

Oracle® Banking Corporate Accounts Cloud Service

Interest and Charges User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Purpose

This guide is designed to help you get acquainted with the **Interest and Charges** maintenance's that are available in **Oracle Banking Corporate Accounts Cloud Service**. It provides an overview of the product and also step-by-step instructions to create and maintain the various parameters required to maintain and calculate the interest and charges in the system. It also provides the answers to specific features and procedures that allows the module to function successfully.

Interest is computed and applied on accounts having balances. Using the Interest component, the system then calculates and applies interest on such accounts.

Setting-up an Interest component is a one-time activity. Once the setup is complete, the system auto-computes interest which is applied to all the balance type accounts. Interest is calculated using the interest rules defined by the user to suit the requirements of the bank.

Audience

This guide is intended for the following User/User Roles.

Table Audience

| Role | Function |
|---------------------------------|--|
| Back Office Data Entry Clerks | Input functions for maintenance related to the interface |
| Back Office Managers / Officers | Authorization functions |

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>.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|------------------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| <code>monospace</code> | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

Related Documents

The related documents are as follows:

- *Getting Started User Guide*
- *Oracle Banking Common Core User Guide*
- *Security Management System User Guide*

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows.

Table Abbreviations

| Abbreviation | Definition |
|--------------|----------------------|
| IACR | Interest Accrual |
| IC | Interest and Charges |
| ILIQ | Interest Liquidation |
| LOV | List of Values |
| SDE | System Data Elements |
| UDE | User Data Elements |

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Basic Actions

This topic describes about basic actions that can be performed on a screen.

Table Basic Actions

| Action | Description |
|-----------------------------|--|
| Approve | Used to approve the initiated report. This option is displayed when the user clicks Authorize . |
| Audit | Used to view the maker details, checker details and report status. |
| Authorize | Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker. |
| Reject | Used to reject the report created. A maker of the screen is not allowed to authorize the report. Only a checker can reject a report, created by a maker. |
| Close | Used to close a record. This action is available only when a record is created. |
| Confirm | Used to confirm the performed action. |
| Cancel | Used to cancel the performed action. |
| Compare | Used to view the comparison through the field values of old record and the current record. This option is displayed in the widget when the user clicks Authorize . |
| Collapse All | Used to hide the details in the sections. This option is displayed when the user clicks Compare . |
| Expand All | Used to expand and view all the details in the sections. This option is displayed when the user clicks Compare . |
| Menu Item Search | Used to search and navigate to the required screens. The user can click Menu Item Search to manually search the maintenance and select the required screen. |
| New | Used to add a new record. When the user clicks New , the system displays a new record enabling to specify the required data. |
| OK | Used to confirm the details in the screen. |
| Save | Used to save the details entered or selected in the screen. |
| View | Used to view the report details in a particular modification stage. This option is displayed in the widget when the user clicks Authorize . This option is also displayed in the Tile menu. |
| View Difference only | Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This option is displayed when the user clicks Compare . |

Table (Cont.) Basic Actions

| Action | Description |
|---------------|---|
| Unlock | Used to update the details of an existing record. System displays an existing record in editable mode. |



Note:

The user must specify values for all the mandatory fields and they are marked as **Required**.

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common






| Symbol/Icon | Function |
|---|----------------|
|  | Minimize |
|  | Maximize |
|  | Close |
|  | Perform Search |
|  | Open a list |

Table (Cont.) Symbols and Icons - Common










| Symbol/Icon | Function |
|---|-----------------------------------|
|  | Add a new record |
|  | Navigate to the first record |
|  | Navigate to the last record |
|  | Navigate to the previous record |
|  | Navigate to the next record |
|  | Grid view |
|  | List view |
|  | Refresh |
|  | Click this icon to add a new row. |

Table (Cont.) Symbols and Icons - Common







| Symbol/Icon | Function |
|---|--|
|  | Click this icon to delete a row, which is already added. |
|  | Calendar |
|  | Errors and Overrides |
|  | Alerts |
|  | Filter |
|  | Date Range |

Table Symbols and Icons – Audit Details



| Symbol/Icon | Function |
|---|---------------|
|  | A user |
|  | Date and time |

Table (Cont.) Symbols and Icons – Audit Details




| Symbol/Icon | Function |
|---|-------------------------------|
|  | Unauthorized or Closed status |
|  | Authorized or Open status |
|  | Rejected status |

Table Symbols and Icons - Widget









| Symbol/Icon | Function |
|---|---------------------|
|  | Open status |
|  | Unauthorized status |
|  | Closed status |
|  | View |
|  | Inprogress status |
|  | Authorized status |

Table (Cont.) Symbols and Icons - Widget

| Symbol/Icon | Function |
|---|---------------------|
|  | Rejected status |
|  | Modification Number |

Prerequisite

Specify **User Name** and **Password**, and login to **Home** screen.

1

Accounting Entries

This topic provides the information to configure and maintain accounting entries.

This topic contains the following subtopics:

- [Create Accounting Entries](#)
This topic describes the systematic instructions to configure the accounting entries details.
- [View Accounting Entries](#)
This topic describes the systematic instructions to view the list of configured accounting entries.

1.1 Create Accounting Entries

This topic describes the systematic instructions to configure the accounting entries details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Accounting Entries**. Under **Accounting Entries**, click **Create**.

The **Create** screen displays.

Figure 1-1 Create Accounting Entries

The screenshot shows the 'Create Accounting Entries' interface. At the top, there are two required input fields: 'Source Code' and 'Product Code'. Below these is the 'Account Entry Details' section, which is currently empty, displaying 'No data to display.' and 'Page 1 (0 of 0 items)'. The interface includes standard window controls and 'Cancel' and 'Save' buttons at the bottom right.

3. Specify the fields on the screen.
For more information on fields, refer to the field description table.

Table 1-1 Create Accounting Entries - Field Description

| Field | Description |
|-------------------------------|--|
| Source Code | Specify the source code of the system. |
| Product Code | Click Search icon to view and select the code of the product for which you are defining preferences. The Product maintained in the Interest Product screen is available in the LOV list. |
| Event Code | Select the event code from the drop-down list. The following is an exhaustive list of events that can take place during Interest or Charge calculation. <ul style="list-style-type: none"> • IACR - Interest Accrual • ILIQ - Interest Liquidation |
| Accounting Role | Click Search to view and select the accounting roles. Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head. The following list contains the accounting roles which are applicable to IC. <ul style="list-style-type: none"> • <FORMULA NO> |
| Accounting Head | Click Search icon to view and select the account number of customers. |
| Debit Credit Indicator | Select the event code from the drop-down list. The available options are: <ul style="list-style-type: none"> • Debit • Credit |
| Amount Tag | Click Search icon to view and select the amount tags. The following amount tags are hard coded. <ul style="list-style-type: none"> • CHARGE - Charges • IACQUIRED - Acquired Interest Amount • IACR - Interest Accrual • IACR_ADJ - Interest Accrual Adjustments • ILIQ - Interest Liquidation • TAX - Tax • TAX_ADJ - Tax Adjustments • INT_PADJ - Back valued interest adding to the normal interest • INT_NADJ - Back valued interest reducing the normal interest • TAX_PADJ - Back valued tax adding to the normal tax • TAX_NADJ - Back valued tax reducing the normal tax |
| Transaction Code | Click Search icon to view and select the transaction code. It is used identify the nature of the accounting entries posted. The code selected here is used to track the accounting entries resulting from the movement of the account to the status being maintained. |
| Entry Pair Seq | Displays the sequence number of the debit and credit pair entry. |
| Netting Indicator | Select the toggle to display the netting type. |

4. Click **+** to add IC account entry details.
5. Click **-** to remove IC account entry details.
6. Click **Save** to save the details.

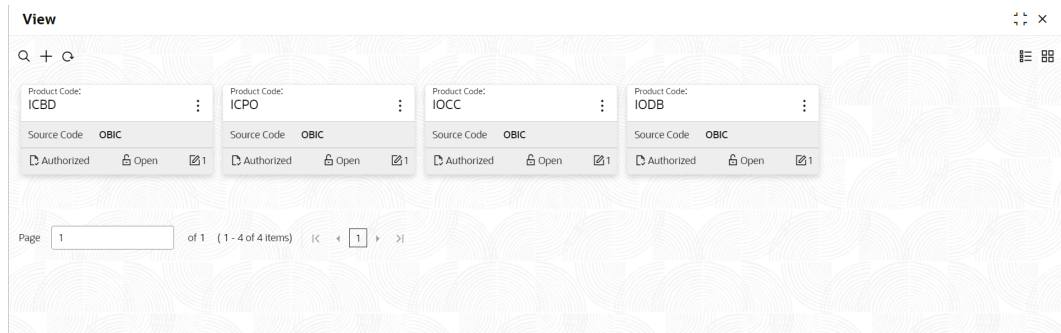
1.2 View Accounting Entries

This topic describes the systematic instructions to view the list of configured accounting entries.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Accounting Entries**. Under **Accounting Entries**, click **View**.

The **View** screen displays.

Figure 1-2 View Accounting Entries



For more information on fields, refer to the field description table.

Table 1-2 View Accounting Entries - Field Description

| Field | Description |
|-----------------------------|--|
| Product Code | Displays the product code. |
| Source Code | Displays the source code. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modification performed on the record. |

2

Branch Parameters

This topic provides the information to configure and maintain the branch parameters.

This topic contains the following subtopics:

- [Create Branch Parameters](#)
This topic describes the systematic instructions to configure the interest and charges at branch level parameters.
- [View Branch Parameters](#)
This topic describes the systematic instructions to view the list of configured branch parameters.

2.1 Create Branch Parameters

This topic describes the systematic instructions to configure the interest and charges at branch level parameters.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Branch Parameters**. Under **Branch Parameters**, click **Create**.

The **Create** screen displays.

Figure 2-1 Create Branch Parameters

The screenshot shows a web application window titled "Create". At the top, there is a search bar labeled "Branch Code" with a magnifying glass icon and a "Required" label below it. Below the search bar, there are two columns of options. The first column is "Accrual On Holidays" with a toggle switch that is currently turned off. The second column is "Process Till" with two radio button options: "System Date" (which is selected) and "Next Working Day - 1". At the bottom right of the form, there are two buttons: "Cancel" and "Save".

3. Specify the fields on **Create** screen.
For more information on fields, refer to the field description table.

Table 2-1 Create Branch Parameters - Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Click Search icon and select the branch code, if needed. The Branch code of the current branch is defaulted. |
| Accrual on Holidays | Select the toggle to push the maturity date, falling on a holiday, to next working day automatically. |
| Process Till | Select the date till when the user need to process interest. The available options are: <ul style="list-style-type: none"> • System Date – Select if the user need to process till system date. • Next Working Day - 1 – Select if the user need to process till next working day. |

4. Click **Save** to save the details.

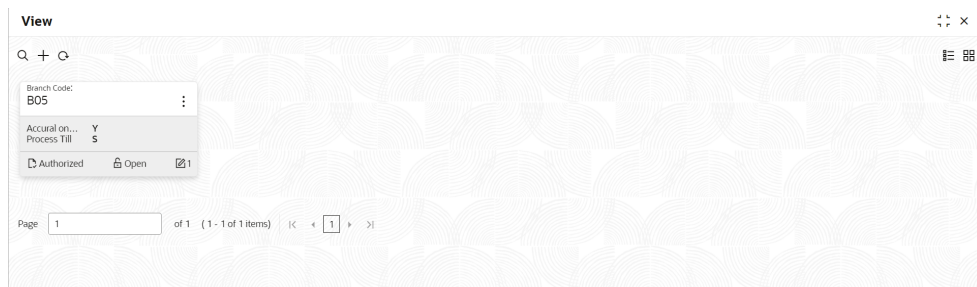
2.2 View Branch Parameters

This topic describes the systematic instructions to view the list of configured branch parameters.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Branch Parameters**. Under **Branch Parameters**, click **View**.

The **View** screen displays.

Figure 2-2 View Branch Parameters



For more information on fields, refer to the field description table.

Table 2-2 View Branch Parameters - Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Displays the branch code. |
| Accrual on Holidays | Displays the accrual on holidays is yes or no. |
| Process Till | Displays the selected type to process interest. |

Table 2-2 (Cont.) View Branch Parameters - Field Description

| Field | Description |
|-----------------------------|--|
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed |
| Modification Number | Displays the number of modification performed on the record. |

3

Handoff Parameters

This topic provides the information to configure and maintain the external service parameters.

This screen is used to maintain external services and external handoff-related parameters.

This topic contains the following subtopics:

- [Create Handoff Parameters](#)
This topic describes the systematic instructions to create handoff parameters.
- [View Handoff Parameters](#)
This topic describes the systematic instructions to view handoff parameters.

3.1 Create Handoff Parameters

This topic describes the systematic instructions to create handoff parameters.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Handoff Parameters**. Under **Handoff Parameters**, click **Create**.

The **Create** screen displays.

Figure 3-1 Create Handoff Parameters

| Service Name | Operation Code | Type | WS Endpoint Uri | Rest Context | Rest IP | Rest Pattern | Rest Port |
|---------------------|----------------|------|-----------------|--------------|---------|--------------|-----------|
| No data to display. | | | | | | | |

3. Specify the fields on **Create** screen.

For more information on fields, refer to the field description table.

Table 3-1 Create Handoff Parameters - Field Description

| Field | Description |
|--------------------------------|---|
| External System | Specify the external system. |
| External System User ID | Specify the external system user ID. |
| Application ID | Specify the application ID. |
| Service Name | Specify the service name. |
| Operation Code | Specify the operation code. |
| Type | Select the type as Webservice or Rest . |
| WS Endpoint Url | Specify the URL, if webservice is selected. |
| Rest Context | Specify the context, if rest is selected. |
| Rest IP | Specify the IP, if rest is selected. |
| Rest Pattern | Specify the pattern, if rest is selected. |
| Rest Port | Specify the port, if rest is selected. |

4. Click + to add the external service details..
5. Click - to remove the existing external service details.
6. Click **Save** to save the details.

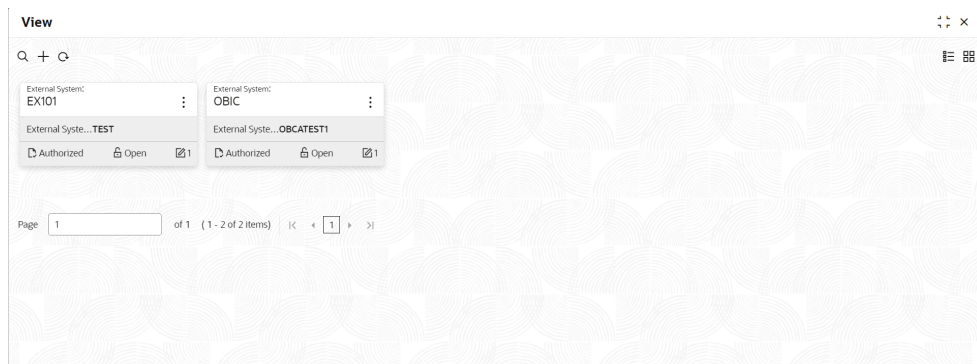
3.2 View Handoff Parameters

This topic describes the systematic instructions to view handoff parameters.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Handoff Parameters**. Under **Handoff Parameters**, click **View**.

The **View** screen displays.

Figure 3-2 View Handoff Parameters



For more information on fields, refer to the field description table.

Table 3-2 View Handoff Parameters - Field Description

| Field | Description |
|-----------------------------|--|
| External System | Displays the external system. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed |
| Modification Number | Displays the number of modifications performed on the record. |

4

IC Rate Code

This topic provides the information to configure and maintain IC rate code.

This topic contains the following subtopics:

- [Create IC Rate Code](#)
This topic describes the systematic instructions to configure the IC rate code details.
- [View IC Rate Code](#)
This topic describes the systematic instructions to view the list of configured rate code details.

4.1 Create IC Rate Code

This topic describes the systematic instructions to configure the IC rate code details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **IC Rate Code**. Under **IC Rate Code**, click **Create**.
The **Create** screen displays.

Figure 4-1 Create IC Rate Code

The screenshot shows a web application interface titled "Create" with a close button (X) in the top right corner. The form contains the following sections:

- Rate Code**: A text input field with a "Required" label below it.
- Rate Code Description**: A text input field.
- Branch Restrictions**: Two buttons labeled "Allow" and "Disallow".
- Branch Specific Rates**: A table header with a "+" and "-" button on the right. Below it is a checkbox labeled "Branch Code" and the text "No data to display.".
- Page Navigation**: A footer showing "Page 1 (0 of 0 items)" and navigation arrows.
- Buttons**: "Cancel" and "Save" buttons at the bottom right.

3. Specify the fields on **Create IC Rate Code** screen.
For more information on fields, refer to the field description table.

Table 4-1 Create IC Rate Code - Field Description

| Field | Description |
|------------------------------|--|
| Rate Code | Specify the rate code. Each IC rate code is defined by an alphanumeric code. Effective rates are maintained for the rate code which is then linked to a product. When an account is processed, the rates maintained for the rate code (with the effective date) linked to the product is applied on the account, some of which can be changed. |
| Rate Code Description | Specify the rate code description. |
| Branch Restrictions | Select the restrictions to maintain the IC rates for a branch is subject to whether maintenance of IC Rates is allowed for the branch and also whether the rate code for which attributes are being defined is allowed for the branch. The available options are: <ul style="list-style-type: none"> • Allow • Disallow The user can maintain a list of allowed branches (that is, the rate code is available for use in the allowed list of branches) or disallowed branches (the rate code will not be available for use in the branches in the disallowed list). To recall, the IC rates for the code are maintained in the Interest and Charges Rates Maintenance screen for a rate code, branch and currency combination. |
| Branch Code | Click Search button to view and select the branch code to maintain a rate code for a specific branch. |

4. Click **Save** to save the details.

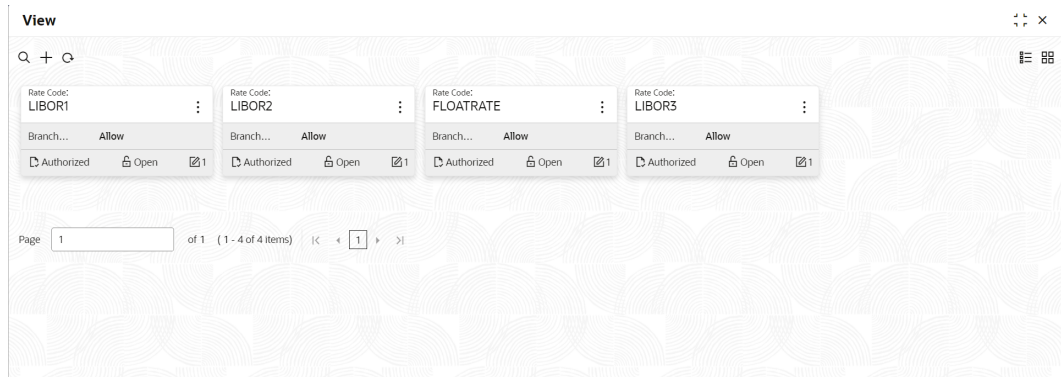
4.2 View IC Rate Code

This topic describes the systematic instructions to view the list of configured rate code details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **IC Rate Code**. Under **IC Rate Code**, click **View**.

The **View** screen displays.

Figure 4-2 View IC Rate Code



For more information on fields, refer to the field description table.

Table 4-2 View IC Rate Code - Field Description

| Field | Description |
|-----------------------------|--|
| Rate Code | Displays the rate code. |
| Branch Restrictions | Displays the branch restrictions. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

5

Interest History

This topic provides the information about the interest history for an account of the branch.

Interest History is a query screen that shows all the interest details of a particular account of the branch for the period mentioned.

This topic contains the following subtopics:

- [Interest History](#)
This topic describes the systematic instructions to display the interest history details.

5.1 Interest History

This topic describes the systematic instructions to display the interest history details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest History**. Under **Interest History**, click **Interest History**.

The **Interest History** screen displays.

Figure 5-1 Interest History

3. Specify the fields on **Interest History - Query** screen.
For more information on fields, refer to the field description table.

Table 5-1 Interest History - Query - Field Description

| Field | Description |
|-----------------------|---|
| Branch Code | Specify the branch code. |
| Account Number | Specify the account number. |
| Date Range | Specify the date range for which interest history details are required. |

4. Click the **Search** button.

The **Interest Details** screen displays the interest history details. For more information on fields, refer to the field description table.

Table 5-2 Interest Details - Field Description

| Field | Description |
|------------------------------|-------------------------------------|
| Start Date | Displays the start date. |
| End Date | Displays the end date. |
| Product Name | Displays the product name. |
| Product Description | Displays the product description. |
| Currency | Displays the currency. |
| Gross Credit Interest | Displays the gross credit interest. |
| Tax Deducted | Displays the tax deducted. |
| Net Credit Interest | Displays the net credit interest. |
| Debit Interest | Displays the debit interest. |
| Last Accrual Date | Displays the last accrual date. |
| Liquidation Date | Displays the liquidation date. |

5. Click **Clear** button to clear the data for a fresh search if required.

6

Interest Product

This topic provides the information to configure and maintain interest product maintenance.

This topic contains the following subtopics:

- [Create Interest Product](#)
This topic describes the systematic instructions to configure the interest in **Interest Product** maintenance.
- [View Interest Product](#)
This topic describes the systematic instructions to view the list of configured Interest Product details.

6.1 Create Interest Product

This topic describes the systematic instructions to configure the interest in **Interest Product** maintenance.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest Product**. Under **Interest Product**, click **Create**.

The **Create** screen displays.

Figure 6-1 Create Interest Product

The screenshot shows the 'Create Interest Product' form with the following fields and sections:

- Create Section:** Product Code (Required), Product Description (Required), Rule Code (Required), Product Start - End Date (July 18, 2023).
- Accrual Section:** Product Level (checkbox), Accrual Day (Required), Frequency (Required), Cycle (None), Receivable GL (Searchable).
- Calculation And Liquidation Section:** Start from Account Opening (checkbox), Days (0), Back Value Recalculation (Not Required), Liquidation at Month End (checkbox), Months (1), First Liquidation On (07/15/2023), Liquidation before Month End (checkbox), Year (0), Deter Before Month End Days (0), Deter Liquidation (checkbox), Deter Liquidation Days (0), First Accrual Date (07/15/2023).
- Compounding Section:** Compounding Applicable (checkbox), Compounding Frequency (dropdown).

3. Specify the fields on **Create** screen.

For more information on fields, refer to the field description table.

Table 6-1 Create Interest Product - Field Description

| Field | Description |
|---------------------------------|---|
| Product Code | Displays the code of the product to define the preferences. |
| Product Description | Specify the appropriate description for the defined Product Code. |
| Rule Code | Click Search icon and select the rule created in the IC Rule Maintenance screen. |
| Product Start - End Date | Specify the date range when the product can be used. The start and end dates should be kept handy while defining a product for a scheme which is open for a specific period. The user cannot use a product beyond the specified expiry date. If the user have attached the expired product at the account level, on save, the system displays the override message as, The product has expired. |
| Accrual | While building a formula (for the rule to link the product), the interest amount will be accrued for all the accounts linked to the product if the interest is indicated as the result of the formula. While defining the preferences for this product, the user can choose to pass the accrual entries in the following manner: <ul style="list-style-type: none"> • Pass an accrual entry for each account • Consolidate the interest to be accrued (for individual accounts) and track it against the product. If the user choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry. |
| Product Level | Select this toggle to accrue interest at the 'Product Level', the accrued interest for all the accounts linked to the product will be consolidated and a single entry posted for the product. If the user choose to accrue the interest for each account linked to the product, an accrual entry will be posted for each account individually. The account for which the accrual entry is passed will be shown when the user retrieve information about an entry. The details of accruals for each account will be available in the Accrual Control Journal, a report generated whenever accruals are performed as part of end-of-cycle processing. |
| Accrual day | Specify the day of the month on which the accruals have to be carried out for a non-daily accrual frequency. For example, If the Accrual Day is specified as 25, the automatic accrual will be on the 25th day of the months, as per the frequency. |

Table 6-1 (Cont.) Create Interest Product - Field Description

| Field | Description |
|-----------------------------------|--|
| Frequency | <p>Select the frequency with which the interest accrued for the defined account classes. The available options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Quarterly • Semi Annual • Annual • On liquidation (accrues only when the interest liquidates) <p>Let us recall the operations relating to accruals that the user have performed so far. When the user build an interest rule, the user defines whether the result of a formula is to be accrued. While defining the product (to which the rule linked), the user would:</p> <ul style="list-style-type: none"> • Identify the GL/SL to which the interest accrued is posted (Product Accounting Role Definition screen), and • Specify the event 'accrual' occurs to post the entry to the identified GL/SL (Events Definition screen). |
| Cycle | <p>Specify the accrual cycle in the months. If the frequency is selected as</p> <ul style="list-style-type: none"> • Quarterly • Semi Annual • Annual <p>For example, a quarterly cycle may be March, June, September and December, indicating that the accrual should take place in these months. For a half-yearly cycle, the user would specify June and December.</p> |
| Start from Account Opening | <p>Select the toggle to liquidate the interest periodically for accounts according to a frequency determined in the Account Opening Date. Instead of giving a First Liquidation Date and bringing all the accounts linked to the product to the same liquidation cycle. The periodic liquidations can also be fixed to begin on a particular date (First Liquidation Date) and happen at a definite frequency.</p> |
| Liquidation at Month End | <p>Select the toggle to liquidate the interest at the last working day of the month. For a liquidation frequency in months or multiples of a month (for example: quarterly, half yearly, every two months, etc.), the user can select that liquidation has to be carried out as of the last working day of the month. In this case, the user should specify the Liquidation Start Date as the last date of the month from which you would begin liquidation.</p> |

Table 6-1 (Cont.) Create Interest Product - Field Description

| Field | Description |
|-------------------------------------|---|
| Liquidation before Month End | Select the toggle to liquidate the interest before the month end for all the accounts linked to the product. If the user set the interest liquidation frequency as Monthly, Yearly and Quarterly cycle in the IC Product Preferences, the user can choose to liquidate interest a specified number of days before the month end for all accounts linked to the product. The user have to specify the number of days before which interest should be liquidated. The system arrives at the interest liquidation date based on the specified number of days. |
| Defer Liquidation | Select the toggle to defer the calculation and liquidation of periodic interest on an account for a few days beyond the end date of each interest period. This deferment will allow the inclusion of interest adjustments due to back-valued entries posted into the account after the period end date. In order to avail of this facility, the user need to enable the Defer Liquidation toggle and specify the defer liquidation days. |
| Days, Months and Year | Specify the liquidation frequency for the Interest product. The user can specify the liquidation frequency in <ul style="list-style-type: none"> • Days - Example: If the user wants to liquidate interest every 15 days, enter '15'. • Months - Example: If the user wants to liquidate interest every quarter, enter '03'. • Years - Example: If the user wants to liquidate interest every year, enter '01' |
| Defer Liquidation Days | Specify the number of calendar days by which the interest liquidation has to be deferred. |
| Back Value Recalculation | Select the interest recalculation required for all the accounts associated with this product. The available options are: <ul style="list-style-type: none"> • Not Required • Non-capitalized • Capitalized <p>If a back dated accounting entry is passed within the current liquidation cycle, the next accrual will consider the revised principal effective the back date. If a back dated entry is passed for a date in the previous liquidation cycle, then the difference in interest adjusted during the next liquidation as an interest adjustment entry. If this box is not selected, then neither interest adjustment nor accrual adjustment will be triggered for any back dated transaction. Thus, the revised principal will be considered effective the booking date of the transaction.</p> |

Table 6-1 (Cont.) Create Interest Product - Field Description

| Field | Description |
|-------------------------------|---|
| First Liquidation On | Select the First Liquidation Date once the liquidation frequency has been defined. The frequency and the date will be used to arrive at the first and subsequent dates of liquidation for the accounts linked to the product. For example, the quarterly liquidation cycle may be March, June, September and December, and the liquidation is on the month-end. For such a cycle, the user should indicate 31 March as the date of first liquidation during the year. The subsequent dates will be automatically fixed by the system based on the frequency and the first liquidation date. |
| Compounding Applicable | This feature deals with compounding interest method for interest calculation. If the Compounding Applicable is set as Y , then Compounding will be enabled for account. If it is set as N then Compounding will not be enabled for account. Compounding interest will be applicable for Balance based SDEs alone. Compounding interest will not be applicable if formula contains multiple calculations. |
| Compounding Frequency | Compounding frequency can be none, Daily , Monthly , Quarterly and Half Yearly . None is given when Compounding applicable flag is N . |

4. Click **Save** to save the details.

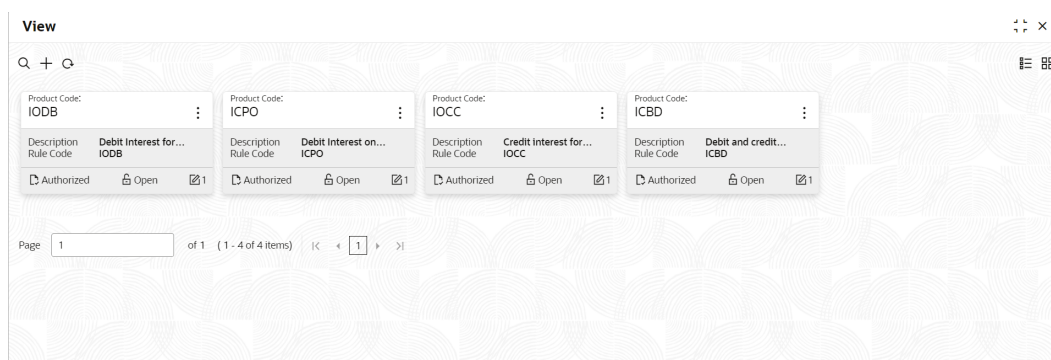
6.2 View Interest Product

This topic describes the systematic instructions to view the list of configured Interest Product details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest Product**. Under **Interest Product**, click **View**.

The **View** screen displays.

Figure 6-2 View Interest Product



For more information on fields, refer to the field description table.

Table 6-2 View Interest Product - Field Description

| Field | Description |
|-----------------------------|--|
| Product Code | Displays the product code. |
| Product Description | Displays the product description. |
| Rule Code | Displays rule code. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed |
| Modification Number | Displays the number of modification performed on the record. |

7

Interest Rule

This topic provides the information to configure and maintain interest rules.

This topic contains the following subtopics:

- [Create Interest Rule](#)
This topic describes the systematic instructions to configure the interest rule details.
- [View Interest Rule](#)
This topic describes the systematic instructions to view the list of configured interest rule details.

7.1 Create Interest Rule

This topic describes the systematic instructions to configure the interest rule details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest Rule**. Under **Interest Rule**, click **Create**.

The **Create** screen displays.

Figure 7-1 Create Interest Rule_User Element Window

The screenshot shows a web application window titled "Create". At the top right, there are window control icons (maximize, refresh, close). Below the title bar, there are two text input fields: "Rule Id" and "Rule Description", both marked as "Required". Below these fields is a horizontal separator line. Underneath, there are two tabs: "User Element Window" (which is active) and "System Element Window". The "User Element Window" tab contains a table with the following columns: "UDE Id", "Description", "Type", and "Get Latest". The table is currently empty, with the text "No data to display." below the header. Below the table is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. At the bottom right of the window, there are "Cancel" and "Save" buttons.

3. Specify the fields on **Create** screen.
For more information on fields, refer to the field description table.

Table 7-1 Create Interest Rule - Field Description

| Field | Description |
|-------------------------|---|
| Rule ID | Specify the unique code for each Rule ID to represent the type of interest. When the user wants to link a product to a rule, it is possible to identify the rule with the assigned code only. |
| Rule Description | Specify the short description of the rule to indicate the type of interest. This is used by the system for display and printing purposes. Enter a minimum of three characters for the Rule description. |
| Apply Interest | By default, the interest will always be applied from the day when an account is opened till the day before it is closed. However, the user has the option of excluding the month in which the account is opened or closed from being considered for the interest application. <ul style="list-style-type: none"> • On Account Closure Month • On Account Opening Month The user has the option to specify a date till when the interest has to be liquidated. |

User Element Window and System Element Window:

In the same way, the user picks up the SDEs applicable for the defined rule. The user should identify the UDEs which the user would be using in the rule. The types of UDEs are as follows:

- Rate
- Amount
- Number

The interest that you charge on a debit balance is an example of a debit rate. The interest that you pay on a credit balance is an example of a credit rate. A **User Data Element(UDE)** will be an amount under the following circumstances:

- In the case of a tier structure, the upper and lower limit of a tier or a tier amount.
- Any amount that can be used in the definition of formula.

A **UDE** as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain number before arriving at the final result. The 'certain number' in the formula can be a UDE.

The user can enter the actual values of the UDEs (like the interest rate, the upper limit for the tier, etc.) in the IC User Data Element Maintenance screen. This is because you can specify 3-6 different values for each data element. A rule can, therefore, be applied on different accounts since it just represents a method of interest calculation. The following example illustrates this.

4. Click **System Element Window** to update the system element details.

The **System Element Window** displays.

Figure 7-2 Create Interest Rule_System Element Window

For more information on fields, refer to the field description table.

Table 7-2 System Element Window - Field Description

| Field | Description |
|----------------------------|--|
| System Element Name | Click Search icon and select the system element name from the drop-down list. The user must specify the method for calculating interest in the form of formulae. |

Formula Window:

Using the SDEs and the UDEs specified for a Rule, the user can calculate interest. The user must specify the method for calculating interest in the form of formulae. Using the SDEs and the UDEs, the user can create any number of formulae for a rule.

5. Click **Formula Window** button to invoke the formula section.

The **Formula Window** screen displays.

Figure 7-3 Create Interest Rule_Formula Window

For more information on fields, refer to the field description table.

Table 7-3 Formula Window - Field Description

| Field | Description |
|--------------------------|---|
| Formula Type | Select the formula type from the drop-down list. You must specify the method for calculating interest in the form of formulae. |
| Formula No | Specify the formula number. Formula Number Using the SDEs and the UDEs that you have specified for a Rule, you can calculate interest. Using the SDEs and the UDEs you can create any number of formulae for a Rule. |
| Accruals Required | Select the toggle to enable the interest accruals. |
| Rounding Required | Select the toggle to enable the interest rounding. |
| Book Flag | The Booking Flag of a formula denotes whether the result of a formula should be: <ul style="list-style-type: none"> • Booked - If the resulting amount should be posted to the customer account. • Unbooked - The result of the formula is to be used in another formula and not to be posted to the customer account. • Tax - The formula is used to calculate tax. The tax can be borne either by the customer or the bank. |
| Days In A Month | The method in which the N of the formula for interest calculation, PNR/100, has to be picked up is specified for a formula. This is done through two fields: <ul style="list-style-type: none"> • Days in a month • Days in a year The number of interest days for an account can be arrived at in three ways. <ul style="list-style-type: none"> • By considering the actual number of days in a month • By the US method of considering 360 days in a year 3-8 • By the Euro method of considering 360 days in a year |
| Periodicity | The Periodicity of a rule application denotes whether the formula you are defining has to be: <ul style="list-style-type: none"> • applied for each change during the interest period (or daily). • only for the last day of interest period (periodic). |
| Days In A Year | The interest rate is always taken to be quoted per annum. You must therefore indicate the denominator value (the total number of days in the year) based on which interest has to be applied. You can specify the days in a year as <ul style="list-style-type: none"> • Actual number of days (leap year will be 366, non-leap year will be 365) • 360 days • 365 days (leap and non-leap will be 365) |

Expression Window

6. Click **Expression Window** button to invoke **Add Expression** table grid.

The **Expression Window** displays.

Figure 7-4 Create Interest Rule - Expression Window

For more information on fields, refer to the field description table.

Table 7-4 Expression Window - Field Description

| Field | Description |
|-------------------|-----------------------------|
| Formula No | Specify the formula number. |
| Expression | Specify the expression. |
| Condition | Specify the condition. |
| Result | Specify the result. |

Debit/Credit

The result of a formula will be an amount that has to be either debited from the customer account or credited to it.

For example, the debit interest that the user charge on an overdraft would be debited from the customer account; while the credit interest that the user pay would be credited to the customer account. In this screen, you indicate this. Often, when calculating interest for an account, the user would want to debit interest under certain conditions and, under certain other conditions, credit interest. In such a case, the user can build formulae to suit both conditions. The formula that is used to calculate interest for the account would depend on the condition that is fulfilled.

7. Click **Save** to save the details.
- [Supported System Defined Elements \(SDE\)](#)
As part of the **Interest and Charges** module maintenance, the user must maintain details that will enable the system to pick up different elements that are used in the calculation of interest.

7.1.1 Supported System Defined Elements (SDE)

As part of the **Interest and Charges** module maintenance, the user must maintain details that will enable the system to pick up different elements that are used in the calculation of interest.

Accordingly, the following **System Defined Elements (SDEs)** are available as inbuilt parameters in Oracle Banking Accounts Cloud Service, which you can use to set-up an Interest and Charges rule:

Table 7-5 SDEs Supported

| SDE Name | Description |
|-----------------|----------------------------------|
| DLY_NET_VD_BAL | Daily Net Value Dated Balance |
| VD_DLY_CR_BAL_M | Value Dated Daily Credit Balance |

Table 7-5 (Cont.) SDEs Supported

| SDE Name | Description |
|-----------------|---------------------------------|
| VD_DLY_DR_BAL_M | Value Dated Daily Debit Balance |
| DAYS | Days Period |
| YEAR | Days in the Year |

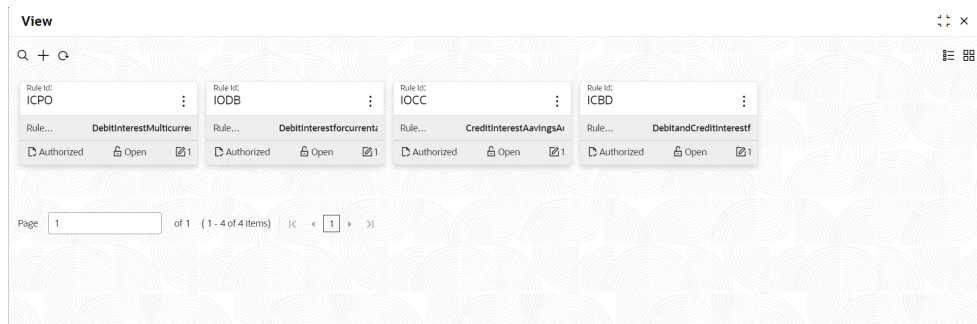
7.2 View Interest Rule

This topic describes the systematic instructions to view the list of configured interest rule details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest Rule**. Under **Interest Rule**, click **View**.

The **View** screen displays.

Figure 7-5 View Interest Rule



For more information on fields, refer to the field description table.

Table 7-6 View Interest Rule - Field Description

| Field | Description |
|-----------------------------|---|
| Rule ID | Displays the rule ID. |
| Rule Description | Displays the rule description. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed |

Table 7-6 (Cont.) View Interest Rule - Field Description

| Field | Description |
|----------------------------|---|
| Modification Number | Displays the number of modifications performed on the record. |

8

Period Code

This topic provides the information to configure and maintain the period code.

This topic contains the following subtopics:

- [Create Period Code](#)
This topic describes the systematic instructions to configure the period code details.
- [View Period Code](#)
This topic describes the systematic instructions to view the list of configured period code details.

8.1 Create Period Code

This topic describes the systematic instructions to configure the period code details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Period Code**. Under **Period Code**, click **Create**.

The **Create** screen displays.

Figure 8-1 Create Period Code

The screenshot shows the 'Create' screen for configuring a Period Code. The screen is titled 'Create' and has a close button (X) in the top right corner. It contains several input fields and a table.

Form Fields:

- Financial Cycle:** A text input field with a 'Required' label below it.
- Description:** A text input field.
- Date Range:** Two date pickers (calendar icons) with a double-headed arrow between them, and 'Required' labels below each.

Table:

The table is titled 'Period Cycle' and has a '+' and '-' button in the top right corner. It has a checkbox in the first column and three columns: 'Period Code', 'Start Date', and 'End Date'. The table is currently empty, with the text 'No data to display.' below the header.

Page Navigation:





Page 1 (0 of 0 items) | < < 1 > > |

Buttons:

Cancel Save

3. Specify the fields on **Create** screen.
For more information on fields, refer to the field description table.

Table 8-1 Create Period Code - Field Description

| Field | Description |
|------------------------|--|
| Financial Cycle | <p>Specify the code for financial cycle. It acts as an identifier for the cycle. For example, while posting adjustments into a previous financial cycle, the user would identify the year through this code.</p> <p> Note: The value should be maximum of 9 characters and alphanumeric.</p> |
| Description | <p>Specify the description for the financial cycle.</p> <p> Note: The value should be maximum of 35 characters and alphanumeric.</p> |
| Date Range | Select the first day and last day of the financial cycle. |
| Period Code | <p>Specify the period code that identifies the accounting period.</p> <p> Note: The value should be maximum of 3 characters and alphanumeric.</p> |
| Start Date | Select the start date of the corresponding period. |
| End Date | <p>Select the end date of the corresponding period.</p> <p> Note: The end date of a period should be always on a month end.</p> |

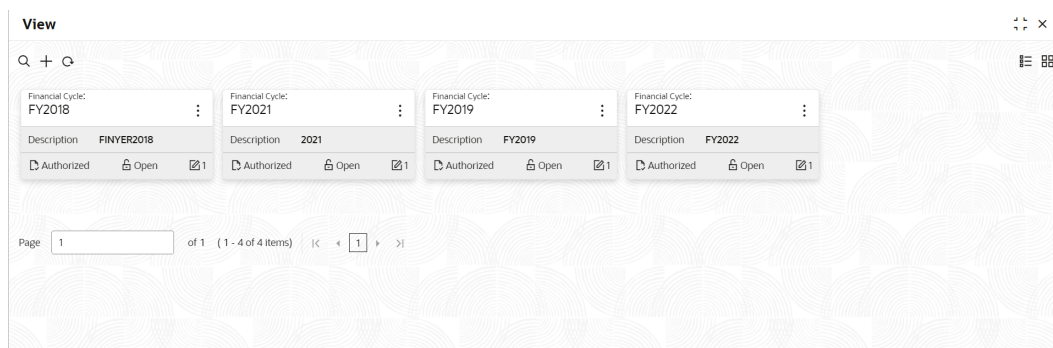
4. Click **Save** to save the details.

8.2 View Period Code

This topic describes the systematic instructions to view the list of configured period code details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Period Code**. Under **Period Code**, click **View**.
The **View** screen displays.

Figure 8-2 View Period Code



For more information on fields, refer to the field description table.

Table 8-2 View Period Code - Field Description

| Field | Description |
|-----------------------------|--|
| Financial Cycle | Displays the financial cycle year. |
| Description | Displays the description. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Rejected • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

9

Rate Input

This topic provides the information to configure and maintain the rate input.

This topic contains the following subtopics:

- [Create Rate Input](#)
This topic describes the systematic instructions to configure the rate input details.
- [View Rate Input](#)
This topic describes the systematic instructions to view the list of configured rate input details.

9.1 Create Rate Input

This topic describes the systematic instructions to configure the rate input details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Rate Input**. Under **Rate Input**, click **Create**.

The **Create** screen displays.

Figure 9-1 Create Rate Input

The screenshot shows the 'Create Rate Input' screen. At the top, there are three search fields: 'Branch Code', 'Rate Code', and 'Currency Code', each with a magnifying glass icon and a 'Required' label. Below these fields is a 'Rates' table with columns for 'Effective Date', 'Rate', and 'Open'. The table is currently empty, showing 'No data to display.' Below the table is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows. At the bottom right of the screen are 'Cancel' and 'Save' buttons.

3. Specify the fields on **Create Rate Input** screen.
For more information on fields, refer to the field description table.

Table 9-1 Create Rate Input - Field Description

| Field | Description |
|-----------------------|--|
| Branch Code | Click Search icon to view and select the branch code to maintain the IC rates for the rate code from the head office branch. The user can select the branch for which the attributes are being defined. |
| Rate code | Click Search icon to view and select the rate code for which the effective rates are being maintained. Each IC Rate Code is defined by an alphanumeric code. Effective rates are maintained for the rate code, which is then linked to a product. When an account is processed, the rates maintained for the rate code (with the effective date) linked to the product will be applied on the account, some of which can be changed. To recall, the IC Rate Codes are maintained in the IC Rate Code maintenance. |
| Currency Code | Click Search icon to view and select the currency code for which the rates are being maintained. In Rates Maintenance screen, the user define the rates for each rate code, branch and currency combination. |
| Effective Date | Select the effective date of a record on which a record takes effect. Each rate that you maintain for a Rate Code, Branch, and Currency combination should have an Effective Date associated with it. |
| Rate | Specify the rates for the selected IC rate code. |
| Open | Select the toggle whether it should be open or closed. |

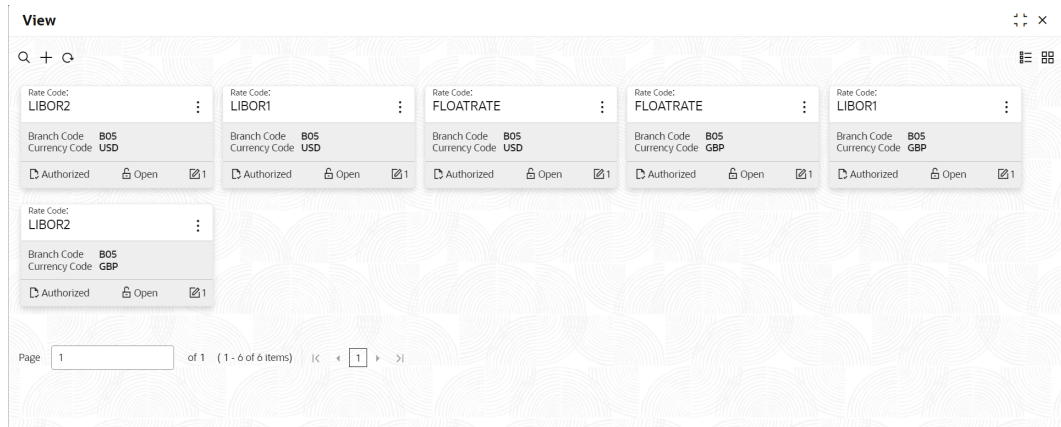
4. Click + to add rate details.
5. Click - to remove rate details.
6. Click **Save** to save the details.

9.2 View Rate Input

This topic describes the systematic instructions to view the list of configured rate input details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Rate Input**. Under **Rate Input**, click **View**.
The **View** screen displays.

Figure 9-2 View Rate Input



For more information on fields, refer to the field description table.

Table 9-2 View Rate Input - Field Description

| Field | Description |
|-----------------------------|--|
| Rate Code | Displays the rate code. |
| Branch Code | Displays the branch code. |
| Currency Code | Displays the currency code. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

10

UDE Limits

This topic provides the information to configure and maintain the UDE limits.

This topic contains the following subtopics:

- [Create UDE Limits](#)
This topic describes the systematic instructions to configure the UDE limits.
- [View UDE Limits](#)
This topic describes the systematic instructions to view the list of configured UDE limits.

10.1 Create UDE Limits

This topic describes the systematic instructions to configure the UDE limits.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Limits**. Under **UDE Limits**, click **Create**.

The **Create** screen displays.

Figure 10-1 Create UDE Limits

| User Element | Currency Code | Min Effective Value | Max Effective Value | Minimum Variance | Maximum Variance |
|--------------------------|---------------|---------------------|---------------------|------------------|------------------|
| <input type="checkbox"/> | | | | | |

3. Specify the fields on **Create UDE Limits** screen.
For more information on fields, refer to the field description table.

Table 10-1 Create UDE Limits - Field Description

| Field | Description |
|----------------------------|---|
| Product Code | Click Search icon to view and select the product code. Every product is linked to a rule. When the rule is built, the user identifies the UDEs needed to calculate interest or charges. The user does not have to give the UDE value. Because the rule can be linked to many products; and a product to many account classes (for which interest or charge is calculated using the same method but having different UDE values). |
| User Element | Click Search icon to view and select the user element for which the user wants to maintain upper and lower limits. |
| Currency Code | Click Search icon to view and select the currency code. If the user selects ALL as the currency code, then the limits are applicable for all currencies. |
| Min Effective Value | Specify the minimum value for the user element and currency combination. |
| Max Effective Value | Specify the maximum value for the user element and currency combination. |
| Minimum Variance | Specify the minimum value of interest variance that can be maintained at account level for the given UDE and currency combination. |
| Maximum Variance | Specify the maximum value of interest variance that can be maintained at account level for the given UDE and currency combination. The value of Maximum Variance cannot be less than Minimum Variance . While creating an account, if the variance is specified at special condition level in the Variance field against a UDE, then that variance value is compared with the Minimum and Maximum variance maintained at the product level for the account currency. If the variance is below minimum variance and above maximum variance, the system displays an error message. The validation of minimum and maximum variance are performed during creation, modification and reopening of the account. |

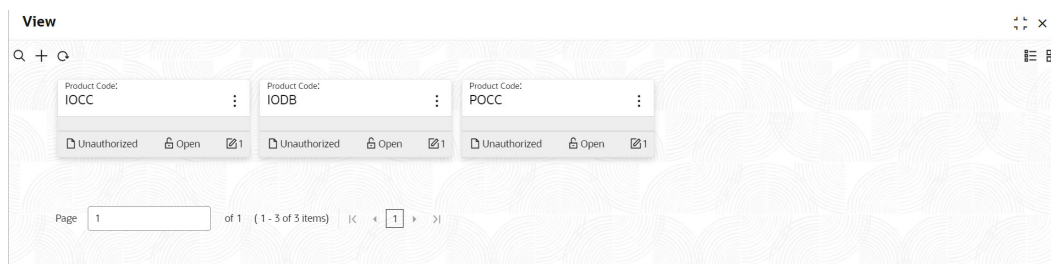
4. Click + to add the new user element limits.
5. Click - to remove the existing user element limits.
6. Click **Save** to save the details.

10.2 View UDE Limits

This topic describes the systematic instructions to view the list of configured UDE limits.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
 2. Under **Interest and Charges**, click **UDE Limits**. Under **UDE Limits**, click **View**.
- The **View** screen displays.

Figure 10-2 View UDE Limits



For more information on fields, refer to the field description table.

Table 10-2 View UDE Limits - Field Description

| Field | Description |
|-----------------------------|--|
| Product Code | Displays the product code. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

11

UDE Value Input

This topic provides the information to configure and maintain UDE value input.

This topic contains the following subtopics:

- [Create UDE Value Input](#)
This topic describes the systematic instructions to configure the UDE Value Input details.
- [View UDE Value Input](#)
This topic describes the systematic instructions to view the list of configured UDE value input details.

11.1 Create UDE Value Input

This topic describes the systematic instructions to configure the UDE Value Input details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Value Input**. Under **UDE Value Input**, click **Create**.

The **Create** screen displays.

Figure 11-1 Create UDE Value Input

The screenshot shows the 'Create' screen for UDE Value Input. It features four required text input fields: Product Code, Branch Code, IC Group, and Currency Code. Below these is an Effective Date field with a calendar icon. A section titled 'User Defined Elements' contains a table with columns for User Element, User Element Value, and Rate Code. The table is currently empty, displaying 'No data to display.' and a pagination bar showing 'Page 1 (0 of 0 items)'. The bottom right corner has 'Cancel' and 'Save' buttons.

3. Specify the fields on **Create UDE Value Input** screen.
For more information on fields, refer to the field description table.

Table 11-1 Create UDE Value Input - Field Description

| Field | Description |
|---------------------------|---|
| Product code | <p>Click Search icon and select the product code.</p> <p>Every product is linked to a rule. When the rule is built, the user identifies the UDEs needed to calculate interest or charges. The user must not give the UDE value. Because the rule can be linked to many products and apply a product to many account classes (for which interest or charge is calculated using the same method but which have different UDE values).</p> <p>For each condition defined for a product, specify the values of the UDEs (which is identified for the rule that is linked to the product) in the User Data Elements screen. The UDE values maintained for a condition, the same will be picked up when the interest is calculated for the account class.</p> |
| Branch Code | <p>Click Search icon and select the branch code for which the UDE Values being maintained are applicable as a general condition.</p> <p>If 'ICRATES' has been maintained as a Restriction Type in the Common Branch Restrictions screen, the branches allowed for the home branch are displayed in the option list for the Branch Code. If not, all Branch Codes are displayed including the 'ALL' option.</p> <p>If the home branch is HO, then the Branch Code option list displays 'ALL' in addition to the list of branches allowed for your Home Branch. If the user tries to maintain a UDE value for a specific branch, the system checks if the UDE value has been first maintained with Branch Code 'ALL'. If it has not been maintained, an error message is displayed forcing the user to maintain the UDE value for the Branch Code 'ALL'.</p> |
| Effective Date | <p>Select the date from when a record takes effect.</p> <p>The user can maintain the different values for a UDE and the different effective dates for a condition. When the interest is calculated on a particular day for the account class, the value of the UDE corresponding to the date will be picked up.</p> <p>The UDE values of a condition can be different for different dates. Typically, the user would want to open records with different Effective Dates, if the values of UDEs vary within the same liquidation period.</p> |
| IC Group | Click Search icon and select the IC group. |
| Currency Code | Click Search icon and select the currency code. |
| User Element | Specify the user element. |
| User Element Value | Specify the user element value. |
| Rate Code | Specify the rate code. |

User Defined Elements:

For each account class, the user must specify the values of all the UDEs to identify while building the rule. The specified UDE value will be picked up while

calculating interest for the account class. All the UDEs that the user has identified for the rule (to which the product is linked) will be displayed here. The various types of UDE values are as follows:

- Credit Rate
- Debit Rate
- Amount
- Number

The interest on a debit balance is an example of a debit rate. The interest on a credit balance is an example of a credit rate.

A User Data Element will be an amount under the following circumstances:

- in the case of a tier structure, the upper and lower limit of a tier or a tier amount;
- in the case of a charge, when it is indicated as a flat amount
- any amount that can be used in the definition of formula

While building a rule, the user will indicate the UDE to be a number if the interest is defined based on the number of transactions or the number of account statements. A UDE under this category can also be used to store a numerical value that may be used in a formula.

For each UDEs, the user must specify the values. If the UDE type for the rule is a **Rate** element, the user can either specify a Rate Code or enter a value for the Rate element. If the user specifies a Rate Code for the UDE, the value maintained for the rate code is picked up while calculating interest. However, if the user selects to enter a spread for the Rate Code, the appropriate value is computed. (A Spread is a positive or negative value that the user adds or deducts to the value specified for the Rate Code). If you do not specify a spread, the rate maintained for the Rate Code will be picked up.

If the type of UDE is an amount, the value that you enter will be in the currency that you specified in the UDE amounts currency field (in the Interest Preferences screen). If you specify the UDE amounts currency as the local currency and the account class in a foreign currency, all UDE values will be converted to the local currency. Currency conversions will be on the basis of the exchange rates maintained for the day.

4. Click + to add the new user defined element.
5. Click - to remove the existing user defined element.
6. Click **Save** to save the details.

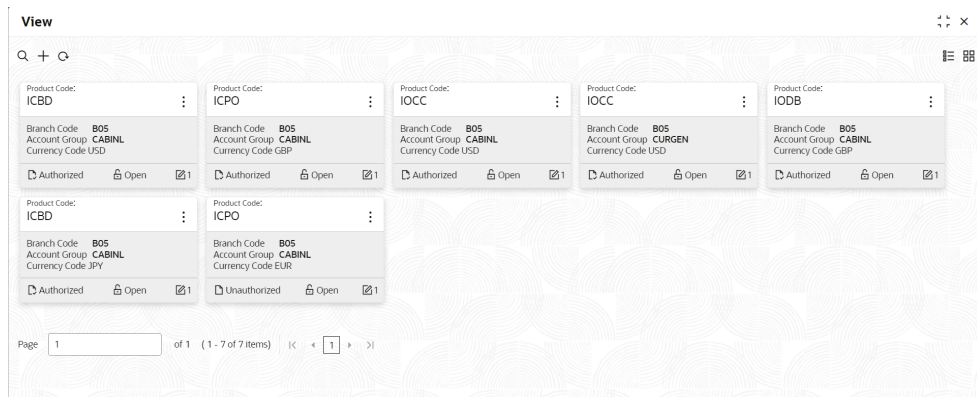
11.2 View UDE Value Input

This topic describes the systematic instructions to view the list of configured UDE value input details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Value Input**. Under **UDE Value Input**, click **View**.

The **View** screen displays.

Figure 11-2 View UDE Value Input



For more information on fields, refer to the field description table.

Table 11-2 View UDE Value Input - Field Description

| Field | Description |
|-----------------------------|--|
| Product Code | Displays the product code. |
| Branch Code | Displays the branch code. |
| Account Group | Displays the account group. |
| Currency Code | Displays the currency code. |
| Rule Code | Displays the rule code. |
| Authorization Status | Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> Authorized Rejected Unauthorized |
| Record Status | Displays the status of the record. The available options are: <ul style="list-style-type: none"> Open Closed |
| Modification Number | Displays the number of modifications performed on the record. |

A

Functional Activity Codes

This topic provides the Functional Activity Codes used in Oracle Banking Accounts Cloud Service.

Table A-1 Functional Activity Codes

| Screen Name | FUNCTIONAL_ACTIVITY_CODE |
|-----------------------------------|---|
| Interest History | IC_FA_INTERESTHISTQRY_AMEND |
| Interest History | IC_FA_INTERESTHISTQRY_AUTHORIZE |
| Interest History | IC_FA_INTERESTHISTQRY_CLOSE |
| Interest History | IC_FA_INTERESTHISTQRY_DELETE |
| Interest History | IC_FA_INTERESTHISTQRY_NEW |
| Interest History | IC_FA_INTERESTHISTQRY_REOPEN |
| Interest History | IC_FA_INTERESTHISTQRY_VIEW |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_AMEND |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_AUTHORIZE |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_CLOSE |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_DELETE |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_NEW |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_REOPEN |
| Accounting Entries | IC_FA_ACC_ENTRY_MAINTENANCE_VIEW |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_AMEND |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_AUTHORIZE |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_CLOSE |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_DELETE |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_NEW |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_REOPEN |
| Handoff - External Service System | IC_FA_EXT_SERVICE_SYSTEM_VIEW |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_AMEND |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_AUTHORIZE |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_CLOSE |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_DELETE |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_NEW |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_REOPEN |
| Branch Parameters | IC_FA_BRANCH_PARAMETERS_VIEW |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_AMEND |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_AUTHORIZE |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_CLOSE |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_DELETE |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_NEW |
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_REOPEN |

Table A-1 (Cont.) Functional Activity Codes

| Screen Name | FUNCTIONAL_ACTIVITY_CODE |
|------------------|--|
| Period Code | IC_FA_PERIOD_CODE_MAINTENANCE_VIEW |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_AMEND |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_AUTHORIZE |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_CLOSE |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_DELETE |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_NEW |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_REOPEN |
| Interest Product | IC_FA_PRODUCT_MAINTENANCE_VIEW |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_AMEND |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_AUTHORIZE |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_CLOSE |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_DELETE |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_NEW |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_REOPEN |
| UDE limits | IC_FA_PRODUCT_UDE_LIMITS_VIEW |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_AMEND |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_AUTHORIZE |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_CLOSE |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_DELETE |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_NEW |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_REOPEN |
| Rate Input | IC_FA_RATE_INPUT_MAINTENANCE_VIEW |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_AMEND |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_AUTHORIZE |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_CLOSE |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_DELETE |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_NEW |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_REOPEN |
| UDE Value Input | IC_FA_UDE_MAINTENANCE_VIEW |
| Interest Rule | IC_FA_RULE_MAINTENANCE_AMEND |
| Interest Rule | IC_FA_RULE_MAINTENANCE_AUTHORIZE |
| Interest Rule | IC_FA_RULE_MAINTENANCE_CLOSE |
| Interest Rule | IC_FA_RULE_MAINTENANCE_DELETE |
| Interest Rule | IC_FA_RULE_MAINTENANCE_NEW |
| Interest Rule | IC_FA_RULE_MAINTENANCE_REOPEN |
| Interest Rule | IC_FA_RULE_MAINTENANCE_VIEW |

B

Error Codes and Messages

This topic provides the error code and messages found while using Oracle Banking Accounts Cloud Service.

Table B-1 List of Error Codes and Messages

| Error Code | Error Message |
|-------------|---|
| IC-ACC-01 | Branch Dates could not be resolved |
| IC-ACC-02 | Failed while fetching user globals |
| IC-ACC-03 | Could not get account |
| IC-ACC-04 | Failed during Lookup |
| IC-ACC-05 | Unhandled exception occurred during Lookup |
| IC-ACC-06 | Bombed while converting the amount |
| IC-ACC-07 | Unhandled Exception occurred |
| IC-ACC-08 | Required Parameters for Account Class transfer not maintained |
| IC-ACC-09 | Unhandled Exception occurred during Account Class transfer check |
| IC-ACC-50 | Exception Occurred while querying Intraday Table for Product Accrual |
| IC-ACC-51 | Exception Occurred while posting Liquidation Netting |
| IC-ACC-52 | Failed while populating Product Accrual Entries |
| IC-ACC-53 | Failed while updating final status |
| IC-ACC-54 | Failed while querying branch parameters |
| IC-ACC-55 | Lookup failed for product code \$1 |
| IC-ACC-57 | Failed During Currency Conversion for product \$1 |
| IC-ACC-58 | Failed while marking entry passed for product \$1 |
| IC-ACC-59 | Exception Occurred while preparing Accounting Entries for Product Accrual for product \$1 |
| IC-BAT-133 | Error Occurred during Service Call to Interest Accrual |
| IC-BAT-121 | Failed in verifying pending process for the branch |
| IC-BAT-131 | Error Occurred during Service Call to Allocation |
| IC-BAT-132 | Error Occurred during Service Call to Interest Calc |
| IC-BAT-134 | Error Occurred during Service Call to Interest Liquidation |
| IC-BAT-135 | Error Occurred during Service Call to Charge |
| IC-BAT-136 | Error Occurred during Service Call to Accounting |
| IC-BAT-137 | Error Occurred during Service Call to Product Accounting |
| IC-BAT-138 | Error Occurred during Service Call to Resolve Branch |
| IC-BAT-139 | Error Occurred during Service Call to Resolve Account |
| IC-BAT-140 | Error Occurred during Service Call to Mark Cutoff |
| IC-BAT-141 | Error Occurred during Service Call to Release Cutoff |
| IC-BRNC-01 | Invalid Branch Parameter |
| IC-CHGERR02 | Branch Dates could not be resolved |
| IC-CHGERR03 | Could not get account |

Table B-1 (Cont.) List of Error Codes and Messages

| Error Code | Error Message |
|-------------------|---|
| IC-CHGERR04 | Could not get account |
| IC-CHGERR05 | Error Occurred during Initialization |
| IC-CHGERR06 | Bombed while converting the amount |
| IC-CHGERR07 | Failed while deriving charge amount |
| IC-CHGERR08 | Failed while deriving min/max amount |
| IC-CHGERR09 | Failed during LCY Conversion |
| IC-CHGERR10 | Failed While Caching Details for Charge Slab |
| IC-CHGERR11 | Problem as both discount amt and discount percentage maintained |
| IC-CHGERR12 | Failed while fetching Slab Details |
| IC-CHGERR13 | Failed while fetching Tier Details |
| IC-CHGERR14 | Failed during amount round |
| IC-CHGERR17 | Failed while fetching product details |
| IC-CHGERR19 | Failed during currency conversion |
| IC-CHGERR23 | Failed while fetching Charge Entries |
| IC-CHGERR24 | Failed while Processing Charge |
| IC-CHGERR25 | Failed while updating liqd dates |
| IC-CHGERR28 | Could not get the book type |
| IC-GETSP-01 | No details present for the given Branch and Account |
| IC-BAT-142 | Error Occurred during Service Call to Pre Branch Resolution |
| IC-BAT-160 | Failed while getting pending count for Intraday Batch |
| IC-BAT-161 | Failed during service call for Intraday Batch |
| IC-GRC001 | Effective Date cannot be Back Dated. |
| IC-GRC002 | Current IC Group and New IC Group cannot be same. |
| IC-GRC003 | Account Branch and currency cannot be *.* for given Account. |
| IC-GRC004 | Pending request is active for an Account, therefore new change request is not allowed to be saved |
| IC-GRC005 | Booking GL details and accounting details are mandatory if Liquidation mode is Liquidate to GL or Liquidate to Different Account respectively |
| IC-INPER-01 | Account is Mandatory |
| IC-INPER-02 | Account Group Code is Mandatory |
| IC-INPER-03 | Account Open Date is Mandatory |
| IC-INPER-04 | Branch is Mandatory |
| IC-INPER-05 | Currency is Mandatory |
| IC-INPER-06 | Customer Number is Mandatory |
| IC-INPER-07 | Source System is Mandatory |
| IC-INPER-09 | No Records to process |
| IC-INPER-11 | Maint Queue Population Failed |
| IC-INPER-20 | Branch Parameter Not maintained |
| IC-INPT-001 | No records present for given branch and account |
| IC-INPT-002 | Exceeded accGrp max size 6 |
| IC-INPT-003 | accGrp not sent |
| IC-INPT-004 | Exceeded accGrpDesc max size 2000 |

Table B-1 (Cont.) List of Error Codes and Messages

| Error Code | Error Message |
|-------------------|--|
| IC-INPT-005 | accGrpDesc not sent |
| IC-INPT-006 | Exceeded extAccGrp max size 64 |
| IC-INPT-007 | extAccGrp not sent |
| IC-INPT-008 | Exceeded extAccGrpDesc max size 2000 |
| IC-INPT-009 | extAccGrpDesc not sent |
| IC-INPT-010 | Exceeded extAccGrpType max size 1 |
| IC-INPT-011 | extAccGrpType not sent |
| IC-INPT-012 | Exceeded productCode max size 4 |
| IC-INPT-013 | productCode not sent |
| IC-INPT-014 | Exceeded ccy max size 3 |
| IC-INPT-015 | ccy not sent |
| IC-INPT-016 | Exceeded open max size 1 |
| IC-INPT-017 | open not sent |
| IC-IPTAC-01 | Record Already Exists, Failed to save. |
| IC-IPTVD-01 | Ref No in the request must be unique |
| IC-MNRUL-01 | System elements not mapped to the Rule |
| IC-MNTBR-01 | Error while validation of branch code using common core branch services |
| IC-MNTBR-02 | Branch code not found in core branches |
| IC-MNTBR-03 | IC Period Code Maintenance is not present |
| IC-MNTBR-04 | Error while fetching system date values from CMC Branch Services |
| IC-MNTBR-05 | Branch code not found in system dates |
| IC-PRCBT002 | To Period Code should be greater than From Period Code |
| IC-PRCBT003 | Profit calculation exclusion batch not executed for the given period |
| IC-PRD054 | Value of Accrual Day should be less than or equal to 31 |
| IC-PRD061 | Frequency is blank in product preferences |
| IC-PRD062 | Branch Parameter not maintained |
| IC-PRD123 | Both start from account opening and defer liquidation days flags cannot be selected at the same time |
| IC-PRD120 | Defer liquidation days should not be entered when defer liquidation flag is not selected |
| IC-PRD121 | Defer before month end days should not be entered when defer liquidation flag is not selected |
| IC-PRD122 | Defer liquidation days or defer before month end days should be entered when defer liquidation flag is selected |
| IC-PRD124 | Days before month end should not be entered for frequency days |
| IC-PRD125 | Both defer liquidation days and defer before month end day cannot be entered at the same time |
| IC-PRD126 | Accrual cycle should be None when accrual frequency is Daily |
| IC-PRD201 | Interest liquidation frequency has to be monthly and Liquidation at Month End flag has to be checked if the Split Interest Adj for Prev Year is required |
| IC-RL0007 | Rule Id has invalid characters |
| IC-RL0008 | Blank characters are not allowed in Rule Id |
| IC-RL0009 | Rule Id - First character should be an alphabet or underscore |

Table B-1 (Cont.) List of Error Codes and Messages

| Error Code | Error Message |
|-------------------|---|
| IC-RL0048 | Requires atleast one formula with a valid expression for a rule |
| IC-RL0056 | Required atleast one booked formula to save the rule |
| IC-RLM060 | Rounding Required should be checked when Book FFlag is "Booked" and periodicity is "Daily/Periodic" |
| IC-RLM061 | Accruals Required should be Unchecked when Book FFlag is "Non-Booked" and periodicity is "Daily/Periodic" |
| IC-RLM069 | Length of Rule Id should be equal to 4 characters |
| IC-RULE-01 | SDE Id and UDE Id should be different |
| IC-RULE-02 | Result cannot have logical operator |
| IC-SPRM-001 | Service Parameters cannot be empty |
| IC-PRD132 | Minimum Variance cannot be greater than Maximum Variance |
| IC-PRD131 | Min Effective Value cannot be greater than Max Effective Value |

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