

Oracle® Banking Retail Deposits Cloud Service

Interest and Charges User Guide



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Contents

1	Branch Parameters	
1.1	Create Branch Parameters	1
1.2	View Branch Parameters	2
2	Rule Maintenance	
2.1	Create Rule Details	1
2.1.1	Supported System Defined Elements (SDE)	6
2.2	View Rule Maintenance	7
3	Interest Product	
3.1	Create Interest Product	1
3.2	View Interest Product	4
4	Accounting Entries	
4.1	Create Accounting Entries	1
4.2	View Accounting Entries	3
5	IC Rate Code	
5.1	Create IC Rate Code	1
5.2	View IC Rate Code	2
6	Rate Input	
6.1	Create Rate Input	1
6.2	View Rate Input	2
7	UDE Group Codes	
7.1	Create UDE Group Codes	1

7.2	View UDE Group Codes	2
8	UDE Value Input	
8.1	Create UDE Value Input	1
8.2	View UDE Value Input	3
9	UDE Limits	
9.1	Create UDE Limits	1
9.2	View UDE Limits	2
10	Interest History	
10.1	Interest History	1
11	Accounting Handoff	
11.1	Accounting Handoff Browser	1
A	Functional Activity Codes	
B	Error Codes and Messages	
	Index	

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Documents](#)
- [Acronyms and Abbreviations](#)
- [Screenshot Disclaimer](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Prerequisite](#)

Purpose

This guide is designed to help you get acquainted with the **Interest and Charges** maintenance's that are available in **Oracle Banking Retail Deposits 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 you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Documents

The related documents are as follows:

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

Acronyms and Abbreviations

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

Table Abbreviations

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

Screenshot Disclaimer

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

Basic Actions

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

Table Basic Actions

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

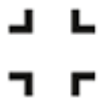







Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record

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.

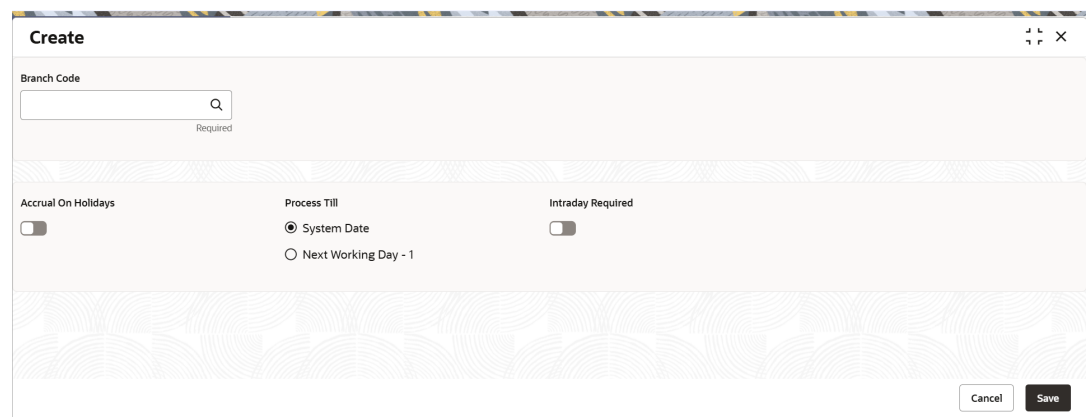
Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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: <ul style="list-style-type: none"> System Date – Select if the user need to process till system date. Next Working Day - 1 – Select if the user need to process till next working day.
Intraday Required	Switch On/Off the toggle to enable/disable intraday processing of accounts.

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

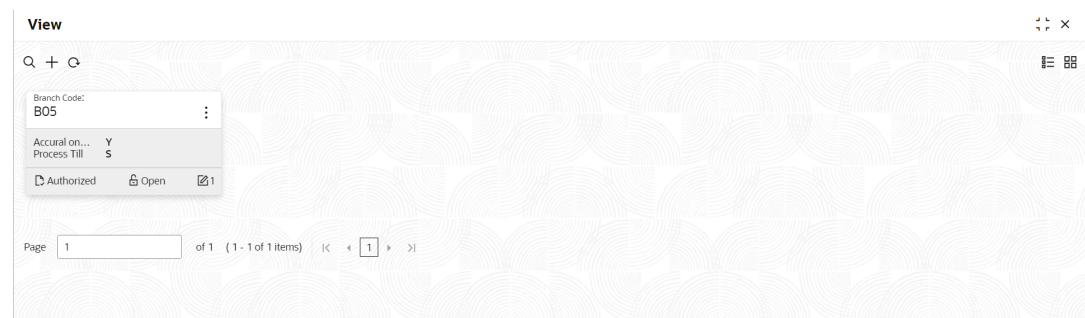
1.2 View Branch Parameters

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

- On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

2

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.

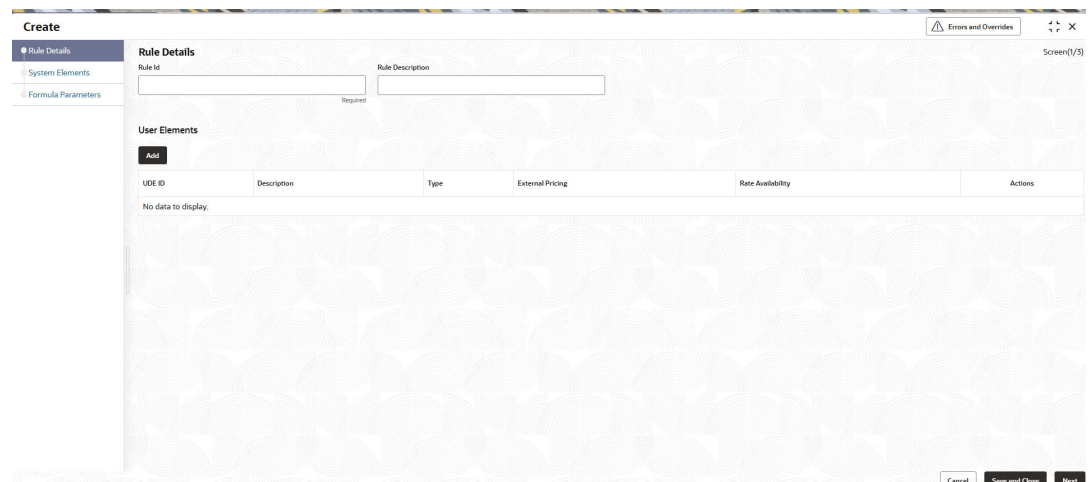
Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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.

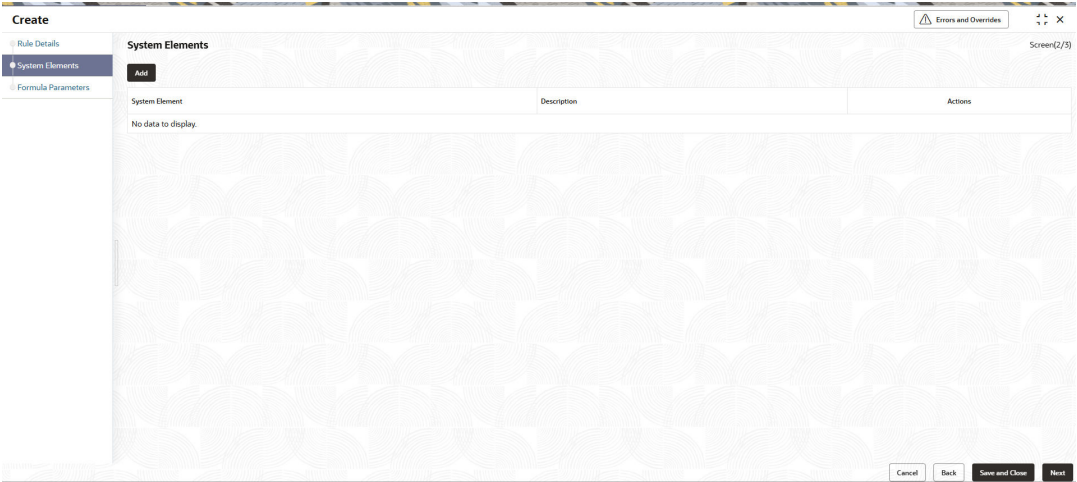
A **UDE** as a number is typically used for a Rule where interest is defined based on the number of transactions. A UDE under this category can also be used to store a numerical value that may be used in a formula. For example, in the formula you would like to multiply an intermediate result with a certain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



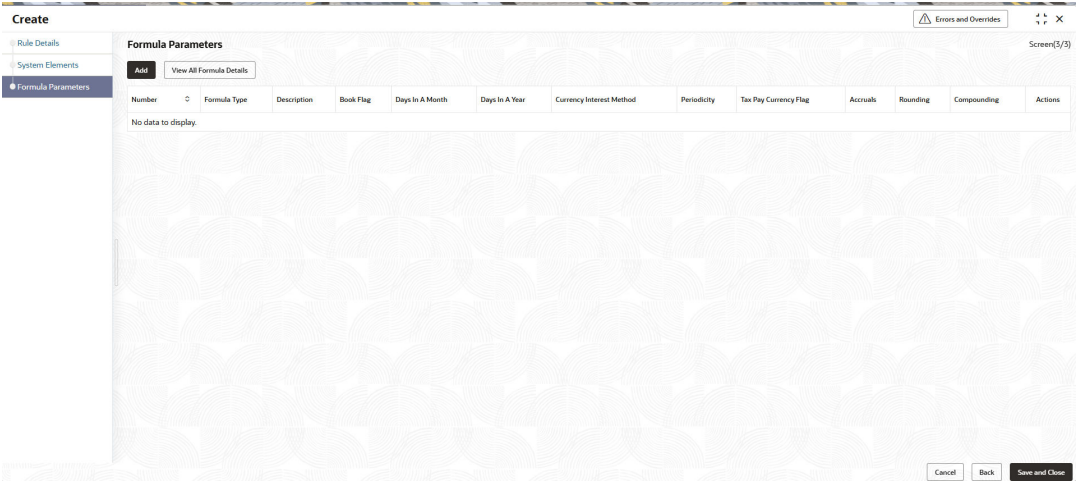
For more information on fields, refer to the field description table.

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 with 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)

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	<p>Select the formula type from the drop-down list. You have to specify the method for calculating interest in the form of formulae.</p> <p>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.</p>
Book Flag	<p>The Booking Flag of a formula denotes whether the result of a formula should be:</p> <ul style="list-style-type: none"> 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	<p>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:</p> <ul style="list-style-type: none"> Days in a month Days in a year <p>The number of interest days for an account can be arrived at in three ways.</p> <p>One, by considering:</p> <ul style="list-style-type: none"> 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	<p>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</p> <ul style="list-style-type: none"> Actual number of days (leap year will be 366, non-leap year will be 365) 360 days 365 days (leap and non-leap will be 365)
Periodicity	<p>The Periodicity of a rule application denotes whether the formula you are defining has to be:</p> <ul style="list-style-type: none"> applied for each change during the interest period (or daily). only for the last day of interest period (periodic).
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

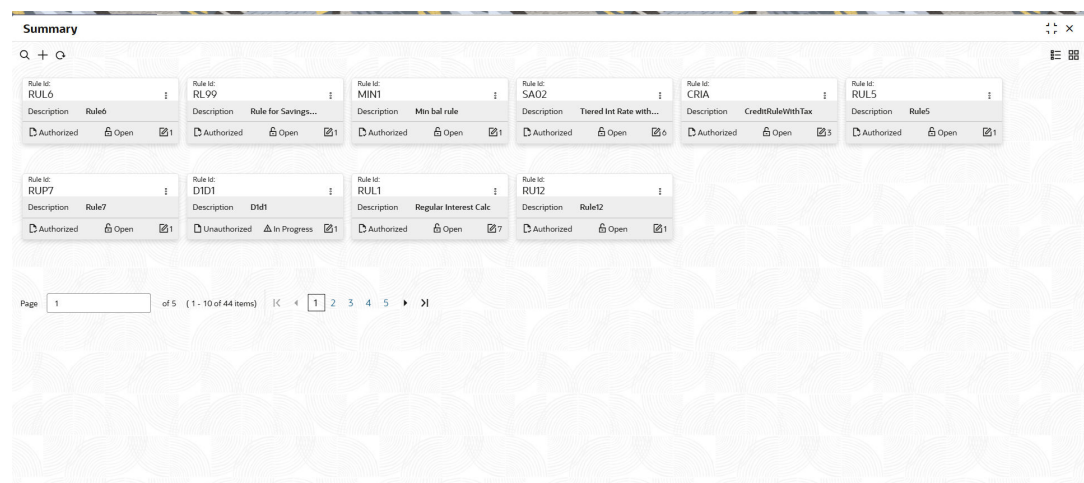
2.2 View Rule Maintenance

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

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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.

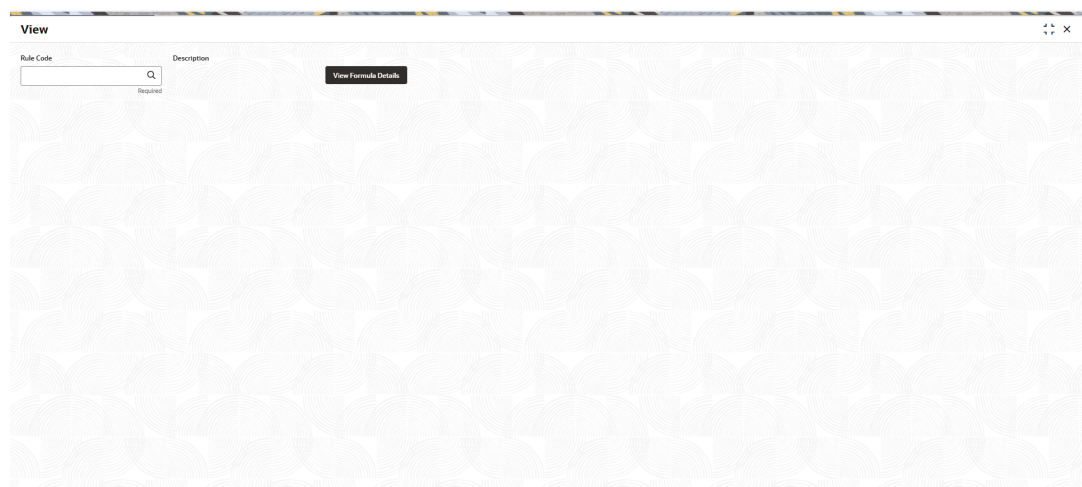
Table 2-6 (Cont.) View Interest Rule - Field Description

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

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<=9999999)	(VD_DLY_CR_BAL_M*RATE3*DAYS)/(YEAR*100)			
2	(VD_DLY_CR_BAL_M>0) AND (VD_DLY_CR_BAL_M<=10000)	(VD_DLY_CR_BAL_M*RATE2*DAYS)/(YEAR*100)			

Formula Number	Formula Type	Book Flag	Days In A Month	Days In A Year	Currency Interest Method
2	Debt	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*RATE1*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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> applied for each change during the interest period (or daily). only for the last day of interest period (periodic).
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 **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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

The 'Create' screen for an interest product includes the following fields and sections:

- Product Code:** A text input field with a search icon.
- Product Description:** A text input field with a search icon.
- Rule Code:** A text input field with a search icon.
- Product Start - End Date:** A date range selector with a calendar icon.
- Accrual:** A section with a 'Product Level' checkbox, 'Accrual Day' input, 'Frequency' dropdown, and 'Cycle' dropdown.
- Payment Method:** A dropdown menu with 'Bearing' selected.
- Amount Block for Discount:** A checkbox.
- Calculation And Liquidation:** A section with 'Start from Account Opening' checkbox, 'Liquidation at Month End' checkbox, 'Redemption Advice Required' checkbox, 'Days' input, 'Months' input, 'Year' input, 'First Liquidation On' date selector, and 'First Accrual Date' date selector.
- Account Level Liquidation Preferences:** A checkbox.
- Compounding:** A section with 'Compounding Applicable' checkbox and 'Compounding Frequency' dropdown.

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 .
Accrual	While building a formula (for the rule to link the product), the interest amount will be accrued for all the accounts linked to the product if the interest is indicated as the result of the formula. While defining the preferences for this product, the user can choose to pass the accrual entries in the following manner: <ul style="list-style-type: none"> • Pass an accrual entry for each account • Consolidate the interest to be accrued (for individual accounts) and track it against the product. If the user choose the latter option, the cumulative value of all the accruals (for accounts linked to the product) will be passed as a single accounting entry.
Product Level	Switch this toggle ON , 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.

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

Field	Description
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	<p>Select the frequency with which the interest accrued for the defined account classes. The available options are:</p> <ul style="list-style-type: none"> • Daily • Monthly • Quarterly • Semi Annual • Annual • On liquidation (accrues only when the interest liquidates) <p>Let us recall the operations relating to accruals that the user have performed so far. When the user build an interest rule, the user defines whether the result of a formula is to be accrued. While defining the product (to which the rule linked), the user would:</p> <ul style="list-style-type: none"> • Identify the GL/SL to which the interest accrued is posted (Product Accounting Role Definition screen), and • Specify the event 'accrual' occurs to post the entry to the identified GL/SL (Events Definition screen).
Cycle	<p>Specify the accrual cycle in the months.</p> <p>If the frequency is selected as</p> <ul style="list-style-type: none"> • Quarterly • Semi Annual • Annual <p>For example, a quarterly cycle may be March, June, September and December, indicating that the accrual should take place in these months. For a half-yearly cycle, the user would specify June and December.</p>
Payment Method	<p>In case of Term deposits, user has to specify whether the payment method for the main interest is to be Bearing or Discounted. This cannot be changed at the time of processing a deposit.</p> <ul style="list-style-type: none"> • Bearing - In case user choose bearing product as the payment method, the system books the term deposit without liquidating the interest for the account. • Discounted - For discounted products, the payment of interest is upfront and no interest liquidation on maturity date. In case of true discounted, the payment method is calculated based on the formula maintained in the IC rule definition and the interest is calculated based on the formula defined at the rule level. <p>Note: The rule user define for true discounted products is applied exclusively for the discounted products.</p>
Amount Block for Discount	Switch this toggle ON , if user wish to create amount block on the term deposit account.
Start from Account Opening	Switch this toggle ON , 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.

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

Field	Description
Liquidation at Month End	Switch this toggle ON , 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.
Redemption Advice Required	Switch this toggle ON , if redemption advice is required.
Days, Months and Year	Specify the liquidation frequency for the Interest product. The user can specify the liquidation frequency in <ul style="list-style-type: none"> Days - Example: If the user wants to liquidate interest every 15 days, enter '15'. Months - Example: If the user wants to liquidate interest every quarter, enter '03'. Years - Example: If the user wants to liquidate interest every year, enter '01'
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.
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.
Compounding Applicable	This feature deals with compounding interest method for interest calculation. Switch this toggle ON , the 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.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Interest Product**. Under **Interest Product**, click **View**. The **View** screen displays.

Figure 3-2 View Interest Product

The screenshot displays the 'View' screen for Interest Product configurations. It features four cards, each representing a different product code: IODB, ICPO, IOCC, and ICBD. Each card shows the product code, a description, a rule code, and an authorization status. The IODB card shows 'Debit Interest for... IODB', ICPO shows 'Debit Interest on... ICPO', IOCC shows 'Credit Interest for... IOCC', and ICBD shows 'Debit and credit... ICBD'. All cards have an 'Authorized' status and an 'Open' button. A pagination bar at the bottom indicates 'Page 1 of 1 (1 - 4 of 4 items)'.

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

4

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.

4.1 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 **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Accounting Entries**. Under **Accounting Entries**, click **Create**.

The **Create** screen displays.

Figure 4-1 Create Accounting Entries

3. Specify the fields on the screen.

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

Table 4-1 Create Accounting Entries - Field Description

Field	Description
Source Code	Specify the source code of the system.
Product Code	Click Search icon to view and select the code of the product for which you are defining preferences. The Product maintained in the Interest Product screen is available in the LOV list.
Event Code	Select the event code from the drop-down list. The following is an exhaustive list of events that can take place during Interest or Charge calculation. <ul style="list-style-type: none"> • IACR - Interest Accrual • ILIQ - Interest Liquidation
Accounting Role	Click Search to view and select the accounting roles. Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head. The following list contains the accounting roles which are applicable to IC. <ul style="list-style-type: none"> • <FORMULA NO>
Accounting Head	Click Search icon to view and select the different GLs maintained in Chart of Accounts. .
Debit Credit Indicator	Select the event code from the drop-down list. The available options are: <ul style="list-style-type: none"> • Debit • Credit

Table 4-1 (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. <ul style="list-style-type: none"> • CHARGE - Charges • IACQUIRED - Acquired Interest Amount • IACR - Interest Accrual • IACR_ADJ - Interest Accrual Adjustments • ILIQ - Interest Liquidation • TAX - Tax • TAX_ADJ - Tax Adjustments • INT_PADJ - Back valued interest adding to the normal interest • INT_NADJ - Back valued interest reducing the normal interest • TAX_PADJ - Back valued tax adding to the normal tax • TAX_NADJ - Back valued tax reducing the normal tax
Transaction Code	Click Search icon to view and select the transaction code. It is used identify the nature of the accounting entries posted. The code selected here is used to track the accounting entries resulting from the movement of the account to the status being maintained.
Entry Pair Seq	Displays the sequence number of the debit and credit pair entry.
Netting Indicator	Select the toggle to display the netting type.

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

4.2 View Accounting Entries

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

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

The **View** screen displays.

Figure 4-2 View Accounting Entries

The screenshot shows the 'View' screen for Accounting Entries. It features a search bar at the top left and a list of four entries. Each entry has a 'Product Code' (ICBD, ICPO, IOCC, IODB), a 'Source Code' (OBIC), and a 'Netting Indicator' (1). Below the list, there is a pagination bar indicating 'Page 1 of 1 (1 - 4 of 4 items)'.

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

Table 4-2 View Accounting Entries - Field Description

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

5

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.

5.1 Create IC Rate Code

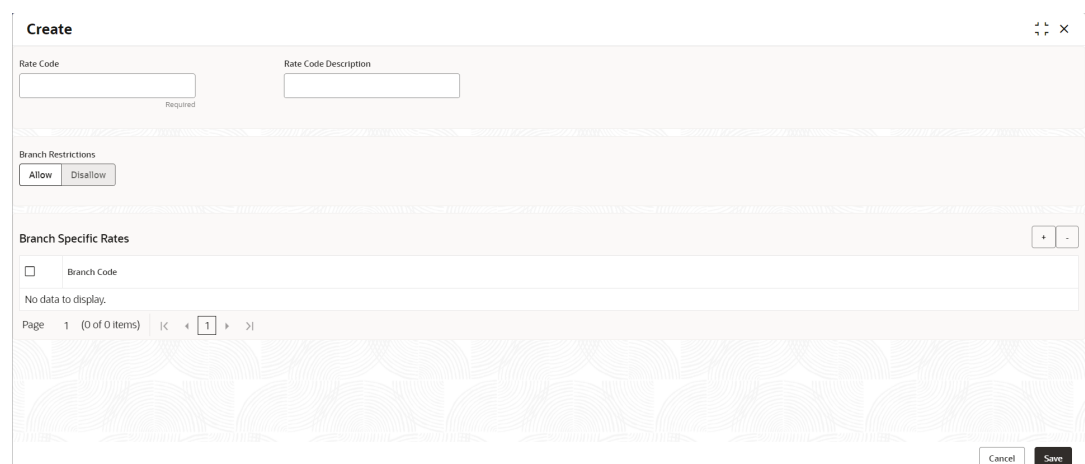
This topic describes the systematic instructions to configure the IC rate code details.

Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 5-1 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 5-1 Create IC Rate Code - Field Description

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

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

5.2 View IC Rate Code

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

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

The **View** screen displays.

Figure 5-2 View IC Rate Code

The screenshot shows the 'View' screen for IC Rate Code. It features 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. Below the list, there is a pagination bar showing 'Page 1 of 1 (1 - 4 of 4 items)' and navigation buttons.

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

Table 5-2 View IC Rate Code - Field Description

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

6

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

6.1 Create Rate Input

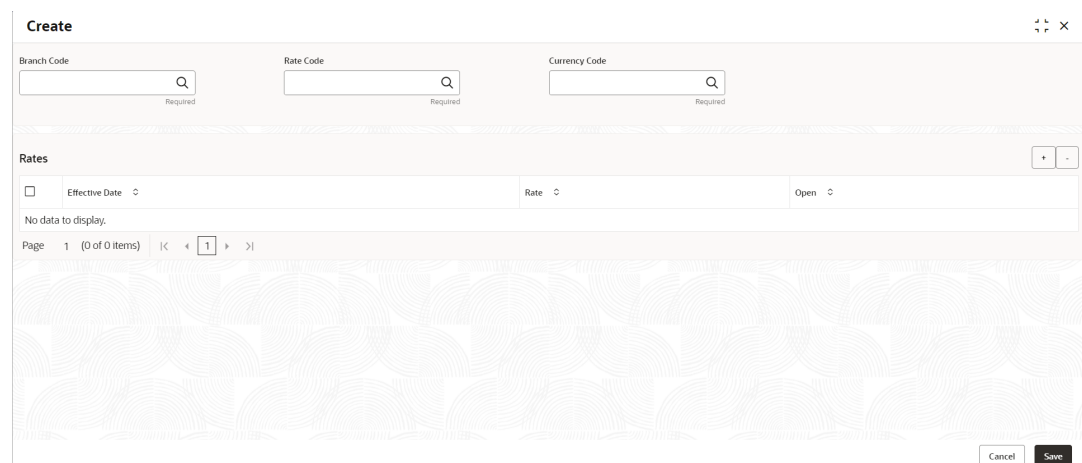
This topic describes the systematic instructions to configure the rate input details.

Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **Rate Input**. Under **Rate Input**, click **Create**.
The **Create** screen displays.

Figure 6-1 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 6-1 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.

6.2 View Rate Input

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

- On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
- Under **Interest and Charges**, click **Rate Input**. Under **Rate Input**, click **View**.

The **View** screen displays.

Figure 6-2 View Rate Input

The screenshot shows the 'View Rate Input' application interface. It features a search bar at the top left and a list of rate input records below. Each record is displayed in a card-like format with the following fields: Rate Code, Branch Code, Currency Code, Authorization Status, and Record Status. The records are as follows:

Rate Code	Branch Code	Currency Code	Authorization Status	Record Status
LIBOR2	B05	USD	Authorized	Open
LIBOR1	B05	USD	Authorized	Open
FLOATRATE	B05	USD	Authorized	Open
FLOATRATE	B05	GBP	Authorized	Open
LIBOR1	B05	GBP	Authorized	Open

At the bottom of the interface, there is a pagination bar indicating 'Page 1 of 1 (1 - 6 of 6 items)'.

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

Table 6-2 View Rate Input - Field Description

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

7

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.

7.1 Create UDE Group Codes

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

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 7-1 Create UDE Group Codes

The screenshot shows the 'Create' screen for UDE Group Codes. It features a 'Group Type' dropdown menu, a 'Group Details' section with an 'Add Details' button, and a table with columns 'Group Code', 'Group Description', and 'Actions'. The table currently displays 'No data to display.' At the bottom right, there are 'Cancel' and 'Save' buttons.

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

Table 7-1 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.

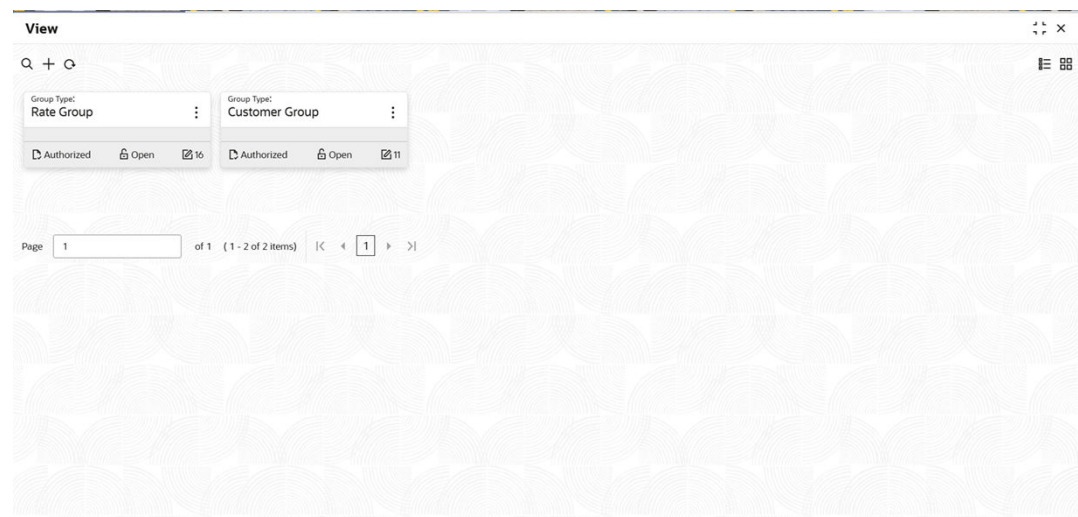
The user can view the configured UDE value input using **View UDE Group Codes** screen.

7.2 View UDE Group Codes

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

- On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 7-2 UDE Group Codes - View

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

Table 7-2 UDE Group Codes - View - Field Description

Field	Description
Group Type	Displays the product code.

Table 7-2 (Cont.) UDE Group Codes - View - Field Description

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

8

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.

8.1 Create UDE Value Input

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

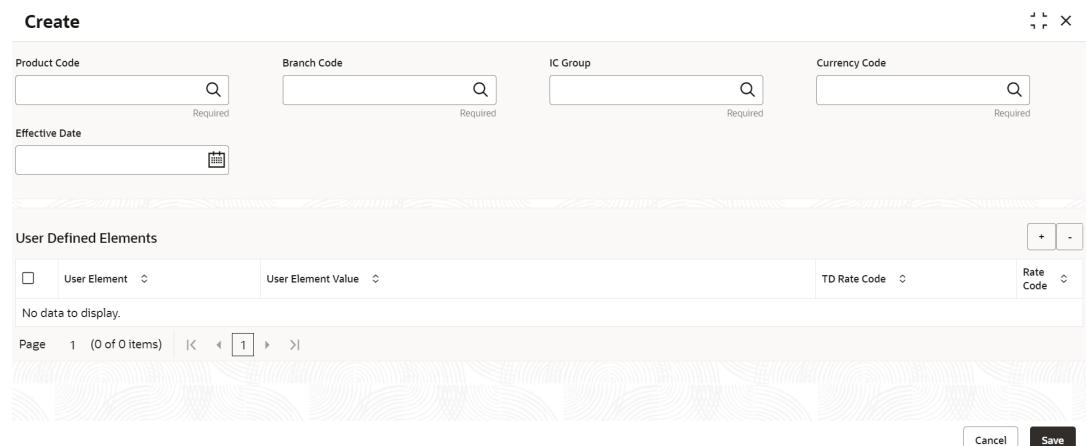
Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, under **Menu**, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 8-1 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 8-1 Create UDE Value Input - Field Description

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

User Defined Elements:

For each account class, the user must specify the values of all the UDEs to identify while building the rule. The specified UDE value will be picked up while calculating interest for the account class. All the UDEs that the user has identified for the rule (to which the product is linked) will be displayed here. The various types of UDE values are as follows:

- Credit Rate
- Debit Rate
- Amount

- Number

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

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

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

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

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

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

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

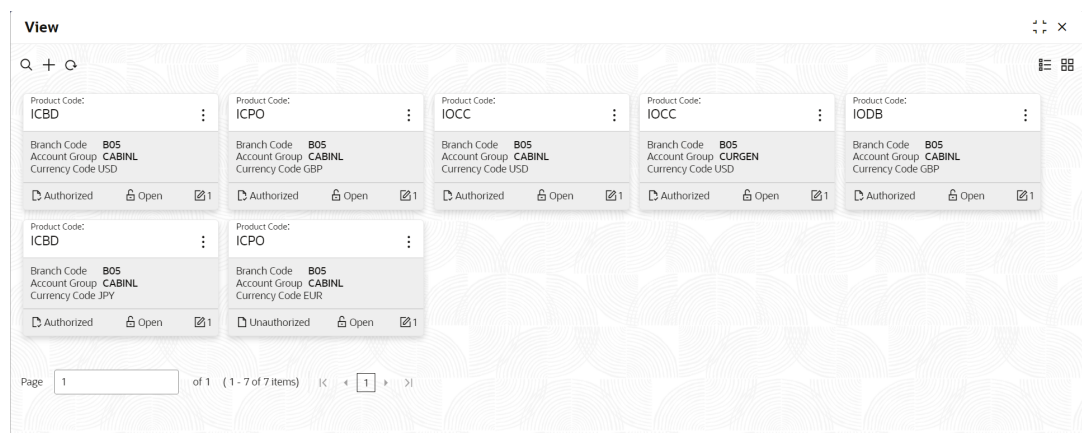
8.2 View UDE Value Input

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

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 8-2 View UDE Value Input



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

Table 8-2 View UDE Value Input - Field Description

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

9

UDE Limits

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

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

This topic contains the following subtopics:

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

9.1 Create UDE Limits

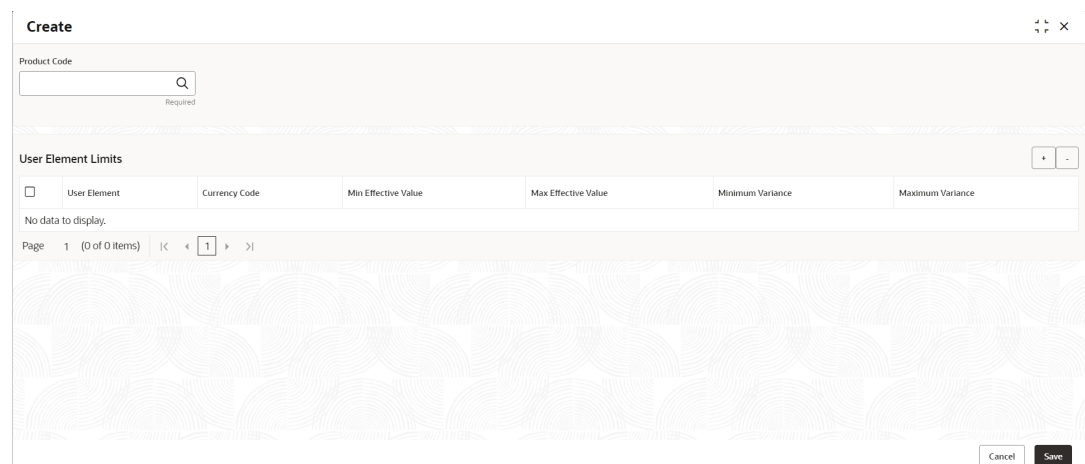
This topic describes the systematic instructions to configure the UDE limits.

Note

The fields marked as **Required** are mandatory.

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Limits**. Under **UDE Limits**, click **Create**.
The **Create** screen displays.

Figure 9-1 Create UDE Limits



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

Table 9-1 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.

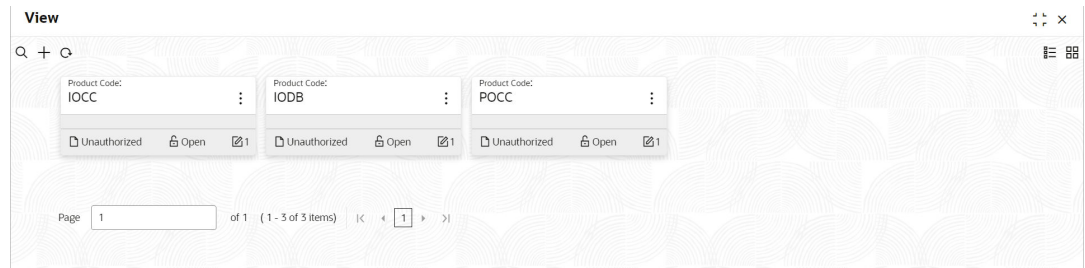
4. Click **Save** to save the details.

9.2 View UDE Limits

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

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
2. Under **Interest and Charges**, click **UDE Limits**. Under **UDE Limits**, click **View**.

The **View** screen displays.

Figure 9-2 View UDE Limits

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

Table 9-2 View UDE Limits - Field Description

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

Interest History

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


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

This topic contains the following subtopics:

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

10.1 Interest History

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



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

- On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **Configurations**, click **Interest and Charges**.
 - Under **Interest and Charges**, click **Interest History**. Under **Interest History**, click **Interest History**.
- The **Interest History** screen displays.

Figure 10-1 Interest History

Interest History

Branch Code

Account Number

Date Range

Search

Start Date	End Date	Product Name	Product Description	Currency	Gross Credit Interest	Tax Deducted	Net Credit Interest	Debit Interest	Last Accrual Date	Liquidation Date
No data to display.										

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

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

Table 10-1 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 10-2 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.

11

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.

11.1 Accounting Handoff Browser

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

1. On **Home** screen, click **Retail Deposits**. Under **Retail Deposits**, click **Configurations**. Under **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 11-1 Accounting Handoff Browser

The screenshot shows the 'Accounting Handoff Browser' window. It has a title bar with standard window controls. Below the title bar, there's a 'Search Details' section with four input fields: 'Branch Code' (containing 'LMB'), 'Branch Name' (containing 'LM BRANCH'), 'Account Number' (empty), and 'Account Name' (empty). Below these are 'Entry Group Reference Number' (empty), 'Start and End Date' (with a date range from 'rber 1, 2018' to 'ber 30, 2018'), 'Status' (a dropdown menu showing 'Unprocessed'), and 'Event' (a dropdown menu showing 'ILIQ').

Below the search details is the 'Accounting Handoff Browser Details' section. It contains two buttons: 'Retry' and 'Refresh'. Below these buttons is a table with the following 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, with the text 'No data to display.' below the column headers. At the bottom of the window, there's a pagination bar showing 'Page 1 (0 of 0 items)' and navigation controls.

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

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

Table 11-1 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: <ul style="list-style-type: none"> • IACR • ILIQ • CLIQ By default the Event is set to ILIQ .
Status	Select the status of the record. The available options are: <ul style="list-style-type: none"> • 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 11-2 Accounting Handoff Browser Details

Accounting Handoff Browser Details


00

<input type="checkbox"/>	Source	Event	Entry Group Reference Number	Service Name	Transaction Date	Process Date	Request Status	Response Status	Handoff Status	Details
<input type="checkbox"/>	OBLMRI	ILIQ	GKMACLILIQ25751615000028	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
<input type="checkbox"/>	FCUBS	ILIQ	GKMICPILIQ25751615100007	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
<input type="checkbox"/>	OBLMRI	ILIQ	GKMICPILIQ25751615100007	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
<input type="checkbox"/>	FCUBS	ILIQ	GKMICPILIQ25751615000009	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮
<input type="checkbox"/>	FCUBS	ILIQ	GKMICPILIQ25751615100006	CMC-OBRIH-SERVICES	25-04-06	25-06-24	Processed	Failed		⋮

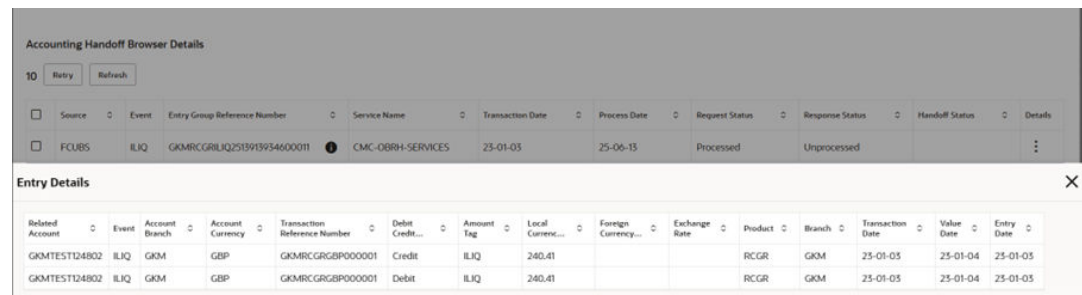
For more information on fields, refer to the field description table.

Table 11-2 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: <ul style="list-style-type: none"> • 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 11-3 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 11-3 Accounting Handoff Browser Details - Field Description

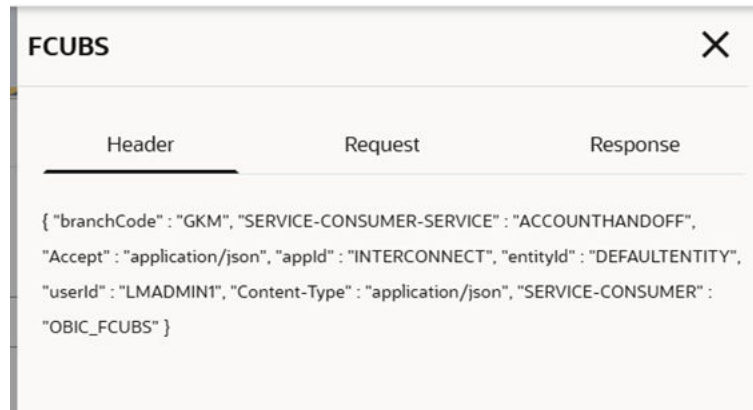
Field	Description
Related Account	Displays the related account of the accounting entry.
Account Branch	Displays the account branch.
Account Currency	Displays the account currency.
Transaction Reference Number	Displays the transaction reference number.
Debit Credit Indicator	Displays whether the account 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 11-3 (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 11-4 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_RDEP	UNLOCK	Modification of the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_CLOSE_RDEP	CLOSE	Closing the Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_DELETE_RDEP	DELETE	Deleting the Branch Parameter
Branch Parameters	IC_FA_BRANC_PARAM_NEW_RDEP	NEW	Creating the new Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_REOPEN_RDEP	REOPEN	Reopening the closed Branch Parameters
Branch Parameters	IC_FA_BRANC_PARAM_VIEW_RDEP	VIEW	Viewing the Branch Parameters
Interest Rule	IC_FA_RULE_AMEND_RDEP	UNLOCK	Modification of the Maintained Rule for Product
Interest Rule	IC_FA_RULE_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_CLOSE_RDEP	CLOSE	Closing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_DELETE_RDEP	DELETE	Deleting the Maintained Rule for Product
Interest Rule	IC_FA_RULE_NEW_RDEP	NEW	Creating the new Rule for Product
Interest Rule	IC_FA_RULE_REOPEN_RDEP	REOPEN	Reopening the closed Rule for Product
Interest Rule	IC_FA_RULE_SUBMIT_RDEP	SUBMIT	Submit Interest Rule for Product
Interest Rule	IC_FA_RULE_VIEW_RDEP	VIEW	Viewing the Maintained Rule for Product
Interest Rule	IC_FA_RULE_ACTIONS_RDEP	ACTIONS	Action Interest Rule for Product
Product Maintenance	IC_FA_PRODU_MAINT_AMEND_RDEP	UNLOCK	Modification of the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_AUTHORIZE_RDEP	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_RDEP	CLOSE	Closing the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_DELETE_RDEP	DELETE	Deleting the Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_NEW_RDEP	NEW	Creating the new Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_REOPEN_RDEP	REOPEN	Reopening the closed Product Maintenance
Product Maintenance	IC_FA_PRODU_MAINT_VIEW_RDEP	VIEW	Viewing the Product Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_AMEND_RDEP	UNLOCK	Modification of the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_CLOSE_RDEP	CLOSE	Closing the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_DELETE_RDEP	DELETE	Deleting the IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_NEW_RDEP	NEW	Creating the new IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_REOPEN_RDEP	REOPEN	Reopening the closed IC Accounting Entry Maintenance
IC Accounting Entry Maintenance	IC_FA_ACC_ENTRY_MA_VIEW_RDEP	VIEW	Viewing the IC Accounting Entry Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_AMEND_RDEP	AMEND	Modification of the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_CLOSE_RDEP	CLOSE	Closing the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_DELETE_RDEP	DELETE	Deleting the IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_NEW_RDEP	NEW	Creating the new IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_REOPEN_RDEP	REOPEN	Reopening the closed IC Rate Code Maintenance
IC Rate Code Maintenance	IC_FA_BRANC_AVAIL_VIEW_RDEP	VIEW	Viewing the IC Rate Code Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_AMEND_RDEP	UNLOCK	Modification of the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the Rate Input Maintenance

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_CLOSE_RDEP	CLOSE	Closing the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_DELETE_RDEP	DELETE	Deleting the Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_NEW_RDEP	NEW	Creating the new Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_REOPEN_RDEP	REOPEN	Reopening the closed Rate Input Maintenance
Rate Input Maintenance	IC_FA_RATE_INPUT_MA_VIEW_RDEP	VIEW	Viewing the Rate Input Maintenance
UDE Group Codes	IC_FA_UDE_GRP_CODES_AMEND_RDEP	UNLOCK	Modification of the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_CLOSE_RDEP	CLOSE	Closing the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_DELETE_RDEP	DELETE	Deleting the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_NEW_RDEP	NEW	Creating the new UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_REOPEN_RDEP	REOPEN	Reopening the closed UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_VIEW_RDEP	VIEW	Viewing the UDE Group Codes
UDE Group Codes	IC_FA_UDE_GRP_CODES_RATE_GRP_RDEP	FETCH	Rate group LOV Maintained for User Defined Elements
UDE Group Codes	IC_FA_UDE_GRP_CODES_CUSTOMER_GRP_RDEP	FETCH	Customer Group LOV Maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_AMEND_RDEP	UNLOCK	Modification of the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_CLOSE_RDEP	CLOSE	Closing the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_DELETE_RDEP	DELETE	Deleting the values maintained for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_NEW_RDEP	NEW	Creating new values for User Defined Elements
UDE Value Input	IC_FA_UDE_MAINT_REOPEN_RDEP	REOPEN	Reopening the closed values for User Defined Elements

Table A-1 (Cont.) Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
UDE Value Input	IC_FA_UDE_MAINT_VIEW_RDEP	VIEW	Viewing the values maintained for User Defined Elements
Product UDE Limits	IC_FA_PRODU_UDE_LI_AMEND_RDEP	UNLOCK	Modification of the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_AUTHORIZE_RDEP	AUTHORIZE	Authorizing the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_CLOSE_RDEP	CLOSE	Closing the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_DELETE_RDEP	DELETE	Deleting the Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_NEW_RDEP	NEW	Creating the new Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_REOPEN_RDEP	REOPEN	Reopening the closed Product UDE Limits
Product UDE Limits	IC_FA_PRODU_UDE_LI_VIEW_RDEP	VIEW	Viewing the Product UDE Limits
Interest History	IC_FA_INTER_HISTO_QU_NEW_RDEP	NEW	Creating the Interest History for an Account
Accounting Handoff	IC_FA_ACC_HANDOFF_BROWSE_NEW_RDEP	NEW	Creating the new of Accounting Handoff
Accounting Handoff	IC_FA_ACC_HANDOFF_GET_ENT_DETAILS_RDEP	REOPEN	Reopening Closed Account Destination Source Mapping
Accounting Handoff	IC_FA_ACC_HANDOFF_ENT_REQ_RES_RDEP	VIEW	Viewing Account Destination Source Mapping
Accounting Handoff	IC_FA_ACC_HANDOFF_ENTGRPREF_LOV_RDEP	UNLOCK	Modification of Account Destination Source Mapping
Accounting Handoff	IC_FA_GET_HANDOFF_LOGS_RDEP	AUTHORIZE	Authorizing Account Destination Source Mapping
Accounting Handoff	IC_FA_HANDOFF_RES_UPDATE_RDEP	CLOSE	Closing Account Destination Source Mapping
Product Maintenance	IC_FA_RULE_MAINT_VIEW_RDEP	FETCH	Rule code LOV
Interest Rule	IC_FA_RULE_MAINT_VIEW_RDEP	FETCH	System Element LOV
Product UDE Limits	IC_FA_PRODUCT_CODES_LOV_RDEP	FETCH	Product Code LOV

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

Index

A

Accounting Entries, [1](#)
Accounting Handoff, [1](#)
Accounting Handoff Browser, [1](#)

B

Branch Parameters, [1](#)

C

Create Accounting Entries, [1](#)
Create Branch Parameters, [1](#)
Create IC Rate Code, [1](#)
Create Interest Product, [1](#)
Create Rate Input, [1](#)
Create Rule Details, [1](#)
Create UDE Group Codes, [1](#)
Create UDE Limits, [1](#)
Create UDE Value Input, [1](#)

E

Error Codes and Messages, [B-1](#)

F

Functional Activity Codes, [A-1](#)

I

IC Rate Code, [1](#)

Interest History, [1](#)
Interest Product, [1](#)

R

Rate Input, [1](#)
Rule Maintenance, [1](#)

S

Supported System Defined Elements, [6](#)

U

UDE Group Codes, [1](#)
UDE Limits, [1](#)
UDE Value Input, [1](#)

V

View Accounting Entries, [3](#)
View Branch Parameters, [2](#)
View IC Rate Code, [2](#)
View Interest Product, [4](#)
View Rate Input, [2](#)
View Rule Maintenance, [7](#)
View UDE Group Codes, [2](#)
View UDE Limits, [2](#)
View UDE Value Input, [3](#)