

Oracle® Banking Corporate Accounts Cloud Service

Interest and Charges User Guide



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ORACLE®

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Purpose

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

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

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

Audience

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

Table Audience

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

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Conventions

The following text conventions are used in this document:

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

Related Documents

The related documents are as follows:

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

Acronyms and Abbreviations

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

Table Abbreviations

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

Screenshot Disclaimer

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

Basic Actions

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

Table Basic Actions

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

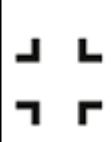
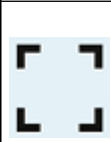
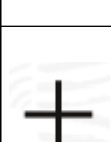
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record

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

Branch Parameters

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

It is related to Interest and Charges processing such as 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.

1.1 Create Branch Parameters

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

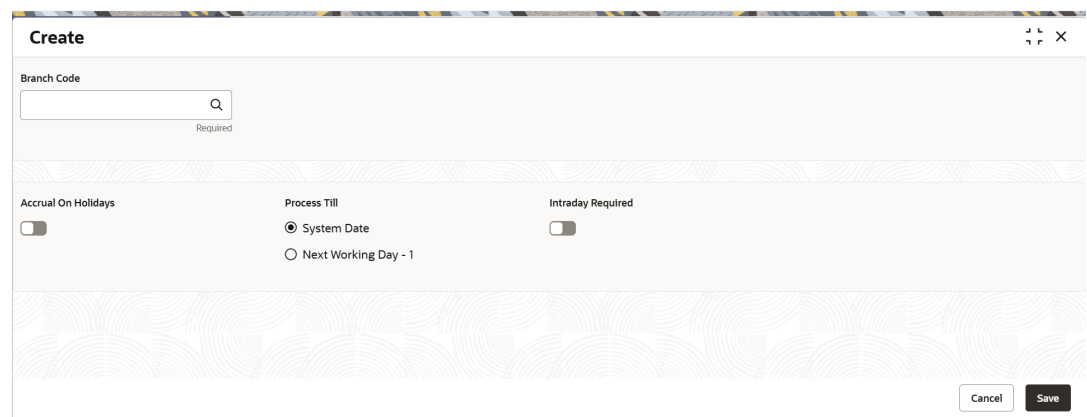
Note

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 1-1 Create Branch Parameters



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

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

Table 1-1 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	If enabled the system posts a consolidated accrual entry for the holiday period.
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.
Intraday Required	Switch On/Off the toggle to enable/disable intraday processing of accounts.

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

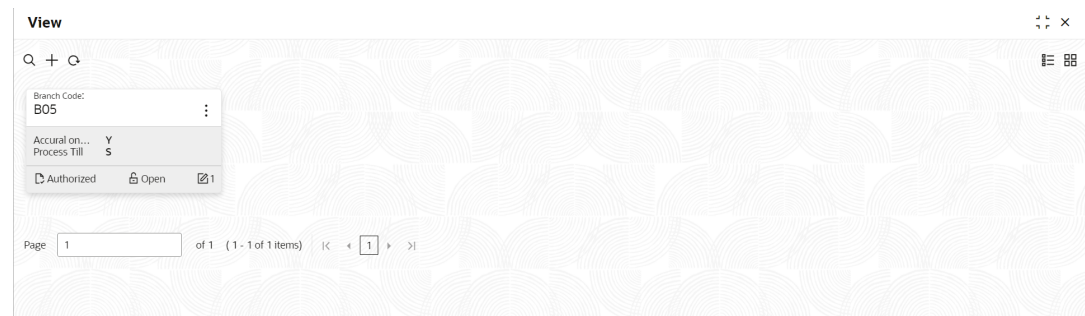
1.2 View Branch Parameters

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

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

The **View** screen displays.

Figure 1-2 View Branch Parameters



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

Table 1-2 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.

2

Rule Maintenance

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

2.1 Create Rule Details

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

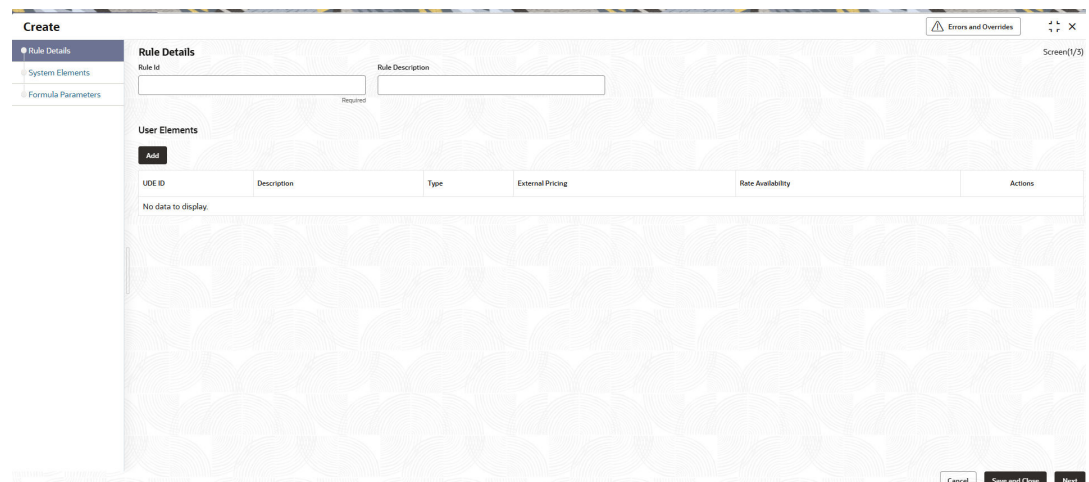
Note

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 **Rule Maintenance**. Under **Rule Maintenance**, click **Create**.

The **Create** screen displays.

Figure 2-1 Create Rule Details



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

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

Table 2-1 Create Rule Details- 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.

System Elements:

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.
- 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.

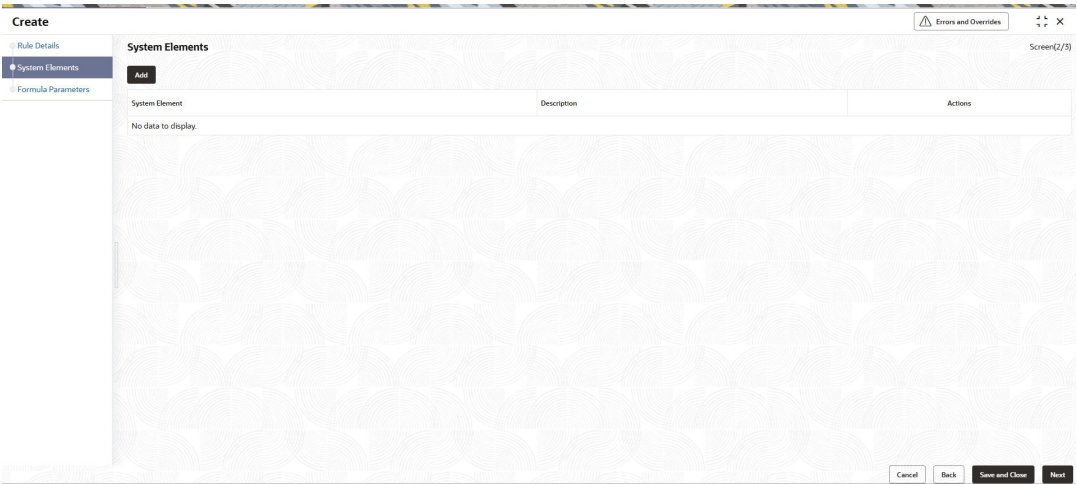
A **UDE** as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain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

The **System Elements** screen displays.

Figure 2-2 Create - System Elements



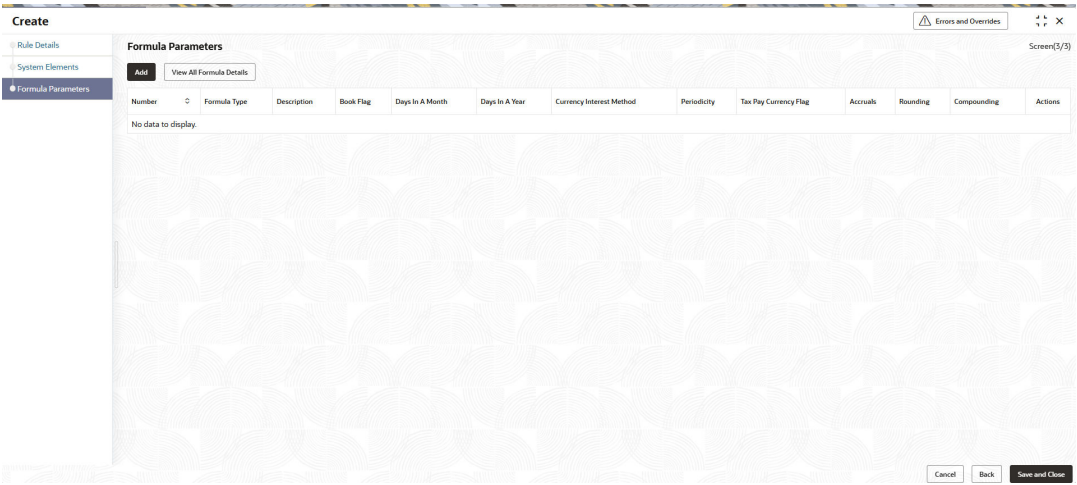
For more information on fields, refer to the field description table.

Table 2-2 Create - System Element s - 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.

5. Click **Formula Parameters** button to invoke the formula section.
The **Formula Parameters** screen displays.

Figure 2-3 Create - Formula Parameters



6. Click **Add** button.
The **Create - Add Formula - Formula Preferences** screen displays.

Figure 2-4 Create - Add Formula - Formula Preferences

The screenshot shows the 'Add Formula' dialog box in Oracle. The 'Formula Preferences' section includes the following fields and options:

- Formula Number:** 1
- Description:** (empty text field)
- Formula Type:** Credit (dropdown menu)
- Book Flag:** Booked (dropdown menu)
- Days In A Month:** Actual (dropdown menu)
- Days In A Year:** Actual (dropdown menu)
- Periodicity:** Daily (dropdown menu)
- Tax Pay Currency Flag:** Account Currency (dropdown menu)
- Currency Interest Method:** (checkbox, unchecked)
- Accruals:** (checkbox, unchecked)
- Rounding:** (checkbox, unchecked)
- Compounding:** (checkbox, unchecked)
- External Pricing:** (checkbox, unchecked)
- Expressions:** (Add Formula Condition and Result)

At the bottom right, there are 'Cancel' and 'Add' buttons.

Table 2-3 Create Interest Rule Maintenance - Add Formula - Formula Preferences - Field Description

Field	Description
Formula Number	Displays the formula number.
Description	Specify the description of the formula.
Formula Type	Select the formula type from the drop-down list. You have to specify the method for calculating interest in the form of formulae. 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.
Book Flag	The Booking Flag of a formula denotes whether the result of a formula should be: - Booked (that is, if the resulting amount should be posted to the customer account). - Non-booked (that is, the result of the formula is to be used in another formula and not to be posted to the customer account). - Tax (that is, the formula is used to calculate tax. The tax can be borne either by the customer or the bank).

Table 2-3 (Cont.) Create Interest Rule Maintenance - Add Formula - Formula Preferences - Field Description

Field	Description
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. One, by considering: - one by considering the actual number of days in a month - two, the US method of considering 360 days in a year 3-8 - three, the Euro method of considering 360 days in a year
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)
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).
Tax Pay Currency Flag	Select the currency in which tax is paid. It can be Account currency or Local currency.
Currency Interest Method	Currency method is defaulted from currency definition screen.
Accruals	Select the toggle to enable the interest accruals.
Rounding	Select the toggle to enable the interest rounding.
Compounding	Select the toggle to enable the compounding.
External Pricing	Select the toggle to enable the External Pricing.

Formula Parameters:

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.

- Click **Expressions** button to invoke **Add Expressions** table grid.

The **Expressions** fields displays.

Figure 2-5 Create - Expression Window

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

Table 2-4 Expressions - Field Description

Field	Description
Expression	Specify the expression.
Condition	Specify the condition.
Result	Specify the result.
SDE Elements	This column displays SDE elements give in the system elements.
UDE Elements	This column displays UDE elements give in the user elements.

8. 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.

2.1.1 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 2-5 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

Table 2-5 (Cont.) SDEs Supported

SDE Name	Description
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

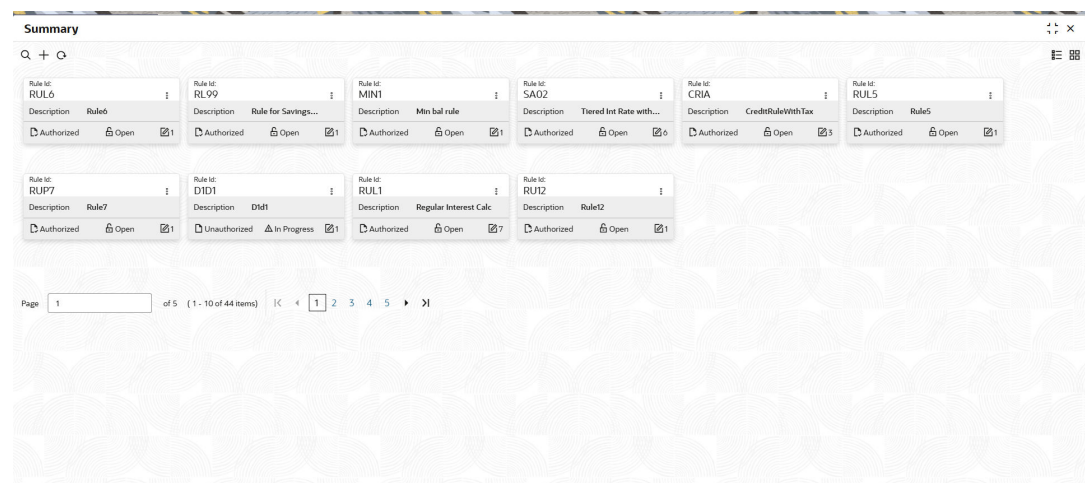
2.2 View Rule Maintenance

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 **Rule Maintenance**. Under **Rule Maintenance**, click **Summary**.

The **Summary** screen displays.

Figure 2-6 Rule Maintenance - Summary



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

Table 2-6 View Interest Rule - Field Description

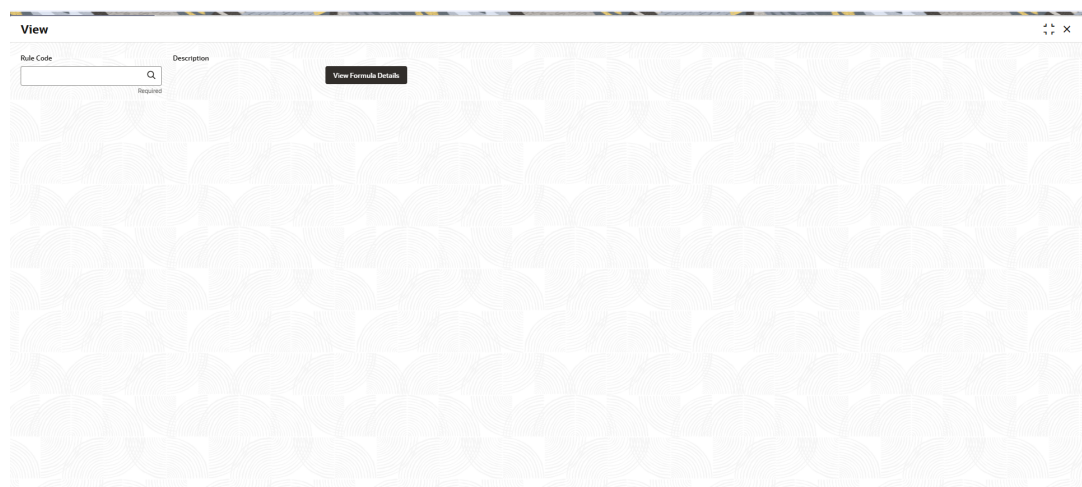
Field	Description
Rule ID	Displays the rule ID.
Rule Description	Displays the rule description.

Table 2-6 (Cont.) View Interest Rule - 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.

3. Click **View**.

The **View** screen displays.

Figure 2-7 View - Rule Maintenance

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

Table 2-7 View Interest Rule - Field Description

Field	Description
Rule code	Click Search icon and select the rule created in the Interest Rule screen.

4. Click **View Formula Details**.

The **View Rule Maintenance - View Formula Details** screen displays.

Figure 2-8 View - Rule Maintenance

View

Rule Code: ICR1 Description: Icr1 [View Formula Details](#)

Formula Details

Formula Number	Formula Type	Book Flag	Days In A Month	Days In A Year	Currency Interest Method
1	Credit	Booked	Actual	Actual	Off
Description: Periodicity: Daily Accruals: On Rounding: On Compounding: Off					
Expression	Condition	Result			
1	(VD_DLY_CR_BAL_M > 10000) AND (VD_DLY_CR_BAL_M < 99999999)	(VD_DLY_CR_BAL_M * RATE * DAYS) / (YEAR * 100)			
2	(VD_DLY_CR_BAL_M > 0) AND (VD_DLY_CR_BAL_M < 10000)	(VD_DLY_CR_BAL_M * RATE * DAYS) / (YEAR * 100)			

Formula Number	Formula Type	Book Flag	Days In A Month	Days In A Year	Currency Interest Method
2	Debit	Booked	Actual	Actual	Off
Description: Periodicity: Daily Accruals: On Rounding: On Compounding: Off					
Expression	Condition	Result			
1	ABS(VD_DLY_DR_BAL_M) > 0	(ABS(VD_DLY_DR_BAL_M * RATE * DAYS) / (YEAR * 100))			

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

Table 2-8 View Interest Rule - View Formula Details - Field Description

Field	Description
Rule code	Click Search icon and select the rule created in the Interest Rule screen.
Description	Displays the description of the rule.
Formula Type	Displays the formula type.
Book Flag	Displays the Booking Flag of a formula denotes whether the result of a formula should be: - Booked - Non-booked - Tax
Days In A Month	Displays the method in which the N of the formula for interest calculation, PNR/100, has to be picked up is specified for a formula.
Days In A Year	Displays 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.
Periodicity	Displays 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).
Tax Pay Currency Flag	Displays the currency in which tax is paid. It can be Account currency or Local currency.
Currency Interest Method	Currency method is defaulted from currency definition screen.
Accruals	Displays whether the interest accruals are enabled or not.
Rounding	Displays whether the interest rounding are enabled or not.
Compounding	Displays whether compounding are enabled.
Expression	Displays the expression.
Condition	Displays the condition.
Result	Displays the result.

3

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.

3.1 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 3-1 Create Interest Product

Create

Product

Product Code Required

Product Description Required

Rule Code Required

Product Start - End Date

Accrual

Product Level ☐

Accrual Day

Frequency Required

Cycle

Receivable GL

Calculation And Liquidation

Start from Account Opening ☐

Days

Back Value Recalculation

Account Level Liquidation Preferences ☐

Liquidation at Month End ☐

Months

First Liquidation On

Liquidation before Month End ☐

Year

Defer Before Month End Days

Defer Liquidation ☐

Defer Liquidation Days

First Accrual Date

Compounding

Compounding Applicable ☐

Compounding Frequency

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

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

Table 3-1 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 3-1 (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 accrued 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 3-1 (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 3-1 (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 linked 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 3-1 (Cont.) Create Interest Product - Field Description

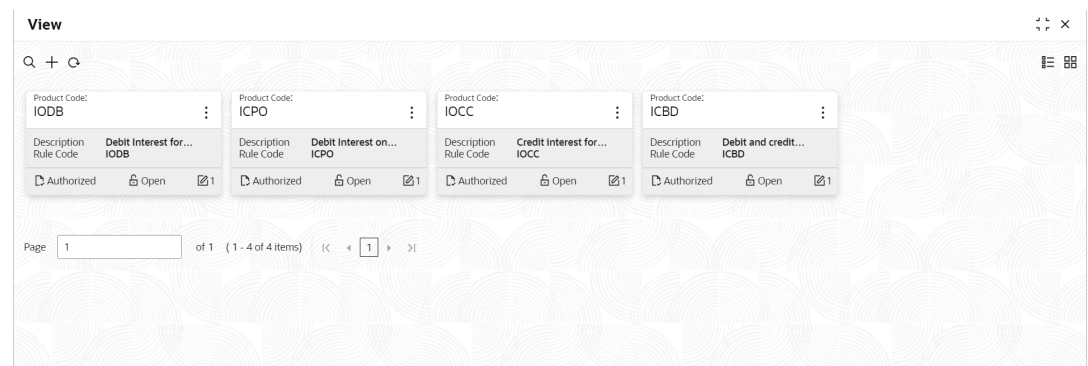
Field	Description
Compounding Applicable	This feature deals with compounding interest method for interest calculation. If the Compounding Applicable is set as Y , then Compounding will be enabled for account. If it is set as N then Compounding will not be enabled for account. Compounding interest will 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 .

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

3.2 View Interest Product

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

- On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
- Under **Interest and Charges**, click **Interest Product**. Under **Interest Product**, click **View**.
The **View** screen displays.

Figure 3-2 View Interest Product

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

Table 3-2 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 3-2 (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.

4

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.

4.1 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 4-1 Create Charge Product Preferences

Create

Product Code

Required

Description

Required

Charge Basis

Required

Start - End Date

November 30, 2023 ↔ October 31, 2024

Currency

Slab/Tier

Periodicity

Liquidation Month

Cancel

Save

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

Table 4-1 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 4-1 (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.

4.2 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 4-2 View Charge Product Preferences

The screenshot displays a web application titled "View" with a search bar and a grid of product preference cards. Each card shows a product code, charge basis, and authorization status with associated counts.

Product Code	Charge Basis	Item Count	Turnover	Adhoc Statement
CP02	Unauthorized	Open	3	
CH02	Unauthorized	Closed	3	
C002	Unauthorized	Open	2	
CH06	Unauthorized	Open	1	
CR02	Authorized	Open	1	
PC11	Unauthorized	Open	2	
CH01	Unauthorized	Open	2	
PC06	Unauthorized	Open	1	
PC03	Unauthorized	Open	2	
C005	Authorized	Open	2	

Page 1 of 6 (1 - 10 of 53 items)

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

Table 4-2 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.

5

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.
- [page 2](#)

5.1 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 5-1 Create Charge Rates

3. Specify the fields on the screen.

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

Table 5-1 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.
Business Product	Click the Search icon and select the business product.
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.
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.

5.2

The image shows the View Charge Rates screen. A Minimize, Close, Search, Refresh, Add icons and View toggle switches are available at the top of the screen. Pagination links are provided at the bottom of the screen. The Tile View is displayed showing several widgets with Charge Rates details. For more information on fields, refer to the field description table.

6

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.

Note

Accounting head is to be kept blank for Book Leg, it's taken from interest book account.

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.

6.1 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 6-1 Create Accounting Entries

Create

Source Code Required

Product Code Required

Account Entry Details

Event Code	Accounting Role	Accounting Head	Debit Credit Indicator	Amount Tag	Transaction Code	Entry Pair Seq	Netting Indicator
No data to display.							

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

Cancel Save

3. Specify the fields on the screen.

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

Table 6-1 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 different GLs maintained in Chart of Accounts. .
Debit Credit Indicator	Select the event code from the drop-down list. The available options are: Debit Credit

Table 6-1 (Cont.) Create Accounting Entries - Field Description

Field	Description
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.

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

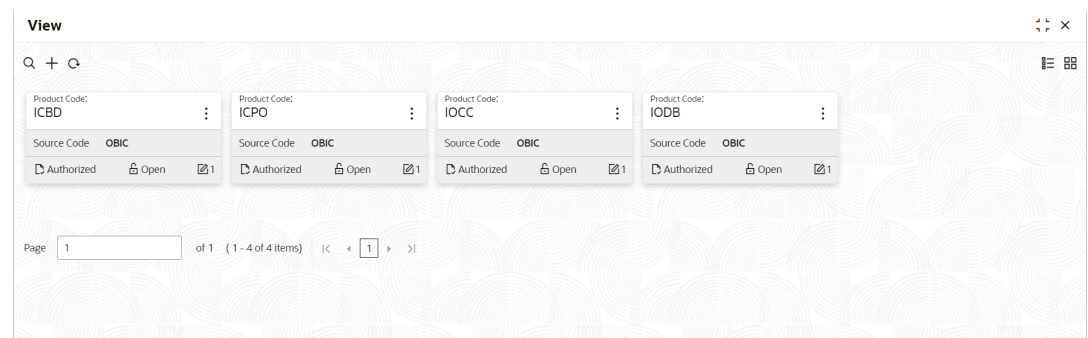
6.2 View Accounting Entries

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

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

The **View** screen displays.

Figure 6-2 View Accounting Entries



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

Table 6-2 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.

7

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.

7.1 Create IC Rate Code

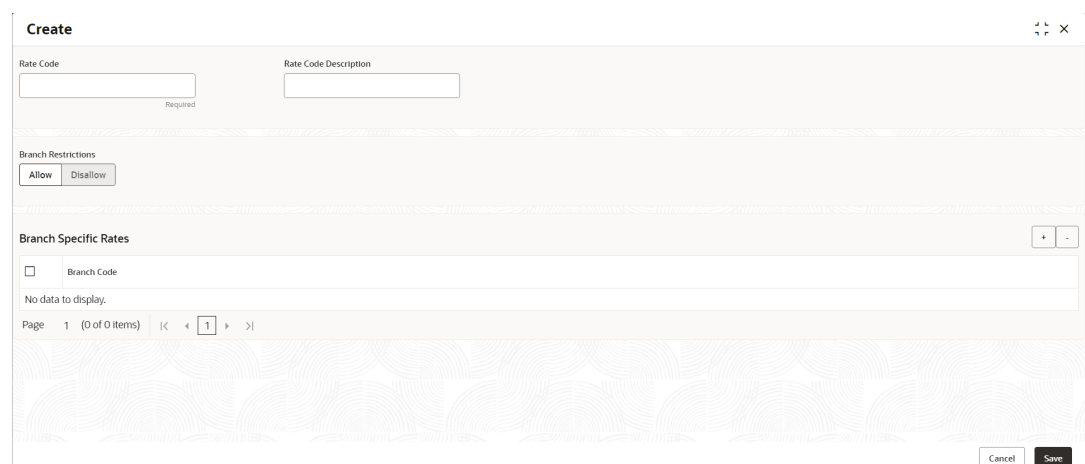
This topic describes the systematic instructions to configure the IC rate code details.

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 7-1 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 7-1 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.

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

7.2 View IC Rate Code

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

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

The **View** screen displays.

Figure 7-2 View IC Rate Code

The screenshot shows the 'View' screen for IC Rate Code. It features a search bar at the top left and a list of four rate codes: LIBOR1, LIBOR2, FLOATRATE, and LIBOR3. Each rate code has a 'Branch...' dropdown menu set to 'Allow' and a '1' icon. The screen also shows a page number '1' and a list of items '1 - 4 of 4 items'.

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

Table 7-2 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.

8

Rate Input

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

This screen is used to maintain rates for the rate codes for different branches , currencies and effective date.

This topic contains the following subtopics:

- [Create Rate Input](#)
This topic describes the systematic instructions to configure the rate input details.
- [page 2](#)

8.1 Create Rate Input

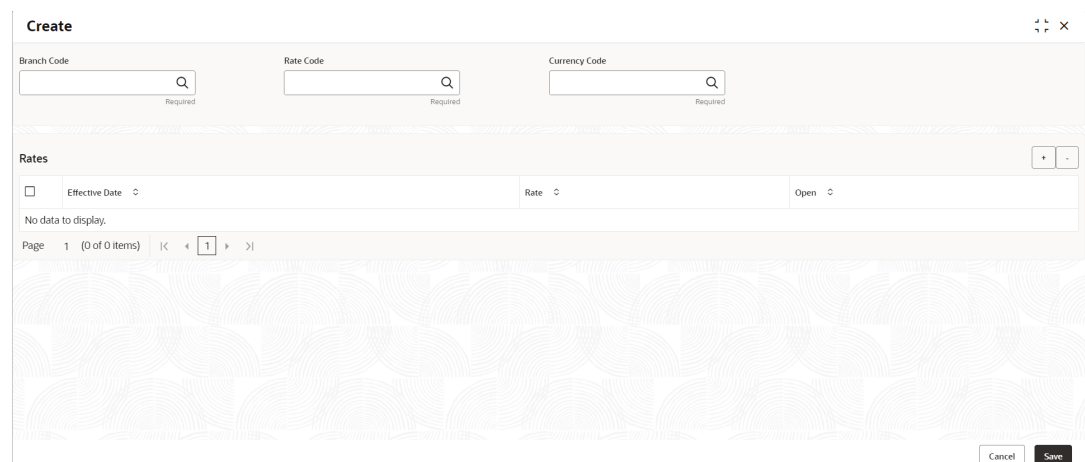
This topic describes the systematic instructions to configure the rate input details.

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 8-1 Create Rate Input



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

Note

Rate Code has been first maintained with Branch Code **ALL**.

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

Table 8-1 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.

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

8.2

The image shows the View Rate Input screen. A Minimize, Close, Search, Refresh, Add icons and View toggle switches are available at the top of the screen. Pagination links are provided at the bottom of the screen. The Tile View is displayed showing several widgets with Rate Input details. For more information on fields, refer to the field description table.

9

UDE Group Codes

This topic provides the information to configure and maintain UDE group codes.

The screen is used to maintain UDE group codes, which enable the maintenance of State level Interest Rates in the UDE Value Input screen.

This topic contains the following subtopics:

- [Create UDE Group Codes](#)
This topic describes the systematic instructions to configure the UDE Group Codes details.
- [View UDE Group Codes](#)
This topic describes the systematic instructions to view the list of configured UDE group codes details.

9.1 Create UDE Group Codes

This topic describes the systematic instructions to configure the UDE Group Codes details.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Group Codes**, and then click **Create** .
The **UDE Group Codes - Create** screen displays.

Figure 9-1 Create UDE Group Codes

The screenshot shows the 'Create UDE Group Codes' interface. It includes a 'Group Type' dropdown menu, a 'Group Details' section with an 'Add Details' button, and a table for listing group codes. The table currently shows 'No data to display.' and has columns for 'Group Code', 'Group Description', and 'Actions'. 'Cancel' and 'Save' buttons are located at the bottom right.

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

Table 9-1 UDE Group Codes - Create - Field Description

Field	Description
Group Type	Select Rate Group or Customer Group.
Group Details	This section displays the group details related fields.
Group Code	Specify Group code for rate group/customer group.
Group Description	Specify Group code description.
Actions	Click the Edit icon to edit the group details. Click the Delete icon to delete the group details.

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

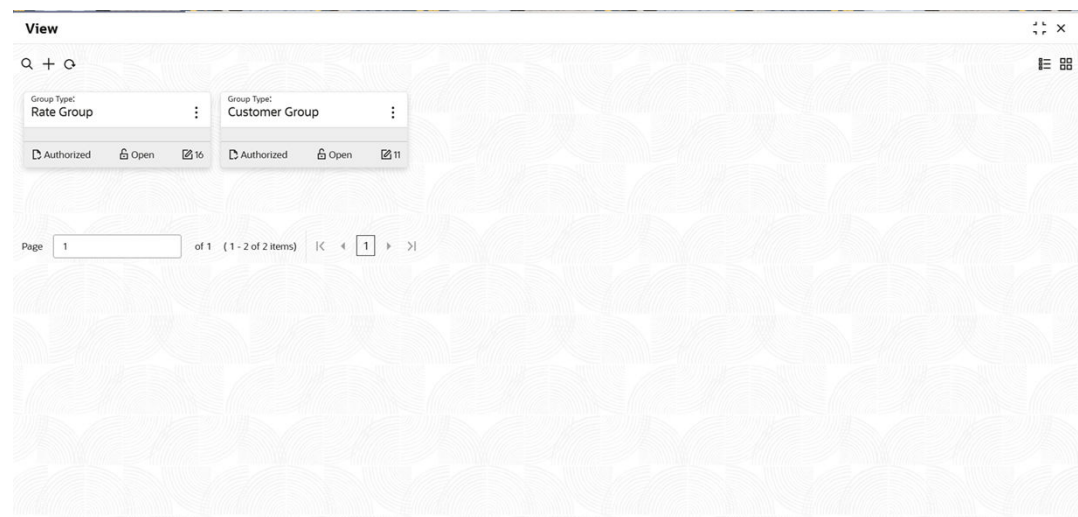
The user can view the configured UDE value input using **View UDE Group Codes** screen.

9.2 View UDE Group Codes

This topic describes the systematic instructions to view the list of configured UDE group codes details.

- On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
- Under **Interest and Charges**, click **UDE Group Codes**, and then click **View**.

The **UDE Group Codes - View** screen displays.

Figure 9-2 UDE Group Codes - View

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

Table 9-2 UDE Group Codes - View - Field Description

Field	Description
Group Type	Displays the product code.

Table 9-2 (Cont.) UDE Group Codes - View - 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.

10

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.

10.1 Create UDE Value Input

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

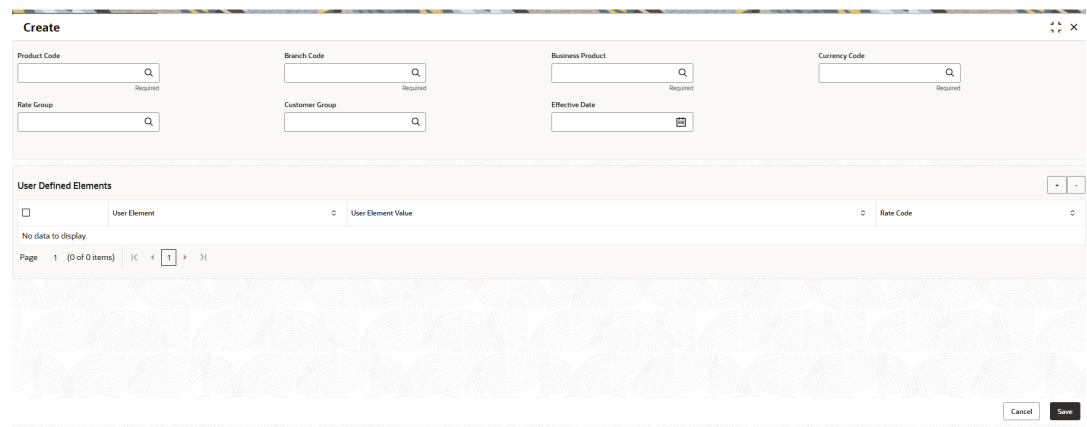
Note

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 10-1 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 10-1 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. Values being maintained are applicable as a general condition. Branch Codes are displayed including the 'ALL' option. If the user try to maintain a UDE value for a specific branch, the system will check if the UDE value has been first maintained with Branch Code 'ALL'. If it has not been maintained, an error message will be 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.
Business Product	Click Search icon and select the business product.
Currency Code	Click Search icon and select the currency code.
Rate Group	Click Search icon and select the Rate group created in UDE Group Code screen.
Customer Group	Click Search icon and select the Customer group created in UDE Group Code screen.
User Element	Click Search icon and select the User element. Displays UDE maintained in Interest Rule screen.
User Element Value	Specify the user element value.
Rate Code	Specify the rate code.

Note

Rate Group and Customer Group will be defaulted to ALL when no value is selected from LOV.

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.

10.2 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 10-2 View UDE Value Input

The screenshot displays a web application window titled "View". Inside, there is a grid of seven record cards. Each card contains the following information:

- Product Code:** ICBD, ICPO, IOCC, IOCC, IOCC, IOCC, IOCC
- Branch Code:** B05
- Account Group:** CABINL
- Currency Code:** USD, GBP, USD, USD, USD, USD, EUR
- Authorization Status:** Authorized (first six cards), Unauthorized (last card)

Below the grid, there is a pagination bar showing "Page 1 of 1 (1 - 7 of 7 items)" with navigation arrows.

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

Table 10-2 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.

11

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.
- [page 2](#)

11.1 Create UDE Limits

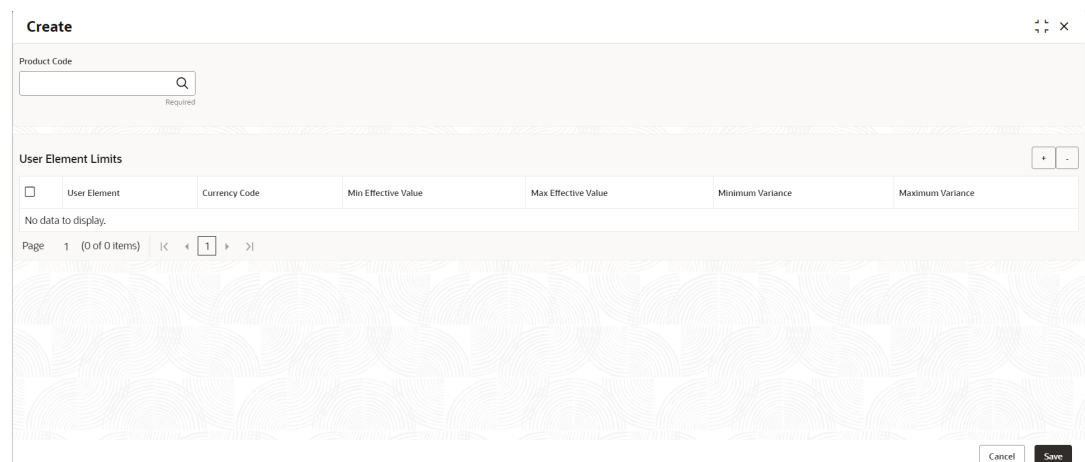
This topic describes the systematic instructions to configure the UDE limits.

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 11-1 Create UDE Limits



User Element	Currency Code	Min Effective Value	Max Effective Value	Minimum Variance	Maximum Variance
No data to display.					

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

Table 11-1 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.

11.2

The image shows the View UDE Limits screen. A Minimize, Close, Search, Refresh, Add icons and View toggle switches are available at the top of the screen. Pagination links are provided at the bottom of the screen. The Tile View is displayed showing several widgets with UDE Limit details. For more information on fields, refer to the field description table.

This image shows the Interest History screen. The Minimize and Close icons are available at the top of the screen. It displays several fields to specify the Interest History details. For more information on fields, refer to the field description table.

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

12.1 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 12-1 Interest History

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

Table 12-1 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 12-2 Interest Details - Field Description

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

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

13

Accounting Handoff

This topic provides the information to search, view, re-process and maintain the accounting handoff.

Accounting Handoff Browser shows the status of the accounting handoff with an option to re-process failed entries.

- Records are viewed based on Branch Code, Account Number, Start date, End date, Status (PROCESSED, UNPROCESSED, FAILURE) and Entry Group Reference Number .
- Screen shows the failed records by default based on the above parameters sent.
- There is an option to view Unprocessed and Processed records also in the screen.
- Response and Request of the queried record can be viewed.
- The new screen will have an option to RETRY handoff if the status is failed or unprocessed.
- [Accounting Handoff Browser](#)
This topic describes the systematic instructions to view the status of the accounting Handoff entries.

13.1 Accounting Handoff Browser

This topic describes the systematic instructions to view the status of the accounting Handoff entries.

1. On **Home** screen, click **Corporate Account Configurations**. Under **Corporate Account Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Accounting Handoff** , and then click **Accounting Handoff Browser**.

The **Accounting Handoff Browser** screen displays.

Figure 13-1 Accounting Handoff Browser

The screenshot shows the 'Accounting Handoff Browser' window. It has a search section with fields for Branch Code (LMB), Branch Name (LM BRANCH), Account Number, and Account Name. Below these are fields for Entry Group Reference Number, Start and End Date (rber 1, 2018 to ber 30, 2018), Status (Unprocessed), and Event (ILIQ). There are 'Retry' and 'Refresh' buttons. Below the search section is a table with columns: Source, Event, Entry Group Reference Number, Service Name, Transaction Date, Process Date, Request Status, Response Status, Handoff Status, and Details. The table is currently empty, displaying 'No data to display.' at the bottom. The page number is 1 of 0 items.

3. Specify the fields on **Accounting Handoff Browser** screen.

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

Table 13-1 Accounting Handoff Browser - Field Description

Field	Description
Branch Code	Branch code is defaulted to home branch.
Branch Name	Displays the name of the branch based on the branch code.
Account Number	Click Search icon to search and select the account number. Selecting account number will show entries corresponding to the account.
Account Name	Displays the account holder name based on the account number.
Entry Group Reference Number	Click Search icon to search and select the reference number of each entry.
Start and End Date	Select the start and end date of accounting entry.
Event	Select the event for the accounting Handoff. The available options are: • IACR • ILIQ • CLIQ By default the Event is set to ILIQ .
Status	Select the status of the record. The available options are: • Failure • Processed • Unprocessed By default the Status is set to Failure .

4. Click **Refresh**.

Refresh is used post retry handoff, and shows records still available in failure or unprocessed status after handoff retry.

Figure 13-2 Accounting Handoff Browser Details

Accounting Handoff Browser Details

00

☐	Source	Event	Entry Group Reference Number		Service Name	Transaction Date	Process Date	Request Status	Response Status	Handoff Status	Details
☐	OBLMRI	ILIQ	GKMACLILIQ25751615000028	❗	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
☐	FCUBS	ILIQ	GKMICPILIQ25751615100007	❗	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
☐	OBLMRI	ILIQ	GKMICPILIQ25751615100007	❗	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
☐	FCUBS	ILIQ	GKMICPILIQ25751615000009	❗	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
☐	FCUBS	ILIQ	GKMICPILIQ25751615100006	❗	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮

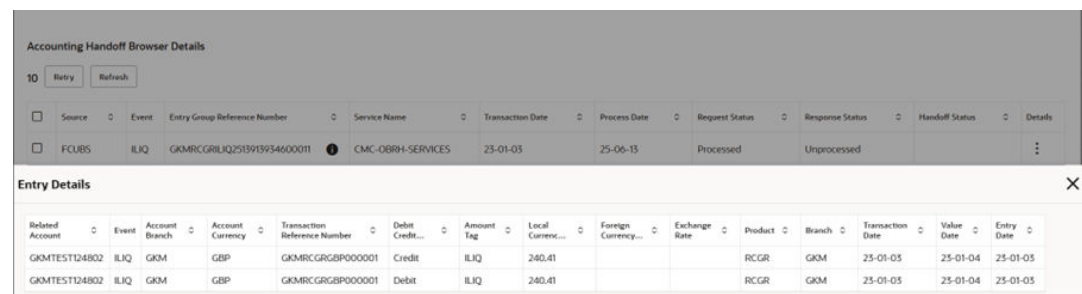
For more information on fields, refer to the field description table.

Table 13-2 Accounting Handoff Browser Details - Field Description

Field	Description
Source	Displays the source code.
Event	Displays the event of the accounting Handoff.
Entry Group Reference Number	Displays the reference number of each entry.
Service Name	Displays the service name.
Transaction Date	Displays the date of transaction.
Process Date	Displays the processing date of the transaction.
Request Status	Displays the request status of transaction.
Response Status	Displays the response status of transaction.
Handoff Status	Displays the handoff Status.
Details	Displays the pop-up screen having following details: • Header • Request • Response

5. Click  in the **Entry Group Reference Number** column to view the accounting entry for the corresponding entry group reference number.

The **Entry Details** screen displays.

Figure 13-3 Accounting Handoff Browser Details - Entry Details


Related Account	Event	Account Branch	Account Currency	Transaction Reference Number	Debit Credit...	Amount Tag	Local Currency...	Foreign Currency...	Exchange Rate	Product	Branch	Transaction Date	Value Date	Entry Date
GKMTST124802	ILIQ	GKM	GBP	GKMRCGRBQ2519393460001	Credit	ILIQ	240.41			RCGR	GKM	25-01-05	25-01-04	25-01-05
GKMTST124802	ILIQ	GKM	GBP	GKMRCGRBQ2519393460001	Debit	ILIQ	240.41			RCGR	GKM	25-01-05	25-01-04	25-01-05

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

Table 13-3 Accounting Handoff Browser Details - Field Description

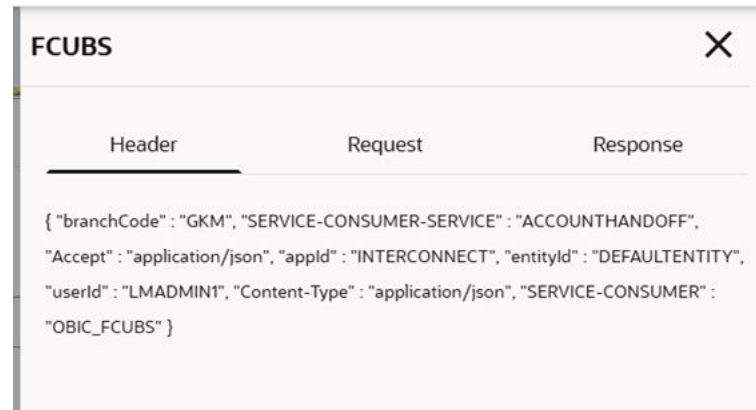
Field	Description
Related Account	Displays the related account of the accounting entry.
Account Branch	Displays the account branch.
Account Currency	Displays the account currency.
Transaction Reference Number	Displays the transaction reference number.
Debit Credit Indicator	Displays whether the account is credited or debited.
Amount Tag	Displays the amount tag.
Local Currency Amount	Displays the local currency equivalent amount.
Foreign Currency Amount	Displays the amount in foreign currency.

Table 13-3 (Cont.) Accounting Handoff Browser Details - Field Description

Field	Description
Exchange Rate	Displays the exchange rate at which the conversion will take place.
Product	Displays the product code.
Branch	Displays the branch code.
Transaction Date	Displays the date of transaction.
Value Date	Displays the value date of the transaction.
Entry Date	Displays the entry date for the transaction.

6. Click the  in the Details column.

A pop up screen with Source details displays Header, Request and Response of each Entry Group Reference Number.

Figure 13-4 Details

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
Branch Parameters	IC_FA_BRANC_PARAM_AMEND_DDA	UNLOCK	Modification of the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_CLOSE_DDA	CLOSE	Closing the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_DELETE_DDA	DELETE	Deleting the Branch Parameter
Branch Parameters	IC_FA_BRANC_PARAM_NEW_DDA	NEW	Creating the new Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_REOPEN_DDA	REOPEN	Reopening the closed Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_VIEW_DDA	VIEW	Viewing the Branch Parameters
Interest Rule	IC_FA_RULE_AMEND_DDA	UNLOCK	Modification of the Maintained Rule for Product
Interest Rule	IC_FA_RULE_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_CLOSE_DDA	CLOSE	Closing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_DELETE_DDA	DELETE	Deleting the Maintained Rule for Product
Interest Rule	IC_FA_RULE_NEW_DDA	NEW	Creating the new Rule for Product
Interest Rule	IC_FA_RULE_REOPEN_DDA	REOPEN	Reopening the closed Rule for Product
Interest Rule	IC_FA_RULE_SUBMIT_DDA	SUBMIT	Submit Interest Rule for Product
Interest Rule	IC_FA_RULE_VIEW_DDA	VIEW	Viewing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_ACTIONS_DDA	ACTIONS	Action Interest Rule for Product
Product Maintenance	IC_FA_PRODU_MAINT_AMEND_DDA	UNLOCK	Modification of the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_AUTHORIZE_DDA	AUUTHORIZE	Authorizing the Product Maintenance

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product Maintenance	IC_FA_PRODU_MAINT_CLOSE_DDA	CLOSE	Closing the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_DELETE_DDA	DELETE	Deleting the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_NEW_DDA	NEW	Creating the new Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_REOPEN_DDA	REOPEN	Reopening the closed Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_VIEW_DDA	VIEW	Viewing the Product Maintenance
Charge Product Preferences	IC_FA_CHARG_PROD_PR_AMEND_DDA	UNLOCK	Modification of the Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_CLOSE_DDA	CLOSE	Closing the Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_DELETE_DDA	DELETE	Deleting the Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_NEW_DDA	NEW	Creating the new Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_REOPEN_DDA	REOPEN	Reopening the closed Charge Product Preferences
Charge Product Preferences	IC_FA_CHARG_PROD_PR_VIEW_DDA	VIEW	Viewing the Charge Product Preferences
Charge Rates	IC_FA_CHARGE_RATES_AMEND_DDA	UNLOCK	Modification of the Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_CLOSE_DDA	CLOSE	Closing the Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_DELETE_DDA	DELETE	Deleting the Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_NEW_DDA	NEW	Creating the new Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_REOPEN_DDA	REOPEN	Reopening the closed Charge Rates
Charge Rates	IC_FA_CHARGE_RATES_VIEW_DDA	VIEW	Viewing the Charge Rates
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_AMEND_DDA	UNLOCK	Modification of the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_AUTHORIZE_DDA	AUTHORIZE	Authorizing the IC Accounting Entry Maintenance

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_CLOSE_DDA	CLOSE	Closing the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_DELETE_DDA	DELETE	Deleting the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_NEW_DDA	NEW	Creating the new IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_REOPEN_DDA	REOPEN	Reopening the closed IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_VIEW_DDA	VIEW	Viewing the IC Accounting Entry Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_AMEND_DDA	AMEND	Modification of the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_AUTHORIZE_DDA	AUTHORIZE	Authorizing the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_CLOSE_DDA	CLOSE	Closing the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_DELETE_DDA	DELETE	Deleting the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_NEW_DDA	NEW	Creating the new IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_REOPEN_DDA	REOPEN	Reopening the closed IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_VIEW_DDA	VIEW	Viewing the IC Rate Code Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_AMEND_DDA	UNLOCK	Modification of the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_CLOSE_DDA	CLOSE	Closing the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_DELETE_DDA	DELETE	Deleting the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_NEW_DDA	NEW	Creating the new Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_REOPEN_DDA	REOPEN	Reopening the closed Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_VIEW_DDA	VIEW	Viewing the Rate Input Maintenance
UDE Group Codes	IC_FA_UDE_GRP_CODES_AMEND_DDA	UNLOCK	Modification of the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_AUTHORIZE_DDA	AUTHORIZE	Authorizing the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_CLOSE_DDA	CLOSE	Closing the UDE Group Codes

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
UDE Group Codes	IC_FA_UDE_GRP_CODES_DELETE_DDA	DELETE	Deleting the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_NEW_DDA	NEW	Creating the new UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_REOPEN_DDA	REOPEN	Reopening the closed UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_VIEW_DDA	VIEW	Viewing the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_RATE_GRP_DDA	FETCH	Rate group LOV Maintained for User Defined Elements
UDE Group Codes	IC_FA_UDE_GRP_CODES_CUSTOMER_GRP_DDA	FETCH	Customer Group LOV Maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_AMEND_DDA	UNLOCK	Modification of the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_AUTHORIZE_DDA	AUTHORIZE	Authorizing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_CLOSE_DDA	CLOSE	Closing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_DELETE_DDA	DELETE	Deleting the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_NEW_DDA	NEW	Creating new values for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_REOPEN_DDA	REOPEN	Reopening the closed values for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_VIEW_DDA	VIEW	Viewing the values maintained for User Defined Elements
Product UDE Limits	IC_FA_PRODU_UDE_LI_AMEND_DDA	UNLOCK	Modification of the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_AUTHORIZE_DDA	AUTHORIZE	Authorizing the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_CLOSE_DDA	CLOSE	Closing the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_DELETE_DDA	DELETE	Deleting the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_NEW_DDA	NEW	Creating the new Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_REOPEN_DDA	REOPEN	Reopening the closed Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_VIEW_DDA	VIEW	Viewing the Product UDE Limits

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Interest History	IC_FA_INTER_HISTO_QU_NEW_DDA	NEW	Creating the Interest History for an Account
Accounting Handoff	IC_FA_ACC_HANDOFF_BROWSER_NEW_DDA	NEW	Creating the new of Accounting Handoff
Accounting Handoff	IC_FA_ACC_HNDOFF_GET_ENT_DETAILS_DDA	REOPEN	Reopening Closed Account Destination Source Mapping
Accounting Handoff	IC_FA_ACC_HNDOFF_ENT_REQ_RES_DDA	VIEW	Viewing Account Destination Source Mapping
Accounting Handoff	IC_FA_ACC_HNDOFF_ENTGRPREF_LOV_DDA	UNLOCK	Modification of Account Destination Source Mapping
Accounting Handoff	IC_FA_GET_HANDOFF_LOGS_DDA	AUTHORIZE	Authorizing Account Destination Source Mapping
Accounting Handoff	IC_FA_HANDOFF_RES_UPDATE_DDA	CLOSE	Closing Account Destination Source Mapping
Product Maintenance	IC_FA_RULE_MAINT_VIEW_DDA	FETCH	Rule code LOV
Interest Rule	IC_FA_RULE_MAINT_VIEW_DDA	FETCH	System Element LOV
Product UDE Limits	IC_FA_PRODUCT_CODES_LOV_DDA	FETCH	Product Code LOV

Table A-2 Functional Activity Codes - APIs

Method	URL	Functional Activity Code
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icProducts	IC_FA_INPT_SVC_ICPRODS_FETCH_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icProductsDetails	IC_FA_INPT_SVC_ICPRODUCTDETAILS_FETCH_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icbrnavs	IC_FA_INPT_SVC_ICDBRNAV_FETCH_DDA
POST	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icbrnavs	IC_FA_INPT_SVC_ICDBRNAV_SAVE_DDA
PUT	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icbrnavs	IC_FA_INPT_SVC_ICDBRNAV_UPDATE_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icbrnavs/rateCodeDetail	IC_FA_INPT_SVC_ICRATECODEDETAILS_FETCH_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icRates	IC_FA_INPT_SVC_ICRATES_FETCH_DDA
POST	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icRates	IC_FA_INPT_SVC_ICRATES_SAVE_DDA
PUT	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/icRates	IC_FA_INPT_SVC_ICRATES_UPDATE_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/udeVals/genCondn	IC_FA_INPT_SVC_UDEVALS_GENCONDN_FETCH_DDA

Table A-2 (Cont.) Functional Activity Codes - APIs

Method	URL	Functional Activity Code
POST	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/udeVals/genCondN	IC_FA_INPT_SVC_UDEVALS_GENCONDN_SAVE_DDA
PUT	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/udeVals/genCondN	IC_FA_INPT_SVC_UDEVALS_GENCONDN_UPDATE_DDA
GET	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/prodUdeList	IC_FA_INPT_SVC_PRODUELIST_FETCH_DDA
POST	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/ictbEntriesHistories/.search	IC_FA_INPT_ICENTRIES_HISTORY_NEW_FETCH_DDA
POST	dda-ic-interest-input-services/service/v14.8.1.0.0/icInput/rate/icRates/.search	IC_FA_INPT_GCSC_ICRATE_NEW_FETCH_DDA

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 FFlag is "Booked" and periodicity is "Daily/Periodic"
IC-RLM061	Accruals Required should be Unchecked when Book FFlag is "Non-Booked" and periodicity is "Daily/Periodic"
IC-RLM069	Length of Rule Id should be equal to 4 characters
IC-RULE-01	SDE Id and UDE Id should be different
IC-RULE-02	Result cannot have logical operator
IC-SPRM-001	Service Parameters cannot be empty
IC-PRD132	Minimum Variance cannot be greater than Maximum Variance
IC-PRD131	Min Effective Value cannot be greater than Max Effective Value

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