st May 2000
30th June 2000	□	30th June 2000	Next Working Day	30th June 2000
30th Sept 2000	□	30th Sept 2000	Next Working Day	2nd October 2000
30th Nov 2000	□	30th Nov 2000	Don't Execute	30th Nov 2000.

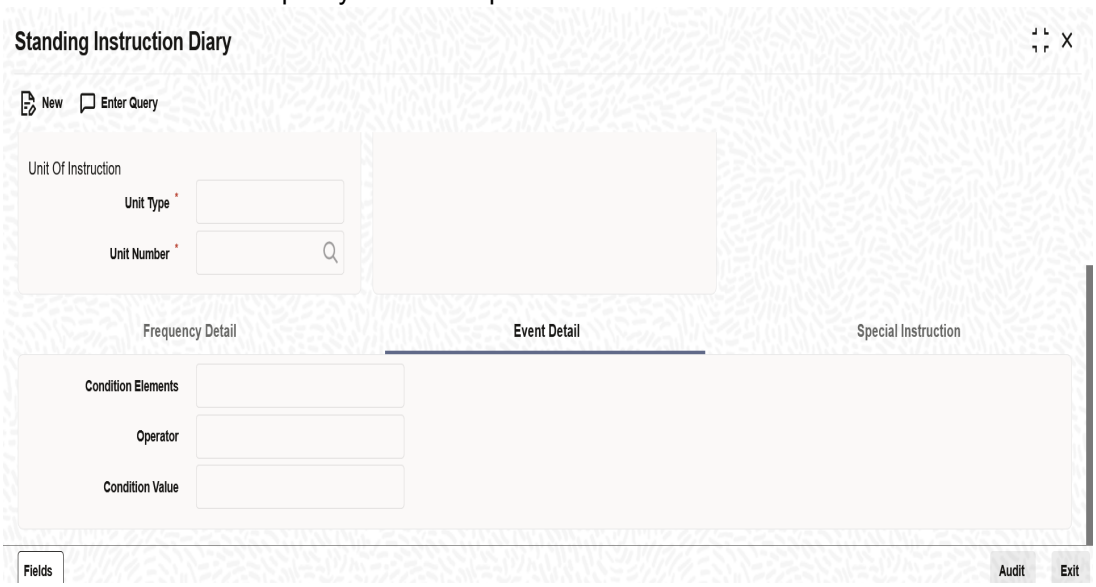
Scenario II

You have set the frequency as Yearly, Monthly or as a combination and identified the 28th of February 2003 as the First Due Date. You have also indicated that the instruction should be executed only at the end of the month. Since all weekends are observed as holidays at your bank, you have indicated that if the first due date is a holiday, the instruction should be executed on the next working day after the holiday.

In keeping with your specification the system displays the Next Due Date as 28th of February 2003.The Next Execution Date too will be 28th of February 2003, since it is a Friday.

5.1.6 Maintaining Details of Event Based Instructions

If you have indicated that the instruction is to be executed based on an event, click on the Event Details tab and specify the event specific details.



Indicating the condition based on which the event gets triggered

You have to specify the condition or factor within an account, which is instrumental in triggering the standing instruction. You can achieve this by identifying the conditional element and linking it with an operator and a conditional value.

First, identify the conditional element, which forms the basis for the event. You have the option of selecting any one of the following events:

- Current Balance
- Available Balance
- Daily Turnover – Credit
- Daily Turnover – Debit
- Transaction Amount
- Transaction Amount – Debit
- Transaction Amount – Credit

After selecting the appropriate condition you have to associate it with an operating clause. The options available are:

- =
- <
- < =
- >

- > =
- < >

You can select the appropriate operator and associate it with the conditional element. You will also have to specify the conditional value that is to be associated with the conditional element plus operator combination.

Consider the following example.

Our requirement is to associate a standing instruction with Mr. Silas Marner's saving's account whereby each time the current balance in his account reaches GBP 1000, a notice will be served reminding him that his account has reached the current balance of GBP 1000. Your entries in the SI Diary screen should be as follows:

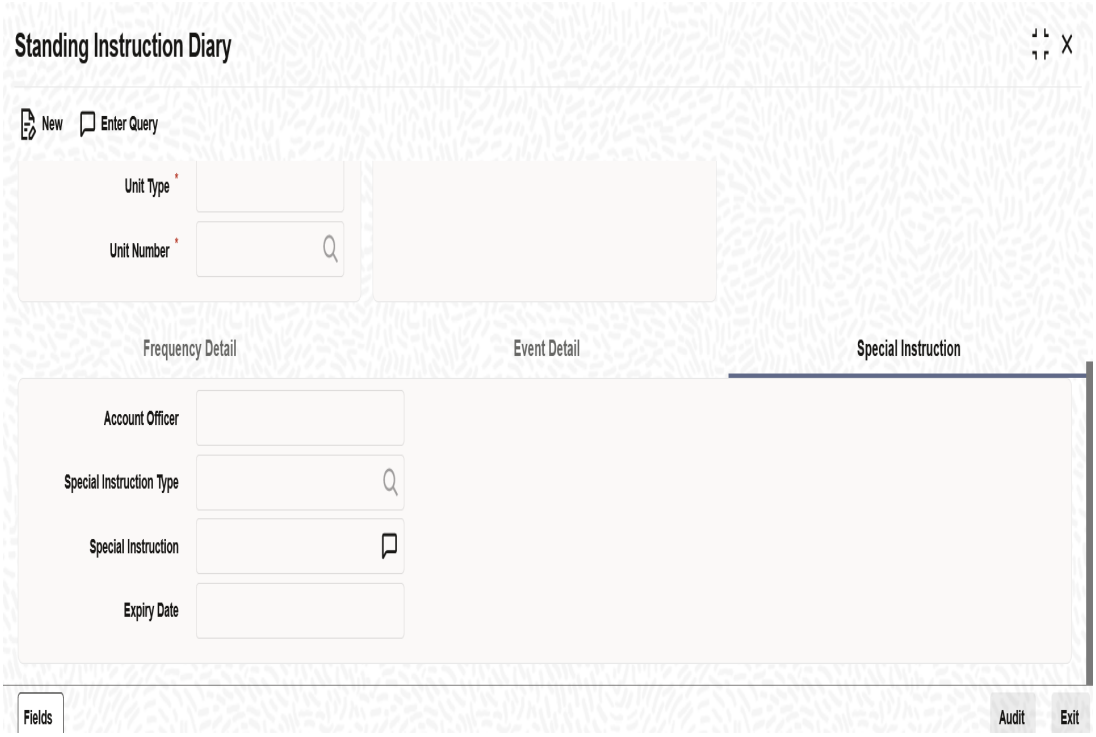
Fields in this screen	**Your entry/specification**
Type	Account
Number	SILSV17227
Branch	000
Instruction	Send a statement of accounts to Silas Marner's North London address when the balance in his account equals 1000 GBP.
Instruction Type	Event Based
Conditional Elements	Current Balance
Operator	=
Conditional Value	1,000.00

Result:

Every time the current balance in Silas Marner's account equals GBP 1000 the standing instruction associated with the event will be carried out.

5.1.7 Maintaining Details of a Special Instruction

While maintaining details of special instructions, you can capture details specific to the instruction through the Special Details section of the SI Diary details screen.



Identifying the Account Officer in charge of executing the special instruction

You have to identify the account officer of your bank in-charge of executing the Special Instruction.

Identifying the Instruction Type

Each special instruction that you maintain can be categorized under an instruction type as per the nature of work it is supposed to perform.

A list of all the special instruction categories you have maintained through the Instruction Type definition screen will be displayed in the available option list. You can identify the category to which the particular special instruction belongs.

Specifying the Expiry Date

For a special instruction you should necessarily identify the date after which the special instruction looses its validity.

Let us assume, that you are maintaining a special instruction to send a New Year card to Mrs. Wendy Klien, a high net worth customer of your bank, greeting her on the occasion of the New Year. You have identified Mr. Henry Grant as the Account Officer in charge of executing this instruction and set 30th December 2001 as the Expiry Date.

If Mr. Henry Grant fails to send the greeting in time the special instruction looses its validity.

After having specified all the pertinent details you can key-in the instructions that should be carried out by Mr. Henry Grant.

5.1.8 Viewing Standing Instructions associated with a Customer or Customer Account

You can choose to view the details of standing instructions associated with a customer or customer account by clicking on ‘Standing Instructions’ button in the respective maintenance screens.

The details of all the instructions associated with the particular customer/customer account will be displayed in a tabular format.

5.1.9 Operations on SI Diary Record

You can perform the following operations on an SI diary record:

- Enter the details of a new record
- Copy the details of a record
- Delete a record
- Amend a record
- Close and Reopen a record

Please refer to the manual Common Procedures, for details on these operations.

5.2 Instruction Types

This section contains the following topics:

- Section 5.2.1, "Maintaining Instruction Types"

5.2.1 Maintaining Instruction Types

While maintaining the details of a special instruction, you have to associate the instruction with an appropriate instruction type as per the nature and purpose of the special instruction. Therefore, you need to categorize instructions into different types.

You can do this through the ‘Instruction Type’ screen. You can invoke this screen by typing ‘SIDINSTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you have to specify an appropriate name to group together a set of instructions that share a common purpose. For instance, let us assume that you have maintained an instruction type called Misc-PR with the description – Miscellaneous Public Relations activity.

You are maintaining three separate special instructions in the SI Diary maintenance screen. The details of each are as follows:

Special Instruction I

You would like to send birthday greeting to Mr. Silas Marner before the 25th of January 2001 wishing him on his birthday.

Special Instruction II

You would like to send a New Year card to Mrs. Wendy Klien before the 30th of December 2001, greeting her on the occasion of the New Year.

Special Instruction III

You would like to send a congratulatory message to Mr. Sandy Brown on the purchase of his new car since he has availed of your car finance scheme.

You can associate all three of these instructions under the single Instruction Type Misc-PR, since the purpose and nature of all the three instructions is the same – it is a public relations activity for your bank and it is miscellaneous in nature.

Operations on Instruction Type Record

You can perform the following operations on an Instruction Type record:

- Enter the details of a new record
- Copy the details of a record
- Delete a record
- Amend a record
- Close and Reopen a record

Refer to Common Procedures User Manual, for details on these operations.

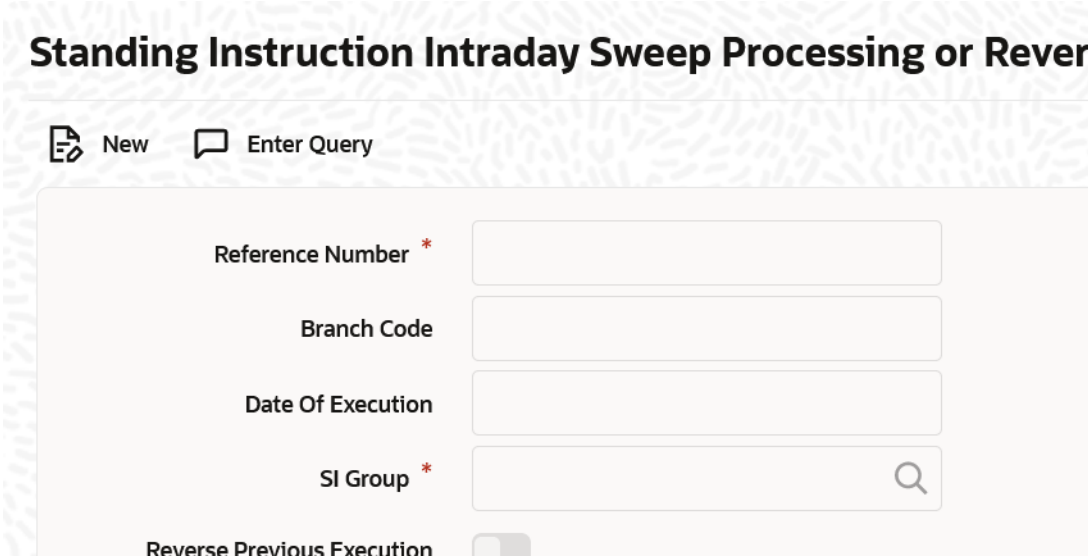
5.3 Intraday Sweep Processing/Reversal

This section contains the following topics:

- Section 5.3.1, "Maintaining Instruction Intraday Sweep Processing/Reversal"
- Section 5.3.2, "Reversing Intraday Sweep Process"

5.3.1 Maintaining Instruction Intraday Sweep Processing/Reversal

You can maintain the instruction for processing an intra day sweep or reverse the previous execution using this screen. To invoke this screen, type 'SIDINDPR' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



In this screen, you can specify the following details:

Reference No.

The system displays the reference number. It is a unique number which is system generated every time this screen is invoked.

Branch Code

The system displays the branch code.This will be the current branch code.

Date of Execution

The system displays the date of execution. This will be the current system date.

SI Group

Specify the SI Group to be processed or reversed. Alternatively, you can select the SI group form the option list. The list displays all the opened and authorized SI groups maintained in the static type maintenance under the type 'SIGROUP'.

Reverse Previous Execution

Check this box to reverse the intra day sweep transaction of the selected SI group. If left unchecked, the system processes the selected intra day sweep.

On authorization of the record, the processing/reversal of the intra-day sweep will start. Record status will be updated as 'Processed' if the execution/reversal of the record was complete else it will be displayed as Un-Processed'

For a branch and SI group combination, if an intraday sweep processing/reversal is either in ‘Un-processed’ or “Un-authorized’ status, then another processing/reversal record cannot be created. Before the Mark-EOTI stage, all the records should be in ‘Processed’ status for the branch.

5.3.2 Reversing Intraday Sweep Process

An Execution Sequence Number is maintained for every Branch and SI group for which the I ntraday sweeps are executed. The value of which would be reset to zero every day at MARK-EOTI stage. The first execution of SI group for a branch in a day would have an Execution Sequence of one.

When the sweeps for a SI group for a branch needs to be reversed, the sweeps executed as part of the latest execution for the branch and SI group combination that is not already reversed would be picked up for reversal. The system automatically arrives at the Execution Sequence Number that needs to be revised based on the branch code and the SI group.

On reversal, event REVR will be triggered and the entries passed as a part of SUXS event will be reversed with negative amount.

In case the system is unable to reverse the previous execution of a specific contract, it will log the same in an exception log.

Once the Intraday Execution Sequence Number reached zero, no further reversal will be allowed for the group.

6. Automatic Processing

Once an instruction has been recorded in the system, it will be executed on the due date by an automatic process. This automatic process has to be executed twice everyday, as follows:

- During the beginning of day (when the payment instructions scheduled for BOD execution are processed) and
- After end of transaction input has been marked (when payment messages scheduled for EOD execution, and all other instructions due for the day are processed). During end of day, any instruction that falls due for the day that was initiated during the day will also be executed.

This chapter contains the following sections:

- Section 6.1, "Handling Holidays"
- Section 6.2, "SI Cycle Due Table"
- Section 6.3, "Generating Failure Advices"
- Section 6.4, " SI - Cycle Details"

6.1 Handling Holidays

When an instruction is processed at regular intervals, chances are that a due date falls due on a holiday. In such a case, the due date has to be adjusted to be processed on a working day. This adjustment can be made in one of the following ways:

- Bring the due date backward, in which case the instruction will be processed on the working day before the holiday.
- Push the due date forward, in which case the instruction will be processed on the working day after the holiday.
- Let the cycle lapse in which case the instruction will not be processed for the cycle at all.

The above mentioned cases can be handled at the product level in order to adjust the due date on a working day.

If the due date is brought backward or pushed backward, the value date of the accounting entry for the instruction will be the working day on which it was processed.

Note

Sometimes, an adjustment of the due date makes it fall on a month other than the one it was originally due. Under such circumstances, the adjustment will made in such a way that the due date is retained in the month of the original due date. The adjustment may be in the form of an exactly opposite action from that defined for the product -- the due date may be backward for a product with the forward code, and vice versa.

Thus, whether an instruction will be picked up for processing also depends on your holiday handling specifications, as it does on the frequency and the first value date defined for the instruction.

6.2 SI Cycle Due Table

On the day a cycle of an instruction is processed, its details will be put onto the SI Cycle Due table. The following information will be available for a pending cycle in this table:

- The serial number allotted to the cycle and the total number processed till date.
- Details about the instruction like the instruction number, product type, user instruction number, SI Type, counterparty and the holiday handling specifications.
- Details about the cycle like the Reference Number, Execution Status (could be successful, waiting, retry, unprocessed -- in the case of a variable payment, or ignored.)
- The event on which charge will be applied for the SI.
- The action code defined for the product indicating the action to be taken when funds in the debit account are not sufficient for the SI to be processed.
- The priority allotted for the instruction if the debit account is involved in more than one instruction during the day.
- The Variable SI Amount in the case of a Variable Payment type of product.
- The Collection Flag for a collection type of instruction. The collection advice will be generated for the instruction, according to the instruction frequency till this flag is blank. It will be stopped once this field is ticked.

For each retry that is done for a cycle, the following details are shown:

- Serial Number
- Date
- Amount Executed
- Debit
- Amount Debited
- Credit Branch
- Account
- Currency
- Amount Credited
- Charge on Success
- Partial Execution
- Reject
- Action Code on Amount
- Priority
- Instrument Number

6.3 Generating Failure Advices

Failure advices are generated when the SI retries reach ‘Retry Count for Advice’ maintained at product level for all loan categories. The first try to execute the instruction is also considered for the retry count.

Consider the following example.

The following example provides an overview of generation of ‘Failure Advice’:

If,

Advice	Period
Execution Periodicity	8 Days
Maximum Retries	5

Retries for Advice	2

Then,

SI Cycle	Retry Count	SI Status	Failure Advice Generation
1	1	R	No
1	2	R	Yes
1	3	R	No
1	4	R	No
1	5	I	No
2	1	R	No
2	2	R	Yes
2	3	R	No
2	4	R	No
2	5	I	No

Failure advices are generated only during second retry.

6.4 SI - Cycle Details

This section contains the following topics:

- Section 6.4.1, "Invoking SI Cycle Details Screen"
- Section 6.4.2, "Values in SI - Cycle Details Screen that can be Modified"
- Section 6.4.3, "Operations on SI Cycle Details Screen"
- Section 6.4.4, "Operations during Beginning of Day"
- Section 6.4.5, "Operations during End of Day"
- Section 6.4.6, "Notifying Partially Executed SI"
- Section 6.4.7, "Notifying Executed SI"
- Section 6.4.8, "Notifying Rejected Payment Request"

6.4.1 Invoking SI Cycle Details Screen

You need to specify the standing instruction cycle details in the following screen. You can invoke this screen by typing 'SIDXCYCL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



6.4.2 Values in SI - Cycle Details Screen that can be Modified

Once an instruction is past its Value Date for the current cycle, any change to the terms can be made only through the SI Cycle Details table. However, for such an instruction, you can change only the following values:

- Charge details -- you can decide to either levy or waive a charge for an event, success, partial execution, or rejection.
- Action code amount — you can change this code. This becomes specifically important for an instruction for which you have defined the Action Code as Await further instructions. In such a case, you *have* to change the Action Code before the instruction is retried.
- Variable SI Amount -- when you start off with a variable payment instruction, you would not have given the SI amount. This amount has to be filled in through the amendment operation in the SI Input Detailed screen. If the amount is not changed and it remains as zero on the Value Date of the instruction, Oracle FLEXCUBE will not process it; it will allot it an unprocessed status. You should change the amount through the SI Cycle Details table before the variable payment can be processed.
- Collection flag -- for a Collection type of instruction, the only processing done is the generation of the Collection Advice informing the customer about the non-arrival of amount to be collected. This advice would remind your customer to follow up on the payment.

This advice will be generated for a collection instruction cycle, till you tick the Collection flag field. You would do this when the amount that has to be collected on behalf of your customer has come in.

Intraday Sequence Number

The system displays the effective number of times the corresponding SI group has been executed.This will be irrespective of whether the particular instruction has met the sweep condition or not.This value will be displayed only for Intraday Group Instructions. For instructions which are not executed during intraday, value would be zero.

If a SI group has been executed five times and reversed three times on a given day, the intraday sequence number would be displayed as two.

Note

- Execution Sequence Number is maintained for every Branch and SI group for which Intra-day sweeps are executed. This value will be reset to zero everyday at Mark-EOTI stage.
- When the intraday execution number reaches zero, no further reversals will be allowed for the group.

6.4.3 Operations on SI Cycle Details Screen

The following are the operations you can perform on the SI Cycle Details screen:

- Amend the SI cycle details
- Authorize an amendment

Refer to the manual on Common Procedures for details on these operations.

6.4.4 Operations during Beginning of Day

During Beginning of Day, the payments, variable payments, sweeps and collections that were defined for this stage (either for the product under which they are processed or the instruction itself) will be executed. The details of the cycle will be updated in the SI Cycle Details table, with the appropriate Execution Status.

For those instructions that have been defined with an Action Code of full pending or partial liquidation, the retries will be executed during Beginning of Day only if the instructions are defined for beginning of day execution.

The accounting entries defined for the payment and the charges will be passed. For a collection however, only the Collection Advice will be generated. To recall, this advice will be generated till the Collection Flag is ticked for an instruction.

The advices defined for the instruction will be put in the Outgoing Message Browser. They could be one or more of the following:

- Successful execution
- Collection advice
- Payment advice and
- Debit advice for charges

You can generate them from the browser, or carry out any other messaging related operations.

Note

Variable payments for which no amount has been defined for the cycle will be given an Execution Status of unprocessed. These will be processed only if you enter an amount for them in the SI Cycle Details screen.

6.4.5 Operations during End of Day

At this stage of end of cycle processing, the following transactions will be executed:

- Payment and variable type of instructions defined for this stage (either for the product under which they are processed or the instruction itself).
- Sweep in transactions
- Sweep out transactions in that order

For those instructions that have been defined with an Action Code of full pending or partial liquidation, the retries will be executed during end of day only if the instructions are defined for end of day execution.

The advices defined for the instruction will be put in the Outgoing Message Browser. They could be one or more of the following:

- Successful execution
- Collection advice
- Payment advice and
- Debit advice for charges

You can generate them from the browser, or carry out any other messaging related operations.

Note

Variable payments for which no amount has been defined for the cycle will be given an Execution Status of unprocessed. These will be processed only if you enter an amount for them in the SI Cycle Details screen.

6.4.6 Notifying Partially Executed SI

You can view the notifications for partially executed SI through the external system. This notification is triggered for the ‘PEXC’ event.

6.4.7 Notifying Executed SI

You can view the notifications for successfully executed SI through the external system. This notification is triggered for the ‘SUXS’ event.

6.4.8 Notifying Rejected Payment Request

You can view the notifications for rejected or failed payment requests through the external system. This notification is triggered for the ‘REJT’ event.

7. Error Codes and Messages

This chapter contains the following sections:

- Section 7.1, "Error codes and messages"

7.1 Error codes and messages

Error Code	Message
SI-00001	Record already exists in the database.
SI-00002	Mandatory fields are null.
SI-ADV01	Error in creating payment message for contract $1 and event $2.
SI-AU-0001	Error getting an account for the role.
SI-AU-0002	Error getting amount for the amount tag
SI-AU-0003	Error in tax referral
SI-AU-0004	Error in ICCF referral
SI-AU-0006	Error while passing accounting entries
SI-AU-0007	Error in advices
SI-AUTH01	Instruction authorized successfully.
SI-AUTH02	Authorizer and maker cannot be the same.
SI-AUTH03	Contract currency must be rekeyed
SI-AUTH04	Rekeyed contract currency is wrong
SI-AUTH05	Contract amount must be rekeyed
SI-AUTH06	Rekeyed contract amount is wrong
SI-AUTH07	All the contracts should be confirmed for authorization.
SI-AUTH08	Overrides for this contract should be checked before contract confirmation.
SI-AUTH09	Authorization is unsuccessful due to some internal problem
SI-BA0001	Error in readjusting next exec date
SI-BA0002	Error in calculating next value date
SI-BA0003	Error in extracting new cycles
SI-BA0004	Debit branch is off-line, processing not possible.
SI-BA001	Failed to select end of input for the current branch.
SI-BA002	Batch process can be run only as beginning of day (or) end of day.
SI-BA003	Start batch process?

Error Code	Message
SI-BA004	Failed to complete batch process.
SI-BA005	Batch process completed successfully.
SI-CO0001	Could not log exception for $1
SI-CO0002	Settlement pickup failed for $1 and $2.
SI-CON001	Product code cannot be null
SI-CON002	User instruction number cannot be null
SI-CON003	First value date cannot be null
SI-CON004	Execution periodicity cannot be null
SI-CON005	Counterparty is not entered. Override?
SI-CON006	Product preferences could not be found.
SI-CON007	First value date cannot be before today for EOD processing types and before tomorrow for BOD processing types of instructions.
SI-CON008	Debit account branch cannot be null
SI-CON009	Debit account cannot be null
SI-CON010	Credit account branch cannot be null
SI-CON011	Credit account cannot be null
SI-CON012	SI amount currency cannot be null
SI-CON013	SI amount cannot be null
SI-CON014	User reference number cannot be null
SI-CON015	Maximum retries cannot be null
SI-CON016	Minimum balance after sweep cannot be null
SI-CON017	Minimum sweep amount cannot be null
SI-CON018	Action code on amount cannot be null
SI-CON019	Debit account entered is not valid
SI-CON020	Value date $1 is a holiday. OK to proceed?
SI-CON021	First value date $1 cannot be before product start date $2
SI-CON022	First value date $1 cannot be after product end date $2
SI-CON023	Are you sure you want to delete this version/instruction?
SI-CON024	Deletion successful.
SI-CON025	All cycles of this instruction have not been processed. Closing disallowed.

Error Code	Message
SI-CON026	Closure failed due to internal error.
SI-CON027	Instruction successfully closed.
SI-CON028	Are you sure you want to reopen the instruction?
SI-CON029	Are you sure you want to close the instruction?
SI-CON030	Reopen failed due to internal error
SI-CON031	Instruction successfully reopened.
SI-CON032	SI expiry date $1 cannot be after product end date $2
SI-CON033	SI expiry date $1 cannot be before first value date $2
SI-CON034	SI type is one-to-one as defined in product. Override product definition?
SI-CON035	For many-to-one SI credit account should be the same. Override this?
SI-CON036	For one-to-many SI debit account should be the same. Override this?
SI-CON037	Account does not belong to the counterparty. Override?
SI-CON038	Amend failed due to internal error
SI-CON039	Credit account entered is not valid
SI-CON040	Counterparty entered does not exist
SI-CON041	SI amount should be same. Override?
SI-CON042	SI amount $1 cannot be less than the minimum balance $2 of credit account
SI-CON043	Minimum balance after sweep $1 cannot be less than the minimum balance $2 of debit account
SI-CON044	SI amount $1 cannot be less than the minimum balance $2 of credit account
SI-CON045	Accounts defined do not belong to the counterparty. Override?
SI-CON046	Minimum balance after sweep should be same across contracts. Override?
SI-CON047	Minimum sweep amount cannot be greater than SI amount.
SI-CON048	Debit account and credit account must be different.
SI-CON049	Unable to update contract log (MIS).
SI-CON050	Execution on month-ends only?
SI-CON051	Are you sure you want to delete the contract?
SI-CON052	Picking MIS defaults for $1

Error Code	Message
SI-CON053	MIS defaults changed for $1
SI-CON054	Picking ICCF defaults for $1
SI-CON055	ICCF defaults changed for $1
SI-CON056	Picking tax defaults for $1
SI-CON057	Tax defaults changed for $1
SI-CON058	Picking settlement defaults for $1
SI-CON059	Settlement defaults changed for $1
SI-CON060	Unable to generate reference number.
SI-CON061	Unable to get calendar for date $1 & branch $2
SI-CON062	Unable to update contract change log
SI-CON063	All cycles of this contract have not been processed. Deletion disallowed.
SI-CON064	Expiry date cannot be before today.
SI-ICCF1	ICCF referral failed.
SI-ICCF2	Failed to update ICCF status as waived.
SI-NOACC	Amount check failed for accounts $1 and $2
SI-CON065	$1 Account Ccy is different from SI Amount Ccy so resetting SI Amount to null
SI-CON070	Advices defaults changed for $1
SI-CON071	Are you sure you want to Delete the Contract $1?
SI-CON072	All Cycles of Contract $1 have not been processed. Deletion Disallowed.
SI-CONV-001	Failed To Obtain Record from $1 for reference Number $2
SI-DIA0001	Do you want to execute the Instruction during every month end?
SI-DIA0002	$1 should be greater than application date
SI-DIA0003	Unauthorized record cannot be closed. It can bedeleted before first auth
SI-DIA0006	Instruction cannot be reopened since the Customer account is either closed or unauthorized.
SI-DIA0007	Instruction cannot be reopened since the customer information record is either closed or unauthorized.
SI-DIA0008	Exception Raised
SI-DIA0009	Failed to get END OF INPUT for current branch

Error Code	Message
SI-DIA0010	This process can be run only during Begin of Day or End of Day
SI-DIA0011	Event Based SI Processing successful.
SI-DIA0012	Frequency Based SI Processing successful
SI-DIA0013	Error in calculating next exec date in Readjust function
SI-DIA0014	Error in calc next val/exec date for lapsed
SI-DIA0015	$1 is not applicable for Frequency Based Detail. Do you want to proceed?
SI-DIA0016	$1 is not applicable for Event Based Detail. Do you want to proceed?
SI-DIA0017	$1 is not applicable for Special Instruction. Do you want to proceed?
SI-DIA0018	For Unit of Instruction Type Customer, Event Based Detail is not allowed
SI-DIA0019	Instruction will not be generated on month ends. Do you want to continue?
SI-DIA0020	Execution periodicity cannot be null. Enter either the days or months or years or all the three.
SI-DIA0021	Execution periodicity is not applicable for Event based Detail. Do you want to continue?
SI-DIA0022	Execution periodicity is not applicable for Special Instruction. Do you want to continue?
SI-DIA0023	Either the months or years field must have the value greater than zero.
SI-DIA0024	Execution Periodicity – ‘days’ or ‘months’ or ‘years’ field should not have a negative value.
SI-INSTR01	Instruction type must be unique.
SI-INSTR02	Instruction type cannot be NULL.
SI-LOCK-001	Failed to Obtain the Lock.
SI-MAN01	$1 Cannot Be Null.
SI-MAND-001	Mandatory Field $1 is Not Input.
SI-MAND-002	Mandatory Field $1 is Not Input in $2 for Record $3.
SI-MINMAX1	$1 value cannot be less than $2.
SI-MINMAX2	$1 value cannot be greater than $2.
SI-MINMAX4	Invalid Date
SI-MINTES1	Minimum amount cannot be greater than Maximum amount.
SI-NA001	Batch process can be run only during Transaction Input.

Error Code	Message
SI-OTHR-001	Unhandled exception in $1
SI-OTHR-002	Unhandled Error in $1
SI-PR033	For execution periodicity either Days or Months or Years should be entered.
SI-PR050	Standing Instruction Type Cannot Be Null
SI-PR051	Holiday Exception Cannot Be Null
SI-PR052	Cannot Contain Minimum Sweep Amount
SI-PR053	Action Code Amount Cannot Be Null
SI-PR054	Either Rekey Of Currency Or Rekey of Amount Cannot Be Checked Without Selecting Rekey Required
SI-PR055	Instruction Code Cannot be Null.
SI-PR056	Product Type Cannot Be Null.
SI-PR057	For $1 Product Type Field $2 Should Be $3
SI-PR058	Failed In ICCF Cross Validation.
SI-PR061	Accounting Role Should Be Maintained.
SI-UP0001	Failed to get Commit Frequency for SI Upload
SI-UP0002	Error while locking the contract
SI-UP0016	Failed to get upload status from source preference
SI-UP0017	Upload status And Override/Exception is On Hold
SI-UP0020	Error while fetching Process reference number
SI-UP0021	Error in Upload
SI-UP0023	Function fn_upload_an_instruction returned False
SI-UP0025	Invalid A/C or A/C not allowed for the Product.
SI-UP027	Charge Amount Not entered.
SI-UPCA0001	Error during insert into sttbs_upload_master for SI Accounts.
SI-UPCA0002	Failed to select defaults Information for SI Accounts.
SI-UPCA0003	Failed to insert into sttbs_upload_cust_account for SI Accounts.
SI-UPCA0004	Failed to upload customer account for SI Accounts.
SI-UPCA0005	In Main Exception when others. Failed in function bnpksref.fn_upload_si_account
SI-UPCA0006	Failed to generate upload sequence no for SI Accounts
SI-UPCA0007	Failed to select defaults Information for SI Instructions

Error Code	Message
SI-UPCA0008	Failed to insert into upload tables for SI Instructions
SI-UPCA0009	Failed to upload SI Instruction
SI-UPCA0010	In Main Exception when others. Failed in function bnpksref.fn_upload_si_instruction
SI-UPCA0011	In Main Exception when others. Failed in function bnpksref.fn_amnd_si_instruction
SI-UPCA0012	This is not an uploaded SI
SI-UPCA0013	Failed to Amend SI Instruction
SICL-002	Select the Broker Code
SICL-003	Percentage cannot be Null
SI-CON072	All Cycles of Contract $1 have not been processed. Deletion Disallowed.
SI-NONE	Untrapped error occurred in batch processing.
SI-PA0001	Amount not available for variable payment contract no. $1
SI-PR001	Product end date cannot be less than today's date
SI-PR003	Rate type is required for all types of standing instructions
SI-PR004	Product code should have at least one non-numeric character
SI-PR005	Product code cannot start with alphabet z
SI-PR006	Product code should contain A - Z and 0-9 characters only
SI-PR007	Product code has to be different from existing product and instruction codes
SI-PR008	Product code should be four characters long
SI-PR009	Are you sure the product is to be back-valued?
SI-PR010	Interest components not allowed for standing instruction products.
SI-PR011	Product start date cannot be greater than product end date
SI-PR012	Preferences need to be entered for the product
SI-PR013	Product code cannot be null
SI-PR014	Maximum retry count input is mandatory
SI-PR015	Execution periodicity has to be specified.
SI-PR017	Action to be taken in case of a holiday has to be specified
SI-PR018	Processing time has to be specified
SI-PR019	Action code amount cannot be null

Error Code	Message
SI-PR020	Minimum sweep amount has to be specified
SI-PR021	A closed product cannot be reopened again.
SI-PR022	Instruction has to be different from existing product codes and instruction codes
SI-PR023	Product code has to be different from existing instruction codes
SI-PR024	Instruction code should be four characters long
SI-PR025	Instruction code should have at least one non-numeric character
SI-PR026	Instruction code cannot start with alphabet z
SI-PR027	Instruction code should contain A - Z and 0 - 9 characters only
SI-PR028	Instruction code has to be different from product code
SI-PR029	Either rekey of currency or rekey of amount need to be marked
SI-PR030	Minimum sweep amount currency has to be specified.
SI-PR031	Are you sure you want to close this product?
SI-PR032	Unauthorized products cannot be closed.
SI-SAVED	Instruction saved successfully.
SI-SW0001	Balance could not be got for $1 in branch $2.
SI-SW0003	Could not get account type for account.
SI-SW0004	Could not obtain the available balance of GL.
SI-SW0005	Could not log exception for $1
SI-SW0006	Untrapped error in sweep process
SI-TAX1	Tax pickup/computer failed.
SI-UNIQUE1	User instruction reference number must be unique.
SI-UNIQUE2	User contract reference number must be unique.
SI-UPL001	Unhandled error while getting first exec date
SI-UPL002	Invalid product type
SI-UPL003	Dr. account or Cr. Account not maintained in cube
SICYC-001	Unable to lock record for update.
SICYC-002	Priority field must be entered
SICYC-003	Successfully saved
SICYC-004	Successfully authorized
SICYC-005	No records for modification

Error Code	Message
SICYC-006	Maker and authorizer cannot be the same
SICYC-007	Selected list of modifications must start from the first pending modification
SIRP-001	Product type is mandatory if single product type is selected
SIRP-002	Customer No. is mandatory if single customer is selected
SIRP-003	Date cannot be null.
SIRP-004	Date cannot be after system date.
SI-CONT-001	Contract $1 Not Found in Oracle FLEXCUBE.
SI-CONT-002	Authorised Instruction Cannot be Deleted.
SI-CONT-003	External Source does not allow complete deletion of Contracts.
SI-CONT-004	Contract can only be deleted by the Maker.
SI-CONT-005	Contract Uploaded By External System Cannot Be Deleted.
SI-CONT-006	Contract $1 cannot be deleted.
SI-CONT-007	Instruction Cannot be Closed.
SI-CONT-008	Contract $1 Cannot be Closed.
SI-CONT-009	Instruction Cannot be Reopened.
SI-CONT-010	Contract $1 Cannot be Reopened.
SI-CONT-011	Both Authorizer and Maker cannot be the same
SI-CONT-012	Instruction $1 is already Authorized
SI-CONT-013	Contract $1 is already Authorized
SI-CONT-014	Contract $1 can only be modified by the Maker.
SI-CONT-015	Multiple Amendments before Authorization not allowed for Contract $1.
SI-CONT-016	Only Active Contracts can be Amended.
SI-CONT-017	Duplicate Oracle FLEXCUBE reference Number $1.
SI-CONT-018	Instruction Is Authorized. Cannot Put On Hold.
SI-CONT-019	Contract $1 Is Authorized. Cannot Put On Hold.
SI-CONT-020	Instruction Number Not Found in Oracle FLEXCUBE.
SI-CONT-021	Duplicate Oracle FLEXCUBE Instruction Number $1.
SI-CONT-022	Instruction $1 is Not active.
SI-CONT-023	Contract $1 is Not active.

Error Code	Message
SI-CONT-024	Multiple Amendments before Authorization not allowed for instruction $1.
SI-CONT-025	Instruction is already Created Cannot be Put on Hold.
SI-CONT-026	Instruction $1 is not Active, Cannot Amend.
SI-SAVE-01	Failed in saving the data for $1
SI-SAVED	Instruction saved successfully.
SI-REFR-001	Instruction Numbers sent do not match.
SI-REFR-002	Both Source and Oracle FLEXCUBE Instruction Numbers cannot be NULL
SI-REFR-003	Duplicate External Instruction Number $1
SI-REFR-004	Duplicate Oracle FLEXCUBE Instruction Number $1
SI-RESP-001	Contract Successfully Saved
SI-RESP-002	Contract Successfully Saved and Authorized
SI-RESP-003	Contract Could not be saved because of Overrides
SI-RESP-004	Failed to Save the Contract
SI-RESP-005	Contract Deleted Successfully
SI-RESP-006	Failed to Delete the Contract because of Overrides
SI-RESP-007	Failed to Delete the Contract
SI-RESP-008	Instruction Successfully Authorized
SI-RESP-009	Failed to Authorize the Instruction because of Overrides
SI-RESP-010	Failed to Authorize the Instruction
SI-RESP-011	Contract Successfully Rejected
SI-RESP-012	Failed to Reject the Contract because of Overrides
SI-RESP-013	Failed to Reject the Contract
SI-RESP-014	Contract Successfully Put On Hold
SI-RESP-015	Failed to Put the Contract On Hold
SI-RESP-016	Failed to Put the Contract On Hold because of Overrides
SI-RESP-017	Failed to Copy the Contract
SI-RESP-018	Contract Successfully Modified
SI-RESP-019	Contract Successfully Modified and Authorized
SI-RESP-020	Contract Could not be Modified because of Overrides

Error Code	Message
SI-RESP-021	Failed to Modify the Contract
SI-RESP-022	Failed to Cancel the Contract
SI-RESP-023	Contract Successfully Closed.
SI-RESP-024	Contract Successfully Closed and Authorized
SI-RESP-025	Contract Could not be Closed because of Overrides
SI-RESP-026	Failed to Close the Contract
SI-RESP-027	Operation Deleted Successfully
SI-RESP-028	Contract Successfully Reopened.
SI-RESP-029	Contract Successfully Reopened and Authorized
SI-RESP-030	Contract Could not be Reopened because of Overrides
SI-RESP-031	Failed to Reopen the Contract
SI-VALS-001	$1 Cannot be Null.
SI-VALS-002	$1 is Invalid.
SI-VALS-003	$1 is Not allowed for Current Branch or User.
SI-VALS-004	Invalid $1 $2.
SI-VALS-005	Invalid value $1 for $2.
SI-VALS-006	$1 Record Status is Closed.
SI-VALS-007	$1 is Unauthorized.
SI-VALS-008	$1 $2 must be Unique.
SI-VALS-009	Execution Periodicity $1 Cannot be Less than 1.
SI-VALS-010	Product Start date is greater than branch date
SI-VALS-011	$1 is not a valid Account of Branch $2.
SI-VALS-012	$1 Record Status is Closed.
SI-VALS-013	$1 is Unauthorized
SI-VALS-014	Product End date is Lesser then branch date.
SI-VALS-015	Action Code Should be Full Pending for Collection Product Type
SI-VALS-016	Action Code Should be Ignore for Sweep In and Sweep Out Product Type
SI-DEF-001	Execution Periodicity is Not Needed. Ignored?
SI-DEF-002	Minimum Balance After Sweep is Not Needed. Ignored?
SI-DEF-003	Maximum Retry is Not Needed. Ignored?

Error Code	Message
SI-DEF-004	Charge On Partial is Not Needed. Ignored?
SI-DEF-005	Charge On Reject is Not Needed. Ignored?
SI-DEF-006	Charge On Success is Not Needed. Ignored?
SI-DEF-007	Minimum Sweep Amount is Not Needed. Ignored?
SI-DEF-008	Invalid Action Code. Ignored?
SI-DEF-009	$1 Should Be $2. Ignored?
SI-DEF-010	Oracle FLEXCUBE Instruction number $1 not needed. Ignored?
SI-DEF-011	Oracle FLEXCUBE reference number $1 not needed. Ignored?
SI-AUTH01	Instruction AUTHORIZED successfully.
SI-AUTH02	Authorizer and Maker CANNOT be the same.
SI-AUTH03	Currency for Contract $1 must be Rekeyed
SI-AUTH04	Rekeyed currency for Contract $1 is wrong
SI-AUTH05	Amount for Contract $1 must be Rekeyed
SI-AUTH06	Rekeyed amount for Contract $1 is wrong
SI-AUTH07	All the contracts should be confirmed for authorization.
SI-AUTH08	Overrides for Instruction $1 should be checked before contract confirmation.
SI-AUTH09	Authorization is unsuccessful due to some Internal Problem
SI-AUTH10	Instruction $1 is already Authorized

8. Function ID Glossary

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