Oracle® Banking Corporate Accounts Cloud Service

Interest and Charges User Guide

Release 14.8.0.0.0
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Oracle Banking Corporate Accounts Cloud Service Interest and Charges User Guide, Release 14.8.0.0.0

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Contents

Preface

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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	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 Accural
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**.
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

Symbols and Icons

The following buttons are used in the screens:

Table Symbols and Icons - Common

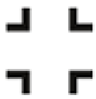
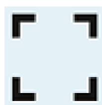
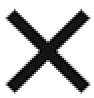
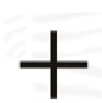
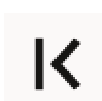
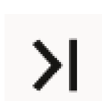
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record

Table (Cont.) Symbols and Icons - Common

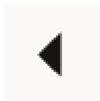
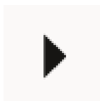
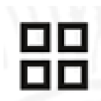
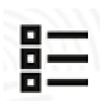
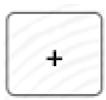
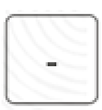
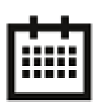
Symbol/Icon	Function
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Errors and Overrides

Table (Cont.) Symbols and Icons - Common

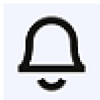
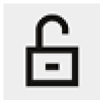
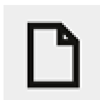
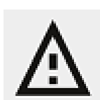
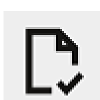
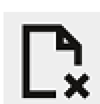
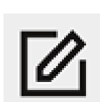
Symbol/Icon	Function
	Alerts
	Filter
	Date Range

Table Symbols and Icons – Audit Details

Symbol/Icon	Function
	A user
	Date and time
	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
	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.

The types of GLs (expense, income, etc.), and the GLs to which accounting entries are posted are defined for an event (when interest or charge is liquidated or accrued) by specifying the accounting role and account head.

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

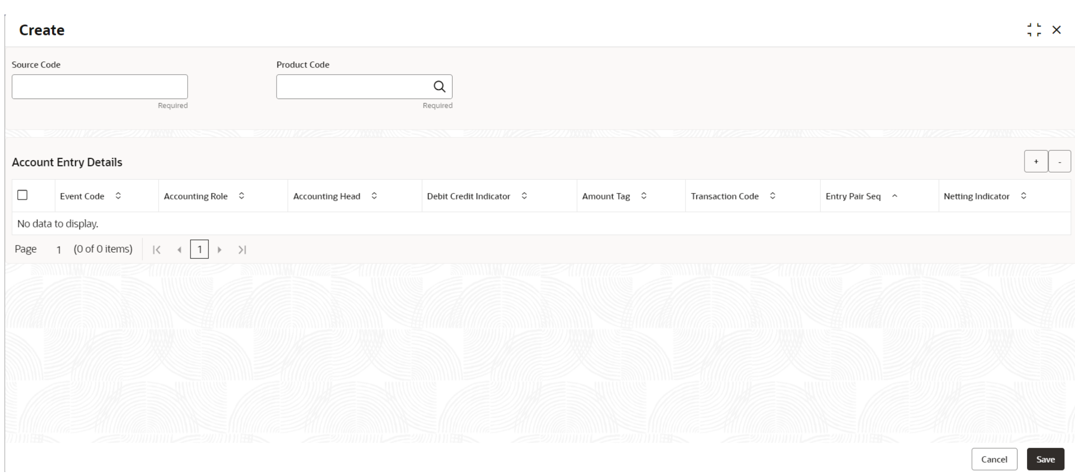
This topic describes the systematic instructions to configure the accounting entries details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

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. • 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. • <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: • **Debit** • **Credit**
Amount Tag	Click **Search** icon to view and select the amount tags. The following amount tags are hard coded. • 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 **Save** to save the details.

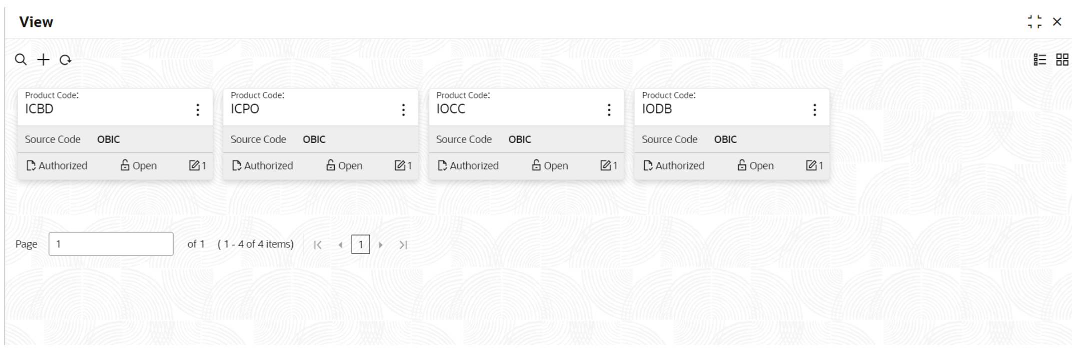
1.2 View Accounting Entries

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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **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.

It is related to Interest and Charges processing such as Liquidation Netting, processing interest/charges for System Date or Next Working Day-1, and accrual processing for each branch of the bank.

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

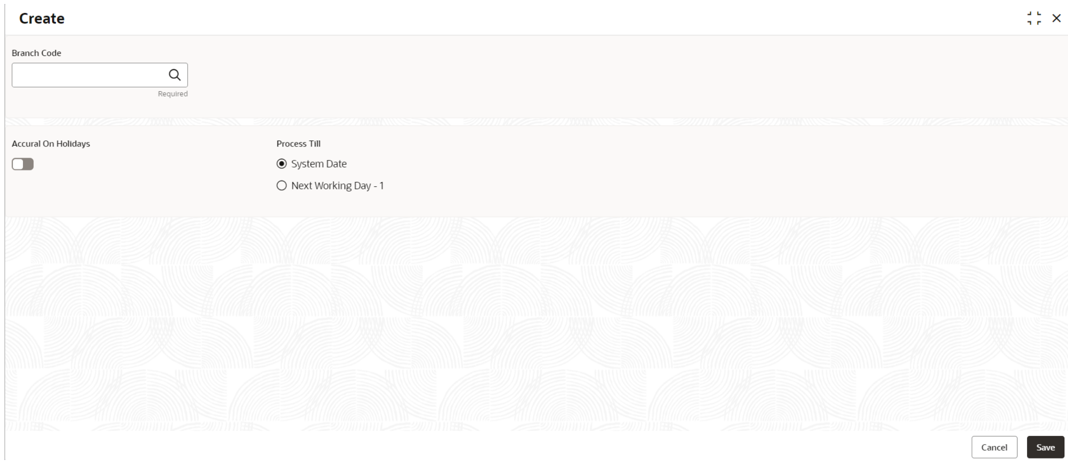
This topic describes the systematic instructions to configure the interest and charges at branch level parameters.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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



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: • **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.

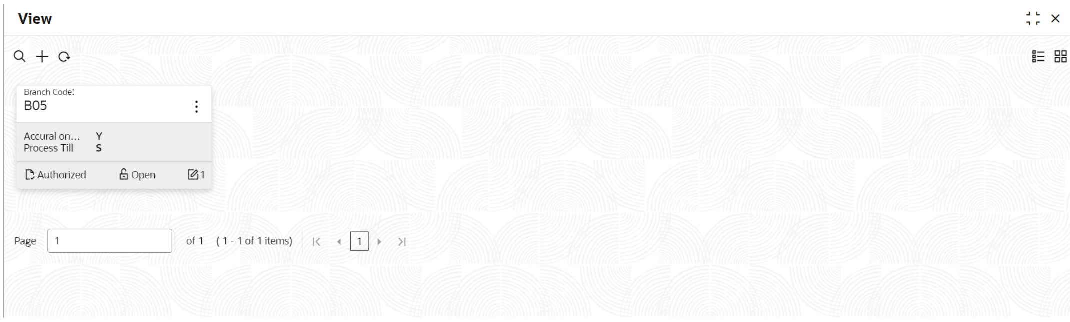
2.2 View Branch Parameters

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.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3 Charge Product Preferences

This topic provides the information to configure and maintain the charge product preferences.

The charge product preferences such as the charge basis, periodicity for charge application, application currency, etc. that will reflect on an account attached to the product can be maintained here.

To calculate the charges you would like to levy on an account, you have to specify the basis on which you would like to apply charges. For example, you may want to apply charges based on the debit turnover in an account. When you apply the charge product on an account or an account class, charges for the account will be calculated on this basis. The accounting entries would automatically be posted to the GLs that you specify for the charge product.

You can calculate charges for an account on the following basis:

Charge Basis	Description	Application
Item Count	Number of transactions	If the number of transactions during a liquidation cycle exceeds a certain number, you can levy a charge.
Adhoc Statement	Number of adhoc account statements	An account statements are normally generated at a specific frequency. If you generate a statement out of this frequency, you can levy a charge.
Account Statement	Number of account statements	You can fix the number of regular periodic (free) account statements for a liquidation cycle. For every extra account statement that you issue, you can levy a charge.
Turnover	Total turnover	You can charge on the basis of the turnover in an account. You can opt to levy charges on turnovers exceeding a certain amount. An SDE based on turnovers will be applied on an account only if the transaction code of the transaction is defined with ‘Include for Account Turnover.’
Cheque Issued	Number of cheque's issued	You can fix the number of free cheques that can be issued for a liquidation cycle. For every extra cheque leaf issued, you can levy a charge.
Stop Payment	Number of stop payments	You can levy a charge for every stop payment instruction.
Account Opening	Account Opening	You can levy a charge on the opening of an account.

This topic contains the following subtopics:

- Create Charge Product Preferences
  This topic describes the systematic instructions to create charge product preferences.
- View Charge Product Preferences
  This topic describes the systematic instructions to view charge product preferences.

3.1 Create Charge Product Preferences

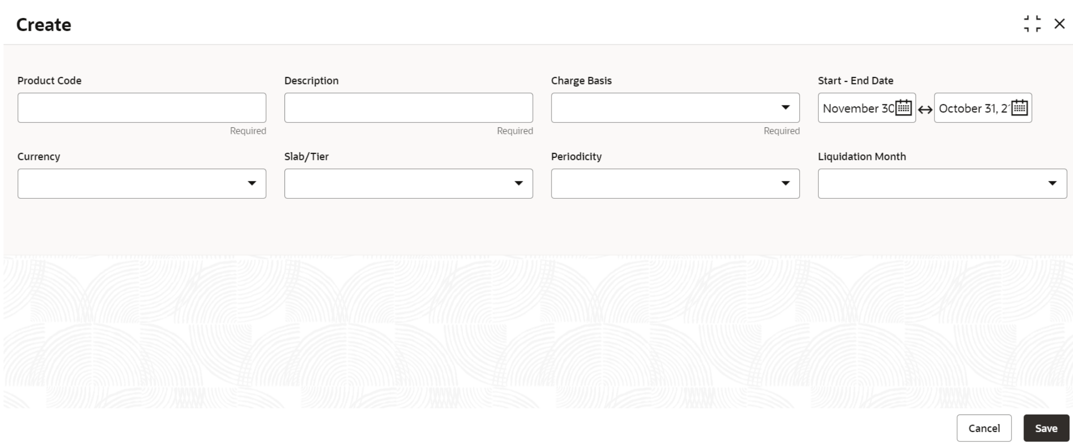
This topic describes the systematic instructions to create charge product preferences.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **Create** screen displays.

Figure 3-1 Create Charge Product Preferences



3. Specify the fields on the screen.

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

Table 3-1 Create Charge Product Preferences - Field Description

Field	Description
Product Code	Specify a unique code to identify the charge product.
Product Description	Specify the appropriate description for the Product Code. This description is associated with the product for information retrieval purposes.

Table 3-1 (Cont.) Create Charge Product Preferences - Field Description

Field	Description
Charge Basis	Choose the basis for charge calculation from the drop-down. The options are as follow: • **Item Count** - Count based charges • **Adhoc Statement** - Non periodic statement charges • **Statement** - Charges on regular/ periodic statements • **Turnover** - Turnover based charges • **Cheques Issued** - Number of cheque leaves issued • **Stop Payment** - Number of stop payments executed • **Account Opening** - On opening of account.
Start - End Date	Specify the date range when the product will be applicable. The charges will be applicable only during this period.
Currency	Specify if the charges should be applied in local currency or the account currency.
Slab/Tier	Specify whether the charge has to be applied on a slab basis or tier basis.
Periodicity	Choose the intervals between each charge liquidation from drop-down. The options are as follow: • **Adhoc** • **Daily** • **Monthly** • **Quarterly** • **Semi Annual** • **Annual**
Liquidation Month	Choose the month in which liquidation is to take place when the periodicity is maintained as Quarterly, Semi Annual or Annual. For Example: If periodicity is Quarterly and month is chosen as March, then the liquidation of charge for first quarter will be in March and the second quarter will be set as June automatically. If Preiodicity is Adhoc, Daily, or Monthly, the liquidation month should be chosen as None.

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

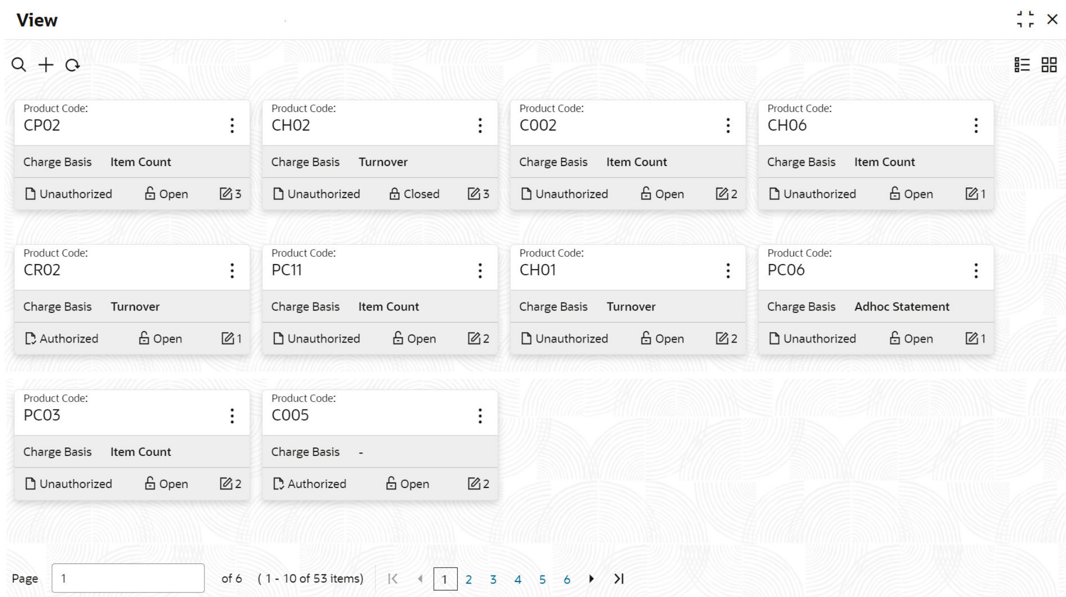
3.2 View Charge Product Preferences

This topic describes the systematic instructions to view charge product preferences.

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

   The **View** screen displays.

Figure 3-2 View Charge Product Preferences



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

Table 3-2 View Charge Product Preferences - Field Description

Field	Description
Product Code	Displays the product code.
Charge Basis	Displays the charge basis.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

4 Charge Rates

This topic provides the information to configure and maintain the charge rates.

In the Charge Rate screen, you have to specify the following details:

- The account class-currency combination on which you would apply the Charge Product.
- The minimum and the maximum charge for the product.
- The numeric values of the slab/tier and the charge amount or the charge rate for each slab/tier.
- The number of free transactions upto which no charges will be levied.

When you apply a product on an account class-currency combination, you define a general condition. The attributes that you have defined for the product will apply on all accounts belonging to this account class-currency combination.

This topic contains the following subtopics:

- Create Charge Rates
  This topic describes the systematic instructions to create charge Rates.
- View Charge Rates
  This topic describes the systematic instructions to view charge rates.

4.1 Create Charge Rates

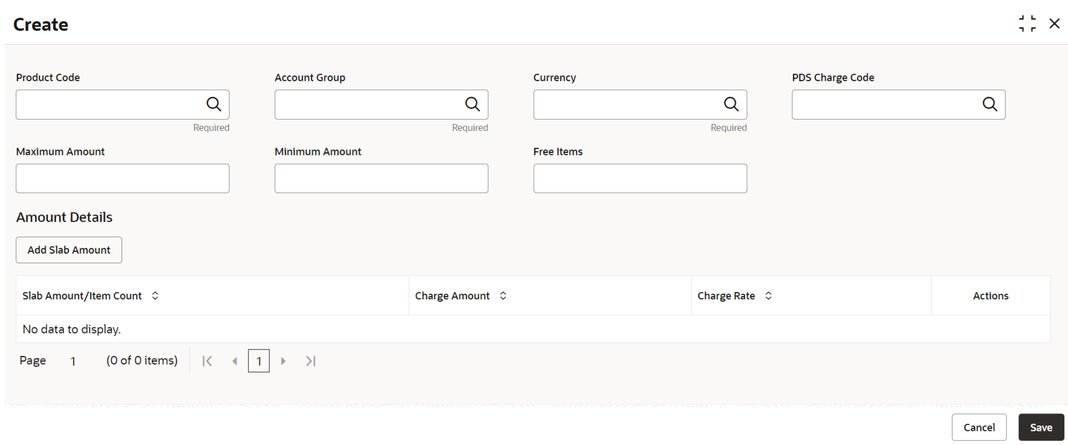
This topic describes the systematic instructions to create charge Rates.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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

   The **Create** screen displays.

Figure 4-1 Create Charge Rates



3. Specify the fields on the screen.

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

Table 4-1 Create Charge Rates - Field Description

Field	Description
Product Code	Choose the charge product for which the rate has to maintained from the list of values.
Account Group	Choose the account group for which the charge is applicable from the list of values.
Currency	Choose the currency for which the charge rate or amount is applicable.
PDS Charge Code	Choose the PDS charge code to be applied. If PDS charge code is chosen, then the charge rated maintained in the slabs below will not be applicable.
Maximum Amount	Specify the maximum charge that can be applied.
Minimum Amount	Specify the minimum charge that can be applied.
Free Items	Specify the number of transaction/statements/cheques beyond which charge will become applicable. In case of turnover, specify the amount beyond which charge becomes applicable.
Slab Amount/Item Count	Specify the upper limit of the slab/tier.
Charge Amount	Specify the charge amount applicable for each slab/tier. **Note:** Either of charge amount/rate is applicable not both.
Charge Rate	Specify the charge rate applicable for each slab/tier. **Note:** Either of charge amount/rate is applicable not both.

Table 4-1 (Cont.) Create Charge Rates - Field Description

Field	Description
Actions	Click the **Edit** icon to edit the rows in amount details. Click the **Delete** icon to delete the rows in amount details.

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

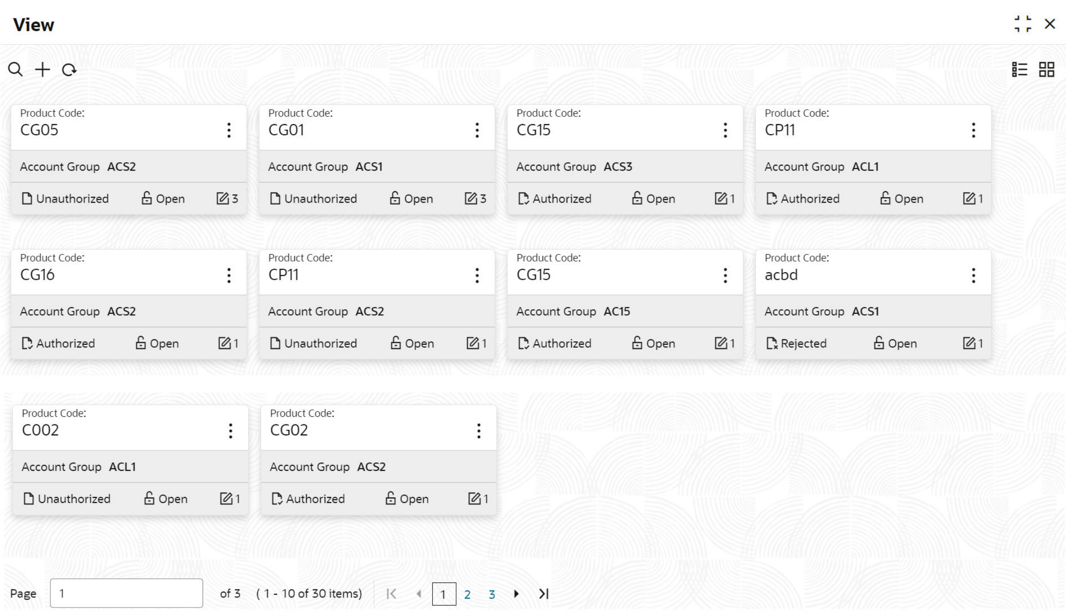
4.2 View Charge Rates

This topic describes the systematic instructions to view charge rates.

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

   The **View** screen displays.

Figure 4-2 View Charge Rates



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

Table 4-2 View Charge Rates - Field Description

Field	Description
Product Code	Displays the product code.
Account Group	Displays the account group.

Table 4-2 (Cont.) View Charge Rates - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

5 Handoff Parameters

This topic provides the information to configure and maintain the external service parameters such as external services and external handoff-related 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.

5.1 Create Handoff Parameters

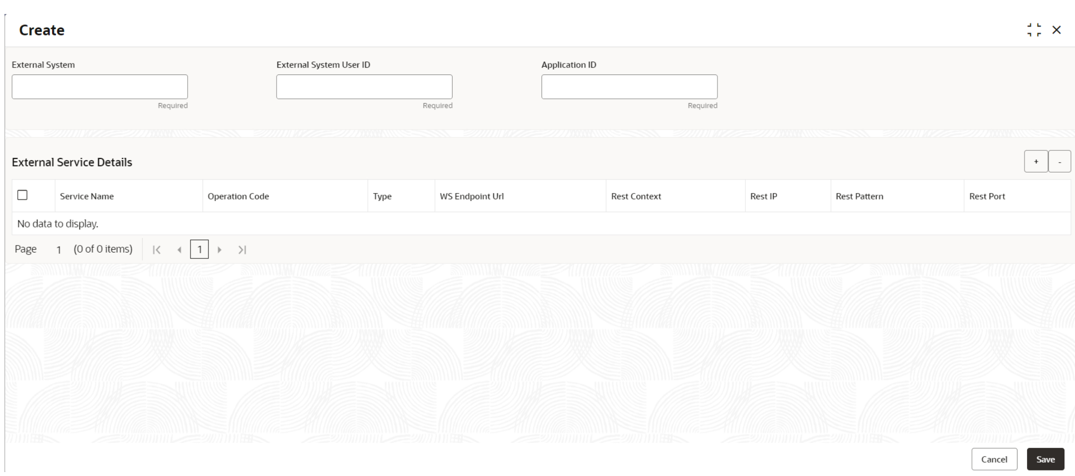
This topic describes the systematic instructions to create handoff parameters.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 5-1 Create Handoff Parameters

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

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

Table 5-1 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 **Save** to save the details.

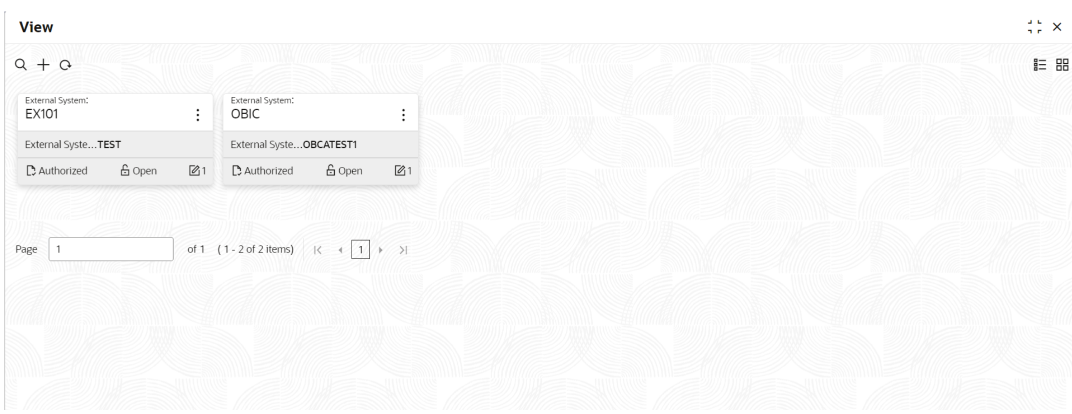
5.2 View Handoff Parameters

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 5-2 View Handoff Parameters



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

Table 5-2 View Handoff Parameters - Field Description

Field	Description
External System	Displays the external system.

Table 5-2 (Cont.) View Handoff Parameters - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

6
IC Rate Code

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

IC rate codes are used to apply floating rates (the prevailing market rate for interest rate and can be applied to specific or all branches).

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.

6.1 Create IC Rate Code

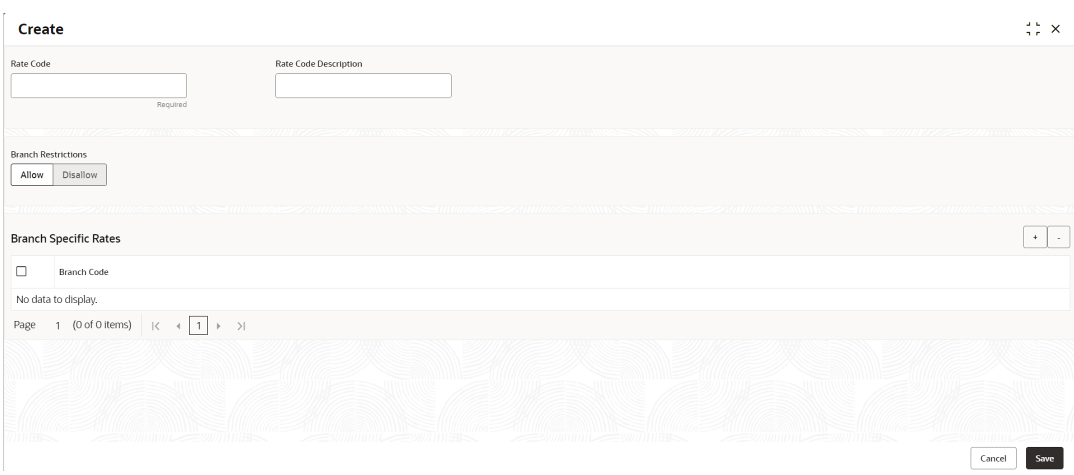
This topic describes the systematic instructions to configure the IC rate code details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 6-1 Create IC Rate Code

3. Specify the fields on **Create IC Rate Code** screen.

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

Table 6-1 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: • **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.

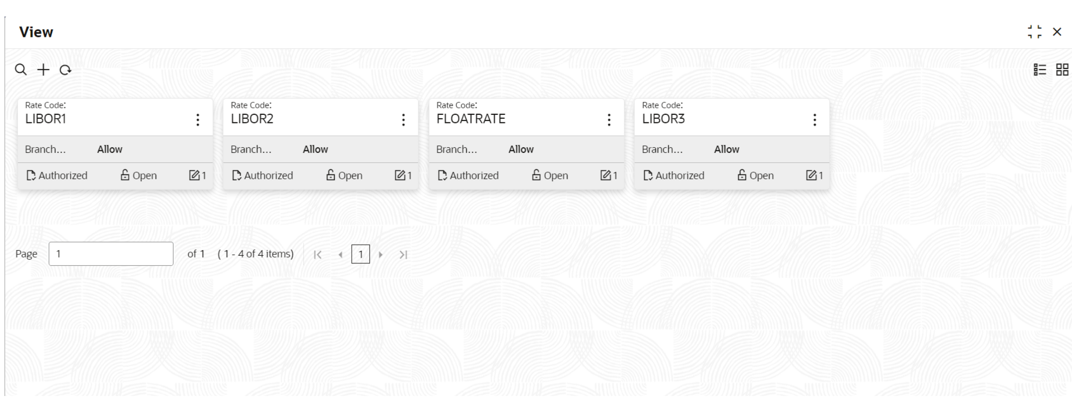
6.2 View IC Rate Code

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 6-2 View IC Rate Code



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

Table 6-2 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

7

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 (accruals and liquidation) 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.

7.1 Interest History

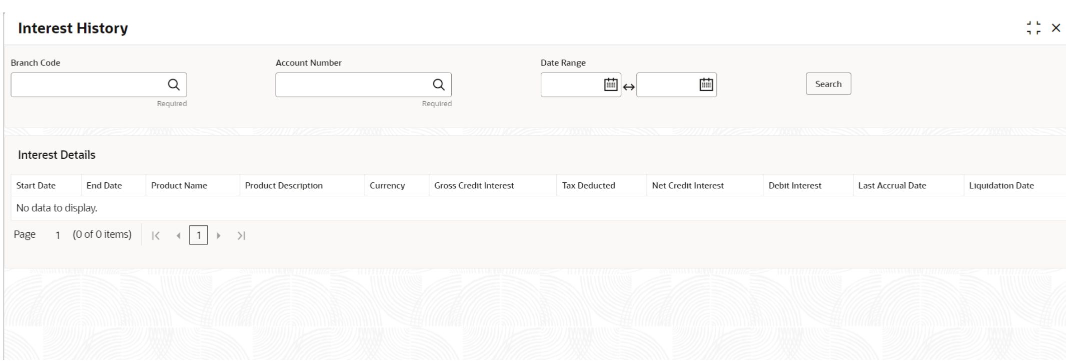
This topic describes the systematic instructions to display the interest history details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 7-1 Interest History

3. Specify the fields on **Interest History - Query** screen.

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

Table 7-1 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 7-2 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 accural date.
Liquidation Date	Displays the liquidation date.

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

8 Interest Product

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

Interest product preferences such as liquidation, accrual, back value dated calculation preferences, etc., that will reflect on an account attached to the product can be maintained here.

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.

8.1 Create Interest Product

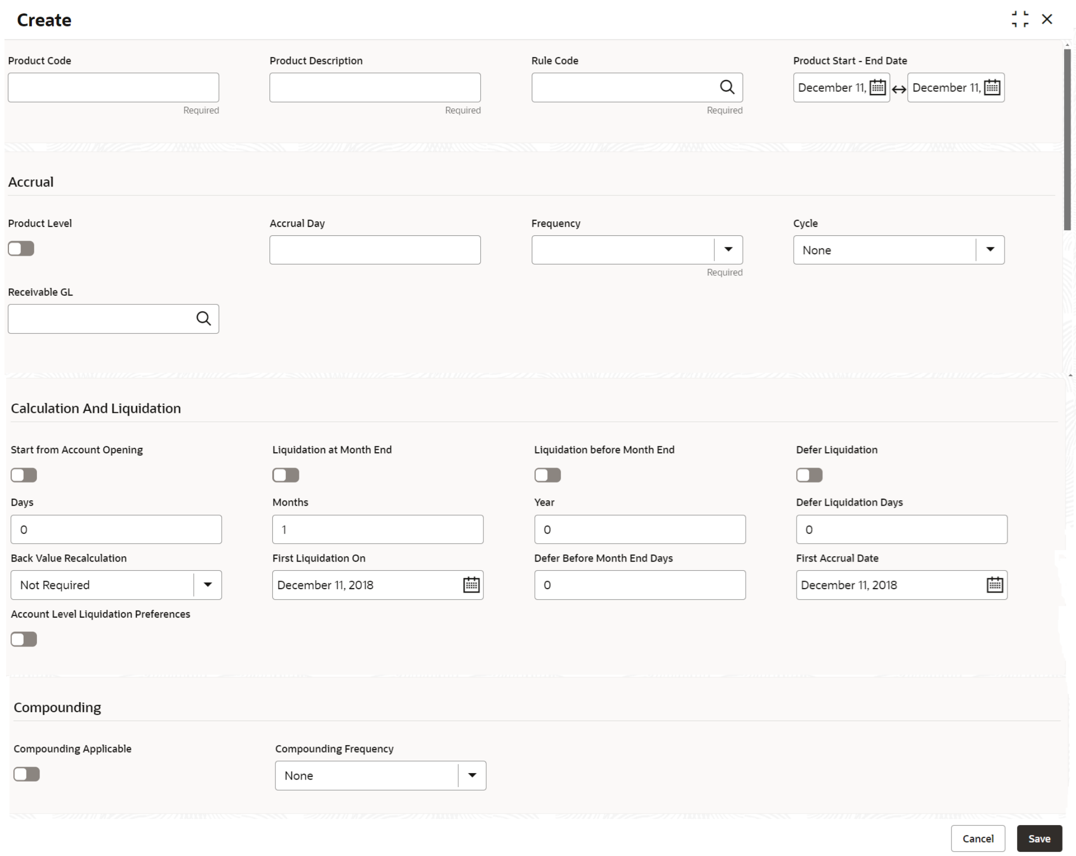
This topic describes the systematic instructions to configure the interest in **Interest Product** maintenance.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 8-1 Create Interest Product



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

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

Table 8-1 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**.

Table 8-1 (Cont.) Create Interest Product - Field Description

Field	Description
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: • 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.
Frequency	Select the frequency with which the interest accured for the defined account classes. The available options are: • **Daily** • **Monthly** • **Quarterly** • **Semi Annual** • **Annual** • **On liquidation** (accrues only when the interest liquidates) 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: • 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).

Table 8-1 (Cont.) Create Interest Product - Field Description

Field	Description
Cycle	Specify the accrual cycle in the months. If the frequency is selected as • **Quarterly** • **Semi Annual** • **Annual** 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.
Receivable GL	Before applying debit interest on personal current accounts you can choose to notify your customers through Debit Interest notification messages. In the interim period interest is debited from a Receivable before actually debiting the customer account. While specifying preferences for Interest products, you can identify the Receivable GL which is to be used for storing debit interests on a temporary basis.
Start from Account Opening	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.
Liquidation at Month End	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.
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.

Table 8-1 (Cont.) Create Interest Product - Field Description

Field	Description
Days, Months and Year	Specify the liquidation frequency for the Interest product. The user can specify the liquidation frequency in • 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: • **Not Required** • **Non-capitalized** • **Capitalized** 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.
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.
Defer Before Month End Days	When liquidate interest before the month end is chosen for all accounts linked to the product, you have to specify the number of days before which interest should be liquidated. The system arrives at the interest liquidation date based on the number of days that you specify.
First Accrual Date	The date from which accruals should start for the accounts liked to the product can be maintained here. By default it will be the product start date.
Account Level Liquidation Preferences	Switch this toggle **ON**, to set the liquidation preference at an account level, where the interest liquidation frequency is adjusted at an account level rather than the usual product level.

Table 8-1 (Cont.) Create Interest Product - Field Description

Field	Description
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.

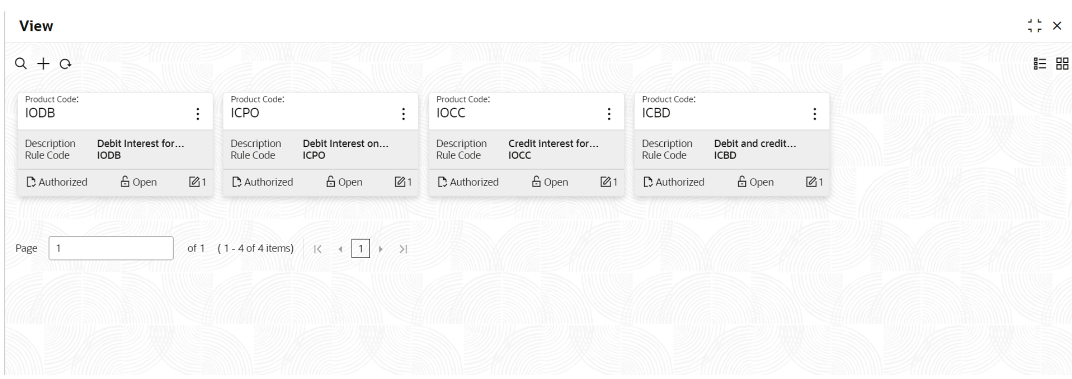
8.2 View Interest Product

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 8-2 View Interest Product



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

Table 8-2 View Interest Product - Field Description

Field	Description
Product Code	Displays the product code.
Product Description	Displays the product description.
Rule Code	Displays rule code.

Table 8-2 (Cont.) View Interest Product - Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

9

Interest Rule

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

Interest rule is the method in which interest has to be calculated for the accounts attached to this rule via the interest product.

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.

9.1 Create Interest Rule

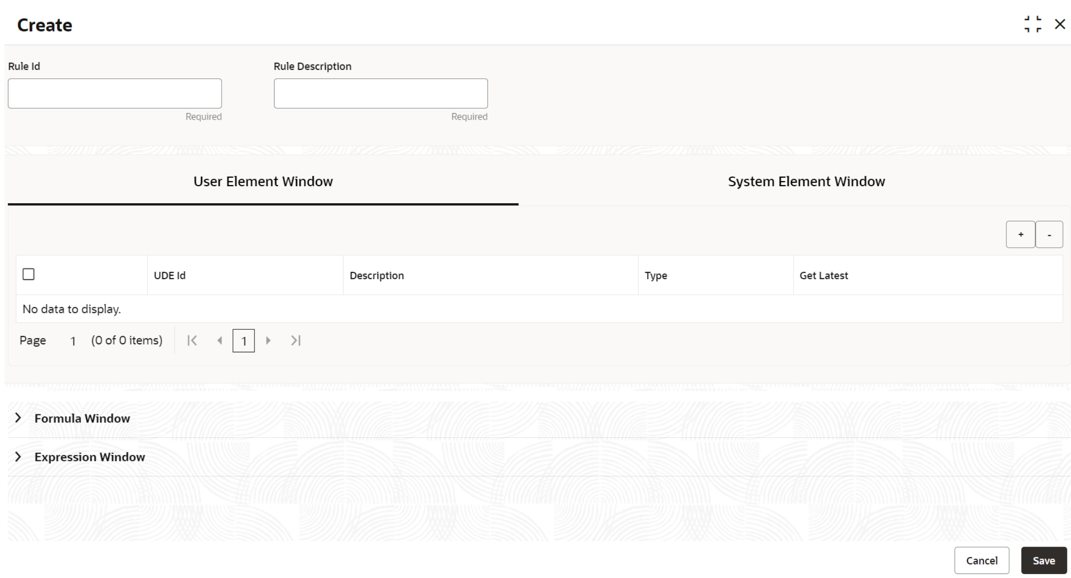
This topic describes the systematic instructions to configure the interest rule details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 9-1 Create Interest Rule_User Element Window



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

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

Table 9-1 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. • 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.

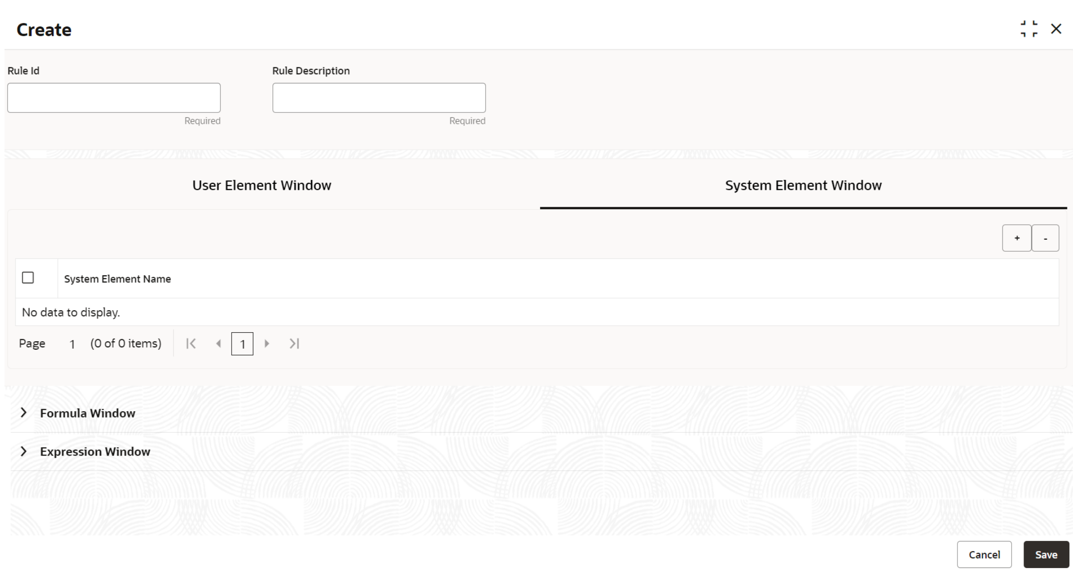
A **UDE** as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain 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 9-2 Create Interest Rule_System Element Window



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

Table 9-2 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.

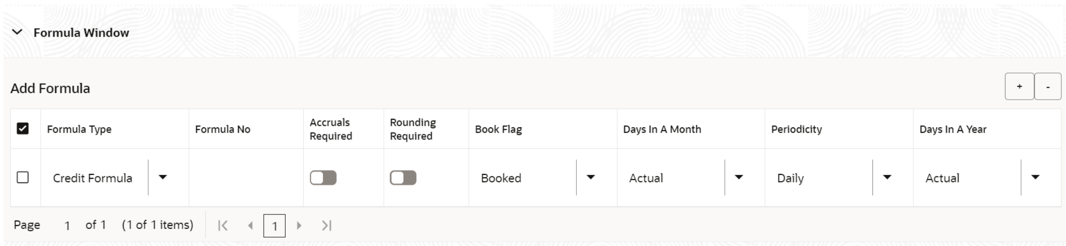
Formula Window:

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 9-3 Create Interest Rule_Formula Window



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

Table 9-3 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: • **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: • Days in a month • Days in a year The number of interest days for an account can be arrived at in three ways. • 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

Table 9-3 (Cont.) Formula Window - Field Description

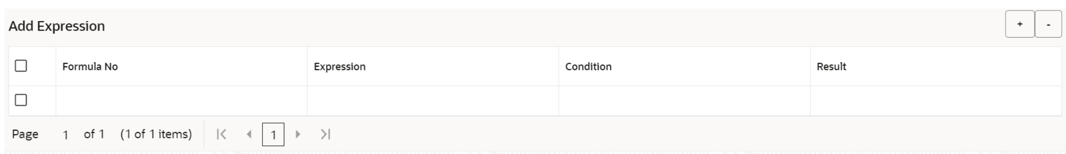
Field	Description
Periodicity	The Periodicity of a rule application denotes whether the formula you are defining has to be: • applied for each change during the interest period (or daily). • only for the last day of interest period (periodic).
Days In A Year	The interest rate is always taken to be quoted 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 • 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 9-4 Create Interest Rule - Expression Window



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

Table 9-4 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.

9.1.1 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 9-5 SDEs Supported

SDE Name	Description
DLY_NET_VD_BAL	Daily Net Value Dated Balance
VD_DLY_CR_BAL_M	Value Dated Daily Credit Balance
VD_DLY_DR_BAL_M	Value Dated Daily Debit Balance
DAYS	Days Period
YEAR	Days in the Year
COMPOUND_AMT	Compounding Amount
TAX_APPLICABLE	Returns if tax applicable for Account
VOLUNTARY_TAX_RATE	Returns voluntary tax rate

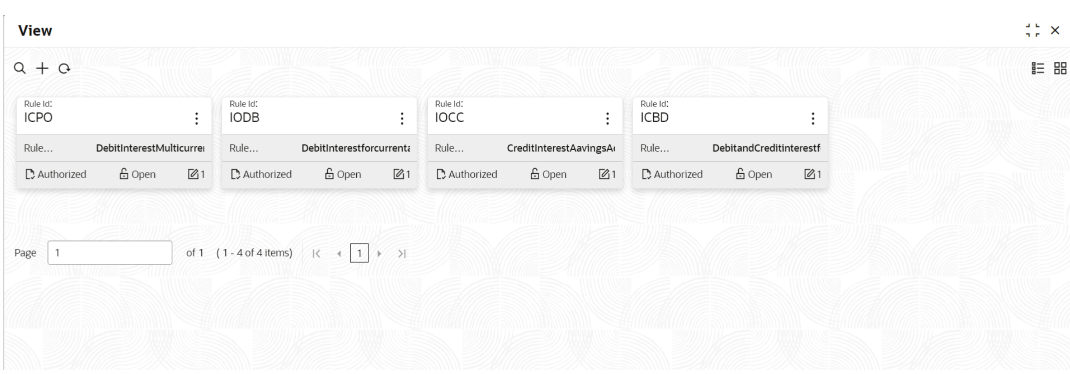
9.2 View Interest Rule

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 9-5 View Interest Rule



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

Table 9-6 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

10
Period Code

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

Period code is the financial year for the bank and the details of accounting periods or months.

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.

10.1 Create Period Code

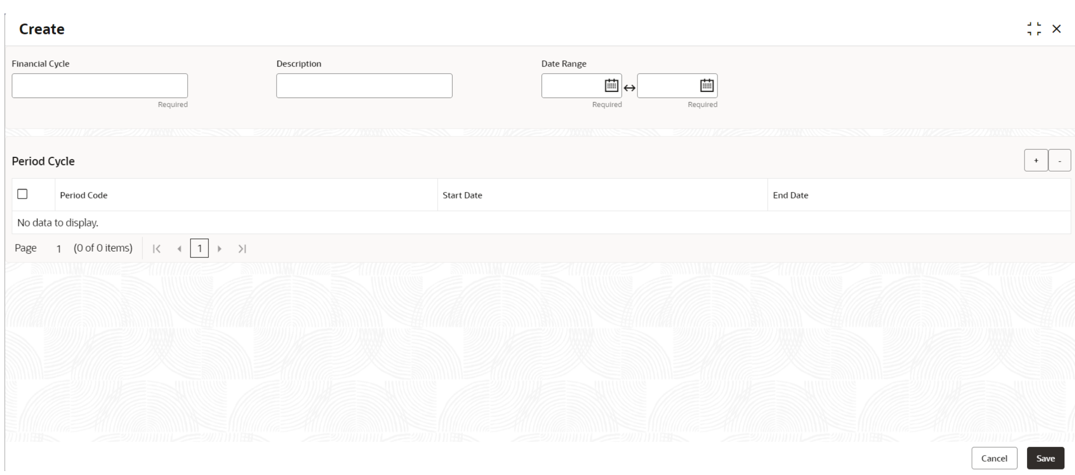
This topic describes the systematic instructions to configure the period code details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 10-1 Create Period Code

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

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

Table 10-1 Create Period Code - Field Description

Field	Description
Financial Cycle	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. **Note:** The value should be maximum of 9 characters and alphanumeric.
Description	Specify the description for the financial cycle. **Note:** The value should be maximum of 35 characters and alphanumeric.
Date Range	Select the first day and last day of the financial cycle.
Period Code	Specify the period code that identifies the accounting period. **Note:** The value should be maximum of 3 characters and alphanumeric.
Start Date	Select the start date of the corresponding period.
End Date	Select the end date of the corresponding period. **Note:** The end date of a period should be always on a month end.

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

10.2 View Period Code

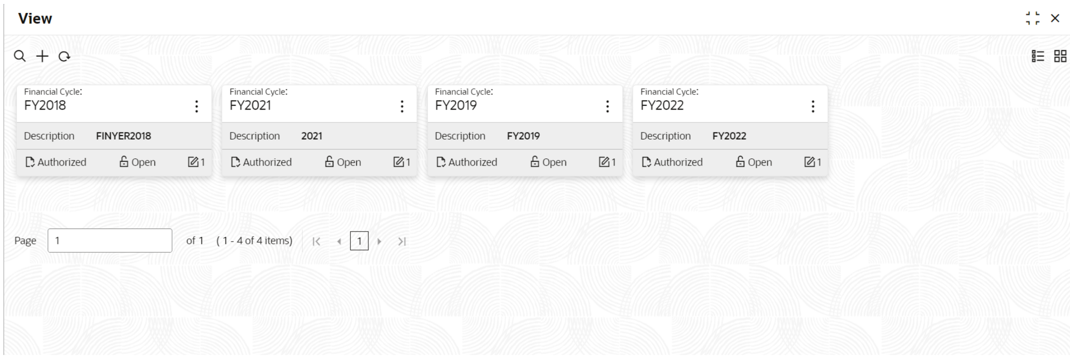
This topic describes the systematic instructions to view the list of configured period code details.

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 10-2 View Period Code



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

Table 10-2 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: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Rejected** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

11
Rate Input

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

The rates to be attached to specific IC rate code is to be maintained here in Rate Code - Branch - Currency combination for each effective date (date from which each rate will be used for interest calculations).

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.

11.1 Create Rate Input

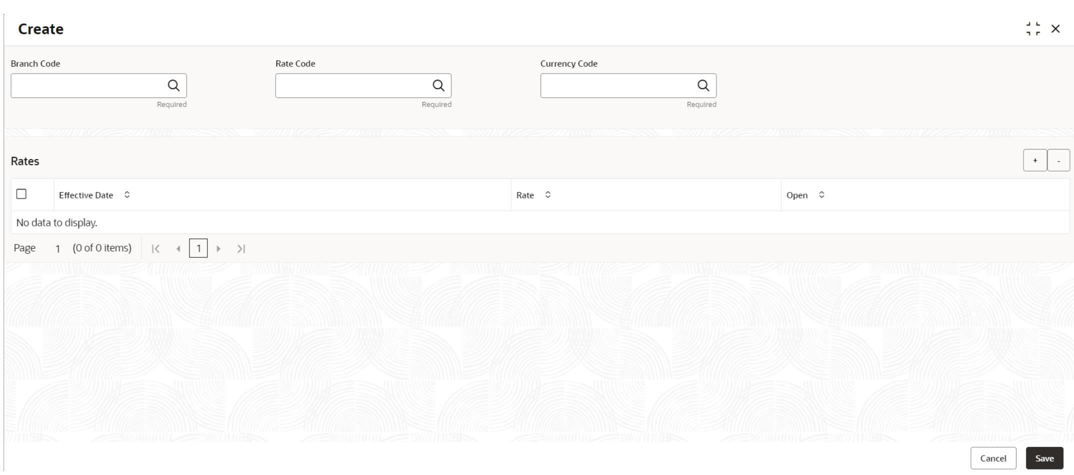
This topic describes the systematic instructions to configure the rate input details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 11-1 Create Rate Input



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

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

Table 11-1 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 **Save** to save the details.

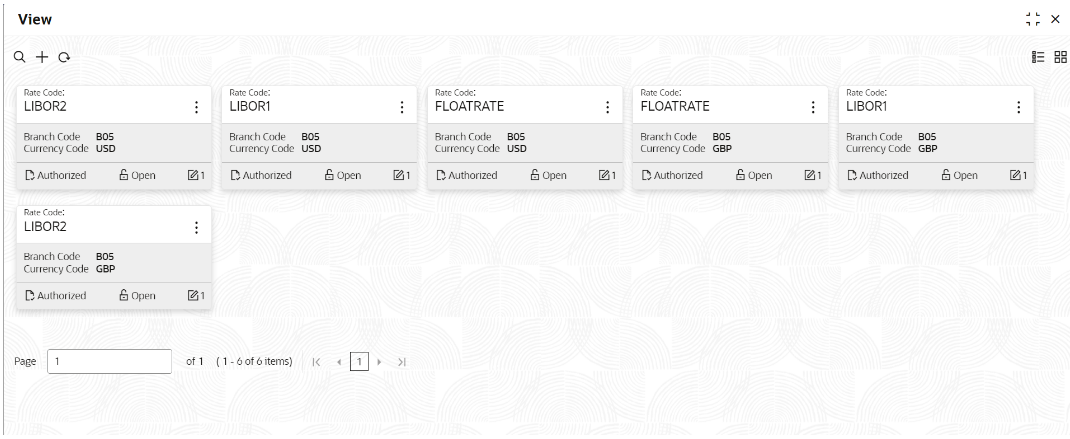
11.2 View Rate Input

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 11-2 View Rate Input



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

Table 11-2 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

12

UDE Limits

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

The minimum and maximum levels as well as variances allowed for all User Defined Elements (UDE) attached to an interest rule are maintained here.

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.

12.1 Create UDE Limits

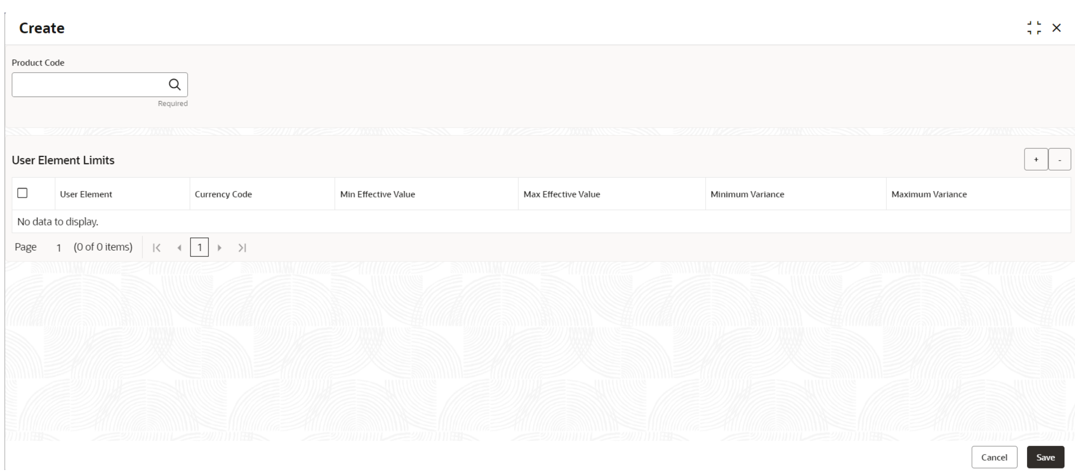
This topic describes the systematic instructions to configure the UDE limits.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 12-1 Create UDE Limits



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

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

Table 12-1 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 **Save** to save the details.

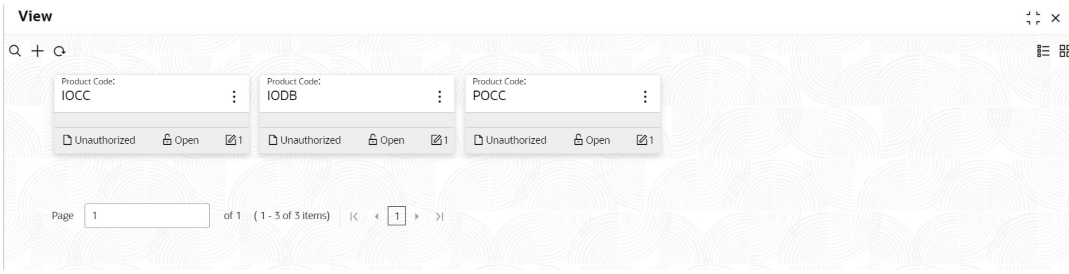
12.2 View UDE Limits

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 12-2 View UDE Limits



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

Table 12-2 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

13
UDE Value Input

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

The various rates, amounts or Rate Codes to be attached to the User Defined Elements specified during interest rule creation and to be used in interest calculation is defined here.

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.

13.1 Create UDE Value Input

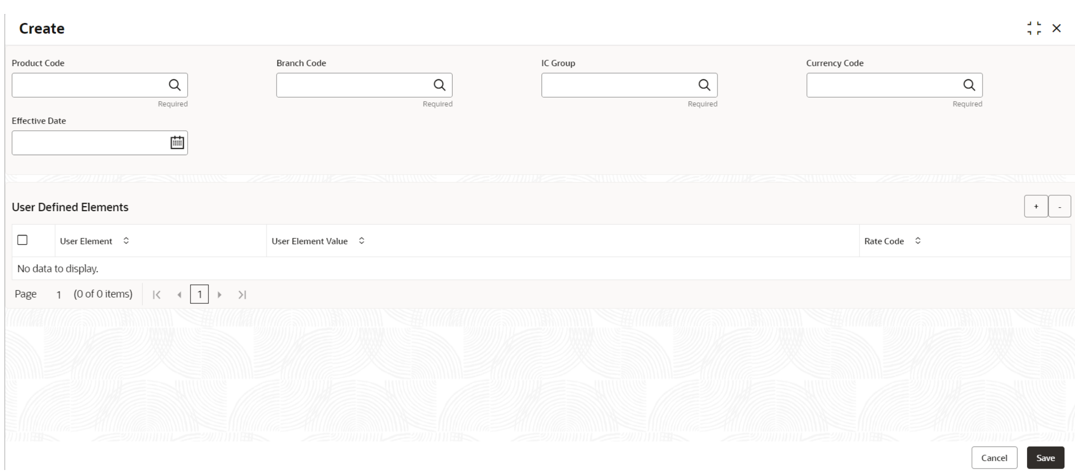
This topic describes the systematic instructions to configure the UDE Value Input details.

> **Note:**
>
> The fields marked as **Required** are mandatory.

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 13-1 Create UDE Value Input



3. Specify the fields on **Create UDE Value Input** screen.

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

Table 13-1 Create UDE Value Input - Field Description

Field	Description
Product code	Click **Search** icon 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 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). 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.
Branch Code	Click **Search** icon and select the branch code for which the UDE Values being maintained are applicable as a general condition. 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. 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’.
Effective Date	Select the date from when a record takes effect. 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. 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.
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 **Save** to save the details.

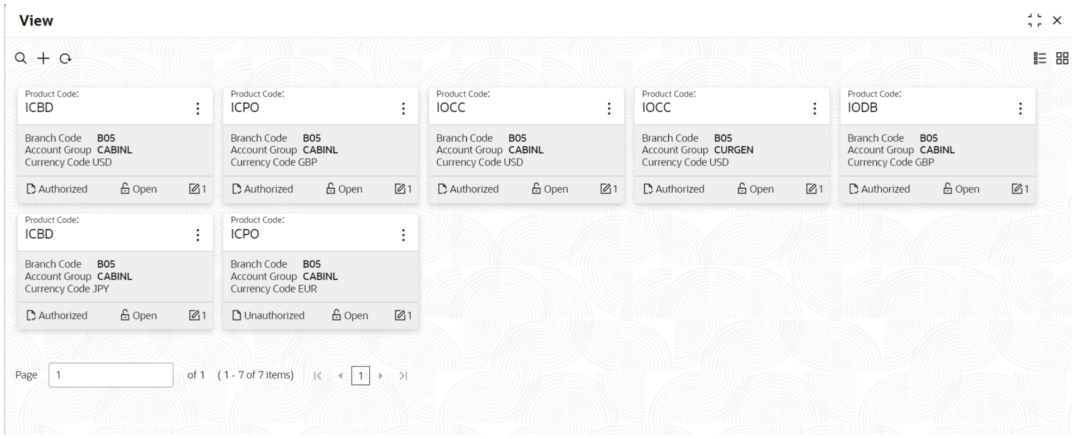
13.2 View UDE Value Input

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 13-2 View UDE Value Input



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

Table 13-2 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: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **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 the Oracle Banking Accounts Cloud Service.

Table A-1 Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Interest History	IC_FA_INTERESTHISTQRY_VIEW	VIEW	Viewing the Interest History for an Account
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_AMEND	UNLOCK	Modification of the Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_CLOSE	CLOSE	Closing the Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_DELETE	DELETE	Deleting the Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_NEW	NEW	Creating the new Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_REOPEN	REOPEN	Reopening the closed Accounting Entry Maintenance
Accounting Entries	IC_FA_ACC_ENTRY_MAINTENANCE_VIEW	VIEW	Viewing the Accounting Entry Maintenance
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_AMEND	UNLOCK	Modification of the External Service System Parameters
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_AUTHORIZE	AUTHORIZE	Authorizing the External Service System Parameters
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_CLOSE	CLOSE	Closing the External Service System Parameters
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_DELETE	DELETE	Deleting the External Service System Parameters
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_NEW	NEW	Creating the new External Service System Parameters
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_REOPEN	REOPEN	Reopening the closed External Service System Parameters

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Handoff - External Service System	IC_FA_EXT_SERVICE_SYSTEM_VIEW	VIEW	Viewing the External Service System Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_AMEND	UNLOCK	Modification of the Branch Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_AUTHORIZE	AUTHORIZE	Authorizing the Branch Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_CLOSE	CLOSE	Closing the Branch Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_DELETE	DELETE	Deleting the Branch Parameter
Branch Parameters	IC_FA_BRANCH_PARAMETERS_NEW	NEW	Creating the new Branch Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_REOPEN	REOPEN	Reopening the closed Branch Parameters
Branch Parameters	IC_FA_BRANCH_PARAMETERS_VIEW	VIEW	Viewing the Branch Parameters
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_AMEND	UNLOCK	Modification of the Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_CLOSE	CLOSE	Closing the Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_DELETE	DELETE	Deleting the Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_NEW	NEW	Creating the new Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_REOPEN	REOPEN	Reopening the closed Period Code Maintenance
Period Code	IC_FA_PERIOD_CODE_MAINTENANCE_VIEW	VIEW	Viewing the Period Code Maintenance
Interest Product	IC_FA_PRODUCT_MAINTENANCE_AMEND	UNLOCK	Modification of the Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_CLOSE	CLOSE	Closing the Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_DELETE	DELETE	Deleting the Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_NEW	NEW	Creating the new Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_REOPEN	REOPEN	Reopening the closed Product Preferences
Interest Product	IC_FA_PRODUCT_MAINTENANCE_VIEW	VIEW	Viewing the Product Preferences

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_AMEND	UNLOCK	Modification of the UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_AUTHORIZE	AUTHORIZE	Authorizing the UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_CLOSE	CLOSE	Closing the UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_DELETE	DELETE	Deleting the UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_NEW	NEW	Creating the new UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_REOPEN	REOPEN	Reopening the closed UDE Limits for Product
UDE limits	IC_FA_PRODUCT_UDE_LIMITS_VIEW	VIEW	Viewing the UDE Limits for Product
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_AMEND	UNLOCK	Modification of the Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_CLOSE	CLOSE	Closing the Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_DELETE	DELETE	Deleting the Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_NEW	NEW	Creating the new Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_REOPEN	REOPEN	Reopening the closed Floating Rate Maintenance
Rate Input	IC_FA_RATE_INPUT_MAINTENANCE_VIEW	VIEW	Viewing the Floating Rate Maintenance
UDE Value Input	IC_FA_UDE_MAINTENANCE_AMEND	UNLOCK	Modification of the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINTENANCE_CLOSE	CLOSE	Closing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINTENANCE_DELETE	DELETE	Deleting the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINTENANCE_NEW	NEW	Creating new values for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINTENANCE_REOPEN	REOPEN	Reopening the closed values for User Defined Elements

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
UDE Value Input	IC_FA_UDE_MAINTENANCE_VIEW	VIEW	Viewing the values maintained for User Defined Elements
Interest Rule	IC_FA_RULE_MAINTENANCE_AMEND	UNLOCK	Modification of the Maintained Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_AUTHORIZE	AUTHORIZE	Authorizing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_CLOSE	CLOSE	Closing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_DELETE	DELETE	Deleting the Maintained Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_NEW	NEW	Creating the new Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_REOPEN	REOPEN	Reopening the closed Rule for Product
Interest Rule	IC_FA_RULE_MAINTENANCE_VIEW	VIEW	Viewing the Maintained Rule for Product

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-BAT-155	IC EOD Batch Failed
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
IC-INPT-005	accGrpDesc not sent

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

Error Code	Error Message
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
IC-RL0048	Requires atleast one formula with a valid expression for a rule
IC-RL0056	Required atleast one booked formula to save the rule

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

Error Code	Error Message
IC-RLM060	Rounding Required should be checked when Book FLag is "Booked" and periodicity is "Daily/Periodic"
IC-RLM061	Accruals Required should be Unchecked when Book FLag 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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